Housing Production Plan

Plymouth, Massachusetts

January 2019 (Update of 2013 HPP) with Technical Assistance provided by Old Colony Planning Council

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Glossary of Terms

Affordable: The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30% of a household's income.

Affordable Housing: Affordable housing is also defined according to percentages of median income for an area. According to HUD "extremely low income" housing is reserved for households earning at or below 30% of the Area Median Income (AMI); "very low income" households are households earning between 31% and 50% of the AMI; and "low income" households are households earning between 51% and 80% of the Area Median Income (AMI).

Area Median Income (AMI) – means area median household income as defined by HUD pursuant to section 3 of the 42 U.S.C. 1437 (the Housing Act of 1937), as amended, adjusted for household size.

Community Preservation Act**:** The Community Preservation Act (CPA) is a Massachusetts law that allows participating cities and towns to adopt a real estate tax surcharge of up to 3% in order to fund the four community preservation purposes of open space, historic preservation, affordable housing, and recreation. In addition to the community tax surcharge, the state provides matching funds that are not less than 5% and not more than 100% of the funds raised by the community. The actual percentage varies from year to year dependent on the health of the Commonwealth's community preservation trust fund, which is funded by a surcharge on Registry of Deeds transactions. Communities with Community Preservation funding, such as Plymouth, should find this resource invaluable in paying for upfront predevelopment costs and feasibility analysis, staff and consultants, as well as leveraging additional subsidies.

The Community Preservation Committee (CPC): annually solicits proposals for the use of the funds, ranks the submissions, and makes a recommendation to Town Meeting for the best use of program funds. By law, a minimum of 10% of the CPA money must be spent on affordable housing. The CPC has been a strong advocate of affordable housing and will continue to offer financial assistance to worthwhile projects.

CPA in Plymouth: The town of Plymouth adopted the CPA and local bylaw in May 2002. The Plymouth bylaw adopted a rate of 1.5% for the property tax surcharge and established a Community Preservation Committee (CPC). No exemptions were included. The Community Preservation Committee in Plymouth is made up of nine members that include a member from the Conservation Committee, the Historical Commission, the Planning Board, Housing Authority, one member of the Board of Selectmen and four members appointed by the Plymouth Board of Selectmen.

Comprehensive Permit: The Comprehensive Permit Act is a Massachusetts law which allows developers of affordable housing to override certain aspects of municipal zoning bylaws and requirements. A permit for the development of low and moderate income housing issued by a Board or the Committee pursuant to the M.G.L. Chapter 40B Section 20 through 23 and 760 CMR 56.00.

Cost Burdened: When a household pays more than 30 percent of its income on housing (including utilities), it is considered to be cost burdened.

Detached Unit: A detached home is almost always considered a single-family home, meaning all internal areas are shared and in common, also called a single detached dwelling.

Disability: Difficulty with any of the six types of disability collected in the American Community Survey: vision, hearing, ambulatory, cognitive, self-care, and independent living. It overs functional limitations in the three domains of disability (communication, mental and physical), activities of daily living (ADLs), and instrumental activities of daily living (IADLs). Vision difficulty: Blindness or serious difficulty seeing, even when wearing glasses or contacts. Hearing difficulty: Deafness or serious difficulty hearing. Cognitive difficulty: Serious difficulty remembering, concentrating, or making decisions. Ambulatory difficulty: Serious difficulty walking or climbing stairs. Self-care difficulty: Difficulty dressing or bathing. This type relates to ADLs. Independent living difficulty: Difficulty doing errands alone such as visiting a doctor's office or shopping. This relates to IADLs.

Eligible for Assistance: A family's eligibility for assistance is based on the income limit applicable to the type of housing assistance the family is to receive. A family may be income-eligible for one program but have too high an income for another program.

Employment to population ratio: The ratio of people who are currently employed to the total population, in terms of percentage.

Exclusionary zoning: is the utilization of zoning ordinances to exclude certain types of people from a given community.

Household: A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall. A household 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. There are two major categories of households, "family" and "nonfamily".

Housing Unit: A house, an apartment, a group of rooms, or a dingle room occupies or intended for occupancy as separate living quarters.

Housing Production Plan (HPP) – means an affordable housing plan adopted by a municipality and approved by the Department, defining certain annual increases in its number of SHI Eligible Housing units as described in 760 CMR §56.03(4).

Housing Production Plan Community Survey: a brief survey created and available through survey monkey, to help the committee determine community need and solicit input on affordable housing for inclusion in development of this plan. Pages 89-95 in the back of this plan are the questions and the community responses from the 250 individuals who participated.

Housing Resources: The affordability of most housing development projects typically involves multiple sources of financing including both private and public loans and grants. Even Chapter 40B Comprehensive Permit projects

rely on what is referred to as “internal” subsidies where the market rate units support the costs of the affordable ones in tandem with increased density. It will be important for the Town to encourage the establishment of partnerships with other interested parties including non-profit organizations, lenders, public agencies, and developers to secure the necessary financial and technical resources to create affordable units.

Inclusionary zoning: refers to municipal planning ordinances that require a given share of new construction to be affordable by people with low to moderate incomes.

Local Initiative Program (LIP): a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low and moderate-income households.

Low Income Persons – means all persons who, according to the latest available United States Census, reside in households whose net income does not exceed the maximum income limits for admission to public housing, as established by the Department. The Department's calculation shall be presumed conclusive on the Committee unless a party introduces authoritative data to the contrary. Data shall be authoritative only if it is based upon a statistically valid, random sample or survey of household income conducted in the relevant area since the latest available U.S. Census. Low or Moderate Income Housing – means any units of housing for which a Subsidizing Agency provides a Subsidy under any program to assist the construction or substantial rehabilitation of low or moderate income housing, as defined in the applicable federal or state statute or regulation, whether built or operated by any public agency or non-profit or Limited Dividend Organization. If the applicable statute or regulation of the Subsidizing Agency does not define low or moderate income housing, then it shall be defined as units of housing whose occupancy is restricted to an Income Eligible Household.

MAPC Growth Projections: https://www.**mapc**.org/learn/projections
The “Status Quo” scenario is based on the continuation of existing rates of births, deaths, migration, and housing occupancy. Alternatively, the “Stronger Region” scenario explores how changing trends could result in higher population growth, greater housing demand, and a substantially larger workforce. Together, the two scenarios provide different windows into possible futures for the region.

OCPC Technical Assistance Program: The Old Colony Planning Council (OCPC) provides grant funding to 17 communities in their region to access technical assistance in promoting affordable housing and other land use planning programs. Funding can be used for a single community or on a regional basis. Plymouth is part of the OCPC Region.

Poverty: the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

Severely Cost Burdened: When a household pays more than 50 percent of its income on housing (including utilities), it is considered to be severely cost burdened. As a result these households may have difficulty affording necessities such as food, clothing, transportation and medical care.

Subsidized Housing: can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. This subsidy stays with the tenant or it can be multifamily subsidized housing, where the subsidy is given to the owner who provides affordable housing. This subsidy stays with the property.

Subsidized Housing Inventory (SHI): used to measure a community's stock of low-or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit law. A list compiled by the Department containing the count of Low or Moderate Income Housing units by city or town.

Subsidizing Agency – means any agency of state or federal government that provides a Subsidy for the construction or substantial rehabilitation of Low or Moderate Income Housing. If the Subsidizing Agency is not an agency of state government, the Department may appoint a state agency to administer some or all of the responsibilities of the Subsidizing Agency with respect to 760 CMR 56.00; in that case, all applicable references in these Guidelines to the Subsidizing Agency shall be deemed to refer to the appointed project administrator.

Subsidy – means assistance provided by a Subsidizing Agency to assist the construction or substantial rehabilitation of Low or Moderate Income Housing, including direct financial assistance; indirect financial assistance through insurance, guarantees, tax relief, or other means; and non-financial assistance, including in-kind assistance, technical assistance, and other supportive services. A leased housing, tenant-based rental assistance, or housing allowance program shall not be considered a Subsidy for the purposes of 760 CMR 56.00.

Use Restriction – means a deed restriction or other legally binding instrument in a form consistent with these Guidelines and, in the case of a Project subject to a Comprehensive Permit, in a form also approved by the Subsidizing Agency, which meets the requirements of these Guidelines.

Warren Group: The Warren Group collects and compiles data on real estate sales and ownership throughout New England. They offer a wide range of real estate products, information services and printed and on-line publications, including the weekly newspaper Banker & Tradesman and monthly magazine The Commercial Record.

Who your landlord is: If you live in public housing, the housing authority owns your building and is your landlord. In a few cases, a private company may manage the building for the housing authority or may be part of the ownership, but the building is still controlled by the housing authority. Housing authorities operate in most cities and towns in Massachusetts. They were established by state law to provide affordable housing for low-income people. If you live in subsidized housing, the housing authority is not your landlord. Subsidized housing is owned and operated by private owners who receive subsidies in exchange for renting to low- and moderate-income people. Owners may be individual landlords or for-profit or nonprofit corporations.

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I. Notices & Acknowledgements

Notices

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II. Executive Summary

This Housing Production Plan (HPP) has been prepared in accordance with the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy to increase the production of affordable housing in Plymouth. The Plan includes a comprehensive housing needs assessment and details housing production goals and strategies aimed at meeting these needs over the next five years (2019-2024). A summary of key demographic, housing stock, and housing affordability data from the comprehensive housing needs assessment, as well as an overview of the Plan's goals and strategies is detailed below. Please note that the data in this Plan is from the U.S. Census Bureau's 2000 and 2010 Census, the 2012-2016 American Community Survey (ACS), the U.S. Department of Housing and Urban Development (HUD), the Massachusetts Department of Transportation (MassDOT), Metro Boston Population and Housing Projections 2014; The Warren Group, MassGIS, and the Massachusetts Department of Elementary and Secondary Education as well as other noted sources.

Accomplishments

The Town of Plymouth has been committed to creating programs that enable families and individuals in the Town to acquire and/or rehabilitate affordable housing for more than sixty years. Beginning with the creation of the Plymouth Redevelopment Authority (PRA), by town meeting vote in 1958, the PRA continues to work closely with the Town of Plymouth Offices of Community Development, performing redevelopment activities focused on brownfields remediation and affordable housing. The PRA administers and works in partnership with state and federal agencies to seek loans, grants and administer programs. The PRA is a HUD approved Comprehensive Housing Counseling Agency and is a member of the Massachusetts Homeowners Collaborative. They are also an approved lottery agent for both new and resale projects. These additional services bring tangible benefits to thousands of Plymouth residents each year in the form of education, loans and more.

The Town of Plymouth has consistently maintained up to date Housing Production Plans (2007, 2013 and 2018), which have helped keep them on track to meet their affordable housing goals and strategies. Plymouth adopted an Inclusionary Zoning bylaw in 2004 and as a result anticipates up to 3.8 million dollars of in lieu of payments to benefit affordable housing development. Plymouth formed an Affordable Housing Trust in 2008, so that they could identify and respond quickly to opportunities. The AHT has completed several projects including: Ryder House, South Street and the Armory building redevelopment and has supported the buy-down program. Plymouth received Housing Choice Designation in 2018, as a result Plymouth is able to take advantage of new financial resources, including exclusive access to new Housing Choice Capital Grants, and preferential treatment for many state grant and capital funding programs, including MassSWorks, Complete Streets, MassDot Capital Projects and PARC and LAND Grants. The Town was awarded a MassWorks Grant in 2018 in the amount of 1 million dollars, which will help pave the way for more than 100 units of affordable workforce housing in South Plymouth The Redbrook Village community currently has 180 residential units, but will have more than 1,200 units once complete.

Comprehensive Housing Needs Assessment

<u>Demographics</u>

- The population of Plymouth increased 23.81 percent from 45,608 in 2000 to 56,468 in 2010. It is expected to increase an additional 24.45 percent by 2035, to approximately 70,278.
- The number of households in Plymouth increased 15.4 percent from 18,423 in 2000 to 21,269 in 2010. It is expected to increase an additional 33.27 percent or 7,196 households by 2040.
- The large majority 14,742 or (69.3 percent) of Plymouth's households are family households.

- The average household size in Plymouth decreased from 2.67 persons in 2000 to 2.56 persons in 2010.
- A significant majority (73.1 percent) of owner occupied households in Plymouth consist of 3 people or less.
- The town continues to age, as the population of Plymouth over the age of 45 increased from 2000 to 2010, whereas the population under the age of 45 decreased during the same period.
- The total population less than 15 years of age is expected to decrease by 1,293 people between 2010 and 2030, under MAPC's Growth Projections Stronger Region Scenario.
- The total population over 65 year's age is expected to increase by 11,033 people between 2010 and 2030, under MAPC's Growth Projections Stronger Region Scenario.
- The racial and ethnic composition of Plymouth is largely homogenous, with 93.8 percent of the population identifying as white, includes group quarters.
- Enrollment at Plymouth's Public Schools is decreasing annually. It has decreased by 16 percent over the last 15 years.
- The population of Plymouth is well educated, with 35.1 percent of the population age 25 and over having a college or graduate degree.
- Approximately 9.96 percent of the residents in Plymouth reported having some type of disability in 2016. The most common types of disabilities were ambulatory difficulties, cognitive and independent living difficulties.
- Plymouth's median household income was $80,905 in 2016, which modestly trailed the neighboring communities of Duxbury and Kingston.
- Approximately 29.5 percent of the households in Plymouth had an annual income of less than $50,000 in 2016.
- The industries that employ the most residents of Plymouth are the educational services, healthcare and social assistance industries (23.32 percent), Arts, Entertainment, Recreation, accommodation and food services (12.42 percent) and the retail trade industry (11.82 percent).
- The unemployment rate in Plymouth has steadily declined over the past eight years, dropping from 6.4 percent in 2011 to 3.4% in 2018.

Housing Stock Analysis

- The number of housing units in Plymouth increased 21.32 percent from 21,250 in 2000 to 25,782 in 2016.
- The number of housing units in Plymouth is expected to increase 26.87 percent by 2030.
- Single-family detached structures make up 72.1 percent of all housing units in Plymouth.
- Plymouth's housing stock is relatively young, with approximately 54.4% of Plymouth's housing stock built after 1969 and 39.6 percent of those units built between 1980 and 2009.
- Most Plymouth residents own their own home. 78.01 percent of housing units are owner-occupied.
- Home ownership is more common in Plymouth for every age group; except for those under age 44 and those age 85 years and over, who prefer renting.
- Larger households in Plymouth are more likely to purchase a home than to rent, as 3+-person households account for 43.87 percent of owner-occupied households versus just 31.5 percent of renter-occupied households.
- Plymouth's housing market is very tight, with a 1.2 percent homeowner vacancy rate and a 6.5 percent rental vacancy rate.
- The median sales price of a single-family home in Plymouth dipped during the recent recession (2007-2009), but has begun to climb in recent years. In 2017, the median sales price of a single-family home in Plymouth was $335,000.
- The number of single-family homes sold annually in Plymouth dipped during the recent recession, but these numbers have also begun to climb in recent years. In 2017, there were 883 single-family home sales in Plymouth.

- The median sales price of a 336 condominiums sold in Plymouth in 2017 was $319,250.
- Between 1996 and 2018, Plymouth issued building permits for 6,939 housing units. Like neighboring communities, the majority of these units were single family homes.
- Plymouth has a projected housing demand of 3,817 units by 2020 and 6,665 units by 2030 under the MAPC Stronger Region Scenario.

Housing Affordability

- Children (under age 18) and Adults 35-64 have the highest levels of poverty in Plymouth.
- When considering Plymouth's population, 6.2 percent falls below the federal poverty level. However, some family types are more likely to live in poverty, such as female householders who have children under 18 years of age living with them.
- Approximately 8,845 of the households in Plymouth are considered to be low-income, earning less than 80 percent of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance.
- Fair Market Rents (FMR) for the Boston/Cambridge/Quincy, MA HUD Metro FMR Area have continued to increase.
- Plymouth has 3.28 percent of its housing units (732 units) included on the state's Subsidized Housing Inventory (SHI) as of December 2018. An additional 849 pending/proposed units are expected to be added to the SHI in 2019, which will increase the percentage of units on the SHI to 7.17 percent.
- Many owner-occupied households are cost burdened in Plymouth with 7,710 households (spending more than 30 percent of their gross income on housing, while 2,080 of those households are severely cost burdened (spending more than 50 percent of their gross income on housing).
- Many renter-occupied households in Plymouth are cost burdened with 3,715 of households (spending more than 30 percent of their gross income on housing) and 1,350 of those households are severely cost burdened (spending more than 50 percent of their gross income on housing).
- According to a Housing Affordability Gap Analysis, a family making the 2017 HUD area Median Income of $103,400 will require an additional $24,800 in order to afford the average median single-family home in Plymouth.

Development Constraints

- According to an analysis of MassGIS L3 parcel data, Plymouth has 2,657.9 acres of developable residential land, but it could be constrained by wetlands, floodplains and zoning bylaws.
- Plymouth has well developed water and sewer infrastructure systems.
- Plymouth has a considerable amount of land that is constrained environmentally, with approximately 3,988.59 acres located within wetlands, 8,611.8 acres of open water and 268.8 acres located within a 100-year floodplain.
- Plymouth has 18,534.81 acres of permanently protected open space and 3,429.91 acres of other open space.
- Plymouth is an auto-dependent community. It has limited public transportation services and has a limited amount of bicycle and pedestrian accommodations.
- Plymouth's zoning bylaws allow single family dwellings as of right in all residential zoning districts.
- Plymouth's zoning bylaws allow two family development as of right in two residential zoning districts and by special permit in two additional residential zoning districts.
- Plymouth's zoning bylaws restrict multi-family development to one residential zoning district by special permit. Cordage Park 40R, Downtown Harbor (DH), Open Space Mixed Use Development (OSMUD), Traditional Rural Village Development (TRVD), Waterfront (WF) and Transitional Commercial (TC) also allow for multi-family by special permit or as-of-right, depending on the overlay, refer to Appendix A.

Affordable Housing Goals & Strategies

1. Housing Goals

- **Goal #1:** *Meet and maintain the 10 percent state standard for affordable housing so that Plymouth is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10 percent of total year round housing units. (Increase the number of low-income and moderate-income year round housing units, as counted on the SHI, in an amount equal to or greater than that enumerated in the approved HPP .5% of 1.0% in order to achieve a one year or two year certification.)*

- **Goal #2:** *Establish programs that support local housing initiatives including: down payment assistance, closing cost and rental assistance programs by leveraging funding and administrative resources of the Municipal Affordable Housing Trust (AHT), The Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA) and Community Development Block Grants (CDBG).*

- ***Goal #3:*** *Create deed restricted affordable housing units through adaptive reuse of existing buildings and town-owned properties* by partnering with the Affordable Housing Trust, Community Preservation Committee (CPC), private non-profits like Habitat for Humanity, The Housing Authority and the Plymouth Redevelopment Authority (PRA).

- **Goal #4:** *Promote a diversity of housing options in Plymouth to meet the needs of a changing and aging population and encourage a socio-economically diverse population.*

- **Goal #5:** *Prioritize affordable housing for infill development on abandoned and vacant properties through combined initiatives with the Affordable Housing Trust (AHT), Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA) and private non-profits.*

2. Implementation Strategies

Strategies to meet and maintain the 10 percent state standard for affordable housing so that Plymouth is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10 percent of total housing units. (Increase the number of low-income and moderate-income year round housing units, as counted on the SHI, in an amount equal to or greater than that enumerated in the approved HPP .5% of 1.0% in order to achieve a one year or two year certification.)

- ***Strategy 1.1****: Make sure all eligible units are added to the Subsidized Housing Inventory on a timely basis.*
- ***Strategy 1.2:*** *Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.*
- ***Strategy 1.3:*** *Continue to support Inclusionary Zoning Bylaw.*
- ***Strategy 1.4:*** *Continue to leverage funding Sources for Affordable Housing Maintenance and Rehabilitation.*
- ***Strategy 1.5:*** *Continue to utilize Local Initiative Program (LIP).*

Strategies to support and establish programs that support local housing initiatives including: *down payment assistance, closing cost and rental assistance programs to support low and moderate income housing investments by leveraging funding and administrative resources of the Municipal Affordable Housing Trust (AHT), The Office of*

Community Development (OCD), Plymouth Redevelopment Authority (PRA) and Community Development Block Grants (CDBG).

- ***Strategy 2.1**: Consider establishing a rental assistance program.*
- ***Strategy 2.2**: Continue to support Homebuyers Assistance programs.*
- ***Strategy 2.3**: Continue to support housing rehab loan program.*
- ***Strategy 2.4**: Continue to support home ownership "buy down" program.*
- ***Strategy 2:5**: Continue to support Rental Housing Development Loan Program.*

Strategies to create affordable housing units through adaptive reuse of existing buildings and town owned properties.

- ***Strategy 3.1**: Continue to conduct Screening Analysis of Town-Owned land.*
- ***Strategy 3.2:** Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.*
- ***Strategy 3.3**: Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.*
- ***Strategy 3**.4: Collaborate with Housing Partners including Community Preservation Committee, Plymouth Redevelopment Authority, Plymouth Housing Authority, Affordable Housing Trust, private non-profits.*

Strategies to promote a diversity of housing options in Plymouth to meet the needs of a changing and aging population and promote a more socio-economically diverse population.

- ***Strategy 4.1:** Support aging in the community through increased multi-generational housing including Accessory Dwelling Units and progressive senior facilities.*
- ***Strategy 4.2**: Distribute and diversify new production and insure that new housing creation is harmonious with the suburban character of Plymouth.*
- ***Strategy 4.3**: Consider broader use and acceptance of Accessory Dwelling Units.*
- ***Strategy 4.4**: Review private properties for housing opportunities.*
- ***Strategy 4.5**: Raise awareness of housing need and objectives.*

Strategies to promote and prioritize affordable housing for infill development on abandoned and vacant properties.

- ***Strategy 5.1:** Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.*
- ***Strategy 5.2**: Insure that new housing creation is harmonious with the suburban character of Plymouth.*
- ***Strategy 5.3**: Encourage local housing initiatives and continue local planning education to promote continued achievement of state-mandated affordable housing goals.*
- ***Strategy 5.4:** Create flexible zoning standards for affordable housing by allowing development of substandard lots through the special permit process to create affordable units.*

III. Introduction

A. Profile of Plymouth

Plymouth, known as "America's Hometown" holds a place of great prominence in American history, folklore and culture. Founded in 1620 by the Mayflower Pilgrims, Plymouth is one of the oldest towns in North America and the first colonial settlement in New England. Plymouth has preserved and recreated much of its illustrious history and developed an economy centered on tourism. Plimoth Plantation, a living museum where visitors can discover and explore colonial New England, the Mayflower II and Plymouth Rock are favorites among tourists.

Plymouth's economic fortunes were historically linked to the sea, shipping industries and agriculture. During the 17th and 18th centuries, Plymouth's primary sources of employment included fishing, shell fishing, shipbuilding and farming. By the 19th century, numerous mills had begun to flourish in Plymouth, notably the Plymouth Cordage Company, which opened in 1824. In the same era, North Plymouth became an important node for the East Coast's shipbuilding industry. The Plymouth Cordage Company continued to thrive into the early 1900s, when the Town's fishing fleet also prospered. After World War II, however, the Cordage Company's productivity dropped, primarily due to foreign competition. The shipbuilding industry had been deteriorating for several decades because Plymouth Harbor could not accommodate the increased draft of larger, modern ships. A pattern of overall economic decline continued through the mid-1900s, producing severe unemployment in the entire Plymouth area. The Cordage Company eventually closed in 1972. While the effects of suburbanization were not fully evident in Plymouth until a decade later, the Town's physical evolution from rural and maritime-dependent to modern industrial and auto-dependent had already been initiated. Much of the multi-family housing stock in North Plymouth today has evolved from mill housing that was originally built for the Cordage workers.

Agriculture emerged as a significant source of employment for Plymouth in the 18th and 19th centuries as the cranberry industry developed into an active and lucrative sector of the economy. Ocean Spray Cranberry's corporate headquarters was located on Water Street, facing Plymouth Harbor, until about 20 years ago. As a result of dropping cranberry prices in the 1990s and 2000s, many acres of cranberry- related land holdings were sold for single-family home development, although in some cases the cranberry bogs remained in active production. Plymouth still has a large inventory of cranberry-related land that is vulnerable to development, especially in the southern and central parts of Town. Unfortunately, non-cranberry agriculture has all but disappeared in Plymouth, echoing the gradual loss of farms that has occurred throughout the Commonwealth ever since 1950.

Plymouth is a major regional employment center, providing jobs to more than 32,130 workers[1] and goods and services for residents throughout the lower South Shore. Plymouth boasts ultra-modern hospital facilities and has a respected pool of professional surgeons at Beth Israel Deaconess Hospital (formally Jordan Hospital), one of Plymouth's largest employers. Other large employers include The Pilgrim Nuclear Power Plant/Entergy Nuclear Operations, The Plymouth County Correctional Facility and The Plymouth County Sherriff's Department. The Pilgrim Nuclear Power Plant is slated to shut down in June 2019. The plant currently employs 586 workers and local officials are concerned about what this could do to the local economy.

Plymouth, with a 2010 population of 58,211, is the largest town in the Commonwealth and operates one of the largest K-12 public school districts in Massachusetts. Quincy College and Curry College are institutions of higher learning with facilities located within the community.

[1] Massachusetts Labor Statistics Information By Area: http://lmi2.detma.org/lmi/map_box.asp

Plymouth has a representative town meeting form of government with a Board of Selectmen and a Town Manager.

Plymouth is 134 square miles and includes five historic villages, as well as a new planned village under construction[2], vast tracts of undeveloped forest land and a number of large, regionally significant ponds. The Town boasts significant conservation lands including Myles Standish State Forest, Massachusetts second largest forest, perfect for hiking, camping and reveling in aquatic adventure. Located in Plymouth County[3] and bounded by Duxbury, Kingston, Carver, Wareham and Bourne, Plymouth serves as a gateway between metropolitan Boston and Cape Cod, for the Town is crossed by four state highways, notably Route 3, which terminates north of the Sagamore Bridge.

Plymouth is easy to navigate to, from and through. The "Pilgrims Highway" portion of Route 3 runs through Plymouth and serves as an important road connecting Boston and Cape Cod. Route 44 ends in Plymouth and Route 25 passes through the south part of town. The commuter rail offers service along the Kingston/ Plymouth Old Colony line and connects directly to Boston's South Station.

The South Shore's proximity to Boston and major employment centers along Route 128 has greatly influenced the growth rates of its communities, including Plymouth. The region's desirability in terms of land prices, tax rates, residential amenities and access to water further contributed to the growth of each town. Until 1965, the Town grew more slowly than the remaining areas of Plymouth County and the Commonwealth. Plymouth's 1966 Comprehensive Plan and other studies attributed the Town's relatively slow rate of growth to physical and economic isolation from growth centers elsewhere in the region. This had the effect of shielding the Town's rural qualities and protected its enormous tracts of inexpensive, developable land from the degree of suburbanization experienced in other parts of Massachusetts and across the nation.

The Boston metropolitan area expanded southward during the 1960s, largely due to the completion of Route 3. The new highway brought Plymouth within reasonable commuting time to once-distant employment opportunities, manufacturing areas, and serviceable populations. For Plymouth, the 1960s also brought the construction of the Pilgrim Nuclear Power Station and the Plymouth and Camelot Industrial Parks – projects that generated employment and additional tax revenues for the Town. These factors, coupled with Plymouths natural beauty, made the Town an attractive place to live and its potential as a desirable residential community was quickly realized. Proximity to market populations and industries set the stage for new commercial and industrial development in Plymouth.

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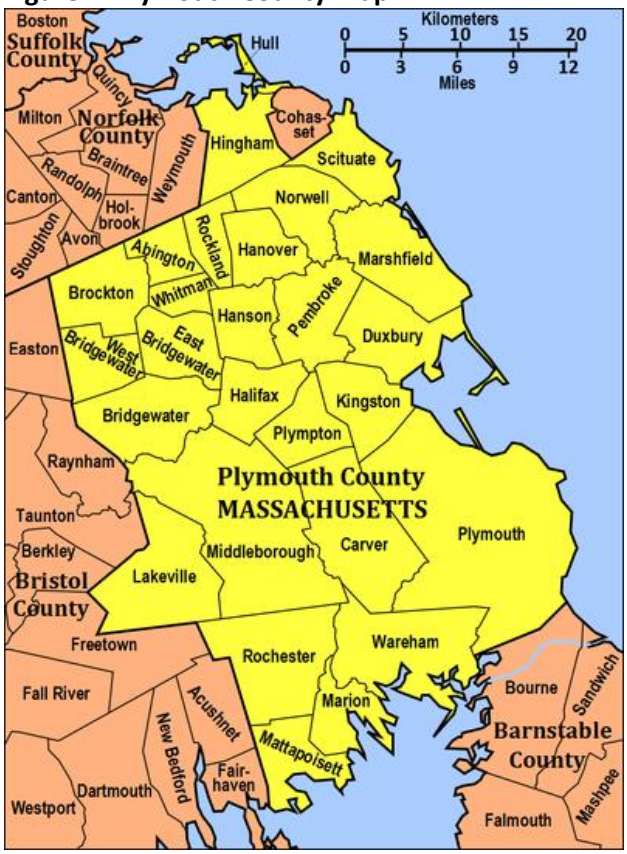
[2] In 1979, Plymouth adopted a comprehensive "Refined Village Centers Plan" to guide future development. The Village Centers Plan promotes concentrated growth within five village centers: North Plymouth, Downtown Plymouth, West Plymouth, Manomet and Cedarville. It also recommended discouraging growth in outlying rural areas, which generally include Bourne Road, Ellisville, Federal Furnace, and Pine Hills.

[3] Regional comparison tables in this report include statistics for Plymouth County, the Town of Plymouth and all adjoining communities, including the Town of Bourne. Since Bourne is in Barnstable County, its demographic profile may not be directly comparable to Plymouth County.

Plymouth's large tracts of inexpensive land, access to Boston, rural character and high quality of community services help to explain both the location and extent of new residential growth that has occurred in the past 30 years. Today, Plymouth and surrounding areas continue to outpace state averages for new development.

Figure 1: Plymouth County Map



B. Overview of a Housing Production Plan

The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as "a community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP."[4] Chapter 40B, also known as the Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969) is the statute under which Housing Production Plan regulations are issued, specifically 760 CMR 56.03(4). The regulation encourages communities to achieve the statutory minimum of 10 percent of their total year-round housing units on the Subsidized Housing Inventory (SHI).

To qualify for approval from DHCD, a Housing Production Plan must consist of three elements: a Comprehensive Needs Assessment, Affordable Housing Goals, and Implementation Strategies. The Comprehensive Needs Assessment is required to gain an understanding of who currently lives in the community, demographic trends affecting future growth, a community's existing housing stock and the community's future housing needs. The Affordable Housing Goals section identifies the appropriate mix of housing that is consistent with community

[4] Massachusetts Department of Housing and Community Development: Housing Production Plan: http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html

needs, with particular attention paid to households with lower levels of income. This section also sets the community's minimum affordable housing production goal, as determined by the total number of year-round housing units published in the most recent decennial Census. The minimum annual affordable housing production goal is greater or equal to 0.5 percent of the year-round housing stock.[5] Lastly, the Implementation Strategies section consists of an explanation of the specific strategies by which the municipality will achieve its housing production goals as well as a timeframe/schedule for achieving the identified housing goals. This section also targets potential growth areas, identifies sites for development, assesses municipally owned land that the community has targeted for housing, and identifies regional housing development collaborations.

Upon completion of a HPP, the Plan must be approved by the Town's Planning Board and Board of Selectmen and then sent to DHCD for review and approval. Once it is approved by DHCD, the Plan is valid for five years. Communities that have an approved HPP and that have met their 0.5 percent or 1.0 percent annual affordable housing production goals can apply to have their HPP certified by DHCD. Communities with certified HPPs have greater power in controlling new residential development because a decision by a community's Zoning Board of Appeals (ZBA) to deny a Chapter 40B Comprehensive Permit application will be considered "consistent with local need", meaning that the ZBAs decision to deny the permit would be upheld by DHCDs Housing Appeals Court (HAC).

A community invokes certification in the following manner under 760 CMR 56.03(4). If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge ZBAs assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBAs notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

WHAT MAKES AFFORDABLE UNITS "COUNT" ON THE SHI?

Units must be:

1. Affordable to households with incomes at or below 80 percent of the Area Median Income.

2. Approved by a housing subsidy agency as eligible for a comprehensive permit or as "Local Action Units" (developed without a comprehensive permit).

3. Protected by a long-term affordable housing restriction; and

4. Marketed and sold or rented under a DHCD compliant Affirmative Fair Housing Marketing Plan.

[5] Ibid.

C. Defining Affordable Housing

The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30 percent of a household's income. When a household pays more than 30% of its income on housing (including utilities), it is considered to be cost burdened; when a household pays more than 50 percent of its income on housing (including utilities), it is considered to be severely cost burdened. As a result these households may have difficulty affording necessities such as food, clothing, transportation and medical care.

Affordable housing is also defined according to percentages of median income for an area. According to HUD, "extremely low income" housing is reserved for households earning at or below 30 percent of the Area Median Income (AMI); "very low income" households are households earning between 31 percent and 50 percent of the AMI; and "low income" households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

In assessing a community's progress toward the Commonwealth's 10percent affordability goal, the Department of Housing and Community Development (DHCD) counts a housing unit as affordable if it is subsidized by state or federal programs that support households earning less than 80 percent of the AMI.

- The units must be part of a subsidized development built by a public agency, non-profit or limited dividend organization;
- At least 25 percent of the units in the development must be restricted to households earning less than 80 percent of the AMI and have rent or sale prices restricted to affordable levels. These restrictions must last at least 30 years;
- The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
- Project owners must meet affirmative marketing requirements.

IV. Comprehensive Housing Needs Assessment

An analysis of local demographic, housing stock, and housing affordability data reveals key characteristics and trends in Plymouth that help explain housing need and demand. In order to understand how Plymouth compares to other communities, Plymouth's data was compared to all of its neighboring communities as well as to Plymouth County and the Commonwealth of Massachusetts. The goal of this assessment is to provide a framework for housing production and to develop the strategies necessary to address the housing needs of Plymouth.

A. Demographics

This housing needs assessment is based on a thorough review of Plymouth's demographic profile. An analysis of population, household, age, race and ethnicity, education, disability, income and employment data was reviewed to help provide insight into the existing housing need and demand.

Key Findings

- The population of Plymouth increased 23.81 percent from 45,608 in 1990 to 56,468 in 2010. It is expected to increase to 70,278 people by 2035 or by 24.45 percent between 2010 and 2040.
- The number of households in Plymouth increased 15.4 percent from 18,423 in 2000 to 21,269 in 2010. The number of households is expected to increase by 7,196 households or 33.27 percent between 2010 and 2040.
- A large majority (69.37) percent of Plymouth's households are family households.
- The average household size in Plymouth decreased from 2.67 persons in 2000 to 2.56 persons in 2010. A significant majority (73.1 percent) of households in Plymouth consist of 3 people or less.
- The town continues to age, as the population of Plymouth over the age of 45 increased from 2000 to 2010, whereas the population under the age of 45 decreased during the same period. The population over 65 is expected to increase by 11,033 seniors by the year 2030.
- The racial and ethnic composition of Plymouth is largely homogenous, with 93.8 percent of the population identifying as white, which includes populations residing in group quarters.
- Plymouth Public Schools have 7,503 students in PK, K-12 with a student teacher ratio of 13-1. According to state test scores, 63 percent of students are proficient in math and 71 percent are proficient in reading.
- Enrollment at Plymouth's Public Schools is decreasing. Population under age 15 is expected to decline by 1,293 minors by the year 2030.
- The population of Plymouth is well-educated, with 35.1 percent of the population age 25 and over having a college and/or graduate degree.
- Approximately 9.96 percent of the residents in Plymouth reported having some type of disability in 2016. The most common types of disabilities were ambulatory difficulties, cognitive difficulties and independent living difficulties.
- Plymouth's median household income was $80,905 in 2016, which when compared to the eight surrounding communities only trailed Duxbury and Kingston.
- Approximately 29.5 percent of the households in Plymouth had an annual income of less than $50,000 in 2016.
- The industries that employ the most residents of Plymouth are the educational services, healthcare and social assistance industries (23.32 percent), the art, entertainment, recreation, accommodation and food services (12.42 percent) and the retail trade industry (11.82 percent).
- The unemployment rate in Plymouth has steadily declined over the past eight years, dropping from 6.4 percent in 2011 to 3.4 percent in 2018.

1. Population

Plymouth experienced a relatively slow rate of growth due to its physical and economic isolation from growth centers in the region until 1960. From 1900-1960, Plymouth's population rose by 50 percent, gaining only 4,853 people in 60 years. The increase occurred primarily as a result of two growth spurts: the first from 1900–1915 and the second from 1940–1960, both booms products of economic conditions and broader demographic trends.

The Boston metropolitan area expanded southward during the 1960s, largely due to the completion of Route 3. The new highway brought Plymouth within reasonable commuting time to once-distant employment opportunities, manufacturing areas, and serviceable populations.

The Town's population grew at an annual rate of about 7 percent during the 1970s and ultimately doubled by 1980. West Plymouth absorbed most of that development in the 1970s because of its proximity to Plymouth's northernmost Route 3 interchange (Route 44), while South Plymouth became a magnet for new growth in the 1980s. The prevalence of single-family homes and subdivision roads throughout West Plymouth and South Plymouth make these areas visually and operationally different from the older, established villages of Plymouth Center and North Plymouth or the seaside enclave known as Manomet.

Plymouth's population increased from 45,608 residents in 1990 to 56,468 residents in 2010. Plymouth's 23.81 percent increase in population trailed neighboring Kingston (39.62 percent), but surpassed the growth that occurred in all other neighboring communities as well as the County (13.70 percent) and the Commonwealth (8.82 percent).

