



# Housing Production Plan Plympton, MA

**September 2024**

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Old Colony Planning Council  
[oldcolonyplanning.org](http://oldcolonyplanning.org)



**TOWN OF PLYMPTON**  
*Commonwealth of Massachusetts*

OFFICE OF THE TOWN ADMINISTRATOR

August 28, 2024

Executive Office of Housing and Livable Communities  
1 Ashburton Place  
Boston, MA 02108

RE: Town of Plympton, Housing Production Plan

To Whom It May Concern:

The Town of Plympton (the “Town”) is pleased to inform you that our Housing Production Plan (“HPP”) was adopted by both our Planning Board and Board of Selectmen. This HPP constitutes the Town’s affordable housing plan.

We are hereby respectfully requesting approval of our HPP.

Please feel free to contact me at (781) 585-2700 or via Email: [towadmin@plymptontown.org](mailto:towadmin@plymptontown.org) with any questions.

Sincerely,

*Elizabeth Dennehy*  
Elizabeth Dennehy  
Town Administrator

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# BACKGROUND

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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):** The area median household income as defined by HUD pursuant to section 3 of 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% 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 yearly depending on the health of the Commonwealth's community preservation trust fund, funded by a surcharge on Registry of Deeds transactions. Communities with Community Preservation funding, such as Plympton, should find this resource invaluable in paying for upfront predevelopment costs, feasibility analysis, staff, and consultants, and leveraging additional subsidies.

**CPA in Plympton:** Plympton adopted the CPA and local bylaw at the May 2008 Annual Town Meeting. The Plympton bylaw adopted a rate of 1.5% for the property tax surcharge and established a Community Preservation Committee (CPC). Additionally, certain exemptions from the surcharge are available for any person who qualifies for low-income housing or low to moderate-income senior housing in the town, as defined by Section 2 of the Community Preservation Act. Information about these exemptions is available at the Assessor's Office. The CPC in Plympton is made up of nine members, including a member of the Conservation Committee, a member of the Historical Commission, a member of the Planning Board, the Highway Surveyor or the Surveyor's designee, a member of the Council on Aging, and four members at large appointed by the Plympton Board of Selectmen.

The Community Preservation Committee (CPC) annually solicits proposals for using the funds, ranks the submissions, and recommends the 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 strongly advocated for affordable housing and will continue to offer financial assistance to worthwhile projects.

**Comprehensive Permit:** The Comprehensive Permit Act is a Massachusetts law that allows affordable housing developers to override certain aspects of municipal zoning bylaws and requirements. A Board or Committee issues a permit for developing low—and moderate-income housing under M.G.L. Chapter 40B Section 20 through 23 and 760 CMR 56.00.

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**Cost-burdened:** A household that pays more than 30 percent of its income on housing (including utilities) is considered cost-burdened.

**Detached Unit:** A detached home is almost always considered a single-family home, meaning all internal areas are shared and in common. It is 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 covers 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 refers 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 will receive. A family may be income-eligible for one program but have an income too high for another.

**Employment to population ratio:** The ratio of currently employed to the total population.

**Exclusionary zoning:** Using zoning ordinances to exclude certain people from a given community.

**Household:** A household comprises 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 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 single room occupies or is intended for occupancy as separate living quarters.

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

**Housing Resources:** The affordability of most housing development projects typically involves multiple financing sources, including 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 necessary for the Town to encourage partnerships with other interested parties, including non-profit organizations, lenders, public agencies, and developers, to secure the required financial and technical resources to create affordable units.

**Inclusionary Zoning** refers to municipal planning ordinances that require a particular share of new construction to be affordable to 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 working together to create affordable rental opportunities for low and moderate-income households.

**Low-Income Persons:** 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 household income survey 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. Suppose the relevant law or regulation of the Subsidizing Agency does not define low- or moderate-income housing. In that case, it shall be defined as housing units whose occupancy is restricted to an Income Eligible Household.

**MAPC Growth 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. <https://www.mapc.org/learn/projections>

**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 its threshold, then that family and everyone in it is considered impoverished. The official poverty thresholds do not vary geographically but are updated for inflation using the Consumer Price Index (CPI-U). The official definition of poverty 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 severely cost-burdened. As a result, these households may have difficulty affording necessities such as food, clothing, transportation, and medical care.

**Subsidized Housing:** 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. It can also 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):** Measures a community's low- or moderate-income housing stock for M.G.L. Chapter 40B, the Comprehensive Permit law. It is a list compiled by the Department containing the count of Low- or Moderate-Income Housing units by city or town.

**Subsidizing Agency:** Any state or federal government agency subsidizes 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 the responsibilities of the Subsidizing Agency concerning 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:** 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 aid, technical assistance, and other supportive services. A leased housing, tenant-based rental assistance, or housing allowance program shall not be considered a Subsidy for 760 CMR 56.00.

**Use Restriction:** 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.

**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 be part of the ownership, but the housing authority still controls the building. Housing authorities operate in most cities and towns in Massachusetts. They were established by state law to provide affordable housing for low-income people. The housing authority is not your landlord if you live in subsidized housing. 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.

# NOTICES & ACKNOWLEDGEMENTS

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## Notices

This plan's preparation has been financed, in part, through the Massachusetts District Local Technical Assistance (DLTA) program. The views and opinions of the Old Colony Planning Council expressed herein do not necessarily state or reflect those of the Massachusetts Executive Office of Housing and Economic Development.

This District Local Technical Assistance Plan was prepared by the following members of the Old Colony Planning Council staff under the direction of Mary Waldron, Executive Director.

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## Acknowledgments

We thank everyone who participated by sharing information and providing guidance through attending meetings and completing our survey.

## Adopted By:

The Town of Plympton Select Board on August 5, 2024, and the Town of Plympton Planning Board on August 20, 2024.

## Executive Summary:

This Housing Production Plan (HPP) has been prepared by the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy to increase affordable housing production in Plympton. The Plan includes a comprehensive housing needs assessment and details housing production goals and strategies to meet 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 and an

overview of the Plan's goals and strategies are detailed below. Please note that the data in this Plan is from the U.S. Census Bureau's 2000, 2010, and 2020 Decennial Census, the 2017-2021 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, MassGIS, and the Massachusetts Department of Elementary and Secondary Education as well as other noted sources.



# INTRODUCTION

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## Profile of Plympton

The Town of Plympton is in the heart of Plymouth County, bordered by Pembroke to the north, Kingston to the east, Carver and Middleboro to the south, and Halifax to the west. According to the 2020 U.S. Census, the town has a population of 2,930 and an area of 15.1 square miles. Plympton has the smallest population of any community in Plymouth County and one of the smallest town populations in eastern Massachusetts.

The Town of Plympton can trace its history to 1640, the date of the earliest recorded history of the land. During 1695, Plympton built its first meeting house, incorporated as the Western Precinct of Plymouth. In 1707, it was incorporated as a town. Since its incorporation, the size of the town has significantly diminished. The town ceded off 5,000 acres to the Town of Halifax upon Halifax's incorporation in 1734. Then, it ceded the Southern Precinct of Plympton to be incorporated as the Town of Carver in 1790. Smaller portions of the town's area were also given to Kingston and Middleboro. The current configuration of Plympton came about in 1863 when the boundaries were finalized between Plympton and Halifax. Plympton has always had a very small population due to its topography and location. Until the mid-twentieth century, Plympton remained a small agricultural community; by 1950, it had a population of just 697 people. Since then, Plympton has grown, primarily due to the construction of Routes 3 and 44, making it attractive to people who desire its rural, friendly character and accessibility to nearby highways.

## Overview of a Housing Production Plan

The Massachusetts Executive Office of Housing and Livable Communities (EOHLC) 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 following the HPP." 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 EOHLC, 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 understand who currently lives in the community, demographic

trends affecting future growth, a community's existing housing stock, and future housing needs. The Affordable Housing Goals section identifies the appropriate mix of housing consistent with community needs, with particular attention paid to households with lower income levels. 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. Lastly, the Implementation Strategies section explains how the municipality will achieve its housing production goals and a timeframe to achieve them. 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 an HPP, the Plan must be approved by the Town's Planning Board and Board of Selectmen and then sent to EOHLC for review and approval. Once EOHLC approves it, the Plan is valid for five years. Communities with an approved HPP and have met their 0.5 percent or 1.0 percent annual affordable housing production goals can apply to have their HPP certified by EOHLC. 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 ZBA's decision to deny the permit would be upheld by EOHLC's Housing Appeals Court (HAC).

### **Subsidized Housing Units Must Be:**

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

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

Protected by a long-term affordable housing restriction.

Marketed and sold or rented under an EOHLC compliant Affirmative Fair Housing Marketing Plan.

A community invokes certification in the following manner under 760 CMR 56.03(4). Suppose a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit. In that case, the ZBA shall provide written notice to the Applicant, with a copy to EOHLC, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes

have been met, and the factual basis for that position, including any necessary supportive documentation. Suppose the applicant wishes to challenge ZBA's assertion. In that case, it must provide written notice to the Department, with a copy to the Board, within 15 days of receipt of the ZBA's notice, including any documentation to support its position. EOHLC shall, therefore, review the materials provided by both parties and issue a decision within 30 days of 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 EOHLC to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

## **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. A household paying more than 30 percent of its income on housing costs is considered cost-burdened. Severely cost-burdened households spend 50 percent or more of their income on housing. Cost-burdened households may have difficulty affording necessities such as food, clothing, transportation, and medical care.

Affordable housing is also defined according to the area's median income. According to HUD, "extremely low income" housing describes households that earn at or below 30 percent of the Area Median Income (AMI), "very low income" households earn between 31 percent and 50 percent of the AMI, and "low income" households earn between 51 percent and 80 percent of the AMI.

In assessing a community's progress toward the Commonwealth's 10 percent affordability goal, the EOHLC 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 as long as:

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

# COMPREHENSIVE HOUSING NEEDS: DEMOGRAPHICS SUMMARY



## POPULATION GROWTH

- The total population increased by 3.9% from 2,820 in 2010 to 2,929 in 2020.
- Expected to decrease from the 2020 population by 1.8% by 2030 to about 2,982.

## HOUSEHOLDS

- Plympton has 1,036 households, 3.0% more than 2010.
- 62.9% are married couple family households.
- The average household size is 2.96 persons and 67.5 percent of households consist of 3 or fewer people.



## AGING

- The median age increased from 44.4 years in 2010 to 45.6 in 2020.
- Populations aged 55+ are increasing in number while younger age groups tend to be decreasing.

## RACE/ETHNICITY

- The racial and ethnic composition of Plympton is largely homogenous, with 94.5% of the population identifying as white alone.



## EDUCATION

- School enrollment rates in the Silver Lake region have decreased by 12.8% in the last decade but increased at Dennett Elementary by 15.3%.
- 34.0% of the population aged 25+ has a bachelor's degree and/or a graduate degree.



## DISABILITY

- 11.7% of residents (342 individuals) have some disability.
- The most common disability types are ambulatory, cognitive, and independent living.



## INCOME/EMPLOYMENT

- The median household income is \$118,098
- Approximately 20.4% of households have an annual income under \$50,000.
- The 2022 annual unemployment rate was 4.3%.

# HOUSING STOCK SUMMARY

## HOUSING UNITS

- There are 1,068 housing units in Plympton, a 2.4% increase since 2010.
- 96.3% of housing units are single-family detached structures.
- 53.9% of the housing stock was built after 1979.



## HOMEOWNERSHIP

- 92.9% of housing units are owner-occupied.
- Homeownership is more common than renting among all age groups.

## HOUSING MARKET

- In 2020, the homeowner vacancy rate was 0.3% while the rental vacancy rate was 5.2%.
- In 2021, the median sales price of a single-family home was \$391,400.



# AFFORDABILITY SUMMARY



## POVERTY

- 8.6% of the population is in poverty.
- 265 households (26.6%) are considered to be low-income, earning 80% or less of the Area Median Income.
- Children under age 18 have the highest poverty rates (14.2%).

## HOUSING AFFORDABILITY

- 5.18% (55 units) of Plympton's housing is currently included on the approved Subsidized Housing Inventory.
- Fair Market Rents for the Brockton, MA HUD Metro FMR Area continue to rise.



## COST BURDEN

- 22.8% of owner-occupied households and 45.5% of renter-occupied households spend more than 30 percent of their gross income on housing.

# GOALS & STRATEGIES SUMMARY

**Meet and maintain 10 percent state standard for affordable housing so that Plympton is no longer vulnerable to Chapter 40B housing developments.**

- 1.1: Develop a Comprehensive Permit Policy.
- 1.3: Identify specific sites for which the municipality will advance town goals and encourage the filing of private comprehensive permit developments.
- 1.4: Consider incentives to include accessible and adaptable housing units in new developments to provide affordable options to local veterans, seniors, and individuals with disabilities.
- 1.6: Utilize Local Initiative Program (LIP).

01

**Ensure that new affordable housing is harmonious with the community vision of maintaining the rural character and zoning bylaws.**

- 2.1: Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 and over.
- 2.2: Adopt an Inclusionary Zoning Bylaw.
- 2.3: Encourage smaller housing units.

02

**Create affordable housing units through adaptive reuse of existing buildings and town-owned properties.**

- 3.1: Conduct a screening analysis of Town-owned land.
- 3.2: Study opportunities for reuse of existing buildings or use previously developed or town-owned sites for new community housing.
- 3.3: Explore the adaptation of Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties.

03

**Promote a diversity of housing options in Plympton to meet the needs of a changing and aging population and encourage a socio-economically diverse population.**

- 4.1: Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.
- 4.2: Distribute and diversify new production while ensuring that new housing is harmonious with Plympton's rural character.
- 4.3: Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.
- 4.4: Review the use of private properties for new housing opportunities.

04



# COMPREHENSIVE HOUSING NEEDS ASSESSMENT

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An analysis of local demographics, housing stock, and housing affordability data reveals vital characteristics and trends in Plympton that help explain housing needs and demand. To understand how Plympton compares to other communities, its data was compared to all its neighboring communities, Plymouth County, and the Commonwealth of Massachusetts. This assessment aims to provide a framework for housing production and develop the strategies necessary to address Plympton's housing needs.

## DEMOGRAPHICS

This housing needs assessment is based on a thorough review of Plympton's demographic profile. Data on population, household, age, race and ethnicity, education, disability, income, and employment were analyzed to provide insight into the existing housing need and demand.





# KEY FINDINGS

## DEMOGRAPHICS

### POPULATION GROWTH

The population of Plympton increased 11.1 percent from 2,637 in 2000 to 2,929 in 2020. It is expected to increase to 2,982 people by 2030.



## 62.9 PERCENT

of Plymouth's households are married-couple family households.

### HOUSEHOLD GROWTH

The number of households in Plymouth increased 3.0 percent from 1,006 in 2010 to 21,036 in 2020. This number is expected to increase another 9.9 percent to 1,139 by 2030.

## 2.96

#### PERSONS PER HOUSHOLD

The average houshold size slightly decreased from 3.00 in 2010 to 2.96 in 2020.

### PUBLIC SCHOOLS

In recent years, Plympton's elementary school has increased in enrollment while the greater Silver Lake Regional District has decreased in enrollment at the middle and high school levels.

## 94.5%

of Plympton's population identifies as white alone, including populations living in group quarters.

### DISABILITIES

Approximately 11.7 percent of residents reported having a disability in 2021. The most common types of disabilities among Plympton's residents were ambulatory, cognitive, and independent living disabilities.



## 42.1 PERCENT

of Plymouth's population aged 25 and over holds an Associate Degree or higher level of education.

### AGE

Between 2010 and 2020, the median age of residents increased from 44.4 to 45.6. In that same period of time the number of residents 65 years and older increased by 56.1%.

## 4.3%

of Plympton's population is unemployed. This rate is similar to surrounding communities.

### EMPLOYERS

The industries that employ the most residents are finance and insurance; construction; and professional, scientific, and technical services

## \$118,098

#### MEDIAN HOUSEHOLD INCOME

20.4% of households make less than \$50,000 annually.

## Population

From 2000 to 2020, Plympton's population increased by 11.1%, from 2,637 residents in 2000 to 2,929 residents in 2020. Plympton's 11.1% increase in population trailed neighboring Kingston (16.4%), Middleboro (21.6%), and the County (12.1%) but surpassed the growth that occurred in Carver (4.3%), Halifax (3.3%), and Pembroke (8.5%), as well as the Commonwealth (10.7%).

**Table 1: Population, 1990-2020**

	1990	2000	2010	2020	Change 2000-2020	
					Number	Percent
<b>Carver</b>	10,590	11,163	11,509	11,645	482	4.3%
<b>Halifax</b>	6,526	7,500	7,518	7,749	249	3.3%
<b>Kingston</b>	9,045	11,780	12,629	13,708	1,928	16.4%
<b>Middleborough</b>	17,867	19,941	23,116	24,244	4,303	21.6%
<b>Pembroke</b>	14,544	16,927	17,837	18,361	1,434	8.5%
<b>PLYMPTON</b>	<b>2,384</b>	<b>2,637</b>	<b>2,820</b>	<b>2,929</b>	<b>292</b>	<b>11.1%</b>
<b>Plymouth County</b>	435,276	472,822	494,919	530,154	57,332	12.1%
<b>Massachusetts</b>	6,016,425	6,349,097	6,547,629	7,029,917	680,820	10.7%

Source: MISER, "Population of Massachusetts Cities, Towns and Counties, 1930-1998", U.S. Census Bureau, 1990, 2000, 2010 & 2020 Census

The 2022 UMass Donahue Institute Vintage Population Projections indicate that Plympton will grow from 2,929 residents in 2020 to 2,982 residents by 2030 before declining to 2,825 residents by 2050. This population change represents an expected net decline of -3.6 percent over the next thirty years. While the towns of Middleborough and Kingston are expected to continue to experience rapid growth during this period, many of the surrounding towns will have a more significant population decline than Plympton, including Carver (-7.1%), Halifax (-10.1%), and Pembroke (-6.3%).

While Plympton's total population is likely to decline in coming years, changes in household size and type will also impact the type of housing needed.

**Table 2: Projected Population, 2020-2050**

	2020	2030	2040	2050	Projected Change 2020-2050	
					Number	Percent
<b>Carver</b>	11,645	11,881	11,494	10,813	-832	-7.1%
<b>Halifax</b>	7,749	7,728	7,441	6,970	-779	-10.1%
<b>Kingston</b>	13,708	14,829	15,752	15,880	2,172	15.8%
<b>Middleborough</b>	24,244	27,585	29,966	31,285	7,041	29.0%
<b>Pembroke</b>	18,361	18,377	18,028	17,208	-1,153	-6.3%
<b>PLYMPTON</b>	<b>2,929</b>	<b>2,982</b>	<b>2,941</b>	<b>2,825</b>	<b>-104</b>	<b>-3.6%</b>
<b>Plymouth County</b>	530,812	543,094	547,253	540,812	10,000	1.9%
<b>MA</b>	7,029,933	7,195,346	7,263,082	7,267,961	680,820	10.7%

Source: UMass Donahue Institute Vintage 2022 Population Projections. 2022, 2020 US Census

## Households

According to the U.S. Census Bureau, a household includes all people who occupy a housing unit: a house, apartment, mobile home, group home, or single room occupied as separate living quarters. The number of households in Plympton grew 3.0 percent from 1,006 in 2010 to 1,036 in 2020. Plympton's 3.0 percent increase in households remains slower than all neighboring communities, the County, and the Commonwealth.

**Table 3: Households, 2010-2020**

	2010	2020	Change 2010-2020	
			Number	Percent
<b>Carver</b>	4,297	4,493	196	4.6%
<b>Halifax</b>	2,863	3,006	143	5.0%
<b>Kingston</b>	4,665	5,049	384	8.2%
<b>Middleborough</b>	8,468	9,403	935	11.0%
<b>Pembroke</b>	6,298	6,683	385	6.1%
<b>PLYMPTON</b>	<b>1,006</b>	<b>1,036</b>	<b>30</b>	<b>3.0%</b>
<b>Plymouth County</b>	181,126	197,288	16,162	8.9%
<b>Massachusetts</b>	2,547,075	2,749,225	202,150	7.9%

Source: U.S. Census Bureau, 2010 & 2020 Census

Between 2020 and 2030, the number of households in Plympton is expected to increase from 1,036 in 2020 to 1,139 in 2030, then remain relatively stable through 2050, according to the Mass DOT Demographic and Socio-Economic Forecast. Plymouth's projected 9.9 percent increase in the number of households over the next thirty years trails the expected rate of growth in Carver (19.8%) and Kingston (13.5%), surpasses the rate of growth that is likely to occur in Halifax (0.8%), Middleborough (1.1%), Pembroke (1.6%), and the Commonwealth (7.2%).

**Table 4: Projected Households, 2020-2050**

	2020	2030	2040	2050	Change 2020-2050	
					Number	Percent
<b>Carver</b>	4,493	5,318	5,445	5,381	888	19.8%
<b>Halifax</b>	3,006	3,049	3,051	3,031	25	0.8%
<b>Kingston</b>	5,049	5,576	5,721	5,731	682	13.5%
<b>Middleborough</b>	9,403	9,575	9,628	9,507	104	1.1%
<b>Pembroke</b>	6,683	6,765	6,832	6,791	108	1.6%
<b>PLYMPTON</b>	<b>1,036</b>	<b>1,139</b>	<b>1,137</b>	<b>1,139</b>	<b>103</b>	<b>9.9%</b>
<b>Massachusetts</b>	2,749,225	2,870,730	2,932,930	2,046,290	197,065	7.2%

Source: MassDOT Demographics/Socioeconomic Forecasts

## Household Types

Different household types often have different housing needs. For example, a married couple with children typically would 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.

Between 2010 and 2020, the percentage of male and female householders with no spouse present and households with individuals 65 years and older increased. Meanwhile, married couples and single individuals with children under 18 decreased.

These numbers suggest a need for smaller living spaces and more housing options suited to senior citizens.

**Table 5: Household Types in Plympton, 2010-2020**

	2010		2020		Change 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
<b>Married couple family</b>	647	64.3%	652	62.9%	5	0.8%
<i>with own children under 18 years</i>	254	25.2%	220	21.2%	-34	-13.4%
<b>Male householder, no spouse present</b>	43	4.3%	113	10.9%	70	163.8%
<i>with own children under 18 years</i>	16	1.6%	12	1.2%	-4	-25.0%
<b>Female householder, no spouse present</b>	76	7.6%	186	18.0%	110	144.7%
<i>with own children under 18 years</i>	35	3.5%	20	1.9%	-15	-50.0%
<b>Householder living alone</b>	179	17.8%	175	16.8%	-4	-2.2%
<i>householder 65 years and older</i>	94	9.4%	92	8.9%	-2	-2.1%
<b>Households with individuals under 18 years</b>	345	34.3%	331	31.9%	-14	-4.1%
<b>Households with individuals 65 years and older</b>	291	28.9%	396	38.2%	105	36.1%
<b>TOTAL HOUSEHOLDS</b>	<b>1,006</b>	<b>100.0%</b>	<b>1,036</b>	<b>100.0%</b>	<b>30</b>	<b>2.9%</b>

Source: U.S. Census Bureau, 2010 & 2020 Decennial Census

## Household Size

Another important factor when assessing a community's housing needs is household size. According to the U.S. Census Bureau, the average household size in Plympton decreased from 3.00 persons per household in 2010 to 2.96 in 2021. This decline is also prevalent in Plympton's neighboring communities and Plymouth County.

From 2010 to 2020, the households that experienced the most significant increase in

**"All new houses being built seem to be triple the size of the houses that have been here; only double incomes (usually with no kids) can afford the houses. Inevitably that means only high-income people can live in Plympton."**

*-Survey Response*

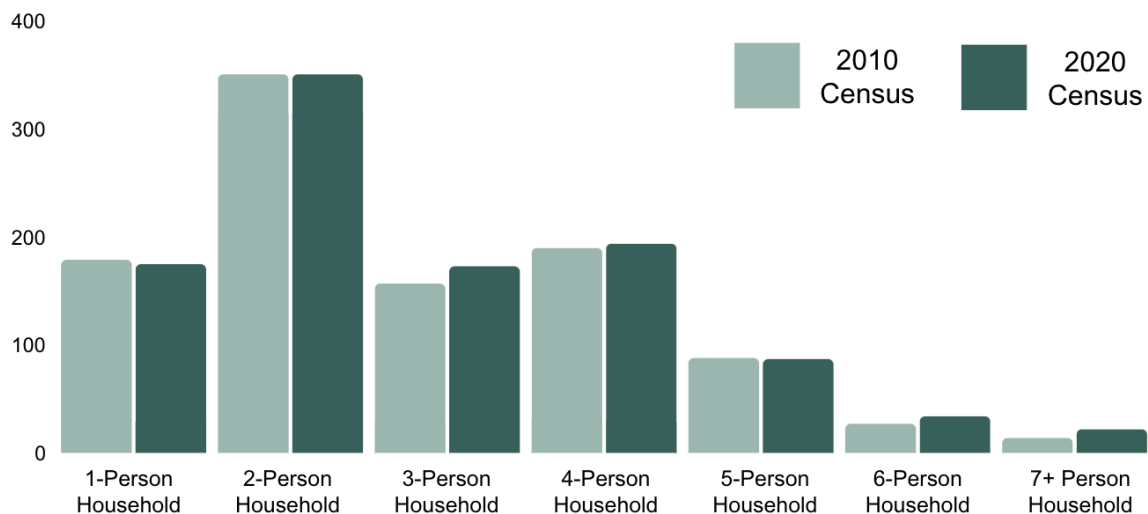
Plympton comprised six or more people. The Town of Plympton appears to be following a different trend than many of its surrounding communities, where the proportion of smaller rather than larger household sizes is increasing.

