



Town of Freetown Housing Production Plan

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Prepared for:

Town of Freetown
3 North Main Street
Assonet, MA 02702

Freetown Planning Board
Keven V. Desmarais, Chairman
Mark Rogers, Vice Chairman
Robert P. Jose
Debra Robbins
Nicolas Velozo
Antonio Demelo, Associate Member
Lauren Moreau, Planning Technician

Prepared by:

Southeastern Regional Planning & Economic Development District
88 Broadway
Taunton, MA 02780

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Freetown Board of Selectmen
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Lauren Moreau, Freetown Planning Technician

Sandy Conaty, SRPEDD Comprehensive Planning Manager
Eric Arbeene, AICP, SRPEDD Principal Comprehensive Planner

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Town of Freetown

Housing Production Plan

1. EXECUTIVE SUMMARY

The Town of Freetown was first settled in 1659 and was incorporated in 1683. Freetown was originally a much larger town, as it once included the City of Fall River and a portion of the Town of Acushnet. Freetown is located on the southeastern edge of Bristol County in southeastern Massachusetts. The town is bordered by Berkley and Lakeville on the north, Rochester on the east, Acushnet, New Bedford, and Dartmouth on the south, and Fall River on the southwest. Freetown is approximately twelve (12) miles northeast of Fall River, thirty-seven (37) miles south of Boston, and twenty-three (23) miles east of Providence, Rhode Island.

Development within the town's 38.3 square miles is divided between Freetown's two villages – East Freetown and Assonet, which are located on the towns' eastern and western edges, respectively. Located between the two villages is part of the 5,000+ acre Freetown-Fall River State Forest. While the State Forest provides an area for local residents to enjoy a variety of recreational activities, it also forms a barrier separating the two villages, with only one east-west road (Slab Bridge Road) connecting them. Freetown is connected to the larger southeastern Massachusetts region via two parallel north-south limited access highways; Routes 24 and 140. Route 24 is located on west side of town and is the principal route between Newport, Rhode Island and Boston, whereas Route 140 is located on the east side of town and is the principal artery between New Bedford and points north. In addition to the Freetown-Fall River State Forest, Freetown has many natural features, including Assonet Bay on the west side of town and Long Pond on the east side of town as well as a number of brooks and streams, with the most notable being Fall Brook, Quaker Brook and Rattlesnake Brook.

PLANNING FOR AFFORDABLE HOUSING

As of September 2017, the Town of Freetown had 86 affordable housing units, which does not meet the affordability requirements set forth in M.G.L. Chapter 40B §§ 20 thru 23 and 760 CMR 56.00. This represents 2.64% of their 3,263 year round housing units. Freetown needs to produce at least 241 more affordable units to meet the *Housing Unit Minimum* of the Statutory *Minima* (as defined in 760 CMR 56.03(3)(a)). Achieving the Housing Unit Minimum threshold would mean that the Town of Freetown Zoning Board of Appeals would have the ability to deny a Comprehensive Permit or approve it with conditions and that the aforementioned decision would be upheld if appealed by the applicant pursuant to 760 CMR 56.03.

HOUSING NEEDS ASSESSMENT

A Housing Production Plan's Housing Needs Assessment answers two (2) main questions: "Who is here?" and "How is the housing market serving that population?" The data survey for the Housing Needs Assessment portion of Freetown's Housing Production Plan, conducted in 2017 using U.S. Census Bureau data, real estate market data, and local information, revealed the following main *findings*:

Freetown has experienced a moderate increase in population since 2000 and its population is growing older.

From 2000 to 2015, Freetown's population grew at a rate of 6.6%, from approximately 8,500 residents to approximately 9,000 residents. Freetown's 6.6% growth rate was two (2) times higher than that of Bristol County and was just slightly higher than the Commonwealth's during the same time period. In addition, between 2000 and 2015, Freetown's median age rose by five (5) years from 38 to 43. During this same period, the retirement-age population (greater than 64 years old) grew faster than both the working-age population (20-64 years old) and the school-age population (less than 20 years old).

Freetown's household types are changing and becoming more affluent.

Between 2000 and 2015, household types became more diverse in terms of its members. Specifically, households containing only one person grew at a rate of 34% and households headed by a female with no husband present grew at a rate of nearly 25%. In 2015, the proportion of Freetown's households earning \$100,000 or more was 40.8%, compared to 26% for Bristol County and 33.9% for the Commonwealth.

Freetown's housing stock consists primarily of single-family units and more than two-thirds are over 35 years old.

Approximately 91% of housing units in Freetown are single-family, detached (1-unit per lot) homes while the remaining 9% of housing units are in structures containing more than one unit. Of the 130 units permitted under existing zoning from FY2012 to FY2016, none were multi-family units. Approximately sixty-nine percent (69%) of residential properties are more than 35 years-old (built before 1980) indicating a potential need for rehabilitation programs to enable people to stay in stable housing stock.

Freetown has a stable, moderate housing market; however, a small percentage of homes are affordable to low-income households.

From 2002 to 2016, Freetown's median sales price for a single-family home was the fourth highest when compared to its neighboring communities. Freetown's homes sales during this same period also compared fairly against its neighboring towns and continue to rebound in the aftermath of the economic downturn of the mid-to late-2000s. According to an analysis of single-family ownership costs, only 6.8% of houses in Freetown are affordable to households earning less than the HUD Area Median Family Income (AMFI) of \$62,200. Moreover, less than 1% of houses are affordable to low-income households earning 80% or less of the AMFI. These measures all indicate a need for more affordable housing – both in terms of market rate housing and subsidized housing.

BARRIERS TO HOUSING DEVELOPMENT

Freetown's large minimum lot size requirement is leading to the construction of high-price single-family residences.

Freetown's large lot size requirement is intended to maintain the rural quality of the town and its water quality standards, but has promoted a very low housing density that severely constrains the construction of affordable housing. The construction of these large single-family units are unaffordable to low- to moderate-income families due in part to the property's embedded land costs.

Limited municipal water and sewer infrastructure limits development intensity and raises the cost of development.

With limited municipal water and sewer service, residences not receiving municipal water and relying on septic systems need large lots. This not only leads to concerns about water quality, it also contributes to higher development costs and serves as a constraint to developing affordable housing on smaller lots.

Transportation access is limited in town.

Freetown is an auto-dependent suburban and rural community. The lack of viable public transportation in town limits the ability of low- and moderate-income households to locate in town without also spending a large portion of their incomes on transportation. Increased transportation costs, when coupled with high housing cost burdens, can make living in Freetown unaffordable for households with lower incomes.

There is limited organizational capacity and funding to accomplish affordable housing initiatives.

Freetown has both limited organizational capacity and limited funding to create additional affordable housing in town. The town has only one planning staff person and no dedicated housing staff person, although it does have a housing authority, but it is inactive. The re-establishment of the Housing Authority and the momentum gained from developing and adopting this Plan may increase the towns capacity to accomplish their affordable housing initiatives.

Negative community perceptions of market-rate multi-family housing and subsidized housing.

Misconceptions of increased density, perceived negative effects on property value, and concerns about increased municipal costs often prevent residents from pursuing needed housing development. Affordable housing can be attractive and can be built to complement the town's rural New England character and natural resources.

AFFORDABLE HOUSING GOALS & IMPLEMENTATION STRATEGIES

The Town of Freetown seeks to increase its inventory of affordable housing units at a pace generally consistent with the rate of development of market-rate units. Since the town has not met its Chapter 40B goal, the achievement of the goals and strategies outlined in this Housing Production Plan is critical in achieving its Chapter 40B goal.

The following major **goals** are set forth to create a mix of housing types sufficient to meet projected demands and preferences in Freetown in the years ahead. They respond to the needs identified in the Housing Needs Assessment as well as to current constraints.

Goal #1: Produce 16 SHI-eligible housing units per calendar year; this figure equals 0.50% of the Town's year-round housing.

Goal #2: Allow for a diversity of housing options that will allow young adults, seniors, and single-person households to remain in the community.

Goal #3: Locate new housing that maximizes access to services and minimizes impacts on the environment and existing neighborhoods.

Goal #4: Strengthen local housing development capacity.

In order to meet the aforementioned goals, the Town of Freetown plans to implement the following **strategies**:

Strategy #1: Re-establish the Freetown Housing Authority.

Strategy #2: Review and strengthen existing residential zoning bylaws.

- a. Modify the Adult Retirement Community (ARC) bylaw by lowering the minimum acreage threshold and expanding housing options.
- b. Modify the Planned Mixed-Use District (PMUD) bylaw by possibly increasing the housing density if the necessary infrastructure is available.

Strategy #3: Adopt an Inclusionary Zoning Bylaw.

Strategy #4: Adopt moderate-density zoning that allows more units on less land.

Strategy #5: Adopt incentive zoning that seeks to produce subsidized units by providing developers with financial incentives.

Strategy #6: Develop Comprehensive Permit Rules and Regulations.

Strategy #7: Encourage “Friendly 40B” developments.

Strategy #8: Pursue tax-title properties for affordable housing development.

Strategy #9: Increase local coordination between local committees, boards and departments.

Table 1-1: Freetown HPP Strategy and Action Plan

Strategy No.	Strategy	Who?	When?	How?	Which Goals?	Quantity of Affordable Units
1	Re-establish the Freetown Housing Authority	BOS	2018-2019	Outreach, Collaboration, BOS action	Goal 4	-
2a.	Modify the Adult Retirement Community bylaw	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 2 and 4	-
2b.	Modify the Planned Mixed-Use District bylaw	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 2, 3 and 4	-
3	Adopt an Inclusionary Zoning Bylaw	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 1, 2, 3 and 4	15
4	Adopt moderate-density zoning that allows more units on less land	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 2 and 4	10
5	Adopt incentive zoning that seeks to produce subsidized units by providing developers with financial incentives	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 1, 2, 3 and 4	5
6	Develop Comprehensive Permit Rules and Regulations	ZBA	2018-2023	ZBA research and action	Goal 4	-
7	Encourage "Friendly 40" developments	ZBA, PB, BOS	2018-2023	Outreach to and collaboration with developers, ZBA action	Goals 1, 2, 3 and 4	45
8	Pursue tax-title properties for affordable housing development	FHA, PB, BOS	2018-2023	FHA & PB research, BOS action	Goals 1, 2, 3 and 4	5
9	Increase local coordination between local committees, boards, and departments	FHA, PB, BOS	2018-2023	Outreach and Collaboration	Goal 4	-
Total Units by 2022						80

2. INTRODUCTION

The Town of Freetown was first settled in 1659 and was incorporated in 1683. Freetown was originally a much larger town, as it once included the City of Fall River and a portion of the Town of Acushnet. Freetown is located on the southeastern edge of Bristol County in southeastern Massachusetts. The town is bordered by Berkley and Lakeville on the north, Rochester on the east, Acushnet, New Bedford, and Dartmouth on the south, and Fall River on the southwest. Freetown is approximately twelve (12) miles northeast of Fall River, thirty-seven (37) miles south of Boston, and twenty-three (23) miles east of Providence, Rhode Island.

Development within the town's 38.3 square miles is divided between Freetown's two villages – East Freetown and Assonet, which are located on the towns' eastern and western edges, respectively. Located between the two villages is part of the 5,000+ acre Freetown-Fall River State Forest. While the State Forest provides an area for local residents to enjoy a variety of recreational activities, it also forms a barrier separating the two villages, with only one east-west road (Slab Bridge Road) connecting them. Freetown is connected to the larger southeastern Massachusetts region via two parallel north-south limited access highways; Routes 24 and 140. Route 24 is located on west side of town and is the principal route between Newport, Rhode Island and Boston, whereas Route 140 is located on the east side of town and is the principal artery between New Bedford and points north. In addition to the Freetown-Fall River State Forest, Freetown has many natural features, including Assonet Bay on the west side of town and Long Pond on the east side of town as well as a number of brooks and streams, with the most notable being Fall Brook, Quaker Brook and Rattlesnake Brook.

3. PLANNING FOR AFFORDABLE HOUSING IN FREETOWN

WHY DOES FREETOWN HAVE A HOUSING PRODUCTION PLAN?

This Housing Production Plan consists of two parts. The first, a Housing Needs Assessment, identifies the community's profile, conducts an inventory of its housing characteristics, and evaluates the housing needs of the town's residents while recognizing potential barriers to housing production. The second part of this report includes goals for housing based on identified needs as well as strategies by which the town can meet those goals in a manner consistent with M.G.L. Chapter 40B and 760 CMR 56.00 regulations. By taking a proactive approach to housing production, Freetown will be much more likely to achieve both its housing and community planning goals.

As of September 2017, the Town of Freetown had 86 affordable housing units, which does not meet the 10% affordability requirement set forth in M.G.L. Chapter 40B §§ 20 thru 23 and 760 CMR 56.00. This represents 2.64% of their 3,263 year round housing units. Freetown needs to produce at least 241 more affordable units to meet the *Housing Unit Minimum* of the Statutory *Minima* (as defined in 760 CMR 56.03(3)(a)). Achieving the Housing Unit Minimum threshold would mean that the Town of Freetown Zoning Board of Appeals would have the ability to deny a Comprehensive Permit or approve it with conditions and that the aforementioned decision would be upheld if appealed by the applicant pursuant to 760 CMR 56.03.

