

# Town of Ashby Housing Production Plan 2018



Submitted to the MA Department of Housing and Community Development (DHCD)

In accordance with

DHCD's Housing Production Plan Regulations 760 CMR 56.03(4)

Prepared by the

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# TOWN OF ASHBY HOUSING PRODUCTION PLAN

## I. Executive Summary

### Purpose of Housing Production Plan

The purpose of this Housing Production Plan D(HPP) is to enable the Town of Ashby to produce a certain number of “affordable” housing units annually to be occupied by income qualified persons and that the Town of Ashby can ultimately achieve the Massachusetts statutory goal of providing 10% of housing units at an affordable price. This Plan has been completed in accordance with the Commonwealth of Massachusetts Affordable Housing Statute MGL Chapter 40B, Sections 20-23 and related regulations 760 CMR 56.03(4).

### Definition of “Affordable Housing”

What is affordable housing and why should the issue of housing affordability be so important to local officials and residents of a community? The generally accepted definition of affordable housing is that housing is considered affordable when “a household pays no more than 30 % of its annual income for rent or mortgage.” Multiple sources and organizations agree upon this definition. Some of these include the American Planning Association, the Massachusetts Department of Housing and Community Development (DHCD), the Greater Boston Housing Report Card, the Citizens’ Housing and Planning Association (CHAPA) and the Town of Ashby Master Plan.



In Ashby, nearly a quarter of the Town’s households pay more than 30% of their total annual household incomes on mortgage costs. Over 40% of the Town’s renters pay more than 30% of their annual household incomes on rent.

### MGL Chapter 40B Definition of Households Meeting Affordable Housing Requirements

The State statute concerning affordable housing development (MGL Ch. 40B, Sections 20-23) cites that affordably-produced and priced homes must be available to households where the incomes do not exceed 80 % of the median household income for the region in which the community is located. In Ashby’s case, the community is located in the Fitchburg-Leominster, MA HUD Metro Fair Market Rent (FMR) area. The median family income for this area in FY2018 is \$107,800. Accounting for HUD’s adjustments for low income, the 80% AMI for the Town of Ashby for family sizes ranging from 1 to 8 persons is shown in the Table I-1:

**Table I-1: Ashby Low (80%) Income Limits by Household Size (August 2018)**

Household Size	80% of Median Income
1	\$56,800
2	\$64,900
3	\$73,000
4	\$81,100
5	\$87,600
6	\$94,100
7	\$100,600
8	\$107,100

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

### **Percent of Income Expended on Housing Compared with the National Standard**

As shown in the Table I-2 over a quarter of Ashby's residents (28.0%) who own a home and have a mortgage are paying 30 % or more of their income towards monthly mortgage payments and other selected housing costs (e.g., taxes and insurance). As discussed above, housing is generally considered affordable when it requires 30 % or less of its occupants' income. The percent of residents exceeding the 30 % value was less in 2016 (28.0%), compared to Worcester County (29.8%), the State (49.8%), and the U.S. (48.9%).



Also, as shown in Table I-2, approximately half of renters in Ashby (45.9%) are paying 30 % or more of their income toward monthly rent costs. This proportion of renters is consistent with renters paying more than 30 % of their income in the County (49.0%), the State (50.2%), and the U.S. (51.1%).

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**Table I-2: Household Costs in Relation to Income**

<b>Household Type</b>	<b>Ashby # Units</b>	<b>Ashby % Units</b>	<b>Worcester Cnty. % Units</b>	<b>MA % Units</b>	<b>U.S. % Units</b>
Households with mortgages below or at 29.9% of total annual household income	454	72.0%	70.2%	67.2%	69.2%
Households with mortgages at or more than 30% of total annual household income	176	28.0%	29.8%	32.7%	30.8%
Households with rent costs below or at 29.9% of total annual household income	40	36.7%	50.9%	49.8%	48.9%
Households with rent costs at or more than 30% of total annual household income	50	45.9%	49.0%	50.2%	51.1%

Source: American Community Survey 2012-2016

### Cost of Housing in Ashby

Table 1-3 provides historic statistics for home sales and median sale prices in Ashby for the past seven years. As shown, prices for homes are steadily increasing, as they recover from the recession in 2008-2009.

**Table I-3: Home Sales and Median Sales Price**

<b>Year</b>	<b>1-Fam</b>	<b>Price</b>
2017	41	\$319,500
2016	42	\$299,150
2015	35	\$312,500
2014	34	\$287,750
2013	24	\$280,000
2012	25	\$245,000
2011	28	\$252,250

Source: The Warren Group, 2018

### Need for Local Affordable Housing – Planning and Creation of Affordably Priced Units

This 2018 Housing Production Plan (HPP) details how affordable housing needs in Ashby will be met through the production of additional affordable housing units within the community. The Plan documents a production schedule and strategies by which the municipality will meet its affordable housing needs in a manner consistent with the Commonwealth of Massachusetts' Affordable Housing Statute (MGL Chapter 40B, Section 20-23), and related Housing Production Plan regulation (760 CMR 56.03(4)) and



policies of the Massachusetts DHCD. The Plan will enable Ashby to achieve “certification” by producing a supply of affordable housing needed in the community and ultimately achieve the Chapter 40B statutory affordable housing requirement of 10 % of total housing stock.



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

1. Subsidized by an eligible state or federal program.
2. Subject to a long-term deed restriction limiting occupancy to income eligible households for a specified period of time (at least 30 years or longer for newly created affordable units, and at least 15 years for rehabilitated units).
3. Subject to an Affirmative Fair Marketing Plan.<sup>1</sup>

### Affordable Plan Certification

According to the thresholds set by the Massachusetts Department of Housing and Community Development (DHCD), to be granted certification, Ashby would need to produce a minimum of 125 subsidized year-round housing units per year.

With certification, decisions by the Ashby Zoning Board of Appeals (ZBA) to deny or approve with conditions comprehensive permit applications would be deemed “consistent with local needs” for a one-year period following certification. Also, these decisions by the Board of Appeals will also be upheld by the Massachusetts Housing Appeals Committee (HAC).

### Other Pertinent Local Information

The Town of Ashby, with a population of 3,196 as of the 2016 U.S. Census, is bordered by the communities of Townsend to the east, Ashburnham to the west, and Fitchburg to the south. The Town has a total area of 24.7 square miles (63 km<sup>2</sup>), of which 23.8 square miles (62 km<sup>2</sup>) is land and 0.4 square miles (1 km<sup>2</sup>), or 1.53%, is water.

1. As of the 2016 Census, there were a total of 1,118 housing units within the Town of Ashby, of which 1,051 units were occupied. Based on the Census’ American Community Survey (ACS) five-year survey data from 2012 to 2016, the median household income in Ashby was \$89,934.

### Implementation Strategies

A set of implementation strategies for addressing housing needs of the Town of Ashby and its residents has been developed and is incorporated into this Housing Production Plan. The following is a summary of each of the Implementation Strategies. More details on each strategy are provided in Section IV.

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<sup>1</sup> The Commonwealth of Massachusetts’ Affirmative Fair Housing Marketing Plan Guidelines have been provided as Appendix A to this Housing Production Plan. The Guidelines also contain the current State requirements for local preference.

### Building Institutions

- Activate an Ashby Housing Partnership Committee. Just as the Conservation Commission addresses natural resources and the Historical Commission addresses historic resources, a citizen organization within the Town Government would be established with the responsibility of initiating, advocating for, and coordinating efforts to ensure the adequacy of the Town's housing resources.
- Explore gaining eligibility for federal housing subsidy funds through joining an eligible regional consortium such as the Fitchburg and Leominster HOME consortium. Being in such a regional group would make Ashby eligible for funding under the federal HOME housing program, including funds to support administrative costs. Benefits of being part of a regional partnership go beyond funding to include strengthened ability to advocate for housing as a region and participation in an inter-community forum to discuss regional housing needs.

### Enforcing and Refining Regulations

- Enforce current zoning bylaws regarding Open Space Residential Development (OSRD). The Town's existing zoning bylaw specifies that all new residential development should make a best effort to conserve open space by designing compact residential buildings and lots. Encouraging Low Impact Development (lid) in Ashby will allow developers to build additional housing units without compromising the open space of the Town. Currently, Ashby only allows for OSRD by special permit, however the town should endeavor to reevaluate this bylaw to allow for OSRD without additional permits.
- Enforce the current Inclusionary Housing Bylaw which states that the construction of ten or more multi-family dwellings units or the division of land into ten or more lots shall be required to that the applicant comply with the obligation to provide at least 10% of a division of land or multi-family dwellings should be established as affordable housing that will be eligible for inclusion on the Town's SHI. Additionally, the Planning Board may require that current Ashby residents are given preference for 70% of all affordable housing created under the Inclusionary Housing bylaw.
- Explore adoption of an Estate Preservation provision under zoning bylaws, allowing the adaptive reuse of existing structures for additional units as an alternative to dividing the land into smaller lots. This would promote both historic preservation and housing affordability. For very large dwellings on very large parcels, such provisions would allow for adaptive reuse of the existing structure for additional units as an alternative to dividing the land into smaller lots, or as a means of reducing the number of lots allowed to be created.



### Continuing Affordability

- Explore means of facilitating long-term affordability of energy in housing. Heating and utilities costs have been rising rapidly at a greater rate than income. This can create problems for households barely able to afford the affordable housing unit in which they reside. Efforts would be made to seek ways through creative funding or educational efforts to encourage initial investments in energy-saving design, construction, and equipment which, although initially somewhat more expensive than “standard,” will pay dividends over time through reducing heat and utility demands and costs for occupants.

### Identify and Secure Funding and Development Resources

- Reconsider participation in the Massachusetts Community Preservation Act (CPA). While participation in the Massachusetts Community Preservation Act has previously been proposed in Ashby in 2002, it was voted down through local referendums. CPA is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. CPA can also strengthen the local economy by expanding housing opportunities and construction jobs for Ashby’s workforce.
- Establish and Capitalize a Municipal Affordable Housing Trust Fund. In 2005, the Commonwealth of Massachusetts enacted the Municipal Affordable Housing Trust Fund, which simplified the process of establishing housing funds dedicated to subsidizing affordable housing. The law provides guidelines on what trusts can do and allows communities to collect funds for housing and segregate them out of the general budget into an affordable housing trust fund. These funds can then be used without going back to Town Meeting for approval. It also enables trusts to own and manage real estate, not just receive and disburse funds.
- Collaborate with Private Non-Profit Organizations (e.g., Habitat for Humanity and MEC). Habitat for Humanity (HFH) is a well-known nonprofit, Christian housing ministry that believes that all people should have a decent, safe and affordable place to live. Habitat builds and repairs houses throughout the world using volunteer labor and donations. Partner families then purchase these houses through no-profit mortgage loans or innovative financing methods. Ashby is located within the service area of Habitat for Humanity North Central Massachusetts which is headquartered in Fitchburg.

### Preserve and Enhance the Town’s Housing Stock

- Monitor Foreclosures. Efforts should be made initially to assist property owners to avoid foreclosure on their property. However, should a property be foreclosed, the Town needs to know the location, specifications, and condition of the property to plan how to address it.
- Work with Court-appointed Receivers to Rehabilitate and Resell Foreclosed Properties. The Town can work with court-appointed receivers under the Massachusetts Attorney General’s Abandoned Housing Initiative (AHI) Program to remediate vacant, abandoned and/or foreclosed homes throughout the community. Grants are available through the Attorney General’s Office to address distressed properties, stabilize neighborhoods, provide housing opportunities for the workforce, mitigate disinvestment in the community, and maximize property tax revenues to the Town.

These grants have been used by communities to provide seed money to support a revolving loan fund for the rehabilitation of affordable housing.

- Participate in Current CBDG and Neighborhood Stabilization Loan Fund (NSLF) Housing Assistance Programs. Although not an Entitlement Community which would enable the community to apply directly to the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grant (CDBG) funding, Ashby can apply to receive CDBG funding through the Commonwealth of Massachusetts to support a variety of housing services including the receivership program. Another program which is available to address foreclosure problems is the Neighborhood Stabilization Loan Fund (NSLF) program, available through the Massachusetts Housing Investment Corporation (MHIC).
- Leverage available funding and loans from Federal and State Programs. Information on available funding programs is provided in the HPP. Ashby may already be participating in some of these programs. Other programs offer possible opportunities to further strengthen the community's housing stock and should be considered if appropriate for specific applications and/or circumstances.

#### **Facilitate Diversification of Housing**

- Establish Partnerships with Developers. The Town can partner with developers of privately-owned properties in support of different types of housing to meet diverse housing needs in the community.

#### **Numerical Targets and Production Schedule**

As presented in the Plan, the Town of Ashby's numerical goal for SHI annual housing production is 6 units per year over a one-year period to meet the 0.5 % units per year requirement and 12 units per year to meet the 1.0 % units per year to meet the two-year housing production threshold. These housing production requirements are based on the 2008 DHCD HPP regulations and data from the 2010 U.S. Census. Note that as a result of a recent interagency agreement between the Commonwealth of Massachusetts and State Housing Agencies, at least ten % (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three or more bedrooms with certain exceptions (e.g., age-restricted housing, assisted living, and other developments in which the policy is not appropriate for the intended residents). Based on these goals and a review of recent affordable housing units added to Ashby's housing inventory, Table I-4 presents the Town of Ashby's housing production numerical targets and schedule for the next five years:

**Table I-4: Ashby Housing Production Schedule**

<b>Year</b>	<b>Number of Units</b>
2019	1
2020	1
2021	1
2022	1
2023	2

The Town of Ashby has established these as indicated in Section II of the Plan. If this target is achieved, Ashby SHI units would reach 0.05% by 2023. As discussed previously, the target will be readjusted in 2020 on the basis of the 2020 U.S. Census and changes in the overall Ashby housing stock.

## II. Comprehensive Housing Needs Assessment

### Ashby Geography

According to the United States Census Bureau, the Town of Ashby has a total area of 24.2 square miles (63 km<sup>2</sup>), of which 23.8 square miles (62 km<sup>2</sup>) is land and 0.4 square miles (1 km<sup>2</sup>), or 1.53%, is water. Ashby is bordered by the communities of Townsend to the east, Ashburnham to the west, and Fitchburg to the south.

### Demographic Data

#### Historic Population Data

Ashby's population was 2,845 in 2000 and 3,196 in 2016. The town added 351 residents during this 16-year period, an increase of 12.34 %. Comparing population growth of communities surrounding Ashby and the Montachusett Region and Massachusetts as a whole as shown in Table II-1, indicates that Ashby grew at a faster rate than the Region, the State, and the abutting communities of Townsend. Ashburnham and Fitchburg over this 16-year period.

**Table II-1: Population Growth 2000-2016**

Town	2000	2010	2016	'00-'16 % Change
Ashby	2,845	3,074	3,196	12.34%
Townsend	9,198	8,926	9,369	1.86%
Ashburnham	5,546	5,991	6,171	11.27%
Fitchburg	39,102	40,318	40,441	3.42%
Montachusett Region	228,005	236,475	241,383	5.86%
Massachusetts	6,349,097	6,547,629	6,742,143	6.19%

Source: 2000 and 2010 U.S. Census, American Community Survey 2012-2016

Table II-2, below, shows Ashby's historical population figures over the 50-year period from 1960-2010.

Table II-3, which follows, shows the % increase over this same period.

**Table II-2: Historic Population Growth**

Year	1960	1970	1980	1990	2000	2010	2016
Ashby	1,883	2,274	2,311	2,717	2,845	3,074	3,196
Massachusetts	5,148,578	5,689,170	5,685,675	6,016,425	6,349,097	6,547,629	6,742,143
United States	179,323,175	203,302,031	226,542,199	248,709,873	281,421,906	308,745,538	318,558,162

**Table II-3: Population % Increase**

<b>Years Compared</b>	<b>'60-'16%</b>	<b>'70-'16 %</b>	<b>'80-'16 %</b>	<b>'90-'16 %</b>	<b>'00-'16 %</b>	<b>'10-'16 %</b>
Ashby	69.73%	40.54%	38.29%	17.63%	12.34%	3.96%
Massachusetts	30.95%	18.5%	18.58%	12.06%	6.2%	2.97%
US	77.6%	56.7%	40.6%	24.8%	13.19%	3.17%

Source: 1960, 1970, 1980, 1990, 2000 and 2010 U.S. Census, American Community Survey 2012-2016

As shown in Table II-3, Ashby's population has risen 69.73% since 1960, 40.54% since 1970, 38.29% since 1980, 17.63% since 1990, and 12.34% since 2000, and 3.96% since 2010. For all six periods compared, Ashby's population grew faster than the State's population but less than the Nation's as a whole.

#### **Population Growth Projections**

Table II-4 presents projected population for the Town of Ashby and the Montachusett Region out to 2040 according to the 2012 Montachusett Regional Transportation Plan (RTP).

**Table II-4: Projected Population**

	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>2030</b>	<b>2040</b>
Ashby	2,845	3,074	3,228	3,340	3,313
Montachusett	230,005	238,485	245,220	248,979	248,340

Source: Massachusetts Department of Transportation

This forecast was developed by the MassDOT Office of Transportation Planning (OTP). OTP used a "top down" approach to develop these forecasts, considering state and national trends combined with analyses of regional shares. The overriding factor in determining these forecasts is that statewide population and employment have entered a period of slow growth. Forecasts were completed for the years 2000, 2010, 2020, 2030, and 2040.

It should be noted that numerous factors can influence population projections which can, in turn, have varying effect on their outcomes.

#### **Household Forecasts**

Household forecasts for Ashby are also reviewed from the 2012 Montachusett Regional Transportation Plan and are based on U.S. Census data beginning from 1970, accounting for changes in group quarters population, population in households and average household size. The trend of decreasing household size is expected to continue but not at the dramatic rates experienced between 1970 through 2000. The trend is tempered by the 2008 Massachusetts average household size of 2.53 (Source: American Community Survey) which is an increase from 2.51 in the 2000 U.S. Census. This is a result of factors such as instability in the housing market and the recent recession.

### Gender

As indicated in Table II-5, there are slightly more males living in Ashby than females, comparable to the gender distribution of Worcester County, the State of Massachusetts, and the U.S.

**Table II-5: Gender Distribution**

Gender	Ashby #	Ashby %	Worcester Co. %	Mass. %	U.S. %
Male	1,646	51.1%	49.30%	48.5%	49.2%
Female	1,550	48.5%	50.70%	51.5%	50.8%

Source: American Community Survey 2012-2016

### Minorities

Based on 2016 Census information, compared to Worcester County, statewide and national averages, Ashby has a proportionately lower Black or African American population than Worcester County and the state of Massachusetts and a lower proportion of other minority populations as well. The largest proportion of Ashby's minorities is classified as Hispanic or Latino, representing 1.7 % of the population.

**Table II-6: Race by Geographic Place**

Race	Ashby #	Ashby %	Worcester County %	Massachusetts %	United States %
White	3,129	97.9%	84.7%	79.3%	73.3%
Black or African American	18	0.6%	4.8%	7.3%	12.6%
American Indian	1	0.0%	0.2%	0.2%	0.8%
Asian	33	1.0%	4.6%	6.1%	5.2%
Hispanic or Latino (of Any Race) **	55	1.7%	10.5%	10.9%	17.3%
Another Race	15	0.5%	3.0%	4.1%	4.8%
Two or More	0	0.0%	2.7%	3.0%	3.1%

Source: American Community Survey 2012-2016

### Disabled Populations

According to the 2012-2016 American Community Survey, 11.8% of Ashby residents 18 years and older have a disability. The total disabled population of Ashby shows slightly more disabled males (51.1%) than females (48.9%). This higher number of disabled males can be attributed to the Veteran population, as Veterans have a higher rate of disabilities (18.4%) and 88.8% of disabled Veterans are males. As shown in Table II-6, Nonveteran females have a slightly higher rate of disabilities (52.5%) than males (47.5%).



**Table II-6: Ashby Disabled Population**

	Veterans	Nonveterans	Total
Population 18 years and older	223	2,332	2,555
With a disability #	41	260	301
With a disability %	18.4%	11.1%	11.8%
Females with Disability %	11.2%	52.5%	48.9%
Males with Disability %	88.8%	47.5%	51.1%

Source: American Community Survey 2012-2016

#### Population by Age of Residents

In the ten-year time span from 2000 to 2016, Ashby lost a total of 147 persons up to the age of 44, despite the significant growth in the overall population of the Town. However, the reduction in persons between the ages of 20 and 44 in particular, may also be attributed to a decline of local jobs available in the community and a shortage of housing affordable to young adults.

**Table II-7: Age Distribution**

Age Group	2000	2010	2016
<5 Years Old	166	151	121
5-19 Years	714	668	648
20-34 Years	386	400	448
35-44 Years	600	440	359
45-54 Years	496	641	639
55-64 Years	212	401	553
65-74 Years	161	186	259
75 Years and Over	110	56	169
Median Age	38.2	42.6	45.4
16 Years Old and Over	N/A	2,439	N/A
18 Years Old and Over	2,047	2,321	2,563
21 Years Old and Over	1,936	2,219	2,368
62 Years and Over*	331	418	554
67 Years and Over*	N/A	273	N/A

Source: 2000 and 2010 U.S. Census, American Community Survey 2012-2016 5-Year Estimates

The continued aging of the baby boomers is reflected in the increased median age of the Town from 38.2 to 45.4 over this period. This roughly corresponds to the change in median age in Massachusetts over the same period, from 36.5 to 39.4. This aging of the Town's population indicates a need to consider the development of more senior housing in the community to accommodate the town's current population and enable them to continue to live in Ashby in the future.

