

TOWN OF CANTON

HOUSING PRODUCTION PLAN

FY2024-2029

PREPARED FOR:

Canton Affordable Housing Trust
Town of Canton
801 Washington Street
Canton, MA 02021

PREPARED BY:

JM Goldson LLC

December 19, 2024

This page intentionally left blank

TABLE OF CONTENTS

Table of Contents	3
DATA SOURCES	6
REPORT ORGANIZATION	6
Chapter 1: Introduction	7
COMMUNITY OVERVIEW	9
SUMMARY OF HOUSING NEEDS	10
SUMMARY OF HPP GOALS	11
SUMMARY OF HPP STRATEGIES	13
Chapter 2: Housing Goals and Strategies	15
FIVE-YEAR HOUSING GOALS	16
FIVE-YEAR STRATEGIES	18
ACTION PLAN MATRIX	37
Chapter 3: Demographic Profile	39
KEY FINDINGS	39
DEMOGRAPHICS	40
HOUSEHOLDS	44
EDUCATION	46
ECONOMIC CHARACTERISTICS	48
SUMMARY	51
Chapter 4: Housing Conditions	53
KEY FINDINGS	53
HOUSING SUPPLY AND TRENDS	54
RECENT & FUTURE DEVELOPMENT	60
HOUSING AFFORDABILITY	61
SUMMARY	67
Chapter 5: Development Constraints	69
KEY FINDINGS	69
ENVIRONMENTAL CONSTRAINTS	70

INFRASTRUCTURE CAPACITY	79
REGULATORY BARRIERS AND CONSIDERATIONS	82
Chapter 6: Implementation Capacity and Resources	92
KEY FINDINGS	92
LOCAL CAPACITY AND RESOURCES	92
REGIONAL CAPACITY AND RESOURCES	94
Appendices	96
CANTON SUBSIDIZED HOUSING INVENTORY	96
EOHLC AFFIRMATIVE FAIR HOUSING GUIDELINES	98
INTERAGENCY BEDROOM MIX POLICY	99
COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES	101
KEY DEFINITIONS	102

Canton Select Board:

Michael C. Loughran, Chair
John R. McCourt, Vice Chair
Christopher M. Albert, Clerk
Patricia M. Boyden, Member
John J. Connolly, Member

Canton Planning Board:

David McCarthy, Chair
James Quigley, Vice Chair
Patricia McDermott, Member
Kathy Gibbs McCormack, Member
Sean Robinson, Member

Board of Trustees for Canton Affordable Housing Trust Fund

Michael C. Loughran, Chair, Select Board Chair
Taylor Torres, Vice Chair, Town Planner
Charles Doody, Town Administrator, Member
Glen Hannington, Housing Authority Chair, Member
Randy Scollins, Finance Director, Member
David McCarthy, Planning Board Chair, Citizen At Large Member
Melissa Mayer, Community Preservation Committee, Member
Kevin Shea, Housing Coordinator, Staff

With assistance from JM Goldson LLC

Jennifer M. Goldson, AICP, Founder & Managing Director
Elana Zabar, Community Planner and Engagement Specialist
Kadineyse Paz, Community Planner for Housing and Equity

DATA SOURCES

This plan utilizes data from the U.S. Census, American Community Survey Five-Year Estimates (ACS), Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), and The Warren Group (TWG), as well as projections from the University of Massachusetts at Amherst Donahue Institute (UMDI). In addition, this plan uses local data from the Assessor's and Planning Office and MassGIS data.

Note: The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts.

REPORT ORGANIZATION

This Housing Production Plan is organized in six chapters as follows:

- Chapter 1 provides an overview of the purpose of the plan, a community overview, description of the planning process, and summary of the Town's housing needs, goals, and strategies and may serve as an executive summary for this report.
- Chapter 2 describes the Town's five-year housing goals, strategies, and action plan as identified through the planning process associated with development of this plan.
- Chapter 3 provides a demographic profile of the community's residents.
- Chapter 4 provides an analysis of local housing conditions including housing supply, residential market indicators, and affordable housing characteristics.
- Chapter 5 describes the Town's development constraints and limitations including environmental constraints, infrastructure capacity, and regulatory barriers and considerations.
- Chapter 6 describes local and regional capacity and resources to create and preserve affordable and mixed-income housing in the community.

CHAPTER 1: INTRODUCTION

This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits municipalities to influence the location, type, and pace of affordable housing development. The Canton HPP establishes a roadmap for both preservation and production of affordable, mixed-income, and housing options in the community that is based upon broad community input, a comprehensive housing needs assessment, and an understanding of development constraints.

This HPP has been prepared in accordance with the Executive Office of Housing and Livable Communities (EOHLC, FORMERLY DHCD) requirements. When an HPP is certified by EOHLC, then a denial of a Comprehensive Permit will be upheld—if the application is not consistent with local needs, as outlined in this plan.

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Commonwealth's goal is for all Massachusetts municipalities is to have a minimum of 10 percent of year-round housing units affordable to low/moderate income households or affordable housing on at least 1.5 percent of total land area. Most communities that have met the state's minimum goals have been able to comply based on the 10 percent minimum.

As of November 2024, Canton has 12.1 percent of units listed on the Subsidized Housing Inventory (SHI), based on the 2024 EOHLC's Inventory count of 9,875 total year-round units. With 1,197 units included on the SHI, Canton has surpassed the state's ten percent goal per MGL c.40B.

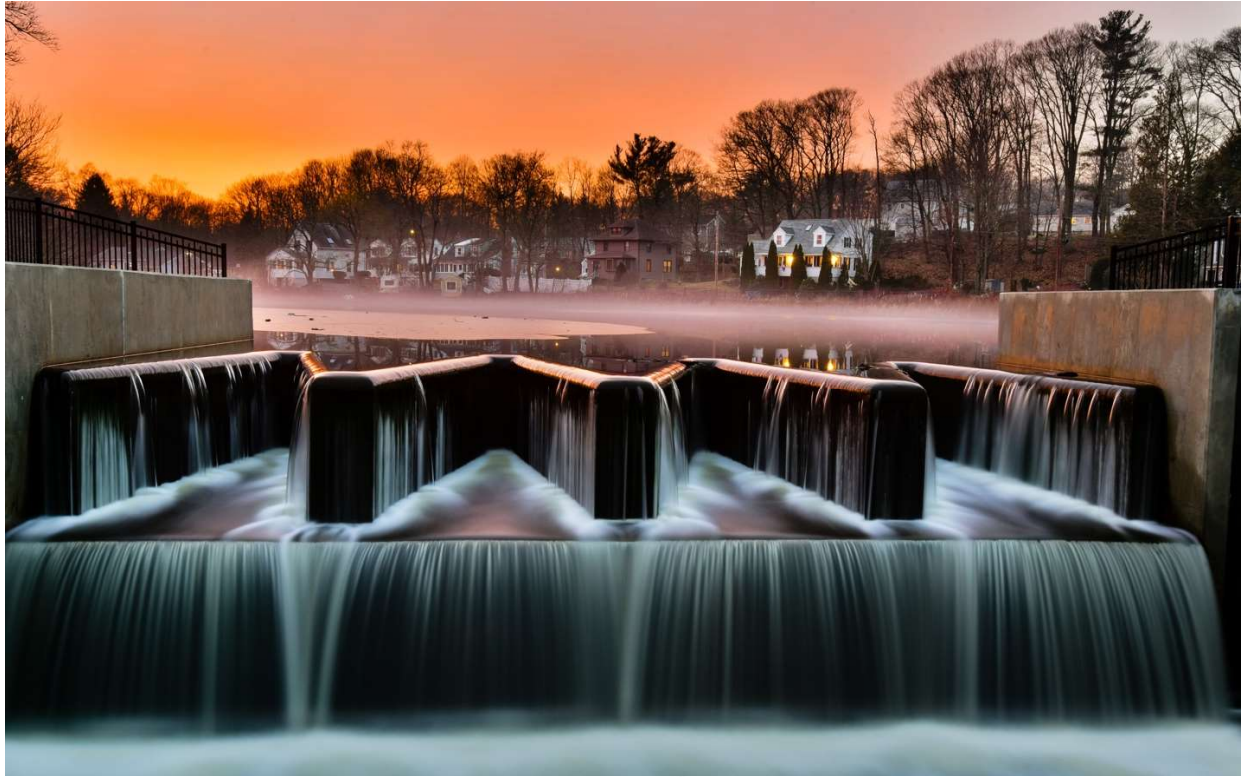
Canton's SHI percentage will change based on the 2020 U.S. Census year-round unit count. The 2020 count of total housing units reported by the Census Bureau is 9,930 including 478 vacant units, however the 2020 Census Redistricting Data (Public Law 94-171) Summary File that has been released by the U.S. Census Bureau does not include data on vacant "seasonal, occasional, or recreational use" units used by EOHLC to determine Census "year-round housing units" for the SHI.



These photos show a range of housing options that are architecturally consistent with traditional New England homes. From cottages to small-scale multi-family models, Canton can explore a range of options to diversify its housing stock. Images courtesy of Opticos Design.

While EOHLC 's official determination of compliance with the 10 percent minimum is pending, the 2020 Decennial Census figures, released recently, indicate that Canton will remain above the minimum 10 percent threshold.

*Image from the Canton Master Plan 2035,
Volume 2 – The Roadmap*



Kent, Sean. "Sunset at Canton Reservoir." Photograph. Accessed December 3, 2024. <http://www.seankent.org/>

COMMUNITY OVERVIEW¹

The following is an excerpt from the Canton Master Plan 2035 – The Roadmap, "Housing & Neighborhood" (page 12):

Canton has developed a strong foundation on which the community can continue to grow and successfully meet the housing needs of existing and future residents. While Canton has been settled for centuries, much of the residential development in Town dates to the mid to late 20th century when large-scale suburbs were platted and, in many cases, developed and occupied over the course of several years. These predominantly single-family neighborhoods are part of the community's core character and represent "what is great about Canton" to so many of the residents who live here.

In recent decades, Canton has successfully permitted a series of developments that provide housing choices for individuals who either are unable or prefer not to live in a traditional single-family home. As housing prices in the region continue to respond to strong markets, the Town has worked to balance the demand for additional single-family homes with other options that meet the needs of a diverse group of residents. These efforts have made Canton one of the few towns in the region to have more than 10% of its current housing supply as deed-restricted affordable housing. Recognizing the contribution of good community planning to the ability to manage growth, Canton has positioned itself to control its own destiny relative to housing development and to take advantage of opportunities few communities could even consider, such as transit-oriented development around Canton Junction and

¹ This community overview is drawn primarily from the 2019 Canton Open Space and Recreation Plan and the Paul Revere Museum website: <https://paulreveremuseum.org/canton-history/>

new investment in the Paul Revere Heritage site. These opportunities and others are discussed in more detail in this chapter.

SUMMARY OF HOUSING NEEDS

Housing is a critical need in Canton. Many residents are unable to keep up with the rising costs of housing. This is especially true for young adults, seniors, and disabled residents on fixed incomes. The technical definition of “affordable housing” is different from the way we think of it in everyday conversation. Housing professionals consider a home to be affordable if the occupant is paying 30 percent or less of their gross income towards their housing costs. To calculate what would be considered affordable housing in a region, planners use households earning 80 percent of the average income in that region or less. A household of four people earning less than \$130,250 in Canton could qualify for affordable housing.²

HOUSING AFFORDABILITY IN CANTON

There is a gap between housing prices and rents in Canton and what residents can afford. The housing prices in the Town are also growing more rapidly than the median income. Canton’s ownership vacancy rate is very low at 0.4 percent.

The median sales price for a single-family home in 2021 was \$739,000 and the median sales price for a condo was \$460,000.

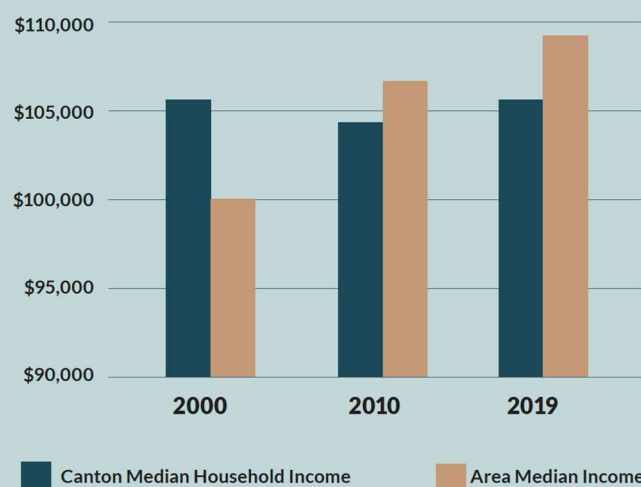
Both represent steep increases from the 2020 prices of \$600,000 and \$425,000, respectively. A household earning 80 percent AMI would need to earn nearly \$100,000 per year more to afford a single-family home or around \$35,000 more per year to afford a condo.

Almost 1 in 3 Canton households are housing cost-burdened. A household that is housing cost-burdened is one that spends more than 30 percent of their gross income on housing. About 2,815 households are cost-burdened in Canton. Over 800 cost-burdened households in Canton have extremely low income (below 30 percent of the area median income).

The gap between median incomes in Canton and the area median income is increasing:

The median household income in Canton is \$105,919 according to the 2019 census. The median income has stayed relatively stagnant in the past two decades, not keeping pace with the inflation-adjusted growth of area median income.

CANTON MEDIAN INCOME AND AREA INCOME, 2000-2019 (INFLATION-ADJUSTED)



Sources: US Census (T93, T95, T98, T100)/ACS (A14006, A14010, A14012, A14015)

² FY 2024 Income Limits, HUD, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

MISMATCH IN HOUSEHOLD TYPES AND HOUSING TYPES

There is a mismatch between smaller household sizes and the available housing stock. While almost 60 percent of Canton households are two-person or less, 37 percent of housing stock has just one or two bedrooms.

WHAT DO COMMUNITY MEMBERS SAY ABOUT HOUSING AFFORDABILITY?

Through multiple tools of engagement, this project reached over 650 Canton community members. Here's a snippet of what community members had to say:

- Rising housing prices are a major issue, particularly for young people wishing to live in the Town, seniors and disabled residents on fixed incomes, and veterans.
- The Town's demographics have shifted towards higher-income families with fewer children as well as a rise in the share of older residents.
- Although Canton is above the 10 percent SHI threshold, there is concern over the expiration of many properties' deed restrictions.
- There are difficulties for seniors who cannot afford to downsize and face challenges aging in place in older houses, including a lack of physically accessible units.
- There is a need for smaller units to facilitate the downsizing of households and the needs of young adults.

SUMMARY OF HPP GOALS

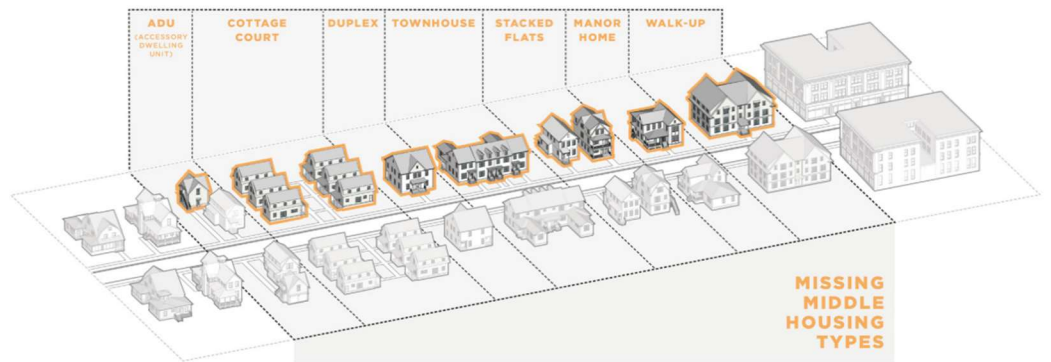
The Housing Production Plan's goals are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans and are intended to provide guidance for local housing policies and initiatives but do not bind future actions or decisions of local officials or the local legislative body.

GOAL 1: SHI & MBTA COMPLIANCE

Strive to maintain compliance with the state 40B goal by having at least ten percent of year-round housing units listed on the subsidized housing inventory through active efforts to preserve expiring affordable units and create a system to maintain accurate and up-to-date SHI status. Per housing choice legislation, maintain compliance with MBTA community zoning requirements.

GOAL 2: HOUSEHOLD TYPES AND HOUSING OPTIONS

Continue to create options to support Canton's housing needs and to welcome new residents including starter homes, condominiums, and affordable options for older adults to downsize. Encourage accessible and universal design principles in new and rehabilitated housing.



"Missing Middle" Housing Types diagram by Union Studio Architecture & Community Design

GOAL 3: STRATEGIC LOCATIONS

Encourage new housing in strategic focus areas to support the Canton community's vision for increasing the vibrancy of downtown, and creating a compact, walkable center at Canton Junction.

SUMMARY OF HPP STRATEGIES

Achieving the community's five-year goals will require a variety of regulatory, programmatic, and policy strategies. This section includes descriptions of strategies in three categories: local initiative and programmatic; regulatory, policy, and planning; and capacity, monitoring, and outreach.

The Municipal Affordable Housing Trust will oversee all aspects of the Housing Production Plan's implementation. An Action Plan Matrix is included in Chapter 2 that details responsible and supporting entities and a suggested timeframe to implement the housing strategies.

LOCAL INITIATIVE AND PROGRAMMATIC STRATEGIES

A	Actively negotiate with owners of expiring use properties (especially Canton Village and Lamplighter)
B	Consider transfer of tax foreclosed properties that have been foreclosed on prior to May 25, 2021, to the Affordable Housing Trust to create starter homes, establish a process for the MAHT to regularly review the tax foreclosed property list and map these properties
C	Acquire vacant homes to rehab as affordable units, potentially through a public/private partnership
D	Create a down payment assistance program, potentially in combination with the MassHousing One Program
E	Continue to support Housing Authority unit preservation with CPA or MAHT funds and advocate for more state and federal level housing authority funding
F	Continue the local program for rental assistance, targeted to stabilizing housing through ARPA funding
G	Consider feasible options to redevelop the Gridley school property to create affordable housing

REGULATORY, POLICY, AND PLANNING STRATEGIES

H	Encourage flexible development to add density bonuses for affordable housing
I	Conduct a zoning assessment to determine potential fair housing issues and amend the zoning bylaw to address these issues
J	Complete zoning amendments to allow by-right ADU's in accordance with the new Affordable Homes Act mandate
K	Consider amending the zoning bylaw to allow middle housing such as duplexes, triplexes, and cottage courts by right
L	Remove existing zoning restrictions on age and size of units for conversion from single-family to multi-family
M	Ease by-right multifamily provisions and expand areas for by-right multifamily development, in conjunction with recommendations from 2015 master plan, MBTA Communities Law, and Canton Center zoning study currently in progress
N	Continue rezoning projects at Canton Junction
O	Consider adopting zoning incentives or regulations to incorporate universal design and increased number of barrier-free units into new developments

CAPACITY, MONITORING, AND OUTREACH STRATEGIES

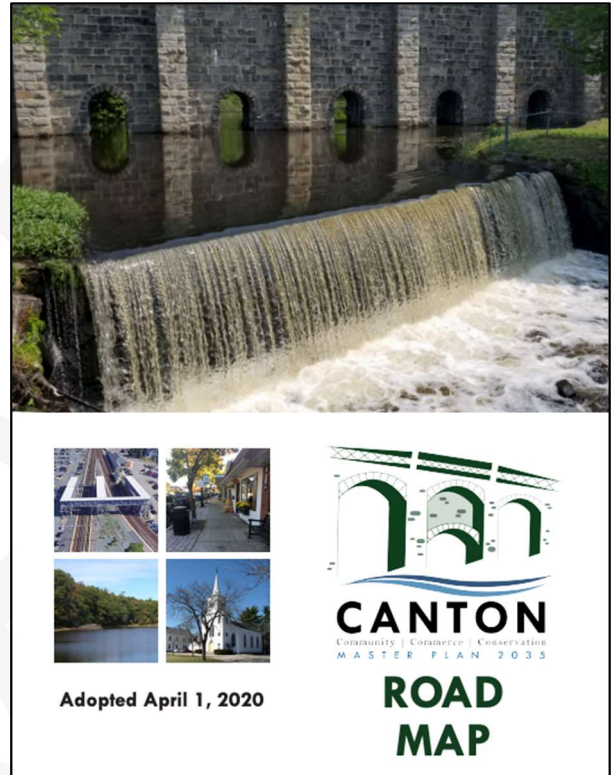
P	Continue to coordinate with non-profit affordable housing agencies
Q	Enhance the Capacity of the MAHT by Encouraging Developer Participation in the MassHousing Priority Development Fund, as Recommended by the Canton By-law, When On-Site Development is Not Feasible
R	Create a consistent stream of funding for the MAHT and consider bonding CPA funds to preserve expiring units
S	Create a standardized process or system to alert residents and employees about housing opportunities
T	Conduct an educational campaign to inform Canton residents about housing resources and issues, including fair housing laws
U	Host an annual housing roundtable for all boards & organizations related to housing, development, and social services
V	Establish a process to capture and track all SHI eligible units, including past and future units

CHAPTER 2: HOUSING GOALS AND STRATEGIES

The housing goals and strategies detailed in this report were developed in collaboration with the Canton community through a variety of engagement methods. Community input was solicited through five focus groups held in February 2020, two public forums, and a public survey. This chapter outlines goals and strategies aimed at achieving Canton's Housing Goals.

The goals and strategies described in this chapter align with the principles of the Canton Master Plan | Roadmap 2035, particularly:

1. Canton will have homes for residents at all stages of life and with diverse incomes.
2. Canton will recognize the challenges of its most vulnerable community members and rise to meet their needs.
3. Canton will strive to ensure physical and economic access for all residents to make healthy choices that enhance quality of life for all ages.
4. The Downtown will have a strong sense of place. It will be walkable, vibrant with activity, have a broad range of uses, and connect to nearby destinations.
5. Canton Junction will become a compact, walkable center that connects to public transit, the Downtown, and adjacent neighborhoods. It will offer diverse uses and services and provide housing options for all income levels.



FIVE-YEAR HOUSING GOALS

The Housing Production Plan's goals are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans and are intended to provide guidance for local housing policies and initiatives but do not bind future actions or decisions of local officials or the local legislative body.

GOAL 1: SHI & MBTA COMPLIANCE

Strive to maintain compliance with the state 40B goal by having at least ten percent of year-round housing units listed on the subsidized housing inventory through active efforts to preserve expiring affordable units and create a system to maintain accurate and up to date SHI status. Per housing choice legislation, maintain compliance with new MBTA community zoning requirements.

As of November 2024, Canton has 12.1 percent of units listed on the Subsidized Housing Inventory (SHI), based on the 2024 EOHLC's Inventory count of 9,875 total year-round units. With 1,175 units included on the SHI, Canton has surpassed the state's ten percent goal per MGL c.40B. Canton will actively strive to maintain this compliance by developing a system for up-to-date reporting of SHI status. A centralized process for SHI reporting will enable Canton to monitor upcoming affordable housing expirations and work to proactively preserve these existing units. Maintaining ten percent affordable housing stock allows Canton to have more local control in shaping community-supported development.

Additionally, Canton will strive to maintain compliance with Massachusetts' new MBTA Community Zoning Requirements. MBTA Communities, like Canton, are required to build at least one district of reasonable size where multi-family housing is permitted as of right within a half-mile radius of public transportation. To comply, Canton's Zoning regulations have to support a minimum gross density of 15 units per acre for multi-unit housing without age restrictions for families with children. To comply with Section 3A's "reasonable size" requirement, a multi-family zoning district must comprise at least 50 acres of land — or approximately one-tenth of the land area within a half-mile radius of a transit station — and at least half of the district's land area must fall within the half-mile radius, whenever possible. Under new finalized guidelines, Canton is classified as a Commuter Rail Community. The following table presents information on Canton's 3A requirements:³

Minimum multi-family unit capacity	1,490
Minimum land area	50
Developable state area	451
Percent of district to be in station area	50%

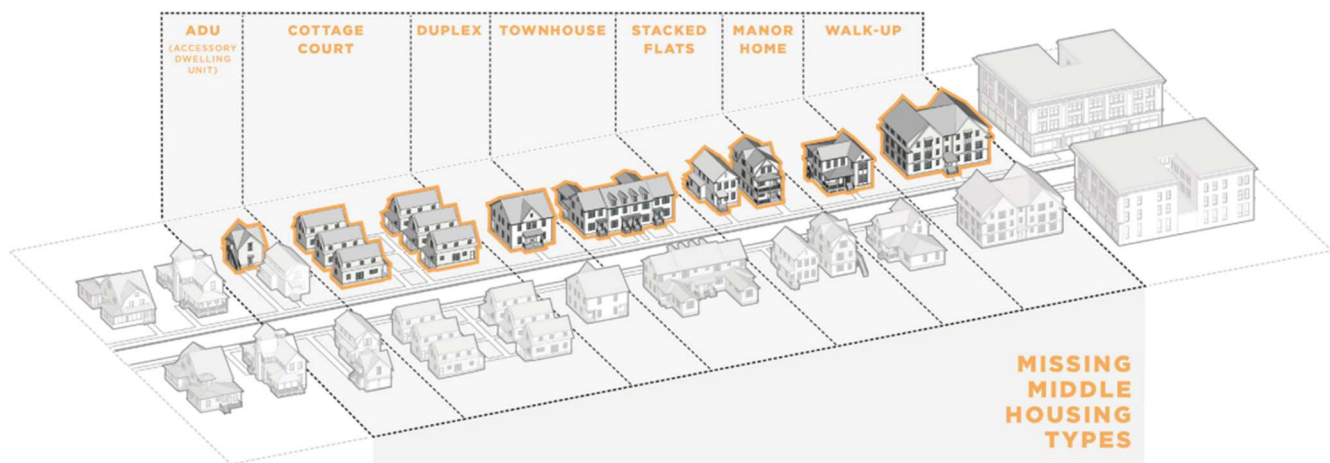
³ Information derived from Massachusetts Executive Office of Housing and Economic Development's page on Multi-Family Zoning Requirements for MBTA Communities, Community Category Designations and Capacity Calculations.

GOAL 2: HOUSEHOLD TYPES AND HOUSING OPTIONS

Continue to create options to support Canton's housing needs and to welcome new residents including starter homes, condominiums, and affordable options for older adults to downsize. Encourage accessible and universal design principles in new and rehabilitated housing.

Canton will work to support the housing needs of vulnerable populations to promote housing stability for older adults, low- and moderate-income households, and individuals with special needs. This will include referring vulnerable residents to state and federal programs for fuel and heating costs, taxes, transportation, rental assistance, home efficiency incentives, and accessibility improvements. Canton will seek out new ways to expand local assistance as leverage state and other public or private programs to maximize such support and create affordable, accessible, and service-enriched housing options. This goal aims to ensure diverse populations have equitable access to living in Canton.

Larger homes with a surplus of bedrooms as compared to the household size make up the bulk of housing in Canton. This in addition to rising property values place much of Canton's housing stock well out of reach of even middle-income earning households. The Town needs a greater variety of housing options to meet local housing needs and to help promote a socio-economically diverse population. This includes diversifying housing stock to include the "missing middle" options like accessory dwelling units, cottage housing, tiny houses/tiny house villages, and more. New ownership and rental spaces should integrate universal design principles to ensure accessibility in the long-term and reduce the need for high-cost modifications to accommodate aging in place and temporary or long-term disabilities.



"Missing Middle" Housing Types diagram by Union Studio Architecture & Community Design

GOAL 3: STRATEGIC LOCATIONS

Encourage new housing in strategic focus areas to support the Canton community's vision for increasing the vibrancy of downtown, and creating a compact, walkable center at Canton Junction.

As a part of the Master Plan process, a visual preference survey and workshop were conducted. Participants preferred townhouses, cottage cluster housing, and commercial buildings in this area which directly aligns with transit-oriented development. Canton will seek to increase density within a half-mile surrounding the commuter rail station and offer a mix of housing, office, retail, and additional amenities in a walkable neighborhood.

FIVE-YEAR STRATEGIES

Achieving the community's five-year goals will require a variety of regulatory, programmatic, and policy strategies. This section includes descriptions of local regulatory strategies, local initiatives, and strategies that deal with implementation capacity, education, and outreach.

The intent of these strategies is not to suggest that the Town will implement all these strategies over five years, but to offer multiple ways that the community can work to achieve its goals. Many of these strategies are contingent on factors beyond the municipalities control, including market opportunities and funding availability. All strategies will require local approvals in accordance with all applicable laws and regulations. An action plan matrix is included at the end of this chapter that recommends sequencing of strategies over the five-year planning horizon and lists responsible entities.

