



September 17, 2024

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

RE: Oxford Housing Production Plan

Dear Secretary Augustus:

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

The Planning Board voted to adopt the Housing Production Plan on August 26, 2024, and the Board of Selectmen voted to adopt the Housing Production Plan on September 17, 2024.

This plan constitutes the Town of Oxford's first Housing Production Plan, which summarizes the current demographic and housing conditions in the community and outlines a strategic plan to increase the number of affordable housing units in order to actively work towards achieving Oxford's 10% affordable housing goal.

Our municipal contact is: Jennifer Callahan, Town Manager. Ms. Callahan can be reached by telephone at (508)-987-6038 ext. 8 or by email at jcallahan@oxfordma.us.

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

Sincerely,

Mark T. Lee
Chairman, Board of Selectmen

Cc: Craig P. Holmberg, Chair, Planning Board

2024

HOUSING PRODUCTION PLAN

TOWN OF OXFORD

Prepared by:

Oxford Housing Production Plan Working Group &
Central Massachusetts Regional Planning Commission



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TERMS AND DEFINITIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

EXECUTIVE SUMMARY

INTRODUCTION

Massachusetts General Law Chapter 40B requires cities and towns in the Commonwealth to work towards ensuring that a minimum of 10% of their year-round housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). The State encourages municipalities to prepare a Housing Production Plan (HPP) to assist in achieving the 10% goal as well as take a proactive step in developing affordable housing. A Housing Production Plan is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) (formerly the Department of Housing and Community Development). This Plan is organized into three principal components:

- 1. HOUSING NEEDS ASSESSMENT**
- 2. HOUSING CHALLENGES**
- 3. HOUSING PRODUCTION GOALS AND STRATEGIES**

BACKGROUND AND PURPOSE

In January 2023, the Town of Oxford contracted the Central Massachusetts Regional Planning Commission (CMRPC) to develop a Housing Production Plan to be accepted by the Executive Office of Housing and Livable Communities (EOHLC). The Town utilized a grant totaling \$25,000 awarded by the Community Planning Grant Program as part of the FY2023 Community One Stop for Growth.

To guide the development of the Town's first Housing Production Plan, the Oxford Housing Production Plan Working Group was formed. Consisting of four (4) municipal staff, the working group met remotely with CMRPC one-to-two times per month between September 2023 and August 2024. CMRPC staff worked collaboratively with the Housing Production Plan Working Group to understand local housing conditions, seek input from the community using multiple platforms, and develop strategies that will support the town with meeting the housing needs of current and future residents. CMRPC provided any guidance and technical assistance needed to achieve the deliverables of the Plan.

The goal in developing a Housing Production Plan (HPP) for the Town of Oxford is to provide the town with a guiding document for implementing affordable as well as alternative housing options to meet Chapter 40B regulations. This Plan represents the culmination of baseline demographic and housing research, community outreach, zoning and regulatory review, plus an implementation plan for goals and objectives.

SUMMARY OF HOUSING PRODUCTION GOALS

AS OF 2024, OXFORD'S SUBSIDIZED HOUSING INVENTORY (SHI) CONSISTS OF 404 UNITS, OR 7.14% OF ITS YEAR-ROUND HOUSING STOCK. Data from the most recent United States Decennial Census is used as a baseline for the total housing units. As of the 2020 Census, Oxford has 5,657 year-round housing units. The Massachusetts SHI is the most comprehensive listing of deed-restricted affordable housing units compiled by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). To meet the M.G.L. Chapter 40B SHI target of 10% and not be vulnerable to comprehensive permitting, the town needs to have 566 total subsidized units. If the town increases its affordable housing stock by 0.5% per year, or 28 units, it will meet the 10% threshold by 2030. At this production rate, in five years the town will have an SHI of 9.6%, or 544 affordable units, and will need 22 additional units to achieve 10% affordable housing. The complete list of subsidized housing units in Oxford is included in Table 10 on page 33.

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

SUMMARY OF HOUSING STRATEGIES

In order to support the town in meeting its numerical production goals, a series of strategies are recommended. The strategies outlined below were established based on prior planning efforts including the 2017 Master Plan, regular meetings of the Oxford Housing Production Plan Working Group, results of the Housing Needs Community Survey, resident input from the public workshops on March 19, 2024 and March 28, 2024, and input from housing stakeholders. The specific strategies will help the town achieve its affordable housing production goals while creating more diverse housing options to meet changing needs of the community.

The full descriptions of the Housing Goals and Strategies begin on page 59.

CAPACITY BUILDING STRATEGIES

1. Continue to conduct ongoing community outreach and education.
2. Secure and maintain professional support to implement Housing Production Plan strategies.
3. Identify and leverage resources to advance housing production and programs.
4. Establish a Municipal Affordable Housing Trust Fund with an active Board of Trustees.

5. Explore the adoption of the Community Preservation Act (CPA).
6. Hold an annual joint meeting of relevant boards, committees, and staff to check in on the status of Housing Production Plan Implementation.

ZONING AND POLICY STRATEGIES

1. *Amend the Zoning Bylaw* to allow the Zoning Official to make “reasonable accommodations” (such as lesser setbacks to allow a handicapped ramp) to help enable older residents to stay in their home longer.
2. Support the expansion of the supply of subsidized elderly housing.
3. Explore incentive zoning policies in which density bonuses could be granted to developers in exchange for affordable units.
4. Enhance the Village Business zoning bylaw to allow for greater flexibility of permitted uses.
5. Amend the existing accessory dwelling unit (ADU) bylaw to offer greater opportunities for development and be consistent with M.G.L. Chapter 40A.
6. Amend the Housing Opportunity Overlay Zone Bylaw to allow multi-family housing by Site Plan Review or by-right and consider other areas of town where the district could be adopted.
7. Explore the adoption of a cottage housing bylaw.

HOUSING PRODUCTION STRATEGIES

1. Advocate for a higher inclusion of accessible units in proposed housing developments.
2. Partner with private and public developers to create affordable housing.
3. Explore the creation of a buy-down program whereby the town uses funds to buy-down market-rate homes, deed restrict them as affordable in perpetuity, and sell them to income-qualified, first-time homebuyers at below-market prices.
4. Identify specific sites to encourage the filing of comprehensive permit applications and/or the development of affordable housing units.
5. Support small-scale housing and infill housing development and conversions.

HOUSING PRESERVATION STRATEGIES

1. Enact an ordinance that will enable the Town to address the issue of blight / property maintenance directly.
2. Investigate funding opportunities such as CDBG to support local housing rehabilitation efforts.
3. In coordination with the town's subsidizing agencies and monitoring agents, develop a monitoring system to ensure that units on the subsidized housing inventory do not expire.

INTRODUCTION

INTRODUCTION TO OXFORD

The town of Oxford is a residential rural-suburban community with a dynamic mix of businesses, industries, services, historic features, and natural resources. Settled in 1687 and incorporated in 1713, the town is governed by an Open Town Meeting form of government and is led by an elected five-member Board of Selectmen and a Town Manager. Oxford is popularly known as the birthplace of Clara Barton, the first president and founder of the American Red Cross. As of the 2020 U.S. Decennial Census, there are 13,347 residents who call Oxford home.

Oxford is located in southern Worcester County, bordered by Auburn, Millbury, Sutton, Douglas, Webster, Dudley, Charlton, and Leicester. The town is conveniently situated 12 miles southwest of Worcester, 38 miles northwest of Providence, RI, 50 miles east of Springfield, and 52 miles southwest of Boston. Interstate-395 bisects the town, connecting Oxford to Worcester and Connecticut, and three exits are located within Oxford's borders. Route 12 (Main Street) is a primary route for north-south travel through Oxford. Route 20 and Interstate-90 traverse east-west through the northern part of the town.

The Worcester Regional Transit Authority (WRTA) offers a fixed route bus service through Oxford (Route 42) that provides a valuable service to those who need it to access jobs and services. The WRTA provides paratransit services to help people with disabilities and seniors who are unable to use the regular WRTA fixed route bus service access transportation to medical appointments, grocery shopping, and trips to the Senior Center. While there is currently no passenger rail service in Oxford, the Providence and Worcester Railroad owns and operates a north-south rail line through the town (running from Norwich to Worcester) that is dedicated to freight at this time. The nearest MBTA commuter rail station is located in Worcester.

Oxford Public School District operates two elementary schools, A.M. Chaffee Elementary for grades K-2 and Clara Barton Elementary for grades 3-5, as well as Oxford Middle School and Oxford High School. There was a total of 1,493 students enrolled in grades pre-K through 12 during the 2023-2024 school year for Oxford Public Schools.

Oxford's economic history is rooted in mills that were created to support the manufacture of cotton, woolen, thread, flannel, broadcloths, plus shoes and boots. Following World War II, the proliferation of the automobile and expansion of paved roads and the highway system enhanced the town's population growth. As popularity of suburban lifestyles intensified between 1940 and 1960, former farms were subdivided and developed into homes. Today, Oxford is primarily a bedroom town for those who appreciate the quiet setting, friendly community, and accessibility to major cities.

PLAN PROCESS

The Town contracted the Central Massachusetts Regional Planning Commission (CMRPC) to develop an updated Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4). To adequately oversee all steps of the plan's development in a timely manner, a Housing Production Plan Working Group was created. This group met remotely with CMRPC one-to-two times per month between September 2023 and August 2024.

A Housing Needs Community Survey was utilized as a tool for gathering widespread public input on affordability and availability of various types of housing in Oxford. The 19-question survey was available online, and paper copies were made available for pick-up and drop-off at the Oxford Public Library, Senior Center, and Town Hall. The community survey was open from November 20, 2023 through January 31, 2024. In total, 344 surveys were completed by town residents. Thirteen percent of survey respondents were under the age of 40, 65% of survey respondents were between the ages of 40 and 69, and 23% of survey respondents were 70 years or older. Ten percent of survey respondents were renters while 85% were homeowners. The complete survey, survey results, and the promotional flyer can be viewed in the Appendix.

Two public workshops were held to present information on the Housing Production Plan to the Oxford community as well as generate discussions on topics of affordability and future housing development preferences. The first workshop was held on March 19, 2024 at the Oxford Senior Center at 12:30 p.m. and was targeted to the senior community. The second workshop was held on March 28, 2024 at the Oxford Senior Center at 6:00 p.m. and was open to the general public. Approximately 25 people attended between the two events. Attendees were introduced to the Housing Production Plan with a presentation by CMRPC, allotted time to ask questions, presented with the results from the community survey, and asked to participate in a breakout group activity on the potential design and placement of alternative housing options for the town. The valuable public input gathered from the discussions and activity of this event has proven helpful in understanding who needs housing and the types and locations of housing that are in demand in Oxford. Materials from the public workshop and the promotional flyer can be viewed in the Appendix.



Oxford residents discuss future housing opportunities at the March 28, 2024 public workshop.

PLAN METHODOLOGY

Data for this report was gathered from a number of reliable and available sources, including:

- 2000, 2010, and 2020 U.S. Decennial Census
- 2018-2022 American Community Survey
- The Warren Group
- Massachusetts Department of Revenue
- Massachusetts Department of Elementary and Secondary Education
- Massachusetts Executive Office of Housing and Livable Communities
- Central Massachusetts Regional Planning Commission
- Oxford Assessor's Office
- Oxford Housing Production Plan Working Group meetings
- Community input from the March 19, 2024 and March 28, 2024 Public Workshops
- Oxford Housing Needs Community Survey results

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

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

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

To help meet this 10% goal and take a proactive approach toward developing affordable housing, the State encourages communities to pursue preparing a Housing Production Plan (HPP). This is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) that can allow some relief from 40B pressures if the plan is approved by EOHLC and the town meets the required number of affordable housing units that must be created in a year. Communities that have an EOHLC-approved HPP and that have produced units that are deemed “affordable” totaling at least 0.5% of the community's year-round housing stock

will be granted a “certification of compliance with the plan” and become temporarily “appeal-proof” from Chapter 40B for 12 months following certification, or 24 months following certification if 1.0% of its year-round housing units have been produced as affordable.

SAFE HARBORS

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

STATUTORY MINIMA

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

ADDITIONAL SAFE HARBORS CREATED BY REGULATION

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

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

As of 2024, Oxford does not meet any of the safe harbors and will not be able to deny a comprehensive permit filed with the Zoning Board of Appeals.

DEFINING AFFORDABLE HOUSING

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

The United States Department of Housing and Urban Development (HUD) and the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) use Area Median Income (AMI) to promote income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA). Oxford belongs to the Worcester, MA HUD Metro FMR Area which includes 33 communities in southern Worcester County. HUD calculates the AMI annually based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. **As of 2024, the AMI for the Worcester, MA HUD Metro FMR Area is \$117,300. For a family of four, the household income limit is \$97,800.**

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

TABLE 1: AREA MEDIAN INCOME LIMITS FOR THE WORCESTER, MA HUD METRO FMR AREA

Area Median Income	FY 2024 Area Median Income Limit Category	Persons in Household				
		1	2	3	4	5
\$117,300	Low (80%) Income	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650
	Very Low (50%) Income	\$45,000	\$51,450	\$57,900	\$64,350	\$69,500
	Extremely Low (30%) Income	\$27,050	\$30,900	\$34,750	\$38,600	\$41,700
Source: U.S. Department of Housing and Urban Development Office of Policy Development and Research						

FAIR HOUSING AND HOUSING DISCRIMINATION

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

Under Federal law, state and local governments that receive federal housing funds are required not only to refrain from discriminatory practices, but they must also take initiative in promoting open and inclusive housing patterns, also known as “affirmatively furthering fair housing” or “AFFH”. As defined by HUD, this practice includes the following:

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

In 2021, the White House issued a Memorandum to the Secretary of HUD, which declared that the affirmatively furthering fair housing provision in the Fair Housing Act, “...is not only a mandate to refrain from discrimination but a mandate to take actions that undo historic patterns of segregation and other types of discrimination and that afford access to long-denied opportunities.”¹ A number of Executive Order implicating HUD’s responsibility for implementing the mandate of AFFH were issued by the White House in 2021, including Executive Order 13895, “Advancing Racial Equity for Underserved Communities Through the Federal Government” and Executive Order 13988, “Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation.”

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

¹ U.S. Department of Housing and Urban Development Affirmatively Furthering Fair Housing (AFFH) Website

HOUSING AND POLITICAL ADMINISTRATIONS

As of January 6, 2023, the Commonwealth of Massachusetts has a new governor administration in place. Governor Maura Healey and Lieutenant Governor Kim Driscoll succeed former Governor Charlie Baker and former Lieutenant Governor Karyn Polito.

Governor Healey and Lt. Governor Driscoll have stated that affordable and abundant housing is a top priority for the new administration. A new Secretary of Housing position has been created, which will support cities and towns across the state to ensure housing goals are met. The Secretary of Administration and Finance has been directed to identify unused State-owned land and public property to turn into rental housing or home ownership. The Healey-Driscoll administration also prioritizes expanding opportunities for first-time homebuyers through increased funding of down-payment and closing assistance programs, as well as expansion of rental assistance and rental tax deduction programs. Healey has explained that strategies for increasing housing production across the state include investing in the preservation and rehabilitation of existing housing stock while simultaneously incentivizing communities to improve zoning procedures and boost production.

On June 13, 2023, Governor Healy announced the creation of the Massachusetts Community Climate Bank, the nation's first green bank dedicated to affordable housing. It will be seeded with \$50 million in state money from the Department of Environmental Protection to reduce greenhouse gas emissions in the building sector. Prioritizing the affordable housing market first, then eventually diversifying investments to encompass a wider array of decarbonization efforts, the bank is hoping to attract private sector capital to be combined with federal funds available under the Inflation Reduction Act.

On August 6, 2024, Governor Healy signed the Affordable Homes Act into law (Chapter 150 of the Acts of 2024). The legislation authorizes \$5.16 billion in spending over the subsequent five years plus 50 policy initiatives to offset rising housing costs resulting from high demand and limited supply. The bill includes authorizations in modernizing the state's public housing system, boosts programs that support first-time homebuyers and homeownership, and resources to build more housing for low- to moderate-income residents.

HOUSING NEEDS ASSESSMENT

DEMOGRAPHIC CHARACTERISTICS

POPULATION AND HOUSEHOLD TRENDS

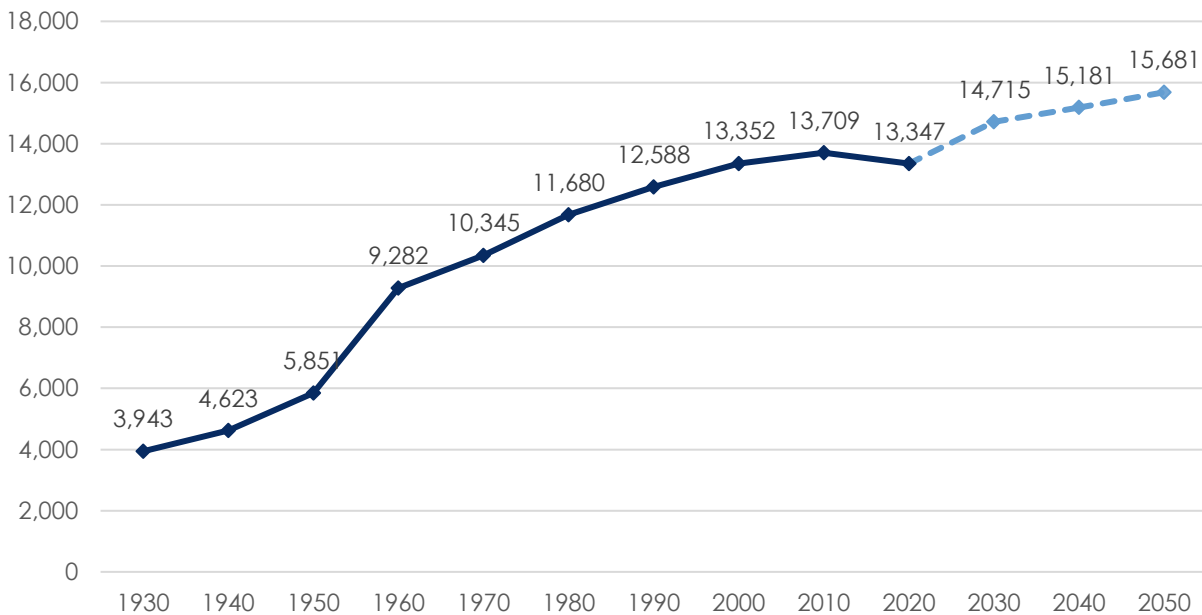
This housing needs assessment primarily uses data from the United States Decennial Census and the American Community Survey (ACS). The ACS is a nationwide survey that collects information nearly every day of the year. Data are pooled across a calendar year to produce estimates for that year. As a result,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

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

As of the 2020 Decennial Census, Oxford's population totals 13,347 residents, with a population density of 485 residents per square mile. The town actually experienced a loss of residents compared to the previous Decennial Census in 2010, declining by 362 residents. However, according to CMRPC's population projections, Oxford is expected to grow by 15% between 2020 and 2050 (Figure 1). Many unforeseeable factors will contribute to the rate of population change in the future.

FIGURE 1: OXFORD HISTORICAL POPULATION GROWTH WITH PROJECTIONS

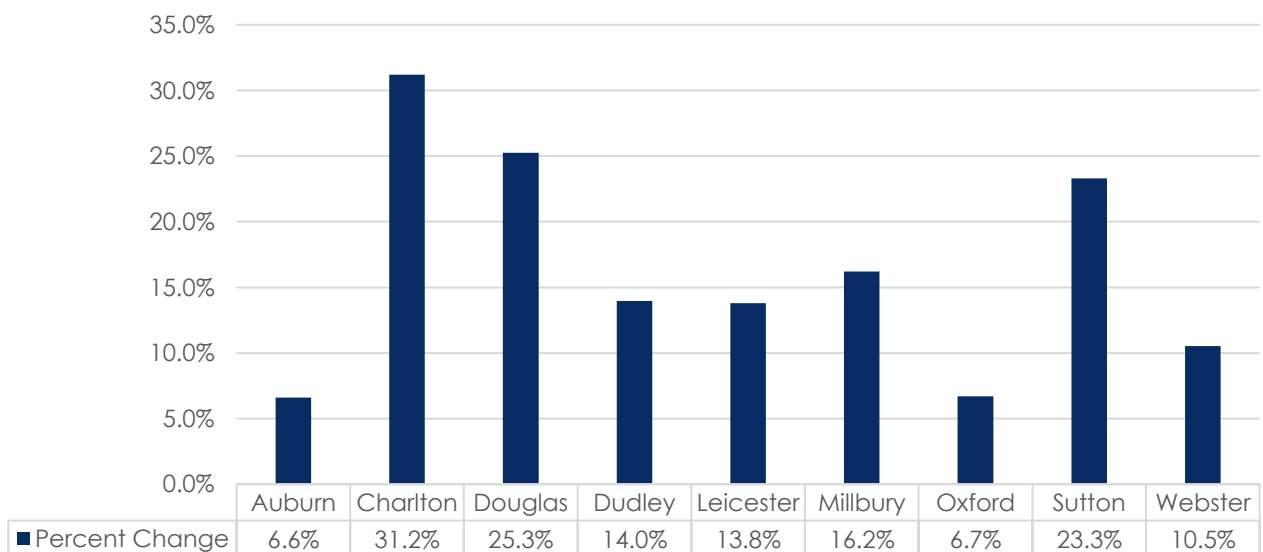
SOURCE: U.S. DECENNIAL CENSUS 1930-2020; CMRPC POPULATION PROJECTIONS



Between 2000 and 2020, Oxford gained 341 new households, or an increase of less than 7%. Figure 2 shows household growth rates over the past 20 years in Oxford compared with surrounding communities, demonstrating that the town experienced a slower rate of growth compared to its neighbors, apart from Auburn.

FIGURE 2: TOTAL HOUSEHOLD GROWTH, 2000-2020

SOURCE: U.S. DECENNIAL CENSUS 2000, 2020



HOUSEHOLD TYPES

The U.S. Census Bureau states that a *household* consists of all the people who occupy a housing unit, including the related family members and all the unrelated people. A *family household* includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption.

As of the 2020 Decennial Census, almost half of all households in Oxford are classified as married-couple households and 16% are married couples with children under the age of 18 (Table 2). Single-person households constitute 28% of all Oxford households, an increase from 24% in 2000. Furthermore, 12% of all households in town are elderly (age 65+) single-person households.

Regional and national trends indicate the number of people living in a household has been declining as more people choose to live alone, delay having children, or have fewer or no children. In 2000, 24% of Oxford households were married couples with children, a proportion which has declined to 16% as of 2020.

While Oxford has a lower proportion of single-parent households than the county and state, it is important to note that approximately 266 people, or 5% of all households, in Oxford are single parents with children under the age of 18, who may have more difficulty affording a safe and spacious home to live in due to income restrictions. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

TABLE 2: OXFORD HOUSEHOLDS BY TYPE

	Number	Percent of all Households
Total Households	5,410	100.0%
Married couple households	2,648	48.9%
With own children under 18 years	844	15.6%
Cohabiting couple households	394	7.3%
With own children under 18 years	106	2.0%
Male householder, no spouse or partner present	935	17.3%
Living alone	676	12.5%
With own children under 18 years	56	1.0%
Female householder, no spouse or partner present	1,433	26.5%
Living alone	834	15.4%
With own children under 18 years	210	3.9%
<i>Source: U.S. Decennial Census 2020</i>		

AGE

It is important to examine age distribution in a community, as different age groups may have various preferences for housing. Additionally, age is a protected class under State Law. Data collected from the 2020 U.S. Decennial Census shows that 23% of the Oxford population is under the age of 20; 20% are ages 20-34 years; 26% are ages 35-54 years; 16% are ages 55-64 years; 13% are ages 65-84 years; and 2% are ages 85 or higher (Figure 3).

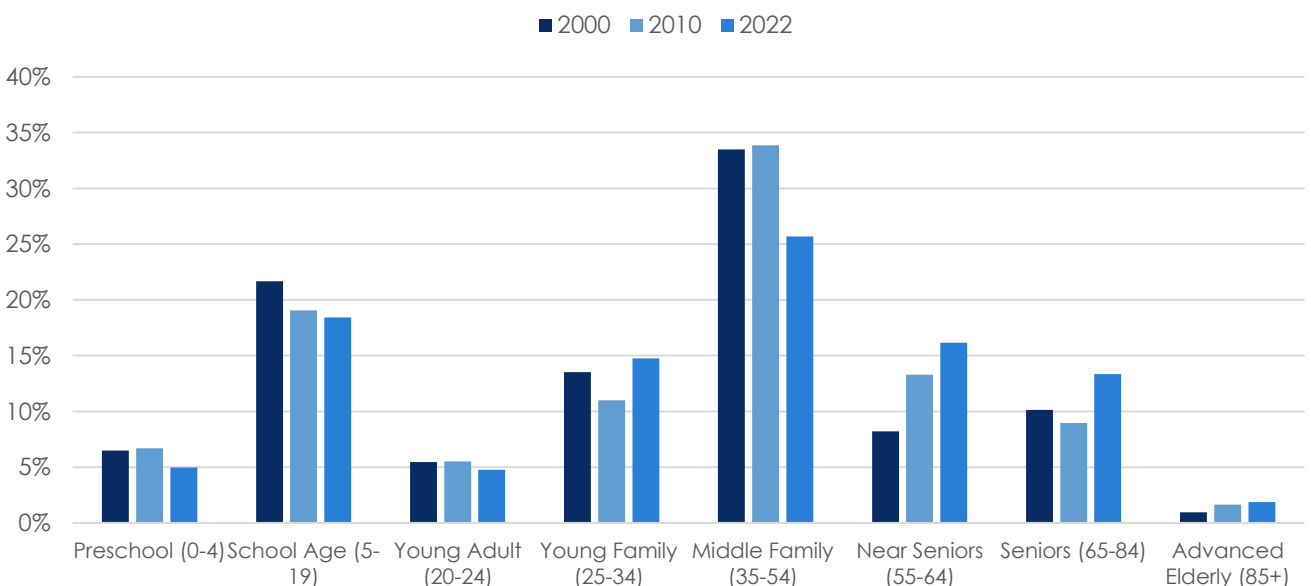
Between 2000 and 2022, Oxford experienced the most notable decline in its age 35-54 population as well the population under the age of 24. The Middle Family age cohort (35-54) lost approximately 1,039 residents. Meanwhile, the Preschool (0-4), School Age (5-19), and Young Adult (20-24) age cohorts lost a total of 729 residents.

The loss of residents under the age of 20 and those between the ages of 35 and 54 has significant implications on school enrollment, as these groups represent both students in the public school system and parents of school age children. This data can further be supported by examining Figure 8, which shows the changes in Oxford's elementary school enrollment since 2002, demonstrating a consistent annual decline in enrollment.

Meanwhile, the proportion of Oxford residents over the age of 55 has increased over the past 20 years. The Near Seniors (55-64), Seniors (65-84), and Advanced Elderly (85+) age cohorts increased by a total of 1,618 residents. One out of every three households in Oxford have a person over the age of 65.

FIGURE 3: PERCENT OF OXFORD'S TOTAL POPULATION BY LIFECYCLE GROUP

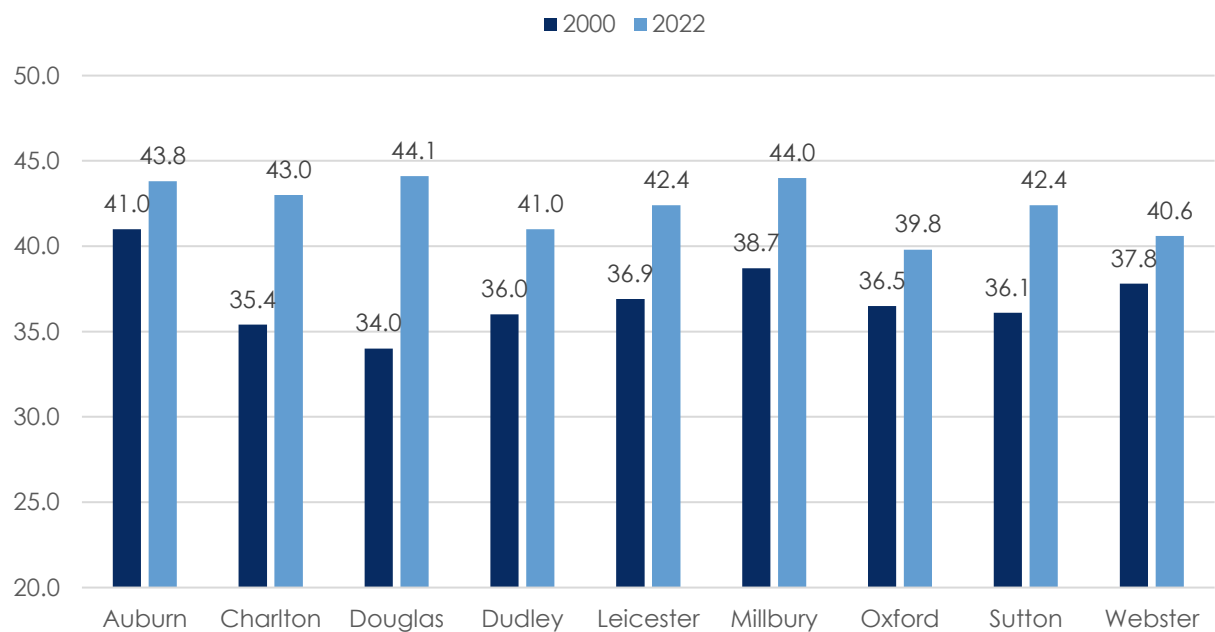
SOURCE: U.S. DECENNIAL CENSUS 2000, 2010; AMERICAN COMMUNITY SURVEY 2022



Oxford's median age (39.8 years) has increased by about 3 years since 2000. It is now the lowest of the town's neighboring communities. While Oxford's population is undoubtedly getting older, compared to the community's neighbors there remains a desirable mix of residents from all age cohorts.

An aging population implies a need for appropriate housing options such as single-level homes, affordable housing for those living on fixed incomes, housing with accessibility features such as ramps or handrails, accessory dwelling units for elderly parents to live independently but near family, homes in walkable neighborhoods, assisted living, skilled nursing facilities, or other types of retirement communities.

