

COHASSET HOUSING PRODUCTION PLAN

Adopted by the Cohasset Board of Selectmen and Planning Board on June 3, 2020



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Executive Summary

Introduction

Like many other municipalities in the greater Boston region, in recent years Cohasset has experienced both renewed population growth and a matching expansion of its housing stock. However, both older and newer housing in town does not necessarily align with the needs of all its residents. Cohasset's housing is generally large and expensive, and there are limited options for renters, low- and moderate-income households, and those looking for smaller housing options, whether young families starting out or longtime residents looking to downsize.

To better understand these needs and explore strategies to address them, as well as to maintain compliance with state housing goals, the Town engaged the Metropolitan Area Planning Council (MAPC) to develop a Housing Production Plan in cooperation with town staff and the town's Affordable Housing Steering Committee. A Housing Production Plan (HPP) is a locally-adopted, state-approved planning document that assesses housing need and capacity to meet it, identifies areas of town suitable for housing development, establishes clear goals (including a numeric production goal), and develops policy recommendations to advance these goals. For towns that do not meet the state target of 10% of their housing stock on the state's Subsidized Housing Inventory (SHI), an HPP can be a first step towards temporary safe harbor, which precludes developers from bypassing local zoning bylaws. Cohasset began working on its HPP in the fall of 2018.

MGL Chapter 40B

By state statute MGL Chapter 40B, cities and towns are encouraged to provide 10% of their total year-round housing units as deed-restricted Affordable Housing. Affordable housing is defined as housing that is deed-restricted for low-income households earning less than 80% of the area median income; if a rental housing development includes a certain percentage of affordable units, all the units in the development are eligible for inclusion on the state's Subsidized Housing Inventory (SHI). It is the state's goal that 10% of housing in each municipality be included on the SHI.

A municipality's SHI percentage is determined by dividing the number of Chapter 40B affordable units (those included on the SHI) by the total number of year-round housing units according to the most recent decennial Census. Cohasset has 307 housing units included on the SHI; based on the number of housing units from the most recent (2010) census, as prescribed by Chapter 40B, this amounts to 10.6% of Cohasset's housing stock. Because it has reached the 10% threshold, Cohasset currently has safe harbor from 40B development, which means that developers of housing that includes an affordability component cannot bypass local zoning bylaws.

However, given the amount of growth since the 2010 Census, the Town will need to add additional units to the SHI to retain this status after the upcoming Census, which will be conducted in April of 2020 with data released in 2021. Based on the 2017 total unit count of 3,311 housing units, the number of units on the SHI amounts to only 9.3% of the Town's housing. At least 25 additional units will need to be added to the SHI to maintain safe harbor, though this number is based on 2017 data and the actual number of units in 2020 will likely be higher.

In municipalities where less than 10% of housing units qualify as Affordable Housing, developers may override local zoning bylaws through a Comprehensive Permit for mixed-income housing development that includes Affordable Housing units. If a town has less than 10% of its housing on the SHI, it may claim temporary safe harbor, and thereby deny a developer a Comprehensive Permit, by certifying its HPP. After an HPP is adopted by Planning Board and Board of Selectmen, it is submitted to the Massachusetts Department of Housing and Community Development (DHCD) for approval. After this, if a town has made measurable progress towards meeting the 10% SHI goal (specifically, if the number of units on the SHI has increased by at least .5% within a calendar year), the HPP can be certified by DHCD, providing an alternative path to temporary safe harbor under Chapter 40B.

Partially in response to the Affordable Housing objectives of MGL Chapter 40B and partially in response to overall housing demand in town, Cohasset partnered with the Metropolitan Area Planning Council (MAPC) to undertake development of this HPP. The plan is grounded in robust technical analysis and local expertise and insight, including active participation from Cohasset's Affordable Housing Steering Committee. The HPP assesses housing need and demand in Cohasset and analyzes development constraints. It identifies sites and areas within the town where housing might be developed. It calculates the number of Affordable Housing units needed in Cohasset to be able to claim Safe Harbor—by meeting the 10% state requirement or through HPP certification—and deny permits for developments that are deemed inappropriate for the town. It also identifies seven priority strategies, as well as additional supplementary strategies, that the Town should consider to facilitate housing production. Finally, the HPP complies with the state Department of Housing and Community Development (DHCD) regulations requiring the Town to have an HPP on file as a prerequisite to claiming Safe Harbor through certification.

Housing and Demographics

Cohasset is a small town that has experienced population growth in recent years, which is projected to continue. Most notably, Cohasset is expected to see its senior population increase: MAPC projects that the share of residents over the age of 60 will increase from 22% in 2010 to 31% in 2030. However, an increasing share of seniors is not the whole story; the number of young adults aged 20-39, while overall a small percentage of the population, is expected to double from 2010-2030. The number of households in Cohasset is projected to increase faster than the overall population, indicating decreasing household size over time and likely reflecting a greater share of aging households without children, smaller family sizes, and young households without children. The housing needs of all of these populations will need to be considered as Cohasset plans for future housing need.

On the whole, Cohasset residents are well-off. The Town's median household income of \$128,224 is substantially higher than that of Norfolk County (\$90,226) or Massachusetts (\$70,954), and 29% of

Cohasset households earn more than \$200,000 per year. Though Cohasset's median income is substantially higher than the state and region, this relative affluence is fairly recent. Twenty-five years ago, the Town's median income was nearly equal to that of the state, but it has risen at a much faster rate.

However, Cohasset is not universally affluent; 21% of all households in town are low-income. As many as half of all senior households, whose income is primarily from retirement savings or social security, are low-income. Additionally, there is a significant disparity between owners and renters. The median income of renter-occupied households (\$55,469) is just over one third of the median income for owner-occupied households (\$148,704). In Cohasset, 34% of households experience some degree of cost burden (pay more than 30% of their income towards housing), and 15% are severely cost burdened (pay more than half of their income towards housing); the percentage is even higher for seniors.

Housing prices in Cohasset are high: in 2017 the median home price in Cohasset was \$874,750, far higher than Norfolk County's median price of \$459,000. These prices likely reflect the continuing strong growth of the metropolitan Boston economy, its excellent schools, and the town's attractive single-family housing. Even with Cohasset's high median income, a family earning Cohasset's median income could not afford to purchase a house at Cohasset's median home price. Moreover, while Cohasset's housing stock has grown and diversified in recent years, including an increase in the number of multifamily and rental units, the majority of Cohasset's housing is still large, detached, single-family ownership housing. Nearly half (49%) of the Town's housing is four or more bedrooms, and only 11% are studios or one-bedrooms. In terms of overall size, housing built in the past two decades tends to be larger than that built in previous years. New housing in town also tends to be more expensive: the average permit value for new house construction has increased from an average of \$460,000 (from 2006 to 2013) to an average of \$720,000 since 2013. This indicates that much of the Town's new housing, while meeting demand for larger or higher-end units, is not necessarily addressing the needs of smaller or lower-income households.

Development Opportunities

As a developed suburban town with generous protected open space, new housing opportunities in Cohasset are generally limited to under-utilized and vacant sites. To identify areas suitable for housing, this HPP takes a two-pronged approach:

Quantitative: MAPC engaged in a rigorous spatial analysis of development constraints and opportunities to identify key areas for housing development, with criteria that includes travel choices, healthy community components, preservation potential, water, and growth potential. This suitability analysis highlighted the areas around Cohasset's Village Center and the northern part of Route 3A as being most suitable for development.

Qualitative: Based on public input, recommendations from previous plans including the Cohasset Municipal Harbor Plan and the 2019 Master Plan, and their local knowledge of housing needs and demand in town, the Housing Committee and the Town identified four sites and two areas that are particularly suitable for future housing development:

- Areas suitable for housing:
 - The northern portion of Route 3A. This area is close to the commuter rail station and the corridor's retail and amenities, and would be suitable for mixed-use housing. Studying the impact of a potential regional sewer system in the area and considering ways to align zoning is one of the strategies recommended in this plan.
 - The Village and Harbor. In addition to the area's walkability and proximity to amenities, housing has been identified by residents and previous plans as a way to support the economic health of the area and to bring greater vibrancy to the types of businesses located there. Zoning to allow mixed-use housing in the Harbor area was passed at 2019 Town Meeting.
- Specific sites suitable for housing:
 - 808 Jerusalem Road, a 0.1-acre infill parcel in the northeastern corner of town. As town-owned land, Cohasset can make the site available at a no- or below-market cost in exchange for affordability.
 - 45R South Main Street, a 0.4-acre parcel in the Village. This infill site's location in the Village makes it ideal for walkability and proximity to amenities.
 - 274 & 280 Beechwood Street, an 11.8-acre site located behind Walgreens on the southern portion of Route 3A. This larger site offers the opportunity for a planned development close to retail amenities.
 - Real Old Pasture Road/ Rear Sohier Street (no assigned address), a 14-acre site behind the South Shore Music Circus. This town-owned site could be considered for a 40R Starter Home district or other cottage district with an affordability component.

Housing Goals and Strategies

With an understanding of Cohasset's demographics and current housing stock, the Town and MAPC worked with the Housing Committee to identify production targets, goals, and strategies to advance these goals. This was informed by the findings from the comprehensive housing needs assessment, the analysis of development constraints and opportunities, and previous work done by the Town and residents as part of the recently-adopted Master Plan.

Production Targets

The Town's highest priority is to reach long-term safe harbor by complying with the state goal of 10% of its housing stock on the SHI, as described in Target 1 below. However, if Cohasset is unable to increase the full number of units required to reach 10% before the 2020 Census numbers are released in 2021, certifying the HPP by increasing the number of SHI units as described in Target 2 below will offer temporary safe harbor while the Town continues to work towards achieving the 10% goal.

1. Increase the supply of Affordable Housing for low-income households to maintain Safe Harbor status under MGL Chapter 40B by reaching one or more of the below targets:

- Target 1: Achieve Safe Harbor indefinitely by maintaining 10% of Cohasset's housing stock as deed-restricted Affordable Housing by either:

- Permitting 13 or more SHI-eligible units per year through 2021 (25 units total), the year that the 2020 Census data will be released; or
- Permitting 5 SHI-eligible units per year over the five-year life of the HPP (25 units total).

These targets are based on Cohasset's 2017 housing unit count; additional units may be needed to achieve safe harbor depending on the final counts in the 2020 Census.

- Target 2: Obtain certification of the HPP by either:¹
 - Increasing the percentage of the town's units on the SHI by at least 0.5%, or 14-17 units, in one calendar year for a 1-year period of safe harbor. This would be a path to temporarily maintain safe harbor while the town continues to work towards reaching 10% of its current housing stock on the SHI.
 - Increasing the percentage of the town's units on the SHI by at least 1%, or 28-34 units, in one calendar year for a 2-year period of safe harbor. The level of housing production required to achieve 2-year safe harbor may also put Cohasset over the 10% SHI threshold; in this event, safe harbor would be achieved without certifying the HPP.

2. Increase the supply of naturally occurring affordable housing for moderate-income households, such as seniors, young families, and smaller households.

Compliance with 40B is only one piece of meeting Cohasset's housing need; maintaining safe harbor allows Cohasset to be in control of and focus on proactively meeting its own unique housing goals.

Housing Goals

Cohasset's HPP includes two sets of goals. The first are the housing goals included in the Cohasset Master Plan, which was adopted by the Planning Board in June 2019 and provided an important foundation for this HPP. Additionally, the Housing Committee carefully considered goals for household types whose housing needs should be met in Cohasset. Taken together, these goals represent a comprehensive vision for the Town's housing.

Master Plan Goals:

- Diversify Cohasset's housing stock and promote increased options for households of varying sizes, incomes, tenures, and ages.
- Increase the supply of deed-restricted affordable housing qualified for the state Subsidized Housing Inventory.
- Support seniors as they age and provide housing options that will enable them to live and thrive in Cohasset.

Housing Committee Goals:

¹ For each option, two sets of numbers are included. The lower number indicates the number of units that would be required to achieve certification if seeking certification before the 2020 Census totals are released. The higher number estimates the minimum number of units that might be required after the next census totals are released in 2021, based on the known number of housing units in 2017.

- **Senior Housing:** Cohasset should continue to work towards providing a range of options for its aging population.
- **Workforce Housing:** Cohasset should actively seek to provide housing for moderate-income households who work in town.
- **Veterans' Housing:** Cohasset should seek to create housing options for those who have served the country through military service.
- **Affordable housing:** Cohasset should continue to increase its supply of deed-restricted affordable housing for low-income households.

Housing Strategies

To advance these goals, the HPP recommends seven priority strategies for Cohasset to pursue in the next five years, as well as fourteen lower-priority strategies to consider in the future as the priority strategies are implemented. Some are low-hanging fruit that could result in quick wins for the Town; others are more resource-intense but are of such importance that Cohasset should prioritize laying the groundwork for their implementation. The priority strategies are:

- **Nonprofit partnerships:** Continue to seek and maintain partnerships with nonprofit developers, and leverage Town assets to support these developers in the creation of affordable housing.
- **Aging at home:** Help residents age in their homes by promoting and expanding the Cohasset Cares program to help seniors with maintenance and accessibility, and by promoting similar state programs.
- **CPA funds:** Fully utilize the Community Preservation Act (CPA) funds earmarked for affordable housing by disbursing those funds to the Affordable Housing Trust Fund.
- **State resources:** Apply for state funding for planning and capital projects to implement HPP priority strategies, including MassHousing's Planning for Housing Production Program and the state's Housing Choice Initiative.
- **Denser housing types:** Study areas where denser, more naturally-affordable housing types may be appropriate with a special permit.
- **Cottage-style housing:** Ensure that the town is equipped to encourage cottage-style housing by reviewing the dimensional and use requirements of the current cluster bylaw and studying locations where a 40R Starter Home district may work.
- **Mixed uses on Route 3A:** Study the potential impact of regional sewer on land use in the northern part of Route 3A, and amend zoning as needed to align with goals.

Advancing these strategies will position the Town to increase its supply of both deed-restricted Affordable Housing and naturally occurring affordable housing to provide greater housing opportunity in town while managing what type of housing is built and where and ensuring that new housing complements its unique character.

Introduction

Cohasset is named for the Native American settlement that was once located on its rocky shoreline. The first European settlers moved to Cohasset from Hingham in the 17th century, and since that time the town has transitioned from a fishing village in the mid-1800s to a summer cottage destination in the late 1800s to a year-round community and suburb of Boston in the decades following World War II. This history can be seen in the town's houses from a variety of historical periods and architectural styles. Today Cohasset is a primarily residential community that is home to families, retirees, and professionals working throughout Greater Boston. Residents benefit from the town's excellent schools, extensive open space, and access to regional job centers via a commuter rail station and a ferry station in nearby Hingham.

Cohasset is bordered on the west by Hingham, on the northwest by Hull, on the north and northeast by Massachusetts Bay, and on the east and south by Scituate. It is approximately twelve miles east of Braintree and twenty miles southeast of Boston. It is part of MAPC's South Shore Coalition (SSC) Subregion.

Like many other municipalities in the greater Boston region, in recent years Cohasset has experienced both renewed population growth and a matching expansion of its housing stock. However, both older and newer housing in town does not necessarily align with the needs of all its residents. Cohasset's housing is generally large and expensive, and there are limited options for renters, low- and moderate-income households, and those looking for smaller housing options, whether young families starting out or longtime residents looking to downsize.

The Town identified and considered these housing needs and dynamics as part of its Master Plan, adopted in June 2019. To continue to explore opportunities and strategies to address these needs, as well as to maintain compliance with state housing goals, the Town engaged the Metropolitan Area Planning Council (MAPC) to develop a 5-year Housing Production Plan in cooperation with town staff and the town's Affordable Housing Steering Committee. A Housing Production Plan (HPP) is a locally-adopted, state-approved planning document that assesses housing need and capacity to meet it, identifies areas of town suitable for housing development, establishes clear goals (including a numeric production goal), and develops policy recommendations to advance these goals. While Cohasset currently meets the state target of 10% of its housing stock on the state's Subsidized Housing Inventory (SHI), it may fall below the 10% threshold after the 2020 Census housing counts are released; in this event, an HPP can be a step towards temporary safe harbor, which would preclude developers from bypassing local zoning bylaws. Finally, with an approved HPP, the Town can better support housing projects that meet local need and guide development to appropriate areas.

COMPREHENSIVE HOUSING NEEDS ASSESSMENT

Demographics

To understand what kind of housing is needed in Cohasset, we must consider who lives in town and how these demographics will shift over time. Towards that end, the Housing Needs Assessment considers current population, household composition, income distribution, and other relevant demographic data. Along with projections of how these characteristics may change going forward, this information will help the Town plan to meet current and future housing need.

Throughout this Housing Needs Assessment, context communities are used to provide a frame of reference to understand the significance of Cohasset's housing and demographics trends relative to communities with similar characteristics. The context communities used in this analysis, selected by the Town and the Housing Committee, are Duxbury, Hanover, Hingham, Manchester, Marion, Norwell, and Scituate. Data for Norfolk County, the South Shore Coalition Subregion,² and the State of Massachusetts also provides context for Cohasset's trends.

Population³

Housing demand in any given area is driven in part by the people who live there, so an understanding of Cohasset's population is necessary to understand current and future housing need (note however that demand is also driven by those who do not currently live in Cohasset, but would like to). Cohasset is a small town, but has seen its population grow in recent years: the town's 2017 population of 8,342⁴ represents a 14.9% increase since 2000, and the town's 2,949 households⁵ represent an increase of 10% during the same period.⁶

MAPC projects that the Town will continue to grow in the coming years. MAPC's projections include two scenarios: a Status Quo scenario, which is based on the continuation of existing rates of births, deaths, migration, and housing occupancy; and a Stronger Region scenario, which explores how changing trends could result in higher population growth, greater housing demand, and a substantially larger workforce for the greater Boston region. MAPC's Status Quo scenario projects a 2030 Cohasset population of 9,332. Under the Stronger Region scenario, MAPC projects a slightly higher population of 9,476 in 2030. The Status Quo scenario aligns more closely with previous planning work done by the Town and was used in the Master Plan, so the analysis in this HPP will rely on that scenario.

² The South Shore Coalition Subregion consists of the towns of Braintree, Cohasset, Duxbury, Hanover, Hingham, Holbrook, Hull, Marshfield, Norwell, Pembroke, Rockland, Scituate, and Weymouth.

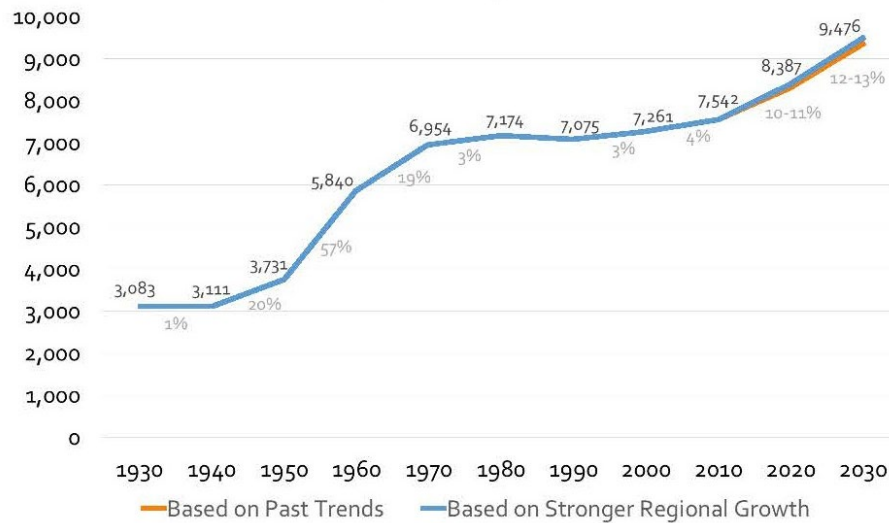
³ Because of Cohasset's small size, the margins of error for much of the data available are sometimes higher than what would typically be seen in larger geographies. Margins of error greater than 2% are noted in the footnotes throughout this chapter.

⁴ Town of Cohasset, 2017 Comprehensive Annual Financial Report.

⁵ The number of households, which are defined as a group of people living together within a housing unit, is not necessarily equal to the number of housing units in Cohasset. For example, an unoccupied house would count as a housing unit, but would not include a household. However, it is worth noting that the household data used here is from 2012-2016, whereas housing unit data is from 2017. Given the recent increase in the number of housing units in Cohasset, it is likely that the current number of households is higher than what is represented in the 2012-2016 data.

⁶ 2012-2016 American Community Survey, 2000 U.S. Census.

Figure 1, Cohasset Population 1930-2010 and Projected Population 2010-2030



Source: U.S. Census, MAPC projections

Age

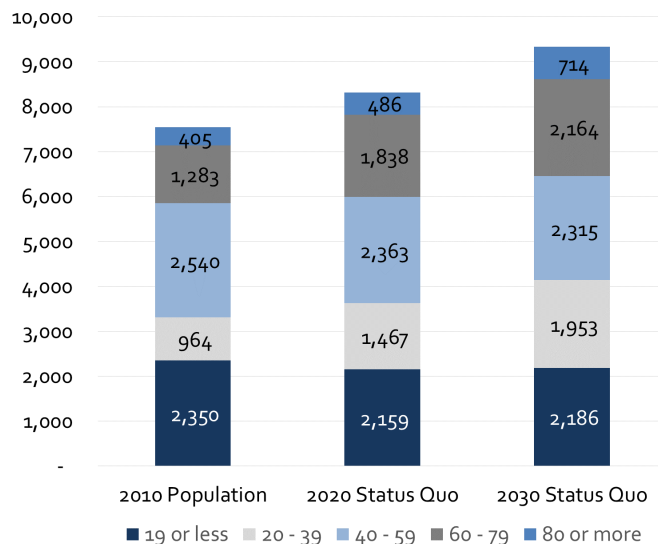
Consistent with national and regional trends, Cohasset is expected to see its senior population increase. Based on population analysis done by Cohasset's Long Range Planning Group (LRPG), the number of residents aged 60-74 has grown at a 4% compound annual growth rate (CAGR) from 2007-2016. MAPC projects that the number of residents over the age of 60 will continue to grow, reaching 2,878 by 2030 and increasing the share of older adults in Cohasset from 22% in 2010 to 31% in 2030. Cohasset's projected share of older adults is slightly greater than that projected for the entire region, which is expected to increase from 18% to 28% of the total population over the same period.

However, an increasing share of seniors is not the whole story; the number of young adults aged 20-39 is expected to double from 2010-2030. This is consistent with the LRPG's analysis of town census data from 2007 to 2016, which found that the number of young adults aged 18-29 grew at a CAGR of 4%, outpacing overall adult population growth over the same period (1.5% CAGR). Even with the projected growth of this age group, the share of young adults in Cohasset (21% of the Town's population) is expected to be less than that of the entire region (28%). During the same 9-year period, the number of adults aged 30-59 experienced a 0% CAGR. This is consistent with MAPC's projection that adults aged 40-59 are expected to decrease slightly, but still remain a substantial share of the population.

Finally, MAPC projects that number of children aged 19 and younger will decrease slightly by 2030. This is primarily due to strong regional and national trends of decreasing household sizes and young adults having fewer children. Though the slight projected decrease in children may still seem at odds with the projected increase in young adults discussed in the previous paragraph, it is important to remember that the overall number of young adults in Cohasset was relatively small in 2010, so even after a projected doubling of that population by 2030, the total number of young adults in 2030 would still be less than the projected number of children.

Additionally, the projected decrease is at odds with the LRPG’s analysis, which found that the number of children aged 17 and younger grew at a 0.9% CAGR from 2007-2016. The LRPG’s analysis was based on Massachusetts Department of Secondary and Elementary Education reporting, and found that the number of school-aged children had been understated in the U.S. Census data. Given that MAPC’s projections are in part based on U.S. Census data, it is possible that the projections also underrepresent the number of children. In either case, the number of children will continue to represent a substantial share of Cohasset’s population.

Figure 2, Cohasset Population Projections by Age, 2010-2030



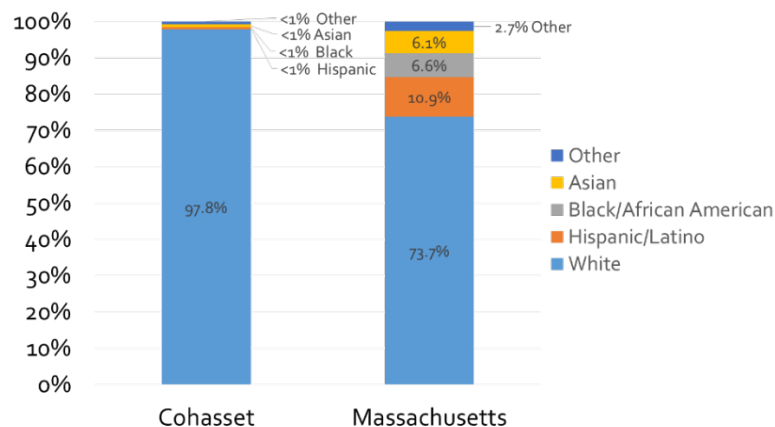
Source: U.S. Census, MAPC projections

Race/Ethnicity

Cohasset has limited ethnic and racial diversity. The vast majority of the population (98%) is white; Hispanic and racial minorities comprise only 2% of the population. By contrast, minorities account for 30% of Greater Boston’s population and 26% of the state population.⁷

⁷ 2012-2016 American Community Survey.

Figure 3, Race/Ethnicity, Cohasset and Massachusetts



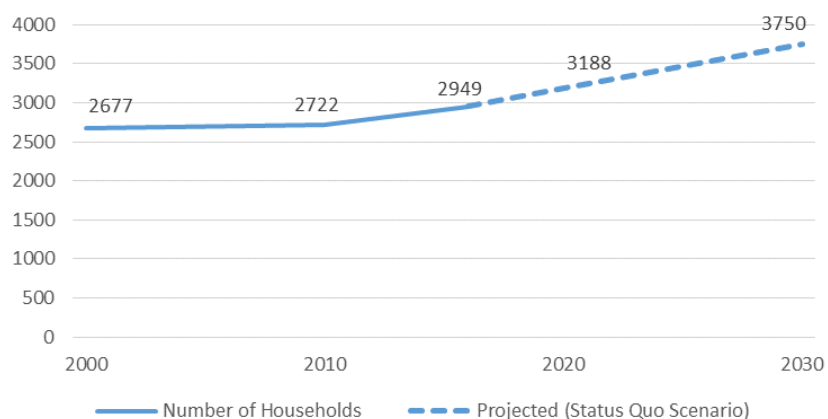
Source: 2012-2016 American Community Survey.

