

**TOWN OF RAYNHAM
AFFORDABLE HOUSING PLAN**

2010



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SECTION ONE: COMPREHENSIVE HOUSING NEEDS ASSESSMENT

Characteristics of the Housing Stock

Occupancy and Tenure

According to the 2000 US Census, Raynham has 4,209 housing units, of which nearly 75% are detached single-family units. Table One indicates the distribution of the remaining units by type as follows: 1.7% attached single-family (townhouse); 3.7% in buildings of 2-4 units; 7.9% in buildings of 5-9 units; 3.9% in buildings of 10 or more units; and 8.0% in mobile homes/trailer parks.

These units can also be grouped according to tenancy, distinguishing between rental and homeownership units. Table One notes that of occupied housing units, 83.1% are owned by the resident, with the remaining 16.9% are occupied by renters. **Of particular note is the extremely low vacancy rate for both of these housing unit types: 0.4% for homeownership units and 1.7% for rental units.** This indicates a very tight housing market, as in general vacancy rates of 2% for ownership units and 5% for rental units, are considered a reflection of normal turnover activity. These low rates suggest that demand may be greater than supply within the Raynham housing market.

**Table One: Housing Units in Raynham
1990 – 2000**

	1990	2000	Difference	% Change
Housing Units	3,515	4,209	694	+19.7%
Occupied Housing Units = Households	3,352	4,143	791	+23.6%
Occupied Ownership Units	2,843	3,442	599	+21.1%
(% of Occupied Housing Units)	(84.8%)	(83.1%)		
Occupied Rental Units	509	701	192	+37.7%
(% of Occupied Housing Units)	(15.2%)	(16.9%)		
Vacancy Rate – Owner	2.2	0.4	-1.8	-18.2%
Vacancy Rate – Rental	8.6	1.7	-6.9	-19.8%
One Unit Detached	2,564	3,153	589	+23.0%
(% of All Housing Units)	(72.9%)	(74.9%)		
One Unit Attached	62	70	8	+12.9%
(% of All Housing Units)	(1.8%)	(1.7%)		
Two-Four Units	158	156	-2	-1.3%
(% of All Housing Units)	(4.5%)	(3.7%)		
Five-Nine Units	307	331	24	+7.8%
(% of All Housing Units)	(8.7%)	(7.9%)		
Ten+ Units	91	163	72	+79.1%
(% of All Housing Units)	(2.6%)	(3.9%)		
Mobile Home, Trailer, RV, Van	333	336	3	+0.9%
(% of All Housing Units)	(9.5%)	(8.0%)		

Source: US Census 2000.

**Table Two: Comparison of Housing Types 2000
Raynham vs. Adjacent Communities**

Community	% Housing Units Detached Single- Family	% Housing Units Attached Single- Family	% Housing Units 2-4 unit buildings	% Housing Units 5-9 unit buildings	% Housing Units 10 + unit buildings	% Housing Units Mobile homes, etc.
Bridgewater	62.9	4.4	15.5	1.8	12.7	2.6
Easton	67.8	8.7	9.2	7.7	4.6	2.1
Lakeville	93.5	.5	2.8	1.4	0	1.8
Middleborough	70.8	2.9	14.2	5.1	4.6	2.4
RAYNHAM	72.9	1.8	4.5	8.7	2.6	9.5
Taunton	42.8	4.8	31.2	7.1	10.1	4.0
West Bridgewater	78.5	.8	10.6	2.1	0	7.9

Source: US Census 2000.

Age of Structures and Building Permits

The housing stock in Raynham is relatively young, with roughly half of the units having been

**Table Three
Age of Housing Units Raynham**

	#	%
Pre or =1939	492	11.7
1940-1949	101	2.4
1950-1959	577	13.7
1960-1969	701	16.7
1970-1979	943	22.4
1980-1989	695	16.5
1990-1999	700	16.6
2000-2008*	933	18
Total:	5142	100.0

Source: U.S. Census 2000 * Town of Raynham

built since 1970. Table three indicates that the community experienced extensive growth during the 1990s and 2000s, as nearly 32% of the total units were built during this period. In general this young housing stock is an indicator of relatively good condition structures built under modern building code regulations. In particular, post 1978 housing is considered to be free of lead-based paint. However, the Town of Raynham recognizes that some housing units owned or rented by low and moderate income residents are in need of repairs and renovations based on observations by Town inspection officials. The Housing Strategy will include the recommendation that the Town seek out funding to assist these homeowners or investor owners in maintain the units to State recognized minimum code standards.

A fairly large percentage (6.5%) of Raynham's housing units is in mobile home parks, the two largest of which are: Shady Acres and Pine Hills. In a recent special permit decision, the Board of Appeals approved an addition to Pine Hills of 129 age-restricted units. Pine Hills has an active association of community members. Mobile homes are a permitted use under Raynham zoning in Residential C areas.

Since the peak of residential construction in Raynham, housing activity has continued at a steady pace until 2008. As Table Four indicates, over the ten-year period of 1997-2008 there was an average of 72 building permits for single-family units issued per year. However, the mortgage crisis and drop in real estate values has stalled out new construction of single family homes. In 2008 only 20 building permits were issued for single family homes and only eight (8) permits in 2009, indicating a drastic reduction in housing production. Although these factors have stalled growth it is expected the housing market will rebound and Raynham will continue to grow. The community provides a small town feeling while being strategically located with access to Route 495 and Route 24. This means Raynham is home to workers commuting to job centers along these roadways. The Census

confirms this fact, as nearly 80% of workers living in Raynham commute out of town for jobs (79.4%). Of the year 2000 commuters, 16.3% went to Metro-Boston; 16.6% went to Plymouth County; 27.2 stayed in the SRPEDD region (excluding Raynham); and 20.6% worked in town.

**Table Four: Raynham Building Permits
New Single-Family Housing Units 1995-2004**

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Avg.
Raynham	56	64	68	64	71	93	70	122	95	43	29	20	72

Note: Not all units permitted were constructed.

Source: SRPEDD Survey.

Cost of Housing

The cost of housing in Raynham has steadily increased, consistent with the trend for the county and state in general. **According to Bankers and Tradesman, the median sales price for a single-family home increased 55% during the decade of 1997 – 2007. From 2000 – 2007, the median single-family sales price increased 53% from \$219,500 to \$335,000. From 2006-2008 the median-single family sales price fell 23 percent.** The housing market appears to still be in a decline and will take several years to recover. The price of single-family homes in Raynham is moderate at \$289,839 when compared with six surrounding communities (table 6).

Table Five: Median Sales Price – Raynham

Year	Months	I-Family	Condo	All Sales
2008	Jan - Jun	289,839	310,000	282,000
2007	Jan - Dec	335,000	210,000	321,500
2006	Jan - Dec	376,250	345,400	378,700
2005	Jan - Dec	359,900	262,500	359,900
2004	Jan - Dec	348,900	245,000	315,000
2003	Jan - Dec	297,500	160,000	279,900
2002	Jan - Dec	277,000	131,850	252,500
2001	Jan - Dec	239,000	112,000	220,000
2000	Jan - Dec	219,500	88,950	190,250
1999	Jan - Dec	197,000	75,000	167,950
1998	Jan - Dec	160,000	72,000	152,750
1997	Jan - Dec	152,000	63,000	144,900
1996	Jan - Dec	142,750	83,000	126,450
1995	Jan - Dec	138,000	81,000	132,000
1994	Jan - Dec	134,950	53,365	127,250
1993	Jan - Dec	133,000	51,500	118,000
1992	Jan - Dec	125,600	52,750	125,000
1991	Jan - Dec	122,200	78,450	113,200
1990	Jan - Dec	140,000	93,500	125,000
1989	Jan - Dec	145,000	99,000	132,000
1988	Jan - Dec	155,000	92,100	134,700

Source: Bankers and Tradesman; <http://rers.thewarrengroup.com/townstats/>

Bridgewater	\$ 303,000
Easton	\$ 350,000
Lakeville	\$ 307,000
Middleborough	\$ 281,900
RAYNHAM	\$ 289,939
Taunton	\$ 260,000
West Bridgewater	\$ 289,500

Source: Bankers and Tradesman; <http://rers.thewarrengroup.com/townstats/>

There is very little data available for rent levels by specific community, although the MSA values adopted by HUD can be used to indicate a general level increase. Raynham is within the Brockton MSA, and the HUD rent levels in this MSA have been increasing to reflect market changes. For instance, the Section 8 rent limit for a 2-bedroom unit went from \$1349 in 2007 to \$1,249 in 2008. The number of renter occupied housing units has increased by 37.7% for the ten year period from 1990 to 2000. The increase in the number of owner occupied units in the same period was 21% which indicates that there was a demand for rental units in Raynham during that time period. However, there have been no permits issued in Raynham for multi-family projects since 2005 which could indicate that the demand has been met in the short run.

