



September 16, 2024

Edward M. Augustus, Jr., Secretary
Executive Office of Housing and Livable Communities
100 Cambridge Street, Suite 300
Boston, MA 02114
Attn: Phil DeMartino

RE: Mendon Housing Production Plan

Dear Secretary Augustus:

On behalf of the Town of Mendon Select Board and Planning Board, I am pleased to submit the attached Mendon Housing Production Plan for your review and approval under the State's Housing Production Program.

At a joint meeting on September 16, 2024, the Planning Board and the Select Board each voted to adopt the Housing Production Plan.

This plan constitutes an update to the Town of Mendon's 2019-2024 Housing Production Plan. The updated plan summarizes the current demographic and housing conditions in the community and outlines a strategic plan to increase the number of affordable housing units in order to actively work towards achieving Mendon's 10% affordable housing goal.

Our municipal contact is: Jeremy Stull, Town Administrator. Mr. Stull can be reached by telephone at (508)-478-8863 or by email at jstull@mendonma.gov.

We look forward to your determination that the plan meets EOHLC's HPP Regulations and Guidelines.

Sincerely,

Alejna Brugos
Chair, Select Board

Cc: William Ambrosino, Chair, Planning Board

Housing Production Plan

TOWN OF MENDON

2024



Prepared by the Mendon Housing Production Plan Working Group
and the Central Massachusetts Regional Planning Commission

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TERMS AND DEFINITIONS

The following definitions are for key terms used throughout this document and are based on information from the United States Census Bureau, Department of Housing and Urban Development (HUD), Executive Office of Housing and Livable Communities (EOHLC), or other sources.

AMERICAN COMMUNITY SURVEY (ACS): The American Community Survey, or ACS, is a survey conducted every year by the United States Census Bureau. It is the premier source for detailed population and housing information for the country. New data is released each year in the form of estimates, in a variety of tables, tools, and analytical reports.

AFFORDABLE HOUSING: Housing that is restricted to individuals and families with qualifying incomes and asset levels and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. In Massachusetts, affordable housing units are reserved for households with incomes at or below 80 percent of the Area Median Income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements.

AREA MEDIAN INCOME: To determine who qualifies for affordable housing, a metric called Area Median Income, or AMI, is used. The Area Median Income (AMI) is the midpoint of a region's income distribution – half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income – such as 80% of the AMI – identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households.

COMPREHENSIVE PERMIT: A local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.G.L. c.40B §§20-23 and 760 CMR 56.00. Comprehensive permits can be issued if a municipality has not met any of the three statutory minimums for the amount of affordable housing that exists in the community. A comprehensive permit allows a developer to build more densely than the municipal zoning bylaws would permit, allowing more units per acre of land when constructing a new development, if at least 25% (or 20% in certain cases) of the new units have long-term affordability restrictions.

COST BURDENED: Households are considered cost burdened if they pay more than 30 percent of their gross income for housing costs.

FAMILY: A family is defined by the United States Census as a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

HOUSEHOLD: A household is defined by the United States Census as includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

HOUSING UNIT: A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

M.G.L. CHAPTER 40B: This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable housing developments if less than 10 percent of year-round housing units in the municipality is counted on the SHI. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

MEDIAN AGE: The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

MEDIAN INCOME: Median income is the amount which divides the income distribution into two equal groups, half earning income above the median, half earning incomes below the median. The medians for people are based on people 15 years old and over with income.

MULTI-FAMILY HOUSING: Multi-family housing, also known as multi-unit housing, is a commonly used term referring to residential structures that contain more than one separate residential dwelling unit. Occupants do not necessarily have to constitute a “family”, however, as single-person households can be occupying these units.

SUBSIDIZED HOUSING INVENTORY: The Subsidized Housing Inventory, or SHI, is used to measure a community’s stock of low-or moderate-income housing. It is the State’s official list for tracking a municipality’s percentage of affordable housing under M.G.L. Chapter 40B.

EXECUTIVE SUMMARY

INTRODUCTION

Massachusetts General Laws Chapter 40B requires cities and towns to work towards ensuring that a minimum of 10% of their year-round housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). To help meet this 10% goal and take a proactive approach toward the development of affordable housing, the State encourages municipalities to prepare a Housing Production Plan (HPP), which is authorized by M.G.L. Chapter 40¹ and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). The plan is organized into three principal components:

1. **HOUSING NEEDS ASSESSMENT:** An analysis of the town's unique demographic and housing characteristics that identifies growth trends, market strengths, and potential gaps.
2. **HOUSING CHALLENGES:** An examination of the various barriers preventing the development of diverse, affordable housing in Mendon.
3. **HOUSING PRODUCTION GOALS AND STRATEGIES:** A description of the town's vision, goals, and specific steps needed to achieve its goals.

This Plan updates the previous Housing Production Plan approved in 2019. This updated HPP was developed by the Town of Mendon Housing Production Plan Working Group, with technical assistance from the Central Massachusetts Regional Planning Commission (CMRPC). The project was funded by a Planning Assistance Grant from the State's Executive Office of Energy and Environmental Affairs (EOEEA) awarded to the Town of Mendon. This Plan establishes strategies for providing quality housing opportunities to the Town's diverse population, including seniors, young professionals, low-income households, families, and people with disabilities.

COMMUNITY OVERVIEW

The town of Mendon, situated in the southeast of Worcester County, embodies the quintessential rural-suburban charm, boasting a serene landscape dotted with single-family homes, agricultural expanses, and scenic vistas. Mendon is a residential hilltop community located 33 miles southwest of Boston, 28 miles north of Providence, RI, and 18 miles southeast of Worcester. Incorporated in 1667, it is the second oldest town in the county. The Town is governed by an Open Town Meeting form of government and is led by an elected five-member Select Board. The major routes of travel include Route 16 and Route 140, with easy access to nearby Interstate 495 and the Worcester-Providence Turnpike. The Town belongs to the Mendon-Upton Regional School District and hosts Henry P. Clough Elementary School and Miscoe Hill Middle School. Unique attractions such as Southwick's Zoo and Mendon Twin Drive-In make the town a popular destination for those living in neighboring communities.

¹ Section 760 CMR 56.03(4).

Despite its idyllic setting, Mendon grapples with pressing housing challenges that require strategic intervention. With over 90% of its housing stock comprised of owner-occupied single-family homes, a majority of which are valued over \$500,000, the town faces difficulties in accommodating diverse housing needs, particularly for seniors, renters, and small households. Affordability remains a critical issue, with less than two percent of all homes reserved for low- and moderate-income households. The town has been faced with a variety of physical and regulatory constraints that present obstacles to new housing development. However, embracing a range of housing options can balance the preservation of Mendon's cherished small-town character while addressing the needs of its changing demographics and fostering sustainable growth in the years to come.

SUMMARY OF HOUSING PRODUCTION GOALS

EOHLC administers the state's Housing Production Program that enables cities and towns to adopt a housing plan that demonstrates the production of 0.5% over one year, or 1.0% over two years, of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI). If this is accomplished in any calendar year, the town will have 12 months or 24 months, respectively, when it will have the ability to deny Chapter 40B comprehensive permit applications that it deems do not meet local needs, referred to as certification.²

AS OF 2024, MENDON'S SUBSIDIZED HOUSING INVENTORY (SHI) CONSISTS OF 40 UNITS, OR 1.81% OF ITS YEAR-ROUND HOUSING STOCK. Data from the most recent United States Decennial Census is used as a baseline for the total housing units. As of the 2020 Census, Mendon has 2,215 year-round housing units. The Massachusetts SHI is the most comprehensive listing of deed-restricted affordable housing units compiled by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). To meet the M.G.L. Chapter 40B SHI target of 10% and not be vulnerable to comprehensive permitting, the town needs to have 221 total subsidized units. If the town increases its affordable housing stock by 0.5% per year, or 11 units, it will meet the 10% threshold by 2041. At this production rate, in five years the town will have an SHI of 4.3%, or 95 affordable units, and will need an additional 126 units to achieve 10% affordable housing. The complete list of subsidized housing units in Mendon is included in Table 13 on page 30.

It should be noted that the State's subsidizing agencies have entered into an Interagency Agreement that provides additional guidance to localities regarding housing opportunities for families with children and are now requiring that at least 10% of the units in affordable production developments that are funded, assisted, or approved by a State housing agency have three or more bedrooms (with some exceptions including age-restricted housing, assisted living, supportive housing for individuals, etc.).

² If a community has achieved certification within 15 days of the opening of the local hearing for the comprehensive permit, the ZBA shall provide written notice to the applicant, with a copy to EOHLC, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to EOHLC, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. EOHLC shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent local needs, provided, however, that any failure of the EOHLC to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

SUMMARY OF HOUSING GOALS AND OBJECTIVES

The strategies summarized below are based on the 2023 Master Plan, 2019 Housing Production Plan, Housing Needs Assessment, prior planning efforts, regular meetings of the Mendon Housing Production Plan Working Group, community input from the public workshops on January 29, 2024 and March 4, 2024, plus input from local stakeholders. Some of the strategies reflect a continuation of efforts that have already proven effective in promoting affordable housing in Mendon. It is important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels. The goals and objectives, along with specific action items, are further described in the [Housing Goals and Strategies section on page 51](#).

GOAL 1: TAKE A PROACTIVE APPROACH TO TRADITIONAL AND EMERGING ISSUES IN HOUSING.

- I. Consider future demographic and socioeconomic projections in housing development decisions to support housing that is appropriate for Mendon's expected future.
- II. Regulate and derive benefits from short-term rentals such as Airbnb.

GOAL 2: ENSURE THAT NEW HOUSING DEVELOPMENTS REFLECT MENDON'S SMALL-TOWN FEEL, RURAL CHARACTER, AND AGRICULTURAL HERITAGE.

- I. Allow and promote housing styles that will allow Mendon to achieve its housing goals while maintaining its desired development character.

GOAL 3: MAINTAIN A HOUSING STOCK OF DIVERSE AND WELL-DISTRIBUTED HOUSING TYPES THAT MEETS THE NEEDS OF FAMILIES AND INDIVIDUALS OF ALL AGES AND INCOME LEVELS.

- I. Encourage and facilitate housing production.
- II. Take the initiative to build municipal capacity and advocacy.

GOAL 4: WORK TOWARDS COMPLIANCE WITH AFFORDABLE HOUSING THRESHOLDS ESTABLISHED BY M.G.L. CHAPTER 40B.

- I. Continue making progress on goals established in Mendon's Housing Production Plan.
- II. Explore alternatives for addressing municipal capacity to address housing needs.

GOAL 5: IMPROVE INFRASTRUCTURE TO SUPPORT FUTURE HOUSING DEVELOPMENT AND ITS IMPACTS.

- I. Develop safe streets for pedestrians, bicyclists, and vehicles that can accommodate traffic from housing development, commercial development, and population growth.
- II. Investigate options for water and sewer infrastructure in strategic locations to meet the current and future needs of the Mendon community.

INTRODUCTION

BACKGROUND AND PURPOSE

In 2022, the Town of Mendon was awarded a Planning Assistance Grant from the Executive Office of Energy and Environmental Affairs (EOEEA) in the amount of \$15,250 to update its 2019 Housing Production Plan. The Town subsequently contracted the Central Massachusetts Regional Planning Commission (CMRPC) for technical assistance in developing an updated Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4).

To adequately oversee all steps of the plan's development in an efficient manner, the Town established a Housing Production Plan Working Group consisting of six (6) staff members and volunteers from the Town. Tasked with the responsibility of guiding the update of the Town's Housing Production Plan, the committee met in a remote structure approximately once per month between July 2023 and June 2024. CMRPC staff worked collaboratively with the working group to understand local housing conditions, seek input from the community using multiple platforms, and develop strategies that will support the town with meeting the housing needs of current and future residents. CMRPC provided any guidance and technical assistance needed to achieve the deliverables of the Plan.

The goal in developing a Housing Production Plan (HPP) for the Town of Mendon is to provide the town with an up-to-date guiding document for implementing affordable as well as diverse housing options to meet Chapter 40B regulations. This plan update provides the most recent information on demographic, economic, and housing trends and characteristics as well as recommend strategies to address unmet local housing needs.

HOUSING PRODUCTION PLANS AND M.G.L. CHAPTER 40B

M.G.L. c. 40B, §§ 20-23 – known as Chapter 40B or the Comprehensive Permit Law – is a Massachusetts state law that was enacted in 1969 to facilitate construction of low- or moderate-income housing. It establishes a consolidated local review and approval process (known as a “comprehensive permit”) that empowers the zoning board of appeals (ZBA) in each city and town to hold hearings and make binding decisions that encompass all local ordinances or bylaws and regulations. In certain circumstances, the ZBA's comprehensive permit decision may be appealed to the Massachusetts Housing Appeals Committee (HAC), which has the power to affirm, modify, or overturn local decisions.

Under Massachusetts General Law Chapter 40B, cities and towns must work to ensure that at least 10% of their total year-round housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). For communities that have not reached the 10% threshold, developers can override local regulations by receiving a comprehensive permit from local ZBA's if they include affordable housing in their projects.

To help meet this 10% goal and take a proactive approach toward the development of affordable housing, the State encourages municipalities to prepare a Housing Production Plan (HPP). This is a 5-year plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) that can allow some relief from 40B pressures if the plan is approved

by EOHLC and the town meets the required number of affordable housing units that must be created in a year. Communities that have an HLC-approved HPP and that have produced units that are deemed “affordable” totaling at least 0.5% of the community’s year-round housing stock will be granted a “certification of compliance with the plan” and become temporarily “appeal-proof” from Chapter 40B for 12 months following certification, or 24 months following certification if 1.0% of its year-round housing units have been produced as affordable.

SAFE HARBORS

Regarding Chapter 40B, “safe harbor” refers to conditions under which a ZBA’s decision to deny a comprehensive permit will qualify as consistent with local needs and not be overturned by the HAC, provided the conditions were met prior to the date that the comprehensive permit was filed with the ZBA. Safe harbors include:

STATUTORY MINIMA

- The number of low- or moderate-income housing units in the city or town is more than 10 percent of the total number of year-round housing units reported in the most recent Decennial Census.
- Low- or moderate-income housing exists on sites comprising 1.5 percent or more of the community’s total land area zoned for residential, commercial, or industrial use.
- The comprehensive permit before the ZBA would lead to construction of low- or moderate-income housing on sites comprising more than 0.3 of 1 percent of the community’s total land area zoned for residential, commercial, or industrial use, or 10 acres, whichever is larger, in one calendar year.

ADDITIONAL SAFE HARBORS CREATED BY REGULATION

EOHLC has certified that the community complies with its affordable housing production goal under its approved Housing Production Plan.

- The community has met EOHLC’s “recent progress” threshold (760 CMR 56.03(1)(c) and 56.03(5)). This implies that within the past 12 months, the community has created new SHI units equal to or greater than 2 percent of the total year-round housing units reported in the most recent decennial census. The recent progress threshold can be helpful to a community that does not have an EOHLC-approved Housing Production Plan.
- The project before the ZBA is a project that exceeds DCHD’s definition of a “large” project under 760 CMR 56.03(1)(d), where the definition of “large” project varies by the size of the municipality (see 760 CMR 56.03(6)).

AS OF 2024, MENDON DOES NOT MEET ANY OF THE SAFE HARBORS AND WILL NOT BE ABLE TO DENY A COMPREHENSIVE PERMIT FILED WITH THE ZONING BOARD OF APPEALS.

PLAN PROCESS

The Town of Mendon contracted the Central Massachusetts Regional Planning Commission (CMRPC) to develop a Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4). To adequately oversee all steps of the plan's development in an efficient manner, the Town established a Housing Production Plan Working Group. Consisting of six (6) Mendon staff and volunteers, the working group met in a remote format approximately once per month with CMRPC staff between July 2023 and July 2024.

Two public workshops were held as a tool for gathering widespread public input on affordability and availability of various types of housing in Mendon; the first held on January 29, 2024 at Mendon Town Hall and the second on March 4, 2024 at Mendon Senior Center. Community members participated in the event and engaged in discussions on the future of housing in Mendon. Attendees were introduced to the Housing Production Plan with a presentation by CMRPC, allotted time to ask questions, and asked to participate in a breakout group activity on the potential design and placement of alternative housing options for the town. The valuable public input gathered from the discussions and activity of this event offered insight as to who needs housing and the types and locations of housing that are in demand in Mendon. Materials from the public workshops and the promotional flyer can be viewed in the Appendix.



Residents participated in a discussion activity at the March 2024 community workshop at Mendon Senior Center.

An online follow-up survey was conducted to offer further opportunity for public input to those who could not attend the workshops. The survey presented six study areas and asked respondents to select the preferred types of housing they would prefer to see if developed there in the future.

PLAN METHODOLOGY

Data for this report was gathered from several available sources, including:

- 2000, 2010, 2020 U.S. Decennial Census
- 2018-2022 American Community Survey
- Warren Group
- Massachusetts Department of Revenue
- Massachusetts Department of Elementary and Secondary Education
- Massachusetts Executive Office of Housing and Livable Communities
- Central Massachusetts Regional Planning Commission
- Mendon Housing Authority
- Mendon Assessor's Office
- Mendon Planning Department
- Mendon Building Department
- Mendon Housing Production Plan Working Group meetings
- Community input from the public workshops and follow-up survey

DEFINING AFFORDABLE HOUSING

“Affordable housing” does *not* refer to the design, type, or method of construction of housing units, but to the cost of the housing to the consumer. In Massachusetts, “affordable” means that the housing unit qualifies for inclusion in the Subsidized Housing Inventory, a state-wide comprehensive list of affordable units under long-term, legally binding agreements that are subject to affirmative marketing requirements. For a household to be eligible to rent or purchase an income-restricted unit, the household’s income cannot exceed 80% of the Area Median Income (AMI).

The United States Department of Housing and Urban Development (HUD) and the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) use Area Median Income (AMI) to promote income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA). Mendon belongs to the Eastern Worcester County, MA HUD Metro FMR Area which includes 10 other communities. HUD calculates the AMI annually based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. The methodology used by HUD for calculating low-income limits for each person in a household is included in the Appendix. **As of 2024, the AMI for the Worcester Metro FMR Area is \$147,400. For a household of one, the income limit to qualify for an affordable unit is \$68,500; while for a family of four, the household income limit is \$97,800 to qualify for an affordable unit.**

Municipalities and/or developers are responsible for updating their inventory directly with EOHLC. When new subsidized units are occupied or permitted within a municipality, the municipality (or the developer) must make a written request for units to be added to the municipality’s inventory. This task is accomplished through the *SHI: Requesting New Units Form*, available on the Massachusetts Subsidized Housing Inventory website, which must be submitted to EOHLC.

TABLE 1: 2023 AREA MEDIAN INCOME LIMITS FOR THE EASTERN WORCESTER METROPOLITAN STATISTICAL AREA

Area Median Income	FY 2024 Area Median Income Limit Category	Persons in Household				
		1	2	3	4	5
\$147,400	Low (80%) Income	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650
	Very Low (50%) Income	\$51,600	\$59,000	\$66,350	\$73,700	\$79,600
	Extremely Low (30%) Income	\$30,950	\$35,400	\$39,800	\$44,200	\$47,750
<p>Source: U.S. Department of Housing and Urban Development Office of Policy Development and Research Note: FY2024 Low-Income Income Limits Calculation Methodology is included in the Appendix.</p>						

FAIR HOUSING AND HOUSING DISCRIMINATION

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale or financing of a home based on race, color, national origin, religion, sex, familial status and mental or physical handicap. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies.

Under Federal law, state and local governments that receive federal housing funds are not only required to refrain from discriminatory practices, but they must also take steps to advance fair housing goals and use their policies and programs to help promote open and inclusive housing patterns (also referred to as “affirmatively furthering fair housing.”) HUD defines “affirmatively furthering fair housing” to include the following:

- Analyzing and eliminating housing discrimination in the jurisdiction.
- Promoting fair housing choice for all persons.
- Providing opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin.
- Promoting housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities.
- Fostering compliance with the nondiscrimination provision of the Fair Housing Act.

In 2021, the White House issued a Memorandum to the Secretary of HUD, which declared that the affirmatively furthering fair housing provision in the Fair Housing Act, “...is not only a mandate to refrain from discrimination but a mandate to take actions that undo historic patterns of segregation and other types of discrimination and that afford access to long-denied opportunities.” A number of Executive Order implicating HUD’s responsibility for implementing the mandate of AFFH were issued by the White House in 2021, including Executive Order 13895, “Advancing Racial Equity for Underserved Communities Through the Federal Government” and Executive Order 13988, “Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation.”

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact on members of a protected class. Disparate impact is a significant legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest.

Examples of municipal policies and programs that would have a disparate impact include:

- Municipal plans or zoning ordinances that prioritize 1-bedroom units or strictly limit number of bedrooms by unit rather than by development or lot.
- Single-family or large lot size requirements.
- Requirements for unlimited local residency preferences in communities with limited racial/ethnic diversity.
- Plans to fund affordable housing for elderly people only.
- Planning or zoning approval processes that mandate or prioritize townhouses.

Prevalent examples of discrimination that affect housing siting, access to housing, or access to housing services in the region include:

- Predatory lending, redlining and active steering towards certain areas of a community based on race/ethnicity, economic characteristics, and familial status.
- Rental discrimination against families with children and particularly against families with young children due to the presence or potential presence of lead-based hazards.
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
- Landlords who refuse to make reasonable accommodations, changes in rules or policies to allow an equal opportunity to use and enjoy housing, or reasonable modifications, structural changes to allow an equal opportunity to use and enjoy housing, for individuals with disabilities.
- Landlords who refuse to accept housing subsidies, such as a Section 8 housing choice rental voucher, as a source of rental payment.

KEY FEDERAL FAIR HOUSING STATUTES

- Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended)
- Title VI of the Civil Rights Act of 1964, as amended
- Section 504 of the Rehabilitation Act of 1973, as amended
- Americans with Disabilities Act of 1990, as amended

KEY STATE FAIR HOUSING STATUTES

- Massachusetts Fair Housing Law (M.G.L. Chapter 151B)
- Massachusetts Public Accommodation Law (M.G.L. Chapter 272, Section 98)
- Massachusetts Lead Paint Law (Chapter 111, Section 199A)

PROTECTED CLASSES UNDER FEDERAL AND STATE LAW

- Race
- Color
- National Origin
- Religion
- Sex
- Disability/Handicap
- Familial Status; Children
- Marital Status
- Age
- Sexual Orientation
- Gender Identity
- Military Status
- Public Assistance/
Housing Subsidy
Reciprocity
- Genetic Information
- Ancestry

HOUSING NEEDS ASSESSMENT

OVERVIEW

The purpose of this section is to assess the current supply of housing in Mendon, comparing how it has changed over the past two decades, as well as to understand how shifting demographics, affordability pressures, and market conditions impact the housing stock. The location and makeup of Mendon's existing housing stock reflect land use policies, the housing market, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure. Other influential factors include structural issues such as economic security and educational attainment, which can encourage self-sufficiency, mobility, and residents' abilities to obtain and maintain housing. Furthermore, social trends and lifestyle preferences, such as smaller family sizes and increasing environmental consciousness, influence the types of homes that residents desire. Mendon needs housing opportunities that are affordable to households of all income ranges, age ranges, and racial and ethnic backgrounds.

DEMOGRAPHIC CHARACTERISTICS

DATA SOURCES

This housing needs assessment primarily uses data from the United States Decennial Census and the American Community Survey (ACS). The ACS is a nationwide survey that collects information nearly every day of the year. Data are pooled across a calendar year to produce estimates for that year. As a result, ACS estimates reflect data that have been collected over a period of time rather than for a single point in time as in the decennial census, which is conducted every 10 years and provides population counts as of April 1 of the census year. Data available from local sources is used as well to supplement these data.

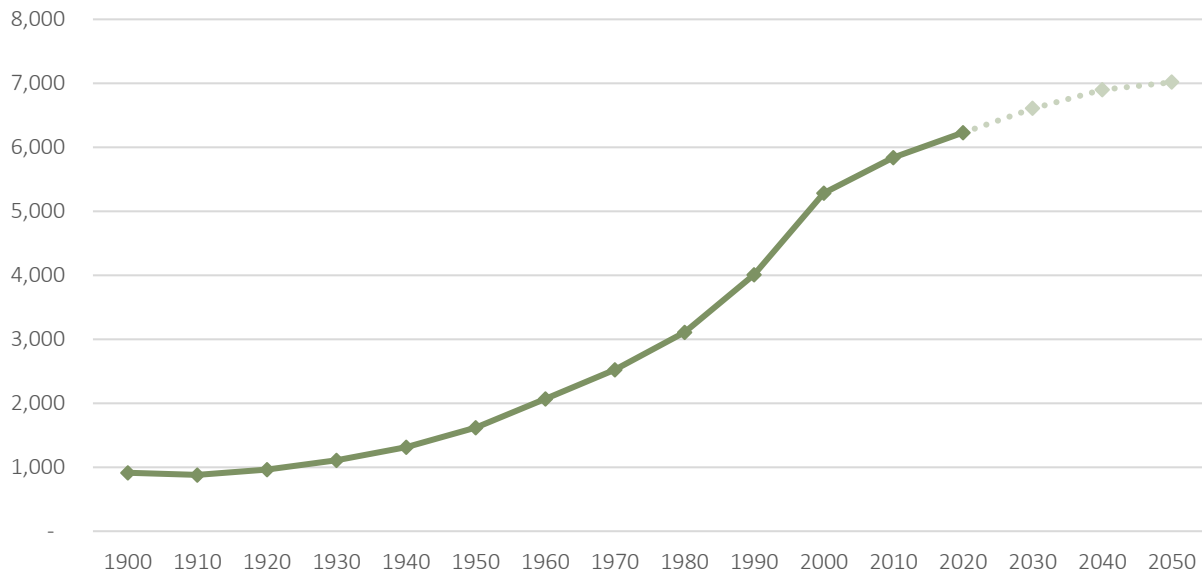
CMRPC regularly publishes population projections for its constituent communities based on Census estimates. The town-level projections shown in Figure 1 have been vetted with the region's communities for transportation planning purposes as part of the Long-Range Transportation Plans. The control totals for the CMRPC region are provided by the Massachusetts Department of Transportation. Town level projections are developed based upon past growth trends, land use and infrastructure capacity, planned future projects, and stakeholder input, including that of the Central Massachusetts Metropolitan Planning Organization (CMMPO), CMMPO Advisory Committee and CMRPC Community Development and Planning staff.

POPULATION TRENDS

As of the 2020 Decennial Census, Mendon's population totals 6,228 residents, with a population density of 344 people per square mile. Like many of its neighbors, the town has a considerably low population density. Historically, Mendon's most significant decade of growth occurred between 1990 and 2000, when the town gained 1,276 new residents. Prior to 1990, the town had not exceeded 4,000 residents.

According to CMRPC's projections, Mendon is expected to grow by 11% between 2020 and 2050. Mendon was previously projected to grow to 6,170 residents by 2020, which the current count of 6,228 residents has surpassed. Various unforeseeable factors will contribute to the rate of population change in the future.

FIGURE 1: HISTORIC POPULATION GROWTH WITH PROJECTIONS
 SOURCE: U.S. DECENNIAL CENSUS 1900-2020; CMRPC POPULATION PROJECTIONS



HOUSEHOLD TYPES

The U.S. Census Bureau states that a *household* consists of all the people who occupy a housing unit, including the related family members and all the unrelated people. A *family household* includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption. Table 2 shows that almost 70% of all households in Mendon are married couple households and 29% are married couples with children under the age of 18. Single-person households constitute 14% of all Mendon households. An estimated 4% of households are single parents with children under the age of 18.

TABLE 2: MENDON HOUSEHOLDS BY TYPE

	Number	Percent of all Households
Total Households	2,138	100.0%
Married couple households	1,490	69.7%
With own children under 18 years	615	28.8%
Cohabiting couple households	119	5.6%
With own children under 18 years	30	1.4%
Male householder, no spouse or partner present	214	10.0%
Living alone	137	6.4%
With own children under 18 years	17	0.8%
Female householder, no spouse or partner present	315	14.7%
Living alone	156	7.3%
With own children under 18 years	58	2.7%

Source: U.S. Decennial Census 2020

Regional and national trends indicate the number of people living in a household has been declining as more people choose to live alone, delay having children, or have fewer or no children. In 2000, 40% of Mendon households were married couples with children, notably higher than the current rate of 29%. While Mendon has a lower proportion of single-parent households than the county and state, it is important to note that approximately 75 people in Mendon are single parents, who may have more difficulty affording a safe and spacious home to live in due to income restrictions. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

STUDENT ENROLLMENT

Another way to examine the community's family and household trends is to assess annual changes in school enrollment. Student enrollment data can reflect the changing household compositions, specifically if fewer families are residing in the town or if families are having fewer children compared to previous decades.

Elementary schools within the Mendon-Upton Regional School District include Henry P. Clough Elementary in Mendon and Memorial Elementary in Upton, which serve grades pre-K through 4. Overall, elementary student enrollment in the school district has been on the decline in the past 15 years. In the 2008-2009 school year, there were 1,184 elementary school students in the school district. As of the 2023-2024 school year, enrollment is down to 877 elementary school students. The Mendon-Upton Regional School District reached a low in 2020-2021 of 805 elementary school students, which was likely attributed to families electing to not enroll children in the school system due to the threat of COVID-19. Since then, enrollment has gradually increased each year.

Data shows that the average size of families in Mendon has remained consistent, increasing only minimally since 2000, from 3.26 to 3.28 people per family. The number of families with children under the age of 18 as of 2022 is 825, or 40% of all households, which has decreased slightly from its rate of 44% in 2000. While many Central Massachusetts communities have experienced declining numbers of children and youth, Mendon remains an attractive town for families. It will be important to continue to monitor these data, as declining student enrollment can affect not only the financial stability, staffing, and facility management of schools, but impacts the community as a whole.

GROUP QUARTERS

People not living in a family or non-family household are classified by the U.S. Census Bureau as living in *group quarters*. Group quarters include facilities such as prisons, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. According to the U.S. Census Bureau 2020 Decennial Census, there are 27 individuals living in institutionalized group quarters and zero living in non-institutionalized group quarters in Mendon. This is a slight change from 2010, when 98 people lived in institutionalized group quarters.

AGE

The age distribution of a community's population has important implications for planning and the formation of public policies related to housing and community development as different age groups have different demands and preferences. In addition, age is a protected class under State Law. The changing age composition of the town and state will have an impact on the demand for housing better suited for older households as well as smaller households.