Households

When assessing housing needs, the number of households is as important as the total population. Each household resides in one dwelling unit, regardless of the number of household members, so the number of projected households can serve as a proxy for how many housing units are needed. In keeping with recent population growth, the number of households in Cohasset has increased by 276, or 10.3%, since 2000. MAPC projects an increase in the number of households living in Cohasset in the coming years, rising to 3,750 households in 2030, an increase of 801 households over 14 years.

It is important to note that these figures are projections based on historic Census data and migration rates, not a statement of what will happen in the future. While it is unlikely that Cohasset will see an actual increase of 801 households by 2030, the Town should take this number as an indication that there is high and unmet demand for housing in Town, and should take the opportunity to proactively plan for this demand by advancing the strategies recommended in the final section of this HPP.

Figure 4, Cohasset Households 2000-2016 and Household Projections 2016-2030



Source: U.S. Census, MAPC projections

Household size

The number of households is projected to increase faster than the overall population, indicating decreasing household size over time. This likely reflects an increased number of aging households without children, as well as smaller families and young households without children. However, it is worth noting that in recent years Cohasset's average household size has increased slightly, unlike trends in many Boston-area communities. This likely reflects the strong appeal that Cohasset holds for families with children.

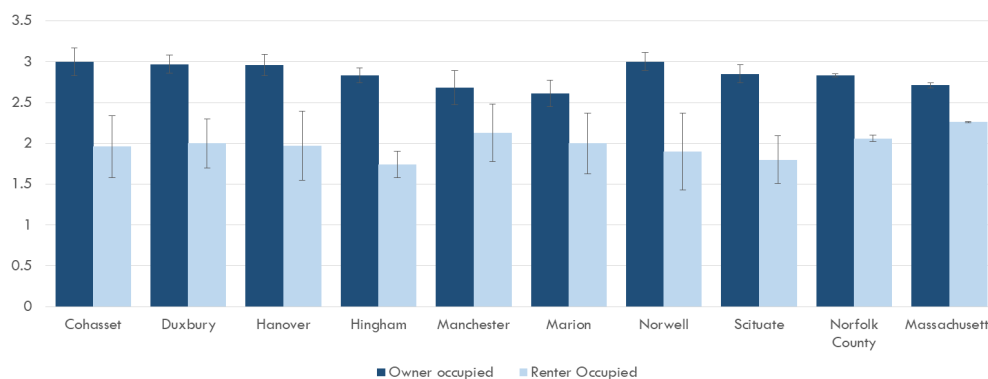
Table 1, Cohasset Households and Average Household Size

Year	Households	Average Household Size
2016	2,949	2.8
2010	2,722	2.74
2000	2,673	2.69
1990	2,590	2.7

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

It is also worth noting that household size differs substantially based on tenure: the average household size for Cohasset homeowners is 3.0, whereas the average household size for Cohasset renters is 1.96.⁸ This difference in household size based on tenure is consistent with many area communities. The Town will need to consider all of these household sizes when planning for future need.

Figure 5, Average Household Size, Cohasset and Surrounding Communities



Source: 2012-2016 American Community Survey.⁹

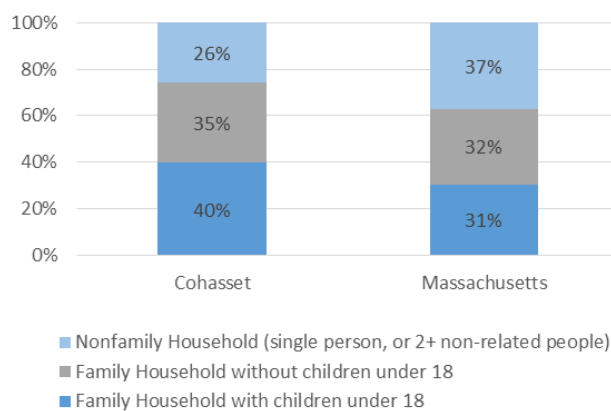
⁸ 2012-2016 American Community Survey. Margin of error for average renter household size is 0.38.

⁹ The data in the figure above has high margins of error in municipalities with smaller populations like Cohasset, due to a limited sample size. Margins of error are highest for renter-occupied households because the sample size for this group is smaller than owner-occupied households. For this reason, error bars have been included in the chart to represent the spread of error.

Household Type

Cohasset's households can be divided into family households (those with two or more related persons living together) and nonfamily households (those with either one person, or with more than one non-related person living together). Nearly three-quarters of Cohasset's households consist of family households, which is higher than Massachusetts overall (63% of households). Of these, just over half have children under age 18. The remaining family households include both couples living without children and families with children over the age of 18.¹⁰ Although the Town's share of family households with children is relatively high compared to the state overall, it is important to remember that more than half of Cohasset's households do not have young children in residence, and these households will likely have different housing needs.

Figure 6, Household Type, Cohasset and Massachusetts



Source: 2010 U.S. Census.

Income

Income is an important consideration in assessing housing need because it determines what a household can afford to pay for housing. It also determines what type of housing is affordable: rental or ownership, single-family or multifamily.

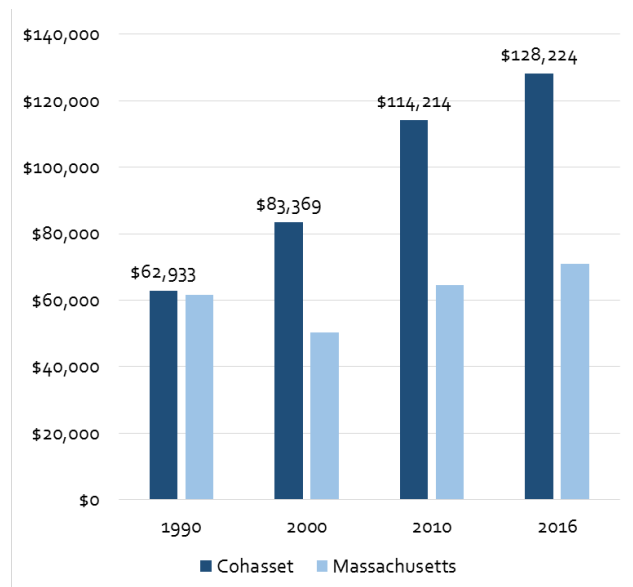
On the whole, Cohasset residents are well-off: the Town's median household income of \$128,224 is substantially higher than that of Norfolk County (\$90,226) or Massachusetts (\$70,954),¹¹ and 29% of Cohasset households (868 households) earn more than \$200k/year.¹² Though Cohasset's median income is substantially higher than the state and region, this relative affluence is fairly recent. Twenty-five years ago, the Town's median income was nearly equal to that of the state, but it has risen at a much faster rate.

¹⁰ 2010 U.S. Census.

¹¹ 2012-2016 American Community Survey. Margin of error for Cohasset median income is \$19,660.

¹² 2012-2016 American Community Survey. Margin of error 6%.

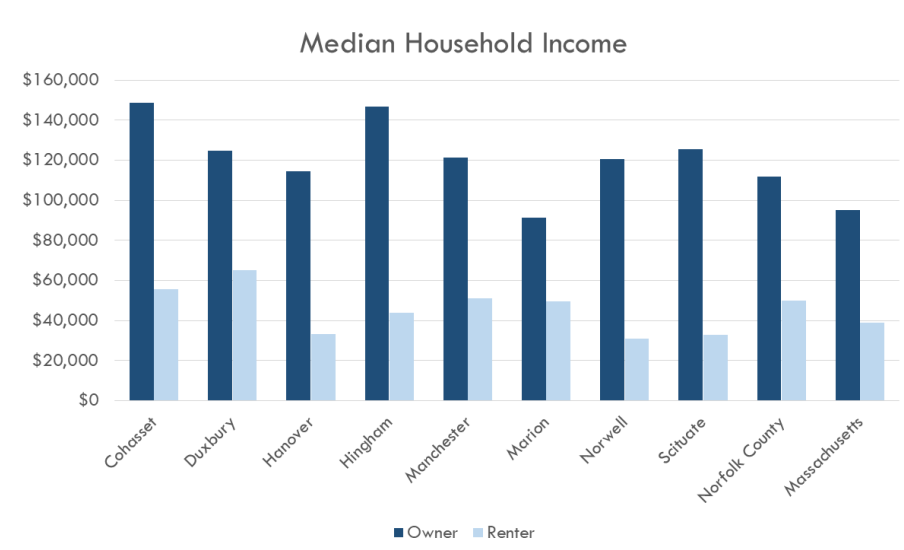
Figure 7, Median Household Income, Cohasset and Massachusetts



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

Cohasset has a higher median income for both owners and renters than most context communities; the median income of Cohasset owners is the highest of all context communities and the median income of renters is the second highest. However, like other communities and the state overall, there is a significant disparity between owners and renters in Cohasset. The median income of renter-occupied households (\$55,469) is just over one third of the median income for owner-occupied households (\$148,704).¹³

Figure 8, Median Household Income, Cohasset and Surrounding Communities



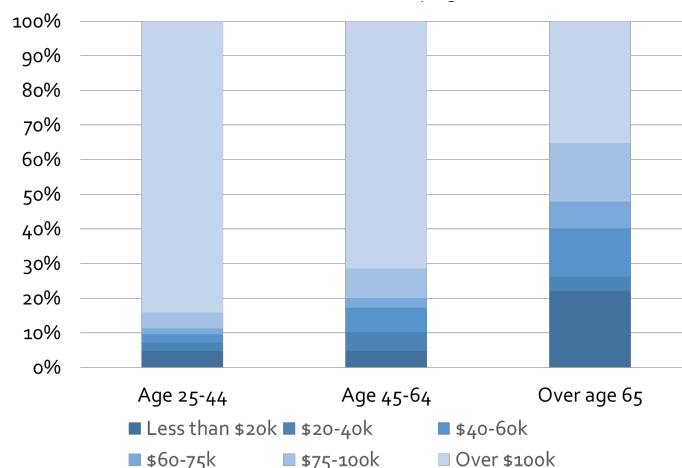
¹³ Like other data, sample sizes for median household income, particularly for renter-occupied households, is high but the data can be relied on to observe general trends. The spread of error is not shown in this figure so that data trends can be observed more easily.

Given this income disparity, it is important to remember that Cohasset is not universally affluent; 620 households, or 21% of all households,¹⁴ are considered low-income.¹⁵ Additional details about Cohasset’s low-income households, and the ways that income levels relate to subsidized housing options and eligibility, are discussed later in the “Affordability” section.

A subset of Cohasset’s low-income population that is particularly vulnerable to housing instability is those living in poverty.¹⁶ Three hundred eighty-six residents, or 4.7% of the population,¹⁷ live below the poverty threshold, fewer than the county (6.7%) and state (11.4%) overall. While this represents a substantial increase from the Town’s poverty rate of 1.1% less than a decade ago,¹⁸ it is not necessarily a trend; in 2000, 2.8% of the Town’s population was below the poverty level.¹⁹ The town should watch this number in the coming years to understand whether the number of residents in poverty is trending upwards.

Another subset of the population that can be more vulnerable to housing instability is seniors. In general, senior households earn less than the overall population; in Cohasset, as many as half of all senior households are low-income.²⁰ This is unsurprising given that most seniors are retired or work fewer hours, and many rely solely on social security for income.

Figure 9, Cohasset Household Income by Age



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

¹⁴ 2010-2014 U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy. Margin of error 6%.

¹⁵ A four-person household in Cohasset earning less than \$81,100 is considered low income (2018 U.S. Department of Housing and Urban Development).

¹⁶ The poverty threshold for a four-person family varies depending on the number of children present, but was approximately \$25,000 in 2017 as defined by the U.S. Census Bureau.

¹⁷ 2012-2016 American Community Survey. Margin of error 2.7%.

¹⁸ 2005-2009 American Community Survey. Margin of error 1%.

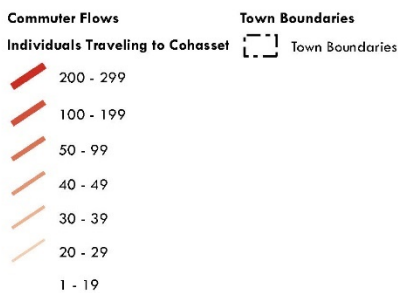
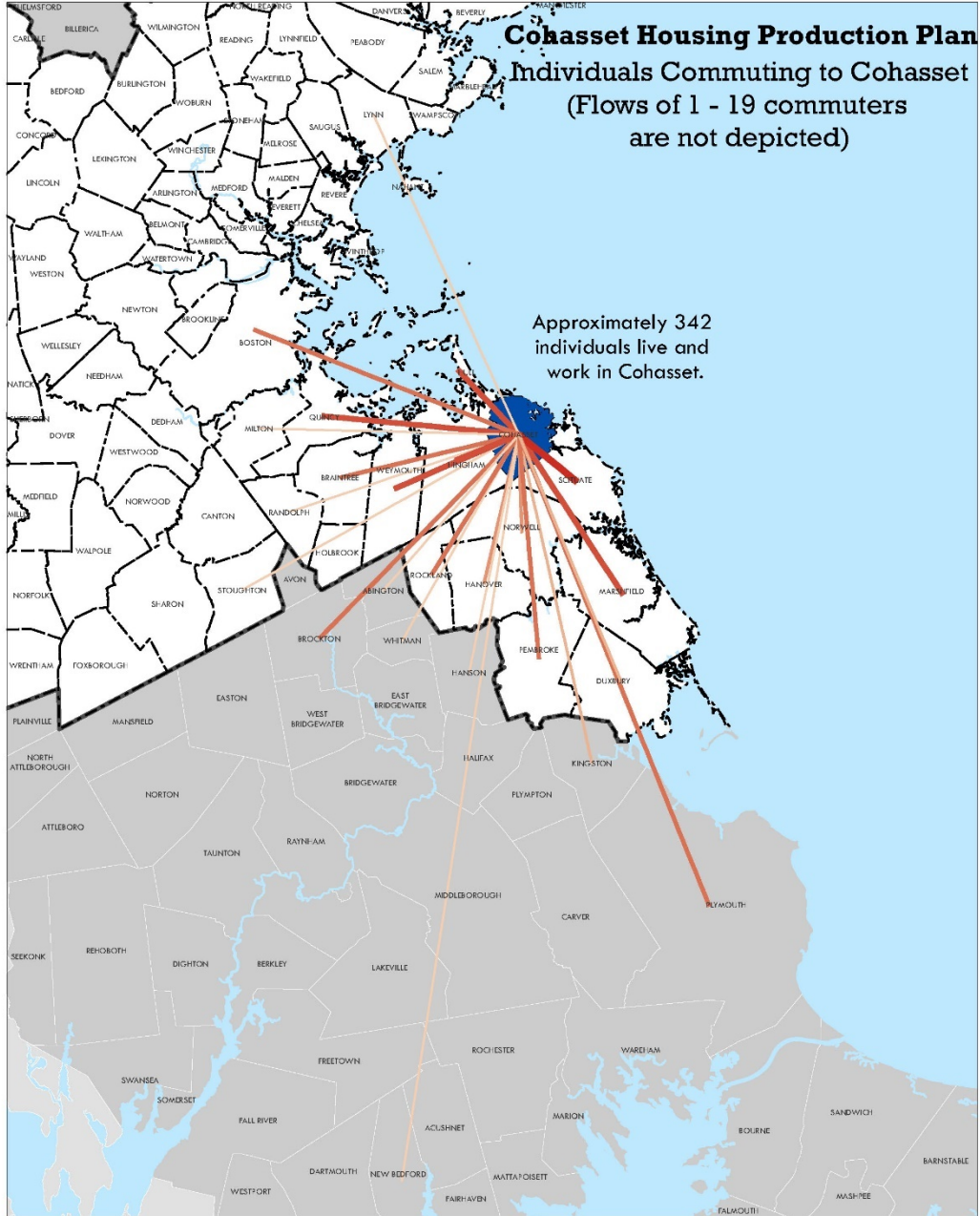
¹⁹ 2000 U.S. Census.

²⁰ 2011-2015 HUD Comprehensive Housing Affordability Strategy. Note, this data has a high margin of error but can be relied on to observe referenced data trend.

Workers

Although not necessarily residents of Cohasset, those who work in town can be considered a part of the community as well. Many of these workers are essential to staffing beloved local business such as the South Shore Music Circus, or providing important services to residents such as plowing roads or caring for elders. Approximately 13 percent of the labor force in Cohasset is comprised of Cohasset residents, whereas 87 percent live outside of town. While many of these workers commute from relatively close locations such as Weymouth, Hingham, Scituate, and Marshfield, some travel much further distances (see Figure 10). Though there is no way of knowing whether this is by choice or because housing options in Cohasset are unaffordable, it is worth noting that, as identified in the economic development chapter of the Master Plan, employment opportunities in town are primarily in the retail and service sector, and those jobs tend to pay lower wages.

Figure 10, Commutes to Cohasset Jobs



The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analyses.

Produced by:
 Metropolitan Area Planning Council
 60 Temple Place, Boston, MA 02111 | (617) 933-0700

Data Sources: MAPC, MassGIS, MassDOT,

August 2019



Document Path: K:\DataServices\Projects\Current Projects\Housing Production Plan\Cohasset\ProjectFiles\Commutes-to-Cohasset-v2.mxd

Housing Stock

Cohasset has just over 3,300 housing units,²¹ nearly three-quarters of which are detached, single-family dwellings. This is slightly higher than the percentage of single-family housing found in the South Shore Coalition Subregion (70%), and is roughly consistent with other developing suburbs in the MAPC region (73%).²² Cohasset also has a significant number of units classified as condominiums, though many of these are detached structures located in condominium subdivisions, which are effectively single-family structures. The remainder of Cohasset's housing is mainly in two-unit buildings or in larger multifamily buildings. The latter are located almost entirely in the 2013 Avalon Bay development, which consists of 220 apartment units. Cohasset is also home to one group housing facility and one assisted living facility, which combined make up two percent of the Town's housing stock.²³

Table 2, Cohasset Housing Units by Structure Type

Structure Type	Units	Percentage
Single Family	2,446	73.9%
Condo	245	7.4%
Two Family	138	4.2%
Three Family	21	0.6%
4-8 Units	28	0.8%
More than 8 Units	220	6.6%
Mixed Use	75	2.3%
Group and Shared Housing	74	2.2%
Senior housing	64	1.9%
Total	3,311	100.0%

Source: 2017 Cohasset Assessor's Office.

Consistent with the projected increases in population and number of households discussed in the previous sections, the number of housing units needed to accommodate Cohasset's projected population is greater than the town's current housing stock. MAPC's housing projections for 2030, which are based largely on trends in population and household size,²⁴ anticipate that to meet future housing demand there will be a need for 3,967 housing units in Cohasset. This represents an increase of approximately 650 housing units. Again, this is consistent with the projected growth in population

²¹ This number includes unoccupied housing units.

²² 2017 Cohasset Assessor's Office, 2012-2016 American Community Survey.

²³ 2017 Cohasset Assessor's Office.

²⁴ Development of these projections was supported by an advisory team comprising academic experts, state agencies, neighboring regional planning agencies (RPAs), and member municipalities. MAPC reviewed reports from other regions nationwide to assess the current state of practice and also reviewed prior projections for our region to assess their accuracy and identify opportunities for improvement. Data sources for the projections include Decennial Census data from 1990, 2000, and 2010; American Community Survey (ACS) data from 2005 to 2011; fertility and mortality information from the Massachusetts Community Health Information Profile (MassCHIP); and housing production information from the Census Building Permit Survey database and MAPC's Development Database. Population and Housing Demand Projections methodology can be found here:

<http://www.mapc.org/wp-content/uploads/2017/08/MetroBoston-Projections-Appendix-F-Formulas.pdf>

(projected to increase by 990 people from 2017 to 2030) and number of households (projected to increase by 800 households from 2017 to 2030). In addition to the number of units, future housing demand will depend on the different occupancy patterns of households of different types, sizes, and ages: young adults tend to occupy multifamily rental housing, middle-age households disproportionately live in single-family homes, and senior householders tend to shift back toward smaller housing as they age. Accounting for projected household changes by age group, MAPC projects that approximately one-third of the new housing in developing suburbs such as Cohasset should be multifamily in order to meet this demand.

As discussed in the previous section, these figures are projections, not a statement of what will happen in the future. While it is unlikely that Cohasset will see an actual increase of 650 housing units by 2030, the Town should take this number as an indication that there is high and unmet demand for housing in Town, and should take the opportunity to proactively plan for some level of growth. This will ensure that Cohasset's housing supply does not become even more constrained and lead to even higher housing costs. It will also ensure that the Town has the types of housing to accommodate its future residents. Finally, it will enable the town to direct growth in a way that is appropriate for Cohasset's local context. Indeed, the recommendations in the final section of this HPP outline several strategies that, when advanced, will help the town address housing demand in a way that meets its residents' needs and is consistent with its character.

Age and Size of Housing

Cohasset's housing stock includes a large number of older homes; roughly one quarter are at least a century old (built in 1918 or earlier) and over half were built before 1960.²⁵ Residents of Cohasset appreciate these buildings for their aesthetic and cultural value; however, these homes may have increased monthly utility costs, which can impact affordability. These buildings are also typically not compliant with modern accessibility requirements, making them challenging for older residents who wish to age in place.

Cohasset's housing consists of generally large homes. Nearly half (49%) of the Town's housing is four or more bedrooms, and only 11% are studios or one-bedrooms.²⁶ In terms of overall size, housing built in the past two decades tends to be larger than that built in previous years.²⁷ New housing in town also tends to be more expensive: the average permit value for new house construction has increased from an average of \$460,000 (from 2006 to 2013) to an average of \$720,000 since 2013.²⁸ This indicates that much of the Town's new housing, while meeting demand for larger or higher-end units, is not necessarily addressing the needs of smaller or lower-income households.

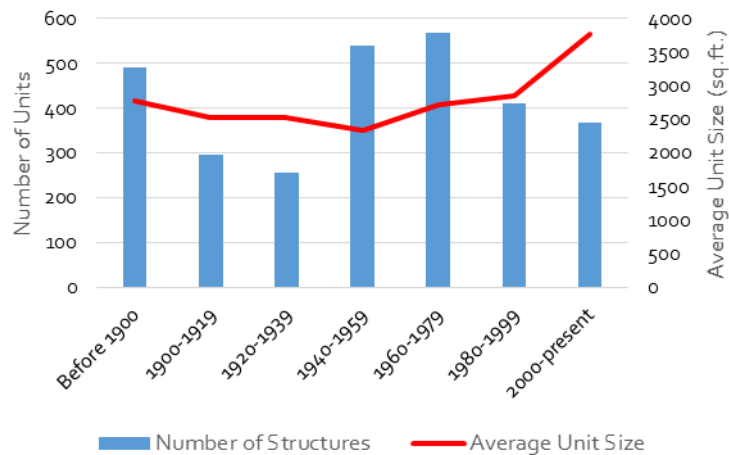
²⁵ 2017 Cohasset Assessor's Office.

²⁶ 2012-2016 American Community Survey. Margins of error 6% and 3% respectively. These number cover 2012-2016 and only partially include the 2013 Avalon Bay development, so the actual number of smaller units may be higher.

²⁷ 2017 Cohasset Assessor's Office.

²⁸ Town of Cohasset Building & Inspections data.

Figure 11, Building Characteristics by Year Built

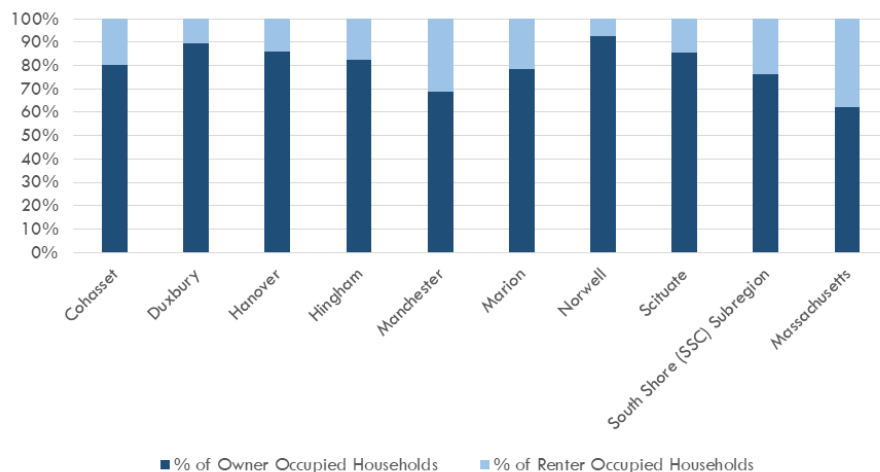


Source: 2017 Cohasset Assessor's Office.

Tenure

Cohasset's housing is primarily ownership: 80% of units are owner-occupied. This is slightly higher than the ownership rate for the Subregion (76%), and substantially higher than the County (69%) and the State (62%).²⁹ Though high, Cohasset's rate of homeownership has actually decreased by 5% in the past five years,³⁰ primarily due to the Avalon Bay development, which is entirely rental. Unsurprisingly, the vast majority of single-family households (98%) are owned rather than rented. The converse is also true; the majority of multifamily units, few as they may be, are rentals.³¹

Figure 12, Tenure, Cohasset and Surrounding Communities



Source: 2012-2016 American Community Survey.

²⁹ 2012-2016 American Community Survey. Again, these numbers cover 2012-2016 and only partially include the Avalon Bay development, so the actual number of rental units may be higher.

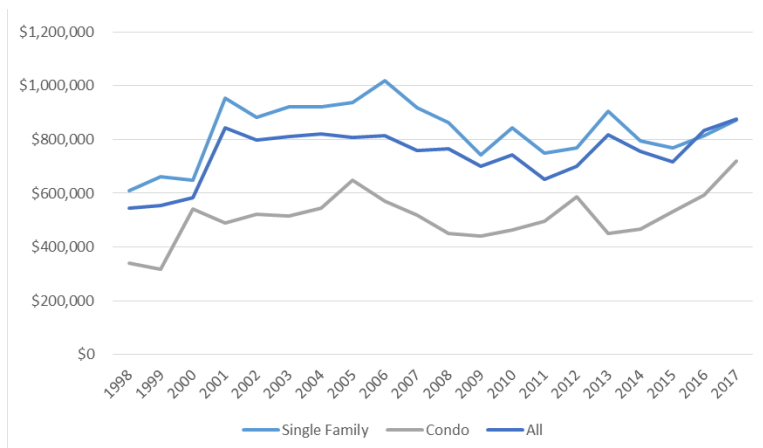
³⁰ 2007-2011 American Community Survey.

³¹ 2012-2016 American Community Survey.

