

Town of Kingston Housing Production Plan

Prepared by
Community Opportunities Group, Inc.
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Kingston Housing Production Plan 2019

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Kingston Housing Production Plan

Executive Summary

Chapter 40B Housing Targets:

5.1%

**Current 40B Status
(10% Required)**

239

**Affordable Housing Units
Needed to Meet 2010 Target**

279

**Estimated Affordable
Housing Units to Meet 2020
Target**

26

**Affordable Housing Units
Needed Per Year to Maintain
"Safe Harbor" after 2020
(24 Currently Required)**

Kingston Housing Goals:

Land Use Vision

-) Preserve small town character, maintain rural and scenic beauty, agricultural heritage
-) Enhance historic centers and neighborhoods, revitalize Kingston's Town Center.
-) Proactively plan to ensure sustainable growth and development patterns.
-) Reduce property tax burden and promote fiscal sustainability
-) Provide diverse types of housing affordable to a range of incomes to provide housing opportunities for households at all lifecycle stages.
-) Promote social, cultural, recreational, and educational opportunities that foster community pride.

Housing Goals

Provide a greater range of housing choices to enable people of all stages of life to enjoy Kingston, including young adults, families, retirees, seniors, and people of all income levels.

-) Provide workforce housing to address demand for housing to support local business growth. House working families, young professionals, and people with modest income, reduce commute times and impacts on road networks.
-) Produce lifecycle housing and a range of housing choices for residents that want to locate in Kingston and stay in the community as their income, age, family composition, and physical abilities change. Create multi-generational neighborhoods, centers, and facilities to allow for residents to age in place.

Priority Housing Needs:

-) Housing designed to meet the needs of residents with mobility challenges
-) More affordable apartments, townhouses, and single-family homes of any size for rent
-) Moderately priced housing for ownership (\$200-\$400k)
-) Rental units that are affordable to households earning less than \$50,000

Housing Strategies:

1. Enhance local capacity to plan and advocate for, as well as to develop and manage affordable housing units.

- a. Improve coordination among Town boards, committees and staff and use technical assistance resources.
- b. Support housing activities through AHT.
- c. Strengthen and expand partnerships with Neighborworks/Housing Solutions and other nonprofit organizations.
- d. Guide development through development of Project Review Guidelines for 40B and other affordable housing proposals.
- e. Educate/communicate with the public

2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.

- a. Encourage completion of affordable housing construction in areas already zoned for affordable housing:
 - Kingston's Place Smart Growth District
 - Mixed Use Residential Overlay District
- b. Publicly- and privately-owned properties – explore or facilitate affordable housing on sites such as:
 - Tax Title Parcels
 - Maple Street Site
 - Vacant or Underutilized Properties
 - Adaptation or Conversion of Historic Properties
- c. Preserve affordable units
 - Secure the renewal of long-term deed restrictions to maintain affordability of Silverlake Homes.
 - Continue monitoring privately-owned affordable units, particularly homeownership units.

3. Update zoning to create opportunities for development of affordable housing, and to encourage diversity in housing options.

- a. Ease restrictions on small-scale multifamily conversions and new development in appropriate areas.
- b. Incentivize affordable (inclusionary) units and encourage use of flexible development provisions to protect natural and historic resources.
- c. Ease restrictions on congregate housing and accessory apartments to increase housing options for seniors and people with disabilities.
- d. Consider design regulations to ensure some units will be designed for handicapped accessibility.

Introduction

From the time of its establishment as a precinct of the Plymouth Colony, Kingston has always maintained some form of housing support for its poorest residents as dictated by custom and state law. For most of the 19th and early 20th centuries, Kingston housed individuals at the Poor House on Landing Road, which the Town purchased for this purpose in 1827.¹ Prior to that, the poor were supported by the Town through the practice of “bidding out” individuals and families to board with other residents. Over the 20th century, social policies shifted with increasing reliance on funding from State and Federal governments and private sector institutions and developers.



The population served by subsidized housing in Kingston has also shifted, as the cost of housing has become out of reach for many workforce households, as well as retirees and young adults. Historically the town had a range of housing styles that accommodated the local workforce in the town’s mills and shipbuilding industry, and working individuals could commonly find rooms for rent as boarders. Later in the mid20th Century, the Federal government generously subsidized loans for veterans and middle-

income households to become homeowners in suburban communities, sparking a proliferation of construction of modestly-sized homes in Kingston. In recent decades, a variety of regulatory and market constraints and the scarcity of land have contracted the availability of housing for moderate income residents.

Reflecting the changing needs and standards for subsidized housing, a Massachusetts law went into effect in 1969 (widely known as the “Comprehensive Permit” law or “Chapter 40B”) that establishes a mandate for all communities in Massachusetts to have a minimum of 10 percent of their housing stock be affordable to middle- and lower- income households. To count toward this 10 percent, affordable housing units must have a permanent or long-term restriction requiring the unit to be sold or rented to households earning less than 80 percent of the median income in the local area (Area Median Income or AMI). The 10 percent minimum is based on the total number of year-round housing units reported in



¹ Massachusetts Cultural Resource Information System (MACRIS) Inventory Form KIN.303, Kingston Poor House

the most recent decennial census; for Kingston, this currently means that 488 units out of a total of 4,881 must be deed restricted as “affordable” (Census 2010).

The intent of Chapter 40B is to provide a fair-share distribution of affordable housing throughout the Commonwealth. In order to address zoning and permitting barriers that make it too expensive to build low- and moderate-income housing, Chapter 40B supersedes zoning and other local regulations. M.G.L. c. 40B, Sections 20-23 authorizes the Zoning Board of Appeals to grant a comprehensive permit to qualified affordable housing developers. A comprehensive permit is a single permit that replaces the approvals otherwise required from separate city or town permitting authorities. The Zoning Board of Appeals may approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the state Housing Appeals Committee (HAC). Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

As revised in 2008, Chapter 40B encourages communities to be proactive in guiding the development of affordable housing to meet local needs through Housing Certification. To become Certified, communities must prepare a Housing Production Plan that promulgates proactive strategies toward meeting the 10 percent threshold, which may include affordable homeownership units and all rental units that are part of an eligible mixed income development. Where communities have Housing Production Plans approved by the Department of Housing and Community Development (DHCD), and implement strategies which result in the creation of affordable housing units equal to 0.5 percent of their year-round housing units in a calendar year, communities can deny unfavorable Comprehensive Permit projects for a period of one year. If the number of affordable units created in a year is equal to 1 percent of year-round housing units, the Certification lasts for 2 years.

Kingston has made considerable progress over the past decade to meet its affordable housing obligation under Chapter 40B. Since 2009 the Town has added approximately 67 units to its subsidized housing inventory, primarily through mixed-income single-family homes developed through Comprehensive Permits and Inclusionary Zoning. These include units that have been completed, as well as some that are currently under construction. All of the affordable units created within this time frame have been homeownership units. Implementing recommendations of prior planning documents, the Town has created two mixed use zoning districts that combined allow for the development of up to 1,000 housing units, of which approximately 200 would be affordable. Kingston has also established an Affordable Housing Trust, capitalized through the Town's Community Preservation Act Trust Fund, which serves to provide advocacy and guidance as well as funding to support the creation of affordable housing. The Town is continuing to explore opportunities to construct affordable housing through small-scale redevelopment of underutilized properties.

Process

A Housing Production Plan must address local housing needs, goals, and preferences, along with proposed techniques for implementation. The plan must be adopted by the Board of Selectmen and the Planning Board before it is submitted to DHCD for approval.

This plan was prepared with assistance by a consultant, Community Opportunities Group, Inc., with funding from the Town's Community Preservation Act Trust Fund through the Kingston Affordable Housing Trust. A workshop was held in October, 2019, to generate ideas and invite feedback on potential opportunities for development and partnership, and other strategies to create and support affordable housing. Interviews

were conducted with department heads, committee members, and stakeholder groups, including members of the Affordable Housing Trust, Council on Aging, Housing Authority Board, Veteran's Agent, Housing Solutions for Southeastern Massachusetts, and local real estate and development professionals to learn anecdotally about local housing needs and opportunities. Input was also received from members of the Planning Board, Board of Selectmen, and Affordable Housing Trust.

Prior Planning Efforts

Over the past decade, Kingston has undertaken two significant planning processes related to affordable housing. This Housing Production Plan builds on these efforts, and in accordance with current requirements for Housing Certification, and recommends specific locations for and characteristics of affordable housing that would be appropriate for Kingston.

-) The previous Housing Production Plan (2011) outlined strategies to be carried out by the Town in order to facilitate the creation of affordable housing units to meet the 10 percent minimum threshold under Chapter 40B. The plan recommended zoning changes, identified housing preferences, and Comprehensive Permit and Local Initiative Program (LIP) guidelines to encourage the development of affordable housing compatible with community needs and land use goals. The plan also recommended the establishment of an Affordable Housing Trust, which was subsequently implemented in 2014.
-) The Kingston Master Plan, completed in 2017, provided a comprehensive plan for conservation and growth in Kingston, identifying visions and policies for areas of the town which share land use settlement patterns and natural resource characteristics (including Rural, Residential Conservation, Town & Neighborhood Centers, and Transformational Sectors). A Sustainable Community and Growth Management Toolkit within the plan provides principles for creating more diverse housing choices for people in the workforce and residents at all stages of their lives to live in proximate neighborhoods. The plan provided background analysis and reflections on housing and neighborhoods, along with the natural environment, open space & recreation, historic and cultural resources, economic development, transportation and mobility, public infrastructure and utilities, and public facilities and services. The Implementation Plan identified strategies to protect and enhance neighborhoods, facilitate housing diversity and affordable housing development, and to update preferences and priorities for housing development.

Needs Assessment

The needs assessment takes into consideration the current and projected demographic profile of the community, as well as existing housing supply, market trends, and projected housing growth over the next two years. A comparison of household incomes and housing costs provides an indication of the gap in affordability for different types of households and forms of housing.

Data for this analysis comes from public sources, including the US Census/American Community Survey (ACS), Town of Kingston Assessor, the Massachusetts Department of Housing and Community Development (DHCD), the Executive Office of Labor and Workforce Development (EOLWD); as well as proprietary data sources such as The Warren Group.

While the analysis focuses on the Town of Kingston, data for larger geographical areas is provided for context. Kingston is a suburban community located in the southeastern region of Massachusetts, just north of Plymouth. The federal Department of Housing and Urban Development (HUD) establishes income guidelines that are used to define housing affordability and defines median incomes on a regional basis in order to identify households with low and moderate incomes in relation to the communities in which they live. The town of Kingston is located in the Boston/Cambridge/Quincy Fair Market Rent Area (HMFA).

Demographic Profile

Kingston is a small community with a range of traditional settlement patterns encompassing dense seaside cottages, historic centers, suburban subdivisions, and rural areas. The total population is just over 13,000, with nearly 5,000 households. While Kingston saw a surge in smaller households between 2000 and 2010, the trend has reversed since 2010. Average household size has climbed again, while population growth has exceeded household growth. The Census also identified 239 residents in group quarters, primarily nursing home or group home residents.

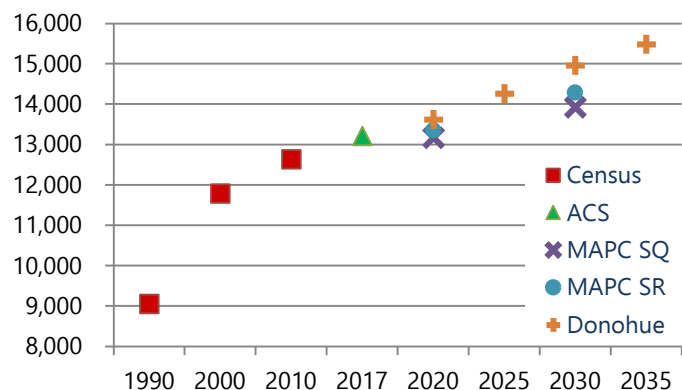
Kingston experienced dramatic population growth between 1990 and 2000 (climbing by 30%), but has maintained a consistently moderate rate of growth since then, approximately 5-7% per decade. Two organizations have provided population projections for Kingston. The Metropolitan Area Planning Council (MAPC) offers two scenarios: the Strong Region projection makes

Table 1: Household and Group Quarters Population

	2000	2010	2017
Households	4,248	4,665	4,758
% Change		9.8%	2.0%
Population	11,780	12,629	13,210
% Change		7.2%	4.6%
Average Household Size	2.71	2.66	2.73
Group Quarters Population	284	230	239

Source: US Census 2000 and 2010; ACS 2013-2017

Figure 1: Comparison of Population Projections

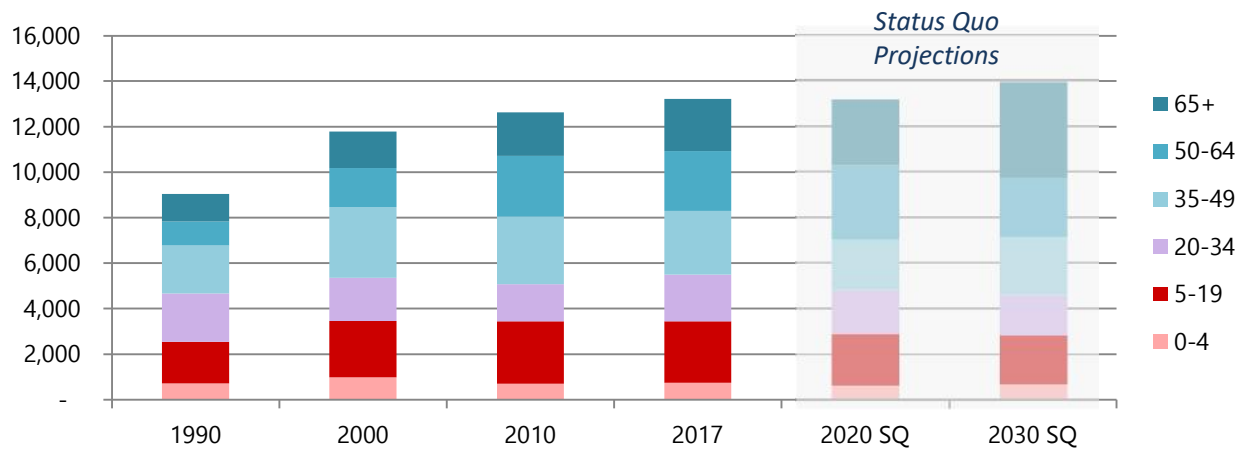


Source: US Census, ACS (2017), MAPC Status Quo and Strong Region, Donohue Institute

assumptions about development-friendly regulatory changes throughout its region over the coming decade, while the Status Quo projection assumes no regulatory changes. Differences between the Status Quo and Strong Region projections are minimal for Kingston. A third projection is provided by the University of Massachusetts Donohue Institute. All three projections show a continuation of the town's moderate rate of growth.

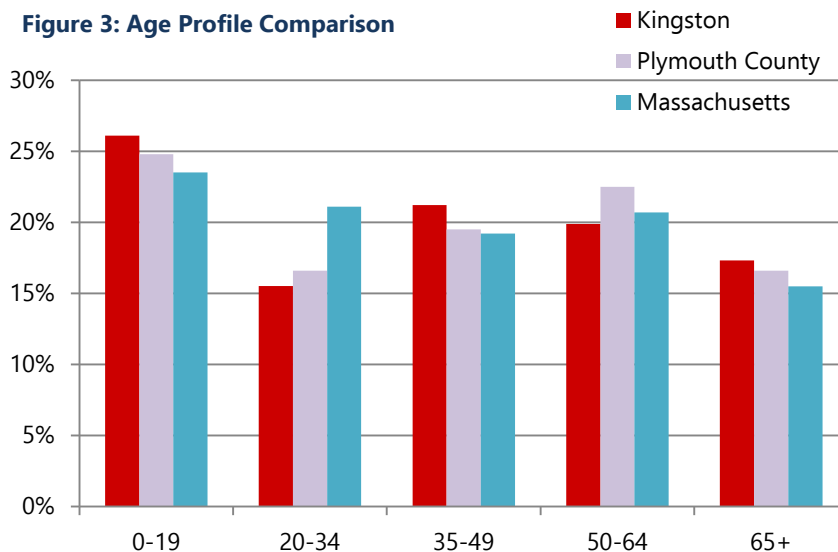
Figure 2 shows population trends and projections by age. From 1990 to 2010, the number of adults over age 50 has grown consistently, now comprising a larger share of the population. The population of younger adults and children has fluctuated over this time. The town has experienced more growth than anticipated in the younger age cohorts, while the senior population has grown at a slower rate than projected.

Figure 2: Kingston Population by Age, Historic/Projected



Source: US Census, ACS (2017), MAPC Status Quo Projections

Figure 3: Age Profile Comparison



Kingston has a relatively high proportion of children and seniors, but fewer young adults compared to the county and state. There is a marked gap in the share of young adults (ages 20-34) throughout Plymouth County. The median age of Kingston residents is relatively high, at 42 years, compared with 41 years in Plymouth County and 39 years statewide.

Kingston's population trends are also reflected in school enrollment. Kingston has an Elementary and Intermediate School (grades K-6), and is part of the Silver Lake Regional School District (7-12), which also enrolls students from Halifax and Plympton. Until the 2004/5 school year, the regional district also included students from the Town of Pembroke, which left to form its own district. Despite population growth overall, ACS indicates that the number of school-aged children has declined since 2000. Likewise, the number of students enrolled in the Kingston Elementary and Intermediate Schools (K-6) has been declining. Only in the last two years has an uptick become apparent at the K-6 level.

