

# STONEHAM HOUSING PRODUCTION PLAN



# TABLE OF CONTENTS

<b>Table of Figures .....</b>	<b>4</b>
<b>List of Tables .....</b>	<b>5</b>
<b>Vision Statement .....</b>	<b>6</b>
<b>Executive Summary.....</b>	<b>7</b>
<b>About Stoneham .....</b>	<b>12</b>
<b>Housing Need + Demand Assessment .....</b>	<b>13</b>
Key Findings.....	14
Demographic Profile.....	15
Housing Stock.....	24
Housing Affordability .....	33
<b>Development Constraints + Opportunities.....</b>	<b>39</b>
Key Findings.....	40
Natural & Physical Constraints .....	41
Regulatory Constraints .....	45
Current Municipal Housing Tools .....	52
Development Opportunities .....	55
<b>Housing Goals + Strategies .....</b>	<b>60</b>
Key Findings.....	61
Housing Goals.....	64
Numerical Targets.....	66
Programming Strategies .....	67
Community Engagement Strategies.....	72
Resources Strategies.....	76
Regulatory Strategies .....	80
Implementation Plan .....	88

**Appendix..... 91**  
Appendix A. Glossary.....91  
Appendix B. Additional Demographics and Housing Data.....95  
Appendix C. Qualitative Location Opportunities.....97  
Appendix D. Quantitative Location Opportunities.....98  
Appendix E. Suitability Analysis Methodology .....99  
Appendix F. Stoneham Subsidized Housing Inventory ..... 101  
Appendix G. State Bedroom Mix Policy ..... 102  
Appendix H. DHCD Affirmative Fair Housing Marketing Guidelines..... 104

# FIGURES

Figure 1 Historic, Estimated, and Projected Population, 1990-2030 .....	15
Figure 2 Stoneham Population by Age, 2000-2030 .....	16
Figure 3 Stoneham Households, 2000-2030 .....	17
Figure 4 Average Household Size, Stoneham and Surrounding Communities, 2011-15 .....	18
Figure 5 Households by Type, Stoneham and Surrounding Communities, 2011-15 .....	18
Figure 6 Stoneham Households by Age of Householder, 2000-2030 .....	19
Figure 7 Percent of Non-White Population in Stoneham, 2000 to 2011-15 .....	20
Figure 8 Stoneham Public School Enrollment, 1994-2018 .....	21
Figure 9 Stoneham Household Income Distribution, 2011-15 .....	22
Figure 10 Stoneham Household Income by Age of Householder, 2011-15 .....	23
Figure 11 Stoneham Housing Units by Type, 2011-15 .....	24
Figure 12 Housing Units by Year Built, Stoneham and Surrounding Communities, 2011-15 .....	25
Figure 13 Units Occupied by Tenure, Stoneham and Surrounding Communities, 2011-15 .....	26
Figure 14 Stoneham Tenure by Age of Householder .....	27
Figure 15 Stoneham Median Sales Price, 2000-2017 .....	28
Figure 16 Stoneham Home Sales Volume, 2000-2017 .....	28
Figure 17 Median Sales Price for Home Sales, Stoneham and Surrounding Communities, 2016 ...	29
Figure 18 Median Gross Rent, Stoneham and Surrounding Communities, 2011-15 .....	29
Figure 19 Median Gross Rent, 2-BR Listings, Stoneham and Surrounding Communities, June 2017 .....	30
Figure 20 Stoneham Building Unit Permits by Year and Type, 2010-2017 .....	31
Figure 21 Stoneham Projected Housing Demand by Type, 2015-2030 .....	32
Figure 22 Household Distribution by AMI, Stoneham and Surrounding Communities, 2010-14 .....	34
Figure 23 Stoneham Income as Percent of AMI by Household Type, 2010-14 .....	34
Figure 24 Cost Burdened Households, Stoneham and Surrounding Communities, 2011-15 .....	35
Figure 25 Stoneham Cost Burden by Household Type, 2011-15 .....	36
Figure 26 Fair Market Rents for the Boston Metropolitan Statistical Area, 2011-18 .....	36
Figure 27 Stoneham Rents by Source for a 2-BR Unit, 2011-15 .....	37
Figure 28 SHI Rate, Stoneham and Surrounding Communities, 2017 .....	37
Figure 29 Stoneham SHI Units by Housing Development, 2017 .....	38
Figure 30 Stoneham Households by Number of Vehicles, 2012-2016 .....	43
Figure 31 2018 Zoning Map, Stoneham .....	50
Figure 32 Housing Location Strategies Board from HPP Forum .....	55
Figure 33 Mapping Exercise: Identified Areas Surrounding Main Street .....	56
Figure 34 Suitability Analysis + Sites for Future Housing in Stoneham .....	59
Figure 35 Stoneham in One Word, Text Exercise at HPP Forum 1 .....	63
Figure 36 IZ Policy Design Components, Grounded Solutions Network .....	84
Figure 37 Stoneham Unemployment Rate by Educational Attainment, 2011-15 .....	95
Figure 38 Foreclosure Deeds Issued in Stoneham and Surrounding Communities, 2007-2017 .....	96
Figure 39 Housing Location Strategies Worksheet for Stoneham HPP Forum 2 .....	97
Figure 40 Quantitative Location Opportunities Map .....	98
Figure 41 Main Criteria and Indicators Weight .....	99
Figure 42 Stoneham Development Opportunities Analysis .....	100
Figure 43 Stoneham Development Opportunities Analysis .....	100
Figure 44 Stoneham Development Opportunities Analysis .....	100

# TABLES

Table 1 Stoneham Development Pipeline – Planning Stage ..... 31

Table 2 FY2017 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD  
Metro FMR Area ..... 33

Table 3 Stoneham Sewer + Water Connection Costs ..... 42

Table 4 Stoneham Zoning Bylaw, Residential Uses ..... 49

Table 5 Stoneham Zoning Bylaw, Residential Parking Requirements ..... 51

Table 6 Identified Parcels Suitable for Large- and Medium-Scale Multifamily Housing  
Development, Stoneham..... 57

Table 7 Stoneham Parcels Identified As Suitable for Small-Scale Multifamily Housing..... 58

Table 8 Stoneham Population Change by Age, 1990-2030..... 95

The background image shows a multi-story brick apartment building with several balconies. In front of the building is a parking lot with a few cars, including a white sedan and a white SUV. The foreground features a landscaped area with mulch, some small plants, and a large black planter filled with purple and pink flowers. The sky is blue with some light clouds.

# VISION

# STATEMENT

*Stoneham's proactive and adaptive Housing Production Plan, developed through an inclusive public process, will guide the town in the preservation and creation of affordable and accessible housing in accordance with the needs of the community, while striving to maintain Stoneham's most valuable unique assets.*

# EXECUTIVE SUMMARY

*Affordable Housing is deed-restricted housing that eligible low- and moderate-income residents can afford by paying no more than 30% of their annual household income.*

Stoneham continues to be a relatively affordable place to live compared to many surrounding communities, and recent multifamily housing development in town provides residents with housing options beyond single-family homes. Even so, the housing needs of low- and moderate-income Stoneham residents are not fully met: more than a third of households (39%, or 3,494 households) qualify for deed-restricted Affordable Housing due to their income status, but only 5% (495 housing units) of all units in town meet their needs. Stoneham's unique natural resources are a valuable asset to the community, but also limit where new housing can be built. In addition, local zoning favors single-family homes, which tend to be less affordable than other housing types.

To better understand and address local housing needs, the Town of Stoneham developed a five-year Housing Production Plan (HPP). Stoneham partnered with the Metropolitan Area Planning Council (MAPC) to create this plan, which is informed by robust technical analysis, local expertise, and community input. A local Advisory Committee comprised of residents and board members provided ongoing support throughout the planning process, and 70 attendees at 2 public forums contributed valuable input to the HPP.

In addition to guiding development, the HPP will also help Stoneham meet its obligations under Massachusetts General Law Chapter 40B: Regional Planning.

Towards that end, the HPP contains the following components:

- **Housing Need + Demand Assessment:** An analysis of current demographics and housing stock, future population, and housing need
- **Development Constraints + Opportunities:** Current and future regulatory and non-regulatory constraints, mitigation plans, and infrastructure capacity; districts, areas, and specific sites for housing development
- **Housing Goals + Strategies:** Goals guided by the housing need and demand assessment and public input, including the specific needs of low- and moderate-income residents; strategies and a timeframe for making progress towards housing goals



## COMPREHENSIVE HOUSING NEEDS ASSESSMENT

---

In Stoneham, 29% (2,608) of households are led by householders age 65 and older, representing the largest household group in the 2011-15 time period. By 2030, householders 65 years and older are projected to comprise 40% of Stoneham's household population. This group of residents has unique housing needs that often require homes with low maintenance, accessibility features, high affordability, and small scale.

The median household income in town is \$78,099, lower than most surrounding communities. The median income for family households of \$106,528 is significantly higher than the median income for non-family households of \$41,310. Importantly, 39% of Stoneham households qualify for housing assistance due to their low-income status, a higher rate than any surrounding community.

About 69% of low-income renters and owners in Stoneham are cost burdened, spending over 30% of their income on housing. Elderly family and non-family households experience a higher rate of cost burden: about 45% of family households and 57% of non-family households with someone age over 62 are cost burdened. An estimated 39% of non-family, non-elderly householders are also cost burdened. These households need housing that's affordable to them to remain in town and so they're not forced to make difficult decisions between housing, electricity and gas, food, transportation, medical care, and other essentials.

Almost half (42.9%) of the dwelling units in town are in structures that contain more than one unit, such as apartments and garden houses. Stoneham has continuously grown its housing supply, with the majority of housing built after 1960. Rental housing makes up slightly more than a third of the town's housing inventory, or 34.8%. In 2017, Stoneham issued 22 residential permits for 333 housing units, more than in any surrounding community. Multifamily housing production in response to demand, along with limited transit access to the Boston area, smaller housing units, competitive schools in surrounding municipalities, and other factors has helped keep housing costs lower than in many surrounding communities. The 2017 median home sales price for a single-family Stoneham home was \$513,682 and a condominium was \$283,189. MAPC's listings database for two-bedroom units in Stoneham shows a median rent of \$1,800, while Zillow calculates a higher median of \$2,074.

About 5.27% (495 units) of all housing units in Stoneham are on the state's Subsidized Housing Inventory (SHI), and available for low-income residents. This is a smaller supply than the 10% goal set by the state and fewer units than the number of local households in need. In order to meet the SHI target of 10%, the town requires an additional 445 units. Since the SHI is determined as a percentage of the entire housing stock, the needed number of units will increase as the total number of housing units increase per the U.S. Decennial Census.



## DEVELOPMENT CAPACITY + OPPORTUNITIES

---

Approximately 36.5% (1,552.9 acres) of Stoneham's land is permanently protected for conservation. This valuable green space asset also limits land availability for housing development. Because much of the land where development is possible has already been built out, adding housing in Stoneham will most likely occur through redevelopment.

In addition to this physical development constraint, Stoneham's zoning bylaw restricts the supply of accessory dwelling units, two-family homes, garden houses, and apartments by limiting them as allowable uses in some zoning districts and placing additional constraints on them through site plan and special permit requirements. Height limitations also limit a range of housing types across most residential districts.

New municipal tools, such as Stoneham's Housing Choice Designation and AARP's (American Association of Retired Persons) Network of Age-Friendly States and Communities designation, provides Stoneham with access to new Housing Choice Capital Grants, preferential treatment for many state grant and capital funding programs, and expert technical assistance and support in implementing the goals of this HPP and expanding housing opportunity in town.

In order to determine where new housing should be added, this HPP includes data analysis of environmental and infrastructural constraints, as well as development opportunities. Though Stoneham does not have rail transit, residents can access the Lowell commuter rail stations in Winchester and Woburn and the Haverhill commuter rail stations at Wakefield and Melrose by car. Residents can also access the Orange subway line at the Oak Grove Station in Malden, which is accessible by car, bicycle, and the Route 132 bus from Stoneham Center. This means there is limited opportunity for transit-oriented development in town, but there are other smart growth strategies appropriate for Stoneham.

Community members that participated in the HPP forums support increasing housing development along Town Center and other local economic areas. MAPC's quantitative analysis found that the areas most suited for development were those in the center of town, especially around Main Street, due to its access to bus transit, walkability, potential for redevelopment, and distance from natural conservation areas as well as contaminated parcels and highways.

## HOUSING GOALS + STRATEGIES

---

To meet housing need and address existing constraints, the HPP includes four housing goals that will guide housing zoning, policy, and programmatic decisions over the next five years:

1. Preserve and increase the number of deed-restricted Affordable Housing units in town for a range of lower-income households.
2. Expand housing choices for a variety of household types, including young families, larger households, and seniors.
3. Build housing in smart growth locations.

4. Increase community awareness of housing need and available housing resources in town.

The plan also includes targets pertaining to the first goal of increasing the number of deed-restricted Affordable Housing units to meet the needs of lower-income households and working towards “Safe Harbor” under M.G.L. Chapter 40B. A community may claim Safe Harbor and thereby deny a Comprehensive Permit if the municipality has a locally adopted and State approved HPP and is making measurable progress toward reaching the State goal of 10% Affordable Housing. Stoneham has three paths towards Safe Harbor:

1. Increase deed-restricted Affordable Housing by 0.5% (47 units) in a calendar year to achieve safe harbor for 1 year, or
2. Increase deed-restricted Affordable Housing by 1.0% (94 units) in a calendar year to achieve safe harbor for 2 years, or
3. Reach 10% deed-restricted Affordable Housing (940 units) to achieve and maintain long-term safe harbor status.

The HPP recommends 23 specific strategies that will help Stoneham accomplish the above goals. These strategies are grouped into four categories: programming, community engagement, resources, and regulatory.

### **Programming Strategies**

These strategies pertain to programs and initiatives that Stoneham can implement to accomplish its housing goals:

1. Create a Municipal Housing Trust Fund
2. Preserve Affordable Housing
3. Partner with housing developers
4. Re-use buildings for mixed-income housing

### **Community Engagement Strategies**

These strategies are ways to keep residents informed of housing need in town and efforts to meet it, as well as address housing concerns:

5. Promote housing counseling and assistance programs
6. Create and distribute educational materials on housing
7. Build support for the Community Preservation Act (CPA)
8. Hold HPP Office Hours
9. Create an HPP Implementation Committee

### **Resource Strategies**

These strategies pertain to resources that Stoneham can use to build its capacity to address housing need:

10. Access funds through Housing Choice designation
11. Implement the HPP with Housing Production Grants
12. Join the North Suburban Consortium (NSC)
13. Pursue historic preservation tax incentives

## **Regulatory Strategies**

These strategies are zoning changes that can advance Stoneham's housing goals:

- 14.** Allow homes for larger households
- 15.** Revise the special permit and site plan process
- 16.** Encourage mixed-use development
- 17.** Revise the ADU Bylaw
- 18.** Adopt Inclusionary Zoning
- 19.** Adopt Smart Growth zoning
- 20.** Revise building height limits
- 21.** Conduct a parking study
- 22.** Adopt a Residential Cluster Development Bylaw

A number of the above strategies may require Town Meeting and/or Planning Board approval. The Stoneham Planning Board was established under the provisions of Massachusetts General Laws, Chapter 41, Section 81A, and is the town's Special Permit Granting Authority. Town Meeting is the legislative body of the Town. It convenes at least twice annually at the time and place designated by the Select Board. Town Meeting considers and often adopts many matters, including zoning changes. These proposed zoning changes first appear before the Planning Board for a favorable, unfavorable, or no recommendation, and then at Town Meeting for discussion and vote. All changes to the Zoning Code require a 2/3rds super majority approval. Any vote by Town Meeting is sent to the Attorney General's office for review and ultimate adoption.

It is possible that not all of the above strategies will be implemented over the five-year life of this HPP. Advancing a number of these strategies during and after the plan's lifespan will help position Stoneham to increase its housing supply for low- and moderate-income households, reach Safe Harbor, and continue to diversify the overall housing supply.

# ABOUT STONEHAM

**Located less than 10 miles from the City of Boston, the Town of Stoneham provides residents with small town living and access to the broader region's amenities and opportunities.** The town is bordered by Malden and Medford to the south, Melrose and Wakefield to the east, Reading to the north, and Woburn and Winchester to the west. Stoneham's unique location at the junction of Interstates 93 and 95 provides residents with access to regional employment centers.

**Stoneham residents also enjoy many natural and recreational amenities.** There's an array of outdoor activities, such as hiking, biking, fishing, sailing, and kayaking at the Middlesex Fells Reservation, including Spot Pond, which makes up almost 1/3<sup>rd</sup> of the town's area. Unique amenities, such as the Stone Zoo, the Greater Boston Stage Company, the Tri-Community Greenway, Stoneham Senior Center, Unicorn Golf Course, Stoneham Oaks Golf Course, and the Stoneham Farmers Market, offer residents diverse activities within their community.

**Families with school-age children depend on Stoneham's public-school system and numerous after-school activities, including those offered by the Boys + Girls Club, Stoneham Recreation, and the YMCA.** Residents of all age groups take advantage of the town's proximity to the region's unique natural features, including the Commonwealth's beaches and New Hampshire's White Mountains. There are also many opportunities for Stoneham residents to participate in various local boards and committees, where they work to make the Stoneham experience even better for all residents.

**Though more than 21,000 residents call Stoneham home, the town continues to be a tightly knit community, filled with hardworking people from economically diverse backgrounds.** Stoneham residents are welcoming to new ideas and new people, and continue to show their interest in the future of their town through initiatives such as this HPP and the recently completed Open Space and Recreation Plan.

# **HOUSING NEED + DEMAND ASSESSMENT**



# Key Findings

- The number of residents and households in Stoneham has remained relatively constant since 2000, but the town's senior population has increased: In the 2011-15 time period, householders age 65 and over represented 29% (2,608) of households in Stoneham, the largest of all age groups. By 2030, householders 65 years and older are projected to comprise 40% of Stoneham's entire household population.
  - Stoneham residents have lower incomes than neighbors in many surrounding communities: The median household income in town is \$78,099, lower than in most surrounding communities (except for Medford's median of \$76,445) and almost half of Winchester's median of \$143,017. The median income for Stoneham family households of \$106,528 is significantly higher than the median income for non-family households of \$41,310.
  - Stoneham has a varied supply of housing choices and continues to increase its housing stock: Almost half (42.9%) of units in town are in structures that contain more than one unit, such as apartments and garden houses. Stoneham has continuously added to its housing supply, with the majority of units built after 1960. Rental housing makes up slightly more than a third of the town's housing inventory (34.8%). In 2017, Stoneham issued 22 residential permits for 333 housing units, more than any surrounding community.
  - Home sales prices are increasing, but rental prices are stable: The 2017 median home sales price for a single-family home was \$513,682 and a condominium was \$283,189. MAPC's listings database for two-bedroom units in Stoneham shows a median rent of \$1,800, while Zillow calculates a higher median of \$2,074. Stoneham rents for a two-bedroom unit remain lower than in many neighboring communities.
- Still, many Stoneham residents pay more than they can afford on housing: About 69% of low-income renters and owners are cost burdened, spending over 30% of their income on housing. Elderly family and non-family households have a higher rate of cost burden: about 45% of family households and 57% of non-family households with someone age 62-plus are cost burdened. An estimated 39% of non-family, non-elderly householders are also cost burdened.
- There are not enough Affordable Housing units available for eligible households in town: More than a third of households (39%, or 3,494 households) qualify for housing assistance due to their low-income status, a higher rate than in any surrounding community. Meanwhile, 5.27% (495 units) of all units are on the Subsidized Housing Inventory, lower than the 10% goal set by the state and the number of households in need.

MAPC uses 3 data sources to analyze past, present, and future trends:

U.S. Census data from the decennial population census, conducted every 10 years to count every resident in the country. It is the most exact population count.

American Community Survey (ACS) data uses a survey to estimate population characteristics. Data comes in 1-, 3-, and 5-year estimates. MAPC uses 5-year estimates because they are the most precise.

MAPC Projections use Census, ACS, and other data to create a dynamic model of future demographic changes.

# Demographic Profile

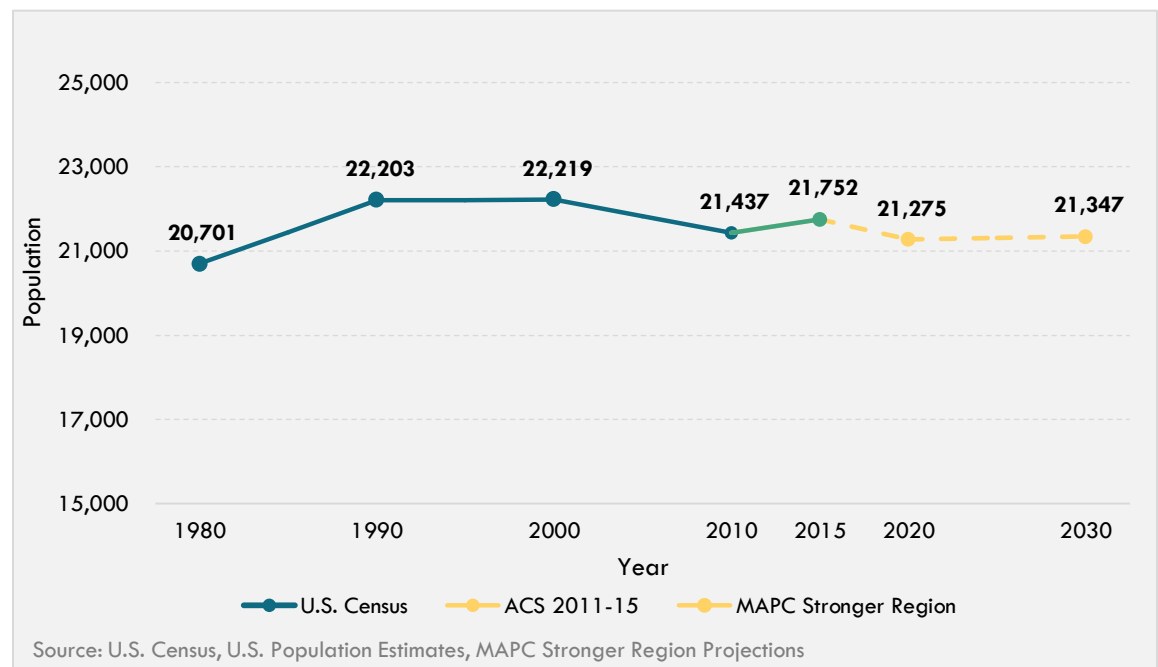
To understand what kind of housing there's a need and market for in Stoneham, we must consider who lives in town and how these demographics may shift over time.

Towards that end, this portion of the plan considers current population, household composition, race and ethnicity, income distribution, educational attainment, and school enrollment. This and projections of how these characteristics may change going forward helps us plan to meet current and future housing need.

## POPULATION: Planning for an aging and declining population

According to the American Community Survey (ACS), Stoneham had 21,752 residents in the 2011-15 time period. The town's population has largely bounced back to its 2000 levels after a slight decline following the 2007 Great Recession between 2000 and 2010, from 22,219 to 21,437. Based on an analysis of how changing trends in births, deaths, migration, and housing occupancy might impact Stoneham in the future, MAPC projects that the population will decline again, albeit at a slower rate, and level off at roughly 21,300 people by 2030.<sup>1</sup> This differs from the trend in many surrounding communities, which are projected to experience an increase in population.

Figure 1 Historic, Estimated, and Projected Population, 1990-2030



<sup>1</sup> For complete details on MAPC projections and the Stronger Region scenario used in this plan, visit <http://www.mapc.org/projections>.



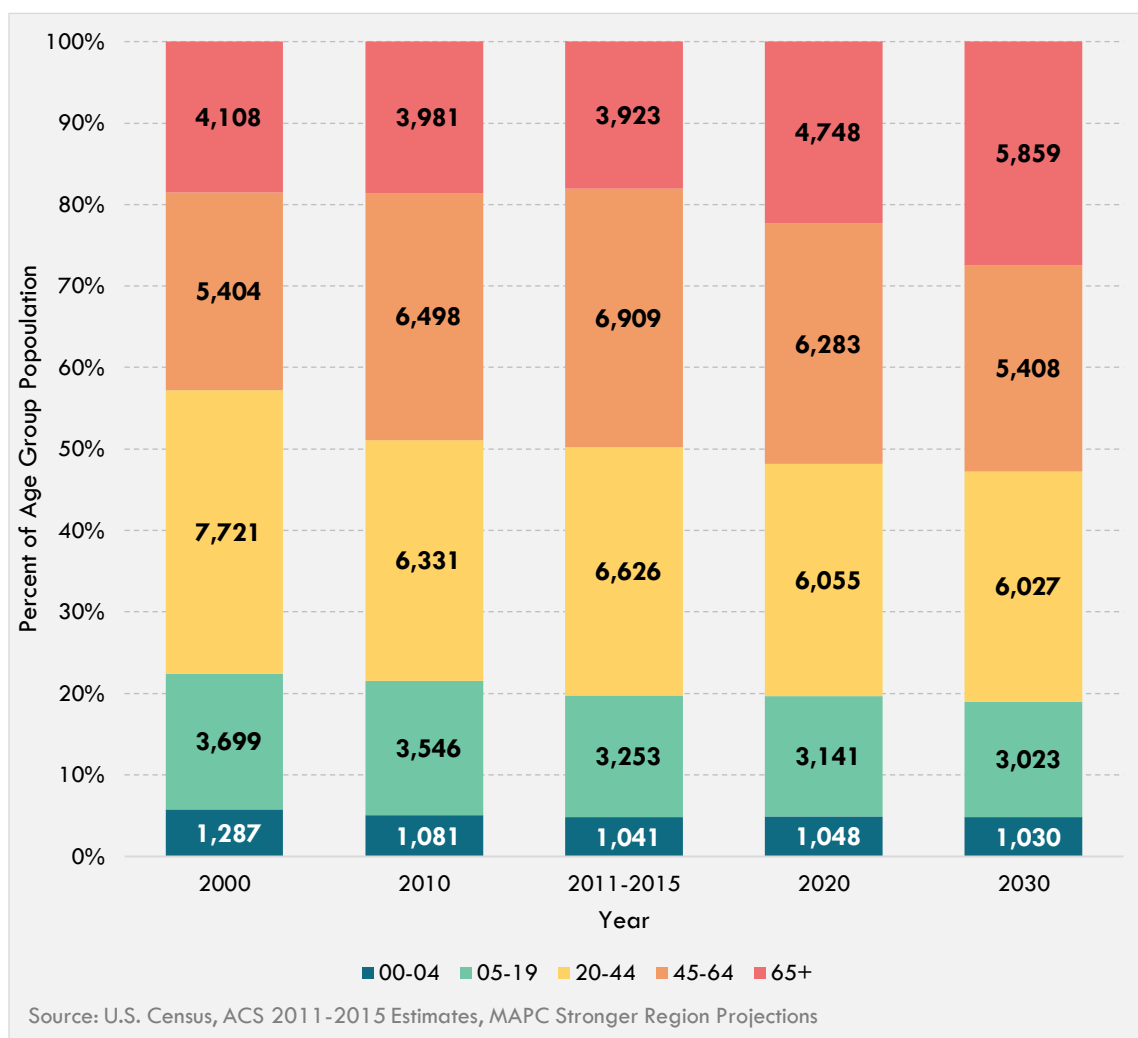
Between 2000 and the 2011-15 American Community Survey (ACS) time period, school-age children (age 5 to 19) in Stoneham decreased by 12%, or 446 children. This can be partly attributed to the shrinking family size of Generation X (born between 1960 and 1980) and the delay in settling down and starting families for many Millennials (born between 1980 and 2000). Meanwhile, younger adults (age 20 to 44) declined by 14%, or 1,095 residents, and adults age 45 to 64 increased by 28%, or 1,505 residents. During the same time period, older adults age 65 and over decreased by 5%, or 185 residents.

MAPC projects that Stoneham will continue shifting towards an older population into 2030. Aging Baby Boomers are projected to increase householders age 65 and over by nearly 49%, or 1,936 residents, compared to the 2011-15 time period. All other age groups are projected to decline: adults age 45 to 64 by 22%, or 1,501 residents, and younger adults age 20 to 44 by 9%, or 599 residents. School-age children are projected to decrease by 9%, or 599 residents, while the town's youngest residents age 5 and younger would decline by 7%, or 230 residents. See

**Residents age 45 to 64 have increased by 28% since 2000, and residents age 65 and over are projected to increase by 49% by 2030.**

**Figure 2.**

**Figure 2 Stoneham Population by Age, 2000-2030**



**The population age 65+ is projected to continue increasing as Baby Boomers reach retirement.**

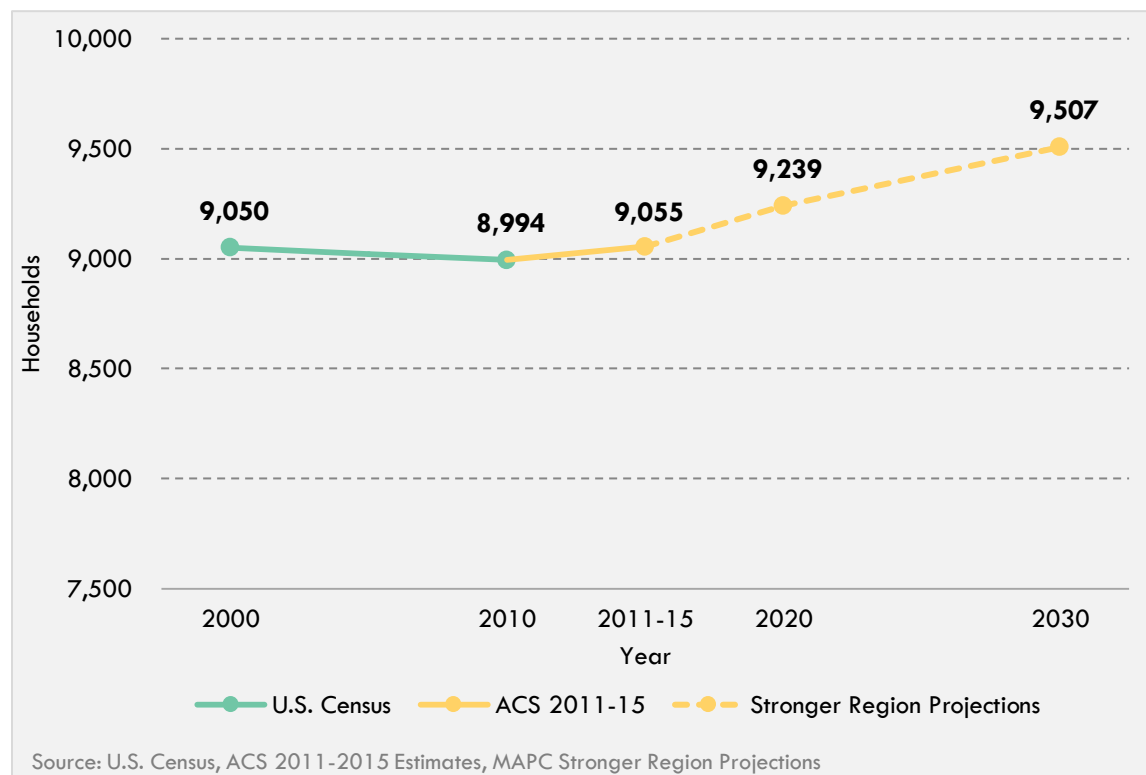
A “household” is defined as the people residing in one housing unit.

