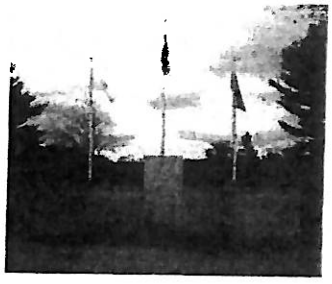

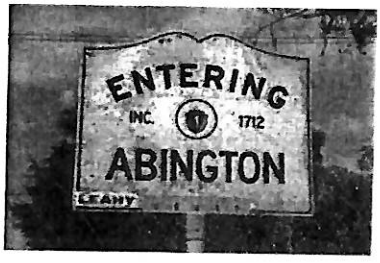

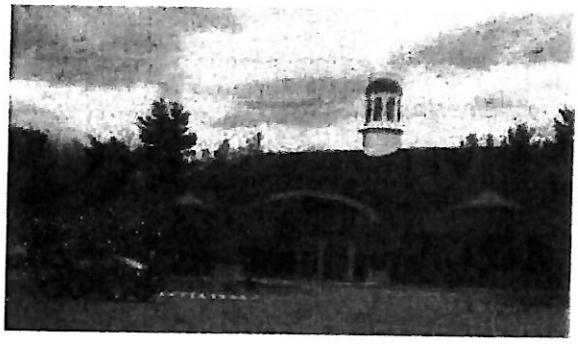

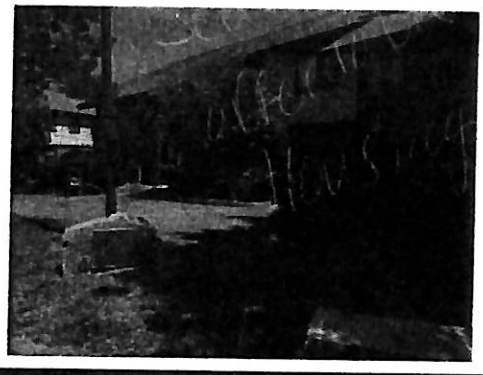

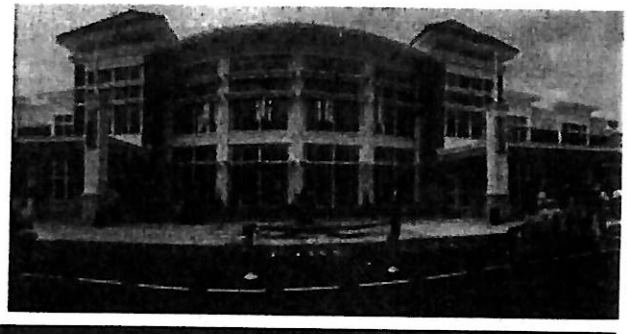

Housing Production Plan

Abington, Massachusetts

September 2019 -Technical Assistance provided by Old Colony Planning Council

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Glossary of Terms

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

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

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

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

CPA in Abington: The Town of Abington adopted the Community Preservation Act and local bylaw in April 2016. The bylaw adopted a rate of 1.5 percent for the property tax surcharge and established a Community Preservation Committee (CPC). Additionally, certain exemptions from the surcharge are available for the first $100,000 of taxable value of residential real estate for any person who qualifies for low income housing or low to moderate income senior housing in the town, as defined by Section 2 of the Community Preservation Act. Information about this exemption is available at the Assessor's Office. The CPC in Abington is made up of nine members. By statute, the CPC must include a representative from each of the following five town entities: Conservation Commission, Historical Commission, Housing Authority, Planning Board, and Board of Park Commissioners (Abington's Board of Selectmen). In addition to this minimum (as prescribed in the Town Code, Part I, Chapter 10), the Town includes a member of the Open Space Committee and three residents, who are appointed by the Board of Selectmen.

The Community Preservation Committee (CPC): Annually solicits proposals for the use of the funds, ranks the submissions, and makes a recommendation to Town Meeting for the best use of program funds. By law, a minimum of 10% of the CPA money must be spent on affordable housing. The CPC has been a strong advocate of affordable housing and will continue to offer financial assistance to worthwhile projects.

Comprehensive Permit: The Comprehensive Permit Act is a Massachusetts law which allows developers of affordable housing to override certain aspects of municipal zoning bylaws and requirements. A permit for the

development of low and moderate income housing issued by a Board or the Committee pursuant to the M.G.L. Chapter 40B Section 20 through 23 and 760 CMR 56.00.

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

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

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

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

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

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

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

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

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

Housing Production Plan Community Survey: A brief survey created and available through survey monkey, to help the committee determine community need and solicit input on affordable housing for inclusion in development of this plan. Pages 95-118 in the back of this plan are the questions and the community responses from the 126 individuals who participated.

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

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

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

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

MAPC Growth Projections: https://www.mapc.org/learn/projections
The "Status Quo" scenario is based on the continuation of existing rates of births, deaths, migration, and housing occupancy. Alternatively, the "Stronger Region" scenario explores how changing trends could result in higher population growth, greater housing demand, and a substantially larger workforce. Together, the two scenarios provide different windows into possible futures for the region.

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

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

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

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

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

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

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

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

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

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

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

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

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Notices

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

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II. Executive Summary

This Housing Production Plan (HPP) has been prepared in accordance with the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy to increase the production of affordable housing in Abington. The Plan includes a comprehensive housing needs assessment and details housing production goals and strategies aimed at meeting these needs over the next five years (2019-2024). A summary of key demographic, housing stock, and housing affordability data from the comprehensive housing needs assessment, as well as an overview of the Plan's goals and strategies is detailed below. Please note that the data in this Plan is from the U.S. Census Bureau's 2000 and 2010 Census, the 2012-2017 American Community Survey (ACS), the U.S. Department of Housing and Urban Development (HUD), the Massachusetts Department of Transportation (MassDOT), Metro Boston Population and Housing Projections 2014; The Warren Group, MassGIS, and the Massachusetts Department of Elementary and Secondary Education as well as other noted sources.

Accomplishments

This is the Town of Abington's second housing production plan. The Town of Abington is at 7.62% of affordable units as of August 21, 2019 according to the Department of Housing and Community Development.

Comprehensive Housing Needs Assessment

Demographics

- The population of Abington increased 13.6 percent from 13,817in 2000 to 15,985 in 2010. It is expected to increase an additional 18.86 percent by 2040, to approximately 19,000.
- The number of households in Abington increased 17.44 percent from 5,263 in 2000 to 6,080 in 2010. It is expected to increase an additional 27.4 percent or 1,687 households by 2040.
- The large majority 4,111 or (67.6 percent) of Abington's households are family households.
- The average household size in Abington decreased from 2.74 persons in 2000 to 2.64 persons in 2010.
- A significant majority (67.8 percent) of owner occupied households in Abington consist of 3 people or less.
- The Town continues to age, as the population of Abington over the age of 45 increased from 2000 to 2010, whereas the population under the age of 45 decreased during the same period.
- The total population less than 15 years of age is expected to increase by 87 minors between 2010 and 2030, under MAPC's Growth Projections Status Quo Scenario.
- The total population over 65 year's age is expected to increase by 2,138 seniors between 2010 and 2030, under MAPC's Growth Projections Status Quo Scenario.
- The racial and ethnic composition of Abington is largely homogenous, with 92.5% percent of the population identifying as white, includes group quarters.
- Enrollment at Abington's Public Schools is declining as evidenced by enrollment in the schools, despite growing population.
- The population of Abington is fairly well educated, with 45.9 percent of the population age 25 and over having an Associate's Degree or higher.
- Approximately 11.16 percent of the residents in Abington reported having some type of disability in 2017. The most common types of disabilities were ambulatory difficulties, cognitive and independent living difficulties.
- Abington's median household income was $91,643 in 2017, which exceeded all of its neighboring communities the County and the Commonwealth.

- Approximately 27.5 percent of the households in Abington had an annual income of less than $50,000 in 2017.
- The industries that employ the most residents of Abington are the educational services, healthcare and social assistance industries (25.79 percent), Arts, Entertainment, Recreation, accommodation and food services (13.54 percent) and Finance, Insurance and Real Estate Rental and Leasing (11.2 percent).
- The unemployment rate in Abington has steadily declined over the past seven years, dropping from 7.4 percent in 2011 to 3.6% in 2018.

Housing Stock Analysis

- The number of housing units in Abington increased 22.5 percent from 5,348 in 2000 to 6,538 in 2017.
- Single-family detached structures make up 58.6 percent of all housing units in Abington.
- Abington's housing stock is relatively old, with approximately 58.7 percent of Abington's housing stock built before 1970.
- Most Abington residents own their own home. 67.8 percent of housing units are owner-occupied.
- Home ownership is more common in Abington for every age group; except for those under age 45 and those age 75 years and over, who prefer renting.
- Larger households in Abington are more likely to purchase a home than to rent, as 3+-person households account for 52.5 percent of owner-occupied households versus just 25.8 percent of renter-occupied households.
- Abington's housing market is very tight, with a 1.2 percent homeowner vacancy rate and a.5.4 percent rental vacancy rates in 2017.
- The median sales price of a single-family home in Abington dipped during the recent recession (2007-2009), but has begun to climb in recent years. In 2018, the median sales price of a single-family home in Abington was $372,000.
- The number of single-family homes sold annually in Abington dipped during the recent recession, but these numbers have also begun to climb in recent years. In 2018, there were 168 single-family home sales in Abington.
- The median sales price of a 79 condominiums sold in Abington in 2018 was $358,500.
- Between 2000 and 2017, Abington issued an average of 74 residential building permits a year. Like neighboring communities, the majority of these units were for single family homes.
- Abington has a projected housing demand of 7,510 units by 2020 and 8,549 units by 2030 under the MAPC Stronger Region Scenario.

Housing Affordability

- Adults (over the age of 65) have the highest levels of poverty in Abington.
- When considering Abington's population, 3.6 percent falls below the federal poverty level. However, some family types are more likely to live in poverty, such as female householders who have children under 18 years of age living with them.
- Approximately 1,800 of the 6,035 households in Abington are considered to be low-income, earning less than 80 percent of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance.
- Fair Market Rents (FMR) for the Brockton, MA HUD Metro FMR Area have continued to increase.
- Abington has 7.62 percent of its housing units (485 units) included on the state's Subsidized Housing Inventory (SHI) as of September 2017.
- Many owner-occupied households are cost burdened in Abington with 1,100 households (spending more than 30 percent of their gross income on housing, while 260 of those households are severely cost burdened (spending more than 50 percent of their gross income on housing).

- Many renter-occupied households in Abington are cost burdened with 715 of households (spending more than 30 percent of their gross income on housing) and 310 of those households are severely cost burdened (spending more than 50 percent of their gross income on housing).
- According to a Housing Affordability Gap Analysis, a family making the 2018 HUD area Median Income of $84,100 will require an additional $229,700 in order to afford the average median single-family home in Abington.

Development Constraints

- According to an analysis of MassGIS L3 parcel data, Abington has 110.1 acres of developable residential land, but it could be constrained by wetlands, floodplains and zoning bylaws.
- Abington has well developed water and sewer infrastructure systems.
- Abington has a considerable amount of land that is constrained environmentally, with approximately 1635.7 acres located within wetlands, 152.5 acres of open water and 575.8 acres located within a 100-year floodplain.
- Abington has 850 acres of permanently protected open space and 128.4 acres of other open space.
- Abington is an auto-dependent community. It has limited public transportation services and has good pedestrian accommodations, but no bicycle network.
- Abington's zoning bylaws allow single family dwellings as of right in all residential zones.
- Abington's zoning bylaws only allow two family development by special permit in six zoning districts.
- Conversion of existing dwellings to accommodate up to three family dwellings is allowed by special permit in two zones and by right in three others.
- Planned Cluster Developments are only allowed by special permit in one district.
- Abington's zoning bylaws restrict multi-unit development to special permit in seven of the twelve zones.

Affordable Housing Goals & Strategies

1. Housing Goals

- **Goal #1:** *Meet and maintain the 10% state standard for affordable housing so that Abington is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total year round housing units.*

- **Goal #2:** *Establish a Municipal Affordable Housing Trust to support local housing initiatives.*

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

- **Goal #4:** *Promote a diversity of housing options in Abington to meet the needs of a changing and aging population and promote a socio-economically diverse population.*

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

2. Implementation Strategies

Strategies to meet and maintain the 10% state standard for affordable housing so that Abington is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total housing units.

- ***Strategy 1.1****: Make sure all eligible units are added to the Subsidized Housing Inventory on a timely basis.*
- ***Strategy 1.2:*** *Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.*
- ***Strategy 1.3:*** *Adopt an Inclusionary Zoning Bylaw.*
- ***Strategy 1.4:*** *Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation.*
- ***Strategy 1.5:*** *Continue to utilize Local Initiative Program.*

Strategies to establish a Municipal Affordable Housing Trust to support local housing initiatives.

- ***Strategy 2.1:*** *Legislative body adopts a municipal Affordable Housing Trust.*
- ***Strategy 2.2****: Establish a Board of Trustees.*
- ***Strategy 2.3****: Declaration of Trust*
- ***Strategy 2.4****: Create action plan and secure funding mechanism.*

Strategies to create affordable housing units through adaptive reuse of existing buildings and town owned properties.

- ***Strategy 3.1****: Conduct Screening Analysis of Town-Owned land.*
- ***Strategy 3.2:*** *Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.*
- ***Strategy 3.3****: Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.*
- ***Strategy 3****.4: Collaborate with Housing Partners*

Strategies to promote a diversity of housing options in Abington to meet the needs of a changing and aging population and promote a more socio-economically diverse population.

- ***Strategy 4.1:*** *Support aging in the community through increased multi-generational housing including Accessory Dwelling Units and progressive senior facilities.*
- ***Strategy 4.2****: Distribute and diversify new production and insure that new housing creation is harmonious with the suburban character of Abington.*
- ***Strategy 4.3****: Consider broader use and acceptance of Accessory Dwelling Units.*
- ***Strategy 4.4****: Review private properties for housing opportunities.*

Strategies to promote and prioritize affordable housing for infill development on abandoned and vacant properties.

- ***Strategy 5.1:*** *Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.*
- ***Strategy 5.2****: Insure that new housing creation is harmonious with the suburban character of Abington.*
- ***Strategy 5.3****: Encourage local housing initiatives and continue local planning education to promote continued achievement of state-mandated affordable housing goals.*
- ***Strategy 5.4:*** *Create flexible zoning standards for affordable housing by allowing development of substandard lots through the special permit process to create affordable units.*

III. Introduction

A. Profile of Abington

Abington is located in Plymouth County, MA. The population was 15,985 as of the 2010 census. Abington has a total area of 9.9 square miles and is bordered by Holbrook to the northwest, Weymouth to the northeast, Rockland to the east, Whitman to the south and Brockton to the west.

Abington was first settled by European settlers in 1668. The lands included the current towns of Bridgewater, Rockland, Abington and parts of Hanover. The Town was officially incorporated in 1712. The Town was named for Abingdon-on-Thames, UK.

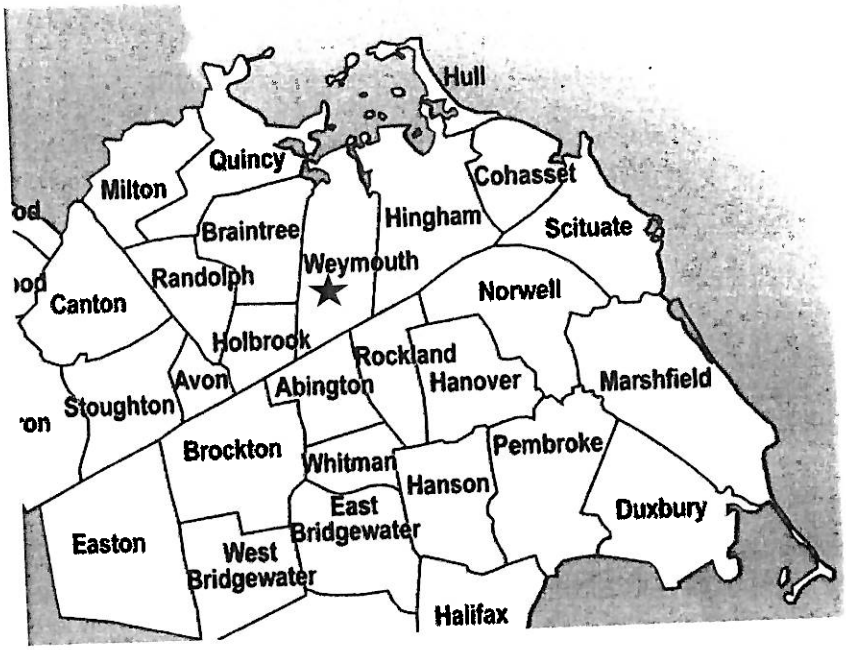
During the nineteenth and early twentieth century, the manufacturing of boots and shoes was the primary industry with nearly half of the footwear provided for the Union army during the civil war being provided by Abington factories. From 1846-1865 Abington was a center of the abolitionist movement.

Abington is governed by an open town meeting form of government and is led by a Town Manager and a Board of Selectmen. The Town operates its own police and fire department with fire houses located in the north and south of town located on Route 18 and Route 123

There are two main north south routes through town, route 18 and route 58, with the latter terminating at the former just a .5 miles north of the town line. Route 123 and Route 139 run east to west through the town with route 139 being the more northern route. No freeway access to town. The town is located between Route 24 and Route 3.

The former old colony railroad line runs through the eastern part of town and is currently used as a part of the Plymouth Kingston route of the MBTA's commuter rail line. There is a stop in Abington, just southwest of the intersection of routes 123 and 58. There is no air service in town. The nearest national and international air service is found at Logan International Airport in Boston about 20 miles to the southeast.

Figure 1: Abington and Surrounding Communities



B. Overview of a Housing Production Plan

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

To qualify for approval from DHCD, a Housing Production Plan must consist of three elements: a Comprehensive Needs Assessment, Affordable Housing Goals, and Implementation Strategies. The Comprehensive Needs Assessment is required to gain an understanding of who currently lives in the community, demographic trends affecting future growth, a community's existing housing stock and the community's future housing needs. The Affordable Housing Goals section identifies the appropriate mix of housing that is consistent with community needs, with particular attention paid to households with lower levels of income. This section also sets the community's minimum affordable housing production goal, as determined by the total number of year-round housing units published in the most recent decennial Census. The minimum annual affordable housing production goal is greater or equal to 0.5 percent of the year-round housing stock.[2] Lastly, the Implementation Strategies

[1] Massachusetts Department of Housing and Community Development: Housing Production Plan: http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html
[2] Ibid.

section consists of an explanation of the specific strategies by which the municipality will achieve its housing production goals as well as a timeframe/schedule for achieving the identified housing goals. This section also targets potential growth areas, identifies sites for development, assesses municipally owned land that the community has targeted for housing, and identifies regional housing development collaborations.

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

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

WHAT MAKES AFFORDABLE UNITS "COUNT" ON THE SHI?

Units must be:

1. Affordable to households with incomes at or below 80 percent of the Area Median Income.

2. Approved by a housing subsidy agency as eligible for a comprehensive permit or as "Local Action Units" (developed without a comprehensive permit).

3. Protected by a long-term affordable housing restriction; and

4. Marketed and sold or rented under a DHCD compliant Affirmative Fair Housing Marketing Plan.

C. Defining Affordable Housing

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

Affordable housing is also defined according to percentages of median income for an area. According to HUD, "extremely low income" housing is reserved for households earning at or below 30 percent of the Area Median

Income (AMI); "very low income" households are households earning between 31 percent and 50 percent of the AMI; and "low income" households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

In assessing a community's progress toward the Commonwealth's 10 percent affordability goal, the Department of Housing and Community Development (DHCD) counts a housing unit as affordable if it is subsidized by state or federal programs that support households earning less than 80 percent of the AMI.

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

IV. Comprehensive Housing Needs Assessment

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

A. Demographics

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

Key Findings

- The population of Abington increased 13.6 percent from 13,817 in 1990 to 15,985 in 2010. It is expected to increase to 19,000 people by 2040 or by 18.86 percent between 2010 and 2040.
- The number of households in Abington increased 17.44 percent from 5,263 in 2000 to 6,080 in 2010. The number of households is expected to increase by 1,687 households or 27.4 percent between 2010 and 2040.
- A large majority (67.6) percent of Abington's households are family households.
- The average household size in Abington decreased from 2.74 persons in 2000 to 2.64 persons in 2010. A significant majority (67.8 percent) of households in Abington consist of 3 people or less.
- The Town continues to age, as the population of Abington over the age of 45 increased from 2000 to 2010, whereas the population under the age of 45 decreased during the same period.
- The population over 65 is expected to increase by 2,138 seniors by the year 2030 under MAPC's Growth Projections, Status Quo Scenario.
- The racial and ethnic composition of Abington is largely homogenous, with 92.5 percent of the population identifying as white, which includes populations residing in group quarters.
- Abington Public Schools enrollment has declined slightly as evidenced by elementary and middle school enrollment.
- Population under age 15 is expected to increase by 87 minors by the year 2030 under MAPC's Growth Projections, Status Quo Scenario.
- The population of Abington is fairly well-educated, with 45.9 percent of the population age 25 and over having an Associate's Degree or higher.
- Approximately 11.16 percent of the residents in Abington reported having some type of disability in 2017. The most common types of disabilities were ambulatory difficulties, cognitive difficulties and independent living difficulties.
- Abington's median household income was $91,643 in 2017, which exceeded its neighboring communities.
- Approximately 27.5 percent of the households in Abington had an annual income of less than $50,000 in 2017.
- The industries that employ the most residents of Abington are the educational services, healthcare and social assistance 25.78 percent), the art, entertainment, recreation, accommodation and food services (13.54 percent). Finance, Insurance and Real Estate Rental and Leasing (11.2 percent).
- The unemployment rate in Abington has steadily declined over the past seven years, dropping from 7.4 percent in 2011 to 3.6 percent in 2018.

1. Population

Abington's population increased 13.6 percent or by 2,168 people between 1990 and 2010. Abington continued to grow, but at a slower rate from 2000-2010, growing by 1,380 people or 9.49 percent.

Abington's 9.49 percent increase in population exceeded the growth in neighboring East Bridgewater, Abington, Hanson, Rockland and Plymouth County, but surpassed the growth of Brockton and the Commonwealth.

Table 1: Population, 1990-2010

	1990	2000	2010	Change 1990-2010	
				Number	Percent
Holbrook	11,041	10,785	10,791	-250	-2.26%
Abington	**13,817**	**14,605**	**15,985**	**2,168**	**13.6%**
Weymouth	54,063	53,988	53,743	-320	-.59%
Rockland	16,109	17,670	17,489	1,740	10.8%
Abington	13,240	13,882	14,489	1,380	10.4%
Brockton	92,788	94,304	93,810	1,022	1.1%
Plymouth County	435,276	472,822	494,919	59,643	13.7%
Massachusetts	6,016,425	6,349,097	6,547,629	531,204	8.1%

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

The Mass Dot socioeconomic forecasts for the 2020 transportation plan indicate that Abington will grow from 15,985 residents in 2010 to 19,000 residents by 2040. Abington's expected 18.86 percent increase in population exceeds the neighboring communities of Holbrook, Abington, Brockton, Rockland, the OCPC Region and the Commonwealth.

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

Table 2: Projection Population, 2010 - 2040

	2010	2020	2030	2040	Change 2010-2040	
					Number	Percent
Abington	**15,985**	**17,386**	**18,764**	**19,000**	**3,015**	**18.86%**
Holbrook	10,791	10,791	11,875	12,069	1,278	11.84%
Weymouth	53,743	62,623	65,708	67,818	14,075	26.18%
Whitman	14,489	15,169	15,389	15,583	1,094	7.55%
Brockton	93,810	96,000	97,525	98,014	4,204	4.48%
Rockland	17,489	17,731	17,690	17,486	-3	-.01%
OCPC REGION	362,406	379,936	391,583	396,418	34,012	9.38%
Massachusetts	6,547,629	6,933,887	7,225,472	7,380,399	832,770	12.72%

Source: https://www.mass.gov/lists/socio-economic-projections-for-2020-regional-transportation-plans, 2010 US Census

2. Households

According to the U.S. Census Bureau, a household includes all people who occupy a housing unit, which can be a house, apartment, mobile home, group home or single room that is occupied as separate living quarters. The number of households in Abington grew 17.44 percent from 5,263 in 2000 to 6,080 in 2010. Abington's 17.44 percent increase in households exceeded all of its neighboring communities, the County and the Commonwealth. The difference between household growth and population growth reflects the continuing decline in household sizes.

Table 3: Households, 2000 - 2010

	2000	2010	Change 2000-2010	
			Number	Percent
Abington	**5,263**	**6,080**	**918**	**17.44%**
Holbrook	4,076	4,102	26	.63%
Weymouth	22,028	22,435	407	1.84%
Rockland	6,649	7,051	402	6.04%
Whitman	4,999	5,300	301	6.02%
Brockton	33,675	33,303	-372	-1.10%
Plymouth County	168,361	181,126	12,765	7.58%
Massachusetts	2,443,580	2,547,075	103,495	4.23%

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

Between 2010 and 2040, the number of households in Abington is expected to increase from 6,080 in 2010 to 7,589 in 2030 and 7,767 in 2040 according to the Mass DOT Demographic and Socio-Economic Forecast for the 2020 Transportation Plan. Abington's 27.74 percent increase in the number of households exceeded the rate of growth that is expected to occur in all of the surrounding communities, the OCPC Region and the Commonwealth.

Table 4: Projected Households, 2010 - 2040

	2010	2020	2030	2040	Change 2010-2040	
					Number	Percent
Abington	**6,080**	**6,887**	**7,589**	**7,767**	**1,687**	**27.74%**
Holbrook	4,102	4,350	4,719	4,924	822	20.03%
Weymouth	22,435	25,073	26,897	28,223	5,788	25.79%
Whitman	5,300	5,808	6,071	6,195	895	16.88%
Brockton	33,303	34,967	35,465	35,668	2,365	7.10%
Rockland	6,697	7,104	7,706	8,040	1,343	20.05%
OCPC REGION	129,490	143,521	152,908	156,069	26,579	20.52%
Massachusetts	2,547,075	2,830,145	3,044,477	3,151,722	604,647	23.73%

Source: MassDOT Demographics/Socio-Economic Forecasts
https://www.massdot.state.ma.us/planning/Main/MapsDataandReports/Data/Demographics.aspx

3. Household Types

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

Abington's 6,080 households can be divided between family households and non-family households. Family households are defined as any household with two or more related persons living together, whereas non-family households are defined as one person or more than one non-related persons living together. In 2010, approximately 67.6 percent of Abington's households were family households and 29.8 percent were non-family households, which represented a decrease in the percentage of family households and an increase in the number of non-family households since 2000. In 2010, 33.6 percent of the households in Abington included children under 18 years of age and 23.1 percent of households included residents aged 65 years and older. Between 2000 and 2010, the percentage of non-family households, female householders with no husband present, people living alone, and senior citizens in the community has increased. These numbers suggest a need for smaller living spaces and for more housing options suited to senior citizens.

Table 5: Household Types in Abington, 2000 - 2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Family Households	3,746	71.2%	4,111	67.6%	365	9.74%
Married Couple Family	3,001	57.0%	3,148	51.8%	147	4.90%
With own children under 18 years	1,472	28.0%	1,399	23.0%	-73	-4.96%
Male householder, no wife present	N/A	N/A	273	4.5%	N/A	N/A
With own children under 18 years	N/A	N/A	104	1.7%	N/A	N/A
Female householder, no husband present	536	10.2%	690	11.3%	154	28.73%
With own children under 18 years	267	5.1%	348	5.7%	81	30.34%
Nonfamily Households	1,517	28.8%	1,969	32.4%	452	29.80%
Householder living alone	1,212	23.0%	1,527	25.1%	315	26.0%
Householder 65 years and over	485	9.2%	544	8.9%	59	12.16%
Households with individuals under 18 years	1,972	37.5%	2,045	33.6%	73	3.70%
Households with individuals 65 years and over	1,229	23.4%	1,406	23.1%	177	14.40%
Total Households	**5,263**	**100.00%**	**6,080**	**100.00%**	**817**	**15.52%**

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

4. Household Size

Another important factor when assessing the housing needs of a community is household size. According to the U.S. Census Bureau, the average household size in Abington decreased from 2.74 persons per household in 2000 to 2.60 persons per household in 2010. The decline in the average household size is also prevalent in most of Abington's neighboring communities as well as Plymouth County. According to the 2010 US Census in Abington, the average household size for an owner occupied unit is 2.86 and the average household size of a renter occupied unit is 1.94.

From 2000 to 2010, the owner occupied households that experienced the largest increase in Abington were households consisting of one, two and three people, whereas households of four to six people remained stable or decreased during the same period. This trend toward smaller household sizes suggests an increasing demand for smaller housing unit. The renter occupied households that experienced the largest increase in Abington were larger households which might suggest blended families, multigenerational households or more shared living arrangements.

Table 6: Owner-Occupied Household Size in Abington, 2000 - 2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	533	14.1%	756	17.8%	223	41.83%
2 Person Household	1,109	29.4%	1,305	30.7%	196	17.67%
3 Person Household	734	19.4%	822	19.3%	88	11.99%
4 Person Household	785	20.8%	794	18.7%	9	1.14%
5 Person Household	412	10.9%	372	8.7%	-40	-9.70%
6 Person Household	139	3.7%	142	3.3%	3	2.16%
7 or More Person Household	66	1.7%	63	1.5%	-3	-4.54%
Totals	**3,778**	**100.00%**	**4,254**	**100.00%**	**476**	**12.60%**

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

Table 7: Renter-Occupied Households Size in Abington, 2000 - 2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	679	45.7%	771	42.2%	92	13.55%
2 Person Household	455	30.6%	584	32.0%	129	28.35%
3 Person Household	169	11.4%	247	13.5%	78	46.15%
4 Person Household	121	8.1%	142	7.8%	21	17.35%
5 Person Household	43	2.9%	56	3.1%	13	30.23%
6 Person Household	14	.9%	19	1.0%	5	35.71%
7 or More Person Household	4	.3%	7	.4%	3	75.0%
Totals	**1,485**	**100.00%**	**1,826**	**100.00%**	**341**	**22.96%**

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

5. Age Distribution

In order to determine how to meet future housing needs in Abington, it is important to examine the current age of the population, as well as aging trends over time. Table 7 shows the population by age for the Town of Abington from 2000 to 2010. The data shows significant population growth in the majority of age groups above age 45. This trend reflects the growth and maturing of the "Baby Boom" generation (those born between 1946 and 1964) as they move across the age ranges. This aging trend is reflected in the increase in the median age, which rose from 36.7 years in 2000 to 39.5 years in 2010. According to MAPC's population and Housing Projections, January 2014, Abington's total population less than 15 years of age is anticipated to increase by 87 minors and the total population over 65 years is anticipated to increase by 2,138 seniors between 2010 through 2030 under the MAPC projected growth Status Quo Scenario. Under the MAPC projected growth Stronger Region Scenario, total population less than 15 years of age increases by 140 minors and increases by 2,193 seniors. The same study shows an increase in median age of 4-6 years under both scenarios.

