

2018



TOWN OF DARTMOUTH HOUSING PRODUCTION PLAN

**SOUTHEASTERN REGIONAL PLANNING AND
ECONOMIC DEVELOPMENT DISTRICT (SRPEDD)**

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1. EXECUTIVE SUMMARY

Overview

The town of Dartmouth, incorporated in 1664, has remained, throughout most of its history, a rural agricultural community. In the early 19th century, however, the Town's character changed as wealthy city dwellers from New Bedford built or purchased permanent residences or vacation homes in the Town. Although Dartmouth is now primarily a suburban bedroom community, the Town came into the 20th century with significant portions of its historic character intact: there is still farming in Dartmouth and many non-town residents own vacation homes in Dartmouth. The construction of Southeastern Massachusetts University in the 1960s (now the University of Massachusetts-Dartmouth), accelerated the Town's growth in residential development.

Dartmouth's housing supply is an eclectic mix of dense villages, historic homes, apartments, and newer suburban construction. Dartmouth residents are proud of the fact that Dartmouth's past and present co-exist: the past in its farms, churches, villages, and scenic rural roads and the present in Route 6 commercial development, the Dartmouth Mall, and emerging industrial areas.

The 2007 Master Plan and 2012 Housing Production Plan identify key findings that have policy implications in meeting the housing needs of its residents:

- Over the past three decades, Dartmouth's population has grown at a significantly faster rate than the region, and this trend is projected to continue. This rapid growth rate was a key factor in influencing the need to develop a comprehensive housing plan.
- The number of elderly residents in Dartmouth is expected to increase dramatically over the next 20 years. As a result, there will be increased pressure to meet the demand for housing and services designed to accommodate this demographic.
- Single-family housing comprises the majority of the Town's housing inventory, which is a barrier to certain population groups seeking to enter the Dartmouth housing market or modify their housing choice.
- The Town has a very limited number of rental units and few of those are vacant. In addition, many renter households pay more than 30% of their income for rent. There is a critical need for additional affordable units. These units would cater to small households comprised of single persons, couples, and smaller households with children.

This update is being undertaken to identify current housing needs and to develop strategies that meet these needs for its residents.

Dartmouth has made recent progress toward their 10% affordability goal by undertaking action items in their expired Housing Production Plan. Implementation efforts have increased Dartmouth's Subsidized Housing Inventory (SHI) units from 941 units (7.99%) in 2012 to the current 971 units (8.25%). To continue this progress and fully meet the town's affordable housing needs, Dartmouth's future challenge will be to truly diversify its housing stock and to create affordable rental and ownership units for families and elderly residents.

This Housing Production Plan consists of two parts. First, a Housing Needs Assessment identifies the community's demographic profile, conducts an inventory of the housing characteristics, and also evaluates the housing needs of the town's residents. The second part of this report develops strategies by which the Town can meet the identified housing needs.

A. Housing Needs Assessment

Several key findings of the Housing Needs Assessment portion of this report influenced the establishment of the goals, as well as the creation of strategies, to effectively respond to specific unmet needs for affordable housing in Dartmouth such as:

- **Shifting Population**

The housing needs assessment results revealed that the town of Dartmouth is losing its younger adult and middle-age population while the population approaching retirement and the elderly population rose significantly. This indicates a trend in the loss of families with school-aged children and an increasing retirement community.

- **Diversity in Housing Types**

Given the changing demographics of the town (i.e., an increase in female-headed households, especially those with children under 18; an increase in non-family households and householders living alone), there is a need for more options in housing supply in the area in the immediate future as well as in the long term. Householders over 65 years, young adults living alone and young professional couples do not need large-sized, single-family housing and are more apt to consider smaller single-family structures or a townhouse or apartment housing unit.

- **Limited Supply of Rental Units**

Analysis showed that while 22% of housing units are rental units, there remains a shortage of these rental housing units. Only 181 units were listed for rent. Moreover, renters suffer housing cost burdens. Hence there is still a need for affordable rental units suitable for small households: singles, childless couples, and small households with children.

- **Limited Supply of Affordable Housing**

Dartmouth has made progress in providing affordable units; yet, a gap still exists between affordable units as mandated by the state's Chapter 40B Program, and the required number of units. As of January, 2018, Dartmouth needs 206 additional affordable housing units to meet the 10% requisite. It is interesting to note that approximately 36% of the households in town have low- to moderate-incomes but only 115 single-family units (1.1%) are affordable to these households earning 80% or less of the 2018 HUD median family income (\$52,160). This gap demonstrates a continued need for more affordable housing units.

- **High Housing Costs**

Many households are experiencing housing cost burdens, that is they are paying more than 30% of their income on housing, an indication that food, clothing and medical needs may not be being met for these households. The American Community Survey Five-Year Estimates (2012-2016) shows that 25% of households suffered housing cost burdens: 21% of homeowners and 42% of renters had housing cost burdens.

B. Housing Needs and Challenges

- **Housing Needs**

Based on the Housing Needs Assessment, there are key indicators that point to local needs for affordable housing.

- **Increase in the Elderly Population and those Living Alone**

Dartmouth's elderly population (65+ years) and the number of individuals living alone are rising. Dartmouth's predominance of single-family homes is a barrier to certain population groups such as seniors and singles; therefore, the town's housing strategy should explicitly provide for various types of housing other than single-family residential.

- **Decrease in the Number of Young Children**

The number of young children in Dartmouth (under 5 years) decreased 16.1% from 2000 to 2010 and 24% from 2010 to 2016, which maybe a result of the national trend of fewer births per household. However, the decrease in population under 5 years considered with the decrease in the 25 to 54-year-old-age cohort, may also indicate a loss of young families and may indicate a potential reduction in future school enrollments.

- **Lack of Rental Units**

The town has a limited number of rental housing units and only a few of these remain vacant. There are an estimated 2,533 renter-occupied units, approximately 42% of which were occupied by households experiencing household cost burdens. Since 2000, Dartmouth has added an estimated 512 rental units to the housing inventory.

- **Gaps in Affordability and Diversity in Housing**

The town of Dartmouth currently has 971 affordable units, which is insufficient to meet the housing needs of the elderly, families and renters who have earnings at or below the area's median family income. Additionally, young adults and young professionals who are starting their own families require particular housing types. These segments of the population deserve decent, safe and affordable housing, a need currently not being met in Dartmouth.

- **Housing Challenges**

The town of Dartmouth recognizes the need to identify areas within the community that would support a variety of housing choices to current residents while recognizing challenges that may impede the goals involved in these projects.

- **Land Costs**

Land and housing in Dartmouth are expensive because prices over the last twenty-five years have vastly outpaced inflation. There is limited amount of land given extensive preservation that stems from a desire to preserve Dartmouth's rural and historic character for future generations, large lot zoning, a desire for current and future Dartmouth residents to live in areas of the Town whose rural and/or architectural features have been preserved, and Dartmouth's excellent regional accessibility to Providence and Boston making it an ideal location for households priced out of markets located near the region's major metro areas.

- **Zoning**

The majority of developable land in Dartmouth is zoned single family residential with 80,000 square feet lot size minimum. Dartmouth's Zoning By-law, along with those of many other municipalities in Massachusetts, was adopted to control the use of land which had much impact on the patterns of housing development.

- **Transportation**

Dartmouth is an auto-dependent community; public transit service in Dartmouth is extremely limited. The Southeastern Regional Transit Authority provides service between Fall River and New Bedford via Route 6, Faunce Corner Road and the Bliss Corner neighborhood.

- **Infrastructure and Environmental Concerns**

Dartmouth has limited municipal water or sewer service in some parts of town, and developments must rely on septic systems. These septic systems must comply with Title V. However, there are concerns about the impact of septic systems on existing wetlands.

- **Available of Subsidy Funds**

Subsidized funding for affordable housing projects is available through MassHousing and the Department of Housing and Community Development to build and/or preserve affordable housing. Despite continued funding for affordable housing, there is still a strong need for additional affordable housing in Dartmouth, as many households are housing cost burdened.

- **Negative Community Perceptions**

There is a demonstrated need for more affordable housing options within the town to meet the needs of a growing elderly and young professional population. However, in a traditional suburban community like Dartmouth, affordable housing is unfortunately frequently perceived as being unattractive, dense developments which do not contribute to the overall image of the community. Consequently, the town of Dartmouth remains faced with the dilemma of how it should approach affordable housing initiatives.

C. Summary of Production Strategies

In order to meet the needs identified in the Housing Needs Assessment, Dartmouth will seek to promote the development of a more diverse housing stock and increase the town's affordable units. The town plans to achieve the goals described by:

- Designing strategies to preserve the Town's existing supply of affordable housing.
- Developing regulatory policies that will increase the supply of affordable housing in Dartmouth over time.
- Exploring production strategies that will add new units to the Town's housing inventory.

Table 1-1: Housing Production Strategies: Dartmouth, 2018-2023

Strategy	Responsible Party ¹	When?	How?	Which Goals?	Quantity of Affordable Units
Preservation Strategies					
Retain Expiring Affordable Units	HP, HA, SB	2018-2023	Outreach to non-profit housing developers	Goal 1	0
Continue the Housing Rehabilitation and Repair Program	CD	2018-2023	Outreach to low/moderate income households	Goal 1	0
Continue the Housing Assistance Purchase Program	CD, FD	2018-2023	Outreach to low/moderate income households	Goal 1	5
Regulatory Strategies					
Re-establish the Housing Partnership	SB	2018-2023	Outreach, SB action	Goals 1 & 2	0
Permit Apartments Above Retail in Business Districts via a Mixed Use Overlay District	PB, SB	2018-2023	Outreach, Planning, Town Meeting vote	Goals 1 & 2	10
Adopt Inclusionary or Incentive Zoning	PB, SB	2018-2023	Outreach, Planning, Town Meeting vote	Goals 1 & 2	25
Permit Mixed Use Development	PB, SB	2018-2023	Outreach, Planning, Town Meeting vote	Goals 1 & 2	10
Modify Regulations to Permit the Development of Underutilized Lots	PB, SB	2018-2023	Outreach, Planning, Town Meeting vote	Goals 1 & 2	5
Review of Zoning in Areas with Historic Small Lot Size Development	HP, PB	2018-2023	HP and PB research	Goals 1 & 2	0
Production Strategies					
Development of Housing on Town Owned Parcels	HP, SB	2018-2023	HP identify town owned parcels for housing	Goal 1	10
Investigate Opportunities for Adaptive Reuse	HP, SB, HA	2018-2023	HP identify underutilized structures for potential reuse	Goal 1	10
Review the Availability of Tax Title Property	HP, SB	2018-2023	HP research, SB action	Goal 1	10
Continue to Guide and Approve Appropriate Comprehensive Permits	HP, PB, SB, ZBA	2018-2023	Outreach to and collaboration with developers, ZBA action	Goal 1	288
Total Units by 2023					373

¹ HP= Housing Partnership, HA= Housing Authority, SB= Select Board, CD= Community Development, FD= Finance Director, PB= Planning Board, ZBA= Zoning Board of Appeals

2. INTRODUCTION

The town of Dartmouth, incorporated in 1664, has remained a rural agricultural community throughout most of its history. In the early 19th century, however, the Town's character changed as wealthy city dwellers from New Bedford built or purchased permanent residences or vacation homes in the Town. Although Dartmouth is now primarily a suburban bedroom community, the Town came into the 20th century with significant portions of its historic character intact: there is still farming in Dartmouth and many non-town residents own vacation homes in Dartmouth. The construction of Southeastern Massachusetts University in the 1960s (now the University of Massachusetts-Dartmouth), accelerated the Town's growth in residential development.

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The 2007 Master Plan and the 2012 Housing Production Plan identify key findings that have policy implications in meeting the housing needs of its residents:

- Over the past three decades, Dartmouth's population has grown at a significantly faster rate than the region, and this trend is projected to continue. This rapid growth rate was a key factor in influencing the need to develop a comprehensive housing plan.
- The number of elderly residents in Dartmouth is expected to increase dramatically over the next 20 years. As a result, there will be increased pressure to meet the demand for housing and services designed to accommodate this demographic.
- Single-family housing comprises the majority of the Town's housing inventory, which is a barrier to certain population groups seeking to enter the Dartmouth housing market or modify their housing choice.
- The Town has a very limited number of rental units and few of those are vacant. In addition, many renter households pay more than 30% of their income for rent. There is a critical need for additional affordable units. These units would cater to small households comprised of single persons, couples, and smaller households with children.

The previous Dartmouth Housing Production Plan was approved by the Town and DHCD for a five-year period. This update is being undertaken to identify current housing needs and to develop strategies that meet these needs for its residents.

Goal of the Updated Housing Production Plan

The ultimate goal of this update is to have a completed Housing Production Plan (HPP) that can ultimately be certified by DHCD. If a municipality has less than 10% of its year-round housing set aside for low- and moderate-income residents, according to a Commonwealth of Massachusetts standard, it is not meeting the regional and local need for affordable housing. Not meeting this affordability standard makes the municipality susceptible to a state override of local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process. Therefore, there are strong local benefits to having an approved HPP. In addition to allowing for greater control over mixed-income and affordable housing development, an approved HPP provides a framework for local housing programs and establishes future development goals. It is also an opportunity for the community at large to provide input on the creation of affordable housing.

Implementation efforts have increased Dartmouth's Subsidized Housing Inventory (SHI) units from 941 units (7.99%) in 2012 to the current 971 units (8.25%). To continue this progress and fully meet the town's affordable housing needs, Dartmouth's future challenge will be to truly diversify its housing stock and to create affordable rental and ownership units for families, persons with special needs, and elderly residents.

3. PLANNING FOR AFFORDABLE HOUSING IN DARTMOUTH

The town of Dartmouth is undertaking this study to properly plan for the town's growth and to address its need for affordable housing under M.G.L Chapter 40B. According to the Chapter 40B regulations, all municipalities should have at least 10% of its year-round housing set-aside for low- and moderate-income residents. Any town not meeting this requisite is susceptible to a state override on local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit.

A comprehensive Housing Needs Assessment is a required component of a Housing Production Plan as detailed in 760 CMR 56.03(4) (b). This component is developed using conclusions drawn from a detailed study of housing such as:

- 1) the most recent available data on the municipality's demographic profile and housing stock, projection for future population and housing needs, and regional growth factors involved during the entire coverage period of the plan;
- 2) the residential development constraints and limitations on current and future needs, and the plans to mitigate those constraints; and
- 3) the adequacy and capacity of the infrastructure to accommodate the current population and future growth, as well as, meet anticipated needs of the town.