The U.S. Census and the ACS use the “head of household” to determine age of household groups.

## HOUSEHOLDS: *Households are more numerous, but smaller*

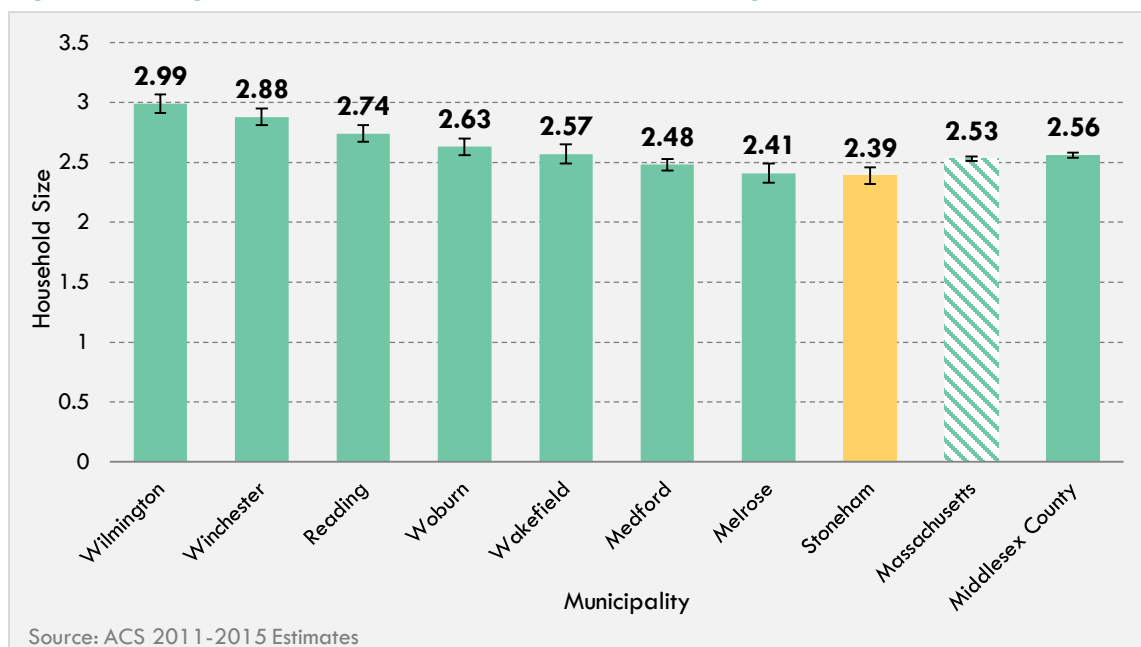
According to 2011-15 ACS data, there are approximately 9,055 households in Stoneham. This represents an insignificant change in the number of households since 2000. By 2030, Stoneham’s households are projected to increase by 5% to approximately 9,507. As described in greater detail below, much of this increase can be attributed to a higher number of senior-headed households that live alone and the dwindling family sizes of Generation X and Millennials. The growth can also be attributed to the formation of new family households and young professionals attracted by proximity to employment and transit access to Boston. See **Figure 3**.

**Figure 3 Stoneham Households, 2000-2030**



The household size in Stoneham has remained relatively constant since 2000 to the 2011-15 time period, decreasing slightly from 2.42 to 2.39 persons per household. Stoneham continues to have a smaller average household size compared to its neighboring communities, Middlesex County, and Massachusetts. See **Figure 4**. Going forward, average household size in Stoneham is projected to remain constant to 2030.

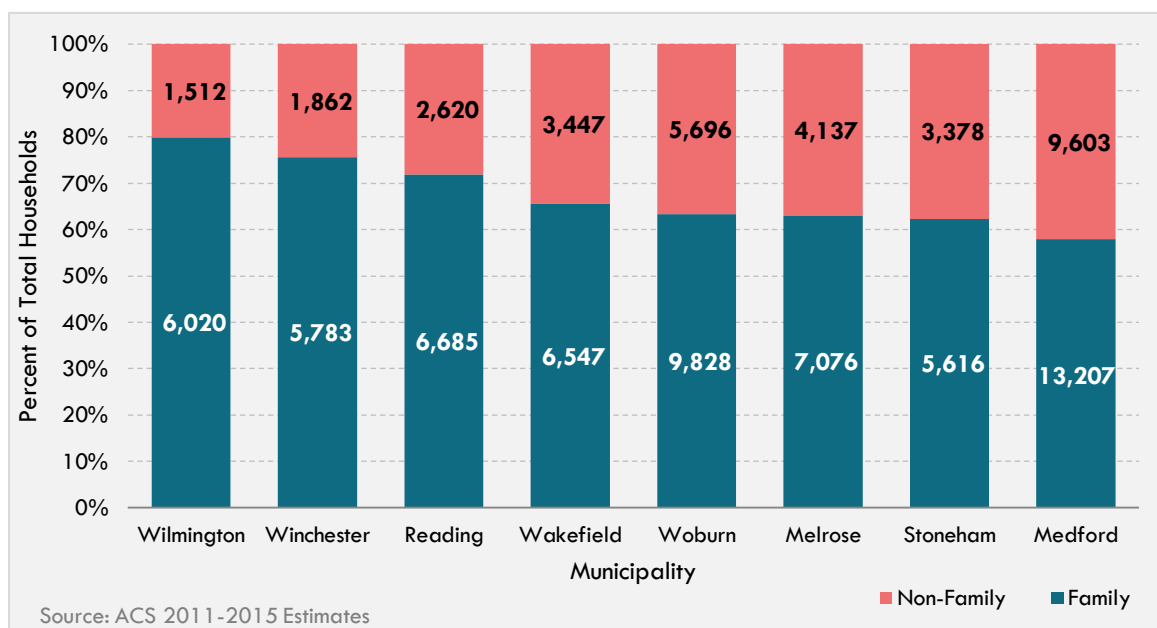
**Figure 4 Average Household Size, Stoneham and Surrounding Communities, 2011-15**



Stoneham's households include both families and non-family compositions. While neighboring communities tend to have a higher share of family households, Stoneham's 62.4% ratio of families to non-families is more aligned with the broader MAPC region (63% to 37%) and to Massachusetts (60% to 40%). See **Figure 5**. The higher rate of non-family households in Stoneham can be partially explained by a higher number of middle-aged adults and seniors living alone.

The U.S. Census defines a **"family"** as any household with two or more related persons living together

**Figure 5 Households by Type, Stoneham and Neighboring Communities, 2011-15**



A **"non-family"** household is defined as one person living alone or more than one non-related persons living together.

**Household age composition has shifted towards older householders since 2000.**

**Those age 65 and over represented 29% (2,608) of households in Stoneham in 2011-15, the largest of all age groups.**

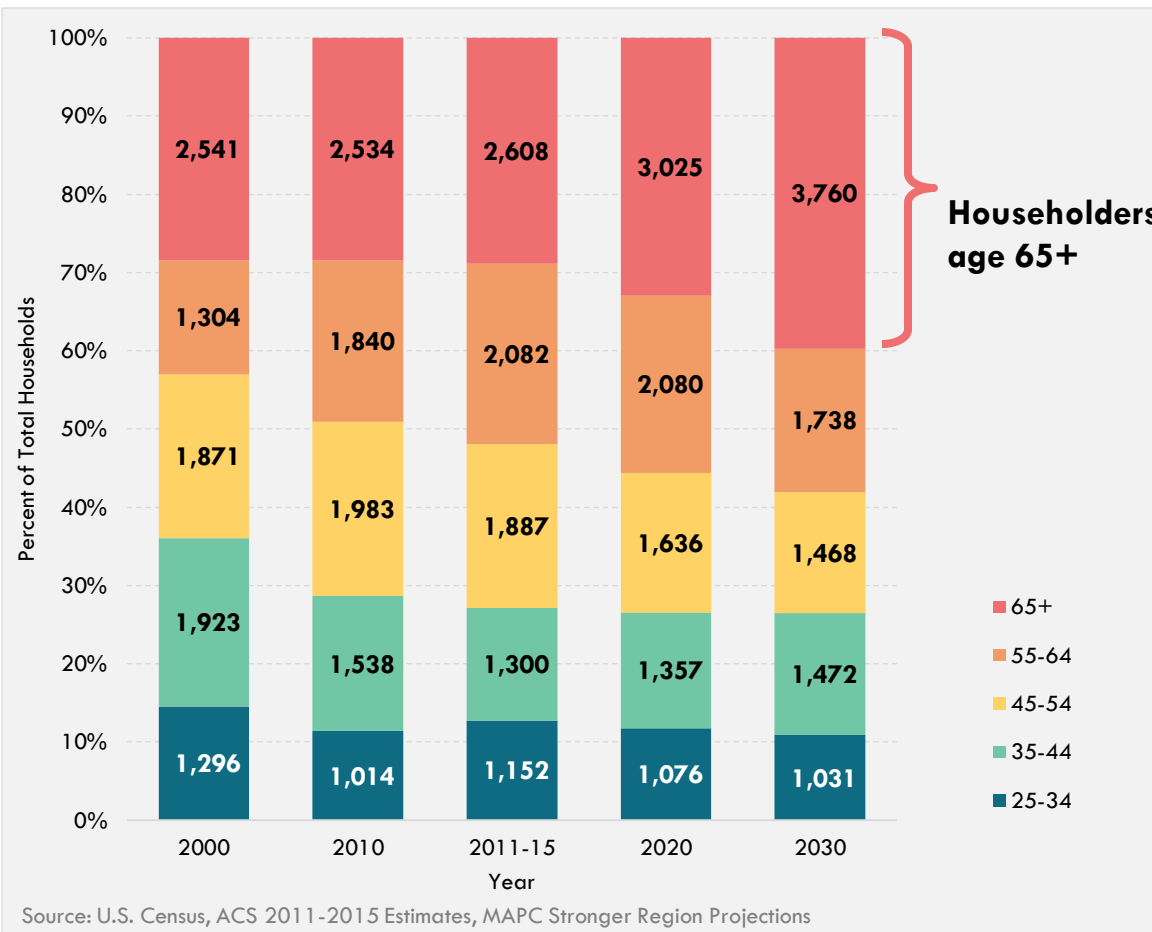
**By 2030, householders 65 years and older are projected to comprise 40% of Stoneham's entire household population.**

In the 2011-15 time period, householders age 65 and over represented 29% (2,608) of households in Stoneham, the largest of all age groups. The second largest household group were those age 55 to 64, who comprised 23% (2,082) of the household population, while householders age 45 to 54 represented 21% (1,887). Householders age 35 to 44 and 25 to 34 comprised 14% (1,300) and 13% (1,152) of all households, respectively.

Household age composition has shifted towards older householders since 2000. Householders age 55 to 64 have increased by 60% (778), while those age 35 to 44 have decreased by 32% (623) in the same time period. Householders age 25 to 34 have decreased by 11% (144). These changes can be partially explained by householders moving from one age group to another and by aging Baby Boomers.

Going forward to 2030, householders age 65 years and older are projected to comprise 40% of Stoneham's entire household population, while most other household groups are more evenly represented: 18% of householders are projected to be age 55 to 64, householders age 45 to 54 and 35 to 44 are each projected to make up 15% of all households, while those age 25 to 34 are projected to comprise 11% of all households. See **Figure 6**.

**Figure 6 Stoneham Households by Age of Householder, 2000-2030**



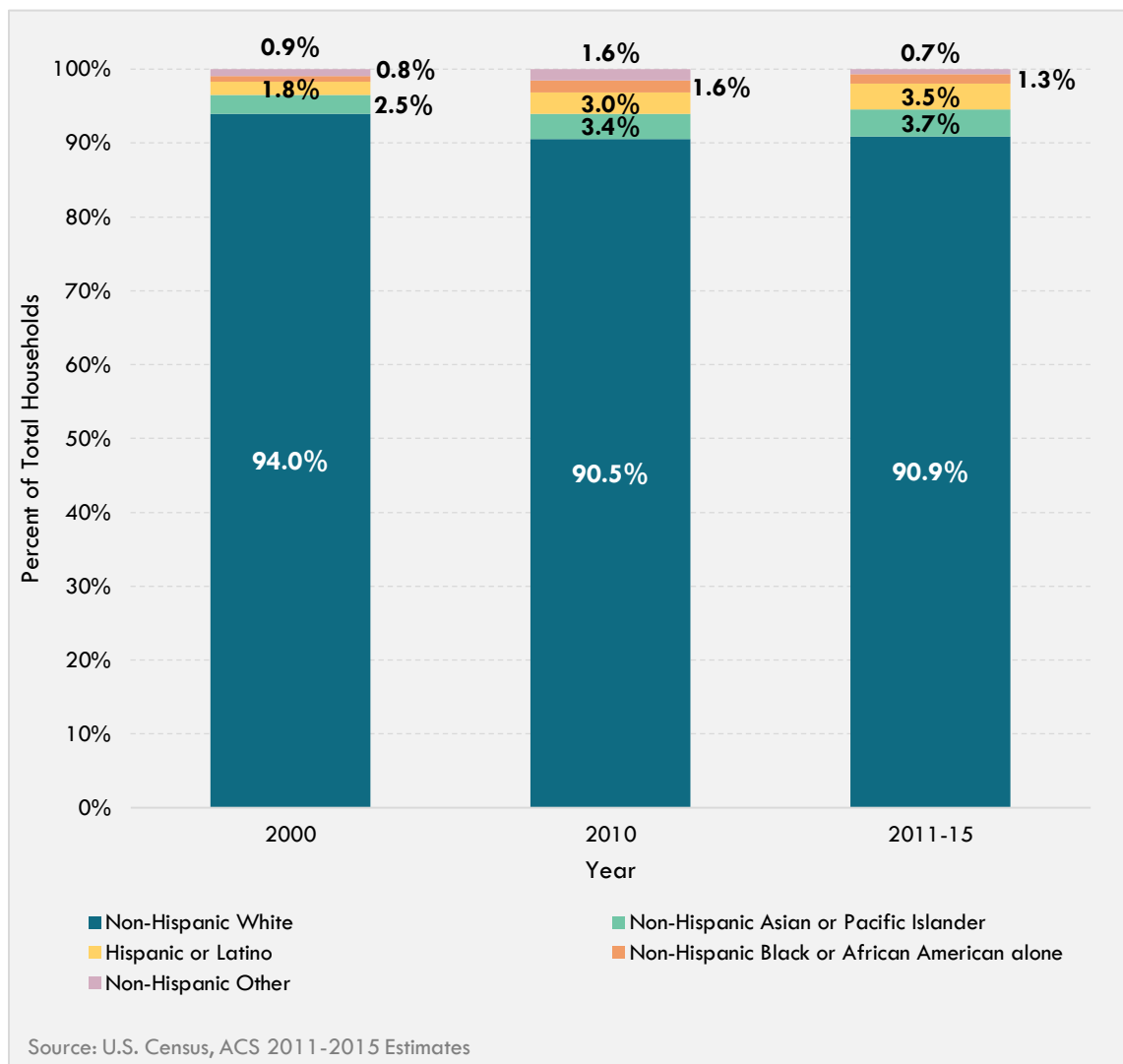
## RACE + ETHNICITY: *Racial and ethnic diversity is slowly increasing*

Per 2011-15 ACS data, more than nine out of ten people in Stoneham are non-Hispanic White (90.9%). Although the town's low rate (9.1%) of non-White and Hispanic residents is similar to surrounding communities, it is much lower than Middlesex County's rate of 25.7%. Even so, this population has increased by 50% since the 2000 U.S. Census numbers. See **Figure 7**. Broadly speaking, current race and ethnicity trends in Stoneham are consistent throughout the surrounding area, with the MAPC region and Massachusetts also experiencing an increase in minority populations.

Increasing racial and ethnic diversity is also evident from the changing demographics of Stoneham's public-school system. In the 2016-17 school year, 16% of all public-school students in town identified as Non-White Hispanic, a 9% increase from the 2004-05 school year. This is corroborated by the most recent data on English proficiency, showing that 11.6% of students have limited English proficiency, compared to 8% in 2004-05.

*Non-White and Hispanic residents have increased by 50% since the 2000 U.S. Census, but still make up less than 10% of the entire Stoneham population.*

**Figure 7 Percent of Non-White Population in Stoneham, 2000 to 2011-15**



School enrollment peaked in 2005 at the height of the real estate bubble.

Enrollment reached its lowest point in 20 years during the 2014-15 school year, in part due to redistricting and school construction.

Nevertheless, projections indicate an increase in the school-age population due to families with children moving into town and replacing empty nesters and younger households.

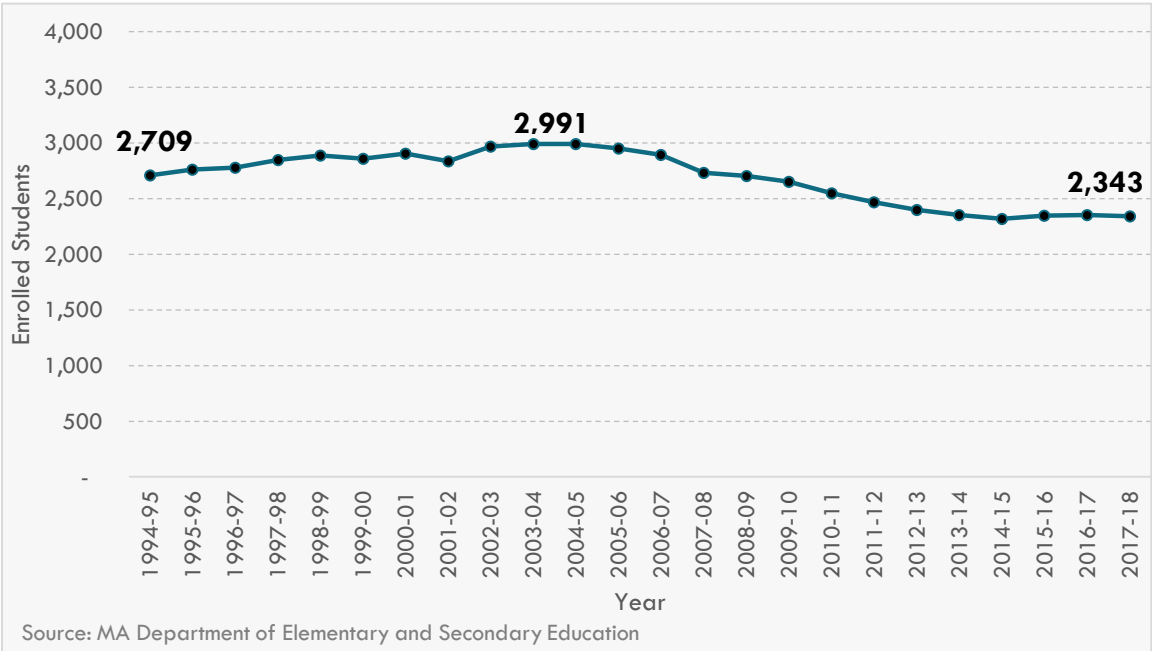
**SCHOOL ENROLLMENT:** School enrollment has decreased, but is projected to increase in the near future

Public school enrollment in Stoneham declined after reaching peak enrollment in the 2004-05 school year. Enrollment steadily declined by 22.5% over the next 10 years, reaching its lowest point in 20 years during the 2014-15 school year: 2,317 students. Part of the decline is explained by the redistricting and school construction during this time period, as well as the changing population and household composition. In the 2017-18 school year, there were approximately 2,343 students registered in the Stoneham public school system from pre-kindergarten to 12th grade, a decrease of 14.1%, or 387 students, over 10 years. See **Figure 8**.

Projections created by the New England School Development Council (NESDEC) for Stoneham suggest that despite a decrease of 30 students or more each year for the past decade, the pace of real estate sales to “move-ins” with school-age children may result in an increase in the school-age population. Households with school-age children who are by and large moving into existing homes in Stoneham may result in a reversal of the recent decrease in enrollment.

By 2022, NESDEC projects K-4 enrollments will increase by 50 children and grades 5-8 by 57 pupils, while the high school level will decrease by 40. However, this is largely dependent on whether there is ongoing real estate turnover that results in “move-ins” as empty nesters downsize. Projections to the 2021-28 school year show an increase in enrollment in grades K-4 of 4 students, combined with an increase of 59 students in grades 5-8, and an increase of 79 students in grades 9-12. The longer-term future will also be affected by the real estate market and the number of babies to be born; birth numbers may increase further as new families move in.

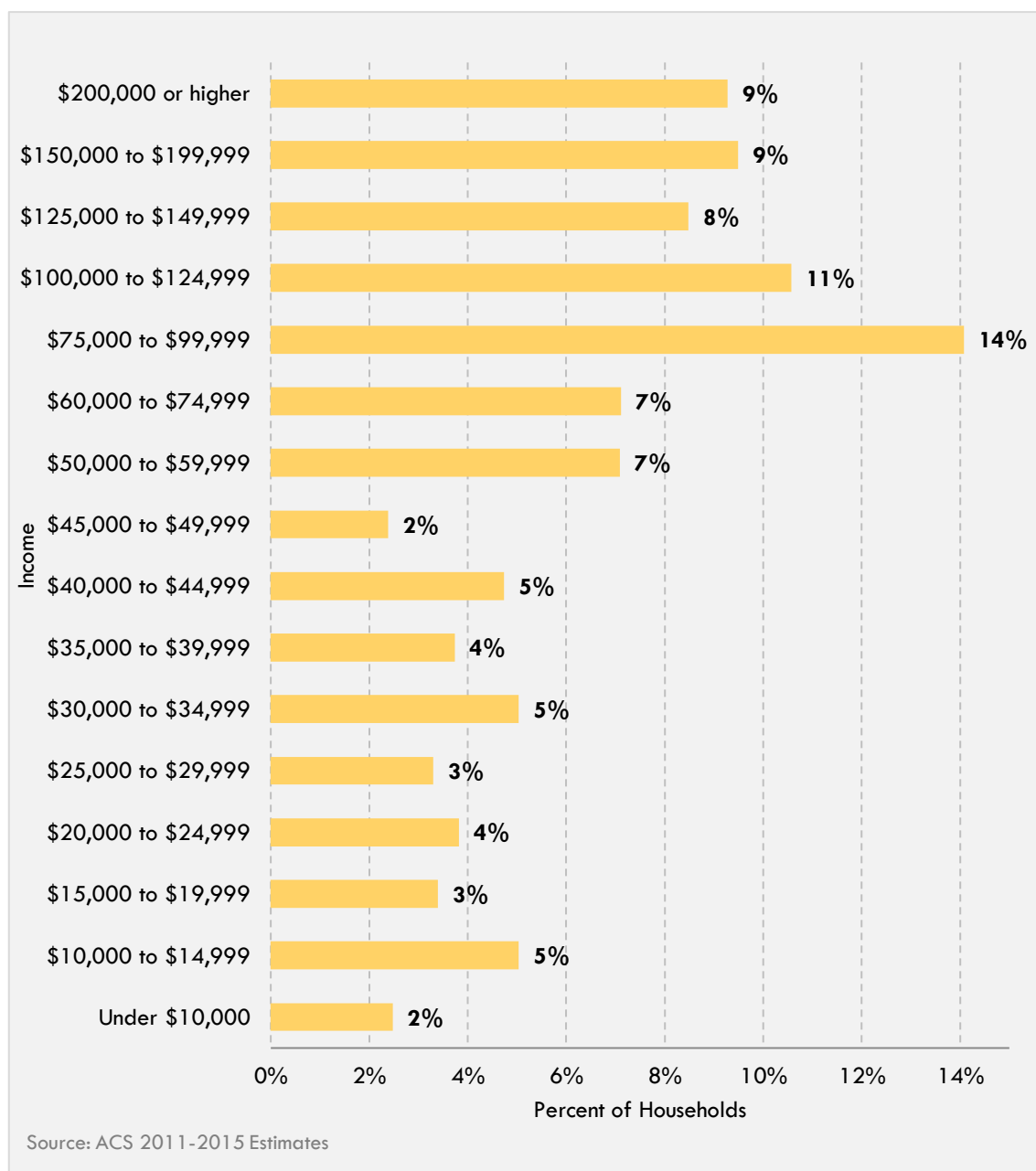
**Figure 8 Stoneham Public School Enrollment, 1994-2018**



## HOUSEHOLD INCOME: *Income varies widely based on household composition*

Household income is one of several indicators of whether a community's housing stock is affordable to its households. In Stoneham, the median household income is \$78,099, lower than in most surrounding communities (except for Medford's \$76,445 median) and almost half of Winchester's \$143,017 median. Households in Stoneham fall evenly into three main income brackets: households earning more than \$100,000 a year comprise 38% of the total, households earning \$50,000 or less represent 34%, and just over 28% of households have annual incomes between \$50,000 and \$99,999. See **Figure 9**.

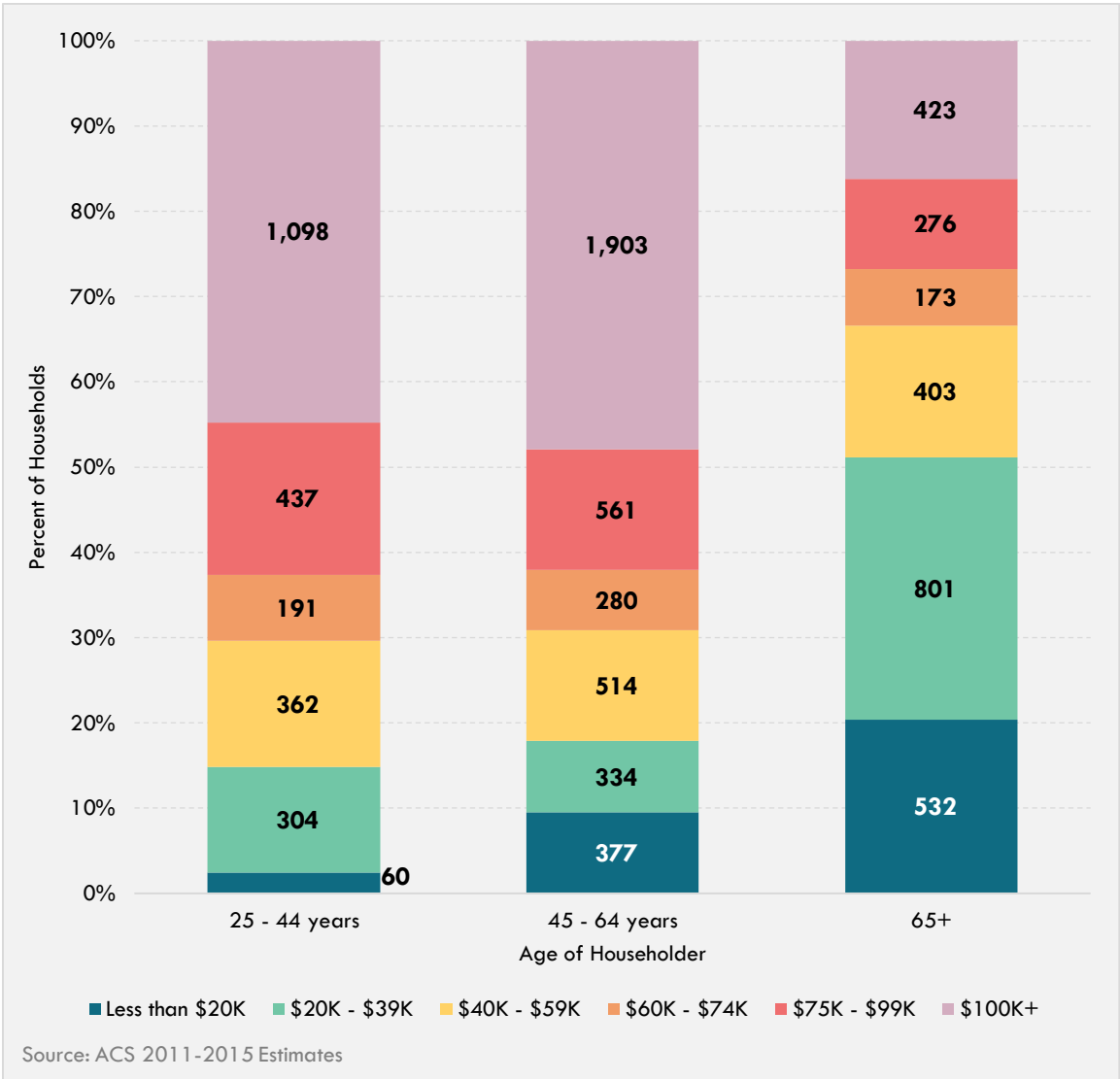
**Figure 9 Stoneham Household Income Distribution, 2011-15**





Notably, the median income for family households of \$106,528 is significantly higher than the median income for non-family households: \$41,310. In addition to income variation due to household type, income also varies by the head of household's age. Almost half (45%) of householders age 25-44 and 45-64 earn over \$100,000 annually, while only 16% of those age 65 and over earn that amount. The 65 and over household group also has the highest percentage (51%) of those earning \$39,000 or less. See **Figure 10**.

**Figure 10 Stoneham Household Income by Age of Householder, 2011-15**



# Housing Stock

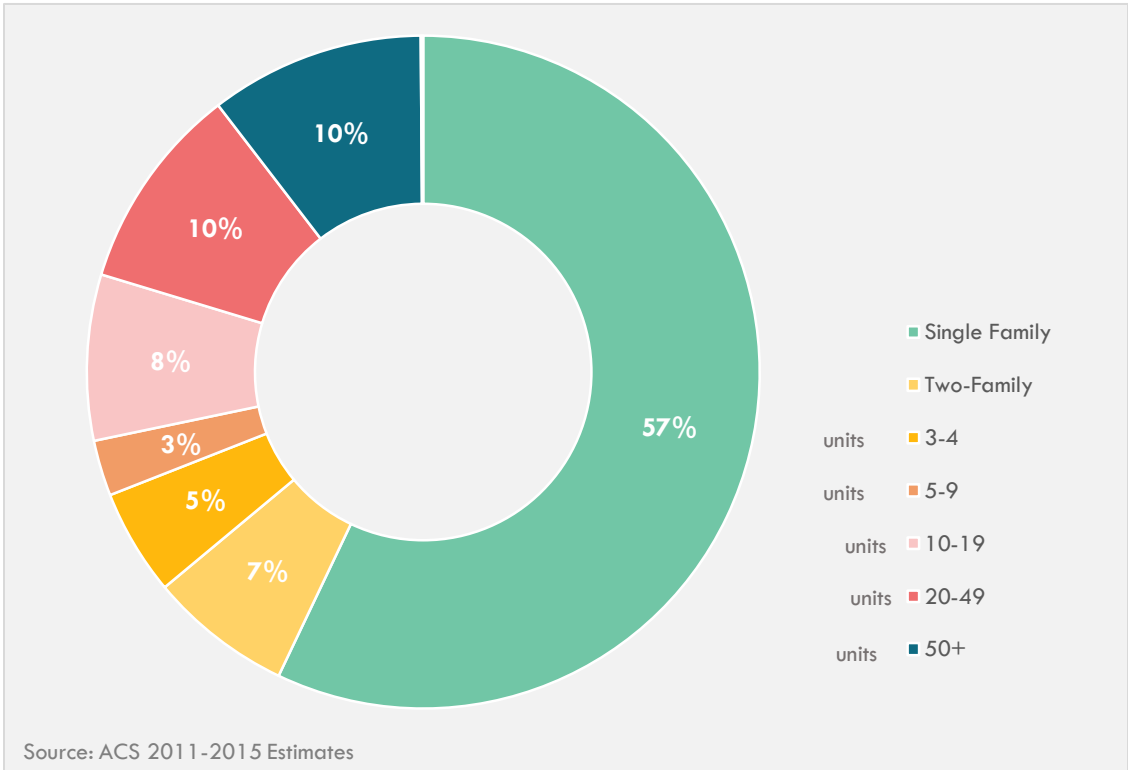
Stoneham’s housing stock is varied and lower cost than in many surrounding communities.

