

CHAPTER III

HOUSING

Introduction

The Housing section of the Master Plan provides an assessment of the existing housing stock, demographic trends, and an analysis of housing needs in the community. For the most part, the local housing needs are satisfied by private developers who respond to the demand for housing in the marketplace by constructing units to satisfy that demand. The system works fairly well for those individuals and families that can afford market rate housing, but it does not work as well for low and moderate income families who have difficulty finding adequate housing at affordable price levels. Therefore, the Housing element of the Master Plan places special emphasis on the strategies the Town of Abington will pursue in order to provide for housing for individuals and families with low and moderate incomes in the community, including housing for special needs and affordable housing.

The Housing section describes the location, density, type and quantity of housing units constructed in the Town. Additionally, it strives to balance competing community demands for providing housing opportunities with open space preservation, economic development and other community needs. It also identifies and analyzes the existing housing inventory and forecasts housing needs and objectives including programs for the preservation, improvement and development of housing. Finally, the Housing element makes recommendations regarding policies and strategies to provide a balance of local housing opportunities for all citizens.

Housing Inventory

The accompanying Table III-1 shows the number of housing units in Abington by the type of occupancy and tenure of housing units for the year 2000 and 2005. As can be seen from the table, the town had a total of 5,887 housing units in 2005 compared to 5,348 housing units in 2000; an increase of 539 units or 10.1 percent for the five year period. By comparison, for the ten year period 1990 to 2000, the number of housing units in Abington increased by only 393 units. The total had risen from a level of 4,955 in 1990 to 5,348 by 2000, an increase of 7.9 percent. The increased housing development from 2000 to 2005 can be largely attributed to the restoration of commuter rail service on the Old Colony rail line which made Abington a more desirable place to call home for persons working in the Boston area.

Of the 5,887 units in 2005, 67.8 percent (3994) were owner occupied, 1,809 were renter occupied and, 75 were vacant. By comparison, the Table shows that in 2000, Abington had 5,263 occupied units, 71.8 percent (3,778) of which were owner occupied; 28.2 percent (1,485) were renter occupied; and, 85 units were vacant. The data shows that of the total number of housing units produced during the five year period from 2000 to

2005, the majority of these were rental housing units (324). The Woodlands at Abington Station development built by Beacon Residential Properties during this period alone accounted for 192 of these rental units. The rental housing inventory was also increased significantly by the development of Abington Woods apartment complex which added another 180 units of housing in the community.



View of one of the thirteen buildings, housing 192 units of rental housing at The Woodlands at Abington Station located off of Summer Street.

Some of the town’s housing stock is in the form of historic homes and sites, a few of which date back to colonial times. These historic homes give the Town of Abington charm and a special character, but are commonly located on the older roads, which have evolved into major arterial roadways. In these settings, the historic homes often need to be protected from encroaching development, particularly on roads that allow commercial development.

Table III-1

Abington Housing Tenure and Occupancy: 2000 and 2005

Year	Owner Occupied		Renter Occupied		Vacant	Total
	Number	Percent	Number	Percent		
2000	3,778	71.8	1,485	28.2	85	5,348
2005	3,994	67.8	1,809	30.7	75	5,887

Source: U.S. Census 2000 and Abington Building Department

Table III-2 shows that the percentage of rental housing units available in Abington in the year 2000 (28.2%) was high in comparison with other towns in the OCPC region and was only exceeded by the percentage of rental units available in the City of Brockton. As noted previously, the percentage of rental units has increased over the subsequent five

years. The Table also indicates a reasonably good mix of housing opportunities in the community since it balances opportunities for rental housing and homeownership for families and individuals. Higher percentages of rental housing unit availability were also available in the towns of Whitman. (27.9%) and in Stoughton (25.5%), which are also older employment centers with a long history of rental housing tenancy and have commuter rail stations.

