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# Sharon Housing Production Plan Update

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# Table of Contents

Acknowledgments .....	2
Table of Contents .....	3
Tables and Figures .....	5
I. Introduction .....	7
Overview of Housing Production Plans .....	7
Establishment of an Annual Goal for Affordable Housing Production.....	7
Comment on Data Availability .....	8
II. Plan Summary .....	9
III. Population and Demographics.....	10
Context.....	10
Projected Trends.....	10
Demographic Trends.....	12
Household Income and Housing Costs .....	16
Spending on Housing.....	18
IV. Current Zoning .....	21
Town Land by Development Status.....	23
V. Housing Inventory – Supply and Demand .....	26
Housing Stock.....	28
Housing Sales Activity .....	29
Housing Vacancies and Foreclosures.....	36
Housing Affordability.....	38
VI. Chapter 40B Subsidized Housing Inventory as of September 28, 2010.....	39
VII. Progress on 2005 Affordable Housing Goals and Objectives .....	40

VIII. Implementation Plan.....	43
Affordable Housing Production Goals, 2010-2015 .....	43
Affordable Fair Housing Marketing Plan (AFHMP) Guidelines Pertaining to Local or Community Preference Units .....	46
Affordable Housing Action Plan.....	46
IX. Appendices:.....	48
I: Eligible Subsidy Programs .....	49
State Programs.....	49
Federal Programs .....	50
II. Definition of Affordable Housing .....	53
III. Potential Nonprofit Partners for Affordable Housing .....	54

# Tables and Figures

Figure 3.1 – Sharon Population Projections Line Graph .....	11
Table 3.1 – Sharon Population Projections – MetroFuture and Current Trends .....	11
Table 3.2 – Sharon Household Projections .....	12
Table 3.3 – Sharon Population Projections by Age Group, 1990-2030 .....	13
Figure 3.2 – Graph of Sharon Population Projections by Age Group, 1990-2030.....	13
Table 3.4 – Sharon Population Compared to TRIC Subregion, 1990-2030 .....	14
Table 3.5 – Race and Ethnicity of Sharon Population, 2000.....	14
Table 3.6 – Sharon School District Enrollment, 1993-2010 .....	15
Table 3.7 – Median Family Income Estimate for the Boston-Cambridge-Quincy HUD FMR Area, 2010 .....	16
Table 3.8 – Sharon Household Incomes, 1989-1999.....	17
Table 3.9 – Sharon Housing Costs at 30% or More of Household Income – 1999 .....	18
Table 3.10 – Sharon Renter Cost Burden (Paying 30% or More of Income for Housing), 1999 ...	18
Table 3.11 – Mortgage Status of Owner-Occupied Units, 2006-2008 .....	19
Table 3.12 – Income Limits for Affordable Housing, FY2010 .....	20
Figure 3.3 – Affordable Housing Income Limits by Household Size, FY2010.....	20
Table 3.13 – Populations, Households, and Families below Poverty Level and Receiving Public Assistance, 1989-1999 .....	21
Table 4.1 – Sharon Town Land by Development Status, 2009.....	23
Table 4.2 – Town of Sharon Zoning Districts, 2010 .....	24
Table 5.1 – Occupied Building Types and Units in Sharon, 1999.....	26
Table 5.2 – Count of Sharon Residential Building Types, Current as of January 1, 2010 .....	28
Table 5.3 – Sharon Residential Parcels with More than One Residential Building, Current as of January 1, 2010.....	28
Table 5.4 – Sharon Housing Type Projections – Current Trends vs. MetroFuture.....	29

Table 5.5 – Age of Sharon Housing Stock, 2000 .....	29
Figure 5.1 – Graph of Median Home Sales Prices in TRIC Subregion, 1990-2010.....	30
Figure 5.2 – Graph of Home Sales in TRIC Subregion, 1990-2010.....	31
Figure 5.3 – Graph of Median Home Sale Prices by Year, 1987-2010 .....	32
Figure 5.4 – Graph of Sharon Home Sales by Year, 1990-2010.....	32
Figure 5.5 – Sharon One-Family and Condo Sales Prices, 1990-2010.....	33
Table 5.6 – Detailed Figures of Median Sales Prices for Single-Family Homes, Condos, and All Housing Types in Sharon, 1990-2010.....	34
Table 5.7 – Number of Housing Sales by Year in Sharon, 1990-2010 .....	34
Figure 5.6 – Median price of Single Family Homes in TRIC Subregion, 1990-2010 .....	35
Table 5.8 – Sharon Housing Units Authorized by Building Permits, 2000-2009 .....	36
Table 5.9 – Number of Housing Vacancies in Sharon by Quarter, 2008-2010 .....	36
Figure 5.7 – Graph of Housing Vacancies in Sharon by Quarter, 2008-2010.....	37
Table 5.10 – Foreclosures Activity in Sharon, 2009.....	37
Table 5.11 – Foreclosure Auctions in Sharon compared to the TRIC Subregion, FY2008.....	38
Table 5.12 – FY2010 Fair Market Rent (FMR) for the Boston-Cambridge-Quincy, MA-NH HUD FMR Area .....	38
Table 6.1 – 40B Subsidized Housing Inventories of TRIC Subregion Communities as of September 28, 2010.....	39
Table 6.2 – Town of Sharon 40B Subsidized Housing Inventory (SHI) – September 28, 2010 .....	40
Table 7.1 – Town-Owned Parcels Identified as Suitable for Housing Development, 2005 .....	41
Table 8.1 – Town of Sharon Affordable Housing Production Goals, 2010-2015 .....	44
Table 8.2 – Proposed 40B Subsidized Housing Units in the Pipeline as of November 2010 .....	44
Table 8.3 – Town of Sharon Affordable Housing Action Plan, 2010-2015.....	46

# I. Introduction

This Plan update was prepared to comply with the Massachusetts Department of Housing and Community Development's regulation 760 CMR 56.03(4), Housing Production Plans. The Plan update was developed in partnership with the Sharon Planning Board.

## Overview of Housing Production Plans

Housing Production Plans (HPPs) give communities – that are under the 10 percent threshold of Chapter 40B, but are making steady progress in producing affordable housing on an annual basis – more control over comprehensive permit applications for a specified period of time. This control allows these municipalities to manage the growth in their community and meet their affordable housing needs. The revised 760 CMR 56.03(4) HPP regulation became effective on February 22, 2008 when the Department of Housing and Community Development (DHCD) promulgated 760 CMR 56.00 replacing the September 2003 Planned Production Program under 760 CMR 31.07(1)(i).

HPPs prepared by communities are submitted for review and approval by DHCD. Communities with approved HPPs may request DHCD certification of their compliance with the approved plans if they have increased the number of affordable housing units in their City or towns. Communities may be certified for one (0.5 percent production level) or two (1 percent production goal) years if they have created sufficient affordable housing. In a community with a DHCD certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve with conditions a Comprehensive Permit application will be deemed "Consistent with Local Needs" pursuant to M.G.L. Chapter 40B. Based on past practices, such decisions will be upheld by the Housing Appeal Committee (HAC).

## Establishment of an Annual Goal for Affordable Housing Production

HPPs include a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of Subsidized Housing Inventory (SHI) eligible housing units by at least 0.5 percent of its total units (as determined in accordance with 760 CMR 56.03(3)(a) during every calendar year included in the Plan Update, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a). For Sharon, the 0.5 target is 30 SHI units per year.

*Comment on Certification:* If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit (i.e., the annual numeric SHI units goal has been achieved), 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 the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall 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 the 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."

## **Comment on Data Availability**

This HPP update was accomplished using data on housing sales, vacancies, foreclosures, fair market rent, building permits data, U.S. Census data from 2000, American Community Survey 2006-2008 PUMA data, and population and households projections data compiled by the Metropolitan Area Planning Council and MetroFuture, Inc. As Sharon is an under 20,000 community, Census and ACS 2010 data was not available at the time of its production. The town and MAPC will produce an addendum to the plan in Spring 2010 as soon as detailed Census 2010 is available.



## II. Plan Summary

Beginning with the state-funded EO418 process in 2002, leaders and citizens of the Town of Sharon have worked toward the goal of diversifying the town's housing stock, first, to meet the state mandate that all municipalities achieve ten percent of their housing units as state-defined affordable; second, to provide affordable housing for seniors, residents' grown children, and town employees; and third, to provide market-rate options for seniors who want to "downsize," for instance, from larger single-family homes to age-qualified condominium units.

Sharon is a mature suburban community with an unusual combination of assets and liabilities. The community is rich in natural beauty, including within its borders a 345-acre lake, working farms, and a Mass Audubon sanctuary and state park that contribute to the over 30 percent of the town's land area that is protected open space. It has a commuter rail station, but "smart growth" initiatives (housing density near town centers) are constrained because of town well/groundwater protection requirements and septic limitations around the town center.

Following nationwide trends, housing prices increased during the years 2000-2005 (the median price of a Sharon single-family home in 2003 was \$405,000) and then decreased somewhat (the median selling price of a Sharon single-family home in 2010 was \$384,950). The town has relatively little economic development to balance increasingly burdensome property taxes, making housing difficult for those in middle-income families, and out of reach for lower-income families.

While the town continues to look at other solutions to the problem, such as further economic development, this Housing Production Plan (HPP) will give the town a solid path to diversifying our housing stock.

We would like to thank the many people who participated in the development of the original HPP and the EO418 process that led to the original plan in 2005, including over 100 citizens, the Board of Selectmen, the Sharon Housing Partnership, the Conservation Commission, the Council on Aging, the Water Management Advisory Committee, and the Metropolitan Area Planning Council. Much has been accomplished already in this effort as the result of everyone's determination to continue to improve the quality of life in Sharon for all our citizens.

The Sharon HPP is based on seven key steps to reduce housing barriers. An update on the town's progress on each of these topics as of November 2010 is presented in Section VII of this HPP update.

1. **Provide local development capacity.** Increase capacity by forming a local development corporation, or municipal affordable housing trust fund, to work with nonprofit and private partners to develop affordable housing.
2. **Provide town land.** Identify and prioritize town-owned parcels that can be leased or sold to the local development corporation or other nonprofit groups such as Habitat for Humanity. It is the town's intention to place proceeds from the sale or lease of town-owned land into the municipal affordable housing trust fund for reinvestment in other affordable housing initiatives. A Sharon Affordable Housing Trust (SAHT) was adopted at the May 2006 town meeting.
3. **Encourage Chapter 40B and LIP housing strategically.** In areas appropriate for higher-density housing, enlist participation from the local development corporation, nonprofits, and

qualified private developers to build or redevelop units in those locations that will generate housing consistent with housing needs.

4. **Establish inclusionary zoning.** Adopt an inclusionary zoning bylaw requiring all new residential developments of 6 or more units to include a minimum of 15 percent affordable units in order to contribute their fair share to the regional affordable housing obligations of the town in which they are built.
5. **Encourage rental apartments with an overlay district.** At the October 2004 Town Meeting, Sharon passed a warrant article endorsing an overlay district enabling zoning incentives to encourage apartment development in business zones to stimulate new affordable housing production.
6. **Leverage special permit zoning to reward affordable housing construction.** Sharon has a Conservation Subdivision Design (CSD) bylaw that offers density bonuses for clustered housing and affordable and market-rate age-qualified housing. In May 2004, Sharon Town Meeting reduced the size of the parcel required for a CSD from 10 to 5 acres.
7. **Capitalize on market opportunities.** Identify and prioritize older and/or obsolete residential and nonresidential buildings with redevelopment potential, and develop a shortlist of properties to acquire, reposition, and sell or rent. These types of projects could be carried out by the local development corporation on its own, in partnership with a nonprofit, or in conjunction with a selected private developer. Creative use of tax policies, such as obtaining home rule authority to lower or waive property taxes for elderly homeowners who grant the town a right of first refusal to purchase their home at a reduced price, could help to establish a small pipeline of properties that Sharon could convert to affordable dwellings in the future.

## III. Population and Demographics

### Context

By the early twentieth century, Sharon was already in transition from a small farming and resort community to a commuter suburb. After World War II, Sharon's population grew rapidly during the postwar suburban boom. Between 1930 and 1970 the population tripled. While the growth rates have moderated since 1970, the population has continued to increase by 10 to 14 percent every decade. Sharon's population grew by 12 percent and 1, 891 people during the 1990s. Nearly half of that increase was accounted for by people under 20 years old. The number of households grew slightly faster than the population, 13 percent, reflecting a society-wide trend towards smaller households.

### Projected Trends

Population projections produced by MetroFuture, the regional plan for the greater Boston region, indicates that the number of households in Sharon will rise at a rate between four and six percent between 2010 and 2030. Overall population is also projected to rise at a rate between three and

five percent between 2010 and 2030. The age composition of Sharon is also projected to change significantly between 2010 and 2030. The population of people aged 55+ is projected to grow rapidly while the population of people aged 20-34 and aged 4 and under is expected to decline.

### Sharon Population Projections, 1990-2030

Figure 3.1 – Sharon Population Projections Line Graph

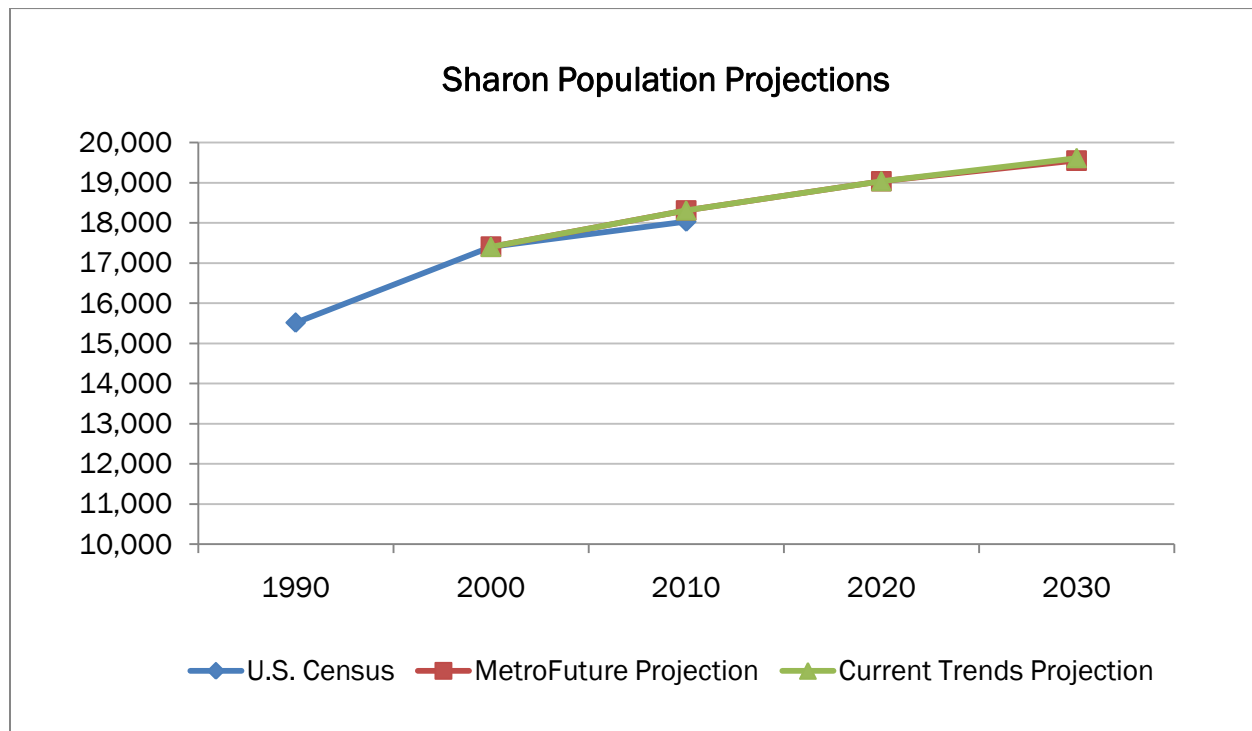


Table 3.1 – Sharon Population Projections – MetroFuture and Current Trends

Year	U.S. Census	MetroFuture Projection	Current Trends Projection
1990	15,517		
2000	17,408	17,408	17,408
2010	18,033 (2009)	18,315	18,315
2020	Not available	19,041	19,041
2030	Not available	19,553	19,616

Sources: U.S. Census 1990 and 2000, U.S. Census 2009 Population Estimates, MetroFuture, MetroBoston DataCommon

## Demographic Trends

Sharon is a family community. According to 2000 Census data, over 80 percent of households are family households (that is, persons related by blood or marriage) and 47 percent of households include persons under 18 years old. This is also reflected in the Town's average household size, 2.92 persons, and the average size of family households, which is 3.25 persons. Single person households make up 15 percent of all households and eight percent of the total households are persons 65 years or older living alone. In 2000, the average household size declined slightly to 2.92 from 2.95 in 1990.