A. Housing Units Affordability Qualifications

The regulations for Chapter 40B found in 760 CMR 56.00 offer affordability standards to classify *housing units* according to how expensive they are to occupy and to classify *households* according to their ability to pay for housing.²

In assessing a community's progress toward the 10% of affordable housing threshold, the state counts a housing unit as affordable if it meets the four criteria noted below:

- Must be part of a "subsidized" development built by a public agency, non-profit, or limited dividend corporation.
- At least 25% of the units in the development must be income restricted to households with incomes at or below the 80% of area median income and have rents or sale prices restricted to affordable levels. Restrictions must run at least 15 years for rehabilitation, 30 years for new construction and in perpetuity for new home ownership.
- Development must be subjected to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative marketing requirements.

Based on the Massachusetts Department of Housing and Community Development's (DHCD's) most recent data on the Chapter 40B Subsidized Housing Inventory (January, 2018), Dartmouth has 971 units constructed under this program that are counted as affordable by the state. This represents 8.25% of the 11,775 *year-round* housing units. Dartmouth also has 436 *seasonal* housing units, which are not considered

² Vandenbroucke, David A.; HUD; *Housing Affordability Data System*; March 1, 2007.

in the calculation of the required 10% affordable units, for a total of 12,211 housing units. Dartmouth is therefore vulnerable to losing control over housing development through Chapter 40B comprehensive permit applications and would need at least 206 more affordable units to meet the 10% standard based on the existing year-round housing stock.

Assuming future-housing growth and expiry of affordability status, this 10% figure is a moving target and ultimately the required minimum number of year-round units will increase over time. The required minimum affordable housing units a community must create to meet the regional need is 10% of the community's number of *year-round* units as reported in the most recent decennial census. Therefore, as additional year-round housing units are constructed through a decade, the subsequent number of year-round housing units reported in the next decennial census increases, as does the corresponding required number of affordable housing units.

Certification of the Housing Production Plan

The ultimate goal for a community developing an updated Housing Production Plan is to have their plan certified by DHCD. For communities striving to meet the 10% standard for affordable housing under Chapter 40B, DHCD has set 0.5% and 1.0% thresholds for the production of affordable units in a given year. If a community develops affordable housing units that meet or exceed these thresholds in a given year, DHCD may certify their Housing Production Plan as meeting their regional need for affordable housing for one year (0.5% threshold) or two years (1% threshold). Dartmouth's production goals are shown in Table 1-1 Planned Production Thresholds.

Table 1-1: DHCD 0.5% & 1.0% Thresholds

2010 Year Round Housing Units	0.5% Goal	1.0% Goal
11,775	59	118

B. Household Affordability Qualifications

The state’s affordable housing program also specifies certain criteria for families to meet in order to qualify for the rental or ownership of a 40B affordable unit. Most housing subsidy programs are targeted to particular income ranges depending on program goals. The income ranges are based on percentages of the Area Median Family Income (AMFI). In 2018, Dartmouth’s AMFI is \$65,200 for a family of four.

Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S Department of Housing and Urban Development (\$25,100 for a family of four for the New Bedford, MA HUD Metro FMR Area); very low-income generally refers to those earning at or below 50% of AMI (\$35,100 for a family of four) and low-income refers to those earning at or below 80% of AMI (\$56,100 for a family of four). These income levels are summarized in Table 1-2 below.

Table 1-2: Targeted Income Levels for Affordable Housing: Dartmouth, 2018

Persons in Household	30% of Median Income*	50% of Median Income*	80% of Median Income*
1	\$14,750	\$24,600	\$39,300
2	\$16,850	\$28,100	\$44,900
3	\$20,780	\$31,600	\$50,500
4	\$25,100	\$35,100	\$56,100
5	\$29,420	\$37,950	\$60,600
6	\$33,740	\$40,750	\$65,100
7	\$38,060	\$43,550	\$69,600
8	\$42,380	\$46,350	\$74,100

*2018 Median Family Income for Dartmouth is \$65,200 for a family of four.

Source: HUD FY 2018 Income Limit Documentation System - FY 2018 Income Limits Summary (HUD)

Dartmouth is not alone in its dilemma on meeting the state’s requisite 10% affordable housing goal. Most of Dartmouth’s neighbors also have affordable housing levels below the state target with the exception of the city of New Bedford, which has 11.9% of its housing units included in DHCD’s Subsidized Housing Inventory (SHI). The median percentage of units on the SHI of these communities is 5.2%. Dartmouth is making progress and is above this median with 8.25% (971 units) of its year-round housing units on the SHI.

**Table 1-3: Subsidized Housing Inventory (SHI):
Dartmouth and Neighboring Communities, 2017**

Community	2010 Year-Round Housing Units	SHI Units	Percent
Acushnet	4,097	97	2.4%
Dartmouth	11,775	971	8.25%*
Fairhaven	7,003	486	6.9%
Freetown	3,263	86	2.6%
Lakeville	3,852	274	7.1%
Mattapoisett	2,626	70	2.7%
Marion	2,014	156	7.7%
Middleborough	8,921	589	6.6%
New Bedford	42,816	5,110	11.9%
Rochester	1,865	8	0.4%
Westport	6,417	232	3.6%

Source: DHCD, September 14, 2017 *DHCD, January 2018

4. HOUSING NEEDS ASSESSMENT

This Housing Needs Assessment examines the demographic profile of the town of Dartmouth and assesses its current housing situation. This process assesses population, income, employment and housing data to identify housing needs in Dartmouth to enable the creation of housing to meet the identified needs. It provides the context within which a responsive set of strategies can be developed to address housing needs and meet production goals.

A. Profile of the Population of Dartmouth

Population Growth

Population is defined as the number of persons residing in a defined geographic area. The census counts people at their “usual residence”, or where they live and sleep most of the time. Table 4-1 depicts the 2000-2016 growth trends for Dartmouth and for many of its neighboring communities. It should be noted that the growth experienced during this period might not necessarily be indicative of long-term growth trends in the region or in Dartmouth.

**Table 4-1: Population Growth:
Dartmouth and Surrounding Communities, 2000-2016**

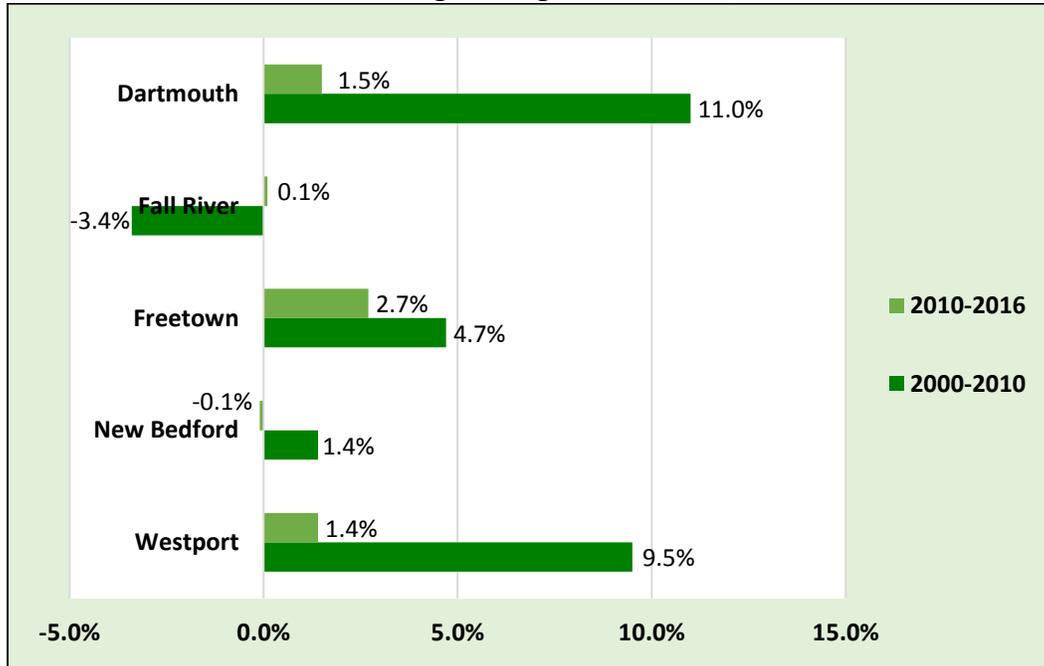
Community	2000	2010	2016	Change 2000-2010		Change 2010-2016	
				Number	Percent	Number	Percent
Acushnet	10,161	10,303	10,414	142	1.4%	111	1.1%
Dartmouth	30,666	34,032	34,555	3,366	11.0%	523	1.5%
Fairhaven	16,159	15,873	16,078	-286	-1.8%	205	1.3%
Fall River	91,938	88,857	88,902	-3,081	-3.4%	45	0.1%
Freetown	8,472	8,870	9,111	398	4.7%	241	2.7%
New Bedford	93,768	95,072	94,988	1,304	1.4%	-84	-0.1%
Westport	14,183	15,532	15,753	1,349	9.5%	221	1.4%
Massachusetts	6,349,097	6,547,629	6,742,143	198,532	3.1%	194,514	3.0%
Bristol County	534,678	548,285	554,868	13,607	2.5%	6,583	1.2%
SRPEDD Region	597,294	616,670	625,923	19,376	3.2%	9,253	1.5%

Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Dartmouth’s population increase from 2000 to 2010 was the greatest amongst its neighboring communities and surpassed that of the SRPEDD region, Bristol County, and Massachusetts. Its population increase from 2010 to 2016 was the second highest amongst its neighboring communities, trailing only Freetown, but still exceeded that of Bristol County.

Figure 4-1 shows the population growth rates from 2000 through 2016 for Dartmouth and its neighboring communities. During the 2000-2010 decade, Dartmouth’s population grew 11%, which was more than Fall River (which lost population), New Bedford, Freetown and Westport. Among its neighbors, Westport had the greatest increase in population during this time (9.5%). From 2010 to 2016, Dartmouth experienced a much smaller increase in population (1.5%), but still surpassed most of its neighboring communities, with the exception of Freetown (2.7%).

**Figure 4-1: Population Growth Rate:
Dartmouth and Neighboring Communities, 2000-2016**



Source: U.S. Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Population Characteristics

Table 4-2 below shows that since 2000, the age cohort in Dartmouth that experienced the largest increase in population was residents 85 years and over, which increased 64.2% from 2000 to 2010 and 35.8% from 2010 to 2016. Taken as a whole, the population age 65 years and over has grown considerably, increasing 13.1% from 2000 to 2016 and 24.1% from 2010 to 2016. The aging of Dartmouth's population is reflected in its increase in its median age, which rose from 38.2 years in 2000 to 40.6 years in 2016.

Table 4-2: Demographic Profile, Dartmouth, 2000-2016

	2000	2010	2016	Change 2000-2010		Change 2010-2016	
				Number	Percent	Number	Percent
Total Population	30,666	34,032	34,555	3,366	11.0%	523	1.5%
Gender							
Male	15,155	17,106	17,314	1,951	12.9%	208	1.2%
Female	15,511	16,926	17,241	1,415	9.1%	315	1.9%
Age							
Under 5 years	1,370	1,150	874	-220	-16.1%	-276	-24.0%
5 to 19 years	6,549	7,046	6,973	497	7.6%	-73	-1.0%
20 to 24 years	2,661	4,165	4,114	1,504	56.5%	-51	-1.2%
25 to 34 years	3,296	2,934	3,292	-362	-11.0%	358	12.2%
35 to 44 years	4,613	4,190	3,678	-423	-9.2%	-512	-12.2%
45 to 54 years	4,540	4,821	4,857	281	6.2%	36	0.7%
55 to 59 years	1,659	2,253	2,087	594	35.8%	-166	-7.4%
60 to 64 years	1,215	2,086	1,997	871	71.7%	-89	-4.3%
65 to 74 years	2,300	2,668	3,430	368	16.0%	762	28.6%
75 to 84 years	1,862	1,732	1,913	-130	-7.0%	181	10.5%
85+ years	601	987	1,340	386	64.2%	353	35.8%
Under 20 years	7,919	8,196	7,847	277	3.5%	-349	-4.3%
65 Years +	4,763	5,387	6,683	624	13.1%	1,296	24.1%
Median Age (Years)	38.2	39.6	40.6	1.4	3.7%	1.0	2.5%
Race							
White	27,836	31,323	31,043	3,487	12.5%	-280	-0.9%
Black	325	869	888	544	167.4%	19	2.2%
Asian or Pacific Islander	373	657	995	284	76.1%	338	51.4%
Other Race	1,570	493	482	-1,077	-68.6%	-11	-2.2%
Hispanic Origin (of any race)	461	805	941	344	74.6%	136	16.9%

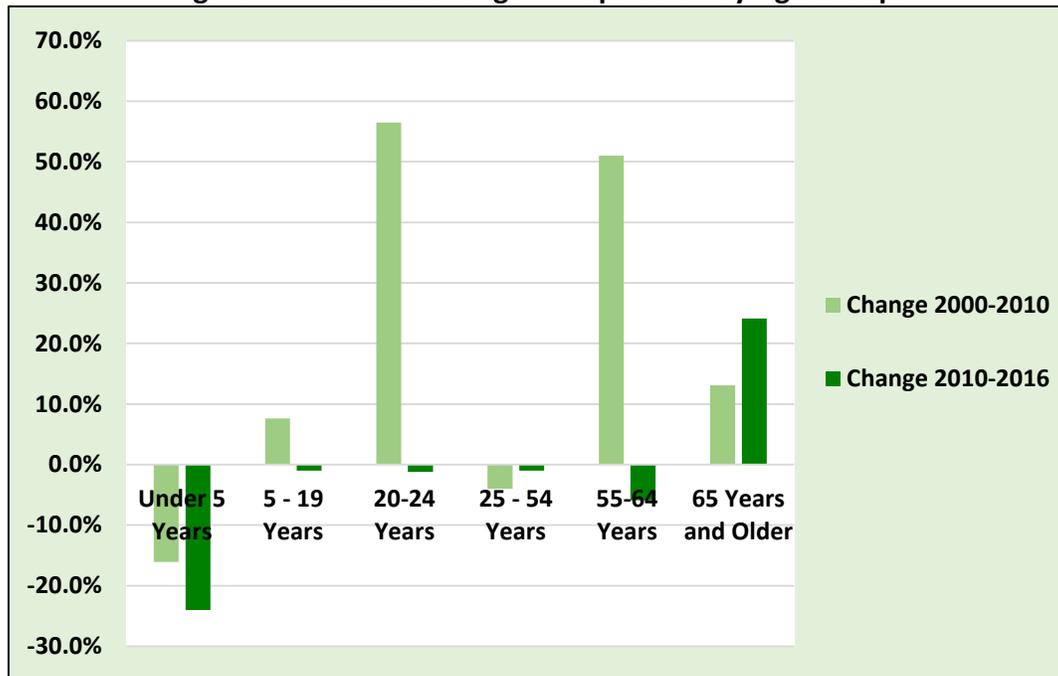
Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Between 2000 and 2010, there was a significant increase in the 20 to 24-year-old age group (56.5%). This may have been indicative of recent college graduates returning home after being unable to find jobs providing an income that allowed them to live independently. This trend however, has not continued from

2010 to 2016, as the data shows there was a 1.2% decrease in this same age group. This change may be attributed to the improving economy and recent college graduates job prospects.