Table 1 shows that according to the 2010 US Census, Plymouth's population increased 203.5 percent since 1970. However, population statistics alone do not begin to convey the impact of such rapid change. For example, the Town issued an average of 550 new residential building permits per year from 1985-1990, and 423 per year from 2000-2005. Most of this newer development can be seen in the rural-residential areas of South Plymouth, and virtually all of it is comprised of new single-family home development. The corresponding changes in the population of each village and rural area are reported in Table 2a. Some of these areas have absorbed so much growth in such a short period of time that over 60 percent of their current population was new in the years 1995 to 2000.

Table 1: Population, 1970-2010

						Change 1990-2010	
	1970	**1980**	**1990**	**2000**	**2010**	**Number**	**Percent**
Bourne	12,636	13,874	16,064	18,721	19,754	3,690	22.97%
Carver	2,420	6,988	10,590	11,163	11,509	919	8.67%
Duxbury	7,636	11,807	13,895	14,248	15,059	1,164	8.37%
Kingston	5,999	7,362	9,045	11,780	12,629	3,584	39.62%
PLYMOUTH	**18,606**	**35,913**	**45,608**	**51,701**	**56,468**	**10,860**	**23.81%**
Wareham	11,492	18,457	19,232	20,335	21,822	2,590	13.46%
Plymouth County	333,314	405,437	435,276	472,822	494,919	59,643	13.70%
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629	531,204	8.82%

Source: MISER, "Population of Massachusetts Cities, Towns and Counties, 1930-1998, *U.S. Census Bureau, 1990, 2000, & 2010 Census*

Plymouth's large tracts of inexpensive land, access to Boston, rural character and high quality of community services help to explain both the location and extent of new residential growth that has occurred in the past 30 years. Today, Plymouth and surrounding areas continue to outpace state averages for new development.

The increased population projected in the next 10-20 years (Table 2b) is anticipated to be reflected in new housing growth within the south portions of Plymouth, including a new village of up to 1,175 dwelling units (with commercial and conservation uses and utilities) permitted by the Town as "River Run," on lands owned by A.D. Makepeace Cranberry Company in southern central Plymouth within the Bourne Road Rural Area, and the recent redevelopment of the Cordage Park facilities in North Plymouth, which includes up to 675 dwelling units[1].

[1] The Commonwealth constructed a commuter rail line to the Plymouth area in the late 1990s, with the main line ending at the Kingston Industrial Park north of the Plymouth town line, and an off-peak spur line that terminates at Cordage Park. This creates the potential for increased commuter use of the rail, and the Town and management of the Cordage complex spearheaded the adoption by Town Meeting of the Cordage 40R Overlay District in 2006, which will allow for a comprehensive development retaining some of the largest mill buildings, and will provide waterfront access for the community.

Table 2a: Population Change by Village Center and Rural Area

Area		*1980	*1990	**1995	**2000	**2010
Plymouth Center		7,880	8,537	8,830	8,941	9,509
North Plymouth		4,029	4,314	4,358	4,395	3,176
Manomet		5,983	5,753	6,070	6,479	6,863
Cedarville		1,304	2,211	2,439	2,737	3,018
West Plymouth		8,569	11,067	11,369	11,534	9,762
Bourne Road*		3,028	6,453	6,998	8,200	10,103
Federal Furnace**		2,931	3,095	3,221	3,413	2,354
West Plymouth "corner"		--	--	--	--	307
Ellisville***		1,113	2,506	2,958	3,372	4,376
(Pine Hills CDP+)		--	--	--	--	(955)
Pine Hills Rural		1,076	1,672	1,728	1,836	3,356
Total		35,913	45,608	47,971	50,907	56,468

Source: Plymouth Department of Planning and Community Development.

* West of Cedarville and outside Myles Standish State Forest.

** Outside of West Plymouth and south to northern portions of Myles Standish State Forest.

***Outside Pine Hills, east of Route 3, south of Plymouth Center to Cedarville, excluding Manomet. See Appendix for reference – numbers are adjusted for new Census tracts in 2010.

+US Census Data now have a CDP of the Pinehills Village – shown for reference, indicating that 28% of the population in the Pine Hills Rural Area is concentrated in this new planned village center.

The March 2015 UMass Donahue Institute Vintage Population Projections indicate that Plymouth will grow from 56,468 residents in 2010 to 70,278 residents by 2035. Plymouth's expected 24.45 percent increase in population during this time period exceeds its neighboring communities as well as Plymouth County and the Commonwealth.

The continued population growth, not only in Plymouth but also across the region and the state, suggests a continued increase in housing demand, although changes in household size and type will also have an impact on the type of housing that will be needed.

Table 2b: Projected Population, 2010-2035

	2010	2020	2025	2030	2035	Change 2010-2035	
						Number	Percent
Kingston	12,629	13,618	14,262	14,960	15,486	2,857	22.62%
Bourne	19,754	20,480	20,430	20,361	20,387	633	3.20%
Carver	11,509	12,192	23,490	12,616	12,494	985	8.55%
Plymouth	**56,468**	**63,339**	**66,433**	**68,816**	**70,278**	**13,810**	**24.45%**
Wareham	21,822	24,089	24,981	25,584	26,004	4,182	19.16%
Duxbury	15,059	14,669	14,373	14,392	14,479	-580	-3.85%
Plymouth County	**494,919**	**519,998**	**530,225**	**538,676**	**544,388**	**49,469**	**9.99%**
Massachusetts	**6,547,629**	**6,950,668**	**7,105,878**	**7,231,126**	**7,319,469**	**771,840**	**11.78%**

Source: UMass Donahue Institute Vintage 2015 Population Projections. March 2015, 2010 US Census

2. Households

According to the U.S. Census Bureau, a household includes all people who occupy a housing unit, which can be a house, apartment, mobile home, group home or single room that is occupied as separate living quarters. The number of households in Plymouth grew 15.44 percent from 18,423 in 2000 to 21,269 in 2010. Plymouth's 15.44 percent increase in households surpassed all neighboring communities, the County and the Commonwealth. The difference between household growth and population growth reflects the continuing decline in household sizes.

Table 3: Households, 2000-2010

	2000	2010	Change 2000-2010	
			Number	Percent
Plymouth	**18,423**	**21,269**	**2,846**	**15.44%**
Duxbury	4,946	5,344	398	8.04%
Bourne	7,439	7,866	427	5.74%
Wareham	8,200	9,071	871	10.62%
Carver	3,984	4,297	313	7.85%
Kingston	4,248	4,665	417	9.81%
Plymouth County	**168,361**	**181,126**	**12,765**	**7.58%**
Massachusetts	**2,443,580**	**2,547,075**	**103,495**	**4.23%**

Source: U.S. Census Bureau, 2000 & 2010 Census

Between 2010 and 2040, the number of households in Plymouth is expected to increase from 21,269 in 2010 to 27,930 in 2030 and 28,465 in 2040 according to the Mass DOT Demographic and Socio-Economic Forecast. Plymouth's 33.27 percent increase in the number of households surpasses the rate of growth that is expected to occur in many of the surrounding communities, the County and the Commonwealth. Its projected number of households only trails the projected household growth in the neighboring community of Kingston.

Table 4: Projected Households, 2010-2040

	2010	2020	2030	2040	Change 2010-2040	
					Number	Percent
PLYMOUTH	**21,269**	**25,154**	**27,930**	**28,465**	**7,196**	**33.27%**
Kingston	4,665	5,414	6,076	6,271	1,606	34.42%
Duxbury	5,344	5,940	6,387	6,444	1,100	20.58%
Carver	4,297	4,452	4,782	4,987	690	16.05%
Wareham	9,071	9,451	9,687	9,810	739	8.14%
Bourne	7,866	8,570	8,772	8,960	1,094	13.90%
Plymouth County	**181,126**	**199,641**	**213,311**	**217,459**	**36,333**	**20.10%**
Massachusetts	**2,547,075**	**2,725,127**	**2,884,084**	**2,973,292**	**426,217**	**16.70%**

Source: MassDOT Demographics/Socio-Economic Forecasts
https://www.massdot.state.ma.us/planning/Main/MapsDataandReports/Data/Demographics.aspx

3. Household Types

Different household types often have different housing needs. As an example, a married couple with children usually require a larger dwelling unit than a single person. A community's composition of household types can indicate how well suited the existing housing inventory is to residents.

Plymouth's 21,269 households can be divided between family households and non-family households. Family households are defined as any household with two or more related persons living together, whereas non-family households are defined as one person or more than one non-related persons living together. In 2010, approximately 69.3 percent of Plymouth's households were family households and 30.7 percent were non-family households, which represented a decrease in the percentage of family households and an increase in the number of non-family households since 2000. In 2010, 32.2 percent of the households in Plymouth included children under 18 years of age and 26.4 percent of households included residents aged 65 years and older. Between 2000 and 2010, the percentage of non-family households, female householders with no husband present, people living alone, and senior citizens in the community has increased. These numbers suggest a need for smaller living spaces and for more housing options suited to senior citizens.

Table 5: Households Types in Plymouth 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Family Households	13,268	72.0%	14,742	69.3%	1,474	11.10%
Husband-wife family	10,753	58.4%	11,615	54.6%	862	8.0%
With own children under 18 years	5,221	28.3%	4,723	22.2%	-498	-9.53
Male householder, no wife present	N/A	N/A	830	3.9%	N/A	N/A
With own children under 18 years	N/A	N/A	366	1.7%	N/A	N/A
Female householder, no husband present	1,920	10.4%	2,297	10.8%	377	19.63%
With own children under 18 years	1,124	6.1%	1,186	5.6%	62	5.51%
Nonfamily Households	5,155	28.%	6,527	30.7%	1,372	26.61%
Householder living alone	4,006	21.7%	5,050	23.7%	1,044	26.06%
Householder 65 years and over	1,572	8.5%	2,075	9.8%	503	31.99%
Households with individuals under 18 years	7,099	38.5%	6,846	32.2%	-253	-3.56%
Households with individuals 65 years and over	3,917	21.3%	5,614	26.4%	1,697	43.32%
Total Households	**18,423**	**100.00%**	**21,269**	**100.00%**	**6,640**	**36.04%**

Source: U.S. Census Bureau, 2000 & 2010 Census

4. Household Size

Another important factor when assessing the housing needs of a community is household size. According to the U.S. Census Bureau, the average household size in Plymouth decreased from 2.67 persons per household in 2000 to 2.56 persons per household in 2010. The decline in the average household size is also prevalent in most of Plymouth's neighboring communities as well as Plymouth County. According to the 2010 US Census in Plymouth, the average household size for an owner occupied unit is 2.67 and the average household size of a renter occupied unit is 2.15.

From 2000 to 2010, the households that experienced the largest increase in Plymouth were households consisting of one and two people, whereas households of three or more people remained stable or decreased during the same period. This trend toward smaller household sizes suggests an increasing demand for smaller housing units.

Table 6a: Owner Occupied Household Size in Plymouth 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	2,435	17.04%	3,158	19.02%	723	5.06%
2 Person Household	4,707	32.93%	6,181	37.23%	1,474	10.31%
3 Person Household	2,696	18.86%	2,804	16.89%	108	.76%
4 Person Household	2,724	19.06%	2,748	16.55%	24	.17%
5 Person Household	1,241	8.68%	1,162	7.0%	-79	-.55 %
6 Person Household	356	2.49%	398	2.40%	42	.29%
7 or More Person Household	133	.93%	149	.90%	16	.11%
Totals	**14,292**	**100.00%**	**16,600**	**100.00%**	**2,308**	**16.14%**

Source: U.S. Census Bureau, 2000 & 2010 Census

Table 6b: Renter Occupied Household Size in Plymouth 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	1,571	38.03%	1,892	40.52%	321	7.77%
2 Person Household	1,229	29.75%	1,302	27.89%	73	1.77%
3 Person Household	654	15.83%	732	15.68%	78	1.89%
4 Person Household	419	10.14%	482	10.32%	63	1.53%
5 Person Household	161	3.90%	188	4.03%	27	.65%
6 Person Household	76	1.84%	49	1.05%	-27	-.65%
7 or More Person Household	21	.51%	24	.51%	3	.07%
Totals	**4,131**	**100.00%**	**4,669**	**100.00%**	**538**	**13.02%**

Source: U.S. Census Bureau, 2000 & 2010 Census

5. Age Distribution

In order to determine how to meet future housing needs in Plymouth, it is important to examine the current age of the population, as well as aging trends over time. Table 7 shows the population by age for the Town of Plymouth from 2000 to 2010. The data shows significant population growth in all age groups above age 45.This trend reflects the growth and maturing of the "Baby Boom" generation (those born between 1946 and 1964) as they move across the age ranges. This aging trend is reflected in the increase in the median age, which rose from 36.5 years in 2000 to 41.4 years in 2010. According to MAPC's population and Housing Projections, January 2014, Plymouth's total population less than 15 years of age is anticipated to decline by 1,434 minors and the total population over 65 years is anticipated to increase by 10,788 seniors between 2010 through 2030 under the MAPC projected growth Status Quo Scenario. Under the MAPC projected growth Stronger Region Scenario, total population less than 15 years of age decreases by 1,293 minors and increases by 11,033 seniors. The same study shows an increase in median age of 7-8 years under both scenarios.

Table 7: Age Distribution in Plymouth, 2000-2010

	2000		2010		Change 2000-2010	
	Number	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Under 5 Years	3,478	6.7%	3187	5.80%	-309	-23.02
5 to 9 Years	3,859	7.5%	3531	7.50%	-10	-.74
10 to 14 Years	3,789	7.3%	3484	8.20%	43	3.02
15 to 19 Years	3,367	6.5%	3495	6.80%	117	10.59
20 to 24 Years	2,513	4.9%	2872	4.50%	177	28.00
25 to 34 Years	7,500	14.5%	3162	9.20%	-643	-28.11
35 to 44 Years	9,040	17.5%	8462	15.50%	-492	-15.08
45 to 54 Years	7,932	15.3%	3,221	18.00%	749	30.29
55 to 64 Years	4,411	8.6%	2,333	13.10%	689	41.90
65 to 74 Years	2,672	5.2%	1,252	7.10%	403	47.46
75 Years and Over	3,140	6.1%	749	4.20%	186	33.03
Median Age (Years)	**36.5**	**N/A**	**41.4**	**N/A**	**4.8**	**13.3%**

Source: U.S. Census Bureau, 2000 & 2010 Census

6. Race & Ethnicity

The racial and ethnic composition of Plymouth changed very little from 2000 to 2010. Plymouth is a racially and linguistically homogenous community. In 2010, 93.8% of residents identified themselves as White, a very slight decrease from 94.8 percent in 2000. The Asian, American Indian and those who identified themselves as two or more races saw the largest percentage increases from 2000 to 2010, with increases of 74.9 percent, 47.3 percent and 34.92 percent respectively.

Table 8: Race and Ethnicity in Plymouth, 2000-2010

	2000		2010		Change 2000 - 2010	
	Number	Percent	Number	Percent	Number	Percent
White Alone	49,022	94.8%	52,955	93.80%	3,933	8.02%
Black or African American Alone	988	1.9%	1,147	2.0%	159	16.09%
American Indian or Alaskan Native Alone	131	0.3%	193	.3%	62	47.3%
Asian Alone	295	0.6%	516	.9%	221	74.9%
Native Hawaiian or Pacific Islander Alone	20	0.0%	22	0.0%	2	.1%
Some Other Race Alone	481	0.9%	649	1.1%	168	29.05%
Two or More Races	764	1.5%	986	1.7%	222	34.92%
Total Population	**51,701**	**100.00%**	**56,468**	**100.00%**	**4,767**	**9.22%**
Hispanic or Latino (of any race)	870	1.7%	1,030	1.8%	160	18.39%

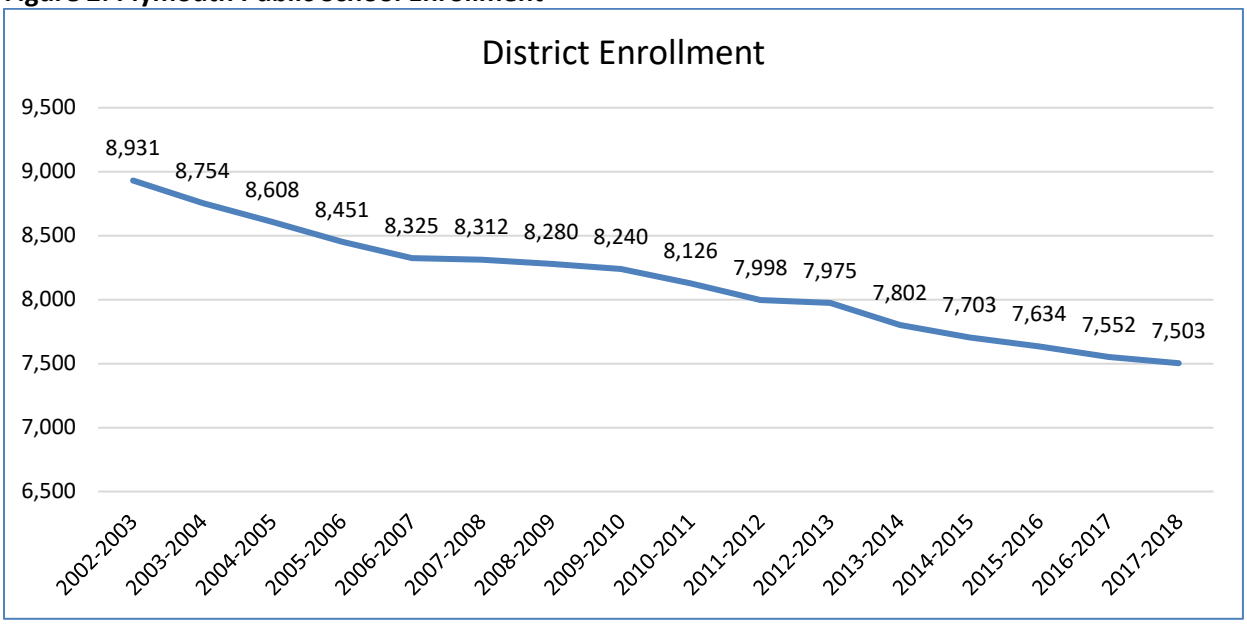
Source: U.S. Census Bureau, 2000 & 2010 Census

7. School Enrollment

School enrollment trends are a critical component of Plymouth's growth and population trends. An analysis of school enrollment helps to frame a discussion of the potential future impacts of population change on both the school system and the community and helps better plan for future local housing needs.

For the purposes of this plan, we examined the enrollment numbers in the Plymouth School District available on the Massachusetts Department of Education Website. Figure 2 shows the enrollment at Plymouth's Public Schools has declined for the past sixteen years. Despite experiencing an increase in population in recent years, the number of students enrolled in school has dropped. This could be the result of several factors, including increased enrollment of students at charter or parochial schools, an increased amount of children being home-schooled, an aging population, and the societal phenomenon of ever-increasing smaller household sizes.

Figure 2: Plymouth Public School Enrollment



Source: Massachusetts Department of Elementary and Secondary Education
http://www.doe.mass.edu/infoservices/reports/enroll/default.html?yr=0607

8. Educational Attainment

Table 9 shows the educational profile of adults aged 25 years and older in the region. In Plymouth in 2016, 94.9 percent of those aged 25 years and older had a high school diploma or higher degree of education and 46.1 percent had an Associate's Degree or higher. These figures are similar to most of its neighboring communities, Plymouth County and the Commonwealth.

Table 9: Educational Attainment (Ages 25+), 2016

	Less than High School Diploma	High School Graduate or GED	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
Plymouth	**5.00%**	**29.00%**	**19.80%**	**11.00%**	**22.20%**	**12.90%**
Duxbury	1.20%	12.50%	11.90%	7.20%	38.20%	28.90%
Wareham	9.50%	35.40%	22.40%	9.10%	15.10%	8.40%
Carver	10.80%	34.40%	21.30%	10.80%	16.30%	6.40%
Bourne	3.60%	28.70%	22.00%	10.50%	20.50%	14.60%
Kingston	6.20%	30.30%	16.30%	8.10%	25.00%	14.20%
Plymouth County	**7.50%**	**29.00%**	**18.90%**	**9.60%**	**22.50%**	**12.50%**
Massachusetts	**10.00%**	**25.10%**	**16.00%**	**7.70%**	**23.10%**	**18.20%**

Source: U.S. Census Bureau, 2012-2016 American Community Survey

9. Disability Status

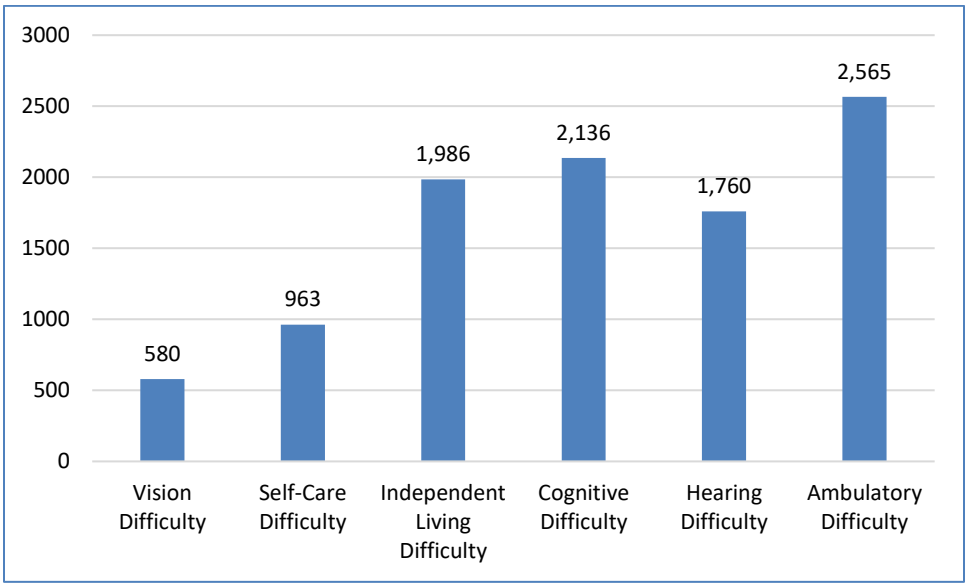
Understanding the needs of disabled residents of Plymouth is a crucial aspect in planning for housing. There are 5,618 residents, or 9.96 percent of the population in Plymouth that experience some type of disability. The majority of those who report a disability are aged 65 years and over. The most common disability reported was an ambulatory disability, which involves serious difficulty walking or climbing stairs. The next most common disabilities are cognitive difficulties, independent living, hearing, self-care and vision difficulties. It is important to note that some residents experience more than one disability, which is why the values in Figure 3 are greater than the total number of disabled residents.

Table 10: Disabled Residents by Age in Plymouth, 2016

	Total Number of Residents	Disabled Residents	
		Number	Percent
Disabled Children (Under 18 years)	11,341	407	3.58%
Disabled Adults (18 to 64 years)	34,320	2,700	7.86%
Disabled Seniors (65 years and over)	10,741	2,511	23.37%
Totals	**56,402**	**5,618**	**9.96%**

Source: U.S. Census Bureau, 2012-2016 American Community Survey

Figure 3: Disabilities Reported for Plymouth Residents, 2016



Source: U.S. Census Bureau, 2012-2016 American Community Survey

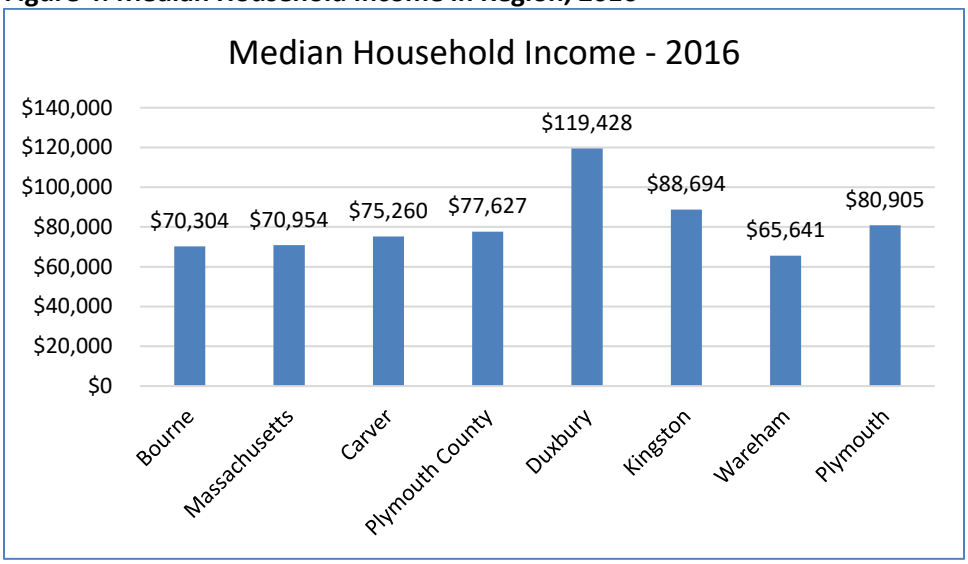
Disabled residents often have unique housing needs, both in terms of physical design/accessibility of their homes as well as the cost relative to a fixed or limited income. For those reasons, an affordable housing plan should be

sensitive to the needs of the disabled community and should incorporate their issues into the goals and strategies of all housing plans.

10. Income

Household income is defined as the total income of all people 15 years of age and older living in a household. The median household income of a community is determined by dividing the income distribution into two equal groups, one having incomes above the median, and the other having incomes below the median. The median household income in Plymouth in 2016 was $80,905. When compared to the surrounding communities, the County and the Commonwealth; Plymouth's median household income trailed only Duxbury and Kingston.

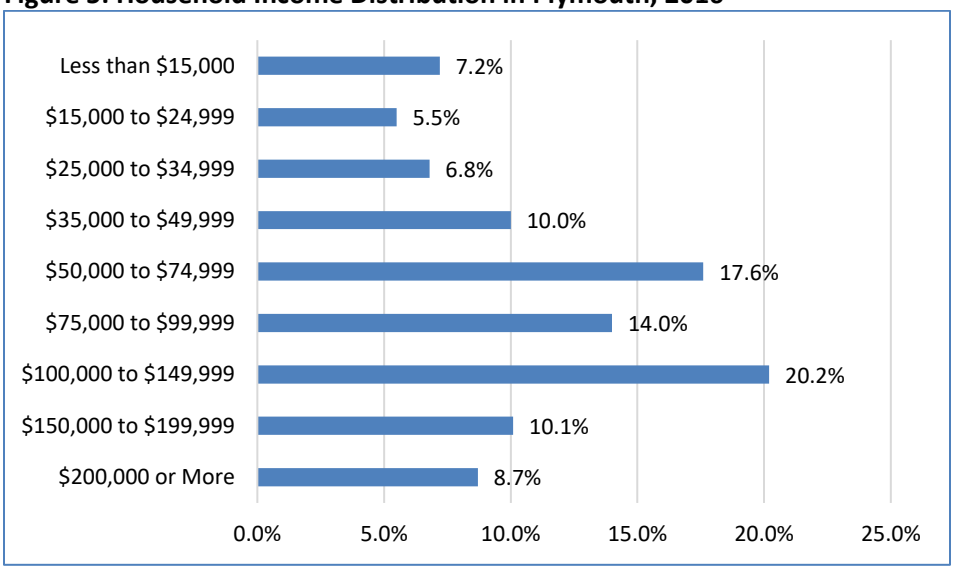
Figure 4: Median Household Income in Region, 2016



Source: U.S. Census Bureau, 2012-2016 American Community Survey

While median household income is a valuable social and economic indicator, it does not account for the broad range of household incomes in a community. The 2016 American Community Survey (ACS) estimates showed that approximately 2,767 or 12.7 percent of the households in Plymouth had an annual income of less than $25,000, and approximately 3,682 or 29.5 percent of the households in Plymouth had an annual income of less than $50,000. The needs of low-income households are often overlooked in a community; this Housing Production Plan seeks to focus the Town's attention on the needs of its low-and moderate-income households.

Figure 5: Household Income Distribution in Plymouth, 2016



Source: U.S. Census Bureau, 2012-2016 American Community Survey

11. Employment

The residents of Plymouth are employed in a variety of industries as shown in Table 11. The industries that employ the most residents are the educational services, healthcare and social assistance industries (23.32 percent) and the arts, entertainment, recreation and accommodation and food services (12.42 percent), and retail trades (11.82 percent). This data is important to review because it gives a sense as to how many people in Town are working in traditional high-paying industries such as management and finance versus people working in traditional low-paying industries, such as the retail, hospitality and food service industries.

Table 11: Occupation of Residents by Industry, 2016

Industry	Number	Percent
Educational services, healthcare and social assistance	7,036	23.32 %
Retail Trade	3,567	11.82%
Agriculture, forestry, fishing, hunting and mining	94	.31%
Professional, scientific, management, administrative and waste management services	3,289	10.90%
Construction	2,326	7.71%
Finance, insurance, real estate rental and leasing	2,094	6.94%
Arts, entertainment, recreation, accommodations and food services	3,749	12.42%
Manufacturing	2,199	7.29%
Other services except public administration	1,542	5.11%
Transportation, warehousing and utilities	1,197	3.96%
Public administration	1,820	6.03%
Wholesale Trade	727	2.41%
Information	521	1.72%
Total civilian employed population (16 years+)	**30,161**	**100.00%**

Source: U.S. Census Bureau, 2012-2016 American Community Survey

A related concern to employment and income is unemployment. Over the past several years, the unemployment rates in Plymouth, its neighboring communities, the County and the Commonwealth have all dropped, as the economy continues to rebound from the most recent recession. Low unemployment rates are important in limiting the number of foreclosures as well as the overall strength of the housing market. In 2017, the unemployment rate in Plymouth was 3.4 percent, which was slightly lower than the County and the Commonwealth.

Table 12: Annual Unemployment Rates, 2011-2017

	2011	2012	2013	2014	2015	2016	2017	2018
Plymouth	**6.4%**	**6.1%**	**6.3%**	**5.5%**	**4.4%**	**3.3%**	**3.6%**	**3.4%**
Plymouth County	7.80%	7.10%	7.00%	6.10%	5.20%	4.1%	3.9%	3.7%
Massachusetts	7.30%	6.70%	6.70%	5.70%	5.00%	4.9%	4.4%	3.5%

Source: Massachusetts Executive Office of Labor and Workforce Development, based on data from August of each year.

B. Housing Stock Analysis

This section examines the characteristics and condition of the current housing stock and local housing market in Plymouth as well as the region. Included is an examination of the number of housing units, housing types, the age and condition of housing, household tenure, home sales trends, recent housing development, and projected housing demand.

Key Findings

- The number of housing units Plymouth increased 21.32 percent from 21,250 in 2000 to 25,782 in 2016.
- Single-family detached structures make up 72.1 percent of all housing units in Plymouth.
- Plymouth's housing stock is relatively young, with 62.2 percent of Plymouth's housing stock built after 1969, and 38.8 percent of those structures built between 1980 and 2009.
- Most Plymouth residents own their own home, as 78.01 percent of housing units are owner-occupied.
- Home ownership is more common in Plymouth for every age group, except for those aged under 44 and over 85.
- Larger households in Plymouth are more likely to purchase a home than to rent. Three person plus households are 43.8 percent owner occupied, verses 31.5 percent of renter-occupied households.
- Plymouth's housing market is very tight, with a 1.2 percent homeowner vacancy rate and a 6.5 percent rental vacancy rate.
- The median sales price of a single-family home in Plymouth dipped during the recent recession, but has begun to climb in recent years. In 2018, the median sales price of a single-family home in Plymouth was $341,550, approaching the high of $350,000 in 2005.
- Just like the median sales price, the number of single-family homes sold annually in Plymouth dipped during the recent recession, but these numbers have also begun to climb in recent years. In 2017, there were 883 single-family home sales in Plymouth. There were 336 condominium sales in Plymouth.
- Between 1996 and 2018, Plymouth issued building permits for 6,939 housing units. The majority of these were single family homes.
- Plymouth has a projected housing demand of 6,665 units by 2030 under MAPC's Stronger Region Scenario.

1. Housing Units

The number of housing units in Plymouth increased by 4,532 units from 21,250 in 2000 to 25,782 units in 2016. Plymouth's 21.32 percent increase in the number of housing units trailed neighboring Bourne and Wareham, but exceeded the growth of other neighboring communities, the County and the Commonwealth.

Table 13: Total Housing Units, 2000-2016

	2000	2016	Change 2000-2016	
			Number	Percent
Plymouth	**21,250**	**25,782**	**4,532**	**21.32%**
Duxbury	5,345	5,937	592	11.07%
Bourne	9,648	15,510	5,862	60.75%
Kingston	4,525	4,968	443	9.79%
Wareham	10,670	13,004	2,334	21.87%
Carver	4,127	4,801	674	16.33%
Plymouth County	**181,524**	**202,564**	**21,040**	**11.59%**
Massachusetts	**2,621,989**	**2,836,658**	**214,669**	**8.18%**

Source: U.S. Census Bureau, 2000 Census & 2012-2016 American Community Survey

2. Housing Unit Types

Plymouth's housing stock primarily consists of single-family detached homes. This type of housing accounts for 72.1 percent of the homes in Plymouth. The remaining 27.9 percent of the housing stock consists of single family attached homes (6.9 percent), 2 units (5.10 percent), 3-4 units (3.9 percent), complexes of 10-19 units (3.7 percent), smaller complexes of 5-9 units (3.0 percent), complexes of more than 20 units (2.8 percent), and Mobile Homes (2.5 percent).

Table 14: Housing Units by Type in Plymouth, 2016

	Number	Percent
1 unit, detached	18,591	72.1%
1 unit, attached	1,788	6.9%
2 units	1,322	5.1%
3 or 4 units	994	3.9%
5 to 9 units	764	3.0%
10 to 19 units	959	3.7%
20 or more units	715	2.8%
Mobile Homes	649	2.5%
Totals	**25,782**	**100.00%**

Source: U.S. Census Bureau, 2012-2016 American Community Survey

3. Age and Condition of Housing

According to the 2012-2016 American Community Survey (ACS), approximately 62.2% of Plymouth's housing stock was built after 1969, with more than half (38.8%) being built 1980 and 2009.

Table 15: Year Built of Residential Structure in Plymouth, 2016

	Number	Percent
Built 2014 or later	196	0.80%
Built 2010 to 2013	531	2.10%
Built 2000 to 2009	3,351	13.00%
Built 1990 to 1999	2,636	10.20%
Built 1980 to 1989	4,024	15.60%
Built 1970 to 1979	5,288	20.50%
Built 1960 to 1969	2,256	8.80%
Built 1950 to 1959	2,245	8.70%
Built 1940 to 1949	1,010	3.90%
Built 1939 or earlier	4,245	16.50%
Totals	**25,782**	**100.00%**

Source: U.S. Census Bureau, 2012-2016 American Community Survey

4. Household Tenure

Data on housing tenure provides information as to the appropriate types of housing that is needed to accommodate current and future households. Table 16 compares Plymouth's housing occupancy and tenure with those of neighboring communities, Plymouth County and Massachusetts as a whole. As of 2016, 78.01% of the occupied housing in Plymouth was owner occupied, trailing neighboring Duxbury, Carver and Kingston; but surpassing neighboring Bourne, Wareham, the County and the Commonwealth.

Table 16: Housing Tenure of Occupied Housing Units, 2016

	Total Households	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Plymouth	**21,889**	**17,076**	**78.01%**	**4,813**	**21.98%**
Duxbury	5,355	4,782	89.30%	573	10.70%
Bourne	8,354	6,296	75.36%	2,058	24.63%
Carver	4,494	4,165	92.67%	329	7.32%
Wareham	9,254	7,095	76.66%	2,159	23.33%
Kingston	4,699	3,728	79.30%	971	20.70%
Plymouth County	**181,126**	**137,831**	**76.10%**	**43,295**	**23.90%**
Massachusetts	**2,546,992**	**1,587,075**	**62.30%**	**959,917**	**37.70%**

Source: U.S. Census Bureau, 2012-2016 American Community Survey

The age of householders, both owner-occupied and renter-occupied was also analyzed. Table 17 shows that home ownership is more common in Plymouth in between the ages of 45 and 84, peaking in the 55-64 age group. Renting is preferred by groups aged 44 and under and over age 85, peaking at 25-34 and declining.

Table 17: Housing Tenure by Age in Plymouth, 2010

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
15 to 24 years	97	0.6%	267	5.72%
25 to 34 years	1,298	7.8%	1,006	21.55%
35 to 44 years	3,222	19.4%	933	19.98%
45 to 54 years	3,855	23.2%	925	19.81%
55 to 64 years	4,130	25.%	591	12.66%
65 to 74 years	2,423	14.6%	373	7.98%
75 to 84 years	1,169	7.0%	307	6.58%
85 years and over	406	2.4%	267	5.72%
Totals	**16,600**	**100.00%**	**4,669**	**100.00%**

Source: U.S. Census Bureau, 2010

Table 18: Housing Tenure by Household Size in Plymouth, 2010

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1-person household	3,158	19.0%	1,892	40.5%
2-person household	6,181	37.2%	1,302	27.9%
3-person household	2,804	16.9%	732	15.7%
4-person household	2,748	16.6%	482	10.3%
5-person household	1,162	7.0%	188	4.0%
6-or-more person household	547	3.3%	73	1.5%
Totals	**16,600**	**100.00%**	**4,669**	**100.00%**

Source: U.S. Census Bureau, 2016

The size of households, both owner-occupied and renter-occupied was analyzed as well. Table 18 shows that larger households in Plymouth are far more likely to purchase a home than to rent, as 3+ person households account for 43.8% of owner-occupied households versus just 31.5% of renter-occupied households. Conversely, smaller households in Plymouth are much more likely to rent than to purchase a home, as one and two person households account for 68.4% of renter-occupied households versus 56.2% of owner-occupied households.

