

TOWN OF WAKEFIELD

# HOUSING PRODUCTION PLAN

*FY2026-2030*

*PREPARED FOR:*

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## CHAPTER 1: EXECUTIVE SUMMARY

Wakefield stands at a pivotal moment. Like many communities across the region, Wakefield is experiencing escalating housing affordability challenges. Rising home prices and rents have put additional strain on seniors, young families, and middle-income households, many of whom are now priced out of the community they call home.

Purchasing a home is out of reach for many in Wakefield. At a median cost of \$825,000 in early 2025, most low- and moderate-income households would be unable to afford a home in Town today. Instead, those wishing to live in Wakefield and become homeowners may find themselves renting indefinitely.

As the senior population continues to grow and age, many older adults may find themselves living in homes that are larger than necessary or no longer suited to their physical, financial, or lifestyle needs. Expanding housing choice is essential to ensure they can remain in their communities, even if their current homes no longer meet those needs. This also creates a positive ripple effect: enabling older homeowners to downsize while staying in Town, and opening up larger homes for younger families in need of more space.

This Housing Production Plan (HPP) for fiscal years 2026 through 2030 responds to these trends with comprehensive, action-oriented goals and strategies. Developed through community engagement and data analysis, the plan charts a course for Wakefield to become more affordable, accessible, and livable for people of all incomes, ages, and backgrounds.

The plan sets forth a series of interrelated goals:

- to maintain Wakefield's Subsidized Housing Inventory (SHI) above 10 percent to retain protections under Chapter 40B
- to create more housing options across a range of income levels
- to expand opportunities for seniors and residents with disabilities to remain in the community
- to foster balanced, context-sensitive growth near services and transit
- to build broader community understanding and support for housing initiatives

These goals are grounded in a commitment to collaboration across Town departments, boards, and community partners.

There are 26 targeted strategies identified to advance these goals over the next five years. These include focusing on maintaining the Town's SHI above 10 percent, and planning and zoning reforms such as updating dimensional standards to enable modest infill development and right-sizing zoning to reflect Wakefield's existing neighborhoods. The strategies also include local initiatives such as continuing the Wakefield Renters Assistance Program, considering supporting energy retrofits and accessibility improvements through bulk purchasing programs, and partnering with organizations like Habitat for Humanity to fund critical home repairs to help seniors and people with disabilities age in place.

To build lasting implementation capacity, strategies call for regional collaboration, expanding language access for housing resources, and creating regular forums—such as a housing roundtable—to coordinate action across local boards and committees.

Wakefield's housing challenges are complex, but they are not insurmountable. By taking thoughtful, deliberate steps outlined in this plan, Wakefield can continue to promote affordability, expand housing choices, and strengthen the community fabric for generations to come. This includes empowering residents—especially older adults—with meaningful choices about how and where they live as they age. Success will require a shared commitment to ensuring that Wakefield remains a place where all residents can thrive.

## ENGAGING THE COMMUNITY IN THIS PLAN



*A discussion at the first Open House for Wakefield's 2025 Housing Production Plan.*

This Housing Production Plan is grounded in community engagement. Over the course of the planning process, Wakefield residents, stakeholders, and local organizations shared their perspectives through a survey, focus groups, interviews, and two community forums. More than 530 people participated in the Town-wide housing survey, offering detailed feedback on housing needs, affordability challenges, and future priorities. Focus groups and interviews were held with realtors, social service providers, and residents, who provided insights into the Town's housing conditions and needs.

Across all forms of engagement, participants touched on the high costs of living in Wakefield. As one survey respondent noted that there were "not enough lower cost starter home options and options for seniors," highlighting the increased difficulty of moving to—or staying in—Wakefield. Speaking on addressing these housing challenges, another shared, "Balancing affordability and increasing the number of units while not destroying older housing and neighborhood streetscapes."

Throughout the engagement process, a key theme emerged that Wakefield's future depends on expanding access to housing for people at all stages of life. This plan reflects the community's vision: preserving Wakefield's welcoming spirit while creating new pathways for current and future residents to thrive.

## CHAPTER 2: DEMOGRAPHIC PROFILE



The Odd Fellows Building (1923) at 351 Main Street. Source: John Phelan, Wikimedia Commons

This chapter looks at trends in Wakefield's demographic and economic data to understand current conditions and needs. The chapter also contextualizes data findings with the Town's 2014 Housing Production Plan to identify longer-term trends and patterns.



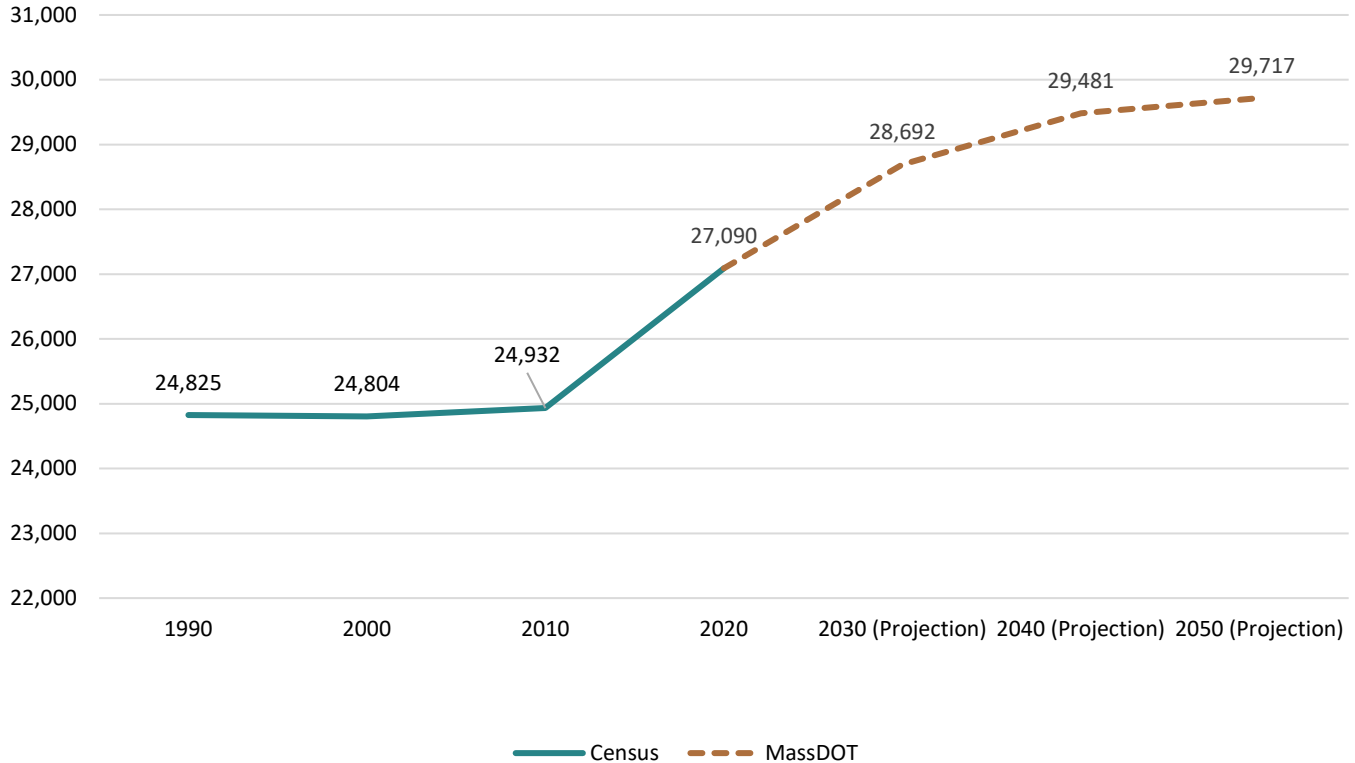
## KEY FINDINGS

- **Population Stability with Diverging Projections:** Wakefield's population was 27,090 in 2020, reflecting growth in the last decade, though projections for 2050 vary—MassDOT forecasts growth to 29,717, while the UMass Donahue Institute predicts a slight decline.
- **Aging Population Growth:** Between 2010 and 2020, the 65+ age group in Wakefield increased by 38 percent. Forty-three percent of senior households earn \$60,000 or less annually, highlighting the growing need for senior housing and services.
- **Decreasing Household Size:** In line with regional trends, over 60 percent of Wakefield households are one- or two-person homes, with the average household size declining from 2.5 in 2009 to 2.4 in 2022.
- **Increasing Racial Diversity:** While Wakefield remains predominantly White (86 percent), the Black, Asian, and Latino populations roughly doubled between 2000 and 2020, signaling a trend toward greater diversity. However, there is a notable racial income gap between households.
- **Transportation Trends:** In 2022, 20 percent of residents worked from home, a significant increase from 4.2 percent in 2014, reflecting changes in commuting patterns post-pandemic. Other modes have remained relatively static.
- **Increased Disability Rates for Seniors:** In 2022, 31 percent of Wakefield residents aged 65+ reported having a disability, up from 25.7 percent in 2014, underscoring the need for accessible senior housing.
- **Employment Growth and Wage Disparities:** The Professional, Scientific Services sector employs the most people (3,161) and offers high weekly wages (\$2,737), while Accommodation and Food Services pay the lowest (\$610), revealing wage disparities across industries. Those in a household of one earning many of Wakefield's average wages would qualify for affordable housing.
- **Increase In Low-Income Households:** In 2022, approximately 3,980 Wakefield households (36 percent) qualified for income-restricted housing. This figure has increased by 820 households since the last Housing Production Plan in 2014. There are currently 769 income-restricted affordable homes in Wakefield to meet this need.

## Population

According to the 2020 Census, Wakefield had 27,090 people and 10,882 households. The Town's population remained relatively stable between 1990 and 2010, with a period of growth in the last decade. While Wakefield has grown in recent decades, it's predicted that growth will either slow<sup>i</sup> or decline<sup>ii</sup> by 2040.

HISTORIC AND PROJECTED POPULATION IN WAKEFIELD, 1990 - 2050



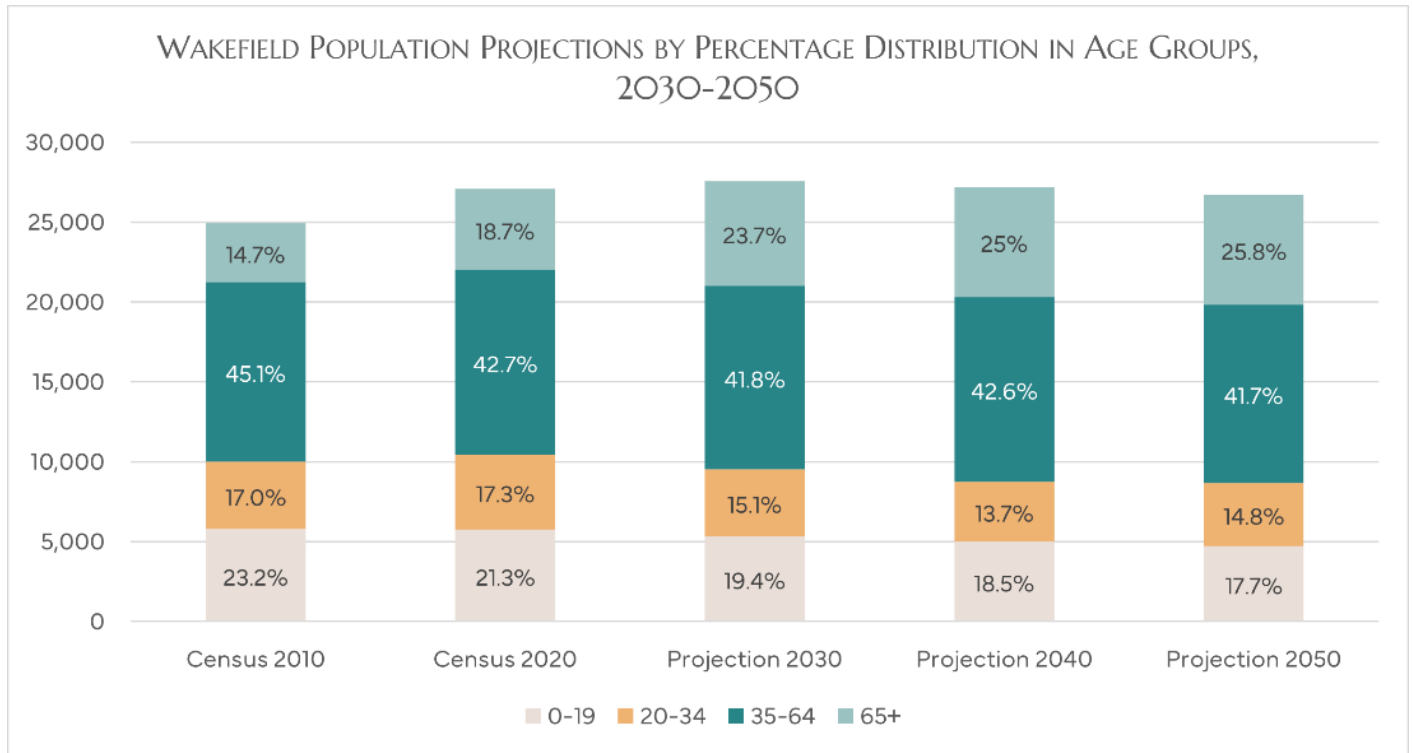
*Description: A chart showing the change in population in Wakefield from 1990 to 2050 (projected). Population was relatively stable, growing from 24,825 in 1990 to 24,932 in 2010, and then increased to 27,090 in 2020. In 2050, MassDOT projects 29,717 residents.*

According to MassDOT's model, Wakefield's population is projected to increase slightly, from 27,090 (as of the 2020 Census) to 29,717 by 2050. The model considers growth projections from the Metropolitan Area Planning Council (MAPC), which uses existing housing units and households, employment, density and developable land, travel times, real estate pricing, and more to estimate future population growth in the region.

Interestingly, another population model prepared by the UMass Donahue Institute projects a slight population decline in Wakefield by 2050.

## Population Distribution<sup>iii</sup>

Between 2010 and 2020, Wakefield saw growth in virtually all of its population cohorts, with the most sizeable increase in the 65+ age group, which grew by nearly 40 percent. In Chapter 5: **Future Housing Needs**, the projected increase in senior households (and other groups) will be discussed in further detail.



*Description: A UMass Donahue projection of age distribution in Wakefield in the future. The Town's 65+ population is expected to increase from 18.7% to 25.8% by 2050, with the 0-19 and 20-34 groups shrinking by about 3% respectively.*

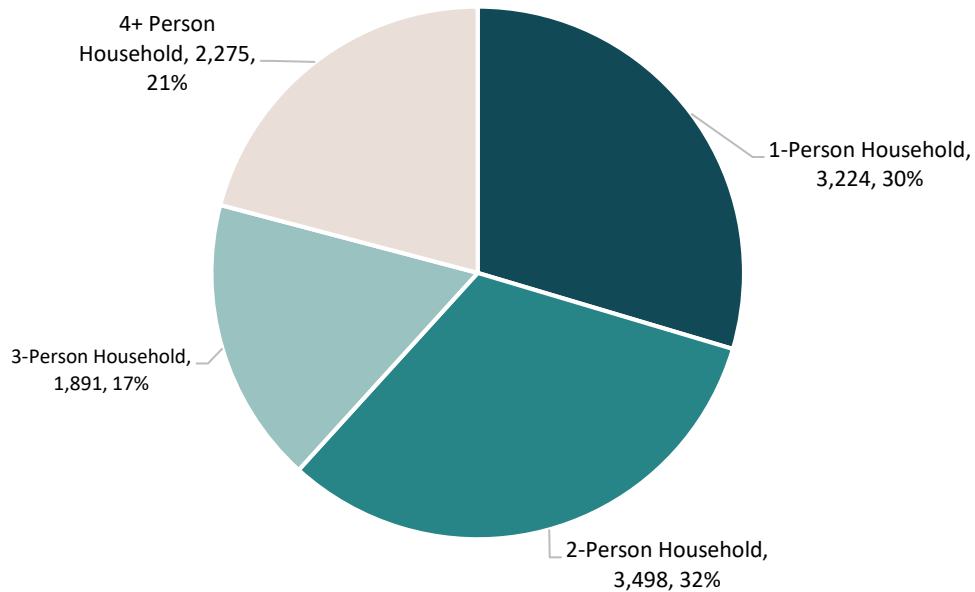
Population Change in Wakefield by Age Group, 2010-2020 <sup>iv</sup>			
	Census 2010	Census 2020	Change
0-19	5,778	5,761	0%
20-34	4,240	4,691	11%
35-64	11,243	11,569	3%
65+	3,671	5,069	38%

**2014 Housing Production Plan:** Wakefield's 2014 **Housing Production Plan** identified a similar trend: "little or no net growth through 2035."<sup>v</sup> However, the Town did grow slightly between 2014 and 2022, adding 1,219 residents.

### Household Size<sup>vi</sup>

Over sixty percent of households in Wakefield are comprised of just one or two people. This follows a general trend of decreasing household sizes in Wakefield and the region. In 2022, the average household size in Wakefield was 2.4 people per home. In 2009, it was 2.5.

## HOUSING UNITS BY HOUSEHOLD SIZE ESTIMATE IN WAKEFIELD, 2022

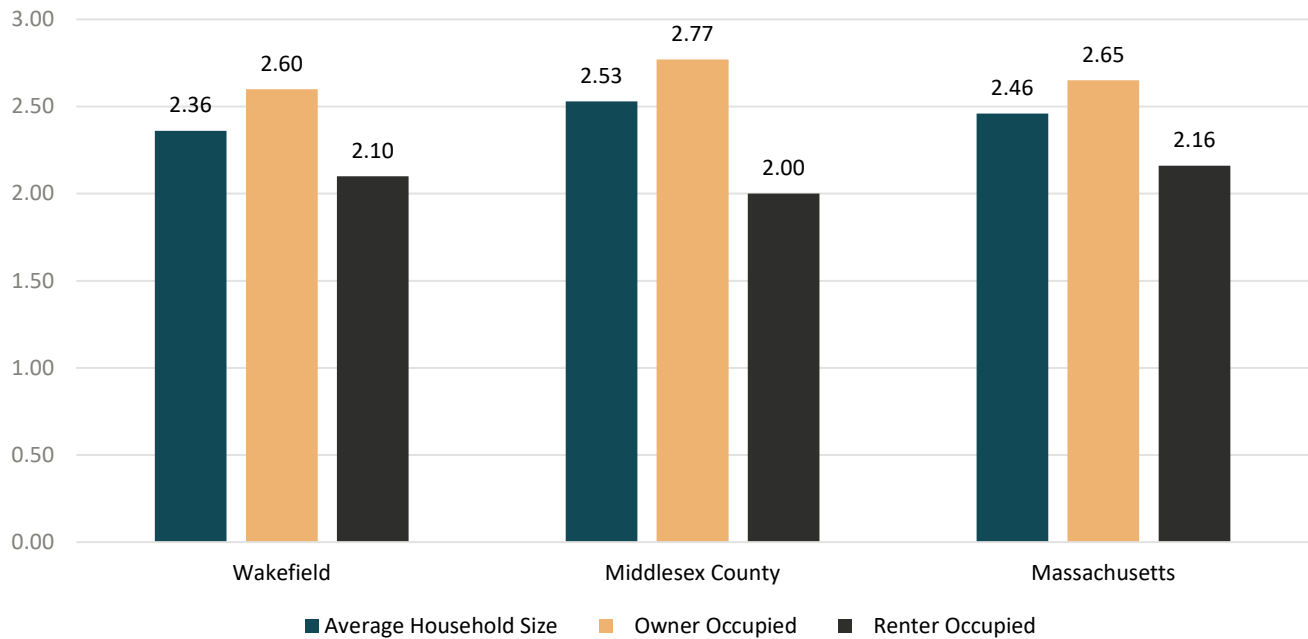


*Description: Housing units by household size in Wakefield. 1 and 2 person households comprise 62% of total households, while 3 person households comprise 17%, and 4+ households represent 21% of population.*

**2014 Housing Production Plan:** The Town's 2014 HPP similarly identified a shift toward smaller households, finding that between 1990 and 2010, "the average family size decreased from 2.64 persons to 2.47 during the period."<sup>vii</sup>

**The Big Picture:** According to the 2024 Greater Boston Housing Report Card, one- and two-person households comprised 60 percent of our region in 2022. Additionally, the share of 60-plus-year-olds increased by four percent, now making up almost a quarter of the region's total population.<sup>viii</sup>

## AVERAGE HOUSEHOLD SIZE ESTIMATE IN WAKEFIELD WITH REGIONAL COMPARISON, 2022



*Description: Wakefield's average household size in comparison with those of Middlesex County and Massachusetts. Wakefield has an average household size of 2.36 people, while 2.60 for homeowners, and 2.10 for renters.*

As the Census Bureau defines it, “A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.” In Wakefield, in 2022, the Town was split 65 percent for family households and 35 percent for non-family households.



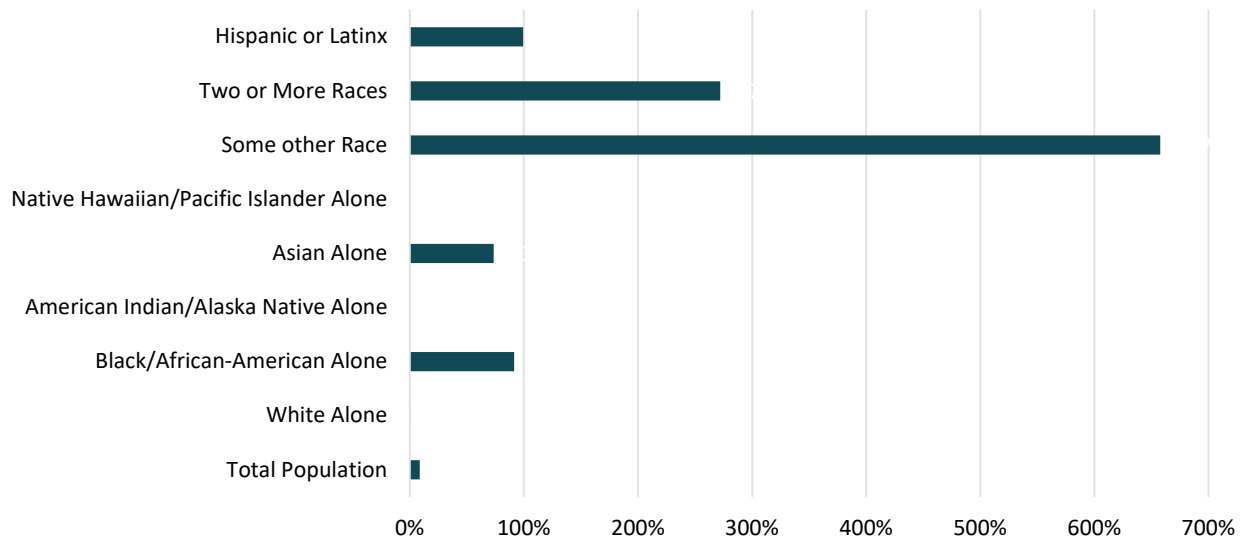
Family Household Composition Estimate Summary in Wakefield, 2022 <sup>ix</sup>		
	#	%
Married Couple With Children	2,593	37.0%
Married Couple Without Children	3,125	44.6%
Single-Parent with Children	642	9.2%
Other Family	644	9.2%

Non-Family Household Composition Estimate Summary in Wakefield, 2022		
	#	%
Householder under 65 Living Alone	1,824	47.0%
Householder 65+ Living Alone	1,400	36.0%
Roommates or Other Non-Family	660	17.0%

## Race & Ethnicity\*

Racial identity in Wakefield is predominantly White (86 percent). However, between 2000 and 2020, the Black, Asian, and Latino populations in Town all roughly doubled in size. Wakefield has a more significant proportion of White people (85 percent) than both Middlesex County (66 percent) and the Commonwealth (67 percent). However, like the County and Commonwealth, Wakefield has diversified in recent years.