Assuming future housing growth, this 10% figure is a moving target and ultimately the required minimum number of year-round units will increase over time. The number of year-round housing units in a community from which the required number of affordable units is calculated by DHCD (10% of year-round housing units) is based on the number of year-round housing units reported in the decennial census, the latest being 2010. Therefore, as

additional year-round housing units are constructed through the 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. In addition, loss of current affordable properties from the Subsidized Housing Inventory through expiration of their deed restrictions can accelerate this situation.

For example, the affordability restriction on the four (4) units of the Winfield Street rental property are set to expire in 2024. This property changing to market rate units coupled with typical housing growth and a slow growth in the production of affordable housing units would be detrimental to Freetown meeting the required 10% affordable housing threshold.

As such, Freetown needs to continue to produce affordable housing units to meet the needs of its residents and to achieve its Chapter 40B 10% requirement. This HPP outlines how Freetown can do so while meeting other important affordable housing production goals, by way of an assortment of strategies and actions to be undertaken in the next five (5) years.

A. HOUSING UNIT AFFORDABILITY QUALIFICATIONS

Subsidized Housing Inventory (SHI)

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. They also classify households according to their ability to pay for housing.

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 following criteria:

- It 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 rental construction, and in perpetuity for new homeownership construction.
- 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.

Table 3-1 displays the Chapter 40B Subsidized Housing Inventory (SHI) maintained by the Massachusetts Department of Housing and Community Development (DHCD) for the Town of Freetown and its neighboring communities.

Table 3-1: DHCD Chapter 40B Subsidized Housing Inventory (SHI), September, 2017

Community	2010 Census Year Round Housing Units	Total Development Units	SHI Units	Percent
Acushnet	4,097	127	97	2.4%
Berkley	2,169	103	24	1.1%
Dartmouth	11,775	1,001	971	8.2%
Fall River	42,650	4,847	4,751	11.1%
Freetown	3,263	104	86	2.6%
Lakeville	3,852	590	274	7.1%
New Bedford	42,816	5,144	5,110	11.9%
Rochester	1,865	8	8	0.4%

Certified Housing Production Plans

DHCD has also created a method for measuring a community’s progress toward reaching its 10% Chapter 40B goal. If, during a 12-month period, a community produces SHI eligible affordable housing equal to 0.5% or 1% of its year round housing stock, its HPP may be “certified.” Certification means that the town’s Housing Production Plan has met its regional need for affordable housing for one year (by meeting 0.5% threshold) or two years (by meeting 1%).

If a community has a certified HPP within 15 days of the opening of the local hearing for a 40B Comprehensive Permit, a denial of the permit by the Zoning Board of Appeals (ZBA) may be upheld by the state Housing Appeals Committee. The procedure is as follows. The ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be “Consistent with Local Needs,” the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the ZBA’s assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA’s notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality.

Table 3-2: DHCD SHI Yearly Goals for Freetown

Community	2010 Census Year Round Housing Units	0.5% Yearly Goal	1.0% Yearly Goal
Freetown	3,263	16	33

Local Preference Units

It should also be noted that up to 70% of units in an affordable housing development can be set aside as “local or community preference units” in its Affirmative Fair Housing Marketing Plan (AFHMP). Under fair housing laws, an AFHMP is required when marketing and selecting residents for affordable units. The AFHMP must be approved by DHCD and not have the effect of excluding, denying, or delaying participation of groups of persons protected under the fair housing laws. Allowable preference categories can include Freetown residents; employees of the town, such as teachers, janitors, firefighters, police officers, librarians, town hall employees, employees of businesses located in town, or households with children attending Freetown schools. Therefore, in lotteries for affordable units, those who meet these local preference criteria will be placed in a separate pool, and the purchasers or tenants of 70% of the affordable units can come from this local preference pool. Those in the local preference pool who are not selected, as well as all other applicants, are placed in an open pool from which the tenants of the remaining units will be drawn.

B. HOUSEHOLD AFFORDABILITY QUALIFICATIONS

The state's affordable housing program also specifies criteria for families to meet in order to qualify for the rental or ownership of a SHI unit. Most housing subsidy programs are targeted to particular income ranges which may vary based on program goals. The income ranges are percentages of the Area Median Family Income (AMFI) adjusted for family size. In 2017, Freetown's AMFI was \$62,200 for a family of four (Freetown is within the New Bedford, MA HUD Metro FMR Area; its AMFI determines all income calculations for Freetown).

Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by HUD (\$24,600 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 (\$31,500 for a family of four) and low-income refers to those earning at or below 80% of AMI (\$50,350 for a family of four). These income levels are summarized in Table 3-3.

Table 3-3: HUD 2017 Income Limits for New Bedford, MA Metro FMR Area

Persons in Family	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	\$13,250	\$22,050	\$35,250
2	\$16,240	\$25,200	\$40,300
3	\$20,420	\$28,350	\$45,350
4	\$24,600	\$31,500	\$50,350
5	\$28,780	\$34,050	\$54,400
6	\$32,960	\$36,550	\$58,450
7	\$37,140	\$39,100	\$62,450
8	\$41,320	\$41,600	\$66,500

Area Median Family Income: \$62,200

(The New Bedford, MA Metro FMR Area includes the following five communities: Acushnet, Dartmouth, Fairhaven, Freetown and New Bedford).

4. HOUSING NEEDS ASSESSMENT

This section examines Freetown's demographic profile, conducts an inventory of the housing characteristics, and evaluates the housing needs of the town's residents while recognizing potential barriers to housing production. In addition, this section analyzes the current housing market in order to identify who currently lives in town and the housing market activity.

Importantly, this portion of the plan makes an inventory of factors that may be preventing the production of affordable market-rate housing (housing that can be rented or owned for less than or equal to 30% of a household's income) and subsidized housing (rental or ownership housing that is available to eligible low-income households through the use of public or private funding sources). This process is necessary as it remains increasingly difficult for individuals and families to find affordable housing in the private market. Without subsidies and supportive zoning, the private market is less capable of producing housing that is affordable to low- and moderate-income households. As a consequence, it becomes necessary to rely more often on regulatory relief and housing subsidies to attain affordable housing and produce enough units to address existing affordable housing needs and demands.

The Housing Needs Assessment draws from a wide variety of data sources including, but not limited to:

- U.S. Census Bureau decennial census data (2000 and 2010);
- American Community Survey 5-Year Estimates (2011-2015);
- U.S. Department of Housing and Urban Development (HUD) data;
- HUD Comprehensive Housing Affordability Strategy (CHAS) data (2010-2014);
- University of Massachusetts Donahue Institute data;
- Massachusetts Department of Housing and Community Development (DHCD) data;
- Warren Group/Banker and Tradesman data; and,
- Town of Freetown's Assessor's data.

These two sets of findings – the needs assessment and housing barriers – are the context within which a responsive set of strategies can be developed to address housing needs and meet Freetown's housing production goals. The main Housing Needs Assessment findings are presented on the following pages along with key supporting tables and figures. Supplementary data are available in the Appendix.

A. POPULATION PROFILE

FINDING #1: Freetown has experienced a moderate increase in population since 2000.

From 2000 to 2015, Freetown's population grew at a rate of 6.6%, from approximately 8,500 residents to approximately 9,000 residents. This increase reversed a 0.6% population decrease that the town experienced from 1990 to 2000. Freetown's 6.6% growth rate was two (2) times higher than that of Bristol County and just slightly higher than that of the Commonwealth during the same time period (Figure 4-1 and Table 4-1). However, when comparing Freetown's population growth to its neighboring communities, Freetown grew at a slower rate than most of its neighboring towns, but grew at a faster rate than the neighboring cities of Fall River and New Bedford. Population projections indicate that Freetown will grow at a rate consistent with most of its neighboring communities. In terms of housing policy, continued population growth will likely indicate ongoing housing development and the construction of additional units in town.

Figure 4-1: Population Growth Rate, 2000-2015
(U.S. Census Bureau: 2000 & 2010 Census; ACS 5-Year Estimates (2011-2015))

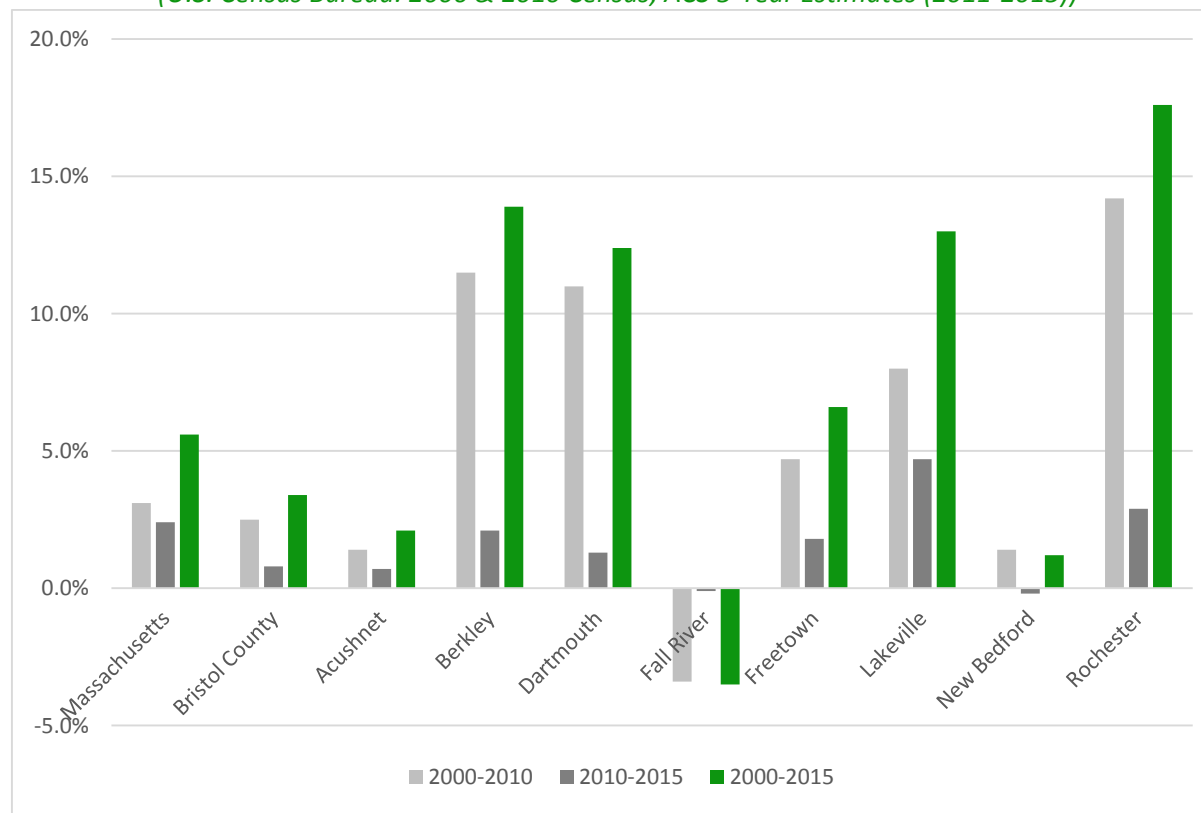


Table 4-1: Total Population Change, 2000-2015*(U.S. Census Bureau: 2000 & 2010 Census; ACS 5-Year Estimates (2011-2015))*

	2000	2010	2015	Change 2000-2010	Change 2010-2015	Change 2000-2015
Massachusetts	6,349,097	6,547,629	6,705,586	3.1%	2.4%	5.6%
Bristol County	534,678	548,285	552,763	2.5%	0.8%	3.4%
Acushnet	10,161	10,303	10,374	1.4%	0.7%	2.1%
Berkley	5,749	6,411	6,547	11.5%	2.1%	13.9%
Dartmouth	30,666	34,032	34,482	11.0%	1.3%	12.4%
Fall River	91,938	88,857	88,727	-3.4%	-0.1%	-3.5%
Freetown	8,472	8,870	9,031	4.7%	1.8%	6.6%
Lakeville	9,821	10,602	11,098	8.0%	4.7%	13.0%
New Bedford	93,768	95,072	94,909	1.4%	-0.2%	1.2%
Rochester	4,581	5,232	5,385	14.2%	2.9%	17.6%

Table 4-2: Population Projections, 2010-2030*(U.S. Census Bureau, UMass Donahue Institute, MassDOT)*

	2010 Count	2020 Projection	2030 Projection	Change 2010-2020	Change 2020-2030	Change 2010-2030
Acushnet	10,303	11,015	11,866	6.9%	7.7%	15.2%
Berkley	6,411	7,366	7,411	14.9%	0.6%	15.6%
Dartmouth	34,032	36,699	40,332	7.8%	9.9%	18.5%
Fall River	88,857	94,032	99,831	5.8%	6.2%	12.4%
Freetown	8,870	9,729	9,913	9.7%	1.9%	11.8%
Lakeville	10,602	11,277	12,428	6.4%	10.2%	17.2%
New Bedford	95,072	96,971	101,490	2.0%	4.7%	6.8%
Rochester	5,232	5,877	6,600	12.3%	12.3%	26.1%

FINDING #2: Freetown's population is growing older.