Home sale prices in town have bounced back to pre-Recession levels, and new development has increased the availability of multifamily housing to Stoneham residents. The town continues to have a healthy mix of tenures for residents, with lower rents than surrounding municipalities.

## HOUSING SUPPLY: Stoneham has a varied but tight housing supply

There are 9,406 housing units for Stoneham’s 8,994 households. Slightly more than half (57.1%) of units are single-family homes, and the remainder are in structures that contain more than one unit. Nearly half (47.1%) of the multifamily units are in larger developments with at least 20 units, and another 18.5% of the multifamily units are in buildings with 10-to-19 units. See **Figure 11**. A significant number of Stoneham’s multifamily buildings have over 50 units, which can be partially explained by the supply of subsidized housing in town, discussed in greater detail in the Housing Affordability section on page 33.

Figure 11 Stoneham Housing Units by Type, 2011-15

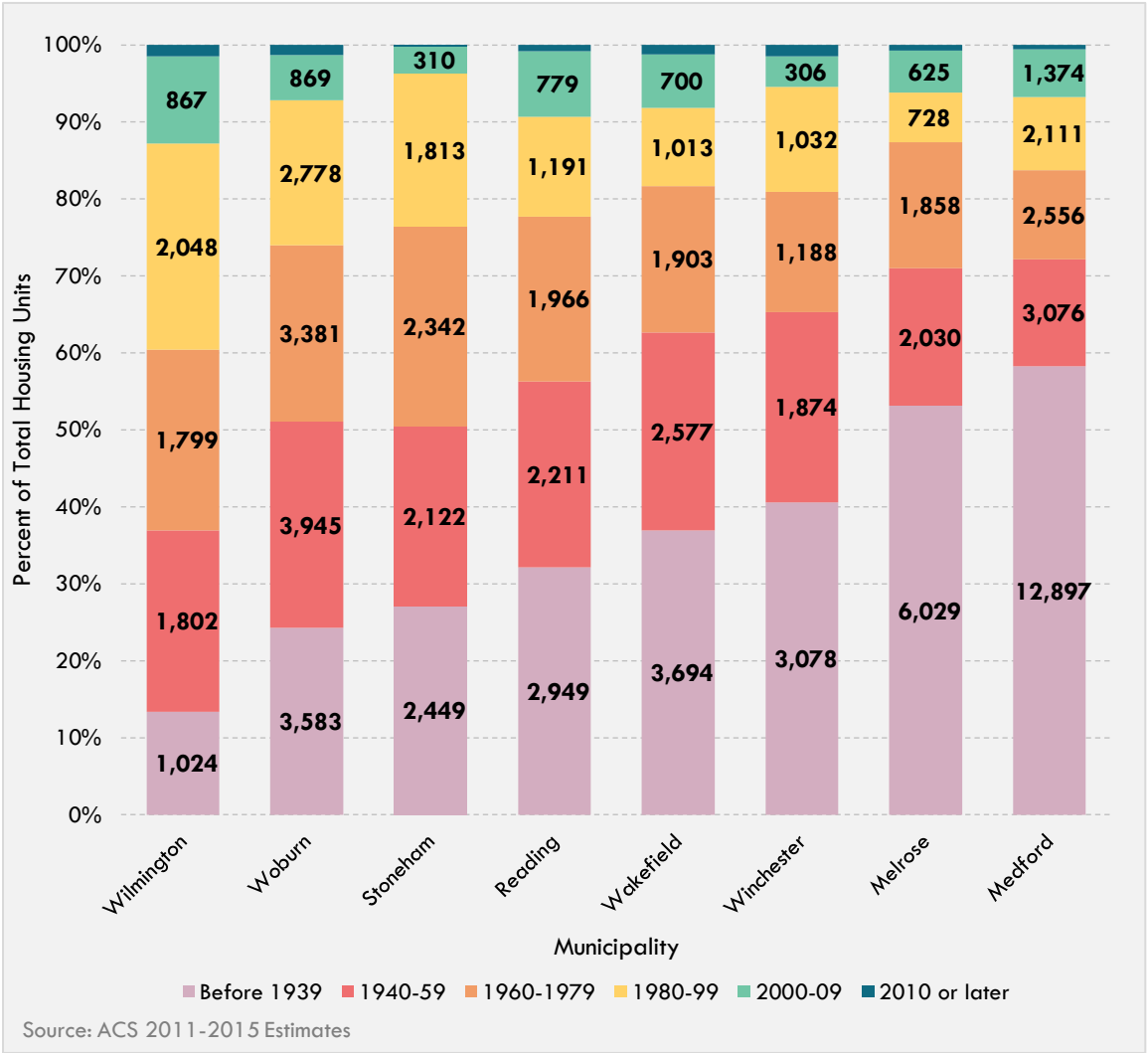


Though more than half of Stoneham’s housing stock is in single-family homes, the rate of multifamily family housing is higher than in many neighboring municipalities. According to

ACS data, only Woburn and Medford have a greater diversity of multifamily housing choices than Stoneham.

Stoneham’s housing supply has steadily increased over the years, with the majority of the housing stock built after 1960. See **Figure 12**. Compared to more modern units, older structures in town may lack heating and energy efficiencies, which add to monthly utility and maintenance costs that impact the affordability of these units for owners or renters. Furthermore, they may not be code compliant or designed for older adults.

**Figure 12 Housing Units by Year Built, Stoneham and Surrounding Communities, 2011-15**

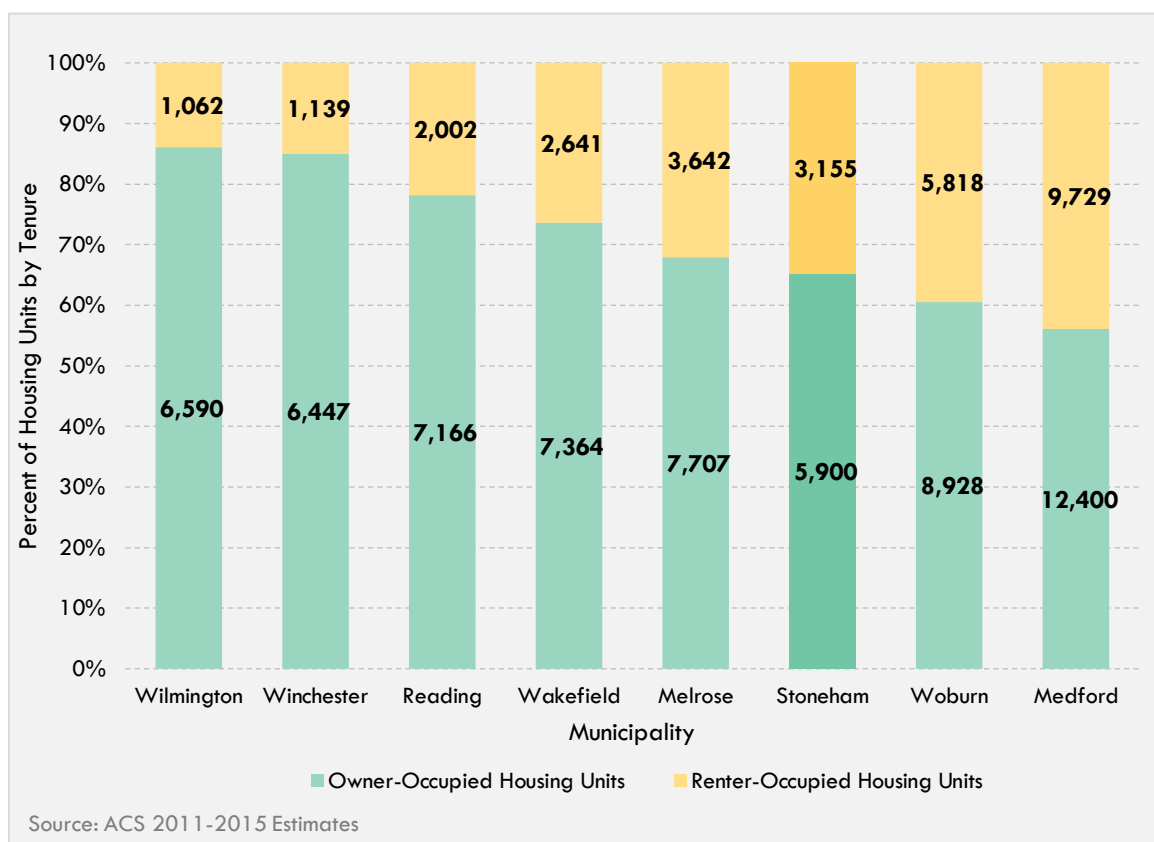


According to 2010 Census data, 95.1% of the 9,406 housing units in Stoneham are occupied, leaving a vacancy rate of 4.9%. This vacancy rate is lower than that in both Middlesex County (5.1%) and Massachusetts (9.3%). Stoneham needs an estimated 100-to-200 more units to meet the recommended 6%-to-7% vacancy rate for maintaining a range of housing opportunities.

## HOUSING TENURE: *Stoneham offers rental housing options for residents*

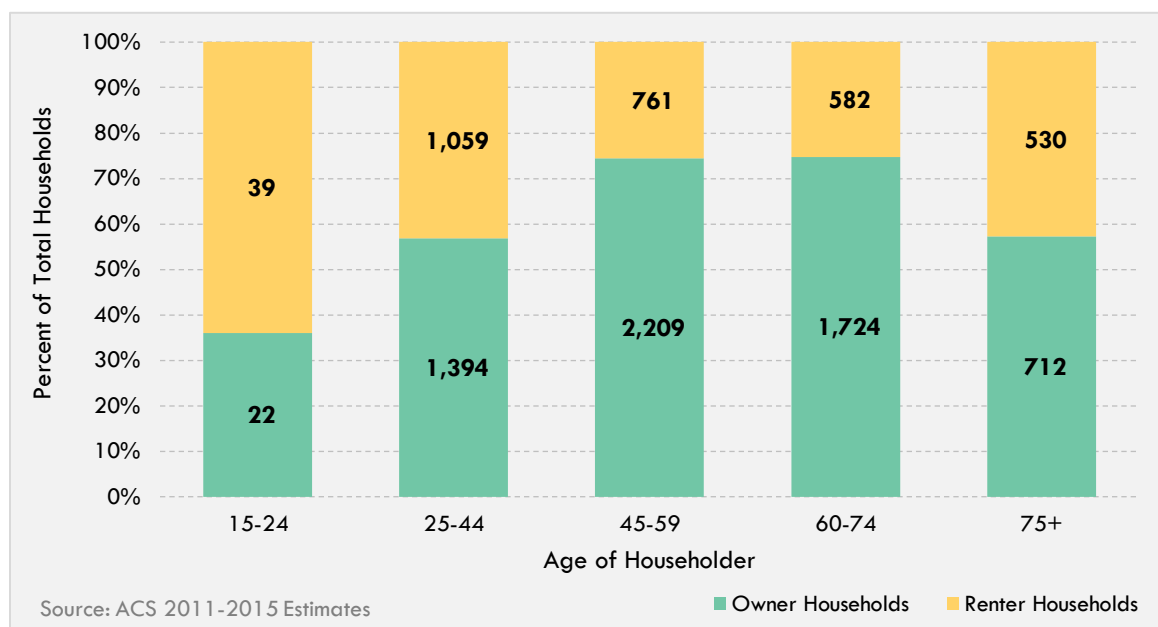
Communities need both rental and homeownership opportunities to meet the diverse needs of households. Rental homes are the most financially feasible option for many households, such as younger professionals, empty nesters, seniors, and low- and moderate-income households that may not be able to afford down payment and mortgage costs in Greater Boston's exceedingly high-priced market. In Stoneham, the majority of housing stock is owner-occupied (65.2%), but rental housing makes up slightly more than a third of the town's housing. Stoneham's ratio of rental to homeownership units is higher than in most surrounding communities. See **Figure 13**.

**Figure 13 Units Occupied by Tenure, Stoneham and Surrounding Communities, 2011-15**



In Stoneham, householders age 45 to 74 constitute most of the homeowners in the 2011-15 time period, with over 70% owning a home. Younger householders were most likely to rent: nearly 64% of those under the age of 24 rent, as do 43.2% of those age 25-44. Approximately 43% of householders over 75 also rent. See **Figure 14**.

**Figure 14 Stoneham Tenure by Age of Householder, 2011-15**



## **HOUSING MARKET:** *Housing sales and prices are increasing*

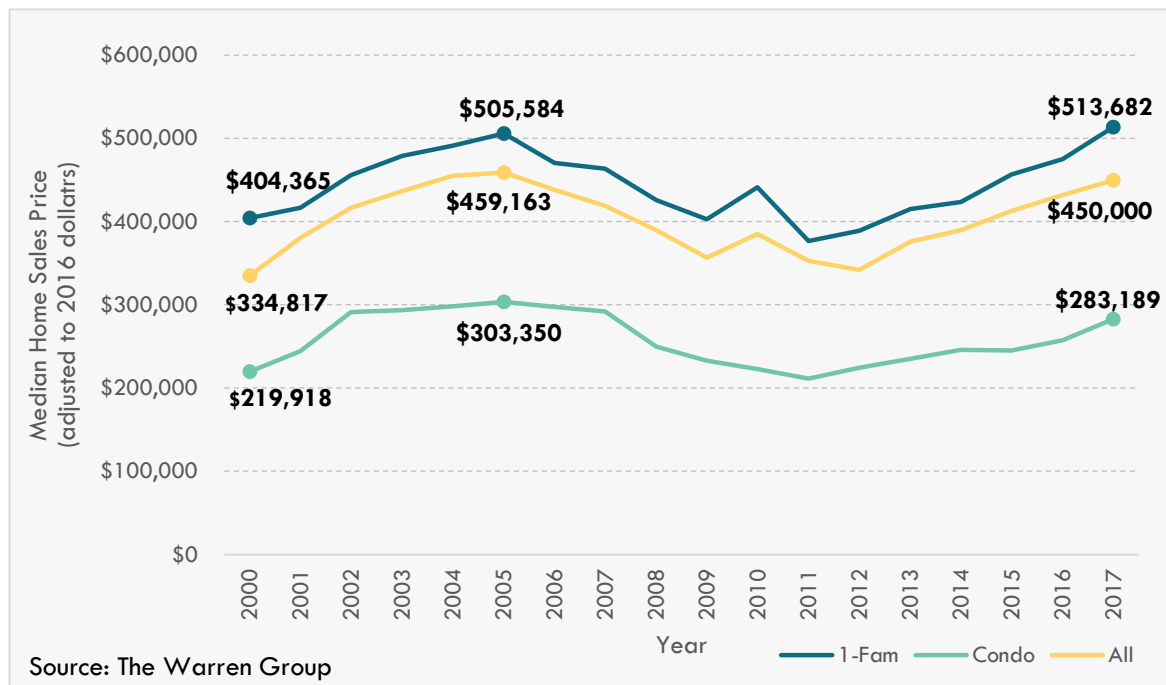
Housing costs within a community reflect numerous factors, including supply and demand. If the latter exceeds the former, then prices and rents tend to rise. Given income levels in Stoneham, rising costs will reduce affordability for both existing residents and those with similar incomes seeking to make a home here.

Over the last three decades, fluctuations in the Stoneham housing market have been more or less consistent with broader regional and state trends. Both sale volume and prices rose in the mid-2000s before the bubble burst a few years later. Today, housing prices are again on the rise, and the number of sales has recovered to nearly 2005 levels.

The median home sales price in 2017 was \$450,000, nearing the 2005 peak median home sales price of \$451,414.<sup>2</sup> In comparison, the median price in 2012, when prices were the lowest they'd been since 2000, was \$342,262. Today, a median-priced single-family home costs \$513,682 and a condominium costs \$283,189. See **Figure 15**.

<sup>2</sup> In 2016 inflation-adjusted dollars.

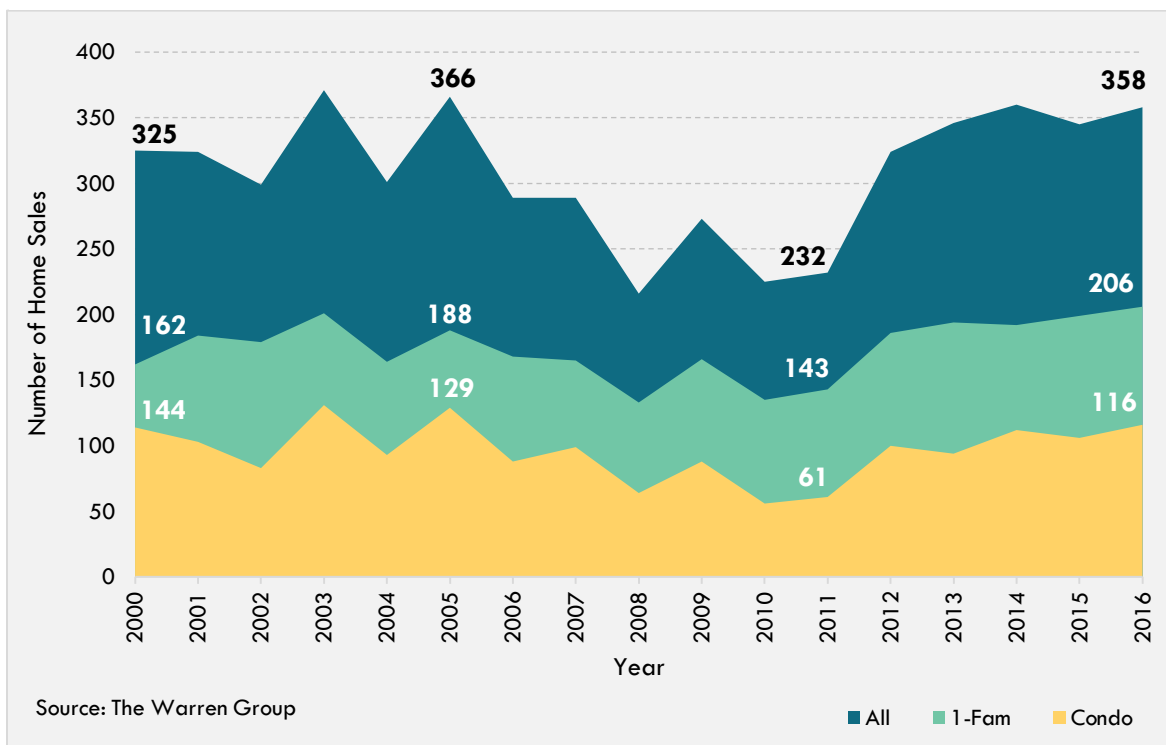
**Figure 15 Stoneham Median Sales Price, 2000-2017**



*Home sales prices have continued to rise since 2011, and may soon reach 2005 peak prices.*

In 2012, when prices began rising again after the Great Recession, sales also began to increase at a fairly consistent rate. While the number of condo and single-family home sales have not surpassed peak 2005 numbers, they have continued to rise. See **Figure 16**. The change in volume of home sales can be explained partially by the Recession: from 2007 to 2012 families were still recovering from the crash and waiting for housing prices to increase to pre-recession levels in order to build equity before selling.

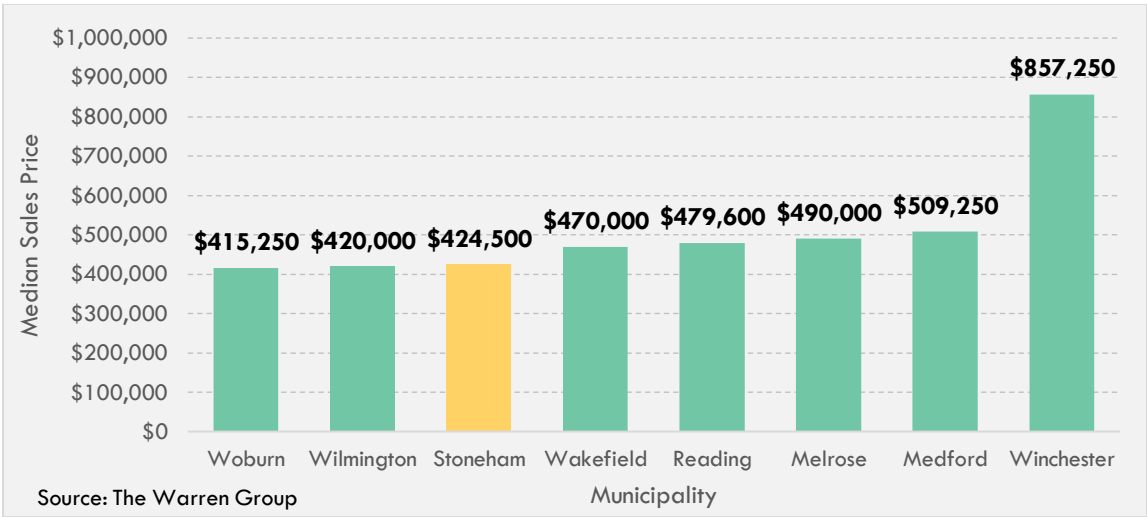
**Figure 16 Stoneham Home Sales Volume, 2000-2017**



*Recently, the volume of home sales is almost as high as the 2005 peak. Sales indicate would-be sellers have regained their confidence and have started to sell following more than a decade of low home sales.*

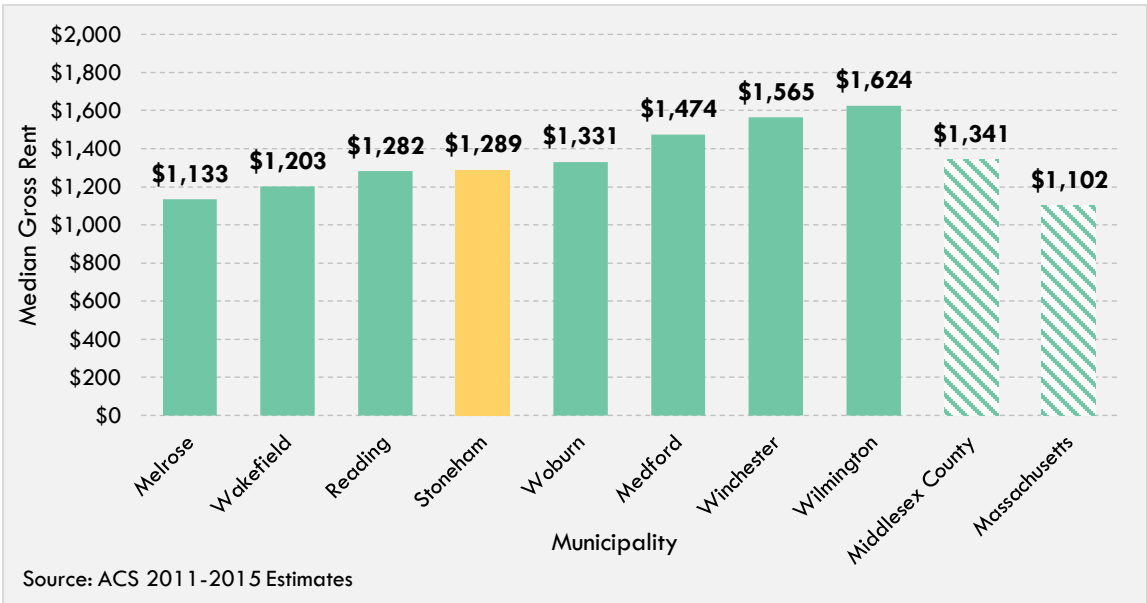
Despite increased sales, recent data obtained from Realtor.com indicate that there is currently a limited supply of homes for sale, and that housing prices are continuing to rise in Stoneham: as of August 2017 there were only 34 homes listed for sale, with a median list price of \$527,000. Additionally, Realtor.com reported that the listing price increased by \$8 a square foot in the February-August 2017 six-month period when compared to the previous six-month period of August 2016 to February 2017. Nevertheless, median sales price in Stoneham remains lower than in many other nearby municipalities. See **Figure 17**.

**Figure 17 Median Sales Price for Home Sales, Stoneham and Surrounding Communities, 2016**



Median gross rents for all rental housing—not just current listings—in Stoneham and comparison communities range from approximately \$1,100 to more than \$1,624. At \$1,289, Stoneham’s median gross rent is near the lower end of that range, although higher than the Commonwealth overall. See **Figure 18**.

**Figure 18 Median Gross Rent, Stoneham and Surrounding Communities, 2011-15**



*ACS rental data is self-reported by occupants already living in rental housing, and therefore does not reflect current rental prices for units on the market.*



However, this rental data does not provide the best understanding of Stoneham's current market for two main reasons. First, rents are self-reported via the ACS by occupants that are already living in rental housing; therefore, they do not reflect current rental prices for units on the market. Second, rents represent units that were leased at any time prior to survey response, so they may also be outdated. MAPC keeps a rental listing database of recent listings, rather than all occupied rental units. According to this database, the median rent for all apartments listed in Stoneham between January and December 2016 was \$1,633. This is \$344 higher than the ACS gross rent estimate.

Additionally, Zillow and MAPC both track median rents for two-bedroom units. MAPC's listings database shows a median Stoneham rent of \$1,800, while Zillow calculates a higher median of \$2,074. Despite these higher numbers, Stoneham two-bedroom rentals remain lower cost when compared to neighboring communities. See **Figure 19**.

**Figure 19 Median Gross Rent, 2-BR Listings, Stoneham and Surrounding Communities, June 2017**

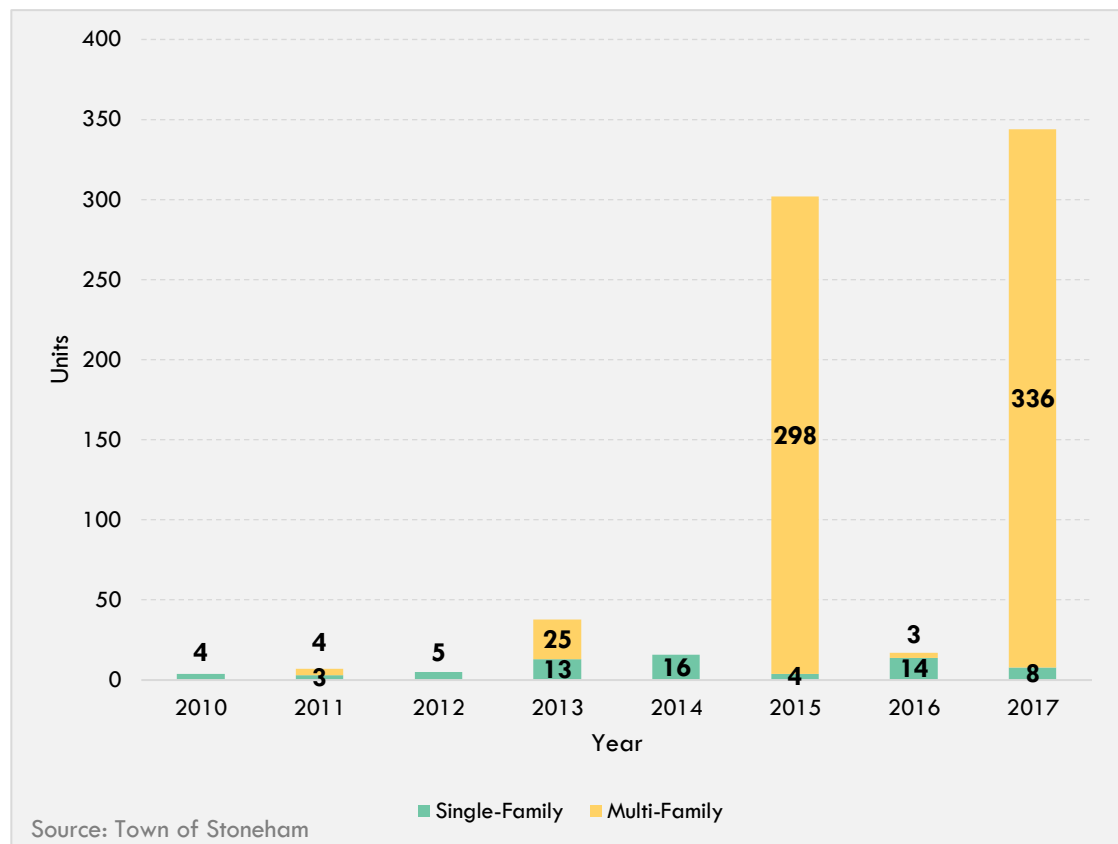


## **HOUSING UNITS PERMITTED:** *Stoneham has added significant multifamily housing in recent years*

Though permitting trends are not a perfect indication of the rate at which a municipality expands its housing stock (because permits don't always result in new development), they are a good indication of market trends and the rate of housing growth a municipality supports.<sup>3</sup> From 2010 to 2017, Stoneham permitted 733 housing units, of which 666 were for multifamily units. See **Figure 20**. The large number of new multifamily development shows that Stoneham has taken steps to respond to demand for this type of housing. In fact, in 2017, Stoneham permitted the greatest number of units compared to surrounding communities: Melrose permitted 5 single-family units, while Wilmington permitted 58.

<sup>3</sup> Permits issued can be underreported to the Census and/or units are not always built even if permits are issued.

**Figure 20 Stoneham Building Unit Permits by Year and Type, 2010-2017**



**Affordable Housing** is deed-restricted housing that eligible low- and moderate-income residents can afford by paying no more than 30% of their annual household income.

### **DEVELOPMENT PIPELINE:** *Despite recent permitting trends, Stoneham currently has few projects in the development pipeline*

Four multifamily projects have been recently permitted and built in Stoneham, while another is in the development pipeline. The project in the development pipeline, Commons at Weiss Farm, is a Chapter 40B proposal and includes 25% Affordable Housing. **See Table 1.** However, the Weiss Farm project is in litigation over the number of housing units, potential land swaps, and environmental factors, and so the number of units ultimately built is uncertain. The other projects do not include any deed-restricted Affordable Housing units.