### DEMOGRAPHIC CHANGE, 2010 - 2020



*Description: Demographic change in Wakefield between the 2010 and 2020 Censuses. While the White alone population remained stable, the Hispanic, Two or More Races, Asian Alone, and African-American Alone categories increased.*

**2014 Housing Production Plan:** The Town's former plan notes, "In regard to those 65 years of age or older, 984 or 25.7% claimed a disability, down from 37.8% in this age range in 2000." In 2022, that percentage had crept up again to 31 percent.

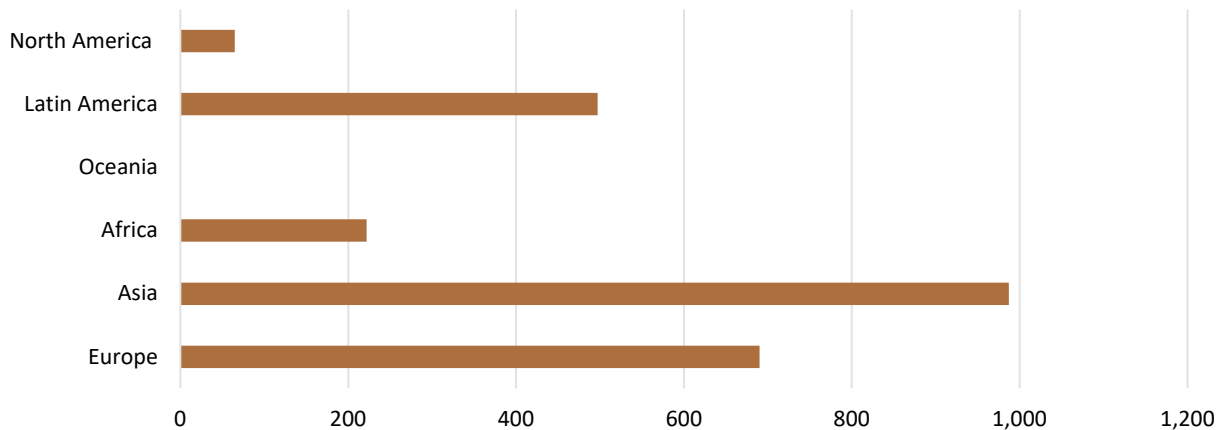
The table below provides a summary of population and population change by Census-defined racial groups in Wakefield between 2010 and 2020.

Race In Wakefield, 2010 - 2020					
	2010		2020		Change
	#	%	#	%	%
<b>Total Population</b>	<b>24,932</b>	<b>100.0%</b>	<b>27,090</b>	<b>100.0%</b>	<b>8.7%</b>
White Alone	23,181	93.0%	23,223	85.7%	0.2%
Black/African-American Alone	214	0.9%	410	1.5%	91.6%
American Indian/Alaska Native Alone	22	0.1%	21	0.1%	-4.5%
Asian Alone	659	2.6%	1,143	4.2%	73.4%
Native Hawaiian/Pacific Islander Alone	0	0.0%	1	0.0%	0.0%
Some other Race	26	0.1%	197	0.7%	657.7%
Two or More Races	255	1.0%	949	3.5%	272.2%
Hispanic or Latinx	575	2.3%	1,146	4.2%	99.3%

### Foreign-Born Population<sup>xi</sup>

In 2022, Wakefield's foreign-born population totaled 2,461, with the largest group from Asia (40.1 percent), slightly below Middlesex County (43.5 percent) but higher than the state (30.5 percent). Europe accounted for 28 percent, notably higher than the county (17.5 percent) and state (18.7 percent). Latin America comprised 20.2 percent, lower than the county (28.9 percent) and state (38.7 percent). Additionally, 9 percent were from Africa, slightly above the county (7.2 percent) and close to the state (9.4 percent).

### PLACE OF BIRTH FOR THE FOREIGN-BORN POPULATION ESTIMATE IN WAKEFIELD, 2022



*Description: Place of Birth for the Foreign Born Population in Wakefield, 2022. The three most common places of birth were: Asia, Europe, and Latin America.*

### Disability<sup>xii</sup>

Eleven percent of Wakefield's population has a disability, which is higher than Middlesex County's 9.7 percent but slightly lower than the state average of 11.9 percent. Additionally, 5.9 percent of Wakefield residents aged 65 and



over have a disability, higher than Middlesex County (4.3 percent) and the state (5.1 percent), indicating potential demand for additional accessible senior housing and services.

#### Disability By Age Population Estimate in Wakefield, 2022

	Wakefield		Middlesex County		Massachusetts	
	#	%	#	%	#	%
<b>Total</b>	<b>26,713</b>		<b>1,609,381</b>		<b>6,918,700</b>	
<b>With A Disability</b>	<b>2,939</b>	<b>11.0%</b>	<b>155,542</b>	<b>9.7%</b>	<b>820,525</b>	<b>11.9%</b>
<i>Under 18 Years</i>	277	1.0%	13,228	0.8%	66,756	1.0%
<i>18 - 64 Years</i>	1,078	4.0%	72,439	4.5%	399,594	5.8%
<i>Over 65 Years</i>	1,584	5.9%	69,875	4.3%	354,175	5.1%

**2014 Housing Production Plan:** The Town's former plan notes, "In regard to those 65 years of age or older, 984 or 25.7% claimed a disability, down from 37.8% in this age range in 2000." In 2022, that percentage had crept up again to 31 percent.

#### Education<sup>xiii</sup>

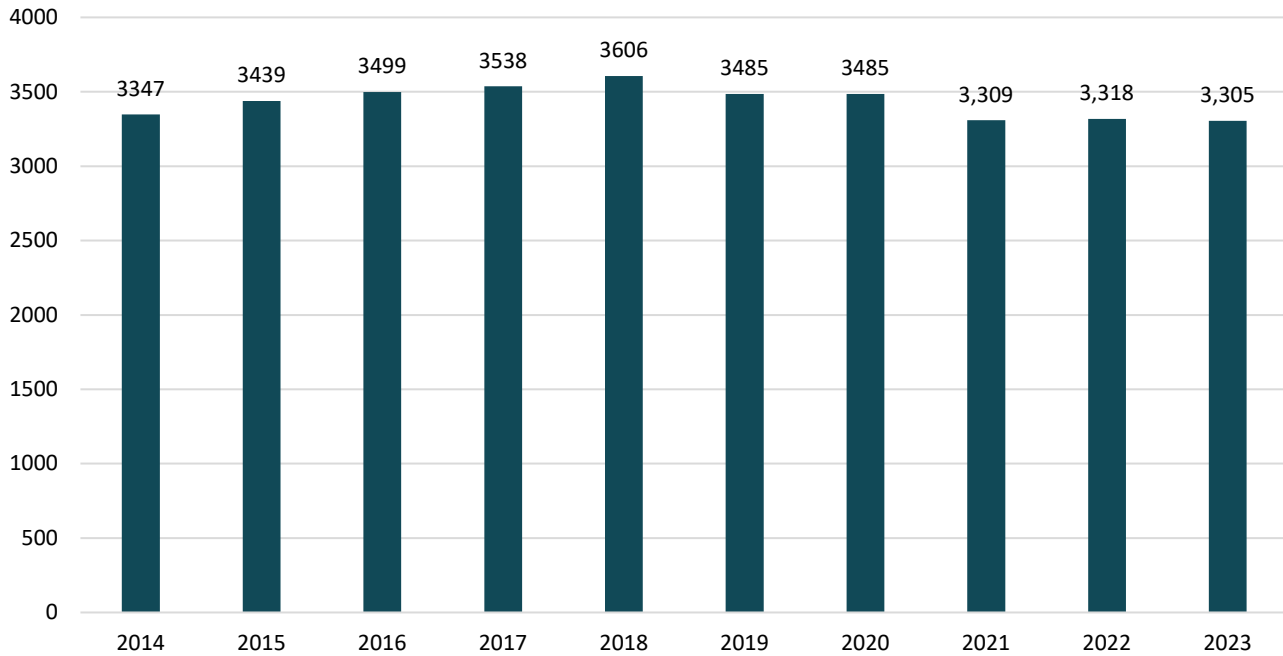
Approximately 25 percent of Wakefield's population have earned a postgraduate degree. This statistic is five percent higher than that of the Commonwealth (20.8 percent) but five percent lower than that of the County (29.6 percent). Nearly 95.6 percent of adults have completed a high school degree. In comparison, almost 57 percent have earned a bachelor's degree, which is on par with Middlesex County and ten percent higher than in Massachusetts.

**2014 Housing Production Plan:** In 2011, 94.9 percent of adult Town residents had earned at least a high school diploma, which had grown from 90.6 percent in 2000.

#### School Enrollment<sup>xiv</sup>

Wakefield's current public school enrollment is slightly lower (1 percent) than it was a decade ago in 2014. It reached a peak in 2018 with 3,606 enrolled students and has declined to a little below the 2014 figures at 3,305.

### WAKEFIELD PUBLIC SCHOOL DISTRICT ENROLLMENT, 2014 -2023



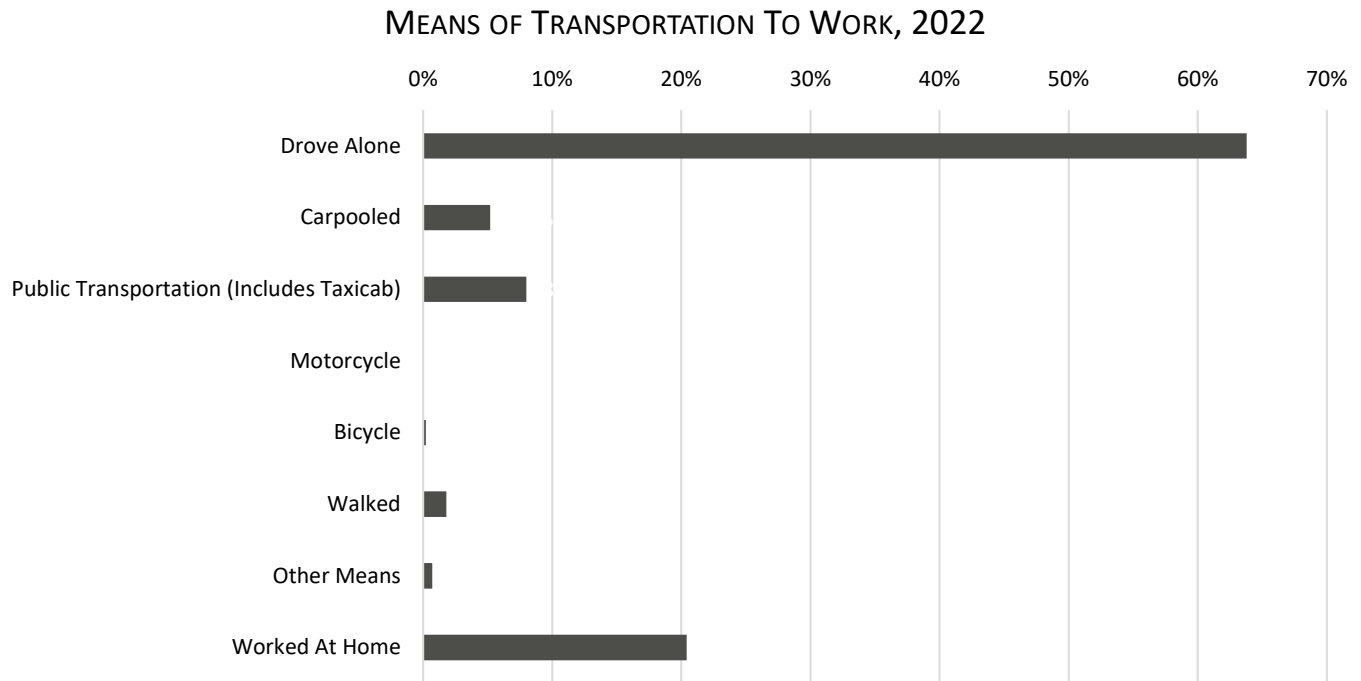
*Description: A chart showing historic school enrollment (public) in Wakefield. Enrollment grew between 2014 and 2018, before declining slowly, to 3,305 in 2023, slightly lower than it was in 2014 (3347).*

**2014 Housing Production Plan:** The 2014 plan identified a slight decrease in enrollment between 2000 and 2013 (a decline of 99 students from 3,487 in 2000) and summarized the decline by saying that “this small loss of students is reflective of very little growth in the numbers of children living in Wakefield.”

According to the Department of Elementary and Secondary Education School and District Report Card for Wakefield, in 2022, the district spent \$17,628 per student, slightly lower than the state average of \$18,350.

## Transportation<sup>xv</sup>

In 2022, 63 percent of Wakefield residents aged 16 or older drove to work alone. The remainder worked from home (20 percent), carpooled (5 percent), took transit (8 percent), or walked or used other means.



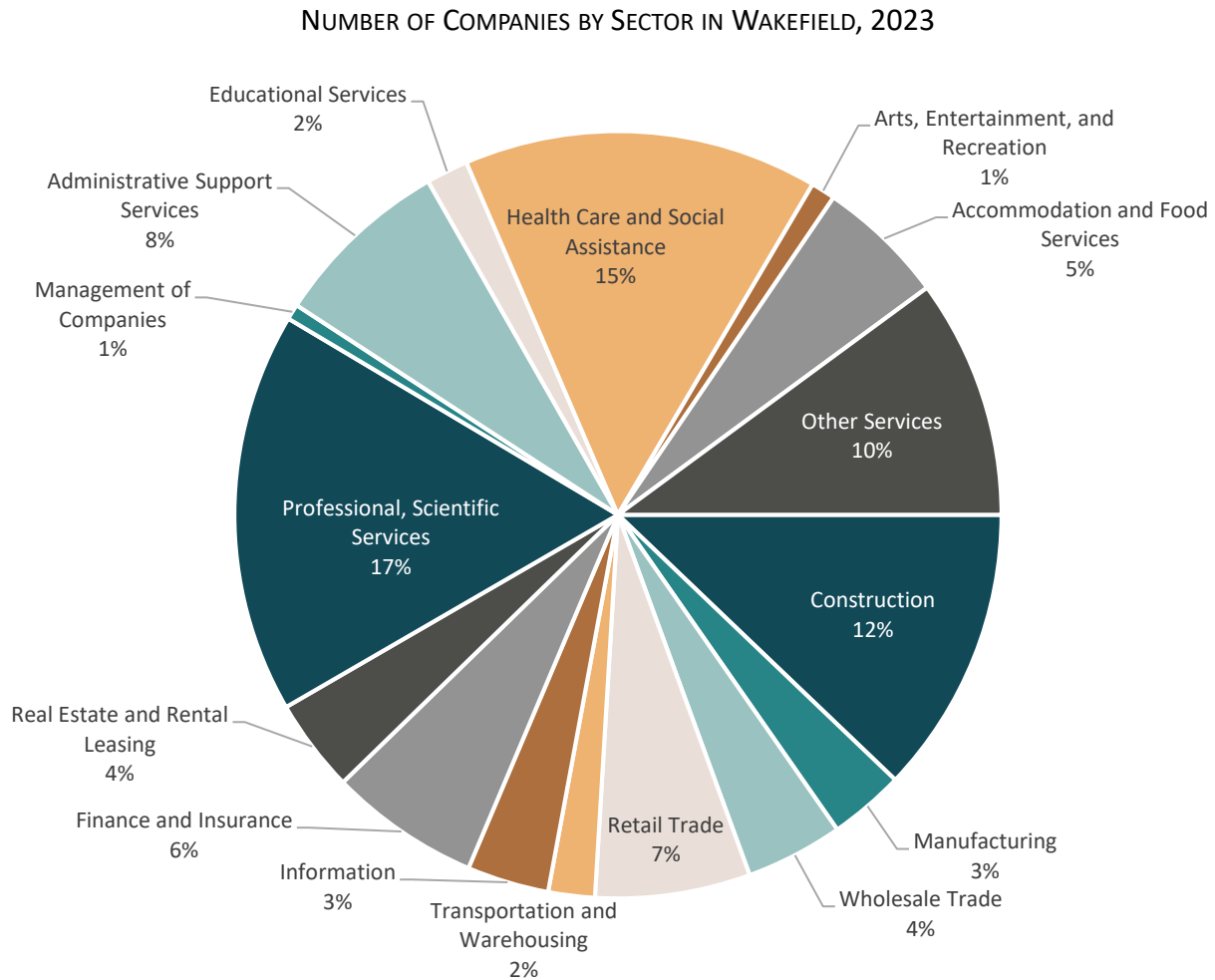
*Description: A chart showing the means of transportation for commuters in Wakefield in 2022. Most (63%) drove alone, while 20% worked from home, 5% carpooled, and 8% took transit.*

**2014 Housing Production Plan:** The former plan noted that “80 percent of workers drove alone to work, another 6.5 percent carpooled, and only 7.6 percent used public transportation.” As the plan was prepared pre-pandemic, the number of residents working from home may have been negligible, as the plan does not mention their share—which was just 4.2 percent in 2014.

The American Community Survey also estimates that the average commute to work in Wakefield was 33 minutes in 2022. This statistic has increased from 27 minutes in 2013.

## Economy<sup>xvi</sup>

The *Professional, Scientific Services* sector stands out for employing the highest number of people in Wakefield (3,161) and offering one of the highest average weekly wages at \$2,737. In stark contrast, *Accommodation and Food Services* and *Arts, Entertainment, and Recreation* offer the lowest weekly wages at \$610 and \$637, respectively, despite a significant number of employees in these industries, highlighting potential wage disparities in service-oriented roles.



*Description: A chart showing the number of companies by sector in Wakefield in 2023. the largest three sectors are Professional, Scientific Services (17%), Health Care and Social Assistance (15%) and Construction (12%).*

The following table provides a snapshot of employment in Wakefield, taken from the state's Department of Economic Research.

## Employment and Wages By Sector In Wakefield, 2023

Sector	Number of Companies	Average Employees	Average Weekly Wage
Construction	130	1,292	\$1,652
Manufacturing	34	534	\$1,763
Wholesale Trade	44	544	\$1,741
Retail Trade	70	735	\$1,093
Transportation and Warehousing	21	123	\$2,004
Information	37	304	\$1,336
Finance and Insurance	68	1,030	\$2,419
Real Estate and Rental Leasing	42	290	\$2,546
Professional, Scientific Services	181	3,161	\$2,737
Management of Companies	7	209	\$1,237
Administrative Support Services	81	1,610	\$1,105
Educational Services	19	704	\$2,140
Health Care and Social Assistance	160	1,714	\$1,091
Arts, Entertainment, and Recreation	11	53	\$637
Accommodation and Food Services	58	676	\$610
Other Services	108	424	\$1,145
<b>Total</b>	<b>1,071</b>	<b>807</b>	<b>\$1,579</b>

**2014 Housing Production Plan:** The Professional, Scientific Services sector saw a slight increase (154) in average annual employees. With high wages compared to other industries, employees in this sector are the best equipped to absorb high housing costs.

### *Employment<sup>xvii</sup>*

Employment in Wakefield has risen over the past two decades. In 2023, there were 15,838 people employed in Wakefield, up over 1,000 workers compared to 2013 (14,061). The unemployment rate was 2.8 percent, 0.6 percentage points lower than the state's (3.4 percent).

## UNEMPLOYMENT RATE IN WAKEFIELD AND MASSACHUSETTS, 1993 - 2023



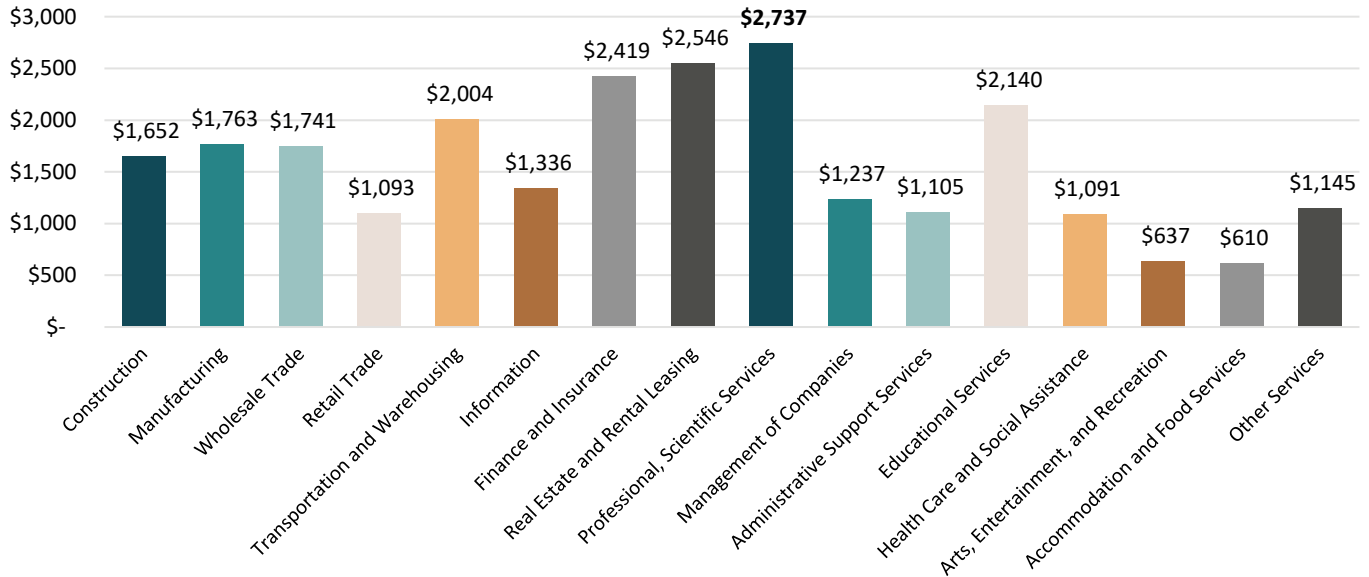
*Description: Unemployment in Wakefield, while mirroring state trends, has remained a few percentage points lower than the state rate. In 2023, state unemployment was 3.4%, and in Wakefield it was 2.8%.*

In comparison, Melrose had an unemployment rate of 2.7 percent, Reading 2.4 percent, and Stoneham 2.6 percent in 2023.