This plan's strategies comply with the requirements of the Comprehensive Permit Regulations (760 CMR 56), which are summarized as follows:

The HPP shall address the matters set out in the Department's guidelines, including an explanation of the specific strategies by which the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all the following strategies, to the extent applicable:

- a) *the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.*
- b) *the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.*
- c) *characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.).*
- d) *municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or*
- e) *participation in regional collaborations addressing housing development.*

The strategies are organized in three categories and are not in order of priority:

- A. Local Initiatives and Programmatic Strategies
- B. Planning, Policies, and Zoning Strategies
- C. Capacity, Education, and Coordination

A. LOCAL INITIATIVE AND PROGRAMMATIC STRATEGIES

Local initiative strategies refer to recommendations that the Town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature - they deal with allocation of Town resources including staff time, funding, and property.

STRATEGY A: ACTIVELY NEGOTIATE WITH OWNERS OF EXPIRING USE PROPERTIES, ESPECIALLY CANTON VILLAGE AND LAMPLIGHTER, TO ENSURE PRESERVATION OF EXISTING AFFORDABLE UNITS

While Canton has currently met the state's ten percent affordable housing threshold, this number is predicted to drop by 2035 due to expiring uses. While many of the properties listed on Canton's Subsidized Housing Inventory are restricted in perpetuity, four larger properties will expire. Of concern, there are 296 units that are currently listed on the Subsidized Housing Inventory that, if not preserved, will convert to market-rate units between 2030 and 2035. Canton Village and Lamplighter Village, both subsidized by MassHousing, host a combined 147 units which will be set to expire by 2032.

Pequit Village has the remaining 159 rental units which may expire by 2035, however note that the terms of the 2004 Comprehensive Permit decision for this property include conditions to preserve the affordability.⁴

Canton will need to add or negotiate affordability preservation for over one hundred units to stay above ten percent. Such negotiation could include local subsidies, such as CPA funds (see strategy U) and/or offering property tax incentives.

Based on the 2024 EOHLC's Inventory count of 9,875 total year-round units, Canton may fall to about 9.1 percent affordable housing listed on the SHI by 2035 if these housing units are not preserved. At least 115 expiring units would need

An Act Preserving Publicly Assisted Affordable Housing

Note that in 2009, the state enacted MGL c.40T, An Act Preserving Publicly Assisted Affordable Housing, which aims to help preserve existing privately-owned affordable housing in the state and establishes notification provisions and a right of first refusal for EOHLC (FORMERLY DHCD) or its designee: [M.G.L. Chapter 40 T - Guidance | Mass.gov](https://www.mass.gov/info-details/m-g-l-chapter-40-t-guidance).

A key aspect of MGL c. 40T is the authority granted to EOHLC to make an offer and/or respond to a right of first refusal when the owner of a covered property intends to sell such property. The statute permits EOHLC to name a designee ("Designee" or "Designees") to assume the agency's rights and responsibilities in undertaking the purchase and ownership to preserve affordability of publicly assisted housing (e.g., private development that received public affordable housing subsidies such

⁴ The language from the August 12, 2004 Findings & Decision Re Application of Pequit Development Partners LLC for Comprehensive Permit, reads in relevant part: "5. *The Applicant shall provide to the Board a copy of the final executed documents with MassHousing. Such document(s) shall contain at a minimum, the following terms: (a) the Affordable Units shall be reserved for rental to households earning no more than eighty percent (80%) of the medium household income for the Boston Metropolitan Statistical Area for a minimum of thirty (30) years; but thereafter such reservation shall expire only if (i) the property is no longer used for residential purposes, or (ii) there no longer exists Mass. Gen. Laws c.40B or a similar statute requiring the Town to have a percentage of affordable housing, whichever is shorter.*"

to be preserved to stay above ten percent, and all 296 expiring units would need to be preserved to maintain Canton's current 12.1 percent.

Preserving housing affordability is an important component of maintaining affordable housing stock and preventing displacement of existing Canton residents. As property owners pay off their subsidized mortgages or opt out of Section 8 rental subsidy contracts, affordability restrictions on these projects expire, meaning the units that have been affordable can now be market-rate and will not count on the SHI.

Working closely with state representatives at EOHLC as well as the Community Development Assistance Corporation (CEDAC) will be important to ensure effective preservation efforts.

STRATEGY B: CONSIDER TRANSFER OF TAX FORECLOSED PROPERTIES THAT HAVE BEEN FORECLOSED ON PRIOR TO MAY 25, 2021, TO THE MAHT TO CREATE STARTER HOMES, ESTABLISH A PROCESS FOR THE AFFORDABLE HOUSING TRUST TO REGULARLY REVIEW THE TAX FORECLOSED PROPERTY LIST AND MAP THESE PROPERTIES

When a property owner fails to pay real estate taxes, a lien is placed on the property transferring legal ownership to the Town. Canton should seek to make the Municipal Affordable Housing Trust (MAHT) the authoritative body in redeveloping and selling these homes by transferring buildable or rehabilitative tax foreclosed properties to MAHT. MAHT can then work in collaboration with local affordable housing organizations and developers, such as Habitat for Humanity, to convert these properties into affordable housing options. MAHT should review and map the Tax Foreclosed List quarterly or otherwise regularly to adequately plan for reuse.

STRATEGY C: ACQUIRE VACANT HOMES TO REHAB AS AFFORDABLE UNITS AS A BUY DOWN PROGRAM OR THROUGH A PUBLIC/PRIVATE PARTNERSHIP

MAHT should actively seek to acquire vacant private residential properties to rehabilitate and sell as affordable starter homes. This type of buy-down program can create homes that will count on the SHI, which have long-term deed restrictions. MAHT should work with the Town Planner to develop an inventory of vacant private properties in the community with the potential to be converted into affordable housing. MAHT should reach out to owners of potential properties and work closely with the Town to prioritize any potential private sites of interest. Once the MAHT locates a property and secures funding, the MAHT should complete any necessary acquisition, rehab, and sell with a deed restriction to an income-eligible household in compliance with an affirmative fair housing marketing plan. Such units can be counted on the SHI through EOHLC's Local Initiative Program.

Alternatively, the MAHT could partner with a private mission-driven developer or organization to purchase such properties and convert them to long-term affordable units. These could either be rental or ownership, dependent on the developer or organization's model. The process would be similar as outlined above, however, the MAHT would provide funds and the developer or organization would oversee the rehabilitation, transactions, and marketing.

STRATEGY D: CREATE A DOWN PAYMENT ASSISTANCE PROGRAM, POTENTIALLY IN COMBINATION WITH THE MASSHOUSING ONE PROGRAM

A down-payment assistance program would promote homeownership in Town for first-time homebuyers. Down payment assistance largely exists in five different categories: grants, forgivable loans at zero percent interest, deferred-payment loans at zero percent interest, low-interest loans, and matched savings programs. Grants and matched savings programs provide residents with additional funds to contribute to a down payment whereas loan options typically require some level of return on investment. A matched savings program would require homebuyers to contribute a certain amount of money into a government agency who will then match this amount, doubling the potential funds an applicant would have to cover their down payment. Forgivable loans are second mortgages that provide full forgiveness after a certain amount of time, given that recipients stay in their home for a set number of years. Deferred payment loans are also second mortgages but do require repayment, typically upon moving, selling, or refinancing or paying down the initial mortgage.

MassHousing currently provides up to \$30,000 in down payment assistance for homebuyers in all Massachusetts Communities. Canton could help promote the MassHousing program and partner with local lending institutions to create a new program in Town.

STRATEGY E: CONTINUE TO SUPPORT HOUSING AUTHORITY UNIT PRESERVATION WITH CPA OR MAHT FUNDS AND ADVOCATE FOR MORE STATE AND FEDERAL LEVEL HOUSING AUTHORITY FUNDING

Canton Housing Authority (CHA) is responsible for 216 of the 1,175 housing units (about 18 percent) listed on Canton's Subsidized Housing Inventory (SHI). While these properties are rent-restricted in perpetuity, they require regular maintenance to ensure a high quality of living for tenants. CHA is funded and managed by the state but also has received funding from the Canton Community Preservation Committee (CCPC). Between 2016 and 2022, Town granted \$807,700 of CPA funds to CHA to for unit preservation improvements at the Brayton Circle, Hagan Court, Hemenway School, Rubin Court, and Veteran's Housing properties.

The Town of Canton should continue to provide financial support to CHA through CCPC, as eligible, or MAHT funds as well as advocate for more state and federal level funding to continue to maintain all four properties and cover additional expenses as they come up.

This goal is in accordance with the CCPC and the MAHT goals. The 2019 Community Preservation Plan Update lists "Preserve the existing housing stock managed by the Housing Authority by supplementing the capital funding extended by the state to maintain the housing inventory" as one of its community housing Goals. The MAHT notes its two main goals are "to preserve Canton's current inventory of deed-restricted affordable housing and preserve our overall percentage of affordable units as the community grows through managed development."

STRATEGY F: CONTINUE THE A LOCAL PROGRAM FOR RENTAL ASSISTANCE, TARGETED TO STABILIZING HOUSING THROUGH ARPA FUNDING

In the aftermath of recent economic challenges and COVID-19, many community members in Town may still face ongoing concerns with housing stability, such as difficulty making rent or mortgage payments or accessing emergency services. Renters and older adults living alone—groups already disproportionately impacted by high housing costs—may continue to be uniquely affected. As

economic uncertainties persist and housing costs rise, there may be a renewed and evolving need for assistance.

Canton should consider using ARPA funding to extend its emergency rental relief program, pooling resources to offer a localized rental assistance program for residents struggling to maintain housing. Programs like this provide direct funding to landlords and property management companies to cover rent costs, helping prevent displacement. Additionally, Canton could explore innovative partnerships with housing providers to ensure long-term housing stability for tenants, addressing both immediate and future housing needs.

STRATEGY G: CONSIDER FEASIBLE OPTIONS TO REDEVELOP THE GRIDLEY SCHOOL PROPERTY TO CREATE AFFORDABLE HOUSING

The Gridley School, built in the late 19th century, is a historic building in Canton that has been non-operational as a school for several decades. Located at 53 Washington Street, the building has remained vacant in recent years, and the town has been exploring various options for its reuse. One potential option under consideration is converting the approximately 9,000 square foot building into affordable housing, aligning with Canton's goals to increase housing opportunities for residents.



Gridley School (Peter Vanderwarker or Antonina Smith), Source: Society of Architectural Historians Archinedia

The Gridley School is situated near Canton's downtown area, offering proximity to key amenities and services. The site is well-positioned near local schools, parks, and the commuter rail, enhancing its potential for residential use. While located in a densely developed neighborhood, the surrounding area offers access to recreational and community spaces. This site presents an opportunity for future development, which could contribute to the town's affordable housing goals through a Chapter 40B Comprehensive Permit.

B. PLANNING, POLICIES, AND ZONING STRATEGIES

The Town's authority to update zoning regulations can have powerful effects to encourage private responses to address local housing needs with minimal local expenditure. The following strategies incorporate recommendations for both local planning initiatives and zoning amendments.

STRATEGY H: ENCOURAGE FLEXIBLE DEVELOPMENT TO ADD DENSITY BONUSES FOR AFFORDABLE HOUSING

Canton's 2022 Zoning By-law allows flexible development by special permit from the Planning Board in Residence B, Residence A, and Residence AA Districts.⁵ Flexible development is defined as "an option which permits an applicant to build single-family dwellings with reduced lot area and frontage requirements, grouping lots together with adjacent common open land." This approach promotes flexibility and creativity in the design and layout of residential developments. It allows for more compact development that will:

- Promote efficient use of land in harmony with natural features
- Preserve common open land for conservation, agriculture, open space, and recreational use
- Protect historical and archaeological resources
- Safeguard existing or potential municipal water supplies

Unlike flexible zoning provisions in some other communities, such as Norwood, which includes density bonuses for affordable housing providing for a base density and density bonus ranging from 20 units per acre for multi-family base density to 32 units per acre with a density bonus). Canton's by-law does not offer such bonuses. Instead, it focuses on preserving land and creating efficient, compact developments without providing additional incentives for affordable housing. Density bonuses promote increased production of affordable housing by allowing developers to build additional units than permitted by the zoning bylaw given that a certain percentage of units in said development are reserved for low- or moderate-incomes.⁶

Canton should consider revising this bylaw to include density bonus provisions to encourage diverse and affordable housing types such as accessory apartments, two-family houses, townhouses, cohousing, and congregate housing, and new multi-family development.

STRATEGY I: CONDUCT A ZONING ASSESSMENT TO DETERMINE POTENTIAL FAIR HOUSING ISSUES AND AMEND THE ZONING BYLAW TO ADDRESS THESE ISSUES

The Fair Housing Act, 42 U.S.C. §3601, et. seq., prohibits discrimination in housing based upon race, color, religion, sex, familial status, and national origin. Various letters from the Massachusetts Attorney General have been sent to municipalities regarding zoning provisions that limit the number of bedrooms in housing units as both the federal and state law prohibit discrimination in providing housing based on familial status. The Fair Housing Act text: "*otherwise make unavailable or deny*" encompass a wide array of housing practices and specifically targets the discriminatory use of zoning laws and restrictive covenants. Similarly, the Massachusetts Anti-Discrimination law forbids discrimination in housing based on familial status.

Currently, Canton's Zoning Bylaws limit accessory apartments in single-family dwellings and carriage houses to two-bedrooms. These types of bedroom limitations may raise fair housing concerns because such restrictions may have a discriminatory impact based on the presence of children in a household. Canton should conduct a zoning assessment to address and amend the zoning bylaw to address this and any other potential fair housing issues.

⁵ Town of Canton, Zoning By-Laws, Section 6.0, Flexible Development, 2022. Accessed via Canton municipal site or local government offices.

⁶ Local Housing Solutions: [Density bonuses - Local Housing Solutions](#)

STRATEGY J: COMPLETE ZONING AMENDMENTS TO ALLOW BY-RIGHT ADU'S IN ACCORDANCE WITH THE NEW AFFORDABLE HOMES ACT MANDATE

An Accessory Dwelling Unit (ADU) is an apartment within or on the property with a single-family house. ADUs are smaller structures such as in-law apartments or garage conversions. Canton's Zoning By-law has allowed accessory apartments in single-family dwellings with a special permit from the Zoning Board of Appeals since 1989. The Town allows accessory apartments in all residential districts by special permit, with specific provisions for affordable accessory apartments.⁷ These are encouraged in alignment with the Massachusetts Department of Housing and Community Development's Local Initiative Program (LIP) to promote affordable housing in the community. The recently passed Affordable Homes Act includes an Accessory Dwelling Unit (ADU) mandate aimed at increasing housing options and affordability across Massachusetts. This mandate requires municipalities to amend their zoning laws to allow ADUs by right in certain residential districts.

To comply with the mandate, municipalities must adopt zoning amendments that:

- Permit the construction of ADUs without requiring a special permit.
- Ensure ADUs meet specific size and design criteria to blend into residential neighborhoods.
- Allow ADUs to be used as rental properties, thereby contributing to the local affordable housing stock.

These amendments are intended to help address housing shortages, provide more affordable housing options, and offer flexibility for homeowners to accommodate family members or generate rental income. A comprehensive ADU by-right bylaw could include design requirements developed in collaboration with the community to mitigate abutter opposition and would streamline the process for homeowners with additional space, as long as those requirements do not obstruct the ability to create ADUs by right. In the Housing Production Plan survey, roughly 17 percent of respondents indicated they would consider creating a small apartment on their property and another ten percent said they were unsure, many detailing zoning restrictions and red tape as barriers.

The current Zoning Bylaw includes provisions for the Zoning Board of Appeals to allow, by special permit, the conversion of accessory structures (such as barns and carriage houses) that predate the adoption of Canton's Zoning Regulations in 1937. Consider revising the bylaw to allow these conversions by right and expanding the scope to include the conversion of garages and other existing detached accessory structures. Again, design requirements can be adopted to ensure the single-family appearance of the property is retained. As an example, the Town of Lincoln, MA, includes a zoning provision to ensure the property retains the appearance of single-family structure (per Section 14.3.2(g) of the Lincoln Zoning Bylaw).

(g) **Appearance:** The principal structure, after the creation of the Accessory Apartment, shall retain the appearance of a single-family structure. In general, any new external entrances shall be located on the side or rear of the building.

⁷ Town of Canton, Zoning By-Laws, Section 6.0, Flexible Development, 2022. Accessed via Canton municipal site or local government offices.

As it stands, the Zoning Bylaw places minimum lot size and floor area requirements on the primary dwelling, as well as a maximum floor area for the accessory apartment and a two-bedroom restriction. These restrictions may deem some existing accessory apartments noncompliant. The bylaw further outlines exterior appearance, parking, and procedural guidelines, all of which must be met for an ADU to be permitted.

To increase the number of operational ADUs and promote small-housing options, Canton should consider updating its zoning regulations to provide more flexibility for existing and future ADUs that meet safety codes, while maintaining the overall appearance and character of residential neighborhoods. This strategy aligns directly with Canton's 2020 Master Plan Action Item B3; *"Review and amend the individual sections of the Zoning Bylaw that potentially allow for a more diverse housing stock. These sections include accessory dwelling units, provisions for inclusionary zoning, home conversions, missing middle housing options, and the Mixed-Use Overlay District"*.



Photo via [Hammer and Hand](#)



Photo via [TD Custom Construction](#)



Photo via [Building an ADU](#)

Source: Metropolitan Area Planning Commission, *Living Little*, 2018.

STRATEGY K: CONSIDER AMENDING THE ZONING BYLAW TO ALLOW MIDDLE HOUSING SUCH AS DUPLEXES, TRIPLEXES, AND COTTAGE COURTS BY RIGHT

Canton's Zoning By-law largely restricts residential use to single-family dwellings within residential zones, while multi-family dwellings may be permitted by special permit, particularly in mixed-use or Priority Revitalization Areas. A modified Table of Use Regulations detailing residential uses in Canton can be found below with existing allowable uses for middle housing suggested in this strategy highlighted in blue.

Legend for table below:

SR — Single Residence	LI — Limited Industrial	POS — Parkland and Open Space	PB — Special Permit, Planning Board
GR — General Residence	LI (B) — Limited Industrial B	Y — Permitted as of right	SB — Special Permit, Select Board
B — Business	LI I — Limited Industrial C	N — Prohibited	
CB — Central Business	I — Industrial	BA — Special Permit, Zoning Board of Appeals	

Principal Use	SR	GR	B	CB	LI	LI (B)	LI(C)	I	POS
A. Residential Uses									
Single-family dwelling	Y	Y	N	N	N	N	N	N	N
Two-family dwelling, if located on a lot having an area larger than the minimum hereinafter required for the construction of a single-family dwelling in the district by an additional two thousand (2000) square feet	N	Y	N	N	N	N	N	N	N
Assisted Living and/or Independent Living Facility ¹	N	BA	BA	BA	N	BA	BA	N	N
Boarding or lodging house ²	N	BA	N	N	N	N	N	N	N
Mixed-Use building containing one (1) or two (2) dwelling units in combination with stores or other permitted uses, if located on a lot having a minimum area of ten thousand (10,000) square feet for the first dwelling unit and an additional two thousand (2,000) square feet for each dwelling unit in excess of one (1) accommodated therein	N	N	Y	Y	N	N	N	N	N
Multi-family dwelling	N	BA	Y	Y	N	N	N	N	N
The conversion and/or use of a single-family dwelling existing on March 8, 1937, as a dwelling for not more than two (2) families, or as a boarding or lodging house, or tourist home, subject to Section 8.4	BA	BA	Y	Y	N	N	N	N	N
Short-term rental ³	Y	Y	BA	BA	N	N	N	N	N

1. See Section 8.2.2 and 8.7 for special regulations

2. See Section 8.3 for special regulations

3. Subject to applicable State and Town registration, administrative regulations, and inspection requirements.

Table 1: Table of Residential Use Restrictions, Canton Zoning Bylaw, 2022

Canton should consider amending its zoning bylaw and expanding to allow for naturally occurring affordable housing options like duplexes, triplexes, and cottage courts by right to diversify Town housing stock. These middle housing options provide alternatives to single-family housing at a scale that can be complementary to existing low-density suburban and more rural residential neighborhoods while providing financially attainable housing to Canton residents.

When asked *"What kind of homes might interest you or family members in the future?"*, roughly 32 percent of survey respondents indicated they'd like to see cottage style (small homes in a cluster, often with shared green space) or tiny homes (under 600 sq. ft). Additional respondents selected 'other' and specified they would support cottage clusters or tiny homes with increased square footage requirements finding 600 sq. ft to be too small. While single-family homes were the dominating choice in this question, other housing options including *'two or three-family homes (as owner or renter)'* and *'cooperative living arrangements (with friends, family, home care provider, etc.)'* received between 13 and 14 percent support suggesting these housing options could be in demand in Canton.

This strategy directly aligns with Canton's 2020 Master Plan Action Item 3 to *"Review and amend the individual sections of the Zoning Bylaw that potentially allow for a more diverse housing stock. These sections include accessory dwelling units, provisions for inclusionary zoning, home conversions, missing middle housing options, and the Mixed-Use Overlay District"*.

What is Cottage Cluster Housing?

In their 2018 Living Little Report, the Metropolitan Area Planning Council (MAPC) explored small housing typologies for their South West Advisory Planning Committee (SWAP) and Three Rivers Interlocal Council (TRIC) subregions.

Smaller housing types promote aging in place, choices for smaller households, low-cost housing for younger adults, long-term rental income for homeowners, naturally occurring affordable housing options, smart growth community development, and the local economy.



Cottage Housing Image from MAPC Living Little Report (2018).

Cottage developments are defined as pedestrian-friendly collections of one-to-two-bedroom houses ranging from 1,000 to 1,760 square feet, featuring front porches and detached parking. This type of housing originated in the 1930s and is found in places like Concord, Dennis, Wayland, Weymouth.



Concord Riverwalk, Image from Architect Magazine.

Concord, MA brought cottage cluster housing to Town with the development of the Concord Riverwalk. This development included five three-bedroom units and eight two-bedroom units ranging from 1,340 to 1,760 square feet. Smaller housing development allowed Concord to creatively increase housing stock with limited sewer capacity. Residents can enjoy the outdoors with half of this cottage cluster being preserved as open space. The layout and design of the Concord Riverwalk were built

STRATEGY L: REMOVE EXISTING ZONING RESTRICTIONS ON AGE AND SIZE OF UNITS FOR CONVERSION FROM SINGLE-FAMILY TO MULTI-FAMILY

Section 8.4 of Canton's Zoning By-law focuses on the conversion of certain single-family dwellings. Conversions of single-family houses into two-family duplexes may be authorized by special permit if the dwelling was built on or before March 8, 1937, and the dwelling is located on a lot that is at least 25 percent larger than the minimum required for that district. Homes that are 85 or more years old may be converted so long as no exterior enlargement exceeding 25 percent of the area has been made within five years prior to the application. The by-law requires that these homes maintain their single-family character, although specific design guidelines are not explicitly defined.

Canton could explore amending this zoning ordinance to remove the age and size restrictions for home conversions. Streamlining the conversion process would support local housing needs by increasing small-scale housing options and offering additional affordable rental opportunities in Town. This strategy also directly aligns with Canton's 2020 Master Plan Action Item 3 as mentioned previously.

STRATEGY M: EASE BY-RIGHT MULTIFAMILY PROVISIONS AND EXPAND AREAS FOR BY-RIGHT MULTIFAMILY DEVELOPMENT, IN CONJUNCTION WITH RECOMMENDATIONS FROM 2015 MASTER PLAN, MBTA COMMUNITIES LAW, AND CANTON CENTER ZONING STUDY

In Canton, 69 percent of housing is single-family units. This majority limits housing opportunities for existing and residents. In fact, nearly one-fifth of survey respondents indicated they would be interested in *"Apartment complexes with on-site amenities like a gym, pool, and common areas."* Multi-family dwellings are allowed by-right in the Business and Central Business Zones and can be authorized by special permit from the Zoning Board of Appeals within the General Residence Zones. Multi-family dwellings provide housing to a larger number of households within a single property, often at a more affordable rate.

Canton Center is often used as a case study for other communities seeking to adopt Transit Oriented Development. The Canton Center Economic Opportunity District Bylaw increased allowable densities and encourages mixed residential and commercial use of land. Canton should explore opportunities to expand multi-family zoning provisions and allow more areas of Town to thrive.



Canton Center; Photo Credit: JM Goldson 2022

This strategy was listed in Canton's 2020 Master Plan under Action Item B2, "Amend the Zoning Bylaw to remove impediments to the development of multi-family housing models where they are already allowed." Since then, the Town has completed the MBTA 3A compliance exercise by creating the Canton Junction Overlay District to facilitate multi-family housing near transit areas in accordance with Section 3A of MGL c.40A. Further streamlining the process for multi-family dwellings within the town's Zoning Bylaw will continue to support the development of diverse housing options and ensure that Canton remains in compliance with MBTA Community requirements.

STRATEGY N: CONTINUE REZONING PROJECTS AT CANTON JUNCTION

In accordance with the Canton Junction Plan + [Draft] Zoning Plan (Spring 2020) by MAPC continue rezoning efforts in the Canton Junction area to create mixed-use and mixed-income housing. Projects include the MBTA 3A by-law overlay district submitted under the name of "Canton Junction Overlay District" which was created to allow for and encourage the production of neighborhood scale, transit-

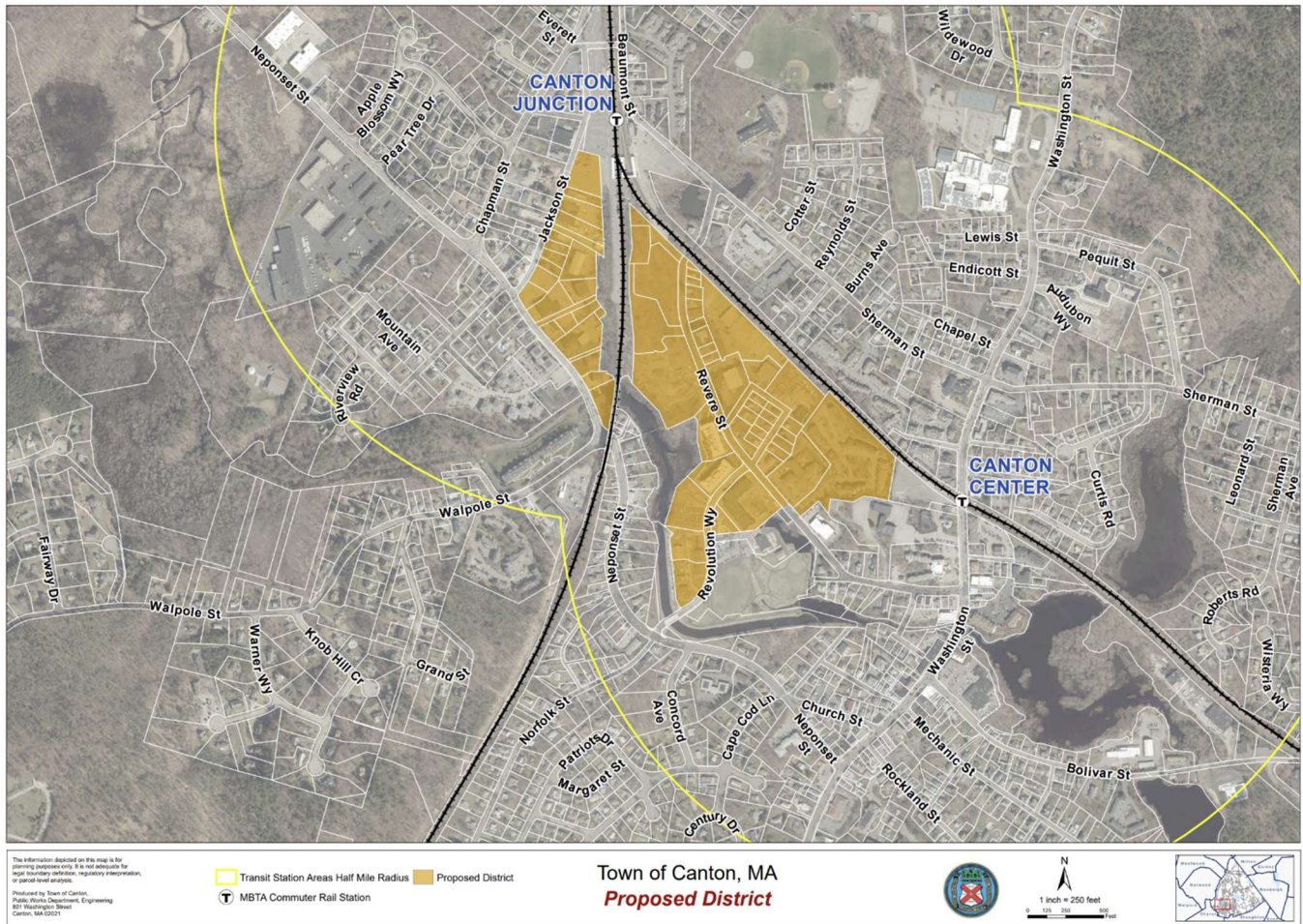
oriented housing in walkable proximity to Canton's Commuter Rail stations, and in accordance with Section 3A of the Zoning Act (Massachusetts General Laws Chapter 40A).⁸

[Canton Junction Plan + \[Draft\] Zoning Plan Presentation Slides](#)



Rendering of proposed MBTA 3A study area, image provided by the Town of Canton

⁸ Town of Canton, Proposed Article 32: To see if the Town will vote to add Zoning By-law Section 9.10 CANTON JUNCTION OVERLAY DISTRICT, Zoning By-Laws, Section 9.10.



