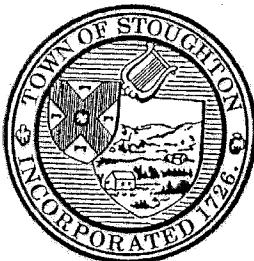


TOWN OF STOUGHTON AFFORDABLE HOUSING PLAN

Prepared
December 2009
Stoughton Affordable Housing Policy Committee
Town of Stoughton
10 Pearl Street, Stoughton MA, 02072



TOWN OF STOUGHTON

Massachusetts
MA 02072

BOARD OF SELECTMEN

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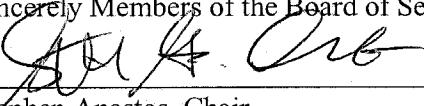
Dear Mr. DeMartino:

The Town of Stoughton is pleased to present for your consideration our Town of Stoughton Affordable Housing Plan for 2009. The Plan was previously completed by the Town's Housing Policy Committee, approved by the Planning Board on December 10, 2009 and endorsed by the Board of Selectmen on December 15, 2009. The Board has voted to forward the Plan to DHCD for their approval.

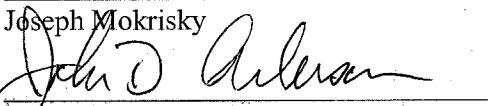
The Board of Selectmen believes the Plan provides for a thoughtful, well-reasoned and systematic approach to address Stoughton's housing needs. It is our hope the revised Plan will be endorsed by the Department of Housing & Community Development and together we will be able to address the current affordable needs of our residents and provide additional housing opportunities for the future.

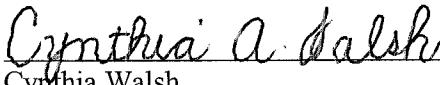
Thank you for your time and consideration of Stoughton's Affordable Housing Plan. Should you have any questions or need additional information, please feel free to contact Joseph Laydon, Town Planner at 781-232-9201.

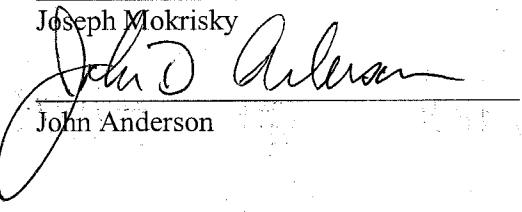
Sincerely Members of the Board of Selectmen


Stephen Anastos, Chair


John Anzivino


Joseph Mokrisky


Cynthia Walsh


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Credits and Acknowledgements



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The Stoughton Planning Board voted on December 10, 2009 to recommend the Town of Stoughton Affordable Housing Plan to the Board of Selectmen for purposes of receiving Housing Certification from the Department of Housing and Community Development. On December 15, 2009 the Board of Selectmen approved the Affordable Housing Plan and voted to forward the Plan to DHCD.

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SECTION I - INTRODUCTION

Affordable Housing Development Process

Housing has become a major issue in the Boston region in recent years as housing prices have soared while availability has remained low. Developers have favored the construction of large, expensive, single-family homes that meet the needs and budgets of only the more affluent of the region's residents. These trends are readily apparent in Stoughton, which has experienced an increase in the cost of new construction and existing housing stock.

In 2002, the Town of Stoughton began work with the Metropolitan Area Planning Council (MAPC) to complete its Community Development Plan under Executive Order 418. Executive Order 418 allowed communities to address future growth and development by creating visions, goals, and strategies in four topic areas: natural resources and open space, housing, economic development, and transportation. Because Stoughton had participated in a recent transportation study, the Community Development Plan focused on the remaining three elements.

With the completion of the Community Development Plan in 2004, the Board of Selectmen identified affordable housing as a top priority for the Town with the creation of the Affordable Housing Policy Committee. The charge of the committee was the development of a housing plan, which once approved would provide guidance for the Town in achieving and maintaining its housing certification, as one of the few towns in the State to achieve the goal of having 10% of its housing stock as affordable.

In 2006, the Town completed its first Affordable Housing Plan for submittal to the Department of Housing and Community Development (DHCD) for review and approval. The Town received notification of the plan's approval by DHCD effective March 24, 2006. Following the acceptance of the Plan, the Town submitted documentation to DHCD stating the Town increased its affordable housing inventory by more than 1 ½ % and thus was certified as being in compliance with its Affordable Housing Plan (also known as a Housing Production Plan)¹. The Town of Stoughton became one of 12 Massachusetts communities to be certified by DHCD. The certification was valid for two years and expired May 13, 2009.

While the 2006 Affordable Housing Plan is valid for a period of five years, the Board of Selectmen voted to reconstitute the Affordable Housing Policy Committee in order to draft a revised plan and to develop strategies for continuing the Town's housing certification. This plan represents a revision of the 2006 Affordable Housing Plan and reasserts Stoughton's commitment to encouraging diversity among its residents in terms of age, education, employment, and racial, ethnic, and economic backgrounds.

Throughout this document, Stoughton is compared to surrounding towns and to larger geographic regions in order to provide perspective on trends. Often the Plan refers to the "MAPC region." This is the area covered by the Metropolitan Area Planning Council and

¹ Certification shall be in effect for a period of one year from its effective date if the community has increased its Subsidized Housing Inventory (SHI) Eligible Housing units 0.5% of the total year round housing units, or two years if it has increased its number of SHI Eligible Housing units by 1.0%.

includes the 101 communities of Metropolitan Boston from Cape Ann to Duxbury and from Boston out to Bellingham, Marlborough, Littleton and other communities along Interstate 495.

Community Setting

The Town of Stoughton is located about 20 miles south of Boston and 30 miles north east of Providence, Rhode Island. Abutting are the towns of Canton, Avon, Sharon, Easton, Randolph, and the City of Brockton. Stoughton is a medium-sized, primarily residential, suburban community of great ethnic diversity with a population of approximately 27,000 residents. It is an excellent place to live for those commuting to urban centers or other distant communities for work as there are three major highways within five miles of town: Route 24 to the east, Route 93 to the north, and Route 128/95 to the west. Stoughton also has access to regional transit, being served by bus from the Brockton Area Transit and the Stoughton Station is the terminus for the MBTA commuter rail into Boston. This easy access to convenient transportation for commuters is a significant factor in attracting residents and businesses to Stoughton.

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 a municipal golf course. Additional privately owned, but not protected, undeveloped lands are an important factor in the character of the community.

*EXCERPT FROM 2004
COMMUNITY DEVELOPMENT PLAN*

HOUSING IN STOUGHTON

Summary

Vision and Goals

Stoughton's overarching housing goal is to diversify the mix of housing options by

- **increasing residential density downtown, including both rental and ownership;**
- **promoting housing rehabilitation over new construction town-wide; and**
- **preserving affordability of housing for residents of all income levels and life stages, especially young adults and seniors, who are most burdened.**

Findings

- Stoughton is one of the region's most affordable, accessible towns, but future housing is likely to be less diverse, less affordable, and farther from transit.
- As baby boomers age, demand for smaller-scale, lower maintenance empty-nester and senior housing will grow.
- Although 7.43%¹ of the town's housing is subsidized, there is still a high need for affordable housing, indicated by large numbers of low-to-moderate income people, high rent burdens, and long waiting lists for elderly and family housing.
- Middle-income households also face barriers to home ownership as costs escalate.

Recommendations

This report identifies a series of housing barriers and "enablers," suggested housing locations, and detailed recommendations under the following general categories:

- Develop Leadership and Organizational Capacity
- Pursue Opportunities to Achieve 10%
- Pursue Financial Resources
- Revise Zoning to Meet Housing Goals
- Preserve Existing Property Resources
- Explore Opportunities to Produce Housing in Keeping with Community Character
- Ensure that New Market-rate Housing is Compatible with Planning and Smart Growth Goals
- Explore Regional Strategies

Note: 1 As of June 15, 2009, DHCD has calculated the Town of Stoughton has 8.74% of its housing as affordable.

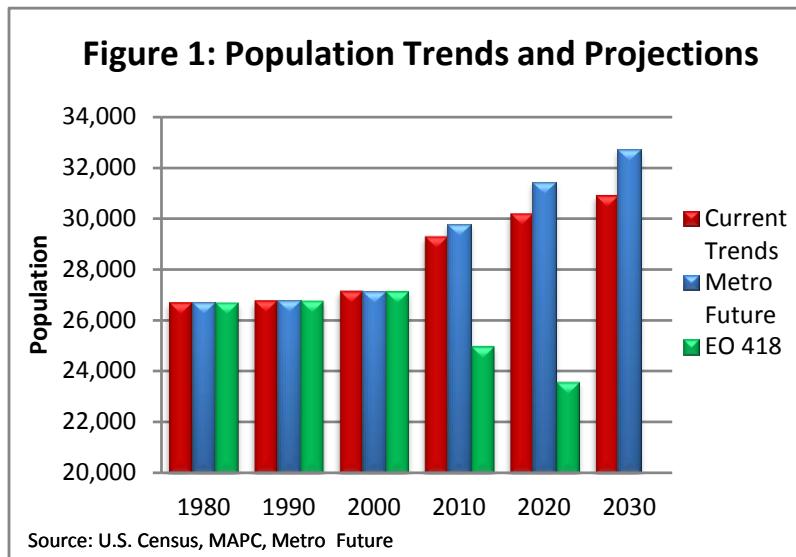
SECTION II - COMMUNITY PROFILE

Population Trends

Population trends are among the key factors driving housing demand. Trends allow for a community to assess the changing housing needs in a community and provide guidance for addressing housing needs through careful planning efforts.

Between 1980 and 2000, Stoughton's population grew less than 2% while the larger MAPC region grew almost 7%. In the Town

and the Region, there was more growth in the 1990s than in the 1980s. Past population trends for the Town of Stoughton appear in Figure 1.



According to 2001 MAPC forecasts, the town's population was anticipated to decline over 13% in the next 20 years (see EO 418 Data Series in Figure 1). During that time, MAPC's population was expected to grow by almost 4%, driven largely by the fast-growing communities near the I-495 beltway. It was theorized that the trend toward more but smaller households would likely continue in Stoughton and the region as a whole thus resulting in the anticipated population reductions.

As the 2010 Census moves closer, the data collected from the 2000 Census becomes outdated. Recently MAPC through the Metro Futures project recalculated population trends based on more recent data and changed its projections for the Town and Region. Population projections based on current trends and Metro Future predicts increases in 2010, 2020 and 2030. For example, MAPC in the Town's 2003 Community Development Plan calculated a reduction in population from 27,149 in 2000 to 24,998 and then to 23,596 for 2010 and 2020 respectively. Metro Future projects an increase in population over 2000 numbers to 29,777 in 2010 (9.7% increase over 2000), to 31,434 in 2020 (15.8% increase over 2000), to 32,712 in 2030 (a 20.5% increase over 2000).