FIGURE 4: MEDIAN AGE OF OXFORD AND SURROUNDING COMMUNITIES
SOURCE: U.S. DECENNIAL CENSUS 2000; AMERICAN COMMUNITY SURVEY 2022



GROUP QUARTERS

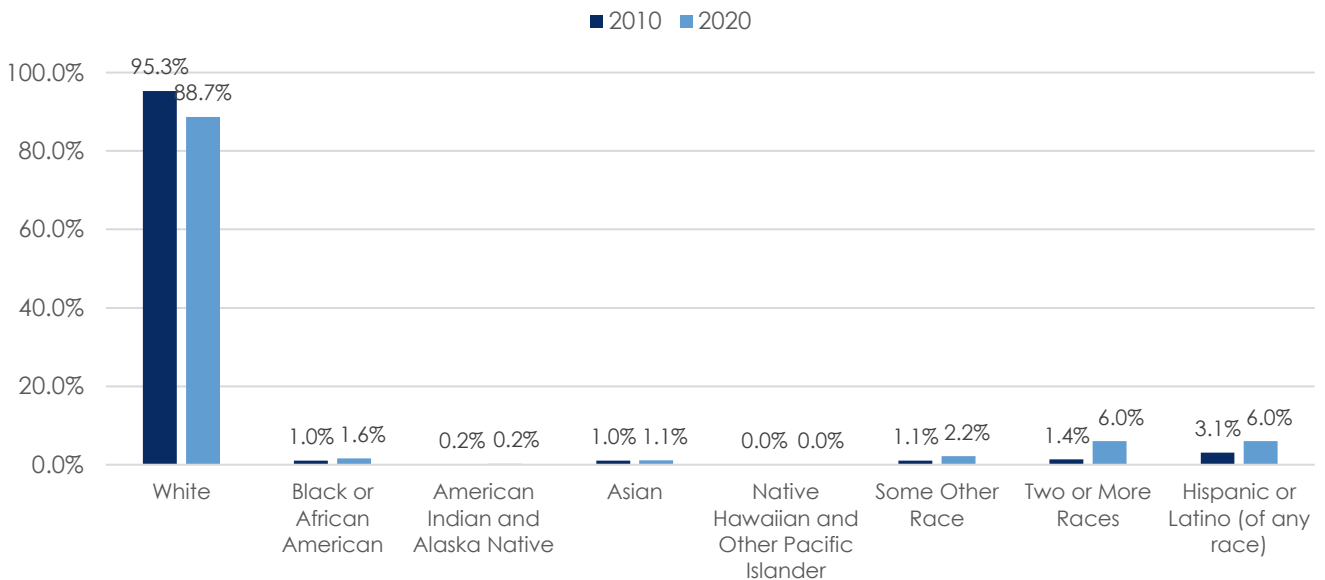
People not living in a family or non-family household are classified by the U.S. Census Bureau as living in *group quarters*. Group quarters include facilities such as prisons, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. According to the U.S. Census Bureau 2020 Decennial Census, there are 19 individuals living in non-institutionalized group quarters and no residents living in institutionalized group quarters. This is a significant decrease since 2000, when 86 people lived in institutionalized group quarters. The reduction in Oxford's group quarters population since 2000 can be attributed to the closing of a nursing home in 2018.

RACE AND ETHNICITY

Oxford is a predominantly White community with minimal racial diversity. However, there has been an increase in residents identifying as Hispanic or Latino as well as multi-race residents since 2010. The White alone population decreased by almost 7% since 2010. Other race and ethnicity categories experienced very little change over the ten-year time period. It is important to note that the increase in the population identifying as two or more races may be a result of the dataset's category labeling rather than any significant population change.

FIGURE 5: OXFORD POPULATION BY RACE/ETHNICITY

SOURCE: U.S. DECENNIAL CENSUS 2010; 2020



DISABILITY

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

TABLE 3: OXFORD POPULATION BY ESTIMATED DISABILITY STATUS

	Estimate	Percent of total population with a disability
Total civilian non-institutionalized population	13,317	(X)
<i>With a disability</i>	1,904	14.3%
Population 18 to 64 years	8,614	(X)
<i>With a disability</i>	1,081	8.1%
With a hearing difficulty	104	0.8%
With a vision difficulty	157	1.2%
With a cognitive difficulty	542	4.1%
With an ambulatory difficulty	330	2.5%
With a self-care difficulty	183	1.4%
With an independent living difficulty	502	3.8%
Population 65 years and over	2,016	(X)
<i>With a disability</i>	755	5.7%
With a hearing difficulty	488	3.7%
With a vision difficulty	192	1.4%
With a cognitive difficulty	337	2.5%
With an ambulatory difficulty	519	3.9%
With a self-care difficulty	278	2.1%
With an independent living difficulty	267	2.0%
<i>Source: American Community Survey 5-Year Estimates 2022</i>		

Table 3 shows that, according to 2022 American Community Survey estimates, an estimated 14% of Oxford's population, or 1,904 residents, claimed one or more disabilities. Thirteen percent of Oxford's population ages 18-64, also known as "working-age residents" are estimated to have one or more disabilities. Meanwhile, 37% of Oxford's population over the age of 65 reported having one or more disabilities.

Ambulatory difficulties and hearing difficulties are currently the most common disabilities faced by the senior population in Oxford. With projections of an increasing elderly population in Oxford, the demand for affordable and barrier-free/accessible housing may be on the rise. The range of disabilities present in the town's population requires different types of accessible housing to serve the needs of persons with disabilities. Some communities in Massachusetts have put more effort and resources into integrating accessible housing and housing with supportive services into planning for market-rate and affordable housing development. There are a few group homes in town dedicated to serving people with disabilities.

POPULATIONS WITH SPECIAL NEEDS

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

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

The needs of these sub-populations may overlap in many cases, as well as the institutions that serve them. Special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate and affordable housing, due to lower incomes and other obstacles, and often require enhanced support services. While members of these populations often move through temporary housing placements, they often seek permanent and stable housing options. The Oxford Housing Authority manages three single and multiple bedroom units for people with special needs plus 167 units of elderly/handicapped housing.

According to 2022 American Community Survey data, 682 individuals, or 6.4% of Oxford's civilian population 18 years and over, are veterans. 58% of the town's veterans are over the age of 65. There are currently no housing facilities in town specifically for veterans, however veterans are given priority consideration when applying for affordable housing. The Town has a Veterans Services Department, staffed by a Veterans' Agent, to assist Oxford veterans, their widows or spouses, and their dependent children with quality financial and medical assistance in accordance with M.G.L. Chapter 115 and CMR 108.

There are numerous organizations that provide support services and group homes in Worcester County. There are likely individuals with developmental disabilities who live independently in town with support from the Department of Developmental Services (DDS).

INCOME

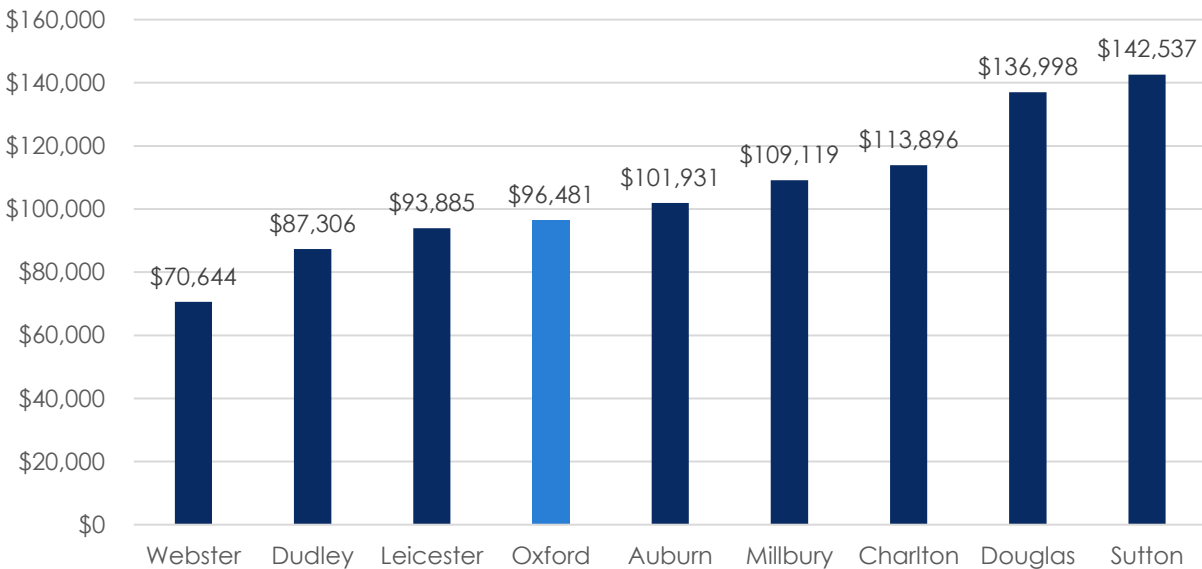
The ability to exercise housing choice bears a strong relationship to the amount of money an individual or family can afford to spend on housing. Housing that is affordable for lower-income households is significant for creating household stability and economic self-sufficiency. To build and retain a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

TABLE 4: MEDIAN HOUSEHOLD, FAMILY, AND NONFAMILY INCOME

	Median Household Income	Median Family Income	Nonfamily Households
Oxford	\$96,481	\$132,548	\$46,197
Worcester County	\$86,258	\$107,446	\$47,494
Massachusetts	\$96,505	\$122,530	\$56,588
<i>Source: American Community Survey 5-Year Estimates 2022</i>			

At \$96,481, the median household income in Oxford is higher than that of Worcester County (\$81,660) and only slightly lower than Massachusetts (\$96,505), based on 2022 ACS estimates (Table 4). Median family income is higher in Oxford than the state and county rates, however nonfamily household income in Oxford is lower. People living in nonfamily households tend to be disproportionately young or old compared to family households, hence may not have the same level of wealth. Compared to eight surrounding communities, Oxford's median household income falls relatively in the middle range (Figure 6). Median household income in Oxford has increased by 46% from \$52,233 in 2000.

FIGURE 6: MEDIAN HOUSEHOLD INCOME
SOURCE: AMERICAN COMMUNITY SURVEY 2022



In terms of household income distribution among residents, Figure 7 below shows that Oxford generally reflects the rates of the county and state, however there is a notably higher percentage of households earning between \$150,000 and \$199,999 per year in Oxford. The increasing wealth of Oxford's residents is evident compared to 2000, when only 12% of households earned more than \$100,000. Today, 49% of Oxford households earn more than \$100,000.

FIGURE 7: HOUSEHOLD INCOME BY LEVEL OF INCOME

SOURCE: AMERICAN COMMUNITY SURVEY 2022



EDUCATION AND LABOR FORCE

Educational attainment is one of the most significant factors that determine employment and wealth, particularly now that a high school education is the minimum requirement to obtain a job in most industries. The most recent American Community Survey estimates that 94.1% of Oxford residents over the age of 25 hold a high school degree or higher, whereas the state and county have educational attainment rates closer to 91% (Table 5). However, Oxford proportionately is home to fewer residents holding a bachelor's degree or higher compared to the county and the state. Of the working age population totaling 10,997 Oxford residents in 2022, 69% were participating in the labor force, a rate slightly higher than the county and state percentages.

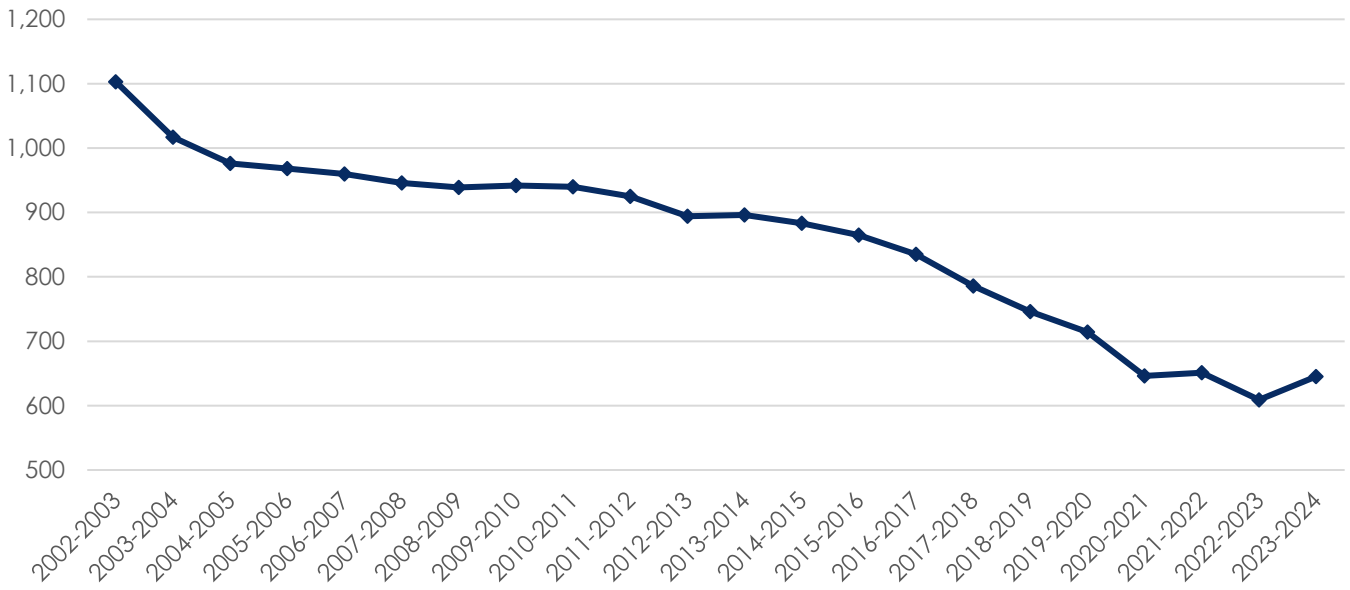
Student enrollment at Oxford's elementary schools, A.M. Chaffee Elementary and Clara Barton Elementary, has consistently declined by 42% since a high of 1,103 students in 2002. The trends in elementary school enrollments nod to changing demographics in Oxford, indicating both an aging population as well as a decline in people raising families in the town compared to previous decades.

TABLE 5: LABOR FORCE AND EDUCATIONAL ATTAINMENT

	Population 16 and Over		Educational Attainment of Population 25 Years and Over				
	Total	Percent In Labor Force	Population 25 Years and Over	Less than High School Degree	High School Graduate or Higher	Some College, no degree	Bachelor's Degree or Higher
Oxford	10,997	68.6%	9,605	5.9%	94.1%	20.3%	26.8%
Worcester County	702,842	66.6%	597,824	8.6%	91.4%	17.4%	38.4%
Massachusetts	5,784,787	67.1%	4,920,101	8.8%	91.2%	14.8%	45.9%
<i>Source: American Community Survey 5-Year Estimates 2022</i>							

FIGURE 8: STUDENT ENROLLMENT AT OXFORD ELEMENTARY SCHOOLS, 2002-2024

SOURCE: MASSACHUSETTS DEPARTMENT OF ELEMENTARY AND SECONDARY EDUCATION SCHOOL AND DISTRICT PROFILES



EMPLOYMENT AND INDUSTRIES

Of the 10,997 Oxford residents over the age of 16 in 2022, 7,209 (66%) are employed. Since 2000, the town's working population has only increased by about 46 residents, or 1%.

Table 5 shows an estimation of the industries that Oxford residents are employed in as of 2022. According to this dataset, currently the top industries that employ Oxford residents are:

- Educational, health and social services (31%)
- Manufacturing (13%)
- Retail Trade (12%)

Since 2000, the industries that have experienced the most notable increases in the employment of Oxford residents include:

- Finance and insurance, and real estate and rental leasing (+29%)
- Educational services, and health care and social assistance (+27%)
- Arts, entertainment, and recreation, and accommodation and food services (+24%)

Meanwhile, considerable job loss in industries employing Oxford residents has occurred in the following sectors:

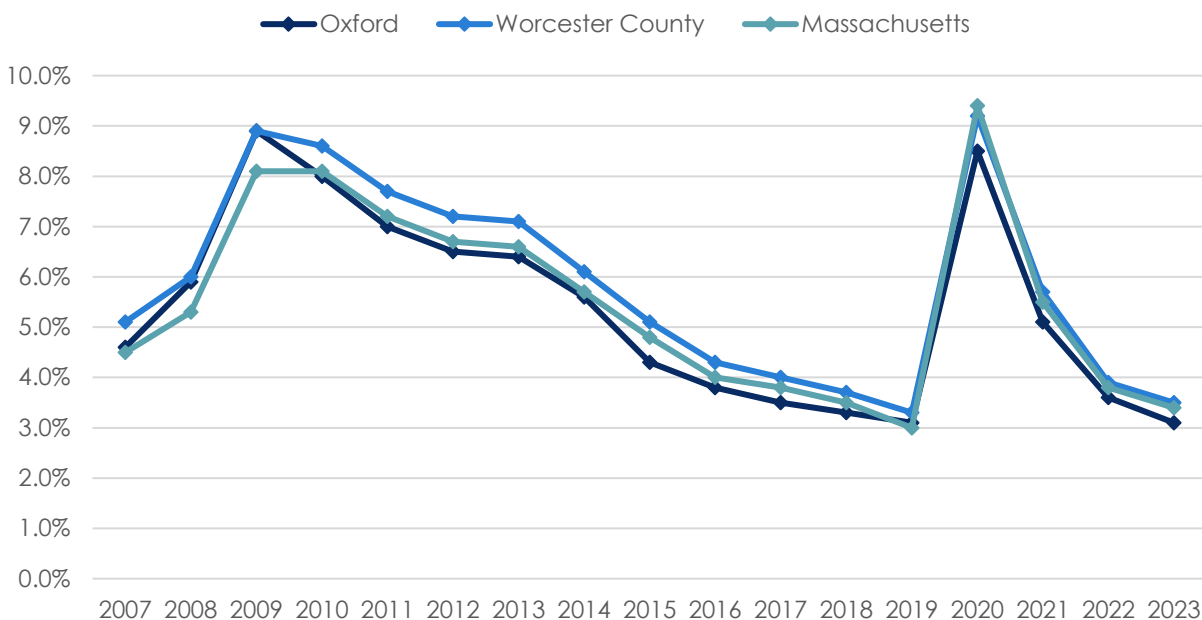
- Information (-145%)
- Wholesale trade (-94%)
- Manufacturing (-37%)

TABLE 5: LABOR FORCE AND EDUCATIONAL ATTAINMENT

	2000		2010		2022		Change 2000-2022	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Civilian employed population 16 years and over	7,163	100%	7,371	100%	7,209	100%	46	1%
Agriculture, forestry, fishing and hunting, mining	37	1%	55	1%	1	0%	-36	-100%
Construction	517	7%	674	9%	556	8%	39	7%
Manufacturing	1,234	17%	824	11%	898	13%	-336	-37%
Wholesale trade	333	5%	145	2%	172	2%	-161	-94%
Retail trade	832	12%	886	12%	875	12%	43	5%
Transportation and warehousing, and utilities	444	6%	502	7%	353	5%	-91	-26%
Information	189	3%	80	1%	77	1%	-112	-145%
Finance and insurance, and real estate and rental leasing	436	6%	464	6%	613	9%	177	29%
Professional, scientific and management, and administrative and waste management services	509	7%	524	7%	499	7%	-10	-2%
Educational services, and health care and social assistance	1,649	23%	2,030	28%	2,246	31%	597	27%
Arts, entertainment, and recreation, and accommodation and food services	355	5%	469	6%	467	7%	112	24%
Other services, except public administration	389	5%	399	5%	297	4%	-92	-31%
Public administration	239	3%	319	4%	156	2%	-83	-53%
<i>Source: American Community Survey 5-Year Estimates 2022</i>								

Figure 9 displays the annual unemployment rates for Oxford, Worcester County, and Massachusetts since 2007. Oxford has generally followed county and statewide unemployment trends but has consistently maintained lower average rates. The economic shutdown due to COVID-19 resulted in a national surge of unemployment as businesses were forced to close their doors to prevent the spread of the virus. In the few years prior to the COVID-19 pandemic, Oxford's unemployment rate had not exceeded 4%, but spiked to an average annual rate of 8.5% in 2020. April 2020 saw an unemployment rate of 16.5% in Oxford, with 1,293 residents out of the workforce and filing for unemployment. However, rates have been gradually declining since that difficult time. In 2023, Oxford's unemployment reached 3.1%.

FIGURE 9: ANNUAL UNEMPLOYMENT RATE, 2007-2022
 SOURCE: MASSACHUSETTS DEPARTMENT OF ECONOMIC RESEARCH



COMMUTING CHARACTERISTICS

Oxford is conveniently located proximate to several major centers of employment which offer a variety of jobs, including Worcester, Boston, and Providence. While there are a variety of job opportunities within Oxford, many residents commute to work outside of town. The town also contains many home-based businesses.

A majority (87%) of Oxford residents commute to work by automobile. 80% of workers drive alone in a car, truck, or van while 7% of workers carpool. About 2% of workers utilize public transportation (excluding taxicabs), walk, cycle, or take other means to reach their place of employment. The mean time that Oxford residents travel to work has not changed significantly in the past five years, remaining at a drive time of approximately 29 minutes one-way. Nearly two-thirds of workers spend at least 20 minutes traveling to their place of employment, indicating that most employees work outside of Oxford.

The COVID-19 pandemic and subsequent popularity of remote or hybrid work changed commuting patterns in Oxford, following regional trends. In 2019, only 1% of workers worked from home, compared to 11% in 2022. This change resulted in a reduction of the number of workers driving alone to work by 8% between 2019 and 2022. As remote work becomes more feasible in many professions, attractive small towns such as Oxford may see a migration of families looking to relocate outside of the pricey Boston metro area.

HOUSING SUPPLY CHARACTERISTICS

HOUSING OCCUPANCY

The 2020 Decennial Census showed a total count of 5,678 housing units in Oxford, of which 5,410 units were recorded as occupied. Between 2000 and 2020, the total number of housing units in town increased by 8%, increasing the housing supply by an estimated 450 units (Table 6). Meanwhile, Worcester County's total housing units increased by 15% and Massachusetts' total units increased by 13% during this same time period.

The rate of owner-occupancy in Oxford has increased slightly by 2% since 2000, rising to 77% of homes occupied by owners versus 23% of homes occupied by renters. This rate of owner-occupancy is higher than the county and state percentages, which have rates of 64% and 60%, respectively. Compared to neighboring towns, Oxford falls in the middle range of owner-occupancy rates, with a healthy balance of both rental and ownership units (Figure 10).

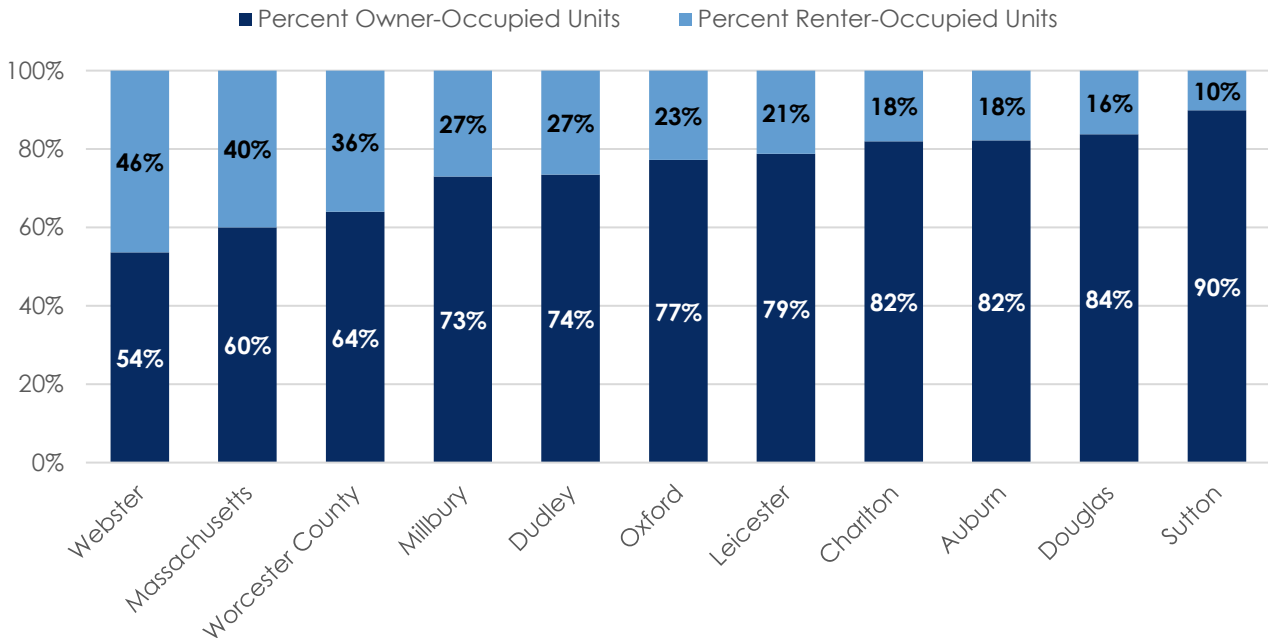
TABLE 6: HOUSEHOLDS BY TENURE

	2000						2020					
	Oxford		Worcester County		Massachusetts		Oxford		Worcester County		Massachusetts	
	#	%	#	%	#	%	#	%	#	%	#	%
Total housing units	5,228	(X)	298,159	(X)	2,621,989	(X)	5,678	(X)	351,764	(X)	2,998,537	(X)
Occupied housing units	5,058	100%	283,927	100%	2,443,580	100%	5,410	100%	331,797	100%	2,749,225	100%
Owner-occupied	3,799	75%	182,097	64%	1,508,052	62%	4,177	77%	211,693	64%	1,660,042	60%
Renter-occupied	1,259	25%	101,823	36%	935,528	38%	1,233	23%	120,104	36%	1,089,183	40%

Source: U.S. Decennial Census 2000, 2020

FIGURE 10: OCCUPIED UNITS BY TENURE

SOURCE: U.S. DECENNIAL CENSUS 2020



Vacancy status is used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing for certain areas. There are five reasons a house can be classified as vacant by the United States Census Bureau, including: the house is (1) for seasonal, recreational, or occasional use; (2) for rent; (3) for sale; (4) rented or sold, but not occupied; or (5) all other vacant units. Rental vacancy rates have steadily been declining across the U.S., in both urban, suburban, and rural areas.

In Oxford, the vacancy rate as of the 2020 Decennial Census is 4.7%, which is slightly higher than the vacancy rates recorded in 2000 and 2010 (Table 7). Seventy-one of the recorded 268 vacant housing units in Oxford are considered to be “for rent”. A majority of vacant units in Oxford are classified as “Other Vacant” which the U.S. Census Bureau defines as a home that is vacant year-round but the owner either does not want to rent or sell, is using the unit for storage, or is elderly and living in a nursing home or with family members. Additional reasons could be the home is being held for settlement of an estate, the home is being repaired or renovated, or the home is being foreclosed.

Vacancy on some level is necessary for a sustainable market and economy, and a vacancy rate between 4% and 6% is typically considered healthy in that supply is close enough to demand to keep prices relatively stable. A low vacancy rate suggests that demand is greatly outpacing supply and generally results in rising costs of housing. Alternatively, a high vacancy rate may indicate that homes are sitting empty, something that could lead to blight and a housing stock in despair. High rental vacancy rates do not always correlate with lower market rents as well.

The vacancy rate in town may also be attributed to homes in Oxford that are second residences for households whose primary residences are listed elsewhere. It can be estimated that there are retirees who wish to keep their home but spend part of the year in areas that have a warmer climate or lower cost of living. Short term rental platforms such as Vrbo and Airbnb are on the rise, which allows homeowners to rent out their vacant homes for vacations or short stays, often resulting in higher incomes for hosts than long-term rentals would otherwise provide.

TABLE 7: OXFORD VACANCY RATES

	2000	2010	2020
Total housing units	5,228	5,588	5,678
Occupied housing units	5,058	5,425	5,410
Vacant housing units	170	163	268
For rent	43	39	71
Rented or sold, not occupied	18	0	29
For sale only	28	41	25
For seasonal, recreational, or occasional use	19	41	21
Other vacant	62	42	122
Vacancy rate	3.3%	2.9%	4.7%
<i>Source: U.S. Decennial Census 2000, 2010, 2020</i>			

HOUSING BY STRUCTURAL TYPE

The American Community Survey estimates that 73% of homes in Oxford are single-family detached homes (Figure 11), which exceeds the ratios within Worcester County and the State, both of which remain under 60% of total homes for this housing type. This type of low-density housing is the least efficient in terms of infrastructure needs and land use. In Oxford, 8% of housing structures are considered 2 units (duplexes), 7% are 3 or 4 units, 5% are 5 to 9 units, and 1% are 10 or more units.