**2014 Housing Production Plan:** Employment in the region has increased since the last plan, highlighting an unemployment rate in Wakefield at 5.3 percent and 6.8 percent in Boston. This may have been due to the economic recovery from the Great Recession.



AVERAGE WEEKLY WAGES BY SECTOR IN WAKEFIELD, 2023



Description: An array of average weekly wages in Wakefield. The Professional, Scientific Services wage (\$2,737) is highlighted as the highest weekly wage, with the lowest being Accommodation and Food Services (\$610 a week).

The Professional and Scientific Services Sector, which comprises 24 percent of employees in Wakefield, also provides the highest compensation, as shown in the table below; many occupations in Wakefield, on their own, would qualify their employees for affordable housing according to HUD's Income Limits.

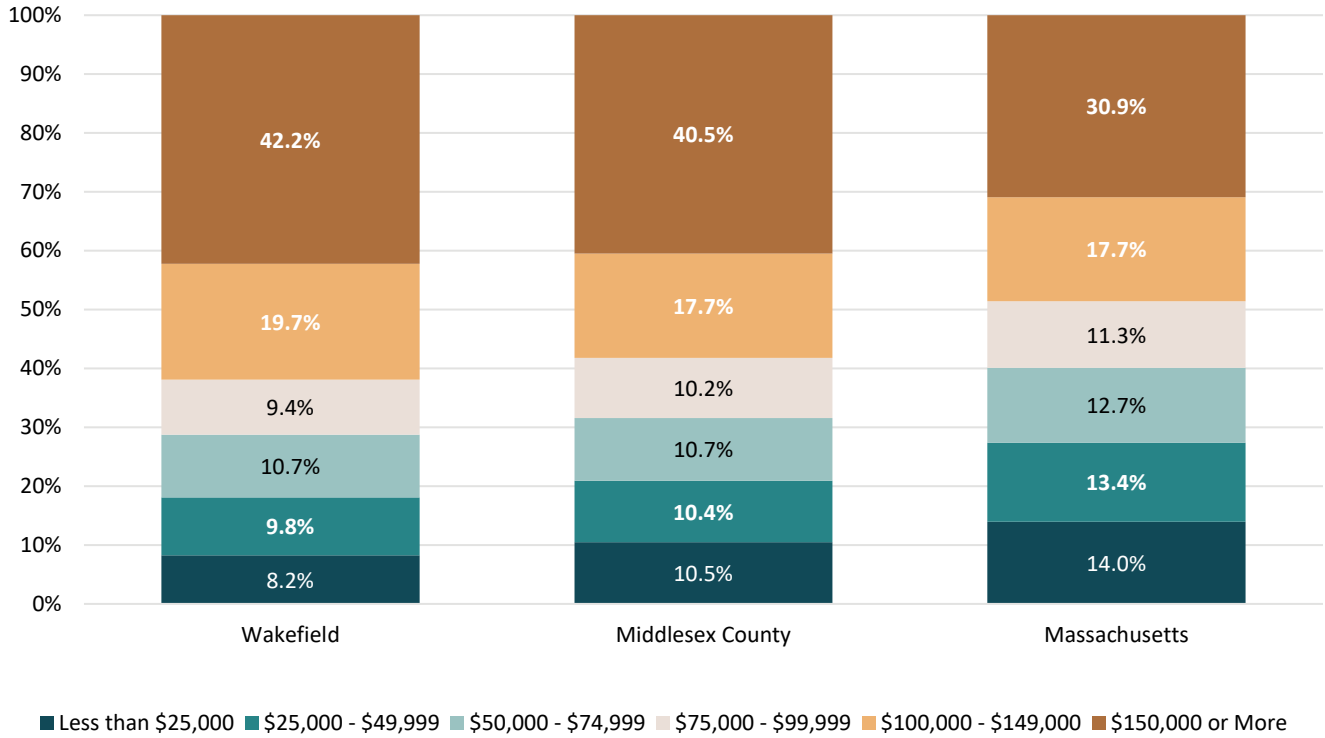
Occupations in Wakefield That Qualify For Affordable Housing			
Income Qualification	<i>Low Income (80 percent AMI): 91,200</i>	<i>Very Low Income (50 percent AMI): \$57,100</i>	<i>Extremely Low Income (30 percent AMI): \$34,300</i>
Occupation	<ul style="list-style-type: none"> <li>• Construction</li> <li>• Technical Consulting Services</li> <li>• Publishing Industries</li> </ul>	<ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Educational Services</li> <li>• Public Administration</li> </ul>	<ul style="list-style-type: none"> <li>• Home Healthcare Services</li> <li>• Food and Beverage stores</li> <li>• Child Daycare Services</li> </ul>

### Household Income<sup>xix</sup>

While wage measures may be effective for estimating affordability and costs for a household of one, household income is a more effective tool for understanding income distribution and affordability needs more broadly. Wakefield has a large share of high-earning households (42 percent earn \$150,000 or more annually.) While its share of low-income households may be lower than those of the county and the state, many households still struggle with housing costs in the Town—this will be discussed in further detail in the following chapter.

**2014 Housing Production Plan:** The 2014 HPP called out “an upsurge in relative affluence,” highlighting the increase in households earning over \$100,000 annually.

### HOUSEHOLD INCOME ESTIMATE IN WAKEFIELD, 2022



*Description: The distribution of household income in Wakefield in 2022. 42.5% earn \$150,000 or more, 19.7% between \$100,000 and \$149,000, 9.4% \$75,000-\$99,000, 10.7% \$50,000 to \$74,999, and 18% less than \$49,999.*

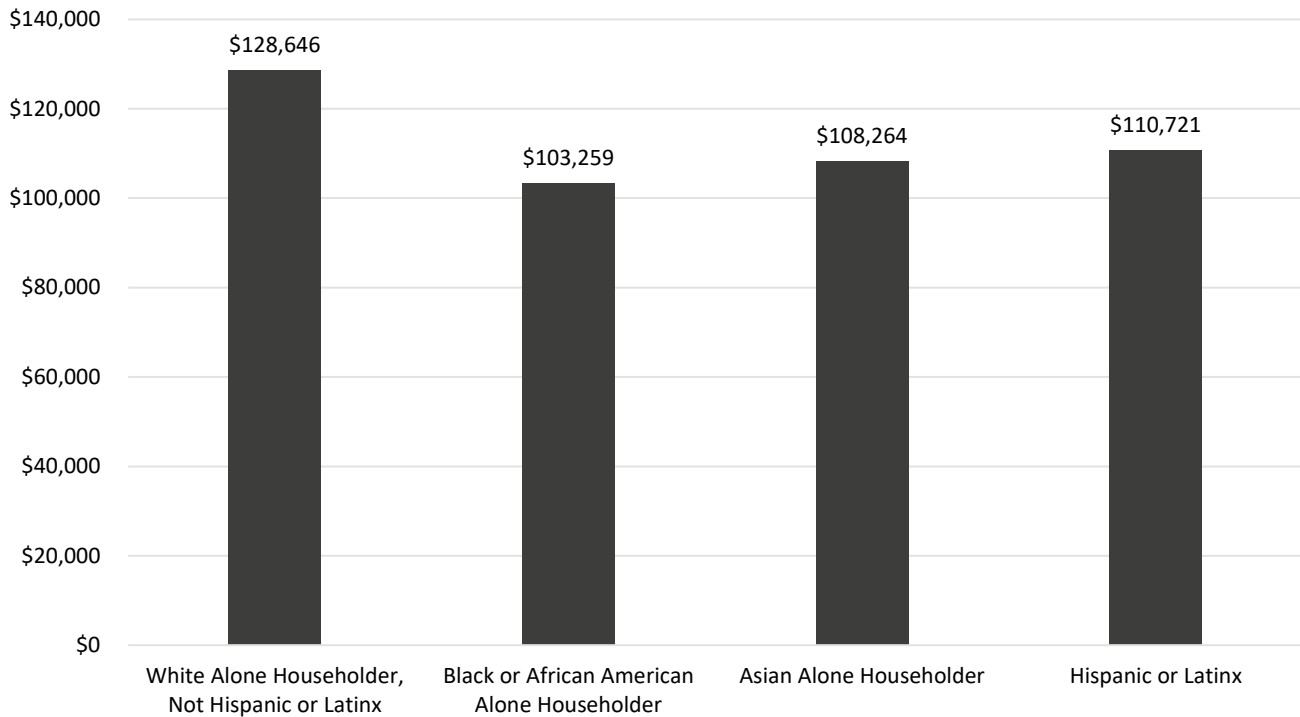
Looking at household income distribution by age, households in the 25-44 bracket had the highest proportion of incomes over \$150,000 (55 percent).

Among those aged 65 and older, 43 percent of households earn \$60,000 or less, suggesting a significant portion of this age group relies on fixed or limited incomes, despite 22 percent still earning \$150,000 or more.

Income By Age of Householder	<25	25 - 44	45 - 64	65+
\$0 - \$30,000	27%	5%	8%	17%
\$30,000 - \$60,000	0%	6%	4%	26%
\$60,000 - \$100,000	52%	15%	17%	17%
\$100,000 - \$150,000	21%	19%	18%	17%
\$150,000+	0%	55%	46%	22%

There is also a noticeable racial household income gap in Wakefield. In 2022, White households earned roughly \$20,000 more than their Black and Latino counterparts.

## HOUSEHOLD INCOME BY RACE ESTIMATE IN WAKEFIELD, 2022



*Description: A bar chart showing the discrepancy in household income by race. The median White householders earn \$128,646 annually, while the median Black householders earn \$103,259, Asian householders \$108,264, and Latino households \$110,721.*

Zoning researcher Amy Dain’s 2023 *Exclusionary By Design* report examining the regulatory roots of some racial disparities in the region identified Wakefield as one community (of many in the region) that hosted “restricted residential neighborhoods.” This may have included racial covenants preventing groups such as African Americans and Jews from purchasing property in the area.<sup>xx</sup>



## Poverty<sup>xxi</sup>

According to American Community Survey estimates, there were 1,133 individuals in Wakefield living below the poverty level. The largest share was in the 18 to 59 year-old age range (47 percent), with 33 percent 60 years or older.

Poverty guidelines scale based on household size, and while not the traditional metric used for housing affordability, they can help to illustrate the most severe affordability needs in a community.

### Federal Poverty Guidelines 2024

Persons in Household	Poverty Guideline
1	\$15,060
2	\$20,440
3	\$25,820
4	\$31,200
5	\$36,580

**2014 Housing Production Plan:** The number of families in poverty (143) in Wakefield increased slightly from the last plan, which counted 131 families in poverty in 2011. The number of seniors in poverty has grown, too, by 52 residents to 373.

For housing-specific measures, the Department of Housing and Urban Development (HUD) classifies households as Low Income (80 percent of Area Median Income, or AMI), Very Low Income (50 percent of AMI), and Extremely Low Income (30 percent AMI). In 2021 (the most recent year in which HUD data is available), there were 3,980 households earning less than 80 percent AMI. This increased by 820 households since 2014.

## Change In Low-Income Population, 2014 - 2021

Income Level	Low-Income (80 percent AMI)	Very Low-Income (50 percent AMI)	Extremely Low- Income (30 percent AMI)
<b>2014</b>	1,040	965	1,155
<b>2021</b>	1,695	1,005	1,280

Similar to the federal poverty level, Area Median Income scales with family size. For example, a household can earn \$90,000 annually and still be considered low-income at less than 80 percent AMI. A household of four, in comparison, can earn \$130,250 and still qualify as low-income, too.

In the following chapter, the burden of income and housing costs—as well as the availability of affordable housing—will be discussed.

## SUMMARY

Interestingly, Wakefield grew more in the last decade than the previous Housing Production Plan anticipated. However, projection models anticipate slow growth or a slight decline for the future. Senior households, which grew by 38 percent between 2010 and 2020, are still expected to continue to grow, comprising a larger share of the Town's population by 2040. As approximately 30 percent of this population identifies as having a disability, and 43 percent of senior households earn less than \$60,000 each year, the need for both affordable and accessible housing is acute.

In addition, household sizes continue to shrink, with 60 percent of homes in Wakefield now consisting of just one or two people, mirroring broader regional trends. As will be explored in the following chapter, there may be a mismatch between home size and household needs.

Workers in many employment sectors in Wakefield, earning the average wage, would be classified as low-income and eligible for subsidized housing—particularly if they are in a one or two-person household. More broadly, the number of low-income households in the Town has increased in the last decade, with an additional 800 (3,980 in total) qualifying for affordable housing. These housing needs, as well as those for seniors, families, people with disabilities, renters, and moderate-income households, will be explored in greater detail in the following two chapters.

<sup>i</sup> Massachusetts Department of Transportation. *Socio-Economic Projections for 2023 Regional Transportation Plans*. <https://www.mass.gov/lists/socio-economic-projections-for-2023-regional-transportation-plans>

<sup>ii</sup> University of Massachusetts Donahue Institute. *Massachusetts Population Projections*. <https://donahue.umass.edu/business-groups/economic-public-policy-research/massachusetts-population-estimates-program/population-projections>

<sup>iii</sup> Ibid.

<sup>iv</sup> U.S. Census Bureau. *Decennial Census (T1)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.

<sup>v</sup> Town of Wakefield. *Housing Production Plan*. Wakefield, MA: Town of Wakefield, 2014. <https://www.wakefield.ma.us/sites/g/files/vyhlif3986/f/file/file/housing-production-plan.pdf>.

<sup>vi</sup> U.S. Census Bureau. *American Community Survey 5-Year Tables, (A10024, A10050)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.

<sup>vii</sup> Town of Wakefield. *Housing Production Plan*. Wakefield, MA: Town of Wakefield, 2014. <https://www.wakefield.ma.us/sites/g/files/vyhlif3986/f/file/file/housing-production-plan.pdf>.

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- ix U.S. Census Bureau. *American Community Survey 5-Year Tables, (A10009)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.
- x U.S. Census Bureau. *Decennial Census (T55, T6)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.
- xi U.S. Census Bureau. *American Community Survey 5-Year Tables, (A07001)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.
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- xiv Massachusetts Department of Elementary and Secondary Education. District Report Card Overview 2023. <https://profiles.doe.mass.edu/reportcard/districtreportcardoverview2015.aspx?fycode=2014&orgtypecode=5&orgcode=03050000>.
- xv U.S. Census Bureau. *American Community Survey 5-Year Tables, (B08137, A09003)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.
- xvi Massachusetts Executive Office of Labor and Workforce Development. *Employment and Wages Data*. <https://lmi.dua.eol.mass.gov/lmi/employmentandwages>.
- xvii Ibid.
- xviii Ibid.
- xix U.S. Census Bureau. *American Community Survey 5-Year Tables, (A14006, A14010, A14012, A14015)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.
- xx Dain, Amy. 2023. *Exclusionary by Design: An Investigation of Zoning's Use as a Tool of Race, Class, and Family Exclusion in Boston's Suburbs, 1920 to Today*. Boston, MA: Boston Indicators. [https://www.bostonindicators.org/-/media/indicators/boston-indicators-reports/report-files/exclusionarybydesign\\_report\\_nov\\_8.pdf](https://www.bostonindicators.org/-/media/indicators/boston-indicators-reports/report-files/exclusionarybydesign_report_nov_8.pdf).
- xxi U.S. Census Bureau. *American Community Survey 5-Year Tables, (B17020)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.



## CHAPTER 3: HOUSING CONDITIONS



A single-family home at 15 Lawrence Street (1872). Source: John Phelan, Wikimedia Commons

In this chapter, recent and current data on housing in Wakefield are reviewed and put into context with nearby communities and regional trends. Following an overview of the Town's housing supply and trends, we examine affordability for both low- and moderate-income households.

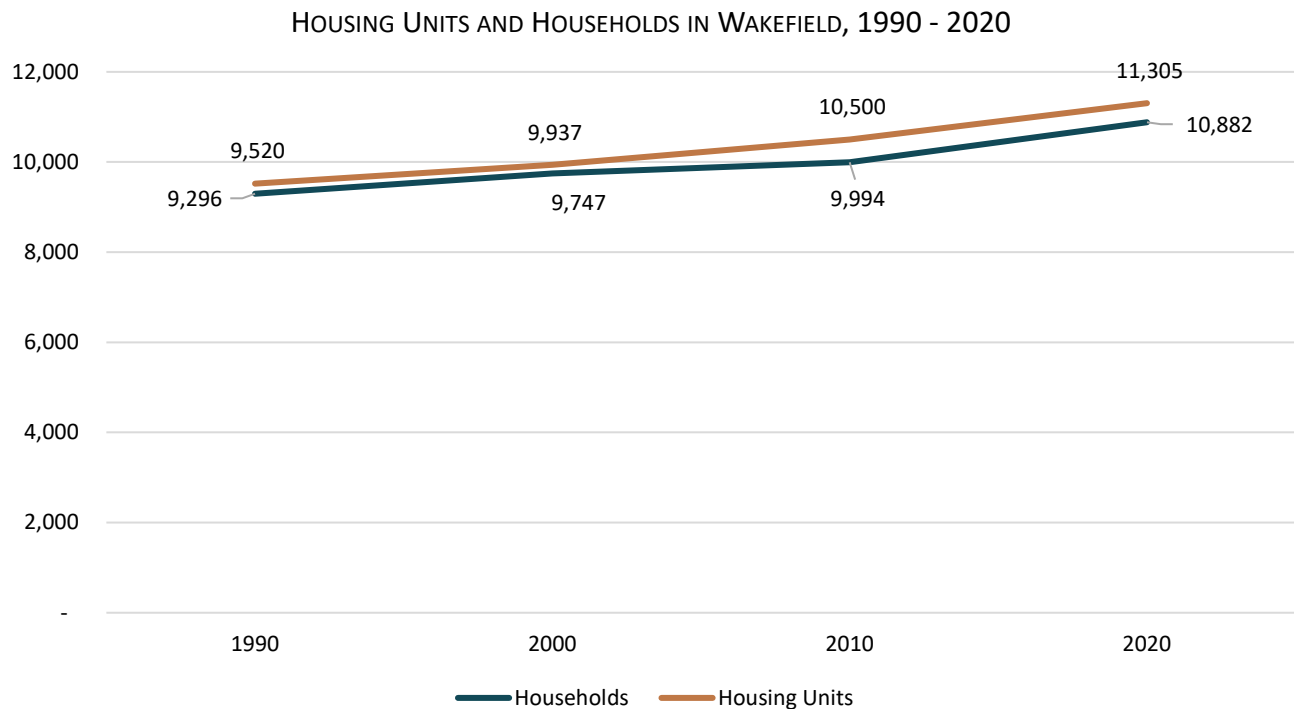


## KEY FINDINGS

- **Housing Stock and Vacancy Trends:** As of 2020, Wakefield had 11,305 housing units and 10,882 households. Vacancy rates for ownership (0.9 percent) and rental units (6.7 percent) fall below healthy benchmarks, indicating high housing demand.
- **Shift Toward Multifamily Housing:** While single-family detached homes remain the majority (55 percent of all housing units), the share has declined from 62 percent in 2011. Growth in multifamily units, particularly large-scale developments (50+ units nearly doubled since 2011), has been particularly acute.
- **Mismatch Between Household Size and Housing Options:** Despite 60 percent of households consisting of just one or two people, a similar proportion of housing units have three or more bedrooms—suggesting a shortage of more minor, downsizing-friendly units for seniors and starter homes for young families.
- **Rising Home Prices and Affordability Challenges:** The median single-family home price reached \$825,000 in 2024, requiring an annual household income of \$272,000 to affordably purchase. Condos are slightly more attainable (\$564,000), but still out of reach for most residents.
- **Affordability Pressures:** Median rent for a two-bedroom unit rose to \$2,750 in 2024, a level affordable for the median household in Town (\$125,592) but burdensome for the median (or middle) renter household (\$71,984). Approximately 40 percent of renters pay more than one-third of their income toward rent, with 20 percent of homeowners also paying a high share of income for housing.
- **Affordable Housing Shortfall:** There are 769 affordable housing units in Wakefield, meeting less than one-fifth of eligible need. While projected additions by 2030 will push the Subsidized Housing Inventory (SHI) above 10 percent, deed-restricted affordable housing will still fall short of demand.
- **Homeownership Gap for Middle-Income Households:** Most middle-income households (earning 80-120 percent AMI) are priced out of homeownership in Wakefield, as only a limited number of homes fall within their attainable price range (\$420,000–\$660,000).
- **Cost Burdens Persist:** Roughly 28 percent of all households in Wakefield (2,999) are cost-burdened, paying more than one-third of their income for housing.

## HOUSING SUPPLY & TRENDS

As of the 2020 Census, there were 10,882 households and 11,305 housing units in the Town.<sup>xxii</sup>



*Description: A line graph showing the gradual upward trend in households and housing units. In 2010, the lines diverge, with approximately 600 more housing units than households. The gap persists in 2020, with 11,305 units, and 10,882 households.*

Thirty years ago, Wakefield's housing stock and households were nearly equal, but as of the 2020 Census, there were 423 more homes in Wakefield than there were households. These homes are classified as vacant.