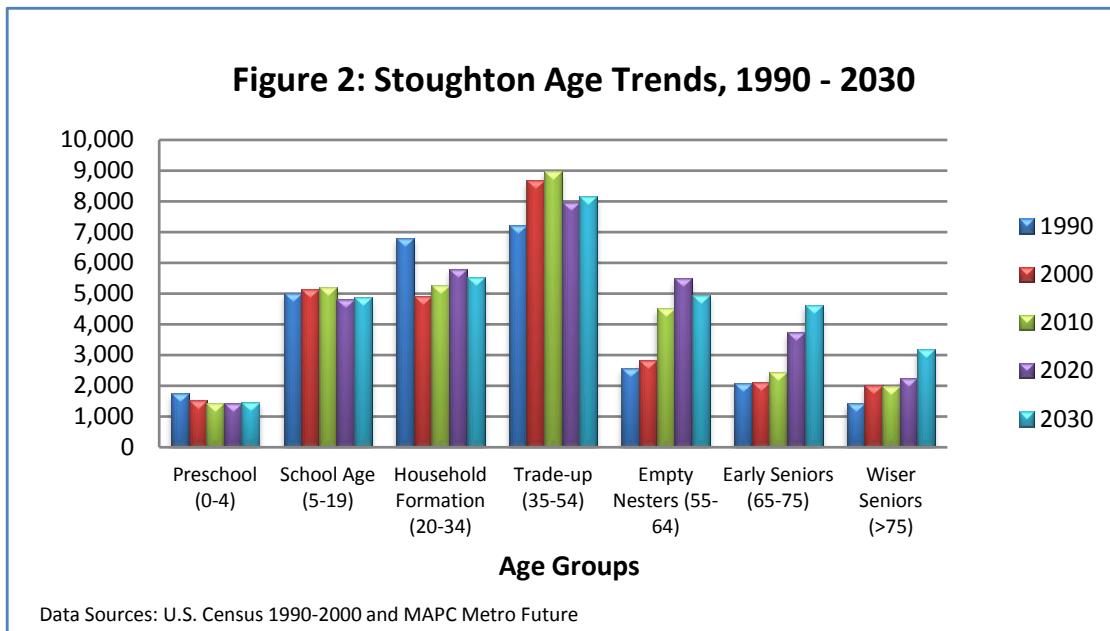
Age Distribution

Changes in Stoughton's age mix also affect housing demand and housing need. To show this relationship, age groups have been clustered to relate them loosely to various stages in the housing market (for past and future trends, see Figure 2). Thus in the last decade, the town has seen:

- a slight decline in pre-school children and a slight increase in school-age children, suggesting a relatively stable demand for family housing;

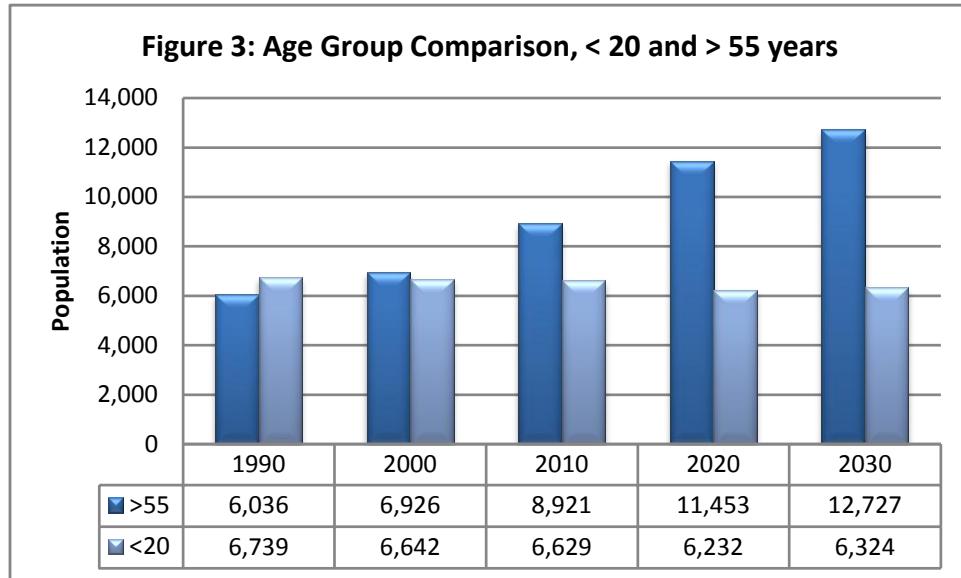
- a sharp decline in household-formation years (ages 20-34), signaling a possible decline in demand for rentals and first-time homebuyer opportunities;
- growth in the middle years (ages 35-54), putting pressure on the trade-up market;
- a slight increase in the empty-nester years (ages 55-64), resulting in slightly increased demand for smaller units with less maintenance than larger, single-family homes; and
- a modest increase in the number of seniors, especially older seniors (age 75+), suggesting a need for small-scale housing and housing with services.

The trend from 1990 to 2000 was generally consistent with regional patterns, except that Stoughton has seen slightly less growth in the trade-up group and more growth in the older age groups. The increase in early seniors (ages 65-74) ran counter to the regional decline in that group, although in both cases the change is very small.



However, when the revised projections from MAPC Metro Futures is analyzed, the pattern from 1990 to 2000 changes and when analyzed over the next 20 years, small variations become larger. For instance, in 1990, residents under the age of 20 outnumbered those over 55 years by over 700, however, by 2000 the two age groups reversed their position and those over 55 outnumbered those under 20 by 316. According to Metro Futures, over the next 20 years (2030) the population 55 and over will double from the 1990 numbers while the age group less than 20 years will slightly decrease from 6,739 to 6,324. Figure 3 shows the relationship between these two age groups.

The result of the doubling of the population over 55 means that the previous conclusion that Stoughton will see a slight increase in housing demand for seniors needs to be revised to project

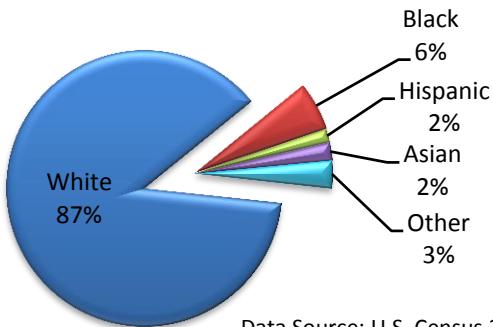


a significant increase in demand for housing for Empty Nesters and Seniors. Additionally, by 2030, the number of Wise Seniors (over 75 years) in Stoughton is projected to double from 1990 and increase 63% from 2000. This increase means that the town will need to provide housing for 1,173 additional Wise Seniors above year 2000 levels, which, due to the age group, may require assisted or independent living housing options.

Race

Racial demographics for the Town are shown in Figure 4. Stoughton residents are predominantly white (87%). Among minority groups, African-Americans are the largest group (6%) followed by Hispanics and Asians at 2%. 3% of Stoughton residents considered themselves as other, when responding to the question on ethnicity.

Figure 4: Racial Demographics



Household Trends

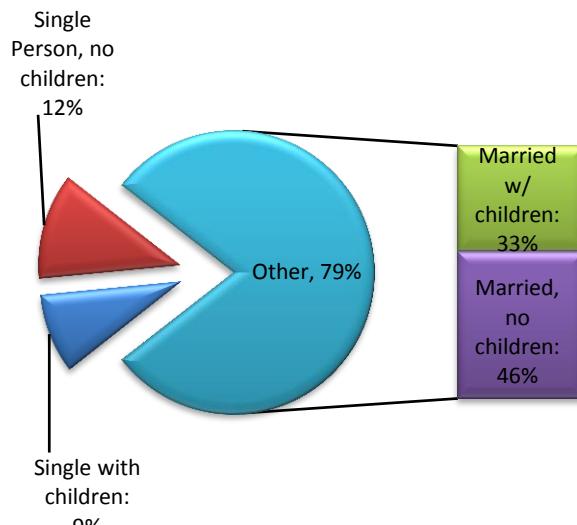
While Stoughton's population grew just a little over 1% in the 1990s, the number of households grew by 9%, and the average household size fell. Stoughton's households are a little bigger than the region's. The trend toward smaller households is a nationwide phenomenon, driven largely by the growing diversity of household types and lifestyle choices and the aging of the population.

Changes in household size were accompanied by changes in household composition. For the region as a whole, the decade saw a decline in the proportion of family households versus non-family households and an increase in the percentage of householders living alone. Only 22% of

the region's households today are "typical" married couples with children, while 30% of households are occupied by a single person living alone. Although the number of single parents grew, they continue to make up 7% of all households.

In Stoughton, 71% of all households are families and 29% are non-families. The proportion of families is down from 75% in 1990 and is considerably higher than the 61% for the region as a whole. Of all family households, 79% are married-couple families, 33% are married couples with children, 9% are single parents, and 12% are headed by a single adult without children (see Figure 5). Of all non-family households, 84% live alone – many more than the region's 77% -- and 34% are elders living alone (see Figure 6).

Figure 5: Family Households



Data Source: 2000 U.S. Census

Of all households in Stoughton, 24% are two-parent families with children, 7% are single-parent families, and 10% are elders living alone. Compared to the MAPC region, Stoughton has more two-parent families with children, fewer non-families, more single heads of household, and fewer elders living alone.

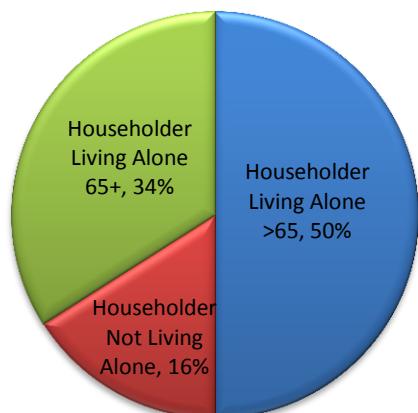
Resident Workforce

Stoughton's population grew by about 1.4% in the 1990s, but the number of adults in the workforce declined by 2.2% according to the Census. Historical data from the state show the number of Stoughton residents active in the workforce growing fairly steadily, adding about 500 since 1990 to total almost 15,700 in 2001.

The number of jobs in town has shown less steady progress, rising to a peak of almost 14,000 in 1995 before declining to about 12,500 in the latest annual data (Table 1). The ratio of jobs to working residents rose to over 0.9 before declining to around 0.8, indicating that there is less than 1 part- or full-time job in Stoughton for every working resident. This puts Stoughton near the middle of the 101 MAPC communities (the median is about 0.75) in terms of the ratio of jobs to workers, with about half the value of neighboring Canton and nearly twice that of Sharon.

Just over 80% of Stoughton's working

Figure 6: Non-Family Households



Data Source: 2000 U.S. Census

residents commuted to other communities in 2000, with the largest number (19%) working in Boston, followed by 9% in Canton. Those residents who worked for Stoughton employers filled over 20% of the jobs in town.

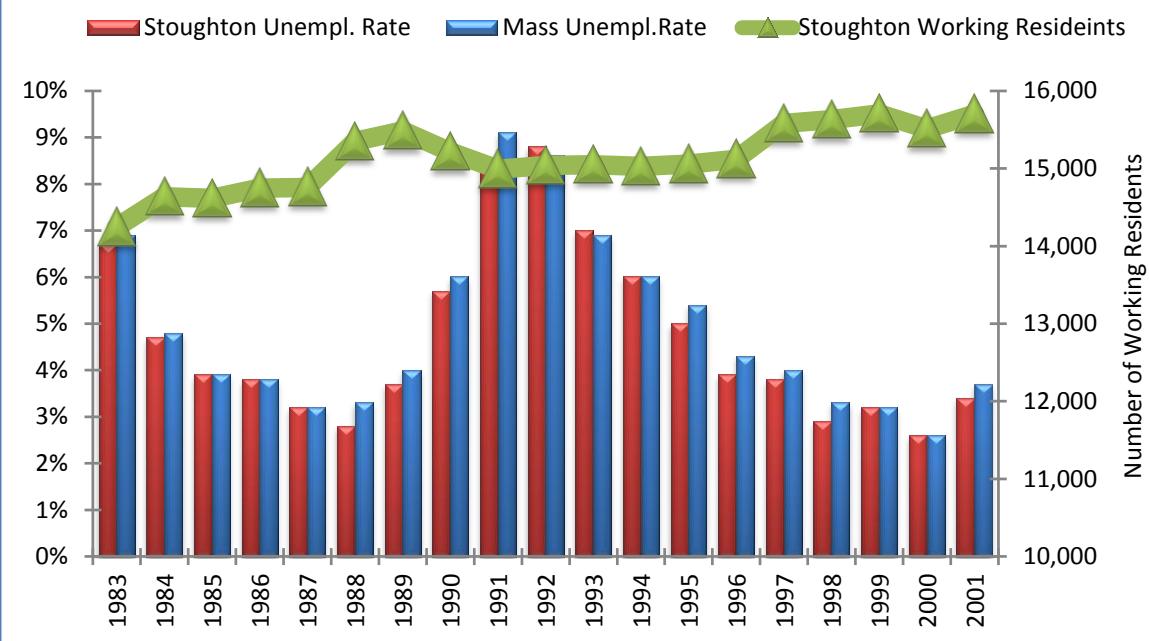
Table 1. Numbers of Working Residents and Jobs in Stoughton, 1990-2001			
	Residents in Workforce	Jobs	Ratio of Jobs to Workers
1990	15,213	13,192	0.87
1991	14,990	12,644	0.84
1992	15,039	13,300	0.88
1993	15,049	13,349	0.89
1994	15,027	13,757	0.92
1995	15,055	13,983	0.93
1996	15,119	13,750	0.91
1997	15,580	13,353	0.86
1998	15,628	13,671	0.87
1999	15,702	13,384	0.85
2000	15,509	12,452	0.80
2001	15,698	12,500	0.80
Growth 1990-2001			
	+485	-692	
	+3%	-5%	

Source: MA Division of Employment and Training

Stoughton residents have fared reasonably well in the employment market in recent decades with the annual unemployment rate for residents having stayed near the statewide rate in the 1980s, and being more consistently below it in the 1990s (Figure 7).