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

FIGURE 11: OXFORD HOUSING UNITS BY STRUCTURAL CHARACTERISTICS

SOURCE: U.S. DECENNIAL CENSUS 2020

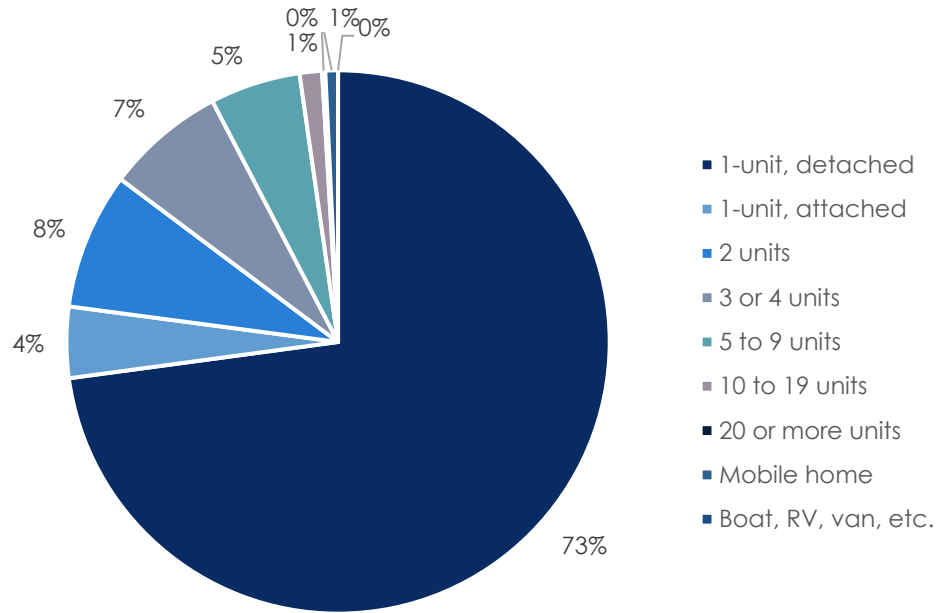


TABLE 8: TOWN OF OXFORD RESIDENTIAL PARCELS AND ASSESSED VALUE, FY 2024

Category	Number of Parcels	Residential Assessed Value
Single Family	3,743	\$1,398,930,314
Condominium	575	\$144,407,300
Mobile Home or Multiple Houses on One Parcel	36	\$19,208,800
Two Family	207	\$71,801,300
Three Family	23	\$9,085,000
Multi Family (4+ Units)	39	\$28,905,200
Developable Land or Land with Outbuildings	563	\$26,184,100
Mixed Use	64	\$36,097,751

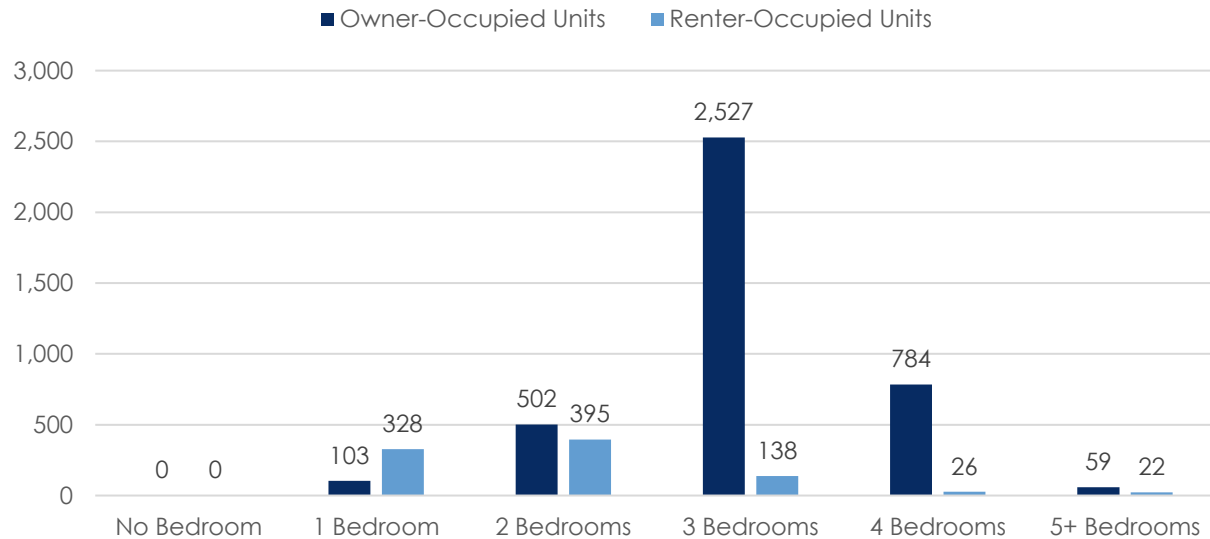
Source: Town of Oxford Assessor's Office, FY 2024 Assessor's Classification Report

HOUSING BY NUMBER OF BEDROOMS

Analyzing the town's housing stock by number of bedrooms is useful in determining if there are housing deficiencies such as availability of one-to-two-bedroom homes for smaller households or three-bedroom units for larger families. By the most recent ACS estimates, there are currently no rental or ownership units that are considered studios (zero bedrooms), which are often the cheapest options for single-person households. The town's housing stock is overwhelmingly owner-occupied homes with three or more bedrooms. Rental units typically have one or two bedrooms. It is important for communities to offer a variety of bedroom options within their housing stock in order to accommodate individuals and families of all sizes and budgets.

FIGURE 12: OXFORD HOUSING UNITS BY NUMBER OF BEDROOMS

SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2022



AGE OF HOUSING

Approximately 17% of homes in Oxford were constructed prior to 1940, indicating a portion of the housing stock is historic. Older homes can have implications for numerous structural, accessibility, safety, and energy issues. Examples of potential challenges include: a high demand for maintenance and repairs, home design that is inaccessible for people with disabilities and mobility impairments, inefficient heating/cooling/insulation systems, and outdated materials that present health risks such as lead paint, asbestos, and lead pipes. It is also a priority to preserve important historic homes that add to Oxford's charming character, something that can be achieved through establishing Local Historic Districts or other protective measures.

Oxford's most notable period of residential growth occurred between 1950 and 1980. Homes built during this time constitute 45% of the town's existing housing stock. Development trends in the United States during this time period are exemplified in many parts of Oxford's built landscape outside of its downtown corridor. Prior to WWII, Americans lived in metropolitan areas where they could find housing and nearby jobs; however, postwar population growth saw an expansion of suburban areas. The extension of the highway system and accessibility to automobiles allowed families to live farther from job centers. Suburban sprawl, characterized by low-density, owner-occupied, detached single-family home neighborhoods, was the common development pattern of this time period. This trend was further enforced by zoning codes that divided municipalities' land use into separate districts and allowed this type of housing by-right, a practice that remains today in Oxford and most other communities.

Since the 2008 recession, the town has added only a fraction of new homes to its housing stock compared to previous decades in Oxford's history.

TABLE 9: OXFORD HOMES BY AGE

	Estimate	Percent
Total Housing Units	5,200	100%
Built 1939 or earlier	891	17%
Built 1940 to 1949	286	6%
Built 1950 to 1959	1,019	20%
Built 1960 to 1969	306	6%
Built 1970 to 1979	970	19%
Built 1980 to 1989	594	11%
Built 1990 to 1999	594	11%
Built 2000 to 2009	412	8%
Built 2010 or later	128	2%
<i>Source: American Community Survey 5-Year Estimates 2022</i>		

SENIOR HOUSING

Seniors are a growing sector of the Oxford population, and housing options should reflect their unique and varying residential needs. Most seniors require smaller, affordable, and accessible housing, of which the town has limited availability. There are few senior housing options in town, making it a challenge for those who have established roots here to remain in the community if their current accommodations are not meeting their needs. Elderly residents require a range of options for levels of care, as some can age in place while others are more dependent and need assistance with daily tasks.

Currently, age-restricted and income-restricted housing in Oxford includes 66 1-bedroom units at Huguenot Arms, 52 1-bedroom units at Huguenot Arms, and 49 1-bedroom units at Colonial Valley. These units are operated by the Oxford Housing Authority under Massachusetts Chapter 667, which is state-funded public housing for seniors over the age of 60 or people with disabilities who meet certain income guidelines. Other age-restricted senior housing options include Twin Elm Estates 55+ Community on Cole Drive and Daniel Drive in North Oxford, which include market-rate ranch-style condominiums with handicapped accessibility features.

The Oxford Council on Aging is an essential asset to the local senior community. Through the Senior Center, the Council on Aging offers health, fitness, and nutrition programs, along with transportation, socialization, fuel assistance, classes, and much more. Should the Town pursue more housing options for seniors, the Council on Aging should be a strategic partner in such an effort.

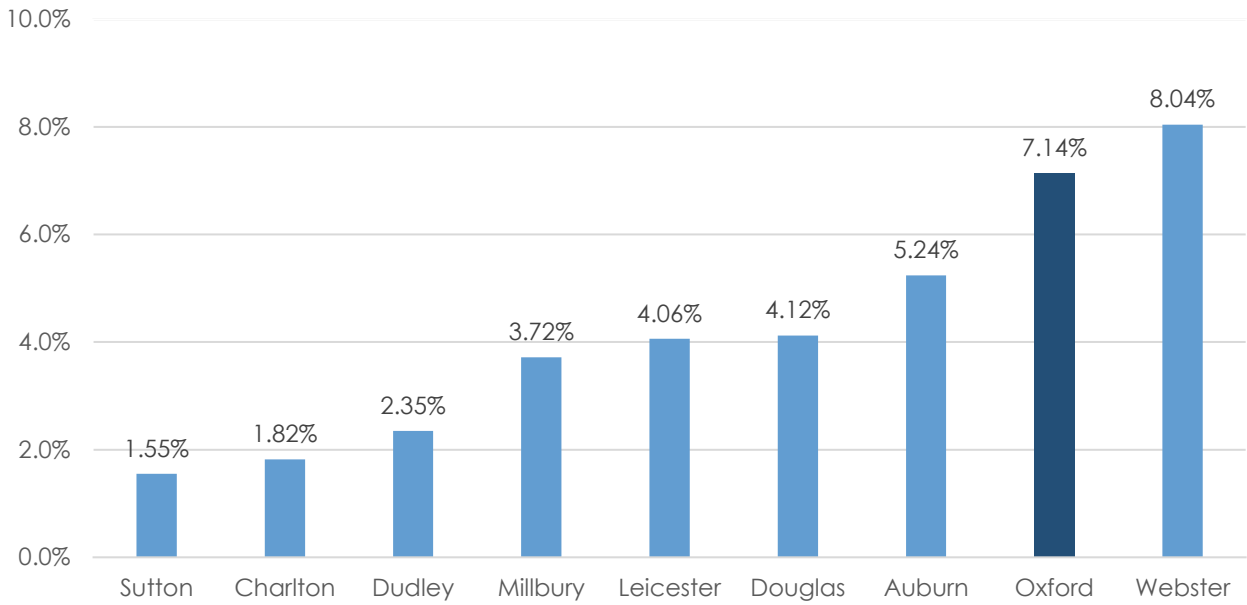
INCOME RESTRICTED HOUSING (SUBSIDIZED HOUSING)

There are currently 404 units in Oxford that are restricted for occupancy by low- to moderate-income households. This equates to 7.14% of Oxford's year-round housing units included on the Massachusetts Subsidized Housing Inventory (SHI). Massachusetts General Law Chapter 40B sets a goal for each Massachusetts municipality to maintain 10% of its year-round housing stock as affordable to low-to moderate-income households.

TABLE 10: OXFORD SUBSIDIZED HOUSING INVENTORY

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with Comp. Permit?	Subsidizing Agency
n/a	Liberty Lane	Rental	8	Perpetuity	Yes	EOHLC
n/a	Liberty Lane	Rental	40	Perpetuity	Yes	EOHLC
n/a	23 Wheelock St.	Rental	66	Perpetuity	No	EOHLC
n/a	23 Wheelock St.	Rental	52	Perpetuity	No	EOHLC
n/a	Liberty Lane	Rental	5	Perpetuity	Yes	EOHLC
n/a	Blueberry Lane	Rental	14	Perpetuity	Yes	EOHLC
New Orchard Hill	Sutton Ave/220 Orchard Hill Dr.	Rental	215	2024	No	Mass Housing EOHLC
DDS Group Homes	Confidential	Rental	4	n/a	No	DDS
Total Oxford SHI Units						404
Census 2020 Year-Round Housing Units						5,657
Percent Subsidized						7.14%
Source: Massachusetts Executive Office of Housing and Livable Communities, 2023						

FIGURE 13: SUBSIDIZED HOUSING INVENTORY AS OF JUNE 29, 2023
SOURCE: MASSACHUSETTS EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES



At 7.14%, Oxford currently falls below the State-mandated 10% affordable housing requirement. Figure 13 shows where Oxford and its neighboring communities currently stand in terms of their Subsidized Housing Inventories (SHI) as of 2024. None of Oxford's neighbors have exceeded the 10% threshold, adding pressure to the region's affordable housing market. Only Webster, at 8.04% SHI, has a greater percentage of affordable housing compared to Oxford.

Communities that do not meet the goal of maintaining 10% of their housing stock deed-restricted as affordable to those earning 80% or less of the Area Median Income (AMI) risk the vulnerability of developers being granted comprehensive permits to forego existing zoning restrictions. These permits are granted to developers if they reserve at least 25% (or 20% in some cases) of proposed units as affordable. In order to mitigate this risk, towns falling under the 10% requirement must increase their housing stock by at least 0.5% each year, or 1.0% over two years, and have an approved Housing Production Plan, showing that the community is actively making progress to address its housing needs. Oxford's housing production goal schedule is included in the Housing Production Goals section on page 58.

HOUSING MARKET

SINGLE-FAMILY HOME MARKET

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors at work in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices.

Homes in Oxford are generally valued between \$200,000 and \$500,000. The 2022 ACS estimates that the median value of a home in Oxford was \$332,700, an increase of 62% since 2000. Only about 9% of homes are valued over \$500,000.

TABLE 11: HOME VALUE OF OWNER-OCCUPIED UNITS IN OXFORD

Value	2000	2022
Owner-occupied units	3,277	3,975
Less than \$50,000	24	16
\$50,000 to \$99,999	548	54
\$100,000 to \$149,999	1,907	97
\$150,000 to \$199,999	533	112
\$200,000 to \$299,999	217	1,213
\$300,000 to \$499,999	26	2,139
\$500,000 to \$999,999	22	344
\$1,000,000 or more	0	0
Median (dollars)	125,800	332,700
<i>Source: Decennial Census 2000; American Community Survey 2022</i>		

Figure 14 shows housing market data collected by the Warren Group (2006-2021) and the Massachusetts Association of Realtors (2022-2023). In 2023, the median sales price for a single-family home in Oxford was \$393,000, considerably higher than past decades. House prices have been steadily increasing, with a slight drop during the recession, but still remain lower than many of the town's surrounding neighbors. The number of single-family home sales fell to a low of 88 in 2008 and 2009 but has recovered to higher rates since that time.

FIGURE 14: OXFORD SINGLE-FAMILY HOME MEDIAN SALES PRICE AND TOTAL SALES VOLUME

SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS

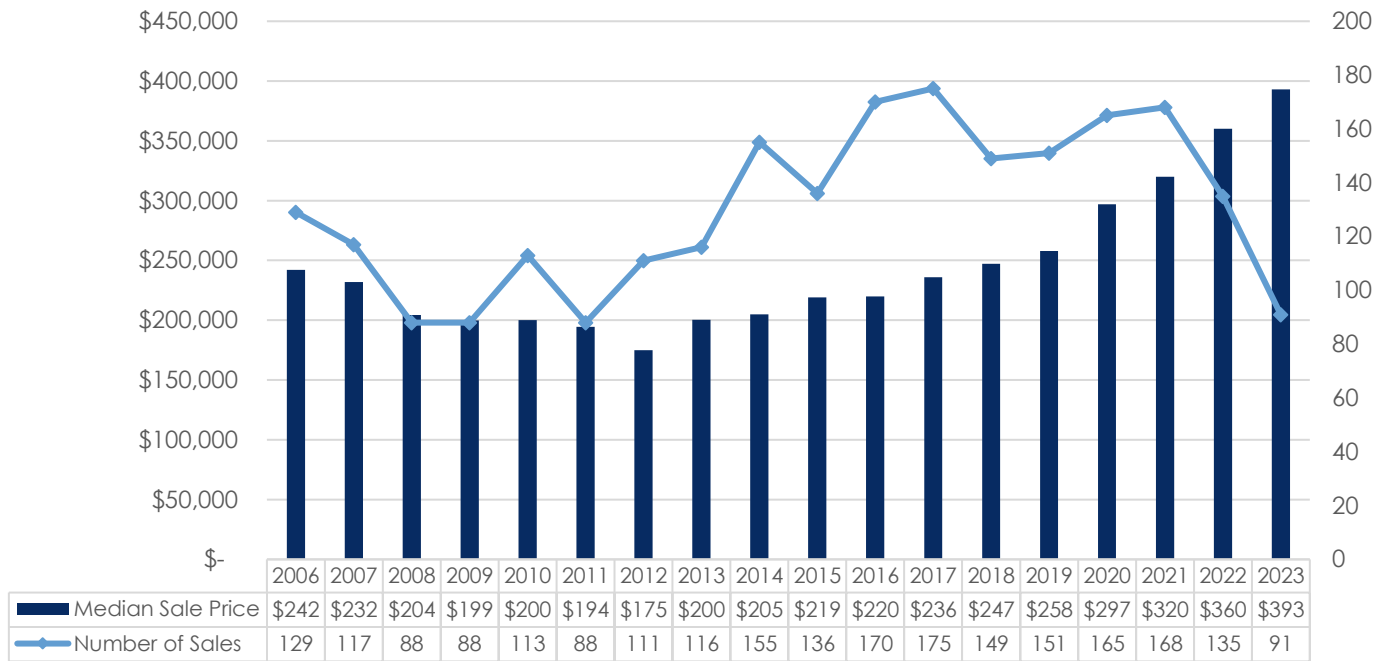
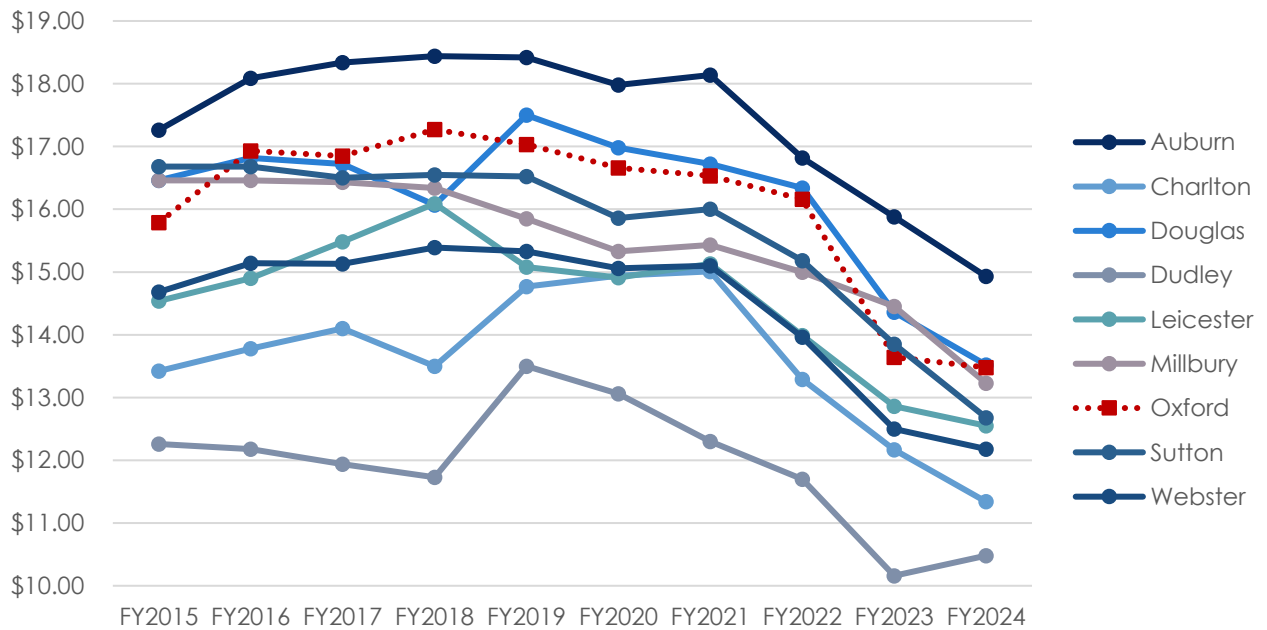


FIGURE 15: RESIDENTIAL TAX RATES (PER \$1,000)

SOURCE: MASSACHUSETTS DEPARTMENT OF REVENUE DATA ANALYTICS AND RESEARCH BUREAU



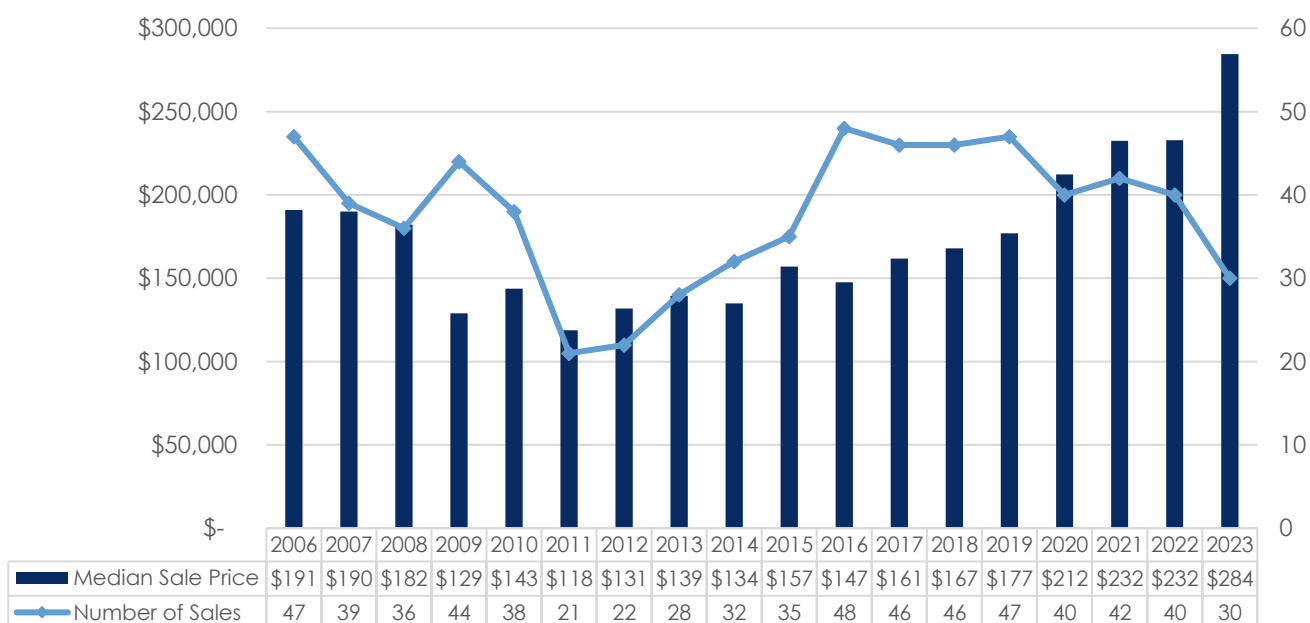
Oxford's residential tax rates have historically remained slightly higher than most of its neighboring communities (Figure 15). As of FY2024, Oxford's tax rate is \$13.48 per \$1,000, a 1% decrease from the previous year. Property taxes are a key factor that shapes local housing markets as they influence the costs of buying, renting, or investing in homes. Oxford's average residential tax bill for single-family homes was \$4,811 in FY2023 and \$5,038 in FY2024.

Many Oxford residents who completed the survey for the Housing Production Plan described the challenge of meeting rising tax payments but desiring to remain in their homes. Taxes and cost of living were noted as reasons that people may choose to move out of Oxford. High property taxes may also exclude renters who aspire to purchase their first home but are unable to afford the high tax bills along with a mortgage, utilities, and other associated costs. The Town offers a Senior Tax Work-Off program allowing eligible seniors the opportunity to volunteer services to the Town in exchange for a reduction in property tax of up to \$1,500 per fiscal year.

CONDOMINIUM MARKET

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

FIGURE 16: OXFORD CONDOMINIUM MEDIAN SALES PRICE AND TOTAL SALES VOLUME
SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS



The number of condominium sales in Oxford have been fairly consistent since 2006, with an average of 38 sales per year. Oxford's condominium market remains a more affordable option for homeownership compared to single-family home sale prices. However, 2023 saw the highest median sales price of condominiums in the town's history, at \$284,500, indicating that this pattern of affordability may be shifting. Additional condominium supply may assist with home affordability in the town.

There are a variety of condominium developments in Oxford, however most units were constructed between 1986 and 1990. These include 226 units at Thayer Pond Village, 68 units at Plymouth Village Condominiums, 52 units at Fairway Woods, 16 units at Toria Heights, and 5 units Meadowbrook Court. There is also an assortment of small apartment complexes that have been converted into condominiums, such as the units at 6 McIntyre Road. No new condominium developments have been constructed in Oxford in recent years.

RENTAL MARKET

Table 12 presents data on the distribution of rental costs for renter-occupied properties between 2000, 2010, and 2022. As of 2022, Oxford has an estimated 812 units of occupied rental housing. The American Community Survey estimated the median gross rent for Oxford to be approximately \$1,086 per month, which is lower than the State (\$1,588) and the County (\$1,263). Most renters pay at least \$1,000 per month for a rental unit. Median gross rent, which includes both subsidized rental units and market rate units, in Oxford has nearly doubled since 2000.

The existing listings of rental opportunities in Oxford on websites such as Zillow and Apartments.com suggest that market rents are even higher than the \$1,086 gross monthly rent provided by 2022 ACS estimates. Current listings as of July 2024 include two 2-bedroom apartments listed for \$1,600 and \$2,100 as well as two 3-bedroom apartments listed for \$2,250 and \$2,900. The limited options for units available to rent indicate a constrained rental market in Oxford, which influences the high rental prices.

TABLE 12: OXFORD GROSS RENT 2000-2022

	2000		2010		2022	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied Units Paying Rent	1,259	100%	1,183	100%	812	100%
Less than \$500	460	37%	219	19%	124	15%
\$500 to \$999	691	55%	746	63%	194	24%
\$1,000 to \$1,499	75	6%	191	16%	345	42%
\$1,500 or more	0	0%	27	2%	149	18%
Median Gross Rent (\$)	584	X	763	X	1,086	X
Source: U.S. Decennial Census 2000, 2010; American Community Survey Estimates 2022						

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

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

FORECLOSURES

Foreclosures are a useful indicator of the health of a housing market. Unusual spikes in foreclosure rates can indicate instability in the market. Table 13 shows both petitions to foreclose and foreclosure sales for all home types since 2006.

Petitions to foreclose indicate foreclosure action has been initiated by the mortgage holder. Such action does not necessarily lead to the resident losing their home. Rather, it suggests some hardship or instability that affected the homeowners' ability to keep up their payments. The number of foreclosure sales tells us the volume of mortgages that have completed the foreclosure process and the mortgage holder is attempting to recoup their losses. Comparing these two numbers gives a sense of how much instability there is in the Oxford market.

As Table 12 shows, several petitions have made it to the sale stage annually, indicating that homeowners have occasionally been unable to come to some sort of arrangement to keep their home. Foreclosure sales have averaged around 3 each year, with the exception of spikes in 2006, 2017, and 2018.

TABLE 13: OXFORD FORECLOSURES FOR ALL HOME TYPES

Year	Petitions to Foreclose	Foreclosure Sales
2006	55	14
2007	83	6
2008	50	7
2009	73	3
2010	62	4
2011	43	2
2012	79	3
2013	21	4
2014	29	3
2015	48	1
2016	36	5
2017	35	24
2018	33	18
2019	31	0
2020	10	0
2021	8	4
<i>Source: The Warren Group</i>		

DEVELOPMENT AND BUILDING ACTIVITY

Table 14 shows the number of building permits for new housing units issued annually between 2006 and 2023. Single-family building permits have been issued annually, with a slight decline following the 2008 recession.

Since 2013, between 10-15 building permits for single-family home construction have been issued each year, following a decline during the Recession. According to HUD, the majority of permits issued are for construction of single-family homes, with a limited mix of two-family structures and multi-family structures over the years. While a percentage of these authorized units may not have been constructed, the trend of lacking multi-family housing construction may be impacting home prices.

TABLE 14: OXFORD RESIDENTIAL BUILDING PERMITS ISSUED 2006-2023

Year	Total Building Permits	Single-Family Structures	2-Family Structures	3+ Unit Multi-Family Structures
2006	43	39	4	0
2007	22	22	0	0
2008	9	9	0	0
2009	8	8	0	0
2010	1	11	0	0
2011	8	8	0	0
2012	7	4	0	3
2013	18	10	2	6
2014	13	10	0	3
2015	15	13	2	0
2016	15	11	4	0
2017	14	10	4	0
2018	14	12	2	0
2019	12	12	0	0
2020	12	12	0	0
2021	14	14	0	0
2022	12	12	0	0
2023	11	11	0	0
<i>Source: Department of Housing and Urban Development SOCDs Building Permits Database, 2022</i>				

AFFORDABILITY GAP

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

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

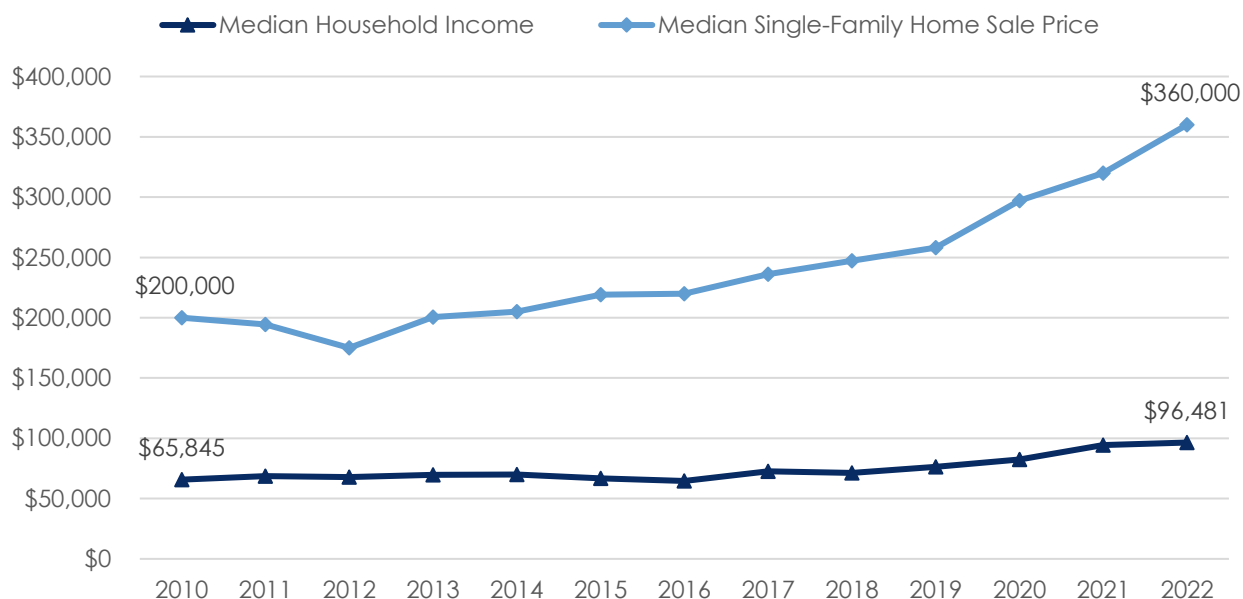
HOMEOWNERSHIP

A traditional rule of thumb is that when purchasing a home, costs should not exceed 2.5 times the buyer's annual household income. By this measure, a household earning \$96,481 in Oxford (the town's 2022 median household income) could comfortably afford a house of approximately \$241,203. However, the median sale price of a single-family home in 2022 was \$360,000. This indicates that a household in the middle of Oxford's income range faces an "affordability gap" of approximately \$118,797 as of 2022.

Housing prices are in fact rising faster than incomes, making homeownership increasingly unattainable, particularly for first-time homebuyers in Oxford. The gap between median household income and the median single-family house price has widened considerably in recent years, as demonstrated in Figure 17. While household incomes increased by 32% between 2010 and 2022, the median single-family home sale price increased by 44% in Oxford.