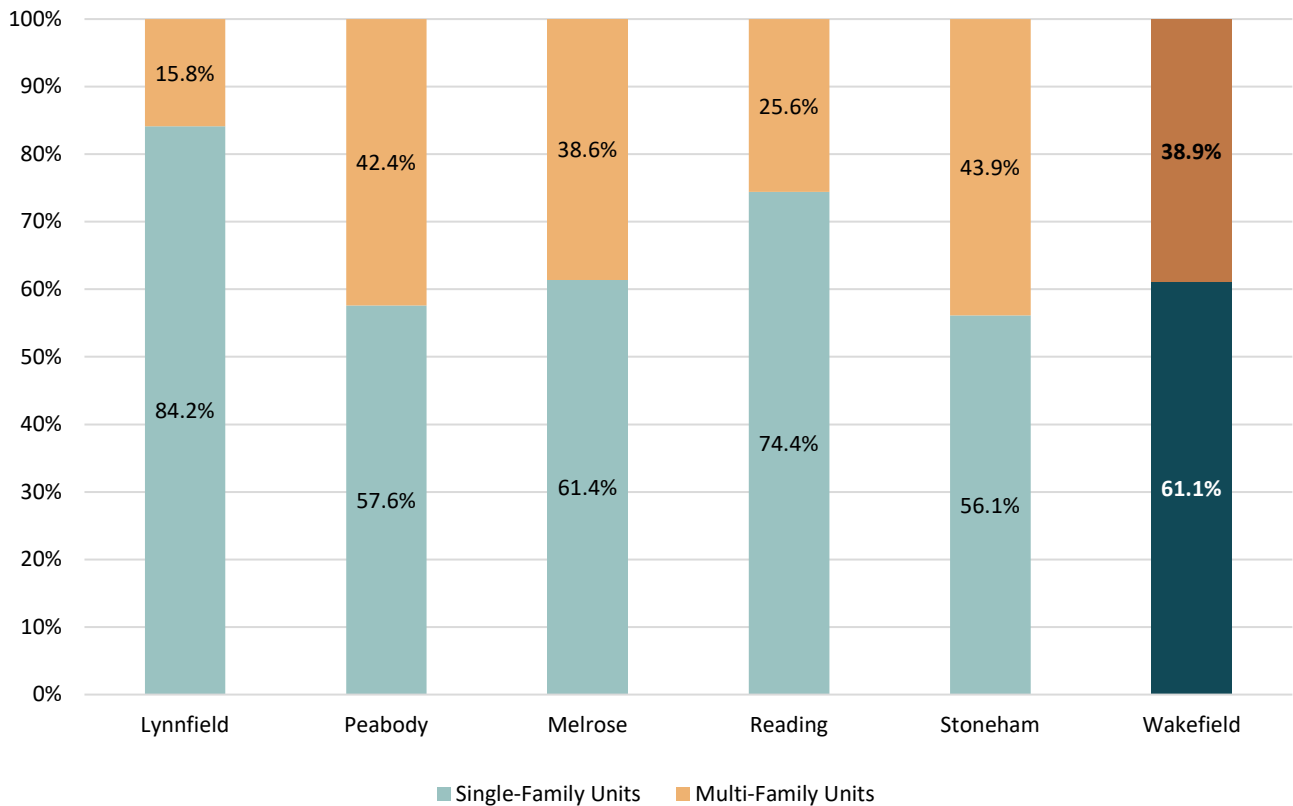
Data on the 'surplus' 423 units shows that most (60 percent) of these homes were in the process of being rented or sold. An additional ten percent were categorized as seasonal housing, and the remainder (132) were classified as 'other,' which encompasses a variety of conditions—such as the unit's foreclosure, it being used for storage, in need of repairs, or possibly abandoned.

**2014 Housing Production Plan:** Wakefield has fewer vacant units today than the last HPP reported (506 in 2010). Interestingly, the number of 'other' units is similar (124).

### Type & Age<sup>xxiii</sup>

Wakefield's allocation of single and multi-family units is consistent with that of surrounding municipalities. However, between 2022 and 2012, the share of single-family detached homes dropped by eight percent, with growth observed in structures with two, three, and four homes, as well as buildings with 20 or more units.

### SINGLE-FAMILY AND MULTI-FAMILY HOUSING UNITS ESTIMATE IN WAKEFIELD WITH SURROUNDING COMMUNITIES COMPARISON, 2022

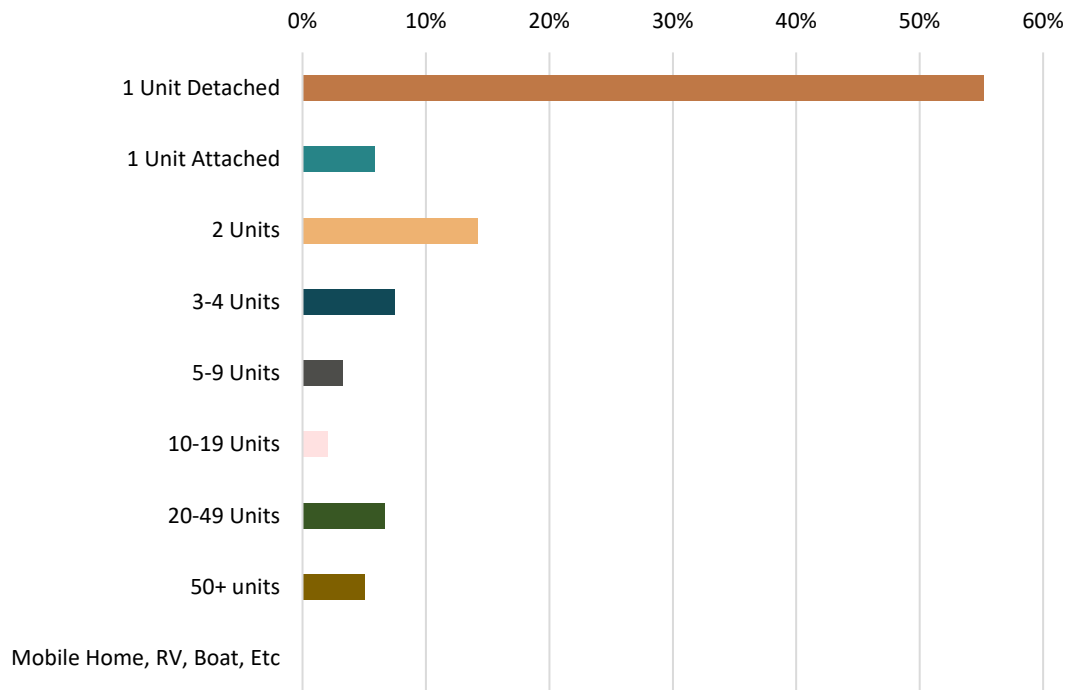


*Description: Wakefield's distribution of single family (38%) and multi-family (61%) housing unit with other communities. Stoneham, for example, is 56% single-family and 44% multi-family.*

**2014 Housing Production Plan:** As the former plan documents, the share of single-family detached homes was relatively static between 1990 and 2011, holding steady at 62 percent of all homes in Wakefield. Its reduction to 55 percent in 2022 represents a marked shift in the Town's housing stock.

Single-family detached homes are still the majority housing type in Wakefield—but just barely. While the number of single-family detached homes in Wakefield continues to hold steady (6,258 in 2022), other types of housing, particularly small and large-scale multifamily, have outpaced it.

## HOUSING UNITS IN STRUCTURE ESTIMATE IN WAKEFIELD, 2022

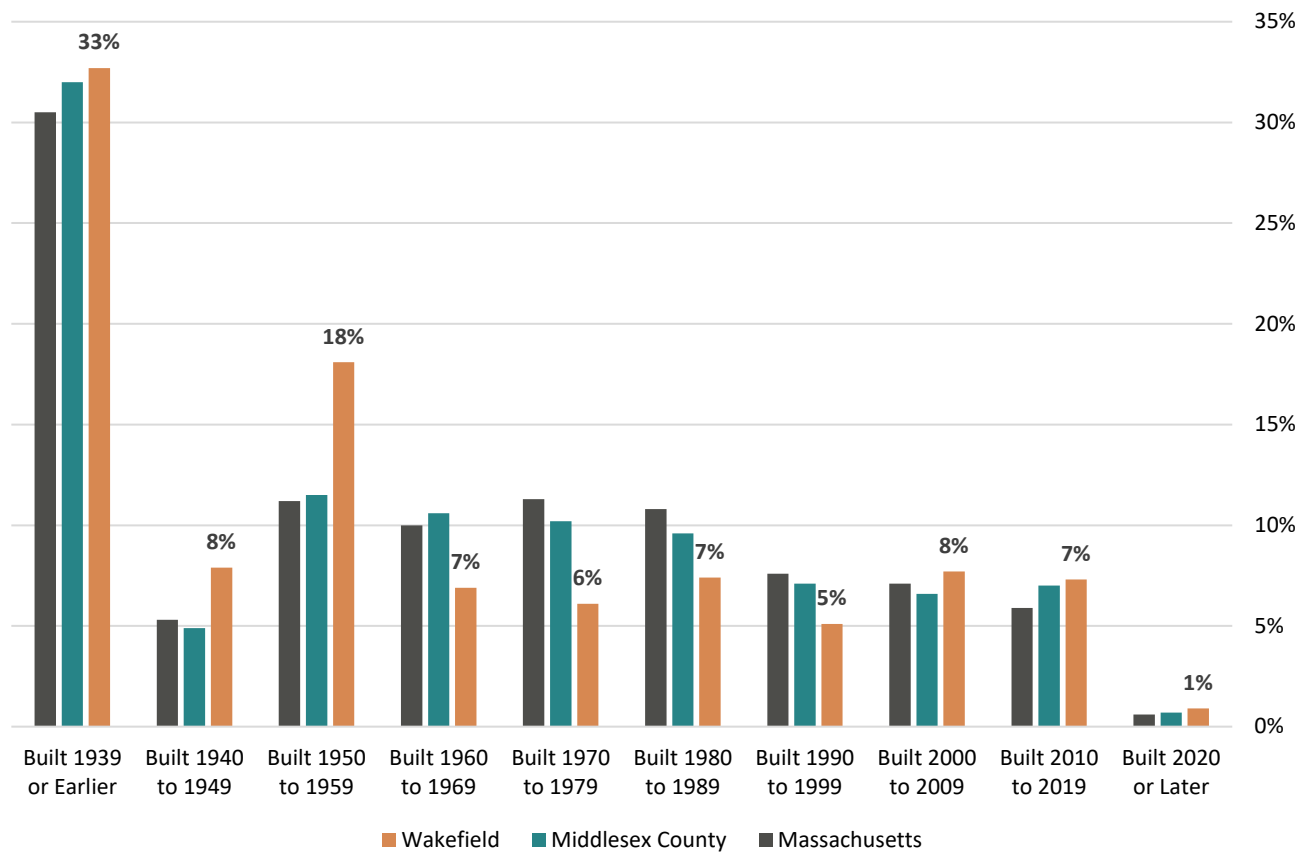


*Description: Housing units by structure type in Wakefield: More than half of units are single-family detached, while two-family, 20-49 unit multi-family, and 3-4 unit structures make up the next three biggest categories.*

**2014 Housing Production Plan:** In 2011, there were 1,160 homes in buildings with ten or more units, comprising about 11 percent of homes in Wakefield. In 2022, there were 1,579 units in more significant buildings, with the largest share of growth coming from structures with fifty or more homes, the number of which nearly doubled.

The chart below categorizes housing units in Wakefield by the period in which they were constructed. Looking at the share of homes over each era, a picture of the Town's development pattern emerges. There is a significant portion of pre-war structures (33 percent), followed by a post-war boom (26 percent between 1940 and 1959) and then a period of relative stability. However, after 2000, there is another, more minor wave of growth, with the share of additional structures outpacing both that of the county and Commonwealth.

## AGE OF HOUSING IN WAKEFIELD, 2022

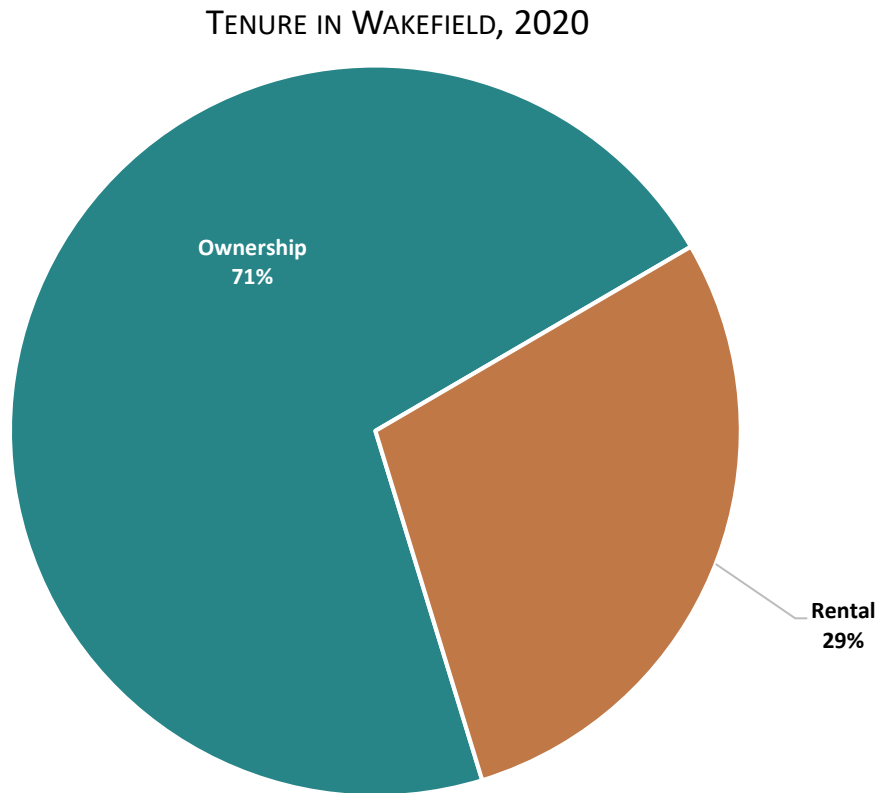


*Description: A bar chart with the age of Wakefield's housing stock. 18% of homes in Wakefield were built between 1950 and 1959, far more than the county and Commonwealth. Wakefield has also seen a slightly higher share of new structures in comparison.*

**The Big Picture:** As the 2024 Greater Boston Housing Report Card points out, the Boston metropolitan region has one of the most significant shares of pre-war housing stock in the country. "The age of Boston's housing stock indicates the region has not been producing housing at a meaningful rate after 1940. This does not bode well for affordability."

**Tenure<sup>xxiv</sup>**

Tenure is a term that refers to the type of housing occupancy—whether a household rents or owns their home. Most (71 percent) of households in Wakefield own their home, while the remainder (29 percent) rent where they live.



*Description: A pie chart showing that 71% of residents in Wakefield own their homes, and 29% rent their homes.*

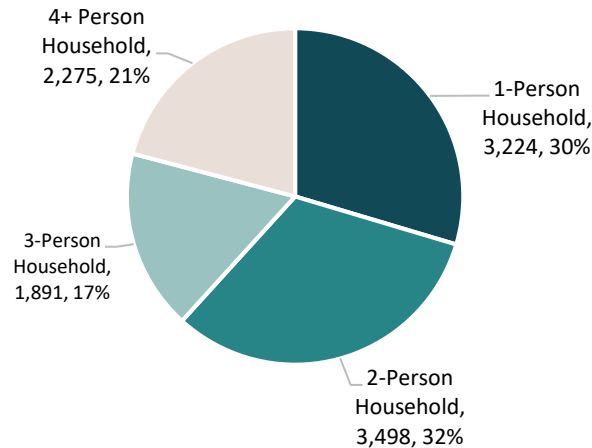
Wakefield has a higher homeownership rate than both Middlesex County (60 percent) and Massachusetts (also 60 percent). In terms of surrounding communities, Melrose (68 percent), Peabody (66 percent), and Stoneham (71 percent) are similar in their share of homeowners, with Lynnfield's 87 percent and Reading's 83 percent homeownership rates in stark contrast.

**2014 Housing Production Plan:** In 2011, this ratio was closer to 80-20 (23 percent renters, 77 percent homeowners)<sup>xxv</sup>, showing a shift toward the construction of rental housing in Wakefield.

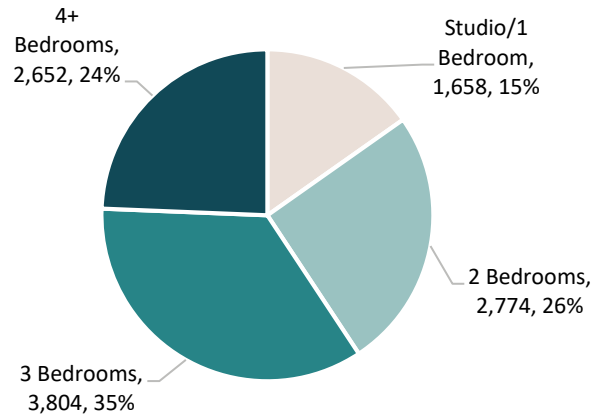
**Households & Bedrooms<sup>xxvi</sup>**

While about sixty percent of Wakefield's occupied housing units have three or more bedrooms, sixty percent of households in the Town consist of just one or two people.

HOUSING UNITS BY HOUSEHOLD SIZE ESTIMATE  
IN WAKEFIELD, 2022



OCCUPIED HOUSING UNITS BY NUMBER OF  
BEDROOMS ESTIMATE IN WAKEFIELD, 2022



*Description: a comparison of household size and bedrooms in structure. 62% of households are just one or two people, while about sixty percent of homes are three or more bedrooms.*

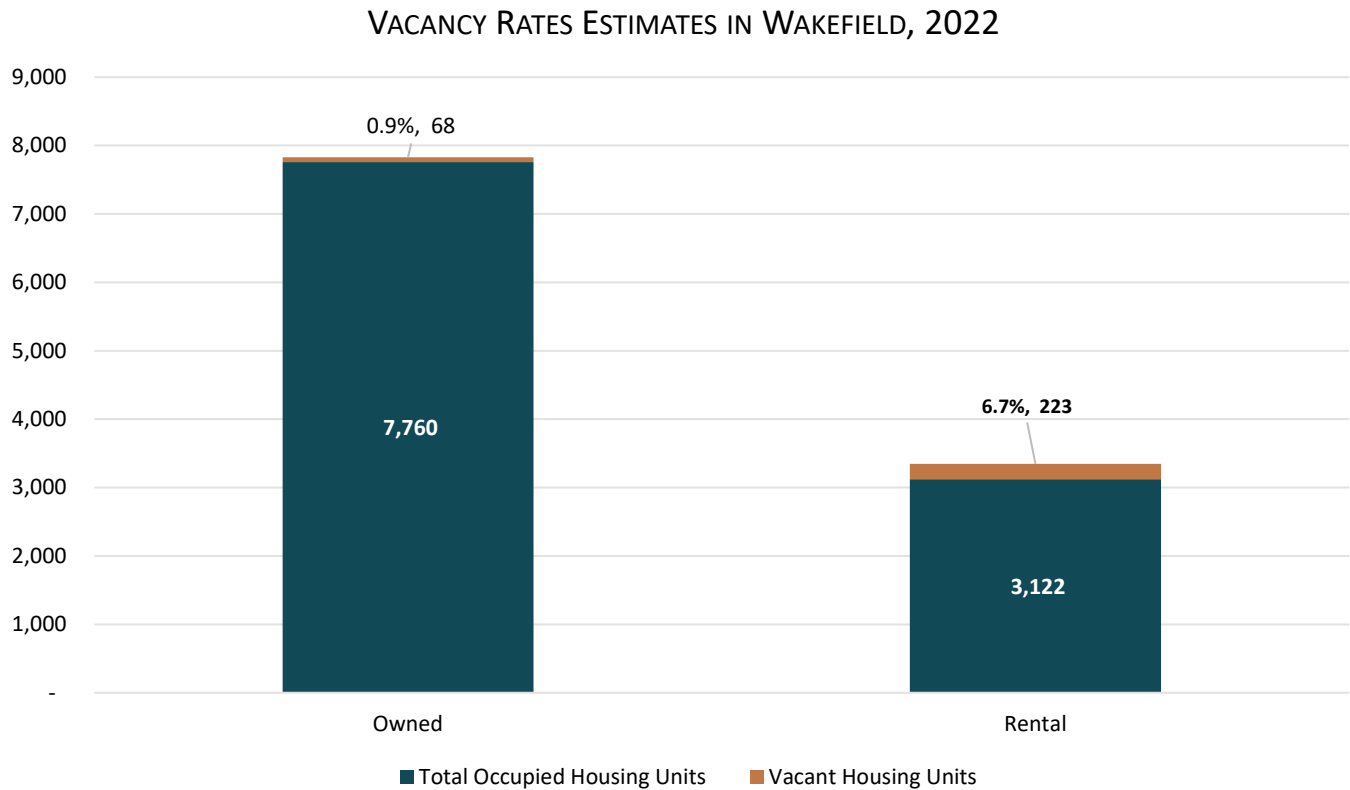
This may point to a shortage of smaller-sized housing units to serve these smaller households, particularly for those looking to downsize or for smaller starter homes.

**2014 Housing Production Plan:** In 2011, the median number of rooms per housing unit was 6.3, while in 2023, it was 6.1, indicating a slight decrease in the typical housing unit size.

**The Big Picture:** The 2024 Greater Boston Housing Report Card shares that “in 2022, more than one in five owner-occupied homes in the region were owned by seniors” and that seniors tended to live in “homes with more excess bedrooms—senior-led households have around 2 bedrooms per household member, as compared to around 1.5 or fewer bedrooms for younger households.”

## Vacancy<sup>xxvii</sup>

The Town’s 2022 vacancy rate for homeownership units was 0.9 percent—economists consider five to eight percent to be a ‘healthy’ vacancy rate. For rental units, it was 6.7 percent, which is near the lower bounds of a healthy vacancy rate for rental housing (six to ten percent).



*Description: Only about 1% of ownership units are vacant in Wakefield, while 6.7% of rental units are listed as vacant.*

As shared earlier, most of Wakefield’s vacant units are either seasonal homes or on the market.

Historic Vacancy Rates in Wakefield <sup>xxviii</sup>			
	2000	2010	2020
Rental	1.8%	8.3%	6.7%
Ownership	0.4%	1.1%	0.9%



## HOUSING MARKET & AFFORDABILITY

Near the end of 2024, the median single-family home in Wakefield sold for \$825,000, up nearly ten percent from the year prior. The median condo sold for \$564,000 and had appreciated about 4 percent compared to 2023.<sup>xxix</sup> The median rent for a two-bedroom apartment in Wakefield was \$2,750, with rents increasing by thirteen percent over the last decade.



The following section will explore housing market and affordability data in further detail, examining how prices and affordability have shifted in recent years.