Figure 2 shows how the composition of age brackets in Mendon has evolved between 2000 and 2020. As of the 2020 Decennial Census, 25% of the Mendon population are under the age of 20; 15% are between the ages of 20 and 34 years; 27% are between the ages of 35 and 54 years; 17% are between the ages of 55 and 64 years; 14% are between the ages of 65 and 84 years; and 1% are ages 85 or higher. Since 2000, Mendon has most notably experienced an increase in its population over the age of 55, which increased from 869 residents to 2,039 residents. Meanwhile, the town has lost residents under the age of 20, which totaled 1,644 in 2000 and is now at 1,587 residents.

Reflecting nationwide trends, the town's population is aging as the Baby Boomer generation enters retirement age. The median age of Mendon's population has steadily increased in the past 50 years from 37.4 years of age in 2000 to 43.9 years of age in 2020. Although seniors may desire to remain in their homes for as long as possible, there are challenges related to affordability, accessibility, and limited connections to community and health services that can make this difficult. An aging population implies a need for appropriate housing options such as single-level homes, affordable housing for those living on fixed incomes, housing with accessibility features such as ramps or handrails, accessory dwelling units for elderly parents to live independently but near family, homes in walkable neighborhoods, assisted living, skilled nursing facilities, or other types of retirement communities.

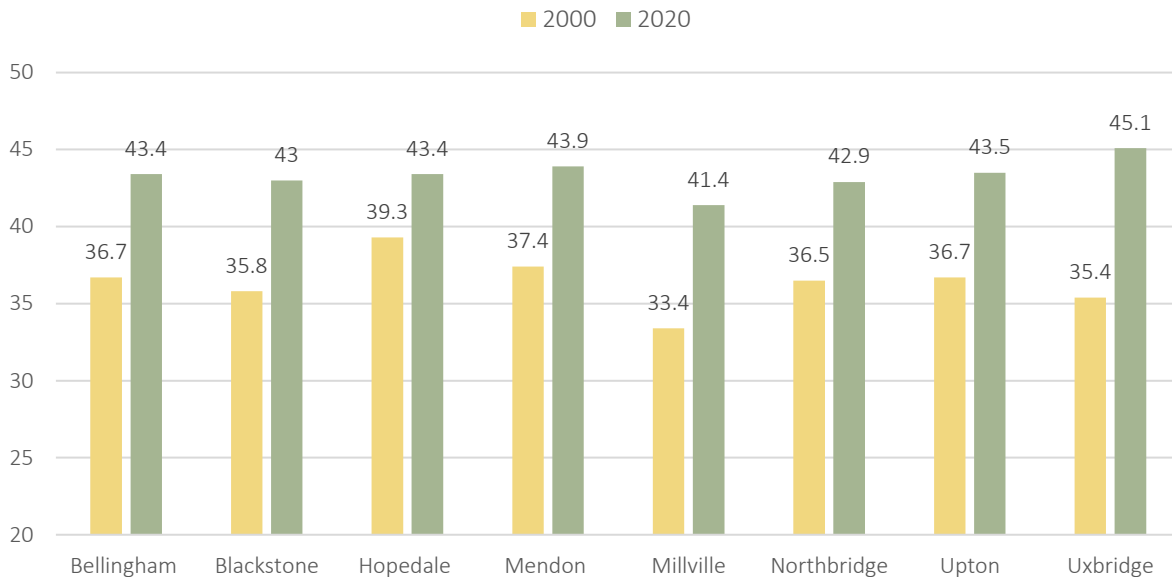
FIGURE 2: MENDON POPULATION BY LIFECYCLE GROUP

SOURCE: U.S. DECENNIAL CENSUS 2000, 2010, 2020



FIGURE 3: MEDIAN AGE, MENDON AND SURROUNDING COMMUNITIES, 2000-2020

SOURCE: U.S. DECENNIAL CENSUS 2000, 2020



RACE AND ETHNICITY

While Mendon remains a predominantly White community, its racial and ethnic composition has diversified in recent years. Between 2010 and 2020, the White population proportion decreased slightly from 99% to 91%, indicating a growing multi-cultural community. The most notable increases in the past decade occurred among the Asian population, growing from 28 residents to 105 residents, as well as residents identifying as two or more races, growing from 117 residents to 288 residents. These shifts underscore the importance of developing inclusive housing policies and affordable housing initiatives to accommodate the needs of a diverse population.

Furthermore, estimates from the 2022 American Community Survey show that approximately 14% of Mendon residents over the age of five speak a language other than English at home. An estimated 1% of households speak Spanish, 8% speak other Indo-European languages, 1% speak Asian and Pacific Island languages, and 3% speak other languages.

The data highlights potential disparities in housing access, particularly for minority groups. Addressing these disparities requires targeted efforts to ensure housing affordability, accessibility, and cultural competency. Future housing development in Mendon should consider equitable opportunities for all residents, irrespective of race, ethnicity, or socioeconomic status. By recognizing and responding to these demographic trends, Mendon can create a more inclusive and resilient community with housing options that meet the needs of its diverse population.

TABLE 3: MENDON POPULATION BY RACE

	2010		2020	
	Number	Percent	Number	Percent
Total Population	5,759	100%	6,228	100%
White	5,545	99%	5,644	91%
Black or African American	27	<1%	39	1%
American Indian and Alaska Native	28	<1%	5	<1%
Asian	28	<1%	105	2%
Native Hawaiian and Other Pacific Islander	0	0%	0	0%
Some other race	14	<1%	40	1%
Two or more races	117	2%	288	5%
Hispanic or Latino (of any race)	226	4%	181	3%
<i>Source: U.S. Decennial Census 2000, 2020</i>				

DISABILITY

A disability is defined by the U.S. Census Bureau as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible. Disability is a protected class under Federal Law.

Table 4 shows that there are an estimated 399 people in Mendon reporting a disability. An estimated 3% of Mendon's population aged 18-64 (also known as "working age residents") reported having one or more disabilities. Among this age cohort reporting a disability in Mendon, ambulatory difficulties are the most common. This differs from the county and state, both of which report cognitive difficulties to be most common among this age cohort.

Of Mendon residents aged 65 and over, an estimated 21%, or 216 people, reported having one or more disabilities. Ambulatory difficulties are currently the most common disability faced by the elderly population in Mendon, followed by hearing difficulties. These, along with independent living difficulties, are the most commonly faced difficulties among the elderly population in the county and state.

TABLE 4: POPULATION BY ESTIMATED DISABILITY STATUS

	Mendon		Worcester County		Massachusetts	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total civilian non-institutionalized population	6,195	(X)	851,986	(X)	6,916,106	(X)
With a disability	399	6.4%	107,299	12.6%	810,146	11.7%
Population 18 to 64 years	3,745	(X)	536,460	(X)	4,374,386	(X)
With a disability	116	100.0%	57,603	100.0%	388,985	100.0%
With a hearing difficulty	40	34.5%	10,557	18.3%	63,046	16.2%
With a vision difficulty	47	40.5%	8,318	14.4%	64,251	16.5%
With a cognitive difficulty	55	47.4%	27,625	48.0%	189,037	48.6%
With an ambulatory difficulty	72	62.1%	19,683	34.2%	142,769	36.7%
With a self-care difficulty	17	14.7%	7,820	13.6%	58,895	15.1%
With an independent living difficulty	59	50.9%	12,656	22.0%	140,315	36.1%
Population 65 years and over	1,029	(X)	137,752	(X)	1,181,918	(X)
With a disability	216	100.0%	43,181	100.0%	357,933	100.0%
With a hearing difficulty	99	45.8%	19,855	46.0%	143,124	40.0%
With a vision difficulty	14	6.5%	7,079	16.4%	61,199	17.1%
With a cognitive difficulty	28	13.0%	9,730	22.5%	90,805	25.4%
With an ambulatory difficulty	112	51.9%	23,535	54.5%	217,342	60.7%
With a self-care difficulty	59	27.3%	8,570	19.8%	82,714	23.1%
With an independent living difficulty	57	26.4%	17,676	40.9%	152,509	42.6%
Source: American Community Survey 5-Year Estimates 2021						

With projections of a growing elderly population in Mendon, the demand for affordable and barrier-free/accessible housing may be on the rise. The range of disabilities present in the town's population requires different types of accessible housing to serve the needs of persons with disabilities. Some communities in Massachusetts have put more effort and resources into integrating accessible housing and housing with supportive services into planning for market-rate and affordable housing development. Currently, the Mendon Housing Authority's Sunrise Apartments is the only location in town that offers income-restricted housing for people with disabilities.

POPULATIONS WITH SPECIAL NEEDS

Populations with special needs are considered to be residents who require specialized housing and/or support services. Included in this category, in no particular order, are:

- People with physical disabilities
- Elderly and frail elderly
- Veterans
- Survivors of domestic violence
- Youth aging out of foster care and at-risk youth.
- People with psychiatric and cognitive disabilities
- People with substance abuse issues
- Ex-offenders
- People living with HIV or AIDS
- People who are homeless

The needs of these sub-populations may overlap in many cases, as well as the institutions that serve them. Special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate and affordable housing, due to lower incomes and other obstacles, and often require enhanced support services. While members of these populations often move through temporary housing placements, they frequently seek permanent and stable housing options.

According to the 2022 American Community Survey, an estimated 7% of Mendon’s civilian population over the age of 18 are veterans. Nearly 60% of the town’s veterans are over the age of 65. There are currently no housing facilities in town specifically for veterans, however veterans are given priority consideration when applying for affordable housing. The Town’s Veterans’ Services Officer supports the past and present local veteran population by connecting veterans and their dependents to federal, state, and local benefits and services. These include a wide range of financial, medical, educational, and death benefits.

There is one organization in Mendon that operates a group home. It should be noted that there are likely individuals with developmental disabilities who live independently in town with DDS assistance.

INCOME AND POVERTY

The ability to exercise housing choice bears a strong relationship to the amount of money an individual or family can afford to spend on housing. Housing that is affordable for low- to moderate-income households is significant for creating household stability and economic self-sufficiency. To build and retain a strong and talented workforce to improve the region and state’s economic competitiveness, housing that is affordable to working class and middle-class households must be readily available.

With a median household income of \$135,909 and a median family income of \$146,585, Mendon’s residents are better positioned for economic success compared to the overall county and state. However, the state’s median income for nonfamily households is slightly higher than Mendon’s, indicating that households such as individuals living alone on a single income may struggle with affording to live here. Median household income in Mendon has increased by 48% from \$71,164 in 2000.

TABLE 5: HOUSEHOLD, FAMILY, AND NONFAMILY INCOME

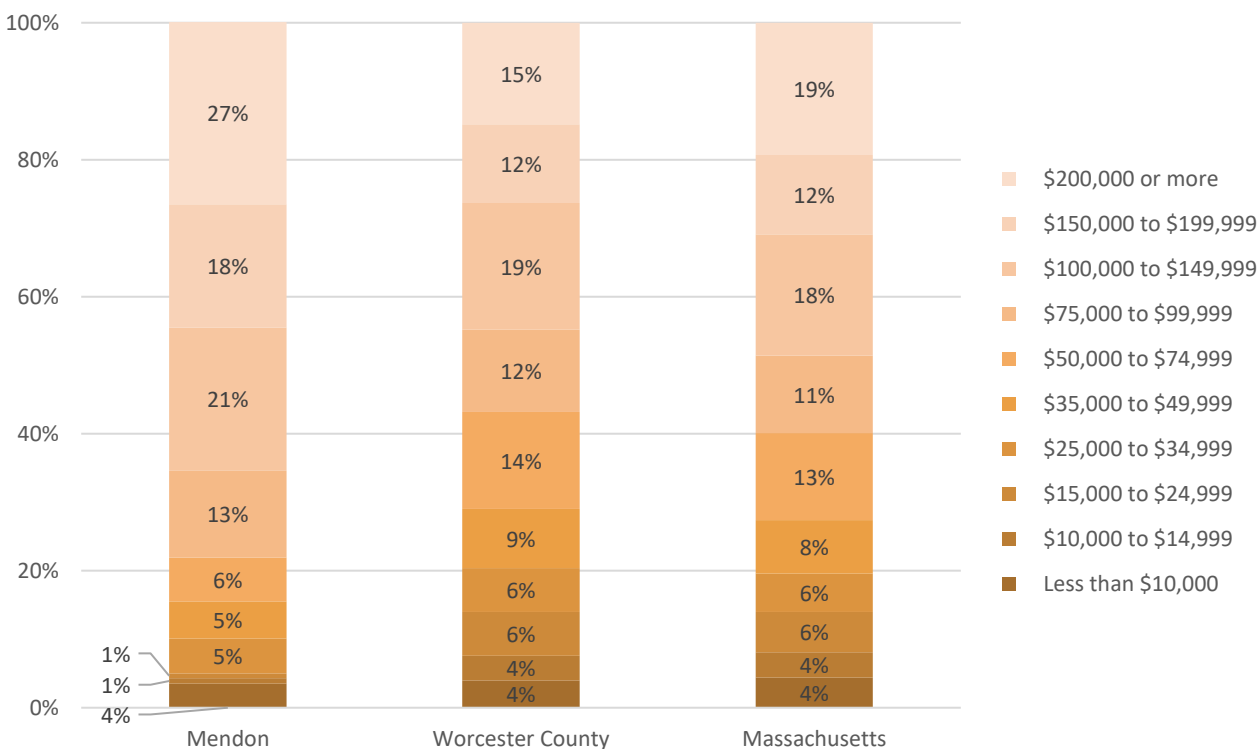
	Median Household Income	Median Family Income	Nonfamily Households
Mendon	\$135,909	\$146,585	\$47,688
Worcester County	\$94,488	\$120,263	\$55,979
Massachusetts	\$96,505	\$122,530	\$56,588
Source: American Community Survey 5-Year Estimates 2022			

Mendon's household income distribution by level of income (Figure 4) highlights its standing as a prosperous middle-class community. The data in Figure 4 shows there is a significantly higher percentage of households earning more than \$200,000 per year in Mendon (27%) compared to the county (15%) and the state (19%). Households earning more than \$100,000 per year constitute two-thirds of all Mendon households. The town has a much lower proportion of households earning less than \$35,000 per year than the county and the state, which may in part be due to a lack of affordable housing options.

While many individuals and families in Mendon may be financially secure, there is still a segment of the population that is living below the federal poverty level and could be struggling with affording basic needs such as housing, food, and health care. Mendon's poverty rate was 6.9% as of the 2022 American Community Survey. The poverty rate for children under age 18 was 12.5% while the poverty rate for adults over age 65 was also 3.6%. Comparatively, Worcester County's poverty rate at this time was 10.0%, with 11.8% of children under age 18 and 9.2% of adults over age 65 living below the poverty level.

The Mendon Food Pantry is operated out of the Mendon Senior Center to help address food insecurity. Residents can complete an order form and once the order is filled, residents are contacted to pick it up. Deliveries are made for qualifying seniors or disabled persons who do not have transportation access. In 2023, there were 48 households served with 410 food distributions. Of these households, four had school-age children and 39 were seniors over the age of 60.

FIGURE 4: HOUSEHOLD INCOME BY LEVEL OF INCOME
SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2022



EDUCATION AND LABOR FORCE

The relationship between educational attainment, employment, and household wealth is well understood. In today's economy, a high school education is the minimum requirement to participate effectively in the job market. According to data from the 2022 American Community Survey, local residents are highly educated and positioned for well-paying, professional jobs. An estimated 98% of Mendon residents over age 25 are high school graduates and half of all residents hold at least a bachelor's degree (Table 6). The labor force participation rate is higher in Mendon (72%) compared to the state (67%) and the county (67%). The percentage of high school graduates in Mendon has increased slightly since 2000, when 93% of the population over age 25 had attained a high school diploma.

TABLE 6: LABOR FORCE AND EDUCATIONAL ATTAINMENT

	Population 16 and Over		Education Attainment of Population 25 Years and Over				
	Total Population 16 Years and Over	In Labor Force	Total Population 25 Years and Over	Less than High School Degree	High School Graduate or Higher	Some College, No Degree	Bachelor's Degree or Higher
Massachusetts	5,784,787	67.1%	4,920,101	8.8%	91.2%	14.8%	45.9%
Worcester County	702,842	66.6%	597,824	8.6%	91.4%	17.4%	38.4%
Mendon	5,032	71.8%	4,328	2.2%	97.8%	11.9%	53.0%

Source: American Community Survey 5-Year Estimates 2022

EMPLOYMENT AND INDUSTRIES

The evolution of employment sectors in Mendon over the past two decades highlights the urgency for housing tailored to the shifting needs of its workforce. While the overall total civilian employed population aged 16 and over has increased, some transitions have occurred within employment sectors. There are 262 businesses in Mendon and the largest employers by number of employees are the public schools, Southwick's Zoo, and Imperial Cars.

Industries such as *Construction, Retail trade, and Transportation, warehousing, and utilities, and Other services* saw the most notable rises in employment of Mendon residents since 2000, gaining 1,125 workers between these four industries. Meanwhile, industries including *Agriculture, forestry, fishing, hunting, and mining, Manufacturing, and Information* experienced a loss of Mendon residents employed in these fields, losing 155 workers between these three industries.

Table 7 shows categories of occupations and the classes of workers that are employed in each of the sectors. Overall, Mendon's residents tend to be workers for private companies. A notable segment of workers are self-employed, particularly in the *Service* industry and *Natural resources, construction, and maintenance* industry. An understanding of the jobs and sectors that Mendon residents are employed in underscores the importance of aligning housing development with employment trends, ensuring accessibility and affordability for the workforce across diverse sectors.

TABLE 7: OCCUPATION BY CLASS OF WORKER FOR MENDON EMPLOYED POPULATION

	Total	Private company employees	Self-employed in own incorporated business	Private non-profit wage and salary employees	Government employees	Self-employed in own not incorporated business
Civilian employed population 16 years and over	3,568	73%	5%	2%	9%	12%
Management, business, science, and arts occupations	1,479	71%	4%	4%	13%	8%
Service occupations	618	61%	7%	0%	9%	24%
Sales and office occupations	919	82%	4%	1%	5%	8%
Natural resources, construction, and maintenance occupations	324	71%	0%	8%	0%	22%
Production, transportation, and material moving occupations	228	84%	7%	0%	9%	0%

Source: American Community Survey 5-Year Estimates 2022

COMMUTING CHARACTERISTICS

Mendon exhibits a strong reliance on personal vehicles for commuting, with 85% of workers over age 16 using cars, trucks, or vans to travel to work. Only 3% of workers carpool while 2% use public transportation or other alternative modes like walking or biking to reach employment destinations. The mean time Mendon residents travel to work has not changed significantly since 2018, remaining at a drive time of approximately 33 minutes one-way. 69% of workers spend at least 20 minutes traveling to their place of employment, indicating that most employees are working outside of Mendon.

In recent history, working at home has been a fairly popular option for workers living in Mendon. Since the COVID-19 pandemic and subsequent popularity of remote or hybrid work, this trend has only increased in the town. In 2018, 10% of workers were working from home in Mendon, while in 2022 this increased to 13%. As remote work becomes more feasible in many professions, attractive small towns such as Mendon may see a migration of families looking to relocate outside of the pricey Boston metro area.

HOUSING SUPPLY CHARACTERISTICS

HOUSING OCCUPANCY

The 2020 U.S. Census recorded 2,234 total housing units in Mendon, increasing the housing supply by 16%, or 348 housing units, since 2000 (Table 8). Nearly 96% of all homes were occupied by year-round residents in 2020.

TABLE 8: MENDON VACANCY RATES

	2000	2020
Total housing units	1,886	2,234
Occupied housing units	1,815	2,138
Vacant housing units	71	96
For rent	12	15
Rented or sold, not occupied	14	15
For sale only	13	11
For seasonal, recreational, or occasional use	16	19
Other vacant	16	36
Vacancy rate	3.8%	4.3%
<i>Source: U.S. Decennial Census 2000, 2020</i>		

Vacancy status has long been used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing. There are five reasons that a house can be categorized as vacant by the U.S. Census Bureau; the house is (1) for seasonal, recreational, or occasional use; (2) for rent; (3) for sale; (4) rented or sold, but not occupied; or (5) “other” vacant units.

In Mendon, the vacancy rate as of the 2020 Decennial Census is 4.3%, compared to a rate of 3.8% in 2000. A majority of vacant units in Mendon are classified as “Other Vacant” which the U.S. Census Bureau defines as a home that is vacant year-round but the owner either does not want to rent or sell, is using the unit for storage, or is elderly and living in a nursing home or with family members. Additional reasons could be the home is being held for settlement of an estate, the home is being repaired or renovated, or the home is being foreclosed. Other vacant homes in Mendon are considered for rent or for sale, rented or sold but not occupied, or they are seasonal homes.

Vacancy on some level is necessary for a sustainable market and economy, and a vacancy rate between 4% and 6% is typically considered healthy in that supply is close enough to demand to keep prices relatively stable. A low vacancy rate suggests that demand is greatly outpacing supply and generally results in rising costs of housing. Low vacancy rates also imply that it is likely very challenging for people to move into a community or for current residents to relocate within the town.

HOUSING BY TENURE

The housing tenure data for Mendon between 2000 and 2020 reflects a shift towards greater owner occupancy, with owner-occupied units rising from 87.5% of housing units in 2000 to 91.3% by 2020. Conversely, the proportion of renter-occupied units decreased from 12.5% to 8.7% during the same period. This trend aligns with broader patterns observed in Massachusetts and Worcester County, suggesting a regional shift towards higher rates of homeownership. Compared to seven neighboring towns, Mendon has the highest rate of owner-occupancy while other communities maintain a more robust rental housing stock.

The average household size of renter-occupied units in Mendon has more than doubled since 2000, with an average size of 3.08 as of 2020. These demographics indicate that there may be more families living in rental units compared to 20 years ago. It may also imply that renters are experiencing challenges paying for housing and are resorting to living with additional roommates. Meanwhile, the average household size of owner-occupied units in Mendon has decreased from 3.1 in 2000 to 2.97 in 2020. This decrease may indicate that young families with children do not constitute as much of Mendon's population compared to 2000, or that there are more empty nesters with adult children who no longer live with them.

TABLE 9: HOUSEHOLDS BY TENURE, 2000-2020

	2000						2020					
	Massachusetts		Worcester County		Mendon		Massachusetts		Worcester County		Mendon	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Occupied housing units	2,443,580	100%	283,927	100%	1,815	100%	2,759,018	100%	333,435	100%	2,076	100%
Owner-occupied	1,187,871	48.6%	182,097	64.1%	1,589	87.5%	1,742,436	63.2%	223,389	67.0%	1,895	91.3%
Renter-occupied	932,073	38.1%	101,830	35.9%	226	12.5%	1,016,582	36.8%	110,046	33.0%	181	8.7%
Average household size of owner-occupied unit	2.72	-	2.78	-	3.1	-	2.62	-	2.66	-	2.97	-
Average household size of renter-occupied unit	2.17	-	2.16	-	1.51	-	2.14	-	2.17	-	3.08	-

Source: U.S. Decennial Census 2000, 2020

The decline in the proportion of rental units raises important considerations for housing policy and planning in Mendon. While homeownership is often associated with stability and wealth accumulation, a sustainable mix of housing tenures is essential for fostering a diverse and inclusive community. Ensuring access to affordable rental housing options is particularly crucial for individuals and families who may face barriers to homeownership, such as young professionals, low-income households, and seniors. Moving forward, the Town should prioritize strategies to promote the development and preservation of rental housing, including incentives for affordable housing projects and policies aimed at maintaining a balanced housing market that meets the diverse needs of its residents.

HOUSING BY STRUCTURAL TYPE

The 2022 American Community Survey estimates that 92% of homes in Mendon are single-family detached homes (Table 10). This far exceeds the ratios of Worcester County and the State, both of which have less than 60% of all units classified as this housing type. In terms of infrastructure needs and land use, this type of housing is the least efficient in supplying homes to current and future residents. Just 3% of Mendon homes are 2-unit dwellings (duplexes). Structures with 3 or 4 units make up 1% of the housing supply while structures with 5 or more units are essentially non-existent in town. An estimated 15 mobile homes are in Mendon.

TABLE 10: HOUSING BY STRUCTURAL TYPE

	Mendon		Worcester County		Massachusetts	
	Number	Percent	Number	Percent	Number	Percent
Total housing units	2,175	100%	351,506	100%	2,999,314	100%
1-unit, detached	2,022	92.9%	200,240	57.0%	1,544,717	51.5%
1-unit, attached	97	4.5%	22,545	6.4%	172,611	5.8%
2 units	15	0.7%	26,932	7.7%	285,527	9.5%
3 or 4 units	41	1.9%	41,234	11.7%	319,346	10.6%
5 to 9 units	0	0.0%	17,739	5.0%	172,335	5.7%
10 to 19 units	0	0.0%	13,643	3.9%	128,026	4.3%
20 or more units	0	0.0%	11,374	3.2%	135,292	4.5%
Mobile home	0	0.0%	14,994	4.3%	217,039	7.2%
Boat, RV, van, etc.	0	0.0%	2,736	0.8%	23,457	0.8%

Source: American Community Survey 5-Year Estimates 2022

It should be noted that the American Community Survey Estimates are useful for comparison purposes, but the numbers may over report or under report the types of residential uses in town. The Mendon Assessor's Office has local data that can provide a more accurate description of the types of uses in town, although the classification system differs from that of the U.S. Census Bureau. Table 11 shows the assessed value of residential parcels in Mendon during FY2024.

TABLE 11: TOWN OF MENDON RESIDENTIAL PARCELS AND ASSESSED VALUE, FY2024

Category	Number of Parcels	Residential Assessed Value
Single-Family	1,985	\$1,210,913,200
Condominium	74	\$25,766,900
Mobile Home or Multiple Houses on One Parcel	10	\$5,241,800
Two-Family	50	\$29,120,600
Three-Family	2	\$976,600
Multi-Family (4+ Units)	3	\$1,353,000
Developable Land or Land with Outbuildings	372	\$21,381,600
Mixed Use	22	\$23,471,289

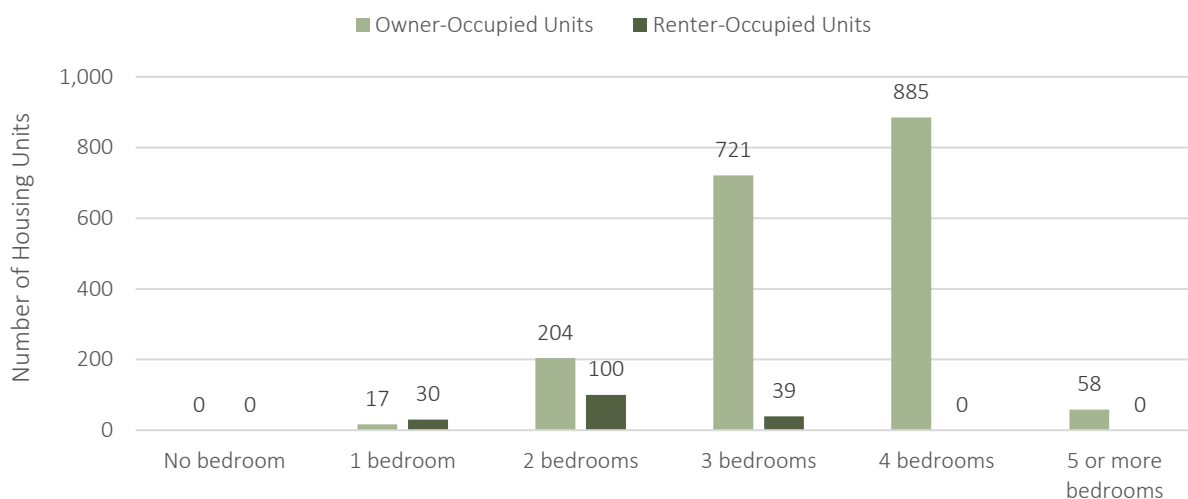
Source: Town of Mendon Assessor's Office, FY2024 Assessor's Classification Report

HOUSING BY NUMBER OF BEDROOMS

An inventory of Mendon’s housing stock by number of bedrooms, using ACS estimates, can be used to determine housing shortfalls, such as insufficient one- or two-bedroom homes for smaller households or three-bedroom rental units for larger families.³ It is important for communities to offer a variety of bedroom options within their housing stock to accommodate individuals and families of all sizes and budgets.

Figure 6 suggests that the majority of housing available in Mendon is ownership housing with 3 or 4 bedrooms. The town is severely lacking in any housing options with zero or 1 bedroom. Studio apartments and small homes are often the cheapest options for individuals living alone. Most rental units in Mendon have 2 bedrooms or more. It is important for communities to offer a variety of bedroom options within their housing stock in order to accommodate individuals and families of all sizes and budgets.

FIGURE 6: MENDON HOUSING UNITS BY NUMBER OF BEDROOMS AND TENURE
SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2022



AGE OF HOUSING

The age of housing is used as an indicator to estimate potential numbers of units that may have rehabilitation and maintenance needs, accessibility issues for people with disabilities, lead-based hazards, and energy inefficiencies. Well-maintained older homes are an important part of a community's character and help preserve history. Seven percent of homes in Mendon were built prior to 1940, while another 16% were constructed between 1940 and 1979 (Table 12). Mendon has two districts listed on the National Register of Historic Places: the Mendon Center Historic District and the North Avenue Rural Historic District. There are four Local Historic Districts in town as well: the Mendon Center Local Historic District, the Taft Homestead Local Historic District, the Washington Street District, and the Jotham Hayward Homestead District.

³ The State’s leading housing agencies—EOHLC, MHP, MassHousing, MassDevelopment, and CEDAC—maintain an interagency agreement requiring that at least ten percent (10%) of new affordable units funded, assisted, or approved by a State Housing Agency shall have three (3) or more bedrooms.

Compared to the state, county, and surrounding communities, Mendon’s housing stock is slightly newer. Just under half of the town’s homes were constructed after 1980. However, since 2010 there has been little overall housing production compared to previous decades, which is consistent with the downturn of the housing market that started in the late 2000s as well as the dwindling supply of ready-to-build lots in town.

Strategies that prioritize the preservation and rehabilitation of older homes while also promoting energy-efficient upgrades and accessibility improvements are encouraged. Initiatives such as historic preservation incentives, rehabilitation loan programs, and partnerships with local contractors can help ensure that Mendon's older housing stock remains safe, functional, and integral to the community's identity, fostering a sense of pride and heritage among residents.

