

TOWN OF NORFOLK

HOUSING PRODUCTION PLAN

FY2023-2027

10/07/2022

PREPARED FOR:
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DATA SOURCES

This plan utilizes data from the U.S. Census 2020, American Community Survey Five-Year Estimates (ACS) 2015-2019, Housing and Urban Development (HUD) 2014-2018 Comprehensive Housing Affordability Strategy (CHAS), and The Warren Group (TWG) (collected in 2021), the Town of Norfolk (2021 and 2022 local housing data), and the Massachusetts Department of Housing and Community Development (Subsidized Housing Inventory, 2021), as well as projections from the University of Massachusetts at Amherst Donahue Institute (UMDI) (collected in 2021).

The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts.

Data collection and analysis was performed during Fall of 2021, and Chapters 3 and 4 (Demographics and Housing Conditions) sections reflect the latest data available at that time.

CHAPTER 1: INTRODUCTION

This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits municipalities to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable and mixed-income housing that is based upon a comprehensive housing needs assessment and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space, and regulatory barriers. This HPP has been prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements and describes how the Town of Norfolk plans to create and preserve affordable and mixed-income housing as well as create more housing options in the community. When an HPP is certified by DHCD, then a denial of a Comprehensive Permit will be upheld—if the application is not consistent with local needs, as outlined in this plan.

Under Massachusetts General Laws Chapter 40B Section 20-23, the goal for all municipalities is to have a minimum of 10 percent of year-round housing units affordable to low/moderate income households or affordable housing on at least 1.5 percent of total land area. Most communities that follow the state’s minimum goals have been able to comply based on the 10 percent minimum.

As of July 2022, Norfolk had 6 percent of units listed on the Subsidized Housing Inventory (SHI), based on the 2010 census count of 3,112 units total year-round units. With 187 units included on the SHI, the Town would need 124 more units to reach 10 percent per the 2010 year-round unit count. Norfolk’s SHI percentage will change based on the 2020 U.S. Census year-round unit count. The 2020 count of total housing units reported by the Census Bureau is 3,601 including 89 vacant units, however the 2020 Census Redistricting Data (Public Law 94-171) Summary File that has been released by the U.S. Census Bureau does not include data on vacant “seasonal, occasional, or recreational use” units used by DHCD to determine Census “year-round housing units” for the SHI.

While DHCD’s official determination of compliance with the 10 percent minimum is pending, given the 2020 Decennial Census figures that were released recently, the 2020 counts indicate that Norfolk’s percentage of SHI units will decrease with a possible need for an additional 173 or so units to reach the 10 percent minimum goal.

REPORT ORGANIZATION

- Chapter 1 provides an overview of the purpose of the plan, a community overview, description of the planning process, and summary of the Town’s housing needs, goals, and strategies and may serve as an executive summary for this report.
- Chapter 2 describes the Town’s five-year housing goals, strategies, and action plan as identified through the planning process associated with development of this plan.
- Chapter 3 provides a demographic profile of the community’s residents.
- Chapter 4 provides an analysis of local housing conditions including housing supply, residential market indicators, and affordable housing characteristics.
- Chapter 5 describes the Town’s development constraints and limitations including environmental constraints, infrastructure capacity, and regulatory barriers and considerations.
- Chapter 6 describes local and regional capacity and resources to create and preserve affordable and mixed-income housing in the community.

COMMUNITY OVERVIEW

The Town of Norfolk is a semi-rural suburban community located within thirty miles of Boston, Providence, and Worcester. The town was initially settled in 1669, though it was not incorporated as a town until 1870, when it broke away from Wrentham and other communities surrounding it.

The town is located on an upper valley of the Charles River, bordered by Millis, Medfield, Walpole, Franklin, Wrentham, and Medway. In the beginning of Norfolk's establishment, settlers of the town relied on the good agricultural lands for farming and cattle grazing, along with lumber and orchards.

After 1925, the town saw a rapid population increase when a hospital and a state prison were built, and major residential development took place shortly afterwards, beginning the kind of suburban residential development that has continued since.

The state prison located in Norfolk, Massachusetts Correctional Institution at Norfolk, is the largest state prison in Massachusetts, with an average daily population of 1,500 inmates. It was founded in 1927 as the first "community based" prison in the United States – the spacious atmosphere permitted an approach to community life that was not available elsewhere.

Four public schools serve the Town of Norfolk: The H. Olive Day School, the Freeman-Kennedy School, and the King Philip Middle School and High School, both of which are regional schools serving the populations of Norfolk, Plainville, and Wrentham.

SUMMARY OF KEY FINDINGS

While Norfolk saw dramatic population growth at the end of the twentieth century, this growth rate has slowed during the past twenty years, only seeing an eleven percent population increase between 2000 and 2020 (see Demographics Analysis, p.23). The town continues to be home to an aging population, with the percentage of residents 65 years and older projected to roughly double by 2040. Norfolk and its surrounding communities demonstrate a higher median income than the Commonwealth.

Norfolk continues to host a distinct housing inventory with single-family, family households making up much of the town. Only four percent of Norfolk's housing stock is renter-occupied (2019), which is down from seven percent in 2010 (see p. 37). The town exhibits a small affordability gap given that the median household income of \$151,279 (2019 ACS estimates) is significantly higher than the remainder of Norfolk County. An estimated 530 households in Norfolk could potentially qualify for affordable housing (see p.32).

Norfolk is restricted by environmental constraints, infrastructure capacity, and regulatory barriers. Future development must be mindful of the town's long flooding history and existing conservation and wetlands. Additionally, with no municipal sewer system and water capacity limitations, Norfolk's infrastructure places strong limits on potential growth opportunities. Existing zoning bylaws also limit diverse housing stock in most of town with only three set districts allowing for multi-unit housing.

Norfolk has a myriad of resources to promote affordable housing initiatives in town. Norfolk's Affordable Housing Director works alongside the Norfolk Municipal Affordable Housing Trust (NMAHT) and disseminates information surrounding affordable housing resources to the broader public. Lastly, Norfolk is eligible to receive funds for technical assistance as a member of MAPC's SouthWest Advisory Planning Committee (SWAP) subregion.

SUMMARY OF HOUSING PRODUCTION PLAN GOALS

- Support the creation of 80 low/moderate income (LMI) homes over five years that will qualify for the state's subsidized housing inventory (SHI) and be affordable to a range of household incomes.
- Address changing local needs, including an aging population, with greater variety of housing options as alternatives to conventional single-family houses.
- Minimize impacts of new development by promoting new housing options in strategic locations and through reuse opportunities.
- Promote commercial and residential development to increase vibrancy in the town center.
- Improve Norfolk's water and infrastructure capacity by continuing to implement projects.
- Increase Norfolk's capacity to implement housing initiatives through enhanced local and regional coordination and community outreach.

SUMMARY OF HOUSING PRODUCTION PLAN STRATEGIES

- Consider further zoning amendments to Town Center Area to allow additional multi-family residential developments as a right, to comply with the MBTA Communities Requirements, including affordable housing.
- Improve the Inclusionary Zoning Bylaw to provide incentives for developments that include a greater range of affordable units of all types. Investigate whether the existing inclusionary zoning bylaw is too strict to be economic for the creation of affordable units.
- Encourage the development of affordable housing on surplus town-owned and tax title lands where appropriate.
- Work with private owners to redevelop the former Southwood Hospital Site (111 Dedham Street) into a mixed-use housing development that includes a significant affordable housing component and expands the diversity of Norfolk's housing stock. (Currently under study).
- Continue the Norfolk Municipal Affordable Housing Trust's scattered site housing program for first-time homebuyers to convert existing market-rate homes into affordable homes.
- Research programs that offer services for seniors who wish the age in place, such as a small grants program for accessible improvements and/or make critical repairs. Investigate possible funding sources.
- Implement improvements to increase the town's water capacity, such as identifying and specifying work for individual well sites and develop plans for other necessary infrastructure improvements to accommodate future developments, including a new wastewater facility for the Town Center.
- Ensure continued funding for the Affordable Housing Director position.
- Create a regular, predictable funding source for the Affordable Housing Trust and a five-year action plan to enhance the Trust's effectiveness (CPA, IZ payments, and ARPA funds). and Lottery Agent fees paid to the Town for services rendered by the Affordable Housing Director
- Develop and maintain relationships with local and regional housing developers to pursue collaborative initiatives for housing production.

CHAPTER 2: HOUSING GOALS AND STRATEGIES

The housing goals and strategies detailed in this report were developed in collaboration with the Norfolk community through a variety of engagement methods. Community input was solicited through focus groups on February 10th and 16th, two public forums on April 14th and June 28th, and a public survey. This chapter outlines seven major goals and an additional ten strategies for achieving Norfolk's Housing Goals.

FIVE-YEAR GOALS

The Housing Production Plan's goals are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by DHCD for Housing Production Plans and are intended to provide guidance for local housing policies and initiatives but do not bind future actions or decisions of local officials or the local legislative body. Seven goals were drafted to accommodate Norfolk's housing needs:

GOAL 1: SUPPORT THE CREATION OF 80 LOW/MODERATE INCOME (LMI) HOMES OVER FIVE YEARS THAT WILL QUALIFY FOR THE STATE'S SUBSIDIZED HOUSING INVENTORY (SHI) AND BE AFFORDABLE TO A RANGE OF HOUSEHOLD INCOMES.

As of November 2021, Norfolk had 6 percent of units listed on the Subsidized Housing Inventory (SHI), based on the 2010 census count of 3,112 units total year-round units. With 187 units included on the SHI, the Town would need 124 more units to reach 10 percent per the 2010 year-round unit count. Norfolk will actively strive to create a minimum of 16 homes annually that count on the Subsidized Housing Inventory (SHI) towards the state's 10 percent goal per MGL c.40B. This minimum incremental rate of production would enable the Town to enter one-year periods of "safe harbor" with the certification of this HPP and help the Town reach the 10 percent goal in about 8 years or less by creating at least 124 units that are eligible for listing on the SHI. The Town will also work to actively preserve and maintain the existing affordable housing stock.

Norfolk's SHI percentage will change based on the 2020 U.S. Census year-round unit count. The 2020 count of total housing units reported by the Census Bureau is 3,601 including 89 vacant units, however the 2020 Census Redistricting Data (Public Law 94-171) Summary File that has been released by the U.S. Census Bureau does not include data on vacant "seasonal, occasional, or recreational use" units used by DHCD to determine Census "year-round housing units" for the SHI. While DHCD's official determination of compliance with the 10 percent minimum is pending, given the 2020 Decennial Census figures that were released recently, the 2020 counts indicate that Norfolk's percentage of SHI units will decrease with a possible need for an additional 173 or so units to reach the 10 percent minimum goal. The Town will strive to ensure that all affordable housing produced shall be in accordance with DHCD's Comprehensive Permit Guidelines and regulations including with long-term affordability restrictions.¹

At least 16 new homes will need to be added to the Subsidized Housing Inventory each year for the next 8 years to reach the Town's 10% goal.

¹ As described in Section 9 on page VI-10 of the MGL c.40B Comprehensive Permit Guidelines, December 2014.

GOAL 2: ADDRESS CHANGING LOCAL NEEDS, INCLUDING AN AGING POPULATION, WITH GREATER VARIETY OF HOUSING OPTIONS AS ALTERNATIVES TO CONVENTIONAL SINGLE-FAMILY HOUSES.

Over ninety percent of Norfolk’s existing housing stock consists of single-family houses, and rising property values place many of these houses well out of reach not only to low- and moderate- income households, but to many middle-income households as well. The Town needs a greater variety of housing options to meet local housing needs and to help promote a socio-economically diverse population. This includes housing for older adults, families, young professionals, individuals with special needs, low/moderate-income (LMI) households, and smaller (one to two-person) households. The Town will continue to promote and encourage initiatives to create affordable housing to help meet local housing needs, especially smaller market-rate rental housing units such as studio, one-bedroom, and two-bedroom apartments, as well as rental housing affordable for households at or below 80 percent of the Area Median Income (AMI). The success of this goal lies in developing more housing types in a manner that reinforces and enhances the town’s small-town character.

The Town needs a greater variety of housing options to meet local housing needs and to help promote a socio-economically diverse population, as over ninety percent of existing housing stock are single-family homes.

GOAL 3: MINIMIZE IMPACTS OF NEW DEVELOPMENT BY PROMOTING NEW HOUSING OPTIONS IN STRATEGIC LOCATIONS AND THROUGH REUSE OPPORTUNITIES.

Norfolk has significant infrastructure capacity constraints, as there is no town sewer system. Although, the Town has approved two small, private wastewater treatment plants for more densely populated areas. Other than those areas, septic systems are required for all existing and future developments. Norfolk also relies on Town wells for its public water supply. The water system consists of two supply wells (with a third well coming online in 2022) and two one-million-gallon storage tanks. Norfolk also has significant environmental constraints, with large portions of the town in flood zones, containing wetlands, or as areas of environmental concern.

Strategic areas for accommodating a variety of housing options are areas with minimal environmental constraints and locations where new development is appreciated for its contribution to the community. Protection of open space, water resources, and habitat land is a critical need for long-term sustainability and resilience². Areas for new residential development opportunities include the Town Center, surplus town-owned land, and the Southwood Hospital Site (111 Dedham Street, visualized on the right). In addition, reuse of the existing building stock as opportunities arise to create affordable housing and other housing options including smaller market-rate rental units should be prioritized.



Southwood Hospital, Google satellite imagery

² Per the US Environmental Protection Agency’s definition, sustainability is based on a simple principle: Everything that we need for our survival and well-being depends, either directly or indirectly, on our natural environment. To pursue sustainability is to create and maintain the conditions under which humans and nature can exist in productive harmony to support present and future generations. Resilience means the ability to anticipate, prepare for, and adapt to changing conditions and withstand, respond to, and recover rapidly from disruptions.

GOAL 4: SUPPORT OLDER ADULT RESIDENTS, VETERANS, AND OTHER VULNERABLE POPULATIONS BY PROMOTING AFFORDABLE, ACCESSIBLE HOUSING AND NEEDED SUPPORT SERVICES.

Assist older adult residents, veterans, and other vulnerable populations with housing costs including referring them to state or federal programs for fuel/heating, taxes, transportation, rent, and home efficiency and accessibility improvements. As Norfolk's older adult population grows, expand assistance to provide more support at a local level. Leverage state and other public/private programs to maximize such support and creation of affordable, accessible, and service-enriched housing options. The Executive Office of Elder Affairs (EOEA) maintains a list of supportive housing sites around the state (currently 41 sites, and 6,060 units). Massachusetts also has a system of local Aging Service Access Points, known as ASAPs, which offer a regional partnership opportunity. Norfolk's regional organization is HESSCO Elder Services.

GOAL 5: PROMOTE COMMERCIAL AND RESIDENTIAL DEVELOPMENT TO INCREASE VIBRANCY IN THE TOWN CENTER.

An active Town Center can provide more affordable and senior housing opportunities, enhance the commercial tax base of the town, and create a dining and shopping destination for residents. Increased residential and commercial options, as well as the proximity of Norfolk's commuter rail station, help to create a more walkable Town Center. Zoning changes were passed in 2021 to increase allowed density to 16 units and acre, and increase allowed height to three stories, and add additional parking flexibility. The MBTA Communities requirements as a part of the Housing Choice Bill is an opportunity to consider further enhancements of the Town Center zoning for multi-family and mixed-use development, as the passed zoning doesn't yet meet the needed size (has 41 out of 50 required acres) or capacity requirements. The final guidance to MBTA communities indicates that Norfolk could maintain its existing affordable housing requirements in the area.



Image credit: MAPC

GOAL 6: IMPROVE NORFOLK'S WATER AND INFRASTRUCTURE CAPACITY BY CONTINUING TO IMPLEMENT PROJECTS.

Continue to steadily implement improvements to water and infrastructure on a regular schedule. Supporting infrastructure improvements, such as shared wastewater treatment, sewer, town water or alternatives to car travel (sidewalks, bike lanes, public transit) improves livability for existing residents and increases the value of their housing. Norfolk is bringing on a new well (but not for new capacity) and will need additional water capacity to support growth. There is an ongoing wastewater master plan study for the town center created this past spring. The Town is investigating a wastewater treatment facility for the town center.

GOAL 7: INCREASE NORFOLK'S CAPACITY TO IMPLEMENT HOUSING INITIATIVES THROUGH ENHANCED LOCAL AND REGIONAL COORDINATION AND COMMUNITY OUTREACH.

Norfolk has demonstrated a great ability to implement local initiatives. However, increasing local capacity will benefit the town so it can successfully reach local housing goals. Ongoing professional housing staff support, predictable revenue for the Affordable Housing Trust, and coordination among local entities will strengthen the town's ability to continue its strong track record.

FIVE-YEAR STRATEGIES

The Housing Production Plan's strategies are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by DHCD for Housing Production Plans and are intended to provide guidance for local housing policies and initiatives but do not bind future actions or decisions of local officials or the local legislative body. Ten strategies were drafted to accommodate Norfolk's housing needs and are grouped into three categories, in no order:

PLANNING, POLICIES, AND ZONING STRATEGIES

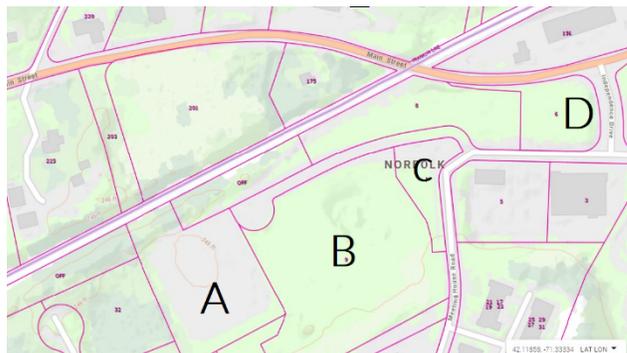
STRATEGY 1: CONSIDER FURTHER ZONING AMENDMENTS TO TOWN CENTER AREA TO ALLOW ADDITIONAL MULTI-FAMILY RESIDENTIAL DEVELOPMENTS AS A RIGHT, TO COMPLY WITH THE MBTA COMMUNITIES' REQUIREMENTS.

Norfolk's Town Center's central location and direct access to public transportation make it an ideal location to promote mixed-use and multi-family development which can accommodate affordable housing units. The area already allows mixed-use development in its B-1 district, and the Metropolitan Area Planning Council recently completed a B-1 District Town Center zoning study (2020). The zoning will need further changes to comply with the multi-family zoning requirement for MBTA Communities economic development bill passed in 2021 (Section 3A of MGL c40a). The final guidance indicates that Norfolk may be able to include its preexisting affordable housing requirements in the area. MBTA communities are required to have at least one zoning district of reasonable size (50 acres or more) in which multi-family housing is permitted as of right and meets other criteria set forth in the statute:

- Minimum gross density of 15 units/ acre
- Not more than ½ miles from Norfolk's commuter rail station
- No age restrictions
- Suitable for families with children
- Capacity requirement for up to 750 new multi-family units

The town can also encourage development of one or more of the four Town Center parcels reviewed during the focus groups. These parcels are shown on the map below as follows:

- **Parcel A: The existing MBTA Commuter Lot**
(+/- 2.15 acres; State owned - MBTA)
- **Parcel B: 9 Liberty Lane**
(+/- 4.09 acres; Privately-owned vacant parcel)
- **Parcel C: 7 Liberty Lane**
(+/- .37 acres; Privately-owned vacant parcel)
- **Parcel D: 6 Liberty Lane**
(+/- 0.73 acres; Privately-owned vacant land)



Implementation Milestones:

- Planning Board, with support of available technical assistance or a planning consultant, develop proposed zoning amendments to comply with the MBTA Communities requirements.
- Planning Board to hold a public hearing in accordance with G.L. c. 40A, Sec. 5, prior to town meeting.
- Planning Board to present proposed zoning amendments to Town Meeting.
- After Town Meeting approval of amendments, submit required documentation to Attorney General.
- Compliance must be documented to the Executive Office of Housing and Economic Development.

STRATEGY 2: IMPROVE THE INCLUSIONARY ZONING BYLAW TO PROVIDE INCENTIVES FOR DEVELOPMENTS THAT INCLUDE A GREATER RANGE OF AFFORDABLE UNITS OF ALL TYPES. INVESTIGATE WHETHER THE EXISTING INCLUSIONARY ZONING BYLAW IS TOO STRICT TO BE ECONOMIC FOR THE CREATION OF AFFORDABLE UNITS.

Norfolk’s existing zoning includes several provisions that allow developers to exceed existing zoning requirements so long as additional public amenities are provided. However, there is a question whether the recently updated requirements and incentives strike the right balance to be economic for the creation of affordable units.

Implementation Milestones:

- Review Inclusionary zoning examples from similar communities to consider what provisions might be lessened and incentives might be strengthened.
- Planning Board to prepare the draft inclusionary zoning amendments.
- Planning Board to hold a public hearing in accordance with G.L. c. 40A, Sec. 5 prior to town meeting.
- Present the proposed zoning amendments to Town Meeting.
- After Town Meeting approval, submit required documentation to Attorney General.

LOCAL INITIATIVE AND PROGRAMMATIC STRATEGIES

STRATEGY 3: ENCOURAGE THE DEVELOPMENT OF AFFORDABLE HOUSING ON SURPLUS TOWN-OWNED AND TAX TITLE LANDS WHERE APPROPRIATE.

The town, in collaboration with the Municipal Affordable Housing Trust, maintains a current list of town-owned and tax title properties that are regularly vetted for potential as affordable housing sites. Offering low/no cost land to developers with a track record of context-sensitive affordable housing developments can provide a significant subsidy to help make an affordable housing development feasible. This option may not be appropriate for all surplus town-owned parcels but should be considered as an opportunity in evaluating the options for a site’s future development.

Local initiatives on municipally owned properties can provide Norfolk with enhanced local control over the design, density, and other characteristics of a development. The town may sell or retain the property under town ownership

and lease it to a developer through a long-term ground lease. This structure allows the town to create housing without having to administer the construction or management of the housing itself and provides strong assurances for long-term affordability of the units. In addition, it can help reduce acquisition costs since the developer would only be acquiring a ground lease rather than fee ownership of the property. Alternatively, the Town could transfer ownership of such properties to the Norfolk Housing Authority or the NMAHT to create additional public housing units, as described in the strategy below.

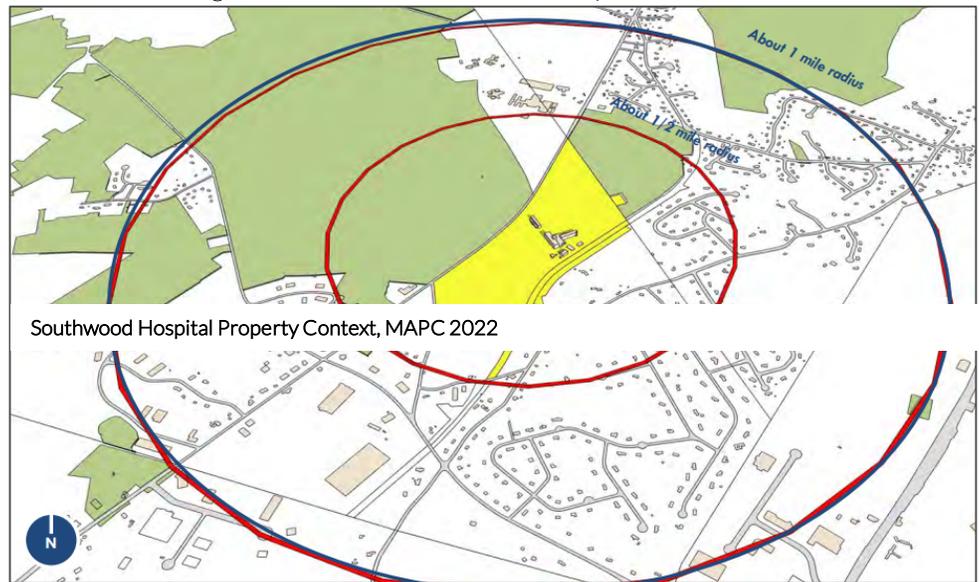
Implementation Milestones:

- The Town Assessor and NMAHT to continue to maintain ongoing list of surplus town-owned and tax-title properties and identify properties with development potential.
- NMAHT works with the town to determine which sites might have other town uses and which are best for housing development. The Town can transfer appropriate sites to the NMAHT.
- Town/NMAHT issues RFP to solicit proposals for development of housing which meets the town’s specified number of affordable units and affordability levels.
- Town/NMAHT reviews proposals and selects developer. Developer to secure funding and required permits.

STRATEGY 4: WORK WITH PRIVATE OWNERS TO REDEVELOP FORMER SOUTHWOOD HOSPITAL SITE (111 DEDHAM STREET) INTO A MIXED-USE HOUSING DEVELOPMENT THAT INCLUDES A SIGNIFICANT AFFORDABLE HOUSING COMPONENT AND EXPANDS THE DIVERSITY OF NORFOLK’S HOUSING STOCK.

The Town of Norfolk is conducting a site reuse and zoning analysis study for the former Southwood Hospital site, with assistance from the Metropolitan Area Planning Council. The Southwood Hospital site is about 88 acres, built in 1920 as a state hospital. The state hospital closed in the 1970s and it was then used as a general hospital until 2003. A sequence of redevelopment starts and stops have occurred over the past 20 years.

Other examples of state hospital redevelopment sites include: Northampton State Hospital (Village Hill), Foxborough State Hospital (Chestnut Green), Metropolitan State Hospital Reuse (Waltham/Lexington, Lexington Hills), and (ongoing) the Medfield State Hospital.



Implementation Milestones:

- Complete Southwood Hospital Re-use and Zoning Analysis Study.
- Planning Board to prepare the draft zoning amendments, including consideration of a potential 40R zone and design guidelines.
- Complete a preliminary public hearing and application for 40R (if applicable)
- Planning Board to hold a public hearing in accordance with G.L. c. 40A, Sec. 5 prior to town meeting.
- Present the proposed zoning amendments to Town Meeting.
- After Town Meeting approval, submit required documentation to Attorney General.