Table 8: Age Distribution in Abington, 2000 - 2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Under 5 Years	1,012	6.9%	935	5.8%	-77	-7.61%
5 to 9 Years	1,059	7.3%	985	6.2%	-74	-6.99%
10 to 14 Years	1,080	7.4%	1,073	6.7%	-7	-.65%
15 to 19 Years	925	6.3%	1,032	6.5%	107	11.57%
20 to 24 Years	743	5.1%	901	5.6%	158	21.26%
25 to 34 Years	2,041	14.0%	2,081	13.0%	40	1.96%
35 to 44 Years	2,575	17.6%	2,342	14.7%	-233	-9.05%
45 to 54 Years	2,087	14.3%	2,707	16.9%	620	29.70%
55 to 64 Years	1,304	8.9%	2,020	12.6%	716	54.90%
65 to 74 Years	871	6.0%	1,086	6.8%	215	24.68%
75 Years and Over	908	6.2%	823	5.1%	-85	-9.36%
Median Age (Years)	**36.7**	**N/A**	**39.5**	**N/A**	**2.8**	**N/A**

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

6. Race & Ethnicity

The racial and ethnic composition of Abington changed very little from 2000 to 2010. Abington is a racially and linguistically homogenous community. In 2010, 92.5 percent of residents identified themselves as White, a slight decrease from 97.5 percent in 2000. Those identifying as some other race alone, Black or Hispanic/Latino saw the largest percentage increases from 2000 to 2010, with increases of 544.7 percent, 208.1 percent and 201.0 percent respectively.

Table 9: Race and Ethnicity in Abington, 2000 - 2010

	2000		2010		Change 2000 - 2010	
	Number	Percent	Number	Percent	Number	Percent
White Alone	14,237	97.5%	14,788	92.5%	551	3.87%
Black or African American Alone	111	.8%	342	2.1%	231	208.1%
American Indian or Alaskan Native Alone	17	.1%	47	.3%	30	176.4%
Asian Alone	71	.5%	284	1.8%	213	300.%
Native Hawaiian or Pacific Islander Alone	1	.0%	2	.0%	1	100.0%
Some Other Race Alone	47	.3%	303	1.9%	256	544.7%
Two or More Races	121	.8%	219	1.4%	98	81.0%
Total Population	**14,605**	**100.00%**	**15,985**	**100.00%**	**1,380**	**9.45%**
Hispanic or Latino (of any race)	103	.7%	310	1.9%	207	201.0%

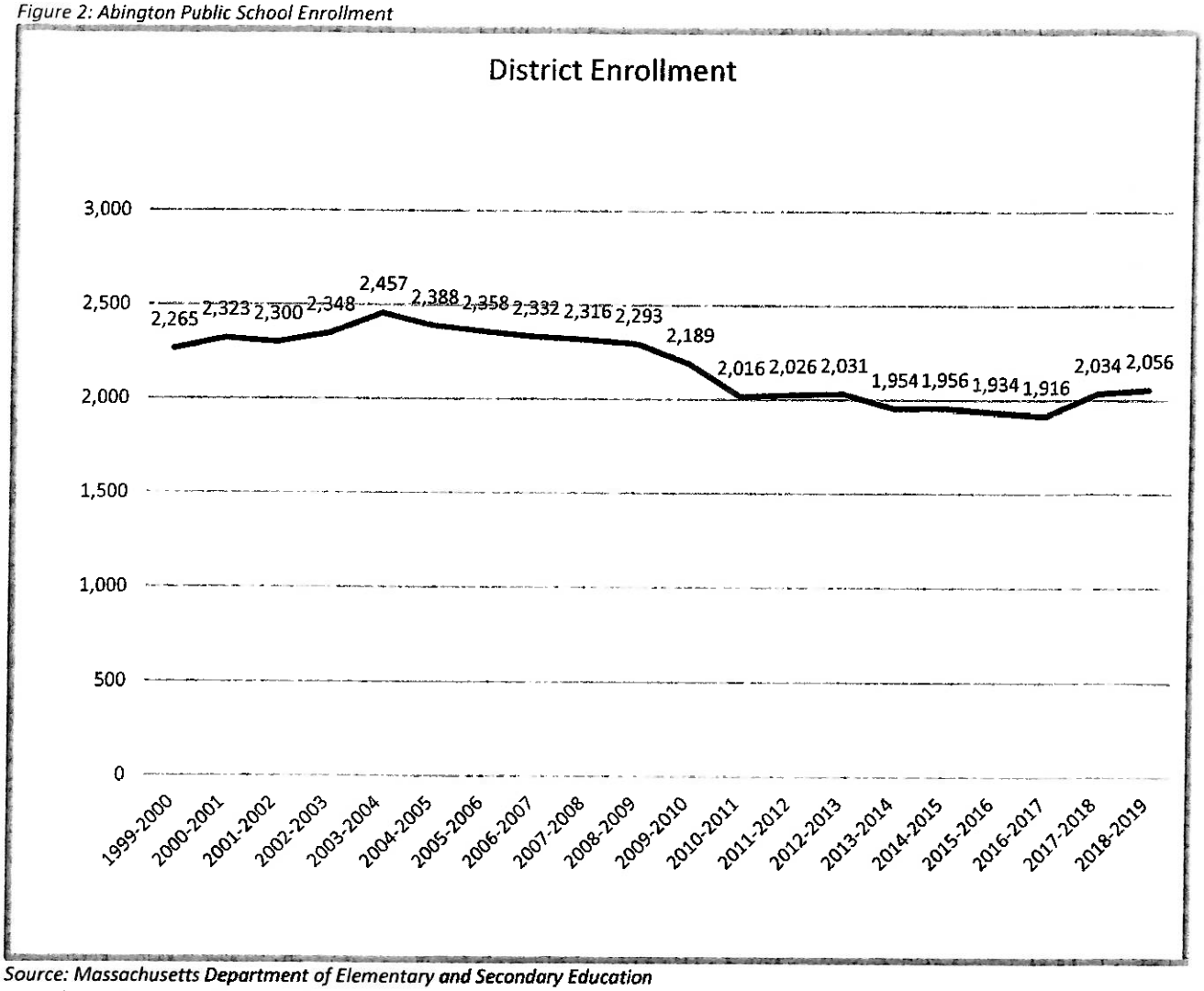
Source: U.S. Census Bureau, 2000 & 2010 Census

7. School Enrollment

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

For the purposes of this plan, we examined the enrollment numbers in the Abington School District available on the Massachusetts Department of Education Website. Figure 2 shows the enrollment at Abington's Public Schools has declined for the past twenty years. Despite experiencing a 13.6 percent plus increase in population between 2000 and 2010 and beyond, the number of students enrolled in school has declined. This could be the result of several factors, including increased enrollment of students at charter or parochial schools, an increased amount of children being home-schooled, an aging population, and the societal phenomenon of ever-increasing smaller household sizes.

Figure 2: Abington Public School Enrollment



Source: Massachusetts Department of Elementary and Secondary Education
http://www.doe.mass.edu/infoservices/reports/enroll/default.html?yr=0607

8. Educational Attainment

Table 10 shows the educational profile of adults aged 25 years and older in the region. In Abington in 2017, 94.6 percent of those aged 25 years and older had a high school diploma or higher degree of education and 45.9 percent had an Associate's Degree or higher. These figures are similar to most of its neighboring communities, Plymouth County and the Commonwealth.

Table 10: Educational Attainment (Ages 25+), 2017

	Less than High School Diploma	High School Graduate or GED	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
Abington	**5.4%**	**27.0%**	**21.7%**	**12.0%**	**25.0%**	**8.9%**
Holbrook	4.6%	31.6%	22.6%	13.6%	18.8%	8.9%
Weymouth	6.6%	28.3%	18.7%	10.6%	23.9%	11.9%
Rockland	4.3%	35.3%	22.2%	9.3%	20.7%	8.2%
Whitman	6.5%	34.2%	17.8%	11.6%	21.0%	9.0%
Brockton	18.7%	33.9%	21.5%	8.2%	12.4%	5.2%
Plymouth County	7.3%	28.3%	18.9%	9.9%	22.7%	13.0%
Massachusetts	9.6%	24.7%	15.8%	7.7%	23.4%	18.7%

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

9. Disability Status

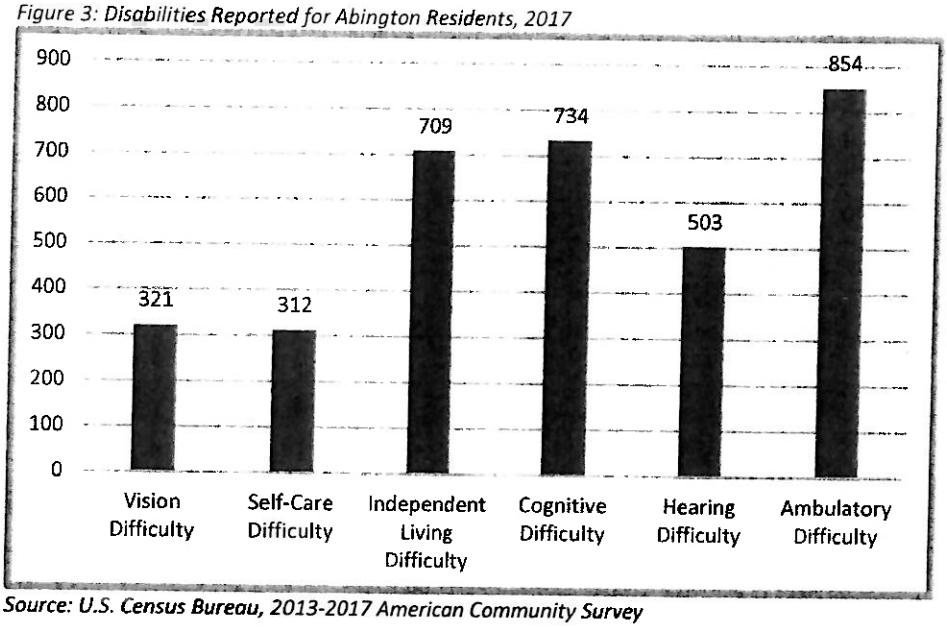
Understanding the needs of disabled residents of Abington is a crucial aspect in planning for housing. There are 1,808 residents, or 11.16 percent of the population in Abington that experience some type of disability. The majority of those who report a disability are aged 65 years and over. The most common disability reported was an ambulatory disability, which involves serious difficulty walking or climbing stairs. The next most common disabilities are cognitive difficulties, independent living, hearing, vision and self-care difficulties. It is important to note that some residents experience more than one disability, which is why the values in Figure 3 are greater than the total number of disabled residents.

Table 11: Disabled Residents by Age in Abington, 2017

	Total Number of Residents	Disabled Residents	
		Number	Percent
Disabled Children (Under 18 years)	3,203	80	4.10%
Disabled Adults (18 to 64 years)	10,883	1,046	18.4%
Disabled Seniors (65 years and over)	2,109	682	72.4%
Totals	**16,195**	**1,808**	**11.16%**

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

Figure 3: Disabilities Reported for Abington Residents, 2017



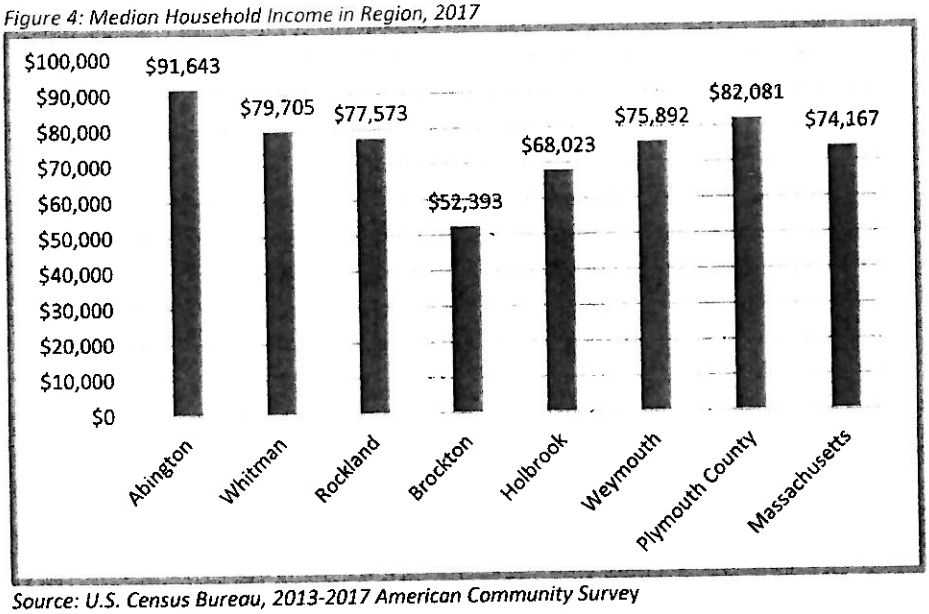
Source: U.S. Census Bureau, 2013-2017 American Community Survey

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

10. Income

Household income is defined as the total income of all people 15 years of age and older living in a household. The median household income of a community is determined by dividing the income distribution into two equal groups, one having incomes above the median, and the other having incomes below the median. The median household income in Abington in 2017 was $91,643. When compared to the surrounding communities, the County and the Commonwealth; Abington's median household income exceeded all of its neighbors, the County and the Commonwealth.

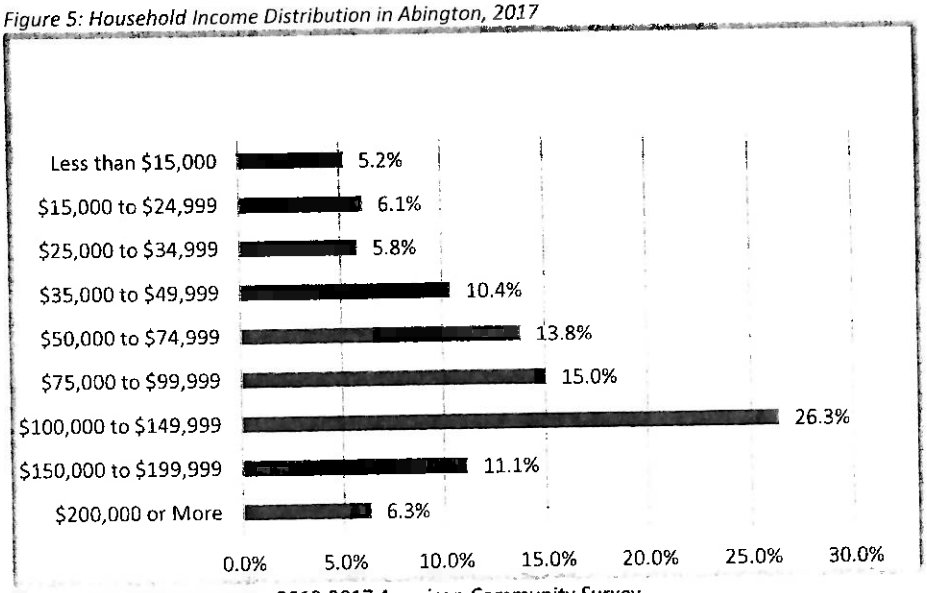
Figure 4: Median Household Income in Region, 2017



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

While median household income is a valuable social and economic indicator, it does not account for the broad range of household incomes in a community. The 2017 American Community Survey (ACS) estimates showed that approximately 705 or 11.3 percent of the households in Abington had an annual income of less than $25,000, and approximately 1,715 or 27.5 percent of the households in Abington had an annual income of less than $50,000. The needs of low-income households are often overlooked in a community; this Housing Production Plan seeks to focus the Town's attention on the needs of its low-and moderate-income households.

Figure 5: Household Income Distribution in Abington, 2017



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

11. Employment

The residents of Abington are employed in a variety of industries as shown in Table 12. The industries that employ the most residents are the educational services, healthcare and social assistance industries (25.79 percent), arts, recreation, entertainment and food services (13.54 percent) and finance, insurance, real estate rental and leasing (11.20 percent). This data is important to review because it gives a sense as to how many people in Town are working in traditional high-paying industries such as management and finance versus people working in traditional low-paying industries, such as the retail, hospitality and food service industries.

Table 12: Occupation of Residents by Industry, 2017

Industry	Number	Percent
Educational services, healthcare and social assistance	2,399	25.79%
Retail Trade	831	8.93%
Agriculture, forestry, fishing, hunting and mining	0	0%
Professional, scientific, management, administrative and waste management services	922	9.91%
Construction	594	6.38%
Finance, insurance, real estate rental and leasing	1,042	11.20%
Arts, entertainment, recreation, accommodations and food services	1,260	13.54%
Manufacturing	488	5.24%
Other services except public administration	411	4.41%
Transportation, warehousing and utilities	467	5.02%
Public Administration	391	4.20%
Wholesale Trade	281	3.02%
Information	216	2.32%
Total civilian employed population (16 years+)	**9,302**	**100.00%**

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

A related concern to employment and income is unemployment. Over the past several years, the unemployment rates in Abington, its neighboring communities, the County and the Commonwealth have all dropped, as the economy continues to rebound from the most recent recession. Low unemployment rates are important in limiting the number of foreclosures as well as the overall strength of the housing market. In 2018, the unemployment rate in Abington was 3.6 percent, which was in line with the County and the Commonwealth.

Table 13: Annual Unemployment Rates, 2011 - 2018

	2011	2012	2013	2014	2015	2016	2017	2018
Abington	**7.4%**	**6.3%**	**6.6%**	**5.2%**	**5.0%**	**4.0%**	**3.9%**	**3.6%**
Plymouth County	7.80%	7.10%	7.00%	6.10%	5.20%	4.1%	3.9%	3.7%
Massachusetts	7.30%	6.70%	6.70%	5.70%	5.00%	4.9%	4.4%	3.5%

Source: Massachusetts Executive Office of Labor and Workforce Development, based on data from August of each year.

B. Housing Stock Analysis

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

Key Findings

- The number of housing units Abington increased 22.25 percent from 5,348 in 2000 to 6,538 in 2017.
- Single-family detached structures make up 58.6 percent of all housing units in Abington.
- Abington's housing stock is relatively old, with 58.7 percent of Abington's housing stock built before 1970.
- Most Abington residents own their own home, as 67.8 percent of housing units are owner-occupied.
- Home ownership is more common in Abington for every age group, except for those aged under 45 and over 75.
- Larger households in Abington are more likely to purchase a home than to rent. Three person plus households are 52.5 percent owner occupied, verses 25.8 percent of renter-occupied households.
- Abington's housing market is very tight, with a 1.2 percent homeowner vacancy rate and a 5.4 percent rental vacancy rate.
- The median sales price of a single-family home in Abington dipped during the recent recession, but has begun to climb in recent years. In 2018, the median sales price of a single-family home in Abington was $372,000, surpassing the high of $349,900 in 2005.
- Just like the median sales price, the number of single-family homes sold annually in Abington dipped during the recent recession, but these numbers have also begun to climb in recent years. In 2018, there were 168 single-family home sales in Abington. There were 79 condominium sales in Abington.
- Between 2000 and 2017, Abington issued an average of 74 residential building permits per year. The majority of these were single family homes.
- Abington has a projected housing demand of 7,510 units by 2020 and 8,549 units by 2030 under MAPC's Stronger Region Scenario.

1. Housing Units

The number of housing units in Abington increased by 1,190 units from 5,348 in 2000 to 6,538 units in 2017. Abington's 22.25 percent increase in the number of housing units exceeded all of its neighboring communities, the County and the Commonwealth.

Table 14: Total Housing Units, 2000 - 2017

	2000	2017	Change 2000-2017	
			Number	Percent
Whitman	5,104	5,548	444	8.70%
Holbrook	4,153	4,274	121	2.91%
Rockland	6,649	7,238	589	8.86%
Brockton	34,837	34,873	36	.10%
Abington	**5,348**	**6,538**	**1,190**	**22.25%**
Weymouth	22,573	23,480	907	4.01%
Plymouth County	181,524	204,764	23,240	12.80%
Massachusetts	2,621,989	2,864,989	243,000	9.27%

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

2. Housing Unit Types

Abington's housing stock primarily consists of single-family detached homes. This type of housing accounts for 58.6 percent of the homes in Abington. The remaining 41.4 percent of the housing stock consists of 3 or 4 units (11.7 percent), 10 - 19 units (8.0 percent), 5-9 units (7.1 percent), single family attached homes (6.5 percent), 2 units (6.1 percent) and 20 or more units (3.8 percent).

Table 15: Housing Units by Type in Abington, 2017

	Number	Percent
1 unit, detached	3,702	58.6%
1 unit, attached	428	6.5%
2 units	402	6.1%
3 or 4 units	768	11.7%
5 to 9 units	465	7.1%
10 to 19 units	526	8.0%
20 or more units	247	3.8%
Mobile Homes	0	.0%
Totals	**6,538**	**100.00%**

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

3. Age and Condition of Housing

According to the 2013-2017 American Community Survey (ACS), approximately 58.7 percent of Abington's housing stock was built before 1970.

Table 16: Year Built of Residential Structure in Abington, 2017

	Number	Percent
Built 2014 or later	0	.0%
Built 2010 to 2013	170	2.6%
Built 2000 to 2009	806	12.3%
Built 1990 to 1999	595	9.1%
Built 1980 to 1989	499	7.6%
Built 1970 to 1979	632	9.7%
Built 1960 to 1969	599	9.2%
Built 1950 to 1959	840	12.8%
Built 1940 to 1949	324	5.0%
Built 1939 or earlier	2,073	31.7%
Totals	**6,538**	**100.00%**

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

4. Household Tenure

Data on housing tenure provides information as to the appropriate types of housing that is needed to accommodate current and future households. Table 17 compares Abington's housing occupancy and tenure with those of neighboring communities, Plymouth County and Massachusetts as a whole. As of 2017, 67.8 percent of the occupied housing in Abington was owner occupied, trailing neighboring Holbrook, Abington, Rockland and the County; but surpassing neighboring Weymouth, Abington, Brockton and the Commonwealth.

Table 17: Housing Tenure of Occupied Housing Units, 2017

	Total Households	Owner-Occupied		Renter-Occupied	
	Number		Percent	Number	Percent
Whitman	5,380	3,908	72.6%	1,472	27.4%
Weymouth	23,014	15,304	66.5%	7,710	33.5%
Rockland	6,853	4,895	71.4%	1,958	28.6%
Abington	**6,236**	**4,225**	**67.8%**	**2,011**	**32.2%**
Brockton	32,200	17,402	54.0%	14,798	46.0%
Holbrook	4,291	3,481	81.1%	810	18.9%
Plymouth County	184,195	139,821	75.9%	44,374	62.4%
Massachusetts	2,585,715	1,612,329	62.4%	973,386	37.6%

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

The age of householders, both owner-occupied and renter-occupied was also analyzed. Table 18 shows that home ownership is more common in Abington in between the ages of 45 and 74 peaking in the 45-54 age group. Renting is preferred by groups aged 34 and under and over age 75, peaking at 25-34 and declining.

Table 18: Housing Tenure by Age in Abington, 2010

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
15 to 24 years	28	.7%	103	5.6%
25 to 34 years	407	9.6%	433	23.7%
35 to 44 years	841	19.8%	362	19.8%
45 to 54 years	1,165	27.4%	357	19.6%
55 to 64 years	922	21.7%	258	14.1%
65 to 74 years	548	12.9%	139	7.6%
75 to 84 years	247	5.8%	120	6.6%
85 years and over	96	2.3%	54	3.0%
Totals	**4,254**	**100.00%**	**1,826**	**100.00%**

Source: U.S. Census Bureau, 2010

Table 19: Housing Tenure by Household Size in Abington, 2010

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1-person household	756	17.8%	771	42.2%
2-person household	1,305	30.7%	584	32.0%
3-person household	822	19.3%	247	13.5%
4-person household	794	18.7%	142	7.8%
5-person household	372	8.7%	56	3.1%
6-person household	142	3.3%	19	1.0%
6-or-more person household	63	1.5%	7	.4%
Totals	**4,254**	**100.00%**	**1,826**	**100.00%**

Source: U.S. Census Bureau, 2016

The size of households, both owner-occupied and renter-occupied was analyzed as well. Table 19 shows that larger households in Abington are far more likely to purchase a home than to rent, as 3+ person households account for 52.5 percent of owner-occupied households versus just 25.8 percent of renter-occupied households. Conversely, smaller households in Abington are much more likely to rent than to purchase a home, as one and two person households account for 74.2 percent of renter-occupied households versus 48.5 percent of owner-occupied households.

5. Vacancy

Homeowner vacancy rates across the region, County and Commonwealth were extremely low, with none exceeding 2.3 percent. Rental vacancy rates varied a bit more, from .5 in one community up to 8.3 percent in Brockton and 5.5 percent in the County. Low vacancy rates signify a tightening market and prices often respond by climbing. Abington's homeowner vacancy rate was 1.2 percent and the rental vacancy rate was 5.4 percent.

Table 20: Housing Vacancy by Tenure, 2017

	Homeowner	Rental
Whitman	.8%	.5%
Weymouth	.8%	3.3%
Rockland	.7%	3.0%
Brockton	1.2%	8.3%
Abington	**1.2%**	**5.4%**
Holbrook	2.3%	5.9%
Plymouth County	1.0%	5.5%
Massachusetts	1.1%	4.0%

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

6. Value of Owner Occupied Housing Units

In 2017, the median value of an owner-occupied housing unit in $319,200. When broken down by value, 46.2 percent of the owner-occupied housing units in Abington were valued at more than $300,000.

Table 21: Value of Owner-Occupied Housing Units in Abington, 2017

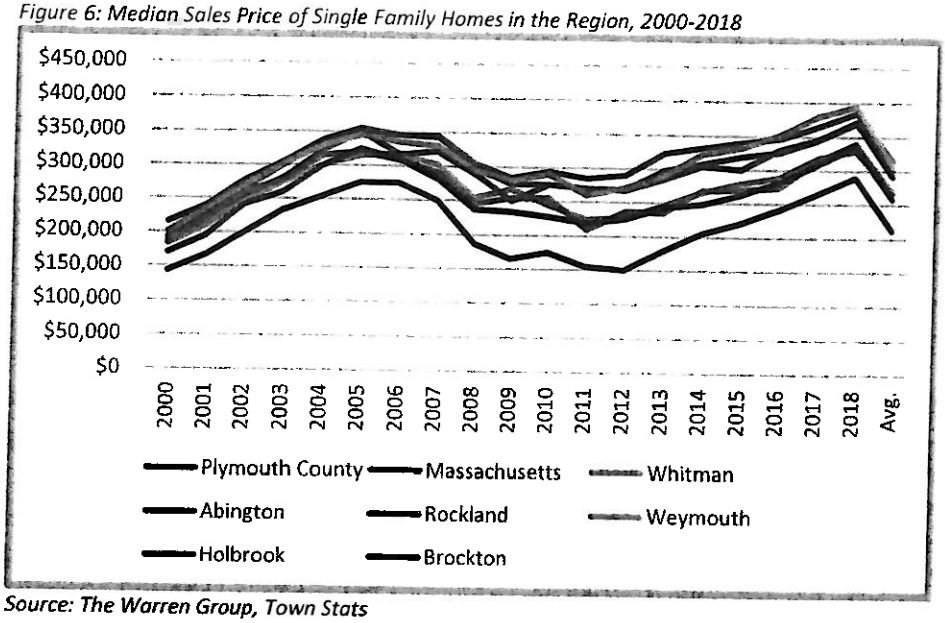
Value	Number	Percent
Less than $99,999	125	3.0%
$100,000 to $199,999	279	6.6%
$200,000 to $299,999	1,421	49.4%
$300,000 to $499,999	2,087	38.7%
$500,000 to $999,999	287	6.8%
$1,000,000 or More	29	.7%
Total	**4,225**	**100.00%**

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

7. Median Sales Price

From 2000 to 2018, Abington's median sales price for a single-family home trailed its neighboring community of Weymouth, the County and the Commonwealth, but exceeded Brockton, Rockland, Holbrook, and Abington. Abington's median sales price during this period was $292,058, which was approximately $8,458 lower than the Plymouth County average and approximately $22,124 lower than the Commonwealth's average. Figure 6a shows that sales prices peaked in 2005 in the region, then dipped during The Great Recession. Prices have once again risen to exceed the 2005 peak. In 2018, the average median price of a single family home in Abington was $372,000.

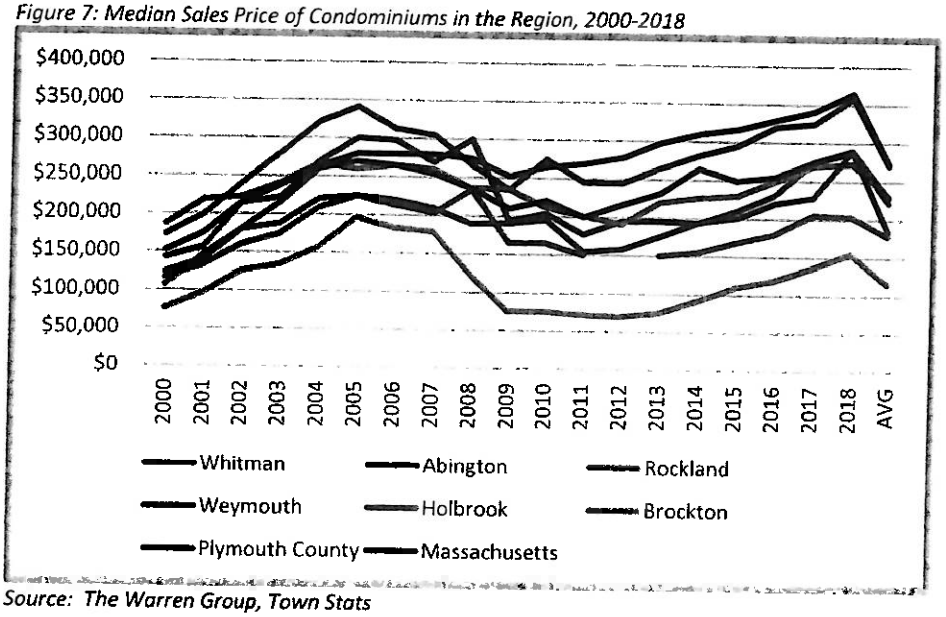
Figure 6: Median Sales Price of Single Family Homes in the Region, 2000-2018



Source: The Warren Group, Town Stats

From 2000 to 2018, Abington's median sales price for a condominium was $270,794. The median condominium price exceeded all of its neighbors and they County, but slightly trailed the Commonwealth. Abington's median condominium sales price exceeded Plymouth County's median by $41,402 and trailed the Commonwealth median by a small margin of $2,063. Although condominium sales prices in Abington declined during The Great Recession, the 2018 average of $358,500 shows that we have exceeded the 2005 peak of $341,500. It is also demonstrative of the popularity of a luxury style condominium that is popular on the South Shore and started making their appearance in Abington following the recession.