Table 2: Historic School Enrollment

	K-6 Enrollment	% change	Regional District	% change
2004/2005	1,181		1,848	
2008/2009	1,173	-0.7%	1,883	1.9%
2012/2013	1,134	-3.3%	1,945	3.3%
2016/2017	1,016	-10.4%	1,848	-5.0%
2018/2019	1,040	2.4%	1,755	-5.0%

Source: MA DESE

In comparison with the county and state, the predominance of family households in Kingston is clear; Kingston has a relatively high proportion of households with children under age 18, while the proportion of households with seniors is average for the state. Plymouth County on the whole has an unusually high share of senior households. A larger proportion of Kingston's households are related families. A smaller share of Kingston households are "non-families", defined as individuals living alone or unrelated people living together. About one in five Kingston households are individuals living alone. Of these, 60 percent are seniors (over the age of 65).

The proportion of households with children under the age of 18 rose from 34 percent estimated by ACS in 2010 to 36 percent in the ACS estimate for 2017. At the same time, the proportion of households with seniors over the age of 60 also increased from 36 percent in 2010 to 39 percent in 2017. Compared with Plymouth County as a whole, Kingston has a high proportion of households with children, and fewer households with seniors.

Table 3: Household Composition

	Households	Average Household Size	Families	Nonfamily Households	Individuals Living Alone	With Children under 18	With Seniors over 60
Kingston (2017)	4,758	2.73	75%	25%	20%	36%	39%
Plymouth County	184,195	2.70	71%	29%	24%	33%	43%
Massachusetts	2,585,715	2.53	64%	36%	28%	30%	39%
Kingston (2010)	4,597	2.62	66%	34%	28%	34%	36%

Source: ACS 2013-2017, ACS 2006-2010

Table 4: Disability Status

	Total Population	With a Disability	% with Disability
Civilian Noninstitutionalized Population	13,069	1,339	10.2%
Under 18 years	3,055	98	3.2%
18 to 64 years	7,856	434	5.5%
65 years and over	2,158	807	37.4%

Source: ACS 2013-2017

About 10 percent of Kingston residents have disabilities, according to ACS estimates. The proportion is much higher for seniors; over one in three residents above the age of 65 report a disability, which may include difficulties with hearing, vision, physical mobility, and/or self-care. As the number of older residents grows, the need for housing to accommodate people with disabilities will increase as well.

Table 5: Social Characteristics

	Kingston	Plymouth County	MA
Race/Ethnicity			
White, not Hispanic	94.9%	81.9%	72.9%
Asian	0.7%	1.2%	6.2%
Black	0.9%	8.8%	6.7%
Other	2.1%	4.4%	2.9%
Hispanic (any race)	1.4%	3.7%	11.2%
Immigration/Language			
Born in US	97.1%	91.0%	83.8%
Foreign born	2.9%	9.0%	16.2%
Limited English-Speaking	0.3%	2.8%	5.8%

Source: ACS 2013-2017

Kingston residents are predominantly white, non-Hispanic, and born in the United States. While the overall population of Kingston with limited English proficiency is 0.3 percent, 3.4 percent of K-12 students in Kingston's first language is not English suggesting slightly more social diversity amongst Kingston's youngest residents. Still, Plymouth County overall has lower social diversity than Massachusetts, and the share of minorities in Kingston is lower still.

Table 6: Median Household Incomes

	Median Income All Households	Median Family Income	Median Nonfamily Income	Change in Household Income since 2010
Kingston	\$89,796	\$114,798	\$34,623	15.6%
Plymouth County	\$82,081	\$100,207	\$41,024	12.2%
Massachusetts	\$74,167	\$94,110	\$42,119	15.0%

Source: ACS 2013-2017

Kingston households have higher than average incomes relative to Plymouth County or the state as a whole. Family households have the highest incomes, with an estimated median of approximately \$114,798 in 2017. Nonfamily households have much lower incomes, with a median less than one-third of median family incomes, and below the median for state or Plymouth County. As mentioned above, the majority of non-family households are seniors living alone. Overall, household incomes in Kingston have grown at a faster pace than Plymouth County or Massachusetts.

While Kingston's median household income is relatively high, a substantial share of households (28 percent) earn less than \$50,000, which falls under the "low income" threshold for all household sizes. (See **Table 6** for income thresholds.) The next largest cohort is households who earn just above the median income level, between \$100,000 and \$150,000 (26 percent).

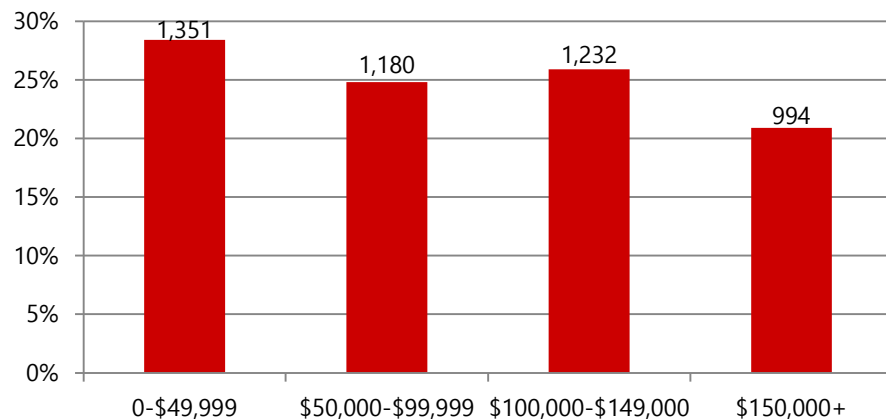
Figure 4: Household Income Distribution

Table 7: Household Income by Age of Householder

	Kingston			Plymouth County	
	Households	%	Median Income	Households	Median Income
15 to 24 years	0	0.0%	-	1.2%	\$42,938
25 to 44 years	1,366	28.7%	\$115,139	26.5%	\$89,322
45 to 64 years	2,100	44.1%	\$116,429	45.2%	\$101,136
65 years & over	1,292	27.2%	\$38,750	27.2%	\$49,867

Source: ACS 2013-2017

Table 7 shows how incomes vary by the age of heads of household. There is a marked disparity between middle-aged households and seniors and young adults. Householders aged 25-64 have median incomes above \$100,000, while the median income for seniors in Kingston

is below \$40,000 (lower than the median for seniors throughout Plymouth County). Across the County, young adults have the lowest household income. There are no young adult households in Kingston.

Kingston has similar characteristics to surrounding communities in terms of its population and households. Communities located closer to Boston and those on the coast tend to have higher population density and higher median incomes than the towns located inland and further south. Kingston has a relatively low proportion of households with seniors (over age 60), and higher proportion of households with children (under age 18) compared with neighboring towns. Carver, Duxbury, and Plymouth stand out as having large senior populations. Along with Kingston, Duxbury and Pembroke have larger shares of families with children.

Table 8: Regional Context, Population and Households

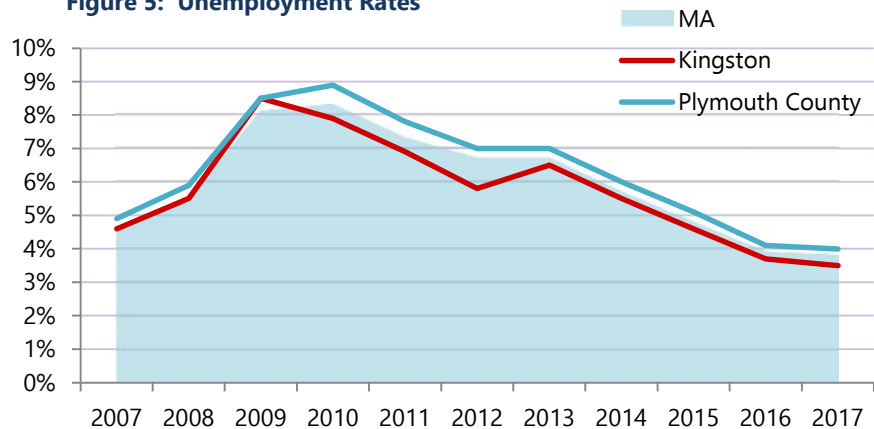
	Population	Persons per Square Mile	Median Income	% Households with Seniors	% Households with Children
Duxbury	15,572	634	\$123,613	48%	39%
Pembroke	18,230	760	\$101,447	39%	35%
Hanson	10,560	650	\$96,389	42%	31%
Halifax	7,739	430	\$77,993	40%	32%
Plympton	2,912	190	\$87,438	43%	33%
Middleborough	24,213	320	\$79,800	42%	31%
Carver	11,617	290	\$73,904	51%	29%
Plymouth	58,695	608	\$83,746	45%	29%
Kingston	13,210	620	\$89,796	39%	36%

Source: ACS 2013-2017

Economic and Employment Profile

About 70 percent of Kingston residents over the age of 16 are in the labor force, while 23 percent receive income from Social Security or retirement income.² For the most part, Kingston has maintained lower rates of unemployment than Plymouth County or the state as a whole; it is currently hovering just over 3 percent. Kingston's unemployment rate spiked during the Great Recession, reaching a peak of 8.5 percent.

Figure 5: Unemployment Rates



Source: MA Executive Office of Workforce & Labor Development (EOWLD)

Table 9: Industry of Employment for Kingston Workforce

Major Industries	Workers
Total Employees	6,483
Construction & Manufacturing	16%
Retail, Restaurants & Hospitality, Arts, Entertainment & Recreation	21%
Wholesale trade, Finance & Insurance, Real Estate & Leasing, Professional and Technical Services, Management & Administration	19%
Education, Health Care & Social Services	26%
Other Services	10%
Public Sector	8%

Source: ACS 2013-2017

Primarily a residential community, there are more residents than employment opportunities in Kingston, with a jobs-to-workforce ratio of 0.74. By ACS estimates, two thirds of Kingston's work force (67 percent) is employed in Plymouth County. A majority (54 percent) commute less than 30 minutes to their place of employment (with 91 percent commuting by car, truck or van). About 45 percent of Kingston residents are employed in management, business, science and arts occupations. The largest industry of employment for Kingston residents is Education, Healthcare, and Social Services,

which employs 26 percent of the workforce, followed by retail, restaurants, hospitality, arts, entertainment, and recreation, which employ 21 percent.³

The majority of people who work in Kingston cannot afford to also live in Kingston.



² ACS 2013-2017

³ ACS 2013-2017

In addition to the population who currently live in Kingston, the town's housing needs are also driven by those who work in the town, and by local employers seeking to attract a quality workforce. Kingston has a sizable economic base although it remains a predominantly residential community, with 0.74 jobs for every resident in the workforce. As of 2017, there are 425 businesses employing 4,881 workers (year-round average) in Kingston. In addition, there are 667 people employed by the public sector, including the schools, public safety, public works, town employees, and other government services. Average wages for jobs located in Kingston are

significantly lower than median household incomes. The retail, hospitality, and entertainment and recreation industries provide nearly half of the town's jobs, paying an average wage of \$27,164 annually. Education, health care, and other services also provide relatively low incomes. A household with two wage-earners working in these industries in Kingston would still fall well below the town's median income. The highest paying industries, including construction & manufacturing and wholesale, finance, real estate, and professional and technical services represent less than 20 percent of jobs in Kingston. At these wage levels, the majority of people who live in Kingston cannot afford to also live in Kingston.

Table10: 2017 Employment and Wages in Kingston

Major Industries	Employers	Jobs	% of Jobs	Average Wages
Private Sector	425	4,881	88%	
Construction & Manufacturing	61	398	7%	\$60,354
Retail, Restaurants & Hospitality, Arts, Entertainment & Recreation	129	2,671	48%	\$27,164
Wholesale trade, Finance & Insurance, Real Estate & Leasing, Professional and Technical Services	92	557	10%	\$76,175
Education & Health Care	59	648	12%	\$35,453
Other Services	84	607	11%	\$28,100
Public Sector	32	667	12%	\$58,931
Total All Sectors	457	5,548		\$39,355

Source: MA EOWLD, ES-202, 2017

Housing Inventory

The Decennial Census in 2010 counted 5,070 housing units, of which 4,725 (93 percent) were occupied year-round. The majority are detached single-family houses (76 percent). Most (80 percent) are owner-occupied, and two-thirds have three or more bedrooms. Kingston has a limited supply of housing that would be suitable for households seeking smaller housing options, such as young households or seniors wishing to downsize. There are also limited housing units that would be suitable for residents with impaired physical mobility, for people who want to have less property to maintain and/or those who are seeking to rent.

Figure 6: Characteristics of Kingston Housing Inventory (ACS 2013-2017)

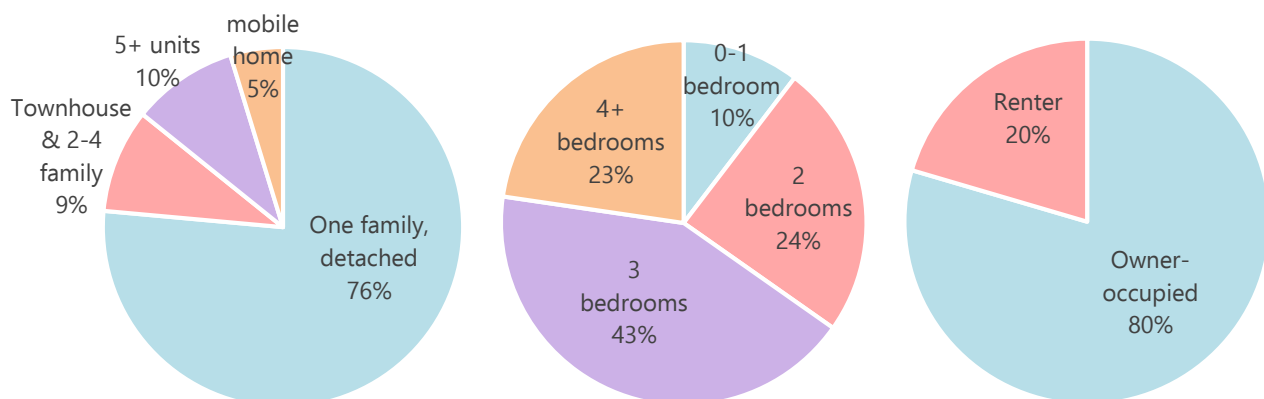


Table 11. Residential Vacancy

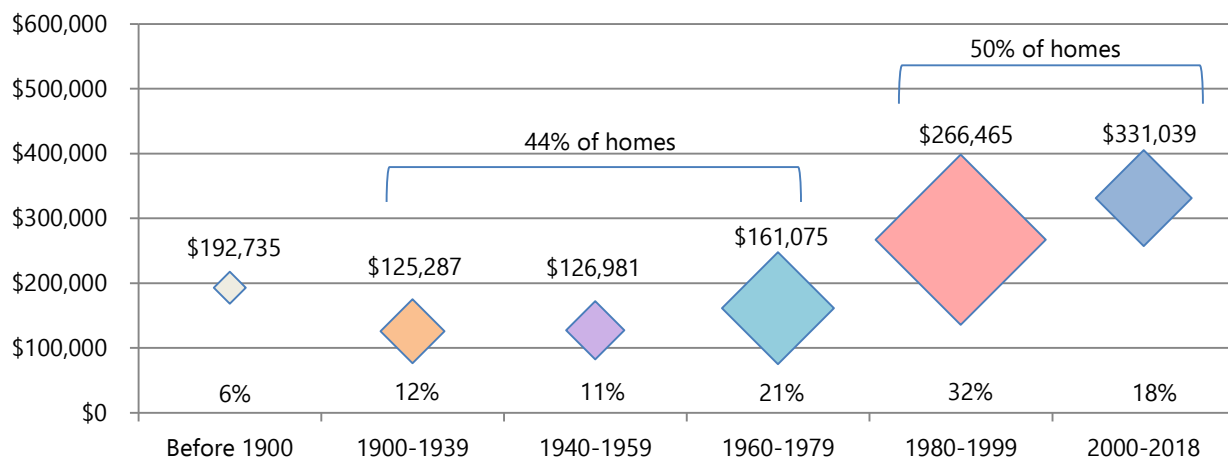
	Units	%
Vacant Units	312	6%
(Seasonal)	123	2%
Vacancy Rates		
Owner-occupied		1.3%
Renter-occupied		0.0%
Source: ACS 2013-2017		

There is very little vacancy in residential units in Kingston. The American Community Survey estimates that approximately 312 units, or 6 percent of the town's homes are vacant, of which about one-third are seasonal. The vacancy rate for owner-occupied units is about 1.3 percent, while ACS found no vacancy among renter-occupied units.

Assessor's data provides the most current profile of the housing supply. (See **Table 12.**) The Assessor's database identifies 4,490 residential properties in Kingston, of which 90 percent are

single family houses, 6 percent are condominiums, and 4 percent are other forms of structures, including multifamily, 2-3 family, etc. Smaller houses on smaller lots were typical of the mid-20th century, while lot sizes and home sizes increased steadily through 2010, which is reflected in average home values for each era of construction. More recently there have been several development projects that created single family homes on smaller lots through Chapter 40B or Residential Development Encouraging Open Space (RDEOS), which allows reduced lot size in exchange for land being set aside for public open space.

Although Kingston has a notable stock of historic residential properties dating as early as 1650, the majority were built in the 20th Century. One third of the town's housing was built between 1980 and 2000, when the town experienced its largest surge in construction. Homes built after 1980, which comprise half of the town's housing stock, are larger and more expensive than older units.

