

TOWN OF HOLLISTON

HOUSING PRODUCTION PLAN

FY25 – FY29

PREPARED FOR:

Town of Holliston
703 Washington Street
Holliston, MA 01746

PREPARED BY:

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August 2024

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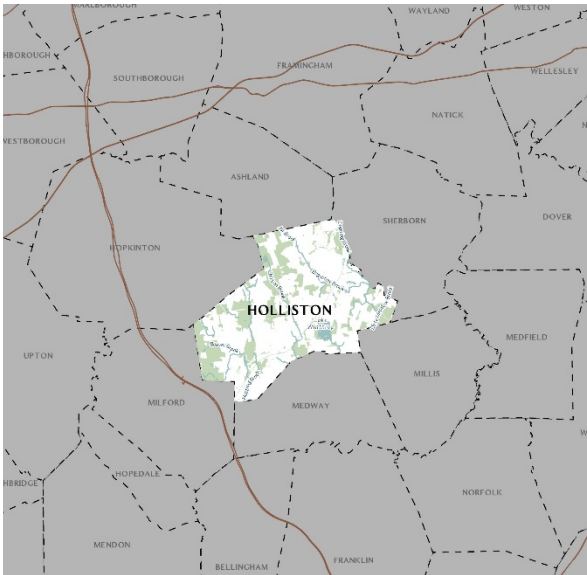
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CHAPTER 1: INTRODUCTION AND EXECUTIVE SUMMARY

BACKGROUND

This Housing Production Plan was prepared by JM Goldson Community Preservation + Planning in collaboration with the Town of Holliston between January and August 2024. A Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits municipalities to influence the location, type, and pace of affordable housing development. This plan has been prepared per the requirements of the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). This document describes how the Town of Holliston plans to create and preserve affordable and mixed-income housing, stabilize housing for existing residents, and create more housing options in the community.



Located in Middlesex County, Holliston is known for its charming scenery, deep-rooted history, and tight-knit community atmosphere. In recent history, Holliston's population has increased steadily, driven by its proximity to major employment centers such as Boston and Worcester and its reputation for excellent schools and a high quality of life. This population growth has pressured the Town's housing market, leading to rising home prices and increased demand for affordable housing options. In response to these challenges, the Town has recognized the need for a comprehensive housing needs assessment to guide future planning and development efforts. This assessment will provide valuable insights into the Town's housing market dynamics and identify areas of need to help formulate strategies to address the housing needs of Holliston's residents now and in the future.

DATA SOURCES

This plan utilizes data from many sources, including the 2010 and 2020 Decennial Census, the 2022 American Community Survey, Local Building Permit data, Local Assessors' data, Local Zoning bylaw, Executive Office of Housing and Livable Communities data, Comprehensive Housing Affordability Strategy (CHAS) data, Local MLS data, Rentometer, Holliston Housing Authority, MA Department of Elementary and Secondary Education (DESE), HUD, Mass Housing Partnership's DataTown, the Town website, UMass Donahue Institute data, Massachusetts Department of Economic Research data, prior Town plans (cited in the report), as well as staff and committee knowledge. The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to know that margins of error (MOE) are attached to the ACS estimates because they are based on samples and not complete counts. Data collection and analysis were performed during the winter of 2024, and this report reflects the latest data. See the reference section for a complete list of sources.

ENGAGING THE HOLLISTON COMMUNITY

Holliston's Housing Production Plan engaged the community in various ways, including two community forums (one in-person and one virtual), interviews and focus groups with key community members, and a community survey. This document summarizes the results of each engagement tool individually and pulls together results into an aggregated list of key findings. In total, 544 participation points were recorded in this process over four months between March and June 2024. Given the ability to participate anonymously, this project counts participation points rather than participants. If each participation point were an individual resident, this process would have engaged 3.6 percent of Holliston's total population.¹ See the Community Engagement Summary (a separate document) for more information on the process and detailed results.



8 INTERVIEW
PARTICIPANTS



FOCUS GROUPS
12 PARTICIPANTS



COMMUNITY
SURVEY
476 PARTICIPANTS



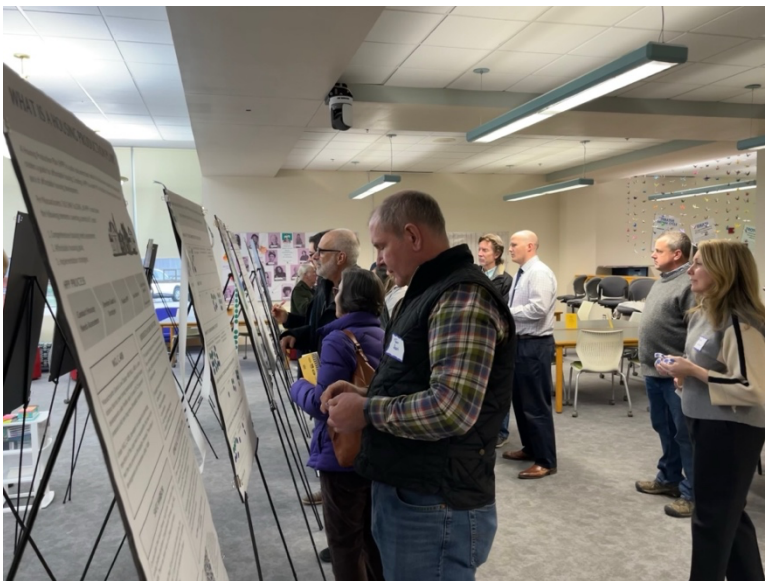
COMMUNITY
FORUMS 1 & 2
48 PARTICIPANTS



3.6 PERCENT
YEAR ROUND POPULATION
(14,996 2020 DECENNIAL CENSUS)





544 TOTAL
PARTICIPATION
POINTS



Community Forum #1, March 2024, photos by JM Goldson LLC.

¹ Calculated by dividing the total number of participation points by Holliston's 2020 U.S. Census Population (14,996 residents)

<p>544</p> <p>Number of participation points from interviews, focus groups, the community survey, and community forums.</p>	<p>89%</p> <p>Homeowners in the survey who reported that their home was not suitable for someone with mobility needs.</p>	 <p>Survey takers tended to be female, White, and had earned a bachelor's degree or higher.</p>	<p>When asked in the survey, 47% of homeowners and 58% of renters indicated they would not be able to move to Holliston today, citing high housing costs.</p> 
<p><i>The lack of options for seniors to downsize and remain in Holliston was mentioned in interviews, focus groups, and the survey.</i></p>	<p>Survey respondents feel the most pressing challenges are:</p> <ol style="list-style-type: none"> 1. Infrastructure constraints, such as septic and wastewater treatment facilities 2. The lack of starter homes 3. The lack of available housing stock 	<p>Survey participants feel that housing opportunities in Holliston are:</p> <ul style="list-style-type: none"> • The promotion of accessory dwelling units broadly across Town. • Adjusting zoning to encourage a diverse range of housing options and types. • Connecting housing and commercial uses, such as businesses in Holliston's center. • Converting vacant or underutilized industrial space in the Town for housing. 	
<p>Focus group participants mentioned possible solutions such as leveraging the MBTA Communities Act, Community Preservation Act funds, mixed-use zoning in the Town center, senior-focused housing, and collaborating with Habitat for Humanity.</p>		<p>Interviews revealed that, in addition to septic limitations and zoning regulations, the Town's Stretch Energy Code may add to housing production costs.</p>	

FOCUS GROUPS

Three focus groups were held, allowing groups of local stakeholders to share their thoughts on pressing housing challenges and opportunities in Holliston: the first focus group involved six participants, the second four participants, and the third two. Overall, the focus groups discussed the lack of housing types in Holliston, particularly senior-oriented and affordable, and middle housing types (such as duplexes, accessory units, townhomes, and small apartments). Challenges ranged from resistance to change from some community members to high housing costs. Solutions discussed included compliance with the MBTA Communities Act, senior-focus housing, Community Preservation Act funds utilization, and collaboration between the Affordable Housing Trust and Habitat for Humanity.

INTERVIEWS

The consultant team conducted eight interviews on housing in Holliston, asking various local experts and community members to share their thoughts. Interviewees included representatives from the Board of Health, Council on Aging, Planning Board, Building Department, and Holliston Public Schools. The interviews helped to provide more depth and clarification on various aspects of housing in the Town.

COMMUNITY SURVEY

The Holliston Housing Production Plan project team launched a survey that collected responses from March 13, 2024, to April 14, 2024. The survey included questions for homeowners and renters, asking residents to rank housing challenges and provide their thoughts on housing opportunities and ideas for the Town. The survey received 476 responses.

COMMUNITY FORUM 1: HOUSING CHALLENGES AND OPPORTUNITIES

The first community forum (in-person), held on March 26, involved a presentation by JM Goldson staff on the Housing Needs Assessment in Holliston and an interactive component inviting attendees to share their demographic information and thoughts on housing challenges and opportunities. Following the presentation, there was a robust discussion on housing affordability, questions, and clarification on the MBTA Communities Act requirements. Not counting staff or committee members, there were 27 attendees.

COMMUNITY FORUM 2: HOUSING GOALS AND STRATEGIES

The second community forum, held on June 6 (virtually), provided an overview of the Housing Production Plan process, including key findings from the Housing Needs Assessment. Community input was solicited on the draft goals and strategies for the Housing Production Plan. In the second portion of the forum, the 3A/MBTA Communities requirements were introduced, and community input was solicited on six potential districts tested for compliance standards. There were 21 attendees.

SUMMARY OF HOLLISTON'S HOUSING NEEDS

HOUSING CHALLENGES

- 1. Holliston is experiencing rising housing costs and declining housing availability.**
 - Holliston's median sales price in 2017 was \$453,000, almost doubling to \$822,000 by 2024.
 - Additionally, the median gross rent in Holliston in 2022 was \$1,615, growing by about 61 percent, or \$614 over ten years. A median 2-bedroom in 2024 costs closer to \$2,281 a month.
 - The housing supply has steadily decreased since 2012. In 2022, Holliston had an average of just under one month's supply of homes available on the market (2.4 percent vacancy rate).
 - Unlike for-sale housing units, rental units have seen an increase in availability. Between 2013 and 2022, Holliston saw 62 additional available units for rent.
- 2. The high housing costs disproportionately impact those of low-to-moderate incomes.**
 - During the past ten years, there was a 57.9 percent increase in households earning \$200,000 or more, indicting a trend of upward mobility within income groups.
 - At 4.5 percent of total year-round housing units (253 units), Holliston's Subsidized Housing Inventory is insufficient to meet community needs (375 severely cost-burdened households) and state requirements (554 deed-restricted units).
 - With a median home value of more than \$588,000, the monthly cost of ownership would be \$4,975. This would stretch the budget of the median household in Holliston, earning \$149,614 annually, with housing payments representing nearly 40 percent of their income.
 - With gross rent over \$2,200 monthly, a resident must earn about \$88,000 to live affordably.
 - In Holliston, 20.4 percent of households (1,133 households) are categorized as cost-burdened.
 - Nearly 70 percent of low-income residents pay more than 30 percent of their income toward housing.
- 3. Large single-family homes are prevalent, while rentals and multi-family homes are scarcer.**
 - Most of Holliston's housing stock is single-family units (84 percent), which are primarily owned (88 percent).
 - In the past ten years, Holliston has witnessed a growing diversity in its housing structures.
 - The number of renters in Holliston is increasing, with most renters occupying 3- and 4-unit structures.
- 4. Holliston's population is aging, households are shrinking, and multi-generational households are becoming more common. However, few homes in Holliston are ideal for multi-generational households or people with mobility needs (ADA accessibility).**
 - Holliston's older adult population is increasing.
 - Most households in Holliston are small, with one- or two people.
 - There is a potential trend of adult children residing with their parents and larger unemployment rates in this young adult age group.
 - Of Holliston residents 65 and older, 21 percent live with a disability.
 - Most homeowners (89 percent) who took the survey reported their home was unsuitable for someone with mobility needs.

HOUSING OPPORTUNITIES

6. There is additional subsidized housing in the development pipeline:

- Several construction, permitting, and planning projects are expected to contribute 40 new affordable units to Holliston's SHI.
- The Town is considering disposing of Town property for affordable housing purposes.

7. There is potential additional infrastructure capacity:

- The lack of municipal wastewater infrastructure is a chief obstacle to housing development. The town is exploring the construction of a municipal shared wastewater treatment facility in the town center.
- The Town authorized constructing a third water treatment facility to increase well water treatment capacity.
- Holliston's school enrollment has declined recently, so significant school capital costs are unlikely if development increases.

8. The town has zoned to allow diverse housing types, and state law requires further changes:

- Duplexes are permitted by Special Permit in three residential districts.
- The town allows Accessory Family Dwelling Units and has a senior-focused overlay district.
- Mixed-use development is allowed in the Village Center district.
- By December 2024, the Multi-Family Zoning Requirement for MBTA Communities requires Holliston to create at least one zoning district where multi-family housing is permitted as of right.

9. The town's capacity to implement housing policy is a strength:

- Holliston has strong partnerships that offer important housing resources to community members.
- The Community Preservation Act (CPA) is a critical funding mechanism for building affordable housing.
- Holliston's Housing Trust currently holds \$1,081,651 in its funds.

SUMMARY OF HOUSING GOALS AND STRATEGIES

GOALS

1. Chapter 40B And Chapter 3A (MBTA Communities) Compliance.
2. Support the Town's Growing Population of Seniors
3. Promote the Production of Accessible, Missing Middle Housing
4. Strategically Locate New Housing to Minimize Barriers to Development.
5. Increase staff and funding capacity, strengthen regional coordination, and foster community education about the need for affordable housing.

FIVE-YEAR STRATEGIES

A. Planning, Policies, and Zoning

1. Create a zoning overlay district to allow additional multi-family residential developments as a right, to comply with the MBTA Communities requirements.
2. Amend the zoning for Accessory Family Dwelling Units to be consistent with the Affordable Homes Act 2024.
3. Consider adopting zoning incentives or regulations to incorporate universal design and increased number of barrier-free units into new developments.
4. Develop a pattern zone with permit-ready designs (pattern book).
5. Use zoning incentives to encourage mixed-use, duplexes, co-housing, cottage clusters, and starter homes.

B. Local Initiatives and Programs

6. Encourage the development of affordable housing on surplus town-owned where appropriate (see Town list of specific properties).
7. Evaluate barriers and opportunities to create new units on Holliston Housing Authority properties and designate capital funding toward construction.
8. The Trust pursues the acquisition of land, properties, or deed restrictions as opportunities arise to create affordable housing.
9. The Trust negotiates increased affordable units in privately developed projects in future development proposals and creates SHI units using buy-downs to existing moderate units.
10. Research programs that offer services for seniors who wish to age in place, such as a house-sharing program or small grants program for accessible improvements and/or making critical repairs. Investigate possible funding sources.
11. Explore infrastructure improvements to accommodate future developments, including a new wastewater facility for the Town Center.

C. Capacity, Education, and Coordination

12. Sustain dedicated and experienced town staff to continue coordination of the town's housing efforts and entities. Explore creating a part-time housing coordinator position.
13. Create a regular, predictable funding source for the Affordable Housing Trust and a five-year action plan to enhance the Trust's effectiveness (CPA, IZ payments, explore Real Estate Transfer funds, grants).
14. Foster public-private partnerships with developers and non-profits to create affordable units.
15. Foster outreach and education about local and regional affordable housing needs through a positive public relations campaign.

CHAPTER 2: GOALS AND STRATEGIES

The HPP's goals and strategies are intended to provide guidance for local housing policies and initiatives and a path for certification (a.k.a., safe harbor) for municipalities that are below the state's 10 percent affordable housing goal. However, they do not bind future actions or decisions of local officials or the local legislative body.

EOHLC Regulations for HPP Goals

These preliminary draft goals are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans:

- *a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly.*
- *a 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 percent of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).*

FIVE-YEAR GOALS

1. CHAPTER 40B AND CHAPTER 3A (MBTA COMMUNITIES) COMPLIANCE.

As of January 2024, Holliston had 4.56 percent of units listed on the Subsidized Housing Inventory (SHI), based on the 2020 census count of 5,544 total year-round units. With 253 units included on the SHI, the Town would need 301 more units to reach 10 percent per the 2020 year-round unit count (see Appendix).

Holliston will actively strive to create a minimum of 28 homes annually that count on the Subsidized Housing Inventory (SHI) towards the state's 10 percent goal per MGL c.40B.



4.5%

Existing: 253 Units
on Subsidized
Housing Inventory



10%

State goal: 554
Units on Subsidized
Housing Inventory

This minimum incremental rate of production would enable the Town to enter one-year periods of "safe harbor" with the certification of this HPP and help the Town reach the 10 percent goal in about eleven years by creating at least 308 units that are eligible for listing on the SHI. The Town will also work to actively preserve and maintain the existing affordable housing stock. The Town will strive to ensure that all affordable housing produced shall be in accordance with EOHLC's Comprehensive Permit Guidelines and regulations, including long-term affordability restrictions.²

The Town will strive to comply with new MBTA Community zoning requirements, per recent Housing Choice legislation.

² As described in Section 9 on page VI-10 of the MGL c.40B Comprehensive Permit Guidelines, December 2014.

2. SUPPORT THE TOWN'S GROWING POPULATION OF SENIORS

Support the housing needs of older adults, especially individuals with special needs and residents with low/moderate incomes. Assist older adult residents, veterans, and other vulnerable populations with housing costs, including accessibility improvements. Leverage state and other public/private programs to maximize such support and create affordable, accessible, and service-enriched housing options.

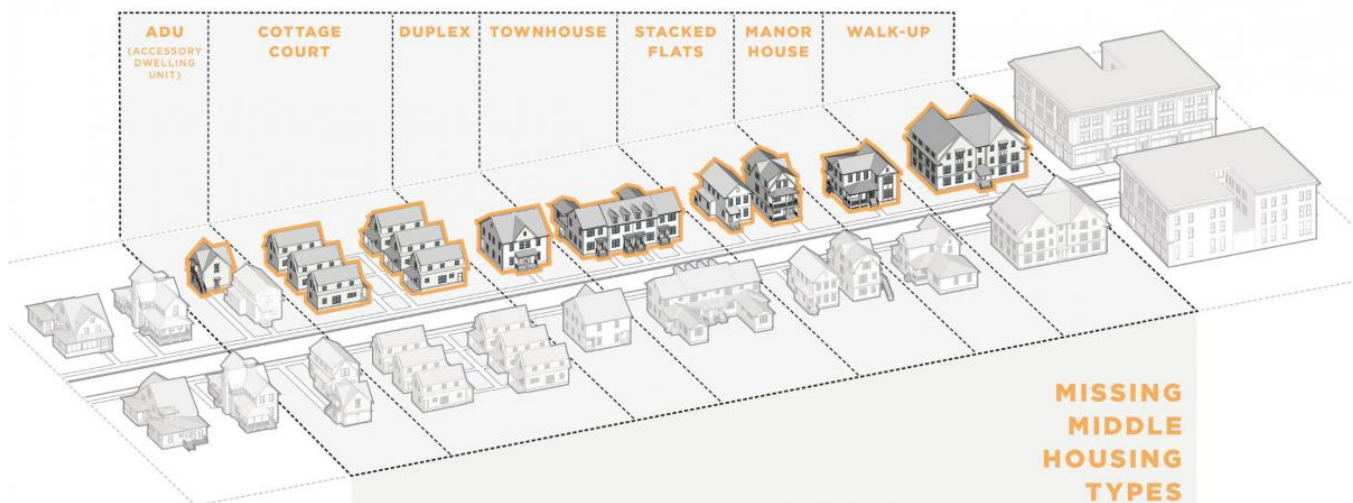
The Town needs a greater variety of housing options to meet local housing needs and to help promote a socio-economically diverse population.

3. PROMOTE THE PRODUCTION OF ACCESSIBLE, “MISSING MIDDLE” HOUSING

Over 84 percent of Holliston's existing housing stock consists of single-family houses, and rising property values place many of these houses well out of reach not only to low- and moderate-income households but to many middle-income households as well. Continue to create housing options to support Holliston's housing needs and to welcome new residents, including starter homes, smaller rental units and condominiums, and affordable options for older adults to downsize. Encourage accessible and universal design principles in new and rehabilitated housing.

This includes housing for older adults, families, young professionals, intergenerational households, individuals with mobility disabilities, low/moderate-income (LMI) households, and smaller (one to two-person) households. The Town will continue to promote and encourage initiatives to create affordable housing to help meet local housing needs, especially smaller market-rate housing units such as Accessory Dwelling Units, apartments, and rental housing affordable for households at or below 80 percent of the Area Median Income (AMI).

Missing Middle Housing is a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood.



Source: Union Studio

4. STRATEGICALLY LOCATE NEW HOUSING TO MINIMIZE BARRIERS TO DEVELOPMENT.

Holliston has significant infrastructure capacity constraints, as there is no town sewer system, and Town wells provide its public water supply. Holliston also has significant environmental constraints, with large portions of the town in flood zones, containing wetlands, or as areas of groundwater protection.

Strategic areas for accommodating a variety of housing options are areas with minimal environmental constraints and locations where new development is appreciated for its contribution to the community. Protection of open space, water resources, and habitat land is a critical need for long-term sustainability and resilience³. Areas for new residential development opportunities include the Town Center, surplus town-owned land (see list of specific properties in the strategy section), and the areas identified as potential MBTA/3A districts. In addition, the reuse of the existing building stock as opportunities arise to create affordable housing and other housing options, including smaller market-rate rental units, should be prioritized.

The following page contains a map of existing Subsidized Housing Inventory Sites, Senior Residential District Overlay Districts, sites identified as surplus town-owned land, and areas identified with potential for multifamily development.

5. INCREASE STAFF AND FUNDING CAPACITY, STRENGTHEN REGIONAL COORDINATION, AND FOSTER COMMUNITY EDUCATION ABOUT THE NEED FOR AFFORDABLE HOUSING.

Increase Holliston's capacity to implement housing initiatives through enhanced local and regional coordination and community outreach and continue to seek increased access to funding and grants. Increasing local capacity will benefit the town so it can successfully reach local housing goals. Additional and ongoing professional housing staff support, predictable revenue for the Affordable Housing Trust, and coordination among local entities will strengthen the town's ability to continue its strong track record.



Town Capacity:

- Planning Board
- Planning staff
- Affordable Housing Trust
- Community Preservation Committee
- Council on Aging

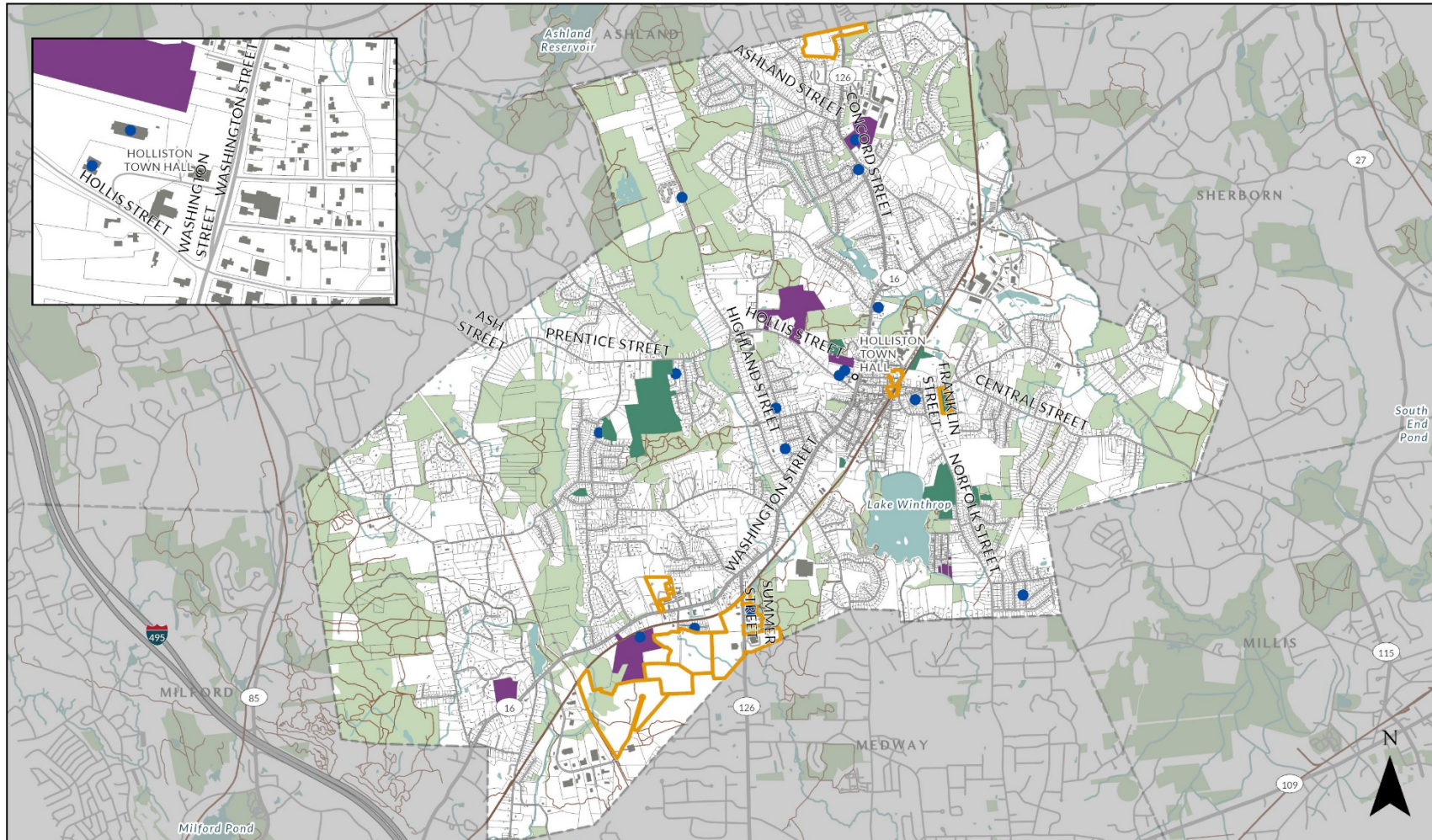


³ Per the US Environmental Protection Agency's definition, sustainability is based on a simple principle: Everything that we need for our survival and well-being depends, either directly or indirectly, on our natural environment. To pursue sustainability is to create and maintain the conditions under which humans and nature can exist in productive harmony to support present and future generations. Resilience means the ability to anticipate, prepare for, and adapt to changing conditions and withstand, respond to, and recover rapidly from disruptions.

TOWN OF HOLLISTON - CURRENT AND POTENTIAL FUTURE MULTIFAMILY HOUSING EXPLORATION AREAS

Prepared by JM Goldson LLC

J M GOLDSON



Sources: MassGIS, MassDEP, MAPC Trailmap

- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Subsidized Housing Inventory (SHI) Sites
- Senior Residential District Overlay Parcels
- Multifamily Exploration Areas
- Town-Owned Sites for Potential Housing Consideration

0 0.42 0.85 1.7 Miles

GOALS AND STRATEGIES MATRIX

Note: The draft strategy ideas on the following pages are organized into three categories and are in no particular order:

- A. Local Initiatives
- B. Regulatory, Policy, and Planning
- C. Capacity, Monitoring & Outreach

A. PLANNING, POLICIES, AND ZONING

		Compliance	Household Types	Housing Options	Strategic Locations	Capacity & Coordination
#	Strategy	G1	G2	G3	G4	G5
1	Create a zoning overlay district to allow additional multi-family residential developments as a right, to comply with the MBTA Communities requirements					
2	Amend the zoning for Accessory Family Dwelling Units to be consistent with the Affordable Homes Act 2024.					
3	Consider adopting zoning incentives or regulations to incorporate universal design and increased number of barrier-free units into new developments					
4	Develop a pattern zone with permit-ready designs (pattern book)					
5	Use zoning incentives to encourage mixed-use, duplexes, co-housing, cottage clusters, and starter homes.					