Canton Junction Overlay District submitted in accordance with Section 3A of the Zoning Act (Massachusetts General Laws Chapter 40A), image provided by the Town of Canton

STRATEGY O: CONSIDER ADOPTING ZONING INCENTIVES OR REGULATIONS TO INCORPORATE UNIVERSAL DESIGN AND INCREASED NUMBER OF BARRIER-FREE UNITS INTO NEW DEVELOPMENTS

Roughly ten percent of Canton's residents have at least one disability, and 30 percent of Canton's seniors have disabilities. When more homes are built according to universal design principles, people with disabilities and older adults can have more freedom of housing choice and do not have to incur the high modification/remodeling costs just to ensure they can safely reside in their homes.

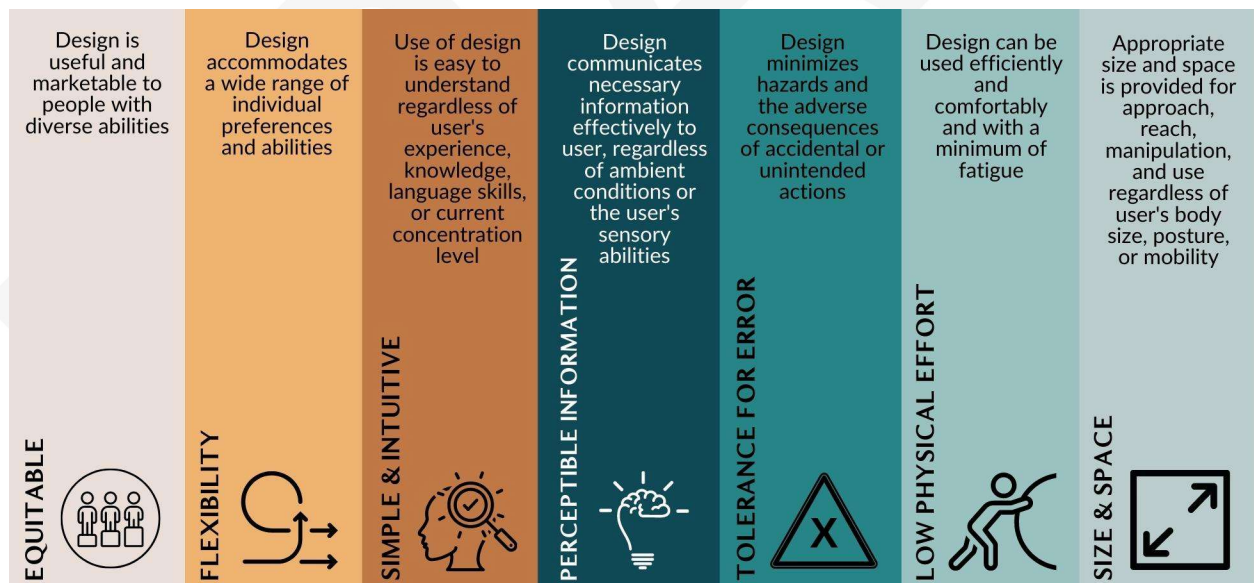
There is a 60 percent probability that newly built single-family detached units will house at least one resident with a physical limitation disability during their expected lifetimes and a 91 percent probability these units will have at least one visitor with a physical limitation disability.⁹

Canton should seek to adopt zoning incentives or regulations to incorporate universal design and increase the number of barrier-free units into new developments. Universal design standards can include zero-step or gentle-slope ramp entrances, level floorplans, curb-less showers, wide interior doors, and bathroom access on the ground floor.

Universal Design

The design and composition of an environment so that it can be accessed, understood, and used to the greatest extent possible by all people regardless of their age, size, ability, or disability.

Definition from the National Disability



Universal Design Principles Infographic. Developed by JM Goldson using Ronal' Mace's Seven Principles of Universal Design

⁹ Smith, S. K., Rayer, S., & Smith, E. A. (2008). Aging and Disability: Implications for the Housing Industry Policy in the United States. *Journal of the American Planning Association* 74(3), 289-306. <https://doi.org/10.1080/01944360802197132>

C. CAPACITY, EDUCATION, AND COORDINATION

The following strategies are recommendations for expanding the Town's capacity to implement housing initiatives, promote education, and to coordinate housing initiatives with other local or regional entities.

STRATEGY P: CONTINUE TO COORDINATE WITH NON-PROFIT AFFORDABLE HOUSING AGENCIES

Canton should prioritize continuing to coordinate with non-profit affordable housing agencies to enhance housing services for its residents. By maintaining these relationships, Canton can ensure that both residents and municipal staff benefit from valuable housing resources. Additionally, the town should work to secure annual funding for memberships or partnerships with non-profit housing agencies, maximizing the support available through these organizations.

As a member of the Metropolitan Area Planning Council (MAPC) Three Rivers Interlocal Council (TRIC), which connects Canton with neighboring towns like Dedham, Foxborough, Milton, and Stoughton, Canton is also positioned to engage in regional planning efforts that balance growth and development. This approach aligns with the 2020 Canton Master Plan Housing & Neighborhoods Action Item D5: *"Explore the formation of a Regional Housing Services Organization with neighboring communities, and with assistance from MAPC."*



REGIONAL HOUSING SERVICES OFFICE (RHSO)

MAPC developed the first regional housing services agency in 2011. The Regional Housing Services Office (RHSO) serves Acton, Bedford, Concord, Lexington, Lincoln, Maynard, Sudbury, Wayland, and Weston. These communities entered in an Inter-Municipal Agreement to pay an annual membership fee to RHSO, hosted by the Town of Concord, to receive technical assistance with the municipal functions of affordable housing. The RHSO helps with proactive monitoring, program administration, project development, and serves as an information base for residents seeking assistance.

STRATEGY Q: ENHANCE THE CAPACITY OF THE MAHT BY ENCOURAGING DEVELOPER PARTICIPATION IN THE MASSHOUSING PRIORITY DEVELOPMENT FUND, AS RECOMMENDED BY THE CANTON BY-LAW, WHEN ON-SITE DEVELOPMENT IS NOT FEASIBLE

All multifamily developments in Canton with more than four units require that 10 percent of units be affordable in perpetuity by EOHLC standards. In Canton Center Economic Opportunity Districts "A", "B", and "C," 10-15 percent of units must be affordable in perpetuity to residents earning 80 percent of the AMI or less. These requirements are known as Inclusionary Zoning (IZ). IZ provisions are crafted to meet the needs of each municipality.

While Inclusionary Zoning (IZ) requires a certain percentage of units in new developments to be reserved as affordable for low- and moderate-income households, Canton should prioritize the development of these affordable units on-site. In cases where building the required IZ units is not feasible for a developer—due to site constraints, financial challenges, or other significant factors—participation in the MassHousing Priority Development Fund (PDF) can serve as an alternative.

The MassHousing PDF provides low-interest financing to developers for the creation of affordable housing, offering an option for developers to meet their affordable housing obligations when on-site development is not possible. This ensures that resources are directed toward creating affordable housing elsewhere in the community. Participation in the MassHousing PDF also presents a valuable opportunity to bolster the Municipal Affordable Housing Trust (MAHT). By collaborating with MassHousing, Canton can leverage state-level resources, which in turn can increase the capacity of the MAHT to implement more local affordable housing initiatives.

Encouraging developers to participate in the MassHousing PDF when necessary not only helps ensure that affordable housing goals are met but also provides financial support that can enhance the MAHT's ability to undertake future projects. This approach offers a balanced solution, focusing first on on-site development while allowing for an alternative that directly benefits the town's affordable housing efforts and the capacity of the MAHT.

By prioritizing on-site development while using the MassHousing PDF as a secondary option, Canton can effectively expand its affordable housing stock and strengthen the capacity of its housing trust to support long-term housing solutions.

STRATEGY R: CREATE A CONSISTENT STREAM OF FUNDING FOR THE MAHT AND CONSIDER BONDING CPA FUNDS TO PRESERVE EXPIRING UNITS

Several funding sources can be allocated to increase the MAHT's capacity and to create a consistent stream of funding including the Community Preservation Act (CPA) funds, Inclusionary Zoning payments as mentioned in a prior strategy, as well as other sources such as cell tower lease payments, revenue from the sale of tax foreclosed properties, ARPA funds, negotiated developer fees, and private donations.

In addition, the CPA, MGL c.44B, authorizes bonding CPA funds in anticipation of revenues to be raised through the local CPA surcharge, which can help raise capital to support larger initiatives such as preserving expiring affordability restrictions. Across the state, 79 communities have issued bonds for 182 different CPA projects.¹⁰ [The Town of Amherst raised \\$1.25 million](#) through issuing bonds help preserve the 204 unit multifamily property called Rolling Green Apartments. For more information about expiring units, see *Strategy 2* of this document.

MAHT was created at the 2021 Annual Town Meeting. The Canton Community Preservation Committee (CCPC) allocated \$50,000 to the Municipal Housing Trust for the purposes of hiring a Housing Coordinator. As Community Housing Projects are one of the three central tenants for Community Preservation Act funds, Canton should seek to increase the percentage of funding allocated to MAHT annually and designate the MAHT as the housing arm of the CPA program to best serve the housing needs of the Town.

STRATEGY S: CREATE A STANDARDIZED PROCESS OR SYSTEM TO ALERT RESIDENTS AND EMPLOYEES ABOUT HOUSING OPPORTUNITIES

The Municipal Affordable Housing Trust assisted with a housing lottery for a home in Turtle Brook Village (a.k.a. Pequitview on Turtlebrook Road) in the summer of 2022. MAHT relied on a third-party to

¹⁰ Community Preservation Coalition, [Bonding CPA Projects | Community Preservation Coalition](#)

host the housing lottery as the Trust does not have the staff capacity to do this independently. Though, most of the brokerage work was done by Trust members. Throughout this process, it was perceived that a "huge percentage of qualifying households do not know they qualify"...¹¹

An estimated 27 percent of Canton households are considered low- or moderate-income (LMI) households (earning less than 80 percent AMI) and may qualify for affordable housing options as they become available. The Town should seek to centralize information regarding income guidelines and create a system for sharing new housing opportunities with residents and employees.

While Canton should work collaboratively with LMI residents and employees to develop a successful system, some suggestions may include:

- Translate notices including to Mandarin or Cantonese
- Develop a housing-specific Town newsletter, or designating a section of other municipal newsletters for housing
- Create a Canton Housing social media page
- Utilize the Board of Trustee for Canton Affordable Housing Trust Fund landing page on the Town website; provide information about RSS alerts and how to sign up
- Build and maintain a housing kiosk or bulletin board in a heavily trafficked area of Town
- Add and update a housing section to Canton's Town website FAQs page

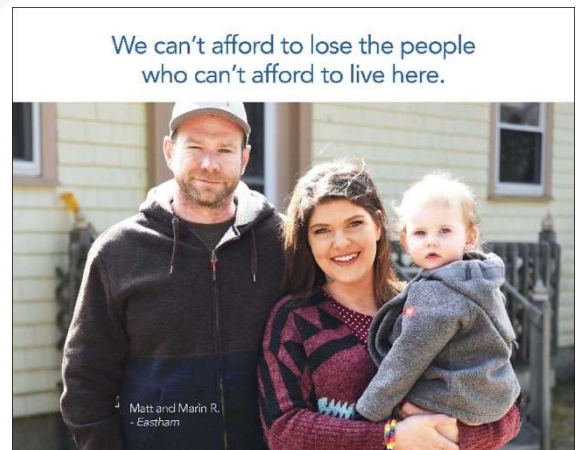
STRATEGY T: CONDUCT AN EDUCATIONAL CAMPAIGN TO INFORM CANTON RESIDENTS ABOUT HOUSING RESOURCES AND ISSUES, INCLUDING FAIR HOUSING LAW

Canton, like all municipalities, can advance the general public's education on housing resources and challenges within the community. The Town should seek to design and launch an educational campaign to connect Canton community members with municipal housing agencies to learn about available resources and destigmatize affordable housing. Increased awareness will promote better utilization of housing resources and may reduce opposition to future affordable housing projects.

The Town of Canton should build a volunteer board tasked with developing and implementing a marketing strategy surrounding housing in the Town.

Responsibilities may include:

- Applying for marketing grants
- Designing informational brochures and graphic signage for public spaces throughout Town
- Maintaining a central location for information on housing resources, possible on the Town website
- Hosting public forums and panels with guest speakers to speak about the national housing crisis
- Tabling at Canton community events



¹¹ Personal communication, (30 Aug 2022). Canton AHT Meeting, Chair Lisa Lopez

- Submitting editorials and press releases to local news agencies
- Developing curriculum for presentations to K12 classrooms, civic groups, and municipal boards/committees

2021 Lower Cape Community Housing Partnership Media campaign, Community Development Partnership

A regional example of such a campaign was launched by The Lower Cape Community Housing Partnership, which was built by The Community Development Partnership to garner public support for affordable housing. Since launching, they have trained 141 municipal officials on affordable housing issues and strategies and had 98 residents participate in their advocacy training program. Moreover, the Lower Cape Community Housing Partnership launched a media campaign to tell the stories of Lower Cape residents benefiting from affordable housing initiatives.

STRATEGY U: HOST AN ANNUAL HOUSING ROUNDTABLE FOR ALL BOARDS & ORGANIZATIONS RELATED TO HOUSING, DEVELOPMENT, AND SOCIAL SERVICES

Canton has several municipal agencies working to advance housing equity in Town. The Town should seek to convene an annual housing roundtable to bring together representative from applicable departments, boards, commissions, and committees to discuss progress updates, pressing issues, and strategize Canton's approach to promoting housing opportunity.

Concord Housing Roundtable

Concord, Massachusetts developed the Concord Housing Roundtable for its various municipal housing groups to coordinate and collaborate. The Concord Housing Authority, Concord Housing Foundation, Concord Housing Development Corporation, and Concord Housing Trust convene quarterly to discuss local housing issues and build

This roundtable should be hosted by a housing specific municipal body but should invite other Town leaders to participate. Annual housing roundtable meetings should meet Open Meeting Laws and provide ample opportunity for the public to engage.

Likely members of the Housing Roundtable may include:

- Board of Trustees for Canton Affordable Housing Trust Fund
- Fair Housing Committee
- Housing Authority
- Master Plan Steering and Implementation Committees
- Planning Board and Planning Department
- Zoning Board of Appeals and Zoning Department
- Assessor's Office
- Canton Diversity, Equity, and Inclusion Committee
- Canton Veteran's Council
- Council on Aging; Elder and Human Services Department
- Board of Health
- Building Department
- Town Administrator

STRATEGY V: ESTABLISH A PROCESS TO CAPTURE AND TRACK ALL SHI-ELIGIBLE UNITS, INCLUDING PAST AND FUTURE UNITS

The Executive Office of Housing and Livable Communities notes that the Subsidized Housing Inventory (SHI) is used to measure a community's stock of low- or moderate-income housing for the purposed of MGL Chapter 40B, the Comprehensive Permit Law. While housing developed under Chapter 40B is eligible for inclusion on the inventory, many other types of housing also qualify to count toward a community's affordable housing stock."

To maintain Canton's compliance by remaining above the state's ten percent goal, Canton should seek to develop a process for tracking SHI eligible units. As units are added and removed from the SHI, the Town should develop a record of all units to determine future eligibility of expired units and understand how affordable units have historically been distributed throughout the community. This master list should be updated regularly and publicly accessible. A Town official should be designated as responsible for updating this master list, tracking eligible units, and submitting the required records to ensure listing.

ACTION PLAN MATRIX

The Municipal Affordable Housing Trust will oversee all aspects of the Housing Production Plan's implementation. The matrix below provides detailed information on responsible and supporting entities and a suggested timeframe to implement the housing strategies.

Abbreviations Used the in Matrix Below:

CCPC = Canton Community Preservation Committee

HA = Housing Authority

MAHT = Municipal Affordable Housing Trust Fund

PD = Planning Department

PB = Planning Board

SB = Select Board

T/C = Treasurer/Collector

Note: light blue indicates ongoing initiatives that span all five years.

Type	#	Housing Strategy	FY2023	FY2024	FY2025	FY2026	FY2027	Responsible Entity	Supporting Entities
LOCAL INITIATIVE AND PROGRAMMATIC	A	Actively negotiate with owners of expiring use properties (especially Canton Village and Lamplighter)						MAHT	SB CCPC PD
	B	Consider transfer tax foreclosed properties to the Affordable Housing Trust to create starter homes, establish a process for the MAHT to regularly review tax foreclosed property list and map these properties						SB MAHT	T/C PD
	C	Acquire vacant homes to rehab as affordable units, potentially through a public/private partnership						MAHT	CCPC
	D	Create a down payment assistance program, potentially in combination with the MassHousing One Program						MAHT	CCPC PD
	E	Continue to support Housing Authority unit preservation with CPA or MAHT funds and						MAHT	CCPC PD

CAPACITY, MONITORING, AND OUTREACH	P	Continue to coordinate with non-profit affordable housing agencies						SB	MAHT CCPC
	Q	Enhance the Capacity of the MAHT by Encouraging Developer Participation in the MassHousing Priority Development Fund, as Recommended by the Canton By-law, When On-Site Development is Not Feasible					M	PB	PD MAHT
							M		
	R	Create a consistent stream of funding for the MAHT and consider bonding CPA funds to preserve expiring units						SB	CCPC PD MAHT
	S	Create a standardized process or system to alert residents and employees about housing opportunities						MAHT	PD
	T	Conduct an educational campaign to inform Canton residents about housing resources and issues, including fair housing laws						MAHT	PD
	U	Host an annual housing roundtable for all boards & organizations related to housing, development, and social services						SB	MAHT PB HA COA
REGULATORY, POLICY, AND PLANNING	V	Establish a process to capture and track all SHI eligible units, including past and future units						MAHT	PD
	M	Ease by-right multifamily provisions and expand areas for by-right multifamily development, in conjunction with recommendations from 2015 master plan, MBTA Communities Law, and Canton Center zoning study currently in progress						PB	PD
	N	Continue rezoning projects at Canton Junction						PB	PD
	O	Consider adopting zoning incentives or regulations to incorporate universal design and increased number of barrier-free units into new developments						PB	PD

CHAPTER 3: DEMOGRAPHIC PROFILE

An analysis of local demographic data and housing stock reveals key characteristics and trends in Canton that help explain housing needs and demand. The characteristics of a Town's residents, such as their life stage, wealth, household size, and race/ethnicity, are closely linked to the characteristics of a Town's housing stock.

To understand the wider context of Canton's housing needs, we compare the demographics of Canton to Norfolk County and Massachusetts at times, as well as to surrounding communities: Norwood, Randolph, Sharon, Stoughton, and Walpole.

KEY FINDINGS

- Canton has been growing relatively steadily since 1980, with an increase of 14 percent from 1980 to 2000 and an increase of 17 percent from 2000 to 2020. This outpaces growth in the County and the Commonwealth as a whole. The 2000 population was 20,775 and the 2020 population was 24,370.
- Canton's population distribution by age has been relatively consistent since 2010, however UMass Donahue forecasts a gradual increase in residents over 65, potentially reaching 27 percent by 2040, with a corresponding decrease in residents between 20 and 34 years old.
- The population of Canton has greater racial/ethnic diversity since 2010, with BIPOC (Black, Indigenous and People of Color) residents making up 27 percent of the population in 2020, compared with 17 percent in 2010.
- Around two-thirds of Canton's households are family households. Of family households, around 42 percent are couples without children and 43 percent are couples with children. About 7 percent of Canton's households are single-parent households.
- According to the 2019 ACS estimates, Canton's median family income was \$136,382.
- Around 77 percent of rental households are made up of one or two people, compared with 53 percent of ownership households.
- Canton's median income has not kept pace with the Area Median Income (AMI) over the past 20 years. The Town's median income has been essentially constant since 2000 when adjusted for inflation, whereas the inflation-adjusted AMI has increased 13 percent over the same period.
- In Canton, 27 percent of households have low/moderate income (less than 80 percent of the AMI) - an estimated 2,465 households that could potentially qualify for affordable housing.

DEMOGRAPHICS

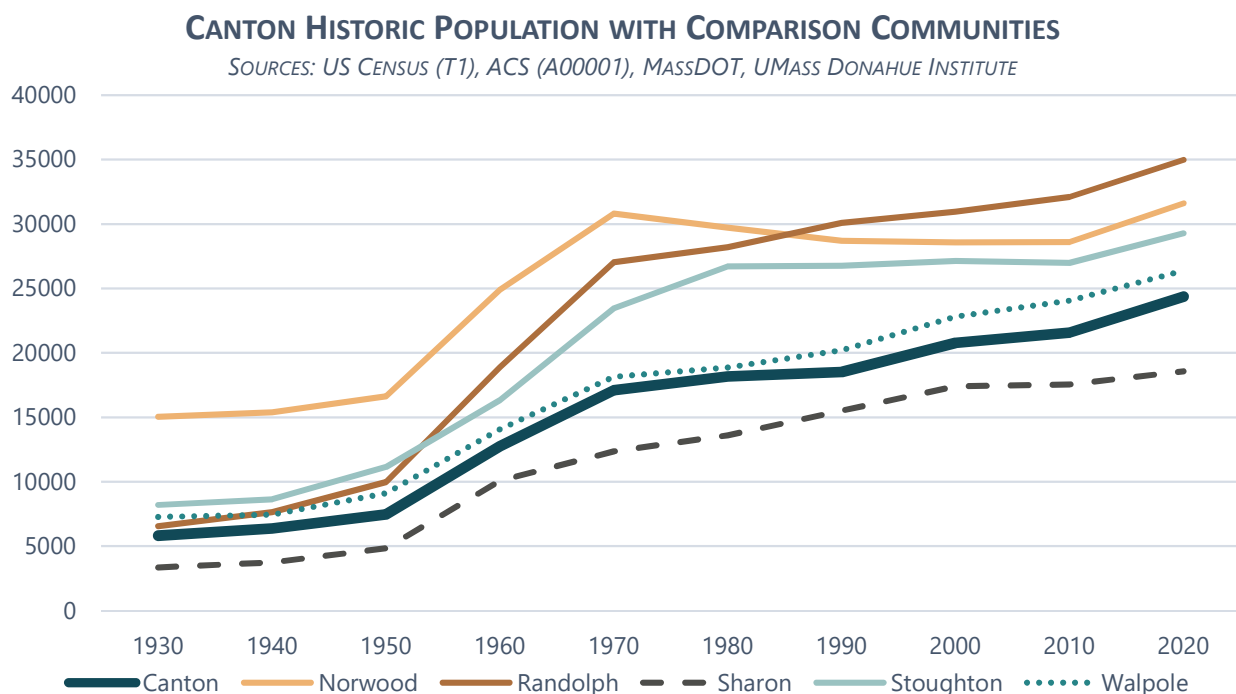
This Housing Production Plan is grounded in a thorough examination of Canton's demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into the existing housing needs and demand. Projections of Canton's future residential composition help inform housing planning efforts.

POPULATION

The population of Canton is 24,370 according to the recently released 2020 Census.

The Town's population has been growing relatively rapidly since 1980, with an increase of 14 percent from 1980 to 2000 and an increase of 17 percent from 2000 to 2020. This outpaces growth in the County, which increased by 7 percent from 1980 to 2000 and 12 percent from 2000 to 2020, and the Commonwealth as a whole, which increased 11 percent in both periods.

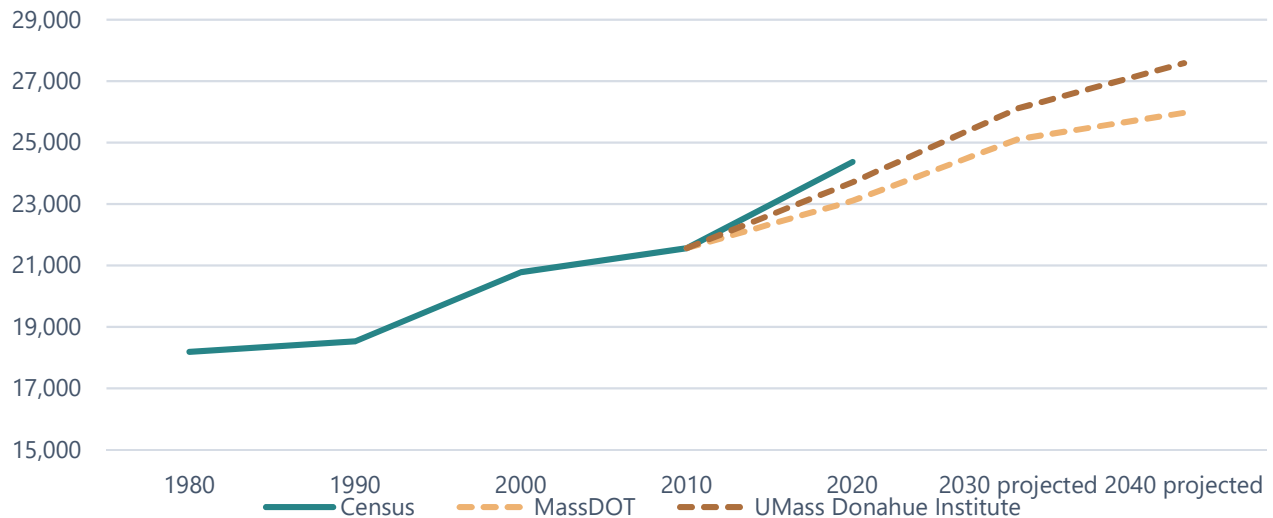
When compared with nearby communities, Canton's population has grown at a similar rate over the past century. The region experienced rapid growth in the post- World War II period, reflected in the age of housing stock as discussed in Chapter four. From 1990 to 2010, Canton grew at a somewhat faster rate than some nearby towns, particularly Norwood and Stoughton, but since 2010, all the surrounding towns have also experienced significant population growth.



Population projections from the Umass Donahue Institute and from MassDOT indicate a continuation of this growth trend but at a slower rate, with estimations between 25,969 and 27,586 by 2040, as shown below. However, 2020 census numbers are somewhat higher than projected, suggesting the population increase may outpace these forecasts by 2040.

CANTON HISTORIC AND PROJECTED FUTURE POPULATION

SOURCES: US CENSUS (T1), ACS (A00001), MASSDOT, UMASS DONAHUE INSTITUTE



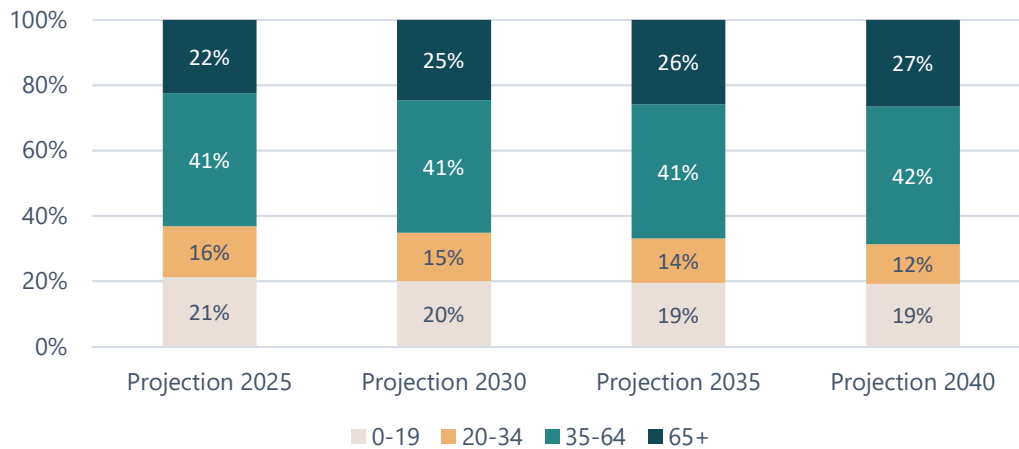
Distribution of Population by Age

The median age in Canton is 41.8, slightly older than both Norfolk County (40.9) and the Commonwealth as a whole (39.5). Distribution of population by age is overall similar to the county and the state, with 19 percent of residents over 65 years old and 42 percent of residents between the ages of 35 and 64. There is a slightly smaller percentage of younger adults in Canton, at 17 percent of residents between 18 and 34, compared with 21 in Norfolk County and 24 statewide. Twenty-two percent of Canton residents are under 18 years old.