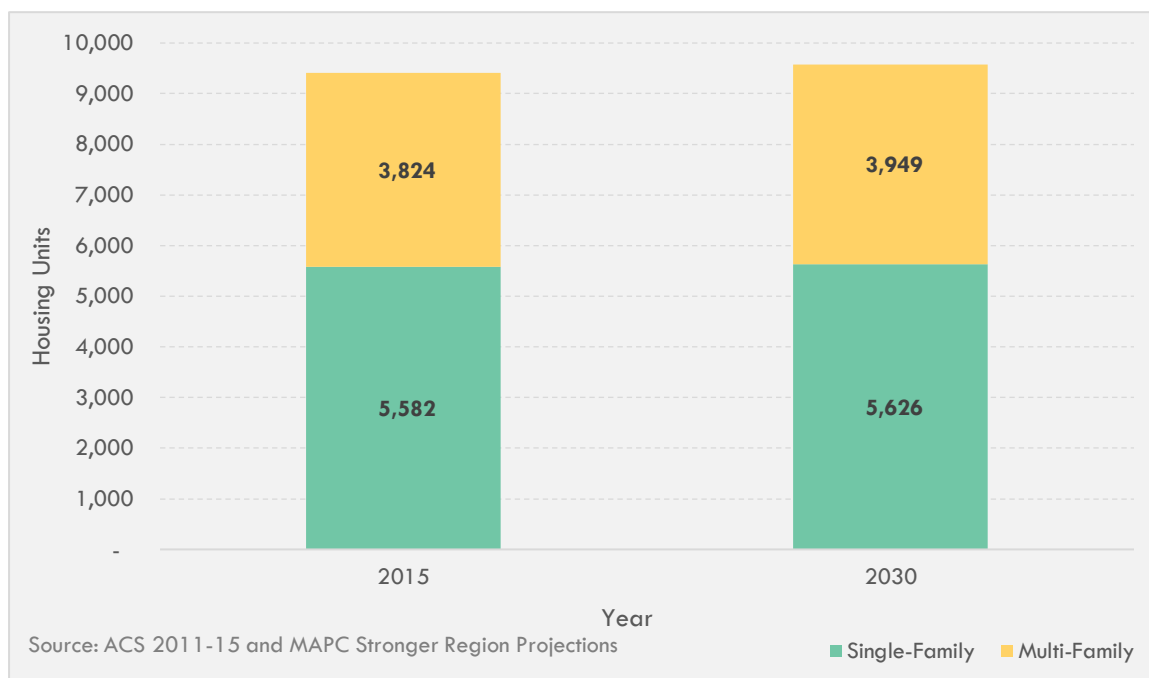
**Table 1 Stoneham Development Pipeline – Planning Stage**

#	Development	Units	% Affordable	Status
1.	Fallon Road	289	0	Built
2.	42 Pleasant St	21	0	Built
3.	Project 1 - Unnamed	48	0	Under construction
	(Hospital)			Under construction
4.	Project 2 - Unnamed	261	0	Under construction
	(Hospital)			Under construction
5.	Weiss Farm (in litigation)	264	25	In litigation

## PROJECTED HOUSING DEMAND: *Projections indicate rising demand for housing in Stoneham*

MAPC's housing projections are based largely on changes in population and household size.<sup>4</sup> Stoneham housing projections for 2030 show an increase in demand for housing in Stoneham due in part to a projected increase in the number of households. To meet projected future housing demand, the town needs to increase its housing stock by 2%, or by an estimated 169 new units. Households of different types, sizes, and ages have different housing occupancy patterns: young adults tend to occupy multifamily rental housing, middle-age households disproportionately live in single-family homes, and senior householders tend to shift toward multifamily housing as they age. Accounting for projected household changes by age group, approximately 74%, or 125 units, should be multifamily housing in order to meet this demand. See **Figure 21**.

**Figure 21 Stoneham Projected Housing Demand by Type, 2015-2030**



<sup>4</sup> Development of these projections was supported by an advisory team comprising academic experts, state agencies, neighboring regional planning agencies (RPAs), and member municipalities. MAPC reviewed reports from other regions nationwide to assess the current state of practice and also reviewed prior projections for our region to assess their accuracy and identify opportunities for improvement. Data sources for the projections include Decennial Census data from 1990, 2000, and 2010; American Community Survey (ACS) data from 2005 to 2011; fertility and mortality information from the Massachusetts Community Health Information Profile (MassCHIP); and housing production information from the Census Building Permit Survey database and MAPC's Development Database. Population and Housing Demand Projections methodology can be found here: <http://www.mapc.org/wp-content/uploads/2017/08/MetroBoston-Projections-Appendix-F-Formulas.pdf>

**Area Median Income (AMI)** is the “middle” of all incomes in an area, where half of all incomes are higher and half are lower. AMI for a particular community is defined by the U.S. Department of Housing and Urban Development (HUD).

HUD calculates the AMI for Stoneham taking into account all of the towns and cities in Suffolk, Plymouth, Norfolk, Middlesex, and Essex County.

**Low Income Households** are defined as those that earn less than 80% of the AMI. The AMI for Stoneham in 2017 was \$103,400.

# Housing Affordability

**There are more low-income households in Stoneham than there are deed-restricted Affordable Housing units.**

A high number of Stoneham households are low income, earning less than 80% of the Area Median Income (AMI). Many are also cost burdened, paying more than 30% of their income on housing. For these residents in particular, Stoneham’s smaller supply of deed-restricted Affordable Housing means housing opportunity in town is limited.

## HOUSING ASSISTANCE ELIGIBILITY: Stoneham has a high rate of qualifying households

Federal and state subsidized housing programs use AMI and household size to identify eligible households. Typically, households at or below 80% of AMI (with an income of \$78,150 for a four-person household) qualify for housing assistance. **See Table 2.** The number of households in Stoneham eligible for housing assistance is an indicator of Affordable Housing need.

**Table 2 FY2017 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**

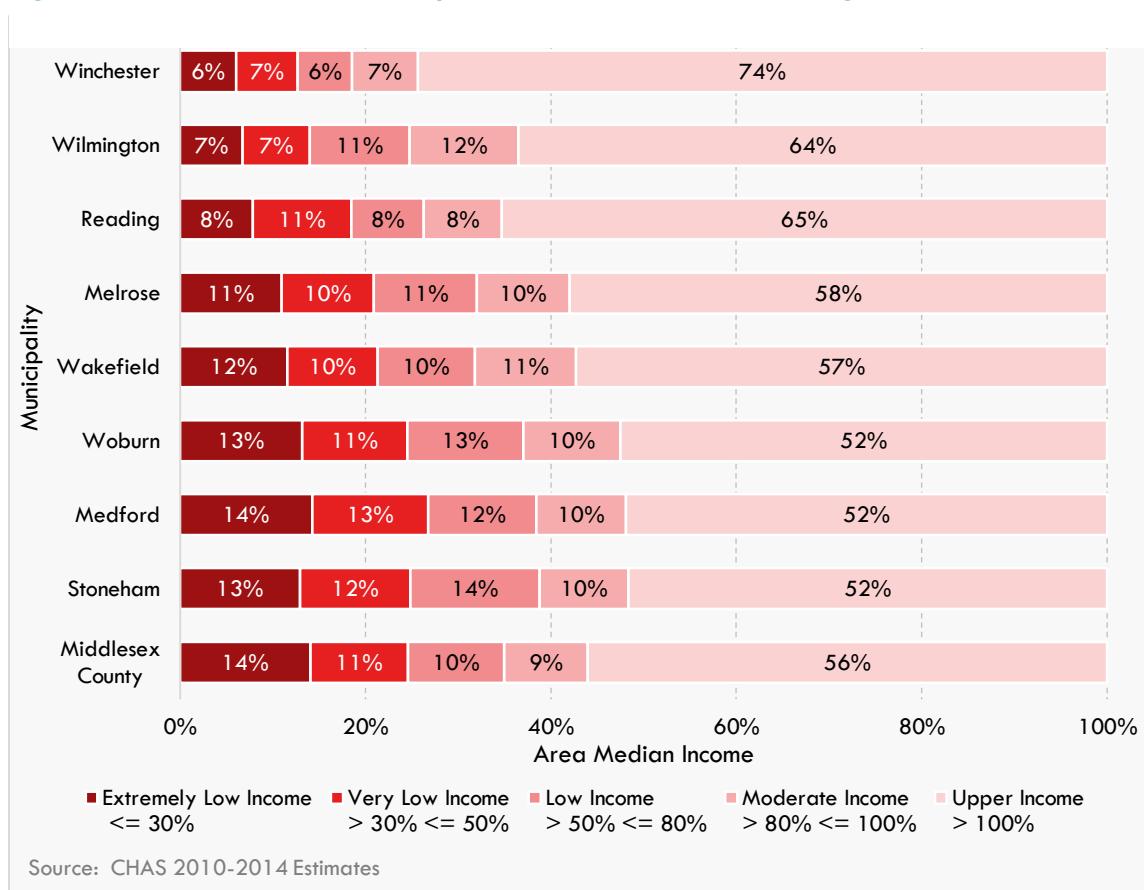
Persons in Household	Extremely Low Income <30% AMI	Very Low Income 30% to 50%	Low Income 51% to 80% AMI	AMI
1	\$ 21,700	\$ 36,200	\$ 54,750	\$ 103,400
2	\$ 24,800	\$ 41,400	\$ 62,550	
3	\$ 27,900	\$ 46,550	\$ 70,350	
4	\$ 31,000	\$ 51,700	\$ 78,150	
5	\$ 33,500	\$ 55,850	\$ 84,450	
6	\$ 36,000	\$ 60,000	\$ 90,700	
7	\$ 38,450	\$ 64,150	\$ 96,950	
8	\$ 41,320	\$ 68,250	\$ 103,200	

Source: HUD, 2017

Compared to surrounding communities, Stoneham has the highest rate of low-income households: 39% of households (3,494 households) in town qualify for housing assistance due to their low-income status. The low-income households in Stoneham are evenly divided: 14% are low income (50% to 80% of AMI), 12% are very low income (30% to 50% of AMI), and 13% are extremely low income (lower than 30% AMI. See **Figure 22.** Public schools in Stoneham have also seen an increase in low-income students: 14% in nine years<sup>5</sup>.

<sup>5</sup> From 6% in the 2004-05 school year to 22% in 2013-14

**Figure 22 Household Distribution by AMI, Stoneham and Surrounding Communities, 2010-14**



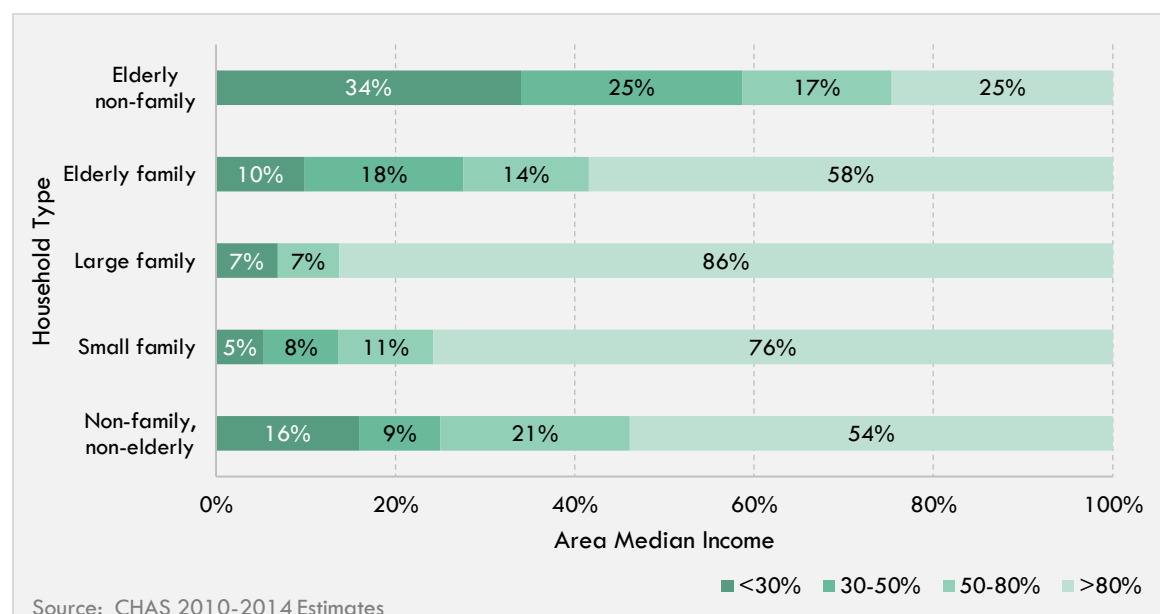
**Comprehensive  
Housing  
Affordability  
Strategy**

(CHAS) data is a collection of data from the ACS.

This data is used by HUD to demonstrate the extent of housing problems and housing needs in a community, particularly for low-income households.

Households with an elderly person are more likely to be low income: 75% of elderly non-family householders (living alone or with unrelated people) are low income, higher than any other household age group. A lower but nevertheless notable rate of elderly family households (living with at least one family member) are low income (42%), and a similar rate (46%) of non-family, non-elderly households are low income. See **Figure 23**.

**Figure 23 Stoneham Income as Percent of AMI by Household Type, 2010-14**



HUD standards qualify households that spend more than 30% of their income on housing as “**cost burdened**,” and those that spend more than 50% as “severely cost burdened.”

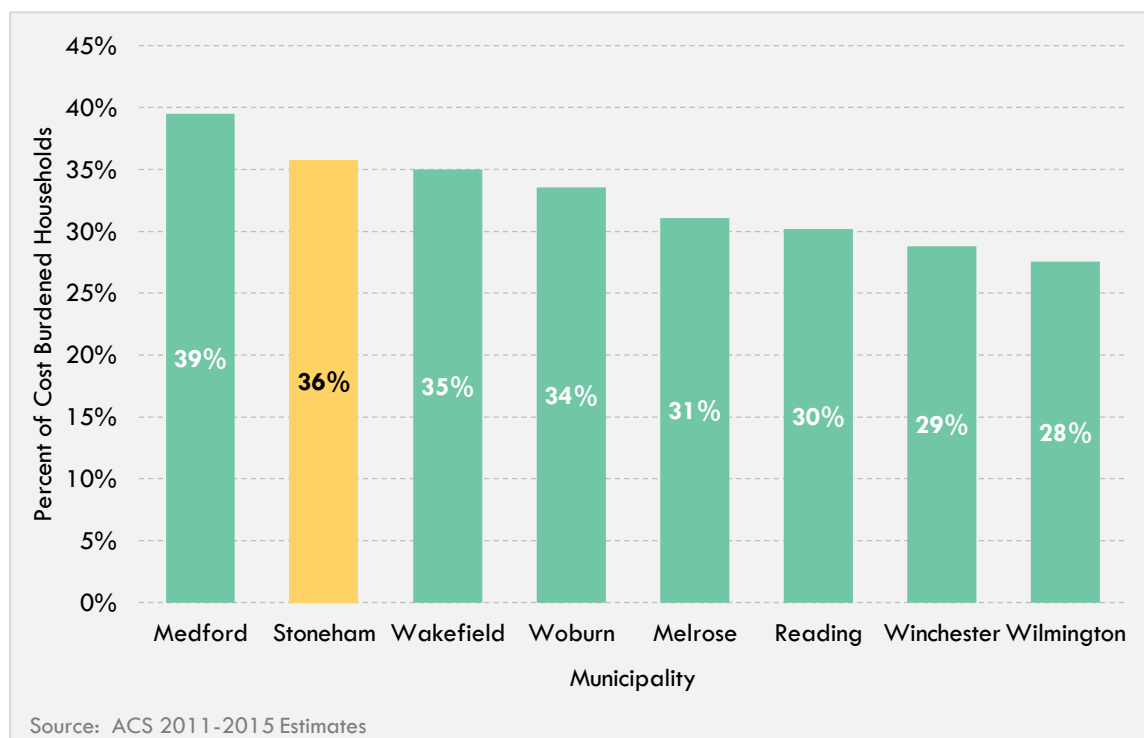
According to HUD, a community is in need of more affordable housing if it has a rate of 30% or higher cost-burdened households and 15% or higher severely cost-burdened households.

## **COST BURDEN:** *Stoneham has a high rate of households that pay too much for their housing based on their income levels*

A second method used to determine whether housing is affordable to a community’s residents is based on the portion of a household’s gross income that goes towards housing costs.

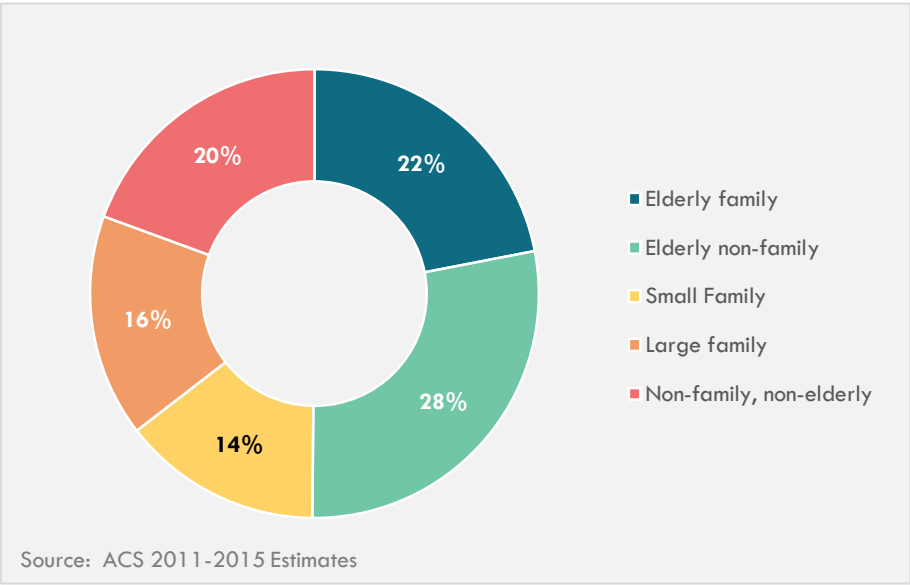
In Stoneham, 36% of all households are cost burdened, meaning they pay more than 30% of income on housing, second only to Medford when compared to surrounding communities. This is higher than HUD’s threshold for concern, which is a 30% rate of cost burden. Though Stoneham’s rate is high, most surrounding communities have this in common, indicating a lack of housing affordability across the area. See **Figure 24**.

**Figure 24 Cost Burdened Households, Stoneham and Surrounding Communities, 2011-15**



In Stoneham, cost burden is high among all household types. However, elderly family and non-family households have a higher percentage of cost burden, as is to be expected given the lower-income levels of these householders as described in the prior section of this document. About 45% of family households and 57% of non-family households with someone age 62 and over are cost burdened. An estimated 39% of non-family, non-elderly householders are also cost burdened. See **Figure 25**.

Figure 25 Stoneham Cost Burden by Household Type, 2011-15



It is important to consider cost burden among low-income households specifically, as they have fewer housing options and therefore are not likely paying more by choice because they prefer some homes over others. In Stoneham, 69% of renters and owners earning less than 80% of AMI are cost burdened. This rate of cost burden among low-income households is much higher than among higher-earning households. Approximately 19% of renter householders with moderate incomes between 80-100% of AMI experience cost burden, as do 44% of owner householders at this income level. The higher rate for owner householders may be due to high mortgage payments in relation to incomes.

**FAIR MARKET RENT:** *Stoneham rents are higher than established Fair Market Rent*

Fair Market Rent (FMR) is the maximum allowable rent determined by HUD for deed-restricted Affordable Housing.<sup>6</sup> FMR is calculated for entire metropolitan areas; Stoneham is part of the Boston Metropolitan Statistical Area. See **Figure 26**.

Figure 26 Fair Market Rents for the Boston Metropolitan Statistical Area, 2011-18

Bedrooms	2011	2012	2013	2014	2015	2016	2017	2018
Efficiency	\$1,083	\$1,099	\$1,035	\$1,042	\$1,071	\$1,056	\$1,194	\$1,253
1 Bedroom	\$1,149	\$1,166	\$1,156	\$1,164	\$1,196	\$1,261	\$1,372	\$1,421
2 Bedrooms	\$1,349	\$1,369	\$1,444	\$1,454	\$1,494	\$1,567	\$1,691	\$1,740
3 Bedrooms	\$1,613	\$1,637	\$1,798	\$1,811	\$1,861	\$1,945	\$2,116	\$2,182
4 Bedrooms	\$1,773	\$1,799	\$1,955	\$1,969	\$2,023	\$2,148	\$2,331	\$2,370

Source: HUD

**Fair Market Rent** (FMR) is used to determine rent ceilings for federal and state Affordable Housing programs.

FMR is determined through ACS rental data, inflation adjustment, rental forecasts, and other technical factors.

<sup>6</sup> FMR does not include utility and other allowances.



**M.G.L. Chapter 40B** defines Affordable Housing units as housing reserved for income-eligible households earning at or below 80% of AMI. The AMI for 2017 was \$103,400.

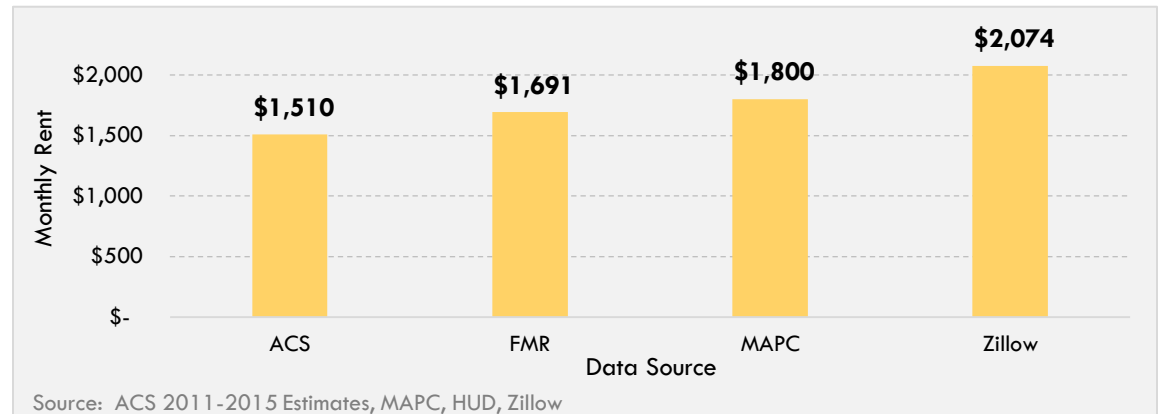
Units are secured by deed restriction to ensure affordability terms and rules.

All marketing and occupant selection follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the state's Subsidized Housing Inventory (SHI).

The ACS gross estimate of \$1,510 for all two-bedroom rental units in Stoneham is lower than the FMR of \$1,740, but Zillow's Rent Index of current listings cites \$2,074 for a two-bedroom unit, higher than the FMR and MAPC's rental database estimate of \$1,800.<sup>7</sup> This means that low-income households seeking to rent in Stoneham will likely pay more for housing than they can afford and could become cost burdened.

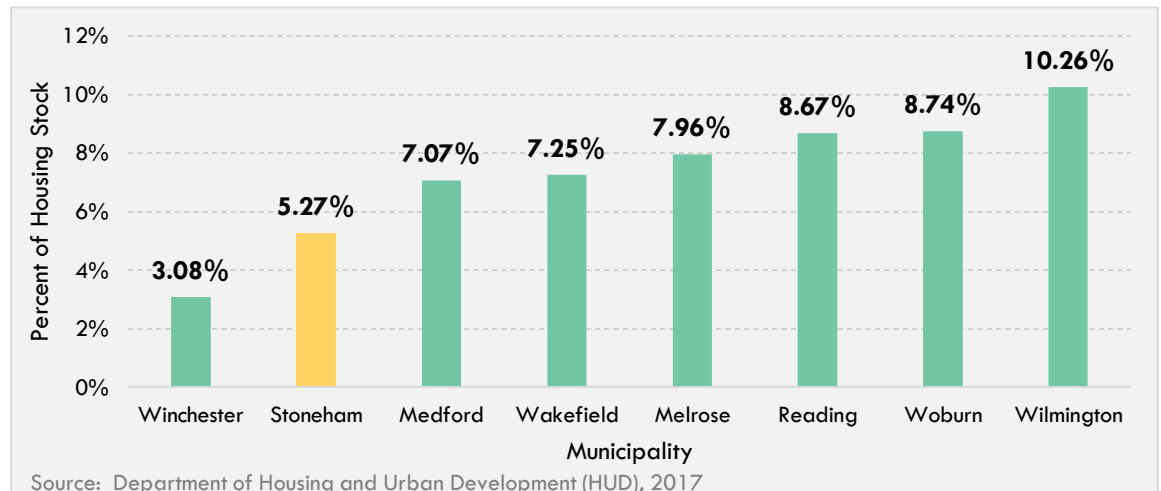
**Figure 27 Stoneham Rents by Source for a 2-BR Unit, 2011-15**



## **SUBSIDIZED HOUSING INVENTORY: Stoneham's Affordable Housing stock does not fully meet the needs of current residents**

The Commonwealth's Subsidized Housing Inventory (SHI) is used to measure and track municipality's stock of deed-restricted Affordable Housing for the purposes of M.G.L. Chapter 40B.<sup>8</sup> In Stoneham, 5.27% (495 units) of the 9,399 year-round housing units are on the SHI, lower than the 10% goal established by Chapter 40B and behind many surrounding communities: Stoneham has the lowest percentage of SHI units after Winchester, although only Wilmington has met the 10% target. See **Figure 28**.

**Figure 28 SHI Rate, Stoneham and Surrounding Communities, 2017**

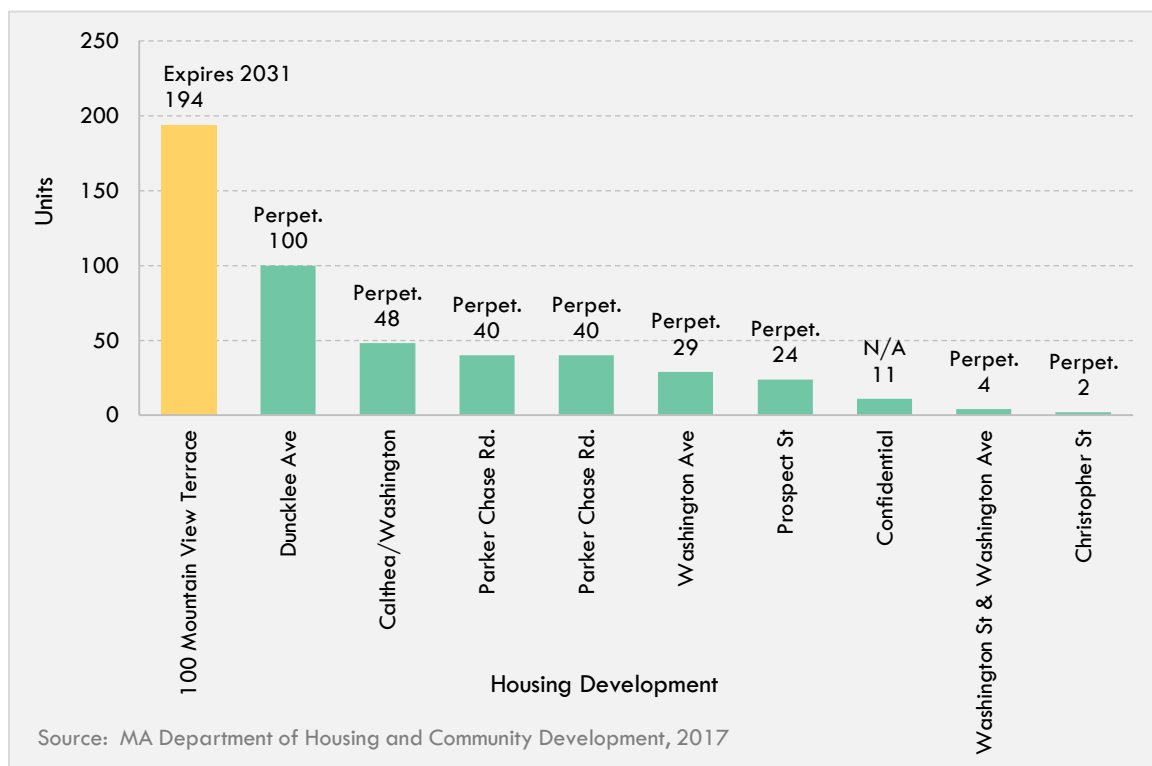


<sup>7</sup> ACS data is from 2015 and has been adjusted for inflation.

<sup>8</sup> M.G.L. Chapter 40B states that Affordable Housing units, if approved by DHCD, are added to the Subsidized Housing Inventory (SHI). If less than 10% of a community's housing is included on the SHI, Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions.

In order for Stoneham to meet the State's SHI target of 10% (940 units), the town requires an additional 445 deed-restricted Affordable units.<sup>9</sup> Since the SHI is determined as a percentage of the entire housing stock, the number of Affordable Housing units needed to meet 10% will increase as total market-rate units increase. While 298 of the 495 SHI units in Stoneham are affordable in perpetuity, 194 units located at 100 Mountain View Terrace are set to expire in 2031. If affordability isn't renewed upon expiration in 13 years, Stoneham's percentage of SHI units will decrease considerably to 3.15% (298 units). See **Figure 29**.

**Figure 29 Stoneham SHI Units by Housing Development, 2017**



As was mentioned at the start of this section, an estimated 39% (3,502) of households in Stoneham are low-income households that qualify for deed-restricted Affordable Housing. However, 86% of these households must find housing on the open market as there are not enough SHI units to accommodate them. Were the 194 units at 100 Mountain View Terrace to expire without new units being added in their place, the percent of low-income households able to find deed-restricted Affordable Housing in Stoneham would drop from 14% to 9%. If Stoneham increases its SHI to the recommended 10%, the number of eligible households able to find a deed-restricted Affordable Housing unit would almost double to 27%. Even then, however, there would still be unmet Affordable Housing need in town.

<sup>9</sup> Stoneham needs a total of 940 deed-restricted units to meet the 10% SHI goal based on the 9,399 year-round units per the 2010 Census count. Currently, Stoneham has 495 SHI units.

# **DEVELOPMENT CONSTRAINTS + OPPORTUNITIES**

# Key Findings

- Open space amenities and other assets means land availability for new housing development is limited: Approximately 36.5% (1,552.9 acres) of Stoneham's land is permanently protected for conservation. About 87.4% (1,357.2 acres) of all permanently protected land is the Middlesex Fells Reservation, which comprises more than 1/3<sup>rd</sup> (31.9%) of all of Stoneham. As much of the land where development is possible has been built out, new housing will most likely occur via redevelopment.
- Stoneham has less transit access than other surrounding communities: The town does not have a commuter rail station, but residents have access to the Lowell commuter rail stations in Winchester and Woburn and the Haverhill commuter rail stations in Wakefield and Melrose by car. Residents can also access the Orange subway line at the Oak Grove Station in Malden, which is accessible by car, bicycle, and the Route 132 bus from Redstone Shopping Center.
- There is opportunity to facilitate development of a variety of housing options in appropriate locations through zoning amendments: Stoneham's zoning bylaw restricts the supply of accessory dwelling units, two-family homes, garden houses, and apartments by limiting them as allowable uses in most zoning districts, and placing additional constraints on them through site plan and special permit requirements. Building height limitations also constrain housing types in most residential districts.
- Stoneham has made big strides in developing and accessing municipal tools for housing development: In 2018, Stoneham received Housing Choice Designation as part of the program's first cohort of communities. With designation, Stoneham will receive exclusive access to new Housing Choice Capital Grants, and preferential treatment for many state grant and capital funding programs. Stoneham is also part of the AARP (American Association of Retired Persons) Network of Age-Friendly States and Communities, and as such receives technical assistance and support.
- New housing should be located in smart growth locations: Community members that participated at HPP forums prefer to see new housing development in Town Center and other local economic areas. MAPC's quantitative analysis supports this approach, finding the areas most suited for development to be those in the center of town, especially around Main Street, due to its access to public transit, walkability, potential for redevelopment, and distance from natural conservation areas and contaminated parcels and highways.