**Table 6: Household Size in Plympton, 2010-2020**

	2010		2020		Change 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
<b>1-Person Household</b>	179	17.8%	175	16.9%	-4	-2.2%
<b>2-Person Household</b>	351	34.9%	351	33.9%	0	0.0%
<b>3-Person Household</b>	157	15.6%	173	16.7%	16	10.2%
<b>4-Person Household</b>	190	18.9%	194	18.7%	4	2.1%
<b>5-Person Household</b>	88	8.7%	87	8.4%	-1	-1.1%
<b>6-Person Household</b>	27	2.7%	34	3.3%	7	25.9%
<b>7+ Person Household</b>	14	1.4%	22	2.1%	8	57.1%
<b>TOTALS</b>	<b>1,006</b>	<b>100.0%</b>	<b>1,036</b>	<b>100.0%</b>	<b>30</b>	<b>3.0%</b>

Source: U.S. Census Bureau, 2010 & 2020 Census

**Figure 1: Household Size in Plympton, 2010-2020**



Source: U.S. Census Bureau, 2010 & 2020 Census



## Age Distribution

To determine how to best meet future housing needs in Plympton, it is essential 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 Plympton from 2010 to 2020. The data shows significant population growth in all age groups above age 55, with the highest population growth occurring in the age 75+ group (46.2%). This trend reflects the growth and maturing of the “Baby Boom” generation (born between 1946 and 1964) as they move across the age ranges. This aging trend is also reflected in the increase in the median age, which rose from 44.4 years in 2010 to 45.6 years in 2020. However, there also seems to be significant growth among populations under age 5 (36.8%) and 25 to 34 years (41.5%).

**Table 7: Age Distribution in Plympton, 2010-2020**

	2010		2020		Change 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
<b>Under 5 Years</b>	125	4.4%	171	5.8%	46	36.8%
<b>5 to 9 Years</b>	182	6.5%	164	5.6%	-18	-9.9%
<b>10 to 14 Years</b>	185	6.6%	154	5.3%	-31	-16.8%
<b>15 to 19 Years</b>	213	7.6%	190	6.5%	-23	-10.8%
<b>20 to 24 Years</b>	151	5.4%	136	4.6%	-15	-9.9%
<b>25 to 34 Years</b>	217	7.7%	307	10.5%	90	41.5%
<b>35 to 44 Years</b>	373	13.2%	323	11.0%	-50	13.4%
<b>45 to 54 Years</b>	528	18.8%	403	13.8%	-125	-23.7%
<b>55 to 64 Years</b>	463	16.4%	484	16.5%	21	4.5%
<b>65 to 74 Years</b>	262	9.3%	373	12.7%	111	42.4%
<b>75 Years and Over</b>	121	4.2%	225	7.7%	104	46.2%
<b>Median Age (Years)</b>	<b>44.4</b>	<b>N/A</b>	<b>45.6</b>	<b>N/A</b>	<b>1.2</b>	<b>2.7%</b>

Source: U.S. Census Bureau, 2010 & 2020 Census

**"Young people and families should be prioritized, as the declining standard of living has made it very difficult for even successful and fortunate people in this group to afford even basic housing."**

**-Survey Response**

## Race & Ethnicity

The racial and ethnic composition of Plympton changed very little from 2010 to 2020. Plympton is a racially and linguistically homogenous community. In 2020, 94.5 percent of residents identified as White Alone, a slight decrease from 96.8 percent in 2010. Still, while the proportion of those identifying as White Alone, the total number of residents identifying as White Alone increased. Those identifying as Two or More Races significantly increased (259.3%) and some other race alone (137.5%), in addition to slight increases among those identifying as American Indian or Alaskan Native Alone (25%), and Hispanic or Latino (2.8%) while decreases occurred among those identifying as Black or African American Alone (12.5%) and Asian Alone (-40.9%).

**Table 8: Race and Ethnicity in Plympton, 2010-2020**

	2010		2020		Change 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
<b>White Alone</b>	2,731	96.8%	2,768	94.5%	37	1.4%
<b>Black or African American Alone</b>	24	0.9%	21	0.7%	-3	-12.5%
<b>American Indian or Alaskan Native Alone</b>	8	0.3%	10	0.3%	2	25%
<b>Asian Alone</b>	22	0.8%	13	0.4%	-9	-40.9%
<b>Native Hawaiian or Pacific Islander Alone</b>	0	0.0%	2	0.1%	2	N/A
<b>Some Other Race Alone</b>	8	0.3%	19	0.6%	11	137.5%
<b>Two or More Races</b>	27	1.0%	97	3.3%	70	259.3%
<b>Hispanic or Latino (of any race)</b>	36	1.3%	37	1.3%	1	2.8%
<b>TOTAL POPULATION</b>	<b>2,820</b>	<b>100.0%</b>	<b>2,929</b>	<b>100.0%</b>	<b>109</b>	<b>3.9%</b>

Source: U.S. Census Bureau, 2010 & 2020 Decennial Census

## School Enrollment

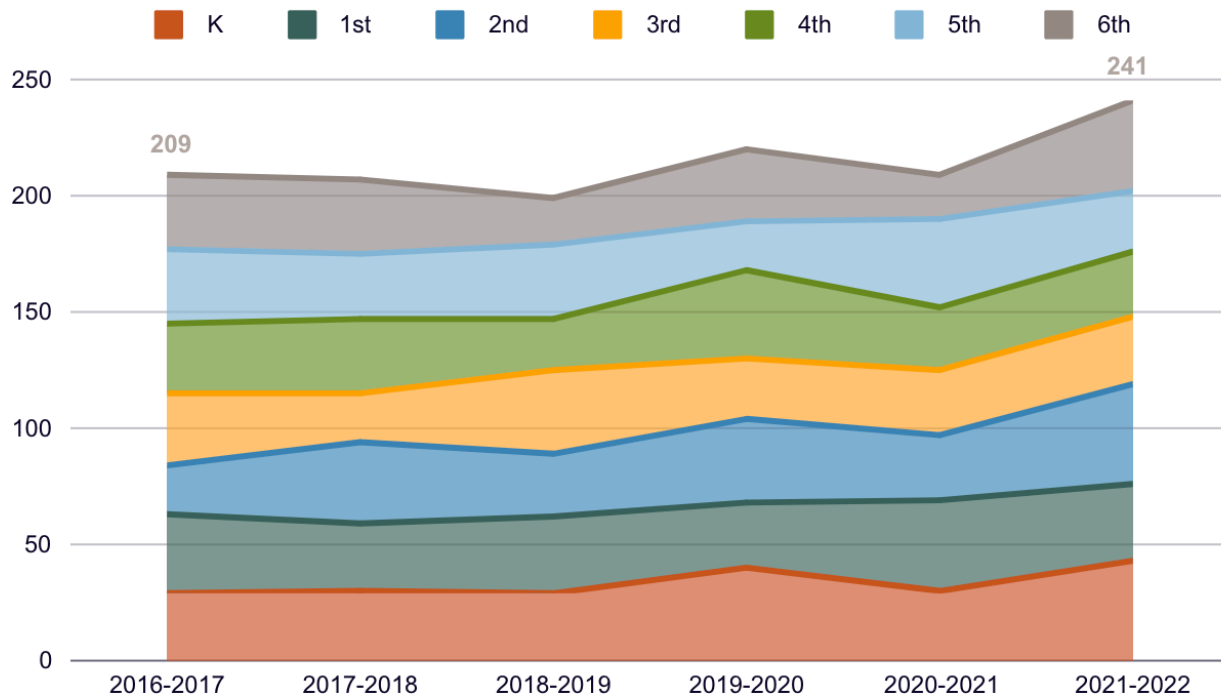
School enrollment trends are critical to Plympton's growth and population trends. Analyzing school enrollment helps frame a discussion of the potential future impacts of population change on the school system and the community. It allows for better planning for future local housing needs.

For this plan, we examined the public-school enrollment numbers in the Silver Lake Regional School District, available on the Massachusetts Department of Education Website. This district consists of three elementary schools (one located in Plympton, one in Halifax, and one in Kingston), as well as one intermediate school, one middle school, and one high school, each located in Kingston. Plympton residents attend Dennett Elementary, Silver Lake Regional Middle School, and Silver Lake Regional High School.

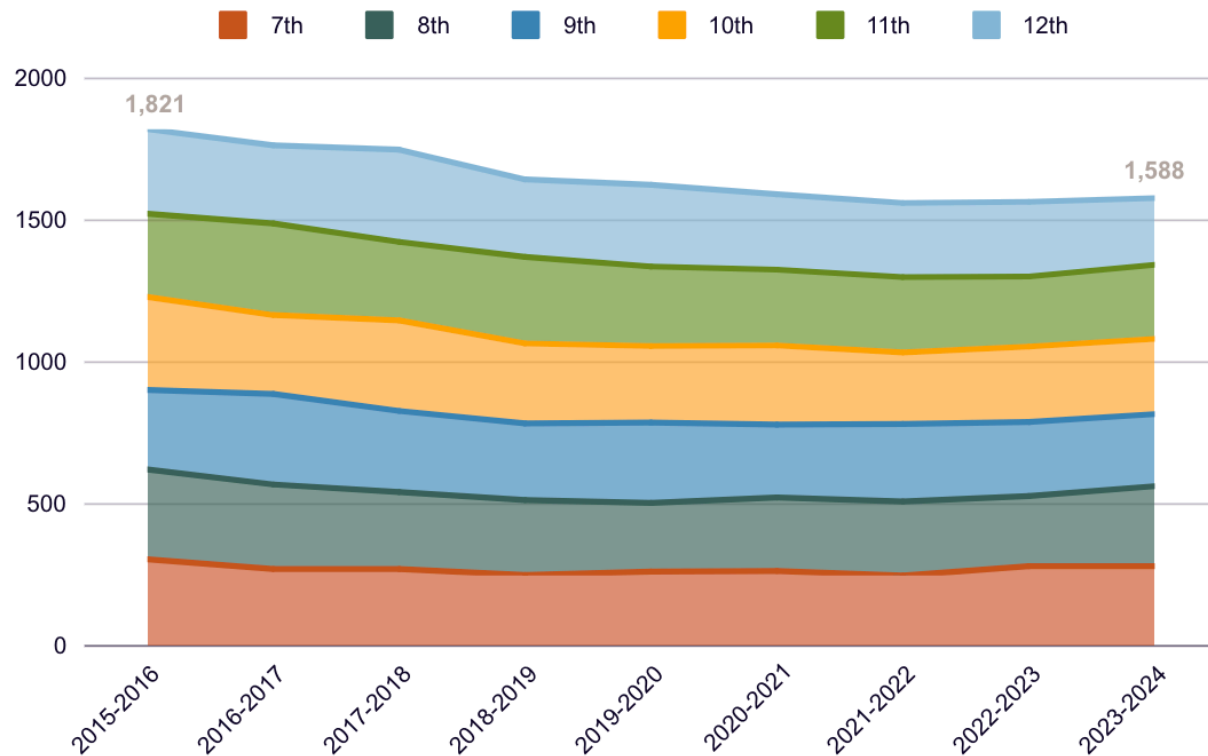


Figure 2 considers the students enrolled at Plympton's Dennett Elementary School, Silver Lake Middle School, and Silver Lake High School. Enrollment rates at Dennett Elementary School have slightly increased over recent years. Meanwhile, enrollment rates at Silver Lake Regional Middle and High School (also factoring in students from Halifax and Kingston) have decreased.

**Figure 2a: Student Enrollment by Grade at Dennett Elementary School (2016-2022)**



**Figure 2b: Student Enrollment by Grade at Silver Lake Regional Schools (2015-2024)**



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

## Educational Attainment

Table 9 displays the educational profile of adults aged 25 years and older in the region. In 2021, in Plympton, 92.9 percent of those aged 25 years and older had a high school diploma or higher degree, and 42.1 percent had an associate degree or higher. Educational attainment is slightly lower in Plympton than in its surrounding communities.

**Table 9: Educational Attainment in Plympton (Ages 25+)**

	Less than a High School Diploma	High School Graduate or GED	Some College	Associate Degree	Bachelor's Degree	Graduate or Professional Degree
<b>Carver</b>	3.7%	41.8%	19.6%	10.8%	15.4%	9.0%
<b>Halifax</b>	4.4%	36.6%	15.6%	23.8%	11.3%	11.3%
<b>Kingston</b>	2.7%	20.8%	18.3%	10.7%	33.2%	14.4%
<b>Middleborough</b>	5.4%	33.8%	21.0%	12.2%	19.1%	8.4%
<b>Pembroke</b>	2.6%	22.9%	19.1%	12.6%	25.3%	17.4%
<b>PLYMPTON</b>	<b>7.1%</b>	<b>32.5%</b>	<b>18.3%</b>	<b>8.1%</b>	<b>21.2%</b>	<b>12.8%</b>
<b>Plymouth County</b>	6.5%	26.3%	16.0%	8.5%	26.0%	16.7%
<b>Massachusetts</b>	8.9%	22.8%	14.1%	7.6%	25.3%	21.3%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

## Disability Status

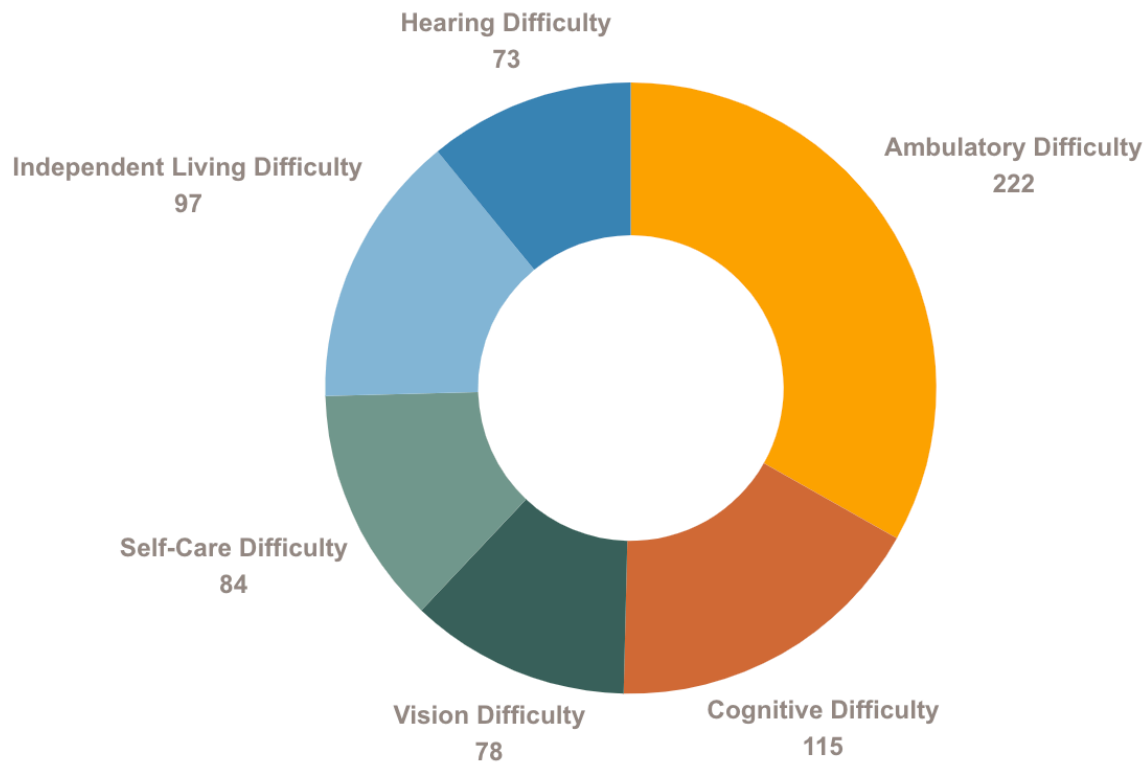
Understanding the needs of disabled residents of Plympton is a crucial aspect of housing planning. Disabled residents often have unique housing needs regarding the physical design/accessibility of their homes and the cost relative to a fixed or limited income. For those reasons, an affordable housing plan should be sensitive to the needs of the disabled community and incorporate these accommodations into the goals and strategies of all housing plans.

Three hundred forty-two residents, or 11.7 percent of the population in Plympton, experience some 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 following most common disabilities (in order) are cognitive difficulties, independent living difficulties, 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 more significant than the total number of disabled residents.

**Table 10: Disabled Residents by Age in Plympton, 2021**

	Total Number of Residents	Disabled Residents	
		Number	Percent
Disabled Children (Under 18 Years)	672	36	5.4%
Disabled Adults (18-84 Years)	1,634	143	8.8%
Disabled Seniors (65 Years and Over)	628	163	26.0%
<b>TOTAL</b>	<b>2,934</b>	<b>342</b>	<b>11.7%</b>

Source: U.S. Census Bureau, 2017-2021 American Community Survey

**Figure 3: Plympton Residents' Reported Disabilities, 2021**

Source: U.S. Census Bureau, 2017-2021 American Community Survey

**"Those with disabilities have little if any options, not just for housing but also for accessing trails, parks, etc."**

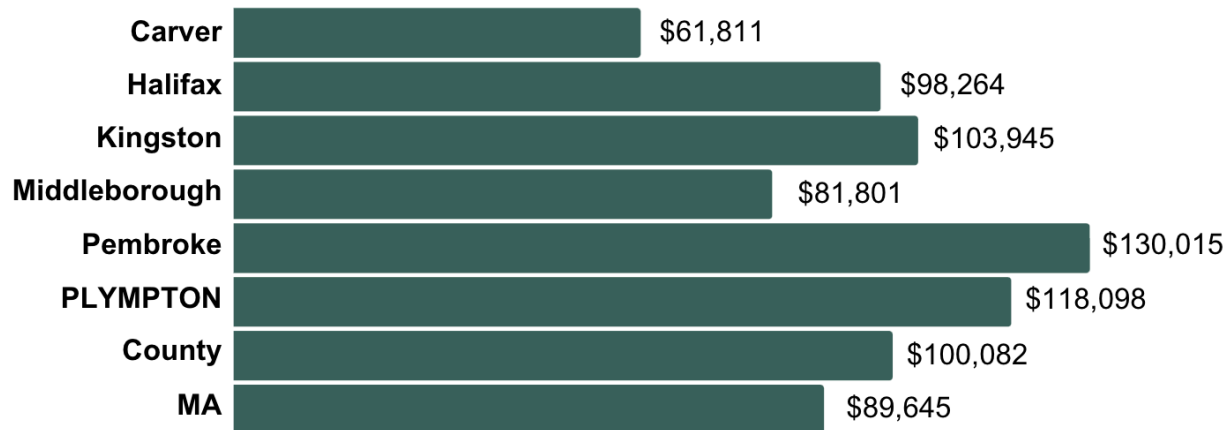
**-Survey Response**



## Income

Household income is the total income of all people 15 years 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 Plympton in 2021 was \$118,098. Plympton's median household income surpasses that of the County (\$100,082), the Commonwealth (\$89,645), and all surrounding communities except Pembroke.

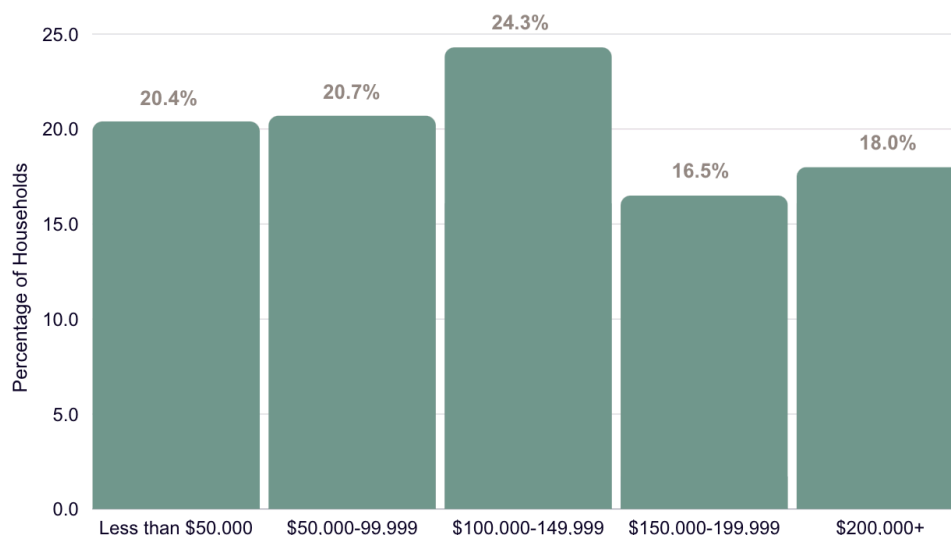
**Figure 4: Median Household Income in Region, 2021**



Source: U.S. Census Bureau, 2021 American Community Survey

While median household income is a valuable social and economic indicator, it does not account for a community's broad range of household incomes. The 2021 American Community Survey (ACS) estimates showed that approximately 20.4 percent of the households in Plymouth had an annual income of less than \$50,000. The needs of low-income families 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 Plympton, 2021**

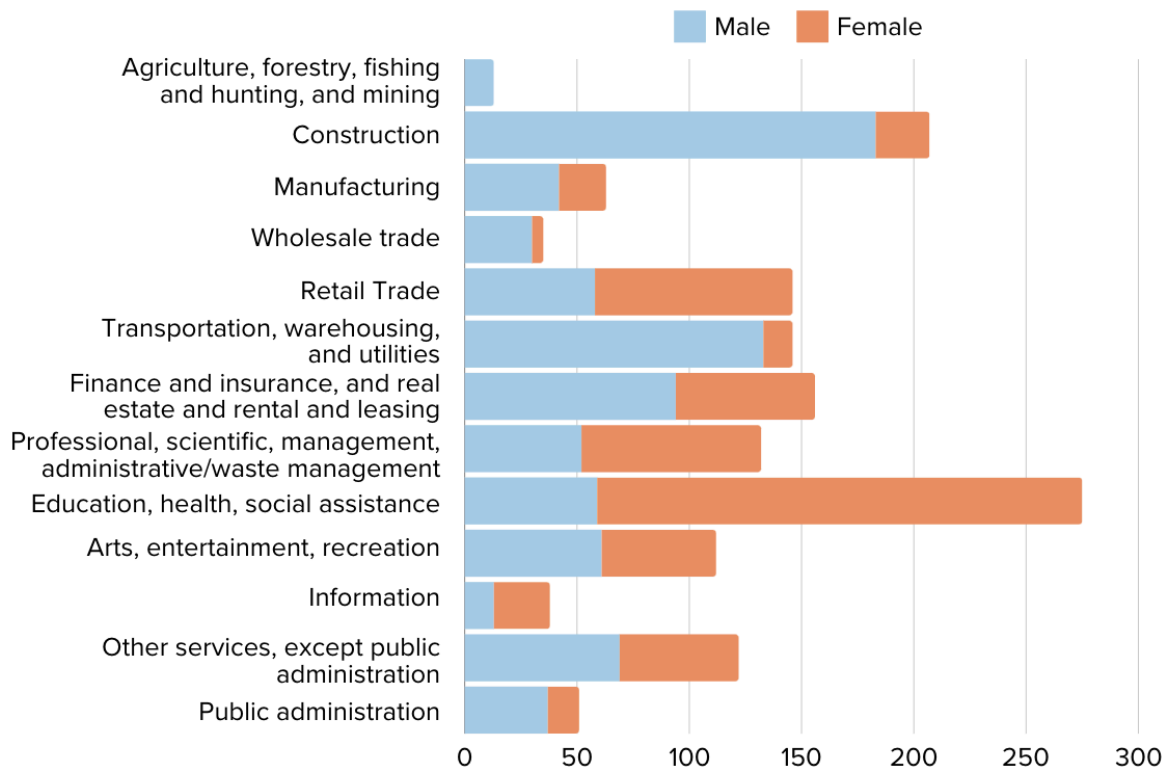


Source: U.S. Census Bureau, 2017-2021 American Community Survey

## Employment

The residents of Plympton are employed in a variety of industries, as displayed in Figure 6. The industries that use the most residents are the educational services, healthcare, and social assistance industries (19.0 percent), construction (14.3 percent), and finance and insurance, and real estate and rental and leasing (10.8 percent). This data is essential to review because it shows how many people in Town are working in traditional high-paying industries, such as management and finance, versus people working in conventional low-paying industries, such as the retail, hospitality, and food service industries.

**Figure 6: Count by Gender of Employed Population's Industries in Plympton, 2021**



Source: American Community Survey, 2022

Unemployment is a related concern to employment and income. Over the past several years, the unemployment rates in Plympton, its neighboring communities, the County, and the Commonwealth have dropped as the economy rebounds from the impacts of the COVID-19 pandemic. Low unemployment rates are essential in limiting the number of foreclosures and the overall strength of the housing market. In 2022, the unemployment rate in Plympton was 4.3 percent, which was very similar to that of its surrounding communities, the County, and the Commonwealth.