FIGURE 17: OXFORD MEDIAN HOUSEHOLD INCOME VS.
MEDIAN SINGLE-FAMILY HOME SALES PRICE

SOURCE: U.S. DECENNIAL CENSUS 2000, 2010; ACS 5-YEAR ESTIMATES 2022; THE WARREN GROUP



RENTALS

In regard to rentals, considering that 1) the occupants are paying no more than 30% of their income on housing, 2) occupants are paying the median gross rent of \$1,086 per month reported by the 2022 ACS estimates, and 3) occupants have monthly average utility allowance of \$200; an annual income of about \$51,440 is needed to comfortably afford living in Oxford.

As previously described, current rental listings in Oxford are considerably higher than this price point, with listings reaching \$2,100 for a two-bedroom unit. Renting a 2-bedroom apartment at \$2,100 per month with a monthly average utility allowance of \$200 would require an income of \$92,000. This aligns with Oxford's median household income of \$96,481 according to estimates from the 2022 ACS.

COMMUNITY INPUT

The community survey included a series of questions on Oxford's cost of living and how it impacts residents' future housing plans. According to the results of the survey:

- 60% of respondents reported paying **more than 30% of their monthly income** towards housing costs.
- 30% of respondents stated that **affording their home is a challenge**.
- 6% of respondents stated that they plan to eventually move because they **will not be able to afford their home** as they age into retirement.
- 33% of respondents stated that they plan to remain in their current home as they age into retirement, however they **are unsure if they will be able to afford their home**.
- 9% percent of respondents stated they do not plan to live in their current home as they age into retirement but **would like to remain in Oxford if there are adequate housing options**.
- 34% of respondents reported that if they were to consider moving out of their community, the biggest factor driving this decision would be **maintaining their current home will be too expensive**.
- 30% of respondents reported that if they were to consider moving out of their community, the biggest factor driving this decision would be **looking for an area that has a lower cost of living**.

From this sample of Oxford's population, it is clear that there are numerous residents who are struggling to afford to live here. Many may be unaware they are considered "cost burdened" and could likely qualify for deed-restricted affordable housing options.

HOUSING CHALLENGES

REGULATORY CONSTRAINTS

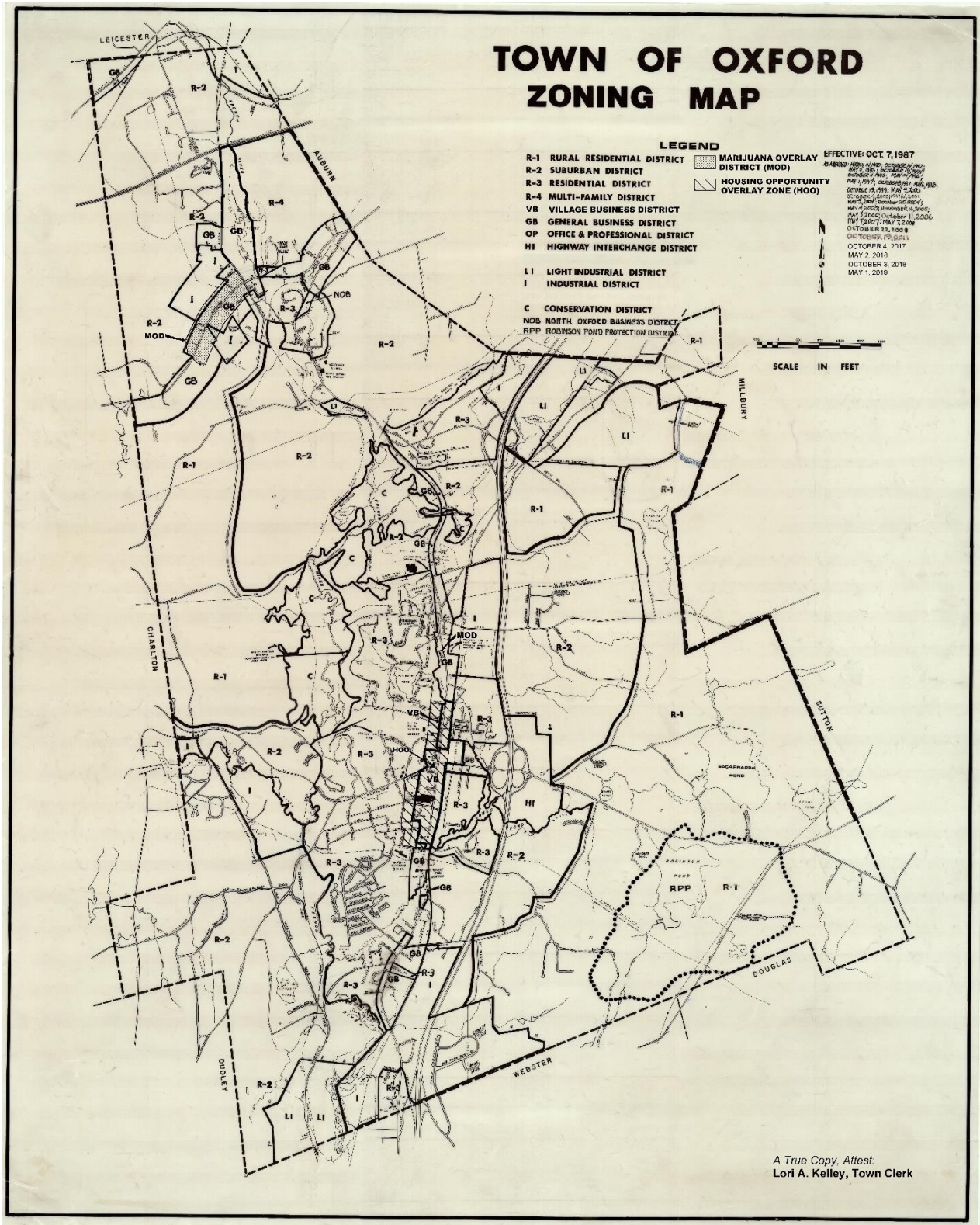
In Massachusetts, zoning authority is devolved to local governments by Massachusetts General Law Chapter 40A. Oxford is divided into ten zoning districts, and five overlay districts. The Planning Board serves as the primary special permit granting authority (SPGA) for different types of uses and the Zoning Board of Appeals (ZBA) holds the power to grant variances.

Regulatory constraints are zoning bylaws, policies, and regulations which may be impeding the development of affordable housing. Regulations and ordinances set by local and state authorities in Massachusetts are often exclusionary and are designed to favor single-family homes. The various regulatory constraints to the affordable housing market in Oxford are described in this section. For reference, Figure 18 shows the Town of Oxford's Zoning Map. Table 15 shows the existing base zones and overlay districts along with their abbreviations as used in the zoning code.

TABLE 15: OXFORD ZONING DISTRICTS

Full Name	Abbreviation
Residential Districts	
Rural Residential District	R-1
Suburban District	R-2
Residential District	R-3
Multi-Family District	R-4
Commercial Districts	
North Oxford Business District	NOB
General Business	GB
Highway Interchange District	HI
Village Business District	VB
Industrial Districts	
Light Industrial District	LI
Industrial District	I
Overlay Districts	
Floodplain District	FD
Robinson Pond Protection District	RPP
Marijuana Overlay District	MOD
Conservation District	C
Housing Opportunity Overlay Zone	HOO

FIGURE 18: OXFORD ZONING MAP



MULTI-FAMILY DWELLINGS

An essential strategy for increasing affordable housing options is to facilitate the development of multi-family dwellings in an area of a community. While multi-family dwellings are allowed in Oxford, they are permitted under relatively limited conditions. Oxford's zoning defines a Multiple Family Dwelling as a residential building designed for or occupied by three (3) or more families.

Multi-family housing is permitted as of right in the Multi-Family District (R-4) and by issuance of a special permit by the Planning Board in the Suburban (R-2) and Residential (R-3) districts. Multi-family dwelling developments must comply with a set of regulations under Oxford's Zoning Bylaws, including:

- The minimum lot size shall be fifteen thousand (15,000) square feet per dwelling unit.
- Each building shall contain no more than five (5) dwelling units.
- Not more than ten (10) percent of all of the dwelling units in the buildings on any one lot shall contain more than two bedrooms.
- All multi-family developments must be connected to a public water supply unless the developer can demonstrate that sufficient quantity and quality exist.
- All multi-family developments must have a perimeter buffer strip of fifty (50) feet from all property lines.
- No buildings for residential occupancy shall be placed within fifty (50) feet of one another.

In order to facilitate multi-family housing in Oxford's historic town center, the Town has a Housing Opportunity Overlay (HOO) Zone. The HOO zone enables a property owner to apply for approval of a multi-family housing development using the provisions of the bylaw instead of those for the underlying zone. An illustrative HOO zone design guidelines handbook accompanies the bylaw as a general reference for desirable characteristics of buildings and sites.

ZONING PROVISIONS THAT ADDRESS AFFORDABLE HOUSING AND SMART GROWTH

VILLAGE BUSINESS DISTRICT

Oxford's Village Business District is a commercial district located along Main Street and is intended to promote the distinctive historical character and identity of Oxford Center. A mix of housing, retail and service establishments, and community facilities are permitted here. The minimum lot size and lot requirements for development in this district is determined by the Planning Board through the Site Plan Review process. Yard setbacks are lower in this district than all other zoning districts in Oxford. New construction in the

Village Business District requires a submission of design renderings of the proposed building and buildings must reflect contextual New England elements and stylistic features.

LOCAL INITIATIVE DEVELOPMENTS

Chapter 5 of Oxford's Zoning Bylaws dictates that the Planning Board may, by the grant of a special permit, allow a greater number of dwelling units on a site than otherwise permitted for a Local Initiative Development. The conditions require that at least 10% of the total units be set aside and restricted in perpetuity as Local Initiative Units in the manner provided in 760 CMR 45. Developments must be on a site served by both the public water system and the public sewer system, and Local Initiative Units must be distributed throughout the development and be indistinguishable from market rate units by external appearance.

This bylaw should be reviewed for consistency with current M.G.L. Chapter 40B and Local Initiative Program regulations monitored by the Executive Office and Housing and Livable Communities.

HOUSING OPPORTUNITY OVERLAY ZONE

Chapter 14 of Oxford's Zoning Bylaws describes the Housing Opportunity Overlay Zone, an overlay district in Oxford Center that is intended to create additional multi-family housing opportunities while promoting the town's historic character. The zone enables a property owner to apply for approval of a multi-family housing development under more flexible provisions than that of the underlying zoning. Applicants may seek a Special Permit by the Planning Board for a multi-family residential development of up to two bedrooms or less at up to 20 units per acre of site area.

The HOO zone is accompanied by design guidelines handbook as provided by the Planning Board, which should be used by applicants as a general reference for desirable characteristics of buildings and sites.

TWO-FAMILY DWELLINGS AND DUPLEXES

Two-family dwellings are permitted by-right in the R-2, R-3, and R-4 residential districts, as well as by special permit in the Village Business District. They are not permitted in the R-1 district. Chapter 5 states that where two-family dwellings are permitted by-right, the required minimum lot size shall be increased by an additional 50% of the size required for single-family homes in the applicable zoning district.

CLUSTER DEVELOPMENT

Cluster Residential Developments are permitted by-right in all residential zoning districts upon approval of a definitive subdivision plan and site plan. The regulations regarding cluster developments are described in Chapter 8, Section 4.0 of Oxford's Zoning Bylaws.

This type of development is intended to encourage the preservation of open space, promote economic subdivision layout in harmony with natural features, allow for efficient provision of public services while balancing density limitations, and encourage the creation of affordable housing. A cluster development implies a single-family residential development in which the house lots are clustered together into one or more groups, each group consisting of up to 5 or 6 house lots. The development must include adjacent Common Open Land which is not devoted to dwellings, accessory uses, or roads and is set aside for recreation, conservation, or agricultural purposes which preserve the land in essentially its natural condition.

In order to encourage affordable housing in Oxford, the Planning Board may issue a special permit to allow a greater number of dwelling units in a cluster development, among other incentives, if at least 10% of the total units are set aside and restricted in perpetuity as Local Initiative Units to be included on the State's Subsidized Housing Inventory.

MOBILE HOME PARKS

The regulations on mobile homes and recreational vehicles are detailed in Chapter 17 of the Zoning Bylaws. A mobile home is defined as a dwelling unit built on a chassis and containing complete electrical, plumbing and sanitary facilities and designed to be installed on a temporary or permanent foundation for permanent living quarters. Mobile homes cannot be constructed to be a travel trailer or other form of recreational vehicle. Illustrations of example mobile homes are included in the provisions of the section.

Mobile Home Parks are permitted with issuance of a Special Permit by the Planning Board in the R-2, R-3, and R-4 residential districts. Parks must be carefully designed and constructed to provide a desirable residential community and minimize adverse effects on the physical environment of Oxford. The intention is to provide an affordable housing alternative to conventional single-family dwellings.

The tract must be at least 20 acres and the maximum number of mobile homes permitted cannot exceed 3% of the existing number of housing units in the town at the time of the application. The maximum density cannot exceed 6 units per gross acre. At least 10% of the gross acreage of a mobile home park must be dedicated to common recreational areas and facilities. Two parking spaces per mobile home must be provided on the lot.

ASSISTED LIVING RESIDENCE

Assisted Living Residences are permitted in the R-2, R-3, and R-4 residential districts upon both the grant of a special permit and the approval of a site plan by the Planning Board. The minimum lot size must be 15,000 square feet per dwelling unit.

ACCESSORY/IN-LAW APARTMENTS

Accessory apartments and in-law apartments are permitted by special permit in any residential zoning district. An accessory apartment is defined as a self-contained housing unit incorporated within or accessory to a single-family dwelling complete with its own sleeping, cooking, and sanitary facilities and a separate means of egress with option to rent. An in-law apartment is defined as a self-contained housing unit within a single-family dwelling complete with its own sleeping, cooking, and sanitary facilities with a separate means of egress and an interior connection to the main dwelling.

The bylaw outlined in Chapter 3 is intended to provide older homeowners with a means of obtaining (through tenants) rental income, companionship, security, and services, thereby enabling them to remain more comfortably in their homes and neighborhoods. It is additionally intended to add units to the housing stock to meet the needs of a range of demographics while protecting the residential character of the town. Criteria of accessory/in-law apartments includes:

- The accessory/in-law apartment will be a complete, one-bedroom separate housekeeping unit that functions as a separate unit from the original unit. The Planning Board, at its discretion, may allow a second bedroom under extenuating circumstances.
- Only one accessory/in-law apartment will be created on a single-family lot.
- The owner(s) of the residence in which the accessory/in-law apartment is located shall occupy at least one of the dwelling units on the premises.
- The accessory/in-law apartment shall be designed so that the appearance of the building remains that of a one-family residence as much as feasibly possible.
- An addition to the original building is permitted provided that the addition does not increase the floor area or volume of the original building by more than eight hundred (800) square feet of the existing total residential space (excluding unfinished attic and basement, garage, porch, and patio). These same dimensional criteria shall apply to an Accessory/in-law Apartment constructed in an existing detached dwelling.
- The apartment shall be no greater than eight hundred (800) square feet.
- At least two off-street parking spaces per dwelling unit are available for use by the owner-occupant(s) and tenant(s).

Accessory apartments are also permitted by special permit in the North Oxford Business District, General Business District, and Village Business District but have additional criteria.

DIMENSIONAL REQUIREMENTS

Chapter 10 of the Zoning Bylaws defines dimensional requirements, including area, yard, and height regulations. Table 15 shows a schedule of the required minimum lot size, lot width, lot frontage, maximum coverage, and yard setbacks for each zoning district. The regulations for development are the primary distinction between the various residential districts.

The minimum lot size for residential districts varies from 20,000 square feet to 60,000 square feet. No more than 30% of a lot's area may be covered by structures in the Residential and Multi-Family districts while the maximum coverage is not to exceed 10% in the Rural Residential district and 20% in the Suburban District. Reducing the minimum requirements for lot size, frontage, and setbacks in certain districts could have many beneficial impacts and attract developers willing to help create a mixed-use environment that is more interconnected and walkable. This could be especially useful in areas of town with existing development along major roads, as it would allow future new housing and business development to not encroach on undeveloped rural areas, preserving Oxford's natural beauty.

TABLE 15: DIMENSIONAL REGULATIONS

Zoning District Name	Short	Lot Requirements				Yard Setback			
		Min. Size (sq. ft.)	Min. Width (ft.)	Min. Frontage (ft.)	Max. Coverage (Percent)	Front Yard (ft.)	Side Yard (ft.)	Rear Yard (ft.)	Max. Height (ft.)
Rural Residential	R-1	60,000	175	175	10	50	20	40	35
Suburban	R-2	40,000	150	150	20	50	20	25	35
Residential	R-3	20,000	125	125	30	25	15	20	35
Multi-Family	R-4	20,000	100	100	30	50	20	25	35
Village Business	VB					20	5	5	35
North Oxford Business	NOB		20	20			5	5	50
General Business	GB		20	20			5	5	35
Highway Interchange	HI	60,000	250	250	50	50	20	20	50
Light Industrial	LI	40,000	90	90	65	25	20	20	50
Industrial	I	40,000	90	90	65	25	20	20	50

PARKING PROVISIONS

The Zoning Bylaws detail off-street parking requirements for residential, commercial, industrial, and public and quasi-public uses and structures. Residential structures with fewer than four dwelling units must provide two parking spaces per dwelling unit while multi-family residences with four or more dwelling units must provide 1.5 spaces per dwelling unit. For public elderly housing structures, a minimum of 1.25 parking spaces must be provided for units with 0 or 1 bedrooms while a minimum of 1.5 parking spaces must be provided for units with 2 or more bedrooms.

ENVIRONMENTAL CONSTRAINTS

SOILS, LANDSCAPE, AND TOPOGRAPHY

Oxford's landscape character is heavily influenced by the French River and the historical uses of the river's corridor. The French River runs the length of the Town and has been a focal point of development throughout the Town's history, including its agricultural and industrial past. The center of Oxford is a large glacial outwash plain of valuable agricultural land. Hills in the northern portion of town allowed the river to power many early mills, including grist and sawmills.

The terrain of Oxford, like much of New England, is controlled by the glacial geology of the predominant river basin of the area, that of the French River. The basin has been referred to as a worn-down mountain area as the result of internal folding, glaciation, ordinary weathering, and storm erosion. Glaciation, indicating the general direction of the advance of the Wisconsin Ice Sheet, has carved a hilly and rocky landscape in Oxford, resulting in the appearance of steep slopes and ridges surrounding the developed strip along the Route 12 and Route 395 corridors.

Soils within the Town of Oxford are composed mostly of glacial till, water sorted sand and gravels, clay, silt, and fine sands. The principal bedrock materials underlying the region are granite, gneiss, schist, sandstone, shale, slate, phyllite, and limestone. The well-drained upland soils in the area are classified in the Gloucester, Charlton, Paxton, and Brookfield soil series. Those soils which have developed under high moisture conditions are principally of the Sutton and Whitman series, and those developed under deficient moisture conditions are in the Hinckley (hills) and Merrimac (plains) series.

The effect of Oxford's geologic and soil conditions on the growth of the community can be clearly discerned by examining the six soils characteristics. The broad level valley created by the French River in central and southern Oxford has been the location of extensive single family residential development. Soils here are well drained and conducive to on- site septic systems, of crucial importance since most of Oxford lacks sewerage to this day. Soil here is also conducive to private drinking water wells, which is

how the majority of homes in town get their water. Framing the river valley are steep hillsides with shallow soils and hardpan that limit development due to slow percolation rates for septic systems. Steep slopes rising from the valley floor further limit new road construction, and shallow soils are easily erodible when disturbed for development. However, a limited ability to develop these lands ensures preservation for open space and recreational interests for years to come. Typical of higher ridges, wetlands and hydric soils can be found along streams and depressions that must be protected for the ecological functions they perform.

FLOODPLAINS, WETLANDS, AND WATER RESOURCES

There are two watershed areas partially within Oxford. The main watershed is that of the French River. A small portion of southeast Oxford in the area of Stump Pond, as well as very small areas in east and northeast Oxford, lie in the Blackstone River Watershed. The drainage divide between these two watersheds lies between Sacarrappa Pond and Singletary Pond.

According to the Massachusetts Department of Environmental Protection, Oxford has 2,379 acres of wetlands, consisting primarily of deciduous wooded swamp, deep marsh, and shrub swamp. Additionally, there are numerous wetlands associated with the French River. Large wetland areas occur primarily in the flood storage reserve area to Hodges Village Dam and along the winding river channel to the south of the dam. In the latter area, there is an extensive buttonbrush-dogwood wetland spreading from the river channel to both sides and growing under flooded conditions in the spring.

The prominent water bodies in Oxford include Carbuncle Pond, McKinstry Pond, Buffumville Lake, Hudson Pond, Lowes Pond, Robinson Pond, and Texas Pond.

According to the Massachusetts Department of Environmental Protection, Oxford has 20 public water supply wells, one of which is an out-of-operation Aquarion well which has been replaced by one of the three currently in operation.

The French River region has experienced several major floods since Oxford was founded. The Hodges Village Flood Control Dam was constructed in 1959 at a cost of \$4.4 million by the US Army Corps of Engineers in response to the floods of 1936 and 1955. Hodges Village Dam most directly protects the downstream communities of Oxford, Dudley, Webster, and Thompson, CT.

The town of Oxford also has 25 NHESP certified vernal pools, mostly situated on the Hodges Village Dam property owned by the Army Corps of Engineers. In total, Oxford has 540.3 acres of vernal pool core as classified by the Natural Heritage BioMap, a tool created by the Massachusetts Department of Fish and Game and the Massachusetts Nature Conservancy Program.

VEGETATION, FISHERIES, AND WILDLIFE

According to the Natural Heritage and Endangered Species Program (NHESP) under the Massachusetts Division of Fisheries and Wildlife (MassWildlife), four rare species of invertebrates and four rare species of vertebrates have been identified in Oxford. These include:

- Creeper (*Strophitus undulatus*)
- Heath Metarranthus (*Metarranthus pilosaria*)
- Orange Sallow Moth (*Pyrrhia aurantiago*)
- Pink Sallow Moth (*Psectraglaea carnosus*)
- Eastern Whip-poor-will (*Antrostomus vociferus*)
- Pied-billed Grebe (*Podilymbus podiceps*)
- Marbled Salamander (*Ambystoma opacum*)
- Wood Turtle (*Glyptemys insculpta*)

MassWildlife's BioMap tool offers a visual illustration of the core habitat area that supports rare species across Massachusetts. A total of eight different core habitats have been identified by MassWildlife on BioMap, totaling to 2,636 acres of core habitat in the Town.

HAZARDOUS WASTE, POLLUTION, AND STORMWATER

162 hazardous waste release sites have been reported in Oxford since 1985 according to the Massachusetts Department of Environmental Protection. Most of these sites are businesses that deal with oil or other hazardous materials. The following seven sites are currently open, while the other 154 are closed.

- American Polymers, 235 Old Webster Road
- Residence, 3 Harwood Street
- Food N Fuel FMR, 117 Main Street
- Residential Property, 36 ½ Dana Road
- Brennan Property, 17 Old Charlton Road
- Oxbow Road and Route 20
- Route 56, 100 feet north of Route 20

The following four sites have use limitations despite being closed:

- Webster Spring Garage, 434 Main Street
- McCarthy Motors, 217 Main Street
- Two sites at Orchard Hill Estates, 165 Sutton Ave
- Gas Station, 109 South Main Street

Many Oxford businesses are located on Main Street within a Zone II water supply protection area. The Moscoffian Property at 233 Old Webster Road has ground contamination, and the Town recently completed, with CMRPC's assistance, a brownfields assessment of the site.

Brownfield sites are not required to "self-identify" or register with the Department of Environmental Protection (DEP) therefore it is possible there are properties in town that would qualify as a Brownfield. There are records of XX underground storage tanks located within Oxford. These are important to monitor due to their potential adverse environmental effects should there be a leak, spill, or other issue.

Oxford's unlined 5-acre municipal landfill closed in 1987 and was capped in 1991. The Massachusetts DEP certified the completion of the cap in 1995. The landfill is not believed to be a source of any environmental contamination. Three other landfills in Oxford are listed in the Massachusetts DEP's landfill inventory: Martin Brothers Farm Dump located on Kelley Street, the part municipally owned Oxford Airport Landfill on Federal Hill Road, and the municipally owned old Oxford Dump on Federal Hill Road. None of these landfills are lined or capped, and it is unknown if they pose a threat to the environment. There have been concerns from some nearby residents regarding groundwater contamination sourcing from the old Oxford Dump on Federal Hill Road; the Town has been in contact with CMG Environmental, the company who monitors the groundwater at the landfill so that it can address these concerns. Much of the property where the Martin Brothers Dump has been converted into a solar power generation facility. There are several inactive, privately-owned dumping grounds in town.

A solid waste transfer station called Casella Waste Systems operates in Oxford at 200 Leicester Street. It is currently permitted by DEP to receive 650 tons per day of construction and demolition waste and municipal solid waste. Bright Feeds, a zero-waste recycling company that converts food waste to animal feed, will open a facility in 2024 at 235 Old Webster Road.

Non-point source pollution is a significant concern for water quality as it can threaten the health of residents and wildlife if it reaches local water and groundwater resources. Sediment from construction, unpaved private roads, and winter sanding wash into local water bodies and cause water quality issues. Aggregation of impervious surfaces causes rainwater, with whatever sediment or pollution it picks up, to run off into water bodies unless managed carefully.

Effective control of non-point source pollution results from thoughtful land management and includes tools such as Low Impact Development (LID) and Smart Growth strategies, protective zoning bylaws and policies, and best management practices for stormwater management, construction, septic operations, and road maintenance.

COMMUNITY INFRASTRUCTURE

WATER AND SEWER SERVICES

The availability of water is essential for the growth and development of any community. Oxford currently has more than 20 public water supply wells, of which three are utilized by Aquarion Water Company to serve half of the town's residents. The remaining half of Oxford's residents rely on private well water. Careful planning of future development is needed in order to protect local water resources, as the town's natural aquifers cannot quickly be replenished once the water is removed.

Oxford's municipal sewer system serves the northern section of Main Street as well as part of Route 20, Clara Barton Road, and shorter nearby streets. Meanwhile, parts of North Oxford are served by the Oxford-Rochdale Wastewater Plant. It was originally built as a 0.18 million gallon-per-day facility. As part of an enforcement mandate by the Massachusetts Department of Environmental Protection, the facility was upgraded in 1995 to double its capacity to treat 0.368 million gallons per day. A sewer system also exists in the southern part of town which serves the IPG facility and several other businesses on Old Webster Road near the Dudley and Webster town lines, which may encourage increased development in this area due to the presence of this sewer line.

While the Town has explored options for future sewer infrastructure, such as connections to neighboring towns or funding treatment facilities, it remains a major barrier to the creation of new multi-family housing.

TRANSPORTATION

Oxford is conveniently situated for those with a personal vehicle. Interstate-395 bisects the town, connecting Oxford to Worcester and Connecticut, and three exits are located within Oxford's borders. Route 12 (Main Street) is a primary route for north-south travel through Oxford. Route 20 and Interstate-90 traverse east-west through the northern part of the town.

No passenger rail service exists in Oxford but access to the MBTA commuter rail is available in Worcester. The Worcester Regional Transit Authority (WRTA) offers a fixed route bus service that travels through Main Street (Route 42). The WRTA also provides paratransit services to help people with disabilities and seniors who are unable to use the regular WRTA fixed route bus service access transportation to medical appointments, grocery shopping, and trips to the Senior Center. While this bus route provides a valuable service to those who need it to access jobs and services, public transportation is not readily available to many vulnerable residents who may need increased mobility. While Oxford Housing Authority residents have access to the WRTA, those living at Orchard Hill Estates cannot utilize the fixed route service. Furthermore, there are no bus shelters or amenities in the town to protect patrons from adverse weather.

SUBSIDIES AND STAFF CAPACITY

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

The Town of Oxford has not voted to approve the Community Preservation Act (CPA) to establish a Community Preservation Fund. Under CPA, at least 10% of the funding raised through a local property surcharge paired with additional funding through the statewide CPA Trust Fund, must be dedicated to local housing efforts to preserve and produce affordable housing. The other two categories for funding allocation are open space preservation and recreation, as well as historic preservation. This funding resource could have immense benefits for the town, allowing Oxford to have a reliable source of funding for all items related to affordable housing.

Moreover, the Town does not have a Municipal Affordable Housing Trust Fund which would enable the Town to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and subsequently use these funds without returning to Town Meeting for approval. Either of these two resources could provide a reliable source of funding for all items related to affordable housing.

The Town has limited staffing capacity to prioritize affordable housing efforts. The Town staffs a Town Manager, Assistant Town Manager, and Town Planner who have little extra capacity for additional responsibilities. Town resources to fund a part-time, full-time, or shared professional housing coordinator to adequately address affordable housing initiatives is a barrier to Oxford achieving the goals of this HPP.

LAND AVAILABILITY

Although there are large tracts of undeveloped land in Oxford, much of the land has restrictions on it that constrain feasible development for housing. There are 1,594 acres considered protected open space. The Army Corps of Engineers (ACOE) owns the largest unfragmented tract of open space in Oxford. 1,130 acres of land along the French River around the Hodges Village Dam in central Oxford was taken by the ACOE in order to protect downstream properties from flood damage. There are some municipally owned sites that have potential for the creation of new housing, as well as vacant or underutilized properties that could be redeveloped.

COMMUNITY PERCEPTIONS

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

Throughout the HPP public outreach process, Oxford residents have expressed a mix of reactions regarding the possibility of future housing development. In general, residents value the small-town feel of Oxford and have reservations about new housing units in town, particularly developments with significant density. Residents also have concerns about whether new affordable housing that may be built will be available for current town residents, or will attract residents from other communities, leaving struggling Oxford residents in no better situations.

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

HOUSING PRODUCTION GOALS

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

An HPP is required to set two types of goals: an annual numerical goal for affordable housing production, and qualitative strategies based on the type, affordability, location, and other desired aspects of new affordable housing. Using the current EOHL baseline of 5,657 year-round housing units (sourced from the 2020 U.S. Decennial Census), Oxford currently has 7.14%, or 404 units, of its housing stock qualify on the Subsidized Housing Inventory (SHI). The Town needs to add 162 more qualifying units to the SHI in order to achieve the goal of 10%, or 566 total units, on the SHI.

TABLE 16: FIVE YEAR HOUSING PRODUCTION SCHEDULE FOR OXFORD

Year	Annual Additional Units to the SHI (0.5% of 5,657 units)	Total Affordable Units on the SHI	Percent Affordable	Gap (Number of units needed to achieve 10%)
2024 (Current)	28	404	7.14%	162
2025	28	432	7.64%	134
2026	28	460	8.13%	106
2027	28	488	8.63%	78
2028	28	516	9.12%	50
2029	28	544	9.61%	22

Oxford is encouraged to produce SHI-eligible units totaling 0.5% of the year-round housing stock according to the most recent Census over the course of one year, or 1.0% over the course of two years. To produce 0.5% of its total units annually as SHI units, Oxford will need to add 28 SHI-eligible housing units each year. Given this production pace, in five years the town would reach 9.61% and by 2030 would achieve the 10% affordable housing mandate.