Between 2000 and 2015, Freetown's median age rose by five (5) years from 38 to 43. During this same time period, the retirement age population (greater than 64 years old) grew at a rate of 68%, approximately fifty (50) times faster than the working-age population (20 – 64 years old). The school age population (less than 20 years old) was the only population group to see a reduction (nearly 2%) in the years between 2000 and 2015 (Figure 4-2 and Table 4-3A below). In light of these aging-trends, there is likely to be demand for development types and housing units that accommodate the lifestyles and incomes of retirees and “empty-nesters.”

Between 2000 and 2015, the age cohorts in Freetown that experienced the largest decreases were the under 5 years age cohort (-24.9%) and the 35-44 years age cohort (-21.8%), while the age cohorts that experienced the largest increases during this time were the 85 years and over age cohort (156.3%) and the 60-64 years age cohort (141.6%) (see Table 4-3B below).

Figure 4-2: Freetown Population Change by Age Group, 2000-2015
(U.S. Census Bureau: 2000 & 2010 Census; ACS 5-Year Estimates (2011-2015))

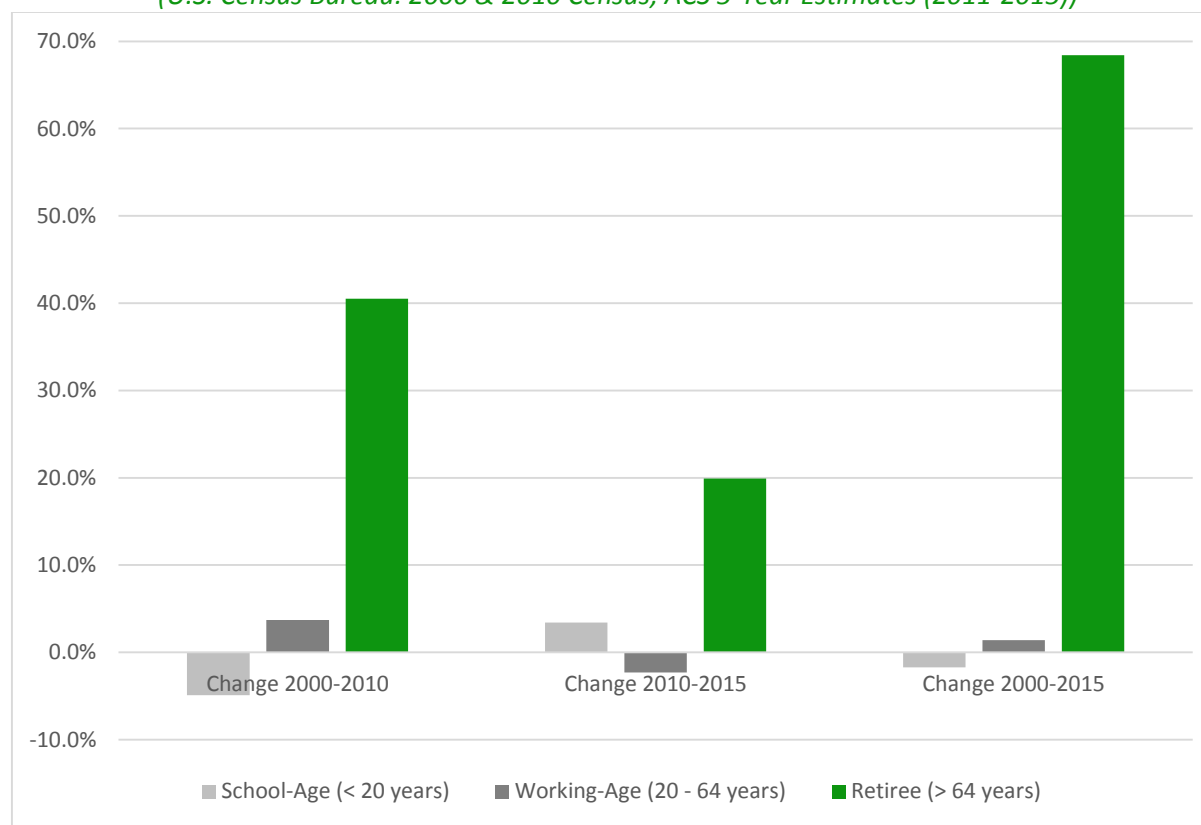


Table 4-3A: Freetown Population Change by Age Group, 2000-2015
(U.S. Census Bureau: 2000 & 2010 Census; ACS 5-Year Estimates (2011-2015))

Age Group	2000	2010	2015	Change 2000-2010	Change 2010-2015	Change 2000-2015
School-Age (< 20 years)	2,322	2,208	2,282	-4.9%	3.4%	-1.7%
Working-Age (20 - 64 years)	5,383	5,584	5,457	3.7%	-2.3%	1.4%
Retiree (> 64 years)	767	1,078	1,292	40.5%	19.9%	68.4%
Total	8,472	8,870	9,031	4.7%	1.8%	6.6%

Table 4-3B: Freetown Population Change by Age Group, 2000-2015
(U.S. Census Bureau: 2000 & 2010 Census; ACS 5-Year Estimates (2011-2015))

Age Group	2000	2010	2015	Change 2000-2010	Change 2010-2015	Change 2000-2015
Under 5 years	458	391	344	-14.6%	-12.0%	-24.9%
5 to 9 years	543	539	785	-0.7%	45.6%	44.6%
10 to 14 years	665	653	587	-1.8%	-10.1%	-11.7%
15 to 19 years	656	625	566	-4.7%	-9.4%	-13.7%
20 to 24 years	404	464	382	14.9%	-17.7%	-5.4%
25 to 34 years	1,055	785	899	-25.6%	14.5%	-14.8%
35 to 44 years	1,504	1,321	1,176	-12.2%	-11.0%	-21.8%
45 to 54 years	1,584	1,552	1,622	-2.0%	4.5%	2.4%
55 to 59 years	516	789	605	52.9%	-23.3%	17.2%
60 to 64 years	320	673	773	110.3%	14.9%	141.6%
65 to 74 years	444	678	754	52.7%	11.2%	69.8%
75 to 84 years	252	301	356	19.4%	18.3%	41.3%
85 years and over	71	99	182	39.4%	83.8%	156.3%
Total	8,472	8,870	9,031	4.7%	1.8%	6.6%
Median Age	38.0	42.4	43.0	11.6%	1.4%	13.2%

FINDING #3: Freetown's households are becoming more varied in character.

Between 2000 and 2015, household types became more diverse in terms of its members. Specifically, households containing only one person grew at a rate of 34% and households headed by a female with no husband present grew at a rate of nearly 25%. Additionally, the overall aging trend, previously revealed in the population figures, is reflected in the significant 52% increase in households with individuals 65 years and older. Freetown's predominant household type is a married-couple family (approximately 64% of all households) with an average family size of 3.29 members.

Figure 4-3: Changes in Freetown's Household Types, 2000-2015
(U.S. Census Bureau: 2000 & 2010 Census; ACS 5-Year Estimates (2011-2015))

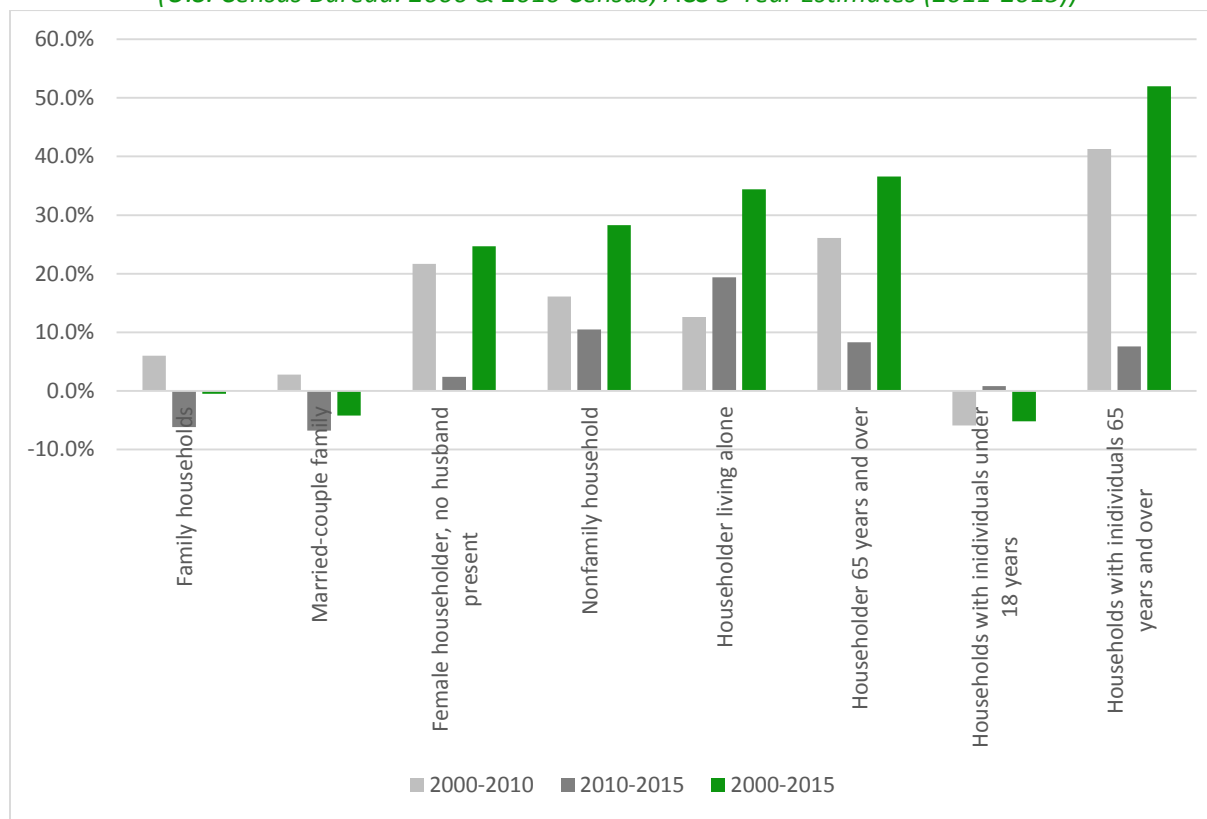


Table 4-4: Freetown Household Type Trends, 2000-2015*(U.S. Census Bureau: 2000 & 2010 Census; ACS 5-Year Estimates (2011-2015))*

Household Types	2000	2010	2015	Change 2000-2010	Change 2010-2015	Change 2000-2015
Family households	2,391	2,534	2,378	6.0%	-6.2%	-0.5%
With own children under 18 years	1,081	989	896	-8.5%	-9.4%	-17.1%
Married-couple family	2,060	2,118	1,973	2.8%	-6.8%	-4.2%
With own children under 18 years	918	805	733	-12.3%	-8.9%	-20.2%
Female householder, no husband present	235	286	293	21.7%	2.4%	24.7%
With own children under 18 years	113	124	132	9.7%	6.5%	16.8%
Nonfamily households	541	628	694	16.1%	10.5%	28.3%
Householder living alone	413	465	555	12.6%	19.4%	34.4%
Householder 65 years and over	153	193	209	26.1%	8.3%	36.6%
Households with individuals under 18 years	1,179	1,109	1,118	-5.9%	0.8%	-5.2%
Households with individuals 65 years and over	552	780	839	41.3%	7.6%	52.0%
Average household size	2.85	2.78	2.91	-2.5%	4.7%	2.1%
Average family size	3.14	3.06	3.29	-2.5%	7.5%	4.8%
Total households	2,932	3,162	3,072	7.8%	-2.8%	4.8%

FINDING #4: Freetown’s households have become more affluent.

When compared to both Bristol County and the Commonwealth, Freetown is a relatively affluent community. As of 2015, the proportion of households earning \$100,000 or more is 40.8%, compared to 26% for Bristol County and 33.9% in the Commonwealth. Similarly, the proportion of households earning less than \$25,000 is 9.6%, whereas it is much higher in Bristol County and Massachusetts, at 23.5% and 19.7% respectively.

This equates to approximately 295 households with extremely low-incomes (less than 30% of the HUD Area Median Family Income of \$62,200). Additionally, approximately 27%, or about 829 households have incomes less than \$50,350 which is 80% of the Area Median Family Income and which defines a low-income household according to the U.S. Department of Housing and Urban Development (HUD) and the Massachusetts Department of Housing and Community Development (DHCD).

The needs of these low-income households can often be overlooked; this Plan seeks to focus the town’s attention on the needs of its low- and moderate-income residents.