*More than 1/3<sup>rd</sup> of land in town is permanently protected for conservation, adding to Stoneham's natural beauty and recreational opportunities.*

*Other than several large undeveloped parcels, most new housing development in Stoneham will likely be redevelopment of existing underutilized structures.*

*M.G.L. Chapter 21E requires the proper identification of contaminated, hazardous sites that require cleanup. Depending on the extent of the contamination, Chapter 21E limits what activities and uses are allowed.*

# Natural & Physical Constraints

## New housing development faces numerous physical constraints in Stoneham.

Stoneham is home to the Middlesex Fells Reservation, a beautiful natural resource much loved by residents. This asset and other protected open spaces mean developable land in Stoneham is much less than the town's size might otherwise indicate. Stoneham does not have a commuter line station, but it does have access to other stations in neighboring towns, as well as to connecting bus lines. This indicates a need for sufficient parking at new mixed-use and multifamily developments. The public-school system in town has undergone a variety of changes, and enrollment is projected to rise following a period of decline, in which case capacity may need to increase to accommodate greater households with children in town.

## LAND AVAILABILITY

---

The Town of Stoneham is 4,253.6 acres. A significant portion of land is permanently protected for conservation: approximately 36.5% of acreage (1,552.9 acres). This is divided between town-owned land (4.1%, or 176.3 acres) and federal and state reserves land (32.4%, or 1,376.6 acres). About 87.4% (1,357.2 acres) of all permanently protected land is the Middlesex Fells Reservation, located in the southern part of town and more than 1/3<sup>rd</sup> (31.9%) of Stoneham's land area.

Approximately 11% (467.9 acres) of land in Stoneham consists of other public properties, small ponds, roads, and other public infrastructure. About 1.5% (63.26 acres) of the town is at risk of annual flooding or is a regulatory floodway. Nine tracts in town have activity and use limitations, while one site falls under Chapter 21E (95 Maple Street) and may also be contaminated or hold hazardous materials.

The high amount of land restricted from development leaves only a small portion of the town for new residential construction. Other than several large undeveloped parcels, most new housing development in Stoneham will likely be redevelopment of existing underutilized structures.

## MUNICIPAL INFRASTRUCTURE

---

### Water & Sewer

The Massachusetts Water Resources Authority (MWRA) provides water and sewer service to the Town of Stoneham. The town has five pumping stations, 75 miles of water mains, and 75 miles of sewer, all of which are overseen by the Stoneham Public Works Water & Sewer Department. The primary water supply for Stoneham is the Quabbin Reservoir, one of the largest unfiltered water supplies in the country. Each year, the Public Works Water & Sewer Department replaces approximately 1 mile of the water main pipe, originally installed in the 1930s and 1940s. In parallel, MWRA is currently in the process of extending Stoneham's water pipelines as part of the Northern Intermediate High Redundant Pipeline Project. This

will provide the town with a redundant water supply loop and result in a more reliable water supply. The project is expected to be completed by December of 2019.

Spot Pond, located within the Middlesex Fells Reservation, serves as a back-up reservoir for the MWRA. Spot Pond is approximately 280 acres in size and is at an elevation of 157 feet above sea level. The MWRA also controls the Fells Reservoir, located in the southeastern part of town in the Middlesex Fells, and the three reservoirs located within the Middlesex Fells that are used and managed by the town of Winchester for water supply. Crystal Lake, located primarily in Wakefield but with a portion of the watershed in Stoneham, serves as a water supply reservoir for the Town of Wakefield.

Water and sewer rates are \$6.29 and \$9.34, respectively. Water and sewer connection fees have not been updated since 2008. Residential projects with more than six units are charged a high sewer connection fee. See Table 3.

**Table 3 Stoneham Sewer + Water Connection Costs**

Type	Cost
<b>Sewer</b>	
Residential 1-6 units	\$50.00
Residential 6+ units	\$1,000.00
Commercial	\$1,000.00
<b>Water</b>	
1 inch	\$500.00
1 – 2 inch	\$750.00
2 inch	\$1,000.00

Source: Town of Stoneham, 2018

### **Roads & Transportation**

Stoneham is situated between two interstate highways: I-93 on its western boundary and I-95 (a.k.a. Route 128) immediately north of the town line. These two routes connect Stoneham to the Greater Boston region and the rest of the Commonwealth. According to the 2014 Stoneham Town Center Strategic Action Plan, Main Street is used as a cut-through when Interstates 93 and 95 are heavily congested. Congestion also occurs around Town Center, with the most significant backups around the intersection of Montvale and Route 28, as well as the Stoneham Square intersection where Main, Franklin, and Central Streets converge. The congestion is in part due to commuters driving to surrounding communities, such as Melrose, Malden, Wakefield, and Reading.

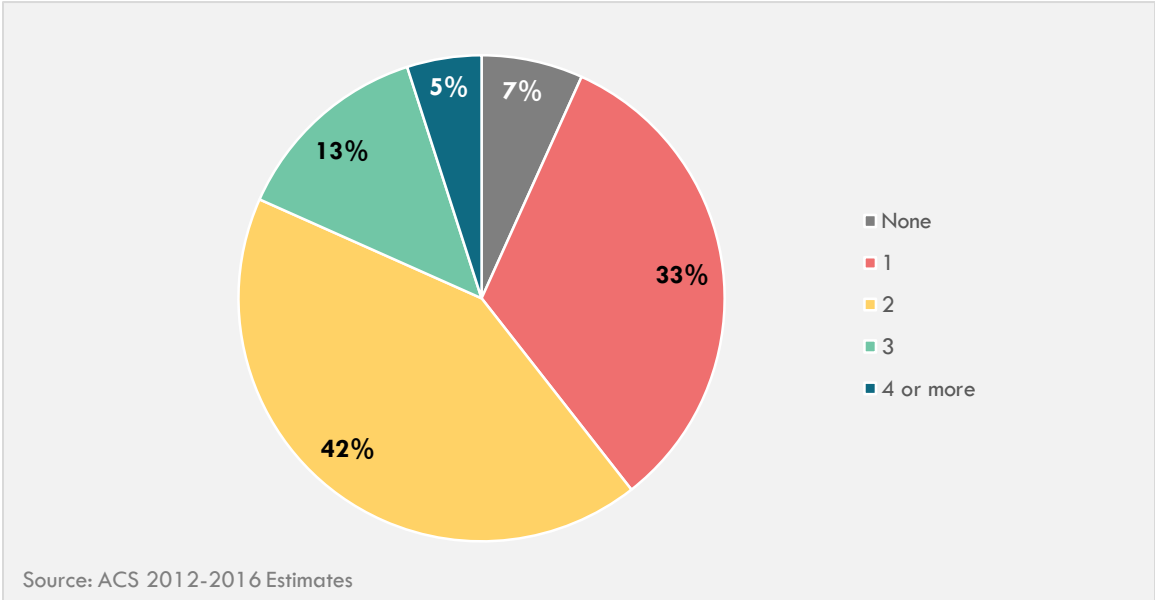
The Stoneham Public Works Highway Department is responsible for the seasonal and winter maintenance of the 85 miles of roadways, sidewalks, street signs, curbing, and storm drainage system in town, as well as any new road construction projects.

Although Stoneham does not have a commuter rail station, its residents have access to the Lowell commuter rail stations in Winchester and Woburn (10-15 minutes by car) and the Haverhill commuter rail stations in Wakefield and Melrose (5-10 minutes by car). Residents can also access the Orange MBTA subway line at the Oak Grove Station in Malden, which is accessible by car, bicycle, and the Route 132 bus from Redstone Shopping Center, which runs hourly from 6:00 am to 11:20 pm on weekdays and at a reduced schedule on

Saturdays. Finally, the Route 325 express bus runs from the north end of Medford to downtown Boston every 20 minutes from 6:25 am to 6:48 pm on weekdays (a 10-minute trip by car). Stoneham is also part of the Tri-Community Bikeway, which will connect Stoneham with Woburn and Winchester and provide a safe bike route to the Winchester Center and Wedgemere commuter stations when it is completed in late summer 2018. In 2017, the town also voted to participate in the State’s Complete Streets program to improve streetscape, safety, walkability, and economic development in the Town Center.

According to the 2014 Massachusetts Vehicle Census, there are 1.75 vehicles per household in Stoneham. Approximately 93% (8,399) of all households in town have at least one vehicle, and almost half (42% or 3,805) of all households have two vehicles. Vehicle ownership differs slightly by tenure status: about 98% (5,629) of homeowners have one or more vehicles, while 85% (2,770) of renters own one or more vehicles. Perhaps in part due to a lack of rail stations in town, about 89% (10,541) of workers age 16 years and over drive to work, 5% (565) carpool, and 6% (762) take public transit. See **Figure 30**.

**Figure 30 Stoneham Households by Number of Vehicles, 2012-2016**



**Schools**

Stoneham has six public schools, including one pre-school (Stoneham Integrated Pre-School), three elementary schools (Colonial Park, Robin Hood, and South Elementary), one middle school (Stoneham Middle School), and one high school (Stoneham High School).<sup>10</sup> Since 2010, the Stoneham Public Schools have undergone new construction, demolitions, closings, and redistricting to more efficiently serve the town’s school-age population. In 2013, the Town sold the East School, which was subsequently converted to 3 luxury condo units, and the North School, which was converted to 11 market-rate condominiums.

In the 2017-18 school year, there were approximately 2,343 students registered in the Stoneham Public Schools from pre-kindergarten to 12<sup>th</sup> grade, a decrease of 14.1%, or 387 students, in 10 years. Projections created by the New England School Development

<sup>10</sup> The Stoneham Integrated Pre-School is located inside the Elementary School buildings.

Council (NESDEC) for Stoneham suggest that despite a decrease of 30 students or more each year for the past decade, the pace of real estate sales to “move-ins” with school-age children may result in an increase in the school-age population and a reversal of the current decreased enrollment trend in town.



**Zoning** is a powerful tool for guiding future development and ensuring incompatible uses are not placed together.

**Exclusionary zoning** policies that prevent a mix of housing types, require large lot sizes, and include minimum square footage can keep many households from moving into areas of opportunity.

**Spot zoning** is when a parcel of land is singled out for a different use than the surrounding area. Spot zoning may not be consistent with a community's comprehensive plan and could benefit the parcel owner while being detrimental to the greater community.

# Regulatory Constraints

## Stoneham's current zoning limits the development of housing types other than single-family homes.

Stoneham's zoning bylaw restricts the supply of accessory dwelling units, two-family homes, garden houses, and apartments by either limiting them as allowable uses or placing constraints on them through site plan review and special permit requirements. Height limitations also limit diverse housing types from being developed in most residential districts.

## RESIDENTIAL ZONING

Zoning bylaws designate the uses and types of buildings allowed (and not allowed) in municipalities under M.G.L. Chapter 40A. Stoneham's Zoning Bylaw (ZBL) was last updated in 2017, and it divides the town into 20 different districts, including those for residential, commercial, open space, and medical land uses, as well as several overlay districts. The ZBL permits different types of residential development in 14 of the 20 districts, but not in Business, Highway Business, Commercial I, Wireless Service Facilities, Recreation/Open Space, or Education Districts. Some residential uses are allowed by right, while others require a Special Permit and additional review.

### Special Permit Process

In order to receive a special permit, required for multifamily housing with more than two units in the majority of districts, a developer must file a request with Stoneham's Planning Board (PB). The PB holds a public hearing for the permit. The applicant must publicize in the local paper for a period of two weeks and notify parcel abutters of the hearing. The public hearing is held during a PB meeting, after which the PB makes and renders a final decision on issuing the special permit.

### Site Plan Review Process

Proponents of developments requiring a site plan review must file the plan and a fee of up to \$300 with the Select Board (BOS), also providing a copy to the Building Department. Applicants may have to pay an additional fee to cover costs if the BOS hires an outside consultant to review the plan. Following review, the BOS holds a public hearing. The applicant is responsible for ensuring abutters, newspapers, and the Town website post the hearing. Site plan approval needs votes from four out of the five BOS members, and any modification of the site plan is subject to the same process as the original plan.

The special permit and site plan review processes can be inefficient, expensive, and introduce uncertainty in residential development. This can increase timelines and therefore costs, which are then passed on to occupants.

Below is a summary of residential uses allowed in each district and an analysis of how dimensional and other requirements may impact residential development in town.

**Residence A** is the largest district in Stoneham and allows only single-family dwellings by right with a minimum lot size of 10,000 square feet. Conversions of single-family houses to multiple units are allowed with a Board of Appeals variance. Current dimensional requirements help facilitate these dwellings by allowing building heights up to 30 feet, a lot coverage of 30%, and 10,000-square-foot minimum lot sizes. These moderate requirements facilitate single-family development while preventing higher density development and preserving open space. ADUs are allowed here and throughout town with a Special Permit from the Planning Board.

**Residence B** is the second largest district. It allows the same uses as Residence A, plus two-family dwellings by right and the following uses with a Special Permit from the Planning Board and site plan approval from the Select Board: apartments, garden apartments, townhouses, lodging houses, sanitariums, and conversion of an existing dwelling to accommodate one additional unit over that otherwise permitted. The minimum lot size of 7,000 square feet is small enough to reasonably allow this range of multifamily development in the district at a moderate cost, but limiting lot coverage to 20% and height to 30 feet can make it difficult to achieve the economies scale necessary to facilitate multifamily development greater than two units.

The **Neighborhood Business District** is one parcel and an example of spot zoning. The bylaw allows mixed-use development of retail sales and services and residential uses in a single building. By Special Permit, up to five dwelling units are allowed above the ground floor of a building or in the basement, and existing single-family residences can be converted to up to two dwelling units with site plan approval from the Select Board in addition to the Special Permit. The maximum lot coverage of 50%, minimum lot size of 10,000 square feet, and minimum setbacks of 15 feet allow development of a reasonable portion of the site. Existing dimensional requirements limit maximum height to 30 feet, or 2.5 stories, which may be too low to adequately allow the construction of the maximum number of dwelling units allowed.

The **Central Business District** is the core of Stoneham's downtown, covering select parcels in the center of town along Main Street. By special permit, dwelling units can cover up to 50% of the first floor and are allowed above the ground floor. Dimensional requirements support this type of development by waving minimum lot size, frontage, and setback requirements, and allowing 100% lot coverage. But height is limited to 45 feet, or approximately four stories, which could hinder this type of development as the higher cost of land in the downtown area, coupled with increasing construction costs, may require developers to build higher than four stories in order for projects to be financially feasible.

The **Commercial II District** applies to several parcels around Montvale Avenue, Gould Street, and Central Street and the **Commercial III District** applies to one parcel. Both districts allow only elder congregate housing by right. Dimensional requirements in both districts support this type of development through a lot coverage of 75%, maximum height of 65 feet, and minimum setbacks of 10-15 feet. These requirements allow for up to six stories to be built on the majority of the site. However, a relatively large minimum lot size of 20,000 square feet and required frontage of 100 feet prevent higher density development. Additionally, it may be necessary to assemble multiple sites to reach the minimum lot size, which could be prohibitive for developers.

The **Medical District** applies to a small number of parcels and allows residential uses not to exceed 40% of the total site area with site plan approval from the Select Board. The maximum height of 65 feet supports this type of residential development by allowing up to six stories, but a minimum lot size of 40,000 square feet limits the number of parcels where development can occur, and minimum frontage of 150 feet, 40% lot coverage, and minimum setbacks of 20-50 feet makes for inefficient use of land.

The **Medical/Office/Residential District** covers some large parcels in the south of town and allows garden apartments (maximum 30 units per acre) and townhouses (maximum 10 units per acre) by right if these don't exceed 310 units per development. It also allows elder congregate housing by right, and assisted living facilities with site plan approval from the Select Board. The maximum height of 65 feet and minimum setbacks of 10-30 feet support this residential development by allowing up to six stories to be built with minimal setbacks. Conversely, a minimum lot size of 200,000 square feet may require developers to aggregate a number of parcels, which increases development costs, and minimum lot frontage of 150 feet and maximum lot coverage of 30% does not allow for efficient use of land.

The **Senior Residential Overlay District** applies to several parcels around Montvale Avenue, Gould Street, and Central Street, and allows single- and two-family dwellings, apartments, garden apartments, and townhouses restricted to senior households with a special permit from the Planning Board and site plan approval from the Select Board. The maximum lot coverage of 75%, minimum setbacks of 10-15 feet, and maximum height of 65 feet are supportive of this type of development as they allow up to six stories to be built on the majority of a parcel's land area. The high minimum lot size of 217,800 square feet, however, may mean developers have to purchase numerous parcels.

The **Residential/Business Overlay District** applies to several parcels around Main Street and allows up to five dwelling units on all floors with the same dimensional requirements as the Senior Residential Overlay District.

The **East School Overlay District** applies to one parcel and allows up to three dwelling units by right. The building height limit of 40 feet and lot coverage of 50% support this type of development by allowing up to 3.5 stories to be built on a large portion of a site. But existing dimensional requirements may hinder this type of development by setting minimum lot size at 20,000 square feet, minimum frontage at 150 feet, and a minimum front setback at 40 feet. These requirements restrict the maximum land area for development, which coupled with the three-unit limit, increase development costs by preventing economies of scale.

The **North Elementary School Overlay** applies to 1 parcel and allows up to 12 dwelling units in a structure, with 2 bedrooms or less by right. The minimum frontage of 50 feet, setbacks of 10-30 feet, and maximum building height of 40 feet are conducive to this type of development as they allow for 3.5 stories to be built on the majority of a site. But the minimum lot size of 100,000 square feet can hamper this type of multifamily development as it increases land costs in an area where the maximum number of dwelling units allowed cannot compensate with economies of scale.

Finally, the **Fallon Road Residential Overlay** applies to a portion of two parcels in the south of town and allows apartments and townhouses with up to 410 dwelling units at a maximum of 20 units per acre by right. The maximum building height of 65 feet and minimum setbacks of 10-20 feet support this type of development by allowing up to 6 stories to be built with minimum setbacks. Requirements that may hinder apartment houses and townhouses include a minimum lot size of 200,000 square feet, minimum frontage of 150 feet, and maximum lot coverage of 30%. The large lot size requirement increases purchasing costs, while the minimum frontage and maximum coverage limit the developable land area. Nonetheless, these limitations are balanced by the density allowances.

**Table 4 Stoneham Zoning Bylaw, Residential Uses**

HOUSING TYPE	DISTRICTS								OVERLAY DISTRICTS				
	Residence A	Residence B	Neighborhood Business	Commercial II	Commercial III	Medical	Medical/ Office/ Residential	Central Business	Senior Residential (SRO)	Residential/ Business	East School	North Elementary School	Fallon Road Residential
One-family dwelling	Y	Y							SP BS				
Conversion to accommodate more than 1 dwelling	BA Variance	BA Variance											
Conversion of an existing dwelling to accommodate 1 additional unit over that otherwise permitted		SP BS											
Accessory dwellings	SP*	SP*											
Two-family dwelling		Y							SP BS				
Conversion of existing residence to up to 2 DU			SP BS										
Up to 3 DU											Y		
Up to 5 DU			SP BS*							SP BS*			
Up to 12 DU												Y*	
Apartment Houses		SP BS							SP BS				Y*
Garden Apartments		SP BS					Y*		SP BS				
Townhouses		SP BS					Y*		SP BS				Y*
Lodging house or congregate housing		SP BS											
Sanitarium or convalescent home		SP BS											
Dwellings covering 50% or less of the first floor								SP BS					
Dwellings above the first floor								SP BS					
Residential uses not exceeding 40% of total area of lot						SP BS							
Elder congregate housing				Y	Y		Y						
Assisted living facility							BS						
	*Attached, additional parking space, limited to two people, permission reverts if there's a change in residence, restricted to family member		*Above or below the ground floor				*Not to exceed 310 units, maximum of 30 units per acre for garden dwellings, maximum of 10 townhouse			*allowed on all floors		*No more than 2 bedrooms per DU	*Up to 410 units, maximum of 20 per acre

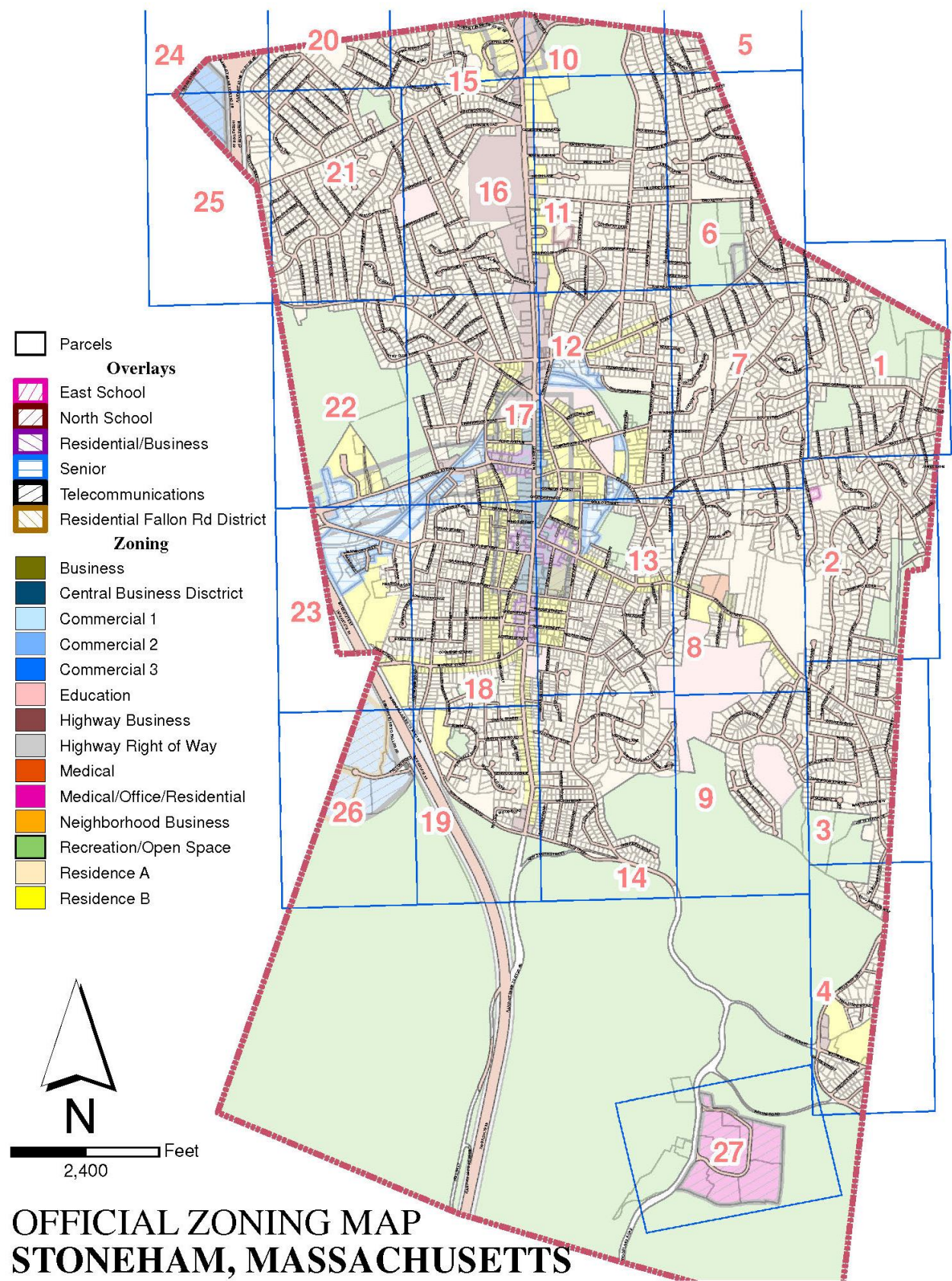
**DU** = Dwelling Unit

**SP BS** = Special Permit from the Select Board

**BA** = Board of Appeals

Source: Town of Stoneham Zoning Bylaw, 2017

Figure 31 2018 Zoning Map, Stoneham





Finally, in Stoneham, single- and two-family houses must have 2 parking spaces per unit, while multifamily housing greater than two units requires 2.1 parking spaces per unit. While transit is limited in town, data from the Massachusetts Vehicle Census indicates that more than a third of households in town only have one vehicle. Parking requirements, therefore, seem to exceed the car ownership rates of many households and may exceed demand.

**Table 5 Stoneham Zoning Bylaw, Residential Parking Requirements**

Residential Use	Requirement	Notes
Single- or two-family	2 per dwelling unit	
Greater than two-family	2.1 per dwelling unit	Any space requirement in excess of 2.0 per dwelling unit shall not be assigned, conveyed, or transferred, and shall be clearly marked for visitor or guest parking
Congregate living	0.75 per bedroom	
Assisted living, long-term care	0.4 per living unit	
Senior Residential Overlay District	2.1 per dwelling unit	Any space requirement in excess of 2.0 per dwelling unit shall not be assigned, conveyed, or transferred, and shall be clearly marked for visitor or guest parking

Source: Town of Stoneham Zoning Bylaw, 2017

# Current Municipal Housing Tools

**Stoneham has made considerable effort to increase available programs and policies for housing development, and had several recent successes.**

The Town received both Housing Choice and Age Friendly Community Designation in 2018, increasing financial and technical resources for housing and community development. Stoneham has also developed several long-term plans that consider housing in recent years, including a strategic plan for the Town Center, a mobility study, and an Open Space and Recreation plan.

## PROGRAMS & POLICIES

---

### **Housing Choice Designation**

In 2018, Stoneham received Housing Choice Designation as part of the program's first cohort of communities. With designation, Stoneham receives exclusive access to new Housing Choice Capital Grants, and preferential treatment for many state grant and capital funding programs, including MassWorks, Complete Streets, MassDOT capital projects, and PARC and LAND grants.

### **Age Friendly Community Designation**

As of 2018, Stoneham is part of the AARP (American Association of Retired Persons) Network of Age-Friendly States and Communities. One of the "8 Domains of Age-Friendliness" for AARP age-friendly communities is availability of affordable housing options that are appropriately designed and modified for various life stages. With designation, Stoneham has access to expert guidance and support, including information about best practices and partnership opportunities with other communities.

## RESOURCES

---

### **Stoneham Housing Authority (SHA)**

The Stoneham Housing Authority (SHA) was established in 1948 with the purpose of providing Affordable Housing to the town's residents. Currently, the SHA owns and manages 285 state-funded housing units for families, elderly households, and young residents with disabilities. Approximately 76 of the SHA's units are reserved for families and are comprised of two- and three-bedroom duplexes and townhouses. The current wait time for a family unit is over five years. There are 209 studio and one-bedroom housing units for elderly households and young residents with disabilities. Wait time for residents that can manage going up and down stairs is around one year, but wait time for first-floor units is over two years. The SHA gives preference to Stoneham residents, employees, and veterans.



### **Community Service Network, Inc.**

The Community Service Network, Inc., is a non-profit advocacy agency dedicated to increasing access to knowledge, skills, and services related to homeownership and financial literacy for low- and moderate-income households in Burlington, Lexington, Melrose, North Reading, Reading, Stoneham, Wakefield, Wilmington, Winchester, and Woburn. The agency supports households interested in home purchase, home improvement, and lead removal programs, as well as renters filing Section 8 applications or seeking a deed-restricted Affordable Housing unit.

## **PREVIOUS + ONGOING PLANNING EFFORTS**

---

Although this HPP is the first housing planning process that Stoneham has facilitated in the past decade, housing need and demand in town have been recognized in at least two other recent planning processes.

### **Stoneham Town Center Strategic Action Plan (2014)**

The Town Center Strategic Action Plan was created in collaboration with MAPC to develop a vision, goals, and strategies that will revitalize and energize Stoneham's Town Center. The plan acknowledges that changes in age distribution will impact housing demand in town, with seniors and empty nesters preferring smaller housing units in walkable, amenity-rich environments, and younger households inclined towards multifamily housing. It also notes unmet housing need in Stoneham, including statistics regarding poverty and housing cost burden. The plan's analysis suggests that:

- Approximately one-third of total future housing demand could be accommodated in the Town Center, with the rest built close to highway infrastructure and near commuter options
- Half of all housing demand will be for one-to-two-bedroom rental units
- Deed-restricted Affordable Housing units should be required in any new development

The plan sets the following housing-specific goal:

- A greater diversity of housing options to meet market demand, particularly smaller senior and younger households interested in living in a walkable, amenity-rich Town Center environment

The plan states this goal can be advanced by three main strategies:

- Focus new mixed-use residential development in the Town Center Primary Study Area (covering the blocks surrounding Main Street between Montvale Avenue and Hancock Street), and mixed-use or multifamily development in the Secondary Study Area (covering the blocks between the Stoneham Middle School and the Stoneham South Elementary School)
- Ensure the development process is predictable and transparent to encourage multifamily and mixed-use development

- Mitigate displacement of current residents and businesses through policies to provide Affordable Housing and business and training assistance

This HPP builds upon the findings of the Town Center Strategic Action Plan by assessing town-wide housing need and demand and highlighting Town Center as one suitable location for new housing development, especially for multifamily rental housing.

### **North Suburban Mobility Study (2017)**

MAPC collaborated with the towns and cities in the North Suburban Planning Council (NSPC) subregion to conduct a study of existing demographics and transit services and provide recommendations to meet unmet needs pertaining to land use and mobility. The study identified Stoneham as one of the NSPC communities with limited transit service and includes specific recommendations to increase transit access around multifamily housing in town. These are:

- Extend MBTA Route 132 to serve multifamily housing and employment along Main Street and Stoneham High School off Franklin Street
- Create a shuttle between Wakefield-Stoneham-Woburn-Winchester to provide more direct commuter transit access and connect major employment areas, including downtown Stoneham, Winchester, Montvale Avenue, and Winchester Hospital

### **Stoneham Open Space and Recreation Plan (2018)**

In 2018, MAPC partnered with the Town of Stoneham to update the town's 1997 Open Space and Recreation Plan (OSRP). The 2018 OSRP includes an inventory of conservation and recreation land, a community vision, needs analysis, open space and recreation goals and objectives, and a seven-year action plan. The most relevant OSRP goal to this HPP is for town boards to coordinate and ensure various plans are compatibly implemented. This will help balance different planning objectives, such as housing production and open space conservation.