HOUSING STRATEGIES

To achieve the housing production goals efficiently, the following strategies have been developed based on a wide variety of sources including:

- Prior planning efforts in Oxford, including the 2017 Master Plan
- Priority housing needs identified in the Housing Needs Assessment
- Public comments from the Housing Production Plan Public Workshops on March 19, 2024 and March 28, 2024
- Results of the 2023 Oxford Housing Needs Survey
- Discussions of the Housing Production Plan Working Group at regularly scheduled meetings
- Successful case studies of housing initiatives in other municipalities throughout the Commonwealth

The Oxford Planning Board voted unanimously to adopt the Housing Production Plan at their meeting on August 26, 2024. The Oxford Board of Selectmen voted unanimously to adopt the Housing Production Plan at their meeting on September 17, 2024.

The primary objective of the Plan is to guide the Town to meet the 10% affordability threshold under Chapter 40B, it should be noted that the Town also strives to serve a wide range of local housing needs. Therefore, there are instances within this Plan in which housing initiatives may be promoted to meet such needs that will not necessarily directly result in the inclusion of units on the Subsidized Housing Inventory.

1. CAPACITY BUILDING STRATEGIES

In order to carry out the strategies recommended by this Housing Production Plan and meet production goals, it will be essential for the Town of Oxford to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, further developing partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production. Specific actions to help build local capacity to meet Oxford's housing needs and production goals are detailed below. While these strategies do not directly produce affordable units, they provide the necessary support to implement a proactive housing agenda that ultimately will result in new unit production.

1.1 CONDUCT TO CONDUCT ONGOING COMMUNITY OUTREACH AND EDUCATION

Oxford's staff, committees, and boards should continue to build off this Plan, educating the public about the needs and benefits of affordable housing, while keeping residents informed on new initiatives. A major barrier to integrating affordable housing is garnering community support. Many housing strategies within this HPP rely on local approval from residents, including Town Meetings, hence the need for community support in boosting housing initiatives.

Outreach and educational opportunities may include hosting community meetings or forums on specific housing initiatives and offering town officials the opportunity to discuss and present proposals while gaining feedback from the community. Outreach efforts should not be limited to Oxford's community but should include housing developers interested in affordable housing initiatives. This could include meetings between developers and town officials to find an appropriate course of action for the Town's needs.

1.2 SECURE AND MAINTAIN PROFESSIONAL SUPPORT TO IMPLEMENT HOUSING PRODUCTION PLAN STRATEGIES

Strategies identified in this plan will require a significant commitment from boards, committees, volunteers, and Town officials. Additionally, they involve specialized expertise in planning, housing programs, policy, and development. Town officials such as the Town Manager, Assistant Town Manager, Town Planner, and Planning Board likely have limited capacity to take on such additional responsibilities. Staff and volunteers dedicated to housing coordination can provide a number of services to the town, depending on what the needs are, including:

- Grant writing
- Educating residents on housing needs in Oxford
- Outreach to forge relationships with developers, service providers, lenders, and funders
- Coordinating the implementation of identified strategies outlined in this Plan

Various communities have supported this need for professional support differently, and there are options and models for securing professional support. Oxford may hire a full-time or part-time housing coordinator or potentially support a shared position with another community in the area. A part-time consultant may be brought on as needed to handle activities related to environmental engineers for pre-development work, surveyors, appraisers, etc. CMRPC in the past has granted funding to develop Regional Housing Coordinator positions for interested communities in Central Massachusetts. This is an opportunity that Towns are encouraged to consider participating in, especially in cases when a town cannot hire a full-time position.

1.3 IDENTIFY AND LEVERAGE RESOURCES TO ADVANCE HOUSING PRODUCTION AND PROGRAMS

Implementation of the strategies in this Action Plan will require funding and technical assistance. There are a variety of avenues for funding and support that the Town can pursue to achieve its housing production goals. Organizations such as Massachusetts Housing Partnership (MHP), Citizens' Housing and Planning Association (CHAPA), MassHousing, Central Massachusetts Housing Alliance (CMHA), and the Executive Office of Housing and Livable Communities (EOHLC) offer resources and services including, but not limited to:

- Rental assistance
- Homelessness prevention
- Emergency shelter placement
- Home repair and maintenance for seniors
- Public education and advocacy
- Data and research
- Financing programs
- Homebuyer resources
- Trainings and events
- Model bylaws
- Funding opportunities

Planning assistance grants are made available each year through the **Executive Office of Energy and Environmental Affairs (EOEEA)**, offering municipalities in the Commonwealth technical assistance support to improve their land use practices, including provision of sufficient and diverse housing.

The **District Local Technical Assistance (DLTA) Program** is funded annually by the Legislature and the Governor through a state appropriation. CMRPC is one of the 13 regional planning agencies that administer the program. Towns are encouraged to apply for technical assistance funding to complete projects related to planning for housing, growth, Community Compact Cabinet activities, or support of regional efficiency. Additionally, CMRPC offers up to 24 hours of **Local Planning Assistance** to each of its member communities annually for a variety of technical support projects.

Community One Stop for Growth, the Commonwealth's single application portal and collaborative review process of community development grant programs, offers opportunities to support housing, transportation, infrastructure, economic development, and community development. Through this grant application process, programs including, but not limited to the **Housing Choice Grant Program, Massachusetts Downtown Initiative, Rural and Small Town Development Fund, and MassWorks Infrastructure Program** offer a range of funding opportunities. Communities can be considered by multiple grant programs simultaneously, have access to guidance and partnership from state agencies, and are able to receive referrals to additional funding opportunities. To apply, municipalities are encouraged to first submit an Expression of Interest to seek input on a number of potential projects.

The **Massachusetts Community Development Block Grant (CDBG) Program** is a federally funded, competitive grant program designed to help small cities and towns meet a range of community development needs in housing, infrastructure, revitalization, economic development, and public social services. Eligible CDBG projects related to housing include housing rehabilitation or development. Municipalities with a population of less than 50,000 that do not receive CDBG funds directly from the Department of Housing and Urban Development (HUD) are eligible for CDBG funding. Applications can be submitted by individual communities or regionally by multiple communities.

1.4 ESTABLISH A MUNICIPAL AFFORDABLE HOUSING TRUST FUND WITH AN ACTIVE BOARD OF TRUSTEES

Enacted on June 7, 2005, the Municipal Affordable Housing Trust Fund Act simplifies the process of establishing housing funds dedicated to subsidized affordable housing. The law enables communities to collect funds for housing, segregate them out of the general budget into an Affordable Housing Trust Fund, and subsequently use these funds without returning to Town Meeting for approval. Additionally, trusts can own and manage real estate, though most trusts choose to dispose of property through a sale or long-term lease to a developer to clearly differentiate any affordable housing development from a public construction project to be in compliance with Chapter 30B.

Funds from the Affordable Housing Trust Fund may be used to support the acquisition, development, or preservation of affordable housing units. Possible types of assistance through the affordable housing trust fund include:

- Deferred payment loans
- Low or no interest amortizing loans
- Down payment and closing cost assistance for first-time homebuyers
- Credit enhancements and mortgage insurance guarantees
- Matching funds for municipalities that sponsor affordable housing projects
- Section 8 Project Based Vouchers
- Financial support for the construction of affordable homes by private developers
- Rehabilitate existing homes to convert to affordable housing
- Preserve properties faced with expiring affordability restrictions

The trust statute mandates that a board of trustees with a minimum of five members be created. The board could be composed of members with expertise in affordable housing development, real estate development, banking, finance, or real estate law. One trustee must be the chief executive officer of the municipality, who will then appoint the remaining trustees. Alongside managing the trust fund, the Affordable Housing Trust Fund Board of Trustees can also become the entity in Oxford that oversees affordable housing issues using this HPP as guidance in implementing the strategies.

There are a variety of ways to capitalize the funds. Some communities that have passed the Community Preservation Act (CPA) choose to yearly commit a percentage of CPA funds to their local housing trust, without targeting the funding to a specific project.

Towns with inclusionary zoning bylaws that allow cash in lieu of affordable units have also chosen to commit these funds to their housing trusts. Certain bylaws could be revised to incorporate language that provides for fees in lieu of unit payments to the Affordable Housing Trust as an option.

Some communities have received funding from developers through negotiations on proposed developments. In addition to these methods, other opportunities to capitalize on the housing trust could potentially include tax title sales, donated funding or property, special fundraisers, or grants.

Over 100 communities in the state have a local affordable housing trust fund. For more information, the Massachusetts Housing Partnership offers a [guidebook to establishing Municipal Affordable Housing Trusts](#).

1.5 EXPLORE THE ADOPTION OF THE COMMUNITY PRESERVATION ACT (CPA)

Oxford's lack of local subsidy funds is a major constraint to promoting greater housing affordability, diversity, and sustainability. Many communities that have made significant strides in affordable housing have had Community Preservation Act (CPA) funds available to subsidize locally sponsored housing initiatives. CPA funds not only provide a reliable resource to support community housing, but address open space, recreation, and historic preservation projects as well. Consequently, this Housing Plan recommends that the Town explore ways that CPA would enhance life for the Oxford community and the anticipated costs for taxpayers.

Cities and towns that adopt CPA obtain community preservation funds from two sources – 1) a local property tax surcharge, and 2) a yearly distribution from the statewide CPA Trust Fund. Trust fund revenues are derived from a surcharge placed on all real estate transactions at the state's Registries of Deeds. The surcharge for most documents filed at the Registries is \$50, which is immediately deposited in the CPA Trust Fund held at the Department of Revenue (DOR), plus municipal lien certificates are subject to a \$25 surcharge. Depending upon how the real estate market is doing, the \$50/\$25 fees add up to approximately \$60 million per year. Each spring, every CPA community receives a distribution from the trust fund at a formula-based percentage of what they raised locally.

The Community Preservation Act (CPA) establishes the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of 1% to 3% of the property tax, to be matched by the state based on a funding commitment. As of 2023, the base state match is 21%. Once adopted, the Act requires that at least 10% of the funding raised through taxes be distributed to each of the three categories – 1) open space/recreation, 2) historic preservation, and 3) affordable

housing – allowing flexibility in distributing the majority of the money to any of these uses as determined by the community. CPA also allows communities to target funds to those earning up to 100% of the Area Median Income (although units directed to households earning more than 80% AMI cannot be included in the Subsidized Housing Inventory (SHI) or part of annual housing production goals).

As part of adopting CPA, communities can decide whether to accept up to four different exemptions to the CPA surcharge including:

- Property owned and occupied by a household defined as low-income (earning up to 80% AMI) or a low- or moderate-income senior (age 60 or over earning up to 100% AMI);
- Class three, commercial, and class four, industrial, properties with classified (“split”) tax rates (few communities have adopted this exemption);
- The first \$100,000 of the taxable value of residential property; and
- The first \$100,000 of the taxable value of class three commercial properties or class four industrial properties.

There are many ways that the Town could utilize CPA funding to enhance affordable housing efforts in Oxford, including the following:

- Acquire land for the purpose of creating affordable housing
- Adaptive re-use of existing buildings
- Purchase of existing market-rate homes and conversion to affordable homes to create permanent deed-restricted affordable rental housing
- Buy-down the cost of homes to create affordable mortgage costs for first-time homebuyers with qualifying incomes
- Support the development of affordable housing on publicly owned land
- Support the construction of new housing in existing neighborhoods
- Support the costs of improvements necessary to develop accessory dwelling units, with the provision that the units be permanently deed-restricted to preserve affordability
- Finance predevelopment activities (soft costs) to promote better project planning
- Provide financial support to help cover down-payment and closing costs for first-time homebuyers
- Offer direct assistance in the form of rental vouchers that subsidize the difference between market rents and what a household can afford to pay
- Fund a professional to support the implementation of local affordable housing plans

The Town should contact the Community Preservation Coalition, an alliance of open space, historic preservation, and affordable housing organizations that works with municipalities to help them understand, adopt, and implement the Community Preservation Act. Representatives of the organization can be available to attend local meetings to explain CPA, its benefits, and its track record in comparable communities. The Coalition also maintains an informative website at www.communitypreservation.org.

Local leaders should evaluate what projects in Oxford could utilize this funding source and what progress could be made on affordable housing. Conversations with nearby communities that have passed CPA would contribute to this assessment.

1.6 HOLD AN ANNUAL JOINT MEETING OF RELEVANT BOARDS, COMMITTEES, AND STAFF TO CHECK IN ON THE STATUS OF HOUSING PRODUCTION PLAN IMPLEMENTATION.

It is recommended that Oxford's relevant boards, committees, and staff commit to holding an annual joint meeting to maintain that the progress of the strategies outlined in the Housing Production Plan are being implemented. This scheduled meeting will present an opportunity for municipal leaders to congregate to discuss updates, challenges, and opportunities related to Oxford's housing initiatives. It will be important for the Town to maintain consistency in decision-making and take an active role in implementing this Housing Production Plan.

2. ZONING AND POLICY STRATEGIES

Housing production is contingent not only on actual development projects but on the planning and regulatory tools that enable localities to make well-informed decisions to strategically invest limited public and private resources. To most effectively and efficiently execute the strategies included in this Plan and meet production goals, greater flexibility will be needed in Oxford's Zoning Bylaws. New provisions, in tandem with good planning practices, will be required to capture more affordable units, direct growth to the most appropriate locations, and expeditiously move development forward to completion. Targeted reform of Oxford's Zoning Bylaws will promote and guide more diverse and appropriate residential development.

The Town of Oxford should consider the following planning, regulatory, and zoning-related strategies to encourage the creation of additional affordable units.

2.1 AMEND THE ZONING BYLAWS TO ALLOW THE ZONING OFFICIAL TO MAKE "REASONABLE ACCOMMODATIONS" (SUCH AS LESSER SETBACKS TO ALLOW A HANDICAPPED RAMP) TO HELP ENABLE OLDER RESIDENTS TO STAY IN THEIR HOME LONGER.

A major challenge that older adults face when aspiring to "age in place" is the physical limitations that make living in their homes unsafe and impractical. While modifications and upgrades to homes can help residents live more comfortably, those seeking alterations may encounter obstacles when trying to make changes to their residences that adhere to Oxford's zoning bylaws. Given the challenge that Oxford faces of ensuring that the town's most vulnerable residents have a safe and affordable place to live, the municipal officials tasked with permitting and approving plans should be allowed to make reasonable accommodations in cases where the modifications support the housing needs of elderly residents. Oxford's existing dimensional and parking regulations generally do not consider that the needs of older adults can differ, therefore greater flexibility should be given to accommodate upgrades that will allow seniors to remain in their homes.

2.2 SUPPORT THE EXPANSION OF THE SUPPLY OF SUBSIDIZED ELDERLY HOUSING.

Data shows that Oxford's population is aging, with more residents over the age of 65 living here than ever before. Meanwhile, the town's supply of age-restricted, subsidized, and supportive senior housing options is extremely limited. A nursing home closed within the past decade, and no senior housing residences have been constructed in recent years. The Town should seek out opportunities to facilitate the development of elderly housing, particularly units with income restrictions as retired seniors are typically living on fixed incomes. Providing housing that meets the needs of the town's older generations will ensure that these residents can remain in their community.

2.3 EXPLORE INCENTIVE ZONING POLICIES IN WHICH DENSITY BONUSES COULD BE GRANTED TO DEVELOPERS IN EXCHANGE FOR AFFORDABLE UNITS.

While *inclusionary zoning* is a mandatory approach that requires developers to reserve a portion of the housing units in their project as affordable to low- and moderate-income households, *incentive zoning* is a more flexible approach that can waive certain regulatory requirements or provide additional density for developers in exchange for providing affordable housing. Incentives for developers may include density bonuses, expedited permitting, or cost offsets such as tax breaks, parking reductions, and fee reductions.

The Town of Oxford is encouraged to explore the possibility of adopting a new bylaw, or amending an existing bylaw, that incentivizes affordable housing as part of new developments. Existing zoning bylaws could be strengthened to incentivize development of affordable housing or equivalent compensation for developments over a certain number of units. There are various model bylaws and examples of municipalities that have adopted this type of zoning. The Town could craft the bylaw in a manner that reflects the local housing demands and market conditions.

Density bonuses would encourage the production of affordable housing by allowing developers to build more units than would otherwise be allowed on a site by the underlying zoning regulations, in exchange for a commitment to include a certain number of affordable units as part of the development. A policy would need to be structured on this, considering the amount of extra density that would be allowed, the location of the development, and any other variables.

For example, the Town of Provincetown has an Inclusionary and Incentive Zoning Bylaw which permits developers to add two additional market rate units above the normally allowed density for every unit that is reserved as affordable for households earning up to 80% AMI.

2.4 ENHANCE THE VILLAGE BUSINESS ZONING BYLAW TO ALLOW FOR GREATER FLEXIBILITY OF PERMITTED USES.

While Oxford's Village Business Zoning Bylaw is generally strong, there are a few adjustments that could be made to allow for greater flexibility that would help the Town achieve its residential and commercial goals. The Village Business District covers Oxford Center along Main Street, which is the town's historical, cultural, and commercial center. Single-family detached dwellings are permitted by-right in the district, however all other residential uses require a special permit. Despite the mix of businesses, services, and homes in the district, multi-use residential/commercial is a use that requires issuance of a special permit. Two-family and multi-family dwellings are also permitted only with a special permit, despite how denser residential development in this area of town would align with smart growth and sustainable development policies. The Town should pursue ways to enhance this zoning district to catalyze growth that meets the community's needs.

2.5 AMEND THE EXISTING ACCESSORY DWELLING UNIT (ADU) BYLAW TO OFFER GREATER OPPORTUNITIES FOR DEVELOPMENT AND BE CONSISTENT WITH M.G.L. CHAPTER 40A

As of 2024, accessory/in-law apartments are permitted in the Town's Zoning Bylaws by special permit in any residential district under limited conditions. Such conditions include that the apartment must be a one-bedroom unit, cannot exceed 800 square feet, and provide at least two off-street parking spaces per dwelling unit.

Allowing greater flexibility with accessory apartments will result in more diversity of occupants. Accessory units can take the form of finished basements, above-garage studios, rehabbed carriage houses, and other outbuildings on parcels generally zoned for single-family homes. This type of housing can be appropriate for elderly parents, young adults, caretakers, and even renters. There are accessory units that likely exist in Oxford but are not regulated. Plus, there are likely numerous homeowners that desire to construct this type of housing, but the restrictive zoning makes it difficult. Model bylaws exist that span the spectrum of oversight and regulation.

On August 6, 2024, the Massachusetts Affordable Homes Act was signed into law by Governor Maura Healey. Among an authorization of \$5.16 billion to be spent on housing, the bill includes nearly 50 policy initiatives to address high demand and limited supply of homes. One of the new policies amends M.G.L. Chapter 40A to permit accessory dwelling units by-right in all single-family residential zoning districts. Specifically, municipalities cannot (1) require owner occupancy for the ADU or the principal dwelling, (2) require a special permit or other discretionary zoning approval for the use or rental of an ADU, (3) require more than one parking space, and (4) require any parking space if located within a half mile of a commuter rail, subway, ferry, or bus station. Units cannot be larger than half of the gross floor area of the principal dwelling, or 900 square feet, whichever is smaller.

Oxford is encouraged to closely review the current zoning and identify provisions that are not consistent with the law. There is no requirement for EOHLC to review and approve ADU zoning, however it is important for the town's zoning to be consistent with M.G.L. Chapter 40A Section 3. Such amendments may include:

- Permit accessory/in-law apartments by-right in all single-family residential districts.
- Reduce parking requirements to one (1) off-street parking space per unit.
- Remove any owner occupancy requirement, ensuring that there are no conditions that the ADU or principal dwelling be occupied by family members or other relatives.
- Allow the maximum size of ADUs to be up to 900 square feet.

Furthermore, the Town can explore additional modifications or policies, such as:

- Consider implementing an amnesty period for illegal accessory apartments to obtain appropriate permitting.
- If passed, provide CPA or proposed Housing Trust funds to implement a zero-percent interest, deferred payment loan program to support the costs of creating the accessory unit that meets all health and safety codes.
- Implement a program to optionally restrict accessory apartments as affordable and SHI-eligible. Alternatively, if there is some concern about the tenant income and rent levels, the Wellfleet model² for incorporating affordability without deed riders or tenant selection through a Ready Renters List might be considered.

2.6 AMEND THE HOUSING OPPORTUNITY OVERLAY ZONE BYLAW TO ALLOW MULTI-FAMILY HOUSING BY SITE PLAN REVIEW OR BY-RIGHT AND CONSIDER OTHER AREAS OF TOWN WHERE THE DISTRICT COULD BE ADOPTED.

Oxford Town Meeting approved a Housing Opportunity Overlay (HOO) Zoning Bylaw in 2019. While this is generally a strong bylaw, there are opportunities to enhance it as well as adopt it in other appropriate areas of the town. Currently, the overlay district covers much of Oxford Center and permits applicants to seek a special permit by the Planning Board for a multi-family residential development of up to two bedrooms or less at up to 20 units per acre of site area. By changing to HOO zone to permit multi-family housing by-right or with site plan review, it could remove one of the numerous barriers that developers face in attempting to create new housing in town. Other areas of town that have access to sewer/water infrastructure or are more accommodating to pedestrians could be appropriate places to have this type of zoning available.

2.7 AMEND THE ZONING BYLAWS TO ALLOW ASSISTED LIVING IN ADDITIONAL DISTRICTS TO HELP MEET THE NEEDS OF OXFORD'S AGING POPULATION.

Smart Growth best practices recommend allowing assisted housing facilities to be located in more walkable areas with easy access to social and commercial amenities. This decreases the potential for a sense of isolation, even for residents who are otherwise unable to leave the facility under their own power. As currently constituted in Oxford's Zoning Bylaws, Assisted Living Residences are only allowed by special permit in the Suburban (R-2), Residential (R-3), and Multi-Family (R-4) districts. The Town should consider allowing such facilities by special permit in the Commercial districts as well.

² Wellfleet's Affordable Accessory Dwelling Units (AADU) does not require deed restrictions nor does it include mandates for tenants to be selected from a pre-qualified Ready Renters List, and consequently the units, although affordable based on specified income and rent limits, are ineligible for inclusion in the Subsidized Housing Inventory.

2.8 EXPLORE THE ADOPTION OF A COTTAGE HOUSING COMMUNITIES BYLAW.

Cottage Housing Communities offer an alternative to traditional subdivision developments and serve as more efficient ways of developing land for new residences. These types of developments provide a more flexible layout of clustered single-family homes that lowers the costs of development in roads and infrastructure; decreases municipal maintenance and service costs; and preserves open space, community character, and natural resources. Zoning for cottage housing communities can help the Town continue to guide development through “smart growth” approaches to better protect the environment as opposed to most existing regulations that promote suburban sprawl.

Developments of cottage housing communities typically feature between four and twelve single-family residential units clustered around a common open space. These small houses are usually less than 1,000 square feet in gross floor area. The group of homes are arranged to face each other around a central landscaped common area while parking is screened from public view. Cottage housing developments are considered a type of “missing middle” housing which offers smaller units in a walkable neighborhood that are compatible in scale and form with detached single-family homes. Such small pocket neighborhoods can provide needed starter housing, workforce housing, as well as opportunities for empty nesters looking to downsize.



Concord Riverwalk in Concord, MA features cottage homes connected by gravel footpaths and gardens.

3. HOUSING PRODUCTION STRATEGIES

The planning, housing, and land use entities of the Town of Oxford should work cooperatively with developers of affordable housing to offer a greater variety of housing choices for area residents. The Town should welcome proposed projects of such scope and attractiveness that comply with development policies and meet the town's priority housing needs. The Town, in turn, can be an active partner throughout the development process through the following key activities.

3.1 ADVOCATE FOR A HIGHER INCLUSION OF ACCESSIBLE UNITS IN PROPOSED HOUSING DEVELOPMENTS

Oxford's population is aging, indicating an increasing demand for housing with accessibility features. It is essential to accommodate people with disabilities and seniors who have limited mobility or special needs, particularly those that are low-income. While there may be accessible units that are sold at market rate prices, oftentimes people with disabilities or those with limited mobility cannot afford to live in them. There is an extensive waitlist for affordable units, particularly those that are accessible.

It is crucial that this special population is advocated for and that there is enough availability of affordable units that are also accessible. Accessible units should have a range of bedroom and size options, for those living alone or those with families. Oxford Town staff, boards and committees, and Council on Aging should advocate for additional accessible units that are deed-restricted as affordable when developers submit proposals.

3.2 PARTNER WITH PRIVATE AND PUBLIC DEVELOPERS TO CREATE AFFORDABLE HOUSING

The Town should seek out partnerships and opportunities to collaborate with both private and public developers. Agencies such as Habitat for Humanity are willing to work with municipalities on building and rehabilitating homes for low- and moderate-income families. An additional creative opportunity for Oxford would be to partner with Bay Path Regional Vocational Technical High School in Charlton, MA to have students of the carpentry, plumbing, electrical, and other departments construct a single-family home in town. The school has operated this program in the past and if it is still an opportunity, it could be a worthwhile endeavor to both create a home for a family in need as well as educate the community. Some municipally owned land should be reserved for future opportunities to construct small-scale affordable housing.

The Town can also pursue "Friendly 40B" projects with developers under the State's Local Initiative Program (LIP), a major permitting vehicle for developing affordable housing. LIP allows the Executive Office of Housing and Livable Communities (EOHLC) to provide technical assistance that qualifies as a "subsidy."

3.3 EXPLORE THE CREATION OF A BUY-DOWN PROGRAM WHEREBY THE TOWN USES FUNDS TO BUY-DOWN MARKET-RATE HOMES, DEED RESTRICT THEM AS AFFORDABLE IN PERPETUITY, AND SELL THEM TO INCOME-QUALIFIED, FIRST-TIME HOMEBUYERS AT BELOW-MARKET PRICES

The underlying goal of a buy-down program is to assist income qualified households in purchasing an existing home in the community. Each community's buy-down program will vary in structure. This program uses Town funds, typically from Community Preservation Act (CPA) or an Affordable Housing Trust Fund, to assist in bridging the gap between what is available in the open market and what is affordable to a low- to moderate-income household by offering grants to homebuyers to help them "buy down" or reduce the purchase price of the home. The community can set what the qualifications of the homebuyer are, such as annual household income limits or amount of assets. The community will also choose the amount of the subsidy awarded per unit. By deed restricting the homes as affordable in perpetuity, this program would help increase to town's units on the Subsidized Housing Inventory (SHI).

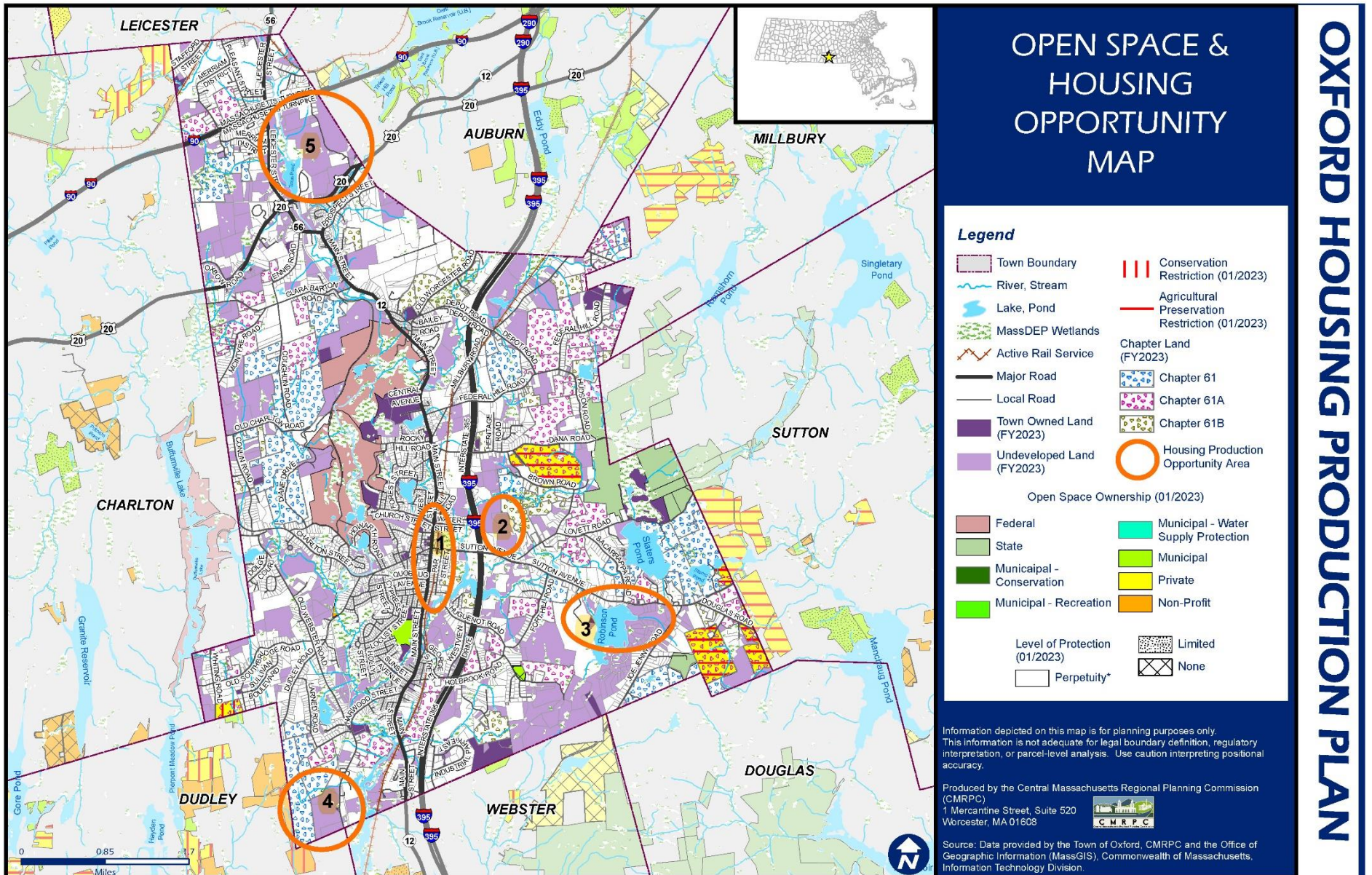
3.4 IDENTIFY SPECIFIC SITES TO ENCOURAGE THE FILING OF COMPREHENSIVE PERMIT APPLICATIONS AND/OR THE DEVELOPMENT OF AFFORDABLE HOUSING UNITS.