TABLE 12: MENDON HOMES BY AGE

	Number of Housing Units	Percentage of Housing Units
Total Housing Units	2,175	100%
Built 1939 or earlier	150	7%
Built 1940 to 1949	68	3%
Built 1950 to 1959	198	9%
Built 1960 to 1969	81	4%
Built 1970 to 1979	175	8%
Built 1980 to 1989	538	25%
Built 1990 to 1999	396	18%
Built 2000 to 2009	454	21%
Built 2010 or later	115	5%
<i>Source: American Community Survey Estimates 2022</i>		

SENIOR HOUSING

Seniors are a growing sector of the Mendon population, with 660 households consisting of one or more individuals aged 65 years and over, and housing should reflect their needs. Most seniors require smaller, affordable, and accessible housing. Some elderly residents prefer to “age in place” and models for meeting that preference are evolving. Without an adequate variety of living options for the town’s senior cohort, it creates a challenge for those who have established roots here to remain in the community.

The only affordable age-restricted housing option for seniors in Mendon is the Sunrise Apartments, a 30-unit development of 1-bedroom apartments operated by the Mendon Housing Authority. There are no other senior housing communities within the town, therefore older residents looking for more supportive or accessible housing options as they age must relocate outside of Mendon.

The Mendon Senior Center and Council on Aging serve Mendon residents over the age of 60, people with disabilities, and caregivers. A wide range of services and programs is provided by the Council on Aging including meals, activities, classes, trips, and transportation. The Mendon Food Pantry supports the senior community by offering pick-up and delivery options for accessing healthy food.

As the age 60+ demographic segment continues to grow in Mendon, there is an increasingly urgent demand for housing options tailored to the unique needs and preferences of seniors. There is an imminent need for housing that offers accessibility, safety, and amenities conducive to independent and active lifestyles while providing necessary support and services for aging residents. Addressing this need for senior housing is paramount to ensuring the well-being and quality of life for older adults in Mendon.

INCOME-RESTRICTED HOUSING (SUBSIDIZED HOUSING)

There are currently 40 housing units in Mendon that are restricted for occupancy by lower-income households. There are two forms of income-restricted housing: public and private. Public income-restricted housing is managed by the Mendon Housing Authority (MHA), a public housing authority established by state law to provide affordable housing for people with low-incomes. Private income-restricted housing is owned and operated by both for-profit and non-profit owners who receive subsidies as an incentive to rent to people with low- or moderate- incomes.

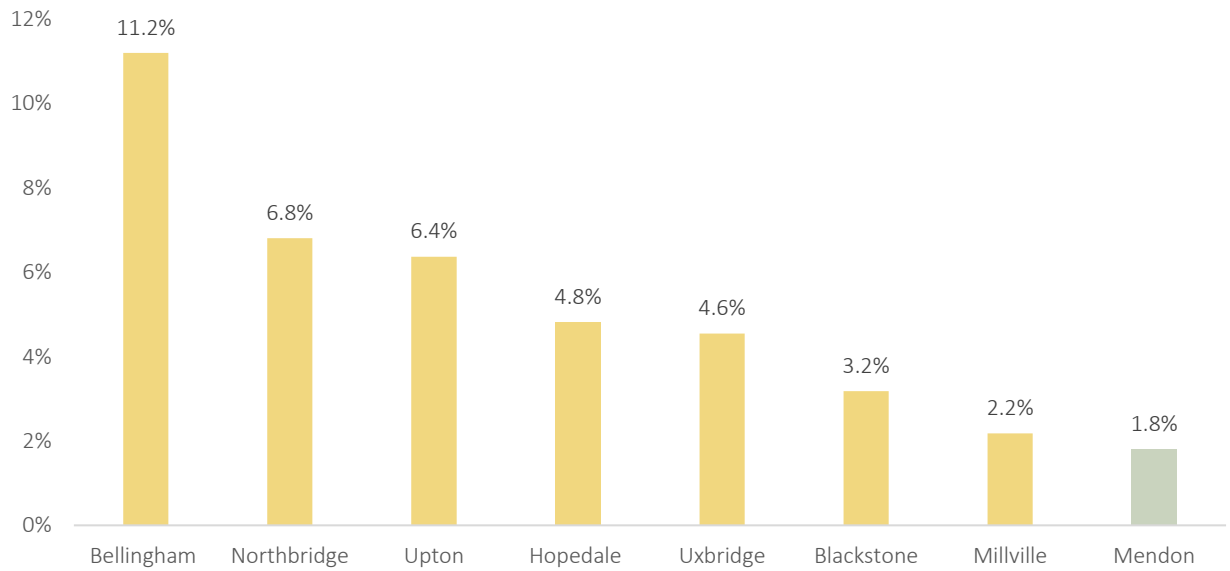
At 1.81%, Mendon currently falls below the State-mandated 10% affordable housing requirement. Figure 7 shows where Mendon and its surrounding communities currently stand in terms of their Subsidized Housing Inventories (SHI) as of 2020. Only Worcester, with 12.14% of its housing stock as income-restricted units, has exceeded the 10% threshold, adding pressure to the region’s affordable housing market.

Communities that do not meet the goal of maintaining 10% of their housing stock deed restricted as affordable to those earning 80% or less of the Area Median Income (AMI) risk the vulnerability of developers being granted comprehensive permits to forego existing zoning restrictions. These permits are granted to developers if they reserve at least 25% (or 20% in some cases) of proposed units as affordable. In order to mitigate this risk, towns falling under the 10% requirement must increase their housing stock by at least 0.5% each year, or 1.0% over two years, and have an approved Housing Production Plan, showing that the community is actively making progress to address its housing needs. Mendon’s housing production goal schedule is included in the Housing Production Goals section on page 50.

TABLE 13: EOHLC CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI) FOR MENDON

Name	Address	Type	SHI Units	Affordability Expires	Built w/ Comp. Permit	Subsidizing Agency
n/a	Blackstone Street	Rental	30	Perpetuity	No	EOHLC
Cobbler’s Knoll	Hartford Ave East	Ownership	10	Perpetuity	Yes	FHLBB
DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
Total Mendon SHI Units						40
Census 2020 Year-Round Housing Units						2,215
Percent Subsidized						1.81%
Source: Executive Office of Housing and Livable Communities, 2024						

FIGURE 7: CHAPTER 40B SUBSIDIZED HOUSING INVENTORY AS OF JUNE 29, 2023
SOURCE: EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES



HOUSING MARKET

The extent to which housing is affordable is very important to any community. Housing is a basic human need and one of the most significant expenditures for any household. Massachusetts has become one of the most expensive places to reside in the country. While single-family home prices and monthly rents are generally lower in the greater Worcester area compared to eastern parts of the state, they still remain more expensive than in many areas of the country.

OWNER-OCCUPIED HOUSING MARKET

The American Community Survey Estimates for 2022 show that the town has 1,885 owner-occupied homes. The majority of homes in town are valued between \$300,000 and \$1,000,000. Table 14 suggests that affordable housing options on the private housing market are constrained. Only 10% of all Mendon owner-occupied homes were valued in the range up to \$300,000.

Since 2000, home values in Mendon have increased significantly. In two decades, the town's median home value has more than doubled from \$240,300 in 2000 to \$558,000 as of the 2022 dataset. The majority (72%) of Mendon homes in 2000 were valued between \$50,000 and \$300,000 while very few homes were valued above \$500,000 at that time.

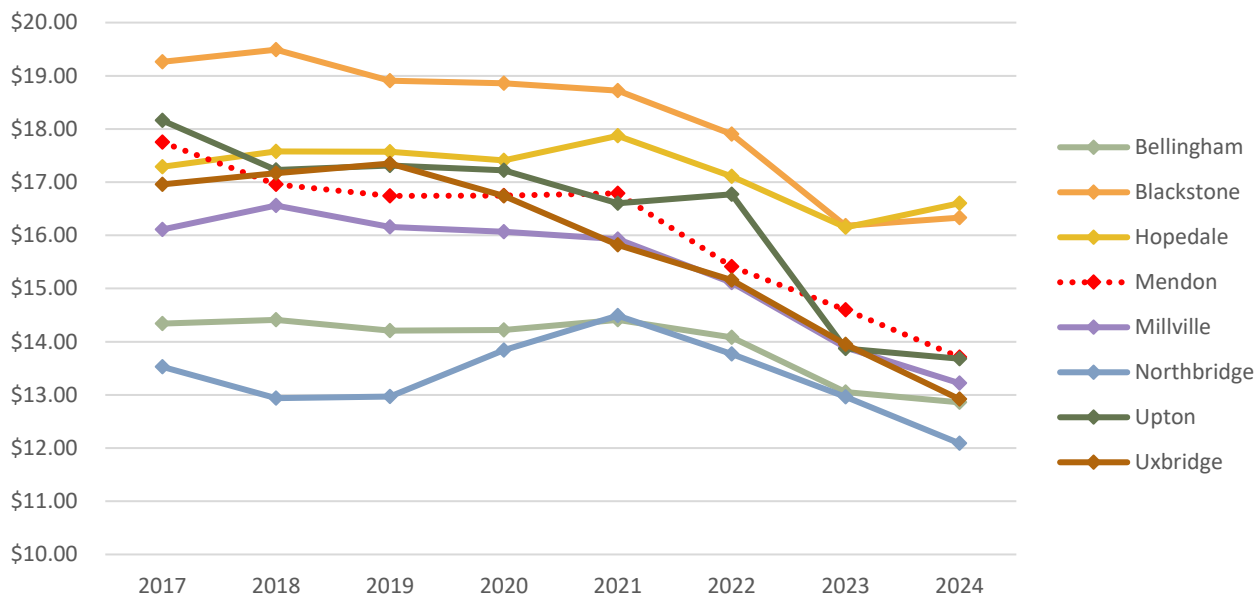
TABLE 14: VALUE OF OWNER-OCCUPIED UNITS IN MENDON

Value	Estimate	Percent
Owner-occupied units	1,885	100%
Less than \$50,000	37	2%
\$50,000 to \$99,999	38	2%
\$100,000 to \$149,999	0	0%
\$150,000 to \$199,999	0	0%
\$200,000 to \$299,999	116	6%
\$300,000 to \$499,999	544	29%
\$500,000 to \$999,999	1,115	59%
\$1,000,000 or more	35	2%
Median (dollars)	558,000	-
<i>Source: American Community Survey Estimates 2022</i>		

Property taxes are an important factor that shapes local housing markets as they influence the costs of buying, renting, or investing in homes. During the public outreach process, residents expressed concerns about the burden of increasing property taxes while endeavoring to remain in their homes. This sentiment reflects the broader challenge faced by aspiring homebuyers, who may find themselves priced out of the market due to high property tax bills alongside mortgage and utility expenses.

In 2015, the Town of Mendon voted to create a Taxation Aid Committee to offer information and programs to assist those in need. The Taxation Aid Fund was established to provide tax assistance for elderly and/or disabled residents who are homeowners with limited income and assets. Residents who meet the qualifications can apply each year. Aid is reserved for those who have been a Mendon resident for 5 years or more; reside and hold title to the property for which aid will be granted; have a household income under \$40,000 for single applicants or \$50,000 for total household income; and are aged 60 or older or are disabled. Since the funds are replenished through voluntary contributions, the amount disbursed can vary from year to year.

FIGURE 8: RESIDENTIAL TAX RATES (PER \$1,000): MENDON AND SURROUNDING COMMUNITIES, 2017-2024
SOURCE: MASSACHUSETTS DEPARTMENT OF REVENUE DATA ANALYTICS AND RESEARCH BUREAU

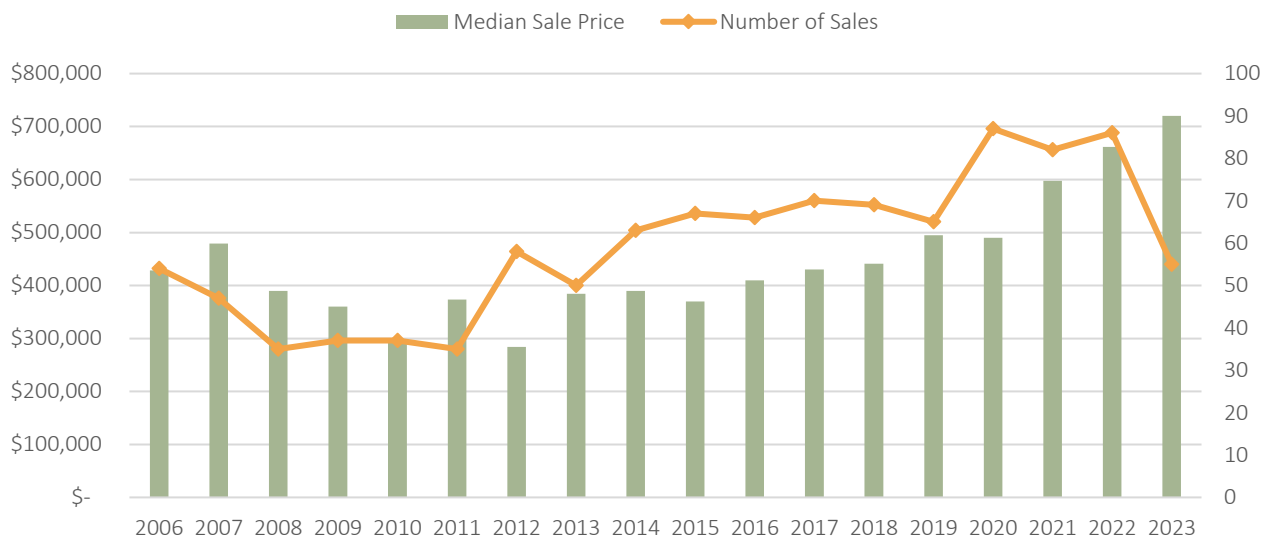


SINGLE-FAMILY HOME MARKET

In 2023, the median sale price for a single-family home in Mendon reached a record high of \$720,000 with 55 total sales during the year (Figure 9). Both home prices and the number of sales have steadily been increasing in Mendon since 2012, reflecting regional trends of market recovery after the 2008 economic recession and housing crisis. Mendon and Upton had the highest median sale price for single-family homes in 2023 compared to surrounding communities.

FIGURE 9: MENDON SINGLE-FAMILY HOME MEDIAN SALE PRICE AND SALES VOLUME BY YEAR

SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS

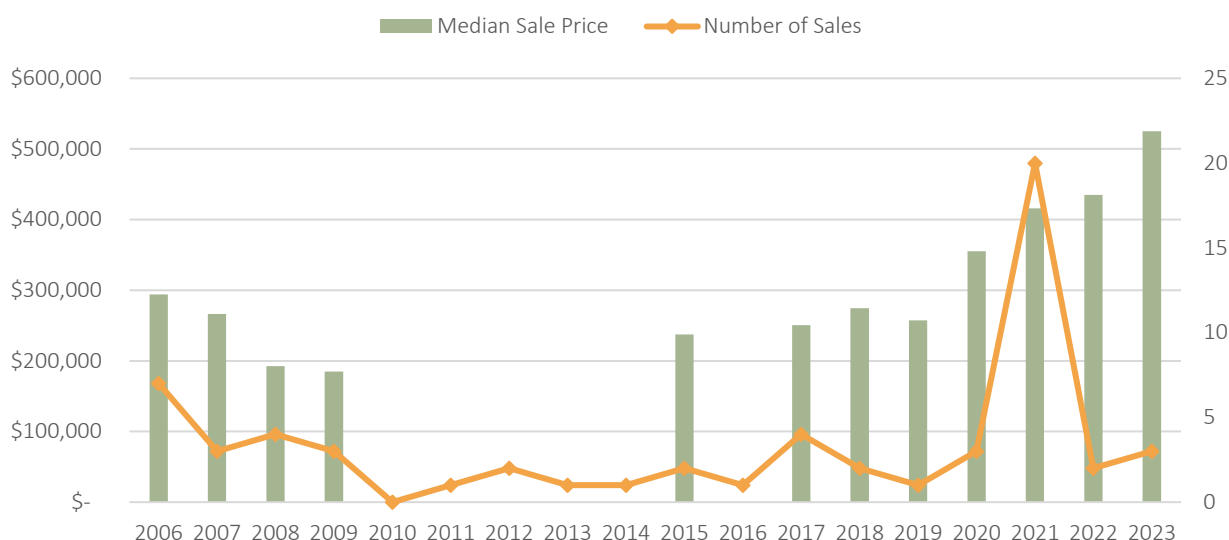


CONDOMINIUM MARKET

Condominiums are often regarded as a middle ground between apartment rental and single-family home ownership. Occupancy in these units can indicate demand from households in transition. A transitional household is a household that is moving between rental housing and single-family housing. This could be a young family purchasing a starter home or a senior that wishes to downsize.

In Mendon, condominiums serve as a significant housing alternative to single-family homes, however supply has been low over the years. According to Mendon's FY2024 Classification Report (Table 11), there are 74 units in town assessed as condominiums. The condominium market in town has fluctuated, with sales volume generally averaging no more than three per year given the limited supply. In 2021, the town experienced a spike up to 20 sales, indicating a release of newly constructed condominiums onto the market. While median sale prices over the years have typically not exceeded \$300,000, since 2020 the median sale price of condominiums has climbed sharply. Despite traditionally lower prices of condominiums compared to single-family homes, peaks in recent years are closing this gap. Additional condominium supply may assist with home affordability in the town.

FIGURE 10: MENDON CONDOMINIUM MEDIAN SALE PRICE AND SALES VOLUME BY YEAR
 SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS



RENTAL MARKET

Mendon has an estimated 156 units of occupied rental housing, or around 9% of the total occupied housing stock (Table 15). The American Community Survey (ACS) estimated the median gross rent for Mendon to be approximately \$1,723 per month, which is higher than both the state (\$1,588) and the county (\$1,263). However, the most recent local data on asking rents collected from Zillow, Apartments.com, and Craigslist in 2024 show asking rents for listed apartments at higher rates than the estimates from the ACS. The limited rental opportunities advertised included only three 3-bedroom houses listed between \$2,950 and \$3,300 per month. No 1-bedroom or 2-bedroom apartments were listed in this time frame.

Low vacancy rates paired with high asking rents pose challenges for low-income families that participate in the Section 8 Program. The Section 8 Housing Choice Voucher Program (HCVP) issues eligible households a voucher to obtain their own rental housing, in which a rental subsidy is paid directly to the landlord on behalf of the participating family by a participating housing agency. The subsidy is determined by the family's income and the family pays the difference between the actual rent charged by the landlord and the amount subsidized by the Section 8 program. Individuals and families often wait years to make it off the waiting list for this program. Eligible households are issued a Section 8/HCVP Voucher and given only 120 days to locate their own rental housing. If no rental housing options within their price range come on the market, then the families lose the voucher opportunity.

Initial costs of renting an apartment (first and last month's rent, security deposit, and sometimes broker fees) can be costly and preclude some lower-income households from affording to rent a home that meets their needs. While home sales prices are on the rise, so too have rents risen in the region. Reasons for price increases may be attributed to financial uncertainty of owning a home, an expensive housing market that excludes first-time homebuyers from entering the homeownership market and forcing them to rent for longer periods of time, or significant individual debt (such as emerging college-graduates) preventing entrance into the homeownership market.

TABLE 15: MENDON MONTHLY RENT

	Estimate	Percent
Occupied Units Paying Rent	156	100%
Less than \$500	13	8%
\$500 to \$999	6	4%
\$1,000 to \$1,499	17	11%
\$1,500 to \$1,999	94	60%
\$2,000 to \$2,499	15	10%
\$2,500 to \$2,999	11	7%
\$3,000 or more	0	0%
No rent paid	13	--
Median Gross Rent (\$)	1,723	--
<i>Source: American Community Survey Estimates 2022</i>		

FORECLOSURES

Foreclosures are a useful indicator of the health of a housing market. Unusual spikes in foreclosure rates can indicate instability in the market. Table 16 shows both petitions to foreclose and foreclosure sales for all home types since 2006. Petitions to foreclose indicate foreclosure action has been initiated by the mortgage holder. Such action does not necessarily lead to the resident losing their home. Rather, it suggests some hardship or instability that affected the homeowners' ability to keep up their payments. The number of foreclosure sales tells us the volume of mortgages that have completed the foreclosure process, and the mortgage holder is attempting to recoup their losses. Comparing these two numbers gives a sense of how much instability there is in the Mendon market.

As Table 16 shows, until 2019, petitions consistently made it to the sale stage each year, indicating that Mendon homeowners have occasionally been unable to come to some sort of arrangement to keep their home. Foreclosure sales were highest between 2008 and 2012, which can be attributed to the housing crisis and economic recession at that time. Rates of foreclosure have remained much lower in Mendon since then. The federal moratorium on evictions during the COVID-19 pandemic likely influenced the lack of foreclosures in 2020 and 2021.

TABLE 16: MENDON FORECLOSURES FOR ALL HOME TYPES

	Petitions to Foreclose	Foreclosure Sales
2006	13	4
2007	26	7
2008	15	18
2009	19	14
2010	20	20
2011	12	20
2012	20	17
2013	3	3
2014	4	4
2015	12	6
2016	12	9
2017	12	5
2018	3	5
2019	7	0
2020	1	0
2021	0	0
<i>Source: The Warren Group</i>		

DEVELOPMENT AND BUILDING ACTIVITY

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors at work in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices. Table 17 shows the number of building permits for new housing units issued annually between 2000 and 2023. Single-family building permits have consistently been issued annually, although peaked at a high of 47 permits in 2000. The town experienced a sharp reduction in building permits issued between 2008 and 2012, which can be attributed to the weak housing market at that time. Between 2020 and 2021, a total of six building permits were issued for the construction of two-family structures. According to HUD, no permits to construct multi-family structures with three or more units have been issued in Mendon since 2000.

TABLE 17: MENDON RESIDENTIAL BUILDING PERMITS BY YEAR

	Total Building Permits	Single-Family Structures	2-Family Structures	3+ Unit Multi-Family Structures
2000	47	47	0	0
2001	37	37	0	0
2002	42	42	0	0
2003	33	33	0	0
2004	11	11	0	0
2005	23	23	0	0
2006	27	27	0	0
2007	10	10	0	0
2008	5	5	0	0
2009	6	6	0	0
2010	5	5	0	0
2011	3	3	0	0
2012	6	6	0	0
2013	19	19	0	0
2014	20	20	0	0
2015	10	10	0	0
2016	20	20	0	0
2017	24	24	0	0
2018	26	26	0	0
2019	19	19	0	0
2020	20	16	4	0
2021	19	17	2	0
2022	18	18	0	0
2023	13	13	0	0
<i>Source: Department of Housing and Urban Development SOCDs Building Permits Database, 2024</i>				

AFFORDABILITY GAP

In the United States, housing is considered “affordable” if the household pays no more than 30% of its annual income towards housing costs such as mortgage, rent, property taxes, utilities, or insurance. Households who pay more than 30% of their income towards housing are considered ‘cost-burdened’ and may have difficulties affording necessities such as food, clothing, transportation, and medical care, as well as saving for the future. This definition typically operates under the following assumptions: (1) Housing costs for renters typically include gross rent plus utilities; (2) a calculation of total housing costs for owner-occupied households includes a mortgage payment- consisting of principal, interest, taxes, and insurance. Households paying between 30% and 50% of their income on housing are considered moderately cost-burdened, while households paying greater than 50% of their income are considered severely cost-burdened.

While it is useful to have a better understanding of past and current housing costs, it is also important to analyze the implications of these costs on residents’ ability to afford them. Affordability is based on household income in relation to housing costs. The difference between the median selling price of homes and the amount that purchasers earning the median household income can afford to pay for them is known as the *affordability gap*.

RENTALS

In regard to rentals, considering that 1) the occupants are paying no more than 30% of their income on housing, 2) occupants are paying the median gross rent of \$1,723 per month reported by the 2022 ACS estimates, and 3) occupants have monthly average utility allowance of \$200; an annual income of about \$76,920 is needed to comfortably afford a rental unit in Mendon. This aligns with Mendon’s median household income (\$135,909) according to estimates for the 2022 ACS. However, it should be emphasized that 22% of Mendon’s population earns less than \$75,000 per year and could encounter challenges affording an apartment in town.

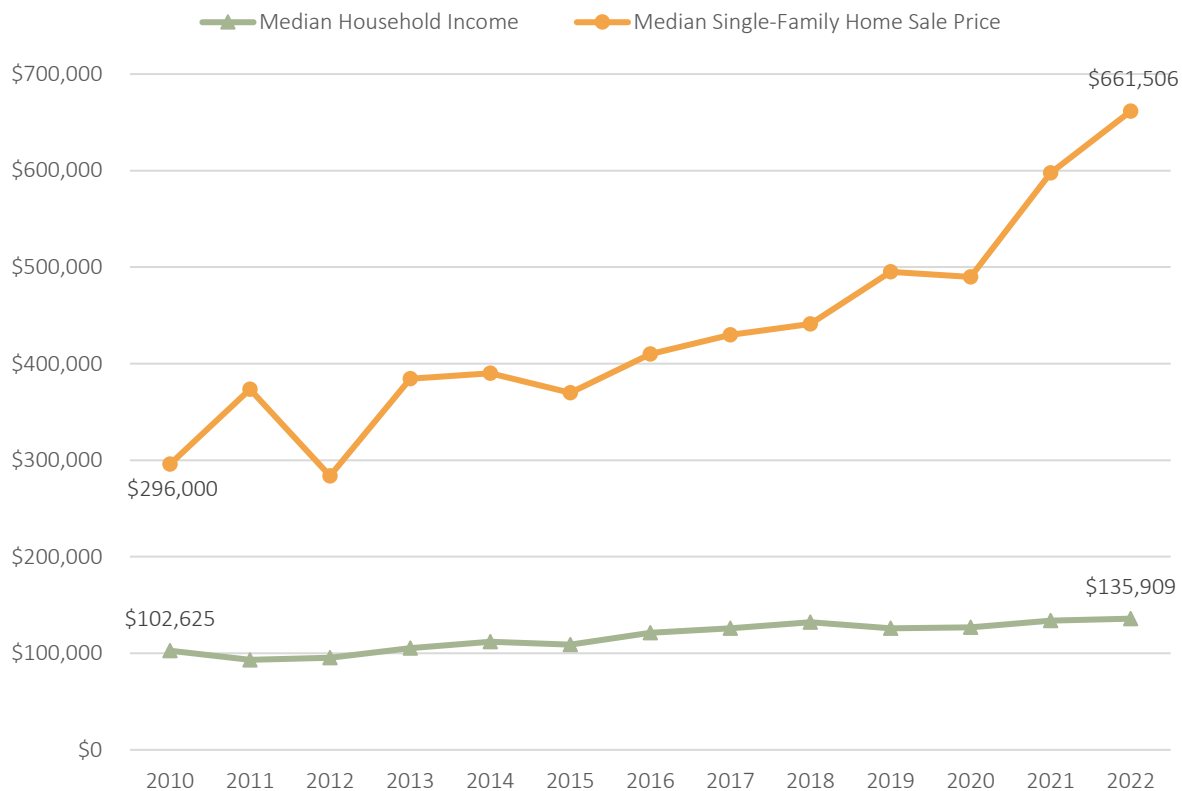
HOMEOWNERSHIP

A traditional rule of thumb is that when purchasing a home, costs should not exceed 2.5 times the buyer’s annual household income. By this measure, a household earning \$135,909 in Mendon (the town’s 2022 median household income) could comfortably afford a house of approximately \$339,772. However, the median sale price of a single-family home in 2022 was \$661,506. This indicates that a household in the middle of Mendon’s income range faces an “affordability gap” of approximately \$321,733 as of 2022.

Housing prices are in fact rising faster than incomes, making homeownership increasingly unattainable, particularly for first-time homebuyers in Mendon. As shown in Figure 11, the gap between median household income and the median single-family house price has widened considerably in recent years. While Mendon’s household income increased by 24% between 2010 and 2022, the median single-family home sale price increased by 55%.

FIGURE 11: MEDIAN HOUSEHOLD INCOME VS. MEDIAN SINGLE-FAMILY HOME SALE PRICE

SOURCE: U.S. DECENNIAL CENSUS 2000; ACS 5-YEAR ESTIMATES 2022; THE WARREN GROUP



COMMUNITY INPUT

A community survey was conducted as part of Mendon’s 2023 Master Plan, which gathered input on cost of living and future housing needs. The following comments from the survey illustrate a range of opinions from residents on how the Town should address local needs:

- *“Affordable housing for everyone. There aren’t any two three-bedroom homes. There should be houses for under \$250,000.”*
- *“Housing for the average income, not \$700k houses.”*
- *“And stop increasing our taxes it is becoming unaffordable.”*
- *“We need to build more affordable homes for first time homeowners or downsizing.”*
- *“We are in need of Senior housing with two bedrooms.”*
- *“Middle-income, young professional, affordable housing should be encouraged.”*
- *“The tax base for commercial buildings and businesses should increase & be different than residential & taxes for elderly who still own their homes should be decreased.”*
- *“Housing for disabled people, young adults so they can live on their own but be near family.”*
- *“Veterans housing. Small Housing.”*
- *“I hate when they cut down so many trees for houses people can’t afford.”*
- *“Mixed use housing, walkable neighborhoods.”*

HOUSING CHALLENGES

The Town of Mendon is committed to encouraging sustainable growth and development, including the production and preservation of affordable housing. It is also cognizant of the importance of promoting such growth within the context of preserving natural resources, economic health, and quality of life. However, a variety of challenges and constraints exist that are limiting the creation of adequate housing choices to address Mendon's housing needs in a manner that balances with other community needs.

REGULATORY CONSTRAINTS

Regulatory constraints are zoning bylaws, policies, and regulations which may be impeding the development of affordable housing. Regulations and ordinances set by local and state authorities in Massachusetts can be exclusionary and designed to favor single-family homes. The various regulatory constraints to Mendon's affordable housing market are described in this section.

Zoning authority in Massachusetts is devolved to local governments by M.G.L. Chapter 40A. The town of Mendon is divided into four zoning districts with three overlay districts. There are two residential districts and two non-residential districts. The Rural Residential District is meant to preserve the rural character of Mendon, promote agricultural activities, and allow low-density single- and two-family residential uses. The General Residential District allows the use of small-scale and low-intensity impact. It is meant to provide a mixture of the Rural Residential District's purpose and a broader range of recreational, municipal, residential, and business uses.

The General Business District makes up 280 acres along Route 16. This district's purpose is to serve the business needs of Mendon's residents in areas where those needs can be accessible and off-street parking can be accommodated adequately. Allowed uses include retail operations, restaurants, offices, banks, and light manufacturing. Uses in this district must meet the minimum lot requirement of 40,000 square feet.

The Highway Business District is smaller than the General Business District at 114 acres located along Route 140 (Cape Road) in the southeastern corner of Mendon near its border with Bellingham. This district's purpose is for businesses that require highway access or generate a significant amount of traffic. There are entry points to Interstate-495 located just a short drive away in either Bellingham or Franklin. The minimum lot requirement is 40,000 square feet, with a required buffer between business and residential uses. The Highway Business district permits commercial indoor entertainment uses, in addition to the uses in the General Business District.