Canton's population distribution by age has been relatively consistent since 2010, but UMass Donahue forecasts a gradual increase in residents over 65, potentially reaching 27 percent by 2040, with a corresponding decrease in residents between 20 and 34 years old, as shown below.

CANTON POPULATION BY AGE, 2025-2040 PROJECTIONS

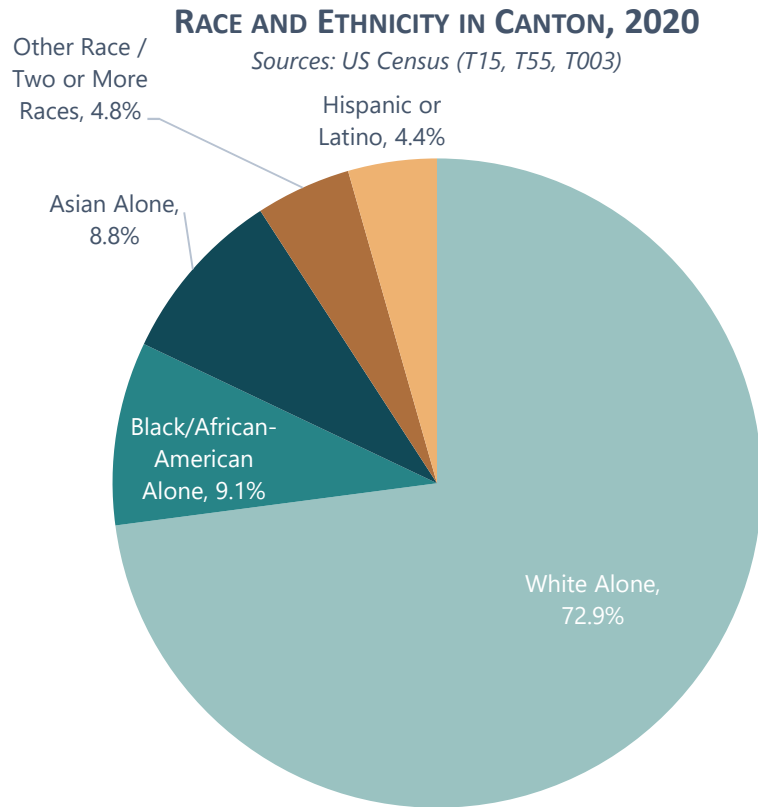
Source: UMass Donohue Institute



RACE & ETHNICITY

The racial and ethnic composition of Canton is primarily non-Hispanic White, at about 72 percent of the population. Black/African American and Asian residents make up the next largest groups, at about 9 percent each, somewhat higher than statewide averages of 6.5 percent Black/African American and 7.2 percent Asian. Slightly more than four percent of Canton residents are Hispanic/Latino, similar to Norfolk County but significantly below the statewide average of around 12 percent. Canton contains almost four percent of residents identifying with two or more races.

The population of Canton has diversified since 2010, with BIPOC (Black, Indigenous and People of Color) residents making up 27 percent of the population in 2020, compared with 17 percent in 2010. This reflects the increasing diversity seen across the Commonwealth.



Foreign-Born Population and Language

In 2019, an estimated 15 percent of Canton's population were foreign-born. Of this population, the largest number was from a European country (39 percent). About 30 percent were from an Asian country, and 21 percent from a Latin American country, which includes all South America, the Caribbean, and Central America. The remaining ten percent were from an African country.

About 82 percent of Canton’s population speaks only English. Of those with English as a second language, Russian, Polish, and other Slavic languages are the most spoken at home (3.8 percent) as well as other Indo-European languages (3.7 percent).

About 2.7 percent of Canton residents speak a Chinese language at home and 2.3 percent speak Spanish. There are also small populations who speak French or Haitian, Vietnamese, and Arabic.

DISABILITY

The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition, broken down into the six types detailed in the box to the right. Residents with one or more disabilities can face housing challenges if there is a shortage of housing in a community that is affordable, physically accessible, and/or provides the supportive services that people with disabilities may need. According to the 2015-2019 ACS, ten percent of Canton’s civilian, non-institutionalized population report having one or more disabilities. This includes three percent of children under 18 years, six percent of adults aged 18 to 64, and 30 percent of residents 65 and older. These rates are similar to the county and statewide averages.

Canton’s disability rate among its children under 18 and younger adult population (18-64 years) are similar to the statewide and county averages, though its disability rate for seniors (65 years and older) is somewhat lower than the rates for the County and the state.

Hearing difficulty: deaf or having serious difficulty hearing.

Vision difficulty: blind or having serious difficulty seeing, even when wearing glasses.

Cognitive difficulty: Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.

Ambulatory difficulty: Having serious difficulty walking or climbing stairs.

Self-care difficulty: Having difficulty bathing or dressing.

Independent living difficulty: Because of a

Canton Disability Statistics with Regional Comparison, 2019												
	Non-Institutionalized Population			Under 18 Years			18-64 Years			65 Years and Over		
	Total	w/Disability	%	Total	w/Disability	%	Total	w/Disability	%	Total	w/Disability	%
Canton	23,105	2,242	10	5,074	145	3	13,864	831	6	4,167	1,266	30
Norfolk County	692,118	66,718	10	147,948	4,815	3	432,247	29,631	7	111,923	32,272	29
Massachusetts	6,777,468	784,593	12	1,368,379	60,992	4	4,338,119	383,233	9	1,070,970	340,368	32

Source: ACS
(B18101)

HOUSEHOLDS

Household Composition

The number and type of households within a community, along with household spending power, correlate to housing unit demand. Each household resides in one dwelling unit, regardless of the number of household members. According to the 2019 ACS estimates, Canton had 9,064 households, up from 8,378 in 2010 and 7,952 in 2000, representing a total increase of 14 percent since 2000.

The US Census defines a family as “a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together.” The term “non-family households” includes individuals living alone and those living with roommates who are not related by birth, marriage, or adoption.¹²

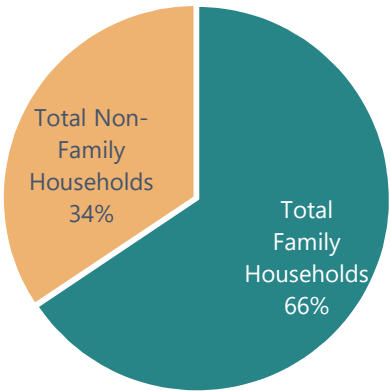
Around two-thirds of Canton’s households are family households, on par with county and statewide averages. Of family households, around 42 percent are couples without children and 43 percent are couples with children, a slightly higher percentage than the statewide average of 31 percent of couples with children. About 7 percent of Canton’s households are single-parent households.

Of the non-family households in Canton, about 41 percent, or 1,266 residents, are householders under 65 living alone, a similar number to 2010. On the other hand, 42 percent of Canton’s households, or 1,309 residents, are householders 65 or older living alone, up 20 percent since 2010.

About 32 percent of Canton households contain at least one person 18 years or younger. This is roughly on par with county and statewide averages.

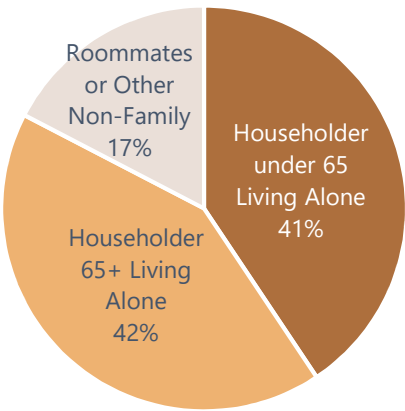
**CANTON HOUSEHOLD COMPOSITION,
2019**

Sources: US Census (T58, T59, PCT18)/ACS (A10008, A10009, A10025)



**CANTON NON-FAMILY HOUSEHOLD
COMPOSITION, 2019**

Sources: US Census (T58, T59, PCT18)/ACS (A10008, A10009, A10025)



Household Size

Canton’s average household size per 2019 ACS estimates was 2.55 people per household. This is similar to both Norfolk County’s (2.57) and the Commonwealth’s (2.52), and is nearly identical to the household size in 2010. The breakdown of people per household in Canton is very similar to the county and

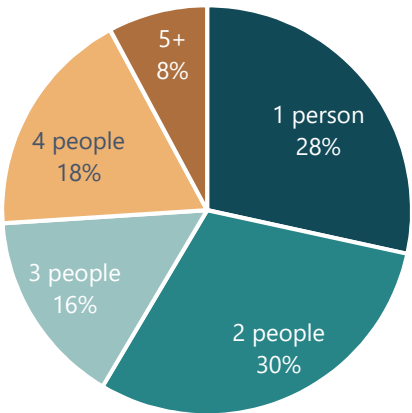
¹² US Census Bureau, Subject Definitions

statewide averages, with the majority of households (58 percent) comprised of one or two people. These figures are also virtually the same as they were in 2010.

Consistent with county and state averages, Canton’s rental households are somewhat smaller than the ownership households in the Town. Around 77 percent of rental households are made up of one or two people, compared with 53 percent of ownership households.

PEOPLE PER HOUSEHOLD IN CANTON, 2019

Sources: US Census (H13) / ACS (A10024)



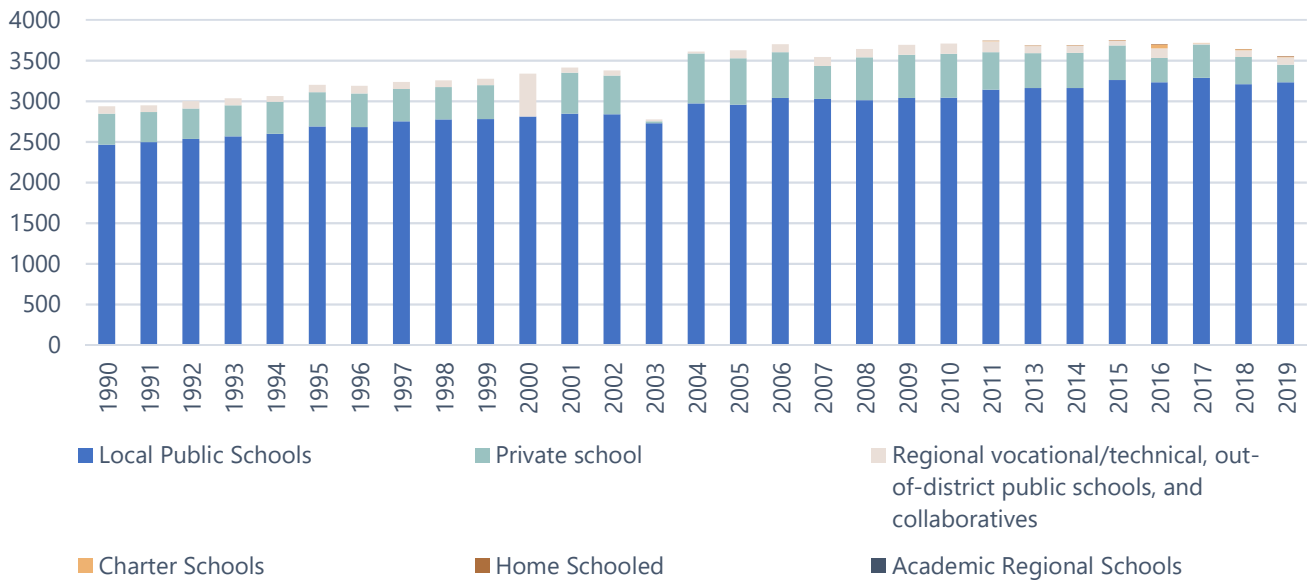
EDUCATION

Enrollment

School enrollment in Canton has generally been rising since 1990, as shown below. The Town is served by the Canton Public Schools, comprising an early childhood program, three elementary schools, one middle school, and one high school. The Town is also served by the Blue Hills Regional Vocational Technical School. Public school enrollment has continued to rise in recent years, though overall school enrollment has declined slightly since 2014 with fewer students attending private schools. A full discussion of the Town’s public schools can be found in Chapter 5.

CANTON SCHOOL AGED CHILDREN BY ENROLLMENT TYPE, 1990-2019

Source: MHP DataTown

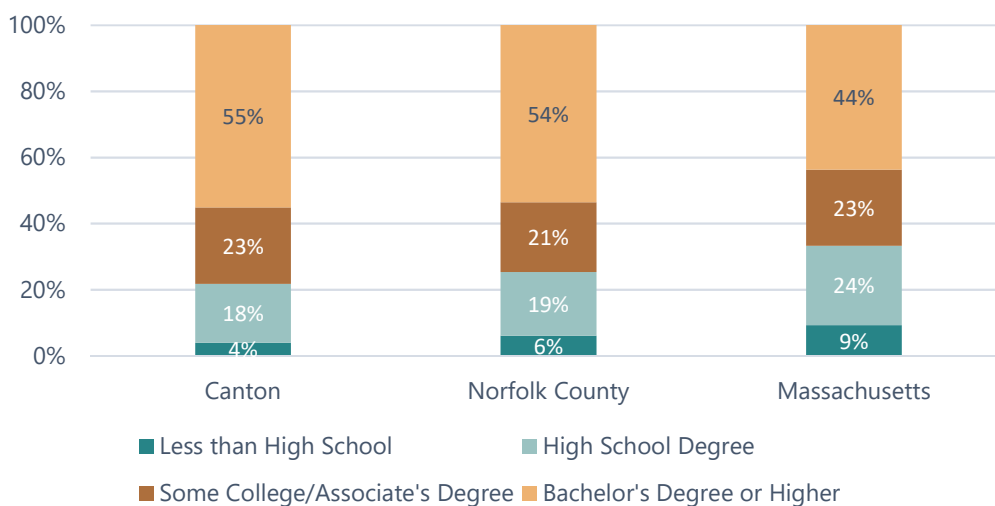


Educational Attainment

According to the 2015-2019 ACS, 55 percent of Canton residents aged 25 or older have earned a bachelor's degree or higher educational attainment. This is higher than the statewide average of 44 percent. About 23 percent of the Town's residents have a high school degree, and 4 percent do not have a high school degree, lower than the statewide average of nine percent.

EDUCATIONAL ATTAINMENT IN CANTON, 2019

Source: ACS (A12001)



ECONOMIC CHARACTERISTICS

OCCUPATIONS AND INDUSTRIES

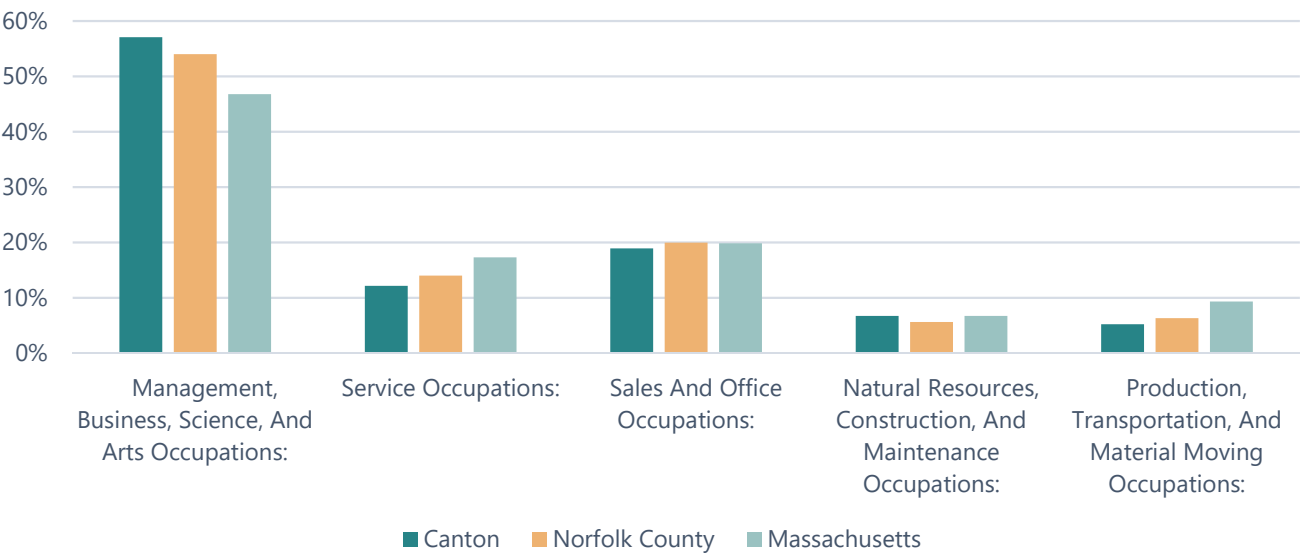
The largest share of jobs in Canton, 57 percent, are in management, business, science, and arts occupations, followed by 19 percent in sales and office occupations and 12 percent in service occupations.

Compared to the county and state, Canton's economy is more concentrated in management, business, science, and sales occupations and less in service and production occupations.

The largest industries in Canton's economy are education, health care, and social assistance with about 27 percent of the Town's jobs. Other job categories with a significant presence in the Town include professional, scientific, management, and administrative jobs as well as finance, insurance and real estate.

PERCENT OF JOBS IN CANTON BY OCCUPATION, 2019

Source: ACS(C24050)



The average commute time in Canton according to the 2019 ACS was 35 minutes, the same as Norfolk County as a whole, but longer than the statewide average of 30 minutes.

HOUSEHOLD INCOME

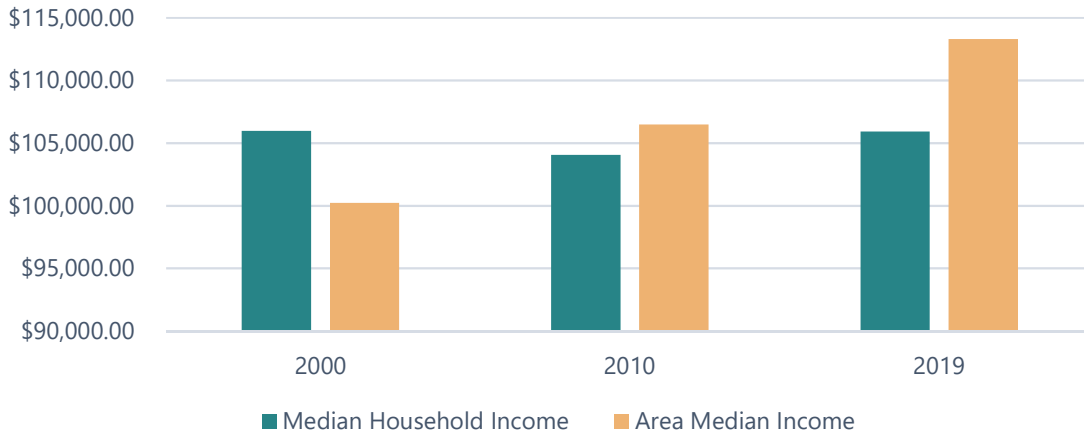
The estimated median household income in Canton is \$105,919 according to the 2019 ACS estimates. This is about \$7,400 less than the HUD Area Median Income (AMI) of \$113,000.

Canton's median income has not kept pace with the AMI over the past 20 years. The Town's median income has been essentially constant since 2000 when adjusted

for inflation, whereas the inflation-adjusted AMI has increased 13 percent over the same period.

CANTON MEDIAN INCOME AND AREA INCOME, 2000-2019 (INFLATION-ADJUSTED)

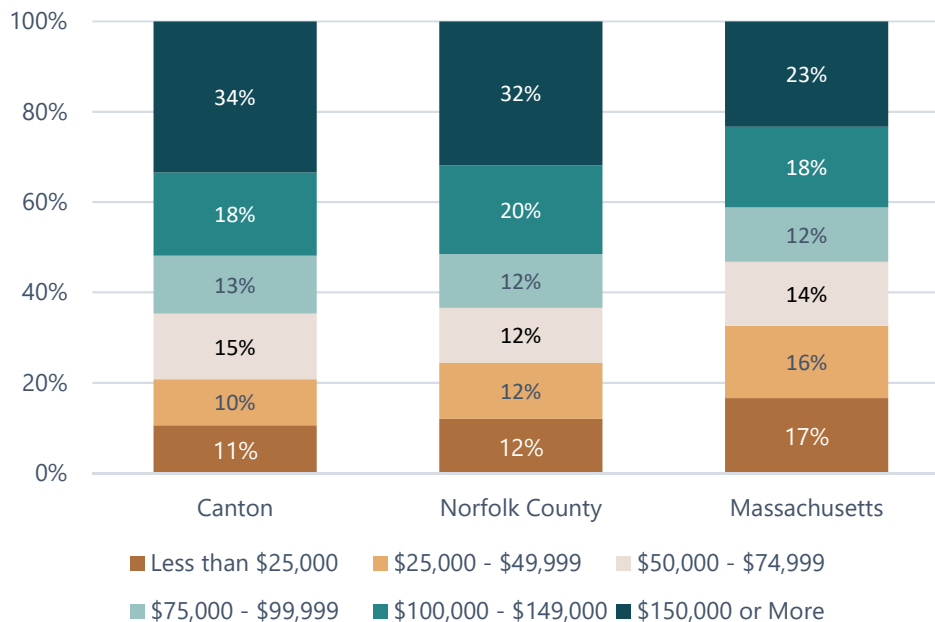
Sources: US Census (T93, T95, T98, T100)/ACS (A14006, A14010, A14012, A14015)



When compared with the county, Canton's income distribution is relatively similar, though compared with the Commonwealth as a whole, Canton is somewhat wealthier, with 34 percent of residents earning \$150,000 or more compared with 23 percent statewide in the same bracket.

CANTON HOUSEHOLD INCOME DISTRIBUTION, 2019

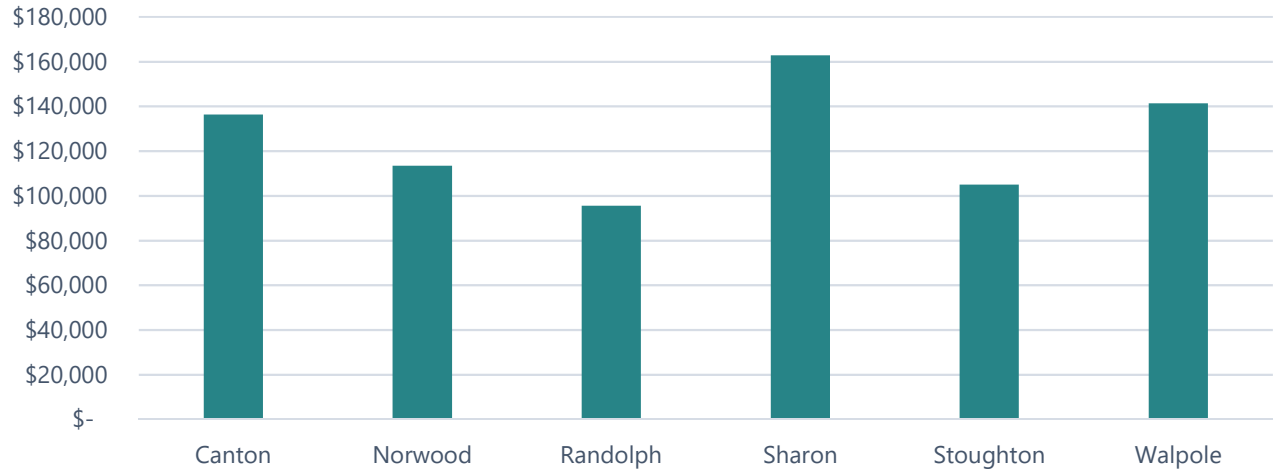
Source: ACS (A14001)



When compared with surrounding communities, Canton's income is in the middle range. Sharon is the highest at \$162,750 and Randolph the lowest at \$95,488.

CANTON MEDIAN FAMILY INCOME AND REGIONAL COMPARISON, 2019

Source: ACS (B19113)



Family households, on average, tend to have higher incomes than non-families. Family households tend to have more people who are prime earners contributing to the household income. Non-family households tend to be smaller—often consisting of only one person—and they are more likely to be younger or older than the prime earning years (roughly 45 to 65 depending on demographics).¹³

CANTON MEDIAN INCOME, 2019

Sources: US Census (T93, T95, T98, T100)/ACS (A14006, A14010, A14012, A14015)



According to the 2019 ACS estimates, Canton's median family income was \$136,382. This is more than twice the 2019 non-family income estimate of \$55,679.

¹³ U.S. Census Bureau, "Median Household Income," QuickFacts. <https://www.census.gov/quickfacts/fact/note/US/INC110218>.

A household is considered low- or moderate income when its income is 80 percent or less of the AMI.

In Canton, 27 percent of households have low/moderate income (less than 80 percent of the AMI) - an estimated 2,465 households that could potentially qualify for affordable housing.

Of these 2,465 households, 885 earn between 50 and 80 percent AMI, and 570 earn between 30 and 50 percent AMI. About 1,010 households (or 11 percent of Canton's households) are considered extremely low-income households, earning less than 30 percent of the Area Median Income.

For a household to be cost-burdened, they must be spending more than 30 percent of their income each month on housing costs. For renters, this includes rent and utilities and for owners, this includes mortgage payments, condo fees, taxes, insurance, heating, and utilities.¹⁴ Households that are severely cost-burdened pay more than 50 percent of their monthly income on housing costs. About 1,105 households in Canton (12 percent) are severely cost-burdened, according to 2018 estimates.

A full discussion of cost-burden and housing affordability can be found in Chapter 4.

SUMMARY

Canton's population has been increasing gradually since 1980 and is forecast to continue a gradual increase through 2040. The age distribution of Canton residents is on par with county and statewide averages, though the percentage of older residents is forecast to increase gradually in the coming decades. The Town is about three-quarters White, with higher-than-average Black/African American and Asian populations, and it has become significantly more diverse over the past 20 years. About 15 percent of Canton residents are foreign-born, and about 10 percent of residents have a disability.

Two-thirds of Canton households are family households, with equal numbers of couples with and without children, and a small percentage of single-parent households. About a third of Canton's households contain at least one youth 18 years or younger. More than half the Town's households are comprised of one or two people, though renter households are more likely to be smaller than ownership households.

School enrollment has been gradually increasing since 1990, with a recent slight decrease in private school enrollment, though public-school attendance has continued to gradually increase each year. Canton residents are more highly educated overall than statewide averages, with over half of adult residents having a bachelor's degree or higher.

Most jobs in Canton are in management, business, science, and arts occupations, with a lower-than-average share of jobs in service occupations. The median income in the Town has been stagnant since 2000 when adjusted for inflation, whereas the inflation-adjusted Area Median Income (AMI) has increased 13 percent over the same period. Canton's income distribution skews somewhat higher than

¹⁴ U.S. Census Bureau, Quick Facts <https://www.census.gov/quickfacts/fact/note/US/HSG650219>, <https://www.census.gov/quickfacts/fact/note/US/HSG860219>, HUD CHAS Background https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html

the state, though is on par with countywide averages and in the middle of income ranges among nearby communities. Family households earn significantly more than non-family households in the Town, and there are about 27 percent of households earning less than 80 percent of the AMI.

CHAPTER 4: HOUSING CONDITIONS

The following section examines Canton's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current needs and demand in Canton and thereby help inform future housing production planning.

KEY FINDINGS

HOUSING STOCK

- Canton's housing stock is about 63 percent single-family detached homes, 6 percent single-family attached homes, and 31 percent multifamily homes (duplexes, triplexes, and apartments).
- About 76 percent of housing in Canton is estimated to be owner-occupied
- There is a mismatch between smaller household sizes and the available housing stock, with almost 60 percent of Canton households comprised of one or two people compared with 37 percent of housing stock with one or two bedrooms.
- The rise in home prices is outpacing income. Canton's median family income, adjusted for inflation, has been stagnant since 2010, around \$106,000. However, from 2011 to 2021, the inflation-adjusted median sales price for a home (singled-family or condominium) in Canton increased 55 percent. The median sales price for a single-family home in 2021 was \$645,000 and the median sales price for a condo was \$460,000.