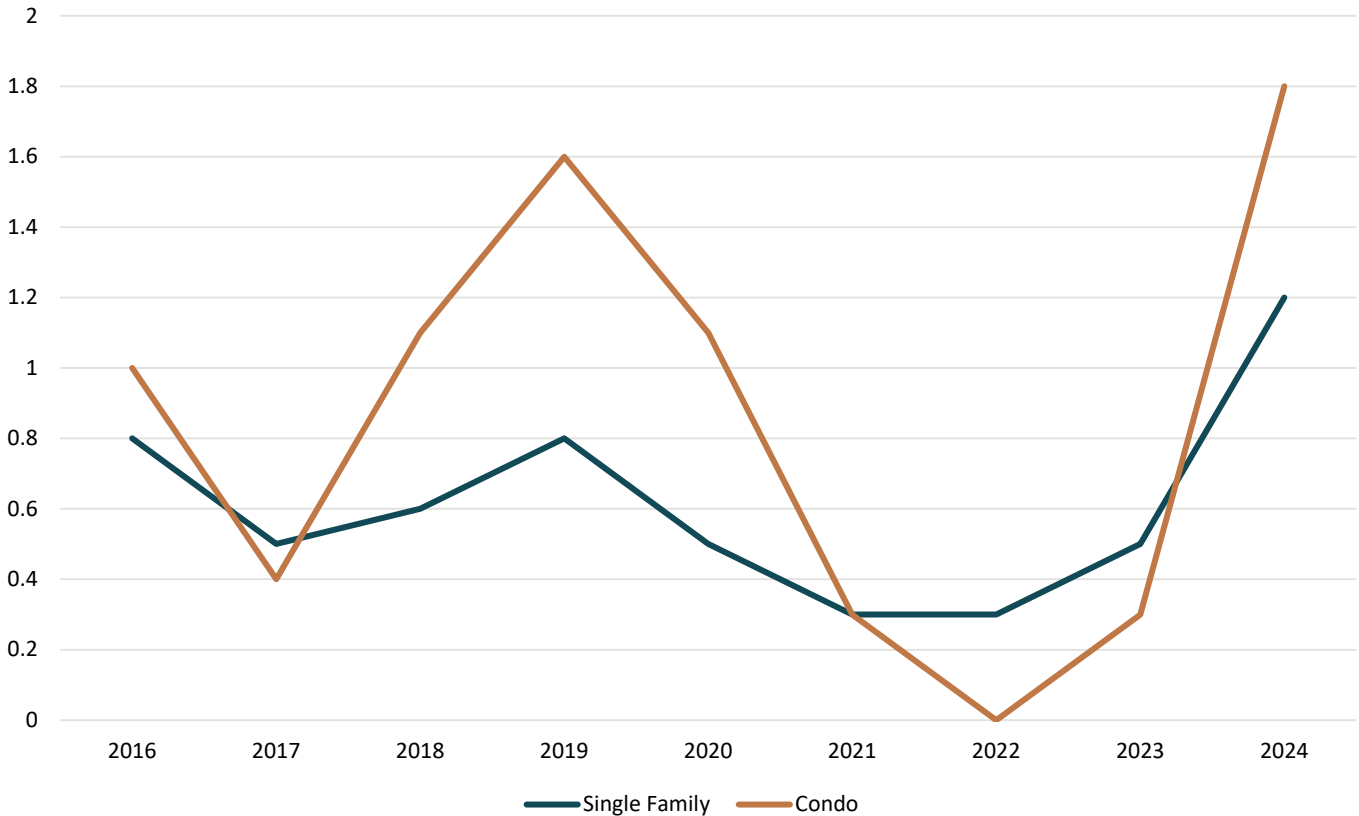
**The Big Picture:** Region-wide, increases in home values have outpaced increases in rents, though both have grown significantly in the past decade, according to the 2024 Greater Boston Housing Report Card.

## Months Supply

Months Supply refers to the number of months that it would take for all of the homes currently on the market to sell, given the current pace of sales.

In November 2024, there was an estimated 1.2 months of supply of single-family homes on the market in Wakefield. According to the National Association of Realtors, a five or six-month supply is considered to be a sign of a healthy real estate market.<sup>xxx</sup> This indicates a market with high demand.

ANNUAL MONTHS SUPPLY OF HOUSING ON MARKET, 2016 - 2024



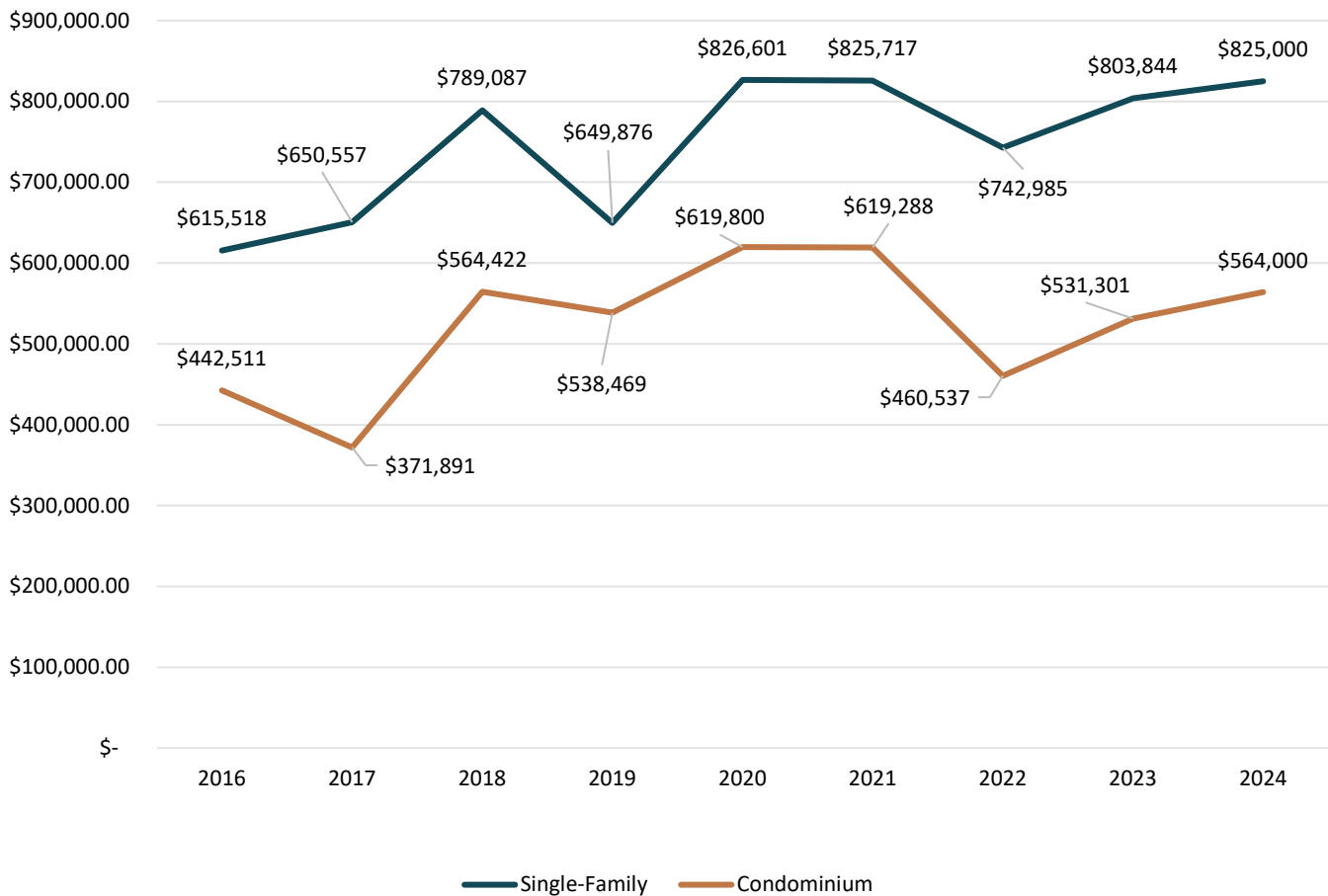
*Description: A chart showing the change in months supply on the market for single-family and condo homes in Wakefield. Both declined sharply in 2022, but have increased to 1.2 and 1.8, respectively, at the end of 2024.*

**2014 Housing Production Plan:** The former HPP, conducted in 2014, observed a slow rebound in home sales due to the prolonged recovery from the 2008 financial crisis. For example, in 2007, 195 single-family homes were sold. In 2014, that figure had shrunk to just 71.

## Home Sales<sup>xxx</sup>

Inflation-adjusted sales for single-family homes and condominiums in Wakefield have increased significantly (though in keeping with regional trends). The inflation-adjusted single-family home increased by 34 percent between 2016 and 2024, with condo sales keeping pace, growing by 27 percent.

**MEDIAN SINGLE-FAMILY AND CONDOMINIUM SALES PRICES IN WAKEFIELD (2024 INFLATION-ADJUSTED), 2016 - 2024**



*Description: Inflation adjusted, single-family homes and condos have still increased over the past decade, with condos growing from \$442,511 to \$564,000, and single-family homes from \$615,518 to \$825,000.*

**2014 Housing Production Plan:** Going further back, in 1990, the (non-inflation adjusted) median single-family home sold for \$170,000. As of the last HPP in 2014, the median single-family home went for \$425,000.

## Homeownership Affordability<sup>xxxii</sup>

What does it mean for a home to be affordable? Federal guidelines from the Department of Housing and Urban Development define households as “cost-burdened” if they spend more than one-third of their gross income on housing costs. In the realm of housing policy, affordability is often considered in this way as a calculation of a household’s income and overall housing costs. However, in everyday speech, the word “affordable” can have a



variety of meanings, depending on the context. For this report, we use affordability in the technical sense but recognize that this term can vary for many.

As documented in the last chapter, the median household income in Wakefield in 2022 was \$125,952 annually. To determine the affordability of homeownership for Wakefield, we calculated current home prices according to the town's median income.

Perhaps unsurprisingly, homeownership is far out of reach for a household earning Wakefield's median income. In fact, all but the households with the highest incomes in Wakefield would struggle to purchase a home in town in current market conditions. To buy a home in Wakefield today, a household would need to earn at least \$272,000 annually.

Homeownership Affordability in Wakefield				
	Median Sales Price (2024)	Income Needed to Purchase	Median Household Income in Wakefield (2022)	Affordability Gap
Median Condo	\$564,000	\$194,707.43	\$125,592	\$69,115.43
Median Single-Family Home	\$825,000	\$272,679.00	\$125,592	\$147,087

**2014 Housing Production Plan:** The last HPP identified a homeownership affordability gap of \$221,800 in 2014. This may have been due to rising incomes in Wakefield rather than declining home values: In 2014, the median household income in the Town was \$85,156.

## INCOME AFFORDABILITY GAP FOR HOUSEHOLDS BY RACE AND SIZE IN WAKEFIELD, 2024



*Description: Bar chart illustrating affordability gap in Wakefield. The Town median household income is \$125,592, but the minimum income needed to afford a single-family home is \$272,679.*

To purchase a home without being cost-burdened, a household would need to earn \$194,707 (condo) or \$272,679 (single-family home). The purchasing gap is even starker for low-income and households of color in Wakefield.

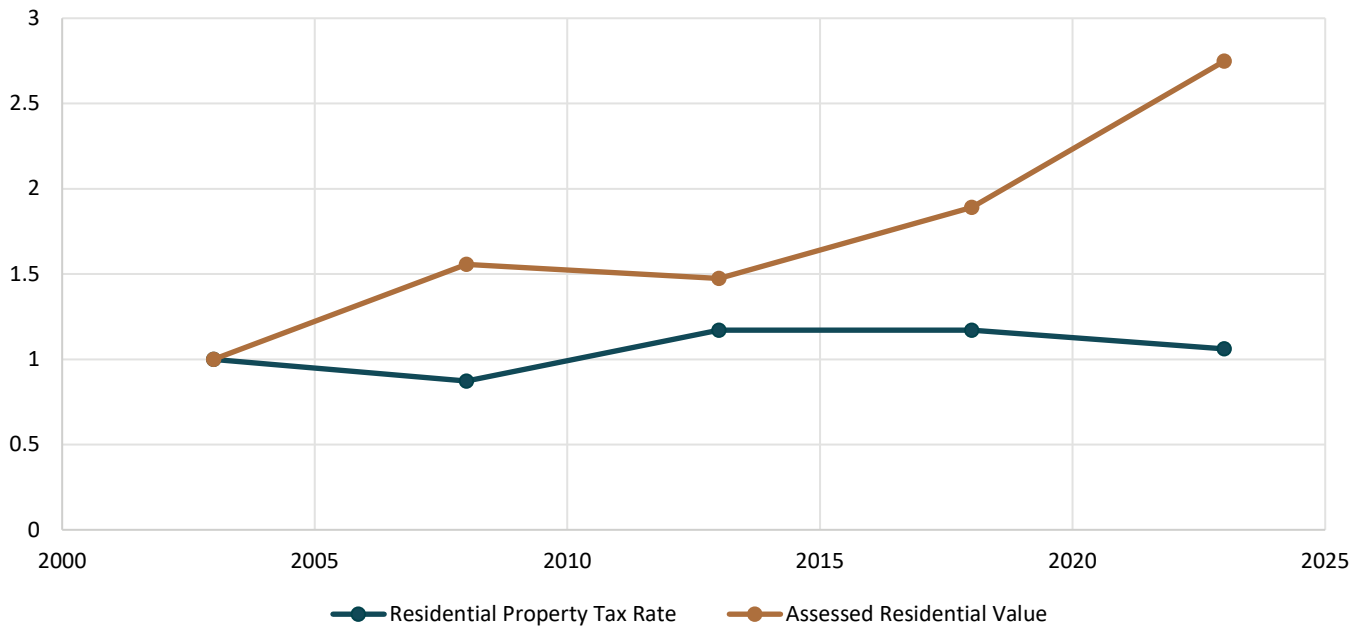
Of course, household earning above median income would be able to affordably purchase a home in Wakefield today, as would higher income households originating from other municipalities. While housing policy may often be considered at the local level, the dynamics of a housing market are often regional.

**The Big Picture:** Between 2021 and 2024, the annual income needed to afford even a low-end home (priced in the bottom third of the market) increased by \$60,981 to \$160,297, reflecting an affordability challenge across Greater Boston. (Greater Boston Housing Report Card 2024).

## Property Taxes<sup>xxxiii</sup>

While residential property tax rates have decreased in the last ten years, the value of assessed residential property has increased twofold, leading to higher property tax burdens for homeowners.

CHANGE IN PROPERTY TAXES AND ASSESSED VALUE, 2003 - 2023



*Description: While Wakefield's residential property rate has held relatively steady in the past two decades, assessed residential value has increased by 2.5 times, leading to higher residential property taxes.*

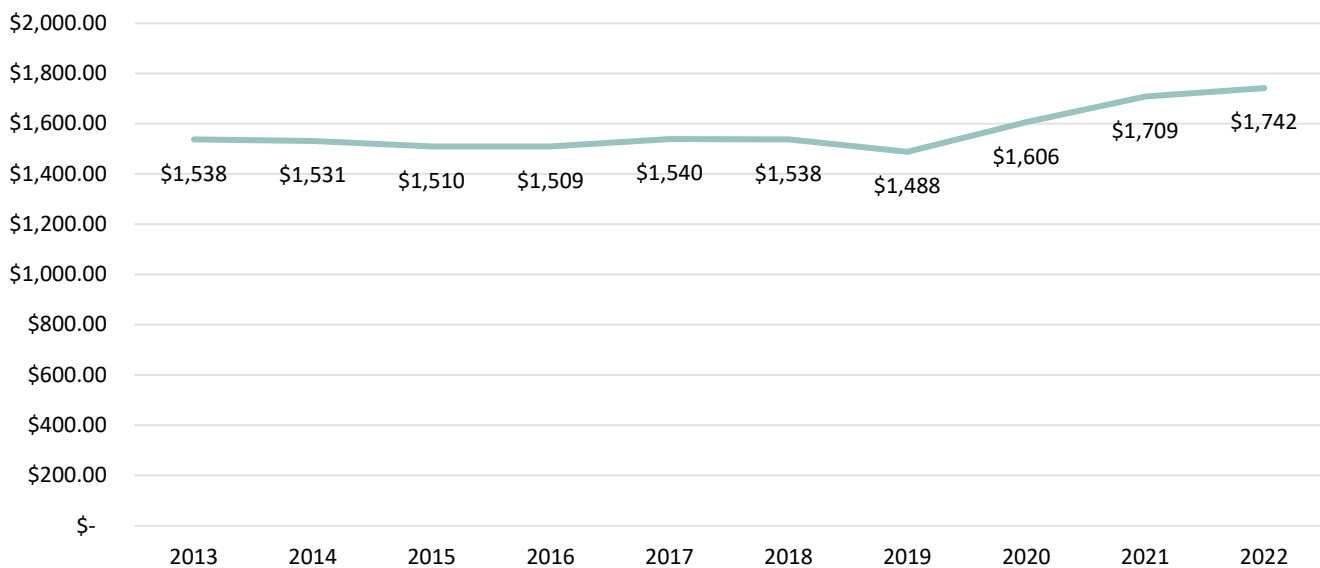
Merely looking at current homeownership purchasing costs leaves out some of the picture on housing affordability: many residents may have bought their homes decades ago when prices were more affordable (i.e., the median single-family home in Wakefield in 1990 sold for \$190,000). Those who own their homes and have paid off their mortgages may still struggle with affordability due to the increase in assessed residential value.

## Rental Costs<sup>xxxiv</sup>

At the end of 2024, the median two-bedroom apartment in Wakefield rented for \$2,750.

Median Monthly Rent in Wakefield (2024)			
	Studio/1BR	2 BR	3 BR
Median Rent	\$1,850	\$2,750	\$3,400

MEDIAN GROSS RENT ESTIMATE IN WAKEFIELD (2024 INFLATION-ADJUSTED), 2013 - 2022



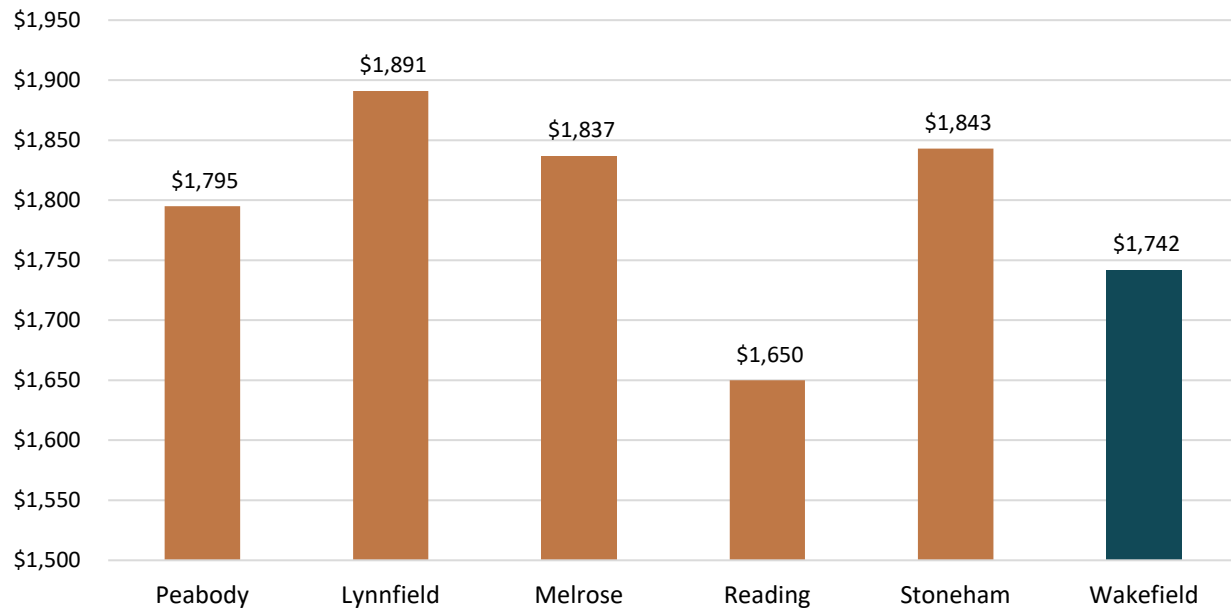
*Description: Median gross rent, inflation-adjusted, has still increased from \$1,538 in 2013 to \$1,742 in 2022.*

A note on Census data: JM Goldson has observed that the U.S. Census Bureau seems to chronically underestimate asking rents in its data. The table above the chart is drawn from Rentometer, a market-data aggregator, and likely reflects more up-to-date data. Still, inflation-adjusted Census data shows that the median gross rent in Wakefield grew by 13 percent over the last decade.

**2014 Housing Production Plan:** The Town's Housing Production Plan found that the median rent in 2014 was just \$1,049 (non-2022 inflation-adjusted).

The median gross rent in Wakefield is slightly below that of comparison communities (with the exception of Reading).

## MEDIAN GROSS RENT ESTIMATE IN WAKEFIELD WITH REGIONAL COMPARISON, 2022

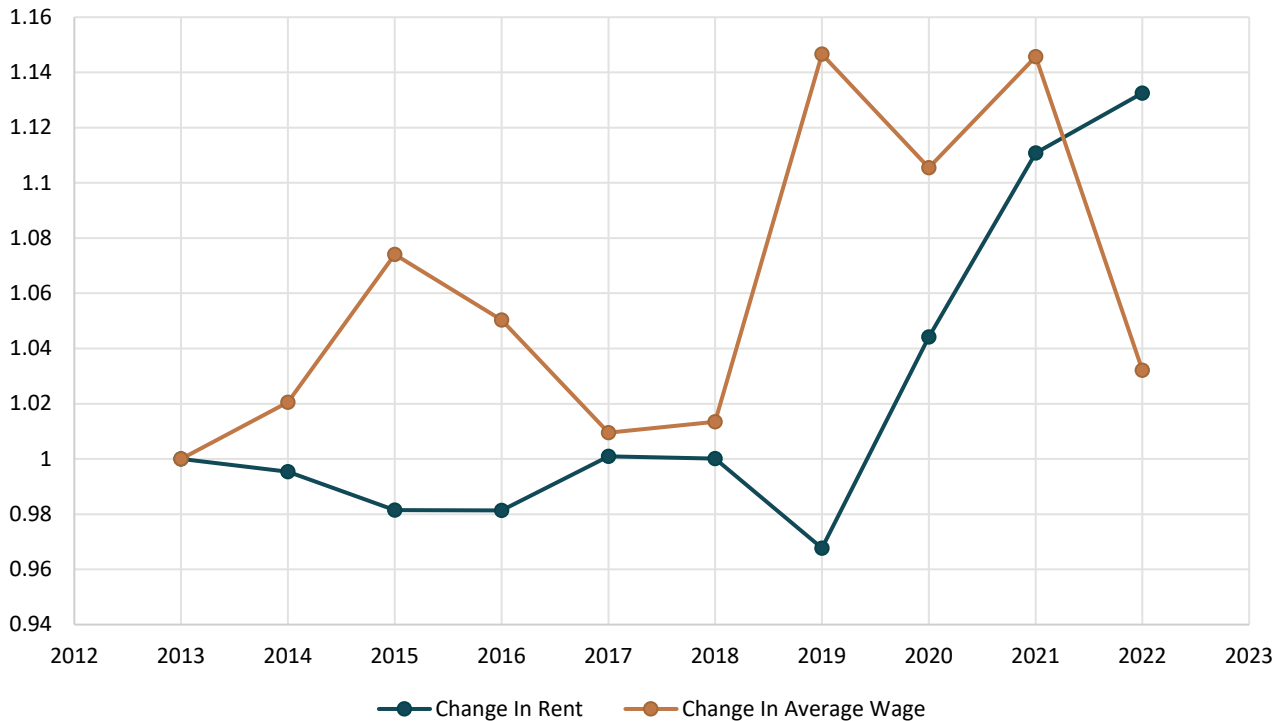


*Description: Wakefield's median rent in 2022 at \$1,742 is lower than Stoneham (\$1,843), Reading (\$1,650), Melrose (\$1,837), Lynnfield (\$1,891), and Peabody (\$1,795).*

In recent years, rents have increased relative to average wages, reflecting lessened buying power for those who might live and work in Wakefield.