#### Education Level

For details on the education level of residents, the most current information available is the American Community Survey (ACS) 5-year estimates for the period between 2012 and 2016.<sup>2</sup> Ashby has a higher portion of residents (93.0%) with a high school diploma or higher than the County (90.0%), the State (90.1%) and the U.S. (87.0%). Although, Ashby has a lower percentage of residents with a bachelor degree (25.4%) than the county (34.8%), the state (41.3%), and the United States (30.3%).

**Table II-8: Educational Attainment**

	<b>Ashby %</b>	<b>Worcester County %</b>	<b>Massachusetts %</b>	<b>U.S. %</b>
Population 25 years and over	2,270	552,915	4,649,997	213,649,147
Less than 9 <sup>th</sup> grade	3.2%	3.8%	4.7%	5.6%
9 <sup>th</sup> grade to 12 <sup>th</sup> grade, no diploma	3.9%	6.2%	5.3%	7.4%
High School Graduate (includes equivalency)	37.8%	28.9%	25.1%	27.5%
Some college, no degree	16.7%	17.4%	16.0%	21.0%
Associate's degree	13.0%	8.9%	7.7%	8.2%
Bachelor's degree	15.1%	21.3%	23.1%	18.8%
Graduate or professional degree	10.3%	13.6%	16.8%	11.5%
% high school graduate or higher	93.0%	90.0%	90.1%	87.0%
% bachelor's degree or higher	25.4%	34.8%	41.3%	30.3%

Source: American Community Survey 2012-2016 5-Year Estimates

<sup>2</sup> The American Community Survey (ACS) is a division of the U.S. Census Bureau and is an ongoing survey that provides data every year, giving communities the current information, they need to plan investments and services. Information from the survey generates data that help determine how more the \$400 billion in federal and state funds are distributed annually. Note that as a result of sampling protocols, results may fluctuate from year to year and vary from decennial U.S. Census statistics.

### Income and Poverty

The most current available data obtained from ESRI BAO<sup>3</sup> indicates that the median household income for Ashby in 2016 was \$89,934 and the mean household income was \$97,699. As defined by the U.S. Department of Commerce, the estimate of weighted average poverty threshold for a family of four in 2016 was \$24,563. Of the 1,118 households in Ashby in 2016, 7.6% of the Town had household incomes of \$25,000 or less (the cohort closest to the poverty level). Further discussion of Ashby's income statistics is provided below.

### Household and Housing Characteristics

#### Household Composition

As of 2016, Ashby had a total of 1,051 occupied housing units out of a total of 1,118 housing units. Of these households, 81.7 % were family households and 18.3 % were non-family households. The 2016 figure represents an increase of 107 households (or 10.5%) since 2000.

#### Family Households

The proportion of family households, families with own children under 18 is higher in Ashby than in the County, State, and Nation as a whole. The proportion of female householders with no husband present than in the County, State, or Nation.

**Table II-9: Family Households**

<b>Households by Type</b>	<b>Ashby #</b>	<b>Ashby %</b>	<b>Worcester County %</b>	<b>State %</b>	<b>U.S. %</b>
Family Households (families)	859	78%	66.1%	63.6%	65.9%
With own children under 18	342	34.7%	29.9%	28.3%	28.5%
Husband-wife Family	720	65.5%	49.4%	46.9%	48.2%
Female householder, no husband present	108	10.3%	12.2%	12.5%	12.9%

Source: American Community Survey 2012-2016 5-Year Estimates

#### Non-Family Households

Ashby is less likely to have non-family households when compared with County, State and National averages. Ashby also has a smaller % of householder living alone, including households with the

<sup>3</sup> ESRI Business Analyst Online (BAO) utilizes census, consumer spending, and business data to report and analyze population, consumer, and business data.

householder 65 years of age or older, than do the County, State, and Nation. Table II-10 shows non-family households by type by geographic place.

**Table II-10: Non-Family Households**

Households by Type	Ashby #	Ashby %	Worcester County %	State %	U.S. %
Non-Family Households	243	22%	33.9%	36.4%	18.3%
Householder living alone	171	15.5%	27.1%	28.6%	9.4%
Householder 65 years and over	47	1.4%	10.6%	13%	5.7%

Source: American Community Survey 2012-2016 5-Year Estimates

#### Households with Individuals 18 Years and Younger and 65 Years and Older

Ashby's rate of households with individuals 18 years and younger is 32.5 %. This is approximately the same as for Worcester County (33.3%) but more than the state (29.7%) and the Nation (31.6%).

**Table II-11: Households with Individuals 18 Years and Younger**

Households by Type	Ashby %	Worcester County %	State %	U.S. %
Households with individuals under 18	32.5%	31.3%	29.7%	31.6%

Source: American Community Survey 2012-2016 5-Year Estimates

#### Household Size

Ashby's average household size of 2.99 is larger than the County, State, and Nation while its average family size is slightly lower than the County, State, and the Nation. Table II-12 presents the data for average household and family size by geographic place.

**Table II-12: Average Householder of owner and renter occupied units Place**

	Ashby	Worcester County	State	U.S.
Average Household Size	2.99	2.77	2.71	2.7
Average Family Size	3.43	2.27	2.26	2.53

Source: American Community Survey 2012-2016 5-Year Estimates

#### Housing Stock Inventory

Table II-13 provides the status of housing units within the Town of Ashby as of the 2010 Census. In 2010 there were a total of 4,133 housing units within the Town with occupied units comprising 92.8 % (3,835 units) of the housing stock. Of the occupied housing units, 88.2 % (3,383 units) were owner-occupied while 11.8 % (452 units) were renter occupied. The average household size of the owner-occupied units

was 2.70 persons per unit (PPU) while the average household size of renter-occupied units was smaller at 2.12 PPU.

**Table II-13: Housing Stock Inventory**

<b>HOUSING OCCUPANCY</b>	<b>Number</b>	<b>%</b>
Total housing units	1,118	N/A
Occupied housing units	1,051	94%
Vacant housing units	67	6%
Homeowner vacancy rate (%)	0	0%
Rental vacancy rate (%)	0	0%
<b>HOUSING TENURE</b>		
Occupied housing units	1,051	100.0%
Owner-occupied housing units	928	88.3%
Average household size of owner-occupied units	2.99	N/A
Renter-occupied housing units	123	11.7%
Average household size of renter-occupied units	3.43	N/A

Source: 2010 U.S. Census

#### **Total Housing Units 2000-2016 and Homeownership**

A comparison of total, occupied, and vacant housing units in Ashby and surrounding communities is shown in Table II-14. The number of housing units in Ashby increased by 107 units from 2000 to 2016, to 1,118 total units in 2016. Of these, 67 units or 6% were vacant in 2016, an increase of 34 vacant units over 2000, in part reflecting the housing boom gone bust that includes increased numbers of foreclosures (discussed below). This vacancy rate is approximately equal to the total vacancy rate of the surrounding communities with the exception of Fitchburg.

**Table II-14: Housing Units by Community**

<b>Town</b>	<b>Housing Units 2000</b>					<b>Housing Units 2016</b>				
	<b>Occupied</b>	<b>%</b>	<b>Vacant</b>	<b>%</b>	<b>Total</b>	<b>Occupied</b>	<b>%</b>	<b>Vacant</b>	<b>%</b>	<b>Total</b>
Ashby	978	96.7%	33	3.3%	1,011	1,051	94%	67	6.0%	1,118
Townsend	3,110	97.7%	74	2.3%	3,184	3,240	95.7%	145	4.3%	3,385
Ashburnham	1,929	87.5%	275	12.5%	2,204	2,195	80.6%	528	19.4%	2,723
Fitchburg	14,943	93.4%	1,059	6.6%	16,002	15,165	88.6%	1,952	11.4%	17,117
Average		93.82%		6.17%			89.72%		10.17%	

Source: 2000 U.S. Census, American Community Survey 2012-2016 5-Year Estimates

#### **Age of Housing Stock**

The highest percent of units in Ashby, 23.5%, were built between 1939 or earlier. 11.9 % of the Town's housing stock was constructed between 2000 and the present, a period when much of the nation was experiencing a building boom. The period from 2000 to 2004 saw substantial construction activity -- greater than the County, the State and the Nation.

**Table II-15: Age of Housing Stock**

	<b>Ashby</b>		<b>Worcester Co.</b>	<b>State Average</b>	<b>National Average</b>
<b>Year Structure Built</b>	<b>Estimate</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
Total housing units <sup>4</sup>	1,118	N/A	N/A	N/A	N/A
Built 2010 or later	5	.4%	1.4%	1.4%	2.3%
Built 2000 to 2009	129	11.5%	9.0%	7.4%	14.7%
Built 1990 to 1999	122	10.9%	9.4%	7.5%	14.0%
Built 1980 to 1989	111	9.9%	12.1%	10.8%	13.7%
Built 1970 to 1979	109	9.7%	11.5%	11.7%	15.6%
Built 1960 to 1969	142	12.7%	8.2%	10.2%	10.9%
Built 1950 to 1959	133	11.9%	10.7%	11.4%	10.6%
Built 1940 to 1949	104	5.8%	5.8%	5.8%	5.2%
Built 1939 or earlier	263	31.9%	31.9%	33.7%	13.0%

Source: 20012-2016 American Community Survey 5-year Estimates

#### **Housing Units by Number of Units in Structure**

Housing units by the number of units in the structure is only available through the 2008-2012 ACS 5-year estimate data. As shown in Table II-16, over 4 out of 5 housing units within the Town of Ashby consist of a single-family detached housing unit.

<sup>4</sup> Total number of housing units based on ACS estimates (2012) varies from 2010 U.S. Census due to the difference in tabulation periods.

**Table II-16: Units in Structure**

<b>Units in Structure</b>	<b>Number</b>	<b>%</b>
Total housing units	1,118	100%
1-unit, detached	1,054	94.3%
1-unit, attached	12	1.3%
2 units	29	2.6%
3 or 4 units	23	2.1%
5 or 9 units	0	0%
10 or more units	0	0%
Mobile home or other type of housing	0	0%

Source: American Community Survey 2012-2016 5-Year Estimates

### **Mechanical Systems**

According to the ACS, all Ashby households have complete plumbing facilities and complete kitchen facilities compared to the County, State, and Nation. Ashby also has a smaller proportion of households without telephone service.

**Table II-17: Mechanical Systems**

<b>SELECTED CHARACTERISTICS</b>	<b>Ashby #</b>	<b>Ashby %</b>	<b>Worcester County %</b>	<b>State %</b>	<b>U.S. %</b>
Occupied housing units	1,051	N/A	N/A	N/A	N/A
Lacking complete plumbing facilities	0	0.0%	0.4%	0.5%	0.5%
Lacking complete kitchen facilities	0	0.0%	0.7%	0.8%	0.9%
Lack of telephone service	26	0.6%	1.7%	1.6%	2.5%

Source: American Community Survey 2012-2016 5-Year Estimates

### **Income and Housing Costs**

#### **Household Income and Median Household Income**

By definition, based on five-year ACS data for the 20012-2016 period, over 40% of Ashby's residents were earning less than the median income of \$89,934. Ashby's median household income of \$89,934 is higher in comparison with the County (\$67,005), the State (\$70,954), and the Nation (\$55,322).

In 2000, based on the 2000 U.S. Census, the median household income for Ashby was \$61,000. The median household income of \$89,934 in 2016 represents an increase of 47.43%. Household income and Median Household income data by geographic place are shown in the following Table II-18.

**Table II-18: Household Income**

<b>Households</b>	<b>Ashby %/\$</b>	<b>Worcester County %</b>	<b>Massachusetts %</b>	<b>U.S. %</b>
< \$15,000	3.2%	10.5%	11.0%	12.1%
\$15,000-\$24,999	4.4%	8.9%	8.2%	10.3%
\$25,000-\$34,999	5.5%	8.2%	7.4%	9.9%
\$35,000-\$49,999	9.7%	10.7%	10.2%	13.2%
\$50,000-\$74,999	17.4%	16.5%	15.5%	17.8%
\$75,000-\$99,999	16.3%	13.0%	12.5%	12.2%
\$100,000-\$149,999	27.5%	17.6%	17.2%	13.5%
\$150,000 or more	16.0%	14.7%	18.1%	11.1%
Median Household Income (dollars)	\$89,934	%67,005	\$70,954	\$55,322

Source: American Community Survey 2012-2016 5-Year Estimates

### **Housing Affordability**

The generally accepted definition of affordable housing is that housing is considered affordable when “a household pays no more than 30 % of its annual income for rent or mortgage.” Multiple sources and organizations agree with this definition. These include the American Planning Association, the Massachusetts Department of Housing and Community Development (DHCD), the 2017 Greater Boston Housing Report Card, and the Citizens’ Housing and Planning Association (CHAPA). Households paying in excess of 50 % of their annual income are considered severely cost burdened and, comparing statistics from the 2000 and 2016 U.S. Census, these households represent a growing share of households in Massachusetts.

### **Housing Costs and Affordability**

As reported by the ACS 2012-2016 5-year estimates, Table II-19 shows selected monthly owner costs for those Ashby housing units with a mortgage. The median monthly housing cost for units with a mortgage is \$1,862. Table II-20 shows the range of rent prices paid by Ashby’s residents. The median monthly rent is \$1,243.

Ashby’s median monthly housing costs for units with a mortgage is about \$371 more than the U.S. cost of \$1,491, about \$4 more than Worcester County (\$1,859) and about \$205 less than the State (\$2,067).



**Table II-19: Selected Monthly Owner Costs (With Mortgage)**

	<b>Ashby #</b>	<b>Ashby %</b>	<b>Worcester County %</b>	<b>State %</b>	<b>U.S. %</b>
Housing units with a mortgage	630	N/A	N/A	N/A	N/A
Less than \$500	0	0.0%	0.6%	0.6%	1.7%
\$500 to \$999	44	7.0%	6.8%	6.1%	20.1%
\$1,000 to \$1,499	132	21%	22.0%	17.0%	28.6%
\$1,500 to \$1,999	197	31.3%	28.1%	23.4%	20.3%
\$2,000 to \$2,499	160	25.4%	20.4%	20.8%	11.9%
\$2,500 to \$2,999	42	6.7%	11.4%	13.6%	7.0%
\$3,000 or more	55	8.7%	10.6%	18.4%	10.3%
Median (dollars)	N/A	\$1,862	\$1,859	\$2,067	\$1,491

Source: American Community Survey 2012-2016 5-Year Estimates

**Table II-20: Gross Rents**

	<b>Ashby #</b>	<b>Ashby %</b>	<b>Worcester County %</b>	<b>State %</b>	<b>U.S. %</b>
Occupied units paying rent	109	N/A	N/A	N/A	N/A
Less than \$500	0	0%	14.3%	15.0%	11.3%
\$500 to \$999	0	0%	40.7%	26.3%	43.3%
\$1,000 to \$1,499	76	69.7%	34.5%	30.7%	27.7%
\$1,500 to \$1,999	14	12.8%	7.6%	16.5%	10.7%
\$2,000 to \$2,499	19	17.4%	1.8%	6.6%	4.0%
\$2,500 to \$2,999	0	0%	0.6%	2.6%	1.6%
\$3,000 or more	0	0%	0.4%	2.2%	1.5%
Median (dollars)	N/A	\$1,243	\$995	\$1,129	\$949

Source: American Community Survey 2012-2016 5-Year Estimates

For rental units housing costs, Ashby's median gross rent of \$1,243 is higher than the median rent values for the U.S. (\$949), Worcester County (\$995), and the State (\$1,129).

Table II-21 indicates that almost a third of Ashby's residents (35.0%) who own a home and have a mortgage are paying more than 30 % of their income towards monthly mortgage payments and other selected housing costs. As indicated above, housing is generally considered affordable when it requires no more than 30% of its occupants' income. Nevertheless, the percent of residents exceeding the 30 % level is less in Ashby than compared to Worcester County (35.7%), the U.S. (30.8%) and the State (39.1%).

Table II-22 shows similar information for renters, indicating that nearly half (45.9%) of Ashby's residents who rent their home are paying more than 30 % of their income for rent. The percent of residents exceeding the 30% level is slightly less in Ashby than Worcester County (49.0%), but less than the U.S. (52.1%) and the State (50.1%).

**Table II-21: Selected Monthly Owner Costs as a Percent of Monthly Income**

	Ashby #	Ashby %	Worcester Co. %	State %	U.S. %
Housing Units with a mortgage (excluding units where SMOCAPI cannot be computed)	630	N/A	N/A	N/A	N/A
Less than 20.0 %	283	44.9%	32.7%	31.0%	34.9%
20.0 to 24.9 %	75	11.9%	18.2%	16.6%	16.1%
25.0 to 29.9 %	96	15.2%	13.5%	13.4%	12.2%
30.0 to 34.9 %	28	4.4%	9.5%	9.5%	8.8%
35.0 % or more	148	23.5%	26.2%	29.6%	28.0%

Source: American Community Survey 2012-2016 5-Year Estimates

**Table II-22: Gross Rent as a Percent of Monthly Income**

	Ashby #	Ashby %	Worcester Co. %	State %	U.S. %
Occupied units paying rent (excluding units where GRAP cannot be computed)	109	N/A	N/A	N/A	N/A
Less than 15.0 %	5	4.6%	13.1%	12.5%	12.3%
15.0 to 19.9 %	14	12.8%	12.9%	12.5%	12.4%
20.0 to 24.9 %	37	33.9%	12.0%	12.5%	12.7%
25.0 to 29.9 %	3	2.8%	13.0%	12.3%	11.5%
30.0 to 34.9 %	15	13.8%	10.1%	10.0%	9.1%
35.0 % or more	35	32.1%	38.9%	40.1%	43.0%
Not computed	14	N/A	N/A	N/A	N/A

Source: American Community Survey 2012-2016 5-Year Estimates

#### **MGL Chapter 40B Definition of Households Meeting Affordable Housing Requirements and Income Levels**

The State statute concerning affordable housing development (MGL Ch. 40B, Sections 20-23) cites that affordably-produced and priced homes must be available to households where the incomes do not exceed 80 % of the median family income (MFI) for the region in which the community is located. The U.S. Department of Housing and Urban Development (HUD) calculates the income limits for local areas on an annual basis, based on median income by metropolitan and nonmetropolitan area. It should be noted that HUD's calculation of income limits does not always equal a strict calculation of 80 % of the MFI due

to adjustments for high housing costs relative to income, application of state nonmetropolitan income limits in low-income areas, and national maximums in high income areas.

Based on HUD's designation, Ashby is part of the Boston-Cambridge-Quincy, MA HUD Metro Fair Market Rents (FMR) area. The median family income for this area in FY2017, calculated on the basis of a 4-person family, is \$81,100. Based on this and HUD's adjustments discussed above 2018, adjusted low income limits for family sizes ranging from 1 to 8 persons are shown in Table II-23.

**Table II-23: Low (80%) Income Limits by Household Size (2018)**

Household Size	80% of Median Income
1	\$56,800
2	\$64,900
3	\$73,000
4	\$81,100
5	\$87,600
6	\$94,100
7	\$100,600
8	\$107,100

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

It should be noted that there is an obvious discrepancy between HUD's calculation of areawide median household income of \$107,800 in 2017 and Ashby's median household income as calculated by the ACS at \$89,934 in 2016. Applying the 80% factor to the ACS value to estimate the low-income limit for a family of four results in an income level of \$71,947, slightly less than the HUD low income limit of \$81,100.

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

1. Subsidized by an eligible state or federal program.
2. Subject to a long-term deed restriction limiting occupancy to income eligible households for a specified period of time (at least 30 years or longer for newly created affordable units, and at least 15 years for rehabilitated units).
3. Subject to an Affirmative Fair Marketing Plan.<sup>5</sup>

The Chapter 40B threshold for affordable housing is that every community must have 10 % of their housing meet the 80 % median household income figure discussed above. If a Town or City does not have 10 % of their year-round housing units on the State's affordable housing inventory, then a developer can file a plan in their application for a comprehensive permit under the provisions of MGL Chapter 40B that can have greater development density allowed under the Town's zoning bylaw. If the application is denied

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<sup>5</sup> The Commonwealth of Massachusetts' Affirmative Fair Housing Marketing Plan Guidelines are included as Appendix A to this Housing Production Plan. The Guidelines also contain the current State requirements for local preference.

by the Zoning Board of Appeals, the developer can appeal to the Massachusetts Housing Appeals Committee.

Sixty-Seven (67) communities in Massachusetts have met or exceeded the 10% threshold, based on the updated Subsidized Housing Inventory (SHI) released by DHCD on September 14, 2017. This means that 19.1 % of Massachusetts' 351 municipalities have achieved the Chapter 40B target, which represents nearly 10% of growth since 2013. Given that less than 12% of the State's communities have reached this threshold, DHCD developed the Housing Production Plan (HPP) Program in 2003. Since the 2013 SHI, 26 additional communities have reached or exceeded the 10% threshold. Based on the



principles of this program, by taking a proactive approach in the adoption of an HPP, cities and towns are more likely to achieve both their affordable housing and community planning goals. HPPs give communities that are under the 10 % threshold but are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications.

If a community has a DHCD approved HPP and is granted certification of compliance with the plan, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B and ZBA decisions will be upheld by the Housing Appeals Committee.