Reviewing the age characteristics of Dartmouth residents indicates a shift in the make-up of the population of Dartmouth. Figure 4-2 below summarizes these changes from 2000 to 2016. The data shows that are major changes occurring at each end of the age spectrum, as the population under 5 years decreased 16.1% from 2000 to 2010 and 24% from 2010 to 2016, which maybe a result of the national trend of women having fewer children. However, the decrease in population under 5 years considered with the decrease in the 25 to 54-year-old-age cohort, may also indicate a loss of young families and may indicate a potential reduction in future school enrollments.

Figure 4-2: Percent Change in Population by Age Groups



Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

At the same time, the 65 years and over age group increased 13.1% from 2000 to 2010 and 24.1% from 2010 to 2016. This may be due to the construction of three assisted living projects that have been built within the last fifteen years, but is most likely due to the aging of the large “Baby Boom” population, a trend that is being experienced nationwide.

The increase in the number of residents age 65 years and over indicates that Dartmouth may be increasing in attractiveness as a retirement community. This may be leading to an in-migration of older persons, which would potentially add to the demand for smaller housing types tailored to an aging population. Dartmouth may also need to continue its consideration of alternative housing types that address the needs of the elderly, such as assisted living facilities and nursing homes.

Shifting Population

While the younger adult and middle-age population (25 to 54 years old) decreased, the elderly population (65 years and over) rose significantly. This indicates a possible trend in the loss of families with school-aged children and an increase in Dartmouth's retirement community.

Households

A household includes all the persons who occupy a housing unit. A housing unit is considered a house, apartment, mobile home, group of homes, or a single room that is occupied as separate living quarters. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. Table 4-3 compares household growth in Dartmouth and the region. The number of households in Dartmouth increased 6.5% from 2000 to 2010 and 1.7% from 2010 to 2016. When compared to its neighboring communities, Dartmouth's household growth from 2000 to 2010 exceeded Bristol County and Massachusetts as well as most of its neighboring communities, with the exception of Westport (14.3%) and Freetown (7.8%). Dartmouth's household growth from 2010 to 2016 exceeded all of its neighboring communities as well as Bristol County and Massachusetts.

**Table 4-3: Household Change:
Dartmouth and Neighboring Communities, 2000-2016**

	2000	2010	2016	Change 2000-2010		Change 2010-2016	
				Number	Percent	Number	Percent
Acushnet	3,793	3,934	3,957	141	3.7%	23	0.6%
Dartmouth	10,555	11,237	11,429	682	6.5%	192	1.7%
Fairhaven	6,622	6,672	6,663	50	0.8%	-9	-0.1%
Fall River	38,759	38,457	38,366	-302	-0.8%	-91	-0.2%
Freetown	2,932	3,162	3,008	230	7.8%	-154	-4.9%
New Bedford	38,178	38,761	39,254	583	1.5%	493	1.3%
Westport	5,386	6,154	6,127	768	14.3%	-27	-0.4%
Bristol County	205,411	213,010	212,933	7,599	3.7%	-77	0.0%
Massachusetts	2,443,580	2,547,075	2,558,889	103,495	4.2%	11,814	0.5%

Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Table 4-4 below shows the distribution of households by type in Dartmouth between 2000 and 2016.

Table 4-4: Household Types, Dartmouth, 2000-2016

	2000	2010	2016	Change 2000-2010		Change 2000-2016	
				Number	Percent	Number	Percent
Total Households	10,555	11,237	11,429	682	6.5%	192	1.7%
Family Households	7,817	8,009	7,892	192	2.5%	-117	-1.5%
With own children under 18 years	3,365	3,046	2,703	-319	-9.5%	-343	-11.3%
Married-couple family	6,466	6,430	6,141	-36	-0.6%	-289	-4.5%
With own children under 18 years	2,720	2,309	1,828	-411	-15.1%	-481	-20.8%
Female householder, no husband present	1,012	1,170	1,208	158	15.6%	38	3.2%
With own children under 18 years	493	573	600	80	16.2%	27	4.7%
Nonfamily households	2,738	3,228	3,537	490	17.9%	309	9.6%
Householder living alone	2,349	2,669	2,979	320	13.6%	310	11.6%
Householder 65 years and over	1,323	1,434	1,876	111	8.4%	442	30.8%
Households with persons under 18 years	3,650	3,367	3,011	-283	-7.8%	-356	-10.6%
Households with persons 65 years and over	3,374	3,816	4,522	442	13.1%	706	18.5%
Average household size	2.60	2.54	2.50	-0.06	-2.3%	-0.04	-1.6%
Average family size	3.06	3.01	3.01	-0.05	-1.6%	0.00	0%

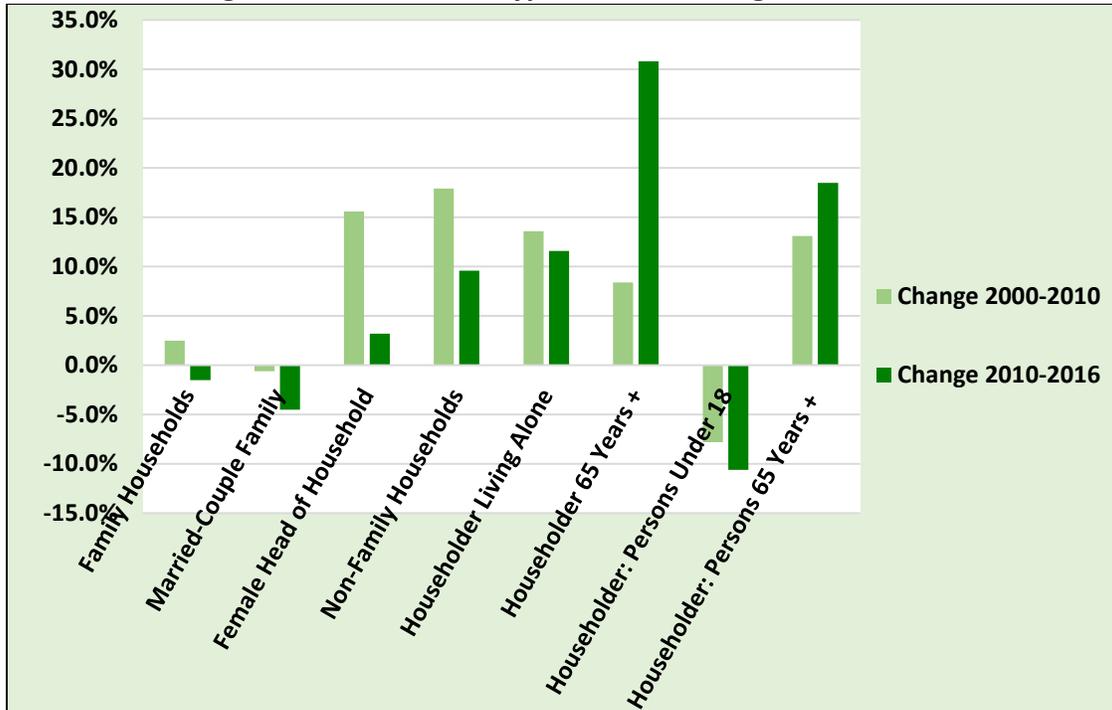
Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

The number of family households increased slightly, by 2.5%, from 2000 to 2010, but declined 1.5% from 2010 to 2016, whereas the number of non-family households (householders living alone or sharing a home with non-related people) increased 17.9% from 2000 to 2010 and 9.6% from 2010 to 2016. The presence of the University of Massachusetts-Dartmouth may also contribute to the rise in the number of non-family households as enrollments increase and more students live in off-campus housing. There was also a significant increase in the households with a Female Head of Household, which increased 15.6% from 2000 to 2010 and 3.2% from 2010 to 2016.

The average size of American households continues to decrease due to increases in divorce, single-parent families and the trend toward having fewer children. In keeping with this national trend, both household and family sizes in Dartmouth have decreased from 2000 to 2016.

Figure 4-3 below graphs the change in household types in Dartmouth from 2000 to 2016. Households with individuals under 18 years of age decreased by 7.8% from 2000 to 2010 and by 10.6% from 2010 to 2016. Households with individuals 65 years and older increased 13.1% from 2010 to 2010 and 18.5% from 2010 to 2016. This is reflective of the loss seen in the Under 5 age group and the increase in the number of individuals 65 years and over.

Figure 4-3: Household Type: Percent Change 2000-2016



Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

The dramatic increase in Householders 65 years and older and increases in Female Head of Households, Non-Family Households and Householders Living Alone indicates the need for a wider variety of housing types that provide both rental and ownership opportunities.

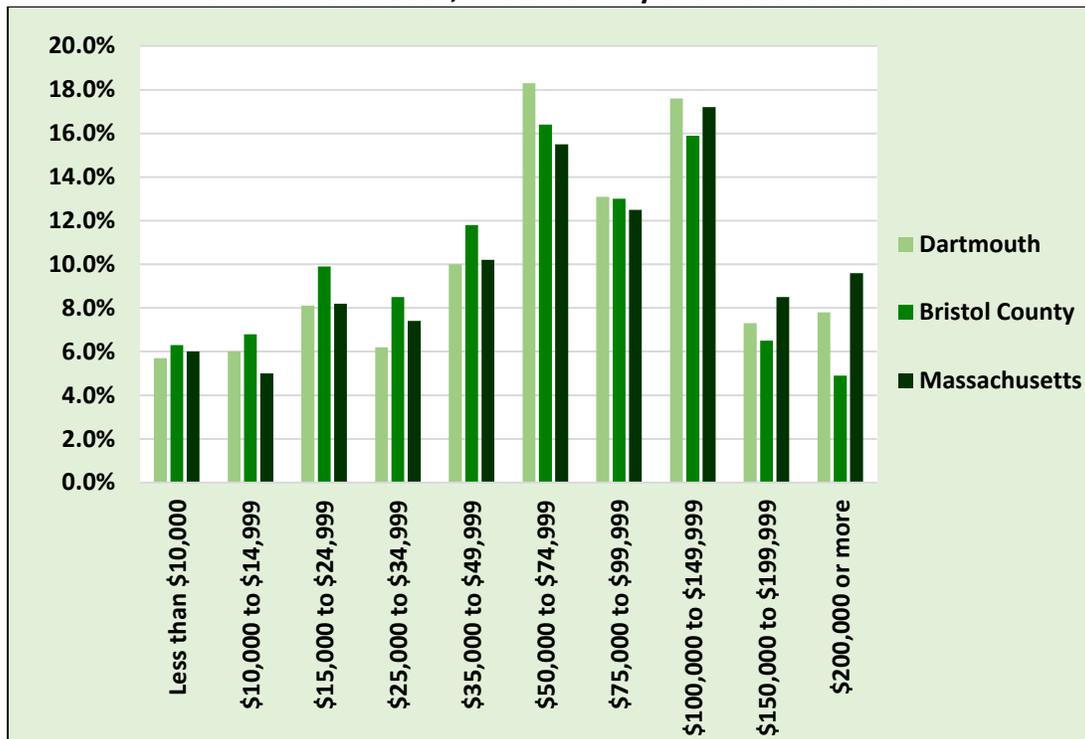
Changes in Household Types in Dartmouth

Between 2000 and 2016, the number of female-headed households increased, especially those with children under 18 years of age. The number of non-family households and householders living alone also increased. Householders 65 years of age and over as well as the number of households with individuals 65 years of age and over increased dramatically and have become a considerable segment of the population.

Household Income

Household income is a major factor in a community’s demand and affordability for different types of housing. Figure 4-4 shows the percentage of households with incomes in each of the designated income brackets and compares Dartmouth with Bristol County and Massachusetts.

**Figure 4-4: Income Distribution, 2012-2016:
Town of Dartmouth, Bristol County and Massachusetts**



Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Dartmouth had a higher percentage of households with incomes in each of the income brackets from the \$50,000 to \$74,999 bracket and higher than Bristol County and Massachusetts (with the exception that Massachusetts has a higher percentage of households in the \$150,000 to \$199,999 and \$200,000+ brackets). Conversely, the town had fewer percentages of households than Bristol County and Massachusetts in the lower income brackets below \$49,999, with the exception that Massachusetts had a lower percentage of households in the \$10,000 to \$14,999 income bracket.

Table 4-5 below displays the Household Income Distribution of households in Dartmouth. The data indicates an increase of 36.9% in Dartmouth’s median household income from 1999 to 2016, which was slightly higher than Bristol County’s 36.4% increase, but lower than Massachusetts’ 40.5% increase. Dartmouth’s median household income remained higher than Bristol County’s yet was lower than Massachusetts’ in 2016.

Between 1999 and 2016, there was a decrease (from 24% to 19.8%) of households with incomes less than \$25,000. As of 2016, approximately 2,970 households were *very low income* (50% of the median). The largest proportion of households in 1999 and in 2016 belongs to the *moderate income* category (between \$50,000 and \$74,999). Households with incomes less than 80% of the median are more likely to experience housing cost burdens and need more affordable housing options. Dartmouth will have to consider these households when addressing needs for more affordable housing units.

Table 4-5: Dartmouth Household Income Distribution, 1999-2016

	1999		2016		Change 1999-2016	
	Number	Percent	Number	Percent	Number	Percent
Households	10,543	100.0%	11,429	100.0%	886	8.4%
Less than \$10,000	796	7.6%	654	5.7%	-142	-17.8%
\$10,000 - \$14,999	531	5.0%	685	6.0%	154	29.0%
\$15,000 - \$24,999	1,201	11.4%	925	8.1%	-276	-23.0%
\$25,000 - \$34,999	1,008	9.6%	706	6.2%	-302	-30.0%
\$35,000 - \$49,999	1,645	15.6%	1,140	10.0%	-505	-30.7%
\$50,000 - \$74,999	2,433	23.1%	2,089	18.3%	-344	-14.1%
\$75,000 - \$99,999	1,328	12.6%	1,501	13.1%	173	13.0%
\$100,000 - \$149,999	1,016	9.6%	2,007	17.6%	991	97.5%
\$150,000 - \$199,999	203	1.9%	832	7.3%	629	309.9%
\$200,000 or more	382	3.6%	890	7.8%	508	133.0%
Dartmouth Median Household Income	\$50,742	-	\$69,460	-	\$18,718	36.9%
Area Median Family Income	\$42,100	-	\$56,100	-	\$14,000	33.3%
Bristol County Median Household Income	\$43,496	-	\$59,343	-	\$15,847	36.4%
Massachusetts Median Household Income	\$50,502	-	\$70,954	-	\$20,452	40.5%

Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Dartmouth experienced a dramatic increase (232.9%) in high-income households, or those with incomes greater than \$100,000 from 1999 to 2016. Even more dramatic is the estimated rise in the number of households earning \$150,000 or more, which jumped by 294%. This likely reflects a combination of inflation and the increasing affluence of persons moving into Dartmouth, rather than increasing economic opportunities and wages for existing long-term residents.