Although Sharon will continue to be attractive to family households because of its excellent school system, there will be fewer family households in the next generation and some of the Sharon population will "age in place," increasing the number of smaller, empty-nester households. At the same time, the amount of land available for building is diminishing and is becoming more costly to develop. Even if the Chapter 40B housing projects that are now in the pipeline are built, it is likely that the average household size across all of these projects will be lower than the current average household size in Sharon.

### Current and Projected Households in Sharon, 1990-2030

Table 3.2 – Sharon Household Projections

Year	Census	MetroFuture Projections
1990	5,244	n/a
2000	5,934	n/a
2010	n/a	6,461
2020	n/a	6,836
2030	n/a	7,137

Source: U.S. Census 1990 and 2000, MAPC January 31, 2006, Population Projection 2010-2030 164-City/Town Region by Age Group

### Current and Projected Population in Sharon – by Age

Between 1989 and 1999, the Town's population of 55-64 year olds grew faster than any other age group (a 28.9 percent increase). The Town also lost a large portion of its population of 20-34 year olds (a 38.4 percent decrease). These changes reflect both general demographic trends and conditions more specific to communities like Sharon.

MAPC population projections suggest that between 2000 and 2030 the 55+ population will grow rapidly and the population of people ages 54 and under will decline, with the 20-34 age group declining the most (a projected 20.9 percent decrease between 2000 and 2030). Although communities with good school systems, like Sharon, tend to be particularly attractive to families with children, the increasing housing prices in Eastern Massachusetts during the last decade have made such communities more difficult to enter for young people in their twenties who are just beginning to start families. An increasing elderly population is also linked to general demographic trends, and all things being equal, should continue to grow.

## Sharon Population Projections by Age Range, 1990-2030

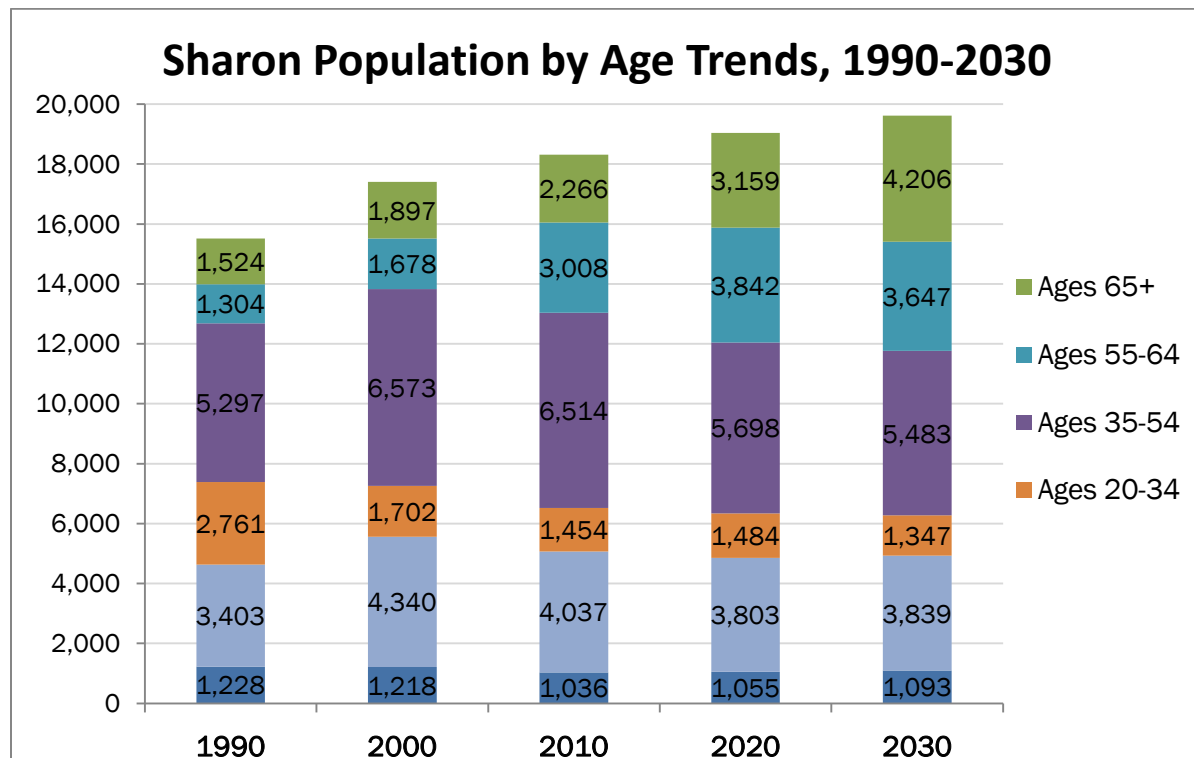
The population of people in Sharon aged 55+ is projected to grow significantly over the next several decades. The population projected to decline the most is people aged 20-34.

**Table 3.3 – Sharon Population Projections by Age Group, 1990-2030**

Age Range	1990	2000	% Change, 1990-2000	2010 (Proj.)	2020 (Proj.)	2030 (Proj.)	Projected % Change, 2000-2030	1990-2030 Change (#)
Ages 4 and Under	1,228	1,218	-0.8	1,036	1,055	1,093	-10.3	-135
Ages 5-19	3,403	4,340	27.5	4,037	3,803	3,839	-11.5	+436
Ages 20-34	2,761	1,702	-38.4	1,454	1,484	1,347	-20.9	-1414
Ages 35-54	5,297	6,573	24.1	6,514	5,698	5,483	-16.6	+186
Ages 55-64	1,304	1,678	28.7	3,008	3,842	3,647	117.3	+2343
Ages 65+	1,524	1,897	24.5	2,266	3,159	4,206	121.7	+2682
<b>Total Population</b>	<b>15,517</b>	<b>17,408</b>	<b>12.2</b>	<b>18,315</b>	<b>19,041</b>	<b>19,616</b>	<b>12.7</b>	

Source: U.S. Census 1990 and 2000, MetroBoston DataCommon, MAPC January 31, 2006, Population Projection 2010-2030 164-City/Town Region by Age Group

**Figure 3.2 – Graph of Sharon Population Projections by Age Group, 1990-2030**



Source: U.S. Census 1990 and 2000, MetroBoston DataCommon, MAPC January 31, 2006, Population Projections 2010-2030 164-City/Town Region by Age Group

### Sharon 1990-2030 Population Projections by Age Group Compared to Three Rivers Interlocal Council (TRIC) Subregion

When comparing Sharon to the TRIC subregion which consists of a total of 12 communities (including Sharon), we see that Sharon has and is projected to constitute between four to ten percent of the subregion's population in each age group. In 2030, 16 percent of Sharon's population will consist of people aged 55+.

**Table 3.4 – Sharon Population Compared to TRIC Subregion, 1990-2030**

Age Range	Sharon % of TRIC 1990	TRIC, 1990	Sharon % of TRIC, 2000	TRIC, 2000	Sharon % of TRIC, 2010	TRIC, 2010 (Proj.)	Sharon % of TRIC, 2020	TRIC, 2020 (Proj.)	Sharon % of TRIC, 2030	TRIC, 2030 (Proj.)
0-4	8%	15,375	8%	16,210	7%	13,974	7%	14,220	8%	14,475
5-19	8%	42,155	9%	49,953	8%	48,565	8%	44,881	9%	44,912
20-34	5%	52,824	5%	37,036	4%	37,949	4%	41,030	4%	38,151
35-54	8%	63,389	8%	79,722	8%	79,014	8%	68,743	8%	68,413
55-64	6%	23,319	7%	22,909	8%	35,549	9%	42,482	10%	37,623
65+	5%	32,378	5%	37,544	6%	40,031	6%	53,053	6%	67,842

Source: U.S. Census 1990 and 2000, MAPC January 31, 2006, Population Projection 2010-2030 164-City/Town Region by Age Group

### Race and Ethnicity of Population of Sharon (2000)

According to the 2000 Census, 89 percent of Sharon's population is white and 92 percent speaks mainly English. Approximately 11 percent identifies as non-white with Asians making up the largest non-white ethnic group. In addition, approximately 16 percent of the population speaks some or no English.

**Table 3.5 – Race and Ethnicity of Sharon Population, 2000**

Population Category	Population (2000)	% of Total
White Population:	15541	89%
Black Population:	591	3%
Hispanic Population:	194	1%
Asian Population:	846	5%
Other Population:	236	2%
<b>Total</b>	<b>17,408</b>	
Foreign Born: Speaks Mainly English:	2218	92%
Foreign Born: Speaks Some English:	188	8%
Foreign Born: Speaks No English:	6	8%

Population Category	Population (2000)	% of Total
Total Foreign Born:	2,412	

Source: Census 2000

### School Population

November 2010 available data on school district enrollment indicates that Sharon's school population grew between two and three percent each year between 1993 and 2002 and it declined between one and two percent each year between 2003 and 2009. In the 2009-2010 school year enrollment grew one percent from the previous year. Despite the annual shifts over the last two decades, between 1993 and 2010, total enrollment grew 14.9 percent.

Between 1993 and 2010, the number of low-income students as a percent of the total enrolled population was in the range of 2.4 to 6.7 percent. For most years, however, the number of low-income students as a percent of the total population was in the three to four percent range. The highest percentage of low-income students in the school system was recorded in the 2009-2010 school year—228 students or 6.7 percent of the total enrolled population.

**Table 3.6 – Sharon School District Enrollment, 1993-2010**

School Year	Total Enrolled	% Change from Previous Year	# Low-Income Students	% Low-Income (Eligible for Free or Reduced Price Lunch)
1993-1994	2915	n/a	90	3.1%
1994-1995	2971	2%	102	3.4%
1995-1996	3045	2%	103	3.4%
1996-1997	3116	2%	149	4.8%
1997-1998	3204	3%	109	3.4%
1998-1999	3293	3%	96	2.9%
1999-2000	3380	3%	91	2.7%
2000-2001	3426	1%	81	2.4%
2001-2002	3512	2%	91	2.6%
2002-2003	3545	1%	116	3.3%
2003-2004	3562	0%	135	3.8%
2004-2005	3522	-1%	119	3.4%
2005-2006	3498	-1%	102	2.9%
2006-2007	3464	-1%	115	3.3%
2007-2008	3409	-2%	110	3.2%
2008-2009	3394	0%	127	3.7%
2009-2010	3426	1%	228	6.7%

## **Disabled Population**

According to the 2000 Census, 37 percent of the population aged 65 years and over has a disability. In the population aged 5 to 20 years, 4.7 percent had a disability, while among those age 21 to 64, 11.6 percent had a disability.

## **Household Income and Housing Costs**

During the 1990s, the median income of Sharon households increased somewhat more slowly than the rising cost of housing. According to Census 1990 and 2000 data median household income rose 44.6 percent while the median sales price of a single family home increased 54 percent between 1990 and 2000. There are signs that this balance between median incomes and median single family home prices may not persist. Single family home prices increased 16 percent between 2000 and 2002. Sales price data for January through November 2003 show a median of \$405,000. In January 2004, of the 47 single family homes listed for sale, the lowest listed price was \$289,000. A quarter of the houses (12) were priced under \$350,000, 32 percent were listed between \$350,000 and \$500,000 and 42 percent were priced at over \$500,000 (including four for over \$1 million).

Condominiums, which in some communities are entry-level housing, are now as expensive as single family homes in Sharon. The median price for a condo over the period between January and November in 2003 was \$408,750 – slightly higher than the corresponding single family house price. In January 2004, of the nine condos listed for sale, only one, at \$220,000, was priced below \$400,000.

A 2010 study of housing costs and affordability in the Boston metropolitan area indicates that the median price of new and previously owned homes in Massachusetts cost between \$271,000 (for previously owned homes) and \$310,000 (for new homes). These median prices are much higher than the United States averages, which are \$222,000 for new homes and \$176,000 for previously owned homes. In contrast, the median sales price of all housing types in Sharon in 2010 was \$370,000, which is much higher than the state median.

## **FY2010 Estimate of Sharon Median Family Income**

FY2010 estimates of area median family income take advantage of 2008 American Community Survey (ACS) 3-year data published by the U.S Census Bureau. Sharon is a part of the Boston-Cambridge-Quincy, MA-NH HUD Metro Fair Market Rent (FMR) area.

The AMI for the region of which Sharon is a part of has increased by 25 percent. Both 2000 and 1990 census data confirms that the median family income in Sharon is within range of the 2010 AMI for the Boston-Cambridge-Quincy FMR area.

Assuming that a first-time homebuyer making the median family income would need to put down at least 10 percent of their annual income in order to purchase a home, a first-time homebuyer would be able to afford a condominium in Sharon at the 2010 median sales price. However, they would be unable to afford a single-family home at the 2010 median sales price.

**Table 3.7 – Median Family Income Estimate for the Boston-Cambridge-Quincy HUD FMR Area, 2010**



2000 Area Median Family Income	2010 Median Family Income Estimate	% Change
\$68,488	\$91,800	25%

Source: U.S. Department of Housing and Urban Development FY2010 Median Family Income

### Sharon Household Income, 1989-1999

The income of Sharon residents kept pace with inflation over the course of the 1990s. The median household income increased 44 percent between 1989 and 1999, compared to the 44.7 percent increase in the Consumer Price Index. Families did slightly better, with median family incomes up 49 percent during the decade. Of course, income varies with age and the median household income in 1999 for people 65 and older was less than half (\$46,210) of what it was for people ages 35-54 (\$107,569). Median income is even lower for people 75 and older (\$25,511).