### **The Supply-Demand Housing Gap**

MRPC Staff obtained the Multiple Listing Service (MLS) inventory of homes for sale in Ashby in November, 2018. As of early November, 2018, a total of 16 single-family homes were for sale in Ashby. Using conventional financing, a family with an estimated average median family income of \$92,589, as estimated for Ashby by ACS based on 2012-2016 data, can afford a single-family home with a maximum sales price of \$391,165. This assumes a \$20,000 down payment and a mortgage loan amount of \$371,651 with an interest rate of 4.819 % (current rate) for a 30-year fixed rate mortgage. Based on these terms, a single-family home sold for \$391,165 would require a monthly mortgage payment of \$1,952 for principal and interest or a total housing payment of \$2,537 including estimated property taxes and insurance.<sup>6</sup> This is actually slightly more than the most recent estimate of median housing costs for Ashby homeowners with mortgages estimated by ACS (2012-2016 5-year estimates) of \$1,862.

With \$391,165 as an affordability threshold for families with an estimated median income of \$92,589, of the 12 of the 16 single-family homes for sale in November 2018 would be considered affordable.

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<sup>6</sup> Calculated through Zillow Mortgage Marketplace ([www.zillow.com](http://www.zillow.com))

However, the income level for any housing unit to qualify for the MGL Chapter 40B Subsidized Housing is based on a minimum of 80 % of the Median Income for the Boston-Cambridge-Quincy, MA-NH HUD Metro Fair Market area (HFMA). According to HUD, the median family income for this area in FY2018, calculated on the basis of a 4-person family, is \$107,800. Based on the HUD calculation of low income for this area, the annual income threshold to qualify for low income housing for a family of four would be \$81,100. Based on this annual income, the sales price of an affordable home would be \$342,242 (again, assuming a \$20,000 down payment and an interest rate of 4.819 %). This would allow for a monthly mortgage payment of \$1,694 for principal and interest or a total monthly housing cost of \$2,342 including estimated property taxes and insurance. Based on a maximum sales price of \$342,242, only 11 of the 16 single family homes would qualify as affordable. (It should also be noted, based on a qualitative review of the general characteristics of the properties listed in the MLS, including length of time on the market, that a number of these homes available at the low end of the market may not be adequate in terms of size and/or condition for a typical family of four.)

For rental units, Ashby's Median Monthly Rental Unit price of \$1,243 equals a yearly rental housing cost of \$14,916. At this rate, median rate rental housing in Ashby would be available to a 4-person household earning \$34,356 (based on housing costs equal to 30% of annual income). This is well below the 80 % of area wide median income level for a family of four set by HUD defining low income (see Table II-23). However, it should be noted, as indicated in Table II-22, that nearly half of the rental households in Ashby are spending 30 % or more of their income in rent. This indicates a significant disparity between rental costs and income of renters in Ashby.

Fair Market Rents (FMR) are calculated annually for the Town of Ashby (which, as indicated above, is part of the Boston-Cambridge-Quincy, MA HUD Metro FMR Area). A two-bedroom FMR apartment for FY2018 is calculated to be at \$1,421. This FMR value is slightly higher than Ashby's Median Monthly Rental price of \$1,243.

As indicted previously in Table II-13, 88.3 % of Ashby's housing stock consists of owner-occupied units. In addition, over 80 % of the Town's housing stock, or about 4.5 out of every 5 housing units, is a single-family detached housing unit. However, with Ashby's growing senior population and as well as growth of younger families struggling to earn sufficient income to own their own home, more rental units will be needed. Demographic trends indicate a demand for smaller units for those who would like to remain living in the Town of Ashby but find it more difficult either to own a single-family home in the case of younger families, or maintain their single-family home, in the case of seniors. The Implementation Strategies section contained in this Plan, discusses how Ashby can strive toward making more rental units available to this segment of the population.

### **Housing Market – Current Development Trends**

The Ashby Building Department has provided figures for building permits issued in Ashby for new single- and multi-family housing for the past 7 years. As indicted in Table II-24, Ashby issued 8 permits in both 2016 AND 2017 (16 permits total), more than the number of permits issued in each of the preceding five years, indicating an apparent recovery in the housing market since the collapse of the market statewide beginning in 2006.

**Table II-24: Ashby Building Permits**

Year	Single-Family	2 Family	Total
2017	8	0	8
2016	8	0	8
2015	3	0	3
2014	1	0	1
2013	3	0	3
2012	3	0	3
2011	4	0	4

Source: Ashby Building Department

The housing downturn which significantly impeded the housing market nationally from 2006 until recently not only led to a decrease in new building activity, but also led to an increased rate of foreclosures during this period across the Country, the Commonwealth of Massachusetts, and the Montachusett Region. Based on information provided by the Warren Group and presented in Table II-25, Ashby experienced a substantial jump in the number of foreclosures (actual transfer of ownership to a purchaser at a foreclosure sale) beginning in 2011. Based on the statistics shown in the table, this problem does not appear to be subsiding, particularly given that the statistics shown for 2016 are the highest for any of the years reported.

**Table II-25: Number of Foreclosure Deeds by Calendar Year**

Year	1-Family
2017	1
2016	4
2015	3
2014	4
2013	0
2012	2
2011	4
2010	0
2009	0
2008	0
2007	0

Source: The Warren Group, 2017

In general, according to the Foreclosures Monitor published by the Mass. Housing Partnership on May 16, 2014, overall foreclosure distress in Massachusetts declined 56.9 % from April 2013 to April 2014, from 8.8 units per 1,000 housing units, to 3.8 units per 1000 housing units. However, the state's suburban and rural areas saw a smaller decline of 55.3 %. Overall, the percent of distressed housing units in

Massachusetts' suburban and rural areas increased from 52.0 % to 53.9 % of the total and distress remains relatively high in communities across central Massachusetts, largely in Worcester County. <sup>7</sup>

Another factor which should be considered relevant to the current status of housing in Ashby is the status of empty and/or vacant homes. According to the 2016 U.S. Census, there were 67 vacant housing units in Ashby in 2016, representing 6% of the communities housing stock. An Implementation Strategy is included within this HPP to review this list of properties and determine if any of these foreclosed or vacant housing units can be made available as affordable housing.

### Home Values

Table II-26 shows the number of single-family homes sold from the period between 2011 and 2017. The number of home sales in Ashby shows a steady increase, while the median sale price for homes is indicative of an unstable pattern. However, the general pattern of median home sales displays an increase in home values. The unstable pattern of median sale prices in Ashby may be attributed to the recent recession, which is also responsible for similar patterns in the County, the State, and the Country.

**Table II-26: Home Sales and Median Sales Price**

Year	1-Fam	Price
2017	41	\$319,500
2016	42	\$299,150
2015	35	\$312,500
2014	34	\$287,750
2013	24	\$280,000
2012	25	\$245,000
2011	28	\$252,250

Source: The Warren Group, 2018

### Subsidized Housing Inventory

The Massachusetts Department of Housing and Community Development's most recent data (2017) for the Town of Ashby which documents the Town's Chapter 40B Subsidized Housing Inventory in the DHCD SHI inventory, representing 0.00% of Ashby's housing stock.

### Development Conditions and Constraints

#### Absolute and Partial Development Constraints

MRPC's GIS Department has mapped out partial and absolute development constraints and limitations within the Town of Ashby which are shown on the Ashby, MA: Housing Plan: Development Constraints map. The map also includes DEP Tier Classified Chapter 21E sites.

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<sup>7</sup> Massachusetts Housing Partnership, May 16, 2014.

#### a) Absolute Development Constraints

Absolute Development Constraints are such constraints where no building is allowed due to regulatory or ownership restrictions (e.g. protected open space land). The data layers that comprise the set of absolute development constraints are quantified in Table II-27:

**Table II-27: Absolute Development Constraints**

<b>Protected Open Space by Owner</b>	<b>Acres</b>
City of Fitchburg	651.66
DCR	1,180.75
DCR/DFG	235.47
DFG	939.60
Fitchburg Rod and Gun Club	20.22
Fitchburg Rod and Gun Club and Strom William	100.94
Private CR	620.46
Town of Ashby	199.07
<b>DEP Data</b>	<b>Acres</b>
DEP Zone 1	22.75
DEP Zone A	1,029.39
DEP Rivers Protection Act 100-foot Buffer	1,116.55
<b>DEP Wetlands by Type</b>	<b>Acres</b>
Bog	6.79
Deep Marsh	190.70
Shallow Marsh Meadow Or Fen	52.07
Shrub Swamp	115.91
Wooded Swamp Coniferous	2.93
Wooded Swamp Deciduous	208.09
Wooded Swamp Mixed Trees	64.79
<b>FEMA Flood Zone Data</b>	<b>Acres</b>
100 Year Flood Zone	912.33

Source: MRPC GIS

Absolute Development Constraint Data overlaps in many areas. Merging this data together, and removing the areas of overlap, the total land area covered by Absolute Development Constraints consists of approximately 5,614.89 acres, or 36.4% of the Town's total land area.

#### b) Partial Development Constraints

Partial Development Constraints are such constraints where building would be allowed, but may be subject to additional regulatory review (e.g. the 200-foot Rivers Protection Act buffer), or where such development would be occurring within identified environmental resources (e.g. BioMap 2 Core Habitat and Supporting Natural Landscapes under the Massachusetts Natural Heritage and Endangered Species Program or NHESP). The data layers that make up the set of partial development constraints are shown



in the table below and are shown on the Ashby, MA: Housing Plan: Development Constraints map. Partial Development Constraint Data overlaps in many areas. Merging this data together, and removing the areas of overlap, the total land area covered by Partial Development Constraints consists of approximately 6,642.10 acres, amounting to 43.1% of Ashby's total land area. Note that lands covered by Absolute and Partial Development Constraints are not mutually exclusive and certain properties may be covered by multiple constraints.

**Table II-28: Partial Development Constraints**

<b>Open Space by Protection</b>	<b>Acres</b>
Limited Protection Open Space	53.23
<b>NHESP Data</b>	<b>Acres</b>
BioMap2 Core Habitat	1,718.31
BioMap2 Critical Natural Landscape	3,512.17
<b>DEP IWPA by Supplier</b>	<b>Acres</b>
31 Store	12.90
873 Main	13.94
Ashby Diner	12.90
Ashby Elementary School	27.87
Ashby Legion/Grange/Church	12.82
Ashby Market	12.82
Camp Middlesex	12.90
Camp Middlesex	14.13
Camp Middlesex	12.90
Country Creamery	12.22
Crossroads for Children/Camp Lapham	11.99
DCR Willard Brook State Forest	12.82
DCR Willard Brook State Forest	12.90
Evergreen Family Restaurant	13.75
Pines Campground	12.81
Spring Hill Wellness	39.02
Spring Hill Wellness	29.51
The Children's Garden Nursery School	12.99
The Gardeners Cottage	18.00
DEP Zone II	0.29
DEP Zone B	562.23
DEP Zone C	588.19
DEP Rivers Protection Act 200-foot Buffers	1,132.97
DEP Wetlands Protection Act 100-foot Buffers	1,881.70
<b>Slope by Percentage</b>	<b>Acres</b>
Slope, 16 - 20%	81.17
Slope, 21 - 25%	13.99
Slope, 26+%	3.96

Source: MRPC GIS

A summary of each of these partial constraints is provided below:

- Limited Protection Open Space in Ashby is land that is under protection that is not protected in perpetuity and could be developable depending on current conditions and zoning.
- BioMap2 Core Habitat identifies specific areas necessary to promote the long-term persistence of Species of Conservation Concern (those listed under the Massachusetts Endangered Species Act as well as additional species identified in the State Wildlife Action Plan), exemplary natural communities, and intact ecosystems.
- BioMap2 Critical Natural Landscape was created to identify and prioritize intact landscapes in Massachusetts that are better able to support ecological processes and disturbance regimes, and a wide array of species and habitats over long time frames.
- DEP Zone B, Zone C, Zone II and IWPA relate to Drinking Water Protection. Zones B and C are for the Surface Water Supply. Zone II and the IWPA are for groundwater drinking water wells.
- The Rivers Protection Act of the 1990s, which has since been incorporated into the Wetlands Protection Act, provided additional protection by creating a 200-foot buffer zone along rivers, known as Riverfront Areas, in which development is constrained.
- Wetlands, as mapped by MassGIS for DEP for wetlands under the Wetlands Protection Act. Wetlands Protection Act regulations severely constrain development within 100-foot buffer zones around certain types of wetland resource areas known as Outstanding Resource Waters, which include surface drinking water supplies and vernal pools.
- Steep Slopes: Given the hilly topography in some parts of Ashby, there are locations of land that have a steep slope (greater than 15 percent), which can be cost prohibitive for developers. Although the presence of steep slopes along will not determine the development potential of a site, the combination of steep slopes and shallow soil on top of bedrock could influence the type of development which would be suitable for the site.

#### c) Total Constrained and Unconstrained Land Area

The following table accounts for total constrained and unconstrained land area in Ashby. As discussed above, some areas may be affected by multiple absolute and/or partial constraints. In total, approximately 44.0% of Ashby's land area is unaffected by any of the constraints described above.

**Table II-29: Ashby Total Constrained/Unconstrained Land Area**

Classification	Acres	Percentage
Total Town of Ashby	15,406.76	100.0%
Total Absolute Constrained	5,614.89	36.4%
Total Partial Constrained	6,642.10	43.1%
Total Constrained (Absolute and Partial) *	8,631.93	56.0%
Total Non-Constrained	6,774.83	44.0%

\* Constraints have been merged together to eliminate areas of overlap

#### d) DEP Tier Classified Chapter 21E Sites

Not classified under either absolute or partial constraints, but still posing a challenge to development, are Massachusetts Department of Environmental Protection (DEP) Tier Classified Chapter 21E Sites. Chapter 21E sites are contaminated by oil or other hazardous material and are subject to special restrictions for redevelopment. Such sites are classified by tiers based on their level of contamination and their owner's compliance with regulation. According to a search of Mass. DEP's website (<http://db.state.ma.us/dep/cleanup/sites/search.asp>), Ashby has one active Tier Classified Chapter 21E site which is indicated on the Ashby, MA: Housing Plan: Development Constraints map and described below:

**Table II-30: DEP Tier Classified Chapter 21E Sites**

Site Name	Address	Zoning	Tier
The 31 Store	704 Fitchburg State Rd	Residential/Commercial	Tier 1
A&E Forklift Co	Fitchburg State Rd	Residential/Commercial	Tier 1D

Source: Massachusetts Department of Environmental Protection

Tier 2 sites do not require permits and response action may be performed under the supervision of a Licensed Site Professional, without prior Departmental (Mass. DEP) approval. In general, Chapter 21E sites are also known as "Brownfields" sites and the U.S. Environmental Protection Agency has potential funding for the site assessment phase through clean-up.

Besides any mitigation as noted above and allowed under relevant Massachusetts (or any Federal or Local) laws and regulations, it is the intention under this Housing Production Plan to direct any new housing production to land areas that do not have absolute development constraints, minimize such housing production in areas with partial development constraints (and mitigate such housing development as economically feasible to allow such construction to remain affordable) and prioritize housing production in areas that have no development constraints.

#### Local Zoning Constraints

While local zoning imposes some constraints to the production of new housing in Ashby, a review of the Ashby zoning bylaws indicates that the community has adopted some reasonably progressive provisions in recent years which can help facilitate production of additional housing units. In terms of constraints, perhaps the most significant is the minimum lot size of 40,000 square feet required for residential development in the Residential (R) and Residential/Commercial (R/C) districts. The requirement of nearly a full acre as minimum lot size adds to the cost per unit while imposing additional infrastructure costs due to the lower density of development. Smaller lot sizes would reduce overall development costs and allow for lower infrastructure costs per unit. Additionally, only single-family dwellings are permitted throughout the town. The inclusion of two-family dwellings would allow developers to build additional housing while preserving the residential character of the Town. Allowing single-family dwellings to be converted into two-family dwellings may also allow Ashby to both preserve the small residential character of the Town while welcoming new residential development

### Local Capacity

According to the 2017 Town Report, the total Town of Ashby omnibus budget for FY 2017 is \$7,527,853.95. This budget funds the Town's general government services, Public Safety (Police, Fire, Ambulance, and Animal Control), Public Works, Health and Human Services, Culture and Recreation Departments, school department and all administrative funds for the Town. It also includes insurances and payment of debt service. The largest share of the Town's budget is used to fund the school department and the assessment for the Montachusett Regional Vocational School.

The Town's operating budget is funded by three basic sources: a) State Aid (funds received directly from the Commonwealth of Massachusetts); b) Local Receipts (funds received from motor vehicle excise taxes, court fines, licenses, permits and interest earned on investments); and c) local property taxation.

### State Owned Land

The Commonwealth of Massachusetts owns approximately 2,098.66 acres in Ashby, as shown in Map 2 contained in the Appendix. This comprises approximately 13.55 % of the Town's area and includes:

- Ashby Wildlife Management Area
- Bennett Wildlife Management Area
- Globe Fish and Game
- Souhegan River Wildlife Management Area
- Souhegan River Access
- Trapfall Brook Corridor Wildlife Management Area
- Upper Wrights Pond
- Watatic Mountain Wildlife Management Area
- Watatic Mountain Wildlife Sanctuary
- A portion of Willard Brook State Forest
- Willard Brook Reservation

### Capacity of Municipal Infrastructure

Ashby has limited public infrastructure beyond its roads. All water and sewer systems are private. All utilities are provided by private companies. Ashby has no public transportation services.

### Roads and Transportation

A roadway improvement project is currently going through the planning process and are included in the FFY2019-2023 Transportation Improvement Program (TIP).

- Reconstruction of Rout 119 (Townsend Road) from Bernhardt Road to Route 31- Preliminary design has been completed

In 2008, MRPC analyzed roadway safety conditions in the Montachusett Region over a 4-year period from 2002-2005. The Equivalent Property Damage Only (EPDO) crash severity rating system was used to determine dangerous intersections and interchanges. EPDO rates a crash based on crash severity, giving one (1) point to a PDO crash; five (5) points for a crash involving at least one non-fatal injury; and ten (10) points to a crash that involves at least one fatal injury. After determining each crash EPDO rate, the rates for crashes for each intersection and interchange are totaled. A high EPDO indicates a dangerous location

where crashes have the most severe consequences. Of the top 100 ranked intersections and interchanges in the Montachusett Region, Ashby had one ranked location. This locations and the report's comments on the intersection are listed in Table 32:

**Table II-31: Regionally Ranked Crash Locations in Ashby**

Location	Route #	Minor Street	Crash Count	Fatal	Injury	PDO	EPDO	Project Development Status
Greenville Road	SR31	Turnpike Road	9	0	6	3	33	Road Safety Audit completed

Source: Massachusetts Department of Transportation

With respect to public transportation, The Montachusett Regional Transit Authority (MART) supplies Councils-On-Aging service for Ashby's elderly and disabled residents. Portions of Ashby are also on MART's regular bus routes. The nearest rail stations are Shirley, Fitchburg and North Leominster on the MBTA Commuter Rail Fitchburg Line.

### Schools

There is a total of one school in the Town of Ashby. In 2016, the Ashby Elementary School had 200 students attending the Ashby Elementary School which serves children in grades K-4. Since 2009, Ashby Elementary School has not experienced any significant changes in enrollment. An estimated 27.9% of students were recipients of free or discounted lunches. The Hawthorne Brook Middle School is located in Townsend, Massachusetts and is a public school in with both Ashby and Townsend students in grades 5-8 can attend. The Hawthorne Brook Middle School consisted of 504 students in 2018, and has not experienced any significant growth in enrollment since 2009. About 21.0% of students at Hawthorne Brooke Middle School are recipients of free or discounted lunches.

Ashby residents may enroll their children in pre-school at the Squannacook Early Childhood Center which is located in Townsend, Massachusetts. In 2016, there were 70 students enrolled in pre-school, with only 3.7% of students being recipients of free or discounted lunches. Since 2014, the Squannacook Early Childcare Center has experienced a steady decline in enrollment.



Additionally, Ashby is a member of two regional high school districts. the North Middlesex Regional High School is located in Townsend, Massachusetts. In 2016, there were 835 students in grades 9-12, enrolled in the school. Almost 15% of students were recipients of free or discounted lunches.

Ashby is also a member of the Montachusett Regional Vocational School ("Monty Tech") District. Monty Tech is a vocational school in Fitchburg, Massachusetts, grades 9-12, which teaches 20 different trades. In 2016, there were 1,436 students enrolled at Monty Tech with 32.1% of those students receiving free or discounted lunches.

### III. Affordable Housing Goals and Strategies

#### 2004 Community Development Plan

Ashby adopted its Community Development Plan in February 2004. Although based on now outdated state regulations, the Community Development Plan was actively utilized as a working document and blueprint for the community's housing planning over the next several years. Many of the strategies identified in the Housing Strategy were ultimately implemented.

The Community Development Plan Emphasized the need for additional housing in Ashby:



1. The Plan highlights a decrease in both year-round ownership units as well as year-round rental units from the years 1990-2000.
2. The population between the ages of 20 and 34 decreased by 41% between the years of 1990 and 2000. The Plan suggested that rising housing costs may be forcing younger generations to find more affordable options.
3. Population increases after the year 2000 to 2004 shows nearly double the rate of growth (11.2%) experienced from 1990-2000 (4.75%).
4. In 1999, 37.7% of households had incomes less than \$50,000 and 13.1% of households had incomes less than \$25,000. In total, 50.8% of Ashby households fell below the 80% Fitchburg Area Median Income.
5. In 1999, 29.8% of families had incomes less than \$50,000 and 8.5% of families had incomes less than \$25,000. This resulted in 38.3% of Ashby families earning below the 80% Fitchburg Area Median Income.
6. The Plan stated that Ashby's lack of affordable housing suggests that the Town must focus its attention on addressing affordable housing issues.