**Table 11: Annual Unemployment Rates, 2021**

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Carver</b>	6.8%	6.2%	5.0%	4.1%	3.9%	3.4%	3.1%	9.5%	5.7%	4.1%
<b>Kingston</b>	6.4%	5.5%	4.5%	3.8%	3.5%	3.2%	2.9%	9.2%	5.6%	3.7%

<b>Middleborough</b>	7.3%	6.1%	5.2%	4.4%	4.0%	3.7%	3.3%	9.9%	5.9%	4.2%
<b>Pembroke</b>	6.2%	5.5%	4.5%	3.8%	3.6%	3.3%	2.9%	9.0%	5.2%	3.6%
<b>PLYMPTON</b>	<b>6.9%</b>	<b>5.5%</b>	<b>5.0%</b>	<b>4.0%</b>	<b>4.4%</b>	<b>3.7%</b>	<b>3.1%</b>	<b>9.0%</b>	<b>5.9%</b>	<b>4.3%</b>
<b>Plymouth County</b>	6.9%	6.0%	5.1%	4.2%	4.0%	3.7%	3.2%	9.9%	5.9%	4.0%
<b>Massachusetts</b>	6.6%	5.7%	4.8%	4.0%	3.8%	3.5%	3.0%	9.4%	5.5%	3.8%

Source: Massachusetts Executive Office of Labor and Workforce Development, based on the annual reported data of each year.



## HOUSING STOCK ANALYSIS

This section examines the characteristics and conditions of the current housing stock and local housing market in Plympton and the region. It includes exploring 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

## HOUSING STOCK

### HOUSING UNIT GROWTH

The number of housing units in Plympton increased 2.4 percent from 1,043 in 2010 to 1,068 in 2021.



## 96.3 PERCENT

of housing units are single-family detached structures.

### HOUSING STRUCTURE AGE

Overall, the housing stock in Plympton is relatively new, with approximately two thirds built after 1969 (67.4%) and over a third built after 1989 (39.2%).

## 103

**HOUSEHOLD GROWTH 2020-2050**  
New household growth projections outpace population growth as households decrease in size.

### MEDIAN GROSS RENT

The median cost of rent in Plympton is \$1,396, which is in the mid-range across the surrounding towns, the County, and the Commonwealth.

## 0.3%

**HOMEOWNER VACANCY RATE**  
This is indicative of a tight housing market.

### TENURE BY AGE GROUP

The age group most likely to rent is individuals aged 75-84 (20.3% renters). Still, across all age groups, Plympton residents are more likely to own than to rent their homes.



## 92.9 PERCENT

of housing units are owner-occupied.

### TENURE BY HOUSEHOLD SIZE

The household size most likely to rent is a 1-person household (25.5% renters). Still, across all household sizes, Plympton residents are more likely to own than to rent their homes.

## 5.2%

**RENTAL VACANCY RATE**  
This is indicative of a tight housing market.

### GEOGRAPHIC MOBILITY

In 2021, 95.8% of Plympton's residents remained in their same residence from the year prior.

## \$465,100

**MEDIAN SINGLE FAMILY HOME**  
Sales prices dipped during the Great Recession but have consistently climbed since 2014

## Housing Units

The number of housing units in Plympton increased by 25 from 1,043 in 2010 to 1,068 in 2020. Plympton's 2.4 percent increase exceeded the growth in neighboring Carver but trailed that of many neighboring communities, the County, and the Commonwealth.

**Table 12: Total Housing Units, 2010-2020**

	2010	2020	Change 2010-2020	
			Number	Percent
<b>Carver</b>	4,600	4,701	101	2.2%
<b>Halifax</b>	3,014	3,107	93	3.1%
<b>Kingston</b>	5,010	5,364	354	7.1%
<b>Middleborough</b>	9,023	9,808	785	8.7%
<b>Pembroke</b>	6,552	7,007	455	6.9%
<b>PLYMPTON</b>	<b>1,043</b>	<b>1,068</b>	<b>25</b>	<b>2.4%</b>
<b>Plymouth County</b>	200,161	214,770	14,609	7.3%
<b>Massachusetts</b>	2,808,254	2,998,537	190,283	6.8%

Source: U.S. Census Bureau, 2010 and 2020 Decennial Census

## Housing Unit Types

Plympton's housing stock primarily consists of single-family detached homes, which account for 96.3 percent of the houses in Plympton. The remaining 3.7 percent consists of single-family attached homes (0.3%), two units (0.6%), complexes of 20+ units (2.7%), and boats, RVs, or vans (0.09%).

**Table 13: Housing Units by Type in Plympton, 2021**

	Number	Percent
<b>1 unit, detached</b>	1,124	96.3%
<b>1 unit, attached</b>	4	0.3%
<b>Two units</b>	7	0.6%
<b>3 to 4 units</b>	0	0.0%
<b>5 to 9 units</b>	0	0.0%



10 to 19 units	0	0.0%
20 or more units	31	2.7%
Boat, RV, van, etc	1	0.09%
<b>TOTAL</b>	<b>1,167</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2017-2021 American Community Survey  
di

"[Plympton] shouldn't be a rural Mecca for double income families with no financial concerns to come and buy up all the land. We should have more people and more diversity in housing, as it will increase tax revenue and Plympton can continue to grow. Quit building McMansions and start thinking about housing as a human right."

-Survey Response

## Age and Condition of Housing

According to the 2017-2021 American Community Survey (ACS), approximately 67.4% of Plympton's housing stock was built after 1969, with 39.2 percent built after 1989.

**Table 14: Year Built of Residential Structures in Plympton, 2021**

	Number	Percent
Built-in 2020 or later	0	0.0%
Built 2010 to 2019	39	3.3%
Built 2000 to 2009	121	10.4%
Built 1990 to 1999	298	25.5%
Built 1980 to 1989	172	14.7%
Built 1970 to 1979	157	13.5%
Built 1960 to 1969	130	11.1%
Built 1950 to 1959	21	1.8%
Built 1940 to 1949	9	0.8%
Built 1939 or earlier	220	18.9%
<b>TOTAL</b>	<b>1,167</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2017-2021 American Community Survey

## Household Tenure

Data on housing tenure provides information on the appropriate housing types needed to accommodate current and future households. Table 15 compares Plympton's housing occupancy and tenure with those of neighboring communities, Plymouth County and the Commonwealth of Massachusetts. As of 2021, 92.9 percent of the occupied housing in Plympton was owner-occupied, representing a more significant proportion of the population than in all neighboring communities except Halifax and surpassing the rates of the County and the Commonwealth.

**Table 15: Housing Tenure of Occupied Housing Units, 2021**

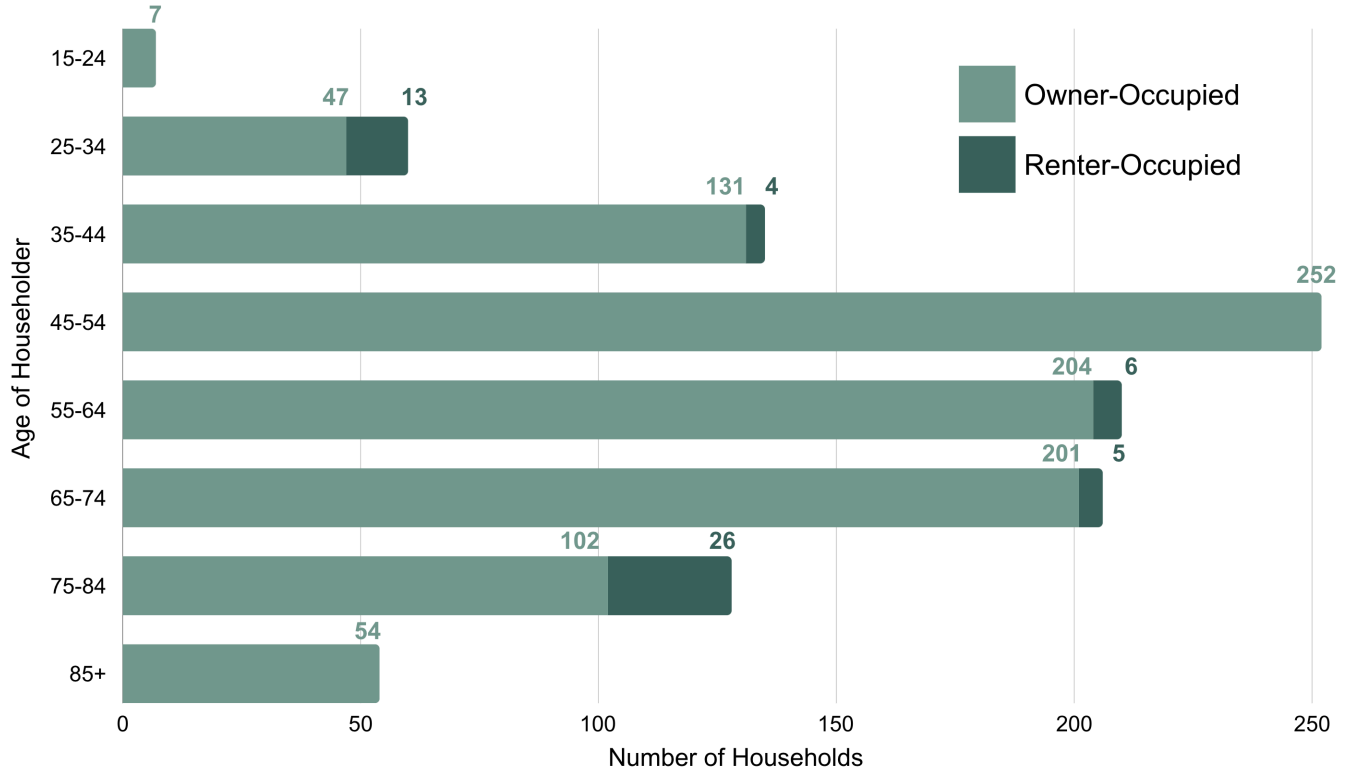
	Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
<b>Carver</b>	4,648	4,122	88.7%	526	11.3%
<b>Halifax</b>	2,930	2,738	93.4%	192	6.6%
<b>Kingston</b>	5,321	4,524	85.0%	797	15.0%
<b>Middleborough</b>	9,727	7,591	78.0%	2,136	22.0%
<b>Pembroke</b>	6,861	5,942	86.6%	919	13.4%
<b>PLYMPTON</b>	<b>989</b>	<b>919</b>	<b>92.9%</b>	<b>70</b>	<b>7.1%</b>
<b>Plymouth County</b>	196,307	152,142	77.5%	44,165	22.5%
<b>Massachusetts</b>	2,714,448	1,694,407	62.4%	1,020,041	37.6%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

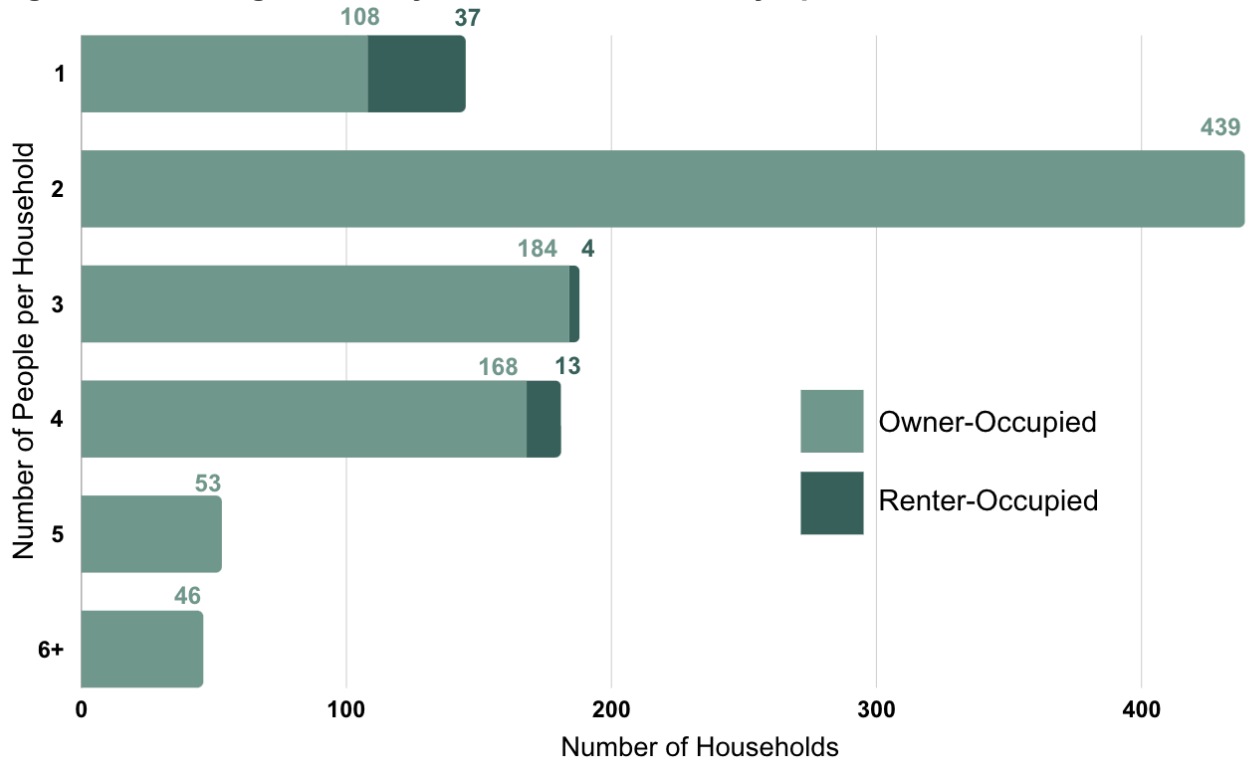
The age of householders, both owner-occupied and renter-occupied, was also analyzed. Figure 7 shows that home ownership is shared across all age groups. The age groups that rent the most include those aged 25-34 and those aged 75-84. Still, renters represent a small portion of these age groups.

**"I am middle-aged and would love to be able to stay here for the rest of my life, but I don't currently see this community as being one that is conducive to aging or retirement."**

**-Survey Response**

**Figure 7: Housing Tenure by Age in Plympton, 2021**

Source: U.S. Census Bureau, 2017-2021 American Community Survey

**Figure 8: Housing Tenure by Household Size in Plympton, 2021**

Source: 2017-2021 American Community Survey

The size of households, both owner-occupied and renter-occupied, was also analyzed. Figure 8 shows that larger households in Plympton are more likely to own their homes than rent, as 98.1% of 2+ person households own their homes. Still, individuals living alone are more likely to own their homes than rent.

## Vacancy

Homeowner vacancy rates across the region, County, and Commonwealth were extremely low, with none exceeding 1.2%. Rental vacancy rates varied slightly, ranging between 2.6 percent in Halifax and 9.3 percent in Pembroke. Low vacancy rates signify a tightening market, and prices often respond by climbing. Plympton's homeowner vacancy rate was 0.3 percent, and the rental vacancy rate was 5.2 percent.

**Table 16: Housing Vacancy by Tenure, 2020**

	Homeowner Vacancy Rate	Renter Vacancy Rate
<b>Carver</b>	1.0%	6.1%
<b>Halifax</b>	1.0%	2.6%
<b>Kingston</b>	1.2%	5.4%
<b>Middleborough</b>	0.9%	4.2%
<b>Pembroke</b>	0.8%	9.3%
<b>PLYMPTON</b>	<b>0.3%</b>	<b>5.2%</b>
<b>Plymouth County</b>	0.9%	5.2%
<b>Massachusetts</b>	0.9%	4.9%

Source: U.S. Census Bureau, 2020 Decennial Census

## Value of Owner-Occupied Housing Units

In 2021, the median value of an owner-occupied housing unit in Plympton was \$403,200. When broken down by value, two-thirds (66.6%) of the owner-occupied housing units in Plympton were valued between \$300,000 and \$499,999.

**Table 17: Value of Owner-Occupied Housing Units in Plympton, 2021**

	Number	Percent
Less than 100,000	10	1.1%
\$100,000 to \$299,999	68	7.4%
\$300,000 to \$499,000	612	66.6%
\$500,000 to \$999,999	224	24.4%
\$1,000,000 or more	5	0.5%
<b>TOTAL</b>	<b>919</b>	<b>100.0%</b>

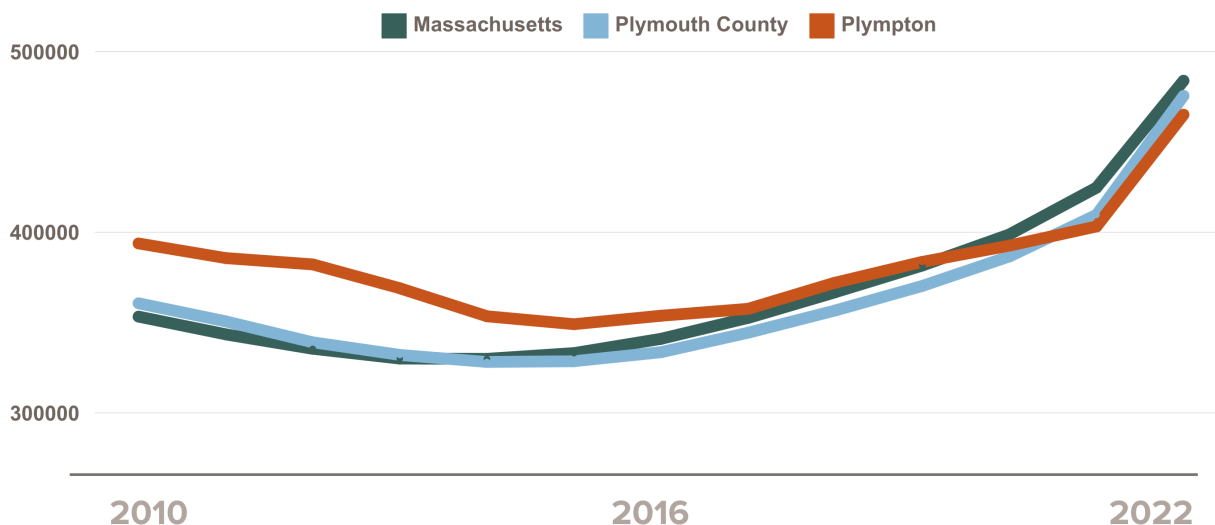
Source: U.S. Census Bureau, 2017-2021 American Community Survey

## Median Sales Price

Plympton's median single-family sales price is on par with that of the greater County and Commonwealth. Following regional trends, sales prices in Plympton dipped from 2013-2017, but have quickly climbed in recent years. However, in 2010, the median sales price of a single-family home was slightly above the County and Commonwealth but is now slightly below these numbers. In 2022, Plympton's median sales price of a single-family home stood at \$465,100. This is \$10,400 less than that of the County and \$18,800 less than that of the Commonwealth.

**"I currently live with my elderly parents. I would love to buy my own home in Plympton or a surrounding town but am unable to afford my own home."**

*-Survey Response*

**Figure 9: Median Sales Price of Single-Family Homes in the Region, 2010-2021**

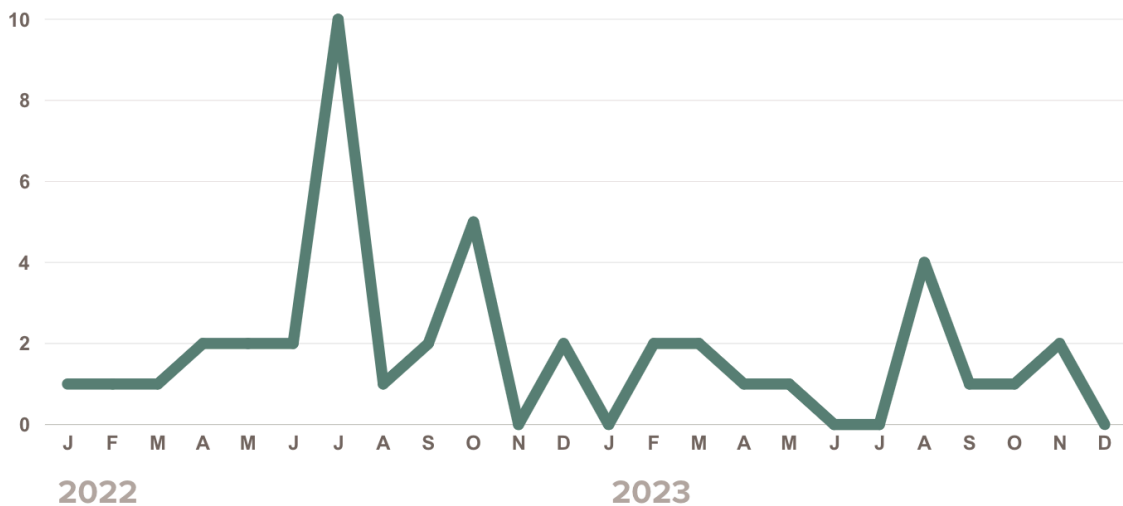
Source: U.S. Census Bureau, American Community Survey



## Number of Residential Sales

In 2023, 14 single-family homes were sold in Plympton, fewer than in the previous year. In 2023, 29 single-family homes were sold in Plympton. Typically, a higher number of homes are sold during the summer months than in the winter months.

**Figure 10: Count of Single-Family Home Sales in Plympton by Month, January 2021-June 2023**

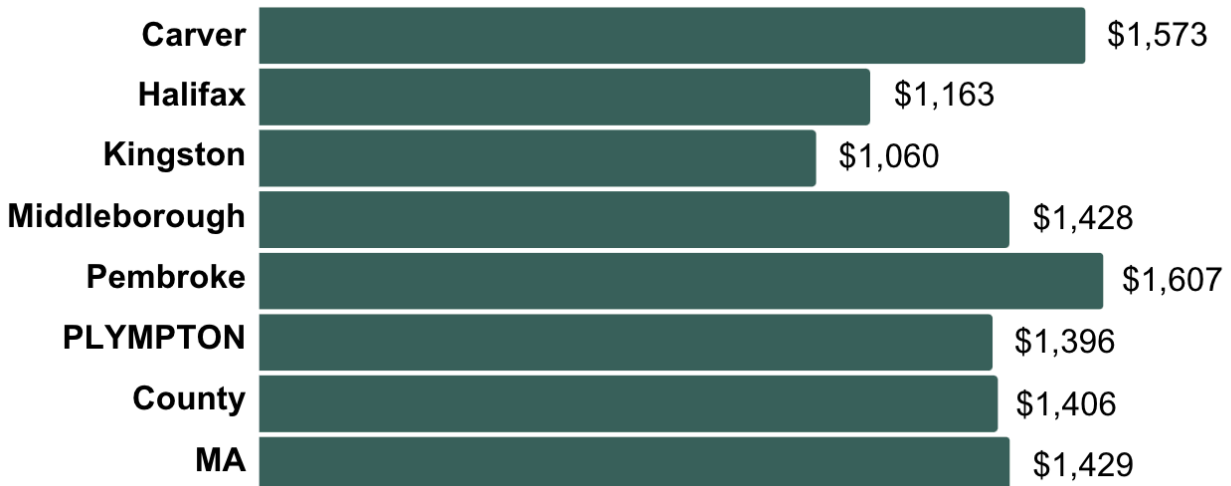


Source: Massachusetts Association of Realtors <https://www.marealtor.com/market-data/#1606169791920-c4b3f12f-d6d9>

## Median Gross Rent

There is a wide range in the region's median gross rent. At \$1,060, Kingston's median gross rent is the lowest, while the highest median rate occurs in Pembroke at \$1,607. Plympton's median gross rent lies between these values at \$1,396. It is difficult to determine why there is such a difference in rent between these neighboring communities. Still, it may be due to the small sample size, as relatively few residents rent in these communities.