Figure 7: Median Sales Price of Condominiums in the Region, 2000-2018

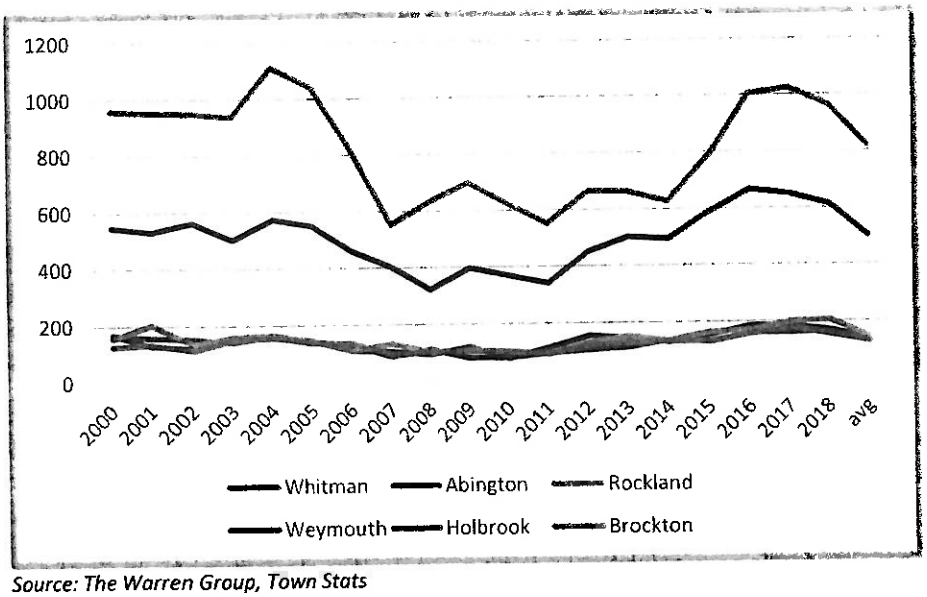


Source: The Warren Group, Town Stats

8. Number of Residential Sales

In 2018, there were 168 single-family homes sold in Abington. This number fell in the median amongst Abington's neighboring communities when compared to Holbrook (152), Whitman (164), Rockland (203), Weymouth (614), and Brockton (965). Between 2000 and 2018, the median number of single-family homes sold in Abington was 137 units per year. As was the case with single family home prices, Figure 7a below shows that the number of single family homes sold in each community also dipped during The Great Recession, but has climbed again to reach its peak in recent years.

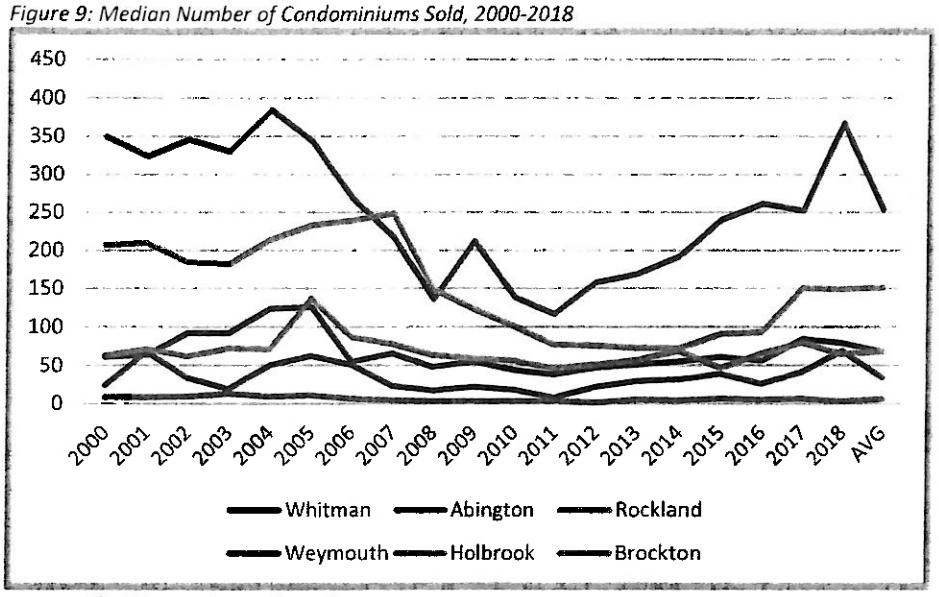
Figure 8: Median Number of Single Family Homes Sold in the Region, 2000-2018



Source: The Warren Group, Town Stats

In 2018, 79 condominiums were sold in Abington. From 2000-2018, the median number of condominiums sold in Abington was 68 per year. This number was similar to some of Abington's neighbors, but significantly less than Brockton and Weymouth.

Figure 9: Median Number of Condominiums Sold, 2000-2018

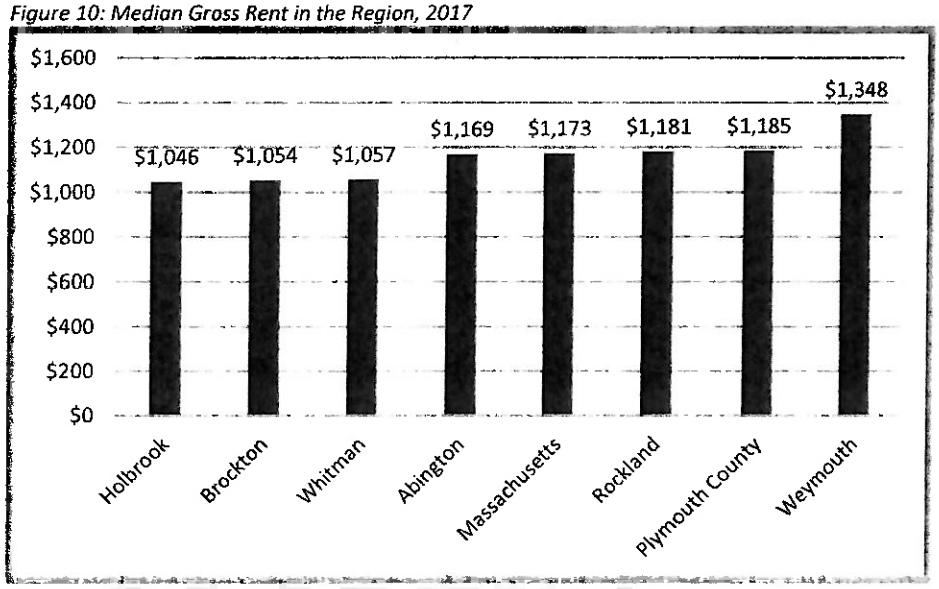


Source: The Warren Group, Town Stats

9. Median Gross Rent

There is quite a range in the median gross rent in the region. At $1,046, Holbrook's median gross rent is the lowest, while Weymouth's is the highest at $1,348. Abington's gross rent is $1,169 and is lower than both the County and the Commonwealth. Relative difference in rent between these neighboring communities may be due to the small sample size. There are relatively few opportunities for rental occupancy in some communities, for example Holbrook has only 810 renter occupied units.

Figure 10: Median Gross Rent in the Region, 2017

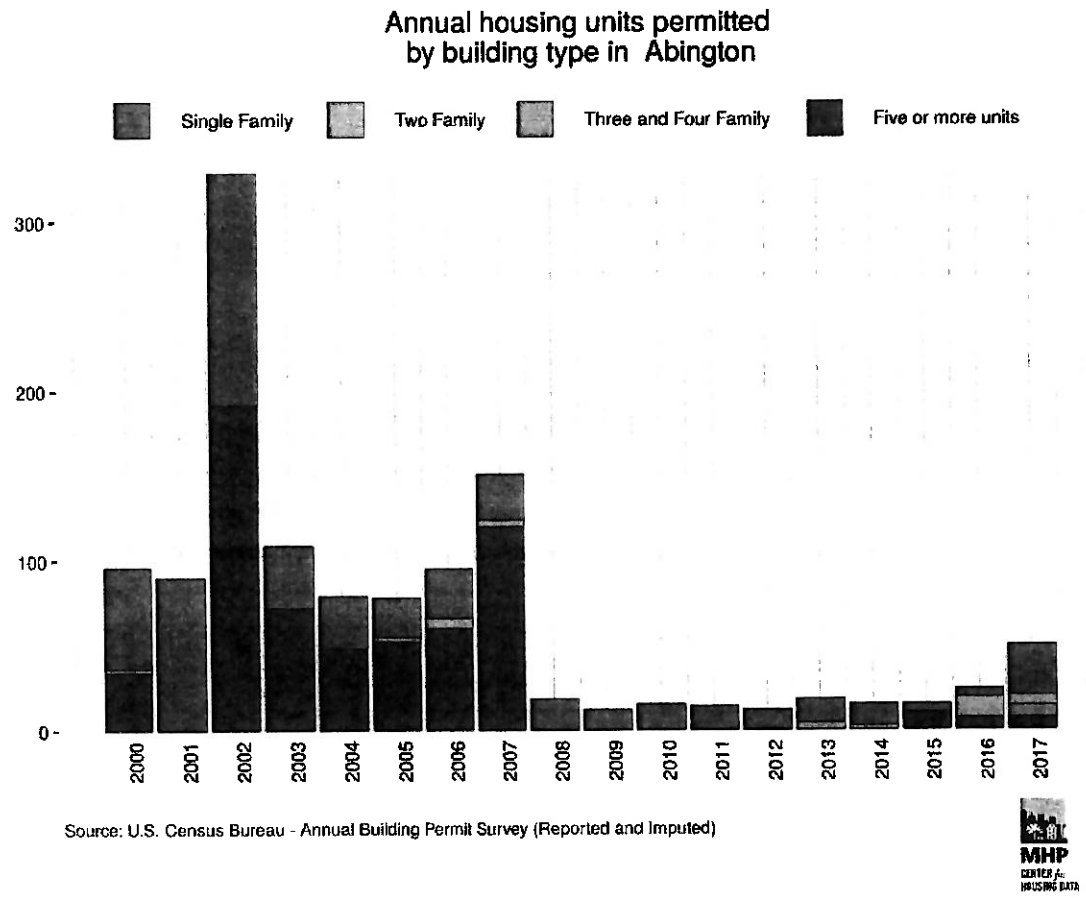


Source: U.S. Census Bureau, 2013-2017 American Community Survey

10. Housing Units Permitted

The chart below shows the history of building permits issued in Abington. Between 2000 and 2017, the average number of permits issued per year was 74. In 2002 there was a high number of building permits with 329 and a low number of permits in 2011 or 11. The majority of permits issued were for single family homes.

Figure 11: Housing Units Permitted in Abington, 2000-2017



11. Recent & Future Development

A variety of housing types (apartments, condos, single family and multi-family) have been created through the 40b comprehensive permit process and the Local Initiative Program (LIP) and other projects are underway or have stalled. Table 22 identifies proposed and pending projects and the mechanism for development and the status as of August 21, 2019.

Table 22: Status of Pending and Proposed Affordable Housing Projects 40B and LIP

Project Name	Address	Type	SHI units	Affordability Expires	Built with Comp. Permit	Subsidizing Agency
71 Shaw Ave	71 Shaw Ave	Rental	70	Perp	Yes	DHCD
n/a	Green Street	Rental	1	Perp	Np	DHCD
n/a	Dorsey Street	Rental	1	Perp	No	DHCD
Beaver Brook	Linwood Street	Ownership	4	Perp	Yes	DHCD
Chestnut Glen	585 Chestnut Street	Rental	130	2032	No	MassHousing
Mt. Laurel Lane	Mt Laurel Lane	Rental	4	2028	No	MHP/EOHHS
Woodlands at Abington Station	303 Sumner Street	Rental	192	Perp	Yes	MassHousing/DHCD
DDS Group Homes	Confidential	Rental	36	N/A	No	DDS
DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
Meadowbrook Estates	George F. Gillespie Way	Ownership	7	Perp	Yes	DHCD
Leavitt Terrace	100 Lincoln Blvd	Rental	40	Perp	No	HUD/DHCD

12. Projected Housing Demand

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

Table 23: Households and Housing Demand, 2000-2030 Projected Growth-Stronger Region Scenario

	2000	2010	2020	2030
Households	5,263	6,080	7,195	8,204
Housing Units	5,348	6,377	7,510	8,549

Source: Metro Boston 2030 Population and Housing Demand Projections

According MAPC's Stronger Region Scenario, Abington has a projected demand for 1,133 new housing units by 2020 and 2,172 new housing units by 2030 when compared to the 2010 census numbers.

Table 24: Households and Housing Demand, 2000-2030 - Projected Growth-Status Quo Scenario

	2000	2010	2020	2030
Households	5,263	6,080	7,082	7,973
Housing Units	5,348	6,377	7,393	8,309

Source: Metro Boston 2030 Population and Housing Demand Projections

According MAPC's projected growth Status Quo Region Scenario, Abington has a projected demand for 1,016 new housing units by 2020 and 1,932 new housing units by 2030 when compared to the 2010 census numbers.

C. Housing Affordability

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

Key Findings

- Adults (over age 65) have the highest levels of poverty in Abington.
- Abington has a low percentage of families (2.1%) below the federal poverty level; however, some family types are more likely to live in poverty, such as female householders who have children under 18 years of age living with them.
- Less than 3.6 percent of individuals who reside in Abington are below the federal poverty level.
- 1800 or 29.8 percent of the 6,035 households in Abington are considered to be low-income, earning less than 80 percent of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance according to the most recent CHAS data.
- Fair Market Rents (FMR) for the **Brockton, MA-NH HUD Metro FMR Area** have continued to rise.
- 7.6 percent of Abington's housing units (485 units) are on the state's Subsidized Housing Inventory (SHI).
- 28 percent of owner-occupied households and 38 percent of renter-occupied households in Abington are cost burdened (paying more than 30 percent of their gross income on housing).

- According to a Housing Affordability Gap Analysis, in 2018 there was approximately a $119,700 gap between the cost of the average median single-family home and the cost of a home that the family earning the HUD Area Median Family Income of $84,100 can afford in Abington.

1. Poverty Rate

Abington has a relatively low rate of individuals below the federal poverty level, which was $12,490 for a household of one in 2019. Abington's poverty rate for all individuals was 3.6 percent in 2017, which was less than both Plymouth County's rate of 8.0 percent and the Commonwealth's rate of 11.1 percent. Individuals most likely to live in poverty in Abington are adults age 65 years and over, which is somewhat consistent with regional, state, and national trend which typically has this being the second largest group after children (under age 18).

Table 25: Percentage of Individuals in Abington Living below the Poverty Level, 2017

Age Range	Total Number	Below Poverty	
		Number	Percent
All Individuals	16,194	579	3.6%
Under 18 Years	3,202	107	3.3%
18 to 64 Years	10,883	362	3.3%
65 Years and Over	2,109	110	5.2%

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

In terms of families, Abington has a low rate of families below the federal poverty level, which is $25,750 for a household of four in 2019. Abington's poverty rate for all families is 2.1 percent which is less than both Plymouth County's rate of 5.8 percent and the Commonwealth's rate of 7.8 percent. The family type most likely to live in poverty in Abington are female householders with no husband present.

Table 26: Percentage of Families in Abington below the Poverty Level, 2017

Family Type	Total Number	Below Poverty	
		Number	Percent
All Families	4,463	94	2.1%
With related children under 18 years	1,926	47	2.4%
Married-Couple Families	3,450	21	.6%
With related children under 18 years	1,454	19	1.3%
Female Householder, No Husband Present	799	44	5.5%
With related children under 18 years	416	5	1.2%

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

2. Households Eligible for Housing Assistance

One measure of the need for affordable housing in a community is the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI), along with household size to identify these households. Table 27 shows the U.S. Department of Housing and Urban Development (HUD) income limits for extremely low-income (below 30 percent of AMI), very low-income (30-50 percent of AMI), and low income (50-80 percent of AMI) households by household size for the Brockton, MA HUD Metro FMR Area, which includes Abington. Households at 80 percent of AMI and below are eligible for housing assistance, adjusted for household size.

Table 27: FY2018 Affordable Housing Income Limits Brockton, MA-NH HUD Metro FMR Area

Persons in Family	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	$17,700	$29,450	$47,150
2	$20,200	$33,650	$53,850
3	$22,750	$37,850	$60,600
4	$25,250	$42,050	$67,300
5	$29,420	$45,450	$72,700
6	$33,740	$48,800	$78,100
7	$38,060	$52,150	$83,500
8	$42,380	$55,550	$88,850

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

According to the most recent CHAS data available (2011-2015 estimates 1,800 households or 29.8 percent of all of the 6,035 households in Abington are low-income households with a household income <=80 percent HUD Average Median Family Income (HAMFI). Of that population, 400 or 6.6 percent of households are extremely low-income (<30 percent AMI) and 575 or 9.5 percent of households are very low-income (30 percent-50 percent AMI).

Table 28: Abington - Income Distribution

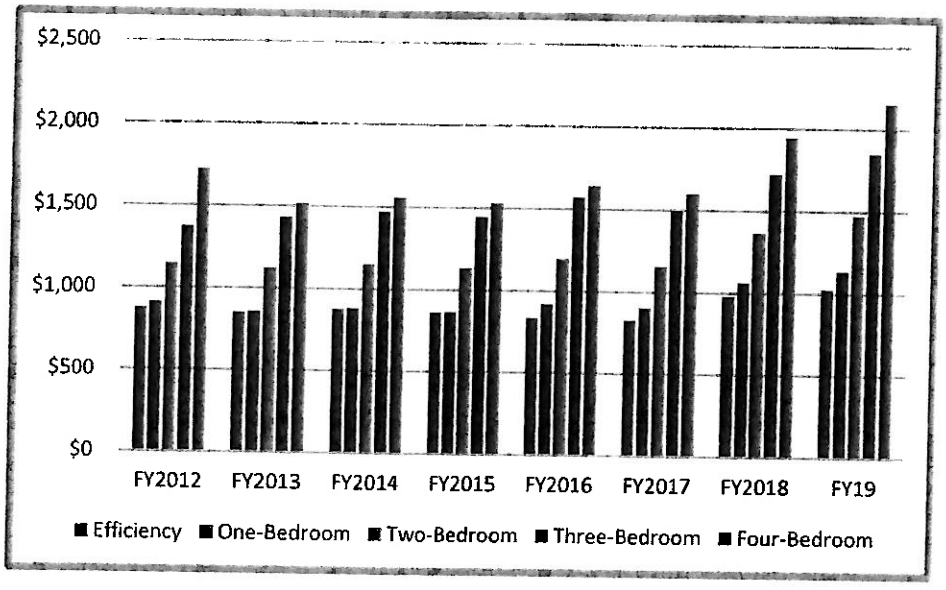
	Owner	Renter	Total Households	Percent of Total Households
Household income <=30 % HAMFI	95	305	400	6.6%
Household income >=30 % to <=50% HAMFI	250	325	575	9.5%
Household income >=50% to <=80% HAMFI	445	380	825	13.7%
Household income >=80% to <=100% HAMFI	475	300	775	12.8%
Household Income >100% HAMFI	2,915	550	3,465	57.4%
Total	**4,180**	**1,855**	**6,035**	**100%**

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

3. Fair Market Rents

Another measure of housing affordability is whether local rents exceed the Fair Market Rents (FMR) or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the **Brockton, MA HUD Metro FMR Area.** As seen in Figure 12, FMR have varied depending on the number of bedrooms in a unit. Rents for all types of apartments are on the rise. In 2019, studio apartment rent is $1,027, one bedroom $1,136, two bedroom, $1,475, three bedroom $1,853, four bedroom $2,155. An August 2019 search of Apartments.com showed 76 units available for rent in Abington and the nearby surrounding areas including 70 apartments, 4 condos and 2 townhomes. There were 21 one-bedrooms and 47 2-bedrooms. There were 6 three-bedroom units. No four-bedroom units were available. One bedroom units were advertised for $1,575-2,560 and two- bedroom units were advertised from $1,955-$2,952 in the Woodlands in Abington. Apartments in neighboring Weymouth, featured luxury units that where significantly more expensive.

Figure 12: Fair Market Rent, Brockton MA-NH HUD Metro FMR Area

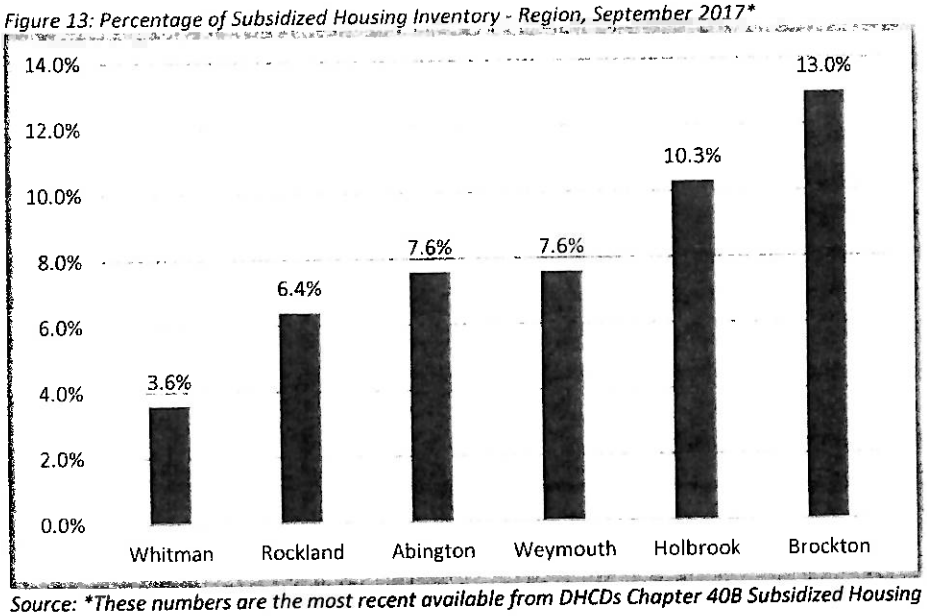


Source: U.S. Department of Housing and Urban Development (HUD)

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

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

*Figure 13: Percentage of Subsidized Housing Inventory - Region, September 2017**



*Source: *These numbers are the most recent available from DHCDs Chapter 40B Subsidized Housing Inventory State Wide report 9-14-2017*

Housing that meets these requirements, if approved by DHCD, are added to the SHI. A community's SHI fluctuates with new development of both affordable and market-rate housing. The SHI percentage is determined by dividing the number of affordable units by the total number of year-round housing units in the most recent decennial Census.

Table 29: Summary of Abington's Subsidized Housing Inventory - Existing

Project Name	Address	Type	SHI units	Affordability Expires	Built with Comp. Permit	Subsidizing Agency
71 Shaw Ave	71 Shaw Ave	Rental	70	Perp	Yes	DHCD
n/a	Green Street	Rental	1	Perp	Np	DHCD
n/a	Dorsey Street	Rental	1	Perp	No	DHCD
Beaver Brook	Linwood Street	Ownership	4	Perp	Yes	DHCD
Chestnut Glen	585 Chestnut Street	Rental	130	2032	No	MassHousing
Mt. Laurel Lane	Mt Laurel Lane	Rental	4	2028	No	MHP/EOHHS
Woodlands at Abington Station	303 Sumner Street	Rental	192	Perp	Yes	MassHousing/DHCD
DDS Group Homes	Confidential	Rental	36	N/A	No	DDS
DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
Meadowbrook Estates	George F. Gillespie Way	Ownership	7	Perp	Yes	DHCD
Leavitt Terrace	100 Lincoln Blvd	Rental	40	Perp	No	HUD/DHCD

Source: DHCD 8-21-19 Subsidized Housing Inventory

Abington is not currently at the 10 percent subsidized housing threshold. As of August 21, 2019, 485 housing units or 7.62 percent of the town's 6,364 housing units have been included in Abington's SHI. The majority of these units are rental units. According to the information provided by the Town Manager's Office, some of the units were developed via Comprehensive Permit.

Elderly and/or group homes account almost 50 percent of the units currently included on the SHI. The Massachusetts Department of Developmental Services (DDS) operates 36 units of housing. These units represent one bedroom in a group home. Although the majority of units included on the SHI are deed restricted to be affordable into perpetuity, there are 134 units that may be subject to expiration. The Town's most recent SHI is included within this report. When compared to its neighboring communities, Abington exceeds many in the creation of affordable housing.

In order to address unmet housing needs and to be compliant with M.G.L. Chapter 40B, Abington officials should continue to work towards achieving their housing production target. With 485 units on the SHI, Abington needs a

total of 637 units or an additional 152 units in order to achieve the M.G.L. Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent of the AMI.

To demonstrate progress towards meeting the 10 percent goal, the Town should set production goals of 0.5 percent for one year, or 1.0 percent for two years to be granted relief from Comprehensive Permit projects for one and two years respectively. In the future, the town should ensure that new housing developments include units that can be added to the SHI, so the Town can keep pace with the Commonwealth's Chapter 40B requirement.

Table 30: Abington's Affordable Housing Production Goals, 2019-2024

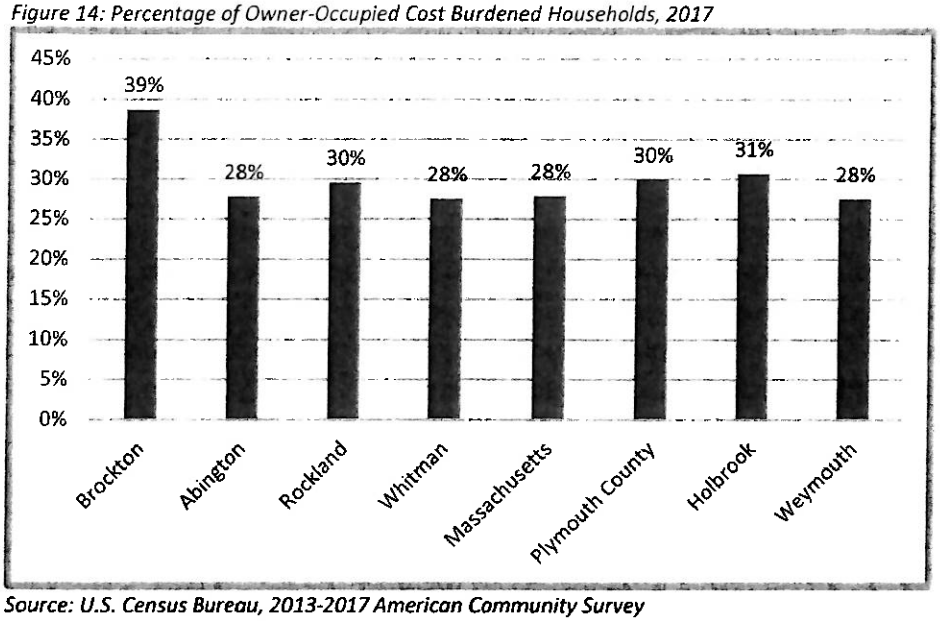
Year	Year Round Units	.5% Annual Goal	Net Affordable Units	10% Requirement	Chapter 40B Gap	Percentage of Affordable Units
2019	6,364		485	637	152	7.62%
2020	6,364	32	517	637	120	8.12%
2021	6,364	32	549	637	88	8.62%
2022	6,364	32	581	637	56	9.13%
2023	6,364	32	613	637	24	9.63%
2024	6,364	32	645	637	-8	10.13%

.5% Annual Goal Based on September 2017 Town Reported SHI, plus 0.5% rate of increase
**Source, US Census, 2010*

5. Housing Cost Burden

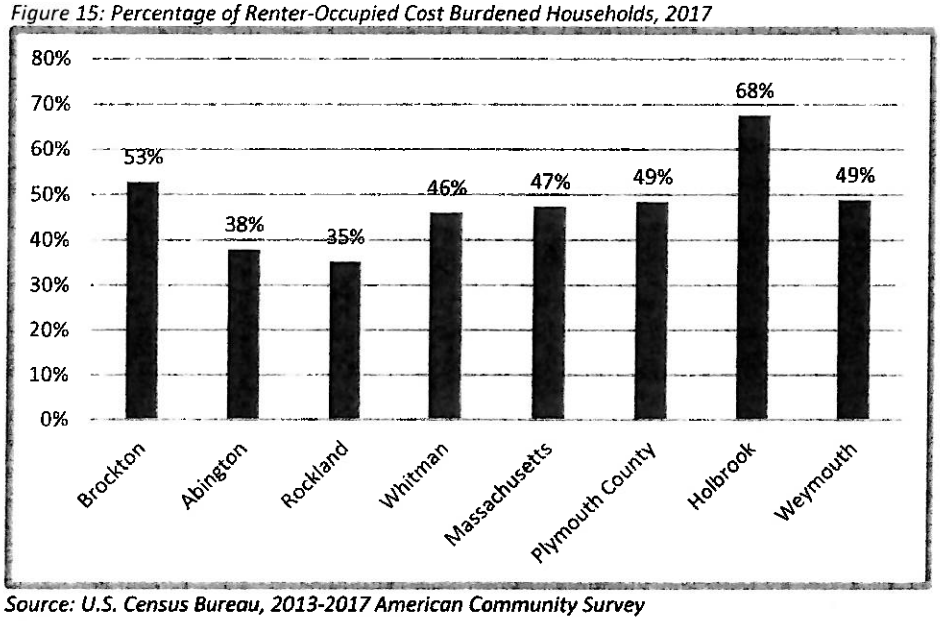
Another way to determine if housing is affordable in a community is to analyze monthly housing costs as a percentage of household income. HUD defines households that spend more than 30 percent of their gross income on housing to be cost burdened. When analyzing the percentage of owner-occupied households that are cost burdened among its neighboring communities, Abington is at 28 percent, which is in line with or lower than some neighboring communities, the County and the Commonwealth. When analyzing the percentage of renter-occupied households that are cost burdened, Abington is at 38 percent, which is significantly lower than the majority of neighbors, the County and the Commonwealth. In all of these communities, the County and the Commonwealth, the percentage of renter-occupied households that are cost burdened is higher than the percentage of owner-occupied households that are cost burdened.