In 2004, 73 seniors participated in the Town's property tax work-off program. In consecutive years, participation by seniors was as follows: 2005, 68; 2006, 65; 2007, 68; 2008, 75; 2009, 89; and 2010, 104. Only three percent of Sharon's population (105 families) in 1999 lived below the poverty line, but that still accounted for 527 people, of whom one third were under 18 years old and over a quarter were 65 years and older. The U.S. Department of Housing and Urban Development (HUD) has estimated that 19 percent of Sharon's population in 1999 lived in households with incomes at 80 percent or below median.

**Table 3.8 – Sharon Household Incomes, 1989-1999**

Sharon Household Income	1989 %	1999 %	% Change in Proportion of Total
<\$25,000	17.7	11.7	-33.9
\$25-49,999	20.9	12.6	-39.7
\$50-74,999	25.7	16.6	-35.4
\$75-99,999	17.6	15.5	-11.9
\$100-149,999	11.8	18.7	58.5
\$150,000+	6.3	25.1	298.4
	<b>1989</b>	<b>1999</b>	<b>Change</b>
Median household income	\$61,692	\$89,256	45%
Median family income	\$66,415	\$99,015	50%

Source: U.S. Census 2000, 1990

Sharon residents did well financially during the 1990s. The median household income in 1999 was \$89,256, giving Sharon the rank of 24 out of 351 cities and towns in Massachusetts. As is generally the case, median family income was higher at \$99,015. The increase of 45 to 50 percent was slightly above the 44 percent increase in the Greater Boston Consumer Price Index for the region during the 1990s. Sharon has proportionally more upper income households than the state as whole or its subregional planning group, the Three Rivers Interlocal Council, which includes the towns of Needham, Dedham, Canton, Milton, Randolph, Westwood, Norwood, Medfield, Walpole, Foxborough, Sharon, and Stoughton.

## Spending on Housing

Although mortgage lenders often allow housing to account for 33 percent or sometimes more of the household budget, the standard used for affordable housing is that households should not spend more than 30 percent of their income on housing. Despite the fact that Sharon household incomes generally kept up with inflation during the 1990s, by the end of the decade many Sharon homeowners and renters were paying over 30 percent of their household income for housing costs.

Sharon's age composition also potentially tells a story about housing costs. Between 1990 and 2000 the proportion of 20 to 34 year olds declined in all communities, as the "baby bust" arrived at the stage when many people form families. However, Sharon lost a disproportionate percentage of the young adult group compared both to its subregion and to the Greater Boston region. Another striking characteristic of Sharon's change in age composition from 1990 to 2000 is the decline in the proportion of people 60 to 75. In both cases, these changes may be related to the relative lack of housing choice in Sharon. Young people find it too expensive to enter the Sharon housing market while older people who wish to downsize cannot find suitable living space in town and end up leaving Sharon.

**Table 3.9 – Sharon Housing Costs at 30% or More of Household Income – 1999**

% of Income Spent on Housing	% Owner Occupied	% Renter Occupied
30 to 34 percent	7.5%	3.2%
35 percent or more	15.2%	20.4%
Total	22.7%	23.6%

*Source: U.S. Census, 2000*

**Table 3.10 – Sharon Renter Cost Burden (Paying 30% or More of Income for Housing), 1999**

	Renter Households	% Cost Burdened	Elderly Renters	% Cost Burdened	Income Below \$35,000	% Cost Burdened
Dover	94	10.6%	7	0.0%	14	71.4%
Foxborough	1,722	13.8%	503	42.5%	766	67.1%
Medfield	558	36.6%	112	50.0%	256	69.1%
Milton	1,422	33.8%	517	52.8%	644	63.5%
Norwood	4,975	30.8%	862	47.1%	1893	67.0%
Sharon	599	23.2%	241	30.3%	311	42.8%
Walpole	1,159	36.2%	355	48.5%	542	66.2%
Westwood	553	44.1%	395	49.1%	304	59.2%

*Source: U.S. Census, 2000*

A 2010 analysis of housing production and affordability in the 161 cities and towns of the Greater Boston area found that Greater Boston's rental vacancy rate reached an all-time high of seven percentage points which makes the rental market in the region must different from the rental market in most other parts of the country. In addition, similar to past years, the Boston metropolitan area continues to be among the most expensive rental markets. (Greater Boston Housing Report Card, 2010)

### Mortgage Status of Owner-Occupied Housing Units

While awaiting American Community Survey data for the 2005-2010 period to be released, which includes detailed data for the town of Sharon, we compared 2000 Census and 2006-2008 American Community Survey (ACS) Public Use Microdata Area (PUMA) data for this analysis. Sharon is a part of the 03500 PUMA region, which includes Medfield, Norfolk, Norwood, Sharon, Walpole and Westwood.

By comparing 2000 Census and 2006-2008 ACS PUMA data on the mortgage status of owner-occupied housing units, we note that second mortgages are decreasing in popularity and home equity loans are rising in popularity for the PUMA region. This change is projected to be true for Sharon.

**Table 3.11 – Mortgage Status of Owner-Occupied Units, 2006-2008**

	% of Total, Sharon (2000)	PUMA Region, 2000 Census	% of Total, PUMA (2000)	PUMA Region, 2006-2008 Estimate	2006-2008 PUMA Margin of Error (+/-)	% of Total 2006-2008 PUMA	# Change between 2000 and 2006-2008 PUMA
Housing units with a mortgage, contract to purchase, or similar debt:	79%	19,246	74%	21,437	715	71%	2,191
With either a second mortgage or home equity loan, but not both:	18%	4445	17%	7,050	639	23%	2,605
Second mortgage only	6%	1476	6%	871	225	3%	-605
Home equity loan only	13%	2969	11%	6,179	600	21%	3,210
Both second mortgage and home equity loan	0%	35	0%	146	85	0%	111
No second mortgage and no home equity loan	60%	14,766	56%	14,241	799	47%	-525
Housing units without a mortgage	21%	6,923	26%	8,616	608	29%	1,693
<b>Total:</b>	<b>100%</b>	<b>26,169</b>	<b>100%</b>	<b>30,053</b>	<b>705</b>	<b>100%</b>	<b>3,884</b>

## FY2010 Annual Income Limits for Affordable Housing

The U.S. Department of Housing and Urban Development (HUD) provides annual estimates of Area Median Income (AMI) for communities across the United States. From this amount, percentages of affordability are calculated. For example, for the Boston Area (Sharon is included in the Boston Area) a household of 4 persons is eligible for subsidized housing with an income range of from \$27,550 to \$64,400. The incomes represent 30 percent of the Area Median of \$ 91,800 up to 80 percent of the household median. Various programs provide housing for varying income levels, with the households earning up to 30 percent of the Area Median generally targeted for rental opportunities, while those from 50 to 80 percent eligible for ownership opportunities (condominium or other).

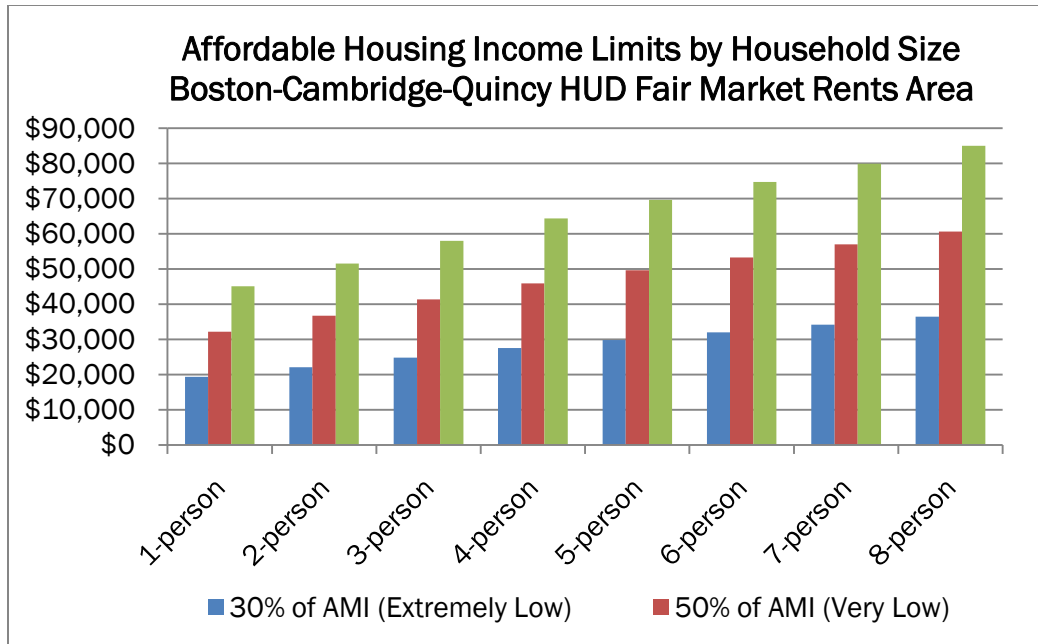
The low income limits provided below are for the entire Boston-Cambridge-Quincy, MA-NH HUD Metro Fair Market Rent Area of which Sharon is included. The calculations were completed using the Boston-Cambridge-Quincy metro area FY2010 Median Family Income (AMI): \$91,800.

**Table 3.12 – Income Limits for Affordable Housing, FY2010**

<b>Number of Persons in Household</b>	<b>30% of AMI (Extremely Low)</b>	<b>50% of AMI (Very Low)</b>	<b>80% of AMI (Low)</b>
1-person	\$19,300	\$32,150	\$45,100
2-person	\$22,050	\$36,750	\$51,550
3-person	\$24,800	\$41,350	\$58,000
4-person	\$27,550	\$45,900	\$64,400
5-person	\$29,800	\$49,600	\$69,600
6-person	\$32,000	\$53,250	\$74,750
7-person	\$34,200	\$56,950	\$79,900
8-person	\$36,400	\$60,600	\$85,050

*Source: U.S. Department of Housing and Urban Development FY2010 State Income Limits*

**Figure 3.3 – Affordable Housing Income Limits by Household Size, FY2010**



### Poverty and Income Assistance

The overall population of households living below the poverty level in Sharon declined between 1990 and 2000. The greatest decrease was in the number of households headed by single parents with children under the age of 5.

**Table 3.13 – Populations, Households, and Families below Poverty Level and Receiving Public Assistance, 1989-1999**

	1989 Total	% of Category, 1989	1999 Total	% of Category, 1999	Change, 1999-1989
Population Below Poverty Level	605	3.9%	527	3.0%	-0.9%
Households Below Poverty Level	232	4.3%	218	3.7%	-0.6%
Families Below Poverty Level	125	2.8%	105	2.1%	-0.7%
Single Parents with Children under 5 Below Poverty Level	41	62.1%	25	40.0%	-22.1%
Single Parents with Children under 18 Below Poverty Level	52	22.4%	42	18.7%	-3.7%
Households Receiving Public Assistance	124	2.3%	46	0.5%	-1.8%
Average Received Public Assistance per Household	\$5,880		\$1,991		

Source: U.S. Census 1990, 2000; MetroBoston DataCommon

## IV. Current Zoning

Sharon has a complex zoning bylaw that provides for alternatives to conventional development and, to a limited degree, for multifamily development. As of November 2010, there are nine residential zoning districts and six non-residential zoning districts, all of which permit residential uses except the Industrial District.

The zoning bylaw also provides for special residential uses and flexible development options. Single family homes are permitted in all zones except the Industrial Zone, and two-family homes are permitted in all the business zones as well as General Residence, which is the residential zone surrounding the Town Center's business district. Apartments are allowed by Special Permit in Business Districts, in conversion of municipal buildings, in Flexible Development projects, and in Conservation Subdivision Developments (CSD). CSD zoning is allowed in all residential zones except General Residence and the threshold for CSD projects was reduced in Fall 2003 from ten acres to five acres. A Mixed Use Overlay District (MUOD) is in Business District A, requiring a minimum of 20 units per acre by special permit. A Water Resource Protection District also overlays approximately half of the Town.

In practice, the zoning bylaw combined with market forces has resulted in single family homes, several luxury condominium developments, a CSD, and cluster-style subdivisions. The two Suburban zoning districts are built out in condominium projects. Flexible Development appears to have been superseded by CSD, but both bylaws persist side by side.

### **Special Permit Residential Uses**

- Accessory apartments. Accessory apartments are allowed in owner-occupied houses as long as the occupant is related to the owner and there is a common entrance.
- Conversion to two-family. Single family houses in existence before the zoning bylaw became effective may be converted to two-family homes.
- Municipal buildings. Municipal buildings may be converted to multifamily housing.
- Apartments in business districts. Apartments over non-residential uses cannot have more than 16 bedrooms per acre and must meet requirements for usable open space and on-site parking.

Flexible development and Conservation Subdivision Development (CSD) allow multifamily units, with some constraints. CSD also provides for density bonuses for age-qualified units, below-market rate units, and public access to permanently protected open space.

### **Development Capacity / Buildout Potential**

The buildout study prepared by state and regional agencies with town assistance in 2000 found that Sharon had approximately 2,500 acres of developable land that could produce another 1,480 single family housing units under current zoning and an additional 4,000 residents and 814 school children. At current single family housing growth rates and under existing zoning, the residential zones could be built out within 25 years. This analysis does not take into account potential multifamily housing or Chapter 40B projects.

A town analysis in January 2004 found 2,530 acres of potentially developable land, composing 16 percent of the town. A significant portion of the developable land cited above is made up of country club and camp properties that are not currently expected to be offered for development. The assessor classifies open parcels as developable, potentially developable and undevelopable. Land assembly, new wastewater technology and other circumstances can sometimes make

undevelopable land into developable land, but because Sharon has so much wetland area, that is not likely to make a big difference.

Taking the developable and potentially developable land that is owned by private, non-institutional owners (i.e., not club, camp or nonprofit institution land), in 2004 the town found that there are 77 parcels over one acre in size totaling 779 acres of which only 14 parcels are over 10 acres in size. These 14 parcels accounted for 75 percent of this open land and a single 337-acre parcel owned by the Rattlesnake Corporation accounts for 44 percent of this open land. This area is the subject of one of the Chapter 40B proposals – in this case for single-family housing. In Article 7 at the Fall Town Meeting in 2004, the Town approved a \$7.5 million dollar Proposition 2 ½ override to buy Rattlesnake Hill land for conservation. Another \$7.5 million needed to be raised through public or private funds, as well as through an appropriation by Town Meeting for a part of the acquisition cost of this land. The funds were not raised and the Town did not purchase Rattlesnake Hill.