**Figure 12: Median Gross Rent in the Region, 2021**

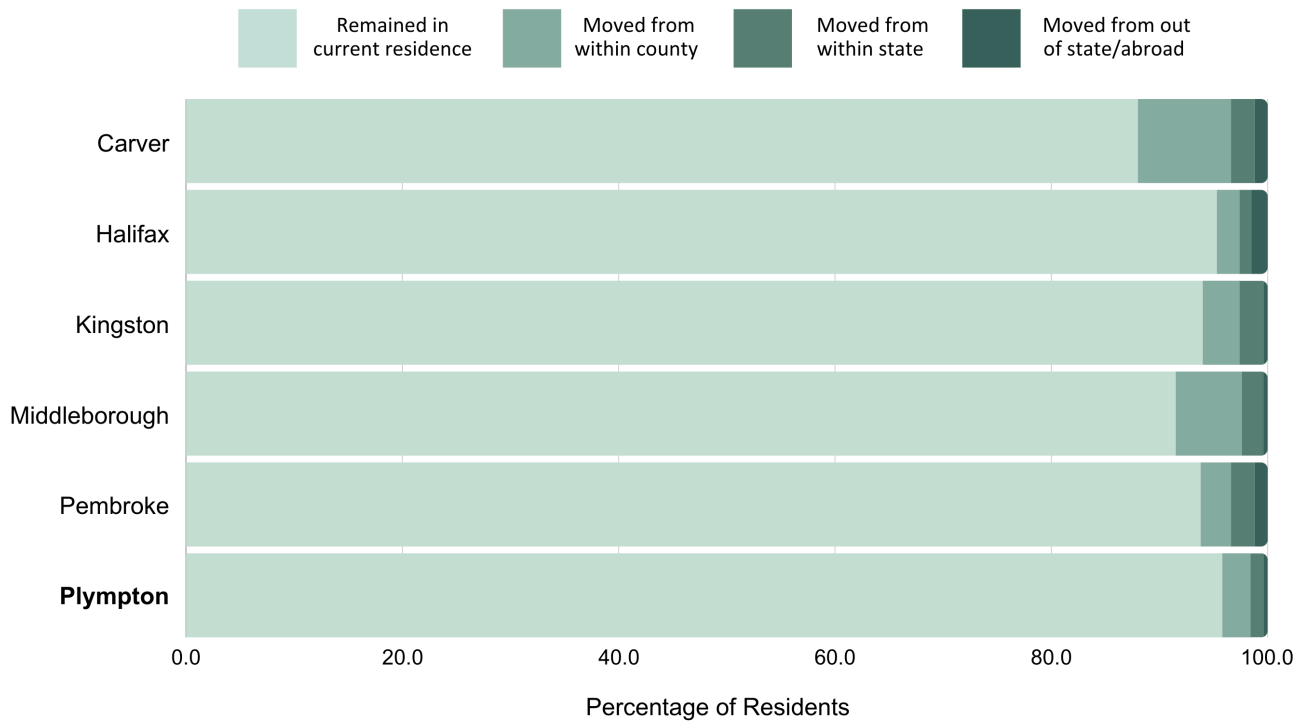


Source: U.S. Census Bureau, 2017-2021 American Community Survey

## Geographic Mobility

Geographic mobility explains the frequency at which households move to new housing units. This may be indicative of the stability of the housing market. In 2021, an estimated 95.8 percent of Plympton's residents remained in the same residence as the year prior, 2.6 percent moved to a home in Plympton from within the county (including from within the Town), 1.2 percent moved in from another town outside the county but within the state, and 0.4 percent moved in from another state or county.

**Figure 13: Geographic Mobility of Residents, 2021**



Source: U.S. Census Bureau, 2017-2021 American Community Survey

## HOUSING AFFORDABILITY ANALYSIS

This section examines Plymouth's housing affordability to its residents. It analyzes the town's poverty rate, the number of households eligible for assistance, rent prices, current subsidized housing inventory, and housing burdens by household type.





# KEY FINDINGS

## AFFORDABILITY

### HAMFI BY INCOME

The majority of homeowners (68.7%) make an income greater than 100% of the HAMFI. Meanwhile, the majority of renters (57.9%) fall between 50%-80% of the HAMFI.



**45.5 PERCENT**  
of renter-occupied households are cost burdened.

### FAIR MARKET RENTS

Rent continues to rise. Plympton is part of the Brockton, MA FMR Area, where the fair market rent for a one-bedroom apartment is now \$1,488.

**265**

Households live below the HUD Area Median Income (AMI).

### POVERTY BY FAMILY TYPE

Although just 7.9% of families are in poverty, female householders with related children under age 18 experience poverty at a rate of 33.3%.

**8.6%**

of Plympton's population falls below the federal poverty level.

### OWNERSHIP OF SHI UNITS

The majority of Plymouth's affordable units included in the SHI are rental units.



**22.8 PERCENT**  
of owner-occupied households are cost burdened.

### POVERTY BY AGE

The age group most at risk of poverty is individuals under 18 years old (14.2%). The age group least at risk is individuals 18 to 64 years (6.5%).

**5.18%**

of Plympton's housing units are included in the Subsidized Housing Inventory.

### TOTAL SHI UNITS

Plympton has a total of 55 units on the Subsidized Housing Inventory. These units comprise of Plympton Housing (40), Cranberry Knoll (4), and 11 other units.

**\$138,226**

Gap between the cost of the average single-family home and what a family earning the AMI can afford.

## Poverty Rate

Approximately 8.6 percent of Plympton residents live below the federal poverty level, which was \$13,590 for a household of one in 2022. This percentage is slightly above Plymouth County's rate of 7.2 percent and slightly below the Commonwealth's rate of 10.4 percent. 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. In particular, children under age five experience the highest estimated rates of poverty (22.4%).

**Table 18a: Percentage of Individuals in Plympton Living Below the Poverty Level, 2021**

	Total Number	Below Poverty	
		Number	Percent
<b>Under 18 Years</b>	667	95	14.2%
<b>18 to 64 Years</b>	1,634	107	6.5%
<b>65 Years +</b>	628	42	6.7%
<b>TOTAL</b>	2,929	244	8.3%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Among families in Plympton, approximately 7.9 percent live below the federal poverty level, which is \$27,750 for a household of four in 2022. Plympton's poverty rate for all families is less than both Plymouth County's rate of 8.0 percent and the Commonwealth's rate of 11.4 percent. 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 18b: Percentage of Families in Plympton Living Below the Poverty Level, 2021**

	Total Number	Below Poverty	
		Number	Percent
<b>All Families</b>	846	67	7.9%
With related children under 18 years	377	53	14.1%
<b>Married Couple Families</b>	737	42	5.7%
With related children under 18 years	325	28	8.6%
<b>Female Householder, No Spouse Present</b>	76	12	15.8%

With related children under 18 years	36	12	33.3%
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Source: U.S. Census Bureau, 2017-2021 American Community Survey

## 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) and household size to identify these households. Table 19 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 Brockton, MA HUD Metro FMR Area, which includes the Town of Plympton. Households at 80 percent of AMI and below are eligible for housing assistance, adjusted for household size.

**Table 19: FY2023 Affordable Housing Income Limits, Brockton, MA HUD Metro FMR Area**

Persons in Family	Extremely Low Income (30% of AMI)	Very Low Income (50% of AMI)	Low Income (80% of AMI)
1	\$24,850	\$41,450	\$66,250
2	\$28,400	\$47,350	\$75,700
3	\$31,950	\$53,250	\$85,150
4	\$35,500	\$59,150	\$94,600
5	\$38,350	\$63,900	\$102,200
6	\$41,200	\$68,650	\$109,750
7	\$44,050	\$73,350	\$117,350
8	\$46,900	\$78,100	\$124,900

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

According to the most recent CHAS (Comprehensive Housing Affordability Strategy) data available (2016-2020 estimates), 265 households, or 26.6 percent of all the 995 households in Plympton, are low-income households with a household income  $\leq$  80 percent HUD Area Median Family Income (HAMFI). Of that household count, 70 are very low-income (30 percent-50 percent AMI), and 80 households are extremely low-income ( $<$ 30 percent AMI). The proportion of individuals qualifying as low-income by this standard is disproportionately high among renters compared to homeowners.



**Table 20: Household Income Distribution by HAMFI in Plympton**

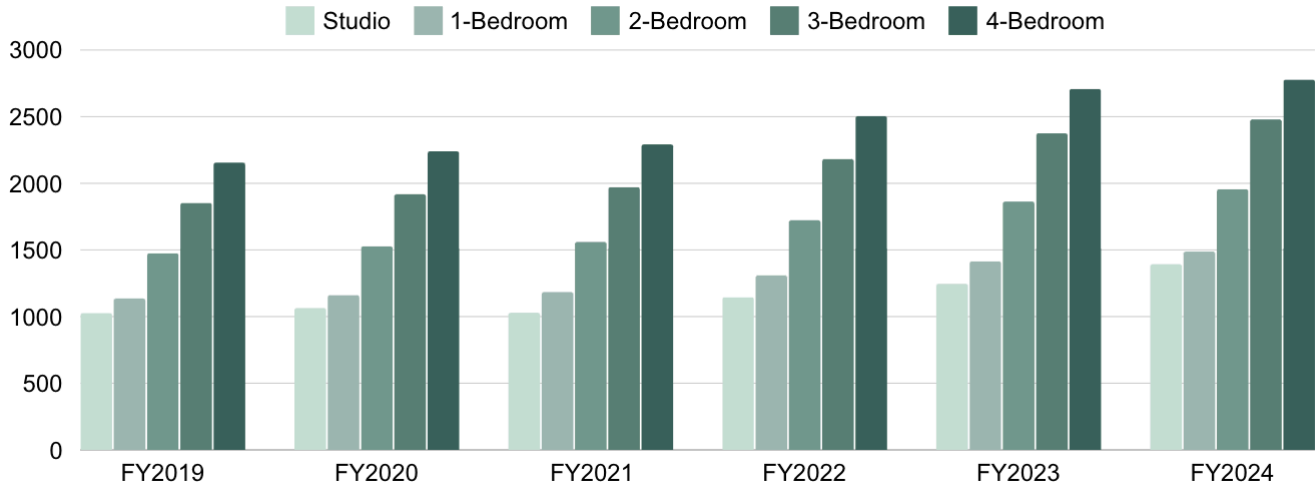
	Owner		Renter		Total Households	
	Number	Percent	Number	Percent	Number	Percent
<b>Income less than or equal to 30% of the HAMFI</b>	50	5.6%	30	31.6%	80	8.0%
<b>Income &gt;30% to &lt;= 50% of HAMFI</b>	60	6.7%	10	9.5%	70	7.0%
<b>Income &gt;50% to &lt;=80% of HAMFI</b>	60	6.7%	55	57.9%	115	11.6%
<b>Income &gt;80% to &gt;=100% of HAMFI</b>	105	11.7%	4	4.2%	109	11.0%
<b>Income &gt;100% HAMFI</b>	615	68.7%	0	0.0%	615	61.8%
<b>TOTAL</b>	895	100.0%	95	100.0%	995	100.0%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2015-2019

## 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 Brockton, MA HUD Metro FMR Area. Fair Market Rents are estimates of 40<sup>th</sup> percentile units within the metropolitan area. As seen in Figure 14, FMR has varied depending on the number of bedrooms in a unit. Rents for all types of apartments are on the rise.

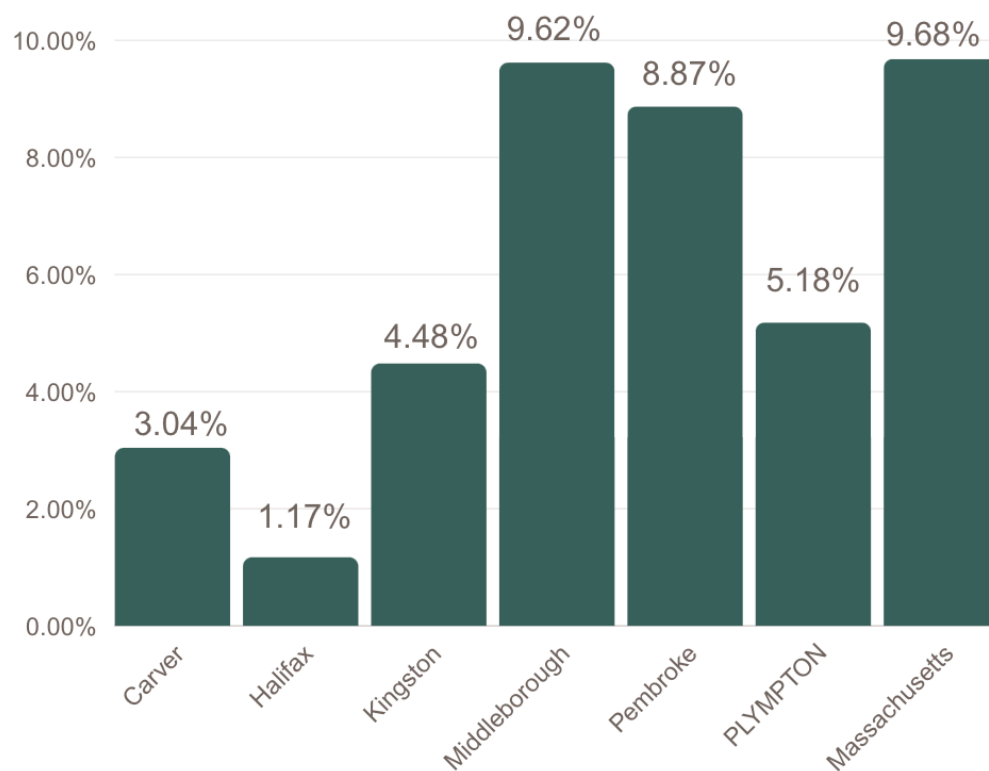
In 2024, studio apartment fair market rent was \$1,393 , one bedroom \$1,488, two bedroom \$1,955, three bedroom \$2,479, four bedroom \$2,778. A June 2024 search of Apartments.com did not show any apartments currently available to rent to compare to these numbers. However, in 2021, the median rent stood at \$1,396 (ACS, 2021).

**Figure 14: Fair-Market-Rent, Brockton, MA HUD Metro FMR Area**

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

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

According to M.G.L Chapter 40B, affordable housing is developed or operated by a public or private entity and 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 15: Percentage of Subsidized Housing Inventory in the Region as Reported by the Commonwealth, June 2023**

Source: EOHLC Chapter 40B Subsidized Housing Inventory Statewide report 06-29-2023

Across the neighboring communities, each town varies in its progress toward the Chapter 40B requirements. Plympton falls in the mid-range of these communities.

Housing that meets the requirements, if approved by EOHLC, is added to the SHI. A community's SHI fluctuates with new developments 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 21: Plympton's Subsidized Housing Inventory**

Project Name	Address	Units	Comp. Permit	Year End	Tenure	Subsidizing Agency	Age-Restricted Units
<b>Plympton Housing</b>	165 County Rd	40	No	2042	Rental	HUD, FHLBB, EOHLC	40
<b>Cranberry Knoll</b>	Lake St	4	Yes	2104	Ownership	MassHousing	4
<b>Other Units</b>	n/a	11	n/a	n/a	n/a	n/a	n/a
<b>Total</b>	55						

Source: Town of Plympton, 2023 Affordable Housing Units

Plympton is not currently at the 10 percent affordable housing threshold. As of August 2023, 55 units are included in the approved Subsidized Housing Inventory. This represents 4.7 percent of the total 1,167 units in town. This number is slightly lower than that seen on the state SHI due to an increase in the Town's total housing units.

Plympton officials should establish and work towards achieving housing production targets to address unmet housing needs and comply with M.G.L. Chapter 40B. With 55 units on the SHI, Plympton needs an additional 62 units to achieve the M.G.L. Chapter 40B requirement of 10% of the year-round housing inventory designated for households earning at or below 80% of the AMI.

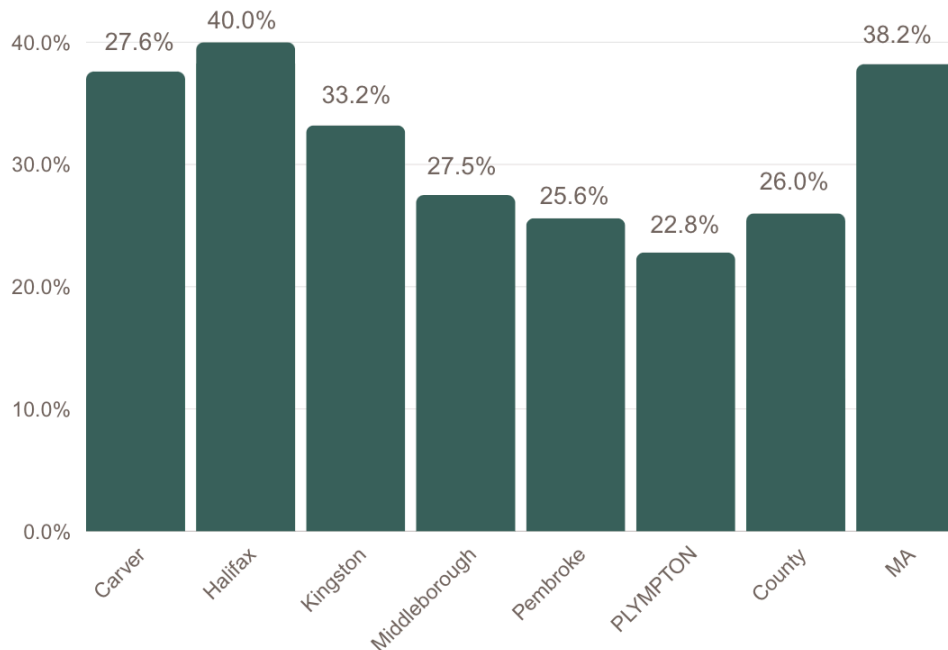
To demonstrate progress towards meeting the 10% goal, the Town should set production goals of 0.5% (6 units) for one year or 1.0% (11 units) for two years to be granted relief from Comprehensive Permit projects for one and two years, respectively. In the future, the town should ensure that new housing developments include units that can be added to the SHI so the Town can keep pace with the Commonwealth's Chapter 40B requirement and meet the annual 0.5% production goal.

In order to make this progress, a first step is the Ricketts Pond Estates proposed 40B. Located at Assessor's Parcel Number 19-2-4 on the Plympton Assessor's Map, the estates would provide a total of 60 units including 15 affordable units. This 23.4-acre site has frontage on Ricketts Pond Drive, a commercial subdivision to the southwest in Carver. As Plympton considers developments like this one, the town should consider collaborating with bordering towns to increase connectivity and opportunities for these units.

## Housing Cost Burden

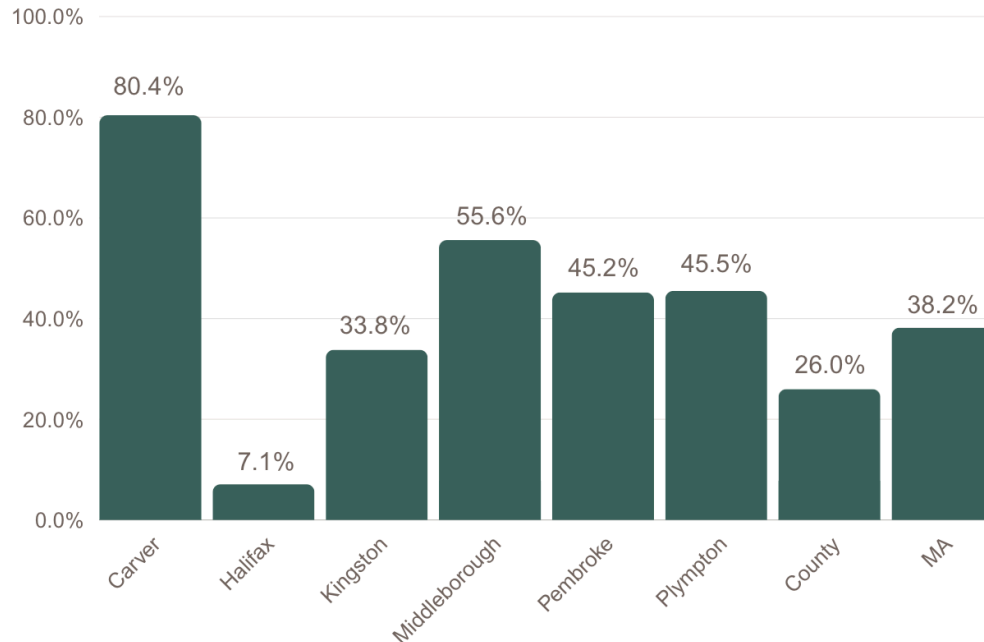
Another way to determine if housing is affordable in a community is to analyze monthly housing costs as a percentage of household income. HUD defines a cost-burdened household as spending more than 30 percent of its gross income on housing.

**Figure 16a: Percentage of Owner-Occupied Cost-Burdened Households, 2021**



As compared to its surrounding communities, a relatively low proportion of Plympton's homeowners are cost-burdened. Still, 22.8 percent of homeowners are spending more than thirty percent of their income on housing.

**Figure 16b: Percentage of Renter-Occupied Cost-Burdened Households, 2021**



Source: U.S. Census Bureau, 2017-2021 American Community Survey

Among renters, we see an even greater proportion of Plympton residents experiencing a cost burden. In 2021, 45.5 percent of Plympton renters spent greater than thirty percent of their income on housing.

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

### **Wages Needed to Afford Fair Market Rent 2023**

In MA, the Fair Market Rent for a two-bedroom apartment is 2,165\$. To afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$86,613 annually.

In MA, a minimum wage worker earns \$15.00 per hour. In order to afford a two-bedroom, a household earning minimum wage must work 111 hours per week, 52 weeks per year.

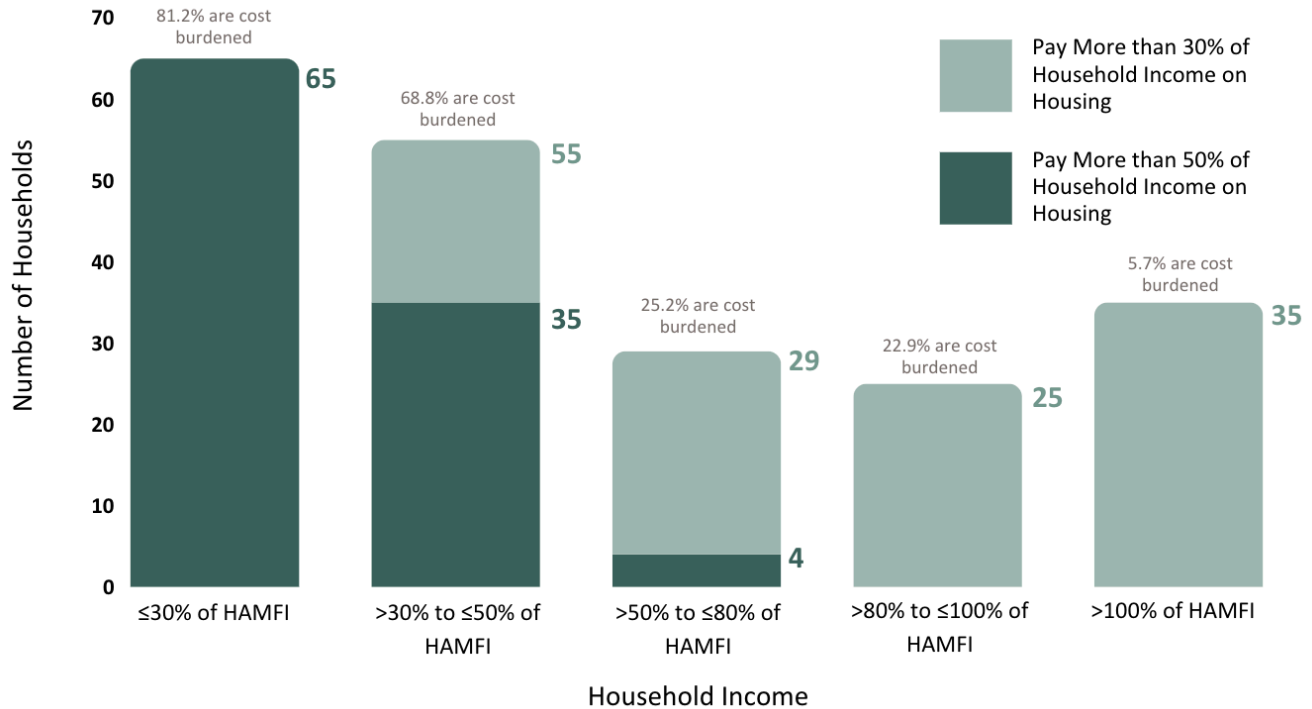
In MA, the estimated average wage for a renter is \$29.40. At this rate, they must work 55 hours per week, 52 weeks per year.

### **Rental Affordability for Current Households**

The Brockton HMFA (HUD Metro Fair Market) comprises twenty-nine percent renters, per the National Low Income Housing Coalition. The Boston-Cambridge-Quincy fair market rent, at \$1,560 for a two-bedroom apartment, is lower than the Massachusetts fair market

rent. This area's estimated hourly mean renter wage is \$11.91, \$10.65 less than the state mean renter wage. In this area, someone making the mean renter wage would need to work 2.5 full-time jobs at the mean renter wage to afford the fair market rent.

**Figure 17: Plympton's Cost-Burden by Income Bracket**



Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2016-2020

The income limits of 80% and 50% of the HUD-adjusted area median family income are defined as "low-income" and "very low-income," respectively.

The US Department of Housing and Urban Development (HUD) defines households that spend over 30 percent of their gross income on housing costs as "cost burdened" and households that spend over 50 percent of their gross income on housing costs as "severely cost burdened." This includes both rent and utilities. Using this definition, the 2016-2020 Comprehensive Housing Affordability Strategy found that 18 renters (18.9 percent) are cost-burdened, and 189 homeowners (21.1 percent) are severely cost-burdened.

For homeowners, housing costs that may contribute to a household's classification as "cost-burdened" include mortgage payments, utilities, association fees, insurance, and real estate taxes.