Figure 14: Percentage of Owner-Occupied Cost Burdened Households, 2017



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

Figure 15: Percentage of Renter-Occupied Cost Burdened Households, 2017



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

6. Rental Affordability for Current Households

The median gross rent for Abington in 2017 was $1,169; which trailed neighboring community of Weymouth, the County and the Commonwealth. The median gross rent in Plymouth County was $1,185.

The Brockton (HUD Metro Fair Market) is made up of thirty-eight percent renters, per the National Low Income Housing Coalition. Fair Market Rent, in the area is less than the Massachusetts fair market rent, at $1,758 for a 2-bedroom apartment. The estimated mean renter wage in the Brockton HMFA is $11.54, which is $9.18 less than the state mean renter wage of $20.72. In this area, someone making the mean renter wage would need to work ninety-eight hours a week to afford the FMR for a 2-bedroom apartment.

Cost burden is the ratio of housing costs to household income. For renters, housing cost includes gross rent (contract housing cost) plus utilities.

Wages needed to afford Fair Market Rent in MA in 2019

In MA, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,758. To afford this level of rent and utilities- without paying more than 30% of income on housing – a household must earn $70,333 annually. Assuming a 40-hour work week, 52 weeks per year, and this level of income translates into a housing wage of $33.81.

In MA, a minimum wage worker earns an hourly wage of $12.00. To afford the FMR for a 2- bedroom apartment a minimum wage earner must work 113 hours per week, 52 weeks per year.

In MA, the estimated mean (average) wage for a renter is $20.72. To afford the FMR for a 2- bedroom apartment at this wage, a renter must work 65 hours per week, 52 weeks per year or, working 40 hours per week year-round, a household must include 1.25 workers earning the mean renter wage to make the two bedroom FMR affordable.

IN MA and the Brockton HMFA, the Supplemental Social Security (SSI) monthly payment is $885, which means the rent affordable to an SSI recipient is $266 per month.

Source: National Low Income Housing Coalition, Out of Reach 2019 MA

Table 31: Abington - Income by Cost Burden (Renters Only)

	Cost Burden >30%	Cost Burden >50%	Total	% Cost Burdened Rental Households
Household income <=30% HAMFI	165	110	305	16.4%
Household income >=30% to <=50% HAMFI	260	135	325	17.4%
Household income >=50% to <=80% HAMFI	230	65	380	20.4%
Household income >=80% to <=100% HAMFI	60	0	300	16.2%
Household Income >100% HAMFI	0	0	550	29.6%
Total	**715**	**310**	**1,855**	**100%**

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

HUD Area Median Family Income (HAMFI): The income limits are set at 80% and 50% of HUD's adjusted area median family income (**HAMFI**): "low income" is defined as 80% of **HAMFI** and "very low income" is defined as 50% of **HAMFI**.

The U.S. Department of Housing and Urban Development (HUD) defines households that spend more than 30 percent of their gross income on housing costs to be "cost burdened" and households that spend more than 50 percent of their gross income on housing costs to be "severely cost burdened". For renters, housing cost include gross rent plus utilities. As can be seen in table 26, 715 of Abington's renting households (38.54 percent) are cost burdened and 310 renting households (16.71 percent) are severely cost burdened.

7. Homeownership Affordability for Current Households

The U.S. Department of Housing and Urban Development (HUD) defines households that spend more than 30 percent of their gross income on housing costs to be "cost burdened" and households that spend more than 50 percent of their gross income on housing costs to be "severely cost burdened". For homeowners, housing cost include mortgage payments, utilities, association fees, insurance and real estate taxes. As can be seen in table 27, 1,100 of Abington's households (26.31 percent) are cost burdened and 260 households (6.22 percent) are severely cost burdened.

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

Table 32: Abington - Income by Cost Burden (Owners Only)

	Cost Burden >30%	Cost Burden >50%	Total	Percentage Cost Burdened Owner Households
Household income <=30%HAMFI	65	50	95	2.3%
Household income >=30% to <=50% HAMFI	235	80	250	6.0%
Household income >=50% to <=80% HAMFI	280	75	445	10.6%
Household income >=80% to <=100% HAMFI	170	55	475	11.4%
Household Income >100% HAMFI	350	0	2,915	69.7%
Total	**1,100**	**260**	**4,180**	**100%**

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

HUD Area Median Family Income (HAMFI): The income limits are set at 80% and 50% of HUD's adjusted area median family income (**HAMFI**): "low income" is defined as 80% of **HAMFI** and "very low income" is defined as 50% of **HAMFI**.

8. Housing Affordability Gap

Another way to measure the housing cost burden in a community is to conduct a Housing Affordability Gap Analysis. According to an analysis of single-family ownership costs in 2018, when compared to the single-family median sales price homes in Abington, there is an affordability gap of $119,700 or more for households making less than the HUD Area Median Family Income (HAMFI) of $84,100 (Abington is part of the Brockton MA HUD FMR AREA). These figures, including the aforementioned housing burden figures indicate a need for more affordable housing – both in terms of market rate housing and subsidized housing. The table also shows that the affordability gap continues to grow as the cost of housing accelerates.

Table 33: Abington Housing Affordability Gap, 2010-2018 (Single Family Homes)

	A	B	C	D
	HAMFI*	"Affordable Price" (A x 3)	Single Family Home Median Sales Price	"Affordability Gap" (C – B)
2010	$79,800	$239,400	$275,000	-$35,600
2011	$82,600	$247,800	$259,950	-$12,150
2012	$83,700	$251,100	$267,000	-$15,900
2013	$78,300	$234,900	$285,000	-$50,100
2014	$80,700	$242,100	$305,000	-$62,900
2015	$81,200	$243,600	$300,000	-$56,400
2016	$87,100	$261,300	$330,000	-$68,700
2017	$81,000	$243,000	$346,000	-$103,000
2018	$84,100	$252,300	$372,000	-$119,700

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

*HUD Area Median Family Income (HAMFI)

9. Waiting list for Affordable Housing

To assist in understanding the great need for affordable housing in Abington, the waiting list for the Abington Housing Authority are summarized below. Waits for public housing units total more than 1,873 households, with the greatest demand for family units for which there is the least capacity.

Table 34: Abington's Housing Authority Capacity

Type of Unit	Current Number of Units	Number of Households on Waiting list	Wait List Ratio
Elderly/Disabled	**109**	**489/494**	**9**
Family	**2**	**890**	**445**
Total	**111**	**1,873**	**17**

Source: Abington Housing Authority

There are 983 applicants on the waitlist for the 109 existing elderly/disabled (single bedroom) units. Many of these applicants are local Abington residents. There are 890 applicants on the waitlist for the 2 family units of subsidized public housing. Many of the applicants are local Abington residents.

There are 86 housing choice mobile vouchers currently utilized in Abington. Many of the elderly, disabled and families on the waiting list are local residents. The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe and

sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single family homes, town houses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. Housing choice vouchers are administered by public housing agencies. The local agencies receive federal funds from HUD to administer the voucher program. The family that is issued a housing voucher is responsible for finding a suitable housing unit of their choice where the owner agrees to rent under the terms of the program. A housing subsidy is paid to the landlord on behalf of the participating family and the family pays the difference between the actual ret charged by the landlord and the amount subsidized by the program. Eligibility for a housing voucher is determined by the local housing authority based on the total annual gross income and family size. It is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50 percent of the median income for the area in which the family chooses to live. By law a local housing authority must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the state median income. During the application process the housing authority collects information on family income, assets and family composition. The information is verified with local agencies, employers and banks to determine program eligibility and the amount of a housing assistance program. If the local housing authority determines that your family is eligible, you will be put on a waiting list. You are issued a voucher, only when the housing becomes available. If a town has established a need and request for local preference, local residents are moved to the top of the waiting list.

In many regulated affordable housing developments, there are options for setting aside units for those with a Local Preference. The exact percentage and the precise definition for this Local Preference, or any other preferences, vary by project and are regulated within a specific affordable housing program. The local preference set-aside was created to allow communities to provide opportunities for their own, as a benefit for increasing affordable housing, though the details often vary between projects and programs.

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

a. Allowable Preference Categories

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

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

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

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

b. When determining the preference categories, the geographic boundaries of the local resident preference area may not be smaller than municipal boundaries.

c. Durational requirements related to local preferences, for example, how long an applicant has lived in or worked in the residency preference area, are not permitted in any case.

d. Preferences extended to local residents should also be made available not only to applicants who work in the preference area, but also to applicants who have been hired to work in the preference area, applicants who demonstrate that they expect to live in the preference area because of a bona fide offer of employment, and applicant households with children attending the locality's schools, such as METCO students.

e. A preference for households that work in the community must not discriminate (including have a disproportionate effect of exclusion) against persons with disabilities and elderly households in violation of fair housing laws

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

V. Challenges to Producing Affordable Housing

Abington has attracted and developed close 7.6 percent of its year round housing units in affordable housing, despite automobile dependence. The town hopes that by updating their Housing Production Plan that they can reach their affordable housing goals and continue to produce and maintain diverse housing options for all income levels. This section examines land constraints and limitations that have an impact on future development in Abington. It includes an analysis of land use, an assessment of the natural and built environment, as well as an analysis of zoning, infrastructure and transportation.

A. Land Availability

According to MassGIS L3 parcel file, which categorizes each parcel by type or land use, it was found that Abington has 1,635.7 acres of wetlands and 152.5 acres of open water 850 acres is permanently protected open space and 128.4 acres are classified as other open space. 578.8 acres are located within the 100-year flood zone. Approximately 110.0 acres of developable land remains though this development may be constrained by wetlands, floodplains, or other zoning restrictions.

B. Watershed Areas

A watershed consists of an area of land where run-off from higher elevations is channeled into a specific body of water such as a pond, lake, river or ocean. Abington is part of the Taunton River Watershed or Taunton River

basin made up of 562 square miles of rivers, lakes, ponds, streams and wetlands in southeastern MA. It is the second largest watershed in the state. Also, it is a significant part of a much larger multi-state watershed, the Narraganset Bay watershed. The Taunton River watershed is mostly situated in Bristol County and western Plymouth County, while some portions of it extend to southern Norfolk County.
Twenty cities and towns lie entirely within the watershed, and portions of twenty-three others. 500,000 people live and work here, and the watershed includes densely or moderately developed areas of homes, schools, businesses and other workplaces and roadways.
The watershed also includes significant areas that are undeveloped or sparsely developed that support hundreds of species of plants and wildlife that require a variety of natural habitats to survive, including forests, grasslands and wetlands, as well as the intricate system of streams, ponds and rivers.

The purpose of the Floodplain and Watershed Protection District is to protect the health and safety of persons against the hazards of flooding, to conserve the value of land and buildings, to facilitate the adequate provision of a water supply through preservation and maintenance of the groundwater table, to protect and to preserve the marches, bogs, ponds and water courses and their adjoining wetlands, to encourage the most appropriate use of wetlands, to encourage the most appropriate use of the land and to preserve and increase the amenities of the Town.

C. Protected Open Space, Wetlands & Floodplains

The town's 1,635.7 acres of wetlands, 152.5 acres of open water and 575.8 acres located within the 100-year flood zone are protected via the Wetlands Protection Bylaw, riverfront buffers, floodplain and Watershed Protection Areas. The purpose of the Wetlands Protection Bylaw is to protect the wetlands, water resources, flood prone areas, and adjoining upland areas, water recharge areas surrounding water supply wells and wildlife habitat areas. There are also bio map areas, priority habitats and estimated habitats not shown on the map and having less direct constraints on development. The 850 acres of permanently protected open space and 128.4 acres are classified as other open space that are overseen by the Conservation Commission and or Abington Parks and Recreation Department, if applicable.

D. Water & Sewer

Abington's future housing development is constrained by sewerage and water capacity. Abington and Rockland share a join waterworks facility. The facility has existing capacity issues that will tend to moderate the number of new dwelling units that can be constructed in the community in the near term. At present, inter-municipal agreements for sewerage service are in place with the Town of Rockland to provide for the treatment of 110,000 gallons per day of sewage to serve North Abington area and from the city of Brockton for the treatment of 1,500,000 gallons of sewage per day to serve the remainder of the community. However, Abington is at or near its capacity in the amount of sewage flowing to the city of Brockton treatment plant and the Abington sewer commission has adopted a policy of equitable entitlement that resercves capacity for those existing homes where property owners have paid betterment fees and are gaiven priority for receiving sewer connections. All new developments are placed on a waiting list until additional capacity can be created through water conservation practices. The alternative for new development to proceed is to install onsite sewage disposal systems to service the need for new developments.

The availability of water has been an equally vexing problem for the Town of Abington and another significant constraint to future development. The town obtains its water from the Abington/Rockland joint water works (ARJWW) established in 1885 and governed by a join water board of six commissioners In May 2018, the towns received a $150,000 grant from MassHousing to complete design work for an expansion project. The project would allow the waterworks plant to deliver an additional 160,000 gallons of water daily to Rockland and Abington. Weymouth provides back up water in the event of an emergency

The community continues to work on these issues and is optimistic in overcoming these constraints to development in the future.

E. Transportation

Roadways

The Abington Department of Public Works is responsible for maintaining approximately 61 miles of roadway, which includes numbered Routes 18, 58, 123 and 139. There are no interstates or divided highways in town, the nearest highways are Route 24 which passes through Brockton and Route 3 which passes through Weymouth.

Public Transit

Rail

Abington is served by the Massachusetts Bay Transportation Authority's (MBTA) commuter rail on the Plymouth/Kingston Line. The station is located off Center Avenue (MA 123) and serves as a park and ride stop for the towns of Abington, Rockland and Hanover, with 414 parking spaces available. The station opened along with the rest of the Old Colony Lines on September 26, 1997.

Bus

Established in February 1977, DIAL-A-BAT is the first successful coordinated transportation program undertaken by a public transit agency designed to serve the elderly and disabled as well as numerous human service agencies. DIAL-A-BAT serves the elderly and disabled population in Brockton, Abington, Avon, Bridgewater, West Bridgewater, East Bridgewater, Stoughton, Whitman and parts of Easton, Hanson and Rockland. DIAL-A-BAT transports more than 16,000 passengers a month in subscription and DIAL-A-RIDE service. DIAL-A-BAT operates a fleet of modern mini-buses that are specifically designed for the elderly and disabled, with wide doors, high roofs, low enclosed steps, and comfortable climate controlled ride.

Air

There is no air service to the town. The nearest international air service can be reached at Logan International Airport in Boston, 23 miles north of Abington.

Bicycle and Pedestrian Facilities

Abington is an auto-dependent community, but has a well-developed side walk network throughout the community compared to most communities in the region, especially along high traffic volume roads. Few locations have no sidewalks, and these stretches of roads tend to be small residential side streets that would

require homeowners to give up a portion of their private properties to make sidewalk construction necessary. The Town does not have an established bicycle network or any bike lanes.

F. Schools

Abington operates three schools including a combined high school/middle school/Pre-K and two elementary schools. The district serves 2,056 students and employs more than 123 full time teachers and other staff. Development does not appear to be limited by school capacity because the number of students in the schools continues to decline, despite population growth, much in part due to an aging population and changing average household size. The town recently made a significant investment in a brand new co-located High School/Middle School/Pre-K building.

G. Residential Zoning

There are many direct and indirect constraints on preservation and expansion of affordable housing. Regulatory factors include the minimal provisions for multi-unit housing. Abington's zoning bylaws allow single family dwellings as of right in all residential zoning districts. Two family development is allowed by special permit in one residential zoning district and by special permit in five additional districts. Conversion of an existing dwelling to accommodate not more than three families is allowed by right in three districts and by special permit in two other districts. Abington's residential zoning bylaws restrict multi-family development to special permits in seven districts. Planned cluster development is only allowed by special permit in one district.

175 Attachment 1

Town of Abington
Table of Use Regulations (§ 175-21)
[Amended 4-7-2003 ATM by Art. 25; 4-6-2005 ATM by Art. 18; 4-6-2005 ATM by Art. 30; 4-3-2006 ATM by Art. 13;
4-7-2008 by Art. 15; 6-9-2014 ATM by Art. 25; 6-8-2015 ATM by Art. 26; 5-22-2017 ATM by Art. 21; 5-21-2018 ATM by Arts. 20, 31]

Table 35: Abington's Residential Zoning Summary

Principal Uses	Zoning Districts											
	R-20	R-30	R-40	GC	HC	I	BD	FW	CBD	TOD	TC	MUPDD
A. Residential Uses												
(1) Detached dwelling on a separate lot occupied by not more than one family	Y	Y	Y	N	SP	N	N	SP	SP	N	Y	SP
(1a) Accessory apartments	SP	SP	SP	N	SP	N	N	N	SP	N	SP	N
(2) One 2-family or one duplex dwelling on a separate lot	SP	N	N	N	SP	N	N	SP	SP	N	SP	SP
(3) Attached dwelling occupied by not more than one family in each unit between side walls, provided that no row of such units shall consist of more than four such units (See Art. VII.)	SP	N	N	N	SP	N	N	SP	SP	SP	SP	SP
(4) Multi-unit dwellings	SP	N	N	N	SP	N	N	SP	SP	SP	SP	SP
(5) Cluster development or planned unit development	N	N	N	N	N	N	N	N	N	N	N	SP
(6) Motels	N	N	N	N	SP	SP	N	N	N	N	N	N
(6a) Hotel or conference center	N	N	N	Y	Y	Y	Y	SP	Y	N	N	SP
(7) Renting of rooms and/or the furnishing of board for more than three persons when situated in the place of residence of the owner	SP	N	N	N	N	N	N	SP	Y	Y	Y	N
(8) Conversion of an existing dwelling to accommodate not more than three families, provided that the exterior design of structure is not changed from the character of a single-family unit and further provided that each dwelling unit resulting from such conversion shall comply with § 175-28	SP	N	N	N	N	N	N	SP	Y	Y	Y	N
(9) Trailer or mobile home	N	N	N	N	N	N	N	N	N	N	N	N
(10) Trailer park or mobile home park	N	N	N	N	N	N	N	N	N	N	N	N
(11) Campgrounds	N	N	N	N	N	N	N	N	N	N	N	N

Table 36: Abington's Residential Zoning Dimensional Summary

ZONING

175 Attachment 2

Dimensional, and Density Regulations
[Amended 4-7-2003 ATM by Art. 25; 4-3-2006 ATM by Art. 14; 5-21-2018 ATM by Arts. 19, 31]

Zoning District	Minimum Area[9,10] (square feet)	Minimum Lot Width[8] (feet)	Minimum Continuous Lot Frontage[5] (feet)	Minimum Yard Depth[1,6]			Maximum Bldg. Height[3] (feet)	Maximum Lot Cov.[11]
				Front (feet)	Rear (feet)	Side (feet)		
R-20	20,000	100	100	35	30	15	35	20%
R-30	30,000	110	110	35	30	20	35	25%
R-40	40,000	120	120	35	30	25	35	25%
GC	8,000	90	90	25	20[7]	15[7]	40	[4]
HC	20,000	125	125	40	30	25	40	60%
I	20,000	90	90	40	40[7]	25[7]	60	60%
ED	40,000	125	125	40	30	25	60	75%
CBD	None	None	None[5]	None[12]	20	10[13]	40	60%[14]
TCD	10,000	50	50	5	20	10[13]	35	60%
TC	10,000	100	100	40	20[7]	10[7]	35	[4]
MUPDD	See § 175-39.							

NOTES:

(1) See Article VII for requirements for attached dwellings, planned commercial developments and apartments.

(2) On lots abutting streets on more than one side, the front yard requirements shall apply to each of the abutting street.

(3) These height restrictions shall not apply to chimneys, water towers, skylights and other necessary features appurtenant to buildings which are usually carried above roofs and are not used for human occupancy.

(4) This restriction does not apply to swimming pools.

(5) Where residential district abuts, minimum shall be 25 feet.

(6) No specific restriction - determined on the basis for requirements of parking, drainage, and sewerage.

(7) Where residential district abuts, minimum shall be 50 feet.

(8) Minimum lot width shall be provided at the minimum front yard depth and the street line as to any lot created after date of enactment.

(9) Lots must contain 50% of the minimum required lot area if the zoning district in which the lot lies as contiguous upland (non-wetland as defined by the Wetlands Protection Act and the Abington Wetland Bylaw). See definition of LOT AREA.

(10) 30,000 square feet minimum lot area, 110 feet minimum lot frontage and lot width for two-family dwellings in the R-20 Zoning District.

(11) The area on a lot occupied by buildings, structures, driveways, off-street parking or loading spaces and other impervious surfaces, expressed as a percentage of total lot area. The stated percentages may be exceeded by special permit from the Zoning Board for single-family or two-family uses, and from the Planning Board for all other uses.

(12) Maximum front yard 10 feet.

(13) May be 0 feet by special permit or 0 feet for existing buildings.

(14) May be greater than 60% by special permit or for existing buildings.

(15) Lots must be located on and have access to a street or way as defined in this Bylaw.

H. Community Perceptions about Affordable Housing

The term "affordable housing" can sometimes conjure images of negative impacts to the community, decreased property values, increased crime and neglect. However, those responding to the Abington's Housing Production Plan Community Survey[3] responded with a positive attitude toward affordable housing, suggesting that residents appreciate need for affordable housing for the elderly, disabled, families and young professionals who may not be in the position to afford steep homeownership costs but prefer to live or remain in the community. The Community of Abington has been welcoming to affordable housing and should continue that creative and proactive approach to affordable housing initiatives, so they can continue to move toward the 10 percent affordable housing goal.

The Town recently established an Affordable Housing Committee which is made up of three members including a member of the Board of Selectmen, The Planning Board and the Housing Authority to promote affordable housing initiatives and education in the community.

VI. Affordable Housing Goals and Strategies

A. Housing Goals

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

***Goal #1:* Meet and maintain the 10 percent state standard for affordable housing so that Abington is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10 percent of total housing units**

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

Abington is making progress toward meeting its goal of 10 percent total year round housing units are affordable to households with incomes less than or equal to 80 percent AMI (Per c.40B state mandate). Once achieved, the town will work to sustain 10 percent affordable housing in proportion with future growth of total housing units. The town will lead the effort to ensure expiring affordable units are preserved.

Abington will continue to encourage the development of rental units affordable for lower income households and homeownership units that are affordable to households at or below 80 percent of area median income to meet the need for affordable starter homes, multi-family units and housing for the elderly and disabled. 67.8 percent of units in Abington are owner occupied while 32.2 percent are renter occupied. The Plymouth County

[3] The Abington Housing Production Plan Community Survey results appear in Appendix F.

average for rental occupation is 24.1 percent. The Town needs to continue to maintain the affordability of existing units and as the of market rate units grows, create additional rental units that are affordable with incomes at or below 30 percent of the area median income. In addition, the Town needs to continue to maintain and create homeownership opportunities that are affordable to households at or below 80 percent of the area median income, especially family housing.

***Goal #2:* Establish a Municipal Affordable Housing Trust to support local housing initiatives.**

A Municipal Affordable Housing Trust shall provide for the creation and preservation of affordable housing for the benefit of low and moderate income households, while at the same time preserving our Town's character and resources. The Trust would have the authority to acquire by gift, purchase, or otherwise real estate and personal property, both tangible and intangible, of every sort and description, and to use such property in such a manner as the trustees shall deem most appropriate to carry out its purpose of creating and preserving affordable housing for the residents of the Town. The Municipal Affordable Housing Trust is and advisory, regulatory, and ministerial committee of the Town.

The funds for the Municipal Affordable Housing Trust could come from several sources: 1.) Community Preservation Act Funds; 2.) Payments in Lieu of Onsite Construction provided for by adopting an Inclusionary Zoning Bylaw: 3.) Community Development Block Grant funding; 4.) Private Cash Contributions to the Trust Fund; and 5.) from Principal and Interest earned from Trust Fund loan payments, etc.

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

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

***Goal #4:* Promote a diversity of housing options in Abington to meet the needs of a changing and aging population and promote a socio-economically diverse population.**

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

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

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

B. Implementation Strategies

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

The Town should explore and consider the following planning and zoning related strategies to promote the creation of additional affordable units and to appropriately direct new development. The intent of this plan is to identify strategies that can promote new affordable housing opportunities. When these strategies are applied to particular circumstances they will enable new affordable unit creation that is more responsive to local needs and priorities.

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

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

In order to carry out the strategies including in the Housing Production Plan and meet production goals, it will be important for the Town of Abington to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local support, developing partnerships with public/private developers and lenders, and creating a local organization and systems that will support housing production.

Specific actions to help build local capacity to meet local housing needs and production goals are detailed below. While these strategies do not directly produce affordable units, they provide the foundation to implement a proactive affordable housing agenda.

Goal #1: Meet the 10 percent state standard for affordable housing so that Abington is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of affordable housing units that equals 10 percent of total housing units.

STRATEGY 1.1: MAKE SURE ALL ELIGIBLE UNITS ARE ADDED TO THE SUBSIDIZED HOUSING INVENTORY ON A TIMELY BASIS.

Timeframe: Priority 1.

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

STRATEGY 1.2: PRESERVE THE EXISTING AFFORDABLE HOUSING STOCK INCLUDING ITS DIVERSITY OF PRICES, BUILDING TYPES, LOT SIZES, AND RESTRICTIONS ON EXISTING AFFORDABLE UNITS.

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

Timeframe: Priority 1

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

STRATEGY 1.3: ADOPT AN INCLUSIONARY ZONING BYLAW.

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

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

Inclusionary zoning is another tool to create affordable housing and helps to ensure that production of new affordable units keeps pace with the overall rate of new development of market rate units in the community, thereby helping to ensure continued compliance with the State's 10 percent affordable housing goal. An Inclusionary Zoning bylaw would require a developer to set aside a certain percentage of housing units for that will qualify for certification as affordable housing. An inclusionary zoning bylaw is an effective and predictable way to increase affordable housing stock in the community without requiring significant outlays by the community and ensures that new sizeable market-rate developments will not adversely affect the Town's SHI percentage. It should be noted that the bylaw can also allow in-lieu payments that reflects the price of affordable housing and

land availability in Abington. The fee will be calculated based on a formula that will be detailed within the Zoning Bylaw. Many variations of inclusionary zoning bylaws have been adopted throughout the Commonwealth with varying degrees of success. It is important that Abington craft a bylaw that is custom to Abington to ensure its success.

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

Timeframe: Priority 1

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

STRATEGY 1.4: INVESTIGATE FUNDING SOURCES FOR AFFORDABLE HOUSING MAINTENANCE AND REHABILITATION

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

Timeframe: Priority 2

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

STRATEGY 1.5: CONTINUE TO UTILIZE LOCAL INITIATIVE PROGRAM

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

Timeframe: Priority 2

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

Goal #2: Establish a Municipal Affordable Housing Trust.

STRATEGY 2.1: LEGISLATIVE BODY ADOPTS A MUNICIPAL AFFORDABLE HOUSING TRUST

After the Municipal legislative body votes to adopt the trust, the Town Clerk must certify the bylaw. Once certified, the bylaw must be submitted to the Attorney General of the Commonwealth of MA. The Attorney General is statutorily required to approve bylaws for consistency with state law within 90 days from the Clerk's submission of a certified copy of the bylaw, a request for approval, a statement explaining the purpose and adequate proof that all procedural requirements have been met. The request and the proof must be submitted within 30 days after final adjournment of the town meeting at which the bylaw was adopted.

Timeframe: Priority 1

Responsible entity: The Board of Selectmen, The Town Manager and Town Meeting.

STRATEGY 2.2: ESTABLISH A BOARD OF TRUSTEES

The municipality's chief executive officer is required to appoint the members of the board of trustees per the requirements adopted through your local affordable housing trust bylaw. A strong board of trustees should include broad representation from the public and private sectors. The Trust consists of five trustees with the Town Manager, or his designee being an ex-officio trustee. The Trustees are appointed by the Board of Selectmen for staggered two year terms.

Timeframe: Priority 1

Responsible entity: The Board of Selectmen and the Town Manager.

STRATEGY 2.3: DECLARATION OF TRUST

The first order of business for the new board of trustees is to execute the Declaration of Trust, which sets the trust's authority, rules and regulations. It should be recorded at the Registry of Deeds/Land Court District. While a declaration of trust is not legally required under the statute, it is strongly recommended because the declaration once recorded, will provide record notice of the establishment of the Trust and its powers and authority to hold and convey title to real estate. In any event, it would have to be recorded when a trust acquired any interest in real property by deed, restriction or mortgage. Declaration of the trust will not be accepted by the land court registry district unless these declarations are filed with the deed to a specific piece of property. The declaration should be reviewed by Town Counsel.

Timeframe: Priority 1

Responsible entity: The Board of Selectmen, Town Manager and The Affordable Housing Trust.

STRATEGY 2.4: CREATE ACTION PLAN AND SECURE FUNDING MECHANISM TO CAPITALIZE TRUST.

The Affordable Housing Trust is charged with providing for the creation and preservation of affordable housing for the benefit of low and moderate income households. The Trust has the authority to acquire by gift, purchase, or otherwise real estate and personal property, both tangible and intangible, of every sort and description, and to use such property in such a manner as the trustees deem most appropriate to carry out its purpose of creating and preserving affordable housing for the residents of the Town. The fund could be capitalized via Community Preservation Act (CPA). Other communities in the region also partially fund their affordable housing trusts in this manner. Abington adopted CPA in April of 2016. CPA assesses a 1.5% charge on town property taxes. There is an exemption for low income residents on the first $100,000 of assessed value.

Timeframe: Priority 1

Responsible entity: The Board of Selectmen, Town Manager and The Affordable Housing Trust.

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

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STRATEGY 3.1: CONDUCT SCREENING ANALYSIS OF TOWN-OWNED LAND

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

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

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

STRATEGY 3.2: STUDY OPPORTUNITIES FOR RE-USE OF EXISTING BUILDINGS OR USE PREVIOUSLY DEVELOPED OR TOWN-OWNED SITES FOR NEW COMMUNITY HOUSING.

