



# Housing Production Plan

Stoughton, Massachusetts

August 2021 – Technical assistance provided by  
the Old Colony Planning Council (OCPC)

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*Updated December 2019*

*Old Colony Planning Council*

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# Glossary of Terms

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**Affordable:** The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30 percent of a household's income.

**Affordable Housing:** Affordable housing is also defined according to percentages of median income for an area.

According to HUD "**extremely low income**" housing is reserved for households earning at or below 30 percent of the Area Median Income (AMI); "**very low income**" households are households earning between 31 percent and 50 percent of the AMI; and "**low income**" households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

**Area Median Income (AMI):** Area Median Income is household income as defined by HUD pursuant to section 3 of the 42 U.S.C. 1437 (the Housing Act of 1937), as amended, adjusted for household size.

**Community Preservation Act:** The Community Preservation Act (CPA) is a Massachusetts law that allows participating cities and towns to adopt a real estate tax surcharge of up to 3 percent to fund the four community preservation purposes of open space, historic preservation, affordable housing, and recreation. In addition to the community tax surcharge, the state provides matching funds that are not less than 5 percent and not more than 100 percent of the funds raised by the community. The actual percentage varies from year-to-year dependent on the health of the Commonwealth's community preservation trust fund, which is funded by a surcharge on Registry of Deeds transactions. Communities with Community Preservation funding, such as Stoughton, should find this resource invaluable in paying for upfront predevelopment costs and feasibility analysis, staff, and consultants, as well as leveraging additional subsidies.

**CPA in Stoughton:** The town of Stoughton adopted the CPA and local bylaw in April 2008. The Stoughton bylaw adopted a rate of 1.5 percent for the property tax surcharge and established a Community Preservation Committee (CPC) in 2008. The first \$100,000 of assessed residential value of each property is exempt from the surcharge. Additionally, certain exemptions from the surcharge are available for any person who qualifies for low-income housing or low to moderate income senior housing in the town, as defined by Section 2 of the Community Preservation Act. Information about this exemption is available at the Assessor's Office. The CPC in Stoughton is made up of nine members including a representative from each of the following town entities: Conservation Commission, Historical Commission, Housing Authority, Planning Board, Open Space Committee, Recreation Department, Stoughton Redevelopment Authority, plus two (2) citizens appointed by the Selectboard.

**The Community Preservation Committee (CPC):** annually solicits and accepts applications for proposals for projects requesting the use of CPA funds and makes recommendations to Town Meeting for the best use of program funds. By law, a minimum of 10 percent of annual CPA

revenue must be spent on or reserved for affordable housing. The CPC has been a strong advocate of affordable housing and will continue to offer financial assistance to worthwhile projects.

**Comprehensive Permit:** The Comprehensive Permit Act is a Massachusetts law which allows developers of affordable housing to override certain aspects of municipal zoning bylaws and requirements. A permit for the development of low- and moderate-income housing issued by a Board or the Committee pursuant to the M.G.L. Chapter 40B Section 20 through 23 and 760 CMR 56.00. Stoughton has adopted comprehensive permit guidelines.

**Cost Burdened:** When a household pays more than 30 percent of its income on housing (including utilities), it is cost burdened.

**Detached Unit:** A detached home is almost always considered a single-family home, meaning all internal areas are shared and in common, also called a single detached dwelling.

**Disability:** Difficulty with any of the six types of disability collected in the American Community Survey: vision, hearing, ambulatory, cognitive, self-care, and independent living. It covers functional limitations in the three domains of disability (communication, mental and physical), activities of daily living (ADLs), and instrumental activities of daily living (IADLs). Vision difficulty: Blindness or serious difficulty seeing, even when wearing glasses or contacts. Hearing difficulty: Deafness or serious difficulty hearing. Cognitive difficulty: Serious difficulty remembering, concentrating, or making decisions. Ambulatory difficulty: Serious difficulty walking or climbing stairs. Self-care difficulty: Difficulty dressing or bathing. This type relates to ADLs. Independent living difficulty: Difficulty doing errands alone such as visiting a doctor's office or shopping. This relates to IADLs.

**Eligible for Assistance:** A family's eligibility for assistance is based on the income limit applicable to the type of housing assistance the family is to receive. A family may be income-eligible for one program but have too high an income for another program.

**Employment to Population Ratio:** The ratio of people who are currently employed to the total population, in terms of percentage.

**Exclusionary Zoning:** The utilization of zoning ordinances to exclude certain types of people from a given community.

**Household:** A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters. There are two major categories of households, "family" and "nonfamily".

**Housing Unit:** A house, an apartment, a group of rooms, or a single room occupies or intended for occupancy as separate living quarters.

**Housing Production Plan (HPP):** An affordable housing plan adopted by a municipality and approved by the Department, defining certain annual increases in its number of SHI Eligible Housing units as described in 760 CMR §56.03(4).

**Housing Production Plan Community Survey:** A brief survey created and available through survey monkey, to help the committee determine community need and solicit input on affordable housing for inclusion in development of this plan. Responses to the Community Survey from the 250 individuals who participated are in the back of this plan.

**Housing Resources:** The affordability of most housing development projects typically involves multiple sources of financing including both private and public loans and grants. Even Chapter 40B Comprehensive Permit projects rely on what is referred to as “internal” subsidies where the market rate units support the costs of the affordable ones in tandem with increased density. It will be important for the Town to encourage the establishment of partnerships with other interested parties including non-profit organizations, lenders, public agencies, and developers to secure the necessary financial and technical resources to create affordable units.

**Inclusionary Zoning:** Refers to municipal planning ordinances that require a given share of new construction to be affordable by people with low to moderate incomes.

**Local Initiative Program (LIP):** A state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low and moderate-income households.

**Low Income Persons:** All persons who, according to the latest available United States Census, reside in households whose net income does not exceed the maximum income limits for admission to public housing, as established by the Department. The Department's calculation shall be presumed conclusive on the Committee unless a party introduces authoritative data to the contrary. Data shall be authoritative only if it is based upon a statistically valid, random sample or survey of household income conducted in the relevant area since the latest available U.S. Census. Low- or Moderate-Income Housing – means any units of housing for which a Subsidizing Agency provides a Subsidy under any program to assist the construction or substantial rehabilitation of low- or moderate-income housing, as defined in the applicable federal or state statute or regulation, whether built or operated by any public agency or non-profit or Limited Dividend Organization. If the applicable statute or regulation of the Subsidizing Agency does not define low- or moderate-income housing, then it shall be defined as units of housing whose occupancy is restricted to an Income Eligible Household.

**OCPC Technical Assistance Program:** The Old Colony Planning Council (OCPC) provides grant funding to 17 communities in their region to access technical assistance in promoting affordable housing and other land use planning programs. Funding can be used for a single community or on a regional basis. Stoughton is part of the OCPC Region.

**Poverty:** The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty



thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

**Severely Cost Burdened:** When a household pays more than 50 percent of its income on housing (including utilities), it is severely cost burdened. As a result, these households may have difficulty affording necessities such as food, clothing, transportation, and medical care.

**Subsidized Housing:** Can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. This subsidy stays with the tenant or it can be multifamily subsidized housing, where the subsidy is given to the owner who provides affordable housing. This subsidy stays with the property.

**Subsidized Housing Inventory (SHI):** Used to measure a community's stock of low-or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit law. A list compiled by the Department containing the count of Low- or Moderate-Income Housing units by city or town.

**Subsidizing Agency:** Any agency of state or federal government that provides a Subsidy for the construction or substantial rehabilitation of Low- or Moderate-Income Housing. If the Subsidizing Agency is not an agency of state government, the Department may appoint a state agency to administer some or all the responsibilities of the Subsidizing Agency with respect to 760 CMR 56.00; in that case, all applicable references in these Guidelines to the Subsidizing Agency shall be deemed to refer to the appointed project administrator.

**Subsidy:** Assistance provided by a Subsidizing Agency to assist the construction or substantial rehabilitation of Low- or Moderate-Income Housing, including direct financial assistance; indirect financial assistance through insurance, guarantees, tax relief, or other means; and non-financial assistance, including in-kind assistance, technical assistance, and other supportive services. A leased housing, tenant-based rental assistance, or housing allowance program shall not be considered a Subsidy for the purposes of 760 CMR 56.00.

**Use Restriction:** A deed restriction or other legally binding instrument in a form consistent with these Guidelines and, in the case of a Project subject to a Comprehensive Permit, in a form also approved by the Subsidizing Agency, which meets the requirements of these Guidelines.

**Warren Group:** The Warren Group collects and compiles data on real estate sales and ownership throughout New England. They offer a wide range of real estate products, information services and printed and on-line publications, including the weekly newspaper Banker & Tradesman and monthly magazine The Commercial Record.

**Property Management:** If you live in public housing, the housing authority owns your building and is the management for the property. In a few cases, a private company may manage the building for the housing authority or may be part of the ownership, but the building is still controlled by the housing authority. Housing authorities operate in most cities and towns in Massachusetts. They were established by state law to provide affordable housing for low-income people. If you live in subsidized housing, the housing authority is not your landlord. Subsidized housing is owned and

operated by private owners who receive subsidies in exchange for renting to low- and moderate-income people. Owners may be individual managers or for-profit or nonprofit corporations.

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# Notices & Acknowledgements

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## Notices

The preparation of this Plan has been financed through the Massachusetts District Local Technical Assistance (DLTA) program. The views and opinions of the Old Colony Planning Council expressed herein do not necessarily state or reflect those of the Massachusetts Executive Office of Housing and Economic Development.

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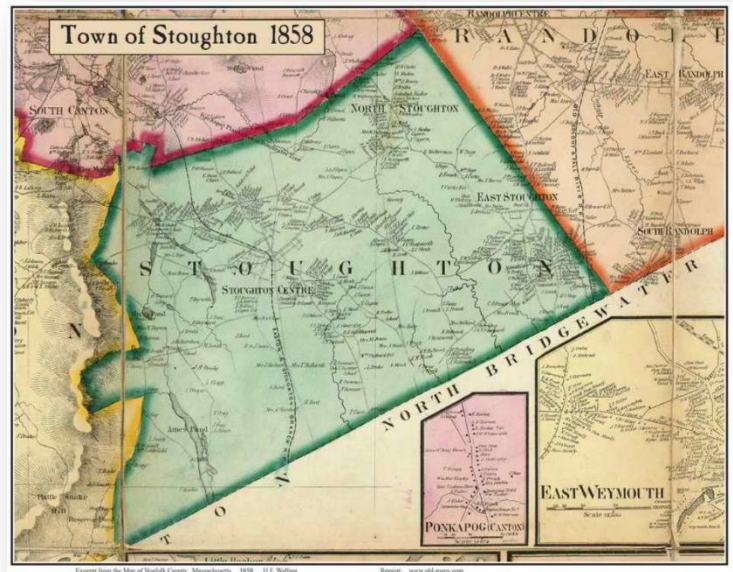
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# Executive Summary

This Housing Production Plan (HPP) has been prepared in accordance with the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy to increase the production of affordable housing in Stoughton. The Plan includes a comprehensive housing needs assessment and details housing production goals and strategies aimed at meeting these needs over the next five years (2019-2024). A summary of key demographic, housing stock, and housing affordability data from the comprehensive housing needs assessment, as well as an overview of the Plan's goals and strategies is detailed below. Please note that the data in this Plan is from the U.S. Census Bureau's 2000 and 2010 Census, the 2013-2017 American Community Survey (ACS), the U.S. Department of Housing and Urban Development (HUD), the Massachusetts Department of Transportation (MassDOT), Metro Boston Population and Housing Projections 2014; The Warren Group, MassGIS, and the Massachusetts Department of Elementary and Secondary Education as well as other noted sources.



The Metropolitan Area Planning Council (MAPC), the regional planning agency for Metro Boston, has prepared population and housing demand projections for 164 cities and towns in Metropolitan Boston, and the University of Massachusetts Donahue Institute has prepared population projections for the balance of the cities and towns in the state. Both sets of projections include two scenarios: a Status Quo scenario based on continuation of recent trends in migration, housing occupancy, and location preference; and a Stronger Region scenario that assumes increased attraction and retention of young workers and slightly increased preference for urban settings and multi-family housing. The Status Quo scenario found that continuation of current levels of in-migration and housing production would lead to a declining workforce and economic stagnation over the coming decades. In contrast, the increased migration rates of the Stronger Region scenario could fuel job growth of 7 percent between 2010 and 2040. As a result, MAPC recommends use of the Stronger Region scenario as the basis for housing planning, and the assumptions and outputs of that work have been incorporated into the Commonwealth's multi-family housing production goals of 10,000 multi-family units per year and have been adopted by the Massachusetts Department of Transportation as the basis for long-term transportation planning.

## Households

Total population and average household size determine the number of households in a municipality. In Massachusetts overall, and in 96 percent of Massachusetts municipalities with population growth since 2000, the number of households increased faster than population because of declines in average household size. This trend is expected to continue as seniors make up a greater share of householders and younger householders wait longer to form families that are smaller on average than their predecessors.

- ✓ **The number of households in Stoughton increased** .40 percent from 10,254 in 2000 to 10,295 in 2010. The number of households are expected to increase an additional 2.14 percent under MAPC's status quo scenario between 2010 and 2030 to 10,515.
- ✓ The large majority (69%) of Stoughton's households are family households.
- ✓ The average household size in Stoughton decreased from 2.6 persons in 2000 to 2.59 persons in 2010.
- ✓ **The total population less than 15 years of age is expected to decrease** by 401 minors between 2010 and 2030.
- ✓ Approximately 33.1 percent of the households in Stoughton had an annual income of less than \$50,000 in 2017.
- ✓ A significant majority (71.9%) of owner-occupied households in Stoughton consist of 3 people or less.
- ✓ Larger households in Stoughton are more likely to purchase a home than to rent, as 3+-person households account for 46.5 percent of owner-occupied households versus just 32.1 percent of renter-occupied households.
- ✓ The number of housing units in Stoughton increased ~~10.95 percent~~ from 10,488 in 2000 to 14,636 in 2017 according to the 2010 Census Data.

## Housing Demand

Housing demand is a function not only of population, but also the number and type of households that the population forms. As years pass, some households form, move into the community, or grow larger, while others grow smaller, seek different housing options, or move out. Net housing demand is the number of units needed to accommodate additional households and maintain healthy vacancy rates among owner and renter-occupied housing units. This section looks at the current distribution of household types in Stoughton, projected household changes, and net housing unit demand through 2030.

- ✓ According to MassDOT Population Projections the net housing unit demand will be 1,922 housing units through 2040.

- ✓ The 2010 Census indicates Stoughton had 10,742 year-round housing units, ~~11,520~~<sup>11,520.4</sup> percent, or ~~11,240~~<sup>11,240.93</sup> housing units are on the state's Subsidized Housing Inventory (SHI) dated ~~September 14, 2017~~<sup>June 17, 2021</sup>.
- ✓ Stoughton has a projected housing demand of 399 units by 2020 and an additional 645 units by 2030, under MAPC's Stronger Region Scenario.

## Housing Stock Analysis

- ✓ According to the 2013-2017 American Community Survey, of the 11,636 housing units in Stoughton, 61.1 percent of all housing units in Stoughton are single-family detached structures.
- ✓ Stoughton is a maturing suburb with 52.7 percent of its housing stock constructed prior to 1969 and 47.28 percent of the housing stock was constructed after 1969.
- ✓ Most Stoughton residents own their own home, as 7,635 (71.2%) of housing units are owner-occupied and 3,089 housing units (26.54%) are renter-occupied.
- ✓ Home ownership is more common in Stoughton for every age group, except the age groups of under 34 and over 75.
- ✓ Stoughton's housing market is very tight, with a 1.9 percent homeowner vacancy rate and a 6.7 percent rental vacancy rate.
- ✓ The median sales price of a single-family home in Stoughton dipped during the most recent recession but has begun to climb in recent years. In 2018, the median sales price of a single-family home in Stoughton was \$370,000.
- ✓ The median sales price of a condominium in Stoughton in 2018 was \$249,400. During 2018, 107 Condos were sold.
- ✓ Just like the median sales price, the number of single-family homes sold annually in Stoughton dipped during the recent recession, but these numbers have also begun to climb in recent years. During 2018, there were 300 single-family home sales in Stoughton.
- ✓ According to the 2013-2017 American Community Survey, the number of housing units in Stoughton increased 4.16 percent from ~~10,295 housing units in~~ 2010 to ~~10,724 housing units in~~ 2017.
- ✓ According to the 2013-2017 American Community Survey, of the ~~11,636~~ total housing units in Stoughton, 10,724 were occupied and 912 were vacant. Of the occupied housing units, 7,635 are owner-occupied housing units (71.20%) and 3,089 are renter-occupied housing units (28.8%).
- ✓ Of the owner-occupied households in Stoughton, two person households contain the highest percentage of homeowners at 33.2 percent, followed by 1 person households at 20.2 percent. Of the renter occupied housing units, one person households contain the highest percentage at 41.4 percent, followed by 2 person households at 26.4 percent.
- ✓ From 2000 to 2018, Stoughton's median sales price for a single-family home was the in the middle of its neighboring communities, Plymouth County, and the Commonwealth. Stoughton's median sales price during the years 2000 through 2018 was \$303,643, which was

approximately \$3,127 higher than the Plymouth County average and approximately \$10,539 lower than the Commonwealth's average.

- ✓ Sales prices of single-family dwellings in Stoughton peaked in 2005 and 2006, then dipped during The Great Recession, but reached their highest median sales price from 2016 through 2018.

## Housing Affordability

- ✓ Approximately 41.49 percent of the households in Stoughton are low-income, earning less than 80 percent of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance.
- ✓ Fair Market Rents (FMR) for the Boston/Cambridge/Quincy, MA HUD Metro FMR Area have continued to increase.
- ✓ According to the 2013-2017 ACS Selected Housing Characteristics of the 2,832 households paying rent, 252 of those households (8.9%) are cost burdened (paying more than 30 percent of their gross income on housing) and 1,347 of those Stoughton households paying rent (47.6%) are severely cost burdened (paying more than 35 percent of their gross income on housing).
- ✓ According to the 2013-2017 ACS Selected Housing Characteristics of the 7,635 owner-occupied housing units, 556 of those households (10.1%) are cost burdened (paying more than 30 percent of their gross income on housing) and 1,078 of those Stoughton households (19.6%) are severely cost burdened (paying more than 35 percent of their gross income on housing).
- ✓ According to a Housing Affordability Gap Analysis, a family making the 2018 HUD Area Median Income of \$107,800 will fall short \$46,600 to afford the average median single-family home in Stoughton.

## Population

- ✓ The population of Stoughton has increased .70 percent from 26,777 in 2000 to 26,962 in 2010. It is expected to decrease 3.31 percent between 2010 and 2030 to 26,069.
- ✓ The town continues to age, as the population of Stoughton over the age of 45 increased from 2000 to 2010, whereas the population under the age of 45 decreased during the same period. The aging of the Baby Boomers will cause the senior population over the age of 65 to increase by 2,174 through 2030.
- ✓ The data shows significant population decline in almost all age groups below age 45, with the largest percentage of population decline occurring in the 35 to 44 age group (20.62%). Population growth is depicted in most age cohorts over the age of 45 except for the 65 to 74 years age cohort. The highest percentage of population increase is within the 55 to 64 and 45 to 54 age cohorts, an increase of 838 residents (29.68%) and 474 residents (11.77%)



respectively. This trend reflects the growth and maturing of the “Baby Boom” generation (those born between 1946 and 1964) as they move across the age ranges. This aging trend is also reflected in the increase in the median age, which rose from 39.2 years in 2000 to 42.9 years in 2010.

## Population by Race

- ✓ Between 2000 and 2010, the racial and ethnic composition of Stoughton evolved into a more diverse population. In 2010, 21,634 (80.2%) of residents self-identified as White, a decrease of 9.92 percent, from 24,017 (88.5%) in 2000.
- ✓ The African American population of Stoughton increased 92.76 percent between 2000 and 2010, an increase of 1,436 individuals.
- ✓ The Asian population experienced significant growth during the 2000-2010 period, with an increase of 391 individuals (67.41%). The Asian community represents 3.6 percent of the total population of Stoughton.
- ✓ Although only 876 individuals in Stoughton are Hispanic, this represents an increase of 109.07 percent during the time resulting in a population increase of 457 residents.

## Educational Enrollment and Attainment

- ✓ Enrollment in Stoughton's Public Schools is decreasing.
- ✓ During the 2018 – 2019 school year, enrollment in the Stoughton School District served a student population of 3,492 students in Prekindergarten through grade 12.
- ✓ Stoughton High School had a student population of 1,022 students in grades 9 through 12 during the 2018-2019 school year.
- ✓ O'Donnell Middle School had a student population of 866 students in grades 6 through 8 during the 2018-2019 school year.
- ✓ Of the Stoughton student population, 24 percent are African American, and 51.4 percent of the student population are white.
- ✓ The percentage of grade 10 students achieving meeting or exceeding expectations in Math is 54 percent (which is slightly lower than the Massachusetts state average of 59 percent) for the 2018-2019 school year. The percentage of students achieving proficiency in English/Language Arts is 58 percent (which is lower than the Massachusetts state average of 61 percent) for the 2018-2019 school year.
- ✓ The population of Stoughton is well educated, with 46.6 percent of the population age 25 and over having an Associate's or Higher Degree.
- ✓ Of the residents of Stoughton, 25.3 percent of the population age 25 and over have obtained a high school diploma, and 9.9 percent of that age cohort have obtained an

associate degree or higher. The population of Stoughton over the age of 25 with a bachelor's degree is 23.8 percent, while the population over the age of 25 with a Graduate or Professional degree is 12.9 percent. This is slightly less than the state average of population over the age of 25 with a bachelor's degree (23.1%) and significantly less than the state percentage of population over the age of 25 with a Graduate or Professional degree (18.2%).

## Residents with Disabilities

- ✓ According to the 2013-2017 American Community Survey, approximately 12.47 percent of the residents in Stoughton reported having some type of disability. The most common types of disabilities were ambulatory difficulties, cognitive and hearing difficulties.
- ✓ There were an estimated 3,495 residents in Stoughton that experience some type of disability, of which 9.2 percent were between 18 to 64 years of age. Of the population aged 65 years and over, 34.10 percent reported some disability.
- ✓ Of the total estimated population with a disability, the most common disability reported was an ambulatory disability, which is a disability that involves serious difficulty walking or climbing stairs. The next most common disabilities are difficulties with living independently and cognitive difficulties.

## Income

- ✓ The median household income in Stoughton during 2017 was \$78,343. When compared to the seven surrounding communities, the Commonwealth and the County, Stoughton's median household income trailed only neighboring Sharon, Easton, Canton, and the County.
- ✓ Children (under age 18) have the highest levels of poverty in Stoughton.
- ✓ Stoughton has 8.3 percent of the population below the federal poverty level; however, some family types are more likely to live in poverty, such as female householders who have children under 18 years of age living with them.
- ✓ The industries that employ the most residents of Stoughton are the educational services, healthcare, and social assistance industries (25.51%) and the retail trade industry (13.13%).
- ✓ The unemployment rate in Stoughton has steadily declined over the past five years, dropping from 6.8 percent in 2011 to 3.4 percent in 2018.

## Development Constraints

- According to an analysis of MassGIS L3 parcel data, Stoughton has 46 acres of developable residential land, but some of that may be constrained due to topography or soil conditions. Stoughton has a considerable amount of land that is constrained environmentally, as approximately 1,599.80 acres of the town is located within wetlands, 1125.9 acres are located within a 100-year floodplain.
- Stoughton has a mix of areas with wastewater systems as well as others that rely on private septic systems.
- Stoughton has 2,121.4 acres of permanently protected open space and 158.8 acres of other open space.
- Stoughton is an auto-dependent community, with limited public transportation services and limited amount of bicycle and pedestrian accommodations.
- Residential zoning bylaws requiring a minimum of 40,000 square feet restrict the development of affordable housing.
- Multi-family use is restricted to two zones and Accessory Dwelling Units and In-law apartments are allowed by Special [Permit\[LS1\]](#).



# Affordable Housing Goals & Strategies

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## Housing Goals

**Goal #1:** ~~Leverage Community Preservation Act funds to support local housing initiatives.~~ Continue to promote a diversity of housing options in Stoughton to meet the needs of a changing and aging population and promote a socio-economically diverse population;

**Goal #2:** ~~Promote a diversity of housing options to meet the needs of an aging population.~~ Work to ensure that the town's Subsidized Housing Inventory (SHI) remains above the 10% "safe harbor" threshold;

**Goal #3:** ~~Create affordable housing units through adaptive reuse of existing buildings and town-owned properties.~~ Consider establishing a Municipal Affordable Housing Trust to encourage local housing initiatives;

**Goal #4:** Continue to create affordable housing units through adaptive reuse of existing buildings and town-owned properties; and ~~Prioritize affordable housing for infill development on abandoned and vacant properties.~~

**Goal #5:** Prioritize affordable housing for infill development on abandoned and vacant properties. ~~Create and maintain a level of total affordable housing units that equals 10 percent of total year-round housing units.~~

## Implementation Strategies

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*Strategies to* Continue to promote a diversity of housing options in Stoughton to meet the needs of a changing and aging population and promote a socio-economically diverse population ~~leverage Community Preservation Act Funds to support local housing initiatives.~~

**Strategy 1.1:** ~~Collaborate with Stakeholders.~~ Support aging in the community through increased multi-generational housing including Accessory Dwelling Units and progressive senior facilities.



**Strategy 1.2:** Distribute and diversify new production and ensure that new housing creation is harmonious with the suburban character of Stoughton.~~Strengthen the Community Preservation Committee's Housing Focus.~~

**Strategy 1.3:** Consider broader use and acceptance of Accessory Dwelling Units. ~~Establish Goals and Priorities within a Community Preservation Plan for Community Housing.~~

**Strategy 1.4:** ~~Champion Initiatives to Foster Development.~~

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*Strategies to Work to ensure that the town's Subsidized Housing Inventory (SHI) remains above the 10% "safe harbor" threshold ~~promote a diversity of housing options in Stoughton to meet the needs of a changing and aging population and promote a more socio-economically diverse population.~~*

**Strategy 2.1:** Make sure all eligible units are added to the Subsidized Housing Inventory on a timely basis. ~~Support aging in the community through increased multi-generational housing including Accessory Dwelling Units and progressive senior facilities.~~

**Strategy 2.2:** Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units. ~~Distribute and diversify new production and ensure that new housing creation is harmonious with the suburban character of Stoughton.~~

**Strategy 2.3:** Adopt an Inclusionary Zoning Bylaw. ~~Consider broader use and acceptance of Accessory Dwelling Units.~~

**Strategy 2.4:** Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation.

**Strategy 2.5:** Continue to utilize Local Initiative Program. ~~Review private properties for housing opportunities.~~

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*Strategies to ~~create affordable housing units through adaptive reuse of existing buildings and town-owned properties.~~ consider establishing a Municipal Affordable Housing Trust to leverage the Community Preservation Act funds to support local housing initiatives*

**Strategy 3.1:** Collaborate with Stakeholders. Conduct Screening Analysis of Town-Owned land.

**Strategy 3.2:** Strengthen the Community Preservation Committee's Housing Focus. Re-use of existing buildings and town-owned sites for new community housing.

**Strategy 3.3:** Establish Goals and Priorities within a Community Preservation Plan for Community Housing. Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.

**Strategy 3.4:** Champion Initiatives to foster development. Collaborate with Housing Partners.

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~~Strategies to promote and prioritize affordable housing for infill development on abandoned and vacant properties.~~  
Strategies to create affordable housing units through adaptive reuse of existing buildings and town owned properties.

**Strategy 4.1:** Encourage mixed-use development to promote commercial and affordable units near downtown amenities. Conduct Screening Analysis of Town-Owned land.

**Strategy 4.2:** Ensure that new housing creation is harmonious with the suburban character of Stoughton. Re-use of existing buildings and town-owned sites for new community housing.

**Strategy 4.3:** Encourage local housing initiatives and continue local planning education to promote continued achievement of state-mandated affordable housing goals. Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.

**Strategy 4.4:** Create flexible zoning standards for affordable housing by allowing development of substandard lots through the special permit process to create affordable units. Collaborate with Housing Partners.

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~~Strategies to promote and prioritize affordable housing for infill development on abandoned and vacant properties.~~  
~~Strategies to meet and maintain the 10-percent state standard for affordable housing so that Stoughton is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10-percent of total housing units.~~

**Strategy 5.1:** Encourage mixed-use development to promote commercial and affordable units near downtown amenities. Make sure all eligible units are added to the Subsidized Housing Inventory on a timely basis.

**Strategy 5.2:** Ensure that new housing creation is harmonious with the suburban character of Stoughton.~~Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.~~

**Strategy 5.3:** Encourage local housing initiatives and continue local planning education to promote continued achievement of state-mandated affordable housing goals.~~Adopt an Inclusionary Zoning Bylaw.~~

**Strategy 5.4:** Create flexible zoning standards for affordable housing by allowing development of substandard lots through the special permit process to create affordable units.

~~Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation.~~

**Strategy 5.5:** ~~Continue to utilize Local Initiative Program.~~



# Introduction

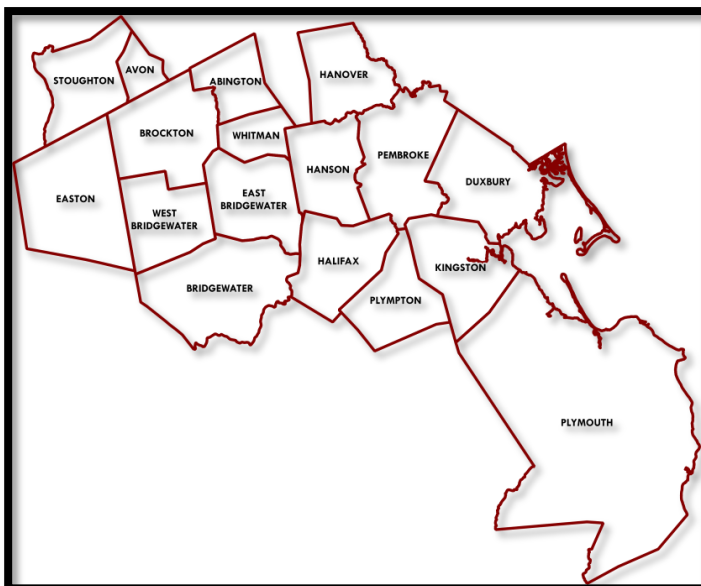
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## Profile of Stoughton

The Town of Stoughton is in Norfolk County and is bordered by Canton to the north, Randolph to the northeast, Avon to the east and Brockton to the southeast, Easton to the south and Sharon to the west. The Town has an area of 16.4 square miles and is located 20 miles south of Boston, 36.5 miles southeast of Plymouth and 6 miles southeast from Brockton.

Stoughton was settled in 1713 and officially incorporated in 1726. It was named after William Stoughton, who was the first chief justice of the Colonial Courts. Originally an agricultural community, Stoughton developed into an important shoemaking center. In 1874 the Stoughton Public Library was established. Stoughton has a history of manufacturing and an emerging cluster of regional retail as well as a substantial base of land zoned for commercial and industrial purposes. The major commercial and industrial areas in town are located adjacent to Route 24 and along routes 138, 139 and 27, but smaller areas are interspersed with residential zones due to the community's industrial past. The town has significant protected open space resources including the Bird Street Sanctuary, water department lands, recreational fields, and municipal golf course. Additionally, privately owned, but not protected undeveloped land are an important factor in the character of the community. Stoughton has a good access to the regional roadway network, being served by several state routes and 3 interchanges on Route 24. Stoughton also has access to regional transit, being served by bus from Brockton and MBTA Commuter rail at the station in downtown Stoughton. According to the 2010 U.S. Census, the Town had a population of 26,962 and 10,295 households.

Figure 1: Stoughton and Surrounding Communities



## Overview of a Housing Production Plan

The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as “a community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP.”<sup>1</sup> Chapter 40B, also known as the Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969) is the statute under which Housing Production Plan regulations are issued, specifically 760 CMR 56.03(4). The regulation encourages communities to achieve the statutory minimum of 10 percent of their total year-round housing units on the Subsidized Housing Inventory (SHI).

To qualify for approval from DHCD, a Housing Production Plan must consist of three elements: A Comprehensive Needs Assessment, Affordable Housing Goals, and Implementation Strategies. The Comprehensive Needs Assessment is required to gain an understanding of who currently lives in the community, demographic trends affecting future growth, a community's existing housing stock and the community's future housing needs. The Affordable Housing Goals section identifies the appropriate mix of housing that is consistent with community needs, with attention paid to households with lower levels of income. This section also sets the community's minimum affordable housing production goal, as determined by the total number of year-round housing units published in the most recent decennial Census. The minimum annual affordable housing production goal is greater or equal to 0.5 percent of the year-round housing stock.<sup>2</sup> Lastly, the Implementation Strategies section consists of an explanation of the specific strategies by which the municipality will achieve its housing production goals as well as a timeframe/schedule for achieving the identified housing goals. This section also targets potential growth areas, identifies sites for development, assesses municipally owned land that the community has targeted for housing, and identifies regional housing development collaborations.

Upon completion of an HPP, the Plan must be approved by the Town's Planning Board and Board of Selectmen and then sent to DHCD for review and approval. Once it is approved by DHCD, the Plan is valid for five years. Communities that have an approved HPP and that have met their 0.5 percent or 1.0 percent annual affordable housing production goals can apply to have their HPP certified by DHCD. Communities with certified HPPs have greater power in controlling new residential development because a decision by a community's Zoning Board of Appeals (ZBA) to deny a Chapter 40B Comprehensive Permit application will be considered “consistent with local need”, meaning that the ZBA's decision to deny the permit would be upheld by DHCD's Housing Appeals Court (HAC).

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<sup>1</sup> Massachusetts Department of Housing and Community Development: Housing Production Plan: <http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html>

<sup>2</sup> Ibid.

A community invokes certification in the following manner under 760 CMR 56.03(4). If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge ZBAs assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBAs notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

## Defining Affordable Housing

The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30 percent of a household's income. When a household pays more than 30 percent of its income on housing (including utilities), it is cost burdened; when a household pays more than 50 percent of its income on housing (including utilities), it is severely cost burdened. As a result, these households may have difficulty affording necessities such as food, clothing, transportation, and medical care.

Affordable housing is also defined according to percentages of median income for an area. According to HUD, "extremely low income" housing is reserved for households earning at or below 30 percent of the Area Median Income (AMI); "very low income" households are households earning between 31 percent and 50 percent of the AMI; and "low income" households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

In assessing a community's progress toward the Commonwealth's 10 percent affordability goal, the Department of Housing and Community Development (DHCD) counts a housing unit as

## WHAT MAKES AFFORDABLE UNITS "COUNT" ON THE SHI?

Units must be:

1. Affordable to households with incomes at or below 80 percent of the Area Median Income.
2. Approved by a housing subsidy agency as eligible for a comprehensive permit or as "Local Action Units" (developed without a comprehensive permit).
3. Protected by a long-term affordable housing restriction; and
4. Marketed and sold or rented under a DHCD compliant Affirmative Fair Housing Marketing Plan.

affordable if it is subsidized by state or federal programs that support households earning less than 80 percent of the AMI.

- The units must be part of a subsidized development built by a public agency, non-profit or limited dividend organization.
- At least 25 percent of the units in the development must be restricted to households earning less than 80 percent of the AMI and have rent or sale prices restricted to affordable levels. These restrictions must last at least 30 years.
- The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
- Project owners must meet affirmative marketing requirements.

## Comprehensive Housing Needs Assessment

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An analysis of local demographic, housing stock, and housing affordability data reveals key characteristics and trends in Stoughton that help explain housing need and demand. To understand how Stoughton compares to other communities, Stoughton's data was compared to all its neighboring communities as well as to Norfolk County and the Commonwealth of Massachusetts. The goal of this assessment is to provide a framework for housing production and to develop the strategies necessary to address the housing needs of Stoughton.

### Demographics

This housing needs assessment is based on a thorough review of Stoughton's demographic profile. An analysis of population, household, age, race and ethnicity, education, disability, income, and employment data were reviewed to help provide insight into the existing housing need and demand.

### Key Findings

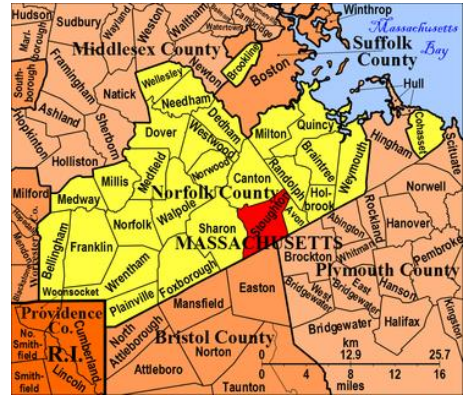
- ✓ The population of Stoughton increased .70 percent from ~~26,777 in 1990~~ ~~to 26,962 in 2010~~. It is expected to decrease -3.31 percent between 2010 and 2030 ~~to 26,069~~.
- ✓ The number of households in Stoughton increased .40 percent from ~~10,254 in 2000~~ to ~~10,295 in 2010~~. The number of households is expected to increase 2.14 percent between 2010 and 2030 ~~to 10,515~~.
- ✓ Of the households in Stoughton, 69 percent are family households.
- ✓ The average household size in Stoughton decreased from 2.6 persons in 2000 to 2.59 persons in 2010. A significant majority (71.9%) of owner-occupied households and 83.2 percent of renter occupied households in Stoughton consist of 3 people or less.

- ✓ The town continues to age, as the population of Stoughton over the age of 45 increased from 2000 to 2010, whereas the population under the age of 45 decreased during the same period. The population over 65 is expected to increase by 2,174 seniors by the year 2030.
- ✓ The racial and ethnic composition of Stoughton is largely homogenous, with 80.2 percent of the population identifying as white.
- ✓ Enrollment at Stoughton's Public Schools is decreasing. Population under age 15 is expected to decline by 401 minors by the year 2030.
- ✓ The population of Stoughton is well-educated, with 46.6 percent of the population age 25 and over having an associate degree or higher degree.
- ✓ Approximately 12.47 percent of the residents in Stoughton reported having some type of disability in 2017. The most common types of disabilities were ambulatory, cognition, hearing, independent living, self-care, and vision difficulties.
- ✓ Stoughton's median household income was \$78,343 in 2017, which when compared to the six surrounding communities, the County and the Commonwealth, Stoughton trailed Sharon, Easton, Canton, and the County, but exceeded the Commonwealth, Randolph, Avon, and Brockton.
- ✓ Approximately 33.1 percent of the households in Stoughton had an annual income of less than \$50,000 in 2017.
- ✓ The industries that employ the most residents of Stoughton are the educational services, healthcare, and social assistance industries (25.51%) and the retail trade industry (13.13%).
- ✓ The unemployment rate in Stoughton has steadily declined over the past five years, dropping from 6.8 percent in 2011 to 3.4 percent in 2018.

## Population

From 1990 to 2010, Stoughton's population increased .70 percent, from 26,777 residents in 1990 to 26,962 residents in 2010. Stoughton is a maturing suburb. MAPC defines a maturing suburb as a moderate-density residential community with a dwindling supply of vacant developable land. Less than 25 percent of the land remains developable. Less than 20 percent of the land is devoted to commercial and industrial uses. More than half of the housing units are owner-occupied single-family homes. With a total landmass of 16.4 square miles, Stoughton has a population density of 1,644 people per square mile, ranking in the top 20 percent of municipalities in the state for population density.

Stoughton's .70 percent increase in population trailed all its neighboring communities except for Avon (-4.6%) as well as the County (8.88%) and the Commonwealth (8.82%).



## Regional Profile

The Town of Stoughton is in Norfolk County and is bordered by Canton to the north, Randolph to the northeast, Avon to the east and Brockton to the southeast, Easton to the south and Sharon to the west.

The nearest ten municipalities to Stoughton include:

- Avon
- Brockton
- Canton
- Easton
- Holbrook
- Milton
- Norwood
- Randolph
- Sharon
- West Bridgewater

The Town of Stoughton is a member of the Old Colony Planning Council region. The OCPC Region covers 17 communities in southeastern Massachusetts.

## The Old Colony Planning Council Region:

- Abington
- Avon
- Bridgewater
- Brockton
- Duxbury
- East Bridgewater
- Easton
- Halifax
- Hanover
- Hanson
- Kingston
- Pembroke
- Plymouth
- Plympton
- Stoughton
- West Bridgewater
- Whitman

## Population Change

Table 1: Population Change 1990 – 2010, OCPC Region



	1990	2000	2010	Change 1990-2010		Change 2000-2010	
				Number	Percent	Number	Percent
Avon	4,558	4,443	4,356	(202)	(4.6%)	(87)	(1.95%)
Abington	13,817	14,605	15,985	2,168	13.6%	1,380	9.49%
Bridgewater	21,249	25,185	26,563	5,314	20.0%	1,378	5.47%
Brockton	92,788	94,304	93,810	1,022	1.1%	(494)	(0.52%)



Duxbury	13,985	14,248	15,059	1,074	7.1%	811	5.69%
East Bridgewater	11,104	12,974	13,794	2,690	19.5%	820	3.67%
Easton	19,807	22,299	23,112	3,305	14.3%	813	3.64%
Halifax	6,526	7,500	7,518	992	13.2%	18	0.24%
Hanover	11,912	13,164	13,879	1,967	14.2%	715	5.43%
Hanson	9,028	9,495	10,209	1,181	11.6%	714	7.51%
Kingston	9,045	11,780	12,629	3,584	28.4%	849	7.20%
Pembroke	14,544	16,927	17,837	3,293	18.5%	910	5.37%
Plymouth	45,608	51,701	56,468	10,860	19.2%	4,767	9.22%
Plympton	2,384	2,637	2,820	436	15.5%	183	6.94%
<b>Stoughton</b>	<b>26,777</b>	<b>27,149</b>	<b>26,962</b>	<b>185</b>	<b>0.7%</b>	<b>(187)</b>	<b>(0.69%)</b>
West Bridgewater	6,389	6,634	6,916	527	7.6%	282	4.25%
Whitman	12,240	13,882	14,489	1,249	8.6%	607	4.37%
Plymouth County	435,276	472,822	494,919	59,643	13.7%	22,097	4.67%
<b>Massachusetts</b>	<b>6,016,425</b>	<b>6,349,097</b>	<b>6,547,629</b>	<b>531,204</b>	<b>8.8%</b>	<b>198,532</b>	<b>3.13%</b>

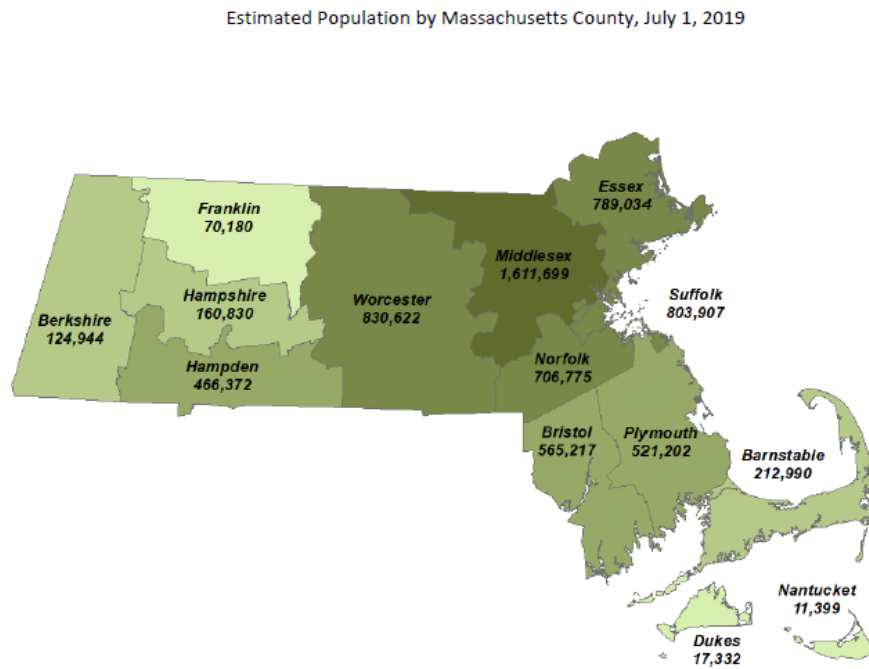
Table 2: Population Change nearest 10 Municipalities, 1990-2010

	1990	2000	2010	Change 1990-2010		Change 2000-2010	
				Number	Percent	Number	Percent
Avon	4,558	4,443	4,356	-202	-4.43%	(87)	(1.95%)
Brockton	92,788	94,304	93,810	1,022	1.10%	(494)	(0.52%)
Canton	18,530	20,775	21,561	3,031	16.35%	786	3.78%
Easton	19,807	22,299	23,112	3,305	16.68%	813	3.64%
Holbrook	11,041	10,785	10,791	-250	-2.26%	6	0.06%
Norwood	28,700	28,587	28,602	-113	-0.39%	15	0.05%
Milton	25,725	26,062	27,003	1,278	4.97%	941	3.61%
Randolph	30,093	30,963	32,112	2,019	6.70%	1,149	3.71%
Sharon	15,517	17,408	17,612	2,095	13.50%	204	1.17%
<b>Stoughton</b>	<b>26,777</b>	<b>27,149</b>	<b>26,962</b>	<b>185</b>	<b>0.70%</b>	<b>(187)</b>	<b>(0.69%)</b>
West Bridgewater	6,389	6,634	6,916	527	8.25%	282	4.25%
<b>Norfolk County</b>	<b>616,087</b>	<b>650,308</b>	<b>670,850</b>	<b>54,763</b>	<b>8.88%</b>	<b>20,542</b>	<b>3.16%</b>
<b>Massachusetts</b>	<b>6,016,425</b>	<b>6,349,097</b>	<b>6,547,629</b>	<b>531,204</b>	<b>8.82%</b>	<b>198,532</b>	<b>3.13%</b>

Source: U.S. Census Bureau, 1990, 2000, & 2010 Census



Figure 2: Estimated Population by Massachusetts County, July 1, 2019



UMass Donahue Institute. Source data: Annual Estimates of the Resident Population April 1, 2010 to July 1, 2019.  
U.S. Census Bureau, Population Division. March 26, 2020

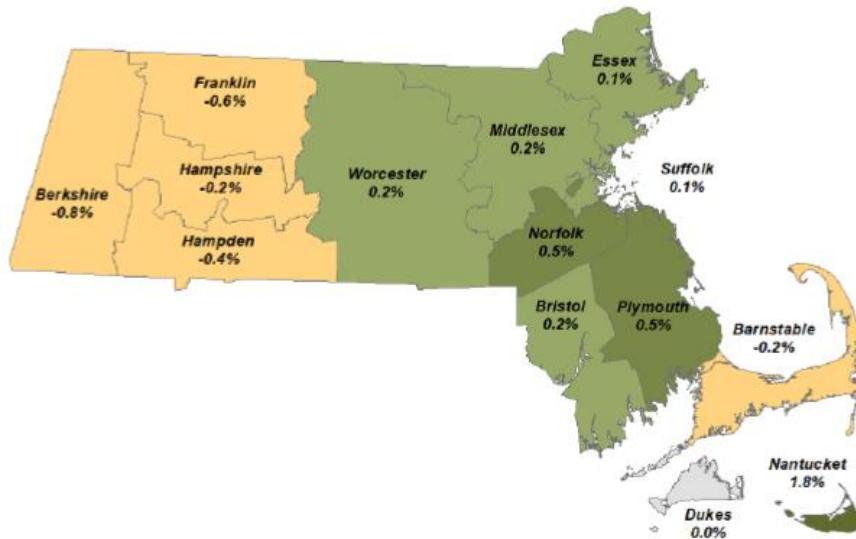
## County Population Change: Single-Year Change 2018 – 2019

According to the new county-level population estimates released by the US Census Bureau, the greatest numerical increases in Massachusetts counties from July 1, 2018 to July 1, 2019 were seen in Norfolk County at 3,545 net persons gained; Middlesex at 3,229; and Plymouth at 2,780. Worcester County was the fourth fastest grower again this year with 1,568 persons added net. In terms of percentage change, the largest net gains were in Nantucket at 1.8 percent followed by Plymouth and Norfolk – both rounding to 0.5 percent, and then Middlesex, Bristol, and Worcester – each rounding to a 0.2 percent increase from 2018 to 2019.<sup>3</sup>

<sup>3</sup> Summary of the US Census Bureau's 2019 County-Level Population and Component Estimates for Massachusetts, UMass Donahue Institute March 2020

**Figure 3: Estimated Annual Percent Change in Population by Massachusetts County**

Estimated Annual Percent Change in Population by Massachusetts County, July 1, 2018 to July 1, 2019



UMass Donahue Institute. Source data: Annual Estimates of the Resident Population April 1, 2010 to July 1, 2019.  
U.S. Census Bureau, Population Division. March 26, 2020

## Population Projections 2010 through 2040

The Massachusetts Department of Transportation (MassDOT) Demographic and Socio-Economic Forecast prepared by the UMass Donahue Institute indicates that Stoughton will grow from 26,962 residents in 2010 to 28,635 residents by 2040. Stoughton's expected 6.21 percent increase in population during this period trails neighboring Abington (18.86 percent), Easton (8.17 percent) and Kingston (18.77 percent), as well as the Commonwealth (12.72 percent); but will surpass the growth expected to occur in Halifax (1.62 percent) and Hanover (1.48 percent).

The continued population growth, not only in Stoughton, but across the region and the state, suggests a continued increase in housing demand, although changes in household size and type will have an impact on the type of housing that will be needed.

Of the ten nearest municipalities to Stoughton, Randolph is projected to receive the greatest increase of population, with growth anticipated to increase 33.63 percent between 2010 and 2040. Canton follows with a projected population increase of 27.94 percent. Milton is projected to experience population growth of 20.18 percent. Avon, Brockton, and Sharon are projected to expect the least amount of growth between 2010 and 2040.



Table 3: Population Projections 2010 - 2040, OCPC Region

	Census 2010	Projection 2015	Projection 2020	Projection 2025	Projection 2030	Projection 2035	Projection 2040	Change 2010-2040	
								Number	Percent
Abington	15,985	17,066	17,386	18,522	18,764	18,903	19,000	3,015	18.86%
Avon	4,356	4,384	4,385	4,387	4,444	4,477	4,500	144	3.31%
Bridgewater	26,563	27,712	27,800	27,967	28,333	28,543	28,689	2,126	8.00%
Brockton	93,810	95,767	96,000	96,500	96,700	96,900	97,100	3,290	3.51%
Duxbury	15,059	15,025	15,030	15,110	15,307	15,421	15,500	441	2.93%
East Bridgewater	13,794	14,241	14,400	14,427	14,616	14,724	14,800	1,006	7.29%
Easton	23,112	23,391	23,830	24,371	24,689	24,872	25,000	1,888	8.17%
Halifax	7,518	7,552	7,600	7,610	7,620	7,630	7,640	122	1.62%
Hanover	13,879	13,965	13,864	13,882	13,999	14,105	14,084	205	1.48%
Hanson	10,209	10,524	10,600	10,723	10,863	10,944	11,000	791	7.75%
Kingston	12,629	13,123	13,369	14,622	14,814	14,923	15,000	2,371	18.77%
Pembroke	17,837	18,213	18,300	18,454	18,695	18,834	18,931	1,094	6.13%
Plymouth	56,468	59,985	64,166	66,533	68,559	69,629	70,312	13,844	24.52%
Plympton	2,820	2,907	2,910	2,924	2,963	2,985	3,000	180	6.38%
<b>Stoughton</b>	26,962	27,454	27,900	27,914	28,279	28,489	28,635	1,673	6.21%
West Bridgewater	6,916	7,094	7,227	7,452	7,549	7,605	7,644	728	10.53%
Whitman	14,489	14,890	15,169	15,191	15,389	15,503	15,583	1,094	7.55%
Massachusetts	6,547,629	6,784,235	6,933,887	7,094,087	7,225,472	7,313,149	7,380,399	832,770	12.72%

Source: UMass Donahue Institute, 2018

Table 4: Projected Population nearest 10 municipalities, 2010-2040

	Census 2010	Projection 2015	Projection 2020	Projection 2025	Projection 2030	Projection 2035	Projection 2040	Change 2010-2040	
								Number	Percent
Avon	4,356	4,384	4,385	4,387	4,444	4,477	4,500	144	3.31%
Brockton	93,810	95,767	96,000	96,500	96,700	96,900	97,100	3,290	3.51%
Canton	21,561	22,419	23,708	25,003	26,113	26,982	27,586	6,025	27.94%
Easton	23,112	23,391	23,830	24,371	24,689	24,872	25,000	1,888	8.17%
Holbrook	10,791	11,062	11,493	11,906	12,178	12,219	12,183	1,392	12.90%
Milton	27,003	27,649	28,783	30,111	31,154	31,887	32,451	5,448	20.18%
Norwood	28,602	29,526	29,659	29,855	29,957	30,090	30,318	1,716	6.00%
Randolph	32,112	33,888	36,269	38,674	40,626	41,873	42,910	10,798	33.63%
Sharon	17,612	17,686	17,656	18,009	18,344	18,422	18,219	607	3.45%
<b>Stoughton</b>	26,962	27,454	27,900	27,914	28,279	28,489	28,635	1,673	6.21%
West Bridgewater	6,916	7,094	7,227	7,452	7,549	7,605	7,644	728	10.53%
Massachusetts	6,547,629	6,784,235	6,933,887	7,094,087	7,225,472	7,313,149	7,380,399	832,770	12.72%

Source: UMass Donahue Institute, 20

## Households

More than population, the number and type of households and their spending power within a community correlate with housing demand. A **household** is a single person or two or more people who occupy the same housing unit, which can be a house, apartment, mobile home, group home or single room that is occupied as separate living quarters. According to the US Census Bureau, a household consists of all the people who occupy a housing unit (e.g., house, apartment, single room). A household includes the related family members and all the unrelated people, if any, such as lodgers, or foster children who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. The household count excludes group quarters.

According to the U.S. Census Bureau, a household includes all people who occupy a housing unit, which can be a house, apartment, mobile home, group home or single room that is occupied as separate living quarters. The number of households in Stoughton grew .40 percent from ~~10,254 in 2000 to 10,295 in 2010~~<sup>7</sup>. The .40 percent increase in the number of households trailed most of its neighboring communities including Canton, Easton, Sharon and Randolph, the County, and the Commonwealth, but surpassed Avon and Brockton. The difference between household growth and population growth reflects the continuing decline in household sizes.

Table 5: Households 2000-2010, nearest 10 Municipalities

	2000	2010	Change 2000-2010	
			Number	Percent
Avon	1,705	1,709	4	0.23%
Brockton	33,675	33,303	-372	-1.10%
Canton	7,952	8,378	426	5.35%
Easton	7,489	7,865	376	5.02%
Holbrook	4,076	4,102	26	0.64%
Milton	9,161	9,335	174	1.90%
Norwood	11,623	11,488	-135	-1.16%
Randolph	11,313	11,551	238	2.10%
Sharon	5,934	6,219	285	4.80%
<b>Stoughton</b>	<b>10,254</b>	<b>10,295</b>	<b>41</b>	<b>0.40%</b>
West Bridgewater	2,444	2,571	127	5.20%
<b>Norfolk County</b>	<b>248,827</b>	<b>257,914</b>	<b>9,087</b>	<b>3.65%</b>
<b>Massachusetts</b>	<b>2,443,580</b>	<b>2,547,075</b>	<b>103,495</b>	<b>4.23%</b>

Source: U.S. Census Bureau, 2000 & 2010 Census

According to the US Census Bureau, from 1990 to 2010, the number of households in Stoughton increased from 9,394 in 1990 to 10,295 in 2010, an increase of 901 households (9.6%). The 2017

American Community Survey estimates the number of households in Stoughton to be 10,724 reflecting an estimate increase in the number of households by 429 households.

Table 6: Households 1990-2010, OCPC Region

	1990	2000	2010	Change 1990-2010	
				Number	Percent
Abington	4,817	5,263	6,080	1,263	26.2%
Avon	1,591	1,705	1,709	118	7.4%
Bridgewater	5,947	7,526	7,995	2,048	34.4%
Brockton	32,850	33,675	33,303	453	13.8%
Duxbury	4,625	4,946	5,344	719	15.5%
East Bridgewater	3,593	4,344	4,750	1,157	32.2%
Easton	6,436	7,489	7,865	1,429	22.2%
Halifax	2,362	2,758	2,863	501	21.2%
Hanover	3,742	4,349	4,709	967	25.8%
Hanson	2,838	3,123	3,468	630	22.2%
Kingston	3,224	4,248	4,665	1,441	44.7%
Pembroke	4,666	5,750	6,298	1,632	35.0%
Plymouth	15,875	18,423	21,269	5,394	33.9%
Plympton	766	854	1,006	240	31.3%
<b>Stoughton</b>	<b>9,394</b>	<b>10,254</b>	<b>10,295</b>	<b>901</b>	<b>9.6%</b>
West Bridgewater	2,232	2,444	2,571	339	15.1%
Whitman	4,435	4,999	5,300	865	19.5%
Plymouth County	149,519	168,361	181,126	31,607	21.10%
<b>Massachusetts</b>	<b>2,247,110</b>	<b>2,443,580</b>	<b>2,547,075</b>	<b>299,965</b>	<b>13.30%</b>

Source: U.S. Census Bureau, 1990, 2000 & 2010 Census

Between 2010 and 2030, the number of households in Stoughton is expected to increase from 10,295 in 2010 to 10,495 in 2020 and 10,515 in 2040 according to the Mass DOT Demographic and Socio-Economic Forecast. Stoughton's 2.14 percent increase in the number of households trails all its neighbors and the Commonwealth.