CHANGE IN RENT AND AVERAGE WAGES IN WAKEFIELD, 2012 - 2023, INFLATION ADJUSTED



Description: a graph showing the inflation-adjusted change in wages and rent in Wakefield. Rents have increased after 2019 while average wages have declined in the same period.

## Rental Affordability<sup>xxxv</sup>

**While Wakefield’s rents are not quite as out of reach as the Town’s homeownership opportunities, many low-income households do currently struggle. For example, the median Town household (earning \$125,592) would likely not experience cost-burden renting the median two-bedroom apartment (\$2,750).**

However, the median *renter* household in Town (which earns just \$71,984 annually) would struggle to afford that same apartment, becoming cost-burdened by paying more than one-third of their income to cover the \$2,750 annual rent.

Affordability challenges for renting become starker when examining Very Low Income (30 – 50 percent Area Median Income) and Extremely Low Income (30 percent Area Median Income) households.

## RENTAL AFFORDABILITY ESTIMATE IN WAKEFIELD, 2024



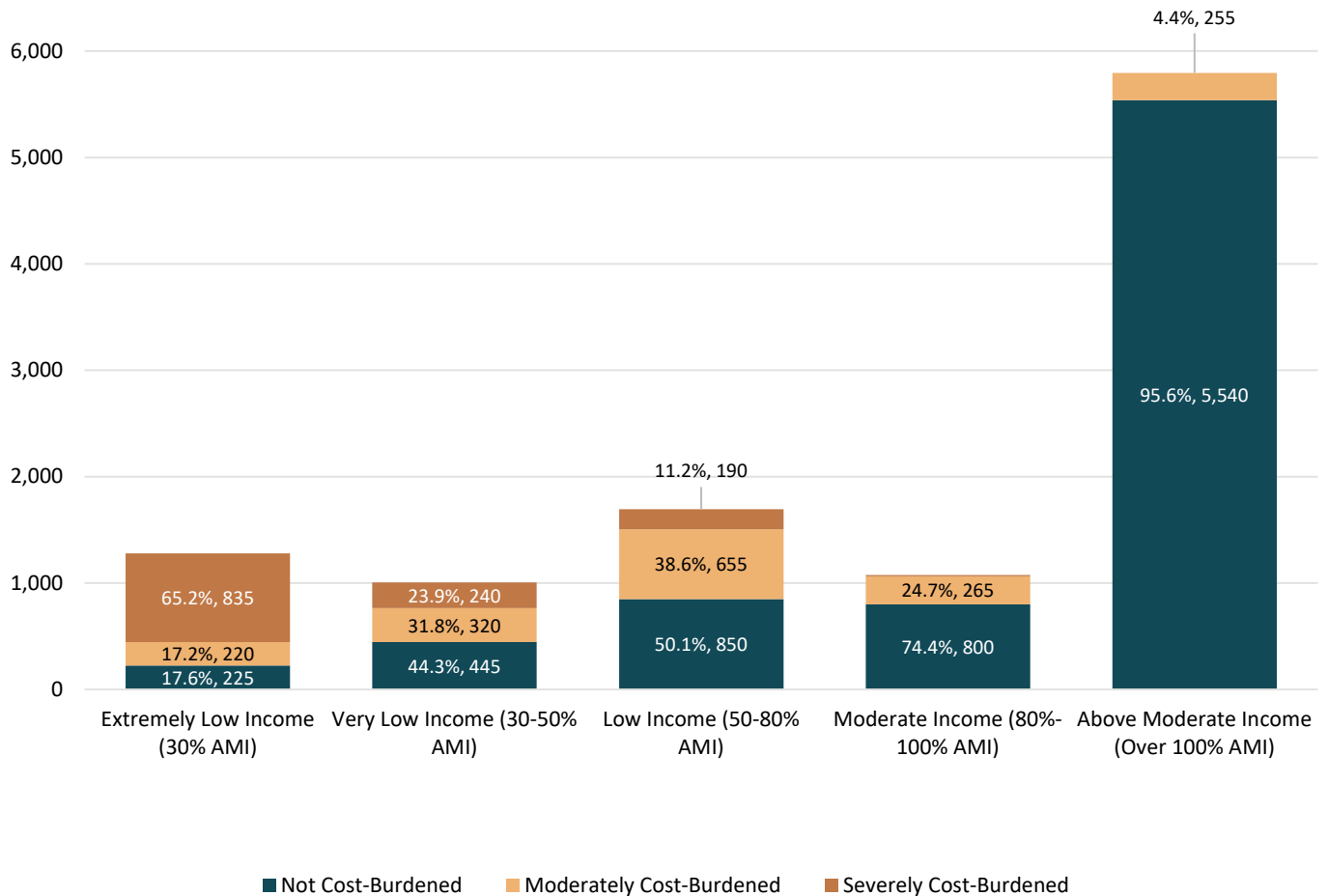
Description: A graph showing the potential for cost-burden for renters, particularly for households earning less than 50% AMI. The Town median renter household would be cost-burdened, paying more than one-third of their income for rent.

### Cost-Burden<sup>xxxvi</sup>

Beyond high home prices and rents that may restrict existing residents from changing homes or prevent potential new community members from moving to the Town, some are currently cost-burdened.

About a third of households in Wakefield (2,999 households or 27.5 percent) qualify under this designation, paying more than one-third of their income toward their rent, mortgage, and other associated housing costs. This comprises 40 percent of renters and 20 percent of homeowners.

## COST BURDEN BY HOUSEHOLD INCOME ESTIMATE IN WAKEFIELD, 2024



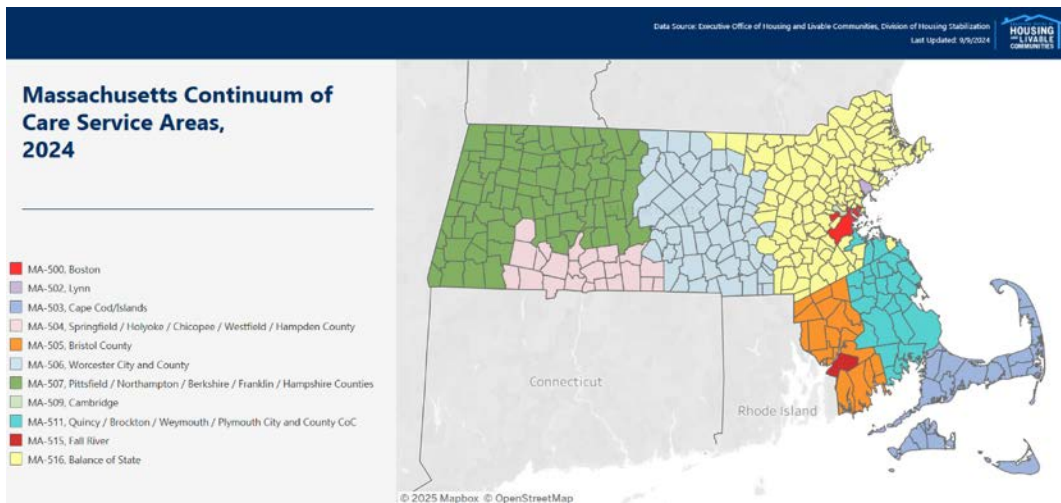
*Description: Severe cost burden is concentrated among extremely low income households (30%) AMI, while moderate cost-burden is spread across 30-50% AMI, 50-80% AMI, and 80%-100% AMI households.*

Severe cost-burden, defined as a household paying more than half their income toward housing, is concentrated among extremely low-income earners (1,055 households earning less than \$48,950, or 30 percent AMI for a family of four).

Cost-Burden in Wakefield (2021)			
	Moderately Cost-Burdened	Severely Cost-Burdened	Not Cost-Burdened
Homeowner Households	1,110	655	6,055
Renter Households	609	625	945

**2014 Housing Production Plan:** the number of cost-burdened households has remained the same in the past 10 years at 2,975 in the prior HPP (with 1,050 severely cost-burdened).

## Homelessness<sup>xxxvii</sup>



*Description: A map of Massachusetts with regional Continuums of Care displayed. Wakefield is part of a CoC that stretches from the New Hampshire border to the southern reach of Norfolk County. Source: EOHL.*

Homelessness is often measured using annual Point-In-Time (PIT) counts conducted by HUD-designated Continuums of Care (CoCs). CoCs are regional or local entities that coordinate services for homeless families and individuals. Massachusetts is split into eleven CoCs, with Wakefield represented in the “Balance of State” CoC.

In the decade since the Town’s last Housing Production Plan, homelessness in the Commonwealth has increased by about 40 percent. In the Balance of State CoC, it has grown by nearly 90 percent.

Year	Balance of State CoC (includes Wakefield)	Massachusetts
2014	6,129	21,237
2024	11,552	29,360
Percent Change	88%	38%

### Affordable Housing<sup>xxxviii</sup>

A traditional means of measuring affordable housing in a municipality in Massachusetts is to consult the City or Town’s Subsidized Housing Inventory (SHI). This is a listing compiled by the Executive Office of Housing and Livable Communities (EOHLC) that includes all deed-restricted affordable units in that municipality. Crucially, it also includes *market-rate* units built under M.G.L. Ch. 40B.

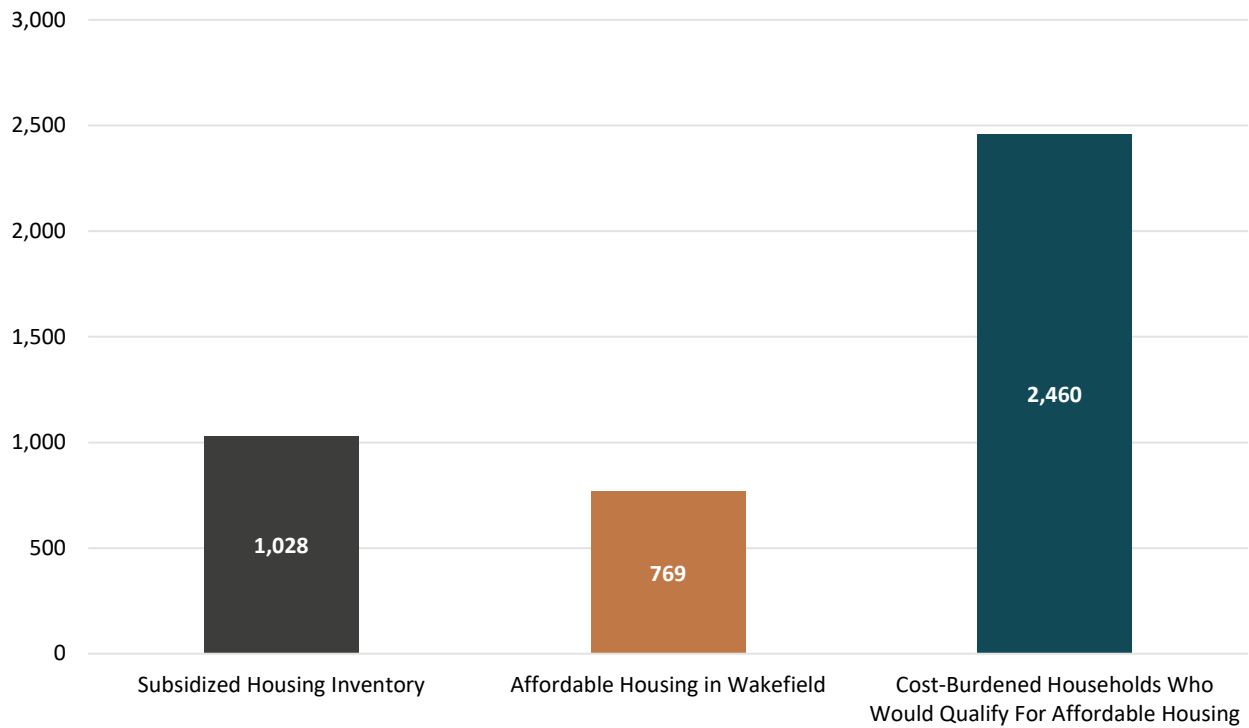
For example, if a Town’s SHI is less than ten percent, a developer may, through a Comprehensive Permit process, gain approval from the Zoning Board of Appeals to construct a housing development with only 25 percent of the units reserved as affordable (the allocation differs depending on whether the property consists of ownership or rental homes). Through this practice, some of the units listed on a municipality’s SHI may not be genuinely affordable.

This is true for Wakefield. While the Town’s SHI lists 1,028 units (9.13 percent of 2020 Census Year Round Housing Units), one quarter are not actually affordable homes. Housing Navigator Massachusetts is a non-profit that compiles property-level data into a more accurate accounting of existing affordable units.

According to the non-profit’s database, there are only 769 affordable housing units in Wakefield to meet the needs of 2,999 cost-burdened households—2,460 of which would qualify for income-restricted subsidized housing.

**The Big Picture:** The National Low Income Housing Coalition publishes *The Gap*, a report that uses the Census Bureau’s Public Use Microdata Sample (PUMS) data to analyze affordable housing need and availability for low-income households. For the Boston-Cambridge-Newton MA-NH metropolitan region, they found that there was a deficit in 2024 of nearly 150,000 affordable homes (at or below 50 percent AMI) in the area.

## CURRENT AFFORDABLE HOUSING & NEED IN WAKEFIELD, 2024



*Description: A bar chart showing the 1,028 units on the SHI, the 456 affordable units in Wakefield, and the 2,460 cost-burdened, income qualifying households in Wakefield.*

Town data on future housing construction can help to inform estimates of future affordable housing in Wakefield. The town estimates that 636 total units will be completed in the next five years, with affordable units provided through inclusionary zoning (as well as two M.G.L. 40B projects, 998-1000 Main Street and 44,46,48 Crescent Street). Of these, 118 will be restricted as affordable, but with 132 new SHI-qualifying units pushing the Town's SHI over ten percent.

Affordable Housing & Subsidized Housing Inventory In Wakefield, 2025-2030			
Year	SHI Units	SHI Percentage	Actual Affordable Units
2025	1,028	9.13%	769
2030 (projected)	1,160	10.30%	901

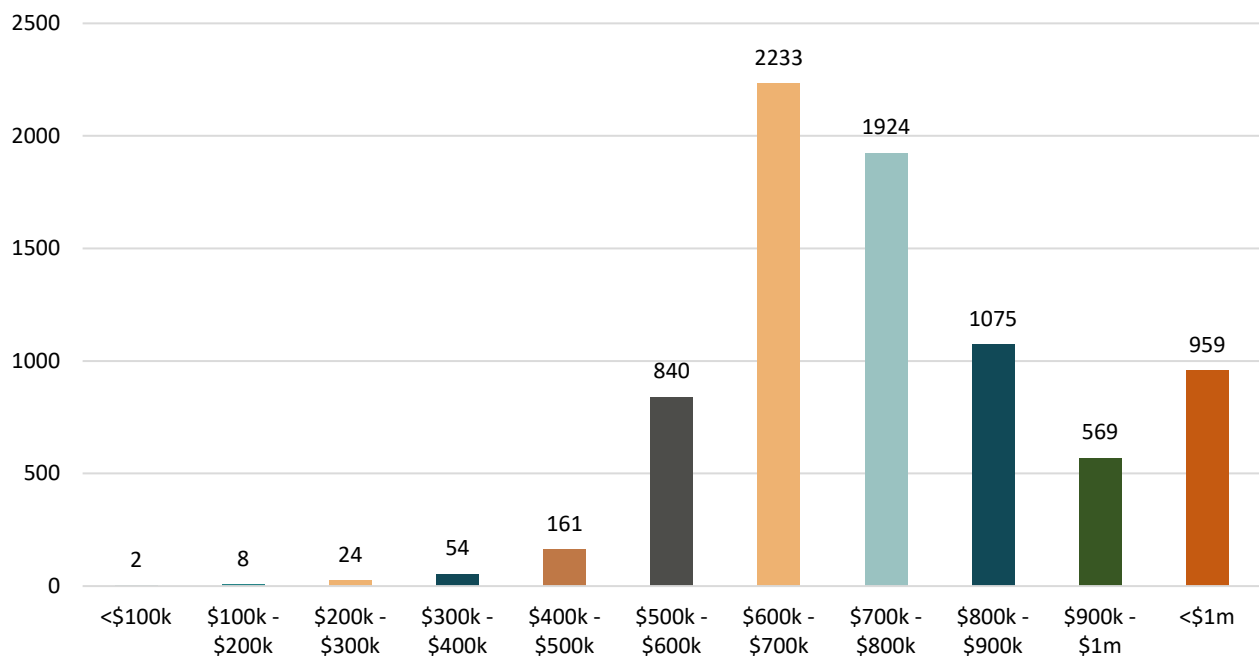
It should be noted, however, that the need for income-restricted subsidized housing outpaces anticipated supply by nearly five times. Additionally, after the 2030 Census is completed, there is the potential for the Town's SHI to no longer be above ten percent.

## Attainable Housing<sup>xxxix</sup>

In addition to critical housing affordability needs, “attainable” homeownership options are also in short supply in Wakefield. In addition to cost-burdened households, there are approximately 2,686 middle-income households (defined as earning 80 to 120 percent Area Median Income) who do not qualify for subsidized housing and would likely be unable to purchase a home in Wakefield.

However, as evidenced in the chart below, there is a scarcity of homeownership opportunities available to households earning in this range. While assessments are not equivalent to list or sales prices, they do help to illustrate the dearth of affordably-priced market-rate homes for both low- and moderate-income households.

ASSESSED VALUE FOR RESIDENTIAL PARCELS IN WAKEFIELD, 2024



*Description: A bar chart showing the concentration of assessed residential parcels in Wakefield above \$600,000, creating an affordability gap for households earning above 80% AMI.*

One downstream effect of this price barrier is that potential homeowners remain renters, utilizing existing rental stock that could otherwise be used for residents looking to downsize or for other households looking to rent in Town.

Income Needed to Affordably Purchase A Home In Wakefield	Moderate Household Earnings Range (80 - 120 percent AMI)	Number of Middle-Income (80 – 120 percent AMI) Households	Target Home Price Range
\$272,679	\$119,120 – \$178,680	2,686	\$420,000 - \$660,000

For renters in this bracket, housing opportunities look more optimistic. Moderate-income households in Wakefield, earning between 80 percent and 120 percent AMI, are likely not to be cost-burdened.

Income Needed to Rent a 2-Bedroom Apartment in Wakefield Attainably	Moderate Household Earnings Range (80 - 120 percent AMI)	Number of Middle-Income (80 – 120 percent AMI) Households	Maximum Attainable Rents
\$110,000	\$119,120 – \$178,680	2,686	\$3,308 - \$4,963

**The Big Picture:** Regionally, Greater Boston had the third-highest median two-bedroom rent in the country in 2024. The Greater Boston Housing Report Card estimates a similar figure for the region—that a household would need to earn at least \$110,000 annually to afford the median two-bedroom unit. While this may be possible for Wakefield’s moderate and middle-income households, lower-income households still struggle.



## SUMMARY

As Wakefield has grown, there has been a concurrent rise in smaller households and an increase in renters. The construction of multifamily housing has helped to diversify the housing stock, but affordability remains a significant challenge. The Town has seen a dramatic rise in both rent and home prices, creating financial strain for many residents.

The findings illustrate that homeowners and renters alike are facing escalating housing costs. Home prices have surged from \$615,000 in 2016 to over \$800,000 in 2024, while rent has increased by 13 percent over the past decade.

In Wakefield today, 40 percent of renters and 20 percent of homeowners pay more than a third of their income toward housing. These price trends, combined with rising property tax burdens, mean that many households are either cost-burdened or priced out of the housing market entirely. The shortage of affordable housing is stark, with only 769 affordable units available for the estimated 2,460 households who qualify for assistance. The number of cost-burdened households has remained relatively flat since the last HPP.

Additionally, middle-income households, who earn too much to qualify for traditional affordable housing, appear to be largely shut out of homeownership opportunities, still earning too little to afford to mortgage the median single-family home (though condos may be attainable to some at the higher end of the spectrum).

These trends underscore the urgent need for strategic housing solutions to support Wakefield's evolving population. Addressing affordability, increasing housing supply—particularly of units attainable to moderate-income households—and balancing the needs of homeowners and renters will be key to ensuring a more affordable future. In the following chapter, particular demographic needs based on population projections for 2040 are explored to help inform future affordability strategies.

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<sup>xxii</sup> U.S. Census Bureau. *Decennial Census (T16, T72, T20, T155, T58, T68, H9, T3)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.

<sup>xxiii</sup> U.S. Census Bureau. *American Community Survey 5-Year Tables, (A10032)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.

<sup>xxiv</sup> U.S. Census Bureau. *American Community Survey 5-Year Tables, (A14015)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.

<sup>xxv</sup> Town of Wakefield. *Housing Production Plan*. Wakefield, MA: Town of Wakefield, 2014. <https://www.wakefield.ma.us/sites/g/files/vyhlif3986/f/file/file/housing-production-plan.pdf>.

<sup>xxvi</sup> U.S. Census Bureau. *American Community Survey 5-Year Tables, (A10024)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.

<sup>xxvii</sup> U.S. Census Bureau. *Decennial Census (H4, H5)*, U.S. Census Bureau. Accessed December 9, 2024. <https://data.census.gov>.

<sup>xxviii</sup> Town of Wakefield. *Housing Production Plan*. Wakefield, MA: Town of Wakefield, 2014. <https://www.wakefield.ma.us/sites/g/files/vyhlif3986/f/file/file/housing-production-plan.pdf>.

<sup>xxix</sup> Massachusetts Association of Realtors. *Local Market Update*. Massachusetts Association of Realtors. Accessed January 2025. [https://marketstatsreports.showingtime.com/MAR\\_z4jps/sst/202411/Wakefield.pdf](https://marketstatsreports.showingtime.com/MAR_z4jps/sst/202411/Wakefield.pdf)

<sup>xxx</sup> Dunn, Meredith, "Inventory and Months' Supply." *Economist's Outlook*, National Association of Realtors, January 22, 2021, <https://www.nar.realtor/blogs/economists-outlook/inventory-and-months-supply>.

<sup>xxxi</sup> Massachusetts Association of Realtors. *Local Market Update*. Massachusetts Association of Realtors. Accessed January 2025. [https://marketstatsreports.showingtime.com/MAR\\_z4jps/sst/202411/Wakefield.pdf](https://marketstatsreports.showingtime.com/MAR_z4jps/sst/202411/Wakefield.pdf)

<sup>xxxii</sup> U.S. Department of Housing and Urban Development (HUD). *Income Limits*. Accessed December 12, 2024. <https://www.huduser.gov/portal/datasets/il.html>

<sup>xxxiii</sup> Massachusetts Executive Office of Labor and Workforce Development. "Employment and Wages." Accessed December 12, 2024. <https://lmi.dua.eol.mass.gov/lmi/employmentandwages>.