B. LOCAL INITIATIVES AND PROGRAMS

		Compliance	Household Types	Housing Options	Strategic Locations	Capacity & Coordination
#	Strategy	G1	G2	G3	G4	G5
6	Encourage the development of affordable housing on surplus town-owned where appropriate (see Town list of specific properties).					
7	Evaluate barriers and opportunities to create new units on Holliston Housing Authority properties and designate capital funding toward construction.					
8	The Trust pursues the acquisition of land, properties, or deed restrictions as opportunities arise to create affordable housing.					
9	The Trust negotiates increased affordable units in privately developed projects in future development proposals and creates SHI units using buy-downs to existing moderate units.					
10	Research programs that offer services for seniors who wish to age in place, such as a house-sharing program or small grants program for accessible improvements and/or making critical repairs. Investigate possible funding sources.					
11	Explore infrastructure improvements to accommodate future developments, including a new wastewater facility for the Town Center.					

C. CAPACITY, EDUCATION, AND COORDINATION

		Compliance	Household Types	Housing Options	Strategic Locations	Capacity & Coordination
#	Strategy	G1	G2	G3	G4	G5
12	Sustain dedicated and experienced town staff to continue coordination of the town's housing efforts and entities. Explore creating a part-time housing coordinator position.					
13	Create a regular, predictable funding source for the Affordable Housing Trust and a five-year action plan to enhance its effectiveness (CPA, grants).					
14	Foster public-private partnerships with developers and non-profits to create affordable units					
15	Foster outreach and education about local and regional affordable housing needs through a positive public relations campaign.					

FIVE-YEAR STRATEGIES

EOHLC Regulations for HPP Strategies

These preliminary draft strategies are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans:

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

A. PLANNING, POLICIES, AND ZONING

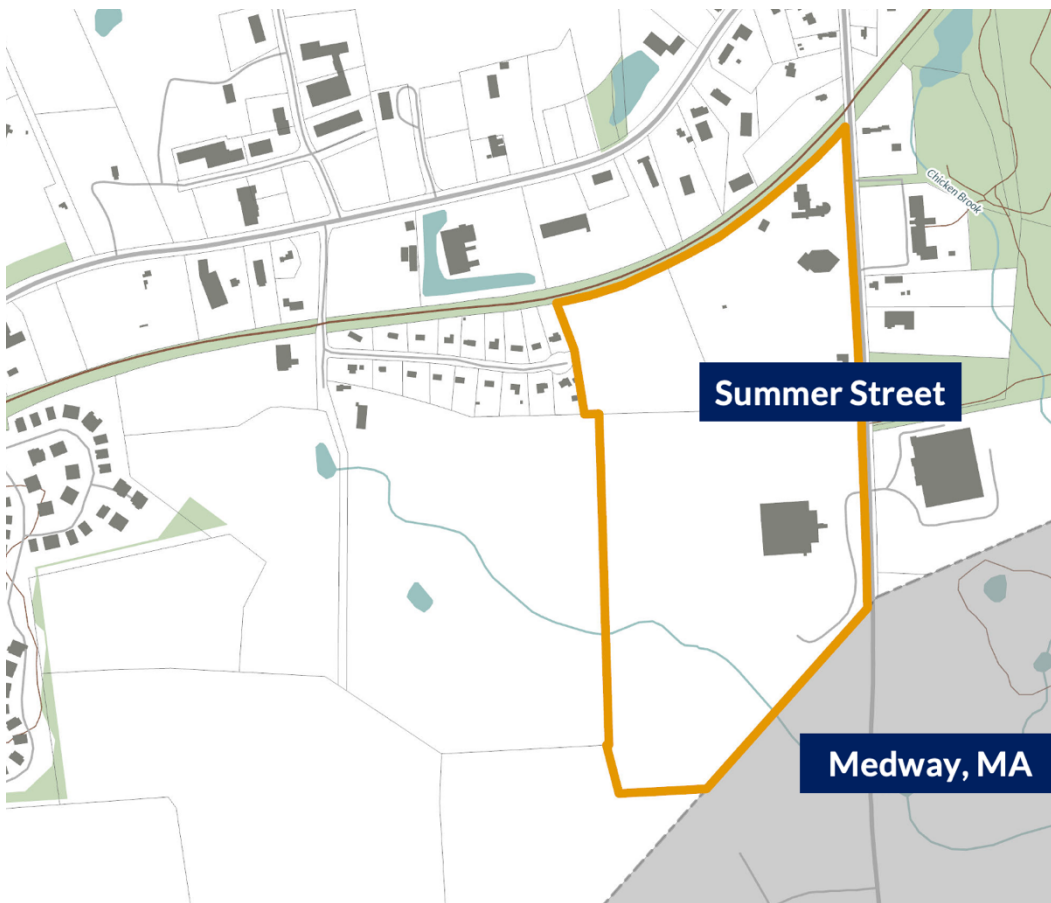
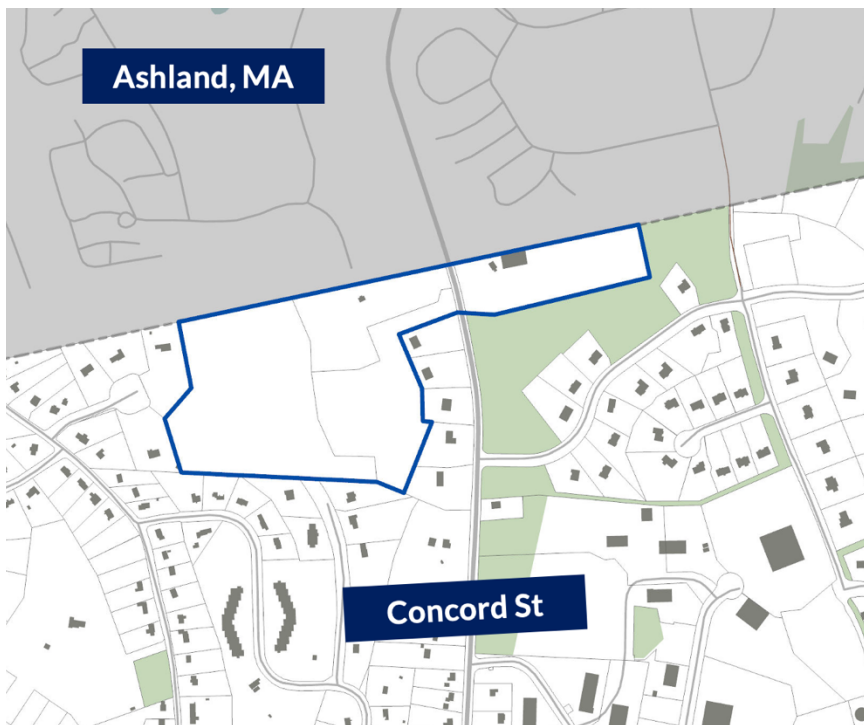
1. **Create a zoning overlay district to allow additional multi-family residential developments as a right, to comply with the MBTA Communities requirements.**

Holliston's zoning will need changes to comply with the multi-family zoning requirement for the MBTA Communities bill passed in 2021 (Section 3A of MGL c40a). As an "adjacent community," Holliston is required to have at least one zoning district of reasonable size in which multi-family housing is permitted as of right and meets other criteria set forth in the statute:

- District(s) size totals 50 acres or more
- Minimum gross density of at least 15 units/ acre
- No age restrictions
- Suitable for families with children
- Meets a zoning capacity requirement for at least 750 new multi-family units

Holliston originally identified six suitable locations to promote multi-family development that can accommodate affordable housing units (see page 14). These areas ranked highly in three factors: they are highly suitable using the Metropolitan Area Planning Council's (MAPC) 3A District Suitability Analysis Tool⁴, they were supported by Town staff and the HPP working group, and they appeared frequently in the HPP's community engagement. Through the second community forum and subsequent community survey, these six areas were further prioritized to be two recommended areas for a zoning overlay district. See the MBTA Communities/3A Technical Memo for more details (a separate document).

⁴ <https://www.mapc.org/planning101/3a-district-suitability-analysis-tool/>



2. Amend the zoning for Accessory Family Dwelling Units to be consistent with the Affordable Homes Act 2024.

According to Holliston Zoning Bylaws, an Accessory Family Dwelling Unit is “A dwelling unit contained within or being an extension of a single-family dwelling to accommodate an additional family only if: (a) a member of the additional family is related by the first degree of kinship, marriage or adoption.” They are currently allowed as a right in most zones, except for as a special permit in C-1, and not allowed in the Industrial and Apartment districts.

In Holliston, the key distinction between the Accessory Family Dwelling Unit and a typical Accessory Dwelling Unit (which is not permitted by right in the Town) is the presence of a door connecting the main unit to the accessory one, allowing for internal access.

The Affordable Homes Act passed in 2024 allows for Accessory Dwelling Units up to 900 square feet (or half the gross floor area of the principal building, whichever is smaller) by-right in every residential district in the state, without owner-occupancy or family-occupancy requirements. Prohibitions on short-term rentals and dimensional regulations are allowed. No more than one additional parking space for an accessory dwelling unit is allowed to be required.

To be consistent with the Affordable Homes Act, Holliston would amend the zoning as follows:

- Replace the term Accessory Family Dwelling Unit with Accessory Dwelling Unit and define an accessory dwelling unit to match the Affordable Homes Act.
- Verify that Accessory Dwelling Units would then be allowed in all residential districts as a right, within an existing structure, as an addition, or as a separate detached structure.
- Amend the text of the zoning to remove owner-occupancy and family member requirements.
- Amend the zoning to remove the requirement for an internal access door (although one could be provided).
- Amend size limitations to match the Affordable Homes Act.
- Off-street parking requirements also should be amended to match the Affordable Homes Act.
- Consider whether a site plan review would be required and in what circumstances. For example, you might allow a building permit only for ADUs within an existing structure or as an addition but require a site plan review for detached structures.

Resources and Examples

- Affordable Homes Act, Sections 12 and 13, <https://malegislature.gov/Bills/193/H4138>

3. Consider adopting zoning incentives or regulations to incorporate universal design and an increased number of barrier-free units into new developments.

Universal design integrated into new or renovated housing would make it easier for older adults, individuals with disabilities, and others to live in and visit housing units.⁵ Universal

⁵ Visitability and Universal Design Standards would go above and beyond the minimum accessibility requirements of the Massachusetts Architectural Accessibility regulation (CMR 521), Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, and the Architectural Barriers Act of 1968. Note, these requirements are complex, however for some basic examples per 521 CMR, townhouses and single-family houses are exempt from accessibility requirements and only 5% of units must be accessible in multifamily buildings with over 20 rental units. Visitability standards can be applied in addition to these minimum requirements (including for townhouses and single-family houses) by requiring three characteristics: 1) a zero-step entrance; 2) wider interior doors, and 3) a half-bathroom on the ground floor. (Source: Metropolitan Area Planning Council, <http://www.mapc.org/VisibilityHousingToolkit>, accessed 5/15/17.)

Design is a way municipalities and developers can increase accessible housing and encourages the design of products and environments to be usable by all people to the greatest extent possible without the need for adaption.

Universal Design can especially be encouraged in affordable housing and mixed-income housing developments on town-owned property or supported with town funds.

Of Holliston residents 65 and older, 21.4 percent live with a disability. When more homes are built according to universal design principles, people with disabilities and older adults can have more freedom of housing choice and do not have to incur high modification/remodeling costs just to ensure they can safely reside in their homes.

There is a 60 percent probability that newly built single-family detached units will house at least one resident with a physical limitation disability during their expected lifetimes and a 91 percent probability these units will have at least one visitor with a physical limitation disability.⁶

Universal Design

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

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

4. Develop a pattern zone with permit-ready designs (pattern book).

A pattern zone is a way of pairing permit-ready building designs with appropriate zoning and development regulations to streamline the process of building high-quality infill housing. The building designs are carefully selected to match the fabric of existing neighborhoods. The permit-ready building designs can be made available on their own, but a companion policy will make the program more effective. Residential pattern books visually communicate zoning conformity. Pattern books describe unit characteristics and provide sample floor plans and elevations that illustrate context-sensitive design principles.

Resources and Examples

- [Norfolk, Virginia Missing Middle Pattern Book](#)
- [Norfolk, VA case study article](#)
- [Bryan, Texas](#)
- [Lebanon, New Hampshire](#)
- [Vermont Homes for all Toolkit](#)
- [Burlington, VT Neighborhood Code](#)
- [South Bend, Indiana Neighborhood Infill pre-approved ready-to-build housing](#)
- [Is "Pattern Zoning" the Recipe for Success with Missing Middle Housing?](#)

⁶ Smith, S. K., Rayer, S., & Smith, E. A. (2008). Aging and Disability: Implications for the Housing Industry Policy in the United States. *Journal of the American Planning Association* 74(3), 289-306. <https://doi.org/10.1080/01944360802197132>

5. Use zoning incentives to encourage mixed-use, duplexes, co-housing, cottage clusters, and starter homes.

By embracing more diverse housing options, communities can create more equitable, livable, and vibrant neighborhoods that cater to the needs and preferences of an inclusive population. Undertake a robust exploration and implementation of zoning amendments to expand the types of housing allowed by right in Holliston. These additional types of housing include "gentle density" housing types: mixed-use, duplexes, co-housing and shared living options, cottage-style cluster homes, and starter homes. Ideas to explore follow below.

Amend the zoning code to allow mixed-use homes and duplexes as of right in certain districts.

- Two-family buildings in the R-1, VR, and VC districts are allowed by Special Permit on lots that meet their underlying zoning district minimum and are at least 10,000 square feet in size. This could be changed to by right, with a site plan review.
- While mixed-use resident development is allowed by Special Permit in the VC district, broader mixed-use provisions, including "Top of Shop" apartments, could be expanded to be permitted by right in the Town.

Amend the zoning code for co-housing/cottage clusters and congregate developments.

Co-housing/ Cottage Clusters

Co-housing developments are small groups of homes clustered around a shared space or other shared facilities, like gardens, laundry rooms, or car garages. This housing arrangement could be age-targeted or unrestricted. These types of housing developments increase the options for residents seeking this lifestyle and encourage closer neighborhoods that preserve open space and lower land costs associated with housing units. These are similar to cottage cluster developments.

Cottage-style housing typically consists of groups of smaller (1 to 1.5-story) detached structures arranged around a shared court visible from the street. Often, the rear-most buildings can be up to two stories, keeping the profile on the street lower. This housing arrangement could be age-targeted or unrestricted.

Holliston currently allows for cluster development subdivisions as a right but could consider reevaluating the dimensional standards to allow for even smaller lots or setbacks if Title V regulations can be met.

Resources and Examples

- [Cluster/Flexible zoning](#)
- [MAPC Living Little Report](#)

Congregate Housing

Congregate housing is a specific type of shared living environment designed to integrate the housing and services needs of seniors and disabled individuals. Congregate housing aims to increase self-sufficiency by providing supportive services in a residential setting. Some types of congregate housing are often converted single-family homes. Congregate housing will often house up to 16 people. In addition, congregate housing sometimes provides small kitchen facilities in each private unit and shared common facilities, which may constitute multi-family housing under the current bylaw's use regulations and thus be prohibited in certain districts.

Holliston's zoning bylaw does not explicitly permit congregate housing (a.k.a. group homes), which can be an important housing choice for older people who are adjusting to later life stages and for individuals with disabilities.

However, it is important to note that despite the lack of zoning provisions for congregate housing or group homes, the Dover Amendment exempts educational uses from local zoning, and programs and services that provide support, training, and skill-building for persons with disabilities have been found to be educational in nature. So, these types of units are likely already permitted under "Exempt Uses". Many congregate living and group home facilities provide such services to residents and would qualify as educational in nature. In addition, federal laws prohibit municipalities from discriminating against persons with disabilities through their land use and zoning policies.⁷ Consider zoning bylaw amendments to explicitly permit congregate and shared housing in all districts that allow residential use.

More information: The [MA Executive Office of Elder Affairs provides more information about congregate housing in Massachusetts.](#)

Amend the zoning code to create a Starter Home District (Ch. 40Y).

Enacted in 2022, the Starter Home Zoning Districts Act (M.G.L. Chapter 40Y) encourages communities to create starter home districts that reduce barriers to creating smaller, more affordable starter homes. Chapter 268 of the Acts of 2022 amends General Law Chapter 40R to uncouple starter homes from that law and place them in a new chapter of the General Laws in the hope that doing so will increase the likelihood of success of the Starter Home Program.

What is a Starter Home?

- A "starter home" is a smaller single-family home suitable for first-time home buyers, downsizing, smaller households, and people needing a more affordable single-family housing option.
A municipality can also opt to allow an accessory dwelling unit of 600 square feet or less on the same lot as a starter home.

What Is the Law?

- As of right density of not fewer than 4 units per acre (10,000 sq. ft. lots).
- May permit accessory dwelling units of not more than 600 square feet.
- Accessory commercial and other non-residential uses may be allowed in a starter home district with the approval from EOHLC.
- Each starter home zoning district shall incorporate [sustainable development standards](#).
- Not less than 50 percent of the starter homes shall contain not fewer than 3 bedrooms.
- For any proposed development of more than 12 starter homes, not less than 10 percent of said starter homes shall be affordable to households at 110 percent of the area median income.
- Municipal environmental or health ordinances, by-laws, or regulations are not allowed to exceed the applicable requirements of state law or regulations in the district where doing so would render the development infeasible.
- No age or occupancy restrictions are allowed.

⁷ Federal laws referenced here include Section 504 of the Rehabilitation Act of 1973, the Fair Housing Amendments Act of 1988, and the American with Disabilities Act of 1990.

- The bylaw must comply with federal, state, and local fair housing laws.
- The total land area of all starter home zoning districts in town shall not exceed 15 percent of the total land area in the town (unless approved).

Process

- Holliston decides where the zoning would allow for a starter home district and drafts a bylaw that meets the requirements (see above).
- The draft bylaw is then submitted to EOHLC for approval.
- Once approved, the community adopts the Starter Home Zoning Districts at town meeting.
- Massachusetts offers incentives and technical assistance for towns and cities to create these districts.
- The community is entitled to a one-time zoning incentive payment upon adopting a compliance Starter Home Zoning District and a second payment for each new housing unit built.

Resources and Examples

- [Starter Homes Program – Chapter 40Y](#)
- [40R Districts/Activity](#): While the revised law is too new to provide examples of 40Y Starter Home Districts, many communities have adopted 40R districts.
- [Chapter 40Y Starter Home Zoning Bylaw Template](#) (adapted from EOHLC’s Chapter 40R Starter Home Zoning Bylaw Template)

B. LOCAL INITIATIVES AND PROGRAMS

6. Encourage the development of affordable housing on surplus town-owned where appropriate.

To help address Holliston’s most critical housing needs, the Town could explore offering available Town-owned properties for the development of rental units affordable to households at or below 50 percent AMI and 30 percent AMI. This could be 100 percent affordable units or a mix of income-restricted units and market-rate units. As the property owner, offering public land for affordable housing development provides the Town with a high level of control over the ultimate development. To implement this strategy, the Town would issue a Request for Proposals that specifies a minimum number (or percentage) of units that should be affordable. This minimum should be established by testing the feasibility – estimating how the affordable unit minimum may impact project feasibility and the need for public subsidies. Funding programs typically have a maximum award per unit, and this will affect the feasibility of the project. Funding programs could include local Community Preservation Act funds. This could be permitted under a Comprehensive Permit (friendly 40B).

The Town may sell or retain the property under Town ownership and lease it to a developer through a long-term ground lease. The developer builds, owns, and manages the building, but the Town can establish certain criteria for the project that become restrictions and provisions in the ground lease. This structure allows the Town to create housing without having to administer the construction or management of the housing itself and provides strong assurances for the long-term affordability of the units. In addition, it can help reduce acquisition costs since the developer would only be acquiring a ground lease rather than fee ownership of the property. Alternatively, the Town could transfer ownership of such

properties to the Holliston Housing Authority to create additional public housing units, as described in the strategy below.

The previous Housing Production Plan (2010) identified the following publicly owned land to consider for housing. While some of these sites have since been developed, others remain, as well as several additional Town-owned sites:

- Pinecrest Golf Club (Parcel 8/2/49)
- Gorwin Drive (Parcel 7/7/345)
- Fairlane Way (Parcel 8/5/17)
- 269 Central Street (Parcel ID 8.5-9-14.0)
- 260 Woodland Street (Parcel 8a/5/18)
- Off Shaw Farm Road (Parcel 9/5/98.A and 112A)
- Parcel 7/7/363 Gorwin/Andrew
- Parcel 7/7/186 Chamberlain/Beatrice
- Parcel 8/7/27 Union Street
- Parcel 8/7/61&78 Norfolk

7. Evaluate barriers and opportunities to create new units on Holliston Housing Authority properties and designate capital funding toward construction.

The AHT could work with the Housing Authority to do a preliminary assessment of the potential for additional SHI units at existing HHA properties. The preliminary report can identify the number of existing units, potential for additional units, obstacles, and recommended actions, such as septic capacity, surplus surrounding land, room for backyard accessory units, etc.

This strategy could also include advocating for the creation or reinstatement of programs like the "Accessible Unit Initiative" by the EOHLC. The "Accessible Unit Initiative" provides funding for bringing family and elderly public housing units up to the standards of the current Massachusetts Architectural Access Board (MAAB) and the Americans with Disabilities Act (ADA) as able and feasible, as well as the Fair Housing Act and Uniform Federal Accessibility Standards where applicable.⁸

8. The Trust pursues the acquisition of land, properties, or deed restrictions as opportunities arise to create affordable housing.

The AHT could create affordable units by purchasing houses, rehabilitating them where necessary, and selling them to income-eligible households, along with a permanent affordability restriction. With increasing land value and development costs and minimal developable land at the Town's disposal, a collaboration between the Housing Authority and Housing Trust will help to mitigate the costs and get the best use of the land available. Leveraging the federal and state funding that the Housing Authority has access to as a public housing authority will add to the financing of projects funded through the Housing Trust. These new units could target populations that need affordable housing and smaller units, like older adults looking to downsize and younger families looking to spread roots in Holliston.

⁸ Massachusetts Department of Housing and Community Development. "2019-09 Notice of Funding Availability: Accessible Unit Initiative." Accessed April 9, 2024. <https://www.mass.gov/doc/2019-09-notice-of-funding-availability-accessible-unit-initiative/download>.

Alternatively, the AHT could partner with a private mission-driven developer or organization to purchase such properties and convert them to long-term affordable units. Depending on the developer or organization's model, these could be rental or ownership. The process would be like that outlined above; however, the AHT would provide funds, and the developer or organization would oversee the rehabilitation, transactions, and marketing.

Finally, the AHT could create an Affordable Housing Deed Restricted program, which would purchase deed restrictions on existing housing in Holliston in exchange for a contractual guarantee (deed restriction), making the housing affordable in perpetuity.

Resources and Examples

- [Stow, MA](#)

- 9. The Trust negotiates increased affordable units in privately developed projects in future development proposals and creates SHI units using buy-downs to existing moderate units.** The AHT will create additional affordable units by issuing RFPs indicating its desire to fund increased affordability in private developments, work with the Planning Board to negotiate increased affordability into future developments, or buy down moderate-income units to SHI-eligible levels on resale. These strategies continue to collaborate in fostering private affordable housing development to serve local needs. This would include utilizing CPA and Housing Trust funds to cover gaps in funding through grants or loans and to demonstrate local commitment to secure competitive funding from other state, federal, and/or private sources as available.

- 10. Research programs that offer services for seniors who wish to age in place, such as a house-sharing program or small grants program for accessible improvements and/or making critical repairs. Investigate possible funding sources.**

Not all seniors are interested in downsizing into new units. Holliston might assist those seniors who remain in their existing homes by developing programs that help homeowners make necessary accessibility improvements and critical repairs and provide other on-site assistance. Holliston already offers a tax abatement work program and income-based tax abatement options for its senior residents and may wish to consider additional programs to help seniors deal with rising land values and property tax assessments, which can be particularly difficult for seniors on fixed incomes to accommodate. Small grants and other benevolent assistance programs make it possible for seniors to age in place despite income or accessibility challenges.

House Sharing Program

House sharing is as straightforward as it sounds – sharing a house typically with non-family members (i.e., roommates). In these private arrangements, a set-up may include a group of people who share a larger single-family home where each person has their own bedroom and share the kitchen, living room, and other common areas. House sharing can revolve around a group of the same age or generation who provide companionship and cost efficiency or can revolve around an intergenerational group where younger group members help to care for older members (such as with house chores, shopping, and transportation).

There are various matching services for house sharing, including [HouseMatch.org](#), a Massachusetts-based, nonprofit roommate matching service that was designed by social

workers, housing advocates, and homelessness prevention specialists to help vulnerable people, including low-income families, the elderly, and individuals with disabilities.

More information: [AARP, Have a Spare Room? 10/25/19.](#)

Small Grants Program

The community could create small grants or emergency assistance programs for income-qualified seniors. Many communities have trust funds set up for this purpose, which provides emergency financial assistance to residents in need. Small grant programs can provide similar assistance that is more specifically focused on accessibility, health, and safety improvements to income-eligible households. Small grant programs are not eligible for CPA funding and utilize other housing program funds and donations to operate. If the AHT wishes to consider implementing a small grants program, it should begin by discussing the project with the Town Counsel to address any legal implications involved in using Trust funding in this manner. To provide residents with this benefit, Holliston could provide local funding and increase staff capacity to operate them. The Town could explore state funding from the below programs.

- Community Development Block Grants (CDBG): Massachusetts receives CDBG funds from the U.S. Department of Housing and Urban Development (HUD) to support community development activities. Eligible municipalities can apply for CDBG funding to finance accessibility improvements for low- and moderate-income individuals, including home modifications and rehabilitation projects.⁹
- Massachusetts Rehabilitation Commission (MRC): The MRC offers various programs and services to support individuals with disabilities, including home modifications and assistive technology. Municipalities can collaborate with the MRC to access funding or resources for accessibility upgrades for town residents. One of the programs is the "Home Modification Loan Program (HMLP)," which provides no-interest loans to modify the homes of adults and children with disabilities.¹⁰
- MassHousing: MassHousing offers financing options for home improvement modifications for homeowners. Holliston can partner with MassHousing to provide low-interest loans or grants for accessibility upgrades to eligible town residents.¹¹
- Massachusetts Assistive Technology Loan Program (ATLP): The ATLP provides low-interest loans to Massachusetts residents with disabilities to purchase assistive technology devices and services, including home modifications. Holliston can inform town residents about this program and assist them in accessing loans for adaptive living upgrades.¹²
- Local Aging Services Access Points (ASAPs): Aging Services Access Points (ASAPs) in Massachusetts may aid older adults and individuals with disabilities to help them stay in their homes or communities. ¹³ Look at partnering with the local ASAP, "[Springwell](#)", to work on offering these services locally to Holliston residents.

⁹ U.S. Department of Housing and Urban Development, "Community Development Block Grants (CDBG)," accessed April 9, 2024, <https://www.mass.gov/info-details/community-development-block-grant-cdbg#eligible-activities->

¹⁰ Massachusetts Housing Finance Agency. "Home Modification Loan Program." Accessed April 9, 2024, <https://www.mass.gov/home-modification-loan-program-hmlp>

¹¹ Massachusetts Housing Finance Agency. "Homeowners." Accessed April 9, 2024. <https://www.masshousing.com/home-ownership/homeowners>.

