

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 43 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.

These people are in need of more housing choices, such as alternatives to large single homes on large lots and rentals.

Mendon has 605 residents with a disability. This special needs population should be integrated into the housing stock either through handicapped accessibility or opportunities for supportive services. The Mendon Housing Authority provides some housing for disabled individuals but, based on the typically long wait times, more is needed.

Finally, there are the single parent households. Since 107 households in Mendon are headed by a single parent, a percentage of these are likely to be in need of subsidized housing.

Chapter Five covers Mendon's affordable housing goals. Mendon has to produce approximately 16 affordable units annually for 10 years to meet the production goal of the 10% threshold set by 40 B. Mendon's low income housing inventory is 158 units short of the 10 percent threshold set by 40 B. As stated in this chapter, a summary of affordable housing goals for Mendon is to:

1. Provide a variety of housing options that meet the incomes, needs, and lifestyles of a diverse population;
2. Provide a supply of housing that is affordable and addresses the needs of our young adults, local employees, senior citizens, and others who wish to move to or remain in town; and
3. Produce 0.5% of its year-round housing units over one year or 1.0% of its year-round housing units over 2 years to meet the Chapter 40B Subsidized Housing standards.

Chapter Six lists Mendon's Developmental Constraints. These present the most challenging deterrents to affordable housing. Mendon's steep hilly terrain and numerous waterways and wetlands are obstacles to building that will be difficult, if not impossible, to overcome. Added to these problems is the fact that 50% of Mendon land area is Priority Habitat for Rare and Endangered Species, although this designation does not provide permanent protection of these areas. The most daunting constraint to new development is the lack of sewer and water services.

Chapter Seven is the Housing Action Plan for the Town of Mendon:

- 1 The Town will utilize the set of Housing Design Guidelines that has been prepared to inform prospective developers of the Town's preferences on qualitative aspects of design to be incorporated in new construction proposals. A survey of residents was used to confirm architectural and aesthetic preferences.
- 2 The Town is currently exploring the opportunity to develop up to 50 rental units on 3+ acres of town-owned land through a Request for Proposals (RFP). Several grant awards are funding engineering studies that confirm the site's development potential and reduce risk and uncertainty for RFP respondents. This will produce more favorable and economically viable proposals from those respondents.

- 3 Another action item on the list is to adopt an Inclusionary Zoning By-Law. No affordable housing goal can be reached and maintained if new developments are not required to make 10% of their housing units affordable. That 10% goal will remain a moving target.
- 4 An Accessory Dwelling Unit By-Law has been drafted for consideration at Town Meeting. The by-law might include a section that allows the homeowner to create an affordable unit to be counted in the subsidized housing inventory.
- 5 Mendon will also create an inventory of additional properties suitable for subsidized housing with a focus on using the existing housing stock first.
- 6 Mendon has an Affordable Housing Coordinator who coordinates efforts to monitor and preserve the existing affordable housing inventory and create opportunities to increase the number of affordable units. The Affordable Housing Coordinator assists and shares knowledge with Town boards and committees and serves as a resource for those looking to purchase, sell, lease, rent, or maintain affordable housing units.
- 7 Mendon has also passed a Community Preservation Act surcharge tax on real estate, 10% of which is set aside for affordable housing initiatives. These funds can be used to subsidize creation of affordable housing units, sometimes helping to obtain additional complimentary subsidies.
- 8 The Master Plan process will help define a shared vision of the town's future, the location of commercial and residential development, and a timeline to meet needs as they emerge.

Introduction

Mendon is a residential hilltop community 33 miles southwest of Boston, 28 miles north of Providence, Rhode Island, 18 miles southeast of Worcester and with easy access to Interstate 495. Mendon residents clearly cherish and are committed to maintaining the rural character of their small town with its large tracts of open space and scenic vistas. Incorporated in 1667, Mendon is the second oldest town in Worcester County and many residents are just as equally committed to preserving Mendon's historical heritage.

Increased growth and expanding population could cause this to change. Mendon is vulnerable to losing control over housing development through use of Chapter 40B comprehensive permit applications that override local zoning.

Chapter 40B, the Massachusetts Comprehensive Permit Law, was enacted in 1969 with a goal of encouraging production of affordable housing so that at least 10% of any town's housing stock qualifies as affordable under the law. Chapter 40B is designed to "increase the supply and improve the regional distribution of low or moderate income housing by allowing an override of local requirements and regulations which are consistent with local and regional affordable housing needs." Under this law, at least 25% of the units in a 40B development must be restricted to households earning less than 80% of the area median income (AMI). Under Chapter 40B law, developers building in towns with less than 10% affordable housing can use a

comprehensive permit application that reduces barriers created by zoning bylaws and other local restrictions. The intent of the law is to expedite the permit application process for developers who build affordable housing. While that can severely affect a town's ability to control the location and type of development, filing a housing production plan, such as this one, is one way towns can gain more local control by planning and guiding development.

Although many residents understand the need for more affordable housing in Mendon, they found the 40B Comprehensive Permitting process and this loss of control to be quite controversial. However, the law has been modified and clarified over its 40+ year history. Towns now have more control over their futures and may have some grounds for either rejecting or modifying applications for comprehensive permits if they are following a Housing Production Plan, showing progress toward achieving the 10% affordable housing goal, or are taking actions that demonstrate proactive steps for development of affordable housing in the town's long range plan. This Housing Production Plan can help Mendon to provide affordable housing for residents who are in need while expressing more control over housing development. This Housing Production Plan can help Mendon achieve safe harbor status from Comprehensive Permit/40B proposals by increasing the Town's affordable housing stock. The approval of a local Housing Production Plan is an integral component toward achieving this goal.

By proactively planning through the development of a Housing Production Plan, Mendon can work toward ensuring that the housing needs of its residents are met for all income levels of the community. Due to rising costs, children who grew up in Mendon cannot afford to live there as adults. Many young families are essentially shut out of the housing market. Elderly residents who have lived and worked in Mendon for decades are finding few affordable living opportunities.

This document attempts to answer the following basic questions:

1. What are the current affordable housing needs in Mendon?, and
2. What are the most effective and appropriate implementation strategies for meeting those needs?

The plan will establish clear guidelines as to the amount and type of affordable housing development that is needed in Mendon to assist financially burdened households and to meet the 10% low-moderate income housing goal stipulated by DHCD.

Chapter One: Housing Needs Assessment

There is little evidence that the private market is either able or interested in producing housing that is affordable to low and moderate income households. As a result, it is necessary to rely on regulatory relief through zoning changes and housing subsidies in some form to preserve affordable housing and to produce enough additional units to meet even our existing affordable housing needs.

Escalating market prices for both the purchase and rental of housing have generated concerns that many long-term residents might be experiencing difficulties paying their taxes, maintaining their homes or affording the scarce market rentals. Many residents (seniors in particular),

because of diminished income, whether due to retirement income or reduced employment income, have few options other than to leave town. Children who grew up in town can no longer find suitable housing in which to raise their families.