These results have definite impact on the housing profile of Dartmouth. Hence, a plan anticipating possible changes in the future will help the town plan to meet the housing needs of its residents.

Poverty Status

The poverty threshold, or poverty line, is the minimum level of income deemed necessary to achieve an adequate standard of living in a particular country.³ The U.S. Census Bureau determined that the Poverty Thresholds for 2017 for a family of four (two children) was \$24,858, for an individual less than 65 years of age it was \$12,752, and for an individual 65 years or older it was \$11,756.

The U.S. Census Bureau's data reveals that 410 of Dartmouth's families (5.2%) and 7.9% of all residents are living below poverty level. Of the families with female householder, no husband present having related

³Ravallion, Martin *Poverty Comparisons: A Guide to Concepts and Methods*. Living Standards Measurement Papers, The World Bank, 1992, p.25.

children under 18 years, 26.3% are living below the poverty threshold. Furthermore, 11.1% of residents 65 years and over have incomes below poverty level in the town.

These findings point to a need for affordable housing in the town, especially for female-headed households with children under 18 years of age. The results also imply the need for special programs for housing the elderly – perhaps rent subsidies and other social services as well as for subsidized housing rehabilitation. More partnership between Town government, churches, and other non-profits could help meet this demand.

Employment

The occupational and industry distribution of Dartmouth’s 16+ years of age labor force in 2016 are listed in Table 4-6.

**Table 4-6: Occupation and Industry of the Labor Force (16+ years old):
Dartmouth, 2012-2016**

	Number (Estimate)	Percent (Estimate)
Occupation		
Management, business, science and arts occupations	6,430	39.6%
Service occupations	3,115	19.2%
Sales and office occupations	3,877	23.9%
Natural resources, construction, and maintenance occupations	1,241	7.6%
Production, transportation, and material moving occupations	1,591	9.8%
Total	16,254	100.0%
Industry		
Agriculture, forestry, fishing and hunting, and mining	132	0.8%
Construction	858	5.3%
Manufacturing	1,398	8.6%
Wholesale Trade	493	3.0%
Retail Trade	1,929	11.9%
Transportation and warehousing, and utilities	431	2.7%
Information	359	2.2%
Finance, insurance, real estate, and rental and leasing	834	5.1%
Professional, scientific, management, administrative, and waste management services	1,382	8.5%
Educational services, health and social assistance	5,575	34.3%
Arts, entertainment, recreation, accommodation and food services	1,303	8.0%
Other services (except public administration)	769	4.7%
Public administration	791	4.9%
Total	16,254	100.0%

Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

It is quite evident from the above data that more than one-third (39.6%) of Dartmouth's workers were engaged in management, business, science, and arts occupations. Slightly less than a quarter of these workers (23.9%) were in sales and office occupations, and 19% in service occupations. In 2016, slightly more than one-third (34.3%) of the labor force worked in the Education sector while approximately 8.6% were in the Manufacturing industry.

Although Dartmouth has historically had a vibrant agricultural community and is looking for agricultural retention, only 0.8% of its residents are involved in farming industries.

Changing Town Population Profile, Changing Needs

The demographic profile of Dartmouth has changed from 2000 to 2016 in such a way that varied housing needs of the town's population segments have to be met, particularly for:

- *the dramatic increase in the older population and the rise of those who live alone;*
 - *households with incomes below 80% of the median household income; and*
 - *the young professional adult population.*
-

B. Housing Profile

Housing Occupancy & Tenure

Table 4-7 shows the Census data for Dartmouth's housing occupancy and tenure, which includes occupied units and vacancy rates.

Table 4-7: Housing Occupancy and Tenure: Dartmouth, 2006-2016

	2000	2010	2016	Change 2000-2010		Change 2010-2016	
				Number	Percent	Number	Percent
Total Housing Units	11,283	12,435	12,487	1,152	10.2%	52	0.4%
Total Occupied Housing Units	10,555	11,237	11,429	682	6.5%	192	1.7%
Occupied Ownership Units	8,519	8,826	8,896	307	3.6%	70	0.8%
% of Occupied Housing Units	80.7%	78.5%	77.8%	-	-2.7%	-	-0.9%
Avg. Household Size of Occupied Units	2.75	2.69	2.64	-0.06	-2.2%	-0.05	-1.9%
Occupied Rental Units	2,036	2,411	2,533	375	18.4%	122	5.1%
% of Occupied Housing Units	19.3%	21.5%	22.2%	-	11.4%	-	3.30%
Avg. Household Size of Occupied Units	1.96	1.99	2.01	0.03	1.5%	0.02	1.0%
Vacancy Rate							
Ownership Units	0.5%	1.2%	0.7%	-	140.0%	-	-41.7%
Rental Units	3.0%	7.1%	6.7%	-	136.7%	-	-5.6%
Vacant Housing Units	728	1,198	1,058	470	64.6%	-140	-11.7%
Percent of All Housing	6.5%	9.6%	8.5%	-	30.8%	-	-11.5%
For Seasonal, Rec. or Occasional Use	444	660	436	216	48.6%	-224	-33.9%
Percent of All Housing	3.9%	5.3%	3.5%	-	35.9%	-	-34.0%

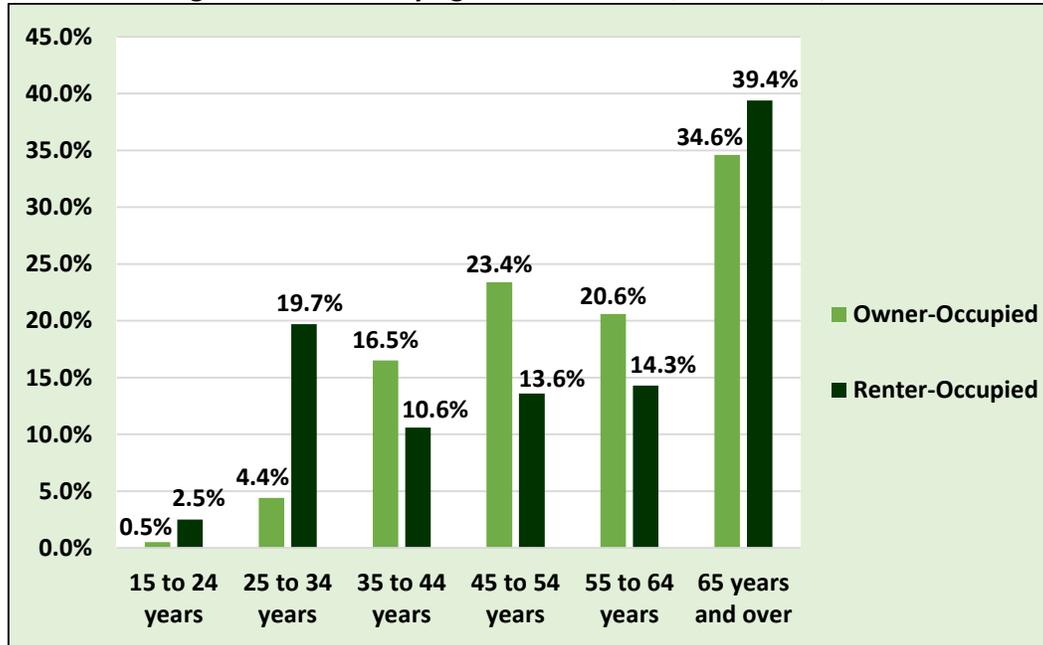
Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

The rate of homeownership in Dartmouth has decreased slightly since 2000. Approximately 77.8% of occupied housing units were owner-occupied in 2016, compared to 78.5% in 2010 and 80.7% in 2000. Conversely, the proportion of units that were renter-occupied increased slightly during this period, from 19.3% in 2000 to 21.5% in 2010 to 22.2% in 2016. While the total number of units increased from 2000 to 2016, it appears that more rental-occupied units were constructed than owner-occupied units from 2000 to 2010 (375 renter-occupied units and 307 owner-occupied units) as well as from 2010 to 2016 (122 renter-occupied units and 70 owner-occupied units). In 2000, 2010 and 2016, the household size of rental units was lower than that of owner-occupied units.

There are 1,058 housing units (8.5%) that are vacant in the town of Dartmouth. There is a vacancy rate of 6.7% for rental units and 0.7% for owner-occupied units. A 5% vacancy rate is presumed to represent a real property market which has a balance between supply and demand. With the exception of owner-occupied units, Dartmouth's vacancy rates are above this mark. This may be due to the high number of seasonal properties that were vacant at the time of the 2016 American Community Survey. At the time of the survey, 436 of the 1,058 vacant housing units (41.2%) were for seasonal, recreational or occasional use. Longer term rental agreements usually lead to fewer vacancies; however, seasonal properties, by their very nature, do not lend themselves to long-term leases (such as a one-year lease).

Figure 4-5 below graphs the percentage of households that own or rent in Dartmouth by the age of the householder. It shows that householders less than 35 years of age and 65 years of age and over are more apt to be renting their housing while householders 35 to 64 years of age are more apt to be homeowners.

Figure 4-5: Tenure by Age of Householder, Dartmouth, 2016



Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Rental Housing

In 2016, 22.2% (2,533 units) of the total number of occupied housing units were rental units. This is an increase of 122 units (5.1%) in the stock of occupied rental housing units since 2010. Of the 2,533 rental units in Dartmouth, 181 were available to rent, which is above the 5% threshold that indicates a balanced property market. This indicates that there may be more supply than demand, but the price, size, location, etc. of these available rental units is unknown. As of January 2018, 915 rental units are included on DHCDs Subsidized Housing Inventory; 359 of these units were constructed under a comprehensive permit (Ch. 40B).

Housing Type

Table 4-8 identifies the types of housing that are available in the town of Dartmouth.

Table 4-8: Housing Type: Dartmouth, 2000-2016

	2000		2016		Change 2000-2016	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	11,283	100.0%	12,487	100.0%	1,204	10.7%
Units in Structure						
1-Unit Detached	9,321	82.6%	10,065	80.6%	744	8.0%
1-Unit Attached	214	1.9%	208	1.7%	-6	-2.8%
2 Units	699	6.2%	603	4.8%	-96	-13.7%
3 or 4 Units	370	3.3%	303	2.4%	-67	-18.1%
5 to 9 Units	258	2.3%	401	3.2%	143	55.4%
10 to 19 Units	148	1.3%	395	3.2%	247	166.9%
20 or More Units	236	2.1%	469	3.8%	233	98.7%
Mobile Home, RV, Van, etc.	37	0.3%	43	0.3%	6	16.2%

Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

In 2000, Dartmouth had predominantly single-family detached units, and it is estimated that the town added 744 more of this type of structure between 2000 and 2016, signifying an annual growth of 0.5%. Throughout this sixteen-year period, the town experienced significant increases in larger multi-family structures, with an additional 143 units in structures with 5 to 9 units, 247 additional units in structures with 10 to 19 units and an additional 233 units in structures with 20 or more units.

Age of Housing

Table 4-9 displays the year the housing structures in Dartmouth were built. As the data show, slightly more than half of the houses have been built since 1970 (51%). The decade of 1970-1979 saw the greatest construction of new housing (2,023 housing structures) which transformed Dartmouth. Only 1,279 housing structures (10.2%) have been built since 2000, which is less than the previous decade (1990-1999), possibly due to the effects of the downsizing of the economy that affected the housing industry nationwide in the mid-to-late 2000s.

**Table 4-9: Year Homes Built:
Dartmouth, Pre-1939 – 2016**

Time Period	Number*	Percent*
2014 or later	8	0.1%
2010 to 2013	146	1.2%
2000 to 2009	1,125	9.0%
1990 to 1999	1,428	11.4%
1980 to 1989	1,705	13.7%
1970 to 1979	2,023	16.2%
1960 to 1969	1,615	12.9%
1950 to 1959	1,511	12.1%
1940 to 1949	594	4.8%
1939 or earlier	2,332	18.7%
Total	12,487	100.0%

*Estimate

Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Length of Residency

Table 4-10 estimates the longevity of householders in Dartmouth. Approximately 30% have lived in town for over twenty years. Conversely, roughly 19% have lived in Dartmouth for six years or less.

Table 4-10: Year Householder Moved into Unit

	2016 Estimate
Occupied Housing Units	11,429
Moved in 2015 or later	242
Moved in 2010 to 2014	1,972
Moved in 2000 to 2009	3,271
Moved in 1990 to 1999	2,489
Moved in 1980 to 1989	1,501
Moved in 1979 and earlier	1,954

Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Dartmouth's Housing Supply Situation

Overall, the housing data shows that the housing stock in Dartmouth consists predominantly of single-family detached units, with little diversity. Given the changing demographics of the town (i.e. more householders over 65 years, an increasing number of people living alone), there is a need for more housing options both in the immediate future as well as in the long-term.

Home Sales Activity

A review of homes on the market on Zillow.com for July 6, 2018, showed that 104 properties were actively for sale on the real estate market. The number of listings in various price ranges is shown in Table 4-11. The average asking sales price of these home is \$854,154 and the median market asking price is \$549,900.

**Table 4-11: Real Estate Listings –
Single-Family Homes: Dartmouth, July 2018**

Price Range	Number of Listings	Percent Listings
Under \$157,000	1	1.0%
\$157,000 - \$199,999	1	1.0%
\$200,000 - \$249,999	4	3.8%
\$250,000 - \$299,999	6	5.8%
\$300,000 - \$349,999	6	5.8%
\$350,000 - \$399,999	7	6.7%
\$400,000 - \$449,999	8	7.7%
\$450,000 - \$499,999	13	12.5%
\$500,000 - \$549,999	6	5.8%
\$550,000 or more	52	50.0%
Total	104	100.0%
Average Sales Price	\$854,154	
Median Sales Price	\$549,900	

Source: www.zillow.com; July 6, 2018

The single-family homes listed for sale have an average sales price of \$854,154, with the lowest listed for \$139,900 and the highest priced property listed for just under \$8,000,000. At the lower end of the price range, there are only two properties priced below \$200,000, one of which is in need of a complete rehabilitation and the other is on an extremely small (2,200 square foot) lot. Both of the homes are older as well, built in 1917 and 1930, respectively. Even those homes for sale for less than \$300,000, all are older homes (over 25 years old) with most having less than 1,900 square feet of floor area (one has 3,427 square feet of floor area). It is important to note that a number of these housing units under \$300,000 that are more “affordable”, have higher maintenance costs or are in disrepair, which actually makes the perception of affordability misleading.