The Planning Board primarily acts as the special permit granting authority (SPGA) for different types of uses. Figure 12 shows the Zoning Map.

FIGURE 12: TOWN OF MENDON ZONING MAP, 2024

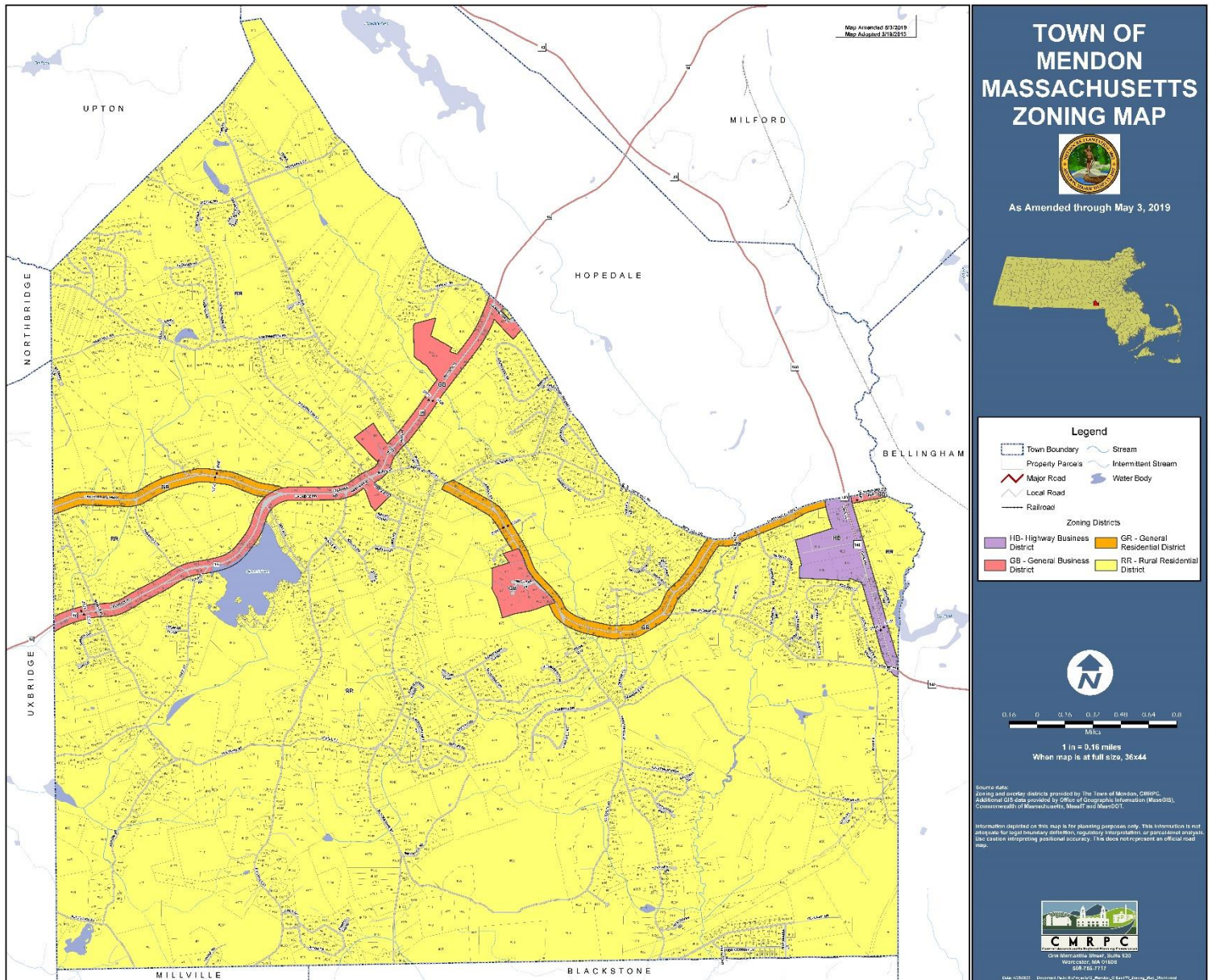


TABLE 18: DIMENSIONAL REGULATIONS

Zoning District	Use	Minimum Lot Size (ft ²)	Minimum Lot Frontage (ft ²)	Min. Front Yard Setback (ft)	Min. Side Yard Setback (ft)	Min. Rear Yard Setback (ft)	Min. Lot Depth (ft)	Min. Lot Width at Leaching Area Location (ft)	Min. Lot Width (ft)	Max Building Coverage (%)	Max Structure and Building Height (%)
Residential	1-Family Dwelling	60,000	200	50	20	20	200	125	200		2.5 stories or 35 ft
	2-Family Dwelling	90,000	300	50	20	20	200	125	300		2.5 stories or 35 ft
	All other permitted uses	60,000	200	50	20	20	200	125	200	30%	2.5 stories or 35 ft
Business	All permitted uses	40,000	200	50	20	20	200	125	200	30%	2.5 stories or 35 ft
All districts	Detached accessory buildings <200 sq. ft.			50	15	15					35 ft.

Because affordable housing typically relies on economies of scale that come with greater density, the large minimum lot sizes that are required in the town’s residential areas plus significant setback and frontage requirements make it extremely challenging to build such housing without waivers of existing requirements through the Chapter 40B process or other special local zoning provisions. As the town’s population continues to grow, it is reasonable to explore the implementation of some water and sewer services to appropriate areas in order to facilitate the construction of housing with increased densities.

Single-family dwellings, two-family dwellings, and Open Space Communities are allowed by-right in all residential districts. Convalescent or nursing homes are permitted by-right in the GB and HB districts. Other housing types are not outright described in the zoning bylaws.

ZONING PROVISIONS THAT ADDRESS AFFORDABLE HOUSING AND SMART GROWTH

Mendon’s Zoning Bylaws include the following provisions that promote some affordable housing, smart growth development, and an overall greater diversity of housing types.

MULTI-FAMILY HOUSING

An essential strategy for increasing affordable housing options is to facilitate the development of multi-family dwellings in one or more areas of a community. Multi-unit dwellings are defined in Mendon’s zoning bylaws as “Any structure or building used in whole or in part to contain three or more housekeeping units.” The provisions for multi-unit dwellings are not described in the bylaws, restricting any future development of this housing type. The Master Plan calls for an amendment to the Zoning Bylaws to clarify the definition of multi-unit dwellings as well.

OPEN SPACE COMMUNITIES

Mendon passed an Open Space Communities bylaw at its 2015 Annual Town Meeting. The Open Space Communities bylaw allows developers to build subdivisions with smaller house lots than the general zoning bylaws allow, if the developer sets aside a minimum of 55% of the land as permanently preserved open space, with 40% or less of the open space being wetlands. Ten percent of the open space or three acres (whichever is less) can be active recreation. Developers cannot build any more houses than would be allowed in a conventional subdivision. This bylaw notes that this is the "preferred form of residential development" in Mendon. In 2022, Town stakeholders reported that all subdivision proposals submitted since the bylaw passed have been Open Space Communities. It is a win-win situation for the Town, its residents, and the developers.

The Planning Board has edited the bylaw since it was proposed and has added details to some components to help developers comply with the intents of the bylaw. Mendon zoning bylaws also allow for conventional development and provide no mechanisms for incentivizing or requiring Open Space Community development. An amendment passed in 2021 includes Design Standards for new developments intended to minimize open space disruptions, preserve natural topography, and maintain historic and cultural assets.

AGE RESTRICTED MIXED USE OVERLAY DISTRICT

The Age Restricted Mixed Use Overlay District (ARMUD) bylaw is intended to promote mixed use development in order to increase the availability of age 55+ housing to meet local needs while promoting walkable neighborhoods and fostering distinctive and attractive village settings in a manner that preserves critical environmental assets. Ten percent of units in proposed developments must meet affordability restrictions. There is a maximum of 3 units per acre of the designated proposed housing site. There is a minimum frontage of 100 feet and structures may not exceed 35 feet. A minimum of 1.5 parking spaces per dwelling unit must be provided.

PARKING PROVISIONS

The Zoning Bylaws detail parking requirements for residential uses in Section 2.03: Off Street Parking and Loading. Single-family homes and two-family dwellings require a minimum of two (2) parking spaces per dwelling unit. Convalescent or nursing homes require a minimum of three (3) parking spaces per 1,000 square feet of gross floor area. Parking lot areas must be located at least 20 feet from any property line, street, or road if the abutting property is zoned or used for residences. Parking lots must be located at least five feet from any wall of any building to allow for pedestrian walks and/or landscaping. Parking areas are strongly encouraged to be designed to include landscaping with low impact development techniques.

Excessive parking requirements can be a barrier to creating multi-family housing, as they increase the cost of developing housing by increasing the land area required. Mendon's one-size-fits-all parking requirement of two (2) spaces per dwelling unit can result in excess land dedicated to parking that might otherwise be used for housing, open space, or commercial land uses. Reducing the off-street parking minimum can lower development costs, potentially free up land for more housing, and reduce the cost of housing for residents.

COMMUNITY INFRASTRUCTURE

SEWER SERVICES

The Town of Mendon does not provide public sewer lines. Most Mendon homes are on private leach fields, cesspools, and tight tanks. A few properties on the Hopedale border are directly connected to Hopedale's sewer lines. Additionally, there is also a shared septic system at Haywood Circle providing septic services to approximately fifteen homes. The Town Hall Campus and Clough Elementary School share a leaching field.

About half of respondents to the 2023 Master Plan Survey indicated an interest in using public sewers if the opportunity became available. All of Mendon's surrounding towns have partial town coverage through sewer lines. The feasibility of connecting Mendon to neighboring lines has not been studied. The town is commissioning a water and sewer study to explore expansion options for the current water system and potential sewer infrastructure.

WATER SERVICES

Most water users in Mendon rely on private water sources. Mendon has a small public water supply serving 153 connections and 40 fire hydrants, constructed in the 1940s. Public water customers include Bates Street, Cape Road, Edward Road, Hartford Avenue East, Joseph Road, Mill River Drive, Parker Road, Talbott Farm Drive, and Dudley Road. Additionally, the Town of Hopedale provides water service directly to a few properties on Milford Street, Harrington Street, and Eight Rod Road. All public water is purchased from neighboring towns. Historically, Mendon purchased water from Bellingham from 1947 to the 1970s, Milford from the 1970s to 2005, and Hopedale from 2005 to the present.

There are currently three water systems, all supplied through Hopedale and maintained by Mendon. Two water systems are billed through a master meter in Hopedale, which is then billed to customers. The Cape Road system includes 138 connections at maximum capacity. The Dudley Road system includes seventeen connections with no possibility of expansion. The Milford Street system includes twenty-five connections operated by Hopedale that cover a service gap due to the historical contamination of private wells in a specific area. There is no possibility of expansion or change outside the existing 154 connections unless a new supplier is discovered.

There are 24 private wells in Mendon regulated as public water supplies through the Department of Environmental Protection, including the Town Hall campus, Senior Center, Library, Memorial Park, and the Beach complex.

The prominent constraint and cost factor for new residential development relates to the lack of sewer and water services. This lack of infrastructure makes developing much-needed higher density housing more challenging and costly. Over the years, public water proposals have been repeatedly defeated by voters and Master Plan Survey results show that the majority of Mendon residents still remain opposed to the installation of public water and sewer. Plans for future development should ensure that housing development aligns with the town's long-term goals for water resource management, resilience, and environmental sustainability.

TRANSPORTATION

There are 50 miles of roadway within the town of Mendon, including 15 scenic roadways. Route 140 provides quick and easy access to Interstate 495, making the town attractive for commuting workers. Mendon's roadway system primarily consists of historic local roads, roads that service new developments, and two state highways.

The nearest MBTA commuter rail stations are located in the towns of Franklin and Grafton. There are no WRTA fixed routes or shuttle services in Mendon. The Mendon Senior Center offers van services to residents aged 60 and over and to people with disabilities Monday through Thursday for local medical appointments, shopping and errands, and transportation to and from Senior Center activities. Mendon's sprawling layout and car-heavy infrastructure make mobility a challenge for populations such as those under 18, elderly, disabled, and lower-income.

The network of sidewalks in Mendon is sparse and inadequate, as what sidewalks there are do not interconnect. Commercial areas in town are not easily accessible by pedestrians from residential areas.

ENVIRONMENTAL CONSTRAINTS

SOILS, LANDSCAPE, AND TOPOGRAPHY

Much of the town's land is characterized by steep slopes (15% to 35%) and exists at elevations of between 200 and 400 feet above sea level. A few areas have elevations of 595 feet. Although bedrock from volcanic activity is at 4 feet or less below ground surface and deposits left by glacial ice cover large areas, 20% of Mendon is covered with soils identified by the U.S. Department of Agriculture as "Prime Farmland." This area is found along Providence Road, Bellingham Street, and North Avenue, which have been identified as attractive areas for development. The town has large areas covered with glacial till with some sand, gravel, and alluvial deposits near Muddy Brook. These till-based soils have poor drainage and are often unsuitable for septic systems and water supplies.

FLOODPLAINS, WETLANDS, AND WATER RESOURCES

The Town of Mendon has one 85-acre lake and features an intricate network of nine brooks and two rivers. The Rivers Protection Act requires a 200-foot buffer from these 11 waterways. Many of these brooks and rivers are bordered by wetlands. In terms of size, they can range from vast swamps and bogs to the long fingers and small patches that occur anywhere where the groundwater intercepts the surface. These wetlands perform valuable and crucial functions, acting as giant sponges to retain water and slowly release that water to recharge groundwater supplies. This is especially important in Mendon as almost all of the town depends upon private wells.

Another factor related to these numerous water bodies is the prevalence of floodplains. According to a floodplains map created by the Federal Emergency Management Agency (FEMA), the most significant Zone A flood area in Mendon is the Long Meadow Wetland that is bounded by Washington Street, Hartford Avenue West, Uxbridge Road, and Northbridge Road. The map also shows another large Zone A flood plain along Meadow Brook between Park and Pleasant Streets. Additional Zone A flood areas surround most of Lake Nipmuc and follow the lower portions of Muddy Brook, Spring Brook, and the Mill River.

Zone B flood areas are limited to small surface water bodies, particularly along Ohio Brook, Wigwam Brook, and Rock Meadow Brook. The upper portions of Spring Brook and Muddy Brook are included in this category.

Mendon's Flood Hazard Overlay District was established to protect human life and property from periodic flooding hazards to facilitate accurate insurance ratings and promote flood insurance awareness and availability. It is intended to preserve and maintain the groundwater table and water recharge areas within the floodplain. The overlay district includes all special flood hazard areas designated as Zones A and AE on the Worcester County Flood Insurance Rate Map (FIRM) issued by FEMA.

Vernal pools are small, shallow, seasonal wetlands that provide essential wildlife habitats, particularly for amphibians and invertebrates. According to the Natural Heritage and Endangered Species Program of the Massachusetts Division of Fisheries and Wildlife, Mendon has 12 Certified Vernal Pools and many Potential Vernal Pools. The Certified Vernal Pools are distributed across Town, however, four are clustered around the Meadow Brook Uplands Conservation Area.

While the protection of wetlands and floodplains remains essential, it presents an additional challenge to identifying buildable land and creating new housing without extensive costs.

VEGETATION, FISHERIES, AND WILDLIFE

Approximately half of the land area in Mendon, a community often associated with the many waterways and extensive wetlands, encompasses Priority Habitats for Rare, Threatened, and Endangered Species. This Core Habitat is an area designated by Natural Heritage scientists as the most viable habitat for rare and endangered species. Another 30% of land is designated as supporting natural landscapes as defined by the State's BioMap2. These habitats, according to the 2008 Natural Heritage Atlas, include large swathes of land along the Mendon / Blackstone line, hundreds of acres that surround Muddy Brook, Spring Brook and the Mill River, and the part of Uxbridge Road that is in proximity to Meadow Brook. In Mendon, the Species of Special Concern are the Wood Turtle, the Eastern Box Turtle, and the Spotted Turtle. Threatened Species are the Blanding's Turtle and the American Brook Lamprey. The habitat of the American Brook Lamprey is Mendon's Muddy Brook which runs parallel to North Avenue, goes through a culvert on Milford Street and joins Spring Brook between Providence and Cemetery Roads. This American Brook Lamprey habitat is especially significant as it is one of the very few that exist in Massachusetts.

More stringent protections regulate land use in proximity to Mendon's three cold water fisheries: Muddy Brook, Spring Brook, and Hop Brook. These are designated by the Department of Environmental Protection and Fish and Wildlife as Critical Areas and Outstanding Resource Waters. This affords them extra protection under Department of Environmental Protection regulations, especially from stormwater runoff. Residential water withdrawals could lower the water level in the brooks causing the temperature to rise. If that happens, the wild Eastern Brook Trout becomes sterile and no longer reproduces. Naturally vegetated riparian areas provide shade, absorb excessive nutrients, prevent sedimentation, and maintain stream flow.

Any project that may result in a disruption of any of these locations is subject to regulatory review which can further add to the expense and difficulty of development in Mendon.

HAZARDOUS WASTE, POLLUTION, AND STORMWATER

Under the Massachusetts General Laws, Chapter 21E sites are contaminated by oil or other hazardous material and are subject to special restrictions for redevelopment. Such sites are classified by tiers based on their level of contamination and their owner's compliance with regulations. The Massachusetts Department of Environmental Protection (MassDEP) has a searchable database that lists 40 reportable spills of oil and/or hazardous materials in Mendon from 1993 through 2023. Most of those sites, including some former gas station sites, are classified in a status that poses no significant risk.

As of 2024, there are two hazardous waste sites in Mendon identified as Brownfields by MassDEP. These are Gaskells Service Station at 2 Uxbridge Road and Arcudi Oil Inc. at 57 Providence Street. Brownfield sites are not required to "self-identify" or register with MassDEP; therefore, it is possible there are more properties in town that would qualify as a Brownfield. There are records of seven (7) underground storage tanks located within Mendon. These are important to monitor due to their potential adverse environmental effects should there be a leak, spill, or other issue.

The most serious contamination of Mendon's groundwater occurred during the 1990's. An underground tank at O'Grady's Gas Station near the Hopedale line leaked a gasoline additive, MTBE, into the groundwater. The additive contaminated nearby wells and the only alternative in this case was to connect the approximately 20 affected houses to Town of Hopedale public water supply. A similar situation developed at a gas station on the corner of Main and Milford Streets but was caught before causing any widespread damage. Neither location is currently selling gas. More recently, contamination occurred involving the former Gaskells gas station located on the corner of Route 16 and Millville Road.

Another threat to the groundwater was the old town dump located off Bellingham Road. The Mendon Board of Health attempted to close the dump when trailer truckloads of building debris were imported from the Boston area. This effort to close the dump triggered a town-wide controversy. A homeowner in proximity to the dump previously reported contamination of his well. Although the Mendon Health Department reports that test results required by DEP show no contamination, it is highly unlikely that the surrounding acreage will be used for housing development.

Non-point source pollution is a significant concern for water quality as it can threaten the health of residents and wildlife if it reaches local water and groundwater resources. Sediment from construction, unpaved private roads, and winter sanding wash into local water bodies and cause water quality issues. Aggregation of impervious surfaces causes rainwater, with whatever sediment or pollution it picks up, to run off into water bodies unless managed carefully. Effective control of non-point source pollution results from thoughtful land management and includes tools such as Low Impact Development (LID) and Smart Growth strategies, protective zoning bylaws and policies, and best management practices for stormwater management, construction, septic operations, and road maintenance.

SUBSIDIES AND STAFF CAPACITY

State and Federal financial resources to subsidize affordable housing preservation and production are limited and very competitive. As housing prices continue to rise, deeper subsidies are required to fill the gaps between what housing costs to develop and what residents can afford. Record high housing sale prices and buyers willing to pay tens of thousands of dollars over asking prices are part of a highly competitive housing market. The need for deed-restricted affordable housing has only become more crucial as subsidies become less available.

Mendon is fortunate to have a Community Preservation Fund to help finance affordable housing initiatives, along with open space, recreation, and historic preservation activities. The Community Preservation Act (CPA) was adopted by Mendon Town Meeting in 2002 and has been critical to implementing local community projects. Examples of past uses of Community Preservation Funds in Mendon include the following:

- Fund a part-time Affordable Housing Coordinator (2012)
- Purchase 70-acre Paddock property at 52 Providence Street for open space and affordable housing (2014)
- Feasibility study at 52 Providence Street (2015)
- Survey 52 Providence Street
- Survey an easement to the well site at 52 Providence Street
- Permit a wetland crossing at 52 Providence Street
- Permit a public water supply for 52 Providence Street
- Receive CMRPC assistance to develop a Housing Production Plan
- Purchase the 60-acre Paddock property at 73 & 75 Providence Street for open space and affordable housing (2024)

Mendon has increased its capacity for housing planning in recent years. The Town staffs a part-time Affordable Housing Coordinator to support local housing initiatives. The Town also staffs a shared Town Planner with the Town of Millville. The Town receives services and technical support from a Regional Housing Coordinator who is staffed by the Central Massachusetts Regional Planning Commission, totaling approximately 6 hours per week. There is currently no committee or group of volunteers solely dedicated to affordable housing initiatives in Mendon.

COMMUNITY PERCEPTIONS

Proposed new housing development in small suburban towns such as Mendon can easily raise concerns and apprehensions by residents. Wariness about the impact that new units will have on local services, capacity of schools, property values, quality of life, etc. are common, and impressions of what “affordable housing” looks like often hold negative connotations. Misunderstandings about affordable housing and the people living in these units result in their stigmatization, and development proposals are consistently faced with local opposition.

Throughout the HPP public outreach process, Mendon residents have expressed a mix of reactions regarding the possibility of future housing development. In general, residents value the small-town feel of Mendon and have reservations about new housing units in town, particularly developments with significant density. Residents also have concerns about building new housing in areas that are more appropriate for open space preservation or economic development.

Utilizing this Plan, it is important to continue community outreach efforts and education about the significance of affordable housing in Mendon. Informing local leaders and residents on these issues will help dispel negative stereotypes and garner political support. Providing up-to-date, accurate information on the topic of housing will be a key strategy to gathering support. Notably, community concerns should be addressed with sensitivity.

LAND AVAILABILITY

Although there are a variety of large tracts of undeveloped land in Mendon, much of the land has restrictions on it that constrain feasible residential development. There are some municipally owned sites that have potential for the creation of new housing, as well as vacant or underutilized commercial properties that could be redeveloped. Over 500 acres of Mendon's total land area is permanently protected open space. An additional 2,000 acres is protected from development under Chapter 61. In addition, the 120-acre Mendon Town Forest is a valued natural resource. Residents appreciate the scenic vistas and rural character that contribute to Mendon's quality of life. The impacts of any new development must be identified as to how they affect the environment and what actions might be required to mitigate problems.

HOUSING PRODUCTION GOALS

This Housing Production Plan is intended to guide the town in taking local control of its approach to affordable housing. Although the Town of Mendon has not yet met the 10% affordable housing threshold set by the State, the town does not necessarily face repercussions if that goal is not immediately met. The State encourages communities to gradually add affordable units to their housing stock. For a small town such as Mendon, this approach ensures that municipal resources are not overly strained with new housing and families. If the Town has a certified HPP in place, demonstrating that it has added a set number of affordable units to its housing stock each year and gradually making progress of adding units to the Subsidized Housing Inventory, the Town will be granted the power to deny comprehensive permits under Chapter 40B until the 10% threshold is satisfied.

An HPP is required to set two types of goals: an annual numerical goal for affordable housing production, and qualitative strategies based on the type, affordability, location, and other desired aspects of new affordable housing. Table 19 shows the annual numerical goal for affordable housing production.

Using the current EOHLC baseline of 2,215 year-round housing units (sourced from the 2020 U.S. Decennial Census), Mendon currently has 1.81%, or 40 units, of its housing stock qualify on the Subsidized Housing Inventory (SHI). To achieve the goal of 10%, or 221 total SHI units, the Town needs to add 181 more qualifying units to the SHI.

Mendon is encouraged to produce SHI-eligible units totaling 0.5% of the year-round housing stock according to the most recent Census over the course of one year, or 1.0% over the course of two years. To produce 0.5% of its total units annually as SHI units, Mendon would need to add 11 SHI-eligible housing units. Given this annual production pace, in 5 years the town would reach 4.3% and by 2041 would achieve the 10% affordable housing mandate.

TABLE 19: FIVE-YEAR HOUSING PRODUCTION TARGET FOR MENDON

Year	Annual Additional Units to the SHI	Total Affordable Units on the SHI	Percent Affordable	Gap (Number of units needed to achieve 10%)
2024 (Current)	--	40	1.8%	181
2025	11	51	2.3%	170
2026	11	62	2.8%	159
2027	11	73	3.3%	148
2028	11	84	3.8%	137
2029	11	95	4.3%	126

HOUSING GOALS AND STRATEGIES

The following strategies are based on input from a wide variety of sources including:

- Prior planning efforts, including the 2023 Mendon Master Plan
- Priority housing needs identified in the Housing Needs Assessment
- Discussions of the Mendon Housing Production Plan Working Group at regularly scheduled meetings
- Community input from the Housing Production Plan Workshops and results of the follow-up housing preference survey
- Effective housing activities in other comparable localities in the area and throughout the Commonwealth

At a joint meeting on September 16, 2024, both the Mendon Planning Board and Mendon Select Board voted unanimously to adopt the Housing Production Plan.

While the primary objective of this Plan is to guide the Town to meet the State's 10% affordability threshold under Chapter 40B, it should be emphasized that the Town also strives to serve a wide range of local housing needs. Consequently, there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory.

Within the context of compliance issues, local needs, existing resources, affordability requirements, and housing goals, the following housing strategies are proposed. It is important to note that these strategies are presented as a package for the Town to prioritize and process, each through the appropriate regulatory channels.

GOAL 1: TAKE A PROACTIVE APPROACH TO TRADITIONAL AND EMERGING ISSUES IN HOUSING

Objective 1: Consider future demographic and socioeconomic projections in housing development decisions to support housing that is appropriate for Mendon’s expected future.

As Mendon’s population changes, the housing needs of those living here will also evolve. The Town should plan and advocate for housing that meets the needs of Mendon’s aging population, considering opportunities such as age-restricted communities, single-level and handicapped-accessible housing, nursing homes and assisted living, accessory apartments, as well as loans and financing options to help homeowners modify their homes so that they may “age in place”. The zoning and regulatory barriers to creating housing types that are affordable, accessible, and appropriate for residents, including seniors and low-income households, must be closely examined, with local leaders pursuing partnerships and amendments that facilitate diverse housing development.

Action Items:

- I.** Evaluate the need for additional senior housing and review the zoning limits for nursing and convalescent homes
- II.** Partner with Mendon Housing Authority and other stakeholders to facilitate the creation of new public housing with a focus on family and accessible units
- III.** Advocate for higher inclusion of accessible units in proposed affordable housing developments

Objective 2: Regulate and derive benefits from short-term rentals such as Airbnb.

The short-term rental industry, elevated by online platforms such as Airbnb and Vrbo, is rapidly growing. Property owners can rent out their spare units for short-term accommodations, for typically less than 30 days, giving travelers alternatives to traditional lodging establishments. While the availability of short-term rental housing can help increase local tourism and boost businesses, there can be negative effects on communities if not properly regulated. Excessive noise, partying, trash issues, septic capacity, and parking conflicts caused by visitors can impact the character of a neighborhood. Short-term rentals can also impact the availability of long-term rental housing, which may be less profitable to property owners.

Local regulations, either in the General Bylaws or Zoning Bylaws, can set standards for inspections and safety protocols, community impact fee, limits to the number of short-term rentals, occupancy caps, length of stay, parking requirements, location, proximity of the owner or manager, and more.

Action Items:

- I.** Address short-term rentals in the local zoning bylaws.
- II.** Community Impact Fee for short-term rentals (M.G.L. c. 64G, Section 3D) where the community has committed in writing to using a portion of such revenues for affordable housing.

GOAL 2: ENSURE THAT NEW HOUSING DEVELOPMENTS REFLECT MENDON'S SMALL-TOWN FEEL, RURAL CHARACTER, AND AGRICULTURAL HERITAGE

Objective 1: Allow and promote housing styles that will allow Mendon to achieve its housing goals while maintaining its desired development character.

While Mendon strives to produce more housing that is affordable, such housing should not compromise the town's historic and agricultural character that residents take pride in. New development should be thoughtfully planned, prioritizing the preservation of valuable open space and natural resources. The Town should approach residential development in manners that align with Smart Growth and Sustainable Development Principles which promote efficient land use and the well-being of communities. These sets of principles discourage sprawl, encourage development near transit and services, and promote development that is compact, conserves land, protects historic resources, and integrates uses. Zoning for multi-family housing and mixed-use development in appropriate locations will help catalyze the creation of neighborhoods that are healthy places for people of all ages and backgrounds to live, work, and play.

Action Items:

- I.** Ensure new housing developments utilize Smart Growth principles and prioritize open space preservation by establishing Design Guidelines which follow the Open Space Communities Bylaw.
- II.** Consider rezoning to increase density in identified neighborhoods while maintaining desired housing forms.

MASSACHUSETTS SUSTAINABLE DEVELOPMENT PRINCIPLES

1. Concentrate development & mix uses
2. Advance equity
3. Make efficient decisions
4. Protect land and ecosystems
5. Use natural resources wisely
6. Expand housing opportunities
7. Provide transportation choice
8. Increase job & business opportunities
9. Promote clean energy
10. Plan regionally

GOAL 3: MAINTAIN A HOUSING STOCK OF DIVERSE AND WELL-DISTRIBUTED HOUSING TYPES THAT MEETS THE NEEDS OF FAMILIES AND INDIVIDUALS OF ALL AGES AND INCOME LEVELS

Objective 1: Encourage and facilitate housing production.

As the Housing Needs Assessment indicates, Mendon's current housing stock does not adequately meet the needs of all members of the community. An aging population implies a need for appropriate housing options such as single-level homes, affordable housing for those living on fixed incomes, housing with accessibility features, accessory dwelling units for elderly parents to live independently, assisted living, skilled nursing facilities, or other types of retirement communities. Purchasing a home in Mendon has become increasingly out of range for those with moderate incomes, meanwhile rental options in town are sparse. Most of Mendon's homes are located in neighborhoods that require a car to access businesses and services.

There are a variety of opportunities that the Town of Mendon can pursue to facilitate housing production that generates sustainable growth and meets the needs of all who call Mendon home.