To proactively create desired affordable housing, the Town should take all the necessary steps to prepare for new housing development. By regularly updating an inventory of Town-owned and privately-owned properties while assessing each parcel of land based on constraints and factors such as zoning restrictions, topography and soils, infrastructure, traffic patterns, existing residences and businesses, presence of wetlands or endangered species, wildlife corridors, historic resources, open space conservation restrictions, etc. the Town will position itself for successful future development. This inventory should be utilized when developers want to submit proposals to the town for residential developments, so the Town can determine and prioritize the properties that are most appropriate. Specific sites should be identified that could be utilized as "Friendly 40B" developments or would be most appropriate for providing housing with higher density. In a "Friendly" 40B approach, a developer works cooperatively with town boards to minimize density, improve setbacks, or blend architectural aesthetics with the neighborhood. Utilizing vacant, underutilized, and publicly-owned land can help reduce costs associated with developing affordable housing.

A number of areas, most with Town-owned land in them, that could potentially be suitable for the development of housing were discussed by residents at the public workshops in March 2024. The benefits and drawbacks of each site plus the types of housing that would be most appropriate in each area were the foundations of the discussions in each breakout group at the event. The following are areas in which the filing of comprehensive permit applications would be encouraged. The sites, which are general areas but contain Town-owned land within them, include:

1. **Oxford Center:** The town's downtown area along Route 12 (Main Street) is a pedestrian-friendly corridor with a mix of businesses, services, municipal buildings, and housing. It has been identified in the Master Plan as a priority area for attracting and retaining development. Residents desire to preserve the village scale and historical character of the district.
2. **Sutton Avenue / I-395 Interchange:** Located directly off the I-395 interchange along Sutton Ave is developable land that provides a unique opportunity for commercial and residential development. This area is currently zoned under the Highway Interchange District.
3. **New Orchard Hills:** Orchard Hill Estates is Oxford's largest development of subsidized housing. Plans are underway by Trinity Management to redevelop the 215 existing units and add an additional 165 units. There is development opportunity on both sides of Robinson Pond along Sutton Ave. Currently the area is zoned as R-1 with the Robinson Pond Protection District overlay.
4. **Old Webster Road / Dudley border:** In the southern part of Oxford along the border with Dudley, there is a parcel of undeveloped land that could be appropriate for new housing. It is adjacent to Chapter 61 land and has access on Old Webster Road.
5. **Route 20 / Route 56:** In North Oxford, there are large tracts of undeveloped land bounded by Route 20, Route 56, and I-90. Currently, the area is zoned R-4. Thayer Pond Village condominium complex is located in this area.

FIGURE 19: OXFORD HOUSING PRODUCTION OPPORTUNITY MAP



3.5 SUPPORT SMALL-SCALE HOUSING AND INFILL HOUSING DEVELOPMENT AND CONVERSIONS

There are sites in Oxford that could accommodate development of one new housing unit, a few units, or conversion of existing properties into housing. This type of development, as opposed to traditional subdivisions, can serve local housing needs including starter homes, rentals for low-income households, senior housing, and special needs housing. Infill housing encourages the creation of homes on vacant or underutilized lots in order to discourage sprawl and protect open space while bolstering the housing stock. This also allows for the creation of new housing in areas with existing water, sewer, roads, and other infrastructure needed to support housing.

Infill development is a strategy that allows a community to capitalize on potential non-productive space to increase housing options. An infill development option allows properties with excessive setbacks (typically to accommodate overly proscriptive parking or landscaping regulations) to develop the portion of their parcel closest to the roadway for narrowly defined purposes. This strategy can increase the overall housing stock, improve the experience for pedestrians, and knit together otherwise disconnected parts of the streetscape. The Town should continue to identify unused or vacant lots that would be appropriate for housing and explore ways to allow small-scale infill development on noncomplying lots.

Small-scale housing, also referred to as “missing middle housing” or “gentle density”, refers to buildings ranging in size and density between a single-family detached home and a mid-rise apartment building. Commonly, the scale of these housing types is comparable to a single-family house. Varieties include duplexes, triplexes, fourplexes, courtyard apartments, townhouses, live/work units, mixed use developments, cottage housing communities, or tiny home communities. These types of housing are considered “smart growth”, encouraging neighborhoods that are more walkable and connected while not overburdening local resources. However, present-day zoning and regulations that favor large-lot single-family housing make it challenging to create such housing. Oxford is encouraged to explore ways that will support the creation of small-scale housing that blends with the town's small-town character.

4. HOUSING PRESERVATION STRATEGIES

The Town should prioritize the preservation of existing deed-restricted housing units and naturally occurring affordable housing to protect low- and moderate-income households and other vulnerable populations from substandard housing conditions and displacement.

4.1 ENACT AN ORDINANCE THAT WILL ENABLE THE TOWN TO ADDRESS THE ISSUE OF BLIGHT / PROPERTY MAINTENANCE DIRECTLY.

Blighted properties can decrease surrounding property values, weaken local housing markets, pose hazards to the safety of the community, and reduce local tax revenue. While the Town has historically intervened only when there is a public health or safety issue, it remains important to the general well-being of the community to have additional tools in place in the event that they are needed. At Oxford's 2023 Special Town Meeting, an amendment to Chapter 79 of the Town's General Bylaws was proposed that would address blighted properties by ordering property owners to take corrective action or else be fined. The amendment proposal did not pass.

The Town could consider enacting a different type of "blight ordinance" that will enable the Town of Oxford to address the issue of blight or the lack of maintenance directly. Such an ordinance could constitute a tax incentive program to encourage property owners to remediate or redevelop blighted properties, rather than imposing penalties. This could be a creative approach to incentivize and motivate property owners to make improvements.

4.2 INVESTIGATE FUNDING OPPORTUNITIES SUCH AS CDBG TO SUPPORT LOCAL HOUSING REHABILITATION EFFORTS.

Much of Oxford's housing stock is aging and may have deferred maintenance needs as well as safety concerns such as traces of lead-based paint. While a comprehensive inventory of housing conditions has not been compiled, it is likely that many of these older residences would not meet today's various housing codes (plumbing, electricity, weather-proofing, energy efficiency, etc.). Older homes with code deficiencies and inefficiencies are often more affordable housing options than newly constructed housing. In extreme cases, these older homes are being torn down. It is important to maintain Oxford's existing housing stock as a means of providing more affordable housing and preserving the town's historic architecture. It is also important to note that many of these substandard homes may be owned by those who live on fixed and/or limited incomes without the resources to undertake improvements.

As Oxford's residents age, home modifications may be needed to allow older adults to age in place. Installation of wheelchair ramps, handrails, raised toilets, shower grab bars, walk-in tubs, wider doorways, and other improvements can make a home more accessible, allowing older adults to safely live in their own house. However, seniors living on a fixed income may not have the financial means to conduct such home repairs on their own.

Oxford should seek out and promote appropriate funding sources to support housing rehabilitation. The following sources can be considered:

- **Community Development Block Grant (CDBG) Program:** The State manages and distributes federal CDBG funding, a program that provides assistance to qualifying cities and towns for housing, community and economic development projects, and human service initiatives that assist low- and moderate-income residents or help revitalize neighborhoods. Some of this funding is set aside in support of local housing rehabilitation programs. While this funding is very competitive, EOHLC has been revisiting some of its criteria for allocating this funding, and Oxford may find itself in a position to receive this financial support.
- **Section 504 Home Repair Program:** This USDA program provides loans to very-low-income homeowners to repair, improve, or modernize their homes, as well as grant to elderly very-low-income homeowners to remove health and safety hazards. Qualifying applicants must be the homeowner and occupy the house, be unable to obtain affordable credit elsewhere, meet income limit requirements, and for grants, be age 62 or older and not be able to repay a repair loan.
- **Habitat for Humanity's Home Repair Program:** As part of the organization's Aging in Place Program, Habitat for Humanity MetroWest/Greater Worcester offers home repair grant and loan programs. Qualifying projects are intended to alleviate critical health, life and safety issues, or code violations. This can include roof repairs, renovations and upgrades to satisfy handicap accessibility and ADA requirements, deck repair, and more. Applicants must meet low-income and other criteria. Those interested in applying should contact familyservices@habitatmwgw.org
- **Home Modification Loan Program:** This state program provides low- and no-interest loans to modify the homes of elders, adults, and children with disabilities in order to help people remain in their homes and live more independently. Any homeowner who has a disability or has a household member who has a disability, or rents to an individual with a disability may apply for this loan. Visit the website for more information www.mass.gov/mrc/hmlp.

The Massachusetts Rehabilitation Commission provides an online series of resources and links for accessing home modifications: <https://www.mass.gov/service-details/hmlp-resources-and-links>.

There are numerous other housing rehabilitation programs that homeowners can apply for. Most of these programs are relatively standard, providing an interest-free deferred loan of up to about \$30,000 to homeowners earning at or below 80% AMI or for investor-owners with a majority of tenants earning below this income level. The loan is typically forgiven after a 15-year term. Some communities have created emergency repair programs that provide a grant of up to about \$5,000 for emergency repairs, some targeted to seniors. Regional non-profit organizations such as SMOC and RCAP Solutions may provide support for similar projects such as a septic repairs and weatherization. Oxford is encouraged to explore options to support homeowners in remaining safely in their homes.

4.3 IN COORDINATION WITH THE TOWN'S SUBSIDIZING AGENCIES AND MONITORING AGENTS, DEVELOP A MONITORING SYSTEM TO ENSURE THAT UNITS ON THE SUBSIDIZED HOUSING INVENTORY DO NOT EXPIRE

While the creation of new affordable units is a priority of the Town, a further priority is to preserve existing affordability at housing developments such as New Orchard Hills. Deliberate steps must be taken to ensure affordability at these locations is maintained for the future and the qualified units do not expire. Keeping in contact with monitoring agents and subsidizing agencies to ensure sales and resales (including foreclosures) meet 40B compliance and monitor any changes to the town's SHI is a significant task. Ensuring that annual reports are received from the monitoring agents regarding the continued affordability of all units is a proactive approach to this process.

	Short Term (0-12 months)	Medium Term (2-3 years)	Long Term (3-5 years)	Ongoing	Responsible Parties
1. Capacity Building Strategies					
1.1 Continue to conduct ongoing community outreach and education				✓	TMO; COA
1.2 Secure and maintain professional support to implement Housing Production Plan strategies				✓	TMO; TP
1.3 Identify and leverage resources to advance housing production and programs	✓			✓	CMRPC; TMO; TP; PB
1.4 Establish a Municipal Affordable Housing Trust Fund with an active Board of Trustees		✓			CMRPC; BOS; PB; TMO
1.5 Explore adoption of the Community Preservation Act (CPA)			✓		CMRPC; BOS; PB; TMO
1.6 Hold an annual joint meeting of relevant boards, committees, and staff to check in on the status of Housing Production Plan implementation				✓	PB; BOS; ZBA; TP; OSC; MPIC
2. Zoning and Policy Strategies					
2.1 Amend the Zoning Bylaw to allow the Zoning Official to make "reasonable accommodations" to help enable older residents to stay in their home longer	✓	✓			PB; BC; COA; ZBA
2.2 Support expansion of the supply of subsidized elderly housing				✓	PB; BC; COA
2.3 Explore incentive zoning policies in which density bonuses could be granted to developers in exchange for affordable units	✓	✓			TMO; CMRPC; PB

	Short Term (0-12 months)	Medium Term (2-3 years)	Long Term (3-5 years)	Ongoing	Responsible Parties
2.4 Enhance the Village Business zoning bylaw to allow for greater flexibility of permitted uses.	✓	✓			PB; TP; BC
2.5 Amend the existing accessory dwelling unit (ADU) bylaw to offer greater opportunities for development and be consistent with M.G.L. Chapter 40A	✓	✓			PB; TP; BC
2.6 Amend the Housing Opportunity Overlay Zone Bylaw to allow multi-family housing by Site Plan Review or by-right and consider other areas of town where the district could be adopted	✓	✓			PB; TP; BC
2.7 Amend the Zoning Bylaws to allow assisted living in additional districts to help meet the needs of Oxford's aging population	✓	✓			PB; BC; COA
2.8 Explore adoption of a cottage housing bylaw		✓	✓		PB; TP; BC
3. Housing Production Strategies					
3.1 Advocate for a higher inclusion of accessible units in proposed housing developments				✓	COA; PB; ZBA; TMO
3.2 Partner with private and public developers to create affordable housing				✓	PB; TMO; BC
3.4 Explore the creation of a buy-down program whereby the town uses funds to buy-down market-rate homes, deed restrict them as affordable in perpetuity, and sell them to income-qualified, first-time homebuyers at below-market prices			✓		BOS; TMO

	Short Term (0-12 months)	Medium Term (2-3 years)	Long Term (3-5 years)	Ongoing	Responsible Parties
3.5 Identify specific sites to encourage the filing of comprehensive permit applications and/or the development of affordable housing units	✓				PB; TP; TMO
3.6 Support small-scale housing and infill housing development and conversions				✓	PB; ZBA; BOS
4. Housing Preservation Strategies					
4.1 Enact a bylaw that will enable the Town to address the issue of blight / property maintenance directly		✓			BOH; BC; PB; FES
4.2 Investigate funding opportunities such as CDBG to support local housing rehabilitation efforts	✓	✓			TMO; CMRPC
4.3 In coordination with the town's subsidizing agencies and monitoring agents, develop a monitoring system to ensure that units on the subsidized housing inventory do not expire				✓	HA; CMRPC; PB; TMO

Responsible Parties Key:

- **TM** = Town Manager's office
- **MPIC** = Master Plan Implementation Committee
- **BOS** = Board of Selectmen
- **PB** = Planning Board
- **TP** = Town Planner
- **ZBA** = Zoning Board of Appeals
- **BC** = Building Commissioner
- **OSC** = Open Space Committee
- **BOH** = Board of Health
- **FES** = Fire and Emergency Services
- **HA** = Oxford Housing Authority
- **CMRPC** = Central MA Regional Planning Commission
- **COA** = Council on Aging

APPENDIX

- I. Oxford Housing Needs Survey
- II. Results of the Housing Needs Survey
- III. Presentation Slides from the March 28, 2024 Community Workshop
- IV. Promotional Flyer for the Community Workshop

TOWN OF OXFORD

Housing Needs Survey



The deadline to respond to this survey is **December 31, 2023**.
Submit your completed survey at a drop-off box located in the Town Hall and Public Library.

If you would prefer to take this survey online, visit this URL or scan the QR code with your phone:

www.surveymonkey.com/r/OxfordHousing



Dear Resident,

Thank you for taking this survey! This is your opportunity to describe your experiences and thoughts on housing in Oxford. This survey will inform the Town's first State-approved Housing Production Plan, which is currently being developed with support from the Central Massachusetts Regional Planning Commission (CMRPC). Please take 10 minutes to complete this survey so that we can ensure Oxford fulfills the housing needs of its residents.

The Town is asking for your input on current housing conditions.

We are asking for your opinion on housing options and affordability in Oxford. You will help the Town understand what types of housing are desired in Oxford and who is most in need. Your feedback will help determine how to provide more affordable and diverse housing options to current and future residents. This survey will help guide the development of a Housing Production Plan that will establish a 5-year plan for the future of housing in the community. This plan facilitates creation of housing that aligns with town character and meets the needs of current and future residents.

What is meant by "Affordable Housing"?

Affordable housing does not refer to the design, type, or method of construction of a housing unit, but to the cost of the housing to the consumer.

Affordable housing is targeted to households that meet specific income eligibility levels. Massachusetts law defines affordable housing as houses or apartments that are permanently restricted and priced for people earning at or below 80% of the median household income of the area, otherwise known as the Metropolitan Area Median Income (AMI). For the Town of Oxford, which is located in the Worcester, MA Area consisting of 33 central Massachusetts communities, the AMI as of 2023 is \$122,000.

Who qualifies for affordable housing in Oxford?

Households qualify for affordable housing if they are considered low-income. To determine eligibility, income limits are set by the U.S. Department of Housing and Urban Development (HUD) based on the Area Median Income and the number of people living in a household. As of 2023, in Oxford and surrounding towns, a household of one (1) earning less than \$65,550 annually can qualify for an affordable unit; while a household of four (4) earning less than \$93,600 annually can qualify. This includes homeownership and rental units.

If you have questions or comments regarding this survey, please contact:

Emily Glaubitz, *Principal Planner at the Central Massachusetts Regional Planning Commission*: eglaubitz@cmrpc.org

Optional: If you would like to stay involved in the Housing Production Plan process, please write your name and email address below. We will only use your contact information to keep you updated throughout the planning process, including results of this survey and details about a future community workshop.

Name: _____ Email address: _____

CURRENT RESIDENCE

1. Do you currently live in Oxford?

- ☐ Yes, I currently live in Oxford
- ☐ No, but I work or volunteer in Oxford
- ☐ No, but I used to live in Oxford
- ☐ No, but I am interested in moving to Oxford
- ☐ Other: _____

2. Which of the following attributes were most influential in your decision to reside in Oxford? (Select all that apply)

- | | |
|--|---|
| <input type="checkbox"/> I grew up here | <input type="checkbox"/> Small-town way of life |
| <input type="checkbox"/> My family is here | <input type="checkbox"/> Neighborhoods |
| <input type="checkbox"/> Close to work | <input type="checkbox"/> Safety |
| <input type="checkbox"/> Community | <input type="checkbox"/> Government |
| <input type="checkbox"/> Natural beauty | <input type="checkbox"/> Recreational opportunities |
| <input type="checkbox"/> Location | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Schools | |

3. How important is it for you to remain in Oxford as you age?

- ☐ Very important
- ☐ Somewhat important
- ☐ Not important

4. Do you plan to live in your current residence as you age into retirement?

- ☐ Yes, I plan to live in my current home as I age into retirement, and I anticipate that I will be able to afford my home and associated costs.
- ☐ Yes, I plan to live in my current home as I age into retirement, but I am unsure if I will be able to afford my home and associated costs.
- ☐ No, I do not plan to live in my current home as I age into retirement because I anticipate that I will not be able to afford my home and associated costs.
- ☐ No, I do not plan to live in my current home as I age into retirement, however I would like to remain in Oxford if there is housing available that meets my needs.
- ☐ No, I do not plan on staying in Oxford for reasons unrelated to housing affordability.

5. If you were to consider moving out of your current residence, which of the following factors would drive your decision to move? (Select all that apply)

- | | |
|--|--|
| <input type="checkbox"/> Looking for a different home size that meets your needs | <input type="checkbox"/> Needing a more accessible home (i.e. wheelchair ramps, wide doorways, stair lifts, grab bars/rails) |
| <input type="checkbox"/> Maintaining your current home will be too expensive | <input type="checkbox"/> Wanting to move to an area that has better health care facilities |
| <input type="checkbox"/> Maintaining your current home will be too physically challenging | <input type="checkbox"/> Wanting to be closer to family |
| <input type="checkbox"/> Looking to move to an independent living facility for older adults, retirement home, or other senior living community | <input type="checkbox"/> Needing access to public transportation |
| <input type="checkbox"/> Needing to move into a single-level home | <input type="checkbox"/> Wanting to live in a different climate |
| | <input type="checkbox"/> Looking for an area that has a lower cost of living |
| | <input type="checkbox"/> Needing to move closer to place of employment |
| | <input type="checkbox"/> Other (please specify): _____ |

HOUSING AFFORDABILITY

6. Are you comfortably able to afford your home and associated housing costs?

- ☐ Yes, I can comfortably afford my home
- ☐ No, affording my home is a challenge
- ☐ I'm not sure

7. Is more than 30% of your monthly income dedicated to paying for housing (including mortgage, rent, property taxes, utilities, insurance) each month?

- ☐ Yes, more than 30% of my monthly income is dedicated to paying for housing
- ☐ No, less than 30% of my monthly income is dedicated to paying for housing
- ☐ N/A

8. Which of the following housing support services would be the biggest factor in helping you stay in your home?

- ☐ Tax relief for eligible residents (i.e. caps to the amount of property tax that homeowners pay as a share of their income for seniors, veterans, or people with disabilities)
- ☐ Home repair or modification (i.e. loans or grants for home improvement, septic system repair, lead paint removal)
- ☐ Home health care (i.e. help with daily tasks like bathing and cooking, meal delivery, skilled nursing care, medical testing, health monitoring, etc.)
- ☐ Transportation assistance (i.e. transportation to and from medical appointments, assistance with activities like shopping or banking, reduced fares on public transit)
- ☐ Home maintenance (i.e. services for property upkeep such as lawn mowing, snowplowing, cleaning, repairs, etc.)
- ☐ Counseling on rental assistance opportunities (i.e. guidance on protection from eviction, finding affordable units, information on tenant rights, household budgeting, etc.)
- ☐ I do not currently need any support services
- ☐ Other (please specify): _____

FUTURE HOUSING NEEDS

9. In your opinion, which of the following populations are most in need of increased housing options in Oxford? (Select all that apply)

- ☐ Young professionals
- ☐ Families
- ☐ Seniors
- ☐ Low-income households
- ☐ Single adults
- ☐ People with disabilities
- ☐ First-time homebuyers
- ☐ Vulnerable populations such as survivors of domestic abuse, veterans, or those in recovery
- ☐ Other: _____

10. Please rate the desirability of the following housing types if they were to be developed in Oxford:

	Very desirable	Somewhat desirable	Not desirable
Small, single-family market-rate homes geared towards first-time homebuyers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small, market-rate homes geared towards seniors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium-sized single-family homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small- to medium-sized single-level homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Luxury single-family homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cottage Housing Community (small, single-family dwelling units (800-1,200 sq. ft.) clustered around a common area)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Duplexes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condominiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small-scale apartments (2-6 units)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium- to large-scale apartments (7 or more units)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Townhouses (2-8 multi-story dwelling units placed side-by-side)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mixed-used Residential / Commercial (e.g. retail/office on first floor and residential units above)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Conversion of larger homes into apartments or condominiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for special populations (e.g. disabled, youth recovery, adult group home, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessory dwelling units or "in-law apartments"	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tiny homes (less than 600 sq. ft.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assisted living communities, nursing homes, or other senior housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessible housing for people with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Which of the following issues related to housing and development do you think the Town of Oxford should prioritize in the next 5 years?

- ☐ Growing existing local businesses
- ☐ Attracting new businesses
- ☐ Managing housing growth
- ☐ Creating more housing that is affordable
- ☐ Availability of municipal sewer
- ☐ Availability of municipal water
- ☐ Quality of education
- ☐ Recreational opportunities
- ☐ Improving roads and sidewalks
- ☐ Traffic management
- ☐ Protecting the public water supply
- ☐ Other: _____

12. The Community Preservation Act (CPA) is a state law that allows Massachusetts communities to conduct a referendum to add a small surcharge on local property taxes. When combined with matching funds from the statewide Community Preservation Trust Fund, this dedicated fund is used to support local affordable housing development along with protecting open space, improving parks and playgrounds, preserving historic buildings, and more. Learn more here: www.communitypreservation.org

In the future, would you like to see Oxford pursue local adoption of CPA?

- ☐ Yes, I think local adoption of CPA in Oxford should be pursued.
- ☐ No, I do not think local adoption of CPA in Oxford should be pursued.
- ☐ Unsure, I would need more information.

DEMOGRAPHICS

13. What is your age? _____

14. How long have you lived in Oxford? _____

15. Which of the following best describes your housing situation:

- ☐ Homeowner
- ☐ Renter
- ☐ Living with others and assisting with paying rent or mortgage
- ☐ Living with other but not paying rent or mortgage

16. How many people currently live in your household? _____

17. What is your annual household income (approximately)?: _____

FINAL THOUGHTS

18. Do you have any other comments regarding residential housing needs in Oxford?

CONCLUSION

Thank you for taking this survey! Community input is essential to planning for Oxford 's future.

This survey is the first public outreach component of Oxford's Housing Production Plan. A Community Forum will be planned for early 2024 to seek further community input on preferred housing styles and locations for future affordable housing.

Please visit the Town of Oxford website for results of the community survey and other updates.

If you have questions or comments regarding this survey, please contact:

Emily Glaubitz: eglaubitz@cmrpc.org



RESULTS OF THE TOWN OF OXFORD HOUSING NEEDS SURVEY

These survey results will inform the Town of Oxford's Housing Production Plan.

2024

A town-wide survey was conducted as part of the Housing Production Plan public outreach process to gather input on housing needs.

The survey was available online and print copies were available at the Oxford Town Hall, Public Library, and Senior Center.

The survey was open from November 20, 2023 to January 31, 2024.

344 residents responded to the survey.

The survey aimed to gather information about the following:

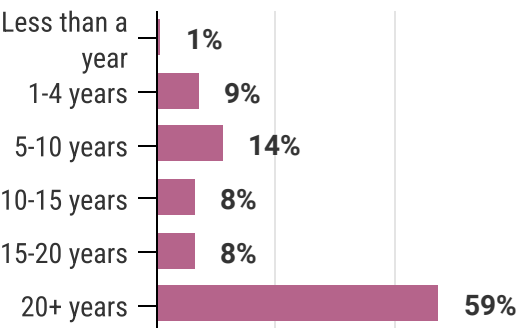
- **Demographic Information:** How do the survey respondents represent Oxford's population overall?
- **Housing Affordability:** Are survey respondents facing challenges in affording to live in their home or community?
- **Future Housing Needs:** What are survey respondents' current and future housing needs? What types of new housing would residents like to see in the future?



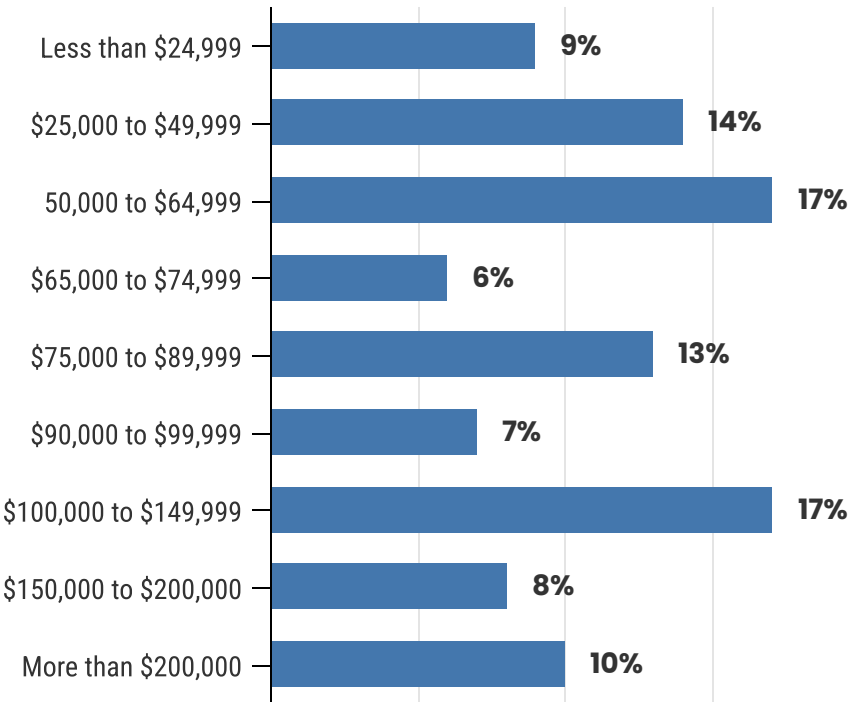
Oxford Housing Needs Survey Results

Demographics of Survey Respondents

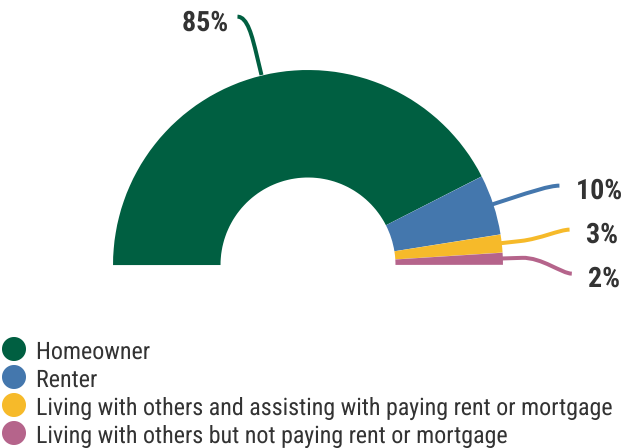
How long have you lived in Oxford?



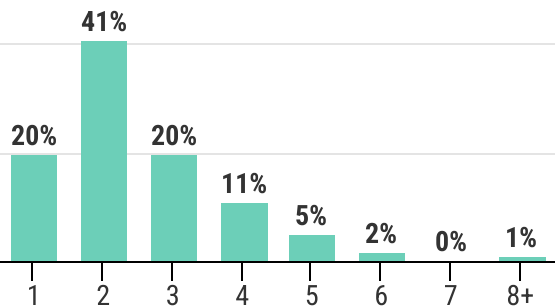
Annual Household Income Range



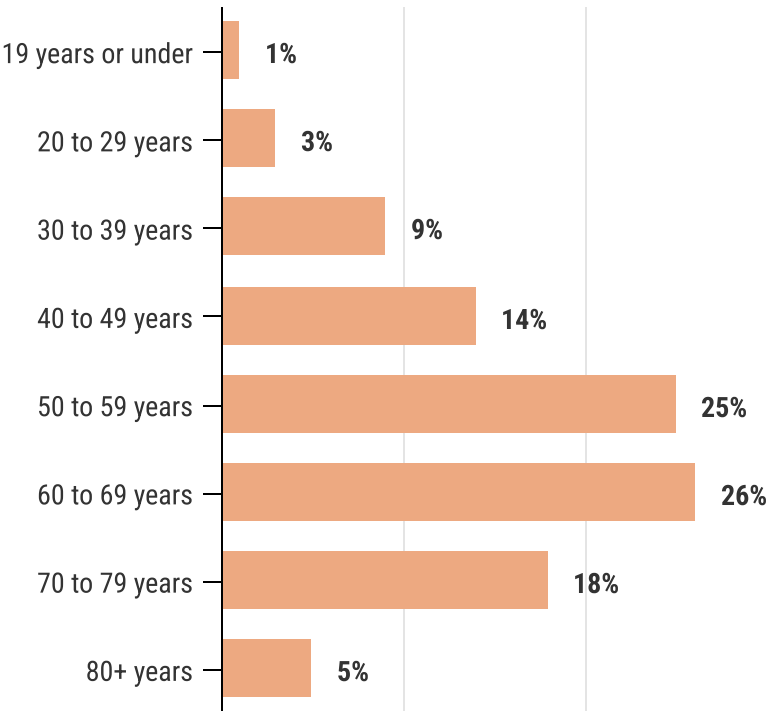
What best describes your current housing situation?