Subsidized Housing Inventory

As of January 2008, the Department of Housing and Community Development (DHCD) calculated that 11.4% of Raynham's year round housing stock meets the eligibility requirements of the Chapter 40B Subsidized Housing Inventory (SHI). Raynham is one of 4 of the 27 communities that make up the Southeastern Regional Planning Agency's (SRPEDD) region that has met the 10% goal. Raynham has surpassed the recommended 10% with a variety of homeownership and rental projects, including a 2002 approval of a 240-unit rental project. In the years 2000-2005, Raynham had five (5) projects constructed under the 40B program, including four single-family projects and one multi-family project. The Raynham Zoning Board of Appeals has adopted Rules and Regulations for permitting Comprehensive Permits and successfully worked with developers to design site-appropriate projects with mitigation actions including off-site traffic improvements and water conservation initiatives.

The SHI includes both private 40B created units and public housing units under the control of the Raynham Housing Authority (RHA). Table Seven lists the specific projects and number of units. The RHA manages a total of 86 apartments (85 one-bedroom units and 1 two-bedroom unit) in two housing developments for the elderly and disabled. The developments are adjacent to each other on Mill Street, but were built at different times. The first phase, constructed in 1978 has 62 units at 75 Mill Street, and the second phase at 133 Mill Street added 24 units in 1995.

**Table Seven: Subsidized Housing Inventory
Raynham, MA**

Project	Type of Units	# of Units	Managing Agency
Pinewood Terrace	Rental	62	Raynham Housing Authority
Weonit Woods	Rental	24	Raynham Housing Authority
King Street	Rental	4	Exec. Office Health & Human Services
Riverview Meadows	Rental	91	Private/DHCD
SE MASS Housing	Rental	4	Exec. Office Health & Human Services
Rosewood Commons aka Chestnut Farms	Rental	240	Private/DHCD
Department of Mental Retardation	Rental	12	DMR
Spruce Woods	Ownership	12	Private
Wildflower Green/ Elmwood Estates	Ownership	25	Private
Old Farm Village	Ownership	6	Private
TOTAL UNITS		480	

480 / 4,197 (year round units 2000 Census) = 11.44%

Source: DHCD

The need for subsidized units can be measured by the length of the waiting lists for these units. In March 2009, the Housing Authority reported that there were 156 names on the waiting list for Pinewood Terrace (41 Raynham residents; 115 out of Town) and 163 names on the waiting list for Weonit Woods (there is some duplication on these lists). It is estimated that it could take 2 - 3 years for an opening. With limited and fixed incomes, the elderly and the disabled, have few choices for housing within market rate developments. Raynham has adopted a program that permits seniors to pay real estate taxes through a work program. The SHI indicates that the Massachusetts Department of Mental Retardation has twelve units in Raynham, and while there are no figures available on outstanding need, it is reasonable to assume that there is some unmet need for additional group home arrangements.

The Housing Authority also manages 13 mobile Section 8 certificates, where tenants rent private apartments paying 30% of their income and the federal government makes up the rest of the rent payment. There is a ceiling on the rent program and according to the RHA; in Raynham it can be difficult for Section 8 holders to find suitable rental units within the program range. Table Eight compares SHI of the communities surrounding Raynham. Raynham is the only one to have surpassed the 10% goal, and the SHI for Raynham is significantly higher than five of its six adjacent neighbors.

**Table Eight: Comparison of Subsidized Housing Inventory (SHI)
Raynham vs. Adjacent Communities**

Community	2008 SHI (As percentage of total year round housing units)
Bridgewater	3.2
Easton	3.3
Lakeville	8.5
Middleborough	5.0
RAYNHAM	11.4 %
Taunton	8.0
West Bridgewater	2.5

Source: <http://www.mass.gov/dhcd/components/hac/HsInvRev.pdf>

Community Demographics Related to Housing

Income

The 2000 Census (now a dated source) lists the median rent in the town as \$721. Assuming a utility allowance of \$150/month, to be affordable a household would need to earn \$34,840 a year (that is not spending more than 30% of their income on housing costs). **The 2000 Census indicates that just over 1,000 households, or 24.4% of the total households, earned less than this amount.** Table Nine indicates the income distribution by households reported in the 2000 Census.

**Table Nine: Household Incomes in Raynham
2000 Census**

Income Range	Number of Households	Percentage of All Households
Less than \$30,000	818	19.7 %
\$30,000 - 39,999	347	8.3 %
\$40,000 - 49,000	319	7.7 %
\$50,000 - 59,000	576	13.9 %
\$60,000 - 74,999	577	13.9 %
\$75,000 - 99,999	711	17.1 %
\$100,000 - 124,999	449	10.8 %
\$125,000 - 149,999	146	3.5 %
\$150,000 - 199,999	115	2.8 %
\$200,000 or more	94	2.3 %
TOTAL	4,152	100.00 %

Median Household Income

\$ 60,449

Source: 2000 Census; P52; P53

Population

Raynham saw extreme increases in population from 1960 through 1980's demonstrated by a 61.6% increase between 1960 and 1970 and 35.5% increase between 1970 and 1980. Population growth still remains relatively high compared to region with ten year increases ranging 8.6% to 19% in the years between 1990 and 2005 as shown in Table 9a. Population in Raynham is projected to increase in the next 20 years between 2010 and 2030 by 4,141 people or a 30% increase in population over that time period (U.S. Census).

Table Nine (a): Population Projections		
POPULATION GROWTH, ESTIMATE & PROJECTIONS FOR RAYNHAM, MA		
<u>YEAR</u>	<u>POPULATION</u>	<u>% increase</u>
1960	4,150	
1970	6,705	61.6%
1980	9,085	35.5%
1990	9,867	8.6%
2000	11,739	19.0%
2005	13,498	15.0%
<i>2010</i>	<i>13,804</i>	<i>2.3%</i>
<i>2020</i>	<i>15,876</i>	<i>15.0%</i>
<i>2030</i>	<i>17,945</i>	<i>13.0%</i>
Note: Projections in italics.		
Source: U.S. Census Bureau, SRPEDD		

There are 1,521 residents over the age of 65 in Raynham which represents 13% of the population and 35.6% of this age group are disabled. In addition, 16.9 % or 1,832 of Raynham residents over the age of 5 are disabled. Only 69.8% of the disabled population between the ages of 21 to 64 is employed, compared to 84.2% of the same age group in Raynham.

It is also revealing to look at housing costs as percentage of household income by age groups. Table Ten indicates how many households within each age group, are paying more then 30% of their income towards their housing costs. This includes direct housing costs (such as rent and mortgage payments), as well as, associated expenses for insurance, property taxes, and utilities.

The 30% of income figure is an industry and government benchmark. Generally if a household has to expend more than 30% of their income on housing expenses they are at risk of being unable to make these payments or they may have to make difficult choices between housing payments and expenses such as medicine or heating fuel. This is why in general lending institutions will only approve loans that represent less than 30% of the household income.