**"A lot of residents have expressed concern that property taxes are higher than average in Plympton than other communities in Massachusetts."**

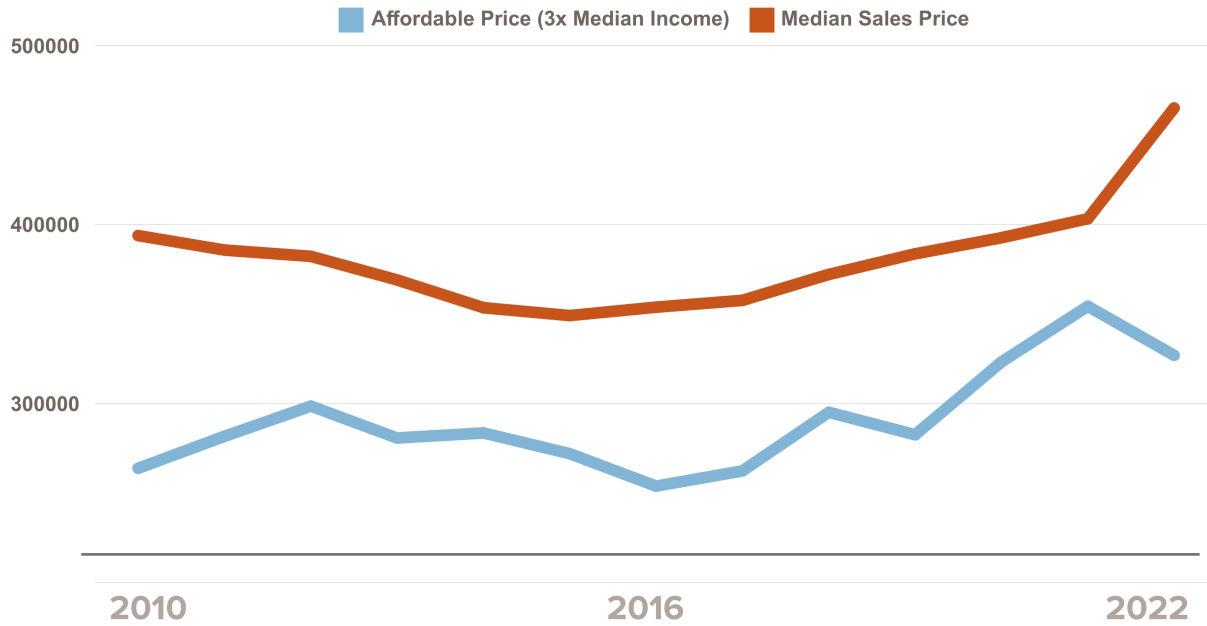
*-Survey Response*



## Housing Affordability Gap

Another way to measure the housing cost burden in a community is to conduct a Housing Affordability Gap Analysis. For the following analysis, a home's "affordable price" is three times the area median income yearly. This number is then compared to the median sales price of a single-family home for that year. Plympton's income-based affordable price has consistently remained below the median sales price in town. Currently, this affordability gap is a difference of \$138,226.

**Figure 18: Single-Family Home Affordability Gap, 2010-2022**



Source: U.S. Department of Housing & Urban Development (HUD) & ACS Estimates

# PUBLIC OUTREACH

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As the outcomes of this plan will impact the residents of Plympton, it is vital that residents are kept informed and that their wants and needs are understood and reflected throughout this process. Old Colony Planning Council conducted a series of public outreach opportunities and events to ensure engagement throughout the Town of Plympton.

## Survey

The Plympton Housing Production Plan Community Survey was distributed throughout town and available through the months of November 2023 to March 2024. Residents could access the survey digitally through advertisements posted on the Plympton Helping Plympton Facebook page, Old Colony Planning Council's website and social media, Silver Lake School District's newsletter, and through flyers posted throughout Town buildings. Additionally, residents could obtain physical surveys at the Plympton Public Library.

Ultimately, we received a total of 112 respondents, accounting for 3.8 percent of Plympton's population. These results showed continued public concern for both the affordability of housing in Plympton as well as a strong desire to preserve Plympton's rural character and limit development throughout Town. Survey comments can be found throughout this plan and full survey results are in Appendix E.

## Outreach Events

We engaged with residents through presentations at Plympton's public library coffee hours (February 2024 and July 2024), a listening session at the Plympton Town House (8/7/2024), and meetings with the Board of Selectmen (8/5/2024) and Planning Board (8/20/2024). Additionally, a recording of our presentation was posted on the Plympton Helping Plympton Facebook page as well as on Old Colony Planning Council's website. At these events, we heard significant concern about Plympton's ability to support an increase in housing, particularly due to the significant portion of wetlands in Town. Residents at these meetings appeared more amenable to housing developments for older residents, in contrast to survey respondents who expressed the greatest need for housing among first-time homebuyers.

# CHALLENGES TO AFFORDABLE HOUSING

Plympton has been poised to attract affluent family households as it relies on private septic systems, automobile dependence, large lot requirements, and zoning bylaws that favor single-family homes. Though these techniques have and will continue to limit the number of dwelling units in Town, they create significant challenges to meeting Plympton's affordable housing goals. The Town intends to develop new housing opportunities by implementing the Housing Production Plan, but the following obstacles will present significant challenges to such development. This section examines land constraints and limitations that impact the development of new housing opportunities in Plympton. It includes an analysis of land use, an assessment of the natural and built environment, and an analysis of zoning, infrastructure, and transportation.

## Land Availability

According to the MassGIS L3 parcel file, which categorizes each parcel by type or land use, it was found that Plympton has 9,666 acres, 190 of which are open water, leaving 9,476 acres of land. For analyzing land availability in Plympton, OCPC excluded any parcels in an area with a restriction on construction, including 100-year flood zones, wetlands, and permanently protected open space. After excluding those areas, the analysis showed that Plympton is mainly residential, with 5,847 acres or 60.4 percent of the total land area dedicated for residential use, of which 893 acres are vacant. The analysis showed that 747 acres, or 7.7 percent of the total land area, is dedicated to commercial or industrial, of which 295 acres are vacant. The analysis also showed that 424 acres, or 4.3 percent of the total land area, is town-owned land, of which 278 acres are vacant.

The analysis shows 893 acres of developable residential land in Plympton, so there is room for new residential development. However, this development may be constrained by the town's many wetlands and floodplains, its need for on-site water and wastewater systems, and its large lot zoning requirements.

## Watershed Areas

Plympton is located within the Taunton River Watershed and the South Coastal Watershed. Most Plympton is situated in the 562-square-mile Taunton River Watershed, which spans all or part of 40 municipalities, while the eastern third is located within the 240-square-mile South Coastal Watershed, which spans all or part of 19 municipalities.

Five hundred forty-nine acres, or 5.6% of Plympton's total acreage, fall into Wellhead Protection Areas. These areas were defined and regulated according to the 1996 Safe Drinking Water Act as part of the Source Water Assessment Program.

## Protected Open Space, Wetlands, and Floodplains

Of Plympton's total acreage, 151 acres, or 1.6%, is legally and permanently protected as open space that cannot be developed. Wetlands and floodplains have a significant presence in Plympton. Approximately 46.4% of the town's acreage, or 4,492 acres, are wetlands, and approximately 30%, or 2,917 acres of the town's acreage, is within a 100-year floodplain, both scattered throughout the town. These areas are protected via Plympton's Wetlands Protection Bylaw and Plympton's Floodplain and Watershed Protection District. The purpose of the Wetlands Protection Bylaw "is to protect the wetlands, water resources, flood-prone areas, and adjoining upland areas in the Town of Plympton" (Town of Plympton Zoning and Municipal Bylaws, 2016). 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" (Town of Plympton Zoning and Municipal Bylaws, 2016). A map of these areas is in Appendix C.

## Contamination

The Massachusetts Department of Environmental Protection (DEP) Bureau of Waste Site Cleanup, in accordance with M.G.L. Chapter 21E, lists just one 21E site in Plympton - the former Plympton Country Store at 266 Main Street. Under Chapter 21E, the property owner is legally obligated to follow certain protocols and maintain the property according to specific guidelines. The site of the former Country Store was subject to the remediation of gasoline that leaked from an ancient underground storage tank. Since its discovery in 2006, the owner of the property has worked to remove contaminated soil and continues to monitor the situation.

## Water & Sewer

Plympton does not have municipal water or wastewater systems, requiring property owners to rely exclusively on on-site systems for water and wastewater. This is primarily due to Plympton's topography, which is generally low-lying and has many wetlands. The need to rely on on-site water and wastewater systems necessitates the need for Plympton to have sizeable minimum lot size requirements – 60,000 square feet for a single-family dwelling unit and 100,000 square feet for a two-family dwelling unit. These large minimum lot size requirements can make it challenging to produce the affordable housing needed in Plympton.

## Transportation

### Roadways

The Plympton Department of Public Works is responsible for maintaining 40.5 miles of town roadways, including state highways Routes 44, 58, and 106. These roadways serve the residents of Plympton and the region as important north-south (Route 58) and east-west

(Route 44 and 106) corridors. Overall, the roadways in Plympton are in good condition and efficiently support the town's development level.

### ***Public Transit***

Although no public transit service is available in the Town of Plympton, the neighboring communities of Halifax, Kingston, and Middleborough all have Massachusetts Bay Transportation Authority (MBTA) Commuter Rail Stations. In addition, the communities of Kingston and Middleborough also feature fixed-route bus service via the Greater Attleboro Taunton Regional Transit Authority (GATRA).

### ***Bicycle and Pedestrian Facilities***

Plympton is an auto-dependent community with limited bicycle and pedestrian infrastructure. However, one regional bike path runs through Plympton—the Claire Saltonstall Bikeway. The 135-mile bikeway was established in the 1970s and runs from Boston to Provincetown. The Bikeway begins in Plympton on Center Street at the Halifax town line and continues east to Main Street, Mayflower Road, Colchester Street, and Brook Street before ending at the Kingston town line.

### ***Air***

The town is 7.5 miles from Plymouth Municipal Airport, which lies on the border between Plymouth and Carver. Founded in 1931, it offers scheduled and private service to Nantucket. The airport features a local restaurant and gift shop but does not have an on-site traffic control tower.

Cape Cod Gateway Airport in Hyannis offers additional scheduled carrier service. The airport is approximately 40 miles from Plympton and offers scheduled flight services to Nantucket, Martha's Vineyard, Boston, and New York City.

The nearest national and international airport is Logan International Airport in Boston, roughly 44 miles from Plympton. T.F. Green Airport, a state airport located in Warwick, Rhode Island, is about 55 miles away.

### ***Schools***

The Town of Plympton and the neighboring towns of Halifax and Kingston form the Silver Lake School District. The District maintains six school buildings, including three elementary schools (one each in Halifax, Kingston, and Plympton), one intermediate school, one middle school, and one high school (each located in Kingston). In addition, some Plympton students attend the Rising Tide Charter Public School in Plymouth and the private Sacred Heart School in Kingston.

Despite Plympton's population increase in recent years, the number of students enrolled at the only Plympton-based public school (Dennett School) has recently experienced a downward trend. This could result from several factors, such as increased enrollment of



students at charter or parochial schools, an increased number of home-schooled children, an aging population, and the societal phenomenon of ever-increasing smaller household sizes.

Despite declining enrollments, the Town will continue to prepare school enrollment projections to understand any impacts of new residential development (affordable and otherwise).

## Residential Zoning

A zoning bylaw or ordinance controls land use in most American communities, including housing development patterns. Like most localities in the Commonwealth, Plympton's Zoning Bylaw embraces zoning that maintains low housing densities to protect the environment and preserve its rural character. Such constraints can limit the construction of affordable housing. For a Housing Production Plan, such zoning can be considered a constraint or limitation if it significantly limits expanding the housing supply to meet demand.

In Plympton, as-of-right zoning for residential dwelling units permits two-family and boarding/lodging houses, in addition to single-family dwellings, within the Agricultural Residential (AR), Business (B), and Light Manufacturing (LM) zoning districts. All other housing types either require the granting of a special permit or are prohibited.

**Table 22: Plympton's Residential Zoning Bylaw**

Family Type	Agricultural Residential (AR)	Business (B)	Light Manufacturing (LM)	Industrial (I)
Single-Family Detached Dwelling	P	P	P	X
Two-Family Detached Dwelling	P	P	P	X
Single-Family to Two-Family Dwelling Conversion	SP	SP	SP	X
Multi-Family Dwelling for Elderly and Handicapped Persons	SP	SP	SP	X
Convalescent Home	SP	SP	SP	SP
Boarding/Lodging House (Limited to 4 Persons)	P	P	P	X
Mobile Home	X	X	X	X
Mobile Home Park	X	X	X	X

Source: Town of Plympton Zoning and Municipal Bylaws

Note: P = Permitted Use, SP = Permitted Use by Special Permit, X = Expressly Prohibited

Plympton’s zoning bylaws require a minimum lot area of 60,000 square feet in all its districts for a single-family dwelling unit and a minimum of 100,000 square feet in all its districts for a two-family dwelling unit. Additionally, parking is required for all residential development throughout all districts. 2 parking spaces per unit are required for all single-family and two-family detached dwellings, and 1.5 parking spaces per unit are required for multi-family houses for elderly and disabled persons. Multi-family development is limited under the Bylaw, as shown in Table 27.

The dominance of single-family homes in Plympton may be a barrier to other population groups, such as seniors and singles. The data reinforces the need to consider that Plympton’s housing strategy provides various housing choices other than single-family residential to accommodate seniors and singles better.

### **Community Perceptions**

The term “affordable housing” can sometimes conjure images of negative impacts on the community, decreased property values, increased crime, and neglect. However, among those responding to the Plympton Housing Production Plan Community Survey (Appendix E), many individuals expressed concerns about the affordability of existing homes, particularly noting a need for suitable housing among first-time homebuyers, young families, and those aged 55+. Consequently, the Town of Plympton needs to creatively and proactively approach affordable housing initiatives to align with these concerns.

# GOALS AND STRATEGIES

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EOHLC requires that a town's Housing Production Plan must include goals to address:

1. A mix of types of housing, consistent with community and regional needs that:
  - a. It is affordable to households with an AMI of not more than 30 percent, more than 30 percent but not more than 80 percent, and more than 80 percent but not more than 120 percent.
  - b. Provides for a range of housing, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and older people; and,
  - c. Is feasible within the housing market in which they will be situated.
2. A numerical goal for annual housing production.

An analysis of demographics, housing needs, projected demand, and zoning policy indicates the need for more affordable and deed-restricted housing in Plympton to meet the community's affordable housing needs. The following goals and strategies were developed to generate a diverse and affordable housing stock to meet Plympton's current and future housing demands.

To achieve and maintain a 10% affordable housing rate reflective of its rural character, Plympton will need to strategically invest limited public and private resources in producing affordable housing. Most of the town is covered under the Agricultural-Residential zoning district with a minimum requirement of 60,000 square feet of area for a single-family dwelling and 100,000 square feet of area for a two-family dwelling. These requirements, combined with frontage, setback, and other requirements, present some challenges to affordable housing development. This may create the need for regulatory relief for any residential development that includes affordable units, possibly through the "friendly" comprehensive permit process that overrides local zoning if not through normal regulatory channels.

The Town should explore and consider the following planning and zoning-related strategies to promote the creation of additional affordable units and appropriately direct new development. This plan intends to identify strategies that can promote new affordable housing opportunities. When these strategies are applied, they will create new affordable units 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 the municipality or other parties provided regarding municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family, and mixed-use districts. In short, the state has incentivized municipalities to adopt these measures. Plympton's progress in reforming its land use provisions to promote affordable housing and

community-appropriate growth will likely have a meaningful impact on determining project eligibility/site approval for comprehensive projects.

Plympton has defined the following implementation strategies to accomplish the affordable housing goals outlined in this section. These strategies are the specific initiatives by which Plympton can achieve its housing production goals.

To carry out the strategies in the Housing Production Plan and meet production goals, the Town of Plympton will need to build its capacity to promote affordable housing activities. This capacity includes gaining access to more significant financial and technical resources, building local support, developing partnerships with public/private developers and lenders, and creating a local organization and systems to support new housing production.

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

*A note about implementing this plan and its strategies: Implementing it will be complex. The Plympton Housing Production Plan Committee strongly recommends that the Board of Selectmen assign a volunteer committee to coordinate the implementation of this plan (referred to below as The Committee).*

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**1. Meet the 10% state standard for affordable housing so that Plympton 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.**

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 the 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 the Chapter 40B comprehensive permit process.

Plympton will proactively support incremental development of affordable housing in keeping with the community's desire to maintain its rural character until 10% of total year-round housing units are affordable to households with incomes less than or equal to 80% AMI (per c.40B state mandate). Once achieved, the town will work to sustain 10 percent affordable housing in proportion to the future growth of total housing units. The town will lead the effort to preserve the expiring affordable units.

Plympton 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 the area median income (AMI) to meet the need for affordable starter homes,

multi-family units, and housing for the older people and disabled. Ninety-three percent of the 919 occupied housing units in Plympton are owner-occupied, while 7.1 percent are renter-occupied. The Plymouth County average for rental occupation is much greater at 22.5 percent, and the Commonwealth average is 37.6 percent. The town needs affordable rental units with incomes at or below 30% of the area's median income. In addition, the Town needs to create and maintain affordable homeownership opportunities for households at or below 80% of the area median income, especially family housing.

○ ***Strategy 1.1: Develop a Comprehensive Permit Policy***

The Town should consider adopting a Comprehensive Permit Policy based on ideas and contributions from the community, relevant committees, and the Board of Selectmen. A Comprehensive Permit Policy provides developers with information on the town's expectations concerning Comprehensive Permit applications. For example, a policy may include desired outcomes, minimum performance standards, and possible trade-offs the town might be willing to negotiate with developers ("Friendly" Chapter 40B process).

Such a policy should be a helpful tool for promoting greater cooperation between the town and private for-profit and not-for-profit developers on affordable housing production while protecting the town from inappropriate development. This Housing Plan incorporates production goals that identify development opportunities leading to producing at least 0.5% of the year-round housing stock per year of at least six units. However, given past production, this goal is ambitious and will require the town to work with developers to boost affordable housing. To this end, through such a Policy, the developer can anticipate greater predictability in what the town is willing to approve, and the town should be able to obtain better new affordable units that meet locally established development criteria that help it meet local needs and production goals. It can also be helpful to integrate specific design criteria to guide new development better and ensure that such development is harmonious with the rural nature of Plympton.

This policy should be developed to ensure consistency with the housing needs, production goals, strategies included in this Housing Plan, and state guidelines. It should also be reviewed regularly for consistency with the town's vision and goals. Other towns' Housing Guidelines may serve as resources.

- Timeframe: Priority 1.
- Responsible Entities: The Board of Selectmen or The Committee, working with the associated Town boards and committees, will explore models of Comprehensive Permit Policies and Procedures, suggest necessary changes, and share them with the Board of Selectmen and other interested boards and committees for their review and comment.



○ ***Strategy 1.2: Explore local permitting processes for affordable housing and accompanying affordable housing requirements.***

To meet the Commonwealth's 10% target, it is recommended that the Town of Plympton develop a predictable and consistent permitting process that facilitates affordable housing production by increasing economic efficiency and, therefore, reducing development costs. The town should create an all-inclusive permitting guide and offer pre-application meetings that allow developers to sit down with all reviewing entities and discuss the project before filing an application. This could flag potential issues and, therefore, expedite permitting review.

- Timeframe: Priority 1.
- Responsible Entities: The Board of Selectmen or The Committee, working with the associated Town boards and committees, will strive to create a Comprehensive Permit Policy that encourages a streamlined local permitting process in affordable housing development.

○ ***Strategy 1.3: Identify specific sites for which the municipality will advance town goals and encourage the filing of private comprehensive permit developments.***

This strategy strives to support "friendly" 40B developments with nonprofit entities. The Town will collaborate on "friendly" 40B projects consistent with this plan's goals to support the community's need for affordable housing.

The Board of Selectmen or The Committee should partner with not-for-profit 40B developers to create affordable housing for people of all incomes while protecting the town's critical resources and rural nature.

- Timeframe: Priority 1.
- Responsible Entities: The Zoning Board of Appeals will be responsible for approving Comprehensive Permits (Friendly 40B developments) as they deem appropriate.

○ ***Strategy 1.4: Consider incentives to include accessible and adaptable housing units in new developments, which would provide affordable options to local veterans, seniors, and individuals with disabilities.***

In Plympton, limited affordable housing options are available for seniors, veterans, and individuals with disabilities on restricted incomes or those wishing to downsize from larger homes. Encouraging the development and maintenance of accessible and adaptable housing should be a Town priority.

The Town should work with developers to reach out to private, public, and non-profit entities to secure additional technical and financial housing resources to support its efforts to produce new affordable housing as new opportunities arise. The developer is typically responsible for applying for these funds, but the support of municipal governments is often critical for securing very competitive funding. Moreover, there may be opportunities to work with other financial services establishments to make some concessionary financing available to support local housing efforts, enhancing affordability. The Town should work with for-profit and non-profit developers to better understand what incentives may prove effective in developing affordable housing consistent with this plan.

The Town should study the potential for a Comprehensive Permit Policy that would offer flexible options and other incentives for developing affordable housing for local veterans, seniors, and individuals with disabilities.

- Timeframe: Priority 1.
- Responsible Entities: The Board of Selectmen or The Committee will consult with the associated Town Boards and Committees to draft recommended amendments to the Zoning Bylaws consistent with the above considerations. The Town Meeting vote must approve all amendments to the Zoning Bylaws.

○ ***Strategy 1.5: Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation.***

Seek regional housing rehabilitation programs that provide grants to correct code violations, upgrade deficient systems, and make energy improvements in existing SHI stock.

- Timeframe: Priority 2.
- Responsible Entities: The Board of Selectmen or The Committee should study opportunities and build professional networks to support affordable housing opportunities.

○ ***Strategy 1.6: Utilize Local Initiative Program (LIP)***

The Planning Board should review and consider adopting a Local Initiative Program criteria to 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 called 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 Entities: The Board of Selectmen or The Committee in conjunction with the Planning Board and other appropriate boards and committees.

○ ***Strategy 1.7: Continue to Explore Innovative Affordable Housing Options***

Existing methods and subsidies intended to generate new affordable housing stock sometimes constrain the Town's ability to provide the support that cost-burdened and low-income households require. It may be that innovations can help meet this need. The Town will seek to continue to create ethical and creative ways to promote the ability of individuals in these households to remain in town, reduce their cost burden, and, whenever feasible, increase the SHI.

- Timeframe: Priority 2.
- Responsible Entities: The Board of Selectmen or The Committee.

## ***2. Ensure that new affordable housing harmonizes with the community's vision of maintaining the rural character and zoning bylaws.***

They are encouraging the development of housing and preservation of open space so that the goals of each will be mutually satisfied using techniques such as creating a senior overlay district and a mixed-use district. Provide opportunities for housing of various types to meet anticipated needs within the town's limited land resources.

○ ***Strategy 2.1: Consider adopting a Senior Affordable Housing Overlay District to promote affordable housing development for people 55 or older.***

Identify zoning districts or geographic areas where the municipality proposes to modify current regulations to create affordable housing developments for populations aged 55 or over to meet its production goal. Identify specific sites for which the municipality will encourage filing age-restricted friendly comprehensive permit projects. This Housing Production Plan includes several strategies to reform local zoning regulations and make them "friendlier" to producing age-restricted affordable housing. These strategies involve amending the Zoning Bylaw to promote affordable over 55 independent living developments using the "friendly 40B" process through the state's Local Initiative Program (LIP).

- Provide a type of housing that reduces residents' burdens of property maintenance and demands on municipal services.
  - Provide alternative housing for a maturing population (all dwellings are limited to those 55 or older).
  - Encourage affordable housing development for active adults with lower and moderate income, as defined in 760 CMR 45.02.
  - Promote flexibility in site planning while protecting natural features, scenic views into the property, existing vegetation and landforms, and land utilization in harmony with neighboring properties.
- Timeframe: Priority 2.
  - Responsible Entities: The Board of Selectmen or The Committee in conjunction with the Planning Board and other appropriate boards and committees.

○ ***Strategy 2.2: Adopt an Inclusionary Zoning Bylaw.***

The Zoning Bylaw neither mandates nor incentivizes the private sector to produce affordable housing. Therefore, the town continues to experience residential growth primarily by creating expensive single-family subdivisions. This type of development could impact the town's rural character and the cost of home ownership in the community.

Single-family housing is a critical component of Plympton's housing stock; however, the current zoning does not include provisions for creating affordable single-family housing. Therefore, the town of Plympton should adopt "Inclusionary Zoning" provisions for the Agricultural-Residential District. This may be done by adopting an Inclusionary Zoning Bylaw.

Inclusionary zoning is another tool for creating affordable housing. It helps to ensure that the 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. An Inclusionary Zoning bylaw would require a developer to set aside a certain percentage of housing units 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. It should be noted that the bylaw can also allow in-lieu payments that reflect the price of affordable housing and land availability in Plympton. The fee will be calculated based on a formula detailed within the Zoning Bylaw. Many variations of inclusionary zoning bylaws have been adopted throughout the Commonwealth with varying degrees of success. Plympton must craft a bylaw that is custom to Plympton to ensure its success.

- Consider adopting inclusionary zoning to ensure that any new residential development in Plympton provides a percentage of affordable units or cash instead of units.
  - The Town zoning regulations could be amended to require that any new subdivisions with four or more housing units have 25% of the units designated as permanently affordable (1 of every four units must be affordable).
  - The Planning Board could review an Inclusionary Zoning Bylaw proposal. After a detailed review and analysis with public comments, the Planning Board could bring an Inclusionary Zoning Bylaw to the Annual Town Meeting for acceptance.
- Timeframe: Priority 1.
  - Responsible Entities: The Board of Selectmen and The Committee will work with the Planning Board and the Zoning Board of Appeals to write an Inclusionary Zoning Bylaw. The Town Meeting will have to vote the bylaw into law.