**Figure 7. Average Value by Year Built / Quantity of Units**

Source: Kingston Assessor's Database 2019

The decade of construction, particularly for houses built in the 20th Century or later, provides an indication of the condition of the structures and the quality of materials that may have been used in construction. For example, lead paint, which was banned for residential use in 1978, is not a concern for houses constructed after 1980, but may be present in structures built prior to that time.

Prior to the 20th century diverse housing forms were more common, including small multifamily structures (2-8 units), multiple houses on one lot, and rooming houses. With the exception of Kingston's limited housing for seniors and disabled residents and a handful of multifamily developments, very little housing has been constructed in the past century that offers alternatives to single-family homeownership.

Table 12: Residential Properties by Land Use

Use/Year Built	Properties	Average Lot Size (Acres)	Average Value	Average Living Area (Square Feet)
Single Family	4,045	1.06	\$217,843	1,946
1650-1899	269	1.34	\$192,735	2,172
1900-1919	234	0.56	\$132,249	1,468
1920-1939	293	0.5	\$119,727	1,326
1940-1949	154	0.64	\$116,473	1,299
1950-1959	320	0.74	\$132,038	1,409
1960-1969	378	0.71	\$146,235	1,388
1970-1979	397	0.99	\$175,205	1,578
1980-1989	515	1.43	\$226,041	2,008
1990-1999	785	1.28	\$292,985	2,485
2000-2009	361	1.22	\$365,451	2,808
2010-2018	339	0.87	\$294,393	2,222
Condominiums	271		\$267,079	1,396
1840-1899	7		\$157,500	836
1900-1939	7		\$161,943	1,108
1960-1979	110		\$207,384	1,176
1980-1999	79		\$258,811	1,232
2000-2018	68		\$393,496	2,022
Other Residential		Properties	Average Year Built	
Two Family		107	1910	
Three Family		18	1894	
Multi-family Apartments (4-8 Units)		15	1876	
Multi-family Apartments (9+ Units)		8	1949	
Rooming House		1	1800	
Multiple Houses on Single Lot		15	1911	
Mobile Home Park		2	1982	
Specialized Housing ¹		9	1969	

Source: *Town of Kingston Assessor's Database, FY2019*

¹ Includes group homes, public housing, other institution-affiliated homes

An important contributor to the town's housing diversity, Kingston has two mobile home parks, both of which are age-restricted to residents aged 55 and over. Town & Country Estates (established in 1984), is a development with 212 units and a club house on 96 acres. Conifer Green, also a resident-owned co-op, was established in 1983, with 75 home sites. Both communities became resident-owned cooperatives in 2017 and 2018, respectively. Kingston has a Rent Control Board which regulates rents, standards, and evictions in mobile home parks.

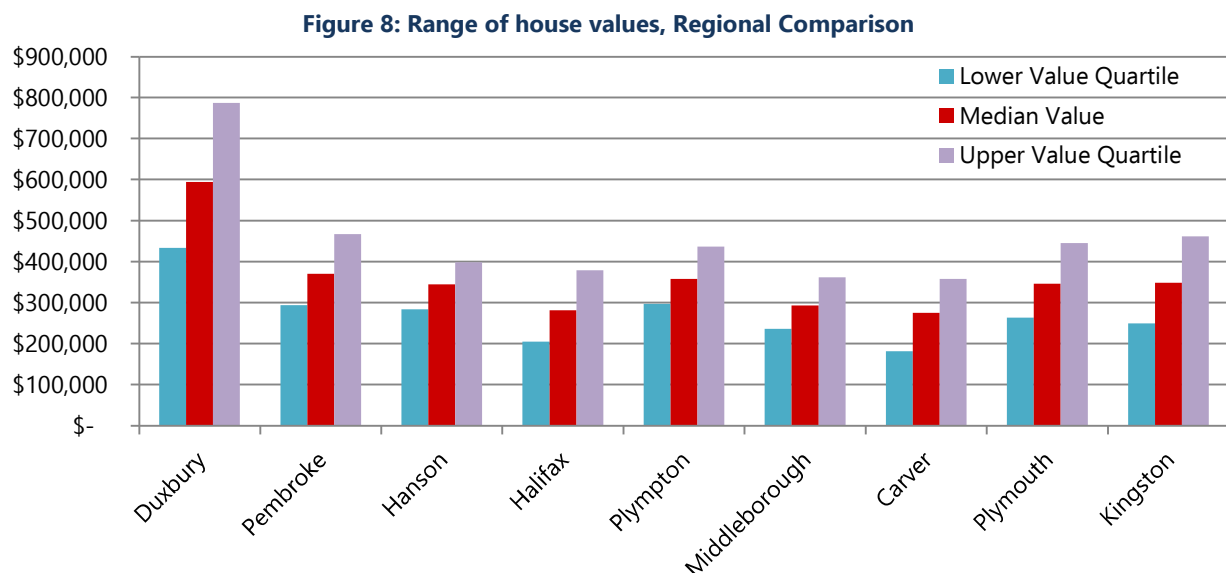
According to Building Permit data, construction activity has averaged close to 50 homes per year between 2010 and 2018, adding a total of 438 units during that time. In addition, there has been one multifamily development with 19 units, located at 55 Summer Street.

Kingston is surrounded by communities with similarly suburban to rural development patterns. Plympton, Carver, and Middleborough are lower in density, with an average of one unit per 5-9 acres of land. Kingston and other neighboring towns which have an average of one unit per 2-3 acres. The vast majority of housing stock throughout the region is single-family homes (75-90 percent), and the supply of rental housing is more limited than Kingston in every town except Plymouth. Among surrounding towns, Kingston's home values fall in the middle of the range, which spans from a median of \$275,000 in Carver to \$594,000 in Duxbury. Kingston is among several neighboring towns that have median home values hovering around \$350,000. The range of home values (shown in **Figure 8**) shows that the nearby towns with the most affordable inventory of housing are Carver and Halifax, where the lower quartile median is around \$180-\$200,000, compared with nearly \$250,000 in Kingston.

Table 13. Regional Context, Housing Inventory

	Housing Units	Average acres per unit	Median Home Value	% Rental	% Detached Single Family
Duxbury	5,957	2.6	\$594,000	10%	91%
Pembroke	6,731	2.1	\$370,300	12%	88%
Hanson	3,811	2.5	\$344,300	8%	90%
Halifax	2,941	3.5	\$281,500	12%	79%
Plympton	1,067	8.9	\$357,600	13%	96%
Middleborough	9,583	4.6	\$292,700	19%	75%
Carver	4,751	5.0	\$274,600	8%	74%
Plymouth	26,710	2.3	\$346,300	21%	79%
Kingston	5,070	2.3	\$348,500	20%	80%

Source: ACS 2013-2017



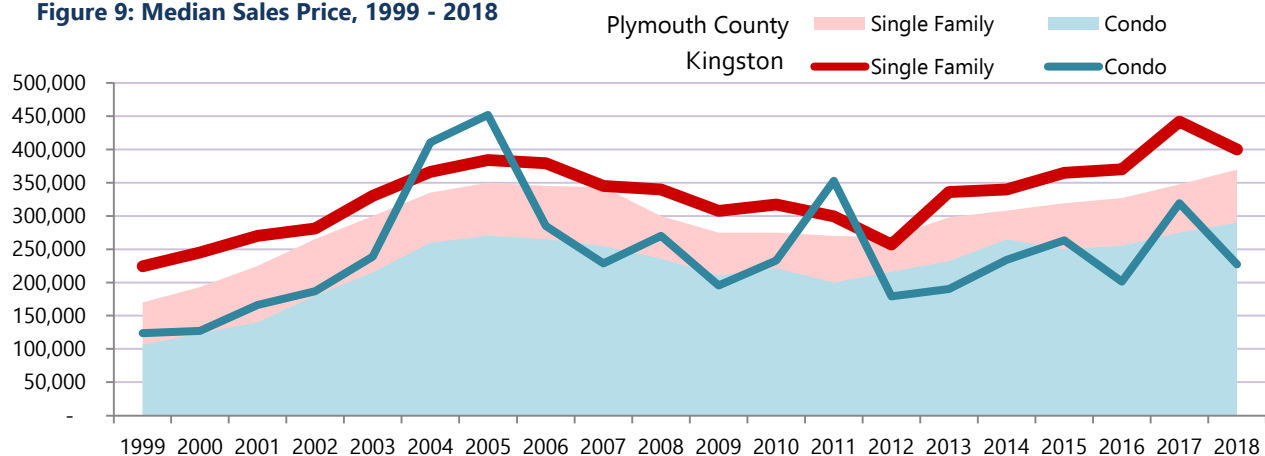
Housing Cost and Affordability

Housing Cost

Housing prices in Kingston have fluctuated over the past twenty years, reflecting overall housing market conditions in the region. Median sales prices for single family houses rose from just under \$225,000 to nearly \$400,000 around 2005, then dipped over subsequent years until they began climbing again in 2013, peaking at \$442,000 in 2017. As a snapshot of current market conditions, the asking price for homes on the market in June, 2019, ranged from \$109,000 to \$2,000,000, with 10 homes priced under \$300,000 and 26 homes priced over \$500,000.⁴

Sales prices for condominiums in Kingston have fluctuated considerably over the past decade, sometimes exceeding median sales prices for single family homes. Condos currently on the market are comparable in price to many single-family homes, ranging from \$330,000 to \$380,000.⁵ The moderate price range for condominiums reflects their relatively recent construction compared with the overall supply of single family homes, which range widely in terms of age, condition, location, and quality.

Figure 9: Median Sales Price, 1999 - 2018



Source: The Warren Group/Banker & Tradesman

Given the small supply of rental housing in Kingston, there is little available on the market. A survey of rental units advertised in June, 2019, shows available listings at only one apartment building, Cranberry Court on Tremont Street, as well as a handful of independent listings for single-family homes or accessory units. Rent prices range from \$1,250-\$2,800 for 1-4 bedrooms.⁶

While sales and advertised rent prices reflect the cost for people seeking housing today, ACS estimates median housing values and median rent based on a sample of all units in the community. The ACS estimate for median gross monthly rent in Kingston from 2013-2017 was



⁴ Zillow, June 10, 2019.

⁵ Zillow, June 10, 2019.

⁶ COG survey of rental units advertised on Craigslist, Zillow, Trulia, and Zumper, as observed June 10, 2019.

\$1,241, which includes affordable units along with market rate units.⁷

Kingston's limited supply of rental housing is predominantly occupied by households who cannot afford homeownership. Several participants in a recent online survey indicated that they rent or live with parents due to the lack of available housing in their price range.⁸ As shown in **Table 14**, renter households tend to have lower incomes than homeowner households; more than half earn less than \$50,000 per year. Renter households also tend to be smaller, a large majority having 1-2 persons. Lower

income households are more likely to be renters, as are smaller households. Young adult households (under age 35) have the lowest rate of homeownership, as they tend to have lower incomes and have not yet accumulated the savings needed for a down-payment.⁹ The rate of homeownership peaks for households aged 35-64, and then diminishes, reflecting a preference for many who seek to downsize and reduce home maintenance responsibilities in their later years.

While home values and rents in Kingston have risen by about 70 percent since 2000, median household incomes for homeowners and renters have largely kept pace with the cost of housing, rising by 75-80 percent over this time. An increase in median household income may be a reflection of the income required to be able to obtain housing in Kingston. Many lower income households may be displaced from the town, or they don't move to Kingston, instead seeking housing elsewhere that they can afford.

Table 14: Characteristics of Homeowner and Renter Households

	Owner	Renter	Renters as % of all Households
Kingston Households	3,814	851	18%
Less than \$50,000	23%	57%	36%
\$50,000-\$99,999	22%	42%	30%
\$100,000 or more	55%	15%	6%
1-2-person household	52%	71%	23%
3 or more persons	48%	29%	12%
Householder under age 35	7%	21%	40%
Householder age 35-64	69%	52%	14%
Householder age 65 and older	24%	27%	20%

Source: ACS 2013-2017

Table 15: Change in Median Housing Costs and Median Income

	2000	2017	Change 2000-2017	% Change
Median Value Single Family Owner-Occupied Units	\$201,800	\$348,500	\$146,700	73%
Median Gross Rent	\$730	\$1,241	\$511	70%
Median Household Income Homeowners	\$62,105	\$111,802	\$49,697	80%
Median Income Renter Households	\$28,548	\$49,926	\$21,378	75%

Source: Census 2000, ACS 2013-2017

According to ACS 2017 estimates, the median income for households in Kingston is \$89,796. About 28 percent of residents earn below \$50,000, while 47 percent earn more than \$100,000. **Table 16** provides a comparison of household income distribution and the supply of homes affordable at each income range,

⁷ Affordable units comprise approximately 16% of the town's total rental housing stock.

⁸ Online survey by Barrett Planning Group, LLC 2019.

⁹ A report prepared by real estate firm Unison estimates that in the Boston region it takes an estimated 30 years to save a 20 percent down payment on a median home valued at \$486,752 with a median household income of \$64,553, saving at a rate of 5 percent per year. A household income of \$95,000 would be required to cover the monthly mortgage payments on the median priced home. Unison Affordability Report, 2019

based on ACS estimated value of single-family homes. A majority of the town's housing stock is moderately valued, so that it would be affordable to households earning \$50,000-\$100,000, although there is less housing affordable to households earning below \$75,000 than the number of households in this range. A significant share of respondents to the AHT survey indicated that they would prefer to find units renting below \$1,500 per month, or homeownership opportunities below \$300,000.

Just 12 percent of housing in Kingston is valued at or under \$190,000, which is estimated to be the maximum affordable price affordable for households earning up to \$50,000. In many cases, such low value houses require substantial improvements to maintain safe, habitable condition, which exceeds what low income households can afford.

Table 16: Housing Demand and Supply by Income Threshold

Income (ACS)	Households	% of all Households	Affordable Purchase Price*	Housing by Value	% of Housing
<\$25,000	604	13%	up to \$80,000	240	6%
\$25,000-\$49,999	747	16%	\$80,000 - \$174,999	211	6%
\$50,000-\$74,999	666	14%	\$175,000 - \$299,999	850	22%
\$75,000-\$99,999	514	11%	\$300,000 - \$399,999	1,220	32%
\$100,000-\$149,999	1,232	26%	\$400,000 - \$499,999	520	14%
>\$150,000	994	21%	\$500,000+	744	20%

Sources: ACS 2013-2017, COG; Affordable price range calculated by COG.

* Assumes mortgage + property tax + insurance payment = 30% of monthly income with 10-15% down payment, 5% interest rate, and estimated tax and insurance.

Affordability

A dwelling unit is unaffordable to low- and moderate-income people if their monthly payments for housing – mortgage, property taxes, and home owners insurance for owners; or rent and utilities for tenants – exceeds 30 percent of their monthly gross income. By definition, when this occurs, they are *housing-cost burdened*. Those whose housing costs exceed 50 percent of their income are considered to be *severely cost burdened*.

The majority of households in Kingston are homeowners with a mortgage. ACS estimates that nearly one third of these households pay more than 30 percent of their income on housing, with 15 percent bearing a severe housing cost burden. A smaller proportion of those who own their properties without a mortgage are burdened with housing costs. Among renters, 44 percent of households are cost burdened, with 20 percent paying more than half of their income on rent.

Table 17: Households by Cost Burden by Tenure

Housing Costs as % of Income	Renters	%	Owners w/ Mortgage	%	Owners w/out Mortgage	%
Less than 20.0 %	209	21%	1090	38%	477	54%
20.0 to 29.9%	213	22%	878	30%	140	16%
30.0 to 34.9%	82	8%	257	9%	138	16%
35.0 to 49.9%	155	16%	239	8%	87	10%
50.0% or more	191	20%	435	15%	26	3%
Not calculated	123	13%	0	0%	18	2%
Total	973		2,899		886	
All Cost-burdened Households	237	44%	496	32%	225	28%
Severely Cost-burdened	191	20%	435	15%	26	3%

Source: ACS, 2012-2016

Households who earn less than \$50,000 per year are far more likely to be cost-burdened by housing costs than those earning more. Nearly half of those earning between \$50,000 and \$100,000 pay more than 30 percent of their income on housing, while three out of four households earning less than \$50,000 pay more than they can afford for housing. **Seniors are disproportionately cost-burdened compared with younger households.**

Table 18, Cost Burden by Income, Age Householder

Household Income	Cost-Burdened Households	% Cost Burdened	Age	Cost-Burdened Households	% Cost Burdened
Less than \$50,000	964	77%	Under 35 years	112	21%
\$50,000-\$100,000	313	47%	35-64 years	832	28%
More than \$100,000	333	13%	65+ years	666	52%
Total	1,610	34%	Total	1,610	34%

Source: ACS 2013-2017

Property taxes also contribute to housing cost burden, particularly for seniors who often own homes outright without a mortgage. The average property tax bill for single family homeowners in Kingston has risen by 38 percent since 2010, at \$6,734 in 2019, with a property tax rate of \$16.45 per 1,000. Kingston homeowners have a relatively high tax burden relative to the value of their homes; in 2018 Kingston ranked 96 among the 351 communities across the Commonwealth in terms of the average property tax bill, but 133 in terms of the average value of a single-family home.

As household incomes have risen at pace with housing costs since 2000, the proportion of cost burdened households has increased only slightly, with a shift toward more households who are severely cost-burdened.