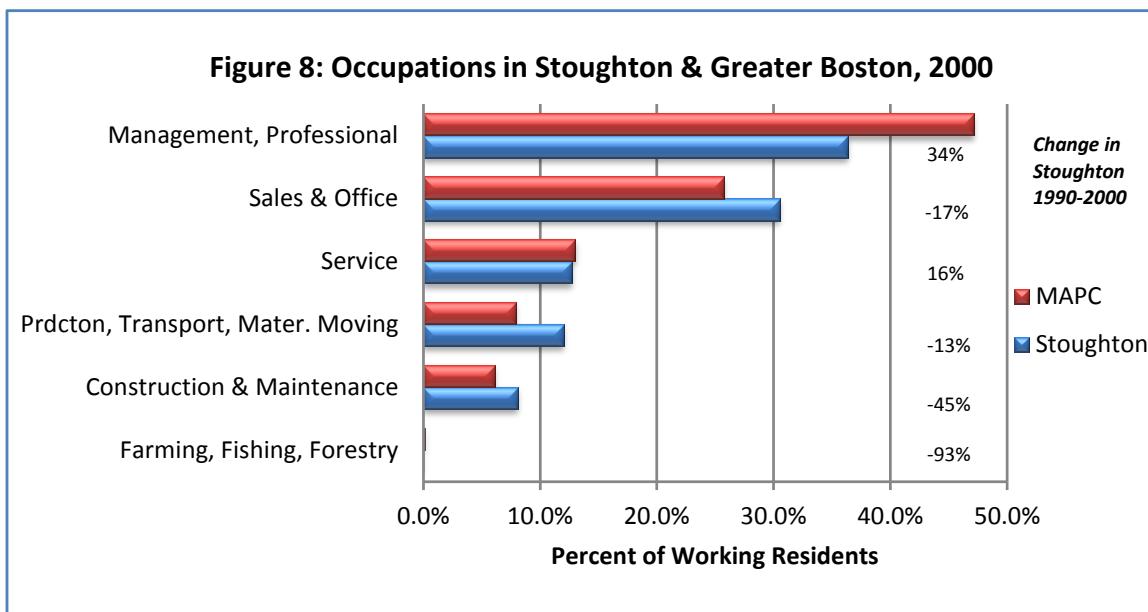
Figure 7: Unemployment and Workforce, 1983-01

Source: MA Division of Employment & Training



Occupational, Educational, and Income Profile

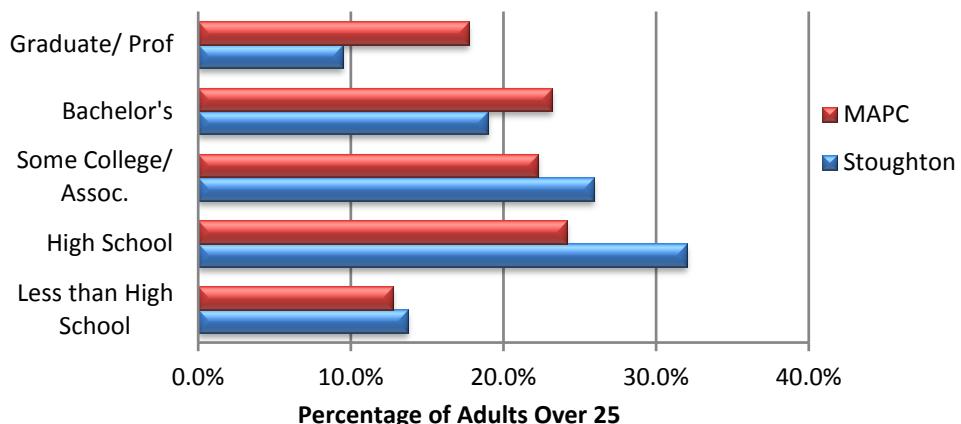
The occupational profile of Stoughton residents mirrors that of the region (Figure 8), with the 2000 Census showing the greatest number of residents in managerial and professional occupations, followed by sales and office work and services. The proportion of Stoughton workers in managerial occupations is considerably lower than the region's at 36%, even though that category grew more quickly in the 1990s in the town (34% versus 32% regionally). Growth in managerial and professional occupations is consistent with national trends toward "knowledge-based" work and services and away from production of goods. Production and construction categories declined in Stoughton in the 1990s but represent a larger proportion of the local workforce than region-wide.



The growth of managerial and professional occupations accompanies rising educational levels (Figure 9). While Stoughton's population over age 25 increased by 6.6% in the 1990s, the number of residents having a college degree jumped by a third. The town's residents are still less likely to have a college degree (28% of residents, compared to 41% for the region), both for bachelor's and advanced degrees (note that the metropolitan Boston work force is one of the most highly educated in the U.S.). The number of adults having high school degrees or less fell less than they did regionally, and represent a larger proportion of adults in Stoughton.

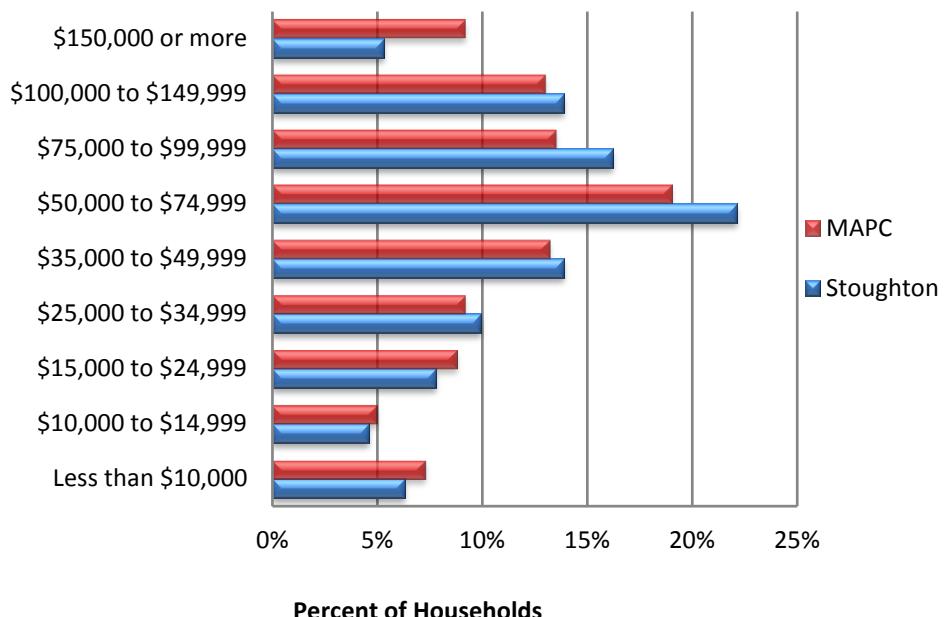
Figure 9: Highest Degree Attained by Adults, 2000

Source: US Census



Median household income in Stoughton rose by 38% in the 1990s to \$57,838 about 5% above the regional median of \$55,200 (Figure 10). When adjusted for inflation, Stoughton's median income grew by 2.6% over the decade, slightly faster than the 2% regional rate. Stoughton's income distribution is skewed slightly toward the upper-middle brackets relative to the region, having higher proportions of households in the categories between \$25,000 and \$150,000. The number of residents who lived in poverty fell by 3% in the 1990s to 1,219 or 4.5% of the town's population in 2000.

Figure 10: Household Income 2000



Housing Demand: What Will the Future Bring?

As shown in Figure 1: Stoughton Population Trends and Projections on Page 4, the Town of Stoughton is projected to see a increase in population of over 20% between 2000 and 2030. The population is driven by trends on the local, state, and national level as household size decreases. As a result Stoughton can expect:

- a slight decline in the number of both pre-school and school-age children;
- a small increase, in the household-formation years, followed by a slight decrease between 2020 and 2030;
- a slight increase, followed by a slight decline in trade-up demand;
- a significant growth in empty-nesters; and
- a significant increase in seniors.

While the general trends, driven by the aging of the baby-boomers, are similar to the region as a whole, there are some differences. Stoughton's decline in school-age children is predicted to be both sooner and steeper than the region; the 2010 decline in the household-formation years runs counter to regional growth patterns; and the decline in trade-ups is much steeper. Only the older groups (age 55+) precisely track regional trends.

Socio-economic Profile Summary and Conclusions

- Stoughton's population is projected to increase 20% between 2000 and 2030.
- Family households continue to decrease as a percentage of total households.
- Stoughton is experiencing a slight decline in pre-school children and young adults (20-34 yrs) while empty nesters and seniors increase.
- Stoughton residents are more educated than in the past, but relative to the region, they have less formal schooling and are more likely to pursue occupations in construction, production, and sales and office work, and less likely to be in managerial and professional occupations.
- Stoughton hosts about three full or part-time jobs for every four working residents, and 80% of its residents commute to other communities. Those who work in town fill about 20% of local jobs.
- Management/ Professional is the largest employment type in Stoughton, followed by Office, Services and retail.
- Management/Professional and Service jobs increased 1990 to 2000 and Construction and Manufacturing declined during the same period.

SECTION III - HOUSING PROFILE

Housing Supply and Characteristics

The number of housing units in Stoughton grew 10% in the 1980s and 8% in the 1990s, for a 20-year growth of close to 19%. The pattern of growth was the same as the MAPC Region, with more growth in the 1980s than in the 1990s. The 20-year growth for the town was more than that of MAPC, which grew 14%.

Vacancy rates in Stoughton, especially for homeownership, were quite low as the 1990s began. Both rental and homeownership vacancies declined during the decade. By 2000, vacancy rates for both rental and homeownership were extremely low.

Table 2: Stoughton Vacancy Rates, 1990 and 2000			
Vacancy Rate	1990	2000	National Standard
Rental	3.6%	2.2%	5%
Homeowner	0.8%	0.5%	3%

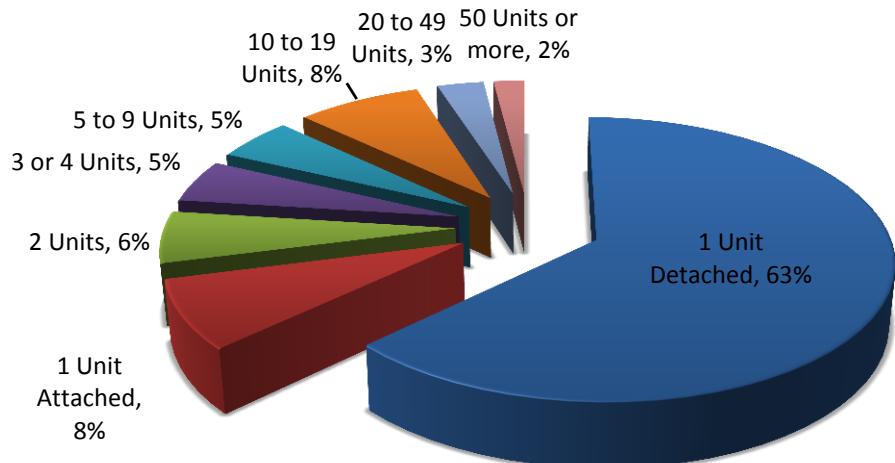
Of Stoughton's housing, 75% is owner occupied and 25% is renter occupied. This is a higher proportion of owner occupancy than the region as a whole (57%). Although the amount of renter-occupied housing has grown over 9% since 1980, owner-occupied housing has grown more (21%), and the proportion of rental housing has declined from 28%.

In spite of Stoughton's recent growth, much of its housing is relatively old. Only 26% of the Town's housing units were built before 1950, but fully 60% were built before the 1970s, when lead paint laws were enacted. Stoughton's boom began in the 1950s and peaked in the 1970s. Some of the older housing may need rehabilitation, repairs, and lead paint removal.