¹² Easterseals Massachusetts. "Loan Programs." Accessed April 9, 2024. <https://www.easterseals.com/ma/programs-and-services/assistive-technology/loan-programs.html>

¹³ "Aging Services Network," Mass.gov, accessed April 1, 2024, <https://www.mass.gov/info-details/aging-services-network>

Overall, these programs empower individuals to remain in their homes comfortably and safely while fostering inclusive and resilient communities.

Case Studies:

- Amesbury, MA
- Easthampton, MA
- Millbury, MA
- Webster, MA
- Adams, MA
- Holbrook, MA
- Norfolk, MA

11. Explore infrastructure improvements to accommodate future developments, including a new wastewater facility for the Town Center.

Infrastructure connection costs can be a barrier to the development of multi-family, mixed-use, and affordable housing. In communities that rely on septic systems the barrier is even higher, as new developments may need water treatment plants and other systems.

Holliston is already actively working to address these concerns by doing a feasibility study of implementing sewer infrastructure in Holliston's downtown.

The Town will continue this work with a preliminary engineering plan for a modernized Wastewater Treatment Plant. This plant would increase capacity to at least 85,000 gallons per day, a net increase of 40,000 gallons per day, which could support additional restaurant, retail, office, and residential capacity.

Additionally, the Town could work with the Board of Health to investigate enhanced alternative and innovative individual or shared wastewater treatment systems to foster the creation of housing in appropriate locations. Currently, a structure with four bedrooms on land in the Zone II Groundwater Protection zone, as well as on parcels with private wells and septic, would require almost one acre of area to meet Holliston's nitrogen loading requirements. With high land costs and little available developable land, this requirement is a development impediment. The Board of Health could consider wastewater solutions such as enhanced innovative and alternative (EIA) systems. The Town could also support regional advocacy, such as through the 495/MetroWest Partnership, to petition for environmentally-sensitive reforms to Title V requirements that may hinder housing production.

C. CAPACITY, EDUCATION, AND COORDINATION

12. Sustain dedicated and experienced town staff to continue coordination of the town's housing efforts and entities. Explore creating a part-time housing coordinator position or a regionally-supported housing consortium.

The AHT is currently supported through the Town Planner staff support. Sustaining a level of professional capacity is critical to the effectiveness of the Town's efforts to implement community priorities as established through this planning effort. A Housing Coordinator is an opportunity to grow capacity, might be either full-time or part-time, or provided through consulting services and/or shared services with another town in the region. A Housing

Coordinator could manage the resale of existing affordable housing units, including running any required lotteries and ensuring that all state and federal requirements are met, and work directly with the Housing Trust to develop new affordable units throughout the community. The staff would also provide information on existing affordable housing options on the Town's website and update the information as needed.

A regionally supported housing consortium, such as the nearby Regional Housing Services Office (RHSO), can also provide technical assistance and staffing support to advance housing initiatives. The AHT should evaluate which alternative is the most appropriate for the Town.

13. Create a regular, predictable funding source for the Affordable Housing Trust and a five-year action plan to enhance its effectiveness (CPA, grants).

The Holliston Affordable Housing Trust receives financial support from the Community Preservation Act (CPA). CPA funds are the most important source of funding to the Trust, both in amount and in the availability of the funds through an annual appropriation made at the Town meetings. By statute, the Town must spend or set aside for later spending at least 10 percent of CPA funds for community housing purposes.¹⁴ Many CPA communities, however, have established local policies to provide a minimum percent of CPA funds that is greater than the statutory minimum. Work collaboratively with the CPC to consider a local policy to allocate greater than 10 percent of Holliston's CPA funds annually to community housing initiatives including to support a regular funding source for the Affordable Housing Trust.

Many municipalities across the state have issued bonds against future CPA revenue to fund a variety of projects, which is authorized by Section 11 of the CPA. A two-thirds majority of the legislative body is required to approve a bonded project, rather than the usual majority vote for most CPA projects. Bonding CPA funds could add a steady revenue stream to the town's affordable housing production funding. The Community Preservation Coalition's *Bonding Community Preservation Act Funds* is a helpful resource for communities that are considering bonding CPA funds: <https://www.communitypreservation.org/bonding>.

MassHousing Partnership describes a range of potential funding sources that can provide revenue to housing trusts beyond this source, such as special bylaws, federal grants, state grants, private donations, cell tower payments, and other municipal funds.

The Affordable Homes Act is a comprehensive package of spending, policy, and programmatic actions aimed at investing in housing while simultaneously affording opportunities to tackle housing unaffordability and making progress on the state's climate goals. This multi-pronged approach includes \$4 billion in capital spending authorizations, 28 substantive policy changes or initiatives, three executive orders, and two targeted tax credits. Much of the spending will have benefits for moderate- and low-income households. New policy initiatives that would be available to communities include the local option of adopting a real estate transaction fee of 0.5 percent to 2 percent on the portion of a property sale over \$1 million – or the county median home sale price.

¹⁴ Note: the CPA statute uses the term "Community Housing" rather than "Affordable Housing." Community housing includes housing for households up to 100 percent of the Area Median Income. Whereas "Affordable Housing" per MGL c.40B is defined as low/moderate income housing that is affordable to households at or below 80 percent of the Area Median Income.

14. Foster public-private partnerships with developers and non-profits to create affordable units.

Holliston is fortunate to have several organizations helping to address housing needs in the community and region (see the Implementation Capacity section). These organizations provide affordable housing, financially support affordable housing development, and provide housing assistance or other related support, such as community education and advocacy. To further address local housing needs, the Town intends to continue to support and expand the initiatives of these organizations.

15. Foster outreach and education about local and regional affordable housing needs through a positive public relations campaign.

The Town of Holliston should establish a volunteer group or subcommittee to develop and implement a marketing strategy for its housing. By working collaboratively with its local and regional housing partners, the Town can enhance and promote community education.

Responsibilities may include:

- Applying for marketing grants
- Designing informational brochures and graphic signage for public spaces throughout the Town
- Hosting public forums and panels with guest speakers who can talk about the national housing crisis
- Tabling at Holliston community events
- Submitting editorials and press releases to local news agencies
- Developing a curriculum for presentations to K12 classrooms, civic groups, and municipal boards/committees

A regional example of such a campaign was launched by the Lower Cape Community Housing Partnership, which was built by the Community Development Partnership to garner public support for affordable housing. Since launching, they have trained 141 municipal officials on affordable housing issues and strategies, and they've had 98 residents participate in their advocacy training program. Moreover, the Lower Cape Community Housing Partnership launched a media campaign to tell the stories of Lower Cape residents benefiting from affordable housing initiatives.¹⁵

¹⁵ <https://capecdp.org/affordable-housing/community-housing-partnership/media-campaign>

ACTION PLAN

The Holliston Affordable Housing Trust is the natural entity to oversee all aspects of its implementation and provide regular updates on progress to the Select Board and Planning Board. The matrix below provides a more specific assignment of the responsible entity, supporting entity, and timeframe to implement each housing strategy.

#	Housing Strategies	FY2025	FY2026	FY2027	FY2028	FY2029	Responsible Entity	Supporting Entities
1	Consider a zoning overlay district to allow additional multi-family residential developments as a right, to comply with the MBTA Communities requirements.						PB	AHT
2	Amend the zoning for Accessory Family Dwelling Units to be consistent with the Affordable Homes Act 2024.						PB	AHT
3	Consider adopting zoning incentives or regulations to incorporate universal design and increased number of barrier-free units into new developments						PB	AHT
4	Develop a pattern zone with permit-ready designs (pattern book).						PB	AHT
5	Use zoning incentives to encourage mixed-use, duplexes, co-housing, cottage clusters, and starter homes.						PB	AHT
6	Encourage the development of affordable housing on surplus town-owned where appropriate (see list).						SB	PB, AHT
7	Evaluate barriers and opportunities to create new units on Holliston Housing Authority properties and designate capital funding toward construction.						Housing Authority	AHT
8	The Trust pursues the acquisition of land, properties, or deed restrictions as opportunities arise to create affordable housing.						AHT	SB
9	The Trust negotiates increased affordable units in privately developed projects in future development proposals and creates SHI units using buy-downs to existing moderate units.						AHT	PB

#	Housing Strategies	FY2025	FY2026	FY2027	FY2028	FY2029	Responsible Entity	Supporting Entities
10	Research programs that offer services for seniors who wish to age in place, such as a house-sharing program or small grants program for accessible improvements and/or making critical repairs. Investigate possible funding sources.						Planning Dept. Staff	Council on Aging; AHT
11	Explore infrastructure improvements to accommodate future developments, including a new wastewater facility for the Town Center.						SB	
12	Sustain dedicated and experienced town staff to continue coordination of the town's housing efforts and entities.						SB	AHT; CPC
13	Create a regular, predictable funding source for the Affordable Housing Trust and a five-year action plan to enhance its effectiveness (CPA, grants)						AHT	CPC; SB
14	Foster public-private partnerships with developers and non-profits to create affordable units.						AHT	PB
15	Foster outreach and education about local and regional affordable housing needs through a positive public relations campaign.						AHT	

SB = Select Board
Preservation Committee

AHT = Affordable Housing Trust

PB = Planning Board

CPC = Community

Note: lighter shade indicates strategies that are ongoing and/or should be implemented as opportunities arise, rather than a specific schedule.

CHAPTER 3: HOUSING NEEDS ASSESSMENT

DEMOGRAPHICS

KEY FINDINGS

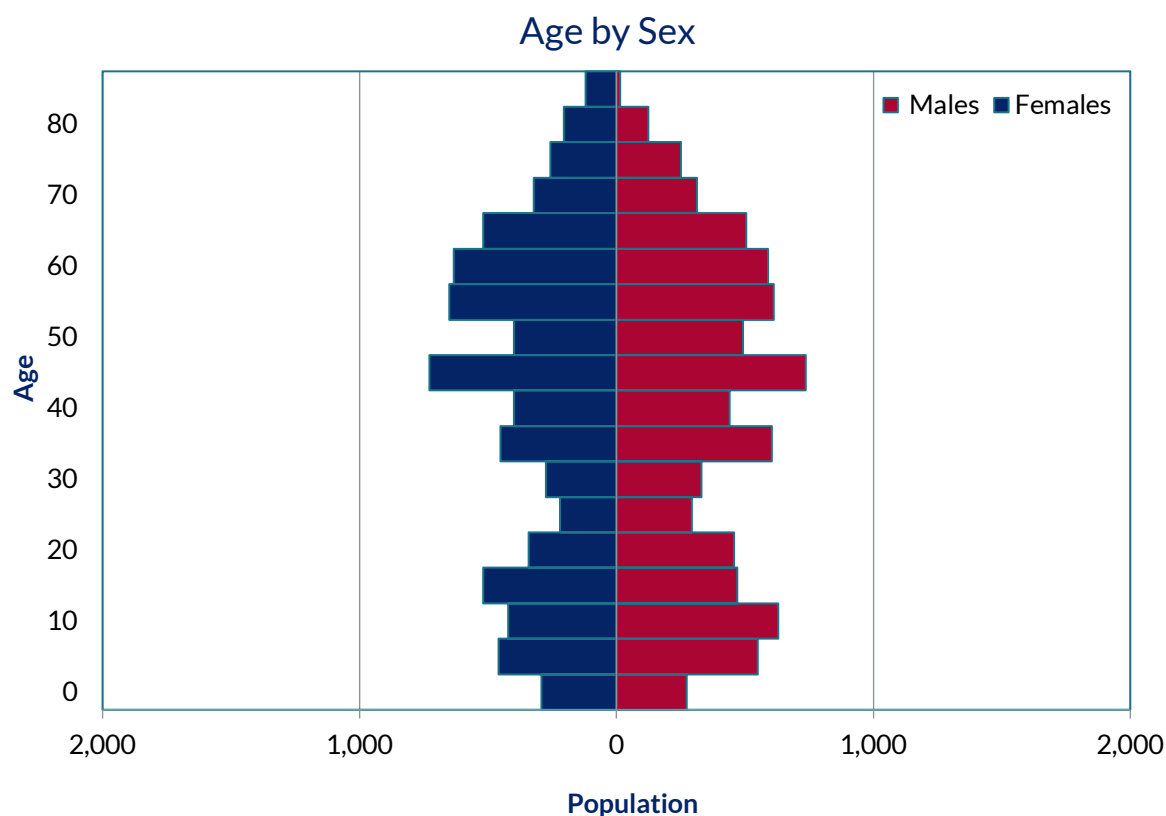
- Holliston's population is increasing, but especially older adults.
- Children under 18 form the largest age group in Holliston, but their numbers have declined.
- The loss of family households and the increase in older adult households lead to a lower average household size.
- Most homes in Holliston are two-person households.
- Holliston's households are earning higher degrees and incomes.



Source: JM Goldson LLC

POPULATION

A decline in under-18 residents and adults 25-44 indicates a potential trend of adults moving out of Holliston.

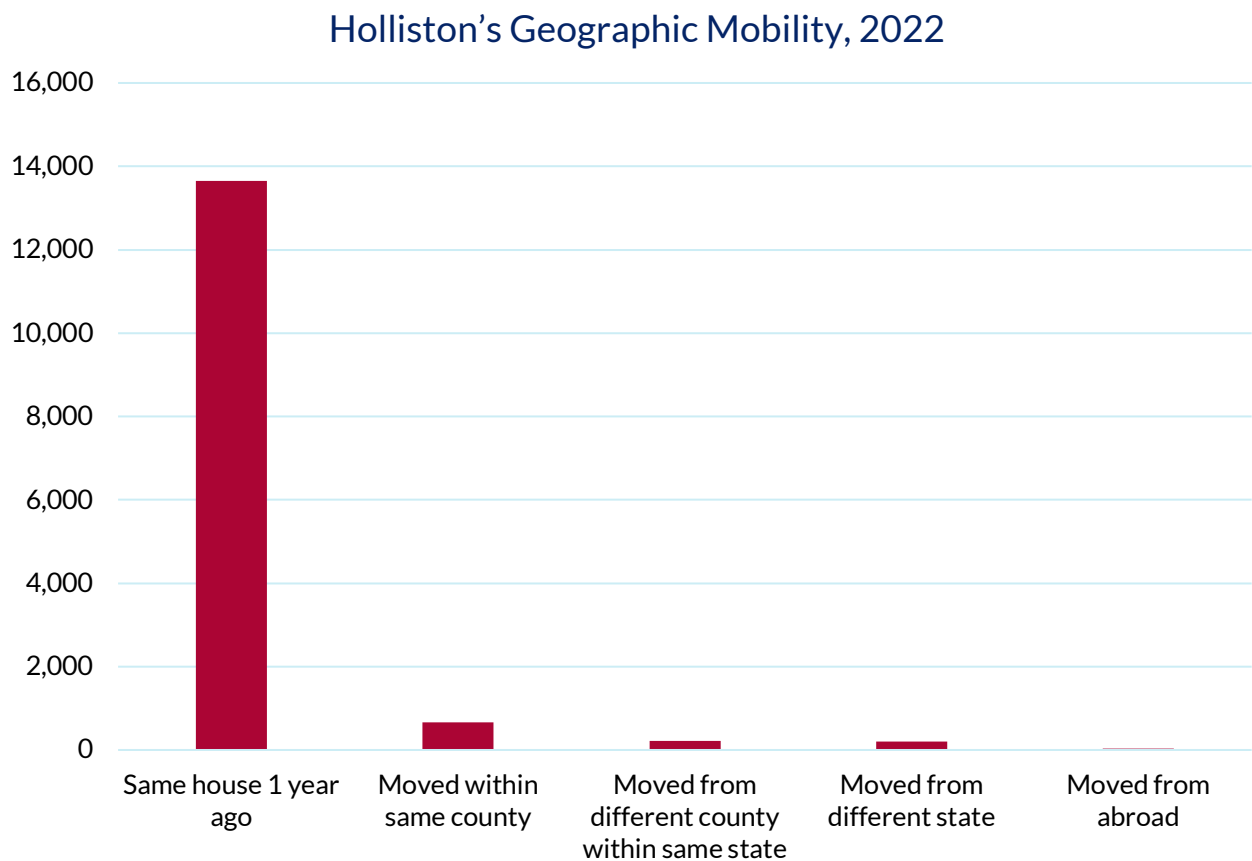


Source: US Census Bureau ACS 5-Year Estimates

The US Census Bureau's 2022 ACS 5-year estimate reports Holliston's total population as 14,902 residents, indicating an increase of approximately 3 percent in the past ten years, which mirrors the growth seen in Middlesex County and Massachusetts. The largest age group in Holliston consists of residents under 18, accounting for about 22 percent of the total population in 2022. Despite this significant percentage, there has been a decrease of about 13 percent in this age bracket over the last ten years. **This decline is mirrored by 7 percent decreases in the 25 to 34 years and 35 to 44 years age cohorts, indicating a trend of families moving out of Holliston.**

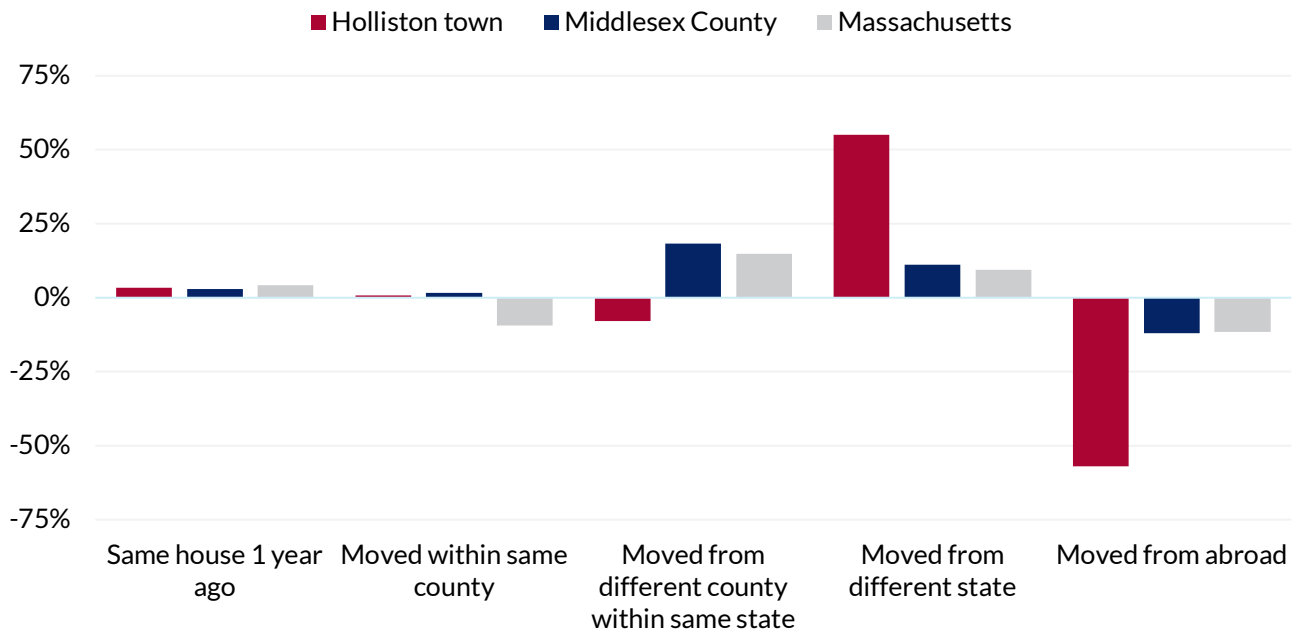
According to the UMass Donahue Institute, which develops population projections for the Commonwealth, Holliston's population is expected to decline from a 2020 peak of 14,996 to just 12,837 residents by 2050. Nearly all age brackets are expected to shrink, save for middle-aged residents (age 35-54), who will stay relatively the same, and older residents (75+), who will more than double.

GEOGRAPHIC MOBILITY



In 2022, about 92 percent of Holliston residents stayed in the same home as a year ago. The data suggests that while there is some movement within and outside the area, the overall mobility rates are not exceptionally high, indicating a relatively stable population in Holliston.

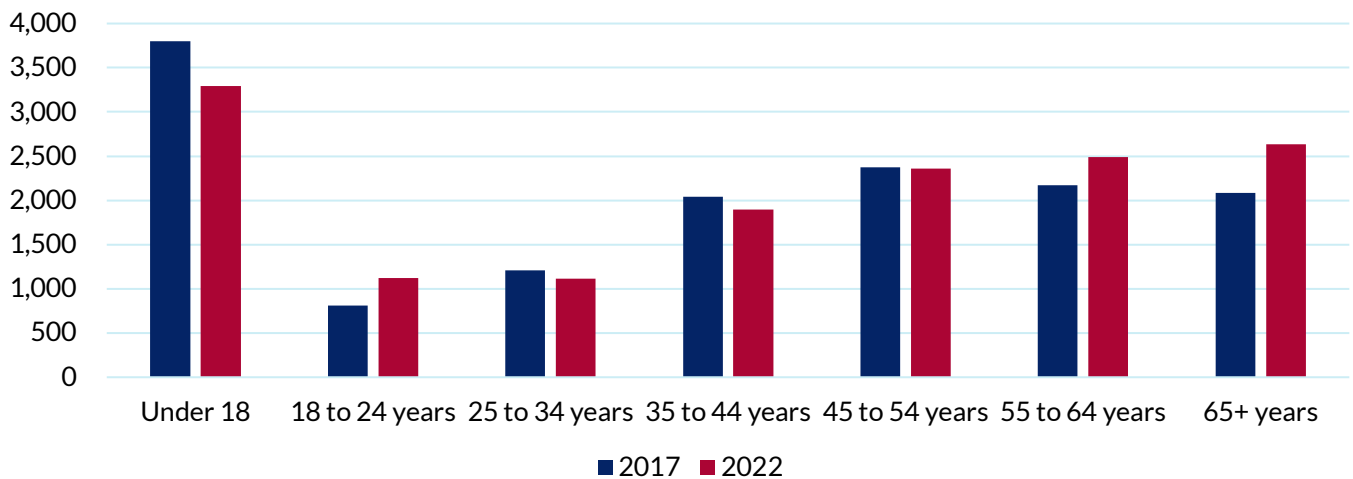
Changes in Geographic Mobility, 2013-2022



Sources: US Census Bureau ACS 5-Year Estimates

AGING

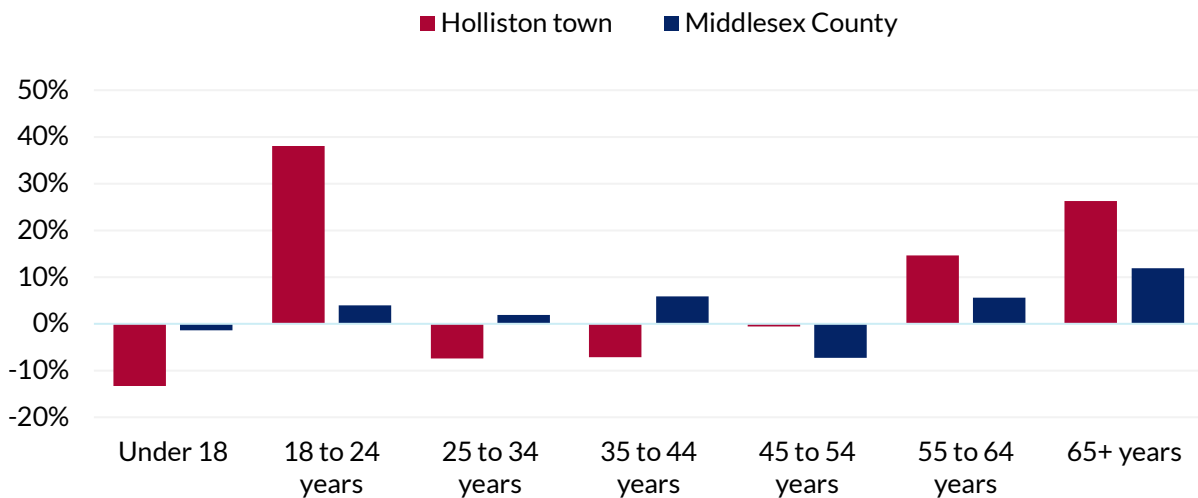
Holliston Residents by Age



A closer look at population demographics by age cohort in Holliston and Middlesex County reveals a notable increase in residents over 65, indicating a growing trend toward an older population. This shift is further supported by an uptick in residents aged 55 to 64, alongside decreases in the 25 to 34 and 35 to 44 age groups. As mentioned in the previous section, by 2050, the 75+ population is expected to more than double, with other age ranges declining or staying the same.

Additionally, Holliston's population aged 18 to 24 has risen compared to the county, suggesting a potential trend of older children residing with their parents. The pandemic has likely influenced this trend, as college-aged individuals may have chosen to delay or forgo pursuing higher education due to unique circumstances. This shift could lead to an increased demand for housing, particularly for smaller unit sizes or accessory dwellings catering to younger and older adult cohorts.

Changes in Population by Age, 2013-2022

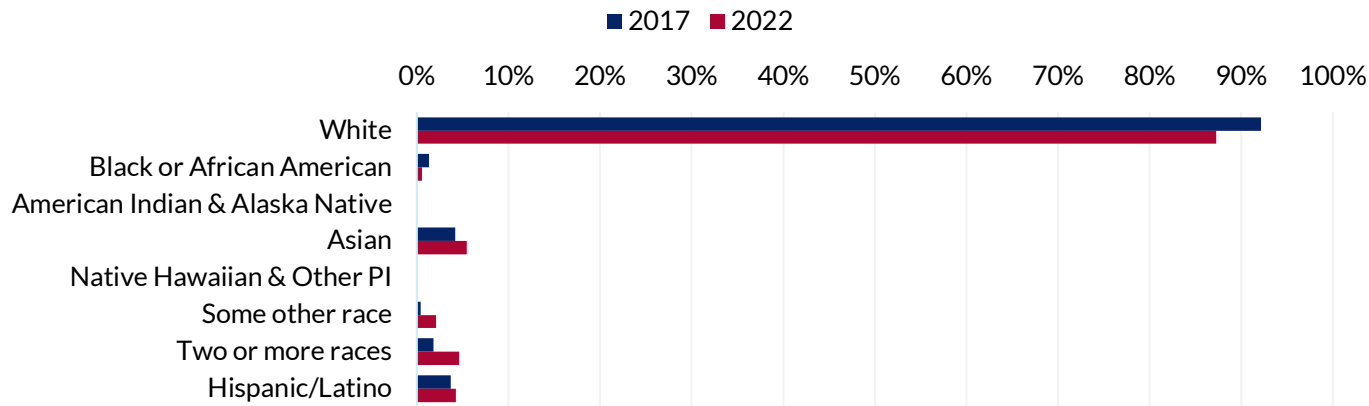


Sources: US Census Bureau ACS 5-Year Estimates

RACE AND ETHNICITY

In 2022, most of Holliston's population identified as White, totaling 13,005 residents or 87.3 percent of all residents. This marked a 2.6 percent decrease over ten years, with 341 fewer White residents— additionally, 810 residents identified as Asian, comprising about 5.4 percent of Holliston's population. The most significant increase was seen among residents identifying as two or more races, which grew by 421 individuals, an increase of 157.7 percent. Furthermore, there was an increase in residents identifying as some other race, growing by 248 residents, or a 381.5 percent increase over ten years.