A need for affordable housing in Ashby is visible throughout the Community Development Plan. In support of this need, the Community Development Plan presented a Housing Action Plan consisting of a number of strategies to promote the creation of new housing opportunities in Ashby. These strategies included the following:

- Establish the Ashby Housing Partnership to focus on promoting affordable housing
- Seek technical assistance from the Massachusetts Housing Partnership
- Inventory and study the feasibility of using town owned land or buildings for affordable housing
- Create senior housing with assistance from RCAP Solutions and federal funding
- Explore the possibility of a "friendly 40B" or Local Initiative Program project on town-owned or private property

- Establish inclusionary/incentive zoning for subdivisions
- Amend zoning to permit accessory units by right and new duplex housing by right if one unit is permanently affordable
- Allow affordable single-family or two-family housing on substandard size parcels
- Adopt the state law on tax title properties that promotes affordable housing creation in return for forgiveness of taxes owed
- Study creation of a new Community Land Trust or expansion of the mission of the Ashby Land Trust
- Explore the feasibility of tax abatements on existing homes for income-eligible households who agree to permanent affordability agreements

As indicated, the Housing Strategy also commits to the “planned production” of affordable housing in order to eventually meet the Chapter 40B standard of 10 % affordable housing.

### **Numerical Goal for Annual Housing Production**

The Town of Ashby’s numerical goal for annual housing production is based on the 2008 Housing Production Plan Regulations (760 CMR 56.03(4)). This Housing Production Plan (HPP) is required to show a strategy for housing production supporting an increase in the Town of Ashby’s number of Subsidized Housing Inventory (SHI) Eligible Housing units by at least 0.50 % of its total units during every calendar year covered by the HPP, until the overall percent exceeds the Statutory Minimum set forth in the regulations.

The Chapter 40B Subsidized Housing Inventory published by the Department of Housing and Community Development, based on the 2010 U.S. Census shows that Ashby has a total of 1,150 year-round housing units. Therefore, the total amount of SHI units required for the Town of Ashby to achieve the statutory minimum is 191 units. DHCD’s inventory of Ashby’s SHI qualified housing indicates that there were no SHI units in Ashby as of September 14, 2017. At a required rate of 0.5 % of total housing produced per year to comply with the Chapter 40B minimum, this would mean that Ashby would need to produce 6 SHI units per year or 12 units over a two-year period. Section IV of this HPP, Implementation Strategies, provides a chart showing the Town’s goals to achieve the required annual housing production target. (It should be noted that if Ashby is able to produce 40 or more units over a two-year period, as discussed above, that the longest term of certification available to the Town would be one 24-month cycle, regardless of the number of units produced within that period.)

Following DHCD approval of this Housing Production Plan, once the Town of Ashby has achieved its numerical goal for housing production, either for one year or two years, the Town may request certification for municipal compliance from DHCD in accordance with the DHCD Chapter 40B regulations. As discussed in the preceding section, such certification would mean a decision by Ashby’s Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed “consistent with local needs” under MGL Chapter 40B.

If the Town of Ashby has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to the 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 which have been met, and the factual basis for that position, including any necessary supporting documentation. If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA notice, including any documentation to support its position.

Specific language from Massachusetts Department of Housing and Community Development (DHCD) regulations, 760 CMR 56, subsection 56.03(8), describing the certification process and incorporated into this Housing Production Plan at the request of DHCD, is presented below:

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the *Statutory Minima* defined at 760 CMR 56.03(3) (b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, 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 Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board 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 Department 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.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's

ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

## IV. Implementation of Housing Production Plan

This section presents a set of implementation strategies for addressing the affordable housing needs of the Town of Ashby and its residents.

### Preferred Development Characteristics

The preferred sites for new housing would be those with existing infrastructure capable of handling new development. Also, these expansion areas should encourage compact development rather than sprawl, suggesting that new housing should be located near existing centers or villages.

### Expansion Areas for Affordable Housing

Ashby does not currently have designated expansion areas for affordable housing.

### Endorsed Sites for 40B

- Currently, the Town of Ashby does not have any 40B sites.

### Municipal Land for Affordable Housing

There are no sites that have been identified as potential locations for the development of affordable housing. Ashby must evaluate various locations for access and water availability.

### Implementation Strategies

As discussed in the preceding section, there are a number of actions which the Town of Ashby has pursued to facilitate the development of affordable housing within the community. Moving forward, the Town intends to pursue the following additional strategies to achieve the numerical targets required under the Housing Production Plan program and to assist in promoting housing opportunities to meet the needs of the Town's citizens identified in the Housing Needs Assessment.

#### 1. **Promote the Use of the Open Space Residential Development (or Cluster Development) Bylaw**

There are many benefits of Open Space Residential Development including the efficient use of land to protect environmental resources. In the Town of Ashby, the vast majority of developable land is within the residential districts that make up most of the rural areas. Zoning in Ashby already allows for open space residential or cluster development. However, it is infrequently used. The Town should find ways to promote its use by making it a more attractive alternative to developers that could perhaps include a density bonus as an option to developing ANR lots (See Attachment 1 for Example Bylaw).

*Responsible Municipal Entity:* Planning Board/Department.

#### 2. **Apply for Community Development Block Grant (CDBG) Funds for Housing Rehabilitation**

The Town of Ashby has successfully applied for Community Development Block Grant (CDBG) for Housing Rehabilitation in the past and was awarded substantial funds by the Massachusetts

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Department of Housing and Community Development. Beneficiaries of this program were low- and moderate-income residents in Ashby that otherwise would likely not have been able to afford home improvements/building code violations/septic repairs.

The Town of Ashby should continue to apply for CDBG funds for Housing Rehabilitation. CDBG is a federal program under the US Department of Housing and Urban Development (HUD), which is implemented at the State level by Department of Housing and Community Development (DHCD). MRPC can be contacted to assist with preparing an application and administration of the grant if it is awarded.

Responsible Municipal Entity: Board of Selectmen.

**3. Explore preparation of a Planning Assistance Toward Housing (PATH) grant application to Mass. DHCD for Implementation of this Housing Element to meet Housing Goals and Objectives**

PATH has a total of \$600,000 in funds available to assist communities expand housing opportunities. Funding is available to communities to support a broad range of planning activities, including community-initiated activities on municipally-owned sites; changes to land use and zoning, and; planning for housing/mixed-use development in specific geographic areas. Priority for funding is given to applications that support the creation of as-of-right multi-family zoning districts for DHCD approval and/or encourage new multi-family housing production in new or existing mixed-use districts (e.g. within city or town centers or transit-oriented development areas). Grants will generally not exceed \$25,000. The complete list of eligible activities can be found at [www.mass.gov/hed/community/planning/planning-assistance-toward-housing-path.html](http://www.mass.gov/hed/community/planning/planning-assistance-toward-housing-path.html)

Responsible Municipal Entity: Board of Selectmen/ Planning Board.

**4. Consider the Community Preservation Act (CPA) as a Smart Growth Tool that Could Promote Housing**

Participation in the Massachusetts Community Preservation Act has never been proposed in Ashby, and has not been brought to a vote at Town Meeting. CPA is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. CPA can also strengthen the local economy by expanding housing opportunities and construction jobs for Shirley's workforce.

CPA allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing and outdoor recreation. Community preservation monies are raised locally through the imposition of a surcharge of not more than 3% of the tax levy against real property. Municipalities must adopt CPA by ballot referendum. The CPA statute also creates a statewide Community Preservation Trust Fund, administered by the

Department of Revenue (DOR), which provides distributions each year to communities that have adopted CPA. These annual disbursements supplement community funds and serve as an incentive for communities to pass CPA.

Eligible uses of CPA for affordable housing are as follows:

- Property acquisition
- Housing creation
- Property preservation
- Provision of grants, loans, rental assistance, security deposits, interest-rate write downs or other forms of assistance directly to individuals and families who are eligible for community housing, or to an entity that owns, operates or manages such housing, for the purpose of making housing affordable
- Rehabilitation and restoration of properties acquired with CPA money.

Some communities have utilized CPA funding for projects which accomplish multiple objectives, such as combining affordable housing with open space and/or historic preservation. CPA funding can also leverage financing for initiatives carried out by nonprofit and private development partners (discussed below). CPA funds have also been used to purchase deed restrictions, rehabilitate existing affordable housing, obtain planning and professional services, to fund staffing for support of affordable housing, and to prepare grant applications. Communities have also pooled CPA funds to support regional entities that provide affordable housing services.

Responsible Municipal Entity: Board of Selectmen and Planning Board/Department.

**5. Continue efforts to expand the housing options for an aging population for age restricted, senior, and assisted-living housing**

Currently, only nursing homes are allowed by special permit by the Planning Board in the Residential District and by right in the Residential/Commercial District.

Demographic projections indicate a growing need for age restricted housing in addition to assisted living and continuing care housing. The Town should spearhead efforts to expand the housing options for an aging population with an examination of the current bylaw provisions with the objective of identifying additional strategies to encourage possible assisted living, senior, or over 55 housing developments and to further identify areas in Town that would benefit from this sort of development.

Responsible Municipal Entity: Planning Board/Department.

**6. Facilitate long-term affordability of energy in housing**

Heating and utility costs can rise rapidly at a greater rate than income and this can create problems for households who may be barely able to afford the “affordable” housing unit in which

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they reside. Ashby has accomplished much in terms of promoting energy efficiency and conservation – the Town is a Green Community and has an Energy Efficiency Committee in place to actively engage in energy education efforts and programs throughout the community. The Commonwealth of Massachusetts also has a web link that provides valuable information to homeowners in terms of available resources (see [www.mass.gov/eea/energy-utilities-clean-tech/energy-efficiency/ee-for-your-home/](http://www.mass.gov/eea/energy-utilities-clean-tech/energy-efficiency/ee-for-your-home/)).

In addition, there are ways that Ashby could potentially expand its efforts to help low- and moderate-income household identify opportunities to reduce energy expenditures - it should be noted that the Towns of Shirley and Lancaster successfully applied for a regional FY15 Community Development Block Grant (CDBG) for Home Heating Fuel Assistance that was just recently funded. Ashby could replicate this type of effort that benefits low- and moderate-income households in conjunction with a Housing Rehabilitation application – the CDBG application provides bonus points when two or more project activities are proposed.

Responsible Municipal Entity: Board of Selectmen/ Energy Efficiency Committee

**7. Collaborate with Private Non-Profit Organizations (e.g., Habitat for Humanity)**

Habitat for Humanity (HFH) is a well-known nonprofit that believes that all people should have a decent, safe and affordable place to live. Habitat builds and repairs houses throughout the world using volunteer labor and donations. Partner families then purchase these houses through no-profit mortgage loans or innovative financing methods. Ashby is located within the service area of Habitat for Humanity North Central Massachusetts which is headquartered in Fitchburg. According to the Executive Director of the North Central Massachusetts affiliate, if there is strong interest in working on a Habitat for Humanity project in Ashby, the following steps should be undertaken:

- Initiate contact with the Habitat for Humanity North Central Massachusetts chapter
- Call for a public meeting of anyone interested in pursuing the possibility of working with Habitat for Humanity in Ashby.
- Identify property or properties that could be built on or renovated
- Identify funding sources in Ashby. In the end, all sources of funding from individuals, corporations, grants, etc., would need to come from people in Ashby or the town or others interested in supporting the work. (HFH is a grassroots organization; therefore, all funding is typically raised locally.)
- Once there is a sense of interest, possible funding sources, and a project, representatives from the community should approach North Central Mass HFH and ask to create a “Local Project Committee.” This group would then act as a subcommittee of the affiliate with non-profit status and a good deal of autonomy, but the finances would be managed through the affiliate’s accounts.

Besides the above non-profit agencies that provide direct housing assistance, there are resources that can indirectly benefit homeowners. For example, the number of female-headed households increased during the last thirteen years: there were 7.9% such households in 2000 and 10.3% in the year 2016. The Massachusetts Child Care Resource & Referral (CCR&R) Network could be a valuable resource to many female-headed households with children. CCR&R is a statewide collaboration of agencies funded through the Department of Early Education and Care (EEC) that provides child care services to families and providers in every city and town in Massachusetts. The resources that CCR&R provides can be located on line at <http://machildcareresourcesonline.org/about/>. In addition to child care, the town could also indirectly promote housing by encouraging community gardens, farmers markets, and a multitude of other community-based activities and events.

Responsible Municipal Entity: Board of Selectmen, Planning Board/Department.

#### **8. Monitor Foreclosures**

Efforts should be made initially to assist property owners to avoid foreclosure on their property. However, should a property be foreclosed, the Town needs to know the location, specifications, and condition of the property to plan how to address it. For the Town of Athol, MRPC has developed an application for mobile devices to assist the Town to maintain a current inventory of vacant and foreclosed properties. The application is able to map current locations of vacant properties based on this inventory, enabling the Town to update this inventory in real time and maintain a complete and current database of distressed properties. This inventory can be used to prioritize properties for rehabilitation and resale and to monitor progress toward reduction and elimination of foreclosure activity within the community. The inventory can also be used to identify “hot spots” within the community with higher densities of foreclosures to assess their causes and determine possible means of mitigation.

Responsible Municipal Entity: Board of Selectmen, Planning Board/Department, Assessors Office.

#### **9. Work with Court-appointed Receivers to Rehabilitate and Resell Foreclosed Properties**

The Town can work with court-appointed receivers under the Massachusetts Attorney General’s Abandoned Housing Initiative (AHI) Program to remediate vacant, abandoned and/or foreclosed homes throughout the community. Grants are available through the Attorney General’s Office to address distressed properties, stabilize neighborhoods, provide housing opportunities for the workforce, mitigate disinvestment in the community, and maximize property tax revenues to the Town. These grants have been used by communities to provide seed money to support a revolving loan fund for the rehabilitation of affordable housing.

Receivership involves the use of statutory power authorized in M.G.L. Chapter 11, Section 1271, to temporarily seize buildings to ensure enforcement of the state sanitary code.<sup>8</sup> The law provides for property to be placed under the control of a judicially supervised receiver who has the power to collect rents, make repairs, and borrow money when necessary. Receivership can expedite a community's intervention when a property poses a hazard because it has been abandoned or when tenants are at risk.

Typically, to initiate the receivership process, the Board of Health petitions the housing court for the appointment of a receiver after having exhausted all other remedies to secure a property's compliance with health and safety codes. If the court deems the municipality's request valid, it appoints a receiver to step in to stabilize and manage the distressed property. The receiver arranges for repairs and management of the property and funds this through rents or borrowing based on a lien on the property. (A lien may be assigned to the receiver as collateral for the purpose of securing loans for repair, operation, maintenance or property management.) Receivers may be property management firms, community development corporations (CDCs), lawyers or other responsible parties qualified by the court.

To complete necessary work to bring a property up to code, the receiver is responsible for sending out a bid for contractors. The receiver must compile a scope of services and choose a contractor that will do the best job for the most reasonable price. The receiver must remain in contact with the housing court throughout the receivership. Community Development Block Grant (CDBG) funds are a potential source of funding to support repairs to properties (see above).

Termination of a receivership is typically through the sale of the property by a court-ordered foreclosure sale. In this case, the receiver or municipality petitions the court for a foreclosure sale. Bidder requirements can be imposed at this time such as priority for first-time homebuyers and residency requirements. The receiver files documentation of their expenses and projected expenses through the proposed auction date. If approved by the court, the court will then order sale of the property to satisfy the receiver's lien, and the receiver will utilize attorneys and an auctioneer to provide notice and conduct the auction sale.

To support the receivership effort, there needs to be a system to efficiently prioritize which foreclosed properties in Shirley should be targeted for rehabilitation. Criteria needs to be defined that can be applied as a basis for prioritization. Information on the AHI Program can be found at [www.mass.gov/ago/doing-business-in-massachusetts/economic-development/abandoned-housing-initiative-ahi/](http://www.mass.gov/ago/doing-business-in-massachusetts/economic-development/abandoned-housing-initiative-ahi/).

*Responsible Municipal Entity:* Board of Selectmen/ Planning Board/Department.

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<sup>8</sup> Information obtained from "How to Use Receivership to Stabilize Abandoned and Foreclosed Properties," Massachusetts Housing Partnership, Boston MA, May 2009.



#### 10. Be Recognizant of Chapter 40B

Ashby should strive to Comply with Chapter 40B if and when an opportunity presents itself. Chapter 40B of Massachusetts General Laws outlines a municipality's responsibilities regarding the provision of low and moderate-income housing. Under the law, communities are obligated to provide 10% of its year-round housing stock restricted to low and moderate-income households, defined as those earning no more than 80% of the area median income. At the present time, none of Ashby's housing stock meets the Chapter 40B definition. While the average home sale price and average contract rent in Ashby and a majority of the Montachusett Region does provide opportunities for some affordable housing when compared statewide, as indicated in the Housing Inventory and Assessment there is a need for more. The benefits of being proactive in this area include a good faith effort to comply with Chapter 40B.

Responsible Municipal Entity: Planning Board/Department and Zoning Board of Appeals.

#### 11. Estate Preservation Provision Under Zoning Bylaws

Explore adoption of an Estate Preservation provision under zoning bylaws, allowing the adaptive reuse of existing structures for additional units as an alternative to dividing the land into smaller lots. This would promote both historic preservation and housing affordability. For very large dwellings on very large parcels, such provisions would allow for adaptive reuse of the existing structure for additional units as an alternative to dividing the land into smaller lots, or as a means of reducing the number of lots allowed to be created.

Responsible Municipal Entity: Planning Board/Department and Zoning Board of Appeals.

### Numerical Targets and Schedule

As discussed in Section III, the Town of Ashby's numerical goal for SHI annual housing production is 6 units per year over a one-year period to meet the 0.5 % units per year requirement and 12 units per year to meet the 1.0 % units per year to meet the two-year housing production threshold. These housing production requirements are based on the 2008 DHCD HPP regulations and data from the 2010 U.S. Census. Note that as a result of a recent interagency agreement between the Commonwealth of Massachusetts and State Housing Agencies, at least 10% of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three or more bedrooms with certain exceptions (e.g., age-restricted housing, assisted living, and other developments in which the policy is not appropriate for the intended residents). More information regarding this interagency agreement is provided in Appendix C of this Plan. Based on these goals the following table presents the Town of Ashby's housing production numerical targets and schedule for the next five years:

**Table IV-1: Ashby Housing Production Schedule**

Year	Number of Units
2019	1
2020	1
2021	1
2022	1
2023	2

The Town of Ashby has established these production goals to realistically reflect current development plans and expectations of SHI housing production. If this target is achieved, Ashby SHI units would reach 0.5% by 2023. As discussed previously, the target will be readjusted in 2020 on the basis of the 2020 U.S. Census and changes in the overall Ashby housing stock.

### **Use Restrictions**

Affordable housing in Ashby will be maintained through deed restrictions to ensure long-term affordability of the units. Use restrictions are already incorporated into the Town's zoning bylaws for development of 10 or more units or permitted in Planned Residential Areas and Mixed Residential Development. While the use restrictions specified in the zoning bylaws provide assurance of continued affordability, DHCD recommends the following restrictions to be applied for all units intended to be credited toward meeting the 10 % rule of Chapter 40B and the DHCD Subsidized Housing Inventory:

- All affordable units must serve households with incomes no greater than that established in the original project approval, which in no event is to be greater than 80% of the area median income, adjusted for household size, as annually revised and published by the U.S. Department of Housing and Urban Development (HUD).
- The limitation must remain in place for the life of that residential unit, except that in the case of rehabilitated units the term may be reduced to as little as 15 years if there is no workable alternative. Future sale or rent price will be based upon maintaining affordability at the same % of area median as in the initial basis, adjusting for changed median incomes and changed tax, condo fees, and other costs.
- Units must be subject to a regulatory agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement.
- The units must be marketed in a fair and open process consistent with state and federal fair housing laws.