5. Vacancy

Homeowner vacancy rates across the region, County and Commonwealth were extremely low, with none exceeding 2.2%. Rental vacancy rates varied a bit more, from zero in multiple communities up to 12.8% in Bourne and 7% in the County. Low vacancy rates signify a tightening market and prices often respond by climbing. Plymouth's homeowner vacancy rate was 1.2% and the rental vacancy rate was 6.5%.

Table 19: Housing Vacancy by Tenure, 2016

	Homeowner	Rental
Plymouth	**1.2%**	**6.5%**
Duxbury	2.2%	0.0%
Bourne	0.4%	12.8%
Carver	1.6%	0.0%
Wareham	2.6%	4.1%
Kingston	0.0%	0.0%
Plymouth County	**1.2%**	**7.0%**
Massachusetts	**1.20%**	**4.20%**

Source: U.S. Census Bureau, 2012-2016 American Community Survey

6. Value of Owner Occupied Housing Units

In 2016, the median value of an owner-occupied housing unit in Plymouth was $333,100. When broken down by value, 59.5% of the owner-occupied housing units in Plymouth were valued at more than $300,000.

Table 20a: Value of Owner-Occupied Housing Units in Plymouth, 2016

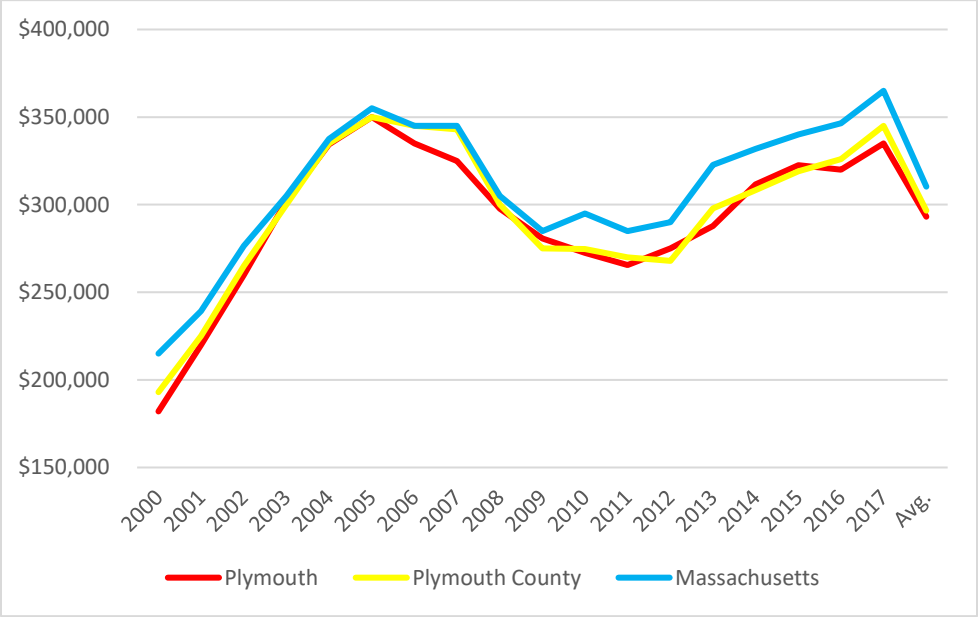
Value	Number	Percent
Less than $99,999	738	4.4%
$100,000 to $199,999	1,451	8.5%
$200,000 to $299,999	4,717	27.6%
$300,000 to $499,999	7,857	46.0%
$500,000 to $999,999	2,105	12.3%
$1,000,000 or More	208	1.2%
Total	**17,076**	**100.00%**

Source: U.S. Census Bureau, 2012-2016 American Community Survey

7. Median Sales Price

From 2000 to 2017, Plymouth's median sales price for a single-family home modestly trailed some of its neighboring communities including Plympton, Kingston, Duxbury, Plymouth County and the Commonwealth. Plymouth's median sales price during this period was $293,151, which was approximately $3,505 lower than the Plymouth County average and approximately $16,949 lower than the Commonwealth's average. Figure 6a shows that sales prices peaked in 2004 and 2006 in the region, then dipped during The Great Recession. Prices have once again risen to exceed the 2004-2006 peak. In 2017, the average median price of a single family home in Plymouth was $335,000.

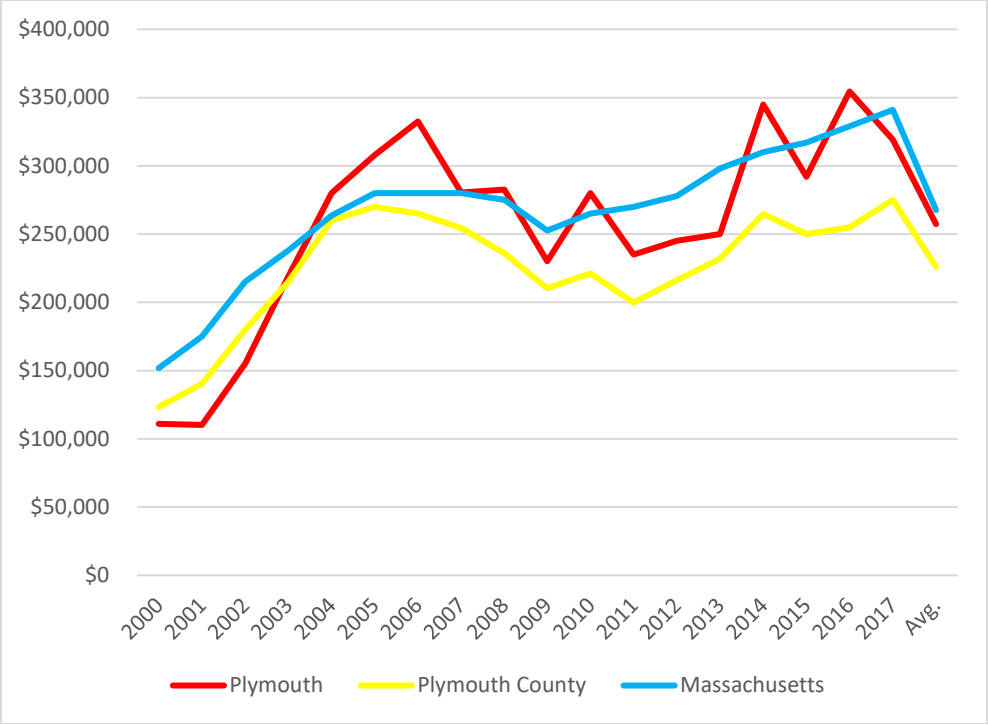
Figure 6a: Median Sales Price of Single Family Homes in the Region, 2000-2017



Source: The Warren Group, Town Stats

From 2000 to 2017, Plymouth's median sales price for a condominium was $257,189. The median condominium price trailed some of its neighbors including: Duxbury, Norwell and Hanover, but exceeded many others. Plymouth's median condominium sales price exceeded Plymouth County's median by $31,164 and trailed the Commonwealth median by $10,521. Although condominium sales prices in Plymouth declined during The Great Recession, the 2017 average of $319,250 shows that we are fast approaching the 2006 peak of $332,500. It is also demonstrative of the popularity of a luxury style condominium that is popular on the South Shore.

Figure 6b: Median Sales Price of Condominiums in the Region, 2000-2017

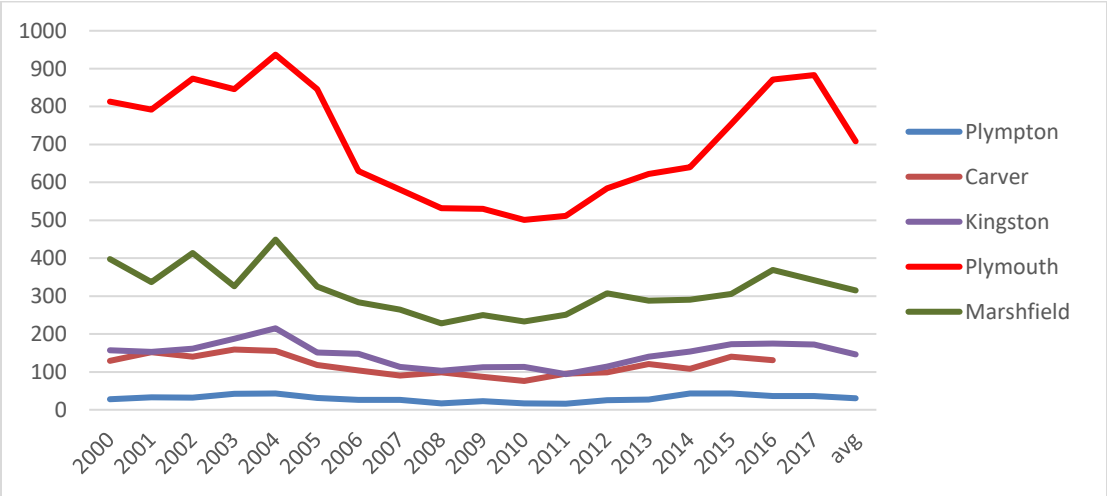


Source: The Warren Group, Town Stats

8. Number of Residential Sales

In 2017, there were 883 single-family homes sold in Plymouth. This number was the highest amongst Plymouth's neighboring communities. Between 2000 and 2017, the median number of single-family homes sold in Plymouth was 708 units per year. As was the case with single family home prices, Figure 7a below shows that the number of single family homes sold in each community also dipped during The Great Recession, but has begun to climb again in recent years.

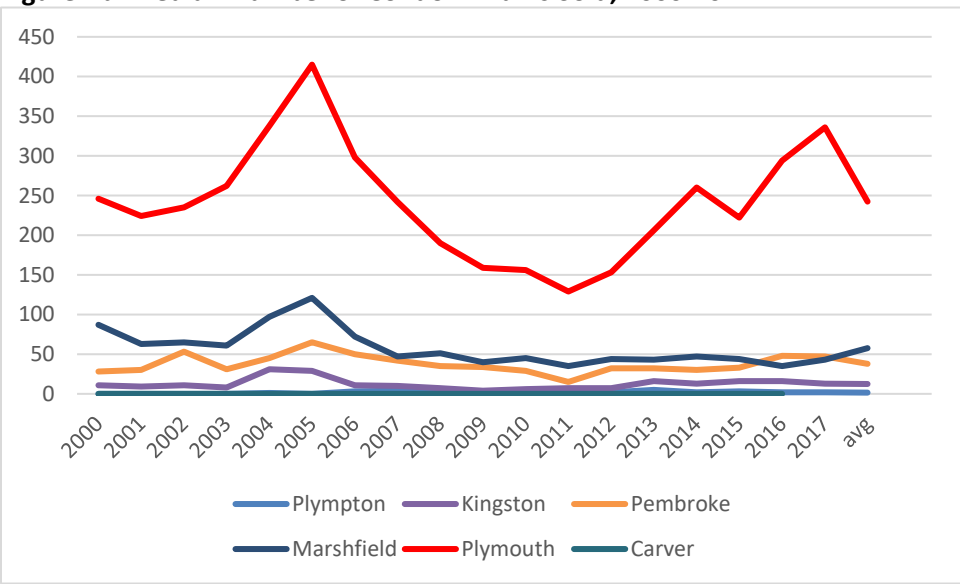
Figure 7a: Median Number of Single Family Homes Sold in the Region, 2000-2017



Source: The Warren Group, Town Stats

In 2017, 336 condominiums were sold in Plymouth. From 2000-2017, the median number of condominiums sold in Plymouth was 242 per year. This number was the highest amongst Plymouth's neighboring communities.

Figure 7b: Median Number of Condominiums Sold, 2000-2017

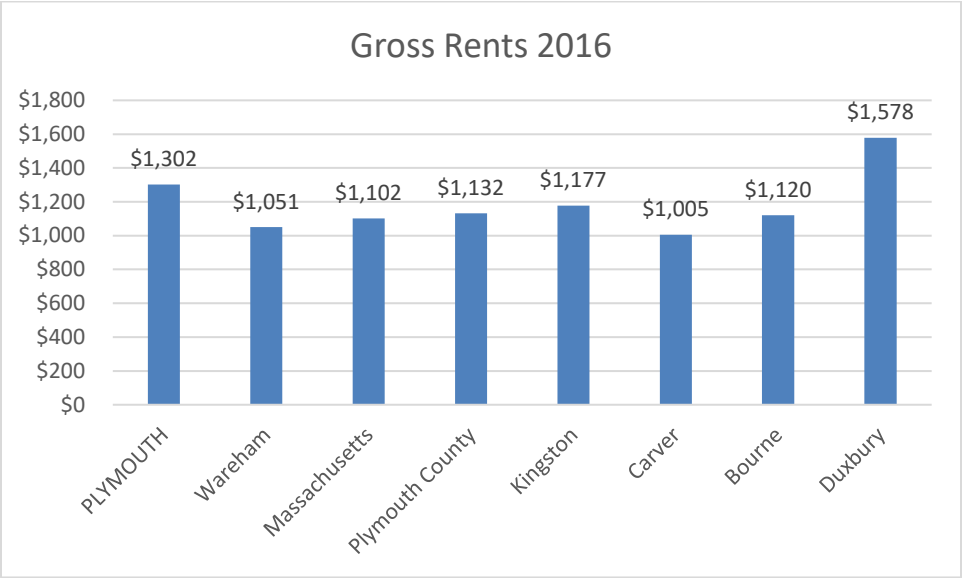


Source: The Warren Group, Town Stats

9. Median Gross Rent

There is quite a range in the median gross rent in the region. At $1,005, Carver's median gross rent is the lowest, while Plymouth is second from the highest at $1,302 trailing only Duxbury at $1,578. It is hard to determine why there is such a difference in rent between these neighboring communities, but it may be due to the small sample size. There are relatively few opportunities for rental occupancy in some of these communities including Carver (329 units), Duxbury (119 units),

Figure 8: Median Gross Rent in the Region, 2016

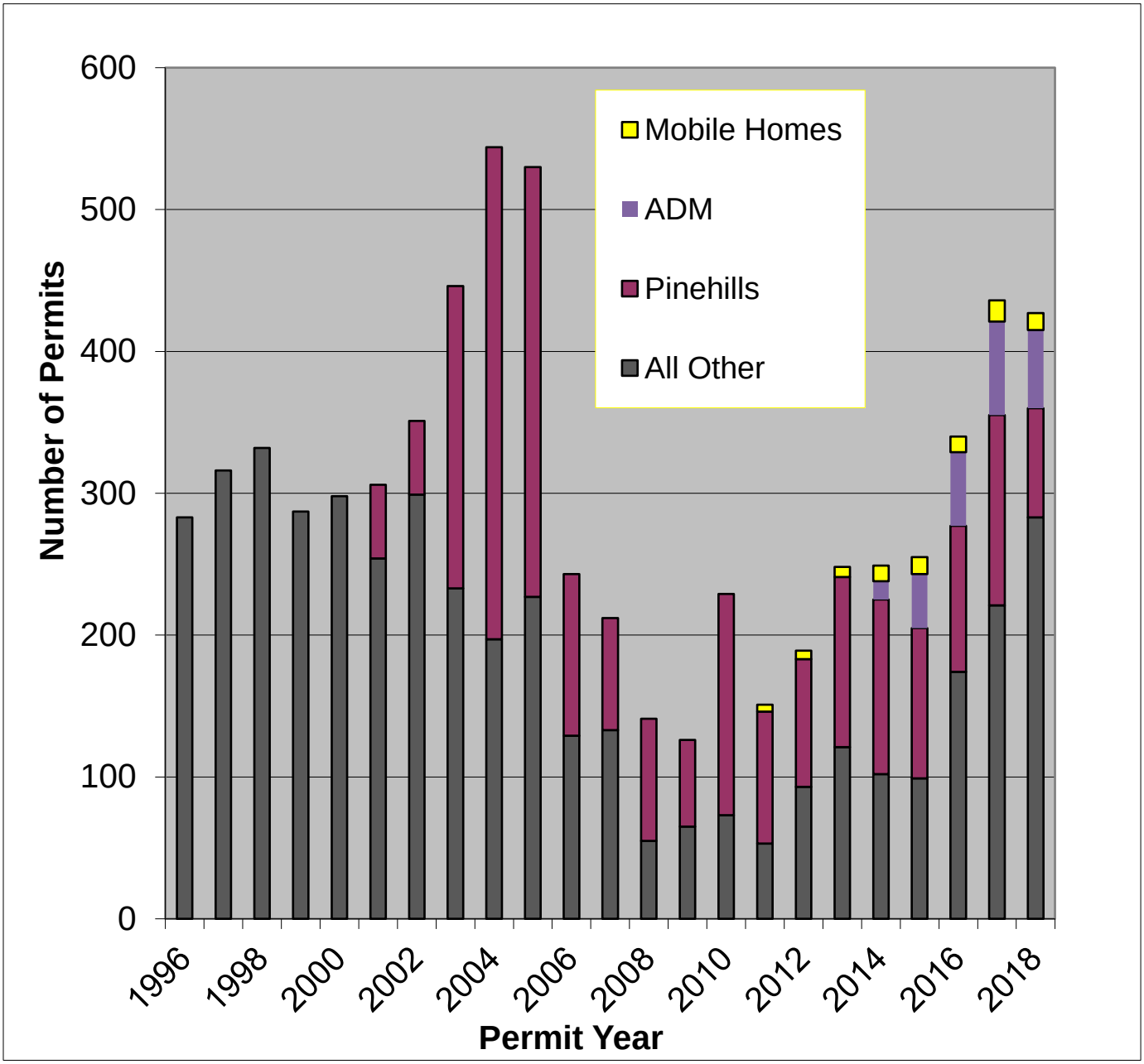


Source: U.S. Census Bureau, 2012-2016 American Community Survey

10. Housing Units Permitted

Between 1996 and 2018, Plymouth issued permits for 6,939 housing units. The majority of these building permits were for single-family homes.

Figure 9: Housing Units Permitted in Plymouth, 1996-2018



Source: Plymouth Community and Economic Development Department

11. Recent & Future Development

A variety of housing types (apartments, condos, single family and multi-family) have been created through the 40b comprehensive permit process and the Local Initiative Program (LIP) and other projects are underway or have stalled. Table 20b identifies proposed and pending projects and the mechanism for development and the status as of December 2018.

Table 20b. Status of Pending & Proposed Affordable Housing Projects 40b and LIP – December 2018

Affordable Housing Units
December 2018
Subsidized Housing Inventory (SHI)

Total Units in Town	22,285	Per 2010 Census (DHCD will update with the 2020 Census being effective 2021)
Current Affordable Units	732	
Percent Affordable	3.28%	
Percent Affordable with Proposed Units Completed	7.17%	

Current Inventory - Approved SHI	Expires	TOTAL	AFFORDABLE UNITS	Comp Permit	Rental/Owner	Type	Agency	Development	NOTES		
Units Pending Inclusion in SHI/Active or under construction											
865 Long Pond (Habitat)	Perpetuity		1		Ownership	SFH	DHCD				
41 Valley Road (Replacement for Arbor Ridge)	Perpetuity	29	1	3 total 2 PIL	Ownership	SFH	DHCD		Offsite for Arbor Ridge		
	TOTAL		2								
Built but not showing on the SHI with DHCD											
Coalition for Homeless	Perpetuity		8								
Ryder House	Perpetuity	4	4		Rentals	Apt	TOWN	PB			
Beaver Dam Ridge	Perpetuity	19	2		Ownership	SFH	DHCD	LIP/PB			
	TOTAL		14								
Proposed Future Inclusions in SHI/NOT BUILT											
18 Howland Street	Perpetuity	11	3		Ownership	Condo					
574 State Road	Perpetuity	23	23		Rental	Apt	DHCD?		12 permitted/23 proposed		
Bartlett Pond Pastures	Perpetuity	60	15		Ownership	SFH	DHCD	40B/ZBA			
The Oasis at Plymouth (Home Depot Drive 40B)	Perpetuity	320	320		Rental	Apt	MHFA	40B/ZBA			
Cordage Park (Phase 1 is 303 units)	Perpetuity	303	303		Rental	Apt		40R/PB			
Deer Pond Village	Perpetuity	39	3		Ownership	SFH	DHCD	LIP/PB	RDD		
Redbrook	Perpetuity	1175	103		Owner/Rental	MIX		LIP/PB			
Sawmill Woods	Perpetuity	200	60		Ownership	TH	MHFA	40B/ZBA			
Bramhall Village VOSD	Perpetuity	24	1		Ownership	SFH	DHCD	LIP/PB			
Twin Pine Farms	Perpetuity	16	4		Ownership	TH	MHFA				
Residences at ELBOW POND	Perpetuity	60	5		Ownership	SFH	DHCD	LIP/PB	RDD		
Sherman Woods	Perpetuity	14	1		Ownership						
Water Works Settlement	Perpetuity		8		Rental	apt					
	TOTAL		849								
PAYMENT IN LIEU PROJECTS		total		10%						TOTAL	PAID to DATE
Sawyers Reach (Colony Place)		200		20	Ownership	Condo	ZBA	Pending	Payment in Lieu	$ 2,200,000.00	
Waverly Oaks Phase 1		30		3		SFH	PB	Under/const	Payment in Lieu	$ 450,000.00	$ 136,068.00
Waverly Oaks Phase 2		35		4		SFH	PB	Pending	Payment in Lieu	$ 600,000.00	
Grace Est				?		?	PB	BUILT	Payment in Lieu	$ 35,000.00	$ 35,000.00
Arbor Ridge		29			3	SFH	PB	Under/const	Payment in Lieu/ 1 unit	$ 208,000.00	$ 177,993.00
Bramhall Village VOSD		24			2	SFH	PB	Under/const	Payment in Lieu/ 1 unit	$ 150,000.00	
Hillside Estates		11			1	SFH	PB	BUILT	Payment in Lieu	$ 100,000.00	$ 100,000.00
Sherman Woods		14			1	SFH	PB	Under/const	Payment in Lieu	$ 100,000.00	$ 100,000.00
									TOTAL	$ 3,843,000.00	$ 649,061.00
OVERALL HOUSING AFFORDABLE INVENTORY											
Current SHI Inventory			732								
Pending Approval			2								
Units Needing to Be Submitted (DHCD MAY NOT ACCEPT THEM)			14								
Proposed Potential Future Additions			849								
Total			1,597								
POTENTIAL Percent Affordable			7.17%	22,285	Total Units						

12. Projected Housing Demand

To determine future housing demand in Plymouth, OCPC utilized the Metropolitan Area Planning Council's (MAPC) *Population and Housing Demand Projections for Metro Boston*. MAPC projected the number of households using age-specific headship rates and municipal specific housing occupancy patterns and vacancy rates. Total household change and housing unit demand are shown in the tables below. New housing demand will outpace population growth due to declining household size.

Table 21a: Households and Housing Demand, 2000-2030 – Projected Growth -Stronger Region Scenario

	2000	2010	2020	2030
Households	**18,423**	**21,269**	**25,152**	**27,931**
Housing Units	**21,250**	**24,800**	**28,617**	**31,465**

Source: Metro Boston 2030 Population and Housing Demand Projections

According MAPC's Stronger Region Scenario, Plymouth has a projected demand for 3,817 new housing units by 2020 and 6,665 new housing units by 2030 when compared to the 2010 census numbers.

Table 21b: Households and Housing Demand, 2000-2030 – Projected Growth -Status Quo Scenario

	2000	2010	2020	2030
Households	**18,423**	**21,269**	**24,799**	**27,236**
Housing Units	**21,250**	**24,800**	**28,253**	**30,748**

Source: Metro Boston 2030 Population and Housing Demand Projections

According MAPC's projected growth Status Quo Region Scenario, Plymouth has a projected demand for 3,453 new housing units by 2020 and 5,948 new housing units by 2030 when compared to the 2010 census numbers.

C. Housing Affordability

This section of the Plan examines the affordability of Plymouth's housing stock to its residents. Included is an analysis of the town's poverty rate, the number of households eligible for assistance, rent prices, its current subsidized housing inventory, housing burdens by household type, and the number of foreclosures.

Key Findings

- Children (under age 18) have the highest levels of poverty in Plymouth.
- Plymouth has a low percentage of families (4.7%) below the federal poverty level; however, some family types are more likely to live in poverty, such as female householders who have children under 18 years of age living with them.
- Less than 6.2 percent of individuals who reside in Plymouth are below the federal poverty level.
- 8,845 or 40.30 percent of the 21,945 households in Plymouth are considered to be low-income, earning less than 80 percent of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance according to the most recent CHAS data.
- Fair Market Rents (FMR) for the **Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area** have continued to rise.
- 3.28 percent of Plymouth's housing units (732 units) are on the state's Subsidized Housing Inventory (SHI).
- 32 percent of owner-occupied households and 51 percent of renter-occupied households in Plymouth are cost burdened (paying more than 30 percent of their gross income on housing).

- According to a Housing Affordability Gap Analysis, in 2017 there was approximately a $24,800 gap between the cost of the average median single-family home and the cost of a home that the family earning the HUD Area Median Family Income of $103,400 can afford in Plymouth.

1. Poverty Rate

Plymouth has a relatively low rate of individuals below the federal poverty level, which was $12,140 for a household of one in 2018. Plymouth's poverty rate for all individuals was 6.2 percent in 2016, which was less than both Plymouth County's rate of 8.0 percent and the Commonwealth's rate of 11.4%. Individuals most likely to live in poverty in Plymouth are children under the age of 18, which is consistent with regional, state, and national trends.

Table 22a: Percentage of Individuals in Plymouth Living below the Poverty Level, 2016

Age Range	Total Number	Below Poverty	
		Number	Percent
All Individuals	56,210	3,486	6.2%
Under 18 Years	11,069	904	8.2%
18 to 64 Years	34,400	2,083	6.1%
65 Years and Over	10,741	499	4.6%

Source: U.S. Census Bureau, 2012-2016 American Community Survey

In terms of families, Plymouth has a low rate of families below the federal poverty level, which is $25,100 for a household of four in 2018. Plymouth's poverty rate for all families is 4.7 percent which is less than both Plymouth County's rate of 8.0 percent and the Commonwealth's rate of 11.4%. The family type most likely to live in poverty in Plymouth are female householders who have children under 18 years of age living with them.

Table 22b: Percentage of Families in Plymouth below the Poverty Level, 2016

Family Type	Total Number	Below Poverty	
		Number	Percent
All Families	15,810	743	4.7%
With related children under 18 years	6,359	457	7.2%
Married-Couple Families	12,549	251	2.0%
With related children under 18 years	4,679	84	1.8%
Female Householder, No Husband Present	2,575	471	18.3%
With related children under 18 years	1,422	355	25%

Source: U.S. Census Bureau, 2012-2016 American Community Survey

2. Households Eligible for Housing Assistance

One measure of the need for affordable housing in a community is the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI), along with household size to identify these households. Table 23 shows the U.S. Department of Housing and Urban Development (HUD) income limits for extremely low-income (below 30 percent of AMI), very low-income (30-50 percent of AMI), and low income (50-80 percent of AMI) households by household size for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, which includes Plymouth. Households at 80 percent of AMI and below are eligible for housing assistance, adjusted for household size.

Table 23: FY2018 Affordable Housing Income Limits Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

Persons in Family	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	$22,650	$37,750	$56,800
2	$25,900	$43,150	$64,900
3	$29,150	$48,550	$73,000
4	$32,350	$53,900	$81,100
5	$34,950	$58,250	$87,600
6	$37,550	$62,550	$94,100
7	$40,150	$66,850	$100,600
8	$42,750	$71,150	$107,100

Source: U.S. Department of Housing and Urban Development (HUD)

According to the most recent CHAS data available (2011-2015 estimates 8,845 households or 40.30 percent of all of the 21,945 households in Plymouth are low-income households with a household income <=80 percent HUD Average Median Family Income (HAMFI). Of that population, 2,825 households are extremely low-income (<30 percent AMI) and 2,670 are very low-income (30 percent-50 percent AMI).

Table 24: Plymouth – Income Distribution

	Owner	Renter	Total Households	Percent of Total Households
Household income <=30 % HAMFI	1,490	1,335	2,825	12.87%
Household income >=30 % to <=50% HAMFI	1,720	950	2,670	12.16%
Household income >=50% to <=80% HAMFI	2,350	1,000	3,350	15.26%
Household income >=80% to <=100% HAMFI	1,965	370	2,335	10.64%
Household Income >100% HAMFI	9,810	960	10,770	49.07%
Total	**17,335**	**4,610**	**21,945**	**100%**

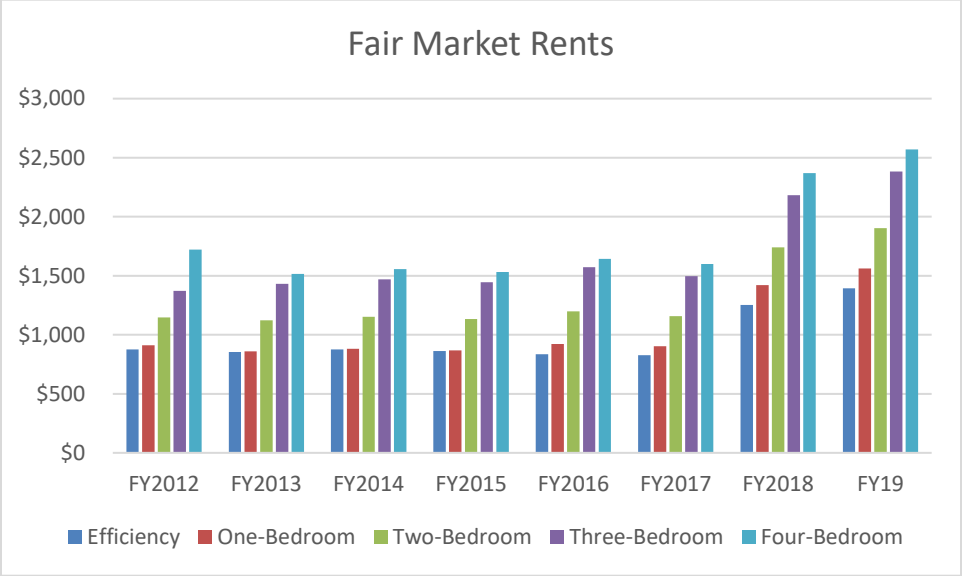
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

3. Fair Market Rents

Another measure of housing affordability is whether local rents exceed the Fair Market Rents (FMR) or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the **Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.** As seen in Figure 10, FMR have varied depending on the number of bedrooms in a unit. Rents for all types of apartments are on the rise.

In 2019, studio apartment rent is $1,394, one bedroom $1,561, two bedroom, $1,902, three bedroom $2,383, four bedroom $2,571. An October 2018 search of Apartments.com showed 137 units ranging from one-bedrooms to 4 four-bedrooms available to rent. Approximately 36 one-bedroom units, 76 two-bedroom units, 18 three-bedroom units and 7 four-bedroom units. One bedroom units were advertised for $1,525-$2,750 and two-bedroom units were advertised from $1,400-$3,468. Although the majority of three-bedroom units were listed as call for more information, two were listed starting at $2,100. The 7 four-bedrooms instructed interested parties to call for more information.

Figure 10: Fair Market Rent, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

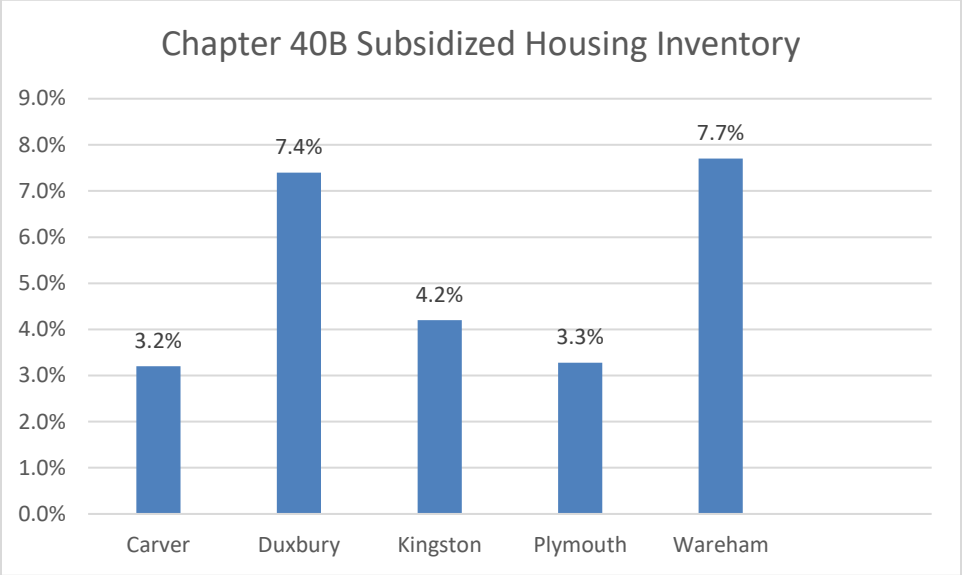


Source: U.S. Department of Housing and Urban Development (HUD)

4. Current M.G.L. Chapter 40B Subsidized Housing Inventory

According to M.G.L. Chapter 40B, affordable housing is defined as housing that is developed or operated by a public or private entity and is reserved by deed restriction for income-eligible households at or below 80 percent of the Area Median Income (AMI). The regulation encourages communities to achieve the statutory minimum of 10 percent of their total year-round housing units on the Subsidized Housing Inventory (SHI).

Figure 11: Percentage of Subsidized Housing Inventory- Region, September 2018*



*Source: *The neighboring community numbers are from DHCDs Chapter 40B Subsidized Housing Inventory State Wide report 9-14-2017*
Plymouth's 3.3 percent figure is from a report produced by The Town of Plymouth's Community Development Department 10-2018.

Housing that meets these requirements, if approved by DHCD, are added to the SHI. A community's SHI fluctuates with new development of both affordable and market-rate housing. The SHI percentage is determined by dividing the number of affordable units by the total number of year-round housing units in the most recent decennial Census.

Table 25a: Summary of Plymouth's Subsidized Housing Inventory- Existing

Source: Town of Plymouth, Community and Economic Development Department

Affordable Housing Units
December 2018
Subsidized Housing Inventory (SHI)

Total Units in Town	22,285	Per 2010 Census (DHCD will update with the 2020 Census being effective 2021)
Current Affordable Units	732	
Percent Affordable	**3.28%**	
Percent Affordable with Proposed Units Completed	7.17%	

Current Inventory - Approved SHI	Expires	TOTAL	AFFORDABLE UNITS	Comp Permit	Rental/Owner	Type	Agency	Development	NOTES
BUILT									
7 Russell Street (11Clyfton)	Perpetuity	21	7	No	Rental	Apt	DHCD	LIP/ZBA	1 is from the armory
137 Court Street	Perpetuity		1	No	Rental	Apt	DHCD	LIP/ZBA	
146 Court Street	Perpetuity		1					LIP/ZBA	
17 Cutter Drive	Perpetuity	1	1		Ownership	SFH	DHCD	LIP/Allowed	
2106 State Road	Perpetuity	1	1		Ownership	SFH	DHCD	LIP/ZBA	
76 Court Street (Armory) DHCD HAS US AT 1 UNIT/but agreement is 2	Perpetuity	20	1	No	1 Ownership	Condo	DHCD	LIP/ZBA	There is also 1 rental at clyfton
Breezy Hill Condominiums	Perpetuity	32	3	No	Ownership	Condo	DHCD	LIP/PB	1 Unit still Available
Copper Cove	Perpetuity	42	4		Rental	Apt	DHCD	LIP/PB	
Kathleen Drive	Perpetuity		1	No	Ownership		DHCD		
Knapp Place (Ellis Curtain) 278 Court Street	Perpetuity	18	2		Ownership	condo	DHCD	LIP/ZBA	
Murray Street	Perpetuity		1	No	Rental		DHCD		
Braley Road Braley Settlement *	Perpetuity	13	1	No	Rental	SFH ?	DHCD	LIP/PB	to be located water works
Nick's Rock Road	Perpetuity		30	No	Rental	Apt	HUD		
Ocean Point Manomet	Perpetuity		20	Yes	Ownership	Condo	DHCD	HOP UNITS	
Old Sandwich Road	Perpetuity		1	No	Ownership		DHCD		
Simes	Perpetuity		2		Rental	Apt	DHCD		
Olmstead Terrace	Perpetuity		40	No	Rental	Apt	DHCD		
Pine Knoll (Benway)- 103 Wareham Road	Perpetuity	8	1	Yes	Rental	Apt	DHCD	40B	
Oberty Street Village (Pointe 1620)	Perpetuity	54	5		Rental	Apt	DHCD	LIP/P	
Village at South Street - South St Hat Trick Dr	Perpetuity	10	4	No	Ownership	SFH	DHCD	LIP/PB	
Algonquin Heights- Algonquin Terrace SIGNED WITH HUD AGREEMENT	2019		201	No	Rental	Apt	MHFA		
Mayflower Village I and II-Colonial Terr	2019		42	No	Rental		HUD		
Total Deed Restricted Properties Currently on the SHI list	**TOTAL**		**370**						
ELDERLY OR GROUP HOMES									
High Cliff Prince Street - 23 Prince Street	Perpetuity		82	No	Rental	Apt	HUD		
DSS Group Homes	NA		64	No	Rental	Apt	DSS		
DMH Group Homes	NA		18	No	Rental	Apt	DMH		
Castle Hill Elderly	Perpetuity		50	No	Rental	Apt	DHCD		
Cherry Hill Elderly - 128 Court Street	Perpetuity		81	No	Rental		DHCD		
Scattered Sites	Perpetuity		6	No	Rental	Apt	DHCD		
Southfield Elderly - 105 South Street	Perpetuity		60	No	Rental		DHCD		
Total State or Elderly Homes			361						
Add the Current Deed Restricted Units			371						
Existing Affordable Units TOTAL			**732**						

Table 25b: Summary of Plymouth's Subsidized Housing Inventory- Proposed & Pending Approval

Source: Town of Plymouth, Community and Economic Development Department

Affordable Housing Units
December 2018
Subsidized Housing Inventory (SHI)

Total Units in Town	22,285	Per 2010 Census (DHCD will update with the 2020 Census being effective 2021)
Current Affordable Units	732	
Percent Affordable	3.28%	
Percent Affordable with Proposed Units Completed	7.17%	

Current Inventory - Approved SHI	Expires	TOTAL	AFFORDABLE Units	Comp Permit	Rental/Owner	Type	Agency	Development	NOTES		
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	TOTAL		2								
Built but not showing on the SHI with DHCD											
Coalition for Homeless	Perpetuity		8								
Ryder House	Perpetuity	4	4		Rentals	Apt	TOWN	PB			
Beaver Dam Ridge	Perpetuity	19	2		Ownership	SFH	DHCD	LIP/PB			
	TOTAL		14								
Proposed Future Inclusions in SHI/NOT BUILT											
18 Howland Street	Perpetuity	11	3		Ownership	Condo					
574 State Road	Perpetuity	23	23		Rental	Apt	DHCD?		12 permitted/23 proposed		
Bartlett Pond Pastures	Perpetuity	60	15		Ownership	SFH	DHCD	40B/ZBA			
The Oasis at Plymouth (Home Depot Drive 40B)	Perpetuity	320	320		Rental	Apt	MHFA	40B/ZBA			
Cordage Park (Phase 1 is 303 units)	Perpetuity	303	303		Rental	Apt		40R/PB			
Deer Pond Village	Perpetuity	39	3		Ownership	SFH	DHCD	LIP/PB	RDD		
Redbrook	Perpetuity	1175	103		Owner/Rental	MIX		LIP/PB			
Sawmill Woods	Perpetuity	200	60		Ownership	TH	MHFA	40B/ZBA			
Bramhall Village VOSD	Perpetuity	24	1		Ownership	SFH	DHCD	LIP/PB			
Twin Pine Farms	Perpetuity	16	4		Ownership	TH	MHFA				
Residences at ELBOW POND	Perpetuity	60	5		Ownership	SFH	DHCD	LIP/PB	RDD		
Sherman Woods	Perpetuity	14	1		Ownership						
Water Works Settlement	Perpetuity		8		Rental	apt					
	TOTAL		849								
PAYMENT IN LIEU PROJECTS		total		10%						TOTAL	PAID to DATE
Sawyers Reach (Colony Place)		200		20	Ownership	Condo	ZBA	Pending	Payment in Lieu	$ 2,200,000.00	
Waverly Oaks Phase 1		30		3		SFH	PB	Under/const	Payment in Lieu	$ 450,000.00	$ 136,068.00
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Grace Est				?		?	PB	BUILT	Payment in Lieu	$ 35,000.00	$ 35,000.00
Arbor Ridge		29		3		SFH	PB	Under/const	Payment in Lieu/ 1 unit	$ 208,000.00	$ 177,993.00
Bramhall Village VOSD		24		2		SFH	PB	Under/const	Payment in Lieu/ 1 unit	$ 150,000.00	
Hillside Estates		11		1		SFH	PB	BUILT	Payment in Lieu	$ 100,000.00	$ 100,000.00
Sherman Woods		14		1		SFH	PB	Under/const	Payment in Lieu	$ 100,000.00	$ 100,000.00
									TOTAL	$ 3,843,000.00	$ 549,061.00
OVERALL HOUSING AFFORDABLE INVENTORY											
Current SHI Inventory			732								
Pending Approval			2								
Units Needing to Be Submitted (DHCD MAY NOT ACCEPT THEM)			14								
Proposed Potential Future Additions			849								
Total			1,597								
POTENTIAL Percent Affordable			7.17%	22,285	Total Units						

Plymouth is not currently at the 10 percent threshold. As of December 2018, 732 housing units or 3.28 percent of the town's 22,285 housing units have been included in Plymouth's SHI. The majority of these units are rental units. The majority of ownership units are condominiums. According to the information provided by Community and Economic Development, only a few of the units were developed via Comprehensive Permit.