Housing Market

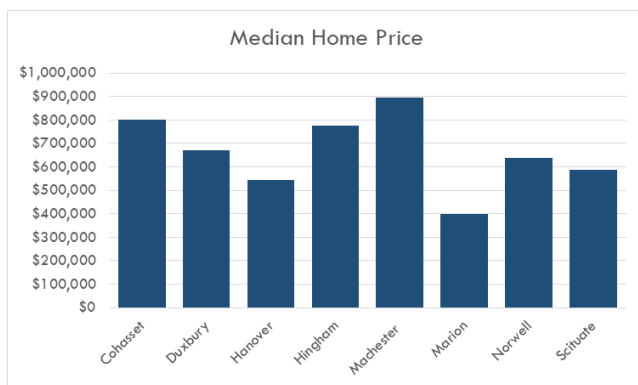
In 2017 the median home price in Cohasset was \$874,750, far higher than Norfolk County's median price of \$459,000 and higher than many, though not all, context communities. The Town's 2017 median price also represents a considerable increase from 2000, before the housing bubble and ensuing recession, when the median sales price was \$584,487.³²

Figure 13, Cohasset Median Home Prices (2017\$)



Source: 2018 Warren Group.

Figure 14, Median Home Prices, Cohasset and Surrounding Communities



Source: 2018 Warren Group.

One interesting trend in town is that the cost of a condominium, which is typically a more affordable homeownership option, has been increasing faster than the cost of a single-family house. In 2001, the median condominium price was just over half that of a single-family house, but by 2017 it had risen to over 80% of the median single-family price. This rapid increase is likely influenced by recent condominium subdivision developments consisting of large detached homes. This trend could also

³² 2017 Warren Group. All prices are adjusted for inflation to 2017\$.

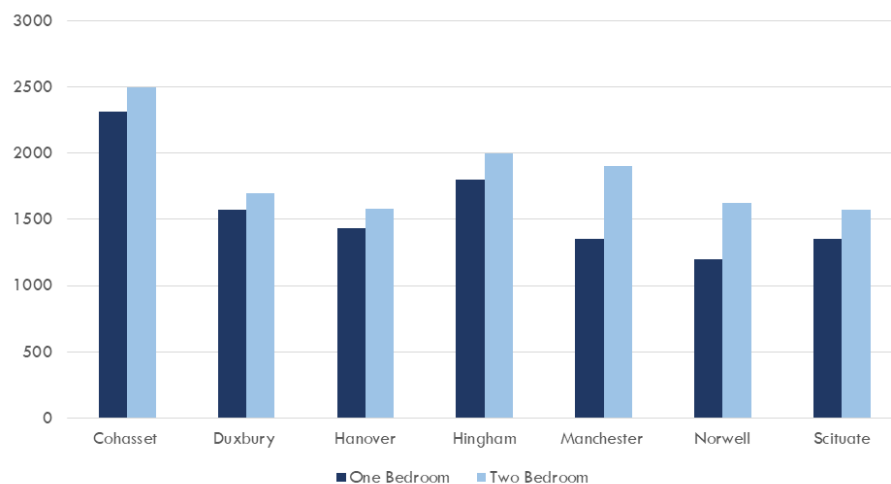
indicate that the demand for smaller, more affordable housing in Cohasset has driven the cost up for this segment of housing.

The number of home sales in Cohasset has been steadily rising for the past several years, reaching just over 200 sales in 2017. This is double the number of sales seen at the tail end of the most recent recession, but is only a slight increase over the volume of sales during the real estate peak in the late 1990s.³³ These sales numbers include both single-family homes and condominiums, though single-family homes make up the bulk of home sales in Cohasset, which is unsurprising given the high proportion of single-family homes overall.

During the first half of 2018, the median rent in Cohasset was \$2,310 for a one-bedroom apartment and \$2,500 for a two-bedroom apartment.³⁴ However, there are an exceptionally small number of rental units available in Cohasset (16 units total were listed in the first two quarters of 2018, including only one three-bedroom unit), so a few units can have an outsized influence on the median rent. Specifically, the 220-unit Avalon Bay development accounts for a large proportion of the Town's rental housing, and thus has a marked influence on rental prices.³⁵ The number of listed units reinforces the scarcity of rental housing options in Cohasset, affordable or otherwise.

A comparison of the median rent in Cohasset with area communities provides context for the cost of rentals in Cohasset. The median rent in Cohasset is the highest of all the context communities for both one-bedroom and two-bedroom rental units. These findings are consistent with the scarcity of rental listings in Cohasset, as well as the likely outsized representation of the new Avalon Bay development.

Figure 15, Cohasset Median Rent, One- and Two-Bedroom Listings



Source: MAPC rental listings database, January – June 2018.

³³ 2017 Warren Group. Number of sales in the late 1990s ranged from 192 sales in 1997 to 180 sales in 1999.

³⁴ 2018 MAPC Rental Listings Database.

³⁵ In August 2018 rents at Avalon Bay Cohasset ranged from \$1,995-\$2,405/month for a one bedroom and \$2,775-\$3,360 for a two bedroom. <https://www.avaloncommunities.com/massachusetts/cohasset-apartments/avalon-cohasset/floor-plans>, accessed August 15, 2018.

Affordability

Eligible Households

One metric of affordable housing need is the number of households who qualify for housing assistance. This is typically determined by a household's income in relation to the Area Median Income (AMI), which is defined by the U.S. Department of Housing and Urban Development (HUD) for every metropolitan region in the country. For the Boston-Cambridge-Quincy metro area, of which Cohasset is a part, the median income is \$107,800 for a family of four.³⁶ Because this number reflects incomes across the entire region, it is lower than Cohasset's median income of \$128,224.

To determine eligibility for assistance, HUD uses income categories that are adjusted based on household size (see table below for more details). Though income limits vary depending on the program, typically incomes under 80% AMI qualify for assistance.

Table 3, Low-Income Households, Cohasset and Massachusetts

Income Level	Includes incomes up to:	Number of Cohasset Households	Percent of Cohasset Households	Percent of MA Households
Extremely Low Income	30% of Area Median Income, or \$22,650 - \$34,950	250	9%	17%
Very Low Income	50% of Area Median Income, or \$37,750 - \$58,250	155	5%	12%
Low Income	80% of Area Median Income, or \$56,800 - \$87,600	210	7%	13%
Middle Income	120% of Area Median Income, or \$90,600 - \$139,000	544	19%	18%

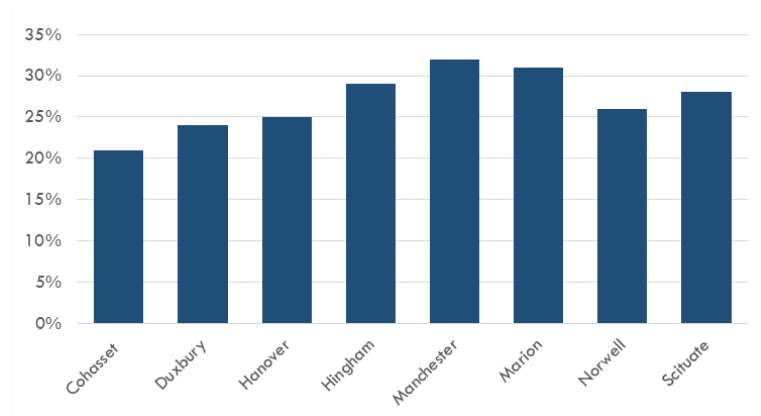
Note: The low end of the income range shown in this table is for a one-person household; the high end of the income range is for a five-person household. For the greater Boston region (including Cohasset), the area median income is \$107,800 for a family of four. Source: 2010-2014 HUD Comprehensive Housing Affordability Strategy, 2018 U.S. Department of Housing and Urban Development.

As discussed previously, although Cohasset is an affluent town overall, 21% of all households³⁷ are considered low income, meaning that they earn less than 80% AMI. While this is substantially below the percentage of low-income households in several of the context communities as well as in the South Shore Coalition Subregion and the state, it is critical to consider the needs of these households, as they are more likely to struggle with housing costs.

³⁶ 2018 U.S. Department of Housing and Urban Development.

³⁷ 2010-2014 HUD Comprehensive Housing Affordability Strategy. Margin of error 6%.

Figure 16, Share of Low-Income Residents, Cohasset and Surrounding Communities



Source: HUD Comprehensive Housing Affordability Strategy 2010-2014

Although middle-income households are not eligible for most housing assistance programs, many middle-income households in more expensive areas experience housing insecurity or limited opportunity. Nationwide, an increasing number of municipalities are considering housing policies aimed at retaining their middle-income households.

Cost burden

Households that pay more than 30% of their income towards housing are considered cost burdened. Cost burdened families, especially those with lower incomes, are less likely to be able to afford other expenses such as transportation or medical care. In Cohasset, 34% of households experience some degree of cost burden, and 15% are severely cost burdened, or pay more than half of their income towards housing.³⁸ The percentage is even higher for seniors.

Unsurprisingly, lower-income households are far more likely to be cost-burdened. In Cohasset, 90% of households that earn less than \$35,000 are cost burdened.³⁹ However, cost burden is not limited to low-income households: 22% of households earning over \$75k are cost burdened.⁴⁰ Nor is the issue limited to renters; 33% of owner households are cost burdened.⁴¹ In some cases cost burden is a matter of choice, though this is less likely to be the case for renters and lower-income households.

Chapter 40B

Under M.G.L. Chapter 40B, affordable housing is defined as housing that is reserved by deed restriction for income-eligible households earning at or below 80% AMI. If a rental housing development includes a certain percentage of affordable units, all the units in the development are eligible for inclusion on the

³⁸ 2012-2016 American Community Survey. Margin of error 6% and 5% respectively.

³⁹ 2012-2016 American Community Survey. Margin of error 13%.

⁴⁰ 2012-2016 American Community Survey. Margin of error 8%.

⁴¹ 2012-2016 American Community Survey. Margin of error 7%.

state's Subsidized Housing Inventory (SHI).⁴² It is the state's goal that 10% of housing in each municipality be included on the SHI.

A municipality's SHI percentage fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of Chapter 40B affordable units (those included on the SHI) by the total number of year-round housing units according to the most recent decennial Census. As the number of new market-rate units increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10% threshold.

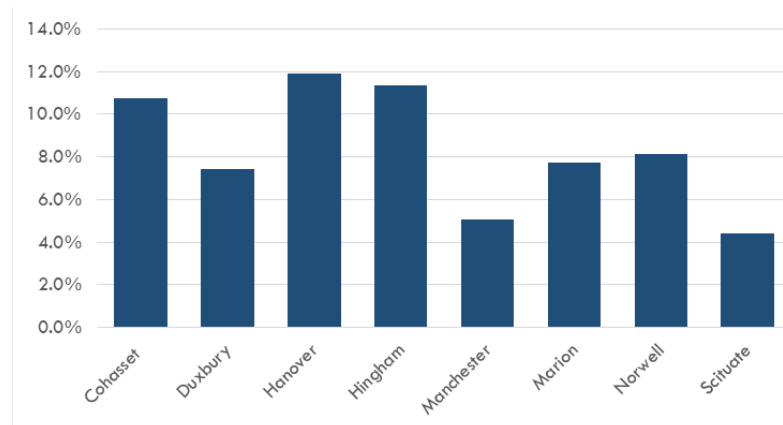
As of 2017, 307 units of Cohasset's housing are included on the SHI, largely due to the 220-unit Avalon Bay development. Also included are 64 units of senior housing owned and operated by the Cohasset Housing Authority. Based on the number of housing units from the most recent (2010) census, as prescribed by Chapter 40B, this amounts to 10.6% of Cohasset's housing stock. Because it has reached the 10% threshold, Cohasset has safe harbor from 40B development, which means that developers of housing that includes an affordability component cannot bypass local zoning bylaws. However, given the amount of growth since the 2010 Census, the Town will need to add additional units to its SHI to retain this status. Based on the 2017 total unit count of 3,311 housing units, only 9.3% of the Town's housing is on the SHI. At least 25 additional units will need to be added to the SHI by the 2020 Census to maintain safe harbor. This number will increase as the Town continues to grow in the coming years.

There are a few potential projects that could increase Cohasset's SHI percentage enough to remain above 10% after the upcoming 2020 Census. These include the proposed addition at 390 Chief Justice Highway, discussed further in the following section of this chapter. However, the town will continue to consider development opportunities that will enable it to remain above the 10% threshold prior to the upcoming Census, which will be conducted in April of 2020 with data released in 2021.

It is laudable that Cohasset has met, and is actively working towards maintaining, the 10% SHI goal; many other area communities have not reached this benchmark. Achieving safe harbor enables Cohasset to consider how it will meet its housing need in a way that is best suited for the Town and out of the hands of developers bypassing the zoning bylaws. Despite having 10% of its housing units on the SHI, housing need persists: as discussed above, there are 620 low-income Cohasset households eligible for subsidized housing, twice as many households as the 307 housing units on the Town's SHI.

⁴² A rental development is eligible for inclusion on the SHI if 25% of its units are affordable to households earning 80% AMI or less, or if 20% of its units are affordable to households earning 50% AMI or less. For an ownership development, only affordable units are eligible for inclusion on the SHI.

Figure 17, Percent of Housing Stock on SHI, Cohasset and Surrounding Communities



Source: Massachusetts Department of Housing and Community Development

Additionally, it is important to point out that not all of the units on the SHI are actually affordable; because the Avalon Bay development was a rental project, all 220 units are included on the SHI even though only 55 of the units are affordable.

In short, compliance with 40B is a first step towards meeting Cohasset's housing need. Having reached safe harbor allows Cohasset to be in control of and focus on proactively defining and meeting its own unique housing goals.

Affordability gap

Another way to gauge affordability is to consider the gap between median household income and median home price. This tells us whether the average Cohasset family could afford to move into the average Cohasset house.

In short, it would be difficult for the average Cohasset family to move here today. A household earning Cohasset's median income of \$128,224 would be able to afford a house costing about \$610,000, assuming good credit, minimal existing debt, and a down payment of 20% of the cost of the average Cohasset house. In this case, the affordability gap is \$264,750; the average household would need access to this much capital to afford the median home price of \$874,750. Of course, in today's market a 20% down payment is rare; if a household does not have this level of savings, the amount they can afford to pay for a house is even less.

A renter household earning Cohasset's median income could afford to pay approximately \$3,200 per month towards rent. This is higher than Cohasset's median rent (\$2,500/month), so the average Cohasset household could comfortably afford to rent an apartment in Cohasset.

Of course, the above calculations are generalizations, and do not give a complete picture of need. As noted previously, the rental units available in Cohasset in the first half of 2018 were almost entirely one- and two-bedroom, and would be inappropriate for a larger family even if the price was affordable. Likewise, a large single-family house might not be the best option for a single senior, regardless of available income.

Recent Development

Cohasset's housing stock has grown and diversified in recent years, though much of the growth has occurred within a small number of developments. The most notable change has been a substantial increase in the number of multifamily units; more than half the new units built since 2010 have been in large multifamily development of more than eight units each. Nearly all of these are in the 220-unit rental development completed by Avalon Bay in 2013 under Chapter 40B.

The number of single-family units (including single-family detached condominiums) has been steadily growing by an average of 17 per year, with a total of 121 new units since 2010. Several luxury single-family developments have garnered much attention in town, including the 41-unit Estates at Cohasset, a high-end subdivision recently developed by the Toll Brothers, and the Cook Estate subdivision, which were sold as single-family detached condominiums.

Cohasset has also seen some mixed-use development in recent years. In the Village, the Homes at Cohasset Village combined Site Plan Review and a Village Business District Special Permit to enable the construction of 11 townhomes on James Lane in 2014. The renovation of 1-3 Brook Street, completed in 2017, included commercial space on the ground floor and three residential condominiums on the upper floors. Though slightly older, another notable mixed-use development, Old Colony Square, is located on Chief Justice Cushing Highway. The project, which includes 34,000 square feet of ground floor retail space and 17 residential units on the second floor, was developed in 2007 after Cohasset adopted a Transit Overlay District.

Table 4, Cohasset Units by Building Type

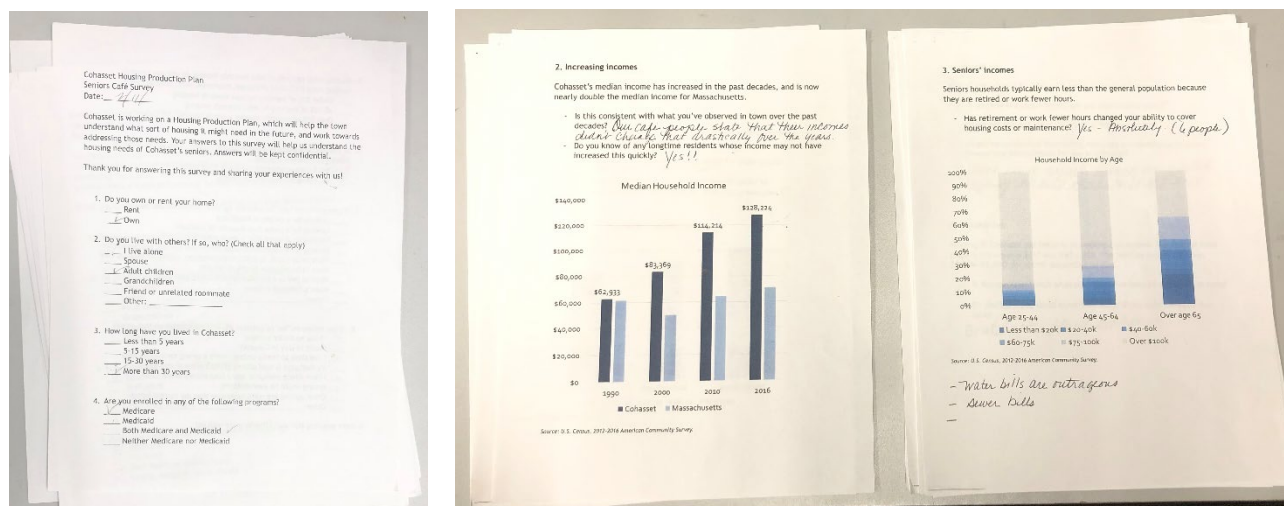
	2010	2011	2012	2013	2014	2015	2016	2017	Change from 2007
SINGLE FAMILY	2,263	2,277	2,292	2,298	2,312	2,320	2,331	2,350	87
CONDO (includes detached condominiums)	211	211	216	226	236	237	242	245	34
2 HOUSES ON 1 LOT	82	80	82	80	82	84	88	96	14
TWO FAMILY	164	150	142	144	142	142	140	138	(26)
THREE FAMILY	18	18	18	18	18	18	18	21	3
4-8 UNITS	31	31	28	28	28	28	28	28	(3)
> 8 UNITS	13	13	13	233	233	233	220	220	207
MIXED USE	62	71	80	79	75	74	74	75	13
SHARED HOUSING	62	62	62	62	62	62	62	62	0
SENIOR HOUSING	64	64	64	64	64	64	64	64	0
GROUP HOUSING	12	12	12	12	12	12	12	12	0
TOTAL	2,982	2,989	3,009	3,244	3,264	3,274	3,279	3,311	329
Change in Total Units		7	20	235	20	10	5	32	

Source: 2017 Cohasset Assessor's Office.

Cohasset has one notable project advanced in predevelopment. A proposal to construct an additional building on the site of 390 Chief Justice Highway (the site of the Stop & Shop plaza) received approvals from the Planning and Zoning Boards in 2018. The project consists of a mixed-use building that will include approximately 20 rental units. The project will include 5 affordable units, making all 20 units eligible for inclusion on the Subsidized Housing Inventory.

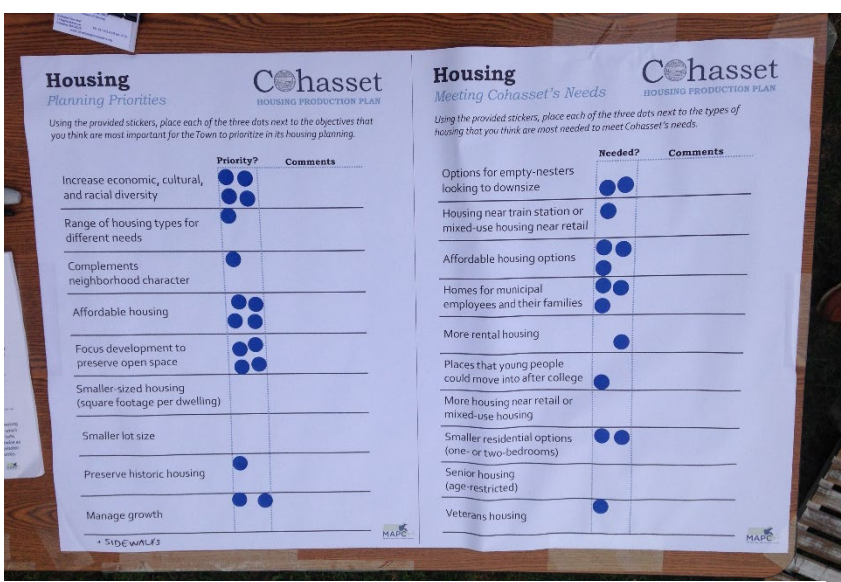
Qualitative Needs Identification

In addition to an extensive data analysis, the project team engaged with Cohasset residents to better understand their priorities for addressing housing needs in town. Housing was a topic of discussion at multiple Master Plan forums, including a kick-off forum in February 2018, a topic-specific forum in June 2018 at which housing was one of several topics considered, and a final forum in May 2019. In addition to these forums, the HPP process supported pop-up events in an effort to meet residents at places they frequent, including tabling at the Cohasset farmers' market in October 2018, tabling at the annual Cohasset Rec Fair in March 2019, and discussions with seniors at the seniors café facilitated by Housing Committee members in January 2019. The HPP process also included a public forum in October 2019.



Sample of surveys and discussion guides from the January 2019 senior café discussions.

While many Cohasset residents that the team spoke with are themselves satisfied with their housing situation, many appreciated that the needs of others are not being met. One of the most prominent themes was the need for smaller, more naturally affordable (though not deed-restricted) housing options. This came up most commonly with regards to seniors who wished to downsize while remaining in their community. At the Cohasset farmer's market, the team spoke with a former Cohasset resident who could not find affordable downsizing options and moved out of town, but was returning to the market in an effort to remain connected to her community. Though anecdotal, this experience resonated with many residents. In discussions with seniors at the Senior Center in January 2019, many participants indicated that they spent a substantial portion of their monthly income on housing, and most also indicated a strong desire to stay in Cohasset, either in their current home or elsewhere in town.

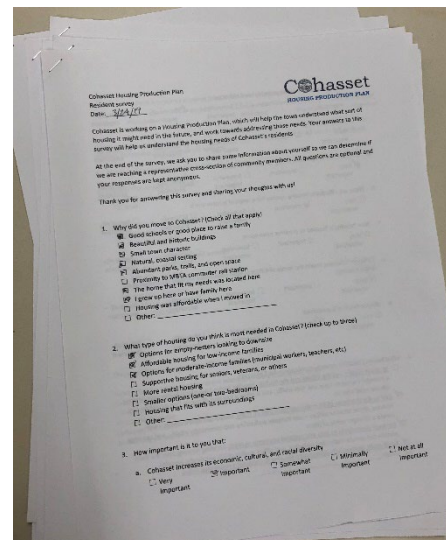


Scenes from the housing table at the Cohasset Farmers' Market in fall 2018.

A second theme was the desire for housing for moderate-income households who would like to live in Cohasset but may not necessarily be able to find housing options that they can afford. This includes people who work in town such as teachers, DPW workers, police, or firefighters. It also includes young families; several residents who we spoke with expressed concern that their children would not be able to live in Cohasset when the time came for them to start their own families. Though on different ends of the age spectrum, the needs and desires of these households – smaller, more affordable options connected to a strong community – often overlap with those of downsizing seniors.

Many residents expressed the desire for Cohasset to be more economically, racially, and culturally, and diverse. They often connected this with the need for more affordable housing, likely deed-restricted housing.

A final theme was the need to preserve Cohasset's character, whether its extensive open space, its historic buildings, or its small-town atmosphere. Cohasset residents appreciate these traits and want them to remain a strong part of the town's identity; they felt strongly that any new housing should complement the town's character.



Sample of surveys collected at the March 2019 Rec Fair.

Housing
Planning Priorities

Cohasset
MASTER PLAN
Planning our future together

Using the provided stickers, place each of the three dots next to the objectives that are most important for the Town to prioritize in its housing planning.

	Priority?	Comments
Increase economic, cultural, and racial diversity	●●●	
Range of housing types for different needs	●●●	
Complements neighborhood character	●●●	
Affordable housing	●●●	
Focus development to preserve open space	●●●	
Smaller-sized housing (square footage per dwelling)	●●●	
Smaller lot size	●	
Preserve historic housing	●●●	
Manage growth	●●●	

MAPC

Housing
Meeting Cohasset's Needs

Cohasset
MASTER PLAN
Planning our future together

Using the provided stickers, place each of the three dots next to the types of housing that you think are most needed to meet Cohasset's needs.

	Needed?	Comments
Options for empty-nesters looking to downsize	●●●	
Housing near train station or mixed-use housing near retail	●●●	
Affordable housing options	●●●	
Homes for municipal employees and their families	●●●	
More rental housing	●	
Places that young people could move into after college	●	
More housing near retail or mixed-use housing	●●●	
Smaller residential options (one- or two-bedrooms)	●●●	
Senior housing (age-restricted)	●●●	
Veterans housing	●●●	

MAPC

Input from the June 2018 Master Plan forum. Highest priorities from attendees were affordable housing, preserving historic housing, and options for empty-nesters.