STRATEGY 5: CONTINUE THE NORFOLK MUNICIPAL AFFORDABLE HOUSING TRUST'S SCATTERED SITE HOUSING PROGRAM FOR FIRST-TIME HOMEBUYERS TO CONVERT EXISTING MARKET-RATE HOMES INTO AFFORDABLE HOMES.

The NMAHT already has a successful program in place to create affordable units by purchasing houses, rehabilitating where necessary, and selling them to income-eligible households along with a permanent affordability restriction. Eighteen affordable homes have been created over the last seven years through this process.

Implementation Milestones:

- NMAHT to continue to work with the town to develop an inventory of private properties in the community with potential to be converted into affordable housing. NMAHT and/or Housing Director to reach out to owners of potential properties and work closely with the town to prioritize any potential private sites of interest and collaborate with the town and the Community Preservation Committee to negotiate with landowners as opportunities arise.
- Continue to apply for annual CPA funding to purchase properties and facilitate the completion of the permanent deed restriction.
- Once the NMAHT locates a property and secures funding, the NMAHT, town and Housing Director will work together to complete any necessary work and to sell the deed restricted property to an income eligible household.

STRATEGY 6: RESEARCH PROGRAMS THAT OFFER SERVICES FOR SENIORS WHO WISH THE AGE IN PLACE, SUCH AS A SMALL GRANTS PROGRAM FOR ACCESSIBLE IMPROVEMENTS AND/OR MAKE CRITICAL REPAIRS. INVESTIGATE POSSIBLE FUNDING SOURCES.

Norfolk's senior population is on the rise and the percentage of residents 65 years and older is projected to roughly double by 2040. Seniors living on pensions or social security may have fixed incomes that cannot easily accommodate home repairs or significant improvements. Seniors with both housing options and the services necessary to allow them to live comfortably will require Norfolk to develop a number of programs to meet this population's varying needs and goals.



Norfolk Council on Aging staff at Norfolk Community Day 2022

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

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

Implementation Milestones:

- Council on Aging works to identify the most crucially needed programs for their community and develops outreach and education programs and materials.
- Identify whether the NMAHT or another benevolent association or town agency will oversee a small grants or other emergency benevolent fund for those in need in the community.
- NMAHT or benevolent association develops program materials including applications, funding limits, a list of allowed projects, a schedule for funding decisions, and publicity materials, and establishes a review process for awarding funds and overseeing project work.

STRATEGY 7: IMPLEMENT IMPROVEMENTS TO INCREASE THE TOWN'S WATER CAPACITY, SUCH AS IDENTIFYING AND SPECIFYING WORK FOR INDIVIDUAL WELL SITES AND DEVELOP PLANS FOR OTHER NECESSARY INFRASTRUCTURE IMPROVEMENTS TO ACCOMMODATE FUTURE DEVELOPMENTS, INCLUDING A NEW WASTEWATER FACILITY FOR THE TOWN CENTER.

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

Norfolk is already actively working to address these concerns by developing new well sites, partnering with neighboring communities for water backup systems, and implementing stormwater management protocols to reduce the quantity and improve the quality of waters entering the floodplain and aquifers.

The town ought to continue these endeavors and initiate new ones as needed to address the community's concerns for the infrastructure impacts of proposed new development. This may include looking at how it addresses traffic on its rural roads, developing alternative transportation opportunities for walking and bicycling through the community, and addressing questions of school capacity. Another possible opportunity for the community is to consider the use of non-traditional technologies for waste management systems in multi-family and affordable housing developments. These technologies can include reduction treatments (treatment before disposal to the ground) such as urine diverting and composting toilets, and remediation treatments (treatment in groundwater) including constructed wetlands, permeable reactive barrier-trench, and fertigation systems, as well as other technologies.

Implementation Milestones:

- The Town and relevant departments continue their work to identify crucial well sites and infrastructure projects to present to town meeting for funding.
- Consider initiating a regular development review of town projects and organize a public works investment committee with appropriate representation from department head and other town employees as warranted to coordinate public investment and neighborhood revitalization goals.

CAPACITY, EDUCATION, AND COORDINATION

STRATEGY 8: ENSURE CONTINUED FUNDING FOR THE AFFORDABLE HOUSING DIRECTOR POSITION.

The Affordable Housing Director manages the Norfolk Municipal Affordable Housing Trust's programs and provides information to the public on affordable housing resources in Norfolk. The director manages the resale of existing affordable housing units, including running any required lotteries and ensuring that all state and federal requirements are met, and works directly with the Housing Trust to develop new affordable units throughout the community. The director also provides information on existing affordable housing options on the town's website and updates the information as needed.

Implementation Milestones:

Norfolk Housing Production Plan FY2023-2027

- The Town continues to present a sufficient Affordable Housing Director operating budget to town meeting for funding.

STRATEGY 9: CREATE A REGULAR, PREDICTABLE FUNDING SOURCE FOR THE AFFORDABLE HOUSING TRUST AND A FIVE-YEAR ACTION PLAN TO ENHANCE THE TRUST'S EFFECTIVENESS (CPA, IZ PAYMENTS, AND ARPA FUNDS).

The Norfolk Affordable Housing Trust receives financial support from the Community Preservation Act (CPA). CPA funds are the most Important source of funding to the Trust, both in amount and in the availability of the funds through an annual appropriation made at Town meeting. The AHT also benefits from funds generated through Inclusionary zoning fees. The MassHousing Partnership describes a range of potential funding sources that can provide revenue to housing trust beyond these two sources. For example, special bylaws, federal grants, state grants, private donations, cell tower payments, and other municipal funds.

Implementation Milestones:

- Review trust funding examples from other Massachusetts communities to consider what additional funding sources are feasible for Norfolk's Affordable Housing Trust.
- Housing Trust proposes funding sources to the Town leadership (Planning Board, Select Board)
- Select Board and other relevant Town departments work to Implement additional funding sources.

STRATEGY 10: DEVELOP AND MAINTAIN RELATIONSHIPS WITH LOCAL AND REGIONAL HOUSING DEVELOPERS TO PURSUE COLLABORATIVE INITIATIVES FOR HOUSING PRODUCTION.

The Affordable Housing Director manages 40 B Developments through Lottery Agent Services for many surrounding communities in addition to Norfolk, including running any required lotteries and ensuring that all state and federal requirements are met. Housing-related staff, boards & committees also regularly attend housing conferences, and other regional opportunities to learn new best practices and data.

Implementation Milestones:

- Continue to provide housing services to regional communities.
- Continue to attend regional educational opportunities.

GOALS AND STRATEGIES MATRIX

#	Strategy	Production	Local Needs	Strategic Locations	Town Center	Infrastructure	Local capacity
		G1	G2	G3	G4	G5	G6
1	Consider further zoning amendments to Town Center Area to allow additional multi-family residential developments as a right, to comply with the MBTA Communities requirements, including affordable housing..						
2	Improve the Inclusionary Zoning Bylaw to provide incentives for developments that include a greater range of affordable units of all types. Investigate whether the existing inclusionary zoning bylaw is too strict to be economic for the creation of affordable units.						
3	Encourage the development of affordable housing on surplus town-owned and tax title lands where appropriate.						
4	Work with private owners to redevelop former Southwood Hospital Site (111 Dedham Street) into a mixed-use housing development that includes a significant affordable housing component and expands the diversity of Norfolk's housing stock. (Current under study)						
5	Continue the Norfolk Municipal Affordable Housing Trust's scattered site housing program for first-time homebuyers to convert existing market-rate homes into affordable homes.						
6	Research programs that offer services for seniors who wish to age in place, such as a small grants program for accessible improvements and/or make critical repairs. Investigate possible funding sources, including affordable housing.						
7	Implement improvements to increase the town's water capacity, such as identifying and specifying work for individual well sites and develop plans for other necessary infrastructure improvements to accommodate future developments, including a new wastewater facility for the Town Center.						
8	Ensure continued funding for the Affordable Housing Director position						
9	Create a regular, predictable funding source for the Affordable Housing Trust and a five-year action plan to enhance the Trust's effectiveness (CPA, IZ payments, and ARPA funds)						
10	Develop and maintain relationships with local and regional housing developers to pursue collaborative initiatives for housing production						

ACTION PLAN

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

#	Housing Strategies	FY2023	FY2024	FY2025	FY2026	FY2027	Responsible Entity	Supporting Entities
1	Research programs that offer services for seniors who wish to age in place, such as a small grants program for accessible improvements and/or make critical repairs. Investigate possible funding sources.						Council on Aging	Planning staff, SB, Affordable Housing Director, NMAHT
2	Implement improvements to increase the town's water capacity, such as identifying and specifying work for individual well sites and develop plans for other necessary infrastructure improvements to accommodate future developments, including a new wastewater facility for the Town Center.						Public Works	Planning staff, SB, PB
3	Ensure continued funding for the Affordable Housing Director position						NMAHT	SB
4	Create a regular, predictable funding source for the Affordable Housing Trust and a five-year action plan to enhance the Trust's effectiveness (CPA, IZ payments, and ARPA funds)						NMAHT	Planning staff, Town Meeting, SB, PB, CPC
5	Develop and maintain relationships with local and regional housing developers to pursue collaborative initiatives for housing production.						PB	Planning staff, SB, NMAHT
6	Consider further zoning amendments to Town Center Area to allow additional multi-family residential developments as a right, to comply with the MBTA Communities requirements						PB	Planning staff, Town Meeting, SB, NMAHT
7	Improve the Inclusionary Zoning Bylaw to provide incentives for developments that include a greater range of affordable units of all types. Investigate whether the existing inclusionary zoning bylaw is too strict to be economic for the creation of affordable units						PB	Planning staff, Town Meeting, SB, PB, NMAHT
8	Encourage the development of affordable housing on surplus town-owned and tax title lands where appropriate.						Select Board	Planning staff, NMAHT
9	Work with private owners to redevelop former Southwood Hospital Site (111 Dedham Street) into a mixed-use housing development that includes a significant affordable housing component and expands the diversity of Norfolk's housing stock.						PB	Planning staff, Town Meeting, SB, NMAHT
10	Continue the Norfolk Municipal Affordable Housing Trust's scattered site housing program for first-time homebuyers to convert existing market-rate homes into affordable homes.						NMAHT	Planning staff, PB

SB = Select Board NMAHT = Norfolk Municipal Affordable Housing Trust PB = Planning Board CPC = Community Preservation Committee

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

CHAPTER 3: DEMOGRAPHIC PROFILE

An analysis of local demographic data and housing stock reveals key characteristics and trends in Norfolk that help explain housing needs and demand. The characteristics of a town's residents, such as their life stage, wealth, household size, and race/ethnicity, are closely linked to the characteristics of a town's housing stock. To understand the wider context of Norfolk's housing needs, we compare the demographics of Norfolk to Norfolk County and Massachusetts at times, as well as to surrounding communities: Foxboro, Franklin, Medfield, Medway, Millis, Walpole, and Wrentham. This chapter will provide the framework for housing production goals and strategies included earlier in this document.

KEY FINDINGS

- Norfolk's population has been growing since 1980 but the rate of growth has decreased in recent decades, with a 64 percent increase between 1980 and 2000 but only an eleven percent increase between 2000 and 2020.
- The proportion of the population that is aged 65 years or older has increased 5 percentage points from 9 to 14 percent of Norfolk's population from 2010 to 2020. This trend is forecast to continue, with the UMass Donahue institute projecting that 26 percent of Norfolk's residents will be 65 years or older by 2040. The number of households over 65 years old living alone has increased by 50 percent from 2010 to 2019.
- Overall, the population of Norfolk is less diverse than both Norfolk County and the Commonwealth as a whole, both of which have seen significant increases in the share of BIPOC (Black, Indigenous and People of Color) residents since 2010 which are not mirrored in Norfolk.
- According to 2019 ACS estimates, about 83 percent of Norfolk's households are estimated to be family households, about 20 percentage points higher than the statewide ratio of family households. The vast majority of these (89 percent) are married couples, evenly split between couples with children and couples without children.
- Norfolk has a very high percentage of ownership households at 96 percent. The remaining 4 percent, about 139 households, are renters. About half of the town's rental households are one-person households, compared with 12 percent of one-person ownership households.
- Compared to the county and state, Norfolk's economy is more concentrated in management, business, science, and sales occupations and less in service and production occupations.
- Norfolk's income distribution skews much higher than Norfolk County and the Commonwealth as a whole, with 51 percent of Norfolk households earning \$150,000 per year or more, compared to 32 percent in Norfolk County and 23 percent statewide, according to 2019 ACS estimates.
- The 2019 ACS estimates Norfolk's median family income at \$168,858. This is more than twice the 2019 non-family income estimate of \$61,023.
- About 17 percent of households have low/moderate income (less than 80 percent of the Area Median Income (AMI)) - an estimated 530 households that could potentially qualify for affordable housing, according to 2019 ACS estimates.

DEMOGRAPHICS

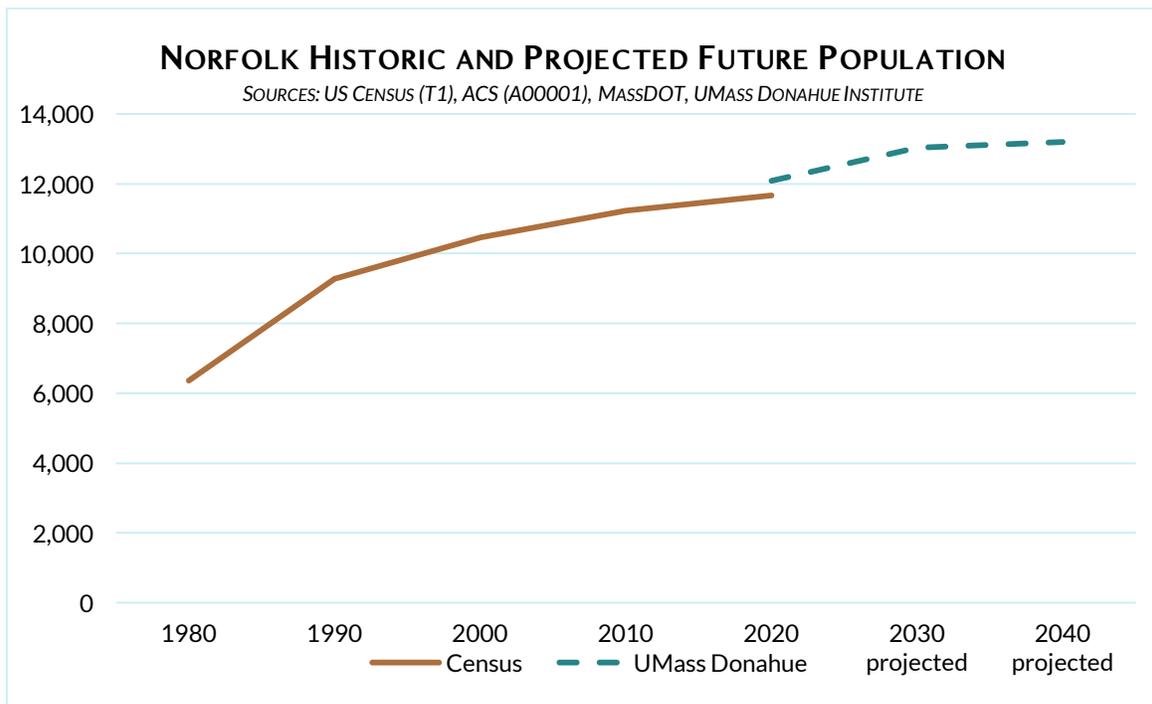
This Housing Production Plan is grounded in a thorough examination of Norfolk’s demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into the existing housing needs and demand. Projections of Norfolk’s future residential composition help inform housing planning efforts.

POPULATION

The population of Norfolk is 11,662 according to the recently released 2020 Census.

The town’s population has been growing since 1980 but the rate of growth has decreased in recent decades, with a 64 percent increase between 1980 and 2000 but only an eleven percent increase since 2000.

This trend is projected to continue, with the UMass Donahue Institute’s projections forecasting a continued slowing of the growth rate and a population of around 13,192 by 2040 as shown below.

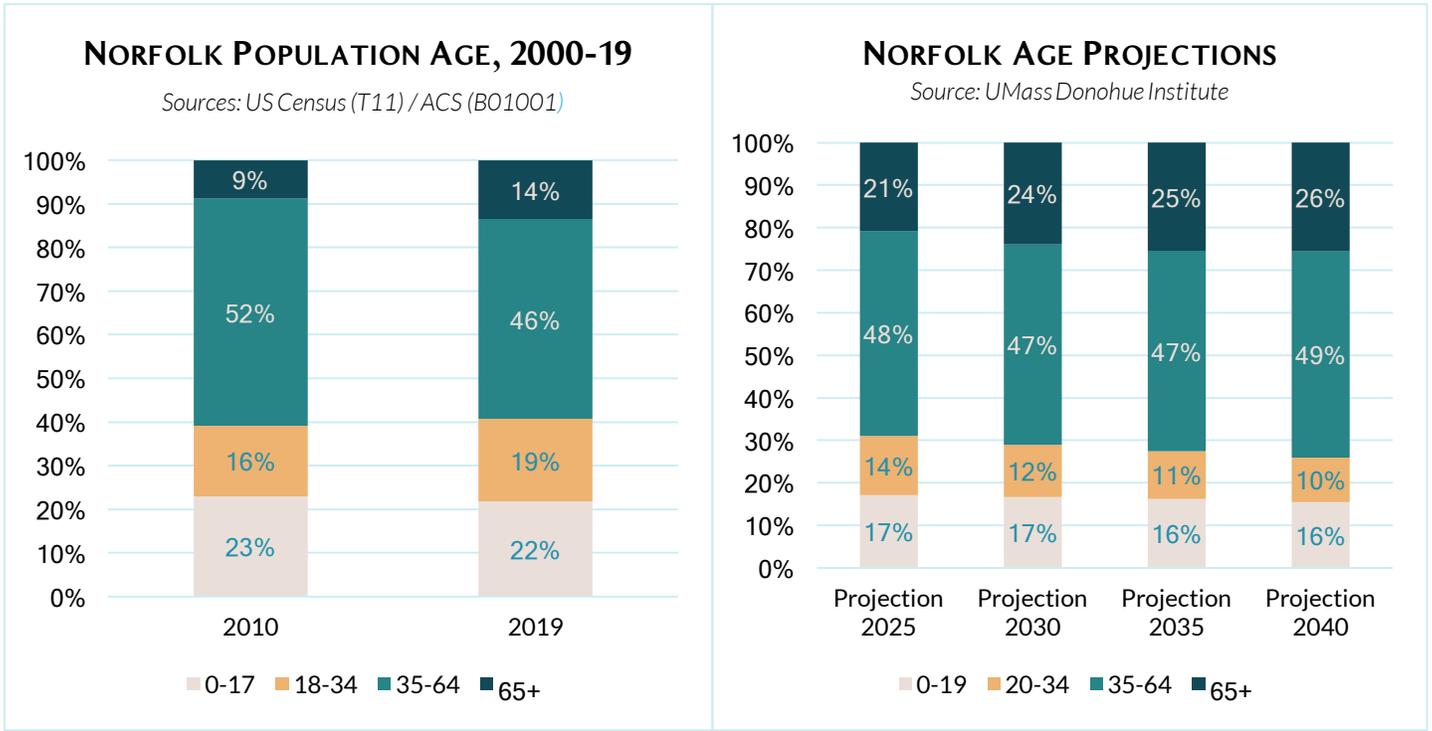


Distribution of Population by Age

The median age in Norfolk is 41.8, slightly older than both Norfolk County (40.9) and the Commonwealth as a whole (39.5). There is a larger proportion of residents aged 35-64 than the state, at 46 percent, and a corresponding smaller percentage of residents aged 18-34, at 19 percent versus the statewide average of 24 percent.

The proportion of the population that is aged 65 years or older has increased 5 percentage points from 9 to 14 percent of Norfolk’s population since 2010. This trend is forecast to continue, with the UMass Donahue institute projecting that 26 percent of Norfolk’s residents will be 65 years or older by 2040.

The percentage of residents aged 18 to 34 increased between 2010 and 2019 from 16 to 19 percent. The share of younger residents is forecast to decline significantly by 2040 as shown, though recent trends suggest young adults may make up a larger share than forecast.

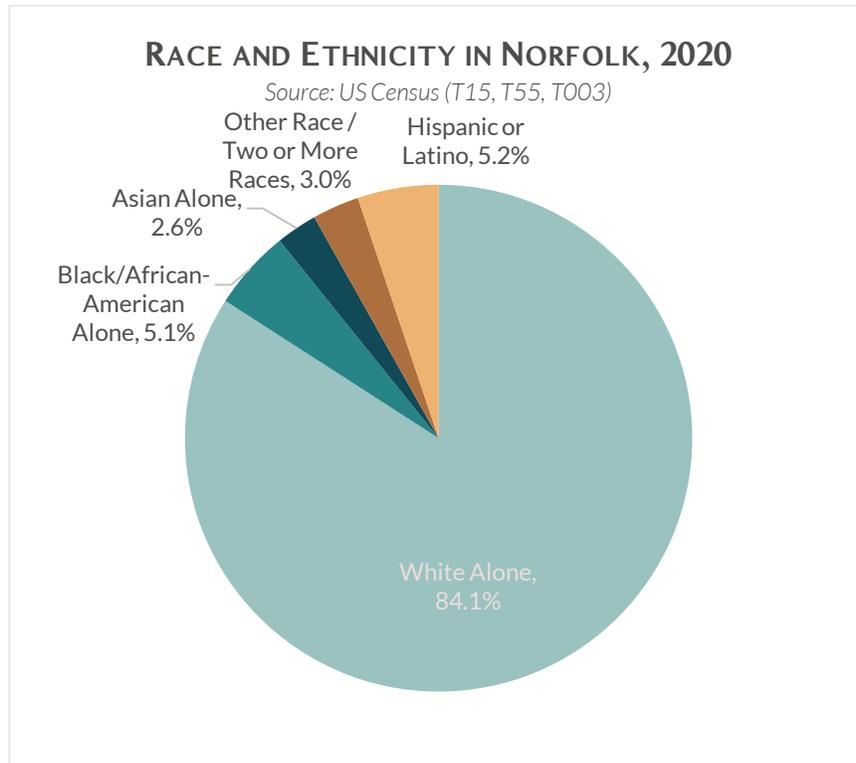


RACE & ETHNICITY

The racial and ethnic composition of Norfolk is primarily non-Hispanic White, at 84 percent of the population. Hispanic/Latino and Black/African American residents each make up about 5 percent of the population, Asian residents comprise 2.6 percent, and the remaining 3 percent is made up of other races or two or more races. The racial and ethnic makeup of Norfolk has been relatively consistent since 2010, with a small increase in Asian residents, decrease in Hispanic residents, and increase in residents of two or more races, which fits with national trends of increased mixed-race reporting on the Census.

Overall, the population of Norfolk is less diverse than both Norfolk County and the Commonwealth as a whole, both of which have seen significant increases in the share of BIPOC (Black, Indigenous and People of Color) residents since 2010 which are not mirrored in Norfolk.

In 2020, BIPOC populations made up 29 percent of Norfolk County residents and 32 percent of Massachusetts residents, compared to 16 percent in Norfolk.



Foreign-Born Population and Language

In 2019, an estimated 7 percent of Norfolk’s population were foreign-born. Of this population, the largest number was from a European country (25 percent). About 42 percent were from a South American country, which includes all South America, the Caribbean, and Central America, and 21 percent were from an African country. Small percentages were born in Canada, Africa, and Oceania as well.

Nearly all of Norfolk’s population speaks only English (90 percent). Of those with English as a second language, Spanish, French (including Haitian or Cajun) and Other Indo-European languages are the other languages spoken at home.

DISABILITY

The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition, broken down into the six types detailed in the box to the right. Residents with one or more disabilities can face housing challenges if there is a shortage of housing in a community that is affordable, physically accessible, and/or provides the supportive services that people with disabilities may need. According to the 2015-2019 ACS, 7seven percent of Norfolk’s civilian, non-institutionalized population report having one or more disabilities. This includes three percent of children under 18 years, five percent of adults aged 18 to 64, and 21 percent of residents 65 and older.

Hearing difficulty: deaf or having serious difficulty hearing.

Vision difficulty: blind or having serious difficulty seeing, even when wearing glasses.

Cognitive difficulty: Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.

Ambulatory difficulty: Having serious difficulty walking or climbing stairs.

Self-care difficulty: Having difficulty bathing or dressing.

Independent living difficulty: Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor’s office or shopping.

Source: <https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html>.

Norfolk’s disability rate among its children under 18 and younger adult population (18-64 years) are similar to the statewide and county averages, though its disability rate for seniors (65 years and older) is somewhat lower than the rates for the County and the state.

Norfolk Disability Statistics with Regional Comparison, 2019												
	Non-Institutionalized Population			Under 18 Years			18-64 Years			65 Years and Over		
	Total	w/Disability	%	Total	w/Disability	%	Total	w/Disability	%	Total	w/Disability	%
Norfolk	9,500	640	7	2,563	70	3	5,494	262	5	1,454	308	21
Norfolk County	692,118	66,718	10	147,948	4,815	3	432,247	29,631	7	111,923	32,272	29
Massachusetts	6,777,468	784,593	12	1,368,379	60,992	4	4,338,119	383,233	9	1,070,970	340,368	32

Source: ACS (B18101)

HOUSEHOLDS

The data in this section is obtained from the U.S. Census Bureau’s 2019 American Community Survey.

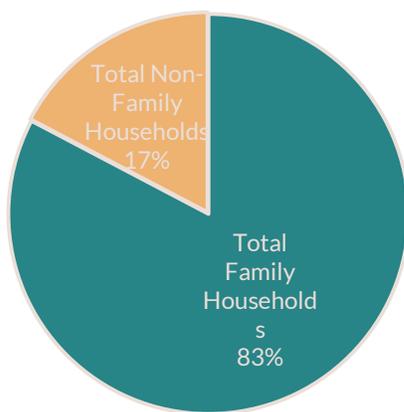
Household Composition

The number and type of households within a community, along with household spending power, correlate to housing unit demand. Each household resides in one dwelling unit, regardless of the number of household members. According to the 2019 ACS estimates, Norfolk had 3,186 households, up from 3,049 in 2010 and 2,818 in 2000, representing a total increase of 13 percent since 2000.