Table Ten indicates that of all the households reporting, over one-fifth (21.1%) are in the precarious position of paying more than 30% of their income for housing costs. The percentage is higher for renter households (26.6 %) than for homeowner households (19.8%). Within age groups, it appears that younger households (< 24 years old; 25-34; and 35-44) face a more sizeable housing burden than older households, although the figures are not that disparate.

Regional Growth Factors

In June 2009 the Southcoast Rail Corridor Plan was presented to the region. The region, which includes Raynham, is made up of 31 cities and towns with a combined population of approximately 740,000. The report projects that by 2030 the regional population is projected to grow to more than 900,000 making the South Coast one of the fastest growing regions of the state. The rail line is in its planning stage and, if funded, will be built within the next 10 years. Housing in the region is relatively affordable. The Southeast Regional Planning Agency (SRPEDD) shows the 2008 median price of a home in their 27 town region is \$280,000, with Raynham at \$299,750 and the State Massachusetts median price at \$345,500.

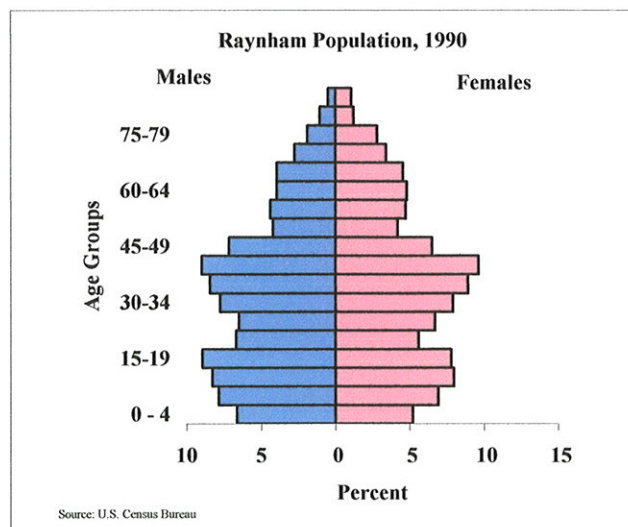
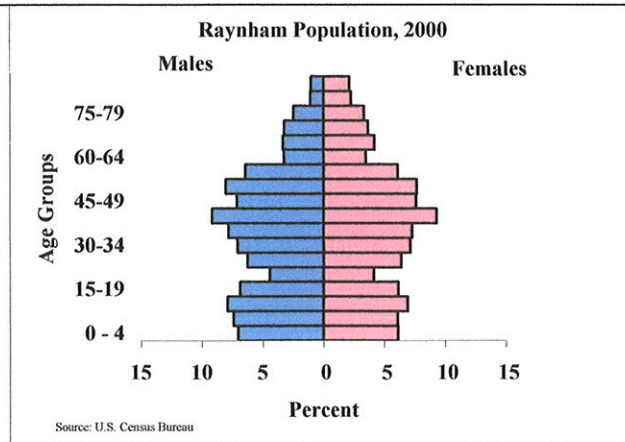
The Southcoast Rail Corridor Plan also states that the economic development benefits of the commuter rail could add as many as 3,800 new jobs to the area. In addition, the location of institutions of higher education in the region such as the University of Massachusetts in Dartmouth, Bridgewater State College, and Bristol County Community College will provide the needed workforce for the new economic development growth. With the benefit of good water supply, affordable housing, and access to higher education it is expected that the region will continue to thrive and demand for housing will continue.

Table Ten: Age of Householder and Housing Burden Raynham 2000 Census						
Age of Householder	Total Households	Renter Households	Renter Households Paying >30% Housing Costs (% of all same age renter households)	Homeowner Households	Homeowner Households Paying >30% Housing Costs (% of all same age homeowner households)	Number / % of all same age households paying more than 30% toward housing costs
< 24 yrs.	40	34	15 (44.0 %)	6	0	15 37.5 %
25-34	526	169	18 (10.6 %)	357	108 (30.2 %)	126 23.9 %
35-44	865	144	50 (34.7 %)	721	179 (24.8 %)	229 26.5 %
45-54	930	109	36 (33.0 %)	821	88 (10.7 %)	124 13.3 %
55-64	521	73	27 (37.0 %)	448	103 (22.3 %)	130 25.0 %
65-74	407	74	14 (18.9 %)	333	60 (18.0 %)	74 18.2 %
75 +	258	89	24 (27.0 %)	169	26 (15.4 %)	50 19.4 %
TOTAL	3,547	692	184 (26.6 %)	2,855	564 (19.8 %)	748 21.1 %
Source: 2000 Census, H71; H96.						

Age

Consistent with national trends, the population within Raynham is aging. The median age increased by 3 years, from 34.8 to 37.8, between 1990 and 2000. Graph Three compares the age cohorts within the community during this same period, clearly illustrating how the baby-boomer generation (those born between 1946 and 1964) is aging. **This large cohort will continue to age, resulting in a demand for housing suitable for active seniors.** It is not clear what type of housing choices the majority of these households will make. Some may age in place, others may look to retirement or assisted living in the community, others may relocate near family, and some will relocate to traditional retiree destinations. Raynham, like the rest of the region, state and country, can expect new demands as this generation ages.

**Figure One: Population Pyramids
Raynham MA 1990 - 2000**



Household Composition

Raynham is following the trend, common to the state and the country, of an increasing percentage of single person households (due to divorce rates and people living longer), and empty nesters (older married couples with no children at home). **The pie chart below shows that according to the 2000 Census, fully 59% of all Raynham households are households without children. Only 31% of all households are the traditional household of a married couple with children.**

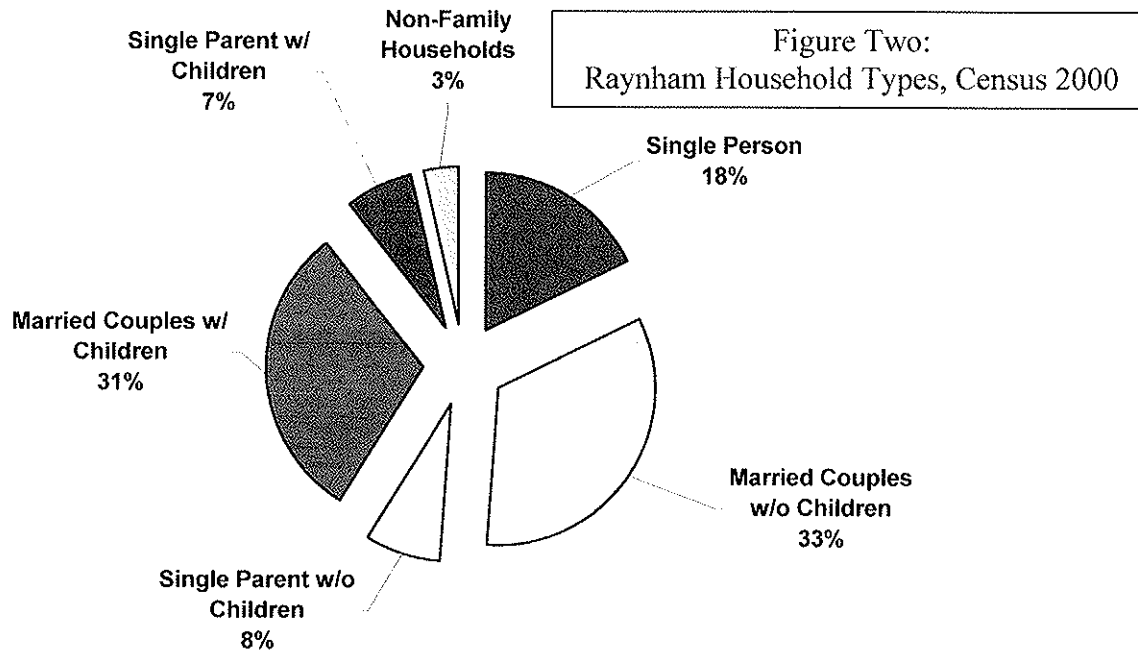


Table Eleven is a comparison of eight housing indicators for Raynham, the state, and the country. Raynham has a slightly higher average household size and homeownership rate than the state and country. The vacancy rates for rental and ownership units in Raynham are lower than the state and country, the housing stock is younger, and significantly fewer renters are housing burdened.