This section summarizes the housing requirements of these and other Mendon residents and identifies the gaps between their needs and the existing resources available to meet them. It also anticipates future needs. It identifies the town’s existing and planned affordable housing resources, those officially recognized on the Commonwealth’s Subsidized Housing Inventory (SHI) and reports on the town’s administrative and regulatory framework as they relate to affordable housing. Lastly it looks at challenges and opportunities specific to Mendon.

Demographic Profile Population

The first step in developing a housing plan is to look at the community through its demographics. Population trends are the basis for establishing reasonable projections of what Mendon will face in the future. The total population, rate of growth and unique characteristics of Mendon’s various population groups determine the need for housing.

Mendon’s population characteristics as of the 2010 Census are presented in Table 1. The total population, according to the 2010 Census, was 5,839. The age distribution indicates a family-oriented community. Families constitute almost 80% of the town’s households compared to 65% statewide.

Racial and ethnic minorities constitute only a very small percentage of Mendon households. The 2010 census reported that 96.9% of Mendon’s population was white, 0.2% black, 1.2% Asian. 0.4% American Indian and 1.0% reported two or more races. Hispanics of any race represented 3.9% of the population.

**Table 1
Mendon Population Characteristics**

Total population	5,839	100
SEX	#	%
Male	2,924	50.1
Female	2,915	49.9
AGE	#	%
Under 5 years	295	5.1
5 to 9 years	484	8.3
10 to 14 years	517	8.9
15 to 19 years	453	7.8
20 to 24 years	245	4.2
25 to 29 years	153	2.6
30 to 34 years	207	3.5
35 to 39 years	361	6.2
40 to 44 years	522	8.9
45 to 49 years	683	11.7
50 to 54 years	549	9.4
55 to 59 years	431	7.4
60 to 64 years	317	5.4
65 to 69 years	237	4.1
70 to 74 years	140	2.4
75 to 79 years	103	1.8
80 years and over	142	2.4
Median age (years)	42.1	

Source: U.S. Census 2010

The table shows that almost 11 percent of Mendon’s population, or approximately 650 residents, are over 65 years of age. The 2010 census shows that Mendon has 2,022

households. Eighty-two households with children under the age of 18, or 4.1 percent, are headed by females. The average household size is 2.88. The average family size is 3.2.

Table 2
Population Projections for CMRPC Southeast Sub-Region

Population	Census			CMRPC Projections				
	2000	2010	Growth	2017	2020	2025	2030	2035
Blackstone	8,804	9,026	3 %	9,360	9,530	9,770	10,110	10,440
Douglas	7,045	8,471	20 %	8,840	9,000	9,230	9,550	9,860
Grafton	14,894	17,765	19 %	18,830	19,260	19,850	20,970	22,210
Hopedale	5,907	5,911	0 %	6,080	6,180	6,300	6,480	6,660
Mendon	5,286	5,839	10 %	6,060	6,170	6,320	6,550	6,740
Millbury	12,784	13,261	4 %	13,770	14,020	14,380	14,880	15,340
Millville	2,724	3,190	17 %	3,310	3,370	3,460	3,580	3,690
Northbridge	13,182	15,707	19 %	16,450	16,810	17,330	18,070	18,870
Sutton	8,250	8,963	9 %	9,300	9,470	9,700	10,040	10,360
Upton	5,642	7,542	34 %	7,880	8,030	8,230	8,520	8,850
Uxbridge	11,156	13,457	21 %	14,260	14,580	15,030	15,950	16,990
Ttl Southeast CMRPC Region	95,674	109,132	14 %	114,140	116,420	119,600	124,700	130,010

Source: Central Massachusetts Regional Planning Commission, 2011
(US Census Bureau, 2000), (US Census Bureau, 2010)

According to CMRPC estimates based on US Census Bureau statistics, Mendon’s population is estimated to have grown by 553 residents, or 10 percent, between the years 2000 and 2010. See Table 2, above. This places Mendon on the lower end of the growth spectrum when compared to other areas towns. Populations amongst communities vary considerably with Millville having the smallest population at 3,190 and Grafton having a population almost 6 times as large with 17,765 persons. Grafton and Northbridge are at 19 percent growth, Uxbridge at 21 percent and neighboring Upton at 34 percent. It should be kept in mind that although planned future projects, land use and infrastructure capacity projections do use these figures, there can be discrepancies between US Census figures and those of local town clerks.

As to the future, population projections prepared by CMRPC suggest that the Mendon population will increase to 6,550 by 2030, only about 6% per decade, or 711 persons above the current population total. These projections may turn out to be too conservative.

**Table 3
Population Density Comparison: Year 2000 and 2010**

Geographic Area	Area in Sq. Mi.		Population		Density/ Sq. Mi.	
	Land Area	Total Area	Census 2000	Census 2010	2000 Density	2010 Density
Worcester	37.6	38.6	172,648	181,045	4,592	4815
Milford	14.6	14.9	26,799	27,999	1,836	1918
Westborough	20.5	21.6	17,997	18,292	878	891
Northbridge	17.2	18.1	13,182	15,707	766	913
Hopkinton	26.6	28.2	13,346	14,925	502	561
Grafton	22.7	23.3	14,894	17,765	656	783
Hopedale	5.2	5.3	5,907	5,911	1,136	1,137
Mendon	18.1	18.3	5,286	5,839	292	323
Upton	21.5	21.7	5,713	7,542	265.7	350.8

Source: (US Census Bureau, 2000), (US Census Bureau, 2010)

The Town of Mendon is 18.3 square miles in area with 18.1 square miles in land area and is 0.2 square miles in water area. Using the 2010 Census population figure, the population density is 322.6 per square mile. Although this number has increased by 30.6 persons since the year 2000, Mendon is still the least densely populated town in the area. The largest single decade of growth occurred between 1990 and 2000. This has steadily declined but the table below shows a slight uptick between 2009 and 2010.

**Table 4
Historical Population**

Year	Population	±%
1970	2,524	+22.1%
1980	3,108	+23.1%
1990	4,010	+29.0%
2000	5,286	+31.8%
2001 *	5,460	+3.3%
2002 *	5,583	+2.3%
2003 *	5,668	+1.5%
2004 *	5,660	-0.1%
2005 *	5,682	+0.4%
2006 *	5,732	+0.9%
2007 *	5,753	+0.4%
2008 *	5,670	-1.4%
2009 *	5,697	+0.5%
2010 *	5,839	+2.5%

Source: U.S Census 2010

* Indicates one-year increment

Segment of Population with a Disability

Figures from the 2010 U.S. Census report show that a total of 605 Mendon residents have a disability. Of this number, 243 have a mental disability and 288 have a physical disability. Sensory and self-care disabilities make up the remainder.

Income Characteristics

Income characteristics in Mendon as of Census 2010 are presented in Table 5. Whether measured by household or by family, a large majority of households and families earned between \$50,000 and \$200,000 or more annually. The median household income was \$93,247 while the median family income was \$108,173. Only 1.2 percent of families in Mendon earned under \$15,000 per year. Table 5 shows the median household income for Mendon.