In addition, as of November 2010, Brickstone Properties is proposing a development of high-end senior housing on Rattlesnake Hill – “Sharon Hills” – that, if built as planned, will also protect 250 acres in Rattlesnake Hill as permanent open space. The area of proposed development is located in a Senior Living Overlay District (SLOD), which was approved at a May 7, 2007 Town Meeting. Brickstone Properties has sought revisions to the SLOD regulations in the zoning bylaw, but its request was turned down at Town Meeting in Fall 2009. The Zoning Board has approved a 40B of 120 units, but as of this writing the 40B for Rattlesnake Hill is on hold at the Housing Appeals Committee (HAC) while the property owner continues to work on the senior living development. Please see page 45 for more information about the Sharon Hills development.

## **Town Land by Development Status**

According to an analysis completed using MassGIS 2010 Open Space, 2005 Land Use, and 2009 Parcels data from the Town of Sharon, the acres of developable land in the Town are as follows:

**Table 4.1 – Sharon Town Land by Development Status, 2009**

Category	Total Acres
Developed	3298.99
Undeveloped	8987.11
Undevelopable	3364.12

The following table summarizes zoning districts in the Town of Sharon.

Table 4.2 – Town of Sharon Zoning Districts, 2010

ZONE	LOT AREA (Sq. Ft)	LOT WIDTH	FRONTAGE	FRONT SET-BACK (from sideline, centerline)	REAR/SIDE SET-BACK	MAXIMUM HEIGHT	MAXIMUM STORIES	PERCENT OF	PERCENT OF NATURAL COVERAGE
								LOT COVERAGE	
Rural District 1	60,000	200' * 175' (Local)	133'-4" * 116'-8" (Local)	60' and 80' * 50' and 70' (Local)	30' (principal building) 10' (accessory building)	35'	2.5	15% (2)	50%
Rural District 2	80,000	200' * 175' (Local)	133'-4" * 116'-8" (Local)	60' and 80' * 50' and 70' (Local)	30' (principal building) 10' (accessory building)	35'	2.5	15% (2)	50%
Suburban District 1	40,000	125'	82'5"	40' and 70' * 30' and 50' (Local)	20' residential 10' all other	35'	2.5	25%	no requirement
Suburban District 2	60,000	200' * 175' (Local)	133'-4" * 116'-8" (Local)	60' and 80' * 50' and 70' (Local)	30' (principal building) 10' (accessory building)	35'	2.5	15% (2)	50%
Single Residence District A	40,000	150'	100'	40' and 70' * 30' and 50' (Local)	20' residential 10' all other	35'	2.5	25%	no requirement
Single Residence District B	20,000	100'	66'-8"	40' and 70' * 30' and 50' (Local)	20' residential 10' all other	35'	2.5	25%	no requirement
General Residence	8,000 10,000 two family	70' 80' two family	46'-8" single fam. 53'-4" two family	40' and 70' * 30' and 50' (Local)	20' residential 10' all other	35'	2.5	40%	no requirement
Business Districts A/C	8000 10,000 two family	80' two family	70'	Avg. of abutting lots See 2464	20' residential 10' all other	40' residential (4) 60' commercial	3 residential 4 commercial	To be determined by Planning board	30% (3)
Business District B	8000 10,000 two family	80' two family	70'	10' 30' two family	20' residential 10' all other	40' residential 60' commercial	3 residential 4 commercial	40% residential 20% all other	no requirement



ZONE	LOT AREA (Sq. Ft)	LOT WIDTH	FRONTAGE	FRONT SET-BACK (from sideline, centerline)	REAR/SIDE SET-BACK	MAXIMUM HEIGHT	MAXIMUM STORIES	PERCENT OF	PERCENT OF NATURAL COVERAGE
<b>Business District D</b>	53 acres	80' two family	1,000'	10' from I-95, 50' from Old Post Rd., 100' from all other	100' (6)	see (5)	3	20%	35%
<b>Professional District</b>	20,000	80' two family	70'		20' residential 10' all other	40'	3	n/a	no requirement
<b>Light Industrial District</b>	40,000	150'	100'	75' and 100'	100' residential 30' all other	80'	4	60%	20% (landscaped or open space)
<b>Housing Authority District</b>	40,000 {5,000 (1)}	no requirement	no requirement	30' and 50'	20' residential 10' all other	35'	2.5	25%	no requirement
<b>Senior Living District</b>	70 acres	375'	250'	250'	50'	105'	8	15	35%

Notes:

- Lots located within the Groundwater Protection District have a minimum lot size of 60,000 sf.
- Lots located within the Surface Water Protection District have a minimum lot size of 80,000 sf.
- Lot Width is measured at the front set-back line.
- See Section 2412 of the Sharon Zoning Bylaws for the shape factor when calculating lot area.

\* State or County Layout

(1) Per dwelling unit ( 4 persons in a group arrangement = dwelling unit)

(2) Includes paving and walks

(3) See 2463, Minimum Landscaped Open Space Coverage

(4) 45' in Business District A

(5) see section 2465 Zoning Bylaws

(6) see section 2464 Zoning Bylaws

## V. Housing Inventory – Supply and Demand

### Existing Housing Stock and Residential Character

Sharon is a predominantly residential town and most of its housing is comprised of primarily owner-occupied single family homes. According to the Assessor, there are a small number of two-family homes and a handful of 3 to 8 unit buildings in the Town Center and along the major roads. As of November 2010, there are three parcels with more than 8 units: Stony Brook Court – which is owned by non-profit South Norfolk Elderly Housing Services, Avalon Bay, and the Wilber School.

Rental housing in Sharon is limited. The nearly 600 units that were estimated to be rented at the time of the 2000 Census undoubtedly included some single family houses or condominiums that were leased while their owners were temporarily away from home. Judging from the distribution of building types, in 1999 there were approximately 300 - 350 housing units in Sharon that were consistently managed as rental units, which composed about five percent of the total number of housing units. In the last decade since 1999, however, 148 5+ family housing units were permitted, which contributed to increasing the rental housing stock.

**Table 5.1 – Occupied Building Types and Units in Sharon, 1999**

<b>Census 2000: Occupied Units in Structure</b>	<b># of Occupied Units</b>	<b>% of Total Occupied Units</b>
<b>Total owner occupied:</b>	<b>16,077</b>	
1, detached or attached	15,677	98%
2 to 4	344	2%
5 or more	56	0%
Mobile home	0	
Boat, RV, van, etc.	0	
<b>Total renter occupied:</b>	<b>1,257</b>	
1, detached or attached	532	42%
2 to 4	390	31%
5 or more	335	27%
Mobile home	0	
Boat, RV, van, etc.	0	
<b>Total Occupied Units, 1999:</b>	<b>17,334</b>	

*Source: U.S. Census 2000 SF3, Occupied Housing Units by Tenure by Units in Structure*

By comparing Census 2000 and American Community Survey 2006-2008 occupied housing units data for the Public Use Microdata Area (PUMA) of which Sharon is a part (which includes Medfield, Norfolk, Norwood, Sharon, Walpole, and Westwood) we note that there is a statistically significant increase in the number of occupied units in buildings with 5+ units – whether they are owner or renter occupied. Building permits data for 2000-2009 also confirms an increase in the number of buildings with 5+ units. However, MAPC notes that this increase is also balanced by the fact that there is also a general trend towards smaller household sizes in the region.

## Trends in Residential Development

Before World War II, Sharon was a small community with an economy based on farming, small-scale manufacturing, and summer resort activities. Like so many other communities in metropolitan Boston, Sharon grew particularly fast during the 1950s, but it continued to add new housing at a steady rate until the end of the century. Over the course of the last 60 years, the town has added an average of about 83 housing units every year.

The annual average of single family building permits between 1995 and 2002 was 35. However, recent years have seen the construction of condominiums, which brings up the total number of new dwelling units. In addition, in 2007-2008 a total of 148 permits were issued for buildings with over 5 units. In 2007 in particular, a total of 139 housing units were permitted – the highest number to be permitted over the last decade. This was due to the Avalon Bay and Wilber School developments, both of which contributed a significant number of units to the town's affordable housing stock.

Because Sharon has not reached the goal of ten percent of housing units affordable to households making 80 percent or less of the regional median income, the Town is open to Chapter 40B comprehensive permit projects, which typically include higher densities than permitted by zoning. However, for two years during 2007-2009, the Town's Housing Production Plan was Certified by the Massachusetts Department of Housing and Community Development because of the number of affordable units that were developed with the construction of two Local Initiative Project (LIP) developments: Avalon Bay and the Wilber School.

## Residential Character

Sharon's residential character reflects the layers of history and changing styles of building over many decades. There are two small Local Historic Districts, one near the town center and one at Cobb's Corner, and a Demolition Delay by-law that promotes adaptive reuse of structures over 100 years old that the Historical Commission deems preferably preserved. The smaller lots and intersecting streets around the Town Center reflect Sharon's historic village origins. Radiating out from the center, houses were built along the major roads. Cul-de-sac subdivisions with larger lots are somewhat more common in the eastern and southern parts of town. Thirty designated Scenic Roads give some protection to stone walls and trees within the road right of way, which cannot be demolished without a public hearing before the Planning Board. Anecdotal evidence, as well as the increasing cost of newly constructed homes, suggests that the size of single family homes has been increasing, especially since 1990.

## Constraints to Housing Development

**Over a third of Sharon is permanently protected land.** Sharon also has significant wetland areas outside permanently protected parcels and two Areas of Critical Environmental Concern are partially within Sharon. At the northern end of town, the Fowl Meadow ACEC covers 505 acres in Sharon and to the far south the Canoe River ACEC covers 1,585 acres. ACEC designation does not prevent development but provides a higher standard of review. The lack of a public sewer system and the fact that water resource protection districts overlay a substantial part of the town also function as constraints on the potential to increase density.

**Wastewater Issues.** The Sharon Woods subdivision is tied into the Foxboro sewer system, with the wastewater treated in Mansfield, and the large condominium complexes have package wastewater treatment plants. In addition, units in the Avalon Bay development are connected to a sewer that runs to Norwood. The Town's Board of Health Regulations are more stringent than the state's Title 5 regulations. Failing systems have been rebuilt to Board of Health standards. The Board is also open to the use of

alternative septic systems. In addition, discussions are beginning over possible solutions to the wastewater constraints on additional development in the Town Center.

**School Population and Capacity.** Sharon is a family-oriented community and nearly half of the households counted in the 2000 Census included persons under 18 years old. In 2002, 87 percent of school-aged children attended public schools. Because of the high proportion of schoolchildren in the population and the high proportion who attend public schools, residents are concerned about the potential impacts of new development on school costs. Improvements have been funded at two elementary schools and the high school, and the School Committee is planning for repair and renovation of the Middle School. The School Committee expects a demographic “bulge” in the middle school years in the near future, but there is no expectation that this will put the school over capacity.

**Areas suitable for higher density housing, considering existing and future sewer connections and capacity.** Because there is no public sewer system in Sharon and significant portions of the town are in water resource protection districts, higher density housing will depend on private solutions or communal systems. This particularly true in the Town Center, where new housing could be advantageously located because of the proximity to the commuter rail station.

## Housing Stock

As of January 1, 2010, over 91.9 percent of the housing stock in Sharon was single family homes. Condominiums accounted for six percent of the housing stock, and two-family homes accounted 1.8 percent. Note: January 1, 2010 figures are provided by the Sharon Assessor’s Office. The 2010 figures are in the process of being approved by the State Department of Revenue as of November 2010.

**Table 5.2 – Count of Sharon Residential Building Types, Current as of January 1, 2010**

Building Type	Number (1/1/2010)	% of Total (1/1/2010)	Number (1/1/2005)	% of Total (1/1/2005)	# Change, 2005-2010
Single family	5,228	91.9%	5,194	91.8%	+34
Condominium	343	6.0%	338	6.0%	+5
Two-Family	105	1.8%	113	2.0%	-8
Three-Family	7	0.1%	6	0.1%	+1
More than 4 Units	6	0.2%	5	0.1%	+1
<b>Total Units</b>	<b>5,689</b>		<b>5,656</b>		<b>33</b>

Source: Sharon Assessor’s Office

As of January 1, 2010, approximately .4 percent of Sharon’s residential parcels have more than one house on the property.

**Table 5.3 – Sharon Residential Parcels with More than One Residential Building, Current as of January 1, 2010**

Parcels with more than one house as of 1.1.2010	26
Total residential-zoned parcels as of 1.1.2010	6,092
Percent of total residential parcels that have more than one house on the land	0.4%

Source: Sharon Assessor's Office

According to current trends projections, the number of single-family homes on one-acre lots is projected to grow rapidly. In contrast, MAPC's MetroFuture Regional Plan projects that multi-unit apartment buildings with 20+ units will grow along with condo conversions and accessory apartments.

**Table 5.4 – Sharon Housing Type Projections – Current Trends vs. MetroFuture**

Housing Type and Acreage (where available)	Current Trends, 2030 Projection	MetroFuture, 2030 Projection
Single family, 1 acre	966	84
Single family, half acre	20	3
Single family, quarter acre	0	131
2 - 4 families and townhouses	40	90
6 - 19 unit apartments	54	44
20 - 50 unit apartments	21	355
>50 unit apartments	92	290
Condo conversions and accessory apartments	8	189

Source: MAPC Current Trends and MetroFuture Projections

**Table 5.5 – Age of Sharon Housing Stock, 2000**

Approximately 40 percent of Sharon's housing stock as of 2000 was built over 40 years ago.

Year Built	Structures	Units	% Total
Pre-1940	952	922	15.5%
1940-1959	1529	1509	25.4%
1960-1969	857	854	14.4%
1970-1979	990	980	16.5%
1980-1989	956	952	16.0%
1990-2000	742	717	12.1%
Totals	6,026	5,934	

Source: Census 2000 SF3 Data. H34: Year Structure Built and H36: Tenure by Year Structure Built by Units in Structure

## Housing Sales Activity

The following data and tables on home sales prices and annual home sales for the TRIC subregion were developed from 2010 data collected by the Warren Group, publisher of Banker and Tradesman.