As shown in **Figure 10** on the following page, the majority of jobs throughout Plymouth County are in industries in which the average wages are below the income required to be able to afford housing in Kingston. At the lowest

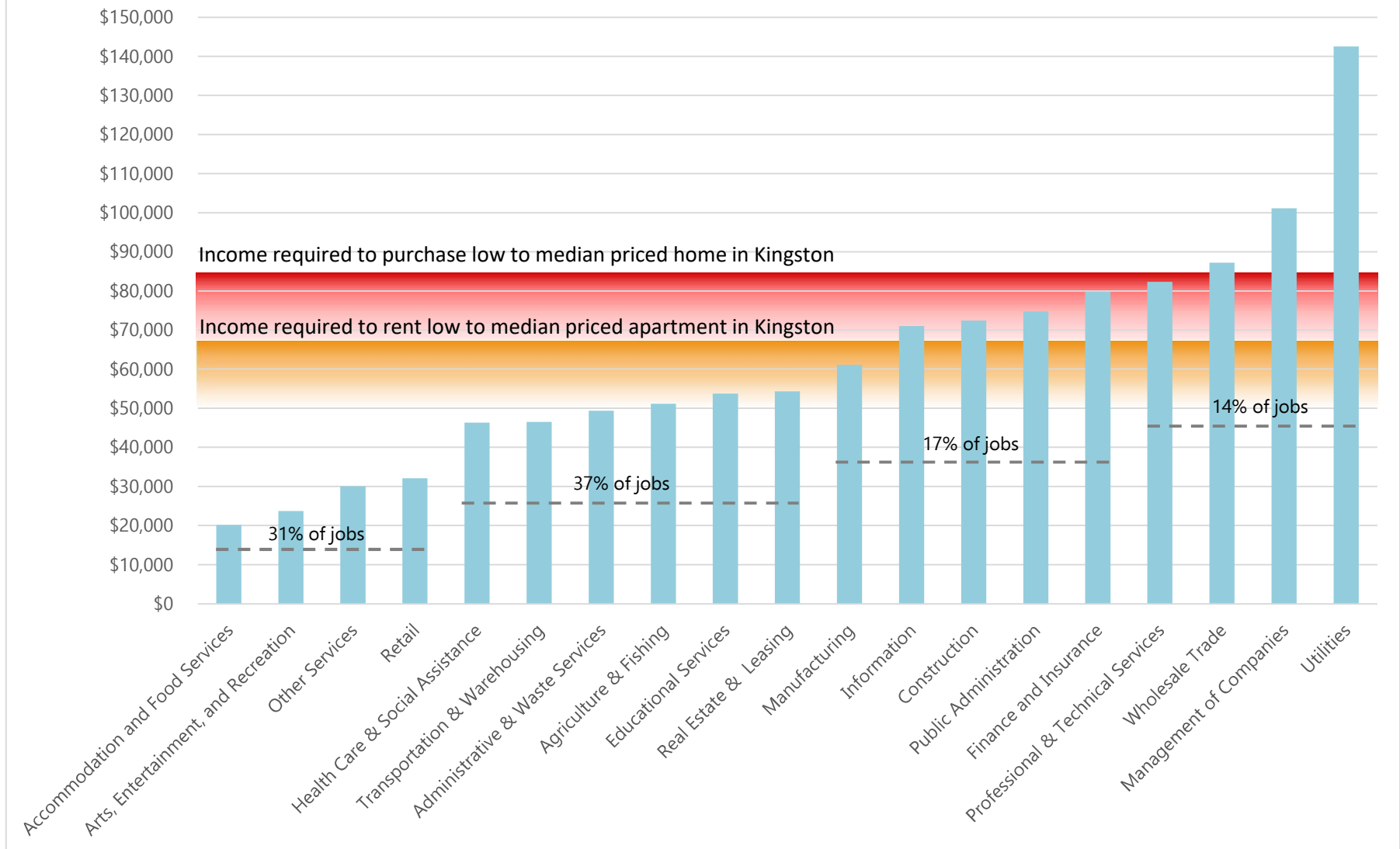
Table 19: Change in Cost Burden 2000-2017

	2000	2017
Pay More than 30%	32%	34%
Pay 30-49%	21%	20%
Pay 50% or more	11%	14%

Sources: Census 2000, ACS 2013-2017

end of the wage scale – including restaurants, retail stores, and other services – workers may earn less than half the income required to rent or pay a mortgage. The largest share of jobs (37 percent) are in service-related industries that pay an average of \$45,000 to \$55,000 per year, which is close to the income needed to affordably rent an apartment. Jobs that pay enough to comfortably support the cost of housing on a single income – including manufacturing, construction, and higher wage service jobs – comprise less than one third of jobs in Plymouth County. As shown in **Table 10** above, employers located in Kingston are clustered in industries that provide jobs at the lower end of the wage scale compared with Plymouth County as a whole. **In order to support local and regional economic growth and to reduce reliance on commuting out of the region for higher wage jobs, more housing is needed that is affordable to people who work locally.**

Figure 10: Housing Cost versus Average Annual Wages by Industry



Source: MA Executive Office of Labor and Workforce Development (EOLWD) ES202 Data; wages by industry in Plymouth County

Affordable Housing Inventory

To be considered affordable under Chapter 40B, housing must be deed-restricted to be sold or rented for an amount that is affordable to households earning up to 80 percent of Area Median Income (AMI), and a Fair Housing Marketing Plan must guide tenant or homebuyer selection.¹⁰ In practice, income limits for subsidized housing typically follow the HUD definition for “Low Income” households.¹¹ The Town of Kingston is located in the Boston-Cambridge-Quincy, MA-NH Fair Market Rent Area (HMFA), for which the median family income was \$113,300 in 2019. The “Low Income” definition for a household of four is \$89,200.

Table 20: Income Eligibility Guidelines

Boston-Cambridge-Quincy, MA-NH HMFA	Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
	Extrem. Low (30%)	\$24,900	\$28,450	\$32,000	\$35,550	\$38,400	\$41,250	\$44,100
	Very Low (50%)	\$41,500	\$47,400	\$53,350	\$59,250	64,000	\$68,750	\$73,500
MFI: \$113,300	Low Income (80%)	\$62,450	\$71,400	\$80,300	\$89,200	\$96,350	\$103,500	\$110,650

Source: HUD 2019, Section 8 Income Limits

The Massachusetts Department of Housing and Community Development (DHCD) maintains a list of the deed restricted affordable units in each city and town. Known as the Chapter 40B Subsidized Housing Inventory (SHI), the list determines whether a community meets the 10 percent minimum. It is also used to track expiring use restrictions, i.e., when non-perpetual affordable housing deed restrictions will lapse. Like several neighboring communities, Kingston has reached less than half of this minimum threshold. Only Duxbury and Pembroke are nearing this target, with 7.4 percent and 9.5 percent respectively. The Town of Plymouth has the largest supply of affordable units among towns in the region, but with a larger overall housing inventory the proportion of SHI units is relatively low.

Table 21: SHI Comparison

	SHI Units	% SHI
Carver	146	3.2%
Duxbury	410	7.4%
Halifax	28	0.9%
Hanson	157	4.4%
Kingston	204	4.2%
Middleborough	589	6.6%
Pembroke	616	9.5%
Plymouth	721	3.2%
Plympton	51	4.9%

Source: DHCD, September 2017

Table 22 reports Kingston's Subsidized Housing Inventory as of June, 2019. Of the 204 housing units listed on the SHI there are 80 units set aside for elderly and disabled residents, while 143 units are unrestricted with respect to age or special needs. An additional 20 units have been created through Inclusionary Zoning,

¹⁰ “Subsidized” does not always mean the project receives direct financial assistance, such as a low-interest loan or grants from public agencies. Often the “subsidy” is in the form of technical assistance or regulatory oversight by a public or quasi-public agency. A mixed-income development may be privately subsidized by a density bonus because the additional income from market-rate sales or rents helps to offset the cost of the affordable units. Regardless of whether the subsidy is public or private, affordable units eligible for the Subsidized Housing Inventory must be protected by a long-term deed restriction and be offered for sale or rent through a fair and open process that complies with the federal Fair Housing Act of 1968, as amended.

¹¹ The income and asset limits for specific affordable housing developments may vary, depending on the requirements of the subsidizing program.

Chapter 40B, or nonprofit developers which are not yet reflected on DHCD's inventory. These units would bring Kingston's SHI percentage to 4.8.

Table 22: Kinston Subsidized Housing Inventory

Name	Address	Total Development Units	Affordable (1)	Currently Counted on SHI	Affordability Expires
Rental					
Meadowcrest (Housing Authority)	Hillcrest Rd.	48	48	48	Perpetuity
(Housing Authority)	165R Pembroke St.	8	8	8	Perpetuity
AEI Group Homes	153 Indian Pond Road	4	4	4	2025
Kingston Group Home (Housing Solutions)	23 Evergreen St.	8	8	8	2034
Kingston Pines (Housing Solutions)	Anderson Ave.	20	20	20	2036
Silverlake Homes	Lake St./Chipman Way	50	50	50	2027
DDS Group Homes	Confidential	36	36	36	N/A
DMH Group Homes	Confidential	8	8	8	N/A
Ownership					
Grove Street (Habitat for Humanity)	Grove St.	1	1	1	Perpetuity
Indian Pond Estates / High Pines (40B)	Country Club Way	40	10	0	Perpetuity
Barrows Brook (40B)	Sunrise Dr. and Grove St.	56	13	13	Perpetuity
Nobadeer Village (40B)	Wapping Rd. / Ryan's Way	30	8	8	Perpetuity
Cole Street (Habitat for Humanity)	Cole St.	1	1	-	Perpetuity
Tall Timbers (IZ)	Off Elm Street	80	8	-	Perpetuity
Bearses Way (IZ)	Pembroke Street	17	2	-	Perpetuity
Tree Farm Landing (IZ)	Christmas Tree Lane	33	4	-	Perpetuity
Timber Ridge (40B)		34	9	-	Perpetuity
Turtle Place (IZ)		40	5	-	Perpetuity
Indian Pond Estates / High Pines (40B)	Eagle Drive	18	5	-	Perpetuity
Brentwood (Habitat for Humanity)	Brentwood Rd.	1	1	-	Perpetuity
2010 Year Round Units		4,881	474	249 (5.1%)	204 (4.2%)

(1) Includes units that have been built but not yet reported in DHCD's inventory, and units under construction that are intended to meet the requirements for inclusion on the SHI.

Source: DHCD (5-17-19), Community Opportunities Group, Inc. with input from Delphic Associates and Habitat for Humanity

The units listed on the SHI include those owned by the Housing Authority and nonprofit and state agencies, as well as privately-owned affordable ownership or rental units.

) The **Kingston Housing Authority** owns Meadowcrest, an age restricted development with 48 units, as well as 8 units of housing for people with disabilities. There are currently 238 people on the waiting list for these units. When units become available preference is given to veterans, Kingston residents, and seniors with disabilities. Applicants may wait up to two years if they fall into a higher preference category, or as much as 10 years for Kingston residents.¹²



) **Housing Solutions of Southeastern Massachusetts** owns Kingston Pines, a townhouse development with 20 recently renovated one-, two-, and three-bedroom apartments on a wooded site. It was built in 1987 through Chapter 40B, funded by the Farmers Home Administration/USDA. Kingston Pines is the only affordable rental development that is not restricted to seniors or people with disabilities. Housing Solutions also developed Kingston Group Home in the early 1990's for clients of the Department of Mental Health.



) **Wingate Residences at Silver Lake** offers independent and assisted living facilities for seniors, aged 62 and above. There are a total of 104 units with varying levels of assistance, of which 50 are counted on the SHI. According to DHCD, the affordability restriction at Silver Lake will expire in 2027.



) Kingston has several group homes or congregate-style dwellings that are restricted for occupancy by adults with severe cognitive or mental disabilities. The **Department of Developmental Services** and **Department of Mental Health** report to DHCD the number of beds in group homes to be counted as units on the SHI, but does not disclose the location of these sites.

) **Habitat for Humanity** constructed Grove Street in 2009 on land provided by the Town. In 2015 the organization developed a second home at Cole Street, which may be eligible for the SHI but is not

¹² Interview with Gretchen Emmett, Housing Authority Board, June 27, 2019.

currently included. As of 2019, a third home is under construction at Brentwood Road which is anticipated to be completed in 2020.

A total of 54 affordable units are located in mixed income developments in which affordable homeownership units are combined with market rate housing. All are single family homes.¹³

)] **Chapter 40B.** The largest 40B project has been High Pines, which was permitted in 2011 to have a total of 80 units. Only 40 units have been completed to date, of which 10 were affordable. An additional 18 units are under construction, of which 5 will be affordable. The remaining 22 units are currently under litigation. The Barrows Brook and Nobadeer Village 40B developments created 13 and 8 affordable units, respectively. Another 40B development, Timber Ridge, is currently under construction, creating 9 affordable units out of 34. The most recent Comprehensive Permit was granted for Caddy's Place in 2018, to create 3 affordable units out of 12 overall; however this project is currently under appeal.

)] **Inclusionary Zoning.** The Town has also created affordable units through its inclusionary zoning bylaw. The first inclusionary units to be created in Kingston were at Tall Timbers, an 80 unit development, of which 8 units were affordable (5 new construction on-site, and 3 off-site rehabilitation). An additional inclusionary development, Bearses Way set aside 2 affordable units out of 17, and Christmas Tree Lane includes 4 affordable units out of 33 lots. Another development currently under construction, Wapping Road Estates, will provide 2 affordable units out of 18. A multifamily rental development at 55 Summer Street was initially subject to the IZ provision, but was not successful in establishing the affordable units.

Expiring Use Restrictions

Kingston's Subsidized Housing Inventory currently includes many units with expiring use restrictions. While some of these units are unlikely to convert to market-rate housing, there is no guarantee that the developments will preserve the same number of affordable units they have today once the restriction expires. Long-term affordability is likely to be maintained in projects that are owned by nonprofit housing-focused organizations like Housing Solutions. One project that might be at risk of converting to market rate is Silver Lake Homes, the town's largest affordable senior housing development, which is privately-owned and due to expire within the next 10 years.

The projects with potentially expiring use restrictions include:

-)] AEI Group Homes, 159 Pond Road. 4 rental units; restriction expires in 2025. (Attleboro Enterprises, Inc., MassHousing)
-)] Kingston Group Home, 23 Evergreen Street. 8 rental units; restriction expires in 2034. (South Shore Housing Development Corporation/Housing Solutions; HUD 202/811)
-)] Kingston Pines, 21-40 Anderson Avenue. 20 rental units; restriction expires in 2036. (South Shore Housing Development Corporation/Housing Solutions; Low Income Housing Tax Credits)
-)] Silver Lake Homes (Evanswood), 14 Chipman Way. 50 units; restriction expires in 2027. (Wingate Management Co., Section 8 Project-Based Subsidy)

¹³ By interview with Paul Cusson, Principal, Delphic Associates, Inc., affordable housing consultant and lottery agent, June 24, 2019.

Housing Development Framework & Challenges

Incorporated in 1726 from land originally associated with Plymouth, Kingston is characterized by a diverse array of neighborhoods with varying development patterns reflective of its natural setting and historic residential and commercial trends. Sections include a traditional neighborhood surrounding the historic Town Center, densely clustered seaside cottages at Rocky Nook, postwar neighborhoods with modest homes, suburban subdivisions with cul-de-sac streets and large single-family homes on large lots, rural and agricultural landscapes, as well as natural areas such as forests and wetlands, and varying forms of commercial development from neighborhood centers to a regional mall, and scattered industrial areas. Approximately 76 percent of the land in Kingston is currently occupied by some form of residential use.

Physical Constraints

The natural assets found in Kingston influence the suitability of land for development and ease with which some areas can be used for residential purposes. Kingston's coastal setting and location within two major watersheds is evident in the make-up of its wetland and water resources, the shape of its land, and its soil characteristics. These natural resources are shown on **Maps 1-3**.

Most of Kingston (16.9 sq. mi.) lies within the South Coastal Watersheds, a collection of coastal river watersheds south of Boston. The northern part of town consists of low-lying areas and extensive wetland resources areas associated with the Jones River, a seven-mile watercourse that originates at Silver Lake, a designated Great Pond, and drains to the sea at Kingston Bay. The 30 sq. mi. Jones River watershed is one of the fourteen watersheds that define the boundaries of the South Coastal Watersheds system. To the south (roughly south of Route 80), the land is hilly, irregular, and laced with streams and ponds, including three Great Ponds (Smelt, Muddy, and Indian Ponds). The southernmost tip of Kingston (2.0 sq. mi.), bounded by Route 44, is in the Taunton River Watershed.¹⁴ Kingston's two "watershed addresses" matter because each watershed has unique qualities and impacts storm and wastewater management. For Kingston, the City of Brockton's withdrawals from Silver Lake has been a long-standing, contentious issue due to negative impacts on wildlife and wetland resources.

Sixty-three percent of Kingston's total area lies within the Plymouth-Carver Aquifer, an EPA-designated sole source aquifer that includes 200 sq. mi. within seven towns.¹⁵ Owing to its importance to the region's water supply, the Plymouth-Carver Aquifer has been the subject of considerable planning and regulatory oversight at all levels of government. The east side of Kingston, mostly between Route 3A and the shore, is located within a designated Coastal Zone. This part of town contains some of the most densely settled neighborhoods and commercial centers, attesting to Kingston's historic development pattern.

With the exception of Kingston's inland and coastal wetland communities and its intricate network of rivers and streams, much of the town's land is composed of well-drained Hinckley, Carver, and

¹⁴ Executive Office of Energy and Environmental Affairs, "Massachusetts Watersheds," <http://www.mass.gov>; Beals and Thomas, Inc., *Kingston Master Plan* (1998), 5-1 to 5-13; United States Geological Survey Quadrangle Maps, 7-5 min. series (1977-79), scanned images.

¹⁵ Fuss & O'Neill, *Plymouth Carver Sole Source Aquifer Action Plan* (August 2007), 18.