**Table 5
Mendon Household Income**

Household Income	Households	
	Number	Percent
Less than \$10,000	31	1.5
\$10,000 to \$14,999	20	1.0
\$15,000 to \$24,999	122	5.9
\$25,000 to \$34,999	109	5.3
\$35,000 to \$49,999	140	6.8
\$50,000 to \$74,999	285	13.9
\$75,000 to \$99,999	357	17.4
\$100,000 to \$149,999	457	22.2
\$150,000 to \$199,999	248	12.1
\$200,000 or more	286	13.9
	2,055	100 %
Median Household Income	\$93,245	

Source: U.S. Census 2010

Table 6 below shows the median family income for Mendon. Despite a fairly high median family income, there remains a highly vulnerable part of the community with limited financial means. For example, 43 (2.5 %) had incomes of less than \$25,000 in 2010. In addition, 117 (6.9 %) had median family incomes of less than \$50,000.

Many are likely to be long-term home owners with substantial equity in their homes but living on fixed incomes. Others might be beneficiaries of subsidized housing and living on other forms of subsidy to continue living in the community. Still others might be doubled up or paying far more than they should for housing in order to remain in Mendon.

**Table 6
Median Family Income**

Family Income	Families	
	Number	Percent
Less than \$10,000	11	.6
\$10,000 to \$14,999	10	.6
\$15,000 to \$24,999	22	1.3
\$25,000 to \$34,999	76	4.5
\$35,000 to \$49,999	117	6.9
\$50,000 to \$74,999	158	11.7
\$75,000 to \$99,999	304	17.9
\$100,000 to \$149,999	448	26.4
\$150,000 to \$199,999	235	13.8
\$200,000 or more	277	16.3
	1698	100 %
Median family income	\$108,173	

Source U.S. Census 2010

Table 7 presents Mendon’s 2010 median family incomes compared to abutting communities. Mendon compares favorably in this measure as only Upton averages a higher median family income.

**Table 7
Median Family Income: Mendon and Abutting Towns**

	Median Family Income
Mendon	\$108,173
Bellingham	\$93,655
Blackstone	\$87,752
Millville	\$84,000
Northbridge	\$87,359
Upton	\$132,703
Uxbridge	\$94,830

Source: U.S. Census 2010

Housing Costs for Home Ownership Units

Table 8 presents a breakdown of the values of owner-occupied units in Mendon in 2010, as well as the percentage of income necessary for monthly mortgage payments and other selected monthly costs. These costs include mortgage payment, real estate taxes and homeowners insurance. More than half the home values in Mendon fall in the range between \$300,000 and \$500,000. Less than 5% of homes are valued under \$150,000 and almost 75% are valued above \$300,000. Housing is generally considered affordable when it requires less than 30% of its occupants’ income. These tables indicate that a total of 29.9% of Mendon homeowners are spending more than 30% of their income for housing. For renters, it was a total of 34.3% devoting 30% or more of their income to housing in 2010.

**Table 8
Mendon Values and Percentage of Income Needed for Housing
for Owner-Occupied Units, 2010**

2010 Property Value			Housing Costs as a Percentage of Income		
<u>Property Value Range</u>	#	%	<u>"Housing Costs" Range</u>	# households	% households
Less than \$50,000	75	0.4%	Less than 20%	489	32.6%
\$50,000-\$99,999	13	.7%	20.0 to 24.9%	259	17.3%
\$100,000-\$149,999	0	0.0%	25.0 to 29.9%	305	20.3%
\$150,000-\$199,999	91	4.9%	30.0 to 34.9%	167	10.5%
\$200,000-\$299,999	277	14.9%	35.0% or more	291	19.4%
\$300,000-\$499,999	1,053	56.7%	Median monthly cost: \$2,072		
\$500,000-\$999,999	337	18.1%			
\$1,000,000+	12	.6%			
Median property value: \$380,900					

Source: U.S. Census 2010

Table 9 below presents the median housing unit values for owner-occupied units in Mendon and abutting towns, comparing the values for the year 2000 to the most recent 5 year average. The median value of a house in Mendon rose nearly 61%, and values nearly doubled in many towns. Although the percentage increase in Mendon is the lowest of the towns shown, Mendon's median house value is third highest among its neighbors.

Table 9
Change in Median Housing Unit Values:
Mendon and Surrounding Towns

Median Housing Unit Values (owner occupied units)

Town	Median Housing Unit Value		
	2000	2007-11	% change
Bellingham	\$ 364,400	\$ 658,200	80.6%
Blackstone	\$ 144,900	\$ 284,000	96.0%
Hopedale	\$ 171,200	\$ 336,400	96.5%
Mendon	\$ 236,800	\$ 380,900	60.9%
Millville	\$ 131,600	\$ 288,000	118.8%
Northbridge	\$ 162,300	\$ 321,400	98.0%
Upton	\$ 239,500	\$ 416,900	74.1%
Uxbridge	\$ 162,300	\$ 306,600	88.9%

Source: US Census 2000 / American Community Survey 2007-2011

To further break this down, the following two tables show the percentage of income allocated to housing costs in owner-occupied homes in Mendon. The first table displays information for households with a mortgage. About 30% of these households have housing costs exceeding 30% of household income.

Table 10
Mendon Monthly Owner Costs as a Percentage of Household Income: Owner-Occupied Units with a Mortgage

Percentage of Income Needed	Number of Households	Percent of Households
	1,501	100%
Less than 20%	489	32.6%
20 to 24.9%	259	17.3%
25 to 29.9%	305	20.3%
30 to 34.9%	157	10.5%
35% or more	291	19.4%

Source: U.S. Census Bureau, 2007-2011 American Community Survey

Table 11 below displays the same information for households without a mortgage. In this category, 23% of households are spending more than 30% of income to pay housing costs.

Table 11
Mendon Monthly Owner Costs as a Percentage of Household Income:
Owner-Occupied Units without a Mortgage

Percentage of Income Needed	Number of Households	Percent of Households
	346	100%
Less than 10%	97	28.0%
10 to 14.9%	82	23.7%
15 to 19.9%	21	6.1%
20 to 24.9%	32	9.2%
25 to 29.9%	34	9.8%
30 to 34.9%	17	4.9%
35% or more	63	18.2%

Source: U.S. Census Bureau, 2007-2011 American Community Survey

Cost of Rental Housing in Mendon

In Mendon, of the 128 households paying cash rent, 34% spent more than 30% of household income on rent alone. (Note: For a rental unit to be affordable as defined in Chapter 40B, less than 30% of household income will be required for rent, any condo fees, and the cost of utilities.) Displayed below in Table 12 is information on the number of units in various rent categories in Mendon. Fewer than 10% of housing units in Mendon were rental units. More than 70% of rents were between \$750 and \$1500.