# **MAP 1**

## **DEVELOPMENT CONSTRAINTS**





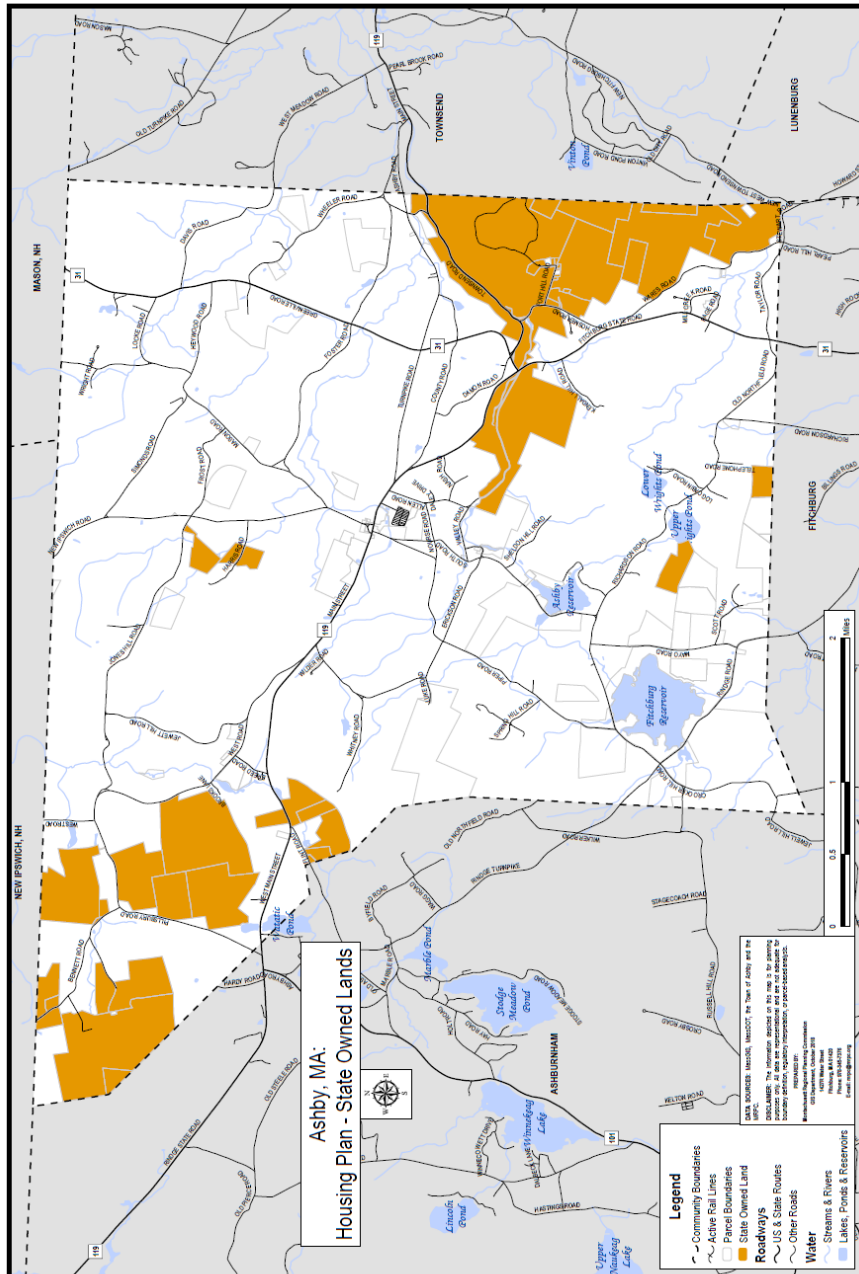


# **MAP 2**

## **STATE OWNED LAND IN ASHBY**



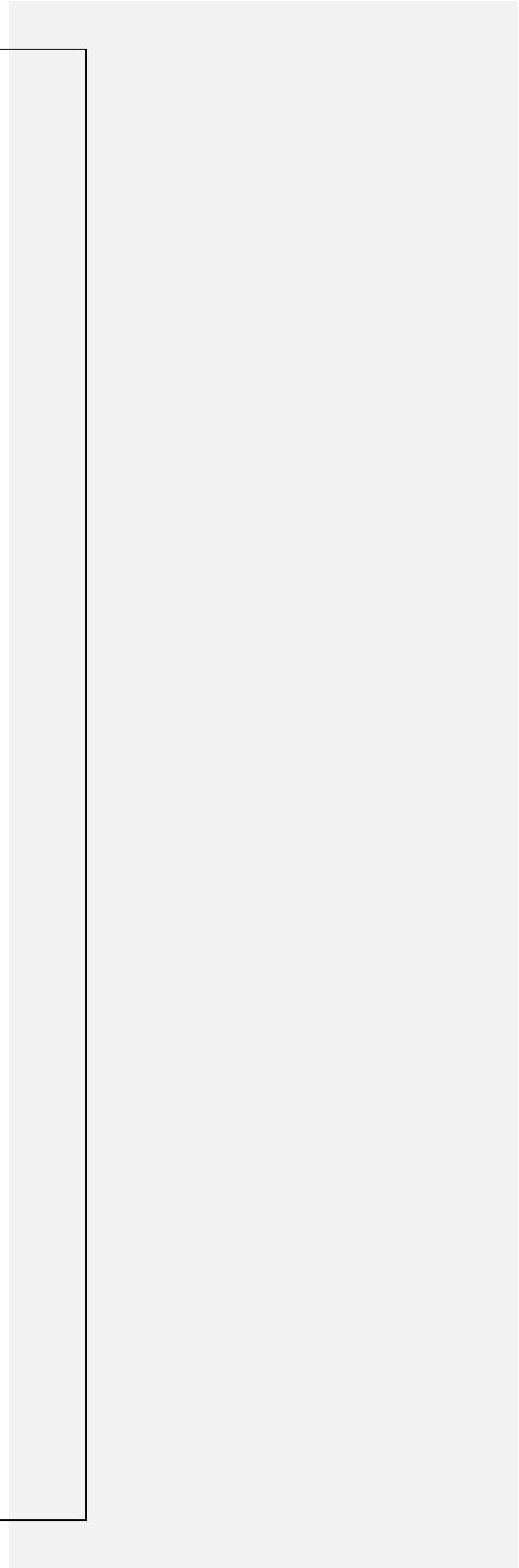






## **APPENDIX A**

# **Affirmative Fair Housing Marketing and Resident Selection Plan Guidelines**



## **Affirmative Fair Housing Marketing and Resident Selection Plan Guidelines**



## **Affirmative Fair Housing Marketing and Resident Selection Plan**

### **A. Introduction**

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all privately assisted housing or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing and Resident Selection Plan (AFHMP). With respect to rental housing and Assisted Living Facilities, the affordable Use Restriction documents of said housing must require that the AFHMP, subject to the approval of the subsidizing or funding agency, shall be implemented for the term of the affordability restriction.

Affirmative Fair Housing requirements apply to the full spectrum of activities that culminate with occupancy, including but not limited to means and methods of outreach and marketing through to the qualification and selection of residents. All AFHMP plans must, at a minimum, meet the standards set forth by the Department of Housing and Community Development (DHCD), as may be amended from time to time. In the case of M.G.L. c.40B projects and other projects subsidized by a Subsidizing Agency, the AFHMP must be approved by the Subsidizing Agency.

The developer (Developer) is responsible for resident selection, including but not limited to drafting the resident selection plan, marketing, administering the initial lottery process, and determining the qualification of potential buyers and/or tenants. The Developer is responsible for paying for all of the costs of affirmative fair marketing and administering the lottery and may use in-house staff, provided that such staff meets the qualifications described below. The Developer may contract for such services provided that any such contractor must be experienced and qualified under the following standards.

Note: As used in these AFHMP Guidelines, "Developer" refers to the Project Owner and/or the entity with which the Developer has contracted to carry out any or all of the tasks associated with an AFHMP.

### **B. Developer Staff and Contractor Qualifications**

The entity as well as the individual with primary responsibility for resident selection, whether in-house staff or a third-party contractor, must have substantial, successful prior experience in each component of the AFHMP for which the party will be responsible, e.g. drafting the plan, marketing and outreach activities, administering the lottery process and/or determining eligibility under applicable subsidy programs and/or qualifying buyers with mortgage lenders.

Subsidizing Agencies reserve the right to reject the qualifications of any Developer or contractor. However, generally, Developers or contractors that meet the following criteria for each component, as applicable, will be considered to be qualified to carry out the component(s) for which they are responsible:

1. The entity has successfully carried out similar AFHMP responsibilities for a minimum of three (3) projects in Massachusetts or the individual with primary responsibility for the resident selection process has successfully carried out similar AFHMP responsibilities for a minimum of five (5) projects in Massachusetts.
2. The entity has the capacity to address matters relating to limited English language proficiency. This shall include language access planning and providing reasonable language assistance, at no cost to the applicant, so that applicants with Limited English Proficiency ("LEP") may meaningfully apply and access the housing opportunity.<sup>1</sup>

<sup>1</sup> See DHCD's Language Access Plan at <http://www.mass.gov/hed/docs/dhcd/hd/fair/languageaccessplan.pdf> for information

about language access planning obligations and requirements.

Marketing informational materials must therefore provide notice of free language assistance to applicants, translated into the languages of LEP populations anticipated to apply.

3. "Successfully" for the purposes of these Guidelines means that, with respect to both the entity and the relevant staff, (a) the prior experience has not required intervention by a Subsidizing Agency to address fair housing complaints or concerns; and (b) that within the past five (5) years, there has not been a finding or final determination against the entity or staff for violation of any state or federal fair housing law.

### **C. Affirmative Fair Housing Marketing Plan**

#### **1. Duration**

The Developer and contractor, if any, or other delegated entity, shall review and update the AFHMP at least every five years, or more frequently if relevant demographics change, or as otherwise needed in order to ensure compliance with applicable law and DHCD's AFHMP guidelines, as may be amended from time to time (or any successor guidelines or directives).

(May 2013 Update: Addition of language on duration; no change in policy.)

#### **2. Contents**

The Developer shall prepare the following materials which shall comprise an AFHMP:

a. Informational materials for applicants including a general description of the overall project that provides key information such as the number of market/affordable units, amenities, number of parking/garage spaces per unit, distribution of bedrooms by market and affordable units, accessibility, etc.

b. A description of the eligibility requirements.

c. A description of the rules for applying and the order in which applications will be processed.

d. Lottery and resident selection procedures.

e. A clear description of the preference system being used (if applicable).

f. A description of the measures that will be used to ensure affirmative fair marketing will be achieved including a description of the affirmative fair marketing and outreach methods that will be used, sample advertisements to be used, and a list of publications where ads will be placed.

g. Application materials including:

(1) The application form.

(2) A statement regarding the housing provider's obligation not to discriminate in the selection of applicants on the basis of race, color, national origin, disability, age, ancestry, children, familial status, genetic information, marital status, public assistance reciprocity, religion, sex, sexual orientation, gender identity, veteran/military status, or any other basis prohibited by law, and such a statement must also be included in the application materials.

2 Note: housing providers include owners of accessory apartments and their agents.



<sup>3</sup> It is important to remember that legal obligations with respect to accessibility and modifications in housing extend beyond the Massachusetts Architectural Access Board requirements, including federal requirements imposed by the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act. Under state law, in the case of publicly assisted housing, multiple dwelling housing consisting of ten or more units, or contiguously located housing consisting of ten or more units (see M.G.L. c. 151B, § 1 for definitions), reasonable modification of existing premises shall be at the expense of the owner or other person having the right of ownership if necessary for the person with a disability to fully enjoy the premises. M.G.L. c. 151B, § 4(7A). See also 24 C.F.R. part 8 for Rehabilitation Act requirements of housing providers that receive federal financial assistance.

(3) Information indicating that persons with disabilities are entitled to request a reasonable accommodation in rules, policies, practices, or services, or to request a reasonable modification in the housing, when such accommodations or modifications may be necessary to afford persons with disabilities an equal opportunity to use and enjoy the housing.<sup>3</sup>

(4) An authorization for consent to release information.

h. For homeownership transactions, a description of the use restriction and/or deed rider.

i. The Developer and contractor, if any, shall sign the AFHMP document as follows:

"As authorized representatives of [Developer] and [contractor], respectively, each of us has reviewed this plan and agrees to implement this AFHMP, which shall be made effective as of the approval date. Further, by signing this form, [Developer] agrees to review and update its AFHMP as necessary in order to comply with all applicable statutes, regulations, executive orders and other binding DHCD requirements pertaining to affirmative fair housing marketing and resident selection plans reasonably related to such statutes, regulations, executive orders, as same may be amended from time to time. We hereby certify that all the information stated herein, as well as any information provided herewith, is true and accurate.

Note: The Developer shall not utilize the HUD AFHMP form unless required to submit an AFHMP to HUD for review and approval.

### 3. Approval

The Subsidizing Agency must approve the AFHMP before the marketing and application process commences.

### 4. Applicability

Aside from the advertising component of the AFHMP, which applies to all units, the AFHMP shall be applied to affordable units upon availability for the term of affordability and must consist of actions that provide information, maximum opportunity, and otherwise attract eligible persons protected under state and federal civil rights laws that are less likely to apply.

### 5. Criminal Background Checks

Criminal background checks are not required under these AFHMP guidelines. However, if criminal background inquiries and checks will be utilized during the application process, the use of such inquiries and checks are subject to the approval of the Subsidizing Agency. Criminal background screening shall not be conducted as a precondition for applicant participation in the lottery. For further guidance on criminal background screening, see the Model Policy Regarding Applicant Screening on the Basis of Criminal Records, available at <http://www.mass.gov/hed/economic/eohed/dhcd/legal/fair-housing-and-civil-rights-information.html>

(May 2013 Update: New requirement for signature/certification of AFHMP submissions; advice on use of

HUD form; and new language on CORIs but no change in policy.)

## 6. Outreach and Marketing

Marketing should attract residents outside the community by extending to the regional statistical area as well as the state and must meet the following requirements:

a. Advertisements should be placed in local and regional newspapers, and newspapers that serve minority groups and other groups protected under fair housing laws. Notices should also be sent to local fair housing commissions, area churches, local and regional housing agencies, local housing authorities, civic groups, lending institutions, social service agencies, and other non-profit organizations.

b. Affordable units in the Boston Metropolitan Statistical Area (MSA) must be reported to the Boston Fair Housing Commission's Metrolist (Metropolitan Housing Opportunity Clearing House). Such units shall be reported whenever they become available (including upon turnover).

c. Accessible<sup>4</sup> units must be listed with MassAccess (see <http://www.chapa.org> or <http://www.massaccesshousingregistry.org>) whenever they become available (including upon turnover).

<sup>4</sup> Note: The owner or other person having the right of ownership shall, in accordance with M.G.L. c. 151B, §4(7A), give at least fifteen days' notice of the vacancy of a wheelchair accessible unit to the Massachusetts Rehabilitation Commission. Said statute also requires the owner or other person having the right of ownership to give timely notice that a wheelchair accessible unit is vacant or will become vacant to a person who has, within the past 12 months, notified the owner or person or person having the right of ownership that such person is in need of a wheelchair accessible unit.

d. Affordable rental and affordable ownership units, whether or not they are accessible, must also be listed with MassAccess whenever they become available (including upon turnover). Where applicable, all MassAccess data input fields relating to accessible and adaptable status and accessibility features must be completed. Available affordable ownership units must also be listed with the Massachusetts Affordable Housing Alliance website (see <http://www.mahahome.org> or <http://www.massaffordablehomes.org>).

e. Marketing should also be included in non-English publications based on the prevalence of particular language groups in the regional area. To determine the prevalence of a particular language by geographical area, see for example [http://www.lep.gov/demog\\_data/demog\\_data.html](http://www.lep.gov/demog_data/demog_data.html).

f. All marketing should be comparable in terms of the description of the opportunity available, regardless of the marketing type (e.g., local newspaper vs. minority newspaper). The size of the advertisements, including the content of the advertisement, as well as the dates of the advertising unless affirmative advertising occurs first, should be comparable across regional, local, and minority newspapers.

g. All advertising and marketing materials should indicate resident selection by lottery or other random selection procedure, where applicable.


h. All advertising should offer reasonable accommodations in the application process.

i. Advertisements should run a minimum of two times over a sixty-day period and be designed to attract attention. Marketing of ownership units should begin approximately six months before the expected date of project occupancy.

j. Pursuant to fair housing laws,<sup>5</sup> advertising/marketing must not indicate any preference or limitation, or otherwise discriminate based on race, color, disability, religion, sex, familial status, sexual orientation, gender identity, national origin, genetic information, ancestry, children, marital status, or public assistance reciprocity. This prohibition includes phrases such as "active adult community" and "empty

nesters". Exceptions may apply if the preference or limitation is pursuant to a lawful eligibility requirement.

k. All advertising and marketing materials portraying persons should depict members of classes of persons protected under fair housing laws, including majority and minority groups as well as persons with disabilities.

l. The Fair Housing logo () and slogan ("Equal Housing Opportunity") should be included in all marketing materials. The logo may be obtained at HUD's website at: <http://www.hud.gov/library/bookshelf11/hudgraphics/fheologo.cfm>.

(May 2013 Update: Clarification on MassAccess requirements; the specific references to examples of prohibited phrases in #8; no change in policy.)

#### 7. Availability of Applications

Advertising and outreach efforts shall identify locations where the application can be obtained. Applications shall be available at public, wheelchair accessible locations, including one that has some night hours; usually, a public library will meet this need. The advertisements and other marketing materials shall include a telephone number, as well as the TTY/TTD telephone number, that persons can call to request an application by mail. Advertisements and other marketing materials cannot indicate that applicants must appear in person in order to receive or submit applications or that they will have an advantage over applicants who do not appear in person.

#### 8. Informational Meeting

At the time of initial marketing, the lottery administrator must offer one or more informational meetings for potential applicants to educate them about the lottery process and the housing development. These meetings may include local officials, developers, and local bankers. The date, time, and location of these meetings shall be published in ads and flyers that publicize the availability of lottery applications. The workshops shall be held in a municipal building, school, library, public meeting room or other accessible space. Meetings shall be held in the evening or on weekend days in order to reach as many potential applicants as possible. However, attendance at a meeting shall not be mandatory for participation in a lottery.

The purpose of the meeting is to answer questions that are commonly asked by lottery applicants. Usually a municipal official will welcome the participants and describe the municipality's role in the affordable housing development. The lottery administrator will then explain the information requested on the application and answer questions about the lottery drawing process. The Developer should be present to describe the development and to answer specific questions about the affordable units. It is helpful to have representatives of local banks present to answer questions about qualifications for the financing of affordable units. At the meeting, the lottery administrator should provide complete application materials to potential applicants.

#### 9. Homeownership – Establishing Sales Prices

Sale prices shall be established at the time of the initial marketing of the affordable units. Thereafter, the prices of homes cannot be increased for lottery winners, even if interest rates and HUD income guidelines change.

For large, phased developments maximum sale prices of units sold in subsequent phases will be calculated prior to the start of marketing for each phase, or approximately 6 months prior to expected occupancy of the units. In such cases, each phase will require its own affirmative fair marketing efforts and lottery.

## **D. Local Preferences**

### **1. Threshold Requirements**

#### **a. Required Supporting Documentation**

If a municipality wishes to implement a local selection preference, it must:

(1) Demonstrate in the AFHMP the need for the local preference. For instance, a community that has a subsidized rental housing or public housing waiting list with local applicants likely to apply for the project (whether or not the project provides rental assistance will be considered) may support a local preference for a rental development.

(2) Justify the extent of the local preference (the % of units proposed to be set aside for local preference). That is, how does the documented local need, in the context of the size of the community, the size of the project and the regional need, justify the proposed size of the local preference for a given project? Note, however, that in no event may a local preference exceed 70% of the (affordable) units in a Project.

(3) Demonstrate that the proposed local preference will not have a disparate impact on protected classes (see e.g., the "Avoiding Potential Discriminatory Effects" section below).

#### **b. Failure to Provide Supporting Documentation**

A municipality must provide to the Developer the documentation required to support a local preference within 3 months of final issuance of the Comprehensive Permit. Failure to comply with this requirement shall be deemed to demonstrate that there is not a need for a local preference and a local preference shall not be approved as part of any AFHMP or use restriction.

### **2. Approval**

The Subsidizing Agency, and in the case of LAUs, DHCD as well as the municipality, must approve a local preference scheme as part of the AFHMP. Therefore, the nature and extent of local preferences should be approved by the Subsidizing Agency (or DHCD in the case of LAUs) prior to including such language in any zoning mechanism. Furthermore, a comprehensive permit shall only contain requirements or conditions relating to local preferences to the extent permitted by applicable law and this AFHMP policy.

(May 2013 Update: Clarification on what is required to establish the local preference set-aside.)

### **3. Local Preferences**

#### **a. Allowable Preference Categories**

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

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

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

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

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

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

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

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

f. Advertising should not have a discouraging effect on eligible applicants. As such, local residency preferences must not be advertised as they may discourage non-local potential applicants.

#### 4. Avoiding Potential Discriminatory Effects

##### a. General.

The local selection preferences must not disproportionately delay or otherwise deny admission of non-local residents that are protected under state and federal civil rights laws. The AFHMP should demonstrate what efforts will be taken to prevent a disparate impact or discriminatory effect. For example, the community may move minority applicants into the local selection pool to ensure it reflects the racial/ethnic balance of the HUD defined Metropolitan Statistical Area ("MSA") as described below.<sup>6</sup> However, such a protective measure may not be sufficient as it is race/ethnicity specific; the AFHMP must address other classes of persons protected under fair housing laws who may be negatively affected by the local preference. For instance, a preference solely based on employment in the municipality may have a disparate impact on the elderly or some persons with disabilities. In such instance, an applicant residing in the community who is age 62 or older or is a person with a disability must be given the benefit of the employment preference.

<sup>6</sup> Note: This protective measure may not be dispositive with respect to discriminatory effects. For example, the non-local applicant pool may contain a disproportionately large percent of minorities, and therefore adjusting the local preference pool to reflect demographics of the regional area may not sufficiently address the discriminatory effect that the local preference has on minority applicants. Therefore, characteristics of the non-local applicant pool should continually be evaluated.

##### b. Lottery Process

(1) To avoid discriminatory effects in violation of applicable fair housing laws, the following procedure should be followed unless an alternative method for avoiding disparate impact (such as lowering the original % for local preference as needed to reflect demographic statistics of the MSA) is approved by the Subsidizing Agency. If the project receives HUD financing, HUD standards must be followed.