Table 7: Household Projections 2000 - 2040, nearest 10 Municipalities

	Census 2000	Census 2010	2020	2030	2040	Change 2000 - 2040	
						Number	Percent
Avon	1,705	1,709	1,793	1,902	2,008	303	17.79%
Brockton	33,675	33,303	34,967	35,465	35,668	1,993	5.92%
Canton	7,952	8,378	9,143	10,159	10,562	2,610	32.82%
Easton	7,489	7,865	8,499	9,185	9,261	1,772	23.66%
Holbrook	4,076	4,102	4,350	4,719	4,924	848	20.80%
Milton	8,982	9,274	9,987	10,776	11,251	2,269	25.26%
Norwood	11,623	11,917	13,182	14,147	14,757	3,134	26.96%
Randolph	11,313	11,551	12,501	13,507	14,073	2,760	24.40%
Sharon	5,934	6,219	7,246	7,562	7,842	1,908	32.15%
<b>Stoughton</b>	<b>10,254</b>	<b>10,295</b>	<b>11,178</b>	<b>11,754</b>	<b>12,217</b>	<b>1,963</b>	<b>19.15%</b>
West Bridgewater	2,444	2,571	2,779	2,956	3,006	562	23.01%
<b>Massachusetts</b>	<b>2,443,580</b>	<b>2,547,075</b>	<b>2,830,145</b>	<b>3,044,477</b>	<b>3,151,722</b>	<b>708,142</b>	<b>28.98%</b>

Source: <https://www.mass.gov/lists/socio-economic-projections-for-2020-regional-transportation-plans>

Table 8: Household Projections 2010 – 2040, OCPC Region

	Census 2000	Census 2010	2020	2030	2040	Change 2000 - 2040	
						Number	Percent
Abington	5,263	6,080	6,887	7,589	7,767	2,504	47.58%
Avon	1,705	1,709	1,793	1,902	2,008	303	17.79%
Bridgewater	7,526	7,995	8,946	9,553	9,626	2,100	27.91%
Brockton	33,675	33,303	34,967	35,465	35,668	1,993	5.92%
Duxbury	4,946	5,344	5,890	6,436	6,551	1,605	32.45%
East Bridgewater	4,344	4,750	5,327	5,613	5,737	1,393	32.07%
Easton	7,489	7,865	8,499	9,185	9,261	1,772	23.66%
Halifax	2,758	2,863	3,098	3,255	3,370	612	22.20%
Hanover	4,349	4,709	5,090	5,388	5,472	1,123	25.81%
Hanson	3,123	3,468	3,808	4,033	4,129	1,006	32.21%
Kingston	4,248	4,665	5,294	6,075	6,191	1,943	45.75%
Pembroke	5,750	6,298	6,904	7,263	7,384	1,634	28.42%
Plymouth	18,423	21,269	26,119	29,172	30,283	11,860	64.37%
Plympton	854	1,006	1,134	1,198	1,203	349	40.81%
<b>Stoughton</b>	<b>10,254</b>	<b>10,295</b>	<b>11,178</b>	<b>11,754</b>	<b>12,217</b>	<b>1,963</b>	<b>19.15%</b>
West Bridgewater	2,444	2,571	2,779	2,956	3,006	562	23.01%
Whitman	4,999	5,300	5,808	6,071	6,195	1,196	23.92%
<b>Massachusetts</b>	<b>2,443,580</b>	<b>2,547,075</b>	<b>2,830,145</b>	<b>3,044,477</b>	<b>3,151,722</b>	<b>708,142</b>	<b>28.98%</b>

## Household Types

Different household types often have different housing needs. As an example, a married couple with children usually require a larger dwelling unit than does a single person. A community's composition of household types can indicate how well suited the existing housing inventory is to residents.

Stoughton's 10,254 households can be divided between family households and non-family households. Family households are defined as any household with two or more related persons living together, whereas non-family households are defined as one person or more than one non-related persons living together. In 2010, approximately 69.0 percent of Stoughton's households were family household's 31.0 percent were non-family households, which represented a decrease in the percentage of family households and an increase in the number of non-family households since 2000. In 2010, 31.3 percent of the households in Stoughton included children under 18 years of age and 30.5 percent of households included residents aged 65 years and older. Between 2000 and 2010, the percentage of non-family households, householders over 65, people living alone, single female households and senior citizens in the community has increased. These numbers suggest a need for smaller living spaces and for housing options suited for senior citizens.

Table 9: Household Types in Stoughton, 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Family Households	7,267	70.9%	7,099	69.0%	-168	-2.31%
Husband-wife family	5,720	55.8%	5,306	51.5%	-414	-7.24%
With own children under 18 years	2,425	23.6%	2,112	20.5%	-313	-8.78%
Male householder, no wife present	N/A	N/A	449	4.4%	N/A	N/A
With own children under 18 years	N/A	N/A	153	1.5%	N/A	N/A
Female householder, no husband present	1,191	11.6%	1,344	13.1%	153	12.85%
With own children under 18 years	560	5.5%	612	5.9%	52	9.29%
Nonfamily Households	2,987	29.1%	3,196	31.0%	209	7.0%
Householder living alone	2,505	24.4%	2,632	25.6%	127	5.07%
Householder 65 years and over	1,018	9.9%	1,142	11.1%	124	12.18%
Households with individuals under 18 years	3,426	33.4%	3,224	31.3%	-202	-5.90%
Households with individuals 65 years and over	2,778	27.1%	3,137	30.5%	359	12.92%
<b>Total Households</b>	<b>10,254</b>	<b>100.00%</b>	<b>10,295</b>	<b>100.00%</b>	<b>41</b>	<b>.40%</b>

Source: U.S. Census Bureau, 2000 & 2010 Census



## Household Size

Another important factor when assessing the housing needs of a community is household size. According to the U.S. Census Bureau, the average household size in Stoughton decreased from 2.60 persons per household in 2000 to 2.59 persons per household in 2010. The decline in the average household size is also prevalent in most of Stoughton's neighboring communities as well as Norfolk County. According to the 2010 US Census in Stoughton, the average household size for an owner-occupied unit is 2.68 and the average household size of a renter occupied unit is 2.20.

From 2000 to 2010, the households that experienced the largest increase in Stoughton were households consisting of one or two people and those consisting of seven or more people. Whereas households of three or more people decreased during the same period. This trend toward smaller household sizes suggests an increasing demand for smaller housing units and the increase in large households could indicate an increase in blended or multigenerational families.

Table 10: Owner-Occupied Household Size in Stoughton, 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	1,383	18.1%	1,552	20.2%	169	12.22%
2 Person Household	2,483	32.5%	2,554	33.2%	71	2.86%
3 Person Household	1,505	19.7%	1,426	18.5%	-79	-5.25%
4 Person Household	1,387	18.1%	1,279	16.6%	-108	-7.79%
5 Person Household	585	7.7%	554	7.2%	-31	-5.30%
6 Person Household	203	2.7%	205	2.7%	2	.99%
7 or More Person Household	96	1.3%	119	1.5%	23	23.96%
<b>Totals</b>	<b>7,642</b>	<b>100.00%</b>	<b>7,689</b>	<b>100.00%</b>	<b>47</b>	<b>.62%</b>

Source: U.S. Census Bureau, 2000 & 2010 Census

Table 11: Renter-Occupied Household Size in Stoughton, 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	1,122	43.0%	1,080	41.4%	-42	-3.74%
2 Person Household	736	28.2%	689	26.4%	-47	-6.39%
3 Person Household	383	14.7%	402	15.4%	19	4.96%
4 Person Household	250	9.6%	269	10.3%	19	7.60%
5 Person Household	85	3.3%	110	4.2%	25	29.41%
6 Person Household	21	.8%	39	1.5%	18	85.71%
7 or More Person Household	15	.6%	17	.7%	2	13.33%
<b>Totals</b>	<b>2,612</b>	<b>100.00%</b>	<b>2,606</b>	<b>100.00%</b>	<b>6</b>	<b>.23%</b>

Source: U.S. Census Bureau, 2000 & 2010 Census

## Age Distribution

To determine how to meet future housing needs in Stoughton, it is important to examine the current age of the population, as well as aging trends over time. The next table details the population by age for the Town of Stoughton from 2000 to 2010. The data shows significant population growth in all age groups above age 45. This trend reflects the growth and maturing of the “Baby Boom” generation (those born between 1946 and 1964) as they move across the age ranges. This aging trend is reflected in the increase in the median age, which rose from 39.2 years in 2000 to 42.9 years in 2010. According to MAPC’s population and Housing Projections, January 2014, Stoughton’s total population less than 15 years of age is anticipated to decline by 401 minors between 2010 through 2030 under the Status Quo Scenario. The total population over 65 years is anticipated to increase by 2,174 seniors by 2030. The same study shows an increase in median age of the total population during the same time of up to 3 years.

Table 12: Age Distribution in Stoughton, 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Under 5 Years	1,522	5.6%	1,456	5.4%	-66	-4.34%
5 to 9 Years	1,715	6.3%	1,553	5.8%	-162	-9.45%
10 to 14 Years	1,831	6.7%	1,606	6.0%	-225	-12.29%
15 to 19 Years	1,574	5.8%	1,705	6.3%	131	8.32%
20 to 24 Years	1,288	4.7%	1,417	5.3%	129	10.01%
25 to 34 Years	3,619	13.4%	2,955	11.0%	-664	-18.35%
35 to 44 Years	4,647	17.1%	3,689	13.7%	-958	-20.62%
45 to 54 Years	4,027	14.8%	4,501	16.7%	474	11.77%
55 to 64 Years	2,823	10.4%	3,661	13.6%	838	29.68%
65 to 74 Years	2,107	7.8%	2,289	8.5%	182	8.64%
75 Years and Over	1,996	7.4%	2,130	7.9%	134	6.71%
<b>Median Age (Years)</b>	<b>39.2</b>	<b>N/A</b>	<b>42.9</b>	<b>N/A</b>	<b>3.7</b>	<b>N/A</b>

Source: U.S. Census Bureau, 2000 & 2010 Census

Figure 4: Population by Age Range in Stoughton 2018

### Population by Age Range in Stoughton town, Norfolk County, Massachusetts

Under 5 years - 5.2%



18 years and older - 80.8%



65 years and older - 18.4%



0 10 20 30 40 50 60 70 80 90

## Race & Ethnicity

The racial and ethnic composition of Stoughton changed slightly from 2000 to 2010. Stoughton is a racially and linguistically homogenous community, but it is becoming more diverse. In 2010, 80.2 percent of residents identified themselves as White, a decrease from 88.5 percent in 2000. The Hispanic, Black and some other undefined race category saw the largest percentage increases from 2000 to 2010, with increases of 109.07 percent, 92.76 percent, and 83.14 percent, respectively.

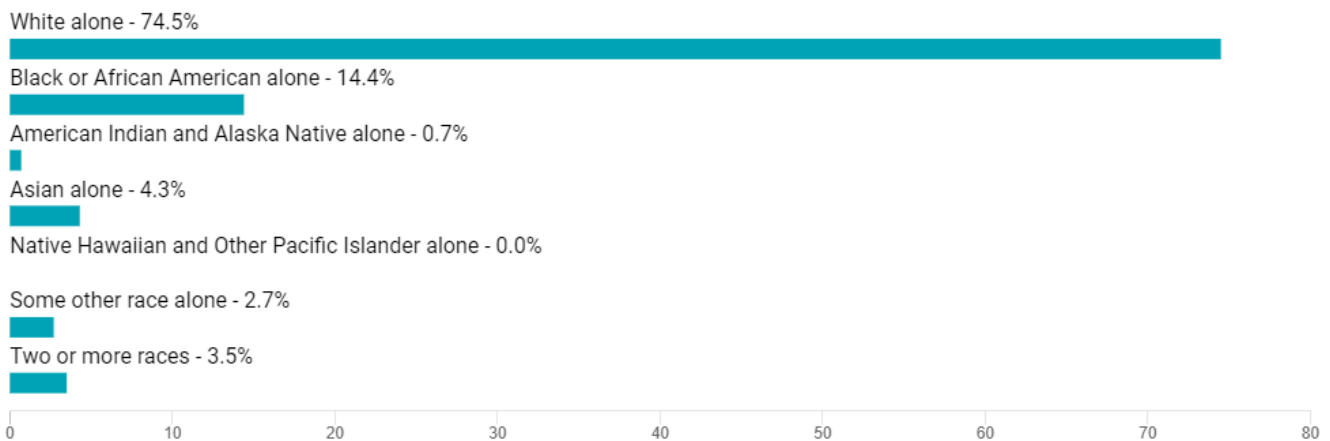
Table 13: Race and Ethnicity in Stoughton, 2000-2010

	2000		2010		Change 2000 - 2010	
	Number	Percent	Number	Percent	Number	Percent
White Alone	24,017	88.5%	21,634	80.2%	-2,383	-9.92%
Black or African American Alone	1,548	5.7%	2,984	11.1%	1,436	92.76%
American Indian or Alaskan Native Alone	28	0.10%	46	.2%	18	64.29%
Asian Alone	580	2.1%	971	3.6%	391	67.41%
Native Hawaiian or Pacific Islander Alone	13	0.0%	2	0.0%	-11	-84.62%
Some Other Race Alone	344	1.3%	630	2.3%	286	83.14%
Two or More Races	619	2.3%	695	2.6%	76	12.28%
<b>Total Population</b>	<b>27,149</b>	<b>100.00%</b>	<b>26,962</b>	<b>100.00%</b>	<b>187</b>	<b>-.69%</b>
Hispanic or Latino (of any race)	419	1.5%	876	3.2%	457	109.07%

Source: U.S. Census Bureau, 2000 & 2010 Census

Figure 5: Population by Race 2018, Stoughton

### Population by Race in Stoughton town, Norfolk County, Massachusetts



Source: ACS 2018, DP05

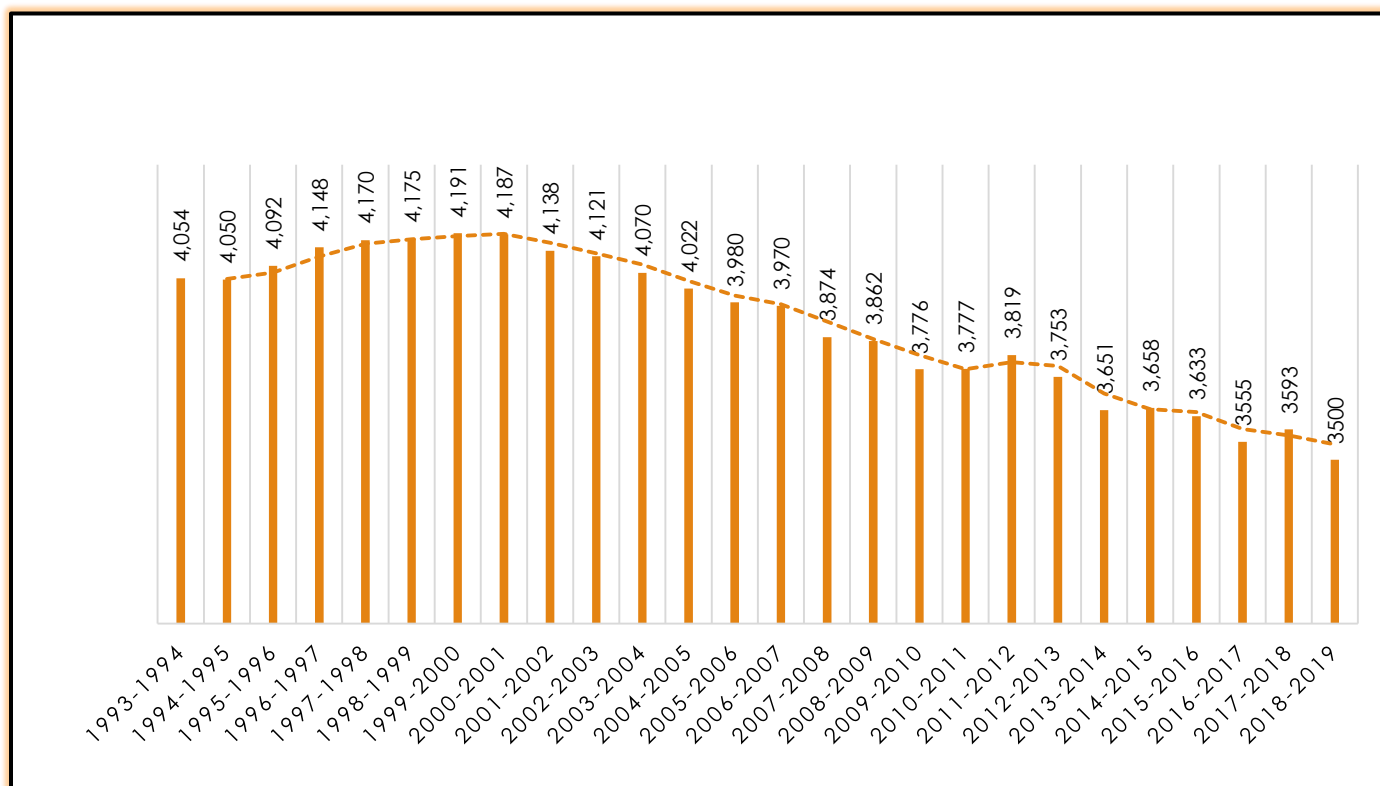
## School Enrollment

School enrollment trends are a critical component of Stoughton's growth and population trends. An analysis of school enrollment helps to frame a discussion of the potential future impacts of population change on both the school system and the community and helps better plan for future local housing needs.

For the purposes of this plan, we examined the enrollment numbers in the Stoughton School District as a whole. According to data from the Massachusetts Department of Elementary and Secondary Education from 1994 until the present, enrollment was 4,054 in 1994 and 3,500 in 2019. The numbers have fluctuated throughout the years, but the high was 4,191 in 2000 and the low was 3,500 in 2019. Overall, the numbers show a declining trend in enrollment. This could be due to the slight decrease in population in recent years.

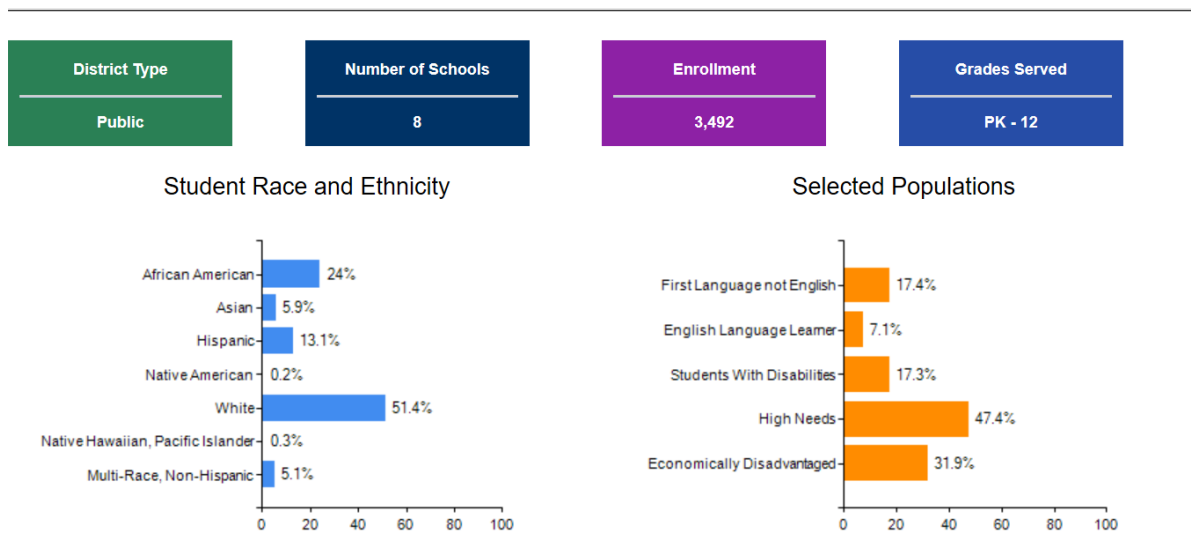
The following figure depicts the enrollment at Stoughton's Public Schools from 1993 through 2019. Changes in enrollment can also be the result of several factors, including increased enrollment of students at charter or parochial schools, an increased number of children being home-schooled, an aging population, and the societal phenomenon of ever-increasing smaller household sizes.

Figure 6: Stoughton Public School Enrollment, 1993-2019



Source: Massachusetts Department of Elementary and Secondary Education  
<http://profiles.doe.mass.edu/profiles/student.aspx?orgcode=02400010&orgtypecode=6&>

Figure 7: Student Profile



Source: <http://profiles.doe.mass.edu/general/general.aspx?topNavId=1&leftNavId=100&orgcode=02850000&orgtypecode=5>

Table 14: School Enrollment by Race and Gender

Enrollment by Race/Ethnicity (2019-20)		
Race	% of District	% of State
African American	24.0	9.2
Asian	5.9	7.1
Hispanic	13.1	21.6
Native American	0.2	0.2
White	51.4	57.9
Native Hawaiian, Pacific Islander	0.3	0.1
Multi-Race, Non-Hispanic	5.1	3.9

Enrollment by Gender (2019-20)		
	District	State
Male	1,821	486,554
Female	1,671	461,929
Non-Binary	0	345
Total	3,492	948,828

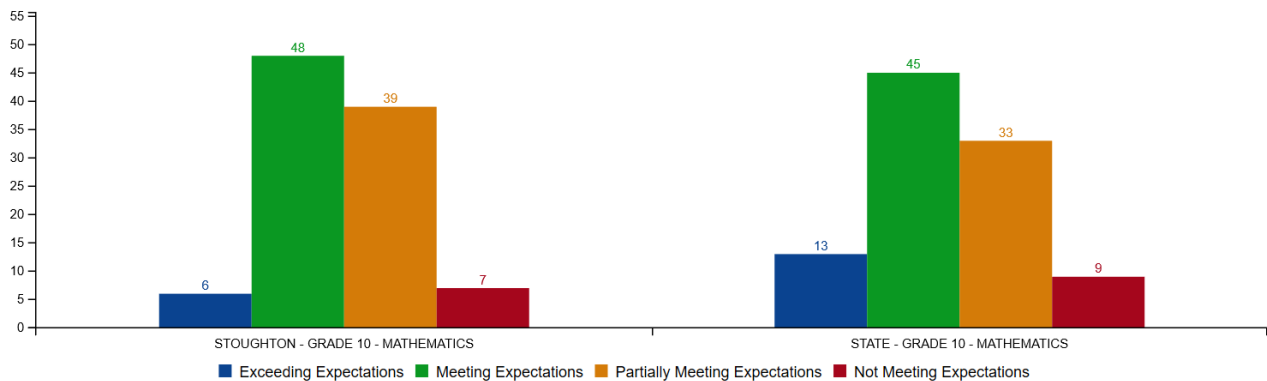
Source: <http://profiles.doe.mass.edu/profiles/student.aspx?orgcode=02850000&orgtypecode=5&>

Table 15: Enrollment by Grade, 2019-2020

Enrollment by Grade (2019-20)																
	PK	K	1	2	3	4	5	6	7	8	9	10	11	12	SP	Total
<a href="#">Edwin A Jones Early Childhood Center</a>	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79
<a href="#">Helen Hansen Elementary</a>	0	48	41	37	46	36	41	0	0	0	0	0	0	0	0	249
<a href="#">Joseph H Gibbons</a>	0	59	62	57	67	61	64	0	0	0	0	0	0	0	0	370
<a href="#">Joseph R Dawe Jr Elementary</a>	0	53	58	63	54	71	44	0	0	0	0	0	0	0	0	343
<a href="#">O'Donnell Middle School</a>	0	0	0	0	0	0	0	270	292	304	0	0	0	0	0	866
<a href="#">Richard L. Wilkins Elementary School</a>	30	54	41	47	56	47	54	0	0	0	0	0	0	0	0	329
<a href="#">South Elementary</a>	0	41	35	35	29	46	48	0	0	0	0	0	0	0	0	234
<a href="#">Stoughton High</a>	0	0	0	0	0	0	0	0	0	0	255	240	264	257	6	1,022
<b>District</b>	109	255	237	239	252	261	251	270	292	304	255	240	264	257	6	3,492

Source: <http://profiles.doe.mass.edu/profiles/student.aspx?orgcode=02850000&orgtypecode=5&>

Figure 8: MCAS Test 2019, Student Achievement Level



Source: [http://profiles.doe.mass.edu/mcas/achievement\\_level.aspx?linkid=32&orgcode=02850000&orgtypecode=5&](http://profiles.doe.mass.edu/mcas/achievement_level.aspx?linkid=32&orgcode=02850000&orgtypecode=5&)

Educational Attainment

90.8% +/- 1.5%  
High school graduate or higher in Stoughton town, Norfolk County, Massachusetts

87.7% +/- 0.1%  
High school graduate or higher in the United States

Table: DP02  
Table Survey/Program: 2018 American Community Survey  
5-Year Estimates

Educational Attainment

The following table depicts the educational profile of adults aged 25 years and older in the region. In Stoughton in 2018, 25.3 percent of those aged 25 years and older had a high school diploma or higher degree of education and 9.9 percent had an associate degree or higher. These numbers show that Stoughton is in the middle of the pack compared to its neighbors, but more in line with the Commonwealth, except for attainment of graduate and professional degrees where it is less than the state average.

Table 16: Educational Attainment Ages 25+ 2018, nearest 10 Municipalities

	Less than High School Diploma	High School Graduate or GED	Some College	Associate degree	Bachelor's Degree	Graduate or Professional Degree	Bachelor's Degree or Higher
Avon	13.3%	35.0%	17.5%	8.1%	20.6%	5.5%	27.1%



Brockton	18.7%	33.9%	21.5%	8.2%	12.4%	5.2%	18.4%
Canton	3.0%	17.8%	14.9%	8.0%	31.7%	24.7%	55.9%
Easton	4.0%	20.5%	16.7%	10.6%	29.9%	18.3%	48.7%
Holbrook	1.6%	31.6%	22.6%	13.6%	18.8%	8.9%	26.0%
Milton	1.8%	13.5%	13.9%	6.8%	31.0%	29.9%	61.0%
Norwood	1.57%	24.65%	16.01%	7.28%	29.76%	14.09%	47.5%
Randolph	14.5%	29.0%	18.3%	9.3%	19.6%	9.3%	27.1%
Sharon	2.2%	6.9%	11.0%	6.0%	31.7%	42.3%	73.0%
<b>Stoughton</b>	<b>9.3%</b>	<b>25.3%</b>	<b>18.8%</b>	<b>9.9%</b>	<b>23.8%</b>	<b>12.9%</b>	<b>37.2%</b>
West Bridgewater	225	1,655	821	491	1,112	600	35.2%
<b>Massachusetts</b>	<b>9.7%</b>	<b>24.7%</b>	<b>15.8%</b>	<b>7.7%</b>	<b>23.4%</b>	<b>18.7%</b>	<b>45.0%</b>

Source: U.S. Census Bureau, 2018 American Community Survey, DP02

Table 17: Educational Attainment Age 25+ OCPC Region

	Less than High School Diploma	High School Graduate or GED	Some College	Associate degree	Bachelor's Degree	Graduate or Professional Degree	Bachelor's Degree or Higher
Avon	319	1,185	593	276	697	186	27.1%
Abington	381	3,076	2,465	1,363	2,840	1,018	37.7%
Bridgewater	868	4,960	3,177	1,770	3,700	1,886	35.1%
Brockton	6,045	20,964	13,282	5,076	7,664	3,211	18.4%
Duxbury	77	1,207	1,271	675	4,124	3,023	77.9%
East Bridgewater	301	3,113	2,405	944	1,691	1,082	29.2%
Easton	421	3,179	2,579	1,643	4,624	2,830	48.7%
Halifax	180	2,082	889	737	958	532	30.4%
Hanover	237	2,182	1,593	973	2,636	1,710	49.0%
Hanson	350	2,182	1,543	883	1,746	610	32.2%
Kingston	274	2,398	1,359	834	2,659	1,248	44.0%
Pembroke	364	3,721	2,260	1,311	3,411	1,372	38.5%
Plymouth	1,397	3,532	8,442	5,066	9,768	5,702	36.4%
Plympton	103	12,134	358	251	455	243	32.5%
Stoughton	918	5,182	3,860	2,041	4,888	2,637	37.2%
West Bridgewater	225	1,655	821	491	1,112	600	35.2%
Whitman	458	3,431	1,789	1,165	2,107	902	38.3%
Plymouth County	15,855	99,509	66,538	34,688	79,833	45,718	36.7%
<b>Massachusetts</b>	<b>241,431</b>	<b>1,162,683</b>	<b>741,582</b>	<b>363,330</b>	<b>1,101,605</b>	<b>879,256</b>	<b>45.0%</b>

Source: U.S. Census Bureau, 2013-2017 American Community Survey S1501

## Disability Status

Understanding the needs of disabled residents of Stoughton is a crucial aspect in planning for housing. There are 3,495 residents in Stoughton that experience some type of disability, of which 74.10 percent were aged 65 years and over. The most common disability reported was an ambulatory disability, which is a disability that involves serious difficulty walking or climbing stairs. The next most common disabilities are cognition, hearing, independent living, self-care, and vision difficulties. It is important to note that some residents experience more than one disability, which is why the values in the following figure are greater than the total number of disabled residents.

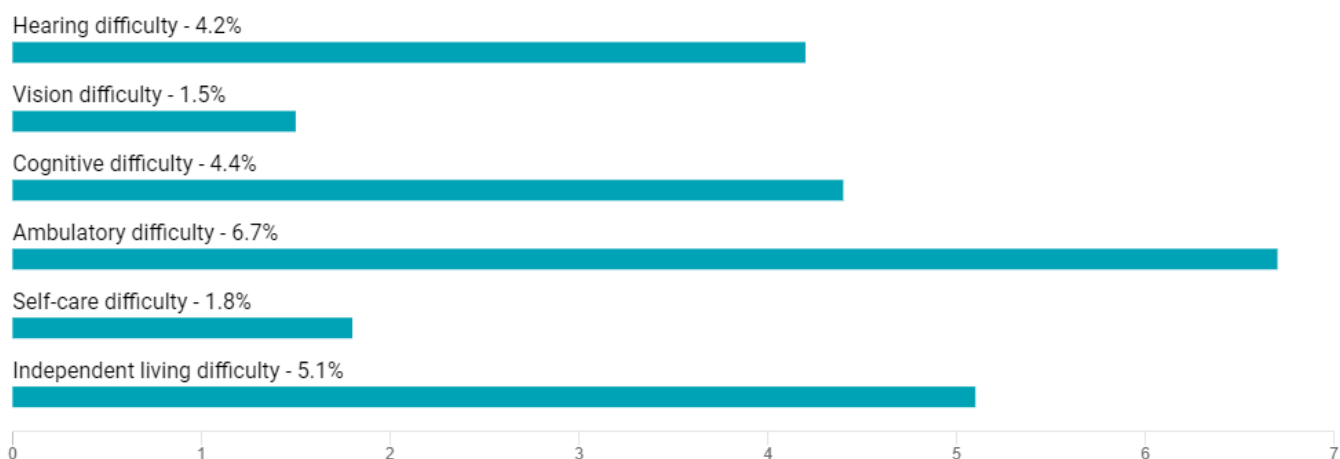
Table 18: Disabled Residents by Age in Stoughton, 2017

	Total Number of Residents	Disabled Residents	
		Number	Percent
<i>Disabled Children (Under 18 years)</i>	5,460	191	5.10%
<i>Disabled Adults (18 to 64 years)</i>	17,644	1,629	16.60%
<i>Disabled Seniors (65 years and over)</i>	4,907	1,675	74.10%
<b>Totals</b>	<b>18,111</b>	<b>3,495</b>	<b>12.47%</b>

Source: U.S. Census Bureau, 2013-2017 American Community Survey

Figure 9: Types of Disabilities in Stoughton, MA

### Types of Disabilities in Stoughton town, Norfolk County, Massachusetts

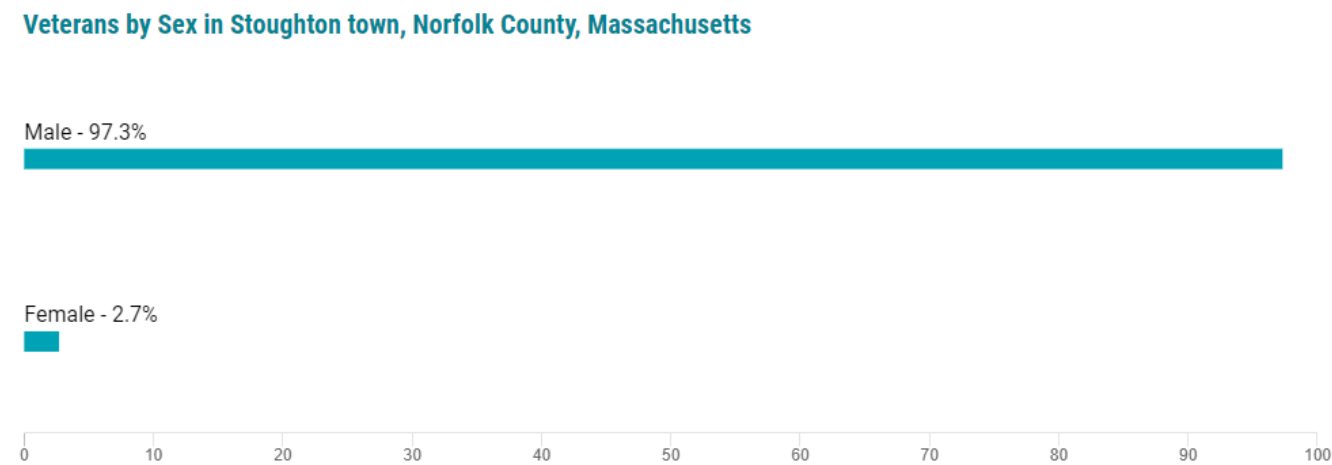


Source: ACS 2018, DP02

Disabled residents often have unique housing needs, both in terms of physical design/accessibility of their homes as well as the cost relative to a fixed or limited income. For those reasons, an affordable housing plan should be sensitive to the needs of the disabled community and should incorporate their issues into the goals and strategies of all housing plans.

## Veteran Status

Figure 10: Veteran Status, Stoughton, 2018



Source: ACS 2018, S2101

<b>Veterans</b>
<b>5.8%</b> +/- 0.9%
Veterans in Stoughton town, Norfolk County, Massachusetts
<hr/>
<b>7.5%</b> +/- 0.1%
Veterans in the United States
<hr/>

Table: S2101  
Table Survey/Program: 2018 American Community Survey  
5-Year Estimates

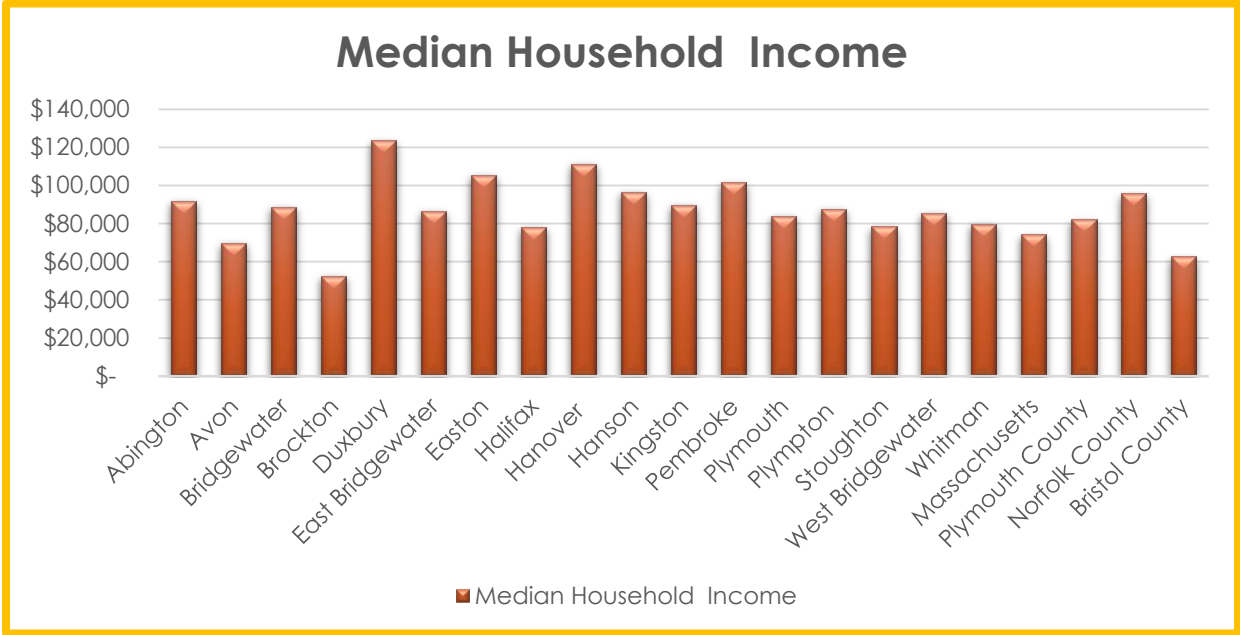
| Income

Household income is defined as the total income of all people 15 years of age and older living in a household. The median household income of a community is determined by dividing the income

distribution into two equal groups, one having incomes above the median, and the other having incomes below the median. The median household income in Stoughton in 2017 was \$78,343. When compared to the seven surrounding communities, the Commonwealth and the County, Stoughton's median household income trailed only neighboring Sharon, Easton, Canton, and the County.

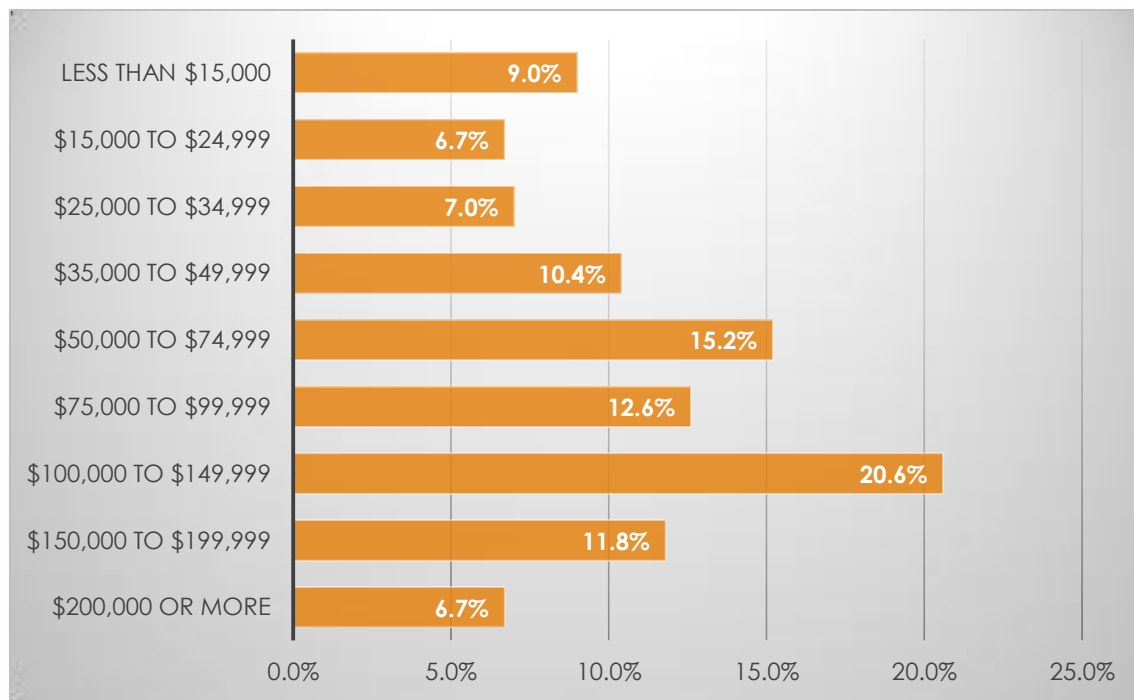
While median household income is a valuable social and economic indicator, it does not account for the broad range of household incomes in a community. The 2017 American Community Survey (ACS) estimates showed that approximately 1,683 or 15.7 percent of the households in Stoughton had an annual income of less than \$25,000, and approximately 1,866 or 17.4 percent of the households in Stoughton had an annual income between \$25,000 - \$50,000. The needs of low-income households are often overlooked in a community; this Housing Production Plan seeks to focus the Town's attention on the needs of its low-and moderate-income households.

Figure 11: Median Household Income, OCPC Region



Source: U.S. Census Bureau, 2013-2017 American Community Survey, Selected Economic Characteristics, DP03

Figure 12: Household Income Distribution in Stoughton, 2017



Source: U.S. Census Bureau, 2013-2017 American Community Survey

The 2013-2017 ACS indicates that Stoughton had a median household income of \$78,343 which is less than the regional municipalities except for Brockton, which had a median household income of \$52,393, Avon with a median income of \$69,709 and Halifax with a median income of \$77,993. Duxbury has the highest median household income in the region with its residents earning \$123,613, followed by Hanover with \$111,311 and Pembroke with \$101,447. The 2018 ACS indicates that Stoughton has a median income of \$79,421 and increase of \$1,078 from 2017.

Between 1999 and 2017, the median household income for Stoughton increased by 35.45 percent from \$57,838 in 1999 to \$78,343 in 2017. Within the Old Colony Planning Council region, the community with the highest percentage increase to median household income was Kingston, with an increase of 66.97 percent from 1999. Plympton experienced the lowest percentage increase to median household income with an increase of 24.83 percent over the same time.

It is important to adjust these values for inflation so an absolute comparison can be made. According to the Bureau of Labor Statistics (BLS) Inflation Rate Calculator, one dollar in 1999 has the same buying power as \$1.54 in 2019 dollars, which indicate a rate of inflation of 54 percent between 1999 and 2017. The inflation calculator uses the average Consumer Price Index (CPI) for a given calendar year, and the data represents changes in the prices of all goods and services purchased for consumption by urban households.

Table 19: Median Household Income 1999 to 2017, OCPC Region

Old Colony Municipalities	1999 Median Household Income (Dollars)	2013 - 2017 Median Household Income (Dollars)	% change 1999 to 2017
Abington	\$ 57,100	\$ 91,643	60.50%
Avon	\$ 50,305	\$ 69,709	38.57%
Bridgewater	\$ 65,318	\$ 88,640	35.71%
Brockton	\$ 39,507	\$ 52,393	32.62%
Duxbury	\$ 97,124	\$ 123,613	27.27%
East Bridgewater	\$ 60,311	\$ 86,568	43.54%
Easton	\$ 69,144	\$ 105,380	52.41%
Halifax	\$ 57,015	\$ 77,993	36.79%
Hanover	\$ 73,838	\$ 111,311	50.75%
Hanson	\$ 62,687	\$ 96,389	53.76%
Kingston	\$ 53,780	\$ 89,796	66.97%
Marshfield	\$ 66,508	\$ 94,737	42.44%
Pembroke	\$ 65,050	\$ 101,447	55.95%
Plymouth	\$ 54,677	\$ 83,746	53.16%
Plympton	\$ 70,045	\$ 87,438	24.83%
Stoughton	\$ 57,838	\$ 78,343	35.45%
West Bridgewater	\$ 55,958	\$ 85,368	52.56%
Whitman	\$ 55,303	\$ 79,705	44.12%

Source: 2013-2017 American Community Survey, Selected Economic Characteristics, DP03, Census 2000 Summary File 3 Selected Economic Characteristics

Table 20: Median Household, Family, and Non-Family Income for 2017

Old Colony Municipalities	2017 ACS Median Household Income	2017 ACS Median Family Income	2017 ACS Median Non-Family Income
Abington	\$ 91,643	\$ 104,676	\$ 44,679
Avon	\$ 69,709	\$ 98,365	\$ 40,524
Bridgewater	\$ 88,640	\$ 112,409	\$ 45,115
Brockton	\$ 52,393	\$ 61,947	\$ 29,457
Duxbury	\$ 123,613	\$ 138,707	\$ 58,826
East Bridgewater	\$ 86,568	\$ 106,130	\$ 40,781
Easton	\$ 105,380	\$ 117,582	\$ 54,363
Halifax	\$ 77,993	\$ 91,037	\$ 31,607
Hanover	\$ 111,311	\$ 130,341	\$ 39,722
Hanson	\$ 96,389	\$ 110,491	\$ 35,486
Kingston	\$ 89,796	\$ 114,798	\$ 34,623
Marshfield	\$ 94,737	\$ 114,144	\$ 40,920
Pembroke	\$ 101,447	\$ 118,056	\$ 52,969
Plymouth	\$ 83,746	\$ 100,295	\$ 48,017
Plympton	\$ 87,438	\$ 99,079	\$ 52,768
<b>Stoughton</b>	<b>\$ 78,343</b>	<b>\$ 98,908</b>	<b>\$ 39,158</b>
West Bridgewater	\$ 85,368	\$ 107,632	\$ 42,557
Whitman	\$ 79,705	\$ 92,595	\$ 41,471

Source: US Census Bureau, 2013-2017 American Community Survey, Selected Economic Characteristics, DP03

Table 21: Income and Poverty, nearest 10 Municipalities

	2018 ACS Median Household Income	Female Median Income	Male Median Income	Poverty Rate	Median Age
Avon	\$69,709	\$40,027	\$60,345	10.2%	42.2
Brockton	\$60,250	\$41,786	\$48,828	15.6%	35.6
Canton	\$105,371	\$69,090	\$85,934	5.1%	42.0
Easton	\$109,719	\$60,590	\$80,724	4.0%	40.5
Holbrook	\$70,364	\$55,514	\$51,202	6.7%	42.5
Milton	\$127,448	\$73,081	\$100,529	4.4%	38.7
Norwood	\$90,511	\$59,333	\$73,784	8.0%	40.6
Randolph	\$73,697	\$48,421	\$54,138	10.8%	41.6
Sharon	\$132,424	\$79,949	\$102,679	2.1%	40.5
<b>Stoughton</b>	<b>\$79,421</b>	<b>\$53,744</b>	<b>\$63,336</b>	<b>7.3%</b>	<b>43.9</b>
West Bridgewater	\$86,806	\$53,408	\$63,569	5.0%	44.1
<b>Massachusetts</b>	<b>\$85,843</b>	<b>\$57,289</b>	<b>\$70,483</b>	<b>9.4%</b>	<b>39.7</b>

Source: ACS 2018, DP05

Table 22: Income and Poverty, OCPC Region

	2018 ACS Median Household Income	Female Median Income	Male Median Income	Poverty Rate	Median Age
Abington	\$90,873	\$47,317	\$63,594	3.7%	41.0
Avon	\$69,709	\$40,027	\$60,345	10.2%	42.2
Bridgewater	\$27,397	\$51,815	\$71,250	9.3%	34.2
Brockton	\$60,250	\$41,786	\$48,828	15.6%	35.6
Duxbury	\$160,893	\$51,429	\$136,250	0.0%	52.9
East Bridgewater	\$86,922	\$49,572	\$63,962	6.7%	38.8
Easton	\$109,719	\$60,590	\$80,724	4.0%	40.5
Halifax	\$92,111	\$54,583	\$64,952	4.3%	42.1
Hanover	\$120,000	\$75,445	\$87,574	2.8%	41.4
Hanson	\$98,537	\$57,934	\$64,962	3.3%	44.9
Kingston	\$106,654	\$58,629	\$76,979	6.1%	44.1
Pembroke	\$103,920	\$62,979	\$71,591	3.0%	42.7
Plymouth	\$87,595	\$51,870	\$72,477	6.6%	47.0
Plympton	\$98,359	\$53,250	\$63,750	4.3%	45.9
<b>Stoughton</b>	<b>\$79,421</b>	<b>\$53,744</b>	<b>\$63,336</b>	<b>7.3%</b>	<b>43.9</b>
West Bridgewater	\$86,806	\$53,408	\$63,569	5.0%	44.1
Whitman	\$83,066	\$55,432	\$62,850	6.0%	38.3

Source: ACS 2018, DP05

## Per Capita Income

The US Census Bureau defines per capita income as the average income received in the past 12 months for every man, woman, and child in a geographic area. It is derived by dividing the total income of all people 15 years old and over in a geographic area by the total population in that area. Income is not collected for people under 15 years old even though those people are included in the denominator of per capita income.

Area	1999 Per Capita Income	2017 Per Capita Income	% Increase 1999 to 2017
Stoughton	\$ 25,480	\$ 35,777	40.41%
Massachusetts	\$ 25,952	\$ 39,913	53.80%

## Employment

The residents of Stoughton are employed in a variety of industries as shown in the following table. The industries that employ the most residents are the educational services, healthcare, and social assistance industries (25.51%) and the retail trade industry (13.13%). Employment data is important to review because it gives a sense as to how many people in Town are working in traditional high-paying industries such as management and finance versus people working in traditional low-paying industries, such as the retail, hospitality, and food service industries.

A related concern to employment and income is unemployment. Over the past several years, the unemployment rates in Stoughton, its neighboring communities, the County, and the Commonwealth have all dropped, as the economy continues to rebound from the most recent recession. Low unemployment rates are important in limiting the number of foreclosures as well as the overall strength of the housing market. In 2018, the unemployment rate in Stoughton was 3.4 percent, which was slightly higher than the County and the Commonwealth.

Table 23: Annual Unemployment Rates, 2011-2018

	2011	2012	2013	2014	2015	2016	2017	2018
Stoughton	6.8%	6.4%	6.5%	5.9%	4.6%	3.7%	3.8%	3.4%
Norfolk County	6.3%	5.7%	5.8%	5.0%	4.2%	3.4%	3.4%	3.0%
Massachusetts	7.3%	6.7%	6.7%	5.7%	4.8%	3.9%	3.8%	3.3%

Source: Massachusetts Executive Office of Labor and Workforce Development



Table 24: Occupation of Residents by Industry, 2017

Industry	Number	Percent
Educational services, healthcare, and social assistance	3,919	25.51%
Retail Trade	2,017	13.13%
Professional, scientific, management, administrative and waste management services	1,670	10.87%
Manufacturing	1,358	8.84%
Finance, insurance, real estate rental and leasing	1,353	8.81%
Arts, entertainment, recreation, accommodations, and food services	1,044	6.80%
Other services except public administration	946	6.15%
Construction	809	5.27%
Transportation, warehousing, and utilities	802	5.22%
Public administration	612	3.98%
Wholesale Trade	527	3.44%
Information	273	1.78%
Agriculture, forestry, fishing, hunting, and mining	31	.20%
<b>Total civilian employed population (16 years+)</b>	<b>15,361</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2013-2017 American Community Survey

Table 23: Means of Transportation to Work in Stoughton

#### Means of Transportation to Work in Stoughton town, Norfolk County, Massachusetts

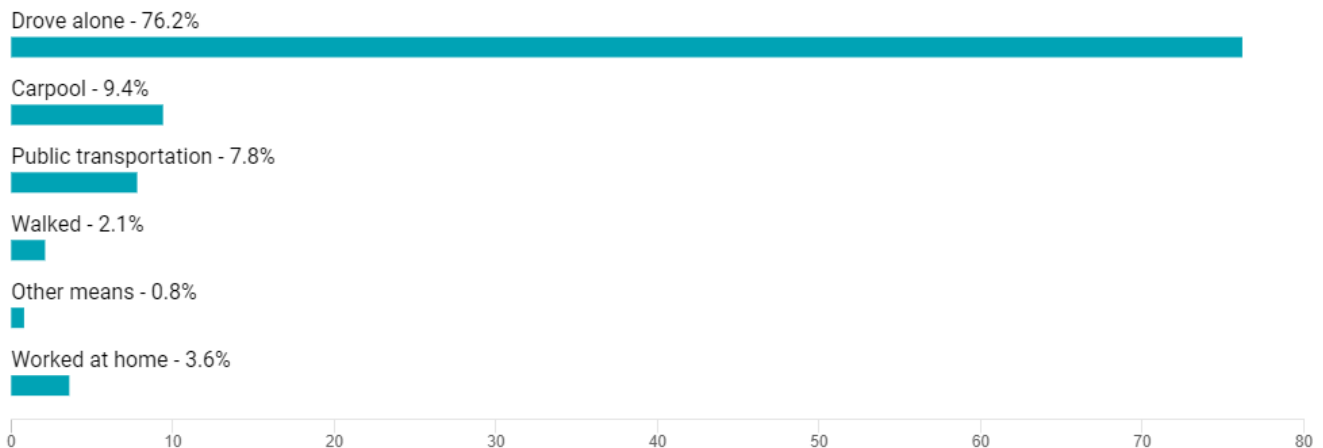


Table 25: Annual Unemployment Rates, 2008 - 2017, OCPC Region

	2013-2017	2012-2016	2011-2015	2010-2014	2009-2013	2008-2012
<b>Avon</b>	<b>4.2%</b>	<b>6.9%</b>	<b>9.8%</b>	<b>12.2%</b>	<b>14.3%</b>	<b>12.7%</b>
Abington	6.1%	6.8%	7.6%	8.10%	8.5%	6.6%
Bridgewater	6.9%	7.0%	8.0%	7.7%	8.6%	9.1%
Brockton	9.7%	10.7%	12.1%	13.6%	15.3%	14.1%
Duxbury	5.1%	6.1%	6.6%	6.7%	8.0%	7.2%
East Bridgewater	5.4%	6.2%	6.3%	6.2%	5.9%	5.7%
Easton	5.5%	6.0%	6.5%	6.9%	7.4%	7.6%
Halifax	5.8%	6.2%	9.2%	9.5%	8.8%	8.5%
Hanover	6.3%	6.5%	7.5%	8.2%	7.8%	7.2%
Hanson	4.0%	6.3%	7.0%	9.3%	9.9%	8.5%
Kingston	5.0%	6.7%	8.4%	9.2%	9.4%	9.9%
Marshfield	4.9%	4.6%	5.4%	6.0%	6.0%	5.8%
Pembroke	4.3%	5.2%	5.9%	6.8%	7.0%	7.0%
Plymouth	5.0%	6.2%	7.3%	8.0%	9.4%	8.8%
Plympton	5.1%	6.4%	6.7%	5.1%	4.4%	7.3%
<b>Stoughton</b>	<b>6.3%</b>	<b>6.1%</b>	<b>7.1%</b>	<b>8.6%</b>	<b>8.4%</b>	<b>8.5%</b>
West Bridgewater	6.1%	6.2%	8.3%	9.6%	10.8%	8.9%
Whitman	4.8%	5.3%	6.8%	7.9%	7.5%	8.1%
Plymouth County	6.0%	6.9%	7.9%	8.8%	9.6%	9.1%
<b>Massachusetts</b>	<b>6.0%</b>	<b>6.8%</b>	<b>7.6%</b>	<b>8.4%</b>	<b>8.9%</b>	<b>8.5%</b>

Source: US Census Bureau, 2013-2017 American Community Survey Selected Economic Characteristics, DP03

Figure 13: Average Commute

## Commuting

**33.5** +/- 1.6

Average commute to work (in minutes) in Stoughton town,  
Norfolk County, Massachusetts

**26.6** +/- 0.1

Average commute to work (in minutes) in the United States

## Housing Stock Analysis

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This section examines the characteristics and condition of the current housing stock and local housing market in Stoughton as well as the region. Included is an examination of the number of housing units, housing types, the age and condition of housing, household tenure, home sales trends, recent housing development, and projected housing demand.

### *Key Findings*

- ✓ The number of housing units in Stoughton increased 10.95 percent from ~~10,488 in~~ 2000 to ~~11,636 in~~ 2017.
- ✓ Of the housing units in Stoughton, 61.1 percent are single-family detached structures.
- ✓ Stoughton is a maturing suburb with 52.7 percent of its housing stock built before 1969 and 47.28 percent after 1969.
- ✓ Most Stoughton residents own their own home, as 71.20 percent of housing units are owner-occupied.
- ✓ Home ownership is more common in Stoughton for every age group, except the age groups ~~of~~ under 34 and over 75.
- ✓ Larger households in Stoughton are more likely to purchase a home than to rent, as 3+-person households account for 46.5 percent of owner-occupied households versus just 32.1 percent of renter-occupied households.
- ✓ According to the 2013-2017 American Community Survey, Stoughton's housing market is very tight, with a 1.9 percent homeowner vacancy rate and a 6.7 percent rental vacancy rate.
- ✓ The median sales price of a single-family home in Stoughton dipped during the recent recession but has begun to climb in recent years. In 2018, the median sales price of a single-family home in Stoughton was \$370,000.
- ✓ The median sales price for a condominium in 2018 was \$249,000 and during that year, 107 condos were sold.
- ✓ Just like the median sales price, the number of single-family homes sold annually in Stoughton dipped during the recent recession, but these numbers have also begun to climb in recent years. In 2018, there were 300 single-family home sales in Stoughton.
- ✓ Stoughton has a projected housing demand of 645 units by 2030 under MAPC's Stronger Region Scenario.

## Housing Units

The number of housing units in Stoughton increased by 1,148 units from 10,488 in 2000 to 11,636 units in 2017. Stoughton's 10.94 percent increase in the number of housing units trailed most of the region including the neighboring communities of Canton, Abington, Duxbury, East Bridgewater, Hanover, Hanson, Kingston, Pembroke, Plympton, and Randolph. Plymouth has the largest gain in housing units in the OCPC region, increasing by 22.36 percent.

Brockton and Avon received the least amount of growth of housing units.

Table 24: Total Housing Units, 2000 - 2017, OCPC Region

	2000	2010	2017	Change 2000-2017	
				Number	Percent
Avon	1,740	1,769	1,766	26	1.5%
Abington	5,348	6,377	6,538	1,190	22.25%
Bridgewater	7,652	8,336	8,435	783	10.23%
Brockton	34,837	35,552	34,873	36	0.1%
Duxbury	5,345	5,875	5,957	612	11.45%
East Bridgewater	4,427	4,906	5,018	591	13.35%
Easton	7,631	8,155	8,308	677	8.88%
Halifax	2,841	3,014	2,941	100	3.52%
Hanover	4,445	4,852	5,026	581	13.08%
Hanson	3,178	3,589	3,811	633	19.92%
Kingston	4,525	5,010	5,070	545	12.04%
Marshfield	9,954	10,940	10,660	706	7.09%
Pembroke	5,897	6,552	6,731	834	14.14%
Plymouth	21,250	24,800	26,710	5,460	25.69%
Plympton	872	1,043	1,067	195	22.36%
<b>Stoughton</b>	<b>10,488</b>	<b>10,787</b>	<b>11,636</b>	<b>1,148</b>	<b>10.94%</b>
West Bridgewater	2,510	2,669	2,690	180	7.17%
Whitman	5,104	5,522	5,548	444	8.69%
Plymouth County	181,524	200,161	201,930	20,406	11.20%
<b>Massachusetts</b>	<b>2,621,989</b>	<b>2,808,254</b>	<b>2,827,820</b>	<b>205,831</b>	<b>7.90%</b>

Source: U.S. Census Bureau, 2000 Census & 2013-2017 American Community Survey DP04

Table 25: Occupied Housing Units, nearest 10 Municipalities

	2018 ACS Housing Units	Occupied Housing Units	Owner-Occupied Housing Units	Renter-Occupied Housing Units
Avon	1,799	1,582	1,158	424
Brockton	33,880	31,440	16,908	14,532
Canton	9,308	9,021	6,840	2,181
Easton	8,500	8,183	6,491	1,692
Holbrook	4,346	4,122	3,325	797
Milton	9,335	8,881	7,459	1,422
Norwood	12,308	11,764	6,857	4,907
Randolph	12,750	12,237	8,384	3,853
Sharon	2,187	1,988	1,782	206
<b>Stoughton</b>	<b>11,493</b>	<b>10,784</b>	<b>7,618</b>	<b>3,166</b>
West Bridgewater	2,712	2,515	2,153	362
<b>Massachusetts</b>	<b>2,928,818</b>	<b>2,650,680</b>	<b>1,647,747</b>	<b>1,002,933</b>

Source: ACS 2018, S2501

Table 26: Occupied Housing Units, OCPC Region

	2018 ACS Housing Units	Occupied Housing Units	Owner-Occupied Housing Units	Renter-Occupied Housing Units
Avon	1,799	1,582	1,158	424
Abington	6,762	6,413	4,491	1,922
Bridgewater	8,519	8,050	5,705	2,345
Brockton	33,880	31,440	16,908	14,532
Duxbury	775	673	572	101
East Bridgewater	5,033	4,907	3,985	922
Easton	8,500	8,183	6,491	1,692
Halifax	2,881	2,798	2,482	316
Hanover	4,978	4,882	4,281	601
Hanson	3,903	3,806	3,495	311
Kingston	5,188	4,859	3,992	867
Pembroke	6,730	6,489	5,606	883
Plymouth	27,418	23,101	18,260	4,841
Plympton	1,067	1,019	879	140
<b>Stoughton</b>	<b>11,493</b>	<b>10,784</b>	<b>7,618</b>	<b>3,166</b>
West Bridgewater	2,712	2,515	2,153	362
Whitman	5,536	5,379	3,770	1,609

Source: ACS 2018, S2501

## Housing Unit Types

Stoughton's housing stock primarily consists of single-family detached homes. This type of housing accounts for 61.1 percent of the homes in Stoughton. The remaining 38.9 percent of the housing stock consists of 3- or 4-unit homes (7.5%), single family attached homes (7.0%), complexes of more than 20 units (6.7%), ~~two (2)~~ units (6.5%), smaller complexes of 5-9 units (5.8%), 10-19 units (5.1%) and Mobile Homes (.30%).