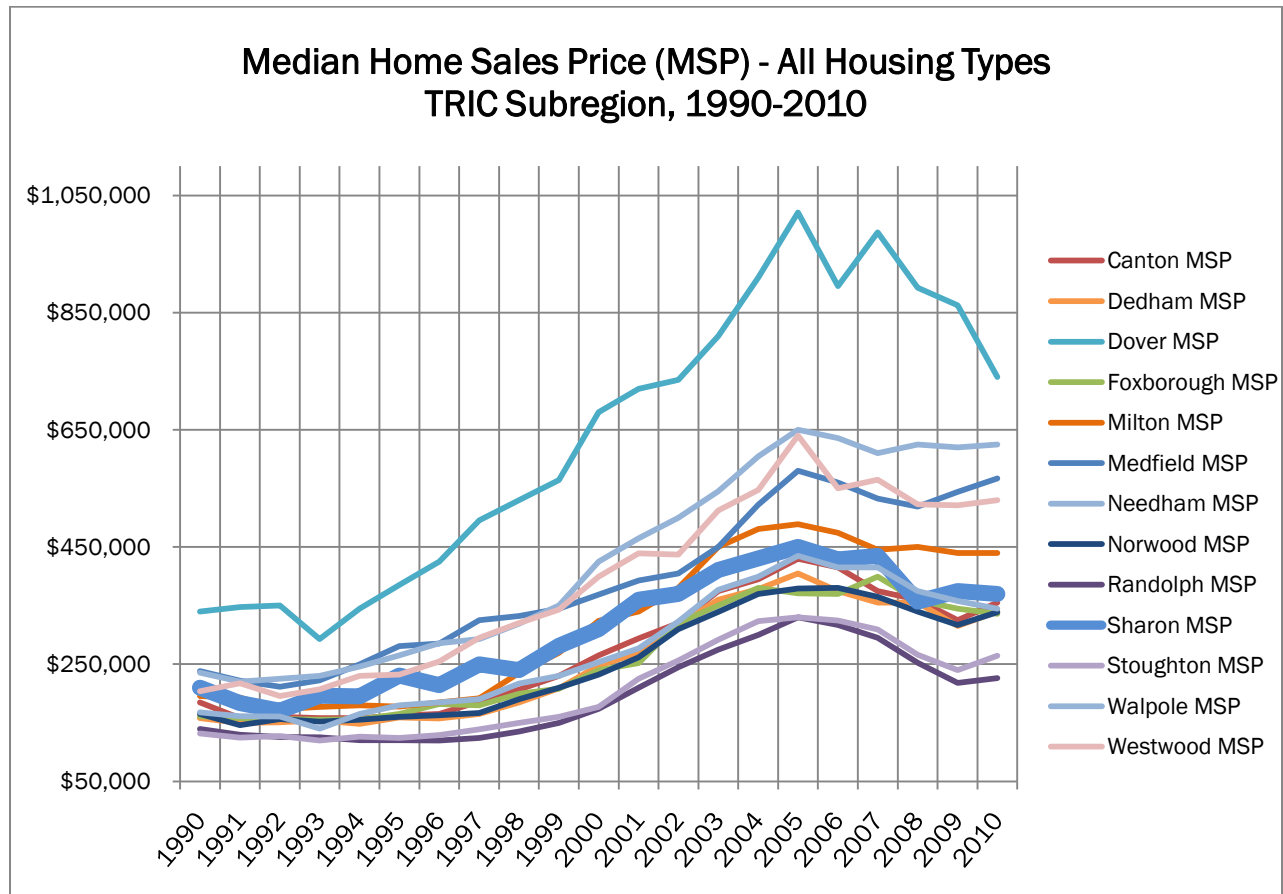
### Median Home Sales Prices in the TRIC Subregion, 1990-2010

Sharon's median home sale prices over the last two decades have fallen in the middle range when compared to the rest of communities in the TRIC subregion. Between 2007 and 2009, median home

sales prices dropped in most communities, and between 2009 and 2010 prices remained steady in most communities, with the exception of Dover. Sharon is represented by the thickest line in both graphs.

Note: Sharon is represented by the thickest line in both graphs.

**Figure 5.1 – Graph of Median Home Sales Prices in TRIC Subregion, 1990-2010**

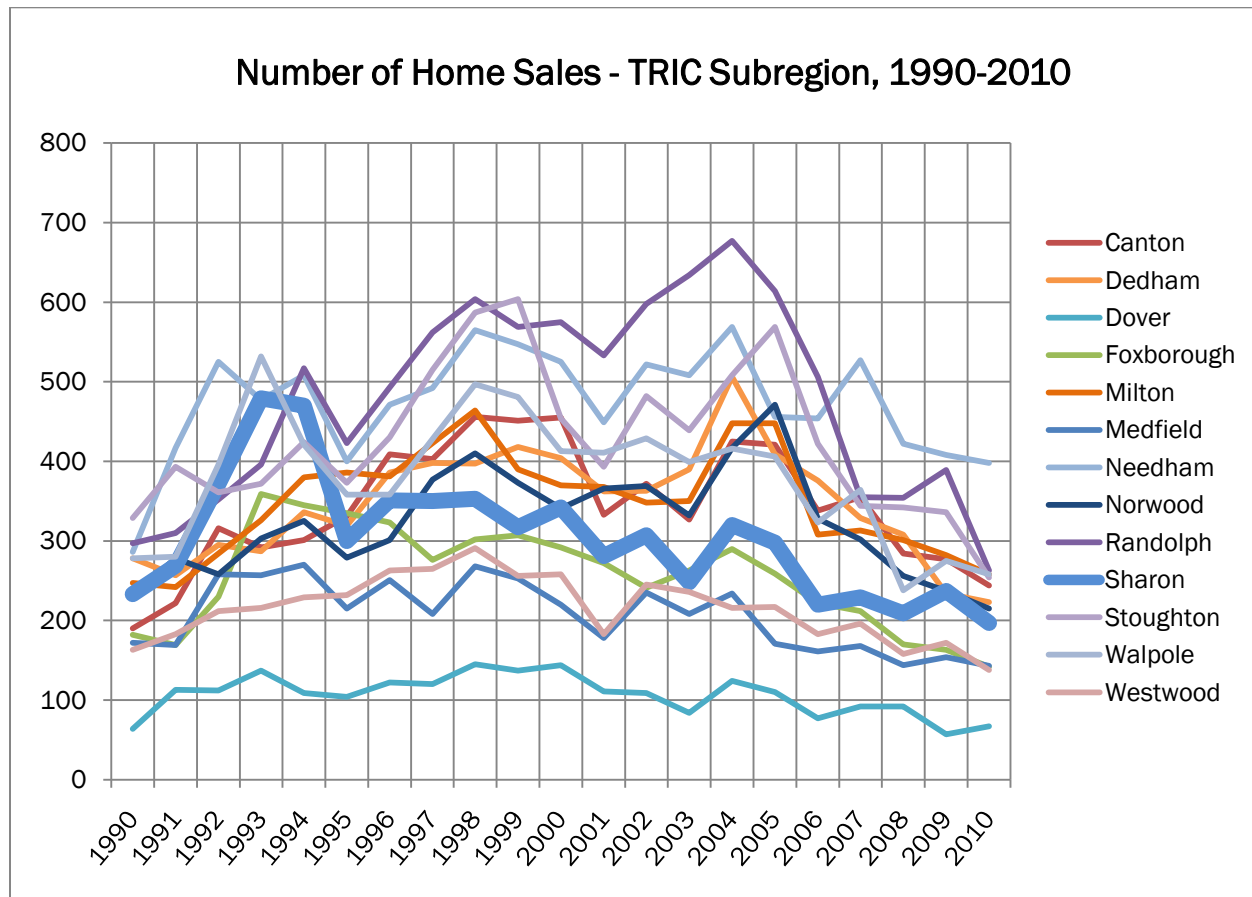


Source: The Warren Group Town Stats, 2010

### **Number of Annual Home Sales in the TRIC Subregion, 1990-2010**

When comparing the total number of annual home sales over the last two decades, Sharon falls in the lower middle range in terms of total annual number of sales (ranking 8<sup>th</sup> out of 13 communities). All communities in the subregion experienced a spike in sales between 2003 and 2005 and all communities also experienced a decline between 2007 and 2010. Sharon experienced a relatively modest decline in sales between 2007 and 2010, however.

Figure 5.2 – Graph of Home Sales in TRIC Subregion, 1990-2010



Source: The Warren Group Town Stats, 2010

### Sharon Annual Home Sales and Median Sales Prices, 1990-2010

Over the last two decades, the median home sales price in Sharon reached an all-time high in 2005. The median sales price for a single family home was \$455,000 and the median sales price for a condo was \$450,000. The 2005 median selling price for all housing types was an 11 percent increase from the previous year. In terms of annual housing sales, the greatest number of housing sales over the last two decades was recorded in 1992 and 1993.

Figure 5.3 – Graph of Median Home Sale Prices by Year, 1987-2010

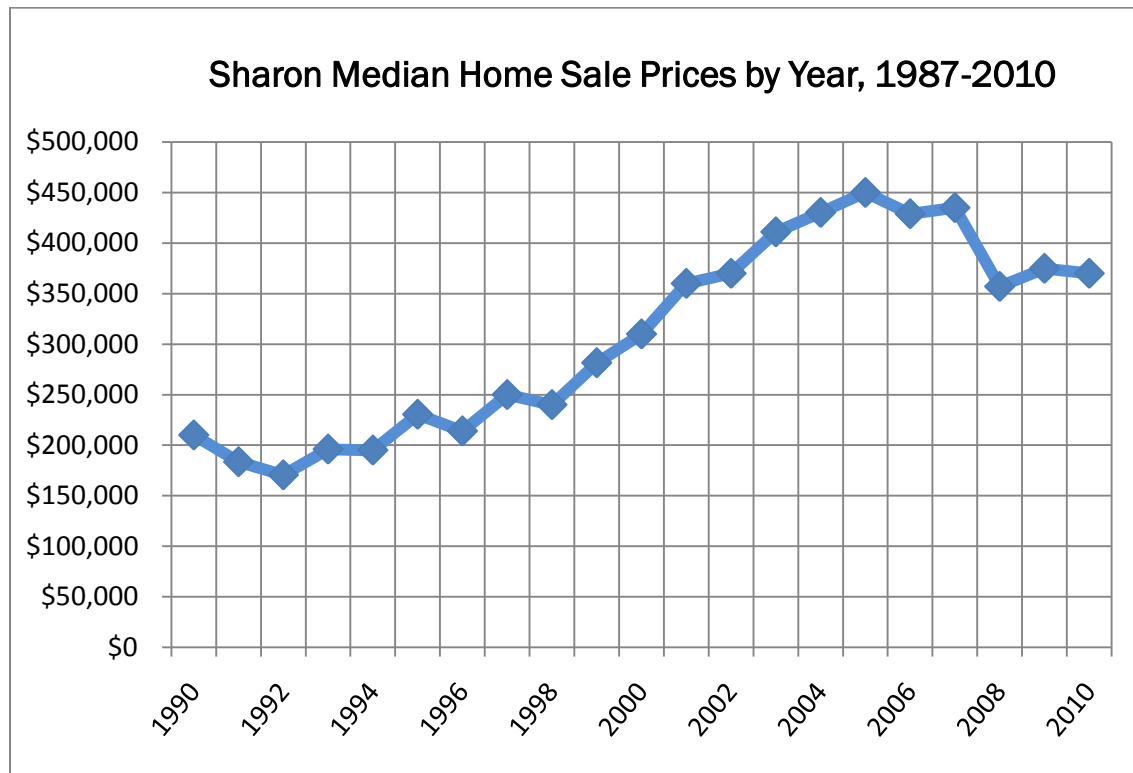
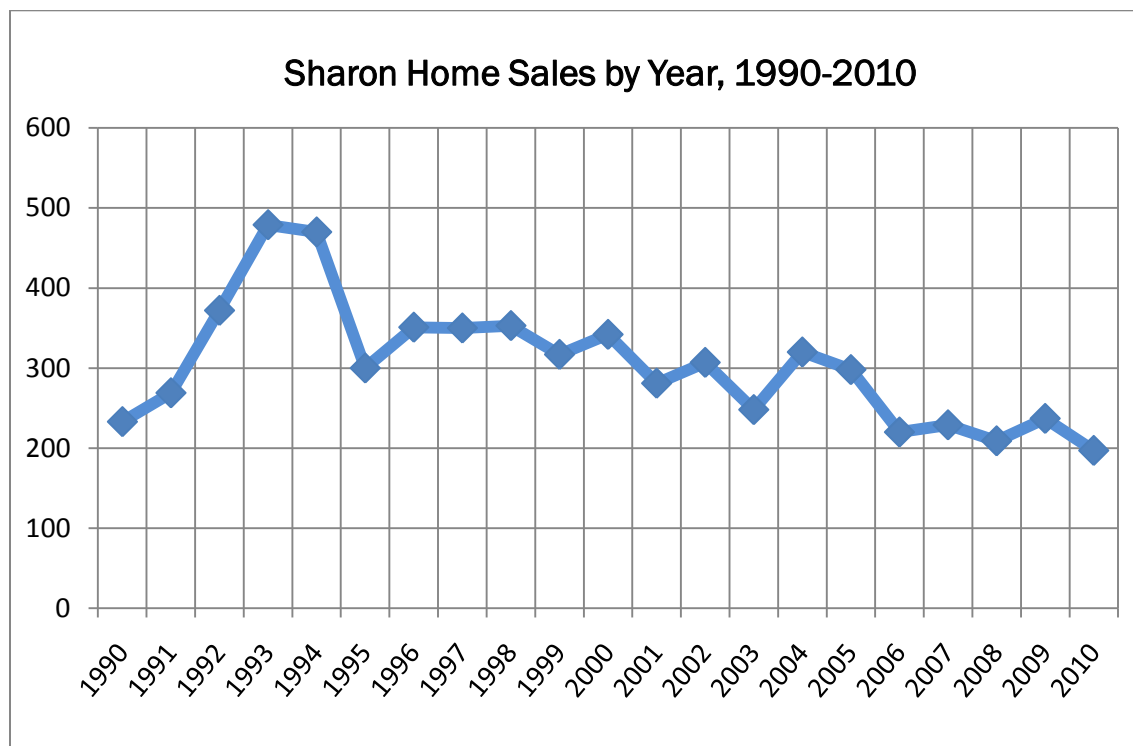


Figure 5.4 – Graph of Sharon Home Sales by Year, 1990-2010



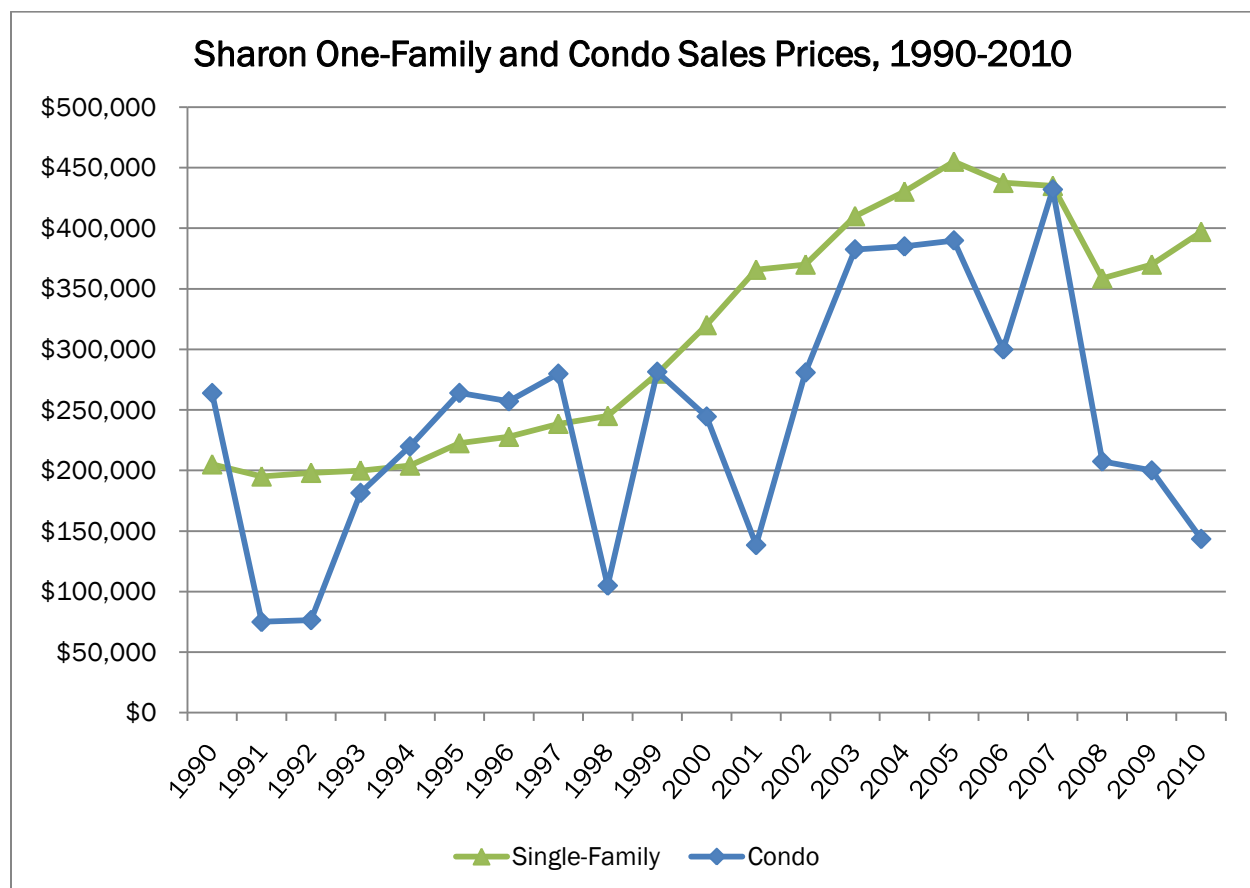


## Sharon Median Sales Prices - by Housing Type, 1990-2010

Over the last two decades, Sharon condo sales prices have fluctuated dramatically whereas one-family housing prices have risen progressively and steadily with the exception of the 2007-2008 period when both single-family and condo sales prices dropped dramatically. In general, however, median sales prices of condos have been as much as half the median sales prices of single-family homes.