Stoughton's housing is predominantly single-family detached (63%), and this proportion has increased since 1990, when it stood at 61%. The remainder is divided among a mix of structure sizes (see Figure 11). The current percentage of single-family detached homes is more than MAPC (44%).

Since 1980, the vast majority of building permits issued for multi-family housing has been the result of comprehensive permits issued for 40-B projects. After issuing permits for four multi-family units in 1990, the town did not issue another multi-family permit until 2001, when it permitted one two-family home; another two-family home followed in 2002.

Figure 11: Stoughton Units in Structure



Data Source: U.S. Census 2000

Housing Build-out Projections

Based on Stoughton's available land, existing zoning, and land use constraints, the town may see about 824 additional dwelling units (see Table 3). All of them will be single family, and 94% of them will be on lots of 40,000 square feet or more; the smallest lot is 25,000 square feet. This "buildout" could result in over 2,000 new residents and almost 350 new school children. These results do not consider possible zoning changes, 40-B developments outside present zoning, or teardown/redevelopment options.

Table 3: Potential New Housing and Its Impacts

Zoning District	Lots	Dwelling Units	Residents	Students
Residence District A (R30)	419	419	1110	176
Residence District B (R20)	132	132	350	55
Residence District C (R15)	244	244	645	102
Residence District RU (R8)	29	29	78	12
Total	824	824	2183	345

Given recent trends and development projections, Stoughton's new housing will be primarily single-family, owner-occupied, lower-density, and more expensive housing than its existing housing. This will represent a further shift in housing balance and less housing choice.

Stoughton should reconsider its zoning in light of its stated goal of diversifying the mix of housing options and in light of the likely future demand for more small units for empty-nesters and seniors.

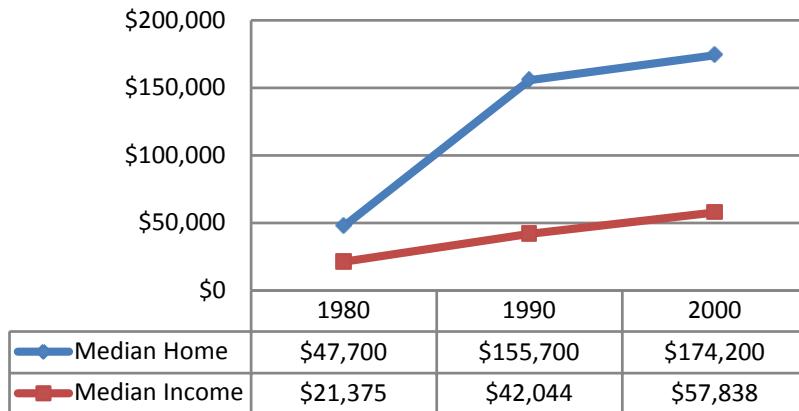
The Costs of Buying a Home

Stoughton's "Affordability Gap" – the relationship between income and home values – has grown substantially since 1980 (see Figure 12). In 1980, the median-income household could afford the median-value home; home values were 2.2 times incomes, a ratio that is below the

2.5 ceiling for affordability. In 2000, home values were about 3 times incomes, higher than this affordability rule of thumb.

Clearly, housing prices have risen faster than incomes, and housing has become much less affordable. Nonetheless, Stoughton has one of the smallest affordability gaps in the region, where the median ratio of home value to income is almost 4:1, and the highest ratio is 9:1. In 2000, the median-value Stoughton home cost \$29,600 more than the median-income

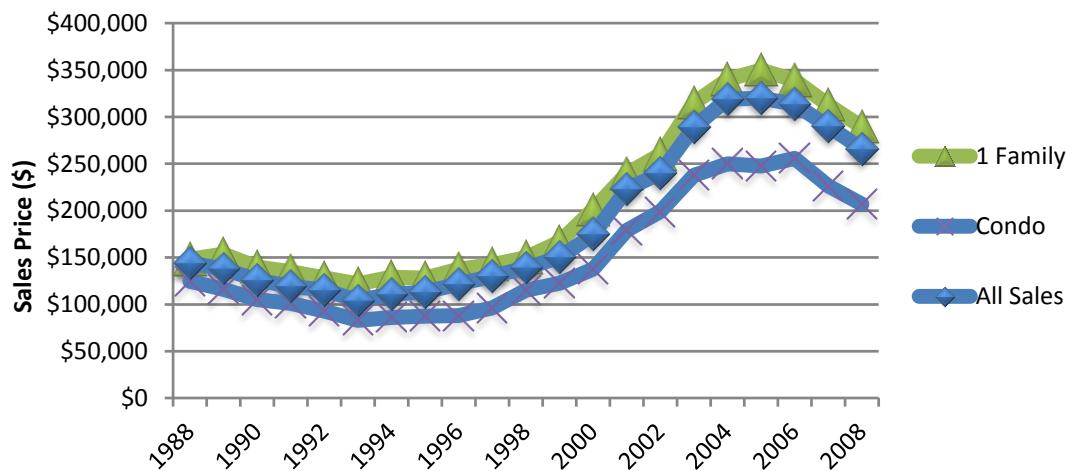
Figure 12: Stoughton - Affordability Gap, 1980 to 2000



Stoughton household could afford and almost \$10,500 more than the regional median income household could afford. By any of these measures, the town is among the ten most affordable of MAPC's 101 cities and towns.

Stoughton's home sales prices rose 108% from 1988-2003 (see Figure 13). The median condominium cost \$237,500; the median single-family home cost \$315,000, and the median for all residential sales was \$289,000. In 2000, a household with the regional median income could have afforded the median-priced condo but faced a gap of \$58,000 between the median single-family sales price and the price it could afford. In FY 2004, a household with the regional median

Figure 13: Stoughton Sales Trends, 1988-2008



Data Source: U.S. Census and the Warren Group

income (\$82,600) can afford \$206,500, less than the median condo sales price and \$108,500 shy of the median single-family sales price!

Changing Face of Housing

Experts had predicted in early 2000 that future housing would likely be more expensive. As we have seen, all new housing under current zoning will be single family, and 94% will be on lots of 40,000 square feet or more. For new single-family homes permitted in 2002, average construction cost alone, not counting land and other costs, was almost \$232,000. Of the new units built in 2002, only 30% had sales prices below \$375,000. However, after the housing peak of 2005, sale prices began to decline (see Figure 13). The burst of the “housing bubble” brought on by rising rate of foreclosures, sub-prime mortgage lending, and a declining regional and national economy saw sale prices from 2005 to 2008 decline 16.9% for Single Family and Condos combined. Individually, single family dwellings declined 17.3% from their peak in 2005 while Condominium sales dropped 19.1% from their peak in 2006.

The Cost of Renting

The costs of rental housing also rose substantially during the 1980-2000 time period. Rents more than doubled in the 1980s but slowed to a 12% increase in the 1990s for an overall increase of 139%. Stoughton’s median rent in 2000 was \$711, requiring an annual income of \$28,440 to be affordable.

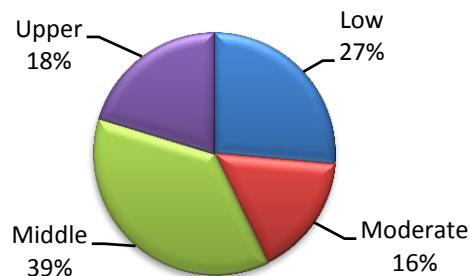
Rents as reported in the Census seem low. They are as reported by tenants in 2000. Thus they are relatively old. More importantly, they reflect rents paid by in-place tenants who may be long term and have rents that rise only incrementally from year to year. Newcomers seeking market rentals today most likely face considerably higher rents.

Although accurate current rent level data is not available, a recent national study found that Massachusetts had the highest rents in the country. The study found that the statewide “fair market rent” (FMR)² -- \$1,165 – required an income of \$46,582, while the metro Boston FMR -- \$1,419 – required an income of \$56,760. Furthermore, 61% of Massachusetts renters and 64% of metro Boston renters cannot afford the FMR.³

Housing Cost Impacts and Housing Need

Of Stoughton’s households, an estimated 43% -- 4,390 households – have incomes below 80% of median (see Figure 14). This is considered to be

Figure 14: Stoughton Household Income 2000

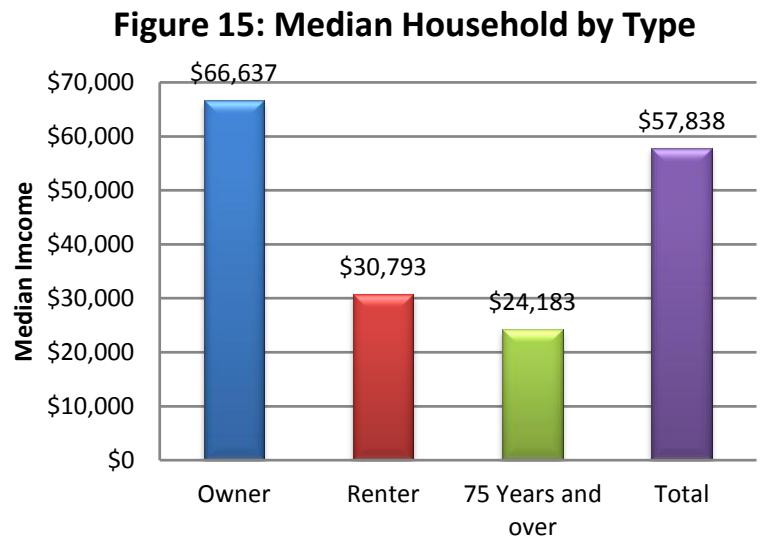


Data Source: U.S. Census 2000 & MAPC Calculation

² FMRs are estimated annually by HUD. They determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program and are used to calculate subsidies under the Rental Voucher program.

³ National Low Income Coalition, *Out of Reach*, 2003.

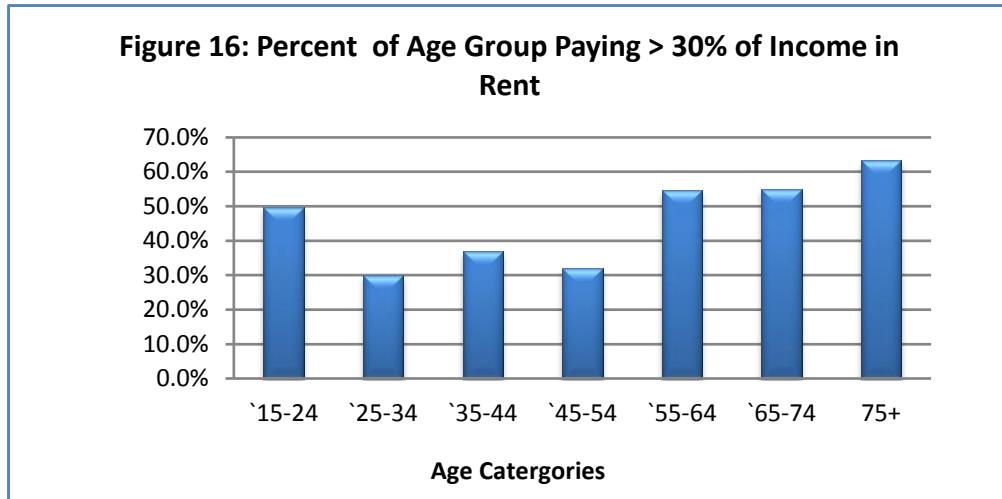
“moderate income” and is the income level that qualifies for affordable housing. Of these households, over 2,700 are estimated to have incomes below 50% of median, considered “low income.” Middle-income households – those with incomes up to 150% of median – make up 39% of Stoughton’s households, while upper-income households constitute about 18%.⁴



According to HUD, 9,176 people, or 34% of Stoughton’s residents, have low-to-moderate incomes. According to the Census, 223 local families are below the poverty level.