Table 27: Housing Units by Type in Stoughton, 2017

	Number	Percent
1 unit, detached	7,104	61.10%
1 unit, attached	817	7.00%
2 units	757	6.50%
3 or 4 units	874	7.50%
5 to 9 units	673	5.80%
10 to 19 units	592	5.10%
20 or more units	779	6.70%
Mobile Homes	40	.30%
<b>Totals</b>	<b>11,636</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2013-2017 American Community Survey

## Age and Condition of Housing

According to the 2013-2017 American Community Survey (ACS), Stoughton is a maturing suburb with more than half of its housing stock (52.7%) being built from 1939 and 1969 and approximately 47.28 percent of the housing stock built after 1969.

Table 28: Year Built of Residential Structure in Stoughton, 2017

	Number	Percent
Built 2014 or later	18	0.20%
Built 2010 to 2013	308	2.60%
Built 2000 to 2009	653	5.60%
Built 1990 to 1999	810	7.00%
Built 1980 to 1989	1,281	11.00%
Built 1970 to 1979	2,432	20.90%
Built 1960 to 1969	2,000	17.20%

Built 1950 to 1959	1,813	15.60%
Built 1940 to 1949	697	6.00%
Built 1939 or earlier	1,624	14.00%
<b>Totals</b>	<b>11,636</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2013-2017 American Community Survey

## Household Tenure

Data on housing tenure provides information as to the appropriate types of housing that is needed to accommodate current and future households. The following table compares Stoughton's housing occupancy and tenure with those of neighboring communities, Norfolk County, and the Commonwealth. As of 2017, 71.2 percent of the 10,724 occupied housing units in Stoughton were owner-occupied. The percentage of housing units that were owner-occupied in Stoughton trailed neighboring Avon, Canton, Easton, and Sharon but surpassed neighboring Brockton and Randolph, as well as the County and the Commonwealth.

Table 29: Housing Tenure of Occupied Housing Units, 2017, OCPC Region

	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Owner-Occupied		Renter-Occupied	
				Number	Percent	Number	Percent
Avon	1,766	1,574	192	1,200	76.2%	374	23.8%
Abington	6,538	6,236	302	4,225	67.8%	2,011	32.2%
Bridgewater	8,435	7,897	538	5,829	73.8%	2,068	26.2%
Brockton	34,873	32,200	2,673	17,402	54.0%	14,798	46.0%
Duxbury	5,957	5,427	530	4,899	90.3%	528	9.7%
East Bridgewater	5,018	4,854	164	4,065	83.7%	789	16.3%
Easton	8,308	8,075	233	6,606	81.8%	1,469	18.2%
Halifax	2,941	2,850	91	2,519	88.4%	331	11.6%
Hanover	5,026	4,980	46	4,311	86.6%	669	13.4%
Hanson	3,811	3,720	91	3,422	92.0%	298	8.0%
Kingston	5,070	4,758	312	3,785	79.6%	973	20.4%
Marshfield	10,660	9,284	1,376	7,274	78.3%	2,010	21.7%
Pembroke	6,731	6,464	267	5,676	87.8%	788	12.2%
Plymouth	26,710	22,468	4,242	17,733	78.9%	4,735	21.1%
Plympton	1,067	1,005	62	870	86.6%	135	13.4%
<b>Stoughton</b>	<b>11,636</b>	<b>10,724</b>	<b>912</b>	<b>7,635</b>	<b>71.2%</b>	<b>3,089</b>	<b>28.8%</b>
West Bridgewater	2,690	2,469	221	2,138	86.6%	331	13.4%
Whitman	5,548	5,380	168	3,908	72.6%	1,472	27.4%
Bristol County	233,550	215,903	17,647	135,144	62.6%	80,759	37.4%
Norfolk County	275,925	262,324	13,601	181,881	69.3%	80,443	30.7%
Plymouth County	204,764	184,195	20,569	137,942	76.0%	43,483	24.0%
<b>Massachusetts</b>	<b>2,864,989</b>	<b>2,585,715</b>	<b>279,274</b>	<b>1,583,667</b>	<b>62.1%</b>	<b>966,054</b>	<b>37.90%</b>

Source: U.S. Census Bureau, 2013-2017 ACS, Selected Housing Characteristics, DP04

The age of householders, both owner-occupied and renter-occupied was also analyzed. The following table depicts home ownership is more common in Stoughton in the age groups of 45 to 84. In age groups under 44 and over 85, renting is preferred. Ownership peaks in the 45 to 54 age group and then declines.

**Table 30: Housing Tenure by Age in Stoughton, 2010**

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
15 to 24 years	31	0.40%	114	4.40%
25 to 34 years	600	7.80%	491	18.80%
35 to 44 years	1,309	17.00%	491	18.80%
45 to 54 years	1,912	24.90%	577	22.10%
55 to 64 years	1,747	22.70%	325	12.50%
65 to 74 years	1,133	14.70%	271	10.40%
75 to 84 years	720	9.40%	196	7.50%
85 years and over	237	3.10%	141	5.40%
<b>Totals</b>	<b>7,689</b>	<b>100.00%</b>	<b>2,606</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2010

**Table 31: Housing Tenure by Household Size in Stoughton, 2010**

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1-person household	1,552	20.20%	1,080	41.40%
2-person household	2,554	33.20%	689	26.40%
3-person household	1,426	18.50%	402	15.40%
4-person household	1,279	16.60%	269	10.30%
5-person household	554	7.20%	110	4.20%
6-or-more person household	324	4.20%	56	2.20%
<b>Totals</b>	<b>7,689</b>	<b>100.00%</b>	<b>2,606</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2010

The size of households, both owner-occupied and renter-occupied was analyzed as well. The table above shows that larger households in Stoughton are far more likely to purchase a home than to rent, as 3+ person households account for 46.5 percent of owner-occupied households versus just 32.1 percent of renter-occupied households. Conversely, smaller households in Stoughton are



much more likely to rent than to purchase a home, as one and two person households account for 67.87 percent of renter-occupied households versus 53.40 percent of owner-occupied households.

## Vacancy

Homeowner vacancy rates across the region, County and Commonwealth were extremely low, with none exceeding 2.10 percent. Stoughton's homeowner vacancy rate was 1.90 percent in 2017. Rental vacancy rates varied a bit more, from .80 percent in Norfolk County up to 8.3 percent in Brockton. Stoughton's rental vacancy rate was 6.70 percent. Low vacancy rates signify a tightening market and prices often respond by climbing.

Table 32: Housing Vacancy by Percentage

	Homeowner	Rental
Abington	1.20%	5.40%
Avon	2.10%	6.00%
Bridgewater	1.00%	2.40%
Brockton	1.20%	8.30%
Duxbury	2.10%	0.00%
East Bridgewater	2.50%	1.50%
Easton	0.90%	0.90%
Halifax	0.00%	0.00%
Hanover	0.00%	0.00%
Hanson	0.00%	0.00%
Kingston	1.30%	0.00%
Marshfield	0.90%	6.10%
Pembroke	1.10%	4.40%
Plymouth	0.90%	6.00%
Plympton	0.00%	3.60%
<b>Stoughton</b>	<b>1.90%</b>	<b>6.70%</b>
West Bridgewater	2.90%	0.00%
Whitman	0.80%	0.50%
Bristol County	1.30%	4.70%
Norfolk County	0.80%	3.80%
Plymouth County	1.00%	5.50%
<b>Massachusetts</b>	<b>1.10%</b>	<b>4.00%</b>

Source: U.S. Census Bureau, 2013-2017 ACS Selected Housing Characteristics DP04

Table 33: Housing Vacancy Rate 2018, OCPC Region

	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Homeowner Vacancy Rate	Rental Vacancy Rate
Abington	6,762	6,413	349	1.5	5.5
Avon	1,799	1,582	217	2.3	5.8
Bridgewater	8,519	8,050	469	1.1	3.8
Brockton	33,880	31,440	2,440	0.0	1.9
Duxbury	775	673	102	0.0	0.0
East Bridgewater	5,033	4,907	126	1.9	0.0
Easton	8,500	8,183	317	0.9	4.2
Halifax	2,881	2,798	83	0.0	0.0
Hanover	4,978	4,882	96	0.0	0.0
Hanson	3,903	3,806	97	0.0	0.0
Kingston	5,188	4,859	329	1.3	0.0
Pembroke	6,730	6,489	241	1.2	4.3
Plymouth	27,418	23,101	4,317	0.7	5.6
Plympton	1,067	1,019	48	0.0	4.1
Stoughton	11,493	10,784	709	1.1	4.6
West Bridgewater	2,712	2,515	197	2.2	0.0
Whitman	5,536	5,379	157	0.6	1.3
Massachusetts	2,928,818	2,650,680	278,138	1.1	3.1

Source: ACS 2018, DP04

Table 34: Housing Vacancy Rate 2018, nearest 10 Municipalities

	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Homeowner Vacancy Rate	Rental Vacancy Rate
Avon	1,799	1,582	217	2.3	5.8
Brockton	33,880	31,440	2,440	0.0	1.9
Canton	9,308	9,021	287	0.0	7.8
Easton	8,500	8,183	317	0.9	4.2
Holbrook	4,346	4,122	224	3.2	12.6
Milton	9,335	8,881	454	0.7	0.0
Norwood	12,308	11,764	544	0.8	3.0
Randolph	12,750	12,237	513	0.2	4.8
Sharon	2,187	1,988	199	0.9	16.5
Stoughton	11,493	10,784	709	1.1	4.6

West Bridgewater	2,712	2,515	197	2.2	0.0
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Source: ACS 2018, DP04

Table 35: Housing Vacancy by Tenure, 2017

	Homeowner	Rental
Avon	2.10%	6.00%
Brockton	1.20%	8.30%
Canton	.30%	4.40%
Easton	.90%	0.90%
Randolph	.90%	6.80%
Sharon	.30%	7.70%
<b>Stoughton</b>	<b>1.90%</b>	<b>6.70%</b>
<b>Norfolk County</b>	<b>.80%</b>	<b>3.80%</b>
<b>Massachusetts</b>	<b>1.20%</b>	<b>4.20%</b>

Source: U.S. Census Bureau, 2013-2017 American Community Survey

## Value of Owner-Occupied Housing Units

In 2017, the median value of an owner-occupied housing unit in Stoughton was \$323,500. When broken down by value, 58.06 percent of the owner-occupied housing units in Stoughton were valued at more than \$300,000.

Table 36: Value of Owner-Occupied Housing Units in Stoughton, 2017

Value	Number	Percent
Less than \$99,999	363	4.80%
\$100,000 to \$199,999	623	8.10%
\$200,000 to \$299,999	2,216	29.00%
\$300,000 to \$499,999	3,673	48.10%
\$500,000 to \$999,999	713	9.30%
\$1,000,000 or More	47	0.60%
<b>Total</b>	<b>7,635</b>	<b>100.00%</b>

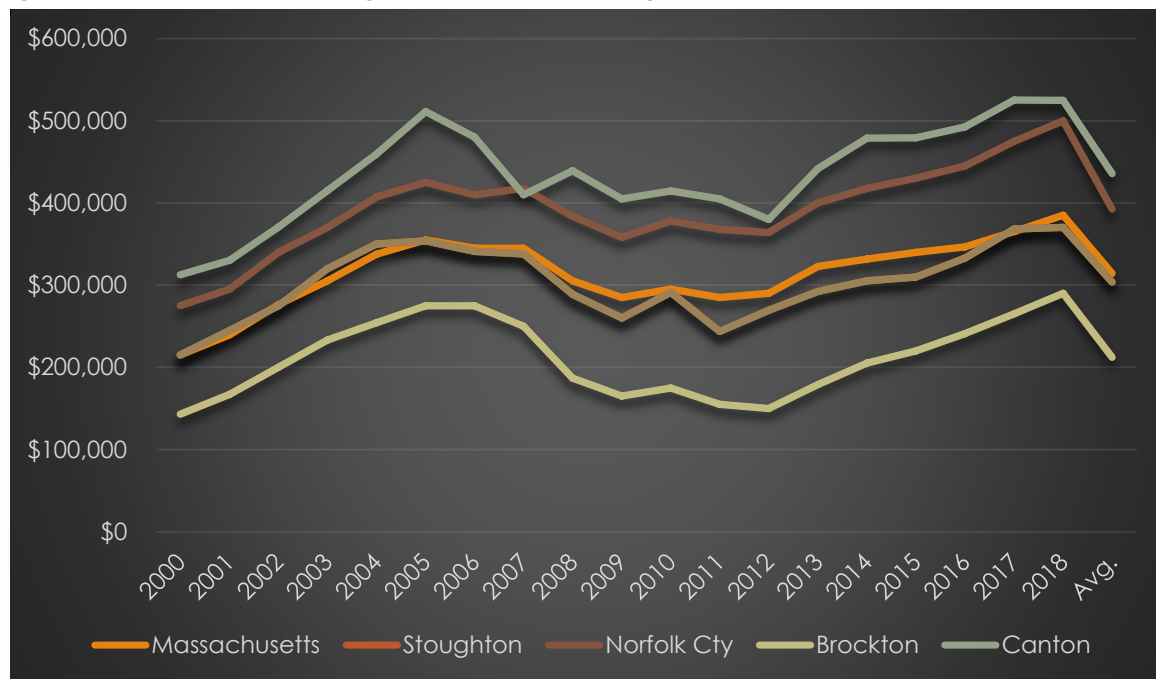
Source: U.S. Census Bureau, 2013-2017 American Community Survey

## Median Sales Price

From 2000 to 2018, Stoughton's median sales price for a single-family home trailed most of its neighboring communities including Canton, Easton, Sharon as well as Norfolk County and the Commonwealth. Stoughton's median sales price during this period was \$303,643 which was approximately \$88,923 lower than the Norfolk County average and approximately \$30,813 higher than the Commonwealth's average. Stoughton exceeded the average single-family price home of neighboring Avon, Brockton, and Randolph. The following Figure shows that sales prices peaked in 2004 and 2006 in the region, then dipped during The Great Recession. Prices have once again risen to exceed the 2004-2006 peak. In 2018, the average median price of a single-family home in Stoughton was \$370,000.

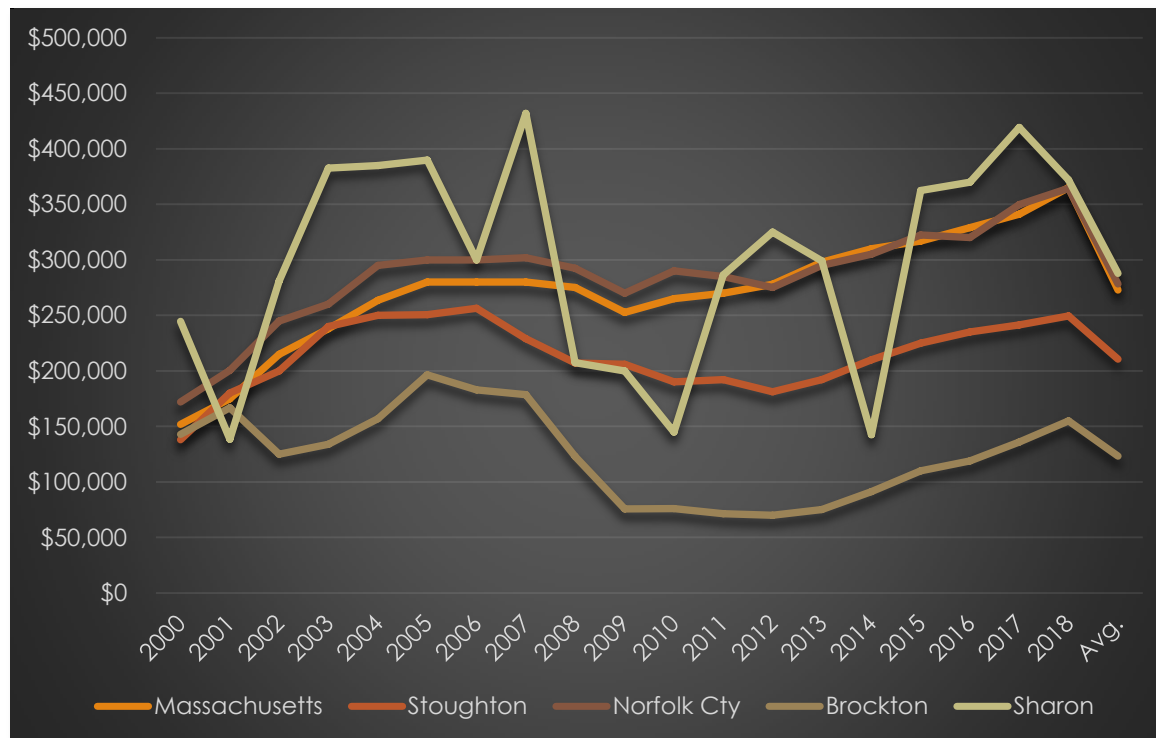
From 2000 to 2018, Stoughton's median sales price for a condominium was \$210,705. The median condominium price trailed some of its neighbors including Sharon and Canton, but exceeded Avon, Brockton, Easton, and Randolph. Norfolk County and the Commonwealth. Stoughton's median condominium sales price trailed Norfolk County's median by \$67,483 and trailed the Commonwealth's median by \$62,125. Although condominium sales prices in Stoughton declined during The Great Recession, the 2018 average of \$249,400 is approaching the 2006 peak of \$256,500.

Figure 14: Median Sales Price of Single-Family Homes in the Region, 2000-2018



Source: The Warren Group, Town Stats

Figure 15: Median Sales Price of Condominium in the Region, 2000-2018

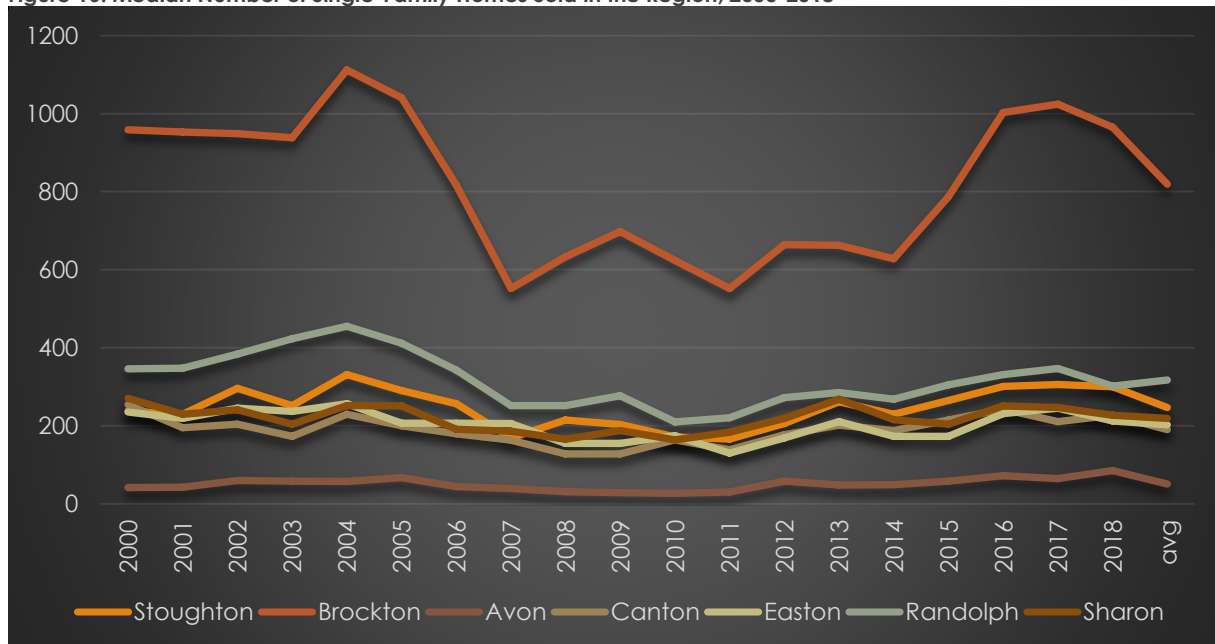


Source: The Warren Group, Town Stats

## Number of Residential Sales

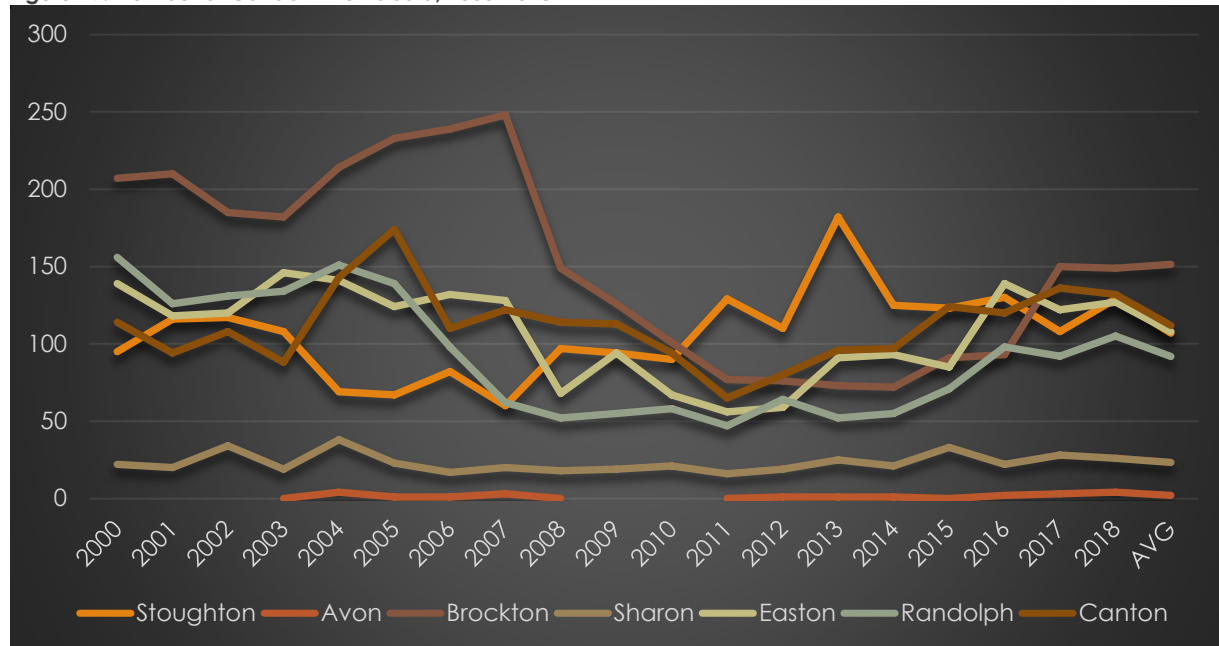
In 2018, there were 300 single-family homes sold in Stoughton. This number was amongst the highest of Stoughton's neighboring communities, trailing only Brockton and Randolph. Between 2000 and 2018, the median number of single-family homes sold in Stoughton was 247 units per year. As was the case with single family home prices, the figure below shows that the number of single-family homes sold in each community also dipped during The Great Recession but has exceeded peak levels in recent years. In 2018, 129 condominiums were sold in Stoughton. From 2000-2018, the median number of condominiums sold in Stoughton was 107 per year. This number trailed Brockton, Canton, and Easton but surpassed Randolph, Sharon, and Avon.

Figure 16: Median Number of Single-Family Homes Sold in the Region, 2000-2018



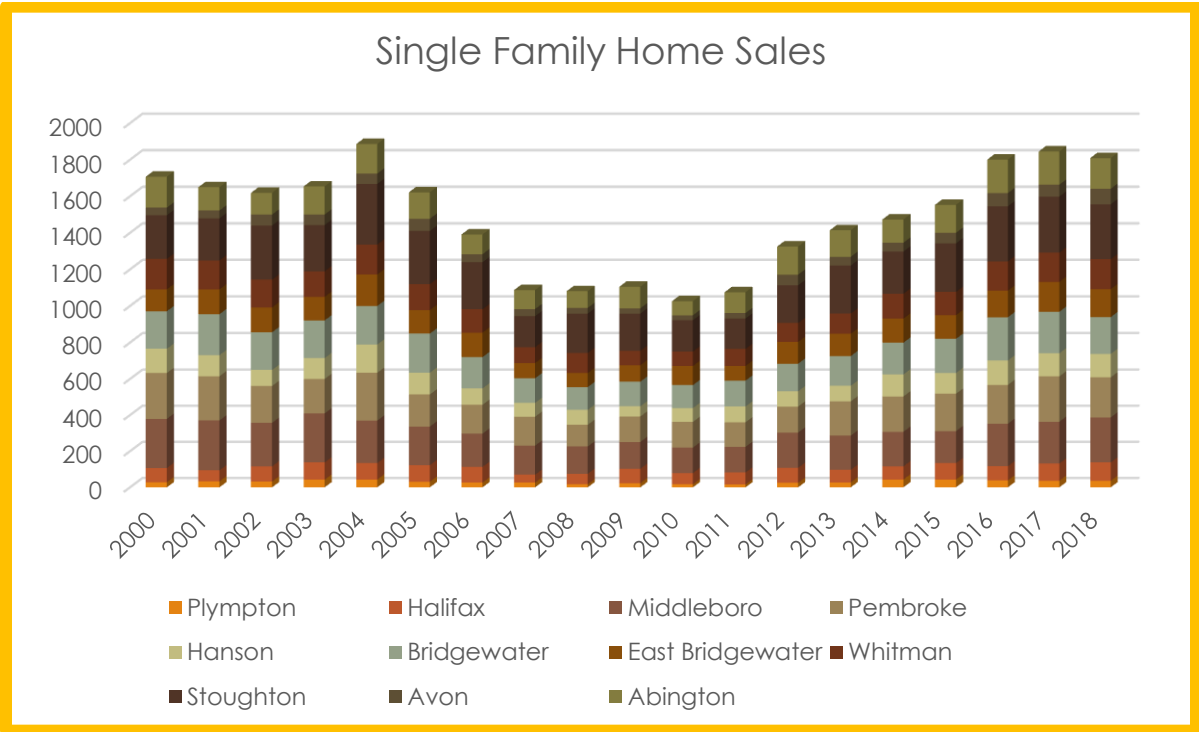
Source: The Warren Group, Town Stats

Figure 17: Number of Condominiums Sold, 2000-2018



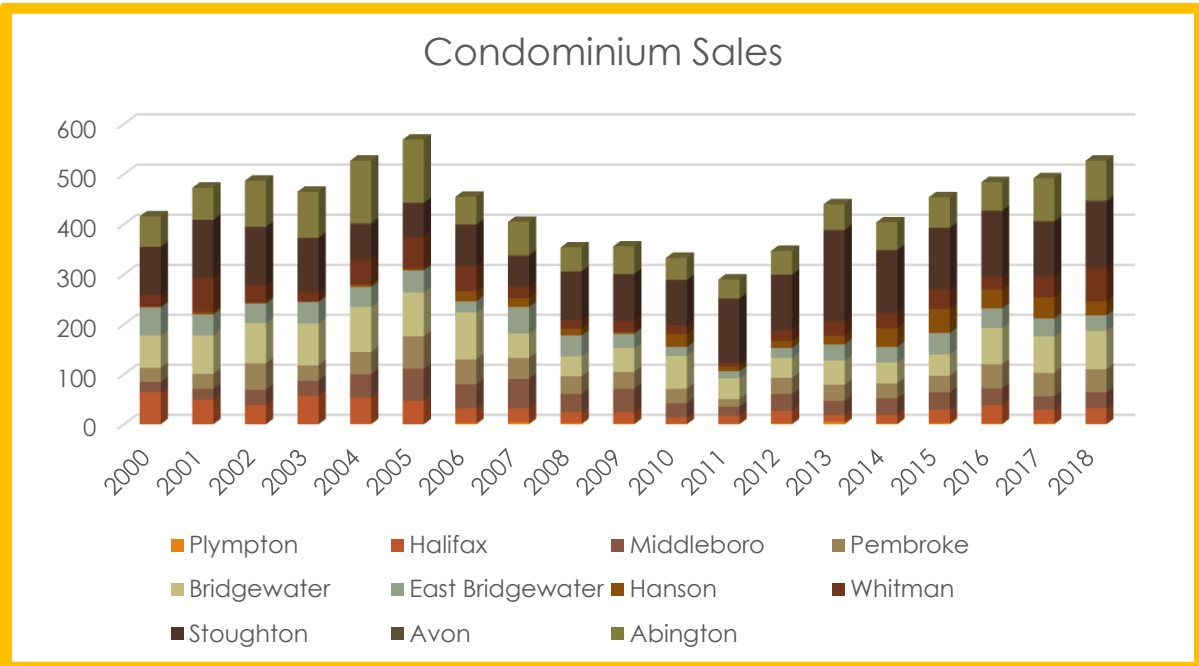
Source: The Warren Group, Town Stats

Figure 18: Number of Single-Family Homes Sold, 2000 - 2018, OCPC Region



Source: The Bankers and Tradesmen

Figure 19: Condominium Sales, 2000 - 2018, OCPC Region



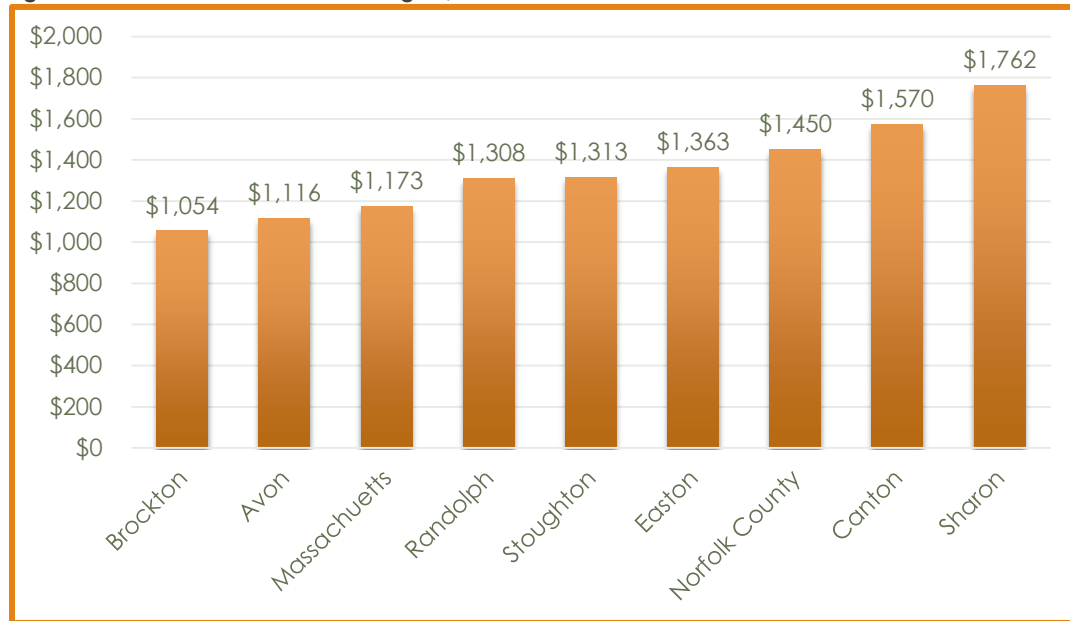
Source: Bankers & Tradesmen



## Median Gross Rent

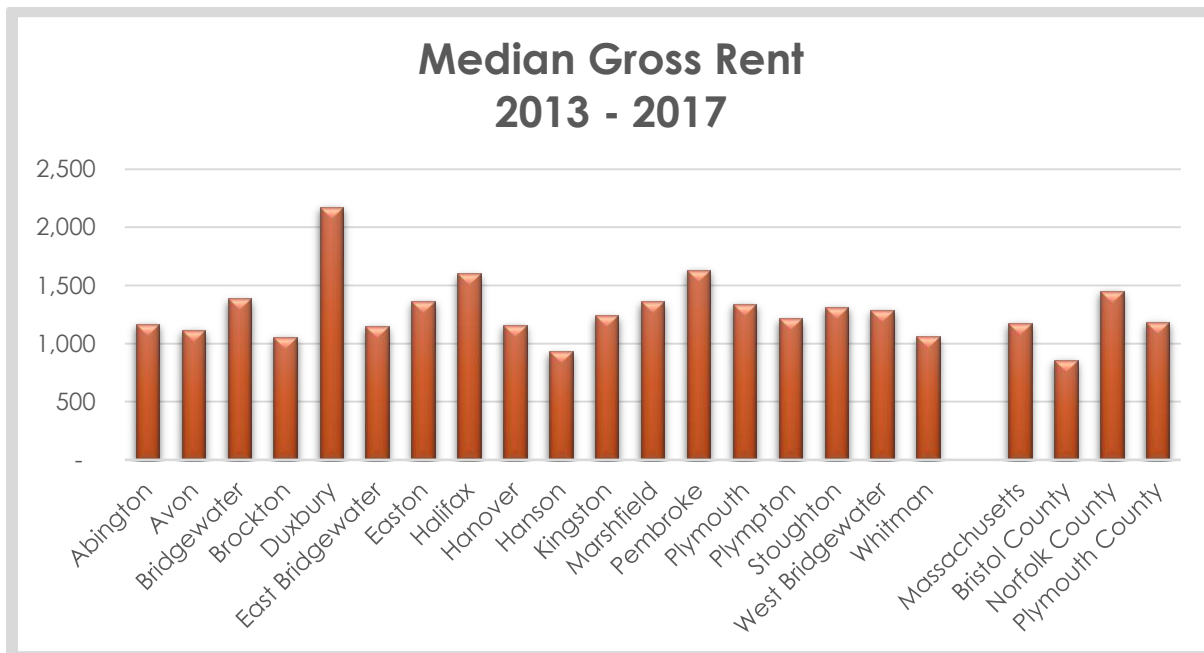
There is quite a range in the median gross rent in the region. At \$1,054, Brockton's median gross rent is the lowest, while Stoughton's is the median at \$1,313. It is hard to determine why there is such a difference in rent between these neighboring communities, but it may be due to the small sample size in some communities or due to available amenities.

**Figure 20: Median Gross Rent in the Region, 2017**



Source: U.S. Census Bureau, 2013-2017 American Community Survey

**Figure 21: Median Gross Rent, 2017, OCPC Region**



Source: U.S. Census Bureau, 2013-2017 ACS Selected Housing Characteristics DP04

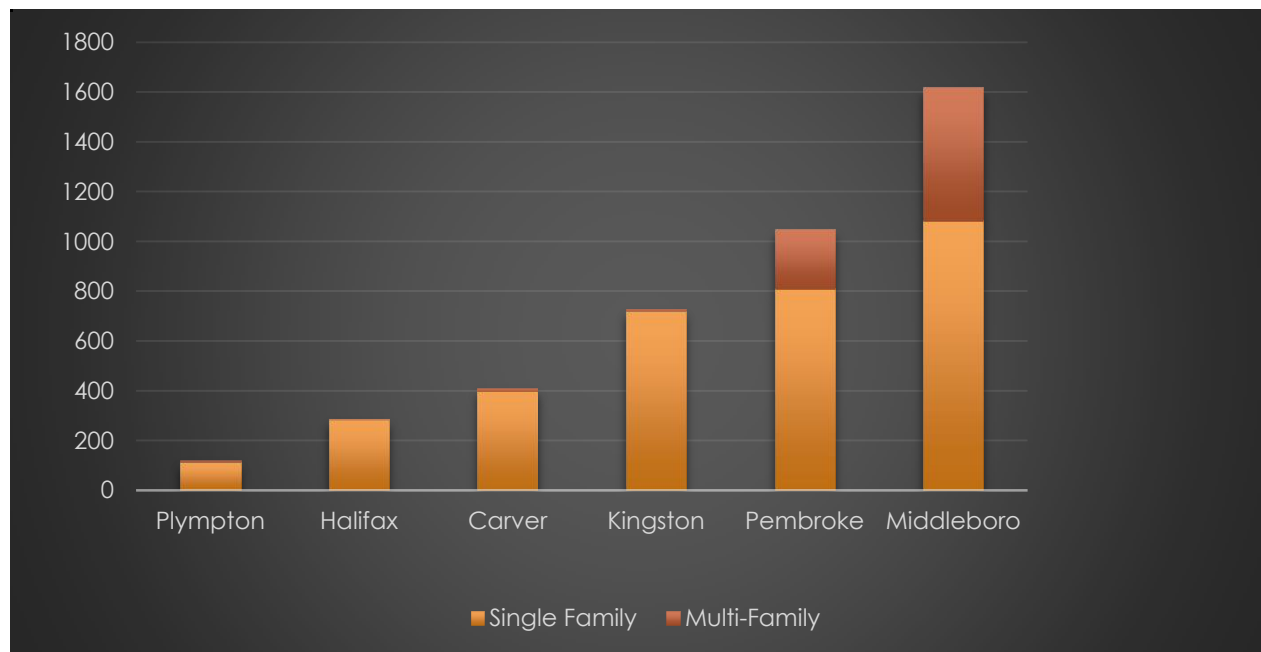
In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,758**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,861** monthly or **\$70,333** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$33.81**  
PER HOUR  
STATE HOUSING  
WAGE

## Housing Units Permitted

Between 2012 and 2018, Stoughton issued permits for 99 housing units as part of residential and mixed-use projects all within the Stoughton Center Mixed-Use Overlay District. A sampling of area towns near Stoughton also issued most of their building permits for single-family homes. Stoughton issued a substantial number of building permits for multi-family units compared to other nearby communities.

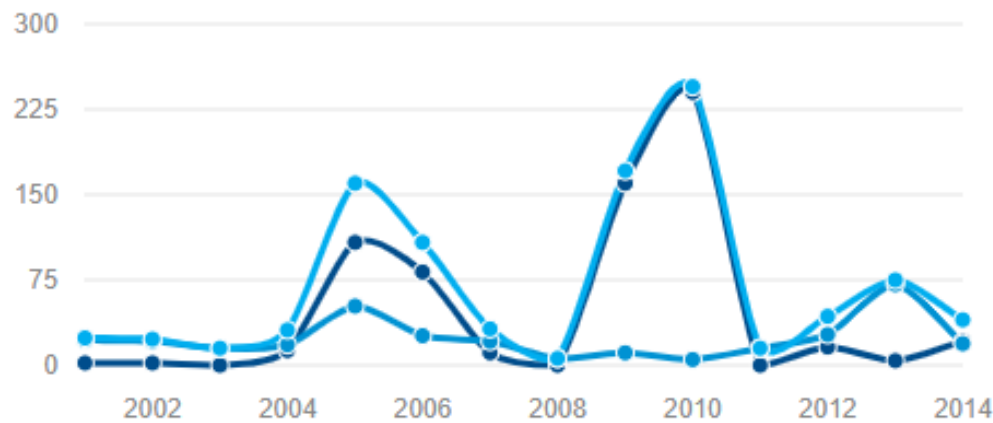
Figure 22: Housing Units Permitted, 2000-2015



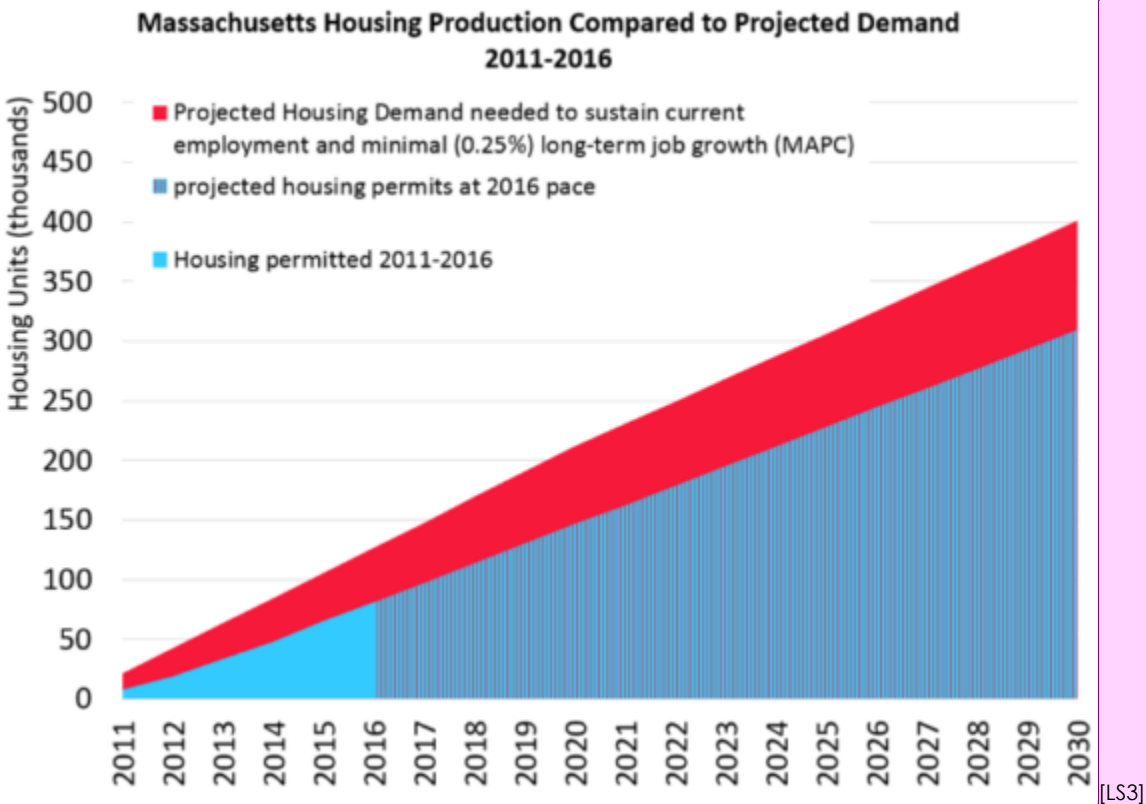
Source: U.S. Census Bureau Building Permit Survey

Figure 23: Building Permits by Year, Stoughton

### Building Permits By Year issued in Stoughton, MA



Source: Homefacts



## Recent & Future Development

The Village at Goddard Heights and the Village at Goddard Heights are currently under construction. Once added to the SHI, this will ~~bring the bring the subsidized housing inventory to 1,495 (1,245 current) units or 11.59 percent, based on the 2010 year round housing units of 10,742.~~ add 25 affordable single-family units to the town's Subsidized Housing Inventory (SHI). In addition, the construction of a mixed-use building at 760-770 Washington Street, the former Malcolm Parsons Building, will add three (3) affordable housing units to the SHI. These projects will increase the town's SHI to approximately 12.22% based on the 2010 Census data.

~~The Town has been exploring options for the Swan Tavern for some time. Located at 710 Turnpike Street, the Town is exploring adding 20 units of over 55 affordable housing. Unfortunately, administrative issues with the Housing Authority dating back several years, stalled this process. The Town hopes to revisit this opportunity to create affordable units.~~

~~The Town, through the Community Preservation Act is supporting the preservation of expiring affordable units at Presidential Courts.~~

## Projected Housing Demand

To determine future housing demand in Stoughton, OCPC utilized the Metropolitan Area Planning Council's (MAPC) *Population and Housing Demand Projections for Metro Boston*. MAPC projected the number of households using age-specific headship rates and municipal specific housing occupancy patterns and vacancy rates. Total household change and housing unit demand are shown in the tables below. New housing demand will outpace population growth due to declining household size.

Table 37: Households and Housing Demand, 2000-2030 - Stronger Region Scenario

	2000	2010	2020	2030
Households	10,254	10,295	10,711	10,951
Housing Units	10,488	10,787	11,186	11,432

Source: Metro Boston 2030 Population and Housing Demand Projections

According MAPC's Stronger Region Scenario, Stoughton has a projected demand for 399 new housing units by 2020 and 645 new housing units by 2030 when compared to the 2010 census numbers.

Table 38: Households and Housing Demand, 2000-2030 - Status Quo Scenario

	2000	2010	2020	2030
--	------	------	------	------

Households	10,254	10,295	10,495	10,515
Housing Units	10,488	10,787	10,962	10,981

Source: Metro Boston 2030 Population and Housing Demand Projections

According to MAPC's Status Quo Region Scenario, Stoughton has a projected demand for 175 new housing units by 2020 and 194 new housing units by 2030 when compared to the 2010 census numbers.

## Housing Affordability

This section of the Plan examines the affordability of Stoughton's housing stock to its residents. Included is an analysis of the town's poverty rate, the number of households eligible for assistance, rent prices, its current subsidized housing inventory, housing burdens by household type, and the number of foreclosures.

### Key Findings

- ✓ Children (under age 18) have the highest levels of poverty in Stoughton.
- ✓ Stoughton has an average rate of families below the federal poverty level; however, some family types are more likely to live in poverty, female householders who have children under 18 years of age living with them.
- ✓ Of residents of Stoughton, 8.3 percent of individuals live below the federal poverty level.
- ✓ Of the low-income households in Stoughton, 4,380 or 41.49 percent are low-income, earning less than 80 percent of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance.
- ✓ Fair Market Rents (FMR) for the **Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area** have continued to rise. The median gross rent for Stoughton was \$1,399 for 2019 according to the ACS.
- ✓ Of the 11,636 total housing units in Stoughton, 11.5 percent of those housing units (1,240 units) are on the state's Subsidized Housing Inventory (SHI).
- ✓ Of the total occupied households in Stoughton, 26 percent of owner-occupied households and 57 percent of renter-occupied households are cost burdened (paying more than 30 percent of their gross income on housing).

### Affordability Gaps

While it is useful to have a better understanding of past and current housing costs, it is also important to analyze the implications of these costs on residents' ability to afford them.

One traditional rough rule of thumb is that housing is affordable if it costs no more than 2.5 times the buyer's household income. By this measure, the median income household earning \$78,343 in

Stoughton could afford a house of approximately \$195,857, a significant amount less than the median house price of \$303,813 according to *Banker & Tradesman*. **This implies that the household in the middle of the town's income range faced an “affordability gap” of approximately \$107,956.**

**Housing prices have in fact risen much faster than incomes**, making housing much less affordable. As time went by, the gap between median household income and the median single-family house price widened considerably based on census data.

## Poverty Rate

Stoughton has an average rate of individuals below the federal poverty level, which was \$12,490 for a household of one in 2019. Stoughton's poverty rate for all individuals was 8.3 percent in 2017, which was higher than the Norfolk County rate of 6.50 percent, but lower than the Commonwealth's rate of 11.1 percent. Individuals most likely to live in poverty in Stoughton are children under the age of 18, which is consistent with regional, state, and national trends.

Table 39: Percentage of Individuals in Stoughton Living below the Poverty Level, 2017

Age Range	Total Number	Below Poverty	
		Number	Percent
All Individuals	28,006	2,325	8.30%
Under 18 Years	5,411	670	12.40%
18 to 64 Years	17,688	1,263	7.10%
65 Years and Over	4,907	392	8.00%

Source: U.S. Census Bureau, 2013-2017 American Community Survey

In terms of families, Stoughton has an average rate of families below the federal poverty level, which is \$25,750 for a household of four in 2019. Stoughton's poverty rate for all families is 6.8 percent, which is higher than the Norfolk County's rate of 4.3 percent and lower than the Commonwealth's rate of 7.8 percent. The family type most likely to live in poverty in Stoughton are female householders who have children under 18 years of age living with them.

Table 40: Percentage of Families in Stoughton below the Poverty Level, 2017

Family Type	Total Number	Below Poverty	
		Number	Percent
All Families	7,395	503	6.80%

With related children under 18 years	3,384	423	12.50%
Married-Couple Families	5,468	126	2.30%
With related children under 18 years	2,322	91	3.90%
Female Householder, No Husband Present	1,469	350	23.80%
With related children under 18 years	913	332	36.40%

Source: U.S. Census Bureau, 2013-2017 American Community Survey

## Households Eligible for Housing Assistance

One measure of the need for affordable housing in a community is the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI), along with household size to identify these households. The table below depicts the U.S. Department of Housing and Urban Development (HUD) income limits for extremely low-income (below 30% of AMI), very low-income (30-50% of AMI), and low income (50-80% of AMI) households by household size for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, which includes Stoughton. Households at 80 percent of AMI and below are eligible for housing assistance, adjusted for household size.

Table 41: FY2019 Affordable Housing Income Limits Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

Persons in Family	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	\$24,900	\$41,500	\$62,450
2	\$28,450	\$47,400	\$71,400
3	\$32,000	\$53,350	\$80,300
4	\$35,550	\$59,250	\$89,200
5	\$38,400	\$64,000	\$96,350
6	\$41,250	\$68,750	\$103,500
7	\$44,100	\$73,500	\$110,650
8	\$46,950	\$78,250	\$117,750

Source: U.S. Department of Housing and Urban Development (HUD)

According to the most recent CHAS data available (2011-2015 estimates), 4,380 households or 41.49 percent of all households in Stoughton are low-income households with a household income  $\leq$  80 percent HAMFI. Of that population, 1,725 households are extremely low-income ( $<$ 30% AMI) and 1,410 are very low-income (30%-50% AMI).

Table 42: Stoughton - Income Distribution

	Owner	Renter	Total Households
Household income $\leq$ 30% HAMFI	625	1,100	1,725
Household income $\geq$ 30% to $\leq$ 50% HAMFI	855	555	1,410
Household income $\geq$ 50% to $\leq$ 80% HAMFI	880	365	1,245
Household income $\geq$ 80% to $\leq$ 100% HAMFI	905	170	1,075
Household Income $>$ 100% HAMFI	4,510	590	5,100
<b>Total</b>	<b>7,770</b>	<b>2,785</b>	<b>10,555</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2011-2015



Figure 24: Comprehensive Housing Affordability Strategy (CHAS) Data

Comprehensive Housing Affordability Strategy ("CHAS") data				
Summary Level: County		Created on: September 30, 2020		
Data for: Norfolk County, Massachusetts		Year Selected: 2013-2017 ACS		
Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	11,585	21,770	33,355	
Household Income >30% to less-than or= 50% HAMFI	13,320	12,475	25,795	
Household Income >50% to less-than or= 80% HAMFI	17,665	11,100	28,765	
Household Income >80% to less-than or=100% HAMFI	16,445	7,985	24,430	
Household Income >100% HAMFI	122,865	27,115	149,980	
Total	181,880	80,445	262,325	
Housing Problems Overview 1	Owner	Renter	Total	
Household has at least 1 of 4 Housing Problems	47,790	36,820	84,610	
Household has none of 4 Housing Problems	133,250	42,235	175,485	
Cost burden not available, no other problems	840	1,390	2,230	
Total	181,880	80,445	262,325	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has at least 1 of 4 Severe Housing Problems	19,970	19,665	39,635	
Household has none of 4 Severe Housing Problems	161,070	59,390	220,460	
Cost burden not available, no other problems	840	1,390	2,230	
Total	181,880	80,445	262,325	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	134,530	44,235	178,765	
Cost Burden >30% to less-than or= 50%	28,045	17,685	45,730	
Cost Burden >50%	18,445	17,080	35,525	
Cost Burden not available	850	1,450	2,300	
Total	181,880	80,445	262,325	
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	25,260	5,870	2,230	33,355

Household Income >30% to less-than or= 50% HAMFI	18,400	7,395		25,795
Household Income >50% to less-than or= 80% HAMFI	15,475	13,290		28,765
Household Income >80% to less-than or= 100% HAMFI	9,785	14,640		24,430
Household Income >100% HAMFI	15,695	134,290		
Total	84,610	175,485	2,230	262,325
Income by Housing Problems (Renters only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	15,285	5,100	1,390	21,770
Household Income >30% to less-than or= 50% HAMFI	9,330	3,145		12,475
Household Income >50% to less-than or= 80% HAMFI	6,445	4,655		11,100
Household Income >80% to less-than or= 100% HAMFI	2,845	5,140		7,985
Household Income >100% HAMFI	2,920	24,195	0.0	27,115
Total	36,820	42,235	1,390	80,445
Income by Housing Problems (Owners only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	9,975	770	840	11,585
Household Income >30% to less-than or= 50% HAMFI	9,070	4,250		13,320
Household Income >50% to less-than or= 80% HAMFI	9,030	8,635		17,665
Household Income >80% to less-than or= 100% HAMFI	6,940	9,500		16,445
Household Income >100% HAMFI	12,775	110,095		122,865
Total	47,790	133,250	840	181,880
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	24,930	19,680	33,355	
Household Income >30% to less-than or= 50% HAMFI	18,235	9,150	25,795	
Household Income >50% to less-than or= 80% HAMFI	15,065	3,950	28,765	

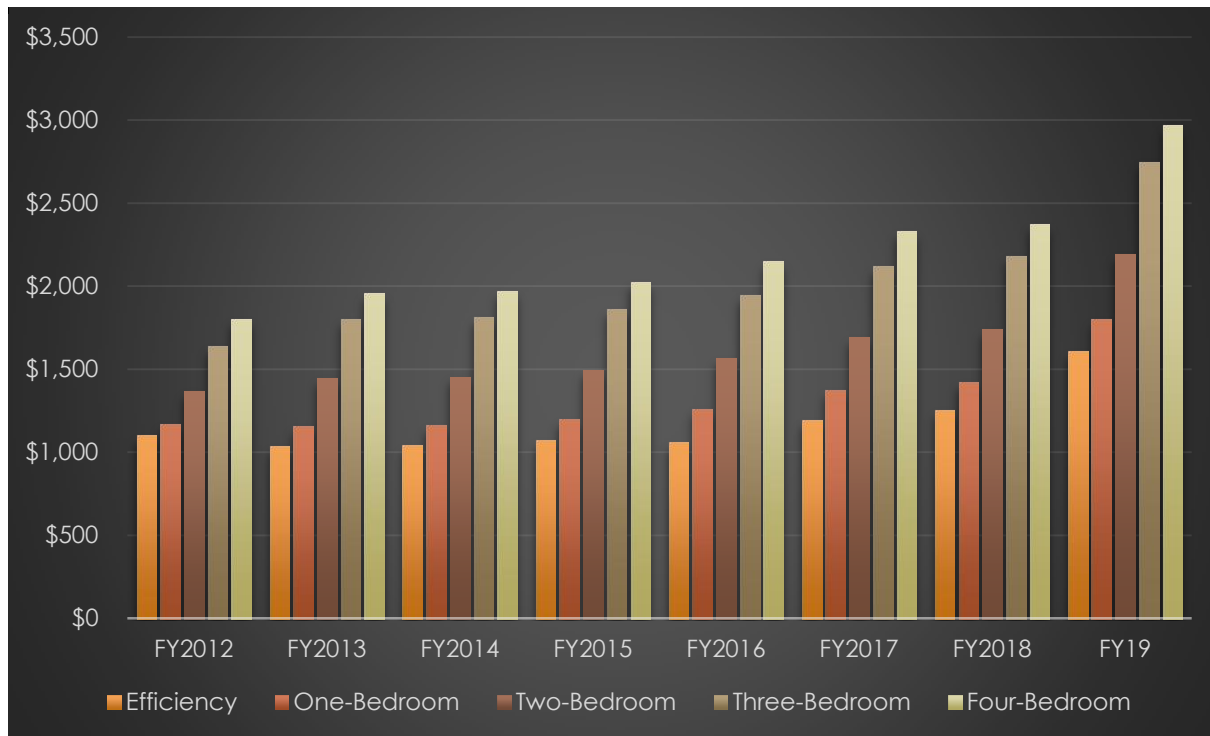
Household Income >80% to less-than or= 100% HAMFI	9,230	1,470	24,430	
Household Income >100% HAMFI	13,800	1,270	149,980	
Total	81,260	35,525	262,325	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	14,970	11,525	21,770	
Household Income >30% to less-than or= 50% HAMFI	9,190	4,240	12,475	
Household Income >50% to less-than or= 80% HAMFI	6,125	1,020	11,100	
Household Income >80% to less-than or= 100% HAMFI	2,495	210	7,985	
Household Income >100% HAMFI	1,985	85	27,115	
Total	34,765	17,080	80,445	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	9,960	8,155	11,585	
Household Income >30% to less-than or= 50% HAMFI	9,045	4,910	13,320	
Household Income >50% to less-than or= 80% HAMFI	8,935	2,930	17,665	
Household Income >80% to less-than or= 100% HAMFI	6,735	1,265	16,445	
Household Income >100% HAMFI	11,815	1,185	122,865	
Total	46,490	18,445	181,880	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

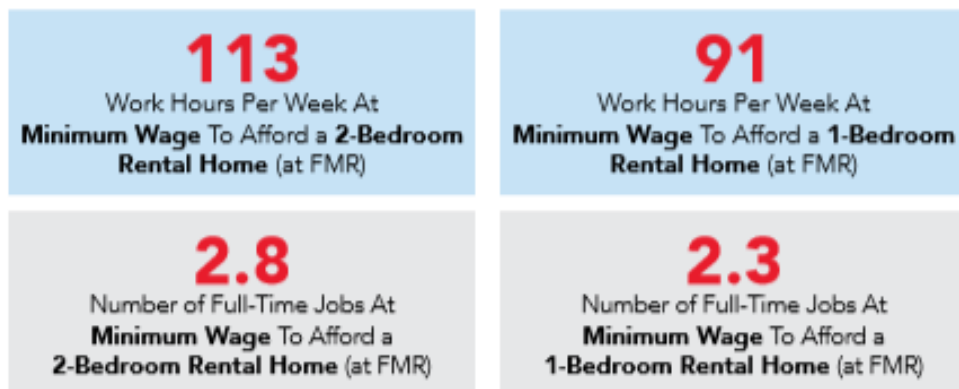
## Fair Market Rents

Another measure of housing affordability is whether local rents exceed the Fair Market Rents (FMR) or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the **Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**. As seen in the figure below, FMR have varied depending on the number of bedrooms in a unit. Rents for all types of apartments are on the rise. In 2019, studio apartment rent is \$1,608, one bedroom \$1,801, two bedroom, \$2,194, three bedroom \$2,749, four bedroom \$2,966.

Figure 25: Fair Market Rent, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area



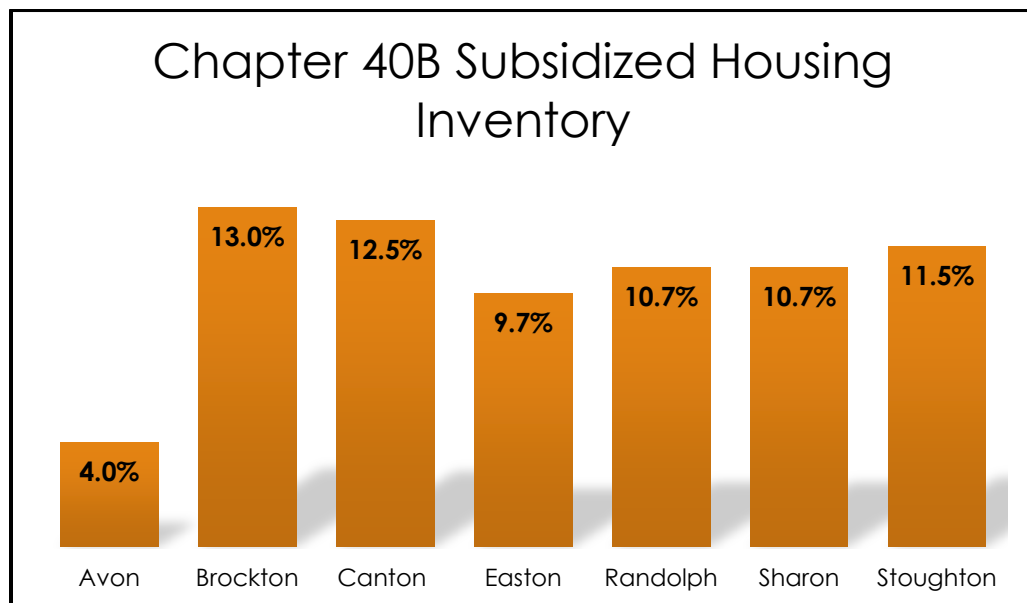
Source: U.S. Department of Housing and Urban Development (HUD)



## Current M.G.L. Chapter 40B Subsidized Housing Inventory

According to M.G.L. Chapter 40B, affordable housing is defined as housing that is developed or operated by a public or private entity and is reserved by deed restriction for income-eligible households at or below 80 percent of the Area Median Income (AMI). The regulation encourages communities to achieve the statutory minimum of 10 percent of their total year-round housing units on the Subsidized Housing Inventory (SHI).