The US Census defines a family as “a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together.” The term “non-family households” includes individuals living alone and those living with roommates who are not related by birth, marriage, or adoption.³

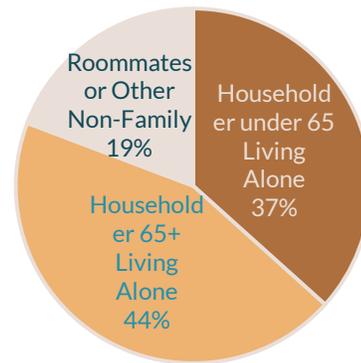
NORFOLK HOUSEHOLD COMPOSITION, 2019

Sources: US Census (T58, T59, PCT18)/ACS (A10008, A10009, A10025)



NORFOLK NON-FAMILY HOUSEHOLD COMPOSITION, 2019

Sources: US Census (T58, T59, PCT18)/ACS (A10008, A10009, A10025)



³ US Census Bureau, Subject Definitions

About 83 percent of Norfolk’s households are estimated to be family households, about 20 percentage points higher than the statewide ratio of family households. The vast majority of these (89 percent) are married couples, evenly split between couples with children and couples without children.

Around 1,324 households, or 42 percent of Norfolk’s households, contain youth 18 years or younger. About five percent of Norfolk’s households are single-parent households. Of the 494 non-family households in Norfolk, 81 percent are householders living alone. Around 202 of these households are residents under 65 living alone, and around 162 are residents over 65 living alone.

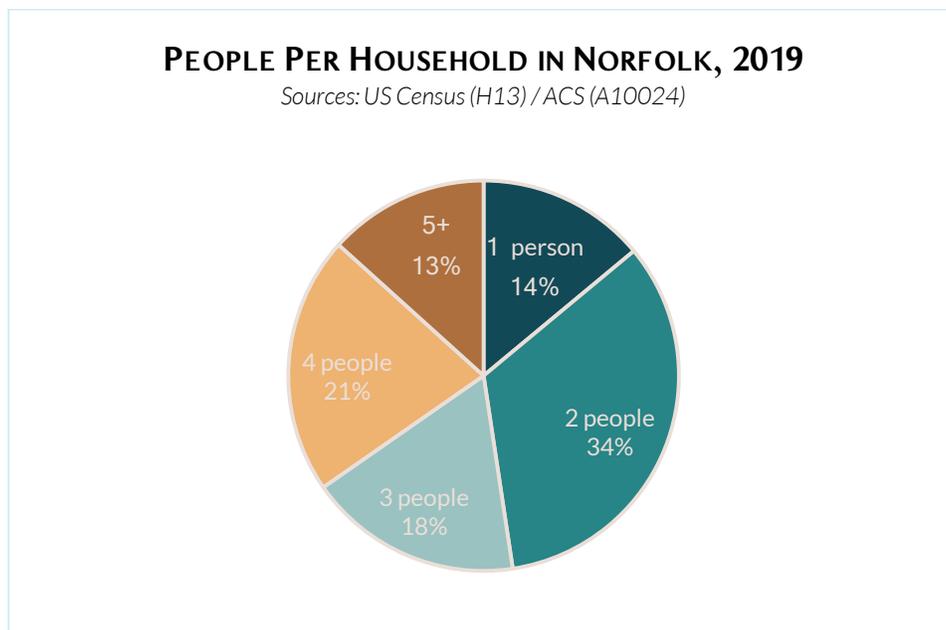
The number of householders over 65 years old living alone has increased by 50 percent since 2010, keeping with the aging trends discussed above.

Household Size

Norfolk’s average household size per 2019 ACS estimates was 2.98 people per household. This is higher than both Norfolk County’s (2.57) and the Commonwealth’s (2.52). Like the County and the state, Norfolk’s household size has been slowly increasing in recent years.

About half of Norfolk’s households are one- and two-person households, with a particularly large number of two-person households compared to County and state averages, at 34 percent. About 21 percent of households have four people, also somewhat larger than the County and statewide averages of around 15 percent.

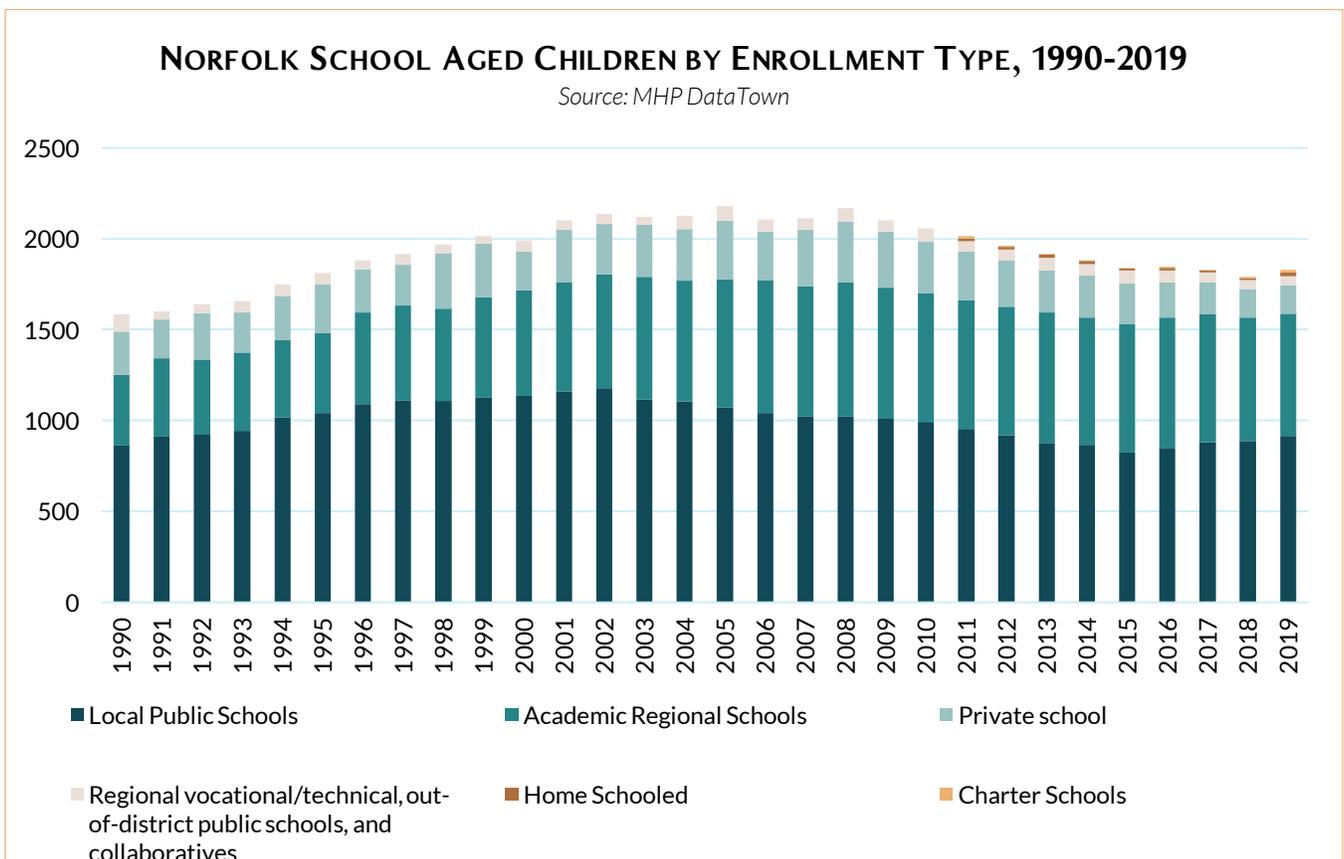
Norfolk has a very high percentage of ownership households at 96 percent. The remaining 4 percent, about 139 households, are renters. Norfolk’s rental households are considerably smaller than the town’s ownership households. About half of the town’s rental households are one-person households, compared with 12 percent of one-person ownership households.



EDUCATION

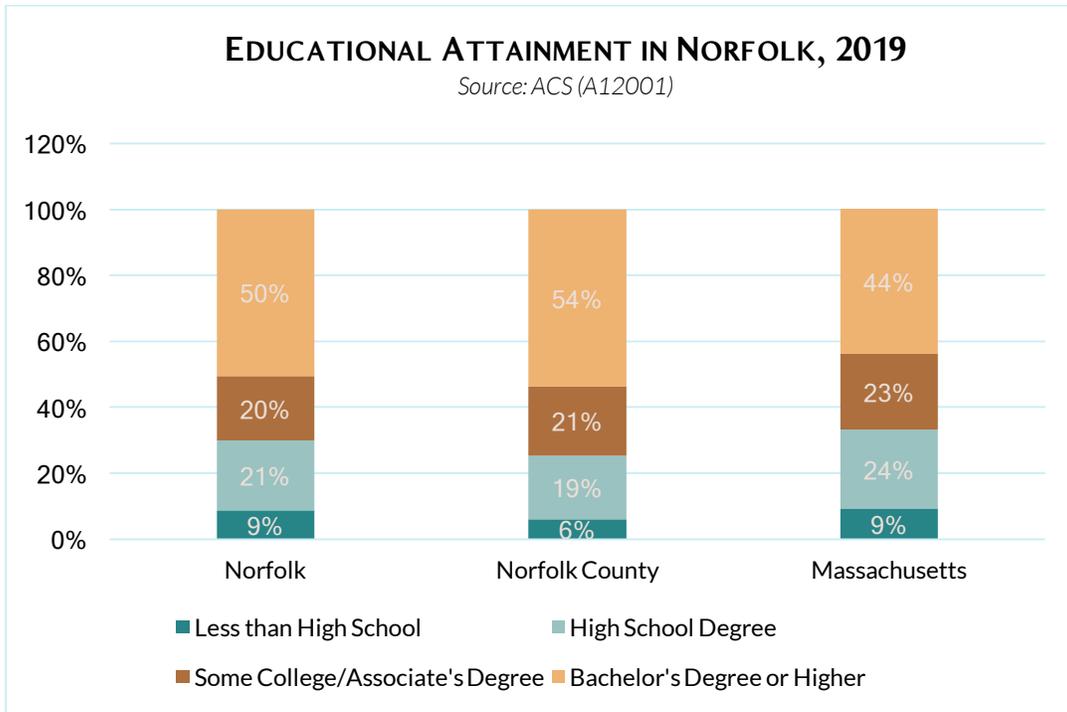
Enrollment

School enrollment in Norfolk peaked in 2008, with 2,170 students enrolled in schools. Since then, school enrollment has declined steadily, though the decline has stabilized in the past five years and is now relatively consistent. In the 2019 school year, enrollment was at 1,829 students. The large majority (87 percent) of Norfolk students are enrolled in local public schools or academic regional schools. The local Norfolk Public School District serves grade-school children, and the regional King Philip School District (located in Wrentham) serves middle- and high-school students as well as those of neighboring Plainville and Wrentham. Nine percent of Norfolk students attend private schools, and the remaining five percent attend vocational, technical, or charter schools or are home schooled. These percentages have been consistent for the past decade. A full discussion of the town’s public schools can be found in Chapter 5.



Educational Attainment

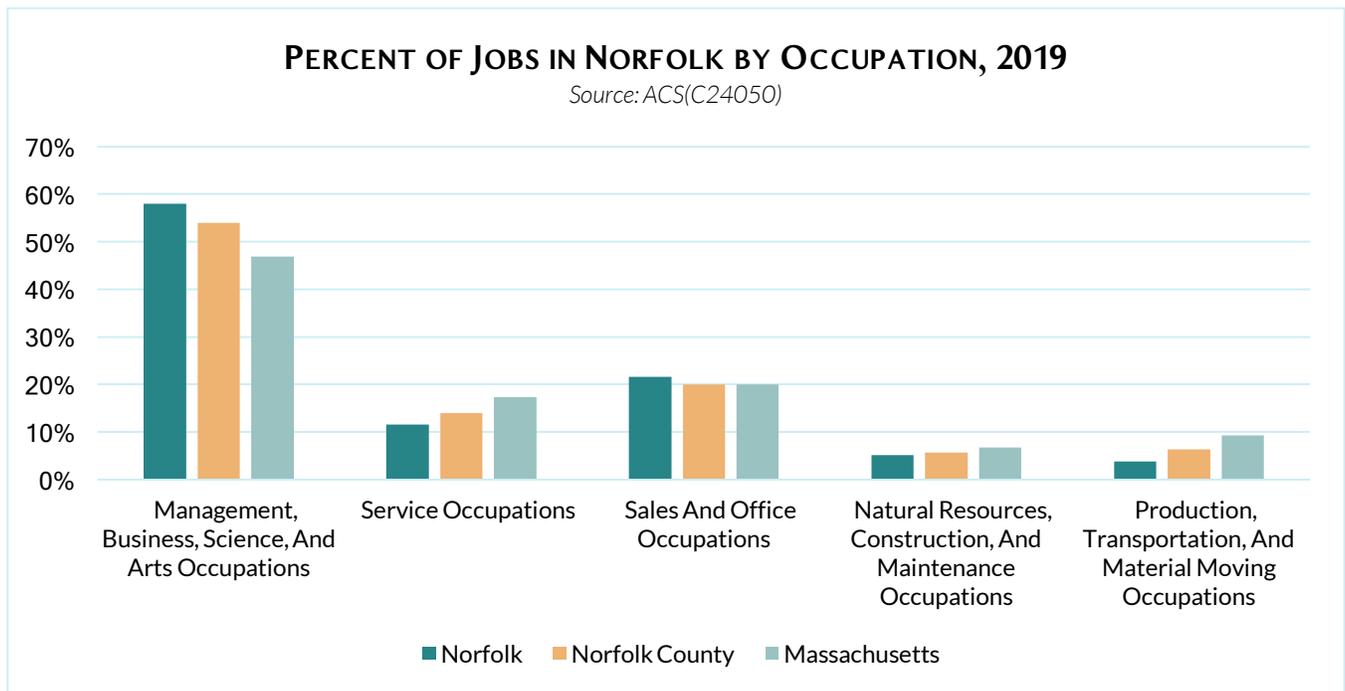
According to the 2015-2019 ACS, 50 percent of Norfolk residents aged 25 or older have earned a bachelor’s degree or higher educational attainment. This is higher than the statewide average of 44 percent though below the Norfolk County average of 54 percent. About 21 percent of the town’s residents have a high school degree, and 9 percent do not have a high school degree, on par with statewide averages.



ECONOMIC CHARACTERISTICS

OCCUPATIONS AND INDUSTRIES

The largest share of jobs in Norfolk, 58 percent, are in management, business, science, and arts occupations, followed by 22 percent in sales and office occupations.



Compared to the county and state, Norfolk's economy is more concentrated in management, business, science, and sales occupations and less in service and production occupations.

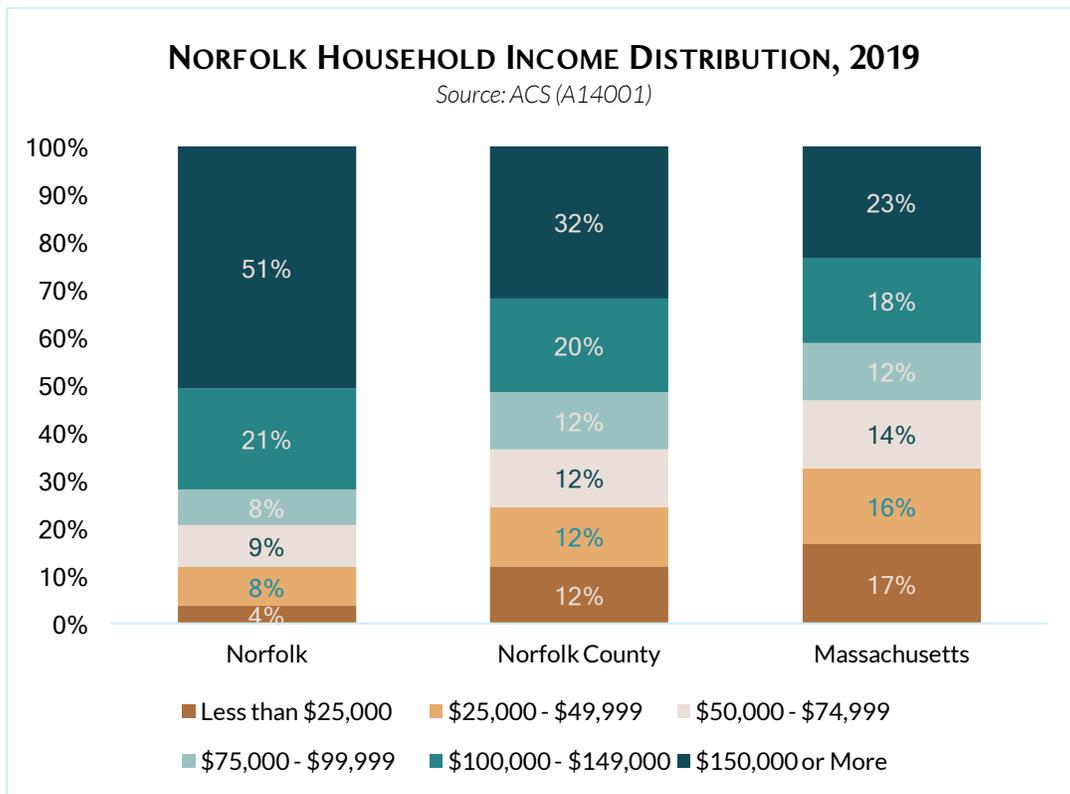
The largest industries in Norfolk's economy are education, health care, and social assistance with about a quarter of the town's jobs. Other job categories with a significant presence in the town include management and administrative jobs, finance, insurance, real estate, and retail trade.

The average commute time in Norfolk according to the 2019 ACS was 41 minutes, a full ten minutes longer than the statewide average of 30 minutes.

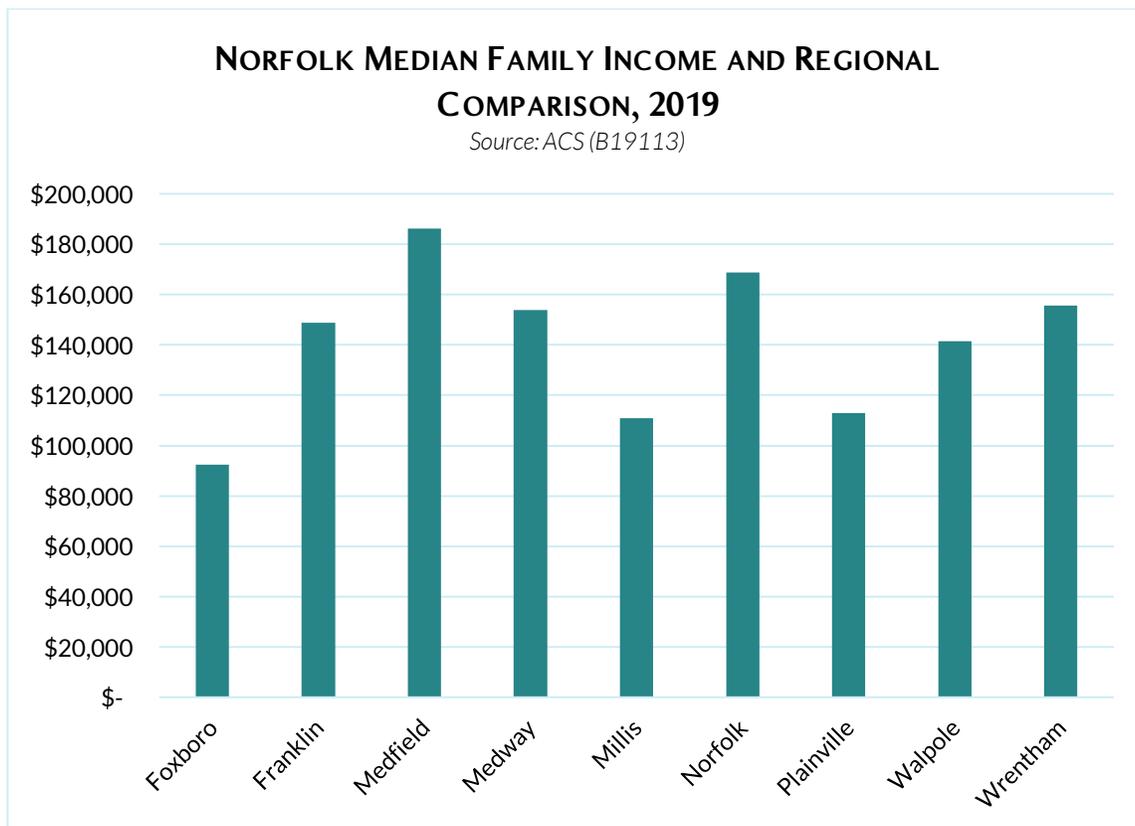
HOUSEHOLD INCOME

The estimated median household income in Norfolk is \$151,279 according to the 2019 ACS estimates. This is about \$38,000 more than the HUD Area Median Income (AMI) of \$113,000. The rise in Norfolk's median income since 2000 has kept pace with the rise in AMI during the same period, around a 13-15 percent increase over the past two decades (when adjusted for inflation).

Norfolk's income distribution skews much higher than Norfolk County and the Commonwealth as a whole, with 51 percent of Norfolk households earning \$150,000 per year or more, compared to 32 percent in Norfolk County and 23 percent statewide. On the other end of the spectrum, only 21 percent of Norfolk households earn \$50,000 per year or less, compared with 47 percent statewide.

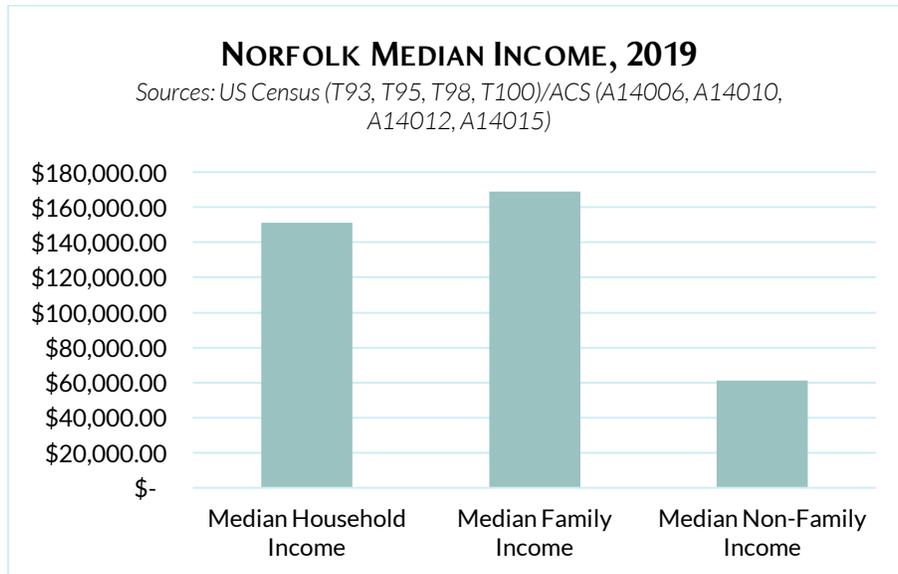


Norfolk’s median family income is similar to the median incomes in its surrounding communities, with Medfield being the highest at \$186,149 and Foxboro the lowest at \$92,500.



Family households, on average, tend to have higher incomes than non-families. Family households tend to have more people who are prime earners contributing to the household income. Non-family households tend to be smaller—often consisting of only one person—and they are more likely to be younger or older than the prime earning years (roughly 45 to 65 depending on demographics).⁴

⁴ U.S Census Bureau, “Median Household Income,” QuickFacts. <https://www.census.gov/quickfacts/fact/note/US/INC110218>.



According to the 2019 ACS estimates, Norfolk's median family income was \$168,858. This is more than twice the 2019 non-family income estimate of \$61,023.

A household is considered low- or moderate income when its income is 80 percent or less of the AMI.

In Norfolk, 17 percent of households have low/moderate income (less than 80 percent of the AMI) - an estimated 530 households that could potentially qualify for affordable housing.

Of these 530 households, 220 earn between 50 and 80 percent AMI, and 130 earn between 30 and 50 percent AMI. About 180 households (or 6 percent of Norfolk's households) are considered extremely low-income households, earning less than 30 percent of the Area Median Income.

For a household to be cost burdened, they must be spending more than 30 percent of their income each month on housing costs. For renters, this includes rent and utilities and for owners, this includes mortgage payments, condo fees, taxes, insurance, heating, and utilities.⁵ Households that are severely cost burdened pay more than 50 percent of their monthly income on housing costs. About 250 households in Norfolk (8 percent) are severely cost burdened, according to 2018 HUD estimates.

SUMMARY

Norfolk's population is growing more slowly than it has been since 1980 and is projected to plateau in the next several decades with a population of 13,192 forecast for 2040. The town's population is slightly older than the statewide average, with recent increases in residents aged 65 years and older projected to continue. The town is less diverse than both Norfolk County and Massachusetts as a whole, with a relatively stable racial and ethnic makeup. Norfolk has a much higher share of family households than the statewide average, and among the non-family households, there has been a recent increase in householders aged 65 years and over living alone.

⁵ U.S. Census Bureau, Quick Facts <https://www.census.gov/quickfacts/fact/note/US/HSG650219>, <https://www.census.gov/quickfacts/fact/note/US/HSG860219>, HUD CHAS Background https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html

The town has a very high percentage of homeowners at 96 percent of households, and the average household size is higher than that of Norfolk County and the state. The Norfolk public school district serves grade school children, and the regional King Philip school district serves middle and high school students, and overall school enrollment is steady. About half of Norfolk residents have earned a bachelor's degree or higher, above the statewide average. The town's economy is concentrated in management, business, sales, and has a smaller share of service and production jobs than the Commonwealth as a whole.