Plymouth continues to make steady progress toward achieving their housing goals and reports an additional 16 units submitted to DHCD and pending approval for inclusion on the SHI. An additional 849 units are proposed to be built and will be added to the SHI once through the permitting process, 320 of which are expected to be permitted in January 2019. Should all anticipated units be eligible and built, this will bring the total to 1,597 affordable units or 7.17 percent of all housing units.

Elderly and/or group homes account almost 50% of the units currently included on the SHI. The Massachusetts Department of Developmental Services (DDS) operates 64 units of housing and the Department of Mental Health (DMS) operates 18 units. These units represent one bedroom in a group home. Although the majority of units included on the SHI are deed restricted to be affordable into perpetuity, there are 201 units at Algonquin Heights that HUD recently preserved through an agreement and 42 units at Mayflower Village that may be subject to expiration. The Town's most recent SHI is included within this report. When compared to its neighboring communities, Plymouth only trails Wareham and Duxbury in the production of affordable housing.

In order to address unmet housing needs and to be compliant with M.G.L. Chapter 40B, Plymouth officials should continue to work towards achieving their housing production target. With 1,597 units potentially on the SHI, Plymouth needs a total of 2,228 units or an additional 632 units in order to achieve the M.G.L. Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent of the AMI.

To demonstrate progress towards meeting the 10 percent goal, the Town should set production goals of 0.5 percent for one year, or 1.0 percent for two years to be granted relief from Comprehensive Permit projects for one and two years respectively. In the future, the town should ensure that new housing developments include units that can be added to the SHI, so the Town can keep pace with the Commonwealth's Chapter 40B requirement.

Table 26: Plymouth's Affordable Housing Production Goals, 2019-2034

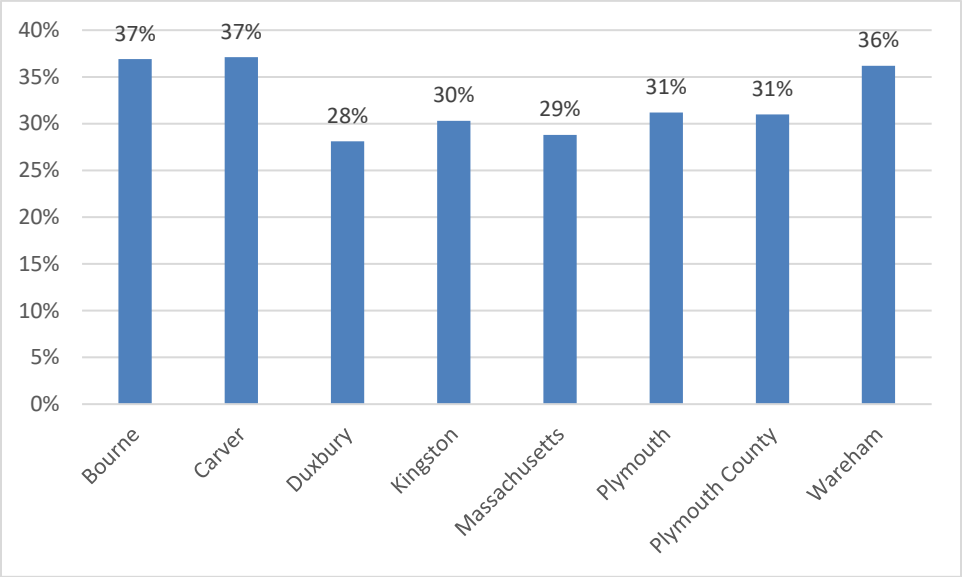
Year	Year Round Units	0.5% Annual Goal	Net Affordable Units	10% Requirement	Chapter 40B Gap	Percentage of Affordable Units
2018	22,285*		732	2,228	1,496	3.28%
2019	22,285	112	844	2,228	1,384	3.78%
2020	22,285	112	956	2,228	1,272	4.29%
2021	22,285	112	1,068	2,228	1,160	4.79%
2022	22,285	112	1,180	2,228	1,048	5.29%
2023	22,285	112	1,292	2,228	936	5.79%
2024	22,285	112	1,404	2,228	824	6.30%
2025	22,285	112	1,516	2,228	712	6.80%
2028	22,285	112	1,628	2,228	600	7.30%
2029	22,285	112	1,740	2,228	488	7.80%
2030	22,285	112	1,852	2,228	376	8.31%
2031	22,285	112	1,964	2,228	264	8.81%
2032	22,285	112	2,076	2,228	152	9.31%
2033	22,285	112	2,188	2,228	40	9.82%
2034	22,285	112	2,300	2,228	-72	10.32%

.5% Annual Goal Based on December 2018 Town Reported SHI, plus 0.5% rate of increase
**Source, US Census, 2010*

5. Housing Cost Burden

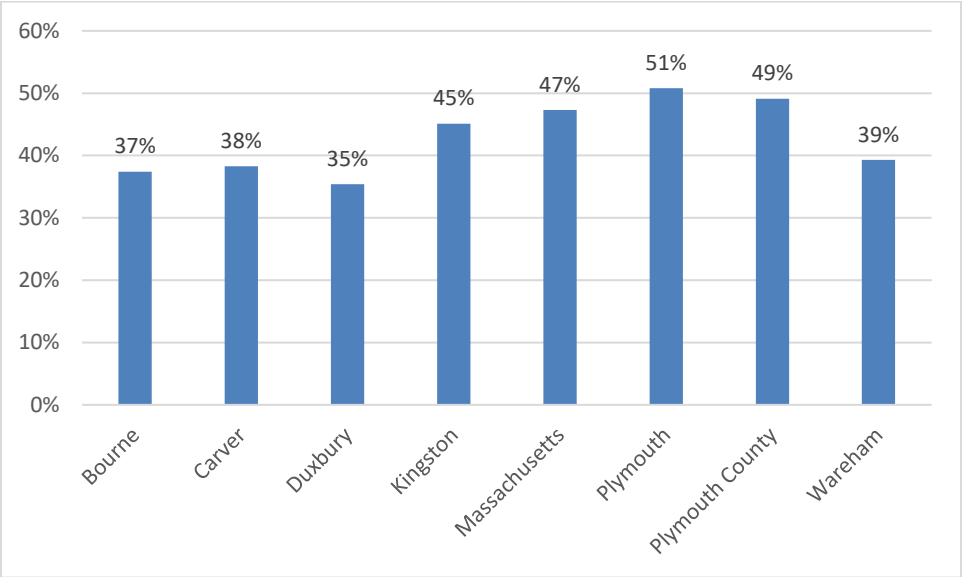
Another way to determine if housing is affordable in a community is to analyze monthly housing costs as a percentage of household income. HUD defines households that spend more than 30 percent of their gross income on housing to be cost burdened. When analyzing the percentage of owner-occupied households that are cost burdened among its neighboring communities, Plymouth is at 31 percent, which is lower than many neighboring communities, but equal to the County and slightly above the average of the Commonwealth. When analyzing the percentage of renter-occupied households that are cost burdened, Plymouth has the highest percentage at 51 percent, which is slightly higher than the County and the Commonwealth. In the case of most of these communities, with the exception being Bourne, the percentage of renter-occupied households that are cost burdened is higher than the percentage of owner-occupied households that are cost burdened; which is just slightly above Plymouth County and the Commonwealth.

Figure 12: Percentage of Owner-Occupied Cost Burdened Households, 2016



Source: U.S. Census Bureau, 2012-2016 American Community Survey

Figure 13: Percentage of Renter-Occupied Cost Burdened Households, 2016



Source: U.S. Census Bureau, 2012-2016 American Community Survey

STRATEGY IMPLICATIONS

As income levels rise, housing costs will also rise, potentially leaving long-term residents with limited housing options. Consideration should be given to developing strategies and/or funding mechanisms to assist those who may need help with housing as costs rise beyond their means.

6. Rental Affordability for Current Households

The median gross rent for Plymouth in 2017 was $1,302; which placed it second among neighboring communities, trailing only Duxbury at $1,578. The median gross rent in Plymouth County was $1,132.

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) is made up of thirty-eight percent renters, per the National Low Income Housing Coalition. Fair Market Rent, in the area is more than the Massachusetts fair market rent, at $1,489 for a 2-bedroom apartment. The estimated mean renter wage in the Boston-Cambridge-Quincy HMFA is $24.12, which is $4.06 more than the state mean renter wage. In this area, someone making the mean renter wage would need to work fifty-seven hours a week to afford the FMR for a 2-bedroom apartment.

Wages needed to afford Fair Market Rent in MA in 2018

In MA, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,740. To afford this level of rent and utilities- without paying more than 30% of income on housing – a household must earn $69,600 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a housing wage of $33.46.

In MA, a minimum wage worker earns an hourly wage of $11.00. To afford the FMR for a 2- bedroom apartment a minimum wage earner must work 122 hours per week, 52 weeks per year.

In MA, the estimated mean (average) wage for a renter is $24.12. To afford the FMR for a 2- bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year or, working 40 hours per week year-round, a household must include 1.38 workers earning the mean renter wage to make the two bedroom FMR affordable.

IN MA and the Boston-Cambridge-Quincy HMFA, the Supplemental Social Security (SSI) monthly payment is $864, which means the rent affordable to an SSI recipient is $259 per month.

Source: National Low Income Housing Coalition, Out of Reach 2018 MA

Table 26: Plymouth – Income by Cost Burden (Renters Only)

Cost burden is the ratio of housing costs to household income. For renters, housing cost includes gross rent (contract housing cost) plus utilities.

	Cost Burden >30%	Cost Burden >50%	Total	% Cost Burdened Rental Households
Household income <=30% HAMFI	1,085	875	1,335	28.95%
Household income >=30% to <=50% HAMFI	665	405	950	20.60%
Household income >=50% to <=80% HAMFI	480	70	1,000	21.65%
Household income >=80% to <=100% HAMFI	90	0	370	8.00%
Household Income >100% HAMFI	45	0	960	20.80%
Total	**2,365**	**1,350**	**4,610**	**100%**

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

HUD Area Median Family Income (HAMFI): The income limits are set at 80% and 50% of HUD's adjusted area median family income (**HAMFI**): "low income" is defined as 80% of **HAMFI** and "very low income" is defined as 50% of **HAMFI**.

The U.S. Department of Housing and Urban Development (HUD) defines households that spend more than 30 percent of their gross income on housing costs to be "cost burdened" and households that spend more than 50 percent of their gross income on housing costs to be "severely cost burdened". For renters, housing cost include gross rent plus utilities. As can be seen in table 26, 2,365 of Plymouth's renting households (51 percent) are cost burdened and 1,350 renting households (29 percent) are severely cost burdened.

7. Homeownership Affordability for Current Households

The U.S. Department of Housing and Urban Development (HUD) defines households that spend more than 30 percent of their gross income on housing costs to be "cost burdened" and households that spend more than 50 percent of their gross income on housing costs to be "severely cost burdened". For homeowners, housing cost include mortgage payments, utilities, association fees, insurance and real estate taxes. As can be seen in table 27, 5,630 of Plymouth's households (32.4 percent) are cost burdened and 2,080 households (11.9 percent) are severely cost burdened.

Table 27: Plymouth – Income by Cost Burden (Owners Only)

Cost burden is the ratio of housing costs to household income. For owners housing cost includes mortgage payment, utilities, association fees, insurance and real estate taxes.

	Cost Burden >30%	Cost Burden >50%	Total	Percentage Cost Burdened Owner Households
Household income <=30%HAMFI	1,245	1,070	1,490	8.60%
Household income >=30% to <=50% HAMFI	1,050	560	1,720	9.92%
Household income >=50% to <=80% HAMFI	1,435	365	2,350	13.55%
Household income >=80% to <=100% HAMFI	780	55	1,965	11.33%
Household Income >100% HAMFI	1,120	30	9,810	56.60%
Total	**5,630**	**2,080**	**17,335**	**100.%**

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2011-2015

HUD Area Median Family Income (HAMFI): The income limits are set at 80% and 50% of HUD's adjusted area median family income (**HAMFI**): "low income" is defined as 80% of **HAMFI** and "very low income" is defined as 50% of **HAMFI**.

8. Housing Affordability Gap

Another way to measure the housing cost burden in a community is to conduct a Housing Affordability Gap Analysis. According to an analysis of single-family ownership costs in 2017, when compared to the single-family median sales price homes in Plymouth, there is an affordability gap of $24,800 or more for households making less than the HUD Area Median Family Income (HAMFI) of $103,400 (Plymouth is part of the Boston-Cambridge-Quincy, MA-NH HUD METRO FMR AREA). These figures, including the aforementioned housing burden figures indicate a need for more affordable housing – both in terms of market rate housing and subsidized housing. The table also shows that the affordability gap continues to grow as the cost of housing accelerates.

Table 28: Plymouth Housing Affordability Gap, 2010-2017 (Single Family Homes)

	A	B	C	D
	HAMFI*	"Affordable Price" (A x 3)	Single Family Home Median Sales Price	"Affordability Gap" (C – B)
2010	$91,800	$275,400	$272,500	-$2,900
2011	$96,500	$289,500	$265,500	-$24,000
2012	$97,800	$293,400	$275,500	-$17,900
2013	$94,400	$283,200	$287,838	$4,638
2014	$94,100	$282,300	$311,575	$29,275
2015	$98,500	$295,500	$322,500	$27,000
2016	$98,100	$294,300	$320,000	$25,700
2017	$103,400	$310,200	$335,000	$24,800
2018	$107,800	$323,400	$360,500*	$37,100

*Source: U.S. Department of Housing & Urban Development (HUD) & The Warren Group, Zillow**

*HUD Area Median Family Income (HAMFI)

9. Waiting list for Affordable Housing

To assist in understanding the great need for affordable housing in Plymouth, the waiting list for the Plymouth Housing Authority are summarized below. Waits for public housing units total more than 4,296 households, with the greatest demand for family units for which there is the least capacity.

Table 29: Plymouth's Housing Authority Capacity

Type of Unit	Current Number of Units	Number of Households on Waiting list	Wait List Ratio
Elderly/Disabled	**303 (1 bedroom units)**	**533**	**1.75**
Family	**45 (2 & 3 bedroom units)**	**520**	**11.55**
Family/Elderly/Disabled	**627 vouchers (1/2/3 bedroom units)**	**3,243**	**5.17**
Total	**975**	**4,296**	**4.4**

Source: Plymouth Housing Authority

There are 533 applicants on the waitlist for the 303 existing elderly/disabled (single bedroom) units. Many of these applicants are local Plymouth residents and some are veterans. There are 520 applicants on the waitlist for the 45 family units of subsidized public housing. Many of the applicants are local Plymouth residents and some are veteran families.

There are 627 housing choice vouchers currently utilized in Plymouth with a waiting list of 3,243 households. Many of the elderly, disabled and families on the waiting list are local residents and veteran families. The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single family homes, town houses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. Housing choice vouchers are administered by public housing agencies. The local agencies receive federal funds from HUD to administer the voucher program. The family that is issued a housing voucher is responsible for finding a suitable housing unit of their choice where the owner agrees to rent under the terms of the program. A housing subsidy is paid to the landlord on behalf of the participating family and the family pays the difference between the actual ret charged by the landlord and the amount subsidized by the program. Eligibility for a housing voucher is determined by the local housing authority based on the total annual gross income and family size. It is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50 percent of the median income for the area in which the family chooses to live. By law a local housing authority must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the state median income. During the application process the housing authority collects information on family income, assets and family composition. The information is verified with local agencies, employers and banks to determine program eligibility and the amount of a housing assistance program. If the local housing authority determines that your family is eligible, you will be put on a waiting list. You are issued a voucher, only when the housing becomes available. If a town has established a need and request for local preference, local residents are moved to the top of the waiting list.

In many regulated affordable housing developments, there are options for setting aside units for those with a Local Preference. The exact percentage and the precise definition for this Local Preference, or any other preferences, vary by project and are regulated within a specific affordable housing program. The local preference set-aside was created to allow communities to provide opportunities for their own, as a benefit for increasing affordable housing, though the details often vary between projects and programs.

The 40B units are often regulated by MassHousing and the Department of Housing and Community Development (DHCD) under the Local Initiative Program, using the regulations promulgated at 760 CMR 56 and Comprehensive Permit Guidelines published by DHCD. This guidance (which is the subject of this information), allows the Local Preference option of 70 percent of the units in a project (rounded down) to be set aside for local preference applicants, with all applicants eligible for the other 30 percent. [Note that 40B is a permitting mechanism for projects across many programs.

a. Allowable Preference Categories

(1) Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.

(2) Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.

(3) Employees of Local Businesses: Employees of businesses located in the municipality.

(4) Households with children attending the locality's schools, such as METCO students.

b. When determining the preference categories, the geographic boundaries of the local resident preference area may not be smaller than municipal boundaries.

c. Durational requirements related to local preferences, for example, how long an applicant has lived in or worked in the residency preference area, are not permitted in any case.

d. Preferences extended to local residents should also be made available not only to applicants who work in the preference area, but also to applicants who have been hired to work in the preference area, applicants who demonstrate that they expect to live in the preference area because of a bona fide offer of employment, and applicant households with children attending the locality's schools, such as METCO students.

e. A preference for households that work in the community must not discriminate (including have a disproportionate effect of exclusion) against persons with disabilities and elderly households in violation of fair housing laws

Some publicly funded housing offers veterans' preference to veterans with wartime service who have a discharge or release under honorable conditions. As a veteran, you may qualify for veterans' preference. Disabled veterans can contact the Massachusetts Accessible Housing Registry for assistance

V. Challenges to Producing Affordable Housing

Plymouth has attracted and developed close 4.54 percent of its year round housing units in affordable housing, despite automobile dependence. The town hopes that through their third update to their Housing Production Plan (2007, 2013, 2018), that they can maintain their affordable housing goals and continue to produce and maintain diverse housing options for all income levels. This section examines land constraints and limitations that have an impact on future development in Plymouth. It includes an analysis of land use, an assessment of the natural and built environment, as well as an analysis of zoning, infrastructure and transportation.

A. Land Availability

According to MassGIS L3 parcel file, which categorizes each parcel by type or land use, it was found that Plymouth has 3,988.59 acres of wetlands and 8,611.8 acres of open water. 18,534.81 acres is permanently protected open space and 3,429.91 acres are classified as other open space. 268.8 acres are located within the 100-year flood zone. Approximately 2,657.9 acres of developable land remains though this development may be constrained by wetlands, floodplains, or other zoning restrictions.

B. Watershed Areas

A watershed consists of an area of land where run-off from higher elevations is channeled into a specific body of water such as a pond, lake, river or ocean. Plymouth's 12 Watersheds include 343 inland ponds (including 32 globally rare coastal plain ponds), 5 anadromous fish runs, and 21 miles of coastline. Please refer to Table 6-1 for waterbodies listed by Watershed.) Please refer to Plymouth Coastal Water Resources Map (Figure 6-5). The five anadromous fish runs are Town Brook, Eel River, Herring River (Bournedale run), Agawam River (spawning at Halfway Pond) and Bartlett Pond. Estuaries include South Coastal Watershed Action Plan 6-2 9/12/2006 Watershed Action Alliance

Plymouth Harbor, Plymouth Bay, and Ellisville Harbor all SA waterbodies with excellent habitat for fish, other aquatic life and suitable for primary and secondary recreation (Map 6-1). The most significant river system is the Eel River with a watershed of 15.4 square miles (9,856 acres). The watershed contains several coastal plain ponds that are fed primarily by the groundwater flowing through the aquifer. The Eel River Watersheds' Coastal Plain Ponds are shallow ponds which were created by glaciers and form a unique wildlife habitat that supports many of Plymouth's globally rare wildlife species. Over 30 percent of the Eel River watershed has been designated as BioMap Core Habitat under the Commonwealth's Natural Heritage and Endangered Species Program (Open Space Plan, 2003).

There are two main branches of the river which join below Hayden and Howland Ponds. The northern branch flows southeast from the Town's new Eel River Headwaters Preserve, and the southern branch, also known as Shingle Brook, flows northeast out of the Pine Hills Development. The Plymouth Carver Aquifer, the second largest in Massachusetts and designated as a sole source aquifer (requiring and EIS for federal projects), covers nearly 200 square miles, including all or part of six communities, and stores as estimated 500 billion gallons of fresh water (Plymouth's Open Space Plan 2003). The boundaries of the groundwater contributing areas within the Plymouth Carver Aquifer are not coincident with the surface watershed boundaries mapped by EOEA. The groundwater contributing areas in the Plymouth Carver Aquifer are more significant then the surface watershed delineation because Plymouth's surface water bodies, its rivers, streams and ponds, are largely fed by this groundwater aquifer rather than by run-off from rain. The direction and flow of groundwater through the aquifer is radially outward from the high point of the groundwater in the West Plymouth and is controlled by proximity to rivers and coastal discharge boundaries, as well as geologic heterogeneity, rather than the hills and valleys at the surface. The area of groundwater within a watershed system is the area that feeds the rivers, streams and ponds within that watershed. Therefore, watershed boundaries based on surface topography are very different from watershed boundaries defined by groundwater. Watersheds in Plymouth need to be delineated by the zone contributing groundwater to the surface waterbodies. The identification of accurate groundwater contributing zones is key to evaluating how the impact of both permitted groundwater discharges and water withdrawals will affect the surface water bodies in each of Plymouth's watershed systems. (Neal Price, email correspondence, 2006). This has been done for one watershed, the Eel River Watershed, and the area of groundwater contribution to the watershed differs by over 2000 acres from the surface watershed area (Mettie Whipple, Eel River Watershed Association).

Plymouth maintains a thriving commercial fishing fleet that includes more than 65 lobster boats and 25 draggers that operate in the harbor. Providing a harbor that includes a high standard of water quality is central to preserving and enhancing a vital and vibrant local economy (Tri-town Application to EPA for No Discharge Zone, 2005)

The purpose of the Floodplain and Watershed Protection District is to protect the health and safety of persons against the hazards of flooding, to conserve the value of land and buildings, to facilitate the adequate provision of a water supply through preservation and maintenance of the groundwater table, to protect and to preserve the marches, bogs, ponds and water courses and their adjoining wetlands, to encourage the most appropriate use of wetlands, to encourage the most appropriate use of the land and to preserve and increase the amenities of the Town. A map of these areas is in Appendix C.

C. Protected Open Space, Wetlands & Floodplains

The town's 3,988.59 acres of wetlands, 8,611.8 acres of open water and 268.8 acres located within the 100-year flood zone are protected via the Wetlands Protection Bylaw, riverfront buffers, floodplain and Watershed

Protection Areas. The purpose of the Wetlands Protection Bylaw is to protect the wetlands, water resources, flood prone areas, and adjoining upland areas, water recharge areas surrounding water supply wells and wildlife habitat areas. There are also bio map areas, priority habitats and estimated habitats not shown on the map and having less direct constraints on development. The 18,534.81 acres of permanently protected open space and 3,429.91 acres are classified as other open space that are overseen by the Conservation Commission and or Plymouth Parks and Recreation Department of applicable.

D. Water & Sewer

Plymouth has twelve wells and a total of ten groundwater sources with distribution six service zones as seen on the water service distribution map in Appendix C. There is a close relationship between preserving natural resources and maintain the quality and quantity of local water. The recharge areas that contribute to the public drinking water wells are especially important to protect in order to maintain potable water. These areas are designated as Zone II wellhead protection areas under the Source Water Assessment and Protection Program of the Commonwealth and the Federal Safe Drinking Water Act. The Town's Zoning Bylaw works in conjunction with the development and protection of these well fields. Roughly eighty percent of the Town is located within its Aquifer Protection Zoning District. Strict density, use, and wastewater discharge requirements are imposed in this area. Plymouth's town water system is well developed and supplies are understood to be adequate for moderate growth.

Plymouth has well developed wastewater collection and treatment facilities, which are considered adequate for moderate growth. A map is included in Appendix C. The town restricts on-site septic systems and certain commercial operations in close proximity to well sites. There are several small-scale sewage treatment plants, often called "package plants" and "small community systems," currently licensed and operating in Plymouth. Such plants represent a viable way to prevent water pollution in discrete geographical areas because they can achieve cleaner discharge levels than individual "Title V" septic systems, which do nothing to remove nitrogen and phosphorus, the two main by-products of the septic system process that degrade water quality.

E. Transportation

Roadways

The Plymouth Department of Public Works is responsible for maintaining 300 miles of town roadway, which includes state highway Routes 3, 3A, 44, 80 and 25. Plymouth lies along the "Pilgrims Highway" portion of , which is the major route between Cape Cod and Boston. The town can be accessed from six exits on the highway, which is more than any other municipality along the Pilgrims Highway. Plymouth is also the eastern terminus of U.S. Route 44. The route has changed in recent years, as a new divided highway section has linked it to Route 3, before heading south and exiting at its old location before terminating at Route 3A, which more closely follows the shoreline and passes through Plymouth Center. Route 80's western terminus is at its intersection with old Route 44. Route 25 goes through a remote section of the town north of Buzzards Bay, but does not have an exit. Finally, the short Plimoth Plantation Highway allows easy access between Routes 3 and 3A, with an exit that allows direct entry to Plimoth Plantation's parking area. The highway is north of Manomet and south of Plymouth Center.

Public Transit

Rail

Plymouth is served by the Kingston/Plymouth Old Colony Line of the Massachusetts Bay Transportation Authority's commuter rail, providing non-peak service to Braintree and as far north as Boston's South Station. The Plymouth MBTA station is near Cordage Park in North Plymouth, along Route 3A. There is another termini in nearby Kingston, behind the Independence Mall.

Bus

The Plymouth & Brockton Street Railway Company offers scheduled service to Logan Airport, downtown Boston, Hyannis, and Provincetown. Buses can be boarded at the commuter parking lot at exit 5 off Route 3, behind the McDonald's rest stop. The Greater Attleboro Taunton Regional Transit Authority (GATRA) operates public transportation buses known as the Plymouth Area Link (PAL) throughout much of Plymouth and Kingston.

Ferry

There is a seasonal ferry to Provincetown and several other excursion lines that offer cruises of Plymouth Bay and Cape Cod Bay. The ferry is operated by *Capt. John Boats* and offers one round trip daily from June to September. The ferry leaves from the State Wharf in Plymouth Center. In addition to the ferry, Plymouth Harbor offers service for harbor excursions, whale watching tours, and deep sea fishing.

Air

The town is home to the Plymouth Municipal Airport, which lies on the border between Plymouth and Carver. Founded in 1931, it offers scheduled service to Nantucket, as well as private service. The airport features a local restaurant and gift shop, but does not have an on-site traffic control tower.

Barnstable Municipal Airport, in Hyannis, offers additional scheduled carrier service. The airport offers scheduled flight services to Nantucket, Martha's Vineyard, Boston and New York City. It is approximately 30 mi (48 km) from Plymouth.

The nearest national and international airport is Logan International Airport in Boston, roughly 43 mi (69 km) away. T.F. Green Airport, a state airport located in Warwick, Rhode Island, is about 63 mi (101 km) away.

Bicycle and Pedestrian Facilities

Plymouth is an auto-dependent community, with a limited amount of bicycle and pedestrian infrastructure in town. The Master Plan, recognized the need to expand the bicycle pedestrian network to facilitate more walking and biking between neighborhoods and commercial centers to help alleviate automobile traffic and foster greater economic activity. In addition there is a need for more sidewalks and bike facilities. The pedestrian network is highly concentrated in the downtown and in the neighborhood of North Plymouth and there are bicycle facilities on Water Street.

F. Schools

Plymouth Public Schools is a district that operates twelve schools, making it one of the largest town school districts in the state. The district serves over 8,100 students and employs more than 1,000 teachers and other staff. Development does not appear to be limited by school capacity because the number of students in the schools continues to decline, despite population growth, much in part due to an aging population and changing average household size.

G. Residential Zoning

There are many direct and indirect constraints on preservation and expansion of affordable housing. Regulatory factors include the minimal provisions for multi-unit housing. Plymouth's zoning bylaws allow single family dwellings as of right in all residential zoning districts. Two family development is allowed as of right in two residential zoning districts and by special permit in two additional residential zoning districts. Plymouth's residential zoning bylaws restrict multi-family development to one residential zoning district by special permit. There are additional provisions for two family and multi-family in other areas. The Cordage Park 40R, Downtown Harbor (DH), Open Space Mixed Use Development (OSMUD), Traditional Rural Village Development (TRVD), Waterfront (WF) and Transitional Commercial (TC) also allow for multi-family by special permit or as-of-right, depending on the overlay, refer to Appendix A.

Table 30a:
Plymouth's Residential Zoning Summary

Plymouth Zoning Bylaw Use Table 11/7/2017 version)

Key: Y = permitted by right; **SP** = Special Permit and **X** = not permitted (prohibited)

	Residential Districts					Mixed Use Districts			Commercial Districts							
	RR	R-40	R-25	R-20SL	R-20MF	DH	LI/WF	WF	NC	TC	GC	AC	LI	AP[28]	MC	HC
A Residential																
1 Single Family Dwelling	Y	Y	Y	Y	Y	Y/SP[5]	SP	Y	X	Y	X	X	X	X	X	X
2 Two Family Dwelling	X	SP	SP	Y	Y	Y/SP[5]	SP[6]	SP	X	Y	Y/SP[1,7]	X	X	X	X	X
3 Multi-Family Dwelling	X	X	X	X	SP[6]	Y/SP[5]	SP[6]	SP[6]	X	SP	Y/SP[1,7]	X	X	X	X	X
4 Open Space Mixed Use Development	SP	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
5 Village Open Space Development	X	SP	SP	SP	SP	X	X	X	X	X	X	X	X	X	X	X
6 Traditional Rural Village Development	SP	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
7 Rural Density Development	SP	SP	X	X	X	X	X	X	X	X	X	X	X	X	X	X
8 Recreational Campground	SP	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
9 Recreation Development	SP	SP	SP	X	X	X	X	X	X	X	X	X	X	X	X	X
10 Retirement Mobile Home Park Planned Unit Development	X	X	SP	SP	SP	X	X	X	X	X	X	X	X	X	X	X
11a Transfer of Development Rights - Sending Parcel	Y	Y	X	X	X	X	X	X	X	X	X	X	X	X	X	X
11b Transfer of Development Rights - Receiving Parcel	Y/SP[3]	SP	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	Residential Districts					**Mixed Use Districts**			**Commercial Districts**							
	RR	R-40	R-25	R-20SL	R-20MF	DH	LI/WF	WF	NC	TC	GC	AC	LI	AP[28]	MC	HC
B Civic, Cultural or Recreational																
1 Boat Landing	Y	Y	Y	Y	Y	Y	Y	Y	X	Y	X	X	X	X	X	X
2 Commercial Recreation (Including Golf)	SP	SP	SP	SP	SP	Y	SP	SP	X	X	Y/SP[1]	Y	Y	Y	Y	Y\SP[2]
3 Commercial Sightseeing or Ferrying	X	X	X	X	X	Y	Y	Y	X	X	N	X	X	X	X	X
4 Cultural & Recreational Facility	X	X	X	X	X	Y	SP	SP	X	X	Y/SP[1]	X	X	X	X	Y\SP[2]
5 Day Camp	Y	Y	Y	Y	Y	X	X	X	X	X	X	X	X	X	X	X
6 Outdoor Recreation, Sporting Area	Y	Y	Y	Y	Y	X	X	X	X	Y	X	X	SP	SP	X	SP
7 Club, Non-profit	SP	SP	SP	SP	SP	Y	X	X	SP	SP	Y/SP[1]	Y	X	Y	X	Y\SP[2]
8 Recreation Facility	Y	Y	Y	Y	Y	Y	SP	SP	SP	X	X	Y	Y	Y	X	X
9 Recreational Campground	SP	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	Residential Districts					**Mixed Use Districts**			**Commercial Districts**							
	RR	R-40	R-25	R-20SL	R-20MF	DH	LI/WF	WF	NC	TC	GC	AC	LI	AP[28]	MC	HC
C Institutional																
1 Cemetery	SP	SP	SP	SP	SP	X	X	X	X	SP	X	X	X	X	X	X
2 Child Care Facility	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y/SP[1]	Y	Y	Y	Y	Y
3 Hospitals, Long Term Care Facility and similar institution	X	X	SP[8]	SP[8]	SP[8]	X	X	X	X	X	Y/SP[1]	SP	X	X	SP	SP
4 Public Parks and Community Recreation Center	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP[1]	SP	SP	SP	SP	SP
5 Congregate Housing	X	X	SP	SP	SP	SP	SP	X	X	SP	SP[1]	SP	X	X	SP	X
6 Assisted Living/Independent Facility	X	X	SP	SP	SP	SP	SP	X	X	SP	SP[1]	SP	X	X	SP	X
7 Elderly Housing	X	X	SP	SP	SP	SP	SP	X	X	SP	SP[1]	SP	X	X	SP	X
8 School	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
9 School, College, University, Commercial-For Profit	X	SP	SP	SP	SP	Y	SP	SP	X	SP	SP[1]	X	Y	Y	Y	SP
10 Public Safety Buildings	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
11 Town building and use[29]	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP	SP[1]	SP	SP	SP	Y	SP
	Residential Districts					**Mixed Use Districts**			**Commercial Districts**							
	RR	R-40	R-25	R-20SL	R-20MF	DH	LI/WF	WF	NC	TC	GC	AC	LI	AP[28]	MC	HC
D Commercial																
1 Adult use	X	X	X	X	X	X	X	SP	X	X	SP[1]	SP	SP	SP	SP	X
2 Agriculture 5 or more Aces	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y