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

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

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

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

Timeframe: Priority 2

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

STRATEGY 3.3: ENCOURAGE MIXED USE DEVELOPMENT TO PROMOTE A MIX OF COMMERCIAL AND AFFORDABLE UNITS NEAR DOWNTOWN AMENITIES.

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

Timeframe: Priority 2

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

STRATEGY 3.4: COLLABORATE WITH HOUSING PARTNERS.

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

Timeframe: Priority 2

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

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Goal #4: Promote a diversity of housing options in Abington to meet the needs of a changing and aging population and promote a socio-economically diverse population, including constructing new units and preserving existing dwellings.

STRATEGY 4.1: SUPPORT AGING IN THE COMMUNITY THROUGH INCREASED MULTI-GENERATIONAL HOUSING OPTIONS, AND PROGRESSIVE SENIOR FACILITIES.

- Maximize existing community resources to enable seniors to continue living in the housing of their choice, and provide education about a range of housing options.
- Provide multi-generational community housing opportunities that give priority to local residents, veterans, town employees, and families of students enrolled in the town public schools.

Timeframe: Priority 2

Responsible Entities: The Board of Selectmen and The Committee.

STRATEGY 4.2: DISTRIBUTE AND DIVERSIFY NEW PRODUCTION AND INSURE THAT NEW HOUSING CREATION IS HARMONIOUS WITH THE CHARACTER OF ABINGTON.

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any one residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.

- Develop project alternatives in recognition of a range of housing needs in town including rental and homeownership options as well as housing for seniors, veterans, families, and individuals with disabilities.
- Help eligible homeowners and home buyers access housing assistance.
- Encourage the creation of workforce-housing units that are affordable to middle income households making between 80 percent and 120 percent of AMI.

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

Timeframe: Priority 1

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

STRATEGY 4.3: CONSIDER BROADER USE & ACCEPTANCE OF ACCESSORY DWELLING UNITS.

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

Timeframe: Priority 1

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

STRATEGY 4.4: REVIEW PRIVATE PROPERTIES FOR HOUSING OPPORTUNITIES.

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

Timeframe: Priority 2

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

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

STRATEGY 5.1: ENCOURAGE MIXED USE DEVELOPMENT TO PROMOTE A MIX OF COMMERCIAL AND AFFORDABLE UNITS NEAR DOWNTOWN AMENITIES.

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

Timeframe: Priority 1

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

STRATEGY 5.2: DISTRIBUTE AND DIVERSIFY NEW PRODUCTION AND INSURE THAT NEW HOUSING CREATION IS HARMONIOUS WITH THE CHARACTER OF ABINGTON.

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any one residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.

- Develop project alternatives in recognition of a range of housing needs in town including rental and homeownership options as well as housing for seniors, veterans, families, and individuals with disabilities.
- Help eligible homeowners and home buyers access housing assistance.
- Encourage the creation of workforce-housing units that are affordable to middle income households making between 80 percent and 120 percent of AMI.

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

Timeframe: Priority 1

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

STRATEGY 5.3: ENCOURAGE LOCAL HOUSING INITIATIVES AND CONTINUE LOCAL PLANNING EDUCATION TO PROMOTE ACHIEVEMENT OF STATE-MANDATED AFFORDABLE HOUSING GOALS.

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

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

  Specific learning opportunities include the University of Massachusetts Extension's Citizen Planner Training Collaborative (CPTC) offers classes periodically throughout the year and may provide customized training sessions to individual communities. The Massachusetts Housing Partnership (MHP) conducts the annual Massachusetts Housing Institute "a workshop that actively engages participants in discussion and problem solving around issues related to the development of affordable housing". Other organizations, such as Department of Housing and Community Development (DHCD), Citizens Housing and Planning Association (CHAPA), and the Community Preservation Coalition (CPC) also provide conferences, training sessions and publications on a wide variety of housing issues. If fees are involved, funding should be made

available. This training should also be accessed on an ongoing basis as membership of these boards and committees turns over. Specialized training should also be made available to professional staff persons to keep them up-to-date on the new regulations and best practices.

Timeframe: Priority 1

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

STRATEGY 5.4: CREATE FLEXIBLE ZONING STANDARDS FOR AFFORDABLE HOUSING BY ALLOWING DEVELOPMENT OF SUBSTANDARD LOTS THROUGH THE SPECIAL PERMIT PROCESS TO CREATE AFFORDABLE UNITS.

Timeframe: Priority 1

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

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

Table 37 provides a list of the planned strategies in each category of activities.

Table 37: Abington Housing Production Plan Strategy

Strategies	Priority 1	Priority 2	Responsible Entities
Goal #1: *Meet the 10% state standard for affordable housing so that Abington is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total housing units.*			
Strategy 1.1: Add eligible units to SHI	√		TM
Strategy 1.2: Preserve affordable housing stock.	√		BOS, AHC
Strategy 1.3: Adopt an inclusionary zoning bylaw.	√		BOS, TM, AHC, PB, ZBA
Strategy 1.4: Investigate funding sources for affordable housing maintenance and rehabilitation.		√	BOS, TM, AHC
Strategy 1.5: Continue to utilize the local initiative program.		√	BOS, TM, AHC, PB
Goal #2: *Establish a Municipal Affordable Housing Trust.*			
Strategy 2.1: Legislative body adopts a Municipal Affordable Housing Trust.	√		BOS, TM
Strategy 2.2: Establish a Board of Trustees.	√		BOS, TM
Strategy 2.3: Declaration of Trust	√		BOS, TM
Strategy 2.4: Create action plan and secure funding mechanism.	√		BOS, TM
Goal #3: *Create affordable housing units through adaptive reuse of existing buildings and town owned properties*			
Strategy 3.1: Conduct screening analysis of Town-owned properties		√	BOS, TM, AHC
Strategy 3.2: Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.		√	BOS, TM, AHC, PB
Strategy 3.3: Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.		√	BOS, PB, ZBA
Strategy 3.4: Collaborate with Housing Partners		√	BOS, TM, AHC

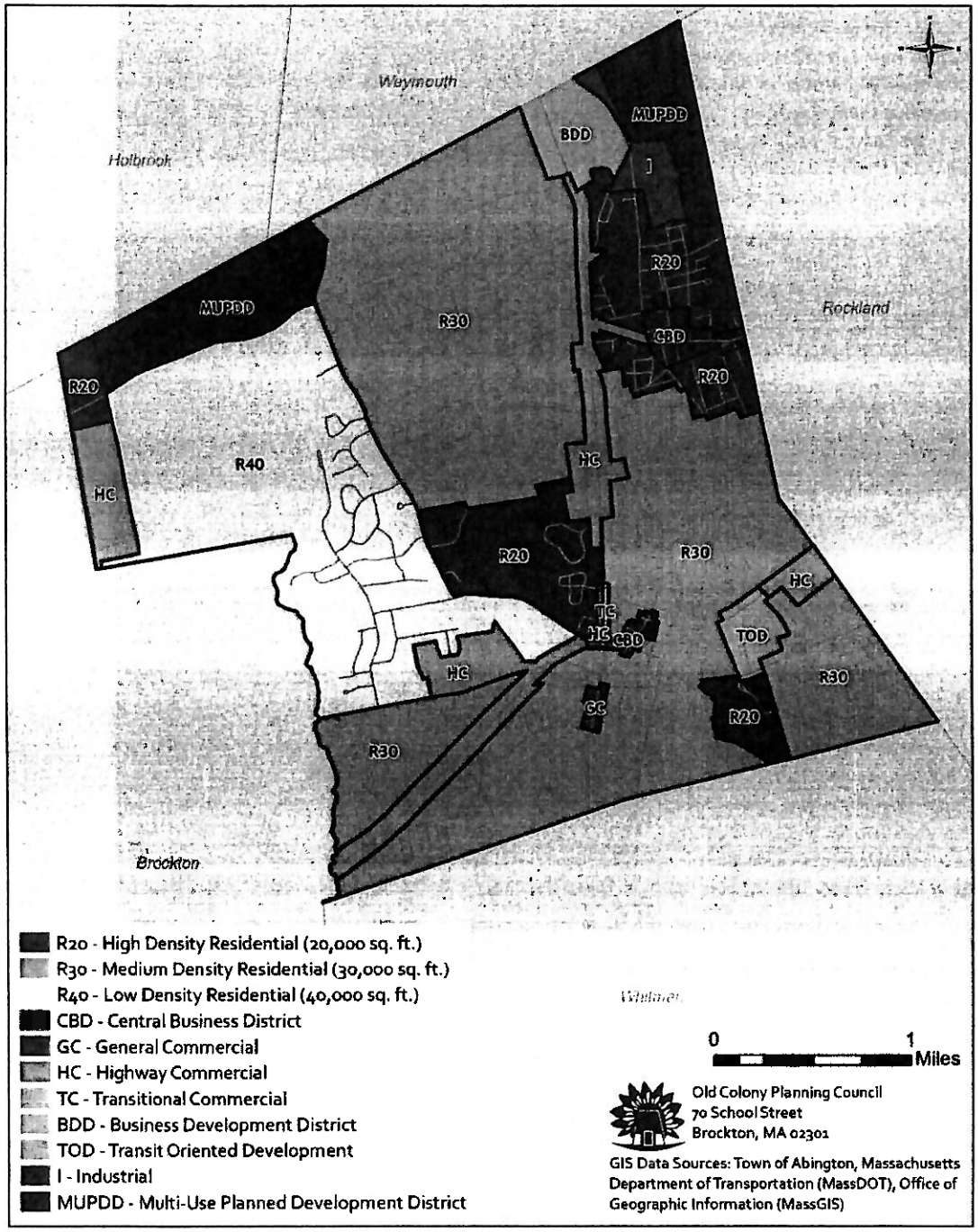
Strategies	Priority 1	Priority 2	Responsible Entities
***Goal #4:** Promote a diversity of housing options in Abington to meet the needs of a changing and aging population and promote a socio-economically diverse population.*			
Strategy 4.1: Support aging in the community through increased multi-generational housing options and progressive senior facilities.		√	BOS, AHC
Strategy 4.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the suburban character of Abington.	√		BOS, TM, AHC, PB, ZBA, CC
Strategy 4.3: Consider broader use and acceptance of Accessory Dwelling Units	√		BOS, TM, AHC, PB, ZBA, CC, BOH
Strategy 4.4: Review private properties for housing opportunities.		√	BOS, TM, AHC, PB, ZBA, CC, BOH
***Goal #5:** Prioritize affordable housing on infill development and abandoned and vacant properties.*			
Strategy 5.1: Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.	√		BOS, TM, AHC, PB, ZBA, CC
Strategy 5.2: Insure that new housing creation is harmonious with the suburban character of Abington.	√		BOS, TM, AHC, PB, ZBA, CC
Strategy 5.3: Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.	√		BOS, TM, AHC, PB, ZBA, CC, BOH
Strategy 5.4: Create flexible zoning standards for affordable housing by allowing development of substandard lots through special permit process to create affordable units.	√		BOS, TM, AHC, PB, ZBA, CC

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

Appendix A: Town of Abington Zoning Map

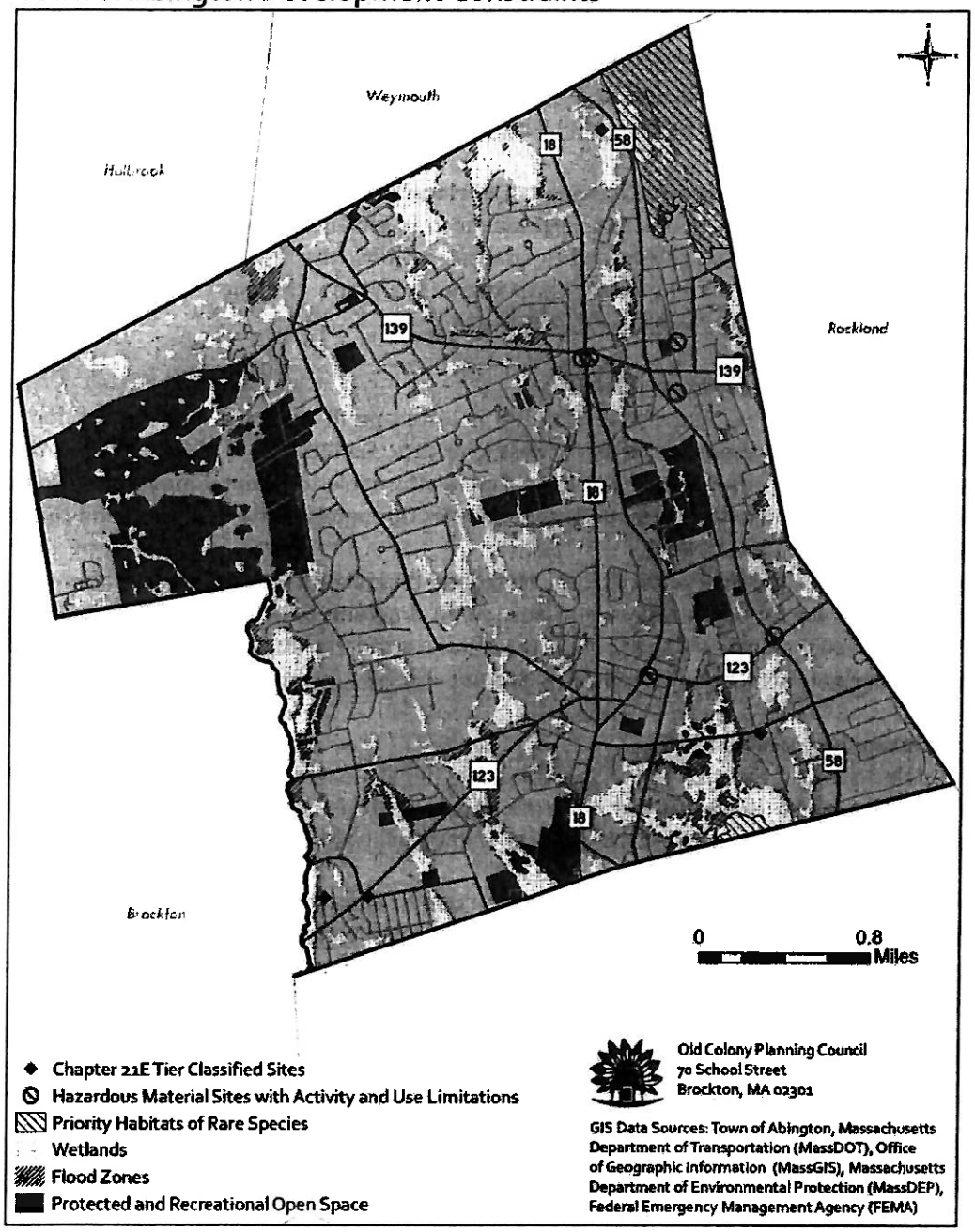
Figure 16: Town of Abington Zoning Map

Town of Abington Zoning Map



Appendix B: Abington Developmental Constraints Map

Town of Abington Development Constraints



Appendix C: Available Housing Resources & Programs

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

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

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

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

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

MHP was established in 1985 to increase the state's overall rate of housing production and work with cities and towns to demonstrate new and better ways of meeting the need for affordable housing. The MHP focuses its efforts in three main areas: community assistance, rental development, and homeownership. Additional information can be found on MHPs website at http://www.mhp.net/

South Shore Habitat for Humanity
Habitat for Humanity is a global nonprofit housing organization working in nearly 1,400 communities across the United States and in approximately 70 countries around the world. Habitat's vision is of a world where everyone has a decent place to live. Habitat works toward their vision by building strength, stability and self-reliance in partnership with people and families in need of a decent and affordable home.

The South Shore Chapter of Habitat for Humanity was founded in 1986, and covers 35 cities and towns south and southwest of Boston. In the 30 years since its inception, South Shore Habitat for Humanity has built 56 homes in 21 communities, helping more than 99 adults and 194 children build a place to call home. Additional information can be found on the Chapter's website at https://sshabitat.org/

Housing Solutions for Southeastern Massachusetts
Housing Solutions for Southeastern Massachusetts – formerly known as South Shore Housing – is a regional nonprofit organization focused on providing housing services and developing affordable housing in Abington and Bristol counties. Its mission is to help low- and moderate-income families and individuals secure affordable housing and use that housing as a foundation for improving their economic stability and wellbeing.

This is accomplished through a wide variety of programs and resources, including: housing for homeless families, homeless prevention initiatives, training and support for homebuyers and owners, the effective administration of 2,200 rental subsidies, the development and management of affordable housing, technical assistance to help cities and towns increase the supply of affordable housing, and through partnerships with service providers to address the housing needs of individuals with mental illness and developmental disabilities. Additional information can be found at http://housingsolutionssema.org/

NeighborWorks Southern Mass
NeighborWorks Southern Mass is non-profit corporation that believes affordable housing and stable neighborhoods help individuals and families realize their full dignity and potential. NeighborWorks Southern Mass consists of a partnership of residents, businesses, and local governments. Its mission is to help people have a safe and affordable place to live. They accomplish this by developing and managing affordable housing, educating and assisting homeowners and homebuyers, and helping homeowners repair and maintain their homes. Additional information can be found at http://nwsoma.org/

MassHousing
MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that raises capital by selling bonds and then lending the proceeds to low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or mixed-income rental housing. Additional information can be found at http://masshousing.com

Community Preservation Act (CPA)
The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000, and allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic preservation, affordable housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund, which varies from year to year.

To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low income residents from paying the surcharge, or exempting the first $100,000 of a property's assessed value. Each year at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be created that makes recommendations to the Board of Selectmen and Town Meeting on how to use the funds. To date, 172 municipalities (49% of the municipalities in Massachusetts) have adopted the CPA, including the local communities of Abington, Kingston, Hanson, Norwell, Marshfield, Hanover, Duxbury and Plympton. Halifax is the only community bordering Abington that has not adopted CPA. Additional information can be found at http://www.communitypreservation.org/

Local Initiative Program (LIP)
The Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low- and moderate-income households. Unlike conventional housing subsidy programs, in which a state or federal agency must approve every aspect of financing, design and construction, the LIP allows most of these decisions to be made by the municipality. LIP regulations and guidelines address those program components that must be reviewed and approved by DHCD. For example, incomes of households served, fair marketing, profit limitation and establishing long-term affordability for the units which are built. Eligible applicants include both for-profit and non-profit developers working in concert with a city or town, as the municipality and developer jointly submit the application. Additional information can be found at http://www.mass.gov/hed/housing/affordable-own/local-initiative-program-lip.html

HOME Investment Partnerships Program (HOME)
HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. HOME funds can be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or for the new construction of homeownership projects. Projects seeking HOME funds must include a minimum of 3 HOME-assisted ownership units, the sites for which must be secured with a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers; non-profit developers; non-profit organizations designated as Community Housing Development Organizations (CHDOs) and municipalities in cooperation with any of the above. Additional information can be found at http://www.mass.gov/hed/housing/affordable-own/home-investment-partnerships-program.html

Housing Stabilization Fund
The Housing Stabilization Fund (HSF) is a state funded bond program that assists in the production and preservation of affordable housing for low-income families and individuals. HSF monies may be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or the new construction of homeownership projects. Projects seeking HSF must have a minimum of 3 HSF-assisted ownership units, which must be secured with, at a minimum, a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers, non-profit developers, local housing authorities and municipalities in cooperation with for-profit or non-profit developers. Additional information can be found at http://www.mass.gov/hed/housing/affordable-own/housing-stabilization-fund.html

The Massachusetts Affordable Housing Trust Fund (AHTF)
The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. AHTF funds are focused on those activities that create, preserve or acquire housing throughout the state for the benefit of those households. AHTF funds may also be used for permanent or transitional housing for homeless families and individuals, and for the modernization, rehabilitation and repair of public housing. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other nonprofit organizations, for-profit entities, and private employers. Additional information can be found on the AHTFs website at http://www.mass.gov/hed/housing/affordable-rent/ahtf.html

Community Development Block Grants (CDBG)
The Massachusetts Community Development Block Grant Program is a federally funded, competitive grant program designed to help small cities and towns meet a broad range of community development needs.

Assistance is provided to qualifying cities and towns for housing, community, and economic development projects that assist low and moderate-income residents, or by revitalizing areas of slum or blight. Municipalities with a population of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD) are eligible for CDBG funding.

Eligible CDBG projects include but are not limited to housing rehabilitation or development, micro-enterprise or other business assistance, infrastructure, community/public facilities, public social services, planning, removal of architectural barriers to allow access by persons with disabilities, and downtown or area revitalization. Additional information can be found at http://www.mass.gov/hed/community/funding/community-development-block-grant-cdbg.html

Federal Low-Income Housing Tax Credit (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) was created by Congress in 1986 to promote the construction and rehabilitation of housing for low income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial rehabilitation of housing for low income persons. Both for-profit and nonprofit developers are eligible to take advantage of the tax credit. At least 20% of the units must be reserved for persons with incomes at/or below 50% of the area median income adjusted for family size; or at least 40% of the units must be made affordable for persons with incomes at/or below 60% of the area median income adjusted for family size. In addition, the project must be retained as low-income housing for at least 30 years. Additional information can be found at http://www.mass.gov/hed/housing/affordable-rent/low-income-housing-tax-credit-lihtc.html

Community Economic Development Assistance Corporation (CEDAC)

CEDAC is a public-private community development finance institution that provides financial resources and technical expertise for community-based and other non-profit organizations engaged in effective community development in Massachusetts. CEDAC's work supports three key building blocks of community development: affordable housing, workforce development, and early care and education. In terms of housing programs, CEDAC helps community development corporations and other non-profit developers by providing them early stage capital financing and technical assistance throughout the development process. CEDAC Housing's financing options, which include predevelopment, acquisition, and bridge lending, provide developers with the patient capital to acquire property, hire a team of professional consultants that are needed for moving a development forward, and assemble financing packages to complete the projects. Additional information can be found at https://cedac.org/

MassWorks Infrastructure Program

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development, multi-family housing opportunities, community revitalization, and job creation. The Program represents an administrative consolidation of the following six former grant programs: Public Works Economic Development (PWED), Community Action Development Grant (CDAG), Growth Districts Initiative (GDI), Massachusetts Opportunity Relocation and Expansion Program (MORE), Small Town Rural Assistance Program (STRAP), and the Transit Oriented Development (TOD) Program. Additional information can be found at http://www.mass.gov/hed/economic/eohed/pro/infrastructure/massworks/

Appendix D: DHCD, MHP, CEDAC, MassHousing and MassDevelopment Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.

Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

(i) are in a location where there is insufficient market demand for such units , as determined in the reasonable discretion of the applicable State Housing Agency; or

(ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

Appendix E: Draft Inclusionary Zoning Bylaw

A. Purpose and Intent.

(1) The purpose of this Section of the Bylaw is to promote the public welfare by promoting the development and availability of housing affordable to a broad range of households with varying income levels within the Town of Abington, and to outline and implement a coherent set of policies and objectives for the development of affordable housing which will satisfy the Town's obligations under Massachusetts General Laws (M.G.L.) Chapter 40B Sections 20-23, its regulations, or any amendments thereto, and which will be consistent with the Refined Village Centers Plan, as well as any Affordable Housing Plan and/or Comprehensive Master Plan for the Town as may be adopted from time to time.

(2) It is intended that the Affordable Units that result from this Section of the Bylaw be considered as Local Initiative Program (LIP) dwelling units in compliance with the requirements for the same as specified by the Massachusetts Department of Housing and Community Development (MHDC), and that said units count toward the Town's requirements under Massachusetts General Law Chapter 40B, Sections 20-23, its regulations, or any amendments thereto.

B. Definitions.

AFFORDABLE UNIT – A dwelling unit constructed per the requirements of Section 205-71 of the Bylaw which meets the following conditions:

1. In a Project in which Affordable Units will be rented, a unit shall be considered an Affordable Unit if:

    a. It is rented to an eligible LOW or MODERATE INCOME HOUSEHOLD; and

    b. It is made available at a cost including rent, insurance and tenant-paid utilities of no more than 30% of gross household income of households at LOW or MODERATE HOUSEHOLD INCOME LEVELS.

    c. The Massachusetts Department of Housing and Community Development (DHCD) regulations and guidelines for qualification of the Affordable Units towards meeting the requirements under Chapter 40B of the Massachusetts General Laws, its regulations, or any amendments thereto, including maximum rents and sale price, will be followed in order to enable the Town to qualify the dwelling units created under Section 205-71 of the Bylaw towards the Town's subsidized housing inventory.

2. In a Project in which Affordable Units will be sold, a unit shall be considered an Affordable Unit if:

    a. It is sold to an eligible LOW or MODERATE HOUSEHOLD INCOME; and

    b. It is made available at a cost including mortgage interest, principal, taxes, insurance and common charges of no more than 30% of gross household income of LOW OR MODERATE HOUSEHOLD INCOME LEVELS.

    c. The Massachusetts Department of Housing and Community Development (DHCD) regulations and guidelines for qualification of the Affordable Units towards meeting the requirements under Chapter 40B of the Massachusetts General Laws, its regulations, or any amendments thereto, including

maximum rents and sale price, will be followed in order to enable the Town to qualify the dwelling units created under Section 205-71 of the Bylaw towards the Town's subsidized housing inventory.

HOUSEHOLD INCOME, LOW -- a combined household income which is less than or equal to 50% of MEDIAN HOUSEHOLD INCOME or any other limit established under Chapter 40B, its regulations or any amendment thereto.

HOUSEHOLD INCOME, MEDIAN -- the median income, adjusted for household size, as reported by the most recent information from, or calculated from regulations promulgated by, the United States Department of Housing and Urban Development (HUD), pursuant to Section 8 of the Housing Act of 1937, as amended by the Housing and Community Development Act of 1974, and/or the Commonwealth's Local Initiative Program and/or any successor federal or state program.

HOUSEHOLD INCOME, MODERATE -- a combined household income which is less than or equal to 80% of MEDIAN HOUSEHOLD INCOME or any other limit established under M.G.L. Chapter 40B, its regulations or any amendment thereto.

HOUSING TRUST -- An account established by: (a) the Town for the specific purpose of creating affordable housing, or (b) a housing trust or community development corporation designated by the Town and created under the laws of the Commonwealth of Massachusetts; for the specific purpose of creating affordable housing, including use of the funds for the purchase of land or units, or the development of new or rehabilitation of existing dwelling units for low or moderate income housing occupants.

MARKET RATE UNIT – a dwelling unit in a residential or mixed-use development that is not restricted in terms of price or rent.

PROJECT – any residential development, including the subdivision of land, pursuant to M.G.L. Chapter 41 Section 81-U, which results in the construction of new dwelling units within the Town of Abington as defined in Paragraph C(1) of Section 205-71 of the Bylaw.

RURAL SERVICE AREA – As defined in Section 205-37 of the Bylaw.

SPECIAL PERMIT GRANTING AUTHORITY – Planning Board and/or Board of Appeals.

VILLAGE SERVICE AREA – As defined in Section 205-37 of the Bylaw.

C. Procedures.

1. Applicability. In all zoning districts, a special permit from the Special Permit Granting Authority pursuant to the provisions of this Section shall be required for the following uses:

a. any residential use of land that requires a special permit and results in any net increase of six (6) or more dwelling units, whether on one or more contiguous parcels, and whether by new construction or by the alteration, expansion, reconstruction or change of existing residential or non-residential space; and b. a residential subdivision of land into six (6) or more lots for residential use pursuant to M.G.L.

Chapter 41 81-U; and any development of less than six (6) dwelling units or less than six (6) lots is eligible for this Special Permit on a voluntary basis.

The requirements of this Section are applicable to lots within a tract of land in whole or in part. For purposes of this section, a tract of land shall mean a single parcel or lot or a set of contiguous parcels or lots which were held in common ownership on April 4, 2005 or on any date subsequent thereto.

Local Preference. The Special Permit Granting Authority shall require the applicant to comply with local preference requirements, if any, as established by the Board of Selectmen and/or the Director of the Office of Community Development.

2. Affordable Units Required.

a. Requirement. All Projects shall include the number of Affordable Units required under this Section of the Bylaw. No application for uses noted in Section (C)(1) shall be approved, nor shall any such Project be constructed, without compliance with this Section of the Bylaw.

b. Exemptions. This Section of the Bylaw shall not apply to the reconstruction of any Dwelling Units that were destroyed by fire, flood, earthquake or other act of nature, or a project of less than six (6) dwelling units.

3. Information in Application. Applications for Projects shall include the following information, in addition to information otherwise required under the Bylaw: three (3) copies of ONE of the following (a through e), and f, in order of preference:

a. The Memorandum of Understanding (MOU) between the Developer and the Abington Housing Authority as described in the Town of Abington's Developing Affordable Housing in Abington guide, OR

b. The information requested for submittal to the Abington Housing Authority and the Abington Office of Community Development under "Review Process for Developers" in the Developing Affordable Housing in Abington guide, OR

c. The following information: i. The location, structure, proposed tenure (rental or ownership) and size of the proposed Market Rate and Affordable Units; ii. The calculations used to determine the number of required Affordable Units; iii. A floor plan or site plan depicting the location of the Affordable Units; iv. The income level targets for each Affordable Unit; v. The mechanisms that will be used to assure that the Affordable Units remain affordable for the required term; vi. for phased developments, a phasing plan; vii. a description of any requested incentives as allowed in Paragraph C(8); and viii. a marketing plan for the process by which qualified households will be reviewed and selected to either purchase or rent affordable units, consistent with the Local Initiative Plan requirements of the Massachusetts Department of Housing and Community Development; OR

d. A written request for waivers of this requirement stating the reasons for this request, OR

e. A written explanation of reasons Petitioner seeks confirmation of exemption from said requirements, AND

f. Any other information requested by the Special Permit Granting Authority.