(2) A lottery for projects including a local preference should have two applicant pools: a local preference pool and an open pool. After the application deadline has passed, the Developer should determine the number of local resident minority households there are in the municipality and the % of minorities in the local preference pool. If the % of minority local resident households in the local preference pool is less

than the % of minorities in the surrounding HUD-defined area, the Developer should make the following adjustments to the local preference pool:

(a) The Developer should hold a preliminary lottery comprised of all minority applicants who did not qualify for the local preference pool and rank the applicants in order of drawing.

(b) Minority applicants should then be added to the local preference pool in order of their rankings until the % of minority applicants in the local preference pool is equal to the % of minorities in the surrounding HUD-defined area.

(c) Applicants should be entered into all pools for which they qualify. For example, a local resident should be included in the local preference pool and the open pool.

(d) Minorities should be identified in accordance with the classifications established by HUD and the U.S. Census Bureau, which are the racial classifications: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

#### **E. Household Size Requirements**

In order to make the best use of limited affordable housing resources, household size should be appropriate for the number of bedrooms in the home. Minimum household standards shall be established and shall conform with the following requirements. A "household" shall mean two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

##### **1. Preferences.**

Lottery drawings shall result in each applicant being given a ranking among other applicants with households receiving preference for units based on the above criteria below.

##### **a. First Preference**

Within an applicant pool first preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

(1) There is at least one occupant per bedroom.<sup>7</sup>

7 Households with disabilities must not be excluded from a preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.

(2) A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.

(3) A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.

(4) A household may count an unborn child as a household member. The household must submit proof of pregnancy with the application.

(5) If the applicant is in the process of a divorce or separation, the applicant must provide proof that the divorce or separation has begun or has been finalized, as set forth in the application.

b. Second Preference

Within an applicant pool second preference shall be given to households requiring the number of bedrooms in the unit minus one, based on the above criteria.

c. Third Preference

Within an applicant pool third preference shall be given to households requiring the number of bedrooms in the unit minus two, based on the above criteria.

2. Maximum Household Size

Household size shall not exceed, nor may maximum allowable household size be more restrictive than, State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400).

8 Note, however, that fair housing exceptions may apply: see HUD Fair Housing Enforcement—Occupancy Standards Notice of Statement of Policy, Docket No. FR-4405-N-01 (1998).

9 In the case of project-based Section 8 properties where resident selection is to be performed by the housing authority pursuant to a Section 8 waiting list, a lottery procedure is not required.

10 Only applicants who are eligible for a local preference, where applicable, shall be entered into a local preference lottery pool.

**A. Lotteries and Application Process**

1. Lottery Application

a. “First Come, First Served”

Resident selection for affordable units must generally be based on a lottery, although in some cases it may be based on another fair and equitable procedure approved by the Subsidizing Agency.<sup>9</sup> A “first-come, first-serve procedure,” generally is not permissible as it is likely to disadvantage non-local applicants or may otherwise present an impediment to equal housing opportunity for some applicants, including some applicants with disabilities. However, first-come, first-serve may be permissible in circumstances for which a lottery or other random selection procedure would be unduly burdensome or impracticable, including for individual homeownership units after the initial lottery.

b. Application Period.

The application period should be at least 60 days. To ensure the fairness of the application process, applicants must not be required to deliver application materials and instead must be permitted to mail them or submit by alternative means such as fax or e-mail.

c. Application Contents and Verification

(1) The lottery application must address a household’s income, assets, size and composition, minority status (optional disclosure by the household), eligibility as a first-time buyer (for ownership units), and eligibility for local preference

(2) The lottery administrator shall request verification to verify eligibility; e.g., for homeownership units, three prior year tax returns with the W2 form and for rental housing, one-year prior tax return with the W2 form; 5 most recent pay stubs for all members of the household who are working, three most recent bank statements and other materials necessary to verify income or assets. **Only applicants who meet the applicable eligibility requirements shall be entered into a lottery.**

(May 2013 update: clarification that “first come, first serve” generally is not permitted as a selection process.)

## 2. Lottery Procedure

### a. General

(1) Once all required information has been received, qualified applicants should be assigned a registration number. Only applicants who meet the applicable eligibility requirements shall be entered into a lottery.<sup>10</sup> The lottery shall be conducted after any appeals related to the project have been completed and all permits or approvals related to the project have received final action.

(2) Ballots with the registration number for applicant households are placed in **all** lottery pools for which they qualify. The ballots are randomly drawn and listed in the order drawn, by pool. If a project has units with different numbers of bedrooms, units are then awarded (largest units first) by proceeding down the list to the first household on the list that is of appropriate size for the largest unit available according to the appropriate-unit-size criteria established for the lottery. Once all larger units have been assigned to appropriately sized households in this manner, the lottery administrator returns to the top of the list and selects appropriately sized households for smaller units. This process continues until all available units have been assigned to appropriately sized applicant households.

(3) The lottery should ordinarily be held at a public, wheelchair accessible location.

### b. Deposits/Fees

(1) Prohibited - Successful lottery participants cannot be required to pay any fee or deposit to hold a unit pending construction completion nor can applicants be required to pay any form of fee or deposit to be placed on a wait list.

(2) Permitted – The foregoing language shall not prevent an Owner from requiring a deposit from a home buyer upon signing an offer and/or purchase and sales agreement, nor at the time that the Owner is offering to lease a specific rental unit to the applicant household. In the latter instance, the deposit shall not exceed the amount that the Owner would otherwise be permitted to require as a security deposit.

### c. Accessible Units/Units with Adaptive Features; Reasonable Accommodations

(1) If the project includes units that are fully accessible, or units that have adaptive features (also commonly referred to as “adaptable” units), for occupancy by persons with mobility impairments or hearing, vision or other sensory impairments, first preference (regardless of applicant pool) for those units shall be given to persons with disabilities who need such units, including single person households, in conformity with state and federal civil rights laws. This preference applies to fully accessible units (e.g., in projects in which 5% of the total units are to be wheelchair accessible and 2% are to be communications accessible in accordance with applicable accessibility standards).<sup>11</sup> In projects that do not have such units but that have units with adaptive features<sup>12</sup> for persons with mobility impairments and/or hearing, vision or other sensory impairments, this preference also applies to the units with adaptive features; however, such a preference is not required to exceed 5% (mobility) or 2% (sensory) of the total units under these guidelines.

<sup>11</sup> e.g., Massachusetts Architectural Access Board (MAAB) (“Group 2 units”), Uniform Federal Accessibility Standards (UFAS), and 2010 ADA Standards.

<sup>12</sup> e.g., in accordance with the Fair Housing Act Guidelines and MAAB (“Group 1 units”) standards.



(2) Fulfilling the obligation for a providing a first preference, as described above, does not limit an owner's fair housing obligations with respect to persons with disabilities. When a person with a disability is the next eligible applicant and the development contains available units with adaptive features, the applicant must be made aware of such availability and of the owner's obligation to adapt the unit as needed.

(3) The owner also has obligations to make reasonable accommodations such as granting the request for an appropriately sized first floor unit.

#### d. Wait Lists

(1) General - The lottery administrator should retain a list of households who are not awarded a unit, in the order that they were drawn from the general (non-local) pool. If any of the initial renters/buyers do not rent/purchase a unit, the unit shall be offered to the highest ranked household on that retained list.

(2) Units with Adaptive Features - Where a person with a disability is awaiting an accessible unit and a unit with adaptive features becomes available, the owner/management agent must offer to adapt the unit.

(3) Term of Wait List - The wait list generally may be retained and used to fill units for up to one year. However, other factors such as the number of households remaining on the list, the likelihood of the continuing eligibility of such households, and the demographic diversity of such households may inform the retention time of the list, subject to the approval of the Subsidizing Agency.

(4) Updating - After the initial lottery, waiting lists should be analyzed, maintained, and updated (through additional marketing) so that they remain consistent with the objectives of the housing program and are adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.

(May 2013 Update: Clarification on deposit policy and fair housing requirements with respect to accessible and/or adaptive units; no change in policy.)

#### 3. Lottery Example

This theoretical lottery has an OPEN pool that includes all applicants and a LOCAL PREFERENCE pool with only applicants from the local area.

- Total applicants in lottery: 100
- Total minority applicants: 20
- The community in which the lottery takes place falls within the HUD Boston-Cambridge-Quincy Metropolitan Statistical Area which has a minority population of 27.0%.

a. Determine the number of applicants who claim a LOCAL preference according to approved criteria.

b. Determine the number of minority applicants in the LOCAL preference pool.

c. Determine the % of minority applicants in the LOCAL preference pool.

Total Applicants in Local Preference Pool	Total Minority Applicants in Local Preference Pool	% Minority Applicants in Local Preference Pool
60	10	16.7%

Since the % of minority applicants in the LOCAL preference pool is below the % of minority residents in the HUD defined metropolitan statistical area (16.7% as opposed to 27.0%), a preliminary lottery is required.

d. The 10 minority applicants who do not have LOCAL preference are entered into a preliminary drawing and assigned a rank based on the order of their draw. Minority applicants are added to the LOCAL

Total Applicants in Supplemented Local Preference Pool	Total Minority Applicants in Supplemented Local Preference Pool	% Minority Applicants in Supplemented Local Preference Pool
69	19	27.5%

preference pool in order of their rank until the LOCAL preference pool has at least as great a % of minority applicants as the larger statistical area. In this example, 9 applicants will be added to the LOCAL preference pool to bring the % of minority applicants up to 21.827.5%.

e. Draw all ballots from the adjusted LOCAL pool and assign rankings to each household. Preference for appropriately sized households will still apply and all efforts should be made to match the size of the affordable units to the legitimate need for bedrooms of each household.

f. Once all units for LOCAL residents have been allocated, the OPEN pool should proceed in a similar manner. All LOCAL residents should have ballots in both pools, and all minority applicants that were put in the LOCAL pool should remain in the OPEN pool as well.

#### 4. Rental: Opening Waiting Lists, Re-Marketing or Continuous Marketing

Although owner/management agent standards for opening waiting lists or re-marketing to generate sufficient applications after the initial rent-up stage may vary, the following are generally applicable: the waiting list is re-opened when it contains less than the number of applicants anticipated to be placed in the next 12 months, or, if the waiting list has not closed, additional marketing is needed undertaken to generate at least enough applicants as was needed to fill the previous year's vacancies.

##### a. Minimum Application Period

At such or similar points in time, consistent with a Developer or management agent's policies and practices with respect to marketing and wait lists, when a wait list (whether for a project or a particular unit type) is re-opened or units are remarketed, a minimum application period during which applicants may receive and submit applications is required. The appropriate length of the application period may vary depending on the number of units that are or will become available. In some instances, 20 or more business days will be appropriate, but in no event shall the application period be less than 10 business days.

##### b. "First Come, First Served"

A "first-come, first-serve" method of generating the waiting list order of new applicants that apply during said application period shall not be permitted as it may present an impediment to equal housing opportunity for some applicants, including some applicants with disabilities. Therefore, a random selection or other fair and equitable procedure for purposes of adding persons to a wait list upon opening the wait list or remarketing the units must be utilized, subject to the approval of the Subsidizing Agency.<sup>13</sup> This does not require any changes to the wait list as it exists prior to adding the new applicants.

<sup>13</sup> Note: the random selection procedure requirement does not preclude the application of the larger household size and accessible/adaptable preferences described herein.

#### c. Continuous Marketing/Persons with Disabilities

If the wait list is not closed and marketing is ongoing continuously in order to generate sufficient applicants, then, so as to avoid a disparate impact on persons with disabilities who require a reasonable accommodation with the application process, including additional time to receive, complete and/or submit an application, and who therefore may be disadvantaged by wait list placement based upon the date/time of receipt of the application, the application will be date/time stamped prior to being mailed or otherwise provided to such applicants and upon submission of a complete application the household shall be placed on the wait list based upon such date/time stamp, provided that the application is returned or postmarked not more than 30 days of such date/time stamp. The ongoing affirmative and general marketing/outreach materials will contain language that explicitly gives notice of the availability of reasonable accommodations with respect to the application process and a telephone number for applicants who may want to request a reasonable accommodation and/or assistance with the application process.

For marketing requirements, see "Outreach and Marketing" and "Availability of Applications" under Sections B.6 and B.7, above.

(May 2013 Update: Explicit standards for re-opening rental housing waiting lists or re-marketing rental units.)

### **B. Homeownership**

#### 1. Household Eligibility

A Subsidizing Agency housing program may establish eligibility requirements for homebuyers. In the absence of such provisions, the following requirements shall apply.

In addition to meeting the requirements for qualifying a Project or dwelling unit for the SHI (see Section II.A), the household shall not have owned a home within three years preceding the application, with the exception of:

- a. displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;
- b. single parents, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom the individual has custody or joint custody, or is pregnant);
- c. households where at least one household member is 55 or over;
- d. households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
- e. households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.

**Individuals who have a financial interest in the development and their families shall not be eligible.**

## 2. Final Qualification and Closing

### a. Securing Financing.

(1) Once the lottery has been completed, applicants selected to purchase units must be given a reasonable pre-specified time period in which they must secure financing.

(2) The Developer should invite the lottery winners to a loan application workshop.

(3) The Developer should make prior arrangements with local financial institutions with respect to financing qualified purchasers. Often such institutions will give preliminary approvals of loans, which make the remainder of the process more efficient for all parties. However, **applicants cannot be required to use a specific lender for their pre-approval letter or their mortgage.**

(4) Applicants should be made aware that they should confirm that their lender accepts the "Universal Deed Rider" employed by the Subsidizing Agencies.

(5) Non-household members should not be permitted as co-signers of the mortgage.

### b. Approval by Subsidizing Agency

Before a Purchase and Sale Agreement is signed, the lottery agent should submit income and asset documentation of the applicant to the Subsidizing Agency. Income verification should include tax returns and W-2s from the past three years, five most recent pay stubs, three months recent bank statements and 401 K reports, reliable documentation as to other sources of income and assets. The Subsidizing Agency will then verify that the household's annual income does not exceed 80% of the area median income, or such lower income limit as may have been established for the particular project. The Subsidizing Agency also will verify that household assets do not exceed the maximum allowed. **Closing of the sale will also be contingent on the Subsidizing Agency's approval of the buyer's financing.**

## 3. Resales

### a. Ongoing AFHMP Requirements

AFHMP requirements apply to the housing for its duration. The AFHMP must include a plan, satisfactory to the Subsidizing Agency, to address AFHMP requirements upon resale. The proposal must, at a minimum, require that units for re-sale to eligible purchasers be listed with CHAPA's MassAccess site and MAHA's homeownership lottery sites as described above and establish minimum public advertising requirements. The proposal cannot impose the AFHMP requirements upon a homeowner other than requiring compliance with requirements of a Use Restriction, reasonable public advertising, and listing with CHAPA and MAHA.

### b. "Ready-Buyer" List

A "ready-buyer" list of eligible buyers maintained by the municipality or other local entity is encouraged. This list may be created through local, regional, and statewide lists and resources. As stated above, the list should continually be analyzed, maintained, and updated (through additional marketing) so that it remains consistent with the objectives of the housing program and is adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.



## **APPENDIX B**

# **Summary of Affordable Housing Funding Resources**



## Summary of Affordable Housing Funding Resources

Those programs that may be appropriate to support affordable housing development activity in the Town of Ashby are described below.

### Introduction

While comprehensive permits typically do not involve external public subsidies but use internal subsidies by which the market units in fact subsidize the affordable ones, communities are finding that they also require public subsidies to cover the costs of affordable or mixed-income residential development and need to access a range of programs through the state and federal government and other financial institutions to accomplish their objectives and meet affordable housing goals. Because the costs of development are typically significantly higher than the rents or purchase prices that low-and moderate-income tenants can afford, multiple layers of subsidies are often required to fill the gaps. Sometimes even Chapter 40B developments are finding it useful to apply for external subsidies to increase the numbers of affordable units, to target units to lower income or special needs populations, or to fill gaps that market rates cannot fully cover.

It is likely that a number of financial and technical resources will be required to produce affordable units in Ashby. The following material describes some of the programs that may be applicable. However, it should be noted that all of these programs are subject to change and new programs can also become available. Therefore, further research and verification of availability should be conducted once the community has decided how it would like to proceed.

The state requires applicants to submit a One Stop Application for most of its housing subsidy programs in an effort to standardize the application process across agencies and programs. A Notice of Funding Availability (NOFA) is issued by the state usually twice annually for its rental programs and homeownership initiatives. Using the One Stop Application, applicants can apply to several programs simultaneously to support the funding needs of a particular project.

### 1. Community Preservation Act (CPA)

A minimum of 10% of funds collected by communities that adopt the Community Preservation Act (CPA) must be expended for affordable housing purposes. The housing is to be for low and moderate-income individuals and families, including low and moderate-income seniors. Under CPA's definition of affordable housing moderate income is less than 100%, and low income is less than 80% of U.S. HUD Area Wide Median Income. As indicated within this Housing Production Plan, for a family of four in Ashby the low-income limit is \$63,900.

The CPA law allows for funds to be used for the *"acquisition, creation, preservation and support of community housing; and for the rehabilitation and restoration of...community housing that is acquired or created"* under CPA funding. It is important to highlight that CPA funds can be used for housing rehabilitation and restoration, but **only if the housing unit(s) were acquired or created with CPA funds** (emphasis added).

The Massachusetts Housing Partnership (MHP) and the Citizens' Housing and Planning Association (CHAPA) have prepared "A Guidebook for CPA and Affordable Housing" that has detailed information on



how the Town of Ashby can use CPA funds to support local housing efforts. The Guidebook can be downloaded from MHP's website for CPA resources at: [http://www.mhp.net/community\\_initiatives/resources.php?page\\_function=list&resource\\_category\\_id=51](http://www.mhp.net/community_initiatives/resources.php?page_function=list&resource_category_id=51). The Guidebook is the last document posted on this webpage. Other CPA housing-related resources are also available from MHP under the resources webpage.

The Community Preservation Coalition (CPC) is another excellent resource for the Town of Ashby. CPC's website provides general information about the CPA at <http://www.communitypreservation.org/>. In addition, CPC has provided examples of how other communities have utilized CPA towards the development of affordable housing at their "Community Housing Success Stories" website at: <http://www.communitypreservation.org/success-stories-type/7/Community%20Housing>.

## 2. HOME Program

HUD created the HOME Program in 1990 to provide grants to states, larger cities and consortia of smaller cities and towns to do the following:

- Produce rental housing;
- Provide rehabilitation loans and grants, including lead paint removal and accessibility modifications, for rental and owner-occupied properties;
- Offer tenant-based rental assistance (two-year subsidies); and/or
- Assist first-time homebuyers.

The HOME Program funding is targeted to homebuyers or homeowners earning no more than 80% of median income, and to rental units where at least 90% of the units must be affordable and occupied by households earning no more than 60% of median income, the balance to those earning within 80% of median. Moreover, for those rental projects with five or more units, at least 20% of the units must be reserved for households earning less than 50% of median income.

In addition to income guidelines, the HOME Program specifies the need for deed restrictions, resale requirements, and maximum sales prices or rentals.

Because Ashby is not an entitlement community, meaning that it is not automatically entitled to receive HOME funding based on HUD's funding formula, the Town would need to join a consortium of other smaller towns and cities to receive funding or submit funding applications to DHCD on a project by project basis through its One Stop Application. The benefit of joining a consortium is that funding is provided by formula on an annual basis, assuring Ashby of a steady flow of this flexible funding source.

The HOME Rental Program is targeted to the acquisition and rehabilitation of multifamily distressed properties or new construction of multi-family rental housing from five to fifty units. Once again, the maximum subsidy per project is \$750,000 and the maximum subsidy per unit in localities that receive HOME or CDBG funds directly from HUD is \$50,000 (these communities should also include a commitment of local funds in the project). Those communities that do not receive HOME or CDBG funds directly from HUD, like Ashby, can apply for up to \$65,000 per unit. Subsidies are in the form of deferred loans at 0% interest for 30 years. State HOME funding cannot be combined with another state subsidy program with several exceptions including the Low-Income Housing Tax Credits, HIF and the Soft Second Program.

## 3. Community Development Block Grant Program (CDBG)

The **Massachusetts Small Cities Program** that has a set-aside of Community Development Block Grant (CDBG) funds to support a range of eligible activities including housing development. However, at least 70% of the money must provide benefits to households earning within 80% of median income. This money is for those non-entitlement localities that do not receive CDBG funds directly from HUD. Funds are awarded on a competitive basis through Notices of Funding Availability with specific due dates or through applications reviewed on a rolling basis throughout the year, depending on the specific program. This funding supports a variety of specific programs.

There are other programs funded through the Community Development Block Grant Small Cities Program for both homeownership and rental projects. A number of the special initiatives are directed to communities with high-statistical community-wide needs; however, the **Community Development Fund II** is targeted to communities with lower needs scores that have not received CDBG funds in recent years. This may be the source of CDBG funding for Ashby to explore besides HDSP described above. Funding is also awarded competitively through an annual Notice of Funding Availability. DHCD also has a **Reserve Fund** for CDBG-eligible projects that did not receive funding from other CDBG funded programs or for innovative projects.