Population by Race and Ethnicity Composition



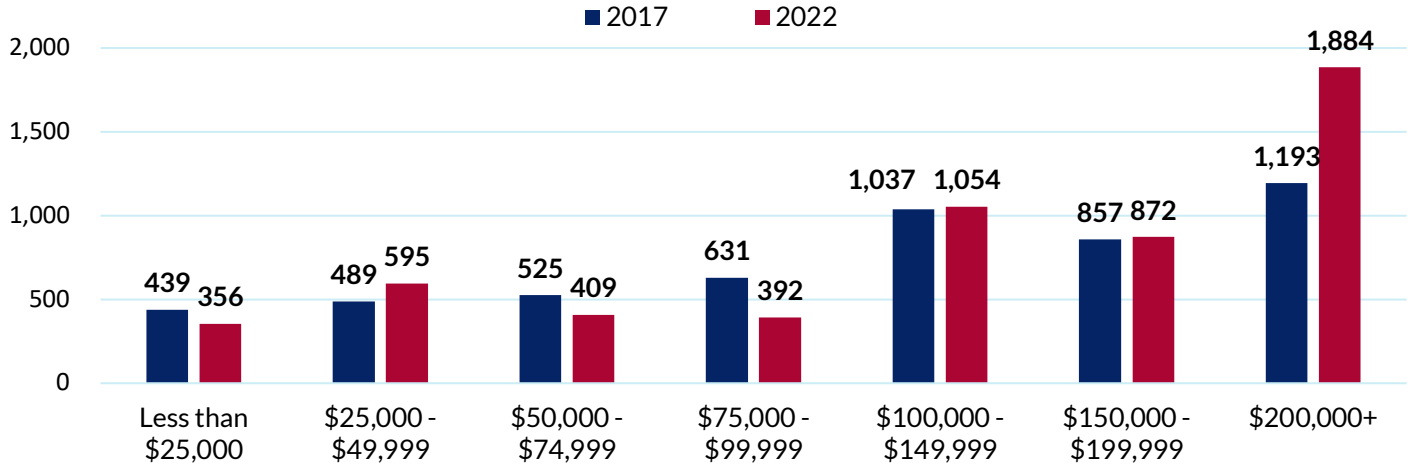
Source: US Census Bureau ACS 5-Year Estimates

INCOME

The median income in Holliston increased by 26 percent over the past ten years, while the share of high-earning households (\$200,000 or more annually) grew by 57 percent.

Holliston is a wealthy community where median household incomes continue to rise. **In 2022, the median income reached \$149,614, marking an impressive 26 percent increase from \$118,933 over ten years.** During this period, there was a 57.9 percent increase in households earning \$200,000 or more, indicating a trend of upward mobility within income groups. Furthermore, there was a 21.7 percent increase in households earning between \$25,000 and \$49,999. This rise could be linked to the growing number of residents aged between 18 and 24, a demographic likely to fall into this income bracket.

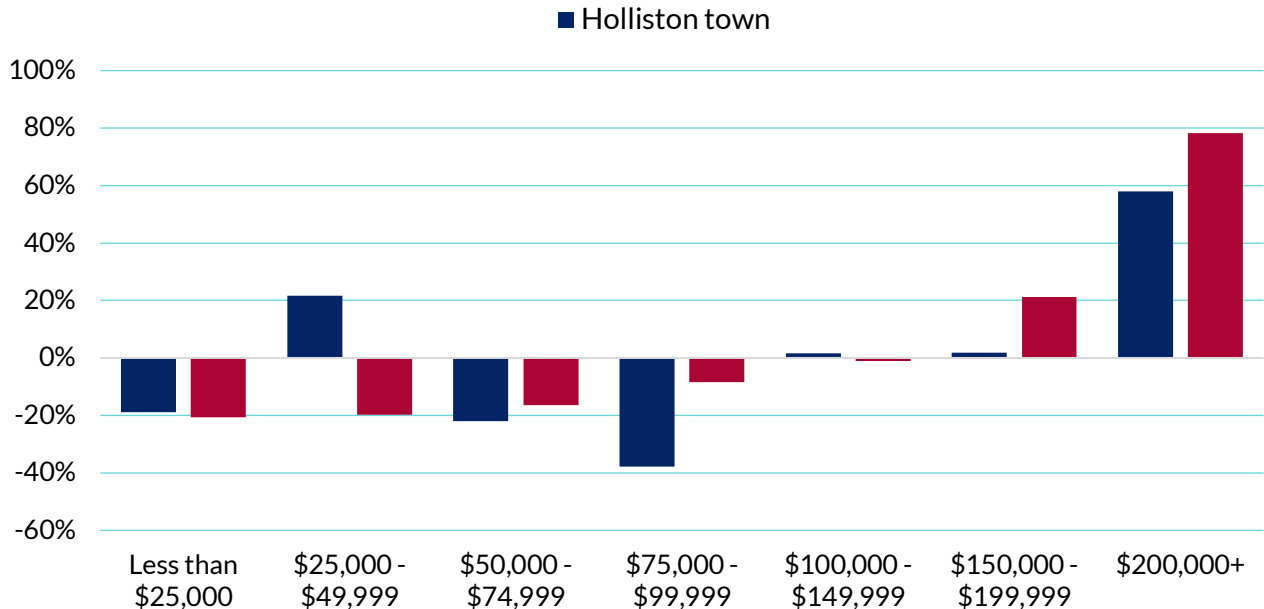
Household Income in Holliston, MA



Source: US Census Bureau ACS 5-Year Estimates

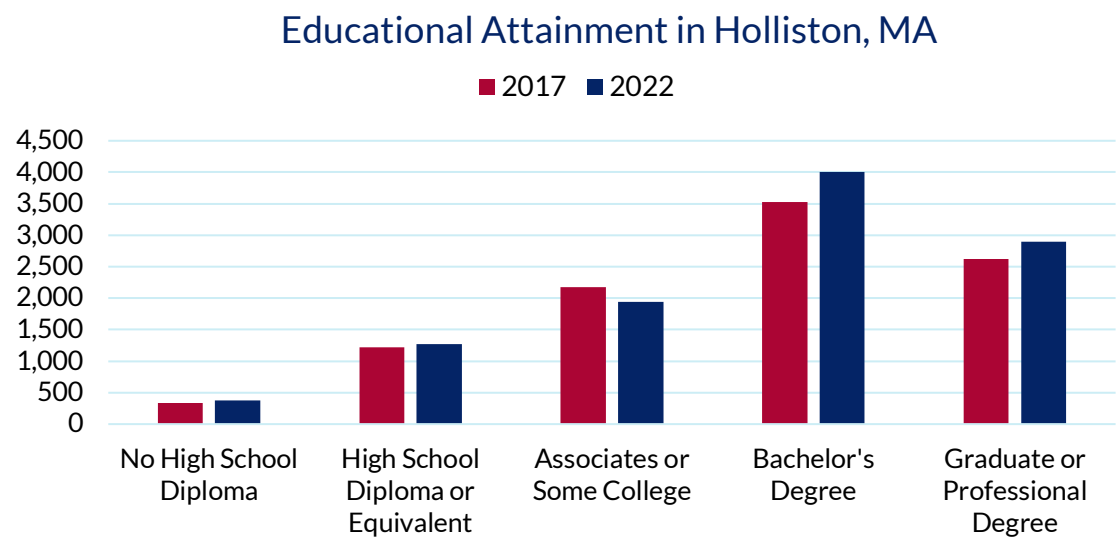
Despite this overall growth, there were notable shifts within income brackets. Households earning between \$75,000 and \$99,999 decreased by 37.9 percent, while those in the \$50,000 to \$74,999 bracket declined by approximately 22 percent. The changes in household income in Holliston overall reflect that of Middlesex County, apart from the increase in Holliston households earning \$25,000 to \$74,999.

Percent Change in Household Income in Holliston, 2013-2022



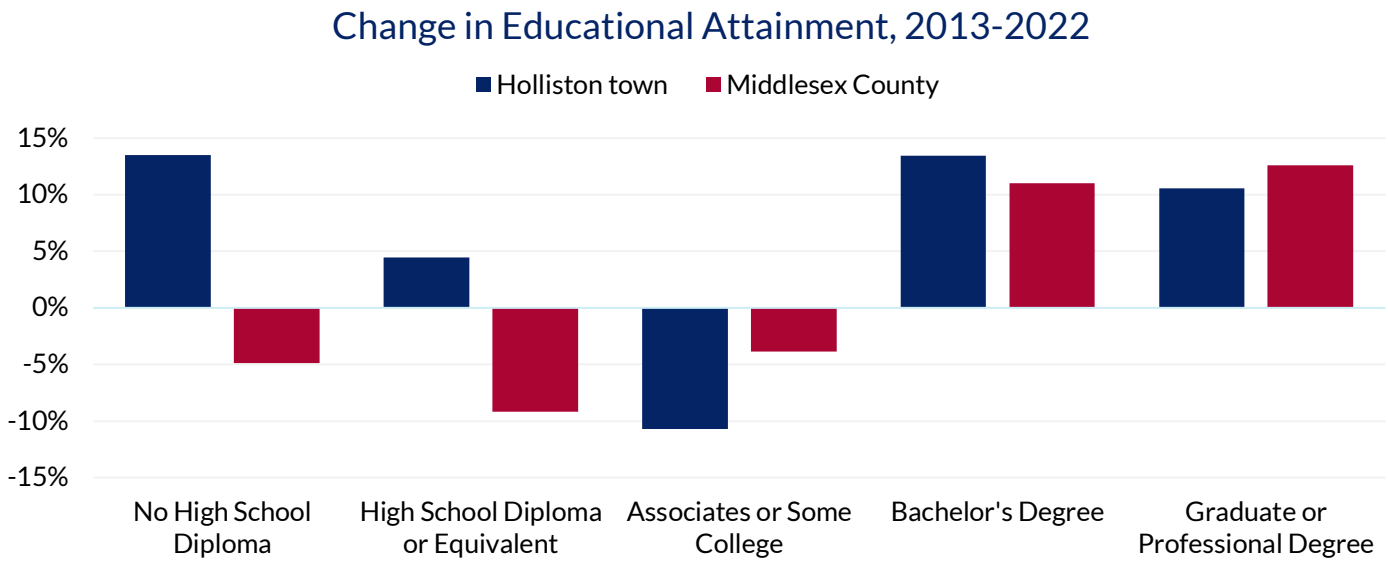
Source: US Census Bureau ACS 5-Year Estimates

EDUCATIONAL ATTAINMENT



In 2024, Holliston's Pre-K through high school enrollment was 2,724, marking a 5.7 percent decrease since 2017. This decline is likely due to the reduction in the number of residents under 18 over the past ten years, further impacted by the effects of COVID-19. In 2022, there was a notable increase of 751 residents with a bachelor's degree or higher, representing a 12 percent increase from 2013.

Approximately 66 percent of residents above 25 hold bachelor's, graduate, or professional degrees. Notably, there was also a 15.5 percent decrease in residents above 25 with an associate degree. This shift is likely attributed to the increase in residents seeking higher degrees. This educational trend aligns with the overall increase in median household income, indicating a strong association between higher education levels and income.



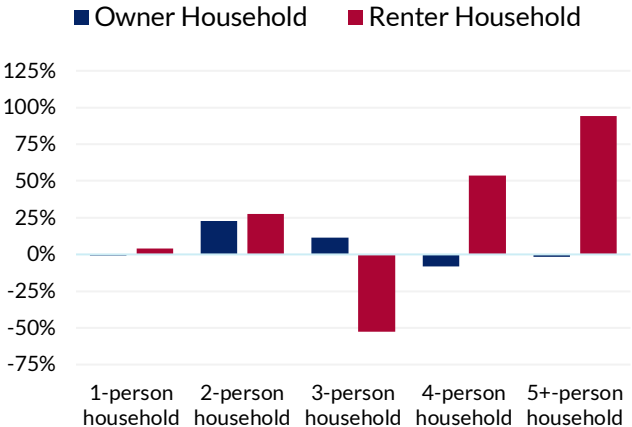
Sources: US Census Bureau ACS 5-Year Estimates

HOUSEHOLDS

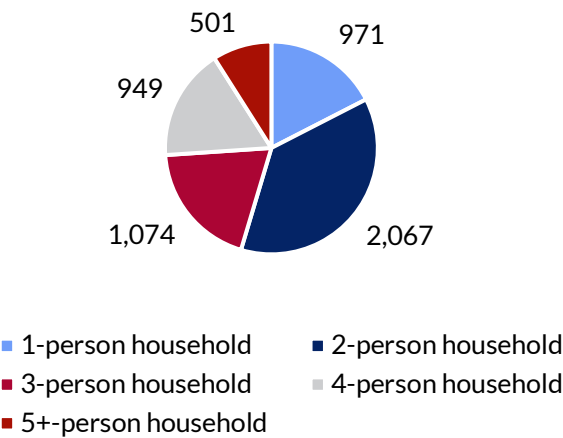
Nearly forty percent of households in Holliston consist of just two people.

As the population of residents over the age of 55 in Holliston increased, there was a rise in the number of smaller owner-occupied households consisting of two or three people. These households grew by nearly 450. In contrast, the most significant increase in renter-occupied households was seen in two-person households, rising by 50 households. **Over the past ten years, the average size of an owner-occupied household decreased from 2.94 to 2.81, representing a 4.4 percent decrease.** This change closely mirrors the average household size of Middlesex County.

Change in Household Size by Tenure in Holliston, MA, 2013-2022



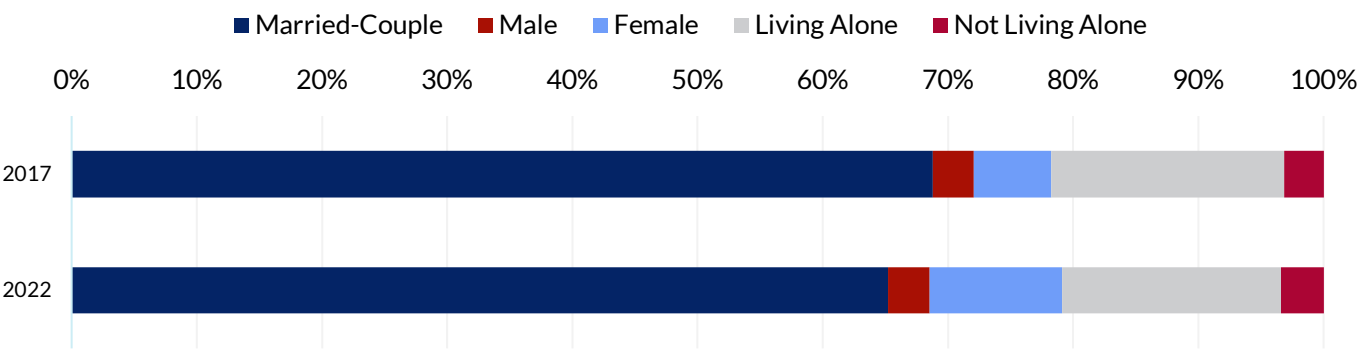
Total Households by Size in Holliston, MA, 2022



Sources: US Census Bureau ACS 5-Year Estimates

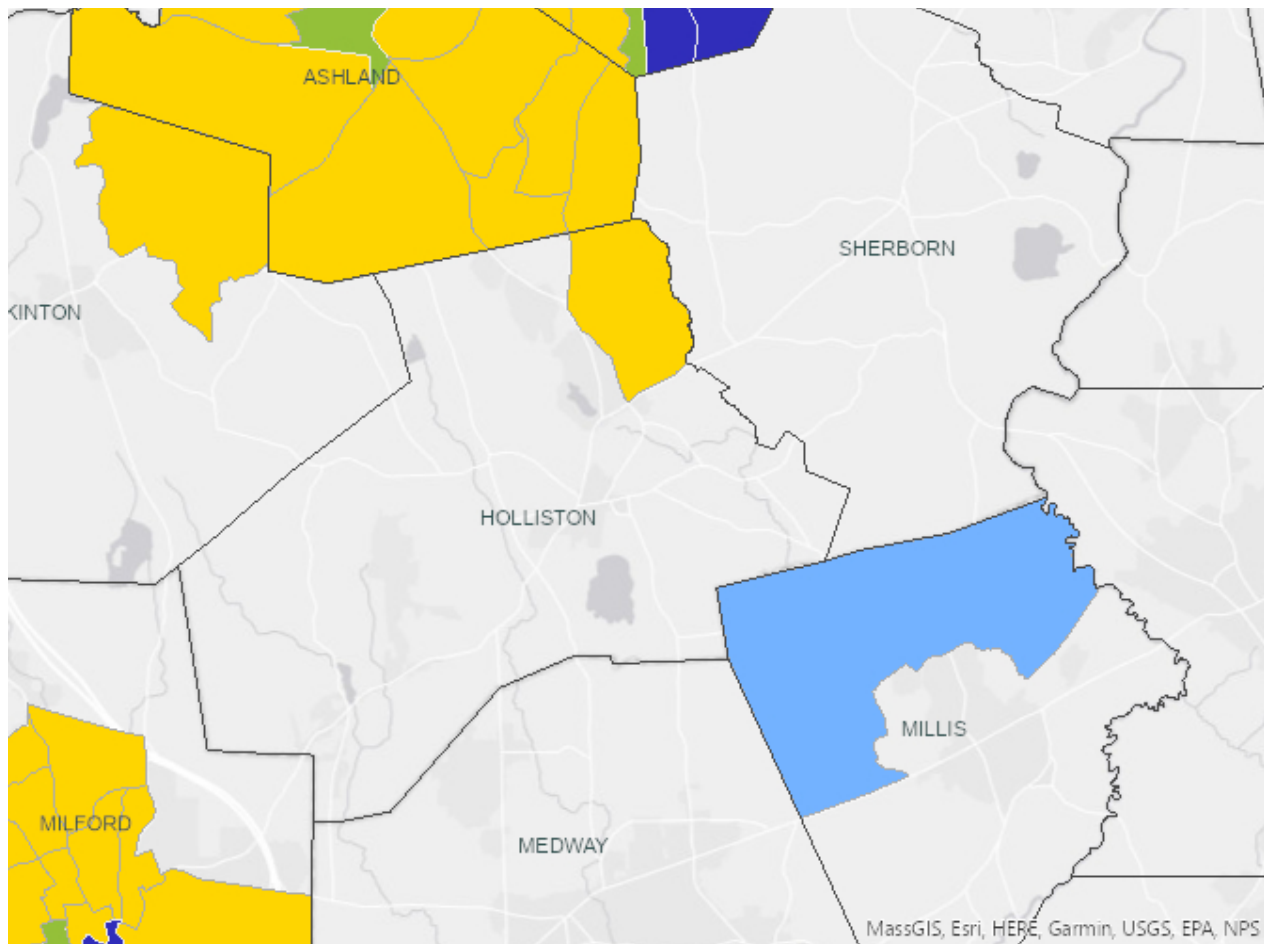
Since 2013, Holliston has seen a 7.6 percent rise in total households, adding roughly 391 households. The most significant increase was among female householders, up by 84.6 percent or 270 households. This trend suggests a move towards smaller household sizes.

Households in Holliston, MA by Type



ENVIRONMENTAL JUSTICE BLOCK GROUPS

The map below depicts the state-designated Environmental Justice Block Groups in Holliston. Holliston has identified one Environmental Justice community with a high concentration of minority residents.



Minority: the block group minority population is $\geq 40\%$, or the block group minority population is $\geq 25\%$ and the median household income of the municipality the block group is in is $< 150\%$ of the Massachusetts median household income

Income: at least 25% of households have a median household income 65% or less than the state median household income

Language isolation: 25% or more of households do not include anyone older than 14 who speaks English very well

Minority and Income

Minority and English isolation

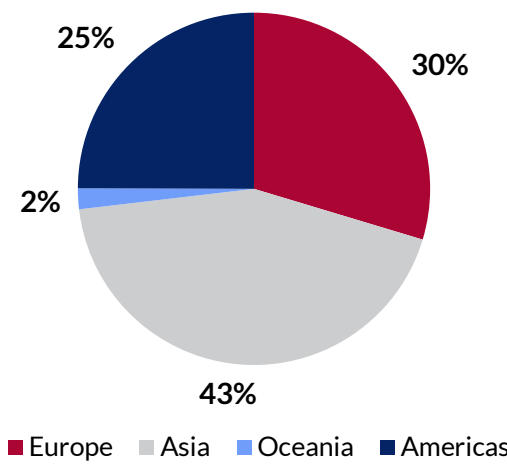
Income and English isolation

Minority, Income and English isolation

Source: <https://www.mass.gov/info-details/environmental-justice-populations-in-massachusetts>

FOREIGN-BORN POPULATION

Place of Birth of Foreign-Born Population in Holliston, 2022

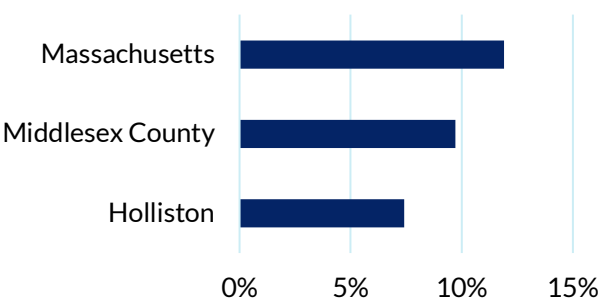


Source: US Census Bureau ACS 5-Year Estimates

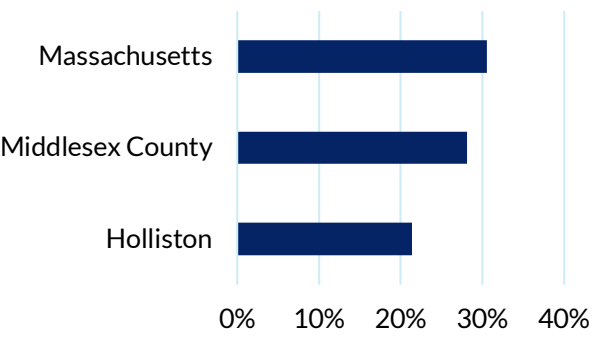
Approximately 9.8 percent of Holliston residents in 2022 were born outside the United States. Among the 1,467 foreign-born residents, 267 originated from India, 193 from Brazil, 165 from Israel, and 110 from the UK, comprising half of all foreign-born residents in Holliston.

DISABILITY

Percent of Disabled Civilian Noninstitutionalized Population, 2022



Percent of Residents 65 Years and Older with Disabilities, 2022



Sources: US Census Bureau ACS 5-Year Estimates

Of Holliston residents 65 and older, 21.4 percent live with a disability. This is lower than Middlesex County (28.1 percent) and Massachusetts (30.5 percent).

ECONOMY

KEY FINDINGS

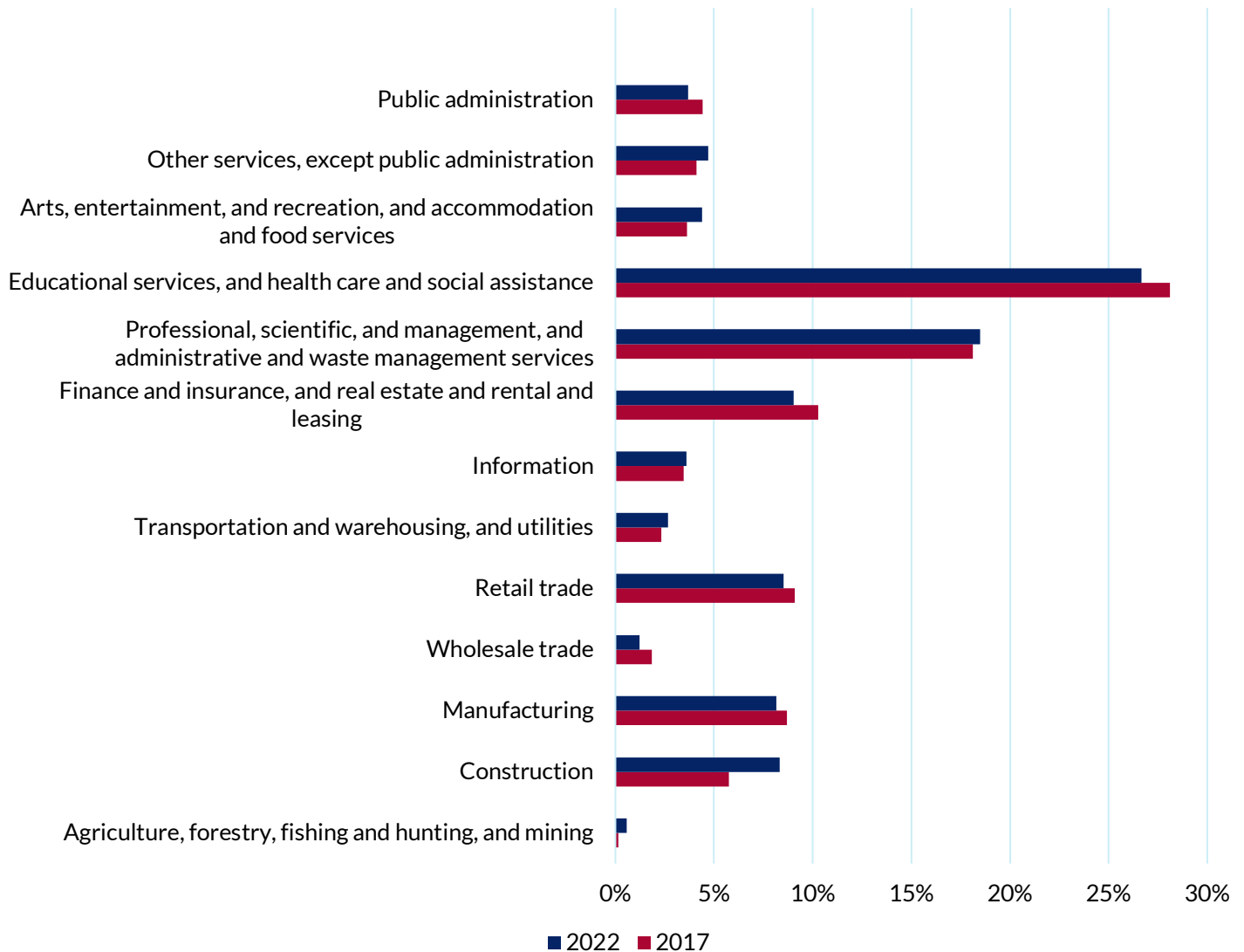
- The construction industry saw the most significant increase in resident workers in Holliston since 2013.
- The average wage in the Education and Health Services industry indicates that employees would likely be cost-burdened, as they would need to spend more than 30 percent of their income on housing.
- Both Holliston and Middlesex County have lower unemployment rates compared to the state.
- Holliston saw a decrease in overall commuters but increased residents commuting 30 to 39 minutes, likely due to flexible hybrid and remote work.