Figure 4-4: Household Income Distribution, 2015
(U.S. Census Bureau: ACS 5-Year Estimates (2011-2015))

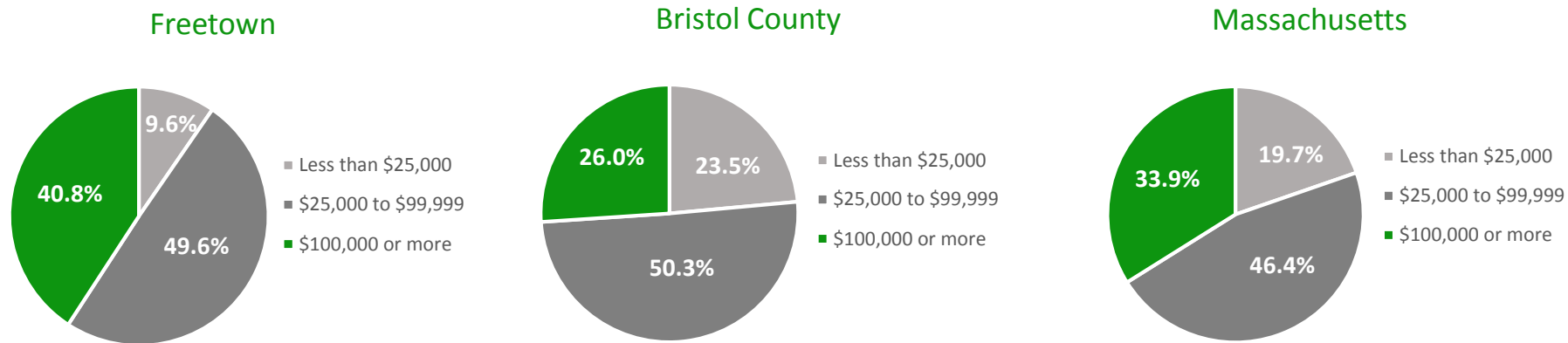


Table 4-5A: Household Income Distribution, 2015
(U.S. Census Bureau; ACS 5-Year Estimates (2011-2015))

	Freetown	Bristol County	Massachusetts
Less than \$10,000	3.0%	6.3%	6.1%
\$10,000 to \$14,999	1.1%	7.0%	5.1%
\$15,000 to \$24,999	5.5%	10.2%	8.5%
\$25,000 to \$34,999	10.5%	8.8%	7.7%
\$35,000 to \$49,999	6.9%	12.2%	10.4%
\$50,000 to \$74,999	13.9%	16.6%	15.8%
\$75,000 to \$99,999	18.3%	12.7%	12.5%
\$100,000 to \$149,999	22.4%	15.3%	16.9%
\$150,000 to \$199,999	12.7%	6.3%	8.1%
\$200,000 or more	5.7%	4.4%	8.9%
Total	100.0%	100.0%	100.0%
Total Households	3,072	212,029	2,549,721
Median household income (dollars)	\$87,921	\$56,842	\$68,563

Table 4-5B: Household Income Distribution, 2015
(U.S. Census Bureau; ACS 5-Year Estimates (2011-2015))

	Freetown	Bristol County	Massachusetts
Less than \$25,000	9.6%	23.5%	19.7%
\$25,000 to \$99,999	49.6%	50.3%	46.4%
\$100,000 or more	40.8%	26.0%	33.9%
Total	100.0%	100.0%	100.0%
Total Households	3,072	212,029	2,549,721
Median household income (dollars)	\$87,921	\$56,842	\$68,563

B. HOUSING MARKET ANALYSIS

FINDING #5: Freetown's housing stock consists primarily of single-family units.

Approximately 91% of housing units in Freetown are single-family, detached (1-unit per lot) homes while the remaining 9% of housing units are in structures containing more than one unit (see Table 4-7). Moreover, of the 130 units permitted under existing zoning from FY2012 to FY2016, none of the 130 units were multi-family (two or more) units. In light of these statistics and the socioeconomic trends in town, there is a need to develop multi-family units that can serve different household types and do so in a manner that is financially attractive to the development community.

Figure 4-5: Freetown Housing Types, 2015
(U.S. Census Bureau; ACS 5-Year Estimates (2011-2015))

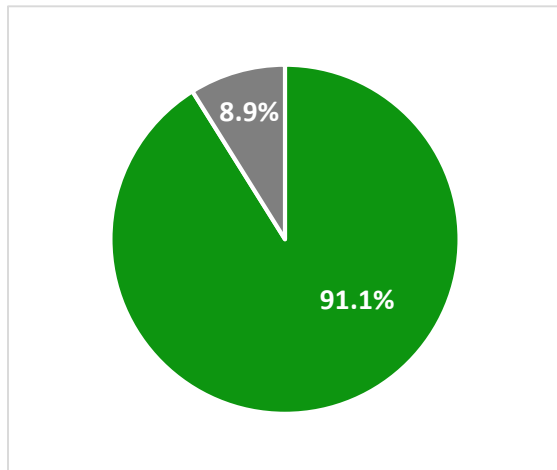
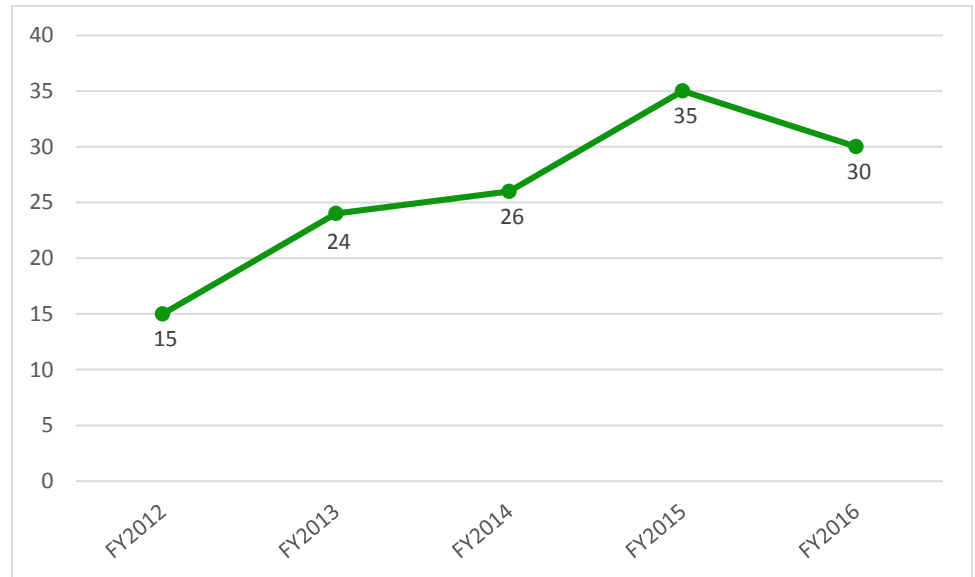


Figure 4-6: Residential Building Permits Issued in Freetown, FY2012-FY2016
(Town of Freetown)



FINDING #6: More than two-thirds of Freetown’s housing stock is over 35 years-old; therefore, rehabilitation programs may be needed to keep residents in safe, affordable housing.

Approximately sixty-nine percent (69%) of residential properties are more than 35 years-old (built before 1980). In the absence of consistent maintenance, the relative age of this housing stock can indicate reduced quality and value. If older housing units have reduced values and are thereby more “affordable” to low and moderate income households, rehabilitation programs may be appropriate to enable people to stay in stable housing stock. The age of housing also has impacts on energy usage and home financing. Programs to support necessary home improvements may be needed, including energy efficiency, “de-leading,” and septic repairs for units occupied by low-and moderate-income households, particularly older residents living on fixed incomes.

Figure 4-7: Percent by Year Built of Residential Structures, Freetown, 2015
(U.S. Census Bureau; ACS 5-Year Estimates (2011-2015))

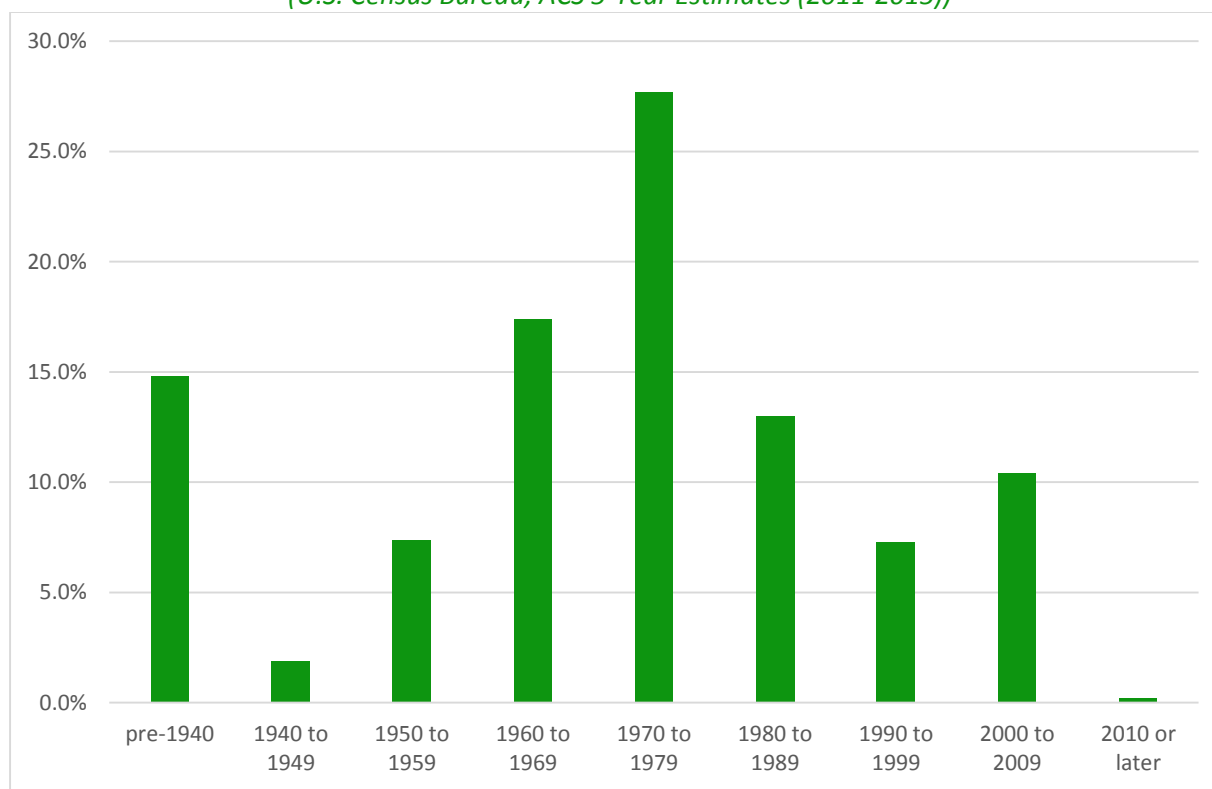


Table 4-6: Housing Types, Freetown, 2000-2015*(U.S. Census Bureau: 2000 Census; ACS 5-Year Estimates (2011-2015))*

	2000		2015		Percent Change 2000-2015
1-unit, detached	2,744	90.6%	2,988	91.1%	8.9%
1-unit, attached	65	2.1%	60	1.8%	-7.7%
2 units	114	3.8%	201	6.1%	76.3%
3 or 4 units	49	1.6%	20	0.6%	-59.2%
5 to 9 units	7	0.2%	11	0.3%	57.1%
10 to 19 units	0	0.0%	0	0.0%	N/A
20 or more units	0	0.0%	0	0.0%	N/A
Mobile Home	50	1.7%	0	0.0%	-100.0%
Boat, RV, van, etc.	0	0.0%	0	0.0%	N/A
Total	3,029	100.0%	3,280	100.0%	8.3%

Table 4-7: Year-Built of Residential Structure, Freetown, 2015*(U.S. Census Bureau; ACS 5-Year Estimates (2011-2015))*

Time Period	Count	Percent
pre-1940	484	14.8%
1940 to 1949	62	1.9%
1950 to 1959	243	7.4%
1960 to 1969	570	17.4%
1970 to 1979	907	27.7%
1980 to 1989	426	13.0%
1990 to 1999	239	7.3%
2000 to 2009	342	10.4%
2010 or later	7	0.2%
Total	3,280	100.0%

FINDING #7: Freetown's housing units are predominately owner-occupied.

Approximately 87% of the 3,072 occupied housing units in Freetown are owner-occupied. This compares to approximately 62% in both Bristol County and Massachusetts. Approximately three-quarters of these homeowners are 45 years-old or older. The same population group (45 years-old or older) also accounts for a large majority of the renters in town, as two-thirds of renters are 45 years-old or older. When comparing household size by tenure, one person owner-occupied households experienced the largest increase in actual numbers from 2000 to 2015 (see Table 4-10). These statistics, combined with the population trends, indicate that the town has an older population and that there is a need to accommodate the ever-increasing single-person household.