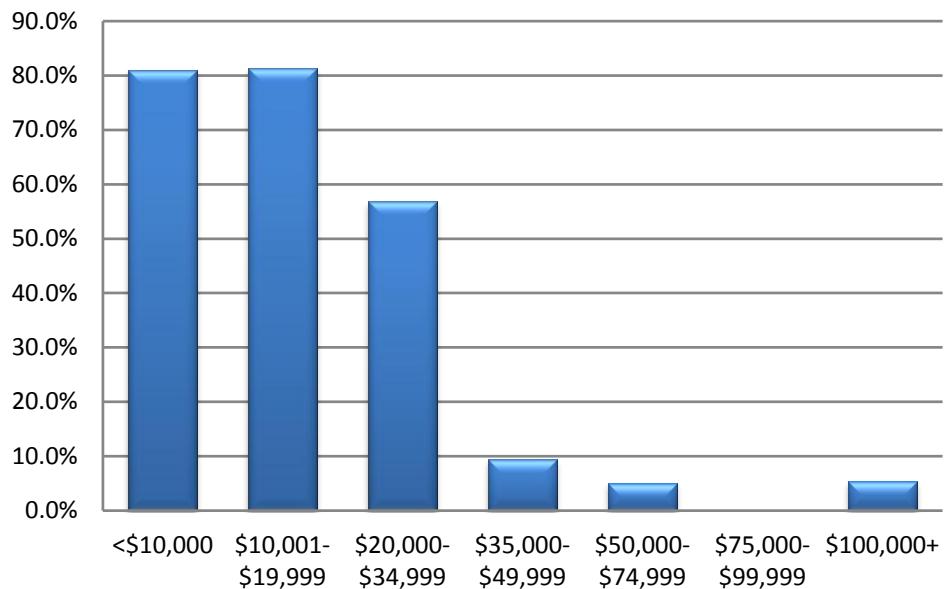
High housing costs have the most severe impact on those on the lowest rung of the income ladder. Of Stoughton’s renter households, 41% (1,007 households) pay more than 30% of their income for rent; 39% of renters (943 households) have incomes below \$35,000 and pay more than 30% of their income for rent; and 60% of elderly renters (295 households) pay more than 30% of their income for rent.

Renters and elders have the lowest incomes (see Figure 15). Young people and older renters face especially high rent burdens (see Figure 16). Similarly, lower-income people are most burdened by high rents (see Figure 17).



⁴ This is a statistical estimate only and does not adjust for family size. Cut-offs used in chart are for the year 2000, coincident with Census data. Low income (50% of median) = \$32,750; moderate income (80% of median) = \$50,200; middle (81%-150%) = \$98,250; upper income (over 150%) = over \$98,251.

**Figure 17: Percentage of Each Income Range Paying
>30% of Income in Rent**



Low-to-moderate income demand far exceeds subsidized housing supply. The Housing Authority recently was allotted 20 new Section 8 vouchers. About 150 to 200 applicants applied for the 20 vouchers. In the opinion of the Housing Authority, demand far exceeds affordable housing allocations.

Housing Profile Summary and Conclusions

- Stoughton is one of the region's more affordable, easily accessible towns and has attracted many first-time homebuyers.
- Trade-up homebuyers have also fueled recent demand.
- With the exception of the recent housing price declines, most new housing is likely to be expensive, large-lot single-family, owner-occupied, lower density, and farther from transit.
- As the baby boomers age, trade-up demand will decline but demand for empty-nester and senior housing will grow.
- There will be greater need for more smaller, lower maintenance units, possibly nearer to transit and services.
- Low income demand far exceeds supply.
- In 1980, Stoughton's median-income household could easily afford the median priced home; by 2000, that household faced an affordability gap of \$29,000.
- About 42% of households have low to moderate incomes, the level qualifying for affordable housing.

SECTION IV - DEVELOPMENT CONSTRAINTS

Residential development is influenced by a number of factors, including historical development patterns, local zoning regulations, and the forces of supply and demand in the housing market. The Town's ability to provide services and infrastructure also impact the creation of housing and specifically the ability to provide affordable housing. This section provides an overview of the development constraints that impact residential development and the regulatory and physical impediments to the creation of affordable housing.

Affordable Housing Perceptions

Affordable housing, subsidized housing, low-income housing, projects, Section 8, etc. – these terms can conjure images of potential neglect, plunging property values, increased crime, and even tensions concerning class and race. In addition, recent 40-B projects have also been proposed in areas where community infrastructure and services are stressed. There is a general sentiment that large scale projects are more of a burden on the Town than addressing a need in affordable housing options. Both the perception of affordable housing and the impact on community service and infrastructure are issues that are raised often and can represent an obstacle for affordable housing projects.

Land Use Regulations

Stoughton has five residential districts. The R-A, R-B, and R-C districts are primarily single family residential districts that have varying lot area and dimensional requirements. Allowed uses in these districts include single family dwellings, and select municipal/ religious uses. Low income elderly housing and conservation cluster developments are allowed by special permits.

In addition, the zoning bylaw includes two other districts, which allow higher density residential uses: the R-U (Urban) District and R-M (Multifamily) District. The R-U District is located in the center of the town and is serviced by municipal water and sewer therefore allowing a higher density through reduced lots size and set back requirements. Two-family dwellings are allowed by special permit and multifamily dwellings are not allowed. The R-M District is located in Northwest Stoughton and allows multifamily dwellings by right. However, there is no additional land available for development in R-M district. The Conservation Cluster bylaw provides yet another housing development method. However, this bylaw has only been used once and does not include provisions or incentives for multi-family or affordable housing.

Natural Resource Limitation

Stoughton has numerous natural resources that limit residential development. Wetlands, surface water, steep slopes, and threatened/endangered species all present constraints to development within the Town. Development constraints presented by natural resources are identified below.

Wetlands: Stoughton's wetland communities are mostly wooded swamp or shrub swamp, with a scattering of meadow-emergent marsh communities, and quite a few small isolated pockets, many of which are vernal pools. There are no brackish, tidal, or coastal waters, so there are no salt marshes here. Major named wetland systems include Bear Swamp and Cedar Swamp. Overall, including swamp, marsh, cranberry bogs and wooded swamp, Stoughton contains approximately 1,312 acres of wetland.

Aquifer: Our Aquifer Recharge Areas and Zones of Contribution to public water supplies are shown on our Town Wide Hydrogeologic Study produced in 1993 by Camp, Dresser, McKee (the study is incorporated here by reference). This map is used to administer our Groundwater Protection Bylaw, which bans certain land uses in our aquifers and highly regulates others. Zones of contribution on file with the Department of Environmental Protection (Zone II's) include seven (7) contributing areas for wells in Stoughton..

Habitats and Ecosystems

Rare and Endangered Species and Habitats: The Mass. Natural Heritage and Endangered Species Program (NHESP) produces annually updated maps of rare wetlands wildlife habitat for use by Conservation Commissions. These maps do not detail the rare species to be found, because of concerns of poaching or deliberate destruction. Stoughton has several rare species habitats, (see the 2007 Open Space and Recreation Plan, Map 3). Spotted Turtles (*Clemmys guttata*) have been sighted in Stoughton, and it is reasonable to assume that Blandings Turtles (*Emydoidea blandingi*), Wood Turtles (*Clemmys insculpta*), and several rare salamanders may occur in these and other Stoughton wetlands. It is also likely that more detailed field review by experienced and qualified wildlife observers or by a full time Conservation Agent might add more rare populations to Stoughton's map.

Certified Vernal Pools: There are numerous tiny vernal pools and seasonal wetlands in Stoughton. Five have been certified as vernal pools as of 2003 (MassGIS 2005). Vernal pools deserve special treatment and should be protected by certification. In the spring, these ephemeral pools teem with animal diversity, including up to 25 rare Massachusetts species. By drying up in the summer, these small bodies of water cannot support fish. Thus it is one of the few places that many species of frogs, salamanders, fairy shrimp can breed and be safe from predation. Additionally, for these animals to survive (through their entire live cycle) the surrounding upland habitat should be protected at a radius of 350 feet. This radius should be adequate to protect these fragile areas from excess nutrient loading, groundwater depletion, stormwater inputs and other stresses that result from development.

Public Lands

Town of Stoughton Lands, Conservation Commission: All of these town-owned properties are in good to excellent condition and are managed by the Conservation Commission (with the obvious exception of the Canton Conservation Lands). The majority have street frontage and are relatively accessible to the public. This accessibility can provide excellent opportunities for future use. There are approximately fourteen areas of conservation land in Stoughton, together totaling over 1,200 acres. As the population increases and land development continues in the town, these can become important passive recreational areas.

Town of Stoughton Lands, Water Department: The Town of Stoughton has 398 acres of watershed land. There is additional land in the form of easements that is not included in the acreage calculation. The land is under the jurisdiction and management of the Board of Selectmen. There are three general areas of Watershed: Ames Pond, Pinewood Lake and Muddy Pond. Watersheds act as recharge areas for surface water and ground water. They also create a buffer to protect the quality of the water from pollution. All of these lands are restricted access properties and are not meant to be used as recreational facilities.

Conservation Restricted Lands: The Conservation Restricted Lands are located in the southwestern portion of town. The restrictions allow the present use to continue but preclude any future development. The present use of these lands is for hunting, hiking, wildlife habitat, and flood water retention.

Cemeteries: There are ten cemeteries in town, some owned by the town and some held privately, totaling 56.51 acres. Although certain of these cemeteries are in private hands and therefore technically “unprotected”, the threat of their being sold is unlikely.

Other Town of Stoughton Land: There are a number of outdoor recreation facilities in Stoughton, that are either owned by the School Department or the Town that are used for recreation purposes, but are not considered protected. Examples include the Municipal Golf Course, Town Beach, Meads Meadow, Halloran Park, Stoughton Public School facilities, and the various soccer and baseball fields. While they may not be considered protected, land used classified as recreation requires a special act of the legislature to allow for a change in use.

Private Open Space

There are approximately 1,835 acres of privately owned unprotected land in Stoughton. Of this entire inventory, several areas have been identified in the 2007 Open Space and Recreation Plan as “Areas of Conservation Interest” through discussions with the Open Space Committee and the public process. These unprotected areas of conservation and recreation interest are identified on the Action Plan – Map #6 of the Open Space Plan.

About 109.7 acres of private land is being actively used for agricultural and horticultural purposes or is managed to provide specific recreational opportunities. Land in active and passive use is eligible for a reduced tax rate under Chapters 61, 61A and 61B of the Massachusetts General Laws, which are designations for land that is used for forestry, agriculture, conservation or recreation, respectively.

If Chapter 61 land is placed on the market, the Town has the “right of first refusal” for purchase of the land within 120 days of notification by the property owners of the pending sale. This right may also be assigned to a non-profit conservation organization such as a land trust. Towns often have trouble taking advantage of the right of first refusal because of the rapid timeframe within which the Town must find the money and approve the purchase. With the adoption of the CPA, however, the Town will have at least some funds that it may use to purchase Chapter 61 lands or to take options to purchase. Still, a Town Meeting vote is required to authorize land acquisitions including the use of CPA funds for purchase.

Town Infrastructure

Public Services and Facilities

The Town of Stoughton provides a wide range of high quality municipal services to its residents and businesses. These range from public safety services provided by the Police and Fire Departments to roadway maintenance, water supply, waste disposal services, and sanitation services. Stoughton has an excellent public school systems as well as an excellent Public Library. The Town also offers many athletic and recreational programs at local playfields, playgrounds, gymnasiums, Town Beach, and parks. Finally, the Town provides human services including the

Youth Services, Senior Center/Council on Aging, Health services, and a variety of other programs.

Residential development incrementally increases the demand on public services and infrastructure. In order to satisfy the demand and need of existing and new residents, all of these municipal services and government functions must be properly staffed and have adequate and well-maintained public buildings and facilities from which to operate. This increase in demand results in higher costs which must be borne by residents and business in Stoughton. Due to continued growth, the Town appropriated money for a Community Facilities Plan in order to assess conditions of public buildings, to identify needs of the community, and to develop a facilities plan.

Water

The Town of Stoughton receives water from a combination of six wells and the Massachusetts Water Resource Authority (MWRA). Six of the Town's seven wells for Stoughton Water Department are located along the western town boundary. The other well is located west of Sumner Street and Goddard Memorial Hospital. Each well has a Zone I of 400 feet. The wells are located in an aquifer with a high vulnerability to contamination due to the absence of hydrogeologic barriers (i.e. clay) that can prevent contaminant migration. Please refer to the map in the 1993 Town Wide Hydrogeologic Study to view the boundaries of the Zone II areas. Stoughton Water Department also has a high service connection to the MWRA which supplements the well system.