#### 4. Housing Stabilization Fund (HSF)

The State's Housing Stabilization Fund (HSF) was established in 1993 through a Housing Bond bill to support housing rehabilitation through a variety of housing activities including homeownership (most of this funding has been allocated for the MHP Soft Second Program) and rental project development. The state subsequently issued additional bond bills to provide more funding. The HSF Rehabilitation Initiative is targeted to households with incomes within 80% of median income, with resale or subsequent tenancy for households within 100% of median income. The funds can be used for grants or loans through state and local agencies, housing authorities and community development corporations with the ability to subcontract to other entities.

The funds have been used to match local HOME program funding, to fund demolition, and to support the acquisition and rehabilitation of affordable housing. In addition to a program directed to the rehabilitation of abandoned, distressed or foreclosed properties, the HSF provides funds to municipalities for local revitalization programs directed to the creation or preservation of rental projects. As with HOME, the maximum amount available per project is \$750,000 and the maximum per unit is \$65,000 for communities that do not receive HOME or CDBG funds directly from HUD, and \$50,000 for those that do. Communities can apply for HSF funding biannually through the One Stop Application.

#### 5. Low Income Housing Tax Credit Program

The Low-Income Housing Tax Credit Program was created in 1986 by the Federal Government to offer tax credits to investors in housing development projects that include some low-income units. The tax credit program is often the centerpiece program in any affordable rental project because it brings in valuable equity funds. Tax credits are either for 4% or 9% of the development or rehab costs for each affordable unit for a ten-year period. The 4% credits have a present value of 30% of the development costs, except for the costs of land, and the 9% credit have a present value equal to 70% of the costs of developing the affordable units, with the exception of land. Both the 4% and 9% credits can be sold to investors for close to their present values.

The Federal Government limits the 9% credits and consequently there is some competition for them, nevertheless, most tax credit projects in Massachusetts are financed through the 9% credit. Private investors, such as banks or corporations, purchase the tax credits for about 80 cents on the dollar, and their money serves as equity in a project, reducing the amount of the debt service and consequently the rents. The program mandates that at least 20% of the units must be made affordable to households earning within 50% of median income or 40% of the units must be affordable to households earning up to 60% of median income. Those projects that receive the 9% tax credits must produce much higher %s of affordable units.

The Massachusetts Legislature has enacted a comparable state tax credit program, modeled after the federal tax credit program. The One Stop Application is also used to apply for this source of funding.

#### 6. Affordable Housing Trust Fund

The Affordable Housing Trust Fund (AHTF) was established by an act of the State Legislature and is codified under Chapter 121-D of the Massachusetts General Laws. The AHTF operates out of DHCD and is administered by MassHousing with guidance provided by an Advisory Committee of housing advocates. The purpose of the fund is to support the creation/preservation of housing that is affordable to people with incomes that do not exceed 110% of the area median income. The AHTF can be used to support the acquisition, development and/or preservation of affordable housing units.

AHTF assistance can include:

- Deferred payment loans, low/no-interest amortizing loans.
- Down payment and closing cost assistance for first-time homebuyers.
- Credit enhancements and mortgage insurance guarantees.
- Matching funds for municipalities that sponsor affordable housing projects.
- Matching funds for employer-based housing and capital grants for public housing.

Funds can be used to build or renovate new affordable housing, preserve the affordability of subsidized expiring use housing, and renovate public housing. While the fund has the flexibility of serving households with incomes up to 110%, preferences for funding will be directed to projects involving the production of new affordable units for families earning below 80% of median income. The program also includes a set-aside for projects that serve homeless households or those earning below 30% of median income. Once again, the One Stop Application is used to apply for funding, typically through the availability of two funding rounds per year.

#### 7. Housing Innovations Fund (HIF)

The State also administers the Housing Innovations Fund (HIF) that was created by a 1987 bond bill and expanded under two subsequent bond bills to provide a 5% deferred loan to non-profit organizations for no more than \$500,000 per project or up to 30% of the costs associated with developing alternative forms of housing including limited equity coops, mutual housing, single-room occupancy housing, special needs housing, transitional housing, domestic violence shelters and congregate housing. At least 25% of the units must be reserved for households earning less than 80% of median income and another 25% for those earning within 50% of area median income. HIF can also be used with other state subsidy programs including HOME, HSF and Low-Income Housing Tax Credits. The Community Economic

Development Assistance Corporation (CEDAC) administers this program. Applicants are required to complete the One-Stop Application.

#### 8. Federal Home Loan Bank Board's Affordable Housing Program (AHP)

Another potential source of funding for both homeownership and rental projects is the Federal Home Loan Bank Board's Affordable Housing Program (AHP) that provides subsidies to projects targeted to households earning between 50% and 80% of median income, with up to \$300,000 available per project. This funding is directed to filling existing financial gaps in low- and moderate-income affordable housing projects. There are typically two competitive funding rounds per year for this program.

#### 9. MHP Permanent Rental Financing Program

The State also provides several financing programs for rental projects through the Massachusetts Housing Partnership Fund. The Permanent Rental Financing Program provides long-term, fixed-rate permanent financing for rental projects of five or more units from \$100,000 loans to amounts of \$2 million. At least 20% of the units must be affordable to households earning less than 50% of median income or at least 40% of the units must be affordable to households earning less than 60% of median income or at least 50% of the units must be affordable to households earning less than 80% of median income. MHP also administers the Permanent Plus Program targeted to multi-family housing or SRO properties with five or more units where at least 20% of the units are affordable to households earning less than 50% of median income. The program combines MHP's permanent financing with a 0% deferred loan of up to \$40,000 per affordable unit up to a maximum of \$500,000 per project. No other subsidy funds are allowed in this program. The Bridge Financing Program offers bridge loans of up to eight years ranging from \$250,000 to \$5 million to projects involving Low Income Housing Tax Credits. Applicants should contact MHP directly to obtain additional information on the program and how to apply.

#### 10. OneSource Program

The Massachusetts Housing Investment Corporation (MHIC) is a private, non-profit corporation that since 1991 has provided financing for affordable housing developments and equity for projects that involve the federal Low-Income Housing Tax Credit Program. MHIC raises money from area banks to fund its loan pool and invest in the tax credits. In order to qualify for MHIC's OneSource financing, the project must include a significant number of affordable units, such that 20% to 25% of the units are affordable to households earning within 80% of median income. Interest rates are typically one point over prime and there is a 1% commitment fee. MHIC loans range from \$250,000 to several million, with a minimum project size of six units. Financing can be used for both rental and homeownership projects, for rehab and new construction, also covering acquisition costs with quick turn-around times for applications of less than a month (an appraisal is required). The MHIC and MHP work closely together to coordinate MHIC's construction financing with MHP's permanent take-out through the OneSource Program, making their forms compatible and utilizing the same attorneys to expedite and reduce costs associated with obtaining financing.

#### 11. Section 8 Rental Assistance

An important low-income housing resource is the Section 8 Program that provides rental assistance to help low- and moderate-income households pay their rent. In addition to the federal Section 8 Program, the state also provides rental subsidies through the Massachusetts Rental Voucher Program as well as three smaller programs directed to those with special needs. These rental subsidy programs are administered by the state or through local housing authorities and regional non-profit housing organizations. Rent subsidies take two basic forms: either granted directly to tenants or committed to specific projects through special Project-based rental assistance. Most programs require households to pay a minimum % of their adjusted income (typically 30%) for housing (rent and utilities) with the government paying the difference between the household's contribution and the actual rent.

#### 12. District Improvement Financing Program (DIF)

The District Improvement Financing Program (DIF) is administered by the state's Office of Business Development to enable municipalities to finance public works and infrastructure by pledging future incremental taxes resulting from growth within a designated area to service financing obligations. This Program, in combination with others, can be helpful in developing or redeveloping target areas of a community, including the promotion of mixed-uses and smart growth. Municipalities submit a standard application and follow a prescribed application process directed by the Office of Business Development in coordination with the Economic Assistance Coordinating Council.

#### 13. Urban Center Housing Tax Increment Financing Zone (UCH-TIF)

The Urban Center Housing Tax Increment Financing Zone Program (UCH-TIF) is a relatively new state initiative designed to give cities and towns the ability to promote residential and commercial development in commercial centers through tax increment financing that provides a real estate tax exemption on all or part of the increased value (the "increment") of the improved real estate. The development must be primarily residential and this program can be combined with grants and loans from other local, state and federal development programs. An important purpose of the program is to increase the amount of affordable housing for households earning at or below 80% of area median income and requires that 25% of new housing to be built in the zone be affordable, although the Department of Housing and Community Development may approve a lesser % where necessary to insure financial feasibility. In order to take advantage of the program, a municipality needs to adopt a detailed UCH-TIF Plan and submit it to DHCD for approval.

#### 14. Elder Mixed-Income

Managed through MassHousing, developments financed through the Elder Mixed-Income program serve elders who wish to live in independent rental apartments with on-site access to supportive services. It is intended to assist developers of rental housing to fill a niche between conventional elderly housing without services and full-service personal care programs. At least 20% of the units must be reserved for households earning less than 50% of the area median income. The remaining units may be rented at market rates.

For more information on the Elder Mixed-Income program, visit MassHousing's Elder Mixed-Income program website at

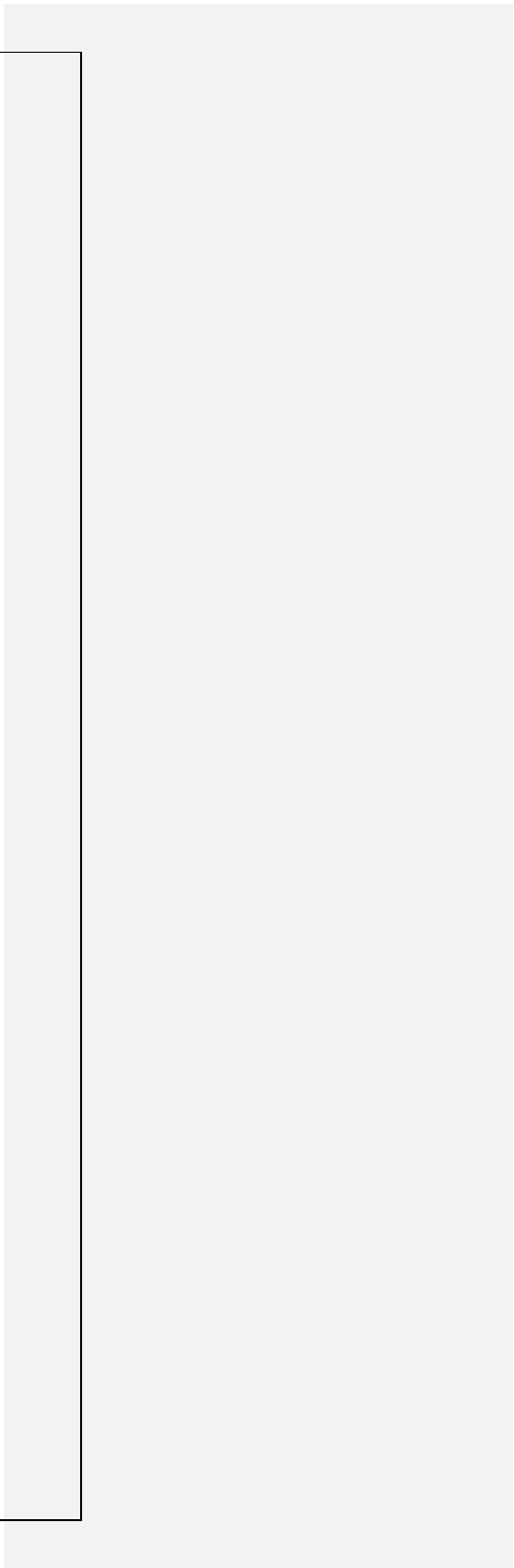
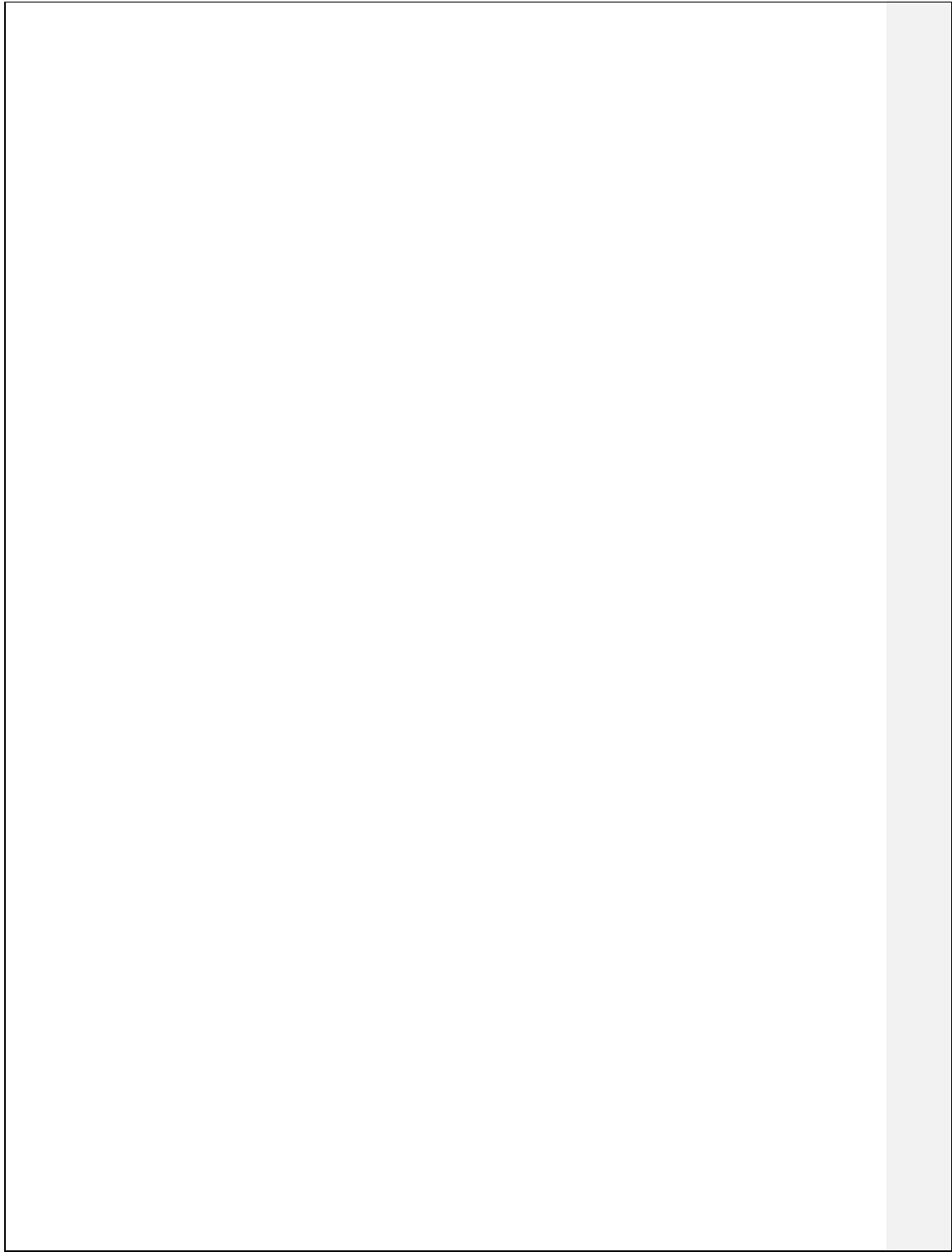
[https://www.masshousing.com/portal/server.pt?open=514&objID=232&qid=13344326&rank=2&parentname=SearchResult&parentid=2&mode=2&in\\_hi\\_userid=2&cached=true](https://www.masshousing.com/portal/server.pt?open=514&objID=232&qid=13344326&rank=2&parentname=SearchResult&parentid=2&mode=2&in_hi_userid=2&cached=true) or contact Charles Gladstone in MassHousing's Rental Lending Division at 617.854.1362.

#### 15. U.S. HUD Section 202 Supportive Housing for the Elderly Program

HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable. The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (Section 811).

Private nonprofit organizations can apply to develop a Section 202 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 % of the HUD-approved capital advance, up to a maximum of \$25,000 for national sponsors or \$10,000 for other sponsors. Public entities are not eligible for funding under this program. As the Town would not be eligible it can partner with a private nonprofit organization. One example is the Gardner-based RCAP Solutions. RCAP Solutions has developed elderly housing under the HUD 202 Program for the towns of Bolton and Townsend. For Townsend, RCAP Solutions recently completed a 36-unit HUD 202 Affordable Elderly Housing Development called "Townsend Woods". Occupancy in Section 202 housing is open to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy.

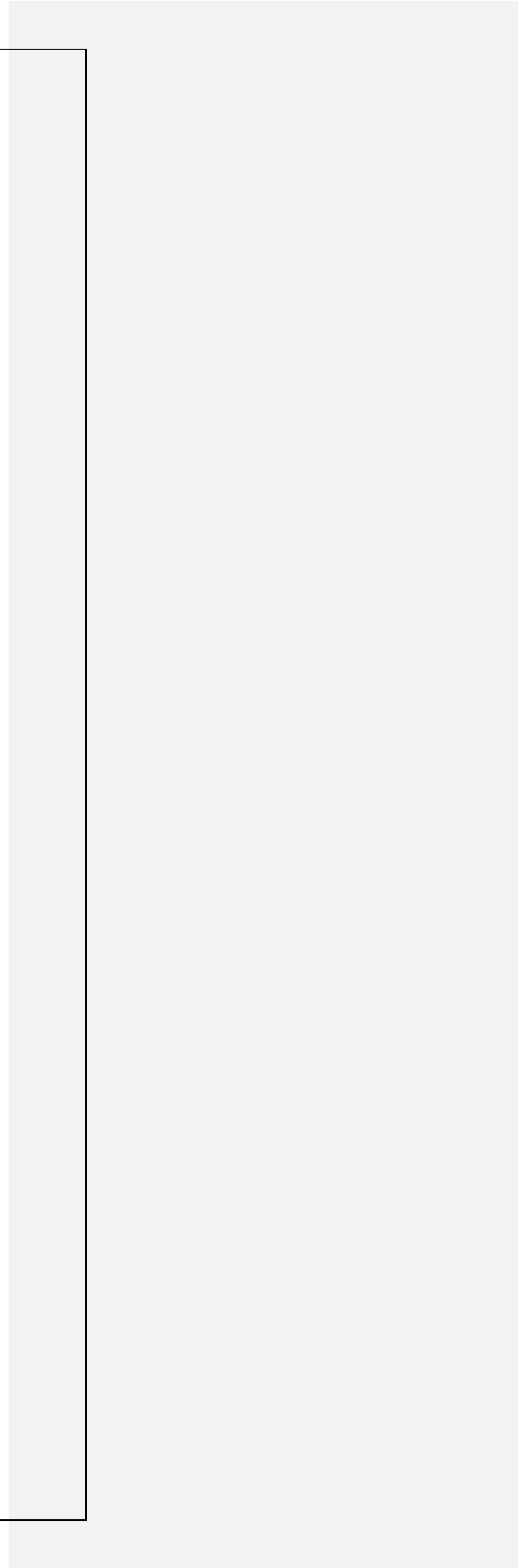
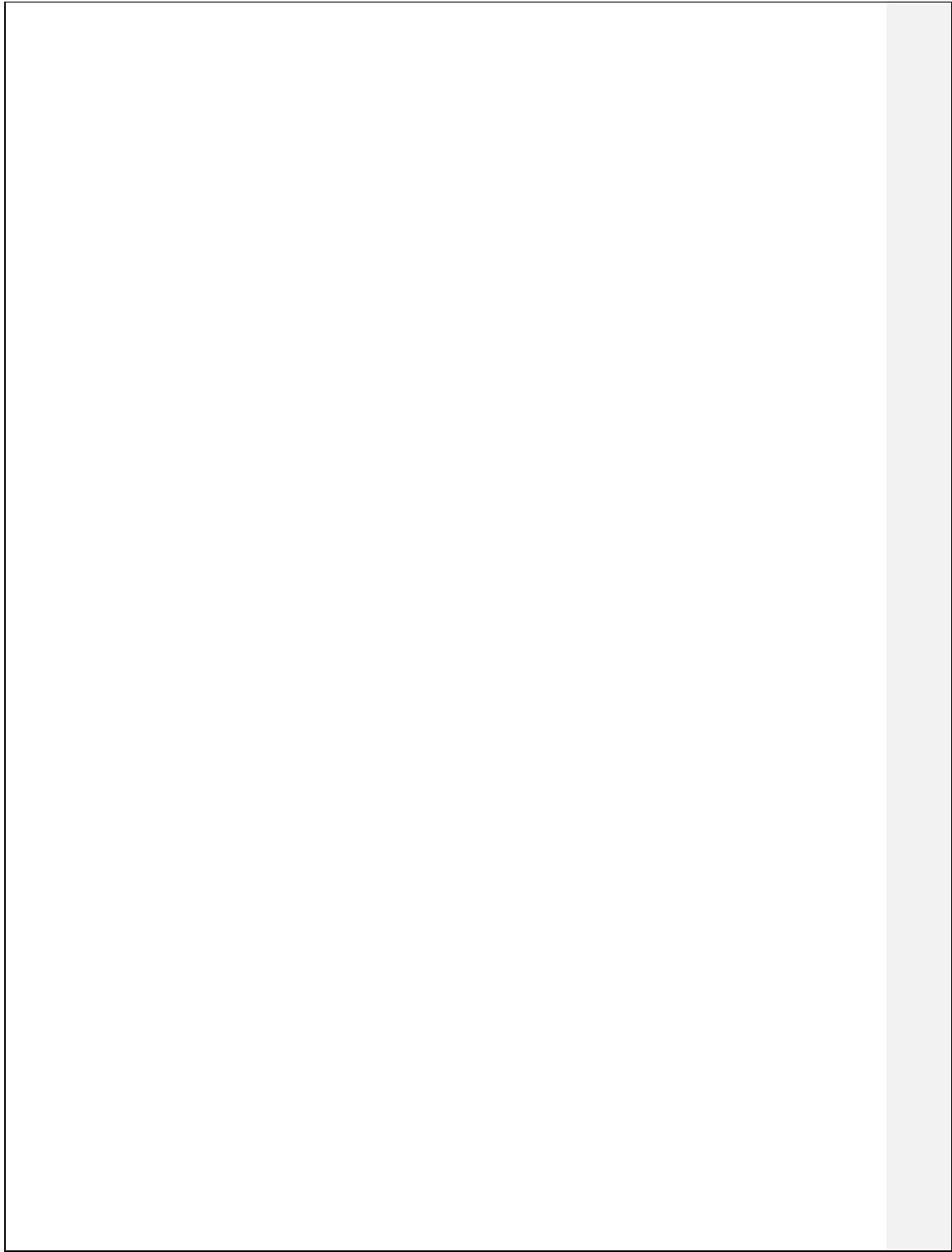
Development of elderly housing under the Section 202 program can take multiple years from project conception to construction to occupancy. In addition to the program being very competitive, recent Federal budget cuts have led to a decrease in available funding. For more information on the Section 202 Supportive Housing for the Elderly Program, visit HUD's Section 202 Program website at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/mfh/progdesc/eld202](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/eld202).