DEVELOPMENT CONSTRAINTS, CAPACITY, AND OPPORTUNITIES

Natural and Physical Constraints

Land Availability

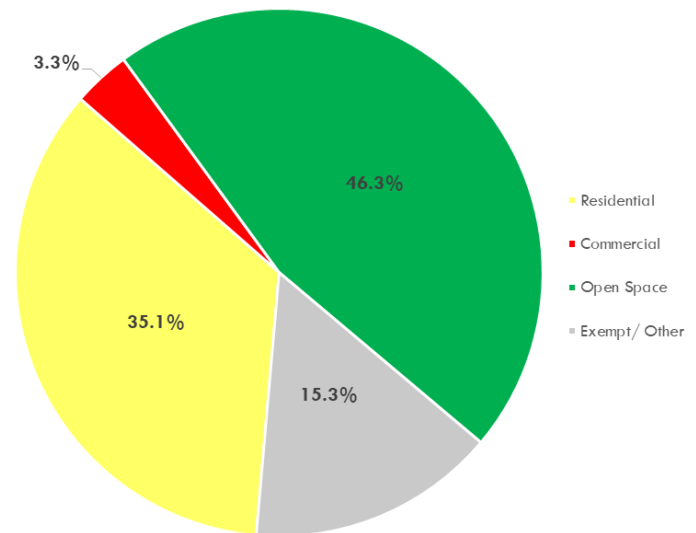
As a coastal community, development capacity in Cohasset is limited first and foremost by the presence of water, whether natural bodies of water, flood-prone areas, or areas susceptible to future flooding due to sea level rise. Cohasset has a total area of 31.5 square miles, of which approximately 9.9 square miles is land (31.4%) and the remaining 21.6 square miles (68.6%) is water - mostly territorial ocean boundaries.⁴³

Almost half of the land in Cohasset is categorized as open space (2,935 acres according to the 2018 Open Space and Recreation Plan). This is an appreciated amenity and a defining feature of Cohasset's character, but from the perspective of housing, it limits the places where new housing can be located. In recent years, the Town has made an effort to increase its inventory of open spaces, some public and some privately owned. Recent acquisitions include Barnes Wildlife Refuge, Ingram Park, Brewster Woods, and land at King St. and Brass Kettle Brook.

Approximately one-third of the land in Cohasset is categorized as residential. However, residential land represents over 90% of the total assessed value in Town; in terms of developed land, residential uses are by far the most predominant. The remaining land consists of commercial and industrial uses (3.3%) and exempt land (15%), which includes municipally-owned land and institutional uses such as churches.

Of the Town's land that is classified as residential, 12.5% is undeveloped. This includes 107 acres of developable land in 63 parcels. It also includes potentially developable land (93 acres) and undevelopable land (157 acres), as defined by the land use codes assigned by the Assessor's Office. The largest developable site contains 31 acres and the largest potentially developable site contains 45 acres. According to a buildout analysis conducted as part of the Master Plan, there is potential for a maximum of 470 additional new single-family homes in Cohasset if all potentially developable residential land is built out pursuant to the current zoning bylaw. This includes development on vacant land classified as developable or potentially developable by the assessors' office. It also includes the potential subdivision of already developed residential parcels (greater than 4 acres), although it is unlikely that all of these properties would be subdivided and built-out. The buildout analysis does not take into account

Figure 18, Cohasset Land Use by Acreage, 2018

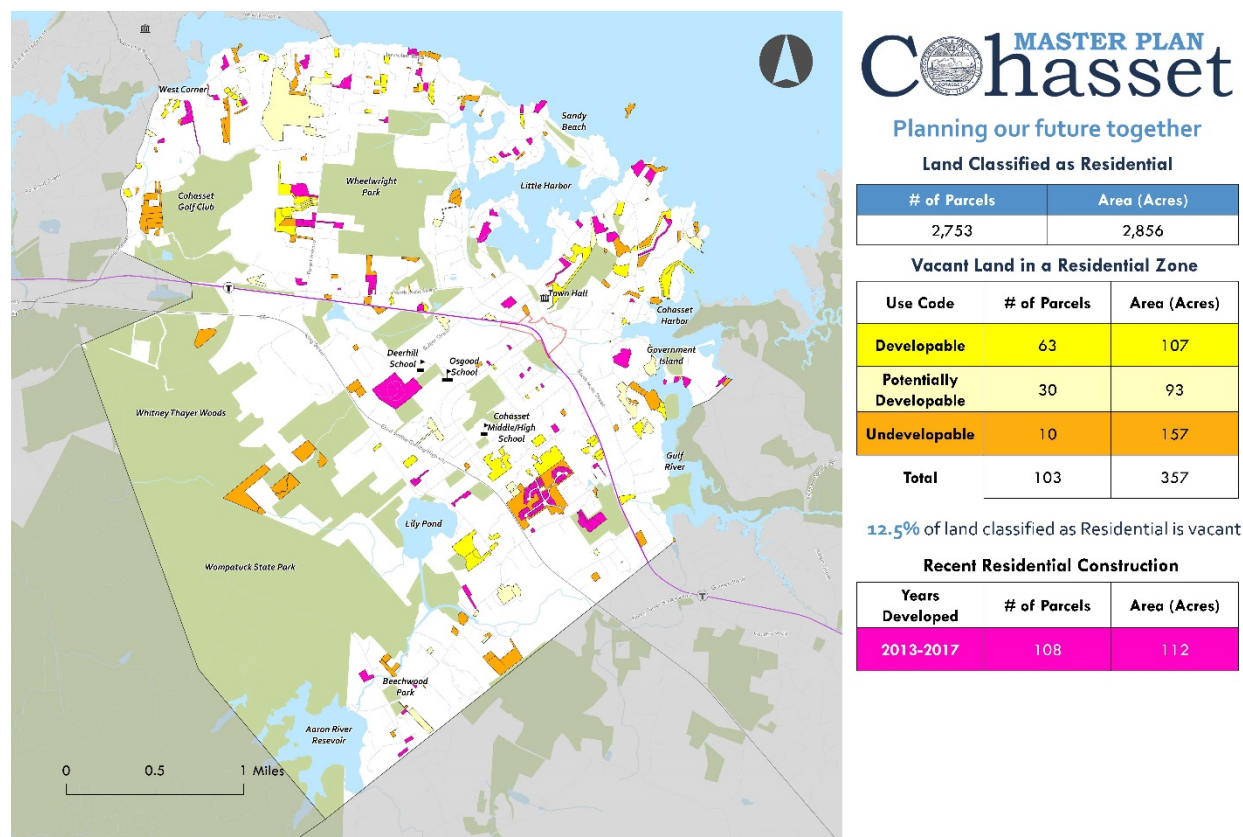


Source: Town of Cohasset Assessor's records and Cohasset 2018 Open Space and Recreation Plan

⁴³ Territorial water extends three miles off the coast and include waters of Massachusetts Bay.

land classified as undevelopable, which could conceivably become developable. Nor does it consider mixed-use development in the town's nonresidential districts.

Figure 19, Vacant and Recently-Developed Residential Parcels



Natural Constraints

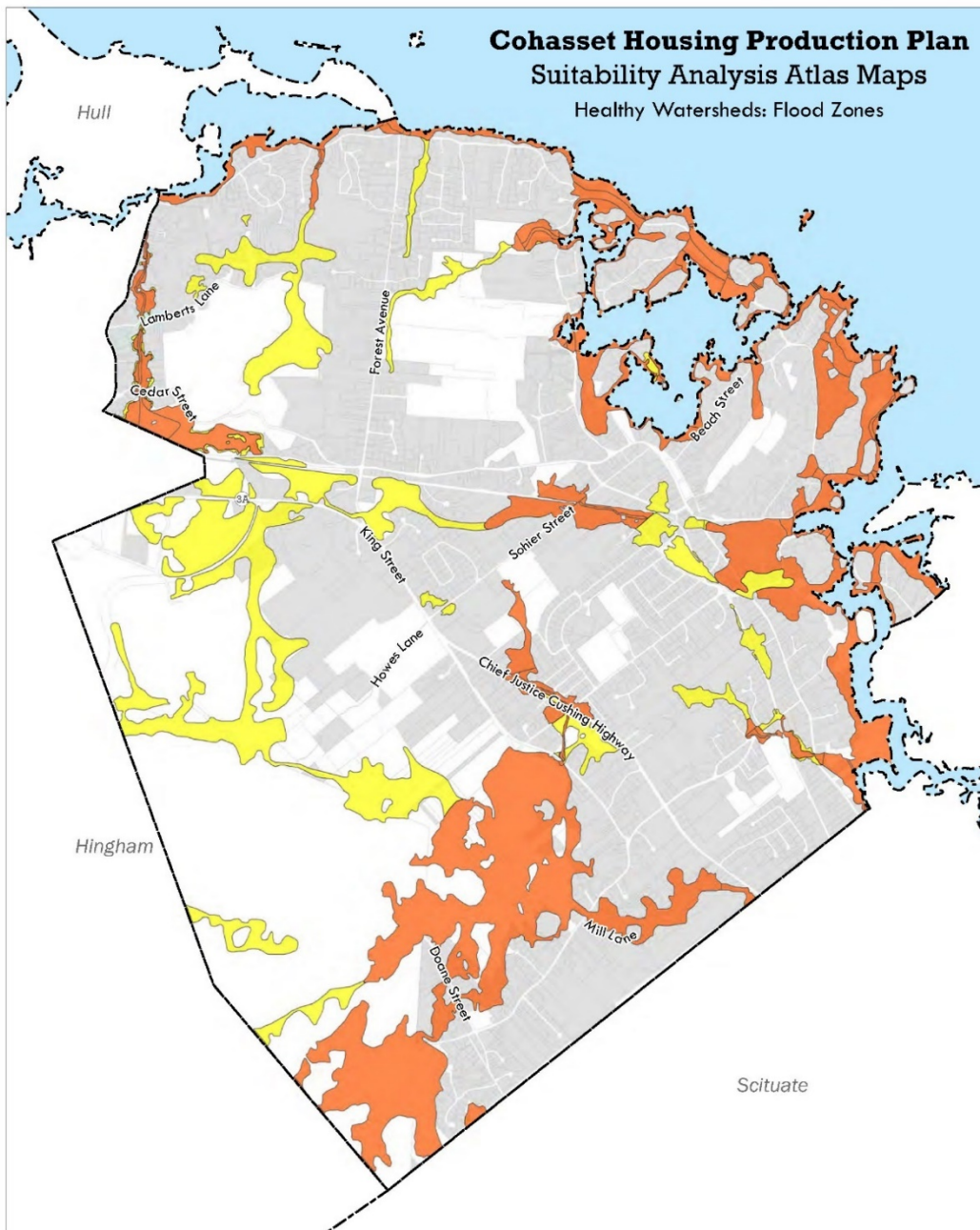
Cohasset has been actively planning for sea level rise. It has engaged in a robust planning process for the harbor and participated in a 2018 Community Resilience Building Workshop, undertaken with MAPC as part of the State's Municipal Vulnerability Preparedness Program. Both planning processes considered the impacts of a range of sea level rise scenarios. As summarized in the Master Plan sustainability chapter, "As sea levels continue to rise, flood-prone areas will increase even farther inland as well. For all of these reasons, climate change and related sea level rise projections should be taken into account in every municipal planning and permitting process, especially for areas projected to be affected by sea level rise, or adjacent to these areas." Areas most prone to flooding include the town's northeastern coastline and coastal inlets, and the areas surrounding Lilly Pond and the Aaron River Reservoir.

Flood hazard is one of many factors to consider when selecting potential development sites; the risk of flood severity must be balanced with other factors. For example, the Master Plan recommends additional housing in the Village, portions of which are in the 500-year flood zone, due to its location close to amenities, its walkability, and its potential to support economic development. In such cases, extra care should be taken with building and site design to ensure resiliency. As described in the Master

Plan sustainability chapter, resiliency measures to either prevent or mitigate the impact of flooding on new development could range from allowing the maximum height to be from Base Flood Elevation to development standards along the edges of the flood zones. Furthermore, intact wetlands should be protected, as is required by state law. Wetlands and flood plains are one of the factors considered in the suitability analysis; see the following pages for wetlands and flood zone maps.

In addition to these natural assets that function as constraints on development, there are some Chapter 21E Sites and Activity and Use Limitations that constrain development possibilities in specific areas of town. Locations labeled as Chapter 21E Sites are approximate locations of oil and/or hazardous material disposal sites that have been reported to and classified by the state Department of Environmental Protection under M.G.L. Chapter 21E. For example, a common source of contamination is the presence or former presence of underground petroleum tanks from a gas station on the site. There are four such sites in Cohasset (see Figure 25). In addition, locations labeled as activity and use limitations (AULs) are the approximate locations of the presence of oil and/or hazardous material contamination remaining after a cleanup has been conducted pursuant to Chapter 21E. An AUL limits uses that can occur on the site due to the remaining contamination. There is one AUL site in Cohasset.

Figure 20, Cohasset Flood Zones



- 1% Annual Chance of Flooding
- 0.2% Annual Chance of Flooding

Screened Parcels

- Screened Parcels
- Parcels for Evaluation

Town Boundaries

- Town Boundaries

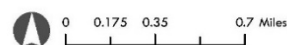
Screened Parcels: Rights of way, railroad rights of way, parcels containing schools, and any parcel containing 50% or more of water bodies, cemeteries, or open space were excluded from the analysis.

The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analyses.

Produced by:
 Metropolitan Area Planning Council
 60 Temple Place, Boston, MA 02111 | (617) 933-0700

Data Sources: MAPC, MassGIS, MassDOT,

March 2019



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Document Path: K:\DataServices\Projects\Current_Projects\Housing_Production_Plans\Cohasset\ProjectFiles\HealthyWatersheds_FloodZones.mxd

Figure 22, Wetlands

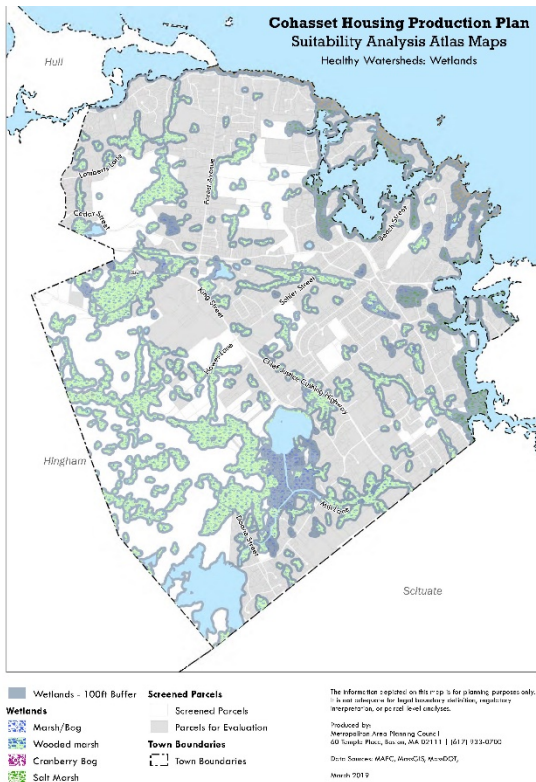


Figure 21, Core Habitat & Critical Landscape

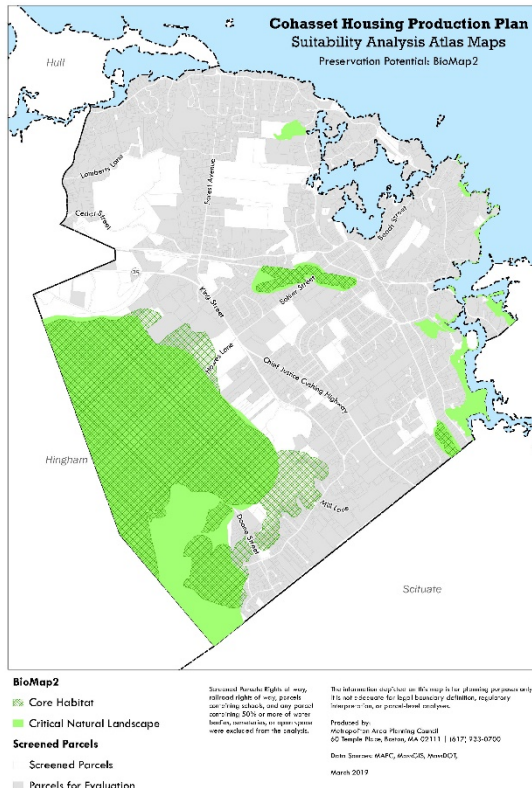


Figure 23, Open Space

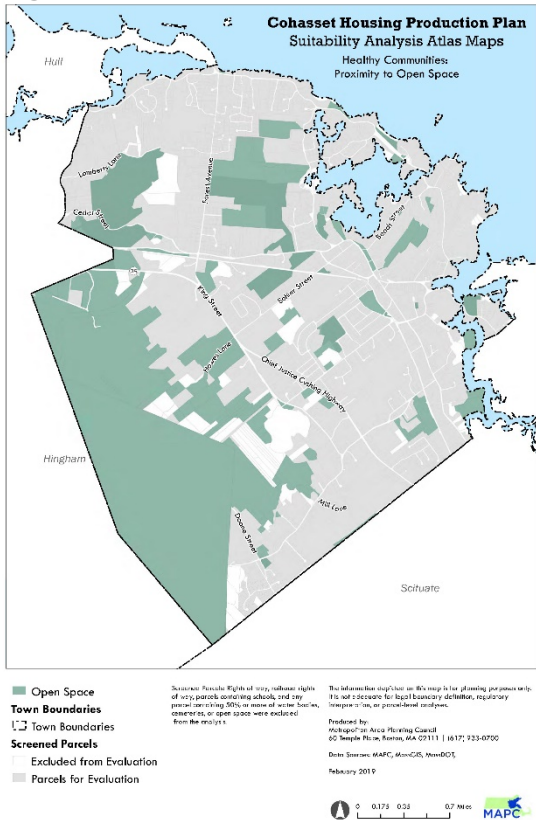
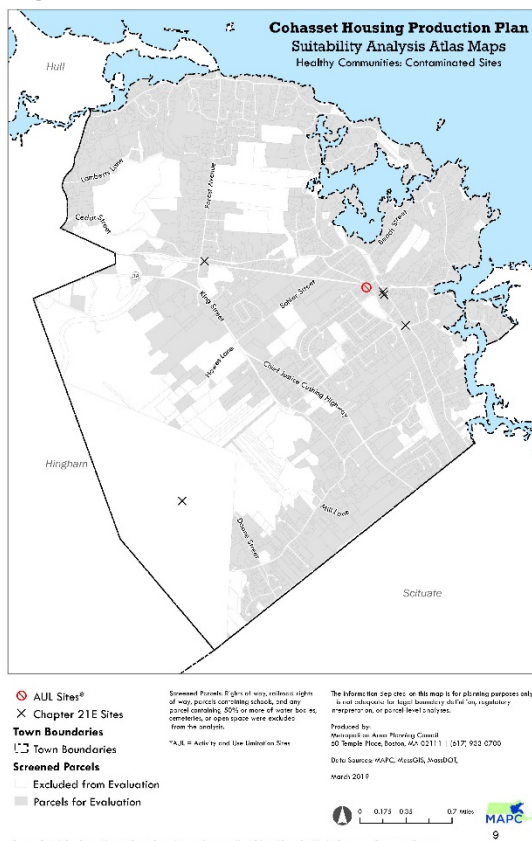


Figure 24, Contaminated Sites



Municipal Infrastructure

Water & Sewer

Water: The Cohasset Water Department provides drinking water and water for fire protection to approximately 90% of Cohasset. The Cohasset water distribution system consists of approximately 40 miles of water mains, two water storage tanks, 524 hydrants, and 2,637 service connections. The town's water supply system consists of three sources: Lily Pond, which has a maximum capacity of 79 million gallons of water; Aaron River Reservoir, which has a maximum capacity of 479 million gallons of water and can be diverted to Lily Pond in times of high water demand using an adjustable gate; and a wellfield at Ellms Meadow. While the wellfield's total contribution to the supply has historically been limited by the pumping station's seasonal operation, in 2016 the pumping station's wellheads were insulated to allow for year-round use, water levels permitting. During peak flow it now provides about 30% of Cohasset's usable water. The Water Department notes on its website that since the 1970s, when much of its current water infrastructure was first constructed, Cohasset has not been affected by the seasonal droughts that have impacted many of the surrounding communities.

The Water Department has developed a long-range capital improvements program for its water supply infrastructure and water distribution system. In 2015, Annual Town Meeting approved a water rate restructuring based on a professional rate study which projected rates out five years and included future borrowing for needed capital improvements. Recent water distribution capital improvements have included looping the water main from Lincoln Lane to Ledgewood Farm Drive and rehabilitating the Town's two water tanks. Future water main replacements – most significantly along Route 3A from Beechwood to the town line – represent a large share of the Water Department's planned capital improvements.

The remaining 10% of Cohasset's water service is provided by Aquarion Water Company, a private company which operates a regional system including Hingham, Hull, and a portion of North Cohasset. As of 2017, Aquarion supplied water to 334 connections in Cohasset. The Town of Hingham's Town Meeting voted to approve the purchase of the water company at 2019 Annual Town Meeting; although Hull and Cohasset residents were not able to participate in the Town Meeting vote, officials from both towns had expressed support for the acquisition. A Cohasset resident will be included on a citizens' advisory board as the purchase moves forward.

Sewer: Cohasset's Wastewater Treatment Plant has a current design capacity of 450,000 gpd. As a result of recent upgrades, this includes excess treatment capacity of 150,000 gpd. The Sewer Department plans additional maintenance in 2021, at a cost of \$1.3 million. Retained earnings and debt stabilization funds are projected to cover approximately two-thirds of the project expense. Annual Town Meeting in 2017 approved a 10% sewer rate increase to cover the remaining cost. In 2016, there were a total of 1,594 sewer service accounts; these were primarily residences, but also included municipal users and some commercial uses.

The Towns of Cohasset, Hull, and Scituate are currently studying the feasibility of creating a regional wastewater system between the three towns. Like Cohasset, Hull has excess wastewater capacity, while North Scituate does not have sewer service. Early discussions have proposed running a sewer line along the portion of Route 3A in Cohasset, which is targeted for roadwork in the coming years that

could be planned to overlap with potential sewer installation. Connecting commercial properties along 3A to the sewer system would support existing business which have struggled with septic issues and opens up the possibility for additional mixed-use development along the corridor. Participation would also allow for Cohasset to benefit from regional cost sharing. Of course, engagement in the regional system would also incur costs. Preliminary studies of the feasibility of extending a sewer line along Rt. 3A from Ledgewood estimate a project cost of approximately \$30 million, although cost estimates are subject to change as the project evolves. Multiple parties within Town Government will work together and with Town residents to define and communicate the costs and benefits of the project, as well as how they will be distributed.

Roads & Transportation

Cohasset has 53 miles of roadways throughout town, a fifth of which are privately owned. Cohasset's geographic location, abutting the ocean to the east and Wampatuck State Park to the west, in many ways isolates the community from the larger regional highway network. As a result, Route 3A, a state-maintained roadway, is an important arterial road, traversing Cohasset from the Hingham line south to Scituate. Planned state and municipal efforts to reconstruct the roadway will result in it being safer and more comfortable for vehicles, pedestrians, and cyclists.

Roadway maintenance is a challenge for any community. Assuming maintenance is performed at a 15-year interval for public ways, Cohasset should be resurfacing (at a minimum) 2.5 miles per year. Over the past five years the Town has allocated approximately \$200,000 in operating budget to repair roads, supplementing the approximately \$215,000 (2019 amount) of additional funds available from its annual State Aid Appropriation (Chapter 90). The Town has inventoried all of its roads and has developed a plan to prioritize roadway maintenance; however, even the approximately \$415,000 in funding has not been adequate to properly maintain the Town's roadways.

Public transportation plays a vital role in providing Cohasset residents with access to Boston. The commuter rail and ferry (located in Hingham) allow hundreds of Cohasset commuters to avoid roadways, such as Route 3A, Route 3, and I-93, which are gridlocked during rush hour. Specifically, the MBTA Greenbush line provides access to downtown Boston in approximately 45 minutes, with 12 inbound and 12 outbound trains each weekday. The popular rail service has more than 300 daily boardings at Cohasset Station. Cohasset Station has 410 parking spaces, suggesting ample parking availability for commuters. Even more popular with Cohasset residents is the MBTA ferry from Hingham Shipyard, which had 368 daily boardings by its residents. The trip takes between 35 minutes and an hour (depending on stops). In addition to ferry and rail service, the MBTA's 714 bus connects Hingham and Hull, passing through north Cohasset.

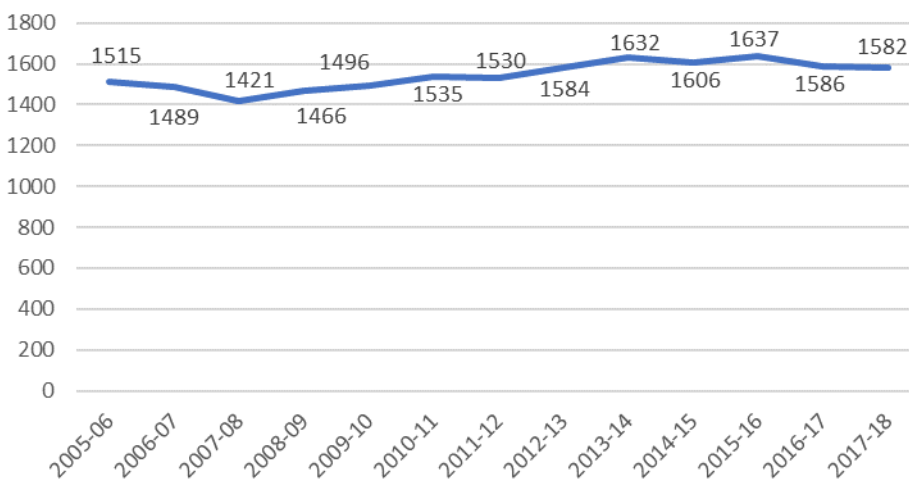
The vast majority of Cohasset residents (70%) drive to work; unsurprising given its relative geographic isolation from many employment centers. That being said, a smaller percentage of Cohasset residents drive to work than the subregion (77%). Furthermore, a far greater percentage of Cohasset residents take public transportation than the subregion as a whole (19% to 9%, respectively). As noted above,

more than half of residents using public transportation for their daily commute take the ferry from Hingham (55% of transit users).⁴⁴

Schools

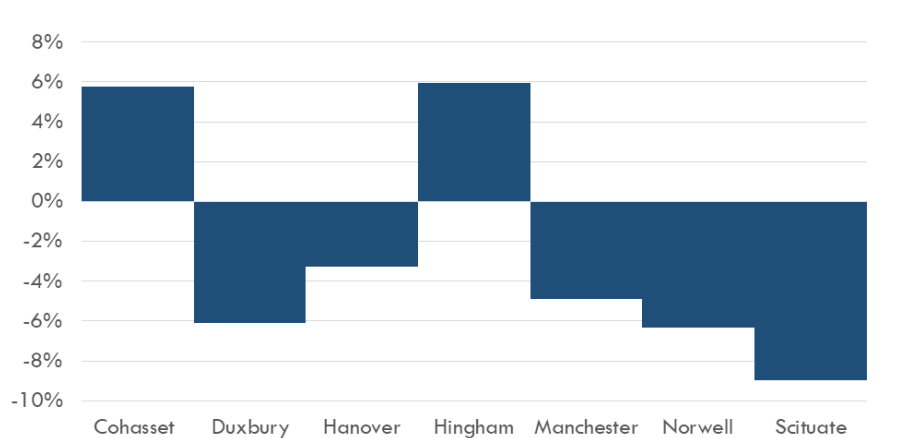
Cohasset operates its own school system, which includes two elementary schools and a middle/high school. Students in Cohasset's school system perform at a very high level academically, with high graduation rates, college attendance rates, and statewide rankings. Its excellent schools have led the district to buck the state-wide trend of decreasing enrollment. After a low point of enrollment in the 2007-08 school year, enrollment increased for several years; since the 2012-13 school year has remained roughly steady, fluctuating around 1600 students.