Table 30b:
Plymouth's Residential Zoning Dimensional Summary

Dimensional Table 11/17/2017 Revised 6/27/2017

	Tract Size (acres)	Tract Frontage	Density (1 du/x sf; table lists x sf)	Lot Size (sf)	Lot Width (ft)	Lot Depth (ft)	Side Setback Yard (ft) single[2]	Side Setback total (ft)[2]	Front (ft)Setback[2]	Rear Setback (ft)[2]	Lot Coverage (percent)	Floor Area Ratio	Height[7]	Buffer
Residential Districts														
RR - Single family	NA	NA	120,000	120,000	200	200	30	NA	70	50	15	NA	35	NA
RR - Subd created after 11/14/1995[1]	NA	NA	120,000	60,000	200	200	30	NA	70	50	15	NA	35	NA
RR - Recreational Dev (§207-1)	250	200	120,000	6,000	60	NA	10	NA	20	10	15	NA	35	NA
RR - Rural Density Dev (§207-2)	None	None	120,000	20,000	50	NA	10	NA	20	25	15	NA	35	NA
R-40 - Single family	NA	NA	40,000	40,000	150	200	25	NA	50	50	25	NA	35	NA
R-40 - Two-family	NA	NA	27,500	55,000	150	200	25	NA	50	50	25	NA	35	NA
R-40 - Recreational Dev (§207-1)	100	150	60,000	6,000	60	NA	10	NA	20	10	25	NA	35	NA
R-40 - Rural Density Dev (§207-2)	NA	NA	40,000	20,000	50	NA	10	NA	20	25	25	NA	35	NA
R-25 - Single family	NA	NA	60,000/25,000[18]	25,000	110	175	15	40	35	40	25	NA	35	NA
R-25 - Two-family	NA	NA	60,000/17,500[18]	35,000	110	175	15	40	35	40	25	NA	35	NA
R-25 - VOSD; single family (§207-5)	NA	NA	25,000	6,000	60	NA	10	NA	20	10	25	NA	35	NA
R-25 - VOSD; multi-family (§207-5)	NA	NA	25,000	15,000	100	100	30-50[c]	NA	30	30/50[4]	25	NA	35	NA
R-25 - Recreational Dev (§207-1)	40	110	60,000	6,000	60	NA	10	NA	20	10	25	NA	35	NA
R-20SL - Single family	NA	NA	60,000/20,000[19]	20,000	90	150	15	35	30	30	25	NA	35	NA
R-20SL - Alternate small lot[3]	NA	NA	60,000/15,000[18]	15,000	75	150	3/20	28	10	30	25	NA	35	NA
R-20SL - Two-family	NA	NA	60,000/30,000[19]	30,000	90	150	15	35	30	30	25	NA	35	NA
R-20SL - VOSD; single family (§207-5)	NA	NA	20,000	6,000	60	NA	10	NA	20	10	25	NA	35	NA
R-20SL - VOSD; two-family (§207-5)	NA	NA	20,000	15,000	60	NA	10	NA	20	10	25	NA	35	NA
R-20SL - VOSD; multi-family (§207-5)	NA	NA	20,000	15,000	100	100	30/50[c]	NA	30	30/50[4]	25	NA	35	NA
R-20MF - Single family	NA	NA	60,000/20,000[19]	20,000	90	90	15	35	30	30	25	NA	35	NA
R-20MF - Alternate small lot[3]	NA	NA	60,000/15,000[19]	15,000	75	150	20/3	28	10	30	25	NA	35	NA
R-20MF - Two-family	NA	NA	60,000/15,000[18]	30,000	90	90	15	25	30	30	25	NA	35	NA
R-20MF - Multi-family	NA	NA	60,000/5,445[18]	86,000	200	200	30/50[c]	NA	30	30[4]	25	NA	35	NA
R-20MF - VOSD; single family (§207-5)	NA	NA	60,000/5,445[18]	6,000	60	NA	10	NA	20	10	25	NA	35	NA
R-20MF - VOSD; Two-family (§207-5)	NA	NA	60,000/5,445[18]	15,000	60	NA	10	NA	20	10	25	NA	35	NA
R-20MF - VOSD; Multi-family (§27-5)	NA	NA	60,000/5,445[18]	15,000	100	NA	30/50[c]	NA	10	30/50[4]	25	NA	35	NA
Mixed Use Districts														
DH	NA	NA	NA	None	None	None	5/0[c]	NA	Varies[5,6]	5/0[9]	None	None	35	NA
LI/WF[5]	NA	NA	footnote[8]	20,000	70	70	10	NA	10	10	50	1	35[7a,c]	NA
Commerce Districts														
WF[6]	NA	NA	NA	20,000	70	70	10	NA	10	10	50	1	35	NA
NC	NA	NA	NA	20,000	90	150	0/10/40[1Cc]	NA	30/60[11t]	40	40	0.5	25	50
TC	NA	NA	NA	20,000	90	150	15	NA	30	30	30	0.5	35	NA
GC[11f]	NA	NA	NA	20,000	90	150	0/10/40/[11a,c & d]	NA	40[6,11c & c]	30/50[11b,c]	50[11e]	1.0[11a]	35	50
AC	NA	NA	NA	40,000	200	150	40	NA	40	50/30[2]	30	0.75	35	50
LI	NA	NA	NA	40,000	200[13a]	150	30/150[13c]	NA	50[13a]	30/150[13b]	50	0.75	35[7c]	50
AP - Industrial Uses	NA	NA	NA	40,000	200[11a]	150	30/150[11d]	NA	50	30/150[11b]	50	0.75	35[7c]	50[11]
AP - Commercial Uses	NA	NA	NA	20,000	90	150	10/40[15a]	NA	40	30/50[12b]	50	1	35[7c]	50
MC	NA	NA	NA	40,000	200	150	40	NA	40[6]	50	30	0.75	35	NA
HC	NA	NA	NA	40,000	200	150	40	NA	40	30/50[17]	50	1	35[7e]	NA

H. Community Perceptions about Affordable Housing

The term "affordable housing" can sometimes conjure images of negative impacts to the community, decreased property values, increased crime and neglect. However, those responding to the Plymouth's Housing Production Plan Community Survey[6] responded with a positive attitude toward affordable housing, suggesting that residents appreciate need for affordable housing for the elderly, disabled, families and young professionals who may not be in the position to afford steep homeownership costs but prefer to live or remain in the community. The Community of Plymouth has been welcoming to affordable housing and should continue that creative and proactive approach to affordable housing initiatives, so they do not fall behind on the 10 percent affordable housing goal.

VI. Affordable Housing Goals and Strategies

A. Housing Goals

An analysis of demographics, housing needs, projected demand and zoning policy indicate the need for more affordable and deed-restricted housing in Plymouth in order to meet the community's affordable housing needs. To that end, the following goals and strategies were developed to serve as a guide for generating a diverse and affordable housing stock that will meet Plymouth's current and future housing demands.

Goal #1: *Meet and maintain the 10 percent state standard for affordable housing so that Plymouth is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10 percent of total year round housing units. (Increase the number of low-income and moderate-income year round housing units, as counted on the SHI, in an amount equal to or greater than that enumerated in the approved HPP .5% of 1.0% in order to achieve a one year or two year certification.)*

State law, Chapter 40B, dictates that if a municipality has less than 10 percent of its year-round housing set-aside for low and moderate income residents, it is not meeting local need for affordable housing. Not meeting this affordability standard makes the town susceptible to a state override of local zoning if a developer chooses to create affordable housing through Chapter 40B comprehensive permit process.

By focusing on affordable housing goals and strategies, Plymouth can make steady progress each year toward meeting its goal of 10 percent total year round housing units that are affordable to households with incomes less than or equal to 80 percent AMI (Per c.40B state mandate). Once achieved, the town will work to sustain 10 percent affordable housing in proportion with future growth of total housing units. The town will lead the effort to ensure expiring affordable units are preserved.

Plymouth will encourage the development of rental units affordable for lower income households and homeownership units that are affordable to households at or below 80 percent of area median income to meet the need for affordable starter homes, multi-family units and housing for the elderly and disabled. The 78.01 percent of units in Plymouth are owner occupied while 21.98 percent are renter occupied. The Plymouth County average for rental occupation is 23.90 percent and the Commonwealth average is 37.7 percent The

[6] The Plymouth Housing Production Plan Community Survey results appear in Appendix F.

Town needs to continue to maintain the affordability of existing units and as the of market rate units grows, create additional rental units that are affordable with incomes at or below 30 percent of the area median income. In addition, the Town needs to continue to maintain and create homeownership opportunities that are affordable to households at or below 80 percent of the area median income, especially family housing.

Goal #2: *Establish programs that support local housing initiatives including: down payment assistance, closing cost and rental assistance programs by leveraging funding and administrative resources of the Municipal Affordable Housing Trust (AHT), The Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA) and Community Development Block Grants (CDBG).*

By leveraging the funding available through the Municipal Affordable Housing Trust and other sources with the administrative capabilities of others, the Town can establish programs to support local housing initiatives that aid the creation and preservation of affordable housing for the benefit of low and moderate income households, while at the same time preserving the Town's character and resources. Funding sources for the Municipal Affordable Housing Trust can come from several sources: 1.) Community Preservation Act Funds; 2.) Payments in Lieu of Onsite Construction provided for by the Inclusionary Zoning Bylaw: 3.) Community Development Block Grant funding; 4.) Private Cash Contributions to the Trust Fund; and 5.) from Principal and Interest earned from Trust Fund loan payments, etc.

Goal #3: *Create deed restricted affordable housing units through adaptive reuse of existing buildings and town owned properties* by partnering with the Community Preservation Committee (CPC), private non-profits like Habitat for Humanity, The Housing Authority and the Plymouth Redevelopment Authority (PRA).

Plymouth may have municipal structures that become abandoned, underutilized, or functionally obsolete. There may be opportunities to convert town-owned property to accommodate some affordable housing. Future tax title property may also provide the community with opportunities to construct affordable housing for its residents. Additionally, privately owned properties (for example, a large single family home) might be converted to multi-unit dwellings that would include affordable units.

Goal #4: *Promote a diversity of housing options in Plymouth to meet the needs of a changing and aging population and encourage a socio-economically diverse population.*

The community's housing needs are diverse, yet the majority of stock consists of single-family homes. It is important to enable children who grew up in town, to return to raise their own families here, to offer town employees the opportunity to live in the community in which they work, to provide housing alternatives to elderly residents who have spent much of their lives in town but now require alternatives to their large single-family homes, and to offer families the flexibility of moving to larger homes as their families grow.

Goal #5: *Prioritize affordable housing for infill development on abandoned and vacant properties through combined initiatives with the Affordable Housing Trust (AHT), Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA) and private non-profits.*
Create affordable housing opportunities through adaptive reuse of vacant properties and infill development. This can include preservation of historic buildings, redevelopment of previously developed properties to utilize existing infrastructure, capitalizing on underutilized sites and mixed-use development in appropriate sites.

Plymouth can support multiple community goals for historic preservation and economic revitalization in addition to affordable housing.

B. Implementation Strategies

To meet and maintain a 10 percent affordable housing rate in a manner reflective of its rural character, Plymouth will need to strategically work to preserve the affordability of the current units on the subsidized housing inventory and to create new affordable renter and homeownership opportunities as the number of market rate units increase.

The Town should explore and consider the following planning and zoning related strategies to promote the creation of additional affordable units and to appropriately direct new development. The intent of this plan is to identify strategies that can promote new affordable housing opportunities. When these strategies are applied to particular circumstances they will enable new affordable unit creation that is more responsive to local needs and priorities.

It should also be noted that recent changes to Chapter 40B regulations expand the items that a subsidizing agency must consider when determining the appropriateness of a site for eligibility through the comprehensive permit process. These items include information provided by the municipality or other parties regarding municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family and mixed-use districts. In short, the state has created an incentive for municipalities to adopt these measures. Plymouth's progress in reforming its land use provisions to promote affordable housing and community appropriate growth will likely have a meaningful impact on the determination of project eligibility/site approval for comprehensive projects in the future.

Plymouth has defined the following implementation strategies to accomplish the affordable housing goals, as outlined in this section. The strategies defined in this section are the specific initiatives by which Plymouth can continue to meet and maintain its housing production goals.

In order to carry out the strategies including in the Housing Production Plan and meet production goals, it will be important for the Town of Plymouth 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 support, developing partnerships with public/private developers and lenders, and creating a local organization and systems that will support housing production.

Specific actions to help build local capacity to meet local housing needs and production goals are detailed below. While these strategies do not directly produce affordable units, they provide the foundation to implement a proactive affordable housing agenda.

Goal #1: Meet the 10% state standard for affordable housing so that Plymouth is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of affordable housing units that equals 10% of total housing units. (Increase the number of low-income and moderate-income year round housing units, as counted on the SHI, in an amount equal to or greater than that enumerated in the approved HPP .5% of 1.0% in order to achieve a one year or two year certification.)

***Strategy 1.1*: Make sure all eligible units are added to the Subsidized Housing Inventory on a timely basis.**

Timeframe: Priority 1.

Responsible Entities: The Office of Community Development (OCD) will be responsible for adding units to the Subsidized Housing Inventory (SHI) on a timely basis.

Strategy 1.2: ***Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.***

The Town should consider and explore incentives or other methods to preserve affordability restrictions on existing affordable units for the longest period allowable under the law, fostering housing stability for all income households. The Town could consider using housing trust funds to preserve affordability on expiring units or could utilize right of first refusal to purchase available units until income eligible householders can be found.

Timeframe: Priority 1

Responsible Entities: Office of Community Development, The Municipal Affordable Housing Trust.

Strategy 1.3: ***Continue to support the Inclusionary Zoning Bylaw.***

The Inclusionary Zoning Bylaw provides an incentive for the private sector to produce affordable housing. The town continues to experience residential growth primarily through the creation of single family subdivisions. This type of development could impact the town's suburban character as well as impact the cost of home ownership in the community, if not for the inclusionary zoning bylaw, which includes provisions for the creation of affordable single family housing.

Inclusionary zoning is a tool to create affordable housing and helps to ensure that production of new affordable units keeps pace with the overall rate of new development of market rate units in the community, thereby helping to ensure continued compliance with the State's 10 percent affordable housing goal. The Inclusionary Zoning bylaw requires a developer to set aside a certain percentage of housing units for that will qualify for certification as affordable housing. An inclusionary zoning bylaw is an effective and predictable way to increase affordable housing stock in the community without requiring significant outlays by the community and ensures that new sizeable market-rate developments will not adversely affect the Town's SHI percentage. The bylaw allows in-lieu payments that reflects the price of affordable housing and land availability in Plymouth. The fee will be calculated based on a formula that will be detailed within the Zoning Bylaw. Many variations of inclusionary zoning bylaws have been adopted throughout the Commonwealth with varying degrees of success.

Single Family Housing is a critical component of Plymouth's housing stock and this puts responsibility on the developer to help make single family housing more affordable. Currently, for every 10 market rate units developed, Plymouth requires 1 additional unit at 80% AMI. In the future, in order to incentivize developers to create more affordable units, it might be considered to allow a 2 unit density bonus on a 10 unit development, which might include one additional market rate unit and the creation of one affordable unit at 60% AMI for example.

Timeframe: Priority 1

Responsible entity: The Office of Community Development (OCD) will continue to work with developers to encourage private development of affordable housing and/or in lieu of payments through support of the Inclusionary Zoning Bylaw.

***Strategy 1.4:* Continue To Leverage Funding Sources for Affordable Housing Maintenance and Rehabilitation**
Continue housing maintenance and repair programs to support seniors who would like to remain in their households and other households in need.

Older housing stock tends to be more moderately priced than new units, but it is also harder to maintain, often lacks heating and energy efficiencies and may not be in compliance with state building, health and safety codes. This adds to monthly utility and maintenance costs that impact the affordability of older, outdated units. In addition, this housing may contain lead based paint and other environmental hazards. Seek deed restrictions or provide grants and loans to low income households by providing funds for repair and maintenance to support eligible homeowners would help preserve homes that are important to preserve because of their moderate size and or historic quality. Pursue program and grant opportunities at the state and federal levels to access increased funding. Allocate additional funds through the affordable housing trust. Promote programs to residents in need. Funding sources might include CDBG, CPC, HOME funds, Affordable Housing Trust and Plymouth Redevelopment Authority Funds.

Timeframe: Priority 2

Responsible Entity: The Office of Community Development and the Affordable Housing Trust should study opportunities and build professional networks to support affordable housing opportunities.

***Strategy 1.5:* Continue to Utilize Local Initiative Program**
The Planning Board should review Local Initiative Program criteria to make sure it meets the town's needs and to further develop a cooperative relationship with private not-for-profit developers of affordable housing. Too often comprehensive permit developments create adversarial contests with neighbors, who may feel high density proposals are detrimental to the value of their single family home. A LIP proposal, however, sometimes referred to as a "Friendly 40B" creates a different dynamic. The Town can negotiate with the developer to help realize a project that will benefit the community with an appropriate scale, better design, open space and other

amenities, and sensitivity to neighborhood concerns. Affordable units created through this process are eligible for the SHI.

Timeframe: Priority 2

Responsible Entity: The Town Manager and The Board of Selectmen will work with The Affordable Housing Trust in conjunction with the Planning Board and other appropriate boards and committees.

Goal #2: ***Establish programs that support local housing initiatives including: down payment assistance, closing cost and rental assistance programs by leveraging funding and administrative resources of the Municipal Affordable Housing Trust (AHT), the Office of Community Development (OCD), Plymouth Redevelopment Authority and Community Development Block Grants (CDBG).***

Strategy 2.1: ***Create a rental assistance or subsidy program for first month's rent for new deed restricted property lotteries.***

Consider utilizing available Community Preservation or Municipal Housing Trust funds to provide local vouchers (modeled after federal Section 8 Housing Choice Vouchers) that subsidize the rental costs for income quailed households. The rental subsidy assumes that the tenant cannot pay the fair market rent for the unit and therefore pays one third of their income toward rent and another source, typically the government, pays the remaining rent. For example if the fair market rent is $900 per month and 1/3 of the household's total income is $600 then the subsidy fund would pay the additional $300 to satisfy the balance of the rent. The yearly cost to subsidize one unit would be $3,600 and over 10 years $36,000, substantially less than the cost to build a new unit.

Timeframe: Priority 2

Responsible entity: The Affordable Housing Trust

Strategy 2.2: ***Continue to support Homebuyers Assistance Programs including closing costs, down payments, mortgage interest or other financial assistance to income qualified first time homebuyers.***

There is a gap between the sales price of an affordable home for a low income family and the average price of a single family home on the market. In order to help low income households (<80%AMI) purchase their first home, the Trust should consider implementing down payment and closing cost assistance programs. The program would be is restricted to income-eligible, first time homebuyers and it could be structured as a zero interest. The trust can determine if the program will require the purchaser to repay the Trust if he or she sells or refinances the property within a certain time period such as five years of purchase. This assistance might require deed restrictions. In addition, Mass Housing Partnership provides fixed-rate mortgages with a lower down payment and interest rates than commercial mortgages for low and moderate income households. Ideally

financial assistance programs should be accompanied by education, so that households are aware of the responsibilities of homeownership.

Timeframe: Priority 1

Responsible entity: The Affordable Housing Trust, Plymouth Redevelopment Authority

***Strategy 2.3:* Continue supporting the Housing Rehab Loan Program and additional opportunities to provide home maintenance and repair resources for affordable units.**

Continue to support housing maintenance and repair programs to support seniors who would like to remain in their households and other households in need. Older housing stock tends to be more moderately priced than new units, but it is also harder to maintain, often lacks heating and energy efficiencies and may not be in compliance with state building, health and safety codes. This adds to monthly utility and maintenance costs that impact the affordability of older, outdated units. In addition, this housing may contain lead based paint and other environmental hazards. Seek deed restrictions or provide grants and loans to low income households by providing funds for repair and maintenance to support eligible homeowners would help preserve homes that are important to preserve because of their moderate size and or historic quality. Pursue program and leverage grant opportunities at the state and federal levels to access increased funding. Allocate additional funds through the affordable housing trust. Promote programs to residents in need. Note that section 5b(2) puts limits on using CPA funds specifically for rehabilitation of housing, though there have been various interpretations of this section. It is always advisable to check with your municipal council for final determination of an activity's eligibility under the statute.

Timeframe: Priority 2

Responsible entity: CDBG, The Affordable Housing Trust, Plymouth Redevelopment Authority, Office of Community Development.

***Strategy 2.4:* Continue to support a buy down program for first time home buyers.**

Consider helping low income residents purchase their first home through a buy down program. Such a program, helps buy down the purchase price of a home, largely bridging the affordability gap, through a significant grant. Eligible buyers must be first time homebuyers and must income qualify. They must also live in their home as their primary residence and agree to long term restrictions on the resale price of their property and a deed rider.

Timeframe: Priority 1

Responsible entity: The Affordable Housing Trust.

Resources:

Home Modification Loan program: ***https://www.mass.gov/home-modification-loan-program-hmlp***

VA Home Loans: ***https://www.benefits.va.gov/homeloans/contact_ric_info.asp***

Weatherization Assistance Program: ***https://www.mass.gov/service-details/weatherization-assistance-program-wap***

Home Improvement Loan Program: Get the Lead Out Program:
https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/get_the_lead_out

Septic System Repair Loans:

https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/septic_repair_loans

Strategy 2.5: Continue to support the Rental Housing Development Loan Program.

This is a below market interest rate, deferred 2nd mortgage loan offered to developers for acquisition/construction of new affordable rental units in the Town of Plymouth.

Timeframe: Priority 2

Responsible entity: The Affordable Housing Trust.

Goal #3: Create deed restricted affordable housing units through adaptive reuse of existing buildings and town owned properties by partnering with the Community Preservation Committee (CPC), private non-profits like Habitat for Humanity, The Housing Authority and the Plymouth Redevelopment Authority (PRA).

Strategy 3.1: Continue to Conduct Screening Analysis of Town-Owned Land

The Town of Plymouth will continue to conduct ongoing screening analysis of Town-owned land to target other opportunities for developing affordable housing. Many parcels of Town land are dedicated to park and conservation purposes, and thus are not available for development (Article 97 of the Massachusetts Constitution requires, that in order to withdraw conservation land for other purposes, the Conservation Commission must give its unanimous consent, Town Meeting must provide a 2/3 vote and the State legislature must also provide a 2/3 vote). Land that is not otherwise committed to a specific purpose may be suitable for affordable housing development. The screening analysis will filter out properties that are not suitable; factors to consider include environmental constraints, slope, soils, road access, and neighborhood compatibility. If one or more properties offer promise, the Board will propose engaging professionals to perform a feasibility study, including soil testing to estimate septic capacity and installing test wells to judge the quantity and quality of ground water. For those sites with high development suitability, The Office of Community Development could reach out to the neighborhood and collaborate with other boards to seek to develop a consensus on a preferred housing concept.

Timeframe*:* Priority 2: Continue ongoing process of analyzing Town-owned land for affordable housing suitability. Rank sites and identify priority locations. Year 3: Hold informational meeting(s) on the process and generate support for proceeding to the next step. Request funding for testing and engineering costs. Year 4:

Conduct preliminary site planning process. Year 5: Pending the outcome of the previous phases, prepare a strategy for implementation.

Responsible Entity: The Office of Community Development, The Planning Board and The Affordable Housing Trust should study opportunities for adaptive reuse.

<u>Strategy 3.2</u>: Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.

In the future, Plymouth may have municipal structures that become abandoned, underutilized, or functionally obsolete. There may be opportunities to convert town-owned property to accommodate some affordable housing. Future tax title property may also provide the community with opportunities to construct affordable housing for its residents. Additionally, privately owned properties (for example, a farmhouse) might be converted to multi-unit dwellings that would include affordable units.

- Prioritize affordable housing on abandoned and vacant properties.
- Identify potential funding and grant options.
- Target development projects to Town-owned properties where feasible to take advantage of parcels that will have discounted or nominal acquisition costs to make affordable housing more financially feasible.
- The Town can explore whether any Town-owned parcels or buildings could be developed as affordable.
- Consider streamlining the permitting process.
- Consider discounting permitting fees for development of affordable housing units.

Recommended Action: The Office of Community Development and The Affordable Housing Trust will study municipal land holdings to determine if any are appropriate for affordable housing. The town will study the potential for re-using structures as the need arises. Reusing properties as housing is a strategy that enables the community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community.

In the future, whenever the community analyzes property for future municipal uses, affordable housing potential will be taken into consideration. If any parcel is determined to have potential, land planners or other consultants could be hired to conduct a more rigorous analysis of the property. If a property is deemed appropriate for the construction of affordable housing, the town will work with a not-for-profit developer and target the disposition of the property for the specific purpose of creating affordable housing. The town will retain control over the review process and will structure the deed in such a way as to protect the community and public interest.

Timeframe: Priority 2

Responsible Entity: Office of Community Development, Town Manager, Affordable Housing Trust, Planning Board

<u>Strategy 3.3</u>: Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.

Mixed-use should be facilitated in commercial zones to allow high density residential uses to be integrated with commercial uses, pursuant to appropriate design criteria. This approach makes for optimal use of commercial areas while providing efficient locations for housing units.
Timeframe: Priority 2

Responsible Entities: Office of Community Development, Planning Board, Zoning Board of Appeals.

Strategy 3.4: Collaborate with Housing Partners.
The implementation of this Housing Production Plan will likely require the support and assistance from a variety of resources. The Town of Plymouth will establish or strengthen partnerships with housing providers, funding agencies and other housing experts to achieve the goals of this Plan. Local community housing development organizations that the town should reach out to include Housing Solutions for Southeastern Massachusetts, NeighborWorks Southern Mass and South Shore Habitat for Humanity. These organizations can provide technical assistance, resources, funding and development services to help the Town of Plymouth achieve its housing goals.

Timeframe: Priority 2

Responsible Entities: Office of Community Development, Town Manager, Board of Selectmen, Affordable Housing Trust

Resources:

Housing Solutions for South Eastern Massachusetts: https://www.housingsolutionssema.org

Neighborworks: https://www.neighborworks.org

Habitat for Humanity: https://www.habitat.org

Goal #4: Promote a diversity of housing options in Plymouth to meet the needs of a changing and aging population and encourage a socio-economically diverse population.

Strategy 4.1: Support aging in the community through increased multi-generational housing options, and progressive senior facilities.

- Maximize existing community resources to enable seniors to continue living in the housing of their choice, and provide education about a range of housing options.
- Provide multi-generational community housing opportunities that give priority to local residents, veterans, town employees, and families of students enrolled in the town public schools.

Timeframe: Priority 2

Responsible Entities: The Office of Community Development The Affordable Housing Trust

<u>Strategy 4.2</u>: Distribute and diversify new production and insure that new housing creation is harmonious with the rural character of Plymouth.

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any one residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.
- Develop project alternatives in recognition of a range of housing needs in town including rental and homeownership options as well as housing for seniors, veterans, families, and individuals with disabilities.
- Help eligible homeowners and home buyers access housing assistance.
- Encourage the creation of workforce-housing units that are affordable to middle income households making between 80 percent and 120 percent of AMI. Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80 percent income limits, and cannot afford market rate housing in Plymouth. Enabling people who work in Plymouth to live in Plymouth creates a sustainable community and helps to reverse the trend of exporting professionals during the day, and importing the service workers.

Timeframe: Priority 1

Responsible Entities: The Office of Community Development, Board of Selectmen, Town Manager and The Affordable Housing Trust will work with the appropriate board and committees (Zoning Board & Planning Board and Conservation Commission) to accomplish this goal.

<u>Strategy 4.3</u>: Consider zoning changes to allow Accessory Dwelling Units to function as independent units.
Accessory Dwelling Units, ADU's are sometimes referred to as in-law apartments can accommodate young or old, relatives or the unrelated, students or the working or the retired. These small units inside larger single family homes already exist in some communities both authorized and unauthorized. The zoning rules vary widely across the state and that is one of the reasons ADU's haven't caught on faster. US Census figures show that household sizes have decreased significantly in recent decades. Single family houses are the most prominent housing type in most communities. Most baby boomer homeowners have some empty rooms. Add to that the fact that older people with fixed incomes and rising costs may want to stay in their homes but find it financially difficult or two physically demanding. In these cases an ADU may be a valuable option with obvious benefits for both the homeowner and the tenant. The minimum criteria might be require an owner occupied single family house on a lot of more than 5,000 square feet, must contain sleeping, cooking and sanitary facilities, maintain a separate entrance from the inside or the outside. In order for a unit to count on the subsidized housing inventory, accessory dwelling units would need to be restricted to low income tenants and would be subject to DHCD guidelines. This would require monitoring and income verification. Consider a bylaw that would allow ADU's to function as independent units, creating new housing opportunities and even supplemental income for primary dwelling unit owners.

Timeframe: Priority 2

Responsible Entities: The Office of Community Development, The Board of Selectmen and the Affordable Housing Trust would consider broader guidelines through interactions with appropriate committees (Zoning Board, Planning Board, Conservation Commission and Board of Health).

***Strategy 4.4*: Review private properties for housing opportunities.**

The Town should review private parcels for affordable housing development when the opportunity arises. Some private properties of interest include Chapter 61 (Forestry), Chapter 61A (Agriculture) and 61B (Recreation) property. These properties are under special designated tax status to the benefit of both the Town and the landowners. Many of the parcels enrolled in this program are of interest for preservation of open space and conservation. Some parcels would also be suitable for a small number of housing units in addition to the larger open space use. These are explored in detail when those properties are sold or converted and the Town considers exercising its Right of First Refusal. The Town will review any property under Chapter 61, 61A or 61B for suitability for affordable housing, when the Town considers exercising its Right of First Refusal.

Timeframe: Priority 2

Responsible Entities: The Board of Selectmen, The Town Manager and the Affordable Housing Trust will work with the appropriate board and committees (Planning Board, Conservation Commission, Board of Health, Zoning Board of Appeals) coordinate the review of properties under Chapter 61 to determine which properties are suitable for the construction of affordable housing when those properties become eligible for sale.

***Strategy 4.5:* Continue to raise awareness of housing need and objectives.**

Work with the community to increase understanding of housing need in town, its benefits and potential development impacts. Many community members may not be aware of the unmet housing need in town, while others that are burdened by housing costs may not know what resources are available to them. Meanwhile some persistent misconceptions and community concerns around development impacts can pose barriers to meeting housing need. Through community discussions and promotional campaigns in partnership with community organizations and regional entities, Plymouth residents can gain greater understanding of housing needs and resources.

Timeframe: Priority 2

Responsible Entities: The Board of Selectmen, The Town Manager and the Affordable Housing Trust will work with the appropriate board and committees (Planning Board, Conservation Commission, Board of Health, Zoning Board of Appeals) coordinate the review of properties under Chapter 61 to determine which properties are suitable for the construction of affordable housing when those properties become eligible for sale.

Goal #5: Prioritize affordable housing for infill development on abandoned and vacant properties through combined initiatives with the Affordable Housing Trust (AHT), Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA) and private non-profits.

***Strategy 5.1*: Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.**

Mixed use should be facilitated in commercial zones to allow high density residential uses to be integrated with commercial uses, pursuant to appropriate design criteria. This approach makes for optimal use of commercial areas while providing efficient locations for housing units.

Timeframe: Priority 1

Responsible Entities: The Board of Selectmen, The Town Manager and The Affordable Housing Trust will work with the appropriate board and committees (Planning Board, Zoning Board of Appeals, Conservation Committee) to accomplish this goal.

Strategy 5.2: Distribute and diversify new production and insure that new housing creation is harmonious with the rural character of Plymouth.

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any one residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.
- Develop project alternatives in recognition of a range of housing needs in town including rental and homeownership options as well as housing for seniors, veterans, families, and individuals with disabilities.
- Help eligible homeowners and home buyers access housing assistance.
- Encourage the creation of workforce-housing units that are affordable to middle income households making between 80 percent and 120 percent of AMI.

  Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80 percent income limits, and cannot afford market rate housing in Plymouth. Enabling people who work in Plymouth to live in Plymouth creates a sustainable community and helps to reverse the trend of exporting professionals during the day, and importing the service workers.

Timeframe: Priority 1

Responsible Entities: The Board of Selectmen, The Town Manager and The Affordable Housing Trust will work with the appropriate board and committees (Zoning Board of Appeals, Planning Board, Conservation Commission) to accomplish this goal.

Strategy 5.3: Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.

Education of the community at large, as well as members of specific boards, will be an important component of successfully meeting the goals of this plan.

- Increase resident awareness of unmet housing needs and demand and the meaning of affordable housing. Town-wide, there may be concerns about the impacts of developing additional affordable housing.
- The Town should promote dialogue on this issue to promote the exchange of ideas and concerns.
- Engage the local real estate community and property owners to increase understanding of and foster development/redevelopment opportunities.

- Provide and encourage affordable and fair housing education/training opportunities to Town Boards, Committee members and staff, to take advantage of ongoing training and educational programs related to affordable housing and ensure compliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) and other legal housing requirements.

  Specific learning opportunities include the University of Massachusetts Extension's Citizen Planner Training Collaborative (CPTC) offers classes periodically throughout the year and may provide customized training sessions to individual communities. The Massachusetts Housing Partnership (MHP) conducts the annual Massachusetts Housing Institute "a workshop that actively engages participants in discussion and problem solving around issues related to the development of affordable housing". Other organizations, such as Department of Housing and Community Development (DHCD), Citizens Housing and Planning Association (CHAPA), and the Community Preservation Coalition (CPC) also provide conferences, training sessions and publications on a wide variety of housing issues. If fees are involved, funding should be made available. This training should also be accessed on an ongoing basis as membership of these boards and committees turns over. Specialized training should also be made available to professional staff persons to keep them up-to-date on the new regulations and best practices.

Timeframe: Priority 1

Responsible Entities: The Board of Selectmen, The Town Manager, The Affordable Housing Trust should encourage members of appropriate committees (Planning Board, Zoning Board of Appeals, Conservation Commission, Board of Health) to attend statewide and regional training sessions on housing-related issues

Strategy 5.4: Create flexible zoning standards for affordable housing by allowing development of substandard lots through the special permit process to create affordable units.

Timeframe: Priority 1

Responsible Entities: The Board of Selectmen, The Town Manager and the Affordable Housing Trust will work with the appropriate board and committees (Conservation, Zoning Board of Appeals, Planning Board, Board of Health) to accomplish this goal.

Conclusions: The housing strategies outlined above, form a comprehensive and complex web that directly relates to the policy implications, gap analysis, and housing goals identified in this Plan. The Town of Plymouth is confident that the goals and strategies set forth in this document will help to diversify the housing stock and provide alternative housing options for Plymouth's residents.

Table 31 provides a list of the planned strategies in each category of activities.