Figure 26: Percentage of Subsidized Housing Inventory\* - Region, July 15, 2019



Source: \*Stoughton's 11.5% figure is from a DHCD Statewide report dated 9-2017

Housing that meets these requirements, if approved by DHCD, are added to the SHI. A community's SHI fluctuates with new development of both affordable and market-rate housing.

The SHI percentage is determined by dividing the number of affordable units by the total number of year-round housing units in the most recent decennial Census.

Stoughton's subsidized housing inventory dated July 15, 2019 shows the Town is currently at 11.59 percent or 1,245 units based on their 10,742 year-round housing units as reported in the 2010 census. Most of the units are in rental developments, 150 of the units are ownership, with the majority being condominiums. All the ownership units were developed via a Comprehensive Permit. The Massachusetts Department of Developmental Services (DDS) operates 58 units of housing. These units represent one bedroom in a group home. Most of the units on the SHI are affordable into perpetuity except for 105 ownership units at Presidential Courts Cooperative whose affordability restriction expires in 2019. The Town's most recent SHI is included in the Appendix. When compared to its neighboring communities, Stoughton only trails Canton and Brockton in the production of affordable housing.

Figure 27: Percentage of Subsidized Housing Inventory, September 2017, OCPC Region

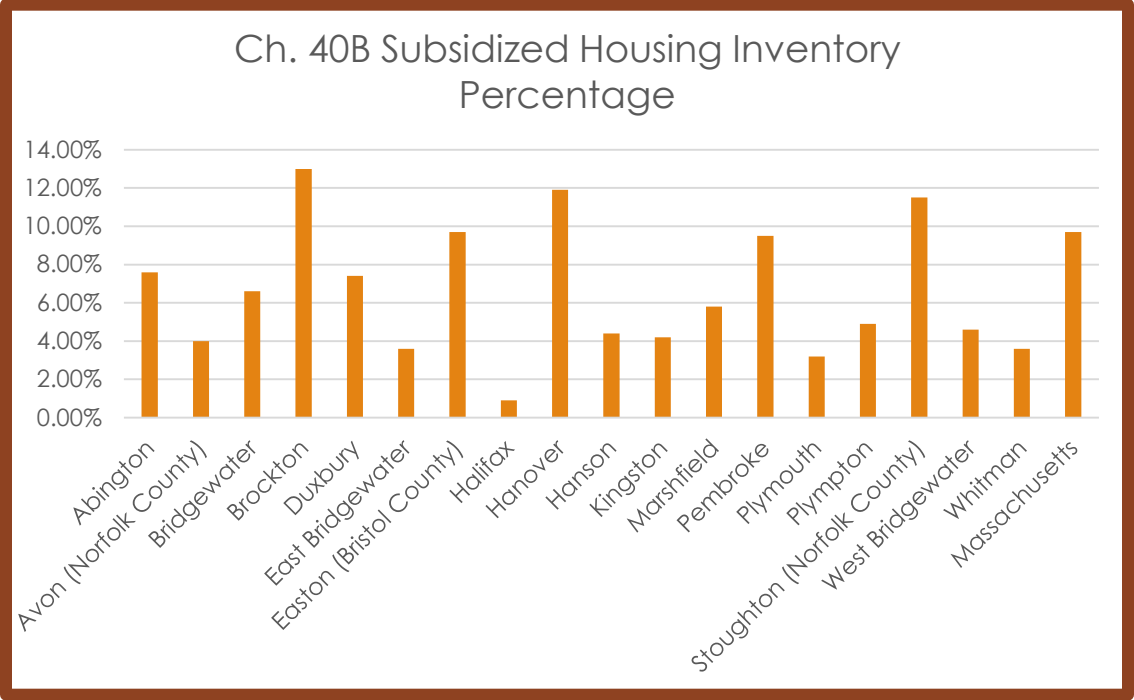
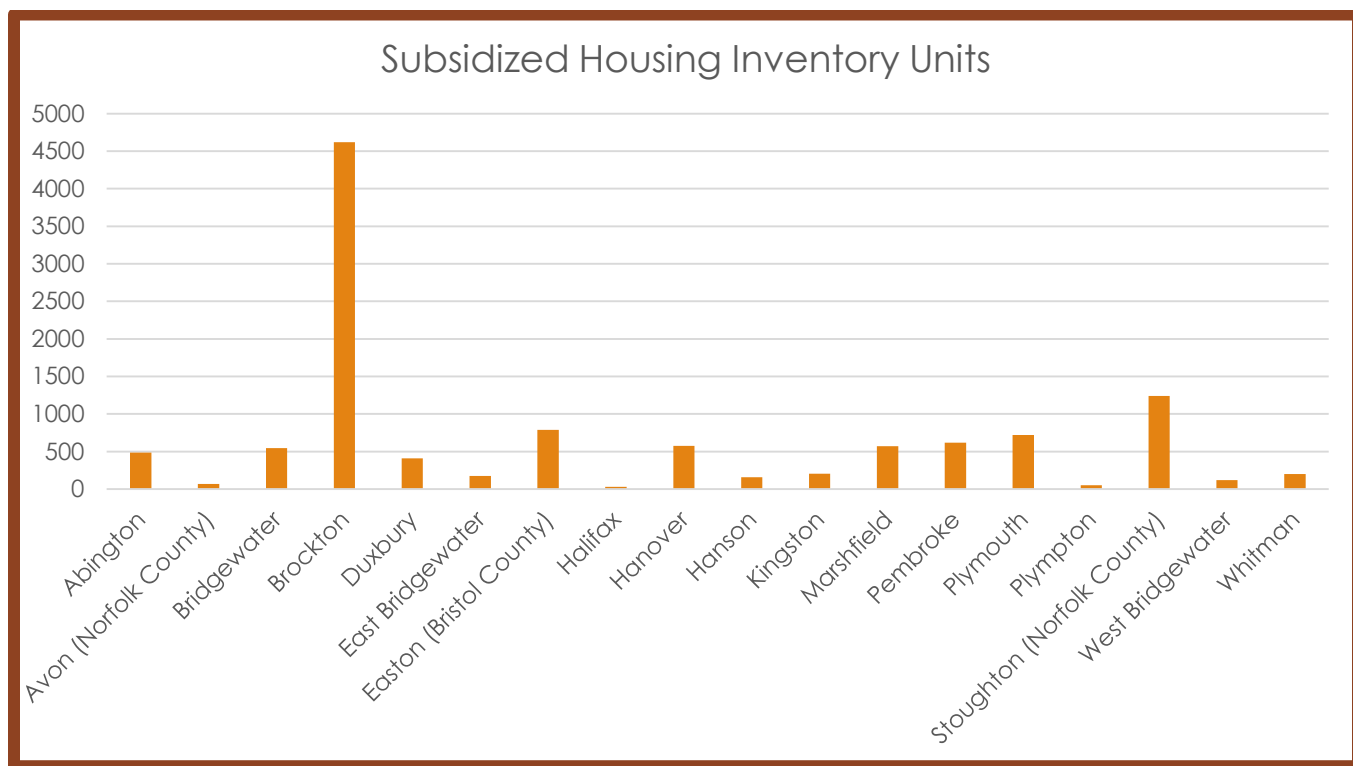


Figure 28: Subsidized Housing Inventory Units



Source: Massachusetts Department of Housing and Community Development (DHCD)

Table 43: Summary of Stoughton's Subsidized Housing Inventory

Project Name	Address	SHI Units	Comp Permit	Year End	Tenure	Subsidizing Agency
<b>SHA Memorial Village</b>	126 Britton Ave	40	no	Perp	Rental	HUD
	<a href="#">10-12</a> Porter Terrace	26	No	Perp	Rental	DHCD
	<a href="#">48-52</a> LaCivita Court	50	<del>No</del>	Perp	Rental	DHCD
	<a href="#">68-72</a> LaCivita Court	48	<del>No</del>	Perp	Rental	DHCD
	4 Capen Street	69	<del>No</del>	Perp	Rental	DHCD
	44 Pleasant Street	19	<del>No</del>	Perp	Rental	DHCD
	78-80 Memorial Street	8	<del>No</del>	Perp	Rental	DHCD
	Scattered Sites	7	<del>No</del>	Perp	Rental	DHCD
	Britton/Phillips Aves	11	<del>No</del>	Perp	Rental	DHCD
<b>West Stoughton Village</b>	22-31 <del>Central Street</del> <a href="#">Ethyl Way</a>	112	<del>Yes</del>	Perp	Rental	DHCD/Mass Housing
<b>North Stoughton Village</b>	<del>27, 39 &amp; 61</del> <a href="#">545 &amp; 555-Page Terrace Street</a>	100	<del>Yes</del>	Perp	Rental	DHCD
<b>Presidential Courts Coop</b>	223 Pearl Street	105	No	2019	Ownership	HUD

<b>South Shore HDC/SSCR III</b>	19A Lucas Drive	4	<del>No</del>	Perp	Rental	EOHHS/MassHousing
<b>DDS Group</b>	Confidential	58	<del>No</del>	n/a	Rental	DDS
<b>Pond View Village</b>	Turnpike Street	16	<del>Yes</del>	Perp	<del>O</del> wnership	DHCD
<b>Village at Ames Pond</b>	West Street, Lot 8	10	<del>Yes</del>	Perp	Ownership	FHLBB
<u><b>Quail Run</b></u>	<u>Buckley Road</u>	<u>132</u>	<u>Yes</u>	<u>Perp</u>	<u>Rental</u>	<u>DHCD</u>
<u><b>Stoughton Residential</b></u>	<u>400 Technology Center Drive</u>	<u>240</u>	<u>Yes</u>	<u>Perp</u>	<u>Rental</u>	<u>MassHousing</u>
<u><b>Residences @ Stagecoach Village</b></u>	<u>Washington Street (Off)</u>	<u>154</u>	<u>Yes</u>	<u>Perp</u>	<u>Rental</u>	<u>MassHousing</u>
<u><b>Taj Estates</b></u>	<u>75 Island Street &amp; 1779 Central Street</u>	<u>67</u>	<u>Yes</u>	<u>Perp</u>	<u>Rental</u>	<u>MassHousing</u>
<u><b>Stoddard Street</b></u>	<u>56 Stoddard Street</u>	<u>1</u>	<u>No</u>	<u>Perp</u>	<u>Ownership</u>	<u>DHCD</u>
<u><b>The Villages @ Goddard Highlands</b></u>	<u>Esten Road/Daly Drive Ext.</u>	<u>8</u>	<u>Yes</u>	<u>Perp</u>	<u>Ownership</u>	<u>FHLBB</u>
<u><b>Washington Street</b></u>	<u>724 Washington Street</u>	<u>4</u>	<u>No</u>	<u>Perp</u>	<u>Rental</u>	<u>DHCD</u>
<u><b>Monk Street</b></u>	<u>55 Monk Street</u>	<u>2</u>	<u>No</u>	<u>Perp</u>	<u>Rental</u>	<u>DHCD</u>
<u><b>Porter Street</b></u>	<u>105 Porter Street</u>	<u>3</u>	<u>No</u>	<u>Perp</u>	<u>Rental</u>	<u>DHCD</u>

Source: Massachusetts Department of Housing and Community Development 7-15-2019

To address unmet housing needs and to be compliant with M.G.L. Chapter 40B, Stoughton officials should continue to work towards maintaining their housing production target. Stoughton may need to create additional units or work to preserve the expiring units to maintain the M.G.L. Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent of the AMI. Additionally, the 2020 census will provide a new inventory of year-round housing units and Stoughton may need to adjust their plan to maintain compliance.

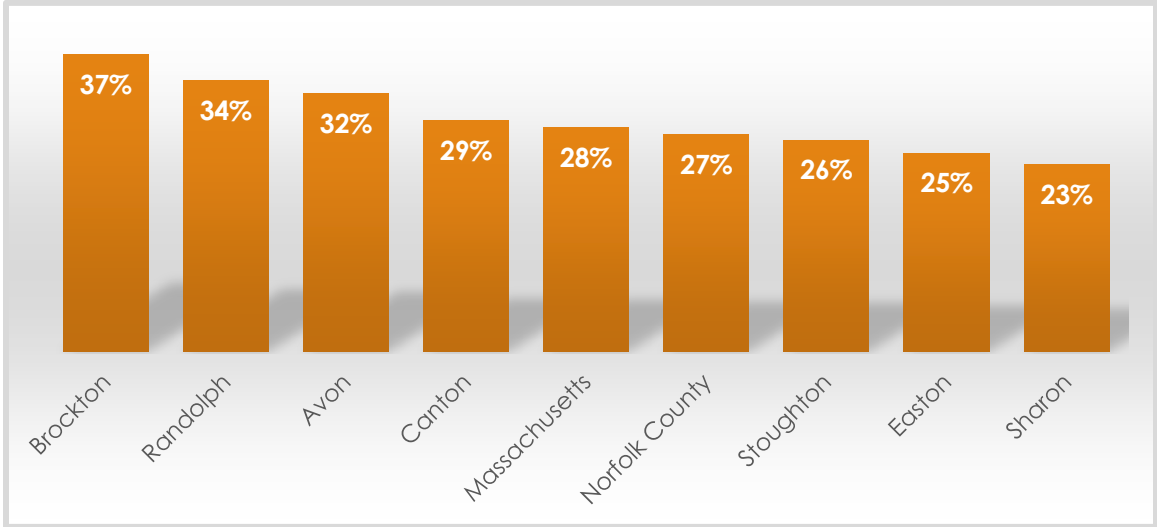
## Housing Cost Burden

Another way to determine if housing is affordable in a community is to analyze monthly housing costs as a percentage of household income. HUD defines households that spend more than 30 percent of their gross income on housing to be cost burdened. When analyzing the percentage of owner-occupied households that are cost burdened among its neighboring communities, the County and the Commonwealth, Stoughton has one of the lower percentages at 26 percent.



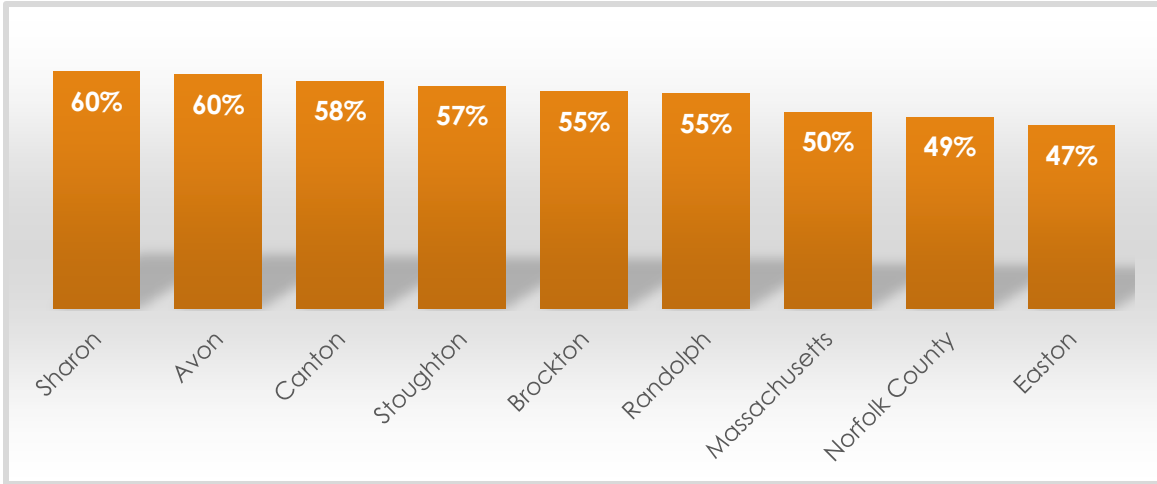
When analyzing the percentage of renter-occupied households that are cost burdened, Stoughton has one of the higher percentages at 57 percent. In all these communities, the County and the Commonwealth, the percentage of renter-occupied households that are cost burdened is higher than the percentage of owner-occupied households that are cost burdened.

Figure 29: Percentage of Owner-Occupied Cost Burdened Households, 2017



Source: U.S. Census Bureau, 2013-2017 American Community Survey

Figure 30: Percentage of Renter-Occupied Cost Burdened Households, 2017



Source: U.S. Census Bureau, 2013-2017 American Community Survey  
 Cost burden is the ratio of housing costs to household income. For renters, housing cost includes gross rent (contract housing cost) plus utilities.

Table 44: Stoughton - Income by Cost Burden (Renters Only)

	Cost Burden >30%	Cost Burden >50%	Total
Household income <=30% HAMFI	855	605	1,100

Household income >=30% to <=50% HAMFI	470	160	555
Household income >=50% to <=80% HAMFI	145	0	365
Household income >=80% to <=100% HAMFI	10	0	170
Household Income >100% HAMFI	0	0	590
<b>Total</b>	<b>1,480</b>	<b>765</b>	<b>2,785</b>

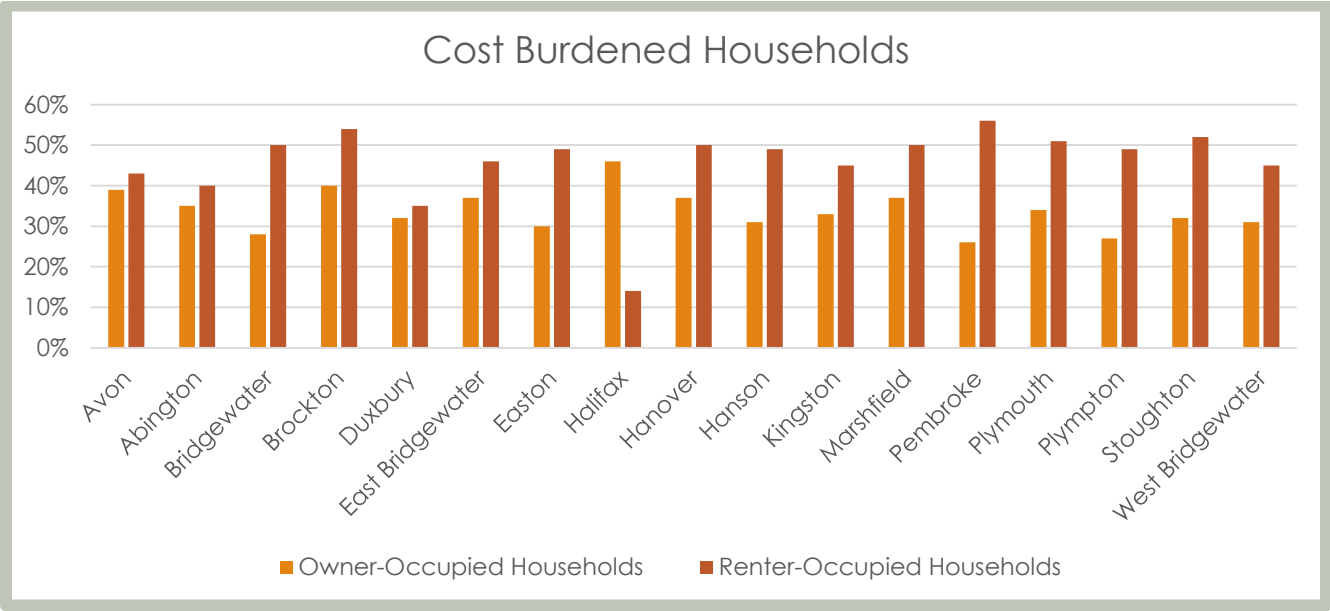
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

Table 45: Cost Burdened and Severely Cost Burdened Households, OCPC Region

Percentage of Households that are Cost Burdened			Percentage of Households that are Severely Cost Burdened	
Community	Owner-Occupied Households	Renter-Occupied Households	Owner-Occupied Households	Renter-Occupied Households
Avon	39%	43%	12%	17%
Abington	35%	40%	8%	15%
Bridgewater	28%	50%	10%	25%
Brockton	40%	54%	16%	26%
Duxbury	32%	35%	15%	19%
East Bridgewater	37%	46%	9%	22%
Easton	30%	49%	9%	25%
Halifax	46%	14%	19%	4%
Hanover	37%	50%	9%	25%
Hanson	31%	49%	9%	19%
Kingston	33%	45%	12%	22%
Marshfield	37%	50%	12%	25%
Pembroke	26%	56%	9%	30%
Plymouth	34%	51%	11%	27%
Plympton	27%	49%	10%	22%
<b>Stoughton</b>	<b>32%</b>	<b>52%</b>	<b>12%</b>	<b>28%</b>
West Bridgewater	31%	45%	13%	22%
Whitman	31%	45%	10%	18%

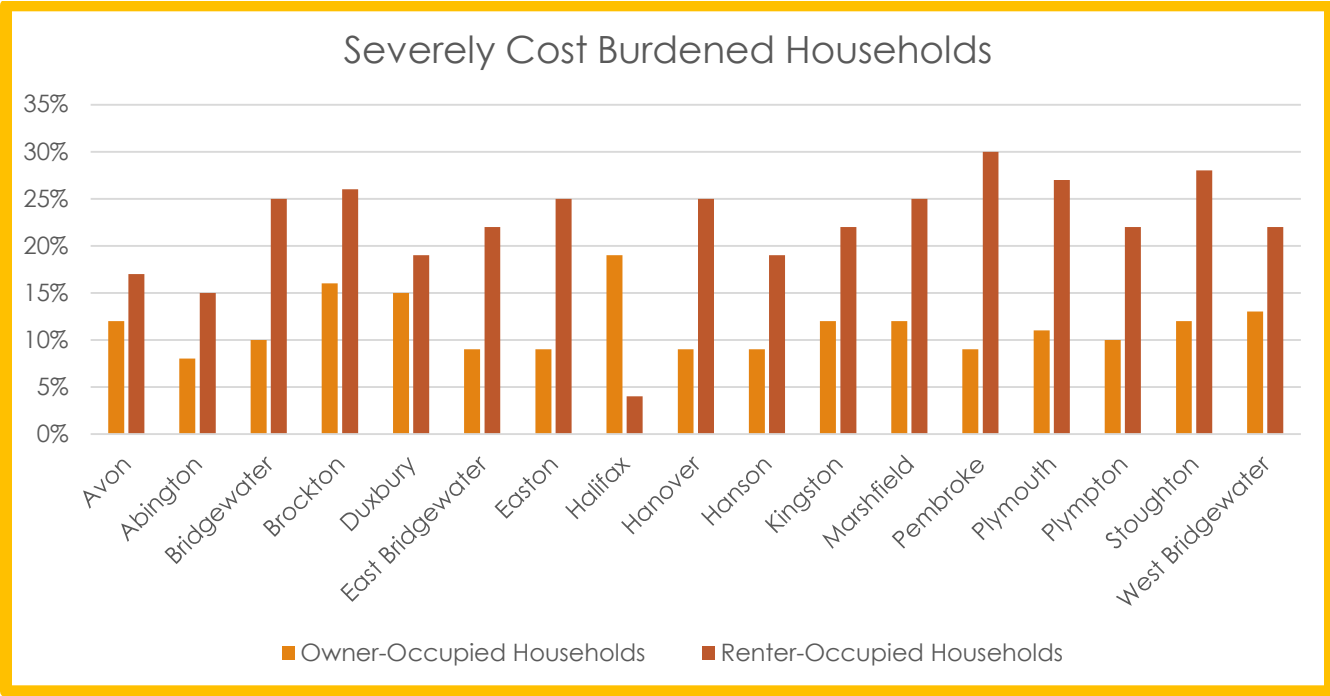
Source: 2012-2016 American Community Survey Tables B25091 and B25070

Figure 31: Cost Burdened Households, OCPC Region



Source: 2012 – 2016 American Community Survey Tables B25091 and B25070

Figure 32: Severely Cost Burdened Households, OCPC Region



Source: 2012 – 2016 ACS Tables B25091 and B25070

Table 46: Gross Rent as a Percentage of Income 2018, OCPC Region

	Occupied Units Paying Rent	< 15 Percent	15 to 19.9 Percent	20 to 24.9 Percent	25 to 29.9 Percent	30 to 34.9 Percent	35.0 Percent or More
Abington	1,850	250	323	136	411	183	547
Avon	384	25	31	32	128	41	127
Bridgewater	2,243	185	362	245	244	286	921
Brockton	13,714	1,028	1,584	1,843	1,723	1,473	6,063
Duxbury	101	44	15	24	9	9	0
East Bridgewater	796	55	129	168	109	23	312
Easton	1,644	259	278	247	174	156	530
Halifax	266	30	59	86	54	13	24
Hanover	514	93	18	52	82	18	251
Hanson	294	34	41	19	62	53	85
Kingston	773	145	33	120	79	65	331
Pembroke	859	20	198	146	76	34	385
Plymouth	4,442	436	568	538	487	496	1,917
Plympton	118	0	0	28	23	17	50
<b>Stoughton</b>	<b>2,933</b>	<b>243</b>	<b>381</b>	<b>258</b>	<b>405</b>	<b>336</b>	<b>1,310</b>
West Bridgewater	340	51	44	30	61	53	101
Whitman	1,468	184	135	176	227	184	562
Massachusetts	949,998	126,812	120,120	120,683	118,443	85,643	378,342

Table 47: Gross Rent as a Percentage of Income 2018, nearest 10 Municipalities

	Occupied Units Paying Rent	< 15 Percent	15 to 19.9 Percent	20 to 24.9 Percent	25 to 29.9 Percent	30 to 34.9 Percent	35.0 Percent or More
Avon	384	25	31	32	128	41	127
Brockton	13,714	1,028	1,584	1,843	1,723	1,473	6,063
Canton	2,099	284	143	297	234	155	986
Easton	1,644	259	278	247	174	156	530
Holbrook	721	125	21	51	42	352	130
Milton	1,305	221	115	100	119	170	580
Norwood	4,755	727	739	797	604	470	1,418
Randolph	3,672	208	527	526	470	286	1,655
Sharon	206	9	19	28	26	7	117
<b>Stoughton</b>	<b>2,933</b>	<b>243</b>	<b>381</b>	<b>258</b>	<b>405</b>	<b>336</b>	<b>1,310</b>
West Bridgewater	340	51	44	30	61	53	101

Source: ACS 2018, DP04

## Rental Affordability for Current Households

The median gross rent for Stoughton in 2017 was \$1,313, which placed it second among neighboring communities, which placed them in the median. The median gross rent in Norfolk County was \$1,450.

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) is made up of thirty-eight percent renters, per the National Low-Income Housing Coalition. Fair Market Rent, in the area is more than the Massachusetts fair market rent, at \$1,489 for a 2-bedroom apartment. The estimated mean renter wage in the Boston-Cambridge-Quincy HMFA is \$24.12, which is \$4.06 more than the mean renter wage for the Commonwealth. In this area, someone making the mean renter wage would need to work fifty-seven hours a week to afford the FMR for a 2-bedroom apartment.

### Wages needed to afford Fair Market Rent in MA in 2018

In MA, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,740. To afford this level of rent and utilities without paying more than 30% of income on housing – a household must earn \$69,600 annually. Assuming a 40-hour work week, and 52 weeks per year, this level of income translates into a housing wage of \$33.46.

In MA, a minimum wage worker earns an hourly wage of \$11.00. To afford the FMR for a 2- bedroom apartment a minimum wage earner must work 122 hours per week, 52 weeks per year.

In MA, the estimated mean (average) wage for a renter is \$24.12. To afford the FMR for a 2- bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year or, working 40 hours per week year-round, a household must include 1.38 workers earning the mean renter wage to make the two-bedroom FMR affordable.

IN MA and the Boston-Cambridge-Quincy HMFA, the Supplemental Social Security (SSI) monthly payment is \$864, which means the rent affordable to an SSI recipient is \$259 per month.

Source: National Low-Income Housing Coalition, Out of Reach 2018 MA

### STRATEGY IMPLICATIONS

*As income levels rise, housing costs will also rise, potentially leaving long-term residents with limited housing options. Consideration should be given to developing strategies and/or funding mechanisms to assist those who may need help with housing as costs rise beyond their means.*

## Homeownership Affordability for Current Households

The U.S. Department of Housing and Urban Development (HUD) defines households that spend more than 30 percent of their gross income on housing costs to be “cost burdened” and households that spend more than 50 percent of their gross income on housing costs to be “severely cost burdened”. For homeowners, housing cost include mortgage payments, utilities, association fees, insurance, and real estate taxes. As can be seen in the following table, 2,180 of Stoughton’s households are cost burdened and 850 households are severely cost burdened.

**Cost burden is the ratio of housing costs to household income. For owners housing cost includes mortgage payment, utilities, association fees, insurance, and real estate taxes.**

Table 48: Stoughton - Income by Cost Burden (Owners Only)

	Cost Burden >30%	Cost Burden >50%	Total
Household income <=30% HAMFI	550	435	625
Household income >=30% to <=50% HAMFI	505	215	855
Household income >=50% to <=80% HAMFI	510	140	880
Household income >=80% to <=100% HAMFI	300	20	905
Household Income >100% HAMFI	315	40	4,510
<b>Total</b>	<b>2,180</b>	<b>850</b>	<b>7,770</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

## Housing Affordability Gap

Another way to measure the housing cost burden in a community is to conduct a Housing Affordability Gap Analysis. According to an analysis of single-family ownership costs in 2018, when compared to the single-family median sales price homes in Stoughton, there is an affordability gap of \$46,600 or more for households making less than the HUD Area Median Family Income (AMFI) of \$107,800 (Stoughton is part of the Boston-Cambridge-Quincy, MA-NH HUD METRO FMR AREA). These figures, including the housing burden figures indicate a need for more affordable housing – both in terms of market rate housing and subsidized housing.

Table 49: Stoughton Housing Affordability Gap, 2010-2018 (Single Family Home)

	A	B	C	D
	HUD MFI	"Affordable Price" (A x 3)	Single Family Home Median Sales Price	"Affordability Gap" (C – B)
2010	\$91,800	\$275,400	\$291,000	\$15,600
2011	\$96,500	\$289,500	\$243,750	(\$45,750)
2012	\$97,800	\$293,400	\$269,450	(\$23,950)
2013	\$94,400	\$283,200	\$292,500	\$9,300
2014	\$94,100	\$282,300	\$305,000	\$22,700
2015	\$98,500	\$295,500	\$310,000	\$14,500
2016	\$98,100	\$294,300	\$333,000	\$38,700
2017	\$103,400	\$310,200	\$368,250	\$58,050
2018	\$107,800	\$323,400	\$370,000	\$46,600

Source: U.S. Department of Housing & Urban Development (HUD) & The Warren Group

## Waiting list for Affordable Housing

To assist in understanding the great need for affordable housing in Stoughton, the waiting list for the Stoughton Housing Authority are summarized below. Waits for public housing units total more than 2,619 households, with the greatest demand for elderly/disabled units.

Table 50: Stoughton Housing Authority Capacity

Type of Unit	Current Number of Units	Number of Households on Waiting list	Wait List Ratio
Elderly/Disabled	225	1,734	.94
Family	18	885	26.8
Veteran's Housing	26	Included with Family	
<b>Total</b>	<b>269</b>	<b>2,619</b>	<b>9.73</b>

Source: Stoughton Housing Authority

There are 1,734 applicants on the waitlist for elderly/disabled units. There are 885 applicants for family units, for which there is the least capacity. Many of the households on the waiting list, are local families. In many regulated affordable housing developments, there are options for setting aside units for those with a Local Preference. The exact percentage and the precise definition for this Local Preference, or any other preferences, vary by project and are regulated within a specific affordable housing program. The local preference set-aside was created to allow communities to

provide opportunities for their own, as a benefit for increasing affordable housing, though the details often vary between projects and programs.

The 40B units are often regulated by MassHousing and the Department of Housing and Community Development (DHCD) under the Local Initiative Program, using the regulations promulgated at 760 CMR 56 and Comprehensive Permit Guidelines published by DHCD. This guidance (which is the subject of this information), allows the Local Preference option of 70 percent of the units in a project (rounded down) to be set aside for local preference applicants, with all applicants eligible for the other 30 percent. [Note that 40B is a permitting mechanism for projects across many programs.]

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### Allowable Preference Categories

**(1) Current residents:** A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.

**(2) Municipal Employees:** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.

**(3) Employees of Local Businesses:** Employees of businesses located in the municipality.

**(4) Households with children attending the locality's schools, such as METCO students.**

- a. When determining the preference categories, the geographic boundaries of the local resident preference area may not be smaller than municipal boundaries.
- b. Durational requirements related to local preferences, for example, how long an applicant has lived in or worked in the residency preference area, are not permitted in any case.
- c. Preferences extended to residents should also be made available not only to applicants who work in the preference area, but also to applicants who have been hired to work in the preference area, applicants who demonstrate that they expect to live in the preference area because of a bona fide offer of employment, and applicant households with children attending the locality's schools, such as METCO students.
- d. A preference for households that work in the community must not discriminate (including have a disproportionate effect of exclusion) against persons with disabilities and elderly households in violation of fair housing laws.

Some publicly funded housing offers veterans' preference to veterans with wartime service who have a discharge or release under honorable conditions. As a veteran, you may qualify for veterans' preference. Disabled veterans can contact the Massachusetts Accessible Housing Registry for assistance.



# Challenges to Producing Affordable Housing

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Stoughton has attracted and developed more than 10 percent of its year-round housing units in affordable housing, despite reliance on private septic systems, automobile dependence, large lots requirements and zoning bylaws that favor single-family homes. The town hopes by implementation of a Housing Production Plan, that they can maintain their affordable housing goals and continue to produce and maintain diverse housing options for all income levels. This section examines land constraints and limitations that have an impact on future development in Stoughton. It includes an analysis of land use, an assessment of the natural and built environment, as well as an analysis of zoning, infrastructure, and transportation.

## Land Availability

According to MassGIS L3 parcel file, which categorizes each parcel by type or land use, it was found that Stoughton has 1,599.8 acres of wetlands of which 227.2 acres is open water, 2,121.4 acres is permanently protected open space and 158.8 acres are classified as other open space. Approximately 46 acres of developable land remains though this development may be constrained, and 1,125.9 acres are located within the 100-year flood zone.

## Watershed Areas

A watershed consists of an area of land where run-off from higher elevations is channeled into a specific body of water such as a pond, lake, river, or ocean. Stoughton is located within the Neponset River Watershed, one of 27 major watersheds in Massachusetts. The Neponset River Watershed is a 120-square mile watershed that drains into the Neponset River and spans over all or parts of 14 municipalities including: Boston (Hyde Park, Mattapan, and Dorchester), Canton, Dedham, Dover, Foxboro, Medfield, Milton, Norwood, Quincy, Randolph, Sharon, Stoughton, Walpole and Westwood. The watershed is home to more than 330,000 people and provides drinking water to over 120,000 people. It is a destination for hikers, cyclists, fishermen and paddlers. It offers invaluable habitat for our native fish and wildlife.

## Protected Open Space, Wetlands & Floodplains

The Town has 1,600 acres of wetlands and 227.2 acres of open water. These areas are protected via Stoughton's Wetlands Protection Bylaw and Stoughton's Floodplain and Watershed Protection District. The purpose of the Wetlands Protection Bylaw is to protect the wetlands, water resources, flood prone areas, and adjoining upland areas in the Town of Stoughton. Although these strategies, along with steep slopes, bedrock and poor soils constrain development, these factors also help to preserve open space and the town's rural character and limit the amount of land

available for housing. As development pressures continue, these more difficult lands may become more seriously considered for residential and commercial uses.

## Water & Sewer

Approximately 95 percent of the population of Stoughton is served by public water. Water is supplied by seven groundwater wells and supplemental water is purchased from the Massachusetts Water Resources Authority (MWRA) and potential local emergency supplies from adjacent communities. Some Stoughton residents purchase water from bordering towns and certain residents of bordering towns purchase water from the Town of Stoughton. The Town continues to focus on maintaining and upgrading its water system according to its water system master Plan and has the capacity to support additional growth given the MWRA's back-up supplies.

Just over half of Stoughton households are served by public sewer. Areas not served include the more rural south west quadrant of town, the south east corner of town adjacent to lower park street and lower turnpike road (which was recently approved via town meeting vote in May 2019) and scattered neighborhoods in central and western areas of town. In existing service areas, the town has some additional capacity and encourages sewer extensions by offering no interest loans for one third of the connection cost. However, the system also faces supply capacity restrictions in other areas due to the number of small pump stations. An expansion of the wastewater system, in addition to continued maintenance and upgrades, will be required to support additional growth.

## Transportation

### Roadways

Stoughton's transportation network is extensive with over 123 miles of roadway. It is generally well connected to local and regional transportation facilities, however, the network experiences considerable strain in certain areas and at certain times. This strain is a limiting factor for new growth, particularly in Town Center, where the Town hopes to guide Transit Oriented Development and along Washington Street where redevelopment could lead to new mixed-use neighborhoods.

### Public Transit

Stoughton is fortunate to have public transportation options. Operating in Town is the Brockton Area Transportation Authority's (BAT) Route 14 Bus Line, connecting Stoughton residents to the City of Brockton and to the Town of Canton. The MBTA Commuter Rail Providence/Stoughton Line provides a rail link between the Town and Boston's Back Bay, which is extremely popular in the region because it brings commuters directly to Boston's Financial District.

## *Bicycle and Pedestrian Facilities*

Pedestrian facilities in Stoughton take a clear back seat to the infrastructure that supports the movement of automobiles. While sidewalks are generally available in Town Center and in some mature and new neighborhoods a great deal of improvement to, connectivity, and expansion of sidewalks, crosswalks, bike and pedestrian paths and amenities are needed to create a pedestrian system that will support existing and new residents and provide increased connectivity to public transit. Stoughton does not have a well-developed bicycle network but could benefit from additional improvements especially in the downtown near the Commuter Rail, municipal offices, and businesses.

## Schools

Stoughton operates five elementary schools, a middle school, a high school, and an early childhood education center and maintains an average class size of less than 18, just below the statewide average of 19.2. Student population in the district has remained stable since 2008. School facilities are aging, but good facility maintenance and a solid capital improvement plan has enabled many of the buildings to last beyond their normal lifespan. The Town is in the process of building a new high school. Other facilities are also in need of considerable upgrades. School capacity is not a factor limiting growth; however, the physical condition of schools must continue to be improved to meet existing and future student needs.

## Residential Zoning

There are many direct and indirect constraints on preservation and expansion of affordable housing. Regulatory factors include the minimal provisions for multi-unit housing.

Stoughton allows multi-unit housing by right only in Residential R-M and by Special Permit in the Central Business District. The permit granting authority is the Zoning Board of Appeals.

Duplexes are allowed by right in R-M and allowed in R-U by Special Permit. The permit granting authority is the Zoning Board of Appeals.

In-law and accessory units, up to three lodging units per dwelling are allowed by right in R-M and R-U. Some of these units could be eligible for inclusion on the Subsidized Housing Inventory if there were provisions for affordability restrictions and fair marketing plans.

There are provisions for mixed use in all business zones by Special Permit. The permit granting authority is the Planning Board.

Conversion of non-residential structures to multi-family is allowed by Special Permit in R-M and Business H-B. The permit granting authority is the Zoning Board of Appeals.

Elderly and Congregate housing is allowed by right in R-M. It is allowed by Special Permit in R-U and R-C and Business G-B. The permit granting authority is the Zoning Board of Appeals.

## Community Perceptions about Affordable Housing

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The term “affordable housing” can sometimes conjure images of negative impacts to the community, decreased property values, increased crime, and neglect. However, those responding to the Stoughton Housing Production Plan Community Survey<sup>4</sup> responded with a positive attitude toward affordable housing, suggesting that residents appreciate need for affordable housing for the elderly, disabled, families and young professionals who may not be in the position to afford steep homeownership costs but prefer to live or remain in the community. The Community of Stoughton has been welcoming to affordable housing and should continue that creative and proactive approach to affordable housing initiatives, so they do not fall behind on the 10 percent affordable housing goal.

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<sup>4</sup> The Stoughton Community Survey results appear in Appendix F.

Table 51: Zoning Summary – (residential, mixed-use and multi-family or elderly, disabled housing)

Principal Uses	Residential					Business				Industrial
	R-M	R-U	R-C	R-B	R-A	CBD	GB	NB	HB	I
<b>A. RESIDENTIAL</b>										
1. One-family detached dwelling	N	Y	Y	Y	Y	N	N	N	N	N
2. Two-family dwelling	Y	BA	N	N	N	N	N	N	N	N
3. Multifamily dwelling provided that no more than 10% of the total number of units at any one time be units of three or more bedrooms	Y	N	N	N	N	BA	N	N	N	N
4. Flexible development (See Section 7.1)	N	N	PB	PB	PB	N	N	N	N	N
5. Conversion of existing (as of September 8, 1970) dwelling structure to multifamily dwelling provided the total number of units in the converted dwelling structure shall not exceed four dwelling units	Y	BA	N	N	N	BA	BA	N	N	N
6. Planned multifamily development provided that no more than 10% of the total number of units at any one time be units of three or more bedrooms	Y	N	N	N	N	BA	N	N	N	N
7. Conversion of existing nonresident structures to multifamily structures containing five or more dwelling units (See Section 7.3)	BA	N	N	N	N	N	N	N	BA	N
8. Nursing, rest or convalescent home	BA	BA	BA	BA	BA	N	N	N	N	N
9. Bed and Breakfast Establishment	PB	PB	PB	PB	PB	N	N	N	N	N
10. Mixed Use Building	N	N	N	N	N	PB	PB	PB	PB	N
11. Housing for the Elderly and Congregate Housing Constructed under the provisions of Chapter 667, Acts of 1954, and Chapter 689, Acts of 1974 and amendments thereto, of the Commonwealth of Massachusetts	Y	BA	BA	N	N	N	BA	N	N	N

**TABLE OF USE REGULATIONS**

Principal Uses	Residential					Business				Industrial
	R-M	R-U	R-C	R-B	R-A	CBD	GB	NB	HB	I
<b>B. COMMUNITY AND EXEMPT FACILITIES</b>										
14. Sewage treatment plant provided that it not be located within an Aquifer Protection Area	N	BA	N	N	N	N	N	N	N	BA
15. Essential Services	BA	BA	BA	BA	BA	N	BA	BA	BA	BA
16. Power plant	N	N	N	N	N	N	N	N	N	N
17. Multi-Family Senior Housing	BA	BA	BA	BA	BA	N	N	N	N	N

TABLE OF USE REGULATIONS

Principal Uses	Residential					Business				Industrial
	R-M	R-U	R-C	R-B	R-A	CBD	GB	NB	HB	I
<b>F. ACCESSORY USES</b>										
10. Accessory outside storage clearly necessary to the operation and conduct of a permitted principal wholesale, transportation, industrial and/or commercial use provided: it shall be screened from outside view by an enclosed solid fence or wall and gate at least 10 ft. in height or a solid wall of evergreens when planted not more than 3 ft. apart and at least 6 ft. in height and a solid gate at least 10 ft. in height and not more than 20 ft. in width	N	N	N	N	N	N	BA	N	BA	Y
11. Accessory manufacturing use provided: it shall not occupy more than twenty-five (25) percent of the gross floor area of the building; and it shall not be located within one hundred (100) feet of any "R" District or within fifty (50) feet of any street lot line	N	N	N	N	N	N	N	N	N	Y
12. Newsstand, barber shop, dining room or cafeteria and similar accessory services primarily for occupants or users thereof within a hotel, office, or industrial building, hospital containing more than 50 sleeping rooms, or transportation terminal facility	N	N	N	N	N	N	Y	Y	Y	Y
13. Up to three lodging units in an existing dwelling	Y	Y	N	N	N	N	BA	BA	BA	N
14. Accessory gas storage and pumping facilities for use by the principal use and not as a separate business but not in the Aquifer Protection District	N	N	N	N	N	N	BA	BA	Y	Y
15. The raising and keeping of livestock, horses and poultry as an accessory use not including the raising of swine or fur animals with the approval of the Board of Health under Chapter 111 of Section 155	BA	BA	BA	BA	BA	N	BA	BA	BA	BA



**TABLE OF DIMENSIONAL AND DENSITY REGULATIONS**

District	Use	Minimum Lot Area (ft.)	Minimum	Minimum	Minimum	Minimum Yards			Maximum	Maximum	Maximum	Minimum
			Lot Width (ft.)	Lot Frontage (ft.)	Lot Depth (ft.)	Front (ft.)	Side (ft.)	Rear (ft.)	Height (ft.)	Stories (no.)	Building Area (%)	Open Space (%)
R-M	Multi-Family Apartment House Multi-Family Row House (Town House, Condominium) Two-Family Dwelling	12,000 sq. ft. per dwelling unit + 2,000 sq. ft. per bedroom per dwelling unit (7)	150 (5)	150 (5)	80	25	10(2)	30	40	4	30	30
	Any other permitted use (5)		100	100								
RU (10)	Two-Family Dwelling	35,000 (7)	120	120	100	25	15(1)	40	35	2.5	30	50
	Single-Family Dwelling	25,000 (7)	80 (5)	80	80	25	15	40	35	2.5	30	50
	Any other permitted use	35,000 (7)	120 (6)	120	80	25	15	40	35	2.5	30	50
RC (10)	Any permitted use	40,000 (7)	100 (5)	100	120	35	15	40	35	3	25	50
RB (10)	Any permitted use	55,000 (7)	125 (5)	125	140	40	20	40	35	2.5	20	50
RA (10)	Any permitted use	55,000 (9)	150 (5)	150	180	40	20	50	35	2.5	20	50
CBD	Any permitted use	2,500	20	20	75	0	0	10	40	3	90	0
GB	Any permitted use	10,000 (7)	50	50	75	15	5	30	40	3	70	10
NB	Any permitted use	10,000 (7)	50	50	75	15	5	30	30	2.5	50	20
HB	Hotel and Motel	20,000 + 3,000 per unit (7)	80	80	100	20	15	40	40	4	40	30
	Any permitted use	20,000 (7)	80	80	100	20	15	40	85 (8)	6 (8)	40	30
I	Any permitted use	80,000 (7)	125	150	125	25	20	40	40	4	50	25(3)

Amended by action of Town Meeting, April 30, 1979, Article #27.

R-M Previous amendment voted June 17, 1981, Article 16  
R-30 Previous amendment voted June 23, 1975, Article 19

R-8 Previous amendment voted June 20, 1977, Article 4  
CBD Added by Town Meeting, April 24, 1978, Article 53

(1) One side only for side-by-side dwelling units. (2) Semidetached row unit, outside only.  
(4) Amended by action of Special Town Meeting, October 28, 1985, Article 24  
(6) Amended by action of Annual Town Meeting, April 24, 1989, Article 42  
(8) Amended by action of Special Town Meeting, May 5, 1997, Article 9 ID 29  
(10) Amended by action of Special Town Meeting, May 3, 1999, Article #3 ID 19

(3) The requirements of Section 6.1.7 shall apply.  
(5) Amended by action of Special Town Meeting, November 1, 1988, Article 8  
(7) Amended by action of Special Town Meeting, November 12, 1996, Article 6  
(9) Amended by action of Special Town Meeting, May 3, 1999, Article 1 ID 1

# Affordable Housing Goals and Strategies

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## Housing Goals

An analysis of demographics, housing needs, projected demand and zoning policy indicate the need for more affordable and deed-restricted housing in Stoughton to meet the community's affordable housing needs. To that end, the following goals and strategies were developed to serve as a guide for generating a diverse and affordable housing stock that will meet Stoughton's current and future housing demands.

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~~Goal #1: Leverage Community Preservation Act funds to support local housing initiatives. Continue to promote a diversity of housing options in Stoughton to meet the needs of a changing and aging population and promote a socio-economically diverse population~~

~~The community's housing needs are diverse, yet most of the stock consists of single-family homes. It is important to enable children who grew up in town, to return to raise their own families here, to offer town employees the opportunity to live in the community in which they work, to provide housing alternatives to elderly residents who have spent much of their lives in town but now require alternatives to their large single-family homes, and to offer families the flexibility of moving to larger homes as their families grow.~~

~~Stoughton adopted the Community Preservation Act by Legislative Body Vote on April 8, 2008 with a 1.5 percent surcharge rate with exemptions on the first \$100,000 and low income residents. CPA funds can be a good resource for sponsors of affordable housing projects or programs. "Community Housing" is one of four eligible activities under CPA (the others being open space preservation, historic preservation, and outdoor recreation).~~

~~The Community Preservation Act (CPA) is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities.<sup>5</sup>~~

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~~Goal #2: Promote a diversity of housing options in Stoughton to meet the needs of an aging population. Work to ensure that the town's Subsidized Housing Inventory (SHI) remains above the 10% "safe harbor" threshold~~

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<sup>5</sup>~~Community Preservation Coalition~~

Massachusetts General Law, Chapter 40B, dictates that if a municipality has less than 10 percent of its year-round housing set-aside for low- and moderate-income residents, it is not meeting local need for affordable housing. Not meeting this affordability standard makes the town susceptible to a state override of local zoning if a developer chooses to create affordable housing through Chapter 40B comprehensive permit process.

Stoughton has met its goal of 10 percent total year-round housing units are affordable to households with incomes less than or equal to 80 percent AMI (Per c.40B state mandate). The Town will work to sustain 10 percent affordable housing in proportion with future growth of total housing units. The Town will lead the effort to ensure expiring affordable units are preserved.

Stoughton will encourage the development of rental units affordable for lower income households and homeownership units that are affordable to households at or below 80% of area median income to meet the need for affordable starter homes, multi-family units and housing for the elderly and disabled. According to the 2013-2017 American Community Survey data, 71.2 percent of units in Stoughton are owner occupied while 28.8 percent are renter occupied. The Norfolk County average for rental occupation is 30.7 percent and the rental occupation in the Commonwealth is 37.6 percent. The Town needs to continue to maintain the affordability of existing units and as the of market rate units grows, create additional rental units that are affordable with incomes at or below 30 percent of the area median income. In addition, the Town needs to continue to maintain and create homeownership opportunities that are affordable to households at or below 80 percent of the area median income, especially family housing.

~~The community's housing needs are diverse, yet most of the stock consists of single family homes. It is important to enable children who grew up in town, to return to raise their own families here, to offer town employees the opportunity to live in the community in which they work, to provide housing alternatives to elderly residents who have spent much of their lives in town but now require alternatives to their large single family homes, and to offer families the flexibility of moving to larger homes as their families grow.~~

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**Goal #3: ~~Create affordable housing units through adaptive reuse of existing buildings and town-owned properties. Consider establishing a Municipal Affordable Housing Trust to leverage the Community Preservation Act funds to support local housing initiatives~~**

Stoughton adopted the Community Preservation Act by Legislative Body Vote on April 8, 2008 with a 1.5 percent surcharge rate with exemptions on the first \$100,000 and low-income residents. CPA funds can be a good resource for sponsors of affordable housing projects or programs. "Community Housing" is one of four eligible activities under CPA (the others being open space preservation, historic preservation, and outdoor recreation).

The Community Preservation Act (CPA) is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities.<sup>6</sup>

~~Stoughton may have municipal structures that become abandoned, underutilized, or functionally obsolete. There may be opportunities to convert town-owned property to accommodate some affordable housing. Future tax title property may also provide the community with opportunities to construct affordable housing for its residents. Additionally, privately owned properties (for example, a large Victorian or farmhouse) might be converted to multi-unit dwellings that would include affordable units.~~

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**Goal #4: Continue to create affordable housing units through adaptive reuse of existing buildings and town-owned properties**  
**Prioritize affordable housing for infill development and on abandoned and vacant properties near downtown.**

~~Create affordable housing opportunities through adaptive reuse of vacant properties and infill development. This can include preservation of historic buildings, redevelopment of previously developed properties to utilize existing infrastructure, capitalizing on underutilized sites and mixed-use development in appropriate sites. Stoughton can support multiple community goals for historic preservation and economic revitalization in addition to affordable housing. Stoughton may have municipal structures that become abandoned, underutilized, or functionally obsolete. There may be opportunities to convert town-owned property to accommodate some affordable housing. Future tax title property may also provide the community with opportunities to construct affordable housing for its residents. Additionally, privately owned properties (for example, a large Victorian or farmhouse) might be converted to multi-unit dwellings that would include affordable units.~~

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**Goal #5: Prioritize affordable housing for infill development and on abandoned and vacant properties near downtown.**

~~Create affordable housing opportunities through adaptive reuse of vacant properties and infill development. This can include preservation of historic buildings, redevelopment of previously developed properties to utilize existing infrastructure, capitalizing on underutilized sites and mixed-use development in appropriate sites. Stoughton can support multiple community goals for historic preservation and economic revitalization in addition to affordable~~

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<sup>6</sup> Community Preservation Coalition

~~housing. Create and maintain a level of total affordable housing units that equals 10 percent of total housing units.~~

~~Create affordable housing opportunities through adaptive reuse of vacant properties and infill development. This can include preservation of historic buildings, redevelopment of previously developed properties to utilize existing infrastructure, capitalizing on underutilized sites and mixed-use development in appropriate sites. Stoughton can support multiple community goals for historic preservation and economic revitalization in addition to affordable housing. Massachusetts General Law, Chapter 40B, dictates that if a municipality has less than 10 percent of its year round housing set aside for low and moderate income residents, it is not meeting local need for affordable housing. Not meeting this affordability standard makes the town susceptible to a state override of local zoning if a developer chooses to create affordable housing through Chapter 40B comprehensive permit process.~~

~~Stoughton has met its goal of 10 percent total year round housing units are affordable to households with incomes less than or equal to 80 percent AMI (Per c. 40B state mandate). The Town will work to sustain 10 percent affordable housing in proportion with future growth of total housing units. The Town will lead the effort to ensure expiring affordable units are preserved.~~

~~Stoughton will encourage the development of rental units affordable for lower income households and homeownership units that are affordable to households at or below 80% of area median income to meet the need for affordable starter homes, multi-family units and housing for the elderly and disabled. According to the 2013-2017 American Community Survey data, 71.2 percent of units in Stoughton are owner occupied while 28.8 percent are renter occupied. The Norfolk County average for rental occupation is 30.7 percent and the rental occupation in the Commonwealth is 37.6 percent. The Town needs to continue to maintain the affordability of existing units and as the of market rate units grows, create additional rental units that are affordable with incomes at or below 30 percent of the area median income. In addition, the Town needs to continue to maintain and create homeownership opportunities that are affordable to households at or below 80 percent of the area median income, especially family housing.~~

## Implementation Strategies

To meet and maintain a 10 percent affordable housing rate in a manner reflective of its rural character, Stoughton will need to strategically work to preserve the affordability of the current units on the subsidized housing inventory and to create new affordable renter and homeownership opportunities as the number of market rate units increase.

The Town should explore and consider the following planning and zoning related strategies to promote the creation of additional affordable units and to appropriately direct new development.

The intent of this plan is to identify strategies that can promote new affordable housing opportunities. When these strategies are applied to circumstances, they will enable new affordable unit creation that is more responsive to local needs and priorities.

It should also be noted that recent changes to Chapter 40B regulations expand the items that a subsidizing agency must consider when determining the appropriateness of a site for eligibility through the comprehensive permit process. These items include information provided by the municipality or other parties regarding municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family, and mixed-use districts. In short, the state has created an incentive for municipalities to adopt these measures. Stoughton's progress in reforming its land use provisions to promote affordable housing and community appropriate growth will likely have a meaningful impact on the determination of project eligibility/site approval for comprehensive projects in the future.

Stoughton has defined the following implementation strategies to accomplish the affordable housing goals, as outlined in this section. The strategies defined in this section are the specific initiatives by which Stoughton can continue to meet and maintain its housing production goals.

To carry out the strategies including in the Housing Production Plan and meet production goals; it will be important for the Town of Stoughton to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local support, developing partnerships with public/private developers and lenders, and creating a local organization and systems that will support housing production. Specific actions to help build local capacity to meet local housing needs and production goals are detailed below. While these strategies do not directly produce affordable units, they provide the foundation to implement a proactive affordable housing agenda.

~~Goal #1: Leverage Community Preservation Act Funds to Support Local Housing Initiatives~~Continue to promote a diversity of housing options in Stoughton to meet the needs of a changing and aging population and promote a socio-economically diverse population

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~~Strategies to leverage Community Preservation Act Funds to support local housing initiatives.~~

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Strategy 21.1: Support aging in the community through increased multi-generational housing options, and progressive senior facilities.

- Promote senior housing close to downtown amenities and public transportation opportunities.
- Maximize existing community resources to enable seniors to continue living in the housing of their choice and provide education about a range of housing options.
- Provide multi-generational community housing opportunities that give priority to residents, veterans, town employees, and families of students enrolled in the town public schools.
- Consider zoning amendments that would permit congregate housing and other co-living options.
- Identify zoning districts or geographic areas in which the Town of Stoughton proposes to modify current regulations for the purpose of creating Supportive Senior Housing developments for populations aged 60 or over.

The Town of Stoughton should offer housing options that give people in all life stages and of all economic means viable choices for safe, stable, and affordable homes.

Supportive Senior Housing provides alternative housing for a maturing population (all dwellings are limited to those 55 years of age or older).

- Provide a type of housing which reduces residents' burdens of property maintains as well as demands on municipal services.
- Encourage the development of affordable housing for active adults with low- and moderate-income, at least 10 percent of all the units must be affordable and eligible for inclusion on the SHI, however some or all of the affordable units may not be age-restricted.

- Promote flexibility in site planning while protecting natural features, scenic views into property, existing vegetation and landforms and the utilization of land in harmony with neighboring properties.

Supportive Housing provides low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.

Promote mixed-use development that provides age restricted affordable units for residents who wish to remain close to the community and encourage small business development in those areas that provide amenities for multi-generational living.

Congregate housing, a shared living environment is sometimes created by converting older, large single-family homes through rehabilitation and adaptive reuse. These co-living opportunities where residents share common amenities and sometimes provide supportive services. The communities for all ages approach focus on an environment, which affects the quality of life for all the children, youth, families, and elders who live there.

**Timeframe:** Priority 2

**Responsible Entities:** The Board of Selectmen and The Committee.

Strategy 1.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Stoughton.

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any one residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.
- Develop project alternatives in recognition of a range of housing needs in town including rental and homeownership options as well as housing for seniors, veterans, families, and individuals with disabilities.
- Help eligible homeowners and home buyers access housing assistance.
- Encourage the creation of workforce-housing units that are affordable to middle income households making between 80 percent and 120 percent of AML.

Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80 percent income limits, and cannot afford market rate housing in Stoughton. Enabling people who work in Stoughton to live in Stoughton creates a sustainable community and helps to reverse the trend of exporting professionals during the day and importing the service workers.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen, Town Manager, The Affordable Housing Committee and/or Trust will work with the appropriate board and committees (Zoning Board & Planning Board and Conservation Commission) to accomplish this goal.



### Strategy 1.3: Consider broader use & acceptance of Accessory Dwelling Units.

Review provisions to promote the creation of accessory dwelling units that would be included on the SHI and remain affordable through deed restriction or some other method. Consider the creation of tiny houses or other small, detached accessory units on nonconforming lots smaller than 10,000 sf.

Accessory Dwelling Units, ADU's are sometimes referred to as in-law apartments can accommodate young or old, relatives or the unrelated, students or the working or the retired. These small units inside larger single-family homes already exist in some communities both authorized and unauthorized. The zoning rules vary widely across the state and that is one of the reasons ADU's have not caught on faster. US Census figures show that household sizes have decreased significantly in recent decades. Single family houses are the most prominent housing type in most communities. Most baby boomer homeowners have some empty rooms. Add to that the fact that older people with fixed incomes and rising costs may want to stay in their homes but find it financially difficult or too physically demanding. In these cases, an ADU may be a valuable option with obvious benefits for both the homeowner and the tenant. The minimum criteria might be requiring an owner-occupied single-family house on a lot of more than 5,000 square feet, must contain sleeping, cooking, and sanitary facilities, maintain a separate entrance from the inside or the outside. For a unit to count on the subsidized housing inventory, accessory dwelling units would need to be restricted to low-income tenants and would be subject to DHCD guidelines. This would require monitoring and income verification.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen and the Affordable Housing Committee and/or Trust would consider broader guidelines through interactions with appropriate committees (Zoning Board, Planning Board, Conservation Commission and Board of Health).

### Strategy 1.4: Review private properties for housing opportunities.

The Town should review private parcels for affordable housing development when the opportunity arises. Some private properties of interest include Chapter 61 (Forestry), Chapter 61A (Agriculture) and 61B (Recreation) property. These properties are under special designated tax status to the benefit of both the Town and the landowners. Many of the parcels enrolled in this program are of interest for preservation of open space and conservation. Some parcels would also be suitable for a small number of housing units in

addition to the larger open space use. These are explored in detail when those properties are sold or converted, and the Town considers exercising its Right of First Refusal. The Town will review any property under Chapter 61, 61A or 61B for suitability for affordable housing, when the Town considers exercising its Right of First Refusal.

**Timeframe:** Priority 2

**Responsible Entities:** The Board of Selectmen, The Town Manager, and the Affordable Housing Committee and/or Trust will work with the appropriate board and committees (Planning Board, Conservation Commission, Board of Health, Zoning Board of Appeals) coordinate the review of properties under Chapter 61 to determine which properties are suitable for the construction of affordable housing when those properties become eligible for sale.

## Goal #2: Work to ensure that the town's Subsidized Housing Inventory (SHI) remains above the 10% "safe harbor" threshold

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Strategy 2.1: Make sure all eligible units are added to the Subsidized Housing Inventory on a timely basis.

**Timeframe:** Priority 1.

**Responsible Entities:** The Town Manager's Office or his designee should be responsible for adding units to the Subsidized Housing Inventory (SHI) on a timely basis.

Strategy 2.2: Preserve the existing affordable housing stock.

The Town should consider and explore incentives or other methods to preserve affordability restrictions on existing affordable units for the longest period allowable under the law, fostering housing stability for all income households. The Town could consider using housing trust funds to preserve affordability on expiring units or could utilize right of first refusal to purchase available units until income eligible householders can be found. Preserve the existing affordable housing stock include its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen or The Affordable Housing Committee and/or Trust.

### Strategy 2.3: Adopt an Inclusionary Zoning Bylaw.

The Zoning Bylaw neither mandates, nor provides any incentive for the private sector to produce affordable housing. Therefore, the town continues to experience residential growth primarily through the creation of expensive single-family subdivisions. This type of development could impact the town's suburban character as well as impact the cost of home ownership in the community.

Single family housing is a critical component of Stoughton's housing stock; however, the current zoning does not include provisions for the creation of affordable single-family housing. This may be done by adopting an Inclusionary Zoning Bylaw.

Inclusionary zoning is another tool to create affordable housing and helps to ensure that production of new affordable units keeps pace with the overall rate of new development of market rate units in the community, thereby helping to ensure continued compliance with the State's 10 percent affordable housing goal. An Inclusionary Zoning bylaw would require a developer to set aside a certain percentage of housing units for that will qualify for certification as affordable housing. An inclusionary zoning bylaw is an effective and predictable way to increase affordable housing stock in the community without requiring significant outlays by the community and ensures that new sizeable market-rate developments will not adversely affect the Town's SHI percentage. It should be noted that the bylaw can also allow in-lieu payments that reflects the price of affordable housing and land availability in Stoughton. The fee will be calculated based on a formula that will be detailed within the Zoning Bylaw. Many variations of inclusionary zoning bylaws have been adopted throughout the Commonwealth with varying degrees of success. It is important that Stoughton craft a bylaw that is custom to Stoughton to ensure its success.

- Consider adopting inclusionary zoning to ensure that any new residential development in Stoughton provides a percentage of affordable units or cash in lieu of units.
- The Town zoning regulations could be amended to require that any new subdivisions with 4 or more housing units have 25 percent of the units designated as permanently affordable (1 of every 4 units must be affordable).
- The Planning Board could review an Inclusionary Zoning Bylaw proposal. After detailed review and analysis with public comment, the Planning Board could bring an Inclusionary Zoning Bylaw to the Annual Town Meeting for acceptance.

#### **Timeframe:** Priority 1

**Responsible entity:** The Town Manager will work with the Board of Selectmen, the Affordable Housing Committee and/or Trust, the Planning Board and the Zoning Board of Appeals to craft an Inclusionary Zoning Bylaw that suits the needs of the community. Town Meeting will have to vote the bylaw into law.

## Strategy 2.4: Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation

Seek regional housing rehabilitation programs that provide grants to correct code violations, upgrade deficient systems, and make energy improvements in existing SHI stock.

**Timeframe:** Priority 2

**Responsible Entity:** The Town Manager along with the Board of Selectmen and the Affordable Housing Committee and/or Trust should study opportunities and build professional networks to support affordable housing opportunities.

## Strategy 2.5: Continue to utilize Local Initiative Program.

The Planning Board should review Local Initiative Program criteria to make sure it meets the town's needs and to further develop a cooperative relationship with private not-for-profit developers of affordable housing. Too often comprehensive permit developments create adversarial contests with neighbors, who may feel high density proposals are detrimental to the value of their single-family home. A LIP proposal, however, sometimes referred to as a "Friendly 40B" creates a different dynamic. The Town can negotiate with the developer to help realize a project that will benefit the community with an appropriate scale, better design, open space and other amenities, and sensitivity to neighborhood concerns. Affordable units created through this process are eligible for the SHI.

**Timeframe:** Priority 2

**Responsible Entity:** The Town Manager, The Board of Selectmen will work with The Affordable Housing Committee and/or Trust in conjunction with the Planning Board and other appropriate boards and committees.



### Goal #3: Consider establishing a Municipal Affordable Housing Trust to encourage local housing initiatives

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#### Affordable Housing Income Limits

The CPA statute defines affordable housing as “community housing” that serves households at or below 100 percent of the area median income (AMI), as determined by the federal Department of Housing and Urban Development (HUD). One of the most important rules to remember is that these income limits apply to all CPA housing initiatives. The CPA statute provides specific definitions for the terms “low-income housing,” “moderate-income housing,” and “low-and moderate-income senior housing.”

The income limits vary by community and are updated annually by HUD. Although 100 percent AMI is the maximum threshold for use of CPA funds, CPA expenditures for housing should be based on addressing local needs, which are often greater for households with lower incomes than the maximum – at or below 30 percent AMI, 50 percent AMI, and 80 percent AMI. Units must serve households at or below 80 percent AMI to count on the Subsidized Housing Inventory.

For more information on the difference between HUD and DOR calculations see [http://www.communitypreservation.org/enews/cpa\\_housing\\_jp.htm](http://www.communitypreservation.org/enews/cpa_housing_jp.htm)

Information on HUDs calculation can be found at <http://www.huduser.org/portal/datasets/il.html>.

Note that there can be a difference between the 80 percent AMI figures determined by HUD and the DOR calculation which is 80 percent of the HUD 100 percent of the AMI figure. The HUD figure includes adjustments based on unusually high or low housing-cost-to-income relationships. The Massachusetts Department of Housing and Community Development (DHCD) uses HUD's figures to determine eligibility for the SHI. Many other affordable housing funding programs also base eligibility on the HUD income limits. It is important to be aware of this difference so that the CPA income requirements do not unwittingly jeopardize eligibility for other non-CPA funds or inclusion on the SHI.

## Annual 10 Percent Requirements

Each year, at least 10 percent of annual CPA revenues (including both the local surcharge revenue and state trust fund distribution) must be spent on projects in the three main CPA categories, as follows:

1. Community Housing
2. Historic Preservation
3. Open Space and Recreation.

Alternately, these funds may be set aside in reserve accounts for later spending on projects in each of these three categories. Whether the money is spent or set aside, a total of 30 percent of CPA funds must be allocated to these three categories each year. The remaining 70 percent can be used for any of the three categories, with an option to use up to five percent for CPC administrative purposes. Therefore, the CPA statute allows for spending between 10 percent and 80 percent (or 75 percent if using five percent for administrative expenditures) annually on any one category.

## Administrative Funds

At the recommendation of the CPC, a community can appropriate up to five percent of the annual CPA revenues for the administrative and operating expenses of the Community Preservation Committee (CPC). This includes costs such as staff time or professional services to help manage local CPA funds as well as supplementary expenses such as printing, postage, stationary, phone, transportation, rent, and legal fees. Note also that the CPC's administrative funds can be used to cover costs incurred in scoping out possible projects for recommendation to the town meeting. The CDC administrative budget is included in the annual community preservation budget presented as part of the municipality's annual budget process. All budgets must be approved by the local legislative body.

## Grant Agreements

While not required in the statute, many communities have chosen to execute grant agreements to set clear expectations when granting CPA funds for projects on privately-owned property or when funding a municipal housing trust. A grant agreement helps to

ensure that the CPA funds are being used in accordance with CPA guidelines and for activities authorized by town meeting.

Grant agreements typically specify the amount of funding, what the funds are intended to be used for, any conditions of funding (such as acquiring matching funds or executing a deed restriction), reporting and monitoring requirements, and what remedies would be required should the funds be used improperly or not entirely used. Note that a grant agreement, if it is an "agreement between governmental body and an individual or nonprofit entity, the purpose of which is to carry out a public purpose of support or stimulation, instead of procuring supplies or services for the benefit or use of the governmental body," is exempt from Chapter 30B requirements (MGL c30B, §2).

Grant agreements are executed after the town meeting approved the use of the funds but prior to distributing the funds to the private organization. The agreement is accepted (signed) by both the municipality and the party receiving the CPA funds.

The Community Preservation Fund Report for Fiscal Year 2019 indicates the Town of Stoughton has a Total Fund Balance June 30, 2019 of \$6,616,157. During Fiscal Year 2019, expenditures from the CPA fund included:

**Table 52: Community Preservation Fund Report Expenditures**

<b><u>Community Preservation Fund Report FY 2019 Expenditures</u></b>	
<u>Open Space</u>	<u>\$23,134</u>
<u>Historic Resources</u>	<u>\$449,660</u>
<u>Community Housing</u>	<u>\$0</u>
<u>Community Recreation</u>	<u>\$72,160</u>
<b><u>Expenditures for Debt Service</u></b>	
<u>Open Space</u>	<u>\$81,585</u>
<u>Historic Resources</u>	<u>\$11,850</u>
<u>Community Housing</u>	<u>\$0</u>
<u>Community Recreation</u>	<u>\$94,949</u>

**Figure 33: Community Preservation Fund Report Fund Equity**

MASSACHUSETTS DEPARTMENT OF REVENUE DIVISION OF LOCAL SERVICES	Stoughton TOWN
CP2 Community Preservation Fund Report - Fiscal Year 2019	
CITY/TOWN of Stoughton Detail of Community Preservation Fund Total Fund Equity Fiscal year ended June 30, 2019	
1. Fund Balance Reserved for Encumbrances (3211)	30,762.00
2. Fund Balance Reserved for Expenditures (3240)	1,112,496.00
3. Fund Balance Reserved for Open Space (3241)	-0.24
4. Fund Balance Reserved for Historic Resources (3242)	86,852.03
5. Fund Balance Reserved for Community Housing (3243)	669,839.00
6. Fund Balance Reserved for Special Purposes (3280)	959,726.05
7. Fund Balance Reserved for Community Preservation Act (3320)/Undesignated (3590)	3,756,483.09
8. Total Community Preservation Fund Balance June 30, 2019 (Total must equal total fund balance page 1)	6,616,157.93
Has the community met the requirement to either appropriate or reserve for future appropriation at least 10% of the estimated annual fund revenue for open space, historic resources and community housing? If no, explain how the town plans to meet the requirement?	Y

## Implementation Strategies

### Strategy 3.1 Collaborate with Stakeholders

Community Preservation Committee can be actively collaborative – initiating, coordinating, and promoting initiatives for CPA funding for affordable housing. CPC members can coordinate with municipal staff to negotiate open space acquisitions, develop a scope of work for rehabilitation of historic town properties, or identify municipal property for development of new affordable housing units. With diverse membership, the CPC can improve and reinforce collaboration and communication among municipal entities and the public. The CPC is optimally poised to cultivate collaboration among housing organizations, municipal officials, and other local and regional stakeholders to identify and promote housing initiatives.<sup>7</sup>

There are many approaches to engaging stakeholders and encouraging dialogue that the CPC can champion. The following are ideas for sparking collaboration in your community:

- Schedule one-on-one interviews with representatives of housing advocacy groups and organizations, including the local housing authority, to learn more about their initiatives and needs.

<sup>7</sup> [https://www.housingtoolbox.org/writable/files/resources/CPA-guidebook-2016\\_lowres.pdf](https://www.housingtoolbox.org/writable/files/resources/CPA-guidebook-2016_lowres.pdf)



- Invite the local housing authority, the regional planning agency, and municipal officials (such as the Town Planner or Director of the Senior Center) to present at a CPC meeting about community and/or regional housing needs.
- Present information about CPC-eligibility and local housing needs at community meetings, such as the meetings of the Board of Selectmen, Council on Aging, Chamber of Commerce and/or local business association.
- Organize a tour of housing developments in the region to inspire discussion about the community vision for affordable housing development.
- Host a CPA housing roundtable with housing advocates, housing organizations, municipal officials, and other community members to identify possible affordable housing initiatives that could be funded through CPA.
- **Timeframe:** Priority 1
- **Responsible Entities:** The Town Manager, the Community Preservation Committee, Affordable Housing Committee and/or Trust will work with the Planning Board to accomplish this goal.

### Strategy 3.2 Strengthen the CPC's Housing Focus

It can be helpful to have additional representation for affordable housing on the CPC. A resident with professional expertise in affordable housing development, advocacy, or financing, or a representative of another local housing entity can serve as an at-large member. This approach can strengthen the CPC's housing focus and bring additional expertise and knowledge to help the CPC further the community's housing goals.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen and the Affordable Housing Committee and/or Trust will work with the Community Preservation Committee to accomplish this goal.

### Strategy 3.3 Establish CPA Goals and Priorities

A current housing needs assessment provides a foundation to establish meaningful housing goals and strategic priorities for CPA housing appropriations. Recognizing that CPA planning is one component of a larger community planning landscape, CPA housing goals and priorities should reinforce other community preservation and development goals, such as those developed through a master plan, as well as the goals for all the CPA categories. The community's goals and priorities for use of CPA funds regarding housing initiatives can be incorporated in this housing production plan and/or a Community Preservation Plan. CPC's can adopt a CP Plan to formally establish goals and priorities within each CPA category including housing.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen, The Town Manager, and the Affordable Housing Committee and/or Trust and the Planning Board will work with the Community Preservation Committee to accomplish this goal.

## Benefits of Creating a Community Preservation Plan

A CP Plan can help the CPC determine if it would be beneficial to set aside, in reserve, additional funds for affordable housing in the annual budget beyond the required 10 percent. Setting aside additional funding for specific projects or initiatives can demonstrate the community's commitment to affordable housing and encourage additional housing requests.

A CP Plan can also establish a non-binding target allocation policy, beyond the minimum 10 percent requirements, demonstrating the CPC's commitment to affordable housing but not binding use of CPA funds in the same way reserving funds does.

### Components of a Strong Community Preservation Plan:

- Maximize the community's knowledge about housing needs and CPA.
- Provides analysis of local and regional community preservation resources.
- Identifies needs both among and within each CPA category.
- Engages the community to identify project possibilities, goals, and priorities, including direct consultation with municipal officials, municipal board and commission members, and stakeholders, including residents, business owners, and local non-governmental organizations.
- Establishes CPA goals and priorities that are tied to other community goals.
- Describes how and when funding decisions will be made and what criteria will be used to compare funding requests objectively.
- Is reviewed annually to confirm and update the goals and priorities, with a comprehensive update at roughly five-year intervals.

### Importance of Community Engagement in the Planning Process.<sup>8</sup>

- Maximize the community's knowledge about housing needs and CPA.
- Inspire creative thinking about addressing housing needs.
- Build support for future CPA-funded housing initiatives.
- Build trust between the CPC, municipal officials, stakeholders, and the public.
- Involve community members in shaping use of their tax dollars.
- Encourage collaboration and communication among public officials, boards and commissions, private organizations, and other community stakeholders.
- Foster future community service.

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<sup>8</sup> National Coordinating Centre for Public Engagement

## Strategy 3.4 Champion Initiatives to Foster Development

CPC's can advocate for its CPA funding recommendations on the Town Meeting floor. The CPC can advocate for projects and promote initiatives through active engagement of stakeholders or a less formal process whereby CPC members work directly with municipal officials to develop project proposals for CPC consideration. The clearer the CPC can be about priorities for housing projects and activities, the more on target the response can be from groups and organizations wanting to assist in meeting the community's affordable housing goals.

CPC's can issue a Notice of Fund Availability (NOFA) to solicit CPA applications for potential affordable housing projects. Through this process, the CPC solicits the submission of applications and provides clear review criteria that reflect local housing priorities. The NOFA should indicate how much funding is available and can also indicate the CPC's expectation for maximum per unit subsidy. The CPC would review any applications that result from the NOFA and make recommendations to the local legislative body in the same manner that it would for any other CPA funding request.

To encourage construction of new affordable housing units or adaptive reuse of existing buildings, the key to effectiveness is the same – be transparent, predictable, and efficient.

**Be transparent:** Broadcast your local housing priorities and availability of CPA funds.

- What is the vision for development? Based on the community's identified housing needs and goals, what is the vision for development?
- How will you get the word out? The CPC can issue a Request for Proposals (RFP) and utilize local media and social media to get the word out.

**Be predictable:** Describe how the CPC will evaluate proposals, what level of advocacy the CPC can offer to the project proponent, and what the award conditions will be.

- How will the CPC evaluate proposals? Develop evaluation criteria that are tied to the identified housing needs and best practices for determining the proposal's feasibility. Determine the importance of location, design, subsidy per unit, or target population in evaluating different proposals.
- Will the CPC advocate for the project? Identify local advocates, such as members of the Housing Authority, or elected officials, in addition to the Community Preservation Committee. The CPC can be influential as an advocate for projects by staying in touch with local and state elected officials and others to raise awareness and inform. The CPC can also support proposed developments by stimulating coverage in local and social media outlets and advocating through various stages of the municipal permitting process.

**Be efficient:** Develop a decision-making process.

- How long will it take to decide? Housing developers will want to know that proposals will be reviewed within a reasonable timeframe and the steps involved in the review process. The CPC should have realistic expectations and clearly communicate these expectations.
- Can an affordable housing trust help? No matter how predictable, time-efficient, and transparent the CPC process and expectations are, CPC funds must still be approved by town meetings which typically convene only once or twice per year. One solution to consider is to establish a local Municipal Affordable Housing Trust (housing trust) per MGL, c44B, §55c. CPA funds may be transferred to the local housing trust after CPC recommendation to and approval by the local legislative body. CPC members may be represented on the trust board to create overlap and integrated communications between the two municipal entities.

**Due diligence:** To foster development, the CPC can recommend funding for a variety of due diligence activities to determine site feasibility if there is a specific site identified. For example, the CPC can recommend the use of CPC administrative or CPA project funds to determine the availability of services and utilities to a specific site, capacity for wastewater treatment and drinking water, fire safety requirements, zoning and other permitting requirements, gas and electric services, and any conservation and environmental issues. This is particularly useful in determining the feasibility of developing surplus municipal properties.

**Timeframe:** Priority 2

**Responsible Entities:** The Board of Selectmen, The Town Manager, and the Affordable Housing Committee and/or Trust and the Planning Board will work with the Community Preservation Committee to accomplish this goal.

**Eligible Activities**

CPA can fund a wide variety of housing uses. Section 5(b) (2) of the statute allows the funds to be used for the “acquisition, creation, preservation, and support of community housing; and for the rehabilitation and restoration of ... community housing that is acquired or created” with CPA funds. Of the areas eligible for CPA funds, housing is the only one that allows “support” activities, which permits a broad range of uses. In addition to the eligible activities described in Section 5 (b) (2), the law allows the municipality to appropriate CPA funds to a housing trust fund per Section 5 (f) and to fund regional projects.

**Acquisition**

The CPA statute defines the term “acquire” as “obtain by gift, purchase, device, grant, rental purchase, lease or otherwise.” Some considerations regarding acquisition of property and property interest:

- **Ownership of property:** any real property interest acquired with CPA funds must be owned by the municipality, but management of that interest for affordable housing properties may be delegated to the housing authority or a nonprofit organization (MGL c.44b §12(b)).
- **Permanent deed restriction required:** real property interests acquired in whole or in part with community preservation fund monies must be bound by a permanent deed restriction that limits the use of the interest to the CPA purpose for which it was acquired and runs with the property in perpetuity. The restriction must conform to the requirements of MGL c.184, which governs deed restrictions generally.
- **Holder of the deed restriction:** a deed restriction for community preservation purposes may be enforced by the municipality or the Commonwealth. It may also run to the benefit of and be enforced by a nonprofit, charitable corporation or foundation selected by the Town.

## Eligible Activities

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- **Holder of the deed restriction:** a deed restriction for community preservation purposes may be enforced by the municipality or the Commonwealth. It may also run to the benefit of and be enforced by a nonprofit, charitable corporation or foundation selected by the Town.

- **Proceeds from sale:** proceeds from any sale of a real property interest acquired with CPA funds must be credited to the municipality's CPA fund.

## **Create**

To create affordable housing, communities can find many types of activities including new construction, rehabilitation for adaptive reuse of existing buildings, and homebuyer programs that convert market-rate homes to deed-restricted affordable homes. A specific consideration when creating affordable housing units with CPA funds is that the CPA statute articulates preference for the reuse of existing buildings or new construction on previously developed sites.

CPA appropriations become especially important in supporting the production of affordable housing to fill the gap between the cost of development and what qualifying occupants can afford to pay. Many affordable housing developments rely on multiple layers of subsidies to fill these gaps, including various state and federal programs. CPA funds can be used to leverage other essential public subsidies to make developments financially feasible.

## **Land Purchase**

CPA funds can be used to acquire property for the purpose of creating affordable housing, a housing development on property purchased with CPA funds must be CPA eligible. Neutralizing land costs through pre-acquisition of buildable land can be effective to enhance feasible development possibilities and affords more control over design and location of development. Prior to acquisition it is important to determine site constraints and opportunities to ensure feasibility of development. Note that acquisition of real property with CPA funds is exempt from the provisions of MGL c.30B § 16, which requires a municipality to seek property through a bid or RFP process.

## **Adaptive Re-Use**

Adaptive re-use of existing buildings can be an effective way to create affordable housing by converting existing nonresidential properties, such as schools, mills, churches, hospitals, and office buildings, to housing units. The properties to be converted are often historic sites and CPA funds can be used for both affordable housing and historic preservation purposes. Historic rehabilitation projects may also qualify for additional funds, such as federal and state historic tax credits.

## **Rental Housing Initiatives**

Purchase of existing market-rate homes and conversion to affordable homes can create permanent deed-restricted affordable rental housing. The initiative's sponsoring entity would acquire existing market-rate homes, undertake rehabilitation if needed, and rent to

qualifying households. A housing trust, Housing Authority, or non-profit housing organization could sponsor such an initiative.

### **First-time Homebuyer Programs**

Buy-down the cost of homes to create affordable mortgage costs for first-time homebuyers with qualifying incomes. There are typically two program models for buy-down programs:

1. Purchase/rehab model: The sponsoring entity acquires property, rehabilitates it as necessary, and sells to a qualified buyer for an affordable price with a deed restriction to secure ongoing affordability. When using CPA funds, the acquisition of real property is exempt from M.G.L. c.30B s.16 (per M.G.L. c.44B s.5(f)). It is important to determine an acceptable level of rehabilitation for the subject properties to stay within the program budget and to ensure that the new homebuyer is not burdened with additional rehab costs after purchase.
2. Subsidy model: The sponsoring entity qualifies potential buyers, the buyer locates a home to purchase on the market, and the sponsoring entity provides a subsidy at closing to buy-down the cost of the mortgage and executes a deed restriction to secure ongoing affordability. It is critical to set program parameters, including maximum subsidy per unit, maximum property acquisition cost, and minimum property condition/rehabilitation needs with quality standards.

In both models, the sponsoring entity must create a transparent, fair, and affirmative process to market the program and select qualified buyers to ensure compliance with federal Fair Housing laws and the Massachusetts Anti-Discrimination Act.

### **New Construction**

There are many examples of new construction to create affordable units with the support of CPA funds. Often these types of developments are eligible for other private, state, or federal funds. Combining CPA funds with other sources effectively leverages additional funds. The allocation of CPA funds by a community early in the planning or development process can make the development more competitive for other funds by this demonstration of local support.

New construction, depending on the scale of the project and the level of leveraging, can provide high value for the CPA's investment: Smaller projects usually require larger local subsidies primarily because less leveraging is available from other funding sources.

The CPC can support construction of new affordable housing on publicly owned land, as infill housing, as family-sized units, to serve special needs, through Comprehensive Permit projects, and as mixed-use development.

## **Development of publicly owned land**

CPA funds can support the development of affordable housing on publicly owned land. This can include land owned by the municipality or by the local housing authority that can be sold or leased to the developer.

## **Infill housing**

CPA funds can support the construction of new housing on small lots in existing neighborhoods. Sites can be acquired (often through tax foreclosure), donated or purchased. Lots that do not conform to existing zoning requirements but might accommodate new starter homes or smaller houses for empty nesters may be considered. Development costs can vary greatly depending on the site, nature of the development, and the cost of the land.

## **Family-sized units**

CPA funds can support new construction of affordable housing, whether permitted as a Comprehensive Permit under MGL c.40B or through zoning provisions. A need for affordable housing sized for families with three or more bedrooms is often indicated through a local housing needs assessment.

## **Special Needs Housing**

CPA funds can help communities provide housing for groups within the community with special needs as identified in local housing needs assessments.

## **Comprehensive Permit Developments**

Communities can allocate CPA funds to support private affordable housing developments that are permitted through a Comprehensive Permit, under M.G.L. c.40b. In fact, many of the other profiles in this chapter are also developments that were permitted through a Comprehensive Permit rather than local zoning regulations.

## **Mixed-Use Development**

Mixed-use developments have different uses in the same building or on the same property. A typical example of a mixed-use project or on the same property. A typical example of a mixed-use project is a building that has retail shops on the ground floor and residential units on the upper stories. CPA funds for housing can be used in mixed-use developments if the amount of CPA funds is used in the same percentage of the CPA eligible housing.

## **Recycled Housing**

This type of project involves moving an existing house slated for teardown to another site, making necessary improvements, and selling or leasing it to a qualifying occupant in



exchange for affordability restrictions. This is typically done with a publicly owned or other donated parcel of land.

### **Accessory Apartments**

Accessory apartments, sometimes called "in-law apartments" are small apartments within existing residences or out-buildings on the property. These apartments can help increase the supply of affordable rental units in a municipality. CPA funds can be used to support the costs of improvements necessary to develop such units, with the provision that the units be permanently deed restricted to preserve affordability.

### **Preservation**

The term "preservation" is defined in the statute as the "protection of personal or real property from injury, harm, or destruction." Typically, the acquisition of community housing unit(s) or a housing deed restriction is required when preserving existing affordable housing units. Many older affordable units in the Commonwealth have affordability restrictions that are not permanent or do not survive if an eligible buyer is not secured within certain time limits. CPA funds help to preserve such units as affordable housing.

The use of CPA funds should be clarified regarding "acquisition" or "preservation." Preserving the affordability of units often results in a private entity taking title to a property and would not trigger the same requirements of a CPA-funded "acquisition" project, namely that the property be owned by the municipality.

Communities can allocate CPA funds to the local housing authority, non-profit or for-profit developers, or work through its municipal affordable housing trust to preserve community housing. The acquisition of community housing can be particularly useful for projects to preserve expiring affordability restrictions or for some limited activities to repair existing affordable housing units to protect the housing structure from future injury, harm, or destruction.

### **Support**

The 2012 amendments to Section 2 of the CPA statute added a definition for the term "support" of community housing:

"...shall include, but not be limited to programs that provide grants, loans, rental assistance, security deposits, interest rate write-downs or other forms of assistance directly to individuals who are eligible for community housing or to an entity that owns, operates, or manages such housing, for the purpose of making housing affordable."

Examples of what communities have done under "support" include: homebuyer or rental assistance programs, hiring of local housing coordinators and consultants, contracts for the services of regional housing offices, contracts for professional planning services to prepare housing needs assessments or housing plans, predevelopment activities, site preparation,

surveys, and other related purposes such as appraisals, closing costs, and other legal fees associated with affordable housing development.

Some other predevelopment uses, and property acquisition-related purposes include mitigation of brownfields, permit processing fees, support costs related to issuing RFPs, and technical review of affordable housing development proposals.

CPA funds can be used to support affordable housing through predevelopment activities, site improvements, and financial assistance for qualifying households. In addition, communities can use CPA funds for affordable housing plans and to expand professional capacity to implement CPA eligible housing initiatives.

## Predevelopment

CPA funding is an important resource to help jump start a development project. A board, committee of the municipality, or the project sponsor may apply for CPA funds to finance predevelopment activities. These activities may be needed to determine project feasibility, plan for the number of housing units to be built or preserved, and/or create preliminary site plans for the best use of a parcel. These preliminary investigations can set up realistic expectations regarding a wide range of site development issues and enable the community to assess what housing can be accommodated on a particular parcel. Predevelopment analysis promotes better project planning and helps municipalities set realistic expectations regarding the number of units it can develop and the financial feasibility.

Predevelopment analysis can also provide valuable supportive documentation for RFPs. Having experienced professionals undertake the analysis adds credibility and can help the developer gain additional local approvals and funding necessary for the development to proceed. Predevelopment activities, also referred to as "soft costs," are eligible to receive both CPA administrative and project funds and may include preliminary environmental or financial feasibility studies, surveys, site planning, and design studies.

## Preliminary environmental or financial feasibility studies

CPA funds can pay for tests to ensure that the site is suitable for housing development and to determine where the development should be placed. Environmental tests can include: Phase I environmental reports, test borings, and wetlands delineations.

## Site Planning

CPA funds can be appropriated to pay consultants to prepare conceptual site plans that can be used to inform the public. This information may be included in an RFP to solicit interest from developers for affordable housing developments on public property.

## Financing assistance to qualifying households

CPA funds may be used to provide subsidies directly to eligible households to lower the cost of obtaining affordable housing. Eligible activities in this category include down payment, closing cost, and rental assistance.

### **Down payment and closing cost assistance**

Provide financial support to first-time homebuyers to help cover down payment and closing costs. This assistance is provided as deferred payment loads with recapture provisions.

### **Rental Assistance**

Offer direct assistance in the form of rental vouchers that subsidize the difference between market rents and what a household can afford to pay (usually no more than 30 percent of household income).

## Professional Capacity

Fund a professional to support the implementation of the Community Preservation Plan and other local affordable housing plans, as well as to provide technical input on housing development proposals. A Housing Coordinator can range from a part-time staff person or consultant to a full-time position if warranted. Housing coordinators can be hired as staff and report to a municipal official (planner, town administrator, town manager, mayor) or be hired as a consultant based on an agreed-upon scope of services and fee schedule.

## Rehabilitate

Under CPA, rehabilitation of community affordable housing is only eligible for funding if the housing was previously acquired or created with CPA funds. As such, many home rehabilitations programs do not qualify for CPA funds unless affordable housing units are created because of the application of CPA program funds.

Section 2 of the CPA statute defines the term "rehabilitation" essentially as capital improvements to make the property functional for its intended use such as improvements for accessibility and building code compliance. One important note regarding CPA-funded projects involving any historic resource is that all work performed on the resource must comply with the US Secretary of the Interior's Standards for Rehabilitation.

## Municipal Affordable Housing Trusts

CPA funds may be allocated to a Municipal Affordable Housing Trust (housing trust) per Section 5(f) of the CPA statute. There are a few important considerations regarding the appropriation of CPA funds for housing trusts.

The housing trust statute (M.G.L. c.44 s.55C) states that the purpose of a trust is to "create or preserve" affordable housing. However, the trust statute does not include "support" of affordable housing, which is an eligible activity under the CPA statute, as one of a housing trust's purposes. Therefore, without further action, a housing trust would be limited to activities to "create or preserve" affordable housing without the ability to perform activities considered "support" allowed by CPA, such as funding predevelopment activities, hiring a housing coordinator, or establishing a down payment or rental assistance program. Some communities have attempted to address this discrepancy by executing grant agreements between housing trusts and CPCs. The housing trust statute does not explicitly grant housing trusts the power to execute grant agreements to carry out activities that are outside of a housing trust's statutory purposes.

### Regional Housing Initiatives

Communities are not restricted to spending CPA funds only within their city or town borders. In fact, a 2012 amendment to Section 5(b)(1) of the CPA statute requires CPCs to consider regional project when studying the needs, possibilities, and resources regarding community preservation. Projects that extend beyond community geographical boundaries should satisfy important local needs. In recent years there has been some progress on more regional approaches to affordable housing, including the provision of technical and financial resources through HOME Consortia, regional planning agencies, and regional non-profit organizations.

Regional housing initiatives can provide rental or homebuyer assistance, coordinate affordable housing development that spans municipal borders and support the extension of important infrastructure (such as sewer or water infrastructure) from an adjacent community to service affordable housing.

### Proportionate Spending

CPA funds must be allocated in the same proportion as the percentage of CPA eligible housing units in the development or program. For example, if half the housing units to be created in a development are for households that are CPA income-eligible, half of the total cost of the development may be funded using CPA funds. If a property is acquired entirely with CPA funds, the entire property must be for the eligible CPA purpose for which it was acquired and permanently deed-restricted for the same per Section 12 of the CPA statute.

### Anti-Aid Amendment

The Anti-Aid Amendment to the Massachusetts Constitution (MA. Const. amendment Article 42, s.2) as amended by Article 103 generally prohibits the granting of public funds (such as CPA funds) to private organizations or individuals except when the funds are used for a designated public purpose and the benefits accrue to the public.

To comply with the law, all CPA-funded affordable housing projects or programs should include some type of affordability restriction or recapture provision recorded through a deed, mortgage, or contract that assures a public benefit.

## The Uniform Procurement Act

Municipalities and other public entities must comply with M.G.L. c.30B, the state's Uniform Procurement Act for the acquisition of goods and services and the acquisition and disposition of real property. However, the acquisition of real property interests using CPA funds, normally covered by M.G.L. c. 30B §.16, is exempt. This allows for a simpler process for property acquisitions using CPA funds, and allows municipalities to respond more quickly in the eventuality that a desirable property comes on the market. One caveat is that the price paid by the municipality can be no higher than the value as determined by the municipality through "procedures customarily accepted by the appraising profession as valid," which is typically an appraisal by a qualified real estate appraiser who is contracted by the municipality (rather than the project sponsor).

Any disposition, which includes sale and lease of real property, and procurement of goods or services is subject to the provisions of c.30B. For the procurement of appraisal services, the CPC must be mindful of the procurement procedures that differ based on estimated contract amount. For contracts under \$10,000, the public body must use sound business practices. For contracts between \$10,000 and \$34,999, the public body must solicit three written or oral quotes. For contracts of \$35,000 and over, the public body must issue a bid offering or request for proposals. The limits change periodically so it is best to check the Inspector General's website to ensure that the numbers are current.

## Regional Strategies

### Housing Assistance Programs

By pooling CPA funds, communities can establish a regional housing assistance programs to assist eligible households with the cost of renting or buying a home. Communities can pool CPA funds to expand professional capacity for support of affordable housing initiatives. This type of service can be particularly helpful for communities to support local housing initiatives.

*Goal #4: Continue to create affordable housing units through adaptive reuse of existing buildings and town-owned properties; and*

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## Strategy 4.1: Conduct Screening Analysis of Town-Owned Land

The Town of Stoughton will conduct screening analysis of Town-owned land to target other opportunities for developing affordable housing. Many parcels of Town land are dedicated to park and conservation purposes, and thus are not available for development (Article 97 of the Massachusetts Constitution requires, that to withdraw conservation land for other purposes, the Conservation Commission must give its unanimous consent, Town Meeting must provide a 2/3 vote and the State legislature must also provide a 2/3 vote). Land that is not otherwise committed to a specific purpose may be suitable for affordable housing development. The screening analysis will filter out properties that are not suitable; factors to consider include environmental constraints, slope, soils, road access, and neighborhood compatibility. If one or more properties offer promise, the Board will propose engaging professionals to perform a feasibility study, including soil testing to estimate septic capacity and installing test wells to judge the quantity and quality of ground water. For those sites with high development suitability, the Planning Board will reach out to the neighborhood and collaborate with other boards to seek to develop a consensus on a preferred housing concept.

**Timeframe:** Priority 2: begin process of analyzing Town-owned land for affordable housing suitability. Rank sites and identify priority locations. Year 3: Hold informational meeting(s) on the process and generate support for proceeding to the next step. Request funding for testing and engineering costs. Year 4: Conduct preliminary site planning process. Year 5: Pending the outcome of the previous phases, prepare a strategy for implementation.

**Responsible Entity:** The Board of Selectmen, Town Manager and The Affordable Housing Committee and/or Trust should study opportunities for adaptive reuse.

## Strategy 4.2: Re-use of existing buildings or town-owned sites for new community housing.

In the future, Stoughton may have municipal structures that become abandoned, underutilized, or functionally obsolete. There may be opportunities to convert town-owned property to accommodate some affordable housing. Future tax title property may also provide the community with opportunities to construct affordable housing for its residents. Additionally, privately owned properties (for example, a large Victorian or a farmhouse) might be converted to multi-unit dwellings that would include affordable units.

- Prioritize age-restricted or multi-generational affordable housing on abandoned and vacant properties.
- Identify potential funding and grant options.
- Target development projects to Town-owned properties where feasible to take advantage of parcels that will have discounted or nominal acquisition costs to make affordable housing more financially feasible.

- The Town can explore whether any Town-owned parcels or buildings could be developed as affordable.
- Consider streamlining the permitting process.
- Consider discounting permitting fees for development of affordable housing units.
- Consider congregate housing or other community co-living spaces.

**Recommended Action:** The Board of Selectmen and The Affordable Housing Committee and/or Trust will study municipal land holdings to determine if any are appropriate for affordable housing. The town will study the potential for re-using structures as the need arises. Reusing properties as housing is a strategy that enables the community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community.

In the future, whenever the community analyzes property for future municipal uses, affordable housing potential will be taken into consideration. If any parcel is determined to have potential, land planners or other consultants could be hired to conduct a more rigorous analysis of the property. If a property is deemed appropriate for the construction of affordable housing, the town will work with a not-for-profit developer and target the disposition of the property for the specific purpose of creating affordable housing. The town will retain control over the review process and will structure the deed in such a way as to protect the community and public interest.

**Timeframe:** Priority 2

**Responsible Entity:** The Board of Selectmen, Town Manager Affordable Housing Committee and/or Trust, Planning Board.

### **Strategy 4.3: Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.**

Mixed-use should be facilitated in commercial zones to allow high density residential uses to be integrated with commercial uses, pursuant to appropriate design criteria. This approach makes for optimal use of commercial areas while providing efficient locations for housing units. Can provide suitable locations for age-restricted affordable housing to meet the needs of an aging population.

**Timeframe:** Priority 2

**Responsible Entities:** Board of Selectmen, Planning Board, Zoning Board of Appeals.



#### Strategy 4.4: Collaborate with Housing Partners.

The implementation of this Housing Production Plan will likely require the support and assistance from a variety of resources. The Town of Stoughton will establish or strengthen partnerships with housing providers, funding agencies and other housing experts to achieve the goals of this Plan. Local community housing development organizations that the town should reach out to include Housing Solutions for Southeastern Massachusetts, NeighborWorks Southern Mass, and South Shore Habitat for Humanity. These organizations can provide technical assistance, resources, funding, and development services to help the Town of Stoughton achieve its housing goals.

**Timeframe:** Priority 2

**Responsible Entities:** Town Manager, Board of Selectmen, Affordable Housing Committee and/or Trust.



#### Goal #5: Prioritize affordable housing for infill development on abandoned and vacant properties

● ———

Promote flexibility in site planning while protecting natural features, scenic views into property, existing vegetation and landforms and the utilization of land in harmony with neighboring properties.



## Affordable Housing Income Limits

The CPA statute defines affordable housing as “community housing” that serves households at or below 100 percent of the area median income (AMI), as determined by the federal Department of Housing and Urban Development (HUD). One of the most important rules to remember is that these income limits apply to all CPA housing initiatives. The CPA statute provides specific definitions for the terms “low income housing,” “moderate income housing,” and “low and moderate income senior housing.”

The income limits vary by community and are updated annually by HUD. Although 100 percent AMI is the maximum threshold for use of CPA funds, CPA expenditures for housing should be based on addressing local needs, which are often greater for households with lower incomes than the maximum—at or below 30 percent AMI, 50 percent AMI, and 80 percent AMI. Units must serve households at or below 80 percent AMI to count on the Subsidized Housing Inventory.

For more information on the difference between HUD and DOR calculations see [http://www.communitypreservation.org/enews/cpa\\_housing\\_jp.htm](http://www.communitypreservation.org/enews/cpa_housing_jp.htm)

Information on HUDs calculation can be found at <http://www.huduser.org/portal/datasets/il.html>.

Note that there can be a difference between the 80 percent AMI figures determined by HUD and the DOR calculation which is 80 percent of the HUD 100 percent of the AMI figure. The HUD figure includes adjustments based on unusually high or low housing cost to income relationships. The Massachusetts Department of Housing and Community Development (DHCD) uses HUD's figures to determine eligibility for the SHI. Many other affordable housing funding programs also base eligibility on the HUD income limits. It is important to be aware of this difference so that the CPA income requirements do not unwittingly jeopardize eligibility for other non-CPA funds or inclusion on the SHI.

## Annual 10 Percent Requirements

Each year, at least 10 percent of annual CPA revenues (including both the local surcharge revenue and state trust fund distribution) must be spent on projects in the three main CPA categories, as follows:

1. Community Housing
2. Historic Preservation
3. Open Space and Recreation.

Alternately, these funds may be set aside in reserve accounts for later spending on projects in each of these three categories. Whether the money is spent or set aside, a total of 30 percent of CPA funds must be allocated to these three categories each year. The remaining 70 percent can be used for any of the three categories, with an option to use up to five percent for CPC administrative purposes. Therefore, the CPA statute allows for spending between 10 percent and 80 percent (or 75 percent if using five percent for administrative expenditures) annually on any one category.

# Administrative Funds

At the recommendation of the CPC, a community can appropriate up to five percent of the annual CPA revenues for the administrative and operating expenses of the Community Preservation Committee (CPC). This includes costs such as staff time or professional services to help manage local CPA funds as well as supplementary expenses such as printing, postage, stationary, phone, transportation, rent, and legal fees. Note also that the CPC's administrative funds can be used to cover costs incurred in scoping out possible projects for recommendation to the town meeting. The CDC administrative budget is included in the annual community preservation budget presented as part of the municipality's annual budget process. All budgets must be approved by the local legislative body.

# Grant Agreements

While not required in the statute, many communities have chosen to execute grant agreements to set clear expectations when granting CPA funds for projects on privately-owned property or when funding a municipal housing trust. A grant agreement helps to ensure that the CPA funds are being used in accordance with CPA guidelines and for activities authorized by town meeting.

Grant agreements typically specify the amount of funding, what the funds are intended to be used for, any conditions of funding (such as acquiring matching funds or executing a deed restriction), reporting and monitoring requirements, and what remedies would be required should the funds be used improperly or not entirely used. Note that a grant agreement, if it is an "agreement between governmental body and an individual or nonprofit entity, the purpose of which is to carry out a public purpose of support or stimulation, instead of procuring supplies or services for the benefit or use of the governmental body," is exempt from Chapter 30B requirements (MGL c30B, §2).

Grant agreements are executed after the town meeting approved the use of the funds but prior to distributing the funds to the private organization. The agreement is accepted (signed) by both the municipality and the party receiving the CPA funds.

The Community Preservation Fund Report for Fiscal Year 2019 indicates the Town of Stoughton has a Total Fund Balance June 30, 2019 of \$6,616,157. During Fiscal Year 2019, expenditures from the CPA fund included:

Table 52: Community Preservation Fund Report Expenditures

Community Preservation Fund Report FY 2019 Expenditures	
Open Space	\$23,134
Historic Resources	\$449,660
Community Housing	\$0
Community Recreation	\$72,160
Expenditures for Debt Service	
Open Space	\$81,585
Historic Resources	\$11,850
Community Housing	\$0

Community Recreation	\$94,949
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**Figure 33: Community Preservation Fund Report Fund Equity**

MASSACHUSETTS DEPARTMENT OF REVENUE  
DIVISION OF LOCAL SERVICES

**Stoughton**  
TOWN

**CP2**

**Community Preservation Fund Report - Fiscal Year 2019**

CITY/TOWN of Stoughton  
Detail of Community Preservation Fund Total Fund Equity  
Fiscal year ended June 30, 2019

1. Fund Balance Reserved for Encumbrances (3211)	30,762.00
2. Fund Balance Reserved for Expenditures (3240)	1,112,496.00
3. Fund Balance Reserved for Open Space (3241)	-0.24
4. Fund Balance Reserved for Historic Resources (3242)	86,852.03
5. Fund Balance Reserved for Community Housing (3243)	669,839.00
6. Fund Balance Reserved for Special Purposes (3280)	959,726.05
7. Fund Balance Reserved for Community Preservation Act (3320)/Undesignated (3590)	3,756,483.09
8. Total Community Preservation Fund Balance June 30, 2019 (Total must equal total fund balance page 1)	<b>6,616,157.93</b>
Has the community met the requirement to either appropriate or reserve for future appropriation at least 10% of the estimated annual fund revenue for open space, historic resources and community housing?	Y
If no, explain how the town plans to meet the requirement?	

## Implementation Strategies

### Strategy 1.1 Collaborate with Stakeholders

Community Preservation Committee can be actively collaborative—initiating, coordinating, and promoting initiatives for CPA funding for affordable housing. CPC members can coordinate with municipal staff to negotiate open space acquisitions, develop a scope of work for rehabilitation of historic town properties, or identify municipal property for development of new affordable housing units. With diverse membership, the CPC can improve and reinforce collaboration and communication among municipal entities and the public. The CPC is optimally poised to cultivate

collaboration among housing organizations, municipal officials, and other local and regional stakeholders to identify and promote housing initiatives.<sup>9</sup>

There are many approaches to engaging stakeholders and encouraging dialogue that the CPC can champion. The following are ideas for sparking collaboration in your community:

- Schedule one-on-one interviews with representatives of housing advocacy groups and organizations, including the local housing authority, to learn more about their initiatives and needs.
- Invite the local housing authority, the regional planning agency, and municipal officials (such as the Town Planner or Director of the Senior Center) to present at a CPC meeting about community and/or regional housing needs.
- Present information about CPC eligibility and local housing needs at community meetings, such as the meetings of the Board of Selectmen, Council on Aging, Chamber of Commerce and/or local business association.
- Organize a tour of housing developments in the region to inspire discussion about the community vision for affordable housing development.
- Host a CPA housing roundtable with housing advocates, housing organizations, municipal officials, and other community members to identify possible affordable housing initiatives that could be funded through CPA.

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## Strategy 1.2 Strengthen the CPC's Housing Focus

It can be helpful to have additional representation for affordable housing on the CPC. A resident with professional expertise in affordable housing development, advocacy, or financing, or a representative of another local housing entity can serve as an at-large member. This approach can strengthen the CPC's housing focus and bring additional expertise and knowledge to help the CPC further the community's housing goals.

## Strategy 1.3 Establish CPA Goals and Priorities

A current housing needs assessment provides a foundation to establish meaningful housing goals and strategic priorities for CPA housing appropriations. Recognizing that CPA planning is one component of a larger community planning landscape, CPA housing goals and priorities should reinforce other community preservation and development goals, such as those developed through a master plan, as well as the goals for all the CPA categories. The community's goals and priorities for use of CPA funds regarding housing initiatives can be incorporated in this housing production plan and/or a Community Preservation Plan. CPC's can adopt a CP Plan to formally establish goals and priorities within each CPA category including housing.

### Benefits of Creating a Community Preservation Plan

A CP Plan can help the CPC determine if it would be beneficial to set aside, in reserve, additional funds for affordable housing in the annual budget beyond the required 10 percent. Setting aside additional funding for specific projects or initiatives can demonstrate the community's commitment to affordable housing and encourage additional housing requests.

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<sup>9</sup> <https://www.housingtoolbox.org/writable/files/resources/CPA-guidebook-2016-lowres.pdf>

~~A CP Plan can also establish a non-binding target allocation policy, beyond the minimum 10 percent requirements, demonstrating the CPC's commitment to affordable housing but not binding use of CPA funds in the same way reserving funds does.~~

#### ~~Components of a Strong Community Preservation Plan:~~

- ~~• Maximize the community's knowledge about housing needs and CPA.~~
- ~~• Provides analysis of local and regional community preservation resources.~~
- ~~• Identifies needs both among and within each CPA category.~~
- ~~• Engages the community to identify project possibilities, goals, and priorities, including direct consultation with municipal officials, municipal board and commission members, and stakeholders, including residents, business owners, and local non-governmental organizations.~~
- ~~• Establishes CPA goals and priorities that are tied to other community goals.~~
- ~~• Describes how and when funding decisions will be made and what criteria will be used to compare funding requests objectively.~~
- ~~• Is reviewed annually to confirm and update the goals and priorities, with a comprehensive update at roughly five-year intervals.~~

#### ~~Importance of Community Engagement in the Planning Process:<sup>10</sup>~~

- ~~• Maximize the community's knowledge about housing needs and CPA.~~
- ~~• Inspire creative thinking about addressing housing needs.~~
- ~~• Build support for future CPA-funded housing initiatives.~~
- ~~• Build trust between the CPC, municipal officials, stakeholders, and the public.~~
- ~~• Involve community members in shaping use of their tax dollars.~~
- ~~• Encourage collaboration and communication among public officials, boards and commissions, private organizations, and other community stakeholders.~~
- ~~• Foster future community service.~~

### ~~Strategy 1.4 Champion Initiatives to Foster Development~~

~~CPC's can advocate for its CPA funding recommendations on the Town Meeting floor. The CPC can advocate for projects and promote initiatives through active engagement of stakeholders or a less formal process whereby CPC members work directly with municipal officials to develop project proposals for CPC consideration. The clearer the CPC can be about priorities for housing projects and activities, the more on target the response can be from groups and organizations wanting to assist in meeting the community's affordable housing goals.~~

~~CPC's can issue a Notice of Fund Availability (NOFA) to solicit CPA applications for potential affordable housing projects. Through this process, the CPC solicits the submission of applications~~

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<sup>10</sup> ~~National Coordinating Centre for Public Engagement~~

~~and provides clear review criteria that reflect local housing priorities. The NOFA should indicate how much funding is available and can also indicate the CPC's expectation for maximum per unit subsidy. The CPC would review any applications that result from the NOFA and make recommendations to the local legislative body in the same manner that it would for any other CPA funding request.~~

~~To encourage construction of new affordable housing units or adaptive reuse of existing buildings, the key to effectiveness is the same—be transparent, predictable, and efficient.~~

**~~Be transparent:~~** Broadcast your local housing priorities and availability of CPA funds.

- ~~• What is the vision for development? Based on the community's identified housing needs and goals, what is the vision for development?~~
- ~~• How will you get the word out? The CPC can issue a Request for Proposals (RFP) and utilize local media and social media to get the word out.~~

**~~Be predictable:~~** Describe how the CPC will evaluate proposals, what level of advocacy the CPC can offer to the project proponent, and what the award conditions will be.

- ~~• How will the CPC evaluate proposals? Develop evaluation criteria that are tied to the identified housing needs and best practices for determining the proposal's feasibility. Determine the importance of location, design, subsidy per unit, or target population in evaluating different proposals.~~
- ~~• Will the CPC advocate for the project? Identify local advocates, such as members of the Housing Authority, or elected officials, in addition to the Community Preservation Committee. The CPC can be influential as an advocate for projects by staying in touch with local and state elected officials and others to raise awareness and inform. The CPC can also support proposed developments by stimulating coverage in local and social media outlets and advocating through various stages of the municipal permitting process.~~

**~~Be efficient:~~** Develop a decision-making process.

- ~~• How long will it take to decide? Housing developers will want to know that proposals will be reviewed within a reasonable timeframe and the steps involved in the review process. The CPC should have realistic expectations and clearly communicate these expectations.~~
- ~~• Can an affordable housing trust help? No matter how predictable, time-efficient, and transparent the CPC process and expectations are, CPC funds must still be approved by town meetings which typically convene only once or twice per year. One solution to consider is to establish a local Municipal Affordable Housing Trust (housing trust) per MGL, c44B, §55c. CPA funds may be transferred to the local housing trust after CPC recommendation to and approval by the local legislative body. CPC members may be represented on the trust board to create overlap and integrated communications between the two municipal entities.~~

**~~Due diligence:~~** To foster development, the CPC can recommend funding for a variety of due diligence activities to determine site feasibility if there is a specific site identified. For example, the

CPC can recommend the use of CPC administrative or CPA project funds to determine the availability of services and utilities to a specific site, capacity for wastewater treatment and drinking water, fire safety requirements, zoning and other permitting requirements, gas and electric services, and any conservation and environmental issues. This is particularly useful in determining the feasibility of developing surplus municipal properties.

### Eligible Activities

CPA can fund a wide variety of housing uses. Section 5(b) (2) of the statute allows the funds to be used for the “acquisition, creation, preservation, and support of community housing; and for the rehabilitation and restoration of ... community housing that is acquired or created” with CPA funds. Of the areas eligible for CPA funds, housing is the only one that allows “support” activities, which permits a broad range of uses. In addition to the eligible activities described in Section 5 (b) (2), the law allows the municipality to appropriate CPA funds to a housing trust fund per Section 5 (f) and to fund regional projects.

### Acquisition

The CPA statute defines the term “acquire” as “obtain by gift, purchase, devise, grant, rental purchase, lease or otherwise.” Some considerations regarding acquisition of property and property interest:

- **Ownership of property:** any real property interest acquired with CPA funds must be owned by the municipality, but management of that interest for affordable housing properties may be delegated to the housing authority or a nonprofit organization (MGL c.44b §12(b)).
- **Permanent deed restriction required:** real property interests acquired in whole or in part with community preservation fund monies must be bound by a permanent deed restriction that limits the use of the interest to the CPA purpose for which it was acquired and runs with the property in perpetuity. The restriction must conform to the requirements of MGL c.184, which governs deed restrictions generally.
- **Holder of the deed restriction:** a deed restriction for community preservation purposes may be enforced by the municipality or the Commonwealth. It may also run to the benefit of and be enforced by a nonprofit, charitable corporation or foundation selected by the Town.
- **Proceeds from sale:** proceeds from any sale of a real property interest acquired with CPA funds must be credited to the municipality's CPA fund.

### Create

To create affordable housing, communities can find many types of activities including new construction, rehabilitation for adaptive reuse of existing buildings, and homebuyer programs that convert market rate homes to deed restricted affordable homes. A specific consideration when creating affordable housing units with CPA funds is that the CPA statute articulates preference for the reuse of existing buildings or new construction on previously developed sites.

CPA appropriations become especially important in supporting the production of affordable housing to fill the gap between the cost of development and what qualifying occupants can afford to pay. Many affordable housing developments rely on multiple layers of subsidies to fill these gaps, including various state and federal programs. CPA funds can be used to leverage other essential public subsidies to make developments financially feasible.

### Land Purchase

CPA funds can be used to acquire property for the purpose of creating affordable housing, a housing development on property purchased with CPA funds must be CPA eligible. Neutralizing land costs through pre-acquisition of buildable land can be effective to enhance feasible development possibilities and affords more control over design and location of development. Prior to acquisition it is important to determine site constraints and opportunities to ensure feasibility of development. Note that acquisition of real property with CPA funds is exempt from the provisions of MGL c.30B §16, which requires a municipality to seek property through a bid or RFP process.

### Adaptive Re-Use

Adaptive re-use of existing buildings can be an effective way to create affordable housing by converting existing nonresidential properties, such as schools, mills, churches, hospitals, and office buildings, to housing units. The properties to be converted are often historic sites and CPA funds can be used for both affordable housing and historic preservation purposes. Historic rehabilitation projects may also qualify for additional funds, such as federal and state historic tax credits.

### Rental Housing Initiatives

Purchase of existing market rate homes and conversion to affordable homes can create permanent deed restricted affordable rental housing. The initiative's sponsoring entity would acquire existing market rate homes, undertake rehabilitation if needed, and rent to qualifying households. A housing trust, Housing Authority, or non-profit housing organization could sponsor such an initiative.

### First-time Homebuyer Programs

Buy-down the cost of homes to create affordable mortgage costs for first-time homebuyers with qualifying incomes. There are typically two program models for buy-down programs:

1. Purchase/rehab model: The sponsoring entity acquires property, rehabilitates it as necessary, and sells to a qualified buyer for an affordable price with a deed restriction to secure ongoing affordability. When using CPA funds, the acquisition of real property is exempt from M.G.L. c.30B s.16 (per M.G.L. c.44B s.5(f)). It is important to determine an acceptable level of rehabilitation for the subject properties to stay within the program budget and to ensure that the new homebuyer is not burdened with additional rehab costs after purchase.