Table III-2

**Abington and OCPC Region Communities
Housing Tenure and Occupancy: 2000**

Municipality	Owner Occupied		Renter Occupied		Vacant	Total
	Number	Percent	Number	Percent		
ABINGTON	3,778	71.8	1,485	28.2	85	5,348
AVON	1,305	76.5	400	23.5	35	1,740
BRIDGEWATER	5,611	74.6	1,915	25.4	126	7,652
BROCKTON	18,375	54.6	15,300	45.4	1,162	34,837
EAST BRIDGEWATER	3,562	82.0	782	18.0	83	4,427
EASTON	6,113	81.6	1,376	18.4	142	7,631
HALIFAX	2,519	91.3	239	8.7	83	2,841
HANSON	2,779	89.0	344	11.0	55	3,178
KINGSTON	3,473	81.8	775	18.2	277	4,525
PEMBROKE	5,121	89.1	629	10.9	147	5,897
PLYMOUTH	14,292	77.6	4,131	22.4	2,827	21,250
PLYMPTON	819	95.9	35	4.1	18	872
STOUGHTON	7,642	74.5	2,612	25.5	234	10,488
WEST BRIDGEWATER	2,092	85.6	352	14.4	66	2,510
WHITMAN	3,603	72.1	1,396	27.9	105	5,104

Source: U. S. Census

The Abington Housing Authority manages 111 rental units, of which 70 are located at Vinson Blanchard Gardens and 40 are located at Leavitt Terrace. The Authority also manages 2 houses under the 705 Housing Assistance Program and 86 Section 8 vouchers. There are 130 rental housing units in the Chestnut Glen apartment complex, which is an affordable housing development. At present, these account for over 22 percent of the rental housing in Abington.

An additional 192 units of rental housing is now under construction on Summer Street proximate to the Abington Commuter Rail Station. The Woodlands at Abington Station is being developed by Beacon Properties under Chapter 40B and will greatly expand the number of rental units available in the community and has increased the number of affordable subsidized units to 442 or 8.29 percent of the housing inventory. This is much higher than in most communities and a major increase from the 4.69 percent recorded by

the Department of Housing and Community Development Subsidized Inventory in April 2002.

Housing Affordability

Housing affordability refers to the ability of present and potential residents to find adequate sized standard units at a reasonable proportion of income.

Information obtained from the National Low Income Housing Coalition (NLIHC) estimates that for the year 2000 the median family income in the town of Abington was \$62,900, which was lower than the state median family income of \$65,200.

Table III-3 presents the maximum monthly housing cost that would be affordable by families earning 30, 50, 80 or 100% of the median income estimates. For example, the table shows that a moderate income family, earning 100% of the median income level in Abington (\$62,900) per annum), a monthly housing cost of \$1,572 or less would be considered to be an affordable expenditure for housing. Although a monthly housing cost of \$1,572 would appear to be a manageable amount for families with incomes at or above the median, one half the families in Abington are below the median income level. These Abington families would be expending a higher percentage of their income for housing.

Unless these families find housing priced well below the median in proportion to the distribution of incomes, such families spend a much higher percentage of their income for housing. Even though the 2000 Census reports that median family income for Abington was a somewhat higher figure of \$68,826, the pattern remains and 1631 homeowner households (18.7%) were paying over 30% of income for housing, 428 households were paying over 35%.

Table III-3

Median Family Income and Affordable Monthly Housing Cost Abington and Massachusetts 2001

Location	Median Family Income		Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30%	50%	80%	100%
Massachusetts	\$65,200	\$5,433	\$489	\$815	\$1,305	\$1,630
Abington	\$62,900	\$5,242	\$472	\$786	\$1,258	\$1,572

Source: National Low Income Housing Coalition

Housing Sales Prices

Table III-4 presents the sales prices of housing for Abington and communities in the Old Colony Planning Council region for the years 1990, 2000, 2005 and 2007. The table

shows the dramatic increase in the median sales price for housing in Abington over the last seventeen years. Prices more than doubled in that period even though the housing market suffered a downturn since 2005 when prices reached their peak. As can be seen from the table prices increased from \$134,700 in 1990 to \$287,000 in 2007, an increase of 113.1 percent.

The increase in Abington's home sales prices from 1990-2007 was above the average percentage increase for the OCPC region as a whole of 100. 1 percent and among the highest for towns in the region.