AFFORDABILITY

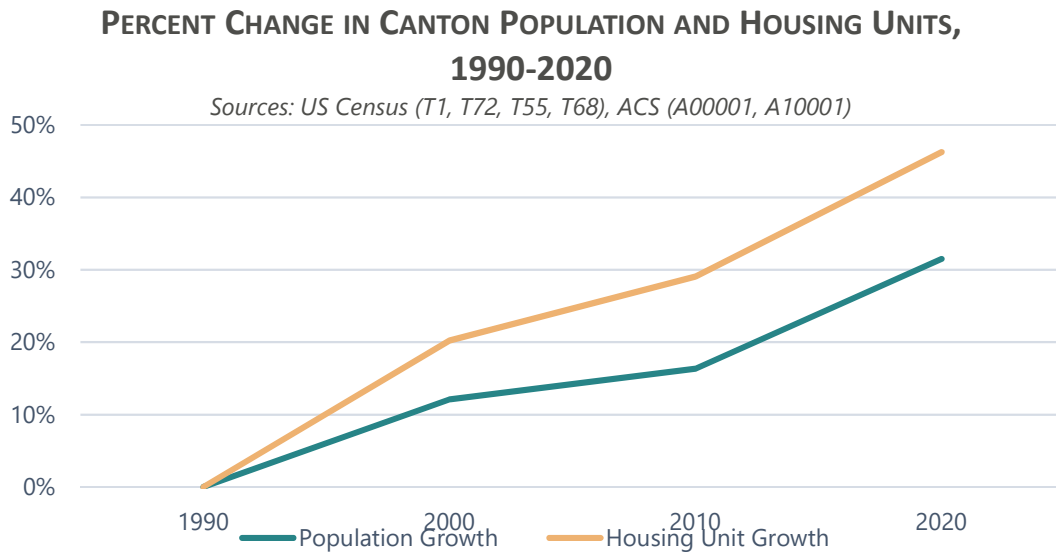
- About one-third of the 9,020 households in the Town (2,815 households) are cost-burdened. Of these, about half (1,405 households) are Low- and Moderate-Income (LMI) households, earning less than 80 percent of the AMI.
- The lowest-income households in Canton bear the highest degree of cost burden, with about 700 Extremely Low-Income households paying more than half of their income in housing costs, including rent payments, mortgage payments, and utilities.
- An LMI household would need to earn nearly \$100,000 per year more in income to be able to afford a single-family home, and most LMI households in Canton would struggle to afford the average market-rate rents in the Town.

SUBSIDIZED HOUSING INVENTORY

- As of November 2024, the State's SHI shows that Canton had 1,197 subsidized units, making up 12.1 percent of its total housing stock based on the Census 2020 housing unit data.
- While EOHLC's official determination of compliance with the 10 percent minimum is pending, the 2020 Decennial Census figures, released recently, indicate that Canton will remain above the minimum 10 percent threshold at the present time. The Town of Canton acknowledges that it would be subject to the 2020 HPP Production goal of 0.5% (49 units) or 1.0% (99 units) in order to achieve the HPP Certification /Safe Harbor provision under CH 40 B. According to unofficial calculations by Town staff, if no expiring units are preserved, Canton would fall below 10 percent on its SHI to around 9.1 percent by 2035. To remain above 10 percent on the SHI, at least 115 of

the units set to expire by 2035 would need to be preserved. To preserve the current SHI percentage of 12.1 percent, all 296 expiring units would need to be preserved by 2035.

HOUSING SUPPLY AND TRENDS



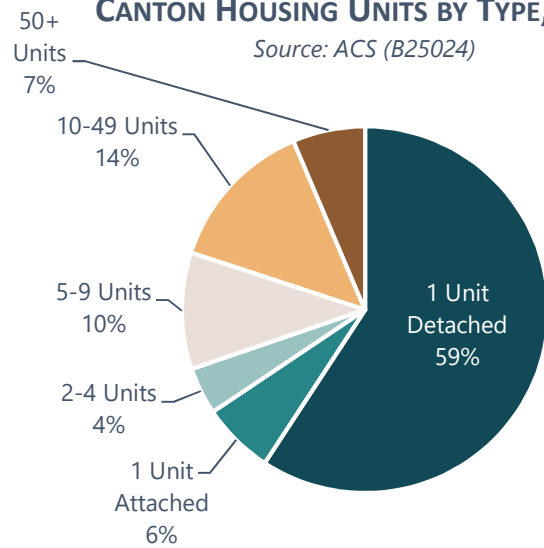
According to the 2020 Census, there are 9,930 housing units in Canton, a 46 percent increase from 6,789 housing units in 1990 and a 22 percent increase from 8,163 since 2000.

TYPE & AGE

Per the 2022 ACS, Canton contains about 59 percent single-family detached homes and an additional 6 percent single-family attached homes. The remaining 35 percent are multifamily homes, evenly distributed among smaller and larger buildings.

CANTON HOUSING UNITS BY TYPE, 2022

Source: ACS (B25024)

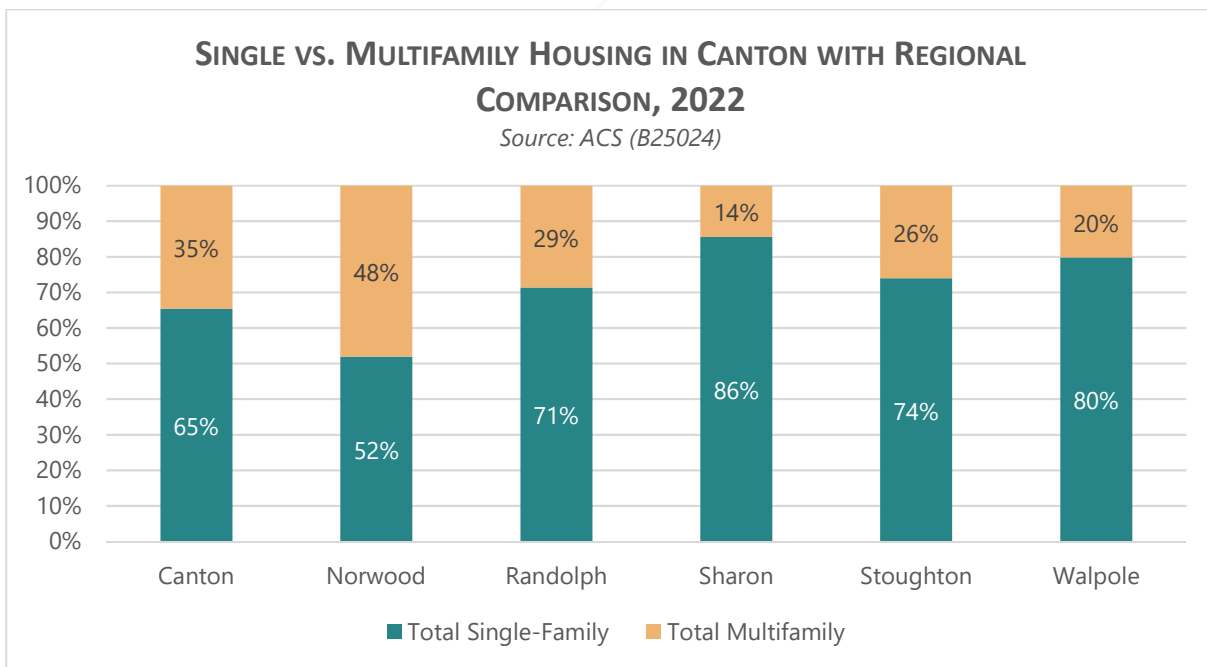


Four percent of Canton housing units are in duplexes, triplexes or quadplexes, 10 percent in buildings of 5-9 units, 14 percent in buildings of 10-49 units, and 7 percent in buildings of 50 or more units.

Compared with nearby communities, only Norwood has a significantly larger share of multifamily at 48 percent compared with 35 percent in Canton. Canton has more single-family housing at 65 percent compared with the county and the state compared with 62 percent in Norfolk County and 57 percent in the Commonwealth as a whole.

SINGLE VS. MULTIFAMILY HOUSING IN CANTON WITH REGIONAL COMPARISON, 2022

Source: ACS (B25024)

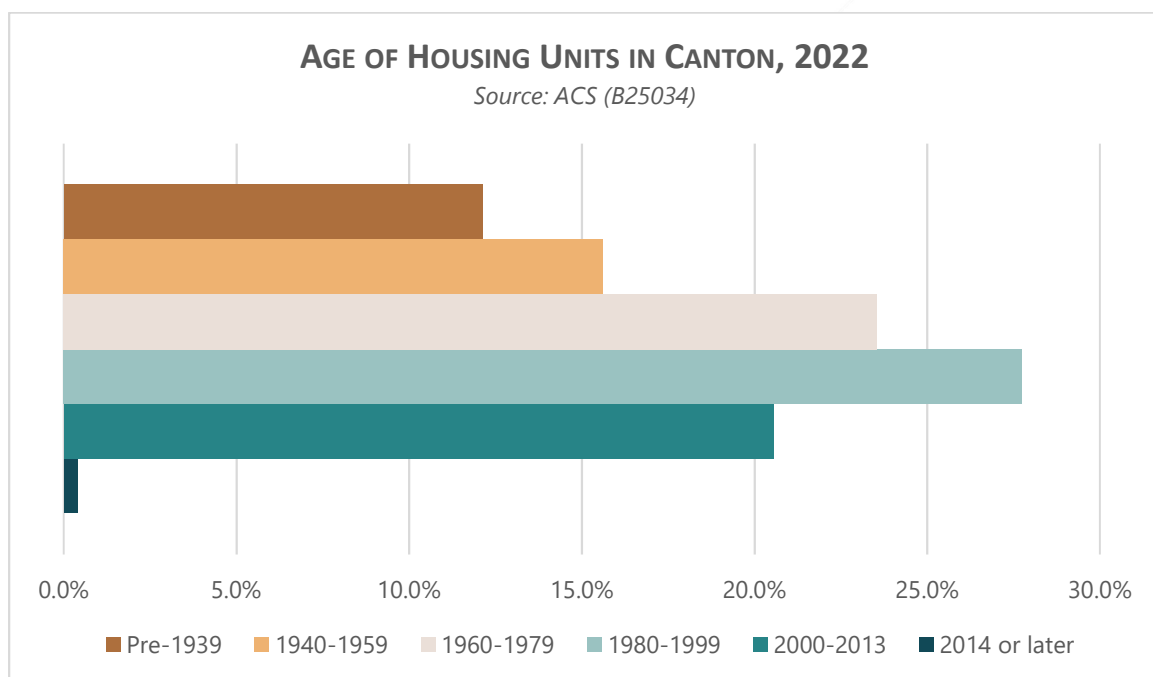


Canton's housing was primarily built since the end of World War II, with only 12 percent of housing constructed before 1940, considerably less than the statewide

31 percent. Overall, Canton's housing is relatively newer than the county and statewide averages.

Eighty-seven percent of Canton's housing was built between 1940 and 2000. Units built before 1978 may have lead paint, which is not safe for children, but can be costly to mediate. Older structures may also lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs.

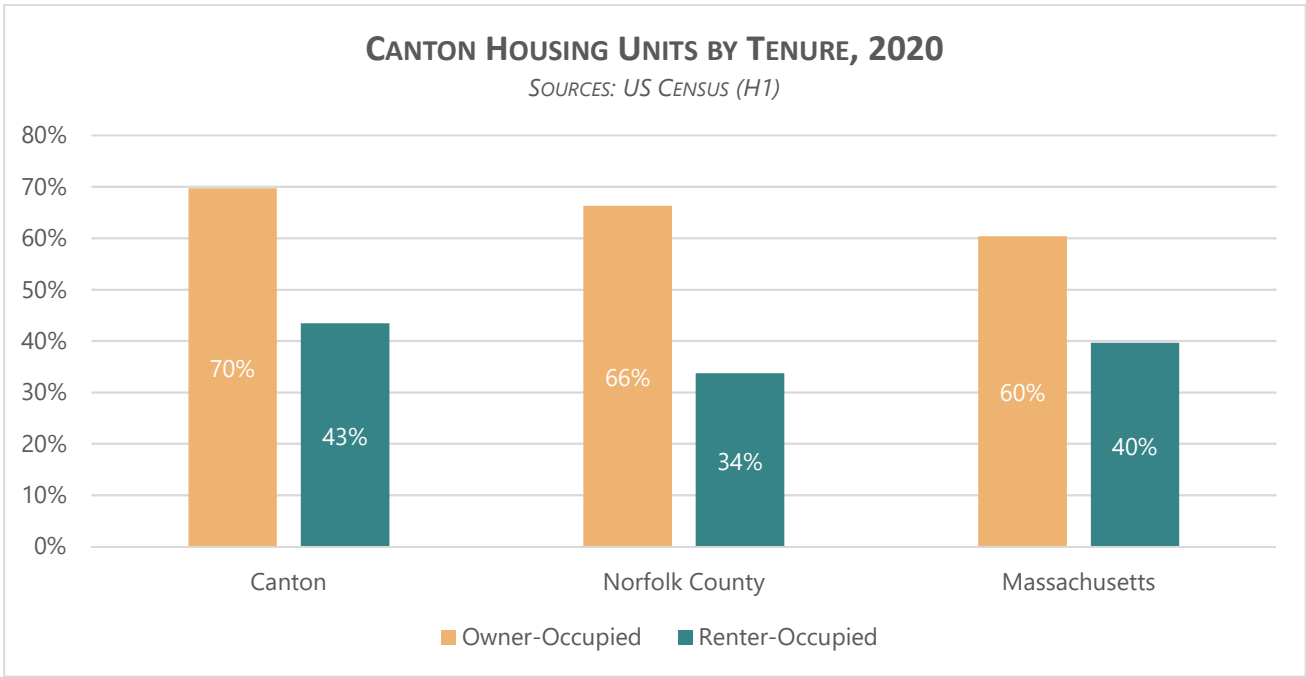
Canton also has a notable supply of age-restricted housing for individuals over 55, including at Orchard Cove, Brightview, Cornerstone at Canton, Copperworks, and Millside at Heritage Park. These units provide accessibility, open design, little maintenance, and programs and services for residents, including memory care at some locations. However, many of these developments are expensive and unaffordable to current residents in need of these options and are attracting residents from communities outside Canton as well.



VACANCY

A low vacancy rate often indicates that demand exceeds current supply, placing pressure on housing prices. According to the *2021 Greater Boston Housing Report Card*, a 2 percent vacancy rate for ownership and 6 percent vacancy rate for rental units are considered natural vacancy rates in a healthy market. Canton's rental vacancy rate is relatively high at around 8 percent, but its ownership vacancy rate is very low at 0.4 percent. Although the ACS vacancy estimates can be subject to margins of error for smaller communities such as Canton, these numbers nonetheless demonstrate a lack of ownership housing options in the Town.

TENURE

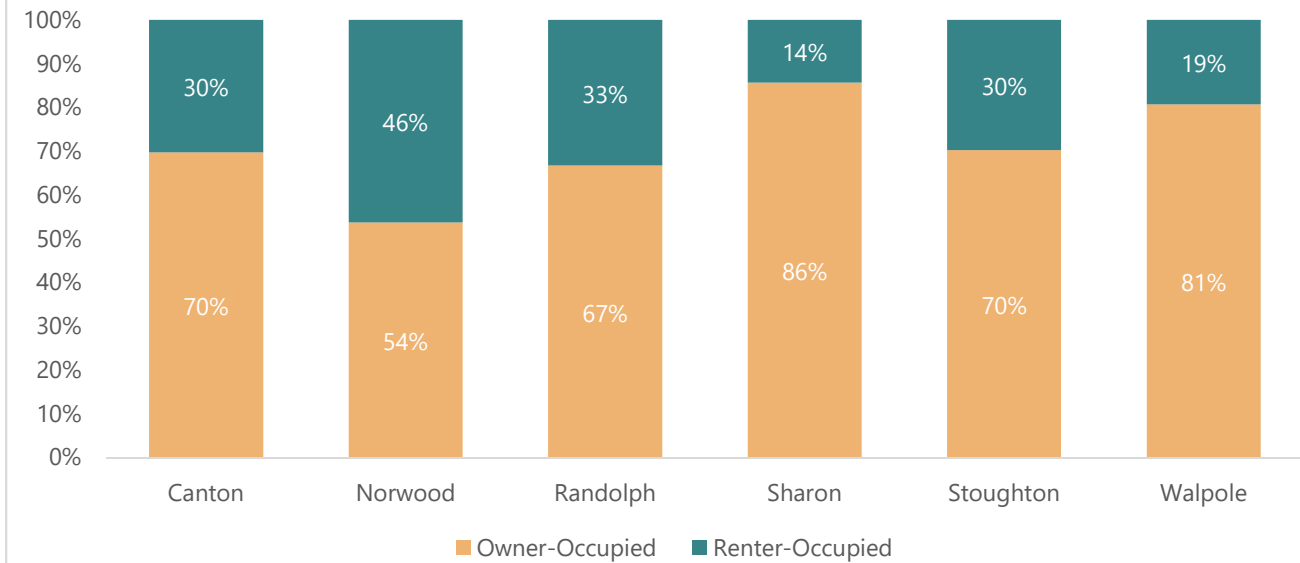


According to Census 2020, 70 percent of housing in Canton is owner-occupied, which is greater than the 66 percent in Norfolk County and 60 percent statewide.

Canton’s owner-occupied housing stock has increased since 2010 by 406 units, whereas the renter-occupied housing stock has increased by 668 units. Canton’s proportion of renters is in the middle range of its surrounding communities at 30 percent, like Randolph and Stoughton. Sharon has significantly fewer rental households at 14 percent, and Norwood significantly more at 46 percent.

TENURE IN CANTON WITH REGIONAL COMPARISON, 2020

Source: ACS (A10060)



Rental housing in Canton is much more likely to be in multifamily buildings than ownership housing. Only 5 percent of rental housing units are single-family detached homes and another 8 percent in single-family attached homes. Eight percent of rental units are in buildings of 2-4 units. Half of the Town's rental housing is in buildings of 5-19 units, and over one-fourth is in buildings of over 20 units.

HOUSING STOCK BY BEDROOMS

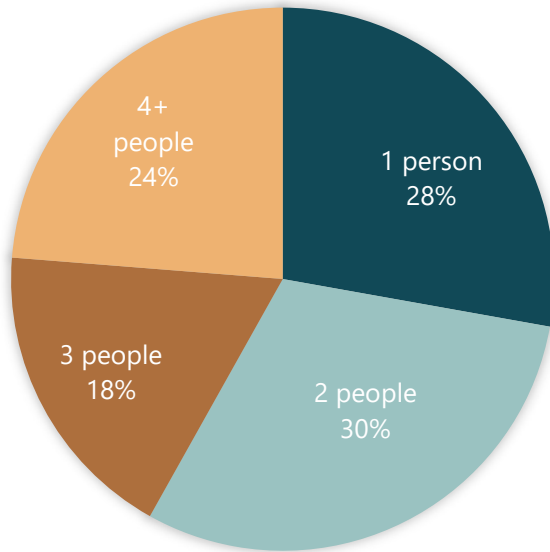
Around 14 percent of housing units in Canton are built as studio or one-bedroom units. About 29 percent of the stock is made up of two-bedroom units, and 27 percent of the housing stock is made up of three-bedroom units, with the remaining 30 percent four or more bedrooms.

There is a mismatch between smaller household sizes and the available housing stock, with 58 percent of Canton households comprised of one or two people compared with 43 percent of housing stock with one or two bedrooms.

Although smaller households can live in units with more bedrooms, this mismatch exhibits a need for more smaller housing options for residents in small households who may not be able to afford extra bedrooms or prefer smaller units. Smaller households also generally incur less energy and maintenance costs than larger households.

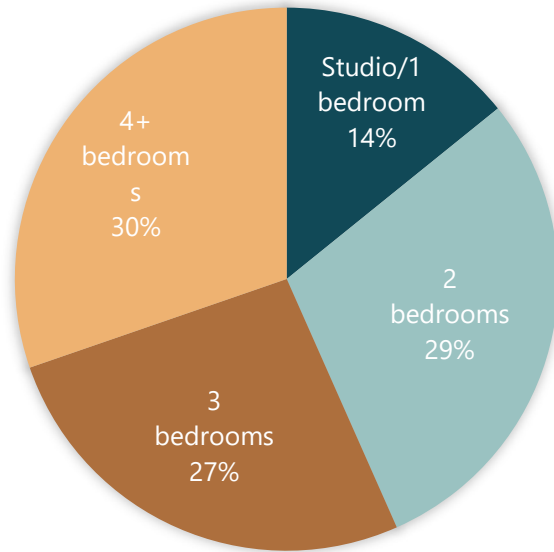
PEOPLE PER HOUSEHOLD IN CANTON, 2022

Sources: ACS (B25041)



BEDROOMS PER HOUSEHOLD IN CANTON, 2022

Source: ACS (B25041)



HOUSING MARKET

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

In Canton, the median family income, adjusted for inflation, has been stagnant since 2010, around \$106,000. However, from 2011 to 2021, the inflation-adjusted median sales price for a home (single-family or condominium) in Canton increased 55 percent from \$416,000 to \$645,000.

Mortgage interest rates play a significant role in home affordability as well. Interest rates for 30-year mortgages have decreased over the last 20 years, creating better monthly affordability levels for homebuyers. As of October 7, 2024, the mortgage rate for a 30-year mortgage was 6.12 percent.¹⁵

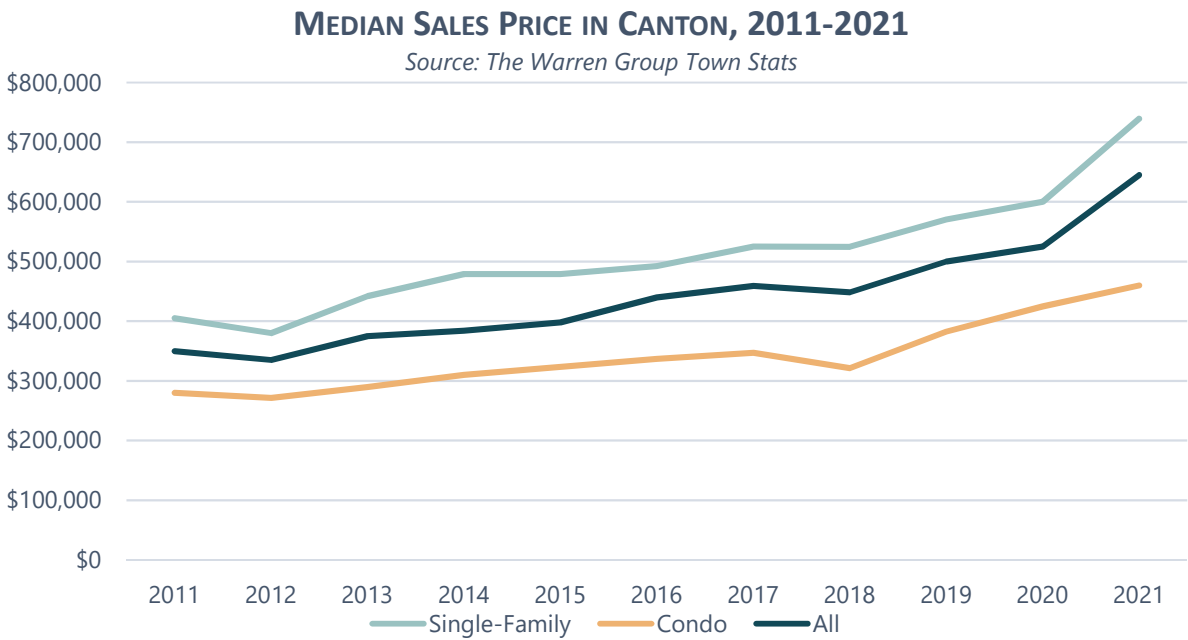
Ownership Housing Costs

The median sales price for a home in Canton has increased steadily since 2010.

The median sales price for a single-family home in 2021 was \$645,000 and the median sales price for a condo was \$460,000. Both represent steep increases from the 2020 prices of \$525,000 and \$425,000, respectively. Most recently, a single-family home in July 2024 was \$792,500, and \$525,000 for a condo.

¹⁵ Freddie Mac, Accessed October 7, 2024

This may reflect increased housing demand in suburban communities following the COVID-19 pandemic or other local and regional housing pressures. Notwithstanding the significantly faster increases in the past year, housing prices have overall been on the rise in Canton since 2012, as shown below.



Rental Housing Costs

The median gross rent for a rental unit in Canton in 2019 was estimated to be \$1,757 according to ACS estimates, an increase since 2010, when the median gross rent was estimated at around \$1,288. Unfortunately, Census data regarding rents is not the most reliable. First, rents are self-reported via the American Community Survey. Second, they represent units that were leased at any time prior to survey response, so they do not paint an accurate picture of the current market. Third, the census data is based on a small sample size. However, the Census data does give us an overall picture of the rental market. Rentometer.com can provide some more recent figures, with a weighted average rent of \$2,311 for the period of October 2019-October 2020 for one-, two-, and three-bedroom units based on a sample size of 74 units rented during that time. A search of Zillow in January 2022 lists three two-bedroom apartments for rent, priced between \$1,900 and \$2,000. These market snapshots demonstrate that rents in Canton are likely to be at least somewhat higher than estimated by the ACS data. The FY 2025 HUD Fair Market Rent reports a fair market rent for a two-bedroom unit costs \$2,827, and \$3,418 for a three-bedroom for the 2024 fiscal year.

RECENT & FUTURE DEVELOPMENT

There are several developments in Canton in construction, permitted, or in the pipeline. Two of these developments include a total of 76 affordable units which will be included on the SHI as follows:

- **Paul Revere Heritage Site** (also known as “Plymouth Rubber”) at 104 Revere Street is currently under construction and about 50 percent complete as of April 2022. This project will contain up to 272 units of townhouses, condos, and apartments as well as at least one commercial site. Of these units, 12 will be subsidized affordable ownership condos and 12 will be subsidized affordable rentals. Because non-subsidized rental units in mixed developments can be counted on the SHI, a total of 60 apartment units will be counted on the SHI for a total of 72 SHI units when the ownership units are added. In 2022, the Select Board approved another multi-unit building as part of the project, of 77 age restricted condos (including seven of them to be affordable units on the SHI). In addition, as part of the negotiations, the Town will receive a 2 BR condominium which will be sold at market rate in order to obtain funds to be dedicated to the preservation of affordable housing. The legal documents have not yet been drafted/signed but the Select Board decision was made at a public meeting. The sale could yield over \$600K which could be used to “buy down” expiring restrictions.
- **The Residences at Canton Corner** at 869 Washington Street is also under construction. This development will include 57 townhouses and multifamily ownership units, of which 4 will be affordable and included on the SHI.

SPECIFIC SITE WHERE CANTON WILL ENCOURAGE COMPREHENSIVE PERMITS

As described in Chapter 2, the town has identified specific sites where the municipality will encourage the filing of Comprehensive Permit applications:

- Surplus land adjacent to Julius Rubin Court
- The Gridley School site (See strategy G)
- Jackson Square area adjacent to the Canton Junction MBTA Overlay District (see strategy N for a map of the area)
- Draper Knitting Factory Complex

HOUSING AFFORDABILITY

HOUSEHOLDS ELIGIBLE FOR HOUSING ASSISTANCE

One measure of affordable housing needs is the number of households that may be eligible for housing assistance based on estimated household income. Federal and state programs use Area Median Income (AMI), along with household size to identify these households. The U.S. Department of Housing and Urban Development (HUD) sets income limits for households below 30 percent of AMI, between 30-50 percent of AMI, and 50-80 percent of AMI by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Canton.¹⁶

Typically, households at 80 percent of AMI and below may qualify for affordable housing, though there are some exceptions. For example, per the FY2022 income limits, a person living alone with an income of \$78,300 or less or a household of four people with an income of \$111,850 or less would have incomes at or below 80 percent of AMI.

¹⁶ The Boston-Cambridge-Quincy MSA includes 112 cities and towns spread throughout parts of Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties in Massachusetts. The MSA also includes three towns in Rockingham County, New Hampshire.