Table 12
Mendon Rents and Percentage of Income Needed for Rents, 2010

2010 Rent			Housing Costs as Percentage of Income		
<u>Range</u>	#	%	<u>Range</u>	#	%
Less than \$200	0	0.0%	Less than 15%	24	18.8%
\$200-\$299	0	0.0%	15-19.9%	11	8.6%
\$300-\$499	0	0.0%	20-24.9%	23	18.0%
\$500-\$749	26	20.3%	25-29.9%	26	20.3%
\$750-\$999	44	34.4%	30-34.9%	14	10.9%
\$1000-\$1499	49	38.3%	35% or more	30	23.4%
\$1500 or more	9	7.0%			
Median Rent: \$940					

Source: U.S. Census 2010

Table 13 presents the median housing unit value and median rent for Mendon and its abutting towns as reported in the U.S. Census. This table indicates that Mendon had the second highest median housing unit value among its neighbors. It also had the third highest median rent.

Table 13
Median Housing Unit Values and Rents,
Mendon and Neighboring Towns, 2010

	Median Housing Unit Value	30% or more of income	Median Rent Value	30% or more of Income
Mendon	\$380,900	29.9%	\$940	34.3%
Bellingham	\$297,900	38.4%	\$1,278	39.4%
Blackstone	\$284,000	41.8%	\$875	43.7%
Millville	\$288,000	37.4%	\$988	60.7%
Northbridge	\$298,700	34.1%	\$886	42.1%
Upton	\$418,300	42.0%	\$894	66.5%
Uxbridge	\$306,500	33.0%	\$942	38.8%

Source: U.S. Census 2010

Chapter Two: Housing Stock

Types of Housing

The table below shows the types of housing in Mendon and in Massachusetts. According to the latest U. S. Census, there were a total of 2,022 housing units in Mendon. The table shows that over 91% of the town's housing units were single family homes. For Massachusetts as a whole, about 57% of housing units were single-family dwellings. Fewer than 3% of Mendon's housing structures contained 3 or more housing units, in contrast with over 32% over the entire state. The predominance of single family homes, along with the small number of multi-unit structures, is typical for rural communities in Massachusetts.

The census data also points out that over 90% of housing units were owner-occupied, and less than 10% of units renter-occupied. For Massachusetts, 62% of occupied units were owner-occupied, with 38% renter-occupied.

Table 14
Types of Housing, Mendon and Massachusetts

Housing Unit Type	Mendon		Massachusetts	
	#	%	#	%
Single Family - Detached	1,843	85.8%	1,467,290	52.4%
Single Family - Attached	116	5.4%	137,591	4.9%
2 units (Duplex)	131	6.1%	295,555	10.6%
3 or 4 units	39	1.8%	305,293	10.9%
5 to 9 units	20	0.9%	169,877	6.1%
10 to 19 units	0	0.0%	120,421	4.3%
20 or more units	0	0.0%	278,777	10.0%
Mobile home	0	0.0%	24,072	0.9%
Boat, RV, van, etc.	0	0.0%	481	0.0%
Total	2,149	100%	2,799,357	100%

Source: US Census / American Community Survey 2007-2011

Age of Housing

The age of Mendon's housing stock is detailed in the following table. Only 10% of the current 2,022 housing units were built before 1940. The table shows the pattern of building during the ensuing decades. While over 55% of the state's housing stock was built prior to 1960, more than half (52%) of housing units in Mendon were built during the 20 year period after 1980. Building dropped off sharply after 2000.

Table 15
Age of Housing Stock, Mendon and Massachusetts

Year Built	Mendon		Massachusetts	
	Number	Percentage	Number	Percentage
Built 2005 or later	58	2.7%	72,286	2.6%
Built 2000 to 2004	99	4.6%	114,717	4.1%
Built 1990 to 1999	581	27.0%	205,059	7.3%
Built 1980 to 1989	553	25.7%	303,375	10.8%
Built 1970 to 1979	230	10.7%	327,405	11.7%
Built 1960 to 1969	132	6.1%	291,910	10.4%
Built 1950 to 1959	197	9.2%	321,688	11.5%
Built 1940 to 1949	84	3.9%	170,835	6.1%
Built 1939 or earlier	215	10.0%	992,082	35.4%
Total	2,149	100%	2,799,357	100%

Source: US Census / American Community Survey 2007-2011

Housing Unit and Household Sizes

The tables below display information on the number of rooms in housing units and average household size in Mendon compared to the state of Massachusetts. Although the median values for Mendon and Massachusetts are not far apart, the data shows larger differences in the percentages of "3 rooms or fewer" housing units (less than 1% for Mendon vs. 15% for MA) and "7 rooms or more" units (nearly 59% in Mendon, as compared to 33% for the state).

Table 16
Numbers of Room in Housing Units in Mendon and Massachusetts

Rooms	Mendon		Massachusetts	
	Number	Percentage	Number	Percentage
1 room	0	0.0%	61,535	2.2%
2 rooms	7	0.3%	85,530	3.1%
3 rooms	10	0.5%	278,036	9.9%
4 rooms	212	9.9%	436,188	15.6%
5 rooms	333	15.5%	517,121	18.5%
6 rooms	322	15.0%	500,373	17.9%
7 rooms	515	24.0%	345,842	12.4%
8 rooms	348	16.2%	259,370	9.3%
9 rooms or more	402	18.7%	315,362	11.3%
Median number of rooms	6.9	-	5.5	-

Source: US Census / American Community Survey 2007-2011

Table 17
Average Household Size in Mendon and Massachusetts

Average Household Size	Mendon	Massachusetts
Owner-Occupied Units	2.89	2.67
Renter- Occupied Units	2.05	2.16

Source: US Census / American Community Survey 2007-2011

Housing Occupancy

Nearly 25% of householders moved into their Mendon households since 2005 and 90% moved in since 1990. This could be expected with the rapid development of housing in the 1980's and 90's. Over 82% of the occupied households in Mendon were families. Of the 1698 families, 861 had children under the age of 18. There were 357 non-family households, of which 294 were

individuals living alone. The overall vacancy rate was 4.3% (or 94) of the 2,022 total housing units in Mendon. According to the 2010 US Census report, only 9 of the vacant units were available to rent.