4. Number of Affordable Units.

a. Basic Requirement. The required number of Affordable Units included in a Project shall depend upon the total number of Dwelling Units in the Project. The Developer of the Project may choose which type of Affordable Units to include. Once the total number of Dwelling Units is established within a Project, based on the underlying zoning regulations and/or applicable subdivision rules and regulations (the "By-Right Dwelling Units"), there shall be added to and included within Rental Projects or Ownership Projects an additional number of Affordable Units consisting of not less than ten (10) percent of the By-Right Dwelling Units. The Special Permit Granting Authority and the applicant can mutually agree upon a number that exceeds the Basic Requirement number. The Special Permit Granting Authority shall have the authority as part of the Special Permit provided in this Section to waive the dimensional, intensity and other applicable regulations of the Bylaw to implement the creation of the Affordable Units required herein.

b. Fractional Units. When the application of the percentages specified above results in a number that includes a fraction, the fraction shall be rounded up to the next whole number if the fraction is 0.7 or more. If the result includes a fraction below 0.7, the Developer shall have the option of rounding up to the next whole number and providing the Affordable Unit on-site.

c. Blended Targeted Income Levels. The Developer may request that the project include Affordable Units that are targeted to a mix of income levels (Moderate and Low) instead of just to one income level. The final decision regarding the mix of targeted income levels shall be made by the Special Permit Granting Authority pursuant to Paragraph D.

d. Unit Mix. The unit mix (i.e. the number of bedrooms per unit) of the Affordable Units shall be in the same proportion as the unit mix of the market rate units. For example, if a project has 10 two-bedroom units and 20 one-bedroom units and is required to include 3 Affordable Units, then the Affordable Units must consist of 1 two-bedroom unit and 2 one-bedroom units. If only one Affordable Unit is required and the other units in the project have various numbers of bedrooms, the Developer may select the number of bedrooms for that unit. If Affordable Units cannot mathematically be exactly proportioned in accordance with the Market Rate Units, the unit mix shall be determined by the Special Permit Granting Authority pursuant to Paragraph D.

e. Location of Affordable Units. Except as provided in Paragraph C (5) Alternatives, all Affordable Units shall be built on the same site as the remainder of the project.

f. Replacement Units. If a proposed residential project would result in the demolition or elimination of existing dwelling units that have (or within the twelve months prior to submittal of the application had) rent levels affordable to Low-Income Households, and these dwelling units were built less than 30 years ago, and these dwelling units did have an affordable deed-restriction, the affordable dwelling units must be replaced on a one for-one basis affordable to Low-Income Households under the provisions of this

Section of the Bylaw. If the number of required Affordable Units is less than the number of low income units being eliminated, then Developer shall include a number of Affordable Units affordable to Low Income Households in an amount equal to the number of low income units being eliminated.

5. Alternatives. The Developer may propose an alternative means of compliance with this Section of the Bylaw instead of provision of on-site Affordable Units. The Developer is required to submit the reasons by which the alternative to construction of affordable units on-site are being offered for consideration. The Town has a preference for construction of affordable units on site where feasible. If an alternative is proposed, information supporting the request is required at the time of the submittal of the Petition.

a. Off-Site Construction of Affordable Units. Affordable Units may be constructed off-site upon a determination by the Special Permit Granting Authority that on-site construction is infeasible, or that on-site construction is not in the best interests of the Town, or that off-site construction would be more advantageous, as demonstrated to the satisfaction of the Special Permit Granting Authority by the proponent. The proponent is required to provide a written summary with respect to the proposal's consistency with the State's Smart Growth guidelines and the Town of Abington's Comprehensive Master Plan, and in making said determination, the SPGA will evaluate whether the proposal is consistent with said criteria. If this option is chosen, then the off-site Affordable Units must be constructed prior to or concurrently with construction of the on-site project. The Affordable Unit size must meet the same requirements as if the Affordable Units were constructed on-site. No Certificate of Occupancy will be issued for any corresponding Market Rate Unit prior to Affordable Unit construction completion.

b. Land Dedication. The Special Permit Granting Authority may, in its sole discretion, only upon a determination by the Special Permit Granting Authority that construction of the affordable units per Paragraph C(4) or Paragraph C(5)a is infeasible and/or is not in the best interest of the Town, determine that, in lieu of building Affordable Units, the Developer may offer to the Town of Abington land within the Town of Abington, and the Special Permit Granting Authority, in concert with the Board of Selectmen, may recommend to Town Meeting to accept, donations of land in fee simple, on or off-site, that the Special Permit Granting Authority determines is suitable for the construction of at least the number of Affordable Units otherwise required per Section C(4). The proponent is required to provide a written summary with respect to the proposal's consistency with the State's Smart Growth guidelines and the Town of Abington's Comprehensive Master Plan, and in making said determination the SPGA will evaluate whether the proposal is consistent with said criteria. The Special Permit Granting Authority shall require prior to accepting land as satisfaction of the requirements of this Bylaw, that the Developer shall submit two (2) appraisals of the land in question (future values may be taken into account in this appraisal), as well as other data relevant to the determination of equivalent value. The value of donated land shall be equal to or greater than 115% of the construction or set-aside of affordable units. The Developer must also supply certified information that the land to be donated will support the required number of dwelling units per current Abington Zoning Bylaws, Abington Board of Health Regulations, and Abington Conservation Commission requirements as of the date of transfer (i.e. that the land is buildable). The transfer of said land shall be at no cost to the Town, and shall include title insurance.

Providing that Town Meeting accepts said land, the developer will not have to build the Affordable Units otherwise required under this Section of the Bylaw.

c. Fees in Lieu of Affordable Housing Units.

i. As an alternative to Section (C) (4A), and allowed by law, a Developer may contribute a fee to the Abington Affordable Housing Trust Fund or other 501 (C) (3) fund established for the purposes of creating affordable housing s designated by the Special Permit Granting Authority to be used for the development of affordable housing in-lieu of constructing and offering affordable units within the locus of the proposed development or off-site.

ii. Calculation of fees-in-lieu of units is subject to current pricing of affordable housing units and related land and construction costs.

iii. Payment of Fees-in-lieu of Affordable Housing Units shall be paid according to the following schedule; 25% of Calculated Fee to be paid by developer to the Abington Affordable Housing Trust Fund or other 501 (C) (3) fund as designed by the Special Permit Granting Authority within ten (10) days from the date on which a copy of the special permit is filed with the Town Clerk, excluding the amount of time required for the appeal period to expire and the amount of time required to pursue and await the determination of any such appeal, then these Special Permits shall expire, except insofar as the foregoing statement is modified by Chapter 195 of the Acts of 1984.. The balance to be paid in three (3) equal payments; first payment due when 1/3 of the total units have been built, second payment due when 2/3 of the total units have been built, and final payment due when ninety percent of the units have been built. This payment schedule may be negotiated at the sole discretion of the SPCA and may include incentives for earlier payments.

6. Affordable Unit Standards

a. Design. Affordable Units must be dispersed throughout a Project and be comparable in construction quality and exterior design to the Market Rate Units. The Affordable Units must have access to all on-site amenities.

b. Timing. All Affordable Units must be constructed and occupied concurrently with or prior to the construction and occupancy of Market Rate Units or development. In phased developments, Affordable Units may be constructed and occupied in proportion to the number of units in each phase of the Project.

c. Terms of Affordability. Rental Affordable Units must remain affordable in perpetuity, as documented through an affordable housing agreement recorded against the property per Paragraph C(8). Ownership Affordable Units must remain affordable in perpetuity pursuant to an affordable housing agreement recorded against the property per Paragraph C(8).

7. Inclusionary Housing Agreement

a. Agreements Required. Applications for Projects shall be approved only concurrently with the approval of an Inclusionary Housing Agreement pursuant to this Section.

b. Approval. An Inclusionary Housing Agreement between the Developer and the Town of Abington in a form approved by the Special Permit Granting Authority shall be executed and recorded at the Abington County Registry of Deeds or Land Court Registry District of Abington County prior to issuance of a building permit. The Inclusionary Housing Agreement shall provide for the implementation of the requirements of this Section of the Zoning Bylaw. All Inclusionary Housing Agreements must include, at minimum, the following:

i. Description of the development, including whether the Affordable Units will be rented or owner-occupied;

ii. The number, size and location of the Affordable Units, or any approved alternative;

iii. Inclusionary incentives by the Town of Abington (if any);

iv. Provisions and/or documents for resale restrictions, deeds of trust, rights of first refusal or rental restrictions that shall be recorded against the property;

v. Provisions for monitoring the ongoing affordability of the units, and the process for marketing units, and qualifying prospective resident's household for income eligibility;

vi. Deed Restriction acceptable to the Town of Abington. 8. Incentives. In approving an Inclusionary Housing Agreement, the Special Permit Granting Authority may, in its sole discretion, include one or more of the following incentives: a. Unit Size Reduction. The size of the Affordable Units may be smaller than the Market Rate Units as long as the units meet the requirements under Massachusetts General Law Chapter 40B, Sections 20-23, its regulations, or any amendments thereto, and consistent with all other provisions herein. b. Interior Finishes. Affordable Units may have different interior finishes and features than Market Rate Units so long as the interior features are durable, of good quality and consistent with current State building code standards for new housing. c. Exemption available for Affordable Units. Affordable Units created pursuant to this Section of the Bylaw shall be deemed exempt from the provisions of Section 205-11 (Building Permit Limitations) and Section 205-68 (Residential Development Phasing). D. Administration

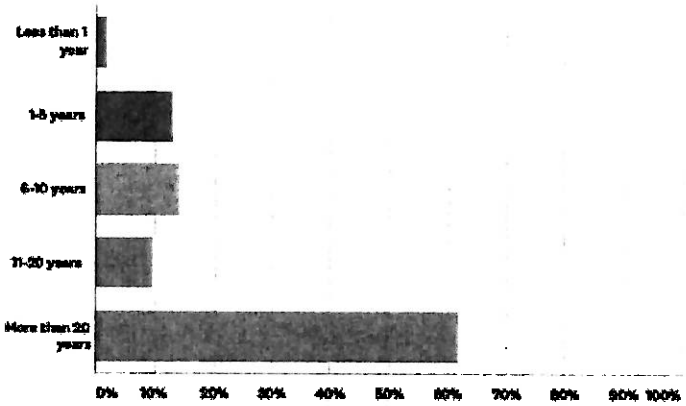
For the purposes of this Section, the designated Special Permit Granting Authority shall be (a) the Planning Board in the case of special permits issued by the Planning Board in accordance with the provisions of the Bylaw and for residential subdivisions, or (b) the Zoning Board of Appeals in the case of special permits issued by the Zoning Board of Appeals in accordance with the provisions of the Bylaw. In reviewing an Inclusionary Zoning proposal, the Special Permit Granting Authority shall be governed by the special permit and environmental design procedures as specified in Section 205-9, and shall take advisory recommendations from the Town's Office of Community Development and Affordable Housing Committee under consideration on all Projects

regarding consistency with the Town's Affordable Housing Plan. The Special Permit Granting Authority may adopt regulations for carrying out its duties under this Bylaw.

Appendix F: Abington's Community Housing Survey and Results

Q1 How long have you lived in Abington? (choose one)

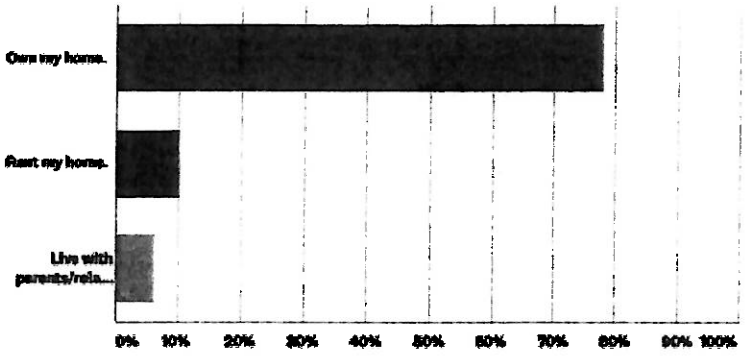
Answered: 126 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	1.59%	2
1-5 years	12.70%	16
6-10 years	14.29%	18
11-20 years	9.52%	12
More than 20 years	61.90%	78
TOTAL		126

Q2 Which best describes your current living situation? (Choose one)

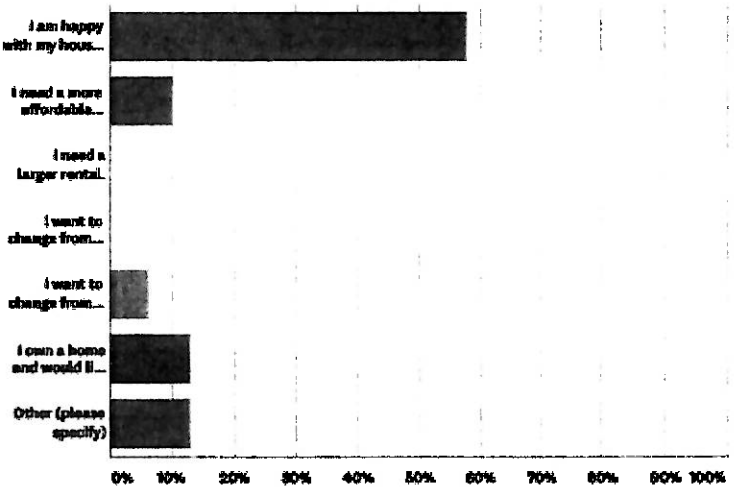
Answered: 126 Skipped: 0



ANSWER CHOICES	RESPONSES	
Own my home.	77.78%	98
Rent my home.	10.32%	13
Live with parents/relatives.	6.35%	8
TOTAL		126

Q3 Have you been able to find the housing situation you need? (Choose one)

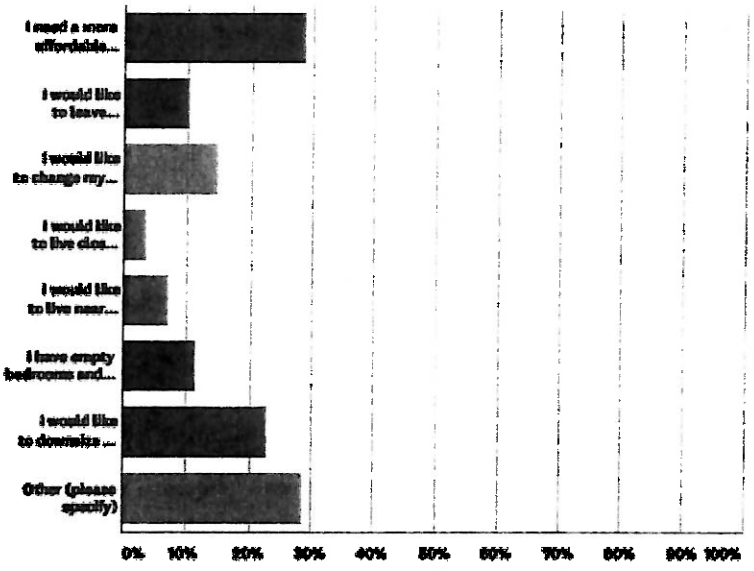
Answered: 126 Skipped: 0



ANSWER CHOICES	RESPONSES	
I am happy with my housing situation.	57.94%	73
I need a more affordable rental.	10.32%	13
I need a larger rental.	0.00%	0
I want to change from ownership to rental.	0.00%	0
I want to change from renter to ownership.	6.35%	8
I own a home and would like to downsize.	12.70%	16
Other (please specify)	12.70%	16
TOTAL		126

Q4 If you would like to change your living situation, please indicate why: (Choose as many as apply)

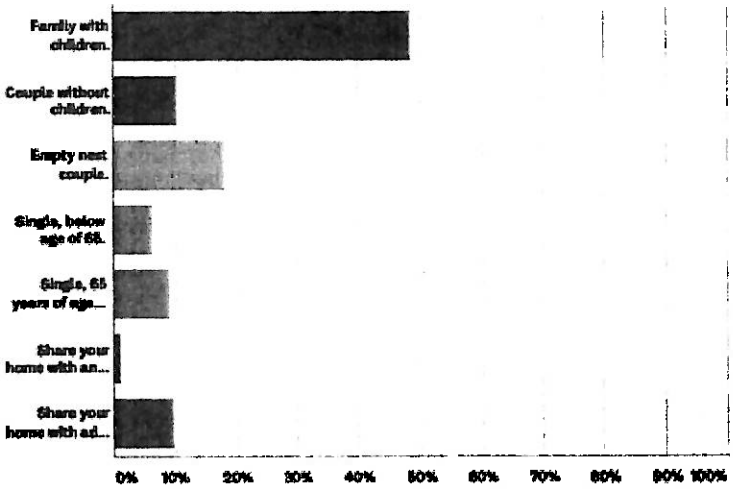
Answered: 88 Skipped: 38



ANSWER CHOICES	RESPONSES	
I need a more affordable living situation.	28.41%	25
I would like to leave Abington.	10.23%	9
I would like to change my family/household situation.	14.77%	13
I would like to live closer to work.	3.41%	3
I would like to live near more amenities.	6.82%	6
I have empty bedrooms and would like to downsize.	11.36%	10
I would like to downsize in order to reduce my expenses in retirement.	22.73%	20
Other (please specify)	28.41%	25
Total Respondents: 88		

Q5 Which of the following best describes your household? (Choose as many as apply.)

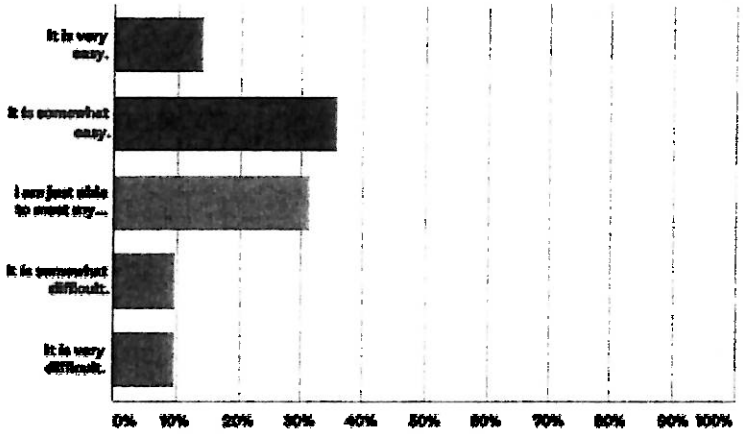
Answered: 126 Skipped: 0



ANSWER CHOICES	RESPONSES	
Family with children.	48.41%	61
Couple without children.	10.32%	13
Empty nest couple.	18.25%	23
Single, below age of 65.	6.35%	8
Single, 65 years of age or older.	8.73%	11
Share your home with an elderly parent or grandparent who requires financial or physical assistance.	0.79%	1
Share your home with adult children who require financial or physical assistance.	9.52%	12
Total Respondents: 126		

Q6 How would you describe your ability to meet your monthly housing costs including: mortgage/rent, insurance, taxes and utilities? (Choose one)

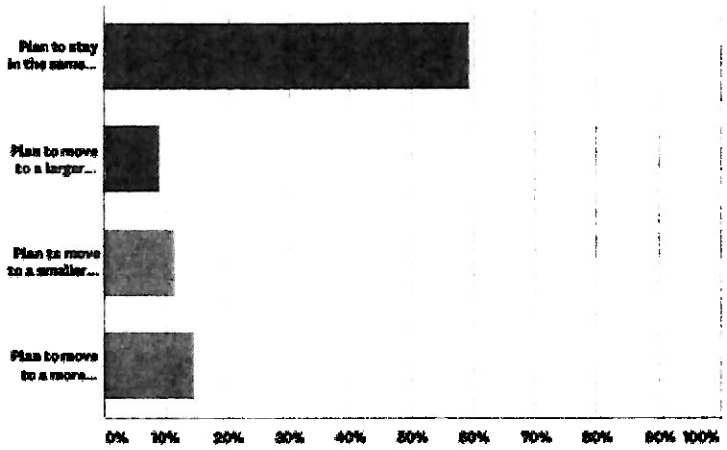
Answered: 124 Skipped: 2



ANSWER CHOICES	RESPONSES	
It is very easy.	13.71%	17
It is somewhat easy.	35.48%	44
I am just able to meet my needs.	31.45%	39
It is somewhat difficult.	9.68%	12
It is very difficult.	9.68%	12
TOTAL		124

Q7 Which best describes your housing plans for the next five years? (Choose one)

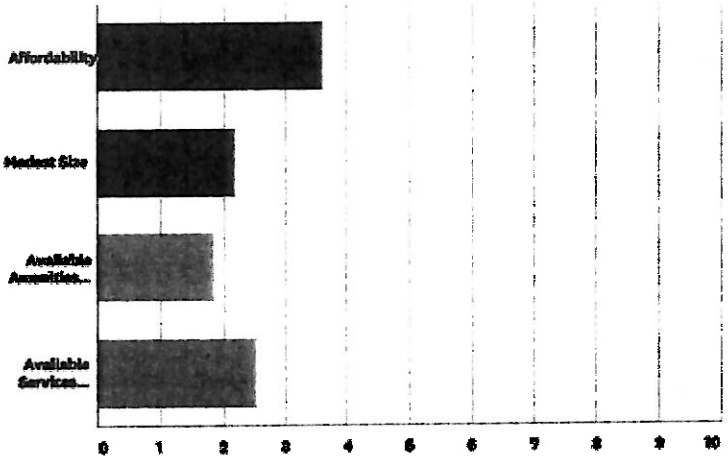
Answered: 125 Skipped: 1



ANSWER CHOICES	RESPONSES	
Plan to stay in the same home.	59.20%	74
Plan to move to a larger home.	8.80%	11
Plan to move to a smaller home.	11.20%	14
Plan to move to a more affordable location.	14.40%	18
TOTAL		125

Q8 If a variety of Senior Housing options were available in your area; please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?

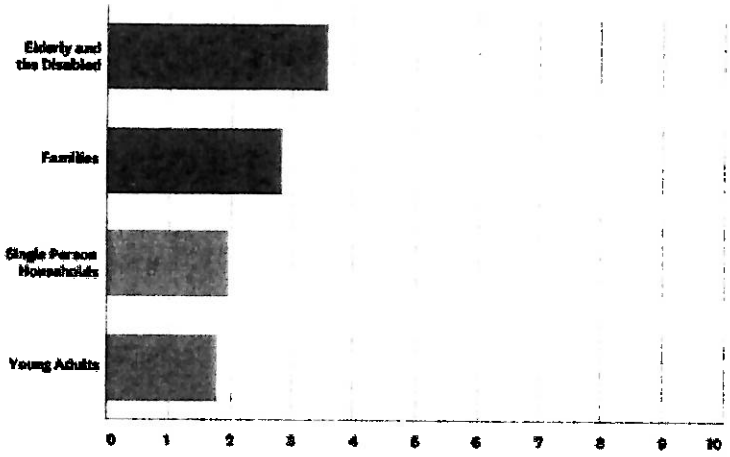
Answered: 122 Skipped: 4



	1	2	3	4	TOTAL	SCORE
Affordability	77.68% 87	8.93% 10	8.04% 9	5.36% 6	112	3.59
Modest Size	6.90% 8	33.62% 39	30.17% 35	29.31% 34	116	2.18
Available Amenities (Pool, Golf, Tennis, Walking Trails)	8.62% 10	13.79% 16	30.17% 35	47.41% 55	116	1.84
Available Services (Transportation, Medical Support, Organized Activities)	12.50% 15	41.67% 50	30.00% 36	15.83% 19	120	2.51

Q9 How would you rank the following groups in regard to their need for affordable housing? Please rank these from 1-4 with 1 having the most need.

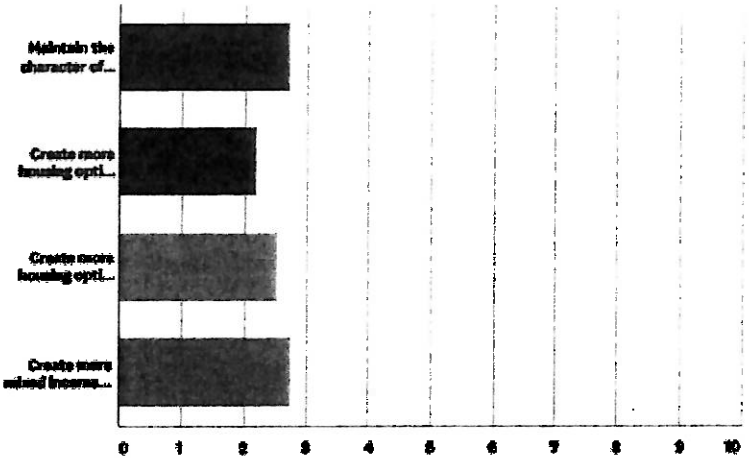
Answered: 125 Skipped: 1



	1	2	3	4	TOTAL	SCORE
Elderly and the Disabled	68.64% 81	22.03% 26	7.63% 9	1.69% 2	118	3.58
Families	22.12% 25	47.79% 54	21.24% 24	8.85% 10	113	2.83
Single Person Households	7.76% 9	18.10% 21	37.93% 44	36.21% 42	116	1.97
Young Adults	8.70% 10	10.43% 12	30.43% 35	50.43% 58	115	1.77

Q10 What are your priorities when it comes to solving Abington's housing challenges? Please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?

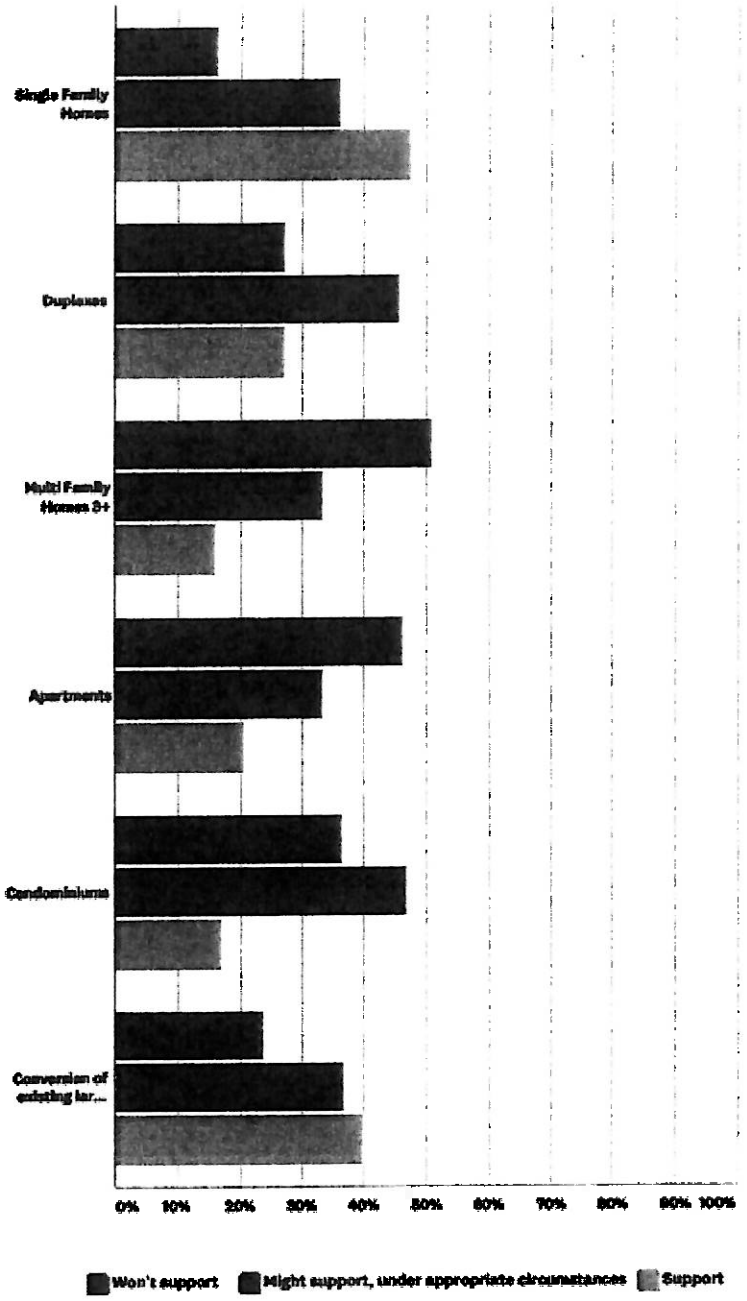
Answered: 123 Skipped: 9



	1	2	3	4	TOTAL	SCORE
Maintain the character of my Town.	40.87% 47	13.91% 16	20.87% 24	24.35% 28	115	2.71
Create more housing options for households earning less than $45,000 annually.	15.79% 18	21.93% 25	25.44% 29	36.84% 42	114	2.17
Create more housing options for recent graduates, couples and young families earning between $55,000-$85,000 annually.	18.10% 21	36.21% 42	25.00% 29	20.69% 24	116	2.52
Create more mixed income housing options for the elderly and the disabled.	31.09% 37	27.73% 33	25.21% 30	15.97% 19	119	2.74

Q11 What types of affordable housing (available to qualifying individuals/families at 65-80% of the market rate) should be included in the Abington Housing Production Plan? Please indicate how much you favor each housing type.