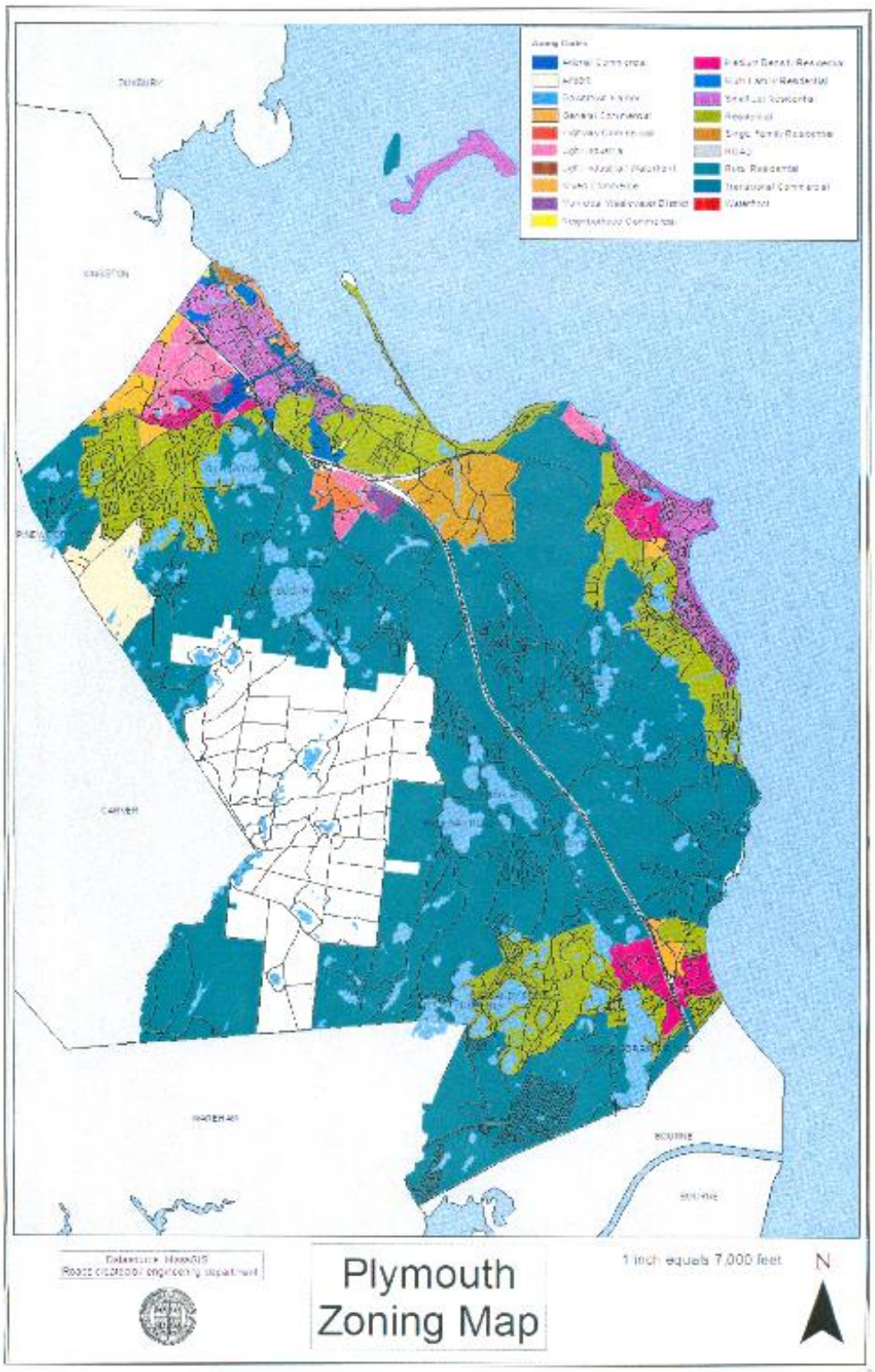
Table 31: Plymouth Housing Production Plan Strategy

Strategies	Priority 1	Priority 2	Responsible Entities
Goal #1: ***Meet the 10% state standard for affordable housing so that Plymouth is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total housing units.*** *(Increase the number of low-income and moderate-income year round housing units, as counted on the SHI, in an amount equal to or greater than that enumerated in the approved HPP .5% of 1.0% in order to achieve a one year or two year certification.)*			
Strategy 1.1: Add eligible units to Subsidized Housing Inventory (SHI) on a timely basis.	√		OCD
Strategy 1.2: Preserve affordable housing stock including its diversity of prices, building types, lot sizes and restrictions on existing affordable units.	√		OCD, AHT
Strategy 1.3: Continue to support the inclusionary zoning bylaw.	√		OCD
Strategy 1.4: Leverage funding sources for affordable housing maintenance and rehabilitation.		√	OCD, AHT, PRA, CDBG, CPC
Strategy 1.5: Continue to utilize the local initiative program (LIP).		√	BOS, TM, AHT, PB
Goal #2: ***Establish local program initiatives to assist with down payment, closing cost and rental assistance programs through the Municipal Affordable Housing Trust (AHT), The office of Community Development (OCD), Plymouth Redevelopment Authority (PRA) and Community Development Block Grants (CDBG).***			
Strategy 2.1: Consider establishing a rental assistance program.		√	AHT
Strategy 2.2: Continue to support first time homebuyer assistance programs.	√		AHT, PRA
Strategy 2.3: Continue to support housing rehab loan program and other repair and maintenance programs.	√		AHT, PRA, OCD
Strategy 2.4: Continue to support homeownership buy down program.	√		AHT
Strategy 2.5: Continue Rental Housing Development Loan Program.		√	AHT
Goal #3: ***Create deed restricted affordable housing units through adaptive reuse of existing buildings and town owned properties by partnering with Community Preservation Committee (CPC), private non-profits like the Habitat for Humanity, The Plymouth Housing Authority, and Plymouth Redevelopment Authority (PRA)***			
Strategy 3.1: Continue to conduct screening analysis of Town-owned properties		√	OCD, AHT, PB

Strategies	Priority 1	Priority 2	Responsible Entities
Strategy 3.2: Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.		√	OCD, TM, AHT, PB
Strategy 3.3: Encourage mixed use development to promote a mix of commercial and affordable units near amenities.		√	OCD, PB, ZBA
Strategy 3.4: Collaborate with Housing Partners including Community Preservation Committee (CPC), Plymouth Redevelopment Authority, Plymouth Housing Authority, Municipal Affordable Housing Trust and Private Non Profits.		√	OCD, BOS, TM, AHT, PB
Goal #4: Promote a diversity of housing options in Plymouth to meet the needs of a changing and aging population and promote a socio-economically diverse population.			
Strategy 4.1: Support aging in the community through increased multi-generational housing options and progressive senior facilities.		√	BOS, AHT
Strategy 4.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the suburban character of Plymouth.	√		BOS, TM, AHT, PB, ZBA, CC
Strategy 4.3: Consider broader use and acceptance of Accessory Dwelling Units		√	BOS, TM, AHT, PB, ZBA, CC, BOH
Strategy 4.4: Review private properties for housing opportunities.		√	BOS, TM, AHT, PB, ZBA, CC, BOH
Strategy 4.5: Continue to raise awareness of housing need and objectives.		√	BOS, TM, AHT, PB, ZBA, CC, BOH
Goal #5: Prioritize affordable housing on infill development and abandoned and vacant properties.			
Strategy 5.1: Encourage mixed use development to promote a mix of commercial and affordable units near downtown amenities.	√		BOS, TM, AHT, PB, ZBA, CC
Strategy 5.2: Insure that new housing creation is harmonious with the suburban character of Plymouth.	√		BOS, TM, AHT, PB, ZBA, CC
Strategy 5.3: Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.	√		BOS, TM, AHT, PB, ZBA, CC, BOH
Strategy 5.4: Create flexible zoning standards for affordable housing by allowing development of substandard lots through special permit process to create affordable units.		√	BOS, TM, AHT, PB, ZBA, CC

*Office of Community Development=OCD, Affordable Housing Trust=AHT,Board of Selectmen=BOS, Planning Board=PB,Conservation Commission=CC, Zoning Board of Appeals=ZBA, Town Manager = TM, Board of Health = BOH

Appendix A: Plymouth Zoning Maps



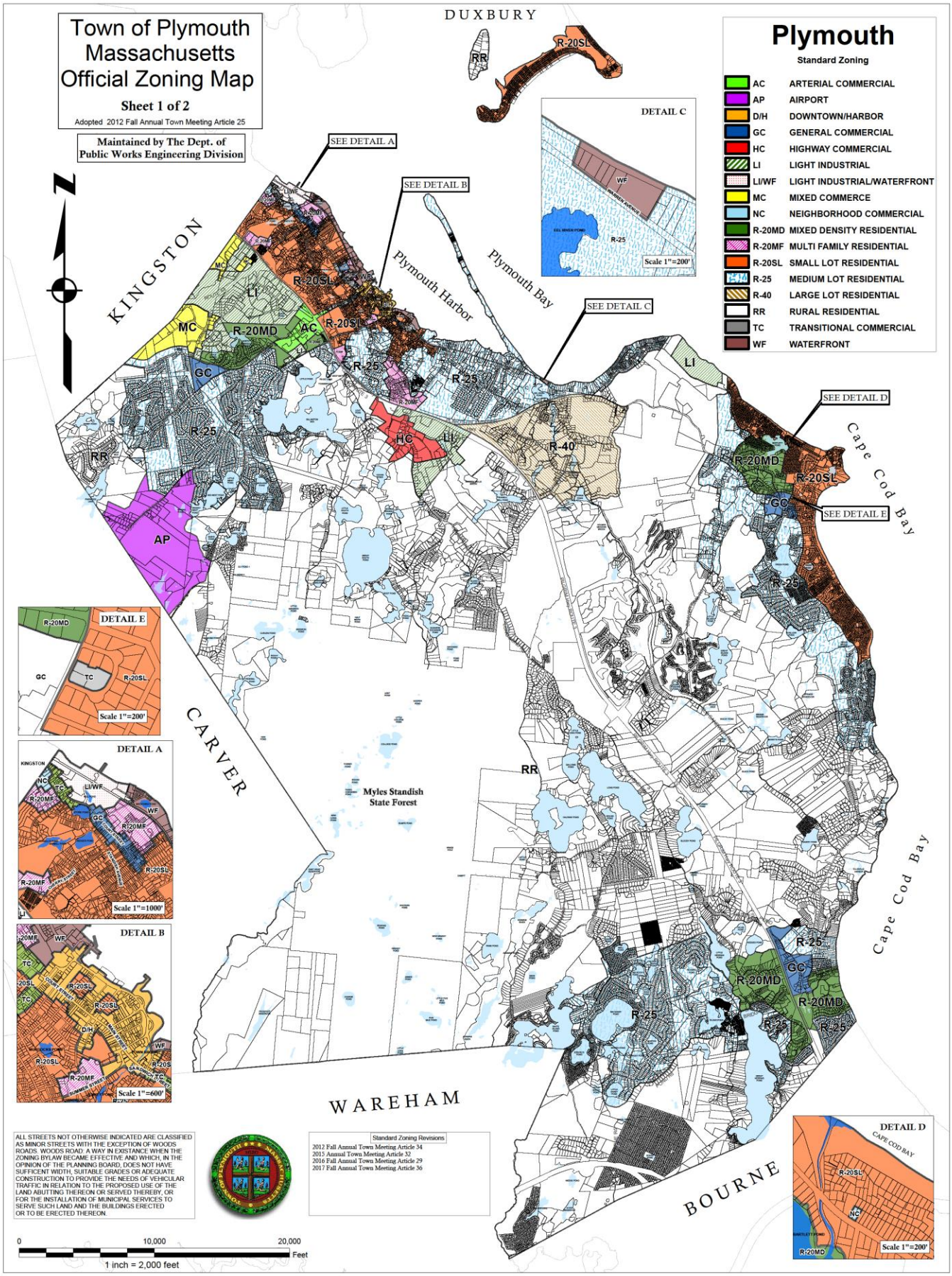
map 5

Town of Plymouth Massachusetts Official Zoning Map

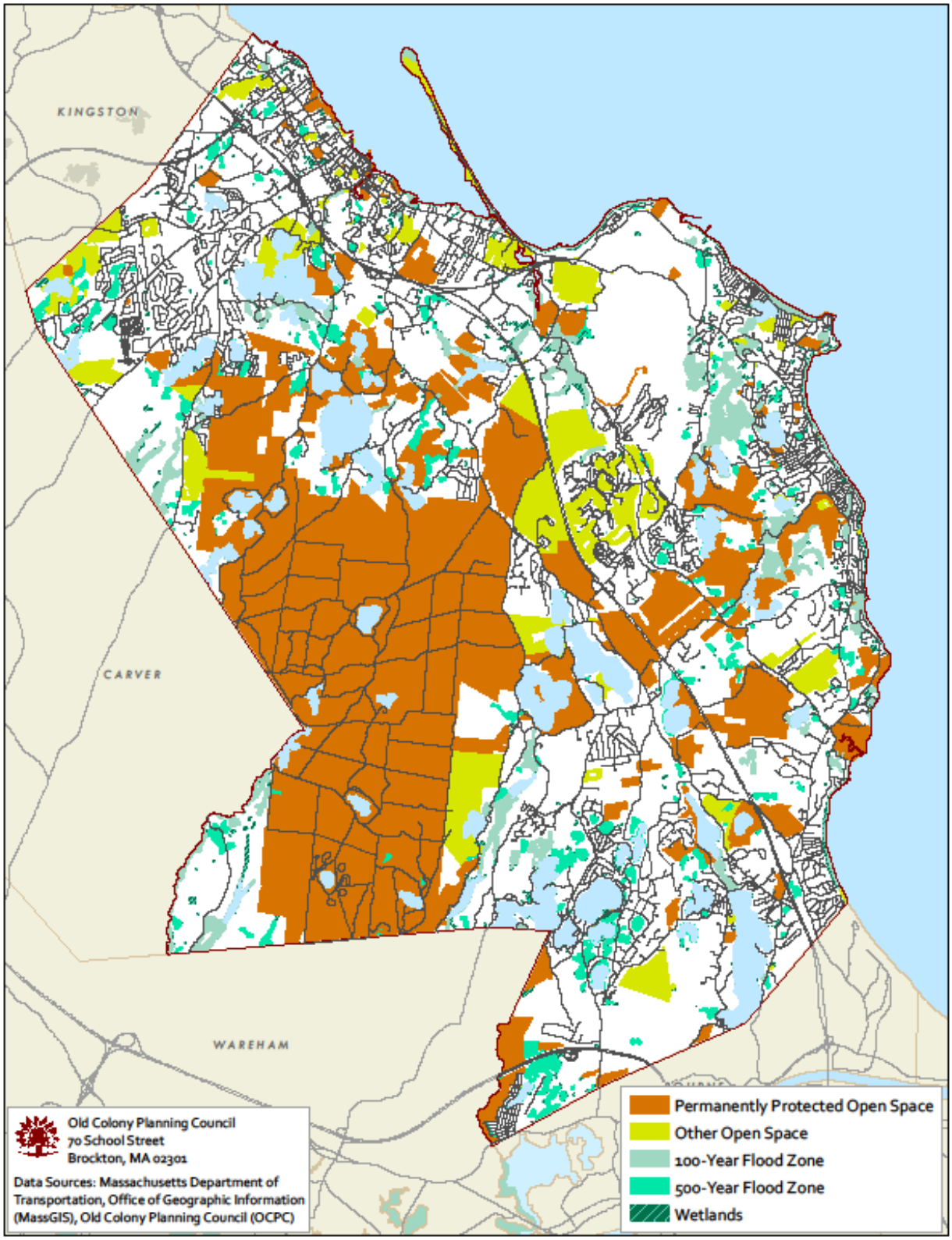
Sheet 1 of 2

Adopted 2012 Fall Annual Town Meeting Article 25

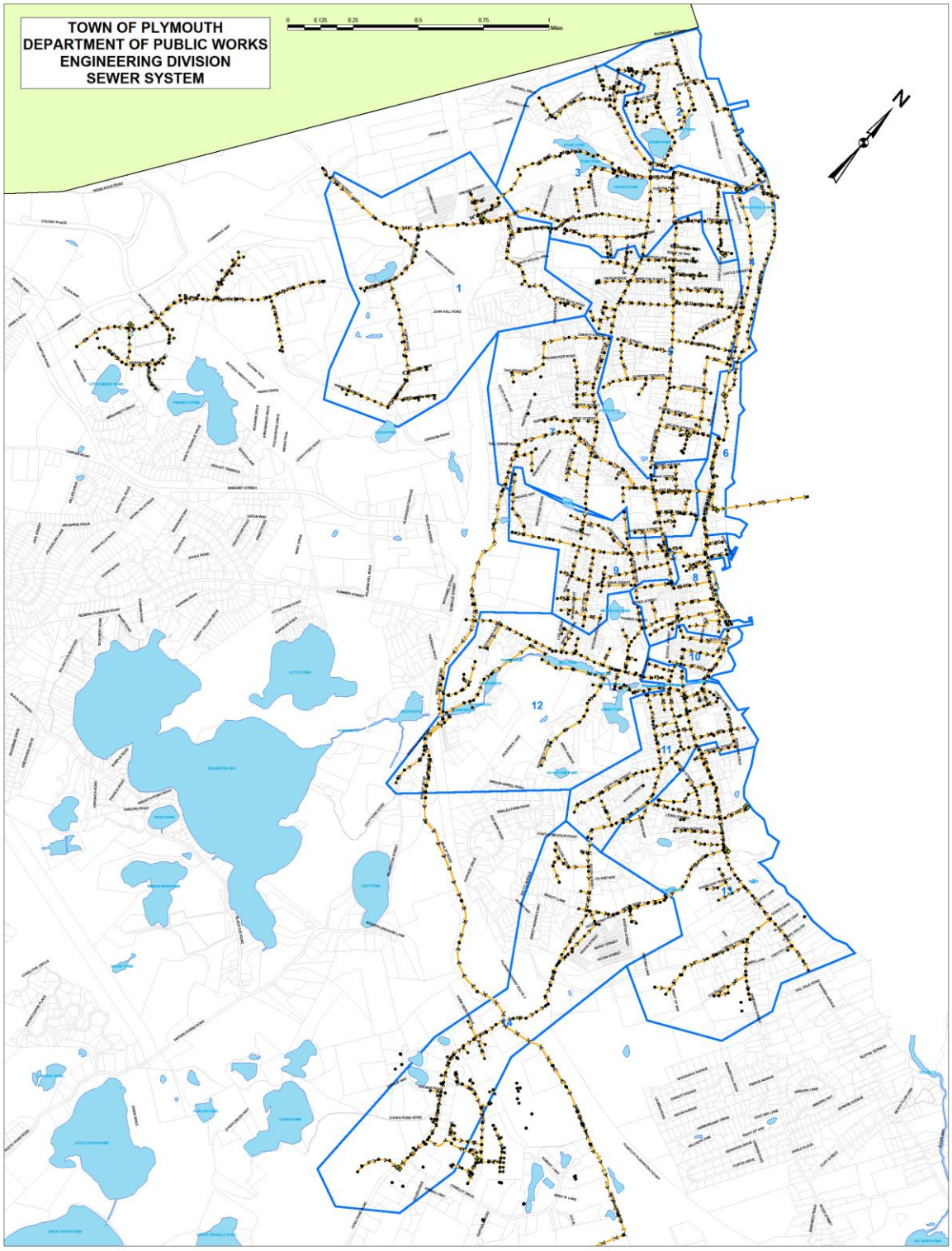
Maintained by The Dept. of Public Works Engineering Division

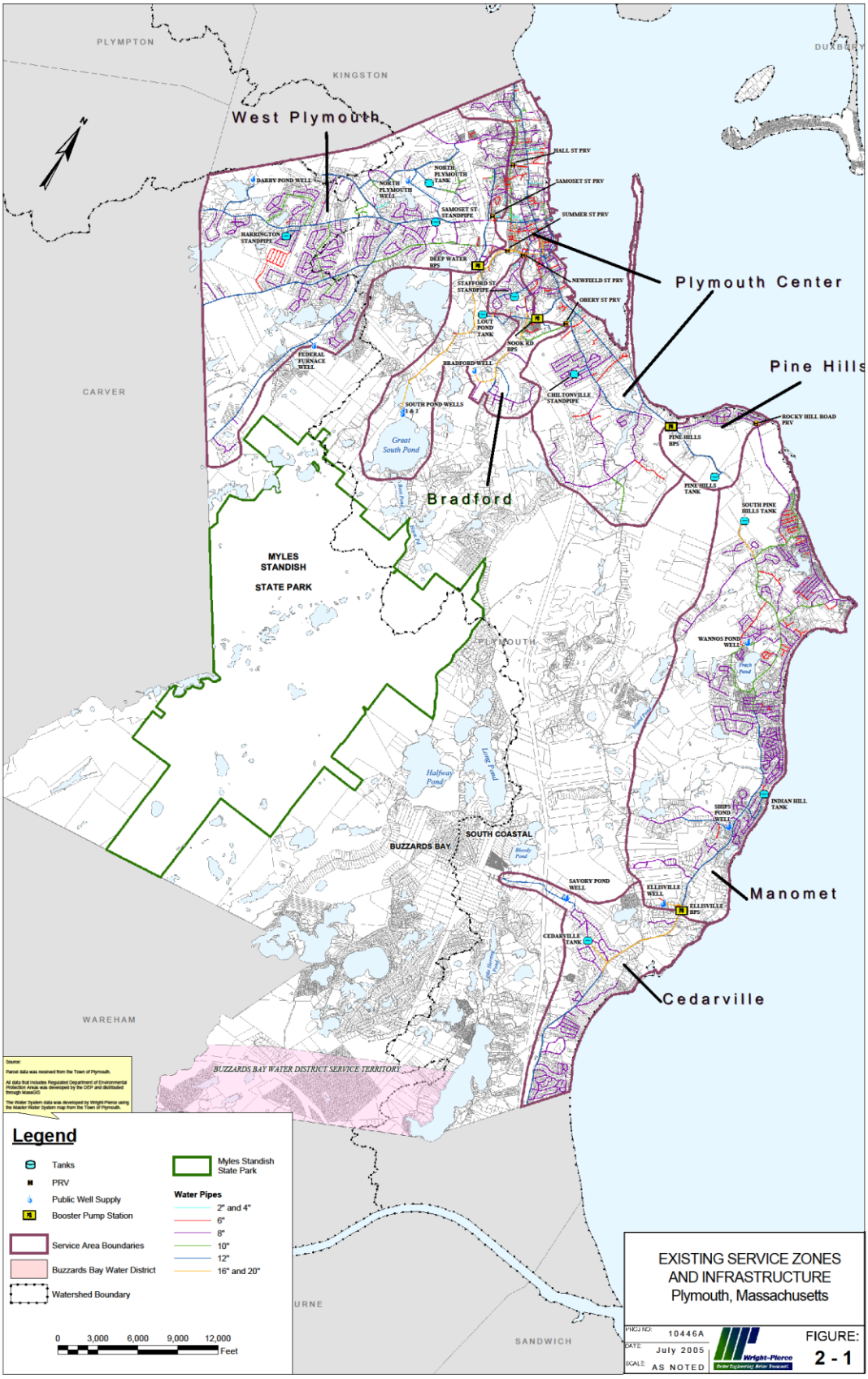


Appendix B: Plymouth Developmental Constraints Map



Appendix C: Water & Sewer Infrastructure




PLYMPTON
KINGSTON
DUXBURY
CARVER
WAREHAM
SANDWICH
West Plymouth
Plymouth Center
Pine Hills
Bradford
Manomet
Cedarville
MYLES STANDISH STATE PARK
PLYMOUTH
BUZZARDS BAY
SOUTH COASTAL
BUZZARDS BAY WATER DISTRICT SERVICE TERRITORY
Great South Pond
Halfway Pond
Long Pond
Black Pond
Fresh Pond
DARBY POND WELL
NORTH PLYMOUTH WELL
NORTH PLYMOUTH TANK
HARRINGTON STANDPIPE
SAMOSET ST STANDPIPE
HALL ST PRV
SAMOSET ST PRV
SUMMER ST PRV
DEEP WATER BPS
NEWFIELD ST PRV
STAFFORD ST STANDPIPE
OBERY ST PRV
LOUT POND TANK
NOOK RD BPS
FEDERAL FURNACE WELL
BRADFORD WELL
CHILTONVILLE STANDPIPE
SOUTH POND WELLS 1 & 2
ROCKY HILL ROAD PRV
PINE HILLS BPS
PINE HILLS TANK
SOUTH PINE HILLS TANK
WANNOS POND WELL
INDIAN HILL TANK
SHIPS POND WELL
SAVORY POND WELL
ELLISVILLE WELL
ELLISVILLE BPS
CEDARVILLE TANK
Legend
Tanks
PRV
Public Well Supply
Booster Pump Station
Service Area Boundaries
Buzzards Bay Water District
Watershed Boundary
Myles Standish State Park
Water Pipes
2" and 4"
6"
8"
10"
12"
16" and 20"
0 3,000 6,000 9,000 12,000 Feet
EXISTING SERVICE ZONES AND INFRASTRUCTURE
Plymouth, Massachusetts
PROJ NO: 10446A
DATE: July 2005
SCALE: AS NOTED
Wright-Pierce
FIGURE: 2 - 1

Appendix D: Available Housing Resources & Programs

U.S. Department of Housing and Urban Development (HUD)
HUDs mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination, and transform the way HUD does business. Additional information can be found at https://portal.hud.gov/hudportal/HUD

Massachusetts Department of Housing and Community Development (DHCD)
DHCDs mission is to strengthen cities, towns and neighborhoods to enhance the quality of life of Massachusetts residents. DHCD provides leadership, professional assistance and financial resources to promote safe, decent affordable housing opportunities, economic vitality of communities and sound municipal management. Additional information can be found at http://www.mass.gov/hed/housing/

Citizens' Housing and Planning Association (CHAPA)
The Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPAs mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development.

CHAPA pursues its goals through advocacy with local, state, and federal officials; research on affordable housing issues; education and training for organizations and individuals; programs to expand rental and homeownership opportunities; and coalition building among a broad array of interests in the housing and community development field. Additional information can be found on CHAPAs website at https://www.chapa.org/

Massachusetts Housing Partnership (MHP)
The Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development (DHCD) to help increase the supply of affordable housing in Massachusetts.

MHP was established in 1985 to increase the state's overall rate of housing production and work with cities and towns to demonstrate new and better ways of meeting the need for affordable housing. The MHP focuses its efforts in three main areas: community assistance, rental development, and homeownership. Additional information can be found on MHPs website at http://www.mhp.net/

South Shore Habitat for Humanity
Habitat for Humanity is a global nonprofit housing organization working in nearly 1,400 communities across the United States and in approximately 70 countries around the world. Habitat's vision is of a world where everyone has a decent place to live. Habitat works toward their vision by building strength, stability and self-reliance in partnership with people and families in need of a decent and affordable home.

The South Shore Chapter of Habitat for Humanity was founded in 1986, and covers 35 cities and towns south and southwest of Boston. In the 30 years since its inception, South Shore Habitat for Humanity has built 56 homes in 21 communities, helping more than 99 adults and 194 children build a place to call home. Additional information can be found on the Chapter's website at https://sshabitat.org/

Housing Solutions for Southeastern Massachusetts
Housing Solutions for Southeastern Massachusetts – formerly known as South Shore Housing – is a regional nonprofit organization focused on providing housing services and developing affordable housing in Plymouth and Bristol counties. Its mission is to help low- and moderate-income families and individuals secure affordable housing and use that housing as a foundation for improving their economic stability and wellbeing.

This is accomplished through a wide variety of programs and resources, including: housing for homeless families, homeless prevention initiatives, training and support for homebuyers and owners, the effective administration of 2,200 rental subsidies, the development and management of affordable housing, technical assistance to help cities and towns increase the supply of affordable housing, and through partnerships with service providers to address the housing needs of individuals with mental illness and developmental disabilities. Additional information can be found at http://housingsolutionssema.org/

NeighborWorks Southern Mass
NeighborWorks Southern Mass is non-profit corporation that believes affordable housing and stable neighborhoods help individuals and families realize their full dignity and potential. NeighborWorks Southern Mass consists of a partnership of residents, businesses, and local governments. Its mission is to help people have a safe and affordable place to live. They accomplish this by developing and managing affordable housing, educating and assisting homeowners and homebuyers, and helping homeowners repair and maintain their homes. Additional information can be found at http://nwsoma.org/

MassHousing
MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that raises capital by selling bonds and then lending the proceeds to low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or mixed-income rental housing. Additional information can be found at http://masshousing.com

Community Preservation Act (CPA)
The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000, and allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic preservation, affordable housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund, which varies from year to year.

To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low income residents from paying the surcharge, or exempting the first $100,000 of a property's assessed value. Each year at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be created that makes recommendations to the Board of Selectmen and Town Meeting on how to use the funds. To date, 172 municipalities (49% of the municipalities in Massachusetts) have adopted the CPA, including the local communities of Plymouth, Kingston, Hanson, Norwell, Marshfield, Hanover, Duxbury and Plympton. Halifax is the only community bordering Plymouth that has not adopted CPA. Additional information can be found at http://www.communitypreservation.org/

Local Initiative Program (LIP)
The Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low- and moderate-income households. Unlike conventional housing subsidy programs, in which a state or federal agency must approve every aspect of financing, design and construction, the LIP allows most of these decisions to be made by the municipality. LIP regulations and guidelines address those program components that must be reviewed and approved by DHCD. For example, incomes of households served, fair marketing, profit limitation and establishing long-term affordability for the units which are built. Eligible applicants include both for-profit and non-profit developers working in concert with a city or town, as the municipality and developer jointly submit the application. Additional information can be found at http://www.mass.gov/hed/housing/affordable-own/local-initiative-program-lip.html

HOME Investment Partnerships Program (HOME)
HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. HOME funds can be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or for the new construction of homeownership projects. Projects seeking HOME funds must include a minimum of 3 HOME-assisted ownership units, the sites for which must be secured with a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers; non-profit developers; non-profit organizations designated as Community Housing Development Organizations (CHDOs) and municipalities in cooperation with any of the above. Additional information can be found at http://www.mass.gov/hed/housing/affordable-own/home-investment-partnerships-program.html

Housing Stabilization Fund
The Housing Stabilization Fund (HSF) is a state funded bond program that assists in the production and preservation of affordable housing for low-income families and individuals. HSF monies may be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or the new construction of homeownership projects. Projects seeking HSF must have a minimum of 3 HSF-assisted ownership units, which must be secured with, at a minimum, a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers, non-profit developers, local housing authorities and municipalities in cooperation with for-profit or non-profit developers. Additional information can be found at http://www.mass.gov/hed/housing/affordable-own/housing-stabilization-fund.html

The Massachusetts Affordable Housing Trust Fund (AHTF)
The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. AHTF funds are focused on those activities that create, preserve or acquire housing throughout the state for the benefit of those households. AHTF funds may also be used for permanent or transitional housing for homeless families and individuals, and for the modernization, rehabilitation and repair of public housing. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other nonprofit organizations, for-profit entities, and private employers. Additional information can be found on the AHTFs website at http://www.mass.gov/hed/housing/affordable-rent/ahtf.html

Community Development Block Grants (CDBG)
The Massachusetts Community Development Block Grant Program is a federally funded, competitive grant program designed to help small cities and towns meet a broad range of community development needs.

Assistance is provided to qualifying cities and towns for housing, community, and economic development projects that assist low and moderate-income residents, or by revitalizing areas of slum or blight. Municipalities with a population of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD) are eligible for CDBG funding.

Eligible CDBG projects include but are not limited to housing rehabilitation or development, micro-enterprise or other business assistance, infrastructure, community/public facilities, public social services, planning, removal of architectural barriers to allow access by persons with disabilities, and downtown or area revitalization. Additional information can be found at http://www.mass.gov/hed/community/funding/community-development-block-grant-cdbg.html

Federal Low-Income Housing Tax Credit (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) was created by Congress in 1986 to promote the construction and rehabilitation of housing for low income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial rehabilitation of housing for low income persons. Both for-profit and nonprofit developers are eligible to take advantage of the tax credit. At least 20% of the units must be reserved for persons with incomes at/or below 50% of the area median income adjusted for family size; or at least 40% of the units must be made affordable for persons with incomes at/or below 60% of the area median income adjusted for family size. In addition, the project must be retained as low-income housing for at least 30 years. Additional information can be found at http://www.mass.gov/hed/housing/affordable-rent/low-income-housing-tax-credit-lihtc.html

Community Economic Development Assistance Corporation (CEDAC)

CEDAC is a public-private community development finance institution that provides financial resources and technical expertise for community-based and other non-profit organizations engaged in effective community development in Massachusetts. CEDAC's work supports three key building blocks of community development: affordable housing, workforce development, and early care and education. In terms of housing programs, CEDAC helps community development corporations and other non-profit developers by providing them early stage capital financing and technical assistance throughout the development process. CEDAC Housing's financing options, which include predevelopment, acquisition, and bridge lending, provide developers with the patient capital to acquire property, hire a team of professional consultants that are needed for moving a development forward, and assemble financing packages to complete the projects. Additional information can be found at https://cedac.org/

MassWorks Infrastructure Program

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development, multi-family housing opportunities, community revitalization, and job creation. The Program represents an administrative consolidation of the following six former grant programs: Public Works Economic Development (PWED), Community Action Development Grant (CDAG), Growth Districts Initiative (GDI), Massachusetts Opportunity Relocation and Expansion Program (MORE), Small Town Rural Assistance Program (STRAP), and the Transit Oriented Development (TOD) Program. Additional information can be found at http://www.mass.gov/hed/economic/eohed/pro/infrastructure/massworks/

Appendix E: DHCD, MHP, CEDAC, MassHousing and MassDevelopment Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.

Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

(i) are in a location where there is insufficient market demand for such units , as determined in the reasonable discretion of the applicable State Housing Agency; or

(ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

Appendix F: Plymouth's Inclusionary Zoning Bylaw

Zoning Bylaws from Town of Plymouth

§ 205-71. Inclusionary Housing [Added 4-4-05 SPTM by Art. 7; Amended FTM 10/23/06]

A. Purpose and Intent.

(1) The purpose of this Section of the Bylaw is to promote the public welfare by promoting the development and availability of housing affordable to a broad range of households with varying income levels within the Town of Plymouth, and to outline and implement a coherent set of policies and objectives for the development of affordable housing which will satisfy the Town's obligations under Massachusetts General Laws (M.G.L.) Chapter 40B Sections 20-23, its regulations, or any amendments thereto, and which will be consistent with the Refined Village Centers Plan, as well as any Affordable Housing Plan and/or Comprehensive Master Plan for the Town as may be adopted from time to time.

(2) It is intended that the Affordable Units that result from this Section of the Bylaw be considered as Local Initiative Program (LIP) dwelling units in compliance with the requirements for the same as specified by the Massachusetts Department of Housing and Community Development (MHDC), and that said units count toward the Town's requirements under Massachusetts General Law Chapter 40B, Sections 20-23, its regulations, or any amendments thereto.

B. Definitions.

AFFORDABLE UNIT – A dwelling unit constructed per the requirements of Section 205-71 of the Bylaw which meets the following conditions:

1. In a Project in which Affordable Units will be rented, a unit shall be considered an Affordable Unit if:

    a. It is rented to an eligible LOW or MODERATE INCOME HOUSEHOLD; and

    b. It is made available at a cost including rent, insurance and tenant-paid utilities of no more than 30% of gross household income of households at LOW or MODERATE HOUSEHOLD INCOME LEVELS.

    c. The Massachusetts Department of Housing and Community Development (DHCD) regulations and guidelines for qualification of the Affordable Units towards meeting the requirements under Chapter 40B of the Massachusetts General Laws, its regulations, or any amendments thereto, including maximum rents and sale price, will be followed in order to enable the Town to qualify the dwelling units created under Section 205-71 of the Bylaw towards the Town's subsidized housing inventory.

2. In a Project in which Affordable Units will be sold, a unit shall be considered an Affordable Unit if:

    a. It is sold to an eligible LOW or MODERATE HOUSEHOLD INCOME; and

    b. It is made available at a cost including mortgage interest, principal, taxes, insurance and common charges of no more than 30% of gross household income of LOW OR MODERATE HOUSEHOLD INCOME LEVELS.

c. The Massachusetts Department of Housing and Community Development (DHCD) regulations and guidelines for qualification of the Affordable Units towards meeting the requirements under Chapter 40B of the Massachusetts General Laws, its regulations, or any amendments thereto, including maximum rents and sale price, will be followed in order to enable the Town to qualify the dwelling units created under Section 205-71 of the Bylaw towards the Town's subsidized housing inventory.

HOUSEHOLD INCOME, LOW -- a combined household income which is less than or equal to 50% of MEDIAN HOUSEHOLD INCOME or any other limit established under Chapter 40B, its regulations or any amendment thereto.

HOUSEHOLD INCOME, MEDIAN -- the median income, adjusted for household size, as reported by the most recent information from, or calculated from regulations promulgated by, the United States Department of Housing and Urban Development (HUD), pursuant to Section 8 of the Housing Act of 1937, as amended by the Housing and Community Development Act of 1974, and/or the Commonwealth's Local Initiative Program and/or any successor federal or state program.

HOUSEHOLD INCOME, MODERATE -- a combined household income which is less than or equal to 80% of MEDIAN HOUSEHOLD INCOME or any other limit established under M.G.L. Chapter 40B, its regulations or any amendment thereto.

HOUSING TRUST -- An account established by: (a) the Town for the specific purpose of creating affordable housing, or (b) a housing trust or community development corporation designated by the Town and created under the laws of the Commonwealth of Massachusetts; for the specific purpose of creating affordable housing, including use of the funds for the purchase of land or units, or the development of new or rehabilitation of existing dwelling units for low or moderate income housing occupants.

MARKET RATE UNIT – a dwelling unit in a residential or mixed-use development that is not restricted in terms of price or rent.

PROJECT – any residential development, including the subdivision of land, pursuant to M.G.L. Chapter 41 Section 81-U, which results in the construction of new dwelling units within the Town of Plymouth as defined in Paragraph C(1) of Section 205-71 of the Bylaw.

RURAL SERVICE AREA – As defined in Section 205-37 of the Bylaw.

SPECIAL PERMIT GRANTING AUTHORITY – Planning Board and/or Board of Appeals.

VILLAGE SERVICE AREA – As defined in Section 205-37 of the Bylaw.

C. Procedures.

1. Applicability. In all zoning districts, a special permit from the Special Permit Granting Authority pursuant to the provisions of this Section shall be required for the following uses:

a. any residential use of land that requires a special permit and results in any net increase of six (6) or more dwelling units, whether on one or more contiguous parcels, and whether by new construction or

by the alteration, expansion, reconstruction or change of existing residential or non-residential space; and b. a residential subdivision of land into six (6) or more lots for residential use pursuant to M.G.L. Chapter 41 81-U; and any development of less than six (6) dwelling units or less than six (6) lots is eligible for this Special Permit on a voluntary basis.

The requirements of this Section are applicable to lots within a tract of land in whole or in part. For purposes of this section, a tract of land shall mean a single parcel or lot or a set of contiguous parcels or lots which were held in common ownership on April 4, 2005 or on any date subsequent thereto.

Local Preference. The Special Permit Granting Authority shall require the applicant to comply with local preference requirements, if any, as established by the Board of Selectmen and/or the Director of the Office of Community Development.

2. Affordable Units Required.

a. Requirement. All Projects shall include the number of Affordable Units required under this Section of the Bylaw. No application for uses noted in Section (C)(1) shall be approved, nor shall any such Project be constructed, without compliance with this Section of the Bylaw.

b. Exemptions. This Section of the Bylaw shall not apply to the reconstruction of any Dwelling Units that were destroyed by fire, flood, earthquake or other act of nature, or a project of less than six (6) dwelling units.

3. Information in Application. Applications for Projects shall include the following information, in addition to information otherwise required under the Bylaw: three (3) copies of ONE of the following (a through e), and f, in order of preference:

a. The Memorandum of Understanding (MOU) between the Developer and the Plymouth Housing Authority as described in the Town of Plymouth's Developing Affordable Housing in Plymouth guide, OR

b. The information requested for submittal to the Plymouth Housing Authority and the Plymouth Office of Community Development under "Review Process for Developers" in the Developing Affordable Housing in Plymouth guide, OR

c. The following information: i. The location, structure, proposed tenure (rental or ownership) and size of the proposed Market Rate and Affordable Units; ii. The calculations used to determine the number of required Affordable Units; iii. A floor plan or site plan depicting the location of the Affordable Units; iv. The income level targets for each Affordable Unit; v. The mechanisms that will be used to assure that the Affordable Units remain affordable for the required term; vi. for phased developments, a phasing plan; vii. a description of any requested incentives as allowed in Paragraph C(8); and viii. a marketing plan for the process by which qualified households will be reviewed and selected to either purchase or rent affordable units, consistent with the Local Initiative Plan requirements of the Massachusetts Department of Housing and Community Development; OR

d. A written request for waivers of this requirement stating the reasons for this request, OR

e. A written explanation of reasons Petitioner seeks confirmation of exemption from said requirements, AND

f. Any other information requested by the Special Permit Granting Authority.