Table Eleven: Comparison of Selected Housing Characteristics 2000 Census

	Avg. Household Size	% of Occupied Housing Units that are Owner Occupied	% of Occupied Housing Units that are Renter Occupied	Vacancy Rate of Rental Units	Vacancy Rate of Ownersh ip Units	% of Housing Units that pre- date 1960	% of Homeowners that pay more than <u>35%</u> of their income for housing costs	% of Renters that pay more than <u>35%</u> of income for housing costs
Raynham	2.80	83.1	16.9	1.7	.4	28.8	13.3	19.1
Massachusetts	2.51	61.7	38.3	3.5	.7	55.6	16.2	28.6
United States	2.59	66.2	33.8	6.8	1.7	35.0	15.8	29.5

(Source: US Census 2000)

Affordability Gap

One measure of affordability is to compare the income necessary to afford the median priced single-family home to the median household income. For the purposes of comparing the same year, the 2000 Census median income of \$60,449 will be used against the 2008 median single-family sales prices of \$289,839, as reported by Bankers and Tradesman. To complete this exercise a number of assumptions must be made, including the mortgage interest rate available and allowances for real estate taxes and homeowners insurance. The standard 30% of income lending limit will be adjusted up to 35% to reflect the trend among lenders in the Northeast adopted in the face of steep housing costs. The declining real estate market and new banking regulations has limited the 5 percent down program and now require 10 percent down requirement.

For a 2000 purchase the amount to be financed is \$289,839 – \$28,983.90 (10% down payment) = \$260,856. With a 30 year fixed rate mortgage at 6.5% (the 2008 rate), the monthly mortgage costs would be \$1648.79. Adding taxes and homeowner's insurance, and the monthly housing costs total:

\$1,648.79	Mortgage Payment (principal and interest)
\$ 75	Homeowners Insurance
\$ 248	Real Estate Taxes
\$1,979.79	Total Housing Cost

Capping this at 35%, **an annual income of \$67,700 is needed – a full 12.0 % (\$7,251) higher than the median income reported by the Census (\$60,440).**

Another way to present the affordability gap is to compare the house price that can be afforded by a median income household to the median house price. Starting with the median household income of \$60,440, thirty-five percent of this monthly income is \$1,763. Subtracting taxes and homeowner's insurance (see above) leaves \$1,440 for a mortgage payment, which would cover a \$228,000 loan. Assuming that the household has put 10% down, **the total house price is estimated to be \$254,000, or \$35,839 less than the median single-family sales price of \$289,839.**

The rapid increase in housing costs since 2000 combined with the slow pace of income increases has exacerbated this affordability gap. The recent decline in the housing market has reduced the affordability gap; however, the affordability is still significant. The recent changes to lending regulations now require a 10 percent down payment which does not decrease the affordability gap. There is a particular squeeze for middle-income families – those that do not qualify for affordable programs (incomes above 80% of the median) but do not have the income to support the mortgage for a median priced single-family home. Table Eleven indicates how much households with 80% – 150% of median income could afford under today's mortgage conditions, assuming a 30 year term at a rate of 6.5%, with 10% down against the median price of \$289,839 for a single-family home. This indicates that median income households (those over 80% but less than 150% of the area median income) are squeezed - they earn too much to qualify for

subsidized units, but not enough to afford the median priced single-family home. Besides first-time homebuyers reduced mortgage rates, there are no programs for these households.

Table Eleven: 2008 Conditions Qualifying for Mortgages (\$)
(Assumes 30 year term at 6.5% rate, with 10% down, standard mortgage conditions and excellent credit.)

	80% Brockton PMSA Median	100% Brockton PMSA Median	125% Brockton PMSA Median	150% Brockton PMSA Median
Annual Income	58,320	72,900	91,125	109,350
Monthly Income	4,860	6,075	7,594	9,113
Mortgage Payment Qualified for under typical standard	1277.40	1690.75	2206.88	2723.257
Real Estate Taxes	300	300	300	300
Insurance (includes PMI)	75	75	75	75
Total Monthly Housing Costs (34% of income)	1652.40	2065.50	2581.88	3098.25
Total Mortgage Loan Amount Qualified for	202000	268000	349000	431000
Total House Price (mortgage and down payment)	222000	295000	384000	475000
Difference Between Total House Price and Median Cost of \$289,839	-67839	+5161	+94161	+185161

Municipal Infrastructure Capacity and Development Opportunities and Constraints

Zoning and Buildable Land

Raynham has five residential zoning districts that permit varied housing types including single-family, multi-family, and mobile home parks. **According to the 2000 Master Plan, there remains considerable build-out potential in the community.** Data presented in the Master Plan indicates that the community has the potential to add 3,313 single-family housing units, 900 multi-family units, and 176 mobile homes. This would increase the community to a total of 8,404 units from the 2000 Census figure of 4,209. Most of this development is within the Residential A district, as this covers the largest geographic area.

Table Twelve: Zoning Districts in Raynham

Zone	Lot Size	Residential Uses Permitted
Residential A	40,000	Single-family & clustered single-family
Residential B	30,000	Single and multi-family with additional lot area
Residential C	40,000	Single-family and mobile homes on 20 acres
Residential D	40,000	Single-family
Farm & Forest	5 acres	Single-family & clustered single-family
Business	40,000	Single-family – no new subdivisions

Water and Sewer

The ability to add housing in Raynham is constrained by the cost of water infrastructure improvements and by limited sewer capacity. Raynham has two water districts, the North Raynham Water District and the Center Raynham Water District with a combined capacity of 3.5 MGD. Almost all of the existing homes and businesses in town are serviced by one of the two water providers. In order, however, to provide water for the full build-out estimated in the Master Plan, the Districts will need to expand the well capacity by more than 2.5 times the present amount. Raynham Center has recently added a new well and can meet demand. The North Raynham Water District is looking for new well sites and added a new storage tank to increase the amount of water available to serve its customers.

Sewer service in Raynham is managed by the Sewer Commission through an agreement with the City of Taunton for treatment at Taunton's Wastewater Treatment Facility. The Sewer Commissioners negotiated a new Intermunicipal Sewer Agreement on 2006 for 1.3 MGD which limits Raynham's ability to expand sewer throughout the town. Since its inception in 1976, the Sewer Commission has proceeded to connect customers in accordance with a five-phase plan. With the completion of Phase V, 80% of the developed lots have sewer service. The sewer department is working on the Phase VI which would be the final sewer expansion. The cost of sewer expansion continues to be a concern for Raynham and the Town is exploring options to reduce the impact on users.

Both sewer and water service need to be considered when looking to shape the form of future growth. To accommodate future commercial and residential development, Raynham must balance the many parts of its water/wastewater equation, including maintaining adequate recharge, monitoring its usage of Taunton's wastewater facility, and reserving areas for new wells. Good planning and coordination between infrastructure, zoning, and capital plans, in Raynham will help to reduce the constraints on housing development.

Conclusions

- Raynham stands out for its achievement of 11.44% Subsidized Housing.
- As a bedroom community for the greater Boston and Providence areas with solid municipal services, Raynham is a desirable place to live and the population increases over the last 20 years and projected increases in the next 20 years indicate that it will remain attractive as a place to live and work.
- Housing prices in Raynham have risen dramatically and households at 80 – 125% of the median income are priced out of the market.
- The number of elderly households is increasing and this group faces unique challenges of trying to pay rising housing costs on fixed incomes. The waiting period for subsidized elderly housing units in Raynham is 2-3 years. The Town of Raynham will need to assist the Raynham Housing Authority in its efforts to increase the number of subsidized housing units for its elder and disabled population to reduce the waiting period for housing among this demographic sector.
- Disabled and special needs residents also face limited housing options.