Merrimac soils that can accommodate development.¹⁶ Since areas with well-drained soils also support aquifer recharge, it can be challenging to protect drinking water resources and also meet housing and other community development needs. Like most towns, Kingston relies on its zoning to balance these demands. Title V and state and local wetland regulations also affect development, but they are not (and should not be) a substitute for zoning.

Infrastructure

Roads

Kingston is crossed by 106.7 miles of roadways (measured in centerline miles).¹⁷ The collector roads that move local and regional traffic through Kingston include Route 53, Route 3A, and Route 27, which run in a north-south direction; Route 106, an east-west route between Kingston and Plainville; and Route 80, which extends southwesterly from Route 3A and eventually turns south to Plymouth (Map 2.3). Route 3A/Summer Street crosses the town center, functioning both as an urban collector and as Kingston's Main Street. It is a particularly busy road due to the volume of through traffic it carries throughout the day, especially during peak-hour travel.

Two major arterials run through Kingston, but residents have direct access to only one. On the east side of town, Kingston is crossed by Route 3, the highway that carries traffic between Boston and Cape Cod. The Town has access to Route 3 at three interchanges: Route 3A at the Kingston/Duxbury line, Route 3A south of the Town Center, and the Independence Mall at the southern end of town. In addition, the relocated U.S. Route 44 runs between Plymouth and Carver across the southern end of Kingston, following a curve that approximates the South Coastal and Taunton River watershed boundary. Route 44 passes over Route 80, but there is no interchange in Kingston.

Kingston's internal road network consists of local roads, neighborhood-level streets, and some 25 miles of unaccepted roads which, in most cases, serve rural or outlying parts of the community.

Public Transportation

Kingston hosts a large MBTA commuter rail station on the Kingston/Plymouth line (also referred to as the Old Colony Railroad) near the Independence Mall. The station has parking capacity for 1,039 vehicles. In April, 2013 the typical weekday boardings were 683 passengers, down 38 percent from 1,109 boardings in February, 2008.¹⁸ In addition, Kingston is served by the Plymouth and Brockton Street Railway Co., a regional bus carrier providing commuter service between Boston (South Station and Logan Airport) and Cape Cod (to Provincetown). A fixed-route, accessible shuttle bus operated by the Greater Attleboro-Taunton Regional Transit Authority (GATRA) runs daily between Marshfield and Kingston, making scheduled stops at commercial areas in Marshfield, Duxbury, and Kingston. GATRA's Freedom Link circles between Plymouth Center and Independence Mall, with stops at Kingston and Plymouth MBTA stations. Public transportation is shown on **Map 4**.

¹⁶ MassGIS, NRCS SSURGO-Certified Soils, Plymouth County (updated November 2010), and USDA Natural Resource Conservation Service, <http://www.ri.nrcs.usda.gov/technical/>.

¹⁷ Massachusetts Department of Transportation, *2010 Massachusetts Road Inventory Year-End Report* (February 2011), 24, 34.

¹⁸ *MBTA Ridership and Service Statistics, 2014*.

Water and Sewer

Kingston operates a public drinking water system that serves nearly all of the town. The Kingston Water Department supplies water to approximately 4,300 customers, the vast majority of which are residential users.¹⁹ All of the town's water is drawn from gravel packed wells within the Plymouth-Carver Aquifer except for a relatively new water supply by Trackle Pond in the southern end of town. Under current conditions, adequacy of water supply is not a constraint against development. Over the past five years the Town has undertaken infrastructure updates and improvements to the system to ensure water quality.

A sanitary sewer system serves about 1,500 customers in the east side of Kingston, mainly within the town center and the densely settled neighborhoods along the coast of Kingston Bay. The existing treatment plant was designed to process 375,000 gallons per day (gpd) of wastewater and has reached close to 80 percent of its design capacity. Lack of treatment capacity has been a limiting factor for new residential and commercial growth. Town Meeting voted in spring, 2019, to expand capacity within the area that is currently served by sewer (increasing by 50-100 percent, depending on the level of demand)²⁰. Outside of the area served by sewer, new development in Kingston largely depends on private on-site wastewater disposal systems. There are a few privately owned package treatment plants operating under DEP-issued Groundwater Discharge Permits.

Zoning

Kingston is divided into ten basic use districts, most of which also fall within one or more of seven overlay districts (**Map 5**). The use districts include:

- Residential 20 (R20)** As its name implies, this district provides for single-family homes on 20,000 sq. ft. lots. It also provides for two-family homes on 30,000 sq. ft. lots, accessory apartments, and multiple-unit dwellings (see below) by Special Permit. The Residential 20 district covers most of Kingston's east side and includes approximately 1,670 acres.
- Residential 40 (R40)** This district is Kingston's largest (4,960 acres) zoning district, extending across the north and west sides of town and including a small pocket along the north side of Kingston's waterfront. It is a suburban district for single-family home development on lots with a minimum of 40,000 sq. ft. and 200 linear feet of frontage. In addition, the Town allows accessory apartments by Special Permit in the R40 district. Congregate housing is permitted as-of-right.
- Residential 80 (R80)** The Residential 80 district is nearly coterminous with the DEP Zone II for Kingston's drinking water supplies. Accordingly, development in this district is limited to single-family homes on 80,000 sq. ft. lots with 200 feet of frontage, with some exceptions, e.g., congregate housing as-of-right and accessory apartments by Special Permit. The R80 district covers the southwestern end of Kingston and extends northward to Route 106, encompassing some 3,570 acres.
- Residential-Mobile Home Park (Residential M)** Kingston has zoned two areas for mobile home park development. The larger area is on the north side of town by the Duxbury town line, and the

¹⁹ Kingston Water Department, by interview with Community Opportunities Group, July 10, 2019.

²⁰ Kingston Sewer Department, by interview with Community Opportunities Group, July 9, 2019.

second area is off South Street, roughly west of Kingston's geographic center. Together, the two Residential-M districts contain 147 acres. Mobile home parks require at least fifty acres and the maximum permitted density is one mobile home unit per 8,000 sq. ft.

-)] *Town Center District (TC)* Kingston's Town Center District is a thirty-four-acre zone covering the village at the confluence of Summer Street/Route 3A and Evergreen Street. The district provides for a limited mix of small-scale commercial uses on lots with at least 10,000 sq. ft. and 80 feet of frontage, as well as single-family and two-family dwellings. Multi-family buildings with up to six units are also allowed by Special Permit, subject to larger setback requirements than other uses in the TC district.
-)] *3A Design District (3ADD)* The 3A Design District is a residential and limited commercial district that runs along portions of Route 3A and Smith's Lane, east of Route 3, and it includes a total of 61 acres. In this district, the Town allows single-family and two-family dwellings by right, and compatible business uses such as offices, small retail, and art studios by Special Permit. All projects are subject to a public Design Review process. The minimum lot area is 30,000 sq. ft. and minimum frontage is 150 feet.
-)] *Commercial District (C)* The Commercial District provides for retail, service businesses, and business or professional offices, though retail in any building exceeding 4,000 sq. ft. requires a Special Permit. Included in this district is the Independence Mall property, several locations on Route 3A, Route 53, and Route 27, and small pockets on Route 106 and Route 80. Together, these areas contain 458 acres. Residential uses are prohibited.
-)] *Commercial-Industrial Park District* This district provides for a mix of commercial and light industrial businesses, shopping centers, and food service establishments on 336 acres in the vicinity of the MBTA station and the Independence Mall, west of Route 3. Residential uses are prohibited.
-)] *Industrial District (I)* Kingston has zoned 121 acres for manufacturing, research, offices, distribution facilities, and related uses. The I district includes land off Route 53 on the north side of town, adjacent to a large shopping center; two nodes off Route 3A, east of Route 3; and a collection of smaller areas outside the town center, to the west along Route 106, and near the Independence Mall. Residential uses are prohibited.
-)] *Conservancy District (CON)* The Conservancy District applies to 458 acres along the Jones River and a large, contiguous wetland area (Blackwater Swamp) northwest of the center of town. Land uses in the C district are limited to open space, passive recreation, and agriculture, though limited Special Permit provisions exist for detached single-family dwellings and some public facilities.

Overlay Districts

Kingston also has seven overlay districts. Two impose additional restrictions or requirements on land use in the underlying districts, and five provide for additional development opportunities not otherwise allowed in the underlying districts. The more restrictive overlays include the *Floodplain Overlay District* and the *Water Resource Overlay District*. The "incentive" districts include the *Green Communities Wind*

Turbine Overlay District and the *Large-Scale Ground-Mounted Solar PV Installations Overlay District* (with coterminous boundaries), the *1021 Kingston's Place Smart Growth Overlay District (SG)*, the *Mixed Commerce Overlay District*, and the *Mixed Use Redevelopment Overlay District (MUROD)*.

)] **1021 Kingston's Place Smart Growth District.** The Smart Growth district was established under Chapter 40R in 2007 to provide for diversified housing, commercial, and mixed-use development. The district encompasses 106 acres near the commuter rail train station. The area includes four sub-districts: Single Family, Mixed Use Residential-Commercial, Mixed Use Live-Work, and Conservation/Recreation. Single family and multifamily dwellings are allowed in all but the Conservation/Recreation subdistrict, at a density of 8 units per acre (Single Family subdistrict) or 20 units per acre (Mixed Use subdistricts), with a total of up to 730 units throughout the Smart Growth Overlay district. At least 20 percent of all dwelling units (or 25 percent of all rental units and elderly/disabled units) must be deed-restricted affordable units eligible for inclusion on the SHI. To date no permits have been issued under the Smart Growth zoning.

)] **Mixed Commerce Overlay District.** Established in 2018, the MCO district allows for planned commercial and light industrial uses on large tracts by Special Permit with Site Plan approval. Residential uses are not allowed in the Mixed Commerce Overlay District, which may limit its attractiveness for redevelopment opportunities.

)] **Mixed Use Redevelopment Overlay District.** The MUROD district provides for a mix of residential, retail, commercial, entertainment, and mixed use development. Located at the KingstonCollection, the district allows up to 300 multifamily residential units with primarily 1-2 bedrooms, and limiting units with more than two bedrooms to 5 percent of total units. Such limitations in regulation, regardless of housing needs or market demand, are typically employed to minimize potential school enrollment, and frequently constitute a form of housing discrimination based on familial status.

Residential Development Alternatives

In the R40 and R80 districts, Kingston offers three Special Permit alternatives to conventional single-family home development: Residential Development Encouraging Open Space (RDEOS), Planned Residential Development (PRD), and Planned Residential Development for Seniors (PRDS). All of the options require a minimum open space set-aside (in Kingston: 25 percent of the development site as common open space, and 5,000 sq. ft. of "usable" open space per dwelling unit - which may overlap), and some qualitative standards apply to the design of open space in a project. In addition, the Planning Board has authority to waive lot dimensional requirements for each unit in order to encourage housing clusters. RDEOS projects are limited to detached single-family homes, but a PRD may include duplexes and townhouses.

RDEOS projects require a minimum tract of ten acres, but if submitted under a related provision known as Development of Significant Public Benefit (DSPB), the RDEOS requires a minimum of twenty acres. PRD and PRDS projects always require at least twenty acres. Proposed sites, whether ten or twenty acres, must also have at least 500 feet of frontage on a public way.

RDEOS and PRD projects qualify for a density bonus in the R40 district if they meet one or more of the qualifying criteria for a DSPB, e.g., by providing neighborhood improvements or public recreation facilities, preserving historic buildings or landscapes, or including affordable housing. (No density bonus is permitted in the R80 district for water supply protection reasons). The maximum density bonus, 50 percent, is attainable only when an applicant provides affordable housing within the development. However, a 50 percent density increase is probably not enough to make the inclusion of affordable units feasible on tracts of land zoned for single-family homes on 40,000 sq. ft. lots. The effect of the bonus is that an applicant could build 1.5 housing units per acre instead of one unit per acre. By contrast, the density regulations for an age-restricted PRDS provide for "up to 4 percent of the total number of units in the Town," as determined by the Board of Assessors. Using Kingston's Census 2010 housing count as a guide (5,010 units), an applicant could propose as many as 200 PRDS units on twenty acres, or approximately ten units per acre - *without* providing any affordable housing units.

The RDEOS and related provisions are unusually complicated and prescriptive. If the Town wants zoning that will be effective at achieving the variety of goals and objectives of the Master Plan (including the provision of affordable housing), the existing RDEOS/PRD/PRSD bylaw needs to be revised for clarity and usability.

Multifamily Development

Kingston allows small-scale multi-unit buildings in most of its residential districts in the form of accessory dwelling units (R20, R40, R80, and TC), two family structures (R20, TC, 3ADD, and SG), and multiple dwellings (R20). Two overlay districts, Smart Growth and MUROD, allow for larger scale multifamily development in specific locations.

Small-scale multifamily development is subject to excessive dimensional standards that may impede the feasibility of developing alternative forms of housing. In most instances a Special Permit is required, and these units must comply with special land area, frontage, and density regulations in addition to other applicable district regulations. The combined effect of these regulations largely precludes multi-family development due to a lack of large tracts of tracts with uninterrupted frontage that are financially feasible to develop with a very low number of units allowed per acre, even after density bonuses. For example, the regulations for the TC district apply to small-scale multifamily development lot coverage, front setback, and parking requirements that are more limiting than for other types of development. They also anticipate a physical form that is quite different from the rest of the Town Center, which would interrupt the existing building line that makes the Town Center look and feel "organic."

Accessory Dwelling Units

Accessory units are allowed by Special Permit throughout Kingston's residential zoning districts; however, the accessory dwelling requirements are restrictive in terms of the size and layout of the units and owner-occupancy requirements.

-)] In the R20, R40, and R80 districts, the accessory unit must be situated within a detached single-family dwelling, excluding apartments above detached garages or within barns and carriage houses – which could also detract from historic preservation objectives. Only in the Town Center

district does the Zoning Bylaw contemplate the possibility of placing an accessory apartment in a structure accessory to a residence, yet homeowners who need an accessory apartment often say that having two units under one roof is a barrier to privacy - for themselves, the family member they seek to accommodate, or the tenant they hope to attract.

- J The Town Center district provision for accessory apartments applies only to buildings that existed in prior to January 1940.
- J In the residential districts, applicants must have occupied their home for at least three years (or one year in R20) before an accessory apartment permit takes effect. Presumably this requirement seeks to discourage or prevent new single-family homes from being designed and constructed with the intent of adding an accessory dwelling unit. However, if accessory units as a class of use are acceptable to the Town - as evidenced by their inclusion in the Zoning Bylaw - the minimum residency restriction does not appear to serve a valid planning objective, and can pose a barrier to residents seeking to create accessory units to meet a housing need.
- J The Zoning Bylaw places an automatic two-year expiration period on accessory apartment Special Permits. Although the Bylaw says the Planning Board will grant an automatic renewal if the property owner demonstrates compliance with the conditions of the original Special Permit, it also gives the Planning Board discretion to require a new Special Permit application.

Inclusionary Zoning

An inclusionary zoning provision requires that a minimum of 10 percent of lots be affordable units in all residential developments that create six or more units. Affordable units may be constructed or rehabilitated on site or at a different location. Alternatively, the Town may accept donations of land suitable for the construction of affordable housing units (equal or greater in value of the construction or set-aside of affordable units.) A density bonus of up to two market rate units for each additional affordable unit may be permitted.

Issues

Seventy percent of Kingston's land (R40 and R80 combined) is zoned for single-family homes on large lots. The Zoning bylaw provides for some higher density residential and mixed use development, but restrictive regulations limit opportunities for development and increase cost.

Kingston's current zoning constrains housing diversity and fiscal sustainability.

The provision of basic infrastructure, services, and facilities by the Town becomes more challenging every year, as the town must invest in infrastructure improvements and fixed costs regardless of population change. For example, the Town is presently undertaking the necessary expansion of the sewer system capacity. Declining enrollment does not diminish the cost of school administration, building maintenance, and employee benefits. **Balancing the tax base on a veritable monoculture of single-family homes reduces efficiencies in property taxes and increases the financial burden on single-family homeowners.** Despite economic development efforts, most suburban communities struggle to attract significant opportunities to substantially shift the composition of the local tax base away from residential uses and onto commercial uses. More diverse housing options including

multifamily housing in appropriate locations tends to be a more realistic option to relieve the tax burden on single family homeowners by creating an economy of scale and by enabling infrastructure and other fixed costs to be shared among a larger customer base without concentrating the needs of any specific population cohort.

The regulations governing conventional single-family home development unwittingly promote high development costs and a fiscally inefficient pattern of low-density sprawl. Managing overall density is important for environmental reasons as well – consider that a 200 ft. lot frontage regulation invites more impervious cover, more stormwater, and more roadway surfaces that have to be maintained to serve a small number of units, along with water and sewer infrastructure. Wide lot frontage, lot configuration rules, and minimum front setback requirements also encourage large lawns and landscaped areas that place considerable demand on water supplies, while the separation of dwellings discourages healthy behaviors such as walking and socializing. The Town’s flexible residential development provisions help somewhat to allow for more efficient development, but complicated and restrictive requirements limit their utility.

Zoning limitations excluding the creation of rental units can have broad reaching fiscal impacts, particularly if the units are only available to a specific group (such as householders aged 55 and up), because it discourages compact development serving a range of compatible needs. Even mild intensifications of use, such as allowing by-right the provision of accessory dwelling units, makes each lot more fiscally sustainable for both the Town and the homeowner, and could make a significant difference with respect to providing housing opportunities for people of all ages without requiring any additional land to be converted from ecologically sustaining greenspace to developed land. Reconsideration of how land use policy will sustain future financial needs for the town is of great importance in upcoming years.