4. Number of Affordable Units.

a. Basic Requirement. The required number of Affordable Units included in a Project shall depend upon the total number of Dwelling Units in the Project. The Developer of the Project may choose which type of Affordable Units to include. Once the total number of Dwelling Units is established within a Project, based on the underlying zoning regulations and/or applicable subdivision rules and regulations (the "By-Right Dwelling Units"), there shall be added to and included within Rental Projects or Ownership Projects an additional number of Affordable Units consisting of not less than ten (10) percent of the By-Right Dwelling Units. The Special Permit Granting Authority and the applicant can mutually agree upon a number that exceeds the Basic Requirement number. The Special Permit Granting Authority shall have the authority as part of the Special Permit provided in this Section to waive the dimensional, intensity and other applicable regulations of the Bylaw to implement the creation of the Affordable Units required herein.

b. Fractional Units. When the application of the percentages specified above results in a number that includes a fraction, the fraction shall be rounded up to the next whole number if the fraction is 0.7 or more. If the result includes a fraction below 0.7, the Developer shall have the option of rounding up to the next whole number and providing the Affordable Unit on-site.

c. Blended Targeted Income Levels. The Developer may request that the project include Affordable Units that are targeted to a mix of income levels (Moderate and Low) instead of just to one income level. The final decision regarding the mix of targeted income levels shall be made by the Special Permit Granting Authority pursuant to Paragraph D.

d. Unit Mix. The unit mix (i.e. the number of bedrooms per unit) of the Affordable Units shall be in the same proportion as the unit mix of the market rate units. For example, if a project has 10 two-bedroom units and 20 one-bedroom units and is required to include 3 Affordable Units, then the Affordable Units must consist of 1 two-bedroom unit and 2 one-bedroom units. If only one Affordable Unit is required and the other units in the project have various numbers of bedrooms, the Developer may select the number of bedrooms for that unit. If Affordable Units cannot mathematically be exactly proportioned in accordance with the Market Rate Units, the unit mix shall be determined by the Special Permit Granting Authority pursuant to Paragraph D.

e. Location of Affordable Units. Except as provided in Paragraph C (5) Alternatives, all Affordable Units shall be built on the same site as the remainder of the project.

f. Replacement Units. If a proposed residential project would result in the demolition or elimination of existing dwelling units that have (or within the twelve months prior to submittal of the application had)

rent levels affordable to Low-Income Households, and these dwelling units were built less than 30 years ago, and these dwelling units did have an affordable deed-restriction, the affordable dwelling units must be replaced on a one for-one basis affordable to Low-Income Households under the provisions of this Section of the Bylaw. If the number of required Affordable Units is less than the number of low income units being eliminated, then Developer shall include a number of Affordable Units affordable to Low Income Households in an amount equal to the number of low income units being eliminated.

5. Alternatives. The Developer may propose an alternative means of compliance with this Section of the Bylaw instead of provision of on-site Affordable Units. The Developer is required to submit the reasons by which the alternative to construction of affordable units on-site are being offered for consideration. The Town has a preference for construction of affordable units on site where feasible. If an alternative is proposed, information supporting the request is required at the time of the submittal of the Petition.

a. Off-Site Construction of Affordable Units. Affordable Units may be constructed off-site upon a determination by the Special Permit Granting Authority that on-site construction is infeasible, or that on-site construction is not in the best interests of the Town, or that off-site construction would be more advantageous, as demonstrated to the satisfaction of the Special Permit Granting Authority by the proponent. The proponent is required to provide a written summary with respect to the proposal's consistency with the State's Smart Growth guidelines and the Town of Plymouth's Comprehensive Master Plan, and in making said determination, the SPGA will evaluate whether the proposal is consistent with said criteria. If this option is chosen, then the off-site Affordable Units must be constructed prior to or concurrently with construction of the on-site project. The Affordable Unit size must meet the same requirements as if the Affordable Units were constructed on-site. No Certificate of Occupancy will be issued for any corresponding Market Rate Unit prior to Affordable Unit construction completion.

b. Land Dedication. The Special Permit Granting Authority may, in its sole discretion, only upon a determination by the Special Permit Granting Authority that construction of the affordable units per Paragraph C(4) or Paragraph C(5)a is infeasible and/or is not in the best interest of the Town, determine that, in lieu of building Affordable Units, the Developer may offer to the Town of Plymouth land within the Town of Plymouth, and the Special Permit Granting Authority, in concert with the Board of Selectmen, may recommend to Town Meeting to accept, donations of land in fee simple, on or off-site, that the Special Permit Granting Authority determines is suitable for the construction of at least the number of Affordable Units otherwise required per Section C(4). The proponent is required to provide a written summary with respect to the proposal's consistency with the State's Smart Growth guidelines and the Town of Plymouth's Comprehensive Master Plan, and in making said determination the SPGA will evaluate whether the proposal is consistent with said criteria. The Special Permit Granting Authority shall require prior to accepting land as satisfaction of the requirements of this Bylaw, that the Developer shall submit two (2) appraisals of the land in question (future values may be taken into account in this appraisal), as well as other data relevant to the determination of equivalent value. The value of donated land shall be equal to or greater than 115% of the construction or set-aside of affordable units. The Developer must also supply certified information that the land to be donated will support the required number of dwelling units per current Plymouth Zoning Bylaws, Plymouth Board of Health Regulations,

and Plymouth Conservation Commission requirements as of the date of transfer (i.e. that the land is buildable). The transfer of said land shall be at no cost to the Town, and shall include title insurance. Providing that Town Meeting accepts said land, the developer will not have to build the Affordable Units otherwise required under this Section of the Bylaw.

c. Fees in Lieu of Affordable Housing Units.

i. As an alternative to Section (C) (4A), and allowed by law, a Developer may contribute a fee to the Plymouth Affordable Housing Trust Fund or other 501 (C) (3) fund established for the purposes of creating affordable housing s designated by the Special Permit Granting Authority to be used for the development of affordable housing in-lieu of constructing and offering affordable units within the locus of the proposed development or off-site.

ii. Calculation of fees-in-lieu of units is subject to current pricing of affordable housing units and related land and construction costs.

iii. Payment of Fees-in-lieu of Affordable Housing Units shall be paid according to the following schedule; 25% of Calculated Fee to be paid by developer to the Plymouth Affordable Housing Trust Fund or other 501 (C) (3) fund as designed by the Special Permit Granting Authority within ten (10) days from the date on which a copy of the special permit is filed with the Town Clerk, excluding the amount of time required for the appeal period to expire and the amount of time required to pursue and await the determination of any such appeal, then these Special Permits shall expire, except insofar as the foregoing statement is modified by Chapter 195 of the Acts of 1984.. The balance to be paid in three (3) equal payments; first payment due when 1/3 of the total units have been built, second payment due when 2/3 of the total units have been built, and final payment due when ninety percent of the units have been built. This payment schedule may be negotiated at the sole discretion of the SPCA and may include incentives for earlier payments.

6. Affordable Unit Standards

a. Design. Affordable Units must be dispersed throughout a Project and be comparable in construction quality and exterior design to the Market Rate Units. The Affordable Units must have access to all on-site amenities.

b. Timing. All Affordable Units must be constructed and occupied concurrently with or prior to the construction and occupancy of Market Rate Units or development. In phased developments, Affordable Units may be constructed and occupied in proportion to the number of units in each phase of the Project.

c. Terms of Affordability. Rental Affordable Units must remain affordable in perpetuity, as documented through an affordable housing agreement recorded against the property per Paragraph C(8). Ownership Affordable Units must remain affordable in perpetuity pursuant to an affordable housing agreement recorded against the property per Paragraph C(8).

7. Inclusionary Housing Agreement

a. Agreements Required. Applications for Projects shall be approved only concurrently with the approval of an Inclusionary Housing Agreement pursuant to this Section.

b. Approval. An Inclusionary Housing Agreement between the Developer and the Town of Plymouth in a form approved by the Special Permit Granting Authority shall be executed and recorded at the Plymouth County Registry of Deeds or Land Court Registry District of Plymouth County prior to issuance of a building permit. The Inclusionary Housing Agreement shall provide for the implementation of the requirements of this Section of the Zoning Bylaw. All Inclusionary Housing Agreements must include, at minimum, the following:

i. Description of the development, including whether the Affordable Units will be rented or owner-occupied;

ii. The number, size and location of the Affordable Units, or any approved alternative;

iii. Inclusionary incentives by the Town of Plymouth (if any);

iv. Provisions and/or documents for resale restrictions, deeds of trust, rights of first refusal or rental restrictions that shall be recorded against the property;

v. Provisions for monitoring the ongoing affordability of the units, and the process for marketing units, and qualifying prospective residents household for income eligibility;

vi. Deed Restriction acceptable to the Town of Plymouth. 8. Incentives. In approving an Inclusionary Housing Agreement, the Special Permit Granting Authority may, in its sole discretion, include one or more of the following incentives: a. Unit Size Reduction. The size of the Affordable Units may be smaller than the Market Rate Units as long as the units meet the requirements under Massachusetts General Law Chapter 40B, Sections 20-23, its regulations, or any amendments thereto, and consistent with all other provisions herein. b. Interior Finishes. Affordable Units may have different interior finishes and features than Market Rate Units so long as the interior features are durable, of good quality and consistent with current State building code standards for new housing. c. Exemption available for Affordable Units. Affordable Units created pursuant to this Section of the Bylaw shall be deemed exempt from the provisions of Section 205-11 (Building Permit Limitations) and Section 205-68 (Residential Development Phasing). D. Administration

For the purposes of this Section, the designated Special Permit Granting Authority shall be (a) the Planning Board in the case of special permits issued by the Planning Board in accordance with the provisions of the Bylaw

and for residential subdivisions, or (b) the Zoning Board of Appeals in the case of special permits issued by the Zoning Board of Appeals in accordance with the provisions of the Bylaw. In reviewing an Inclusionary Zoning proposal, the Special Permit Granting Authority shall be governed by the special permit and environmental design procedures as specified in Section 205-9, and shall take advisory recommendations from the Town's Office of Community Development and Affordable Housing Committee under consideration on all Projects regarding consistency with the Town's Affordable Housing Plan. The Special Permit Granting Authority may adopt regulations for carrying out its duties under this Bylaw.

Appendix G: Plymouth's Community Housing Survey

1. How long have you lived in Plymouth?

- ○ Less than 1 year
- ○ 2-5 years
- ○ 6-10 years
- ○ 11-20 years
- ○ More than 20 years

2. Which best describes your current living situation?

- ○ Own my home
- ○ Rent my home
- ○ Live with parents/relatives

Other (please specify)

3. Which of the following best describes your household?

- ☐ Family with children
- ☐ Couple without children
- ☐ Empty nest couple
- ☐ Single, below age of 65
- ☐ Single, above age of 66
- ☐ Share your home with an elderly parent or grandparent who requires financial or physical assistance.
- ☐ Share your home with adult children who require financial or physical assistance.

Other (please specify)

4. How would you describe your ability to meet your monthly housing costs including: mortgage/rent, insurance, taxes and utilities?

- ○ It is very easy.
- ○ It is somewhat easy.
- ○ I am just able to meet my needs.
- ○ It is somewhat difficult.
- ○ It is very difficult.

5. Which best describes your housing plans for the next five years?

- Plan to stay in the same home.
- Plan to move to a larger home.
- Plan to move to a smaller home.
- Plan to move to a more affordable location.

Other (please specify)

6. If a variety of Senior Housing options were available in your area; please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?

Affordability

Modest Size

Available Amenities (Pool, Golf, Tennis, Walking Trails)

Available Services (Transportation, Medical Support, Organized Activities)

7. What types of affordable housing (available to qualifying individuals/families at 65-80% of the market rate) should be included in the Plymouth Housing Production Plan? Please use the drop down menu to rank the housing types below from 1 – 6 with 1 being the highest preference and 6 being your lowest preference.

Single Family Homes

Duplexes

Multi Family Homes 3+

Apartments

Condominiums

Conversion of existing large homes or municipal buildings into housing.

8. How would you rank the following groups in regard to their need for affordable housing? Please rank these from 1-5 with 1 having the most need.

Elderly

Disabled

Families

Single Person Households

Young Adults

9. Which category best describes your age?

- Under 25
- 26-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75 years and older

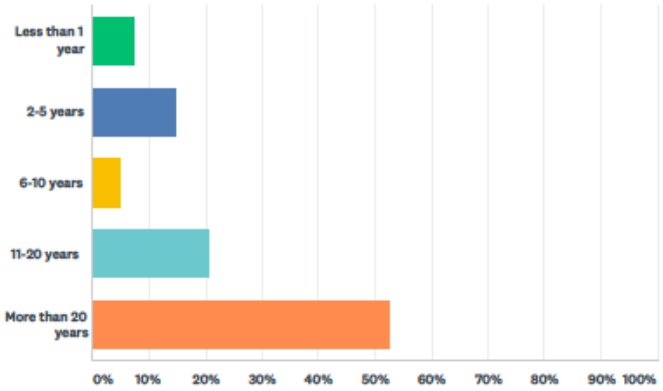
10. Which best describes your annual household income, before deductions?

- Less than $20,000
- $20,000-$24,999
- $25,000-$34,999
- $35,000-$49,999
- $50,000-$74,999
- $75,000-$99,999
- $100,000 – $149,999
- $150,000 +

Appendix H: Plymouth's Community Housing Survey Results

Q1 How long have you lived in Plymouth?

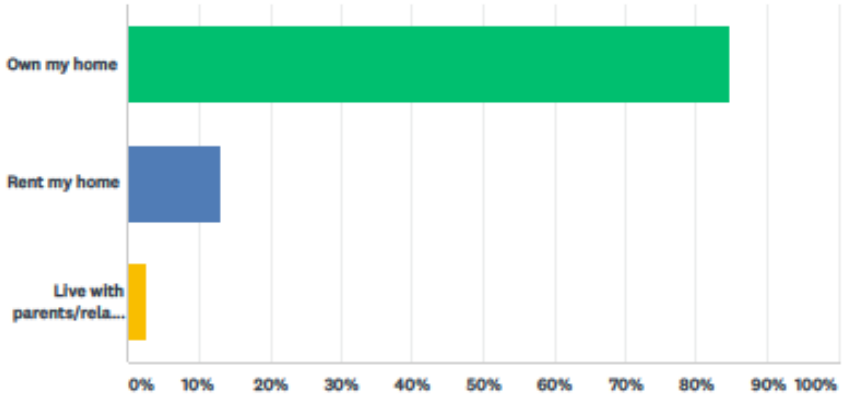
Answered: 82 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	7.32%	6
2-5 years	14.63%	12
6-10 years	4.88%	4
11-20 years	20.73%	17
More than 20 years	52.44%	43
TOTAL		82

Q2 Which best describes your current living situation?

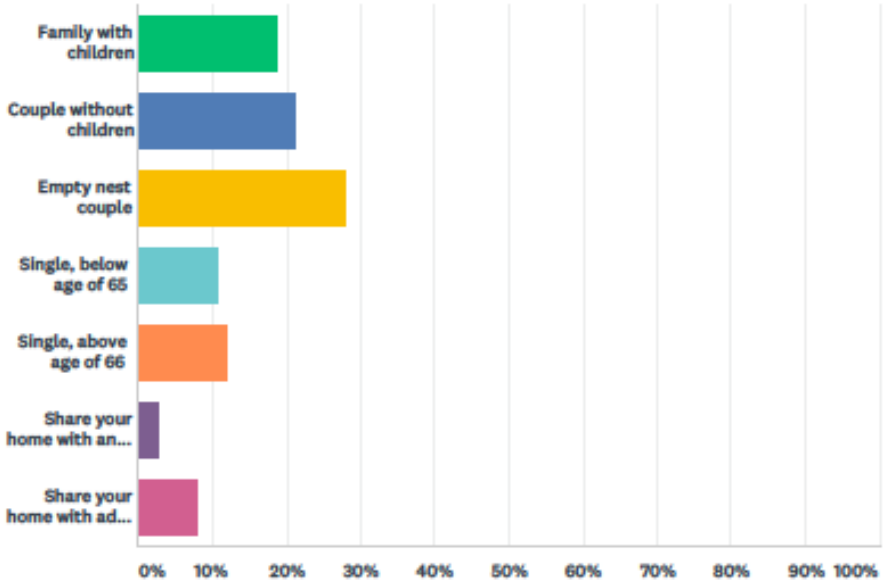
Answered: 77 Skipped: 5



ANSWER CHOICES	RESPONSES	
Own my home	84.42%	65
Rent my home	12.99%	10
Live with parents/relatives	2.60%	2
TOTAL		77

Q3 Which of the following best describes your household?

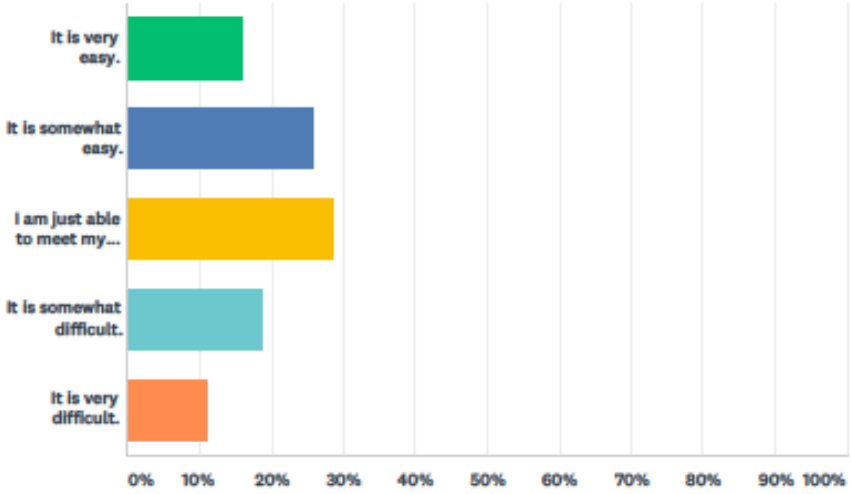
Answered: 75 Skipped: 7



ANSWER CHOICES	RESPONSES	
Family with children	18.67%	14
Couple without children	21.33%	16
Empty nest couple	28.00%	21
Single, below age of 65	10.67%	8
Single, above age of 66	12.00%	9
Share your home with an elderly parent or grandparent who requires financial or physical assistance.	2.67%	2
Share your home with adult children who require financial or physical assistance.	8.00%	6
Total Respondents: 75		

Q4 How would you describe your ability to meet your monthly housing costs including: mortgage/rent, insurance, taxes and utilities?

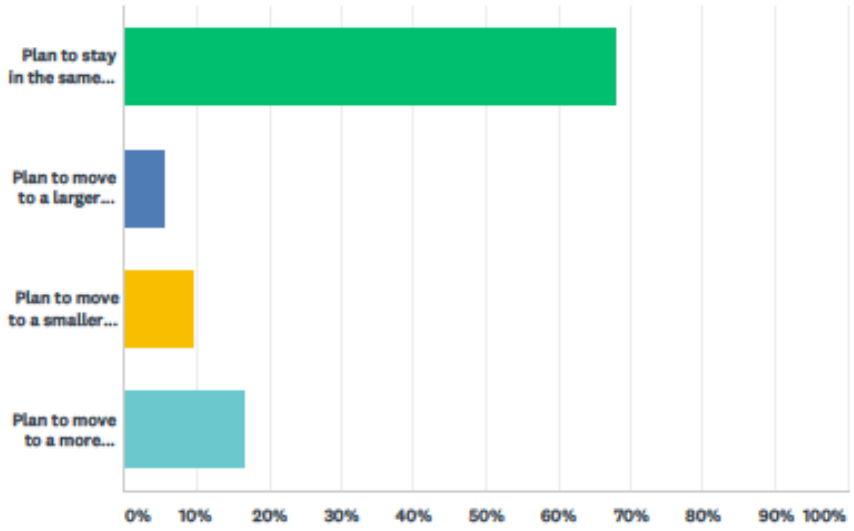
Answered: 81 Skipped: 1



ANSWER CHOICES	RESPONSES	
It is very easy.	16.05%	13
It is somewhat easy.	25.93%	21
I am just able to meet my needs.	28.40%	23
It is somewhat difficult.	18.52%	15
It is very difficult.	11.11%	9
TOTAL		81

Q5 Which best describes your housing plans for the next five years?

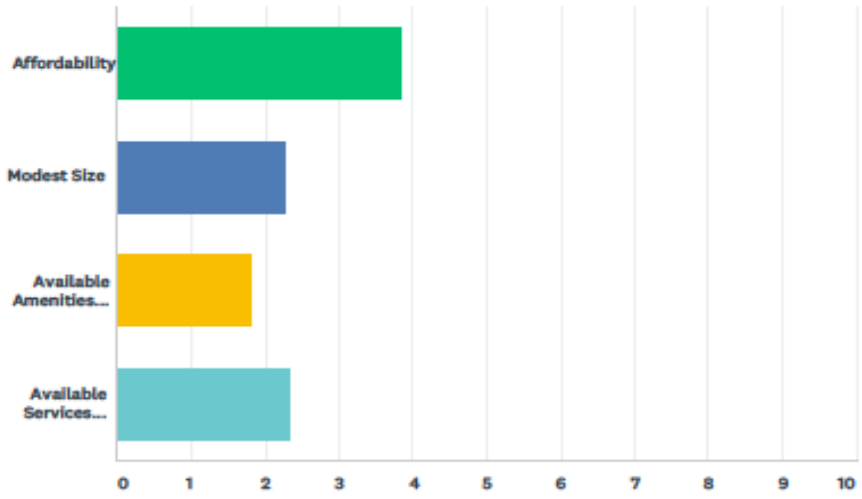
Answered: 72 Skipped: 10



ANSWER CHOICES	RESPONSES	
Plan to stay in the same home.	68.06%	49
Plan to move to a larger home.	5.56%	4
Plan to move to a smaller home.	9.72%	7
Plan to move to a more affordable location.	16.67%	12
TOTAL		72

Q6 If a variety of Senior Housing options were available in your area; please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?

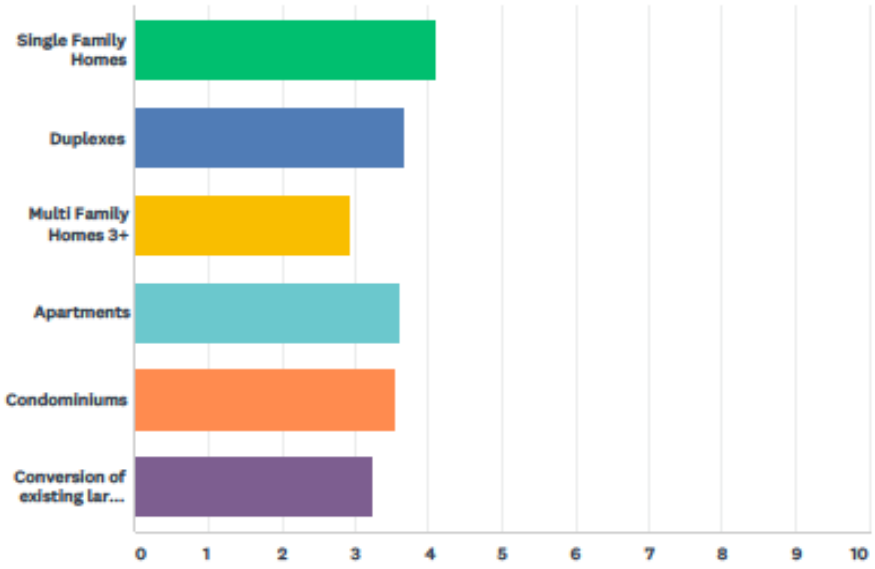
Answered: 80 Skipped: 2



	1	2	3	4	TOTAL	SCORE
Affordability	89.04% 65	5.48% 4	4.11% 3	1.37% 1	73	3.82
Modest Size	6.33% 5	36.71% 29	32.91% 26	24.05% 19	79	2.25
Available Amenities (Pool, Golf, Tennis, Walking Trails)	5.13% 4	12.82% 10	38.46% 30	43.59% 34	78	1.79
Available Services (Transportation, Medical Support, Organized Activities)	7.69% 6	43.59% 34	21.79% 17	26.92% 21	78	2.32

Q7 What types of affordable housing (available to qualifying individuals/families at 65-80% of the market rate) should be included in the Plymouth Housing Production Plan? Please use the drop down menu to rank the housing types below from 1 – 6 with 1 being the highest preference and 6 being your lowest preference.

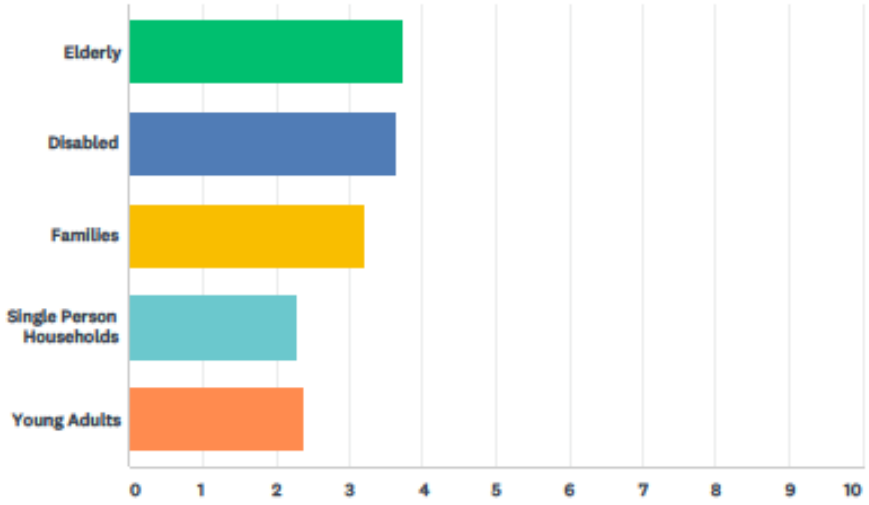
Answered: 81 Skipped: 1



	1	2	3	4	5	6	TOTAL	SCORE
Single Family Homes	44.30% 35	10.13% 8	6.33% 5	7.59% 6	15.19% 12	16.46% 13	79	4.11
Duplexes	2.67% 2	28.00% 21	24.00% 18	24.00% 18	21.33% 16	0.00% 0	75	3.67
Multi Family Homes 3+	2.63% 2	11.84% 9	22.37% 17	23.68% 18	15.79% 12	23.68% 18	76	2.91
Apartments	24.05% 19	15.19% 12	15.19% 12	8.86% 7	15.19% 12	21.52% 17	79	3.59
Condominiums	11.54% 9	21.79% 17	17.95% 14	17.95% 14	19.23% 15	11.54% 9	78	3.54
Conversion of existing large homes or municipal buildings into housing.	15.00% 12	16.25% 13	15.00% 12	13.75% 11	12.50% 10	27.50% 22	80	3.25

Q8 How would you rank the following groups in regard to their need for affordable housing? Please rank these from 1-5 with 1 having the most need.

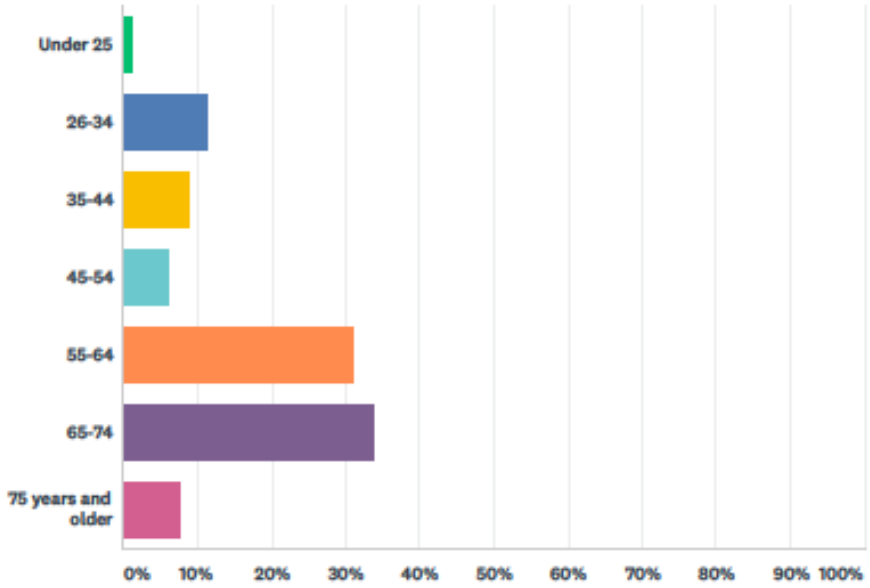
Answered: 81 Skipped: 1



	1	2	3	4	5	TOTAL	SCORE
Elderly	32.47% 25	33.77% 26	15.58% 12	10.39% 8	7.79% 6	77	3.73
Disabled	27.85% 22	30.38% 24	22.78% 18	12.66% 10	6.33% 5	79	3.61
Families	28.21% 22	10.26% 8	29.49% 23	17.95% 14	14.10% 11	78	3.21
Single Person Households	5.13% 4	14.10% 11	15.38% 12	32.05% 25	33.33% 26	78	2.26
Young Adults	10.00% 8	13.75% 11	15.00% 12	25.00% 20	36.25% 29	80	2.36

Q9 Which category best describes your age?

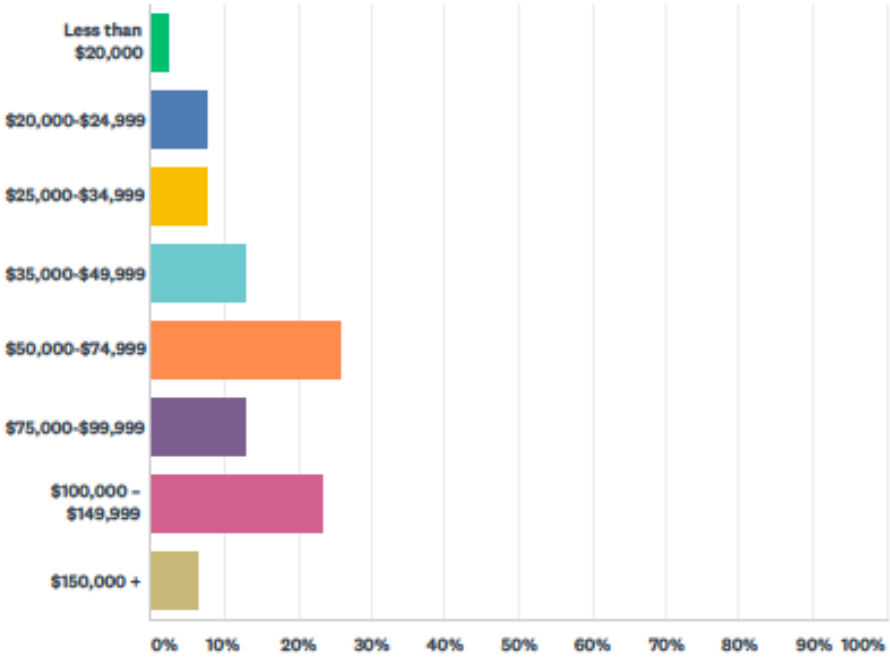
Answered: 80 Skipped: 2



ANSWER CHOICES	RESPONSES	
Under 25	1.25%	1
26-34	11.25%	9
35-44	8.75%	7
45-54	6.25%	5
55-64	31.25%	25
65-74	33.75%	27
75 years and older	7.50%	6
TOTAL		80

Q10 Which best describes your annual household income, before deductions?

Answered: 77 Skipped: 5



ANSWER CHOICES	RESPONSES	
Less than $20,000	2.60%	2
$20,000-$24,999	7.79%	6
$25,000-$34,999	7.79%	6
$35,000-$49,999	12.99%	10
$50,000-$74,999	25.97%	20
$75,000-$99,999	12.99%	10
$100,000 – $149,999	23.38%	18
$150,000 +	6.49%	5
TOTAL		77

Appendix I: Subsidized Housing Inventory – Plymouth

Affordable Housing Units
December 2018
Subsidized Housing Inventory (SHI)

Total Units in Town	22,285
Current Affordable Units	732
Percent Affordable	3.28%
Percent Affordable with Proposed Units Completed	7.26%

Current Inventory - Approved SHI	Expires	TOTAL	AFFORDABLE UNITS	Comp Permit	Rental/Owner	Type	Agency	Development	NOTES
BUILT									
7 Russell Street (11Clyfton)	Perpetuity	21	7	No	Rental	Apt	DHCD	LIP/ZBA	
137 Court Street	Perpetuity		1	No	Rental	Apt	DHCD	LIP/ZBA	
146 Court Street	Perpetuity		1					LIP/ZBA	
17 Cutter Drive	Perpetuity	1	1		Ownership	SFH	DHCD	LIP/Allowed	
2106 State Road	Perpetuity	1	1		Ownership	SFH	DHCD	LIP/ZBA	
76 Court Street (Armory) DHCD HAS US AT 1 UNIT	Perpetuity	20	2	No	Ownership	Condo	DHCD	LIP/ZBA	
Breezy Hill Condominiums	Perpetuity	32	3	No	Ownership	Condo	DHCD	LIP/PB	1 Unit still Available
Copper Cove	Perpetuity	42	4		Rental	Apt	DHCD	LIP/PB	
Kathleen Drive	Perpetuity		1	No	Ownership		DHCD		
Knapp Place (Ellis Curtain) 278 Court Street	Perpetuity	18	2		Ownership	condo	DHCD	LIP/ZBA	
Murray Street	Perpetuity		1	No	Ownership		DHCD		
Braley Road	Perpetuity	13	1	No	Rental	SFH ?	DHCD	LIP/PB	8835
Nick's Rock Road	Perpetuity		30	No	Rental	Apt	HUD		
Ocean Point Manomet	Perpetuity		20	Yes	Ownership	Condo	DHCD	HOP UNITS	
Old Sandwich Road	Perpetuity		1	No	Ownership		DHCD		
Simes	Perpetuity		2			Apt	DHCD		
Olmstead Terrace	Perpetuity		40	No	Rental	Apt	DHCD		
Pine Knoll (Benway)- 103 Wareham Road	Perpetuity	8	1	Yes	Rental	Apt	DHCD	40B	
Oberty Street Village (Pointe 1620)	Perpetuity	54	5		Rental	Apt	DHCD	LIP/P	
Village at South Street - South St Hat Trick Dr	Perpetuity	10	4	No	Ownership	SFH	DHCD	LIP/PB	
Algonquin Heights- Algonquin Terrace SIGNED WITH HUD AGREEMENT	2019		201	No	Rental	Apt	MHFA		
Mayflower Village I and II-Colonial Terr	2014??		42	No	Rental		HUD		
Total Deed Restricted Properties Currently on the SHI list	TOTAL		371						
ELDERLY OR GROUP HOMES									
High Cliff Prince Street - 23 Prince Street	Perpetuity		82	No	Rental	Apt	HUD		
DSS Group Homes	NA		64	No	Rental	Apt	DSS		
DMH Group Homes	NA		18	No	Rental	Apt	DMH		
Castle Hill Elderly	Perpetuity		50	No	Rental	Apt	DHCD		
Cherry Hill Elderly - 128 Court Street	Perpetuity		81	No	Rental		DHCD		
Scattered Sites	Perpetuity		6	No	Rental	Apt	DHCD		
Southfield Elderly - 105 South Street	Perpetuity		60	No	Rental		DHCD		
Total State or Elderly Homes			361						
Add the Current Deed Restricted Units			371						
Existing Affordable Units TOTAL			732						

Affordable Housing Units
December 2018
Subsidized Housing Inventory (SHI)

Total Units in Town	22,285
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Current Inventory - Approved SHI	Expires	TOTAL	AFFORDABLE UNITS	Comp Permit	Rental/Owner	Type	Agency	Development	NOTES
BUILT									
Total State or Elderly Homes			361						
Current Deed Restricted Units			371						
Existing Affordable Units TOTAL			732						
Units Pending Inclusion in SHI/Active or under construction									
865 Long Pond (Habitat)	Perpetuity		1			SFH	DHCD		
41 Valley Road (Replacement for Arbor Ridge)	Perpetuity	29	1	3 total 2 PIL	Ownership	SFH	DHCD		
	TOTAL		2						
Built but not showing on the SHI with DHCD									
Coalition for Homeless	Perpetuity		8						
Ryder House	Perpetuity	4	4		Rentals	Apt	TOWN	PB	
Beaver Dam Ridge	Perpetuity	19	2		Ownership	SFH	DHCD	LIP/PB	
	TOTAL		14						
Proposed Future Inclusions in SHI/NOT BUILT									
18 Howland Street	Perpetuity	11	3		Ownership	Condo			
574 State Road	Perpetuity	23	23		Rental	Apt	DHCD?		
Bartlett Pond Pastures	Perpetuity	60	15		Ownership	SFH	DHCD	40B/ZBA	
Home Depot Drive 40B	Perpetuity	320	320						
Cordage Park (Phase 1 is 303 units)	Perpetuity	303	303		Rental	Apt		40R/PB	
Deer Pond Village	Perpetuity	39	3		Ownership	SFH	DHCD	LIP/PB	RDD
Redbrook	Perpetuity	1175	103		Owner/Rental			LIP/PB	
Sawmill Woods	Perpetuity	200	60		Ownership	TH	MHFA	40B/ZBA	
Sawyers Reach (Colony Place)	Perpetuity		20		Ownership	TH		LIP/ZBA	Payment In Lieu
Bramhall Village VOSD	Perpetuity	24	2		Ownership	SFH	DHCD	LIP/PB	
Twin Pine Farms	Perpetuity	16	4						
Residences at ELBOW POND	Perpetuity	60	5		Ownership	SFH	DHCD	LIP/PB	RDD
Sherman Woods	Perpetuity	14	1		Ownership				
Water Works Settlement	Perpetuity		8						
	TOTAL		870						
OVERALL HOUSING AFFORDABLE INVENTORY									
Current SHI Inventory			732						
Pending Approval			2						
Units Needing to Be Submitted (DHCD MAY NOT ACCEPT THEM)			14						
Proposed Potential Future Additions			870						
Total			1,618						
POTENTIAL Percent Affordable			7.26%	22,285	Total Units				

Appendix J: Subsidized Housing Inventory- Facts, Questions, Answers

Subsidized Housing Inventory Information and Procedures The Department of Housing and Community Development (DHCD) maintains the Subsidized Housing Inventory (SHI) to track each municipality's stock of eligible affordable housing. The SHI includes housing units that are either: • Developed through the issuance of a Comprehensive Permit • Developed under G.L. c. 40A, c. 40R • Developed by other statutes, regulations, and programs, so long as the units are subject to a use Restriction, an Affirmative Fair Marketing Plan, and the requirements of guidelines issued by DHCD. For Regulatory Authority, see: G.L. C 40B, s. 20-23 and 760 CMR 56.00, particularly 760 CMR 56.03.