- The housing stock in Raynham is relatively young with half of all units built after 1970. However, some assistance is needed for those units owned or rented to low and moderate income families in concentrated areas of older homes in need of repair.
- Of particular note is the extremely low vacancy rate for housing types: 0.4% for homeownership units and 1.7% for rental units.
- The household composition of Raynham is changing with an increasing number of single person and no children households. The Raynham housing stock demonstrates limited diversity (73% of all housing units are detached single-family units). Raynham will need to consider adding to its supply of diverse housing types to meet demand for different types of housing.
- The community is still growing and Raynham has the land and some of the infrastructure necessary to accommodate additional development. However, sewer capacity will become a constraint to future housing development. The accommodation of new growth also needs to take into consideration siting concerns about new well fields and adequate recharge to protect water quality.

SECTION TWO: AFFORDABLE HOUSING GOALS AND STRATEGIES

Type and Amount of Housing Proposed

Raynham is in a different situation than most communities because it currently meets the 10% Subsidized Housing Inventory (SHI) goal. However, after the 2010 U.S. Census is released and the SHI calculations are updated, it is likely that Raynham will fall below 10% SHI. **Therefore, the purpose of this affordable housing plan is to ensure that Raynham maintains at least 10% SHI in 2010 and beyond.**

The 2000 Census counted 4,197 year-round housing units in Raynham. Between 2000 and 2004 there was an average of 84 single-family building permits issued per year and a drop in permits between 2005 and 2009 reduced that average to 46 permits per year. Extrapolating this trend to 2010, and adding new multi-family developments that have been permitted, it is estimated Raynham will have 5,100 total housing units at the 2010 Census. **Given Raynham's current SHI, the town will have to add 30 affordable units between now and 2010 to maintain 10% SHI.** (See Table Thirteen)

Table Thirteen: SHI Projections

	Housing Units	Building Permits*	SHI units
Census 2000	4,197		
2000		64	0
2001		71	12
2002		93	0
2003		70	240
2004		122	0
2005		127	
2006		45	
2007		29	
2008		20	
2009**		10	--
Census 2010 projection	5,100	651	252

SHI% as of May 2005 (476 / 4,197)

11.3%

Projected 2010 year-round units

5,100

Projected SHI % in 2010***

9.3%

10% SHI goal in 2010

510

Current SHI units

480

Units needed to achieve 10% SHI in 2010

30

* Building permit data

** Estimate based on the average between 2006 - 2008

& current permits given (2).

*** Assumes no additional SHI units are built between 2005 and 2010 (480/5178)

Implementation Strategies

Units needed to achieve 10% SHI in 2010

Raynham Affordable Housing Schedule 2010 - 2015

<u>Program</u>	<u>Target Population</u>	SHI eligible units	
		Annual	5 Year Goal
Inclusionary Zoning	all	1	5
Duplexes	young families, single persons 81%-120% of LMI	---	---
Funding from in-lieu payments, Housing Trust Fund	elderly, special needs	1	5
Friendly 40B developments	all	5	25
Housing Authority Units	elderly and disabled	---	24
TOTAL		7	59
Units needed to achieve 10% SHI in 2010			30
Difference			29

Raynham is at 10% SHI, the .5% annual affordable housing production goal established by DHCD's Planned Production regulation. Therefore, it is significant to the Town that they maintain 10% SHI through the next Census cycle. To achieve .5% annual affordable housing production, Raynham would have to produce 8 affordable units per year or nearly 72% of its average annual building permits and that level of production is unrealistic.

The Town's history of encouraging quality affordable housing will continue to guide the planning of additional units should the demand increase. It would be advantageous for the town to seek a friendly 40B to make up the balance to bring the town back above 10 %SHI. The Town through its Planning Board has been proactive in encouraging private development of 40B units as evidenced by a very active 5-year production of affordable housing in Raynham that ended in 2005. Due to the very soft housing market, there have been no requests or inquiries to the Building Department or the Zoning Board of Appeals for a 40B permit in at least 5 years.

According to Raynham Building Department records the town will fall below 10% SHI when the 2010 United States Census is taken in 2010 (Table 13). However, based on the Town of Raynham Building Department records the total number of housing units will increase by approximately 900 units which will place it only 30 affordable units below 10% SHI. With such a small number needed to reach 10% after 2010 census, it is expected that the implementation strategies sited will easily add enough affordable units to bring the town above 10% SHI within a reasonable period of time.

Given the housing goals listed in Raynham's 2000 Master Plan (see Appendix 1) and the comprehensive housing needs assessment presented above, Raynham seeks to also develop affordable rental and ownership housing for young families, single persons, elderly, special needs populations, and median-income families (81-120% of median income). It is especially challenging to produce housing for median-income families because these households are not eligible for state and federal housing subsidy programs. Raynham sees a need for housing for this income range, even though these units would not be counted in the Subsidized Housing list.

Specific Sites

Housing Authority Units

A realistic production schedule would be to add affordable units in groups such as the goal of the Raynham Housing Authority to add 24 units to its current location on Mill Street in the next five years. The Raynham Housing Authority has acquired 3.5 additional acres which abuts its current property. The Authority intends to develop a plan to add the 3.5 acres to the approximately 6 acres of undeveloped land on its current site to add approximately 24 units of elderly housing. At the November 2009 Town meeting the Town voted to provide \$30,000 in funding to develop a comprehensive two phase Feasibility Study that will be used to do under a site analysis of the land and a market study. If the findings of Phase I indicate that the site and market are positive, then a conceptual plan and a construction estimate under Phase II will be developed. Phase I should be completed in the spring of 2010 and the Phase II should be completed by end of the summer 2010. The Town will assist the Housing Authority in developing a plan to expand its units to meet the demand. It is expected that the Housing Authority will be applying to USDA for the funding to complete the project. The planning stages will likely take a year or more to complete with final development taking place at the end of this 5 year plan. It is likely that 24 Housing Authority units would be added in one year; therefore, the 5 year goal lists the Housing Authority Units.

Phase II and Phase III of Riverview Meadows

In 1989 Phase I of the three-phase approved 40b Comprehensive Permit project was built. There are 91 units in Phase I and the project is called Riverview Meadows. Phase II and Phase III were included in the permit and would have added 134 additional units but they have never been built. The market for the units remains very soft and the developer is looking to sell some of the land's development rights to preserve it as open space. The Town of Raynham is working with the developer to determine if any future affordable units can be built under the old Comprehensive Permit. A vastly reduced scope project may be determined to be in the best interest of the Town and the developer as some of the remaining property lies within the 100-year flood plain and environmental conditions may make the project unfeasible. However, if demand for affordable housing should return, then the Town would encourage this developer to explore his options for production of some additional units under the 20 year old permit.

Additional Affordable Housing Strategies

The affordable housing production schedule has identified 5 affordable housing strategies in order to add additional affordable housing units to maintain 10 percent SHI. A housing production strategy that contains three components is identified as alternative 1. It includes creating affordable housing units through the existing cluster bylaw, seek friendly 40B projects, and assist the Raynham Housing Authority in its efforts to increase the number of elderly and disabled units and setting up a Housing Partnership.

This section explains in greater detail the affordable housing strategies referenced in the affordable housing production schedule. **Draft bylaw language is included in the Appendix;** the Town may choose to modify this language before presenting it for adoption.