Existing Housing Resources

Kingston and other South Shore towns have limited resources available to help individuals and families with housing affordability problems and other housing needs. Below is a partial overview of the local and regional resources available that serve Kingston.

NeighborWorks / Housing Solutions

Housing Solutions of Eastern Massachusetts, formerly known as South Shore Housing, is a Kingston-based regional nonprofit organization focused on providing housing services and developing affordable housing in Plymouth and Bristol Counties. As of July, 2019, the organization is merging with *NeighborWorks Southern Mass, based in Brockton*. The organization provides a range of services, including housing for homeless families, homelessness prevention initiatives, training and support for homebuyers and owners, partnering with area service providers to address housing needs for individuals with disabilities, rental assistance, and development and management of affordable housing. NeighborWorks Housing Solutions also provides technical assistance to help cities and towns increase the supply of affordable housing.

The Department of Housing and Community Development contracts with NeighborWorks Housing Solutions to administer the state’s rental assistance program in Plymouth and Bristol counties,

administering approximately 2,200 rental subsidies in the region. The organization also runs a range of regional housing service programs, including the Housing Consumer Education Center, Residential Assistance for Families in Transition (RAFT), and HomeBASE.

Community Preservation Act

Kingston adopted the CPA in 2006. CPA raises approximately \$200,000 in local revenues each year, as well as a state match which varies, ranging from 100% in the first few years to less than 20% in recent years since more communities have joined and the state's CPA Trust Fund has dwindled. The Town initially adopted a 3% surcharge, but voted in 2012 to reduce the surcharge to 1%, further reducing the fundraising capacity of CPA. The first \$100,000 of each residential property's assessed value is exempt from the surcharge, while low-income households can apply annually for a full exemption.

In accordance with M.G.L. c.44B, the Town sets aside a minimum of 10% of funds each year for affordable housing. (The remaining funds are spent or reserved for Historic Preservation, Open Space, and Recreation projects.) From 2006 until 2018 the Town generated a total of \$7.8 million in its CPA Trust fund, via both local and state matching funds.

To date, the Town has been unable to establish any ongoing community housing programs with CPA funding. CPA funds were used in 2009 to contribute to the development of an affordable unit developed by Habitat for Humanity, and more recently for strategic planning (including this update of the Town's Housing Production Plan). In 2017 the Town transferred \$600,000 from the Community Preservation Trust Fund to the Kingston Affordable Housing Trust.

Affordable Housing Trust

The Kingston Affordable Housing Trust was created by vote of Special Town Meeting in 2014, to establish a municipal housing trust in accordance with the provisions of MGL c.44 §55C, and is governed by a Board of Trustees with between five and seven members. The Trust was capitalized in 2017 with a transfer of \$600,000 from the Community Preservation Trust Fund. The Trust has yet to support successful housing initiatives, and is in the process of working with a consultant to develop an action plan.

Housing Support Services

Various Town staff are involved in facilitating the development and rehabilitation of the Town's housing inventory by providing administrative support to regulatory boards and commissions, and overseeing inspections and enforcement. Private consulting firms, including Delphic Associates, Inc. and SEB manage the marketing and lotteries for most of the affordable housing units created under Chapter 40B or Inclusionary Zoning, while Neighbor Works provides ongoing monitoring of affordable homeownership and rental units.

There are also support services for residents seeking assistance with housing. The Council on Aging and Veteran's Agent provide advocacy for seniors and veterans (and their spouses, widow/ers, and dependents) to access housing that meets their needs. The Veteran's Agent will assist veterans with locating and applying for housing that they can afford, as well as modifying or rehabilitating their homes to enable them to safely age in place. These entities also make referrals to organizations such

as Neighbor Works/Housing Solutions that offer a range of housing resources. Finally, the Assessor works with residents seeking tax abatements or deferrals to mitigate the cost burden of property taxes.

Homelessness

As with most communities, Kingston has a population of residents who lack permanent housing. Homeless families and individuals include victims of domestic violence, veterans, people with mental illness and substance abuse disorders, people dealing with unexpected illness, expenses, or unemployment, and unaccompanied youth, among others. The incidence of homelessness in Kingston and the region is exacerbated by housing costs and by the opioid epidemic. With limited emergency and transitional shelter facilities serving Kingston's region, many homeless individuals are living in makeshift encampments, cars, or doubling up with friends and relatives. There is no available data to quantify the extent of homelessness in Kingston.

Homeless facilities generally include emergency congregate shelters and scattered-site shelters, which are in turn divided into several categories based on populations served: family shelters, individual shelters, shelters for victims of domestic violence, and specialized shelters with services for people with substance abuse problems. Within the Plymouth County region there is a shortage of facilities that serve individual women.²¹ The facilities are networked with other housing services, such as transitional housing and permanent supportive housing. Emergency shelters address the basic human needs of food, shelter and safety, and in some cases, they also provide skills training, counseling, or substance abuse and mental health treatment.

Regional networks of facilities and programs to address homelessness rely on federal and state resources and private donations. Virtually all federally funded services for homeless individuals and families operate under the aegis of a Continuum of Care (CoC), or "a continuum of care system to

What does "homeless" mean?

An individual or family that lacks a fixed, regular, and adequate nighttime residence,

An individual who lived in a shelter or place not meant for human habitation and who is exiting an institution where (s)he temporarily lived (less than 90 days);

An individual or family that will imminently lose their nighttime residence due to a court order to vacate, or insufficient resources to remain in a hotel or motel, or is no longer allowed to stay by the owner or renter of the housing with whom the individual or family is staying;

Unaccompanied youth or homeless families with children who are considered homeless under any federal law, who have experienced long-term periods without permanent housing, or who have experienced persistent instability and are expected to continue without stability for an extended period; or

An individual or family trying to flee domestic violence, dating violence, stalking, or other life-threatening conditions in the person's nighttime residence, who has no other residence, and who lacks the resources to obtain permanent housing.

- Federal Register, April 20, 2010

²¹ Interview with Neighborworks / Housing Solutions, July 9, 2019

address the critical problem of homelessness through a coordinated community-based process of identifying needs and building a system to address those needs."²² Kingston is located within the Quincy, Brockton, Weymouth, Plymouth City and County CoC.²³ Applications for homelessness assistance can be made at the Department of Transitional Assistance (DTA) in Brockton, which doubles as the Emergency Assistance field office for DHCD.

According to a "point-in-time" study conducted by the Brockton/Plymouth CoC in 2018, there were 252 family households and 313 homeless individuals in shelters, representing a combined total of 1,090 people.²⁴ The CoC's inventory of facilities includes a combined total of 714 beds for homeless families in fifteen programs and 269 beds for homeless individuals in four programs. In addition, there are 1,656 beds providing permanent supportive housing or rapid rehousing.

Of this network, one facility is located in Kingston. Pilgrim's Hope is an emergency family shelter operated by the Plymouth Area Coalition for the Homeless (PACFH). Its facility provides a congregate shelter with capacity for up to ten families (forty beds). Families are placed in the shelter by DHCD with strong preference to housing families within 20 miles of their community of origin. There are no facilities for homeless individuals located in Kingston; Kingston individuals seeking emergency assistance may be placed in shelters in Brockton, Plymouth, Quincy, or elsewhere in the region.

Housing Needs

Over the last decade the town has also made considerable progress toward expanding its supply of affordable housing units through the construction of Comprehensive Permit and Inclusionary Zoning projects. Although the town has approved mixed use development districts that could fulfill the minimum 10 percent obligation under Chapter 40B if fully built out, there are opportunities for revitalization or redevelopment of many underutilized properties that could support additional housing that meets local needs, as well as a mix of uses which can enhance the town's character and provide amenities that serve local residents.



Local Needs and Preferences

Housing is needed to support Kingston residents and businesses. In order maintain a balanced community Kingston needs to provide housing for residents of all ages and stages in their careers.

²² U.S. Department of Housing and Urban Development Online, "Homeless Assistance Programs," Community Planning and Development, <http://www.hud.gov/offices/cdp/homeless/programs/index.cfm>.

²³ The Quincy-Weymouth and Brockton/Plymouth City and County CoC's were merged in 2015.

²⁴ Quincy, Weymouth, Brockton, Plymouth City and County CoC, "HUD's 2018 Continuum of Care Homeless Assistance Programs: Homeless Populations and Subpopulations." January 31, 2018.

-) A shortage of housing opportunities may have an impact on demographic shifts. For example, young adults (ages 20-34) are more likely to be renters, having not yet acquired the income or savings needed to purchase a home; **the lack of rental housing in Kingston and throughout Plymouth County is contributing to a declining young adult population in the region.**
-) Likewise, seniors who wish to downsize or to reduce the financial or maintenance burdens of homeownership have few options to find moderately priced housing that is designed to meet the needs of residents with mobility challenges and limited fixed incomes. Residents are moving out of Kingston because they cannot find appropriate or affordable housing options in town.
-) Participants in prior planning efforts and in the 2019 AHT survey have identified a need for housing to serve specific groups, including homeless individuals and families, veterans, adults with special needs, low income people with poor credit or criminal history, and victims of domestic violence. These households typically need housing units that are subsidized at more deeply affordable rates and include supportive services, such as mental health counseling, job training, rehabilitative services for substance abuse, etc.
-) To support local and regional economic growth and to reduce reliance on commuting out of the region for higher wage jobs, more housing is needed that is affordable to people who work locally. **About two-thirds of the jobs based in Kingston pay less than the income required to rent an apartment in town.**
-) **By latest estimates, one third of all households in Kingston (about 1,600) are cost-burdened (paying more than 30 percent of their income on housing).** This includes 44 percent of renter households and 31 percent of homeowners. About 40 percent of these cost-burdened households are paying more than half of their income on housing costs. In particular, seniors are disproportionately cost-burdened compared with younger households, having the lowest median household income.

A variety of housing alternatives including (for ownership or rental) single-level units, multifamily buildings with elevators and dedicated outdoor space, handicapped accessible units, modest-sized condominiums and single family homes, larger rental apartments (with more than two bedrooms), single room occupancy units, and congregate housing with support services would provide a range of options suitable for seniors, young adults, families, people with disabilities, and individuals living alone – i.e., community members of all ages and levels of income.

Areas appropriate for affordable housing development: The 2017 Master Plan provides a Land Use Vision for the town, incorporating varying forms and densities of housing along with commercial uses and infrastructure improvements, and identifies areas to preserve for open space, historic/cultural, and recreation purposes. The plan highlights housing options that fit the context of different “sectors” or areas categorized by existing patterns of development.

Generally, affordable housing is most suitably located in places that have infrastructure and amenities to support more cost-efficient, higher density development. In particular, the town is poised to accommodate growth within the area served by sewer, to utilize (and absorb the cost of) the expanded capacity which the Town has committed to building. Focusing the development of more diverse

housing options in mixed use neighborhoods with high walkability and transit access would help to reduce traffic impacts while supporting economic development. The Town has identified two areas for higher density mixed use development, including the Kingston Place Smart Growth district and the MURAD at the Kingston Collection. Older existing neighborhoods surrounding the Town Center and Route 3A/Main Street Corridor could accommodate more moderate density growth through redevelopment of underutilized properties and infill development. **Map 4** illustrates the location of public transit and commercial and cultural amenities.

Chapter 40B Numerical Goals

As shown in **Table 23**, there are 249 units in Kingston that currently exist or are under construction that qualify to be included on its Subsidized Housing Inventory, just over half of the 10 percent required to meet the Chapter 40B Safe Harbor threshold. In 2020 the number of units needed to remain at 10% will increase, as the SHI will be compared to the 2020 decennial Census. Over the past nine years the town has added 362 housing units, averaging 40 units per year.²⁵ Given this activity, the town can expect to add approximately 400 housing units between 2010 and 2020. Based on a projected 2020 housing stock of 5,281 units, the town will then need 528 units on its SHI in order to reach the 10% minimum. Kingston thus needs to add an estimated 279 units to its SHI by 2024.

Table 23, Chapter 40B Housing Goals

Total Year Round Housing Units (2010 Census)	4,881
Units required for local discretion (10% of 4,881)	488
Current SHI Units	249
Units needed to reach 40B minimum goal through 2020	239
Annual production target for Housing Certification	24
Projected new home construction 2010-2020	400
Projected Year Round Housing Units (2020 Census)	5,281
Projected units required to enable local discretion after 2020 (10% of 2,936)	528
Projected units needed to reach 40B minimum goal beyond 2020	279
Annual production target for Housing Certification after 2020	26

Under Chapter 40B, a town can protect itself from unwanted Comprehensive Permit proposals by requesting Housing Certification. To be certified, the town must have an approved Housing Production Plan, and create SHI units equal to 0.5% of its housing stock, granting one year of “safe harbor” or 1%, granting two years. Prior to 2020, this equates to 24 for one year or 48 units for two years. After 2020, the projected annual target would be approximately 26 units.

²⁵ Kingston Assessor’s Database, units constructed between 2010 and 2019. Includes 344 single family homes, one accessory unit, and the 18 unit multifamily development at 55 Summer Street.

Implementation Strategies

Housing Production Plan Requirements

The following strategies would address DHCD's current Housing Production Plan requirements, relying on a combination of local, state, and private resources:

1 Zoning Amendments.

Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal [760 CMR 56.03(4)(d)(1)];

2 Comprehensive Permits.

Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects [760 CMR 56.03(4)(d)(2)];

3 Housing Preferences.

Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality [760 CMR 56.03(4)(d)(3)];

4 Town-Owned Land.

Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing [760 CMR 56.03(4)(d)(4)];

5 Regional Collaboration.

Participation in regional collaborations to address housing development [760 CMR 56.03(4)(d)(5)]

1. Enhance local capacity to plan, advocate for, develop, and manage affordable housing.

Improve Coordination

Complex regulatory and financial issues present barriers to the development of affordable housing. Recognizing the need to build capacity to address housing needs, the Town implemented the recommendation of its 2011 Housing Production Plan to establish an Affordable Housing Trust (AHT). Still, the AHT resources alone are limited, while many opportunities to create affordable housing arise through private development projects that may not directly engage with the AHT. Effective advocacy for affordable housing will require teamwork among various Town departments and boards, as well as coordination with supporting regional and state entities.

In addition to the Affordable Housing Trust, related committees such as the Community Preservation Committee should continue to include members who are knowledgeable about affordable housing needs and policies through related professional experience. A number of educational and training resources are available to strengthen the capacity of municipal staff and committee members to address housing concerns, including seminars and conferences offered by DHCD, Citizens' Housing and Planning Association (CHAPA), and the Massachusetts Housing Partnership (MHP). These agencies also provide direct technical assistance and grants.

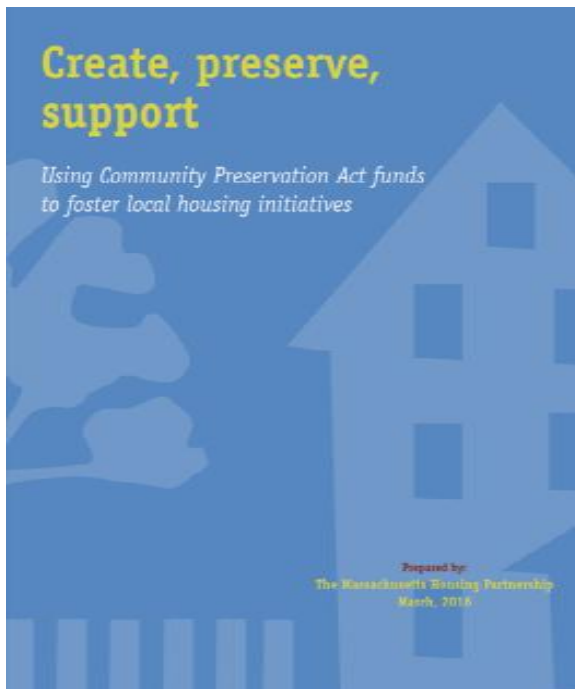
Support Housing Activities through AHT

The AHT was initially capitalized with \$600,000 that had accumulated in the Community Preservation Fund's required housing reserve over the first 10+ years since the Town adopted CPA. Kingston initially adopted CPA in 2005 with a 3 percent surcharge, but subsequently voted to reduce the surcharge to 1 percent in 2012. Currently the

Town raises just over \$250,000 annually through local revenue and state match, which is divided among the program areas of open space and recreation, historic preservation, and affordable housing. If the Town commits the minimum 10 percent of CPA funds to affordable housing, it will continue to generate approximately \$25,000 to \$30,000 per year. Continuing to transfer CPA funds to the AHT could enable the AHT to be a critical partner in assisting a range of housing initiatives. Still, at this level of funding it will be difficult to provide meaningful subsidies to facilitate the creation or support of affordable housing through CPA alone. Increasing the share of CPA funds for affordable housing could help to generate the resources needed to support the town's housing initiatives, while restoring or partially raising the amount of the surcharge could help to generate the resources needed for all of the program areas.

In order to discern how the Trust can best leverage its resources to address the town's affordable housing needs, the Trust is in the process of undertaking a strategic plan to identify priorities and opportunities. Affordable housing development is a costly and complex endeavor – particularly projects which entail new multifamily construction or adaptive reuse of historic properties. Projects such as these typically require partnerships and funding from multiple sources, which can take years to bring to fruition. Through the Trust, the Town can put up seed money at earlier points in the development process when other sources of funding may not be available. Examples of predevelopment activities might include environmental or

financial feasibility analysis, brownfields mitigation, legal or permitting fees, and other technical assistance.



A guidebook provided by the Massachusetts Housing Partnership offers best practices for CPA housing initiatives.