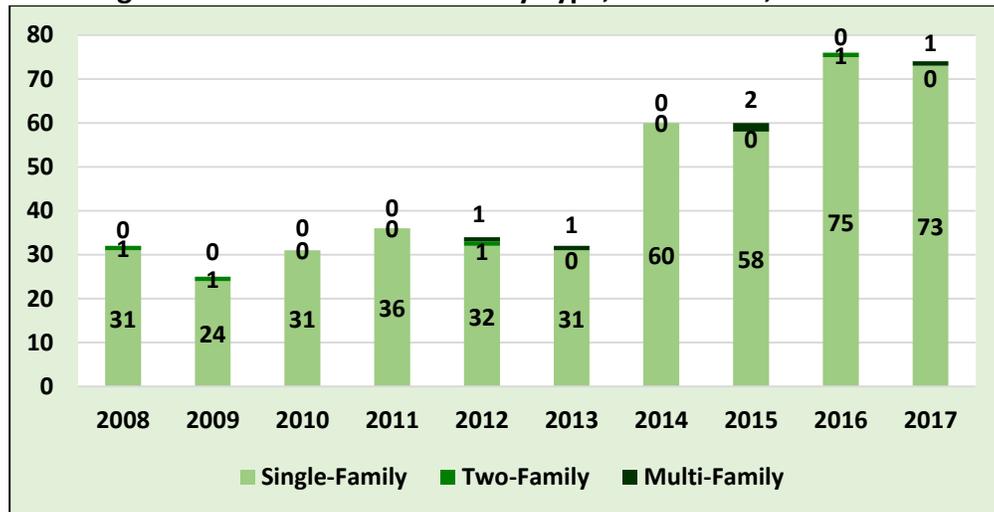
Presently, there are 52 properties being sold with list prices over \$550,000. The majority of these properties are larger (over 3,000 square feet) and have been built since 1980. There are also 15 large homes (i.e. lots with larger acreage and units with very spacious living space for one family, over 3,000 square feet) on the market with list prices over \$1,000,000. Many of these were built after 1980 or are described as “antique” homes having beach access and other amenities. Most are on lots larger than one acre; one property listed is 19 acres and another is 80 acres.

There are five units for sale that are classified as “condos”. All are located in the southern part of town, with two of the condos located in Padanaram Village, while the other three are located in the upscale Mansion at Round Hill. The average list price for these units is \$688,380, only one being listed for less than \$300,000 (\$299,900).

Building Permits

Figure 4-6 graphs the total number of residential building permits, by type, issued by the Town of Dartmouth from 2008 through 2017, whereas Figure 4-7 graphs the total number of residential units by type that resulted from the permits.

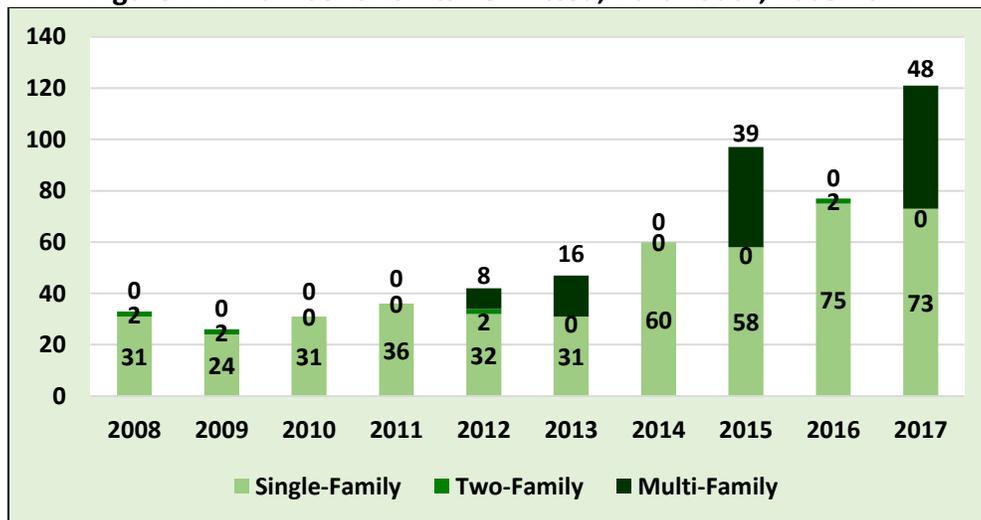
Figure 4.6: Number of Permits by Type, Dartmouth, 2008-2017



Source: Dartmouth Building Department

Over the ten-year period, the majority of the building permits that were issued were for single-family structures (451 single-family structures, 4 two-family structures and 5 multi-family structures).

Figure 4-7: Number of Units Permitted, Dartmouth, 2008-2017



Source: Dartmouth Building Inspectors

When analyzing the number of units permitted during this ten-year period, approximately 79.1% were for single-family structures, 1.4% for two-family structures and 19.5% for multi-family structures.

Dartmouth's Housing Market

In of July 2018 104 single-family homes and condominiums were listed for sale in Dartmouth. The home prices in Dartmouth tend to be at the higher price range, thereby underlining the need for more housing at the lower price range.

Compared with its neighboring communities, the overall real estate market peaked in 2006-2007, then declined through 2011-2012, but has improved markedly since, rapidly approaching its 2006-2007 peak.

C. Housing Affordability

Home Values

In order to gauge the potential affordability of housing in the town of Dartmouth, this Housing Needs Assessment looks at the assessed value of housing units. This data, while known to be less than fair market value, is being used as an indicator of potential affordability. The Dartmouth Assessor's office provided the data on the latest assessed housing values in the town of Dartmouth, which is shown in Table 4-12.

Table 4-12: Assessed Values of Residential Properties*: Dartmouth, 2018

Assessment	Single-Family		Condominiums		Multi-Family**		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$149,999	76	0.8%	5	1.5%	3	0.7%	84	0.8%
\$150,000 - \$199,999	737	7.4%	43	12.4%	13	3.1%	793	7.4%
\$200,000 - \$299,999	4,182	42.0%	60	17.3%	258	60.7%	4,500	42.0%
\$300,000 - \$399,999	2,458	24.7%	99	28.6%	109	25.7%	2,666	24.8%
\$400,000 - \$499,999	1,176	11.8%	61	17.6%	22	5.2%	1,259	11.7%
\$500,000 - \$599,999	417	4.2%	31	9.0%	6	1.4%	454	4.2%
\$600,000 - \$699,999	202	2.0%	18	5.2%	3	0.7%	223	2.1%
\$700,000 - \$799,999	143	1.4%	3	0.9%	1	0.2%	147	1.4%
\$800,000 - \$899,999	108	1.1%	6	1.7%	1	0.2%	115	1.1%
\$900,000 - \$999,999	88	0.9%	8	2.3%	0	0.0%	96	0.9%
Over \$1 million	369	3.7%	12	3.5%	9	2.1%	390	3.6%
Total	9,956	100.0%	346	100.0%	425	100.0%	10,727	100.0%
Median Assessed Value	\$299,500	-	\$360,600	-	\$280,900	-	\$299,600	-
Average Assessed Value	\$382,569	-	\$414,505	-	\$485,125	-	\$387,662	-

Source: Town of Dartmouth Assessor

*Excluded are 92 parcels classified by the Assessor as having more than one house unit on each property without separate records for each house; To date, data on the number of housing units on parcels so classified is unknown. Does not include any parcels with use codes for mixed residential and commercial structures.

**Includes two-family, three-family, 4-8 units, 8+ units

The data above which is derived from the 2018 Dartmouth Assessor's data revealed that well over one-third of all housing types are assessed between \$200,000 and \$299,999 (42%). The median assessed value of a single-family unit is \$299,500, a condominium is \$360,600 and the median value for multi-family structures is \$280,900. Only 84 units are valued less than \$150,000 (76 single-family detached, 5 condominiums and 3 multi-family structures), while there are 381 single-family units (detached and condominiums) assessed at over \$1 million dollars.

The assessed housing units are overwhelmingly single-family detached structures (92.8%). Of the 425 structures classified as multi-family, most are two-family structures (350), 38 are three-family structures, 29 have 4-8 dwelling units and 8 have 8+ dwelling units in the structures.

The difference between the average and median assessed single-family values in Table 4-12 and the much higher average and median listed prices in Table 4-11 is due to the fact there were a large number of expensive homes listed at that particular time, including 21 homes over \$1,000,000 and one listed at \$8,000,000.

Cost of Homeownership

Table 4-13 provides a breakdown on the number of housing units existing within various affordability ranges based on the FY 2018 HUD Income Limits. The town of Dartmouth’s fiscal year (FY) 2018 Median Family Income is \$65,200.

Table 4-13: Approximate Cost of Homeownership Units: Dartmouth, 2018

	HUD Median Family Income 2018: \$65,200	Single-Family Units* Available in Home Price Range	
Approximate Home Price Range**	Affordability Range: % HUD Median Family Income for 2018	Number	Percent
Less than \$97,800	Less than 50% (Less than \$32,600)	8	0.1%
\$97,801 - \$156,480	50% - 80% (\$32,601 - \$52,160)	107	1.0%
\$156,481 - \$195,600	80% - 100% (\$52,161 - \$65,200)	615	6.0%
\$195,601 - \$234,720	100% - 120% (\$65,201 to \$78,240)	1,629	15.8%
\$234,720 or More	More than 120% (More than \$78,241)	7,944	77.1%
	Total	10,303	100.0%
Median Single-Family House Assessed Value	\$299,500		
Median Condominium Assessed Value	\$360,600		

**Includes single-family detached structures and condominiums*

***Based on MassGIS Level 3 Parcel Data. Please note that as a standard practice assessed value is assumed to be 93% of actual value or potential sale price.*

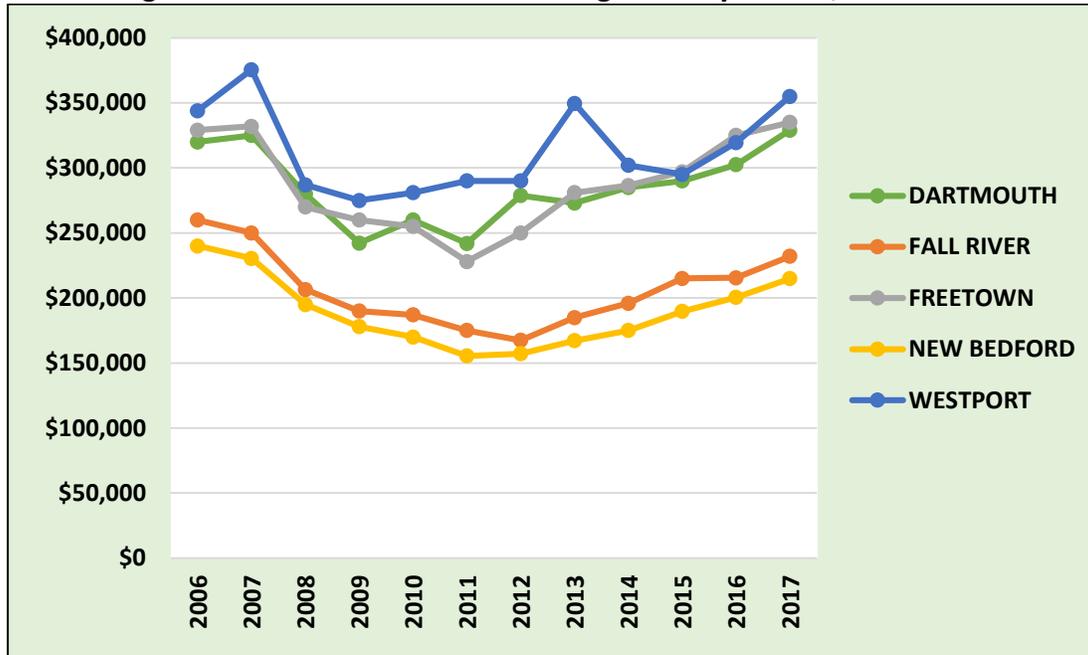
The data shown in Table 4-13 demonstrate that only 7.1% of the single-family units are affordable to those families earning 100% or more of the town’s specified HUD median family income (\$65,200) in 2018. The data also show that 115 single-family units (1.1%) are affordable to families earning 80% or less of the 2018 HUD median family income (\$52,160).

In 2018, there are only eight single-family housing units assessed at a value affordable for families earning less than 50% of the town’s median family income.

Housing Prices

The trends in median sales prices of single-family homes in Dartmouth and its surrounding communities are displayed in Figure 4-8 while the trends in homes sales are shown in Figure 4-9.

Figure 4-8: Median Sales Price of Single-Family Homes, 2006-2017

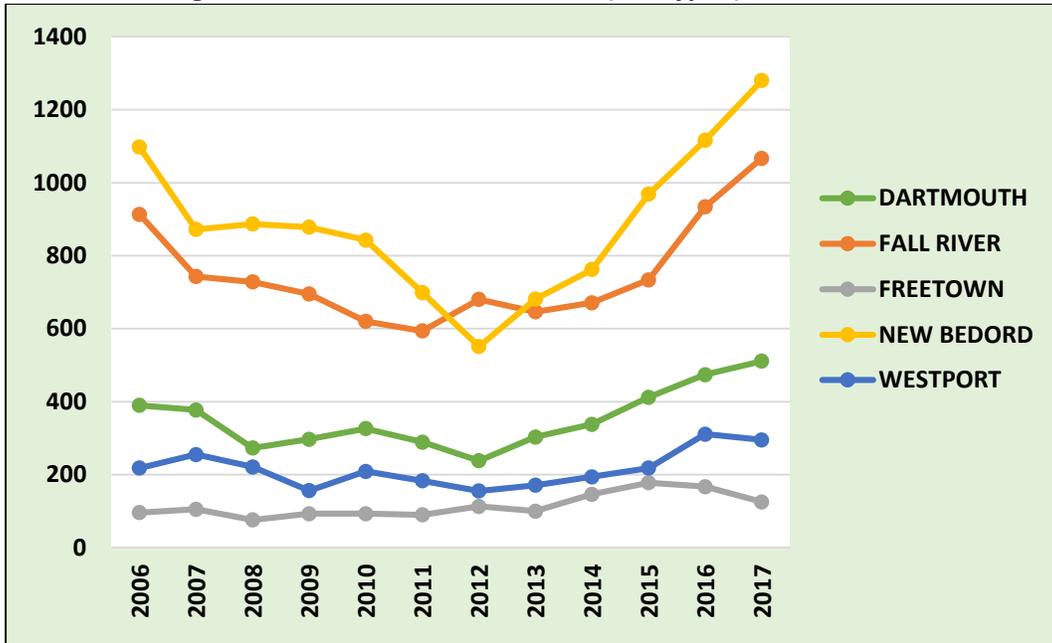


Source: Warren Group/Banker and Tradesman

The monitoring data on actual sales from 2006 to 2017 reveal the decreasing median sales price of single-family homes from 2007 to 2012, when the median sales prices for single-family homes fell to their lowest levels in a number of communities. Since 2012, all of the communities have experienced increases in their median sales price and are rapidly approaching their 2006 and 2007 highs.