Action Items:

- I.** Create an inventory of town-owned land suitable for new housing development.
- II.** Amend the Zoning Bylaw to allow Accessory Dwelling Units as an accessory residential use, whether attached or detached, by right in residential districts if all other zoning requirements can be met.
- III.** Clarify the definition of multi-unit dwelling in the Zoning Bylaw.
- IV.** Establish a multi-family zoning district and appropriate dimensional regulations for said district.
- V.** Amend the Zoning Bylaw to provide reasonable density increases in appropriate locations so that housing is not unreasonably precluded by the market.
- VI.** Consider amendments to Dimensional Regulations (where appropriate) to accommodate higher-density developments while preserving open space.
- VII.** Allow mixed-use development where appropriate.
- VIII.** Encourage open space residential development by right where appropriate.
- IX.** Provide reduced parking requirements for multi-family units.
- X.** Select a Housing and Livable Communities best practice as part of a Community Compact.
- XI.** Research the adoption of a Cottage Housing Community bylaw.
- XII.** Encourage renewable energy and energy efficiency to be incorporated into the design of new development projects and rehabilitation of existing housing.

Objective 2: Take the initiative to build municipal capacity and advocacy.

It will be essential for the Town of Mendon to build its local capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, further developing partnerships with public and private developers and lenders, plus creating and augmenting local organizations and systems that will support new housing production. Housing and land use in Massachusetts are constantly evolving fields, with new funding programs, regulations, best practices, zoning opportunities, and law and policy changes. Leadership in Mendon should attempt to stay up to date with ways in which they can best serve their community. Furthermore, communication between boards and committees should be improved in order to have a transparent and streamlined permitting process in which applicants understand the steps, requirements, documents, and costs prior to seeking permits.

Action Items:

- I.** Provide members of land use related boards (Planning Board, Zoning Board of Appeals, Select Board) with education and training from Citizen Planner Training Collaborative, Massachusetts Housing Partnership's Housing Institute, Community Development Partnership's Lower Cape Housing Institute, or Urban Land Institute's (ULI's) Urban Plan Public Leadership Institute.
- II.** Establish a working group of dedicated staff and volunteers to implement the Housing Production Plan Action Plan.
- III.** Enhance interdepartmental communication in order to streamline the Town's permitting processes.

GOAL 4: WORK TOWARDS COMPLIANCE WITH AFFORDABLE HOUSING THRESHOLDS ESTABLISHED BY M.G.L. CHAPTER 40B

Objective 1: Continue making progress on goals established in Mendon's Housing Production Plan.

Under M.G.L. Chapter 40B, Mendon is required to reserve 10% of its housing stock as affordable to low- to moderate-income households. The Town can meet a temporary "safe harbor" status from developers seeking comprehensive permits if it adds 0.5% of its year-round housing units as qualifying affordable units to the Subsidized Housing Inventory. A variety of regulatory, advocacy, financial, and capacity building strategies will help the Town achieve its affordability goals. A Municipal Affordable Housing Trust Fund would enable Mendon to annually direct a portion of Community Preservation Act (CPA) funds towards affordable housing initiatives. A Trust would have the power to purchase, sell, lease, manage, and improve real property for the purpose of creating and preserving affordable housing. Other programs could be implemented with these funds, such as down payment and closing cost assistance for first-time homebuyers or purchasing land for an affordable housing development.

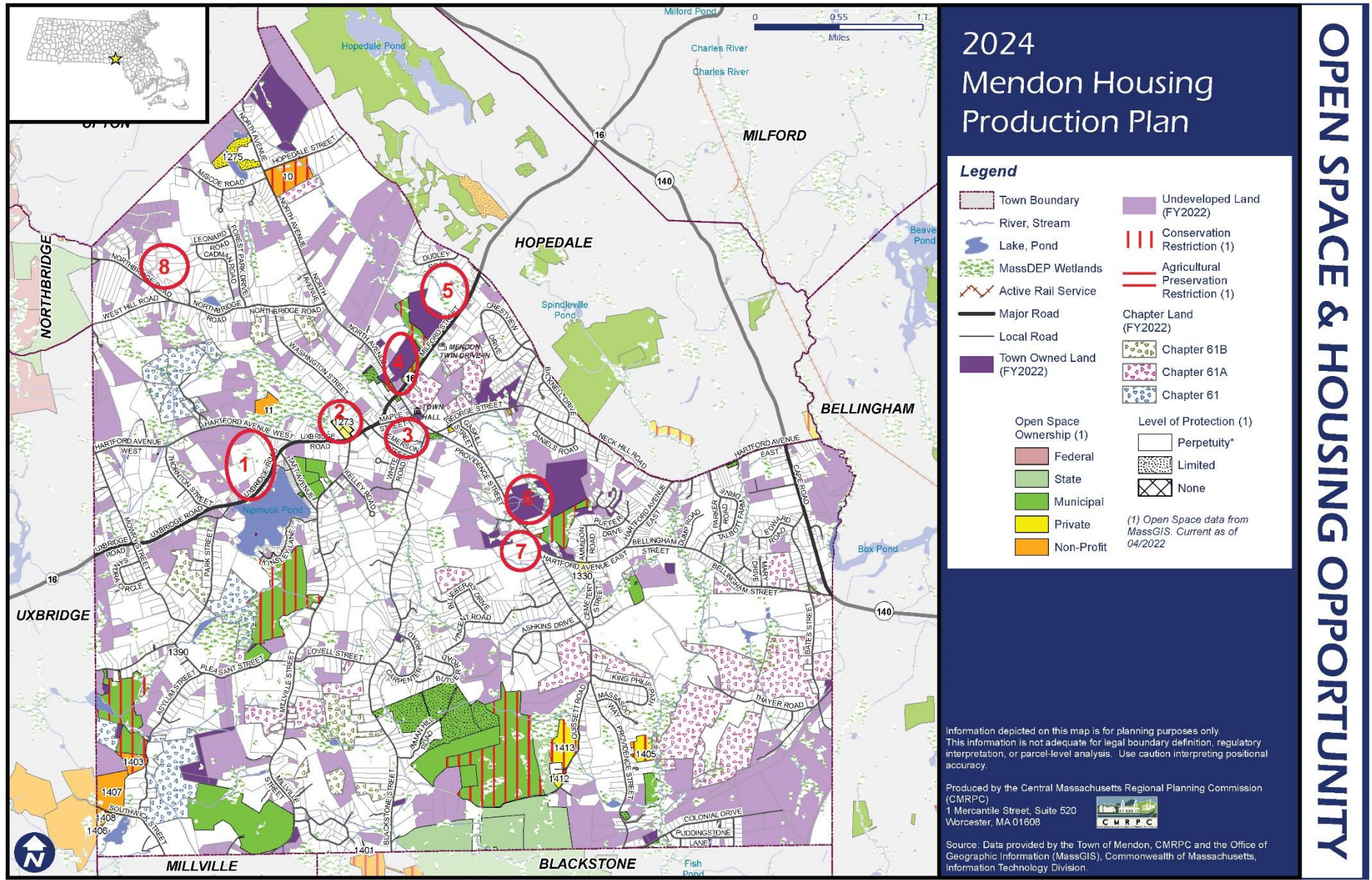
Action Items:

- I.** Establish a Municipal Affordable Housing Trust Fund to support the preservation and creation of affordable housing through the management of dedicated revenue streams.
- II.** Identify gaps in the housing stock that would meet the needs of a wide range of incomes, needs, and lifestyles for a diverse population.
- III.** Facilitate the provision of affordable housing that addresses the needs of our young adults, municipal employees, and senior citizens who wish to remain in town.
- IV.** Produce 0.5 percent of its year-round housing units over one year or one percent of its year-round housing units over two years to meet Chapter 40B Subsidized Housing standards.
- V.** Maintain an up-to-date Housing Production Plan.
- VI.** Create a down-payment/closing cost assistance program whereby the town provides grants to income-eligible, first-time homebuyers willing to purchase affordable units listed on the subsidized housing inventory.
- VII.** Partner with private developers to cultivate Friendly 40B developments.

The sites listed below and shown in Figure 13 have been identified as potentially suitable for the development of housing. The Town of Mendon is open to encouraging the filing of comprehensive permits and using 40B as a permitting tool for at least some of the following sites.

- | | |
|--|---------------------------------------|
| 1. 45 Uxbridge Street | 5. 44 & 50 Milford Street |
| 2. 37 Hastings St & 18 Washington Street | 6. 52 Providence Street |
| 3. Sunrise Apartments | 7. 75 Providence Street |
| 4. North Ave & Route 16 | 8. Miscoe Springs, Northbridge Street |

FIGURE 13: HOUSING PRODUCTION OPPORTUNITIES MAP



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Objective 2: Explore alternatives for addressing municipal capacity to address housing needs.

Affordable housing production will not happen without predictable, adequate funding for acquisition, predevelopment, development, management, and monitoring. The town of Mendon is fortunate to have access to Community Preservation Act (CPA) funds, which provide opportunities to allocate local funds specifically for affordable housing initiatives. Using this Housing Production Plan as a resource, the Mendon Community Preservation Committee should thoughtfully consider which CPA-eligible initiatives will best satisfy the housing needs of the town.

Eligible CPA-funded activities include, but are not limited to:

- *Down payment and closing cost assistance for first-time homebuyers*
- *Rental assistance in the form of rental vouchers*
- *Land acquisition for affordable housing*
- *Adaptive re-use of buildings into housing*
- *Support for development and construction of affordable housing*
- *Financing predevelopment activities*
- *Funding professional support to implement local affordable housing plans*
- *Purchase of market-rate homes and conversion to deed-restricted affordable homes*

There are numerous other funding, technical assistance, and education opportunities available to support the implementation of the recommended strategies of this Housing Production Plan. Organizations such as Massachusetts Housing Partnership (MHP), Citizens' Housing and Planning Association (CHAPA), MassHousing, Central Massachusetts Housing Alliance (CMHA), Central Massachusetts Regional Planning Commission (CMRPC), and Executive Office of Housing and Livable Communities (EOHLC) offer a variety of resources and services.

*The **Housing Choice Initiative** was put into action by the Baker-Polito Administration following an identification of inadequate housing production across the Commonwealth. One crucial part of this multi-pronged effort to increasing the state's housing supply is the [Housing Choice Designation and Grant Program](#). A Housing Choice Designation is a 5-year designation which rewards communities that are producing new housing and have adopted best practices to promote sustainable housing development. A community that achieves this designation receives both exclusive admission to Housing Choice Capital Grants and priority access to many other Commonwealth grant and capital funding programs (i.e. MassWorks, Complete Streets, LAND and PARC grants). As of 2024, Mendon qualifies as a Housing Choice Community, however its designation status will expire in 2027.*

Action Items:

- I.** Maintain Housing Choice Community designation and apply for Housing Choice grants.
- II.** Identify creative qualified uses for Community Preservation Act funds.

GOAL 5: IMPROVE INFRASTRUCTURE TO SUPPORT FUTURE HOUSING DEVELOPMENT AND ITS IMPACTS

Objective 1: Develop safe streets for pedestrians, bicyclists, and vehicles that can accommodate traffic from housing development, commercial development, and population growth.

Multi-modal improvements that connect residences with local businesses and services are a priority in Mendon. The Town strives to provide more sustainable, safe, and equitable forms of mobility and transportation infrastructure, particularly for those who are disabled or do not have access to a personal vehicle. Existing development patterns in the town and region reflect the automobile-centered design that has dominated since the mid-20th century. Many communities have reevaluated vehicle-centered design, shifting the focus to pedestrian-oriented villages. These contemporary design trends seek to make downtown corridors and village centers more walkable and prioritize infrastructure needed to support foot traffic over personal vehicle parking needs. Mendon should evaluate existing policies that impact safety for pedestrians, cyclists, and others using the roads.

Action Items:

- I.** Conduct a study to determine changes to traffic patterns in Town Center and other identified neighborhoods.
- II.** Undertake streetscape and pedestrian improvements to facilitate safe walking and biking.

Objective 2: Investigate options for water and sewer infrastructure in strategic locations to meet the current and future needs of the Mendon community.

Mendon's lack of municipal sewer and water infrastructure is a major barrier to both multi-family housing development and economic development. Developers are faced with prohibitive costs to construct well and septic systems or build connections to water and sewer systems. A feasibility study would evaluate the potential options of establishing a new drinking water source in Mendon or expanding the existing systems with connections to adjacent towns. To establish a clear understanding of the options for expanding Mendon's water and sewer infrastructure systems, a thorough feasibility study should be conducted.

Action Items:

- I.** Undertake and implement the recommendations of a water and sewer study that identifies opportunities to provide water and sewer facilities.

ACTION PLAN

Goals, Objectives, Action Items	Timeline						Responsible Parties
	2025	2026	2027	2028	2029	Ongoing	
Goal 1: Take a proactive approach to traditional and emerging issues in housing.							
Objective 1: Consider future demographic and socioeconomic projections in housing development decisions to support housing that is appropriate for Mendon’s expected future.							
I. Evaluate the need for additional senior housing and review the zoning limits for nursing and convalescent homes.							CMRPC; PB; SB; RHC; CPC; HWG
II. Partner with Mendon Housing Authority and other stakeholders to facilitate the creation of new public housing with a focus on family and accessible units.							HA; HWG; CMRPC; RHC
III. Advocate for higher inclusion of accessible units in proposed affordable housing developments.							COA; RHC; CMRPC; PB
Objective 2: Regulate and derive benefits from short-term rentals such as Airbnb.							
I. Address short-term rentals in the local zoning bylaws.							CMRPC; PB; ATP
II. Community Impact Fee for short-term rentals (MGL c. 64G, section3D) where the community has committed in writing to using a portion of such revenues for affordable housing.							CMRPC; PB; ATP

Goals, Objectives, Action Items	Timeline						Responsible Parties
	2025	2026	2027	2028	2029	Ongoing	
Goal 2: Ensure that new housing developments reflect Mendon’s small-town feel, rural character, and agricultural heritage.							
Objective 1: Allow and promote housing styles that will allow Mendon to achieve its housing goals while maintaining its desired development character.							
I. Ensure new housing developments utilize Smart Growth principles and prioritize open space preservation by establishing Design Guidelines which follow the Open Space Communities Bylaw.							PB; ATP
II. Consider rezoning to increase density in identified neighborhoods while maintaining desired housing forms.							PB; SB; ATM; CMRPC; OSRP; LUC; CA
Goal 3: Maintain a housing stock of diverse and well-distributed housing types that meets the needs of families and individuals of all ages and income levels.							
Objective 1: Encourage and facilitate housing production.							
I. Create an inventory of town-owned land suitable for new housing development.							ATP; RHC
II. Amend the Zoning Bylaw to allow Accessory Dwelling Units as an accessory residential use, whether attached or detached, by right in residential districts if all other zoning requirements can be met.							RHC; PB; CMRPC
III. Clarify the definition of multi-unit dwelling in the Zoning Bylaw.							CMRPC; PB; SB
IV. Establish a multi-family zoning district and appropriate dimensional regulations for said district.							PB; CMRPC; ATP; SB

Goals, Objectives, Action Items	Timeline						Responsible Parties
	2025	2026	2027	2028	2029	Ongoing	
V. Amend the Zoning Bylaw to provide reasonable density increases in appropriate locations so that housing is not unreasonably precluded by the market.							OSRP
VI. Consider amendments to Dimensional Regulations (where appropriate) to accommodate higher density developments while preserving open space.							OSRP
VII. Allow mixed-use development where appropriate.							PB; CMRPC
VIII. Encourage open space residential development by right where appropriate.							ATP; PB
IX. Provide reduced parking requirements for multi-family units.							PB; CMRPC; ATP; SB
X. Select a Housing and Livable Communities best practice as part of a Community Compact.							TA; SB
XI. Research the adoption of a Cottage Housing Community bylaw.							RHC; ATP; PB
XII. Encourage renewable energy and energy efficiency to be incorporated into the design of new development projects and rehabilitation of existing housing.							PB; HT; LUC

Goals, Objectives, Action Items	Timeline						Responsible Parties
	2025	2026	2027	2028	2029	Ongoing	
Objective 2: Take the initiative to build municipal capacity and advocacy.							
I. Provide members of land use related boards (Planning Board, Zoning Board of Appeals, Select Board) with education and training from Citizen Planner Training Collaborative, Massachusetts Housing Partnership’s Housing Institute, Community Development Partnership’s Lower Cape Housing Institute, or Urban Land Institute’s (ULI’s) Urban Plan Public Leadership Institute.							ATP; CPC; PB; ZBA; SB
II. Establish a workshop group of dedicated staff and volunteers to implement the Housing Production Plan Action Plan.							SB; HA; CPC; PD
III. Enhance interdepartmental communication in order to streamline the Town’s permitting processes.							SB; PB; ZBA
Goal 4: Work towards compliance with affordable housing thresholds established by M.G.L. Chapter 40B.							
Objective 1: Continue making progress on goals established in Mendon’s Housing Production Plan							
I. Establish a municipal Housing Trust to support the preservation and creation of affordable housing through the management of dedicated revenue streams.							ATP; SB; ATM; RHC
II. Identify gaps in the housing stock that would meet the needs of a wide range of incomes, needs, and lifestyles for a diverse population.							ATP; PB; ZBA

Goals, Objectives, Action Items	Timeline						Responsible Parties
	2025	2026	2027	2028	2029	Ongoing	
III. Facilitate the provision of affordable housing that addresses the needs of our young adults, municipal employees, and senior citizens who wish to remain in town.							RHC; ATP; PB; ZBA
IV. Produce 0.5 percent of its year-round housing units over one year or one percent of its year-round housing units over two years to meet the Chapter 40B Subsidized Housing standards.							RHC; ATP; PB; ZBA
V. Maintain an up-to-date Housing Production Plan.							PD; RHC; CMRPC
VI. Create a down-payment/closing cost assistance program whereby the town provides grants to income-eligible, first-time homebuyers willing to purchase affordable units listed on the subsidized housing inventory.							RHC; CPC; HT
VII. Partner with private developers to cultivate Friendly 40B developments.							ZBA; PB; PD
Objective 2: Explore alternatives for addressing municipal capacity to address housing needs.							
I. Maintain Housing Choice Community designation and apply for Housing Choice grants.							RHC; CMRPC; ATP
II. Identify creative qualified uses for Community Preservation Act funds.							CPC; HT

Goals, Objectives, Action Items	Timeline						Responsible Parties
	2025	2026	2027	2028	2029	Ongoing	
Goal 5: Improve infrastructure to support future housing development and its impacts.							
Objective 1: Develop safe streets for pedestrians, bicyclists, and vehicles that can accommodate traffic from housing development, commercial development, and population growth.							
I. Conduct a study to determine changes to traffic patterns in Town Center and other identified neighborhoods.							PD; PB; SB; CMRPC; HD
II. Undertake streetscape and pedestrian improvements to facilitate safe walking and biking.							PD; CMRPC; HD
Objective 2: Investigate options for water and sewer infrastructure in strategic locations to meet the current and future needs of the Mendon community.							
I. Undertake and implement the recommendations of a water and sewer study that identifies opportunities to provide water and sewer facilities.							SB; ATM; Water Commission; HD; PD

Responsible Parties

SB = Select Board
 PB = Planning Board
 TA = Town Administrator
 ZBA = Zoning Board of Appeals
 COA = Council on Aging
 ATP = Assistant Town Planner
 RHC = Regional Housing Coordinator
 PD = Planning Department
 CA = Conservation Agent

CMRPC = Central Massachusetts Regional Planning Commission
 CPC = Community Preservation Committee
 HWG = Housing Working Group
 OSRP = Open Space and Recreation Plan
 HA = Mendon Housing Authority
 ATM = Annual Town Meeting
 LUC = Land Use Committee
 HT = Proposed Housing Trust
 HD = Highway Department

Appendix

- I. HUD FY2024 Low-Income Income Limits Calculation
- II. PowerPoint Presentation from 2024 Community Housing Workshops
- III. Town Website Promotion for 2024 Community Housing Workshops
- IV. Follow Up Survey on Housing Preference in Mendon



FY 2024 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

FY 2024 Low-Income Income Limits Calculation

In general, most 4-person low-income limits are the higher of 80 percent of the area median family income or 80 percent of the State non-metropolitan median family level. However, calculating low-income limits as 80 percent of the area median family income may produce anomalies inconsistent with statutory intent because the very low-income limits are not always based on 50 percent of the median (e.g., very-low income limits could be higher than low-income limits).

The calculation normally used, therefore, is to set the 4-person low-income limit at 1.6 (i.e. 80%/50%) times the relevant 4-person very low income limit. The only exception is that the resulting income limit may not exceed the U.S. median family income level (\$97,800 for FY 2024) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

1. The first step of calculating low-income limits is to establish the preliminary 4-person income limit. This is derived by multiplying the 4-person very low-income limit by 1.6 (80%/50%) and rounding the product to the nearest 50.

Area	4-Person Very Low-Income Limit	Preliminary 4-Person Low-Income Limit
Eastern Worcester County, MA HUD Metro FMR Area	\$73,700	\$117,900

2. Next, a comparison is made to ensure that the preliminary 4-Person low-income limit is not greater than the U.S. median family income level:

Area	US Median Family Income	US Median Cap Applied?	Preliminary 4-Person Low-Income Limit
Eastern Worcester County, MA HUD Metro FMR Area	\$97,800	Is \$117,900 > \$97,800? Yes	Capped By US Median 4 Person LIL = \$97,800

3. Next, a check is made to see if the area qualifies as a high housing cost area. If a cap was required in the previous step, it may be exceeded in the case that a high housing cost area adjustment is needed. This is similar to the high housing cost adjustment made for very low-income limits. An area's income limit is adjusted due to high housing costs if 85% of the area's annual 2 bedroom FMR is greater than 35% of the US median income. As we are deriving the low-income limit, the 85% of the annual 2-BR FMR is multiplied by 1.6 and rounded up to the nearest 50:

Area	2BR FMR	Annual 2BR FMR	Annual 2BR FMR* 1.6*85%	35% of US Median Income	High Housing Cost Adjustment?	Preliminary 4-Person Low-Income Limit
Eastern Worcester County, MA HUD Metro FMR Area	\$1,889	\$22,668	\$30,828	\$34,230	Is \$30,828 > \$34,230? No	No Adjustment 4-Person LIL = \$97,800

4. The four-person income limit is increased and rounded up to the nearest 50 if it is less than 95 percent of the low-income limit for the prior year. It is reduced and rounded down to the nearest 50 if that amount would be larger than the ceiling. Since FY 2010, HUD has not allowed income limits to increase by the greater of five percent or twice the annual change in national median family income. Pursuant to [Federal Register Notice FR-6436-N-01](#), for FY 2024 and beyond, HUD is modifying this rule such that the ceiling can never exceed 10 percent.

For FY 2024, the two most recent years of national median family income data are from the American Community Survey (ACS) in 2021 and 2022, at \$85,806 and \$92,148. Twice the change in these values is 14.78%. Therefore, the ceiling is set at 10.00%.

No floors or caps were required to be applied for Eastern Worcester County, MA HUD Metro FMR Area.

FY2024 4P Adjusted Preliminary Low-Income Limit	FY2023 4-Person Low-Income Limit	Ceiling Calculation	Floor Calculation	Ceiling or Floor Adjustment Required?	FY2024 Final 4-Person Low-Income Limit
\$97,800	\$94,650	\$94,650 * (1+0.1) = \$104,115	\$94,650 * (1-0.05) = \$89,918	No	\$97,800

***NOTE:** If a ceiling is required, it is rounded down to the nearest 50 to ensure that it is less than or equal to the FY 2023 four-person very low-income limit times this cap. If a floor is

required, it is rounded up to ensure that it is greater than or equal to 95 percent of the FY 2023 four-person very low-income limit.

5. Subsequent to the comparisons above, low-income limits are calculated for each person size family between 1 and 8 persons. As is done with the very low-income limits, the 1-person limit is calculated by multiplying the 4-person limit by 70%, the 2-person is obtained by multiplying the 4-person limit by 80%, the 3-person by multiplying the 4-person by 90%, the 5-person by multiplying the 4-person by 108%, the 6-person by multiplying the 4-person limit by 116%, the 7-person by multiplying the 4-person limit by 124%, and the 8-person by multiplying the 4-person limit by 132%. Adjustments are then rounded up to the nearest 50, if the value is not already a multiple of 50.

Eastern Worcester County, MA HUD Metro FMR Area								
Income Limit	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
Family Size Adjustment	\$97,800 * 0.70	\$97,800 * 0.80	\$97,800 * 0.90	\$97,800 * 1	\$97,800 * 1.08	\$97,800 * 1.16	\$97,800 * 1.24	\$97,800 * 1.32
Low Income Limit	\$68,460	\$78,240	\$88,020	\$97,800	\$105,624	\$113,448	\$121,272	\$129,096
Final FY2024 Low-Income Limits	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100

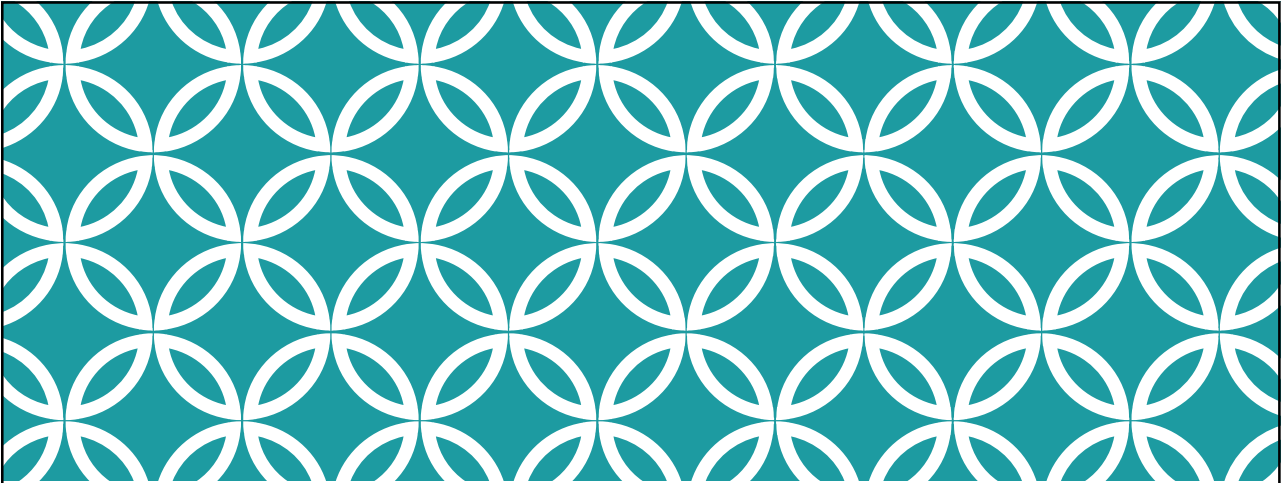




WORKSHOPS ON HOUSING NEEDS

Mendon Housing
Production Plan

1



INTRODUCTION TO HOUSING PRODUCTION PLANS (HPP)

What is an HPP and why is
Mendon updating its plan?

2

HOUSING PRODUCTION PLAN

A Housing Production Plan is a way for municipalities to better understand local housing need & demand, development constraints & opportunities, plus create a vision for future affordable housing.

This process will update the 5-year plan from 2019 that expires in 2024.

1

Comprehensive Housing Needs Assessment

2

Affordable Housing Goals

3

Implementation Strategies

3

3

AN HPP PROVIDES GUIDANCE ON:

- Who currently lives in the community? Who will be living here in the future?
- What does the current housing stock consist of?
- Are residents struggling with affording to live here?
- Does the existing housing supply match the needs of vulnerable and low-income populations?
- Is there a range of housing options, including rental, homeownership, and other occupancy arrangements for families, individuals, persons with special needs, and seniors?
- What are the constraints and limitations to creating new housing opportunities?
- What sites in town have capacity for new housing? What is the capacity of existing infrastructure to accommodate the current population and anticipated future growth?

4

4

HOW CAN A HOUSING PRODUCTION PLAN HELP MENDON?

❖ Address unmet housing needs and demands

❖ Establish a community vision for the future of housing with clear goals and objectives

❖ Help the Town meet the State 10% affordable housing goal

❖ Help manage 40B developments under comprehensive permitting

❖ Influence and identify the type, location, and amount of housing being developed in the future

❖ Boost grant and funding opportunities

5

2019 HOUSING PRODUCTION PLAN

The current planning process will serve to update the existing 2019 plan. The committee will provide input on what has been accomplished since 2019 and if the goals and strategies are still relevant.

• Goal 1: Provide a variety of housing options that meet the incomes, needs, and lifestyles of a diverse population.

• Goal 2: Provide a supply of housing that is affordable and addresses the needs of our young adults, municipal employees, and senior citizens who wish to remain in town.

• Goal 3: Produce 0.5 percent of its year-round housing units over one year or one percent of its year-round housing units over two years to meet the Chapter 40B Subsidized Housing standards.

Read the 2019 Plan here:

<https://www.dropbox.com/s/yo6p51ze4hiof4y/Mendon%202019%20HPP.pdf?dl=0>

TOWN OF MENDON
HOUSING PRODUCTION PLAN
Executive Summary

The primary goal of this Housing Production Plan is to propose and implement local affordable housing programs that address local housing needs. The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as: "A community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP." It is intended to fulfill the Commonwealth of Massachusetts goal that each community have a housing production plan that outlines steps to making 10 percent of its housing stock be affordable.

The HPP establishes a strategic plan for production of affordable housing that is based upon a comprehensive housing needs assessment as detailed in Chapter One. Despite a relatively high median household and family income, Mendon does have segments of its population that are in need of affordable housing. In 2010, 117 families had median incomes of less than \$50,000 and 45 families had median incomes of less than \$25,000.

Chapter One further presents a breakdown of the values of owner-occupied units and rental units in Mendon in 2010, as well as the percentage of income necessary for monthly mortgage payments, other selective costs and rents. A total of 29.9 % of homeowners are spending more than 30% of their income for housing. For renters, it was a total of 34.3% who are devoting 30% or more of their income to housing.

Chapter Two provides details of Mendon's housing stock. It clearly shows that over 91% of housing is single family dwellings and over 6% are duplexes. Since the data indicates the median number of rooms in these homes is just under 7 rooms, the housing stock not only consists of primarily single family homes, but homes that are quite large. These figures set the stage for a need for smaller units and rentals.

Mendon currently has only 40 units listed on the Subsidized Housing Inventory (SHI) report issued by DHCD. The Sunrise Apartment project contains 30 rental units for qualifying senior citizens. There is a waiting list for qualified residents of Mendon and other towns for rental of these apartments.