CURRENT M.G.L. CHAPTER 40B SUBSIDIZED HOUSING INVENTORY

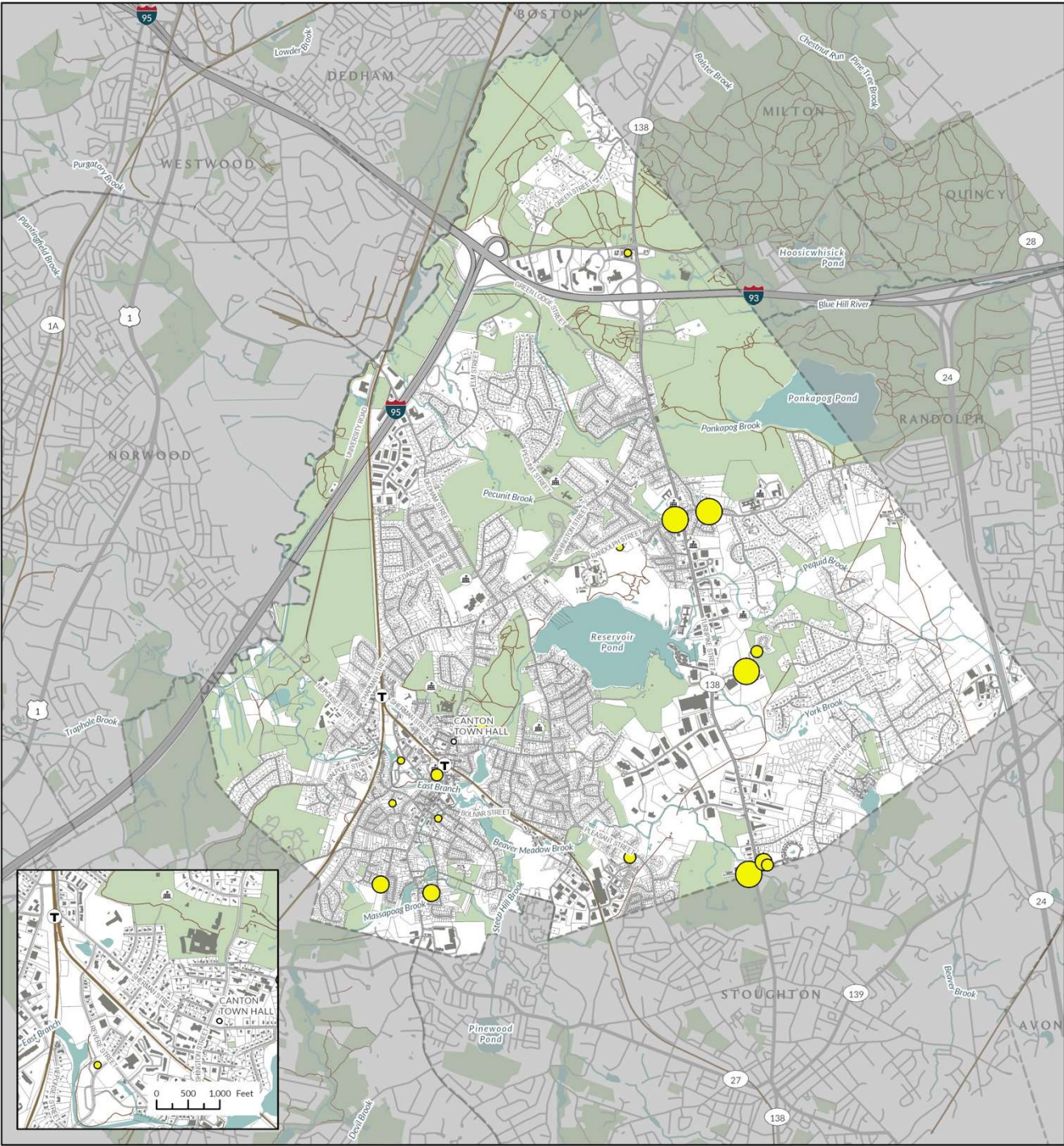
Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80 percent of the AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing marketing guidelines per the Executive Office of Housing and Livable Communities (EOHLC).¹⁷ These units are also deed-restricted units.

¹⁷ See appendices for the full affirmative fair housing marketing guidelines.

TOWN OF CANTON - SUBSIDIZED HOUSING

Prepared by JM Goldson LLC

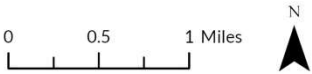
J M GOLDSON



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space

Subsidized Housing Inventory (SHI)

- Units
- 2-12
 - 13-58
 - 59-81
 - 82-196



Sources: MassGIS, MassDEP, MAPC Trailmap

Housing that meets these requirements, if approved by EOHLC, is added to the subsidized housing inventory (SHI). Chapter 40B allows developers of low/moderate-income housing to obtain a comprehensive permit from the Canton Zoning Board of Appeals to override local zoning and other restrictions.

A municipality's SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of year-round housing units according to the most recent decennial Census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10 percent threshold.

As of January 2024, the SHI shows that Canton had 1,197 subsidized units, making up 12.1 percent of its total housing stock. However, only about 48 percent (569 units) of these units are actually deed-restricted because having at least 25% of deed-restricted rental units allows the Town to receive "credit" on the SHI for all 100% of the rental units in those projects, both deed-restricted and not deed-restricted.

About 94 percent of the total units on the SHI are rental units (1,126 units). There are several rental developments of 100 units or more including Pequit Village (159 units), Avalon Canton (196 units), and Canton Arboretum (156 units). The ownership units are primarily concentrated in two developments: Pequit View (21 units) and Stagecoach Village/Indian Woods (14 units). Canton also has a relatively high supply of deed-restricted rental units that are privately owned, though fewer units available for families.

It is important to note that due to state eligibility policies under M.G.L. 40B, the actual number of affordable units in any community may be lower than the inventory indicates since all units in rental developments which contain a certain percentage of affordable units are counted on the SHI.

Expiring Affordability Restrictions

As described on the Community Economic Development Assistance Corporation (CEDAC) website: "Much of the Commonwealth's stock of affordable housing units was built in the 1960s, 1970s and 1980's. The low-income use restrictions on these projects now face elimination as owners pay off their subsidized mortgages or opt out of their existing Section 8 rental subsidy contracts. To preserve these units requires a combination of resident and community initiative, public and private investment, and technical expertise." Expiring uses, as they are sometimes called, are an issue for three reasons: 1) when affordable units become market rate units, LMI families and individuals can be displaced for their home and even the community; 2) there is a loss of affordable housing options in the community; and 3) the expired units no longer count on the Town's SHI to fulfill the state's C.40B 10 percent goal.

Of concern, there are 296 units that are currently listed on the SHI with expiring affordability restrictions in Canton. These units, if not preserved, will start to convert to market-rate units after 2030 and will reduce the number of units listed on the SHI to 901 (9.1 percent of the 2020 Census housing units, below the state's 10 percent goal under C.40B).

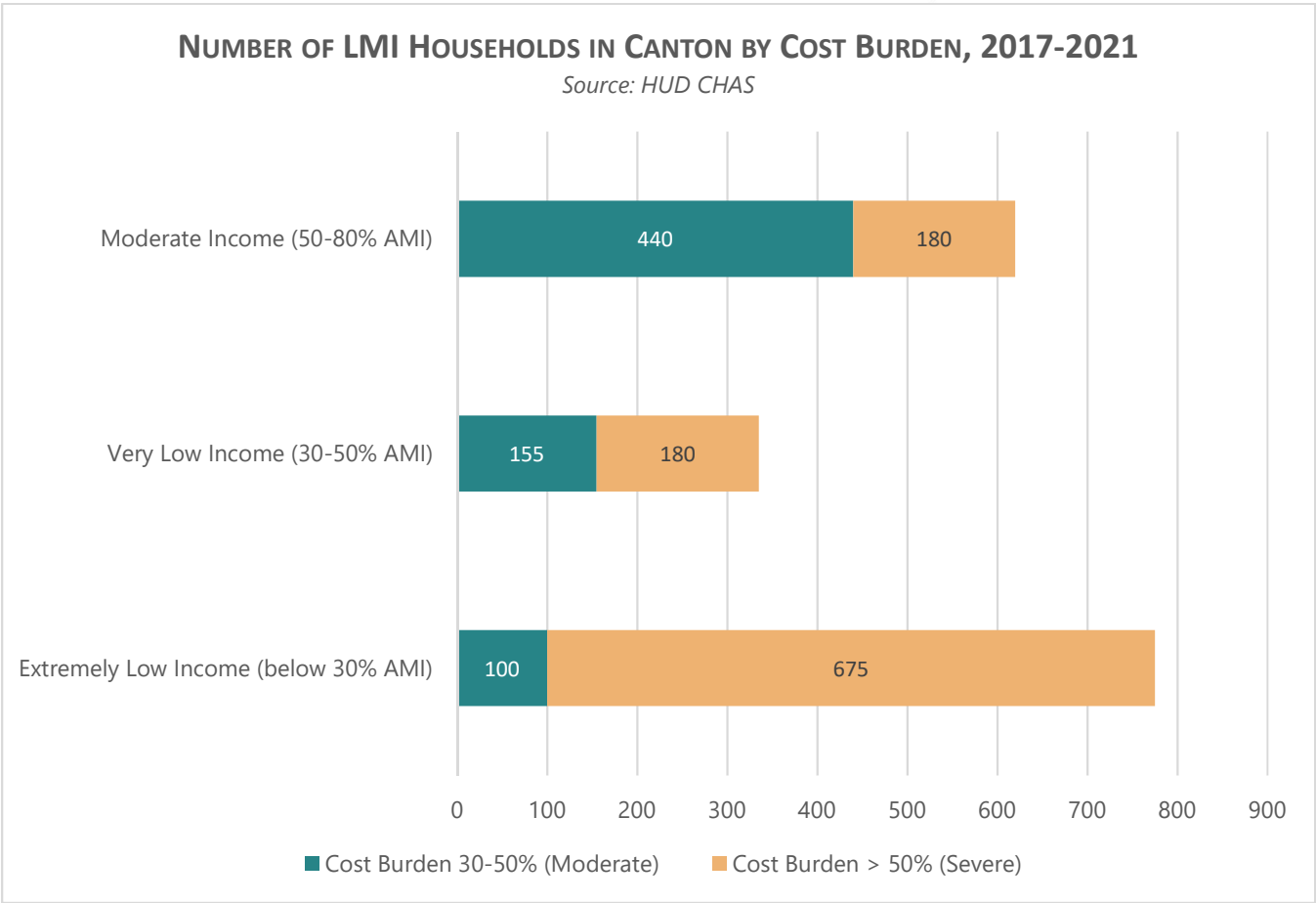
These units are in three developments, as follows:

- Canton Village, 56 rental units, expiring in 2030
- Lamplighter Village, 81 rental units, expiring in 2032
- Pequit Village, 159 rental units, expiring in 2035 (note, however, there are conditions per the Comprehensive Permit Decision that would preserve the affordability of these units).
- Avalon Canton, 196 rental units, expiring in 2109

(Note: CEDAC’s database also lists Blue Hills Village as expiring, but the SHI lists this property as having affordability restrictions in perpetuity.)

According to analysis by Town staff based on MAPC’s “Stronger Region” population forecast, if no expiring units are preserved, Canton would fall below 10 percent on its SHI to around 9.1 percent by 2035. To remain above 10 percent on the SHI, at least 115 of the units set to expire by 2035 would need to be preserved. If all 296 units set to expire by 2035 were preserved, the Town would keep its 12.1 percent.

HOUSING COST BURDEN



One method to determine whether housing is affordable to a community’s population is to evaluate households’ ability to pay their housing costs based on their reported gross household income. HUD considers households who spend more than 30 percent of their gross income on housing to be “housing cost-burdened” and those that spend more than 50 percent to be “severely housing cost-

burdened.” Landlords and banks enforce these standards and will generally not sign a lease or qualify someone for a mortgage if they will be paying more than 30 percent of gross income towards housing costs.

In Canton, about 2,365 of the 9,300 households in the Town are cost-burdened, about 25 percent. Of these, about half, or 1,730 households, are Low- and Moderate-Income (LMI) households, earning less than 80 percent of the AMI.

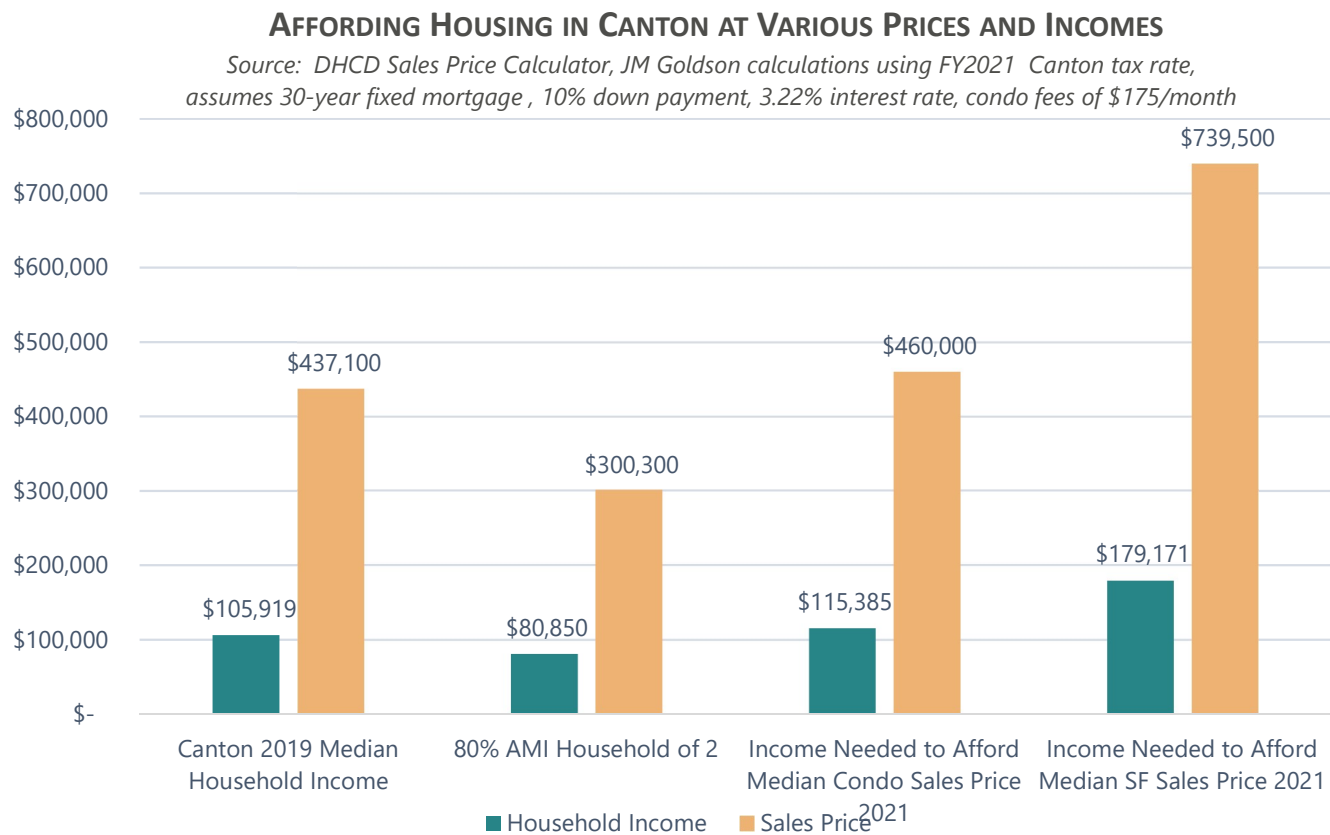
The lowest-income households in Canton bear the highest degree of cost burden, with about 775 Extremely Low-Income households paying more than half of their income in housing costs, including rent payments, mortgage payments, and utilities.

AFFORDABILITY GAP

An affordability gap refers to the difference between what households can pay for housing and the actual costs of renting or purchasing a home.

In Canton, there is an ownership affordability gap of around \$302,000. This represents the difference between the price of a home that the median Canton household could afford and the actual median sales price of a home in the Town.

Ownership



A Canton household earning the 2019 median household income of \$105,919 could afford to buy a home with a sales price of \$437,100, but they would need to earn around \$75,000 per year more to be able to afford the median sales price of a single-family home and would need around \$10,000 more to afford the median sales price of a condo.

A household earning 80 percent of the AMI would need to earn nearly \$100,000 per year more in income to be able to afford a single-family home or around \$35,000 more per year to afford a condo.

This indicates that home ownership, particularly for single-family homes which comprise most of the ownership stock in the Town, is out of reach for many Canton residents earning at or above the Town's current median household income, and certainly for those residents earning less than the AMI.

Rental

For rentals, Canton's lowest-income households earning less than 30 percent of AMI would be able to afford a monthly rent of \$705 for a one-person household or \$1,006 for a four-person household. Households earning 80 percent of AMI would be able to afford rent of around \$1,769 for a one-person household or \$2,526 for a four-person household.

Based on the ACS gross rent statistics as well as the Rentometer statistics discussed previously, households earning 30 percent of AMI or less would not be able to afford Canton's average rents, regardless of the size of household. Households earning 80 percent of the AMI or above would likely be in a better position to afford Canton's average rent, particularly for two person or larger households. Based on the ACS data, a one-person household earning 80 percent of the AMI would just be able to afford the rent, though using the higher Rentometer estimates as a benchmark, only a four-person household earning 80 percent of AMI would be able to afford the Town's rents.

Overall, even given the uncertainty of rental data, most Canton households earning less than 80 percent of the AMI, and certainly those households earning under 30 percent of the AMI, would struggle to afford the average market-rate rents in the Town.

SUMMARY

Canton's housing stock has been increasing at a similar rate to its population over the past several decades. The Town's housing stock is about two-thirds single-family homes and one-third multifamily. Canton's housing was primarily constructed since World War II, with decreasing production since the 1980s. The Town has a particularly low vacancy rate for ownership properties. About three-quarters of Canton's housing stock is owner-occupied, like surrounding communities but higher than statewide averages. There is a mismatch between smaller housing stock and smaller household size, with a larger share of the Town's households made up of one or two people than the share of studio and one- or two-bedroom units.

The Town's median family income has been stagnant since 2010, though median sales prices for homes have increased significantly over the same period. Prices of both homes and condos increased sharply between 2020 and 2021, perhaps reflecting the influence of the pandemic. There is a significant

affordability gap of over \$300,000 between what a household earning the Town's median income can afford and the median sales price in the Town, and rental prices in Canton are mostly out of reach to households earning less than 80 percent of the area median income. About a third of Canton households are cost-burdened, spending more than 30 percent of their income on housing costs, and half of those households are severely cost-burdened, spending more than half their income on housing costs. The lowest income households in the Town have the highest level of cost burden.

Canton has exceeded the required 10 percent of units on its Subsidized Housing Inventory and is forecast to remain above 10 percent when the 2020 Census numbers are released. However, of concern, there are 296 units that are currently listed on the SHI with expiring affordability restrictions in Canton. These units, if not preserved, will convert to market-rate units between 2030-2035 and will reduce the number of units listed on the SHI to 901 (about 9.1 percent of the 2010 year-round units, below the state's 10 percent goal under C.40B).

CHAPTER 5: DEVELOPMENT CONSTRAINTS

There are many factors that influence the feasibility of housing production, from physical limitations to regulations that shape development and land use. This chapter reviews environmental constraints, infrastructure constraints, and regulatory barriers and considerations.

Note, this analysis relied heavily on the Town of Canton Open Space & Recreation Plan 2018 (OSRP). The description of development constraints to follow includes direct excerpts from the OSRP. Citations are included for other sources.

KEY FINDINGS

ENVIRONMENTAL CONSTRAINTS

- Much of the northern section of Canton north of I-93 is open space in the Blue Hills Reservation and the Neponset River Basin – Fowl Meadow Area of Critical Environmental Concern (ACEC), requiring careful stewardship of development in the area.
- There are bedrock exposures, thin soils, and steep slopes in the hills of northern Canton, posing severe limitations to development.
- Canton's large number of water resources pose a threat to the Town from flooding. Local officials estimate that nearly 8 percent of Canton's land area is susceptible to significant flooding. Global climate change will only increase the frequency and severity of these weather events, as the warming atmosphere can hold and deposit larger amounts of moisture in more severe bursts.

INFRASTRUCTURE CAPACITY

- Drinking water and sewer supply are not considered to be major constraints to development in Canton. Almost all units in Town are connected to the public water system and 94 percent of units are connected to the public sewer.
- Enrollment in Canton's schools has been growing since the 1990s but has stabilized in recent years, with a smaller share of students attending private school in the past several years.
- Canton is served by the MBTA Commuter Rail with service to Boston from two stations.

REGULATORY BARRIERS AND CONSIDERATIONS

- Multifamily dwellings are allowed by right on 0.9 percent of Canton's land in Business zones. Mixed-use dwellings are allowed by right in the Business and Central Business zones only.
- All multifamily developments in Canton with more than four units require that 10 percent of units be affordable in perpetuity by EOHL standards.
- Accessory Apartments (ADUs) are allowed by special permit (BA) in detached single-family dwellings in all residential districts. ADUs in a single-family dwelling are also allowed by right in Canton's business districts.

ENVIRONMENTAL CONSTRAINTS

LANDSCAPE CHARACTER

Canton's diverse landscape reflects its underlying geography and topography. North of I-93, the Blue Hills are dominant. These steep, wooded, and sparsely settled hills provide sweeping views to Boston and the Blue Hill Range. To their west, the landscape slopes downward towards the Fowl Meadow floodplain and the Neponset River.

Much of the northern section of Canton north of I-93 is open space in the Blue Hills Reservation and the Neponset River Basin – Fowl Meadow Area of Critical Environmental Concern (ACEC).

ACECs are places in Massachusetts that receive special recognition because of the quality, uniqueness, and significance of their natural and cultural resources, creating a framework for local and regional stewardship of critical resources and ecosystems. The ACEC designation does not explicitly prevent development, but it does require the Town to steward development within the area more carefully.

The central plateau area of Canton has historic commercial and industrial corridors along Route 138, Washington, and Pleasant streets, as well as the open expanse of Reservoir Pond and other open spaces including Pequitside Farm, the Massachusetts Audubon Society, and Canton's one remaining farm on Elm Street. Eastern Canton contains numerous wetlands, and the southern area of the Town retains a rural character interspersed with several recent subdivisions.

GEOLOGY, TOPOGRAPHY AND SOILS

Canton has a variety of geologic and topographic features, most notably the Blue Hills. Great Blue Hill is the Town's highest point, at 635 feet.

There are bedrock exposures, thin soils, and steep slopes in the hills of northern Canton, posing severe limitations to development.

The central part of Canton is a plateau with elevations between 160 and 200 feet. Most of the development is on this plateau which contains bedrock exposures and sedimentary rocks interspersed with wetlands, particularly along York and Pequit Brooks. In this area, limitations to development include bedrock outcroppings, steep slopes, and wetlands. The southeastern portion of the plateau contains thin, stony Hollis-Woodbridge soils while the central and eastern areas contain Hinckley and Windsor soils which are suitable for residential, commercial, and industrial construction.

In the western part of Canton, the plateau dips into the Neponset River Valley, scoured by prehistoric glaciers and now filled with deep glacial drift. The river's broad, swampy floodplain limits development in its vicinity, with 13 percent of the basin occupied by wetlands.

WATERSHED

Canton is located within the Neponset River Watershed, which drains 130 square miles of land into Boston Harbor and includes parts of Boston as well as thirteen other towns with a total population of 330,000 people. The watershed has a history of dams and industrial pollution but has been improving in recent decades. In 2021 the river had relatively safe levels of dissolved oxygen and moderate levels of e.

coli and phosphorus, particularly in wet weather...¹⁸ The Neponset River Watershed Association is a grassroots conservation group which has worked since 1967 to clean up the river, its tributaries, and watershed lands...¹⁹

SURFACE WATER BODIES

Canton contains many water bodies including the Neponset River and East Branch River, numerous brooks, including: Ponkapoag, Pecunit, Pequid, York, Beaver Meadow, Steep Hill and Massapoag, and five ponds: Reservoir, Ponkapoag, Forge, Bolivar, and Glen Echo. Most of the ponds were artificially created, particularly the large Reservoir Pond which was created by flooding a large meadow in 1826. The river is used frequently for recreation, though many of the ponds are difficult to access.

There are also numerous subsurface water deposits in Canton because of glacial activity. There are highly productive aquifers under the Neponset River, Pecunit Brook, and York Brook valleys which are recharged at a rate of 5 million gallons per year.

WETLANDS AND VERNAL POOLS

Wetlands and floodplains are unique natural resources, providing flood storage and helping to filter pollution before it reaches underground water supplies. Wetlands also recharge ground water, which preserves present and potential water supplies, serve as plant and wildlife habitat, and produce nutrients for aquatic life. In Massachusetts, primary authority for implementation of wetland laws is given by the legislature to local municipalities through their Conservation Commissions.

Canton has a variety of forested and non-forested wetlands surrounding Ponkapoag Pond and following Ponkapoag Brook, Pequit Brook, York Brook, Beaver Meadow Brook, Massapoag Brook, and Steep Hill Brook. The Blue Hills Reservation has 994 acres of wetlands and ponds, and the Town Forest is a natural wetlands area in southwest Canton.

Rapid suburbanization has presented challenges to Canton's wetlands as increases in property values have encouraged development nearer to these areas, including minor blasting and filling of wetlands for crossings, particularly in southeastern Canton and the industrial areas along Route 138.

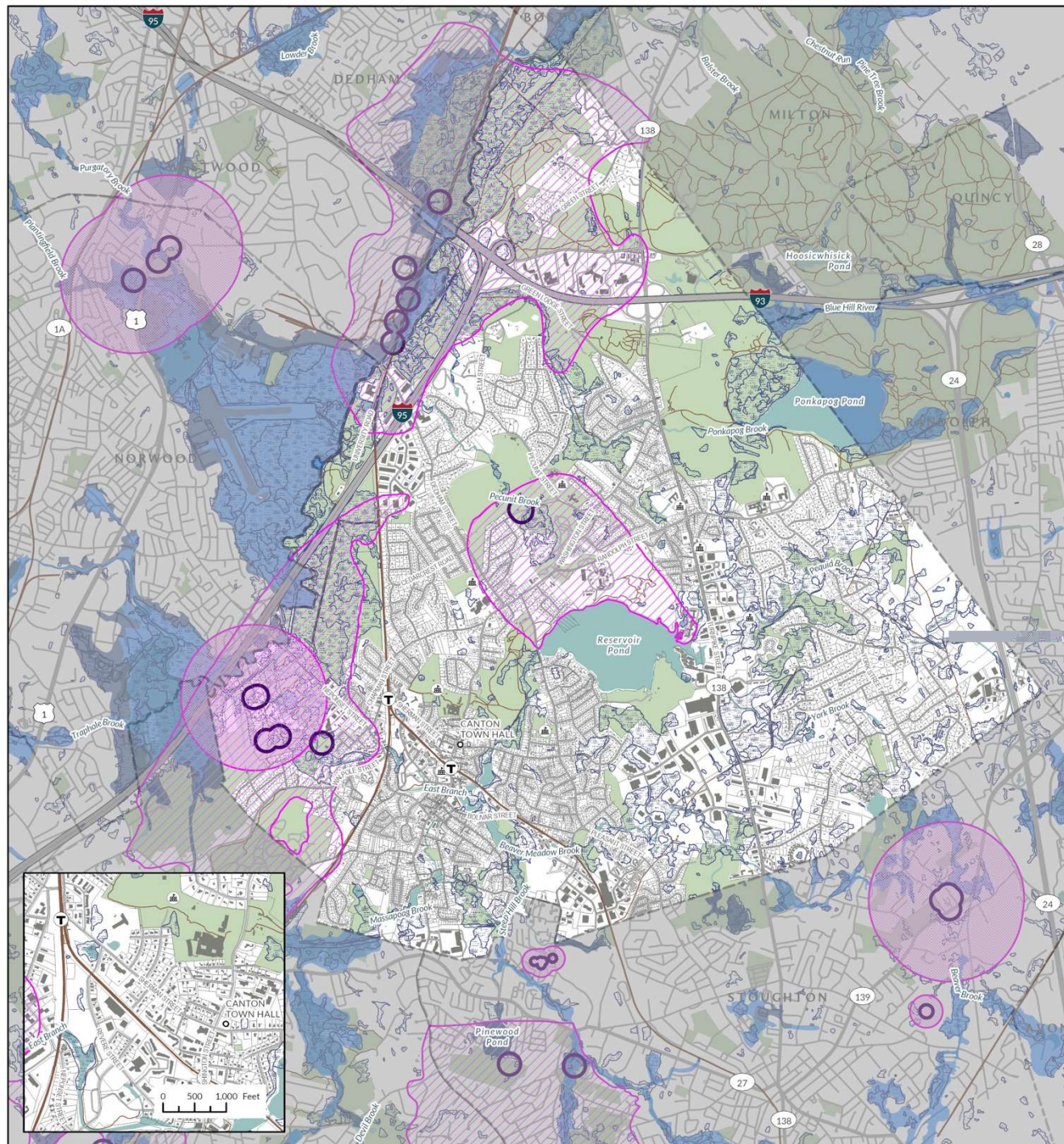
Canton contains 16 certified Vernal Pools and 113 potential Vernal Pools according to 2021 MassGIS data. Vernal pools occur across the landscape where small, woodland depressions, swales, or kettle holes collect spring runoff or intercept seasonally high groundwater tables. Some species of wildlife, such as wood frogs, spotted salamanders, and fairy shrimp, are totally dependent on vernal pools for their breeding and survival, while other species, such as spring peepers, breed in vernal pools but can breed and survive in other wetland habitats. Vernal pools also support a rich and diverse invertebrate fauna. Beginning in 1987, vernal pools were also given some protection under the State's Wetlands Protection Act (WPA).