Communities must follow these steps to add units to the Subsidized Housing Inventory (SHI).

More detail is available at http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf

1. The community may request for units to be added to the SHI at any time by submitting a "Requesting New Units Form" with supporting documentation.

2. For rehabilitation units, the party administering the grant locally submits the necessary information using the "Housing Rehab Units Only" form.

3. Requests to include new units or corrections are submitted by the municipality, a developer, or a member of the public to: Department of Housing and Community Development Office of General Counsel 100 Cambridge Street, Suite 300 Boston, MA 02114-2524 Attention: Subsidized Housing Inventory.

4. Every two years, the municipality must submit a statement to DHCD certified by the Chief Executive Officer stating the number of SHI eligible housing units besides those created in a Comprehensive Permit project.

5. DHCD updates the SHI every two years or more frequently if information is provided by the municipality and verified by the Department.

Requesting new SHI units form: http://www.mass.gov/hed/docs/dhcd/hd/shi/rnuf.doc

Requesting new rehabbed SHI units form: http://www.mass.gov/hed/docs/dhcd/hd/shi/rehabunits.xls

SUBSIDIZED HOUSING INVENTORY – REQUESTING NEW UNITS FORM

Development _____

Address _____

Total Acreage _____

Subsidizing Agency – List All (i.e., MassHousing, DHCD)

_____

Subsidy Program – List All (i.e., Housing Starts, NEF, LIP, HOME)

_____

	Rental	Ownership
Total Units in Development		
Total Affordable Units		
Restricted at 80% of AMI		
Restricted at 50% of AMI		
Restricted at 30% of AMI		

Date of Building Permit(s) _____

(Provide a listing of issued building permit numbers and corresponding unit numbers and addresses. Please note that foundation permits are *not* to be included as building permits)

Date of Occupancy Permit(s) _____ (Provide a listing of issued occupancy permit numbers and corresponding unit numbers and addresses)

For Comprehensive Permit Projects, Zoning Approvals under M.G.L. c.40A, and Completed Plan Reviews under M.G.L. c.40R (provide copy of applicable permit, approval, or plan review):

- Date comprehensive permit application was filed with the ZBA: _____
- Date comprehensive permit, zoning approval under M.G.L. c.40A, or completed plan review under M.G.L. c.40R was filed with the town clerk: _____
- Was an appeal filed? YES or NO

  Was an appeal filed by the Zoning Board of Appeals? YES or NO

- Date the last appeal was fully resolved: _____
  (Provide documentation)

Documentation* evidencing the following must be submitted with this form:

1. The zoning or permitting mechanism under which the housing development is authorized
2. The units are subsidized by an eligible state or federal program
3. The units are subject to a long term use restriction limiting occupancy to income eligible households for a specified period of time (at least thirty years or longer for newly created affordable units, and at least fifteen years for rehabilitated units)
4. The units are subject to an Affirmative Fair Housing Marketing Plan
5. The last appeal has been fully resolved (where applicable)

Submit form and documentation to: **DHCD Office of the General Counsel**

Attn: Subsidized Housing Inventory

100 Cambridge Street, Suite 300

Boston, MA 02114

Submitted by: Name & Title: _____

Mailing Address: _____

Phone and email: _____

*Please review Section II of the DHCD Comprehensive Permit Guidelines, "Measuring Progress Towards Local Goals," available at http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf for more information about the required criteria for inclusion on the Subsidized Housing Inventory.

Appendix K: Important Affordable Housing Resources

Housing Production Plan Guidelines: http://www.mass.gov/hed/docs/dhcd/cd/pp/hpp-guidelines.pdf

Comprehensive Permit Guidelines
http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf 760 CMR 56.00

Local Initiative Program (LIP) and links to forms

http://www.mass.gov/hed/community/40b-plan/local-initiative-program-lip.html

- LIP Comprehensive Permit application
- LIP LAU application
- LIP LAU accessory apartment application
- LIP affordable housing deed rider

40B Design Review Handbook

http://www.mass.gov/hed/economic/eohed/dhcd/fact-sheets/lip.html

DHCD Program Facts and FAQ

http://www.mass.gov/hed/economic/eohed/dhcd/fact-sheets/

http://www.mass.gov/hed/housing/affordable-rent/Compact Neighborhoods Zoning

http://www.mass.gov/hed/docs/dhcd/cd/ch40r/compact-neighborhoodspolicy.pdf

40R Smart Growth Zoning Overlay

http://www.mass.gov/hed/economic/eohed/dhcd/legal/regs/760-cmr-59.html

http://www.mass.gov/hed/community/planning/chapter-40-r.html

http://www.chapa.org/pdf/Ch40RFinal0704.pdf

Municipal Affordable Housing Trust Operations Manual

https://www.mhp.net/writable/resources/documents/MAHT-Ops-Manual_final.pdf

Municipal Affordable Housing Trust Guidebook –
https://www.mhp.net/writable/resources/documents/municipal_affordable_housing_trust_guidebook.pdf

Housing Toolbox for Massachusetts Communities: https://www.housingtoolbox.org/

Create, Preserve, Support, Guide to utilizing Community Preservation Funds to foster local housing initiatives
https://www.mhp.net/writable/resources/documents/CPA-guidebook-2016_lowres.pdf

Intro, tips for building an effective trust, fair housing and eligible funding activities
https://www.mhp.net/writable/resources/documents/Intro-Trust-Operations-Fair-Housing-and-Eligible-Activities-May-18-2018.pdf

Trust Building: Building Relationships, Establishing Credibility and Acknowledging & Addressing the Elephant(s) in the Room
https://www.mhp.net/writable/resources/documents/MHP-Training-Trust-Building-DPolitis-051818.pdf

Legal and Operational Issues

https://www.mhp.net/writable/resources/documents/Legal-and-Operational-Issues-for-MAHTs-051818.pdf

Appendix L: Model Bylaw for Accessory Dwelling Units

SMART GROWTH / SMART ENERGY TOOLKIT BYLAW

MODEL BYLAW FOR ACCESSORY DWELLING UNITS

Introduction

Accessory dwelling units (also known as 'accessory apartments', 'guest apartments', 'in-law apartments', 'family apartments' or 'secondary units') provide units that can be integrated into existing single family neighborhoods to provide low priced housing alternatives that have little or no negative impact on the character of the neighborhood.

The regulatory approach used by most municipalities for accessory dwelling units is a zoning bylaw that permits an accessory unit, thereby allowing certain improvements to be made to the existing dwelling. Provisions can address certain restrictions based on whether the dwelling existed as of a certain date, the maximum allowed building and site modifications, the options for choosing inhabitants, whether the main unit needs to be owner occupied, and minimum lot sizes. However, the greater the number of restrictions, the fewer options there are available to homeowners for adding the units.

The following is a model bylaw for accessory dwelling units. It is recognized that there is no single "model" that can be added to community regulations without some tailoring, therefore revisions to the text within this model is encouraged. There may also be a need to examine local development review process to find ways that the process can be streamlined to encourage homeowners to use the accessory dwelling unit ordinance.

The annotation included in this model bylaw will not be part of the adopted bylaw, but will serve as a "legislative history" of the intent of the drafters and the interpretation to be given to certain terms and provisions. The annotation includes some recommended positions that reduce burdens on both homeowners and municipalities when implementing the bylaw.

MODEL BYLAW

01.0 Purpose and Intent: The intent of permitting accessory dwelling units is to:

1. Provide older homeowners with a means of obtaining rental income, companionship, security and services, thereby enabling them to stay more comfortably in homes and neighborhoods they might otherwise be forced to leave;

2. Add moderately priced rental units to the housing stock to meet the needs of smaller households and make housing units available to moderate income households who might otherwise have difficulty finding housing;

3. Develop housing units in single-family neighborhoods that are appropriate for households at a variety of stages in their life cycle;

4. Provide housing units for persons with disabilities;

5. Protect stability, property values, and the residential character of a neighborhood.

COMMENT: *Accessory dwelling units are a relatively rare circumstance in most communities, but can be very important to the homeowner that needs this option. There are various provisions in this model bylaw that will ensure that the appearance of neighborhoods are not substantially affected, including limitations on fl oor area, number of bedrooms, setbacks, ingress/egress location, and ensuring that accessory dwelling units are installed only in owner-occupied houses.*

02.0 Definitions:

1. Accessory Dwelling Unit: An Accessory Dwelling Unit is a self-contained housing unit incorporated within a single-family dwelling (not within accessory structures, except with a Special Permit) that is clearly a subordinate part of the single-family dwelling and complies with each of the criteria stated below.

COMMENT: *The definition of an accessory dwelling unit can restrict tenants to family members, low- or moderate-income tenants, or be unrestricted. However, unrestricted or family-member only units will not count towards the 10% goal of the Subsidized Housing Inventory (SHI). This bylaw is not intended to provide housing which would count towards the Commonwealth's Local Initiative Program ("LIP"). Please see the Department of Housing and Community Development's regulations for addition information and requirements regarding the LIP.*

RECOMMENDED POSITION: *Do not restrict tenants. Allowing only family members is easiest politically and may limit the overall impact of the units, but it will also limit the use (and reuse) of these units and may result in additional administration costs associated with enforcement. Having no restrictions on accessory dwelling unit tenants gives greater control over the unit to the homeowner while offering more diverse housing opportunities.*

COMMENT: *Restricting accessory dwelling units to low-income tenants may help add units to the town's SHI list; however, the units must be permitted under a DHCD-approved bylaw. This model does not contemplate the SHI compliance.*

COMMENT: *The following definitions (or similar) are typically used in an accessory dwelling unit bylaw to support the accessory dwelling unit definition.*

2. Building, Attached: A building having any portion of one or more walls in common or within five feet of an adjacent building.

3. Building, Detached: A building having a five feet or more of open space on all sides.

4. Dwelling, Single-Family: A building designed or used exclusively as a residence and including only one dwelling unit.

COMMENT: *The limitations on accessory dwelling units that are identified in the bylaw will strengthen the distinction between two-family dwellings, and single-family dwellings with accessory dwelling units. However, it is recommended that a community review its other definitions and residential bylaws to ensure the distinction.*

6. Dwelling Unit: One or more rooms designed, occupied or intended for occupancy as separate living quarters, with cooking, sleeping and sanitary facilities provided within the dwelling unit for the exclusive use of a single family maintaining a household. This defi nition does not include a trailer, however mounted.

7. Primary Residence: A building in which is conducted the principal use of the lot on which it is located. For residentially zoned lots, such a building would be a dwelling.

03.0 Procedural Requirements:

1. Review procedure: [Refer to the existing Special Permit or Site Plan Review procedures for your municipality.]

COMMENT: *Permitting can be through Special Permit; Site Plan Review; or As-of-Right. The Special Permit procedure is a legislative procedure that provides the highest level of control to the municipality. A Special Permit approval is attached to the land, meaning that it is not affected by change of ownership unless specified. Site Plan Review provides an opportunity for a local entity within the municipality (other than the Building Commissioner) to review the design (possibly including both site plans and elevations) of a proposed development to determine the impacts on surrounding properties. The As-of-Right procedure allows property owners to submit construction plans to the Building Commissioner for assessment against relevant zoning bylaws (including accessory dwelling unit bylaws) prior to issuing a construction permit.*

RECOMMENDED POSITION: *For accessory dwelling units within a home, use as-of-right; for attached or detached accessory dwelling units use Special Permit. As-of-Right permitting will facilitate the development of units that have limited or no impact from the street; for attached and detached units, towns may wish to have a heightened level of control especially on issues of design compatibility and privacy.*

04.0 Use and Dimensional Regulations:

1. The Building Commissioner may issue a Building Permit authorizing the installation and use of an accessory dwelling unit within an existing or new owner-occupied, single-family dwelling and the Special Permit Granting Authority (SPGA) may issue a Special Permit authorizing the installation and use of an accessory dwelling unit in a detached structure on a single-family home lot only when the following conditions are met:

COMMENT: *The SPGA is usually designated as either the Zoning Board of Appeals or Planning Board.*

COMMENT: *Some towns allow all single-family homes to contain accessory dwelling units, while others restrict it to homes existing prior to a certain date, or to a maximum percentage of the community.*
RECOMMENDED POSITION: *Allow accessory dwelling units in all single-family homes that can meet the requirements of the bylaw. This will enable more accessory dwelling units and reduce administration burdens on the municipality associated with assessment of each unit.*

(a) The unit will be a complete, separate housekeeping unit containing both kitchen and bath.

COMMENT: *This provision is to ensure that the unit is separately habitable.*

(b) Only one accessory dwelling unit may be created within a single-family house or house lot.

COMMENT: *This provision is to ensure that accessory dwelling units remain ancillary to the principal single-family dwellings.*

(c) The owner(s) of the residence in which the accessory dwelling unit is created must continue to occupy at least one of the dwelling units as their primary residence, except for bona fi de temporary absences.

COMMENT: *This helps to protect the stability and character of the neighborhood. Provided that similar circumstances prevail, a change of ownership should not automatically result in a Special Permit lapse (refer to 04.5 below).*

(d) Any new separate outside entrance serving an accessory dwelling unit shall be located on the side or in the rear of the building.

COMMENT: *This is to ensure that the principal dwelling has the appearance of a single family dwelling. However, entrances could be combined in a single location.*

(e) The gross floor area of an accessory dwelling unit (including any additions) shall not be greater than nine hundred (900) square feet.

COMMENT: *The sizes of accessory dwelling units allowed in the various bylaws studied ranged from 500 to 900 square feet. The purpose of stating a maximum floor area is to ensure that the unit remains subordinate to the single-family dwelling. An additional limitation that can be placed on accessory dwelling units is the number of bedrooms (see 04.1(g) below). This limitation may be more important in areas that are not served by a sewer and/or water supply. Another alternative is to use the Special Permit to allow larger ADU's when located in larger homes with additional size criteria added to the bylaw/ordinance.*

COMMENT: *An option for the size of the unit could be a percentage of the existing main dwelling, with a minimum to ensure appropriate living space is available in the accessory dwelling unit.*

(f) Once an accessory dwelling unit has been added to a single-family residence or lot, the accessory dwelling unit shall never be enlarged beyond the nine hundred (900) square feet allowed by this bylaw/ordinance.

COMMENT: *This enables homeowners to make modifications and additions to the accessory dwelling unit while remaining subordinate to the single-family dwelling.*

(g) An accessory dwelling unit may not be occupied by more than three (3) people nor have more than two bedrooms.

COMMENT: *The intent of this provision is to limit impacts on sewer and water supply systems. This is an important issue for accessory dwelling units in areas that are not served by a sewer or water supply (see 04.1.(h)). Local conditions may suggest a different number of bedrooms and a different number of people allowed.*

(h) The construction of any accessory dwelling unit must be in conformity with the State Building Code, Title V of the State Sanitary Code and other local bylaws/ordinances and regulations.

COMMENT: *Provisions can be added in the bylaw stating that the accessory dwelling unit must conform to all applicable health, building, and other codes. In areas without sewer and water infrastructure, a minimum lot size may needed to ensure that the accessory dwelling unit has adequate and safe water supply and sewage disposal. It should be noted that the provisions of the accessory dwelling unit bylaw may not conflict with the State Building Code, Title V of the State Sanitary Code or other local bylaws relating to health and safety without appropriate variance.*

(i) Off-street parking spaces should be available for use by the owner-occupant(s) and tenants.

COMMENT: *The accessory dwelling unit may result in demand for extra vehicle parking; however, the number of additional vehicles associated with the property may be minimal due to the limited size of the unit. The typical requirement is for one additional on-site parking space for the accessory dwelling unit.*

RECOMMENDED POSITION: *Require one additional parking space and consider allowing a waiver when transit is a reasonable option.*

2. In order to encourage the development of housing units for disabled and handicapped individuals and persons with limited mobility, the SPGA may allow reasonable deviation from the stated conditions where necessary to install features that facilitate access and mobility for disabled persons.

3. Approval for an ADU requires that the owner must occupy one of the dwelling units. The zoning approval and the notarized letters required in 04.4 and 04.5 below must be recorded in the County Registry of Deeds or Land Court, as appropriate, in the chain of title to the property, with documentation of the recording provided to the Building Commissioner, prior to the occupancy of the accessory dwelling unit.

4. When a structure, which has received a permit for an accessory dwelling unit, is sold, the new owner(s), if they wish to continue to exercise the Permit, must, within thirty (30) days of the sale, submit a notarized letter to the Building Commissioner stating that they will occupy one of the dwelling units on the premises as their primary residence, except for bona fi de temporary absences.

COMMENT: *Some municipalities include a provision in the bylaw/ordinance stating that the zoning approval or Special Permit for the accessory dwelling unit will lapse if the owner no longer occupies one of the dwelling units. This adds unnecessary administrative burden on the municipality. Provided that similar circumstances prevail, a change of ownership should not automatically result in a permit lapse.*

5. Prior to issuance of a permit, the owner(s) must send a notarized letter stating that the owner will occupy one of the dwelling units on the premises as the owner's primary residence, except for bona fi de temporary absences.

COMMENT: *Some bylaws/ordinances specify time periods for which the owner must occupy the dwelling in any given year, however, enforcement of this adds unnecessary administrative burden on local officials.*

6. Prior to issuance of a permit, a floor plan must be submitted showing the proposed interior and exterior changes to the building.

COMMENT: *This is to demonstrate that the accessory dwelling unit will not significantly affect the appearance of the single-family dwelling.*

05.0 Administration and Enforcement

COMMENT: *Cities and towns need to examine their development review processes to find ways that the review process can be streamlined so homeowners are encouraged to use the accessory dwelling unit ordinance. It is recognized that most towns have existing illegal accessory dwelling units, and if a town is to encourage homeowners to legalize the existing units or create new accessory dwelling units under this bylaw, the process should be made as straight forward as possible. Making the process simple for the homeowners while still imposing all reasonable requirements for accessory dwelling units helps reduce the administrative burden on municipalities.*

COMMENT: *Some towns require annual notarized letters attesting to the conditions of the accessory dwelling unit (owner-occupancy and any restriction on tenancy). Some bylaws require annual renewal of the permit.*

RECOMMENDED POSITION: *No requirements for annual compliance or renewal are recommended. This places unnecessary burden on local officials. Using change in ownership as the trigger for renewal of the accessory dwelling unit is preferable.*

1. It shall be the duty of the Building Commissioner to administer and enforce the provisions of this Bylaw.

2. No building shall be constructed or changed in use or configuration, until the Building Commissioner has issued a permit. No permit shall be issued until a sewage disposal works permit, when applicable, has first been obtained from the Board of Health and the proposed building and location thereof conform with the town's laws and bylaws. Any new building or structure shall conform to all adopted state and town laws, bylaws, codes and regulations. No building shall be occupied until a certificate of occupancy has been issued by the Building Inspector where required.

3. The Building Commissioner shall refuse to issue any permit, which would result in a violation of any provision of this chapter or in a violation of the conditions or terms of any special permit or variance granted by the Board of Appeals or its agent.

4. The Building Commissioner shall issue a cease and desist order on any work in progress or on the use of any premises, either of which are in violation of the provisions of this chapter.

5. Construction or use according to a building permit or special permit shall conform to any subsequent amendment of this chapter unless the construction or use is begun within a period of not more than six months after the issuance of a permit granted before the effective date of the amendment. To qualify for this exemption, construction must be completed in a continuous and expeditious manner.

6. The SPGA specified in this section may, after making findings of fact that support the decision, approve modifications to the dimensional standards of this bylaw, section 04.0, that will not exceed those standards by more than [10] percent.

COMMENT: *These provisions may be standard within the community's regulations, and can be simply referenced in this section. Additional references may be made to the Site Plan Review and Special Permit processes if included in this bylaw.*

Appendix M: Local Initiative Program(LIP) / Local Action Units

"Friendly 40Bs" (Local Initiative Program Comprehensive Permits) For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00. For LIP Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory, section VI. Local Initiative Program (LIP) E.1. Summary of the process [For complete information see GUIDELINES, section VI] STEP ONE: Project must meet requirements of 40B STEP TWO: Receive written support of Chief Executive Officer STEP THREE: Complete Local Initiative Program Application for Comprehensive Permit Projects as Word Fillable Form [LIP Guidelines pg. VI – 3]: http://www.mass.gov/hed/housing/affordable-own/localinitiative-program-lip.html Include: (a) Letter of support signed by the Chief Executive Officer of the municipality. (b) Signed letter of interest from a construction lender (c) Site plan showing contours of the site and the footprint of all proposed buildings, roads, parking and other improvements (d) Front and rear elevations for each building and sample floor plans for each unit type (e) Description of proposed units by size, type, number of bedrooms, location within the project, and proposed rents or sales prices. APPLICATION FEE: $1,500 per project plus an additional $20 per unit with checks payable to Department of Housing and Community Development. [Reduced by one-half for non-profit developers; waived for public agencies and municipalities.] Application fee is refunded if the application is not accepted or is rejected. One-half of the fee is refunded if application not approved. STEP FOUR: Determination of Project Eligibility. [GUIDANCE, p. VI-9] Upon receipt of the application, DHCD reviews the LIP Comprehensive Permit Application. (f) The Determination of Project Eligibility is a prerequisite to application for a Comprehensive Permit for the Project from the municipality's Zoning Board of Appeals. (g) DHCD makes the following findings in order to issue a Determination of Project Eligibility. 1. The application meets the requirements specified in 760 CMR 56.04(4). 2. The proposed project appears generally eligible under the requirements of the LIP, subject to final program review and approval. xvi 3. The proposed site plan is appropriate in the context of the surrounding area and taking into account previous municipal action to meet affordable housing needs, and the housing design is appropriate for the site. 4. The proposed project appears financially feasible in the context of the local housing market. 5. The initial pro forma for the project appears financially feasible on the basis of estimated development costs and revenues. 6. The applicant is a public agency, a non-profit organization, or a Limited Dividend Organization. 7. The applicant controls the site. 8. For age-restricted housing, that the market study demonstrates need and marketability within the municipality. (h) A Determination of Project Eligibility will be effective for two years from date of issuance unless otherwise stated therein. STEP FIVE Comprehensive Permit Application and Zoning Board of Appeals Hearing See G.L.C. 40B COMPREHENSIVE PERMIT INFORMATION SHEET, starting with STEP FOUR. STEP SIX Regulatory Agreement and Use Restrictions The Regulatory Agreement memorializes the rights and responsibilities of the parties and provides for monitoring of the project throughout the term of affordability. DHCD has model regulatory agreements for ownership and rental projects and a model Local Initiative Program Affordable Housing Deed Rider. (a) The Developer forwards a copy of the final Comprehensive Permit to the LIP staff at DHCD. (b) DHCD prepares a Regulatory Agreement, which also serves as the final written approval for the Project. (c) A Regulatory Agreement for each project will be executed by DHCD, the municipality, and the Developer (d) The Regulatory Agreement is filed with the Registry District of the Land Court. (e) The term of affordability for the Project generally should be the longest period permitted by law (in perpetuity). xvii F. Local Action Units Local Action Units (LAUs) are built without a Comprehensive Permit but meet LIP criteria and are suitable for inclusion in the SHI. They meet the following standards: 1. Built pursuant to one of the following local actions: a. Zoning-based approval i. Inclusionary Zoning, Accessory

Apartment Bylaw meeting the LAU criteria ii. Condition of a variance or special permit; agreement between town and a Developer to convert and rehabilitate municipal buildings into housing; b. Substantial municipal financial assistance: Funds raised, appropriated, administered by city or town. c. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value. iii. donation of municipally-owned land iv. use of local funds to develop or write down housing units 2. Must meet requirements for SHI eligibility (see above) Maximum LIP rents are calculated at what is affordable to a household earning 80% of the area median family income adjusted for household size. E.g.: 2 BR unit Household size = (#BR +1) = 3 80% of AMFI = $58,000 Monthly Income = $4,875 Max Rent (30% of monthly income) = $1,462 F.1. Process to implement STEP ONE. Discuss the Local Action Unit projects with DHCD LIP staff prior to submitting an application. STEP TWO. File a MEPA Environmental Notification Form, for new construction only. STEP THREE. Complete a Regulatory Agreement for Ownership Developments, or a Regulatory Agreement or Rental Developments, or a HOME Covenant/Deed Restriction STEP FOUR. Submit a complete, signed copy of the Local Initiative Program Application for Local Action Units to DHCD, attention LIP Program Coordinator; including: (a) Documentation of the municipal action (b) Submit a copy of the Regulatory Agreement for Ownership or Rental Developments or the HOME covenant/deed restriction, redlined to reflect any proposed changes. (c) MEPA environmental notification form (ENF) for new construction only (d) Affirmative Fair Marketing and Lottery Plan. STEP FIVE. DHCD expects to review and process the application within 60 days. To receive LAU approval, DHCD reviews for location action or approval. LAUs cannot be developed with a Comprehensive Permit. xviii F.2. Accessory apartments In order for Accessory Apartments to be added to the Subsidized Housing Inventory, they must receive Local Action Unit (LAU) approval: • Resulted from city or town action or approval • Subject to a recorded use restriction approved by DHCD, that has a term of not less than 15 years • Meet the requirements for LIP units, with the exception of receiving a Comprehensive Permit. Process 1. Municipality adopts an Accessory Apartment zoning bylaw or ordinance that permits the creation of accessory apartments that are affordable to Income Eligible Households. a. Submit a draft to DHCD for compliance review prior to local approval – DHCD's review will be limited to noting any provisions that might conflict with LIP requirements. b. Units to be submitted to DHCD will have received zoning approval under the bylaw or ordinance. c. There shall be no provisions that conflict with the LIP requirements i. Allowing affordable accessory dwelling units to be rented to family members. ii. Allowing affordable accessory apartments to be rented to households earning more than 80% of AMI iii. A requirement that all accessory dwelling units shall be restricted to residents of the municipality iv. Any provision in conflict with applicable fair housing laws. 2. Complete a Local Initiative Program Application for Accessory Apartments. a. Letter of Support signed by the Chief Executive Officer b. An Affirmative Fair Housing Marketing Plan c. Designation of a Local Project Administrator (LPA) for all accessory apartments – responsible for oversight of all accessory apartments i. Local Official ii. Local Housing Partnership board member or staff member iii. Director of an area housing non-profit organization iv. Another appropriate person meeting DHCD approval d. Schedule of maximum rent for each accessory apartment e. Proposed tenant application form and plan for processing of applications f. Plan for annual verification of tenants' income 3. Submit a letter of support from the local housing partnership, if any. 4. Meet the Local Action Requirements: a. Municipality has a local zoning bylaw or ordinance that permits the creation of accessory apartments. b. Received approval under the bylaw 5. Tenant Eligibility xix a. Family Members Prohibited b. Household income shall not exceed 80% of the AMI adjusted for actual household size, as determined by HUD. Limits may be lower. i. Certification of income eligibility made by the Local Project Administrator (documentation may include recent tax returns, pay stubs, affidavits, etc.). Any post-occupancy changes must be

reported to the owner and the LPA. 6. Affirmative Fair Housing Marketing a. Affirmative Fair Housing and Marketing and Resident Selection Plan i. Outreach ii. Minimum Advertising Period – 60 days iii. Wait List: “Ready Renters List” b. Annual Data Collection: the LPA shall collect data annually regarding the number of minority households renting accessory apartments. c. DHCD may suspend/revoke the eligibility of units if a Failure to Apply Good Faith Efforts is found. d. Tenant Selection i. Owner gives written notice to LPA that a unit is available and requests referral of applicants. ii. Within 5 business days, the LPA refers the top appropriately-sized household(s), no more than 3 at a time. iii. The owner meets the referred applicant(s) and show the unit. The referred applicant has a minimum of 10 business days to view the unit. Owner may select one of the applicants or request additional referrals. Non-selected applicants return to the top of the Ready Renters List. iv. Owner enters into a 1-year lease with selected applicant. v. Upon request of the LPA, the owner shall specify in writing a substantial nondiscriminatory reason for having rejected an applicant.

Appendix N: Comprehensive Permit Process

Comprehensive Permits For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00.

For Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects;

Subsidized Housing Inventory : http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf

Summary of the process [For complete information see 760 CMR 56.04-06]

STEP ONE

Application for Determination of Project Eligibility [760 CMR 56.04(2)] The Applicant submits an application for Project Eligibility to the Subsidizing Agency, with a copy to the Chief Executive Officer of the municipality and written notice to the Department of Housing and Community Development (DHCD), which shall include: (a) The name and address of the Applicant; (b) The address of the site and site description; (c) A locus map identifying the site within a plan of the neighborhood, accompanied by photographs of the surrounding buildings and features that provide an understanding of the physical context of the site; (d) A tabulation of proposed buildings with the approximate number, size (number of bedrooms, floor area), and type (ownership or rental) of housing units proposed; (e) The name of the housing program under which Project Eligibility is sought; (f) Relevant details of the particular Project if not mandated by the housing program (including percentage of units for low or moderate income households, income eligibility standards, the duration of restrictions requiring Low or Moderate Income Housing, and the limited dividend status of the Applicant); (g) Conceptual design drawings of the site plan and exterior elevations of the proposed buildings, along with a summary showing the approximate percentage of the tract to be occupied by buildings, by parking and other paved vehicular areas, and by open areas, the approximate number of parking spaces, and the ratio of parking spaces to housing units; (h) A narrative description of the approach to building massing, the relationships to adjacent properties, and the proposed exterior building materials; (i) A tabular analysis comparing existing zoning requirements to the Waivers requested for the Project; and (j) Evidence of control of the site.

STEP TWO

Review and Comment Process. [760 CMR 56.04(3)] (a) Upon receipt of the application, the Subsidizing Agency provides written notice to the Chief Executive Officer of the municipality where the Project is located (b) 30-day review period of Project begins with written notice to municipality. (c) The Subsidizing Agency shall conduct a site visit, which Local Boards may attend. (d) Local Boards and other interested parties submit written comments to Subsidizing Agency. (e) The Subsidizing Agency issues a determination of Project Eligibility after the 30-day review period.

STEP THREE

Findings in Determination. [760 CMR 56.04(4)] After the 30-day review period, the Subsidizing Agency will make a determination of Project Eligibility based upon its review of the application, and taking into account information received during the site visit and from written comments. Copies of the written determination of

Project Eligibility will be provided to the Department, the Chief Executive Officer of the municipality, and the Board. Issuance of a determination of Project Eligibility shall be considered by the Zoning Board of Appeals (ZBA) or the Housing Appeals Committee (HAC) to be conclusive evidence that the Project and the Applicant have satisfied the project eligibility requirements of 760 CMR 56.04(1).

STEP FOUR

Applicant Files an Application with the Local Zoning Board of Appeals [760 CMR 56.05(2)] The applicant files a Comprehensive Permit Application and a complete description of the proposed project with the municipality's ZBA.

STEP FIVE

Conduct of Zoning Board of Appeals Hearing. [760 CMR 56.05(3)-(4)] (a) The ZBA has seven days, after the receipt of a complete application, sends a notice of the application and a copy of the list of Waivers required by 760 CMR 56.05(2)(h) and invite the Local Boards to participate in the hearings. (b) The Board shall open a hearing within 30 days of its receipt of a complete application, and it shall thereafter pursue the hearing diligently. (c) A hearing shall not extend beyond 180 days from the date of opening the hearing, presuming that the Applicant has made timely submissions of materials in response to reasonable requests of the Board that are consistent with its powers under 760 CMR 56.05, except with the written consent of the Applicant. (d) If the Board wishes to deny an application on one or more of the grounds set forth in 760 CMR 56.03(1), it must do so in accordance with the procedure set forth in 760 CMR56.03(8), or it shall be deemed to have waived its rights. (e) A Board may stay the commencement of a hearing if three (3) or more Comprehensive Permit applications are concurrently undergoing hearings before the Board, and the total number of housing units in those pending Projects exceeds the numerical threshold for a large project within that municipality, as set forth in 760 CMR 56.03(6).

Consultant review [760 CMR 56.05(5)] (a) If, after receiving an application, the Board determines that in order to review that application it requires technical advice in such areas as civil engineering, transportation, environmental resources, design review of buildings and site, and (in accordance with 760 CMR 56.05(6)) review of financial statements that is unavailable from municipal employees, it may employ outside consultants. Whenever possible it shall work cooperatively with the Applicant to identify appropriate consultants and scopes of work and to negotiate payment of part or all of consultant fees by the Applicant. Alternatively, the Board may, by majority vote, require that the Applicant pay a reasonable review fee in accordance with 760 CMR 56.05(b) for the employment of outside consultants chosen by the Board alone. The Board should not impose unreasonable or unnecessary time or cost burdens on an Applicant. Legal fees for general representation of the Board or other Local Boards shall not be imposed on the Applicant. (b) A review fee may be imposed only if: 1. the work of the consultant consists of review of studies prepared on behalf of the Applicant, and not of independent studies on behalf of the Board; 2. the work is in connection with the Applicant's specific Project; and 3. all written results and reports are made part of the record before the Board. 4. a review fee may only be imposed in compliance with applicable law and the Board's rules. C.3. Review of financial statements [760 CMR 56.05(6)] (a) A Board may request to review the pro forma or other financial statements for a Project only after the following preconditions have been met: 1. Other consultant review has been completed; 2. The Applicant

has had an opportunity to modify its original proposal to address issues raised; 3. the Board has had an opportunity to propose conditions to mitigate the Project's impacts and to consider requested Waivers; and 4. The Applicant has indicated that it does not agree to the proposed condition(s) or Waiver denial(s) because they would render the Project uneconomic. A Board may not conduct review of a pro forma in order to see whether a Project would still be economic if the number of dwelling units were reduced, unless such reduction is justified by a valid health, safety, environmental, design, open space, planning, or other local concern xii that directly results from the size of a project on a particular site, consistent with 760 CMR 56.07(3). (b) If the Applicant does not agree to some or all of the proposed permit conditions or Waiver denials because they would render the Project Uneconomic, the Board may ask the Applicant to submit its pro forma, in form satisfactory to the Subsidizing Agency, and revised as necessary to reflect the additional cost of meeting these conditions and/or denials. The revised pro forma may be subjected to the same consultant review as any other technical information submitted to the Board, in accordance with 760 CMR 56.05(5) and the Board's rules. The Board may then use this information to decide whether to adopt or modify its originally proposed conditions and/or denials. Pro forma review should conform to recognized real estate and affordable housing industry standards, consistent with the policies of the Subsidizing Agency and guidelines adopted by the Department. (c) Related financial issues, including related-party transactions, the estimated sales price or rental rates of market-rate units, and land acquisition costs, shall be addressed in accordance with the Department's guidelines. Disagreements between the Applicant and the Board's consultant should be resolved in accordance with the Department's guidelines. The Subsidizing Agency has the sole responsibility to establish and enforce reasonable profit and distribution limitations on the Applicant, as set forth in 760 CMR 56.04(8).

Waivers from local requirements and regulations [760 CMR 56.05(7)] The Applicant may request Waivers, solely from the "as-of-right" requirements of the zoning district where the project site is located , as listed in its application or as may subsequently arise during the hearing, and the Board shall grant such Waivers as are Consistent with Local Needs and are required to permit the construction and operation of the Project. If a Project does not request a subdivision approval, waivers from subdivision requirements are not required (although a Board may look to subdivision standards, such as requirements for road construction, as a basis for required project conditions, in which case the Applicant can seek Waivers from such requirements).

STEP SIX

Board Decisions- [760 CMR 56.05(8)] (a) Forty-five days after the close of the public hearing, the Board shall render a decision, based on a majority vote of the Board, taking into consideration the recommendations of Local Boards. (b) The Board shall file its decision within 14 days in the office of the city or town clerk, and it shall forward a copy of any Comprehensive Permit to the Applicant or its designated representative and to DHCD when it is filed. (c) The Board may: 1. approve a Comprehensive Permit on the terms and conditions set forth in the application; 2. approve a Comprehensive Permit with conditions with respect to height, site plan, size, shape or building materials that address matters of Local Concern; or 3. deny a Comprehensive Permit as not Consistent with Local Needs if the Board finds that there are no conditions that will adequately address Local Concerns. (d) Uneconomic Conditions. The Board shall not issue any order or impose any condition that would cause the building or operation of the Project to be Uneconomic, including a requirement imposed by the Board on the Applicant: 1. to incur costs of public infrastructure or improvements off the project site that: a. are not generally imposed by a Local Board on unsubsidized housing; b. address a pre-existing condition affecting the

municipality generally; or c. are disproportionate to the impacts reasonably attributable to the Project; or 2. to reduce the number of units for reasons other than evidence of Local Concerns within the purview of the Board (see 760 CMR 56.05(4)(e); see also 760 CMR 56.07(3)(c – h) regarding evidence that would be heard by the Committee on an appeal), such as design, engineering, or environmental deficiencies that directly result from the impact of a Project on a particular site. If a proposed nonresidential element of a Project is not allowed by-right under applicable provisions of the current municipal zoning code, a condition shall not be considered Uneconomic if it would modify or remove such nonresidential element.

STEP SEVEN

Appeals from Board Decisions [760 CMR 56.05(9)] (a) If the Board approves the Comprehensive Permit, any person aggrieved may appeal within the time period and to the court provided in M.G.L. c.40A, §17. (b) If the Board denies the Comprehensive Permit or approves the permit with unacceptable conditions or requirements, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06. (c) If the Board takes action adverse to the Applicant under 760 CMR 56.03(8), 760 CMR 56.05(11), or a similar provision of 760 CMR 56.00, or otherwise violates or fails to implement M.G.L. c.40B, §§20 through 23, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06. For Procedural Regulations for Appeals to the Housing Appeals Committee see 760 CMR 56.06.