2. ~~Subsidy model: The sponsoring entity qualifies potential buyers, the buyer locates a home to purchase on the market, and the sponsoring entity provides a subsidy at closing to buy down the cost of the mortgage and executes a deed restriction to secure ongoing affordability. It is critical to set program parameters, including maximum subsidy per unit, maximum property acquisition cost, and minimum property condition/rehabilitation needs with quality standards.~~

~~In both models, the sponsoring entity must create a transparent, fair, and affirmative process to market the program and select qualified buyers to ensure compliance with federal Fair Housing laws and the Massachusetts Anti-Discrimination Act.~~

### ~~New Construction~~

~~There are many examples of new construction to create affordable units with the support of CPA funds. Often these types of developments are eligible for other private, state, or federal funds. Combining CPA funds with other sources effectively leverages additional funds. The allocation of CPA funds by a community early in the planning or development process can make the development more competitive for other funds by this demonstration of local support.~~

~~New construction, depending on the scale of the project and the level of leveraging, can provide high value for the CPA's investment: Smaller projects usually require larger local subsidies primarily because less leveraging is available from other funding sources.~~

~~The CPC can support construction of new affordable housing on publicly owned land, as infill housing, as family-sized units, to serve special needs, through Comprehensive Permit projects, and as mixed-use development.~~

### ~~Development of publicly owned land~~

~~CPA funds can support the development of affordable housing on publicly owned land. This can include land owned by the municipality or by the local housing authority that can be sold or leased to the developer.~~

### ~~Infill housing~~

~~CPA funds can support the construction of new housing on small lots in existing neighborhoods. Sites can be acquired (often through tax foreclosure), donated or purchased. Lots that do not conform to existing zoning requirements but might accommodate new starter homes or smaller houses for empty nesters may be considered. Development costs can vary greatly depending on the site, nature of the development, and the cost of the land.~~

### ~~Family-sized units~~

~~CPA funds can support new construction of affordable housing, whether permitted as a Comprehensive Permit under MGL c.40B or through zoning provisions. A need for affordable housing sized for families with three or more bedrooms is often indicated through a local housing needs assessment.~~

### Special Needs Housing

CPA funds can help communities provide housing for groups within the community with special needs as identified in local housing needs assessments.

### Comprehensive Permit Developments

Communities can allocate CPA funds to support private affordable housing developments that are permitted through a Comprehensive Permit, under M.G.L. c.40B. In fact, many of the other profiles in this chapter are also developments that were permitted through a Comprehensive Permit rather than local zoning regulations.

### Mixed-Use Development

Mixed-use developments have different uses in the same building or on the same property. A typical example of a mixed-use project is a building that has retail shops on the ground floor and residential units on the upper stories. CPA funds for housing can be used in mixed-use developments if the amount of CPA funds is used in the same percentage of the CPA-eligible housing.

### Recycled Housing

This type of project involves moving an existing house slated for teardown to another site, making necessary improvements, and selling or leasing it to a qualifying occupant in exchange for affordability restrictions. This is typically done with a publicly owned or other donated parcel of land.

### Accessory Apartments

Accessory apartments, sometimes called “in-law apartments” are small apartments within existing residences or out buildings on the property. These apartments can help increase the supply of affordable rental units in a municipality. CPA funds can be used to support the costs of improvements necessary to develop such units, with the provision that the units be permanently deed restricted to preserve affordability.

## Preservation

The term “preservation” is defined in the statute as the “protection of personal or real property from injury, harm, or destruction.” Typically, the acquisition of community housing unit(s) or a housing deed restriction is required when preserving existing affordable housing units. Many older affordable units in the Commonwealth have affordability restrictions that are not permanent or do not survive if an eligible buyer is not secured within certain time limits. CPA funds help to preserve such units as affordable housing.

The use of CPA funds should be clarified regarding “acquisition” or “preservation.” Preserving the affordability of units often results in a private entity taking title to a property and would not trigger the same requirements of a CPA-funded “acquisition” project, namely that the property be owned by the municipality.

Communities can allocate CPA funds to the local housing authority, non-profit or for-profit developers, or work through its municipal affordable housing trust to preserve community housing.

The acquisition of community housing can be particularly useful for projects to preserve expiring affordability restrictions or for some limited activities to repair existing affordable housing units to protect the housing structure from future injury, harm, or destruction.

## Support

The 2012 amendments to Section 2 of the CPA statute added a definition for the term "support" of community housing:

"...shall include, but not be limited to programs that provide grants, loans, rental assistance, security deposits, interest rate write downs or other forms of assistance directly to individuals who are eligible for community housing or to an entity that owns, operates, or manages such housing, for the purpose of making housing affordable."

Examples of what communities have done under "support" include: homebuyer or rental assistance programs, hiring of local housing coordinators and consultants, contracts for the services of regional housing offices, contracts for professional planning services to prepare housing needs assessments or housing plans, predevelopment activities, site preparation, surveys, and other related purposes such as appraisals, closing costs, and other legal fees associated with affordable housing development.

Some other predevelopment uses, and property acquisition-related purposes include mitigation of brownfields, permit processing fees, support costs related to issuing RFPs, and technical review of affordable housing development proposals.

CPA funds can be used to support affordable housing through predevelopment activities, site improvements, and financial assistance for qualifying households. In addition, communities can use CPA funds for affordable housing plans and to expand professional capacity to implement CPA-eligible housing initiatives.

## Predevelopment

CPA funding is an important resource to help jump start a development project. A board, committee of the municipality, or the project sponsor may apply for CPA funds to finance predevelopment activities. These activities may be needed to determine project feasibility, plan for the number of housing units to be built or preserved, and/or create preliminary site plans for the best use of a parcel. These preliminary investigations can set up realistic expectations regarding a wide range of site development issues and enable the community to assess what housing can be accommodated on a particular parcel. Predevelopment analysis promotes better project planning and helps municipalities set realistic expectations regarding the number of units it can develop and the financial feasibility.

Predevelopment analysis can also provide valuable supportive documentation for RFPs. Having experienced professionals undertake the analysis adds credibility and can help the developer gain additional local approvals and funding necessary for the development to proceed.

Predevelopment activities, also referred to as "soft costs," are eligible to receive both CPA

~~administrative and project funds and may include preliminary environmental or financial feasibility studies, surveys, site planning, and design studies.~~

### ~~*Preliminary environmental or financial feasibility studies*~~

~~CPA funds can pay for tests to ensure that the site is suitable for housing development and to determine~~

~~where the development should be placed. Environmental tests can include: Phase I environmental reports, test borings, and wetlands delineations.~~

### ~~*Site Planning*~~

~~CPA funds can be appropriated to pay consultants to prepare conceptual site plans that can be used to inform the public. This information may be included in an RFP to solicit interest from developers for affordable housing developments on public property.~~

### ~~*Financing assistance to qualifying households*~~

~~CPA funds may be used to provide subsidies directly to eligible households to lower the cost of obtaining affordable housing. Eligible activities in this category include down payment, closing cost, and rental assistance.~~

#### ~~*Down payment and closing cost assistance*~~

~~Provide financial support to first time homebuyers to help cover down payment and closing costs. This assistance is provided as deferred payment loads with recapture provisions.~~

#### ~~*Rental Assistance*~~

~~Offer direct assistance in the form of rental vouchers that subsidize the difference between market rents and what a household can afford to pay (usually no more than 30 percent of household income).~~

### ~~*Professional Capacity*~~

~~Fund a professional to support the implementation of the Community Preservation Plan and other local affordable housing plans, as well as to provide technical input on housing development proposals. A Housing Coordinator can range from a part-time staff person or consultant to a full-time position if warranted. Housing coordinators can be hired as staff and report to a municipal official (planner, town administrator, town manager, mayor) or be hired as a consultant based on an agreed-upon scope of services and fee schedule.~~

### ~~*Rehabilitate*~~

~~Under CPA, rehabilitation of community affordable housing is only eligible for funding if the housing was previously acquired or created with CPA funds. As such, many home rehabilitations programs~~

do not qualify for CPA funds unless affordable housing units are created because of the application of CPA program funds.

Section 2 of the CPA statute defines the term "rehabilitation" essentially as capital improvements to make the property functional for its intended use such as improvements for accessibility and building code compliance. One important note regarding CPA-funded projects involving any historic resource is that all work performed on the resource must comply with the US Secretary of the Interior's Standards for Rehabilitation.

## Municipal Affordable Housing Trusts

CPA funds may be allocated to a Municipal Affordable Housing Trust (housing trust) per Section 5(f) of the CPA statute. There are a few important considerations regarding the appropriation of CPA funds for housing trusts.

The housing trust statute (M.G.L. c.44 s.55C) states that the purpose of a trust is to "create or preserve" affordable housing. However, the trust statute does not include "support" of affordable housing, which is an eligible activity under the CPA statute, as one of a housing trust's purposes. Therefore, without further action, a housing trust would be limited to activities to "create or preserve" affordable housing without the ability to perform activities considered "support" allowed by CPA, such as funding predevelopment activities, hiring a housing coordinator, or establishing a down payment or rental assistance program. Some communities have attempted to address this discrepancy by executing grant agreements between housing trusts and CPCs. The housing trust statute does not explicitly grant housing trusts the power to execute grant agreements to carry out activities that are outside of a housing trust's statutory purposes.

## Regional Housing Initiatives

Communities are not restricted to spending CPA funds only within their city or town borders. In fact, a 2012 amendment to Section 5(b)(1) of the CPA statute requires CPCs to consider regional project when studying the needs, possibilities, and resources regarding community preservation. Projects that extend beyond community geographical boundaries should satisfy important local needs. In recent years there has been some progress on more regional approaches to affordable housing, including the provision of technical and financial resources through HOME Consortia, regional planning agencies, and regional non-profit organizations.

Regional housing initiatives can provide rental or homebuyer assistance, coordinate affordable housing development that spans municipal borders and support the extension of important infrastructure (such as sewer or water infrastructure) from an adjacent community to service affordable housing.

## Proportionate Spending

CPA funds must be allocated in the same proportion as the percentage of CPA-eligible housing units in the development or program. For example, if half the housing units to be created in a

development are for households that are CPA income-eligible, half of the total cost of the development may be funded using CPA funds. If a property is acquired entirely with CPA funds, the entire property must be for the eligible CPA purpose for which it was acquired and permanently deed restricted for the same per Section 12 of the CPA statute.

### **Anti-Aid Amendment**

The Anti-Aid Amendment to the Massachusetts Constitution (MA. Const. amendment Article 42, s.2) as amended by Article 103 generally prohibits the granting of public funds (such as CPA funds) to private organizations or individuals except when the funds are used for a designated public purpose and the benefits accrue to the public.

To comply with the law, all CPA-funded affordable housing projects or programs should include some type of affordability restriction or recapture provision recorded through a deed, mortgage, or contract that assures a public benefit.

### **The Uniform Procurement Act**

Municipalities and other public entities must comply with M.G.L. c.30B, the state's Uniform Procurement Act for the acquisition of goods and services and the acquisition and disposition of real property. However, the acquisition of real property interests using CPA funds, normally covered by M.G.L. c. 30B §.16, is exempt. This allows for a simpler process for property acquisitions using CPA funds, and allows municipalities to respond more quickly in the eventuality that a desirable property comes on the market. One caveat is that the price paid by the municipality can be no higher than the value as determined by the municipality through "procedures customarily accepted by the appraising profession as valid," which is typically an appraisal by a qualified real estate appraiser who is contracted by the municipality (rather than the project sponsor).

Any disposition, which includes sale and lease of real property, and procurement of goods or services is subject to the provisions of c.30B. For the procurement of appraisal services, the CPC must be mindful of the procurement procedures that differ based on estimated contract amount. For contracts under \$10,000, the public body must use sound business practices. For contracts between \$10,000 and \$34,999, the public body must solicit three written or oral quotes. For contracts of \$35,000 and

over, the public body must issue a bid offering or request for proposals. The limits change periodically so it is best to check the Inspector General's website to ensure that the numbers are current.

## Regional Strategies

### Housing Assistance Programs

By pooling CPA funds, communities can establish a regional housing assistance programs to assist eligible households with the cost of renting or buying a home. Communities can pool CPA funds to expand professional capacity for support of affordable housing initiatives. This type of service can be particularly helpful for communities to support local housing initiatives.

## ~~Goal #2: Promote a Diversity of Housing Options to Meet the Needs of an Aging Population~~

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### ~~Strategy 2.1: Support aging in the community through increased multi-generational housing options, and progressive senior facilities.~~

- ~~➤ Promote senior housing close to downtown amenities and public transportation opportunities.~~
- ~~➤ Maximize existing community resources to enable seniors to continue living in the housing of their choice and provide education about a range of housing options.~~
- ~~➤ Provide multi-generational community housing opportunities that give priority to residents, veterans, town employees, and families of students enrolled in the town public schools.~~
- ~~➤ Consider zoning amendments that would permit congregate housing and other co-living options.~~
- ~~➤ Identify zoning districts or geographic areas in which the Town of Stoughton proposes to modify current regulations for the purpose of creating Supportive Senior Housing developments for populations aged 60 or over.~~
- ~~➤ The Town of Stoughton should offer housing options that give people in all life stages and of all economic means viable choices for safe, stable, and affordable homes.~~



~~Supportive Senior Housing provides alternative housing for a maturing population (all dwellings are limited to those 55 years of age or older).~~

- ~~• Provide a type of housing which reduces residents' burdens of property maintains as well as demands on municipal services.~~
  - ~~• Encourage the development of affordable housing for active adults with low and moderate income, at least 10 percent of all the units must be affordable and eligible for inclusion on the SHH, however some or all of the affordable units may not be age restricted.~~
  - ~~• Promote flexibility in site planning while protecting natural features, scenic views into property, existing vegetation and landforms and the utilization of land in harmony with neighboring properties.~~
- ~~— Supportive Housing provides low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.~~
- ~~Promote mixed-use development that provides age restricted affordable units for residents who wish to remain close to the community and encourage small business development in those areas that provide amenities for multi-generational living.~~
- ~~Congregate housing, a shared living environment is sometimes created by converting older, large single-family homes through rehabilitation and adaptive reuse. These co-living opportunities where residents share common amenities and sometimes provide supportive services. The communities for all ages approach focus on an environment, which affects the quality of life for all the children, youth, families, and elders who live there.~~

**~~Timeframe:~~** ~~Priority 2~~

**~~Responsible Entities:~~** ~~The Board of Selectmen and The Committee.~~

Strategy 2.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Stoughton.

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any one residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.
- Develop project alternatives in recognition of a range of housing needs in town including rental and homeownership options as well as housing for seniors, veterans, families, and individuals with disabilities.
- Help eligible homeowners and home buyers access housing assistance.
- Encourage the creation of workforce housing units that are affordable to middle income households making between 80 percent and 120 percent of AMI.
- Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80 percent income limits, and cannot afford market rate housing in Stoughton. Enabling people who work in Stoughton to live in Stoughton creates a sustainable community and helps to reverse the trend of exporting professionals during the day and importing the service workers.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen, Town Manager, The Affordable Housing Committee and/or Trust will work with the appropriate board and committees (Zoning Board & Planning Board and Conservation Commission) to accomplish this goal.

Strategy 2.3: Consider broader use & acceptance of Accessory Dwelling Units.

~~Review provisions to promote the creation of accessory dwelling units that would be included on the SHI and remain affordable through deed restriction or some other method. Consider the creation of tiny houses or other small, detached accessory units on nonconforming lots smaller than 10,000 sf.~~

~~Accessory Dwelling Units, ADU's are sometimes referred to as in-law apartments can accommodate young or old, relatives or the unrelated, students or the working or the retired. These small units inside larger single family homes already exist in some communities both authorized and unauthorized. The zoning rules vary widely across the state and that is one of the reasons ADU's have not caught on faster. US Census figures show that household sizes have decreased significantly in recent decades. Single family houses are the most prominent housing type in most communities. Most baby boomer homeowners have some empty rooms. Add to that the fact that older people with fixed incomes and rising costs may want to stay in their homes but find it financially difficult or too physically demanding. In these cases, an ADU may be a valuable option with obvious benefits for both the homeowner and the tenant. The minimum criteria might be requiring an owner-occupied single family house on a lot of more than 5,000 square feet, must contain sleeping, cooking, and sanitary facilities, maintain a separate entrance from the inside or the outside. For a unit to count on the subsidized housing inventory, accessory dwelling units would need to be restricted to low income tenants and would be subject to DHCD guidelines. This would require monitoring and income verification.~~

**~~Timeframe:~~** Priority 1

**~~Responsible Entities:~~** The Board of Selectmen and the Affordable Housing Committee and/or Trust would consider broader guidelines

through interactions with appropriate committees (Zoning Board, Planning Board, Conservation Commission and Board of Health).

#### Strategy 2.4: Review private properties for housing opportunities.

The Town should review private parcels for affordable housing development when the opportunity arises. Some private properties of interest include Chapter 61 (Forestry), Chapter 61A (Agriculture) and 61B (Recreation) property. These properties are under special designated tax status to the benefit of both the Town and the landowners. Many of the parcels enrolled in this program are of interest for preservation of open space and conservation. Some parcels would also be suitable for a small number of housing units in addition to the larger open space use. These are explored in detail when those properties are sold or converted, and the Town considers exercising its Right of First Refusal. The Town will review any property under Chapter 61, 61A or 61B for suitability for affordable housing, when the Town considers exercising its Right of First Refusal.

**Timeframe:** Priority 2

**Responsible Entities:** The Board of Selectmen, The Town Manager, and the Affordable Housing Committee and/or Trust will work with the appropriate board and committees (Planning Board, Conservation Commission, Board of Health, Zoning Board of Appeals) coordinate the review of properties under Chapter 61 to determine which properties are suitable for the construction of affordable housing when those properties become eligible for sale.

~~Goal #3: Create affordable housing units through adaptive reuse of existing buildings and town-owned properties~~

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~~Strategy 3.1: Conduct Screening Analysis of Town-Owned Land~~

~~The Town of Stoughton will conduct screening analysis of Town-owned land to target other opportunities for developing affordable housing. Many parcels of Town land are dedicated to park and conservation purposes, and thus are not available for development (Article 97 of the Massachusetts Constitution requires, that to withdraw conservation land for other purposes, the Conservation Commission must give its unanimous consent, Town Meeting must provide a 2/3 vote and the State legislature must also provide a 2/3 vote). Land that is not otherwise committed to a~~

specific purpose may be suitable for affordable housing development. The screening analysis will filter out properties that are not suitable; factors to consider include environmental constraints, slope, soils, road access, and neighborhood compatibility. If one or more properties offer promise, the Board will propose engaging professionals to perform a feasibility study, including soil testing to estimate septic capacity and installing test wells to judge the quantity and quality of ground water. For those sites with high development suitability, the Planning Board will reach out to the neighborhood and collaborate with other boards to seek to develop a consensus on a preferred housing concept.

**Timeframe:** Priority 2: begin process of analyzing Town-owned land for affordable housing suitability. Rank sites and identify priority locations. Year 3: Hold informational meeting(s) on the process and generate support for proceeding to the next step. Request funding for testing and engineering costs. Year 4: Conduct preliminary site planning process. Year 5: Pending the outcome of the previous phases, prepare a strategy for implementation.

**Responsible Entity:** The Board of Selectmen, Town Manager and The Affordable Housing Committee and/or Trust should study opportunities for adaptive reuse.

Strategy 3.2: Re-use of existing buildings or town-owned sites for new community housing.

In the future, Stoughton may have municipal structures that become abandoned, underutilized, or functionally obsolete. There may be opportunities to convert town-owned property to accommodate some affordable housing. Future tax title property may also provide the community with opportunities to construct affordable housing for its residents. Additionally, privately owned properties (for example, a large Victorian or a farmhouse) might be converted to multi-unit dwellings that would include affordable units.

- Prioritize age-restricted or multi-generational affordable housing on abandoned and vacant properties.
- Identify potential funding and grant options.
- Target development projects to Town-owned properties where feasible to take advantage of parcels that will have discounted or nominal acquisition costs to make affordable housing more financially feasible.
- The Town can explore whether any Town-owned parcels or buildings could be developed as affordable.
- Consider streamlining the permitting process.
- Consider discounting permitting fees for development of affordable housing units.
- Consider congregate housing or other community co-living spaces.

**Recommended Action:** The Board of Selectmen and The Affordable Housing Committee and/or Trust will study municipal land holdings to determine if any are appropriate for affordable housing. The town will study the potential for re-using structures as the need arises. Reusing properties as housing is a strategy that enables the community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community.

In the future, whenever the community analyzes property for future municipal uses, affordable housing potential will be taken into

consideration. If any parcel is determined to have potential, land planners or other consultants could be hired to conduct a more rigorous analysis of the property. If a property is deemed appropriate for the construction of affordable housing, the town will work with a not-for-profit developer and target the disposition of the property for the specific purpose of creating affordable housing. The town will retain control over the review process and will structure the deed in such a way as to protect the community and public interest.

**Timeframe:** Priority 2

**Responsible Entity:** The Board of Selectmen, Town Manager Affordable Housing Committee and/or Trust, Planning Board.

Strategy 3.3: Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.

Mixed-use should be facilitated in commercial zones to allow high-density residential uses to be integrated with commercial uses, pursuant to appropriate design criteria. This approach makes for optimal use of commercial areas while providing efficient locations for housing units. Can provide suitable locations for age-restricted affordable housing to meet the needs of an aging population.

**Timeframe:** Priority 2

**Responsible Entities:** Board of Selectmen, Planning Board, Zoning Board of Appeals.

Strategy 3.4: Collaborate with Housing Partners.



~~The implementation of this Housing Production Plan will likely require the support and assistance from a variety of resources. The Town of Stoughton will establish or strengthen partnerships with housing providers, funding agencies and other housing experts to achieve the goals of this Plan. Local community housing development organizations that the town should reach out to include Housing Solutions for Southeastern Massachusetts, NeighborWorks Southern Mass, and South Shore Habitat for Humanity. These organizations can provide technical assistance, resources, funding, and development services to help the Town of Stoughton achieve its housing goals.~~

**~~Timeframe:~~** Priority 2

**~~Responsible Entities:~~** Town Manager, Board of Selectmen, Affordable Housing Committee and/or Trust.



~~Goal #4: Prioritize affordable housing on infill development and vacant properties.~~

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Strategy ~~4~~5.1: Encourage mixed-use development to promote commercial and housing near amenities.

Mixed-use should be facilitated in commercial zones to allow high density residential uses to be integrated with commercial uses, pursuant to appropriate design criteria. This approach makes for optimal use of commercial areas while providing efficient locations for housing units.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen, The Town Manager and The Affordable Housing Committee and /or Trust will work with the appropriate board and committees (Planning Board, Zoning Board of Appeals, Conservation Committee) to accomplish this goal.

### Strategy 45.2: Distribute and diversify new production to ensure that housing is harmonious with the rural character of Stoughton.

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any one residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.
- Develop project alternatives in recognition of a range of housing needs in town including rental and homeownership options as well as housing for seniors, veterans, families, and individuals with disabilities.
- Help eligible homeowners and home buyers access housing assistance.
- Encourage the creation of workforce-housing units that are affordable to middle income households making between 80 percent and 120 percent of AMI.

Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80 percent income limits, and cannot afford market rate housing in Stoughton. Enabling people who work in Stoughton to live in Stoughton creates a sustainable community and helps to reverse the trend of exporting professionals during the day and importing the service workers.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen, The Town Manager and The Affordable Housing Committee and/or Trust will work with the appropriate board and committees (Zoning Board of Appeals, Planning Board, Conservation Commission) to accomplish this goal.

### Strategy 45.3: Encourage local housing initiatives and education to promote affordable housing goals.

Education of the community at large, as well as members of specific boards, will be an important component of successfully meeting the goals of this plan.

- ✓ Increase resident awareness of unmet housing needs and demand and the meaning of affordable housing. Town-wide, there may be concerns about the impacts of developing additional affordable housing.
- ✓ The Town should promote dialogue on this issue to promote the exchange of ideas and concerns.
- ✓ Engage the local real estate community and property owners to increase understanding of and foster development/redevelopment opportunities.
- ✓ Provide and encourage affordable and fair housing education/training opportunities to Town Boards, Committee members and staff, to take advantage of ongoing training and educational programs related to affordable housing and ensure compliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) and other legal housing requirements.

Specific learning opportunities include the University of Massachusetts Extension's Citizen Planner Training Collaborative (CPTC) offers classes periodically throughout the year and may provide customized training sessions to individual communities. The Massachusetts Housing Partnership (MHP) conducts the annual Massachusetts Housing Institute "a workshop that actively engages participants in discussion and problem solving around issues related to the development of affordable housing". Other organizations, such as Department of Housing and Community Development (DHCD), Citizens Housing and Planning Association (CHAPA), and the Community Preservation Coalition (CPC) also provide conferences, training sessions and publications on a wide variety of housing issues. If fees are involved, funding should be made available. This training should also be accessed on an ongoing basis as membership of these boards and committees turns over. Specialized training should also be made available to professional staff persons to keep them up to date on the new regulations and best practices.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen, The Town Manager, The Affordable Housing Committee and/or Trust should encourage members of appropriate committees (Planning Board, Zoning Board of Appeals, Conservation Commission, Board of Health) to attend statewide and regional training sessions on housing-related issues.

## Strategy 45.4: Consider "Cottage House" Regulations.

Consider the creation of tiny houses or other small, detached accessory units on nonconforming lots smaller than 10,000 sf. These "Pocket Neighborhoods" can include deed restrictions to ensure the newly created lots remain affordable. Can provide a path to multi-generational housing. Cottages can face a common yard or have design elements like deep porches that create a sense of shared semi-public, small community spaces. Seniors who

want community, working parents who want to share childcare or anyone who desires a smaller carbon footprint. Compact, one story homes (1,000 sf) with shared lawns and outdoor spaces.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen, The Town Manager, and the Affordable Housing Committee and/or Trust will work with the appropriate board and committees (Conservation, Zoning Board of Appeals, Planning Board, Board of Health) to accomplish this goal.

**Conclusions:** The housing strategies outlined above, form a comprehensive and complex web that causally relates to the policy implications, gap analysis, and housing goals identified in this Plan. The Town of Stoughton is confident that the goals and strategies set forth in this document will help to diversify the housing stock and provide alternative housing options for Stoughton's residents.



## ~~Goal #5: Create and maintain a level of affordable housing that equals 10 percent of total housing units.~~

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### ~~Strategy 5.1: Make sure all eligible units are added to the Subsidized Housing Inventory on a timely basis.~~

~~**Timeframe:** Priority 1.~~

~~**Responsible Entities:** The Town Manager's Office or his designee should be responsible for adding units to the Subsidized Housing Inventory (SHI) on a timely basis.~~

### ~~Strategy 5.2: Preserve the existing affordable housing stock.~~

~~The Town should consider and explore incentives or other methods to preserve affordability restrictions on existing affordable units for the longest period allowable under the law, fostering housing stability for all income households. The Town could consider using housing trust funds to preserve affordability on expiring units or could utilize right of first refusal to purchase available units until income eligible householders can be found. Preserve the existing affordable housing stock include its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.~~

~~**Timeframe:** Priority 1~~

~~**Responsible Entities:** The Board of Selectmen or The Affordable Housing Committee and/or Trust.~~

### ~~Strategy 5.3: Adopt an Inclusionary Zoning Bylaw.~~

~~The Zoning Bylaw neither mandates, nor provides any incentive for the private sector to produce affordable housing. Therefore, the town continues to experience residential growth primarily through the creation of expensive single family subdivisions. This type of development could impact the town's suburban character as well as impact the cost of home ownership in the community.~~



Single family housing is a critical component of Stoughton's housing stock; however, the current zoning does not include provisions for the creation of affordable single family housing. This may be done by adopting an Inclusionary Zoning Bylaw.

Inclusionary zoning is another tool to create affordable housing and helps to ensure that production of new affordable units keeps pace with the overall rate of new development of market rate units in the community, thereby helping to ensure continued compliance with the State's 10 percent affordable housing goal. An Inclusionary Zoning bylaw would require a developer to set aside a certain percentage of housing units for that will qualify for certification as affordable housing. An inclusionary zoning bylaw is an effective and predictable way to increase affordable housing stock in the community without requiring significant outlays by the community and ensures that new sizeable market rate developments will not adversely affect the Town's SHH percentage. It should be noted that the bylaw can also allow in-lieu payments that reflects the price of affordable housing and land availability in Stoughton. The fee will be calculated based on a formula that will be detailed within the Zoning Bylaw. Many variations of inclusionary zoning bylaws have been adopted throughout the Commonwealth with varying degrees of success. It is important that Stoughton craft a bylaw that is custom to Stoughton to ensure its success.

- Consider adopting inclusionary zoning to ensure that any new residential development in Stoughton provides a percentage of affordable units or cash in lieu of units.
- The Town zoning regulations could be amended to require that any new subdivisions with 4 or more housing units have 25 percent of the units designated as permanently affordable (1 of every 4 units must be affordable).
- The Planning Board could review an Inclusionary Zoning Bylaw proposal. After detailed review and analysis with public comment, the Planning Board could bring an Inclusionary Zoning Bylaw to the Annual Town Meeting for acceptance.

—**Timeframe:** Priority 1

**Responsible entity:** The Town Manager will work with the Board of Selectmen, the Affordable Housing Committee and/or Trust, the Planning Board and the Zoning Board of Appeals to craft an Inclusionary Zoning Bylaw that suits the needs of the community. Town Meeting will have to vote the bylaw into law.

## Strategy 5.4: Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation

Seek regional housing rehabilitation programs that provide grants to correct code violations, upgrade deficient systems, and make energy improvements in existing SHH stock.

**Timeframe:** Priority 2

**Responsible Entity:** The Town Manager along with the Board of Selectmen and the Affordable Housing Committee and/or Trust should study opportunities and build professional networks to support affordable housing opportunities.

*Strategy 1.5: Continue to Utilize Local Initiative Program*

## **Strategy 5.5: Continue to utilize Local Initiative Program.**

The Planning Board should review Local Initiative Program criteria to make sure it meets the town's needs and to further develop a cooperative relationship with private not for profit developers of affordable housing. Too often comprehensive permit developments create adversarial contests with neighbors, who may feel high density proposals are detrimental to the value of their single-family home. A LIP proposal, however, sometimes referred to as a "Friendly 40B" creates a different dynamic. The Town can negotiate with the developer to help realize a project that will benefit the community with an appropriate scale, better design, open space and other amenities, and sensitivity to neighborhood concerns. Affordable units created through this process are eligible for the SHH.

**Timeframe:** Priority 2

**Responsible Entity:** The Town Manager, The Board of Selectmen will work with The Affordable Housing Committee and/or Trust in conjunction with the Planning Board and other appropriate boards and committees.





Table 53: Stoughton Housing Production Plan Strategy

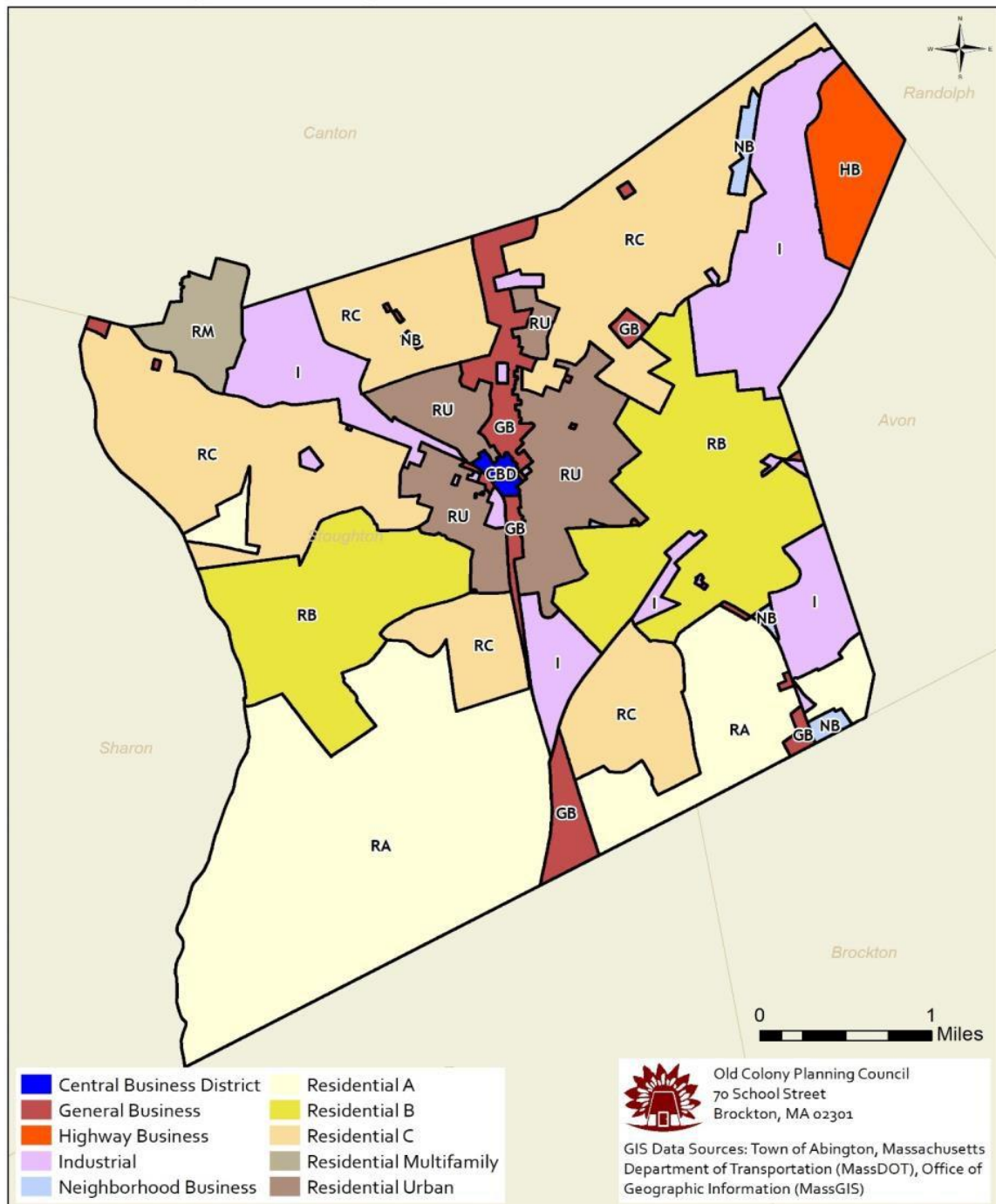
Strategies	Priority 1	Priority 2	Responsible Entities
<b>Goal #1: <del>Leverage Community Preservation Act funds to support local housing initiatives.</del>Continue to promote a diversity of housing options in Stoughton to meet the needs of a changing and aging population and promote a socio-economically diverse population.</b>			
Strategy 1.1: <del>Collaborate with stakeholders.</del> Support aging in the community through increased multi-generational housing options and progressive senior facilities.	✓	✓	TM, CPC, PB, AHC, BOS, AHC
Strategy 1.2: <del>Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Stoughton.</del> Strengthen the CPC housing focus	✓		BOS, TM, AHC, PB, ZBA, CC
Strategy 1.3: <del>Establish CPA goals and priorities.</del> Consider broader use and acceptance of Accessory Dwelling Units.	✓✓		CPC, BOS, TM, AHC, PBBOS, AHC, PB, ZBA, CC, BOH
Strategy 1.4: <del>Review private properties for housing opportunities.</del> Champion initiatives to foster development		✓	CPC, BOS, TM, AHC, PB, ZBA, CC, BOH, PB
<b>Goal #2: <del>Promote a diversity of housing options to meet the needs of an aging population.</del>Work to ensure that the town's Subsidized Housing Inventory (SHI) remains above the 10% "safe harbor" threshold.</b>			
Strategy 2.1: <del>Support aging in the community through increased multi-generational housing options and progressive senior facilities.</del> Make sure all eligible units are added to the Subsidized Housing Inventory on a timely basis.	✓		BOS, TM, PB, ZBA, CPC, PB
Strategy 2.2: <del>Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Stoughton.</del> Preserve the affordable housing stock.	✓		BOS, TM, AHC, AHT
Strategy 2.3: <del>Consider broader use and acceptance of Accessory Dwelling Units.</del> Adopt an inclusionary zoning bylaw.	✓		BOS, TM, PB, ZBA, AHC, PB, ZBA
Strategy 2.4: <del>Review private properties for housing opportunities.</del> Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation.	✓	✓	BOS, TM, PB, AHC, AHT
Strategy 2.5: Continue to utilize the Local Initiative Program.		✓	BOS, TM, AHC, AHT
<b>Goal #3: <del>Create affordable housing units through adaptive reuse of existing buildings and town-owned properties.</del>Consider establishing a Municipal Affordable Housing Trust to encourage local housing initiatives.</b>			
Strategy 3.1: <del>Conduct screening analysis of town-owned land.</del> Collaborate with stakeholders.	✓✓		TM, CPC, PB, AHC, BOS, TM, AHC, CPC
Strategy 3.2: <del>Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.</del> Strengthen the CPC's housing focus	✓✓	-	BOS, AHC, CPC, BOS, TM, AHC, PB, CPC
Strategy 3.3: <del>Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.</del> Establish CPA goals and priorities.	✓	✓	CPC, BOS, TM, AHC, PBBOS, PB, ZBA
Strategy 3.4: <del>Collaborate with Housing Partners.</del> Champion initiatives to foster development.	✓	✓	CPC, BOS, TM, AHC, PB, BOS, TM, AHC, CPC
<b>Goal #4: <del>Prioritize affordable housing on infill development and vacant properties.</del>Continue to create affordable housing units through adaptive reuse of existing buildings and town-owned properties.</b>			
Strategy 4.1: <del>Encourage mixed-use development to promote commercial and housing near amenities.</del> Conduct screening analysis of town-owned land.		✓✓	BOS, TM, AHC, AHT, BOS, AHC, PB
Strategy 4.2: <del>Distribute and diversify new production and ensure that new housing creation is harmonious with the suburban character of Stoughton.</del> Reuse of existing buildings or town-owned sites for new community housing.	✓	✓	BOS, TM, AHC, AHT, PBBOS, TM, AHC, PB, ZBA, CC
Strategy 4.3: <del>Encourage local housing initiatives and education to promote affordable housing goals.</del> mixed-use development to promote a mix of commercial and affordable units near downtown amenities.	✓	✓	BOS, PB, ZBA, BOS, TM, AHC, PB, ZBA, CC, BOH, CPC
Strategy 4.4: <del>Consider "Cottage House" or tiny home regulations.</del> laborate with housing partners.		✓	BOS, TM, AHC, AHT, BOS, TM, AHC, PB, ZBA, CC, BOH
<b>Goal #5: <del>Create and maintain a level of affordable housing that equals 10 percent</del></b>			-

<del>of total housing units. Prioritize affordable housing on infill development and vacant properties.</del>			
Strategy 5.1: Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.	√		<u>BOS, TM, AHC, AHT, PB, ZBA, CCBOS, TM, AHC, PB, ZBA, CC</u>
Strategy 5.2: <del>Make sure all eligible units are added to the Subsidized Housing Inventory on a timely basis. Distribute and diversify new production and ensure that new housing creation is harmonious with the suburban character of Stoughton.</del>	√		<u>BOS, TM, AHC, AHT, PB, ZBA, CCBOS, TM, AHC, PB, ZBA, CC</u>
Strategy 5.3: <del>Adopt an inclusionary zoning bylaw. Encourage local housing initiatives and education to promote affordable housing goals.</del>	√		<u>BOS, TM, AHC, AHT, PB, ZBA, CC, BOH</u> <u>BOS, TM, AHC, PB, ZBA, CC, BOH</u>
Strategy 5.4: <del>Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation. Consider "Cottage House" or tiny home regulations.</del>	√		<u>BOS, TM, AHC, AHT, PB, ZBA, CC, BOH</u> <u>BOS, TM, AHC, PB, ZBA, CC</u>
Strategy 5.5: Continue to utilize the Local Initiative Program		√	<u>BOS, TM, AHC, PB</u>

\*Affordable Housing Committee=AHC; Board of Selectmen=BOS; Planning Board=PB; Conservation Commission=CC; Zoning Board of Appeals=ZBA, Town Manager = TM, Board of Health = BOH, CPC = Community Preservation Committee, AHT = Affordable Housing Trust

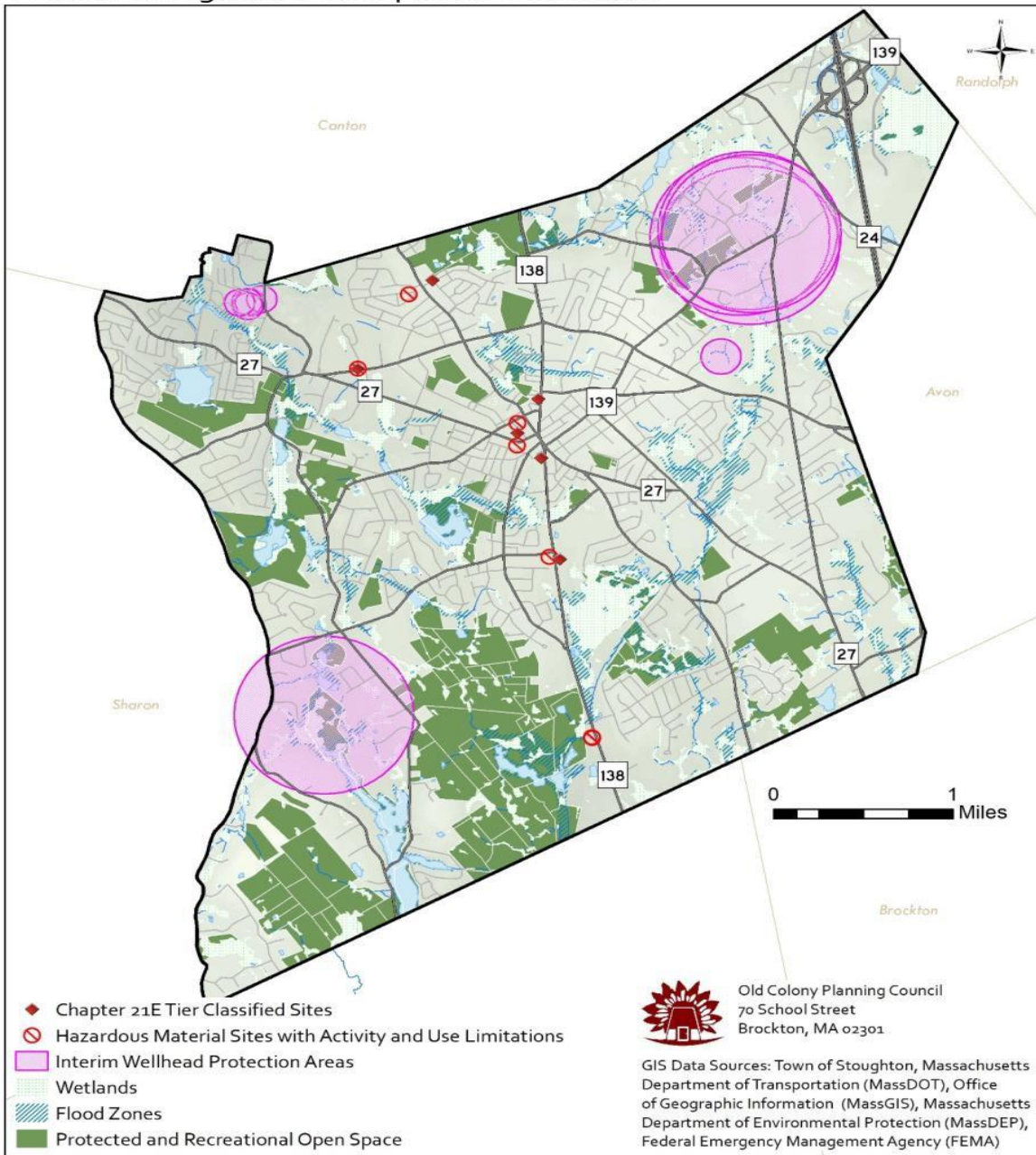
# Appendix A: Stoughton Zoning Map

Town of Stoughton Zoning Map



# Appendix B: Stoughton Developmental Constraints Map

Town of Stoughton Development Constraints



# Appendix C: Available Housing Resources & Programs

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## **U.S. Department of Housing and Urban Development (HUD)**

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination and transform the way HUD does business. Additional information can be found at <https://portal.hud.gov/hudportal/HUD>

## **Massachusetts Department of Housing and Community Development (DHCD)**

DHCD's mission is to strengthen cities, towns, and neighborhoods to enhance the quality of life of Massachusetts residents. DHCD provides leadership, professional assistance, and financial resources to promote safe, decent affordable housing opportunities, economic vitality of communities and sound municipal management. Additional information can be found at <http://www.mass.gov/hed/housing/>

## **Citizens' Housing and Planning Association (CHAPA)**

The Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA's mission is to encourage the production and preservation of housing that is affordable to low- and moderate-income families and individuals and to foster diverse and sustainable communities through planning and community development.

CHAPA pursues its goals through advocacy with local, state, and federal officials; research on affordable housing issues; education and training for organizations and individuals; programs to expand rental and homeownership opportunities; and coalition building among a broad array of interests in the housing and community development field. Additional information can be found on CHAPA's website at <https://www.chapa.org/>

## **Massachusetts Housing Partnership (MHP)**

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

MHP was established in 1985 to increase the state's overall rate of housing production and work with cities and towns to demonstrate new and better ways of meeting the need for affordable housing. The MHP focuses its efforts in three main areas: community assistance, rental development, and homeownership. Additional information can be found on MHP's website at <http://www.mhp.net/>

## **South Shore Habitat for Humanity**

Habitat for Humanity is a global nonprofit housing organization working in nearly 1,400 communities across the United States and in approximately 70 countries around the world. Habitat's vision is of a world where everyone has a decent place to live. Habitat works toward



their vision by building strength, stability, and self-reliance in partnership with people and families in need of a decent and affordable home.

The South Shore Chapter of Habitat for Humanity was founded in 1986 and covers 35 cities and towns south and southwest of Boston. In the 30 years since its inception, South Shore Habitat for Humanity has built 56 homes in 21 communities, helping more than 99 adults and 194 children build a place to call home. Additional information can be found on the Chapter's website at <https://sshabitat.org/>

### **Housing Solutions for Southeastern Massachusetts**

Housing Solutions for Southeastern Massachusetts – formerly known as South Shore Housing – is a regional nonprofit organization focused on providing housing services and developing affordable housing in Plymouth and Bristol counties. Its mission is to help low- and moderate-income families and individuals secure affordable housing and use that housing as a foundation for improving their economic stability and wellbeing.

This is accomplished through a wide variety of programs and resources, including: housing for homeless families, homeless prevention initiatives, training and support for homebuyers and owners, the effective administration of 2,200 rental subsidies, the development and management of affordable housing, technical assistance to help cities and towns increase the supply of affordable housing, and through partnerships with service providers to address the housing needs of individuals with mental illness and developmental disabilities. Additional information can be found at <http://housingsolutionssema.org/>

### **NeighborWorks Southern Mass**

NeighborWorks Southern Mass is non-profit corporation that believes affordable housing and stable neighborhoods help individuals and families realize their full dignity and potential. NeighborWorks Southern Mass consists of a partnership of residents, businesses, and local governments. Its mission is to help people have a safe and affordable place to live. They accomplish this by developing and managing affordable housing, educating, and assisting homeowners and homebuyers, and helping homeowners repair and maintain their homes. Additional information can be found at <http://nwsoma.org/>

### **MassHousing**

MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that raises capital by selling bonds and then lending the proceeds to low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or mixed-income rental housing. Additional information can be found at <http://masshousing.com>

### **Community Preservation Act (CPA)**

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

To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to

pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low-income residents from paying the surcharge or exempting the first \$100,000 of a property's assessed value. Each year at least 10 percent of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be created that makes recommendations to the Board of Selectmen and Town Meeting on how to use the funds. To date, 175 municipalities (50% of the municipalities in Massachusetts) have adopted the CPA, including the local communities of Stoughton, Canton, Easton, Randolph, and Sharon. Avon and Brockton are the only communities bordering Stoughton that have not adopted CPA. Additional information can be found at <http://www.communitypreservation.org/>

### **Local Initiative Program (LIP)**

The Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low- and moderate-income households. Unlike conventional housing subsidy programs, in which a state or federal agency must approve every aspect of financing, design and construction, the LIP allows most of these decisions to be made by the municipality. LIP regulations and guidelines address those program components that must be reviewed and approved by DHCD. For example, incomes of households served, fair marketing, profit limitation and establishing long-term affordability for the units which are built. Eligible applicants include both for-profit and non-profit developers working in concert with a city or town, as the municipality and developer jointly submit the application. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/local-initiative-program-lip.html>

### **HOME Investment Partnerships Program (HOME)**

HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. HOME funds can be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or for the new construction of homeownership projects. Projects seeking HOME funds must include a minimum of 3 HOME-assisted ownership units, the sites for which must be secured with a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers; non-profit developers; non-profit organizations designated as Community Housing Development Organizations (CHDOs) and municipalities in cooperation with any of the above. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/home-investment-partnerships-program.html>

### **Housing Stabilization Fund**

The Housing Stabilization Fund (HSF) is a state funded bond program that assists in the production and preservation of affordable housing for low-income families and individuals. HSF monies may be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or the new construction of homeownership projects. Projects seeking HSF must have a minimum of 3 HSF-assisted ownership units, which must be secured with, at a minimum, a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers, non-profit developers, local housing authorities and municipalities in cooperation with for-profit or non-profit developers. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/housing-stabilization-fund.html>

### **The Massachusetts Affordable Housing Trust Fund (AHTF)**

The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. AHTF funds are focused on those activities that create, preserve, or acquire housing throughout the state for the benefit of those households. AHTF funds may also be used for permanent or transitional housing for homeless families and individuals, and for the modernization, rehabilitation, and repair of public housing. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other nonprofit organizations, for-profit entities, and private employers. Additional information can be found on the AHTFs website at <http://www.mass.gov/hed/housing/affordable-rent/ahtf.html>

### **Community Development Block Grants (CDBG)**

The Massachusetts Community Development Block Grant Program is a federally funded, competitive grant program designed to help small cities and towns meet a broad range of community development needs. Assistance is provided to qualifying cities and towns for housing, community, and economic development projects that assist low and moderate-income residents, or by revitalizing areas of slum or blight. Municipalities with a population of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD) are eligible for CDBG funding.

Eligible CDBG projects include but are not limited to housing rehabilitation or development, micro-enterprise or other business assistance, infrastructure, community/public facilities, public social services, planning, removal of architectural barriers to allow access by persons with disabilities, and downtown or area revitalization. Additional information can be found at <http://www.mass.gov/hed/community/funding/community-development-block-grant-cdbg.html>

### **Federal Low-Income Housing Tax Credit (LIHTC)**

The Low-Income Housing Tax Credit (LIHTC) was created by Congress in 1986 to promote the construction and rehabilitation of housing for low-income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial rehabilitation of housing for low-income persons. Both for-profit and nonprofit developers are eligible to take advantage of the tax credit. At least 20 percent of the units must be reserved for persons with incomes at/or below 50 percent of the area median income adjusted for family size; or at least 40 percent of the units must be made affordable for persons with incomes at/or below 60 percent of the area median income adjusted for family size. In addition, the project must be retained as low-income housing for at least 30 years. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-rent/low-income-housing-tax-credit-lihtc.html>

### **Community Economic Development Assistance Corporation (CEDAC)**

CEDAC is a public-private community development finance institution that provides financial resources and technical expertise for community-based and other non-profit organizations engaged in effective community development in Massachusetts. CEDAC's work supports three key building blocks of community development: affordable housing, workforce development, and early care and education. In terms of housing programs, CEDAC helps community development corporations and other non-profit developers by providing them early-stage capital financing and technical assistance throughout the development process. CEDAC Housing's financing options, which include predevelopment, acquisition, and bridge lending, provide developers with the patient capital to acquire property, hire a team of professional consultants that are needed for



moving a development forward, and assemble financing packages to complete the projects. Additional information can be found at <https://cedac.org/>

**MassWorks Infrastructure Program**

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development, multi-family housing opportunities, community revitalization, and job creation. The Program represents an administrative consolidation of the following six former grant programs: Public Works Economic Development (PWED), Community Action Development Grant (CDAG), Growth Districts Initiative (GDI), Massachusetts Opportunity Relocation and Expansion Program (MORE), Small Town Rural Assistance Program (STRAP), and the Transit Oriented Development (TOD) Program. Additional information can be found at

<http://www.mass.gov/hed/economic/eohed/pro/infrastructure/massworks/>

# Appendix D: DHCD, MHP, CEDAC, MassHousing and MassDevelopment Bedroom Mix Policy

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## INTERAGENCY AGREEMENT

### Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

### Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. To respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

### Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or another casualty.

### Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted, or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

(i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or

(ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

# Appendix E: Draft Inclusionary Zoning Bylaw

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**Exemptions.** This Section of the Bylaw shall not apply to the reconstruction of any Dwelling Units that were destroyed by fire, flood, earthquake or other act of nature, or a project of less than six (6) Dwelling Units.

## **Stoughton Zoning Bylaw –**

### **Inclusionary Housing.**

#### **A. Purpose and Intent.**

1. The purpose of this Section of this Bylaw is to promote the public welfare by promoting the development and availability of housing affordable to a broad range of households with varying income levels within the Town, and to outline and implement a coherent set of policies and objectives for the development of affordable housing which will satisfy the Town's obligations under G. L.c. 40B, §§ 20-23, its regulations, or any amendments thereto, and which will be consistent with the Refined Village Centers Plan, as well as any Affordable Housing Plan and/or Comprehensive Master Plan for the Town as may be adopted from time to time.
2. It is intended that the Affordable Units that result from this Section of the Bylaw be considered as Local Initiative Program (LIP) Dwelling Units in compliance with the requirements for the same as specified by the Massachusetts Department of Housing and Community Development (MHDC), and that said units count toward the Town's requirements under G. L. c. 40B, §§20-23, Regulations thereunder, or any amendments thereto

#### **B. Definitions**

**AFFORDABLE UNIT** – A Dwelling Unit constructed per the requirements of the Bylaw which meets the following conditions:

1. In a Project in which Affordable Units will be rented, a unit shall be considered an Affordable Unit if:
  - a. It is rented to an eligible LOW- or MODERATE-INCOME HOUSEHOLD; and
  - b. It is made available at a cost including rent, insurance, and tenant-paid utilities of no more than 30% of gross household income of households at LOW or MODERATE HOUSEHOLD INCOME LEVELS.
  - c. The Massachusetts Department of Housing and Community Development (DHCD) regulations and guidelines for qualification of the Affordable Units towards meeting the requirements under Chapter 40B of the Massachusetts General Laws, its regulations, or any amendments thereto, including maximum rents and sale price, will be followed to enable the Town to qualify the Dwelling Units created under this Section of the Bylaw towards the Town's subsidized housing inventory.
2. In a Project in which Affordable Units will be sold, a unit shall be considered an Affordable Unit if:
  - a. It is sold to an eligible LOW or MODERATE HOUSEHOLD INCOME; and

- b. It is made available at a cost including mortgage interest, principal, taxes, insurance, and common charges of no more than 30 percent of gross household income of LOW OR MODERATE HOUSEHOLD INCOME LEVELS.
- c. The Massachusetts Department of Housing and Community Development (DHCD) regulations and guidelines for qualification of the Affordable Units towards meeting the requirements under G. L. c. 40B, its regulations, or any amendments thereto, including maximum rents and sale price, will be followed to enable the Town to qualify the Dwelling Units created under the Bylaw towards the Town's subsidized housing inventory.

**HOUSEHOLD INCOME, LOW** – A combined household income which is less than or equal to 50% of MEDIAN HOUSEHOLD INCOME or any other limit established under Chapter 40B, its regulations or any amendment thereto.

**HOUSEHOLD INCOME, MEDIAN** – The median income, adjusted for household size, as reported by the most recent information from, or calculated from regulations promulgated by, the United States Department of Housing and Urban Development (HUD), pursuant to Section 8 of the Housing Act of 1937, as amended by the Housing and Community Development Act of 1974, and/or the Commonwealth's Local Initiative Program (LIP) and/or any successor federal or state program.

**HOUSEHOLD INCOME, MODERATE** – A combined household income which is less than or equal to 80 percent of MEDIAN HOUSEHOLD INCOME or any other limit established under G.L. c.40B, its regulations or any amendment thereto.

**HOUSING TRUST** – An account established by: (a) the Town for the specific purpose of creating affordable housing, or (b) a housing trust or community development corporation designated by the Town and created under the laws of the Commonwealth of Massachusetts; for the specific purpose of creating affordable housing, including use of the funds for the purchase of land or units, or the development of new or rehabilitation of existing Dwelling Units for low- or moderate-income housing occupants.

**MARKET RATE UNIT** – a Dwelling unit in a residential or mixed-use development that is not restricted in terms of price or rent.

**PROJECT** – any residential development, including the subdivision of land, pursuant to G. L. c. 41, §81-U, which results in the construction of new Dwelling Units within the Town of Stoughton as defined in Paragraph C (1) of this Bylaw.

**RURAL SERVICE AREA** – As defined in the Bylaw.

**SPECIAL PERMIT GRANTING AUTHORITY (SPGA)** – *Planning Board and/or Board of Appeals*. **VILLAGE SERVICE AREA** – As defined in §204-5 of the Bylaw.

### **C. Procedure.**

1. Applicability. In all zoning Districts, a Special Permit pursuant to the provisions of this Section shall be required for the following uses:
  - a) any residential use of land that requires a Special Permit and results in any net increase of six (6) or more Dwelling Units, whether on one or more contiguous parcels, and whether by

new construction or by the alteration, expansion, reconstruction or change of existing residential or non-residential space; and

- b) a residential subdivision of land into six (6) or more lots for residential use pursuant to G.L. c.41, §81-U; and
- c) any development of less than six (6) Dwelling Units or less than six (6) lots is eligible for this Special Permit on a voluntary basis.

The requirements of this Section are applicable to lots within a tract of land in whole or in part. For purposes of this section, a tract of land shall mean a single parcel or lot or a set of contiguous parcels or lots which were held in common ownership on April 4, 2005 or on any date subsequent thereto.

- 2. **Local Preference.** The SPGA shall require the applicant to comply with local preference requirements, if any, as established by the Board of Selectmen and/or the Director of the Office of Community Development.
- 3. **Affordable Units Required.**
  - a. **Requirement.** All Projects shall include the number of Affordable Units required under this Section of the Bylaw. No application for uses noted in Section (C) (1) shall be approved, nor shall any such Project be constructed, without compliance with this Section of the Bylaw.
  - b. **Exemptions.** This Section of the Bylaw shall not apply to the reconstruction of any Dwelling Units that were destroyed by fire, flood, earthquake or other act of nature, or a project of less than six (6) Dwelling Units.
- 4. **Information in Application.** Applications for Projects shall include the following information, in addition to information otherwise required under the Bylaw: three (3) copies of ONE of the following (a through e), and f, in order of preference:
  - a. **The Memorandum of Understanding (MOU)** between the Developer and **the Stoughton Housing Authority** as of the date of the Application, OR
  - b. The information requested for submittal to the Stoughton Housing Authority and the **Stoughton Planning Board/Zoning Board of Appeals**, OR
  - c. The following information:
    - i. The location, structure, proposed tenure (rental or ownership) and size of the proposed Market Rate and Affordable Units.
    - ii. The calculations used to determine the number of required Affordable Units.
    - iii. A floor plan or site plan depicting the location of the Affordable Units.
    - iv. The income level targets for each Affordable Unit.
    - v. The mechanisms that will be used to assure that the Affordable Units remain affordable for the required term.
    - vi. for phased developments, a phasing plan.
    - vii. a description of any requested incentives as allowed in Paragraph C (9); and
    - viii. a marketing plan for the process by which qualified households will be reviewed and selected to either purchase or rent affordable units, consistent with the Local Initiative Plan requirements of the Massachusetts Department of Housing and Community Development, OR
  - d. A written request for waivers of this requirement stating the reasons for this request, OR
  - e. A written explanation of reasons Petitioner seeks confirmation of exemption from said requirements, AND

- f. Any other information requested by the SPGA.