Consistent with neighboring communities, Norfolk's median household income is considerably higher than the regional average, though family households in the town earn more than twice as much as non-family households. About 17 percent of Norfolk's households have low/moderate income, and about 8 percent of households in the town spend more than 50 percent of their monthly income on housing costs.

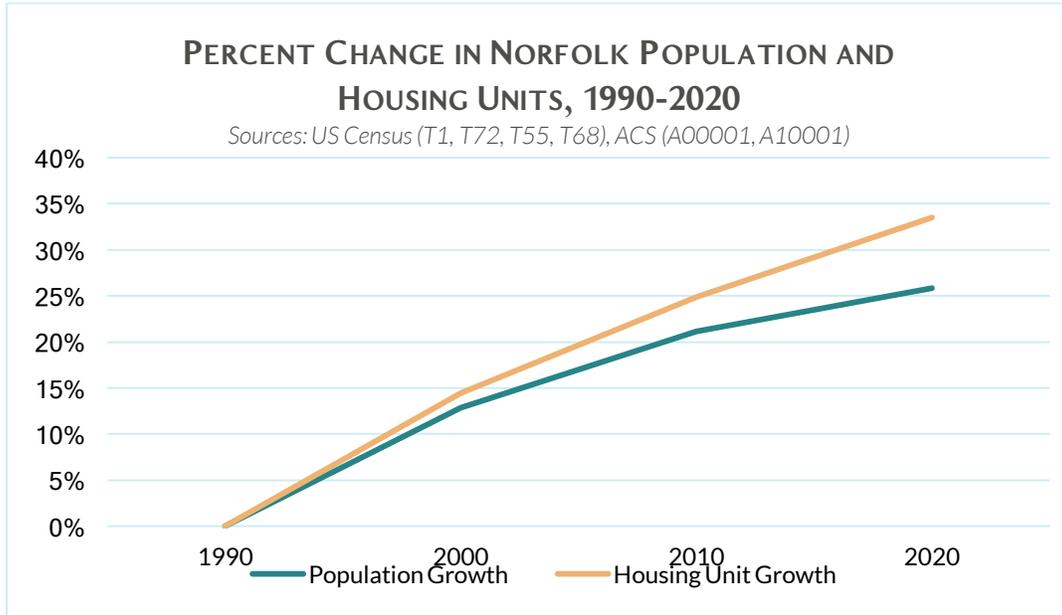
CHAPTER 4: HOUSING CONDITIONS

The following section examines Norfolk's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current needs and demand in Norfolk and thereby help inform future housing production planning.

KEY FINDINGS

- When compared with nearby communities, Norfolk has the highest percentage of single-family homes at 96 percent. Additionally, Norfolk's share of single-family homes is much higher than Norfolk County (63 percent) and the Commonwealth as a whole (57 percent).
- About half of all of Norfolk's housing units were built between 1980 and 1999, during the period where the town was experiencing rapid population growth.
- In 2019 ACS estimates, the town had an ownership vacancy rate of 1.0 percent and a zero percent rental vacancy rate (indicating virtually no rental properties available), and the county had an ownership vacancy rate of 0.8 and a rental vacancy rate of 2.0.
- According to 2019 ACS estimates, about 96 percent of housing in Norfolk is estimated to be owner-occupied, considerably higher than the 69 percent in Norfolk County and 62 percent statewide.
- There is a mismatch between smaller household sizes and the available housing stock, with almost half of Norfolk households comprised of one or two people compared with 16 percent of housing stock with one or two bedrooms.
- There is a larger than average percentage of four and five-person households in Norfolk at 34 percent compared to 22 percent statewide, and the town has a correspondingly larger share of 4+ bedroom units to serve the larger households.
- While DHCD's official determination of compliance with the 10 percent minimum subsidized affordable housing is pending, the 2020 Decennial Census figures, released recently, indicate that Norfolk will remain significantly below the minimum 10 percent threshold.
- An estimated 530 households could potentially qualify for affordable housing, having low/moderate income (LMI) at or below 80 percent AMI. About 369 of these LMI households are cost burdened, spending more than 30 percent of their gross income on housing costs. Yet, Norfolk only has 187 affordable units, most of which are ownership units.
- The lowest-income households in Norfolk bear the highest degree of cost burden, with about 145 Extremely Low-Income households paying more than half of their income in housing costs, including rent payments, mortgage payments, and utilities.
- In Norfolk, unlike many Massachusetts communities, there is not a substantial affordability gap for purchasing homes based on the town's median household income, though purchasing housing is substantially out of reach for households earning 100 percent of the AMI or below.
- Although relatively affordable, Norfolk's small rental housing stock presents limited opportunities for households seeking rental units, suggesting a need for increased stock of rental housing, including market-rate rental apartments.

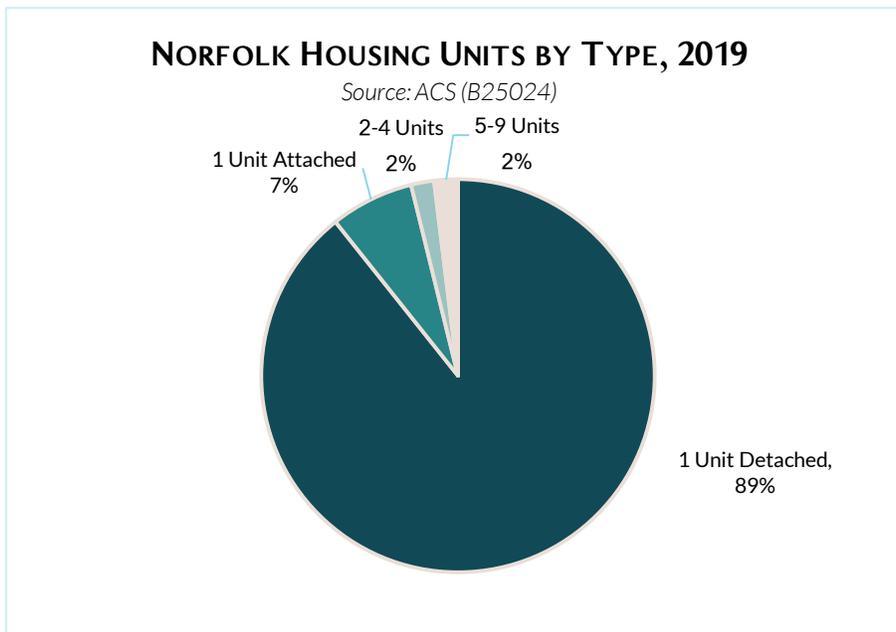
HOUSING SUPPLY AND TRENDS



According to the 2019 ACS, there are 3,337 housing units in Norfolk, up from 3,121 in 2010 and 2,861 in 2000. This represents a 17 percent increase in housing units since 2000, exceeding the 11 percent population increase in the same period.

TYPE & AGE

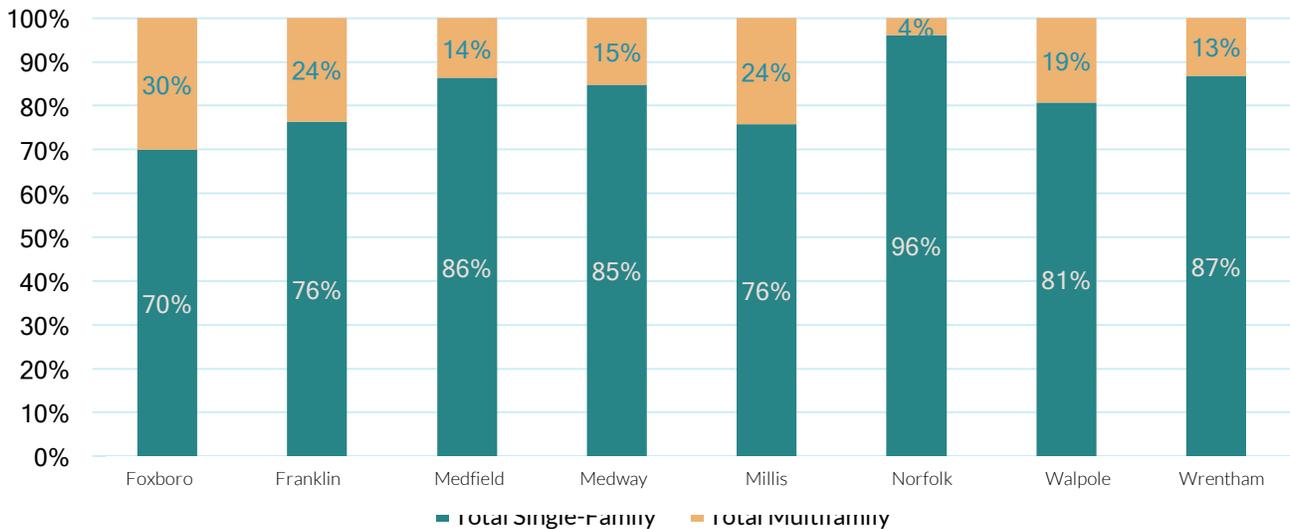
Per the 2019 ACS, 89 percent of Norfolk’s occupied housing units are single-family detached homes and the other seven percent are single-family attached homes, for a total of 96 percent single-family homes. Three percent of Norfolk’s housing stock are duplexes, and two percent are in buildings of 3-9 units. The 2019 ACS estimates that there are no housing units in Norfolk in buildings with over 10 units.



When compared with nearby communities, Norfolk has the highest percentage of single-family homes, ten to twenty percentage points higher than most of the comparison communities. Additionally, Norfolk's share of single-family homes is much higher than Norfolk County (63 percent) and the Commonwealth as a whole (57 percent).

SINGLE VS. MULTIFAMILY HOUSING IN NORFOLK WITH REGIONAL COMPARISON, 2019

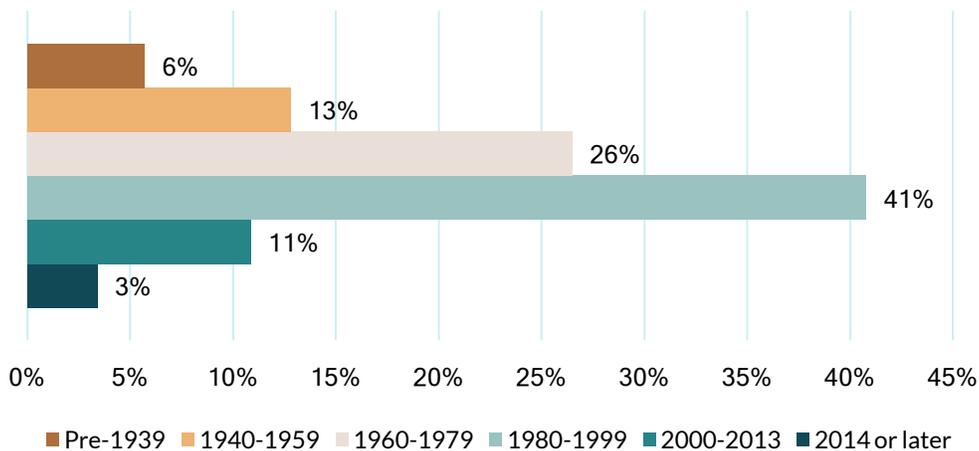
Source: ACS (B25024)



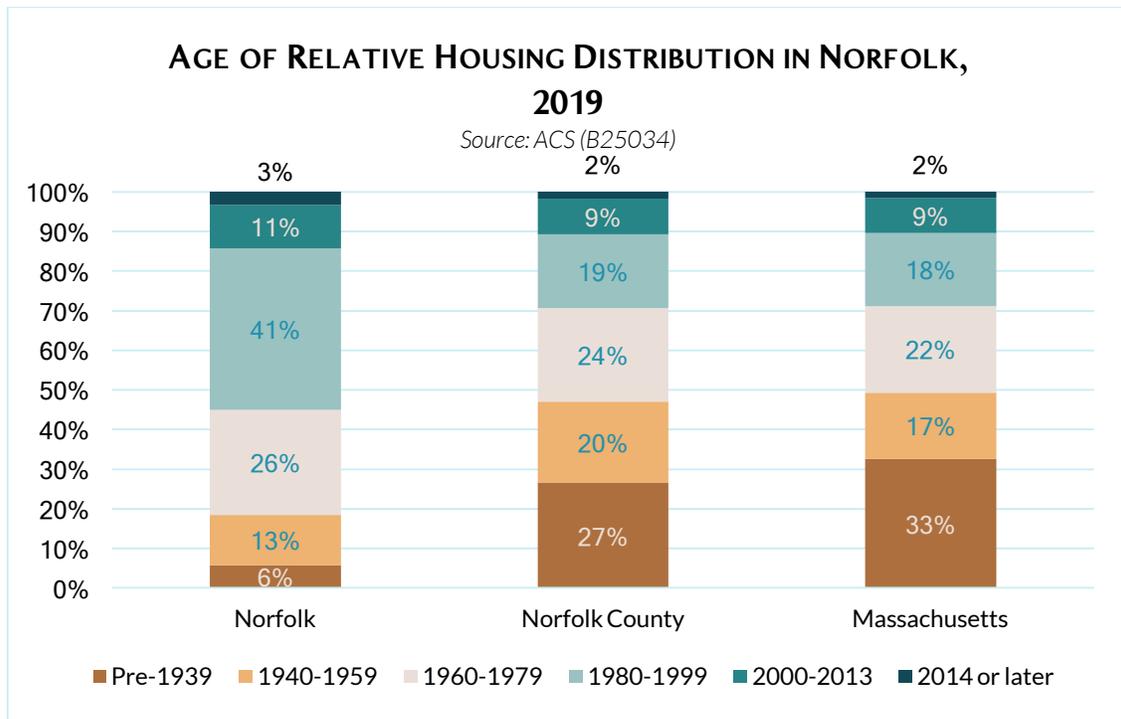
About half of all of Norfolk's housing units were built between 1980 and 1999, during the period where the town was experiencing rapid population growth.

AGE OF HOUSING UNITS IN NORFOLK, 2019

Source: ACS (B25034)



About a quarter of the housing in the town was built between 1960 and 1979. Units built before 1978 may have lead paint, which is not safe for children, but can be costly to mitigate. Norfolk has a relatively small amount of older housing with 18 percent of the town’s housing stock built before 1960. Older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs.



When compared with the county and the state, Norfolk’s housing stock is considerably newer overall, with only 6 percent of houses built before 1939, compared to nearly a third statewide of the same age.

VACANCY

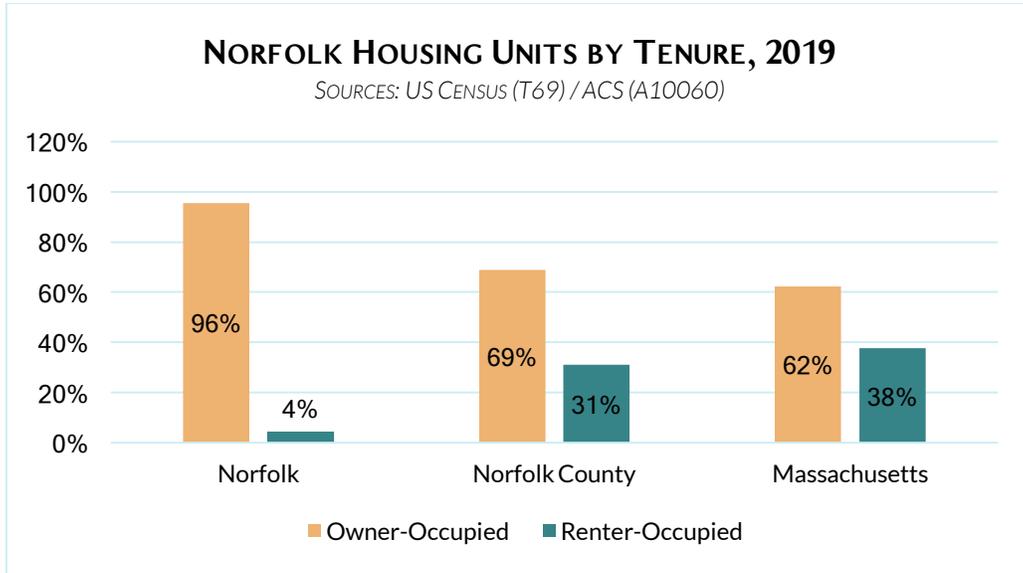
A low vacancy rate often indicates that demand exceeds current supply, placing pressure on housing prices. According to the 2021 Greater Boston Housing Report Card, a 2 percent vacancy rate for ownership and 6 percent vacancy rate for rental units are considered natural vacancy rates in a healthy market. Norfolk and Norfolk County fall significantly below these benchmarks in the 2019 ACS estimates.

The town had an ownership vacancy rate of 1.0 percent and a zero percent rental vacancy rate (indicating virtually no rental properties available), and the county had an ownership vacancy rate of 0.8 and a rental vacancy rate of 2.0.

This implies that the town’s housing supply, particularly rental housing, has not kept pace with demand. Although the ACS vacancy estimates can be subject to margins of error for smaller communities such as Norfolk, these numbers nonetheless demonstrate a lack of housing options in the town, particularly for rentals. This general picture can be confirmed with a search of Zillow.com and Apartments.com, neither of which show any available apartments for rent in Norfolk as of December 2021.

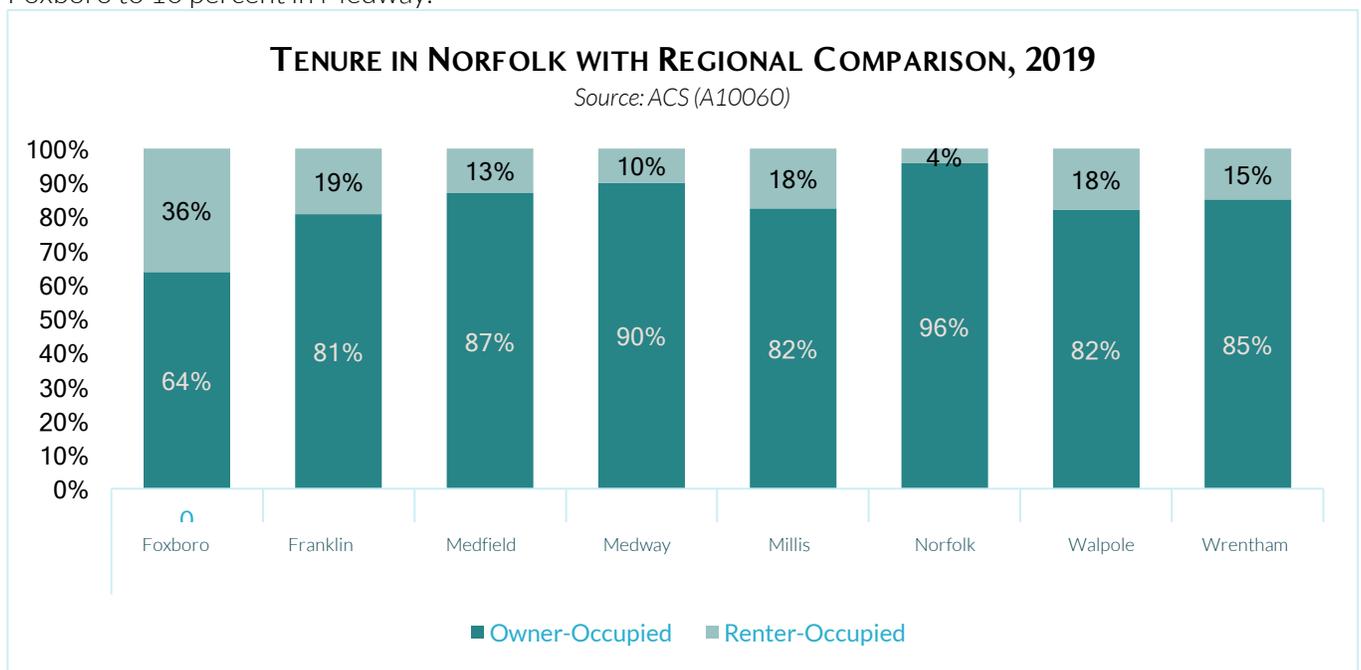
TENURE

According to 2019 ACS estimates, about 96 percent of housing in Norfolk is estimated to be owner-occupied, considerably higher than the 69 percent in Norfolk County and 62 percent statewide.



Norfolk has seen a slight increase in the share of owner-occupied units since 2010 and a decrease in the percentage of renter-occupied units from 7 percent in 2010 to 4 percent in 2019. This increases the imbalance of ownership to rental properties in the town, and given the low rental vacancy rates, indicates a need for more rental properties.

Norfolk's proportion of renters is less than half of that of many nearby towns, which vary from 36 percent in Foxboro to 10 percent in Medway.



Rental housing in Norfolk is much more likely to be in multifamily buildings than ownership housing. Of the estimated 139 rental units in Norfolk, only about a third are single-family detached units, 27 percent are duplexes, and 43 percent are in buildings of 3-9 units.

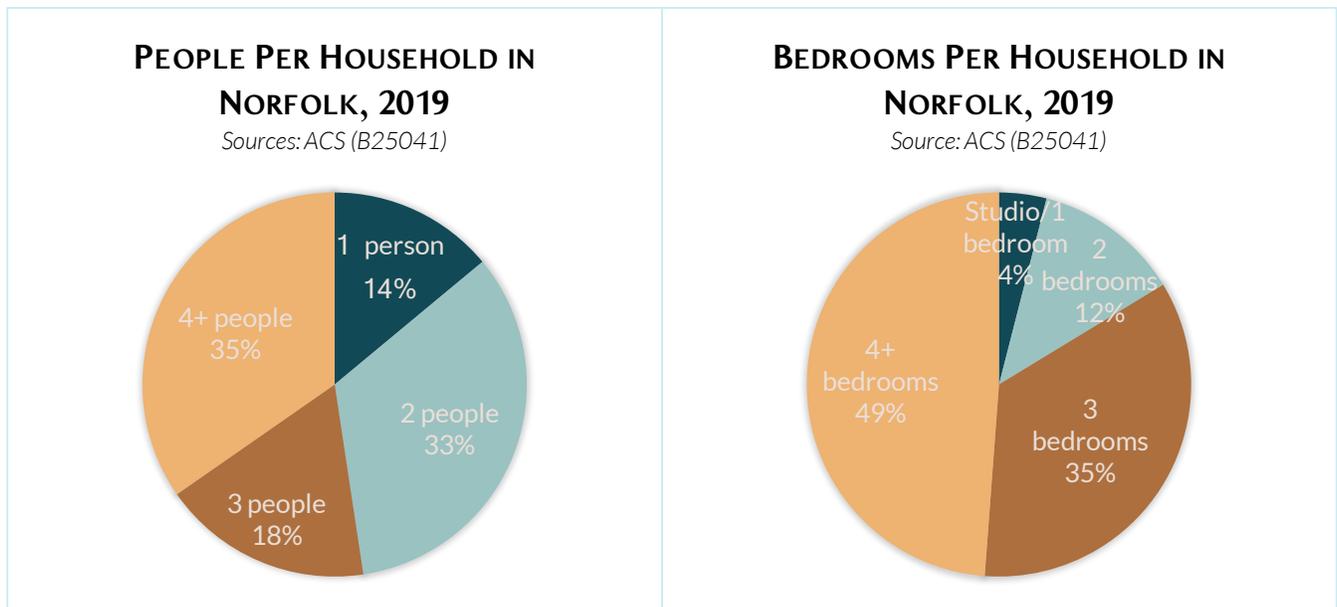
HOUSING STOCK BY BEDROOMS

Only about 4 percent of housing units in Norfolk are built as studio or one-bedroom units. About 12 percent of the stock is made up of two-bedroom units, and 35 percent of the housing stock is made up of three-bedroom units, with the remaining 49 percent four or more bedrooms.

There is a mismatch between smaller household sizes and the available housing stock, with almost half of Norfolk households comprised of one or two people compared with 16 percent of housing stock with one or two bedrooms.

Although smaller households can live in units with more bedrooms, this mismatch exhibits a need for more smaller housing options for residents in small households who may not be able to afford extra bedrooms or prefer smaller units. Smaller households also generally incur less energy and maintenance costs than larger households.

Contrasting with this mismatch in smaller units, there is a larger than average percentage of four and five-person households in Norfolk at 34 percent compared to 22 percent statewide, and the town has a correspondingly larger share of 4+ bedroom units to serve the larger households.



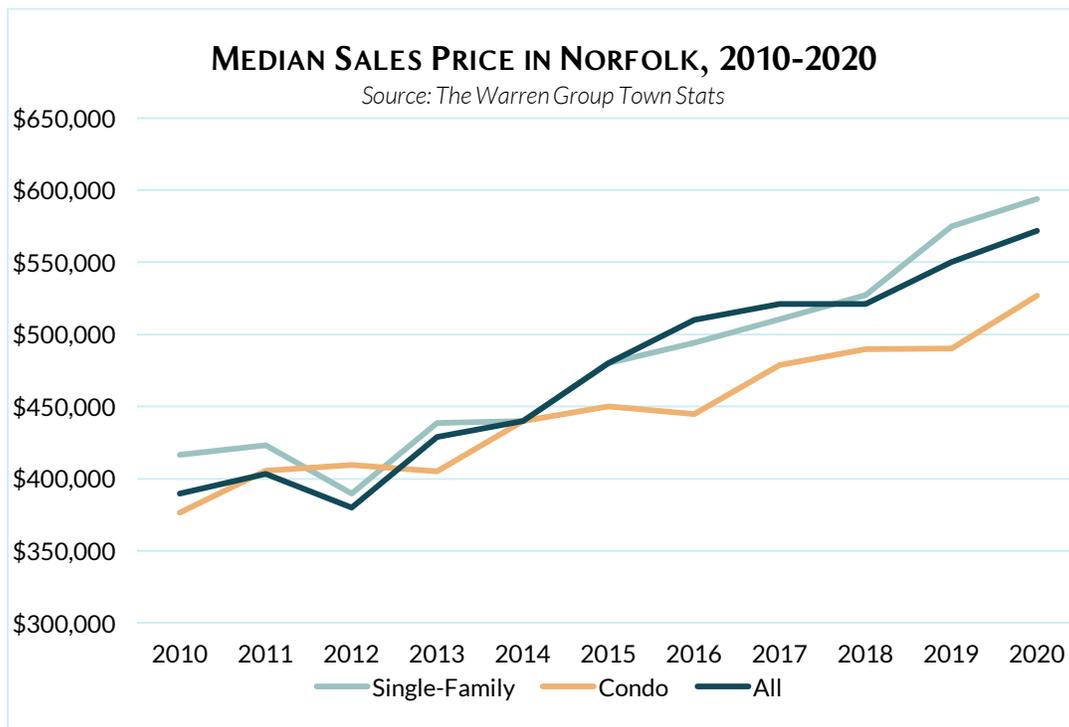
HOUSING MARKET

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

In Norfolk, the median family income, adjusted for inflation, rose 15 percent from \$131,388 in 2010 to \$151,279 in 2019. From 2010 to 2020, the inflation-adjusted median sales price for a home in Norfolk increased 23 percent. The median sales price for a home (single-family or condominium) was \$572,000 in 2020. However, mortgage interest rates play a significant role in home affordability as well. Interest rates for 30-year mortgages have decreased over the last 20 years, creating better monthly affordability levels for homebuyers. As of December 7, 2021, the mortgage rate for a 30-year mortgage was 3.11 percent.⁶

Ownership Housing Costs

The median sales price for a home in Norfolk has increased steadily since 2010. At the 2020 median sales price of \$572,000, a household would need an income of about \$149,300 to afford the purchase, assuming a 10 percent down payment, the current tax rate, and the current interest rate.