<sup>xxxiv</sup> Rentometer. "Bedroom Rent Analysis: Wakefield, MA 01880." Accessed December 12, 2024. <https://www.rentometer.com/analysis/1-bed/wakefield-ma-01880/s6j2EQDsD3s/quickview>.

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<sup>xxxv</sup> U.S. Department of Housing and Urban Development (HUD). *Income Limits*. Accessed December 12, 2024.

<https://www.huduser.gov/portal/datasets/il.html>

<sup>xxxvi</sup> U.S. Department of Housing and Urban Development (HUD). *Comprehensive Housing Affordability Strategy (CHAS) Data*.

Accessed December 12, 2024. <https://www.huduser.gov/portal/datasets/cp.html>

<sup>xxxvii</sup> U.S. Department of Housing and Urban Development, *2024 AHAR: Part 1 - PIT Estimates of Homelessness in the U.S.*,

accessed January 27, 2025, <https://www.huduser.gov/portal/datasets/ahar/2024-ahar-part-1-pit-estimates-of-homelessness-in-the-us.html>.

<sup>xxxviii</sup> Housing Navigator Massachusetts. *Housing Dashboard*. Accessed December 12, 2024.

[https://public.tableau.com/app/profile/housingnavigatorma/viz/hnmi\\_2024\\_01/HousingDashboard2](https://public.tableau.com/app/profile/housingnavigatorma/viz/hnmi_2024_01/HousingDashboard2)

<sup>xxxix</sup> U.S. Census Bureau. *American Community Survey 5-Year Tables, (A14001)*, U.S. Census Bureau. Accessed December 9, 2024.

<https://data.census.gov>.

## CHAPTER 4: FUTURE HOUSING NEEDS



The Hiker monument (1926) at 80 Main Street. Source: Drew McRae, Wikimedia Commons

In this chapter, population and growth projections are discussed, with analyses of future housing needs conducted for four demographic groups: seniors, families, non-senior renters, and people with disabilities.

## KEY FINDINGS

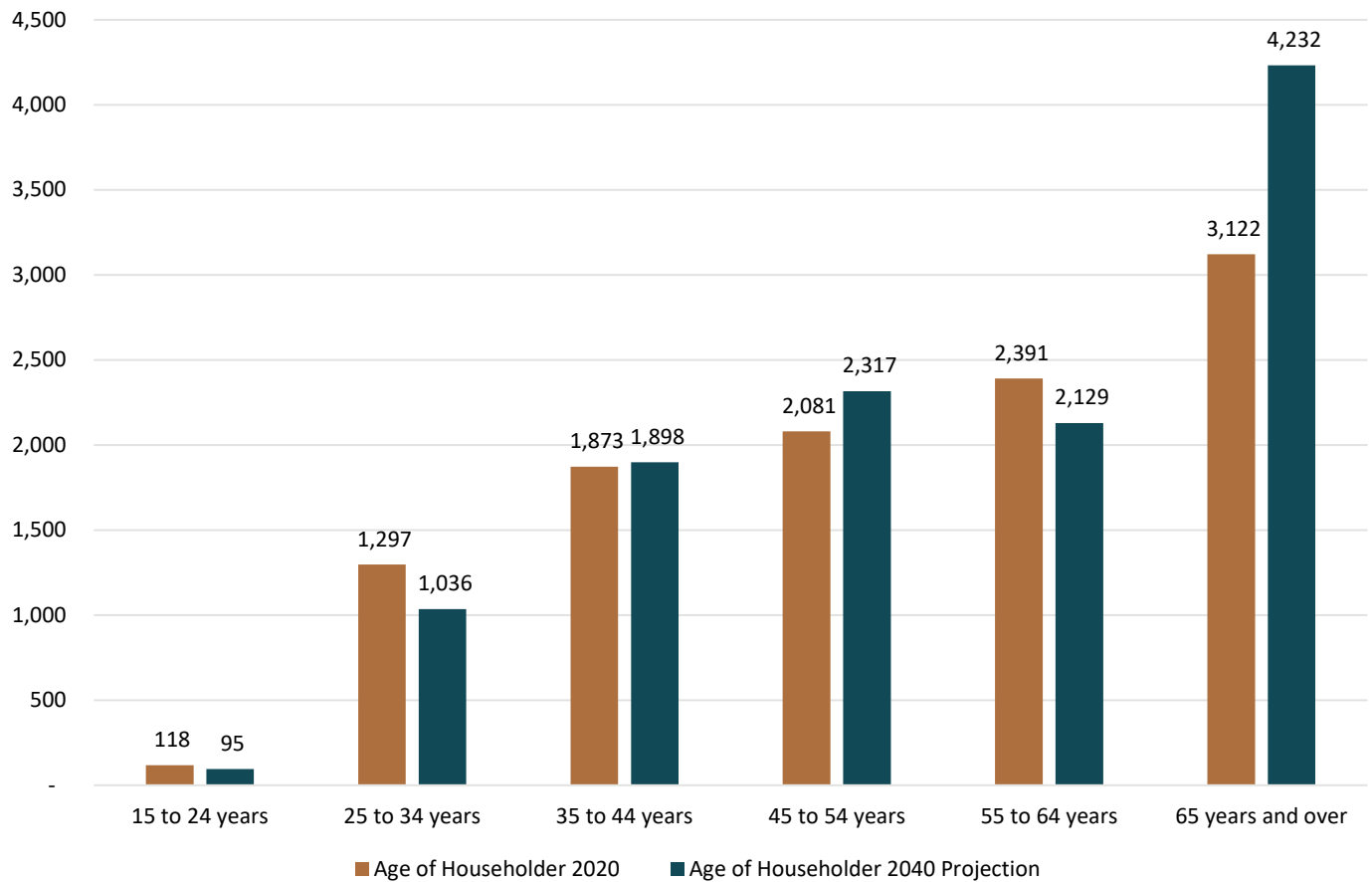
- **Overall Housing Production Needs:** By 2040, 988 net new housing units are needed in Wakefield.
- **Unit Sizes:** To fit shifting demographics, these new homes should be smaller units.
- **Future Senior Housing Needs:** Seniors are anticipated to comprise most of Wakefield's 2040 growth.
- **Future Housing Needs For Family Households:** Half of these new homes need to accommodate family households.
- **Future Housing Needs For Renters:** A slight decline is expected for non-senior renter households.
- **Future Housing Needs For People With Disabilities:** Accessibility and affordability will also be needed.

### Overall Housing Production Needs<sup>xi</sup>

By 2040, 988 net new housing units are needed in Wakefield, with 586 needed to accommodate population growth, and 402 to ensure a healthy vacancy rate.

Using population projection data from the UMass Donahue Institute and population cohort data from the most recent Census, JM Goldson developed a novel form of projection using a household formation rate estimate. This was then tailored to population projections and, if insufficient, current data for each of the four population groups studied: seniors, families, non-senior renters, and people with disabilities. As with any estimate (as well as projections), these are based on informed assumptions about the future but will naturally shift as time progresses.

## PROJECTED HOUSEHOLD FORMATION IN WAKEFIELD, 2040



Description: A bar chart showing projected households in Wakefield in 2040, with 15-34 year-old households declining slightly, and households 65+ increasing by over 1,000.

**+988**

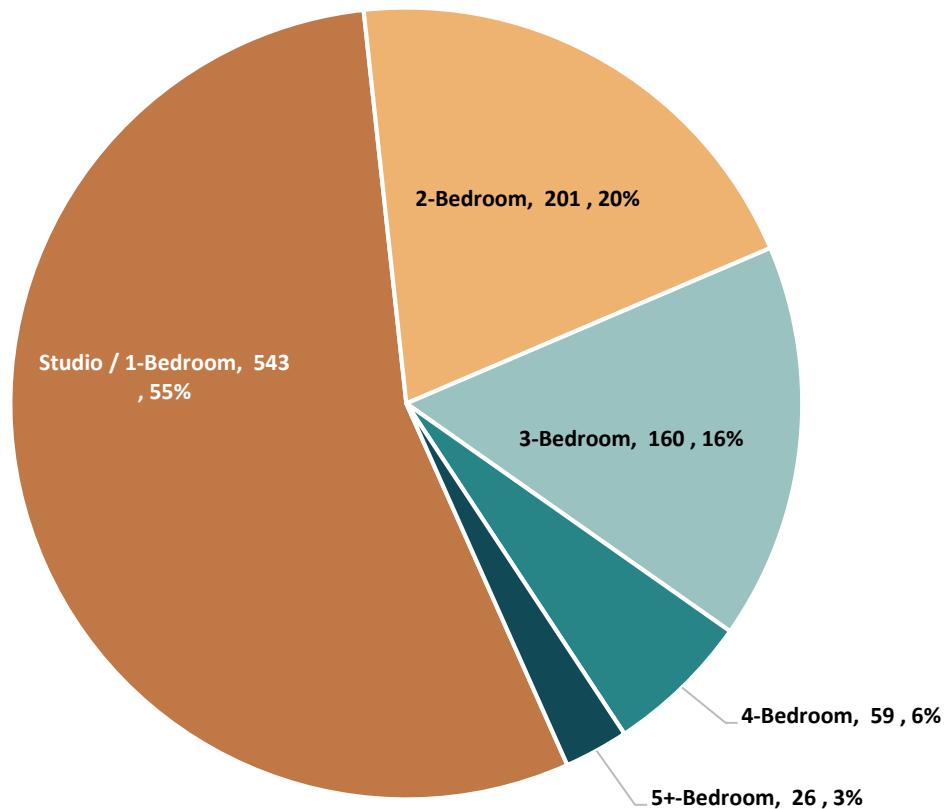
New Housing Units By 2040

**+201**

New Subsidized Housing Inventory Units By  
2040

## Unit Sizes<sup>xli</sup>

### NEEDED HOUSING UNITS PROJECTION BY NUMBER OF BEDROOMS IN WAKEFIELD, 2040



*Description: New households are primarily projected to need studio, one bedroom, and two-bedroom units in this pie chart.*

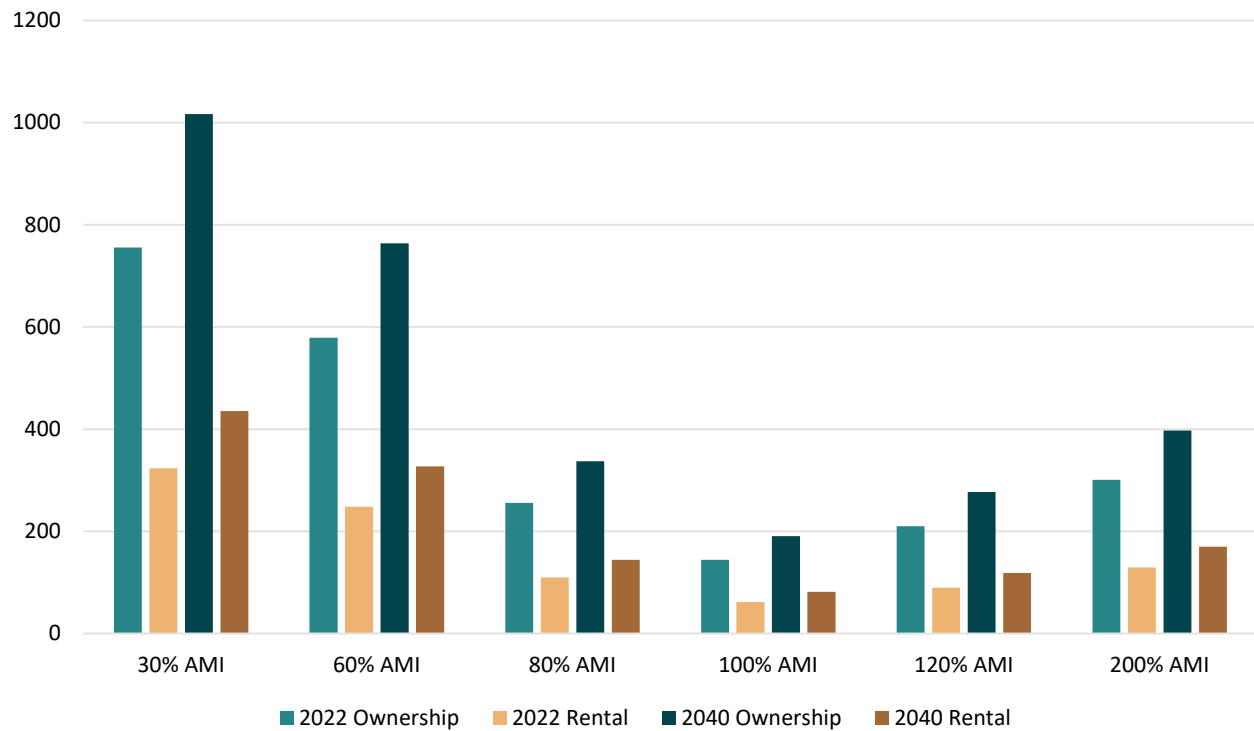
As documented in the previous chapter, 60 percent of households in Wakefield are made up of just one or two people. By 2040, 75 percent of newly built housing units should be smaller-sized to meet this demographic's needs. This could be accommodated through gentle infill approaches (such as promoting development on smaller lots, accessory dwelling units, and other methods of context-sensitive growth).

**A Note On Sub-Group Projections:** There is notable overlap between groups: seniors, families, potential renters, and people with disabilities are not discreet groups. For example, a senior living with their spouse would count as a family household as well, and their needs will be represented in both sections.



## Future Senior Housing Needs

### SENIOR HOUSING NEEDS, 2022 & 2040



*Description: Future senior affordability needs are concentrated in the 30% and 60% AMI range for both rental and ownership housing.*

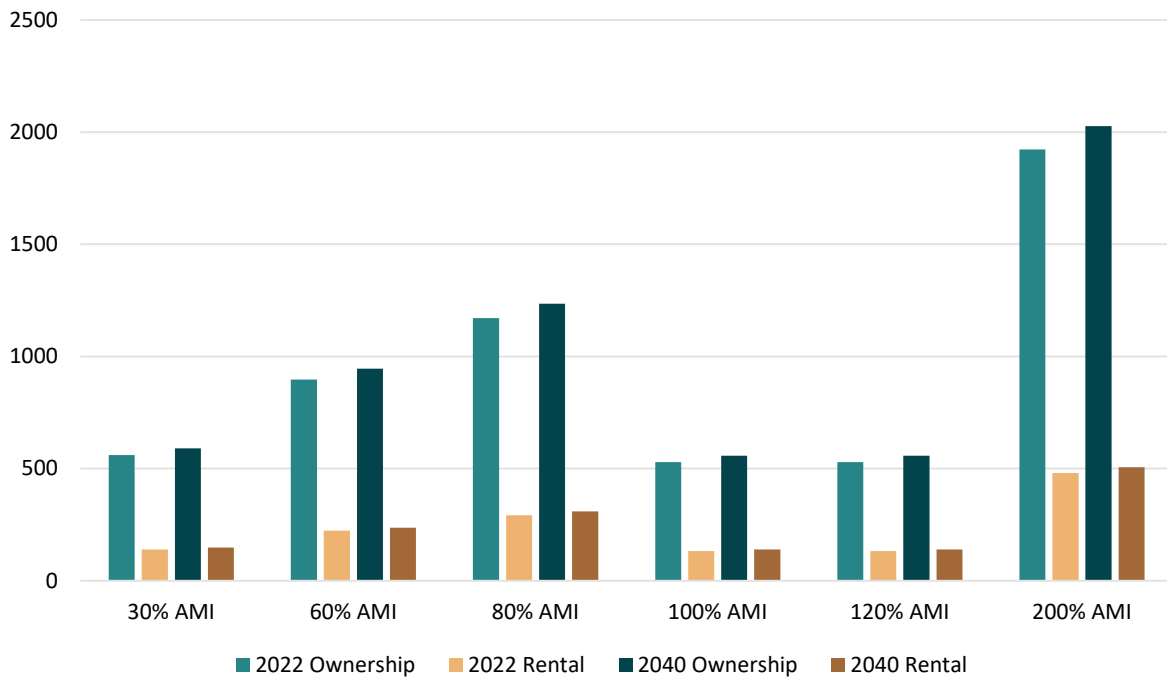
While Wakefield may slow its population growth in the coming decades, the number of senior households is anticipated to grow in the Town, from 3,207 to 4,232 in total. Seniors are expected to comprise most of Wakefield's population growth.

Future Senior Needs (2040)	Ownership	Rental
30% AMI(Affordable)	261	112
60% AMI (Affordable)	185	79
80% AMI (Affordable)	82	35
100% AMI(Attainable)	46	20
120% AMI (Attainable)	67	29
200% AMI	96	41

In 2024, there were only 203 age-restricted and income-restricted units in Wakefield (administered by the Wakefield Housing Authority). In addition, there were 112 market-rate restricted units in the form of one assisted living facility. With only 315 dedicated units in total, In the coming years, there will be a clear need to create more age-restricted, income-restricted housing for seniors in Wakefield.

## Future Family Housing Needs<sup>xlii</sup>

## FAMILY HOUSING NEEDS, 2022 & 2040



*Description: Family housing needs differ slightly, with concentrations around 60%, 80%, and 200% AMI, though all income brackets are projected to increase.*

The Census Bureau defines a family household as “a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together.”<sup>xliii</sup> In 2022, there were 7,002 families households in Wakefield.

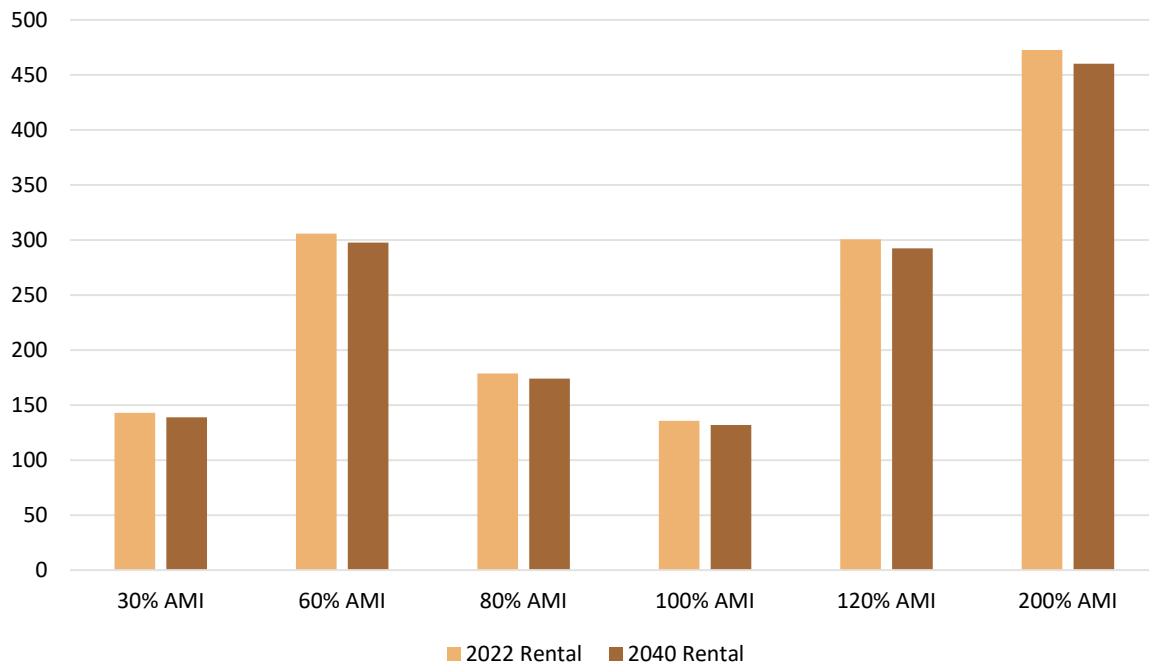
While senior households are anticipated to increase in the coming years, a smaller amount of housing is expected to be required for family households. This analysis projects the need for **380 net new homes** for family households in Wakefield by 2040, which includes senior family households of just one or two people.

Future Family Household Needs (2040)	Ownership	Rental
30% AMI(Affordable)	36	9
60% AMI (Affordable)	57	14
80% AMI (Affordable)	75	19
100% AMI(Attainable)	34	8
120% AMI (Attainable)	34	8
200% AMI	123	31

### Future Non-Senior Rental Housing Needs<sup>xliv</sup>



## NON-SENIOR RENTAL HOUSING NEEDS, 2022 & 2040

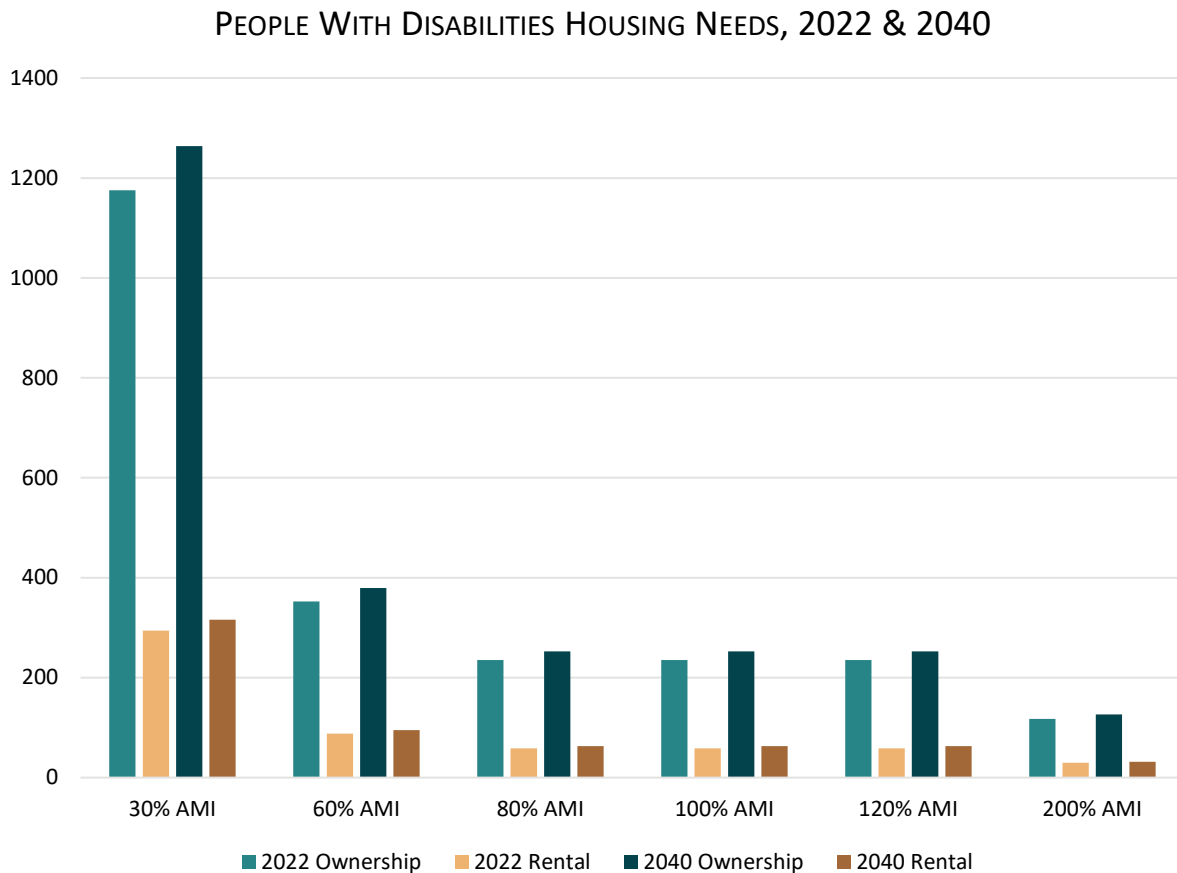


*Description: Future non-senior rental needs. This bar chart projects a slight decline overall in each income bracket.*

In 2022, there were 7,681 non-senior households in Wakefield. This analysis projects a net decrease of non-senior renter households in the future: By 2040, there are expected to be 7,475 in total (**a reduction of 206 households**). Renters will comprise approximately 1,495 of these households, with about a third (611) of total non-senior renter households qualifying for subsidized housing.