How many people currently live in your household?



Age Range



Oxford Housing Needs Survey Results

Current Residence

44% of respondents plan to live in their current home as they age into retirement and **anticipate being able to afford their home** and housing costs.

33% of respondents plan to live in their current home as they age into retirement but are **unsure if they will be able to afford their home** and housing costs.

6% of respondents do not plan to live in their current home as they age into retirement because they **will not be able to afford their home** and housing costs.

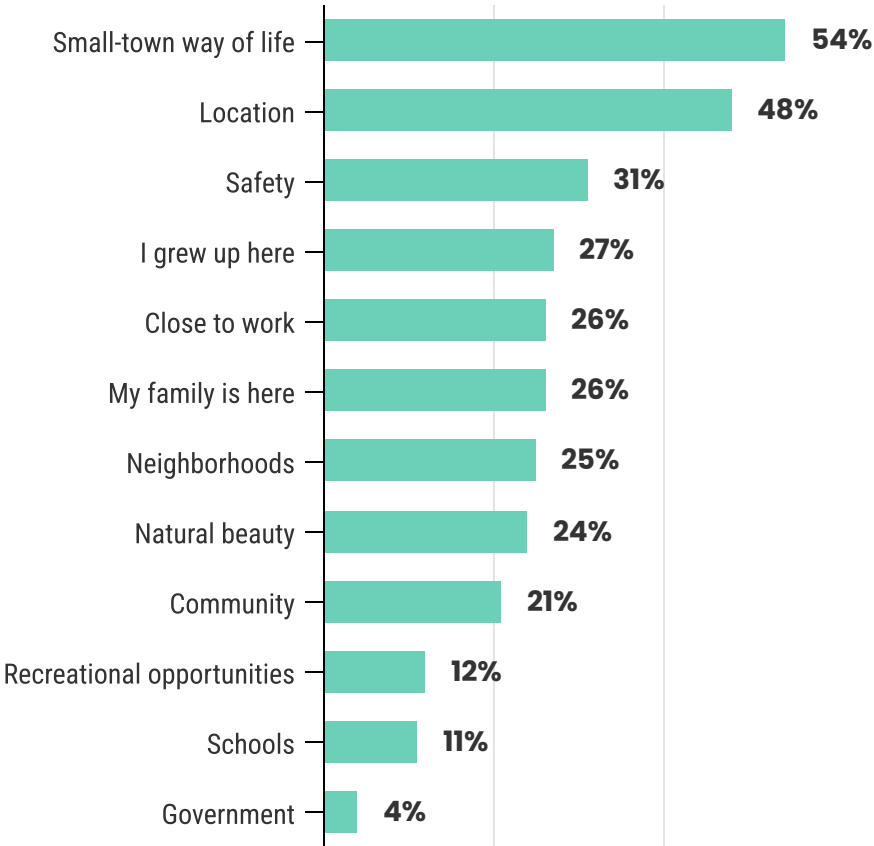
9% of respondents do not plan to live in their current home as they age into retirement but **would like to remain in Oxford if there is housing available** that meets their needs.

9% of respondents do not plan on staying in Oxford for **reasons unrelated to housing affordability**.

If you were to consider moving out of your community, which of the following factors would drive your decision to move?

- 1** Maintaining your current home will be too expensive (34%)
- 2** Looking for an area that has a lower cost of living (30%)
- 3** Maintaining your current home will be too physically challenging (28%)
- 4** Needing to move into a single-level home (26%)
- 5** Looking for a different home size that meets your needs (26%)

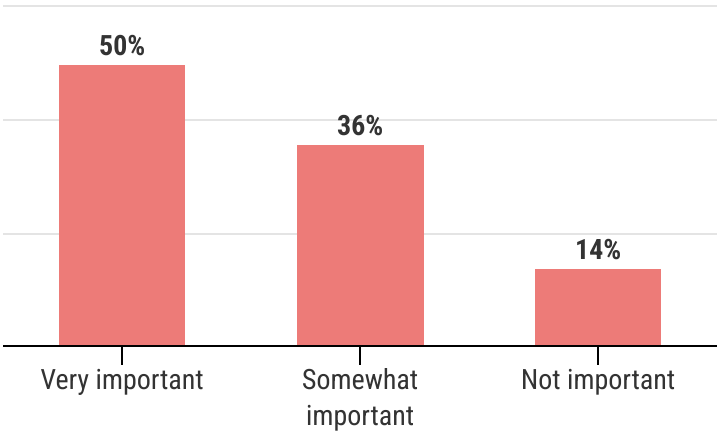
Which of the following attributes were most influential in your decision to reside in Oxford?



How important is it for you to remain in Oxford as you age?

HERE TO STAY

A majority of survey respondents plan to continue living in their current residence and feel it is important to remain in Oxford as they age.



Oxford Housing Needs Survey Results

Comments on Current Residence and Future Needs

"I currently rent the house I live in but would like to buy if the housing prices come down a bit."

"The elderly housing in Oxford is not suitable for elderly with stairs, no elevators, no updates!"

"I need to be near the center of town because I don't drive and am visually and hearing impaired."

"I do not own my home so need to move at some point. Can't afford market prices so am looking at senior housing but the list is long."

"Have no desire to leave my home at any time. It is a home to age in place."

"Plan on downsizing my house when I retire. May or may not stay in Oxford."

"Land was more affordable to build on than some communities."

"Taxes keep going up every year yet income remains the same or cost of living increases gets eaten up by health care costs, food, utilities, etc."

"At time we moved (1996) Oxford was considered as one of the more desirable towns in the area."

"My wife and I are on SS retirement/ disability living off the bank for now, since there are no one level senior apartments available in town. All apartments are multilevel and taken."

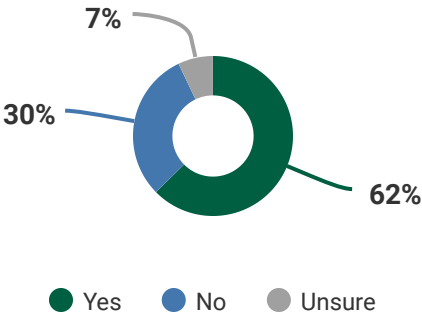
"Houses were cheaper than in communities that were closer to work (Westborough, Northborough...)"

"I am retired and have lived in my home for 35 years. As the value of social security continues to drop and senior housing is not readily available, I'm afraid I won't be able to stay here too much longer. I will miss this town."

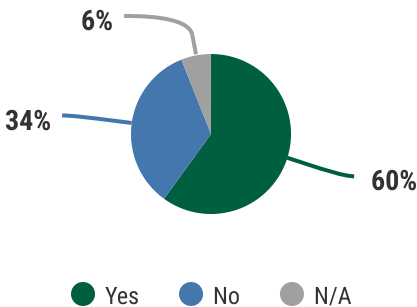
Oxford Housing Needs Survey Results

Housing Affordability

Are you comfortably able to afford your home and associated housing costs?



Is more than 30% of your monthly income dedicated to paying for housing?



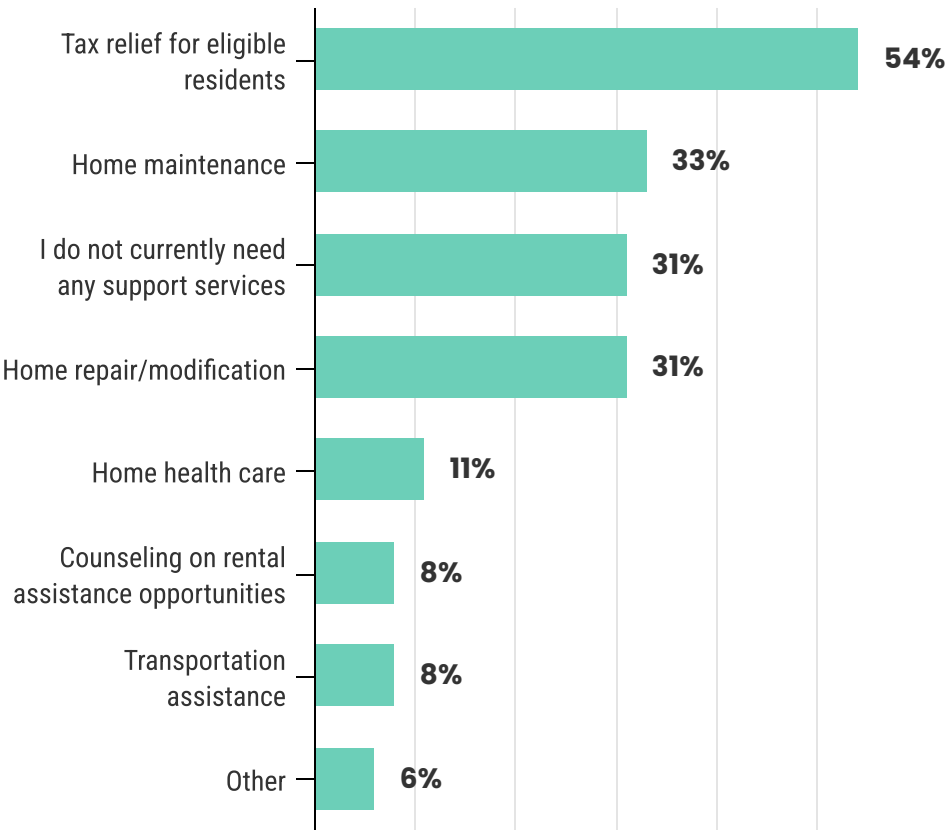
COST BURDENED HOUSEHOLDS

Households that spend more than 30% of income on housing costs (including mortgage, rent, property taxes, utilities, insurance) are considered **cost burdened households**.

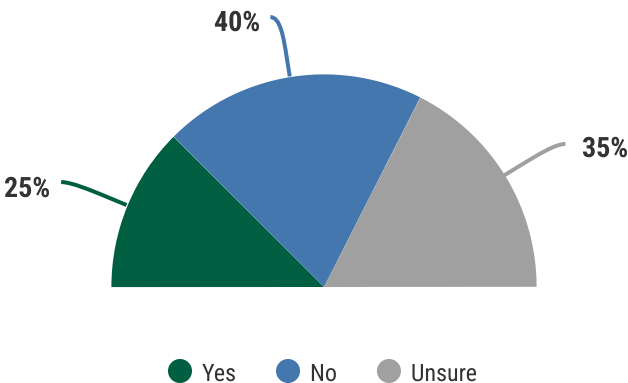
These households may have difficulty affording necessities such as food, clothing, transportation, and medical care. Areas with a significant number of cost-burdened households face an affordable housing shortage.

60% of respondents to this survey are considered cost burdened.

Which of the following housing support services would be the biggest factor in helping you stay in your home?



In the future, would you like to see Oxford pursue local adoption of the Community Preservation Act (CPA)?

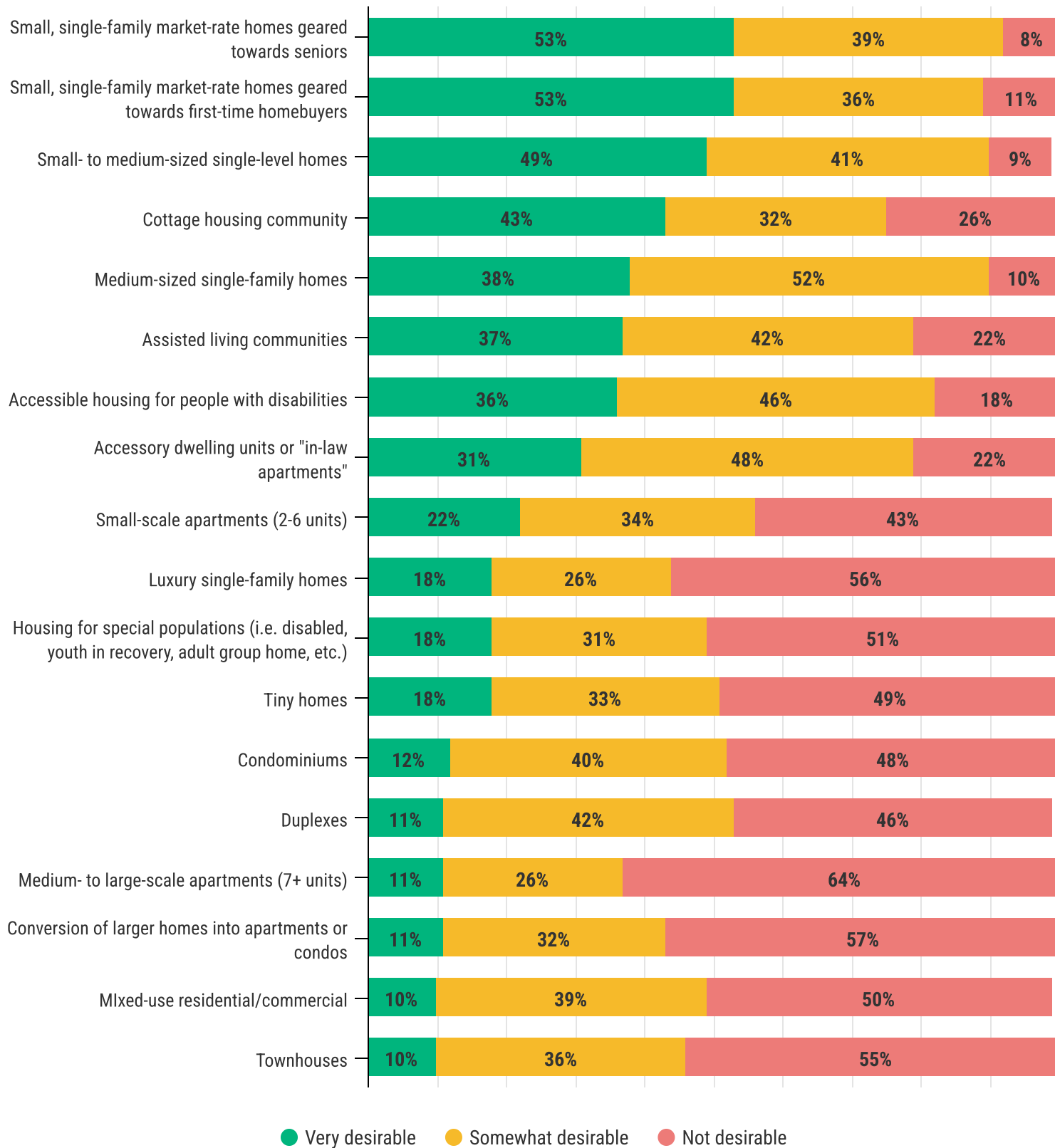


The Community Preservation Act (CPA) is a state law that allows Massachusetts communities to conduct a referendum to add a small surcharge on local property taxes. When combined with matching funds from the statewide Community Preservation Trust Fund, this dedicated fund is used to support local affordable housing development along with protecting open space, improving parks and playgrounds, preserving historic buildings, and more.

Oxford Housing Needs Survey Results

Future Housing Needs

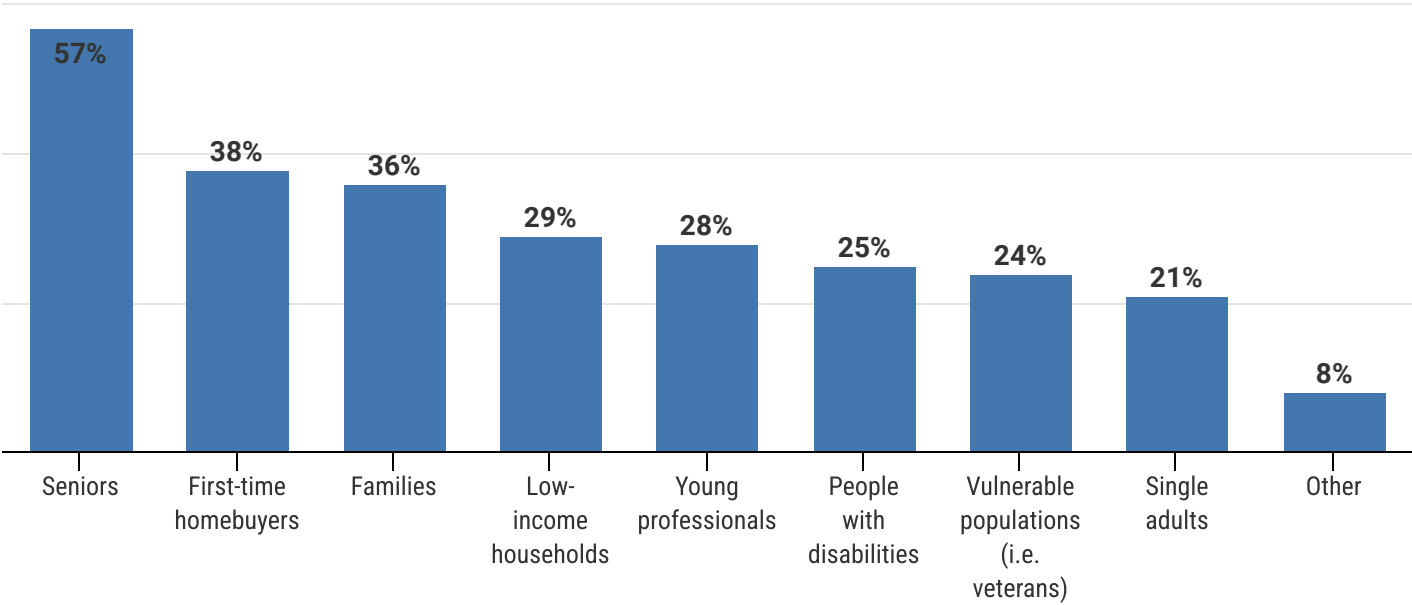
Desirability of Housing Types in Oxford



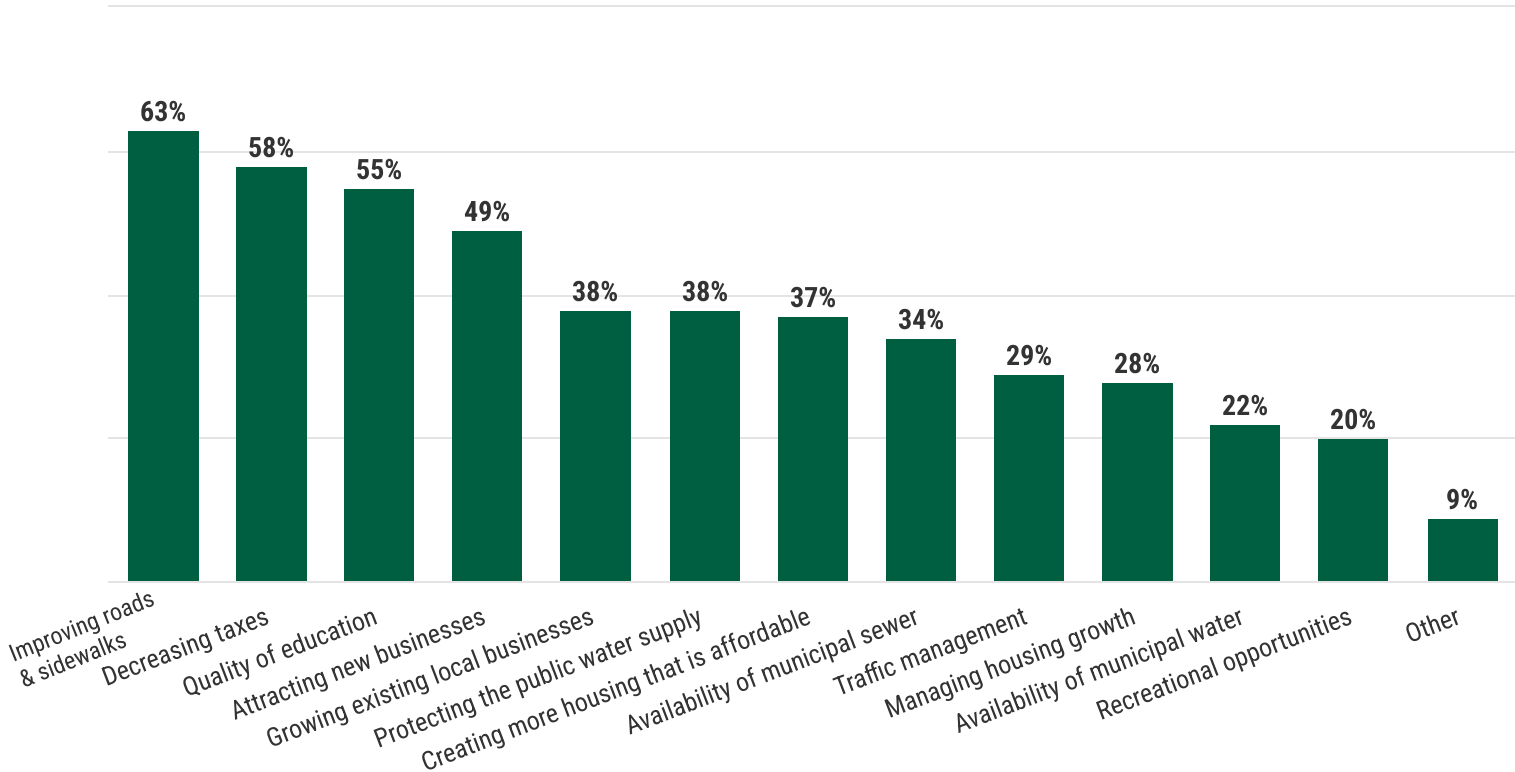
Oxford Housing Needs Survey Results

Future Housing Needs

Which of the following populations are most in need of increased housing options in Oxford?



In your opinion, what are Oxford's most pressing needs related to housing and development?



Oxford Housing Needs Survey Results

Comments on Housing and Development Priorities

"Protecting the historic character of the downtown area."

"Municipal sewer availability to all that want/need it is a big concern for me."

"Meet requirements to stop 40b from changing established neighborhoods"

"Fixing the roads in the residential areas!"

"Maintain small town and consider educational needs associated with new housing."

"Improving the housing stock for first-time homebuyers, and also for single adults and young professionals, would be advantage for Oxford's tax base. The challenge is that construction costs of those single level properties are not advantageous for builders."

"1) Real estate tax cap for seniors
2) Accessory dwelling units"

"Veterans! Take care of them as they have always taken care of us"

"I have only been in Oxford for 5 years, but I think the town is run well, and I enjoy living here very much. "

"Oxford needs more senior housing!"

"As I and others age, the continued tax relief program we currently have could be expanded to include more able participants. A monetary cap on property taxes for senior residents would be helpful. Also, the town not taking tax title for seniors or residents who are not able to pay their property taxes right away, should be looked at."

"Young people just finished getting there career going are moving back home, no place to buy."

Oxford Housing Needs Survey Results

General Comments

"I would love to see affordable senior housing in safe surroundings with public transportation"

"The old Sandalwood Nursing Home should be renovated into group home/recovery or assisted living."

"I applied for housing 5+ years ago and am still on the waitlist. I know several residents who need to downsize but due to high mortgage interest rates and increased housing prices are unable to downsize."

"I think the seniors and veterans of the community should be prioritized. I do not want property taxes to increase."

"There are no options for young adults trying to make a life once you graduate high school. Your only options are college or stay home. I never see any apartments for rent in Oxford and if I do it is never affordable"

"We need to be allowed to have ADU's or tiny homes, this gives us options to care for family with the outrageous prices for the homes selling right now in Oxford! Many are dumps selling for top dollar."

"I think affordable senior and first time home buyer communities would be helpful."

"There is a great need for affordable rental units in town. The waiting list for subsidized housing is insane."

"Would love to have a 55+ community that has homes with all rooms on one level with a two car garage."

"I don't know what the solution is, but a lot of people are being left behind in this economy. I am a college grad and would have to make 2-3 times my pay to be able to afford "market rent" as a single household (and the number of single households is increasing.) I do not have a lot of discretionary income. I do not make enough to own my own home in MA, and even though I grew up in MA, I don't know if I can continue affording to live here."

"As a senior it gets harder to pay increasing real estate taxes. We've never had children & supported schools for 45 years. The senior center is not fully funded & seniors have to pay for most activities and food. Why can't there be real estate taxes reduced for seniors."

Oxford Housing Needs Survey Results

General Comments

"We need housing that diverse populations can afford to make our community one that is rich with many cultures to add to its vibrancy."

"In order to keep the small town charm that we have here we need to keep housing small and no huge apartment complexes."

"A complex dedicated to seniors with disabilities - ramps, elevator, wheelchair/scooter access throughout the complex, transportation to and from doctor appointments, but at an affordable/reasonable rental rates."

"A 55 and older housing or a modern elderly housing should be greatly considered which has not been a consideration for many years!!!"

"Small 800-1,000 square foot 2-3 bed 1 bath single-family homes offered as affordable housing would be highly desirable."

"Would like to see open spaces stay and wooded areas for nature and the beauty of small town feel."

"It would be nice to limit the size of the housing projects. All new builds look the same with large floor plans. There are no "starter homes" with smaller footprints."

"My adult children live with us because they can't afford to rent anywhere- it's too expensive."


"There is a need for additional senior citizen housing units."



"There needs to be assistance programs discussed for folks who do not fall into the "Low Income" bracket. Many home owners are in need of assistance not because they are low income but because their income cannot support the ever rising costs of home maintenance and upkeep."


"The aging population in the town needs housing that is updated. The current OHA is in need of rehab and there should be additional units added. This would allow those residents that are aging to transition into something they can manage and afford and free up some single family homes to young 1st time home buyers."

COMMUNITY WORKSHOP ON OXFORD'S HOUSING NEEDS

Thursday, March 28, 2024
6:00 PM
Oxford Senior Center







Agenda

6:00 p.m.	Introductions
6:05 p.m.	Presentation and Q&A
6:45 p.m.	Quick break & divide into small groups
6:55 p.m.	Small group activity
7:25 p.m.	Final thoughts
7:30 p.m.	Workshop concludes

INTRODUCTION TO HOUSING PRODUCTION PLANS (HPP)

What is an HPP and why does Oxford need one?

3

HOUSING PRODUCTION PLAN

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

The final plan will be a 5-year strategic plan approved by the State’s Executive Office of Housing and Livable Communities (EOHLC).

1

Comprehensive Housing Needs Assessment

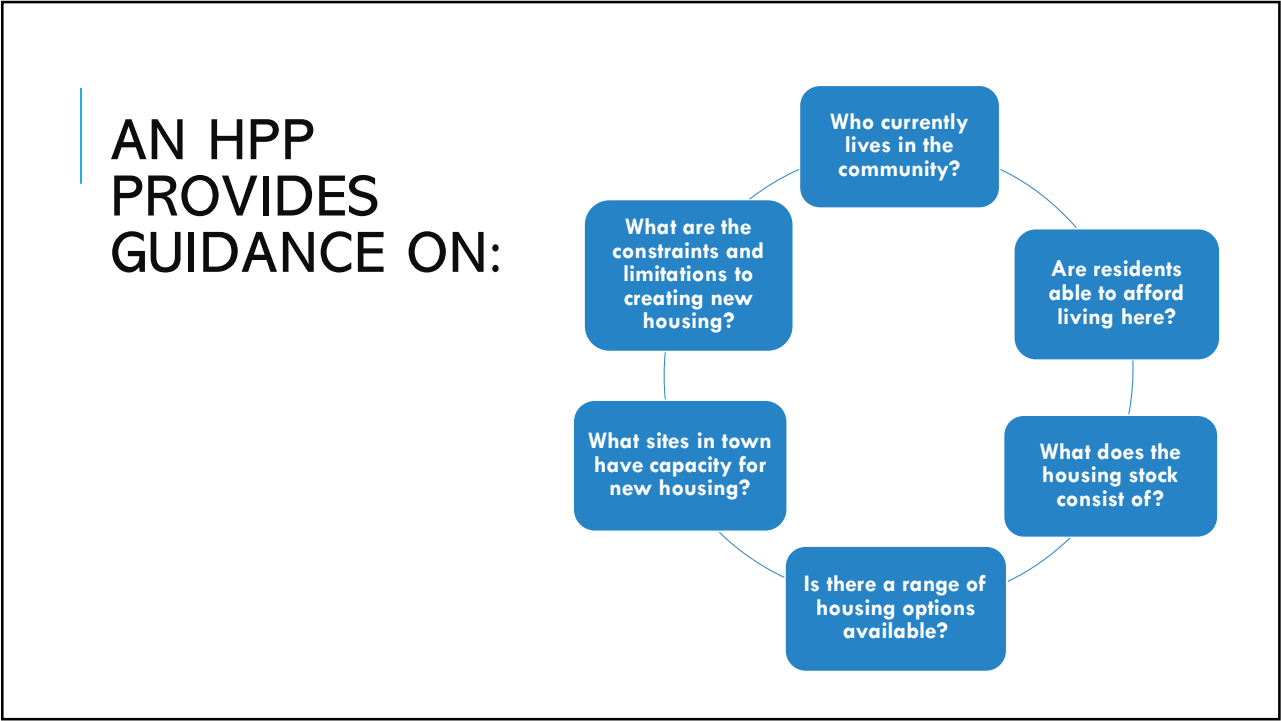
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Affordable Housing Goals

3

Implementation Strategies

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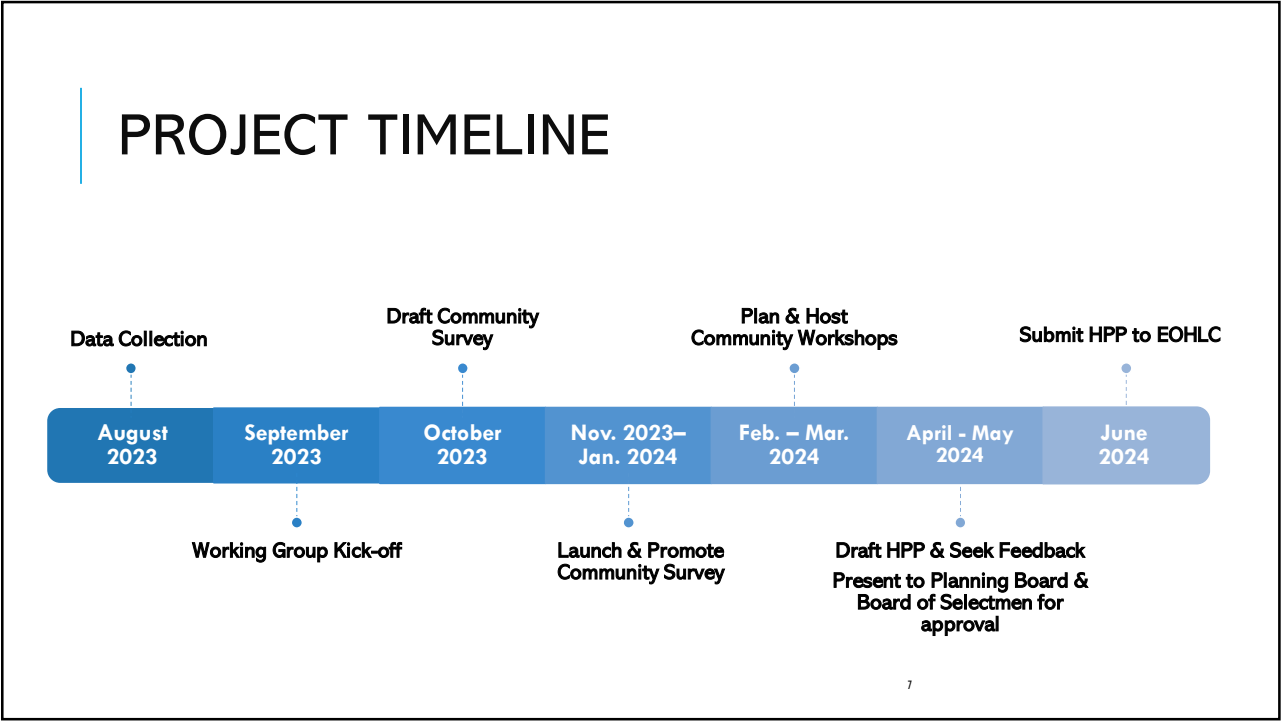


5

- HOW CAN A HOUSING PRODUCTION PLAN
HELP OXFORD?