The Trust could also contribute funding to smaller projects that expand access to affordable housing, such as the preservation of existing affordable units, deepening of subsidies for affordable units, or conversion of market rate homes to become affordable units. Smaller-scale, scattered-site affordable units can contribute toward meeting the town's housing needs, consistent with land use goals and development constraints. Such projects may be completed more quickly than larger development projects, but are likely to yield a smaller number of units at a higher expenditure of Trust funds per unit, unless additional funds can be leveraged from other sources. The Trust may also be able to support housing preservation activities or financial assistance to qualifying households,²⁶ although this may not result in the addition of units to the Town's Subsidized Housing Inventory.

²⁶ To the extent allowable under State statutes governing Housing Trusts [MGL Chapter 44, Section 55C] or funds provided by the Community Preservation Trust Fund [MGL Chapter 44B].

Strengthen and Expand Partnerships

Kingston is fortunate to have a locally-based nonprofit organization, Neighborworks/Housing Solutions, which provides an extensive range of housing services in the region, including the development and management of affordable housing, rental and financial lending for consumers, and development technical assistance in choice neighborhoods. Continuing to work closely with Neighborworks/Housing Solutions can help to ensure that the organization's resources effectively target Kingston's housing needs.

In addition, there are several successful non-profit developers that seek opportunities to develop affordable housing in suburban and rural communities throughout Massachusetts and beyond, such as Habitat for Humanity, Neighborhood of Affordable Housing, Inc. (NOAH), and The Community Builders (TCB). The Town should maintain or invite connection with these organizations to identify opportunities to collaborate on specific projects. Compared with for-profit developers, non-profit housing organizations are able to provide a larger percentage of affordable units in their developments as well as more deeply affordable units, having access to a variety of housing subsidies. The Town can help to facilitate development through these partnerships by identifying opportunities and desired outcomes, and by leveraging publicly-owned land, AHT funding, or waiving permitting or infrastructure fees for specific projects.

Guide Development

The Town can encourage the development of affordable housing consistent with local land use goals by developing guidelines that articulate the Town's preferences and priorities. Whether projects are developed under Chapter 40B or conventional zoning, proactively communicating what development outcomes the Town is looking for can enable a smoother permitting process by providing developers with an understanding of what will be positively received. Project review guidelines can also enhance coordination, providing criteria for boards and staff to use when reviewing and commenting on applications. A set of guidelines can unify the Town's approach to comprehensive permit reviews and provide clear direction to prospective developers.

Ideally, comprehensive permit guidelines should be developed by a working group of board members and staff, in consultation with many other Town boards. Guidelines usually cover matters such as priority housing needs, the scale and density of developments, design review, areas of town that may be suitable for moderate- to higher-density development, and areas that would not be suitable because they have high natural resource value or significant physical constraints. Ultimately the guidelines should be approved by the Board of Selectmen and Planning Board, and perhaps other boards as well, depending on how the Town decided to conduct the adoption process.

The following preferences for affordable housing development may be incorporated into guidelines:

-)] Areas appropriate for higher density housing are those that have access to water and sewer infrastructure, and have proximity to public transit, shopping, services, or other amenities. Larger scale development is preferred in districts that are already zoned for higher density multifamily/mixed use.
-)] Natural and historic resources should be preserved and protected.
-)] In established parts of town and along major collector roads, infill activity and expansion of existing uses should be in scale with existing development patterns.

- Both rental and homeownership opportunities are needed that would be affordable to people who live or work in Kingston in a variety of configurations including small units (1-2 bedrooms), large units (3 or more bedrooms), single room occupancy, and housing that includes supportive services. Deeply affordable housing is encouraged which serves specific disadvantaged groups such as low income seniors, veterans, people with disabilities, and people experiencing homelessness.
- Affordable housing should incorporate green design principles and optimize energy efficiency to minimize the cost that residents will have to pay for utilities, including use of onsite renewable power generation.

Educate/Communicate with the Public

It is important for the public to be well informed about local housing needs, initiatives and challenges. Not only do housing initiatives – such as zoning bylaw changes – often require local support, an informed public is more likely to participate in the process and provide pertinent information, feedback and suggestions. Education can also dispel myths associated with affordable housing about people who need and occupy affordable housing, the impact of affordable housing on real estate values, and local housing needs. With increased involvement, the Town’s ability to reach households that would be eligible for affordable housing but do not seek it for a variety of reasons – they may not know it exists or think they would be eligible, for example – would also increase. This is particularly important as the Town seeks to meet the growing need for more deeply affordable units, more affordable family units, and senior housing of all types. The need to reach different types of households, particularly those that do not traditionally participate in local government, is a perennial challenge in local government but one, that nevertheless, can be overcome with good community relationships and inter-organizational cooperation. These conditions help create an environment whereby the community becomes a partner in the Town’s housing initiatives.

2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.

Publicly-Owned Properties

Kingston has very few Town-owned properties that could potentially be converted, subdivided, or otherwise used for housing purposes. There may be a small number of tax-title properties that could provide scattered opportunities for small-scale development or rehabilitation to create affordable housing units. However the feasibility of utilizing these sites for affordable housing will depend on environmental conditions and the availability of sewer infrastructure to serve them.

One Town-owned site that has been identified as having potential affordable housing development is the former Fire Station on Maple Street, which sits on 0.89 acres and is currently used for storage. An adjacent privately-owned formerly industrial parcel with 2.89 acres has been under discussion for redevelopment for affordable housing. Both parcels would require environmental cleanup before they can be redeveloped for residential use. Combined, they could accommodate a cottage community of single family homes or a senior housing development with up to 100 units.

Privately-Owned Development Opportunities

Like the Maple Street site, there is further development potential to be found in privately-owned properties that are currently vacant, underutilized, or may be nearing the end of their utility under their current use. Owners of older commercial properties may be willing to engage with the Town in discussions regarding their future plans for improvement or possible redevelopment. In some cases, religious, fraternal, or social organizations have surplus land which might become available for redevelopment. There may also be opportunities to preserve historic structures through adaptive reuse or conversion to multifamily. The Town could play a pivotal role in helping guide discussions about future reuse and establishing the conditions for complementary redevelopment to occur – such as by drafting and adopting necessary zoning changes – as opportunities occur.

Approaching the owners of underutilized buildings might help shed some light on why properties are being left vacant instead of repurposed to meet current and future needs (for residential or other purposes). Identifying, inventorying, and prioritizing of underutilized sites for redevelopment would give the Town significantly more ability to incentivize and direct redevelopment to sites that not only would be good for housing, but also are simply in need of revitalization for aesthetic and fiscal reasons.



Preserving Affordable Units

In addition to facilitating the development of new affordable housing, the Town should ensure the protection of existing privately-owned affordable housing that could be lost from the SHI. In particular, the 50 unit senior housing development, Silverlake Homes, has an affordable use restriction that is set to expire in 2027. After the current restrictions expire, the units could be converted to market rate without intervention to secure new long-term affordability. Other affordable developments with expiring use restrictions are owned by non-profit organizations such as Neighborworks/Housing Solutions, which have a commitment to maintaining the affordability of their inventory.

All of Kingston's privately-owned affordable homeownership units are protected in perpetuity, but must continue to be tracked and monitored to ensure that resales of units comply with marketing and income requirements. Without oversight, it is possible for deed restrictions to be disregarded, most commonly by lenders, and for units to be resold to ineligible households. Routine monitoring generally prevents this issue.

3. Update zoning to create opportunities for development of affordable housing, and to encourage diversity in housing options.

Kingston's zoning ordinance allows for a range of housing styles and density, including single family, small- and large-scale multifamily options, mobile homes, accessory dwellings, and flexible development alternatives to allow for open space conservation combined with smaller lot sizes. But the

regulatory environment in addition to high land and materials costs make it difficult to build diverse types of housing units. Fine-tuning the regulations pertaining to mixed-use development and multi-family housing, in particular, would facilitate more opportunities for providing needed housing diversity.

Recent planning efforts, including the 2017 Master Plan and the 2011 Housing Production Plan, have identified numerous recommendations for encouraging residential development compatible with Kingston's established neighborhoods, increasing housing diversity, and incentivizing the development of affordable housing. The Town is in the process of developing a zoning recodification, and is considering some amendments which would implement strategies highlighted in these plans. Some specific zoning changes that could meet these objectives include:

-)] Town Center District: Encourage infill and redevelopment to create more diverse housing opportunities by allowing upper story housing and first floor retail/service uses by right; for multifamily conversions, remove the requirement that the buildings must have existed prior to 1940; and require at least one affordable unit in conversions involving 4-6 units. In the alternative, the Town could consider context-based zoning standards (e.g. Form-Based Codes) to control for aesthetics, bulk, and density while relaxing restrictive use provisions.
-)] 3A Design District: Allow multifamily development similar to provisions that exist in the Town Center district, by special permit.
-)] RDEOS/PRD District: Increase density bonuses to provide meaningful incentives for more inclusionary units and smaller homeownership units; reduce minimum tract size; and allow "by right" flexible development which does not involve density bonuses or waivers.
-)] R-80 District: Require development in low density areas to use cluster development (or Open Space Residential Development) techniques (rather than allow them by special permit) to encourage use of open space design to preserve scenic road frontage and to protect natural resources and wildlife habitat areas. Consider allowing farm compounds and pocket neighborhoods.
-)] Congregate Housing: Remove the restriction limiting congregate housing to six individuals or fewer aged 55 or higher, as congregate housing may also serve other special needs populations of different age groups.
-)] Accessory Apartments: Remove automatic expiration of special permits; allow accessory apartments within accessory structures; allow as of right in Town Center and low density R-40 and R-80 zoning districts.
-)] Accommodating Aging: Consider adopting design regulations to ensure that at least a portion of units in new developments are designed in accordance with the Universal Design Accessibility Guidelines. Considering allowing Continuum of Care (COC) Communities.

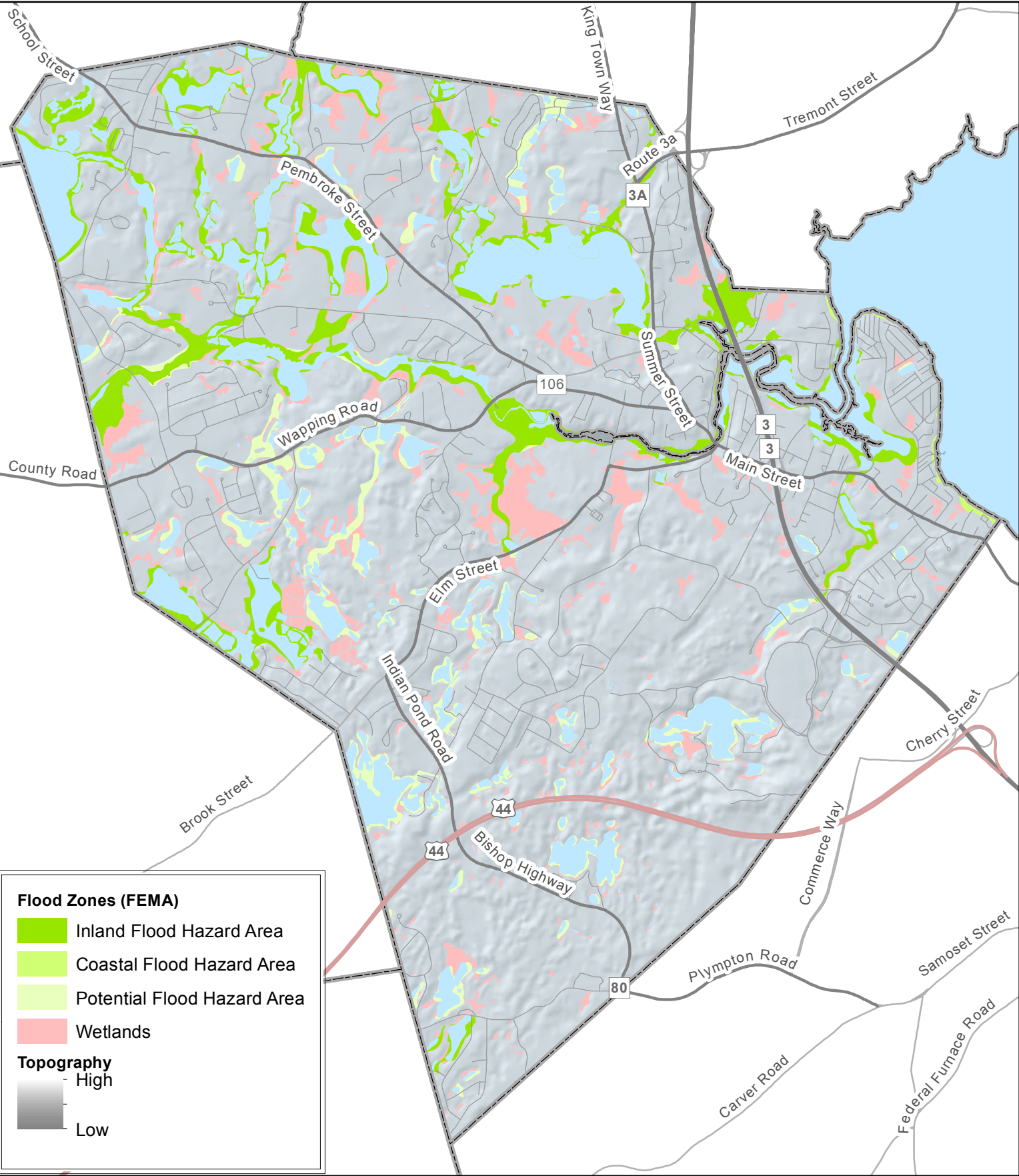
Rate of Affordable Housing Creation

The Town of Kingston continues to facilitate and encourage the creation and preservation of affordable housing units in order to ensure that the proportion of subsidized housing units reaches and remains over 10 percent into the next decade. Kingston's SHI is currently just above 5 percent. Anticipating an increase in the total number of year-round housing units that will be counted in the 2020 US Census, Kingston aims to

facilitate the addition of at least 279 units to the Subsidized Housing Inventory over the next five years through the strategies described above. **In order to ensure “safe harbor” in the short term, the Town needs to add 24-26 units to its SHI on an annual basis.**

Within the next five years, the Town anticipates the construction of approximately 30 SHI-contributing units within the Mixed Use Residential Overlay District under inclusionary zoning requirements. In addition, the Town has adopted zoning that allows for the development of approximately 170 affordable units within the Kingston’s Place Smart Growth District. Proactive efforts to facilitate the redevelopment or conversion of existing Town- and privately-owned properties such as the Maple Street site may yield an estimated 50-100 units. Meanwhile, the inclusionary zoning requirement can be expected to generate approximately 20-25 units over the next five years at current rates of development, or possibly more if the Town also adopts zoning amendments to facilitate infill development and redevelopment in the Town Center and Route 3A Design Districts. See **Map 6** for Housing Opportunity Sites. Implementation of the strategies described in this plan would enable the Town to reach its 10 percent minimum threshold and achieve permanent safe harbor status.

Map 1: Environmental Development Constraints



Flood Zones (FEMA)

- Inland Flood Hazard Area
- Coastal Flood Hazard Area
- Potential Flood Hazard Area
- Wetlands

Topography
High
Low

0 0.25 0.5 1 Miles

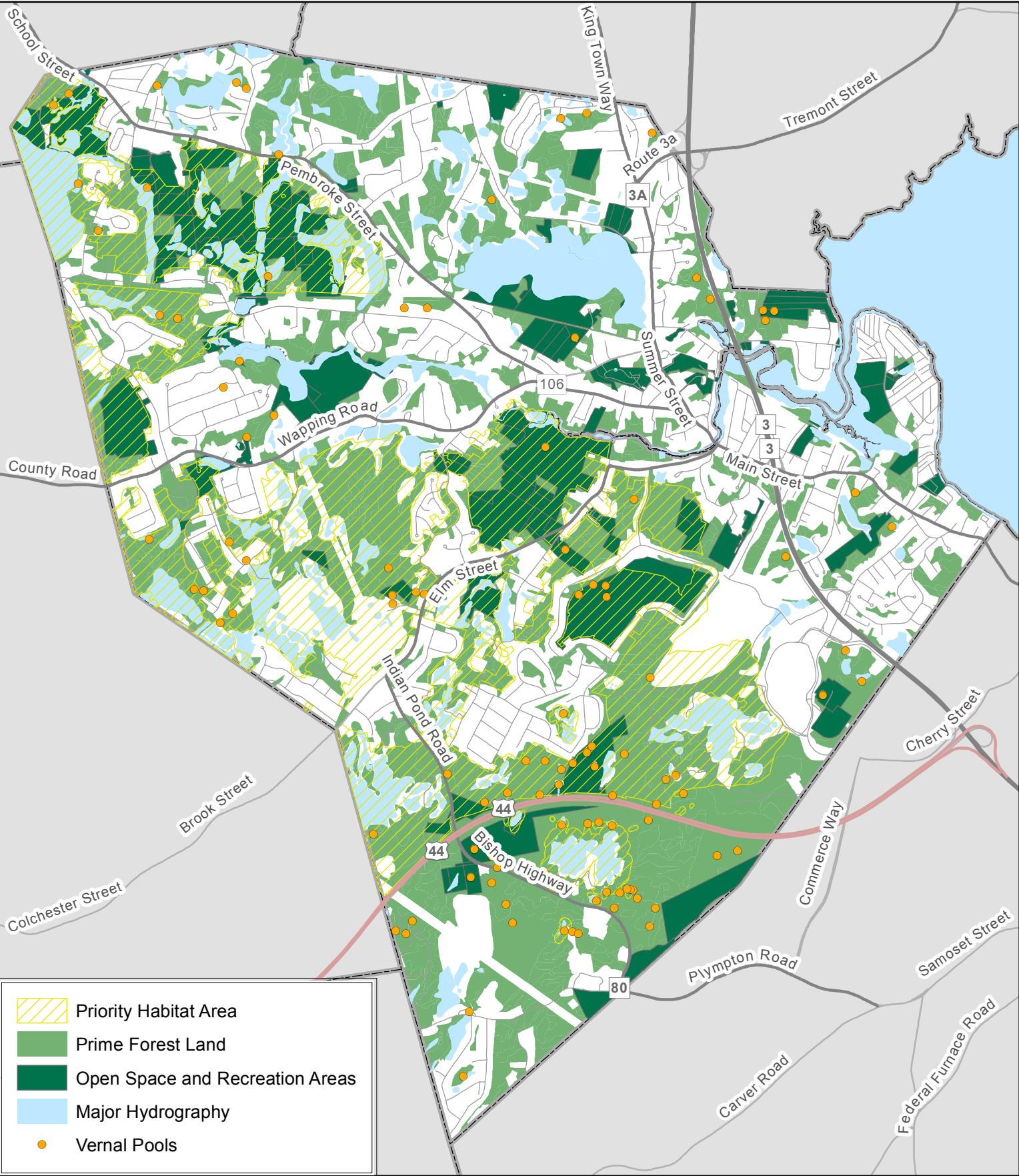


Disclaimer:
Map is for planning purposes only and is not intended for official use.
Data Sources:
Community Opportunities Group, Inc. MassGIS, Town of Kingston.