Wastewater Management and Sewer Collection

Approximately 67% of the buildings in town are on the municipal sewer service, the remaining structures are serviced by on-site septic systems. All of this collected sewer effluent leaves town to be processed by the MWRA, effectively transporting water from one watershed to another. This inter-basin transfer precludes wastewater from recharging the municipal water supply via natural filtration.

SECTION V - AFFORDABLE HOUSING INVENTORY

Chapter 40-B, the state's comprehensive permit law enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate-income housing can seek a waiver of local zoning. The comprehensive permit is an expedited permitting process for developers building affordable housing. Rather than multiple individual permits from various local boards, a comprehensive permit is issued by the Zoning Board of Appeals. Developers can use the comprehensive permit in Stoughton and other communities with less than 10% affordable housing, and if denied, can appeal to the Housing Appeals Committee.

For the purposes of Chapter 40-B, affordable housing is generally defined as housing units that are:

1. Subsidized by an eligible state or federal program;
2. Subject to long term use restriction limiting occupancy to income eligible households for a specified period of time (at least thirty years or longer for newly created affordable units, and at least fifteen years for rehabilitated units); and
3. Subject to an Affirmative Fair Housing Marketing Plan.

Projects approved under Chapter 40-B may be ownership, rental, or a mix. For ownership units, only those units that are affordable count towards a community's 10%. In a rental development, if at least 25% of units are to be occupied by Income Eligible Households earning 80% or less than the area median income, or alternatively, if at least 20% of the units are to be occupied by households earning 50% or less of area median income, and they meet all criteria outline in the SHI; then all units in the rental development shall be eligible for inclusion on the SHI.

According to the state's June 15, 2009 Subsidized Housing Inventory (SHI), which keeps track of all housing that qualifies under M.G.L. Chapter 40-B, Stoughton has 911 subsidized housing units which represents 8.74% of the town's housing stock. This inventory serves a mix of people. It includes 581 units of non-40-B affordable housing units providing housing for a mixture of elderly, disabled, and family residents. A breakdown of the 40-B projects approved by the Town is provided in Table 4.

Stoughton has approved eleven 40-B projects, creating a total of 1,267 new housing units, 878 of those count towards the Town's Subsidized Housing Inventory. However, only four 40-B projects have been completed for a total of 384 units, 354 of which count towards the Town's SHI. Combined with the 581 non-40-B affordable units, the number of SHI eligible units results in a subsidized housing count percentage of 8.97%. The addition of 40-B's units under construction would increase the SHI Count to 973 or 9.33% and the inclusion of the units approved but not yet constructed increases the count to 1,459 or 13.99%.

The Town has not only met but exceeded its obligations under Chapter 40-B to provide in excess of 10% of the Town's housing stock as affordable through its approval of the projects, as listed in Table 4, that provide the Town with a SHI count of 13.99%. However, the Town has fallen below the required 10% due to lack of building activity on many of the approved projects. For example, according to data provided by DHCD, the Town's recognized percentage of its housing

stock dropped from 12.6% as of September 9, 2008 to 8.74% on June 15, 2009. The reduction in the Town's SHI count is due to the lack of action by developers filing for building permits for Comprehensive Permits approved by the Town.

Table 4: 40-B Housing (Subsidized Housing Inventory) Activity				
December 1, 2009				
NAME	TYPE	UNITS	SHI ELIGIBLE	SHI TO DATE
Completed Construction				
West Stoughton Village	Rental	112	112	112
North Stoughton Village	Rental	100	100	100
Villages at Ames Pond	Ownership	40	10	10
Quail Run	Rental	132	132	132
Under Construction				
Pond View Village	Ownership	79	21	3
Page Place	Ownership	42	17	12
Villas at MetroSouth ¹	Rental	240	240	0
Comprehensive Permit Issued				
Stagecoach Village	Rental	154	154	10 ²
Woodbridge Crossing ³	Ownership	192	48	48
Villages at Stonegate	Ownership	80	20	0
Goddard Highlands	Ownership	96	24	0
Totals		1,267	878	427
Application in Process				
Woodbridge Crossing	Rental	208	208	0
Total w/ Woodbridge Modification		1283	1038	587

¹ Foundation permits have been issued, but construction has not commenced, therefore units are not included in "Under Construction" calculations.

² On April 26, 2009, the Town requested 10 units be included in its count for the approved modification to Stagecoach Village.

³ Woodbridge Crossing is before the Zoning Board of Appeals requesting a modification of their previous comprehensive for a change from ownership to rental and for an increase in the number of units from 192 to 208.

In meeting its required 10%, the town must bear in mind several added considerations. First, the counting of approved but not yet constructed units only provides temporary credit. In order to gain permanent credit, approved units must be constructed and issued certificates of occupancy. Second, the 10% is a moving target: as the base number of housing units grows, the 10% grows as well; thus new affordable housing must be added simply to keep pace. Third, 10% is an arbitrary number and is not based on need; given that 42% of Stoughton's households have low-to-moderate incomes, 10% may not be enough to meet the need.

Lastly, four privately owned affordable developments, totaling 233 units, may not be permanently affordable (see Table 5). These developments were built under programs with “expiring use” restrictions that allow owners to choose to raise rents to market levels or sell them as market-rate condos after a finite time period. The expiration of the affordability for these units will further reduce the Town’s SHI Count. Should these units come off the SHI Count rolls, the Town will need to produce 233 additional units of affordable housing to maintain its affordable unit inventory at current levels.

TABLE 5: EXPIRING USE INVENTORY					
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires
3065	Wentworth Manor	42 Park St/2-6 Manor Drive	Rental	102	2010
3063	Stoughton HOR Program	scattered sites	Ownership	11	2011
3061	Presidential Courts Cooperative	223 Pearl St	Ownership	105	2011
3064	Stoughton HOR Program	scattered sites	Ownership	15	2014
Total				233	

These four projects were built under four different programs with different regulations and different expiration dates and agreements. There are steps that owners, communities, financing agencies, and others can take to keep properties affordable. An Old Colony Planning Council (OCPC) study entitled *Review of the Inventory of Housing Counted, or Potentially Counted, as “Subsidized” under Chapter 40-B* and dated April 2004 presents some preliminary information about the status of these properties, but the town is advised to investigate further and to seek help in preserving affordability.

SECTION VI - ADDRESSING STOUGHTON'S HOUSING NEEDS

Setting Goals and Objectives

Stoughton is one of the more affordable communities in the high-cost Boston region. It has a mix of single-family and multi-family houses. Nearly all recent development, however, has been "higher end" single-family homes, and the MAPC buildout analysis indicates that, under current land use regulations, almost all of the potential future residential construction will be single-family low-density homes farther from transit and presumably more expensive. It is clear from Stoughton's Housing Profile that the town is becoming much less affordable and continues to have a sizable population that cannot compete in today's marketplace.

The town's housing goal is to diversify the mix of housing options and preserve affordability for residents of all income levels and life stages.

The town will use a balanced approach and encourage retention of town character and higher end units while providing units across a wider range of incomes.

The town plans to set its goals in motion through:

- increasing residential density downtown;
- promoting housing rehabilitation over new construction town-wide; and
- preserving affordability of housing for residents of all income levels and life stages, especially young adults and seniors, who are most burdened.

Housing policies will target the following needs:

- Promote home ownership;
- More Housing Authority rentals, targeting very low-income families;
- Assisted living for seniors;
- Elderly housing – seniors who want to move out of large homes but are not ready for assisted living; and
- Young adults/professionals.

Consistent with "smart growth," the town will:

- Target infrastructure-rich areas;
- Plan for development in an anti-sprawl manner –
 - In the downtown, promote mixed use development near transit and services and on sewer; and
 - In new developments on natural landscapes, promote cluster subdivision to preserve open space while providing housing;
- In downtown redevelopment, preserve existing affordability and include a percentage of permanently affordable housing.

Identifying Potential Locations for Housing

For the 2004 Community Development Plan, a public process was initiated to gather data for possible housing locations. Participants identified sites where housing might be appropriate either as new construction or redevelopment of existing structures. The Housing Opportunities Map (see Map #4 of the 2004 Plan) and the list of potential sites, with some preliminary ideas about who might live there and what type of housing might be most appropriate (see next

page), present a “starter set” for future investigation by the town and other partners. Further study of these sites will be needed to determine their development potential and feasibility and to address a range of issues including parking, site design, ownership, and affordability levels.

Participants were asked which locations seemed worth pursuing. Column 2 shows the result: a check mark (✓) indicates locations that received a 2/3 vote or more; an (X) indicates locations that did not receive a 2/3 vote. Only 6 of the 13 concepts received 2/3 support of the participants, and several of these related to downtown redevelopment (which received universal support at all forums), use of town-owned land, and town-wide (non-site-specific) proposals. It is important to note that the group of participants was small, and several votes were close; we recommend further investigation of most sites listed and others that may be identified in the future.

Preserving and Creating Appropriate Housing

Capitalizing on Opportunities and Overcoming Barriers

Stoughton’s ability to preserve and create housing to meet its needs depends on many factors, including available land and buildings, funding and financial resources, staff, public awareness and political will, organizational resources, laws, regulations, policies, and programs.

Certain of these factors work in the town’s favor. Forum participants identified the following “enablers” that can help the town achieve its housing goals:

- Temporary housing units are allowed by special permit
- Zoning allows for conversion of large single-family houses to up to 4 units by special permit, but only in some districts
- Resolution of water issue – the town has resolved its water issue by joining the MWRA; although this is not an unlimited source, there is enough to help for now
- Availability of water, sewer, & transportation infrastructure

The availability of some low-cost housing and some property in need of rehabilitation may also be an advantage in creating affordable housing.

The following factors present obstacles to achieving the town’s housing goals:

- Zoning -- the state Zoning Act makes it difficult to change zoning – uses are grandfathered for 8 years
- Current Zoning By-law is restrictive for development of multi-family or assisted living; needs to be revamped
- Permitting process needs to be clarified/updated
- Lack of available land for residential uses
- Lack of ability to have in-law apartments
- Lack of overall incentives to build houses
- Concern that increased housing will increase costs of schools & services

Table 6: Potential Housing Locations, 2004 Public Process		
Map #	Vote	Location & Possible Uses
1	X	St. James <ul style="list-style-type: none"> • Low-mod apartments, esp. low income • Senior &/or assisted living, perhaps a mix with higher income
2	✓	Our Lady of the Rosary ⁽¹⁾ <ul style="list-style-type: none"> • Low-mod apartments on bus line • Senior &/or assisted living
3	✓	Downtown <ul style="list-style-type: none"> • Smart growth –mixed use⁽²⁾ • ½ mile radius commercial/industrial reuse for mixed use
4	✓	Town-wide <ul style="list-style-type: none"> • Reuse – redevelopment of properties for housing
5	✓	Town properties <ul style="list-style-type: none"> • Potential reuse for housing
6	X	Woodbridge (across from Hanson School) <ul style="list-style-type: none"> • Multi-family proposal • Mixed use?
7	X	Gill Machine <ul style="list-style-type: none"> • Proposed: multi-family
8	X	Connell Drive ⁽³⁾ <ul style="list-style-type: none"> • Proposed: over-55 housing, 68 units (40-B)
9	X	Goddard Highlands <ul style="list-style-type: none"> • 96 single-family (40-B)
10	X	West St./ Ames Pond ⁽⁴⁾ <ul style="list-style-type: none"> • Over-55 housing – no sewer or water
11	X	Page St. Apartments ⁽⁵⁾ <ul style="list-style-type: none"> • 48 units (40-B)
12	✓	Gates Crossing (Buckley Rd., across from fire station) ⁽⁶⁾ <ul style="list-style-type: none"> • 40-B under discussion, ~ 150 units
13	✓	Vazza property ⁽⁷⁾ <ul style="list-style-type: none"> • 40-B

Notes:

- (1) The Our Lady of the Rosary property was purchased by the Jubilee Church.
- (2) In 2005, the Town adopted the Stoughton Center Mixed Use Overlay District Bylaw.
- (3) Pond View Village was approved in June 2005. The development included the construction of 79 single-family homes.
- (4) The Villages at Ames Pond was approved in December 2004. The development included the construction of 40 townhomes, serviced by town water and sewer
- (5) Page Place was approved in December 2005 and consisted of 42 ownership units in multi-family structures.
- (6) The property was developed as Quail Run, a rental development consisting of 132 units that was approved in December 2005.
- (7) The Vazza Property was approved for the development of a 40B known as Villas at Indian Woods. The Comprehensive Permit lapsed and the development was sold to Conroy Development Corp. and approved as a 144 unit rental project known as the Residences at Stagecoach Village.