5. **Number of Affordable Units.**

- a) **Basic Requirement.** The required number of Affordable Units included in a Project shall depend upon the total number of Dwelling Units in the Project. The Developer of the Project may choose which type of Affordable Units to include.

Once the total number of Dwelling Units is established within a Project, based on the underlying zoning regulations and/or applicable subdivision rules and regulations (the "By-Right Dwelling Units"), there shall be added to and included within Rental Projects or Ownership Projects an additional number of Affordable Units consisting of not less than ten (10) percent of the By-Right Dwelling Units. The SPGA and the applicant can mutually agree upon a number that exceeds the Basic Requirement number. The SPGA shall have the authority as part of the Special Permit provided in this Section to waive the dimensional, intensity and other applicable regulations of the Bylaw to implement the creation of the Affordable Units required herein.

- b. **Fractional Units.** When the application of the percentages specified above results in a number that includes a fraction, the fraction shall be rounded up to the next whole number if the fraction is 0.7 or more. If the result includes a fraction below 0.7, the Developer shall have the option of rounding up to the next whole number and providing the Affordable Unit on-site.
- c. **Blended Targeted Income Levels.** The Developer may request that the project include Affordable Units that are targeted to a mix of income levels (Moderate and Low) instead of just to one income level. The final decision regarding the mix of targeted income levels shall be made by the SPGA pursuant to Paragraph D.
- d. **Unit Mix.** The unit mix (i.e. the number of bedrooms per unit) of the Affordable Units shall be in the same proportion as the unit mix of the market rate units. For example, if a project has 10 two-bedroom units and 20 one-bedroom units and is required to include 3 Affordable Units, then the Affordable Units must consist of 1 two-bedroom unit and 2 one-bedroom units. If only one Affordable Unit is required and the other units in the project have various numbers of bedrooms, the Developer may select the number of bedrooms for that unit. If Affordable Units cannot mathematically be exactly proportioned in accordance with the Market Rate Units, the unit mix shall be determined by the SPGA pursuant to Paragraph D.
- e. **Location of Affordable Units.** Except as provided in Paragraph C (6) Alternatives, all Affordable Units shall be built on the same site as the remainder of the project.
- f. **Replacement Units.** If a proposed residential project would result in the demolition or elimination of existing Dwelling Units that have (or within the twelve months prior to submittal of the application had) rent levels affordable to Low-Income Households, and these Dwelling Units were built less than 30 years ago, and these Dwelling Units did have an affordable deed-restriction, the affordable Dwelling Units must be replaced on a one-for-one basis affordable to Low-Income Households under the provisions of this Section of the Bylaw. If the number of required Affordable Units is less than the number of low-income units being eliminated, then Developer shall include several Affordable Units affordable to Low Income Households in an amount equal to the number of low-income units being eliminated.

6. **Alternatives.** The Developer may propose an alternative means of compliance with this Section of the Bylaw instead of provision of on-site Affordable Units. The Developer is required to submit the reasons by which the alternative to construction of affordable units on-site is being offered for consideration. The Town prefers construction of affordable units on site where feasible. If an alternative is proposed, information supporting the request is required at the time of the submittal of the Petition.

- a) **Off-Site Construction of Affordable Units.** Affordable Units may be constructed offsite upon a determination by the SPGA that on-site construction is infeasible, or that on-site construction is not in the best interests of the Town, or that off-site construction would be more advantageous, as demonstrated to the satisfaction of the SPGA by the proponent. The proponent is required to provide a written summary with respect to the proposal's consistency with the State's Smart Growth guidelines and the Town of Stoughton's Comprehensive Master Plan, and in making said determination, the SPGA will evaluate whether the proposal is consistent with said criteria. If this option is chosen, then the off-site Affordable Units must be constructed prior to or concurrently with construction of the on-site project. The Affordable Unit size must meet the same requirements as if the Affordable Units were constructed on-site. No Certificate of Occupancy will be issued for any corresponding Market Rate Unit prior to Affordable Unit construction completion.
- b) **Land Dedication.** The SPGA, in its sole discretion, only upon a determination by the SPGA that construction of the affordable units per Paragraph C(5) or Paragraph C(6)a is infeasible and/or is not in the best interest of the Town, determine that, in lieu of building Affordable Units, the Developer may offer to the Town land within the Town of Stoughton, and the SPGA, in concert with the Board of Selectmen, may recommend to Town Meeting to accept, donations of land in fee simple, on or offsite, that the SPGA determines is suitable for the construction of at least the number of Affordable Units otherwise required per Section C(5). The proponent is required to provide a written summary with respect to the proposal's consistency with the State's Smart Growth guidelines and the Town of Stoughton's Comprehensive Master Plan, and in making said determination the SPGA will evaluate whether the proposal is consistent with said criteria. The SPGA shall require prior to accepting land as satisfaction of the requirements of this Bylaw, that the Developer shall submit two (2) appraisals of the land in question (future values may be considered in this appraisal), as well as other data relevant to the determination of equivalent value. The value of donated land shall be equal to or greater than 115 percent of the construction or set-aside of affordable units. The Developer must also supply certified information that the land to be donated will support the required number of Dwelling Units per then current Stoughton Zoning Bylaws, Stoughton Board of Health Regulations, and Stoughton Conservation Commission requirements as of the date of transfer (i.e. that the land is buildable). The transfer of said land shall be at no cost to the Town and shall include title insurance. Providing that Town Meeting accepts said land, the developer will not have to build the Affordable Units otherwise required under this Section of the Bylaw.
- c) **Fees in Lieu of Affordable Housing Units.**
  - 1. As an alternative to Section (C) (5A), and allowed by law, a Developer may contribute a fee to the Stoughton Affordable Housing Trust Fund or other 501 (C) (3) fund established for the purposes of creating affordable housing as designated by the SPGA to be used for the development of affordable housing in-lieu of



constructing and offering affordable units within the locus of the proposed development or off-site.

2. **Calculation of fees-in-lieu of units** is subject to current pricing of affordable housing units and related land and construction costs.
3. **Payment of Fees-in-lieu of Affordable Housing Units** shall be paid according to the following schedule; 25% of Calculated Fee to be paid by developer to the Stoughton Affordable Housing Trust Fund or other Internal Revenue Code, §501 (C) (3) fund as designed by the SPGA within ten (10) days from the date on which a copy of the Special Permit is filed with the Town Clerk, excluding the amount of time required for the appeal period to expire and the amount of time required to pursue and await the determination of any such appeal, then these Special Permits shall expire, except insofar as the foregoing statement is modified by Chapter 195 of the Acts of 1984. The balance to be paid in three (3) equal payments; first payment due when 1/3 of the total units have been built, second payment due when 2/3 of the total units have been built, and final payment due when ninety percent of the units have been built. This payment schedule may be negotiated at the sole discretion of the SPGA and may include incentives for earlier payments

## 7. Affordable Unit Standards.

- a) **Design.** Affordable Units must be dispersed throughout a Project and be comparable in construction quality and exterior design to the Market Rate Units. The Affordable Units must have access to all on-site amenities.
- b) **Timing.** All Affordable Units must be constructed and occupied concurrently with or prior to the construction and occupancy of Market Rate Units or development. In phased developments, Affordable Units may be constructed and occupied in proportion to the number of units in each phase of the Project.
- c) **Terms of Affordability.** Rental Affordable Units must remain affordable in perpetuity, as documented through an affordable housing agreement recorded against the property per Paragraph C (8). Ownership Affordable Units must remain affordable in perpetuity pursuant to an affordable housing agreement recorded against the property per Paragraph C (8).

## 8. Inclusionary Housing Agreement.

- a. **Agreements Required.** Applications for Projects shall be approved only concurrently with the approval of an Inclusionary Housing Agreement pursuant to this Section.
- b. **Approval.** An Inclusionary Housing Agreement between the Developer and the Town of Stoughton in a form approved by the SPGA shall be executed and recorded at the Plymouth County Registry of Deeds or Land Court Registry District of Plymouth County prior to issuance of a building permit. The Inclusionary Housing Agreement shall provide for the implementation of the requirements of this Section of the Zoning Bylaw. All Inclusionary Housing Agreements must include, at minimum, the following:
  - i. Description of the development, including whether the Affordable Units will be rented or owner-occupied.
  - ii. The number, size and location of the Affordable Units, or any approved alternative.
  - iii. Inclusionary incentives by the Town of Stoughton (if any).
  - iv. Provisions and/or documents for resale restrictions, deeds of trust, rights of first refusal or rental restrictions that shall be recorded against the property.

- v. Provisions for monitoring the ongoing affordability of the units, and the process for marketing units, and qualifying prospective residents' household for income eligibility; and
- vi. Deed Restriction acceptable to the Town of Stoughton.

**9. Incentives.**

In approving an Inclusionary Housing Agreement, the SPGA may, in its sole discretion, include one or more of the following incentives:

- a. **Unit Size Reduction.** The size of the Affordable Units may be smaller than the Market Rate Units as long as the units meet the requirements under G. L. c. 40B, §§20-23, its regulations, or any amendments thereto, and consistent with all other provisions herein.
- b. **Interior Finishes.** Affordable Units may have different interior finishes and features than Market Rate Units so long as the interior features are durable, of good quality and consistent with current State Building Code standards for new housing

**D. Administration.**

For the purposes of this Section, the designated SPGA shall be (a) the Planning Board in the case of Special Permits issued by the Planning Board in accordance with the provisions of the Bylaw and for residential subdivisions, or (b) the Zoning Board of Appeals in the case of Special Permits issued by the Zoning Board of Appeals in accordance with the provisions of the Bylaw. In reviewing an Inclusionary Zoning proposal, the SPGA shall be governed by the Special Permit procedures as specified in Section 6.D and shall take advisory recommendations from the Town's Office of Community Development and Affordable Housing Committee under consideration on all Projects regarding consistency with the Town's Affordable Housing Plan. The SPGA may adopt regulations for carrying out its duties under this Bylaw.

## Appendix F: Community Housing Survey

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### Stoughton Housing Survey

#### 1. How long have you lived in Stoughton? (Choose one)

- ☐ Less than 1 year
- ☐ 1-5 years
- ☐ 6-10 years
- ☐ 11-20 years
- ☐ More than 20 years

#### 2. Which best describes your current living situation? (Choose one)

- ☐ Own my home.
- ☐ Rent my home.
- ☐ Live with parents/relatives.

Other (please specify)

#### 3. Have you been able to find the housing situation you need? (Choose one)

- ☐ I am happy with my housing situation.
- ☐ I need a more affordable rental.
- ☐ I need a larger rental.
- ☐ I want to change from ownership to rental.
- ☐ I want to change from renter to ownership.
- ☐ I own a home and would like to downsize.
- ☐ Other (please specify)

4. If you would like to change your living situation, please indicate why: (Choose as many as apply)

- ☐ I need a more affordable living situation.
- ☐ I would like to leave Stoughton.
- ☐ I would like to change my family/household situation.
- ☐ I would like to live closer to work.
- ☐ I would like to live near more amenities.
- ☐ I have empty bedrooms and would like to downsize.
- ☐ I would like to downsize to reduce my expenses in retirement.
- ☐ Other (please specify)

5. Which of the following best describes your household? (Choose as many as apply)

- ☐ Couple without children.
- ☐ Family with children under 18.
- ☐ Parent(s) with adult children living at home.
- ☐ Empty nest couple.
- ☐ Single, below age of 65.
- ☐ Single, 65 years of age or older.
- ☐ Share your home with an elderly parent or grandparent who requires financial or physical assistance.

Other (please specify)

6. How would you describe your ability to meet your monthly housing costs including: mortgage/rent, insurance, taxes and utilities? (Choose one)

- ☐ It is very easy.
- ☐ It is somewhat easy.
- ☐ I am just able to meet my needs.
- ☐ It is somewhat difficult.
- ☐ It is very difficult.

7. If you were searching for a home, what price range would you be searching within? (Choose one)

- ☐ Less than \$249,999
- ☐ \$250,000-\$299,999
- ☐ \$300,000-\$349,999
- ☐ \$350,000-\$399,999
- ☐ \$400,000-\$449,999
- ☐ \$500,000-\$549,999
- ☐ \$550,000+

8. If you were searching for a two-bedroom rental unit, what monthly rent would be an appropriate/comfortable amount? (Choose one)

- ☐ Less than \$1,500
- ☐ \$1,500-\$1,999
- ☐ \$2,000-\$2,499
- ☐ \$2,500+

9. Which best describes your housing plans for the next five years? (Choose one)

- ☐ Plan to stay in the same home.
- ☐ Plan to move to a larger home.
- ☐ Plan to move to a smaller home.
- ☐ Plan to move to a more affordable location.

Other (please specify)

10. If a variety of Senior Housing options were available in your area; please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?

Affordability

Modest  
size

Available Amenities (Pool, Golf, Tennis, Walking  
Trails)

Available Services (Transportation, Medical Support, Organized Activities)

11. If Stoughton were to consider changes to the zoning bylaw to encourage and support Senior Housing (over 55); where do you think new development should be focused? (Choose as many zones as appropriate.)

- ☐ Central Business District
- ☐ Industrial Districts
- ☐ General Business Districts
- ☐ Residential Districts

12. How would you rank the following groups in regard to their need for affordable housing? Please rank these from 1-4 with 1 having the most need.

Elderly and the Disabled

Families

Single Person Households

Young Adults



13. What are your priorities when it comes to solving Stoughton's housing challenges? Please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?

Maintain the character of my Town.

Create more housing options for households earning less than \$56,000 annually.

Create more housing options for recent graduates, couples and young families earning between \$56,000-\$85,000 annually.

Create more mixed income housing options for the elderly and the disabled.

14. What types of affordable housing (available to qualifying individuals/families at 65-80% of the market rate) should be included in the Stoughton Housing Production Plan? Please indicate how much you favor each housing type.

	Won't support	Might support, under appropriate circumstances	Support
Single Family Homes	<input checked="" type="radio"/> Won't support	<input checked="" type="radio"/> Might support, under appropriate circumstances	<input checked="" type="radio"/> Support
Duplexes	<input type="radio"/> Won't support	<input type="radio"/> Might support, under appropriate circumstances	<input type="radio"/> Support
Multi Family Homes 3+	<input checked="" type="radio"/> Won't support	<input checked="" type="radio"/> Might support, under appropriate circumstances	<input checked="" type="radio"/> Support
Apartments	<input type="radio"/> Won't support	<input type="radio"/> Might support, under appropriate circumstances	<input type="radio"/> Support
Condominiums	<input checked="" type="radio"/> Won't support	<input checked="" type="radio"/> Might support, under appropriate circumstances	<input checked="" type="radio"/> Support
Conversion of existing large homes or municipal buildings into housing.	<input type="radio"/> Won't support	<input type="radio"/> Might support, under appropriate circumstances	<input type="radio"/> Support

15. What housing strategies do you support? Please indicate how much you favor each strategy.

	Do not support	Somewhat Support	Support	Need more information
Allowing increased density in certain areas.	<input checked="" type="radio"/> Do not support	<input checked="" type="radio"/> Somewhat Support	<input checked="" type="radio"/> Support	<input checked="" type="radio"/> Need more information
Allow new, small scale homes on reduced lot sizes (less than 1 acre).	<input type="radio"/> Do not support	<input type="radio"/> Somewhat Support	<input type="radio"/> Support	<input type="radio"/> Need more information
Allowing the conversion of existing homes into two family or multi-family housing.	<input checked="" type="radio"/> Do not support	<input checked="" type="radio"/> Somewhat Support	<input checked="" type="radio"/> Support	<input checked="" type="radio"/> Need more information
Allowing multi-family housing to be built in designated areas.	<input type="radio"/> Do not support	<input type="radio"/> Somewhat Support	<input type="radio"/> Support	<input type="radio"/> Need more information
Expanding or allowing the addition of accessory apartments, in-law suites or nanny flats.	<input checked="" type="radio"/> Do not support	<input checked="" type="radio"/> Somewhat Support	<input checked="" type="radio"/> Support	<input checked="" type="radio"/> Need more information
Allowing denser development in areas, but conserving adjacent open space.	<input type="radio"/> Do not support	<input type="radio"/> Somewhat Support	<input type="radio"/> Support	<input type="radio"/> Need more information
Requiring developers to create affordable housing units as a percentage of the market rate units they create.	<input checked="" type="radio"/> Do not support	<input checked="" type="radio"/> Somewhat Support	<input checked="" type="radio"/> Support	<input checked="" type="radio"/> Need more information

16. Which category best describes your age?

- ☐ Under 25
- ☐ 25-34
- ☐ 35-44
- ☐ 45-54
- ☐ 55-64
- ☐ 65-74
- ☐ 75 years and older

17. Which best describes your annual household income, before deductions?

- ☐ Less than \$15,000
- ☐ \$15,000-\$24,999
- ☐ \$25,000-\$34,999
- ☐ \$35,000-\$49,999
- ☐ \$50,000-\$74,999
- ☐ \$75,000-\$99,999
- ☐ \$100,000 – \$149,999
- ☐ \$150,000 +

18. Is there anything you want to add to the discussion or to tell your Selectmen, Planning Board or Affordable Housing Committee?



19. Please provide your e-mail address if you would like to receive follow up information or participate in any meetings.

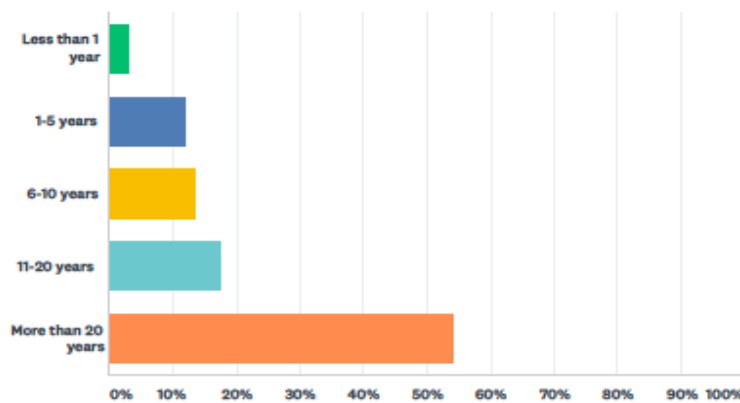
# Appendix G: Community Housing Survey Results

Stoughton Housing Survey

SurveyMonkey

## Q1 How long have you lived in Stoughton? (Choose one)

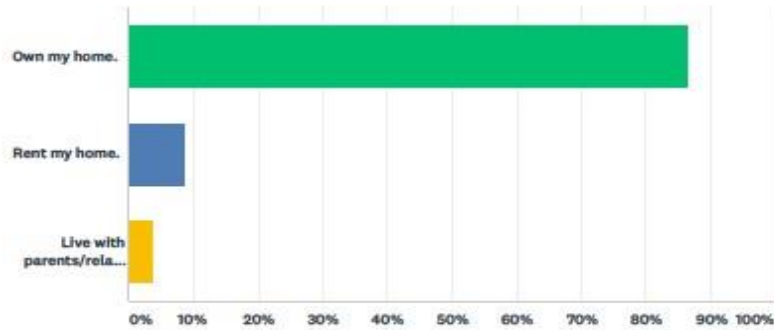
Answered: 317 Skipped: 2



ANSWER CHOICES		RESPONSES	
Less than 1 year		2.84%	9
1-5 years		11.99%	38
6-10 years		13.56%	43
11-20 years		17.67%	56
More than 20 years		53.94%	171
TOTAL			317

## Q2 Which best describes your current living situation? (Choose one)

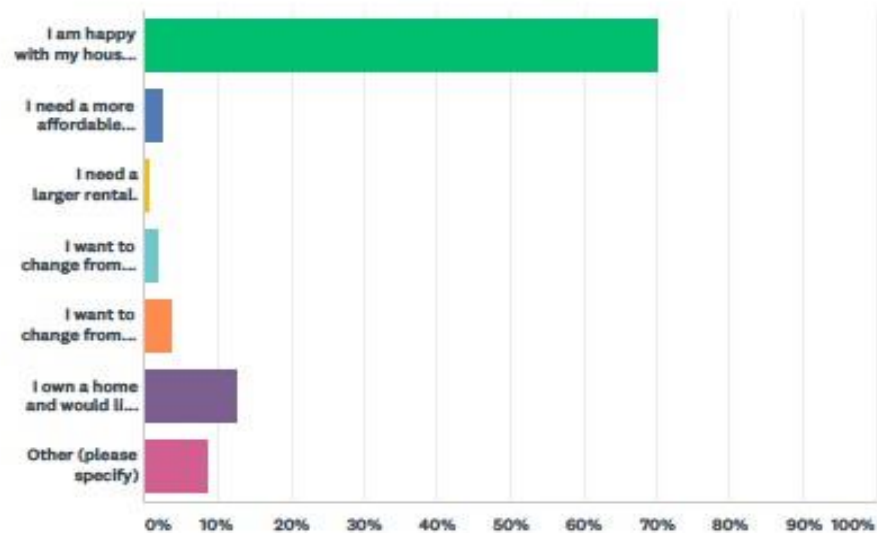
Answered: 317 Skipped: 2



ANSWER CHOICES	RESPONSES	
Own my home.	86.44%	274
Rent my home.	8.52%	27
Live with parents/relatives.	3.47%	11
TOTAL		317

Q3 Have you been able to find the housing situation you need? (Choose one)

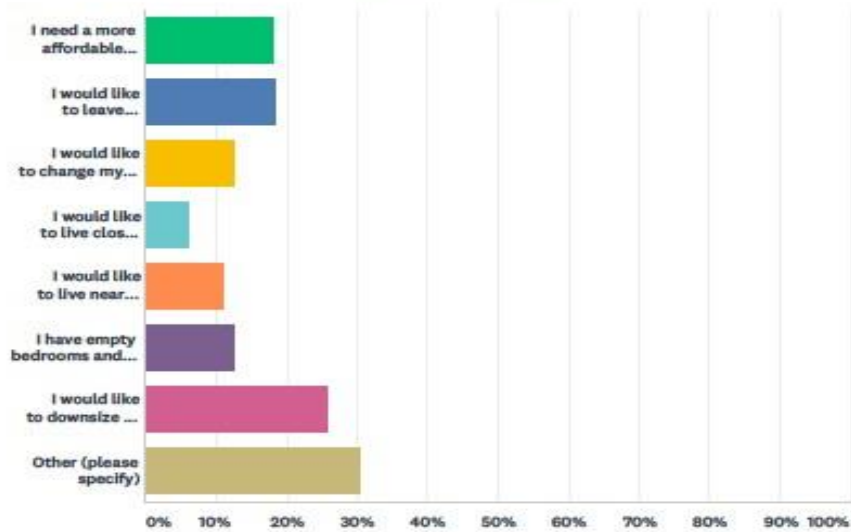
Answered: 318 Skipped: 1



ANSWER CHOICES	RESPONSES	
I am happy with my housing situation.	70.13%	223
I need a more affordable rental.	2.52%	8
I need a larger rental.	0.63%	2
I want to change from ownership to rental.	1.89%	6
I want to change from rental to ownership.	3.77%	12
I own a home and would like to downsize.	12.58%	40
Other (please specify)	8.49%	27
TOTAL		318

**Q4 If you would like to change your living situation, please indicate why:  
(Choose as many as apply)**

Answered: 200 Skipped: 119

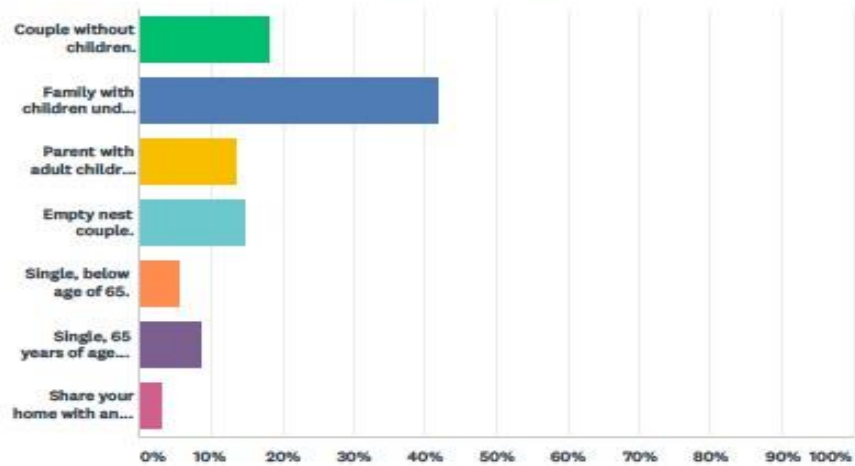


ANSWER CHOICES	RESPONSES	
I need a more affordable living situation.	18.00%	36
I would like to leave Stoughton.	18.50%	37
I would like to change my family/household situation.	12.50%	25
I would like to live closer to work.	6.00%	12
I would like to live near more amenities.	11.00%	22
I have empty bedrooms and would like to downsize.	12.50%	25
I would like to downsize in order to reduce my expenses in retirement.	26.00%	52
Other (please specify)	30.50%	61
Total Respondents: 200		



### Q5 Which of the following best describes your household? (Choose as many as apply)

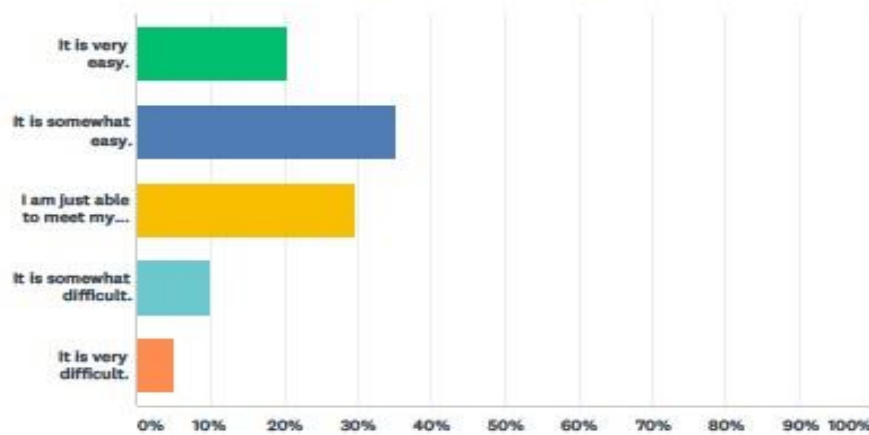
Answered: 315 Skipped: 4



ANSWER CHOICES	RESPONSES	
Couple without children.	18.10%	57
Family with children under 18.	41.90%	132
Parent with adult children living at home.	13.33%	42
Empty nest couple.	14.60%	46
Single, below age of 65.	5.40%	17
Single, 65 years of age or older.	8.57%	27
Share your home with an elderly parent or grandparent who requires financial or physical assistance.	3.17%	10
Total Respondents: 315		

**Q6 How would you describe your ability to meet your monthly housing costs including: mortgage/rent, insurance, taxes and utilities? (Choose one)**

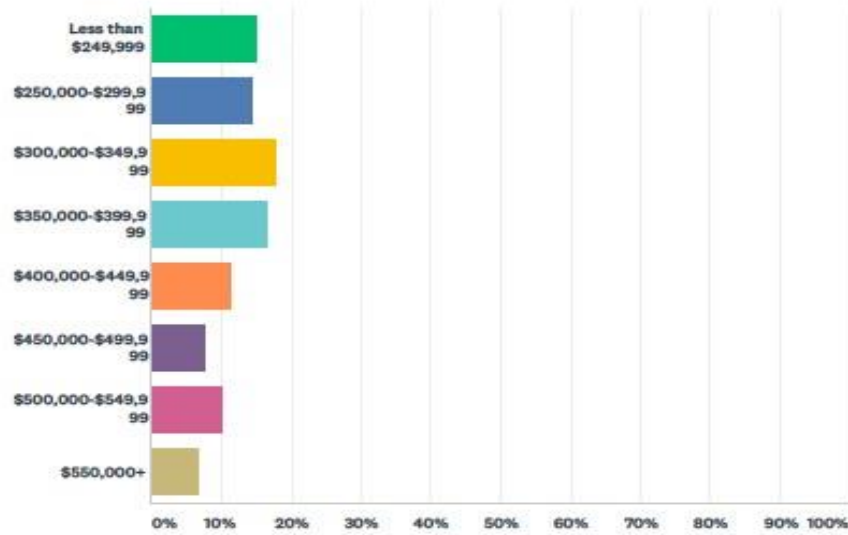
Answered: 315 Skipped: 4



ANSWER CHOICES	RESPONSES	
It is very easy.	20.32%	64
It is somewhat easy.	35.24%	111
I am just able to meet my needs.	29.52%	93
It is somewhat difficult.	9.84%	31
It is very difficult.	5.08%	16
TOTAL		315

### Q7 If you were searching for a home, what price range would you be searching within? (Choose one)

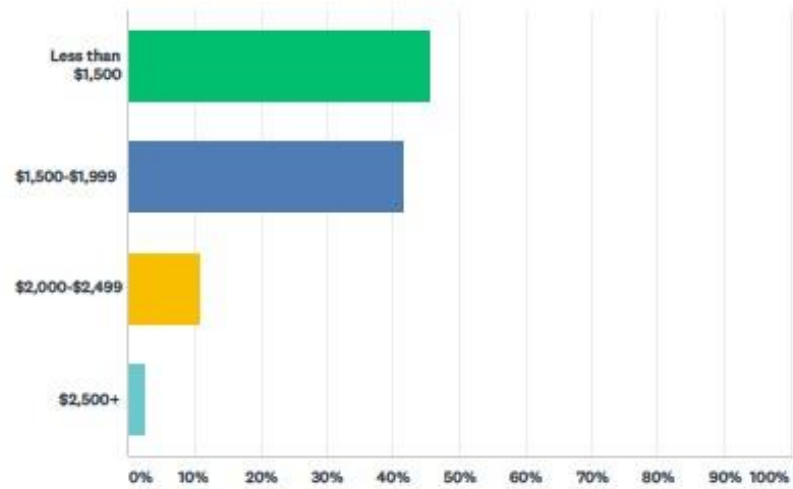
Answered: 297 Skipped: 22



ANSWER CHOICES	RESPONSES	
Less than \$249,999	15.15%	45
\$250,000-\$299,999	14.48%	43
\$300,000-\$349,999	17.85%	53
\$350,000-\$399,999	16.50%	49
\$400,000-\$449,999	11.45%	34
\$450,000-\$499,999	7.74%	23
\$500,000-\$549,999	10.10%	30
\$550,000+	6.73%	20
TOTAL		297

Q8 If you were searching for a two bedroom rental unit, what monthly rent would be an appropriate/comfortable amount? (Choose one)

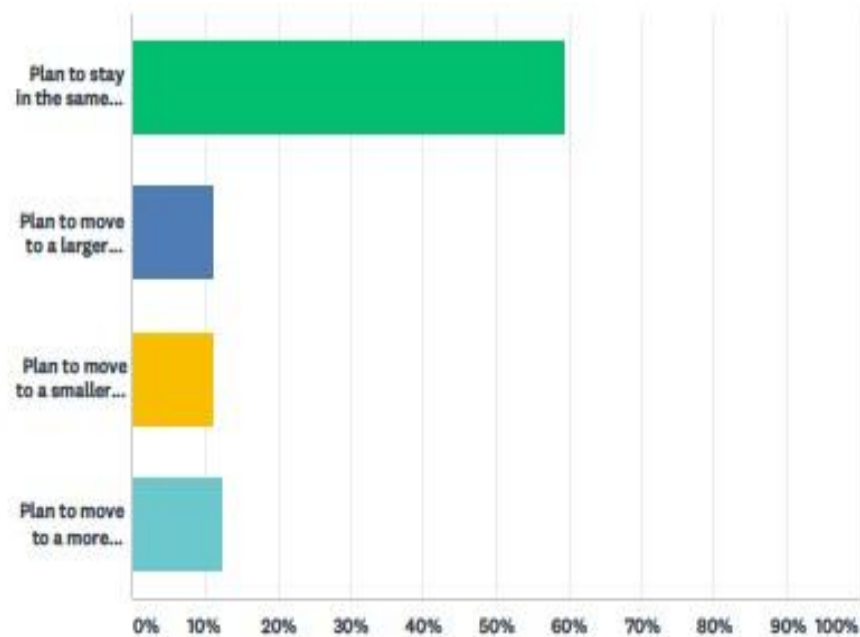
Answered: 283 Skipped: 36



ANSWER CHOICES	RESPONSES	
Less than \$1,500	45.58%	129
\$1,500-\$1,999	41.34%	117
\$2,000-\$2,499	10.60%	30
\$2,500+	2.47%	7
TOTAL		283

Q9 Which best describes your housing plans for the next five years?  
(Choose one)

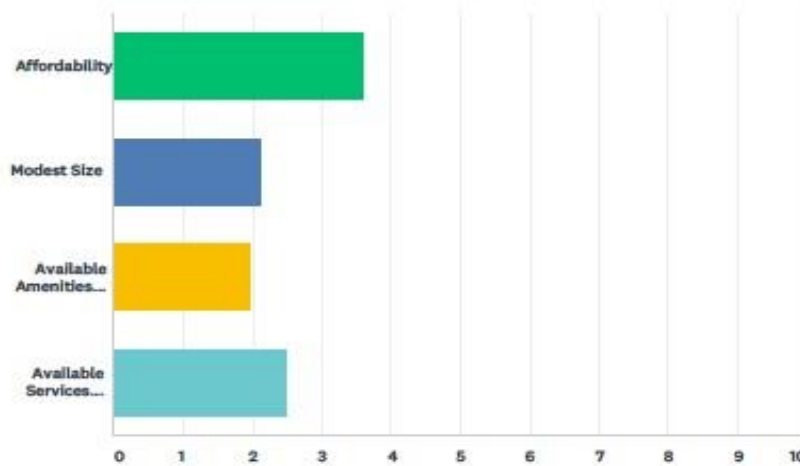
Answered: 317   Skipped: 2



ANSWER CHOICES	RESPONSES	
Plan to stay in the same home.	59.31%	188
Plan to move to a larger home.	11.04%	35
Plan to move to a smaller home.	11.04%	35
Plan to move to a more affordable location.	12.30%	39
TOTAL		317

**Q10 If a variety of Senior Housing options were available in your area; please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?**

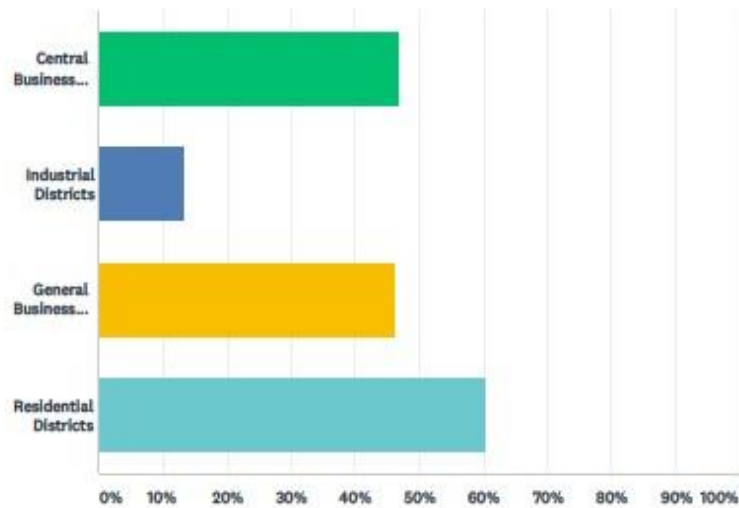
Answered: 307 Skipped: 12



	1	2	3	4	TOTAL	SCORE
Affordability	77.58% 218	9.96% 28	7.83% 22	4.63% 13	281	3.60
Modest Size	3.89% 11	33.57% 95	31.80% 90	30.74% 87	283	2.11
Available Amenities (Pool, Golf, Tennis, Walking Trails)	10.81% 32	16.22% 48	32.43% 96	40.54% 120	296	1.97
Available Services (Transportation, Medical Support, Organized Activities)	13.86% 42	40.59% 123	26.07% 79	19.47% 59	303	2.49

**Q11 If Stoughton were to consider changes to the zoning bylaw to encourage and support Senior Housing (over 55); where do you think new development should be focused? (Choose as many zones as appropriate.)**

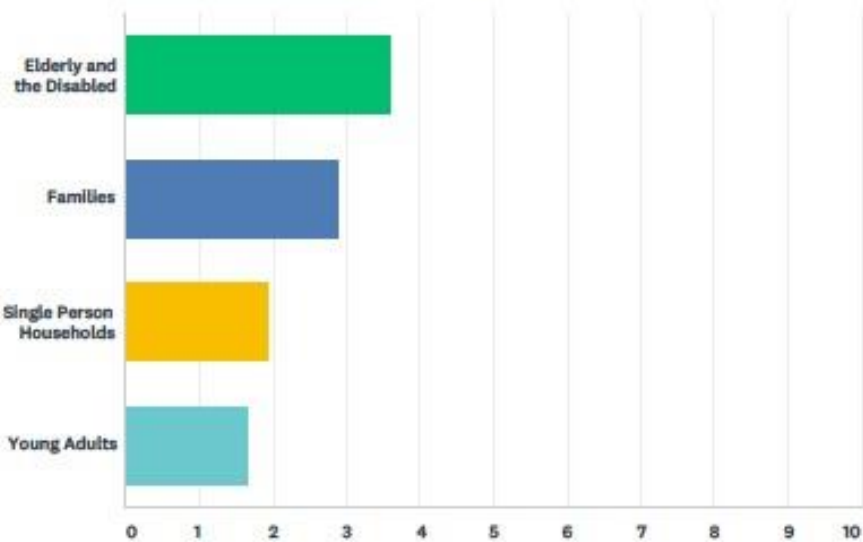
Answered: 309 Skipped: 10



ANSWER CHOICES	RESPONSES	
Central Business District	46.60%	144
Industrial Districts	13.27%	41
General Business Districts	46.28%	143
Residential Districts	60.19%	186
Total Respondents: 309		

Q12 How would you rank the following groups in regard to their need for affordable housing? Please rank these from 1-4 with 1 having the most need.

Answered: 305 Skipped: 14

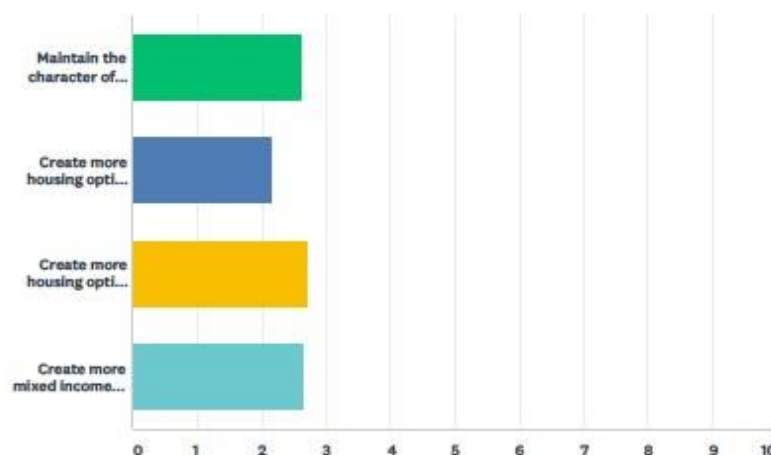


	1	2	3	4	TOTAL	SCORE
Elderly and the Disabled	71.23% 208	20.21% 59	5.14% 15	3.42% 10	292	3.59
Families	22.22% 64	51.39% 148	18.06% 52	8.33% 24	288	2.88
Single Person Households	6.25% 18	17.36% 50	42.01% 121	34.38% 99	288	1.95
Young Adults	4.11% 12	10.62% 31	34.25% 100	51.03% 149	292	1.68



**Q13 What are your priorities when it comes to solving Stoughton's housing challenges? Please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?**

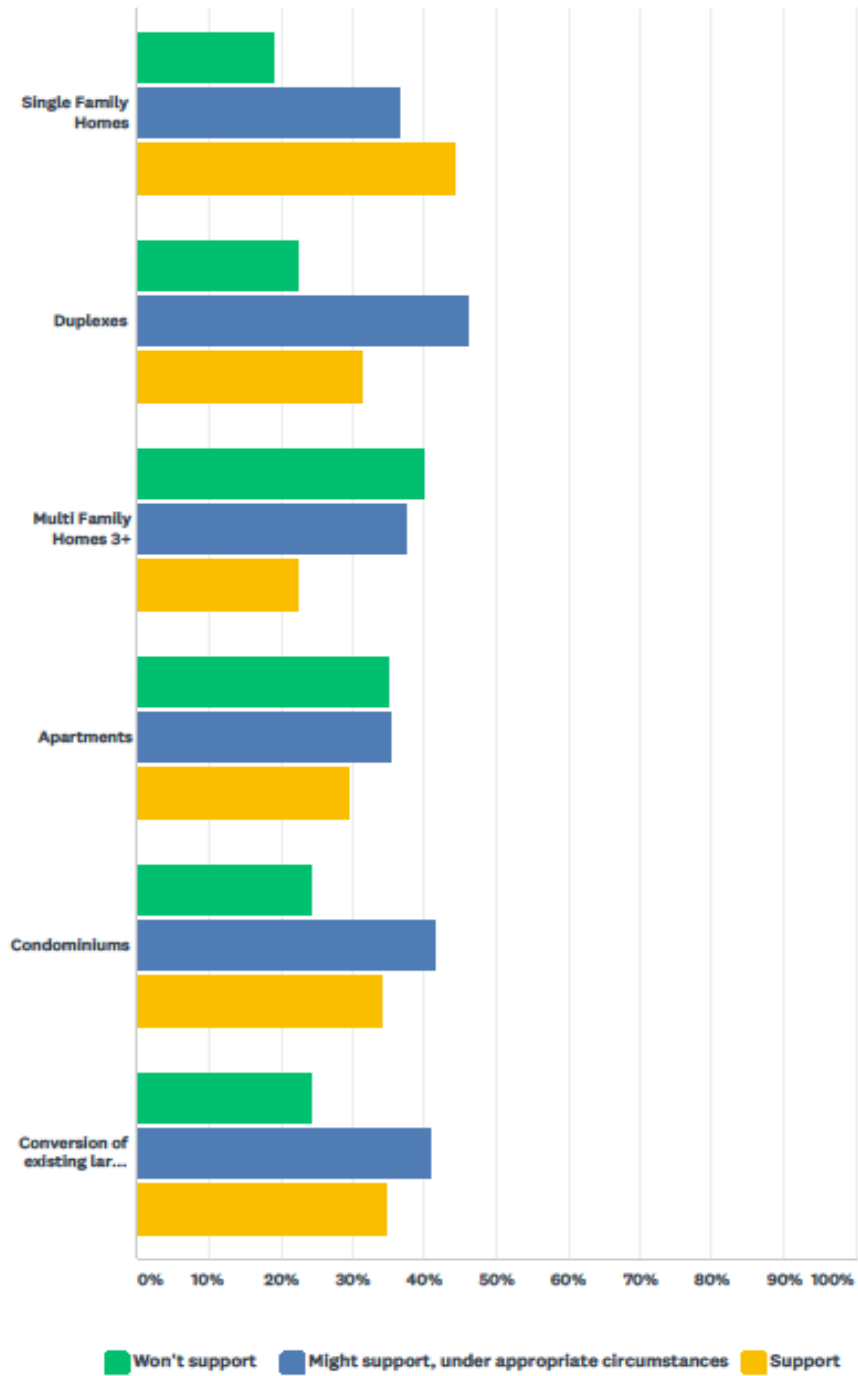
Answered: 312 Skipped: 7



	1	2	3	4	TOTAL	SCORE
Maintain the character of my Town.	37.71% 112	15.82% 47	16.84% 50	29.63% 88	297	2.62
Create more housing options for households earning less than \$56,000 annually.	15.17% 44	24.83% 72	19.66% 57	40.34% 117	290	2.15
Create more housing options for recent graduates, couples and young families earning between \$56,000-\$85,000 annually.	25.76% 76	28.81% 85	33.90% 100	11.53% 34	295	2.69
Create more mixed income housing options for the elderly and the disabled.	24.84% 76	30.72% 94	28.10% 86	16.34% 50	306	2.64

**Q14 What types of affordable housing (available to qualifying individuals/families at 65-80% of the market rate) should be included in the Stoughton Housing Production Plan? Please indicate how much you favor each housing type.**

Answered: 314 Skipped: 5



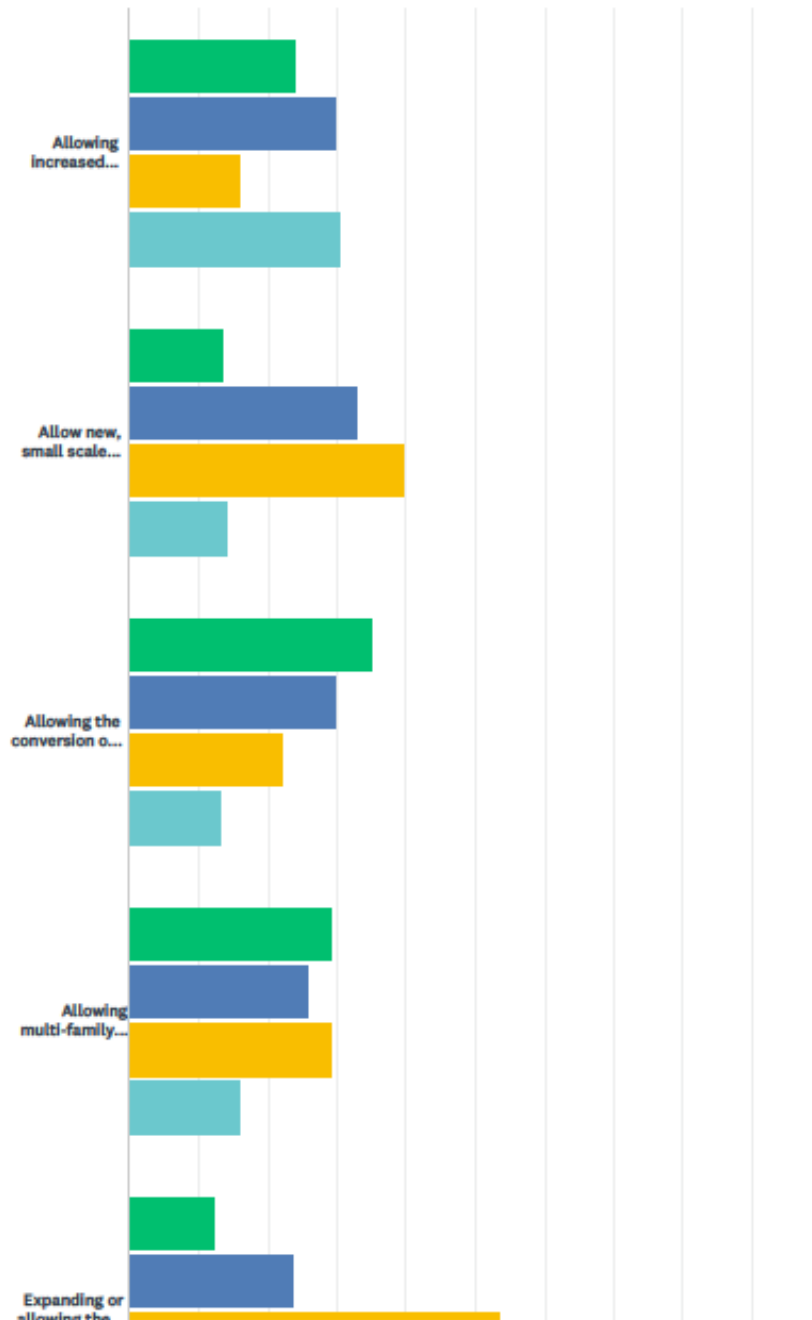
# Stoughton Housing Survey

SurveyMonkey

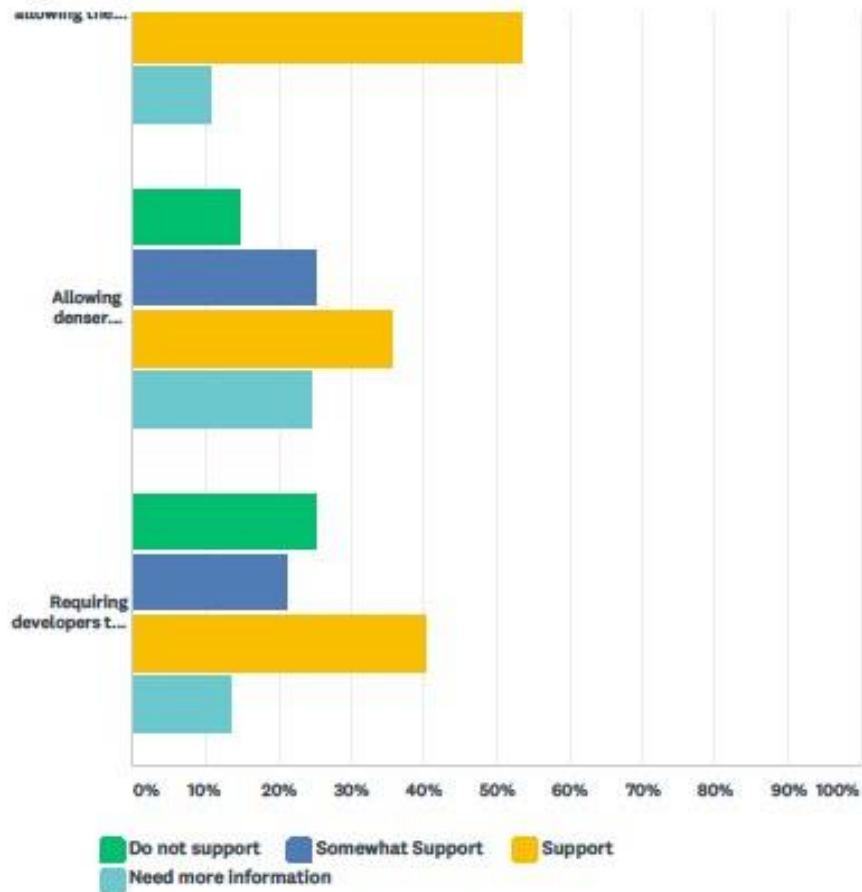
	WON'T SUPPORT	MIGHT SUPPORT, UNDER APPROPRIATE CIRCUMSTANCES	SUPPORT	TOTAL	WEIGHTED AVERAGE
Single Family Homes	18.97% 59	36.66% 114	44.37% 138	311	2.25
Duplexes	22.30% 68	46.23% 141	31.48% 96	305	2.09
Multi Family Homes 3+	40.00% 122	37.70% 115	22.30% 68	305	1.82
Apartments	35.06% 108	35.39% 109	29.55% 91	308	1.94
Condominiums	24.26% 74	41.64% 127	34.10% 104	305	2.10
Conversion of existing large homes or municipal buildings into housing.	24.27% 75	41.10% 127	34.63% 107	309	2.10

# Q15 What housing strategies do you support? Please indicate how much you favor each strategy.

Answered: 313 Skipped: 6



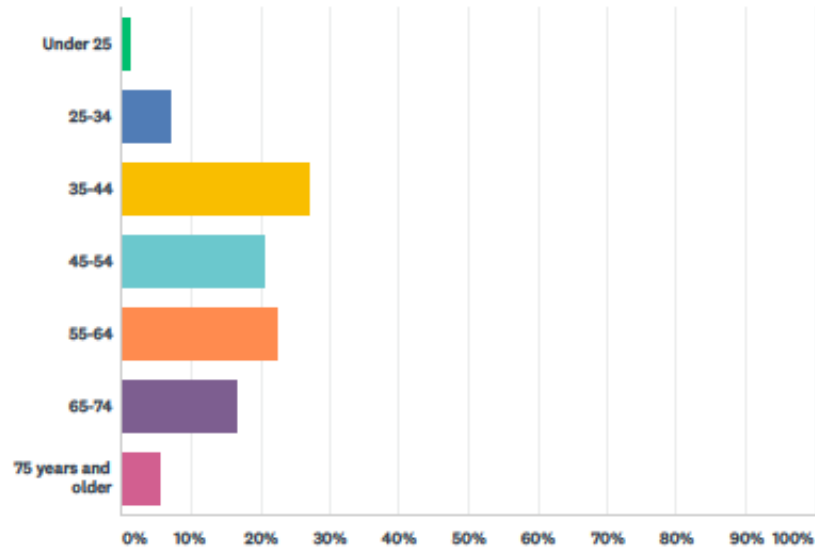
17 / 22



	DO NOT SUPPORT	SOMEWHAT SUPPORT	SUPPORT	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Allowing increased density in certain areas.	23.87% 74	30.00% 93	15.81% 49	30.32% 94	310	2.53
Allow new, small scale homes on reduced lot sizes (less than the normal 1 acre).	13.50% 42	32.80% 102	39.55% 123	14.15% 44	311	2.54
Allowing the conversion of existing homes into two family or multi-family housing.	34.94% 109	29.81% 93	22.12% 69	13.14% 41	312	2.13
Allowing multi-family housing to be built in designated areas.	29.17% 91	25.64% 80	29.17% 91	16.03% 50	312	2.32
Expanding or allowing the addition of accessory apartments, in-law suites or nanny flats.	12.18% 38	23.72% 74	53.53% 167	10.58% 33	312	2.63
Allowing denser development in areas, but conserving adjacent open space.	14.66% 45	25.08% 77	35.83% 110	24.43% 75	307	2.70
Requiring developers to create affordable housing units as a percentage of the market rate units they create.	25.32% 79	21.15% 66	40.06% 125	13.46% 42	312	2.42

### Q16 Which category best describes your age?

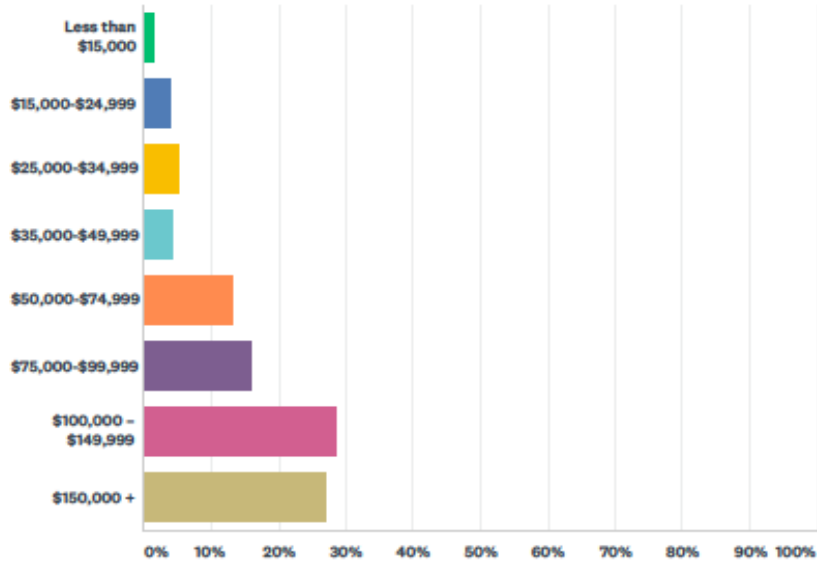
Answered: 318 Skipped: 1



ANSWER CHOICES	RESPONSES	
Under 25	1.26%	4
25-34	6.92%	22
35-44	27.04%	86
45-54	20.44%	65
55-64	22.33%	71
65-74	16.67%	53
75 years and older	5.35%	17
TOTAL		318

### Q17 Which best describes your annual household income, before deductions?

Answered: 305 Skipped: 14



ANSWER CHOICES	RESPONSES	
Less than \$15,000	1.64%	5
\$15,000-\$24,999	3.93%	12
\$25,000-\$34,999	5.25%	16
\$35,000-\$49,999	4.26%	13
\$50,000-\$74,999	13.11%	40
\$75,000-\$99,999	16.07%	49
\$100,000 – \$149,999	28.52%	87
\$150,000 +	27.21%	83
<b>TOTAL</b>		<b>305</b>



## Q18 Is there anything you want to add to the discussion or to tell your Selectmen, Planning Board or Affordable Housing Committee?