Current Development Trends

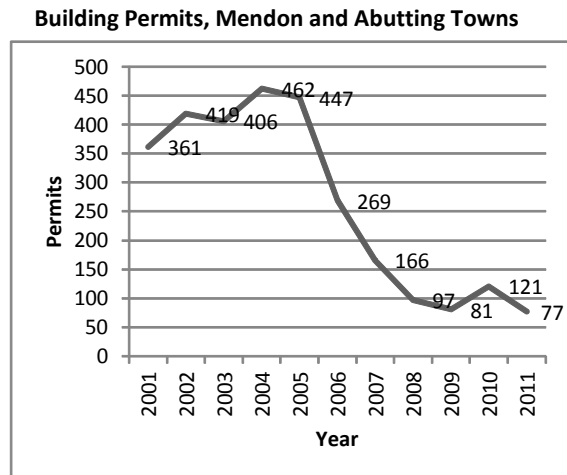
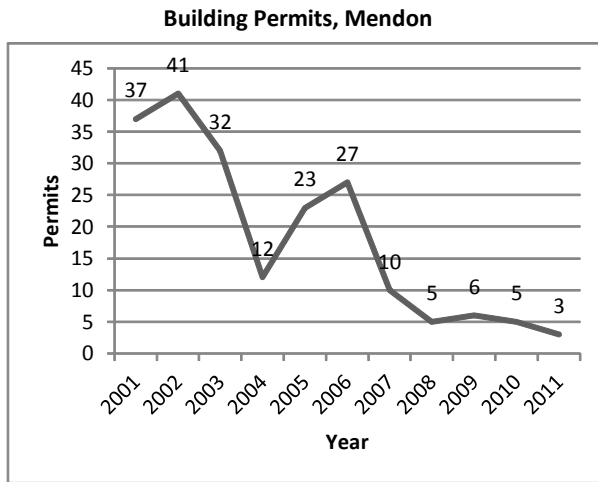
The table and graphs below show the history of new single-family home building permits issued in Mendon and its abutting towns over the eleven year period beginning in 2001. As in all of the surrounding towns, Mendon experienced a sharp decline in permits issues over this period.

Table 18
Building Permits in Mendon and Abutting Towns *

Town	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	AVG
Bellingham	44	61	71	71	84	43	15	9	13	12	19	40
Blackstone	26	26	24	25	22	19	13	10	4	6	5	16
Hopedale	33	37	31	26	14	8	5	0	2	5	2	15
Mendon	37	41	32	12	23	27	10	5	6	5	3	18
Millville	25	24	13	10	13	0	4	0	2	0	2	8
Northbridge	64	77	104	158	133	54	37	22	22	58	20	68
Upton	59	45	43	67	55	48	37	23	19	19	10	39
Uxbridge	73	108	88	93	103	70	45	28	13	16	16	59

* Building permits for single-family homes, new construction

Source: city-data.com



During the 1990's an average of 58 new homes were built annually in Mendon. In the 10 year period ending in 2011, new home starts averaged 13 per year, and for the latter 5 years of that period the average dipped to 5.8. Building permit activity remains slow with almost no construction of multi-unit dwellings or rental units.

Affordable Housing Stock

Mendon currently has 40 units listed on the Subsidized Housing Inventory (SHI) report issued by the Department of Housing and Community Development (DHCD). All of the units are within just two projects.

The Sunrise Apartment project, located on Blackstone Street near the Town Hall, contains 30 rental units for qualifying senior citizens. Every unit is protected as affordable in perpetuity. There is a waiting list for qualified residents of Mendon and other towns for rental of these apartments.

The other 10 units are home ownership units within the project known as Cobbler's Knoll, located off Hartford Avenue East. Mendon endured a very difficult, contentious comprehensive permit review for the Cobbler's Knoll development. All 19 homes are deed restricted to be affordable in perpetuity. The Cobbler's Knoll project has been under construction for more than a decade and is not yet finished.

For housing units to be included on the Subsidized Housing Inventory (SHI) and count toward the 10% affordable housing goal, they must meet all four of the following criteria:

- 1) Affordable units must be the result of municipal action.
- 2) Units must be sold or rented based on procedures articulated in an affirmative fair marketing and lottery plan approved by DHCD.
- 3) Sale prices and rents must be affordable to households earning at or below 80% of Area Median Income.
- 4) Long term affordability is enforced through affordability restrictions approved by DHCD.

Chapter 3: Affordability Gap

Despite indications of relatively high incomes, there still remains a population in Mendon with limited means. According to the 2010 Census figures, of the total 2,022 households, about 100 of these households (or 5 %) had incomes at or below 50% of area median income of \$65,772. Further, the poverty rate, while low, is increasing. Census data indicate that in 2010, 2.2 percent of individuals and 1.2 percent of families had incomes that would place them below the poverty level.

As elsewhere in the region, home prices in Mendon have risen faster than income. Table 9 illustrates the drastic rise in home values since the year 2000. With a median home price at \$380,900, affordability is a major problem in Mendon. Nearly 30% of Mendon homeowners who have a mortgage are spending more than 30% or more of their income on housing.

Table 5 shows that 991 Mendon households (or 48.2 %) have median household incomes in excess of \$100,000. It should be noted that even though a household income may be over \$100,000, the financial circumstances of that household may cause relative hardships. Such financial difficulties may be rectified by different personal choices. State subsidies were not

intended to address this group of properties with financial hardships. The census data regarding spending more than 30% of their income does not differentiate between differing household incomes, such as these households and those that are markedly financially-burdened.

Renters face an even greater challenge. Units are scarce and turnover is low. Less than 10% of housing units in Mendon are rental units. Table 12 points out that 34.3 % of renters pay more than 30% or more of their income on housing. Rent levels are considered affordable when gross rent (including the cost of utilities and condo fees) does not exceed 30% of household income.

Affordability: Mendon Income Limits and Target Housing Costs

The U.S. Department of Housing and Urban Development (HUD) considers housing costs as affordable when they consume no more than 30% of a household's income. Households paying more than this are considered to be 'cost burdened'; those paying over 50% are said to have a severe cost burden.

Affordable housing units that qualify to be included on the Subsidized Housing Inventory (SHI) must be affordable for households with incomes at or below 80% of the Area Median Income (AMI) as defined by HUD. Table 19 illustrates what "affordable" looks like in Mendon. It shows current upper income limits, monthly housing cost limits, and the approximate purchase price of an affordable home using current assumptions. The estimated affordable home purchase prices in the last column are calculated using incomes of 70% of AMI to provide a 10% window of affordability to include households with incomes between 70% and 80% of AMI.

Table 19
Affordable Monthly Housing Costs and Home Purchase Prices

Household Size	Income Limit (80% AMI)	Affordable * Monthly Housing Cost	Estimated Affordable Home Purchase Price **
1 person	\$45,100	\$1,128	\$132,900
2 persons	\$51,500	\$1,288	\$153,800
3 persons	\$58,000	\$1,450	\$175,000
4 persons	\$64,400	\$1,610	\$196,000
5 persons	\$69,600	\$1,740	\$213,000
6 persons	\$74,750	\$1,869	\$229,800

* For homeowners: includes mortgage principle and interest, real estate taxes, and PMI.
For renters: includes rent condo fees, and utilities.

** Estimated purchase prices based on assumptions of current market conditions.
See Appendix for details.

According to the most recent data from The Warren Group, the median sales price of a single family house in Mendon during the first eight months of 2013 was \$379,950. Under the same

assumptions used to calculate the estimates in Table 18, the household income needed to afford a house costing \$379, 950 is \$108, 640 (\$2716 / month).

Chapter 4: Populations in Need of Housing Assistance

Households paying in excess of 30 % or more of their income are considered cost burdened. Those paying in excess of 50% are considered severely cost burdened. The greatest demand is for smaller moderately priced ownership units and rentals in a range of price levels.