Potential Housing Locations

Participants identified the following strategies:

- Buy existing housing and restrict it as future affordable units
- Distribute affordable units throughout town
- Address issues of conversion of apartments to condominiums
- Target: youngest, oldest, mid-oldest – rental, condos, & 1st time homebuyers
- Institute inclusionary zoning, requiring (or encouraging) a % affordable housing as part of all developments
- Partner with developers and housing authority on town-owned land
- Review in-law apartment by-law
- Investigate the potential for accessory apartments in other areas
- Provide tax incentives for redevelopment/rehabilitation
- Retain some “showcase” homes to maintain the character of the town; retain large homes
- Consider adopting linkage
- Encourage transfer of development rights
- Work with realtors on determining the needs of the market
- Fast-track projects that meet the plan & provide housing
- Develop system for obtaining more detailed plans from developers before meetings
- Inventory vacant & underutilized commercial-industrial lands for reuse potential
- Seek grants for redevelopment with future affordability restrictions (@ 40-B)

SECTION VII – RECOMMENDATIONS AND STRATEGIES

Based on Stoughton's Housing Profile, the input from its citizens collected for the 2006 Housing Plan, and recent housing activities, it is recommended that the town pursue the strategies outlined below.

1. Develop Leadership and Organizational Capacity

In order to actively guide housing, it is important to establish a strong voice for housing and an organizational framework to pursue plans. For a mid-sized town like Stoughton, the most important first steps are for local leaders to:

- A. make a strong public commitment to housing;
- B. establish a permanent housing partnership or housing committee; and
- C. designate a staff person, such as the Town Planner, responsible for housing.

The committee should be appointed by the Board of Selectmen and should include representatives of housing- and planning-related town boards and relevant agencies (planning board, housing authority, building department); representatives of affected groups (e.g., Council on Aging); and local citizens with interest or expertise in housing (developers, lenders, business leaders, clergy). The committee's role could include recommending policy, planning, guiding action, engaging the public, reporting regularly to the Selectmen, and other responsibilities as determined by the Selectmen.

As the town develops its organizational capacity, it may be advantageous to have non-profit housing development capacity, either by forming a local entity or by linking to an existing one.

2. Pursue Opportunities to Maintain 10%

As we have seen, the Town has been successful in achieving the 10% affordable goal. However, steps must be taken to maintain the number of affordable units and to track 40-B projects so that the Town does not drop below 10%. There are a number of steps the Town can take to maintain its housing count. These steps include:

A. Seek technical assistance in working with proposed 40-B developments

Contrary to popular opinion, communities can help shape 40-B developments; they need not accept whatever the developer proposes. Both the Massachusetts Housing Partnership (MHP) and the Department of Housing and Community Development (DHCD) provide assistance. They can strengthen your ability to negotiate with developers to help craft proposals that the town deems more appropriate.

B. Continue to update an Affordable Housing Plan under 40-B Planned Production Program

The state provides an option for communities to exercise greater control over housing development based on an Affordable Housing Plan and progress toward achieving the 10% goal. Communities develop a plan pursuant to DHCD guidelines and request

certification of compliance by demonstrating that low and moderate income housing has increased by at least $\frac{1}{2}$ of one percent of total year 'round housing units during the calendar year for which certification is requested. Once they are certified, they may deny comprehensive permit applications for a year; if they have produced 1%, they may deny applications for two years.

The plan must include a needs assessment, housing goals, strategies, and a description of use restrictions. Communities may use existing plans in part or in total, but must include a summary document in the appropriate format.

Stoughton received certification in May 2007 for the production of a number of units in excess of the 1.5%. The Town's Certification expired May 13, 2009. This Plan is submitted in order to update the Town's policies and goals as the Town has approved projects that if built would exceeded its 10% goal.

C. Take steps to ensure the continued affordability of all privately owned mixed-income housing with potentially expiring use restrictions

Affordability in some privately owned, mixed-income developments is governed by use restrictions that allow owners to sell or rent at market rates after a given number of years. There are steps communities can take to extend affordability, beginning by investigating the status of the property and its restrictions and getting technical advice and assistance. The list of expiring use properties is included in Table 5. Information about maintaining affordability is available at www.chapa.org.

Stoughton has four privately owned affordable developments, totaling 233 units that may not be permanently affordable. As we have seen, these projects were built under four different programs with different sets of regulations and different expiration dates and agreements. The OCPC study presents some preliminary information about the status of these properties, but the town is advised to investigate further and to seek help in preserving affordability.

Due to the inventory of expiring use properties, the Town should consider this issue a priority. It is almost always preferable and more cost-effective to preserve existing affordable housing rather than build new affordable housing. It is especially important for these developments, which are often well-maintained properties housing long-time community residents.

D. Encourage 40-B developers to provide balanced housing opportunities

The Town has approved a number of rental housing 40-B projects. This Plan recommends the encouragement of ownership housing in order to maintain balanced housing opportunities. While the Town's goal is to promote balanced housing opportunities, rental housing, if proposed, should be located within the Stoughton Center Mixed Use Overlay District. In addition to options regarding the form of ownership, The Town must also encourage a variety of housing types ranging from single family, attached housing, and multifamily. Options in the types of units are also important in satisfying a diverse housing need within the town.

E. Establish criteria governing the use of the Comprehensive Permit process as a positive tool to encourage affordable housing

The ZBA, with input from the proposed Housing Committee and help from DHCD, could develop criteria. The process would help the town formulate its priorities, and the existence of the criteria would give the town greater leverage in negotiating with developers.

F. Adopt inclusionary or incentive zoning to ensure that new housing developments routinely include enough permanently affordable housing to maintain the 10% target.

“Inclusionary” zoning requires residential developers to provide for affordable housing. “Incentive” zoning provides that developers seeking special permits, may receive some sort of beneficial treatment, such as increased density, in exchange for providing affordable housing. In either case, the law may limit the developer to producing units within the development or it may allow off-site production or in-lieu payment into a housing fund to support a range of housing programs.

Inclusionary/incentive zoning offers a scattered site, low-impact mechanism for communities to control growth and increase affordable housing in proportion to new market-rate housing. It uses an “internal” subsidy, using the proceeds from the market-rate units to support the affordable units. It does not require additional financial support, and it works especially well in strong markets.

The Stoughton Center Mixed-Use Development District requires that 20% of the units within a residential component of a mixed-use project be affordable. While the SCMUOD affordability requirement is not necessarily an example of an inclusionary or incentive zoning bylaw, it does set a precedent of including affordability as a component of a project.

G. Use the leverage of zoning and funding to promote housing affordability

Use of accessory apartment and mixed-use provisions, for example, could require affordability; similarly, grants and loans for rehab of 2-3 family structures could require affordable rentals for a fixed period of time. Details of these zoning and funding strategies appear elsewhere in these recommendations.

H. Establish a Local Initiative Program (LIP)

The Local Initiative Program (LIP) is a state housing initiative designed to encourage communities to produce low and moderate income housing. Communities may produce units eligible for the Chapter 40-B subsidized housing inventory through local zoning or other agreement with the developer (known as “Local Initiative Units). Projects with a minimum of 25% affordable units for households at or below 80% of median income, or 20% of affordable units for households at or below 60% of median income that require the issuance of a Comprehensive Permit are also eligible for inclusion in the inventory through the “Local Initiative General Program.”

These options offer communities an opportunity to tailor programs to local needs and to get credit toward 40-B for housing units meeting the statutory qualifications. In addition to meeting the affordability criteria above, the units must be subject to use restrictions and be sold/rented using affirmative marketing procedures.

The LIP program options could be used to promote accessory apartments, housing above stores, mixed-use development, infill, adaptive reuse, substantial rehabilitation, or other types of housing. The program is especially useful in supporting small, relatively low density, scattered site development consistent with community character as an alternative to large-scale housing development.

3. Pursue Financial Resources

A. Offer rehab loans and/or grants with funds from state programs or other sources

Stoughton has had rehab programs in the past. These programs provide incentives for owners to maintain and improve existing property. Should the Town obtain funding, it is possible for the Town to offer grants, loans, and financing tools for predevelopment activities; affordable homeownership, rental housing, and housing for seniors and special needs; and preservation of existing affordable housing.

It may also be possible to link with neighboring communities to apply for funds and run programs jointly. Alternatively, neighboring towns may already have programs in place and be able to expand to cover others as well. Some programs are also run through regional non-profits; the regional non-profit serving Stoughton is the South Shore Housing Development Corporation (SSHDC).

B. Utilize the Community Preservation Act (CPA)

In 2008, the Town adopted the CPA. The CPA can provide more locally controlled resources and more partners with resources and expertise. It helps communities balance housing, open space, and other priorities, and is recommended to achieve several of the goals in this plan. No less than 10% of the CPA Funds can be used for housing. This provides a financial resource for the Town to develop and encourage affordable housing consistent with this Plan.

C. Set up a Housing Trust Fund

This can be done in conjunction with inclusionary or incentive zoning (see Section VI.2.F above); funds could be generated by allowing developers to pay into a fund instead of creating on-site units. Over time, there may be other sources of funds as well. Funds could be used to write down the interest on rehab loans, provide gap financing for property acquisition, write down mortgage interest, provide down payment or closing-cost assistance to first-time homebuyers, or for other purposes.

4. Revise Zoning to Meet Housing Goals

Review key housing-related provisions of the Zoning By-law for opportunities to encourage housing that fits with the Town's expressed vision and goals. Goals that lend themselves to zoning solutions include diversifying the mix of housing options, targeting development to infrastructure-rich areas, and developing in an anti-sprawl manner, with increased density downtown and a mix of uses near transit and services and on sewer.

- A. Inclusionary or incentive zoning (see Section VI.2.F. above)**
- B. Allow mixed-use zoning, including housing above stores, as an overlay or as a new zoning district**

On May 1, 2006, Annual Town Meeting adopted a zoning article that created the Stoughton Center Mixed-Use Overlay District (SCMUOD). The SMUOD, through the issuance of a special permit by the Planning Board allows mixed use developments with non-residential uses on the first floor and residential on upper stories of buildings. The SCMUOD allows for a mix of residential, commercial, and other uses where there is infrastructure to support it. This is a prime example of "smart growth." The SCMUOD Bylaw could be further refined to apply to additional areas of town, such as North Stoughton, and along Park Street in South Stoughton, in order to encourage mixed use development.

- C. Consider zoning provisions addressing accessory apartments and accessory dwelling units in separate structures (carriage houses, barns, garages)**

Within the Town, there are many illegal accessory units that remain "under the radar." Language within the Zoning Bylaw does not adequately address such units and bylaw enforcement has been negatively impacts.

It is recommended that the Town review its in-law apartment provisions and investigate the potential expansion of the areas where accessory apartments are allowed. It has also been noted that current zoning allows conversions of single-family to multi-family homes by special permit in some districts. This provision should be reexamined to determine whether neighborhoods are negatively impacted by multiple conversions within a defined area. The Town should consider zoning amendments to provide clear guidance in the approval of accessory apartments/dwelling units and that also encourages effective enforcement.

5. Preserve Existing Property Resources

- A. Preserve expiring use properties (see Section VI.2.C. above)**
- B. Pursue opportunities to turn Single Room Occupancy's (SROs) into permanently affordable housing**

There are many models for this, usually involving cooperation between non-profits and housing authorities, with funding from a number of sources.

Many communities still have lodging houses and rooming houses that offer very low-cost rentals for lower income people in single rooms with shared kitchen and bath facilities. It is often a challenge to keep these homes in good condition and in conformance with zoning and health regulations.

A number of communities have found win-win solutions where SROs are purchased and rehabilitated by non-profits, often with project-based subsidies to assist with rents, and continue to provide low-end housing opportunities in perpetuity.

The Town of Stoughton should first prepare an inventory of existing properties, using existing information on licenses or permits issued; talk with owners about their plans, and seek technical assistance to help consider next steps and potential resources. Municipal leaders should also review local procedures to ensure that relevant town boards and licensing authorities are supportive of SROs and do not give conflicting messages about the desirability of this housing stock.