○ ***Strategy 2.3: Encourage smaller housing units.***

A noticeable trend in Plympton is the increase in the size of single-family homes. Homes built from 2000 to 2015 are significantly larger than homes built from 1950-1975, the post-WWII era. Home builders stand to earn a more significant profit by building larger homes. However, this trend ignores demographic forces that favor the construction of smaller units. Plympton has many empty-nesters and active adults who raised families in single-family homes who now wish to downsize into smaller units. Recent graduates and couples without children cannot find starter homes in Town that they can afford. And, of course, lower-income residents cannot afford a home in Plympton without a subsidy.

- Timeframe: Priority 1.
- Responsible Entities: The Planning Board will research methods employed by other communities to incentivize smaller units. When researching this topic, the Board may find examples other communities employ to foster smaller units and consider adopting successful programs.

○ ***Strategy 2.4: Collaborate amongst Town boards, committees, commissions, and others as appropriate to access and secure lands adjacent to proposed housing developments for common uses, encouraging the creation of “pocket parks,” bandstands, walking trails, and community gardens.***

It is important to support passive and active recreation in balance with natural systems and housing developments to preserve Plympton's rural character and open spaces.

- Timeframe: Priority 1.
- Responsible Entities: The Planning Board will oversee development plans and work closely with the Open Space Committee to ensure housing developments align with community goals.

### **3. Create affordable housing units through adaptive reuse of existing buildings and town-owned properties.**

Create affordable housing opportunities through adaptive reuse of existing buildings, including preservation of historic buildings and redevelopment of previously developed properties to utilize existing infrastructure, capitalize on the embodied energy of existing and underutilized sites, and preserve open space. Plympton can support multiple community goals for historic preservation, economic revitalization, and affordable housing.

#### ○ ***Strategy 3.1: Continue screening analysis of Town-owned land.***

The Town of Plympton will conduct a screening analysis of Town-owned land to target other opportunities for developing affordable housing. Many parcels of Town land are dedicated to parks and conservation purposes. Thus, they are not available for development (Article 97 of the Massachusetts Constitution requires that 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 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 groundwater. For those sites with high development suitability, the Planning Board will reach out to the neighborhood and collaborate with other boards to seek to develop a consensus on a preferred housing concept. Potential opportunities to explore may include land at 0 Prospect Rd and 0 Soule St which are zoned for residential use. Town-owned land at 0 County Rd is also currently designated for mixed-use purposes. The Town should continue to evaluate these and other opportunities.



- Timeframe: Priority 2: As of now, the Town has begun to analyze Town-owned land for affordable housing suitability to identify priority locations. However, at this point, the Town has not yet identified any ideal locations. Next steps include: 1) Hold informational meeting(s) on the process and generate support for proceeding to the next step. Request funding for testing and engineering costs, 2) Conduct preliminary site planning process, 3) Pending the outcome of the previous phases, prepare a strategy for implementation.
- Responsible Entities: The Board of Selectmen and The Committee should study opportunities for adaptive reuse.

○ ***Strategy 3.2: Study opportunities to repurpose existing buildings or use previously developed or town-owned sites for new community housing.***

In the future, Plympton 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 allow the community 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, taking advantage of parcels with discounted or nominal acquisition costs to make affordable housing more financially viable.
- 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 the development of affordable housing units.

The Board of Selectmen and The Committee will study municipal land holdings to determine if any are appropriate for affordable housing. The town will examine 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 in green spaces and simultaneously preserve or restore the architectural fabric of the community.

In the future, when the community analyzes property for future municipal uses, the potential for affordable housing will be considered. 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. Suppose a property is

deemed appropriate for the construction of affordable housing. In that case, 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 1.
- Responsible Entities: The Board of Selectmen or The Committee should study opportunities for adaptive reuse for housing on town-owned and tax title property.

○ ***Strategy 3.3: Explore the adaptation of Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties.***

A zoning overlay district should be established to allow senior housing developments where consensus exists for developing housing that meets local needs. The advantage of this approach is that the Town can regulate the amount and type of development that may occur on its land. Adjacent neighborhoods can have input into the process to protect the investment in their home. For any sites the Town wishes to seek housing proposals, the Planning Board will formulate a zoning overlay district that specifies the Town's objectives. Town Meeting approval of the district will allow an alternative development concept to proceed. For any sites the Town wishes to seek housing proposals, the Planning Board will formulate a zoning overlay district that specifies the Town's objectives. Town meeting approval of the district will allow an alternative development concept to proceed.

- Timeframe: Priority 1.
- Responsible Entities: The Board of Selectmen and The Committee will review the Town's Zoning Bylaws with the appropriate board and committees.

#### **4. Promote a variety of housing options in Plympton to meet the needs of a changing and aging population.**

The community's housing needs are diverse, yet most stock comprises single-family homes. It is essential 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.

○ ***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 various housing options. Additionally, the Town of Plympton should provide multi-generational community housing opportunities, prioritizing residents, veterans, town employees, and families of students enrolled in the town's public schools.

- Timeframe: Priority 2.
- Responsible Entities: The Board of Selectmen and The Committee.

○ ***Strategy 4.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Plympton.***

The Town should spread new affordable housing development geographically to avoid substantial impacts in any residential neighborhood. This will involve creating housing in communities with little or no existing affordable housing.

Through this process, it is essential to develop project alternatives to recognize a range of housing needs in town, including rental and homeownership options and housing for seniors, veterans, families, and individuals with disabilities. Additionally, the town should encourage the creation of workforce housing units that are affordable to middle-income households, making between 80% and 120% of the area's median income. Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80% income limits and cannot afford market-rate housing in Plympton. Enabling people who work in Plympton to live in Plympton creates a sustainable community. It helps to reverse the trend of exporting professionals during the day and importing service workers.

- Timeframe: Priority 1.
- Responsible Entities: The Board of Selectmen and The Committee will work with the appropriate board and committees to accomplish this goal.

○ ***Strategy 4.3: Encourage local housing initiatives and continue local planning education to promote the achievement of state-mandated affordable housing goals.***

The education of the community at large, as well as of members of specific boards, will be an essential component in successfully meeting the goals of this plan. The Town should work to increase resident awareness of unmet housing needs and demand as well as the meaning of affordable housing. Residents will likely be concerned about the impact of developing additional affordable housing. The Town should promote more excellent dialogue on this issue to promote the exchange of ideas and concerns. The local real estate community and property owners should actively engage in this conversation to increase understanding and foster development/redevelopment opportunities.

The Town should 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), which 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 affordable housing development." Other organizations, such as the Executive Office of Housing and Livable Communities (EOHLC), the 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 continuously as membership of these boards and committees turns over. Specialized training should also be available to professional staff to keep them updated on the new regulations and best practices.

- Timeframe: Priority 1.
- Responsible Entities: The Board of Selectmen should encourage members of appropriate committees to attend statewide and regional training sessions on housing-related issues.

○ ***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 benefit the Town and the landowners. Many parcels in this program are interested in preserving open space and conservation. Some parcels would also suit small housing units and more extensive 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 it considers exercising its Right of First Refusal.

- Timeframe: Priority 1.
- Responsible Entities: The Board of Selectmen and The Committee will work with the appropriate board and committees to 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: Collaborate with regional housing partners.**

The implementation of this Housing Production Plan will likely require support and assistance from a variety of resources. The Town of Plympton will establish or strengthen partnerships with housing providers, funding agencies, and other housing experts to achieve the goals of this plan. South Shore Habitat for Humanity has already expressed interest in this initiative. The Town should continue to develop relationships with this organization, as well as reaching out to other organizations such as NeighborWorks Southern Mass. Additionally, the Town should consider partnering with its neighboring towns including Halifax, Pembroke, Kingston, Carver, and/or Middleborough.

- Timeframe: Priority 2.
- Responsible Entities: Town Administrator, Board of Selectmen.

Resources:

NeighborWorks: <https://www.neighborworks.org>

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

## Conclusions

The housing goals and strategies listed above form a comprehensive and complex web of policies to be implemented and maintained throughout the Town of Plympton. These strategies directly relate to the data trends, gap analysis, and policy implications outlined throughout this Housing Production Plan. The Town of Plympton is confident that the goals and strategies outlined in this document will help to diversify the housing stock and provide alternative housing options for its residents.

Table 23 lists the planned strategies in each category of activities.

**Table 23: Plympton Housing Production Plan Goals and Strategies**

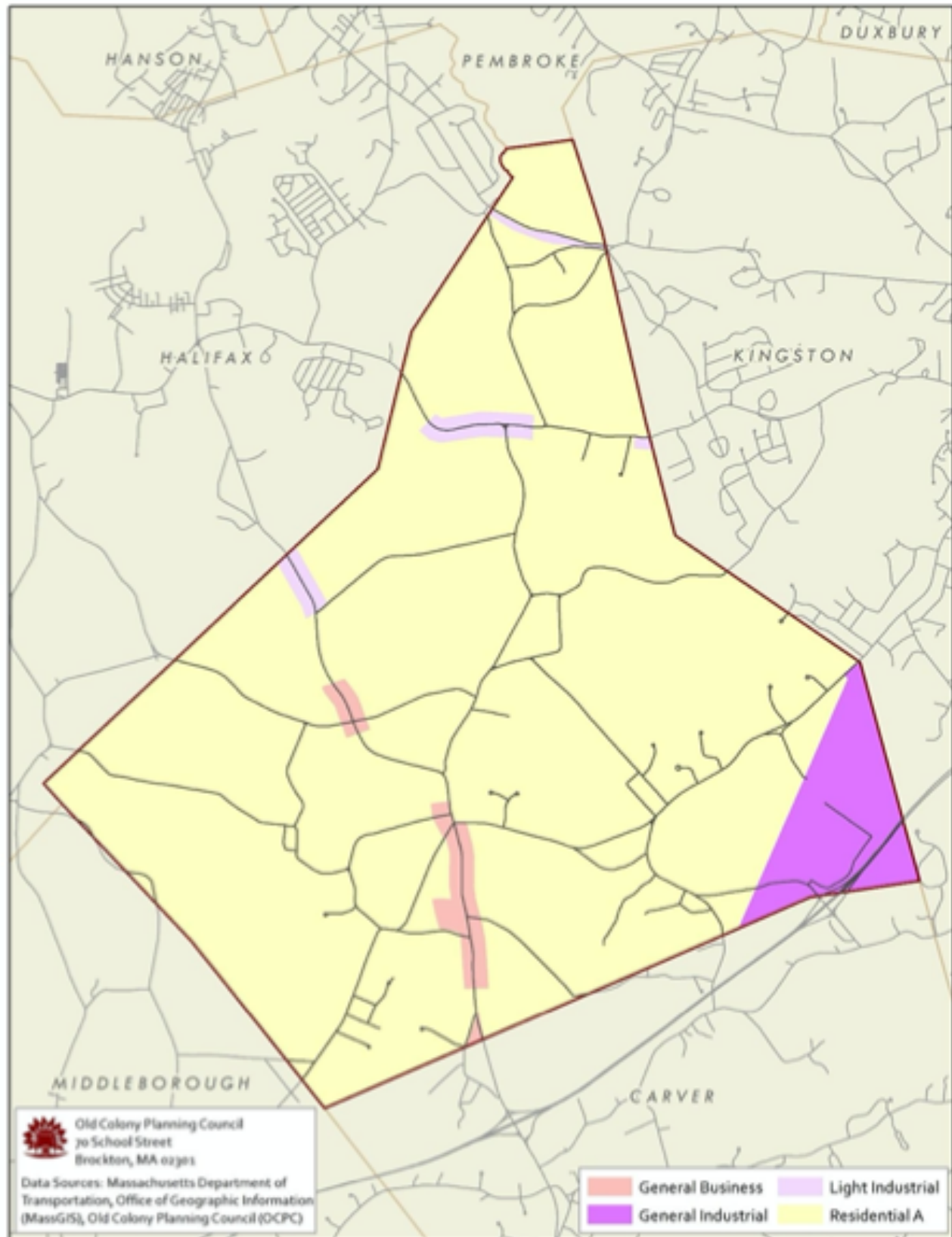
<b>Goal #1: Meet the 10% state standard for affordable housing so that Plymouth is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total housing units.</b>			
Strategy 1.1: Develop a Comprehensive Permit Policy	√		BOS, TC, PB, ZBA, CC, BOH
Strategy 1.2 Explore local permitting process for affordable housing and accompanying affordable housing requirements.	√		BOS, TC, PB, ZBA, CC, BOH

Strategy 1.3: Identify specific sites for which the municipality will advance town goals and encourage the filing of private comprehensive permit developments.	√		ZBA
Strategy 1.4: Consider incentives to include accessible and adaptable housing units in new developments to provide affordable options to local veterans, seniors, and the disabled.	√		BOS, TC, PB, ZBA, CC, BOH
Strategy 1.5: Investigate funding sources for affordable housing maintenance and rehabilitation.		√	BOS, TC
Strategy 1.6: Utilize Local Initiative Program.		√	BOS, TC, PB
Strategy 1.7: Continue to explore innovative affordable housing options.		√	BOS, TC
<b>Goal #2: Ensure that new affordable housing is harmonious with the community vision of maintaining the Town's rural character and zoning bylaws.</b>			
Strategy 2.1: Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 and over.	√		BOS, TC, PB
Strategy 2.2: Adopt an Inclusionary Zoning Bylaw.	√		BOS, TC, PB, ZBA
Strategy 2.3: Encourage smaller housing units.	√		BOS, TC, PB
<b>Goal #3: Create affordable housing units through adaptive reuse of existing buildings and town owned properties.</b>			
Strategy 3.1: Conduct screening analysis of Town-owned properties.		√	BOS, TC
Strategy 3.2: Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.	√		BOS, TC
Strategy 3.3: Explore the adoption of Senior Affordable Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties.	√		BOS, TC, PB, ZBA, CC, BOH
<b>Goal #4: Promote a diversity of housing options in Plympton to meet the needs of a changing and aging population.</b>			
Strategy 4.1: Support aging in the community through increased multi-generational housing options and progressive senior facilities.		√	BOS, TC
Strategy 4.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the suburban character of Plymouth.	√		BOS, TC, PB, ZBA, CC, BOH
Strategy 4.3: Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.	√		BOS, TC, PB, ZBA, CC, BOH
Strategy 4.4: Review private properties for housing opportunities.	√		BOS, TC, PB, ZBA, CC, BOH

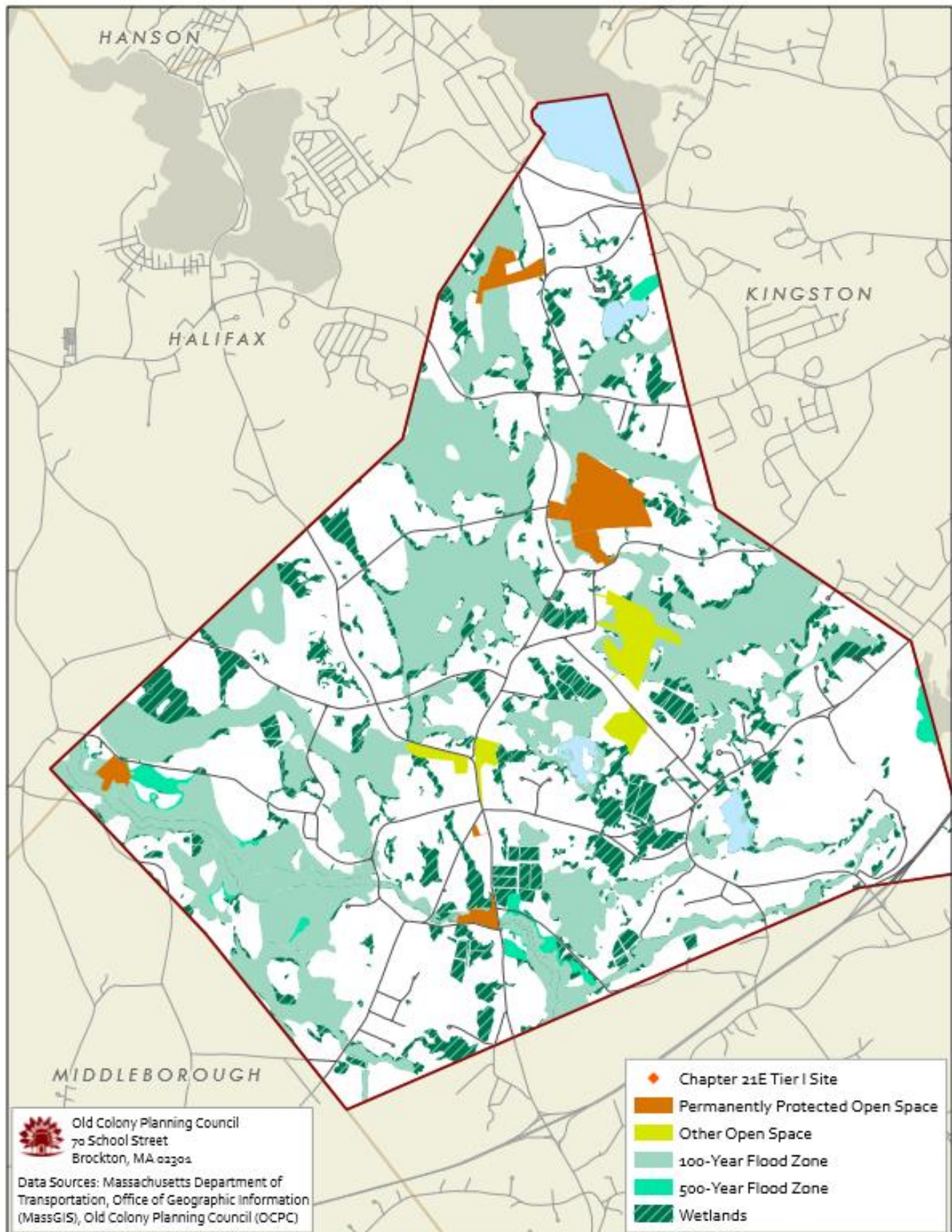


# APPENDIX

## Appendix A: Plympton Zoning Map

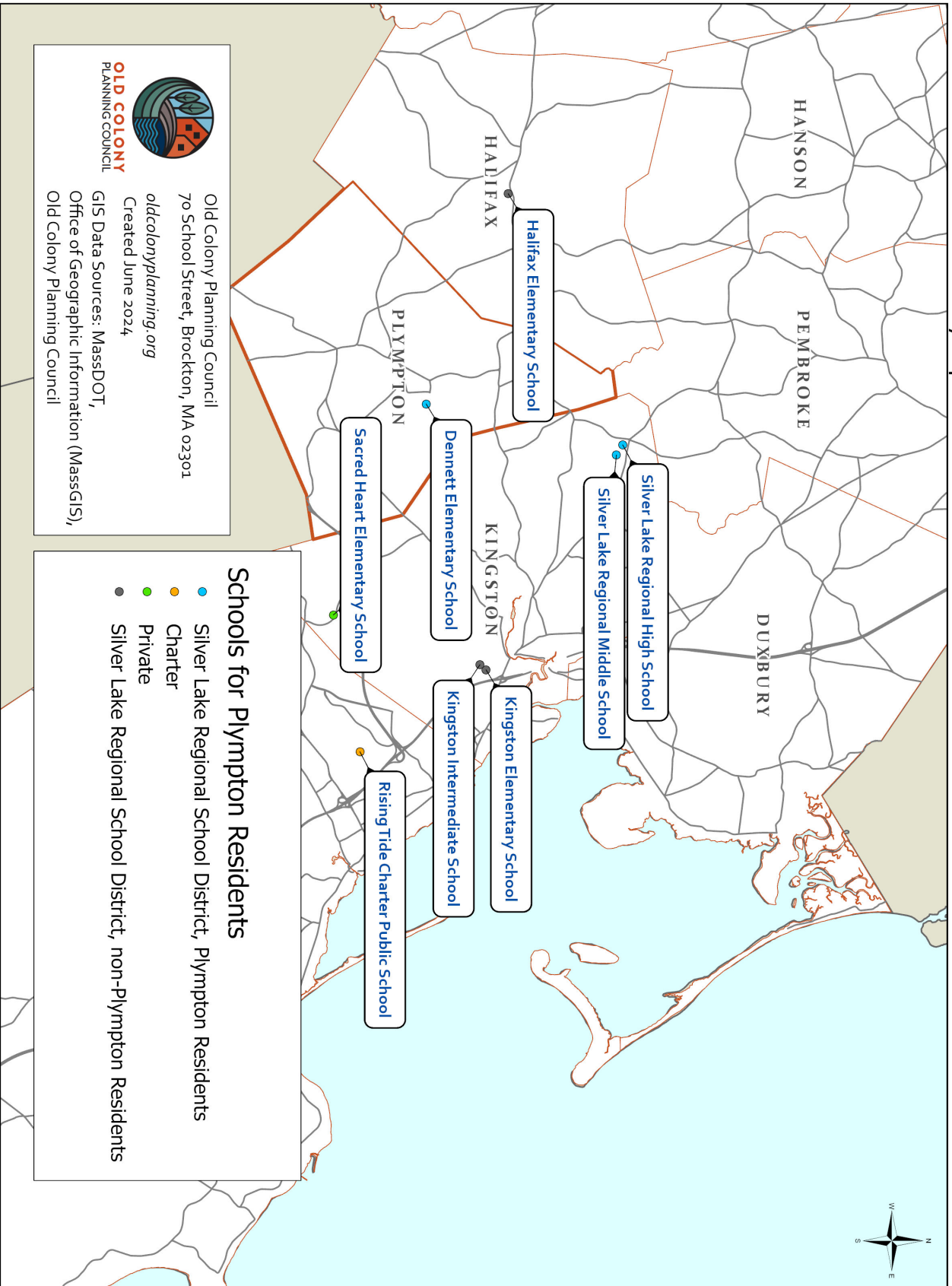


## Appendix B: Plympton Developmental Constraints Map



## Appendix C: Map of Regional Public, Private, and Charter Schools

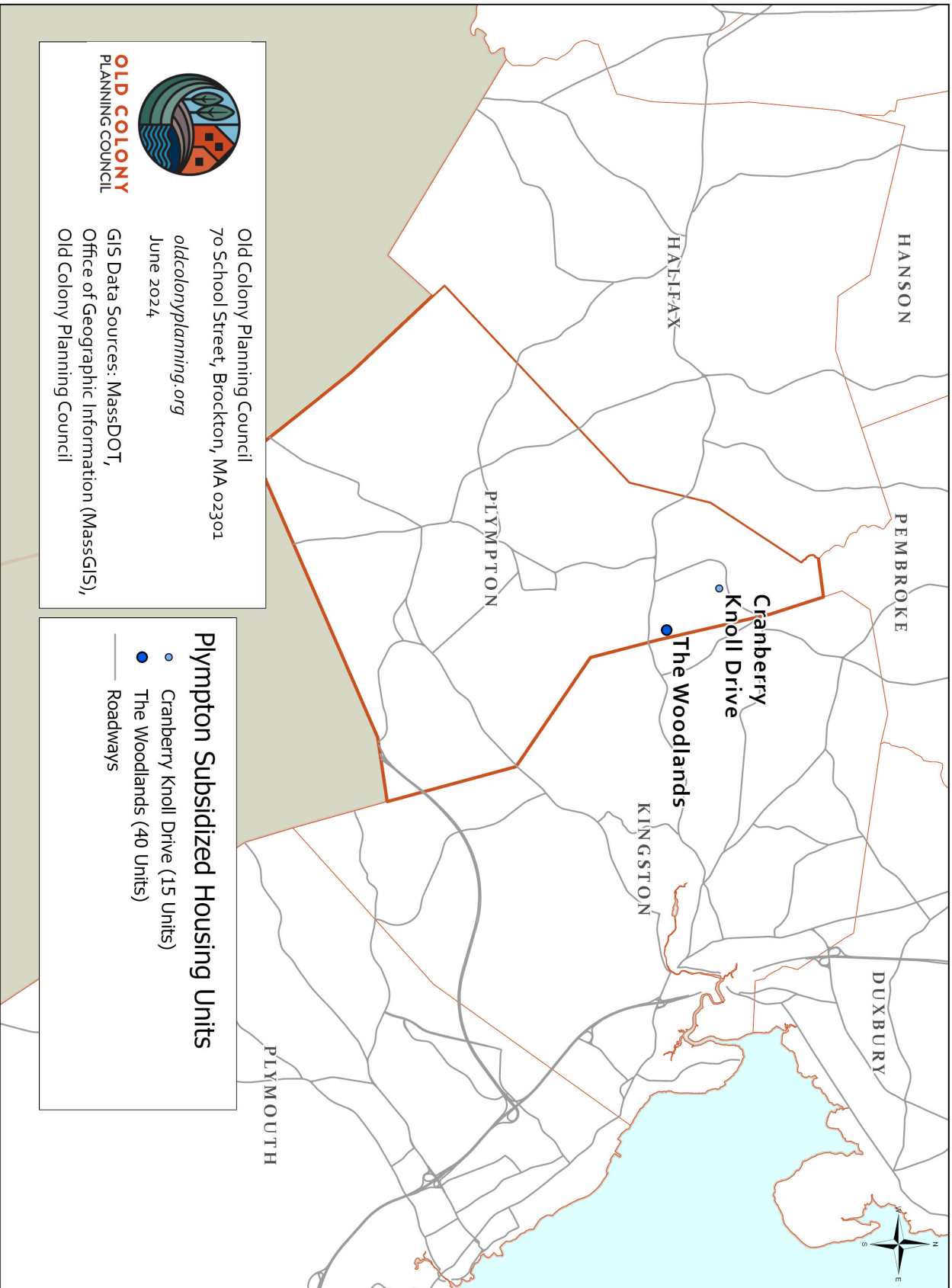
### Available Schools for Plympton Residents





## Appendix D: Map of Plympton's Existing Subsidized Housing Inventory

### Plympton Subsidized Housing Inventory



## Appendix E: Available Housing Resources and Programs

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

HUD aims to create strong, sustainable, inclusive communities and quality affordable homes. It is strengthening 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 how HUD does business. Additional information can be found at

<https://portal.hud.gov/hudportal/HUD>.