Source: JM Goldson LLC

INDUSTRY

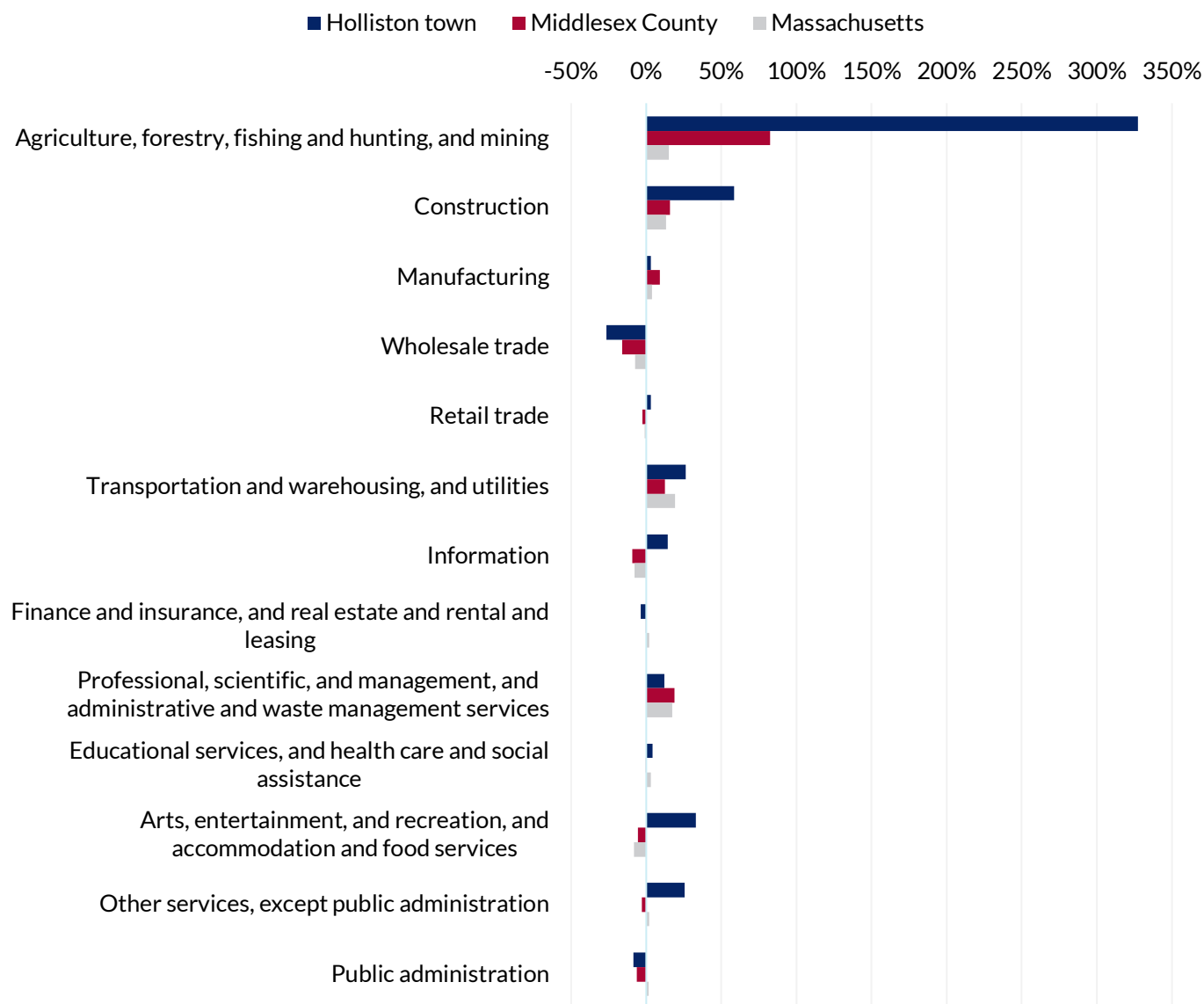
Holliston's Industries by Percent, 2013 - 2022



Sources: US Census Bureau ACS 5-Year Estimates

Holliston's economy relies heavily on a few key sectors. One of the leading factors is its robust educational services and healthcare sector, where medical facilities and services play a pivotal role in the community. Moreover, the town benefits from a thriving professional, scientific, and technical services industry, likely influenced by its strategic location near major cities such as Boston and Worcester. Holliston also benefits from solid retail, manufacturing, and construction sectors, with several local businesses supporting the local economy.

Changes in Industry, 2013-2022



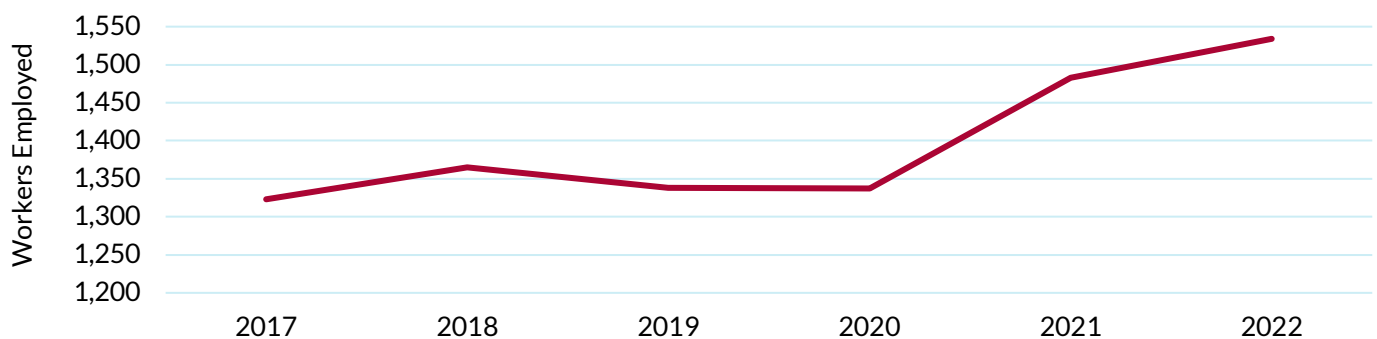
Sources: US Census Bureau ACS 5-Year Estimates

In Holliston, the wholesale trade industry experienced the most substantial decline, decreasing by 26.6 percent or 37 workers. Despite this decline, Holliston's civilian employed population aged 16 and over increased by 9.8 percent, adding 742 workers. Over ten years, residents employed in construction saw a notable increase of 58.4 percent, adding 254 jobs. This growth in construction workers living in Holliston likely stems from the Town's expanding population, which has heightened the demand for housing and infrastructure.

EMPLOYMENT

Holliston's average monthly employment across all industries was about 6,600 jobs in 2022, many of which were in sectors revolving around education, professional services, and construction. In 2022, the average monthly employment for construction was 1,534, demonstrating a steady increase in workers throughout the year. These employees earned an average of \$1,999 weekly, equating to yearly earnings of \$96,000, notably higher than the national average. However, jobs in the education and health services industry saw an average weekly wage of \$1,166, about \$56,000 annually. With a median gross rent of \$1,615 per month (2022 ACS) or \$2,381 (2024 Rentometer.com), employees in this industry may struggle to rent a unit in Holliston affordably.

Average Monthly Construction Employment in Holliston,
2017-2022

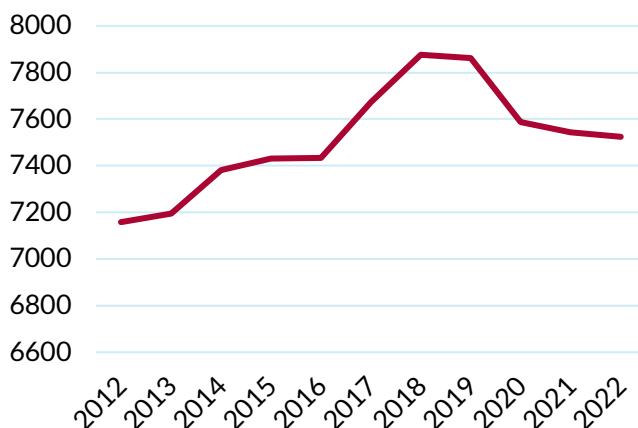


Source: US Census Bureau ACS 5-Year Estimates, Massachusetts Department of Economic Research "ES-202"

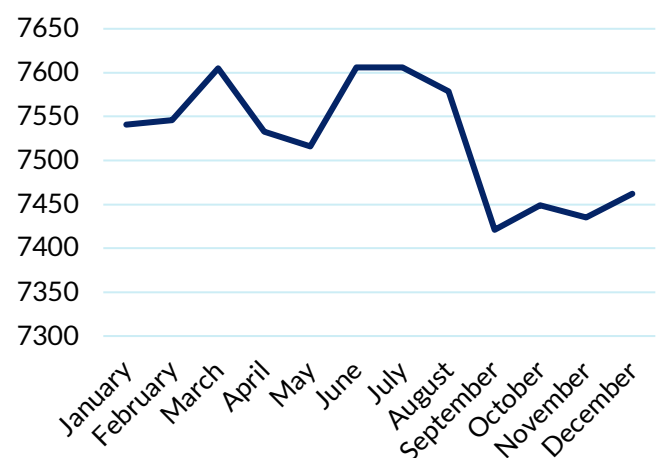
LABOR FORCE

The following graphs offer a comprehensive view of labor and workforce dynamics in Holliston, illustrating employment trends over time. In 2017, the Town's annual labor force was 7,672, which decreased slightly to 7,525 by 2022, indicating a minor downturn in employment. A significant drop in the overall labor force occurred in 2020, likely due to the pandemic, and this number has yet to recover fully.

Holliston's Labor Force, 2012-2022



Holliston's Labor Force, 2022

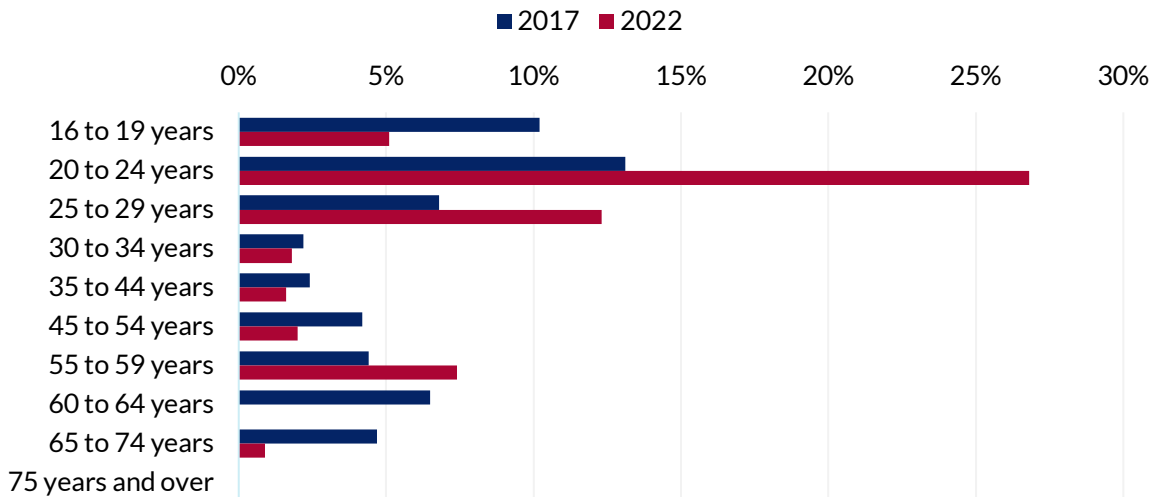


Sources: US Census Bureau ACS 5-Year Estimates, Massachusetts Department of Economic Research "Labor Force and Unemployment Data"

UNEMPLOYMENT

In 2022, Holliston had an unemployment rate of 4.7 percent, closely reflecting Middlesex County's rate of 4.4 percent. Both Holliston and Middlesex County had lower unemployment rates than the state, which had a rate of 5.3 percent, reflecting almost a 1 percent decrease over ten years. In 2022, approximately 27 percent of unemployed residents in Holliston were between the ages of 20 and 24, marking a 13.7 percent increase over the same period. This rise aligns with the population growth observed in this age group within the Town. There was also a 5.5 percent increase in unemployment among residents between the ages of 25 to 29 years.

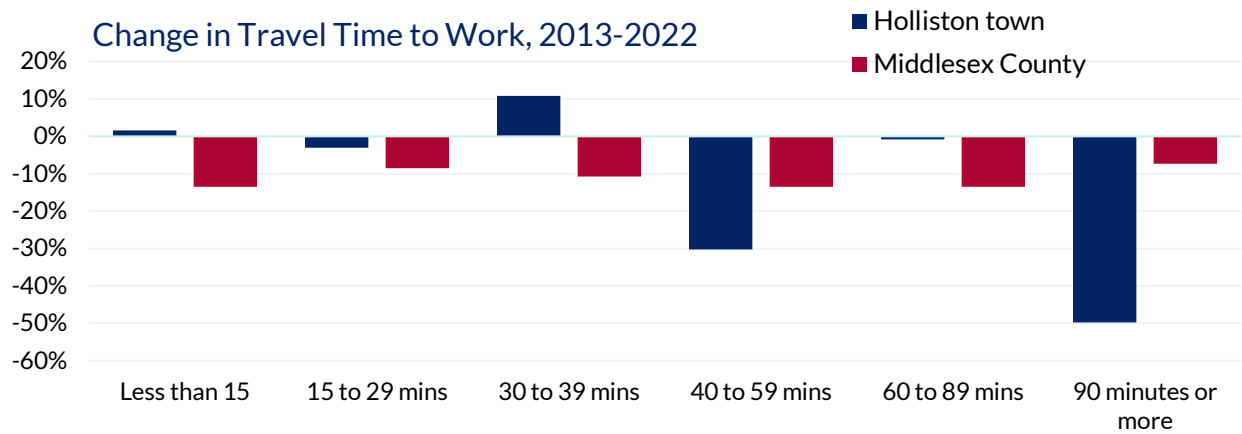
Unemployment by Age Group, 2013-2022



Sources: US Census Bureau ACS 5-Year Estimates

COMMUTE

Since 2013, Holliston has experienced a significant decline in commuters, with 593 fewer individuals commuting, representing an 8.7 percent decrease. In comparison, Massachusetts saw a smaller decline of 6.6 percent, while Middlesex County experienced an 11.3 percent decrease in commuters. Notable changes in commute times were observed in the 40 to 59-minute and 90-minute or more brackets. This shift in Holliston's commuting patterns could be attributed to the remote or hybrid workers moving to Holliston during the pandemic and benefiting from flexible work arrangements.



Sources: US Census Bureau ACS 5-Year Estimates

According to the Census's Longitudinal Employment Household Dynamics Survey, 675 people both live and work in Holliston. About one thousand more people (6,574) live in Holliston but do not work there, compared to the 5,644 who are employed in Holliston but do not live in the Town.



Worker Inflow and Outflow	
Employed in Holliston but Living Outside	5,644
Living in Holliston but Employed Outside	6,574
Living and Employed in Holliston	675

HOUSING AND AFFORDABILITY

KEY FINDINGS

- Most of Holliston's housing stock comprises single-family units, which have steadily increased in price since 2012.
- The number of renters in Holliston is increasing, with most renters occupying smaller 1-to-2-person households.
- Residents own most single-family homes in Holliston, whereas most renters reside in 3- or 4-unit structures.
- In 2022, Holliston had an average of just under one month's supply of homes available on the market.
- The predominant age group among homeowners in Holliston is 65 years and older, meaning more homeowners may live on a fixed income and look for other housing options outside of a single-family home.

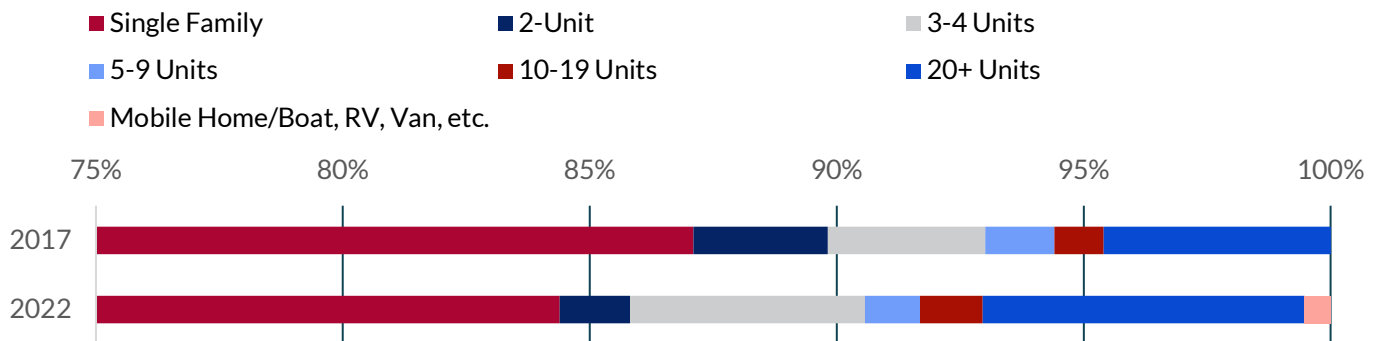


Source: JM Goldson LLC

HOUSING STOCK

The Town's housing stock is comprised of almost 5,700 total housing units. Holliston's landscape predominantly includes single-family homes, totaling just over 4,800 units in 2022. This represents 84.4 percent of all housing structures in the Town, significantly higher than Middlesex County's 53.7 percent. Over ten years, Holliston has witnessed a growing diversity in its housing structures. During this time, there was a 93.9 percent increase in structures with 20 to 49 units, adding approximately 107 new structures to the Town. Additionally, there was a notable 62.3 percent increase in building structures with 3-4 units, totaling 104 units over ten years.

Change in Housing Stock

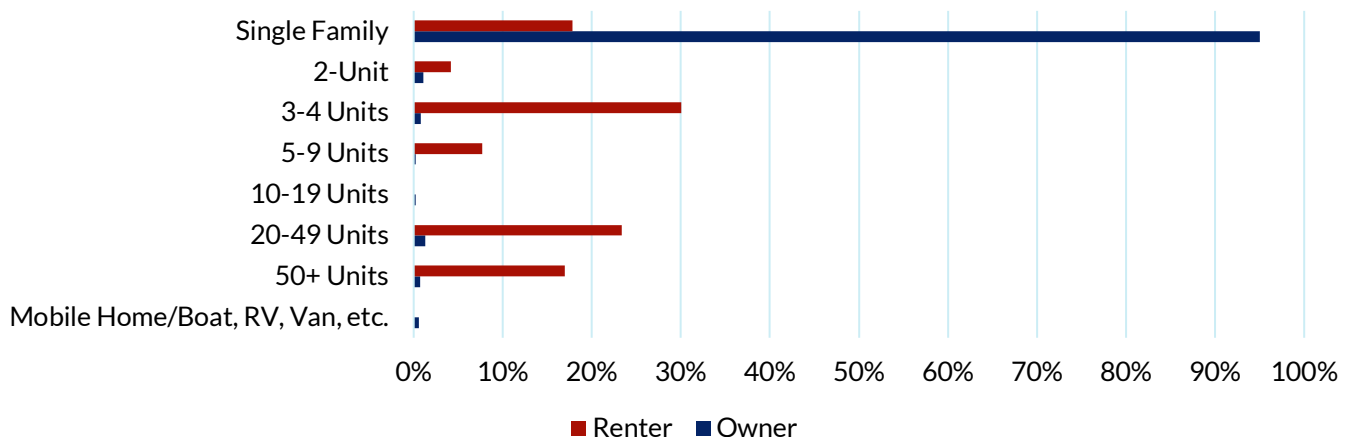


Sources: US Census Bureau ACS 5-Year Estimates

YEAR BUILT AND TENURE

In Holliston, single-family homes dominate the owner-occupied housing landscape, while rental units are primarily in 3-4-unit structures. This pattern aligns with the typical distribution of housing types in many communities, where rental units are often concentrated in multi-unit buildings and ownership units are predominantly single-unit structures. The table below shows residential structures in Holliston broken down by year built and tenure (ownership vs. rental). The data shows that most owner-housing units were built between 1960 and 1979, while renters saw most units built earlier than 1959.

Percent of Occupied Units in Structure by Tenure, 2022



Sources: US Census Bureau ACS 5-Year Estimates

Residential Buildings by Year Built and Tenure

Year Built	#	%
Owner		
Built 2000 or later	637	13%
Built Between 1980 and 1999	788	16.1%
Built Between 1960 and 1979	1,818	37.2%
Built 1959 or earlier	1,646	33.7%
Renter		
Built 2000 or later	12	1.8%
Built Between 1980 and 1999	127	18.9%
Built Between 1960 and 1979	237	35.2%
Built 1959 or earlier	297	44.1%

Sources: US Census Bureau ACS 5-Year Estimates

DEVELOPMENT PIPELINE

Of the ten projects currently in the development pipeline, two are Chapter 40B projects, bringing 40 additional units to Holliston.

Housing Projects in Development

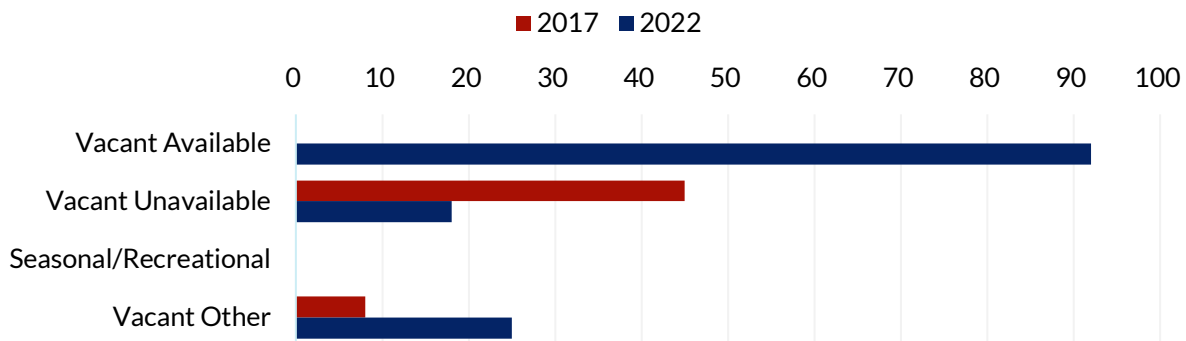
Project Name	Project Type	Acres	Units	Notes
January Lane (Formerly Garnet Lane)	Subdivision	5.33	4	Under Construction – 2023
Trails at Jennings Hill	Subdivision	7.88	4	No Construction to date
Hidden Cove	Subdivision	10.75	2	No Construction to date; Permits expired
Winter Court	Subdivision	14.36	3	1 remain lot under construction
Brooksmont Meadows (Laurel Glen)	Subdivision	9.16	3	1 remaining lot under construction
Triangle Farms	Subdivision	12.4	7	1 remaining lot under construction
Eagle Path	Subdivision	6.3	4	In binder, 1 lot under construction
White Pine Estates II	Subdivision	13.15	7	1 remaining lot under construction
Village on the Green	Chapter 40B Housing	12.99	16	Under Construction – 2023
Geoffrey Park	Chapter 40B Housing	12.67	24	Under Construction – 2023
	Total	104.99	74	

Sources: Town of Holliston

VACANCY

Vacancy data from the census offers insight into the number of unoccupied units in the community, seasonally or year-round. With a vacancy rate of 2.4 percent in 2022, Holliston has an estimated total of 135 housing units that are vacant for at least six months of the year or more. This represents a 154.7 percent increase over ten years or about 82 vacant units. This could reflect the addition of a building with many units that weren't rented at the time of the Census. In Holliston, 92 of the Town's 5,697 housing units are vacant, meaning that these units are for rent or sale. This equates to about 1.6 percent of Holliston's total housing units.

Vacancy in Holliston, 2022

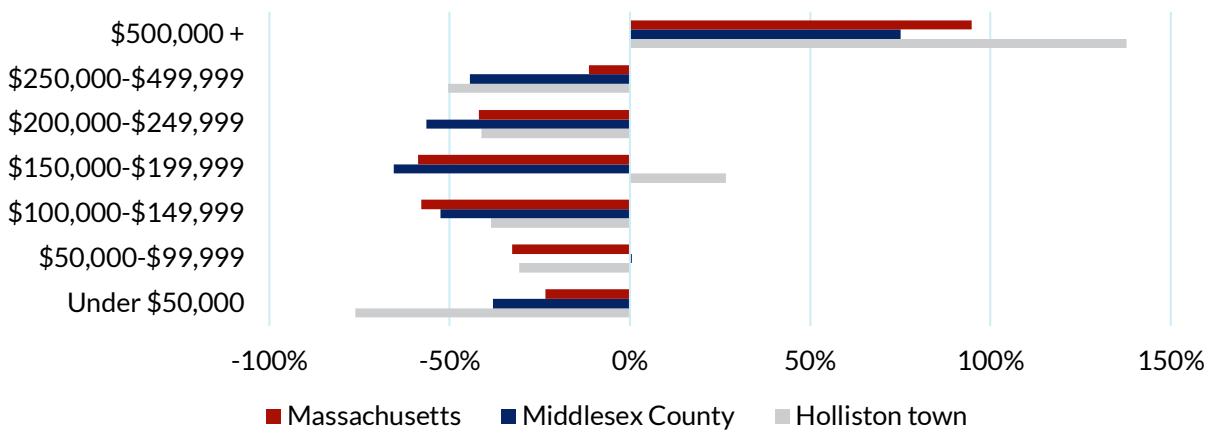


Sources: US Census Bureau ACS 5-Year Estimates

HOME VALUES

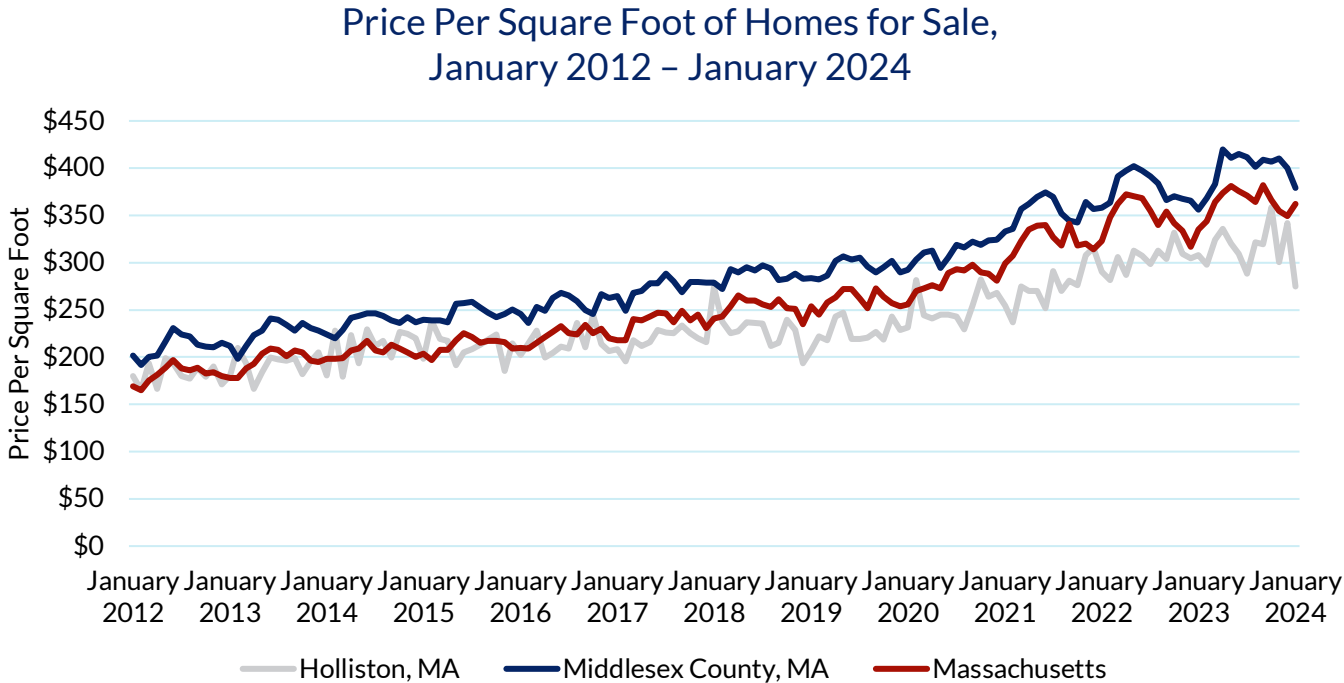
Holliston's limited inventory and high demand in the real estate market have contributed to increased home values. Since 2013, the median home value in Holliston has risen from \$417,100 to \$588,000, marking a 41 percent increase over ten years. This upward trend mirrors the broader trend seen in Middlesex County, where home values increased by 44.3 percent over the same period. In 2017, there were 428 homes valued at under \$250,000, but by 2022, this number had decreased to 262. Notably, 66.9 percent of homes in Holliston are now valued at over \$500,000, totaling 3,270 homes.