Figure 25, Cohasset School Enrollment by Year



Source: Massachusetts Department of Elementary and Secondary Education

Figure 26, Change in Public School Enrollment, 2009/10 – 2017/18, Cohasset and Surrounding Communities



Source: Massachusetts Department of Elementary and Secondary Education, 2009-2010 to 2017-2018 school years

⁴⁴ Data source: ACS 2013-2017.

In FY19, the Cohasset Public Schools had an appropriated budget of just below \$19.55 million and employed 244.1 FTE. The Joseph Osgood Elementary School building, which is attended by students in prekindergarten through second grade and opened in 1998, is the most recently constructed school facility. The Deer Hill Elementary School (third grade through fifth grade) and Cohasset Middle/High School (sixth grade through twelfth grade) both date to 1950, although each underwent substantial renovations in the early 2000s. Since that time, each of the facilities has undergone regular maintenance and improvements, including security upgrades, accessibility upgrades, and mechanical systems upgrades, and a reconstruction of the Middle/High school library.

Although school facilities are in overall good condition, all of the school buildings are approaching 20 years since construction or last major renovation. Major intermediate repairs will need to be planned for and financed over the coming years in addition to more general operational maintenance projects. The largest of these is replacing the roofs of all three buildings, which the Town's capital planning estimates will total \$3.5 million. The Master Plan recommends that grant funds from the Massachusetts School Building Authority may be available to offset the total cost of the project. Other capital projects in the next ten years will likely include replacing the Middle/High School track and turf field, as well as repairs to the schools' sidewalks, walkways, curbs, and masonry.

Regulatory Considerations

Zoning

Zoning bylaws designate the uses and types of buildings allowed in a community. Zoning ensures that incompatible uses are not placed together. However, for the purposes of an HPP, zoning can be considered a constraint if the bylaw significantly limits expanding the housing supply to meet demand or if an overly restrictive bylaw enables economic and racial/ethnic segregation by favoring housing types that may not be accessible to diverse households.

The Town of Cohasset Zoning Bylaw was first adopted in 1955. Numerous additions and amendments have been made over the years, with the latest revisions being the adoption of the Harbor Village Business Overlay District at the 2019 Annual Town Meeting. The Zoning Bylaw establishes ten districts, which include three residential districts, five business districts, one light industrial districts, as well as an open space district and several overlay districts (See Figure 28, Cohasset Zoning Map). Most of the Town is zoned for residential use, primarily as Residence B (R-B).

There are several pieces of Cohasset's Zoning Bylaw aimed at encouraging affordable housing and smart growth. These include the inclusionary zoning bylaw, provision for accessory dwelling units by special permit, and provision for cluster zoning, all of which will be discussed in greater detail in this section. However, there are also places where Cohasset's zoning does act as a constraint. For example, although multifamily and mixed-use development are permitted by special permit in some nonresidential zones, only single-family houses are permitted as new construction in all residential

districts. Likewise, large minimum lot sizes may preclude more compact development. The following section provides an overview and analysis of zoning for residential uses in town.

Residential Districts

Cohasset's three residential districts (Residence A, Residence B, and Residence C) cover the majority of Cohasset's area (see Figure 29, Residential Zoning Districts). Each of these districts allow single-family dwellings on a single lot by right, as well as permit community facilities and home occupation. Multifamily use is not permitted in any of these districts. The primary difference between the three is minimum required lot size:

- Residence A (R-A) is located primarily near the Village and Harbor and in the southern part of town near Beechwood Street. Minimum lot size is 18,000 sq.ft. (0.4 acres).
- Residence B (R-B) is located throughout town and is Cohasset's largest district. Minimum lot size is 35,000 sq. ft. (0.8 acres).
- Residence C (R-C), the town's second largest district, is located along the coast and around the Little Harbor, and north of Wompatuck State Park on the west side of town. Minimum lot size is 60,000 sq. ft. (1.38 acres).

A number of vacant residential lots do not meet these minimum lot size requirements; the bylaw's single lot exemption provides a path for single-family dwellings on nonconforming lots if the lot meets certain other criteria.

Accessory dwelling units are allowed by Special Permit granted by the Zoning Board of Appeals (ZBA) in all three of the residential districts. However, the conditions under which the special permit is granted are stringent and the Town had seen only one accessory dwelling unit permitted as of mid-2019.

Cohasset Housing Production Plan



Figure 28, Cohasset Residential Zoning Districts

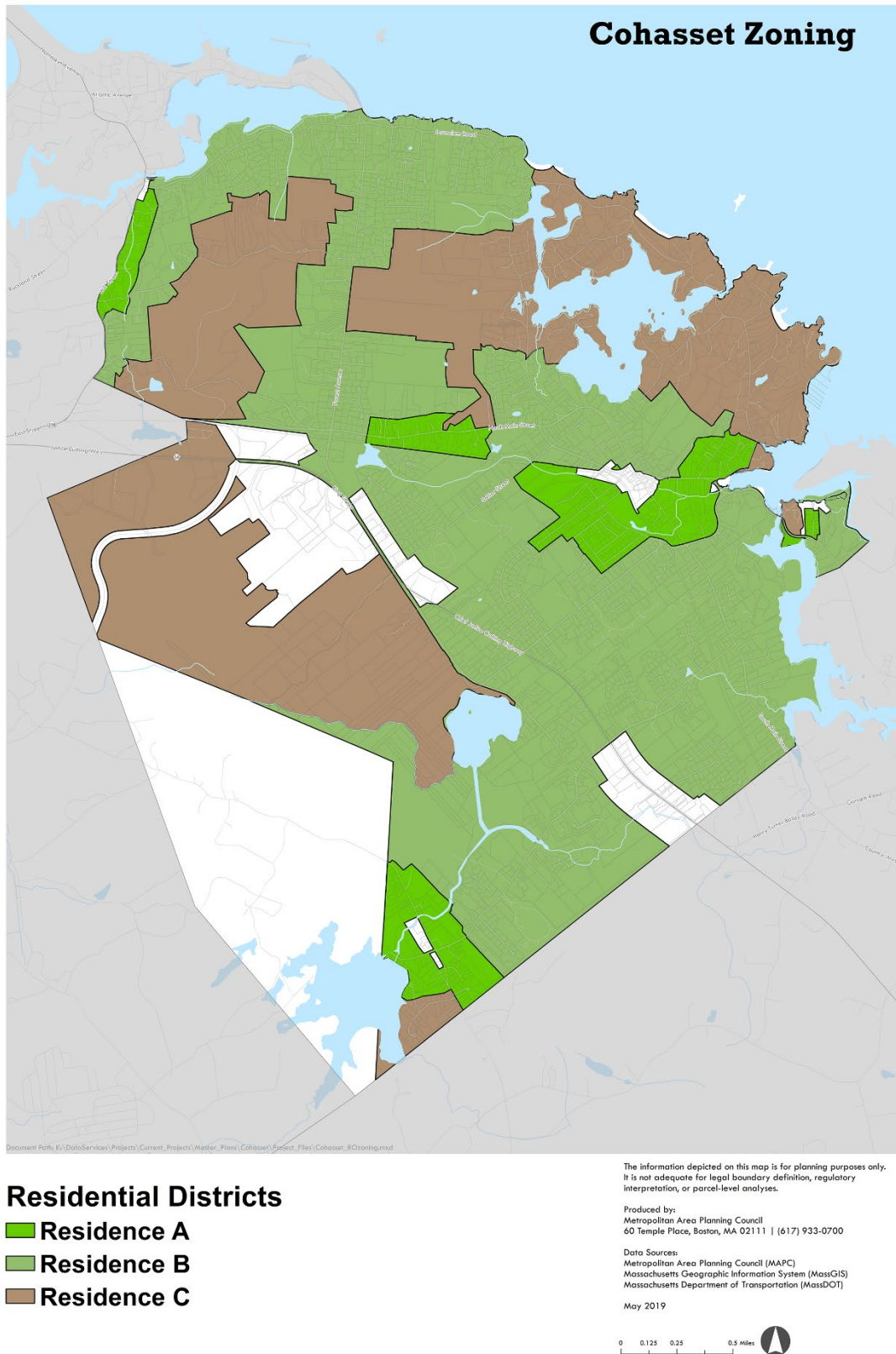
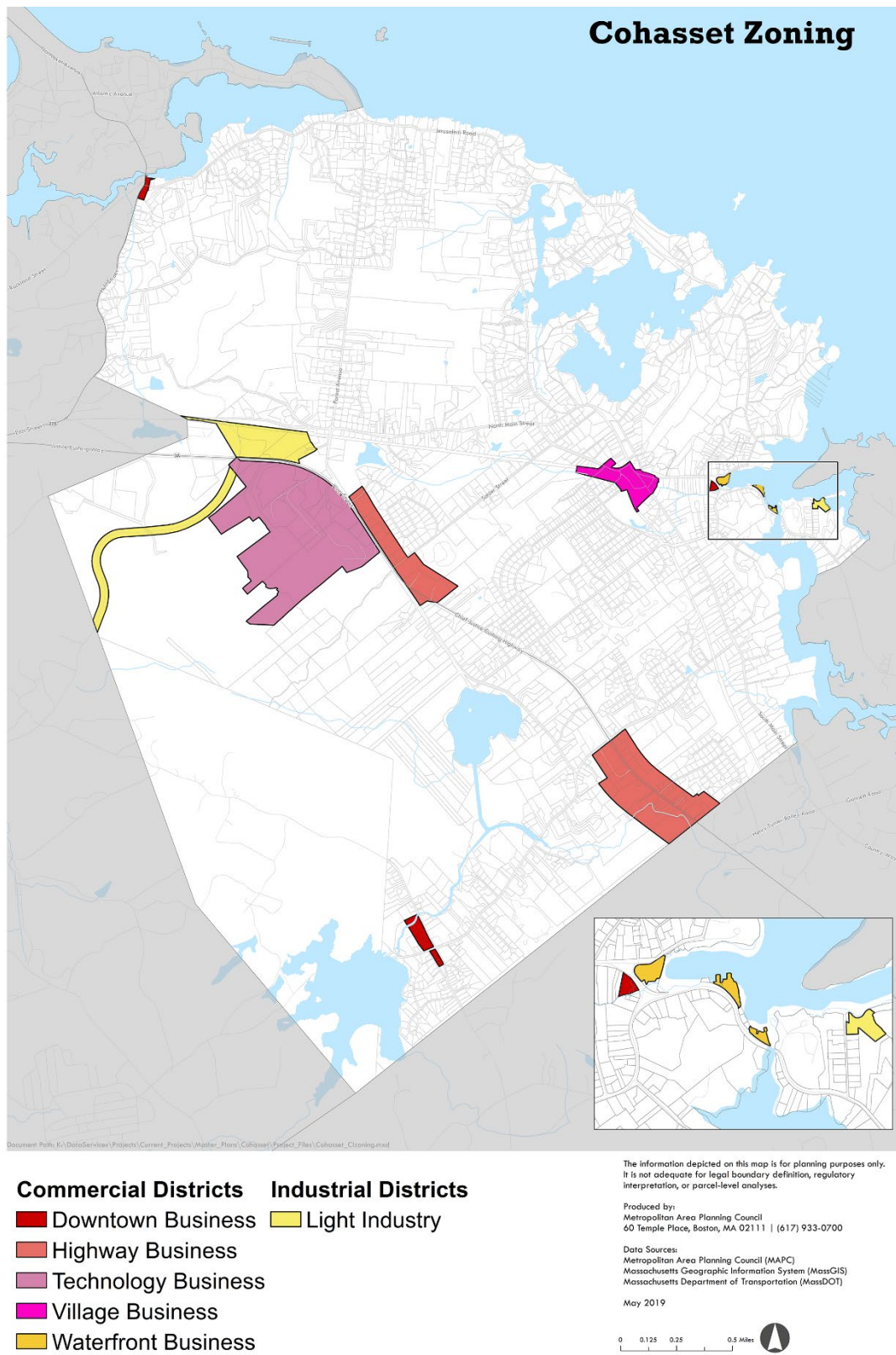


Figure 29, Cohasset Business and Industrial Zoning Districts



Business Districts

Although there are five business districts in Cohasset, they make up a relatively small amount of the town's overall land area (see Figure 31, Cohasset Business and Industrial Zoning Districts). Residential uses are allowed with a special permit in several of these districts:

- The Village Business (VB) District encompasses the area known as Cohasset Village, which is generally located in the area immediately adjacent to the intersection of North Main Street, Elm Street, and Ripley Road. Multifamily or mixed use is allowed with a special permit by the Planning Board. The minimum lot size in this district is 5,000 sq. ft. with a maximum building height of 35 feet and lot coverage of 80%.
- The Downtown Business (DB) District is located in small pockets along upper Beechwood Street, Summer Street (Cohasset Harbor), and Route 228 (West Corner) near the Cohasset-Hingham-Hull town lines. The use and dimensional regulations are virtually the Village Business districts, with the exception of jurisdiction over certain special permit reviews.
- The Highway Business District covers the north and south sections of the Route 3A corridor. Multifamily use is allowed with a special permit. The minimum lot size in the district is 10,000 square feet, although if housing is included, the minimum lot size is 88,000 square feet. There is a 25% maximum structural coverage standard, or 60% for the entire lot (including all impervious surfaces such as parking lots). The maximum building height is 35 feet.
- The Waterfront Business district generally includes the area around Cohasset Harbor. Although residential uses currently are not allowed within this district, it overlaps with the new Harbor Village Business Overlay (HVB) District, approved at 2019 Town Meeting, which will allow multifamily and mixed use.
- Residential uses are not permitted in the Technology Business and Light Industry Districts.

Overlay Districts

In addition to the business districts described above, Cohasset's overlay districts create additional potential for multifamily housing.

The Residential Cluster Development District (RCDD) enables development to "cluster" buildings together on smaller lots while preserving the remaining project area as open space. It is available by Special Permit and Site Plan Approval from the Planning Board in an R-B or R-C District. The RCDD requires a minimum area of 10 acres and a maximum building height of 35 ft; projects must meet specific dimensional, open space, and buffer zone requirements. Single- and multi-family dwellings are allowed; however, multi-family dwelling units cannot exceed 30% of the units in a residential cluster development. This overlay district has been used several times in Cohasset in recent years, though to date it has been primarily used to construct larger homes such as those at the Estates at Cohasset and the Cook Estate subdivision.

The Transit-Oriented Development Overlay (TOD) District is intended to encourage a mix of moderate- to high-density development near the commuter rail station. It allows residential mixed use by Special Permit and Site Plan Approval from the Planning Board, though residential use as part of a mixed use project may not exceed 40% of the net project floor area. The district's boundaries include the Light Industry District to the north of Chief Justice Cushing Highway (Route 3A) as designated on the Zoning Map and encompasses the area around the MBTA commuter rail station.

The Senior Multifamily Residence Overlay District (SMROD) was intended to enable alternative housing for residents who are 55 years in age or older. The zoning for this district included a sunset provision that has since passed, and permits can no longer be granted under this district. However, a description of the district is included here because it is in the zoning bylaw and the Town may consider activating it at some point in the future, either in its current form or with changes. When active, permits under this overlay district were allowed with the issuance of a Special Permit and Site Plan Approval from the Planning Board in an R-B or R-C District. The minimum acreage for such a development was 10 acres with a maximum density of 10 dwelling units per acre and a maximum building height of 35 ft. The district required that at least 25% of units be affordable to households earning 80% AMI or less. Projects providing additional affordable units beyond the required 25% were eligible for a density bonus of two units per acre.

Finally, the newly-adopted Harbor Village Business Overlay (HVB) District will allow multifamily residential and mixed-use development within the Harbor area with a special permit from the Planning Board. Projects must meet specific dimensional and setback requirements, including minimum and maximum dwelling unit sizes.

The remaining overlay districts (the Floodplain and Watershed Protection District, which safeguards against flooding hazard; the Water Resource District, which protects the town's water supply; and the Solar Photovoltaic Overlay District, which enables ground-mounted solar photovoltaic arrays) are not intended to facilitate residential development.

Table 5, Residential Uses

'Yes' indicates that the use is allowed by right; 'SP' indicates that a special permit is required by either the Zoning Board of Appeals or the Planning Board; 'No' indicates that the use is not allowed.

Residential Uses	Residential Districts			Nonresidential Districts			Overlay Districts		
	R-A	R-B	R-C	DB	VB	HB	RCDD	TOD	HVB
Single Family, detached	Yes	Yes	Yes	SP	SP	SP	SP	No	No
Conversion to duplex*	Yes	Yes	Yes	SP	SP	SP			
Conversion to three-plex or greater*	SP	SP	SP	SP	SP	SP			
Accessory Dwelling Units	SP	SP	SP	SP	SP	SP			
Multifamily (2 or more units)	No	No	No	SP	SP	SP	SP	No	No
Mixed Use	No	No	No	SP	SP	SP	No	SP	SP

*For single-family dwellings constructed prior to 1955.

Note: Districts that do not allow residential uses (Waterfront Business, Technology Business, Light Industry, and Open Space) are not included.

Existing Municipal Tools

Cohasset has a history of leveraging tools and resources at its disposal to advance affordable housing goals, particularly those enabled by the state such as the Community Preservation Act.

Policies

Inclusionary Zoning

Cohasset's Inclusionary policy, codified in Article 4.3 of the zoning bylaw, requires that 10% of units be affordable in developments of five units or greater. The units are required to be eligible for inclusion on the SHI, which means that they must be affordable to households earning 80% AMI or less.

Alternatively, a developer has the option to pay an in-lieu fee to the Affordable Housing Trust Fund equal to the cost of developing the required number of affordable units. The policy is applicable town-wide. This portion of the Bylaw is relatively recent, so few units have been built under the inclusionary provision to date.

Community Preservation Act

The Community Preservation Act (CPA) allows Massachusetts municipalities to create a local Community Preservation Fund, which collects and distributes resources for open space, recreation, historic preservation, and affordable housing. CPA funds are generated through a local property tax (1.5% in Cohasset) as well as a partial state match. At least 10% of CPA funds must be used for affordable housing.

Cohasset adopted the Community Preservation Act in 2001, the year after it was signed into state law. In Cohasset, CPA funds are also referred to as 'CPC,' after the nine-member Community Preservation Committee that oversees the funds. To date, the CPA has generated over \$8.4 million in revenue in Cohasset, which has been spent on a variety of projects across the four disciplines. Funds used towards housing have focused primarily on improvements to the Cohasset Housing Authority's 64-unit senior housing development. Funds were also used to develop two moderate-income units in the historic Pratt Library building. After several years of housing funds not being fully dispersed, the CPC funds earmarked for housing were allocated to the newly-empaneled Housing Trust fund in September of 2019.

Affordable Housing Trust Fund

After several years as a dormant body, Cohasset's Affordable Housing Trust (the Trust) was empaneled in Fall 2019 thanks to efforts from the Housing Committee and the Board of Selectmen. The Trust is a Municipal Affordable Housing Trust Fund, enabled by Section 55C of Massachusetts General Law Chapter 4, which allows municipalities to collect funds for affordable housing and separate those funds from the general municipal budget. These funds can then be used for affordable housing production and preservation programs. Cohasset's Affordable Housing Trust fund, governed by a 7-member Board of Trustees appointed by the Board of Selectmen, is codified in Section 30-69 of the town's general bylaws.

Generally, the Trustees have the power to accept finances, and acquire, deal, and manage property. Expenditures for the acquisition or disposition of property must be approved by the Board of Selectmen. Cohasset's Trust is empowered to accept funds generated through CPC funds and inclusionary zoning in-lieu payments as well as grants or donations. Now that Trustees have been appointed, the Trust will be able to receive and disburse funding and property. Because Trust expenditures do not require Town Meeting approval, it is capable of acting quickly to facilitate time-sensitive real estate opportunities for affordable housing. A base level of Trust funds are already established through previous years' percentage of CPC funds required for affordable housing.

Cohasset Master Plan

The Cohasset Master Plan was adopted in June 2019 and has provided an important foundation for this HPP. The housing element of the Master Plan includes three primary goals: diversify Cohasset's housing stock and promote increased options for households of varying sizes, incomes, tenures, and ages; increase the supply of deed-restricted affordable housing qualified for the state Subsidized Housing Inventory; and support seniors as they age and provide housing options that will enable them to live and thrive in Cohasset. These goals, as well as public input received as part of the master plan process, are referenced as relevant throughout this HPP.

Resources

Affordable Housing Steering Committee

Formed in 2016, the Cohasset Affordable Housing Steering Committee (AHSC) is charged with reviewing the Town's housing stock, projecting affordable housing needs, ensuring compliance with Chapter 40B, developing affordable housing policy, maintaining town housing data, and serving as a resource on local, state, and federal funds. The AHSC serves as the advisory committee for this HPP. The AHSC has been active in seeking to advance both housing policy and affordable housing production. In terms of production, the AHSC has identified a number of sites for potential affordable housing development and is communicating with South Shore Habitat for Humanity in an effort to increase the affordable housing supply and add units to the SHI. In terms of policy, the AHSC drafted a long-range plan for affordable housing that served as a foundation for a Housing Production Plan. The AHSC is made up of seven members, including four residents, one representative from the Planning Board, one representative from the Council on Elder Affairs, and one representative from the Housing Authority.

Cohasset Housing Authority

The Cohasset Housing Authority (CHA) owns and manages 64 one-bedroom housing units for seniors and residents with disabilities, located at 60 Elm Street. Using Community Preservation Act funds (see following section), this development has undergone various upgrades in recent years, including kitchen and bathroom renovations, mechanical and electrical systems upgrades, and building envelope improvements. The Town recently acquired a parcel of land adjacent to the CHA property, and anticipates constructing three additional units of senior housing that would be managed by the CHA.

Elder Affairs

Though not directly related to housing, Cohasset's Elder Affairs Board and Department of Elder Affairs are a valuable resource. The 11-member Board and two town staff are tasked with offering programs and services that provide for the physical, social, and emotional needs of Cohasset's older adults. At least one of this HPP's priority strategies (Strategy #2, Aging at Home) will rely on the expertise and involvement of Elder Affairs to implement.

Housing Choice Community Designation

The Commonwealth's Housing Choice Initiative includes incentives and rewards for municipalities committed to sustainable housing growth in their communities. Cohasset was named a Housing Choice Community by the state in 2018, one of 67 Massachusetts municipalities⁴⁵ to achieve this designation. As such, it is eligible to apply for funding reserved specifically for Housing Choice communities. The Town applied for capital funding in 2018 for sidewalk improvements along Route 3A and in 2019 to support relocating water and sewer infrastructure on a potential development site, but did not receive funding in either year.

Cohasset Cares

Cohasset Cares, the Town's maintenance and repair program for seniors, is administered through the Cohasset Fire Department. The program helps to keep elder residents safe in their homes by offering free maintenance services. The program is currently funded primarily through private philanthropy. It is administered in close cooperation with Cohasset Elder Affairs and the Town's Public Health Nurse.

Development Opportunities

As a developed suburban town with generous protected open space, new housing opportunities in Cohasset are generally limited to under-utilized and vacant sites. To identify areas suitable for housing, this HPP takes a two-pronged approach:

- **Quantitative:** MAPC engaged in a rigorous spatial analysis of development constraints and opportunities to identify key areas for housing development, with criteria that includes travel choices, healthy community components, preservation potential, water, and growth potential.
- **Qualitative:** The Housing Committee, informed by discussion at various Master Plan and HPP pop-up events and forums as well their local knowledge, made recommendations for five specific sites on which housing could be developed that would advance the goals of this HPP.

Quantitative Suitability Analysis

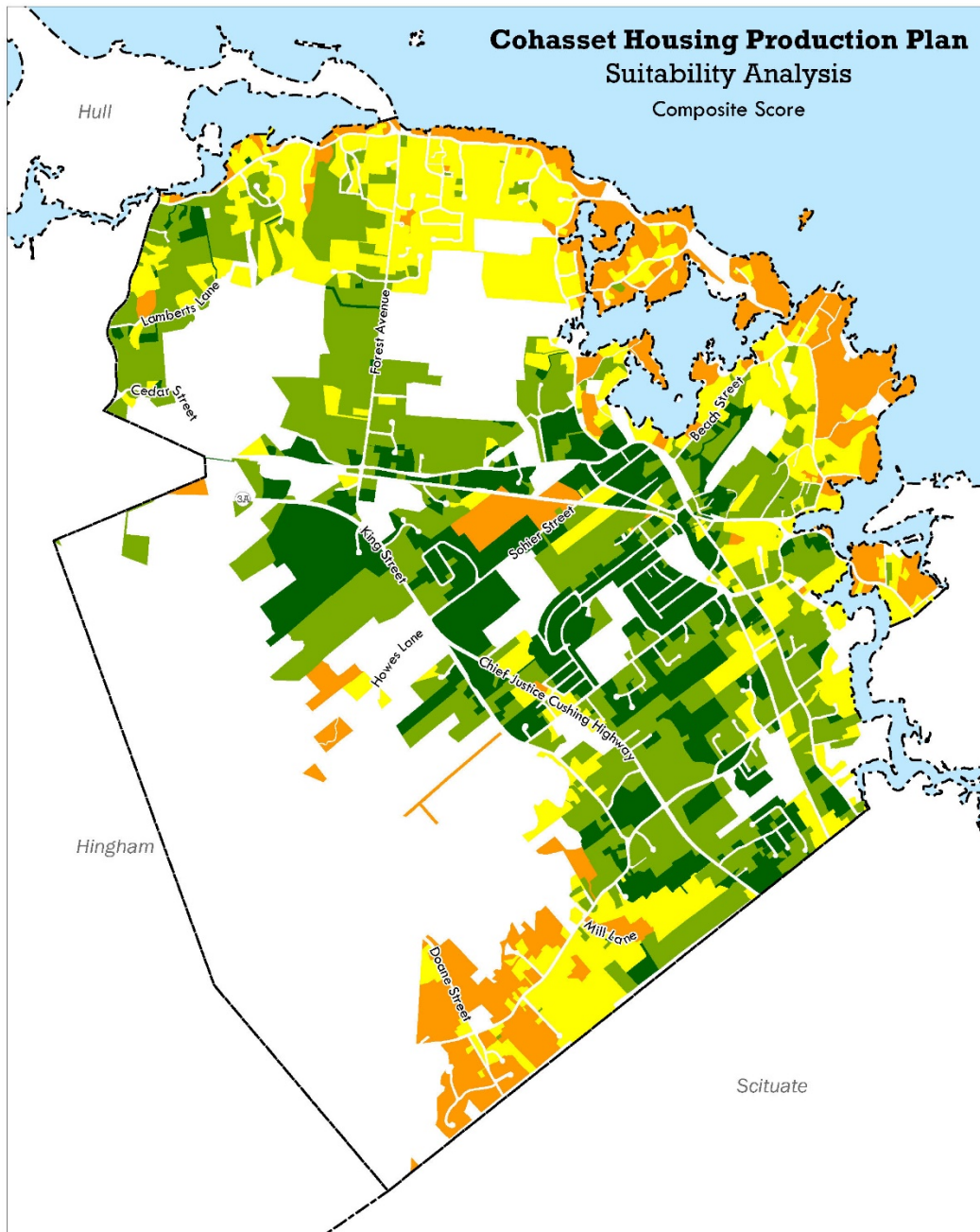
To complement qualitative input (see following section), MAPC engaged in a rigorous spatial analysis to identify housing development opportunities around Cohasset. The exercise used six weighted main criteria and 25 individual indicators to find a range of parcels around town that are suitable for new housing. The composite results of this analysis are shown in Figure 32, and additional information on this approach is available in the appendix.