### Massachusetts Executive Office of Housing and Livable Communities (EOHLC)

EOHLC (formerly the Department of Housing and Community Development) aims to strengthen cities, towns, and neighborhoods to enhance the quality of life in Massachusetts. EOHLC provides leadership, professional assistance, and financial resources to promote safe, decent, affordable housing opportunities, the 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 Massachusetts's affordable housing and community development activities. Established in 1967, CHAPA's mission is to encourage producing and preserving affordable housing for low—and moderate-income families and individuals and 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 various housing and community development interests. Additional information can be found on the 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 Executive Office of Housing and Livable Communities (EOHLC) 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 affordable

housing needs. The MHP focuses on three main areas: community assistance, rental development, and homeownership. Additional information can be found on the MHP website at <http://www.mhp.net/>

### **Housing Solutions for Southeastern Massachusetts**

Housing Solutions for Southeastern Massachusetts—formerly 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 it as a foundation for improving their economic stability and well-being.

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 a non-profit corporation that believes affordable housing and stable neighborhoods help individuals and families realize their full dignity and potential. NeighborWorks Southern Mass is a partnership of residents, businesses, and local governments. Its mission is to help people have a safe and affordable living place. 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 constructing and preserving affordable rental housing and first and second mortgages for homebuyers and homeowners. It is a self-supporting not-for-profit public agency that raises capital by selling bonds and lending the proceeds to low—and moderate-income homebuyers, homeowners, and developers who build or preserve affordable and 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 allowed 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.

### **Local Initiative Program**

The Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers 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 EOHLC. For example, incomes of households served, fair marketing, profit limitation, and establishing long-term affordability for the units built. Eligible applicants include for-profit and non-profit developers working in concert with a city or town, as the municipality and developer jointly apply. Further 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 producing and preserving affordable housing for low and moderate-income families and individuals. HOME funds can be used to acquire and rehabilitate existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties or 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 producing and preserving affordable housing for low-income families and

individuals. HSF monies may be used to acquire and rehabilitate 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 cooperating with for-profit or non-profit developers. Additional information can be found at

<http://www.mass.gov/hed/housing/affordable-own/housingstabilization-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 above 110% of the median income. AHTF funds are focused on those activities that create, maintain, or acquire housing throughout the state to benefit those households. AHTF funds may also be used for permanent or transitional housing for homeless families and individuals and 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 AHTF's 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 various community development needs. 90 Assistance is provided to qualifying cities and towns for housing, community, and economic development projects that assist low—and moderate-income residents or revitalize 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-blockgrant-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 housing rehabilitation for low-income persons. Both for-profit and nonprofit developers can 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-incomehousing-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. Regarding housing programs, CEDAC helps community development corporations and other non-profit developers by providing them with early-stage capital financing and technical assistance throughout the development process. CEDAC Housing's financing options include predevelopment, acquisition, and bridge lending, providing developers with the patient capital to acquire property, hiring a team of professional consultants to move a development forward, and assembling 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 F: 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 collectively referred to 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 under fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. 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 using the action steps outlined in the AI.

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

#### Definitions

1) "Affordable" - For 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 it has been condemned or made uninhabitable by fire or other casualty.

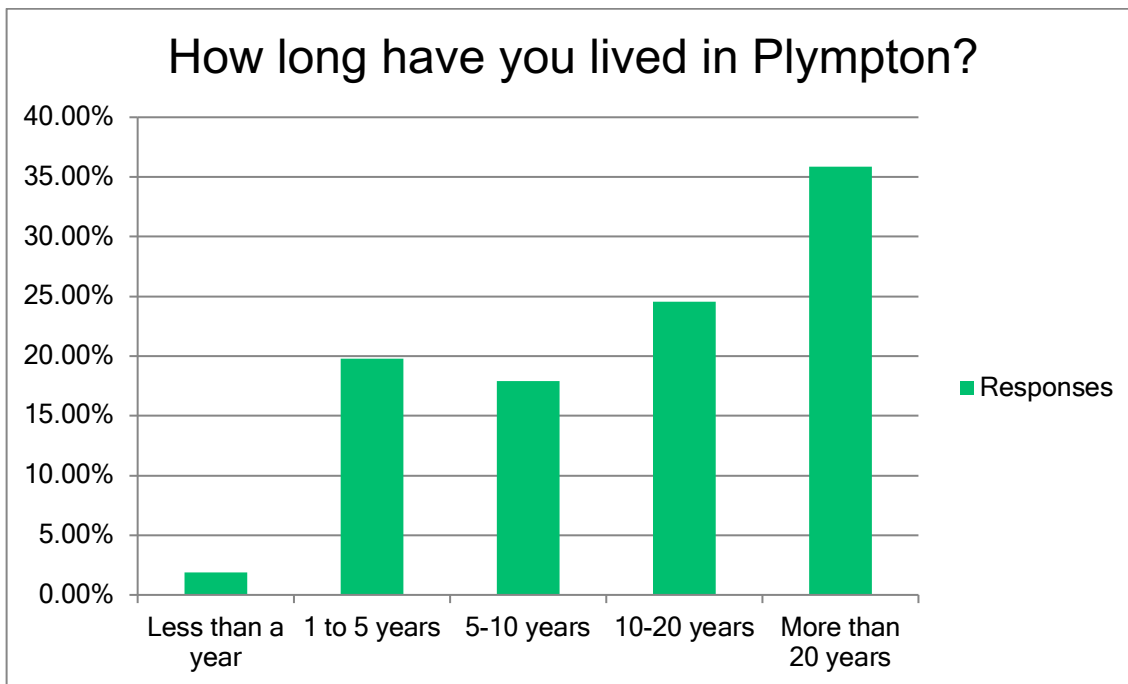
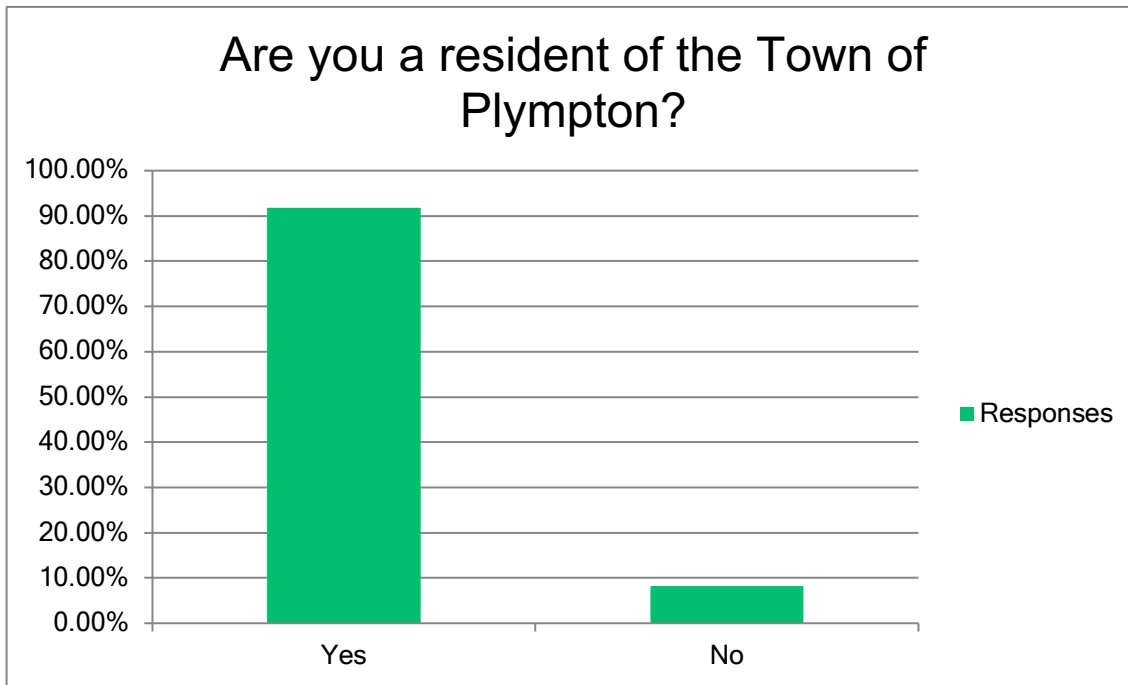
#### Agreements

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

## Bedroom Mix Policy

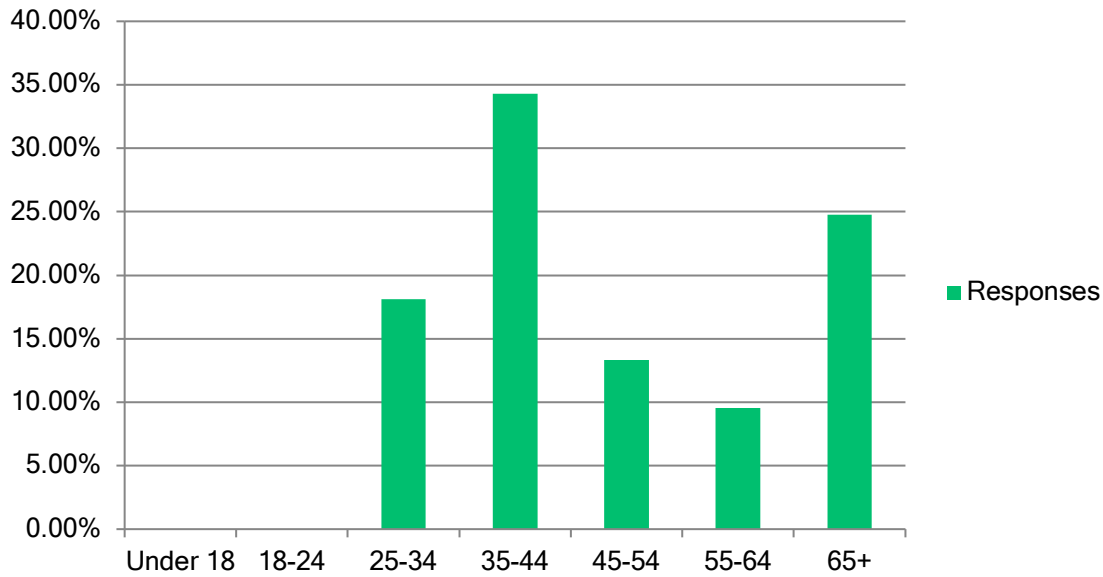
- 1) Consistent with the AI, the State Housing Agencies intend that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted, or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three-bedroom or larger units shall be distributed proportionately among affordable and market-rate units.
- 2) The State Housing Agency shall apply the Bedroom Mix Policy, which imposes an affordability restriction that complies with the SHI requirements.
- 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 given the regional need for family housing, make a waiver reasonable.
- 5) The Bedroom Mix Policy shall apply to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed, and 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 apply to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

## Appendix G: Plympton's Housing Survey Responses

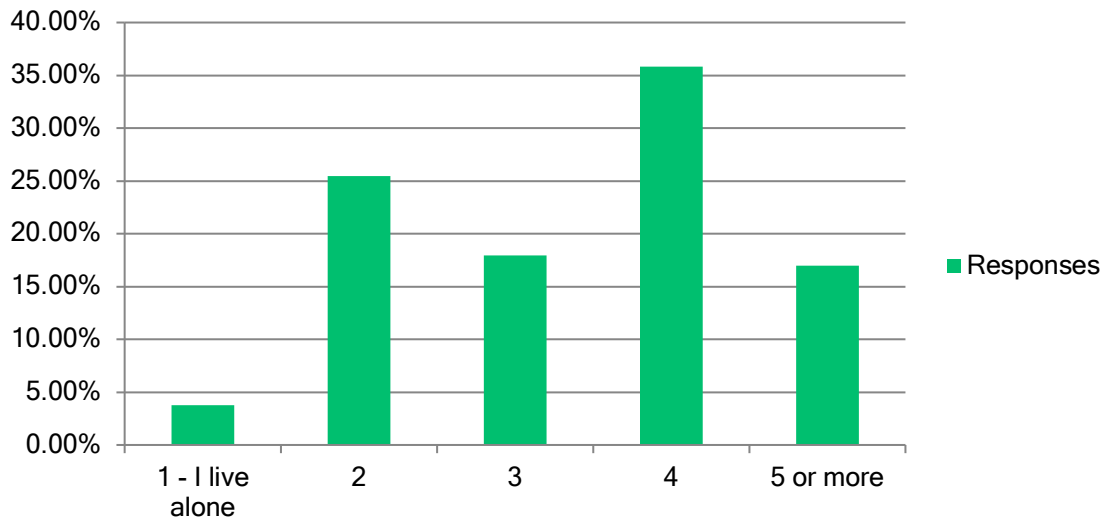




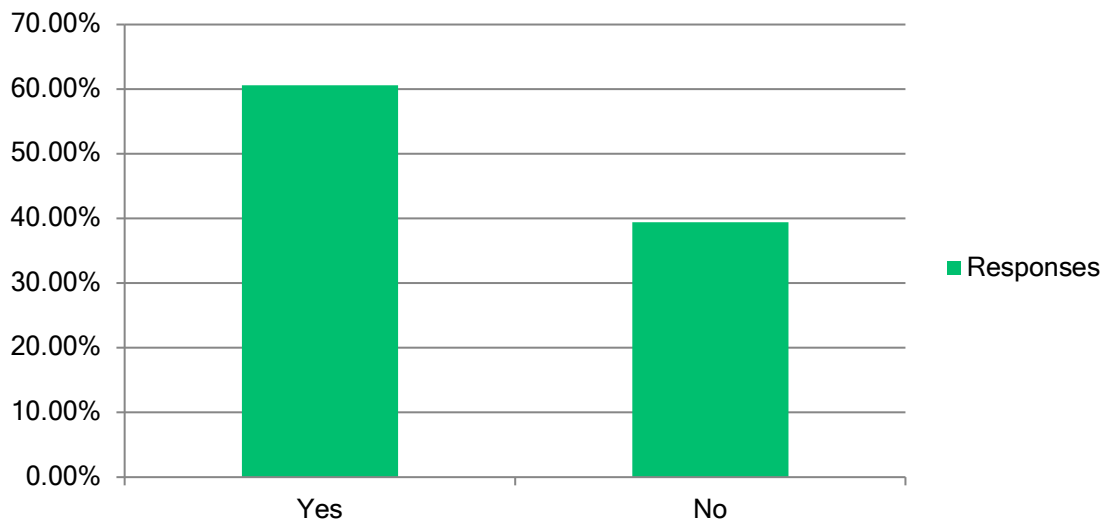
## How old are you?



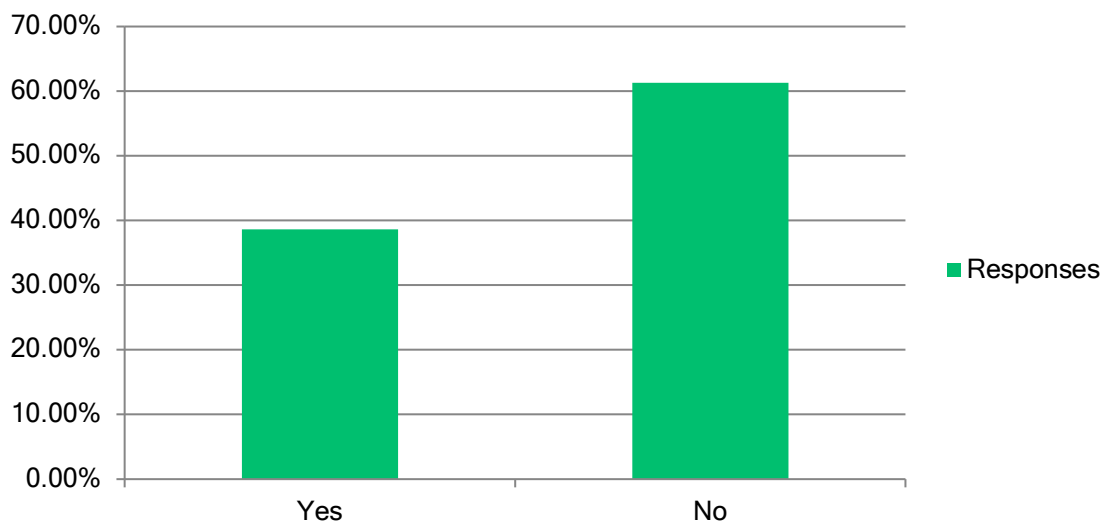
## Including yourself, how many people live in your home?



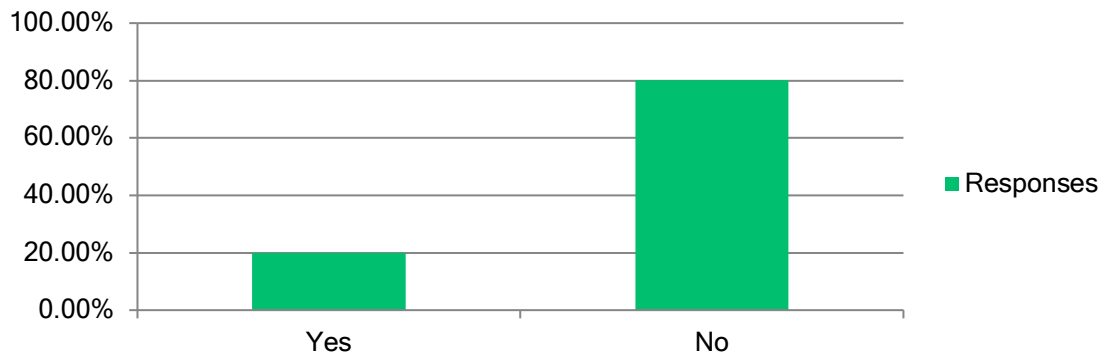
### Do any children (aged under 18) live in your home?



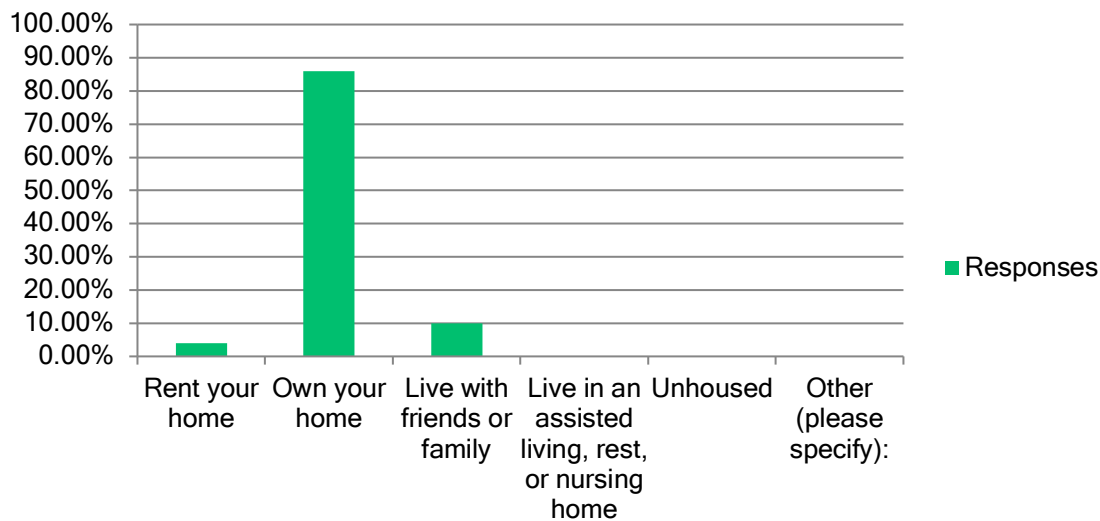
### Do any adults aged 65 or older live in your home?



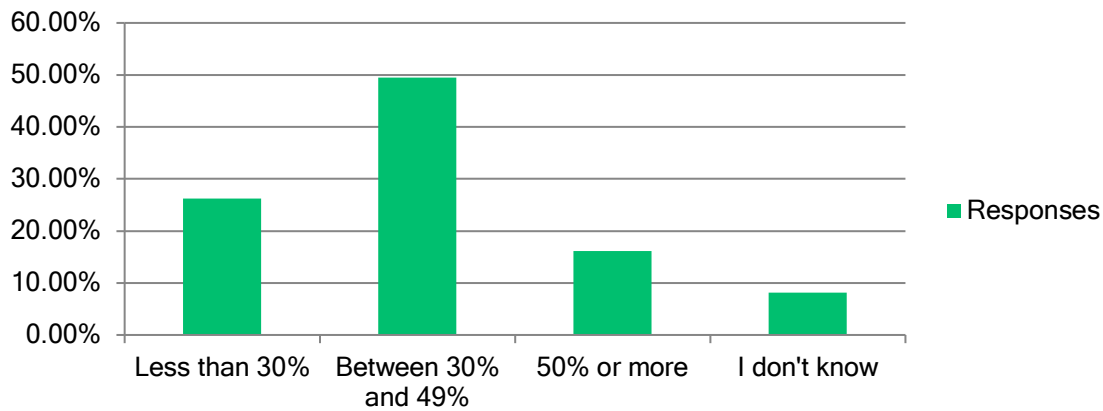
Do you or does someone who lives with you have any disability, handicap, or chronic disease that keeps you/them from participating fully in work, school, housework, or other activities?



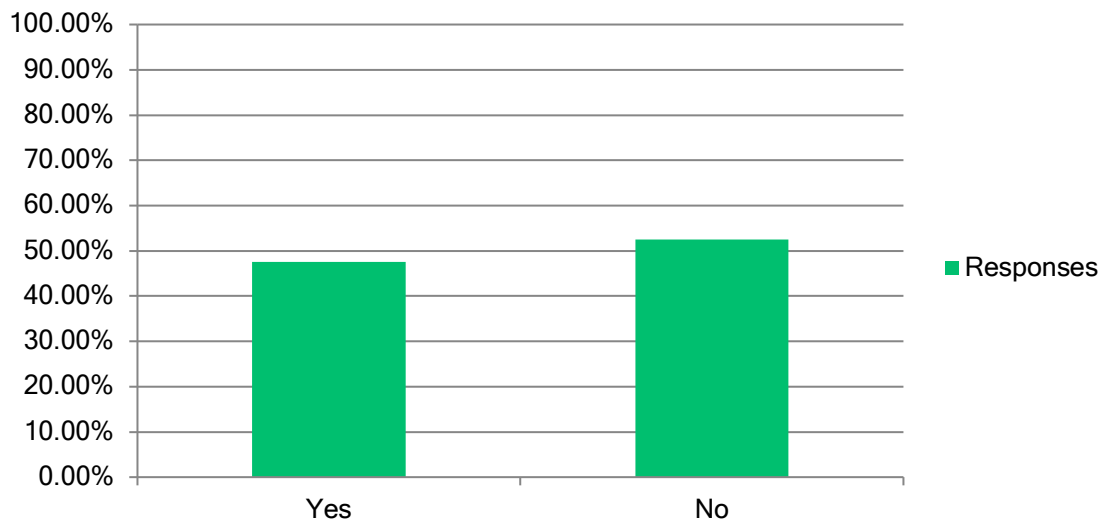
Which of the following describes your housing situation?



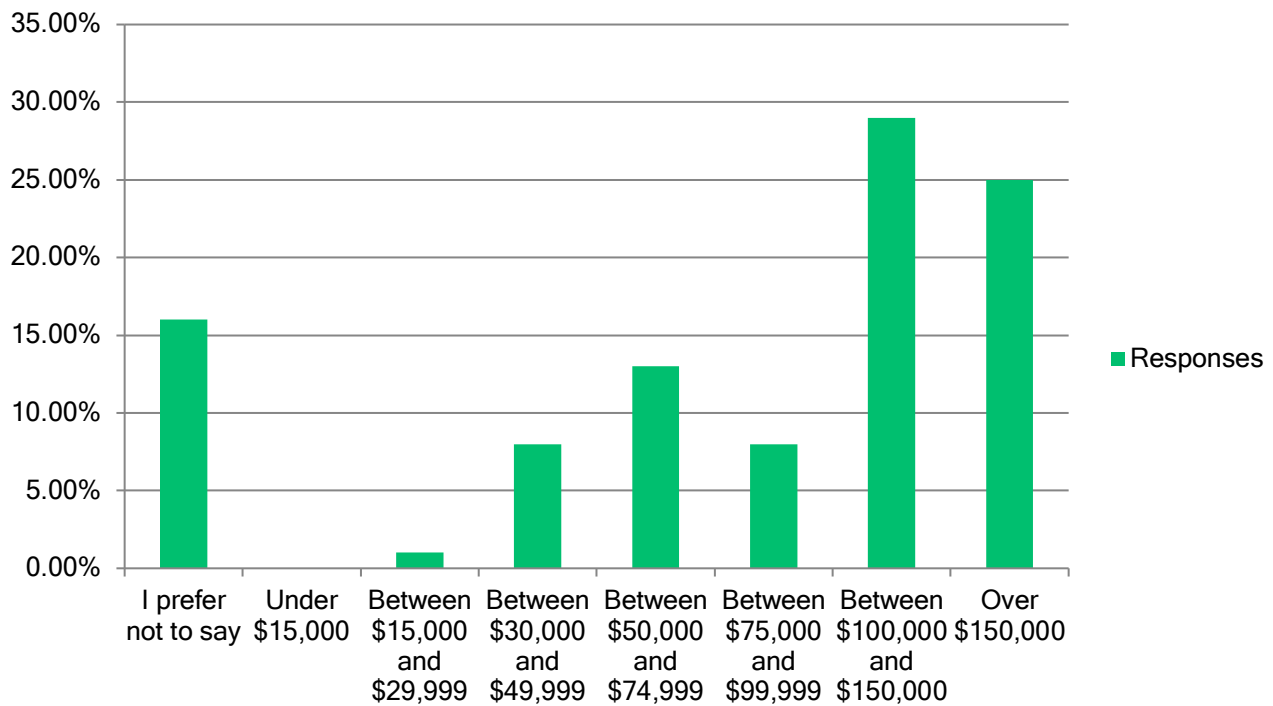
About what percent of your household's income is spent on housing costs (rent or mortgage plus property tax, insurance, and utilities)?