Change in Home Values, 2013-2022



Sources: US Census Bureau ACS 5-Year Estimates

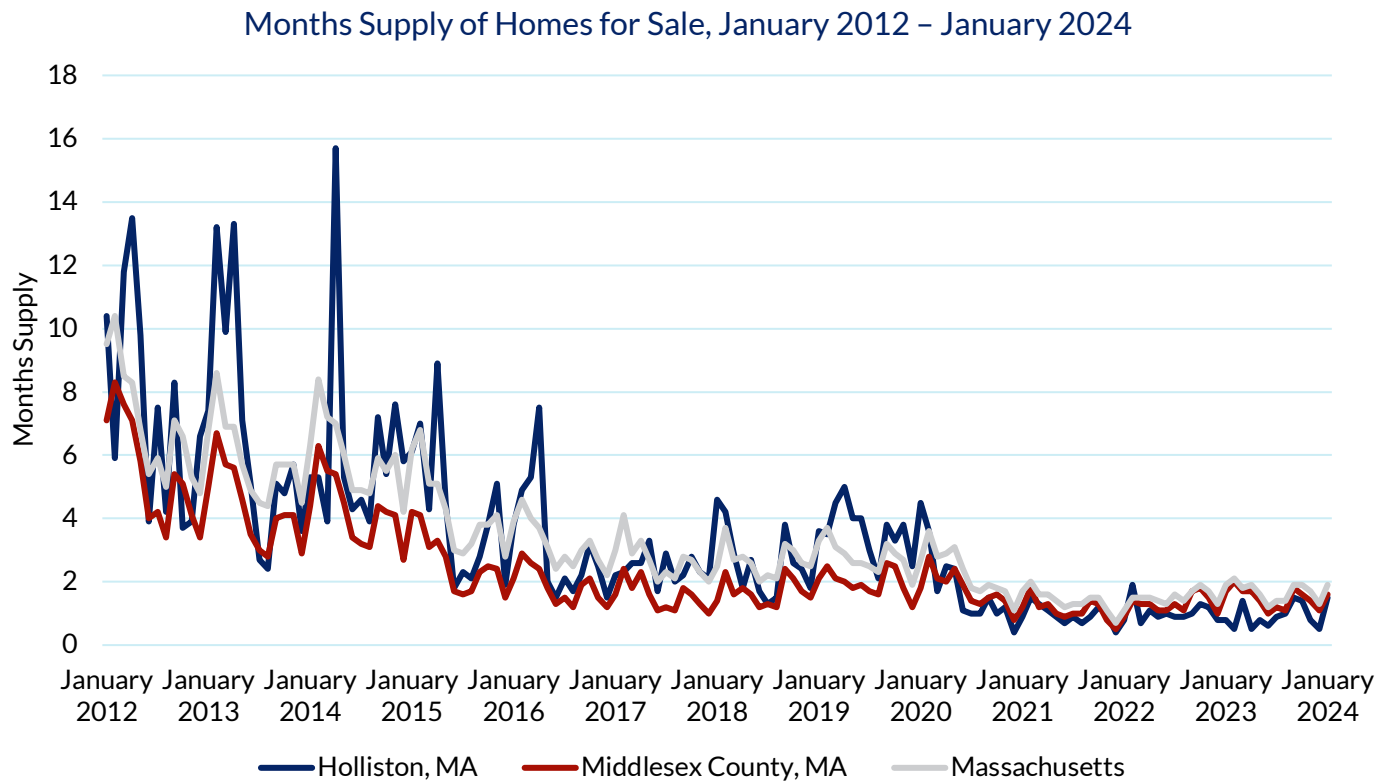
The tight market and high demand for homes in locations like Holliston have increased sale prices per square foot. In 2023, average sale prices were approaching \$320 per square foot, up from around \$219 per square foot in 2017.



Source: US Census Bureau ACS 5-Year Estimates; Redfin Market Data

HOUSING SUPPLY

The impact of limited housing growth, high interest rates, and high sale prices has constrained Holliston's inventory of homes for sale. The overall inventory of homes on the market at a given point in time has been steadily decreasing since 2014, but the sharp decline in 2020 was likely due to the Pandemic. As of 2023, there was an average of just under one month's supply available on the market compared to the 2017 average, when housing availability was closer to 2.4 months.

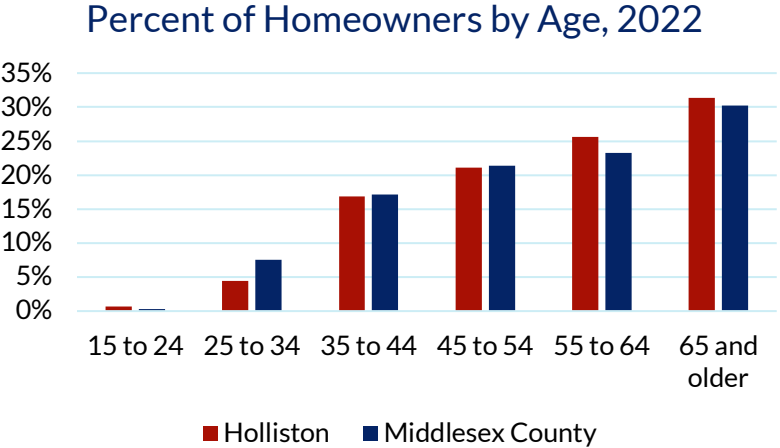


Source: US Census Bureau ACS 5-Year Estimates; Redfin Market Data

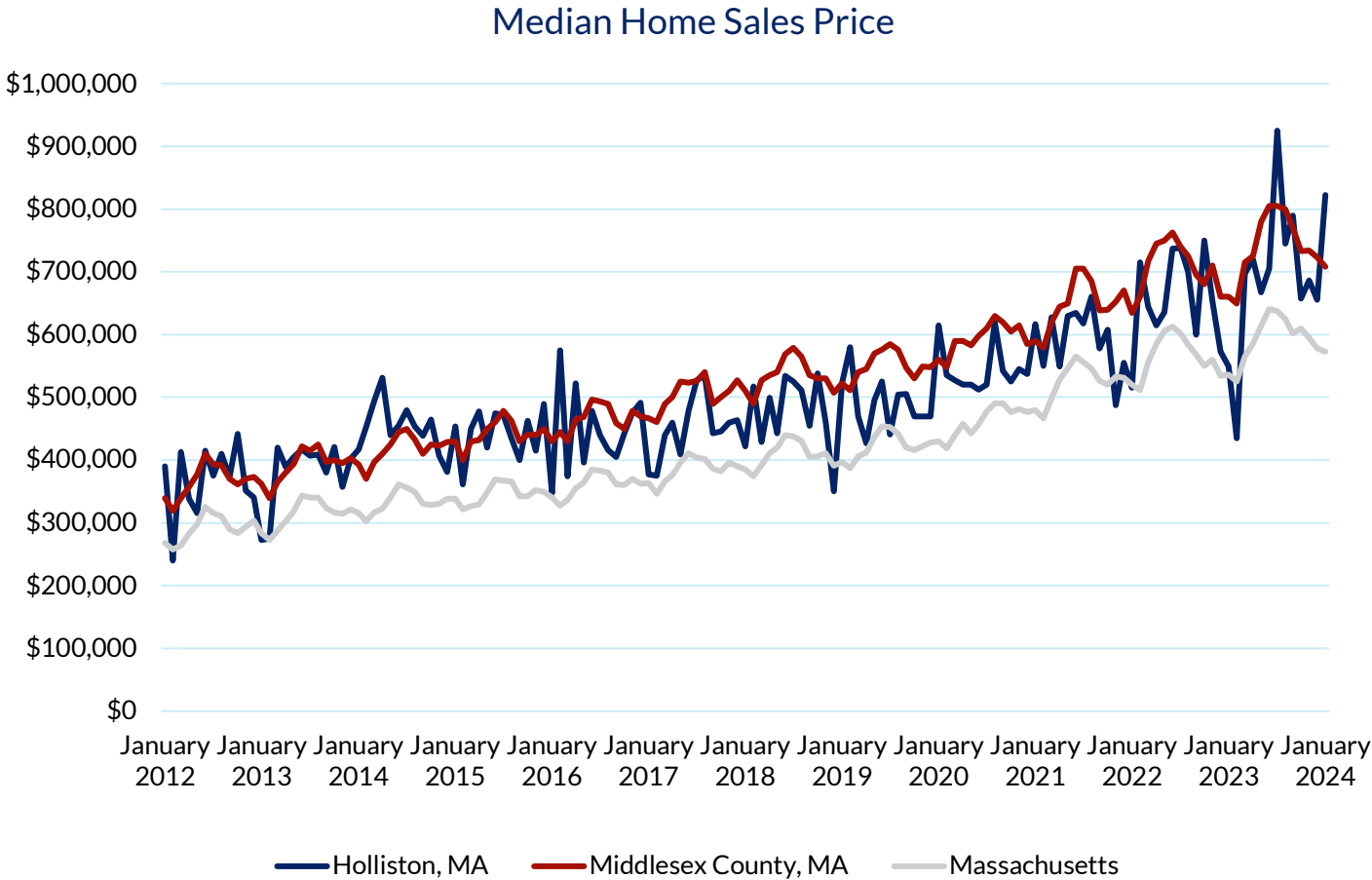
HOMEOWNERSHIP AFFORDABILITY

Despite the tight housing market, serious concerns remain regarding the affordability of homeownership for Holliston residents. At a median home value of \$588,000, the monthly cost of ownership, according to JM Goldson amortization and associated housing cost calculations, would be \$4,975. This would stretch the budget of the median household in Holliston, earning \$149,614 annually, with housing payments representing nearly 40 percent of their income.

In Holliston, rising home values and sales prices compound the already low vacancy rates. Holliston's median sales price in 2017 was \$453,000¹⁶, increasing to \$822,000 in 2024¹⁷. This increase in home sales prices was observed in both Middlesex County and Massachusetts. Additionally, a significant portion of Holliston's homeowners, comprising 56.9 percent, are aged 55 and older. This demographic detail highlights the difficulty many residents face in affording homes within the Town.



Source: US Census Bureau ACS 5-Year Estimates; Redfin Market Data



Source: US Census Bureau ACS 5-Year Estimates; Redfin Market Data

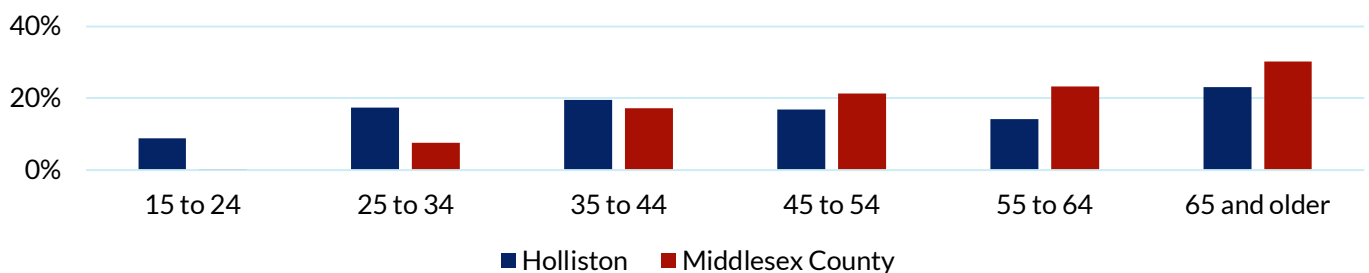
¹⁶ American Community Survey 5-year estimates, 2017

¹⁷ Redfin Market Data, January 2024

RENTAL UNITS

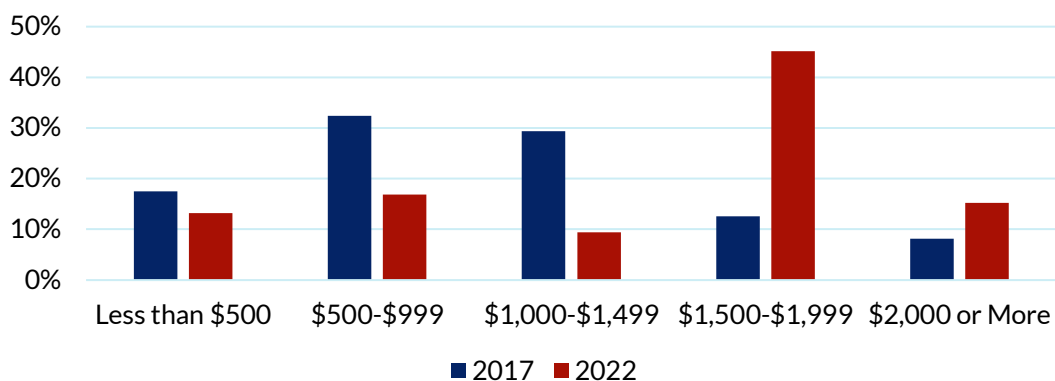
Rental units are more evenly distributed across age groups compared to home ownership in Holliston. Unlike for-sale housing units, rental units have seen an increase in availability. Between 2013 and 2022, Holliston saw 62 additional available units for rent. Additionally, the median gross rent in Holliston in 2022 was \$1,615, growing by about 61 percent, or \$614 over ten years. Rentometer data for 2-bedroom rentals in 2024 near Holliston indicates that median rents have increased to \$2,381. With a steep gross rent increase, residents in lower income brackets are being priced out of the community. With gross rent over \$2,300 monthly, a resident must earn about \$88,000 to live affordably. Currently, 330 households renting in Holliston fall into HUD's low- or moderate-income category, earning less than 80 percent of the area median income.

Percent of Renters by Age, 2022



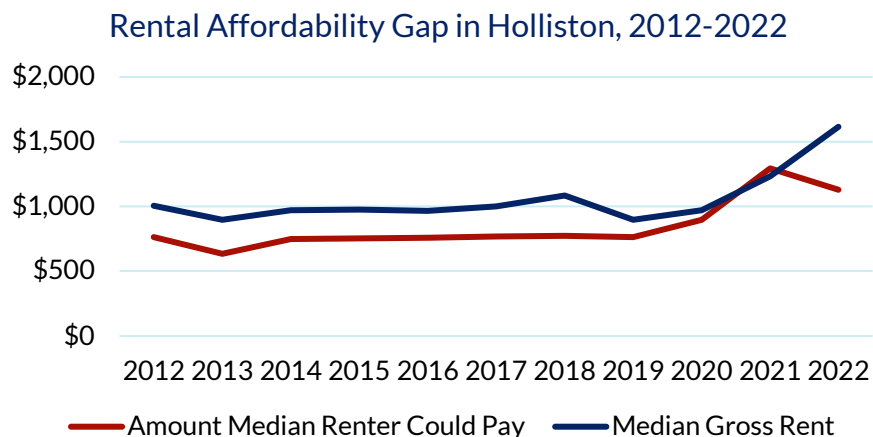
Source: US Census Bureau ACS 5-Year Estimates; Department of Housing and Urban Development

Distribution of Gross Rent in Holliston, MA



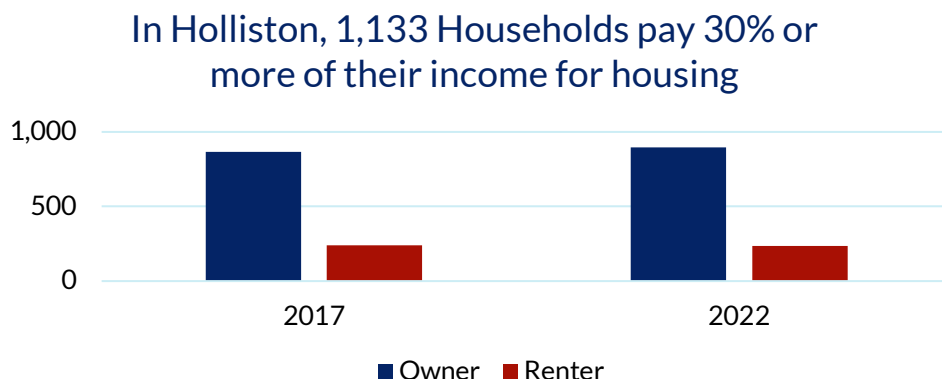
Source: US Census Bureau ACS 5-Year Estimates; Department of Housing and Urban Development

The median gross rent in Holliston has fluctuated over the years, with a low of \$897 in 2013 and a peak of \$2,281 in 2024. Correspondingly, the amount renters could afford to pay varied from \$634 in 2013 to \$1,294 in 2021, indicating changes in affordability levels over time.



COST BURDEN

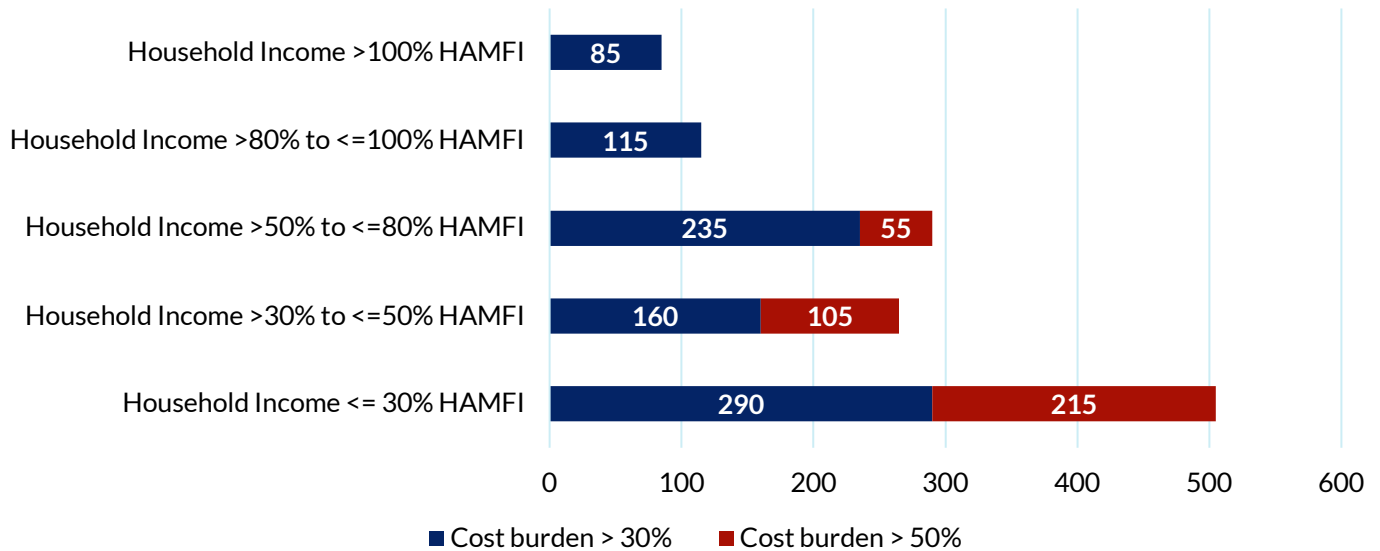
The most common measure of housing affordability is the percentage of income that households spend on housing costs. Federal and state agencies define households spending more than 30 percent of their income on housing costs as "cost burdened" and those spending over 50 percent as "severely cost burdened." Areas with more than 30 percent of households in these categories are considered to have an affordable housing shortage. In Holliston, 20.4 percent of households are categorized as cost-burdened and severely cost-burdened, respectively, compared to 34.2 percent of owner households statewide. In many communities, renters often face higher rates of cost burden. However, in Holliston, more homeowners are experiencing cost burden than renters. This trend is likely due to the high costs of single-family homes and the limited availability of rental units.



The largest severely cost-burdened income group comprises residents with extremely low incomes (ELI) below 30 percent of the Area Median Income, with 215 severely cost-burdened ELI households counted in 2020.

Sources: US Census Bureau ACS 5-Year Estimates

Number of Households in Holliston by Cost-Burden, 2022



Source: US Census Bureau ACS 5-Year Estimates

In Holliston, the effects of cost burden are predominantly felt by those earning the least. Nearly 70 percent of low-income residents pay more than 30 percent of their income toward housing. As income rises, cost-burden decreases, though a substantial portion of residents across income brackets below the median household income (\$149,300) meet the cost-burden classification.

Cost Burden and Income

HUD Area Median Family Income (HAMFI)	Income Bracket	Percentage of Cost-Burdened Households in Income Bracket
Household Income <= 30% HAMFI	<=\$44,790	69%
Household Income >30% to <=50% HAMFI	>\$44,790 to <=\$74,650	43%
Household Income >50% to <=80% HAMFI	>\$74,650 to <=\$119,440	37%
Household Income >80% to <=100% HAMFI	>\$119,440 to <=\$149,300	24%
Household Income >100% HAMFI	>\$149,300	2%

Source: US Census Bureau ACS 5-Year Estimates; Department of Housing and Urban Development

In Massachusetts, subsidized housing is often limited to households earning less than 80 percent of Area Median Income (AMI) per year. In Holliston, this would apply to community members earning less than \$119,440 annually. According to 2022 Census data, approximately 36.5 percent of households in Holliston (2,016 households) earned at or below this threshold.

SUBSIDIZED HOUSING INVENTORY

Holliston's SHI included 253 units, comprising about 4.5 percent of Holliston's total year-round housing units. Of these affordable units, almost 83 percent were classified as affordable rentals, with only 44 affordable ownership units reported. Spatially, Holliston's state and federal subsidized housing properties are located throughout the Town, with a concentration of 111 units near the center of the Town. About 60 percent of Holliston's SHI portfolio, or 152 units, are perpetually deemed affordable. Seventy-five units will expire by 2037. As of January 2024, several construction, permitting, and planning projects are expected to contribute to this figure, with 40 new affordable units. These new affordable homes will increase Holliston's SHI percentage.

Subsidized Housing Inventory

Project Name	Address	Type	Total SHI Units	Affordability Expires
Cole Court	492 Washington street	Rental	48	Perp
Cole Court	492 Washington Street	Rental	24	Pep
Cutler School	59 Hollis Dstreet	Rental	6	Perp
Mission Springs	100 Summer Street	Rental	75	2037
DDS Group Homes	Confidential	Rental	26	N/A
Balancing Rock Village	2217 Washington Street	Ownership	3	Perp
Cutler Heights Housing	79 Hollis Street	Rental	30	Perp
The Orchards at Holliston	353 Highland Street/Garrett Way	Ownership	18	Perp
44 Burnap Road	44 Burnap Road	Ownership	1	Perp
Regency Park Condominium	Regency Drive	Ownership	1	Perp
Single Family Home/Buy Down Program	Bradford Jay Road	Ownership	1	Perp
Single Family Home/Buy Down Program	Marked Tree Road	Ownership	1	Perp
Single Family Home/Buy Down Program	Wedgewood Drive	Ownership	1	Perp
Single Family Home/Buy Down Program	Marked Tree Road	Ownership	1	Perp
Holliston Woods	Monroe Drive	Ownership	7	Perp
Brooksmont in Holliston	Brooksmont Drive	Ownership	7	Perp
Habitat for Humanity/Greater Worcester, Inc.	Chamberlain Street	Ownership	2	Perp
Habitat for Humanity Metrowest/Greater Worcester	Concord Street		1	Perp

Source: Department of Housing and Urban Development

HOLLISTON HOUSING AUTHORITY

The Holliston Housing Authority oversees various federally and state-subsidized properties, including facilities tailored for elderly and disabled residents. Presently, the Authority manages two properties with 78 units—72 units in Cole Court and six units in Hollis Street.

SUBSIDIZED HOUSING INCOME THRESHOLDS (2024)

All affordable housing programs have eligibility restrictions based on household income. The most common limitation is the 80 percent of Area Median Income (AMI), which is sometimes referred to as the low-income limit or sometimes the low and moderate-income limit. [HUD publishes income limits annually](#). Holliston is in the Boston-Cambridge-Quincy HUD Metro FMR Area.

Areawide Median Income (AMI) – the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area.

For FY2024, the HUD area median family income (AMFI) for the Boston-Cambridge-Quincy MA HUD Metro FMR Area was \$148,900.¹⁸ AMI is also referred to in the document as median family income (AMFI).

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

Extremely Low-Income (ELI)—The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY2024 ELI income limit for a household of one is \$34,300, and for a household of four is \$48,950.

Very Low-Income (VLI) – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2024 VLI income limit for a household of one is \$57,100, and for a household of four is \$81,600.

Low/Moderate income (LMI) is an individual or family whose annual gross income is at or below 80 percent of the Area Median Income (AMI).¹⁹ The FY2024 LMI income limit for a household of one is \$91,200, and for a household of four, it is \$130,250.

FY2024 Income Limit Category	1-Person	2-People	3-People	4-people
Extremely Low Income	\$34,300	\$39,200	\$44,100	\$48,950
Very Low Income	\$57,100	\$65,300	\$73,450	\$81,600
Low-Income	\$91,200	\$104,200	\$117,250	\$130,250

Source: U.S. Department of HUD, Massachusetts, Boston-Cambridge-Quincy, 2024

¹⁸ U.S. Department of Housing and Urban Development. FY 2024 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn> (accessed May 2024).

¹⁹ For purposes of MGL c.40B, moderate income is defined as up to 80 percent AMI.

DEVELOPMENT CONSTRAINTS

KEY FINDINGS

- About 24 percent of Holliston is Open Space. Almost all this Open Space (95 percent) is permanently protected.
- Wetlands and their required buffer areas are also widespread across the Town (17 percent of land area) and regulated under the Wetlands Protection Act (WPA) or the local Wetlands bylaw.
- Thirty-one percent of Holliston is in FEMA's Zone A, with a one-in-four chance of flooding within a thirty-year mortgage term.
- The lack of municipal wastewater infrastructure is a chief obstacle to housing development.
- The town is exploring the construction of a municipal shared wastewater treatment facility in the town center.
- Title 5 buffer areas, which protect groundwater from septic systems, are widespread.
- About 39 percent of Holliston is single-family residential, and about 30 percent is open land.
- Eighty-six (86) percent of Holliston is zoned for single-family homes.
- Duplexes, or two-family homes, are permitted in three residential districts.
- Apartments--and multifamily buildings in general--are not permitted by right in any district.
- Accessory dwelling units are limited to 600 square feet, and no more than two people with a first degree of kinship to the property owner may live there.
- A senior-focused overlay district permits deed-restricted 55+ multifamily development on five sites in the Town.



Source: JM Goldson LLC

ENVIRONMENTAL CONSTRAINTS

Open Space and Topography

- MassGIS shows that about 24 percent of Holliston consists of protected open space.
- The Town is filled with vernal pools, priority habitats of rare species, core habitats, and wetlands.
- The Town's elevation ranges from the top of Bald Hill (442 feet) to a low of 147 feet in the Bogastow Brook at its eastern border with Sherborn.
- Sharp changes in grade affect where development can be located, flooding, and drainage.
- Forty-nine percent of Holliston is categorized as well-drained (33 percent) or moderately well-drained (16 percent).
- The areas with excessive or poor drainage ratings tend to be in lowland areas, near brooks, ponds, or Lake Winthrop. (MassGIS).

Surface Water Bodies

- About four percent of Holliston's land area comprises lakes, ponds, rivers, or impoundments, such as Lake Winthrop, Factory, or Houghton Ponds.
- Holliston's central body of water is Lake Winthrop, located near the town's center.
- Other notable water features include the brook originating in the Brentwood Conservation Land, Weston, Houghton, and Factory Ponds. (MassGIS).