Prices for single-family homes and condos in Norfolk are relatively similar, though condo prices have risen slightly less than single-family homes in recent years. There are significantly fewer condo purchases per year, around 25-35 per year in the past five years, compared with 140-175 single-family sales per year in the same period.

Rental Housing Costs

The median gross rent for a rental unit in 2019 was estimated to be \$1,174 according to ACS estimates, an increase since the 2010-2013 period when the median gross rent was estimated at around \$480-920. Unfortunately, Census data regarding rents is not the most reliable. First, rents are self-reported via the American Community Survey. Second, they represent units that were leased at any time prior to survey response, so they do not paint an accurate picture of the current market. Third, the census data is based on a

⁶ Freddie Mac, Accessed September 22, 2021

small sample size. However, the Census data does give us an overall picture of the rental market, and other data sources are scarce. Rentometer.com lists the median one-bedroom rent in Norfolk over the past 24 months (as of December 2021) as \$1,250, though this number is only based on three rentals over that period. A search of Zillow and Apartments.com in December 2021 produces no properties for rent on either site, demonstrating the lack of rental options in the town.

HOUSING AFFORDABILITY

HOUSEHOLDS ELIGIBLE FOR HOUSING ASSISTANCE

One measure of affordable housing needs is the number of households that may be eligible for housing assistance based on estimated household income. Federal and state programs use Area Median Income (AMI), along with household size to identify these households. The table below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely low (below 30 percent of AMI), very low (30-50 percent of AMI), and low-income (50-80 percent of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Norfolk from 2021, used for the housing needs analysis in 2021.⁷ The 2022 Income limits currently being used are described on page 75. Typically, households at 80 percent of AMI and below may qualify for housing assistance, though there are some exceptions based on household size and assets.

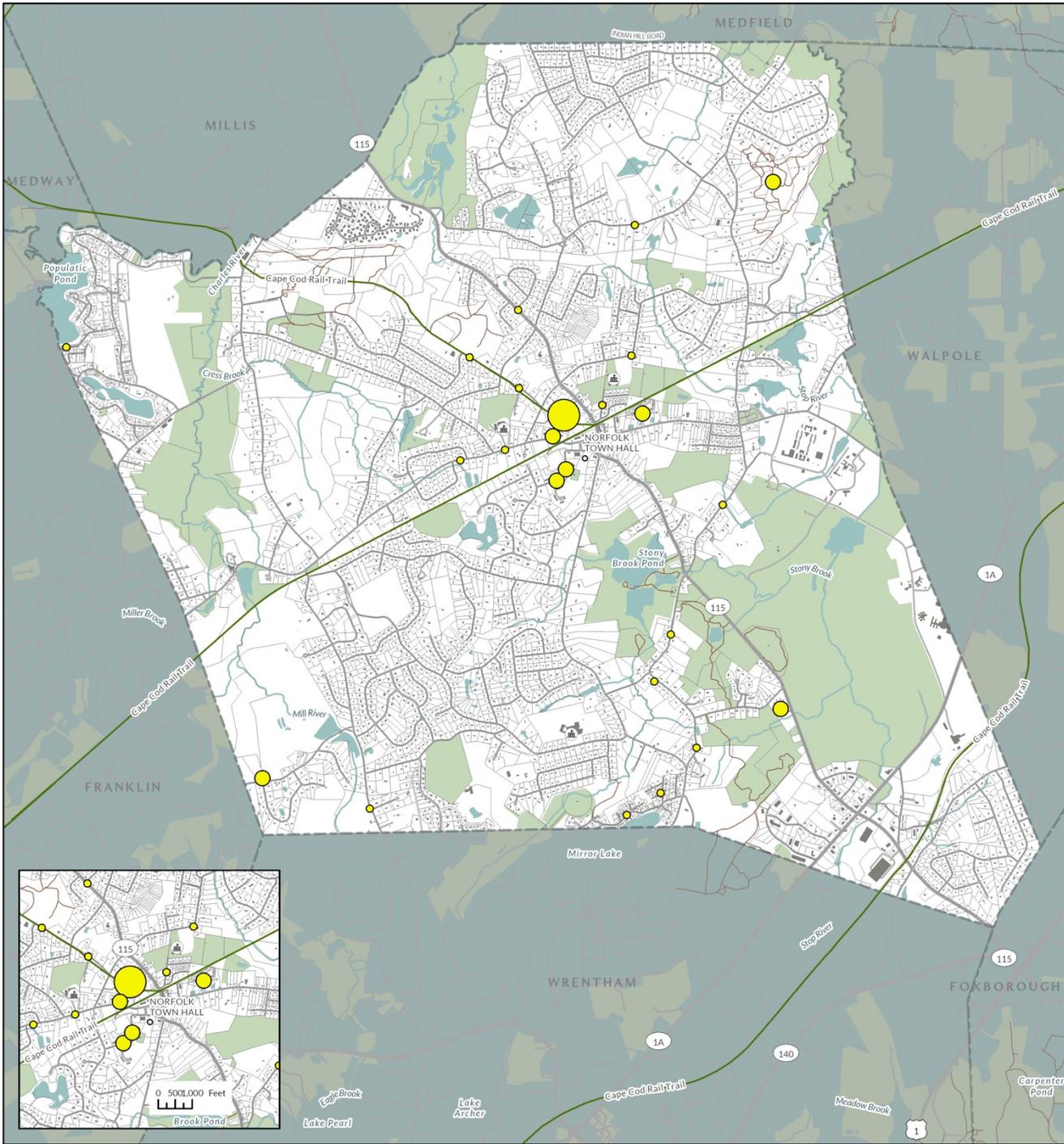
2021 Affordable Housing Income Limits			
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area			
<i>Household Size</i>	<i>Extremely Low Income (30% AMI)</i>	<i>Very Low Income (50% AMI)</i>	<i>Low Income (80% AMI)</i>
1 Person	\$28,200	\$47,000	\$70,750
2 People	\$32,200	\$53,700	\$80,850
3 People	\$36,250	\$60,400	\$90,950
4 People	\$40,250	\$67,100	\$101,050
5 People	\$43,500	\$72,500	\$109,150
6 People	\$46,700	\$77,850	\$117,250
7 People	\$49,950	\$83,250	\$125,350
8 People	\$53,150	\$88,600	\$133,400

Source: HUD Income Limits, accessed 12/21/21

⁷ The Boston-Cambridge-Quincy MSA includes 112 cities and towns spread throughout parts of Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties in Massachusetts. The MSA also includes three towns in Rockingham County, New Hampshire.

TOWN OF NORFOLK - SUBSIDIZED HOUSING
 Prepared by JM Goldson LLC

J M GOLDSON

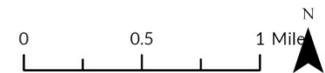


- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space

Subsidized Housing Inventory (SHI)

- Units**
- 1
 - 2 - 20
 - 21 - 64

Note: there are 25 additional SHI-listed rental units in DDS group homes that are not shown due to confidential locations.



Sources: MassGIS, MassDEP, MAPC Trailmap

CURRENT M.G.L. CHAPTER 40B SUBSIDIZED HOUSING INVENTORY

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80 percent of the AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).⁸ These units are also deed restricted units.

Housing that meets these requirements, if approved by DHCD, is added to the subsidized housing inventory (SHI). Chapter 40B allows developers of low/moderate-income housing to obtain a comprehensive permit from the Norfolk Zoning Board of Appeals to override local zoning and other restrictions.

A municipality's SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of year-round housing units according to the most recent decennial Census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10 percent threshold.

The SHI shows that Norfolk had 187 subsidized units as of November 2021, making up 6.01 percent of its total housing stock. Most of these units (55 percent) are ownership units (103 units). Many ownership units are single units which are part of the Norfolk Affordable Housing Scattered Site Program.

Larger developments of ownership units are at the Town Center Condominiums on Meeting House Road (11 units), Boyde's Crossing on Main Street (10 units), Waite's Crossing on Lawrence Street (16 units), and Lakeland Hills on Seekonk Street (11 units).

The 84 the rental units on the SHI are contained in two developments, Hillcrest Village on Rockwood Road (64 units) and Pine Knoll on Arnold Road (20 units). All the units on the Norfolk SHI are deed-restricted for affordability in perpetuity.⁹

The total number of units in Norfolk, which is used as the denominator when calculating Norfolk's SHI percentage, will change following the full release of 2020 census data, currently estimated to be in late 2022. When the denominator changes, the percentage of housing units on the SHI will drop unless more units are added.

While DHCD's official determination of compliance with the 10 percent minimum is pending, the 2020 Decennial Census figures, released recently, indicate that Norfolk will remain significantly below the minimum 10 percent threshold.

The 2020 count of total housing units reported by the Census Bureau is 3,512 and 89 vacant units¹⁰.

⁸ See appendices for the full affirmative fair housing marketing guidelines.

⁹ See appendices for the full Norfolk SHI

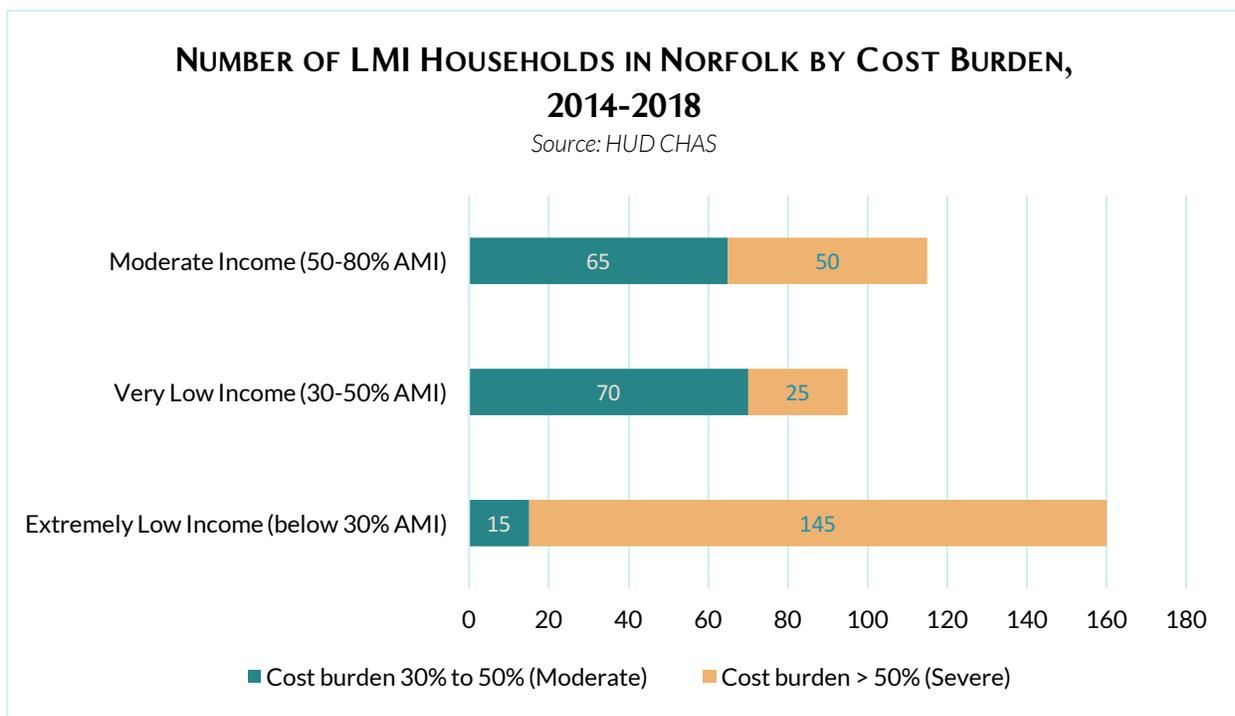
¹⁰ See Key Definitions at the end of the document

It is important to note that due to state eligibility policies under M.G.L. 40B, the actual number of affordable units in any community may be lower than the inventory indicates since all units in rental developments which contain a certain percentage of affordable units are counted on the SHI. However, both rental properties on Norfolk’s SHI are 100 percent affordable projects so the number on the SHI accurately reflects the actual number of units in the town.

HOUSING COST BURDEN

One method to determine whether housing is affordable to a community’s population is to evaluate households’ ability to pay their housing costs based on their reported gross household income. HUD considers households who spend more than 30 percent of their gross income on housing to be “housing cost burdened” and those that spend more than 50 percent to be “severely housing cost burdened.” Landlords and banks enforce these standards and will generally not sign a lease or qualify someone for a mortgage if they will be paying more than 30 percent of gross income towards housing costs. In Norfolk, about 679 of the 3,150 households in the town are cost burdened, about 22 percent. Of these, about half, or 369 households, are Low- and Moderate-Income (LMI) households, earning less than 80 percent of the AMI.

As shown below, the lowest-income households in Norfolk bear the highest degree of cost burden, with about 145 Extremely Low-Income households paying more than half of their income in housing costs, including rent payments, mortgage payments, and utilities.

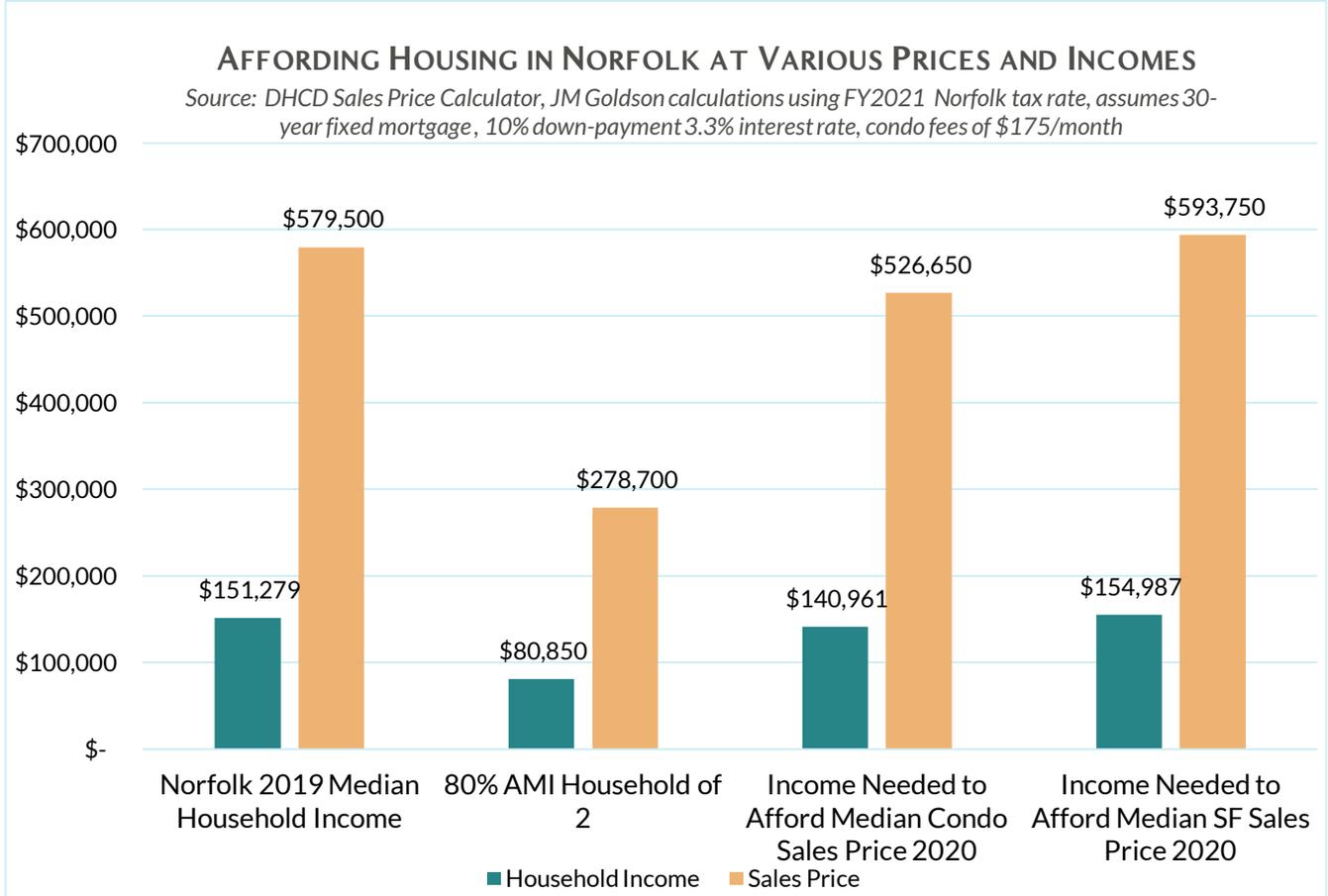


AFFORDABILITY GAP

An affordability gap refers to the difference between what households can pay for housing and the actual costs of renting or purchasing a home.

In Norfolk, unlike many Massachusetts communities, there is not a substantial affordability gap for purchasing homes based on the town's median household income.

Ownership



A Norfolk household earning the 2019 median household income of \$151,279 could come very close to affording a house at the 2020 median single-family home sales price of \$593,750, with a gap of only \$14,250. However, a household earning 80 percent of the AMI would be nearly \$250,000 short of the amount they would need to buy a home at the median single-family home price. Even a household earning 100% of the AMI, or \$101,063, would still fall about \$178,000 short of the affording the median single-family sales price in Norfolk.

This indicates that home ownership is within reach for Norfolk residents earning at or above the town's current median household income. However, because the town's median income is significantly higher than the Area Median Income, residents earning at or below the AMI, and particularly lower-income residents earning 80% AMI or lower, would struggle to afford purchasing housing in Norfolk, suggesting a need for subsidized homeownership opportunities for lower-income residents and to promote greater socio-economic population diversity.

Rental

For rentals, Norfolk's lowest-income households earning less than 30 percent of AMI would be able to afford a monthly rent of \$705 for a one-person household or \$1,006 for a four-person household. Households earning 80 percent of AMI would be able to afford rent of around \$1,769 for a one-person household or \$2,526 for a four-person household.

Based on the ACS gross rent statistics as well as the Rentometer statistics discussed above, households earning 30 percent of AMI or less would not be able to afford Norfolk's average rents of around \$1,200. However, households earning 80 percent of the AMI or above would be able to afford Norfolk's average rents, though keeping in mind the likely underestimation of the rental price data and the extremely small percentage of rental properties in the town, it is difficult to draw a conclusive picture of rental affordability in Norfolk.

Although relatively affordable, Norfolk's small rental housing stock presents limited opportunities for households seeking rental units, suggesting a need for increased stock of rental housing, including market-rate rental apartments.

SUMMARY

Norfolk's growth in housing units has recently outpaced its growth in population, though the production of housing units has slowed down significantly since the 1980s and 90s, when half of the town's homes were constructed. Around 96 percent of homes in the town are single-family homes, considerably higher than neighboring communities, the county, and the state. The vacancy rate in Norfolk is very low, suggesting pressures on the housing supply – in other words, the supply of housing in Norfolk is not meeting the demand. Primarily due to the large stock of single-family housing, most of Norfolk's households are owner-occupied (96 percent) considerably higher than statewide averages and representing an increase since 2010.

There is a mismatch between smaller household sizes and household stock, with half of Norfolk households comprised of one or two people, compared with 16 percent of housing stock with one or two bedrooms. However, there is a larger than average share of 4+ person households in the town and a corresponding number of houses with 4+ bedrooms.

The median sales price for a home in Norfolk is \$572,000 (2021), increasing steadily since 2010. The town does not suffer from a substantial affordability gap based on the average income, meaning a household earning the median income for the town could afford to buy a house at the median sales price. However, because the town's median income is significantly higher than the Area Median Income, households earning lower than 100 percent AMI, and particularly lower-income households as defined by HUD, earning 80 percent AMI or lower, would fall at least \$178,000 short of affording the median single-family home.

Although relatively affordable, Norfolk's small rental housing stock presents limited opportunities for households seeking rental units, suggesting a need for increased stock of rental housing, including market-rate rental apartments. The SHI shows that Norfolk had 187 subsidized units as of November 2021, making up 6.01 percent of its total housing stock. Fifty-five percent of the SHI units are ownership units, many of which are single-family units. A more diverse housing stock including smaller units, rental apartments, multi-family houses, and affordable homes would provide more options for people in various stages of life, including older residents looking to downsize, younger adults or other single and two-person households, and lower-income households.

CURRENT AND FUTURE DEVELOPMENT

For the purposes of this analysis, affordable housing is 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. Public housing is managed by a public housing authority, established by state law to provide affordable housing for low-income households.

Private income-restricted housing is owned and operated by for-profit and non-profit owners who receive subsidies in exchange for renting to low- and moderate-income households. The Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all affordable housing units that are reserved for households with incomes at or below eighty percent of the area median income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues.

The SHI is the state's official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B (C.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 ten 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.

NORFOLK AFFORDABLE UNITS

As of November 2021, there were 187 units in Norfolk listed on the SHI.

AFFORDABLE UNITS BY TYPE

	SHI
Rental	84
Ownership	78
Other	25
Total	187

Hillcrest Village on Rockwood Road has sixty-four total affordable units for rental, and Pine Knoll on Arnold Road has twenty total affordable units for rental. Both Hillcrest Village and Pine Knoll are Housing Authority properties. DDS Group Homes, for residents with disabilities, has twenty-five total SHI units. The Town Center Condominiums include 11 ownership units. The Norfolk Affordable Housing Scattered Site Program has eighteen affordable units for ownership, all two-, three-, or four-bedroom, in different areas of town (per the April 2022 SHI list). Recent ownership additions to the subsidized housing inventory include Boyde's Crossing (10 units), Meeting House Village (5 units), and Waite's Crossing (16 units).

PIPELINE

The town has anticipated 40B projects in development at seven additional sites. A total of 53 units are anticipated to be added to Norfolk's SHI because of the following projects.

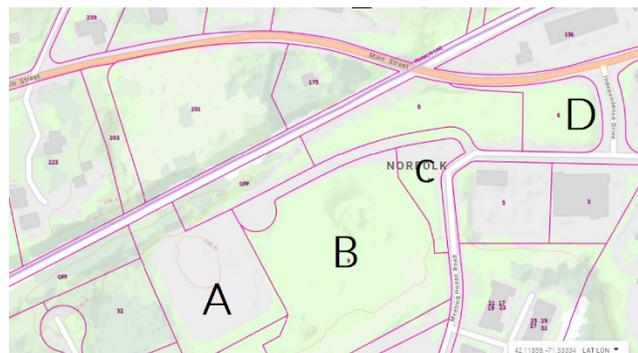
- The Enclave, located on Village Green (formerly the Boy Scout Land) is under construction with sold market rate and affordable units (forty condominium units being constructed), ten of which could go on the SHI.
- The Village at Norfolk is under construction with sold market rate and affordable units. This development will create thirty-two single-family ownership units (eight affordable).
- Lakeland Farms (84 Cleveland Street), construction is complete, but units yet to be added to the SHI. This development will produce 32 ownership units (mix of 2- and 3-bedrooms) (8 affordable)
- Marini Meetinghouse construction is complete. This development has 20 two-bedroom ownership units, (5 affordable to be added to the SHI)
- The Residences at Pine Street (35 Pine Street) has been approved, but is not yet under construction (8 total single-family homes, 2 affordable units to be added to the SHI)
- Residences at Norfolk Station Is a (non-age restricted) permitted (but not yet constructed) 36-unit condominium development, with a mix of 1-, 2-, and 3-bedroom units (9 SHI units).
- Lakeland Hills (Seekonk Street) is a 44-unit ownership single and two-family home development (11 units to be added to SHI). The development is approved, but not yet under construction.

Fifty-three units are anticipated to be added to Norfolk's Subsidized Housing Inventory because of ongoing development projects.

SPECIFIC SITES WHERE NORFOLK WILL ENCOURAGE COMPREHENSIVE PERMITS

As described in the Town's Goals and Strategies section, the town has identified 5 specific sites where the municipality will encourage the filing of Comprehensive Permit applications. The preferred mechanism for the Southwood Hospital site would be a 40R (sites listed on page 14). The sites around the Town Center area would need to comply with the multi-family zoning requirement for MBTA communities.