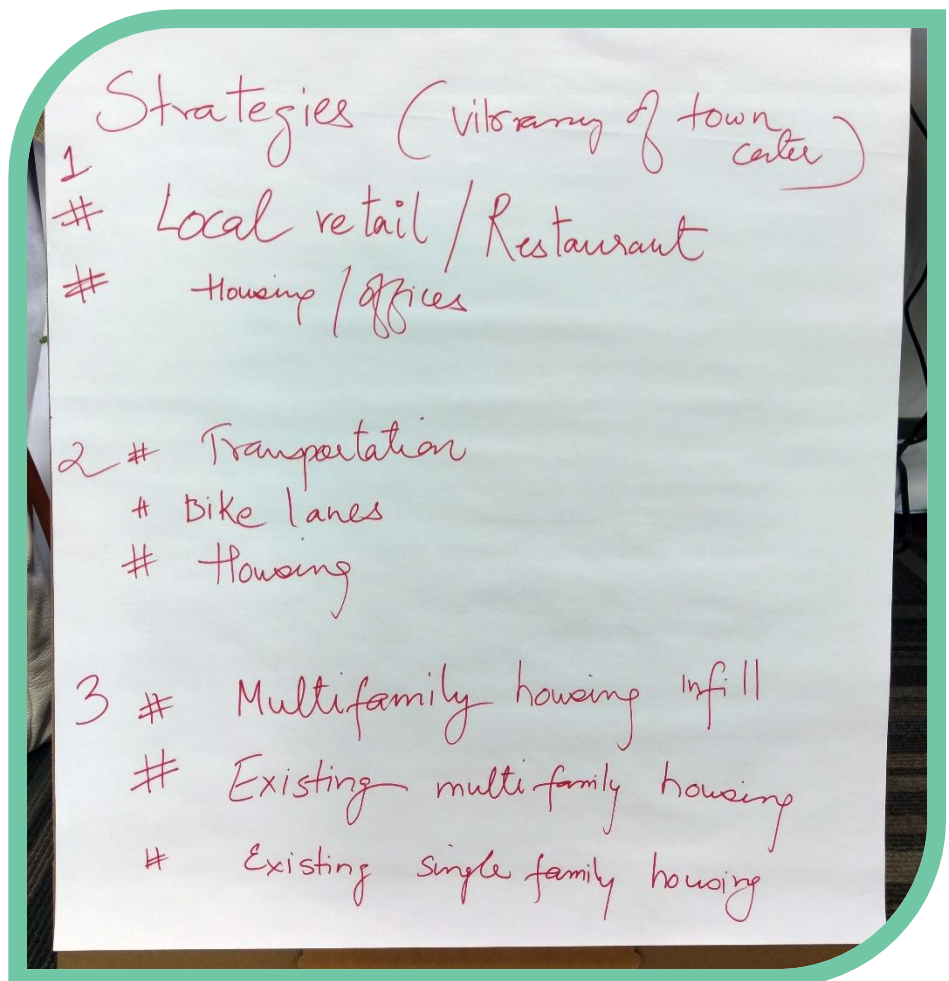
# Development Opportunities

**As a nearly built-out suburban town, Stoneham requires a development strategy that focuses on under-developed and vacant sites.**

This HPP takes a two-pronged approach to identify specific opportunities for development:

- **Qualitative:** At the first HPP forum in the winter of 2018, community members were invited to vote on strategies to determine locations for new housing, and to suggest their own strategies. Participants were also asked to propose specific sites they believe are appropriate for housing development. Members of the HPP Advisory Committee also provided input on where new housing could be added.
- **Quantitative:** MAPC engaged in a rigorous spatial analysis of development constraints and opportunities to determine key housing sites based on criteria including travel choices, healthy community components, preservation potential, watersheds, and growth potential.

**Figure 32 An Example of Housing Location Strategies Board from HPP Forum 2**



## Qualitative Location Opportunities

The HPP Advisory Committee facilitated a series of community forums to gather feedback on plan recommendations, including development opportunities. Approximately 70 residents, board members, town meeting members, and reporters attended the events. There were two activities for participants to provide feedback on development opportunities: a voting exercise on housing location strategies and a site mapping exercise.

### Housing Location Strategies

In small groups, participants were asked to discuss what strategy(s) to identify housing locations is appropriate for Stoneham based on four proposals or new ideas. The suggested housing strategies were:

- Increase vibrancy of Town Center and other local economic areas
- Increase accessibility to jobs, regional economic centers, and amenities
- Re-use land and buildings

The majority of small groups discussing the above favored a strategy to locate housing in proximity to Town Center and other local economic areas, as well as a strategy to locate housing in areas with access to jobs, regional economic centers, and amenities. Participants also suggested an environmentally sustainable housing location strategy that favors redevelopment of existing sites, and a strategy to locate housing within mixed-use development.

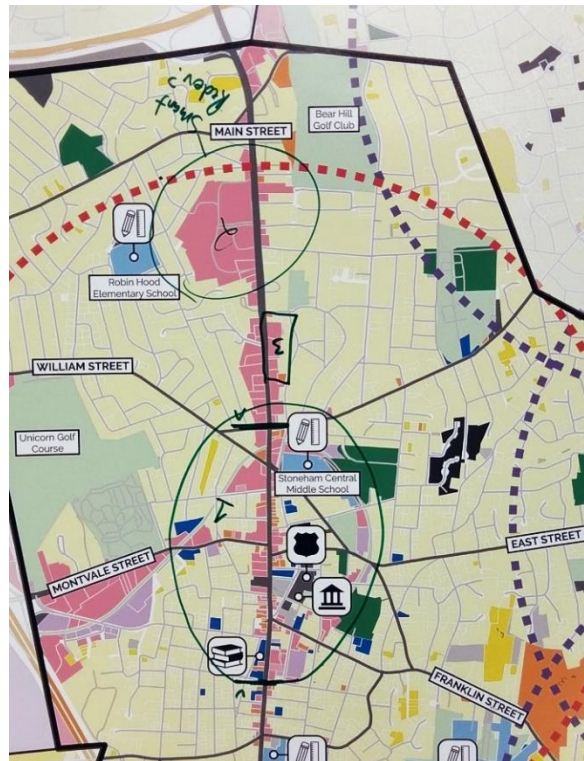
### Mapping Exercise

Forum attendees were also invited to identify potential housing locations on a map of Stoneham based on their preferred housing location strategy. Most groups focused on Town Center and other local economic areas, especially those with access to existing public bus and rail lines. Mixed-use development areas were identified along Main Street, where housing units could be built on top of retail.

Specific locations identified include:

- **Old Central School**
- **Main Street**
- **Franklin Street**
- **Montvale Avenue**
- **Main Street downtown area**
- **Montvale Plaza**
- **Old hospital**
- **Redstone Plaza**

**Figure 33 Mapping Exercise: Identified Areas Surrounding Main Street**



## Quantitative Location Opportunities

To assess suggested housing development locations and find a range of parcels that can accommodate new housing around town, MAPC engaged in a rigorous spatial analysis using weighted main criteria and individual indicators. The analysis includes 6 main criteria elements and 20 individual indicators. See **Figure 41**.

The quantitative analysis found that the areas most suitable for residential development are those in the center of town, especially around Main Street. The high suitability of this area is due to its access to public transit, walkability, potential for redevelopment, and distance from natural conservation areas and contaminated parcels and highways. The area around the old hospital and along the Fells Parkway in the southeast of town were also found to be highly suitable due to their location near the Melrose Haverhill Line commuter rail stations.

Moderately suitable areas for development include parcels in the northwest, west, and east of town. The moderate suitability of these areas is due to their proximity to public transit, as well as their location near I-93. See **Figure 40**.

There is significant overlap between the areas of town identified by forum attendees and those found through the data-driven spatial analysis. Main Street, Franklin Street, and Montvale Avenue corridors were identified as suitable development areas through both processes, as were the old hospital, Redstone Plaza, and Old Central School.

## Identified Suitable Development Parcels

Based on the qualitative location selections, the quantitative suitability analysis, and discussion with property owners, the HPP Advisory Committee identified a total of 17 sites that are particularly suitable for future multifamily housing development and mixed-use development with housing due to their size, location, and landowner interest. Some of these sites are vacant, while others are under-developed. Five sites have a total land area of 3.5 acres or greater, while 12 sites are smaller and suitable for redevelopment. **Figure 34** shows the housing development suitability analysis with these specific sites.

**Table 6 Identified Parcels Suitable for Large- and Medium-Scale Multifamily Housing Development, Stoneham**

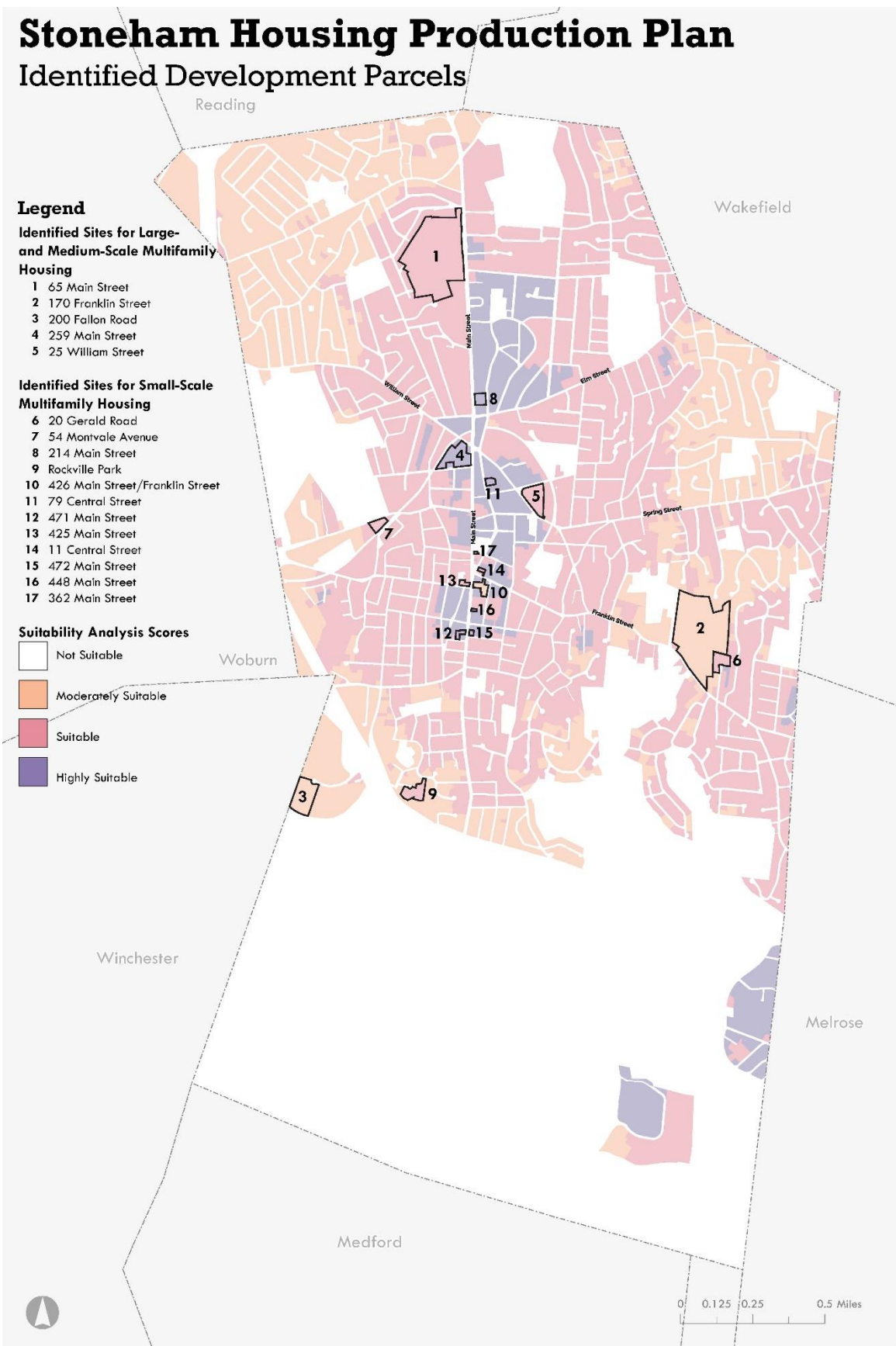
#	Address	Parcel ID	Parcel Size (square feet)	Assessed Value	Current Use	Notes
1	65 Main Street	16-0-222	1,374,810	\$41,047,100	Redstone	
2	170 Franklin Street	8-0-106	1,115,136	\$1,794,700	Weiss Farms	In litigation over 40B proposal
3	200 Fallon Road	26-0-02	306,522	\$4,694,400	Trucking/sales	Parcel within Residential Fallon Road District
4	259 Main Street	17-0-440	183,823	\$6,479,500	Stop & Shop	Potential for mixed-use development
5	25 William Street	12-0-342	152,460	\$6,490,500	School/SEEM Collaborative	Old Central Middle School

**Table 7 Stoneham Parcels Identified As Suitable for Small-Scale Multifamily Housing**

#	Address	Parcel ID	Parcel Size (square feet)	Assessed Value	Current Use	Notes
6	20 Gerald Road	2-0-180	67,636	\$575,900	Single-family home	Potential 20-lot subdivision
7	54 Montvale Avenue	22-0-89	43,996	\$3,766,300	Montvale Place	Multi-tenant single story retail space
8	214 Main Street	17-0-153	42,001	\$2,069,600	HR Block	
9	Rockville Park	19-0-186	40,615	\$181,700	Available land	
10	426 Main Street/Franklin Street	13-0-502	31,002		Parcel within existing condo property	Subdivision potential
11	79 Central Street	12-0-398	21,780	\$713,000	All Saints Episcopal Church & Rectory	Permanently closed
12	471 Main Street	18-0-293	19,188	\$587,300	Stoneham Elks Lodge	Permanently closed
13	425 Main Street	18-0-189	16,383	\$712,300	Center Beverage	
14	11 Central Street	13-0-528 19-0-189A	9,234 9,156	\$790,110 \$38,600	McDonough's	
15	472 Main Street	18-0-237	8,538	\$514,900	Dairy Dome	Permanently closed
16	448 Main Street	18-0-230	4,500	\$216,000	Vacant lot	
17	362 Main Street	18-0-211	3,441	\$470,800	Honey Dew	
18	Spring Street	02-0-51	25,744	\$237,600	Town-owned land	
19	Stevens Street	08-0-88, 08-0-89	130,680 (combined)	\$845,600 (combined)	Town-owned land, recycling center	



Figure 34 Suitability Analysis + Sites for Future Housing in Stoneham



# **HOUSING GOALS + STRATEGIES**



# Key Findings

- Increasing the supply of Affordable Housing is a community priority: 39% of Stoneham households are low income and qualify for housing assistance, while 36% of all households are cost burdened. Community participants at HPP forums identified a mismatch between existing housing options and household incomes in town. Attendees largely support adding more deed-restricted Affordable Housing for very low- (30% to 50% AMI), low- (50% to 80% AMI), and moderate-income (80% to 100% AMI) households.
- Stoneham's housing stock is varied, but smaller housing units must be added: Slightly more than half (57.1%) of the 9,406 units in town are single-family homes. Though more than 40% of the town's housing is multifamily development, only 15% of units in town are in a structure with 2-to-9 units, such as duplex, triplex, fourplex, and townhouse configurations, commonly known as "missing middle" housing types. Studies show that empty nesters, seniors, and young professionals favor these types of housing, and Stoneham residents voiced their desire to increase these housing types in town.
- Flexible zoning is needed to support new housing development: Stoneham's existing zoning favors single-family housing, while other types of development face height, size, and location barriers. Updating zoning, especially in smart growth areas with access to transit and amenities, is necessary to sensitively increase and diversify the housing supply. MAPCs suitability analysis and HPP forum participants highlighted the area around Town Center as one key location for new smart growth development.
- A variety of strategies should be used to achieve new housing production: Increased support for existing programs, tapping into new financial resources, and modifying regulatory constraints will strengthen the Town's capacity to increase housing production, especially for low- and moderate-income residents. Ensuring community members are aware of the housing needs in town and how proposed strategies will help meet them, as well as available programs, is also essential.

## **HPP goals and strategies are rooted in an analysis of existing housing need, development constraints and opportunities, and community input.**

Stoneham has made housing a priority through various actions, including applying and qualifying for DHCD's Housing Choice Program and enrollment in AARP's Age-Friendly Communities Program in 2018. The town has a notable supply of multifamily housing and continues to permit this development type. For these and other reasons, including smaller homes and limited transit access, Stoneham is more affordable than many other communities in the area. Nevertheless, a significant portion of households in town are cost burdened, housing choices for young families and seniors are limited, and there is not enough deed-restricted Affordable Housing to meet the needs of low-income residents.

These challenges became apparent through analysis and a series of forums that drew residents and other community members interested in shaping Stoneham's housing priorities. The first community forum took place on the evening of January 30<sup>th</sup>, 2018, at the Stoneham Town Hall. To better reach seniors and those unable to attend the evening event, an additional forum took place at the same location on the morning of February 1<sup>st</sup>, 2018. Approximately 56 residents, board members, Town Meeting members, and reporters attended the events. The forums included two components:

- **Information:** MAPC gave a presentation outlining the purpose of a HPP, including Chapter 40B requirements, affordability criteria, and housing needs in Stoneham based on demographic and market data.
- **Public Input:** Attendees participated in five different exercises to inform housing needs, priorities, and locations. These included exercises where residents shared how they feel about their community, discussed different Stoneham housing experiences, identified top housing priorities, discussed and voted on housing goals, and suggested specific locations for housing.

Forum participants identified increased deed-restricted Affordable Housing as a main priority, as well as increasing housing choices for young families and seniors. Community members also support a more diversified housing supply, including ADUs. Additional priorities include reusing appropriate sites for housing, preserving older housing stock, and streamlining zoning.

The following section presents the qualitative and quantitative housing goals identified through the HPP planning process, and presents strategies for the Town to work towards them.

Figure 35 Stoneham in One Word, Text Exercise at HPP Forum 1



# Housing Goals

## 1. Preserve and increase the number of deed-restricted Affordable Housing units in town for a range of lower-income households

---

In Stoneham, 39% (3,494) of households earn 80% or less of AMI and are eligible for housing assistance. Approximately 37% (1,310) of these low-income households are cost burdened, a rate higher than HUD's 30% threshold for concern. However, only 495 housing units, or 5.27% of Stoneham's housing stock, is deed-restricted Affordable Housing, a supply much lower than the number of households in need and below the 10% target set by the Commonwealth.

Stoneham will proactively support the creation of more deed-restricted Affordable Housing in town. Through collaboration with developers, pursuit of housing resources, conversations with the community, and partnerships with local and regional housing groups, Stoneham can incrementally increase the supply of Affordable Housing.

In addition to developing new deed-restricted units, Stoneham will work to limit the number of existing Affordable Housing units lost due to affordability expiration or lack of maintenance and repair. By increasing funds for housing preservation, monitoring the SHI, and working with state entities, the Town can ensure existing deed-restricted units are maintained and remain on the SHI.

*Affordable Housing is deed-restricted housing that eligible low- and moderate-income residents can afford without paying more than 30% of their annual household income.*

## 2. Expand housing choices for a variety of household types, including young families, larger households, and seniors

---

Stoneham has a notable supply of multifamily housing: 42.9% of the 9,406 units in town are in multifamily developments. Nearly half (47.1%) of multifamily units are in larger developments with at least 20 units, and another 18.5% of multifamily units are in buildings with 10-to-19 units. Approximately 15% of units in town are in structures with 2-to-9 units, commonly known as "missing middle" housing types.

Missing middle housing, such as duplexes, fourplexes, courtyard apartments, and townhouses, offers a range of choices at a scale compatible with single-family homes, and are especially important for young professionals, small families, empty nesters, seniors, and other smaller households. Stoneham's average household size, high rate of non-family households, and householder age composition drive demand for missing middle homes.

It is important that this and other types of housing include units with layouts and features suitable for older householders and those living with mobility challenges. Attached and detached missing middle homes can have entryways at grade and a bedroom and laundry hookup on the first floor. Larger-scale residential developments can have elevator access to units and amenities.

Universal design, visitability, accessibility, and inclusive design should be considered as part of development review. Universal design and visitability improve the safety and utility of housing for all people, including older adults and people with disabilities. Accessible housing enables persons with disabilities to live independently through modification of existing housing or new construction, while inclusive design works for the widest spectrum of users without the need for specialized adaptation.

### **3. Build housing in smart growth locations**

---

Locating housing near existing mixed-use centers and transit nodes can reduce car traffic and pollution while increasing walkability, community vitality, and economic opportunities. Smart growth development favors compact design to create walkable, transit-oriented, mixed-use neighborhoods that preserve open space, and can help reduce demolition of historic buildings by re-using them to meet contemporary needs and demand. This approach can be used to create a range of housing opportunities and choices while fostering attractive communities with a strong sense of place.

Community members who participated in the HPP process favor increasing the supply of housing in the Town Center and other local economic areas, as well as in locations accessible to jobs, regional economic centers, and amenities. Participants also support mixed-use development, which can complement existing smart growth areas and help create new ones. MAPC's analysis supports these priorities, with areas most suited to development identified as those in the center of town, due to its public transit access, walkability, redevelopment opportunities, and distance from natural conservation areas, contaminated parcels, and highways. Guiding development towards smart growth locations like these will increase the housing supply in suitable areas with amenities, where people increasingly want to live.

### **4. Increase community awareness of housing need and available housing resources in town**

---

Implementing HPP goals and strategies requires the support of elected officials, community members, local organizations, and regional partners. Public education and community discussions about housing need and development, including concerns and benefits to the community, are essential before, during, and after enacting changes to housing bylaws, increasing Affordable Housing funding, and approving housing developments.

Opening the channels of communication between the Town and its residents will also help eligible households learn more about relevant programs and housing opportunities. Increased communication with community members will help the Town stay informed of unmet housing needs and resident concerns.

# Numerical Targets

## 1. Reach Safe Harbor through HPP certification

**With a state-certified HPP, Stoneham can achieve temporary Safe Harbor status and be able to deny comprehensive permit applications under M.G.L. Chapter 40B.**

HPP Certification can be achieved if, during a single calendar year following DHCD's approval of the plan, Stoneham increases its number of low-income year-round housing units (as counted on the SHI) in an amount equal to or greater than the below targets.

### 2-Year Safe Harbor

Increase SHI units by at least 1% of the U.S. Census 2010 year-round housing units, or 94 units, in one calendar year.

### 1-Year Safe Harbor

Increase SHI units by at least 0.5% of the U.S. Census 2010 year-round housing units, or 47 units, in one calendar year.

## 2. Reach Safe Harbor by achieving 10% on the SHI

**By reaching and maintaining the 10% SHI target, Stoneham can achieve indefinite Safe Harbor and be able to deny comprehensive permit applications under M.G.L. Chapter 40B.**

In order to meet the state's SHI target of 10%, the town needs an additional 445 deed-restricted Affordable Housing units. Since the SHI is determined as a percentage of the entire housing stock, the needed number of units will increase as total market-rate units increase. The unit production targets established below are based on the 2010 Census year-round housing unit count and are likely to change following the 2020 Census.

### 10% SHI goal in 5 years

Increase SHI units by at least 0.95% of the U.S. Census 2010 year-round housing units, or 89 units, per calendar year.

Year	0	1	2	3	4	5
Unit Production	-	89	89	89	89	89
Total SHI Units	495	584	673	762	851	940

### 10% SHI goal in 10 years

Increase SHI units by at least 0.48% of the U.S. Census 2010 year-round housing units, or 45 units, per calendar year.

Year	0	1	2	3	4	5	6	7	8	9	10
Unit Production	-	45	45	45	45	45	44	44	44	44	44
Total SHI Units	495	540	585	630	675	720	764	808	852	896	940

# Programming Strategies

## Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations

## 1. Create a Municipal Housing Trust Fund

Efficiently manage and allocate funds for Affordable Housing through a Municipal Housing Trust Fund.

A Municipal Affordable Housing Trust Fund (HTF) allows municipalities to collect funds earmarked specifically for Affordable Housing, and use them for local initiatives that create or preserve it. Section 55C of M.G.L Chapter 44 delineates the provisions for municipalities in the Commonwealth to establish a HTF. The law sets guidelines for what HTFs can do, specifies who can serve on a HTF board, and what powers a community can grant the board.

Through the creation of an HTF, Stoneham will ensure that Town funds are earmarked for Affordable Housing preservation and creation, are easily accessible, and can be efficiently disbursed. Funding for a HTF can come from a variety of sources, including Community Preservation Act (CPA) funds, Inclusionary Zoning payments, HOME funds, and negotiated developer fees. Stoneham does not currently have access to these funding streams, other than the opportunity to negotiate developer fees on a case by case basis, but this HPP recommends the Town build support for CPA (Strategy 7), adopt inclusionary zoning (Strategy 18), and join the North Suburban Council (Strategy 12) to increase funds. HTF funds can be used to support construction of Affordable homes, rehabilitation or upgrading of existing deed-restricted Affordable Housing, and creation of programs for home purchase and home repairs.

Under the Commonwealth's law, a community's HTF must be overseen by a board of trustees with a minimum of five members, including members with expertise in Affordable Housing development, real estate development, banking, finance, and real estate law. In addition, one of the board members needs to be the Chief Executive Officer of the municipality or one of the Selectmen. The HTF board is granted several powers in order to advance Affordable Housing preservation and provision in a community, including accepting and receiving property or money, purchasing or selling property, and managing or improving existing properties.

A successful HTF needs the ongoing support of the community and Town officials, as well as a clear action plan and guidelines for financial sustainability and funding applications.

### Action Plan

1. Draft a Municipal HTF bylaw
2. Conduct community engagement campaigns and form coalitions to build support prior to Town Meeting
3. Present for vote at Town Meeting
4. Submit a housing trust bylaw to the Attorney General
5. Identify and invite board of trustee members to sit on the Municipal Housing Trust Fund

## Resources

- Municipal Affordable Housing Trust – Operations Manual: [https://www.mhp.net/writable/resources/documents/MAHT-Ops-Manual\\_final.pdf](https://www.mhp.net/writable/resources/documents/MAHT-Ops-Manual_final.pdf)
- Affordable Housing Trust Fund: <https://www.mass.gov/service-details/affordable-housing-trust-fund-ahtf>
- M.G.L. Ch. 44. Section 55C – Municipal Affordable Housing Trust Fund: <https://malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter44/Section55C>

## 2. Preserve Affordable Housing

Monitor Stoneham's Subsidized Housing Inventory (SHI) and work with State lenders to prevent loss of Affordable Housing.

In addition to increasing deed-restricted Affordable Housing, the Town must ensure existing units are not lost due to expiration. While most of the town's SHI is affordable in perpetuity, the 194 units at 100 Mountain View Terrace are set to expire in 2031 unless their affordability is extended. The Town should monitor these and other at-risk units, and work with State lenders to ensure renewed affordability. See Strategy 12 for SHI monitoring through the North Suburban Consortium (NSC) for related information.

### Action Plan

1. Maintain an up-to-date count of SHI units, including data on resales, foreclosures, and other ownership or lease changes
2. Work with State and other lenders to identify resources to protect units at risk of losing deed-restriction

## Resources

- CEDAC – Housing Preservation: <https://cedac.org/housing/housing-preservation/>
- MassHousing – Preserve Multifamily Housing: <https://www.masshousing.com/portal/server.pt/community/developers/204/preserve-multifamily-housing>
- HUD – Multifamily Housing Preservation: <https://www.hudexchange.info/programs/multifamily-housing-preservation/>

## 3. Partner with housing developers

Work with community development corporations (CDCs) and for-profit developers to create Affordable Housing.

Stoneham can better increase deed-restricted Affordable Housing for low- and moderate-income households in partnership with developers. To achieve this, Stoneham should develop relationships with interested developers in order to better promote development

### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units

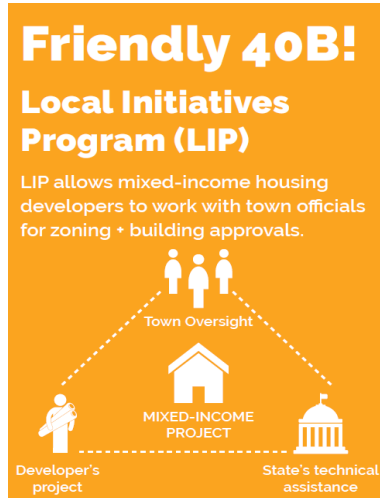
### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations



opportunities; clarify goals for housing development, including location, unit mix, affordability levels, and design; and address potential barriers to development of suitable sites. Entities including the Massachusetts Association of Community Development Corporations (MACDC), Citizens' Housing and Planning Association (CHAPA), and the Community Economic Development Assistance Corporation (CEDAC) can help connect Stoneham to Affordable Housing developers. The Town can invite developers to focus groups, connect developers with landowners, and issue Requests for Proposals (RFPs) for Town-owned sites.

The Town can also use the State's Local Initiative Program (LIP) to advance mixed-income housing production. LIP, oftentimes called "Friendly 40B," allows developers to work with municipal officials to build mixed-income housing with deed-restricted Affordable Housing units. This differs from typical 40B developments where developers override local approvals if a community has less than 10% of housing stock on the Subsidized Housing Inventory (SHI). LIP allows financing, design, and construction decisions to be made by the Town, with technical support from state agencies.



Various requirements must be met before the State approves a LIP 40B project. To qualify for technical assistance, the Town and the project developer submit a joint application that includes a letter of support from the Town, project design and financial feasibility, and the number of deed-restricted Affordable Housing units. At least 25% of the proposed units must be affordable to low-income households earning less than 80% of AMI.<sup>11</sup> Furthermore, return on investment for the developer is limited to 10% equity per year while affordability restrictions are in place.

## Action Plan

1. Work with state and regional organizations and planners in communities with similar markets to identify potential Affordable Housing developers
2. Conduct focus groups to promote development opportunities and address site constraints
3. Connect developers with landowners
4. Issue RFPs for suitable Town-owned sites
5. Submit LIP applications for qualifying projects jointly with developers to DHCD
6. Conduct community engagement through all phases of project development
7. Track lessons learned to guide future development in town

## Resources

---

<sup>11</sup> Alternatively, 20% of the units must be affordable to very low-income households earning less than 50% of AMI.

1. CHAPA: <https://www.chapa.org/>
2. MACDC: <https://macdc.org/>
3. CEDAC: <https://cedac.org/>
4. MA Housing Toolbox – The Housing Development Process:  
<https://www.housingtoolbox.org/development-process>

## 4. Re-use buildings for mixed-income housing

Identify under-utilized buildings that can be re-used to create mixed-income housing.

Adaptive re-use for housing offers municipalities the opportunity to increase its housing stock while preserving or restoring its architectural fabric and preventing development of greenfields. Many historic buildings in Stoneham have successfully experienced a second life by being converted to new uses. Three elementary schools built in the 1930s have been converted into condominiums: the Emerson Elementary School was converted in the 1980s and both the East and North Elementary Schools were converted in the 2010s. Similarly, the John Hill Shoe Factory, built in 1858, was converted into the Residences at Stoneham Square in the 2000s. Historic private residences have also been converted into rental housing and nursing homes.

The Town should work with the Stoneham Historical Commission to assess under-utilized historic and other buildings for re-use as mixed-income housing, including former schools, hospitals, churches, and municipal buildings. The assessment should include a review of ownership, building to land value ratio, occupancy, and the physical conditions of structures to evaluate feasibility of re-use. Potential code and infrastructure constraints should also be reviewed.

Below is a list of suitable buildings in Stoneham that may be appropriate for re-use:

- Redstone Shopping Center - 65 Main Street
- HR Block - 214 Main Street
- Honey Dew - 362 Main Street
- McDonough's - 11 Central Street

See Strategy 13 for resources for historic preservation.