Figure 4-8: Housing Occupancy & Tenure, 2015
(U.S. Census Bureau; ACS 5-Year Estimates (2011-2015))

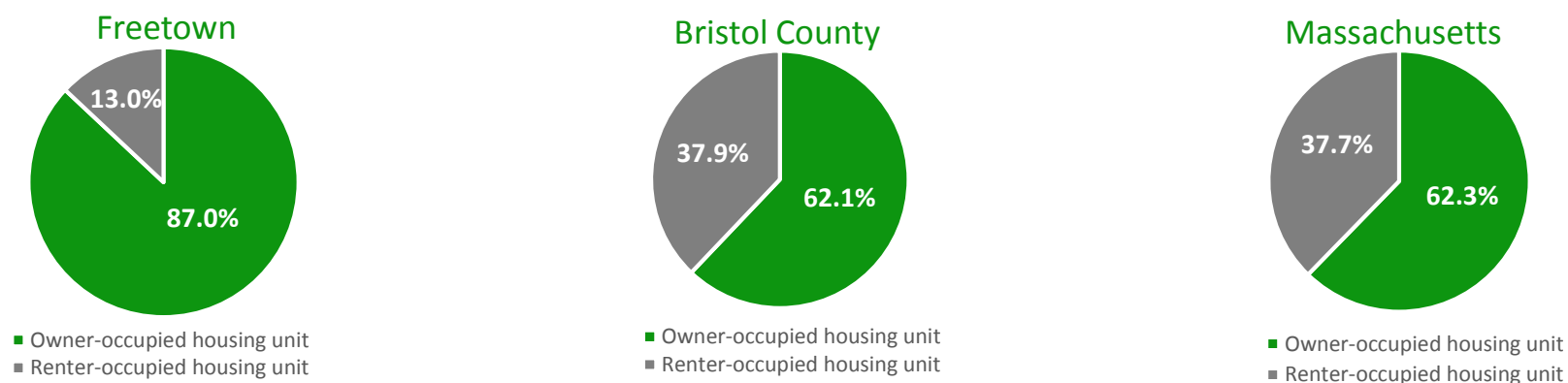


Figure 4-9: Housing Unit Tenure by Age, Freetown, 2015
(U.S. Census Bureau; ACS 5-Year Estimates (2011-2015))

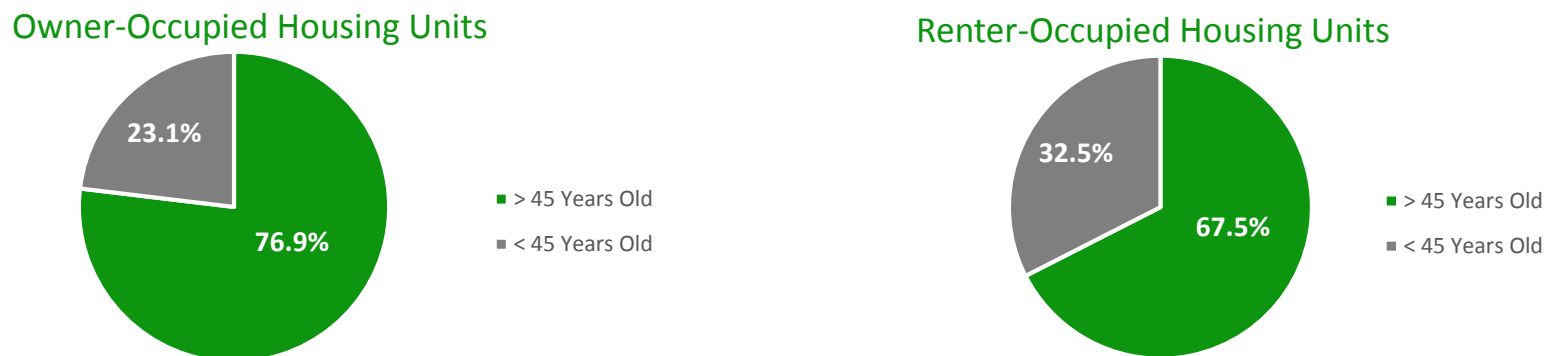


Table 4-8: Housing Unit Tenure by Age, Freetown, 2015
(U.S. Census Bureau; ACS 5-Year Estimates (2011-2015))

	Owner-occupied housing units		Renter-occupied housing units	
15 to 24 years	0	0.0%	7	1.8%
25 to 34 years	121	4.5%	56	14.1%
35 to 44 years	498	18.6%	66	16.6%
45 to 54 years	658	24.6%	185	46.5%
55 to 64 years	722	27.0%	19	4.8%
65 years and over	675	25.2%	65	16.3%
Total	2,674	100.0%	398	100.0%

Table 4-9: Housing Tenure by Household Size, Freetown, 2000-2015
(U.S. Census Bureau: 2000 & 2010 Census; ACS 5-Year Estimates (2011-2015))

	2000 Count	2010 Count	2015 Count	Change 2000-2010	Change 2010-2015	Change 2000-2015
Owner-occupied housing units	2,611	2,809	2,674	7.6%	-4.8%	2.4%
1-person household	316	360	442	13.9%	22.8%	39.9%
2-person household	873	1,058	976	21.2%	-7.8%	11.8%
3-person household	594	601	497	1.2%	-17.3%	-16.3%
4-person household	528	497	382	-5.9%	-23.1%	-27.7%
5-person household	209	200	209	-4.3%	4.5%	0.0%
6-person household	66	55	85	-16.7%	54.5%	28.8%
7-person household	25	38	83	52.0%	118.4%	232.0%
Renter-occupied housing units	321	353	398	10.0%	12.7%	24.0%
1-person household	97	105	113	8.2%	7.6%	16.5%
2-person household	104	102	99	-1.9%	-2.9%	-4.8%
3-person household	58	64	59	10.3%	-7.8%	1.7%
4-person household	42	45	104	7.1%	131.1%	147.6%
5-person household	13	24	23	84.6%	-4.2%	76.9%
6-person household	5	3	0	-40.0%	-100.0%	-100.0%
7-person household	2	10	0	400.0%	-100.0%	-100.0%

FINDING #8: Freetown has a stable, moderate housing market in terms of sales prices and volumes.

From 2002 to 2016, Freetown's median sales price for a single-family home was the fourth highest when compared to its neighboring communities. Rochester, Lakeville and Berkley had median sales prices that were higher than Freetown's during that period. Freetown's homes sales during this same period also compared fairly against its neighboring towns, trailing only Dartmouth and Lakeville. (The cities of Fall River and New Bedford were excluded from the home sales comparison due to their much larger populations and housing inventories.) Median sales prices and sales volumes in Freetown, as well as in most other communities continue to rebound in the aftermath of the economic downturn of the mid-to late-2000s.

Figure 4-10: Median Sales Price of Single-Family Homes, 2002-2016
(Warren Group/Banker and Tradesman)

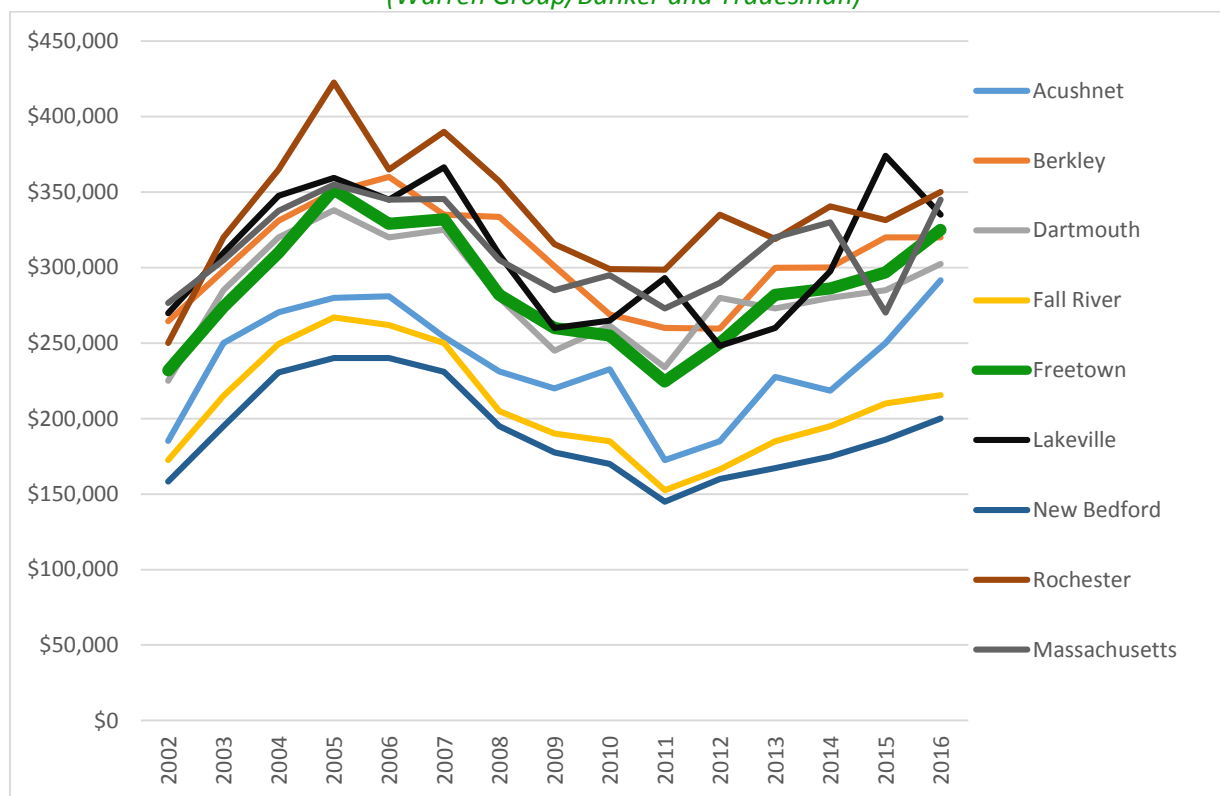
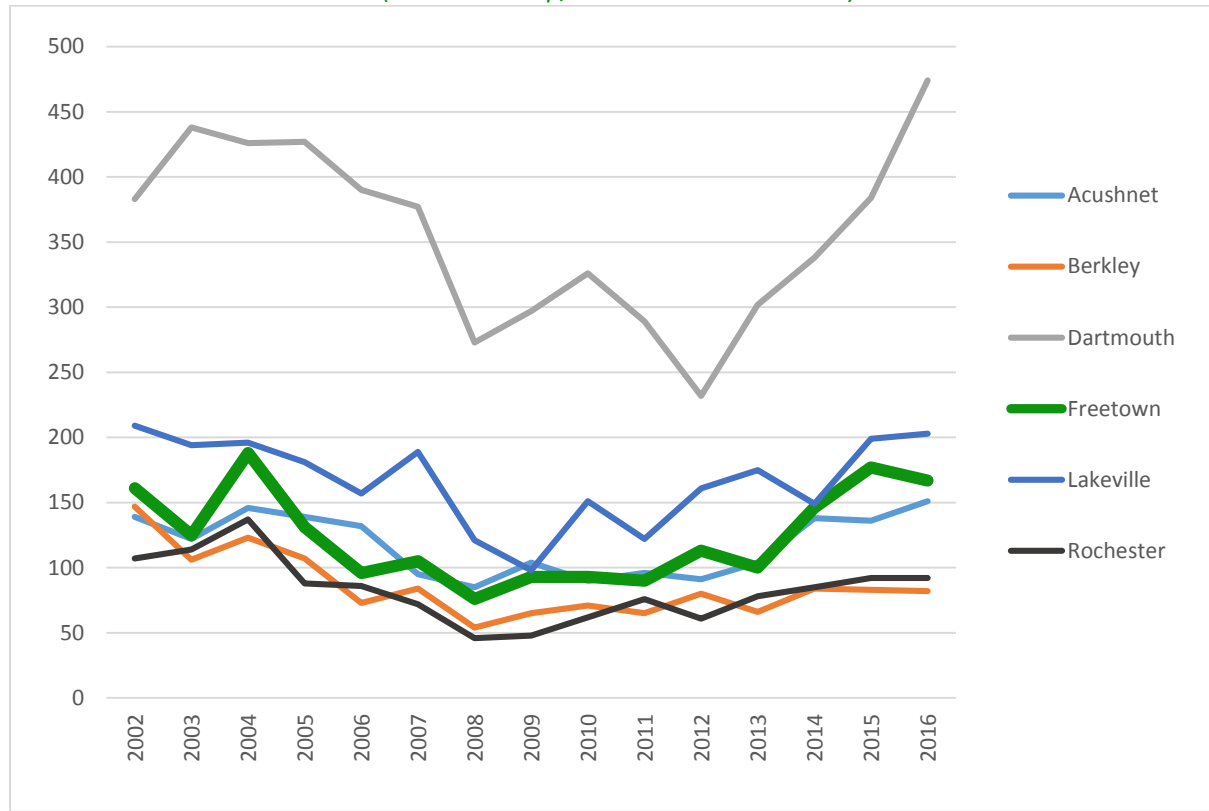


Figure 4-11: Trends in Home Sales (All Types), 2002-2016
(Warren Group/Banker and Tradesman)



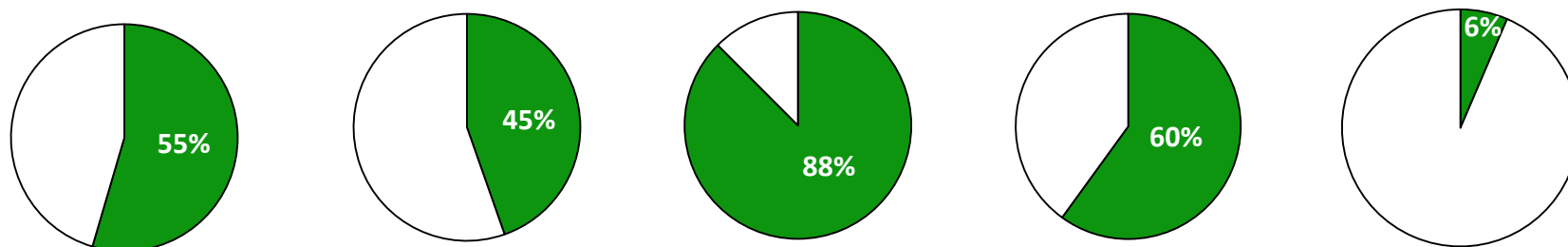
C. HOUSING AFFORDABILITY AND COST BURDEN

Finding #9: Many of Freetown's owners and renters are experiencing housing cost burden.