Data from 2009 and 2010 indicates that single family housing prices are on the rise again and close to reaching the median sales price level of 2007. Condo prices, however, have continued to decline since 2007. According to 2010 figures, the difference in the median sales price between condos and single-family homes – \$253,500 – was the greatest difference in median price between one-families and condos since 1992.

Figure 5.5 – Sharon One-Family and Condo Sales Prices, 1990-2010



The following tables provide detailed data on median sales prices for single-family homes and condos in Sharon for the years 1990 through 2010. Note in bold the slight correlation between high median prices and high numbers of sales in the 2004-2006 period. In 2005, the median sales price of single-family homes reached \$455,000 and the median sales price of condos reached \$389,900. Both figures represented the highest median prices of the last two decades. Similarly, 252 single-family home sales were recorded in 2004 – the highest number of sales recorded in one year over the last two decades. There is no correlation between the high median price for condos and the number of sales recorded in 2004, however.

**Table 5.6 – Detailed Figures of Median Sales Prices for Single-Family Homes, Condos, and All Housing Types in Sharon, 1990-2010**

Year	Period	Single-Family	Condo	All Housing Types	% Change from Prior Year - All
2010	Jan - Oct	\$397,000	\$143,500	\$370,000	-17.93%
2009	Jan - Dec	\$370,000	\$200,000	\$374,900	1.40%
2008	Jan - Dec	\$358,500	\$207,500	\$357,000	-4.67%
2007	Jan - Dec	\$435,000	\$432,000	\$435,000	4.59%
2006	Jan - Dec	\$437,500	\$299,900	\$429,000	4.68%
2005	Jan - Dec	\$455,000	\$389,900	\$450,000	11.08%
2004	Jan - Dec	\$430,250	\$384,950	\$430,250	2.78%
2003	Jan - Dec	\$410,000	\$382,500	\$411,000	16.13%
2002	Jan - Dec	\$370,000	\$280,900	\$370,000	10.12%
2001	Jan - Dec	\$365,770	\$138,450	\$360,000	17.29%
2000	Jan - Dec	\$320,000	\$244,500	\$310,000	-3.98%
1999	Jan - Dec	\$280,000	\$281,500	\$281,500	16.80%
1998	Jan - Dec	\$245,000	\$105,000	\$240,000	-7.14%
1997	Jan - Dec	\$238,500	\$279,900	\$249,950	18.14%
1996	Jan - Dec	\$227,750	\$257,105	\$214,000	-0.48%
1995	Jan - Dec	\$222,500	\$264,000	\$230,450	14.96%
1994	Jan - Dec	\$204,000	\$219,900	\$195,060	-7.08%
1993	Jan - Dec	\$199,950	\$181,500	\$196,000	-12.62%
1992	Jan - Dec	\$198,000	\$76,500	\$170,500	0.00%
1991	Jan - Dec	\$195,000	\$75,000	\$183,500	-17.93%
1990	Jan - Dec	\$205,000	\$263,900	\$210,000	1.40%

Source: The Warren Group Town Stats, 2010

**Table 5.7 – Number of Housing Sales by Year in Sharon, 1990-2010**

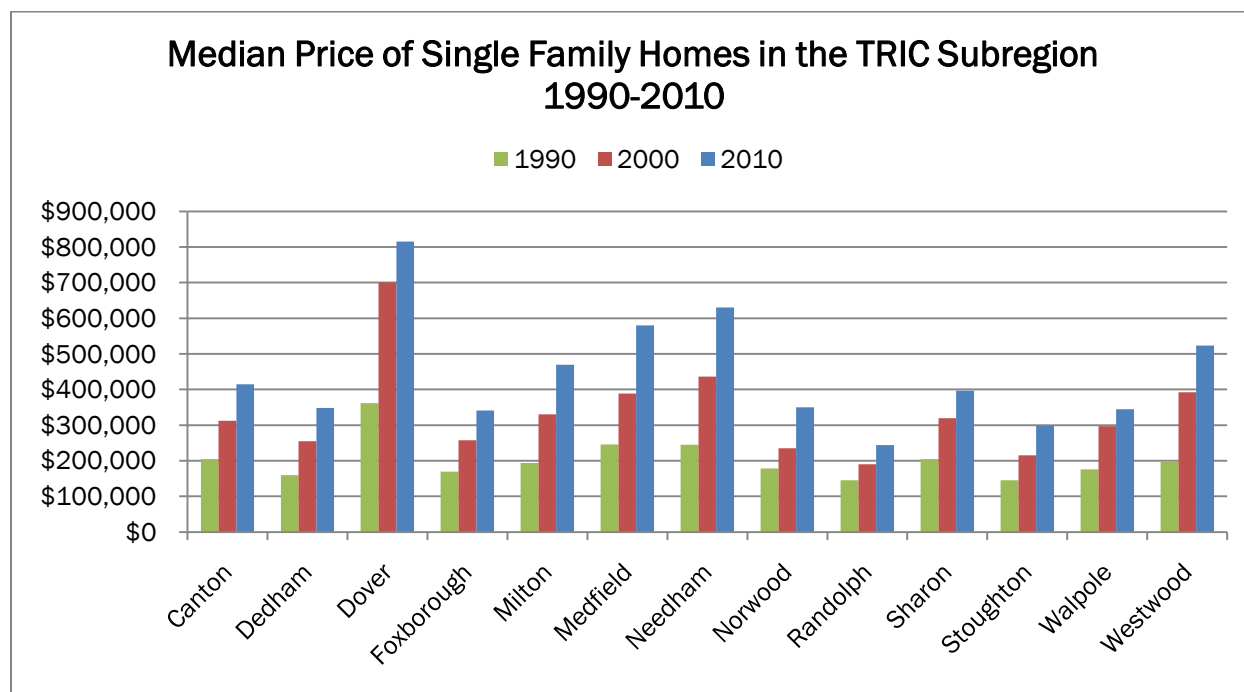
Year	Period	Single-Family	Condo	All Housing Types	% Change from Prior Year - All
2010	Jan - Oct	146	18	197	-16.88%
2009	Jan - Dec	189	19	237	13.40%
2008	Jan - Dec	166	18	209	-8.73%
2007	Jan - Dec	186	20	229	4.09%
2006	Jan - Dec	191	17	220	-26.17%
2005	Jan - Dec	251	23	298	-6.88%
2004	Jan - Dec	252	38	320	29.03%
2003	Jan - Dec	204	19	248	-19.22%

Year	Period	Single-Family	Condo	All Housing Types	% Change from Prior Year - All
2002	Jan - Dec	241	34	307	9.25%
2001	Jan - Dec	230	20	281	-17.84%
2000	Jan - Dec	271	22	342	7.89%
1999	Jan - Dec	266	27	317	-10.20%
1998	Jan - Dec	281	31	353	0.86%
1997	Jan - Dec	246	47	350	-0.28%
1996	Jan - Dec	242	29	351	17.00%
1995	Jan - Dec	187	37	300	-36.17%
1994	Jan - Dec	259	47	470	-1.88%
1993	Jan - Dec	296	26	479	28.76%
1992	Jan - Dec	273	21	372	38.29%
1991	Jan - Dec	213	13	269	15.45%
1990	Jan - Dec	180	23	233	-11.74%

Source: The Warren Group Town Stats, 2010

In comparison to the TRIC subregion, as of 2010 Sharon has the 6<sup>th</sup> highest median sales price for single family homes (out of 13 communities). In 1990, it has the third highest median sales price. In 2000, its median sales price tied with Canton.

Figure 5.6 – Median price of Single Family Homes in TRIC Subregion, 1990-2010



Source: The Warren Group Town Stats, 2010

**Table 5.8 – Sharon Housing Units Authorized by Building Permits, 2000-2009**

Over the last decade, the town of Sharon has authorized building permits for 158 single-family housing units and 148 (5+) family housing units. All of the 5+ family housing units were authorized in a two-year period from 2007-2008.

Year	Housing Units Permitted	Single Family Units	2-4 Family Units	5+ Family Housing Units
2000	33	33		
2001	25	25	0	0
2002	16	16	0	0
2003	9	9	0	0
2004	16	16	0	0
2005	18	18	0	0
2006	9	9	0	0
2007	139	15	0	124
2008	29	5	0	24
2009	12	12	0	0
<b>Totals</b>	<b>306</b>	<b>158</b>	<b>0</b>	<b>148</b>

*Source: U.S. Bureau of the Census, Construction--Building Permits*

## **Housing Vacancies and Foreclosures**

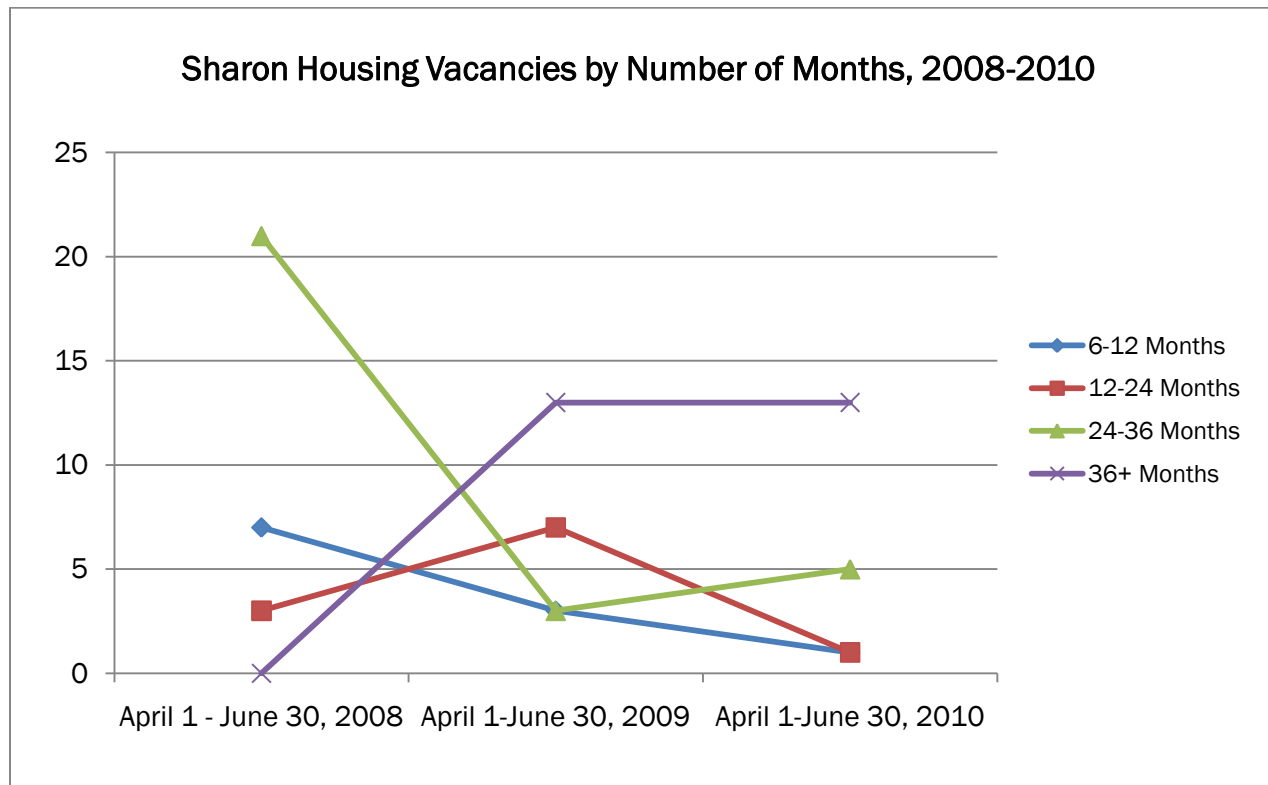
The United States Postal Service (USPS) provides the Department of Housing and Urban Development with quarterly aggregate data on addresses identified as having been "vacant" or "No-Stat" in the previous quarter. Addresses noted as "vacant" are ones that have not been collecting mail for 90 days or longer. The addresses may include foreclosed and abandoned properties and seasonal homes.

A comparison of Sharon housing vacancies during the April 1 – June 30 quarters between 2008 and 2010 indicates that a majority of vacant homes have been vacant for very long periods, i.e., for two years or longer. However, the number of vacancies has decreased in 2010 as compared to 2008.