Kingston Housing Production Plan
2020-2025

Community Opportunities Group, Inc.

Map 2: Critical Habitat Areas



0 0.25 0.5 1 Miles

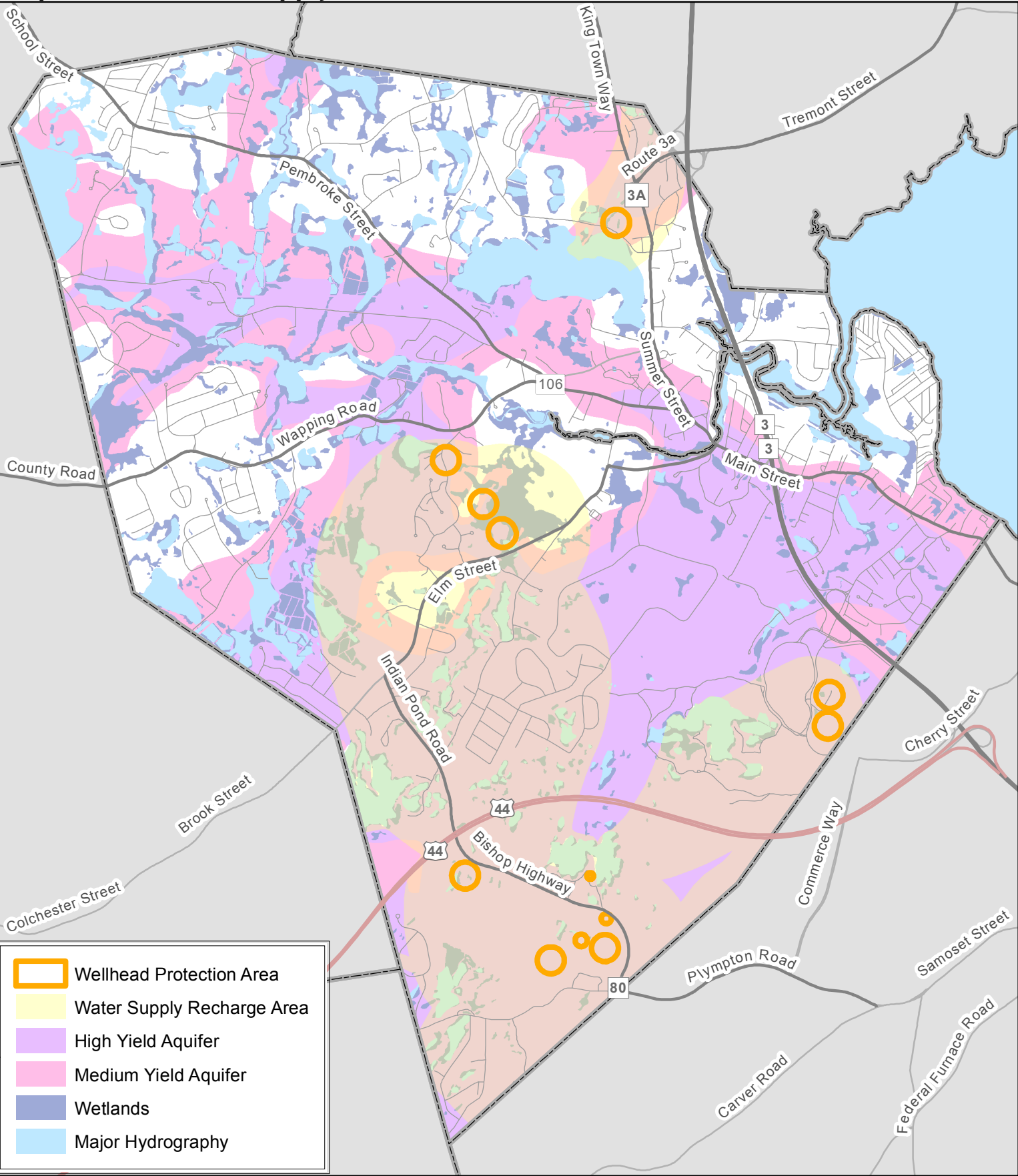


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Map 3: Public Water Supply Resources



0 0.25 0.5 1 Miles

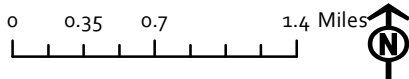
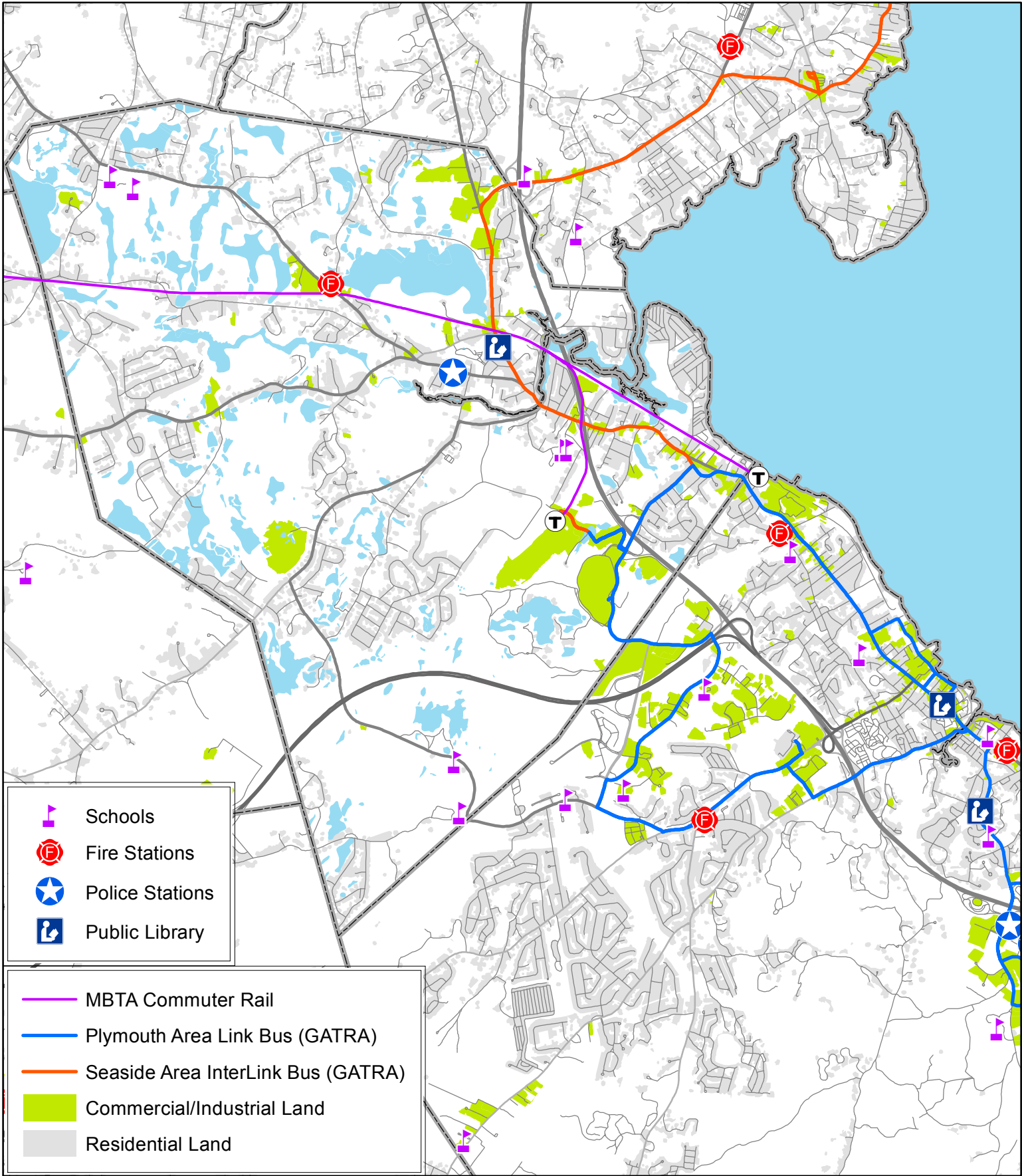


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2020-2025**

Community Opportunities Group, Inc.

Map 4: Economic, Cultural, and Transportation Resources

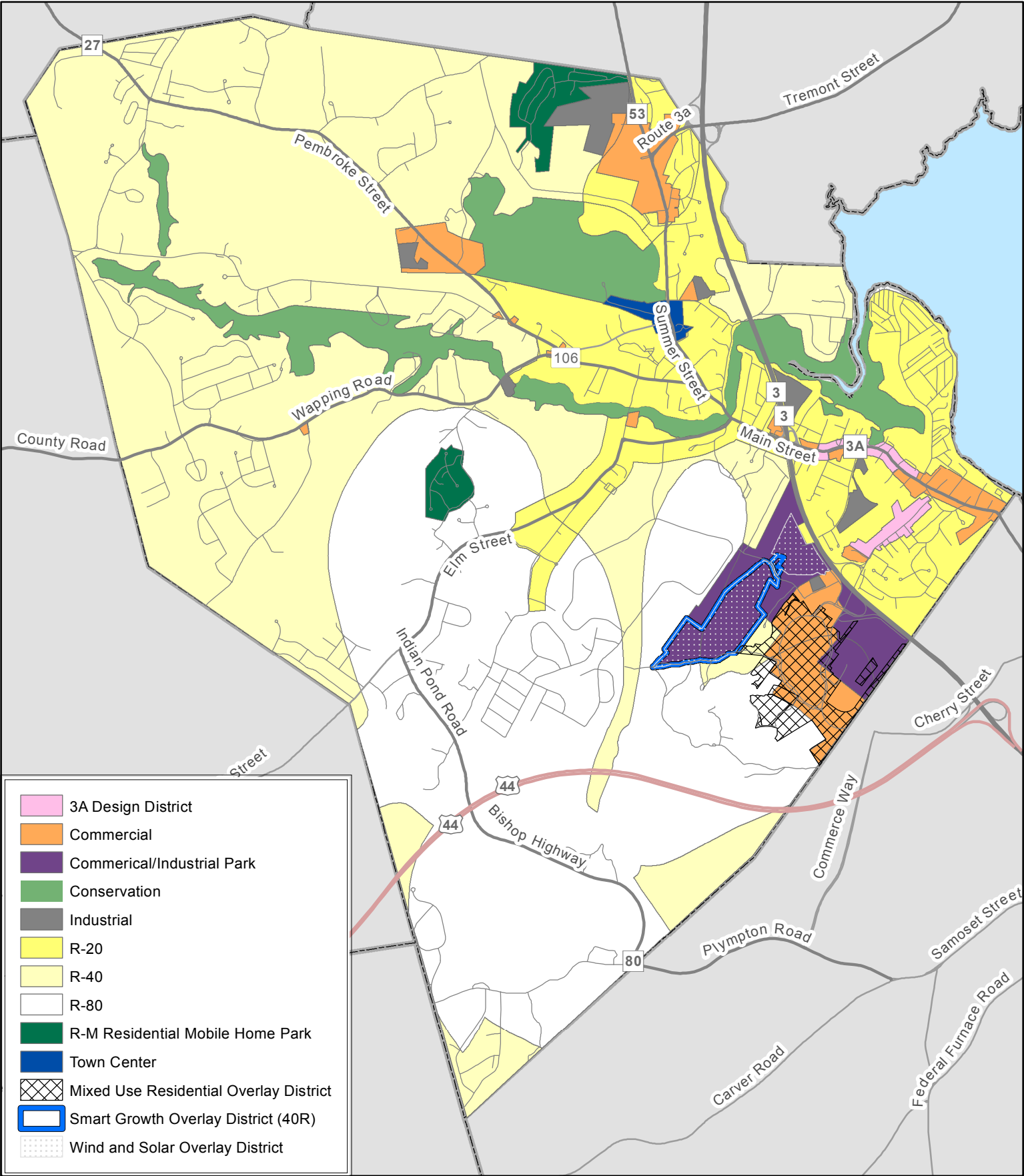


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Housing Opportunity Sites
Community Opportunities Group, Inc.

Map 5: Zoning



0 0.25 0.5 1 Miles

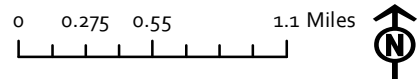
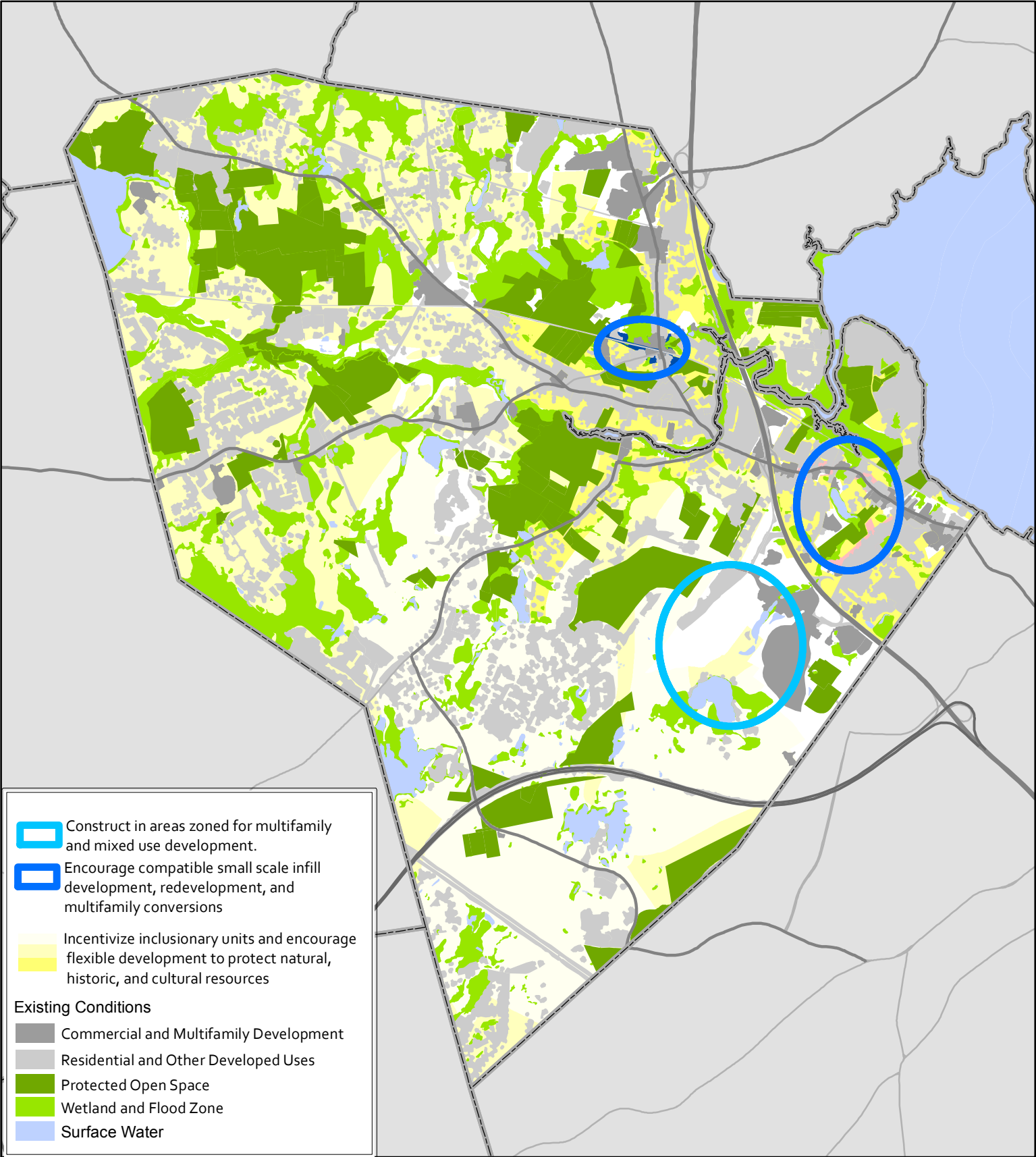


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Map 6: Housing Opportunities



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