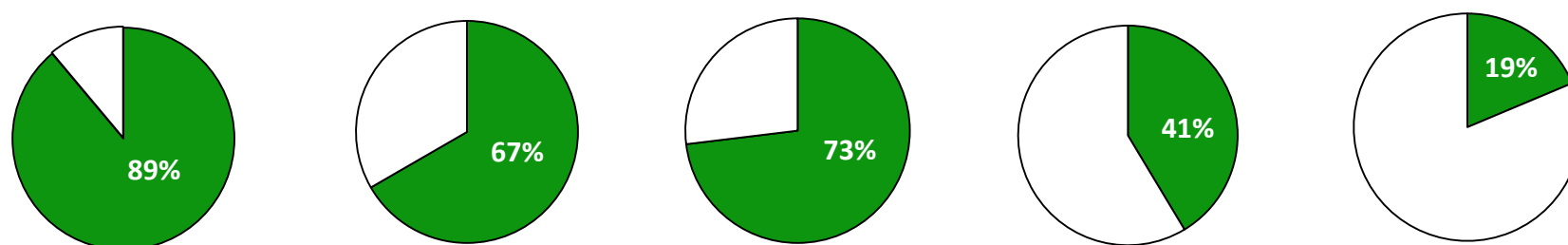
Several different measures of housing cost burden, including the HUD Comprehensive Housing Affordability Strategy (CHAS) data and a Housing Affordability Gap Analysis, indicate that significant proportions of households are experiencing this hardship. According to an analysis of single-family ownership costs, only 6.8% of houses in Freetown are affordable to households earning less than the HUD Area Median Family Income (AMFI) of \$62,200 (see Figure 4-14). Moreover, less than 1% of houses are affordable to low-income households earning 80% or less of the AMFI. These measures all indicate a need for more affordable housing – both in terms of market rate housing and subsidized housing.

Figure 4-12: Freetown Households Experiencing Housing Cost Burden by Income
(HUD Comprehensive Housing Affordability Strategy (CHAS), 2014)

Renters



Owners



Household Income
≤ 30% AMFI

Household Income
>30% to ≤ 50% AMFI

Household Income
>50% to ≤ 80% AMFI

Household Income
>80% to ≤ 100% AMFI

Household Income
>100% AMFI

 = Percentage of Households Experiencing Housing Cost Burden

Table 4-10: Freetown Housing Affordability Gap, 2002-2016
(Warren Group/Banker and Tradesman, HUD)

Year	A	B	C	D
	HUD MFI	Affordable Price (A x 3)	Median Sales Price	Affordability Gap (C - B)
2002	\$47,500	\$142,500	\$232,000	\$89,500
2003	\$52,700	\$158,100	\$274,000	\$115,900
2004	\$55,000	\$165,000	\$310,000	\$145,000
2005	\$56,700	\$170,100	\$351,750	\$181,650
2006	\$55,200	\$165,600	\$329,000	\$163,400
2007	\$57,900	\$173,700	\$332,000	\$158,300
2008	\$54,900	\$164,700	\$282,000	\$117,300
2009	\$60,900	\$182,700	\$260,000	\$77,300
2010	\$60,400	\$181,200	\$255,000	\$73,800
2011	\$63,600	\$190,800	\$224,500	\$33,700
2012	\$64,400	\$193,200	\$250,000	\$56,800
2013	\$61,000	\$183,000	\$282,000	\$99,000
2014	\$59,600	\$178,800	\$286,250	\$107,450
2015	\$61,900	\$185,700	\$296,700	\$111,000
2016	\$56,100	\$168,300	\$325,000	\$156,700
2017	\$62,200	\$186,600	N/A	N/A

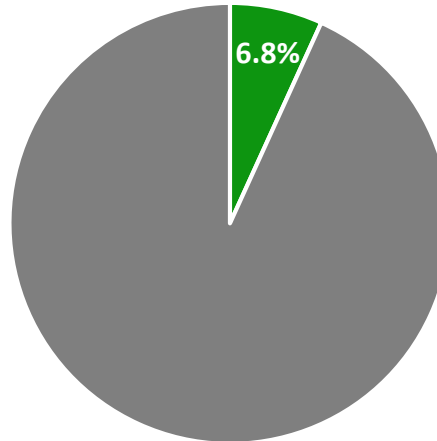
N/A=Data for the 2017 calendar year is not available.

Figure 4-13: Approximate Cost of Single-Family (SF) Ownership Units in Freetown, 2017

A	B	C	D	E
Income Range Relative to Area MFI (\$62,200)	Family Income Range	Family Income Range x 3 (method for determining approximate maximum value of "affordable" housing)	Number of SF Units "affordable" to families in this income range	Percent of SF Units "affordable" to families in this income range
	<i>A x \$62,200 (AMFI)</i>	<i>B x 3</i>	<i>Number of SFHs valued in range C</i>	<i>D ÷ 1,302</i>
Less than 50% MFI	< \$31,100	< \$93,300	1	0.1%
50% - 80% MFI	\$31,100 to \$49,759	\$93,300 to \$149,279	8	0.6%
80% - 100% MFI	\$49,760 to \$62,199	\$149,280 to \$186,599	80	6.1%
100% - 120% MFI	\$62,200 to \$74,639	\$186,600 to \$223,919	197	15.1%
more than 120% MFI	≥ \$74,640	≥ \$223,920	1,016	78.0%
			1,302	100.0%

Analysis based on MassGIS FY17 Level 3 Parcel Data and HUD Data

Percent "affordable" to households earning less than 100% MFI: 6.8% or 89 Units



5. BARRIERS TO HOUSING DEVELOPMENT

Overarching demographic, socioeconomic, and real estate market trends account for many of the nine (9) findings previously discussed. However, it is also possible to point to five (5) barriers to affordable housing that also contribute to characteristics identified in the Housing Needs Assessment – particularly with regards to Freetown’s housing stock, rental and ownership markets, and housing cost burden statistics.

BARRIER #1: Freetown’s large minimum lot size requirement is leading to the construction of high-price single-family residences.

Freetown’s large minimum lot size requirement has led to the construction of high-priced single-family residences. All lots in Freetown have a minimum lot size of 70,000 square feet (of which 52,000 square feet must be in a non-resource area) and a minimum required frontage of 175 feet. While this large lot size is intended to maintain the rural quality of the town and water quality standards, it has promoted very low housing density that severely constrains the construction of affordable housing. While very large-lot zoning (upwards of 200,000 square feet per acre) can sometimes be used as a land conservation technique, this mid-sized lot zoning often leads to suburban sprawl. It also contributes to the construction of large single-family units that, due in part to their property’s embedded land costs, are unaffordable to low- to moderate-income families.

BARRIER #2: Limited municipal water and sewer infrastructure limits development intensity and raises the cost of development.

Freetown has limited municipal water and sewer service. Municipal water service is limited to the Assonet and East Freetown sections of Freetown and municipal sewer infrastructure is limited to the Stop & Shop Distribution facility near the Assonet section of Freetown. Residential and commercial properties not receiving municipal water service must rely on private wells and all residential properties must rely on Title V-compliant septic systems. New development could integrate alternative wastewater treatment facilities; however, this may not be financially feasible in smaller developments (due to the high land costs imposed by large-lot zoning). There are also often concerns about the impact of septic systems on water quality in surface water and groundwater bodies. While close attention to water quality issues is essential, it also contributes to higher development costs and serves as a constraint to development of a diversity of housing types and smaller lot housing.

BARRIER #3: Transportation access is limited in town.

Freetown is an auto-dependent suburban and rural community. Public transit is limited to Demand Response service from the Southeastern Regional Transit Authority (SRTA). This lack of viable public transportation limits the ability of low- and moderate-income households to locate in town without also spending a large portion of their incomes on transportation. These increased transportation costs, when coupled with high housing cost burden, can make living in Freetown unaffordable for households with lower incomes.

BARRIER #4: There is limited organizational capacity and funding to accomplish affordable housing initiatives.

The Town of Freetown has both limited organizational capacity and limited funding to create additional affordable housing in town. The town currently has only one planning staff person and is lacking dedicated housing staff and an active housing authority. Like many other small communities in the Commonwealth, Freetown struggles with finding funding sources to create affordable housing, as it does not have an Affordable Housing Trust Fund, it

does not receive an annual Community Development Block Grant (CDBG), nor does it have access to Community Preservation Act (CPA) funding, a program that many communities in the state rely on to fund local housing initiatives.

BARRIER #5: Negative community perceptions of market-rate multi-family housing and subsidized housing.

Freetown residents recognize the need for affordable market-rate and subsidized housing opportunities. However, misconceptions of increased density, perceived negative effects on property value, and concerns about increased municipal costs often prevent residents from pursuing needed housing development. Affordable housing can be attractive and can be built to complement the town's rural New England character and natural resources. It should be noted however that Freetown has begun to address the need for additional multi-family housing in recent years via the adoption of a Planned Mixed-Use Overlay District (PMUD). The PMUD permits higher housing density and diversity as well as incentivizes housing for individuals aged 55 years and over.

Figure 4-14: Freetown Zoning Map

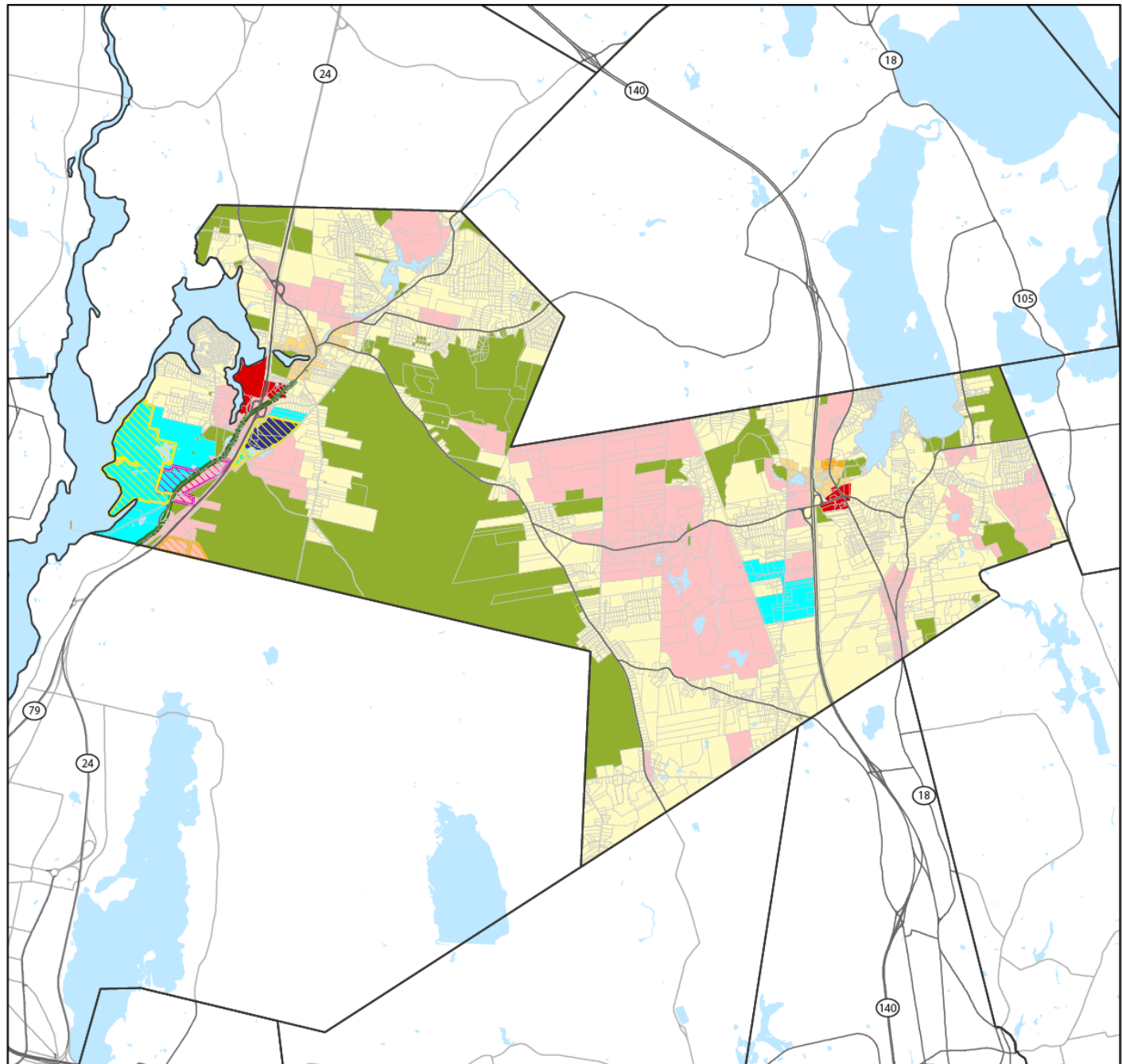
- Business
- General Use
- Industrial
- Industrial/2
- Open Space and Recreation
- Residential
- Village Business
- Village Residential
- Planned Mixed Use Overlay District
- South Main St. Corridor Overlay
- Science & Tech. Overlay District
- Medical Marijuana Overlay District
- Interstates
- Arterials and Collectors
- Water
- Town Boundaries

This map is for the sole purpose of aiding regional planning decisions and is not warranted for any other use.