 - ❖ Address unmet housing needs and demands
 - ❖ Establish a community vision for the future of housing with clear goals and objectives
 - ❖ Help the Town meet the State 10% affordable housing goal
 - ❖ Help manage 40B developments under comprehensive permitting
 - ❖ Influence and identify the type, location, and amount of housing being developed in the future
 - ❖ Boost grant and funding opportunities

6



7

AFFORDABLE HOUSING &
CHAPTER 40B

How does the Chapter 40B law impact Oxford?

8

AFFORDABLE HOUSING IN MASSACHUSETTS

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

9

9

What does “affordable” look like in 2024?

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

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

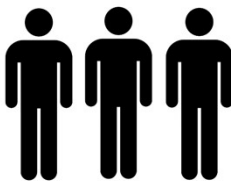
\$122,000



\$65,550
for a 1-person
household



\$74,900
for a 2-person
household



\$84,250
for a 3-person
household



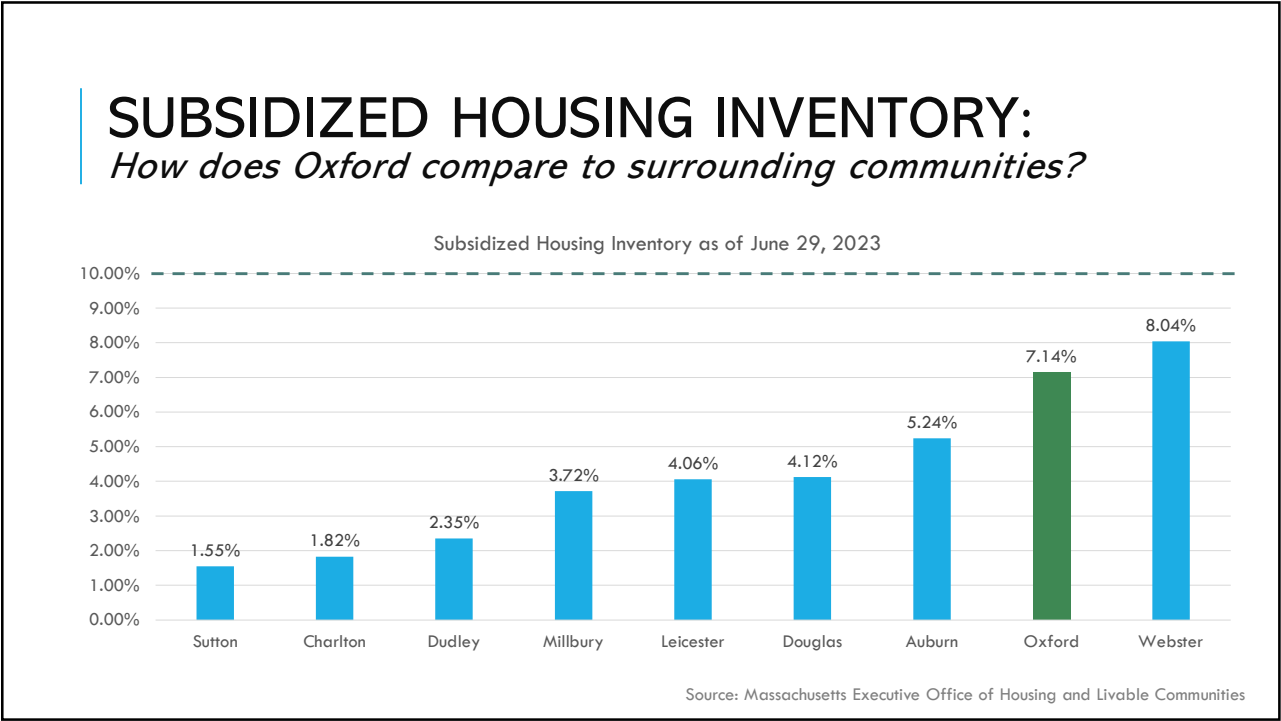
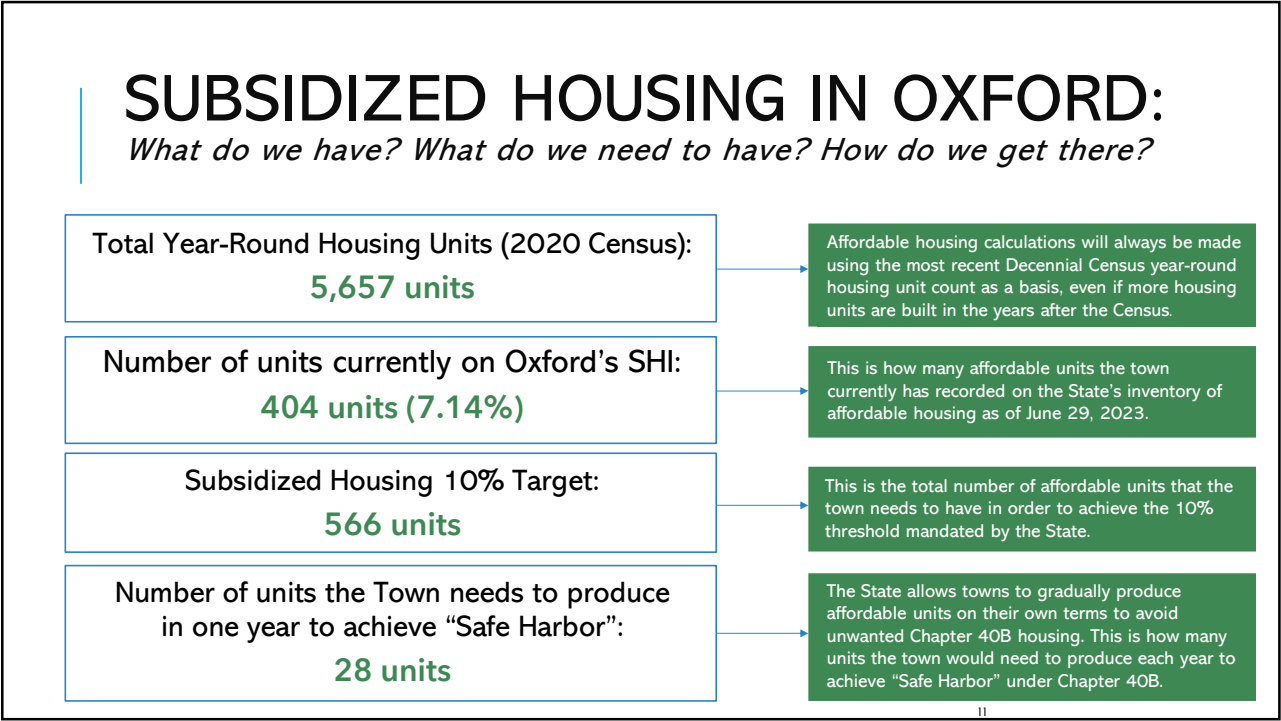
\$93,600
for a 4-person
household

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

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

10

10



COMPREHENSIVE PERMITTING & SAFE HARBOR

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

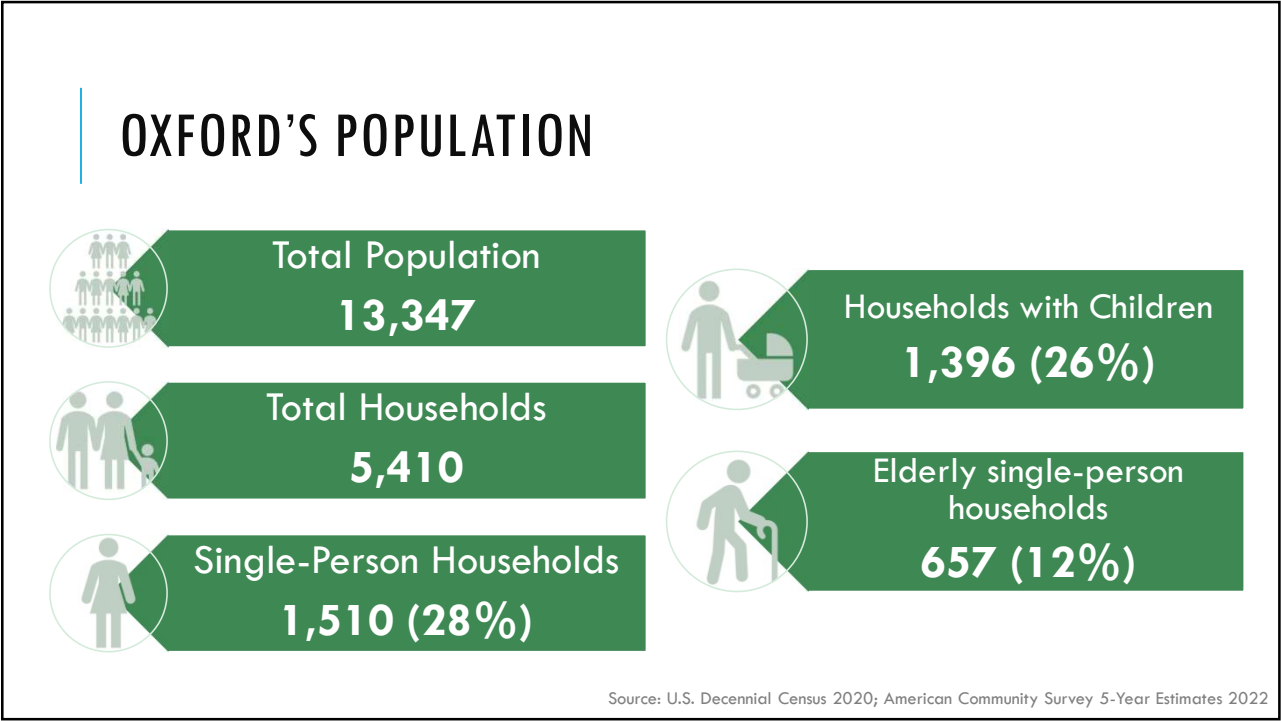
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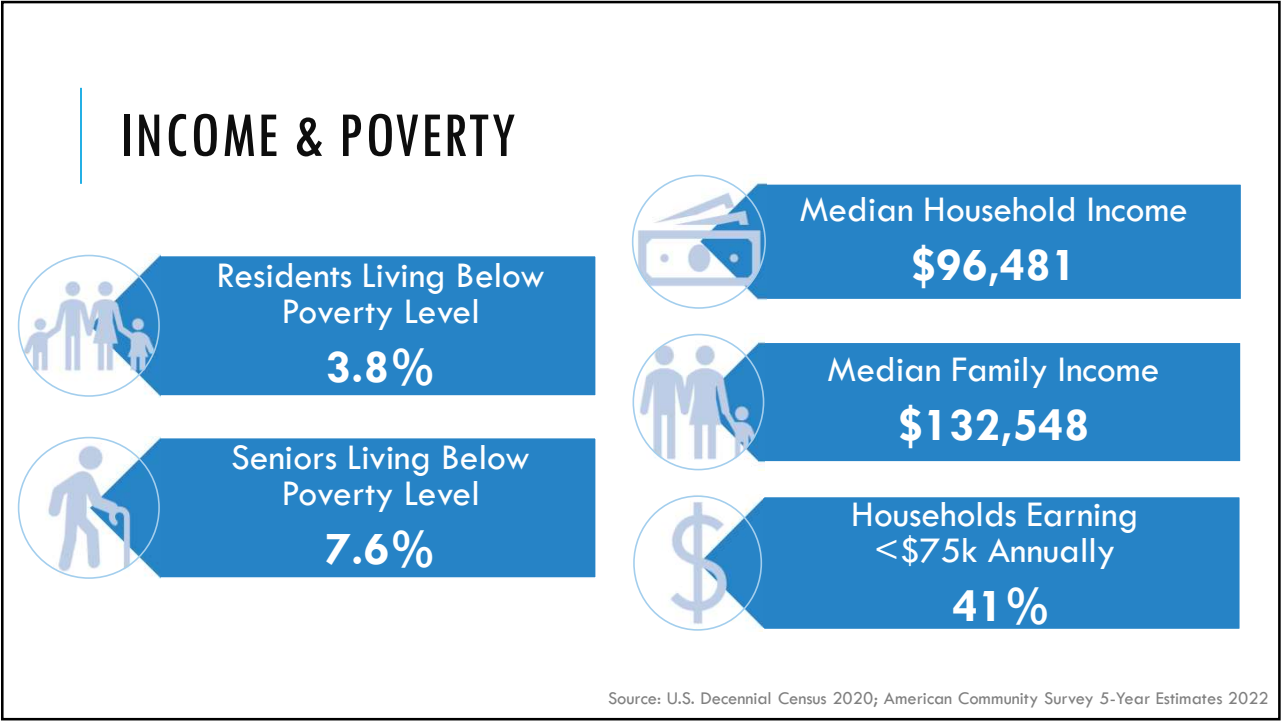
13

COMMUNITY DATA

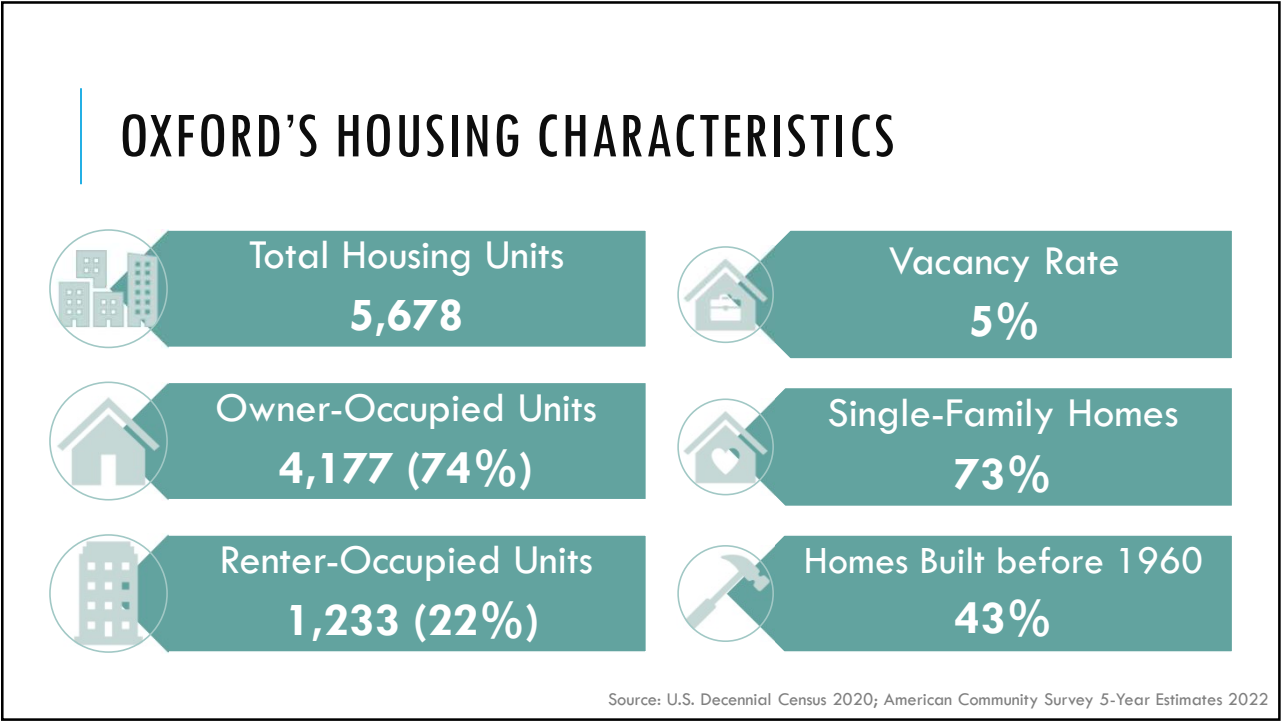
Does Oxford’s housing stock meet the needs of current and future residents?

14

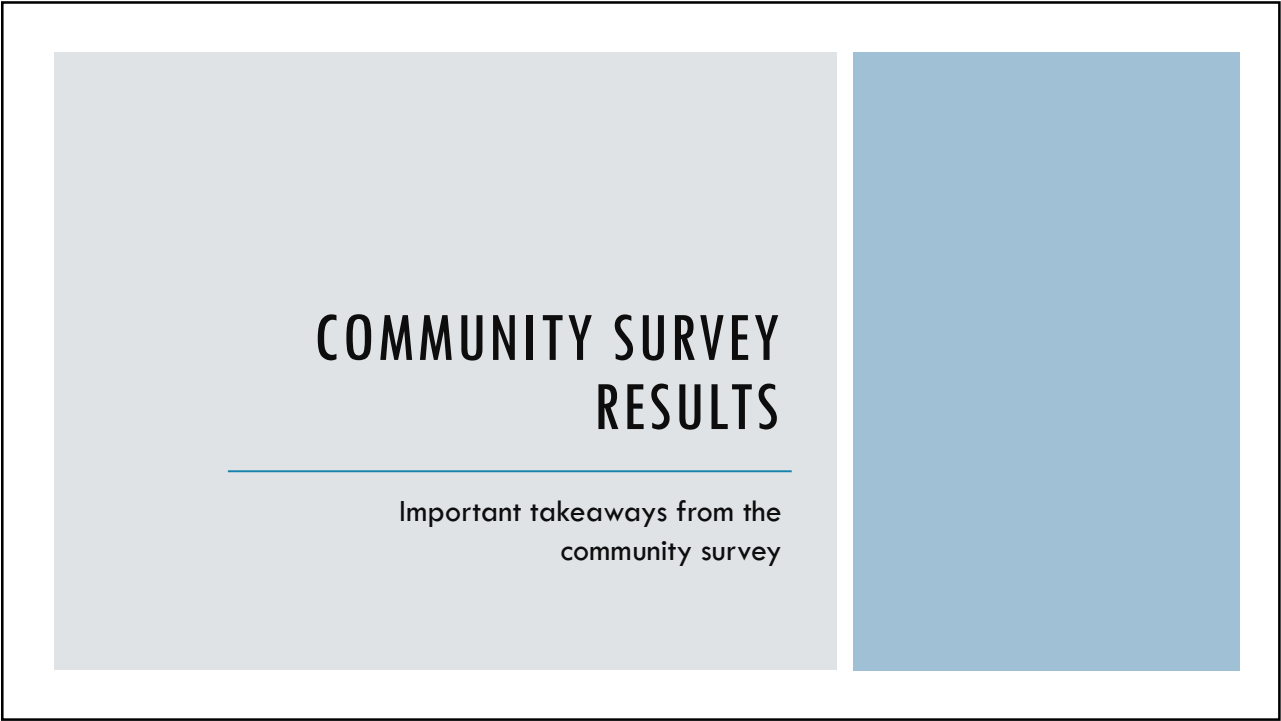
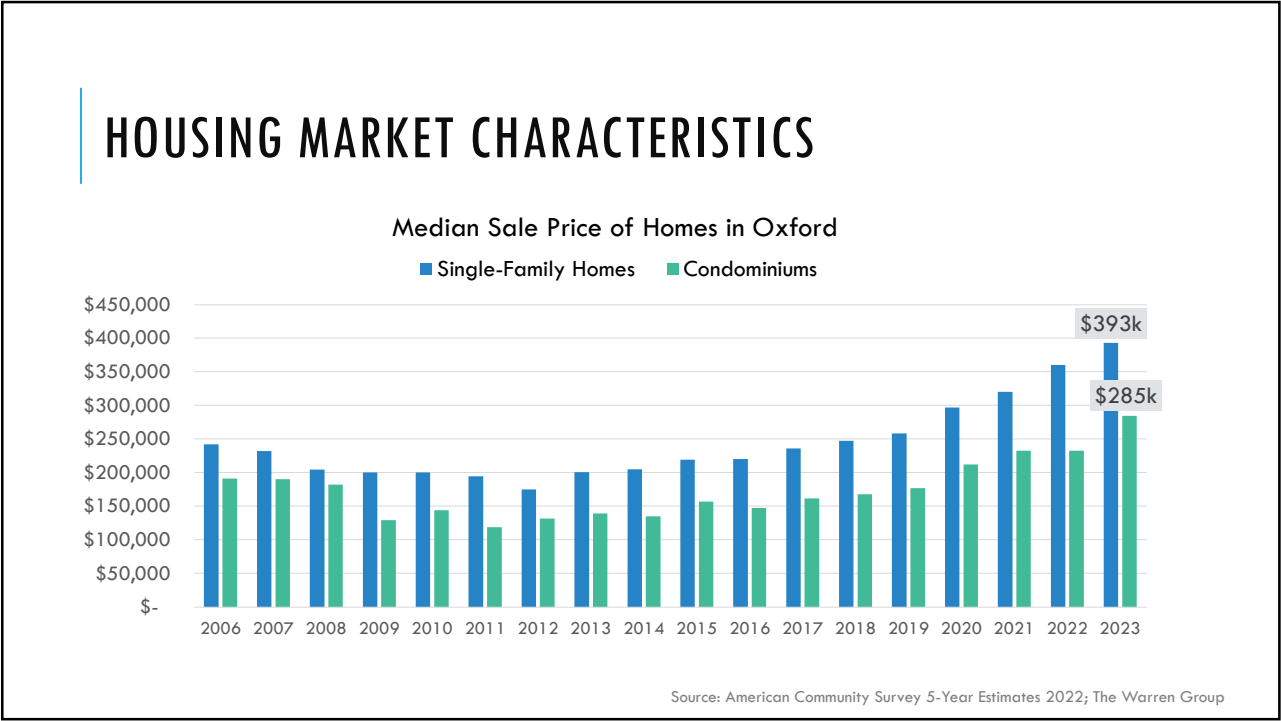




17



18



WHO COMPLETED THE SURVEY?

344 Oxford residents filled out the survey

85% of respondents are homeowners & 10% of respondents are renters

59% of respondents have lived in town 20+ years

61% live in 1- or 2-person households

49% of respondents would qualify for affordable housing, based on their household income and number of people per household


**Oxford residents:
Your input is needed!**

Survey on Oxford's housing needs open now until December 31

www.surveymonkey.com/r/OxfordHousing

This is your opportunity to share your housing experiences and ideas.

To complete the survey, scan the QR code or visit the URL above. Paper copies are also available at Oxford Town Hall and Public Library.



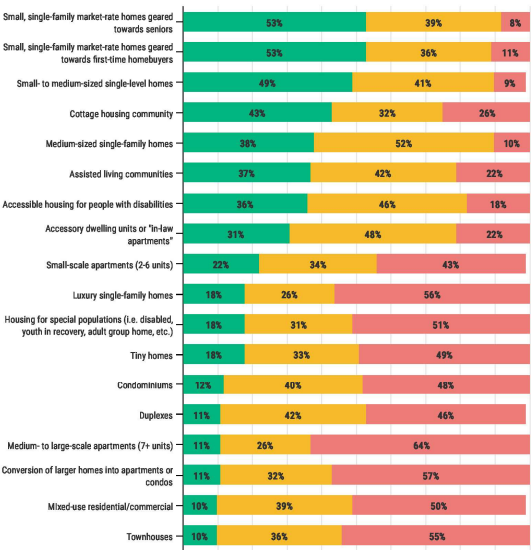
21

WHAT TYPES OF HOUSING ARE DESIRED?

According to the survey results, the top 5 most desired housing types are...

1. Small, market-rate homes geared towards seniors
2. Small, single-family market-rate homes geared towards first-time homebuyers
3. Small- to medium-sized single-level homes
4. Cottage housing community
5. Medium-sized single-family homes

Desirability of Housing Types in Oxford



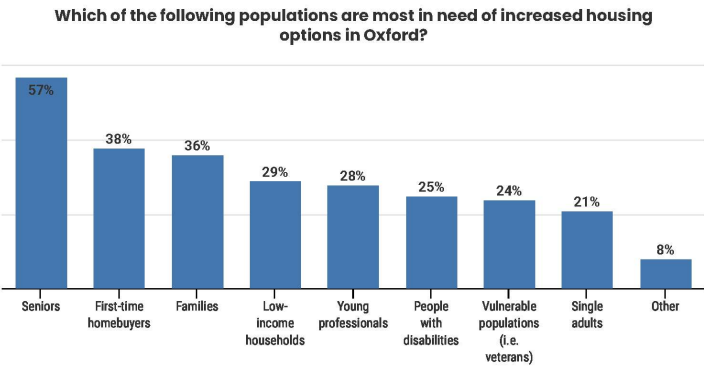
Housing Type	Very desirable	Somewhat desirable	Not desirable
Small, single-family market-rate homes geared towards seniors	53%	39%	8%
Small, single-family market-rate homes geared towards first-time homebuyers	53%	36%	11%
Small- to medium-sized single-level homes	49%	41%	9%
Cottage housing community	43%	32%	26%
Medium-sized single-family homes	38%	52%	10%
Assisted living communities	37%	42%	22%
Accessible housing for people with disabilities	36%	46%	18%
Accessory dwelling units or "in-law apartments"	31%	48%	22%
Small-scale apartments (2-4 units)	22%	34%	43%
Luxury single-family homes	18%	26%	56%
Housing for special populations (i.e. disabled, youth in recovery, adult group home, etc.)	18%	31%	51%
Tiny homes	16%	33%	49%
Condominiums	12%	40%	48%
Duplexes	11%	42%	46%
Medium- to large-scale apartments (7+ units)	11%	26%	64%
Conversion of larger homes into apartments or condos	11%	32%	57%
Mixed-use residential/commercial	10%	39%	50%
Townhouses	10%	36%	55%

22

WHO IS IN NEED OF INCREASED HOUSING OPTIONS IN OXFORD?

According to the survey results, the top 5 populations most in need of increased housing options in Oxford are...

- 1. Seniors
- 2. First-time homebuyers
- 3. Families
- 4. Low-income households
- 5. Young professionals



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DO YOU PLAN TO LIVE IN YOUR CURRENT RESIDENCE AS YOUR AGE INTO RETIREMENT?

According to the survey results...

- 44% plan to live in their current home and anticipate being able to afford their home and housing costs
- 33% plan to live in their current home but are unsure if they will be able to able to afford their home and housing costs
- 6% do not plan to live in their current home because they will not be able to able to afford their home and housing costs
- 9% do not plan to live in their current home but would like to remain in Oxford if there is housing available that meets their needs
- 9% do not plan on staying in Oxford for reasons unrelated to housing affordability



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IF YOU WERE TO CONSIDER MOVING OUT OF YOUR COMMUNITY, WHICH OF THE FOLLOWING FACTORS WOULD DRIVE YOUR DECISION TO MOVE?



According to the survey results, the top 5 reasons that current Oxford residents would consider moving are...

- 1. Maintaining your current home will be too expensive
- 2. Looking for an area that has a lower cost of living
- 3. Maintaining your current home will be too physically challenging
- 4. Needing to move into a single-level home
- 5. Looking for a different home size that meets your needs

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LOOKING AHEAD

What are Oxford’s options to address its housing needs?

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WHAT OPTIONS EXIST FOR FULFILLING OXFORD’S HOUSING NEEDS?

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

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BUILDING THE “MISSING MIDDLE” HOUSING SUPPLY

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

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



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

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BREAKOUT GROUP ACTIVITY

Instructions for the mapping and discussion activity

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BREAKOUT GROUP ACTIVITY

Instructions

- Break out into groups of no more than 10 people
- Each table has a large map of Oxford displaying the 5 “study areas” with land that could *potentially* be locations for future housing, plus a group of pictures of housing options of different scales and forms
- Discuss amongst your group which housing option would be the best fit for each of the study areas
- Each study area must have one or more pictures assigned to it!
- Be prepared to discuss your reasoning at the end of the activity

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

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ACTIVITY MAP

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

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HOUSING TYPES

Accessory Dwelling Unit (ADU)

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



Cottage House Community

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



Tiny House Community

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



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HOUSING TYPES

Small-Scale Apartments or Condominiums

Small-to medium-sized structure, with 2-6 rental or ownership units arranged side-by-side and/or stacked.



Large-Scale Apartments or Condominiums

One large structure or a group of multiple medium-to-large structures divided into numerous units that are each separately rented or owned, surrounded by common areas.



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HOUSING TYPES

Mixed Use Residential/Commercial

A small- to medium-sized attached or detached structure consisting of two or more types of uses (residential, commercial, office, retail, medical, recreational, etc.) which are integrated vertically into a single building. A business or office use occupies the first floor while residences are located on the upper floor(s).



Senior Housing or Assisted Living Facility

A housing facility for older adults with disabilities, or those who cannot live independently. Living spaces can be individual rooms apartments, or shared quarters. Facilities are designed to promote the independence of residents but offer varying personal and medical care services.



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HOUSING TYPES

Duplex (Two Units)

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



Townhouses

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



Adaptive Reuse

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



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THANK YOU!

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

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Oxford Community Housing Workshop

THURSDAY, MARCH 28, 2024

6:00 - 7:30 PM

OXFORD SENIOR CENTER

Join staff from the Central Massachusetts Regional Planning Commission and Town of Oxford for a presentation, discussion, and activity to proactively plan for the future of housing in the community.

Light refreshments will be provided.

Email eglaubitze@cmrpc.org with any questions about the event.