Chapter Three speaks to the affordability gap and further buttresses the argument for the need for affordable rental units.

Chapter Four categorizes Populations in Need of Assistance. The largest group consists of older homeowners who might be wishing to downsize. Mendon has 1370 residents who are 55 years of age or older. The second largest group is young people in need of low-end rentals.

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2023 MASTER PLAN

Population and Housing Chapter Goals:

- Goal 1: Take a proactive approach to traditional and emerging issues in housing.
- Goal 2: Ensure that new housing developments reflect Mendon's small-town feel, rural character, and agricultural heritage.
- Goal 3: Maintain a housing stock of diverse and well-distributed housing types that meets the needs of families and individuals of all ages and income levels.
- Goal 4: Work towards compliance with affordable housing thresholds established by M.G.L. Chapter 40B.
- Goal 5: Improve infrastructure to support future housing development and its impacts.

A **Design Guidelines Handbook** was prepared to inform multi-family development proposals on the preferred design aesthetics and environmental performance aspects in Mendon.

Read the Master Plan here: <https://shorturl.at/fjzB3>



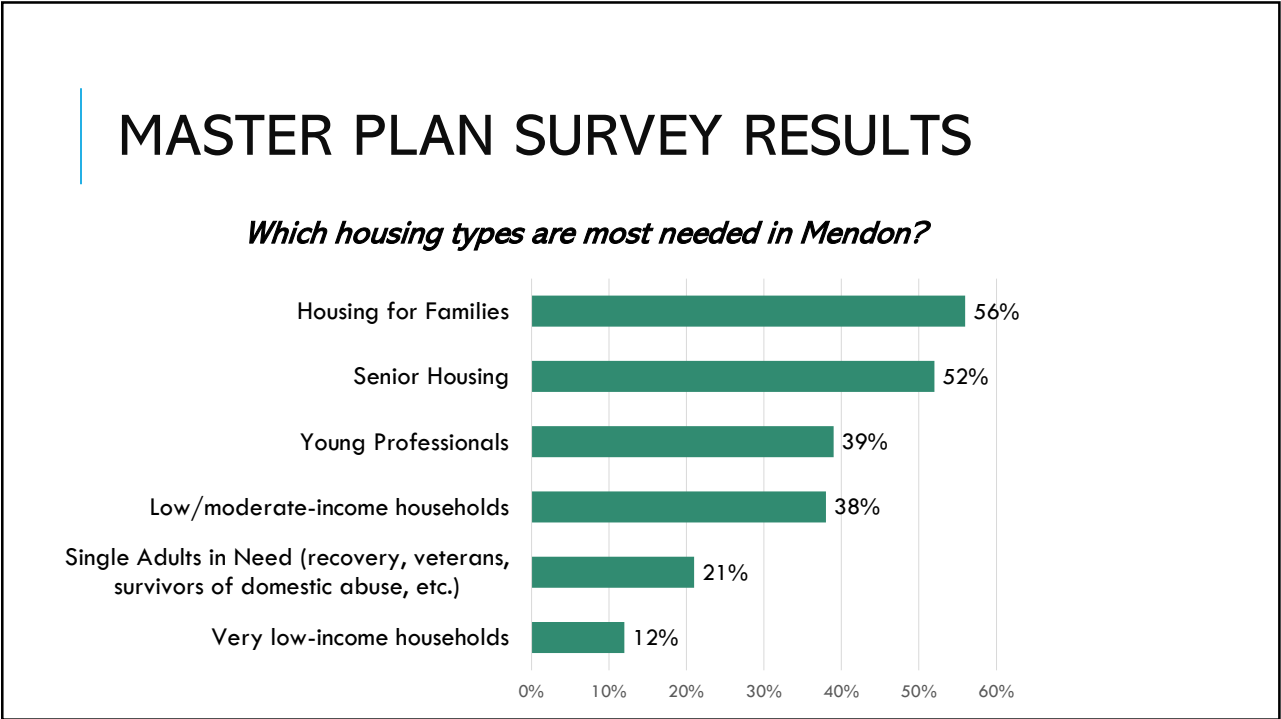
Population & Housing

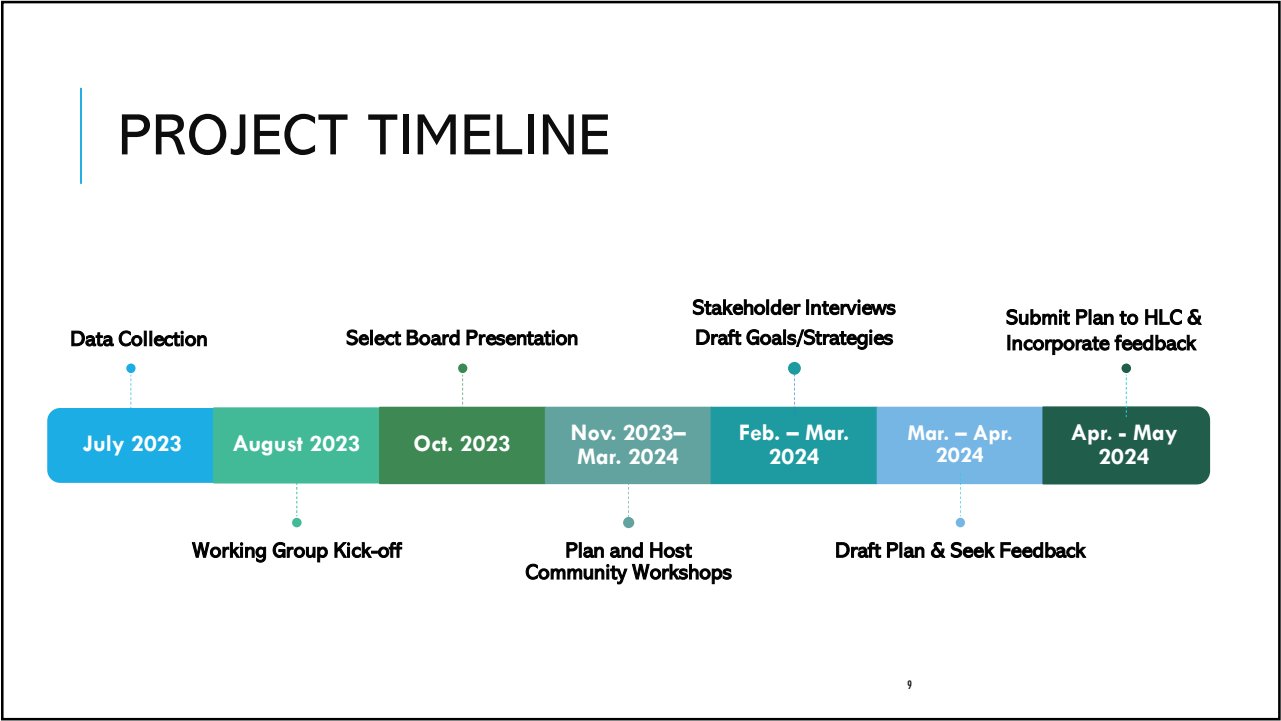
Introduction

This chapter reviews housing policy and population trends in Mendon. Population growth, housing demographics, housing affordability, and other demographic and market trends were all considered in developing recommendations. Due to the importance of housing and various demographics on policies listed below are several opportunities, analysis of demographic and market trends is important to chart ways to the plan. A careful consideration of population and housing data will provide the community with a full understanding of the population impact of future development. Consistent with the community's vision for development, this chapter offers strategies to support the housing goals:

- Goal 1: Take a proactive approach to traditional and emerging issues in housing.
- Goal 2: Ensure that new housing developments reflect Mendon's small town feel, rural character, and agricultural heritage.
- Goal 3: Maintain a housing stock of diverse and well-distributed housing types that meets the needs of families and individuals of all ages and income levels.







AFFORDABLE HOUSING
& CHAPTER 40B

How does the Chapter 40B law impact Mendon?

10

AFFORDABLE HOUSING IN MASSACHUSETTS

- Affordable housing does *not* refer to the design, type, or method of construction of housing units, but to the cost of the housing to the consumer.
- While many communities may have *naturally occurring affordable housing*, this Plan focuses on the State’s definition of “affordable housing” in which a unit qualifies for inclusion on the Subsidized Inventory (SHI).
- Under the State’s Affordable Housing Law (M.G.L. Chapter 40B), every municipality in Massachusetts must maintain at least 10% of its housing stock deed-restricted as “affordable” to households earning 80% or less of the Area Median Income (AMI).

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COMPREHENSIVE PERMITTING & SAFE HARBOR

- In municipalities where less than 10% of their housing stock is deed restricted as affordable, a developer can legally bypass local zoning regulations and build more densely.
- The proposed development needs to include long-term affordability restrictions with at least 25% of the units
- The Comprehensive Permit does *not* waive other permitting requirements such as building permits, State highway access permits, wastewater disposal permits, State building code requirements, or State Wetlands Protection Act requirements
- Communities can deny a developer a Comprehensive Permit by claiming “Safe Harbor” if they have an approved Housing Production Plan **AND** increase their affordable housing stock by at least 0.5% of the town’s existing housing units in 1 year or by 1.0% over 2 years

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What does “affordable” look like in 2024?

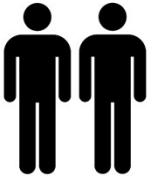
To be eligible for affordable housing, a household's income cannot exceed 80% of the Area Median Income (AMI)

Area Median Income (AMI) for Mendon & Eastern Worcester, MA HUD Metro Area as of 2023:


\$147,600




\$66,300
for a 1-person household



\$75,750
for a 2-person household



\$85,200
for a 3-person household



\$94,650
for a 4-person household

Households are eligible for “affordable housing” if they earn less than the above income limits

Income limits are calculated by parameters set by the U.S. Department of Housing and Urban Development (HUD)

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SUBSIDIZED HOUSING IN MENDON:

What do we have? What do we need to have? How do we get there?

Total Year-Round Housing Units (2020 Census):

2,215 units

Number of units currently on Mendon's SHI:

40 units (1.81%)

Subsidized Housing 10% Target:

222 units

Number of units the Town needs to produce in one year to achieve “Safe Harbor”:

11 units

Affordable housing calculations will always be made using the most recent Decennial Census year-round housing unit count as a basis, even if more housing units are built in the years after the Census.

This is how many affordable units the town currently has recorded on the State's inventory of affordable housing as of June 29, 2023.

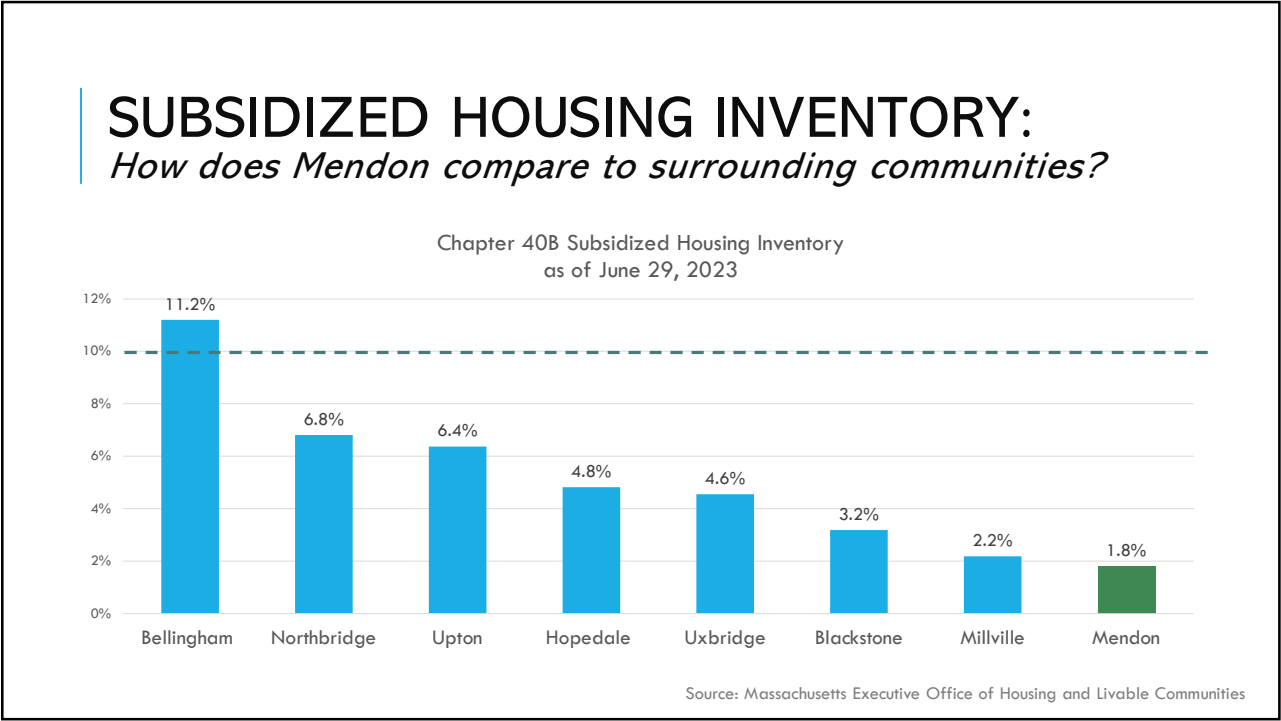
This is the total number of affordable units that the town needs to have in order to achieve the 10% threshold mandated by the State.

The State allows towns to gradually produce affordable units on their own terms to avoid unwanted Chapter 40B housing. This is how many units the town would need to produce each year to achieve “Safe Harbor” under Chapter 40B.

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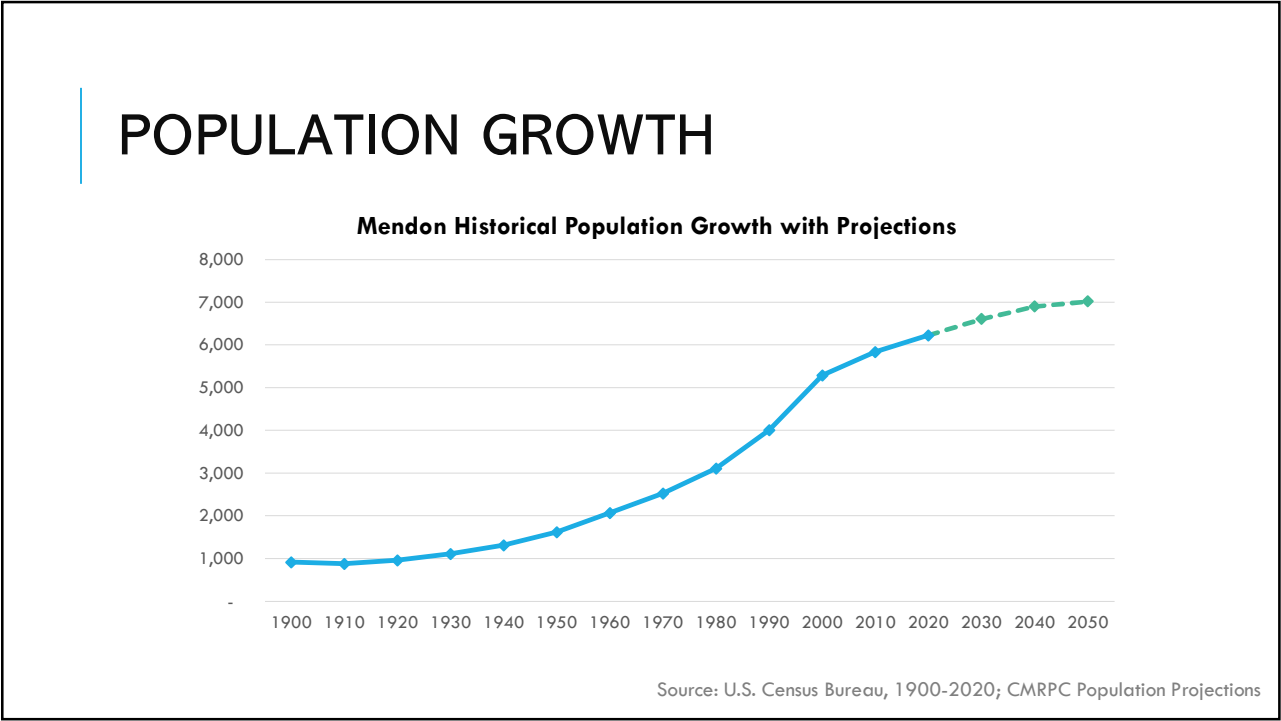


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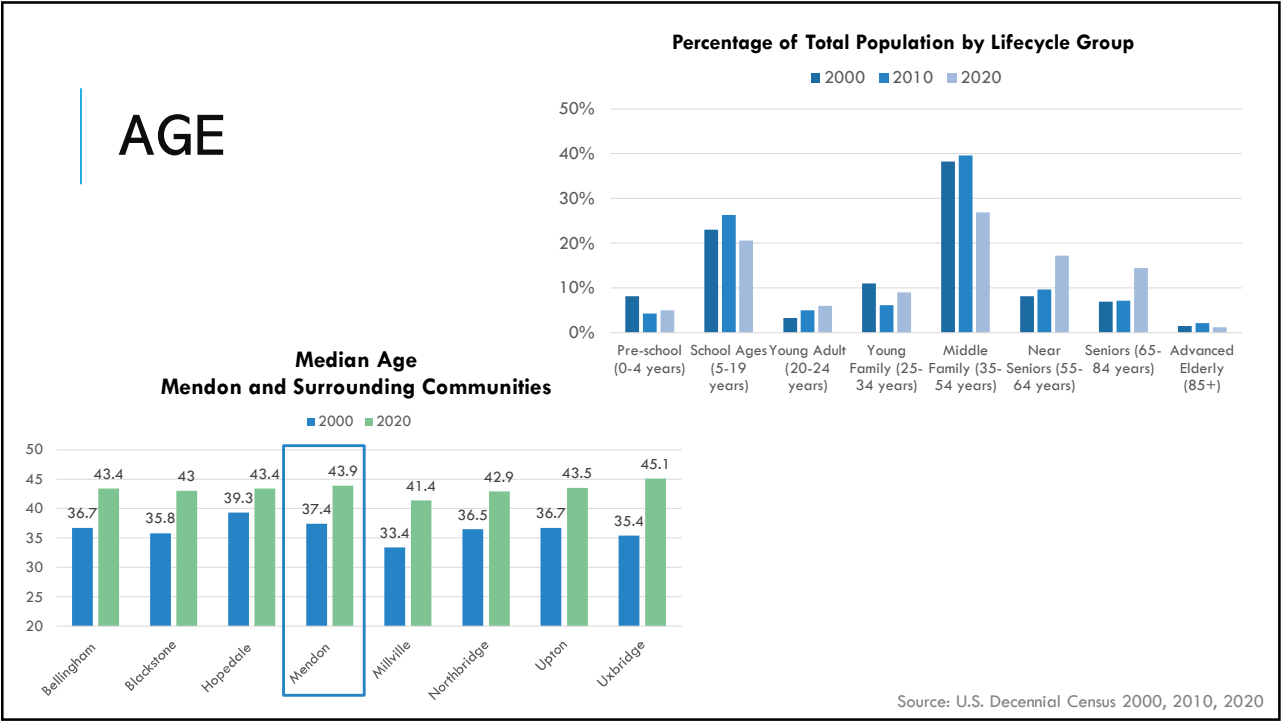
COMMUNITY DATA

Does Mendon's housing stock meet the needs of current and future residents?

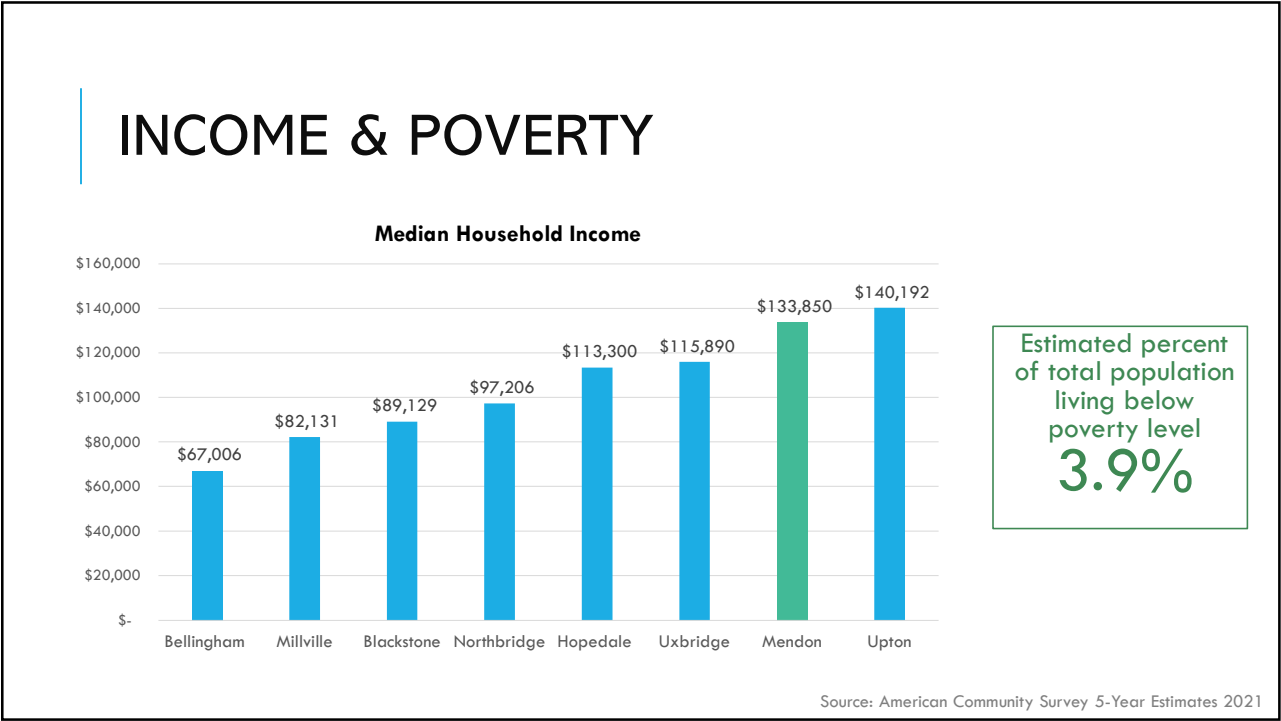
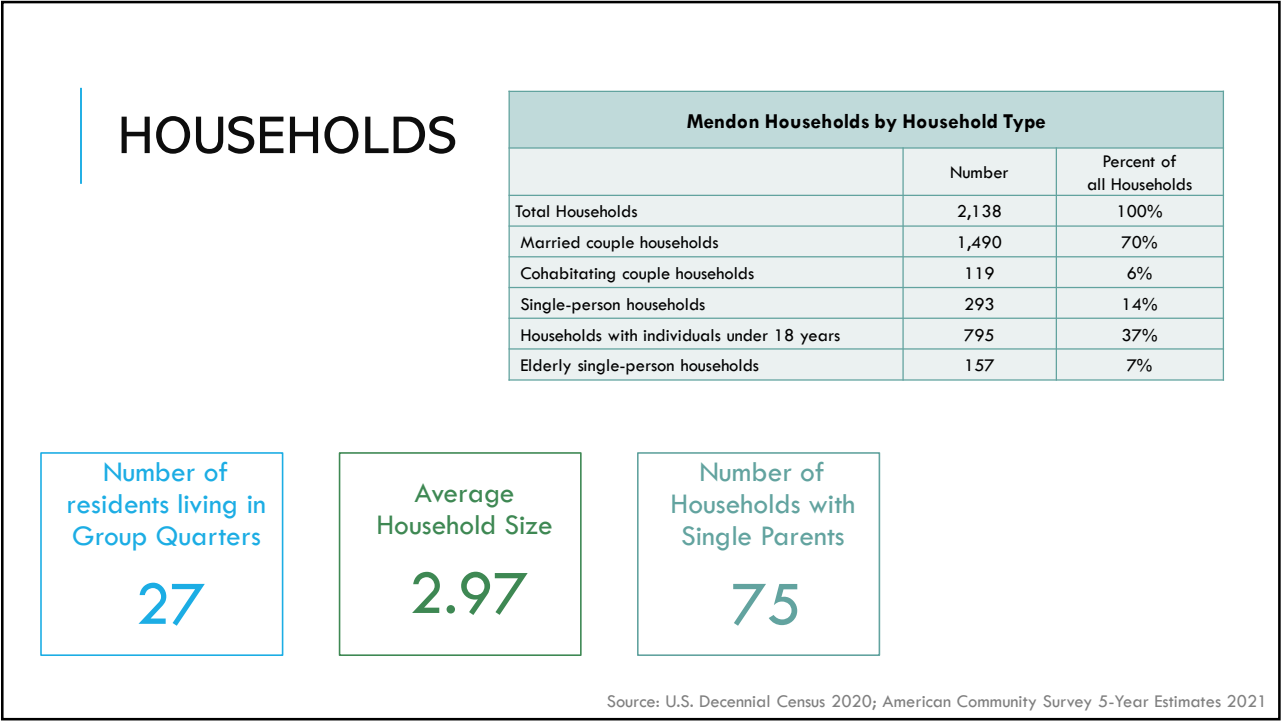
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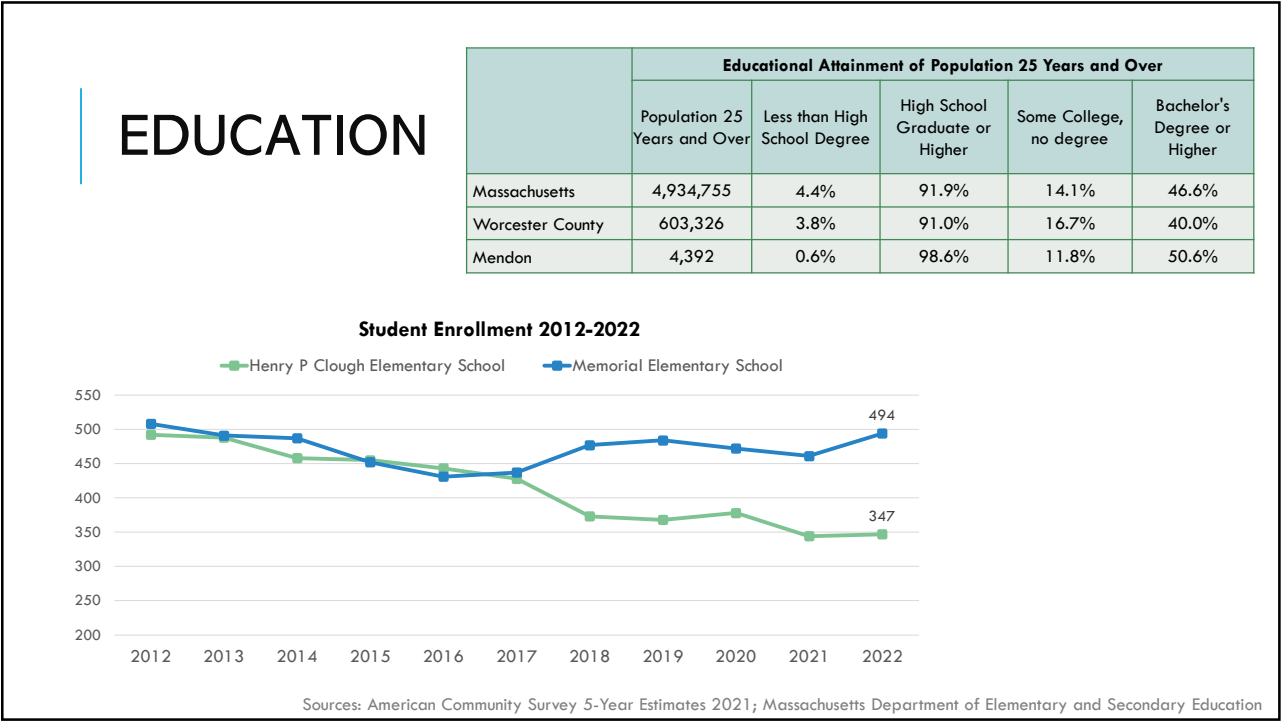
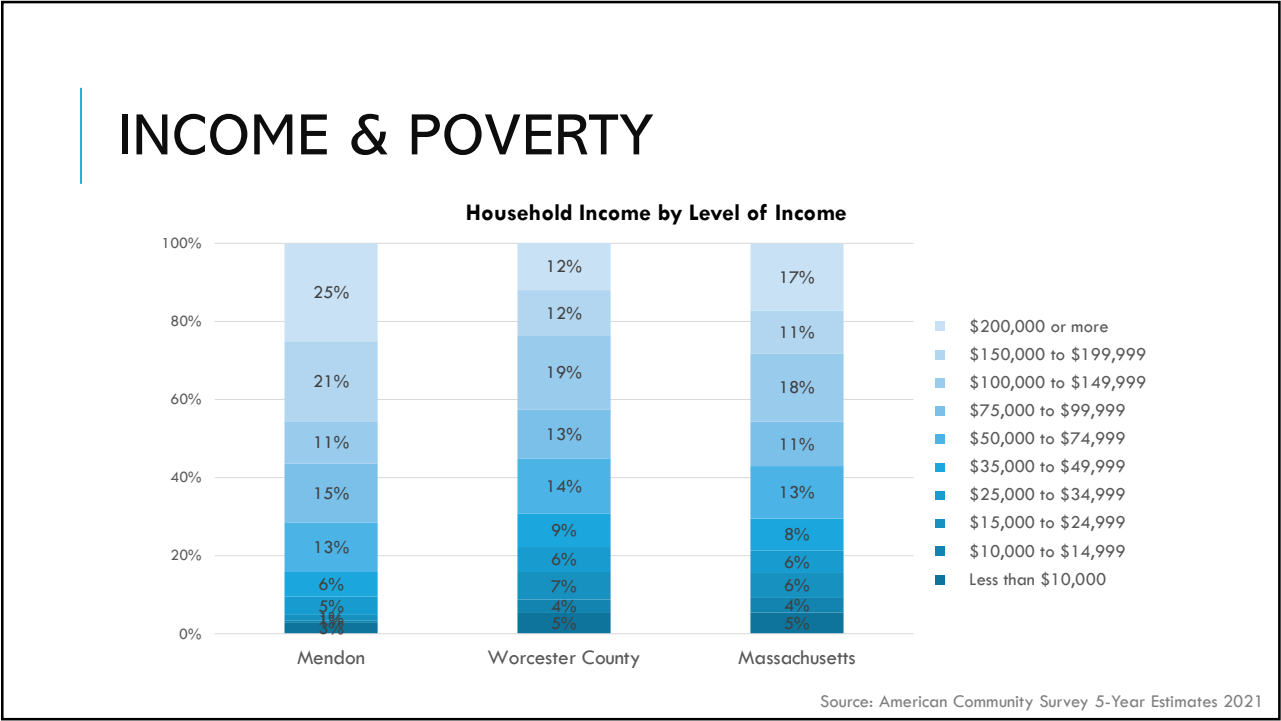