⁴⁵ Out of a total of 365 Massachusetts municipalities.

This suitability analysis highlighted the areas around Cohasset's Village Center and the northern part of Route 3A as being most suitable for development. In the case of the Village center, this is due to proximity to retail and services as well as the area's walkability. The northern portion of Route 3A was found to be suitable primarily because of its proximity to the commuter rail station as well as proximity to the retail and amenities along the corridor. The neighborhoods between these two locations were also found to be suitable, primarily because of their relative closeness to the benefits of both Route 3A and the Village Center. There are also parcels designated as highly suitable scattered throughout town, due to their favorable building to land ratio that would make them more financially feasible to redevelop.

The areas of town along the coast and the southernmost part of town have the lowest suitability score due to their distance from a commuter rail station, flood risk, and their close proximity to wetlands or other environmentally sensitive areas.

Figure 30, Quantitative Housing Suitability Analysis



Town Boundaries

Composite Score

Excluded Parcels

- May not be suitable
- Moderately Suitable
- Suitable
- Highly Suitable

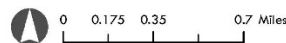
Screened Parcels: Rights of way, railroad rights of way, parcels containing schools, and any parcel containing 50% or more of water bodies, cemeteries, or open space were excluded from the analysis.

The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analyses.

Produced by:
Metropolitan Area Planning Council
60 Temple Place, Boston, MA 02111 | (617) 933-0700

Data Sources: MAPC, MassGIS, MassDOT,

March 2019



Document Path: K:\DataServices\Projects\Current_Projects\Housing_Production_Plans\Cohasset\ProjectFiles\Composite_Scoresv2.mxd

1

Qualitative Location Selection

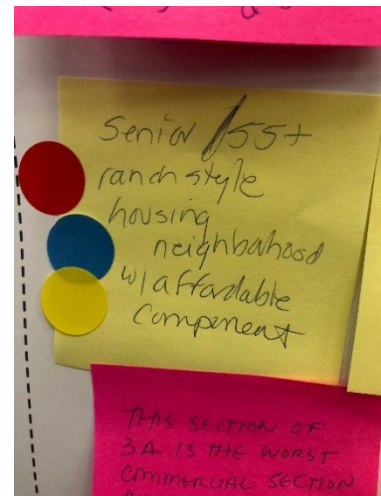
Housing was a topic of discussion at multiple Master Plan forums, including a kick-off forum in February 2018, a topic-specific forum in June 2018 at which housing was one of several topics considered, and a final forum in May 2019. In addition to these forums, the HPP process supported pop-up events in an effort to meet residents at places they frequent, including tabling at the Cohasset farmers' market in October 2018, tabling at the annual Cohasset Rec Fair in March 2019, discussions with seniors at the seniors café facilitated by Housing Committee members in January 2019, and a public forum in October 2019.

At early events, residents were asked where in town they thought that housing made sense, and how housing aligned with Cohasset's smart growth goals. One theme was the desire for mixed-use along Route 3A and in the Village. In the Village in particular, housing was identified as a way to support the economic health of the area and to bring greater vibrancy to the types of businesses located there. Another theme around location was the need for resiliency in the face of climate change and to minimize development in areas that might experience increased flooding given future sea level rise.

At later events residents were asked what types of housing worked in locations across town. Public input ranged from support for housing the Village and along Route 3A to opposition to any new housing, but may not capture the diversity of local opinions. Although the level of engagement with the materials at some of these events was light, the conversations around location provided insight for the Housing Committee to consider when establishing housing goals, particularly those regarding mixed use along Route 3A and in the Village, and thinking about specific sites for housing development.



What type of economic activity and development would you like to see along Route 3A North? Place dots next to all you would support.		What type of economic activity and development would you like to see along Route 3A South? Place dots next to all you would support.	
Retail & Dining		Retail & Dining	
Medical or Professional Offices		Medical or Professional Offices	
Multifamily Residential		Multifamily Residential	
Mixed Use (Commercial & Residential)		Mixed Use (Commercial & Residential)	
Other		Other	



Public input from the June 2018 Master Plan forum: Attendees were asked to consider housing as an economic development strategy. There was general support for multifamily residential and mixed use on the northern portion of Route 3A; while attendees weren't as interested in housing along the southern portion of Route 3A, an attendee's suggestion for ranch-style housing in the area was up-voted by several others.

Other Plans

Finally, some Master Plan strategies relate specifically to housing location:

- Land Use Strategy 1.3: Review zoning bylaw to allow greater housing options in certain areas along Route 3A and near the train station. See also Housing Strategy 1.1: Consider amending the Zoning Bylaw to allow context-appropriate increases in density in key areas of town, such as along Route 3A, near the train station, in the harbor area, or near the village center.
- Land Use Strategy 2.4: Explore zoning changes to the Harbor to reflect the goals of the Harbor Plan and the demand for alternative uses along the water's edge
- Land Use Strategy 4.4: Consider ways in which to introduce more housing in Cohasset Village as a way to enhance market opportunities in that district. See also Economic Development Strategy 1.1: Increase density in the Village by building more mixed-use developments.

At its Spring Town Meeting, the Town adopted the Harbor Village Business Overlay District, which will allow mixed-use development within the Harbor area. This zoning, developed in tandem with the 2019 Cohasset Municipal Harbor Plan, includes two purposes that relate to housing location:

- Encourage a vibrant mix of uses, including multifamily residential, to support increased public access to and commercial activity within Cohasset Harbor
- Encourage physical and commercial links between Cohasset Harbor and Cohasset Village, anchoring Elm Street at each end with a complementary mix of commercial and residential uses.

Sites and Areas Recommended for Housing

Based on the input described above, the quantitative suitability analysis, and their local knowledge of housing needs and demand in town, the Housing Committee and the Town identified four sites and two areas that are particularly suitable for future housing development. The four sites are specific parcels on which the Town and Housing Committee can consider and advocate for housing potential; some are already being considered for housing development, while for others no immediate plans exist. The addition of two areas in town that are generally suitable for housing provides a broader geographic framework to guide policy decisions. Taken together, these sites and areas are intended to provide a broad range of opportunities and could support housing of a mix of housing types. They were presented at the HPP forum in October 2019.

Areas suitable for housing:

- **The northern portion of Route 3A.** This area is close to the commuter rail station and the corridor's retail and amenities, and would be suitable for mixed-use housing. Studying the impact of a potential regional sewer system in the area and considering ways to align zoning is one of the strategies recommended in this plan.
- **The Village and Harbor.** In addition to the area's walkability and proximity to amenities, housing has been identified by residents and previous plans as a way to support the economic health of the area and to bring greater vibrancy to the types of businesses located there. Zoning to allow mixed-use housing in the Harbor area was passed at 2019 Town Meeting.

Specific sites suitable for housing:

808 Jerusalem Road

Parcel ID: A2-02-030

Size: 0.1 acres

Owner: Town of Cohasset

Current Use: Vacant

Zoning District: Downtown Business

Site opportunities: As town-owned land, Cohasset can make the site available a no- or below-market cost in exchange for affordability.

Notes: This town-owned parcel is already the subject of conversations between Housing Committee members and Habitat for Humanity.

45R South Main Street

Parcel ID: E5-18-006

Size: 0.4 acres

Owner: Private

Current Use: Mixed-use, primarily commercial

Zoning District: Downtown Business

Site opportunities: This site's location in the Village makes it ideal for walkability and proximity to amenities.

Site constraints: A culvert across the site must be relocated in order for development to be financially feasible; in 2019 the Town applied for state Housing Choice funding to relocate the culvert, but funding was not awarded. The site is located in a 500-year flood zone; development plan should include resiliency measures to address flooding risk.

274 & 280 Beechwood Street

Parcel ID: E9-50-015, E9-50-015B, E9-50-032, & E9-50-034

Size: 11.8 acres

Owner: Private

Current Use: Single family (2 of 4 parcels), vacant (2 of 4 parcels)

Zoning District: Highway Business, Residence B

Site opportunities: This large site, located behind Walgreens on the southern portion of Route 3A, offers the opportunity for a planned development close to retail amenities.

Site constraints: A small portion of the site is covered in wetlands, which will need to be protected per state law.

Real Old Pasture Road/ Rear Sohier Street (no assigned address)

Parcel ID: D6-39-067

Size: 14 acres

Owner: Town of Cohasset

Current Use: Vacant

Zoning District: Residence A, Residence B

Site opportunities: This town-owned parcel, located behind the South Shore Music Circus and in close proximity to the Village and the town's two elementary schools, could be considered for a 40R Starter Home district or other cottage district (see Strategy #6 in the Housing Strategies section).

Site constraints: A small portion of this site is in the 100-year flood zone and contains wetlands; the wetlands will need to be protected per state law, and any development plan should include resiliency measures to address flooding risk.

390 Chief Justice Cushing Highway

Parcel ID: D6-42-028A

Size: 2.5 acres

Owner: Private

Current Use: Vacant

Zoning District: Highway Business

Site opportunities: Housing near retail is often desirable for both young professionals and for downsizing seniors, two groups that are expected to grow in Cohasset in the coming years.

Development of this site, which has already received approvals, will bring the town close to achieving safe harbor after the 2020 Census; see following section for more details.

Notes: This parcel of land behind the Stop and Shop on Route 3A is currently in predevelopment. A proposal to construct a mixed-use building with approximately 20 rental units, including 5 affordable units, received approvals from the Planning and Zoning Boards in 2018.

Figure 31, Recommended Sites for Housing



HOUSING OBJECTIVES AND STRATEGIES

Objectives and Strategies Overview

Like many other municipalities in the greater Boston region, in recent years Cohasset has experienced both renewed population growth and a matching expansion of its housing stock. However, both older and newer housing in town does not necessarily align with the needs of all its residents. Cohasset's housing is generally large and expensive, and there are limited options for renters, low- and moderate-income households, and those looking for smaller housing options, whether young families starting out or longtime residents looking to downsize.

To address these needs, the Town and MAPC worked with the Housing Committee to identify production targets, goals, and strategies to advance these goals. This was informed by the findings from the comprehensive housing needs assessment, the analysis of development constraints and opportunities, and previous work done by the Town and residents as part of the recently-adopted Master Plan.

Production Targets

1. Increase the supply of Affordable Housing for low-income households to maintain Safe Harbor status under MGL Chapter 40B by reaching one or more of the below targets.

As previously discussed, Cohasset currently meets the state goal of 10% subsidized housing per Chapter 40B. However, this percentage is calculated based on the number of housing units from the most recent (2010) census, as prescribed by Chapter 40B. Given the growth in the number of housing units in town since the 2010 Census, the Town will need to add additional units to its SHI to retain this status. Based on the 2017 total unit count of 3,311 housing units, only 9.3% of the Town's housing is on the SHI. At least 25 additional units will need to be added to the SHI by the 2020 Census to maintain safe harbor. The targets below calculate the number of SHI units that would be required based on the 2017 total unit count, but the actual 2020 census count will likely be higher.

The Town's highest priority is to reach long-term safe harbor by complying with the state goal of 10% of its housing stock on the SHI, as described in Target 1. However, if Cohasset is unable to increase the full number of units required to reach 10% before the 2020 Census numbers are released, certifying the HPP by increasing the number of SHI units as described in Target 2 will offer 1-2 years of safe harbor while the Town continues to work towards achieving the 10% goal.

TARGET 1: Achieve Safe Harbor indefinitely by maintaining 10% of Cohasset's housing stock as deed-restricted Affordable Housing.

10% SHI Option 1

2-Year Plan

Add 25 Affordable Housing units to the SHI by permitting 13 or more units per year through 2021, the year that the 2020 Census data will be released.

Table 6, 10% Safe Harbor in 2 years

2019	2020*	2021*
------	-------	-------

Total Year-Round Units (2010 U.S. Census)	2,898		
10% SHI Requirement (Based on 2010 Census)	290		
Total Units (2017)	3,311	3,311	3,311
Anticipated 10% SHI Requirement (Based on 2017 totals)		332	332
Additional Units needed to reach 10% in 2 years		13	12
Cumulative SHI Units	307	320	332
*2020 Census numbers will likely be higher than the 2017 estimate, increasing the number of units that constitute 10%.			

10% SHI Option 2

5-Year Plan

Add 25 Affordable Housing units to the SHI by permitting 5 or more units per year over the five-year life of the HPP.

Table 7, 10% Safe Harbor in 5 years

	2019	2020*	2021*	2022*	2023*	2024*
Total Year-Round Units (2010 U.S. Census)	2,898					
10% SHI Requirement (Based on 2010 Census)	290					
Total Units (2017)	3,311	3,311	3,311	3,311	3,311	3,311
Anticipated 10% SHI Requirement (Based on 2017 totals)		332	332	332	332	332
Additional Units needed to reach 10% in 2 years		5	5	5	5	5
Cumulative SHI Units	307	312	317	322	327	332
*2020 Census numbers will likely be higher than the 2017 estimate, increasing the number of units that constitute 10%.						

TARGET 2: Obtain certification of the HPP.

Certification of Municipal Compliance with the HPP will be achieved if, during a single calendar year following DHCD's approval of the plan, Cohasset increases its number of Affordable Housing units (as counted on the SHI) in an amount equal to or greater than the following numbers. For each option, two sets of numbers are included. The first indicates the number of units that would be required to achieve certification if seeking certification before the 2020 Census totals are released. The second estimates the minimum number of units that might be required after the 2020 Census totals are released, based on the known number of housing units in 2017.

HPP Certification Option 1

1-Year Safe Harbor

Increase SHI units by at least 0.5%, or 14 units, in one calendar year (based on 2010 Census)

Increase SHI units by at least 0.5%, or at least 17 units, in one calendar year (estimate for certification after 2020, based on 2017 totals)

This first option would be a path to maintain safe harbor temporarily in while the town continues to work towards reaching 10% of its current housing stock on the SHI.

HPP Certification Option 2

2-Year Safe Harbor

Increase SHI units by at least 1%, or 28 units, in one calendar year (based on 2010 Census)

Increase SHI units by at least 1%, or at least 34 units, in one calendar year (estimate for certification after 2020, based on 2017 totals)

The level of housing production required to achieve 2-year safe harbor under Option 2 may also put Cohasset over the 10% SHI threshold; in this event, safe harbor would be achieved without certifying the HPP. The Town may still wish to pursue HPP certification, which is one of the state's Housing Choice Best Practices.

2. Increase the supply of naturally occurring affordable housing for moderate-income households, such as seniors, young families, and smaller households.

Of course, reaching the state's 10% SHI goal is only one piece of meeting Cohasset's housing need. A persistent theme at forums and events was the need for a wider variety of housing options, particularly for seniors seeking smaller, more affordable options that will allow them to remain within their Cohasset community with fewer maintenance and upkeep responsibilities. While these households are typically looking for lower housing costs, they are not necessarily low-income and eligible for deed-restricted housing. Demand for naturally affordable options for these households will likely only increase in the coming years given the projected increase in the number of Cohasset empty-nesters and seniors, with the share of older adults in Cohasset projected to increase from 22% of the population in 2010 (1,688 residents) to 31% in 2030 (2,878 residents). Interestingly, the housing needs of downsizing seniors often mirrors those of young families looking for starter homes. The number of young adults aged 20-39 is also expected to increase in the coming years, and increased housing options would meet the needs of both groups.

Housing Goals

This HPP includes two sets of goals. The first are the housing goals included in the Cohasset Master Plan, which was adopted by the Planning Board in June 2019 and provided an important foundation for this HPP. Additionally, the Housing Committee carefully considered goals for household types whose housing needs should be met in Cohasset. Taken together, these goals represent a comprehensive vision for the Town's housing. In this HPP, a goal is a result the Town aims for, whereas strategies (which are described in the next section of the plan) are methods to achieve those results.

MASTER PLAN GOALS

The goals from the 2019 Master Plan are based on the Plan's demographics analysis as well as input from the public forums and the Master Plan Committee:

Goal 1: Diversify Cohasset's housing stock and promote increased options for households of varying sizes, incomes, tenures, and ages

The analysis of housing needs and development constraints, as well as input from the master plan public forums, indicated the need for more housing options in Cohasset, whether that be increased affordability, additional rental opportunities, more housing appropriate for smaller households, or more options for seniors.

Goal 2: Increase the supply of deed-restricted affordable housing qualified for the state Subsidized Housing Inventory

Beyond maintaining safe harbor under 40B, increasing the amount of deed-restricted affordable housing is a critical piece of addressing the need of Cohasset residents experiencing housing insecurity and ensuring economic diversity in town.

Goal 3: Support seniors as they age and provide housing options that will enable them to live and thrive in Cohasset

This should include support for seniors who wish to stay in their homes, as well as options for those who wish to downsize to smaller housing while remaining connected to their community in Cohasset.

HOUSING COMMITTEE GOALS

Based on community input from forums and pop-up events, the analysis of needs and constraints, and local knowledge of Cohasset's particular needs and priorities, the Housing Committee articulated the need for four types of housing, several of which overlap with the Master Plan goals:

1. Senior Housing.

Cohasset should continue to work towards providing a range of options for its aging population. This is not limited to age-restricted housing that is only available to seniors, but rather recognizes the need for smaller, more affordable options for seniors looking to downsize but remain in the Cohasset community.

2. Workforce Housing.

Cohasset should actively seek to provide housing for moderate-income households who work in town, such as teachers, police, or firefighters, who typically earn too much to qualify for deed-restricted housing but too little to afford most options currently available in town.

3. Veterans' Housing.

Cohasset should seek to create housing options for those who have served the country through military service. In addition to being a safe and comfortable place to live, veterans' housing should include access to supportive services to ensure residents are equipped to thrive in the community.

4. Affordable housing.

Cohasset should continue to increase its supply of deed-restricted affordable housing. Even though Cohasset has met, and is actively working towards maintaining, the state's 10% SHI goal, this does not mean that the need for affordable housing has been satisfied. There are 620 low-income Cohasset households eligible for subsidized housing, twice as many households as the 307 housing units on the Town's SHI, and continuing to meet these households' needs is a critical part of meeting Cohasset's housing needs.

Housing Strategies

In close collaboration with the Housing Committee, the Town and MAPC crafted strategies that will advance the goals above. The Committee began with a list of over 40 potential strategies that covered four categories: programming, resources, regulatory, and engagement. The group then refined the list, adding and removing strategies or changing their focus, to arrive at a list of recommended strategies that both address housing goals and make sense within Cohasset's local context. Finally, the Town and Committee selected seven priority strategies that will be the focus of HPP implementation over the plan's five-year lifespan. Working towards these goals will position the Town to increase its supply of both deed-restricted Affordable Housing and naturally occurring affordable housing while managing what type of housing is built and where and ensuring that new housing complements its unique character.

PRIORITY STRATEGIES

These strategies represent the highest priorities for Cohasset to advance in the next five years. Some are low-hanging fruit that could result in quick wins for the Town; others are more resource-intense but are of such importance that Cohasset should prioritize laying the groundwork for their implementation. Taken together, these strategies form a challenging yet attainable work plan for the Town and the Housing Committee over the next five years.

1. Continue to seek and maintain partnerships with nonprofit developers, and leverage Town assets to support these developers in the creation of affordable housing.

Through its Housing Committee, Cohasset already has relationships with nonprofit developers, including Habitat for Humanity, Neighborworks, and Caritas Communities, and is actively pursuing development opportunities. In addition to supporting the creation of affordable housing generally, in many cases these organizations' missions align with the Housing Committee's goals for affordable housing in town, including Habitat for Humanity's mission of building affordable housing for working families and Caritas Communities' commitment to supportive veterans' housing. These groups bring technical and financing expertise to the table and can help Cohasset better understand constraints and how to most effectively take advantage of affordable housing development opportunities. In turn, Cohasset can work with developers and landowners to develop proposals that meet housing need and the community's expectations.

To ensure that these relationships come to fruition in the form of built affordable housing, Cohasset should proactively use local resources to support affordable housing projects through predevelopment funding (see also Strategy #3) or making town-owned land available. Indeed, one of the parcels identified as a potential development site in this HPP has already been the subject of discussions with the Housing Committee and Habitat for Humanity. Leveraging Town-owned land is one of the most

effective ways to support the development of affordable housing. In today's robust housing market, nonprofit developers are often unable to compete with market-rate developers when it comes to land acquisition, both because below-market rents or sales prices often mean that paying market price for land is infeasible, and because their decision-making structure and limited access to liquid capital means they may not be able to act quickly when land becomes available. By making town-owned land available at a lower cost or no fee to developers in exchange for deed-restricted Affordable Housing units, the Town evens the playing field for mission-based developers seeking to acquire land.

However, acquiring land is only the first part of the story. Many funding sources for Affordable Housing only become available after the developer has invested significant resources into performing soil testing, site surveys, environmental studies or other due diligence activities. Finding the funding to support this predevelopment work is often challenging for Affordable Housing developers.

Predevelopment funding is another instance where the town is uniquely positioned to support affordable housing developers. Compared to the cost of actual construction, predevelopment funding is relatively light, meaning that even a relatively small amount of funding from the town could go a long way to support the development. With the Cohasset Affordable Housing Trust Fund newly active and empaneled, a vehicle for more easily accessing these funds exists.

The final area where the Town should work towards supporting Affordable Housing development with nonprofit partners is through the permitting process. Because of the economics of housing development, building single-family housing on large lots is unlikely to be financially feasible for Affordable, below-market rate housing. Depending on the location of the development, this may mean that the number of units needed to make a project work financially does not conform with existing zoning. In these cases, the Town can consider the State's Local Initiative Program (LIP) to partner with mixed-income or affordable housing developers and receive technical assistance. LIP, oftentimes called "Friendly 40B," allows developers to work with Town officials to build housing with a certain percentage of deed-restricted affordable units. This differs from typical 40B development, where developers oftentimes override Town approvals if a community has less than 10% of their housing stock on their SHI. In the case of a Friendly 40B, LIP allows financing, design, and construction decisions to be made by the Town, with technical support from state agencies.

Action Plan:

- Continue discussions with potential developers to understand what sort of development is feasible on parcels (see previous section for specific recommended sites, though additional opportunities should be pursued as they arise), and to help those organizations understand the Town's goals for those sites, including affordability levels and design.
- Where a specific site has been identified, convene conversations with landowners, potential developers, and neighbors to discuss the development opportunity and constraints of a particular site.
- In the case of Town-owned land (see previous section for specific sites), use the information from these discussions to develop and issue a Request for Proposals (RFP) to begin the process of disbursing the land. On Town-owned land, the RFP should incentivize maximum affordability. To facilitate this process, the Town could consider transferring specific parcels (such as the site at 808 Jerusalem) to the Affordable Housing Trust Fund through a Town meeting vote, though staff support will still be necessary to provide needed capacity and ensure compliance with MGL Chapter 30B procurement requirements.
- Encourage nonprofit partners to promote and access State funds to support veterans' ability to access affordable housing. Depending on the type of housing and income levels supported, this might include accessing MassHousing's Operation Welcome Home affordable mortgage

financing for active duty military and veterans, or housing vouchers from the VA Supported Housing (VASH) Program.

- Where regulatory barriers exist, consider the Local Initiative Program as a mechanism to provide developers with the flexibility they need to achieve desired affordability levels, while also ensuring development is consistent with Town goals for housing location and design. Pursue submission of DHCD LIP applications jointly with developers to ensure units are counted on the SHI.
- See additional action items in Strategy #3 regarding the use of local funding sources.

Related Committee Goals: Affordable Housing, Veterans' Housing

Related Master Plan Goals and Strategies:

Goal 2: Increase the supply of deed-restricted affordable housing qualified for the state Subsidized Housing Inventory

Strategy 2.3: Continue to seek partnerships with nonprofit developers and Community Development Corporations

Strategy 2.4: Provide municipal support to the prospective affordable housing developments

Strategy 2.7: Maintain safe harbor under Chapter 40B

Resources:

- MHP – Developing Affordable Housing on Public Land: https://www.housingtoolbox.org/writable/files/resources/mhp_public_land_guide2.pdf
- HUD – Using Public Land to Defray the Cost of Affordable Housing: https://www.huduser.gov/portal/pdredge/pdr_edge_trending_091415.html
- ULI – Public Land + Affordable Housing: http://washington.uli.org/wp-content/uploads/sites/56/2015/02/ULI_PublicLandReport_Final020215.pdf
- CSG – Public Land for Public Good: <https://www.smartergrowth.net/wp-content/uploads/2012/11/pl4pg-final.pdf>
- HIP Tool – Public Land for Affordable Housing: <https://www.psrc.org/public-land-affordable-housing>
- Local Initiative Program: <https://www.mass.gov/service-details/local-initiative-program>
- MA Housing Toolbox – The Housing Development Process: <https://www.housingtoolbox.org/development-process>

2. Help residents age in their homes by promoting and expanding the Cohasset Cares program to help seniors with maintenance and accessibility, and promoting similar state programs.

Cohasset Cares, the Town's maintenance and repair program for seniors, is administered through the Cohasset Fire Department. The program helps to keep elder residents safe in their homes by offering free safety upgrades, including installing or replacing smoke detectors and carbon monoxide detectors, installing grab bars, and identifying fall hazards. The program is currently funded primarily through private philanthropy. It is administered in close cooperation with Cohasset Elder Affairs and the Town's Public Health Nurse, and most clients are referred by word of mouth through Cohasset Elder Affairs.