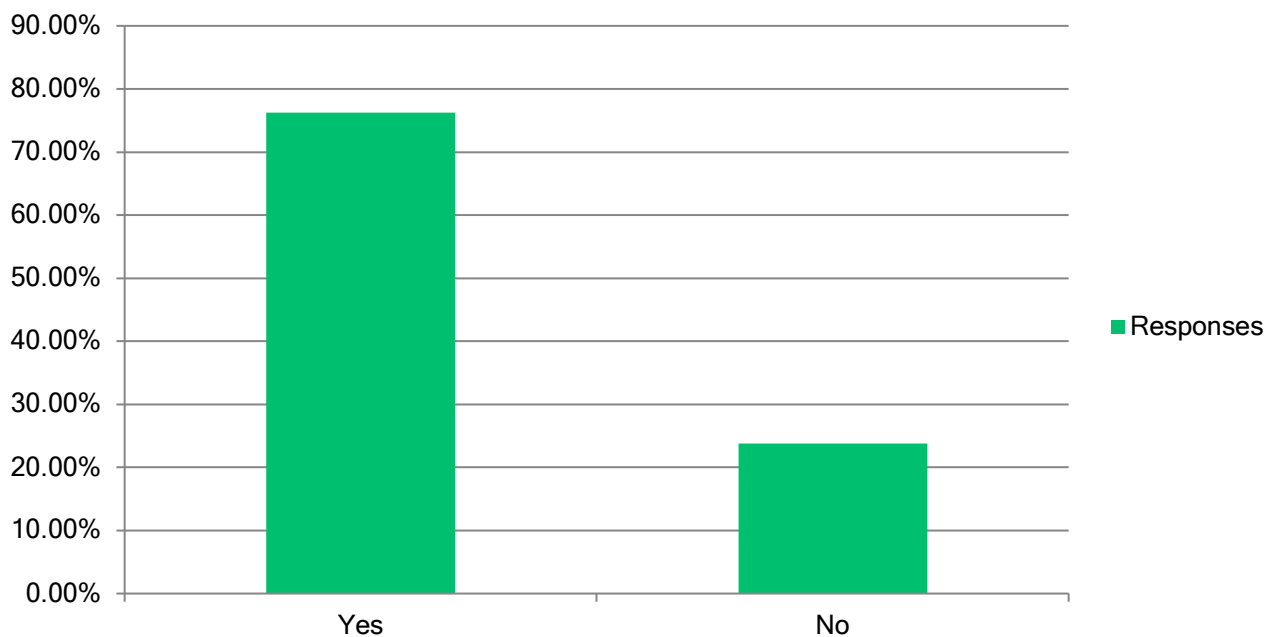
Is housing affordability an issue for you or anyone you know who lives in Plympton?



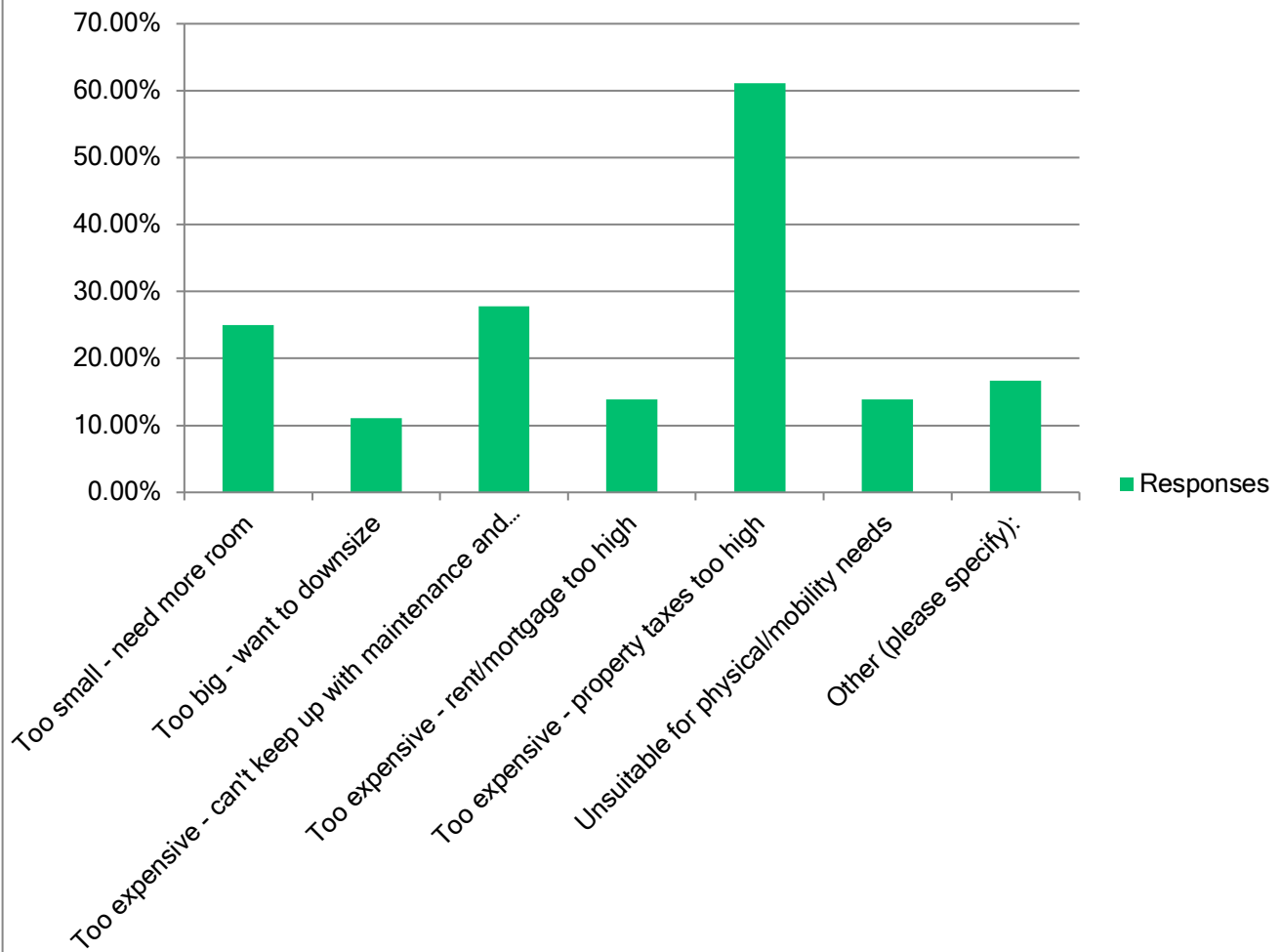
### What is your annual household income before taxes?



### Does your home meet your current living needs?

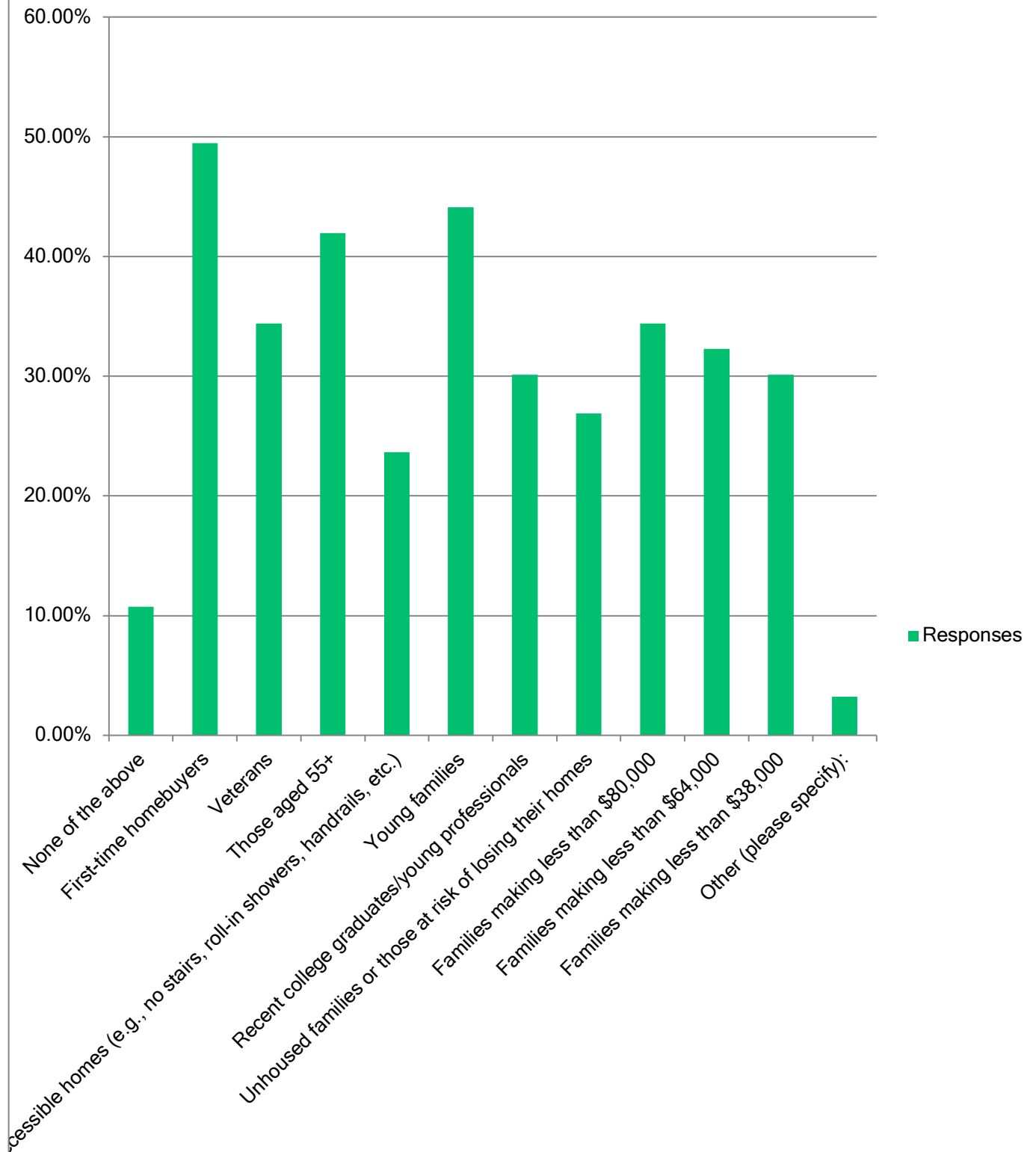


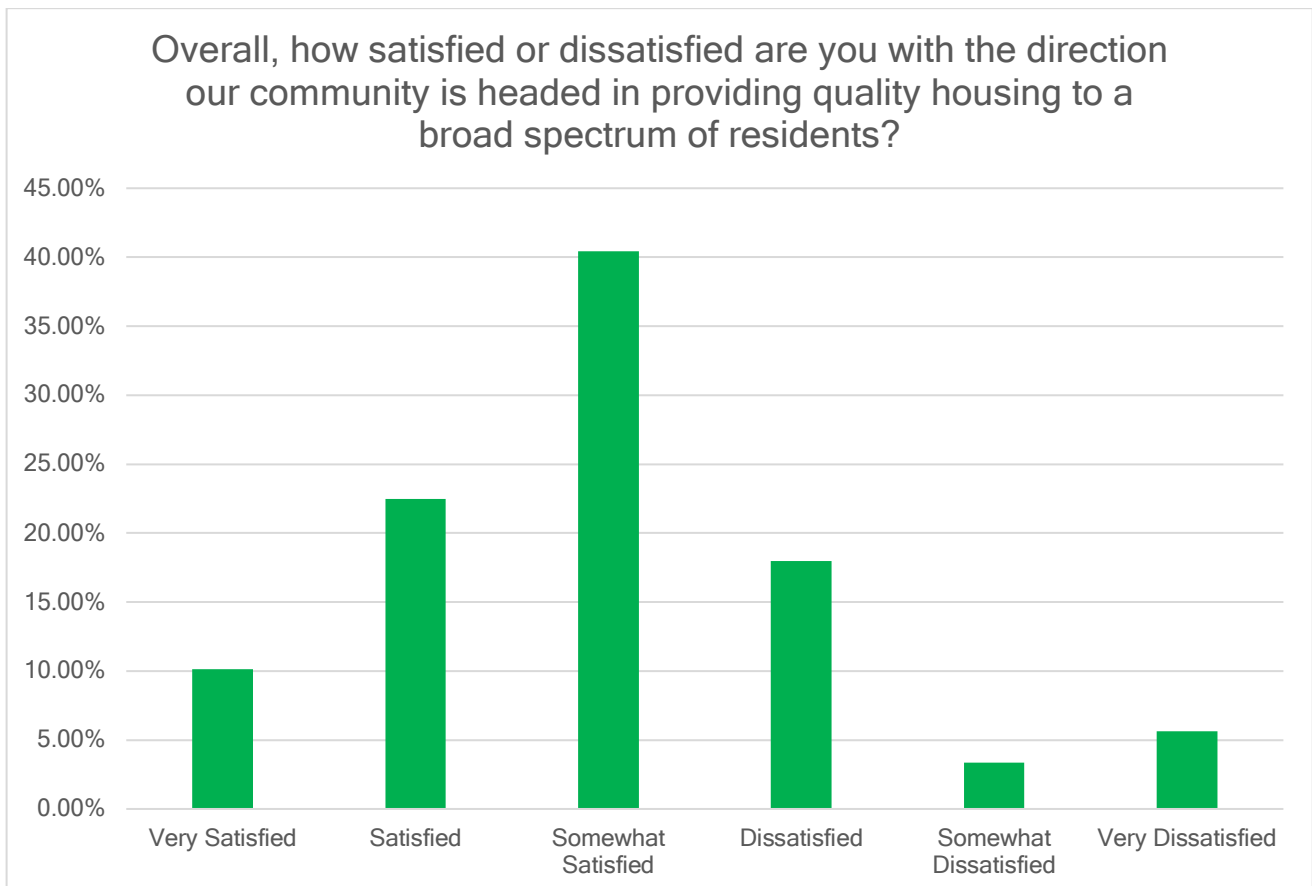
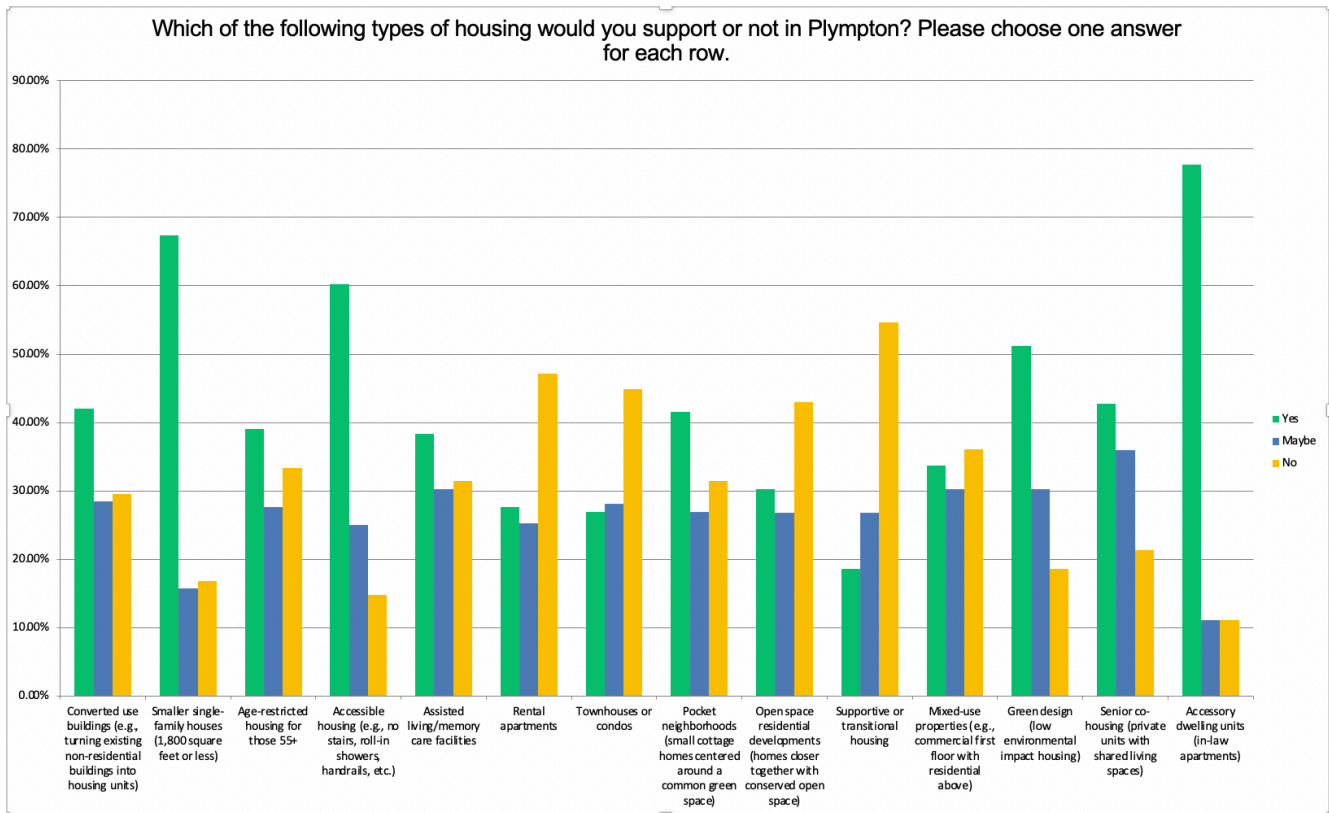
If no, why not? Check one or more boxes.



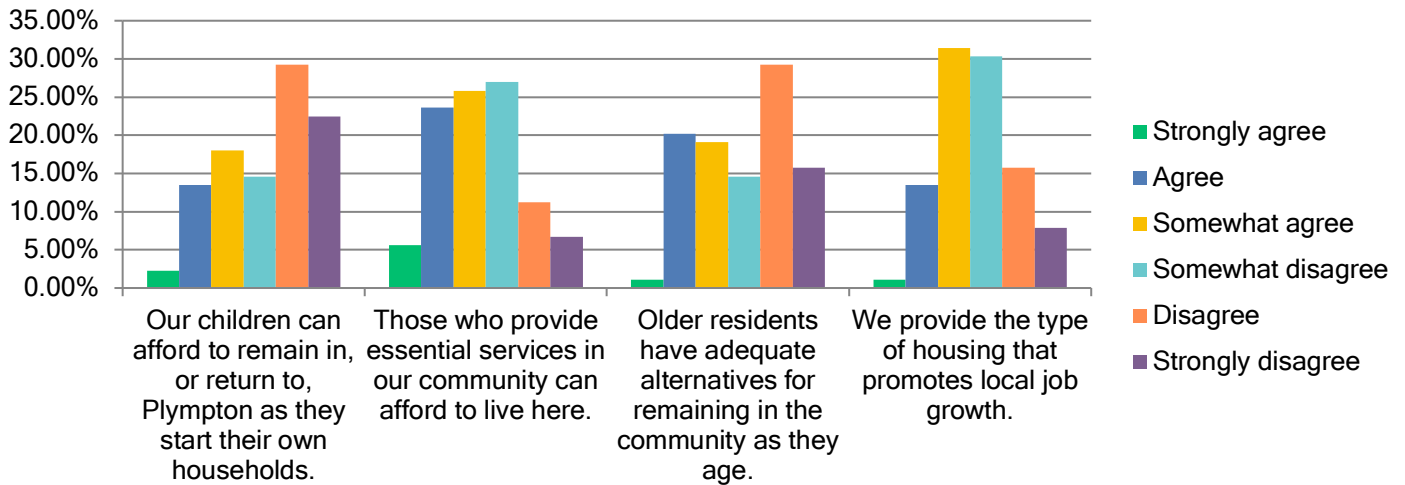


Who in our community, if anyone, do you think has the greatest need for suitable housing in Plympton? Please check one or more boxes.

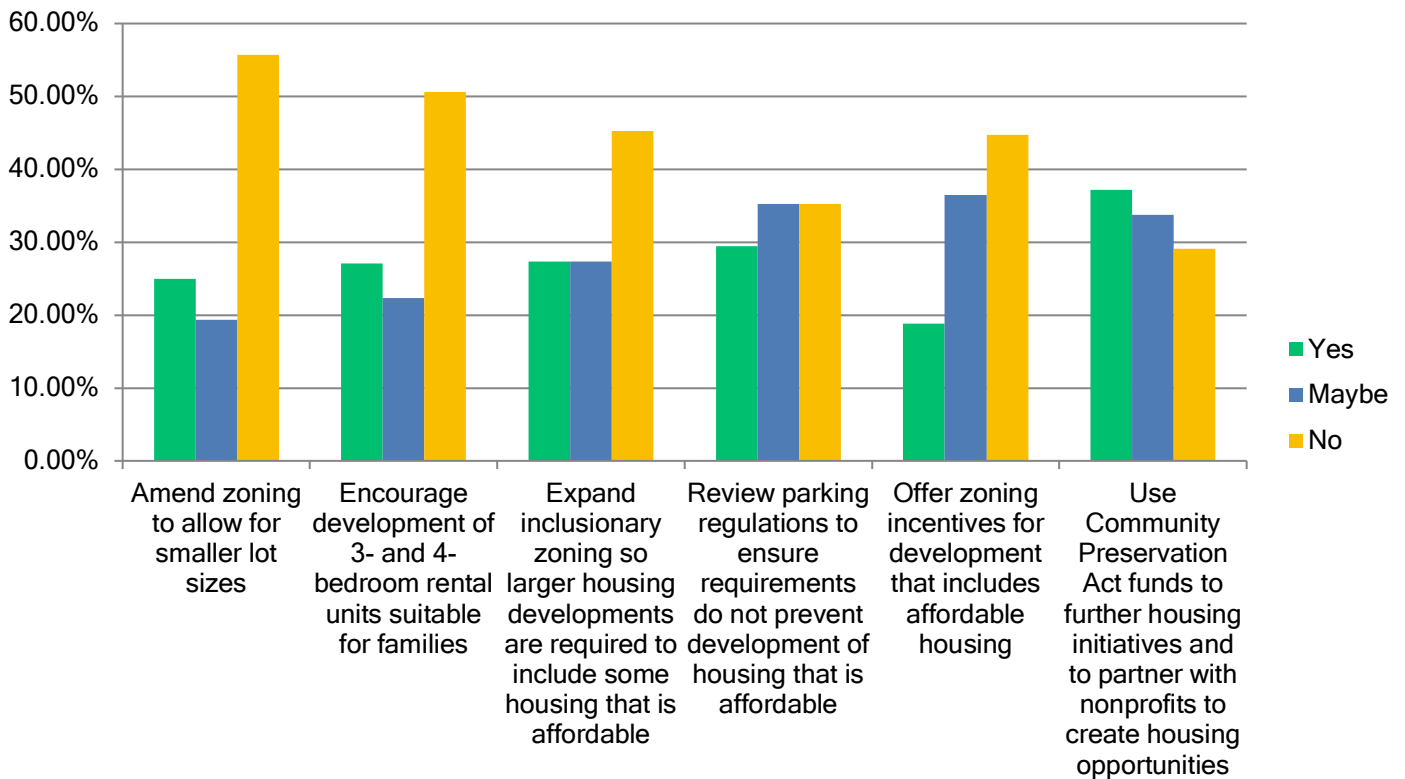




To what extent do you agree or disagree with the following statements? Please select one answer for each row.



Which of the following town-led actions would you support? Please choose one answer for each row.



## Appendix H: Subsidized Housing Inventory — Facts, Questions, Answers

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 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 that units be added to the SHI 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 the Department of Housing and Community Development Office of General Counsel 100 Cambridge Street, Suite 300 Boston, MA 02114-2524, Attention: Subsidized Housing Inventory.
2. 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.
3. DHCD updates the SHI every two years or more frequently if the municipality provides information that the Department verifies.

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>

## Appendix I: Requesting New Units Form (SHI)

### SUBSIDIZED HOUSING INVENTORY – REQUESTING NEW UNITS FORM

Development \_\_\_\_\_  
 Address \_\_\_\_\_  
 Total Acreage \_\_\_\_\_

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

Subsidy Program – List AII (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.