Reviewing the trend in the number of home sales from 2006 to 2017 (Figure 4-9 below), all of the communities have experienced an overall increase in sales since 2000. Sales either decreased or remained flat in each community from 2006 through 2012, with the exception of Freetown, whose sales increased slightly during this time period. However, since 2012 the number of home sales in each community has increased. Dartmouth and New Bedford experienced the largest increase in the number of home sales from 2012 to 2017, with Dartmouth experiencing a 115% increase (238 sales to 511 sales) and New Bedford experiencing a 132% increase (551 sales to 1,280 sales).

Figure 4-9: Trends in Home Sales (All Types), 2006-2017



Source: Warren Group/Banker and Tradesman

Affordability

The determination of *housing affordability* considers both the price of the housing unit and the income of the household living in it. In this report, *housing affordability* takes into account the costs of housing relative to the income of the household.

Affordable housing should not be confused with *subsidized housing* for persons of moderate and/or low income. Housing under Chapter 40B is considered *subsidized housing* since it is part of a “subsidized” development built by a public agency, non-profit, or a limited dividend corporation. On the other hand, *affordable housing* is considered affordable to families in the community when the housing-related expenses is less than or equal to 30% of the family’s gross income of that area. “Affordable” as 30% of gross income is based on the HUD standards.

If a household is paying more than thirty percent (30%) of its income on housing costs, this is an indication that food, clothing, and medical needs may not be being met for these households.

What constitutes “Housing Costs”?

Housing Costs is the basic rent or mortgage a household pays plus utilities. In situations where a rental housing unit is not separately metered, the rent charged by the landlord will be high enough to cover this expense.

Table 4-14 exhibits the change in housing cost burdens for owners and renters in Dartmouth from 2000 to 2016.

Table 4-14: Housing Cost Burdens: Dartmouth, 2000-2016

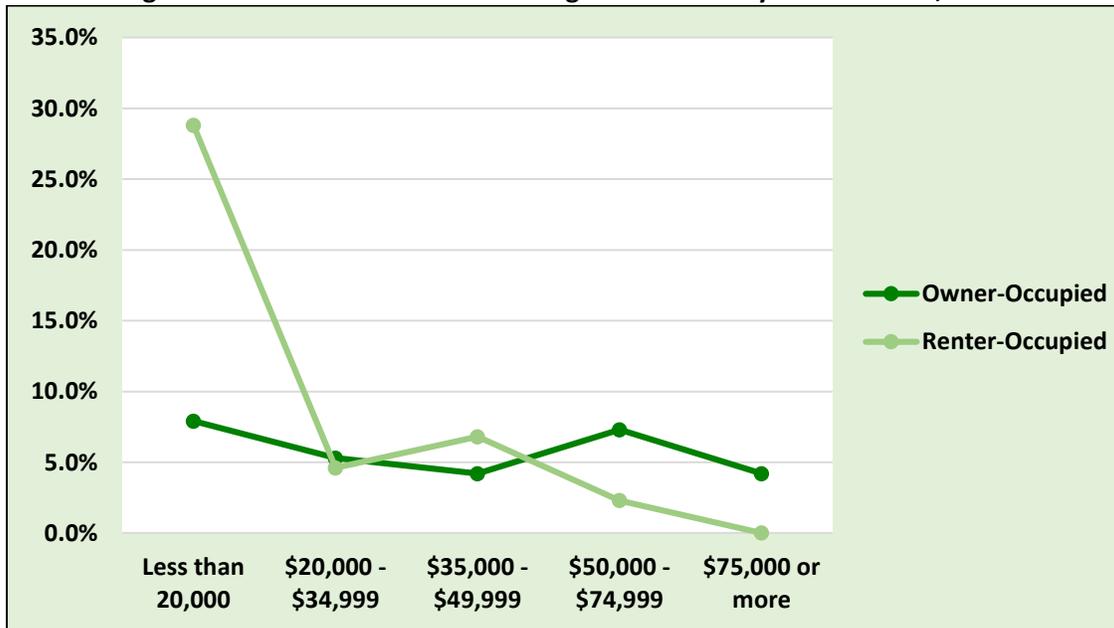
	2000	2016	Change 2000-2016	
			Number	Percent
Owner-Occupied Housing	7,822	8,896	1,074	13.7%
Owned Housing with Mortgage	5,128	5,799	671	13.1%
Monthly Cost of Mortgage (Median)	\$1,186	\$1,873	\$687	57.9%
Owner Costs as >=30% of Household Income	1,759	1,825	66	3.8%
Renter-Occupied Units	2,021	2,533	512	25.3%
Renter-Occupied Units Paying Rent	1,820	2,382	562	30.9%
Renter Gross Monthly Rent (Median)	\$566	\$914	\$348	61.5%
Gross Rent as >=30% of Household Income	613	1,075	462	75.4%

Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

It is estimated that, in 2016, approximately 1,825 owners (20.5%) had housing costs greater than 30% of their household income. This is a 3.8% increase of owners experiencing a housing burden from 2000 to 2016. In addition, it is estimated that 1,075 householders who are paying rent were spending more than 30% of their household income on housing costs. This is an increase of 462 renters (75.4%) over those renters experiencing housing cost burdens in 2000. The above data suggests that in 2016, 2,900 of the 11,429 households (25.4%) in Dartmouth were living in housing commonly defined as “unaffordable”; that is, these householders are spending more than 30% of their household income on housing costs.

Figure 4-10 demonstrates that the lower the household income the higher the percentage of households experiencing housing cost burden. Conversely, as the household income level increases, the percentage of households experiencing housing cost burdens decreases.

Figure 4-10: Households with Housing Cost Burden by Income Level, 2016



Source: U.S. Census Bureau, American Community Survey (ACS) 5-Year Estimates (2012-2016)

Affordability Gap

Figure 4-11 below illustrates the calculated gap in the affordability of single-family housing in Dartmouth from 2006 to 2017. The median sale price of single-family homes in Dartmouth in a given year is compared with the “affordable housing price”⁴ in the area. Affordability implies that the cost of housing would not impose a housing cost burden on a family with earnings within the median family income. The data on “affordability gap” shows the difference between the median housing sales price and the price of housing within the means of those earning the median family income.

Figure 4-11: Affordability of Housing, Dartmouth, 2006-2017



Source: HUD, Warren Group Banker & Tradesman

The data from the figure above shows that from 2008 to 2011, housing prices in Dartmouth decreased steadily while there was a rise in household income resulting in a narrowing “affordability gap” during those years. With the recent surge in the housing market, this trend has reversed and the gap has been increasing, especially from 2013 to 2017. Single-family housing is becoming more unaffordable in Dartmouth although it has not reached the same high level of unaffordability as was seen in Dartmouth in 2007.

Existing Needs and Current Supply

The Town is working to expand the supply of affordable housing in the community. Presently, the Town’s Subsidized Housing Inventory (SHI) percentage is 8.25% (971 dwelling units). Of Dartmouth’s 971 units, 915 are rental units. These rental units include 80 units at Munroe Terrace, 44 units at Solemar that are operated by the Dartmouth Housing Authority as well as the 72 units within Department of

⁴ Method: The “affordable housing price” is estimated using the HUD median family income for Dartmouth (New Bedford HUD Metro FMR area). This number is multiplied by 30% to determine an estimate of an affordable home sales price.

Developmental Services group homes. It should also be noted that the town is in the process of applying for an additional 48 affordable, age-restricted units at Lincoln Park to be certified on the SHI. Once included on the SHI, Dartmouth's SHI inventory would increase from 971 units (8.25%) to 1,019 units (8.65%).

Additionally, Dartmouth has had a Housing Rehabilitation Program. The program was funded with federal Community Development Block Grant Housing Rehab funds through DHCD to provide assistance to low and moderate income households in the North Dartmouth Target Area and Bliss Corner Target area. A total of 94 properties were rehabilitated through this program. Although the program did not create permanently affordable units, it assisted low-income residents in need and, prior to a change in the program, 54 of the units counted on the state's Subsidized Housing Inventory for fifteen (15) years. Additionally, the Town, using Community Preservation Act (CPA) money, funds a Housing Rehabilitation Program which provides Town-wide assistance to low and moderate income households. Thus far, 14 properties have been rehabilitated under this program, but do not count on the SHI. The current homeownership market remains beyond the means of those earning within median to low- and moderate-income in Dartmouth. The town's affordable units as of January 2018 are listed in Table 4-15 below.

Table 4-15: Dartmouth Chapter 40B Subsidized Housing Inventory, 2018

Project Name	Address/Location	Type	Total SHI Units	Affordability Expires	Subsidizing Agency
Richard P. Monroe	2 Anderson Way	Rental	80	Perpetuity	DHCD
Solemar	Solemar Lane	Rental	44	Perpetuity	DHCD
ARC of Greater Fall River, Inc.	North Hixville Road	Rental	4	2026	EOHHS
Solemar Apartments I	26 Seabreeze Dr; Dartmouth & Solemar	Rental	200	5/1/2041	MassHousing
Solemar Apartments II	26 Seabreeze Dr; 1-24 Sun & Sea Dr.	Rental	124	2032	MassHousing
The Crossroads	Cross Road	Rental	200	Perpetuity	HUD
The Cedars	Old Westport Road	Rental	78	Perpetuity	DHCD; MassHousing
DDS Group Homes	Confidential	Rental	68	N/A	DDS
Dartmouth HOR Program	Various Locations	Ownership	42	2018-2022	DHCD
Dartmouth HOR Program	State Road	Mix	3	2018	DHCD
Slocum Farms	Slocum Farm Drive, Vista Circle & Mary Theresa Circle	Ownership	11	Perpetuity	FHLBB
Ledgewood Commons	Ledgewood Boulevard	Rental	72	Perpetuity	FHLBB
Lincoln Park Place	1 Midway Park Drive	Rental	36	Perpetuity	MassHousing
O'Connor Sisson House	262 State Road	Rental	9	Perpetuity	DHCD
Dartmouth Totals			971		
Census 2010 Year-Round Housing Units					11,775
Percent Subsidized					8.25%

Source: DHCD, 1/23/2018

The Department of Housing and Community Development (DHCD) lists 971 units in Dartmouth that meet affordability requirements under the Chapter 40B program. These units are counted towards the town's requisite Subsidized Housing Inventory as of January 2018; with 206 more units needed to achieve the required 1,177 affordable units.

Status of Dartmouth Housing

In summary:

- Dartmouth's housing stock is comprised primarily of single-family detached structures. Over half of the existing housing structures have been built since 1970, with the decade of the 1970s seeing the most housing built of any decade.
- The majority of the housing units in Dartmouth are owner-occupied but the vacancy rate for rental units was higher than that of owner-occupied units.
- Dartmouth has a high percentage of seasonal housing. Approximately 41% of the vacant housing is seasonal housing. These units are vacant for much of the year, available for the owners' use during the summer, Dartmouth's "season".
- Since 2008 Dartmouth has issued building permits for 570 residential units, 451 (79%) of which were for single-family units.
- From 2006 to 2017, Dartmouth had the third-highest median sales prices of single-family homes when compared to its neighbors; Westport and Freetown being the first and second highest.
- Approximately 21% of the householders in Dartmouth who own their homes shoulder some housing cost burdens in 2016. Also, 25% of householders, both homeowners and renters, were living in housing commonly defined as *unaffordable*; that is, they spend greater than 30% of their household income on housing costs.
- As a result of the national and local housing market, the affordability gap relative to area median small has increased in recent years.

These findings call for a housing diversity in Dartmouth which will be attuned to the various needs of the different segments of the town's population. Variability in lot sizes, housing styles and income affordability all have to be considered in the town's housing plan.

5. OBSTACLES TO AFFORDABLE HOUSING

The town of Dartmouth has made some progress towards meeting the state's DHCD Chapter 40B requirement of 10% of affordable housing for each community, particularly in the light of current constraints to new development. The factors that constrain affordable housing development in Dartmouth fall into three distinct categories: 1) high cost of land and construction; 2) issues created by current zoning regulations and density requirements; and 3) administrative/financial realities.

A. Land Costs

Challenges

Land and housing in Dartmouth are expensive because prices over the last twenty-five years have vastly outpaced inflation. As discussed earlier, the median sales price for all single-family houses in Dartmouth in 2017 was \$329,000, which is out of reach to approximately 70% of Dartmouth's households. These high prices are due to a number of factors including:

- The limited amount of land given extensive preservation that stems from a desire to preserve Dartmouth's rural and historic character for future generations. This has led to a long history of purchasing land for conservation, more than 22% of the Town is now permanently protected;
- Large lot zoning (see below);
- A desire for current and future Dartmouth residents to live in areas of the Town whose rural and/or architectural features have been preserved; and Dartmouth has excellent regional accessibility to Providence and Boston making it an ideal residential location for families priced out of markets located near the region's major metro areas.

B. Zoning Constraints

Challenges:

A limiting factor related to price is zoning. The vast majority of developable land in Dartmouth is zoned single-family residential with an 80,000 square foot minimum lot size. Dartmouth's Zoning By-Law, along with those of many other municipalities in Massachusetts, was adopted to control the use of land which has had major impacts on the patterns of housing development. The zoning is driven, in part by the need to protect the Town's rural character as well as limited infrastructure in the northern part of the Town, but it does nonetheless contribute to the high prices for developable real estate and limits the development of higher density housing options, which are generally more affordable.

Mitigation Measures:

This Housing Production Plan includes a number of strategies that are directed to reforming local zoning regulations so as to make them "friendlier" to the production of affordable housing and smart growth development in Dartmouth. These strategies include continuing 1) the review of the zoning bylaws and zoning districts to determine appropriate locations for multi-family developments, 2) to review the use of Mixed-Use Overlay Districts, 3) to review the zoning requirements in areas in which the historic development patterns reflect lot sizes that are smaller than currently allowed by zoning and consider amendments that allow lot sizes that reflect the existing development pattern, and 4) the review and consideration of inclusionary zoning.