### Action Plan

1. Assess underutilized buildings for residential re-use potential in collaboration with the Stoneham Historical Commission
2. Connect developers with landowners
3. Issue RFPs for suitable Town-owned sites
4. Pursue resources for historic preservation as described in Strategy 14
5. Conduct community engagement campaigns to inform residents of adaptive re-use benefits

### Resources

#### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations

1. MA Housing Toolbox – Zoning Tools for Affordable Housing:  
<https://www.housingtoolbox.org/zoning-and-land-use/adaptive-reuse>
2. University of Minnesota – Adaptive Re-use for Multifamily Housing:  
[http://rs.informedesign.org/news/oct\\_v04r-p.pdf](http://rs.informedesign.org/news/oct_v04r-p.pdf)
3. City of Long Beach – Adaptive Re-use Technical Manual:  
<http://www.lbds.info/civica/filebank/blobdload.asp?BlobID=5218>

# Community Engagement Strategies

## 5. Promote housing counseling and assistance programs

Connect homeowners and homebuyers with existing housing counseling and assistance programs.

Eligible low- and moderate-income residents can qualify for a variety of homeownership assistance programs. Programs can provide below-market fixed interest rates for mortgages, down payment assistance to reduce high up-front costs, and support with fees and mortgage insurance. There are also numerous state and federal programs for eligible first-time homebuyers. Programs such as ONE Mortgage, administered by the Massachusetts Housing Partnership, provide low- and moderate-income households with fixed-rate mortgages that have a lower down payment and interest rate than commercial mortgages.

In addition, local and regional agencies offer homebuyer education programs that can provide households interested in purchasing a home with greater understanding of the financial responsibilities that come with homeownership. Homebuyer education, housing counseling, and homeowner improvement programs are available to eligible households through the Community Service Network, Inc., MassHousing, Habitat for Humanity, and Metro Housing Boston. The Town should promote these existing programs and resources to residents through a user-friendly webpage and clear, concise print materials.

### Action Plan

1. Review existing state and federal programs for first-time homebuyers
2. Review online and in-person homeownership educational opportunities
3. Connect with local community organizations like the Stoneham Housing Authority and the Stoneham Community Development Corporation to facilitate promotion of these programs
4. Maintain and promote a user-friendly online database of homeownership programs and homebuyer education

### Resources

- Community Service Network, Inc.: <http://www.csninc.org/>
- HCEC – Mass Housing Info: <http://www.masshousinginfo.org/>
- MHP – ONE Mortgage: <https://www.mhp.net/one-mortgage>
- My Mass Mortgage: <https://www.mymassmortgage.org/>
- Mass Housing – Home Ownership: [https://www.masshousing.com/portal/server.pt?open=514&objID=268&parentname=MyPage&parentid=3&mode=2&in\\_hi\\_userid=2&cached=true](https://www.masshousing.com/portal/server.pt?open=514&objID=268&parentname=MyPage&parentid=3&mode=2&in_hi_userid=2&cached=true)

### Associated Goals:

2. Expand housing choices for a variety of household types

4. Increase community awareness of housing need and resources

#### Associated

#### Goals:

- 4. Increase community awareness of housing need and

## 6. Create and distribute educational materials on housing

Build support for any housing-related regulatory amendment prior to Town Meeting vote.

Oftentimes, well-crafted strategies fail to garner the support needed to pass at Town Meeting due to a lack of engagement with residents, miscommunication, and unaddressed community concerns. In communities with a Town Meeting form of government like Stoneham, it's especially critical to have support for proposed zoning and other regulatory amendments prior to a vote.

To ensure that new and amended housing bylaws have a fair chance of adoption, Stoneham should make sure that proposals are clear, address community misperceptions, and respond to concerns that are voiced. The Town can host pop-up booths at local events, use door-to-door canvassing, distribute promotional materials, and promote office hours to answer questions. The Town should identify groups within the community that support proposed strategies and work with them to reach residents and Town Meeting members.

### Action Plan

- Identify and meet with local and regional partners that support housing regulatory amendments, such as the Stoneham Community Development Corporation, CHAPA, MSGA, and MHP to understand best practices to build support for specific changes
- Conduct resident focus groups to raise awareness of proposed regulatory changes and address concerns
- Design promotional materials as needed, possibly in partnership with a graphic designer or other technical assistance provider
- Distribute materials to reach a range of residents and Town Meeting members via online, newspapers and cable, major public institutions, and other media and forums

### Resources

- CHAPA – Municipal Engagement Initiative: <https://www.chapa.org/about-us/chapa-programs/municipal-engagement-initiative>
- MAPC – Community Engagement: <https://www.mapc.org/our-work/services-for-cities-towns/community-engagement/>
- MHP – Technical Support: <https://www.mhp.net/community/technical-support>
- MA Housing Toolbox – Building Local Support: <https://www.housingtoolbox.org/local-support>
- MA Housing Toolbox – Running Effective Public Meetings: <https://www.housingtoolbox.org/writable/files/resources/MA-Housing-Toolbox-Effective-Public-Meetings.pdf>
- MSGA – Great Neighborhoods Campaign: <https://ma-smartgrowth.org/issues/placemaking-zoning/policy-agenda/>

## 7. Build support for the Community Preservation Act (CPA)

Raise awareness of CPA benefits to housing and other community priorities, and build coalitions to support adoption.

The CPA allows communities to create a local Community Preservation Fund through a small surcharge on the annual tax levy on real property (from 1% to 3%) and a contribution from the State (11% match). To date, 173 municipalities in the Commonwealth have adopted CPA and receive a State match from the statewide Community Preservation Trust Fund. CPA funds may be spent on the acquisition, creation, preservation, and support of Affordable Housing, as well as other town priorities including open space, historic preservation, and land for outdoor recreation.

Communities can adopt up to four possible exemptions to the CPA surcharge, including:

- Exempt the first \$100,000 of taxable value of residential real estate from the CPA calculation, reducing the total fee taxed.
- Exempt properties owned and occupied by low-income households (below 80% of AMI), as well as low- or moderate-income seniors (below 100% of AMI).

While Stoneham approved the adoption of CPA at Town Meeting in 2013, the measure failed to garner enough votes through the general ballot. Going forward, the Town should build support for CPA through educational campaigns (Strategy 6) and office hours, (Strategy 8) and address community concerns to increase the odds of a positive vote at both Town Meeting and the general ballot at a later date.

### Action Plan

- Investigate why prior efforts to adopt CPA failed through focus groups and interviews
- Build coalitions with key organizations and stakeholders to promote CPA
- Create and share educational materials that explain CPA benefits and address concerns
- Determine at which point CPA stands a reasonable chance of adoption and proceed to Town Meeting

### Resources

- Community Preservation Coalition – Adoption Resources: <http://communitypreservation.org/content/adoption-resources>
- CHAPA – Municipal Engagement Initiative: <https://www.chapa.org/about-us/chapa-programs/municipal-engagement-initiative>
- MAPC – Community Engagement: <https://www.mapc.org/our-work/services-for-cities-towns/community-engagement/>
- MHP – Technical Support: <https://www.mhp.net/community/technical-support>
- MA Housing Toolbox – Building Local Support: <https://www.housingtoolbox.org/local-support>

### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations
4. Increase community awareness of housing need and resources

**Associated Goals:**

4. Increase community awareness of housing need

## 8. Hold HPP Office Hours

Build awareness and support for HPP implementation through office hours where the public can ask questions and hear updates.

To ensure the HPP is implemented and community members are engaged, residents, Town Meeting members, and other key stakeholders must be aware of the housing goals and strategies proposed in this HPP, implementation milestones and setbacks, and opportunities for future involvement. The Department of Planning & Community Development, or a designee of that office's choosing, should host office hours inside and outside of Town Hall to engage a variety of residents in the HPP implementation process, including promoting successes, raising awareness of barriers to implementation, answering questions, and distributing promotional materials on ongoing implementation activities. The Department should also consider creating an HPP newsletter or HPP website to keep residents informed.

### Action Plan

- Assess availability of Planning & Community Development staff to hold HPP office hours
- Determine suitable day(s) and time(s) for HPP office hours
- Review staff capacity to draft a HPP newsletter and/or HPP website
- Advertise office hours online, social media, and through flyers at key locations

### Resources

- MA Housing Toolbox – Building Local Support:  
<https://www.housingtoolbox.org/local-support>
- Global CCS Institute – Establishing a Communication and Engagement Plan:  
<https://hub.globalccsinstitute.com/publications/communication-and-engagement-toolkit-ccs-projects/establishing-communication-and>

**Associated Goals:**

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations
4. Increase community awareness of housing need and resources

## 9. Create an HPP Implementation Committee

Support HPP implementation through a committee dedicated to advancing these housing strategies.

Working with the Town Planner, an HPP Implementation Committee can take responsibility for encouraging and tracking progress on implementation of plan strategies. Members of the HPP Steering Committee should be invited to join the HPP Implementation Committee, as well as other stakeholders identified during the HPP process. This committee will develop an annual work plan and meet regularly to discuss advances and setbacks, what kind of initiatives will support implementation, and what kind of coordination is needed between various Town departments and the community.

### Action Plan

- Identify and invite members to staff an HPP Implementation Committee
- Assign a municipal staff person, such as the Town Planner, to serve as liaison to the Implementation Committee and attend regular meetings
- Develop an annual HPP implementation work plan
- Meet regularly to check in on work plan tasks and responsibilities

# Resources Strategies

## 10. Access funds through Housing Choice designation

Use Stoneham's current Housing Choice designation to fund local capital projects that will support new Affordable Housing development.

Because Stoneham has expanded its housing in recent years and adopted several housing production best practices, it was designated a Housing Choice Community by the Massachusetts Department of Housing and Community Development (DHCD) in 2018. Housing Choice designation means Stoneham can apply to the state's new Housing Choice Grant Program, which funds capital improvements, and receive bonus points and special consideration for this and other grant programs.

The Town should use this designation to proactively apply for funding that supports this plan's housing goals. Examples of capital projects that Stoneham can receive funding for include acquisition costs for capital assets, new building construction, and infrastructure improvements such as roads, water lines, and sewer lines to accommodate new growth. Additional grant programs include technical assistance and construction grants for complete streets.

### Action Plan

- Evaluate capital projects that can support future housing development on the sites identified in this plan
- Assemble timely and competitive applications for Housing Choice and other Commonwealth grant programs

### Resources

- Mass.gov – Housing Choice Initiative: <https://www.mass.gov/housing-choice-initiative>

## 11. Implement the HPP with Housing Production Grants

Apply for MassHousing's Planning for Housing Production Grant Program to advance HPP goals.

MassHousing's Planning for Housing Production Program provides communities with technical assistance grants of up to \$100,000 to implement their housing production goals and create new mixed-income housing. Grants require a local match equal to 10% of the value of the consultant services awarded. Following adoption of the HPP, Stoneham will be eligible for this program.

Grant activities covered by the Planning for Housing Production Program include drafting new zoning, planning for public infrastructure improvements, planning and community

### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations

### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations
4. Increase community awareness of housing need and resources



development, and public education and data analysis. Specific eligible grant activities include:

- Assistance drafting new zoning to spur housing growth, whether through Chapter 40A (traditional zoning), Chapter 40R (see Strategy 19), or a friendly Chapter 40B proposal
- Assistance planning public infrastructure improvements needed to support housing growth
- Capacity-building in planning and community development
- Public education and data transparency initiatives around financial feasibility, development cost-benefit analysis, local infrastructure needs, and school cost/school enrollment projections

The Town should identify which HPP strategies would best be advanced through this program and apply accordingly.

#### **Action Plan**

- Identify an HPP strategy that would benefit from technical assistance that meets the requirements of the Planning for Housing Production program
- Work with MassHousing to apply for the Planning for Housing Production program
- If awarded the grant, select a technical assistance provider from the approved MassHousing list and draft a scope of work to begin implementation of the identified strategy

#### **Resources**

- About the Planning for Housing Production grant program:  
[https://www.masshousing.com/portal/server.pt/community/planning\\_programs/207/planning\\_for\\_housing\\_production](https://www.masshousing.com/portal/server.pt/community/planning_programs/207/planning_for_housing_production)

#### **Associated Goals:**

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations

## **12. Join the North Suburban Consortium (NSC)**

Access technical assistance and funds for Affordable Housing production and preservation through the North Suburban Consortium (NSC).

The NSC is an eight-community jurisdiction, comprised of Malden, Medford, Arlington, Melrose, Chelsea, Everett, Revere, and Winthrop, that has signed a cooperative agreement to gain access to competitive funds from the federal HOME Program for Affordable Housing rehabilitation, creation, and preservation. NSC administers Affordable Housing programs, such as down payment assistance for eligible households, and matches communities with HOME grants for low- and moderate-income rental housing production.

By joining the NSC, Stoneham will be able to access increased grants for Affordable Housing production, partner with subregional non-profit organizations involved in Affordable Housing development, and receive technical assistance with SHI monitoring (per

Strategy 2) and other efforts. The Town should begin discussions with NSC to explore the opportunity to participate and benefits of doing so.

#### Action Plan

- Contact NSC representatives through the Malden Redevelopment Authority to begin discussions about joining the subregional housing group
- Create a scope of Affordable Housing work through multi-municipal NSC efforts

#### Resources

- NSC: <https://maldenredevelopment.com/content/north-suburban-consortium>

### 13. Pursue historic preservation tax incentives

Identify adaptive re-use mixed-income housing projects that can qualify for Federal, State, and local tax incentives.

Many under-utilized historic structures in communities like Stoneham could become mixed-income housing, but the Town and private owners may not have the financial means to rehabilitate and adapt them. To this end, several grant and loan programs have been created at the Federal and State levels to incentivize the re-use of historic structures. Stoneham also has the authority to develop additional tax incentive programs at the local level.

Stoneham can take advantage of the following programs for historic preservation:

- Federal Historic Preservation Tax Incentives Program: Promotes the rehabilitation of under-used historic structures in a manner that maintains their character through a 20% tax credit. The program allows credits to be used for the creation of moderate- and low-income housing in historic buildings, ensuring households in need can stay in town and historic buildings continue to be of use. The program cannot be used to rehabilitate personal residences, but rental residential or apartment uses are eligible. Generally, buildings must have been determined eligible for listing in the National Register of Historic Places or included in a local certified historic district.
- Massachusetts Historic Rehabilitation Tax Credit (HRT): Provides assistance for rehabilitating historic structures through a tax credit of up to 20% of the rehabilitation expenditures. A project is eligible for an HRT if it has received final certification from the Massachusetts Historical Commission (MHC) and has been occupied.
- Local Action: Stoneham can provide tax waivers to owners of historic structures interested in rehabilitating them for mixed-income housing purposes. The tax waiver would need to be approved through Town Meeting (see Town of Bedford, MA, example under Resources).

#### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations

In collaboration with the Stoneham Historical Commission, the Town should identify historic buildings that may be eligible for re-use as mixed-income housing and could qualify for historic preservation tax incentives.

### **Action Plan**

- Collaborate with Stoneham Historical Commission to assess sites and buildings identified through this HPP process for adaptation to mixed-income housing per Strategy 4
- Pursue Federal and State tax credit programs in collaboration with building owners
- Consider adoption of a local tax waiver for rehabilitated historic structures repurposed as mixed-income housing

### **Resources**

- Federal Historic Preservation Tax Incentives Program:  
[https://www.nps.gov/tps/tax-incentives/incentives/essentials\\_1.htm](https://www.nps.gov/tps/tax-incentives/incentives/essentials_1.htm)
- Massachusetts Historic Rehabilitation Tax Credit: <https://www.mass.gov/service-details/historic-rehabilitation-tax-credit>
- State Historic Rehabilitation Tax Credit Program Application:  
<https://www.sec.state.ma.us/mhc/mhctax/taxidx.htm>
- State Register of Historic Places:  
<https://www.sec.state.ma.us/mhc/mhcstreg/streg.htm>
- National Register of Historic Places:  
<https://www.nps.gov/subjects/nationalregister/index.htm>
- Town of Bedford – Tax Incentives for Preservation of Historical Buildings:  
[https://www.bedfordma.gov/sites/bedfordma/files/file/file/tax\\_incentives\\_for\\_preservation\\_of\\_historical\\_buildings.pdf](https://www.bedfordma.gov/sites/bedfordma/files/file/file/tax_incentives_for_preservation_of_historical_buildings.pdf)

# Regulatory Strategies

## 14. Allow homes for larger households

Don't inhibit development of multi-bedroom units through the Zoning Bylaw.

Approximately 62.4% of households in Stoneham are families, and 24% of all households have at least one child. These households may require multi-bedroom homes to accommodate their size and needs at a price point they can afford. Facilitating housing development with units that have more than two bedrooms will provide these residents with a greater range of housing options.

Stoneham's North Elementary School Overlay District limits the number of bedrooms to two. Though small in size, this overlay sets a zoning precedent of restricting housing opportunity for larger families. Families with children are a protected class under fair housing laws, including the federal Fair Housing Act and Massachusetts General Laws Chapter 151B. Going forward, the Town should refrain from restricting units to two bedrooms or less, and encourage non-subsidized projects to include a mix of bedrooms just as the State does in exchange for funding.<sup>12</sup>

### Action Plan

- Amend the North Elementary School Overlay District to remove the 2-bedroom per unit limit
- Provide Fair Housing guidelines for multifamily developments that provide an overview of the Fair Housing requirements and goals
- Raise awareness of Fair Housing laws among board members and various Town committees through educational materials, presentations, and discussions

### Resources

- HUD – Fair Housing: [https://www.hud.gov/topics/housing\\_discrimination](https://www.hud.gov/topics/housing_discrimination)
- Equal Rights Center – Fair Housing Act Checklist: [https://equalrightscenter.org/wp-content/uploads/fha\\_checklist\\_single\\_page.pdf](https://equalrightscenter.org/wp-content/uploads/fha_checklist_single_page.pdf)
- Fair Housing Advocates: <https://fairhousingact.org/>
- MassDevelopment – Regarding Housing Opportunities for Families with Children: <https://www.massdevelopment.com/assets/who-we-help/pdfs/familyhousinginteragencyagreement.pdf>
- M.G.L. Ch. 151B: <https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXI/Chapter151B>

### Associated Goals:

- 2. Expand housing choices for a variety of household types

<sup>12</sup> At least 10% of units in Affordable Housing funded, assisted, or approved by a State housing agency shall have three or more bedrooms, distributed proportionately among Affordable Housing and market-rate units.

**Associated  
Goals:**

- 2. Expand housing choices for a variety of household types
- 3. Build housing in smart growth locations

**Associated  
Goals:**

- 2. Expand housing choices for a variety of household types
- 3. Build housing in smart growth locations

## 15. **Revise the special permit and site plan process**

Review special permit and site plan requirements for different housing types and districts to facilitate mixed-use and multifamily development.

---

Zoning for most Stoneham districts has special permit and site plan review requirements for housing types other than single-family homes. This can make residential development processes unpredictable and inefficient, which increases costs that are then passed on to occupants or even deter development altogether. The Town should review these requirements to determine whether some should be relaxed in order to facilitate development of a broader range of housing types.

### **Action Plan**

- Conduct focus groups with developers and municipal employees in charge of permitting to identify possible challenges with existing site plan and special permit processes
- Revise the Zoning Bylaw's Site Plan (Section 7.2) and Special Permit (Section 7.4) requirements to address focus group findings

## 16. **Encourage mixed-use development**

Identify areas of town where mixed-use development with residential above other land uses is appropriate.

---

Mixed-use development is a smart growth tool for creating vibrant communities. Rezoning appropriate areas for mixed-use development can enhance economic development, increase multifamily housing, and promote walkability. Mixed-use development also promotes environmental wellbeing by prioritizing infill development and in some cases re/development areas near transit.

The HPP planning process collected community input on areas around town that are appropriate for mixed-use with multifamily housing development. Some of these areas include the Main Street corridor, Montvale Avenue corridor, and specific sites for potential redevelopment (see Development Opportunities section, page 52-57). To build on this effort, the Town should first determine which of these areas are suitable for rezoning or overlays based on MAPC's suitability analysis and existing and future infrastructure capacity, and second amend zoning accordingly.

### **Action Plan**

- Build on the HPP assessment of development opportunities with further suitability analysis based on infrastructure capacity and other metrics
- Promote benefits of mixed-use development through HPP Strategies 6 and 8
- Amend zoning in suitable areas to promote mixed-use development

### **Resources**

- Smart Growth America: <https://smartgrowthamerica.org/>

- Complete Communities Toolbox – Benefits of Mixed-Use Development: <https://www.completecommunitiesde.org/planning/landuse/mixed-use-benefits/>
- Congress for New Urbanism: <https://www.cnu.org/>
- Massachusetts Smart Growth Alliance: <https://ma-smartgrowth.org/>

## 17. Revise the ADU Bylaw

Streamline the permitting process for accessory dwelling units (ADUs) to facilitate their responsible development in appropriate locations.

ADUs, also known as granny flats or in-law units, can be a low-impact tool for addressing housing demand due to their small size and location on already-developed sites. They are particularly suited to smaller households, such as empty nesters, seniors, and younger residents, who all find decreasing affordable housing opportunity in Stoneham: About 45% of family households and 57% of non-family households with someone age 62 and over are cost burdened, paying more than 30% of their income on housing, as are an estimated 39% of non-family, non-elderly householders. Homeowners that rent their ADU can benefit from a supplemental source of income, which is especially useful given the high costs of building an ADU and the lack of lending programs for them.

Stoneham has an ADU bylaw, but it is restrictive. Homeowners require a special permit, which means they must file a request with Stoneham's Planning Board (PB). The PB then holds a public hearing for the permit, publicized in the local paper for a period of two weeks, and notifies parcel abutters. The public hearing is held during a PB meeting, after which the PB makes and renders a final decision. Homeowners, who tend to be less familiar with permitting processes than developers, may find this process difficult to understand and navigate.

In addition to the special permit process, other requirements may also hinder ADU development. Occupancy is limited to family members. The size of ADUs is limited to 750 square feet, and it must be attached to or within the primary unit. One off-street parking space for the ADU must be provided in addition to the two required for single-family primary dwelling units. Furthermore, the homeowner must file a deed restriction with the Registry of Deeds, and the special permit is revoked if occupancy changes.

Stoneham should consider what zoning amendments would facilitate homeowners to better understand ADU provisions and responsibly add these homes to the community. Potential amendments could include clarifying and streamlining the permitting process for applicants, allowing the primary dwelling unit owner to live there or in the ADU, and/or changing dimensional requirements, such as determining ADU maximum size based on the size of the lot or primary dwelling unit.

### Action Plan

- Review progressive ADU bylaws from a range of Commonwealth communities and connect with relevant planning departments to learn from their experiences
- Promote benefits of ADUs through HPP Strategies 6 and 8
- Amend zoning in suitable districts to promote ADU development

### Associated Goals:

2. Expand housing choices for a variety of household types

3. Build housing in smart growth locations

## Resources

- Accessory Dwellings: <https://accessorydwellings.org/>
- Building an ADU: <http://www.buildinganadu.com/>
- Newton, MA – Accessory Apartments: [http://www.newtonma.gov/gov/planning/housing\\_strategy4/accessory\\_apartments.asp](http://www.newtonma.gov/gov/planning/housing_strategy4/accessory_apartments.asp)

### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations

## 18. Adopt Inclusionary Zoning

Consider creating an Inclusionary Zoning (IZ) bylaw for housing developments above a certain unit and price threshold.

IZ leverages private development to meet Affordable Housing need by requiring larger or more expensive housing developments to set aside a certain percentage of units for low- or moderate-income households. Throughout the Commonwealth and the nation, IZ has proven to be one of the most efficient tools for increasing Affordable Housing. Approximately 886 jurisdictions in 25 states and the District of Columbia have IZ policies, and about 27% of all IZ policies are in the Commonwealth.

The Town should consider a number of factors before creating an IZ bylaw. Stoneham should conduct an economic feasibility analysis to balance Affordable Housing production with financial feasibility. The Town will also need to consider key IZ elements as it develops the bylaw, including the size or cost of development that will trigger the bylaw, whether the bylaw will apply town wide or to specific districts, alternative mechanisms for unit provision, incentives for developers, Affordable Housing unit type and design, and affordability limits.

### Action Plan

- Decide whether to hire a consultant to provide technical assistance with development of an IZ bylaw
- Conduct an IZ economic feasibility analysis
- Hold focus groups with developers to understand policy implications
- Draft IZ based on the economic feasibility analysis and focus group input
- Promote benefits of IZ through HPP Strategies 6 and 8
- Bring IZ to Town Meeting

## Resources

- Inclusionary Housing: <https://inclusionaryhousing.org/>
- Mass.gov – Inclusionary Zoning: <https://www.mass.gov/service-details/smart-growth-smart-energy-toolkit-modules-inclusionary-zoning>
- Mass.gov – Inclusionary Zoning Model Bylaw: [http://www.mass.gov/envir/smart\\_growth\\_toolkit/bylaws/IZ-Bylaw.pdf](http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf)
- Lincoln Institute of Land Policy – Inclusionary Housing: [https://www.lincolninst.edu/sites/default/files/pubfiles/inclusionary-housing-full\\_0.pdf](https://www.lincolninst.edu/sites/default/files/pubfiles/inclusionary-housing-full_0.pdf)

**Figure 36 IZ Policy Design Components, Grounded Solutions Network**



## 19. Adopt Smart Growth zoning

Identify areas of town appropriate for a Smart Growth Zoning Overlay District (SGOD) under MGL Chapter 40R.

MGL Chapter 40R allows communities to create denser residential or mixed-use Smart Growth Overlay Districts with access to transit and/or other amenities that include a percentage of Affordable Housing units. Communities that adopt 40R Districts can benefit from considerable financial incentives from the State.

Specifically, Chapter 40R allows municipalities to establish special zoning overlay districts that require densities of 8 units/acre for single-family homes, 12 units/acre for townhouses, and 20 units/acre for condominiums and apartments as of right. The zoning also requires that 20% of the district be deed-restricted Affordable Housing and give preference to mixed-use development. The location of these districts in smart growth areas helps guide development to appropriate areas, such as near transit stations, existing town centers, commercial districts, and other areas of concentrated development, while preserving open space in other parts of the community.

Municipalities that adopt 40R SGOD can receive \$10,000 to \$600,000 in State funding, as well as \$3,000 for every new housing unit created in the district. Communities can also receive State assistance with writing 40R zoning and adopting design standards. Additional funding is also available through Chapter 40S, which covers costs associated with increased school enrollment as a result of school-age children living in the district.

### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations



MAPC's suitability analysis and community input identified multiple areas around town that are appropriate for higher density multifamily and mixed-use development and qualify for a 40R SGOD. In Stoneham, areas such as the Main Street, Franklin Street, and Montvale Avenue corridors, the old hospital site, and old Central School should be considered for 40R zoning due to their smart growth potential.

#### **Action Plan**

- Decide whether to hire a consultant to provide technical assistance with development of a SGOD
- Identify the location and boundaries of the district based on Chapter 40R requirements, the HPP suitability analysis, a market analysis, and other factors
- Determine appropriate density and other zoning features
- Conduct a public process, as required by the State for approval, to inform zoning
- Draft a Chapter 40R SGOD bylaw
- Conduct community engagement to build support and form coalitions prior to Town Meeting per HPP Strategies 6 and 8

#### **Resources**

- M.G.L. Chapter 40R: <https://www.mass.gov/service-details/chapter-40r>
- Smart Growth Toolkit – Chapter 40R: [http://www.mass.gov/envir/smart\\_growth\\_toolkit/bylaws/40R-Bylaw.pdf](http://www.mass.gov/envir/smart_growth_toolkit/bylaws/40R-Bylaw.pdf)

#### **Associated Goals:**

**2.** Expand housing choices for a variety of household types

**3.** Build housing in smart growth locations

## **20. Revise building height limits**

Identify areas in town where greater building height is appropriate and would better facilitate mixed-use development.

The increasingly high costs of land and construction tend to make small mixed-use development financially infeasible for developers. In Stoneham, most residential districts have a maximum allowable height of 30 feet, while the maximum height for non-residential districts is 65 feet. These maximum heights limit the financial feasibility of mixed-use development with residential recommended in Strategy 16, especially around economic corridors such as Main Street. Furthermore, if the Town decides to adopt an Inclusionary Zoning (IZ) Bylaw per Strategy 18, higher building heights can create greater opportunities for Affordable Housing creation by making mixed-use and multifamily development more feasible.

The Town should identify areas where this type of development is appropriate and amend height limits there to make it possible. If IZ is not adopted, increased building heights should only be considered for developments with deed-restricted Affordable Housing.

#### **Action Plan**

- Review the HPP Development Opportunities sections to assess suitable areas for increased building heights
- Assess these areas based on basic infrastructure, potential building shadows, and other factors

- Conduct a community engagement process to address concerns around increased heights prior to Town Meeting per HPP Strategies 6 and 8
- Amend zoning in suitable areas to allow greater building heights

## 21. Conduct a parking study

Investigate whether existing parking requirements meet or exceed demand.

Surface parking makes compact development more difficult and increases the cost of residential development, which is passed on to occupants. Stoneham's zoning bylaw requires a minimum of 2 parking spaces per dwelling unit for single- and two-family homes, and 2.1 spaces per dwelling unit for any larger multifamily development. These requirements may be out of balance with actual need.

"Perfect Fit Parking," MAPC's study of parking in five municipalities in the Metro Boston area (Arlington, Chelsea, Everett, Malden and Melrose), found that approximately one in four multifamily residential parking space is unused on a nightly basis, and that on average, each housing unit has 1.15 spaces available but utilizes only 0.85 spaces.<sup>13</sup> Additionally, statistical modeling suggests that parking demand may be increased by the provision of parking in that residential development with parking tends to attract households with cars. Other studies across the nation also suggest that the supply of parking spaces is far higher than the need.<sup>14</sup>

The Town should undertake a parking study to assess whether current requirements produce more parking than is in demand in a given area, and amend zoning as needed. If Inclusionary Zoning is not adopted, reduced parking should only be considered for developments with deed-restricted Affordable Housing to lower construction costs and incentivize this type of development.

### Action Plan

- Decide whether to hire a consultant to provide technical assistance with a parking study
- Based on study findings, assess whether parking requirements need revision and whether changes should be town wide or in select districts
- Conduct a community engagement process to address concerns and build support prior to Town Meeting per HPP Strategies 6 and 8
- Amend the Zoning Bylaw's parking requirements for housing

### Resources

- MAPC – Perfect Fit Parking: <http://perfectfitparking.mapc.org/>
- San Diego Affordable Housing Parking Study: <https://www.sandiego.gov/sites/default/files/legacy/planning/programs/transpotation/mobility/pdf/111231sdaafhfinal.pdf>

### Associated Goals:

2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations

<sup>13</sup> MAPC. *Perfect Fit Parking*. 2017. <http://perfectfitparking.mapc.org/>

<sup>14</sup> Mortgage Bankers Association. *Quantified Parking: Comprehensive Parking Inventories for Five U.S. Cities*. 2018. [https://www.mba.org/Documents/Research/RIHA/18806\\_Research\\_RIHA\\_Parking\\_Report.pdf](https://www.mba.org/Documents/Research/RIHA/18806_Research_RIHA_Parking_Report.pdf)

- King County Metro Transit – Right Size Parking:  
<http://metro.kingcounty.gov/programs-projects/right-size-parking/pdf/rsp-final-report-8-2015.pdf>

#### Associated Goals:

1. Preserve and increase deed-restricted Affordable Housing units
2. Expand housing choices for a variety of household types
3. Build housing in smart growth locations

## 22. Adopt a Residential Cluster Development Bylaw

Create walkable, compact neighborhoods through Residential Cluster Development (RCD).