- Southwood Hospital Site (111 Dedham Street) – 40R district preferred
- Town Center parcels as shown on the map below
 - **Parcel A: The existing MBTA Commuter Lot**
(+/- 2.15 acres; State owned - MBTA)
 - **Parcel B: 9 Liberty Lane**
(+/- 4.09 acres; Privately-owned vacant parcel)
 - **Parcel C: 7 Liberty Lane**
(+/- .37 acres; Privately-owned vacant parcel)
 - **Parcel D: 6 Liberty Lane**
(+/- 0.73 acres; Privately-owned vacant land)



CHAPTER 5: DEVELOPMENT CONSTRAINTS

There are many factors that influence the feasibility of housing production, from physical limitations to regulations that shape development and land use. This chapter reviews environmental constraints, infrastructure constraints, and regulatory barriers. Note that this analysis relied heavily on the 2017 Town of Norfolk, MA Open Space and Recreation Plan (OSRP). The description of development constraints to follow include direct excerpts from the OSRP. Citations are included for other sources.

KEY FINDINGS

ENVIRONMENTAL CONSTRAINTS

- The Town of Norfolk is characterized by its rural landscapes, including extensive woodlands, farmlands, ponds, and rivers. Nearly all of Norfolk’s land area (ninety-seven percent) is prime forest land. Additionally, forty-five percent of Norfolk’s land area is “prime farmland.”
- Norfolk has a long history of flooding, with four significant flooding events in the last century. As a result of the Army Corps of Engineers studies following those intense flooding events, Congress passed the Charles River Natural Valley Storage Area (Public Law 93-251) which allowed the Army Corps of Engineers to acquire seventeen wetland areas, including marshes, swamps, and wet meadows.
- Accelerating global climate change poses a number of specific risks to Norfolk. Rising temperatures increase flood risk due to larger amounts of moisture which can be contained within the atmosphere. In addition to increased rain events, the town has seen increased blizzards and nor’easters in recent years, resulting in significant downed trees and power outages. Norfolk has also experienced impacts from invasive species, including mosquito-borne diseases and invasive plants.
- Gifts in 1959 and 1963 by Mrs. Bennet Bristol established the state-owned Bristol Blake Reservation and the Mass Audubon’s Stony Brook Wildlife Sanctuary. Large sections of Norfolk’s riverfront and wetlands areas are included in the Charles River Natural Valley Storage Area which protects and preserves wetland and floodplain areas to prevent disastrous flooding in the future.

INFRASTRUCTURE CAPACITY

- Norfolk has no town sewer system. The town has approved two small, private wastewater treatment plants, though, for more densely developed areas.
- Aside from these areas, septic systems are required for all existing and future developments. Most of these systems are constructed to serve a single residence or property, but a common septic system has been approved for Norfolk’s industrial park in the southeastern corner of the town on Route 1A. The town aggressively enforces all Title 5 regulations to protect the community’s groundwater supplies.
- Norfolk is located just 30 miles from Boston, Providence, and Worcester but lacks direct access to any major highways. Public transit is available by commuter rail in Norfolk. The town has a centrally located train station on the Franklin Line into Boston’s South Station.

REGULATORY BARRIERS

- Norfolk is primarily zoned for single family residential development, with a minimum lot size requirement of 30,000 square feet in the R1 District, 44,500 square feet in the R2 District and 55,000 square feet in the R3 District. Mixed-use structures are allowed by right only in the B-1 District located in the Town Center.

- Beyond this district, the town allows Planned Multi-Lot Residential Developments in its C-4 Mixed Use District (Route 115 and Holbrook Street) with a minimum lot size of 8,000 square feet per unit. PMLDs are also allowed in Norfolk’s C-6 District (located along Dedham Street in the southeast corner of the town) by Special Permit through the Planning Board.
- The Flood Plain Protection District (previously called the Flood Plain – Wetlands Protection District) prevents the construction of new buildings and structures on any lands which are seasonally or periodically subject to flooding. The purpose of this district is twofold – to protect the health and safety of Norfolk residents from flooding, and to protect and preserve the natural environment from future contamination.
- The Wetlands Protection Bylaw works in cooperation with the Massachusetts Wetlands Protection Act but provides more specific and stringent restrictions in those areas which are specific to the needs of the community.
- The Stormwater Management Bylaw was amended in 2021 and now requires Low Impact Development site strategies and more stringent pollution and runoff controls for new developments which create impervious surfaces and redevelopments which increase impervious surfaces.
- Norfolk requires between 10 and 20 percent affordable units in developments of six or more dwelling units.

ENVIRONMENTAL CONSTRAINTS

Specific environmental elements that impact housing development include landscape character, geology, soils, topography, groundwater, freshwater ponds and lakes, coastal and estuarine resources, plant communities & wetlands, rare and endangered species, critical habitats, scenic views, and hazardous waste sites, as further described below.

LANDSCAPE CHARACTER

The Town of Norfolk is characterized by its rural landscapes, including extensive woodlands, farmlands, ponds, and rivers.

The rural character of the town is visible in the several remaining horse and agricultural farms as well as in the community’s efforts to protect and preserve its open spaces and conservation lands. All but two of Norfolk’s roadways (Route 115 and 1A) are “scenic” roadways and are protected from unnecessary development, preserving the heritage of the area and particularly its remaining stone walls. Norfolk’s protected landscapes include federal and state-owned lands as well as municipal and local nonprofit controlled conservation areas. Stony Brook Wildlife Sanctuary and Bristol Blake State Reservation provide access to hiking trails as well as opportunities to observe wildlife habitats.

Water resources are a significant aspect of Norfolk’s landscape. Noon Hill, the highest elevation in Norfolk, is distinguished as the location of pressurized springs which, per the Massachusetts Division of Water Resources, are the only circumstance in which water will appear to run uphill. Norfolk is located within the Charles River Watershed Area, and the Charles River runs across the northwest corner of the town, dividing Norfolk from the towns of Millis and Medfield. Multiple rivers and streams flow through Norfolk into the Charles River, including Stop River, Mill River, Stony Brook, and Cress Brook. These waterways and their surrounding wetlands define the landscape of large sections of Norfolk. Wetlands are particularly abundant in the areas surrounding the Stop River in the southeast section of the community and Mill River in the northwest. In addition to streams and rivers, Highland Lake and City Mills Pond provide both recreational and wildlife opportunities. Norfolk also includes all or part of seven major aquifers, sharing some of these with the towns of Franklin, Medway, Millis, and Wrentham.

Although Norfolk was not incorporated until 1870, the area was first settled in the late 1600s and many of its historic buildings and roadways date to before the town's incorporation. These early structures include some of the town's most prominent buildings such as the Federated Church (1833) and Grange Hall (1860), as well as early residences, two of which date back to the seventeenth century beginnings of the town. Other historic spaces in Norfolk include the town's cemetery and crypt, which were built in 1745 and 1750; Town Hill, which is the site of the first Town Hall; and Lake and Myrtle Streets, which were initially laid out in the late 1600s.

GEOLOGY AND TOPOGRAPHY

Norfolk's geology is the result of glacial activity in the area approximately 20,000 years ago and consists of an uneven mass of bedrock covered with till or outwash material. Glacial stratified deposits of course material cover the vast majority of the town, with the exception of areas adjacent to the town's water resources and higher elevations. Areas with more significant elevation changes (ten feet or more) are more typically found to be bedrock outcroppings covered in thin till, with a few limited areas of thick till bedrock generally located within larger areas of thin till bedrock. In Norfolk, bedrock is most often found less than fifty feet from the surface and outcrops are common features of the landscape.

Norfolk geology is a mix of post-glacial low hills and open valleys, with elevations ranging from 120 to 300 feet above sea level. The presence of the Charles River along the northern border of the town provides surface draining via smaller tributaries. In the area's directly adjacent to the town's rivers, ponds and streams, the geology is more typically found to be made up of postglacial deposits. These later deposits are often swamp deposits with a few areas of floodplain alluvium at the intersection of Mill River and the Charles River, and to the north of Bush Pond.

A review of Norfolk's topography makes it easy to understand its U.S. Department of Agriculture (USDA) designations as prime farmland and prime forest land. Most of Norfolk's land was farmed in the past, taking advantage of its predominantly open, rolling landscape with few natural obstructions and easy access from nearly all sides to water bodies, rivers, or creeks. Scattered throughout the town are relatively low and gentle hills. Less than twelve percent of Norfolk's land area is steeply sloped, and all of these areas appear to be in currently wooded locations that are considered to be prime forest land. Additionally, just under sixteen percent of the town's land area is covered in wetlands and seventeen percent is included in FEMA floodplain areas.

SOILS

Most of Norfolk's soil (approximately fifty-six percent) is Hinckley-Windsor-Sudbury Association soil, a sandy and gravelly mix that works well for residential, commercial, or industrial development. It is especially good for developing new sources of groundwater as well as mining sand and gravel.

Norfolk's remaining soils are a mix of varieties. Approximately twenty percent of the town is made up of Gloucester-Charlton-Acton soil, which is a moderately to well-draining stony soil that is well suited for agriculture, recreation, and woodland. These characteristics also mean, however, that these soils are poorly suited for sewage disposal. Another seventeen percent of Norfolk is made up of Muck-Whitman-Ridgebury-Scarboro soils, mineral soils found along waterways and floodplains which are characterized by poor to very poor draining capacity. These soils are excellent for recreation, wildlife and woodlands uses but are a challenge to residential, commercial, and industrial development because of its water saturation levels.

Norfolk also has small pockets of Scituate-Paxton-Essex soils (approximately four percent) and Hollis-Shapleigh (approximately three percent). Scituate-Paxton-Essex are stony soils which drain moderately well and are best suited for agriculture and woodland uses because of their ability to hold moisture. The high-water permeability of these soils makes them poorly suited for any residential, commercial, and industrial development which requires on-site sewage disposal. Similarly, Hollis-Shapleigh soils also have limited development potential, but for very different reasons. The least common soil in Norfolk, it is characterized by the presence of shallow bedrock which makes any development difficult and is best suited to wildlife and woodland uses as a result.

Taken all together, Norfolk's soils are excellent for agricultural use. The U.S. Department of Agriculture (USDA) defines "prime forest" as any land that has soil capable of growing wood at a rate of eighty-five cubic feet or more per acre per year. While these lands are generally forested, they do not need to meet this standard.

Nearly all of Norfolk's land area (ninety-seven percent) is prime forest land. Additionally, forty-five percent of Norfolk's land area is "prime farmland", meaning that the USDA has found it to have the best combination of physical and chemical characteristics for producing food, feed, and other crops, and that it is also available for this use.

WATERSHED

Norfolk is located entirely within the Charles River Watershed, a 308-square mile area beginning at Echo Lake in Hopkinton and ending at the Boston Harbor. The Charles River Watershed is one of 28 distinct watersheds in Massachusetts and includes twenty-three communities. It is also the most densely populated watershed in New England. The Charles River has several dams built for mill power and tidal and flood control and has historically been highly polluted, though cleanup activities have been successful in improving water quality in recent decades.¹¹

SURFACE WATER BODIES

Water bodies and adjacent lands in Norfolk are significant and defining elements of the landscape and offer a variety of recreational activities and amenities, including swimming, fishing, wildlife sanctuaries, canoeing, and park lands.

The following is a list of surface water bodies in the town.

- **Cress Brook** is located in the northwest corner of Norfolk. The Brook runs west from the privately-owned Cress Brook Pond into the Mill River.
- **Stony Brook** connects Stony Brook Pond to the Stop River running along the eastern boundary of Norfolk. For nearly two hundred years, Stony Brook was the site of mill operations in Norfolk including sawmills, cotton mills, a box factory, washing machine works, and finally the Norfolk Woolen Company. Mill operations in the area ended in the early twentieth century, and a portion of Stony Brook is protected by the Bristol Blake Reservation and Stony Brook Wildlife Sanctuary.
- **Highland Lake** is located near the eastern border of Norfolk with Walpole. The forty-acre lake is fed by the Stop River with the MBTA commuter rail line running across its northern shore. Highland Lake

¹¹ Charles River Watershed Association. "History" <https://www.crwa.org/charles-river.html>

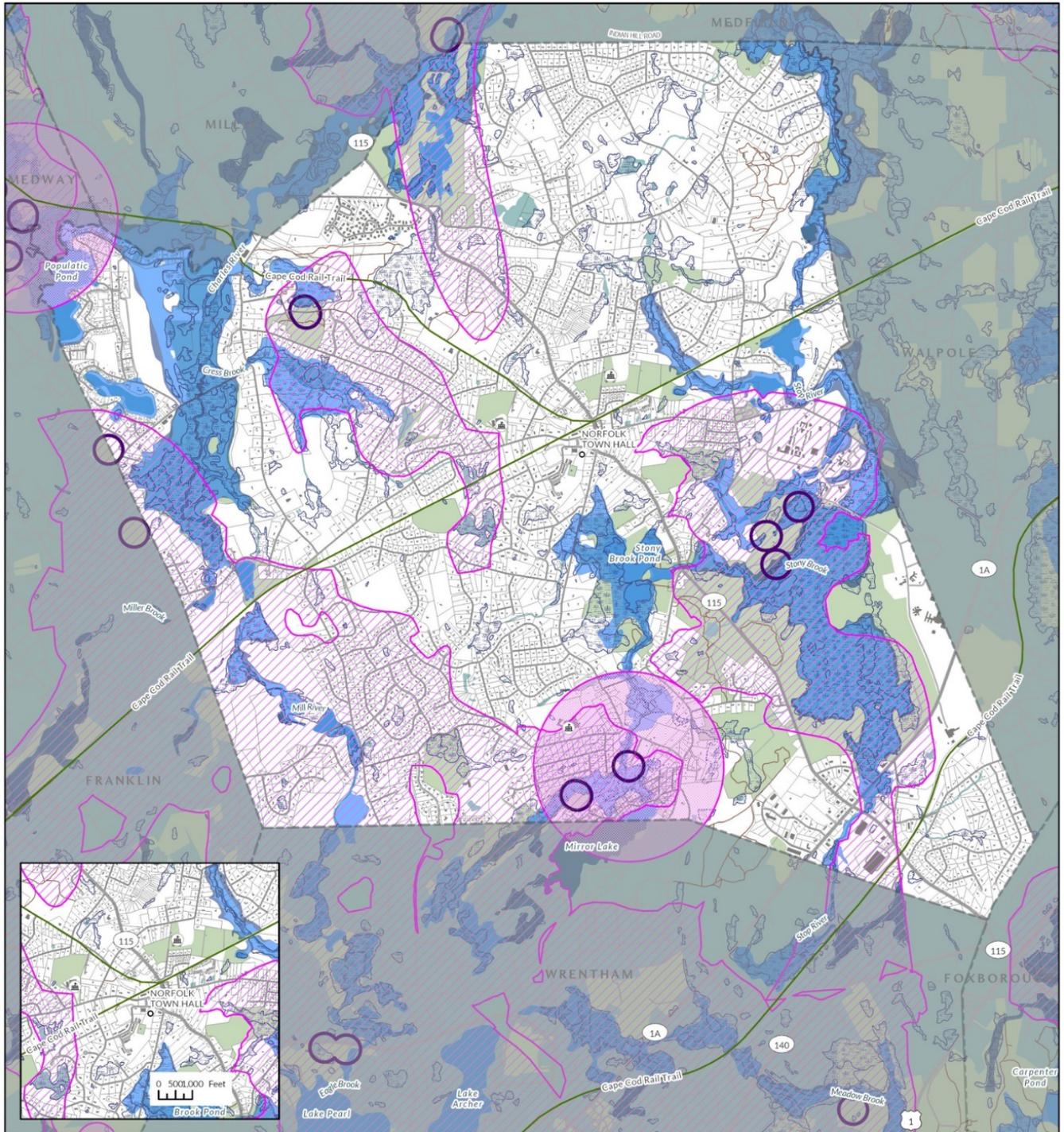
was also the site of early mills in Norfolk, but by 1900 it had turned into a popular recreation destination thanks to its easy access by rail to Boston. At its height, the lakefront boasted a racetrack, dance hall, amusement park, skating rink and ball fields in addition to water activities including swimming and boating. While the amusement park amenities are long gone, Highland Lake is in good condition and has town owned public access for canoeing and fishing.

- **Mirror Lake** is also located on Norfolk's southern border and is shared with Wrentham. While most the lake is in Wrentham, the only public access and beach area is in Norfolk.
- **City Mills Pond** is located midway along the Mill River's run along Norfolk's western border. The pond is located on fifteen acres of town-owned land and was originally created by the dams established for the many surrounding mills which gave the pond its name. Today, the pond is available for fishing and canoeing. The 2017 Open Space and Recreation Plan considers the site to be an excellent candidate for future improvements and recreational opportunities such as skating.
- **Comey's Pond** is in the western edge of Norfolk and is owned by the Conservation Commission. One of several Norfolk ponds fueled by the Mill River, the six-acre pond is in good condition and is open to the public for passive recreational uses including fishing and picnicking.
- **Kingsbury Pond** is the smallest of Norfolk's publicly accessible ponds. The nine-acre pond is in the northwest corner of Norfolk. The Conservation Commission owns a portion of the pond's shorefront and provides public access to the water body from that location. While it is currently considered to be in good condition, recent years of drought and increased municipal water consumption in nearby Franklin have put pressure on the pond which is now in decline.
- **Populatic Pond** is located at the northwestern tip of Norfolk and shares a shoreline with Franklin and Medway. Populatic Pond is one of the town's most accessible water features and the only pond with direct access to the Charles River. The forty-acre pond has a boat ramp with on-street parking and its public right of way is noted to provide excellent views of the pond and its surrounding area.
- **Stony Brook Pond** is located at the center of the Bristol Blake Reservation, a 140-acre nature preserve run by the Massachusetts' Department of Conservation and Recreation (DCR), and abuts the Stony Brook Wildlife Sanctuary, a 116 acre preserve owned by Mass Audubon. The area also includes **Kingfisher Pond** and provides public access to walking trails and wildlife education services, with wintertime access for snowshoeing.
- **Other Ponds** – Norfolk has many other ponds, including Bush Pond along the Mill River and Mann Pond along the Stop River, which are privately owned and inaccessible to the public at this time.
- The **Charles River** runs along the northwest border of Norfolk with Millis and Medfield. Norfolk is located within the Charles River Watershed and all the town's significant rivers and streams flow into the Charles River. The Charles River provides recreational access to Norfolk residents for boating and fishing and is partially protected as part of Area G of the Charles River Natural Valley Storage Area.
- The **Mill River** begins in Wrentham and runs along the western edge of Norfolk into the Charles River. The Mill River is one of Norfolk's most significant natural features. Portions of the Mill River near Franklin are protected as part of Area L of the Charles River Natural Valley Storage Area and the entire river is one of Norfolk's most significant wildlife corridors.
- The **Stop River** runs nearly parallel to the Mill River along the eastern edge of Norfolk. It is also an important wildlife corridor for the community. Similarly, the Stop River also begins in Wrentham and joins several ponds and tributaries before entering Medfield where it empties into the Charles River. The Stop River is also included in Area G of the Charles River Natural Valley Storage Area and contributes to significant wetlands, particularly in and around the large parcel of land owned by the Dept. of Corrections in southeastern Norfolk.

TOWN OF NORFOLK - WATER RESOURCES

Prepared by JM Goldson LLC

J M GOLDSON



- | | | |
|--------------|--------------------------------|----------------------------------|
| Schools | Flood Zone Designations | DEP Approved Zone II |
| Buildings | 100 yr. flood zone | Interim Wellhead Protection Area |
| Parcels | 500 yr. flood zone | Wetlands |
| Trails | DEP Approved Zone I | |
| Water bodies | | |
| Open space | | |



Sources: MassGIS, MassDEP, MAPC Trailmap

WATER QUALITY

The following is based on the 2016 Massachusetts Department of Energy's Integrated List of Waters.¹² These are all Category 5 waters either in or near Norfolk. Category 5 means that the water is impaired due to one or more pollutants and requires a TMDL. TMDL refers to Total Maximum Daily Load and is a regulatory term in the U.S. Clean Water Act describing a plan for restoring impaired waters that identifies the maximum amount of a pollutant that a body of water can receive while still meeting water quality standards.

- **Charles River** – Beginning at Box Pond in Bellingham for 11.5 miles to Populatic Pond in Norfolk/Medway, the impairment is caused by chlorodane, DDT, and mercury in fish tissue, as well as E. Coli. Beginning at Populatic Pond in Norfolk/Medway for 18.1 miles to Natick, the impairment is caused by algae, benthic macroinvertebrates, chlorodane, DDT, and mercury in fish tissue, phosphorus, dissolved oxygen supersaturation, and nutrient/eutrophication biological indicators.
- **Mill River** – the length of the river is impaired by temperature
- **Populatic Pond** – impairment is caused by chlorodane, DDT, excessive algae growth, dissolved oxygen saturation, nutrient/eutrophication biological indicators, mercury in fish tissue,
- **Stop River** – is broken into two sections: from Wrentham to Norfolk-Walpole MCI discharge/Highland Lake area, the river is impaired by ambient bioassays – chronic aquatic toxicity, oxygen, dissolved oxygen and phosphorus; from the Norfolk Walpole MCI discharge to the Charles River, it is impaired by sewage, phosphorus, and temperature.

WETLANDS AND VERNAL POOLS

According to 2021 Mass GIS data, there are twenty-seven certified vernal pools and sixty-six potential vernal pools found in Norfolk. These vernal pools are scattered widely throughout the community and can be found in nearly every neighborhood and conservation area. The Open Space and Recreation Plan specifically recognizes the Kunde Conservation land and Stony Brook Wildlife Sanctuary for their vernal pools.

FLOODING AND CLIMATE CHANGE

Norfolk has a long history of flooding, with four significant flooding events in the last century including a “rare flood” in 1955 when two hurricanes arriving back to back dropped over sixteen inches of rain on the community. As a result of the Army Corps of Engineers studies following those intense flooding events, Congress passed the Charles River Natural Valley Storage Area (Public Law 93-251) which allowed the Army Corps of Engineers to acquire seventeen wetland areas, including marshes, swamps, and wet meadows.

By protecting the 8,103 acres of wetlands surrounding the Charles River, the Army Corps of Engineers has significantly reduced flooding in the surrounding communities. Three of these protected areas are in Norfolk - Area G includes the confluence of the Charles and Stop Rivers; Area K includes the rest of the Stop River; and Area L covers the Mill River. In all, these areas include just over thirty-six acres of land preserved in its natural state for flood control, fish and wildlife management, and passive recreation (bird watching, hiking, canoeing, fishing, and cross-country skiing).

Given this history of flooding, it is not surprising that Norfolk has multiple areas located within FEMA flood zones. FEMA flood zones are geographic areas which FEMA has identified as being of higher flood risk for the purposes of determining where flood insurance will be required. Inclusion in a FEMA flood zone means

¹² Final Massachusetts year 2016 Integrated List of Waters, December 2019. <https://www.mass.gov/doc/final-massachusetts-year-2016-integrated-list-of-waters/download>

that a property has at least a one percent annual chance of flooding.¹³ A little less than seventeen percent of Norfolk’s land area is included in these zones, which are found primarily surrounding the Mill River, Stop River, Cress Brook, Stony Brook, and at the Charles River adjacent to Populatic, Harlow, and Philips Ponds. The areas around Kingsbury Pond and Stony Brook Pond are also included within separate FEMA flood zones.

Accelerating global climate change poses a number of specific risks to Norfolk. Rising temperatures increase flood risk due to larger amounts of moisture which can be contained within the atmosphere. In addition to increased rain events, the town has seen increased blizzards and nor’easters in recent years, resulting in significant downed trees and power outages. Norfolk has also experienced impacts from invasive species, including mosquito-borne diseases and invasive plants.¹⁴

A recent Community Resilience Building Workshop in 2020 identified the highest priority climate actions for the town as:

- Condition assessment of dams/culverts/stormwater systems
- Establish a tree maintenance program
- Evaluate existing hazardous waste site in town and the potential for redevelopment
- Keep existing regional communications center as “top-notch”
- Maintain the rural character of Norfolk and its open space. Implement an open space transfer plan and transfer of development rights.

VEGETATION

Norfolk’s vegetation consists primarily of deciduous forests, with limited crop land and a variety of wetlands interspersed throughout the town. Small areas of brushland and one cranberry bog can be found in Norfolk, but the predominant natural community types and their vegetation can be summarized as follows:

- Upland Forests in Norfolk are typically dominated by red oak, shagbark hickory and white pine;
- Forested Wetlands are largely made up of red maple near streams but also include speckled alder, highbush blueberry, sweet pepperbush underbrush with elm, poplar, and willow trees;
- Scrub-shrub Wetlands including trees growing in saturated or standing water, usually willow, buttonbush, meadow sweet, hardhack, and red-osier dogwood;
- Emergent Wetlands that include semi-woody plants growing in water up to eighteen inches deep including cattail, purple loosestrife, reed blue-joint, and sedge; and,
- Aquatic Vegetation that either floats or has roots on the bottom contains white water lily, bladderwort, and duckweed.

It should also be noted that Norfolk has passed a Shade Trees Act and Scenic Roads Act to encourage the preservation and enhancement of public shade trees. Its subdivision regulations also require the addition of public shade trees within a 7-foot strip between the edge of pavement and sidewalk along new roads.

RARE AND ENDANGERED SPECIES

The following is a list of rare and endangered plants and animals that have been identified by the State Division of Fisheries and Wildlife Natural Heritage and Endangered Species Program (NHESP), as of December 2021, as being found in Norfolk.

¹³ FEMA Flood Zones Definition, <https://www.fema.gov/flood-zones>.

¹⁴ Norfolk, Massachusetts MVP Community Resilience Program Resilience Building Report, June 2020

Rare and Endangered Plants and Animals found in Norfolk				
Taxonomic Group	Scientific Name	Common Name	State Rank	Most Recent Observation
Vascular Plant	Carex oligosperma	Few-seeded Sedge	Endangered	1905
Vascular Plant	Gentiana andrewsii	Andrew's Bottle Gentian	Endangered	1910
Vascular Plant	Petasites frigidus var. palmatus	Sweet Coltsfoot	Endangered	1897
Vascular Plant	Spiranthes vernalis	Grass-leaved Ladies'-tresses	Threatened	1907
Amphibian	Ambystoma opacum	Marbled Salamander	Threatened	2005
Fish	Notropis bifrenatus	Bridle Shiner	Special Concern	1995
Reptile	Terrapene carolina	Eastern Box Turtle	Special Concern	2013

The 2012 BioMap2, also prepared by NHESP, identifies several areas in Norfolk that are critical natural landscapes and core habitats necessary for the preservation of endangered plant and animal species. The Stop River wetlands in southeastern Norfolk and two smaller areas to the north along Stop River include both critical natural landscapes and core habitats. Core habitats are also present in the Bristol-Blake Reservation/Stony Brook Wildlife Sanctuary area and in the southwest corner of the town.