¹⁸ Neponset River Watershed Association Community Water Monitoring Network 2021 Water Quality Results: https://www.neponset.org/wp-content/uploads/2022/02/CWMN2021Report_Compressed-for-web.pdf

¹⁹ Neponset River Watershed Association: <https://www.neponset.org/about/>

Prepared by JM Goldson LLC

J M G O L D S O N



- Legend**

 - Schools
 - Buildings
 - Parcels
 - Trails
 - Water bodies
 - Open space

Flood Zone Designations

 - 100 yr. flood zone
 - 500 yr. flood zone
 - DEP Approved Zone I

Other Designations

 - DEP Approved Zone II
 - Interim Wellhead Protection Area
 - Wetlands

0 0.5 1 Miles

Sources: MassGIS, MassDEP,
MAPC Trailmap

FLOODING AND CLIMATE CHANGE

Canton's large number of water resources pose a threat to the Town from flooding. Local officials estimate that nearly 8 percent of Canton's land area is susceptible to significant flooding.

FEMAs flood maps indicate the 100- and 500-year flood hazard areas in the Town and were updated in 2017. Many of Canton's water bodies often experience a higher flood frequency than the 100-year flood event. The Town's frequent flooding issues are related to high rain events such as heavy rainstorms, tropical storms, and winter rain, and associated with insufficient or inoperable flood management structures, all of which is compounded during the spring rainy season when natural flood storage areas can be overwhelmed.

Global climate change will only increase the frequency and severity of these weather events, as the warming atmosphere can hold and depositing larger amounts of moisture in more severe bursts.

Areas identified as significantly prone to flooding in Canton include:

- **Town Forest** – a natural wetlands area that operates as a flood storage area
- **Farnham-Connolly State Park** – also operates as a natural flood storage area
- **Fowl Meadow** – portions have been rezoned to Parkland/Open Space to serve as additional natural flood storage
- **Ponkapoag Pond** (near golf course) – frequently floods and cuts off vehicular access along Cherokee Road
- **Seasonal stream flooding** at Standish Lane, Park Street, Bolivar, and Mechanic Streets, and at the Pequit Brook crossing along Route 138.

VEGETATION

Canton's undeveloped areas are mostly forested, with primarily mixed oak and white pine. Hemlocks and birches as well as red maples, tupelos, and swamp white oak are also present in the Town. The largest contiguous tracts of forest are on Great Blue Hill and the Blue Hills Reservation, east of York Street and northwest of Green Street along the Fowl Meadow.

The extensive Ponkapoag Bog system contains red maple swamp, Atlantic white cedar swamp, shrub swamp, and quaking bog habitats. Grasslands are rare in Canton, but early successional scrublands are found at the Farnham-Connolly State Park.

Street trees in Canton are considered public shade trees and protected under MGL Chapter 82. There is a priority given to existing stands of trees when developing sites, and the Town has a by-law that requires the establishment of a 25-foot-wide greenbelt in lots developed in industrial districts.

RARE AND ENDANGERED SPECIES

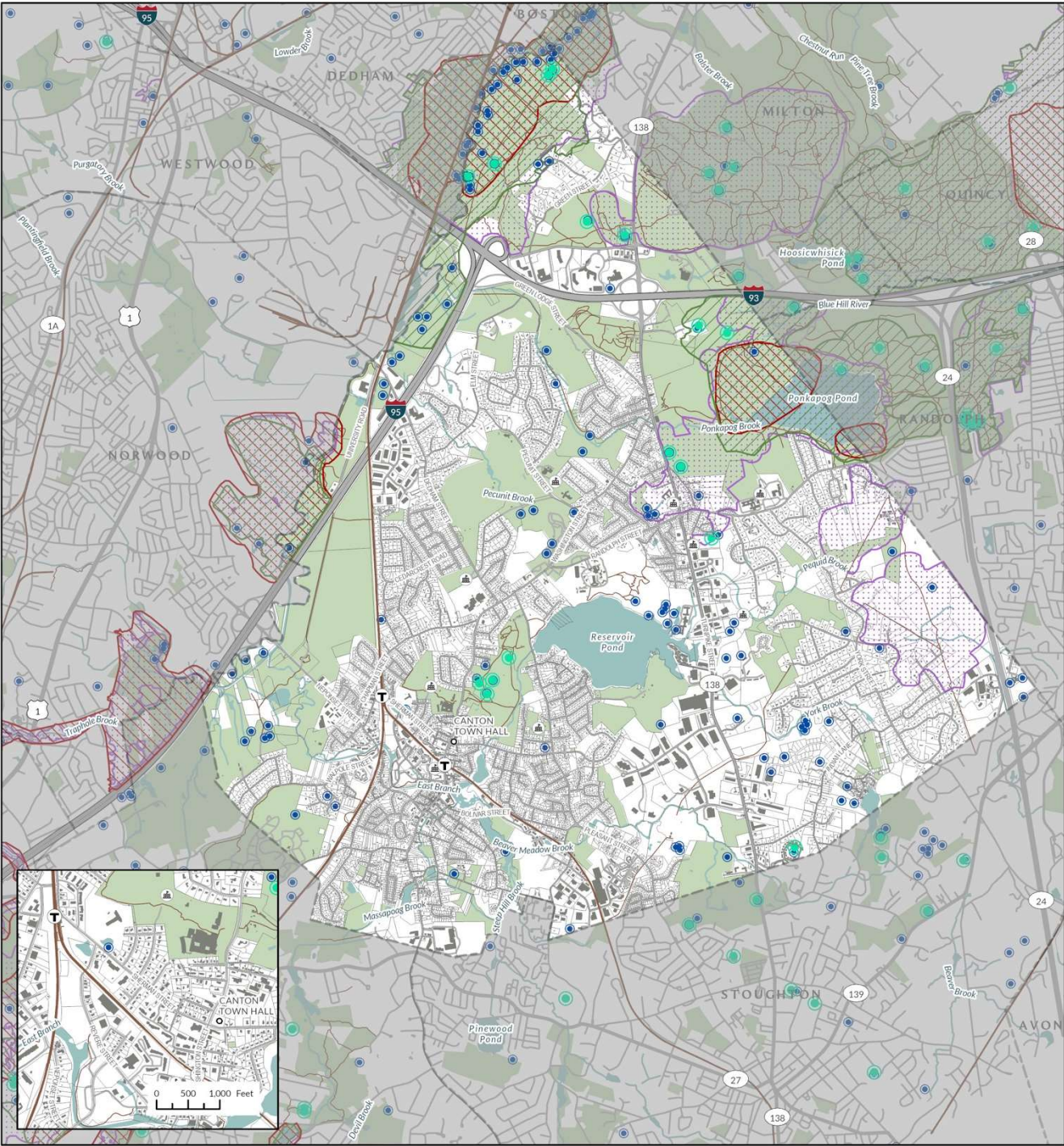
Canton is relatively rich in wildlife, notwithstanding ongoing development pressures. White-tailed deer are common as well as coyote, red fox, racoon, and a wide variety of birds. The Ponkapoag Bog supports a higher diversity of rare species than any other equal-sized area in the region. Large areas of

freshwater marshland along the Neponset River, Beaver Meadow Brook, and Pequit Brook may harbor rare or declining secretive marsh birds such as bitterns and rails.

TOWN OF CANTON - HABITAT RESOURCES

Prepared by JM Goldson LLC

J M GOLDSON



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Certified Vernal Pools
- Potential Vernal Pools
- Priority Habitats of Rare Species
- BioMap2 Critical Natural Landscape
- BioMap2 Core Habitat



Sources: MassGIS, MassDEP, MAPC Trailmap

SCENIC AND HISTORIC RESOURCES

Canton contains a variety of scenic environments, particularly Great Blue Hill, the Neponset River, Ponkapoag Pond, Glen Echo Pond, and the marshes of upper Pequit Brook. The Town's precolonial resources include a Native American burial ground off York Street and a "balance rock" near York Brook, and more archaeological research is required to research and preserve Native American sites. Canton hosted America's first copper rolling mill and the Town possesses historical cemeteries, the Canton Corner Historic District, and a unique stone viaduct railway bridge over Neponset Street.

Historic Resources Listed on the National Register of Historic Places

The National Register of Historic Places is the United States federal government's list of significant historic places deemed worthy of preservation. Massachusetts has over 4,200 listings on the National Register, making up about five percent of all listings nationwide. In Canton, there are five sites listed on the National Register of Historic Places. National Register listed properties can present opportunities for restoration and reuse not found in other buildings, and their listed status can provide additional opportunities for grant and project funding for future projects. National Register sites in Canton include:²⁰

- **Canton Viaduct** – A railroad viaduct crossing the Canton River built in 1824-36 and placed on the National Register in 1984.
- **Green Hill Site** – An important prehistoric archeological site dating back to 8000-8499 BC and placed on the National Register in 1980.
- **Redman Farmhouse** – A Federal style building built between 1750 and 1799 by one of the first families to settle in Canton, placed on the National Register in 1980.
- **Brookwood Farm** – A farm from 1800 on Blue Hill River Road which is part of the Blue Hills and Neponset River Multiple Resource Area
- **Canton Corner National Historic District** – A district containing homes, the Canton Corner Cemetery, and civil and religious buildings important to the growth of Canton in the 18th and 19th centuries. This district was added to the National Register in 2009.

HAZARDOUS WASTE SITES

As of January 2022, Canton has 298 confirmed hazardous waste sites registered with the Massachusetts Department of Environmental Protection (DEP), and the vast majority of which are closed. There are seven sites currently listed on the MassDEP website with Activity and Use Limitations (AULs), including sites at 550 Turnpike St. and 16 Rockland St., the Blue Hill Country Club at 23 Pecunit St., P&L Electroplating at 118 Will Dr., Reliable Electric Finishing at 300 Pine St. Indian Line Farm at 23912 Washington St., and a gasoline release at 154 Washington St.

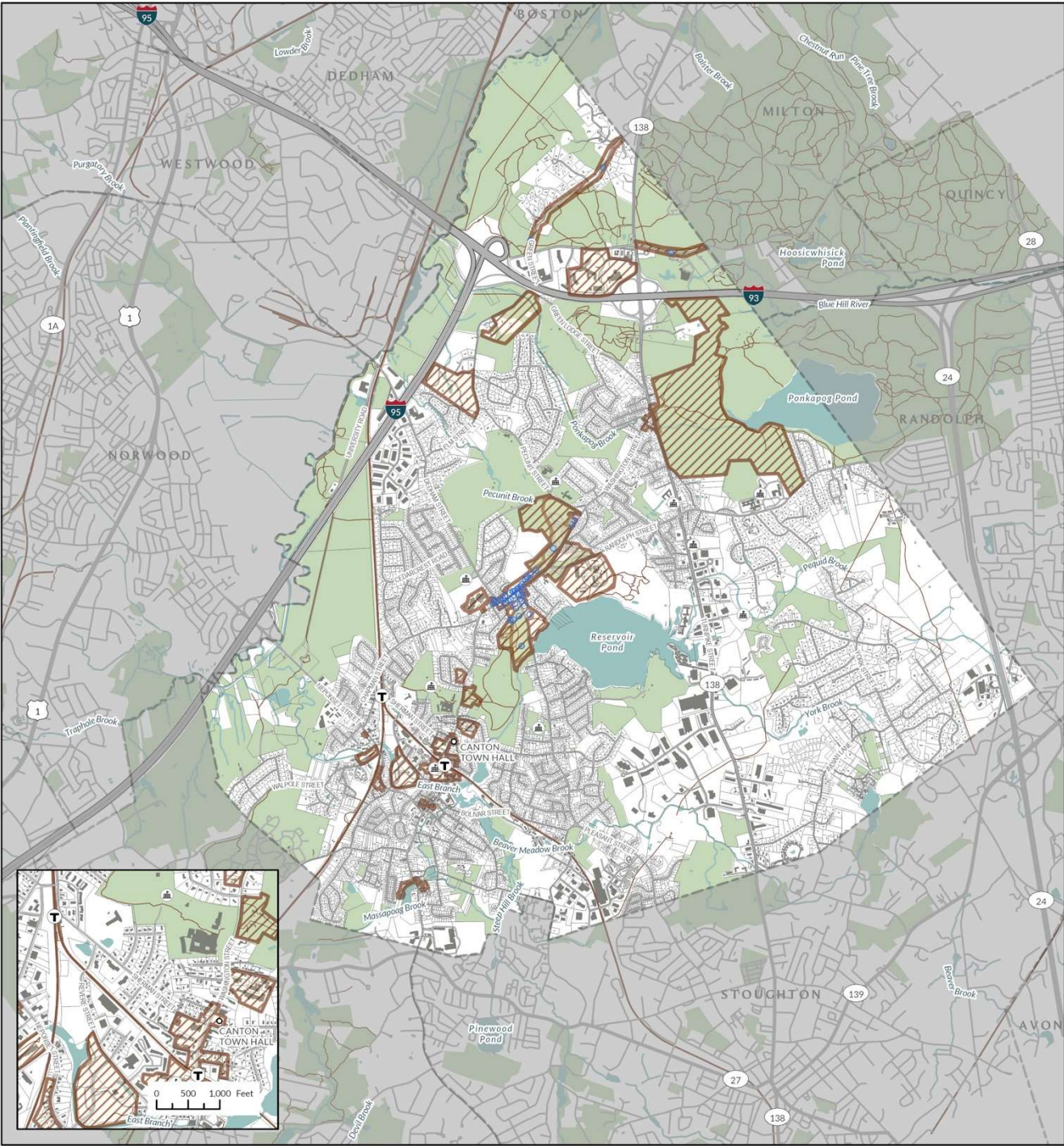
An inactive landfill is located at 90 Pine Street, occupying 20 acres of land. It operated for solid waste disposal from 1930 until 1987 and operated as a burn dump from 1937 until 1967. It was capped in 1987 and now houses a 5.6-megawatt solar array, installed in 2012. Another landfill straddles the border of Canton and the Town of Randolph. Capped in 1998, it now has an active landfill gas collection system and 12 inches of topsoil on the site.

²⁰ Information on Canton's National Register properties is drawn from the Canton 2019 Community Preservation Plan Update

TOWN OF CANTON - HISTORIC RESOURCES

Prepared by JM Goldson LLC

J M GOLDSON



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- National Register District Site
- MassHistoric Commission Inventory Districts



Sources: MassGIS, MassDEP, MAPC Trailmap

INFRASTRUCTURE CAPACITY

WATER AND SEWER

Drinking water and sewer supply are not considered to be major constraints to development in Canton.

Canton's drinking water is drawn from two sources, the Town's own ground water wells and the Massachusetts Water Resources Authority (MRWA). Canton operates seven municipal wells and can draw up to 2.67 million gallons per day according to the Massachusetts Department of Environmental Protection.²¹ The Town additionally purchases around 450 million gallons annually from MRWA to supplement this supply in times of high demand.²²

Almost all units in Town are connected to the public water system and 94 percent of units are connected to the public sewer.

There are 128 miles of water main and five water storage tanks storing 5.39 million gallons. Canton contracts with the MRWA to treat and dispose of the Town's sewage. The sewer system has 66 miles of street line sanitary sewers with five sewer pump stations and the Town has no plans for sewer system expansion or line extensions at this time.²³ Expansion of the sewer system is limited by the Massachusetts Department of Environmental Protection and is only allowed for new buildings up to 1,500 feet from the existing sewer system.²⁴

SCHOOLS

Canton is served by the Canton School District which comprises six schools:

- Rodman Early Childhood Program (Pre-Kindergarten)
- Dean S. Luce Elementary School (Kindergarten-Grade 5)
- John F. Kennedy Elementary School (Kindergarten-Grade 5)
- Lt. Peter M. Hansen Elementary School (Kindergarten-Grade 5)
- William H. Galvin Middle School (Grades 6-8)
- Canton High School (Grades 9-12)

Canton is also served by the Blue Hills Regional Technical School, a high school specializing in career and technical programs for students targeted to both employment and higher education.²⁵

Enrollment in Canton's schools has been growing since the 1990s but has stabilized in recent years, with a smaller share of students attending private school in the past several years than the previous decade. A 2017 demographic forecast predicts

²¹ Canton Water & Sewer Division: <https://www.Town.canton.ma.us/261/Water-Sewer-Division>

²² 2015 Canton Housing Action Plan

²³ 2015 Canton Housing Action Plan

²⁴ 2018 Town of Canton Master Plan, as cited in 2019 Open Space and Recreation Plan

²⁵ Blue Hills Regional Technical School. "Mission and Goals." <https://www.bluehills.org/about/mission-and-goals>

this stabilization of school enrollment will continue with enrollment growing by only 4 students, or 0.1 percent, between 2021 and 2027.

A slight decline in elementary enrollment after 2022 is also forecast. The report concludes that “the rate, magnitude, and price of existing home sales will become the increasingly dominant factor affecting the amount of population and enrollment change.”²⁶

The school’s student body is 63 percent White, 11 percent African American, 11 percent Asian, 7 percent Hispanic, 7 percent multi-race (non-Hispanic), 0.2 percent Native Hawaiian and 0.1 percent Native American. This racial/ethnic makeup closely mirrors that of Canton though is several percentage points higher in the overall BIPOC (Black, Indigenous and People of Color) student population.²⁷

Eight percent of Canton’s student body speaks a first language other than English, 22 percent are classified as “low-income,” 14 percent have a disability, and 34 percent are classified as “high needs.” A higher percentage of students in the Canton school district are “meeting expectations” compared with statewide averages.

TRANSPORTATION

Canton is bracketed by I-93 on the north, I-95 on the west, and Route 24 on the east, but most of these roadways are outside the Town boundaries. They provide access to major markets and employment centers in Boston and southeastern Massachusetts. Route 138 bisects the Town from north to south and is the main commercial and industrial street in Canton, providing access to Sharon and Stoughton to the south. The Canton Department of Public Works manages 159 road miles in the Town.

Canton is served by the MBTA Commuter Rail with service to Boston from two stations.

Amtrak also provides service to the broader Atlantic Corridor from University Avenue Station. The pedestrian network in Canton is guided by Washington Street through the center of Town spanning outwards, and along Pleasant Street. The city has prioritized pedestrian infrastructure using Rapid Rectangular Flashing Beacons. Many of Canton’s roads have a sidewalk on only one side of the street. There are 41 miles of sidewalk in the Town, about 39 percent of all roads. Bicycle infrastructure is limited in the Town. Route 128 is a marked bike route, and the Town uses “sharrows” or shared lane markings to indicate that bicycles may use the lane.

In 2018, Canton finalized its Complete Streets Prioritization Plan, funded by MassDOT. This can help the Town link transportation improvements to other elements of its Master Plan, such as Land Use, Housing, and Economic Development, and the plan includes priority locations for sidewalk and ADA upgrades, intersection improvements, bicycle lane markings, and wayfinding for bicycles.

²⁶ McKibben Demographics, “Canton Public Schools, MA Demographic Study, January 2017.”

²⁷ Massachusetts Department of Elementary and Secondary Education, “School and District Profiles – Canton”
<https://profiles.doe.mass.edu/general/general.aspx?topNavId=1&leftNavId=100&orgcode=00500000&orgtypecode=5>

Three schools in Canton currently participate in MassDOT's Safe Routes to Schools (SRTS) program: Dean Luce Elementary School, Lt. Peter M. Hansen School, and John F. Kennedy Elementary.

REGULATORY BARRIERS AND CONSIDERATIONS

In addition to environmental and infrastructure factors that affect development, local policies and regulations directly impact the location and physical attributes of development opportunities. Local zoning and land use policies are the two primary regulatory tools that can affect housing production in addition to other local regulations including local wetlands ordinances, Local Historic Districts, and the like.

ZONING REGULATIONS

Zoning is the regulatory side of land use planning. The Canton Zoning By-law describes the regulations that are applied to parcels of land and directs property owners on what can and cannot be done with their land. Zoning regulates which uses are permitted on the parcel, where a structure can be placed on a parcel, how tall a structure can be, how much parking is required, how much open space or must be provided, and signage. These regulations shape the built environment and the mixture of uses across the community.

The Town of Canton adopted the most recent changes to its Zoning By-law in 2024. The Zoning By-law includes twelve base zoning districts and seven overlay districts. The following provides a description of each zoning district and discusses their general purpose and allowable uses. Some uses in Canton require special permit by approval of the Zoning Board of Appeals (BA), the Planning Board (PB), or the Select Board (SB).

Multifamily and Affordable Housing Overview

Multifamily dwellings are allowed by right on 0.9 percent of Canton's land in the Business (B) district. Mixed-use buildings are allowed by right in the Business (B) district and Central Business (CB) district.

For any premises containing more than four dwelling units, at least 10 percent of the units, but no fewer than one unit, must be deed-restricted in perpetuity as "Affordable Units" in accordance with the Department of Housing and Community Development's applicable regulations, in exchange for the increased density or intensity of use allowed under Section 8.2.

Residential Districts

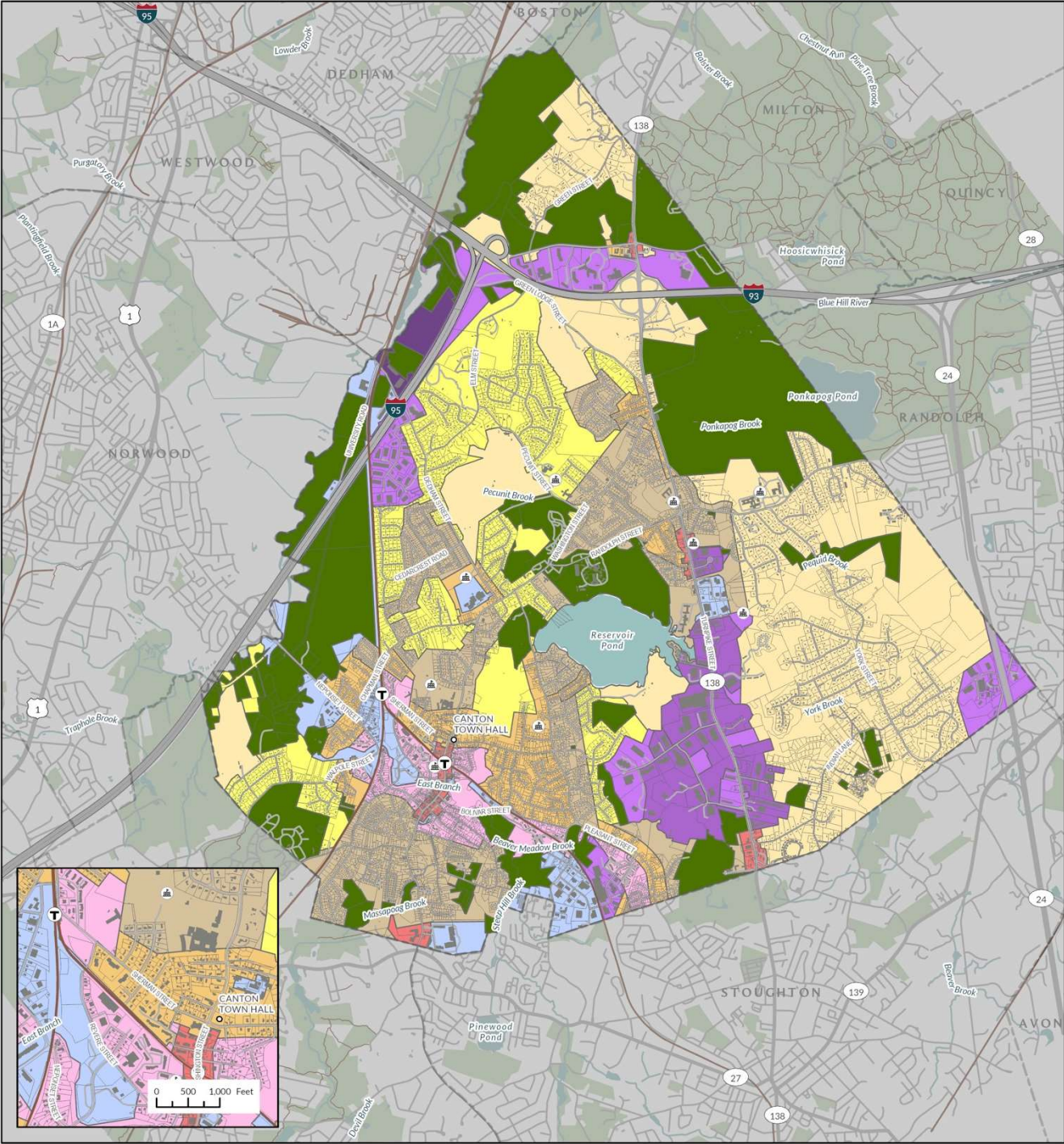
The Town of Canton's Zoning By-law contains five residential districts broken down into two categories as follows:

- Single Residence Districts (SR)
 - Single Residence AA District (SRAA)
 - Single Residence A District (SRA)
 - Single Residence B District (SRB)
 - Single Residence C District (SRC)
- General Residence District (GR)

In the four **Single Residence Districts**, single-family dwellings are allowed by right.

TOWN OF CANTON - BASE ZONING
 Prepared by JM Goldson LLC

J M GOLDSON



<ul style="list-style-type: none"> Schools Buildings Parcels Trails Water bodies Open space 	<p>Base Zoning Districts</p> <ul style="list-style-type: none"> Single Residence AA Single Residence A Single Residence B Single Residence C General Residence Business Industrial 	<ul style="list-style-type: none"> Limited Industrial Limited Industrial B Limited Industrial C Parkland and Open Space 	<p>0 0.5 1 Miles</p> <p>Sources: MassGIS, MassDEP, MAPC Trailmap</p>
---	---	---	--

In the **General Residence District**, single-family dwellings are allowed by right. Two-family dwellings are allowed by right if the lot size is at least 2,000 square feet larger than the required minimum. Multi-family dwellings are allowed by special permit (BA). Assisted living facilities and boarding houses are allowed by special permit (BA).

Other uses allowed by right in the SR and GR districts include libraries, water supply and public administration uses, renting of rooms to not more than two persons, and agricultural uses for parcels larger than five acres. No commercial non-agricultural uses are allowed in either district. Mixed-use (residential over commercial) development is not allowed in any residential district in Canton. The dimensional requirements for Canton's residential zones are shown below:

Canton Residential Zones – Dimensional Requirements					
<i>(Source: Canton Zoning By-law)</i>					
	Single Residence Districts				General Residence District
	SRAA	SRA	SRB	SRC	
Minimum lot area (square feet)	45,000	30,000	15,000	10,000	10,000
Minimum Non-wetland Area (square feet)	30,000	20,000	12,000	7,500	7,500
Lot Width (feet - through the principal dwelling)	200	150	115	100	100
Frontage and frontage lot width (feet)	125	100	100	100	100
Lot Coverage (percent)	25	25	25	25	30
Front Yard Setback (feet)	60	40 (60 along Turnpike St.)	30 (60 along Turnpike St.)	30 (60 along Turnpike St.)	30 (60 along Turnpike St.)
Rear Yard Setback (feet)	35	35	35	35 (25 for enclosed porch)	35 (25 for enclosed porch)
Side Yard Setback (feet)	40	20	15	10	10
Accessory Structure Front Yard Setbacks (feet)	60	40	30	30	30

Accessory Structure Rear Yard Setbacks (feet)	20	20	5	5	5
Accessory Structure Side Yard Setbacks (feet)	20	20	5	5	5
Maximum height of buildings (feet/stories)	25 ft plus one foot for each additional foot by which: (a) the setback exceeds the required setback distance, or (b) the narrower side width, or (c) rear yard depth, whichever of the three additional distances is the smallest; provided, however, the height shall not in any case exceed 40 feet.				