## **APPENDIX C**

# **Interagency Agreement Regarding Housing Opportunities for Families with Children**





## INTERAGENCY AGREEMENT

### Regarding Housing Opportunities for Families with Children

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

### Background

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

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

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

### Definitions

- 1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").
- 2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



#### Agreements

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

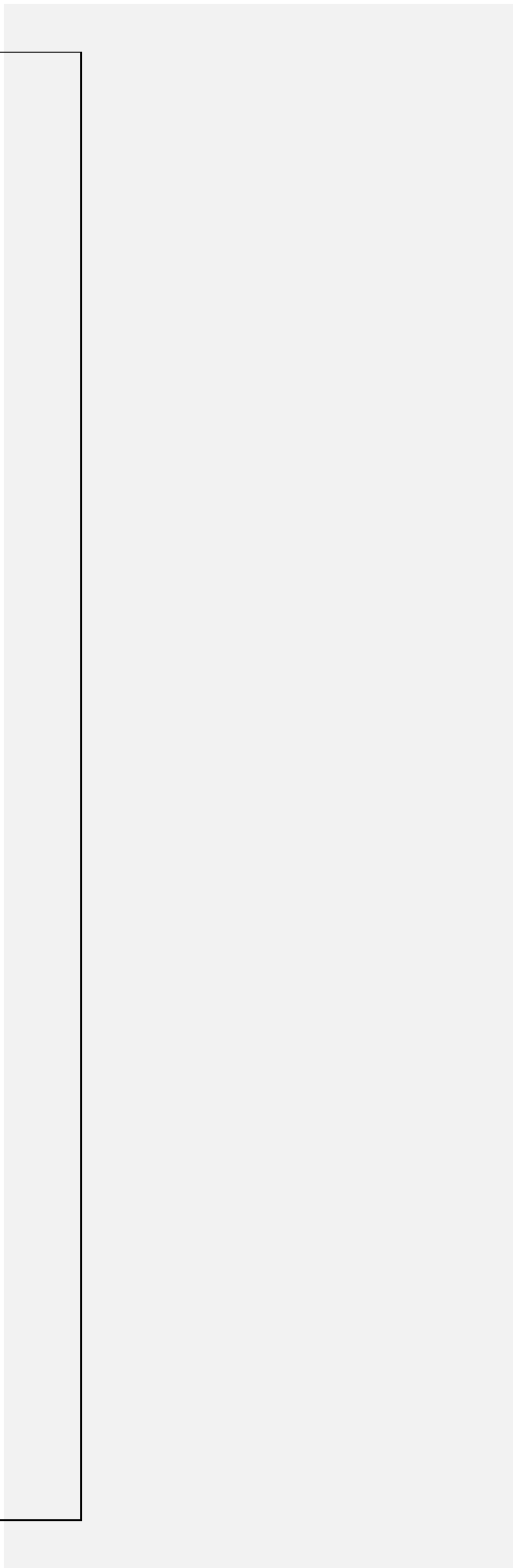
#### Bedroom Mix Policy

- 1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.
- 2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.
- 3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:
  - (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
  - (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.
- 4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.
- 5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



## **APPENDIX D**

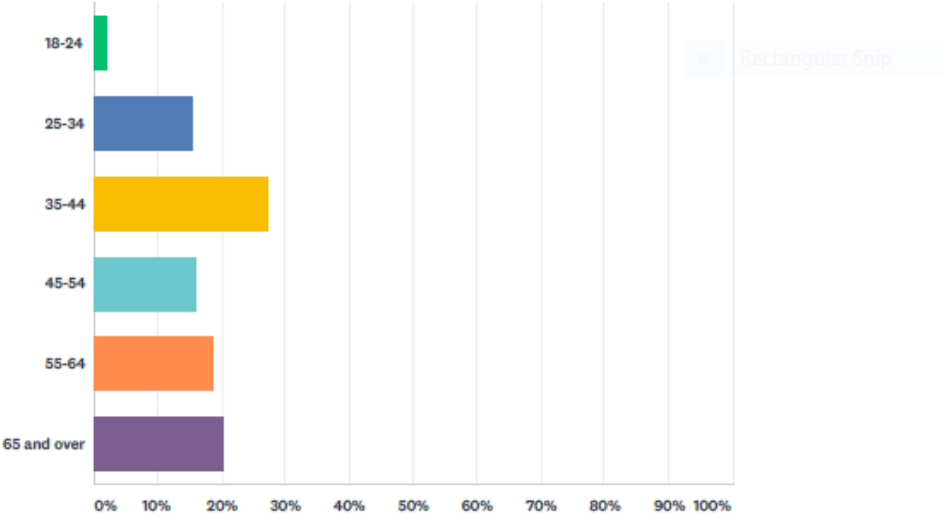
# **2018 Ashby Housing Needs Survey**



Ashby Housing Needs Survey

Q1 What is your age?

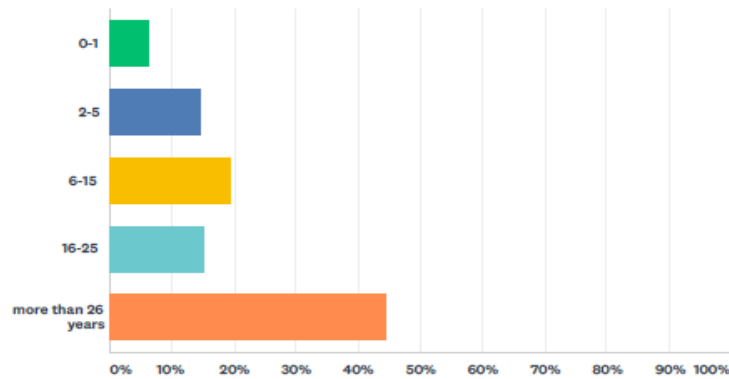
Answered: 143 Skipped: 2



ANSWER CHOICES	RESPONSES	
18-24	2.10%	3
25-34	15.38%	22
35-44	27.27%	39
45-54	16.08%	23
55-64	18.88%	27
65 and over	20.28%	29
TOTAL		143

## Q2 How many years have you lived in Ashby?

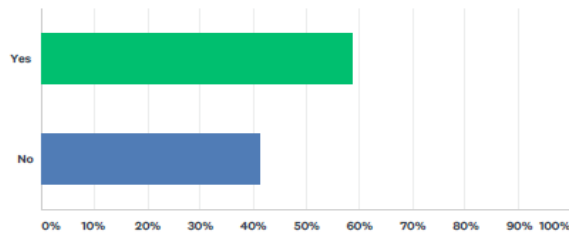
Answered: 144 Skipped: 1



ANSWER CHOICES	RESPONSES	
0-1	6.25%	9
2-5	14.58%	21
6-15	19.44%	28
16-25	15.28%	22
more than 26 years	44.44%	64
TOTAL		144

Q3 According to the State of Massachusetts, "Affordable Housing" is defined as your monthly housing cost being 30% or less of your household's monthly income. Do you spend 30% or more of your household income on monthly housing costs (mortgage or rent, taxes, and insurance)?

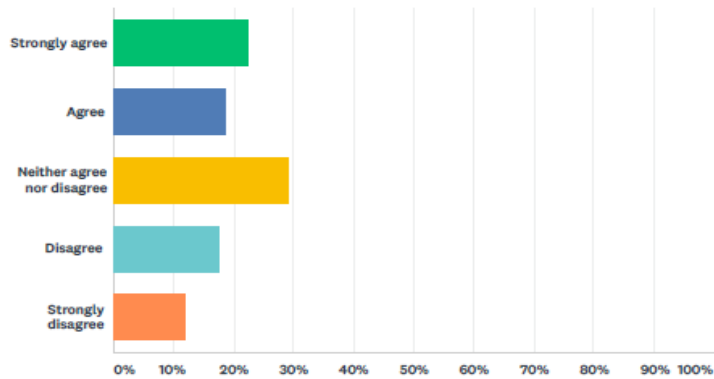
Answered: 143 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	58.74%	84
No	41.26%	59
TOTAL		143

#### Q4 It is difficult to find affordable housing in Ashby.

Answered: 143 Skipped: 2

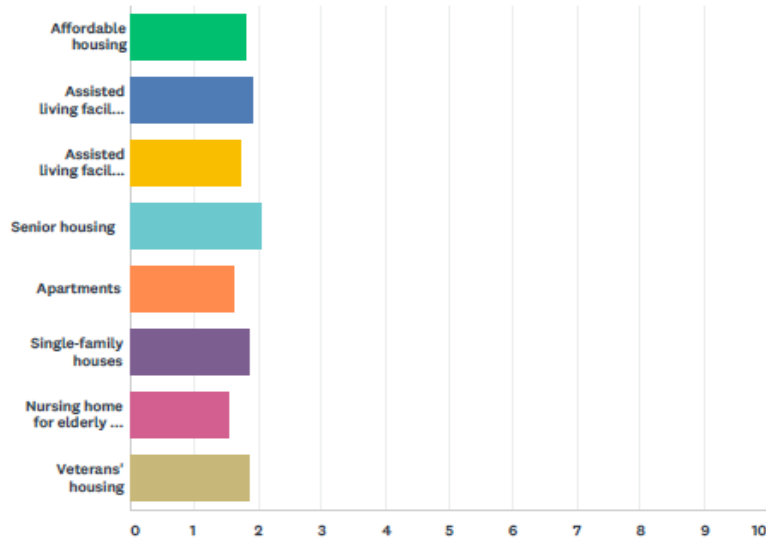


ANSWER CHOICES	RESPONSES	
Strongly agree	22.38%	32
Agree	18.88%	27
Neither agree nor disagree	29.37%	42
Disagree	17.48%	25
Strongly disagree	11.89%	17
Total Respondents: 143		



**Q5 As they relate to the Ashby community, rate the need for each housing type below.**

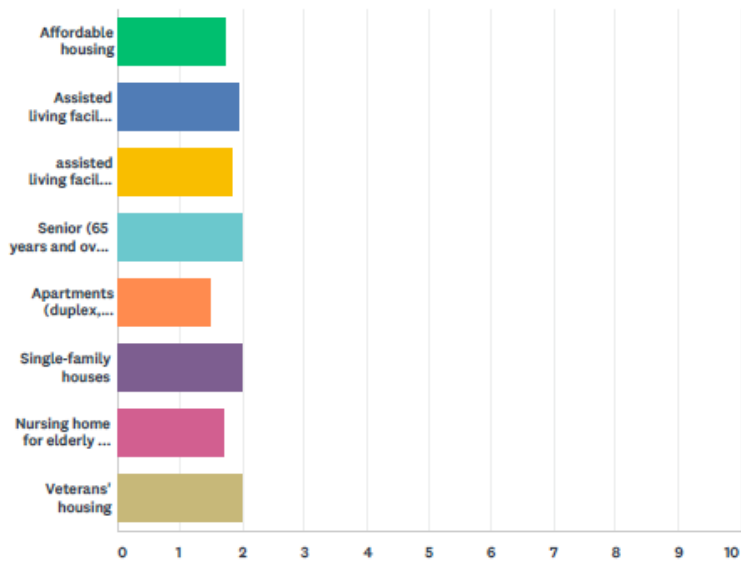
Answered: 145 Skipped: 0



	THERE IS NO NEED FOR THIS TYPE OF HOUSING	THERE IS A SMALL NEED FOR THIS TYPE OF HOUSING	THERE IS A VERY HIGH NEED FOR THIS TYPE OF HOUSING	TOTAL	WEIGHTED AVERAGE
Affordable housing	40.56% 58	37.06% 53	22.38% 32	143	1.82
Assisted living facility for the elderly	34.72% 50	38.89% 56	26.39% 38	144	1.92
Assisted living facility for the disabled	41.67% 60	43.06% 62	15.28% 22	144	1.74
Senior housing	29.37% 42	35.66% 51	34.97% 50	143	2.06
Apartments	51.41% 73	34.51% 49	14.08% 20	142	1.63
Single-family houses	35.46% 50	41.84% 59	22.70% 32	141	1.87
Nursing home for elderly and disabled	57.34% 82	31.47% 45	11.19% 16	143	1.54
Veterans' housing	31.43% 44	48.57% 68	20.00% 28	140	1.89

Q6 How open would you be to the following types of housing being built in Ashby?

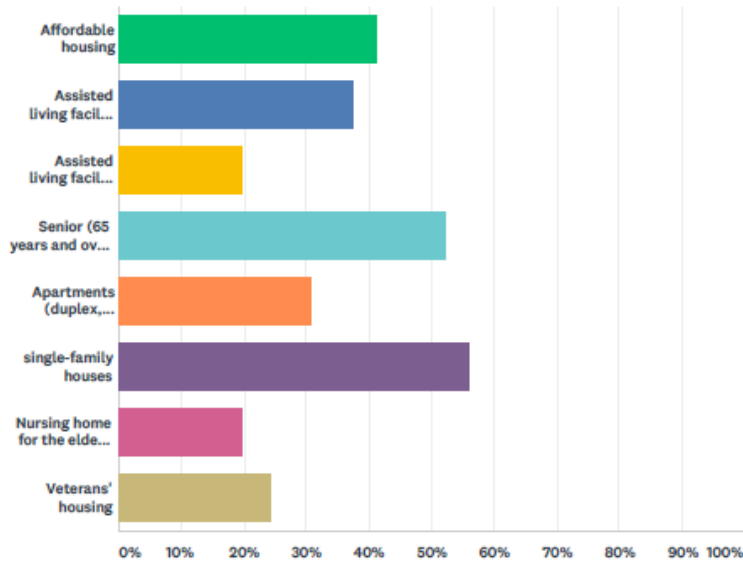
Answered: 145 Skipped: 0



	I WOULD NOT BE SUPPORTIVE	I AM SUPPORTIVE	I AM VERY SUPPORTIVE	TOTAL	WEIGHTED AVERAGE
Affordable housing	47.92% 69	31.25% 45	20.83% 30	144	1.73
Assisted living facility for the elderly	29.58% 42	46.48% 66	23.94% 34	142	1.94
assisted living facility for the disabled	34.03% 49	47.92% 69	18.06% 26	144	1.84
Senior (65 years and over) housing (apartments, condos)	32.87% 47	33.57% 48	33.57% 48	143	2.01
Apartments (duplex, triplex etc.)	61.97% 88	25.35% 36	12.68% 18	142	1.51
Single-family houses	20.71% 29	57.14% 80	22.14% 31	140	2.01
Nursing home for elderly and disabled	45.71% 64	37.86% 53	16.43% 23	140	1.71
Veterans' housing	24.29% 34	50.00% 70	25.71% 36	140	2.01

## Q7 Would you or someone you know benefit from any of the following types of housing? (check all that apply)

Answered: 107 Skipped: 38



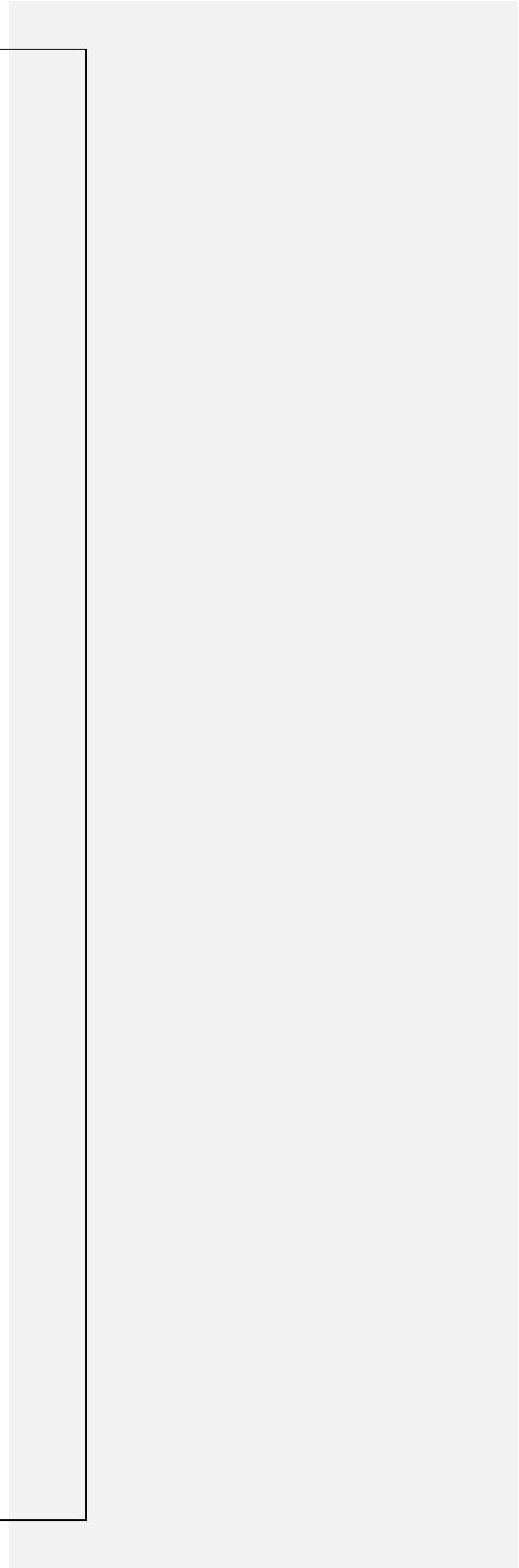
### ANSWER CHOICES

### RESPONSES

Affordable housing	41.12%	44
Assisted living facility for the elderly	37.38%	40
Assisted living facility for the disabled	19.63%	21
Senior (65 years and over) housing (apartments, condos)	52.34%	56
Apartments (duplex, triplex etc.)	30.84%	33
single-family houses	56.07%	60
Nursing home for the elderly and disabled	19.63%	21
Veterans' housing	24.30%	26
Total Respondents: 107		

## **APPENDIX E**

### **Approval Letters from Board of Selectmen & Planning Board**



Town Hall  
Town Clerk,  
Treasurer &  
Town Accountant  
978-386-2424



**TOWN OF ASHBY**  
895 Main Street  
Ashby, Mass. 01431  
Town Hall Fax: 978-386-2490

Board of Selectmen &  
Town Administrator  
978-386-2501  
Town Collector &  
Board of Assessors  
978-386-2427

December 12, 2018

Department of Housing and Community Development  
100 Cambridge Street, Suite 300  
Boston, MA 02114

To Whom it May Concern,


At a properly posted Ashby Board of Selectmen meeting on Wednesday, December 12, 2018 the Ashby Board of Selectmen voted to approve the Ashby Housing Production Plan for submission to the DHCD. The 2018 Ashby Housing Production Plan was written by staff of the Montachusett Regional Planning Commission at the request of the Ashby Planning Board and funded from the District Technical Local Assistance Program.

Sincerely,

Ashby Board of Selectmen

  
Mark Haines, Chairman

  
Michael McCallum

  
Janet Finkstrom



**Town of Ashby**  
**Planning Board**  
895 Main St.  
Ashby, MA 01431

Chrystal Konegay, Undersecretary  
Department of Housing & Community Development  
100 Cambridge Street, Suite 300  
Boston, MA 02114  
Attn: Phil DeMartino

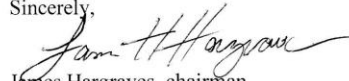
December 14, 2018

Dear Ms. Konegay and Mr. DeMartino

The Ashby Planning Board has reviewed the 2018 Ashby Housing Production Plan and approves of the content and the implementation plan. The plan has been formulated over the past eight months by members of the Planning Board and the Montachusett Regional Planning Commission with funding from the District Local Technical Assistance grant. The Commission and the Planning Board did extensive community outreach and received good input from Ashby residents.

The Housing Production Plan is an important planning tool that will assist in guiding municipal policy and practice in the coming years. We are proud to present this plan for your review.

Sincerely,



James Hargraves, chairman