In 2017, the Town attempted to address the lack of multi-family housing by proposing a Multi-Family Overlay District for an area along Route 6, but the proposal was defeated at the October 2017 Town Meeting. Subsequently, earlier this year, the town utilized the Local Initiative Program (LIP) on a 288-unit Chapter 40B proposal on Route 6. The “Preserve at Dartmouth” proposal includes a mix of two- and three-bedroom rental units, of which 72 will be affordable and set aside for households earning less than 80% of the Area Median Income.

C. Transportation Access

Challenge:

Dartmouth is an auto-dependent community. Public transit in Dartmouth is minimal and is largely limited to the Route 6 corridor. The Southeastern Regional Transit Authority (SRTA) provides bus service between Fall River and New Bedford along Route 6 as well as to the nearby University of Massachusetts-Dartmouth, University of Massachusetts School of Law, and the Dartmouth Mall. SRTA also provides bus service to Faunce Corner Road and its many commercial plazas and to the Bliss Corner neighborhood via Dartmouth Street.

Mitigation Measures:

As the former Lincoln Park site continues to be redeveloped under the Lincoln Park Overlay District zoning bylaw (a designated Chapter 40R Smart Growth Overlay District), coupled with the proposed The Preserves at Dartmouth project, the town could pursue the extension of SRTA service to other denser, highly populated areas of Dartmouth, so that they too, may have access to the many business and services located along the Route 6 corridor.

D. Infrastructure and Environmental Constraints

Challenges:

Dartmouth has limited municipal water or sewer service in some parts of town, and developments must rely on Title V-compliant subsurface absorption systems known as septic systems. While these septic systems must comply with Title V, there are concerns about their impacts on existing wetlands.

In areas where municipal water service is unavailable, residents must rely on private wells for their water. The developers of housing units in these areas are mandated to incorporate a private water source as well as septic systems that comply with Title V standards. This is part of the cost of developing in a non-sewered community. While close attention to water quality issues is essential, it also contributes to higher development costs.

Mitigation Measures:

Developers may install packaged wastewater treatment systems to handle residential developments with multiple housing units, such as condominium developments. These systems offer an alternative option to future developers if a site does not have the capacity for the size of a Title V-compliant subsurface absorption system or a developer wants to remediate an environmental impact of development.

E. Availability of Subsidy Funds

Challenge:

Subsidized funding for affordable housing projects is available through MassHousing and the Department of Housing and Community Development to assist low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or mixed-income housing.

Despite continued funding for affordable housing, there is still a strong need for additional affordable housing in Massachusetts. According to the Massachusetts Housing Partnership, “in the past five years 7,066 restricted affordable units have been produced, but there are 223,845 low-income renter households with severe housing cost burdens”⁵.

Mitigation:

Dartmouth recently created a Housing Assistance Purchase Program (HAPP), which is a housing down payment assistance program funded with Community Preservation Act (CPA) funds. HAPP offers grants to income and asset qualified First-Time homebuyers for the purpose of financing the gap between the affordable price and the selling price of an existing market rate house in Dartmouth, MA. Two (2) grants are up-to \$110,000 and \$150,000 to purchase a two-bedroom home and a three-bedroom home, respectively. All homes purchased through this program will be subject to a deed rider that will permanently restrict the value of the home and will require that upon resale, the home be conveyed to an income and asset eligible household through an affirmative fair marketing/nondiscriminatory process according to Department of Housing and Community Development (DHCD) guidelines⁶. To date, one grant has been awarded.

F. Negative Community Perceptions

Challenge

There is a demonstrated need for more affordable housing options within the town to meet the needs of a growing elderly and young professional population. However, in a traditional suburban community like Dartmouth, affordable housing is unfortunately frequently perceived as being unattractive, dense developments that do not contribute to the overall image of the community. Consequently, the town of Dartmouth remains faced with the dilemma of how it should approach affordable housing initiatives.

Mitigation

In order to erase negative community perceptions, the town should engage in an open discussion about the need for affordable housing within various population groups, particularly the elderly. Outreach efforts can include examples of quality successful developments in other communities and affordable housing mechanisms (such as rehabilitation loans and mortgage buy-downs) which can enhance the range of housing choices while retaining the rural charm of Dartmouth.

⁵ 12th Annual Massachusetts Housing Institute, Training for local officials, June 2018
<https://www.mhp.net/writable/resources/documents/MHP-2018-Housing-Institute-Binder.pdf>

⁶ Town of Dartmouth Homebuyer Assistance Program, December 2016
https://www.town.dartmouth.ma.us/sites/dartmouthma/files/pages/homebuyer_assistance_program.pdf

G. Evaluation of Existing Infrastructure

Dartmouth has areas of town that have limited municipal water and municipal sewer service; consequently, all developments require on-site Title V-compliant sub-surface absorption systems.

Municipal Water System

Dartmouth has a limited municipal water system in some areas of the town, thus residents have to rely mainly on private wells on-site for their water supply. Therefore, the town's water supply is carefully (and properly) protected with zoning restrictions.

Municipal Wastewater Disposal System

In the areas of town that do not have access to a town wastewater disposal system, wastewater is disposed through Title V on-site wastewater treatment and disposal systems, such as septic systems. Overall, the need for private wastewater disposal systems limits the development of higher density housing options, which are generally more affordable. Hence, the town's initiative for growth and residential development must address the issues of wastewater.

6. STRATEGIES IN PLANNING FOR AFFORDABLE HOUSING

When taken together, the Housing Needs Assessment and the Obstacles to Affordable Housing, as described in Chapters 4 & 5, respectively, point to the need for new housing types that meet the needs of smaller households, households with retirement-age residents, and low- to moderate-income households.

The housing goals for this Plan were developed utilizing information from the town's Master Plan, its previous Housing Production Plan, the Needs Assessment of this Plan, as well as from input from town staff.

Goal #1: Continue support for elderly and affordable housing opportunities in low- to medium-density settings, consistent with the character of the town.

New housing in the town of Dartmouth has been largely for large single-family houses that are most suitable for families with children. As the town's population of other demographic groups increases, particularly the elderly, the housing "gap" for these groups will become greater unless this need is addressed. If housing needs remain unmet in Dartmouth, the above resident groups will be forced to move to other communities to find suitable housing.

Recently, the town has made progress in the provision of housing specifically for people aged 55 and older, as 48-units at the Residences at Lincoln Park has been designated as affordable for people 55 and older and a recently approved 55-unit apartment complex at the former Gifford Marine site on Dartmouth Street is for people aged 55 and older.

Goal #2: Continue to identify zoning alternatives for residential development that preserve the town's character and protect its natural resources.

The town's current zoning by-laws primarily protect the suburban/rural character of the Town and tend to limit the opportunities to provide for a mixture of housing types in order to meet the needs of changing family types and young professionals. Larger lot sizes are regarded as being successful in preventing serious groundwater pollution problems and somewhat successful in slowing development. However, this type of development promotes a very spread out pattern known as sprawl development which may actually impair the natural resources it was hoping to protect, given its proclivity to increased impervious surfaces. Also, by limiting development opportunities, large lot zoning may also increase the costs of building lots. New zoning strategies designed to allow a variety of housing types that increase opportunities for rental housing and lower cost owner-occupied housing – smaller lots, smaller housing - without compromising the character or natural resources, should be investigated.

7. IMPLEMENTATION STRATEGIES

In order to meet the needs identified in the Housing Needs Assessment, Dartmouth will seek to promote the development of a more diverse housing stock and increase the town's affordable units. The town plans to achieve the goals described above by:

- Designing strategies to preserve the Town's existing supply of affordable housing.
- Developing regulatory policies that will increase the supply of affordable housing in Dartmouth over time.
- Exploring production strategies that will add new units to the Town's housing inventory.

The housing strategies listed below are further detailed in Appendix A: Housing Suitability/Action Map. The map shows suitable locations for each type of housing and each housing strategy and also highlights the locations of proposed Chapter 40B developments. This map is consistent with the Dartmouth Master Plan and will be used as a guide as the town implements the following housing strategies.

A. Preservation Strategies

Retain Expiring Affordable Units

Issue: "Expiring use properties" are rental units which were built with federal and/or state subsidies (such as low cost mortgages, rent subsidies, and loan guarantees) to serve low and moderate income tenants that are now at risk of being removed from the affordable inventory. Massachusetts has many such units that may now be at risk. Given the high cost of new production, preventing the loss of these existing units should be a high priority for any community.

In 2013, just before its affordability status expired and its units became market rate, Dartmouth was able to extend the affordability status of the 124-unit Solemar Apartments II property until 2032. The property contains rental units that were built with federal subsidies for low and moderate income tenants.

Recommended Action:

The town of Dartmouth has interest in maintaining the affordability status of this property which might require obtaining technical assistance to negotiate this with the current owner.

The Community Economic Development Assistance Corporation (CEDAC), MassHousing, DHCD, Greater Boston Legal Services, Local Initiative Support Corporation (LISC), and others are available to help communities leverage the resources they need to prevent affordable units from being lost. Some of the services that these groups can provide include: (1) negotiating extensions of current affordability restrictions or sales to nonprofit owners; (2) securing new capital investment to meet deferred maintenance or systems replacement needs; and (3) advocacy.

Responsible Entity: The Dartmouth Housing Partnership (see Strategy 5.2.1) should lead the effort in seeking assistance to maintain the affordability of units on the Subsidized Housing Inventory.

Continue the Housing Rehabilitation and Repair Program

Issue: Housing owned by low- and moderate-income households may fall into disrepair when there is a higher housing cost burden on the household income thereby leading to safety issues for those living in the home. Some of these structures are determined to be unsafe for habitation and households are then forced to leave the home.

Recommended Action: The Housing Rehabilitation and Repair Program began using the Community Development Block Grant (CDBG) funding to provide low interest, long term loans to eligible borrowers. Since CDBG funding ended, the Town has continued this program utilizing Community Preservation Act funds. The funds are used to make improvements to properties with code violations, to repair or replace heating systems, to remove hazardous materials, or to replace windows. The purpose of the program is to allow the low- and moderate-income owners of rental or owner-occupied multi-family housing projects to maintain their units in decent, safe, and sanitary conditions without having to take an equity loan on the property. While this strategy may not create housing units eligible for the Subsidized Housing Inventory, the Town sees value in continuing this program as it helps people, such as the elderly, stay in their homes and stabilize neighborhoods.

Responsible Entity: The Community Development/Grants Department is responsible for this program in conjunction with the Affordable Housing Trust.

Continue the Housing Assistance Purchase Program

Issue: There are low/moderate income households that would like to become homebuyers.

Recommended Action: Continue the Housing Assistance Purchase Program to provide mortgage write-down subsidies. This program is another small-scale program that involves work with individual buyers and existing properties.

The program provides subsidies to low- and moderate-income homebuyers who would then convert existing market rate homes to affordable homes that have a permanent deed restriction. Since this type of program is fairly common and recognized by the state, the affordable units created through this program count on Dartmouth's Subsidized Housing Inventory (SHI).

The program's subsidy takes the form of direct payments to write-down purchaser's mortgages to an affordable level. To qualify, purchasers need to be verified as eligible to participate in the program (i.e., meet income and asset criteria), complete a homebuyer course, and have located a property to purchase that meets program requirements. In this program, the prospective purchaser finds the property in the private housing market and the maximum grant amounts are set by size and type of dwelling unit. Grants are awarded through a lottery.

Responsible Entity: The Community Development/Grants Department is responsible for this program.

B. Regulatory Strategies

7.2.1 Re-establish the Housing Partnership

Issue: Currently, the town of Dartmouth does not have an active committee/board that addresses the wide variety of topics related to housing.

Recommended Action: The Housing Partnership would act as a clearing house for all housing information, programs, and strategies. They would review proposed Town policies regarding their effect on the housing market, and they would propose strategies to help address housing needs as they may arise. Further, they would serve as the lead negotiators for future 40B developments and would advise the Select Board and the Zoning Board of Appeals on affordable housing issues and projects. The Housing Partnership would work to cultivate appropriate projects and guide them through the permitting process.

Responsible Entity: The Select Board has already approved the creation of a Housing Partnership. The Town Administrator will need to work with interested parties to nominate appropriate individuals.

Revise Zoning Bylaw and Land Use Strategies to Promote Affordable Housing that Meets the Needs of all Dartmouth Residents

Issue: The Town's current zoning bylaws tend to limit the opportunities to provide for a mixture of housing types that could meet the needs of changing family types and young professionals. The town's current zoning bylaw generally encourages single-family, larger lot development.

Recommended Action: Evaluate a series of new zoning strategies, outlined below, designed to allow a variety of housing types to be developed in Dartmouth without compromising its character and natural resources. The recommended zoning strategies to be reviewed are detailed below.

Responsible Entity: The Town Planner should work with the Planning Board to review the ongoing strategies outlined below and to develop a comprehensive rezoning package to be presented for adoption at Town Meeting.

Permit Apartments above Retail in Business Districts via a Mixed-Use Overlay District

Dartmouth's current business zoning only allows one business apartment per lot. There are many locations in business zones where additional apartment housing above first floor retail would be desirable and appropriate. Expansion of these apartment units above businesses in appropriate areas of Town could expand affordable rental opportunities.

Adopt Inclusionary or Incentive Zoning

One of the Town's housing goals is to maintain the affordability of the local housing stock. Since very few market rate units currently being built are affordable, the Town should consider adopting an Inclusionary Housing policy requiring some minimum percentage (e.g., 10%) of the units in any multi-family development (e.g. 6 units or larger, including senior housing) to be affordable. Affordable units developed pursuant to this ordinance should be made affordable to households earning 80% (or less) of the median household income for the area and should be subject to long-term use restriction and resale restriction to ensure that the units remain affordable for some minimum period of time (e.g., at least 45 years). For development where fractional units would be required (e.g., a six-unit development), the Town may want

to offer a payment-in-lieu option, whereby the developer pays the Affordable Housing Trust a pro-rated fee such as \$10,000 for each tenth of an affordable unit. The Town would then earmark these funds to be used for local affordable housing programs.

Permit Mixed-Use Development

Dartmouth allows limited residential development within business zoned areas. Currently, only the smaller Village Business and Limited Business Districts allows housing as-of-right, whereas the other, larger business districts allow only 55+ housing by Special Permit and only one business apartment per lot. Business zoning in Dartmouth consists of significant acreage, much of it unsuitable for business development. The town can consider the use of Mixed-Use Overlay Districts to allow higher density residential development, including apartments and consider eliminating the restriction of apartments to those over 55 years of age (See Appendix A: Housing Suitability/Action Map). This will enable increased housing options for commuters, singles, empty nesters and young couples. To achieve the mixed-use component of a mixed-use district, the town may permit residential units above first floor commercial uses by Special Permit within the Mixed-Use Overlay District. Small-scale mixed-use structures will not only provide housing opportunities for many Dartmouth residents, but will also contribute to the vitality and economic health of the neighborhood business areas. Further, for projects over a designated number of units in size, the town may stipulate that at least 10% of the units be affordable in perpetuity. The town could require payment to the Affordable Housing Trust Fund in lieu of the creation of such affordable units if the creation of such units is not feasible or desired.