Answered: 146 Skipped: 174

#	RESPONSES	DATE
1	We need more senior housing	9/11/2019 3:17 PM
2	Stop wasting time. Fix downtown hole in wall, save old SHS auditorium, tear down theater, use Randolph bank for new post office or convert to parking, open train station for coffee/newstand	9/10/2019 9:21 AM
3	Don't want to force Seniors from their homes due to tax affordability. Create or expand tax abatements and or credit to assist this segment.	9/6/2019 12:27 PM
4	I am very interested in seeing a complete community. Homes, groceries, clinics, movie theater, walking trails and a vibrant community to name a few.	8/31/2019 10:38 AM
5	More attention should be paid to upgrade existing abandoned properties rather than building additional projects.	8/31/2019 10:35 AM
6	The need to allow for detached in-law structures on your property.	8/29/2019 4:16 PM
7	The Veterans housing off of Drake Ave. was built for Veteran families, why are low income families living in them?	8/29/2019 6:30 AM
8	We need to look at the zoning dimensional requirements too. Perhaps through modifications to these provisions in certain areas appropriate affordable and planned growth in housing could be achieved.	8/28/2019 6:11 PM
9	We need to clean up the housing we have. too many people living in existing homes. Apartments are terrible, transient people that are not invested in the town.	8/28/2019 2:04 PM
10	Need to really address and upgrade the downtown business and retail district in order to attract more middle income working class residents into the town, which already has a new library and high school. They will provide stability for single family and luxury apartment unit growth at a normal market rate.	8/25/2019 3:43 PM
11	I would love to see affordable 55+ homes in Stoughton. I feel our town at this time has too many low income apartments.	8/25/2019 3:02 PM
12	Please do everything possible to create more affordable housing for those who are in the middle class and can't apply for traditional assistance, but who also struggle to afford a home in this town and break free from paying rent. I make pretty good money (\$6k a year) and with the price of a small 900-1000 square foot home being 350k, the monthly payment (including insurance, taxes and utilities) is half of my monthly income. This allows me little left over to actually enjoy my life after then paying for health insurance, medications, car payments, gas, car insurance, household items/toiletries, food, clothing, student loans/continuing education [as a teacher I must always be taking classes], and contributing to my retirement fund.	8/23/2019 6:22 PM
13	The conversation about housing development should go hand in hand with discussions about public transit, and walkability. Moreover, the revitalization of the town center and smarter, people-centric business districts.	8/22/2019 3:58 PM
14	Stoughton has always been a blue collar community. Who says we need low income housing? How low are you going to go? We should be trying to raise housing values not lower them. Go talk to Canton or Westwood about low income housing.	8/19/2019 4:37 PM
15	N/A	8/18/2019 5:51 PM
16	I am not interested in Section 8 Housing/low-income housing. We need to increase our home values, promote new construction.	8/18/2019 5:41 PM
17	Don't let developers clear cut lots, save some of the mature trees	8/18/2019 12:41 PM
18	Not at this time	8/17/2019 8:07 AM

# Stoughton Housing Survey

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19	I am against adding housing that will attract ppl who will need more public services. No more Quail Runs please. If you have to build that kind of housing, then keep it in industrial zones.	8/15/2019 3:48 PM
20	I want to see Stoughton stay as the town that I grew up in, although I am aware of its fast growth. Active elderly people like myself need more space, my apt is very cramped. I would like to go back to making quilts but I don't have enough space.	8/15/2019 7:15 AM
21	Stop allowing low income and more residential units that are causing our schools and resources to be burdened. We already have a high population and a lot of recent crime due to low income housing. I would rather be more like Sharon, Canton, and Easton than Brockton.	8/15/2019 5:56 AM
22	ALL conservation areas need to be maintained! Affordable housing should not be designated to only one area, street or part of the town- throughout the town in various neighborhoods.	8/14/2019 1:14 PM
23	Your discount for seniors+70 is ridiculous, I can't afford the taxes, I have arthritis and asthma and my husband has lymes, high blood pressure and heart, on small pension. What gives? Town has outpriced the low income people	8/12/2019 12:30 PM
24	at the present time, I am elderly senior in good health and I would like to think that should I need to downsize in the future, there would be housing to suit my needs. Public housing is too small. Amenities are a plus and adequate size rooms are desirable.	8/12/2019 6:22 AM
25	a place with a full kitchen o serve and prepare food in case of a disaster	8/12/2019 6:13 AM
26	taxes , environment, traffic, keeping budet in check Taxes go up, rent go up as well more housing equals more police, firemen, teachers, more taxes, more traffic	8/12/2019 5:52 AM
27	Stoughton needs to stop the deterioration of this town. It has become like a slum. Its embarassing to say I live in Stoughton. If I didn't have a child in middle school, I would move to Easton or another more upscale town. The businesses we bring into this town are out of pure desperation to fill a vacancy. No wonder no professional type organization would want to move here. Drive thru the center of town and all you see is vacancies, vape, gun, fast food, cheap supermarkets, etc. I would like to know what is the average length of time a store stays in Stoughton? not long. Please bring Stoughton back to what it used to be when it was a desirable town. Although the new high school looks beautiful, it will now become a target for kids that don't really live here. Honestly, its very sad. As many people say, its just another location of Brockton.	8/8/2019 11:24 AM
28	No more apartment buildings and 40B's. We need affordable housing options for young people who grew up here and want to stay, families who want to live here and older residents who'd like to downsize.	8/8/2019 4:23 AM
29	we need sidewalks. pathways from these new places and current to walk or ride bike down town or to school. thanks for keeping tax low. thanks for caring about the people that need affordable housing.	8/7/2019 5:55 PM
30	Would like to see less apartments and focus on improving the look of the town center. There is nothing in the center that would attract residents to shop. even Have green space for residents to sit and have conversations. Very disappointed in our town center.	8/6/2019 6:50 AM
31	Need to fix traffic and town center before more housing is added.	8/5/2019 3:56 PM
32	We as a town should be mindful of keeping our open space and not making the town too dense. Stoughton should also not be too quick to build more apartment complexes as not to change the feel of the town.	8/5/2019 11:46 AM
33	When the building down town is Malcolm and parsons is going to be clear and build up ? and why don't empty town buildings are not fix and use is elderly housing.	8/4/2019 12:42 PM
34	People with financial challenges need access to public transportation and local businesses. Affordable Housing should be located near the center of town. The town should also encourage more businesses to come to Stoughton to provide jobs. The center is awful and there's few businesses there that people want to frequent or that provide a lot of jobs. The buildings there are extremely unattractive and there's limited parking. Honestly, the whole center should be leveled and built to encourage growth and revive the town.	8/2/2019 5:54 PM
35	We have a lot of apartments that house section 8. I believe Stoughton is doing their part. People that have lived here and would like to retire here, deserve a bite at the affordable housing apple. More senior housing.	8/2/2019 12:48 PM



# Stoughton Housing Survey

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36	Accessory units are a great idea! "The ABCs of ADUs - A guide to Accessory Dwelling Units - and how they expand housing options for people of all ages" Check it out at <a href="http://www.aarp.org/adus">www.aarp.org/adus</a> Via that website, it's now available for download and free delivery of paper copies. Also, <a href="http://www.accessorydwellings.org">www.accessorydwellings.org</a> .	8/2/2019 12:14 PM
37	Not enough open spaces. Green spaces, trails, suburban farming, gardens, chickens etc. should be encouraged rather than monstrous apartment or condos like the Taj on Central st	8/2/2019 3:03 AM
38	The Town of Stoughton would benefit from the creation of an area or zone that would allow for the building of "tiny homes" or 3d printed home structures. Doing this would not only provide affordable homes for low income and young professionals but would also bring an economic boon to our town by setting a standard for this type of building. It would also spur greater economic growth in the Downtown area by providing more young professionals who would seek an entertainment area they could frequent. Owners of micro homes also have greater expendable income to spread throughout local businesses.	8/1/2019 7:09 PM
39	We need more affordable housing statewide, but these units and buildings should not be relegated to industrial areas, or other out-of-sight spots. Residents should have some say, but not to the point of stopping something that is for the greater good, particularly in an extremely expensive housing market.	8/1/2019 3:19 PM
40	Metro Boston is currently experiencing a housing crisis because the demand to rent and buy far outweighs the supply of housing stock. People want to live in this area because of ample job opportunities, cultural/sporting events, and our proximity to the ocean. In short, it's a great place to live, including Stoughton. But I worry that many residents of lower and medium incomes are getting priced out. I think the racial, ethnic, and socio-economic diversity within Stoughton is one of our greatest characteristics, and if we want to maintain that we need to be mindful to try to create more housing for those of modest means.	8/1/2019 11:26 AM
41	Access to public transportation via commuter rail is key for our town and offers opportunities to those that may not otherwise have access to jobs in Boston. These questions are quite dense from #14 on, so I'd encourage more discussion with the community as you move ahead to be sure that you have an accurate "pulse". Providing housing for our aging population is going to be key in the coming years as seniors retire with less income and healthcare becomes more expensive. We need to encourage opportunities to our seniors so that they can access housing while also encouraging property turnover to younger parts of the population that are more likely to have the income to support some of these initiatives. The older our population gets (and more dependent on public services), the greater the difficulty we will encounter when looking to support our existing services and improving or meeting our existing needs (fire station, police station). As a community we should also be looking for any public program that can help provide needed services to our community (and especially elders) so that they can be supported. This can be anything from community lawn-care and tree removal services to rebate programs for public efforts (like sewer and gas conversions).	7/31/2019 9:03 PM
42	Stoughton needs to increase it's median household income to compete with it's neighboring towns ie. Canton, Easton and Sharon. The development of the town center after the completion of the new new high school is vital. The boards and those who feel they own the town needs to adjust it's thinking to allow for intellectual and controllable changes before the town is left behind.	7/31/2019 4:14 PM
43	Don't really think we need anymore affordable housing except for elderly and disabled think we are a pretty saturated market for affordable housing should look to bring in more industry rather than housing need to maintain open areas	7/31/2019 2:28 PM
44	affordable housing should be for the elderly 65 and over and the truly disabled,not druggies and alcoholics. to many section 8 are moving into this town and destroying it,the building inspector lets anything being built and looks the other way,the town needs to do its job that tax payers are paying for	7/31/2019 1:16 PM
45	no	7/31/2019 12:37 PM
46	We don't need affordable housing we need property values to increase not decrease. What is driving people out of this town is the increasing taxes. We need to stop approving apartments buildings and transient family lifestyle. We need permanent residents that want to take ownership in the community that they live. I want house prices through the roof so people want to pay to live here and keep property taxes low so it doesn't drive out our current residents that can't afford the increases.	7/31/2019 10:20 AM
47	This town has more than enough apartment complexes, which also allows Section 8, lower incomes	7/31/2019 4:52 AM

48	We need to have a program where small Abandoned homes under 1,200 sq ft can be purchased with a low interest rate so young family's can "fix up" affordability. There could also be a commitment plan in place where there would be fees if they sell within 5 or 10 years for getting the house at a lower price. This will also improve neighborhoods and keep them from rising too high in value for surrounding properties and will potentially strengthen relationships. When a developer gutts it out and puts low end materials and "flipping it" for profit, makes it larger than the surrounding homes it creates Poor relations. In the long haul the houses the young couple or single parent purchase will be more valuable if the residents have pride in their home and most likely keep improving the value. They will also stay in Stoughton longer because of the commitment. Maybe the town owns these houses and could arrange something along those lines. As a result, a young couple will have pride in their home, their town, and become more involved in community events. And will be excited about starting a family in home that "they built". It will rise community standards. Making Stoughton a better place. Become a "knight" And more taxes will be adding to the budget. Along with a young group of future leaders. Thank you.	7/31/2019 3:39 AM
49	We need affordable housing for Stoughton residents.	7/31/2019 2:08 AM
50	Please stop raising taxes, work on decreasing them. Increase senior tax program to something that genuinely helps those who need it without the low income guidelines and increase the number of participants. Thank you	7/31/2019 1:29 AM
51	Please thinking on big families	7/30/2019 8:55 PM
52	Many empty nesters living in homes too large for their needs because there are no affordable smaller homes on market	7/30/2019 7:42 PM
53	We need to reduce development and the drain on town services. Open space and space for nature and recreation benefit town residents and create a better standard of living. There are nicer, safer, more attractive towns that offer more and have lower taxes than we do. Our high taxes are a huge issue for so many and that is what will drive many homeowners and families out of town. New housing is not the answer (nor is \$\$\$ assisted living). Current residents that are older and/or low-middle class struggle to properly maintain their property and make ends meet as taxes and utility bills become more of a burden.	7/30/2019 7:20 PM
54	No	7/30/2019 5:31 PM
55	Something needs to be done to make home ownership available for young adults with student loans	7/30/2019 5:16 PM
56	I've lived here my entire life. Can't believe how bad it has become. No business will come with the hole in the center. We DO NOT need any more 40B's. Schools are changing due to this. Now that the town owns the train depot do something positive for the town. I love that building. Don't let it just sit there. Stop buying property without a plan for its use (bank). No more affordable housing. 55+ becomes 40B...enough	7/30/2019 2:46 PM
57	please take parking availability and traffic impact into account. only 3 roads in town complete go from one side to the other. it can take "forever" to make a left into some street during rush hour. ie Bay Rd, 138, etc. Many residential streets have become cut through to those who know.	7/30/2019 2:17 PM
58	Lots of active seniors need more housing, near the Y, near shopping (Cobbs Comer), the center of town seems already too crowded. To encourage growth as well, younger adults should be able to afford homes or condos in Stoughton as well as families to utilize new Library and High School. It's a tall order to do this and make things cost around \$300,000ish..kudos to you if you.	7/30/2019 2:12 PM
59	Not at this time	7/30/2019 1:22 PM
60	No	7/30/2019 12:49 PM
61	I would prefer no more apartments especially affordable housing units not be built in the town. I don't want duplexes and multi family units built because they are taxing on the town's resources.	7/30/2019 11:15 AM
62	I appreciate the effort put into this questionnaire, but feel many of the questions and answer options are worded in a way to steer support towards an existing agenda/position of some leadership.	7/30/2019 10:52 AM
63	No	7/30/2019 10:16 AM
64	The need for more retail outlets...not fast food	7/30/2019 10:05 AM
65	Please allow the middle income families to have growth in the town and the elderly to not be pushed out of the town	7/30/2019 9:57 AM



# Stoughton Housing Survey

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66	.	7/30/2019 9:55 AM
67	Choose the members of town boards and commissions based on education and professional experience in the areas to be overseen by each group.	7/30/2019 5:28 AM
68	The greater boston area is so desperately in need of affordable housing units that enable people to find and live in more stable, and therefore stronger and healthier, communities. I encourage any and all efforts to create affordable options for people across the entire age spectrum.	7/30/2019 4:06 AM
69	I do not want to see residential areas used for large scale condominiums, apartments or multi-family units.	7/28/2019 3:56 PM
70	No additional Section 8 or 40B housing	7/28/2019 10:57 AM
71	I know many people in the 55 to 65 age range that have or plan to move out of Stoughton simply because there is no over 55 housing.	7/27/2019 2:08 PM
72	We don't need more section 8 recipients in our town.	7/27/2019 10:19 AM
73	Address the senior living options	7/26/2019 11:34 AM
74	Senior Housing and Associated Care facilities such as memory care, etc. are a must.	7/26/2019 3:29 AM
75	People buy their houses with expectation of zoning. It is not fair to change single family zoning to multi family zoning other than in law or maybe duplex	7/25/2019 2:29 PM
76	Yes, please do allow housing (for 55+ persons living in Stoughton) to be built.	7/25/2019 7:27 AM
77	I'd like for Stoughton to develop into a highly-desirable town for middle-class families comparable to Easton or Canton. This should housing options and the associated amenities that attract middle-class families such as: frequent commuter rail to Boston during the work week and weekend, unique dining options, family friendly activities like pool and/or splash pad, etc.	7/24/2019 3:18 PM
78	No	7/24/2019 2:55 PM
79	Do not permit any further 40B projects.	7/24/2019 2:47 PM
80	My husband and I love living in Stoughton. Unfortunately, we may need to move due to the fact there is no affordable one-level living in the town. We are both retired educators who own and owning is the only option we would consider. I would be willing to sit and brainstorm with those who are working on this.	7/24/2019 2:33 PM
81	Stop being in the real estate business and if you are going to buy property with tax payers money have a plan in place before you purchase.	7/24/2019 7:53 AM
82	Stop raising the tax levy by 2 1/2% each year. A 2% raise in the tax levy should be more than enough.	7/23/2019 5:53 PM
83	NO	7/23/2019 12:19 PM
84	lower taxes stop buying things and building	7/23/2019 11:26 AM
85	Affordable housing, as it is now, is not affordable for most people.	7/23/2019 10:17 AM
86	Diversity of choices should be encouraged. Get rid of most fast food joints, convenience stores, and strip malls along Washington Street (how many do we need?). Put up decent looking housing instead.	7/23/2019 10:03 AM
87	no	7/23/2019 9:05 AM
88	Please be environmentally sound in all your plans. <a href="http://maps.massgis.state.ma.us/dfg/biomap/pdf/town_core/Stoughton.pdf">http://maps.massgis.state.ma.us/dfg/biomap/pdf/town_core/Stoughton.pdf</a>	7/19/2019 4:07 PM
89	Don't ruin Stoughton!	7/18/2019 4:59 AM

# Stoughton Housing Survey

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90	Escalating, ever increasing residential property taxes and water & sewer bills (that far outpace national and local inflation rates) are the heart of the problem of affordability in Stoughton. Focusing on property values and affordability are a market outcome of forces outside of Stoughton officials' control; it is a futile effort to act otherwise. Housing demand and supply, interest rates, appeal of the town, average income are all things that no official can control. The Stoughton citizen body and representatives need to ask themselves if the residential property tax base can support the objectives of the town under the current public payroll and operating structure; and whether the financial health and future of the town can and needs to be advanced with planning to attract and support sustainable businesses. Another fast food joint, gas station or hair salon adds zero value to want to come and spend money in Stoughton. We need businesses that are attractive to visit and frequent. Instead of affordable housing, how about affordable business leases and business districting? How about beatification funding? How about enforcement of property maintenance and zoning for abandoned and run down properties?	7/15/2019 11:11 AM
91	We need housing for middle-income folks; those who do not qualify for subsidies, including 55 and over.	7/14/2019 2:33 PM
92	as a single mom i would love to have a lower rent ... It's so hard to make ends meet	7/14/2019 6:37 AM
93	Large apartment complexes should not be allowed in residential zones. People bought their homes with expectations of zoning and it is unfair to suddenly have an apartment complex shoved in the neighborhood.	7/14/2019 5:45 AM
94	Reduce town spending Lower the tax rate	7/14/2019 4:52 AM
95	.	7/14/2019 4:26 AM
96	Please speed up the process with the Malcom Parsons downtown building project	7/11/2019 9:44 AM
97	Living in Stoughton and loving the town as much as my family does. Considering the expenses and the cost of living there should be options to help families who need help. There are necessities for a mom with 3 kids student loans and being married but not affordable if cost of living is so high.	7/9/2019 8:11 PM
98	We know current and former long time residents who have left Stoughton because of the lack of affordable over 55 housing. We hope we don't have to do that in a few years.	7/8/2019 5:18 PM
99	Stop running us elderly Townies out of Town to accommodate the transplants	7/8/2019 4:42 PM
100	Should be a bylaw that addresses the upkeep of one's home. Lawn mowed etc. including fines.	7/8/2019 2:57 PM
101	40B needs serious revision. The intent is good. The impact is questionable. All towns and cities should be held to the same standard, not some allowed to circumvent, year after year.	7/8/2019 2:34 PM
102	It has been extremely difficult to support myself with assistance from public service and charitable agencies. Now I will have my daughter and her newborn will have difficulty finding affordable housing without a 2 year wait.	7/8/2019 12:00 PM
103	We have allowed over 55 to be changed after being built they should not have been given a permit if that was the plan you have allowed them to side skirt the rules which is ridiculous	7/8/2019 11:59 AM
104	no	7/8/2019 11:35 AM
105	You should be fixing the horrible horrible roads we have in this town, not worrying about housing.	7/8/2019 11:31 AM
106	Please consider expanding the amount of single family homes in Stoughton and stop overfilling with apartment buildings that provide no green space or access to shopping and entertainment. All the apartments in town center will not attract the Millennials you so actively desire if you don't provide them with those things. When they don't fill up I imagine applications for rezoning to 40b will start being filed and you won't have residents in the center who can afford to maintain and spend money on the center because they can barely keep safe housing. Also there seems to be a forgotten population of homeowners who are neither elderly nor have families in schools. Widen the view and increase the awareness	7/8/2019 10:48 AM
107	They need to get there act together and prioritize Can't go to the theater if you don't have a house to Live in, this isn't Cambridge Mr Oregan	7/8/2019 10:39 AM
108	I'm worried about being able to afford property tax in my retirement.	7/7/2019 3:58 AM
109	No	7/6/2019 6:21 PM

## Appendix H: Subsidized Housing Inventory – Stoughton

DHCD ID#	Project Name	Address	Type	Total SHI	Affordability Expires	Built with Comp Permit	Subsidizing Agency
<b>3050</b>	N/A	126 Britton Ave	Rental	40	Perp	No	HUD
<b>3051</b>	N/A	Porter Terrace	Rental	26	Perp	No	DHCD
<b>3052</b>	N/A	LaCivita Ct	Rental	50	Perp	No	DHCD
<b>3053</b>	N/A	LaCivita Ct	Rental	48	Perp	No	DHCD
<b>3054</b>	N/A	4 Capen St	Rental	69	Perp	No	DHCD
<b>3055</b>	N/A	44 Pleasant St	Rental	19	Perp	No	DHCD
<b>3056</b>	N/A	70-80 Memorial Dr	Rental	8	Perp	No	DHCD
<b>3057</b>	N/A	Scattered sites	Rental	7	Perp	No	DHCD
<b>3058</b>	N/A	Britton Phillips Aves	Rental	11	Perp	No	DHCD
<b>3059</b>	West Stoughton Village	22-31 Central	Rental	112	Perp	No	DHCD
<b>3060</b>	North Stoughton Village	27, 39, & 61 Page Terrace	Rental	100			
<b>3061</b>	Presidential Courts Cooperative	223 Pearl St	Ownership	105	2019	No	HUD
<b>3062</b>	South Shore dHDC	19A Lucas Drive	Rental	4	Perp	No	MassHousing
<b>4470</b>	DDS Group Home	Confidential	Rental	58	N/A	No	DDS
<b>7182</b>	Pond View Village	Turnpike Street	Ownership	16	Perp	Yes	DHCD
<b>7484</b>	Village at Ames Pond	West Street (Lot 8)	Ownership	10	Perp	Yes	MassHousing
<b>7485</b>	Page Place	243 Page St	Ownership	0	Perp	Yes	MassDevelopment
<b>8709</b>	Stoughton Residential	400 Technology Center Drive	Rental	240	Perp	Yes	MassHousing
<b>8829</b>	Residences at Stagecoach Village	Off of Washington St	Rental	154	Perp	Yes	MassHousing
<b>9200</b>	Taj Estates at Woodbridge Crossing	75 Island St. & 1779 Central St	Rental	27	Perp	Yes	MassHousing
<b>10046</b>	Stoddard St	Stoddard Street	Ownership	1	Perp	No	DHCD
<b>10152</b>	The Villages at Goddard Highlands	Esten Road Daley Drive Ext	Ownership	8	Perp	Yes	FHLBB



# Appendix I: Subsidized Housing Inventory- Facts, Questions, Answers

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Subsidized Housing Inventory Information and Procedures the Department of Housing and Community Development (DHCD) maintains the Subsidized Housing Inventory (SHI) to track each municipality's stock of eligible affordable housing.

The SHI includes housing units that are either:

- Developed through the issuance of a Comprehensive Permit
- Developed under G.L. c. 40A, c. 40R
- Developed by other statutes, regulations, and programs, so long as the units are subject to a use Restriction, an Affirmative Fair Marketing Plan, and the requirements of guidelines issued by DHCD. For Regulatory Authority, see: G.L. C 40B, s. 20-23 and 760 CMR 56.00, particularly 760 CMR 56.03.

Communities must follow these steps to add units to the Subsidized Housing Inventory (SHI).

More detail is available at

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

1. The community may request for units to be added to the SHI at any time by submitting a "Requesting New Units Form" with supporting documentation.
2. For rehabilitation units, the party administering the grant locally submits the necessary information using the "Housing Rehab Units Only" form.
3. Requests to include new units or corrections are submitted by the municipality, a developer, or a member of the public to: Department of Housing and Community Development Office of General Counsel 100 Cambridge Street, Suite 300 Boston, MA 02114-2524 Attention: Subsidized Housing Inventory.
4. Every two years, the municipality must submit a statement to DHCD certified by the Chief Executive Officer stating the number of SHI eligible housing units besides those created in a Comprehensive Permit project.
5. DHCD updates the SHI every two years or more frequently if information is provided by the municipality and verified by the Department.

Requesting new SHI unit form: <http://www.mass.gov/hed/docs/dhcd/hd/shi/rnuf.doc>



Requesting new rehabbed SHI unit form:

<http://www.mass.gov/hed/docs/dhcd/hd/shi/rehabunits.xls>

## SUBSIDIZED HOUSING INVENTORY – REQUESTING NEW UNITS FORM

Development \_\_\_\_\_

Address \_\_\_\_\_

Total Acreage \_\_\_\_\_

Subsidizing Agency – List All (i.e., MassHousing, DHCD)

Subsidy Program – List All (i.e., Housing Starts, NEF, LIP, HOME)

	Rental	Ownership
Total Units in Development		
Total Affordable Units		
Restricted at 80% of AMI		
Restricted at 50% of AMI		
Restricted at 30% of AMI		

Date of Building Permit(s) \_\_\_\_\_

(Provide a listing of issued building permit numbers and corresponding unit numbers and addresses. Please note that foundation permits are *not* to be included as building permits)

Date of Occupancy Permit(s) \_\_\_\_\_ (Provide a listing of issued occupancy permit numbers and corresponding unit numbers and addresses)

*For Comprehensive Permit Projects, Zoning Approvals under M.G.L. c.40A, and Completed Plan Reviews under M.G.L. c.40R (provide copy of applicable permit, approval, or plan review):*

- Date comprehensive permit application was filed with the ZBA: \_\_\_\_\_
- Date comprehensive permit, zoning approval under M.G.L. c.40A, or completed plan review under M.G.L. c.40R was filed with the town clerk: \_\_\_\_\_
- Was an appeal filed? YES or NO

Was an appeal filed by the Zoning Board of Appeals? YES or NO

- Date the last appeal was fully resolved: \_\_\_\_\_  
(Provide documentation)

Documentation\* evidencing the following must be submitted with this form:

1. The zoning or permitting mechanism under which the housing development is authorized
2. The units are subsidized by an eligible state or federal program
3. The units are subject to a long-term use restriction limiting occupancy to income eligible households for a specified period (at least thirty years or longer for newly created affordable units, and at least fifteen years for rehabilitated units)
4. The units are subject to an Affirmative Fair Housing Marketing Plan
5. The last appeal has been fully resolved (where applicable)

**Submit form and documentation to:      DHCD Office of the General Counsel**  
**Attn: Subsidized Housing Inventory**  
**100 Cambridge Street, Suite 300**  
**Boston, MA 02114**

Submitted by: Name & Title: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Phone and email: \_\_\_\_\_

\*Please review Section II of the DHCD Comprehensive Permit Guidelines, "Measuring Progress Towards Local Goals," available at <http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf> for more information about the required criteria for inclusion on the Subsidized Housing Inventory.

# Appendix J: Important Affordable Housing Resources

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Housing Production Plan Guidelines: <http://www.mass.gov/hed/docs/dhcd/cd/pp/hpp-guidelines.pdf>

Comprehensive Permit Guidelines

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf> 760 CMR 56.00

Local Initiative Program (LIP) and links to forms

<http://www.mass.gov/hed/community/40b-plan/local-initiative-program-lip.html>

- LIP Comprehensive Permit application
- LIP LAU application
- LIP LAU accessory apartment application
- LIP affordable housing deed rider

40B Design Review Handbook

<http://www.mass.gov/hed/economic/eohed/dhcd/fact-sheets/lip.html>

DHCD Program Facts and FAQ

<http://www.mass.gov/hed/economic/eohed/dhcd/fact-sheets/>

[http://www.mass.gov/hed/housing/affordable-rent/Compact Neighborhoods Zoning](http://www.mass.gov/hed/housing/affordable-rent/Compact_Neighborhoods_Zoning)

<http://www.mass.gov/hed/docs/dhcd/cd/ch40r/compact-neighborhoodspolicy.pdf>

40R Smart Growth Zoning Overlay

<http://www.mass.gov/hed/economic/eohed/dhcd/legal/regs/760-cmr-59.html>

<http://www.mass.gov/hed/community/planning/chapter-40-r.html>

<http://www.chapa.org/pdf/Ch40RFinal0704.pdf>

Municipal Affordable Housing Trust Operations Manual

[https://www.mhp.net/writable/resources/documents/MAHT-Ops-Manual\\_final.pdf](https://www.mhp.net/writable/resources/documents/MAHT-Ops-Manual_final.pdf)

Municipal Affordable Housing Trust Guidebook –

[https://www.mhp.net/writable/resources/documents/municipal\\_affordable\\_housing\\_trust\\_guidebook.pdf](https://www.mhp.net/writable/resources/documents/municipal_affordable_housing_trust_guidebook.pdf)

Housing Toolbox for Massachusetts Communities: <https://www.housingtoolbox.org/>

Create, Preserve, Support, Guide to utilizing Community Preservation Funds to foster local housing initiatives

[https://www.mhp.net/writable/resources/documents/CPA-guidebook-2016\\_lowres.pdf](https://www.mhp.net/writable/resources/documents/CPA-guidebook-2016_lowres.pdf)

Intro, tips for building an effective trust, fair housing and eligible funding activities

<https://www.mhp.net/writable/resources/documents/Intro-Trust-Operations-Fair-Housing-and-Eligible-Activities-May-18-2018.pdf>

Trust Building: Building Relationships, Establishing Credibility and Acknowledging & Addressing the Elephant(s) in the Room

<https://www.mhp.net/writable/resources/documents/MHP-Training-Trust-Building-DPolitis-051818.pdf>

Legal and Operational Issues

<https://www.mhp.net/writable/resources/documents/Legal-and-Operational-Issues-for-MAHTs-051818.pdf>

# Appendix K: Model Bylaw for Accessory Dwelling Units

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## MODEL BYLAW FOR ACCESSORY DWELLING UNITS

### Introduction

Accessory dwelling units (also known as ‘accessory apartments’, ‘guest apartments’, ‘in-law apartments’, ‘family apartments’ or ‘secondary units’) provide units that can be integrated into existing single-family neighborhoods to provide low priced housing alternatives that have little or no negative impact on the character of the neighborhood.

The regulatory approach used by most municipalities for accessory dwelling units is a zoning bylaw that permits an accessory unit, thereby allowing certain improvements to be made to the existing dwelling. Provisions can address certain restrictions based on whether the dwelling existed as of a certain date, the maximum allowed building and site modifications, the options for choosing inhabitants, whether the main unit needs to be owner occupied, and minimum lot sizes. However, the greater the number of restrictions, the fewer options there are available to homeowners for adding the units.

The following is a model bylaw for accessory dwelling units. It is recognized that there is no single “model” that can be added to community regulations without some tailoring, therefore revisions to the text within this model is encouraged. There may also be a need to examine local development review process to find ways that the process can be streamlined to encourage homeowners to use the accessory dwelling unit ordinance.

The annotation included in this model bylaw will not be part of the adopted bylaw but will serve as a “legislative history” of the intent of the drafters and the interpretation to be given to certain terms and provisions. The annotation includes some recommended positions that reduce burdens on both homeowners and municipalities when implementing the bylaw.

### MODEL BYLAW

**01.0 Purpose and Intent:** The intent of permitting accessory dwelling units is to:

1. Provide older homeowners with a means of obtaining rental income, companionship, security and services, thereby enabling them to stay more comfortably in homes and neighborhoods they might otherwise be forced to leave.

2. Add moderately priced rental units to the housing stock to meet the needs of smaller households and make housing units available to moderate income households who might otherwise have difficulty finding housing.
3. Develop housing units in single-family neighborhoods that are appropriate for households at a variety of stages in their life cycle.
4. Provide housing units for persons with disabilities.
5. Protect stability, property values, and the residential character of a neighborhood.

**COMMENT:** *Accessory dwelling units are a relatively rare circumstance in most communities but can be very important to the homeowner that needs this option. There are various provisions in this model bylaw that will ensure that the appearance of neighborhoods are not substantially affected, including limitations on floor area, number of bedrooms, setbacks, ingress/egress location, and ensuring that accessory dwelling units are installed only in owner-occupied houses.*

## 02.0 Definitions:

1. Accessory Dwelling Unit: An Accessory Dwelling Unit is a self-contained housing unit incorporated within a single-family dwelling (not within accessory structures, except with a Special Permit) that is clearly a subordinate part of the single-family dwelling and complies with each of the criteria stated below.

**COMMENT:** *The definition of an accessory dwelling unit can restrict tenants to family members, low- or moderate-income tenants, or be unrestricted. However, unrestricted or family-member only units will not count towards the 10% goal of the Subsidized Housing Inventory (SHI). This bylaw is not intended to provide housing which would count towards the Commonwealth's Local Initiative Program ("LIP"). Please see the Department of Housing and Community Development's regulations for addition information and requirements regarding the LIP.*

**RECOMMENDED POSITION:** *Do not restrict tenants. Allowing only family members is easiest politically and may limit the overall impact of the units, but it will also limit the use (and reuse) of these units and may result in additional administration costs associated with enforcement. Having no restrictions on accessory dwelling unit tenants gives greater control over the unit to the homeowner while offering more diverse housing opportunities.*

**COMMENT:** *Restricting accessory dwelling units to low-income tenants may help add units to the town's SHI list; however, the units must be permitted under a DHCD-approved bylaw. This model does not contemplate the SHI compliance.*

**COMMENT:** *The following definitions (or similar) are typically used in an accessory dwelling unit bylaw to support the accessory dwelling unit definition.*

2. Building attached: A building having any portion of one or more walls in common or within five feet of an adjacent building.
3. Building detached: A building having a five feet or more of open space on all sides.
4. Dwelling, Single-Family: A building designed or used exclusively as a residence and including only one dwelling unit.

**COMMENT:** *The limitations on accessory dwelling units that are identified in the bylaw will strengthen the distinction between two-family dwellings, and single-family dwellings with accessory dwelling units. However, it is recommended that a community review its other definitions and residential bylaws to ensure the distinction.*

6. Dwelling Unit: One or more rooms designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the dwelling unit for the exclusive use of a single family maintaining a household. This definition does not include a trailer, however mounted.
7. Primary Residence: A building in which is conducted the principal use of the lot on which it is located. For residentially zoned lots, such a building would be a dwelling.

### 03.0 Procedural Requirements:

1. Review procedure: [Refer to the existing Special Permit or Site Plan Review procedures for your municipality.]

**COMMENT:** *Permitting can be through Special Permit; Site Plan Review; or As-of-Right. The Special Permit procedure is a legislative procedure that provides the highest level of control to the municipality. A Special Permit approval is attached to the land, meaning that it is not affected by change of ownership unless specified. Site Plan Review provides an opportunity for a local entity within the municipality (other than the Building Commissioner) to review the design (possibly including both site plans and elevations) of a proposed development to determine the impacts on surrounding properties. The As-of-Right procedure allows property owners to submit construction plans to the Building Commissioner for assessment against relevant zoning bylaws (including accessory dwelling unit bylaws) prior to issuing a construction permit.*

**RECOMMENDED POSITION:** *For accessory dwelling units within a home, use as-of-right; for attached or detached accessory dwelling units use Special Permit. As-of-Right permitting will facilitate the development of units that have limited or no impact from the street; for attached and detached units, towns may wish to have a heightened level of control especially on issues of design compatibility and privacy.*

#### 04.0 Use and Dimensional Regulations:

1. The Building Commissioner may issue a Building Permit authorizing the installation and use of an accessory dwelling unit within an existing or new owner-occupied, single-family dwelling and the Special Permit Granting Authority (SPGA) may issue a Special Permit authorizing the installation and use of an accessory dwelling unit in a detached structure on a single-family home lot only when the following conditions are met:

**COMMENT:** *The SPGA is usually designated as either the Zoning Board of Appeals or Planning Board.*

**COMMENT:** *Some towns allow all single-family homes to contain accessory dwelling units, while others restrict it to homes existing prior to a certain date, or to a maximum percentage of the community.*

**RECOMMENDED POSITION:** *Allow accessory dwelling units in all single-family homes that can meet the requirements of the bylaw. This will enable more accessory dwelling units and reduce administration burdens on the municipality associated with assessment of each unit.*

- (a) The unit will be a complete, separate housekeeping unit containing both kitchen and bath.

**COMMENT:** *This provision is to ensure that the unit is separately habitable.*

- (b) Only one accessory dwelling unit may be created within a single-family house or house lot.

**COMMENT:** *This provision is to ensure that accessory dwelling units remain ancillary to the principal single-family dwellings.*

- (c) The owner(s) of the residence in which the accessory dwelling unit is created must continue to occupy at least one of the dwelling units as their primary residence, except for temporary absences.

**COMMENT:** *This helps to protect the stability and character of the neighborhood. Provided that similar circumstances prevail, a change of ownership should not automatically result in a Special Permit lapse (refer to 04.5 below).*

- (d) Any new separate outside entrance serving an accessory dwelling unit shall be located on the side or in the rear of the building.

**COMMENT:** *This is to ensure that the principal dwelling has the appearance of a single-family dwelling. However, entrances could be combined in a single location.*



- (e) The gross floor area of an accessory dwelling unit (including any additions) shall not be greater than nine hundred (900) square feet.

**COMMENT:** *The sizes of accessory dwelling units allowed in the various bylaws studied ranged from 500 to 900 square feet. The purpose of stating a maximum floor area is to ensure that the unit remains subordinate to the single-family dwelling. An additional limitation that can be placed on accessory dwelling units is the number of bedrooms (see 04.1(g) below). This limitation may be more important in areas that are not served by a sewer and/or water supply. Another alternative is to use the Special Permit to allow larger ADU's when located in larger homes with additional size criteria added to the bylaw/ordinance.*

**COMMENT:** *An option for the size of the unit could be a percentage of the existing main dwelling, with a minimum to ensure appropriate living space is available in the accessory dwelling unit.*

- (f) Once an accessory dwelling unit has been added to a single-family residence or lot, the accessory dwelling unit shall never be enlarged beyond the nine hundred (900) square feet allowed by this bylaw/ordinance.

**COMMENT:** *This enables homeowners to make modifications and additions to the accessory dwelling unit while remaining subordinate to the single-family dwelling.*

- (g) An accessory dwelling unit may not be occupied by more than three (3) people nor have more than two bedrooms.

**COMMENT:** *The intent of this provision is to limit impacts on sewer and water supply systems. This is an important issue for accessory dwelling units in areas that are not served by a sewer or water supply (see 04.1.(h)). Local conditions may suggest a different number of bedrooms and a different number of people allowed.*

- (h) The construction of any accessory dwelling unit must be in conformity with the State Building Code, Title V of the State Sanitary Code and other local bylaws/ordinances and regulations.

**COMMENT:** *Provisions can be added in the bylaw stating that the accessory dwelling unit must conform to all applicable health, building, and other codes. In areas without sewer and water infrastructure, a minimum lot size may need to ensure that the accessory dwelling unit has adequate and safe water supply and sewage disposal. It should be noted that the provisions of the accessory dwelling unit bylaw may not conflict with the State Building Code, Title V of the State Sanitary Code or other local bylaws relating to health and safety without appropriate variance.*

- (i) Off-street parking spaces should be available for use by the owner-occupant(s) and tenants.

**COMMENT:** *The accessory dwelling unit may result in demand for extra vehicle parking; however, the number of additional vehicles associated with the property may be minimal due to the limited size of the unit. The typical requirement is for one additional on-site parking space for the accessory dwelling unit.*

**RECOMMENDED POSITION:** *Require one additional parking space and consider allowing a waiver when transit is a reasonable option.*

2. To encourage the development of housing units for disabled and handicapped individuals and persons with limited mobility, the SPGA may allow reasonable deviation from the stated conditions where necessary to install features that facilitate access and mobility for disabled persons.
3. Approval for an ADU requires that the owner must occupy one of the dwelling units. The zoning approval and the notarized letters required in 04.4 and 04.5 below must be recorded in the County Registry of Deeds or Land Court, as appropriate, in the chain of title to the property, with documentation of the recording provided to the Building Commissioner, prior to the occupancy of the accessory dwelling unit.
4. When a structure, which has received a permit for an accessory dwelling unit, is sold, the new owner(s), if they wish to continue to exercise the Permit, must, within thirty (30) days of the sale, submit a notarized letter to the Building Commissioner stating that they will occupy one of the dwelling units on the premises as their primary residence, except for bona fi de temporary absences.

**COMMENT:** *Some municipalities include a provision in the bylaw/ordinance stating that the zoning approval or Special Permit for the accessory dwelling unit will lapse if the owner no longer occupies one of the dwelling units. This adds unnecessary administrative burden on the municipality. Provided that similar circumstances prevail, a change of ownership should not automatically result in a permit lapse.*

5. Prior to issuance of a permit, the owner(s) must send a notarized letter stating that the owner will occupy one of the dwelling units on the premises as the owner's primary residence, except for bona fi de temporary absences.

**COMMENT:** *Some bylaws/ordinances specify time periods for which the owner must occupy the dwelling in any given year, however, enforcement of this adds unnecessary administrative burden on local officials.*

6. Prior to issuance of a permit, a floor plan must be submitted showing the proposed interior and exterior changes to the building.

**COMMENT:** *This is to demonstrate that the accessory dwelling unit will not significantly affect the appearance of the single-family dwelling.*

## 05.0 Administration and Enforcement

**COMMENT:** *Cities and towns need to examine their development review processes to find ways that the review process can be streamlined so homeowners are encouraged to use the accessory dwelling unit ordinance. It is recognized that most towns have existing illegal accessory dwelling units, and if a town is to encourage homeowners to legalize the existing units or create new accessory dwelling units under this bylaw, the process should be made as straight forward as possible. Making the process simple for the homeowners while still imposing all reasonable requirements for accessory dwelling units helps reduce the administrative burden on municipalities.*

**COMMENT:** *Some towns require annual notarized letters attesting to the conditions of the accessory dwelling unit (owner-occupancy and any restriction on tenancy). Some bylaws require annual renewal of the permit.*

**RECOMMENDED POSITION:** *No requirements for annual compliance or renewal are recommended. This places unnecessary burden on local officials. Using change in ownership as the trigger for renewal of the accessory dwelling unit is preferable.*

1. It shall be the duty of the Building Commissioner to administer and enforce the provisions of this Bylaw.
2. No building shall be constructed or changed in use or configuration, until the Building Commissioner has issued a permit. No permit shall be issued until a sewage disposal works permit, when applicable, has first been obtained from the Board of Health and the proposed building and location thereof conform with the town's laws and bylaws. Any new building or structure shall conform to all adopted state and town laws, bylaws, codes, and regulations. No building shall be occupied until a certificate of occupancy has been issued by the Building Inspector where required.
3. The Building Commissioner shall refuse to issue any permit, which would result in a violation of any provision of this chapter or in a violation of the conditions or terms of any special permit or variance granted by the Board of Appeals or its agent.
4. The Building Commissioner shall issue a cease-and-desist order on any work in progress or on the use of any premises, either of which are in violation of the provisions of this chapter.
5. Construction or use according to a building permit or special permit shall conform to any subsequent amendment of this chapter unless the construction or use is begun within a period of not more than six months after the issuance of a permit granted before the effective date of the amendment. To qualify for this exemption, construction must be completed in a continuous and expeditious manner.

6. The SPGA specified in this section may, after making findings of fact that support the decision, approve modifications to the dimensional standards of this bylaw, section 04.0, that will not exceed those standards by more than [10] percent.

***COMMENT:*** *These provisions may be standard within the community's regulations and can be simply referenced in this section. Additional references may be made to the Site Plan Review and Special Permit processes if included in this bylaw.*

# Appendix L: Local Initiative Program (LIP)/Local Action Units

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“Friendly 40Bs” (Local Initiative Program Comprehensive Permits)

For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00. For LIP Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory, section VI. Local Initiative Program (LIP) E.1. Summary of the process [For complete information see GUIDELINES, section VI] STEP ONE: Project must meet requirements of 40B STEP TWO: Receive written support of Chief Executive Officer STEP THREE: Complete Local Initiative Program Application for Comprehensive Permit Projects as Word Fillable Form [LIP Guidelines pg. VI – 3]: <http://www.mass.gov/hed/housing/affordable-own/localinitiative-program-lip.html>

Include:

- (a) Letter of support signed by the Chief Executive Officer of the municipality.
- (b) Signed letter of interest from a construction lender
- (c) Site plan showing contours of the site and the footprint of all proposed buildings, roads, parking, and other improvements
- (d) Front and rear elevations for each building and sample floor plans for each unit type
- (e) Description of proposed units by size, type, number of bedrooms, location within the project, and proposed rents or sales prices.

APPLICATION FEE: \$1,500 per project plus an additional \$20 per unit with checks payable to Department of Housing and Community Development. [Reduced by one-half for non-profit developers; waived for public agencies and municipalities.] Application fee is refunded if the application is not accepted or is rejected. One-half of the fee is refunded if application not approved.

STEP FOUR: Determination of Project Eligibility. [GUIDANCE, p.VI-9] Upon receipt of the application, DHCD reviews the LIP Comprehensive Permit Application.

(f) The Determination of Project Eligibility is a prerequisite to application for a Comprehensive Permit for the Project from the municipality's Zoning Board of Appeals.

(g) DHCD makes the following findings to issue a Determination of Project Eligibility.

1. The application meets the requirements specified in 760 CMR 56.04(4).
2. The proposed project appears generally eligible under the requirements of the LIP, subject to final program review and approval. xvi
3. The proposed site plan is appropriate in the context of the surrounding area and considering previous municipal action to meet affordable housing needs, and the housing design is appropriate for the site.

4. The proposed project appears financially feasible in the context of the local housing market.

5. The initial pro forma for the project appears financially feasible based on estimated development costs and revenues.

6. The applicant is a public agency, a non-profit organization, or a Limited Dividend Organization.

7. The applicant controls the site.

8. For age-restricted housing, that the market study demonstrates need and marketability within the municipality.

(h) A Determination of Project Eligibility will be effective for two years from date of issuance unless otherwise stated therein.

STEP FIVE Comprehensive Permit Application and Zoning Board of Appeals Hearing See G.L.C. 40B COMPREHENSIVE PERMIT INFORMATION SHEET, starting with STEP FOUR.

STEP SIX Regulatory Agreement and Use Restrictions the Regulatory Agreement memorializes the rights and responsibilities of the parties and provides for monitoring of the project throughout the term of affordability.

DHCD has model regulatory agreements for ownership and rental projects and a model Local Initiative Program Affordable Housing Deed Rider.

(a) The Developer forwards a copy of the final Comprehensive Permit to the LIP staff at DHCD.

(b) DHCD prepares a Regulatory Agreement, which also serves as the final written approval for the Project.

(c) A Regulatory Agreement for each project will be executed by DHCD, the municipality, and the Developer

(d) The Regulatory Agreement is filed with the Registry District of the Land Court.

(e) The term of affordability for the Project generally should be the longest period permitted by law (in perpetuity). xvii

F. Local Action Units Local Action Units (LAUs) are built without a Comprehensive Permit but meet LIP criteria and are suitable for inclusion in the SHI. They meet the following standards:

1. Built pursuant to one of the following local actions: a. Zoning-based approval

- i. Inclusionary Zoning, Accessory Apartment Bylaw meeting the LAU criteria
- ii. Condition of a variance or special permit; agreement between town and a Developer to convert and rehabilitate municipal buildings into housing.
- iii. b. Substantial municipal financial assistance: Funds raised, appropriated, administered by city or town.

- iv. c. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value. iii. donation of municipally owned land iv. use of local funds to develop or write down housing units 2. Must meet requirements for SHI eligibility (see above) Maximum LIP rents are calculated at what is affordable to a household earning 80% of the area median family income adjusted for household size. E.g.: 2 BR unit Household size = (#BR +1) = 3 80% of AMFI = \$58,000 Monthly Income = \$4,875 Max Rent (30% of monthly income) = \$1,462 F.1.

#### Process to implement

STEP ONE. Discuss the Local Action Unit projects with DHCD LIP staff prior to applying.

STEP TWO. File a MEPA Environmental Notification Form, for new construction only.

STEP THREE. Complete a Regulatory Agreement for Ownership Developments, or a Regulatory Agreement or Rental Developments, or a HOME Covenant/Deed Restriction

STEP FOUR. Submit a complete, signed copy of the Local Initiative Program Application for Local Action Units to DHCD, attention LIP Program Coordinator; including: (a) Documentation of the municipal action (b) Submit a copy of the Regulatory Agreement for Ownership or Rental Developments or the HOME covenant/deed restriction, redlined to reflect any proposed changes. (c) MEPA environmental notification form (ENF) for new construction only (d) Affirmative Fair Marketing and Lottery Plan.

STEP FIVE. DHCD expects to review and process the application within 60 days.

To receive LAU approval, DHCD reviews for location action or approval. LAUs cannot be developed with a Comprehensive Permit.

xviii F.2. Accessory apartments for Accessory Apartments to be added to the Subsidized Housing Inventory, they must receive Local Action Unit (LAU) approval:

- Resulted from city or town action or approval
- Subject to a recorded use restriction approved by DHCD, that has a term of not less than 15 years
- Meet the requirements for LIP units, except for receiving a Comprehensive Permit. Process

1. Municipality adopts an Accessory Apartment zoning bylaw or ordinance that permits the creation of accessory apartments that are affordable to Income Eligible Households.

a. Submit a draft to DHCD for compliance review prior to local approval – DHCD's review will be limited to noting any provisions that might conflict with LIP requirements.

b. Units to be submitted to DHCD will have received zoning approval under the bylaw or ordinance.

c. There shall be no provisions that conflict with the LIP requirements

i. Allowing affordable accessory dwelling units to be rented to family members.

- ii. Allowing affordable accessory apartments to be rented to households earning more than 80% of AMI
  - iii. A requirement that all accessory dwelling units shall be restricted to residents of the municipality
  - iv. Any provision in conflict with applicable fair housing laws.
2. Complete a Local Initiative Program Application for Accessory Apartments.
- a. Letter of Support signed by the Chief Executive Officer
  - b. An Affirmative Fair Housing Marketing Plan
  - c. Designation of a Local Project Administrator (LPA) for all accessory apartments – responsible for oversight of all accessory apartments
- i. Local Official
  - ii. Local Housing Partnership board member or staff member
  - iii. Director of an area housing non-profit organization
  - iv. Another appropriate person meeting DHCD approval
- d. Schedule of maximum rent for each accessory apartment
  - e. Proposed tenant application form and plan for processing of applications
  - f. Plan for annual verification of tenants' income
3. Submit a letter of support from the local housing partnership, if any.
4. Meet the Local Action Requirements:
- a. Municipality has a local zoning bylaw or ordinance that permits the creation of accessory apartments.
  - b. Received approval under the bylaw
5. Tenant Eligibility
- xix a. Family Members Prohibited
  - b. Household income shall not exceed 80% of the AMI adjusted for actual household size, as determined by HUD. Limits may be lower.
  - i. Certification of income eligibility made by the Local Project Administrator (documentation may include recent tax returns, pay stubs, affidavits, etc.). Any post-occupancy changes must be reported to the owner and the LPA.
6. Affirmative Fair Housing Marketing a. Affirmative Fair Housing and Marketing and Resident Selection Plan



i. Outreach

ii. Minimum Advertising Period – 60 days

iii. Wait List: "Ready Renters List"

b. Annual Data Collection: the LPA shall collect data annually regarding the number of minority households renting accessory apartments.

c. DHCD may suspend/revoke the eligibility of units if a Failure to Apply Good Faith Efforts is found.

d. Tenant Selection

i. Owner gives written notice to LPA that a unit is available and requests referral of applicants.

ii. Within 5 business days, the LPA refers the top appropriately sized household(s), no more than 3 at a time.

iii. The owner meets the referred applicant(s) and show the unit. The referred applicant has a minimum of 10 business days to view the unit. Owner may select one of the applicants or request additional referrals. Non-selected applicants return to the top of the Ready Renters List.

iv. Owner enters a 1-year lease with selected applicant.

v. Upon request of the LPA, the owner shall specify in writing a substantial nondiscriminatory reason for having rejected an applicant.

# Appendix M: Comprehensive Permit Process

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Comprehensive Permits for Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00.

For Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects.

Subsidized Housing Inventory:

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

Summary of the process [For complete information see 760 CMR 56.04-06]

## STEP ONE

Application for Determination of Project Eligibility [760 CMR 56.04(2)] The Applicant submits an application for Project Eligibility to the Subsidizing Agency, with a copy to the Chief Executive Officer of the municipality and written notice to the Department of Housing and Community Development (DHCD), which shall include: (a) The name and address of the Applicant; (b) The address of the site and site description; (c) A locus map identifying the site within a plan of the neighborhood, accompanied by photographs of the surrounding buildings and features that provide an understanding of the physical context of the site; (d) A tabulation of proposed buildings with the approximate number, size (number of bedrooms, floor area), and type (ownership or rental) of housing units proposed; (e) The name of the housing program under which Project Eligibility is sought; (f) Relevant details of the particular Project if not mandated by the housing program (including percentage of units for low or moderate income households, income eligibility standards, the duration of restrictions requiring Low or Moderate Income Housing, and the limited dividend status of the Applicant); (g) Conceptual design drawings of the site plan and exterior elevations of the proposed buildings, along with a summary showing the approximate percentage of the tract to be occupied by buildings, by parking and other paved vehicular areas, and by open areas, the approximate number of parking spaces, and the ratio of parking spaces to housing units; (h) A narrative description of the approach to building massing, the relationships to adjacent properties, and the proposed exterior building materials; (i) A tabular analysis comparing existing zoning requirements to the Waivers requested for the Project; and (j) Evidence of control of the site.

## STEP TWO

Review and Comment Process. [760 CMR 56.04(3)] (a) Upon receipt of the application, the Subsidizing Agency provides written notice to the Chief Executive Officer of the municipality where the Project is located (b) 30-day review period of Project begins with written notice to municipality. (c) The Subsidizing Agency shall conduct a site visit, which Local Boards may attend. (d) Local Boards and other interested parties submit written comments to Subsidizing Agency. (e) The Subsidizing Agency issues a determination of Project Eligibility after the 30-day review period.

### STEP THREE

Findings in Determination. [760 CMR 56.04(4)] After the 30-day review period, the Subsidizing Agency will make a determination of Project Eligibility based upon its review of the application and taking into account information received during the site visit and from written comments. Copies of the written determination of Project Eligibility will be provided to the Department, the Chief Executive Officer of the municipality, and the Board. Issuance of a determination of Project Eligibility shall be considered by the Zoning Board of Appeals (ZBA) or the Housing Appeals Committee (HAC) to be conclusive evidence that the Project and the Applicant have satisfied the project eligibility requirements of 760 CMR 56.04(1).

### STEP FOUR

Applicant Files an Application with the Local Zoning Board of Appeals [760 CMR 56.05(2)] The applicant files a Comprehensive Permit Application and a complete description of the proposed project with the municipality's ZBA.

### STEP FIVE

Conduct of Zoning Board of Appeals Hearing. [760 CMR 56.05(3)-(4)] (a) The ZBA has seven days, after the receipt of a complete application, sends a notice of the application and a copy of the list of Waivers required by 760 CMR 56.05(2)(h) and invite the Local Boards to participate in the hearings. (b) The Board shall open a hearing within 30 days of its receipt of a complete application, and it shall thereafter pursue the hearing diligently. (c) A hearing shall not extend beyond 180 days from the date of opening the hearing, presuming that the Applicant has made timely submissions of materials in response to reasonable requests of the Board that are consistent with its powers under 760 CMR 56.05, except with the written consent of the Applicant. (d) If the Board wishes to deny an application on one or more of the grounds set forth in 760 CMR 56.03(1), it must do so in accordance with the procedure set forth in 760 CMR 56.03(8), or it shall be deemed to have waived its rights. (e) A Board may stay the commencement of a hearing if three (3) or more Comprehensive Permit applications are concurrently undergoing hearings before the Board, and the total number of housing units in those pending Projects exceeds the numerical threshold for a large project within that municipality, as set forth in 760 CMR 56.03(6).

Consultant review [760 CMR 56.05(5)] (a) If, after receiving an application, the Board determines that to review that application it requires technical advice in such areas as civil engineering, transportation, environmental resources, design review of buildings and site, and (in accordance with 760 CMR 56.05(6)) review of financial statements that is unavailable from municipal employees, it may employ outside consultants. Whenever possible it shall work cooperatively with the Applicant to identify appropriate consultants and scopes of work and to negotiate payment of part or all of consultant fees by the Applicant. Alternatively, the Board may, by majority vote, require that the Applicant pay a reasonable review fee in accordance with 760 CMR 56.05(b) for the employment of outside consultants chosen by the Board alone. The Board should not impose unreasonable or unnecessary time or cost burdens on an Applicant. Legal fees for general representation of the Board or other Local Boards shall not be imposed on the Applicant. (b) A review fee may be imposed only if: 1. the work of the consultant consists of review of studies

prepared on behalf of the Applicant, and not of independent studies on behalf of the Board; 2. the work is in connection with the Applicant's specific Project; and 3. all written results and reports are made part of the record before the Board. 4. a review fee may only be imposed in compliance with applicable law and the Board's rules. C.3. Review of financial statements [760 CMR 56.05(6)] (a) A Board may request to review the pro forma or other financial statements for a Project only after the following preconditions have been met: 1. Other consultant review has been completed; 2. The Applicant has had an opportunity to modify its original proposal to address issues raised; 3. the Board has had an opportunity to propose conditions to mitigate the Project's impacts and to consider requested Waivers; and 4. The Applicant has indicated that it does not agree to the proposed condition(s) or Waiver denial(s) because they would render the Project uneconomic. A Board may not conduct review of a pro forma in order to see whether a Project would still be economic if the number of dwelling units were reduced, unless such reduction is justified by a valid health, safety, environmental, design, open space, planning, or other local concern xii that directly results from the size of a project on a particular site, consistent with 760 CMR 56.07(3). (b) If the Applicant does not agree to some or all of the proposed permit conditions or Waiver denials because they would render the Project Uneconomic, the Board may ask the Applicant to submit its pro forma, in form satisfactory to the Subsidizing Agency, and revised as necessary to reflect the additional cost of meeting these conditions and/or denials. The revised pro forma may be subjected to the same consultant review as any other technical information submitted to the Board, in accordance with 760 CMR 56.05(5) and the Board's rules. The Board may then use this information to decide whether to adopt or modify its originally proposed conditions and/or denials. Pro forma review should conform to recognized real estate and affordable housing industry standards, consistent with the policies of the Subsidizing Agency and guidelines adopted by the Department. (c) Related financial issues, including related-party transactions, the estimated sales price or rental rates of market-rate units, and land acquisition costs, shall be addressed in accordance with the Department's guidelines. Disagreements between the Applicant and the Board's consultant should be resolved in accordance with the Department's guidelines. The Subsidizing Agency has the sole responsibility to establish and enforce reasonable profit and distribution limitations on the Applicant, as set forth in 760 CMR 56.04(8).

Waivers from local requirements and regulations [760 CMR 56.05(7)] The Applicant may request Waivers, solely from the "as-of-right" requirements of the zoning district where the project site is located, as listed in its application or as may subsequently arise during the hearing, and the Board shall grant such Waivers as are Consistent with Local Needs and are required to permit the construction and operation of the Project. If a Project does not request a subdivision approval, waivers from subdivision requirements are not required (although a Board may look to subdivision standards, such as requirements for road construction, as a basis for required project conditions, in which case the Applicant can seek Waivers from such requirements).

#### STEP SIX

Board Decisions- [760 CMR 56.05(8)] (a) Forty-five days after the close of the public hearing, the Board shall render a decision, based on a majority vote of the Board, taking into consideration the recommendations of Local Boards. (b) The Board shall file its decision within 14 days in the office of the city or town clerk, and it shall forward a copy of any Comprehensive Permit to the Applicant or

its designated representative and to DHCD when it is filed. (c) The Board may: 1. approve a Comprehensive Permit on the terms and conditions set forth in the application; 2. approve a Comprehensive Permit with conditions with respect to height, site plan, size, shape or building materials that address matters of Local Concern; or 3. deny a Comprehensive Permit as not Consistent with Local Needs if the Board finds that there are no conditions that will adequately address Local Concerns. (d) Uneconomic Conditions. The Board shall not issue any order or impose any condition that would cause the building or operation of the Project to be Uneconomic, including a requirement imposed by the Board on the Applicant: 1. to incur costs of public infrastructure or improvements off the project site that: a. are not generally imposed by a Local Board on unsubsidized housing; b. address a pre-existing condition affecting the municipality generally; or c. are disproportionate to the impacts reasonably attributable to the Project; or 2. to reduce the number of units for reasons other than evidence of Local Concerns within the purview of the Board (see 760 CMR 56.05(4)(e); see also 760 CMR 56.07(3)(c – h) regarding evidence that would be heard by the Committee on an appeal), such as design, engineering, or environmental deficiencies that directly result from the impact of a Project on a particular site. If a proposed nonresidential element of a Project is not allowed by-right under applicable provisions of the current municipal zoning code, a condition shall not be considered Uneconomic if it would modify or remove such nonresidential element.

#### STEP SEVEN

Appeals from Board Decisions [760 CMR 56.05(9)] (a) If the Board approves the Comprehensive Permit, any person aggrieved may appeal within the time and to the court provided in M.G.L. c.40A, §17. (b) If the Board denies the Comprehensive Permit or approves the permit with unacceptable conditions or requirements, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06. (c) If the Board acts adverse to the Applicant under 760 CMR 56.03(8), 760 CMR 56.05(11), or a similar provision of 760 CMR 56.00, or otherwise violates or fails to implement M.G.L. c.40B, §§20 through 23, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06. For Procedural Regulations for Appeals to the Housing Appeals Committee see 760 CMR 56.06.