RCDs are similar to traditional single-family subdivisions, but are designed to function as “pocket neighborhoods” that are walkable with shared green spaces and a mix of housing types. As RCDs are more compact than traditional single-family subdivisions, they tend to be more cost-effective to develop and the units can therefore be lower cost for occupants. Additionally, their design makes them more environmentally friendly than traditional single-family subdivisions.

Specific consideration should be given to the design of RCDs. RCD zoning should be mindful of preserving natural elements within the project area, and project design should prioritize these elements when designing the project. Due to the more compact nature of RCDs, special attention should be paid to the placement of buildings. Mandating a design review process prior to permit approval can ensure that the development is appropriate in scale and form.

Finally, an RCD bylaw can be “floating,” meaning RCD developments can be permitted on a case by case basis and added to the zoning map when a development application is approved.

#### Action Plan

- Review RCD bylaws from communities in the Commonwealth and connect with relevant planning departments to learn from their experiences
- Promote benefits of and build support for RCDs through HPP Strategies 6 and 8
- Determine RCD design guideline elements to ensure development is appropriate in scale and form
- Amend zoning to promote RCD development

#### Resources

- Eureka Township – What is Cluster Development? <https://eurekatownship-mn.us/wp-content/uploads/2016/05/what-is-cluster-development-fact-sheet-no-6.pdf>
- Pocket Neighborhoods: <http://www.pocket-neighborhoods.net/index.html>
- Concord, MA – Residential Cluster Development: <https://www.concordma.gov/DocumentCenter/View/1388/Section-9-PDF?bidl=>
- Chester County Planning Commission – Cluster/Open Space Development: <http://www.chescoplanning.org/MuniCorner/Tools/Cluster.cfm>

# Implementation Plan

The following table specifies which Town entity could take the lead in advancing a given HPP strategy, which would provide support for implementation, and the time frame in which it could be moved forward.

<b>STRATEGIES FOR CONSIDERATION</b>		<b>Responsible Entities</b>		<b>Time Frame</b>
<b>Programming Strategies</b>		<b>Lead</b>	<b>Support</b>	
<b>1</b>	<b>Create a Municipal Housing Trust Fund</b>	Select Board	Planning Board Department of Planning + Community Development	Short Term
<b>2</b>	<b>Preserve Affordable Housing</b>	Department of Planning + Community Development	Stoneham Housing Authority	Ongoing
<b>3</b>	<b>Partner with housing developers</b>	Department of Planning + Community Development	Stoneham Housing Authority Planning Board Select Board Council on Aging Disability Commission	Ongoing
<b>4</b>	<b>Re-use buildings for mixed-income housing</b>	Historical Commission	Stoneham Housing Authority Planning Board Select Board Department of Planning + Community Development Council on Aging Disability Commission	Ongoing
<b>Community Engagement Strategies</b>		<b>Lead</b>	<b>Support</b>	<b>Time Frame</b>
<b>5</b>	<b>Promote housing counseling and assistance programs</b>	Stoneham Housing Authority	Department of Planning + Community Development Council on Aging Disability Commission	Ongoing
<b>6</b>	<b>Create and distribute educational materials on housing</b>	Department of Planning + Community Development	Stoneham Housing Authority Council on Aging Disability Commission Historical Commission	Ongoing
<b>7</b>	<b>Build support for the Community Preservation Act (CPA)</b>	Department of Planning + Community Development	Stoneham Housing Authority Planning Board Select Board Council on Aging Disability Commission Open Space + Recreation Committee Historical Commission	Short Term
<b>8</b>	<b>Hold HPP Office Hours</b>	Department of Planning +	Planning Board Select Board	Ongoing

		Community Development		
9	<b>Create an HPP Implementation Committee</b>	Select Board	Planning Board Department of Planning + Community Development	Short Term/ Ongoing
<b>Resources Strategies</b>		<b>Lead</b>	<b>Support</b>	<b>Time Frame</b>
10	<b>Access funds through Housing Choice designation</b>	Department of Planning + Community Development	Planning Board Select Board Department of Public Works	Medium Term
11	<b>Implement the HPP with Housing Production Grants</b>	Department of Planning + Community Development	Planning Board Select Board	Short Term/ Ongoing
12	<b>Join the North Suburban Consortium (NSC)</b>	Department of Planning + Community Development	Planning Board Select Board	Short Term
13	<b>Pursue historic preservation tax incentives</b>	Historical Commission	Department of Planning + Community Development Planning Board Select Board	Medium Term
<b>Regulatory Strategies</b>		<b>Lead</b>	<b>Support</b>	<b>Time Frame</b>
14	<b>Allow homes for larger households</b>	Planning Board	Department of Planning + Community Development Select Board	Ongoing
15	<b>Revise the special permit and site plan process</b>	Building Department	Department of Planning + Community Development Planning Board Select Board	Short Term
16	<b>Encourage mixed-use development</b>	Planning Board	Department of Planning + Community Development Select Board Stoneham Housing Authority	Medium Term
17	<b>Revise the ADU Bylaw</b>	Planning Board	Department of Planning + Community Development Select Board Council on Aging Disability Commission Historical Commission	Medium Term
18	<b>Adopt Inclusionary Zoning</b>	Planning Board	Department of Planning + Community Development Select Board Stoneham Housing Authority	Medium Term
19	<b>Adopt Smart Growth zoning</b>	Planning Board	Department of Planning + Community Development Select Board Stoneham Housing Authority	Medium Term

<b>20</b>	<b>Revise building height limits</b>	Planning Board	Department of Planning + Community Development Select Board	Medium Term
<b>21</b>	<b>Conduct a parking study</b>	Town Planner	Department of Planning + Community Development Select Board	Short Term
<b>22</b>	<b>Adopt a Residential Cluster Development Bylaw</b>	Planning Board	Department of Planning + Community Development Select Board	Medium Term

# Appendix

## Appendix A. Glossary

**Affordable Housing.** Deed-restricted housing for low- (at or below 80% AMI) or moderate-income (between 80% to 100% AMI) households at a cost that does not exceed 30% of their monthly gross income.

**Area Median Income (AMI).** The median family income within a given metropolitan area as determined by the U.S. Department of Housing and Urban Development. AMI is used to determine household eligibility for most housing assistance programs.

**Chapter 40B.** M.G.L. Ch. 40B, § 20-23, is a Massachusetts State law administered locally by the Board of Appeals in order to create affordable housing. In communities below the 10% statutory minimum, it provides eligible developers the ability to supersede local zoning if 20% to 25% of units are Affordable Housing. See Local Initiative Program for "Friendly 40B."

**Chapter 40R.** M.G.L. Ch. 40R, § 1-14, provides for smart growth overlay districts with increased densities for residential development and multifamily housing by right (subject to site plan review). At least 25% of the units in a Chapter 40R district must be affordable to low- or moderate-income people. Municipalities that adopt a 40R Smart Growth Overlay District (SGOD) can receive \$10,000 to \$600,000 in State funding, as well as \$3,000 for every new housing unit created in the district. Communities can also receive State assistance with writing 40R zoning and adopting design standards. Additional funding for increased school enrollment associated with the district can be accessed through Chapter 40S.

**Chapter 40S.** M.G.L. Ch. 40S, § 1-4, provides funding to municipalities that establish a 40R district to cover the costs of educating any school-age children who move into such districts.

**Community Preservation Act (CPA).** M.G.L. Ch. 44B, § 1-17, allows communities to establish a Community Preservation Fund for open space, historic preservation, and Affordable Housing by imposing a surcharge of up to 3% on local property tax bills. The State provides a partial match from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

**Comprehensive Permit.** The permit authorized by Chapter 40B for Affordable Housing development.

**Cost Burden.** A household is considered cost burdened if more than 30% of monthly income is spent on housing costs.

**Department of Housing and Community Development (DHCD).** The State's lead housing agency. DHCD oversees state-funded public housing and administers rental assistance programs, Affordable Housing funds, and the administration of Chapter 40B.

**Extremely-Low-Income Household.** Household with an income less than 30% of Area Median Income.

**Fair Housing Act.** Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), sexual orientation, gender identity, and disability.

**Fair Housing Law.** M.G.L. Ch. 151B, the State Fair Housing Act, prohibits housing discrimination on the basis of race, color, religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran history, public assistance, or physical or mental disability.

**Fair Market Rent (FMR).** A mechanism used by HUD to control costs in the Section 8 rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market (see the Housing Affordability Section of the HPP, page 31-36).

**Gross Rent.** Gross rent is the sum of the rent paid to the unit's owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services, but not telephone service.

**Group Home.** A type of congregate housing for people with disabilities.

**Household.** One or more people occupying a single housing unit.

**Inclusionary Zoning.** A zoning ordinance or bylaw that encourages or requires developers to build Affordable Housing in their developments or provide a comparable public benefit, such as providing Affordable Housing in other locations ("off-site units") or paying fees in lieu of units to a Municipal Affordable Housing Trust Fund.

**Infill Development.** Construction on vacant lots or underutilized land in established neighborhoods and commercial centers.

**Local Initiative Program (LIP).** Massachusetts housing program created by DHCD allowing developers to work with municipal officials to build mixed-income housing with deed-restricted Affordable Housing. This differs from typical 40B



developments where developers oftentimes override local approvals if a community has less than 10% of housing stock on the Subsidized Housing Inventory (SHI). LIP allows financing, design, and construction decisions to be made by the municipality, with technical support from state agencies.

**Low-Income Household.** Household with an income at or below 80% of Area Median Income.

**Massachusetts Housing Partnership (MHP).** A public non-profit affordable housing organization established by the legislature in 1985. MHP provides technical assistance to cities and towns, permanent financing for rental housing, and mortgage assistance for first-time homebuyers.

**MassDevelopment.** A quasi-public agency that provides financing for subsidized rental housing developments.

**MassHousing.** A quasi-public state agency that provides financing for subsidized rental and for-sale housing.

**Metropolitan Area Planning Council (MAPC).** Under M.G.L. Ch. 40B, § 24, MAPC is the regional planning agency serving the people who live and work in the 101 cities and towns of Metropolitan Boston.

**Missing Middle Housing.** A range of smaller multi-unit or clustered housing types compatible in scale with single-family homes. These housing types tend to provide diverse housing options, such as duplexes, fourplexes, and townhomes, along a spectrum of affordability.

**Mixed-Income Development.** A residential development that includes market-rate and Affordable Housing.

**Mixed-Use Development.** A development with more than one use on a single lot. The uses may be contained within a single building or divided among two or more buildings. Typically includes residential above other land uses, like ground-floor retail.

**Moderate-Income Household.** Household with an income at 80% to 100% of Area Median Income.

**Municipal Affordable Housing Trust (AHT).** Under M.G.L. Ch. 44, § 55C, an AHT is an entity created to provide for the creation and preservation of Affordable Housing in municipalities for the benefit of low- and moderate-income households. Any community can establish an AHT following adoption of M.G.L. Ch. 44, § 55C, by simple majority vote of the local legislative body.

**Overlay District.** A zoning district that covers all or portions of basic use districts and imposes additional requirements or offers additional opportunities for the use of land.

**Section 8.** A HUD-administered rental assistance program that subsidizes "mobile" certificates and vouchers to help very-low- and low-income households pay for private housing. Tenants pay 30% of income for rent and basic utilities, and the Section 8 subsidy covers the balance of the rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not "mobile" because they are attached to specific units.

**Smart Growth.** Smart growth is development that protects natural resources, enhances quality of life, offers housing choices, reduces energy consumption, and improves municipal finances by considering the location, design, and long-term costs of development. The Commonwealth includes smart growth in the State's 10 Sustainable Development Principles.

**Subsidized Housing Inventory (SHI).** A list of deed-restricted Affordable Housing units that are added to each community's 10% statutory minimum under Chapter 40B.

**SHI-Eligible Unit.** A housing unit that DHCD finds eligible for the Subsidized Housing Inventory because its affordability is secured by a long-term use restriction and the unit is made available to low- or moderate-income households through an approved affirmative marketing plan.

**Severe Cost Burden.** A household is considered severely cost burdened if more than 50% of monthly income is spent on housing costs.

**Subsidized Housing.** Housing made affordable to low- or moderate-income people through public financial or other assistance.

**U.S. Department of Housing and Urban Development (HUD).** America's lead federal agency for financing Affordable Housing development and administering the Fair Housing Act.

**Very-Low-Income Household.** Household with an income at 30% to 50% of Area Median Income.

## Appendix B. Additional Demographics and Housing Data

### POPULATION

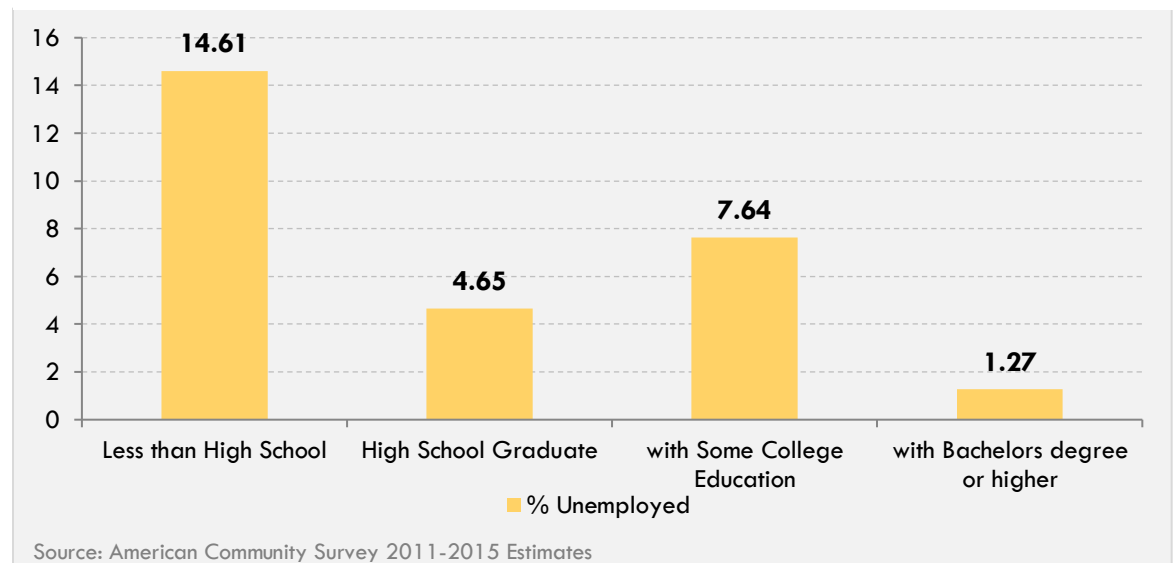
Table 8 Stoneham Population Change by Age, 1990-2030

Age	1990	2000	2010	2020	2030	Change 2010-2030	% Change 2010-2030
5-19	5023	4986	4627	4189	4053	-574	-12%
20-34	5592	4038	3407	3471	3228	-179	-5%
35-49	4713	5428	4650	3845	4068	-582	-13%
50-64	3258	3659	4772	5022	4139	-633	-13%
65-79	2702	2866	2614	3630	4447	1833	70%
80+	915	1242	1367	1118	1412	45	3%
Total	22203	22219	21437	21275	21347	-90	0%

### EDUCATIONAL ATTAINMENT

Overall, the population of Stoneham is educated: 40% of those age 25 years and older has a bachelor's degree or higher educational attainment. This population has the same level of attainment as the state, although falls 12% lower than the Middlesex County average (52%). According to the latest ACS data of 2015, the average unemployment rate in the town is 7%. As is expected, rates of unemployment for Stoneham residents with higher education levels are lower, while they are higher for those with less schooling.

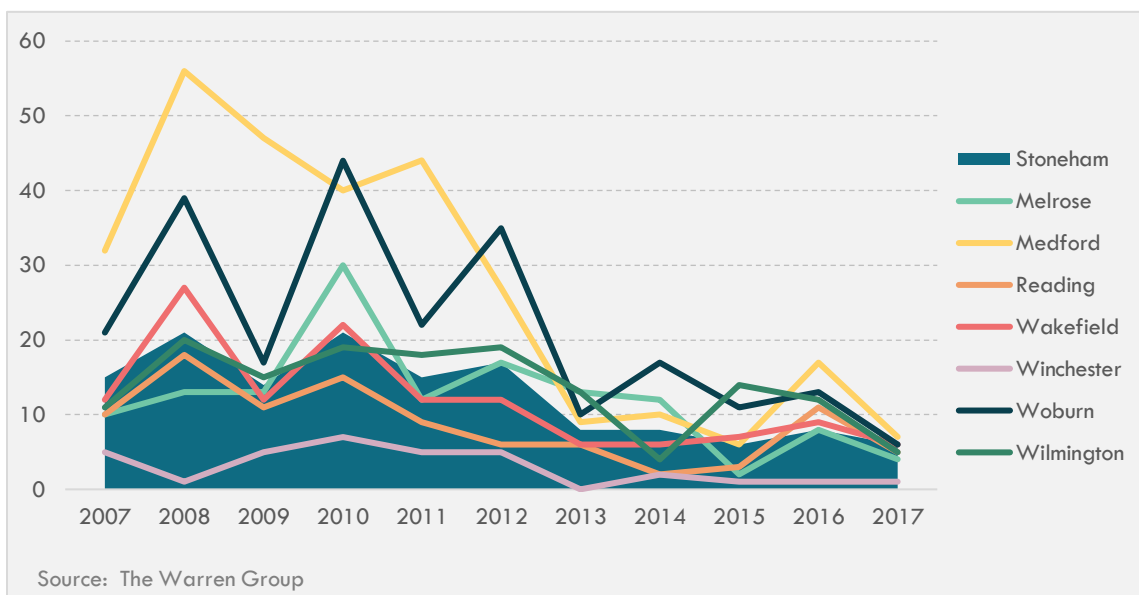
Figure 37 Unemployment Rate by Educational Attainment, Stoneham, 2011-15



## FORECLOSURES

The Greater Boston region was spared the worst impacts of the late 2000 recession, though foreclosures did begin to rise. From 2007 to 2017, Stoneham had a total of 139 foreclosure deeds. These households were forced to relocate in search of affordable housing options, although we do not know if they relocated within Stoneham or moved elsewhere. When compared to its surrounding communities, Stoneham did not endure the worst of the crisis: Medford saw 295 foreclosures during the same time period. Meanwhile, Winchester saw only 33. As can be seen in Figure 38, the majority of foreclosure deeds were issued between 2008 and 2012, after which the number has dropped considerably. In 2017, Stoneham issued 6 foreclosure deeds, compared to the peak of 21 during 2010.

**Figure 38 Foreclosure Deeds Issued in Stoneham and Surrounding Communities, 2007-2017**



## Appendix C. Qualitative Location Opportunities

Figure 39 Housing Location Strategies Worksheet for Stoneham HPP Forum 2

### Approach to Housing Location:

### *What Strategy is Right for Stoneham?*

**1**

**Increase vibrancy of Town Center and other local economic development areas.**

Housing +  
Offices

Local Stores



Pedestrian-  
oriented

Local Restaurant

*Locating new housing near local businesses and shopping centers increases walkability, community vitality, and economic opportunities.*

**2**

**Increase accessibility to jobs, regional economic centers, and amenities**

Housing

Local Stores

Protected  
Bicycle Lanes



Public  
Transportation

*Locating housing near existing transit nodes (bus, train, bicycle lanes) can reduce car traffic and pollution and offer quality of life and health benefits.*

## HOUSING LOCATION STRATEGIES

**3**

**Re-use land + buildings**

Multi-Family  
Housing Infill

Existing Housing



Existing Housing

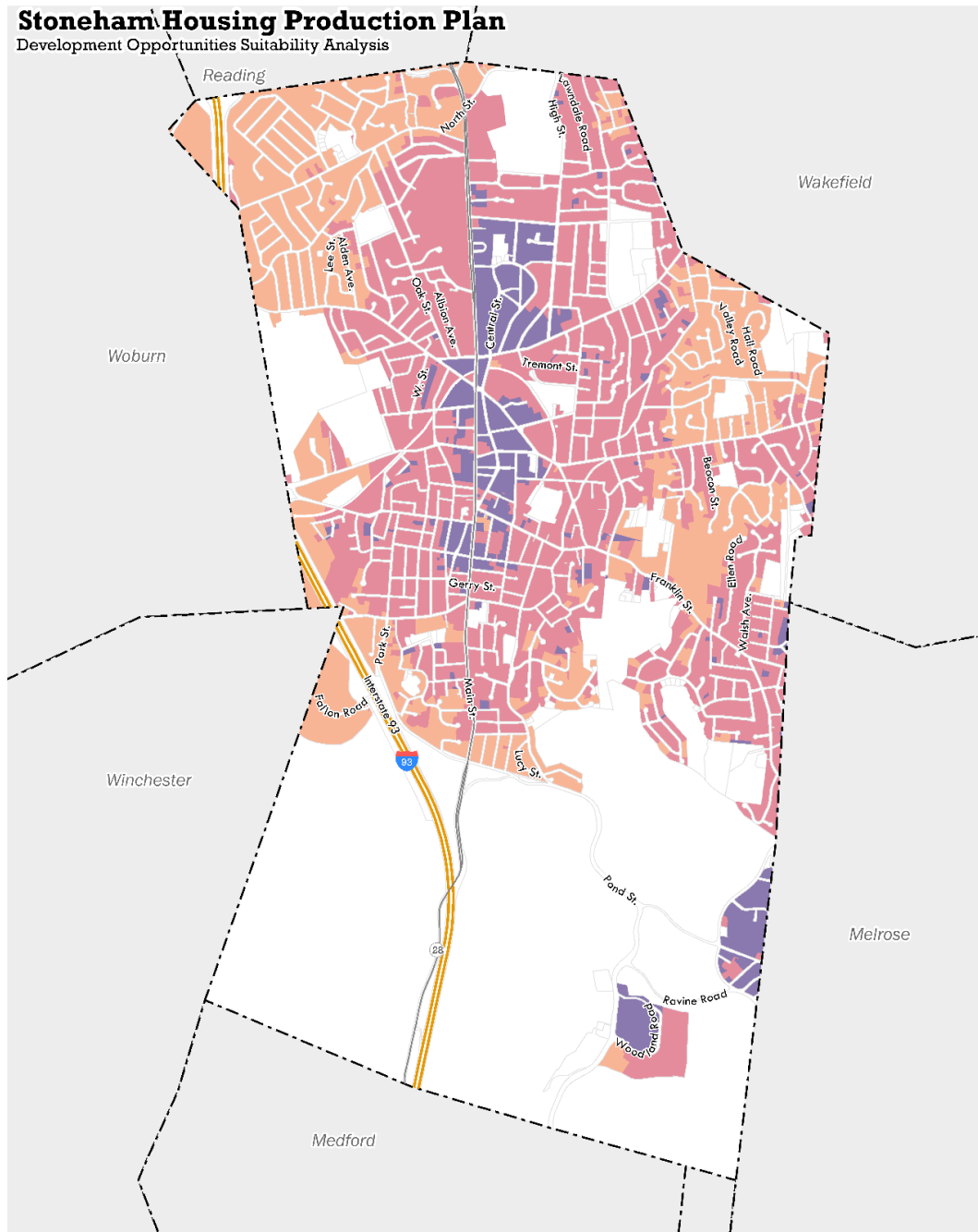
*Locating new multi-family housing on vacant or under-utilized land parcels can increase the quality of the neighborhood, lower fiscal costs of new infrastructure, and preserve land and ecosystems.*

**4**

**Other strategies? Share them below!**

# Appendix D. Quantitative Location Opportunities

Figure 40 Quantitative Location Opportunities Map



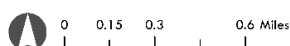
- Town Boundaries
- Composite Scores**
- Excluded Parcels
- Moderately Suitable
- Suitable
- Highly Suitable

The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analyses.

Produced by:  
Metropolitan Area Planning Council  
60 Temple Place, Boston, MA 02111 | (617) 933-0700

Data Sources: MAPC, MassGIS, MassDOT, MassDEP, FEMA,  
Town of Stoneham

June 2018



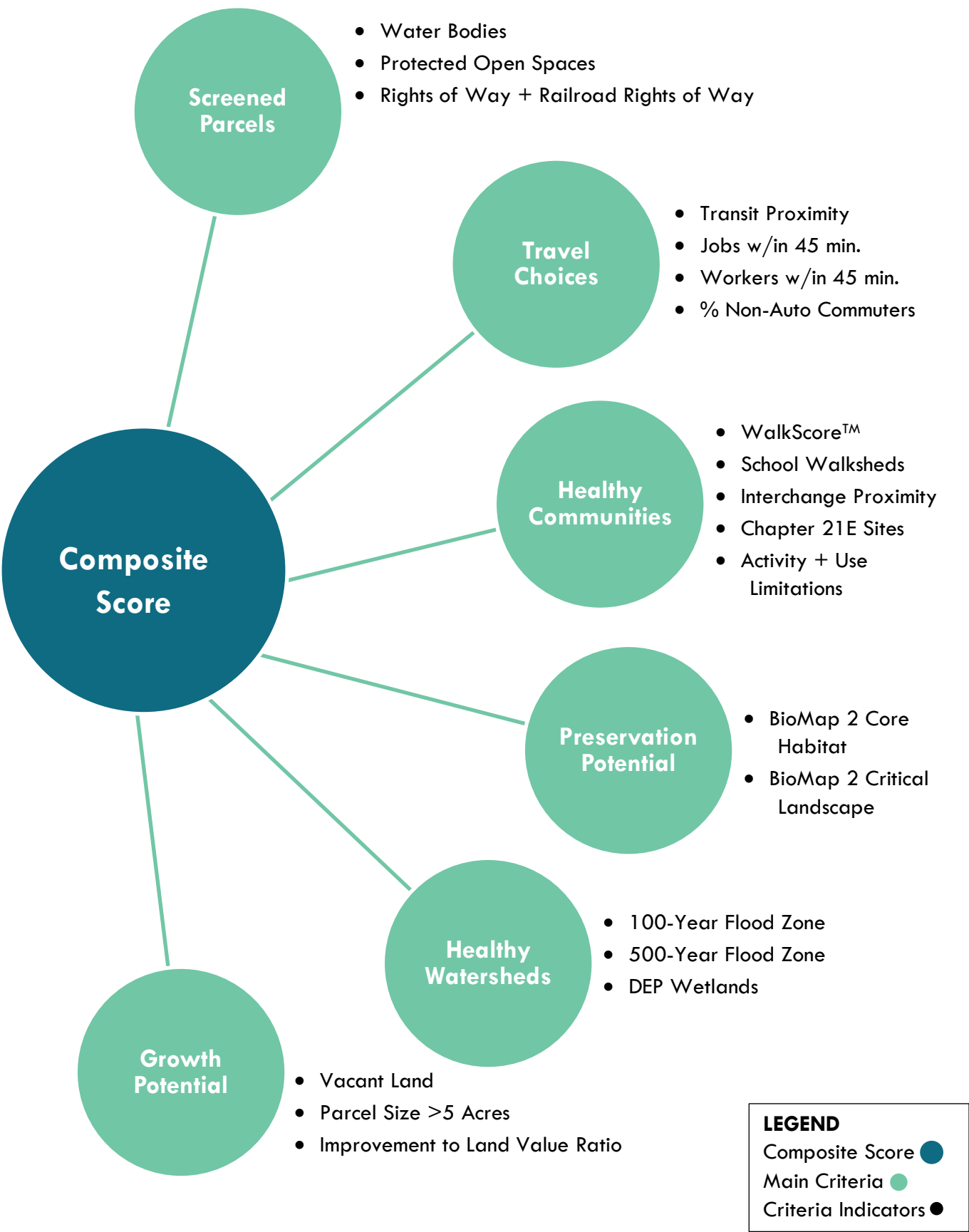
## Appendix E. Suitability Analysis Methodology

The six main criteria selected for parcel identification were chosen to guide development towards smart growth locations near transit with high walkability and access to employment opportunities, while protecting environmentally critical areas and watersheds and avoiding sites with hazardous material. A weight was given to each main criterion to determine parcel eligibility. Indicators under each main criterion were also assigned a weight.

Figure 41 Main Criteria and Indicators Weight

MAIN CRITERIA + INDICATORS	DESCRIPTION	WEIGHT
<b>Screened Parcels</b>		<b>Parcels excluded</b>
Water Bodies	Rivers and ponds	Parcels excluded
Permanently Protected Open Space	Federal, State, and local protected areas	Parcels Excluded
Right of Way + Railroad Right of Way	Vehicle and rail roads	Parcels Excluded
<b>Travel Choices</b>		<b>9</b>
Bus Stops	Proximity to closest bus stop	8
Commuter Train	Proximity to closest commuter train	9
Jobs w/in 45 min.		7
Workers w/in 45 min.		4
% Non-Auto Commuters		4
<b>Healthy Communities</b>		<b>8</b>
WalkScore™	Measures walkability to amenities including school, transit, and food options	9
School Walksheds	Probability of students being within walking distance to school	4
Interstate Proximity		7
Chapter 21E Sites	150 ft. buffer	8
Activity + Use Limitations	150 ft. buffer	8
<b>Preservation Potential</b>		<b>6</b>
BioMap 2 Core Habitat	Habitats for rare or uncommon species	8
BioMap 2 Critical Landscape	Landscape blocks, adjacent land to habitats	7
<b>Healthy Watersheds</b>		<b>7</b>
100-Year Flood Zone		8
500-Year Flood Zone		6
DEP Wetlands	100 ft. buffer	7
<b>Growth Potential</b>		<b>10</b>
Vacant Parcels	Private and public	5
Parcel Size	Greater than 5 acres	9
Improvement to Land Value Ratio	Land value potential	8

Figure 432 Stoneham Development Opportunities Analysis





## Appendix F. Stoneham Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY							
Stoneham							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3041	n/a	Calthea/Washington	Rental	48	Perp	No	DHCD
3042	n/a	Prospect St.	Rental	24	Perp	No	DHCD
3043	n/a	Washington Ave.	Rental	29	Perp	No	DHCD
3044	n/a	Parker Chase Rd.	Rental	40	Perp	No	DHCD
3045	n/a	Parker Chase Rd.	Rental	40	Perp	No	DHCD
3046	n/a	Duncklee Ave.	Rental	100	Perp	No	DHCD
3049	Mountain View Terrace	100 Mountain View Drive	Rental	194	2031*	No	MassHousing
4469	DDS Group Homes	Confidential		14	N/A	No	DDS
9094	Highland Village Development	Christopher St	Ownership	2	Perp	YES	FHLBB
9648	n/a	Washington St & Washington Ave	Rental	4	Perp	NO	DHCD
Stoneham Totals				495	Census 2010 Year Round Housing Units		9,399
					Percent Subsidized		5.27%

10/16/2017

Stoneham  
Page 645 of 789

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

# Appendix G. State Bedroom Mix Policy

## INTERAGENCY AGREEMENT

### Regarding Housing Opportunities for Families with Children

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

### Background

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

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

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

### Definitions

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

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



### Agreements

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

#### Bedroom Mix Policy

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

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

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

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

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

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



## **Appendix H. DHCD Affirmative Fair Housing Marketing Guidelines**

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to Affordable Housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for Affordable Housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.