**Table 5.9 – Number of Housing Vacancies in Sharon by Quarter, 2008-2010**

Vacancy Duration	Q2 June 2008	Q2 June 2009	Q2 June 2010
Vacant 6-12 Months	7	3	1
Vacant 12-24 Months	3	7	1
Vacant 24-36 Months	21	3	5
Vacant 36 Months or Longer	0	13	13
<b>Total Number of Homes Vacant for 6+ Months</b>	<b>31</b>	<b>26</b>	<b>20</b>

Figure 5.7 – Graph of Housing Vacancies in Sharon by Quarter, 2008-2010



Source: United States Department of Housing and Urban Development and the United States Postal Service Data on Vacancy Rates, 2008-2010

Table 5.10 – Foreclosures Activity in Sharon, 2009

Petitions to Foreclose, 2009	36
Foreclosure Auctions, 2009	20
Foreclosure Deeds, 2009	10
Foreclosure Deeds (2009) as a Percentage of Total Units (2000)	0.17%

**Table 5.11 – Foreclosure Auctions in Sharon compared to the TRIC Subregion, FY2008**

In FY2008, the number of foreclosure auctions in Sharon constituted .25 percent of the total number of foreclosures in Massachusetts. Sharon's rate of foreclosure was also the 4<sup>th</sup> highest in the TRIC subregion. In terms of the actual number of foreclosure auctions, however, Sharon ranked 10<sup>th</sup> out of 13 TRIC communities (with 13 being the least).

Community	# Foreclosure Auctions	Foreclosures as % of Total Foreclosure Auctions in Massachusetts, FY2008
Canton	29	0.16%
Dedham	55	0.31%
Dover	5	0.03%
Foxborough	20	0.11%
Medfield	7	0.04%
Milton	44	0.25%
Needham	17	0.10%
Norwood	23	0.13%
Randolph	136	0.77%
<b>Sharon</b>	<b>44</b>	<b>0.25%</b>
Stoughton	107	0.61%
Walpole	31	0.18%
Westwood	4	0.02%

Source: MetroBoston DataCommon, Department of Housing and Community Development

## Housing Affordability

The town of Sharon adopted the Community Preservation Act (CPA) in 2006. The CPA allows towns to place a surcharge on the property tax in order to fund projects relating to historic preservation, open space, and affordable/community housing. Sharon has increased property taxes by one percent to fund the CPA. At least ten percent of CPA funds must be used for each of the three areas, but the remaining 70 percent can be used at the discretion of the town and the Community Preservation Committee. The state provides matching funds. No affordable housing units are at risk of expiring within the next five or ten years.

**Table 5.12 – FY2010 Fair Market Rent (FMR) for the Boston-Cambridge-Quincy, MA-NH HUD FMR Area**

Sharon is a part of the Boston Cambridge Quincy FMR area. The figures below outline the monthly FMR cost for buildings of various sizes/units.

Unit Type	Monthly FMR Cost
Efficiency	\$1,090
One-Bedroom	\$1,156
Two-Bedroom	\$1,357
Three-Bedroom	\$1,623
Four-Bedroom	\$1,783

## VI. Chapter 40B Subsidized Housing Inventory as of September 28, 2010

One way to evaluate Sharon's role in the regional housing market is to compare its share of population in the TRIC subregion with its share of DHCD-approved Chapter 40B housing units.

### TRIC Subregion 40B Subsidized Housing Inventories – September 28, 2010

According to Census 2000 figures, Sharon's population accounts for 6.3 percent of the subregion's population. The town's SHI inventory as of September 2010 represents 4.5 percent of the subregion's total SHI units.

As of September 28, 2010, four out of thirteen communities in the TRIC subregion has attained the ten percent affordable Chapter 40B goal. Sharon (at 6.4 percent) falls into the middle range in terms of progress in securing units towards its 10 percent goal.

**Table 6.1 – 40B Subsidized Housing Inventories of TRIC Subregion Communities as of September 28, 2010**

Community	2000 Census Year Round Housing Units	# Total Development Units	# SHI Units	SHI Units as % of 2000 Units	Census 2000 Population
Dedham	8,893	1,142	1,097	12.3%	23464
Stoughton	10,429	1,746	1,249	12.0%	27149
Randolph	11,497	1,265	1,265	11.0%	30963
Canton	8,129	965	860	10.6%	20775
Foxborough	6,260	595	555	8.9%	16246
Needham	10,793	850	834	7.7%	28911
<b>Sharon</b>	<b>6,006</b>	<b>386</b>	<b>386</b>	<b>6.4%</b>	17408
Norwood	11,911	731	719	6.0%	28587
Walpole	8,202	475	475	5.8%	22824
Milton	9,142	567	435	4.8%	26062
Medfield	4,038	203	185	4.6%	12273
Dover	1,874	69	18	1.0%	5558
Westwood	5,218	615	497	9.5%	14117
<b>Total TRIC Subregion</b>	<b>102,392</b>	<b>9,609</b>	<b>8,575</b>		<b>274,337</b>
<b>Sharon as % of TRIC Subregion</b>			<b>4.5%</b>		<b>6.3%</b>

Table 6.2 – Town of Sharon 40B Subsidized Housing Inventory (SHI) – September 28, 2010

DHCD ID#	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp. Permit?	Subsidizing Agency
2755	Hixson Farm	18 Hixson Farm Rd	Rental	64	Perpetuity	No	DHCD
2756	Hixson Farm	26 Hixson Farm Rd	Rental	24	Perpetuity	Yes	DHCD
2757	n/a	2601 Bay Rd.	Rental	8	Perpetuity	No	DHCD
2758	n/a	215 Pleasant St.	Rental	6	Perpetuity	No	DHCD
2759	Habitat for Humanity	Gunhouse Street	Ownership	1	Perpetuity	No	DHCD
2760	Stoney Brook Court	51 Hixson Farm Rd.	Rental	99	2025	Yes	HUD
4451	DMR* Group Homes	Confidential	N/A	28	N/A	No	DMR*
8694	Avalon Sharon	361-363 Norwood St	Rental	156	Perpetuity	Yes	DHCD
<b>Official Sharon SHI as of September 2010</b>				<b>386</b>			
<b>Census 2000 Housing Units</b>				<b>6,006</b>			
<b>% Subsidized out of 2000 10% goal</b>				<b>6.4%</b>			

*\*DMR is now known as the Department of Developmental Services*

*Note:* As of November 2010, an additional 76 affordable housing units have been built, however they are not listed on the September 2010 DHCD-approved Subsidized Housing Inventory.

- Wilber School – 75 units (submitted to DHCD for approval)
- 9 Glenview Road – 1 unit (to be submitted for DHCD approval)

## VII. Progress on 2005 Affordable Housing Goals and Objectives

The 2005 Sharon HPP outlined seven strategies for reducing housing barriers towards the implementation of a successful affordable housing plan. The following progress has been made on objectives as specified in the original 2005 HPP:

1. *Provide local development capacity through the formation of a Municipal Affordable Housing Trust Fund (MAHTF) and through partnerships with nonprofits and developers*

A Sharon Affordable Housing Trust (SAHT) was adopted at the May 2006 town meeting. It is the intention of the town to place proceeds from transactions such as the sale or lease of town-owned land or development agreements into the SAHT.

A nonprofit Sharon Affordable Housing Corporation was also formed in 1998 by Sharon residents, but it is inactive. The 2005 idea for the SAHC to retain a development consultant to help the town



build its local development capacity has not yet occurred. Jane Desberg, one of the founders of the SAHC, is now active in the Sharon Housing Partnership (SHP).

While the Sharon Housing Partnership (SHP) does not currently maintain a waiting list of households in need of affordable housing, SHP has access to active waiting lists that are maintained by specific developments. As of November 2010, the Wilber School has 7 people/households on its waiting list. The Avalon Sharon waiting list is 22 for the 1 bedroom units and 60 households for the 2 bedroom units.

In June 2010, the town sold a single-family home that was under management of the Sharon Housing Partnership and affordable-deed-restricted. The home had been purchased with CPA affordable housing funds, renovated by SHP, and sold via lottery to an eligible family. The money from the house sale was returned to the affordable portion of CPA funds, as legally required.

2. *Identify and prioritize small town-owned parcels that can be sold or leased to the SAHC or nonprofits groups for single and multi-family affordable housing.*

During August 2003 through May 2005, the Planning Board also worked with Peter O'Cain, Sharon Town Engineer, to identify and assess town or Conservation Commission land suitable for development. At that time, eight parcels were identified as potentially developable. The parcels were selected based on three criteria: adjacency to existing roads and infrastructure, current use, and wetlands considerations. In 2005, a coalition of members of the Sharon Housing Partnership, the Sharon Housing Authority, the Sharon Planning Board, and the Sharon Board of Selectmen formed to review town-owned land; the same eight parcels were selected for development potential. No new parcels have been identified as of November 2010.

**Table 7.1 – Town-Owned Parcels Identified as Suitable for Housing Development, 2005**

Source	Site	Site Address	Total Acreage	Build Acreage	# of Lots	CSD 2x	Dev. Status
Town of Sharon	121014001, 074019001, 039076001	1 Hixson Farm Rd.	11	10	6	12	Not Yet Developed
Town of Sharon	039076002	26 Oak Hill Dr.	26	9	4	8	Not Yet Developed
Town of Sharon	039095000	235R Wolomolopoag St	21	11	3	5	Not Yet Developed
Town of Sharon	063014000	156 Mountain St	35	6	2	4	Not Yet Developed
Town of Sharon	091252000	Wilber School - 75 South Main St	4	4	2	4	Developed
Town of Sharon	091011000	25 Pleasant Park Rd	46	3	1	2	Not Yet Developed

\*The above six parcels represent a total of 143 acres (18 buildable lots). One of the parcels has been developed into affordable housing as of November 2010 (the Wilber School). The Sharon Housing Partnership is currently looking into the development of town owned land at one of the identified parcels: 26 Oak Hill Drive. Two parcels were removed from this original list during the Plan Update because of the unlikelihood of the Conservation Commission granting permission to build on

Conservation Commission land.

3. *Encourage Chapter 40B and Local Initiative Project (LIP) housing strategically.*

In 2005, Sharon was engaged in one CSD and three 40B developments including a LIP: Avalon Bay, Residence at Old Post, Glendale Village, and Hunter Ridge. As of November 2010, Avalon Bay (156 units) and the Wilber School (75 units) have been completed and occupied, resulting in 231 new affordable housing units.

A 40R development – Residences at Sharon Commons – is also a potential development in the pipeline. The development may yield 20 additional affordable housing units. An existing ZBA approval allows for the following number of units to be built: 20 - 1 BR units; 42 - 2 BR units; and 4 - 3BR units for 66 total units. The units would be age-qualified condominiums with 25% affordable. There are an additional 4 affordable units, subject to the right of redemption.

Residences at Old Post Road is also in the pipeline and is approved for 45 units by the Zoning Board of Appeals, however that approval has been under appeal for the full 66 units.

4. *Establish inclusionary zoning and modify accessory apartment, scheduled rate of development bylaws*

An inclusionary zoning article was prepared for November 2007 Town Meeting but was withdrawn. A town-wide inclusionary zoning article may be proposed again by Planning Board at a future Town Meeting. In addition, an inclusionary requirement for 12.5 percent affordable for developments with eight or more units was part of the Post Office Square (Business District A) zoning revisions proposed by Planning Board at the November 2010 Town Meeting. This did not receive the required two-thirds vote, mainly for wastewater considerations, but it may be presented again at a future Town Meeting.

The accessory apartment bylaw was recommended for modification to allow by right non-related occupants of separate entrance accessory apartments if the house owners agreed to place a state-certified affordable restriction on the apartment in perpetuity. Unrestricted accessory apartments would be allowed only per the current law (related occupants, common entrance). As of November 2010, the bylaw has not been modified to make it by-right because of concerns over septic and conservation and issues with people maintaining an apartment after the death of an in-law resident.

Affordable housing units that are listed on the state-approved subsidized housing inventory and those created by comprehensive permits are all exempt from the scheduled rate of development bylaw.

5. *Encourage rental apartments with the Mixed Use Overlay District*

In October 2004, the town adopted a Mixed Use Overlay District (MUOD), which permits affordable housing units above the ground floor of downtown commercial buildings. As of November 2010, no affordable units have been built yet in the business zones and no developers have come forward with AH plans. However, the town has recently adopted several overlay districts. A Senior Living Overlay District was established in May 2007 and a Sharon Commons Growth Overlay District (40R) was established in November 2008. A 43D district was also established for Post Office Square in November 2009.

6. *Leverage special permit zoning to reward affordable housing construction*

In May 2004, town meeting reduced the size of parcels required for a Conservation Subdivision Design (CSD) from ten to five acres and included changes to encourage attached housing in age-restricted CSD developments.

7. *Capitalize on market opportunities, including adopting a demolition delay bylaw, focusing local resources and grants on a program to acquire properties for affordable housing, and instituting property tax incentives to encourage older and low-income homeowners to grant the town a right of first refusal to purchase homes at below-market value*

Adoption of a demolition delay bylaw has not been discussed since 2005. Currently, the Sharon Historic Commission has up to a year of delay for homes aged over 100 years so this bylaw may not be necessary to pursue in the near future.

The town has not used state or federal grants to establish a program to acquire small homes or substandard buildings for renovation as low or moderate income occupancy. However, several activities have occurred: Town Meeting approved the purchase of a home on 9 Glenview Road with CPA funds for \$250,000, which was then rehabbed and sold for \$161,479 to a homeowner through an affordable housing lottery. A deed rider restriction was placed on the house. The Town has also used a state Priority Development Fund grant to determine the viability of developing a parcel of land off Winslow Street, but unfortunately it was not possible due to wetlands.

The Sharon Housing Partnership has discussed with other towns in the region the idea of instituting property tax incentives to encourage homeowners to grant the town right of first refusal to purchase homes at below market value for later sale as affordable housing. No action has been taken yet.

As of November 2010, the Town's unofficial 40B gap is 169 units, which accounts for newly built affordable housing units (75 units from the Wilber School and one unit at 9 Glenview Road) that are pending state approval for inclusion on the Town's official Subsidized Housing Inventory (SHI) list.

## VIII. Implementation Plan

### **Affordable Housing Production Goals, 2010-2015**

Sharon seeks to increase its inventory of state-certified affordable units at a pace generally consistent with the following production schedule. Since the town has a considerable Chapter 40B gap to fill, as of November 2010, Sharon will need approximately 6 more years to achieve the ten percent goal. All affordable housing will carry restrictions "in perpetuity" to prevent built affordable units from expiring out of the inventory.

The Sharon Board of Selectmen adopted language on October 6, 2005 recommending “in perpetuity” language. Sharon has approximately 600 employees, and has a goal of providing about 60 affordable housing units for this segment of people needing affordable residences.

**Table 8.1 – Town of Sharon Affordable Housing Production Goals, 2010-2015**

The goals listed in this Affordable Housing Goals table are based upon the total number of year-round homes as listed in the 2000 decennial census. As soon as 2010 decennial census data is available, the Town will revise this table based upon the new denominator (2010 total year-round housing units).

The “Cumulative State-Certified Affordable Units” row is based upon the September 2010 State-approved Subsidized Housing Inventory (SHI) total: 386. It is important to note that this column of calculations does not fully account for current or future inventory. For example, as noted in Section VI, an additional 76 affordable housing units have been built as of November 2010, however they are not listed on the September 2010 DHCD-approved Subsidized Housing Inventory on which this table of 2010-2015 Production Goals is based.