Table III-4

**Abington and OCPC Region Communities
Median Sales Prices of Homes 1990-2007**

Community	Median 1990	Price 2000	Median 2005	Price 2007	Percent Change 1990-2007
Abington	134,700	184,000	333,950	287,000	113.1
Avon	128,950	174,900	335,000	280,000	117.1
Bridgewater	138,250	210,000	349,625	298,757	116.1
Brockton	116,000	139,900	280,000	215,000	85.3
East Bridgewater	143,500	184,450	303,000	280,000	95.1
Easton	162,000	247,450	344,000	304,000	87.7
Halifax	87,000	144,750	275,000	219,000	151.7
Hanson	140,000	192,000	355,000	284,000	102.9
Kingston	148,200	227,900	373,000	320,000	115.9
Pembroke	132,500	196,000	335,000	299,900	126.3
Plymouth	129,900	172,750	344,000	301,208	131.9
Plympton	138,700	221,500	357,000	310,000	123.5
Stoughton	140,000	201,000	321,000	290,000	107.1
West Bridgewater	132,950	176,000	342,900	309,950	133.1
Whitman	128,000	172,250	319,900	289,924	126.5
OCPC Region	142,904	203,204	331,225	285,916	100.1

Source: The Warren Group, Banker and Tradesman

Table III-5 Abington Median Sales Price of Housing 2000-2007 shows the dramatic recent downturn in single family detached housing sales prices in Abington. Housing prices rose steadily from \$184,900 in 2000 to \$333,950 by 2005 and then plunged to \$287,000 in 2007. Condominium prices experienced similar price changes. Condominium unit prices went from \$168,400 in 2000 to \$310,000 in 2005 and then plunged to \$269,000 in 2007. Most housing experts believe that the market for new housing is soft and housing prices are likely to continue to decline for the foreseeable future until they level off.

The cost of housing is a reflection of the overall market and the mix of units on the

market at any given the time. Developers can be expected to adjust to the marketplace as housing demand flags with an economic slow down and offer a wider range of housing types.

Table III-5

Abington Median Sales Price of Housing 2000 - 2007

Year	Months	1 Family	Condominium	All Sales
2007	Jan-Dec	290,500	269,000	287,000
2006	Jan-Dec	309,500	305,000	310,000
2005	Jan-Dec	339,900	310,000	333,950
2004	Jan-Dec	313,450	314,900	315,000
2003	Jan-Dec	280,250	270,000	277,488
2002	Jan-Dec	245,000	223,137	235,000
2001	Jan-Dec	215,000	198,425	205,000
2000	Jan-Dec	184,900	168,400	182,559

Source: The Warren Group, Banker and Tradesman

The median value of residential properties (housing) as opposed to median sales prices for homes presents a different perspective of the local housing market in Abington. The median value of residential properties as determined by the Abington Assessor’s office is the exact middle dollar value of all residential properties ranked by dollar value; where there is an equal number of properties above and below the median value number. Thus the Assessor’s Office reports that for FY 2002 the median residential value was \$175,200 while the average was higher at \$198,854.

As a result, the ability of the median income family to buy the median priced house does not mean that lower income families can find sufficient lower priced houses that match their incomes. Quantifying this would require comparing profiles of the distribution of incomes with profiles of the distribution of housing values.

Still the Assessor’s office information indicates that eighty percent of the residential properties in town were valued at \$225,500 or less and potentially affordable by families making \$75,000 or less. The implication being that compared to other communities, Abington still has a number of housing units which are affordable to the current and prospective homeowners in the community.

Rental Housing Affordability

The most recent measure of affordability of rental housing in Abington was obtained from the National Low Income Housing Coalition that provides data for rental properties. The median income in Abington was shown in Table 111-3 to be slightly lower than the state median. Table III-6 shows the estimated household income for renters in Abington

to be \$29,985, well below the income for renters in Massachusetts in 2000. The table also shows the maximum monthly rent that would be affordable for households earning 30, 50, 80 or 100 percent of the average median income. For example, a moderately low-income family earning 80 percent of the renter annual income of \$29,985 could afford a monthly rent of only \$600 per month; a rental rate that would be extremely difficult to find in the current rental marketplace.

**Table III-6
2000 Estimated Renter Household Income**

Location	2000 Estimated Renter Household Income (NLIHC)		Maximum Affordable Monthly Housing Cost by % of Family Average Median Income			
	Annual	Monthly	30%	50%	80%	100%
Massachusetts	\$37,414	\$3,118	\$281	\$468	\$748	\$935
Abington	\$29,985	\$2,499	\$225	\$375	\$600	\$750

Source: National Low Income Housing Coalition

According to the 2000 US Census, 29.8 percent of local renters were paying over 30 percent of income for rent and 22.5 percent were paying over 35.0 percent. The median rent was \$676 but over 111 units cost more than \$1000 per month

Housing Demand

Demand for housing is difficult to measure accurately. Determining housing "need" is even more elusive. For these purposes "demand" refers to desires effectively expressed in the marketplace by actual sales or offers, and "needs" are gaps in supplies appropriate to various population groups which are not always expressed effectively in market demand. Perceived housing demand in Abington is suggested by the number of building permits issued as developers generally do not build unless they sense a market.