All affordable housing produced by these zoning strategies without a state or federal subsidy would be intended to count toward the Town's SHI under the provisions of the Local Initiative Program or Chapter 40B. As such, all affordable units will be subject to deed restrictions that ensure long-term affordability. At a minimum, the deed restriction shall:

- Specify that the rental or sale/resale of an affordable unit must be to a qualified household
- Set a limit on the maximum price for the rental or sale/resale of an affordable unit
- Establish that these restrictions shall be in effect in perpetuity (for 99 years)

Language to this effect is included in the draft bylaws in the Appendix.

The Town can establish a town residency preference for up to 70% of the affordable units, ensuring that these units meet the needs of Raynham residents. There are fees associated with administering deed restrictions and local residency preferences. The Town should consider dedicating a portion of permitting fees to cover these costs, and should assign either the Planning Department or the Housing Authority to be responsible for these tasks.

First Tier Affordable Housing Strategies

Bylaw Changes

1. Inclusionary Zoning: 5 units over 5 years

Inclusionary zoning requires that affordable housing be included in all new single or multi-family developments over a certain threshold. Inclusionary units could serve all populations in need of affordable housing. Raynham's inclusionary zoning bylaw would contain the following provisions:

- Inclusionary zoning would be mandatory for all new residential developments containing 4 or more lots or units. Inclusionary zoning would be applicable in all zoning districts.

- One out of every eight units (12.5%) must be affordable to persons earning 80% or less of median income.
- In the case of fractional affordable units (i.e. when the total number of units is not evenly divisible by 8), the developer may choose to a) round up to the next whole number of affordable units, or b) make a payment in-lieu proportionate to the percentage of an affordable unit required. In-lieu payments can only be used for fractional affordable units, and cannot be used to replace the required “one out of eight” affordable units.
- The formula for calculating the in-lieu fee is: the percentage of an affordable unit required multiplied by three (3) times 80% of the median income for a household of four.¹ For FY 2008, 3 times 80% of median income for a household of four equals \$188,700.

For example, a 6 unit development would be required to include one affordable unit OR make an in-lieu payment of 75% (6/8) of 3 times 80% of the median income for a household of four (\$141,525). A 12 unit development would be required to build one affordable unit AND EITHER build an additional affordable unit OR make an in-lieu payment of 50% (4/8) of 3 times 80% of the median income for a household of four (\$94,350).

The town took the first step by adopting Housing Trust Fund at the 2008 Annual Town Meeting in May. The establishment of this fund is now permits the town to amend the zoning bylaws to add the payment in-lieu option to create affordable housing.² In-lieu payments would only be used for affordable housing, and would not be part of the Town’s general revenues. The Town would need to designate a body to administer the Housing Trust Fund. The Trustees of the fund would be appointed as required under the M.G. L. c 44.

The Town currently has an inclusionary requirement in its Open Space Preservation bylaw, which requires one affordable lot for every ten lots created. Few developers have taken advantage of this development option since it was enacted. The affordable housing requirement may be acting as a disincentive to cluster development, because cluster is currently the only type of development that requires affordable housing by amending the Open Space Preservation bylaw adding the payment in-lieu would be a great source of funding and potentially remove a disincentive for this type of development.

2. Friendly 40B Development

25 units over 5 years

Since Raynham currently has 10% SHI, the Town is in a position of strength in dealing with Chapter 40B comprehensive permit applications. Generally, permit denials cannot be appealed to the Housing Appeals Committee (HAC) once 10% is reached. However, even after achieving 10% SHI, Raynham has continued to work with developers on permitting appropriate, well-

¹ The Department of Housing and Community Development (DHCD) and the United States Department of Housing and Urban Development (HUD) use Metropolitan Statistical Areas (MSA) to measure median household incomes. Raynham is part of the Brockton (MA) MSA.

² The Center for Community Change has prepared a detailed handbook on starting a housing trust fund entitled “A Workbook for Creating a Housing Trust Fund”, <http://www.communitychange.org/shared/publications/downloads/workbook.pdf>.

designed Chapter 40B developments. In particular, there is interest in developing an age-restricted 40B development that would create much needed affordable elderly housing. “Friendly” 40B developments will continue to be an important source of affordable housing production in Raynham. After the 2010 US Census is taken the town will fall below 10% SHI and will loss significant control; therefore, a friendly 40B is most advisable to pursue before the new Census.

3. Housing for the Elderly and Disabled

The town recently adopted the Housing Trust Fund at the 2008 Town Meeting. This action will allow housing funds that come from private developments be placed in the Housing Trust Fund. These funds can be utilized by Raynham Housing Authority in conjunction with a Housing Partnership to assist them in creating 24 units of elderly and disabled housing at the Mill Street Complex once the feasibility study is completed in 2010. The main challenge is receiving approval from the Department of Housing and Community Development for elderly housing because the State’s housing priority is for family housing. A public/private partnership or new funding sources may be needed in order to create these units.

4. Establish a Housing Partnership

An important part of the Housing Strategy is the development of a Housing Partnership. A Housing Partnership is a volunteer committee established by the Board of Selectmen that serves as a resource on all housing-related issues in the Town. The Housing Partnership would monitor implementation of this Affordable Housing Plan and set policies for the use of Housing Trust Fund monies to develop affordable housing.³

Second Tier Affordable Housing Strategies

Second Tier Strategies may be utilized if the First Tier options are unsuccessful.

1. Affordable Duplexes units over 5 years

Raynham currently allows multi-family housing only in the Residential B district. There is very little developable land remaining in the Residential B district (84 acres). This recommendation proposes amending the permitted uses article to allow duplexes (two-family homes) by special permit in the Residential A district⁴, provided that at least one of the two units in each duplex is deed restricted as affordable housing. The affordable units could be either sold or rented. Duplexes would be governed the same dimensional requirements and all other regulations of the applicable zoning district. In addition, duplexes would be limited to a maximum of three

³ Massachusetts Housing Partnership has prepared a detailed handbook on creating a local housing partnerships entitled “Getting Started: Building Local Housing Partnerships”, <http://www.mhp.net/termsheets/housingpartnerships.pdf>.

⁴ Residential A is Raynham’s primary zoning district, with 3,757 acres of developable land.

bedrooms per unit, and would have to have adequate water and sewer/septic connections. The Special Permit Granting Authority would ensure that the increased density would not adversely affect the surrounding neighborhood. Because of their smaller size, these units would be suitable for young families and single persons. This is an area that may be targeted to those earning 80-120% of LMI.

2. Chapter 40R

In Brief: Chapter 40R of the Massachusetts General Laws encourages cities and towns to establish new overlay zoning districts to promote housing production and, more generally, smart growth development. Chapters 40R and 40S both provide financial incentives to communities to adopt these new zoning districts.

Characteristics: Districts must be overlay and not base zoning. Typically districts cannot exceed 15% of local land area, though the Department of Housing and Community Development (DHCD) can be petitioned to approve up to 25%. While all residential and mixed use development must be as-of-right in a smart growth zoning district, communities can use design review to regulate the physical character of the development as long as requirements are not unduly burdensome. Twenty percent of the housing in the district must be affordable to those earning 80% or less of the median income and be deed restricted for at least 30 years. The district must provide a minimum allowable density of eight units per acre for single-family homes, 12 units per acre for two and three family buildings, and/or 20 units per acre for multi-family dwellings. Smart growth zoning districts must provide a range of housing opportunities for a diverse population including households with children.

In order was created to encourage smart growth consistent housing production in the Commonwealth. Under Chapter 40R communities that adopt special zoning districts allowing as-of-right higher density residential development are provided financial rewards.

Eligible locations: Smart growth zoning districts can be in one of three locations:

1. Areas near transit stations, including rapid transit, commuter rail, and bus and ferry terminals;
2. Areas of concentrated development, including town and city centers, other existing commercial districts in cities and towns, and existing rural village districts; or

Areas that by virtue of their infrastructure, transportation access, existing underutilized facilities, and/or location make highly suitable places for residential or mixed use smart growth zoning districts



8 Units Per Acre



12 Units Per Acre



20 Units Per Acre



Footnote: Smart Growth/Smart Energy Executive Office of Energy & Environmental Affairs (2008)

Third Tier Affordable Housing Strategies

Third Tier Strategies may be utilized if the First and Second Tier options are unsuccessful.