Housing Choice

The demand for more housing choice comes from young people and also from older homeowners who wish to downsize. Many of these people simply need a greater housing choice. Much of the need in town is for low-end market rate rentals to provide for this more transitional population. It has been restated several times in this report that many young people, who would like to live in the town where they grew up, are unable to find affordably priced apartments. Cost burden is greatest for young renter households.

According to Table 1, there is also a significant portion of the population, 1370 people or 23.5%, that is 55 years of age or older. About half of this group, 622 (or 10.7%), is 65 or older. Many of these residents wish to remain in town and in close proximity to family and friends. The increase in the age of the population combined with the higher percentages of households spending greater than 30% of their income on housing indicates a need to prepare for this demand. Housing needs change as people age. Many homeowners are residing in houses that are no longer appropriate to their needs or means. Alternatives to large single family homes on large lots are needed, such as smaller units (e.g. the modest 1950's- era homes on one floor), rentals, and condominiums.

Special Needs

As noted in Chapter One, the latest available figures show that a total of 605 Mendon residents have a disability. Disability types include: lack of the ability to take care of oneself, employment, mental, physical, or sensory disabilities. Of the 605, 243 have a mental disability which could be anything from a behavioral issue to serious mental illness, and 288 have a physical disability. Sensory and self- care make up the remainder. This information suggests that some accommodation for individuals with special needs should be integrated into the housing stock either through handicapped accessibility or opportunities for supportive services. The Mendon Housing Authority provides some housing for disabled individuals but, based on the typically long wait times, more is needed.

Single Parent Households

Though not a large population, the 2010 U.S. Census estimates that 107 of Mendon households, or 5.7 percent, are headed by a single parent with children under the age of 18. This clearly indicates a need for subsidized 2 or 3 bedroom rental units.

Chapter 5: Affordable Housing Goals

This production plan is designed to increase the town's affordable housing inventory to 10 percent (adding 158 units, based on the 2010 census data). The plan is in accordance with The Massachusetts Department of Housing and Community Development (DHCD) regulations (760 CMR 56.00) that enable cities and towns to prepare and adopt an affordable housing plan that demonstrates production of an increase of one half of one percent (0.5%) over one year or one percent (1%) over two years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI). When a locality has complied with its annual production goals the Town may, through its Zoning Board of Appeals (ZBA), deny comprehensive permit applications without opportunity for appeal by developers. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be Consistent with Local Needs, provided however that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality.

Using 2010 Census data, the SHI report shows a total of 2072 housing units in Mendon, 2.36% of which are affordable units. Mendon has to produce approximately 16 affordable units annually to meet these production goals. Mendon's subsidized housing inventory is 158 units short of the 10 percent threshold set by 40 B. If the Town were to build out to an additional 3,581 single family units with no provision for affordable housing development, the shortfall would increase to 353 units. In addition and further adding to the tax burden would miles of new roads and a large number of new school age children. Also, construction of new houses adds to the total number of housing units, making the 10% goal a "moving target." To keep pace, more than 10% of newly constructed homes need to be designated as affordable to increase the overall proportion of affordable units.

Also, a 2014 agreement between Massachusetts subsidizing agencies requires that at least 10% of new production units have 3 or more bedrooms (with a few exceptions.)

Meeting these production goals will be extremely challenging. As stated above, there is currently a 158 unit gap between existing affordable units included in the SHI and the required 10% of the Town's year round housing units. In addition, the Town will have to implement adequate provisions for insuring that this level of affordability is maintained in the future. A secondary measure of success will be the extent by which Mendon has diversified its housing stock to allow current residents to remain in Mendon.

A summary of affordable housing goals for Mendon is to:

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

3. Produce 0.5% of its year-round housing units over one year or 1.0% of its year-round housing units over 2 years to meet the Chapter 40B Subsidized Housing standards.

Chapter 6: Developmental Constraints

The most serious challenges are Mendon's topographic, environmental and infrastructure constraints:

Topography

Much of the 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."

Environmental Constraints

The Town of Mendon has one 85 acre lake, actually a Great Pond, and is crisscrossed with an intricate network of nine brooks and two rivers. The River's Protection Act requires a 200 foot buffer from these eleven waterways. Many of these brooks and rivers are bordered by wetlands. In size they can range from vast swamps and bogs to the long fingers and small patches that occur anyplace 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 flood plains. Mendon's flood plains were recently updated and mapped by the Federal Emergency Management Agency (FEMA). According to this map, 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.

Protection of wetlands and flood plains is essential but there is no doubt that it does reduce the amount of buildable land and increases the cost of developing new housing.

Priority Habitats for Rare, Threatened, and Endangered Species

Approximately 50% of the land area in the Town of Mendon, 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% is designated as supporting natural landscapes as defined by the MA State's BioMap (see appendix). 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.

Even 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 storm water 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 become sterile and no longer reproduce. 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 Sites

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 (Mass DEP) has a searchable database that lists 27 reportable spills of oil and/or hazardous materials in Mendon from 1990 through 2011. Most of those sites, including some former gas station sites, are classified in a status that poses no significant risk.

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. A more recent contamination involves the former Gaskill's gas station located on the

corner of Route 16 and Millville Road. According to Mark Baldi, Section Chief of the Bureau of Waste Site Cleanup, the comprehensive action to achieve a Permanent Solution involves stimulating the biodegradation of petroleum hydrocarbons by performing injections of a remedial additive called RegenOX. Remediation is ongoing.

Another threat to the groundwater was the old town dump located off Bellingham Road. The Mendon Board of Health tried to close the dump when trailer truckloads of building debris were imported from the Boston area. This attempt to close the dump triggered a town wide controversy. A homeowner in proximity to the dump has 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.

Protected Open Space

Over 500 acres of Mendon's total land area is permanently protected open space. An additional 2400 acres is protected from development under Chapter 61. In addition, there is the 120 acre Mendon Town Forest. Most residents place a high value on the scenic vistas and rural character that add so much 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.

Protecting the Water Supply

The most daunting constraint and cost factor for new development relates to the lack of sewer and water services. This lack of infrastructure makes developing higher density housing more difficult and expensive, and density is the key, especially to rental housing feasibility. Mendon does have 138 properties in the Route 140 area that are supplied with public water. This consecutive system, consisting for the most part of six inch concrete asbestos pipe, was installed in 1947. The water is currently purchased from the Town of Hopedale. That this public water is not available throughout most of Mendon is not for lack of trying. There is a long history of the attempts to bring public water to parts of Mendon. Over a period of more than 60 years, beginning in 1945, a total of 71 test wells were drilled in various sections of Mendon. The results indicated that the only significant source of water, although possibly of questionable quality, is off Providence Street near the Blackstone line. In addition, over the last decade, Mendon public officials were involved in intense, but ultimately futile, negotiations with Hopedale, Bellingham, and Uxbridge to purchase a long term supply of water.

Over the years, public water proposals have been repeatedly defeated by voters and the 2011 Master Plan Survey results show that the majority of Mendon residents still remain opposed to the installation of public water and sewer.