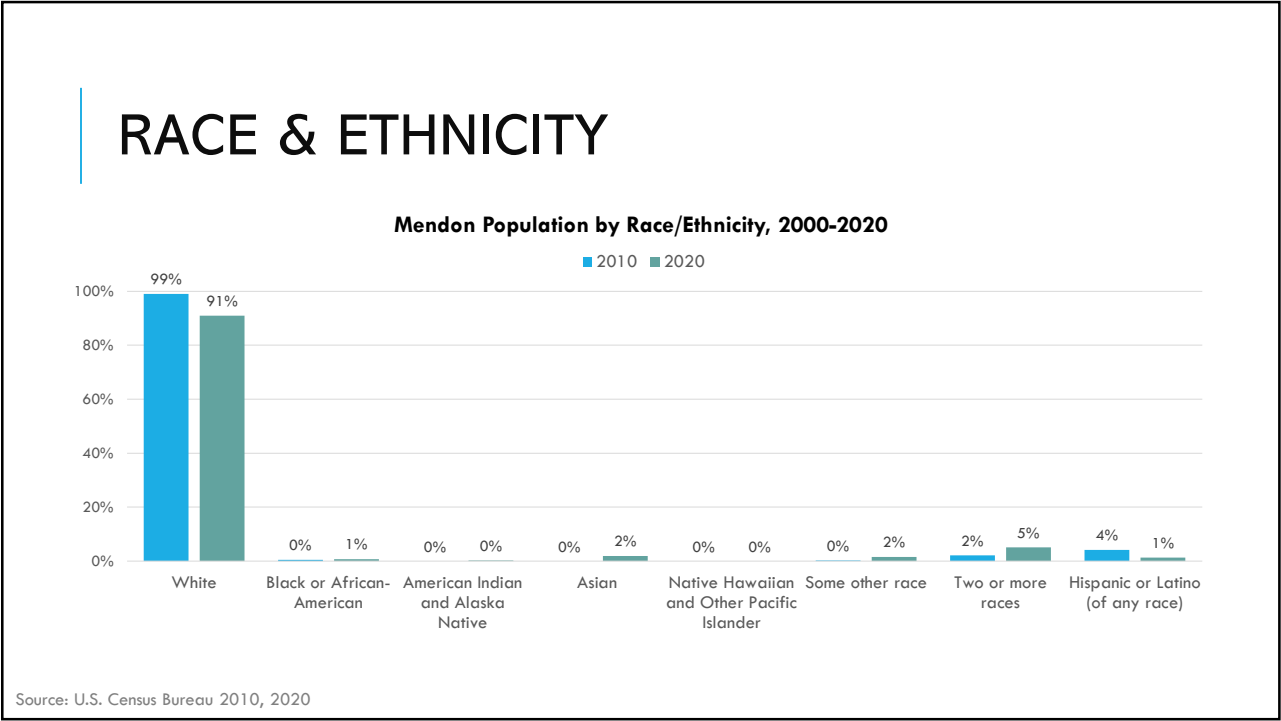
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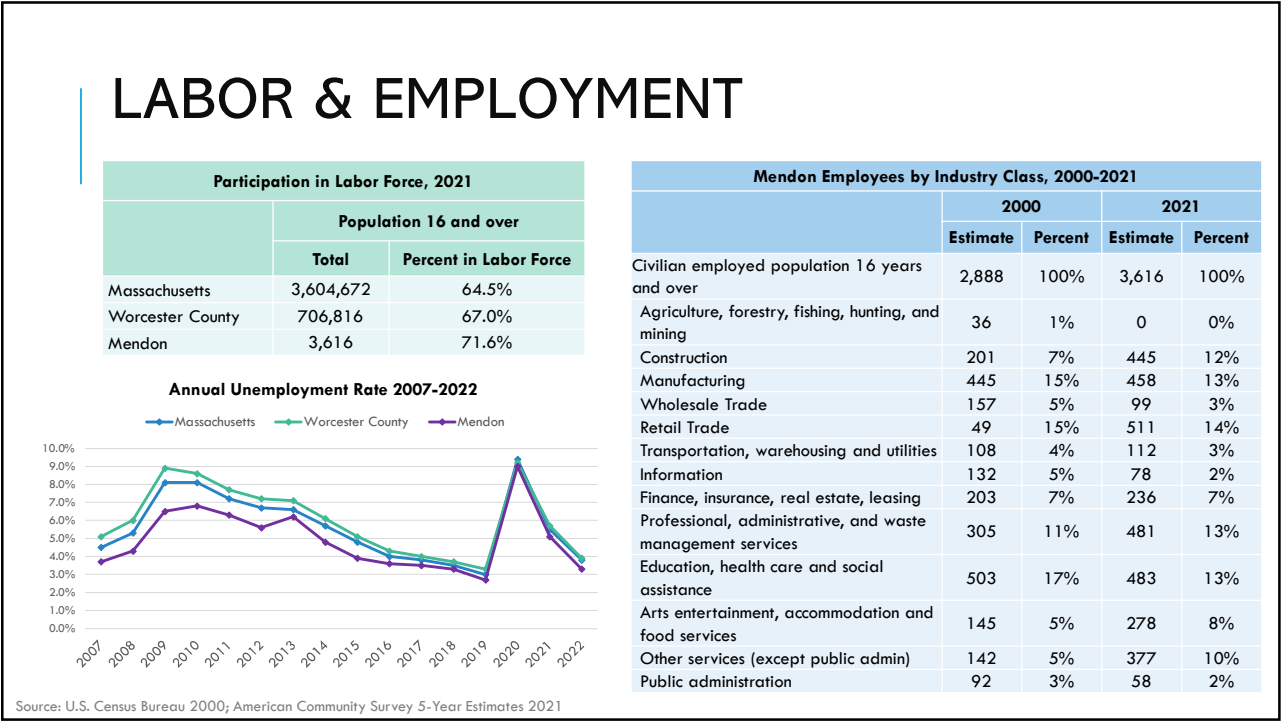
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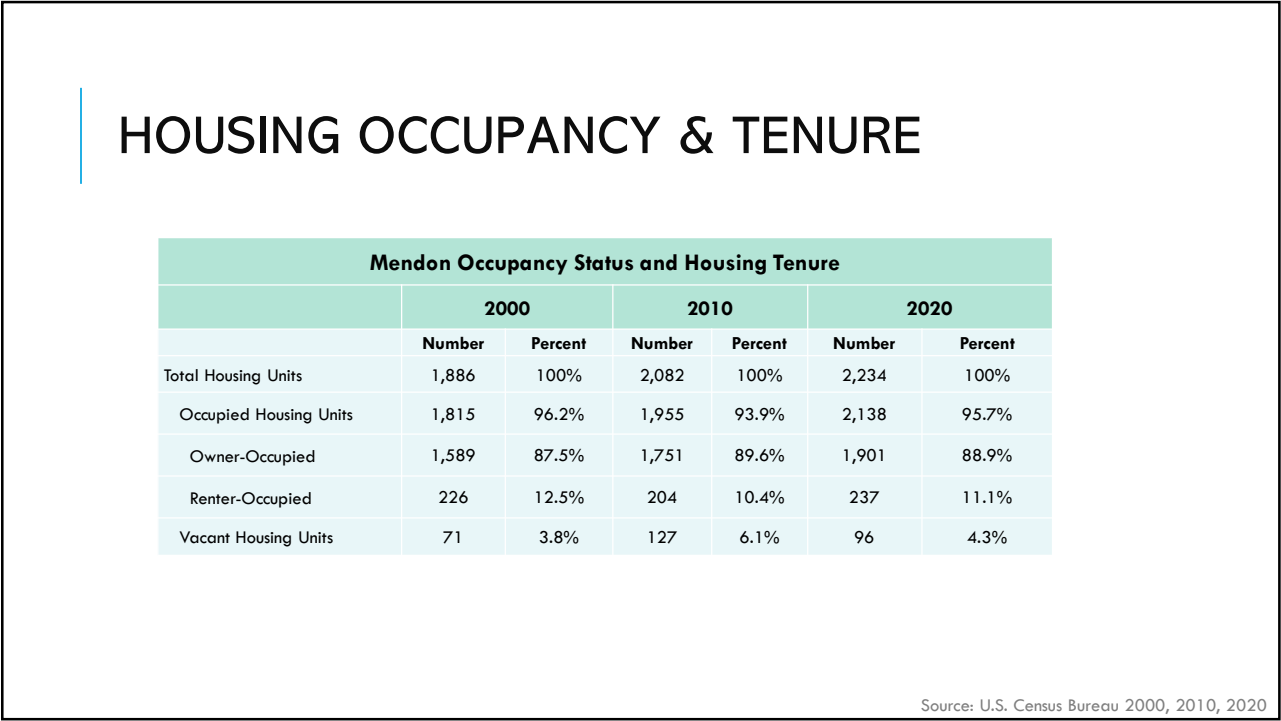




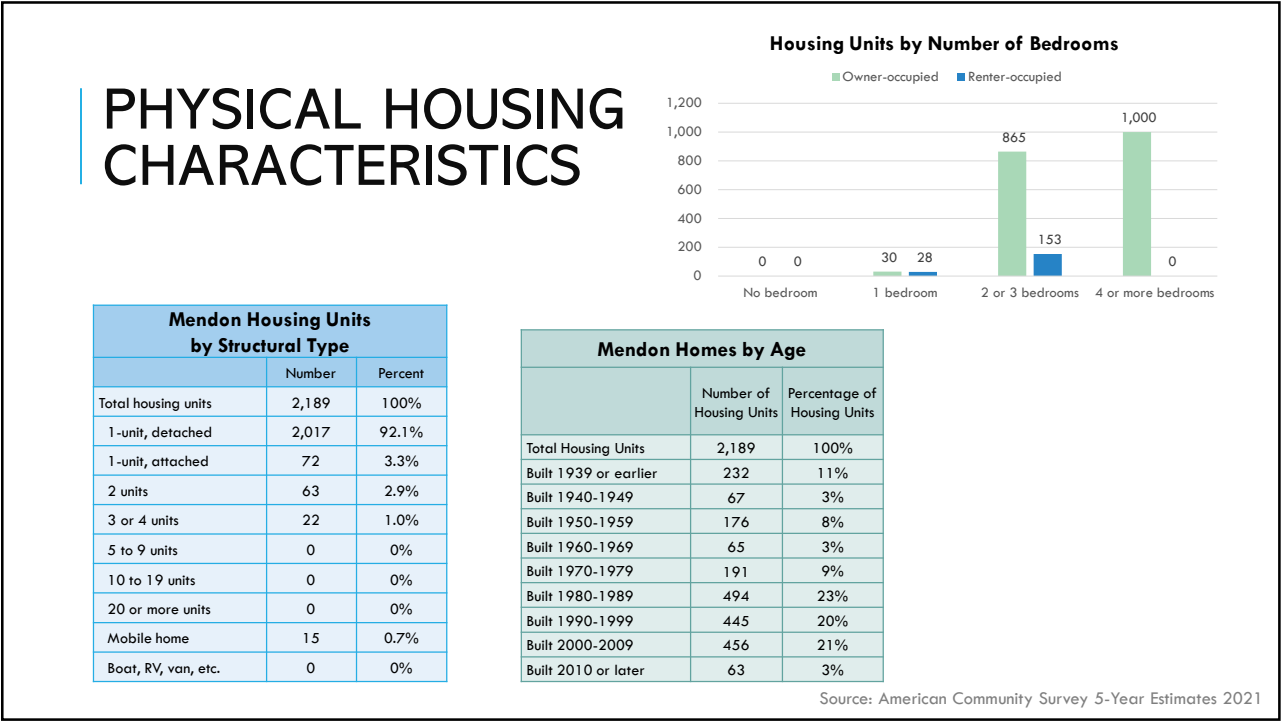
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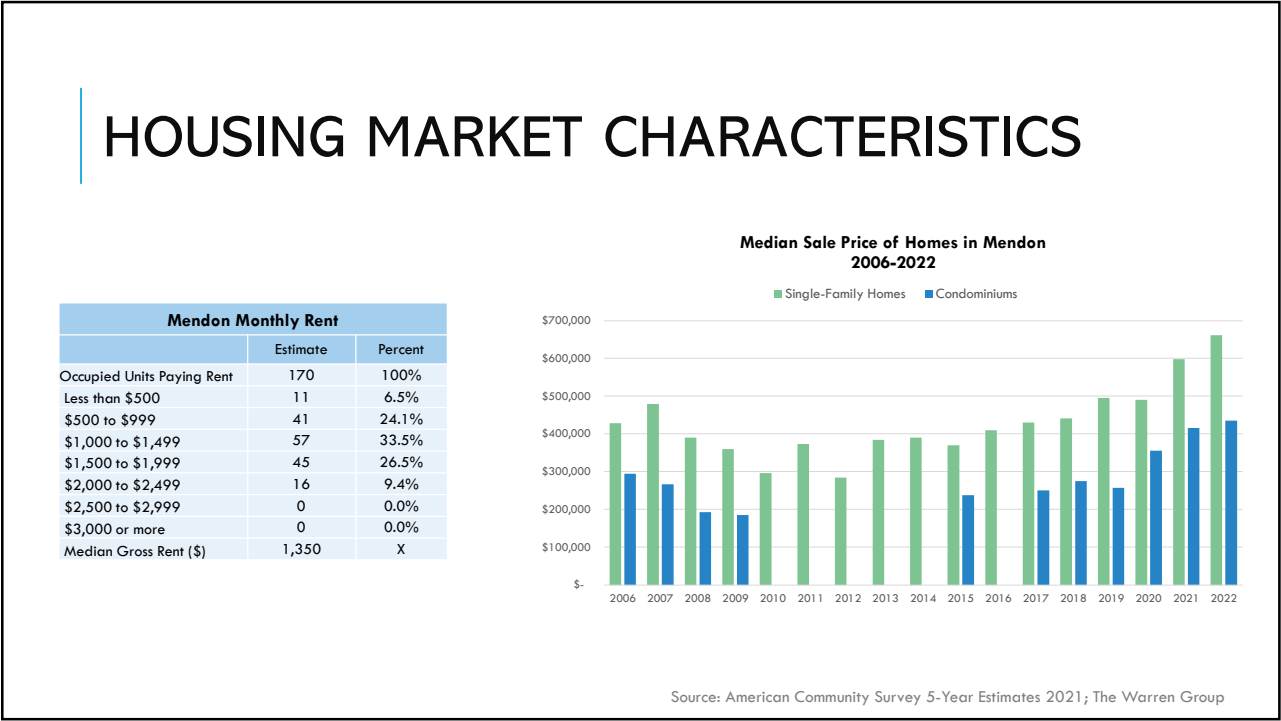
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LOOKING AHEAD

What are Mendon's options to address its housing needs?

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WHAT OPTIONS EXIST FOR FULFILLING MENDON'S HOUSING NEEDS?

1. Engage developers with *Friendly 40B* options
 - Town-owned land can be turned into a 40B development which residents can have some input on
2. Encourage housing development types such as *cluster developments* or *modest multi-family units* in suitable areas of town
3. Utilize Community Preservation Act (CPA) funds for housing initiatives.
4. Amend zoning to allow greater diversity in housing options

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COMMUNITY PRESERVATION ACT (CPA) FUNDS

- Mendon adopted the Community Preservation Act (CPA) in 2002 to help fund the preservation and improvement of the community's character and quality of life. CPA is a flexible smart growth tool that helps communities preserve open space, historic resources, and affordable housing.
- CPA allows communities to create a local Community Preservation Fund. These monies are raised locally through the imposition of a surcharge of no more than 3% of the tax levy against real property. The CPA statute also creates a statewide Community Preservation Trust Fund, which provides distributions each year to communities that have adopted CPA.
- Since its local adoption, the Town has collected \$3,794,412 through the CPA surcharge and received \$2,588,881 from the MA State CPA Trust Fund. Mendon also directly received \$1,120,201 in grant funds and benefitted from another \$814,666 of funding through collaboration with other organizations on CPA projects.
- At least 10% of the community's annual CPA revenues must be spent on open space, historic preservation, and community housing or set aside in reserve accounts for each of these activities.
- Mendon has a Community Preservation Committee (CPC) charged with evaluating requests for CPA funds. After a public hearing, the CPC makes a recommendation for or against the proposal. If approved, the request goes to Town Meeting for a vote.
- Learn more at the Community Preservation Coalition website: <https://www.communitypreservation.org/about> or specifically about how CPA funds can foster local housing initiatives here: https://www.mhp.net/writable/resources/documents/CPA-guidebook-2016_lowres.pdf

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EXAMPLES OF CPA-FUNDED ELIGIBLE ACTIVITIES FOR AFFORDABLE HOUSING

- Land purchase for the purpose of creating affordable housing
- Adaptive re-use of existing buildings to convert schools, mills, churches, hospitals, etc. into housing units
- Down payment and closing cost assistance for first-time homebuyers
- Purchase of existing market-rate homes and conversion to affordable rental housing
- Buy-down the cost of homes to create affordable mortgage costs for first-time homebuyers with qualifying incomes
- Development of publicly-owned land
- Construction of new housing on small, non-conforming lots in existing neighborhoods
- Accessory affordable apartment programs
- Allocate funds to the local housing authority, non-profit or for-profit developers to preserve affordable units
- Offer direct assistance in the form of rental vouchers that subsidize the difference between market rents and what a household can afford to pay
- Planning and pre-development costs
- And more

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BUILDING THE “MISSING MIDDLE” HOUSING SUPPLY

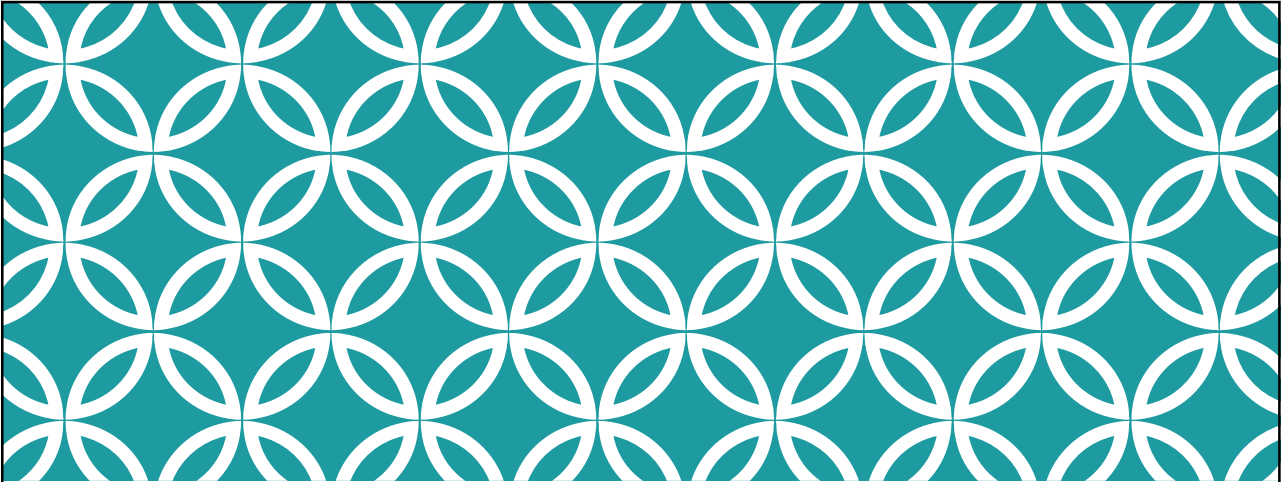
Missing Middle Housing is a term used to describe a range of housing types with multiple units that are compatible in scale and form with detached single-family homes.

Missing Middle Housing offers a greater choice in housing types that still blend into existing single-family neighborhoods, create more affordable housing options, and help reach sustainability goals.

The diagram shows a row of nine different housing types on a green background. From left to right, they are: a single-family home, a single-family home with a secondary unit, a duplex, a row of three rowhomes, a bungalow court with four units, a fourplex, an eight-unit multi-plex, a live/work unit, and a mid-rise building. A bracket above the first seven types is labeled 'Missing Middle Housing'.

For more information on Missing Middle Housing, check out this document from AARP: <https://www.aarp.org/livable-communities/housing/info-2022/missing-middle-housing-download.html>

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BREAKOUT GROUP ACTIVITY

Instructions for the mapping activity

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BREAKOUT GROUP ACTIVITY

Instructions

- Break out into groups of no more than 10 people
- Each table has a large map of Mendon displaying the 7 “study areas” with land that could *potentially* be locations for future housing, plus a group of pictures of different housing options
- Discuss amongst your group which housing option would be the best fit for each of the study areas
- Each study area must have one or more pictures assigned to it!
- Be prepared to discuss your reasoning at the end of the activity

Please keep an open mind, allow all members in the group to talk, and be creative!

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ACTIVITY MAP

- Red circles are study areas identified by the Mendon HPP Working Group and CMRPC based on previous planning efforts and locations of Town-owned land
- There may be areas appropriate for housing that are not identified on this map. Town-owned land is the best place to start, however there may be privately owned parcels that owners are interested in selling.
- Remember- zoning can be changed. If an area is not currently zoned for a certain type of land use, a proposed change can be brought to Town Meeting.

The map displays the town of Mendon, Massachusetts, with various land use designations and zoning districts. Red circles are placed on several areas, indicating study areas identified by the Mendon HPP Working Group and CMRPC. The map includes a legend with categories such as Town Boundary, Water, Wetlands, Agricultural, Forest, and Open Space. A vertical banner on the right side of the map reads 'OPEN SPACE & HOUSING OPPORTUNITY'.

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HOUSING TYPES

Accessory Dwelling Unit (ADU)

Smaller, independent residential dwelling unit located in the same lot as a stand-alone single-family home.

Cottage House Community

A group of small, single-family dwelling units (generally 800-1,200 square feet) clustered around a common area, often providing connected backyards and a pedestrian friendly environment.

Tiny House Community

A group of dwellings typically sized under 600 square feet in floor area clustered around a common area. Tiny houses may be built on trailers or on a foundation and they are *not* designed to provide temporary accommodations for recreation, camping, or seasonal use.

The images show three different housing types. The first is a small, single-story house with a gabled roof and a small porch, identified as an Accessory Dwelling Unit (ADU). The second is a row of three small, single-story houses with gabled roofs and small porches, identified as a Cottage House Community. The third is a row of three small, single-story houses with gabled roofs and small porches, identified as a Tiny House Community.

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HOUSING TYPES

Duplex (Two Units)

A duplex is a multi-family home that has two units in the same building. Units can be arranged either side by side or stacked on top of one another, each occupying an entire floor or two of the building.



Townhouses

Small-to medium-sized attached structure that consists of 2-16 multi-story dwelling units placed side-by-side.




Adaptive Reuse

This refers to the process of preserving existing structures by creatively updating or adapting them for a new use or purpose, including housing. Former schools, mills, hospitals, churches, and municipal buildings have been successfully converted to affordable housing in other towns.




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THANK YOU!

Emily Glaubitz, Principal Planner

eglaubitz@cmrpc.org



<https://www.cmrpc.org/>

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SHAPE MENDON'S FUTURE

LEARN ABOUT MENDON'S STRATEGIC PLAN FOR HOUSING SOLUTIONS
Hosted by the Mendon Housing Production Plan Working Group

January 22, 2024 at 6:00 PM
Town Hall (Upstairs)

PLANNING BOARD MEETING
Presented by the Central MA Regional Planning Commission

WORKSHOPS

These workshops will allow residents a chance to look at examples of new homes, look at new land where affordable homes could go and help us decide on our next steps forward.
(Both workshops are the same; you only need to attend one)

January 29, 2024 at 6:00 PM
Town Hall (Upstairs)

March 4, 2024 at 10:00 AM
Mendon Senior Ctr. (All Ages Welcome)

For more information, please contact Emily Glaubitz - CMRPC at Eglaubitz@cmrpc.org



Town of

Mendon

Massachusetts

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January

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Upcoming Meetings

Board of Assessors
January 17, 2024 - 5:30pm

MURSD Budget Subcommittee
January 17, 2024 - 6:00pm

Select Board
January 17, 2024 - 6:30pm

MURSD Negotiations Subcommittee
January 18, 2024 - 11:30am

BVT School Committee
January 18, 2024 - 6:00pm

Mendon residents...

Were you unable to attend the Community Workshops on Housing?



You still have an opportunity to have your voice heard by taking this brief survey!

We want to hear your opinions!

This housing preference survey asks residents to select which types of housing they would be comfortable seeing developed in select locations in Mendon.

Your input will help the Town update its Housing Production Plan, a strategic plan to meet current and future housing needs.

<https://arcg.is/1XWDzr> 



Scan this QR code or visit the link above to take the survey!



For more information, contact Emily at eglaubitze@cmrpc.org

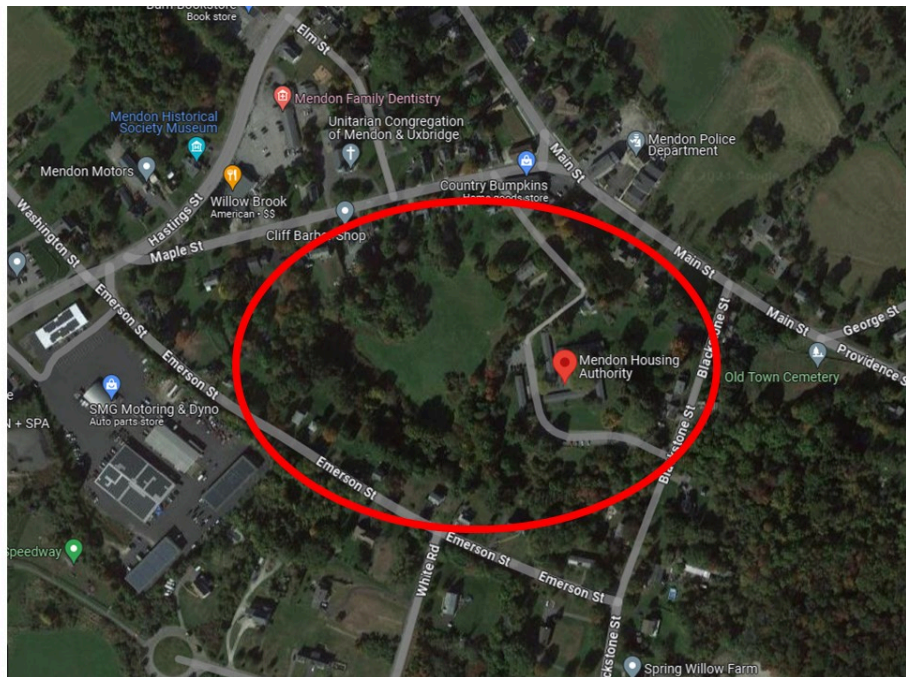
Mendon Housing Preference Survey

Study Area 1: Sunrise Apartments

Sunrise Apartments

This study area in the center of town is currently home to the aging Sunrise Apartments complex. The area, bounded by Main St, Maple St, Blackstone St, and Emerson St, is near a variety of municipal buildings, businesses, and services. The site is within the boundaries of the Mendon Center Historic District.

Aerial view:



Street view:



If this study area was to be redeveloped in the future, which of the following housing types do you think would be a good fit here?*

☐ Duplex

☐ Cottage House Community

☐ Mixed Use Residential/Commercial

☐ Townhouses

☐ Accessory Dwellings Units or "In-Law Apartments"

☐ Small-Scale Apartments or Condominiums

☐ Large-Scale Apartments or Condominiums


☐ Senior Housing or Assisted Living Community

☐ Tiny House Community

☐ Adaptive Reuse

☐ None of the above

Comments (optional)

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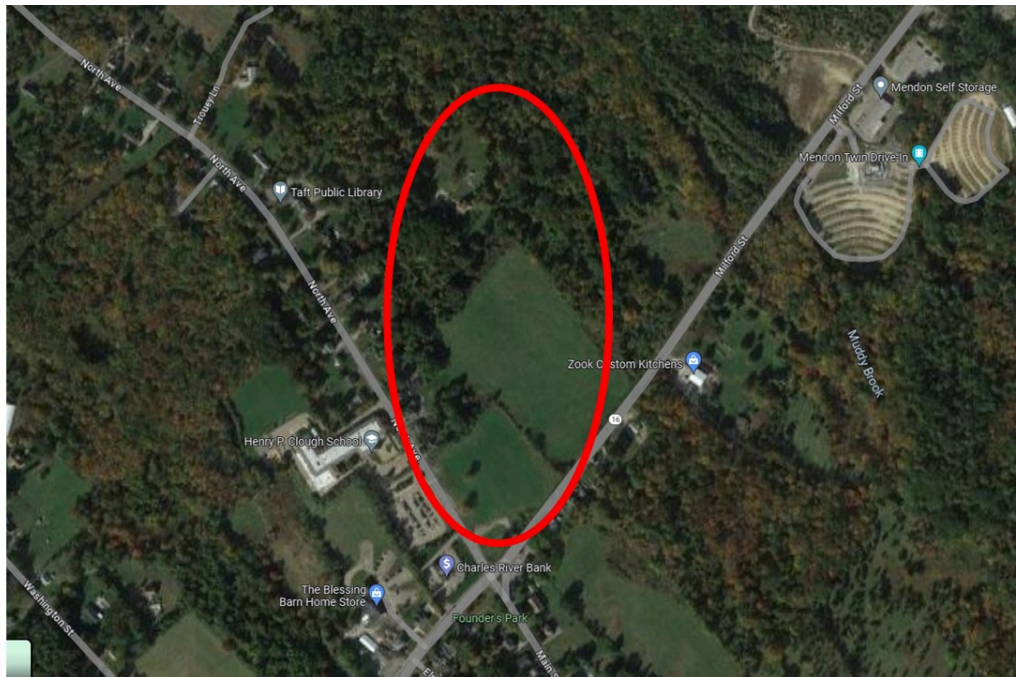
Mendon Housing Preference Survey

Study Area 2: Corner of North Ave & Route 16

Corner of North Ave & Route 16

An opportunity for future housing has been identified at this site on the corner of North Avenue and Route 16 (Milford St), which has a parcel of Town-owned land. The site is across from Henry P. Clough School.