<b>Affordable Housing Goals</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Total Year-Round Homes	6312	6312	6312	6312	6312	6312
Cumulative State-Certified Affordable Units	386	416	446	476	506	536
10% Requirement	631	631	631	631	631	631
Chapter 40B Gap	245	215	185	155	125	95
Required # of Affordable Units for 0.5% of Total Homes	30	30	30	30	30	30

**Table 8.2 – Proposed 40B Subsidized Housing Units in the Pipeline as of November 2010**

	<b>Development</b>	<b>Developer</b>	<b>Status 12/10</b>	<b>Projected Affordable Units</b>	<b>Notes</b>
1	Old Post Rd	Striar	Not Built	12	
2	Bella Estates	Intoccia	Built	2	CSD. This property was originally an over 55 development called Hunters Ridge which was planned to include two affordable housing units. Intoccia Development bought it in 2009 and it is no longer age-restricted and it has fewer lots than the original subdivision. Zoning and the CSD Agreement need to be reviewed to determine the possibility for inclusion of two affordable units into the existing clubhouse building.
3	Glendale Village		N/A	0	The Town purchased this parcel for \$750,000 with CPA funds.

	Development	Developer	Status 12/10	Projected Affordable Units	Notes
4	Residences at Sharon Commons	Intoccia	Not Yet Built	100/20	There is a Memorandum of Agreement for Sharon Commons. The 100 number represents the 100% credit given to rentals under 40B. There is an existing 40R subzone A and B. There are 168 units approved by the MOA. $168 - 100 = 68$ . $68 \times 2 = 13.6$ units. A Subzone C (for 20 additional units) was proposed but not approved at Town Meeting.
5	DeLapa Apartments	DeLapa	Not Yet Built	Estimated 50-90	In 2002, DeLapa Properties approached the Town about upgrading and renovating their existing apartment complex. The proposal did not progress. In 2008, the Town Administrator and Economic development Committee Chair approached DeLapa Properties about renovating their three properties on Pond Street. The properties currently contain approximately 40 apartments.
6	Sharon Hills*	Brickstone	Not Built		Brickstone has agreed to provide \$0.9M to the Town's Affordable Housing Trust. Note: Brickstone is also obligated to pay the town a total of \$1,882,000 on behalf of another development project that was denied by the Zoning Board of Appeals (Brickstone Stone Grove Sharon Project). \$982,000 will be paid to the town for affordable housing purposes. Section 4(1)(b) of the Development Agreement also obligates Brickstone to pay an additional \$900,000 to the Board of Selectmen for the Sharon Affordable Housing Trust to construct affordable housing units and for such other purposes as the Trust shall designate. Half of the funds will be paid prior to the issuance of the first certificate of occupancy for the first phase of the Brickstone Development Project. The balance to be paid upon receipt of the first certificate of occupancy for the Second Phase of its Project.

\* Brickstone Properties' Sharon Hills is a proposed development of 624 high end senior housing units in six, eight-story buildings. If the project is built as planned, 250 of the 337 acres of Rattlesnake Hill will be protected and deeded to the Town of Sharon as permanent open space. A 150-bed nursing home was also part of the proposed development. As noted on page 22, Brickstone Properties has sought revisions to the Senior Living Overlay District (SLOD) regulations in the zoning bylaw, but its request was turned down at Town Meeting in Fall 2009.

When Brickstone bought the property, the previous property owner had proposed a 40B of 250 units. The previous owner also appealed to the HAC. The Zoning Board has approved a 40B of 120 units, but

as of this writing the 40B for the development is on hold at the Housing Appeals Committee (HAC) while the property owner continues to work on the senior living development.

## **Affordable Fair Housing Marketing Plan (AFHMP) Guidelines Pertaining to Local or Community Preference Units**

If the Town of Sharon can demonstrate the associated need and the absence of any disparate impacts in its Affirmative Fair Housing Marketing Plan, up to 70 percent of units in an affordable housing development can be set-aside as “local or community preference” units. Allowable preference categories – as outlined in the Department of Housing and Community Development AFHMP Guidelines – include the following:

- **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.
- **Municipal Employees:** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- **Employees of Local Businesses:** Employees of businesses located in the municipality.
- **Households with children attending the locality’s schools,** such as METCO students.

## **Affordable Housing Action Plan**

These recommendations have been developed from an analysis of existing housing issues and from the applicable goals found in earlier parts of this plan.

In addition, in spring 2010 when new Census figures are released, the Planning Board may request assistance from the Metropolitan Area Planning Council to revise the affordable housing production goals accordingly as the total year-round homes denominator will change.

**Table 8.3 – Town of Sharon Affordable Housing Action Plan, 2010-2015**

<b>Objective/Strategy</b>	<b>Responsible Entities</b>	<b>Time Frame</b>	<b>Page #</b>
<b>Development Activities</b>			
Support the efforts of the Sharon Affordable Housing Trust Fund	Planning Board (PB), Board of Selectmen (BOS)	Ongoing	p. 39
Identify and prioritize small town-owned parcels for development opportunities	PB, Sharon Affordable Housing Trust Fund (SAHTF), Sharon Affordable Housing Corporation (SAHC)	Near Term	p. 40
Encourage strategic 40B and LIP development opportunities	PB, SAHTF, SAHC	Ongoing	pp. 40-41

<b>Objective/Strategy</b>	<b>Responsible Entities</b>	<b>Time Frame</b>	<b>Page #</b>
Capitalize on market opportunities, pursue local funding and resource to acquire properties for affordable housing	SAHTF, SAHC	Long Term	pp. 41-42
Achieve affordable housing Plan Certification annually through 2015	PB, BOS, SAHTF, SAHC	Ongoing	p. 43
<b>Planning Initiatives</b>			
Adopt Inclusionary Zoning	PB	Mid Term	p. 41
Adopt 40R District for DeLapa Properties	PB	Near Term	pp. 43-44
Adopt Affordable Accessory Dwelling Unit Program	PB	Mid Term	p. 41
Encourage rental apartments via the Mixed Use Overlay District	PB, SAHTF	Ongoing	p. 41
Leverage special permit zoning to reward affordable housing construction	PB	Ongoing	p. 41
Amend HPP Update to include new Census 2010 figures – working with MAPC	PB	Immediate	pp. 42-43

## IX. Appendices:

1. Eligible Subsidy Programs
2. Definition of Subsidized Housing
3. Potential Nonprofit Partners for Affordable Housing
4. Housing Maps:
  - a. Sharon Housing Development Constraints
  - b. Sharon Land Use Development Status
  - c. Sharon Zoning for Already Developed Land (Redevelopable Land)



# I: Eligible Subsidy Programs

Note: This listing does not attempt to be all-inclusive because of the large number of housing related programs and programs that have a housing component. This list provides examples of programs that are frequently mistaken as an eligible housing program.

## State Programs

- Affordable Housing Trust Fund
- Chapter 167 (Special Needs Housing)
- Chapter 200 (Veterans' Housing)
- Chapter 667 (Elderly Low Income Housing)
- Chapter 689 (Special Needs Housing)
- Chapter 705 (Family Low Income Housing)
- DHCD Capital Improvement and Preservation Fund (CIPF)
- DHCD Commercial Area Transit Node Housing Program (CATNHP)
- DHCD Community Based Housing Program (CBH)
- DHCD Community Development Block Grant (CDBG) including:
  - Homeowner Rehab, HDSP (some uses), and CDF (some uses)
- DHCD Facilities Consolidation Fund (FCF)
- DHCD Homeownership Opportunity Program (HOP)
- DHCD Housing Innovations Fund (HIF)
- DHCD Housing Stabilization Fund (HSF)
- DHCD Local Initiative Program (LIP)
- DHCD Mass Rental Voucher Program (MRVP) Project Based Vouchers Only
- DHCD Tax Exempt Local Loans to Encourage Rental Housing (TELLER)
- DMH Community Based Housing (Group Homes)
- DMR Community Based Housing (Group Homes)

- MGL Chapter 40R (Smart Growth Zoning Act)
- Massachusetts Low Income Housing Tax Credits (LIHTC)
- Massachusetts Housing Partnership Fund (MHP) MATCH Program
- Massachusetts Housing Partnership Fund (MHP) Permanent Rental Financing Program
- EOT Transit Oriented Development (TOD) Infrastructure & Housing Support Program
- MassHousing Chapter 13A Interest Reduction Subsidy Program
- MassHousing Chapter 236 Program
- MassHousing 80/20
- MassHousing Elder Choice
- MassHousing Expanding Rental Affordability (ERA)
- MassHousing Housing Starts
- MassHousing Multi-Family Rental
- MassHousing Options for Independence
- MassHousing Rental Development Action Loan (RDAL)
- MassHousing State Housing Assistance for Rental Production (SHARP)

## **Federal Programs**

- FHLBB Affordable Housing Program (AHP)
- FHLBB New England Fund (NEF)
- Federal Low Income Housing Tax Credit Program (LIHTC)
- HUD CDBG (Homeowner Rehabilitation in some cases)
- HUD Federal Public Housing
- HUD HOME Program (Rental Production, Project-Based Homeownership, Homeowner Rehab)
- HUD Section 202 (Supportive Housing for the Elderly)
- HUD Section 221(d)(3)
- HUD Section 231

- HUD Section 236
- HUD Section 8 Demonstration Disposition (administered by MassHousing)
- HUD Section 8 Mark-to-Market (administered by MassHousing)
- HUD Section 8 Moderate Rehabilitation Program (some units administered through DHCD)
- HUD Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program
- HUD Section 8 New Construction
- HUD Section 8 Project Based Assistance
- HUD Section 8 Project-Based Rental Certificate Program
- HUD Section 8 Substantial Program
- HUD Section 811 (Supportive Housing for Persons with Disabilities)
- HUD Shelter Plus Care (Project-Based Rental Assistance and SRO-Based Assistance only)
- USDA Rural Housing Service (RHS) Rural Rental Housing 515 Program
- Ineligible Subsidy Programs

*The following programs, as well as programs not appearing anywhere on this listing are not usually deemed low- or moderate-income housing programs for purposes of G.L. c. 40B§ 20-23, 760 CMR 56.00.*

- DHCD Alternative Housing Voucher Program (AHVP)
- DHCD Community Development Action Grant (CDAG)
- DHCD Massachusetts Rental Voucher Program (formerly Chapter 707 Program)
- DHCD Soft Second Loan Program (also administered through MHP)
- Hospitals
- HUD Shelter Plus Care (Tenant-Based Rental Assistance, Sponsor-Based Rental Assistance)
- HUD Emergency Shelter Grants Program
- HUD HoDAG (Housing Development Action Grant)
- HUD HOME Program (Tenant Based Rental Assistance, Homeownership Purchaser Based)
- HUD HOPE (Home Ownership for People Everywhere)

- HUD Section 8 Housing Choice Voucher Program (HCVP)
- HUD Section 8 Loan Management Set-Aside Program
- HUD Section 8 Property Disposition Set-Aside Program
- HUD Section 8 Rental Certificate Program
- HUD Section 221(d)(2) & 221(d)(4)
- HUD Urban Development Action Grant (UDAG )
- Military Housing
- Prisons
- Special Needs Schools
- USDA Rural Development Section 502 Program

## II. Definition of Affordable Housing

State guidelines for affordable housing are discussed below. To strengthen the Town of Sharon's Housing Production Plan, the Sharon Board of Selectmen adopted language on October 6, 2005 further clarifying the Town's definition of affordable:

Affordable units must serve households with incomes no greater than 80 percent of the area median income for which the unit is located. ***The Town of Sharon requires that a term of perpetuity be encouraged for both new construction and completion of rehabilitation.*** Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The units have to be, or will be, marketed in a fair and open process consistent with state and federal fair housing laws.

The concept of affordable housing is based on three statistics: the median household income for an area, the appropriate percentage of household income that should be spent on housing, and the median cost of housing in the rental or ownership markets. Under most housing subsidy programs, the housing produced with government financial assistance is targeted to people whose household income is 80 percent or below the median household income for an area. (The median is the point at which half the households have higher incomes and half the households have lower incomes.) Median income levels by size of household are set by the U.S. Department of Housing and Urban Development (HUD) every year for entire metropolitan areas. Because Sharon is in the Boston Primary Metropolitan Statistical Area (PMSA), it is this median income amount that is used in affordable housing projects, not Sharon's local median.

At least 20 percent of the units in an MHP-financed ownership project must be affordable to households earning no more than 50 percent of the area median income, or at least 25 percent of the units must be affordable to households earning no more than 80 percent of the area median income. At least 25 percent of the units in each rental project must be rented to households earning less than 80 percent of the median area income, provided that the maximum allowable restricted rents are at least 10 percent below comparable market rents. The MHP Fund requires that tenants in affordable units meet income-eligibility guidelines and that the rents for the affordable units not exceed the Maximum Allowable Rents published annually by the MHP Fund. Below are the current income requirements for new tenants in affordable units.

### III. Potential Nonprofit Partners for Affordable Housing

The nonprofit **Sharon Affordable Housing Corporation (SAHC)** was established in 1998 by three Sharon residents to encourage housing opportunities for persons of low and moderate income within the community. It is inactive but could be revived to seek grants or loans to develop affordable housing.

The **Massachusetts Housing Partnership (MHP) Fund** offers technical assistance to towns, local housing authorities (LHAs), and nonprofits through the Community Housing Initiatives program. The MHP Fund can provide assistance to groups at the early stages of forming a nonprofit entity as well as predevelopment assistance to established nonprofits and LHAs that are pursuing affordable housing development. The Fund also provides assistance to towns reviewing Chapter 40B developments.

**South Shore Habitat for Humanity, Inc. (SSHH)** is a nonprofit organization dedicated to building and rehabilitating simple, decent, affordable homes in partnership with families and towns. Since 1986, SSHH has built 37 homes, of which 27 were built on town-donated land. The town of Sharon partnered with SSHH in the late 1990s to rehabilitate the Ares House on Gunhouse Street.

**The Community Builders, Inc. (TCB)**, formerly known as Greater Boston Community Development, Inc., has been in existence for 25-30 years. Although based in Boston, it has been active throughout the Northeast and Mid-Atlantic United States. Housing development corporations frequently will use TCB as a development consultant or a development (equity) partner. TCB's years of experience provide other nonprofits with tools to grow as they move toward building and managing developments.

**South Shore Housing Development Corporation, Inc. (SSHDC)** is a regional nonprofit working in the South Shore and on Cape Cod. It has active projects in the towns of Kingston and Plympton, and the cities of Brockton and Taunton. SSHDC can provide technical assistance and development consultant services, or it can act as development partner. The corporation has experience working with local housing authorities to develop LHA-owned land (land lease). SSHDC's primary interest is affordable family rental housing. However, it is currently involved in a homeownership development in Taunton, and it has also developed elderly housing. SSHDC will provide management services as well as development expertise.

**B'Nai B'rith Housing Initiative (BBHI)** has focused its development activities in Boston but is interested in expanding its focus to suburban communities. The organization's board is composed of representatives from banks, quasi-public lenders, real estate attorneys, and nonprofit and for-profit housing-related corporations. BBHI has recently hired its first full-time executive director. It is interested primarily in taking a lead role in working with a local nonprofit or housing partnership, and it has experience in developing affordable rental housing.