Groundwater resource protection is accomplished through open space preservation and one and a half acre residential zoning. These large lots give residents the assurance that there will

be safe distances between wells and septic disposal areas to protect the quality of the drinking water.

The land use practices in the areas where the water originates highly influence the quality of groundwater produced by local private wells. The first goal of a groundwater protection program is to make sure that we have enough water by promoting the recharge of stormwater. Mendon voters recently approved a Stormwater Management By-Law that goes a long way toward achieving the goal of protecting the groundwater supply. Applicable to new development that disturbs an acre or more of land, this by-law incorporates the 2008 Massachusetts Stormwater Handbook. Standard #3, in particular, requires the restoration of recharge through infiltration measures and careful site design.

The extent of the above cited developmental constraints adds to the challenges Mendon will face to create enough affordable housing to meet the state's 10% affordable housing standards, production goals, and local needs.

Roads and Transportation Network

Mendon has 50 miles of roadway. This includes fifteen scenic roadways. Route 140 provides quick and easy access to Interstate Highway 495. Mendon's roadway system primarily consists of historic local roads, roads that service new developments, and 2 state highways.

Mendon does not have any bus or commuter rail services but does have access to the MBTA commuter rail line through the station in the nearby Town of Franklin. This commuter rail line provides access to Boston as well as neighboring suburbs.

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.

Chapter 7: Housing Action Plan

Pursue Creation of Housing on Town-Owned Land

Through a DHCD Planning Assistance Toward Housing (PATH) grant, Mendon (in cooperation with the Central MA Regional Planning Commission) conducted a resident survey and held public workshops to create a set of Housing Design Guidelines that will inform prospective developers of the Town's preferences on qualitative aspects of construction design. These standards will be used to evaluate proposal submissions responding to a Request for Proposals (RFP) the Town will soon issue.

The Town is exploring the opportunity to develop up to 50 rental units on 3+ acres of town-owned land through the RFP process. A DHCD Small Town Housing Choice grant award will be funding additional engineering studies that confirm the site's development potential and reduce risk and uncertainty for RFP respondents. This will produce more favorable and economically viable proposals from those respondents.

There are several other town-owned land parcels worth exploring as potential sites for creation of additional affordable housing.

Inclusionary Zoning

It is stated in the Affordable Housing Goals section that construction of new houses adds to the total number of housing units, making the 10% goal a "moving target." It will be extremely difficult to reach and maintain that goal if new developments are not required to consist of at least 10% affordable housing units.

To keep pace, more than 10% of newly constructed homes need to be designated as affordable to increase the overall proportion of affordable units. To address this problem, Mendon should consider adopting an Inclusionary Zoning By-Law. Inclusionary zoning is a mechanism that has been adopted by many communities to insure that any new development project over a certain size includes construction of a percentage of total units as affordable or funding to support the creation of affordable housing. A successful Inclusionary Zoning By-Law will result in affordable units scattered throughout the town in developments of a significant size, which would be consistent with the overall goals of this plan. The by-law should be applicable to any residential development that results in the construction of 6 or more dwelling units. It provides for a density bonus of one additional market rate unit to be added to the total number of dwelling units in the development, along with waivers, such as smaller lot size. The affordable units are deed restricted to remain affordable in perpetuity.

In addition, up to 70% of the Affordable Dwelling Units can be initially offered using "local preference" to qualified low and moderate income Town of Mendon residents whose spouse, son, daughter, father, mother, brother, sister, grandfather or grandmother lives in Mendon, or to Town of Mendon municipal or school department employees.

In addition, up to 70% of the Affordable Dwelling Units shall be initially offered to qualified low and moderate income Town of Mendon residents whose spouse, son, daughter, father, mother, brother, sister, grandfather or grandmother lives in Mendon, or to Town of Mendon municipal or school department employees.

The Inclusionary By-Law can include a provision that gives the Planning Board the option of accepting an up-front cash donation in lieu of constructing affordable housing units within the proposed development. The use of these funds is restricted to creating affordable housing elsewhere in Mendon. At a later date, an Affordable Housing Trust Fund will be considered as a tool to manage the funds collected. The Inclusionary By-Law will result in the creation of additional, well designed, and sustainable affordable housing units, for both rental and ownership, whenever there are future increases in the Town's housing base.

Accessory Apartments

Mendon also has drafted an Accessory Dwelling Unit By-Law. Currently, accessory housing units are not allowed in Mendon. An accessory dwelling unit (apartment) is a separate living unit that contains a kitchen and bathroom and is incorporated into a single family house. It does not change the appearance of the house exterior.

Although the Department of Housing and Urban Development (DHCD) does not allow the family accessory apartments to be counted as affordable units in the Town's Subsidized Housing Inventory (SHI), there is little question that these apartments are an important factor in helping Mendon residents by creating housing that fits within their budget. Accessory apartments allow adult children, who cannot afford an apartment of their own, to live separately but in close proximity to family members. Accessory apartments also allow elderly parents, who cannot afford to down size, to live separately but in close proximity to their children.

Mixed Use Development

Mendon should adopt By-Laws to allow multi-unit dwellings and mixed use development. Mixed use design places retail, service, and other commercial uses on the ground floor of a building with residential units above the non-residential space. This would be part of an effort to promote sustainability with vibrant, compact, pedestrian friendly, Low Impact developments while preserving the virtues of a traditional New England village. The by-law should include design requirements that articulate the façade in a manner that distinguishes the location of tenants through the use of decorative raised or depressed vertical surfaces, awnings, marquees or colonnades. The stipulation that twenty-five percent of the total number of rental dwelling rental units are restricted as affordable also is applicable to mixed use construction.

Reuse

Mendon's efforts should incorporate the concept of reuse. In order to preserve the scale and character of the existing streetscape, we should promote the reuse of existing structures by right. The conversion of an existing dwelling for up to 4 dwelling units should be allowed provided one (25%) is affordable in perpetuity. Again, this means that 100% of the units can be included in Mendon's SHI.

Community Preservation Act

Mendon voters adopted the Community Preservation Act (CPA) in 2002. The Act imposes a surcharge of 3% on property taxes and qualifies the Town to receive matching funds from the state. A minimum of 10% of the revenues (including match) generated from this legislation must be dedicated to producing affordable housing. At least 10% must also be used for open space, 10% for historic preservation and 10% for recreation.

Affordable Housing Coordinator

With approval from 2012 Town Meeting, the Town hired an Affordable Housing Coordinator to interface with adjacent communities, regional planning groups and state agencies. The responsibilities of the position include coordinating affordable housing efforts, assisting applicants with regulatory paperwork and working with seniors and families with housing needs.

The Affordable Housing Coordinator will assist anyone who wishes to create an affordable unit, purchase or rent an affordable unit, or complete the annual reporting requirements. The Affordable Housing Coordinator will assist the Town and residents (or prospective residents) with compliance issues. This position is funded through CPA funds.

Create Inventory of Properties Suitable for Subsidized Housing

The Town should monitor the inventory of both town-owned and privately owned properties that may potentially be suitable for the development of Subsidized Housing. This inventory should be regularly reviewed to determine which parcels, if any, might be appropriate for Subsidized Housing. The list should include small residences built between 1945 and 1950, and there should be strategies to secure affordability of these homes.