NATURAL RESOURCES

Norfolk's development into the suburban community it is today is relatively recent and the town has retained an abundance of natural resources. Reminders of its rural, agricultural heritage are present throughout the community in its winding country roads, open landscape, and still active farming sites. A variety of strategies have been used over time to assist in preserving this rich abundance of resources.

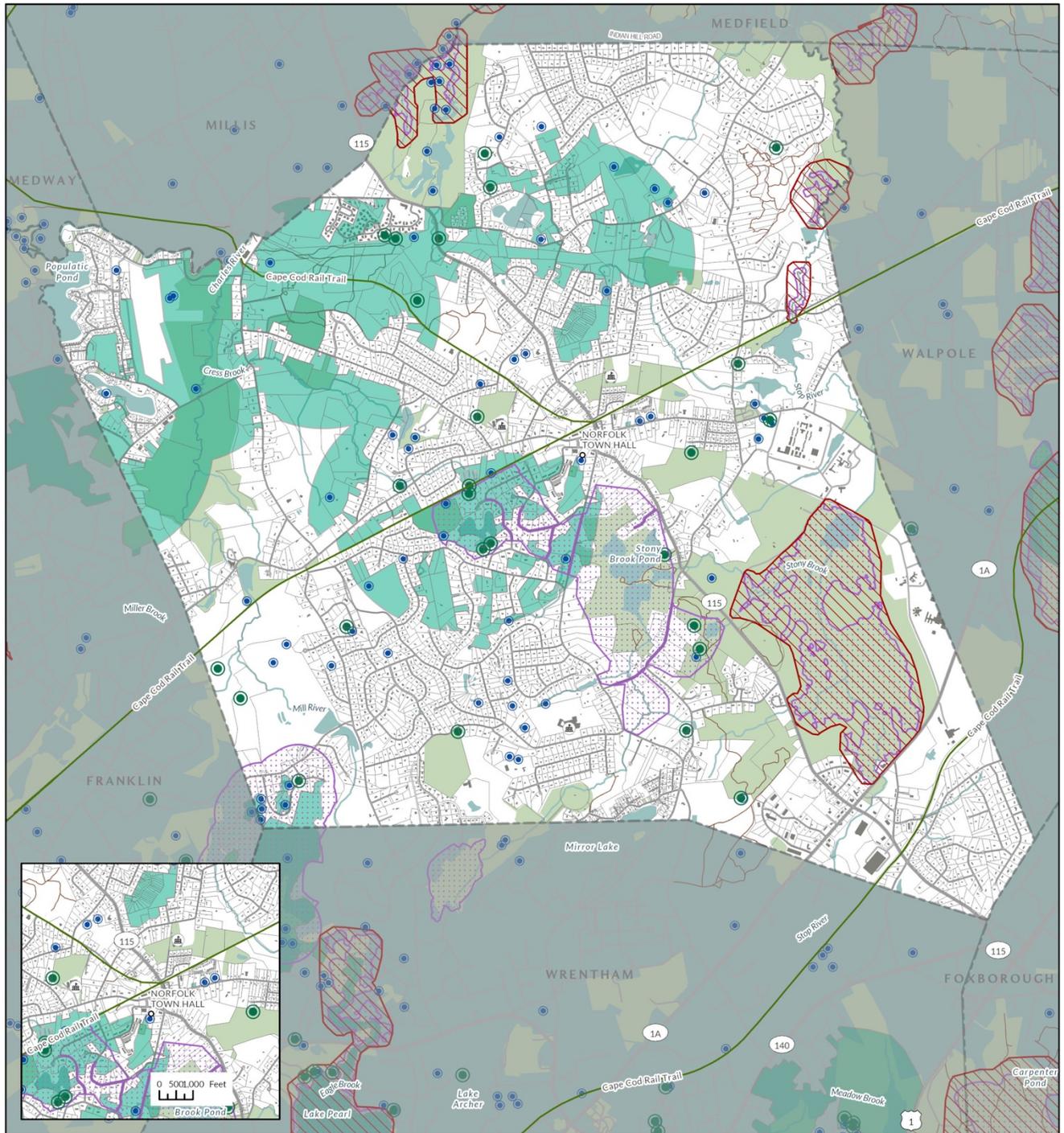
Gifts in 1959 and 1963 by Mrs. Bennet Bristol established the state-owned Bristol Blake Reservation and the Mass Audubon's Stony Brook Wildlife Sanctuary. Large sections of Norfolk's riverfront and wetlands areas are included in the Charles River Natural Valley Storage Area which protects and preserves wetland and floodplain areas to prevent disastrous flooding in the future.

Several areas in Norfolk are mapped as core habitat and/or critical natural landscapes in the state's BioMap2, which was published for Norfolk in 2012. There are three core habitats which are also critical natural landscapes along the Stop River, the largest of which takes in the wetlands on the Norfolk-Walpole MCI land. A second location along the Charles River also contains both a core habitat and a critical natural landscape. Two additional core habitats are located in the Bristol-Blake Reservation/Stony Brook Wildlife Sanctuary area and in the southwest corner of the community.

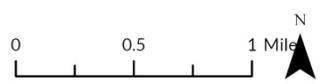
TOWN OF NORFOLK - HABITAT RESOURCES

Prepared by JM Goldson LLC

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- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Certified Vernal Pools
- Potential Vernal Pools
- BioMap2 Critical Natural Landscape
- BioMap2 Core Habitat
- Priority Habitats of Rare Species
- Areas of Critical Environmental Concern



Sources: MassGIS, MassDEP, MAPC Trailmap

SCENIC AND HISTORIC RESOURCES

Scenic Landscapes and Roads

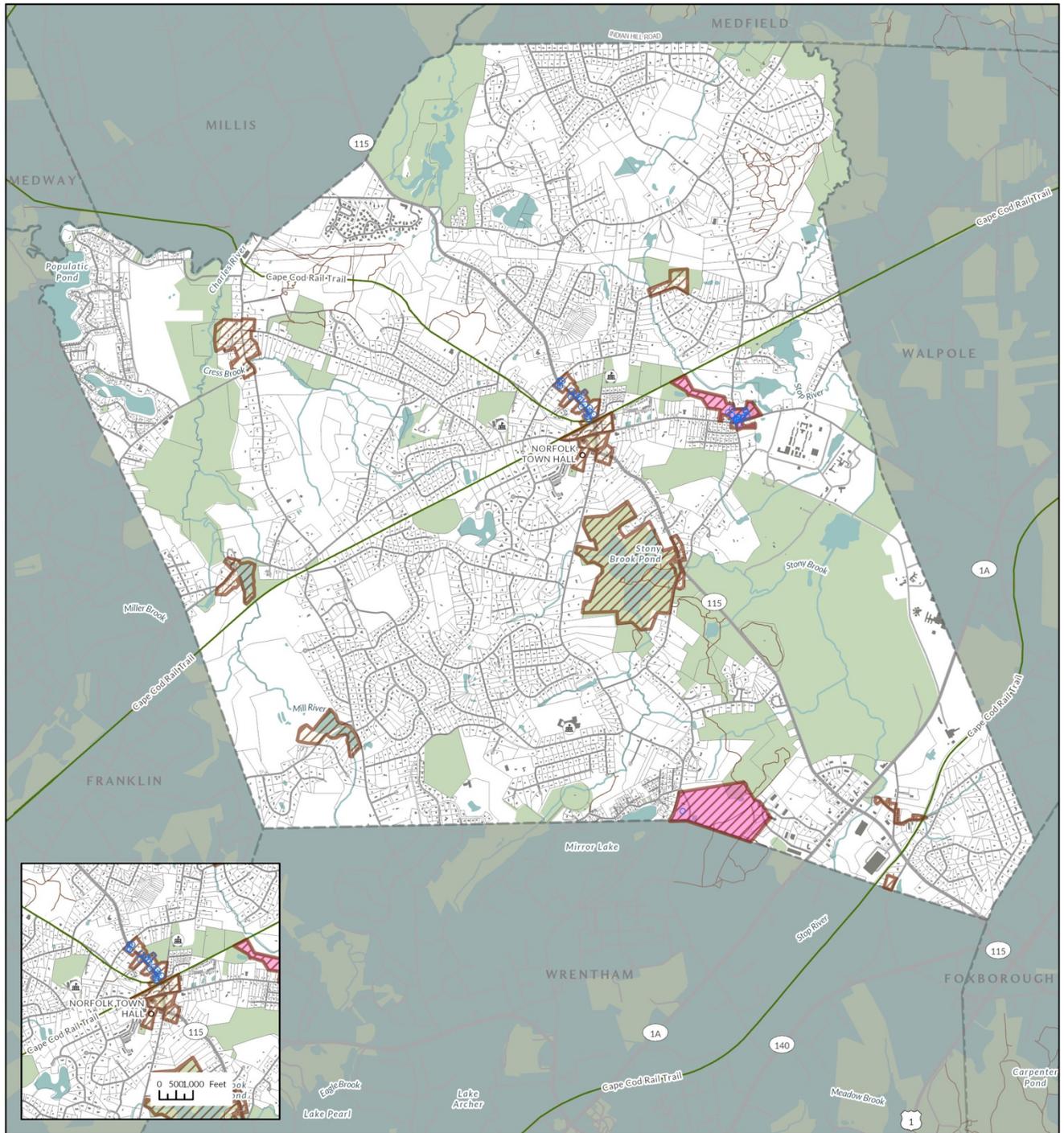
Norfolk has multiple distinctive scenic landscapes and unique environments. These landscapes offer views of the surrounding rivers, woods, and wetlands, as well as the surviving farmland in the area.

- **Bristol-Blake State Reservation** - A state-owned nature reserve and park space which, together with the adjacent wildlife sanctuary, preserves a large area at the center of Norfolk including Stony Brook Pond, wetlands, core habitats and a critical natural landscape.
- **Campbell Town Forest** - Known as the Norfolk Town Forest, the woodland area is located near the center of town and includes walking trails that are open to the public.
- **Charles River** - Important for both its recreational uses and its contributions to the scenic landscape, the Charles River flows across the northwest corner of Norfolk and is accessible for fishing, canoeing and boating, and viewing from Town-owned conservation land.
- **City Mills Pond** - A nine-acre pond located near the western border of Norfolk near Franklin, the pond is owned by the Conservation Commission and is available for passive recreation including boating and fishing.
- **Clark & West Streets** - A unique and scenic viewing location where an antediluvian oak tree is situated amongst wetlands and the Stop River. This scenic landscape is across from Norfolk-Walpole MCI.
- **Cranberry bog** - Located on the southern border of Norfolk near Park Street and the Foley Dairy Farm, the site has reduced production in recent years but continues operations within the community.
- **Holmes Family Farm** - Farmland located between Main and Myrtle Streets which has been owned and farmed by the Holmes family for generations.
- **Jane and Paul Newton's Farm** - Located in north Norfolk at the corner of Cleveland and Fruit Streets, the farm grows vegetables and raises a few sheep in addition to running a small fruit and vegetable stand during the summer and a strawberry picking facility.
- **Kunde Conservation Land** - This twenty-acre conservation area was donated in memory of Mrs. Ida Kunde in the 1990s. Located behind the H. Olive Day Elementary School, the property includes woods, vernal pools, and easily accessible walking trails.
- **Mass Audubon's Stony Brook Wildlife Sanctuary** - As noted above, Mass Audubon oversees half of a large natural area considered to be both a critical natural landscape and a core habitat for endangered species which includes walking trails and a nature center.
- **Game Club** - Although both are private clubs, the sites include three trout ponds surrounded by woodland and provide visibility to the Charles River.
- **Populatic Pond** - This Great Pond is a scenic landscape and includes a public boat ramp which provides both physical and visual access to the pond and the adjacent Charles River.
- **Town Hill** - Although newer in its development and character than the other sites on the list, Town Hill is a locally developed scenic landscape at the heart of Norfolk.

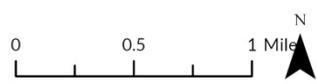
TOWN OF NORFOLK - HISTORIC RESOURCES

Prepared by JM Goldson LLC

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-  Schools
-  Buildings
-  Parcels
-  Trails
-  Water bodies
-  Open space
-  National Register District Site
-  MassHistoric Commission Inventory Districts
-  National Register of Historic Places Districts



Sources: MassGIS, MassDEP, MAPC Trailmap

Historic & Cultural Resources

Settled in the 1680s, Norfolk grew slowly during its first two centuries with new residents drawn to the advantages of its rolling plains for farmland and its abundant water resources for mills and industry. Previously known as North Wrentham, the town was not given the name of Norfolk until it was incorporated in 1870. Norfolk has 341 historic properties inventoried and on record with the Massachusetts Historical Commission (MHC), including thirty-one properties and/or areas included on the State Register of Historic Places. Three individual properties, two historic districts and one cemetery are listed on the National Register of Historic Places. The National Register endeavors to identify, evaluate, and protect historic and archeological resources. All the historic properties listed have been documented and evaluated according to uniform standards.

Archeological Sites

Norfolk's known archeological sites are recorded with the Massachusetts Historical Commission. These sites, through the artifacts of daily life which they contain, provide crucial documentation of the town and region's development. While it is likely that many potentially significant sites were lost or destroyed as the town developed over time, it is also possible that there are undocumented sites that are relatively well preserved in Norfolk's wetlands, river front areas, forests, and undeveloped sites.

Historic Resources Listed on the National Register of Historic Places

The National Register of Historic Places is the United States' federal government's list of significant historic places deemed worthy of preservation. Massachusetts has over 4,200 listings on the National Register, making up about five percent of all listings nationwide. In Norfolk, there are three individual properties, one cemetery, and two districts listed on the National Register of Historic Places. National Register listed properties can present opportunities for restoration and reuse not found in other buildings, and their listed status can provide additional opportunities for grant and project funding for future projects. National Register sites in Norfolk include:

- **Norfolk State Hospital** (Now Norfolk Walpole MCI) - Listed on the National Register as part of the Massachusetts State Hospitals and State Schools designation, the Norfolk State Hospital was originally constructed in 1912 to replace Massachusetts first specialized hospital built in nearby Foxborough - The Massachusetts Hospital for Dipsomaniacs and Inebriates. The new hospital was designed as a "colony" style institution which used labor, gymnastic exercise, and a regular schedule, as well as therapeutic baths, to treat its patients. In 1927, the facility was renamed the State Prison Colony and inmates were transferred here from the state prison in Charlestown. Much of the current prison, including the walls, was constructed by the inmates living in the Colony. In the mid-1950s, the institution was renamed the Mass. Correctional Institute at Norfolk.
- **Wrentham State School** - Although the majority of this site and its historic buildings are located in Wrentham, the northern portion of the former Wrentham State School campus is located on the southern border of Norfolk. Designed by prominent institutional architectural firm Kendall and Taylor, the campus was established in 1906 as Massachusetts's second school for the "feeble minded" and was considered to be an excellent school for children into the mid-twentieth century. The campus was expanded in the 1950s and remains in operation today.
- **Norfolk Grange Hall** - Constructed in 1863 as Norfolk's First Baptist Church, the Norfolk Grange Hall is one of the communities finest historic buildings and has survived with its Federal/Italianate form and architectural features intact. The building was constructed as a church but became a town meeting space in 1922 after Norfolk's Town Hall burned to the ground. Renamed "Grange Hall" at this time, the building was used for all town activities, meetings, and events, and housed the town library from the 1920s to the 1950s. The building continues today to be an important community

meeting space. The Norfolk Grange was first listed on the National Register in 1989 and was included in the Rockwood Road Historic District in 2017.

- **Pondville Cemetery** - The second of Norfolk’s two historic cemeteries, Pondville was established by the Pond family who first founded the community of Pondville in what is now the southeastern section of Norfolk. Now owned and operated by Norfolk’s Department of Public Works, Pondville Cemetery is just under two acres in size and includes two tombs, several family plots, approximately 310 individual gravestones and monuments, and a small section reserved for residents of the Pond Home, a local facility caring for elderly persons with no known immediate family. Pondville internments began in 1757 and continue today.
- **Rockwood Road Historic District** - Established in 2017, the Rockwood Road Historic District is Norfolk’s most recent historic district and includes its largest extant collection of historic buildings along a single roadway in Norfolk’s Town Center. Extending along Rockwood Road from the MBTA line to Boardman Street, the primarily residential neighborhood includes homes dating from 1806 to the mid-twentieth century and architectural styles including Federal, Italianate, Victorian Eclectic, and Colonial Revival. The District also includes two nonresidential structures – the ca. 1863 Norfolk Grange Hall and the mid-nineteenth century Dupee house and restaurant.
- **Sullivan’s Corner Historic District** - Located at the intersections of Main Street, Seekonk Street, and Needham Street, the Sullivan’s Corner Historic District, also known as North Wrentham, has retained its small village character with homes set close to the street. Originally surrounded by farmland, the village area includes homes dating from 1830 to the early twentieth century which are predominantly Greek Revival and Colonial Revival in design. The oldest resource within the historic district, the Norfolk Cemetery (originally established as the North Wrentham Cemetery) is the older of Norfolk’s two colonial cemeteries and has been in use since 1736.

HAZARDOUS WASTE SITES

Like so many other urbanized communities, Norfolk has various properties with reportable releases of hazardous waste, some of which have contaminated soil and groundwater in the area around the discharge and the downgradient of the discharge. Some of the contamination was the result of actions prior to the advent of hazardous waste regulations and others were caused by accidents or the improper handling of hazardous materials. Regulation enforcement and oversight lies with the state; however, the town, led by the Health Department, advocates and assists in the proper and timely remediation of these sites. Since the late 1980’s, there have been 49 incidents reportable to the state DEP. The following list includes those properties where remediation efforts are either currently underway or have yet to begin. The address and location of the properties along with the reporting date, current level of compliance, and remediation phase information is also shown below. One site in Norfolk has an Activity and Use Limitation (AUL) notice in place, meaning that the site is clean but that there is still oil and/or other hazardous materials present on the site. The site is located at Old Campbell Street in Northeast Norfolk, due to an oil and fuel discharge.

Active Hazardous Waste Sites in Norfolk, December 2021					
<i>Source: Massachusetts DEP</i>					
Release Address	Site Name/Location	Notification Date	Compliance Status	Date	Phase
111 Dedham St	Southwood Hospital Disposal Area	7/12/2001	Tier 1	3/26/2021	Phase IV
34 Dedham St	Duck Farm Spring Water Co.	1/30/1990	DPS	6/29/2010	
161 Dedham St	Duck Farm Well Former	8/7/2009	DPS	6/29/2010	
17 Lawrence St	Buckley and Mann	1/15/1993	STMRET	5/14/2018	Phase IV
Fruit St.	Private Wells Property	4/15/1991	TIER 1D	8/11/1997	

INFRASTRUCTURE CAPACITY

WATER AND SEWER

Water Supply

The Water Division of Norfolk's Public Works Department oversees the municipal water supply for the community. Water is drawn from two gravel packed wells – Gold Street well and Spruce Road well – both of which are located within the Charles River Watershed, with another well which came online in 2022 at Holbrook Street. The Water Division oversees 74 miles of water pipes and two one-million-gallon capacity storage facilities, providing 172 million gallons of water to the community in 2015. The town makes every effort to conserve water and reduce waste within the system, leading to a sixty-six percent reduction in water use between 2009 and 2015. While MCI-Norfolk has its own private water source, the town occasionally supplies water to the site in emergencies. Other private properties also have individual wells within the community which are regulated by Norfolk's Board of Health.

Norfolk's Water Division is looking towards the future in multiple ways. It has established connections with Franklin and Wrentham to meet any emergency demand requirements and is working to identify and test potential new well sites to ensure that it continues to meet the community's needs. Mandatory water bans are in place at all times, prohibiting automatic sprinkler use and the filling of swimming pools. Only hand-held hose water use only is allowed.¹⁵ The town closely monitors the pH of the municipal water supply and tests it regularly to avoid contaminants.

Wastewater

Norfolk has no town sewer system. The town has approved two small, private wastewater treatment plants, though, for more densely developed areas.

The first was built as part of a private development to accommodate denser commercial and residential development in the Town Center. In 2015, the town acquired this plant. The second plant is in the River's Edge development in north Norfolk. This development is a 136-unit residential development with a commercial component in the C-4 mixed-use district. A third system, an onsite sewage treatment system located on the former Southwood Hospital land, failed some time ago and the need to remediate this contamination has slowed the site's redevelopment.

Aside from these areas, septic systems are required for all existing and future developments. Most of these systems are constructed to serve a single residence or property, but a common septic system has been approved for Norfolk's industrial park in the southeastern corner of the town on Route 1A. The town aggressively enforces all Title 5 regulations to protect the community's groundwater supplies.

As noted previously, flooding is an issue which the town and region grappled with in developing the Charles River Natural Valley Storage Area. Stormwater too is an issue, and the town has been working since 2007 to implement the EPA's Municipal Separate Stormwater Sewer System (MS4) stormwater management regulations. Norfolk has already made improvements to both the quantity and quality of stormwater that is

¹⁵ Town of Norfolk: Mandatory Outside Water Use Restriction. <https://norfolk.ma.us/assets/files/water-restriction-letter-website-version-2020.pdf>

returned to the ground through these efforts, further reducing flooding hazards. The town approved amendments to the stormwater bylaw in 2021 to require more stringent pollution removal and mitigate the effects of drainage issues from impervious surfaces. The new regulations require Low Impact Development (LID) site planning and design strategies and ensure post-development groundwater recharge is like pre-development levels with minimal pollution.¹⁶

SCHOOLS

The Town of Norfolk has two public schools - the H. Olive Day School which includes pre-K through second grade, and the Freeman-Kennedy School which includes grades three through six. For middle and high school, it joins with Plainville and Wrentham to form the King Philip Regional School District. The King Philip Regional Middle School is located on King Street in Norfolk and the High School is located on Franklin Street in Wrentham.¹⁷

Between 2017 and 2021, school enrollment in the Norfolk School District increased by about 5 percent, whereas enrollment in the King Philip School District decreased by about 7 percent over the same period. Over the same period, enrollment statewide was essentially consistent.

Norfolk Public School Enrollment, 2021-22	
<i>Source: Massachusetts Department of Elementary and Secondary School Education School and District Profiles</i>	
School	Total District Students (PK-12)
H. Olive Day School	540
Freeman-Kennedy School	491
King Philip Middle School	712
King Philip High School (located in Wrentham)	1,162
Total	2,905

The King Philip Regional School District had a special needs enrollment for the 2019-2020 school year of 323 students. About 47 percent of these students are full inclusion (inside the general education classroom for more than 80 percent of the school day). Roughly two percent of students in the regional school district and four percent of students in Norfolk public schools have a first language that is not English. Norfolk Public Schools has a significantly higher number of students who are English language learners, 2.1 percent, in comparison to the regional school system, which is just 0.3 percent. Approximately 17 percent of both school systems are students with disabilities. Approximately 28 percent of the regional school systems students are considered High Needs students, while Norfolk Public Schools has a slightly lower percentage of 25 percent. Economically disadvantaged students make up 15.3 percent of the regional school system and 7.3 percent of the local district.

¹⁶ November 9, 2021 Special Town Meeting Warrant Article # 13 <https://norfolk.ma.us/assets/files/boards-and-committees/board-of-selectmen/warrants/article-13-stormwater-bylaw-only-sections-that-change.pdf>

¹⁷ Source: Town of Norfolk School Department and King Philips Regional School District

TRANSPORTATION

Norfolk is located just 30 miles from Boston, Providence, and Worcester but lacks direct access to any major highways.

This lends the community a rural character which would not otherwise be possible. Three corridors - Route 115, Seekonk Street/Needham Street/North Street, and Myrtle Street/Park Street provide north/south access through the town, but only one main roadway, Main Street/Clark and West Streets, provides east/west accessibility. Much of the community is made up of separated neighborhoods and the large number of ponds and wetlands in Norfolk require residents to go around rather than through certain areas. Norfolk has a total of 70 miles of paved roadways.

Public transit is available by commuter rail in Norfolk. The town has a centrally located train station on the Franklin Line into Boston's South Station.

Norfolk is like many formerly rural communities in Massachusetts with long, winding, and relatively narrow roads which are now seeing far more traffic than in the past. While some of Norfolk's roadways have sidewalks, many do not, and bicycle lanes are not yet available on its roadways. Instead, the town has many conservation and parklands available to the public for walking and hiking. These lands include state and town owned parcels, as well as those owned and operated by state and local nonprofit organizations.

REGULATORY BARRIERS

In addition to environmental and infrastructure factors that affect development, local policies, and regulations directly impact the location and physical attributes of development opportunities. Local zoning and land use policies are the two primary regulatory tools that can affect housing production in addition to other local regulations including local wetland ordinances, Local Historic Districts, and the like.

This section describes land use and environmental regulations that affect residential development including zoning and wetlands protection bylaws. All information below is taken from Norfolk's Town Bylaws and Zoning Bylaw (most recent version with amendments through November 2021) unless otherwise noted.

ZONING REGULATIONS

Zoning is the regulatory side of land use planning. The Norfolk Zoning Bylaws describe the regulations that are applied to parcels of land and directs property owners on what can and cannot be done with their land. Zoning regulates which uses are permitted on the parcel, where a structure can be placed on a parcel, how tall a structure can be, how much parking is required, how much open space or landscaping must be provided, and signage. These regulations shape the built environment and the mixture of uses across the community.