C. Establish a housing buy-down program

Stoughton still has relatively substantial amount of low-cost housing. A number of communities have established programs to buy affordable condos or two- and three-family houses, rehab as needed, and rent or sell them as permanently affordable housing. The Housing Authority has utilized funds to buy-down properties and could serve as an agent for future efforts if funds are obtained in the future.

D. Pursue programs that help seniors remain at home and independent

In certain sections of town and in certain housing developments, elders may be clustered in sufficient numbers to make it cost-effective and efficient to deliver support services on a group basis rather than on an individual basis. This would enable seniors to “age in place” rather than face the prospect of moving to assisted living facilities or nursing homes. There are also other types of housing and program options that help seniors reduce the costs of remaining in their homes. They include accessory apartments, home-sharing programs, and reverse mortgages.

6. Explore Opportunities to Produce Housing in Keeping with Community Character

In keeping with Stoughton’s vision and goals, any “production” of new housing should be small scale, in a mixed-use setting, and located in proximity to transit and other infrastructure. It should also take advantage of existing property opportunities and emphasize rehabilitation and reuse over new construction. The recommendations below are designed to produce housing in keeping with these ends.

A. Inventory potentially surplus municipal property, other potentially available public or institutional property, and vacant and underutilized properties

Use of public property for housing dramatically lowers acquisition and land costs, thus lowering the cost of housing built there. Surplus municipal property provides an

opportunity to address a range of local needs. Communities should view this property and their various needs comprehensively and develop a plan to balance the need for housing, open space, and other priorities. With an overall plan, communities can prepare in advance for timely implementation actions.

The town of Stoughton owned a number of small parcels in a subdivision off Park Street as well as several individual parcels also off Park Street. The town may wish to consider a scattered site program to produce in-fill housing in this area. Such a program would begin with some technical assistance to determine feasibility of development, discussion of preferred development criteria, and preparation of a Request for Proposals.

Other property might become available as well, including state, federal, county, or MBTA properties, facilities or land owned by religious organizations, etc. There are also privately owned vacant or underutilized sites where housing might be appropriate. Examples might include sites where industrial uses may no longer appropriate. The Redevelopment Authority may be able to provide assistance in transitioning properties for residential use or relocation of businesses.

7. Ensure that New Market Rate Housing is Compatible with Planning and “Smart Growth” Goals

A. Cluster Development Bylaw

Stoughton's cluster by-law is limited (in that it only requires 20% open space), and it is also significantly out of date (in that it refers to districts and densities that no longer exist). The first step in improving the design of market subdivisions in natural landscapes would be to update the cluster by-law, perhaps even requiring cluster for subdivisions over a certain acreage or number of lots (as is done in several other communities in the state).

B. Transfer of Development Rights (TDR)

Once the cluster by-law is updated, the town could consider more conceptually difficult by-laws such as Transfer of Development Rights (TDR), in which the allowable density from an area the town wants to preserve is moved to an area where the town wishes to promote development.

8. Explore Regional Strategies

Medium-sized towns like Stoughton are prime candidates for regional approaches to housing. Neighboring towns may have similar needs and be interested in cooperative solutions such as jointly contracting with a “circuit rider” planner concentrating in affordable housing or otherwise sharing staff or expertise. Other towns may have some capacity to share. Regional non-profits exist throughout the state and serve every community. For starters, Stoughton might meet with neighboring communities, perhaps through the subregion, to identify capacity and common needs and consider joint approaches.

SECTION VIII – SUMMARY, ACTION PLAN, AND CONCLUSION

Action Plan

The actions needed to carry out these objects are divided into four general areas: outreach and education, initiatives/production, regulatory strategies, and preservation. The Stoughton Housing Partnership, the Planning Board and the Board of Selectmen, should work together to implement the recommendations of the Comprehensive Housing Plan, including developing a timeline. Table 7 (page 38) shows the anticipated yield of affordable housing units based on the implementation of the strategies below.

Outreach/Education (Ongoing)

- The Stoughton Housing Advisory Committee, in conjunction with the Planning Board and Board of Selectmen, should continue to develop an outreach program to educate local residents about the need for affordable housing and the available housing opportunities. This could include forums on housing for town officials and town residents such as one held in April 2004 and re-run on the local cable channel, workshops for first-time buyers, information about new programs, and a survey of town residents.
- The town should encourage the donations of land and houses for affordable housing, when advantageous to the Town.
- The Town could conduct a town-wide housing survey.

Intermediate Term (2-5 Years)

Continue the previous strategies and add the following:

- Establish a task force/ permanent committee to study the need for a range of housing options.

Initiatives/Production

Short Term (1-2 Years)

- Use the Community Preservation Fund and other programs as a source of funds for purchasing land or deed restrictions for development of affordable housing.
- Continue thorough reviews of 40-B projects. The Town is encouraged to meet with developers before proposals are submitted to the Zoning Board of Appeals. Pro forma statements should be reviewed to ensure that densities do not exceed those required for a reasonable profit. The Town should strive to negotiate for infrastructure improvements wherever these are needed. Technical review funds from the Massachusetts Housing Partnership can be obtained where these can help with review of any aspect of the proposal including financial statements and site design.
- Study the strategy and experience of buying down existing housing units.

Intermediate Term (2-5 Years)

Continue the previous strategies and add the following:

- Identify sites and develop affordable housing on town-owned land. Such housing would be built at low density relative to comprehensive permit developments and be integrated with conservation or recreational open space when possible for combined benefit to the town. The Town would retain ownership of the land and provide for

construction of affordable housing through perpetual or renewable 99-year leaseholds. All housing units would be deed-restricted affordable housing. Since there would be no commercial units built to offset the cost of affordable units, the town would be spared the excess build-out and population increase associated with comprehensive permit developments that typically required three market units to be built for every affordable unit.

- Work with organizations like Habitat for Humanity to develop affordable housing on scattered sites.
- Work to increase the number of affordable homes for first-time homebuyers. Existing smaller homes could be utilized for affordable housing for first-time homebuyers and empty-nest households.

Long Term (Beyond 5 Years)

Continue the previous strategies and add the following:

- Identify sites and develop affordable housing on town-owned land. Such housing would be built at low density relative to commercial comprehensive permit developments and be integrated with conservation or recreational open space when possible for combined benefit to the Town. The Town would retain ownership of the land and provide for construction of affordable housing through perpetual or renewable 99-year leaseholds. All housing units would be deed-restricted affordable housing. Since there would be no commercial units built to offset the cost of affordable units, the Town would be spared the excess build-out and population increase associated with commercial comprehensive permit developments that typically required three market units to be built for every affordable unit.

Regulatory Strategies

Short Term (1-2 Years)

- Develop an Inclusionary Zoning Bylaw that requires a specified percentage of units to be affordable as part of any new housing development other than very small projects.
- Continue to allow multi-family housing developments under the Planned Development District and the Senior and Family Housing Overlay District.
- Change the current Accessory Apartment Bylaw to require any accessory dwelling units to remain affordable unless discontinued and to allow accessory dwelling units by right, subject to the affordability provision and the other conditions in the current bylaw.

Intermediate Term (2-5 Years)

Continue the previous strategies and add the following:

- Expand the existing Conservation Cluster Development Bylaw by adding a Mixed Housing Conservation Cluster.
- Adopt a 40R (Transit Oriented Development) Bylaw for the downtown area surrounding the train station.
- Promote the affordable housing fund for use in developing affordable housing.
- Create a residential subdivisions fee-based special permitting process that allocates the fees to affordable housing development.
- Create a streamlined residential subdivision approval process for builders who agree to create affordable housing within their developments

- Undertake a comprehensive review and revise the Zoning Bylaw to promote affordable housing.

Long Term (Beyond 5 Years)

Continue the previous strategies.

Preservation

Short Term (1-2 Years)

- Strive to maintain affordability for new housing through deed restrictions for the longest time allowed by law. The Town or other municipal employees such as the Town Planner must closely monitor those properties with deed restrictions.
- Design the standards for the process to be followed for the sale and re-sale of affordable units.
- Protect the long-term affordability of expiring use projects.
- Work with landlords to rehabilitate rental units.

Intermediate Term (2-5 Years)

Continue the previous strategies.

Planned Production Projections

In order to meet the Town's affordable housing responsibility, the Town has made it a goal to produce 0.5%, or 52 units in a calendar year, of its housing stock as affordable housing so that the Town can grow in an orderly fashion and discourage the submittal of 40-B proposals that do not meet the vision and best interest of the Town. Based on the above recommendations and in conformance with the Guidelines for the Planned Production Regulation under MGL Chapter 40-B 760 CMR 31.07(1)(i), the following table was generated and shows the anticipated number of affordable units that could be produced through implementing this Plan.

Table 7: Planned Production Projections/ Units per year				
	2009	2010	2011	2012
Outreach and Education	0	2	2	2
Initiatives and Production	15	25	25	25
Regulatory Strategies	0	15	15	15
Preservation	5	10	10	10
Total	20	52	52	52

It should be noted that Table 7 reflects the amount of affordable housing the Town anticipates for each calendar year. However, while this table reflects the desire to achieve the goals of the plan, the table is an estimation of the number of units that could be produced based on the above mentioned recommendations. The yearly total for units produced may differ due to variables such as the real estate market, regulatory procedures, and other immeasurable variables. Differences in the amount of units produced in a given year shall be reflected in subsequent submissions of the plan to the Department of Housing and Community Development.

Conclusion

The Town of Stoughton has prided itself as a desirable community with excellent municipal services and amenities, open space resources, proximity to shopping and employment, and as an affordable suburb of Boston. The town's qualities have made it a desirable community for a variety of age groups as well, from young professionals to senior citizens. As demonstrated by this 2009 Housing Plan, the town's desirability also leads to more demand for housing in order to satisfy existing and future residential demand. In order to promote long-term residency in the town, and thereby improve the character of the town and its quality of life, Stoughton adopts the policies set forth in this Housing Plan to broaden the choices for the townspeople for housing as their needs change, such as from starter homes for new families, through comfortable homes in diverse neighborhood settings as families grow and mature, and then suitable homes as residents downsize or prefer group and assisted living.

This Housing Plan is intended to meet the recently-realized fact that Stoughton's population will likely increase from 27,149 in 2000 to 32,712 in 2030, over a 20% increase. The projected increase also includes a significant increase in the needs for housing for residents 55 years of age and over. The gentrification of Stoughton's population will alter the demand for the types of housing being built within the Town. Furthermore, the doubling of the number of residents 75 and over will require alternative housing options to the conventional single family residence. To meet these long-term needs, especially given the long-term income restrictions on an aging population, increasing the inventory for affordable housing targeted to persons age 55 and older is strongly encouraged. In addition, the Town should work to develop new housing alternatives for those who would benefit from group or assisted living. This will, in turn, make the existing housing stock available for turnover for a younger population.

In satisfying its requirements under Chapter 40-B, the Housing Plan has shown that the Town has approved enough comprehensive permits to bring the Town to a Subsidized Housing Inventory of 13.99%. However, because the recipients of the comprehensive permits have not acted on their approvals, the Town has witnessed its housing stock drop from 12.6% as of September 9, 2008 to 8.74% on June 15, 2009. In addition to the decline of housing activity from 2008 through 2009, the Town has an inventory of affordable housing units with expiring use restrictions which will come off the Town's housing count between 2010 and 2012. The loss of 233 expiring use restriction units from the Town's housing count will further impact the Town's ability to meet the requirements of 40-B until building activity resumes in the town and region.

The Housing Plan has laid out a plan for promoting affordable housing that strengthens the town while encouraging a variety of housing options that are needed to meet future demands for housing. The Housing Plan also reaffirms the Town's goal of providing 10% of its housing stock as affordable so that it may encourage new development consistent with this plan and the desires of the community, to be able to deny proposals inconstant with the Town's vision. Through the use of zoning and regulatory tools, partnership with the Housing Authority, pursuit of grant opportunity, and working with 40-B developers to guide design and location of housing projects, the Town will be in the position to change the perception and impact affordable housing projects have had over the recent five years. Through this Plan the Town's policy is to create additional housing options in a manner consistent with the Community's character, respectful of adjacent neighborhoods, and that meet the needs of new and old residents alike.