One such strategy is the offer of homebuyer assistance using CPA funds as subsidies, in combination with assistance from the Affordable Housing Coordinator in locating favorable mortgage loan programs (such as MHP's "One Mortgage").

Town acquisition of additional property through the tax foreclosure process should be encouraged where appropriate. The Citizens' Housing and Planning Association recently produced the report, "Back on the Roll in Massachusetts: A report on Strategies to return Tax Title Properties to Productive Use," that may be helpful to the Town as it moves forward with implementation of this strategy.

The Town should seek to create affordable housing unit whenever it considers solutions for other needs. As examples, residents often discuss the need for a Community Center, an expanded Senior Center, walk-able neighborhoods, and the addition of family rental housing. All of these are opportunities to add to the inventory of affordable housing units while blending them into the current housing stock.

Well designed developments could potentially address a combination of the Town's needs, including affordable housing, especially rental units. Some land could be developed as a new "town center", incorporating family housing, commercial units, recreational community facilities, and preserved Open Space, all conveniently located and accessible by walking. The Town should explore and prepare to take advantage of such opportunities.

There are several large parcels of land, in preferred locations, that the town already owns, is considering for acquisition, or may soon become available for purchase. In addition, the Mendon Housing Authority owns additional property on or adjacent to the Sunrise Apartment

complex that could potentially be developed for additional subsidized housing units while enhancing the aesthetics of the entire property. Also, a structure on this land was recently demolished, opening up the possibility of creating several housing units using the same footprint.

The Town of Mendon owns a large parcel of land near the intersection of Route 16 and North Avenue, and is exploring options for its future use. This land, being within walking distance of the current town center and close to the elementary school, could be used for residential or mixed use. Restoring this property to the tax rolls in a manner that meets future needs, while preserving the town's character, would be a significant benefit.

Finally, Mendon's Master Plan is in development and will provide another opportunity for the town to consider its housing needs within the broader context of balancing all its needs and constraints. Mendon can incorporate its housing action plan into long range plans with realistic goals and expectations.

Last revision 6/17/2019

Appendix

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*** Assumptions used in Table 19 for Affordable Home Price Estimates:**

Down Payment: 5%

Mortgage and Interest: 30 yr. fixed rate loan with 4.48% interest

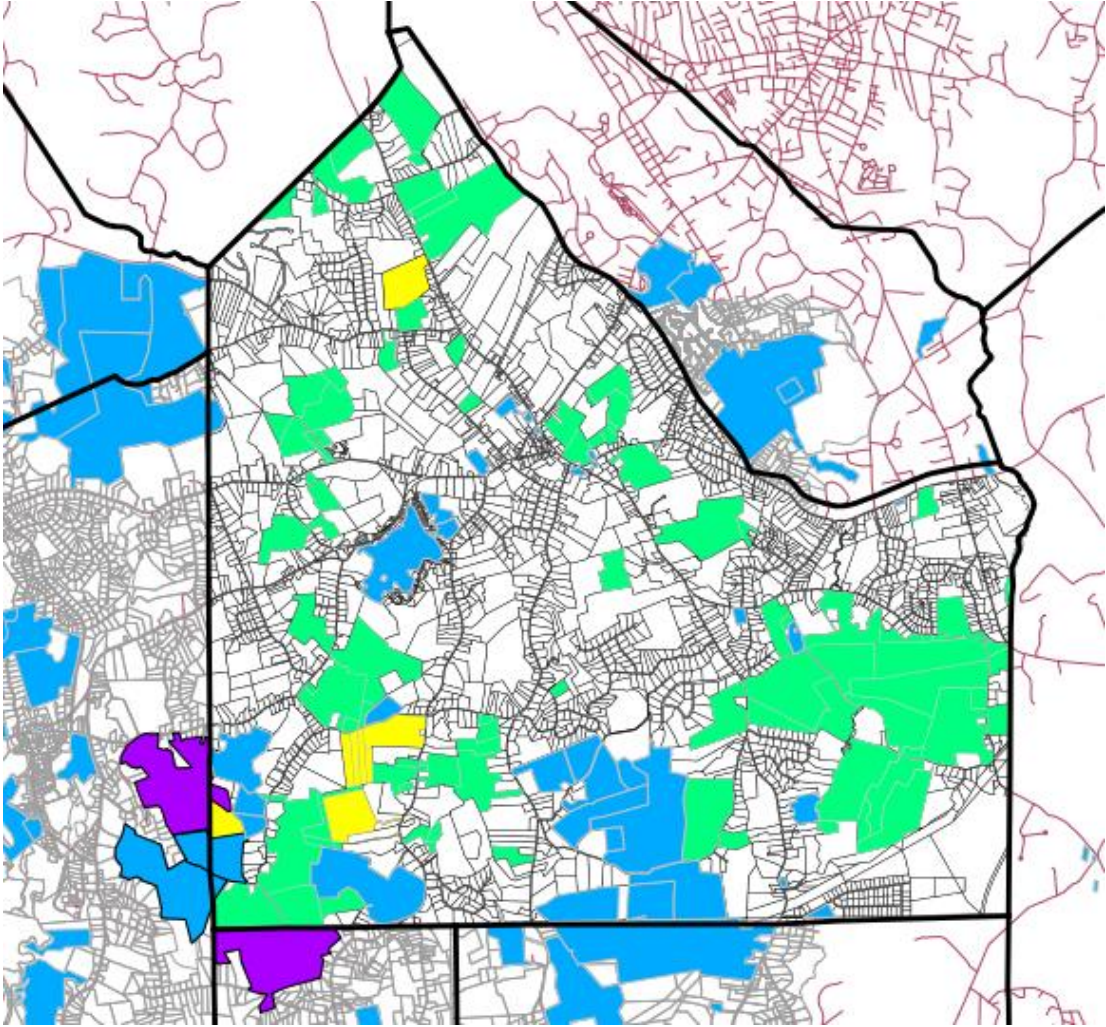
Property tax rate: \$15.22

Hazard Insurance: \$98 / mo.

PMI: \$121 / mo.

10% window of affordability (uses income of 70% of AMI, rather than 80%)
(assumptions provided courtesy of DHCD)

Open Space Inventory Map



<input checked="" type="checkbox"/>		GISDATA_OPENSOURCE_POLY
<input checked="" type="checkbox"/>		Privately Owned Open Space
<input checked="" type="checkbox"/>		Permanently Protected - Open Space Recreation
<input checked="" type="checkbox"/>		tax_parcels_mendon
	0	
	1	
	2	
<input checked="" type="checkbox"/>		GISDATA_L3_TAXPAR_POLY_ASSESS

- Light Blue Permanently Protected Open Space/Recreation
- Green Mendon Chapter 61 Protected Open Space
- Purple Privately Owned Open Space
- Yellow Parcels in Negotiations for Open Space / Recreation