Flooding

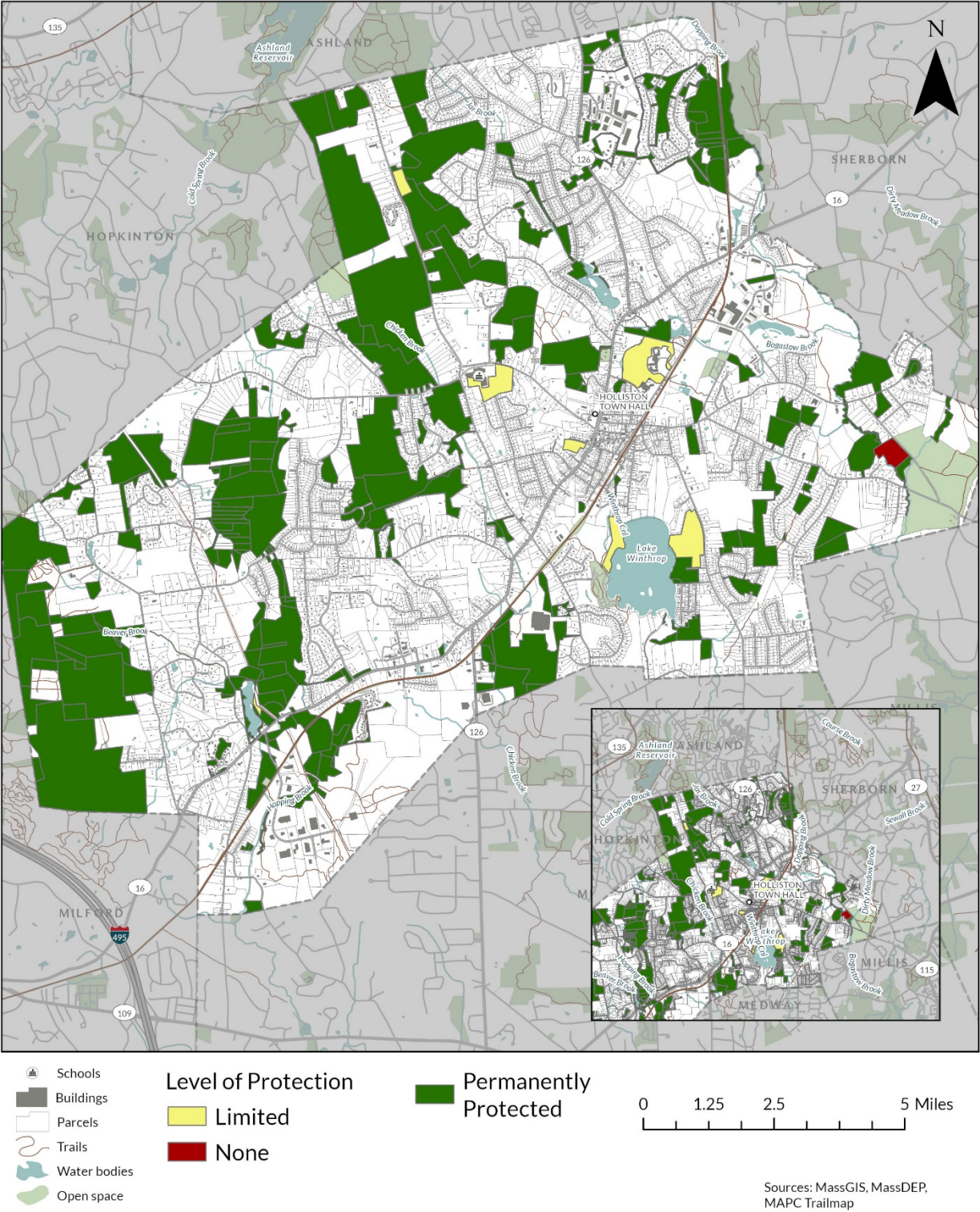
- About 31 percent of land in Holliston falls in FEMA flood map Zones A (22 percent) and AE (9 percent), where "there is at least a 1 in 4 chance of flooding during a 30-year mortgage."
- Zone X500 (about two percent of Holliston's land) has a moderate-to-low flooding risk.
- About 12.8 percent of the Town experiences flooding rarely and .02 percent is classified as frequent. These areas where flooding is rare (or frequent) tend to be adjacent to a body of water or along a drainage path on a slope (MassGIS).

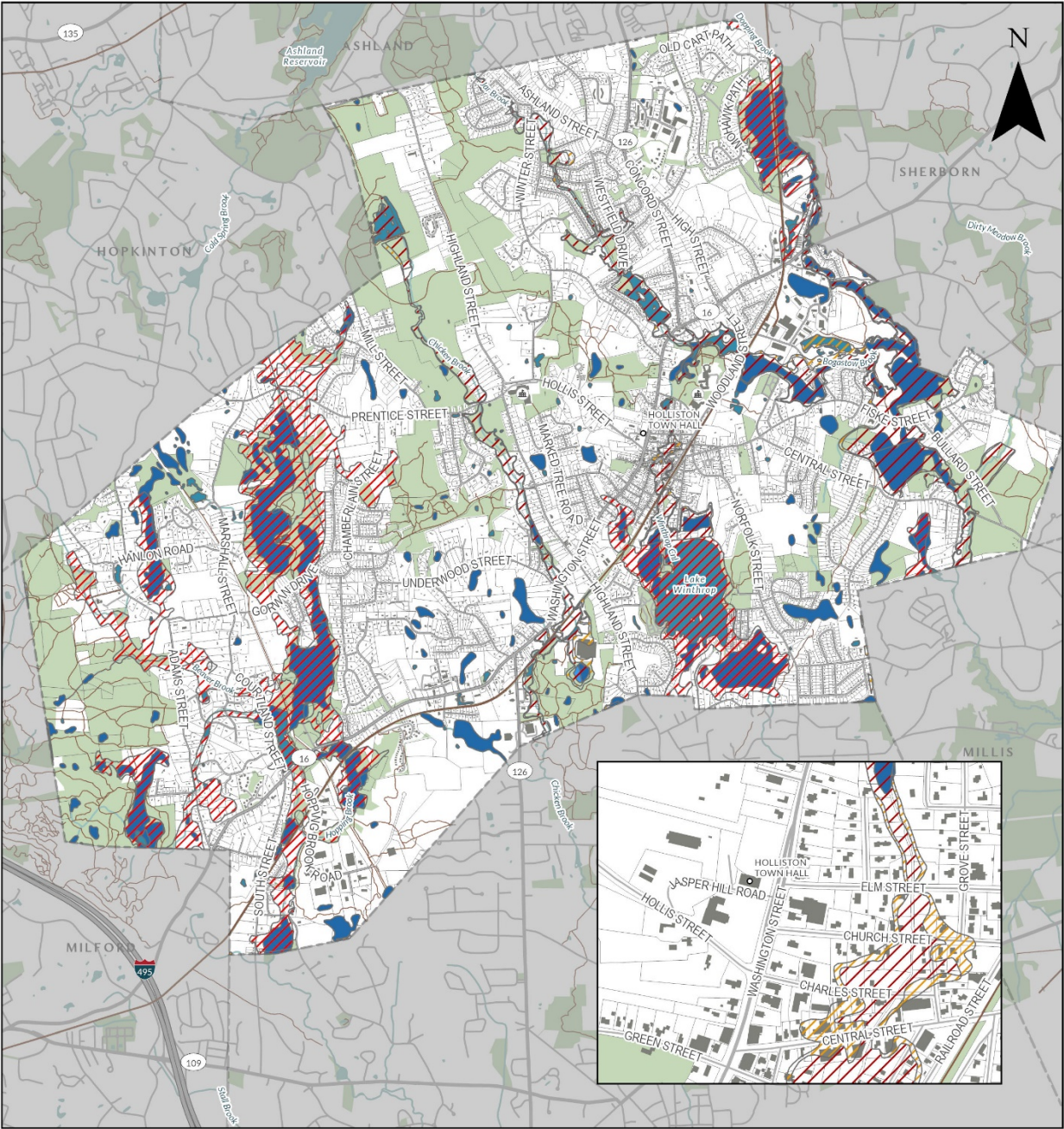
Wetlands

- Wetlands are scattered across Holliston. In total, 17 percent of Holliston's land area (wetland, wetland buffers, surface water, and surface water buffers) are subject to wetland regulations.
- Title 5, the Wetlands Protection Act (310 CMR 10.00), requires an additional development permit, or Order of Conditions, from Holliston's Conservation Commission for proposed work in (or within 100 feet) of wetlands, floodplains, riverfront, and other adjacent areas. (MassDEP WPA).
- Holliston's Wetlands Bylaw regulates work within 100 feet of a wetland or 200 feet of a stream (Holliston Conservation Commission).

TOWN OF HOLLISTON - OPEN SPACE LEVELS OF PROTECTION
 Prepared by JM Goldson LLC

J M G O L D S O N





Priority Habitats and Rare Species

- While no Areas of Critical Environmental Concern (ACECs) are listed in Holliston, there are five NHESP-designated connected Priority Habitats of Rare Species and Estimated Habitats of Rare Wildlife.
- Under the provisions of the MA Endangered Species Act (321 CMR 10) and the MA Wetlands Protection Act (310 CMR 10), projects or activities that fall within a Priority Habitat of Rare Species must file a Notice of Intent with the NHESP (Executive Office of Energy and Environmental Affairs).
- Vernal pools are sensitive, temporary ponds that host "approximately 550 species of vertebrates and invertebrates that utilize vernal pools' unique habitat" (Holliston Conservation Commission). The Massachusetts Natural Heritage & Endangered Species Program (NHESP) categorizes vernal pool habitats across the state. NHESP's inventory lists 47 vernal pools across the Town.

Historic Resources

- The Massachusetts Cultural Resources Inventory System (MACRIS) lists nearly 300 designated historic resources in the Town.
- These are mainly in the Mudville neighborhood, the Bullard Farm, Holliston Center, and the John Curtis House and Barn.
- The National Register of Historic Places Database lists five properties in Holliston: The East Holliston Historic District, the Thomas Hollis Historic District, Hydrant the No. 3 House, the Bullard Farm, and the Isaac Bullard House.
- A demolition delay by-law empowers Holliston's Historic Commission to temporarily delay the issue of permits by the Holliston Building Inspector for significant buildings or structures for six months.

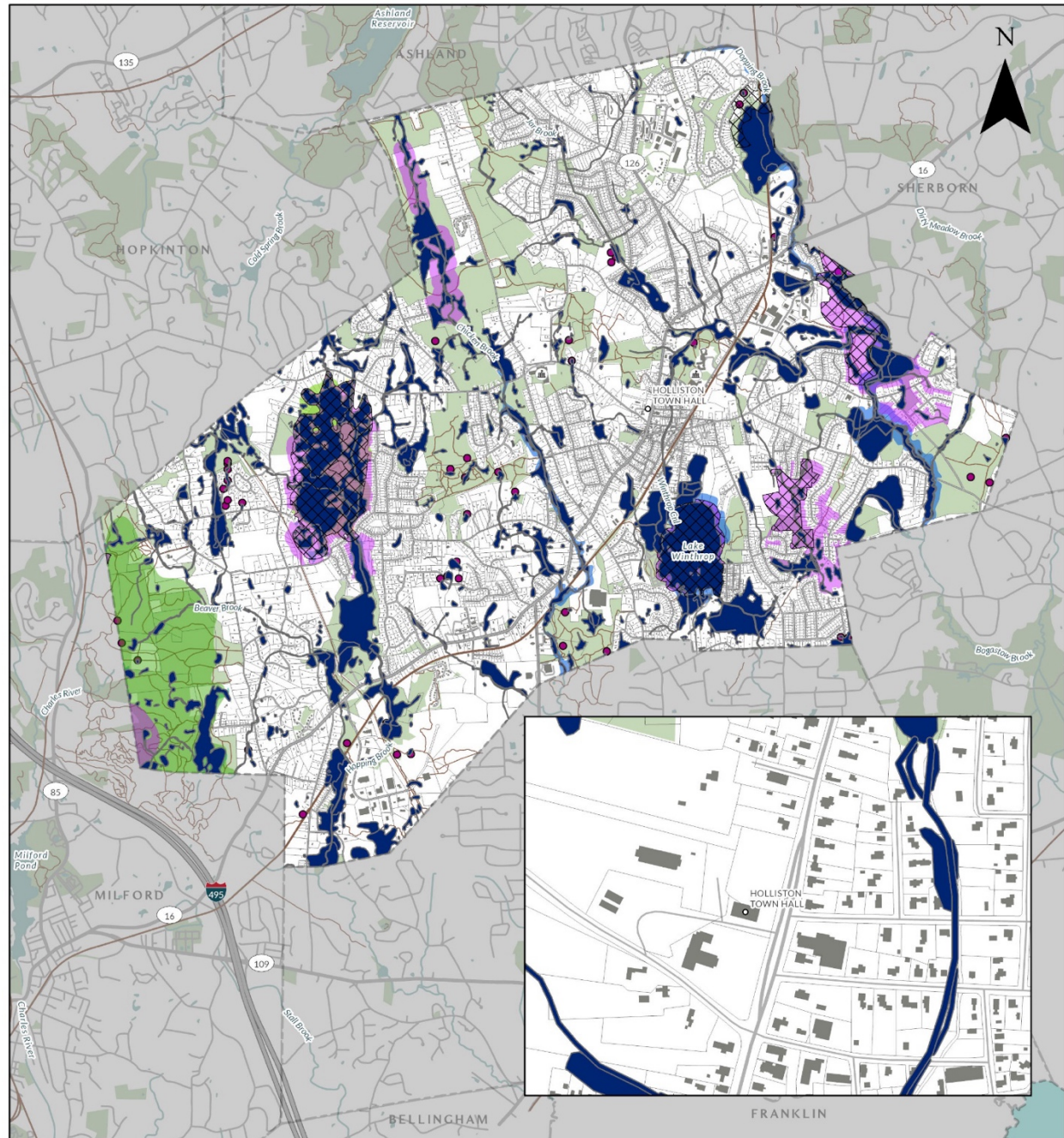
Hazardous Waste Sites













The Executive Office of Energy and Environmental Affairs (EEA) Waste Site & Reportable Releases database lists three activity and use limitations (AULs) sites in Holliston.

- The first (115 Washington) was a waste transfer facility contaminated with "total petroleum hydrocarbons (TPHs), polynuclear-aromatic hydrocarbons (PAHs), select metals, and polychlorinated biphenyls (PCBs)."
- The second, 356 Washington Street, is contaminated with TPHs.
- The third, at 708 Prentice Street, is at the western edge of Holliston and is contaminated with volatile organic compounds (VOCs).

Prepared by JM Goldson LLC

J M G O L D S O N



- | | | | | | | | |
|---|--------------|---|--------------------------------------|---|------------------------|---|------------------------------------|
|  | Schools |  | Priority Habitat of Rare Species |  | Wetland - Core Habitat |  | Estimated Habitat of Rare Wildlife |
|  | Buildings |  | Forest - Core Habitat |  | Aquatic - Core Habitat |  | National Wetlands |
|  | Parcels |  | Priority Natural Community - Habitat |  | Certified Vernal Pools | | Inventory Wetland Habitat |
|  | Trails | | | | | | |
|  | Water bodies | | | | | | |
|  | Open space | | | | | | |

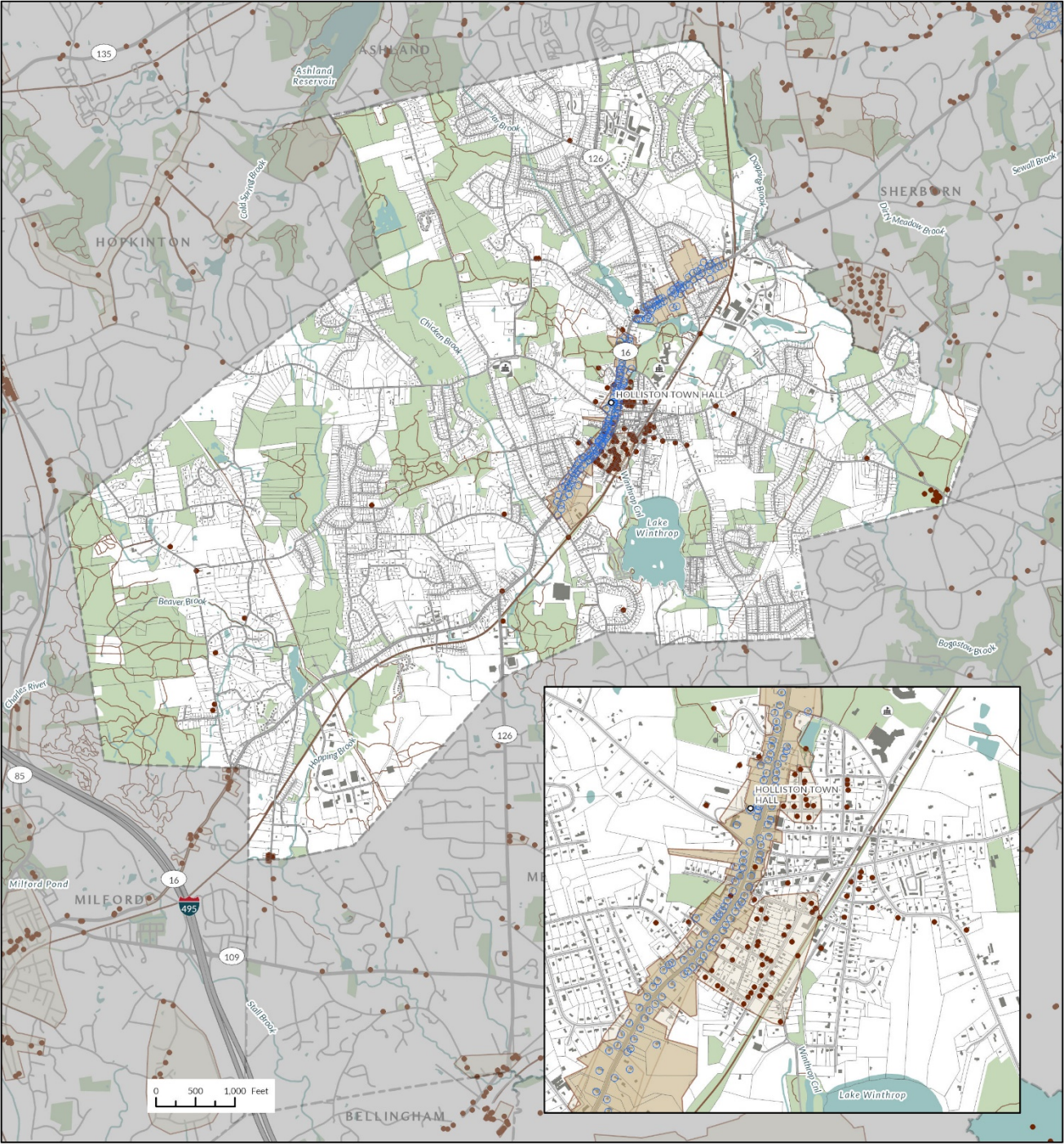
0 0.28 0.55 1.1 Miles

Sources: MassGIS, MassDEP,
MAPC Trailmap

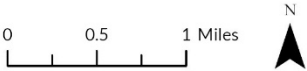
TOWN OF HOLLISTON - HISTORIC RESOURCES

Prepared by JM Goldson LLC

J M GOLDSON



- | | |
|--------------|-----------------------------------|
| Schools | Legal Historic Designation |
| Buildings | National Register District |
| Parcels | Local Historic District |
| Trails | Inventoried Historic Area |
| Water bodies | National Register Site |
| Open space | Inventoried Historic Site |



Sources: MassGIS, MassDEP,
MAPC Trailmap

INFRASTRUCTURE CAPACITY

Wastewater

- Without municipal sewer or a Wastewater Treatment Facility (WWTF), the Town's residents must utilize septic, which requires adequate setbacks to ensure appropriate soil absorption (Title 5 - 310 CMR 15.000), regulated by the Board of Health.
- The design specifications for residential wastewater treatment are 110 gallons per day per bedroom. (UMass Donahue, 2020). According to the Town's Health Director, developing a typical detached, single-family home would require a lot of at least 40,000 square feet.
- MassDEP requires facilities that discharge more than 10,000 gallons of sanitary wastewater daily (a structure with more than 90 bedrooms) to obtain a Groundwater Discharge Permit, which requires creating an expensive private wastewater treatment facility. Capital and operating costs for private wastewater treatment systems can be 10 to 15 times higher than those for septic systems (Peznola).

Potential for Increased Wastewater Capacity

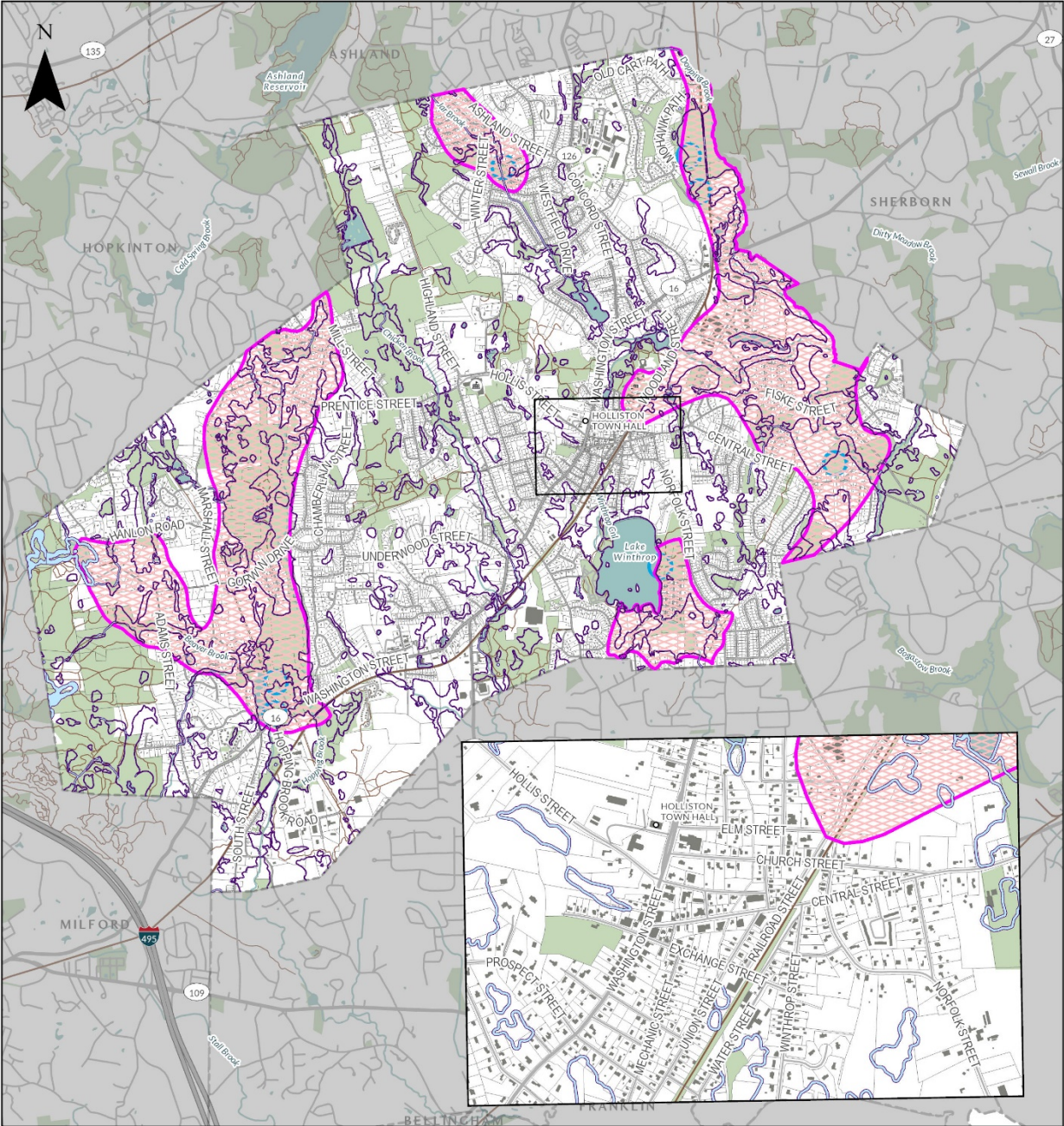
- A feasibility study of implementing sewer infrastructure in Holliston's downtown was released in September 2022, and the consultant provided several potential alternatives, ranging from \$3.9 million to \$5.2 million in capital costs (Lombardo). A revised alternative was presented to the public in August 2023 with an adjusted price of \$5.9 million. Work continues on this initiative, with the potential capacity of the downtown sewer being modeled (Progress Report).
- The Town is also conducting a preliminary engineering plan for a modernized Wastewater Treatment Plant that would increase capacity to at least 85,000 gallons per day, a net increase of 40,000 gallons per day, which could support additional restaurant, retail, office, and residential capacity.

Drinking Water

- The Town provides residents with drinking water sourced from five wells (approximately 400 million gallons pumped in 2022), manages five storage tanks (5.6 million gallons capacity), and two existing water treatment facilities (WTFs)
- The town authorized the construction of a third WTF in 2018 to increase well water treatment capacity and reduce elevated manganese levels in the groundwater. (Holliston Water Department).
- The Town's Ground Water Protection zoning overlay district imposes stricter conditions for development based on proximity to municipal wells, aquifers, and recharge areas (Zones I and II).
- In Zone I, 400 feet of a municipal well, development is "limited to land uses directly related to the operation and maintenance of the water supply system."
- In Zone II, near major aquifers and primary recharge areas, the impervious surface is limited to provide "a system of artificial recharge of precipitation."

TOWN OF HOLLISTON - TITLE 5 AND WELLHEAD AREAS
 Prepared by JM Goldson LLC

J M G O L D S O N



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Interim Wellhead Protection Area (IWPA)
- Title 5 Setback Area
- Zone I Wellhead Protection Area
- Zone II Wellhead Protection Area
- Interim Wellhead Protection Area (IWPA)

0 0.35 0.7 1.4 Miles

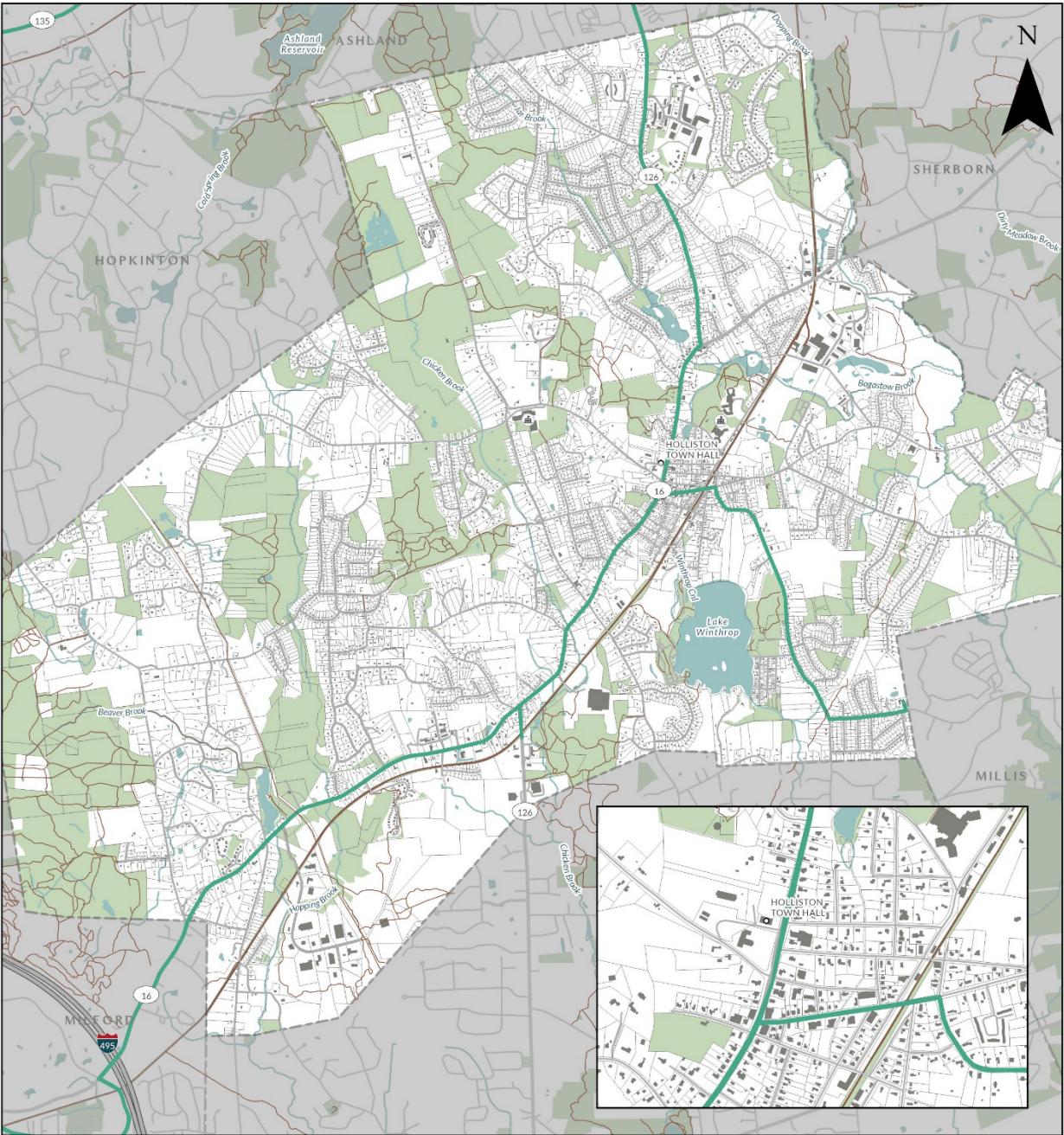
Sources: MassGIS, MassDEP, MAPC Trailmap

Schools

- Holliston has four schools in its district, serving pre-kindergarten through twelfth-grade students.
- Town data shows school enrollment peaked in 2001, with 3,163 students enrolled in Holliston's public schools.
- In the intervening years, enrollment has declined by nearly 500 students, with 2,724 pupils counted in 2024.
- As detailed in the Demographics section, this aligns with data showing a gradual decline (13 percent) in the under-18 demographic over the last ten years.