These strategies are considered too complex to be implemented at this time. They could be adopted at a later date if it is determined that the above strategies are not sufficient to meet the Town's affordable housing goals.

1. Community Preservation Act

Use funding from in-lieu payments and the Community Preservation Act to produce affordable housing

The Community Preservation Act (CPA) is a dedicated funding source for local open space, historic preservation, community housing, and public recreation initiatives. Participating

cities and towns choose to adopt a real estate tax surcharge of up to 3%, and the state provides matching funds up to 100% of what the community raises. The matching state funds come from fees collected by the Registry of Deeds statewide. One hundred communities statewide have adopted the CPA. A 1% CPA in Raynham would yield an estimated \$300,000 per year, including the state match. The average Raynham homeowner would pay an additional \$20 per year in property taxes.⁵

A CPA ballot measure was approved by Raynham residents at Town Meeting in 2004, but it was voted down at the April 2005 Town Election. In May 2006 at the Annual Town Meeting there was an attempt to place the CPA on the ballot again, but the article was voted down. A number of communities have had CPA voted down on the first try, but later approved on the second or third attempt. It is unclear whether the CPA will become a funding source for housing, open space or historic preservation in the future.

Funding from CPA and in-lieu payments from inclusionary zoning can be used to leverage additional funds for affordable rental or ownership housing. Funds could be used to:

- Add units to the Mill Street elderly public housing complex,
- Buy, rehabilitate, and convert existing homes into affordable housing,
- Build affordable single-family homes/duplexes on scattered sites, or
- Build a small group home for the special needs population

2. Affordable Accessory Apartments:

Accessory apartments allow a separate dwelling unit to be created by special permit within a single-family home or above a first-floor retail/service/professional business. The town could require that all accessory apartments be affordable housing via a deed restriction. This would require annual verification of the rent level and the renter income eligibility. Accessory apartments serve smaller households and can supplement the fixed income of elderly homeowners.

⁵ Estimates of CPA yield and average tax bill are from the Community Preservation Coalition website, www.communitypreservation.org

Action Table

<i>Action</i>	<i>Responsible Parties</i>	<i>Timeline</i>	<i>Resources Needed</i>	<i>5 Year SHI Unit Goal</i>
Establish a Housing Trust Fund	Town Planner, Planning Board	Town Meeting Complete 2008		---
First Tier Affordable Housing Strategies				
Inclusionary Zoning	Town Planner, Board of Selectmen	Town Meeting 2009-2010	--	5
Assist the Raynham Housing Authority in their efforts to increase units.	Town Planner, Board of Selectmen	Town Meeting 2010 – 2015	--	24
Use in-lieu payments and CPA funds to develop affordable housing	Housing Partnership or other entity	2010- 2012	Raynham Housing Authority and Housing Partnership	5
Continue to work with developers on permitting appropriate, well-designed Chapter 40B developments	Town Planner, Zoning Board	2010-2015	DHCD	25
Second Tier Affordable Housing Strategies				
Allow Duplexes in Residential A and D districts	Town Planner, Planning Board	Town Meeting Future Year	Public outreach	
Chapter 40R/40S	Town Planner/Planning Board	Town Meeting Future Year	Consultant, Public Outreach	
Third Tier Affordable Housing Strategies				
Adopt the Community Preservation Act (CPA)	Town Planner, others	Town Meeting Future Year	Public outreach	
Accessory Apartments	Town Planner, Planning Board	Town Meeting	Public outreach	

APPENDIX

Appendix 1: Housing Goals From the 2000 Master Plan

1. Encourage the development of a wider choice of affordable housing opportunities for all age and income levels as well as for those with special needs.
 - a. Priorities include:
 - i. Affordable single family homes for young families
 - ii. Age restricted mobile homes and townhouses
 - iii. Elderly Public Housing Rental Units
 - iv. In-Law Apartments for singles
 - b. Form a Housing partnership
 - c. Work with South Shore Housing, a regional nonprofit housing developer and management agent.
2. Support zoning changes that will encourage residential growth in such a manner that environmentally sensitive land is protected and the rural nature of the town is retained.
3. Manage the growth of housing at a pace consistent with the town's ability to financially support the required infrastructure, town facilities, and services.
4. Adopt the Following Action Plan:
 - a. Establish a Housing Partnership
 - b. Establish Project Review subcommittee to the Housing Partnership.
 - c. ZBA adopt guidelines for reviewing 40B projects
 - d. Encourage zoning changes to create:
 - i. Affordable units for young families
 - ii. Age restricted mobile homes
 - iii. Age restricted townhouses
 - iv. Elderly public housing
 - v. Assisted living developments
 - e. Initiate First time homebuyers program.
5. Encourage zoning amendment for new construction accessory apartment units by special permit and interior renovation accessory apartments by-right.

Appendix 2: Draft Inclusionary Zoning Bylaw language

Article 19: INCLUSIONARY ZONING

19.1 Purpose:

The purpose of this bylaw is to provide housing in the Town of Raynham that is affordable to low or moderate income households. It is intended that the affordable housing units that result from this bylaw shall qualify as Local Initiative Program (LIP) units in compliance with the requirements for the same as specified by the Department of Community Affairs, Division of Housing and Community Development and that said units count toward the Town's requirements under M. G. L. c. 40B, sec. 20-23.

19.2 Definitions:

AFFORDABLE HOUSING UNIT. A dwelling unit available at an annual cost of no more than 30% of gross household income of households at or below 80% of median income as reported by the U.S. Department of Housing and Urban Development for the Town of Raynham, including units listed under M. G. L. c. 40B, sec. 20-23 and/or the Commonwealth's Local Initiative Program (LIP).

QUALIFIED AFFORDABLE HOUSING UNIT PURCHASER OR TENANT. An individual or family with household income that does not exceed 80% of the median income, with adjustments for household size, as reported by the most recent information from the United States Department of Housing and Urban Development (HUD) and/or the Massachusetts Department of Housing and Community Development (DHCD).

AFFORDABLE HOUSING TRUST FUND. An account established by the Town for the specific purpose of creating Affordable Housing Units, available for use by the Raynham Housing Partnership or other authorized bodies for the purchase of land or units, or the development of new or rehabilitation of existing dwelling units for Qualified Affordable Housing occupants.

19.3 Applicability

- a. This bylaw shall apply to the division of land held in single ownership as of the effective date of this bylaw, or anytime thereafter, into four (4) or more lots, whether such lots are created at one time or cumulatively from said land held in single ownership, and shall require a Special Permit. A Special Permit shall be required for land divisions under G.L. c. 40A, sec. 9 as well as for "conventional" or "grid" divisions allowed by G.L. c. 41, sec. 81-L and sec. 81-U, including those divisions of land that do not require subdivision approval. The Raynham Planning Board shall be the Special Permit Granting Authority (SPGA) for all Special Permits under this by-law.
- b. This bylaw shall apply to the construction of four (4) or more multi-family dwelling units, whether on one or more contiguous parcels, and shall require a Special Permit.

- c. Projects shall not be segmented or phased to avoid compliance with these provisions.

19.4 Mandatory Provision of Affordable Units

The Planning Board shall, as a condition of approval of any division of land or construction of multiple units referred to in Section 19.3, above, require that the applicant for approval of a Special Permit comply with the obligation to provide affordable housing pursuant to this bylaw and more fully described in Section 19.5, below.

19.5 Provision of Affordable Units

The Planning Board shall deny any application for a Special Permit for division of land or construction of multiple units under this by-law if the applicant does not comply, at a minimum with the following requirements for affordable units.