In 2017, the Town attempted to address the lack of multi-family housing by proposing a Multi-Family Overlay District for an area along Route 6, but the proposal was defeated at the October 2017 Town Meeting.

Modify Regulations to Permit the Development of Underutilized Lots

The town of Dartmouth has a number of residential lots that are not developable because of various impediments such as, but not limited to, insufficient size, dimensional requirements, and access issues. Several of these properties are suitable for housing and the town should encourage the development of these lots, in partnership with the Affordable Housing Trust and/or Housing Partnership in order to create additional affordable housing in already established residential neighborhoods.

The town of Dartmouth should consider modifying its Zoning Bylaw to allow affordable housing development on non-compliant lots. These lots could be defined as having less than the prescribed minimum area and/or minimum frontage, width, yard, or depth requirements. Development of these lots would be granted by either the Planning Board or the Zoning Board of Appeals and would require a Special Permit.

Review of Zoning in Areas with Historic Small Lot Size Development

There are several properties in the historic village areas of Dartmouth that are not “buildable lots” since they do not meet the current zoning dimensional requirements, such as the minimum lot area and frontage. The existing development patterns should be studied and zoning developed that correspond to the prevailing development pattern in these villages. This could lead to the creation of overlay districts designed to create a more traditional town center form of development with pedestrian friendly design and mixed-use. Small-scale mixed-use structures will not only provide housing opportunities for Dartmouth residents, but will also contribute to the vitality and economic health of the neighborhood business areas.

C. Production Strategies

Development of Housing on Town Owned Parcels

Issue: The town of Dartmouth owns developable land and recognizes that the donation of land for affordable housing development, or its sale at below market value, is one of the most valuable contributions it can make towards the goal of providing additional affordable housing.

Recommended Strategy:

The Town has identified at least one parcel that it wishes to utilize for the development of affordable housing. The mechanism by which the property is conveyed will vary on a project by project basis. Please see Figure 7-1 to identify the location of this property.

One such parcel is located on Reed Road and has access to public transportation routes and a multitude of services and retail destinations. The site has been the subject of two proposals for the development of senior housing through the HUD 202 program. Unfortunately, the projects did not receive HUD funding. Nevertheless, interest in the parcel would indicate that it is suitable for the development of affordable housing and/or senior housing.

Responsible Entity: The Housing Partnership should investigate additional opportunities for housing on Town owned property and tax title property. Its recommendations could be passed onto the Select Board for further action.

Investigate Opportunities for Adaptive Reuse

Issue: In the future, Dartmouth may have municipal structures that become abandoned, underutilized, or functionally obsolete.

Recommended Action: The Town of Dartmouth should study the potential for reusing these structures as the need arises. Reusing these properties as housing is a strategy that enables the community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community.

A recent adaptive reuse success was the rehabilitation of the former State Police barracks into the O'Conner-Sisson House for Veterans. Through a combination of funding sources, including Community Preservation Act funding, the former barracks was redeveloped into nine affordable housing units for veterans.

Responsible Entity: The Housing Partnership should study opportunities for adaptive reuse. Its recommendations could be passed onto the Select Board and the Housing Authority for further action.

Review the Availability of Tax Title Property

Issue: Future tax title property may also provide the community with opportunities to construct affordable housing for its residents.

Recommended Action: The Town will analyze future tax title properties as to their potential for affordable housing. Tax title properties are land and/or buildings that are in the process of being taken by the municipality because the owner has failed to pay property taxes.

Often, the process of tax taking and foreclosure takes years but since 2002 An Act Returning Tax Title Properties to Productive Use, municipalities may: (1) abate up to 75% of taxes and 100% of interest and penalties owed on property that will be turned into affordable housing; (2) expedite the foreclosure process in cases where the redemption amount exceeds the value of the property; (3) and accept a deed-in-lieu of foreclosure to get the property back on the tax roll rather than incur the cost of a full foreclosure proceeding.

Responsible Entity: The Housing Partnership should study opportunities for housing on Town owned property and tax title property. The Town should also work closely with the Housing Authority to try to identify new opportunities for the creation of more elderly housing.

Continue to Guide and Approve Appropriate Comprehensive Permits

Issue: Until Dartmouth is able to meet the state mandated 10% affordable housing goal thereby meeting the regional need for affordable housing, the town will be in a position to have denials of Comprehensive Permits for proposals that may be inappropriate for Dartmouth and may be inconsistent with the Town's development goals overturned by the Housing Appeals Committee upon appeal by a project proponent. However, several of these projects may well be consistent with the goals of this plan and should be supported and cultivated.

Recommended Action: The Town should develop a clearly outlined process to assist in creating a successful working relationship with 40B developers. This would help to create projects whose end result is housing that is affordable across a wide range of incomes and protects the Town's critical resources and community character. The town created the Lincoln Park Smart Growth Overlay District as an area appropriate for 40B development, which now consist of 138 mixed-income apartments. Additionally, earlier this year, the town utilized the Local Initiative Program (LIP) on "The Preserve at Dartmouth", a 288-unit mixed-income Chapter 40B proposal on Route 6.

The Town will continue to review and permit additional appropriate 40B developments. The Housing Partnership will serve a critical role in this process in the future.

Responsible Entity: Town Agencies (Department of Public Works, Building Department, Office of Development/Grants, Planning Board, Board of Health and the Zoning Board of Appeals) should continue to guide and approve appropriate Comprehensive Permits until a Housing Partnership is established at which time, the Partnership should take over initial negotiations.

D. Conclusions

The housing strategies outlined above, form a comprehensive and complex web that directly relates to the policy implications, gap analysis, and housing goals identified in the Plan. The Town is confident that the goals and strategies set forth in the document will help to diversify Dartmouth's housing stock and provide alternative housing options for Dartmouth's residents.

Table 7-1 outlines the number of affordable housing units that the implementation of these strategies is projected to generate. This table reflects the goals of the town, but is limited in its accuracy as it does not consider how market forces may influence the development of additional units and change to Town's overall goal. However, the final estimates for housing units created through year-end 2023 relate favorably to the housing needs identified in the Housing Needs Assessment. The comprehensive housing strategy for the town of Dartmouth should, over time, adequately address the housing needs for all of the Town's residents.

Table 7-1: Housing Production Strategies: Dartmouth, 2018-2023

Strategy	Responsible Party ⁷	When?	How?	Which Goals?	Quantity of Affordable Units
Preservation Strategies					
Retain Expiring Affordable Units	HP, HA, SB	2018-2023	Outreach to non-profit housing developers	Goal 1	0
Continue the Housing Rehabilitation and Repair Program	CD	2018-2023	Outreach to low/moderate income households	Goal 1	0
Continue the Housing Assistance Purchase Program	CD, FD	2018-2023	Outreach to low/moderate income households	Goal 1	5
Regulatory Strategies					
Re-establish the Housing Partnership	SB	2018-2023	Outreach, SB action	Goals 1 & 2	0
Permit Apartments Above Retail in Business Districts via a Mixed Use Overlay District	PB, SB	2018-2023	Outreach, Planning, Town Meeting vote	Goals 1 & 2	10
Adopt Inclusionary or Incentive Zoning	PB, SB	2018-2023	Outreach, Planning, Town Meeting vote	Goals 1 & 2	25
Permit Mixed Use Development	PB, SB	2018-2023	Outreach, Planning, Town Meeting vote	Goals 1 & 2	10
Modify Regulations to Permit the Development of Underutilized Lots	PB, SB	2018-2023	Outreach, Planning, Town Meeting vote	Goals 1 & 2	5
Review of Zoning in Areas with Historic Small Lot Size Development	HP, PB	2018-2023	HP and PB research	Goals 1 & 2	0
Production Strategies					
Development of Housing on Town Owned Parcels	HP, SB	2018-2023	HP identify town owned parcels for housing	Goal 1	10
Investigate Opportunities for Adaptive Reuse	HP, SB, HA	2018-2023	HP identify underutilized structures for potential reuse	Goal 1	10
Review the Availability of Tax Title Property	HP, SB	2018-2023	HP research, SB action	Goal 1	10
Continue to Guide and Approve Appropriate Comprehensive Permits	HP, PB, SB, ZBA	2018-2023	Outreach to and collaboration with developers, ZBA action	Goal 1	288
Total Units by 2023					373

⁷ HP= Housing Partnership, HA= Housing Authority, SB= Select Board, CD= Community Development/Grants Dept., FD= Finance Director, PB= Planning Board, ZBA= Zoning Board of Appeals



Inclusionary Zoning:

The current zoning does not allow for the creation of affordable housing units. Therefore, the town will consider adopting an Inclusionary Housing bylaw requiring a minimum percentage of the units in any multi-family development to be affordable. Affordable units developed pursuant to this ordinance should be made affordable to households earning 80% (or less) of the median household income for the area.

Historic Small Lot Size Development:

There are several properties in the historic village areas of Dartmouth that are not "buildable lots" since they do not meet the current zoning dimensional requirements, such as the minimum lot area and frontage. The existing development patterns should be studied and zoning developed that correspond to the prevailing development pattern in these villages to allow a more traditional town center form of development with pedestrian friendly design and mixed-use.

Mixed Use:

Dartmouth's current Zoning Bylaw does not allow for a wide mixture of housing types in most of the town. Currently, only the smaller Village Business and Limited Business Districts allow housing as-of-right, whereas the other, larger business districts allow only 55+ housing by Special Permit and only one business apartment per lot. This has resulted in a tight rental market coupled with a lack of housing options for commuters, singles, empty nesters, and young couples.

Retain Expiring Affordable Units:

The town has interest in working with a non-profit housing developer to purchase and then subsequently manage these affordable housing units. Also, the Town is willing to consider negotiating with the current owner to maintain the affordability of the project. The Town will need to look for technical assistance to help with their negotiations.

Adaptive Reuse of Town-Owned Property:

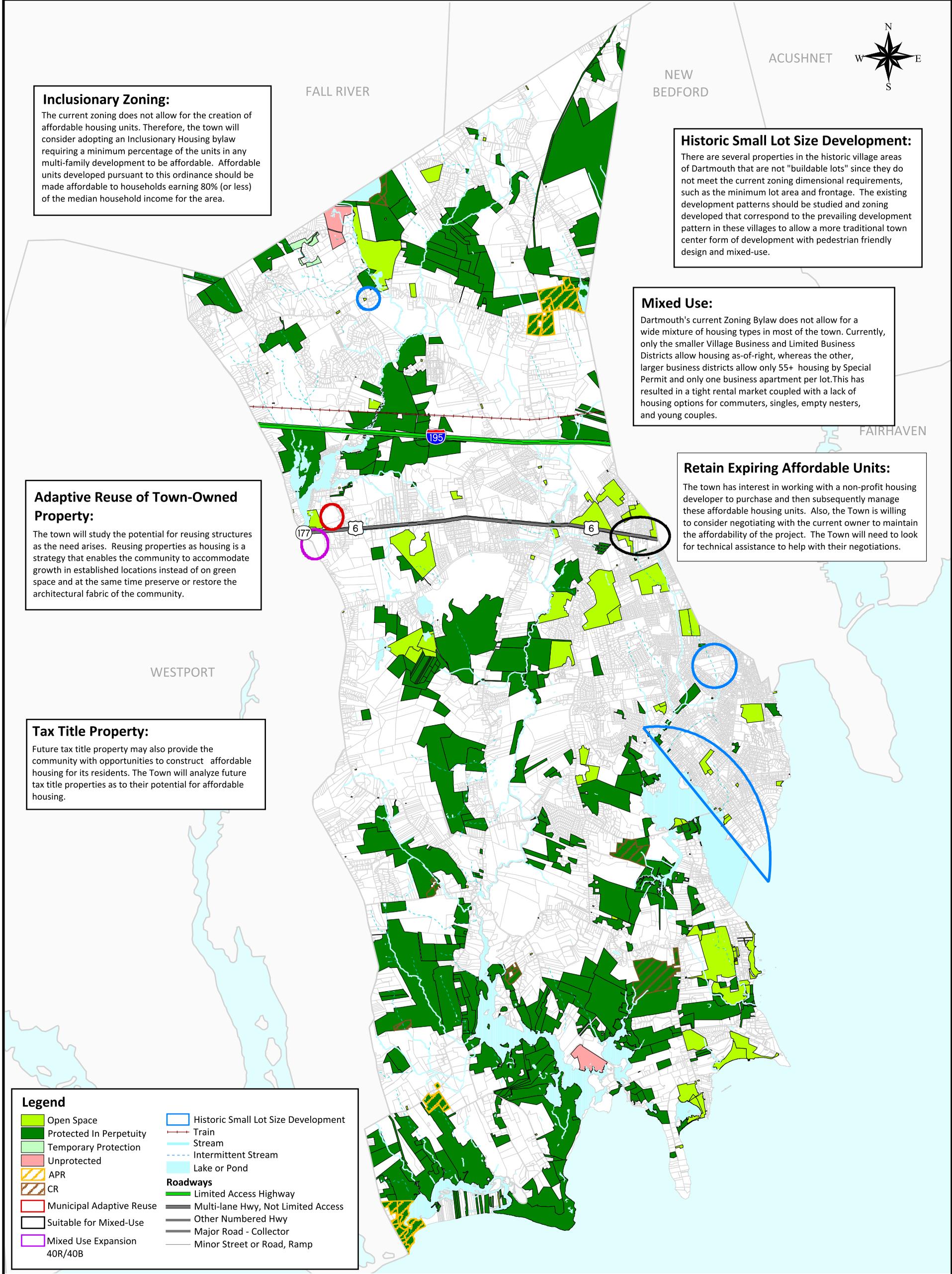
The town will study the potential for reusing structures as the need arises. Reusing properties as housing is a strategy that enables the community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community.

Tax Title Property:

Future tax title property may also provide the community with opportunities to construct affordable housing for its residents. The Town will analyze future tax title properties as to their potential for affordable housing.

Legend

Open Space	Historic Small Lot Size Development
Protected In Perpetuity	Train
Temporary Protection	Stream
Unprotected	Intermittent Stream
APR	Lake or Pond
CR	Roadways
Municipal Adaptive Reuse	Limited Access Highway
Suitable for Mixed-Use	Multi-lane Hwy, Not Limited Access
Mixed Use Expansion 40R/40B	Other Numbered Hwy
	Major Road - Collector
	Minor Street or Road, Ramp



Town of Dartmouth Housing Suitability/Action Map

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