Transportation

- Roads: State Routes 126 and 16 serve Holliston, and Interstate 495 lies outside the Town's borders. For commuter data, see other sections of the Housing Needs Assessment.
- Transit: With limited hours, Holliston is served by one bus route from the MetroWest Regional Transit Authority (MWRTA), Route 6.
- Sidewalks and Bikeways: The Upper Charles Bike Trail rail trail parallels Route 126 (Washington Street) but is not paved nor plowed, so its viability as an alternate mode of transportation is limited.
- Safe Routes to School: In 2023, the Holliston DPW was awarded the 2023 Massachusetts Department of Transportation (MassDOT) Municipal Innovation Award for its Safe Routes to School initiative. More than 100 students were counted using routes created through this program (Greendale, Mary).
- Van Service: The Holliston Senior Center, in collaboration with the MWRTA, provides (scheduled in advance) shuttle service to seniors on weekdays from 9 a.m. to 3:30 p.m. for a nominal fee.
- Other service: While Uber and Lyft offer ridesharing services in the area, coverage is limited due to the relatively low population density.



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Metrowest Regional Transit Authority Bus Routes
- Interstate
- US or State Route
- Local Road

0 0.35 0.7 1.4 Miles

Sources: MassGIS, MassDEP, MAPC Trailmap

REGULATORY BARRIERS AND CONSIDERATIONS

Zoning Districts by Area							
District	Agricultural Residential A (AR-1)	Agricultural Residential B (AR-2)	Commercial (C)	Industrial (I)	Residential (R)	Village Commercial (VC)	Village Residential (VR)
Percent of Land Area	23.2%	48.3%	0.39%	12.2%	14.9%	0.4%	0.39%
Acres	2,770.1	5,774.5	47.1	1,461.6	1,788	47.6	46.8

Residential By Right Development

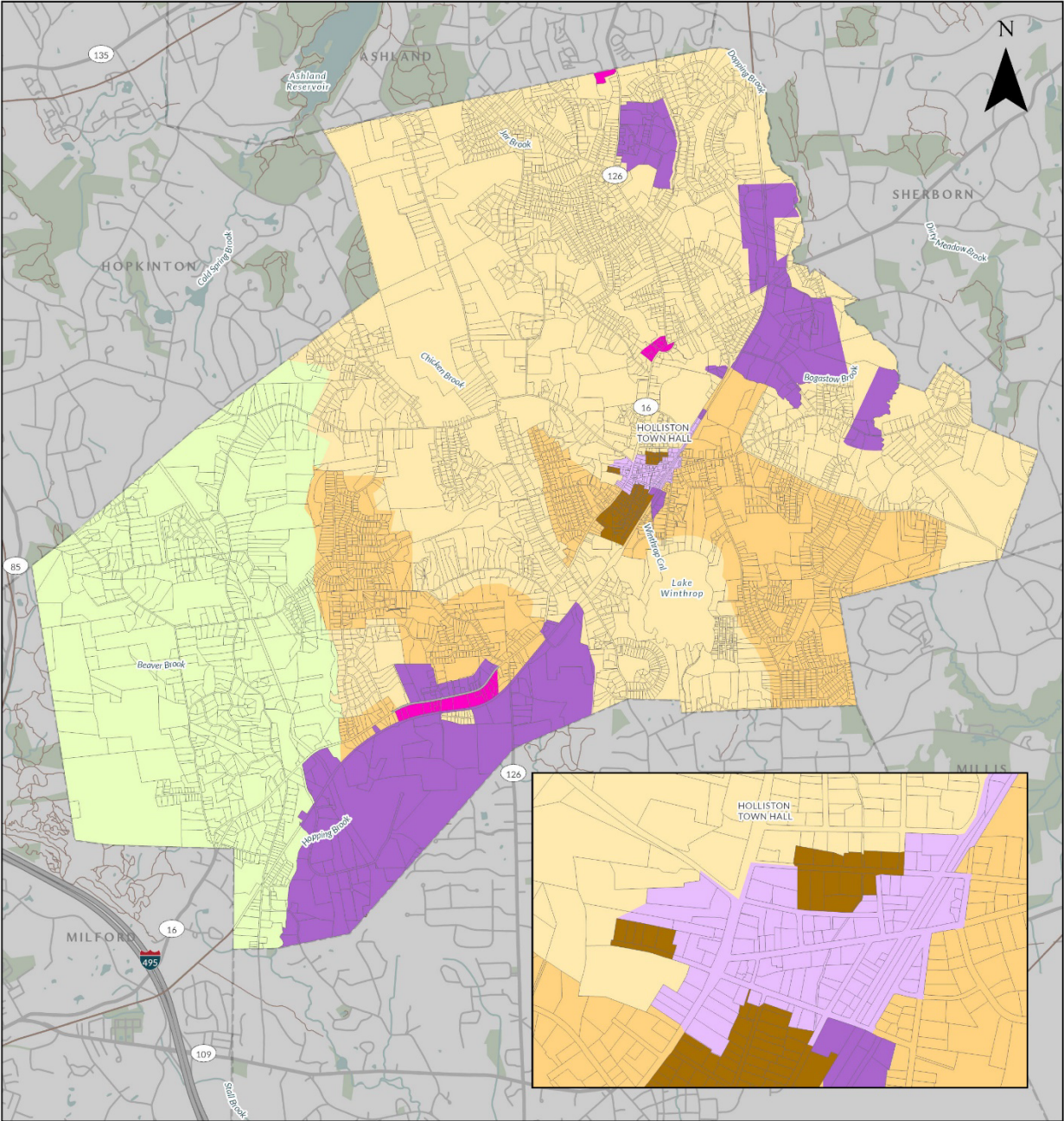
- Single-family homes are allowed by right in five of Holliston's eight zoning districts.
- Two-family buildings that are at least 10,000 square feet in size are allowed by right in Holliston, in the AR-2, AR-2, and R-1 districts.
- Accessory units are permitted, though they are restricted to a maximum of 600 square feet and must be occupied by no more than two persons related by a first degree of kinship, marriage, or adoption to the premises owner. They may be constructed by right in the AR-1, AR-2, VR, and VC districts.
- Multi-family developments are not allowed by right in any zoning district.
- Mixed-use development is permitted in the Village Center (VC) district, though a mix of office and warehouse uses is allowed in the Industrial (I) district.

Overlays

- The Groundwater Protection District (outlined in an earlier section) includes additional specifications to protect Holliston's water supply.
- The Senior Residential District applies to five sites across the Town, permitting deed-restricted multifamily housing for persons aged fifty-five or older. The maximum height is set at 35 feet, and the maximum density of each structure is 24 dwelling units.
- The Apartment District (APT) in the AR-1, AR-2, and R-1 districts allows the Board of Appeals to issue a Special Permit for multi-family development that meets specific criteria (such as a ten-acre minimum lot size) if property owners opt-in.

Parking

- Generally, two off-street parking spaces are required for any residential development.
- In the V-C district, two off-street parking spaces are required for each dwelling unit, though units with fewer than two bedrooms are permitted to have only one.
- Off-street parking requirements contribute to development costs and can constrain housing production (Shoup), as they may add ten to twenty percent to overall construction costs (VTPI).
- In recent years, many municipalities have been studying whether to reduce or "right-size" their parking minimums, often converting them to maximums or eliminating them (NPR).



IMPLEMENTATION CAPACITY

KEY FINDINGS

- Holliston has strong partnerships that help offer important housing resources to community members.
- Their partnerships with Habitat for Humanity, access to funds through the CPA Fund, and partnerships with the MetroWest Regional Collaborative open opportunities to homeownership programs.
- Access to Community Preservation Act (CPA) funds is a significant funding mechanism for building affordable housing. However, increasing access to other funding sources or making more land available for affordable housing development would help increase affordable housing in the town and aid Holliston's efforts to improve its Subsidized Housing Inventory (SHI).
- Limited staffing in the Department of Planning and Community Development hinders the town's capacity to implement housing initiatives and production goals.
- However, they are on par with staff capacity compared to neighboring departments. Ashland and Medway have departments with similar governing body makeup, although Medway has a larger staff representation.



Source: Holliston Town Hall, Town of Holliston website.

LOCAL CAPACITY AND RESOURCES

Holliston Housing Authority

The Holliston Housing Authority (HHA) has provided housing assistance to low-income residents since it was incorporated in December 1968. The HHA is crucial in assisting individuals and families needing safe and affordable housing. HHA manages various housing programs designed to cater to the housing needs of low-income families, seniors, and persons with disabilities. These programs include federally-funded initiatives such as Public Housing and state-funded programs such as State Public Housing under Chapter 667 – Elderly and Young Disabled and Chapter 705 – Family. The Housing Authority also manages 49 rental vouchers, subsidizing the rents of low-income households living in private rental units. (Holliston Housing Authority). They currently operate two properties in Town: Cole Court, a 72-unit one-bedroom Elderly/Disabled housing development, and Hollis Street, a six-unit housing family development containing two-bedroom, three-bedroom, and four-bedroom units. (Holliston Housing Authority).

The Public Housing program provides affordable rental housing to eligible low-income families and individuals. On the other hand, the Housing Choice Voucher Program provides rental assistance to eligible participants and allows them to rent housing units from private landlords. State Public Housing provides decent, safe, and affordable housing to eligible low-income families, while the Massachusetts Rental Voucher Program assists eligible households in paying their rent to private landlords.



Illustrated arial rendering of Cole Court (492 Washington Street, Holliston, MA 01746).

These programs are income-based, and HUD or EOHLC sets the eligibility guidelines. The HHA's mission is to provide affordable, decent, and secure housing for all. This mission shall be accomplished by a fiscally responsible, creative organization committed to excellence in public service through responsible management and maintenance of our existing units. Similarly, effective partnerships should be formed throughout the community to maximize social and economic opportunities.

Holliston Planning Board

The Holliston Planning Board comprises two Town Staff members and five Board members. The members reorganize annually at the first opportunity after the Town Election. The Board's duties include enforcing the rules and regulations governing the subdivision of land within the Town of Holliston in accordance with M.G.L. Ch. 41, Sec 81, and reviewing site plans and special permits.

Holliston Housing Trust

The Holliston Housing Trust was established at the Town Meeting in 2006 to carry out the functions specified in Massachusetts law (MGL Chapter 44, Section 55C) and is governed by a nine-member body. The Trustees are the governing body of the Holliston Housing Trust, who oversee actions that help to achieve the Trust's purpose, which is to "provide for the preservation and creation of affordable housing in the Town of Holliston for the benefit of low—and moderate-income households" (Holliston Housing Trust).

The Trust regularly receives Community Preservation Act funds (such as \$225,000 in 2018) and payments from the Town's Inclusionary Zoning regulation (Community Preservation Coalition). In 2021 and 2022, the Trust received payments in lieu of affordable housing totaling \$638,360. The Trust currently holds \$1,081,651 in its funds.

Current initiatives of the Housing Trust include:

- The Homeownership Grant Program
- Partnering with community-based developers, such as Habitat for Humanity, to construct subsidized housing.
- Commissioning affordable housing plans and feasibility studies.

Holliston Housing Coalition

The Holliston Housing Coalition (HHC) was formed by Holliston's Board of Selectmen in 2001 to support local housing needs. The Committee oversaw the development of the 2004 Housing plan.

Holliston Department of Planning and Community Development

The Planning Board is charged with specific duties and responsibilities set forth by Massachusetts State Law. These duties include the preparation and amendment of a Master Plan and review of approval not required (ANR) plans, subdivisions, and site plans. The Planning Board is a seven-member body with two Town staff and five board members. The planning department reported on developments, and 61 percent of the developments in the last five years, out of 173 developments in the pipeline, were single-family homes. The rest of the developments were condominiums; 39 percent and one percent were mixed-used.

Holliston Community Preservation Committee

The Holliston Community Preservation Committee (CPC) has been charged with overseeing funds raised through Holliston's passage of the Community Preservation Act. On May 22, 2001, Holliston voters adopted the Community Preservation Act (CPA), which was placed on the ballot by petition. The following October, a CPA By-Law was passed.

The Community Preservation Act (CPA) allows for imposing a tax surcharge of up to 3 percent on real estate to create a Community Preservation Fund. Holliston residents have adopted a 1.5 percent property tax surcharge with exemptions on the first \$100,000 of property value and exemptions for low-

income and low to moderate-income senior housing. The town also receives matching funds from the state for its Community Preservation Fund.

According to the CPA, a minimum of 10 percent of the annual fund must be reserved for creating, acquiring, and preserving open space, historic resources, and community housing. The remaining 70 percent of the funds may be allocated among these three areas, and up to 5 percent may be set aside for administrative costs. (Community Preservation Coalition).

In May 2023, two projects, the Holliston Major Jacob Miller Tomb Restoration and the Goodwill Park improvements, were listed under the CPA. The CPA has a current total revenue of \$13,334,616 for 2024 (Community Preservation Coalition).

Holliston Council on Aging

According to its mission statement, the Holliston Council on Aging and Senior Center prioritize the needs of residents aged 55 and above and adults with disabilities. It aims to provide members with a range of healthy choices for their physical, mental, and spiritual well-being. The center offers programs tailored to diverse interests, economic backgrounds, and physical abilities, including exercise and yoga classes, computer training, and cultural and educational sessions.

Additionally, the center extends outreach services to seniors and adults with disabilities, providing support such as fuel assistance, mobility aid, and a comprehensive SHINE program. They also serve hot, nutritious meals twice weekly. The center has established an exemplary local transportation program in partnership with the MWRTA, offering transportation for grocery shopping, medical appointments, and the lunch program.

The Town of Holliston employs a Director, an Assistant Director, an Outreach and Transportation Coordinator, and an Administrative Assistant to manage the Senior Center's daily operations (Town of Holliston).

Springwell

Springwell is a private, non-profit organization that has been creating, managing, and coordinating a wide range of services for over 45 years. Initially founded in 1977 as West Suburban Elder Services to serve eight greater Boston and MetroWest communities, they updated their name to Springwell to reflect their commitment to serving the broader needs of their communities' seniors, people with disabilities, and caregivers. Their mission is to provide comprehensive services to older adults, individuals with disabilities, and those who provide care, guided by a commitment to an individual's right to live independently in the community (Springwell).

Holliston Youth and Family Services

Holliston Youth and Family Services provides inclusive behavioral health support and resources that nurture the unique needs of children and families in Holliston. This department manages the Holliston Community Action Fund, which, since 2009, has provided over 50 grants to people in the community who need help. Although the grants are sometimes modest, they have a lasting impact on a family struggling with life's hardships. The Fund helps with camp scholarships, emergency funds, fuel assistance, holiday giving support, and referral support to local agencies for housing, healthcare, and food insecurity assistance. (Town of Holliston).

MetroWest/Greater Worcester Habitat for Humanity

Habitat for Humanity is a non-profit organization dedicated to building simple, decent homes in partnership with needy families. Over the past two decades, it has become one of the largest private homebuilders around the world. With almost 1,600 U.S. affiliates and over 2,000 affiliates worldwide, Habitat for Humanity serves many communities, including one based in Worcester that serves several towns in the Metro West area. These affiliates are operated by multi-denominational and multiracial local leadership and community volunteers who construct or rehabilitate houses. These homes are sold to selected families in the area without profit or interest. Habitat for Humanity has already completed two homes in Holliston: 172 Concord Street and 68 and 72 Chamberlain Street. (Town of Holliston).

The building at 172 Concord Street in Holliston is a 110-year-old home donated by the Holliston Housing Trust. Abandoned for about eight years, the home had fallen into serious disrepair. It required extensive renovation to transform it into a livable 2-story, 3-bedroom single-family home with 1 ½ baths and 1,528 square feet of living space. The home has two parking spaces and is located on a .5-acre parcel.

For 68 and 72 Chamberlain Street, The Holliston Housing Trust generously donated two lots for this home build project. Each single-family home has three bedrooms and 1 1/2 baths.

REGIONAL CAPACITY AND RESOURCES

South Middlesex Opportunity Council, Inc. (SMOC)

SMOC, a private nonprofit organization, serves as the area's community action agency and regional housing agency, offering a comprehensive suite of programs and services across the greater Metro West and Blackstone Valley regions. The organization aims to enhance the quality of life for low-income individuals and families by collaborating with the community to drive social, personal, and family transformation.

Their offerings span numerous areas, such as daycare and preschool education, job training and placement, affordable housing initiatives, addiction and mental health services, women's protective services, nutrition programs, energy and weatherization assistance, legal aid, elder care, and emergency shelter. SMOC also engages in community organizing around critical issues like healthcare access, housing, escalating energy costs, and financial services.

As a regional housing agency, SMOC supports low- and moderate-income individuals and families with housing and community services. This includes rental assistance programs, loan options for home modifications to improve accessibility for the disabled, de-leading projects, and weatherization improvements. The organization also provides financial aid to help offset expenses such as fuel, water, and sewer costs for eligible households.

MetroWest Regional Collaborative (MWRC)

The MetroWest Regional Collaborative (MWRC) is the locally run enhanced subregional organization of MAPC. It serves the MetroWest region of Greater Boston: Ashland, Framingham, Holliston, Marlborough, Natick, Sherborn, Southborough, Wayland, Wellesley, and Weston.

MWRC works to coordinate local governments to make MetroWest an even better place to live: more healthful, sustainable, equitable, safe, prosperous, and efficient. It facilitates interlocal collaboration, planning, and problem-solving and advocates for locally initiated regional solutions to policy and planning challenges in MetroWest.

Executive Office of Housing and Livable Communities – ARPA

In May 2023, Governor Maura Healey and Lieutenant Governor Kim Driscoll announced \$246 million in direct subsidies and state and federal housing tax credits to build and preserve affordable mixed-income housing units. The funding for this initiative leverages substantial state and federal resources, with \$105 million in direct subsidies, \$60 million from federal American Rescue Plan Act (ARPA) funding, and \$81 million in state and federal tax credits. ARPA is a one-time funding source, passed in 2021 to spur pandemic recovery.

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APPENDICES

ACRONYMS

ACS	US Census Bureau's American Community Survey, Five-Year Estimates
ADA	Americans with Disabilities Act
ADU	Accessory Dwelling Unit
AMI/AMFI	Areawide Median Family Income set by HUD (household of four)
ARPA	American Rescue Plan Act
AUL	Activity and Use Limitation designation, monitored by DEP
BIPOC	Black, Indigenous, and People of Color
CHAS	Comprehensive Housing Affordability Strategy
CPA	State of Massachusetts Community Preservation Act (MGL Chapter 44B)
CPC	Community Preservation Committee
DEP	Massachusetts Department of Environmental Protection
EA	Emergency Assistance
EEA	Executive Office of Energy & Environmental Affairs
EJ	Environmental Justice
EPA	U.S. Environmental Protection Agency
ELI	Extremely Low Income
EOHLC	Executive Office of Housing and Livable Communities
FEMA	Federal Emergency Management Agency
FY	Fiscal Year(s) (July 1-June 30)
HPP	Housing Production Plan
HUD	United States Department of Housing and Urban Development
LMI	Low/Moderate- Income (at or below 80 percent AMI)
MACRIS	Massachusetts Cultural Resources Information System
MAPC	Metropolitan Area Planning Council
MassDEP	Massachusetts Department of Environmental Protection
MassDOT	Massachusetts Department of Transportation
MassGIS	Massachusetts Bureau of Geographic Information
MBTA	Massachusetts Bay Transportation Authority
MSBA	Massachusetts School Building Authority
MGL	Massachusetts General Laws
MLS	Multiple Listings Service (central real estate database)
MSA	Metropolitan Statistical Area
MWRA	Massachusetts Water Resources Authority
NHESP	Massachusetts Natural Heritage and Endangered Species Program
NOAH	Naturally Occurring Affordable Housing
SHI	Massachusetts Subsidized Housing Inventory
SOI	Statement of Interest
STR	Short-Term Rental
VLI	Very Low Income
YTD	Year to Date
40B	Comprehensive Permit, per MGL Chapter 40B, §20-23
40R	Smart Growth Overlay District Act, per MGL Chapter 40R

KEY DEFINITIONS

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

Areawide Median Income (AMI) – the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2021, the HUD area median family income (AMFI) for the Boston-Cambridge-Quincy MA HUD Metro FMR Area was \$148,900.²⁰ AMI is also referred to in the document as median family income (AMFI).

Black, Indigenous, and People of Color (BIPOC) – Pronounced “bye-pock,” this is a term specific to the United States, intended to center the experiences of Black and Indigenous groups and demonstrate solidarity between communities of color. It acknowledges that people of color face varying types of discrimination and prejudice. Additionally, it emphasizes that systemic racism continues to oppress, invalidate, and deeply affect the lives of Black and Indigenous people in ways other people of color may not necessarily experience. Lastly and significantly, Black and Indigenous individuals and communities still bear the impact of slavery and genocide.²¹

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

Environmental Justice - Environmental justice is the fair treatment and meaningful involvement of all people regardless of race, color, national origin, or income, concerning the development, implementation, and enforcement of environmental laws, regulations, and policies. Fair treatment means that no population bears a disproportionate share of negative environmental consequences resulting from industrial, municipal, and commercial operations or from the execution of federal, state, and local laws; regulations; and policies. Meaningful involvement requires effective access to decision-makers for all, and the ability in all communities to make informed decisions and take positive actions to produce environmental justice for themselves.²²

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

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

²⁰ U.S. Department of Housing and Urban Development. FY 2024 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn> (accessed May 2024).

²¹ BIPOC definition from Seattle YWCA <https://www.ywcaworks.org/blogs/ywca/wed-04062022-0913/why-we-use-bipoc#:~:text=BIPOC%20stands%20for%20Black%2C%20Indigenous,solidarity%20between%20communities%20of%20color.>

²² U.S. Department of Energy, Office of Legacy Management, “What is Environmental Justice” <https://www.energy.gov/lm/what-environmental-justice>

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

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

Extremely Low-Income (ELI) – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY2024 ELI income limit for a household of one is \$34,300 and for a household of four is \$48,950.

Very Low-Income (VLI) – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2024 VLI income limits for a household of one is \$57,100 and for a household of four is \$81,600.

Low/Moderate income (LMI) – an individual or family whose annual gross income at or below 80 percent of the Area Median Income (AMI).²³ The FY2024 LMI income limits for a household of one is \$91,200 and for a household of four is \$130,250.

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

Missing Middle – a term coined by planner and architect Daniel Parolek, describing small and moderately-sized housing types (such accessory units, duplexes, triplexes, townhomes, and cottage courts) that blend well with neighborhoods that primarily consist of single-family homes.

Naturally Occurring Affordable Housing (NOAH) – NOAH refers to residential rental properties that are affordable but are unsubsidized by any federal program. Their rents are relatively low compared to the regional housing market. NOAH properties are typically Class B and Class C rental buildings or complexes built between 1940 and 1990. Rents are lower-ranging, affordable to low- and moderate-income households. NOAH units are the most common affordable housing in the United States.²⁴

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

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

Short-Term Rental - A short-term rental is typically defined as a rental of any residential home unit or accessory building for a short period of time. This generally includes stays of less than a month (30 days), but the maximum length can vary depending on the state and jurisdiction in which the rental is located.

²³ For purposes of MGL c.40B, moderate income is defined as up to 80 percent AMI.

²⁴ NOAH Impact Fund. <https://noahimpactfund.com/impact-investing-affordable-housing-minnesota/what-is-noah/#:~:text=NOAH%20stands%20for%20Naturally%20Occurring,to%20the%20regional%20housing%20market.>

SUBSIDIZED HOUSING INVENTORY

Project Name	Address	Type	Total SHI Units	Affordability Expires
Cole Court	492 Washington street	Rental	48	Perp
Cole Court	492 Washington Street	Rental	24	Pep
Cutler School	59 Hollis Dstreet	Rental	6	Perp
Mission Springs	100 Summer Street	Rental	75	2037
DDS Group Homes	Confidential	Rental	26	N/A
Balancing Rock Village	2217 Washington Street	Ownership	3	Perp
Cutler Heights Housing	79 Hollis Street	Rental	30	Perp
The Orchards at Holliston	353 Highland Street/Garrett Way	Ownership	18	Perp
44 Burnap Road	44 Burnap Road	Ownership	1	Perp
Regency Park Condominium	Regency Drive	Ownership	1	Perp
Single Family Home/Buy Down Program	Bradford Jay Road	Ownership	1	Perp
Single Family Home/Buy Down Program	Marked Tree Road	Ownership	1	Perp
Single Family Home/Buy Down Program	Wedgewood Drive	Ownership	1	Perp
Single Family Home/Buy Down Program	Marked Tree Road	Ownership	1	Perp
Holliston Woods	Monroe Drive	Ownership	7	Perp
Brooksmont in Holliston	Brooksmont Drive	Ownership	7	Perp
Habitat for Humanity/Greater Worcester, Inc.	Chamberlain Street	Ownership	2	Perp
Habitat for Humanity Metrowest/Greater Worcester	Concord Street		1	Perp

Total	253
Census 2020 Year-Round Housing Units	5,544
Percent Subsidized	4.56%

Source: Department of Housing and Urban Development

EOHLC AFFIRMATIVE FAIR HOUSING GUIDELINES

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

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

The latest revisions to the guidelines were in May 2013. The full guidelines can be found here:

<https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>.

INTERAGENCY BEDROOM MIX POLICY

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

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

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

Definitions

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

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



Agreements

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

Bedroom Mix Policy

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

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

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

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

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

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



COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

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

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

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