The program meets an important local need, and has been successful in both addressing physical safety issues that enable seniors to remain in their homes and in building relationships within the senior community. However, as the number of seniors in Cohasset increases, it is expected that the need for services such as these will also increase. The Town should assess the capacity of the program to meet existing and future increased need, and develop a plan for ways to increase capacity as need arises. Additionally, the Town should seek to increase program awareness to supplement word-of-mouth referrals with more a formal public presence. This includes both ensuring that residents and family members are aware the program exists or can find it if they're searching for resources, and ensuring that potential clients understand that the program is not intended as an inspection. Increasing program awareness among Cohasset residents will enable the program to reach a greater number of households in need. As need arises, the program could be expanded with local funds to serve additional residents or to expand the scope of services offered.

Concurrently with expanding local awareness of Cohasset Cares, the town should promote existing state programs that are designed to help income-eligible homeowners maintain their homes or perform more robust home renovation for accessibility. While Cohasset Cares fills a critical need for addressing issues such as fall prevention, often more substantial home modifications, such as ramps or bathroom modifications, are needed to enable residents to age in their homes. The state has several resources to address these needs, including the Massachusetts Home Modification Loan Program, the Massachusetts Weatherization Assistance Program, or MassHousing's Home Improvement Loan Program. Leveraging both the local and state programs will maximize benefit to households in need and will help to better match needs with a particular program. The Town should promote each of these existing programs and resources to residents through a user-friendly webpage and clear, concise print materials.

Action Plan:

- Assess the capacity of Cohasset Cares to meet growing demand as Cohasset's senior population increases, to understand who takes advantage of the program, and ways that the program might be improved. Identify funding sources to support program growth, such as Housing Trust funds or general funds, and ensure the departments administering the program (Fire Department, Elder Affairs) have capacity to take on an increasing number of clients.
- Increase awareness of the Cohasset Cares program and its mission by establishing an online presence for the program so that residents and their family members can find the program when searching for resources.
- Concurrently with promoting Cohasset Cares, include information on state resources in a centralized online location.
- Develop print materials that highlight both local and state resources.

Related Committee Goals: Senior Housing

Related Master Plan Goals and Strategies:

Goal 3: Support seniors as they age and provide housing options that will enable them to live and thrive in Cohasset

Strategy 3.1: Explore tools to help residents age in place

Resources:

- South Shore Elder Services Information on Cohasset Cares: <https://sselder.org/cohasset-cares/>

- Cohasset Elder Affairs: <https://www.cohassetma.org/169/Elder-Affairs>
- Home Modification Loan Program: <https://www.mass.gov/home-modification-loan-program-hmlp>
- VA Home Loans: https://www.benefits.va.gov/homeloans/contact_rlc_info.asp
- Weatherization Assistance Program: <https://www.mass.gov/service-details/weatherization-assistance-program-wap>
- Home Improvement Loan Program: https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/home_improvement_loans
- Septic System Repair Loans: https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/septic_repair_loans

3. Fully utilize the CPA funds earmarked for affordable housing by disbursing those funds to the Affordable Housing Trust Fund.

The CPA enables Massachusetts municipalities to generate funds for the acquisition, creation, preservation, and support of affordable housing (as well as open space, recreation, and historic preservation) through a local property tax (1.5% in Cohasset) and a partial state match. At least 10% of CPA funds must be used for affordable housing. Funds could be used to acquire land, to provide predevelopment or gap financing for affordable housing developers, or to encourage additional affordable housing in market-rate development beyond that required by inclusionary zoning.

With Cohasset's Affordable Housing Trust Fund is newly empaneled and activated, Cohasset's Community Preservation Committee (CPC) voted in September to transfer the required affordable housing portion of previous years' CPA funds from the CPC Affordable Housing account to the trust fund, which will establish a base level of resources for the Housing Trust to begin its work. Dispersing those funds to the Housing Trust separates them from the general municipal budget and ensures that they are readily accessible and can be efficiently utilized to facilitate time-sensitive real estate opportunities for affordable housing. Use of funds in the Affordable Housing Trust Fund is governed by Section 55C of Massachusetts General Law Chapter 44.

In future years, a minimum of 10% of CPA funds should be annually disbursed to the fund. The regular annual allocation of required funds will enable the Trust to more accurately plan and budget for future and ongoing programs and priorities, as well as nimbly respond to affordable housing opportunities as they arise. As the Housing Trust becomes more active and pursues additional projects, additional funds beyond the required 10% may be considered.

Action Plan:

- Disperse 10% of CPA funds to the Affordable Housing Trust as a standing budget line item of the CPC.

Related Committee Goals: Affordable Housing, Senior Housing, Veterans' Housing

Related Master Plan Goals and Strategies:

Goal 2: Increase the supply of deed-restricted affordable housing qualified for the state Subsidized Housing Inventory

Strategy 2.1: Utilize CPA funds to support new affordable housing projects

Strategy 2.3: Continue to seek partnerships with nonprofit developers and Community Development Corporations

Strategy 2.4: Provide municipal support to the prospective affordable housing developments

Resources:

- About the Community Preservation Act: <http://www.communitypreservation.org/>
- Cohasset Community Preservation Committee: <http://cohassetma.org/297/Community-Preservation-Committee>
- Municipal Affordable Housing Trust – Operations Manual: https://www.mhp.net/writable/resources/documents/MAHT-Ops-Manual_final.pdf
- Affordable Housing Trust Fund: <https://www.mass.gov/service-details/affordable-housing-trust-fund-ahtf>

4. Apply for state funding for planning and capital projects to implement HPP priority strategies.

There are many state resources available to assist communities that are actively seeking to plan for and produce housing. The town should seek to access these resources, specifically by applying for MassHousing's Planning for Housing Production Program to access technical assistance with implementation of certain HPP strategies, and reapplying for Housing Choice designation and capital grant if eligible.

MassHousing's Planning for Housing Production Program provides communities with technical assistance grants of up to \$100,000 to implement their housing production goals and create new mixed-income housing, with a required 10% local match. Eligible grant activities include drafting new zoning to spur new housing growth (including Chapter 40A, Chapter 40R, or a friendly Chapter 40B proposal), planning for public infrastructure improvements needed to support housing growth, capacity-building in planning and community development, and public education and data analysis. Several of the priority HPP strategies could be advanced through this program, including studying areas where denser housing types may be appropriate and drafting zoning (Strategy 5); studying and drafting 40R zoning for starter home/cottage development (Strategy 6); and planning for land use and increased housing capacity along northern Route 3A in light of potential increased sewer capacity (Strategy 7). In addition to the actual planning process, program funds can also be used for public engagement in support of rezoning activities or housing development opportunities.

Preference for grants is given to municipalities that can document market demand for new mixed-income housing development and a vision for meeting that need, as well as those aiming to achieve, maintain, or exceed the 10% state affordability goal under Chapter 40B. This HPP can serve as documentation of Cohasset's housing needs and goals.

In addition to the planning grant available through Planning for Housing Production, capital funds are available through the Commonwealth's Housing Choice Initiative, which includes incentives and

rewards for municipalities committed to sustainable housing growth in their communities. Cohasset was named a Housing Choice Community by the state in 2018, the benefits of which include exclusive access to up to \$250,000 through a grant program for capital projects, and receive bonus points on applications to certain Commonwealth grant programs. The Town applied for capital funding in 2018 for sidewalk improvements along Route 3A and in 2019 to support relocating water and sewer infrastructure on a potential development site, but did not receive funding in either year.

Cohasset's two-year Housing Choice designation is set to expire in 2020. The town should work towards maintaining its eligibility. To be eligible, municipalities must have a Community Compact agreement with the state, which Cohasset entered into in 2017, and cannot have an active moratorium on housing development. There are two paths to eligibility:

- High Production: An increase in housing stock of at least 5%, or 500 units, over the last 5 years
- Production + Planning: An increase in housing stock of at least 3%, or 300 units, over the last 5 years, and implementation of 5 of 11 identified designated best practices

In 2020 Cohasset will not meet the High Production Path, but may be eligible for the Production and Planning path. The Town has already met two of the best practices by designating local resources to affordable housing through CPA and its Affordable Housing Trust Fund, and having 10% of its housing stock on the SHI; a third best practice, showing a pattern of approving cluster developments, may also qualify. Cohasset would need to adopt two more best practices to be eligible; strategies included in this HPP that qualify are enacting a 40R Smart Growth or Starter Homes district and having a certified Housing Production Plan. While these strategies will likely not be implemented in time for the next Housing Choice designation period in 2020, the Town can continue to work towards designation in ensuing rounds.

In addition to adopting two housing best practices, Cohasset would need to meet the programs' 3% housing production target over a 5-year period. Based on Cohasset's current housing stock of 3,311 units, this would mean 99 units in 5 years, or 20 units per year. This is slightly higher than Cohasset's recent growth, which from 2014-2017 averaged 17 units per year. To be eligible for application in the future, Cohasset should increase this level of production by several units per year so that in the future, when best practices are achieved, it will also have attained the 3% production benchmark.

Action plan:

- Identify an HPP strategy requiring technical assistance to implement and that meets the requirements of the Planning for Housing Production program and work with MassHousing to apply for the program. If awarded the grant, select a technical assistance provider from the approved MassHousing list and draft a scope of work to begin implementation of the identified strategy.
- Pursue priority HPP strategies that are identified as Housing Choice best practices.
- Increase the number of housing units produced by several units per year (a total of 99 units per year) to achieve the Housing Choice benchmark of 3% increase over five years.
- If awarded Housing Choice designation, apply for a Housing Choice capital grant to fund local capital projects that will support new affordable housing development.

Related Committee Goals: Affordable Housing, Senior Housing, Veterans' Housing

Related Master Plan Goals and Strategies:

Goal 1: Diversify Cohasset's housing stock and promote increased options for households of varying sizes, incomes, tenures, and ages

Strategy 1.1: Consider amending the Zoning Bylaw to allow context-appropriate increases in density in key areas of town, such as along Route 3A, near the train station, in the harbor area, or near the village center

Strategy 1.2: Identify areas to use zoning or other incentives to encourage "missing middle" typologies – buildings that fall between single-family houses and small-scale multifamily buildings

Resources:

- About the Planning for Housing Production grant program: https://www.masshousing.com/portal/server.pt/community/planning_programs/207/planning_for_housing_production
- Housing Choice Designation Application Guide: <https://www.mass.gov/service-details/housing-choice-designation-application-guide>
- Housing Choice Grant Program: <https://www.mass.gov/how-to/apply-for-housing-choice-grant-program>

5. Study areas where denser, more naturally-affordable housing types may be appropriate with a special permit.

As identified in the Housing Needs Assessment, the majority of Cohasset's housing is large, detached, single-family ownership housing. Opportunities for smaller housing options are rare, even though these smaller housing types are often more naturally affordable for moderate- and middle-income households, and many would be consistent with Cohasset's small-town character. Because of their smaller size and natural affordability, many of these housing types appeal to young professionals and young families as well as seniors and empty nesters. Both of these groups often struggle to afford large detached single-family homes, and may not need or want to maintain a home and yard of that scale.

Depending on location, these housing types might include courtyard or "garden" apartments, bungalows, townhouses, two- or three-unit buildings, or in certain areas mixed-use development with multifamily apartments above retail or office. Cohasset is currently participating in a Housing Options study in partnership with MAPC and four other South Shore municipalities (Duxbury, Hingham, Norwell, and Scituate) to consider smaller housing types (townhouses, small-scale mixed use, and cohousing) that would provide increased housing options while remaining consistent with the South Shore's character. This builds on a previous phase of the study conducted in partnership with five towns in the SWAP/TRIC subregions (Foxborough, Medfield, Medway, Sherborn, and Stoughton), which also includes additional housing types (cottage housing, detached accessory dwelling units, and tiny houses) that would be relevant for Cohasset.

Most of the housing types mentioned above would not be permitted in most areas of town; none are permitted by right anywhere in town. Cohasset should use the materials developed as part of these studies to engage residents in a discussion about locations in town where these housing types might be appropriate. Each of these types may be appropriate in certain areas of town, if not necessarily throughout an entire district.

Action plan:

- Continue to engage with the Housing Options study currently underway in partnership with several other South Shore municipalities.
- Use the materials developed as part of these studies to engage with residents to identify specific areas of town where these housing types might be appropriate, and to understand and address community concerns surrounding these housing types.
- In partnership with a technical assistance consultant, conduct a suitability analysis to identify districts where duplexes should be allowed
- Seek technical assistance (see Strategy 4) to craft specific zoning changes to enable housing types that are identified as contextually-appropriate in specific locations, including mechanisms such as design guidelines that would ensure the housing compliments Cohasset's character.

Related Committee Goals: Workforce Housing, Affordable Housing

Related Master Plan Goals and Strategies:

Goal 1: Diversify Cohasset's housing stock and promote increased options for households of varying sizes, incomes, tenures, and ages

Strategy 1.1: Consider amending the Zoning Bylaw to allow context-appropriate increases in density in key areas of town, such as along Route 3A, near the train station, in the harbor area, or near the village center

Strategy 1.2: Identify areas to use zoning or other incentives to encourage "missing middle" typologies – buildings that fall between single-family houses and small-scale multifamily buildings

Resources:

- Presentation from the first phase of the Living Little study for SWAP/TRIC towns: <http://www.mapc.org/wp-content/uploads/2018/05/Living-Little-NSPC.pdf>
- The State of Zoning for Multi-Family Housing in Greater Boston Report: <https://ma-smartgrowth.org/resources/resourcesreports-books/>

6. Ensure that the town is equipped to encourage cottage-style housing by reviewing the dimensional and use requirements of the current cluster bylaw and studying locations where a 40R Starter Home district may work.

Cottage-style housing typically consists of smaller single-family housing that maximizes opportunity for community through shared open spaces. Like the housing types noted in the previous strategy, it often more naturally affordable and is also ideal for young families, empty nesters, and seniors who wish to downsize while remaining in town. Cohasset residents have been consistently interested in the opportunities that cottage housing presents. Cohasset already has a cluster bylaw, which enables housing to be clustered together in exchange for preserving open space; however, to date it has been primarily used to construct larger homes. The Town should review dimensional and use requirements of cluster bylaw to ensure that it enables smaller-scale cottage developments, and consider allowing additional units in exchange for smaller or more affordable units.

To further enable cottage-style development, the town should study areas in town that are eligible for a Smart Growth Zoning Overlay District or Starter Home Zoning Overlay District under Chapter 40R. Chapter 40R zoning allows communities to create denser residential or mixed-use Smart Growth districts that include a percentage of Affordable Housing units in exchange for considerable financial incentives from the State.

- Chapter 40R Smart Growth Zoning Overlay Districts allow municipalities to establish special zoning overlay districts that require densities of 8 units/acre for single-family homes, 12 units/acre for townhouses, and 20 units/acre for condominiums and apartments as of right. The zoning requires that 20% of the district be deed-restricted Affordable units, and gives preference to mixed-use development. The location of these districts in Smart Growth areas helps guide development to appropriate locations, such as those near transit stations, existing town centers, commercial districts, and other areas of concentrated development, while preserving open space in other parts of the community.
- Chapter 40R Starter Home Zoning Overlay Districts are designed for more rural communities, with a lower minimum required density of 4 units per acre. Starter Home Overlay Districts have different locational requirements and may also incorporate moderate-income affordability as well as low-income affordability.

Municipalities that adopt 40R SGOD can receive \$10,000 to \$600,000 in State funding, as well as \$3,000 for every new home created in the district. Communities can also receive state assistance with writing 40R zoning and adopting design standards. Additional funding is also available through Chapter 40S, which covers the cost of educating any school-age children that move into 40R districts.

Cohasset could consider either type of 40R district depending on specific site location. Eligible Cohasset locations include areas within 0.5 or 1 mile of the commuter rail station (for a Smart Growth district or Starter Home District, respectively); other areas along Route 3A or in proximity to certain amenities such as schools, the library, or business areas may also be eligible.

Action plan:

- Engage a consultant to conduct an analysis to determine specific areas in town that would be eligible for 40R zoning. This should take into consideration the suitability analysis in the previous section of this plan.
- Specifically, determine whether the two larger parcels recommended in the previous section as potential development sites, 274-280 Beechwood Street and Rear Sohier Street, are eligible locations for 40R zoning. If so, they might serve as potential anchors for a 40R zoning district. The Town may have the capacity to conduct this initial analysis internally.
- Seek resources for technical assistance to: identify the location and boundaries of the district based on a market analysis, conduct a public process as required by the State to inform zoning attributes, determine appropriate density and other zoning features, draft a Chapter 40R bylaw, and conduct community engagement to build support.

Related Committee Goals: Workforce Housing, Affordable Housing

Related Master Plan Goals and Strategies:

Goal 1: Diversify Cohasset's housing stock and promote increased options for households of varying sizes, incomes, tenures, and ages

Strategy 1.1: Consider amending the Zoning Bylaw to allow context-appropriate increases in density in key areas of town, such as along Route 3A, near the train station, in the harbor area, or near the village center

Strategy 1.2: Identify areas to use zoning or other incentives to encourage "missing middle" typologies – buildings that fall between single-family houses and small-scale multifamily buildings

Strategy 3.2: Promote age-friendly development that is sized for smaller households

Resources:

- M.G.L. Chapter 40R: <https://www.mass.gov/service-details/chapter-40r>
- Smart Growth Toolkit – Chapter 40R: http://www.mass.gov/envir/smart_growth_toolkit/bylaws/40R-Bylaw.pdf
- The Use of Chapter 40R in Massachusetts: https://www.chapa.org/sites/default/files/TheUseofCh40R_2018.pdf
- MRSC – Cottage Housing example by-laws - <http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects-Plan-Elements/Cottage-Housing.aspx>

7. Study the potential impact of regional sewer on land use in the northern part of Route 3A, and amend zoning as needed to align with goals.

In collaboration with the towns of Hull and Scituate, Cohasset is currently undertaking feasibility study for the potential construction of a new sewer line along Route 3A. The sewer line would take advantage of excess capacity or wastewater treatment plants in the area. In addition to supporting existing business along 3A that have struggled with septic issues, regional sewer may create an opportunity for mixed-use development that would otherwise have been infeasible due to infrastructure constraints. Residential housing above retail is another housing type that can be more naturally affordable due to the smaller size of the housing units; the location near retail amenities and commercial services can be equally attractive to young professionals seeking housing in more active areas, and seniors who benefit from the reduced need to drive to amenities further afield. In the northern part of Route 3A, proximity to the train station is an added benefit.

To supplement the ongoing regional infrastructure study, the Town should conduct a land use study to understand how development potential would change with increased sewer capacity. Based on the conclusions of this study, the town should review the existing Highway Business District with consideration for additional mixed use/residential housing potential along the northern portion of Route 3A. Currently various retail and office uses are permitted here by right; multifamily housing is a special permit use. The requirements of the Technology Business District, which would also be impacted by increased sewer capacity along Route 3A, should also be considered.

Action plan:

- Seek resources for technical assistance to conduct a land use study of the northern portion of Route 3A in light of the potential for regional sewer in this area. Analyze the consistency of the two zoning districts located in this area with potential residential and mixed-use development, and make recommendations to clarify mixed use requirements and, depending on the results of the land use study, encourage mixed-use development that is consistent with the results of the study.

Related Committee Goals: Workforce Housing, Affordable Housing

Related Master Plan Goals and Strategies:

Strategy 1.1: Consider amending the Zoning Bylaw to allow context-appropriate increases in density in key areas of town, such as along Route 3A, near the train station, in the harbor area, or near the village center

Strategy 3.2: Promote age-friendly development that is sized for smaller households

Land Use Strategy 1.1: Complete study of Cohasset residential land use patterns

Land Use Strategy 4.2: Complete study of commercial build-out analysis including impact of potential regional sewer on economic development along Rt. 3A

ADDITIONAL STRATEGIES

In addition to the top priority strategies discussed above, this HPP includes other strategies that Cohasset should keep in its toolbox in the next five years and beyond. Although these strategies are lower priority than those discussed above, this does not mean that these strategies are not important; rather this acknowledges a small town such as Cohasset does not have infinite capacity, and is intended to focus implementation efforts. The Town can and should revisit these additional strategies in the future as it accomplishes implementation of its priority strategies.

- **Maintain safe harbor under Chapter 40B.**

Many of the priority strategies already support the creation of additional units eligible for inclusion on the state's Subsidized Housing Inventory, and the Town is actively working to ensure that it stays above the state's 10% affordability threshold. Beyond maintaining safe harbor under 40B, increasing the amount of deed-restricted affordable housing is a critical piece of addressing the need of Cohasset residents experiencing housing insecurity and ensuring economic diversity in town.

- **Coordinate and support HPP implementation.**

The Affordable Housing Committee, in association with the Town Planning Department, will be responsible for spurring and tracking progress on implementation of plan strategies. The committee should develop an annual work plan and meet regularly to discuss progress towards implementation and what kind of coordination is needed between various Town departments and the community.

- **Identify veteran-specific funding sources for affordable housing.**

Seek partnerships with veterans' groups so that affordable housing can be paired with supportive services for veterans.

- **Promote workforce housing to developers seeking to build housing in Cohasset.**

MassHousing's Workforce Housing Initiative supports the creation of rental housing that is affordable for households whose incomes are too high for subsidized housing but are priced out of market rents. Program funds can be used by both for-profit and nonprofit developers.

- **Incentivize age-friendly development that is sized for smaller households.**

Study the potential reactivation of Cohasset's Senior Multi-unit Residence Overlay district as a tool to encourage age-friendly housing. This should include an assessment of any updates the bylaw might need to accomplish the Town's goals, and consideration of expanding the bylaw to include age-friendly housing development that is not necessarily age-restricted.

- **Expand the inclusionary zoning bylaw to cover assisted living projects.**

This will ensure that any potential future assisted living projects also include a certain percentage of affordable units.

- **Develop a plan to outreach and engage with residents to promote a greater understanding of housing need and goals.**
Continue the ongoing discussion of affordable housing to increase awareness of housing needs, and proactively build support for potential changes that will be considered at Town Meeting.
- **Promote first time homebuyer programs available through the state.**
Massachusetts offers several programs for first-time homebuyers, which can include below-market mortgages and financial assistance for eligible households. Programs like these can reduce barriers to homeownership for moderate-income households.
- **Study the potential of underutilized municipal-owned land for affordable housing.**
Town-owned land, which can be made available for affordable housing development at a below-market land cost, can be leveraged to lower the barriers to affordable housing development.
- **Allocate additional CPA funds beyond the 10% required for affordable housing as need arises.**
As potential affordable housing projects move forward, allocate additional CPA funds beyond the required 10% to support these projects through predevelopment. This would be based on recommendations by the Affordable Housing Steering Committee, the Affordable Housing Trust Fund, and the Community Preservation Committee, and would be approved at Town Meeting.
- **Monitor existing affordable units for continued affordability and SHI eligibility.**
The Town has some affordable housing units, like those at the Pratt Library, that are currently not eligible for the state Subsidized Housing Inventory because they do not meet the state's deed restriction requirements. When these units turn over, investigate the possibility of amending the deed restrictions so that these units can be counted on the state inventory.
- **Review the TOD bylaw to ensure that it is accomplishing housing goals.**
Study the possibility of adding an additional layer of affordability in exchange for greater density within the existing TOD overlay district. Consider expanding the boundaries of the TOD overlay, with consideration for the location of adjacent wetlands that would preclude housing development.
- **Study lot size requirements.**
In many towns, lot size and frontage requirements are not consistent with historic development patterns. The Town should study how its requirements align with historic development, and consider amending lot size and frontage requirements in certain districts depending on the outcomes of the study.
- **Review the zoning bylaw for compliance with the Fair Housing Act.**
The review should include the existing limits on family-sized housing in the Transit-Oriented Development (TOD) and cluster housing overlay districts.

Implementation Plan

The following table specifies which Town entity would be appropriate to take the lead in advancing a given strategy, which would provide support for implementation, and the time frame in which it could be moved forward.

Table 8, Priority Strategy Implementation Plan

PRIORITY STRATEGIES		RESPONSIBLE ENTITIES		TIME FRAME
		LEAD	SUPPORT	
1	Nonprofit partnerships Continue to seek and maintain partnerships with nonprofit developers, and leverage Town assets to support these developers in the creation of affordable housing.	Board of Selectmen	AHSC AHTF Planning Department Planning Board Board of Selectmen	1 year
2	Aging at Home Help residents age in their homes by promoting and expanding the Cohasset Cares program to help seniors with maintenance and accessibility, and promoting similar state programs.	Elder Affairs	AHSC Fire Department Public Health Nurse Administration (web support)	Ongoing
3	Community Preservation Act Funds Fully utilize the CPA funds earmarked for affordable housing by disbursing those funds to the Affordable Housing Trust Fund.	Community Preservation Committee	AHSC AHTF Housing Authority Planning Board Board of Selectmen	Ongoing
4	State Resources Apply for state funding for planning and capital projects to implement HPP priority strategies.	Planning Department	AHSC Planning Board Board of Selectmen	1-3 years
5	Denser Housing Types Study areas where denser, more naturally-affordable housing types may be appropriate with a special permit.	Planning Department	AHSC Planning Board Historical Commission Board of Selectmen	3-5 years
6	Cottage-Style Housing Ensure that the town is equipped to encourage cottage-style housing by reviewing the dimensional and use requirements of the current cluster bylaw and studying locations where a 40R Starter Home district may work.	Planning Department	AHSC Planning Board Historical Commission Board of Selectmen	3-5 years
7	Mixed Uses on Route 3A Study the potential impact of regional sewer on land use in the northern part of Route 3A, and amend zoning as needed to align with goals.	Planning Department	AHSC Planning Board Conservation Commission Water Commission Sewer Commission Board of Selectmen	1-3 years

APPENDICES

Quantitative Methodology to Identify Development Opportunities

The six main criteria selected for parcel identification were chosen to guide development towards locations near transit with high walkability and access to employment opportunities, while protecting environmentally critical areas and watersheds and avoiding sites with hazardous material. A weight was given to each main criteria to determine parcel eligibility. Indicators under each main criteria were also assigned a weight.