Demand for housing in Abington reflects several market forces; the expansion from Brockton and the general outward movement from Boston; new local household formation; and local families moving from smaller houses. In addition Abington to Boston commuters now have direct service to South Station. The combination of rail service and relatively moderate cost housing in Abington compared to the south coastal communities and the western suburbs is apt to continue attracting people seeking a suburban life style to the Town.

Housing Goals and Objectives

The following goals for housing were identified through the input of the Abington Housing Partnership Committee, Planning Board, Zoning Board of Appeals, Housing Authority and members of other Town Boards and Commissions who are familiar with

the community's housing needs and requirements.

Increase the number of affordable housing units in Abington and develop an increased ability to review and oversee Chapter 40B Comprehensive Permit projects:

1. The Town of Abington is within 75 units of meeting its requirements under Chapter 40B in providing at least 10 percent of its housing inventory as affordable units. Presently, the Town of Abington is at 8.6 percent. Efforts will be made for the Town to reach the 10 percent level over the next five years.
2. The Town needs to designate an individual and/or entity as the responsible party for monitoring and enforcing Comprehensive Permit requirements for Chapter 40B projects.
3. There is a need for oversight and monitoring of the regulatory agreements for Chapter 40B projects by the Town. Chapter 40B projects must be kept in compliance with the terms and conditions of their approval and maintained as part of the town's inventory of affordable housing.
4. The town needs to develop clear understanding or criteria of what it expects to be negotiated with a developer regarding the regulatory agreement for Chapter 40B projects. These criteria should include density, type of units (e.g., single-family, multi-family, attached, detached), senior vs. family vs. disabled housing, ownership vs. rental units, percentage of affordable units (30% or 40% vs. 25%), income categories to be served, term limit if any of affordable units, open space or other amenities and what trade-offs the Town is willing to make
5. The town may want to require that developers work with a non-profit developer with experience in developing affordable housing projects in order to ensure their long-term affordability.

Develop an increased supply of affordable rental housing in Abington and support efforts elsewhere in the South Shore area.

Many Section 8 certificate holders have an extremely difficult time finding housing units that they can afford locally. Concerns have been expressed over how the lack of affordable housing for young people and families is impacting residents who are in the age categories of 20's and early 30's in finding decent, safe and sanitary housing that is affordable. Recent Zoning By-Law changes should allow the development of accessory apartments and provide for the development of apartment units in the newly created Central Business District Zoning District. This Zoning change should help to mitigate the current deficiency in the supply of affordable rental housing units.

Periodic review of the Town's Development Regulation

A close Planning Board review of the Town's development regulations to see if changes can be made that would facilitate the development of a variety of housing to be constructed in abandoned and/or vacant industrial properties where appropriate. This

review should include examining what impact such development might have on adjacent developments and the Town's infrastructure.

Development of Additional Subsidized Senior Housing Units

Addition of approximately forty units of subsidized senior housing by the Abington Housing Authority. Presently, there are too few units available to meet demands and there is a waiting list of over one hundred and ten applicants. The waiting period for an elderly housing unit is approximately two years.

Develop Additional Market Rate Senior Housing Units

More age 55+ housing for young seniors and empty nesters. Many senior citizens who own homes that are too large for their needs may find this type of housing more attractive than maintaining a large home. Units in an age 55+ developments would be smaller in terms of the size of the housing and the land parcel, and landscaping and exterior building maintenance would be taken care of by a homeowner's association. A mix of owner-occupied and rental units would be desirable. Assisted living facilities are also a possible senior housing option.

Use Town Owned Land for Affordable Housing Development

Consideration should be given to use under-utilized town owned land and other surplus properties for affordable housing development. Town owned property could help support the development of affordable housing that meets the town needs.

Preserve and maintain low to moderate cost rental housing units in developments that have expiring affordability restrictions.

Care should be taken to monitor housing developments that have affordability restrictions that are due to expire in order to maintain the current inventory of low and moderate housing opportunities in Abington.