Aerial view:



Street view:



If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?*

☐ Duplex

☐ Cottage House Community

☐ Mixed Use Residential/Commercial

☐ Townhouses

☐ Accessory Dwellings Units or "In-Law Apartments"

☐ Small-Scale Apartments or Condominiums

☐ Large-Scale Apartments or Condominiums


☐ Senior Housing or Assisted Living Community

☐ Tiny House Community

☐ Adaptive Reuse

☐ None of the above

Comments (optional)

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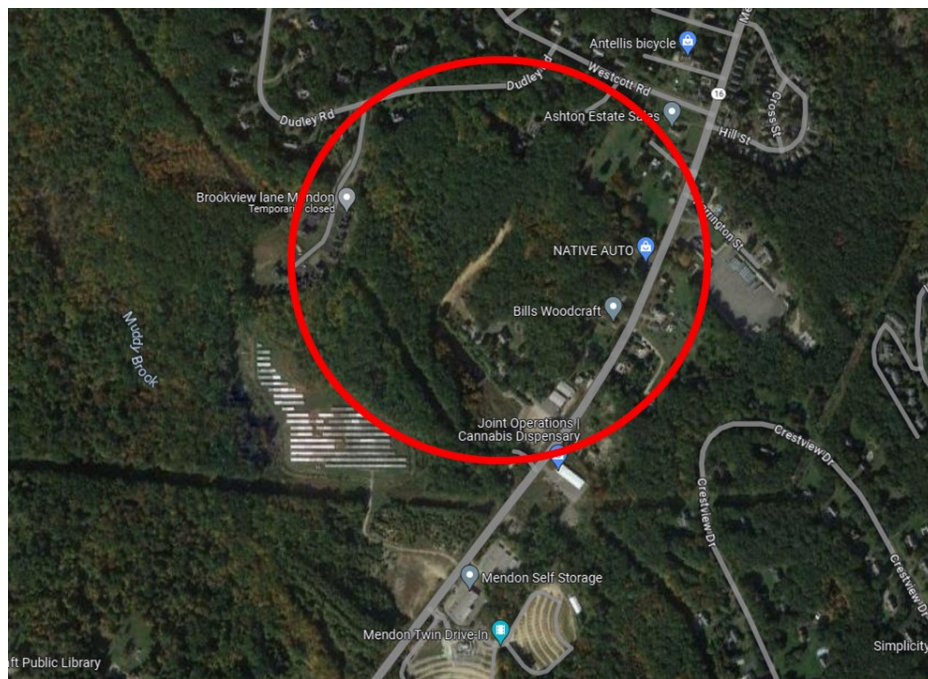
Mendon Housing Preference Survey

Study Area 3: 44 & 50 Milford Street

44 & 50 Milford Street

This study area along Milford Street near the town's border with Hopedale contains land identified as potentially suitable for new development.

Aerial view:



Street view:



If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?*

☐ Duplex

☐ Cottage House Community

☐ Mixed Use Residential/Commercial

☐ Townhouses

☐ Accessory Dwellings Units or "In-Law Apartments"

☐ Small-Scale Apartments or Condominiums

☐ Large-Scale Apartments or Condominiums


☐ Senior Housing or Assisted Living Community

☐ Tiny House Community

☐ Adaptive Reuse

☐ None of the above

Comments (optional)

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Mendon Housing Preference Survey

Study Area 4: 52 Providence St

52 Providence St

This study area is located on Providence St near Mendon's Highway Department and Senior Center. There is a 75-acre parcel here owned by the Town which was purchased with Community Preservation Act (CPA) funds, meaning it can only be used for the purposes of affordable housing, recreation, open space, or historical preservation. A 3-acre site has been identified as suitable for new housing, while the remaining acreage will be set aside for watershed land preservation and open space.

Aerial view:



Street view:



If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?*

☐ Duplex

☐ Cottage House Community

☐ Mixed Use Residential/Commercial

☐ Townhouses

☐ Accessory Dwellings Units or "In-Law Apartments"

☐ Small-Scale Apartments or Condominiums

☐ Large-Scale Apartments or Condominiums

☐ Senior Housing or Assisted Living Community



Tiny House Community



Adaptive Reuse



None of the above

Comments (optional)

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Mendon Housing Preference Survey

Study Area 5: 75 Providence St

75 Providence St

This study area on Providence Street is located in a low density residential area near Mendon's Fire Department and the street's intersection with Hartford Ave.

Aerial view:



Street view:



If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?*

☐ Duplex

☐ Cottage House Community

☐ Mixed Use Residential/Commercial

☐ Townhouses

☐ Accessory Dwellings Units or "In-Law Apartments"

☐ Small-Scale Apartments or Condominiums

☐ Large-Scale Apartments or Condominiums

☐ Senior Housing or Assisted Living Community

☐ Tiny House Community

☐ Adaptive Reuse

☐ None of the above

Comments (optional)

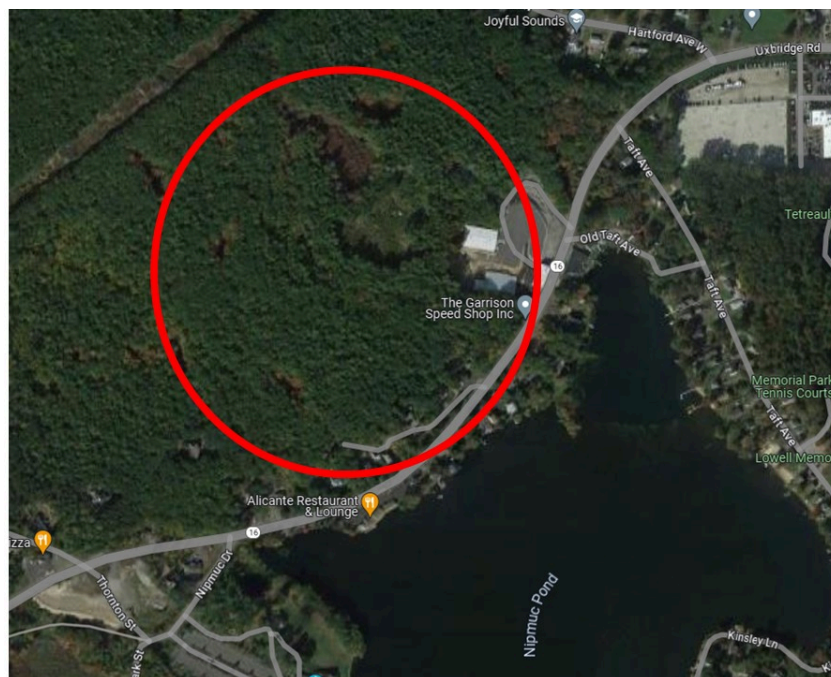
Mendon Housing Preference Survey

Study Area 6: 45 Uxbridge Rd

45 Uxbridge Road

This study area, located across from Nipmuc Pond along Route 16, has been identified as potentially suitable for new residential or commercial development.

Aerial view:



Street view:



If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?*

☐ Duplex

☐ Cottage House Community

☐ Mixed Use Residential/Commercial

☐ Townhouses

☐ Accessory Dwellings Units or "In-Law Apartments"

☐ Small-Scale Apartments or Condominiums

☐ Large-Scale Apartments or Condominiums

☐ Senior Housing or Assisted Living Community

☐ Tiny House Community

☐ Adaptive Reuse

☐ None of the above

Comments (optional)

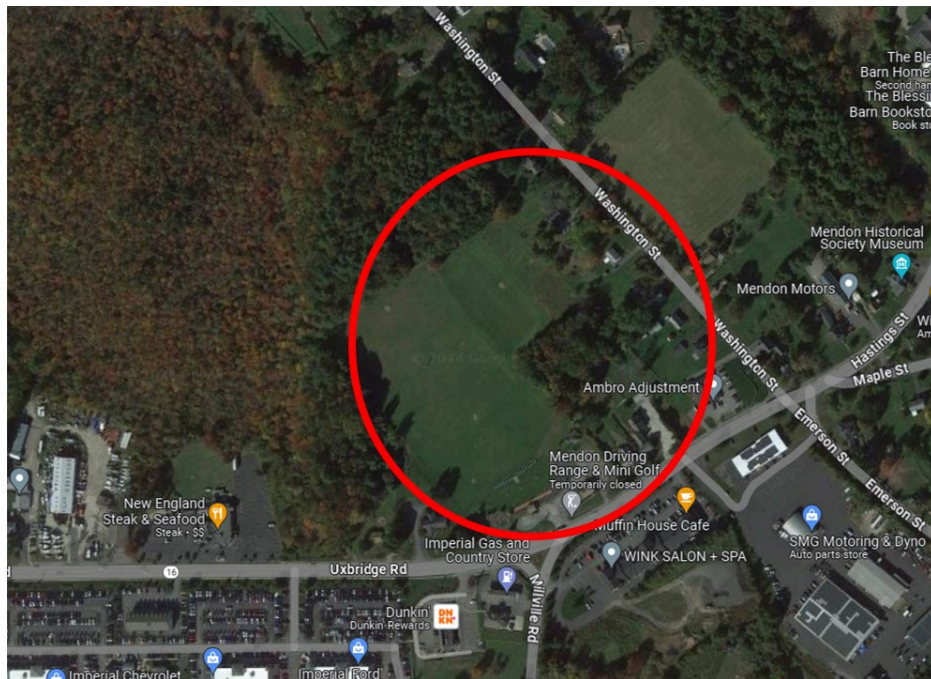
Mendon Housing Preference Survey

Study Area 7: 37 Hastings St & 18 Washington Street

37 Hastings St & 18 Washington Street

This study area consists of the current Mendon Driving Range & Mini Golf.

Aerial view:



Street view:



If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?*

☐ Duplex

☐ Cottage House Community

☐ Mixed Use Residential/Commercial

☐ Townhouses

☐ Accessory Dwellings Units or "In-Law Apartments"

☐ Small-Scale Apartments or Condominiums

☐ Large-Scale Apartments or Condominiums

☐ Senior Housing or Assisted Living Community

☐ Tiny House Community

☐ Adaptive Reuse


☐ None of the above

Comments (optional)

Mendon Housing Preference Survey

Final Thoughts

Are there any areas in town that were not included in this survey which you think would be appropriate for new housing? If so, please describe to the best of your ability.

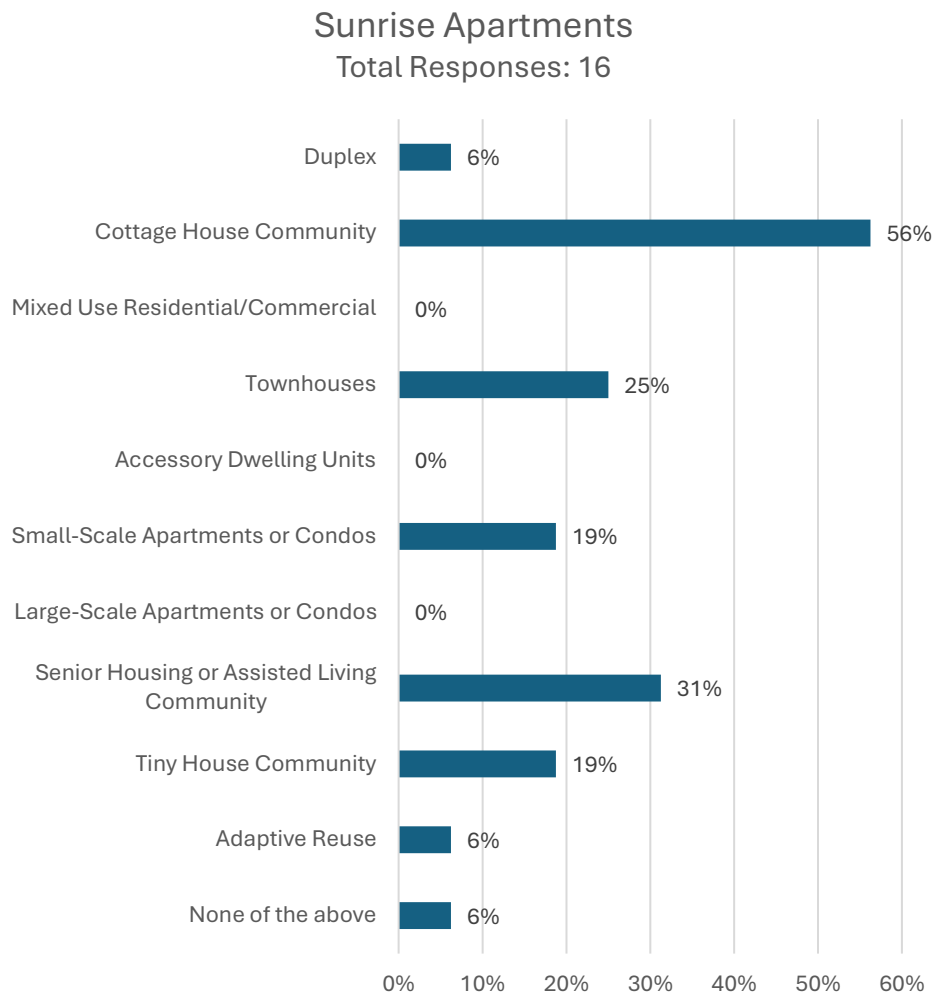
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Results of the Mendon Housing Preference Survey 2024

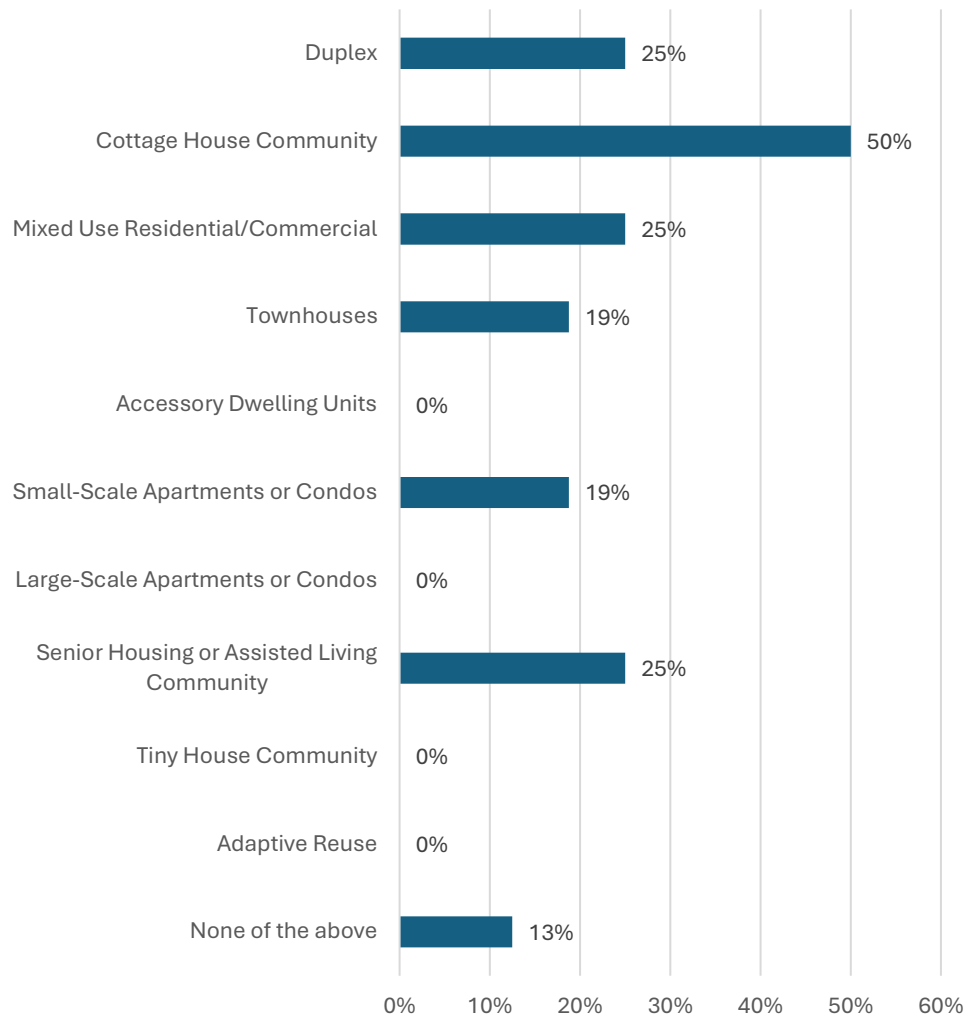
If this study area was to be redeveloped in the future, which of the following housing types do you think would be a good fit here?



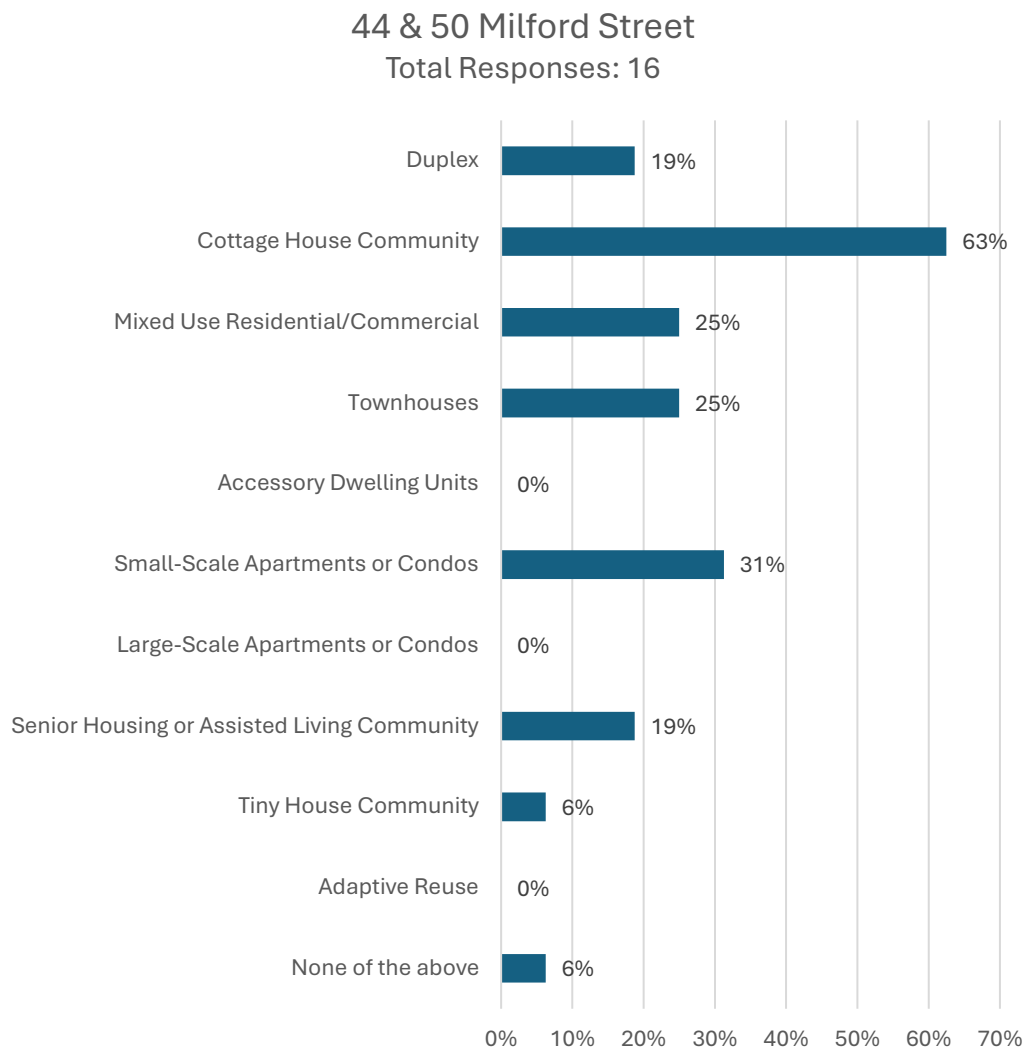
If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?

Corner of North Ave & Route 16

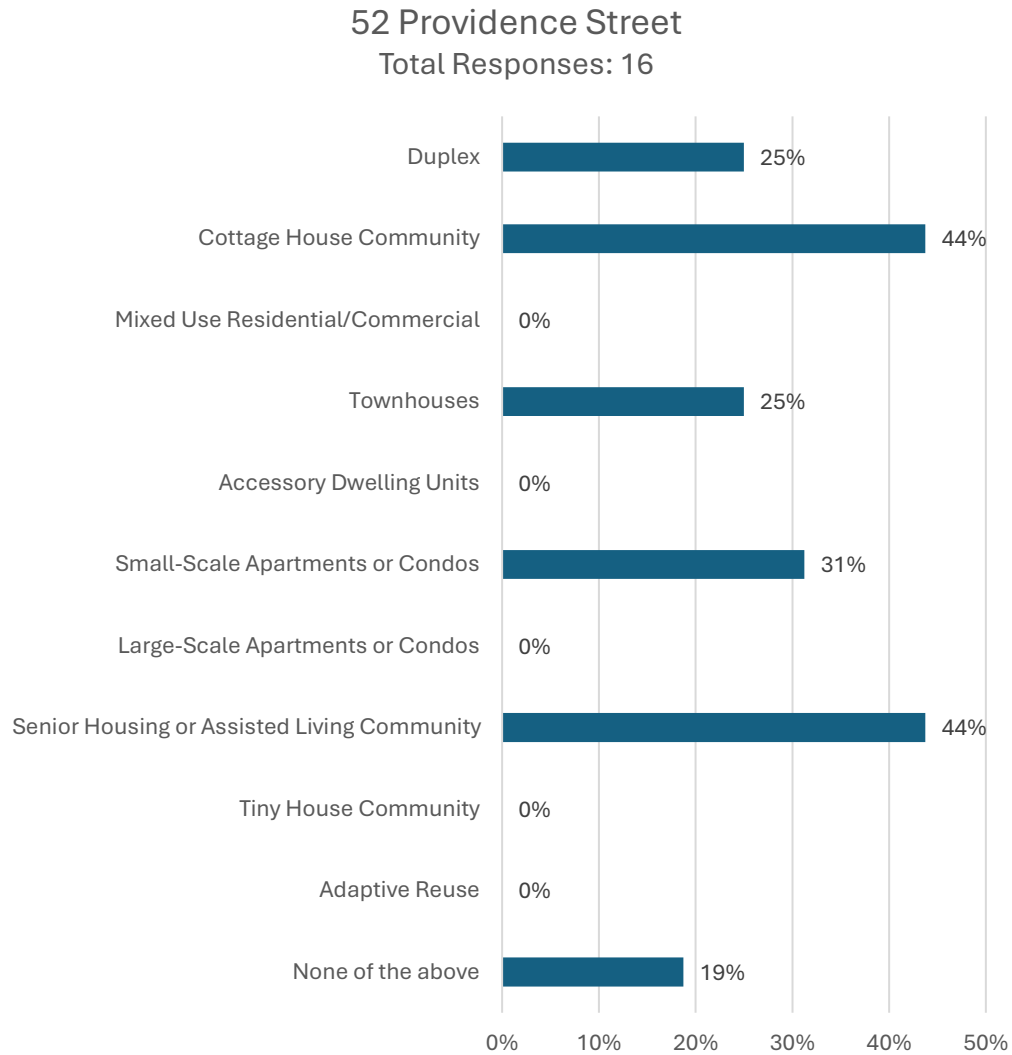
Total Responses: 16



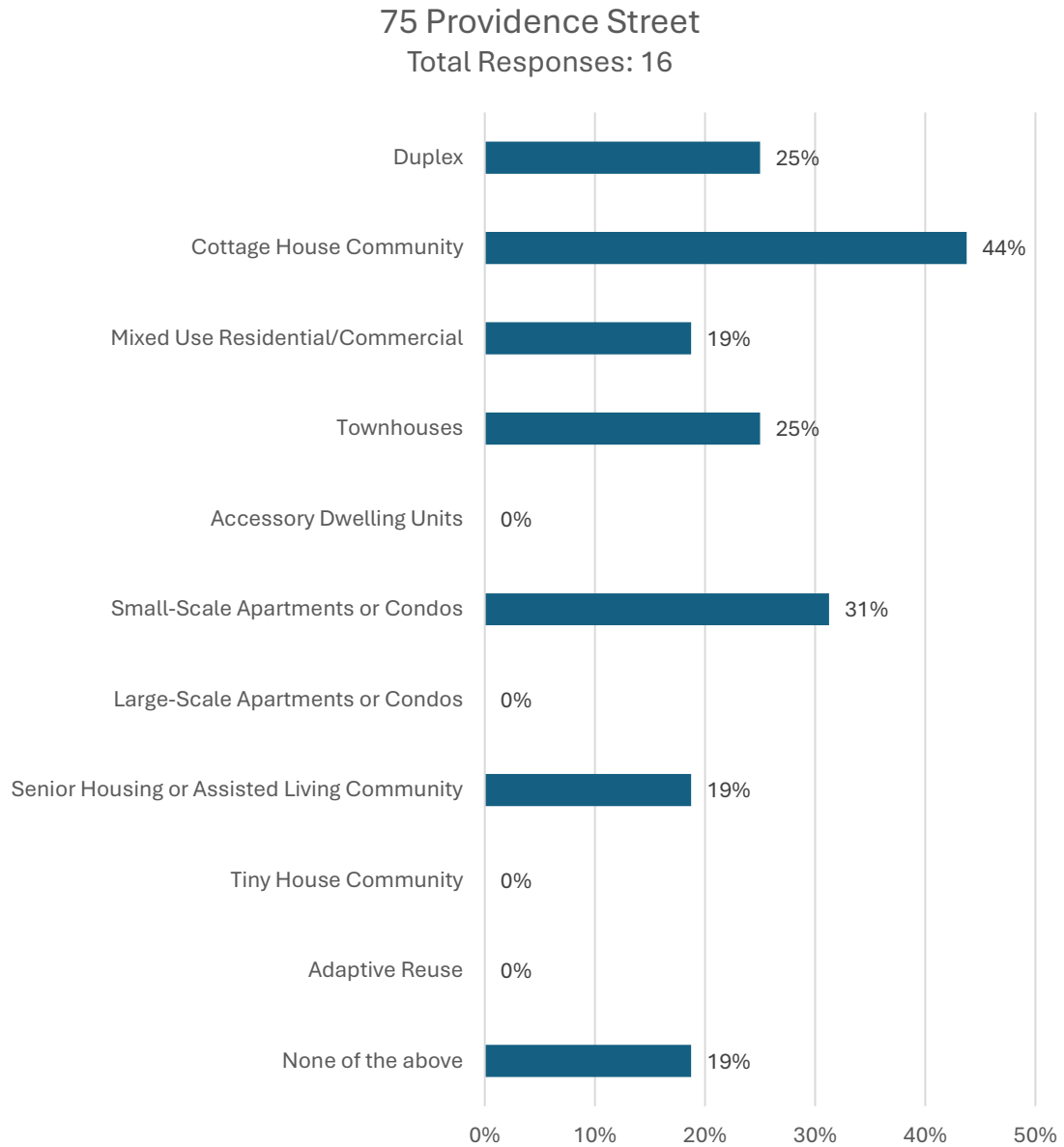
If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?



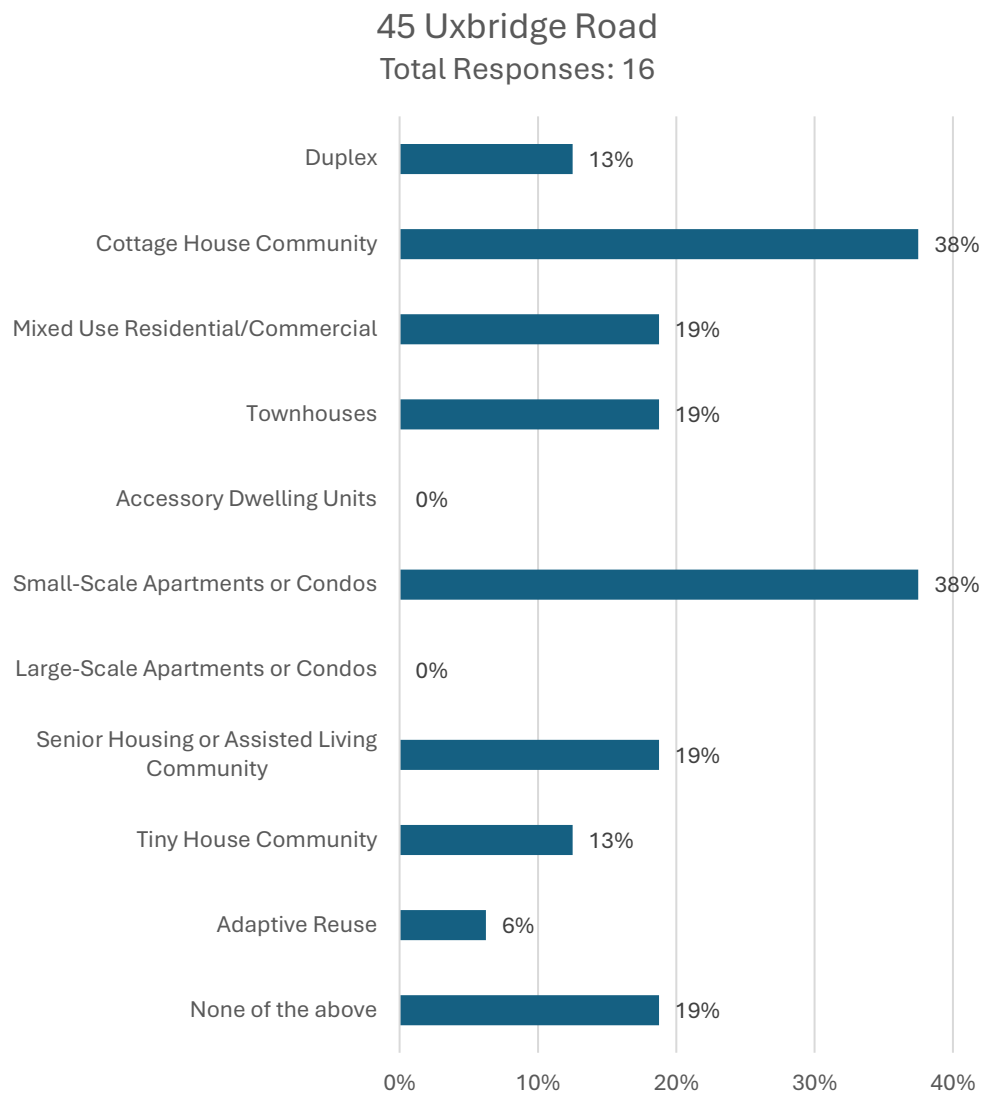
If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?



If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?



If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?



If this study area was to be developed in the future, which of the following housing types do you think would be a good fit here?

37 Hastings Street & 18 Washington Street

Total Responses: 16