Figure 32, Cohasset Development Opportunities Analysis

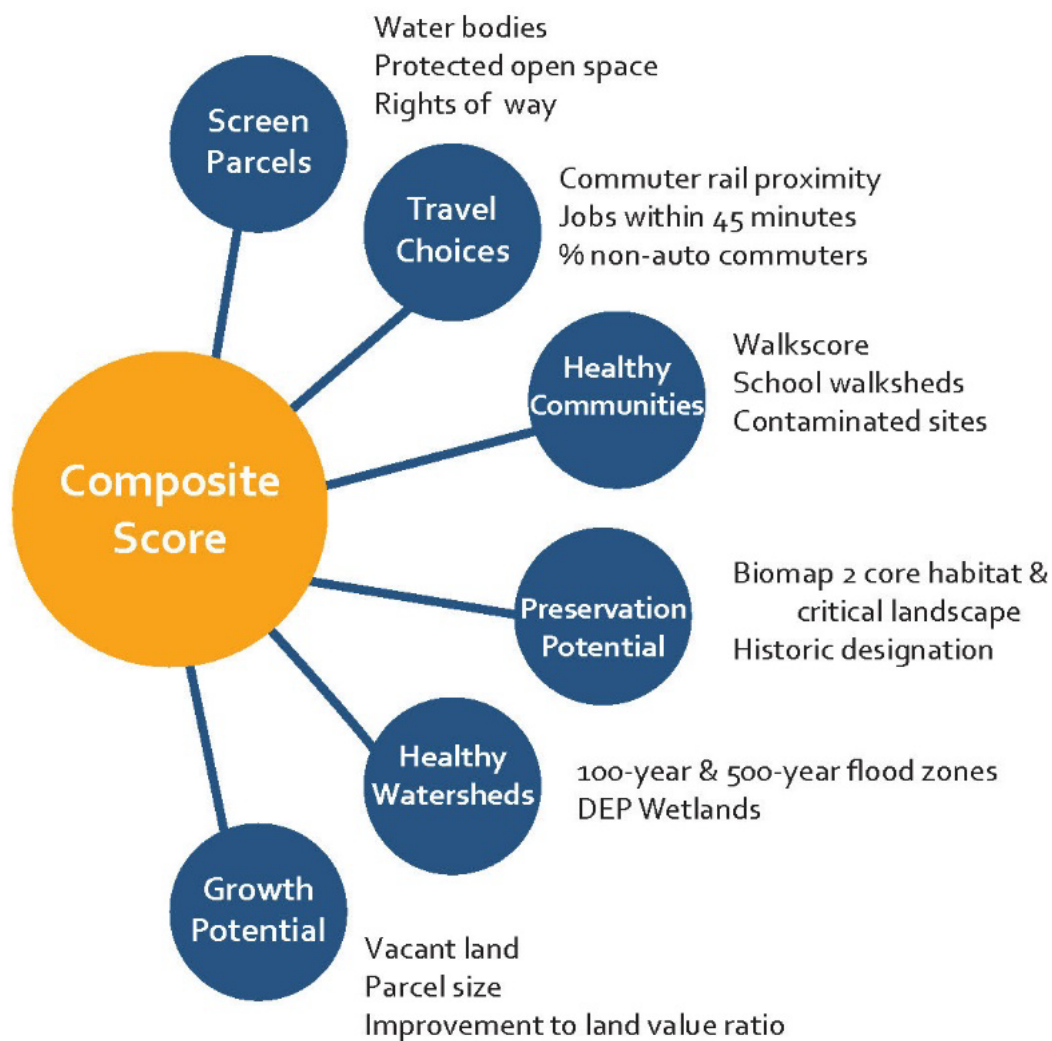
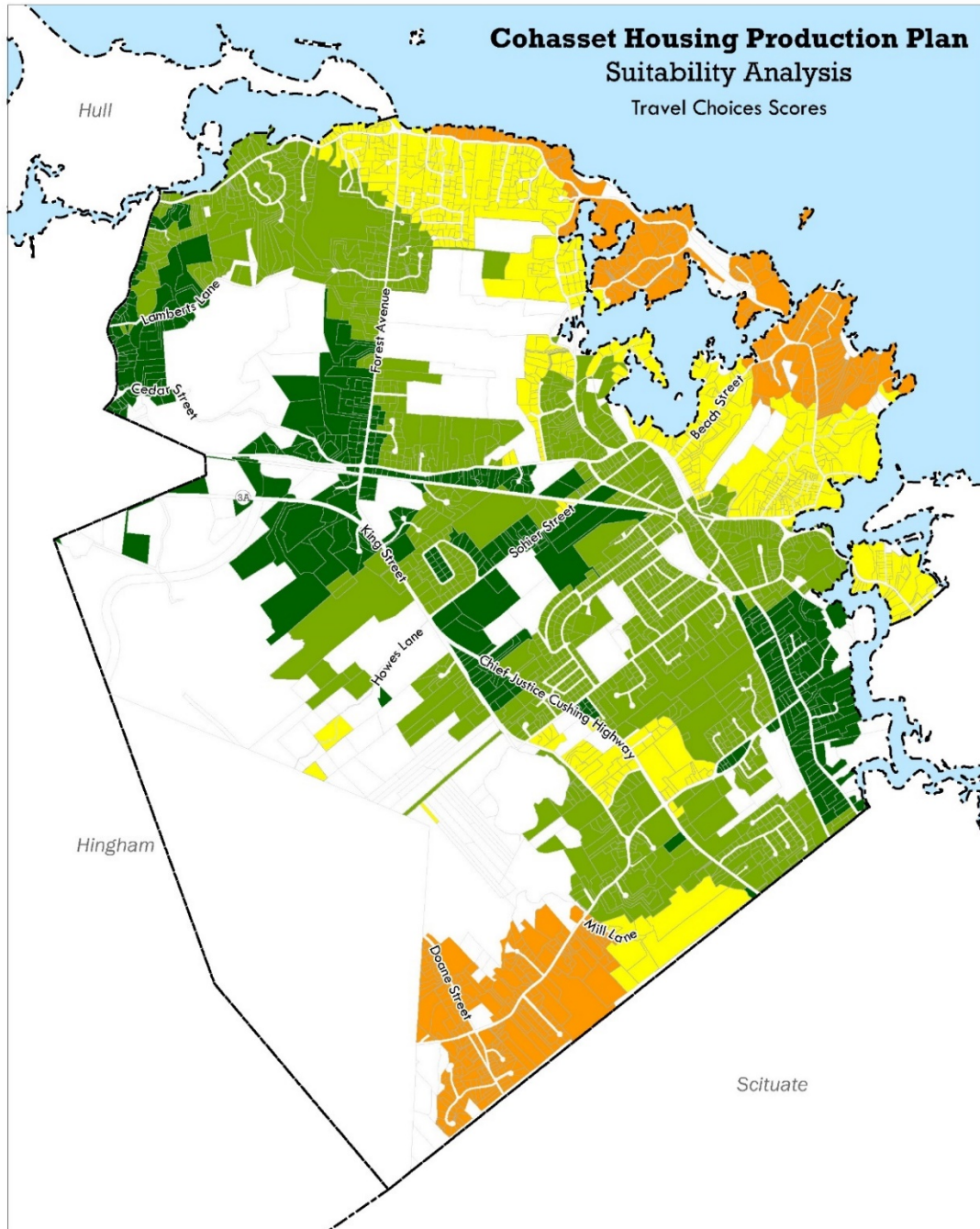


Table 9, Development Opportunities Criteria and Indicators Weight

Criteria and Indicators	Weight	Description
Screened Parcels	Excluded	Parcels removed from consideration in the analysis
Bodies of Water	Excluded	Rivers and ponds
Permanently Protected Open Space	Excluded	Federal, State, and local protected areas
Rights of Way and Railroad Rights of Way	Excluded	State and town vehicle roads and railroad tracks
All Open Space	Excluded	Additional open spaces not formally protected but identified by the Town as significant
Cemeteries	Excluded	
Cohasset Public Schools	Excluded	
Travel Choices	9	Prioritizes ability to commute using modes other than private car
Commuter Train	9	Proximity to closest commuter rail station
Jobs within 45 minutes	7	Based on the EPA Smart Location Database, which is a nationwide geographic data resource for measuring location efficiency
Workers within 45 min.	4	
% Non-Auto Commuters	4	
Healthy Communities	8	Prioritizes walkability and non-contaminated areas
WalkScore™	9	Measures walkability to amenities including schools, transit, and food options
School Walksheds	4	Probability of students being within walking distance to school
Chapter 21 E Sites	8	Contaminated or hazardous waste sites. 150-foot buffer used in this analysis
Activity and Use Limitations	8	Limits use based on identified site conditions and remaining contamination risk after site cleanup. 150-foot buffer used in this analysis
Preservation Potential	6	Prioritizes limiting encroachment on environmentally critical areas and sites of historic significance
Biomap 2 Core Habitat	8	Habitats for rare or uncommon species
BioMap 2 Critical Landscape	7	Landscape blocks, adjacent land to habitats
National Register of Historic Places Individual Property	8	
Locally designated historic property	5	
Healthy Watersheds	7	Prioritizes land not located flood zones or near wetlands
100 year flood zone	8	
500 year flood zone	6	
DEP Wetlands	7	100-foot buffer used in this analysis
Growth Potential	10	Prioritizes opportunity for development
Vacant Lands	5	Based on assessor's land use codes
Parcel Size	9	Prioritizes larger parcels
Improvement to Land Value Ratio	8	Measurement of development potential based on value of land and buildings; prioritizes parcels where the land is worth more than the building on it.

Figure 33, Travel Choices Criteria Map
(see Figure 30 for composite map)



Town Boundaries

Travel Choices Scores

Excluded Parcels

1 - 37

38 - 55

56 - 71

72 - 100

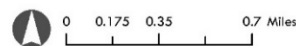
Screened Parcels: Rights of way, railroad rights of way, parcels containing schools, and any parcel containing 50% or more of water bodies, cemeteries, or open space were excluded from the analysis.

The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analyses.

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Data Sources: MAPC, MassGIS, MassDOT,

March 2019



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Figure 34, Healthy Communities Criteria Map
(see Figure 30 for composite map)

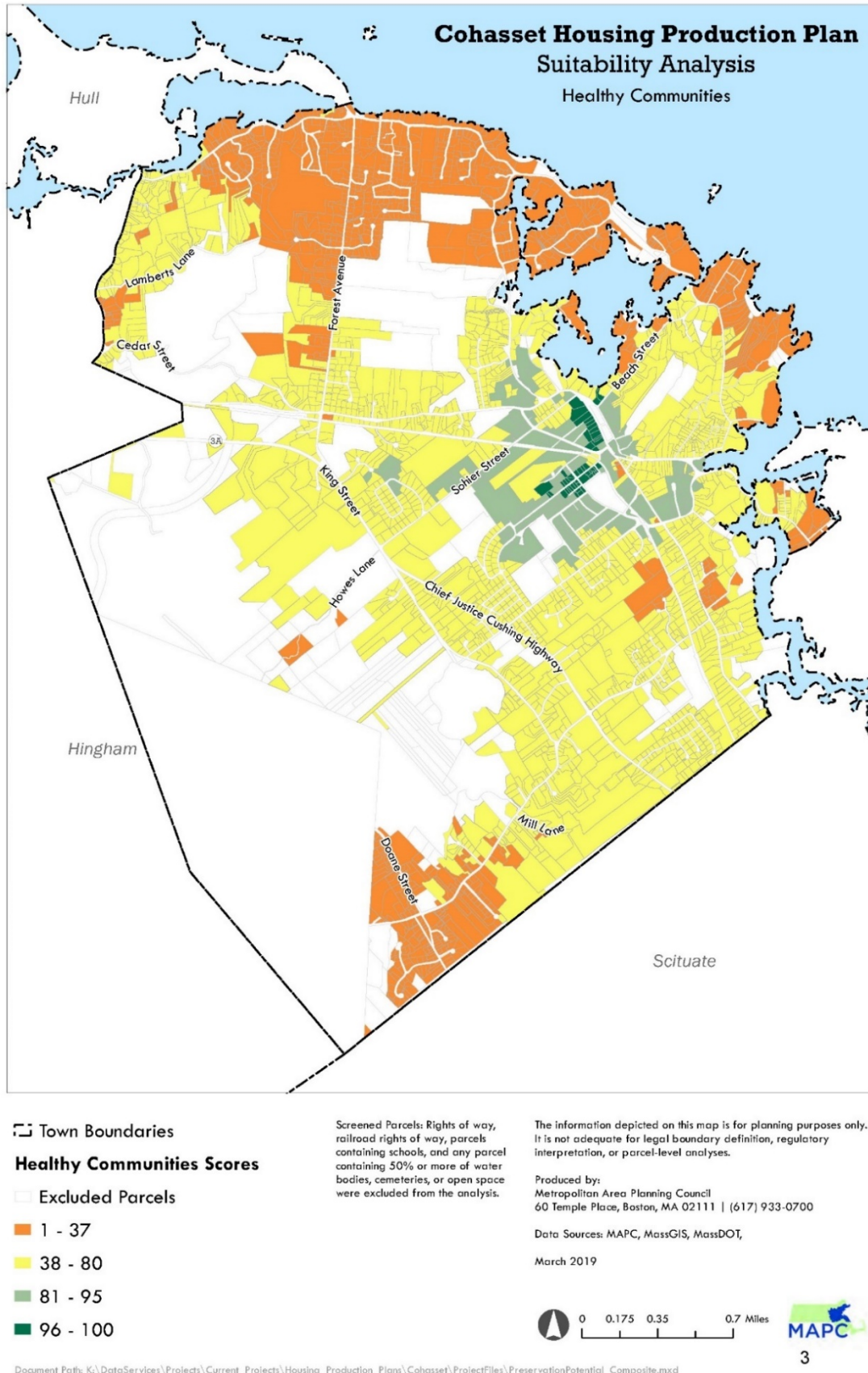
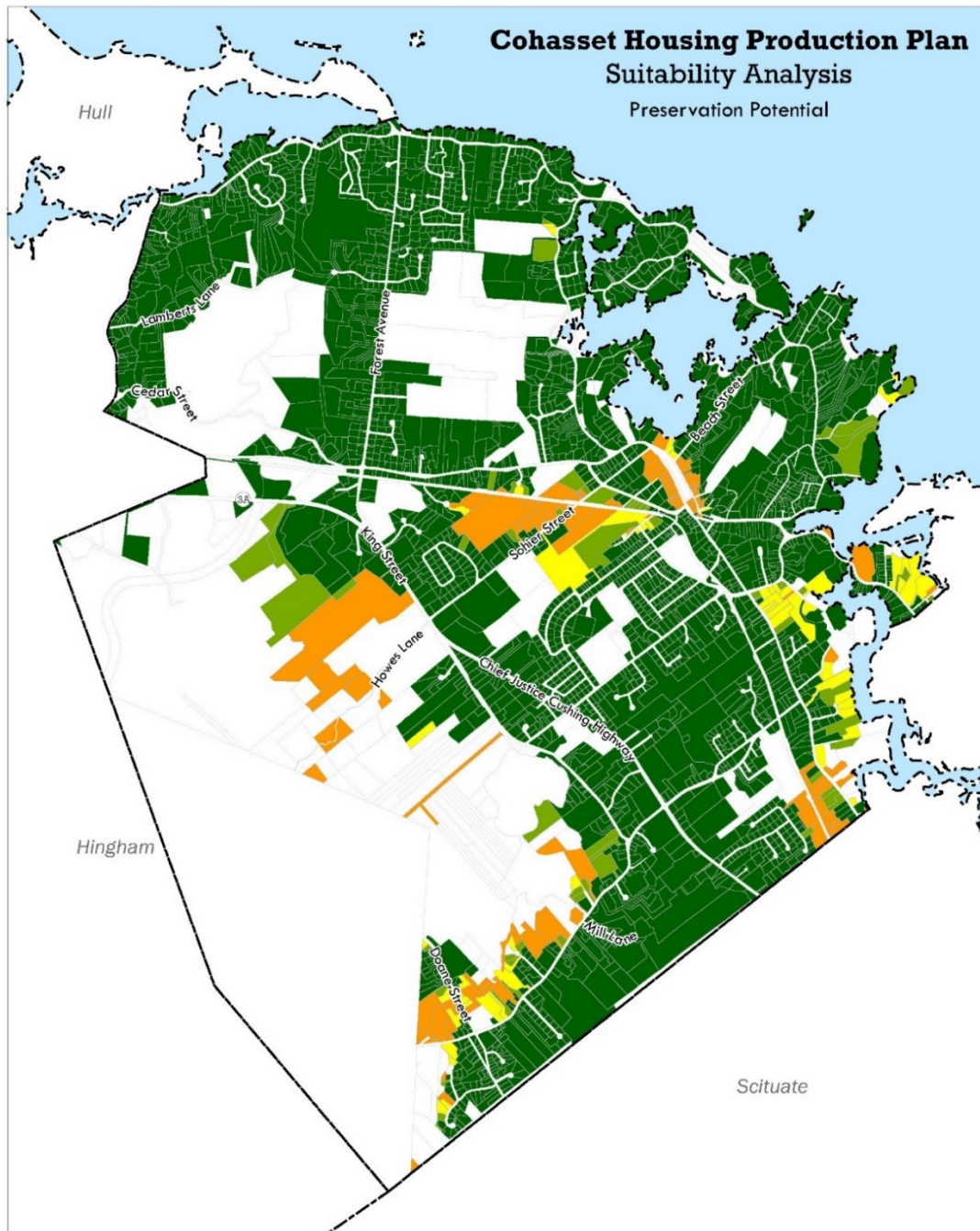


Figure 35, Preservation Potential Criteria Map
(see Figure 30 for composite map)



Town Boundaries

Preservation Potential Scores

Excluded Parcels

1 - 68

69 - 83

84 - 95

96 - 100

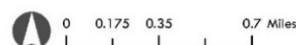
Screened Parcels: Rights of way, railroad rights of way, parcels containing schools, and any parcel containing 50% or more of water bodies, cemeteries, or open space were excluded from the analysis.

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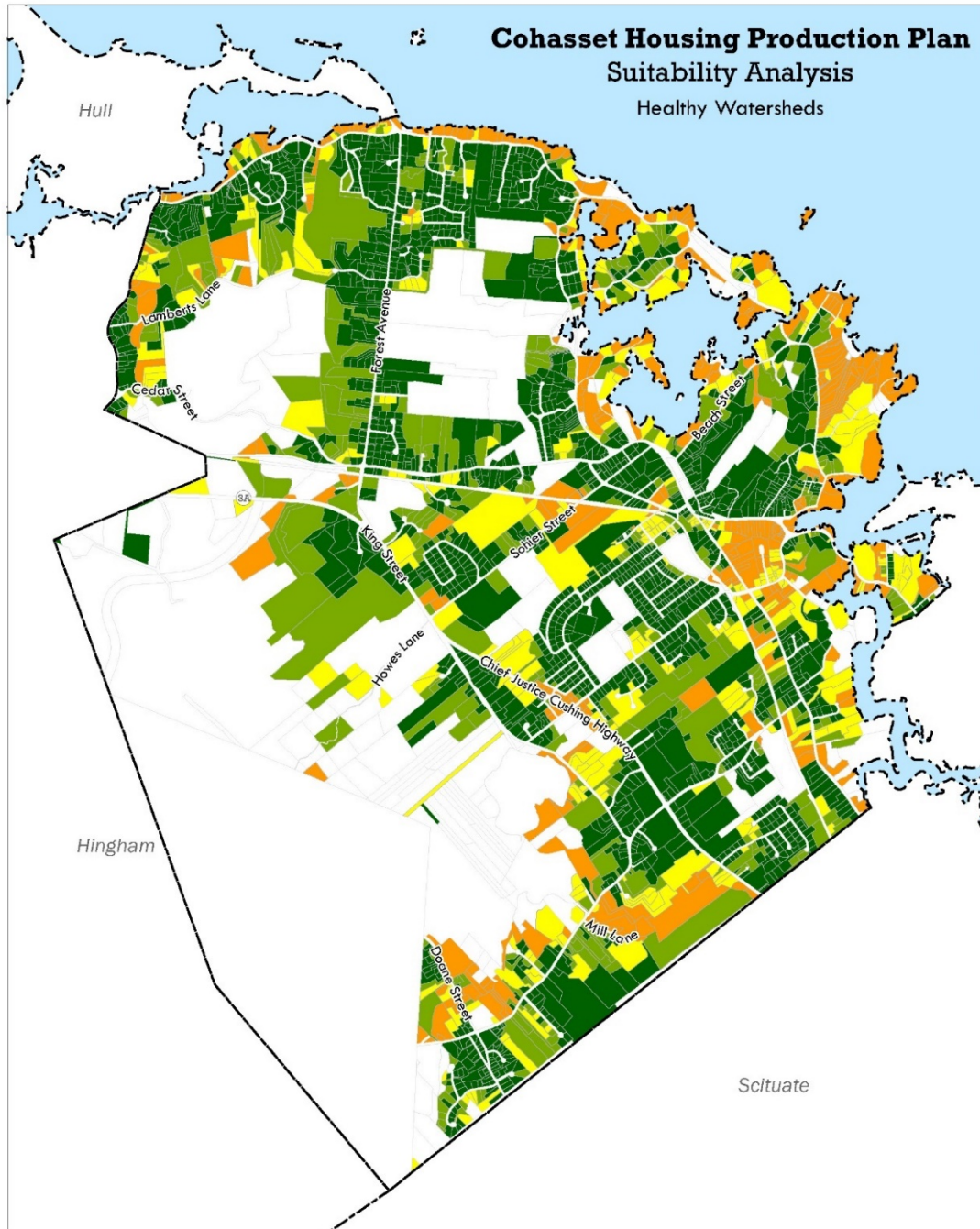
March 2019



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Figure 36, Healthy Watersheds Criteria Map
(see Figure 30 for composite map)



Town Boundaries

Healthy Watersheds Scores

Excluded Parcels

1 - 47

48 - 70

71 - 90

91 - 100

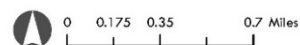
Screened Parcels: Rights of way, railroad rights of way, parcels containing schools, and any parcel containing 50% or more of water bodies, cemeteries, or open space were excluded from the analysis.

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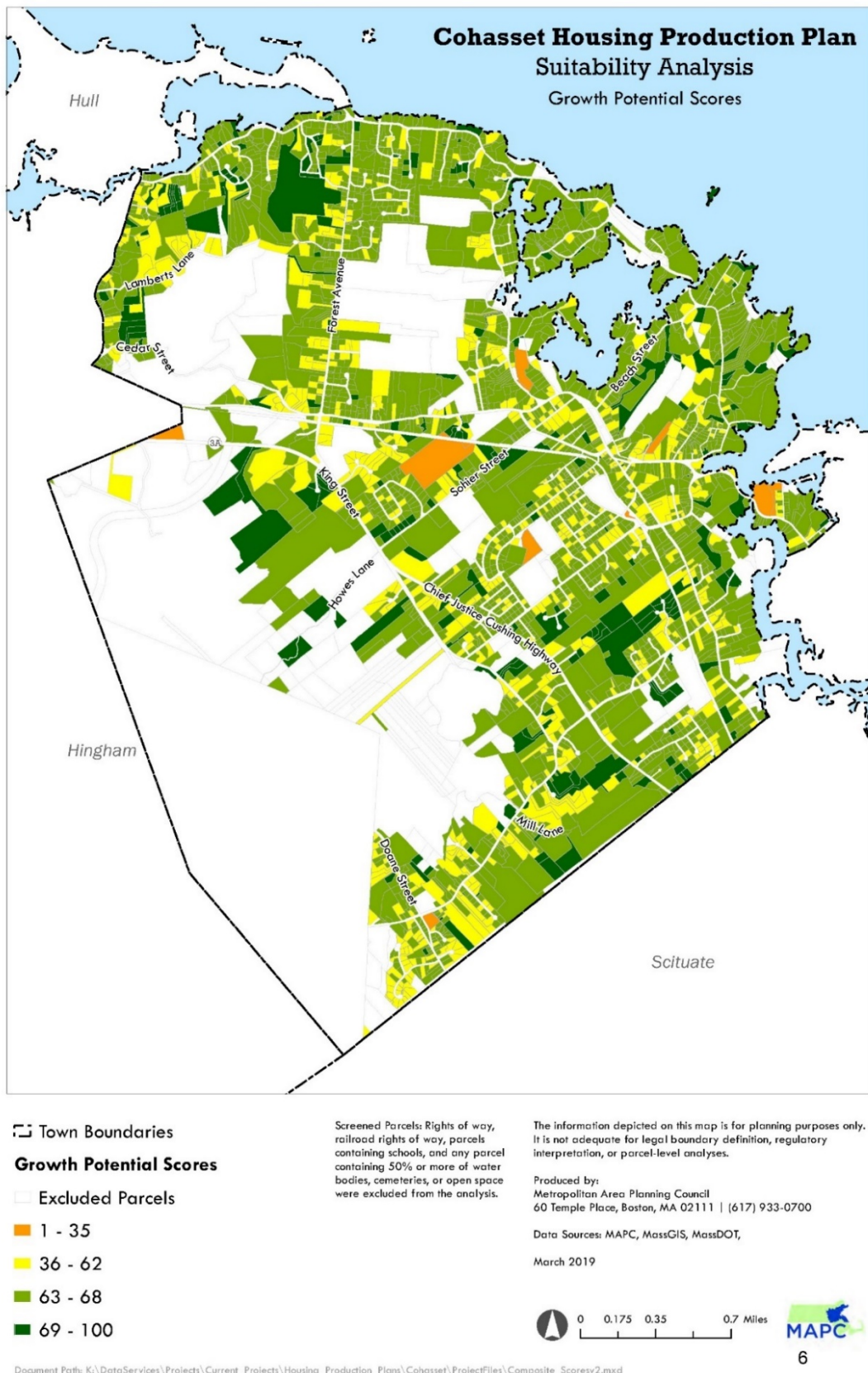
March 2019



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Figure 37, Growth Potential Criteria Map
(see Figure 30 for composite map)



Cohasset Subsidized Housing Inventory

Table 10, DHCD Chapter 40B Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY								
Cohasset								
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency	
787	n/a	60 Elm St	Rental	64	Perp	No	DHCD	
788	n/a	74-76 Elm St.	Rental	8	Perp	No	DHCD	
789	n/a	72 Elm St.	Rental	4	Perp	No	DHCD	
4247	DDS Group Homes	Confidential	Rental	9	N/A	No	DDS	
9290	Old Colony Square	132 Chief Justice Cushing Hwy	Rental	2	Perp	NO	DHCD	
9390	Avalon Bay Cohasset	155 King St	Rental	220	Perp	YES	DHCD	
Cohasset Totals				307	Census 2010 Year Round Housing Units		2,898	
					Percent Subsidized		10.59%	

11/21/2019

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

Cohasset
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DHCD Affirmative Fair Marketing 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, DHCD has prepared and published comprehensive guidelines, most recently revised in 2013, 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, such as METCO students.

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

State 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.