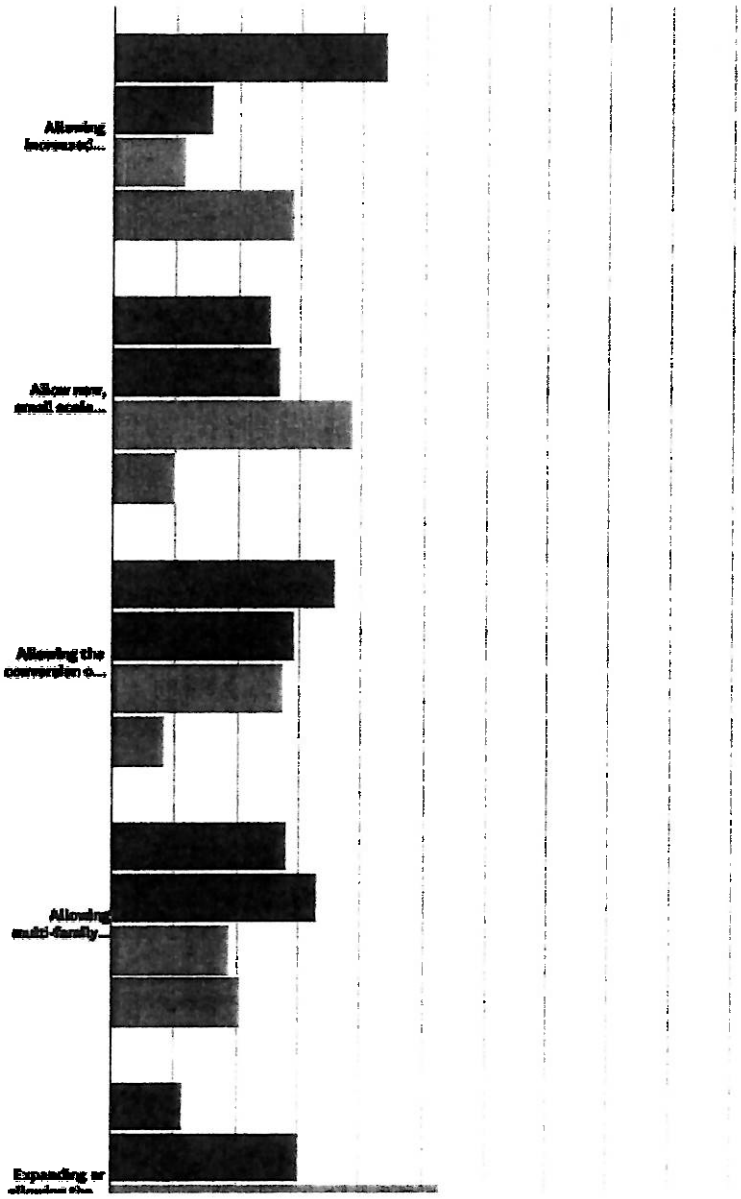
Answered: 125 Skipped: 1


Single Family Homes
Duplexes
Multi Family Homes 3+
Apartments
Condominiums
Conversion of existing lar...
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Won't support
Might support, under appropriate circumstances
Support

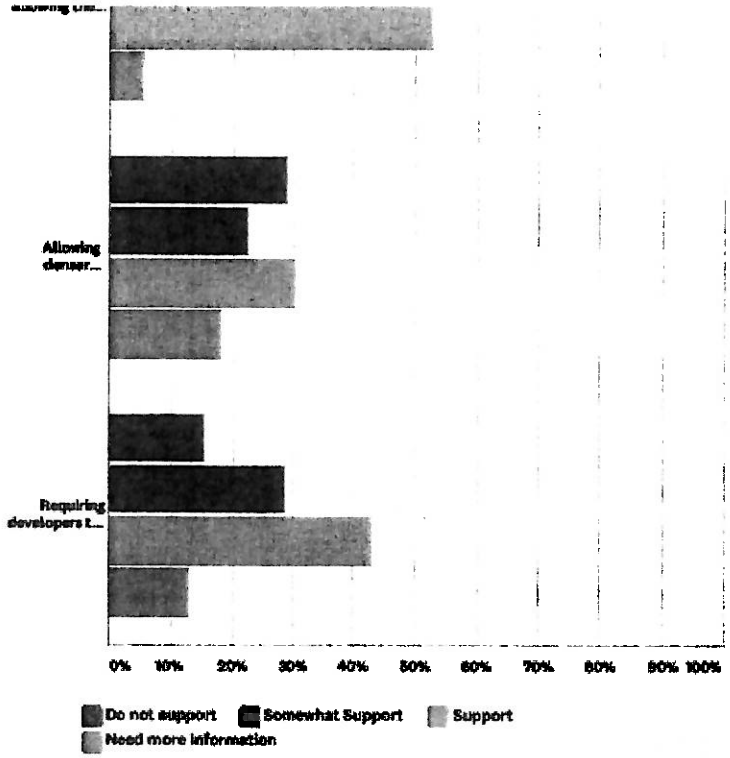
	WON'T SUPPORT	MIGHT SUPPORT, UNDER APPROPRIATE CIRCUMSTANCES	SUPPORT	TOTAL	WEIGHTED AVERAGE
Single Family Homes	16.39% 20	36.07% 44	47.54% 58	122	2.31
Duplexes	27.27% 33	45.45% 55	27.27% 33	121	2.00
Multi Family Homes 3+	50.85% 60	33.05% 39	16.10% 19	118	1.65
Apartments	46.28% 56	33.06% 40	20.66% 25	121	1.74
Condominiums	36.29% 45	45.77% 56	16.94% 21	124	1.81
Conversion of existing large homes or municipal buildings into housing.	23.58% 29	36.59% 45	39.84% 49	123	2.16

Q12 What housing strategies do you support? Please indicate how much you favor each strategy.

Answered: 125 Skipped: 1



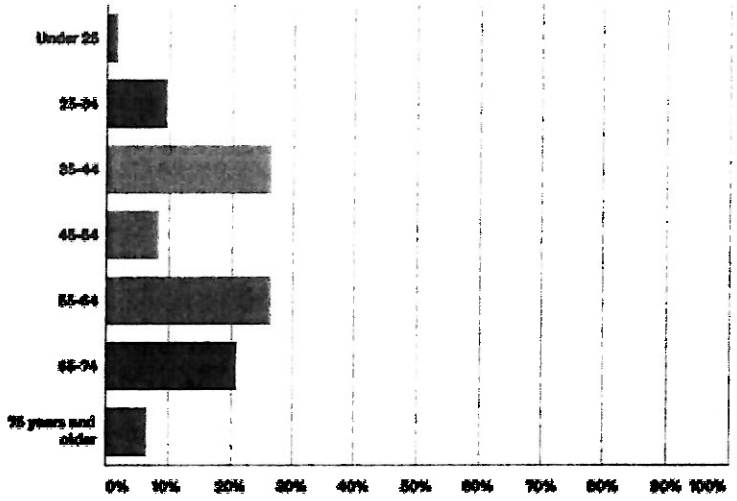
14 / 19



	DO NOT SUPPORT	SOMEWHAT SUPPORT	SUPPORT	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Allowing increased density in certain areas.	43.80% 53	15.70% 19	11.57% 14	28.93% 35	121	2.26
Allow new, small scale homes on reduced lot sizes (less than the normal 1 acre).	25.20% 31	26.83% 33	38.21% 47	9.76% 12	123	2.33
Allowing the conversion of existing homes into two family or multi-family housing.	35.48% 44	29.03% 36	27.42% 34	8.06% 10	124	2.08
Allowing multi-family housing to be built in designated areas.	27.87% 34	32.79% 40	18.85% 23	20.49% 25	122	2.32
Expanding or allowing the addition of accessory apartments, in-law suites or nanny flats.	11.38% 14	30.08% 37	52.85% 65	5.69% 7	123	2.53
Allowing denser development in areas, but conserving adjacent open space.	28.93% 35	22.31% 27	30.58% 37	18.18% 22	121	2.38
Requiring developers to create affordable housing units as a percentage of the market rate units they create.	15.45% 19	28.46% 35	43.09% 53	13.01% 16	123	2.54

Q13 Which category best describes your age?

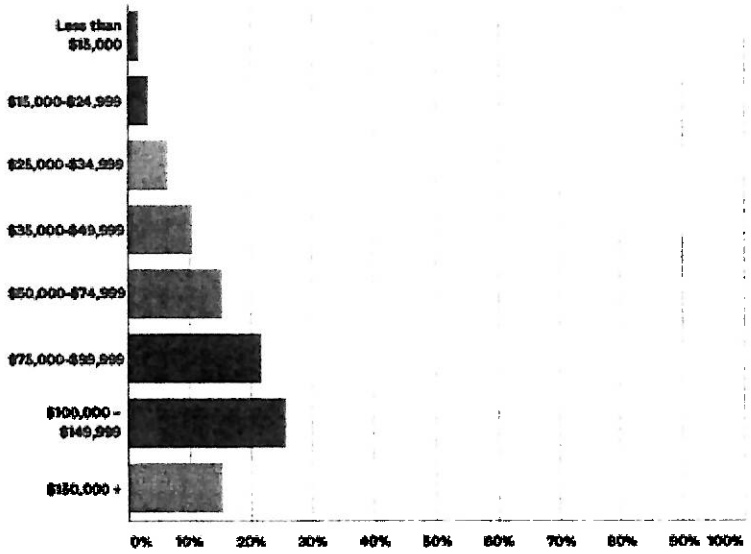
Answered: 124 Skipped: 2



ANSWER CHOICES	RESPONSES	
Under 25	1.61%	2
25-34	9.68%	12
35-44	26.61%	33
45-54	8.06%	10
55-64	26.61%	33
65-74	20.97%	26
75 years and older	6.45%	8
TOTAL		124

Q14 Which best describes your annual household income, before deductions?

Answered: 124 Skipped: 2



ANSWER CHOICES	RESPONSES	
Less than $15,000	1.61%	2
$15,000-$24,999	3.23%	4
$25,000-$34,999	6.45%	8
$35,000-$49,999	10.48%	13
$50,000-$74,999	15.32%	19
$75,000-$99,999	21.77%	27
$100,000 – $149,999	25.81%	32
$150,000 +	15.32%	19
TOTAL		124

Q15 Is there anything you want to add to the discussion or to tell your Selectmen, Planning Board or Affordable Housing Committee?

Answered: 67 Skipped: 59

#	RESPONSES	DATE
1	The survey neglected, as many do, to focus on a solution for middle income families or abused persons. The average quality single family home in the community has increased to half a million dollars or greater and has become cost prohibitive for the middle class. They merit consideration as well.	9/10/2019 5:59 PM
2	I moved to Abington because it was a safe family friendly place to live. I am hoping the community develops more along the lines of Whitman and Hingham and less like Brockton.	9/5/2019 4:18 AM
3	retain some of the old Abington	9/4/2019 12:10 PM
4	Any developers allowed to do business in town should be well screened to ensure they have a well established track record and don't cut corners.	9/3/2019 11:57 AM
5	do not destroy the town. the multiple units/apartments that are now being built throughout the town are on the way in achieving the changing of a nice community to a place I will want to leave.	8/24/2019 3:40 AM
6	CONSERVE LAND PLEASE? Surrounding towns as well as Abington are OVER populated. Would like my son when grown to be able to explore woods, trails and just beautiful land that I enjoyed as a child..YES, I know there are conservation lands but its not the same. TOO many houses just centimeters away from each other is intrusive, and anything besides private. ESPECIALLY when purchasing a home you love. While looking out your kitchen window doing dishes, you have a view of your neighbors eating dinner. That point you get a certain up, and think why did they built that house? Use to have a nice view of the land back there with wildlife.. Instances like that is just sad. Money is all these people building these "look-a-like" homes now a days here in mind I know, but think of not having a backyard like some people don't. Kids should have backyards to play in, even if it might be an apartment. Boy times HAVE changed..	8/22/2019 7:43 PM
7	I have lived in Abington my whole life. I am moving away, specifically to carver. It makes me sad that I am not sad to leave. This town is not what it was. Overbuilding everywhere. Too many people. Too much traffic. No farms left. Everything developed. It disgusts me. It's horribly sad what's been done here. Please stop developing every last postage stamp of land in town.	8/22/2019 7:01 PM
8	We need housing for seniors that is not necessarily subsidized. It should be one level, not 2 floors. Stairs become difficult.	7/13/2019 7:43 PM
9	Stop building over-sized homes and build more one-level modest homes.	7/11/2019 7:35 AM
10	The town needs to limit the amount of multi family/condos being built. The massive amount of apartment/ condo units going up in town is appalling. The town infrastructure cannot support the massive amount of building the town is approving. Most importantly the building department needs to stop approving the destruction of all the wooded areas in town for the new developments of mini mansions and $500,000 plus single family homes. The short term gain from the money being brought in from permit fees does support the needed cost of hiring more support staff/ public safety the town needs with the influx of new residents.	7/10/2019 11:53 AM
11	Please continue to educate the town that you,can't just tell land owners they can't develop their property but rather set very high standards for developers to meet.	7/9/2019 8:48 PM
12	I am a visiting nurse and there is a need for affordable housing for elderly and disabled. The waiting list is too long.	7/9/2019 7:06 PM
13	I believe dense, clustered, affordable housing, with sidewalks, near community resources such as parks, transit, and shopping areas, while preserving large interconnected swathe of open space, is a better use of land and resources than large-lot single-family homes spaced along busy roads. I want to raise my children here, so parks, safe streets, and relationships with neighbors are all priorities for me.	7/9/2019 6:49 PM

14	Our brand new school can not handle the current number of students, but you want to increase the number of housing units? Our low income student percentage is over 30%, but you want to increase low income housing? We cannot provide services for the number of units already in town. Building more short-term (condo/apt/multi family) homes will decrease emotional investment in Abington, and create more transient population growth. If housing growth for non single family homes continues, we will be looking at a huge shift in small town feel which I do not support. Meet current needs before increasing. 28 students in a classroom is just disgusting in a brand new building. Even if you added staff, there is no space. Stop the reckless shift in focus!!!	7/9/2019 6:16 PM
15	I honestly don't want more building in this town...I hate that Rt. 18 is the new Rt. 1...so sad	7/9/2019 6:12 PM
16	Any new senior housing with more than 1 floor need an elevator. The 2 senior housing buildings need elevators installed they wait months to get into senior housing first floor apartments because many cannot do stairs.	7/9/2019 5:36 PM
17	Stop making ugly, giant houses for fancy-pants people and start remembering the people who built this town.	7/9/2019 4:51 PM
18	More elderly housing that is affordable	7/9/2019 4:36 PM
19	No	7/9/2019 4:36 PM
20	Please stop building. Every patch is being built on. It has too stop. We need to support the services in town like parks and recreation and maintain what is left of the small town feel that attracted many of us to move here. Traffic is becoming a nightmare. I'd focus on this issues and stop building.	7/9/2019 4:32 PM
21	NO more apartments!!! They don't contribute by paying property taxes and they are flooding our school system with their kids!!!	7/9/2019 4:19 PM
22	The town lacks things for all of these people to do! We need a downtown, and it needs to be welcoming. There is potential.	7/9/2019 1:59 PM
23	You can't allow every piece of property to be built on. We need to balance with open space.	7/9/2019 1:41 PM
24	We need more 55 plus built all on one floor with 2 car garages...	7/9/2019 1:40 PM
25	We need to slow down development and stop allowing so many zoning variances. We have had a watering ban for years but somehow we have enough water to allow all of this new development.	7/9/2019 1:36 PM
26	Please settle police problems so they stay in town.	7/9/2019 12:42 PM
27	No	7/9/2019 12:33 PM
28	Would like 2 bedroom, 2 bath cottage on small lot of land in an over 55 community	7/9/2019 12:33 PM
29	We need housing for our aging population who are unable to afford to stay in their homes. They should not have to leave Abington if they wish to stay here.	7/9/2019 12:05 PM
30	We need more senior housing and a development like oak point	7/9/2019 11:56 AM
31	Ensuring that we have the appropriate facilities to match the housing, schools, recreation areas, services within the town - require new developments to include recreational space, or contribute to a larger project	7/9/2019 11:38 AM
32	With more housing in our town I feel our schools, police and fire departments will not be able to accommodate the needs	7/9/2019 11:07 AM
33	Maintain existing infrastructure before adding new housing that will put a strain on resources such as water, sewer, schools, and public works.	7/9/2019 11:05 AM
34	Be transparent in all matters and absolutely IMMEDIATELY address traffic issues that result from new housing	7/9/2019 10:47 AM
35	Stop the rampant building of multiple dwelling units on every piece of land that can be found. The town is being ruined. This survey is far too little and far too late.	7/9/2019 10:37 AM
36	It is extremely difficult to rent in Abington. Would like to maintain the integrity of the town, but rents are outrageous!	7/9/2019 9:27 AM
37	We have an increasing amount of people and traffic in Abington, and it's really changing the town and not for the better. STOP BUILDING CONDOS! PLEASE!	7/9/2019 9:17 AM

38	More affordable housing for single or married senior citizens. Not necessarily in senior housing and also don't have to wait years to be able to find something. Smaller houses with smaller yards.	7/9/2019 8:29 AM
39	We need an over 55 community in our town.	7/9/2019 8:21 AM
40	I think in addition to housing we need to look into a business incentive program.	7/9/2019 6:50 AM
41	Please do not allow the Abington train station to be surrounded by apartments. We have the woodlands already. I understand the land is there but the infrastructure is not to support adding rentals. Townhomes, sure because people have pride in ownership, but rental WILL bring down the town. The traffic is already difficult in that area and this will destroy the surrounding neighborhoods.	7/9/2019 6:26 AM
42	We need more housing in Abington	7/9/2019 6:21 AM
43	stop with the sideways townhouses	7/9/2019 6:15 AM
44	We need to stop building large colonials, there really is no need, smaller homes for middle class. Raised ranches, capes small colonials	7/9/2019 6:02 AM
45	We need one-level apartments or condos for seniors who would like to downsize.	7/9/2019 6:02 AM
46	You cannot be all things to all people. No decent Senior housing.cmitnney	7/9/2019 5:29 AM
47	We need better amenities for all in this town. If we are to pay the excessive amount of taxes, we should have something to show for it. The apartments that are for low income and elderly are disgusting looking and should be discussed with their owners. Property taxes are too much for home owners and we have to sit back and watch as commercial property turns into residential rather than a property that could generate money for the town through the correct commercial property.	7/9/2019 5:26 AM
48	Na	7/9/2019 5:25 AM
49	PLEASE consider the growing number of seniors that have lived in this town for many years and hope to stay in this town.	7/9/2019 5:05 AM
50	Abington is made up of many undersized lots that were subdivided before the current zoning bylaws were implemented. To increase property values we need to allow people to improve their existing properties, not deny their requests for reasonable zoning relief and tell them if they want a better house they should move.	7/9/2019 5:04 AM
51	Town is dirty...no maintenance done on existing town buildings. Taxes are forcing older people out of town.	7/9/2019 5:03 AM
52	We need senior housing. Stop building new homes and subdivisions. Make Center and North schools affordable housing for seniors. No 40B homes!	7/9/2019 5:02 AM
53	Keep open spaces	7/9/2019 4:55 AM
54	Affordable Senior Housing is a must. Upgrades to existing Senior Housing is a must. Conversion of Town owned buildings (ie closed schools) to affordable Senior Housing.	7/9/2019 4:51 AM
55	No more building housing, put resources into attracting businesses or existing businesses.	7/9/2019 4:51 AM
56	The new 5-12 school has been great, but upgrades really need to be made in K-4. The schools rate amongst the bottom in the state at the elementary level.	7/9/2019 4:50 AM
57	Develop Route 18 wisely. Town needs good clean developments especially commercial but no more car lots or liquor stores or bar rooms.	7/9/2019 4:33 AM
58	Against big apartment buildings	7/9/2019 4:31 AM
59	As a new resident, I am aware that my flexibility in ideas is likely not the norm. My answers reflex my recent move and the lack of options for a modest income family.	7/9/2019 4:20 AM
60	Thank you for all you do!	7/9/2019 4:11 AM
61	I feel we are already building too much in the town. The taxes are rising making it more difficult for families that already have homes here. And, it feels like this quaint town is turning into a city. Every available piece of land is being leveled out and built up. There are less wooded areas for the animals to live in and less privacy for people between their homes.	7/9/2019 4:10 AM

62	Abington taxes make it cost prohibitive for those on a fixed income - we should spend our time understanding spending and make hard decisions there before showing additional capital projects to commence.	7/9/2019 4:10 AM
63	Stop building on land! I only support affordable housing on properties already in use. Please have LePoint calm down tearing up the town. You cannot possibly build more complexes on WET LANDS.	7/9/2019 4:05 AM
64	We need to repurpose before destroying anymore of our open/green space	7/9/2019 4:02 AM
65	Conserve the land - Abington is 50 wetlands. Require more conservation, do THOROUGH traffic studies (abington is becoming URBAN). Make use of buildings already available & convert into housing, i.e. schools no longer used.	7/9/2019 3:58 AM
66	I believe Abington should focus on attracting younger families with housing development projects. I feel as though Abington has met its affordable housing, apartment, condo development share	7/9/2019 3:45 AM
67	Twn family homes are fine. Not townhouses but old fashioned duplexes	7/9/2019 10:21 AM

Q16 Please provide your e-mail address if you would like to receive follow up information or participate in any meetings.

Answered: 35 Skipped: 91

#	RESPONSES	DATE
1	c2thernax53@gmail.com	9/9/2019 7:17 AM
2	juliehall.6991@aol.com	8/22/2019 7:43 PM
3	nanbr2002@aol.com	7/11/2019 7:35 AM
4	debblemitzie@aol.com	7/9/2019 7:06 PM
5	ninerogowsky@gmail.com	7/9/2019 6:49 PM
6	aniserf@men.com	7/9/2019 4:19 PM
7	richhann@comcast.net	7/9/2019 1:41 PM
8	ireneed1964@gmail.com	7/9/2019 1:40 PM
9	Judyloporto@gmail.com	7/9/2019 12:42 PM
10	No	7/9/2019 12:33 PM
11	Dishgirl69@verizon.net	7/9/2019 12:33 PM
12	Mel.olson@hotmail.com	7/9/2019 11:56 AM
13	Poelmuse@icloud.com	7/9/2019 10:47 AM
14	deadhead133@verizon.net	7/9/2019 10:37 AM
15	Lindadickey05@gmail.com	7/9/2019 9:52 AM
16	pamelammulcahy@yahoo.com	7/9/2019 9:27 AM
17	bnbwolf@comcast.net	7/9/2019 8:27 AM
18	Cmer559@aol.com	7/9/2019 8:04 AM
19	the.chair.men@att.net	7/9/2019 7:56 AM
20	jennmace@gmail.com	7/9/2019 6:26 AM
21	Lar2283@hotmail.com	7/9/2019 6:23 AM
22	bghughes@verizon.net	7/9/2019 6:21 AM
23	cmtinney@yahoo.com	7/9/2019 5:29 AM
24	No	7/9/2019 5:25 AM
25	stramwoods@aol.com	7/9/2019 5:04 AM
26	Wjhappels@verizon.net	7/9/2019 5:02 AM
27	kenbergeron7@gmail.com	7/9/2019 4:33 AM
28	Jmcsloth@gmail.com	7/9/2019 4:31 AM
29	Duval_male@yahoo.com	7/9/2019 4:10 AM
30	No	7/9/2019 4:05 AM
31	Peacebaby_1@men.com	7/9/2019 4:02 AM
32	camileleon2@gmail.com	7/9/2019 3:58 AM
33	johmcn99@yahoo.com	7/9/2019 3:45 AM
34	Beckyleuchte@yahoo.com	7/9/2019 3:40 AM

35	Rickcollins77@gmail.com	7/8/2019 10:21 AM

Appendix G: Subsidized Housing Inventory – Abington

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Abington

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2	71 Shaw Ave	71 Shaw Ave	Rental	70	Perp	Yes	*DHCD*
3	n/a	Green Street	Rental	1	Perp	No	*DHCD*
4	n/a	Dorsey Street	Rental	1	Perp	No	*DHCD*
5	Beaver Brook	Linwood St	Ownership	4	Perp	Yes	*DHCD*
6	Chestnut Glen	886 Chestnut St.	Rental	130	2062*	No	*MassHousing*
7	Mt. Laurel Lane	Mt. Laurel Lane	Rental	4	2028	No	*MHP* *EOHHS*
8	Woodlands at Abington Station	303 Sumner Street	Rental	192	Perp	Yes	*MassHousing* *DHCD*
4163	DDS Group Homes	Confidential	Rental	35	N/A	No	*DDS*
4525	DDS Group Homes	Confidential	Rental	0	N/A	NO	*DDS*
9099	Meadowbrook Estates	George F. Gillespie Way	Ownership	7	Perp	YES	*DHCD*
9664	Leavitt Terrace	100 Lincoln Boulevard	Rental	40	Perp	NO	*HUD* *DHCD*
	Abington Totals			485	Census 2010 Year Round Housing Units		6,364
					Percent Subsidized		7.62%

6/21/2010

Abington
Page 1 of 1

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Appendix H: Subsidized Housing Inventory- Facts, Questions, Answers

Subsidized Housing Inventory Information and Procedures The Department of Housing and Community Development (DHCD) maintains the Subsidized Housing Inventory (SHI) to track each municipality's stock of eligible affordable housing. The SHI includes housing units that are either: • Developed through the issuance of a Comprehensive Permit • Developed under G.L. c. 40A, c. 40R • Developed by other statutes, regulations, and programs, so long as the units are subject to a use Restriction, an Affirmative Fair Marketing Plan, and the requirements of guidelines issued by DHCD. For Regulatory Authority, see: G.L. C 40B, s. 20-23 and 760 CMR 56.00, particularly 760 CMR 56.03.

Communities must follow these steps to add units to the Subsidized Housing Inventory (SHI).

More detail is available at http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf

1. The community may request for units to be added to the SHI at any time by submitting a "Requesting New Units Form" with supporting documentation.

2. For rehabilitation units, the party administering the grant locally submits the necessary information using the "Housing Rehab Units Only" form.

3. Requests to include new units or corrections are submitted by the municipality, a developer, or a member of the public to: Department of Housing and Community Development Office of General Counsel 100 Cambridge Street, Suite 300 Boston, MA 02114-2524 Attention: Subsidized Housing Inventory.

4. Every two years, the municipality must submit a statement to DHCD certified by the Chief Executive Officer stating the number of SHI eligible housing units besides those created in a Comprehensive Permit project.

5. DHCD updates the SHI every two years or more frequently if information is provided by the municipality and verified by the Department.

Requesting new SHI units form: http://www.mass.gov/hed/docs/dhcd/hd/shi/rnuf.doc

Requesting new rehabbed SHI units form: http://www.mass.gov/hed/docs/dhcd/hd/shi/rehabunits.xls

SUBSIDIZED HOUSING INVENTORY – REQUESTING NEW UNITS FORM

Development _____

Address _____

Total Acreage _____

Subsidizing Agency – List All (i.e., MassHousing, DHCD)

_____

Subsidy Program – List All (i.e., Housing Starts, NEF, LIP, HOME)

_____

	Rental	Ownership
Total Units in Development		
Total Affordable Units		
Restricted at 80% of AMI		
Restricted at 50% of AMI		
Restricted at 30% of AMI		

Date of Building Permit(s) _____

(Provide a listing of issued building permit numbers and corresponding unit numbers and addresses. Please note that foundation permits are *not* to be included as building permits)

Date of Occupancy Permit(s) _____ (Provide a listing of issued occupancy permit numbers and corresponding unit numbers and addresses)

For Comprehensive Permit Projects, Zoning Approvals under M.G.L. c.40A, and Completed Plan Reviews under M.G.L. c.40R (provide copy of applicable permit, approval, or plan review):

- Date comprehensive permit application was filed with the ZBA: _____
- Date comprehensive permit, zoning approval under M.G.L. c.40A, or completed plan review under M.G.L. c.40R was filed with the town clerk: _____
- Was an appeal filed? YES or NO

  Was an appeal filed by the Zoning Board of Appeals? YES or NO

- Date the last appeal was fully resolved: _____
  (Provide documentation)

Documentation* evidencing the following must be submitted with this form:

1. The zoning or permitting mechanism under which the housing development is authorized
2. The units are subsidized by an eligible state or federal program
3. The units are subject to a long term use restriction limiting occupancy to income eligible households for a specified period of time (at least thirty years or longer for newly created affordable units, and at least fifteen years for rehabilitated units)
4. The units are subject to an Affirmative Fair Housing Marketing Plan
5. The last appeal has been fully resolved (where applicable)

Submit form and documentation to: **DHCD Office of the General Counsel**

Attn: Subsidized Housing Inventory

100 Cambridge Street, Suite 300

Boston, MA 02114

Submitted by: Name & Title: _____

Mailing Address: _____

Phone and email: _____

*Please review Section II of the DHCD Comprehensive Permit Guidelines, "Measuring Progress Towards Local Goals," available at http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf for more information about the required criteria for inclusion on the Subsidized Housing Inventory.

Appendix I: Important Affordable Housing Resources

Housing Production Plan Guidelines: http://www.mass.gov/hed/docs/dhcd/cd/pp/hpp-guidelines.pdf

Comprehensive Permit Guidelines
http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf 760 CMR 56.00

Local Initiative Program (LIP) and links to forms

http://www.mass.gov/hed/community/40b-plan/local-initiative-program-lip.html

- LIP Comprehensive Permit application
- LIP LAU application
- LIP LAU accessory apartment application
- LIP affordable housing deed rider

40B Design Review Handbook

http://www.mass.gov/hed/economic/eohed/dhcd/fact-sheets/lip.html

DHCD Program Facts and FAQ

http://www.mass.gov/hed/economic/eohed/dhcd/fact-sheets/

http://www.mass.gov/hed/housing/affordable-rent/Compact Neighborhoods Zoning

http://www.mass.gov/hed/docs/dhcd/cd/ch40r/compact-neighborhoodspolicy.pdf

40R Smart Growth Zoning Overlay

http://www.mass.gov/hed/economic/eohed/dhcd/legal/regs/760-cmr-59.html

http://www.mass.gov/hed/community/planning/chapter-40-r.html

http://www.chapa.org/pdf/Ch40RFinal0704.pdf

Municipal Affordable Housing Trust Operations Manual

https://www.mhp.net/writable/resources/documents/MAHT-Ops-Manual_final.pdf

Municipal Affordable Housing Trust Guidebook –
https://www.mhp.net/writable/resources/documents/municipal_affordable_housing_trust_guidebook.pdf

Housing Toolbox for Massachusetts Communities: https://www.housingtoolbox.org/

Create, Preserve, Support, Guide to utilizing Community Preservation Funds to foster local housing initiatives
https://www.mhp.net/writable/resources/documents/CPA-guidebook-2016_lowres.pdf

Intro, tips for building an effective trust, fair housing and eligible funding activities
https://www.mhp.net/writable/resources/documents/Intro-Trust-Operations-Fair-Housing-and-Eligible-Activities-May-18-2018.pdf

Trust Building: Building Relationships, Establishing Credibility and Acknowledging & Addressing the Elephant(s) in the Room
https://www.mhp.net/writable/resources/documents/MHP-Training-Trust-Building-DPolitis-051818.pdf

Legal and Operational Issues

https://www.mhp.net/writable/resources/documents/Legal-and-Operational-Issues-for-MAHTs-051818.pdf

Appendix J: Model Bylaw for Accessory Dwelling Units

MODEL BYLAW FOR ACCESSORY DWELLING UNITS

Introduction

Accessory dwelling units (also known as 'accessory apartments', 'guest apartments', 'in-law apartments', 'family apartments' or 'secondary units') provide units that can be integrated into existing single family neighborhoods to provide low priced housing alternatives that have little or no negative impact on the character of the neighborhood.

The regulatory approach used by most municipalities for accessory dwelling units is a zoning bylaw that permits an accessory unit, thereby allowing certain improvements to be made to the existing dwelling. Provisions can address certain restrictions based on whether the dwelling existed as of a certain date, the maximum allowed building and site modifications, the options for choosing inhabitants, whether the main unit needs to be owner occupied, and minimum lot sizes. However, the greater the number of restrictions, the fewer options there are available to homeowners for adding the units.

The following is a model bylaw for accessory dwelling units. It is recognized that there is no single "model" that can be added to community regulations without some tailoring, therefore revisions to the text within this model is encouraged. There may also be a need to examine local development review process to find ways that the process can be streamlined to encourage homeowners to use the accessory dwelling unit ordinance.

The annotation included in this model bylaw will not be part of the adopted bylaw, but will serve as a "legislative history" of the intent of the drafters and the interpretation to be given to certain terms and provisions. The annotation includes some recommended positions that reduce burdens on both homeowners and municipalities when implementing the bylaw.