December 2017

2 miles

①



6. AFFORDABLE HOUSING GOALS AND STRATEGIES

When taken together, the nine (9) Housing Needs Assessment Finding and the five (5) Barriers to affordable housing, introduced above, point to the need for housing types that meet the needs of smaller households, households with retirement-age residents, and low- to moderate-income households. In Freetown's housing market, which is almost uniformly characterized by single-family detached and ownership units, changing some of the current public policy initiatives will be necessary in order to overcome barriers and thereby produce housing types that are affordable to low- and moderate income families while still being profitable to the private development community.

A. AFFORDABLE HOUSING GOALS THAT ADDRESS NEEDS AND OVERCOME BARRIERS

Freetown's Affordable Housing Production Goals include the following:

GOAL #1: Produce 16 SHI-eligible housing units per calendar year; this figure equals 0.50% of the Town's year-round housing.

This numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50% of its total units, is in accordance with 760 CMR 56.03(3)(a). It should be pursued during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in these regulations. Should the town meet this 0.5% goal, this HPP document may be certified by DHCD for one year, allowing the town to deny or place conditions on any non- "Friendly 40B" comprehensive permit applications. In accordance with the January 2014 Interagency Agreement Regarding Housing Opportunities for Families with Children, at least 10% of units in each development containing SHI-eligible units will have three or more bedrooms, with certain exceptions such as small projects, assisted living, single room occupancy, lack of demand, infeasibility, and others.

GOAL #2: Allow for a diversity of housing options that will allow young adults, seniors, and single-person households to remain in the community.

The Town should allow for a diversity of housing options that will accommodate Freetown's younger adults, seniors, and single-person households that meet desires expressed by the town and many of the demographic and socioeconomic trends. Placing emphasis on these particular demographics can create momentum for affordable housing and begin to overcome misconceptions about the character and impact of these developments.

GOAL #3: Locate new housing that maximizes access to services and minimizes impacts on the environment and existing neighborhoods.

Identifying locations where the residents of new housing will have access to amenities and services is important. Similarly, these same locations should minimize any potential adverse impacts on Freetown's environmental resources and existing neighborhoods. Freetown can identify town-owned and tax-title properties that meet these location criteria.

GOAL #4: Strengthen local housing development capacity.

Currently there is no single entity in Freetown responsible for increasing its housing diversity and supply. Freetown has made the development of affordable housing a goal via the development of this Housing Production Plan via a Community Compact Cabinet Commitment. Through the development of this Plan, Freetown is laying the groundwork to strengthen its local housing development capacity by re-establishing its Housing Authority, adopting more “housing friendly” bylaws, partnering with non-profit agencies and organizations, and furthering coordination amongst town boards, departments and committees.

B. AFFORDABLE HOUSING IMPLEMENTATION STRATEGIES TO ACHIEVE HOUSING GOALS

In order to meet the aforementioned goals, the Town of Freetown should consider implementing the following strategies:

STRATEGY #1: Re-establish the Freetown Housing Authority.

The Freetown Housing Authority has been largely dormant since being approved at Town Meeting in June 2011. Upon its re-establishment, it should be the single entity in town responsible for exploring affordable housing options for Freetown’s families and seniors. In order to make this a reality it requires the following to take place:

- The Authority needs two additional commissioners. It currently consists of only three elected commissioners, whereas state law mandates that Authorities need to consist of four elected commissioners as well as one commissioner appointed by the Governor.
- Commissioners need to become trained in housing issues and Massachusetts housing programs.
- The Authority needs to adopt bylaws, set policies and goals, elect officers, hold regular meetings, and ensure that the Authority is operating in compliance with federal, state and local laws, regulations, rules and guidelines.

STRATEGY #2: Review and strengthen existing residential zoning bylaws.

The following zoning bylaw amendments could be considered by the Town of Freetown to encourage additional residential development:

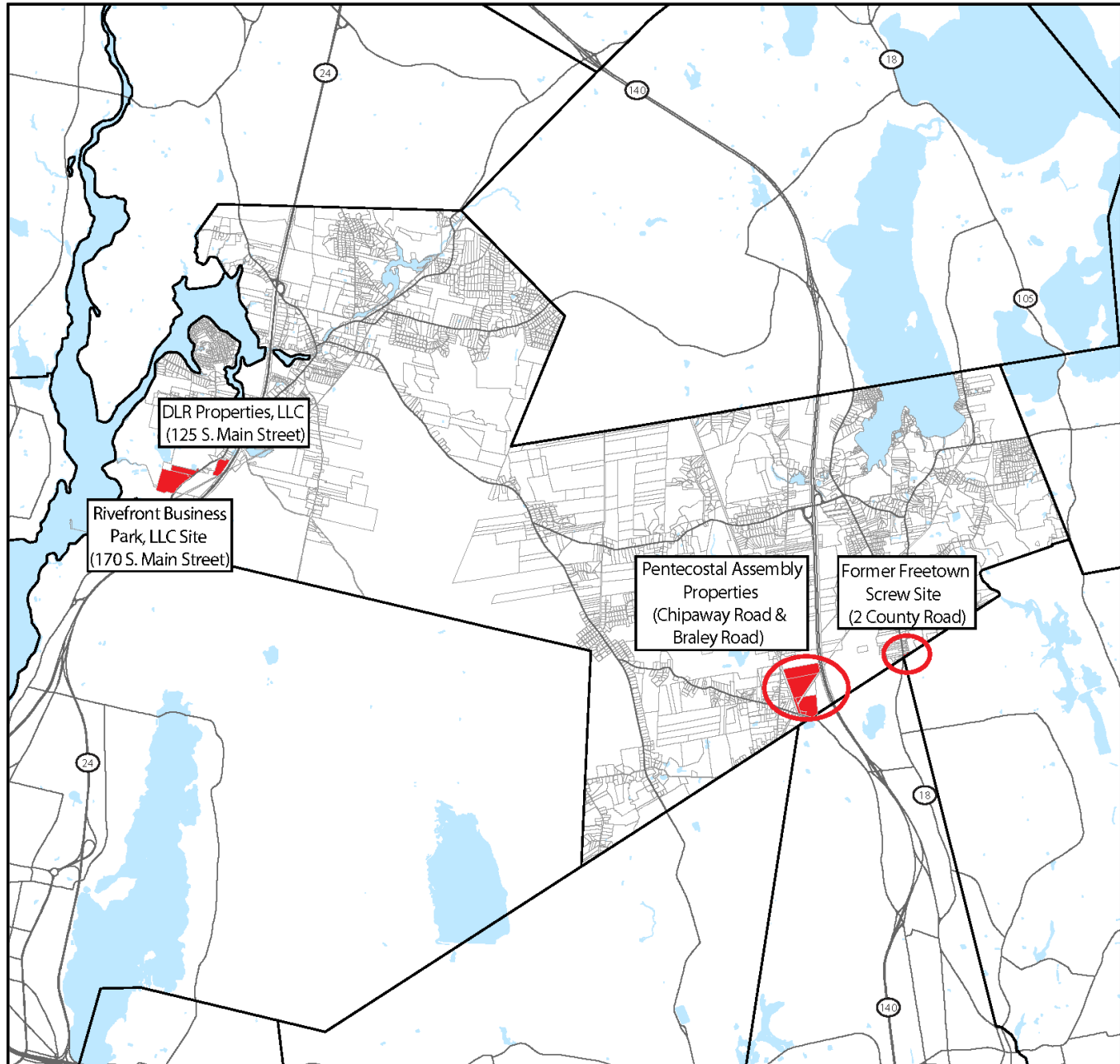
- Modifying the Adult Retirement Community (ARC) bylaw by lowering the minimum acreage threshold and expanding housing options.
- Modifying the Planned Mixed-Use District (PMUD) bylaw by possibly increasing the housing density if sewerage systems and water lines are available to the district, either municipal or private systems.

STRATEGY #3: Adopt an Inclusionary Zoning Bylaw

Inclusionary zoning is a zoning provision that requires a developer to include affordable housing as part of a development or potentially contribute to a fund for such housing. This mechanism insures that any new development project over a certain size includes a set-aside in numbers of affordable units or funding from the developer to support the creation of affordable housing. Most communities inclusionary zoning bylaws include mandated percentages of units that must be affordable, typically 10% to 20% and density bonuses. Some also allow the development of affordable units off-site and/or cash in lieu of actual units.

Figure 4-15: Housing Action Map

- Properties Identified for Potential Multi-Family Housing Development
- Interstates
- Arterials and Collectors
- Water
- Town Boundaries



This map is for the sole purpose of aiding regional planning decisions and is not warranted for any other use.

December 2017

2 miles



STRATEGY #4: Adopt moderate-density zoning that allows more units on less land.

Adopting moderate density zoning is needed to provide affordable market-rate and subsidized units at a financially feasible return. Freetown can enable increased housing unit densities in its existing zoning districts - including the Residential and General Use districts - or can identify new areas in town to rezone with new housing districts. There are currently two neighborhoods (Assonet Bay Shores and Heaven Heights) in Freetown that have a sizeable amount of lots that contain less area than the minimum lot size of 1.6 acres. The development of residential lots that contain less area than the minimum lot size of 1.6 acres should be considered provided a lot can conform to well and septic regulations. This may have potential to meet the local need for smaller starter homes or homes for empty nesters.

STRATEGY #5: Adopt incentive zoning that seeks to produce subsidized units by providing developers with financial incentives.

Bylaws can be amended to provide financial incentives, such as increased units per acre or reduced requirements, in return for providing affordable housing units on or off-site. The nearby town of Seekonk, has a “Density Bonus” option in its Conservation Subdivision Design (“cluster”) bylaw. This option can be used to create affordable units that are considered Local Action Units (LAUs) under the Local Initiative Program (LIP).

STRATEGY #6: Develop Comprehensive Permit Rules and Regulations.

The adoption of Comprehensive Permit Rules and Regulations would provide information to developers on the expectations of the town with respect to comprehensive permit applications, including desired outcomes, minimum performance standards and possible trade-offs that the town might be willing to make in negotiations with developers. These rules and regulations are helpful in promoting greater cooperation between the town and private for profit and non-profit developers on affordable housing production while protecting the town from inappropriate development. To this end, the developer can anticipate greater predictability in what the town is willing to approve, and the town should be able to better obtain new affordable units that meet locally established development criteria that help it meet local needs and production goals.

STRATEGY #7: Encourage “Friendly 40B” developments.

The town can use this HPP and any future documents (such as Zoning Board of Appeals Rules and Regulations for 40B Comprehensive Permits) to proactively seek 40B housing developments in town. By working collaboratively with respected affordable housing developers, Freetown can influence the location and character of these developments and thereby produce positive outcomes. The town can provide descriptions or visual design guidelines that direct development to preferred site designs and building construction outcomes that complement the town.

STRATEGY #8: Pursue tax-title properties for affordable housing development.

The term “tax-title property” refers to property foreclosed on by the town for failure to pay taxes. Some of these properties may include land that would be suitable for development and may therefore present opportunities to transfer the land to the (currently inactive) Freetown Housing Authority to facilitate the development of affordable housing or to sell them for additional revenue. The Planning Board, the Freetown Housing Authority and housing advocates could work with the Town Treasurer to identify available properties.

STRATEGY #9: Increase local coordination between local committees, boards and departments.

The Town of Freetown made an important commitment to addressing local housing issues by developing a Housing Production Plan. Local leadership and continued advocacy are critical in implementing the community’s housing goals. Coordination among all relevant town boards, committees and

departments engaged in land use and housing policy setting and decision making is vital. Entities that should be coordinating include the Housing Authority, Board of Selectmen, Town Administrator, Planning Board, Zoning Board of Appeals, and Building Department. Coordination among these entities will not only increase understanding of what's involved in diversifying Freetown's housing stock, but will also increase communication, build consensus around action plans, and help in coordinating permit reviews for proposed projects.