The Town of Norfolk adopted the most recent changes to its Zoning Bylaws in November 2021. The town is divided into fourteen base zoning districts and seven overlay districts. The following provides a description of each zoning district and discusses their general purpose and allowable uses. Some uses in Norfolk require special permit by approval of the Planning Board (PB) and others require special permit by approval of the Board of Appeals (BA).

Residence Districts

Norfolk’s Zoning Bylaw contains three Residence Districts (R-1, R-2, and R-3).

In Residence Districts, single-family dwellings are allowed by-right and conversion of single-family dwellings into two-family dwellings are allowed by special permit from the Board of Appeals (BA). No multi-family or mixed-use structures are allowed in Residence districts.

Other allowed uses by right include religious and educational uses, senior centers, daycares, and some agricultural uses. Two parking spaces per unit are required for single-family dwellings and 1.5 parking spaces per unit are required for all other dwelling unit types. No site plan review is required for single-family or two-family homes. Norfolk’s zoning bylaw allows for Open Space Preservation Development in residence zones, allowing a 10% increase in number of allowable building lots and requiring other open space and development requirements, by special permit (PB). The table below shows the dimensional requirements for Norfolk’s residence zones.

Norfolk Residence Zones – Dimensional Requirements			
<i>(Source: Norfolk Zoning Bylaws Section E)</i>			
	Residence 1	Residence 2	Residence 3
Minimum lot size (square feet)	30,000	43,560	55,000
Minimum lot frontage (feet)	150	200	200
Required Circle (feet)	150	200	200
Minimum front yard setback (feet)	50	50	50
Minimum side yard setback (feet)	25	25	25
Minimum back yard setback (feet)	25	25	25
Maximum Lot Coverage	25%	25%	25%
Maximum building height (stores/feet)	2.5 / 35	2.5 / 35	2.5 / 35

Business Districts

Norfolk has four business districts (B-1, B-2, B-3, and B-4). The **B-1 district** is divided into two areas, the Business Core and outside the Business Core (designated B-1 OUT on the zoning map).

In the B-1 district, multifamily residential uses are allowed by right above ground floor commercial and in mixed-use developments where residential units comprise 65 percent or less of the total square footage. Conversion of single-family dwellings to two-family dwellings or mixed residential and commercial uses are allowed by special permit (BA).

Assisted living facilities are also allowed by right. Other uses allowed by right include retail and cultural uses, hotels, offices, and schools. Other uses allowed by permit (BA) include temporary family apartments and drive-throughs. Two parking spaces per unit are required for single-family units and 1.5 parking spaces per unit are required for all other dwelling units, however in the B-1 district, parking requirements are relaxed with shared parking and on-street parking considered part of the requisite parking and bicycle parking also required. In the B-1 district, buildings are required to be pedestrian-oriented. All mixed-use buildings are subject to Site Plan Approval and Design Review. Residential densities are capped at 16 units per acre for any single lot by right but can be exceeded by special permit (BA). Conversion of existing buildings to residential uses is allowed by special permit (BA).

Norfolk’s other business districts, **B-2, B-3 and B-4** do not allow residential uses by right but do allow some residential uses by special permit.

The B-2 through B-4 districts allow single-family dwellings or conversion of single-family to two-family dwellings by special permit (BA).

Allowed uses in B-2 through B-4 include religious and educational uses, daycare, agricultural uses, restaurants, offices, and retail. Utilities, parking of mobile homes, shopping malls, and drive-throughs are allowed by special permit (BA). The table below shows the dimensional requirements for Norfolk’s business zones.

Norfolk Business Zones – Dimensional Requirements			
	<i>(Source: Norfolk Zoning Bylaws Sections E, I)</i>		
	B-1	B-1 OUT	B-2, B-3, B-4
Minimum lot size	30,000		30,000
Maximum building size (square feet)	15,000 (except grocery stores 50,000; municipal buildings 30,000)		
Minimum lot frontage (feet)	75	100	150
Minimum front yard setback (feet)	6	25	25
Minimum side yard setback (feet)	0	0	25
Minimum back yard setback (feet)	5	10	25
Maximum Lot Coverage	80%	60%	30%
Maximum building height	3 stories / 46 feet	3 stories / 40 feet (can be increased by special permit (PB))	40 feet

Commercial Districts

Norfolk’s southeastern corner contains the **C-1 district**. The C-1 district is broken down into 2 areas, On-Highway (within 300 feet of Route 1A and 115) and Off-Highway, which is broken down into four sub-areas, C-1a, C-1b, C-1c, and C-1d. The C-1 districts allow for Planned Multi-Lot Development (PMLD) of 80,000 square feet of land or more into a formally associated group of lots with common provisions for parking, drainage, septic, etc. In the C-1 districts, shared parking and on-street parking can count towards parking requirements.

In the C-1 districts, residential dwellings are only allowed in the C-1d sub-area by special permit of the Planning Board, and at densities of not less than 4 units per 30,000 square foot lot and not more than 1 unit per 5,000 square feet of land.

Allowed uses in the C-1 districts include a wide variety of commercial, retail, manufacturing, entertainment, office, and municipal uses by right with slight differences between the sub-districts. C-1 districts allow automobile sales and repair, parking lots, and drive-throughs by special permit (BA), with slight differences between the sub-districts.

In the **C-2, C-3, and C-5 districts**, no residential uses are allowed. Allowed uses by right in these districts include religious and educational uses, senior centers, agricultural uses, motor vehicle sales, and manufacturing. Retail, restaurants, hotels, offices, and utility uses are allowed by special permit (BA).

The **C-4 Mixed-Use District** is located in the area around Route 115 and Holbrook Street and the **C-6 Residential/Commercial Mixed-Use District** is located near the C-1 districts around Route 1A and Dedham Street. Both districts also allow PMLD of 80,000 square feet or more by special permit (PB). Age-restricted residential uses are allowed in a PMLD but require their own comprehensive plan to be approved by the Planning Board. In the C-4 and C-6 districts, shared parking and on-street parking can count towards parking requirements.

Age-restricted residential dwellings are allowed by right in the C-4 and C-6 districts on single lots or in a PMLD as detached single-family units, attached single-family units in townhouses of not more than six units, or two-story buildings not exceeding two stories with six or fewer dwellings per building. Other residential uses are prohibited.

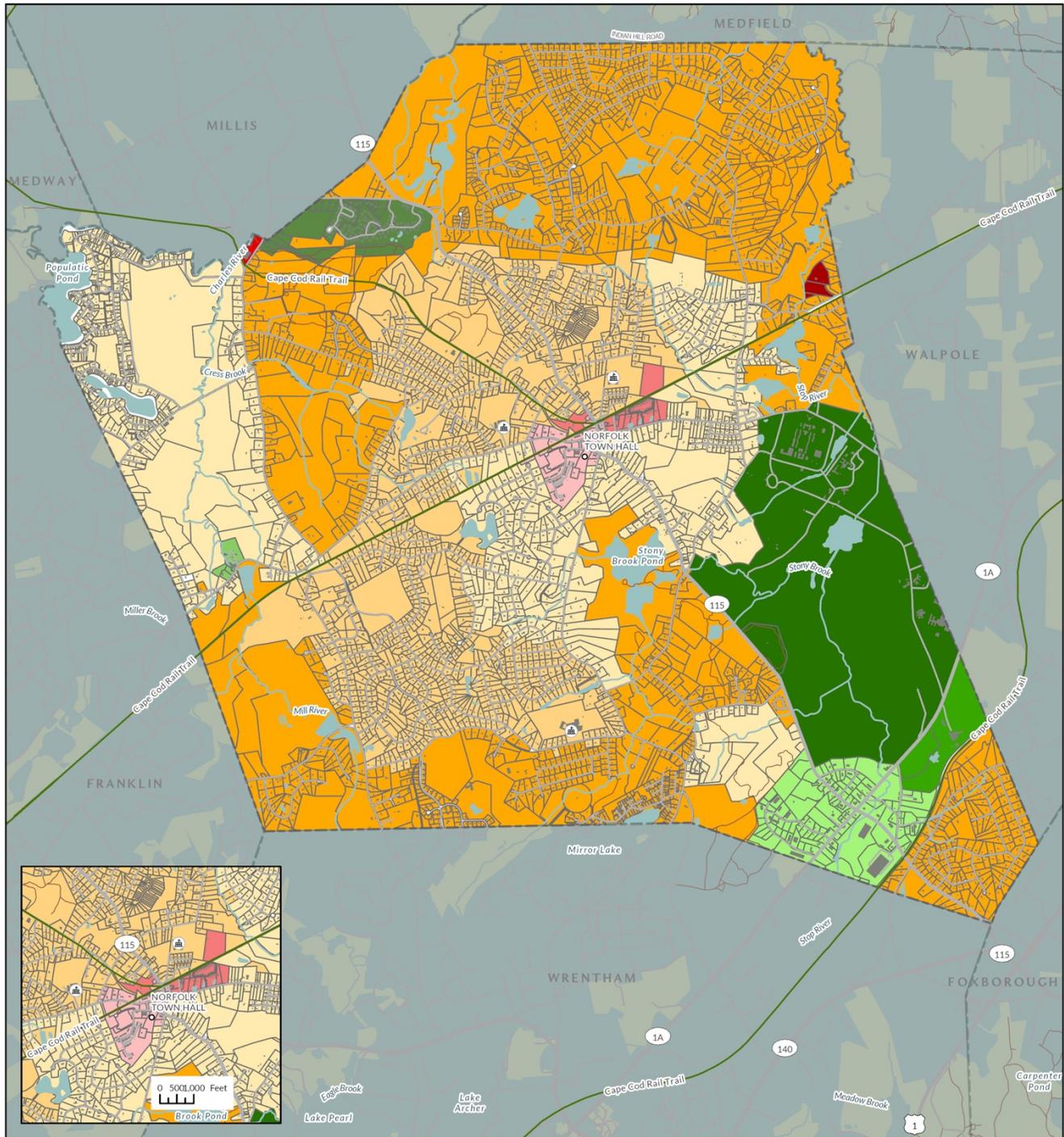
Other allowed uses by right in the C-4 and C-6 districts include retail, agriculture, offices, restaurants, educational and religious uses. The table below shows the dimensional requirements for Norfolk’s commercial zones.

Norfolk Commercial Zones – Dimensionnel Requirements				
<i>(Sources Norfolk Zoning Bylaws Sections E, J, K, L)</i>				
	C-1 On-Highway	C-1 Off-Highway	C-2, C-3, C5	C-4 and C-6
Minimum lot size (square feet)	8,000 (PMLD), 30,000 (non-PMLD)		30,000	8,000 (PMLD), 30,000 (non-PMLD)
Maximum building size (square feet)		50,000 (in PMLD, larger by special permit (BA))		
Minimum lot frontage (feet)	40 (PMLD), 75 (non-PMLD)	40 (PMLD), 100 (non-PMLD)	150	40 (PMLD), 75 (on-highway non-PMLD commercial), 100 (off-highway non-PMLD commercial), 150 (non-PMLD residential)
Minimum front yard setback (feet)	70 (on route 1A or 115), otherwise 35	15 (PMLD), 40 (non-PMLD)	50	50 (on-highway), 15 (off-highway PMLD commercial), 40 (off-highway non-PMLD commercial), 50 (off-highway residential)
Minimum side yard setback (feet)	0 (PMLD), 25 (non-PMLD)	10 (PMLD), 25 (non-PMLD)	25	0 (PMLD), 25 (non-PMLD)
Minimum back yard setback (feet)	10 (PMLD), 25 (non-PMLD)		25	10 (PMLD Commercial), 25 (non-PMLD Commercial), 50 (all residential)
Maximum Lot Coverage	70% (PMLD), 60% (non-PMLD)	80% (PMLD), 60% (non-PMLD)	30% (60% including parking areas)	70% (Commercial PMLD), otherwise 60%
Maximum building height (feet)	40 (in PMLD by right), 46 (in PMLD by special permit (PB))	40 (non-residential in PMLD)	40	2

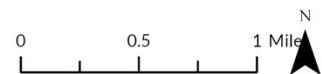
TOWN OF NORFOLK - ZONING

Prepared by JM Goldson LLC

J M GOLDSON



- | | | | | |
|--------------|-------------------------|---------|-----|-----|
| Schools | Zoning Districts | B-1 | C-1 | C-6 |
| Buildings | R-1 | B-1 OUT | C-3 | |
| Parcels | R-2 | B-3 | C-4 | |
| Trails | R-3 | B-4 | C-5 | |
| Water bodies | | | | |
| Open space | | | | |



Sources: MassGIS, MassDEP, MAPC Trailmap

The **Watershed Protection District** is an overlay district which is intended to protect Norfolk’s wetlands, water bodies, water table and water recharge areas from detrimental uses and land developments in these areas, and to conserve these resources for the community. The district includes all existing rivers, ponds, lakes and other water bodies within Norfolk and their surrounding land up to twenty-five feet from the mean high-water line and/or from adjacent low, marshy areas of any brooks streams rivers, lakes, ponds, marshes, swamps, and bogs. Passive recreational uses and the construction of boat docks, landings, and other recreational resources are allowed within the district, but no dumping, excavation, or new construction is allowed in this district unless a Special Permit is approved for the project. Existing dwellings can be expanded by special permit (ZBA) if ground coverage is not increased more than 25% from the original structure coverage. Residential construction is allowed by special permit of the Zoning Board of Appeals after a Determination of Non-Applicability by the Norfolk Conservation Commission, a review by other boards, and public hearing.

The **Aquifer and Water Supply and Interim Wellhead Protection District** protects, preserves, and maintains Norfolk’s aquifers and recharge areas from temporary and permanent contamination as well as to comply with federal and state laws including the Federal Water Pollution Control Act, Safe Drinking Water Act Amendments, and the Massachusetts Source Approval Regulations. This is also an overlay district which includes two zones – a Certain Groundwater Zone and a Surface Water Protection Zone. Inclusion in this district and its specific zones is determined by standard geological and hydrogeological investigations and are modified as needed. Within this district, general residential and recreational uses are allowed, but uses which could expose the area to contamination, such as the storage of chemicals, landfills, and industrial or commercial activities with wastewater discharges, are prohibited.

The **Flood Plain Protection District** (previously called the Flood Plain – Wetlands Protection District) prevents the construction of new buildings and structures on any lands which are seasonally or periodically subject to flooding. The purpose of this district is twofold – to protect the health and safety of Norfolk residents from flooding, and to protect and preserve the natural environment from future contamination. In addition to new construction, earthmoving and the construction of septic tanks, sewage lines, or leach fields are prohibited. General recreation, forestry, farming, and certain pre-existing uses are allowed within this district. This is also an overlay district, and its boundaries follow those established for the National Flood Insurance Program by the Federal Emergency Management Agency (FEMA). This district was updated in November 2021 to require a permit for all development activity within the district, update the requirements for properties for which FEMA data is not available, and require adequate drainage paths around structures in the district. The boundaries of this district will likely change pending new FEMA floodplain maps.

AFFORDABLE HOUSING

Section H.3 of Norfolk’s Zoning Ordinances requires that any residential project containing six or more dwelling units, a portion shall be affordable units for inclusion on the SHI as follows:

- 6-12 units in project requires 10 percent affordable units
- 13-19 units in project requires 15 percent affordable units
- 20 or more units in project requires 20 percent affordable units.

All developments including affordable units require a special permit (PB). Affordable units can be constructed on the site itself or off-site, or the developer can contribute an in-lieu payment to the Norfolk Municipal Affordable Housing Trust Fund.

LOCAL WETLANDS PROTECTION BYLAW

The Norfolk Wetlands Protection Bylaw, as amended in 2010, 2012, 2013, 2014, 2018, and 2021, provides for the protection of Norfolk’s wetlands, related water resources, and adjoining land areas through a review

process overseen by the town's Conservation Commission, which has the power to deny projects which are deemed likely to have a significant or cumulative effect upon resource area values, including but not limited to the following: public or private water supply, groundwater, flood control, erosion and sedimentation control, storm damage prevention, water pollution prevention, fisheries, wildlife habitat, recreation, aesthetics, agriculture, and aquaculture values. This bylaw works in cooperation with the Massachusetts Wetlands Protection Act but provides more specific and stringent restrictions in those areas which are specific to the needs of the community.

In addition to the above, Norfolk also has a Water Use Restriction Bylaw to provide protection in times of drought for the community and its environment. Established in 1995, the purpose of this bylaw is to protect, preserve, and maintain the public health and safety whenever declared a state of Water Supply Conservation or state of Water Emergency. The bylaw provides the town with the means to enforce any water restrictions, requirements, provisions, or conditions imposed by the Town or by the Department of Environmental Protection.

STORMWATER MANAGEMENT BYLAWS

The Town of Norfolk has two bylaws directed at managing stormwater issues within the community. The first, the Prohibition of Illicit Discharges to Storm Drain System, was passed in 2006 to eliminate non-stormwater discharges into the municipal stormwater system. The goal of this bylaw is to provide additional protections to the groundwater and natural landscape of the town.

The second bylaw was passed in 2007 and was titled the Post-Construction Stormwater Management of New Developments and Redevelopments. This bylaw established stormwater management standards and regulations for the types of materials entering the municipal separate stormwater system (MS4) to protect the health and safety of residents and preserve the aquifer and wetlands resources in the area.

This bylaw was amended in 2021 and renamed the Stormwater Management Bylaw. The bylaw now requires Low Impact Development site strategies and more stringent pollution and runoff controls for new developments which create impervious surfaces and redevelopments which increase impervious surfaces.

SCENIC ROADS BYLAW

Norfolk has adopted MGL Chapter 40, Section 5C, which provides protections against the removal or cutting of trees or the removal of stone walls within the right of way on any road designated by the community as a Scenic Road. A public review process through the Planning Board is required whenever such changes are proposed along scenic roadways. Norfolk defines Scenic Roads as being any public way accepted by the town as of November 25, 1986, except for Route 1A and Route 115.

DEMOLITION OF HISTORICALLY SIGNIFICANT PROPERTIES

Norfolk's Demolition Review Bylaw is intended to encourage the preservation of the town's historically and/or architecturally significant structures by instituting a review process and potential delay of demolition for historic structures. As amended in 2012, the bylaw requires that any building which is seventy-five years or older must be reviewed by the Norfolk Historical Commission before a demolition permit is issued. If the Commission finds that the building or structure is historically or architecturally significant (listed on the National Register of Historic Places or otherwise found to be significant for its construction or association with an important architect, builder, person, or event), demolition can be delayed for up to six months to provide time to consider other options for the preservation of the building or structure.

CHAPTER 6: IMPLEMENTATION CAPACITY AND RESOURCES

This chapter describes local and regional capacity and resources for the implementation of affordable housing initiatives, including local and regional housing organizations and funds.

KEY FINDINGS

- Norfolk’s affordable housing development programs are run by the Norfolk Municipal Affordable Housing Trust, which is supported by the Affordable Housing Director
- Norfolk’s funds for affordable housing continue to stem primarily from Community Preservation Act funds and fees paid for the Directors Lottery Agent services.
- The Norfolk Housing Authority provides 64 senior and disabled housing units and 20 family units.

ORGANIZATIONS

The following section examines Norfolk’s existing affordable housing community. Below is a list of the organizations and town departments whose mission it is to assist in the development and/or preservation of affordable housing and to implement those community development initiatives which create a safe and healthy environment for Norfolk residents.

TOWN AFFORDABLE HOUSING DIRECTOR

The Affordable Housing Director is a town employee with others located in the Town Hall who manages the Norfolk Municipal Affordable Housing Trust’s programs and provides information to the public on affordable housing resources in Norfolk. The Director manages the resale of existing affordable housing units, including running any required lotteries and ensuring that all state and federal requirements are met, and works directly with the Housing Trust to develop new affordable units throughout the community. The Director also provides information on existing affordable housing options on the town’s website and updates the information as needed.

NORFOLK HOUSING AUTHORITY

The Norfolk Housing Authority (NHA) was established in 1975 to provide affordable senior housing in the community. The resulting development, Hillcrest Village, provides sixty-four one-bedroom units to senior and disabled residents who meet the income and eligibility requirements. The NHA opened a second family housing development on Arnold Road in 1991 with twenty-two-and three-bedroom family units. Both housing developments are fully occupied at the time of this writing. The Norfolk Housing Authority is an important partner with the town in developing and maintaining the community’s public housing units

NORFOLK MUNICIPAL AFFORDABLE HOUSING TRUST

The Norfolk Municipal Affordable Housing Trust (NMAHT) was established in 2006 per MGL c. 44 s.55C. The purpose of the NMAHT is to provide for the preservation and creation of affordable and community housing in the Town of Norfolk for the benefit of low and moderate-income households. The NMAHT has accomplished a great deal in a relatively short period.

The Trust has created eighteen scattered site units reflected on the current SHI (2022). The Trust has used Community Preservation Act funds to buy existing homes and resell them with affordable restrictions and to construct new homes on donated land. The Trust has also worked with local housing developers to build required units on town owned or gifted lots, in the process gaining additional affordable units for the community. The Trust continues to look for vacant land and existing homes to purchase for future affordable housing and is considering other potential programs to further affordable housing development in Norfolk.

FUNDS

The following section examines the Community Preservation Act program which is Norfolk's primary source for funding for affordable housing development as well as regional planning organizations which the town could reach out to in the future for both funding and development assistance.

COMMUNITY PRESERVATION FUNDS

In September of 2000, the state enacted the Community Preservation Act (CPA) to provide Massachusetts cities and towns with a tool to conserve open space, preserve historic properties, and produce affordable housing. This enabling statute established the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of up to three percent of the property tax with a corresponding state match of up to one hundred percent funded through new fees at the Registry of Deeds and Land Court.

Once adopted, the Act requires at least ten percent of the monies raised to be distributed to each of three categories: open space and recreation, historic preservation, and community housing. The Act allows flexibility in distributing the remaining funds to any of the CPA categories as determined by the community. The Act further requires that a Community Preservation Committee of five to nine members be established, representing various boards or committees in the community, to recommend to the legislative body, in this case town meeting, how to spend the Community Preservation Funds.

Norfolk was an early adopter of the CPA in 2001 with a three percent surcharge, and exemptions for both low- and moderate-income homeowners and the first \$100,000 of property value for residential properties. In 2012, the town voted to decrease its surcharge to one percent.

Past CPA funded community housing projects have included the creation of the Municipal Housing Trust Fund and annual funding to the NMAHT to further its work to create affordable housing in the community; developing new affordable units throughout town; establishing an affordable housing buy-down program; and the purchased of Gump's Farm for both affordable housing and open space uses.

To date, Norfolk has received just over \$10.9 million in CPA funds, with \$4.1 million coming from the state match.

MAPC TECHNICAL ASSISTANCE PROGRAM

The Metropolitan Area Planning Council (MAPC) provides grant funding to communities in the Greater Boston area to access technical assistance in promoting affordable housing and other land use planning programs. Funding can be used for a single community or on a regional basis. Norfolk is part of the MAPC's South West Advisory Planning Committee subregion.

ACRONYMS

ACS	US Census Bureau’s American Community Survey, Five-Year Estimates
ADA	Americans with Disabilities Act
AMI/AMFI	Areawide Median Family Income set by HUD (household of four)
CHAS	Comprehensive Housing Affordability Strategy
CPA	State of Massachusetts Community Preservation Act (MGL Chapter 44B)
CPC	Community Preservation Committee
DEP	Massachusetts Department of Environmental Protection
DHCD	Massachusetts Department of Housing and Community Development
EPA	U.S. Environmental Protection Agency
FEMA	Federal Emergency Management Agency
FY	Fiscal Year(s) (July 1-June 30)
HPP	Housing Production Plan
HUD	United States Department of Housing and Urban Development
LMI	Low/Moderate- Income (at or below 80 percent AMI)
MACRIS	Massachusetts Cultural Resources Information System
MAPC	Metropolitan Area Planning Council
MassDOT	Massachusetts Department of Transportation
MassGIS	Massachusetts Bureau of Geographic Information
MBTA	Massachusetts Bay Transportation Authority
MGL	Massachusetts General Laws
MLS	Multiple Listings Service (central real estate database)
MRPC	Montachusett Regional Planning Commission
MSA	Metropolitan Statistical Area
MWRA	Massachusetts Water Resources Authority
NHESP	Massachusetts Natural Heritage and Endangered Species Program
SHI	Massachusetts Subsidized Housing Inventory
YTD	Year to Date
40B	Comprehensive Permit, per MGL Chapter 40B, §20-23

KEY DEFINITIONS

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

Areawide Median Income (AMI)– the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2022, the HUD area median family income (AMFI) for the Boston-Cambridge-Newton MA HUD Metro FMR Area was \$ 140,200.¹⁸

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

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

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

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

Income Thresholds – the U.S. Department of Housing and Urban Development (HUD) establishes income thresholds that apply to various housing assistance programs. These thresholds are updated annually and are categorized by household size. Norfolk is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. The full income limit chart for FY2022 can be found in Chapter 4.

Extremely Low-Income (ELI) – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY2022 ELI income limits for a household of one is \$29,450 and for a household of four is \$42,050.

Very Low-Income (VLI) – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2022 VLI income limits for a household of one is \$49,100 and for a household of four is \$70,100.

Low/Moderate income (LMI) – an individual or family whose annual gross income at or below 80 percent of the area median income (AMI).¹⁹ The FY2022 LMI income limits for a household of one is \$78,300 and for a household of four is \$111,850.

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

¹⁸ U.S. Department of Housing and Urban Development. FY 2022 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2022/2022summary.odn> (accessed July 2022).

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

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

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

Vacant Housing Units - A housing unit is vacant if no one is living in it at the time of the interview unless its occupants are only temporarily absent. In addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed, and final usable floors are in place. Vacant units are excluded if they are exposed to the elements, that is, if the roof, walls, windows, or doors no longer protect the interior from the elements, or if there is positive evidence (such as a sign on the house or block) that the unit is to be demolished or is condemned. Also excluded are quarters being used entirely for nonresidential purposes, such as a store or an office, or quarters used for the storage of business supplies or inventory, machinery, or agricultural products. Vacant sleeping rooms in lodging houses, transient accommodations, barracks, and other quarters not defined as housing units are not included.