Accessory Apartments or Accessible Dwelling Units (ADUs) are allowed by special permit (BA) in detached single-family dwellings in all residential districts. ADUs in a single-family dwelling are also allowed by right in Canton's business (B and CB) districts.

A maximum of one ADU is allowed per lot. The owner must occupy either the main unit or the ADU. The lot must be at least 10,000 square feet and the main dwelling must be at least 2,000 square feet. The maximum net floor area of the ADU must be 30 percent or less of the floor area of the main unit, and each ADU may have a maximum of two bedrooms. One parking space must be provided per ADU.

The tables below detail size and setbacks for accessory structures in Canton:

Canton Residential Zones – Accessory Structure Size			
<i>(Source: Canton Zoning By-law)</i>			
Lot Size	Maximum individual accessory building footprint	Maximum number of accessory structures	Maximum total accessory structure area
Less than ½ acre	No greater than 800 square feet	3	1,000 square feet
½ acre to 1 acre	No greater than 1,000 square feet	4	1,000 square feet
1 to 3 acres	No greater than 1,500 square feet	4	2,000 square feet
3 or more acres	Must be smaller than principal building, may be located in any yard	No specific limit, lot coverage applies	No specific limit, lot coverage applies

Canton Residential Zones – Accessory Structure Setbacks	
<i>(Source: Canton Zoning By-law)</i>	
	Single Residence Districts

	SRAA	SRA	SRB	SRC	General Residence District
Accessory Structure Side & Rear Yard Setback (feet)	12	6	3	3	3
Notes	for buildings with a height of <15 feet and a setback of at least 200 feet	for buildings with a height of <15 feet and a setback of at least 150 feet	for buildings with a height of <15 feet and a setback of at least 100 feet		

Affordable Accessory Apartments which meet EOHLC affordability requirements are also allowed in residential zones by special permit. They require a 15-year deed restriction to provide rents affordable to 80 percent of the AMI and yearly documentation of income eligibility of the tenant. For clarification, accessory structures are non-residential and support the primary use of the property such as garages and sheds, whereas accessory dwellings are residential units intended for habitation.

Affordable ADUs have fewer restrictions than other ADUs in Canton.

They must be located on a lot of at least 10,000 square feet and the owners “shall strive to meet the conditions and requirements” applying to ADUs detailed above. Owners of existing ADUs can apply for an Affordable Accessory Apartment special permit.

In any residential district, a carriage house, barn, or other building in place before the adoption of zoning regulations in 1937 may be converted into a separate dwelling unit by special permit (BA). The structure may not be enlarged and may have a maximum of two bedrooms.

Two **parking spaces** per detached dwelling unit are required in all districts in Canton. For multifamily dwellings, two parking spaces per unit are required. ADUs and carriage house or barn conversions require one off-street parking space in addition to the required two spaces for the principal dwelling unit.

Business Districts

Canton’s Zoning By-law contains two Business Districts, **Business District (B)** and **Central Business District (CB)**. However, as of the March 2020 zoning map, there is no land zoned CB in Canton, and the allowed uses for both districts are nearly identical.

In Canton’s business districts, multi-family and mixed-use residential and commercial uses are allowed by right.

Mixed-use developments with three or more dwelling units must be located on lots with an additional 7,000 square feet per family above the single-family lot size requirements. Assisted or independent living facilities are allowed by special permit (BA). The conversion and/or use of a single-family dwelling existing on March 8, 1937, as a dwelling for not more than two (2) families, or as a boarding or lodging house, or tourist home is allowed by right.

Other allowed uses by right in the business districts include retail, libraries, public administration, some agricultural uses, offices, and banks. Uses allowed by special permit (BA) include theaters, restaurants, and hotels. Manufacturing, warehouses, parks, large-scale agricultural uses, and hospitals are not allowed.

Industrial Districts

Canton contains four industrial districts: **Industrial (I)**, **Limited Industrial (LI)**, **Limited Industrial B (LIB)**, and **Limited Industrial C (LIC)**. No residential uses are allowed in these districts except for assisted or independent living facilities in LI, LIB and LIC by special permit (BA). Other allowed uses by right include manufacturing, printing, scientific or research uses, public administration, and some agricultural uses. Offices and retail are allowed by right in the I district and by special permit (BA) in LI districts. Warehouses and distribution plants are allowed by right in the LI districts and by special permit (BA) in the I district. Other uses allowed by special permit (BA) in the industrial districts include light manufacturing, parking garages, recreational uses such as theaters or golf courses, restaurants, hospitals, and medical offices.

Other Districts

The **Parkland and Open Space (POS)** district comprises conservation areas for water, water supply, plants, and wildlife, flood protection, areas for recreational use, and historic structures. No residential or commercial uses are allowed.

Overlay and Special Districts

The **Flood Plain Overlay District (FPOD)** is comprised of the Federal Flood Plain Districts and the Special Flood Hazard Areas. All uses require approval from the Canton Conservation Commission. In Federal Flood Plain Districts, new construction or substantial improvements must have the lowest floor above the 100-year flood level. In Special Flood Hazard Areas, no building can be constructed within 75 feet of the Canton River or 150 feet of the Neponset River.

The **Groundwater Protection Overlay District (GPOD)** prohibits landfills, earth removal, and discharge of hazardous waste. A special permit is required for any use that will render 15 percent of a lot, or 2,500 square feet of land, impervious. Sewage discharge in the GPOD is governed by Title 5 standards.

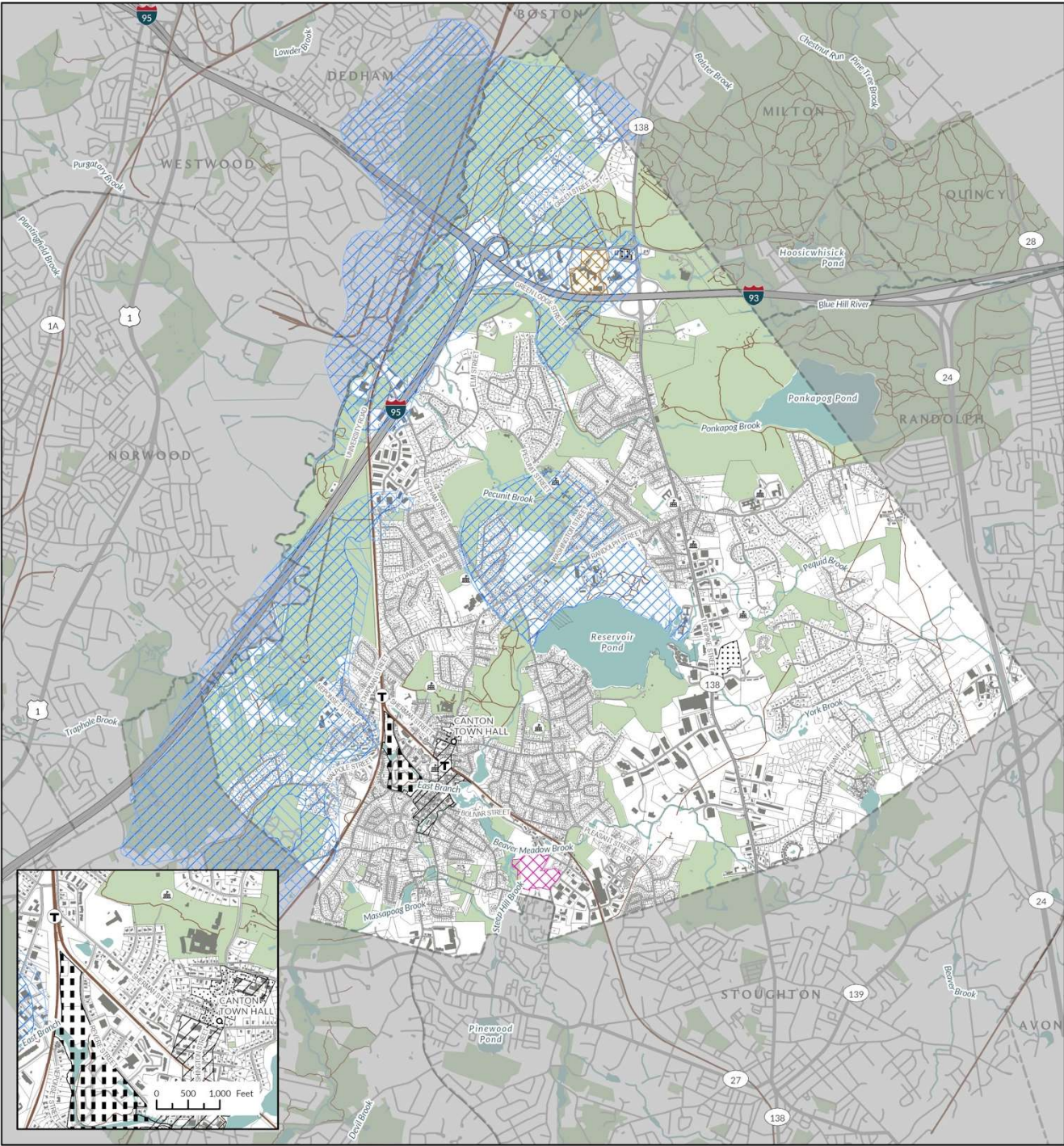
The **Economic Opportunity Overlay District (EOOD)** can be applied to any parcel in the I or LI districts which has been designated by a Town meeting vote to be an economic opportunity area pursuant to Chapter 23A. In this district, parking structures are allowed with less stringent height and depth requirements, and the maximum height of any building is increased by one foot for each foot of setback, with a maximum of 60 feet.

The **Canton Junction Overlay District (CJOD)** was created to allow for and encourage the production of neighborhood scale, transit-oriented housing in walkable proximity to Canton's Commuter Rail stations, and in accordance with Section 3A of the Zoning Act (Massachusetts General Laws Chapter 40A).

TOWN OF CANTON - OVERLAY ZONING

Prepared by JM Goldson LLC

J M GOLDSON



- | | | |
|--------------|---|---|
| Schools | Overlay Districts | Canton Center Economic Opportunity District C |
| Buildings | Economic Opportunity District | Groundwater Protection Zone |
| Parcels | Mixed Use Overlay District | Large Scale Ground Mounted Solar Photovoltaic |
| Trails | Canton Center Economic Opportunity District A | Zone II PWS Well Head Area |
| Water bodies | Canton Center Economic Opportunity District B | |
| Open space | | |

0 0.5 1 Miles



Sources: MassGIS, MassDEP, MAPC Trailmap

The **Mixed Use Overlay District (MUOD)** is designed to increase density and mixed-use development. It can be applied to any parcel containing 2 contiguous acres which abuts a Business District. Allowed uses by special permit (BA) include multifamily housing, offices, retails, restaurants, and banks. Fast-food and drive-throughs are prohibited. There is a maximum of one dwelling unit per 5,000 square feet of buildable lot area plus 1,000 gross square feet of nonresidential floor area per 10,000 square feet of buildable lot area. In I, LI, LIB, LIC, and B districts, there is a maximum of 40 percent lot coverage. In Residential Districts, there is a maximum of 30 percent lot coverage. There is a minimum of 30 percent open space required in all districts. Any MUOD must be for a site proximate to public transit or else a shuttle to nearby public transit is required.

The **Large Scale Ground Mounted Solar Photovoltaic Installation Overlay District (SPOD)** encourages the installation of large scale solar power facilities through expedited permitting under MGL 25A, s. 10(c), the "Green Communities Act."

The **Canton Center Economic Opportunity District (CCEOD)** is an overlay district divided into three sub-districts, "A", "B", and "C", designed to encourage development and economic investment in Canton Center, provide planning flexibility, and encourage mixed-use development and open spaces. These districts allow a variety of uses by special permit as detailed below. All three districts have affordability requirements and district C is designed for larger-scale developments on parcels not less than 25 acres.

Canton Center Economic Opportunity District Uses, Requirements, and Affordability Restrictions			
<i>(Source: Canton Zoning By-law)</i>			
	Priority Revitalization Area "A"	Priority Revitalization Area "B"	Priority Revitalization Area "C"
Allowed Uses by Special Permit	Apartments, Retail, Restaurants	Apartments (above ground floor), Offices (ground floor only)	Multi-family dwellings, 55 years and older housing, accessory structures, retail, offices, restaurants (no drive-throughs), banks, child care, recreational and open space facilities, municipal uses
Minimum Lot Size	10,000 square feet	10,000 square feet	10,000 square feet
Lot Coverage	50 percent	30 percent	50 percent
Lot Frontage	120 feet	75 feet	50 feet
Lot Density	10,000 square feet of buildable land for first unit + 2,000 square feet for each additional unit and 3,000 square feet of nonresidential floor area per 10,000 sq ft of buildable land	10,000 square feet of buildable land for first unit + 4,000 square feet for each additional unit and 2,000 square feet of nonresidential floor area per 10,000 sq ft of buildable land	One dwelling unit per 2,600 square feet of buildable lot area and 2,000 square feet of nonresidential per 10,000 square feet of buildable land

Setbacks	15 feet front setback, 25 feet rear yard depth	100 feet width at front and rear setback line, 30 feet front setback, 10 feet side setback, 35 feet rear setback	15 feet side and rear setback, no front setback required
Maximum Height	40 feet or 3 stories	36 feet or underlying zone maximum if lower	48 feet or 4 stores (inclusive of enclosed parking)
Open Space	Encouraged	30 percent	30 percent
Residential Parking	1 space per bedroom	1 space per bedroom	1.5 spaces per dwelling unit (1 space per unit for 55+ units)
	Priority Revitalization Area "A"	Priority Revitalization Area "B"	Priority Revitalization Area "C"
Affordability Requirements	15 percent of units at 80 percent AMI in perpetuity if 4 units or more (can be waived by board), 20% for "low income persons" with local preference	15 percent of units at 80 percent AMI in perpetuity if 4 units or more (can be waived by board), 20% for "low income persons" with local preference; or 20% under Mass. Housing Priority Development Fund Smart Growth principles	10 percent of units at 80 percent AMI in perpetuity

Special Regulations

Canton's zoning bylaw includes section 8.2 on **Multifamily Dwellings**, which sets out specific standards. Multifamily dwellings must be located on a lot with an additional 4,500 square feet per family in excess of one family in addition to the size requirements of a single-family dwelling in the same district. Multifamily dwellings must have a total area of 217,800 square feet or more, and a minimum frontage of 150 feet. For developments containing more than four units, at least 10 percent of units must be deed-restricted in perpetuity as "Affordable Units" by EOHLC regulations.

As noted in the 2015 Canton Housing Action Plan, "while the Table of Use Regulations lists multi-family dwellings as allowed by right in [some] districts, Section 8.2 of the bylaw states that 'multifamily dwellings may be authorized by special permit by the Zoning Board of Appeals'. Thus, there is an internal inconsistency in the bylaw that should ultimately be addressed." This does not appear to have been rectified since the 2015 Housing Action Plan was produced.

Developers may apply for a special permit (PB) for a **Flexible Development**, designed to preserve common land, archaeological features, and water supplies and promote a more efficient use of the land. A flexible development may be developed in the RAA, RA, and RB districts and has different dimensional requirements from those districts. Flexible developments have a minimum lot size of 10,000-20,000 square feet, 60–70-foot lot widths, 50-foot frontages, 30 foot front setbacks, 15 foot side

setbacks, and 20-30 percent required open space. The basic density of the underlying district is preserved.

OTHER LOCAL ORDINANCES

Canton's **Wetlands Protection By-Law** and the **Town of Canton Wetland Protection Regulations** protect the Town's many wetlands. According to the 2015 Canton Housing Action Plan, nearly 15 percent of Canton's residentially zoned land, and 22 percent of the Town's zoned land in general, are wetland areas. In addition to state level protections under the Wetlands Protection Act (MGL Chapter 131, s. 40), Canton's Conservation Commission protects all wetlands, including those that are isolated and below the "ILSF" threshold of the Wetlands Protection Act. All removal, building, or alteration less than 200 feet of a riverfront area or 100 feet of any other wetland or land subject flooding or inundation is prohibited without a permit from the Conservation Commission.

CHAPTER 6: IMPLEMENTATION CAPACITY AND RESOURCES

This chapter describes local and regional capacity and resources for the implementation of affordable housing initiatives, including local and regional housing organizations and funds. The Town of Canton has several organizations with a focus on supporting community housing, including local government entities and non-profit organizations, as well as regional agencies that facilitate housing initiatives.

KEY FINDINGS

- The Canton Housing Authority provides state aided public housing for family, elderly, and disabled residents, operating 247 dwelling units in 43 buildings
- Canton adopted the Community Preservation Act in 2012 at a surcharge of 1 percent. The Community Preservation Committee, made up of nine members, oversees the distribution of the funds, which have totaled nearly \$6 million since the program was introduced.
- The Canton Department of Elder and Human Services also assist in finding housing for residents.
- Regional partners in affordable housing planning and production include South Shore Habitat for Humanity and the Metropolitan Area Planning Council

LOCAL CAPACITY AND RESOURCES

CANTON HOUSING AUTHORITY

The Canton Housing Authority (CHA) "is committed to serving our community's low-income housing needs. We strive to maintain, clean, safe, and affordable housing for low-income elderly, family, and disabled households."²⁸ The CHA provides state aided public housing for family, elderly, and disabled residents. The CHA is governed by a board of 5 commissioners. CHA operates 247 dwelling units in 43 buildings as detailed below:

²⁸ Canton Housing Authority. "About Us." <https://cantonmahousing.org/about-us/>

CANTON HOUSING AUTHORITY UNITS

Source: Canton Housing Authority 2023 Annual Plan

Dev No	Type	Development Name	Num Bldgs	Year Built	Dwelling Units
667-03	Elderly	HEMENWAY 667-03	4	1912	56
667-02	Elderly	JULIUS RUBIN COURT 667-02	6	1976	74
667-01	Elderly	NEWELL S. HAGAN COURT 667-01	11	1967	72
200-01	Family	VETERAN HOUSING 200-01	13	1948	26
	Other	Special Occupancy units	6		12
	Family	Family units in smaller developments	3		7
Total			43		247

The CHA does not operate a Section 8 program, but it does manage 26 Massachusetts Rental Voucher Program (MRVP) vouchers, most of which can be used at any market-rate development.

CANTON MUNICIPAL AFFORDABLE HOUSING TRUST

The Canton Municipal Affordable Housing Trust (MAHT) was created at the Town Meeting in 2021. Its goals are "to preserve Canton's current inventory of deed-restricted affordable housing and preserve our overall percentage of affordable units as the community grows through managed development."²⁹ The Trust is made up of seven members appointed for two to three-year terms.

COMMUNITY PRESERVATION ACT

Canton adopted the Community Preservation Act in 2012 at a surcharge of 1 percent. The Community Preservation Committee, made up of nine members, oversees the distribution of the funds, which have totaled nearly \$6 million since the program was introduced. CPA funds have been used for several affordable housing projects as shown in the table below.

CANTON HOUSING INITIATIVES FUNDED BY THE COMMUNITY PRESERVATION ACT			
<i>Source: Community Preservation Coalition Database</i>			
Project	Year Approved	CPA Amount	Notes
Veterans' Housing Electrical and Smoke Detector Upgrades	2014-15	\$193,700	External electrical box and internal smoke detector improvements at publicly owned veterans' housing managed by CHA.
Hagan Court Senior Housing	2016	\$120,000	Improved ventilation and electrical outlets in 48 affordable senior housing units.
Rubin Court Senior Housing	2017-18	\$160,000	Improved ventilation in 32 units of affordable senior housing units.

²⁹ Town of Canton. "Municipal Affordable Housing Trust." <https://www.Town.canton.ma.us/930/Municipal-Affordable-Housing-Trust>

Brayton Circle Housing Preservation	2019	\$74,000	Replace siding on six buildings containing 12 units of barrier free housing for residents with disabilities.
Hemenway School Senior Housing Complex	2020	\$80,000	Replace fire alarm panel and sensors in 58-unit building of senior housing.
Emergency Housing Assistance Program	2020	\$52,000	Temporary emergency housing assistance program for Canton residents affected by COVID-19
Hagan Court Emergency Staircase Replacement	2021	\$100,000	External staircase replacement for 74-unit affordable senior housing development
Housing Trust Transfer to Support Update of Housing Action Plan	2021	\$50,000	Fund transfer to Municipal Affordable Housing Trust to hire consultant to update Canton's Housing Action Plan
Housing Coordinator	2022	\$47,000	Hire a Housing Coordinator to support execution of the HPP goals and strategies
Hagan Court	2022	\$80,000	Emergency egress

CANTON DEPARTMENT OF ELDER AND HUMAN SERVICES

The Canton Department of Elder and Human Services offers a wide range of social services to residents of all ages, including referrals to housing services, information on resources (including housing) for older adults, individuals with disabilities, low-income families, and others. The department also coordinated the Residential Assistance for Families in Transition (RAFT) program for families facing eviction, foreclosure, loss of utilities, and other housing emergencies resulting from the COVID-19 pandemic.³⁰

TOWN PLANNING STAFF

Canton's Town Planner is responsible for working towards Town goals about zoning, land use, and housing as identified in the Canton Master Plan. The Town has recently hired a part-time housing coordinator to staff the Municipal Affordable Housing Trust.³¹ Canton's Town Administrator is also involved in housing through coordination of Select Board activities as well as serving as the Town's fair housing officer.³²

REGIONAL CAPACITY AND RESOURCES

SOUTH SHORE HABITAT FOR HUMANITY

An important regional partner in addressing housing needs is South Shore Habitat for Humanity. This organization is an ecumenical, non-profit Christian ministry dedicated to building simple, decent homes in partnership with families in need. The organization has grown over the past two decades into one of

³⁰ Town of Canton. "Resources and Referrals." <https://Town.canton.ma.us/807/Resources-and-Referrals>

³¹ Interview with Laura Smead, Town planner, February 2022.

³² Town of Canton. "Town Administrator." <https://www.Town.canton.ma.us/349/Town-Administrator>

the largest private homebuilders in the world with almost 1,600 U.S. affiliates and over 2,000 affiliates worldwide, including one in the South Shore area that builds new homes for first-time homebuyers through donated land, materials, labor, and funding as well as other special financing strategies. To date, Habitat has not built any homes in Canton, but has built 62 homes in 21 communities south of Boston since 1986.³³

METROPOLITAN AREA PLANNING COUNCIL

The Metropolitan Area Planning Council (MAPC) is the regional planning agency for the Greater Boston area. MAPC provides information, data, and planning assistance to 101 communities, including Canton. Canton is part of the MAPC's Three Rivers Interlocal Council (TRIC), a group of 13 communities southwest of Boston working collaboratively on issues of inter-municipal significance.³⁴ The Town has been exploring the possibility of participating in the formation of a Shared Housing Services Office (SHSO) with other Three Rivers Interlocal Council (TRIC) and Southwest Advisory Planning Committee (SWAP) communities. By proportionally sharing the costs of housing staff through an SHSO, small and mid-sized TRIC and SWAP communities will be able to access specialized housing expertise and will be better equipped to monitor existing Affordable Housing stock.

³³ South Shore Habitat For Humanity. <https://sshahabitat.org/>

³⁴ MAPC. "Three Rivers Interlocal Council (TRIC)." <https://www.mapc.org/get-involved/subregions/tric>

APPENDICES

CANTON SUBSIDIZED HOUSING INVENTORY

EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Canton

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
634	n/a	60-86 Pequit St.	Rental	26	Perp	No	EOHLC
635	Hagen Court	Newell Hagen Court	Rental	72	Perp	No	EOHLC
636	Hemenway School	660 Washington St.	Rental	58	Perp	No	EOHLC
637	Julius Rubin Court	Rubin Court	Rental	74	Perp	No	EOHLC
638	Brayton Circle	1-12 Brayton Circle	Rental	12	Perp	No	EOHLC
639	n/a	Concord Ave.	Rental	2	Perp	No	EOHLC
640	n/a	833 Washington/ 27 Howard	Rental	5	Perp	Yes	EOHLC
641	Blue Hills Village	101 Randolph St.	Rental	98	Perp	Yes	EOHLC
642	Canton Arboretum	One Arboretum Way	Rental	156	Perp	No	EOHLC
643	Canton Village	Pleasant Street/ 1 Will Dr.	Rental	56	2030	Yes	MassHousing
644	Lamplighter Village	1 Stagecoach Road	Rental	81	2032	No	MassHousing
4232	DDS Group Homes	Confidential	Rental	71	N/A	No	DDS
6699	Pequit Village	1 - 3 Windsor Village (fka Turnpike St)	Rental	159	2035	Yes	MassHousing
6700	Pequit View	Turtle Brook Road (Off of Waterman Rd)	Ownership	21	perp	Yes	MassHousing
7916	Blue Hill Commons	Royal Avenue	Ownership	7	perp	NO	EOHLC
9104	Stagecoach Village/Indian Woods	Stage Coach Road	Ownership	14	Perp?	YES	FHLBB
9621	Avalon Canton	off Randolph Street	Rental	196	2109	YES	EOHLC
10468	Copperworks #1	Revolutionary Way/Revere Street	Ownership	7	Perp	NO	EOHLC

11/7/2024

Canton
Page 1 of 2

This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.

EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Canton

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
10633	Millside at Heritage Park	104 Revere St	Rental	60	Perp	NO	EOHLC
10803	Wayside Commons	Washington Street	Ownership	2	perp	NO	EOHLC
10804	Acorn Estates	Randolph St & Saddleback Ln	Ownership	8	perp		MassHousing
10889	Copperworks #2	Coppersmith Way	Ownership	4	perp	YES	EOHLC
10972	Canton Point Condominium	Canton Point Road	Ownership	8	perp		EOHLC
Canton Totals				1,197	Census 2020 Year Round Housing Units		9,875
					Percent Subsidized		12.12%

11/7/2024

Canton
Page 2 of 2

This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.

EOHLC AFFIRMATIVE FAIR HOUSING GUIDELINES

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 housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, EOHLC has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the city or Town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or Town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality's schools.

The latest revisions to the guidelines were in May 2013. The full guidelines can be found here: <https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>

INTERAGENCY BEDROOM MIX POLICY

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

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

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

Definitions

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

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



Agreements

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

Bedroom Mix Policy

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

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

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

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

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

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



COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES

(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.

Source: EOHLC Comprehensive Permit Regulations, 760 CMR 56.03(8)

KEY DEFINITIONS

This list of key definitions is intended to assist the reader and is not intended to replace applicable legal definitions of these terms. The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

Areawide Median Income (AMI)– the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2022, the HUD area median family income (AMFI) for the Boston-Cambridge-Newton MA HUD Metro FMR Area was \$140,200.³⁵ AMI is also referred to in the document as median family income (AMFI).

Cost-Burdened Household – a household that spends 30 percent or more of its income on housing-related costs (such as rent or mortgage payments). Severely cost-burdened households spend 50 percent or more of their income on housing-related costs.

Household – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

Family Household – Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.

Non-Family Households – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

Income Thresholds – the U.S. Department of Housing and Urban Development (HUD) establishes income thresholds that apply to various housing assistance programs. These thresholds are updated annually and are categorized by household size. Canton is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

Extremely Low-Income (ELI) – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY2022 ELI income limits for a household of one is \$29,450 and for a household of four is \$42,050.

Very Low-Income (VLI) – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2022 VLI income limits for a household of one is \$49,100 and for a household of four is \$70,100.

³⁵ U.S. Department of Housing and Urban Development. FY 2021 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn> (accessed August 2021).

Low/Moderate income (LMI) – an individual or family whose annual gross income at or below 80 percent of the area median income (AMI).³⁶ The FY2022 LMI income limits for a household of one is \$78,300 and for a household of four is \$111,850.

Labor Force – all residents within a community over the age of 16 who are currently employed or *actively* seeking employment. It does not include students, retirees, discouraged workers (residents who are not actively seeking a job) or those who cannot work due to a disability.

Non-Family Households – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

Open Space – land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and saltwater marshes and other wetlands, oceans, rivers, streams, lake and pond frontage, beaches, dunes and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserve, and/or land for recreational use.

³⁶ For purposes of MGL c.40B, low/moderate income is defined as up to 80 percent AMI.