- a. At least one out of every eight (12.5%) of the lots in a division of land or units in a multiple unit development subject to this by-law shall be established as affordable housing units in any one or combination of methods provided for below. Fractions of a lot or dwelling unit shall be dealt with as described in Section 19.5.b.
 - 1. The affordable units may be constructed or rehabilitated on the subject property or, subject to the approval of the SPGA, on a property different than the property subject to the Special Permit. All requirements of this bylaw that apply to the on-site provision of affordable units shall apply to the provision of off-site affordable units. In addition, the location of the off-site units to be provided shall be approved by the SPGA as an integral element of the Special Permit review and approval process.
 - 2. The applicant may offer, and the Planning Board after consultation with the Board of Selectmen may accept, donations of buildings and/or land in fee simple, on or offsite, that the Planning Board determines are suitable for the development of affordable housing units. The value of donated buildings and/or land shall be equal to or greater than the value of the construction of the required affordable units. The Planning Board may require, prior to accepting buildings and/or land as satisfaction of the requirements of this bylaw, that the applicant submit appraisals of the buildings and/or land in question, as well as other data relevant to the determination of equivalent value.
- b. In the case of fractional affordable lots or dwelling units (i.e. when the total number of lots or units is not evenly divisible by 8), the developer may choose to either a) round up to the next whole number and provide that number of affordable units, or b) make a payment in-lieu to the Raynham Housing Partnership proportionate to the fraction of an affordable unit required.

1. In-lieu payments can only be used for fractional affordable units, and cannot be used to replace the required “one out of every eight” affordable units stipulated in Section 19.5.a.
2. The formula for calculating the in-lieu fee shall be: the fraction of an affordable unit required multiplied by three (3) times 80% of the median income for a household of four (4), as reported by the most recent information from the United States Department of Housing and Urban Development (HUD) and/or the Massachusetts Department of Housing and Community Development (DHCD) for the Town of Raynham.
- c. The applicant may offer, and the Planning Board may accept, any combination of the Section 19.5 requirements provided that in no event shall the total number of units, land area and/or in-lieu payments provided be less than the equivalent number or value of affordable units required by this bylaw.

19.6 Provisions Applicable to Affordable Housing Units On and Off Site

- a. All affordable units constructed or rehabilitated under this bylaw shall be situated within the development so as not to be in less desirable locations than market-rate units in the development and shall, on average, be no less accessible to public amenities, such as open space, as the market-rate units.
- b. Affordable units within market rate developments shall be integrated with the rest of the development and shall be compatible in design, appearance, construction and quality of materials with other units.
- c. Where feasible, affordable housing units shall be provided coincident to the development of market-rate units, but in no event shall the development of affordable units be delayed beyond the schedule noted below:

Market-Rate Unit %	Affordable Housing Units %
Up to 30%	At least 10%
Up to 50%	At least 30%
Up to 75%	At least 50%
75% plus 1 unit	At least 70%
Up to 90%	100%

19.7 Marketing Plan for Affordable Housing Units and Local Preference

The Applicant under this bylaw shall submit a marketing plan to the SPGA for its approval, which describes how the affordable units will be marketed to potential homebuyers or tenants. This plan shall give priority to Raynham residents to the maximum extent allowable by law, and include a description of the lottery or other process to be used for selecting buyers or tenants.

19.8 Maximum Income and Selling Price: Initial Sale

- a. To ensure that only eligible households purchase affordable housing units, the purchaser of an affordable unit shall be required to submit copies of the last three years federal and state tax returns for the household and certify, in writing and prior to transfer of title, to the developer of the housing units or his/her agent, and within thirty (30) days following transfer of title, to the Raynham Housing Partnership or other authorized bodies, that his/her annual household income level does not exceed the maximum level as established by the Commonwealth's Department of Housing and Community Development, and as may be revised from time to time.
- b. The maximum price or rent of the affordable units created under this bylaw is established by the Commonwealth's Department of Housing and Community Development and as may be revised from time to time.

19.9 Preservation of Affordability: Restrictions on Resale

- a. Each affordable unit created in accordance with this by-law shall have limitations governing its resale. The purpose of these limitations is to preserve the long-term affordability of the unit and to ensure its continued availability for affordable income households. The resale controls shall be established through a deed restriction on the property acceptable to DHCD, recorded in the Bristol County Northern Registry of Deeds and shall be in force for a period of ninety-nine (99) years or as long a period as is lawful, whichever is greater.
- b. Sales beyond the initial sale to a qualified purchaser shall not exceed the maximum sales price as determined by the DHCD for affordability within the Town of Raynham at the time of resale.
- c. The purchaser of an affordable housing unit developed as a result of this bylaw shall agree to execute a deed rider prepared by the Town, granting, among other things, the Town of Raynham's right of first refusal for a period not less than one-hundred eighty days (180) to purchase the property or assignment thereof, in the event that, despite diligent efforts to sell the property, a subsequent qualified purchaser cannot be located.
- d. The Planning Board shall require, as a condition for grant of the Special Permit under this bylaw, that the deeds to the affordable housing units contain a restriction requiring that any subsequent renting or leasing of said affordable housing unit(s) shall not exceed the maximum rental price as determined by the DHCD for affordability within the Town of Raynham.
- e. The Planning Board shall require, as a condition for grant of the Special Permit under this bylaw, that the applicant comply with the mandatory set asides and accompanying restrictions of affordability. The Building Inspector shall not issue any building permit for any unit(s) until the special permit and deed restriction are recorded at the Bristol County Northern Registry of Deeds or the Land Court.

Appendix 3: Draft Affordable Duplex Bylaw

4.1.1 RESIDENTIAL A DISTRICT

e. Duplexes

1. Duplexes (two-family dwellings) shall be permitted in the Residential A district upon issuance of a special permit from the Raynham Planning Board, provided at least one of the two dwelling units is an affordable dwelling unit as defined by Section 19.2 and governed by the provisions of Section 4.1.1.e.2 below. Duplexes are subject to the following requirements:

(a) All dimensional and other requirements of the Residential A district shall apply to duplexes.

(b) The lot contains a site which, subject to the approval of the Board of Health, may be suitable for an on-site septic disposal system, or will be served by a public sewer. Each lot shall also contain a site which, subject to the approval of the Board of Health, may be suitable for a well, or will be served by public water.

(c) Each dwelling unit may have no more than three bedrooms.

2. It is intended that the affordable housing units that result from this bylaw shall qualify as Local Initiative Units (LIP) in compliance with the requirements for the same as specified by the Department of Housing and Community Development and that said units count toward the Town's requirements under M. G. L. c. 40B, sec. 20-23. As such, the following requirements shall apply:

(a) Any affordable dwelling unit created under this section shall be subject to a deed restriction conforming to the following criteria:

1. The designated affordable unit, by virtue of its sale or rental price, qualifies as an affordable housing unit as defined by Article 19.2. The maximum price or rent of affordable units created under this bylaw is established by the Commonwealth's Department of Housing and Community Development (DHCD).

2. Any sale or rental of the affordable dwelling unit must be to a qualified affordable housing unit purchaser or tenant, as defined by Article 19.2. Sales to qualified purchasers shall not exceed the maximum sales price as determined by the DHCD for affordability within the Town of Raynham at the time of resale. Any renting or leasing of said affordable housing unit(s) shall not exceed the maximum rental price as determined by the DHCD for affordability within the Town of Raynham.

3. The deed restriction shall be in force for a period of ninety-nine (99) years or as long a period as is lawful, whichever is greater.

(b) The dwelling unit must be sold or rented on a fair and open basis.

3. Required Findings: Before granting a Special Permit for a duplex, the Planning Board should make the following findings:

(a) The proposed duplex will be in harmony with the general purpose and intent of the Zoning By-law.

(b) The increase in density resulting from the grant of the Special Permit will not adversely affect the surrounding neighborhood.

(c) The increase in density can be accomplished without jeopardizing public health or safety, and without detriment to the environment.

4. All other special permit requirements and procedures shall apply.