MODEL BYLAW

01.0 Purpose and Intent: The intent of permitting accessory dwelling units is to:

1. Provide older homeowners with a means of obtaining rental income, companionship, security and services, thereby enabling them to stay more comfortably in homes and neighborhoods they might otherwise be forced to leave;

2. Add moderately priced rental units to the housing stock to meet the needs of smaller households and make housing units available to moderate income households who might otherwise have difficulty finding housing;

3. Develop housing units in single-family neighborhoods that are appropriate for households at a variety of stages in their life cycle;

4. Provide housing units for persons with disabilities;

5. Protect stability, property values, and the residential character of a neighborhood.

COMMENT: *Accessory dwelling units are a relatively rare circumstance in most communities, but can be very important to the homeowner that needs this option. There are various provisions in this model bylaw that will ensure that the appearance of neighborhoods are not substantially affected, including limitations on floor area, number of bedrooms, setbacks, ingress/egress location, and ensuring that accessory dwelling units are installed only in owner-occupied houses.*

02.0 Definitions:

1. Accessory Dwelling Unit: An Accessory Dwelling Unit is a self-contained housing unit incorporated within a single-family dwelling (not within accessory structures, except with a Special Permit) that is clearly a subordinate part of the single-family dwelling and complies with each of the criteria stated below.

COMMENT: *The definition of an accessory dwelling unit can restrict tenants to family members, low- or moderate-income tenants, or be unrestricted. However, unrestricted or family-member only units will not count towards the 10% goal of the Subsidized Housing Inventory (SHI). This bylaw is not intended to provide housing which would count towards the Commonwealth's Local Initiative Program ("LIP"). Please see the Department of Housing and Community Development's regulations for addition information and requirements regarding the LIP.*

RECOMMENDED POSITION: *Do not restrict tenants. Allowing only family members is easiest politically and may limit the overall impact of the units, but it will also limit the use (and reuse) of these units and may result in additional administration costs associated with enforcement. Having no restrictions on accessory dwelling unit tenants gives greater control over the unit to the homeowner while offering more diverse housing opportunities.*

COMMENT: *Restricting accessory dwelling units to low-income tenants may help add units to the town's SHI list; however, the units must be permitted under a DHCD-approved bylaw. This model does not contemplate the SHI compliance.*

COMMENT: *The following definitions (or similar) are typically used in an accessory dwelling unit bylaw to support the accessory dwelling unit definition.*

2. Building, Attached: A building having any portion of one or more walls in common or within five feet of an adjacent building.

3. Building, Detached: A building having a five feet or more of open space on all sides.

4. Dwelling, Single-Family: A building designed or used exclusively as a residence and including only one dwelling unit.

COMMENT: *The limitations on accessory dwelling units that are identified in the bylaw will strengthen the distinction between two-family dwellings, and single-family dwellings with accessory dwelling units. However, it is recommended that a community review its other definitions and residential bylaws to ensure the distinction.*

6. Dwelling Unit: One or more rooms designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the dwelling unit for the exclusive use of a single family maintaining a household. This defi nition does not include a trailer, however mounted.

7. Primary Residence: A building in which is conducted the principal use of the lot on which it is located. For residentially zoned lots, such a building would be a dwelling.

03.0 Procedural Requirements:

1. Review procedure: [Refer to the existing Special Permit or Site Plan Review procedures for your municipality.]

COMMENT: *Permitting can be through Special Permit; Site Plan Review; or As-of-Right. The Special Permit procedure is a legislative procedure that provides the highest level of control to the municipality. A Special Permit approval is attached to the land, meaning that it is not affected by change of ownership unless specified. Site Plan Review provides an opportunity for a local entity within the municipality (other than the Building Commissioner) to review the design (possibly including both site plans and elevations) of a proposed development to determine the impacts on surrounding properties. The As-of-Right procedure allows property owners to submit construction plans to the Building Commissioner for assessment against relevant zoning bylaws (including accessory dwelling unit bylaws) prior to issuing a construction permit.*

RECOMMENDED POSITION: *For accessory dwelling units within a home, use as-of-right; for attached or detached accessory dwelling units use Special Permit. As-of-Right permitting will facilitate the development of units that have limited or no impact from the street; for attached and detached units, towns may wish to have a heightened level of control especially on issues of design compatibility and privacy.*

04.0 Use and Dimensional Regulations:

1. The Building Commissioner may issue a Building Permit authorizing the installation and use of an accessory dwelling unit within an existing or new owner-occupied, single-family dwelling and the Special Permit Granting Authority (SPGA) may issue a Special Permit authorizing the installation and use of an accessory dwelling unit in a detached structure on a single-family home lot only when the following conditions are met:

COMMENT: *The SPGA is usually designated as either the Zoning Board of Appeals or Planning Board.*

COMMENT: *Some towns allow all single-family homes to contain accessory dwelling units, while others restrict it to homes existing prior to a certain date, or to a maximum percentage of the community.*

RECOMMENDED POSITION: *Allow accessory dwelling units in all single-family homes that can meet the requirements of the bylaw. This will enable more accessory dwelling units and reduce administration burdens on the municipality associated with assessment of each unit.*

(a) The unit will be a complete, separate housekeeping unit containing both kitchen and bath.

COMMENT: *This provision is to ensure that the unit is separately habitable.*

(b) Only one accessory dwelling unit may be created within a single-family house or house lot.

COMMENT: *This provision is to ensure that accessory dwelling units remain ancillary to the principal single-family dwellings.*

(c) The owner(s) of the residence in which the accessory dwelling unit is created must continue to occupy at least one of the dwelling units as their primary residence, except for bona fi de temporary absences.

COMMENT: *This helps to protect the stability and character of the neighborhood. Provided that similar circumstances prevail, a change of ownership should not automatically result in a Special Permit lapse (refer to 04.5 below).*

(d) Any new separate outside entrance serving an accessory dwelling unit shall be located on the side or in the rear of the building.

COMMENT: *This is to ensure that the principal dwelling has the appearance of a single family dwelling. However, entrances could be combined in a single location.*

(e) The gross floor area of an accessory dwelling unit (including any additions) shall not be greater than nine hundred (900) square feet.

COMMENT: *The sizes of accessory dwelling units allowed in the various bylaws studied ranged from 500 to 900 square feet. The purpose of stating a maximum floor area is to ensure that the unit remains subordinate to the single-family dwelling. An additional limitation that can be placed on accessory dwelling units is the number of bedrooms (see 04.1(g) below). This limitation may be more important in areas that are not served by a sewer and/or water supply. Another alternative is to use the Special Permit to allow larger ADU's when located in larger homes with additional size criteria added to the bylaw/ordinance.*

COMMENT: *An option for the size of the unit could be a percentage of the existing main dwelling, with a minimum to ensure appropriate living space is available in the accessory dwelling unit.*

(f) Once an accessory dwelling unit has been added to a single-family residence or lot, the accessory dwelling unit shall never be enlarged beyond the nine hundred (900) square feet allowed by this bylaw/ordinance.

COMMENT: *This enables homeowners to make modifications and additions to the accessory dwelling unit while remaining subordinate to the single-family dwelling.*

(g) An accessory dwelling unit may not be occupied by more than three (3) people nor have more than two bedrooms.

COMMENT: *The intent of this provision is to limit impacts on sewer and water supply systems. This is an important issue for accessory dwelling units in areas that are not served by a sewer or water supply (see 04.1.(h)). Local conditions may suggest a different number of bedrooms and a different number of people allowed.*

(h) The construction of any accessory dwelling unit must be in conformity with the State Building Code, Title V of the State Sanitary Code and other local bylaws/ordinances and regulations.

COMMENT: *Provisions can be added in the bylaw stating that the accessory dwelling unit must conform to all applicable health, building, and other codes. In areas without sewer and water infrastructure, a minimum lot size may needed to ensure that the accessory dwelling unit has adequate and safe water supply and sewage disposal. It should be noted that the provisions of the accessory dwelling unit bylaw may not conflict with the State Building Code, Title V of the State Sanitary Code or other local bylaws relating to health and safety without appropriate variance.*

(i) Off-street parking spaces should be available for use by the owner-occupant(s) and tenants.

COMMENT: *The accessory dwelling unit may result in demand for extra vehicle parking; however, the number of additional vehicles associated with the property may be minimal due to the limited size of the unit. The typical requirement is for one additional on-site parking space for the accessory dwelling unit.*

RECOMMENDED POSITION: *Require one additional parking space and consider allowing a waiver when transit is a reasonable option.*

2. In order to encourage the development of housing units for disabled and handicapped individuals and persons with limited mobility, the SPGA may allow reasonable deviation from the stated conditions where necessary to install features that facilitate access and mobility for disabled persons.

3. Approval for an ADU requires that the owner must occupy one of the dwelling units. The zoning approval and the notarized letters required in 04.4 and 04.5 below must be recorded in the County Registry of Deeds or Land Court, as appropriate, in the chain of title to the property, with documentation of the recording provided to the Building Commissioner, prior to the occupancy of the accessory dwelling unit.

4. When a structure, which has received a permit for an accessory dwelling unit, is sold, the new owner(s), if they wish to continue to exercise the Permit, must, within thirty (30) days of the sale, submit a notarized letter to the Building Commissioner stating that they will occupy one of the dwelling units on the premises as their primary residence, except for bona fi de temporary absences.

COMMENT: *Some municipalities include a provision in the bylaw/ordinance stating that the zoning approval or Special Permit for the accessory dwelling unit will lapse if the owner no longer occupies one of the dwelling units. This adds unnecessary administrative burden on the municipality. Provided that similar circumstances prevail, a change of ownership should not automatically result in a permit lapse.*

5. Prior to issuance of a permit, the owner(s) must send a notarized letter stating that the owner will occupy one of the dwelling units on the premises as the owner's primary residence, except for bona fi de temporary absences.

COMMENT: *Some bylaws/ordinances specify time periods for which the owner must occupy the dwelling in any given year, however, enforcement of this adds unnecessary administrative burden on local officials.*

6. Prior to issuance of a permit, a floor plan must be submitted showing the proposed interior and exterior changes to the building.

COMMENT: *This is to demonstrate that the accessory dwelling unit will not significantly affect the appearance of the single-family dwelling.*

05.0 Administration and Enforcement

COMMENT: *Cities and towns need to examine their development review processes to find ways that the review process can be streamlined so homeowners are encouraged to use the accessory dwelling unit ordinance. It is recognized that most towns have existing illegal accessory dwelling units, and if a town is to encourage homeowners to legalize the existing units or create new accessory dwelling units under this bylaw, the process should be made as straight forward as possible. Making the process simple for the homeowners while still imposing all reasonable requirements for accessory dwelling units helps reduce the administrative burden on municipalities.*

COMMENT: *Some towns require annual notarized letters attesting to the conditions of the accessory dwelling unit (owner-occupancy and any restriction on tenancy). Some bylaws require annual renewal of the permit.*

RECOMMENDED POSITION: *No requirements for annual compliance or renewal are recommended. This places unnecessary burden on local officials. Using change in ownership as the trigger for renewal of the accessory dwelling unit is preferable.*

1. It shall be the duty of the Building Commissioner to administer and enforce the provisions of this Bylaw.

2. No building shall be constructed or changed in use or configuration, until the Building Commissioner has issued a permit. No permit shall be issued until a sewage disposal works permit, when applicable, has first been obtained from the Board of Health and the proposed building and location thereof conform with the town's laws and bylaws. Any new building or structure shall conform to all adopted state and town laws, bylaws, codes and regulations. No building shall be occupied until a certificate of occupancy has been issued by the Building Inspector where required.

3. The Building Commissioner shall refuse to issue any permit, which would result in a violation of any provision of this chapter or in a violation of the conditions or terms of any special permit or variance granted by the Board of Appeals or its agent.

4. The Building Commissioner shall issue a cease and desist order on any work in progress or on the use of any premises, either of which are in violation of the provisions of this chapter.

5. Construction or use according to a building permit or special permit shall conform to any subsequent amendment of this chapter unless the construction or use is begun within a period of not more than six months after the issuance of a permit granted before the effective date of the amendment. To qualify for this exemption, construction must be completed in a continuous and expeditious manner.

6. The SPGA specified in this section may, after making findings of fact that support the decision, approve modifications to the dimensional standards of this bylaw, section 04.0, that will not exceed those standards by more than [10] percent.

COMMENT: *These provisions may be standard within the community's regulations, and can be simply referenced in this section. Additional references may be made to the Site Plan Review and Special Permit processes if included in this bylaw.*

Appendix K: Local Initiative Program (LIP) / Local Action Units

"Friendly 40Bs" (Local Initiative Program Comprehensive Permits) For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00. For LIP Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory, section VI. Local Initiative Program (LIP) E.1. Summary of the process [For complete information see GUIDELINES, section VI] STEP ONE: Project must meet requirements of 40B STEP TWO: Receive written support of Chief Executive Officer STEP THREE: Complete Local Initiative Program Application for Comprehensive Permit Projects as Word Fillable Form [LIP Guidelines pg. VI – 3]: http://www.mass.gov/hed/housing/affordable-own/localinitiative-program-lip.html Include: (a) Letter of support signed by the Chief Executive Officer of the municipality. (b) Signed letter of interest from a construction lender (c) Site plan showing contours of the site and the footprint of all proposed buildings, roads, parking and other improvements (d) Front and rear elevations for each building and sample floor plans for each unit type (e) Description of proposed units by size, type, number of bedrooms, location within the project, and proposed rents or sales prices. APPLICATION FEE: $1,500 per project plus an additional $20 per unit with checks payable to Department of Housing and Community Development. [Reduced by one-half for non-profit developers; waived for public agencies and municipalities.] Application fee is refunded if the application is not accepted or is rejected. One-half of the fee is refunded if application not approved. STEP FOUR: Determination of Project Eligibility. [GUIDANCE, p. VI-9] Upon receipt of the application, DHCD reviews the LIP Comprehensive Permit Application. (f) The Determination of Project Eligibility is a prerequisite to application for a Comprehensive Permit for the Project from the municipality's Zoning Board of Appeals. (g) DHCD makes the following findings in order to issue a Determination of Project Eligibility. 1. The application meets the requirements specified in 760 CMR 56.04(4). 2. The proposed project appears generally eligible under the requirements of the LIP, subject to final program review and approval. xvi 3. The proposed site plan is appropriate in the context of the surrounding area and taking into account previous municipal action to meet affordable housing needs, and the housing design is appropriate for the site. 4. The proposed project appears financially feasible in the context of the local housing market. 5. The initial pro forma for the project appears financially feasible on the basis of estimated development costs and revenues. 6. The applicant is a public agency, a non-profit organization, or a Limited Dividend Organization. 7. The applicant controls the site. 8. For age-restricted housing, that the market study demonstrates need and marketability within the municipality. (h) A Determination of Project Eligibility will be effective for two years from date of issuance unless otherwise stated therein. STEP FIVE Comprehensive Permit Application and Zoning Board of Appeals Hearing See G.L.C. 40B COMPREHENSIVE PERMIT INFORMATION SHEET, starting with STEP FOUR. STEP SIX Regulatory Agreement and Use Restrictions The Regulatory Agreement memorializes the rights and responsibilities of the parties and provides for monitoring of the project throughout the term of affordability. DHCD has model regulatory agreements for ownership and rental projects and a model Local Initiative Program Affordable Housing Deed Rider. (a) The Developer forwards a copy of the final Comprehensive Permit to the LIP staff at DHCD. (b) DHCD prepares a Regulatory Agreement, which also serves as the final written approval for the Project. (c) A Regulatory Agreement for each project will be executed by DHCD, the municipality, and the Developer (d) The Regulatory Agreement is filed with the Registry District of the Land Court. (e) The term of affordability for the Project generally should be the longest period permitted by law (in perpetuity). xvii F. Local Action Units Local Action Units (LAUs) are built without a Comprehensive Permit but meet LIP criteria and are suitable for inclusion in the SHI. They meet the following standards: 1. Built pursuant to one of the following local actions: a. Zoning-based approval i. Inclusionary Zoning, Accessory

Apartment Bylaw meeting the LAU criteria ii. Condition of a variance or special permit; agreement between town and a Developer to convert and rehabilitate municipal buildings into housing; b. Substantial municipal financial assistance: Funds raised, appropriated, administered by city or town. c. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value. iii. donation of municipally-owned land iv. use of local funds to develop or write down housing units 2. Must meet requirements for SHI eligibility (see above) Maximum LIP rents are calculated at what is affordable to a household earning 80 percent of the area median family income adjusted for household size. E.g.: 2 BR unit Household size = (#BR +1) = 3 80% percent of AMFI = $58,000 Monthly Income = $4,875 Max Rent (30 percent of monthly income) = $1,462 F.1. Process to implement STEP ONE. Discuss the Local Action Unit projects with DHCD LIP staff prior to submitting an application. STEP TWO. File a MEPA Environmental Notification Form, for new construction only. STEP THREE. Complete a Regulatory Agreement for Ownership Developments, or a Regulatory Agreement or Rental Developments, or a HOME Covenant/Deed Restriction STEP FOUR. Submit a complete, signed copy of the Local Initiative Program Application for Local Action Units to DHCD, attention LIP Program Coordinator; including: (a) Documentation of the municipal action (b) Submit a copy of the Regulatory Agreement for Ownership or Rental Developments or the HOME covenant/deed restriction, redlined to reflect any proposed changes. (c) MEPA environmental notification form (ENF) for new construction only (d) Affirmative Fair Marketing and Lottery Plan. STEP FIVE. DHCD expects to review and process the application within 60 days. To receive LAU approval, DHCD reviews for location action or approval. LAUs cannot be developed with a Comprehensive Permit. xviii F.2. Accessory apartments In order for Accessory Apartments to be added to the Subsidized Housing Inventory, they must receive Local Action Unit (LAU) approval: • Resulted from city or town action or approval • Subject to a recorded use restriction approved by DHCD, that has a term of not less than 15 years • Meet the requirements for LIP units, with the exception of receiving a Comprehensive Permit. Process 1. Municipality adopts an Accessory Apartment zoning bylaw or ordinance that permits the creation of accessory apartments that are affordable to Income Eligible Households. a. Submit a draft to DHCD for compliance review prior to local approval – DHCD's review will be limited to noting any provisions that might conflict with LIP requirements. b. Units to be submitted to DHCD will have received zoning approval under the bylaw or ordinance. c. There shall be no provisions that conflict with the LIP requirements i. Allowing affordable accessory dwelling units to be rented to family members. ii. Allowing affordable accessory apartments to be rented to households earning more than 80 percent of AMI iii. A requirement that all accessory dwelling units shall be restricted to residents of the municipality iv. Any provision in conflict with applicable fair housing laws. 2. Complete a Local Initiative Program Application for Accessory Apartments. a. Letter of Support signed by the Chief Executive Officer b. An Affirmative Fair Housing Marketing Plan c. Designation of a Local Project Administrator (LPA) for all accessory apartments – responsible for oversight of all accessory apartments i. Local Official ii. Local Housing Partnership board member or staff member iii. Director of an area housing non-profit organization iv. Another appropriate person meeting DHCD approval d. Schedule of maximum rent for each accessory apartment e. Proposed tenant application form and plan for processing of applications f. Plan for annual verification of tenants' income 3. Submit a letter of support from the local housing partnership, if any. 4. Meet the Local Action Requirements: a. Municipality has a local zoning bylaw or ordinance that permits the creation of accessory apartments. b. Received approval under the bylaw 5. Tenant Eligibility xix a. Family Members Prohibited b. Household income shall not exceed 80% of the AMI adjusted for actual household size, as determined by HUD. Limits may be lower. i. Certification of income eligibility made by the Local Project Administrator (documentation may include recent tax returns, pay stubs, affidavits, etc.). Any post-occupancy

changes must be reported to the owner and the LPA. 6. Affirmative Fair Housing Marketing a. Affirmative Fair Housing and Marketing and Resident Selection Plan i. Outreach ii. Minimum Advertising Period – 60 days iii. Wait List: "Ready Renters List" b. Annual Data Collection: the LPA shall collect data annually regarding the number of minority households renting accessory apartments. c. DHCD may suspend/revoke the eligibility of units if a Failure to Apply Good Faith Efforts is found. d. Tenant Selection i. Owner gives written notice to LPA that a unit is available and requests referral of applicants. ii. Within 5 business days, the LPA refers the top appropriately-sized household(s), no more than 3 at a time. iii. The owner meets the referred applicant(s) and show the unit. The referred applicant has a minimum of 10 business days to view the unit. Owner may select one of the applicants or request additional referrals. Non-selected applicants return to the top of the Ready Renters List. iv. Owner enters into a 1-year lease with selected applicant. v. Upon request of the LPA, the owner shall specify in writing a substantial nondiscriminatory reason for having rejected an applicant.

Appendix L: Comprehensive Permit Process

Comprehensive Permits For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00.

For Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects;

Subsidized Housing Inventory : http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf

Summary of the process [For complete information see 760 CMR 56.04-06]

STEP ONE

Application for Determination of Project Eligibility [760 CMR 56.04(2)] The Applicant submits an application for Project Eligibility to the Subsidizing Agency, with a copy to the Chief Executive Officer of the municipality and written notice to the Department of Housing and Community Development (DHCD), which shall include: (a) The name and address of the Applicant; (b) The address of the site and site description; (c) A locus map identifying the site within a plan of the neighborhood, accompanied by photographs of the surrounding buildings and features that provide an understanding of the physical context of the site; (d) A tabulation of proposed buildings with the approximate number, size (number of bedrooms, floor area), and type (ownership or rental) of housing units proposed; (e) The name of the housing program under which Project Eligibility is sought; (f) Relevant details of the particular Project if not mandated by the housing program (including percentage of units for low or moderate income households, income eligibility standards, the duration of restrictions requiring Low or Moderate Income Housing, and the limited dividend status of the Applicant); (g) Conceptual design drawings of the site plan and exterior elevations of the proposed buildings, along with a summary showing the approximate percentage of the tract to be occupied by buildings, by parking and other paved vehicular areas, and by open areas, the approximate number of parking spaces, and the ratio of parking spaces to housing units; (h) A narrative description of the approach to building massing, the relationships to adjacent properties, and the proposed exterior building materials; (i) A tabular analysis comparing existing zoning requirements to the Waivers requested for the Project; and (j) Evidence of control of the site.

STEP TWO

Review and Comment Process. [760 CMR 56.04(3)] (a) Upon receipt of the application, the Subsidizing Agency provides written notice to the Chief Executive Officer of the municipality where the Project is located (b) 30-day review period of Project begins with written notice to municipality. (c) The Subsidizing Agency shall conduct a site visit, which Local Boards may attend. (d) Local Boards and other interested parties submit written comments to Subsidizing Agency. (e) The Subsidizing Agency issues a determination of Project Eligibility after the 30-day review period.

STEP THREE

Findings in Determination. [760 CMR 56.04(4)] After the 30-day review period, the Subsidizing Agency will make a determination of Project Eligibility based upon its review of the application, and taking into account information received during the site visit and from written comments. Copies of the written determination of

Project Eligibility will be provided to the Department, the Chief Executive Officer of the municipality, and the Board. Issuance of a determination of Project Eligibility shall be considered by the Zoning Board of Appeals (ZBA) or the Housing Appeals Committee (HAC) to be conclusive evidence that the Project and the Applicant have satisfied the project eligibility requirements of 760 CMR 56.04(1).

STEP FOUR

Applicant Files an Application with the Local Zoning Board of Appeals [760 CMR 56.05(2)] The applicant files a Comprehensive Permit Application and a complete description of the proposed project with the municipality's ZBA.

STEP FIVE

Conduct of Zoning Board of Appeals Hearing. [760 CMR 56.05(3)-(4)] (a) The ZBA has seven days, after the receipt of a complete application, sends a notice of the application and a copy of the list of Waivers required by 760 CMR 56.05(2)(h) and invite the Local Boards to participate in the hearings. (b) The Board shall open a hearing within 30 days of its receipt of a complete application, and it shall thereafter pursue the hearing diligently. (c) A hearing shall not extend beyond 180 days from the date of opening the hearing, presuming that the Applicant has made timely submissions of materials in response to reasonable requests of the Board that are consistent with its powers under 760 CMR 56.05, except with the written consent of the Applicant. (d) If the Board wishes to deny an application on one or more of the grounds set forth in 760 CMR 56.03(1), it must do so in accordance with the procedure set forth in 760 CMR56.03(8), or it shall be deemed to have waived its rights. (e) A Board may stay the commencement of a hearing if three (3) or more Comprehensive Permit applications are concurrently undergoing hearings before the Board, and the total number of housing units in those pending Projects exceeds the numerical threshold for a large project within that municipality, as set forth in 760 CMR 56.03(6).

Consultant review [760 CMR 56.05(5)] (a) If, after receiving an application, the Board determines that in order to review that application it requires technical advice in such areas as civil engineering, transportation, environmental resources, design review of buildings and site, and (in accordance with 760 CMR 56.05(6)) review of financial statements that is unavailable from municipal employees, it may employ outside consultants. Whenever possible it shall work cooperatively with the Applicant to identify appropriate consultants and scopes of work and to negotiate payment of part or all of consultant fees by the Applicant. Alternatively, the Board may, by majority vote, require that the Applicant pay a reasonable review fee in accordance with 760 CMR 56.05(b) for the employment of outside consultants chosen by the Board alone. The Board should not impose unreasonable or unnecessary time or cost burdens on an Applicant. Legal fees for general representation of the Board or other Local Boards shall not be imposed on the Applicant. (b) A review fee may be imposed only if: 1. the work of the consultant consists of review of studies prepared on behalf of the Applicant, and not of independent studies on behalf of the Board; 2. the work is in connection with the Applicant's specific Project; and 3. all written results and reports are made part of the record before the Board. 4. a review fee may only be imposed in compliance with applicable law and the Board's rules. C.3. Review of financial statements [760 CMR 56.05(6)] (a) A Board may request to review the pro forma or other financial statements for a Project only after the following preconditions have been met: 1. Other consultant review has been completed; 2. The Applicant

has had an opportunity to modify its original proposal to address issues raised; 3. the Board has had an opportunity to propose conditions to mitigate the Project's impacts and to consider requested Waivers; and 4. The Applicant has indicated that it does not agree to the proposed condition(s) or Waiver denial(s) because they would render the Project uneconomic. A Board may not conduct review of a pro forma in order to see whether a Project would still be economic if the number of dwelling units were reduced, unless such reduction is justified by a valid health, safety, environmental, design, open space, planning, or other local concern xii that directly results from the size of a project on a particular site, consistent with 760 CMR 56.07(3). (b) If the Applicant does not agree to some or all of the proposed permit conditions or Waiver denials because they would render the Project Uneconomic, the Board may ask the Applicant to submit its pro forma, in form satisfactory to the Subsidizing Agency, and revised as necessary to reflect the additional cost of meeting these conditions and/or denials. The revised pro forma may be subjected to the same consultant review as any other technical information submitted to the Board, in accordance with 760 CMR 56.05(5) and the Board's rules. The Board may then use this information to decide whether to adopt or modify its originally proposed conditions and/or denials. Pro forma review should conform to recognized real estate and affordable housing industry standards, consistent with the policies of the Subsidizing Agency and guidelines adopted by the Department. (c) Related financial issues, including related-party transactions, the estimated sales price or rental rates of market-rate units, and land acquisition costs, shall be addressed in accordance with the Department's guidelines. Disagreements between the Applicant and the Board's consultant should be resolved in accordance with the Department's guidelines. The Subsidizing Agency has the sole responsibility to establish and enforce reasonable profit and distribution limitations on the Applicant, as set forth in 760 CMR 56.04(8).

Waivers from local requirements and regulations [760 CMR 56.05(7)] The Applicant may request Waivers, solely from the "as-of-right" requirements of the zoning district where the project site is located , as listed in its application or as may subsequently arise during the hearing, and the Board shall grant such Waivers as are Consistent with Local Needs and are required to permit the construction and operation of the Project. If a Project does not request a subdivision approval, waivers from subdivision requirements are not required (although a Board may look to subdivision standards, such as requirements for road construction, as a basis for required project conditions, in which case the Applicant can seek Waivers from such requirements).

STEP SIX

Board Decisions- [760 CMR 56.05(8)] (a) Forty-five days after the close of the public hearing, the Board shall render a decision, based on a majority vote of the Board, taking into consideration the recommendations of Local Boards. (b) The Board shall file its decision within 14 days in the office of the city or town clerk, and it shall forward a copy of any Comprehensive Permit to the Applicant or its designated representative and to DHCD when it is filed. (c) The Board may: 1. approve a Comprehensive Permit on the terms and conditions set forth in the application; 2. approve a Comprehensive Permit with conditions with respect to height, site plan, size, shape or building materials that address matters of Local Concern; or 3. deny a Comprehensive Permit as not Consistent with Local Needs if the Board finds that there are no conditions that will adequately address Local Concerns. (d) Uneconomic Conditions. The Board shall not issue any order or impose any condition that would cause the building or operation of the Project to be Uneconomic, including a requirement imposed by the Board on the Applicant: 1. to incur costs of public infrastructure or improvements off the project site that: a. are not generally imposed by a Local Board on unsubsidized housing; b. address a pre-existing condition affecting the

municipality generally; or c. are disproportionate to the impacts reasonably attributable to the Project; or 2. to reduce the number of units for reasons other than evidence of Local Concerns within the purview of the Board (see 760 CMR 56.05(4)(e); see also 760 CMR 56.07(3)(c – h) regarding evidence that would be heard by the Committee on an appeal), such as design, engineering, or environmental deficiencies that directly result from the impact of a Project on a particular site. If a proposed nonresidential element of a Project is not allowed by-right under applicable provisions of the current municipal zoning code, a condition shall not be considered Uneconomic if it would modify or remove such nonresidential element.

STEP SEVEN

Appeals from Board Decisions [760 CMR 56.05(9)] (a) If the Board approves the Comprehensive Permit, any person aggrieved may appeal within the time period and to the court provided in M.G.L. c.40A, §17. (b) If the Board denies the Comprehensive Permit or approves the permit with unacceptable conditions or requirements, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06. (c) If the Board takes action adverse to the Applicant under 760 CMR 56.03(8), 760 CMR 56.05(11), or a similar provision of 760 CMR 56.00, or otherwise violates or fails to implement M.G.L. c.40B, §§20 through 23, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06. For Procedural Regulations for Appeals to the Housing Appeals Committee see 760 CMR 56.06.