Table 4-11: Freetown HPP Strategy and Action Plan

Strategy No.	Strategy	Who?	When?	How?	Which Goals?	Quantity of Affordable Units
1	Re-establish the Freetown Housing Authority	BOS	2018-2019	Outreach, Collaboration, BOS action	Goal 4	-
2a.	Modify the Adult Retirement Community bylaw	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 2 and 4	-
2b.	Modify the Planned Mixed-Use District bylaw	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 2, 3 and 4	-
3	Adopt an Inclusionary Zoning Bylaw	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 1, 2, 3 and 4	15
4	Adopt moderate-density zoning that allows more units on less land	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 2 and 4	10
5	Adopt incentive zoning that seeks to produce subsidized units by providing developers with financial incentives	PB, BOS	2018-2023	Outreach, Planning, Town Meeting Vote	Goals 1, 2, 3 and 4	5
6	Develop Comprehensive Permit Rules and Regulations	ZBA	2018-2023	ZBA research and action	Goal 4	-
7	Encourage "Friendly 40" developments	ZBA, PB, BOS	2018-2023	Outreach to and collaboration with developers, ZBA action	Goals 1, 2, 3 and 4	45
8	Pursue tax-title properties for affordable housing development	FHA, PB, BOS	2018-2023	FHA & PB research, BOS action	Goals 1, 2, 3 and 4	5
9	Increase local coordination between local committees, boards, and departments	FHA, PB, BOS	2018-2023	Outreach and Collaboration	Goal 4	-
Total Units by 2022						80

C. ACTION PLAN

ACTIONS FOR STRATEGY #1: Re-establish the Freetown Housing Authority.

The Freetown Housing Authority has struggled to establish itself and make progress in developing affordable housing due to a number of factors, including having a limited number of board members and having a lack of experience and expertise. In order for the Authority to succeed, the Board of Selectmen should petition the Governor to appoint a commissioner (as mandated by state law), as well as encourage citizens to run for election to fill the other vacancy. In addition, Housing Authority commissioners should actively search out opportunities for training and/or partnerships that would allow members to expand their knowledge of affordable housing. The Freetown Planning Board should also work closely with the Housing Authority to ensure that existing expertise is shared on a continuing basis.

ACTIONS FOR STRATEGY #2: Review and strengthen existing residential zoning bylaws.

The Freetown Planning Board should seek technical assistance funding to amend the current zoning bylaws. Public outreach and civic engagement will be key in amending the bylaws and passing them at Town Meeting. The Planning Board should collaborate with the Board of Selectmen in order to secure its support for Town Meeting vote.

ACTION FOR STRATEGY #3: Adopt an Inclusionary Zoning Bylaw

There are a variety of inclusionary zoning bylaws that have been adopted in localities throughout the state, but their requirements vary considerably. The Freetown Planning Board should review other local community's bylaws as well as the Commonwealth's Smart Growth/Smart Energy Toolkit model bylaw and prepare a zoning amendment that is best suited to supporting affordable housing in Freetown. The Planning Board should then present the bylaw to Town Meeting for adoption.

ACTIONS FOR STRATEGY #4: Adopt moderate-density zoning that allows more units on less land.

The Freetown Planning Board should seek technical assistance funding to draft a new or amend a current zoning bylaw. Public outreach and civic engagement will be key in creating the bylaws and passing them at Town Meeting. Project research should pay particular attention to clearly identifying specific types of housing (using examples) that the new bylaw will enable and incentivize and be sure that it is not detrimental to the environment. Lastly, the Planning Board should collaborate with the Board of Selectmen in order to secure its support for Town Meeting vote.

ACTIONS FOR STRATEGY #5: Adopt incentive zoning that seeks to produce subsidized units by providing developers with financial incentives.

The Freetown Planning Board should seek technical assistance funding to draft a new or amend a current zoning bylaw to provide financial incentives, such as increased units per acre or reduced requirements, in return for providing affordable housing units on or off-site. Public outreach and civic engagement will be key in creating the bylaws and passing them at Town Meeting. Project research should pay particular attention to clearly identifying the specific number of units per acre and requirements that may be reduced or waived. The Planning Board should collaborate with the Board of Selectmen in order to secure its support at Town Meeting.

ACTIONS FOR STRATEGY #6: Develop 40B Comprehensive Permit Rules and Regulations.

The Zoning Board of Appeals should explore models of Comprehensive Development Rules and Regulations (Affordable Housing Guidelines or LIP Policies, Chapter 40B Policies and Procedures) as well as state guidelines and then draft their own local rules and regulations and share them the Planning Board, Board of Selectmen, Conservation Commission, Board of Health and other interested boards and committees for their review and comment prior to their adoption.

ACTIONS FOR STRATEGY #7: Encourage “Friendly 40B” developments.

The Planning Board, Zoning Board of Appeals, and Board of Selectmen can reach out to well-known and respected affordable housing developers. The Boards can provide the developers with this HPP document as a guide for the type, location, and populations to serve with 40B developments in town. By working collaboratively and proactively with affordable housing developers, Freetown can influence the location and character of these developments and thereby produce positive outcomes. This work can be undertaken on an ongoing basis.

ACTIONS FOR STRATEGY #8: Pursue tax-title properties for affordable housing development.

The Freetown Town Treasurer & Collector of Taxes can assist the Planning Board with research needed to identify and map tax-title properties to determine their suitability for rehabilitation or for sale to generate revenue. There are two methods that the Town can use to dispose of tax-title (and other Town-owned property): transfer by Town Meeting, with approval by the Board of Selectmen, or through sale at public auction. In the framework of a public auction, it would be beneficial for the Board of Selectmen to authorize the Town Treasurer & Collector of Taxes to auction specified parcels for “affordable housing purposes” – this strategy would narrow competition for the designated properties.

ACTIONS FOR STRATEGY #9: Increase local coordination between local committees, boards and departments.

To increase coordination among local boards, committees and departments, information about Freetown’s housing needs, demands, goals and strategies should be disseminated to the aforementioned entities. In addition, a semi-annual meeting should be held amongst these entities to discuss how the towns housing needs are being met. The town could also work with housing agencies and non-profit organizations to schedule training sessions and workshops on fair housing and financing.

APPENDIX A: SUPPLEMENTAL DATA

Table A-1: Household Projections, 2010-2030

(U.S. Census Bureau, UMass Donahue Institute, MassDOT)

	2010 Count	2020 Projection	2030 Projection	Change 2010-2020	Change 2020-2030
Acushnet	3,934	4,102	4,211	4.27%	2.66%
Berkley	2,109	2,195	2,252	4.08%	2.60%
Dartmouth	11,237	11,682	11,937	3.96%	2.18%
Fall River	38,457	40,058	41,077	4.16%	2.54%
Freetown	3,162	3,294	3,380	4.17%	2.61%
Lakeville	3,725	3,941	4,231	5.80%	7.36%
New Bedford	38,761	40,398	41,449	4.22%	2.60%
Rochester	1,813	1,888	1,935	4.14%	2.49%

Table A-2: Freetown Housing Occupancy and Tenure, 2000-2015

(U.S. Census Bureau: 2000 & 2010 Census; ACS 5-Year Estimates (2011-2015))

	2000	2010	2015	Change 2000-2010	Change 2010-2015	Change 2000-2015
HOUSING TENURE						
Occupied housing units	2,932	3,162	3,072	7.8%	-2.8%	4.8%
Owner-occupied housing units	2,611	2,809	2,674	7.6%	-4.8%	2.4%
Average household size of owner-occupied unit	2.91	2.81	2.97	-3.4%	5.7%	2.1%
Renter-occupied housing units	321	353	398	10.0%	12.7%	24.0%
Average household size of renter-occupied unit	2.36	2.53	2.56	7.2%	1.2%	8.5%
HOUSING OCCUPANCY						
Total housing units	3,029	3,317	3,280	9.5%	-1.1%	8.3%
Occupied housing units	2,932	3,162	3,072	7.8%	-2.8%	4.8%
Vacant housing units	97	155	208	59.8%	34.2%	114.4%
For seasonal, recreational, or occasional use	38	54	59	42.1%	9.3%	55.3%
Homeowner vacancy rate (percent)	0.5	0.7	0.0	40.0%	-100.0%	-100.0%
Rental vacancy rate (percent)	2.1	6.6	5.0	214.3%	-24.2%	138.1%

Table A-3: Median Sales Price of Single-Family Homes, 2002-2016
(Warren Group/Banker and Tradesman)

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Acushnet	\$185,250	\$250,000	\$270,500	\$280,000	\$281,000	\$254,000	\$231,200	\$220,000	\$232,750	\$172,500	\$185,000	\$227,500	\$218,500	\$250,000	\$291,500
Berkley	\$264,525	\$298,000	\$331,000	\$350,000	\$360,000	\$334,950	\$333,500	\$301,000	\$269,000	\$260,000	\$259,500	\$299,900	\$300,000	\$320,000	\$320,000
Dartmouth	\$225,000	\$285,000	\$320,000	\$338,000	\$320,000	\$325,000	\$280,000	\$245,000	\$261,500	\$233,960	\$280,000	\$273,000	\$280,000	\$285,000	\$302,500
Fall River	\$172,500	\$215,000	\$249,450	\$267,000	\$262,000	\$250,000	\$205,000	\$190,000	\$185,000	\$152,550	\$166,250	\$185,000	\$195,000	\$210,000	\$215,500
Freetown	\$232,000	\$274,000	\$310,000	\$351,750	\$329,000	\$332,000	\$282,000	\$260,000	\$255,000	\$224,500	\$250,000	\$282,000	\$286,250	\$296,700	\$325,000
Lakeville	\$269,750	\$309,900	\$347,500	\$359,500	\$345,000	\$366,500	\$308,500	\$260,000	\$265,000	\$293,000	\$248,250	\$260,000	\$297,500	\$374,000	\$335,000
New Bedford	\$158,375	\$194,900	\$230,500	\$240,000	\$240,000	\$231,000	\$195,000	\$177,500	\$170,000	\$145,000	\$160,000	\$167,098	\$174,929	\$186,000	\$200,000
Rochester	\$250,000	\$320,000	\$365,000	\$422,500	\$365,000	\$390,000	\$357,000	\$315,500	\$299,000	\$298,500	\$335,000	\$319,000	\$340,500	\$331,500	\$350,000
SRPEDD	\$240,000	\$279,900	\$319,900	\$340,000	\$335,625	\$325,000	\$280,000	\$260,000	\$255,000	\$233,960	\$248,250	\$266,750	\$275,000	\$291,396	\$306,296
MA	\$276,500	\$305,000	\$337,500	\$355,000	\$345,000	\$345,500	\$305,000	\$285,000	\$295,000	\$273,000	\$290,000	\$320,000	\$330,000	\$270,200	\$345,000

Table A-4: Trends in Home Sales (All Types), 2002-2016
(Warren Group/Banker and Tradesman)

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Acushnet	139	122	146	139	132	95	85	104	90	96	91	104	138	136	151
Berkley	147	106	123	107	73	84	54	65	71	65	80	66	84	83	82
Dartmouth	383	438	426	427	390	377	273	297	326	289	232	302	338	384	474
Fall River	1,145	1,129	1,246	1,155	913	743	728	695	620	594	680	646	671	735	934
Freetown	161	125	188	131	96	105	76	93	93	90	113	100	146	177	167
Lakeville	209	194	196	181	157	189	121	98	151	122	161	175	149	199	203
New Bedford	983	1,294	1,529	1,324	1,098	872	887	878	843	699	551	681	762	900	1,115
Rochester	107	114	137	88	86	72	46	48	62	76	61	78	85	92	92
TOTAL	3,274	3,522	3,991	3,552	2,945	2,537	2,270	2,278	2,256	2,031	1,969	2,152	2,373	2,706	3,218

APPENDIX B: SUBSIDIZED HOUSING INVENTORY

Table B-1: Subsidized Housing Inventory, Freetown, 2017
(Massachusetts Department of Housing and Community Development (DHCD))

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	40B Comp. Permit?	Subsidizing Agency
1150	N/A	Winfield Street	Rental	4	2024	No	EOHHS
1152	Leslie Lane	Lesley Lane	Rental	4	2030	No	MHP/FHLBB/EOHHS
4284	DDS Group Homes	Confidential	Rental	72	N/A	No	DDS
4783	The Purchase	Freeman Circle	Ownership	6	Perp.	Yes	FHLBB

Total SHI Units **86**
Census 2010 Year Round Housing Units **3,263**
Percent Subsidized **2.64%**

APPENDIX C: HOUSING ACTION SITES

Table C-1: Housing Action Sites

Parcel ID	Site Address	Owner	Total Acres	Zoning	Notes
245-90	County Road	Town of Freetown	1.6	G	Former Freetown Screw Site; Candidate for 55+ Housing
233-14	South Main Street	DLR Properties, LLC	11.1	PMUD	Landowner is currently exploring housing options for the property
233-30	South Main Street	Riverfront Business Park LLC	54.0	PMUD	Acres are Approximate; Proposed 80 Apartments in the PMUD
253-18-24	Chipaway Road & Braley Road	Pentecostal Assembly	90.0	R	Candidate for Senior Housing; Known as Lamb's Village