Future Non-Senior Household Needs (2040)	Rental
30% AMI(Affordable)	139
60% AMI (Affordable)	298
80% AMI (Affordable)	174
100% AMI(Attainable)	132
120% AMI (Attainable)	292
200% AMI	460

## Future Housing Needs For Residents With Disabilities

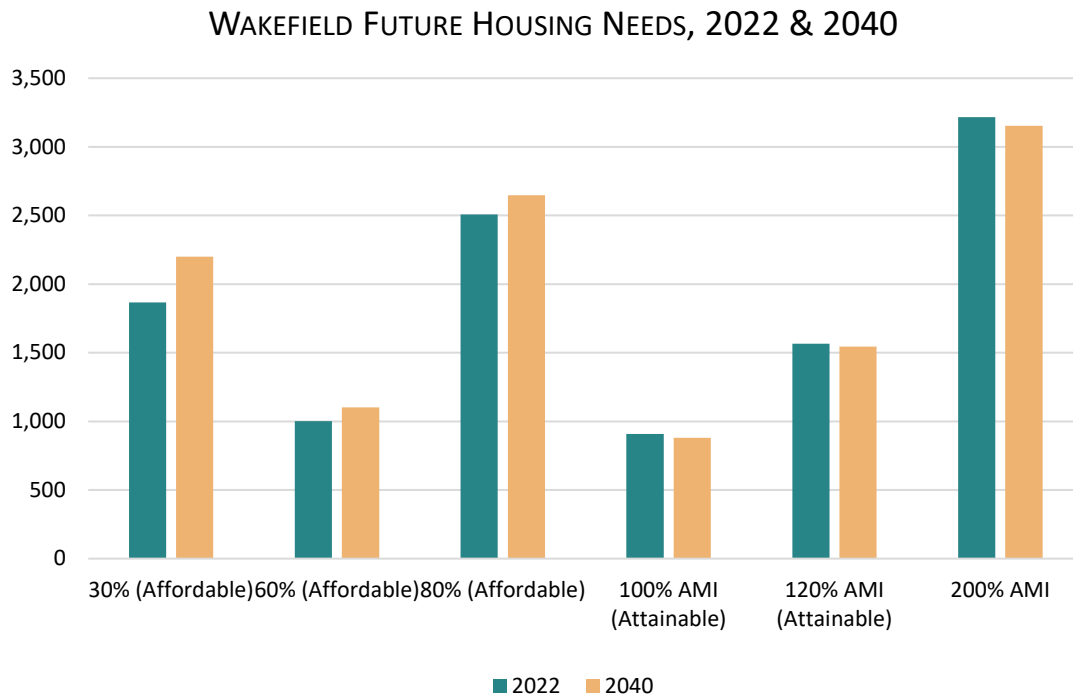


*Description: Housing needs, both ownership and rental, for residents with disabilities are projected primarily in the 30% AMI range.*

Town-level details for individuals with disabilities are limited, though there are some available. While not as extensive as other cohorts, it is possible to impute some housing needs. For example, the median income for a person with a disability in Wakefield is \$32,442. The median household income in Wakefield at the same time is \$125,952. In 2022, 2,939 individuals identified as having a disability in Wakefield. If their median (or middle) income was \$32,442, then it is likely that least half (1,469) earned less than 30 percent AMI, qualifying for deeply subsidized housing, such as properties owned by the Wakefield Housing Authority.

Wakefield's growing senior population is likely to increase the need for accessible housing in the Town. In Massachusetts, approximately 60 percent of residents with disabilities are aged 65 or over. If 988 new housing units are needed by 2040, then a substantial portion (if not all) must be accessible. This low estimate, of course, does not include additional non-senior individuals with disabilities who will also require accessible, affordable housing.

## SUMMARY



*Description: Overall, Wakefield is projected to need additional housing in the 30% to 80% AMI range.*

By 2040, Wakefield will need to construct an additional **988 housing units** to meet projected demand. To maintain a Town SHI percentage above 10 percent, at least 98 of these new units should be deed-restricted as affordable (the Town's Inclusionary Zoning requirements, at 18 percent, are likely to be helpful for adding new affordable homes). However, as the previous chapter demonstrated, there is currently enough need in the Town for all of these new units to be reserved as affordable and expected to be utilized.

As the senior population grows, the need for housing is expected to increase to accommodate 1,110 net new senior households by 2040. While other groups are expected to decline slightly, the current need for affordable and market-rate housing for families, renters, and people with disabilities will persist.

In addition to the existing housing needs documented in the previous chapter, it is anticipated that additional deed-restricted affordable units at the 30 percent, 60 percent, and 80 percent AMI levels will be required. Conversely, households at attainable income levels (between 80 percent and 120 percent AMI) are expected to decline slightly—though the need to provide options for middle-income households will persist.

<sup>xi</sup> University of Massachusetts Donahue Institute. *Massachusetts Population Projections*. Accessed December 12, 2024. <https://donahue.umass.edu/business-groups/economic-public-policy-research/massachusetts-population-estimates-program/population-projections>

<sup>xli</sup> Ibid.

<sup>xlii</sup> Ibid.

<sup>xliii</sup> U.S. Census Bureau. "Subject Definitions." *Current Population Survey (CPS) Technical Documentation*. Accessed December 9, 2024. <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html>.

<sup>xliv</sup> University of Massachusetts Donahue Institute. *Massachusetts Population Projections*. Accessed December 12, 2024. <https://donahue.umass.edu/business-groups/economic-public-policy-research/massachusetts-population-estimates-program/population-projections>

## CHAPTER 5: DEVELOPMENT CONSTRAINTS



*Description: A historic map of Wakefield from 1882. Factories are highlighted in the foreground, with Lake Quannapowitt in the distance.  
Source: Boston Public Library.*

This chapter explores the factors that might hinder the development of housing Wakefield. It considers these challenges in four main categories: External Factors, the Environment, Infrastructure, and existing Regulations. Examined holistically, these considerations help to illustrate the present difficulty of housing production, as well as potential areas in which initiatives in this plan might help to surmount those challenges.

### SUMMARY

- **Market Constraints:** Increases in costs for construction materials and average wages, as well as high land costs, and are further complicated by interest rates and grant constraints, serving as significant market-based barriers for housing development in the Town.
- **Building Code Constraints:** Small-scale multifamily development in Wakefield is likely to be hindered by Massachusetts' adoption of the International Building Code (IBC) requirements for an uninterrupted corridor between two means of egress.
- **Environmental Factors:** Eighteen percent of Wakefield consists of water and wetlands, with many of these areas also listed as FEMA-designated flood zones, and subject to Title 5 protections. Development in these areas, when permitted, is likely to require an Order of Conditions from the Town Conservation Commission, involve regulation by the Board of Health, and, in the case of flood zones, would potentially face an additional financial disincentive due to flood insurance requirements.
- **Existing Infrastructure:** Wakefield benefits from Town-wide water and sewer networks, minimizing the need for private water treatment infrastructure compared to less-equipped municipalities.
- **Zoning Challenges:** Wakefield's zoning heavily favors single-family homes (66 percent of land area is zoned for single-family homes), with limited area designated for multifamily or mixed-use developments—although recent MBTA Communities overlay districts, primarily adjacent to the Town's train stations, are a promising step. However, discretionary review processes (such as Special Permit requirements) continue to constrain potential development.
- **Accessory Dwelling Units (ADUs):** A new state law enables the construction of Accessory Dwelling Units (ADUs) on lots zoned for single-family homes effectively upzoning sixty six percent of land in Wakefield to allow for two units by right.

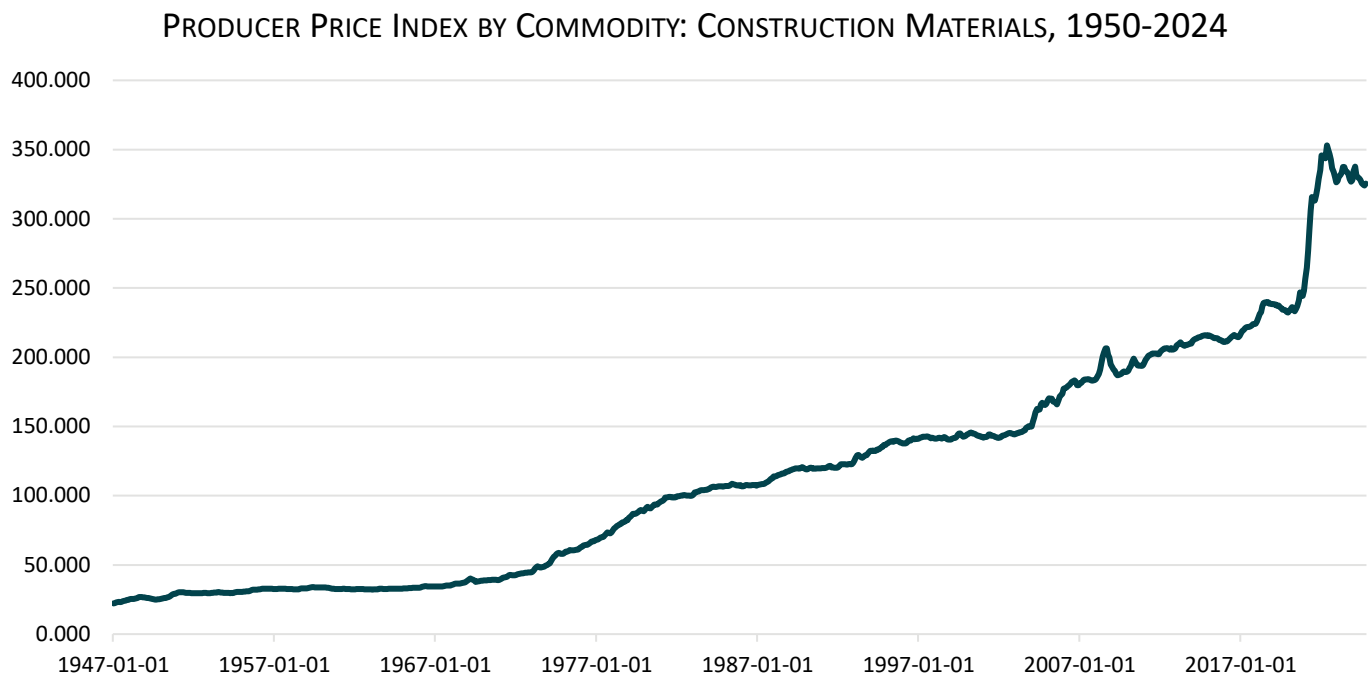


## EXTERNAL FACTORS

National Association of Home Builders Chief Economist Robert Dietz is credited with coining “The 5 L’s of home construction costs”<sup>xlv</sup>: Labor, Lots, Laws, Lending, and Lumber. These all contribute—and constrain—the construction of housing. An examination of some of these factors from a national perspective can help to explain the high cost of new construction and home prices in Greater Boston today, and help contextualize the discussion of more local constraints to development.

### Material Costs<sup>xlvi</sup>

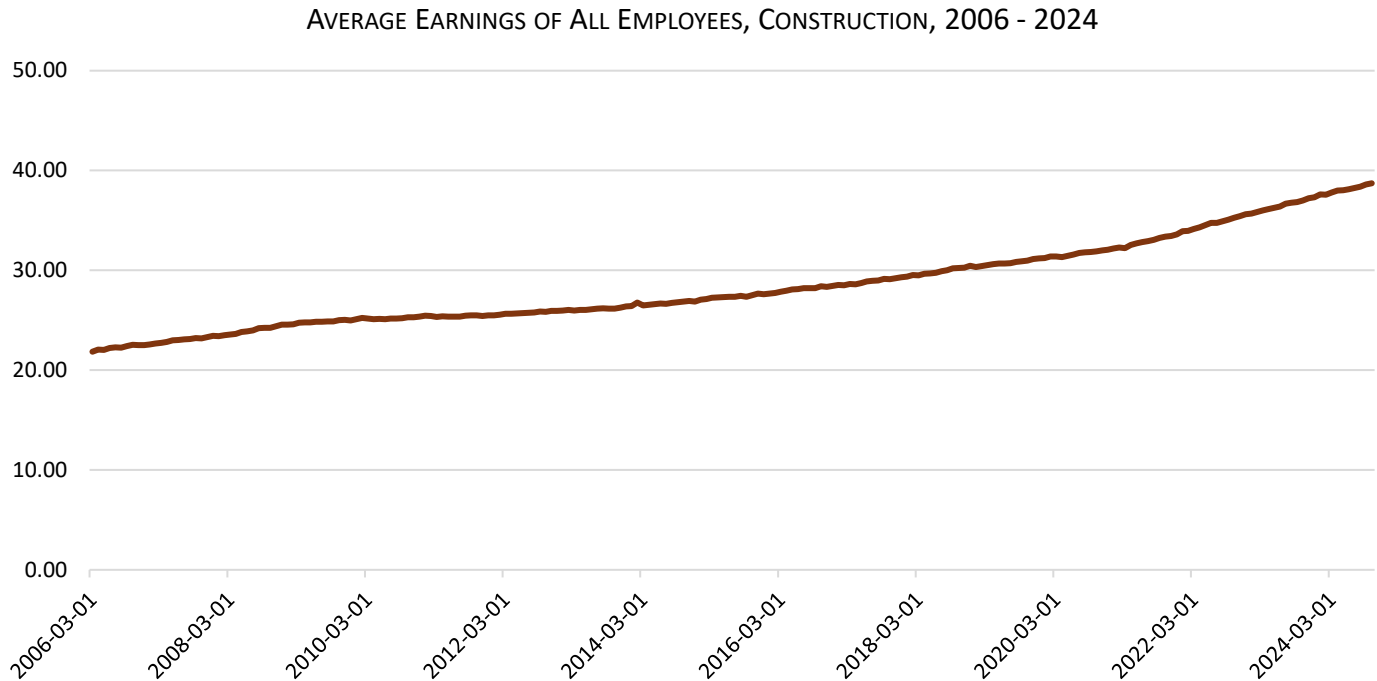
According to the Federal Reserve Bank of St. Louis, construction material costs have increased dramatically in recent years, jumping by 50 percent in the last decade alone.



*Description: A chart showing the percentage increase in construction materials from 1950 to 2024. The line slowly increases, with a large spike in 2007, and then again shortly after 2017.*

## Labor Costs<sup>xlvii</sup>

The cost of labor has increased significantly as well. Bureau of Labor Statistics data indicates that—in just the last decade—national average earnings of construction employees has increased by 44 percent, from an inflation-adjusted \$26.86 per hour in 2014 to \$38.72 per hour in 2024. Since 2006, they have grown by 68 percent.



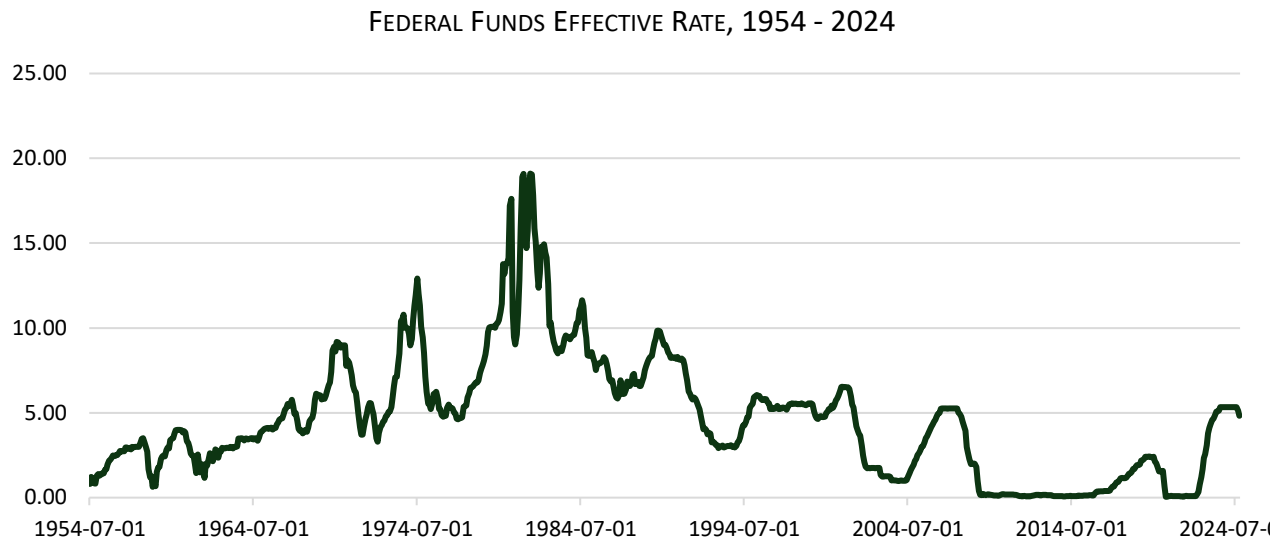
Description: A chart showing the average earnings of all employees in construction from 2006 to 2024. The line slowly increases from 2006, with a sharper increase after 2020.

## Land Costs

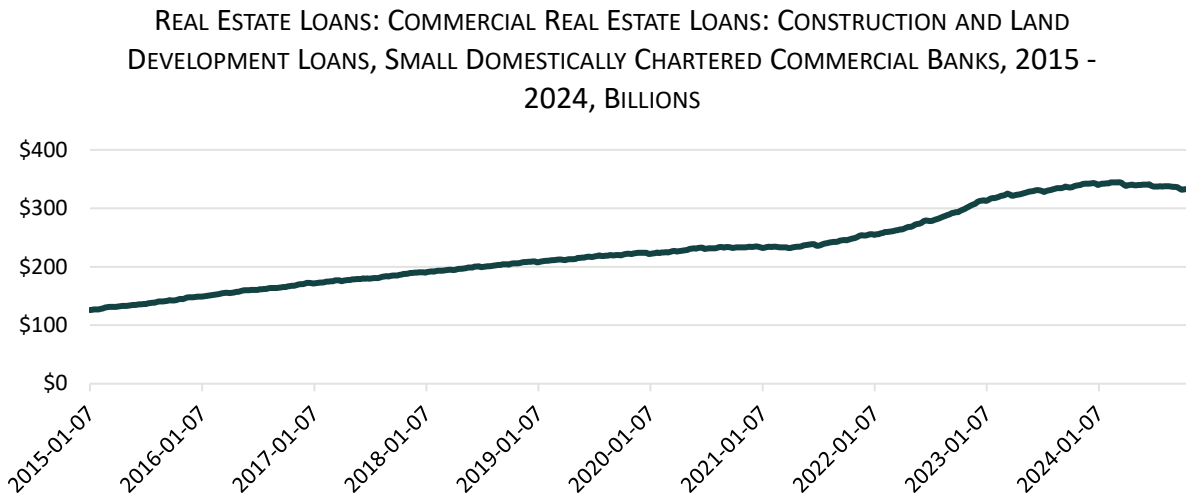
Like labor and material costs, highly-valued land, matched with a scarcity of supply, significantly affects development feasibility. In a 2024 Land Market Survey Report, the National Association of Realtors categorized the northeast (comprised of New York State and New England) as the most expensive residential lands in the country. Residential land in our region was also on the market for the shortest median number of days at 30.<sup>xlviii</sup> This scarcity is also promoted by minimum lot size requirements, which increase the amount of land required for development.

## Lending<sup>xlix</sup>

Interest rates, which serve as the effective cost of borrowing, have also increased, though an analysis of historic trends shows that the recent low rates of the pandemic and recession recovery may be abnormal from the long view. When rates increase, construction loans—and new starts—tend to decrease. In the subsequent graph, one can observe the tapering off of new construction loans nationally due to a jump in interest rates.



*Description: The effective rate for federal funds from 1954 to 2024, the line graph peaks in the 1980's, when interest rates were high, trends downward into the 2020's, and then picks up again in 2024.*



*Description: Construction and land development loans from small domestically chartered commercial banks from 2015 to 2024. The line graph chart slowly increases from 2015, with a more rapid increase between 2022 and 2023, before slowing in 2024.*

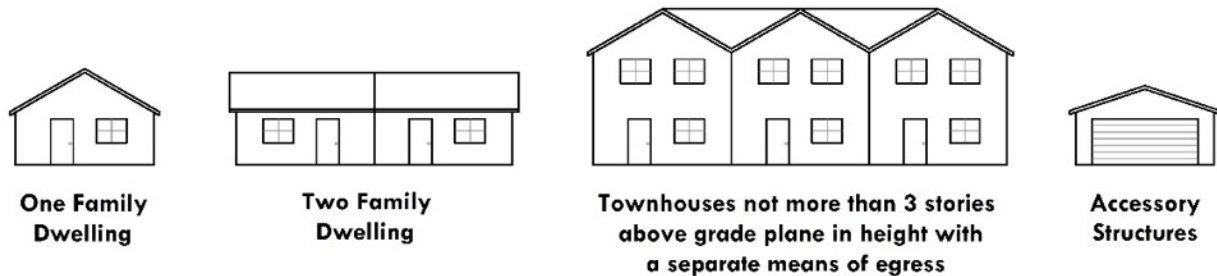
## Building Code

One additional external constraint of note is the nation's commercial and residential building codes: the International Building Code (IBC) and the International Residential Code (IRC), respectively. The IRC covers one and two family



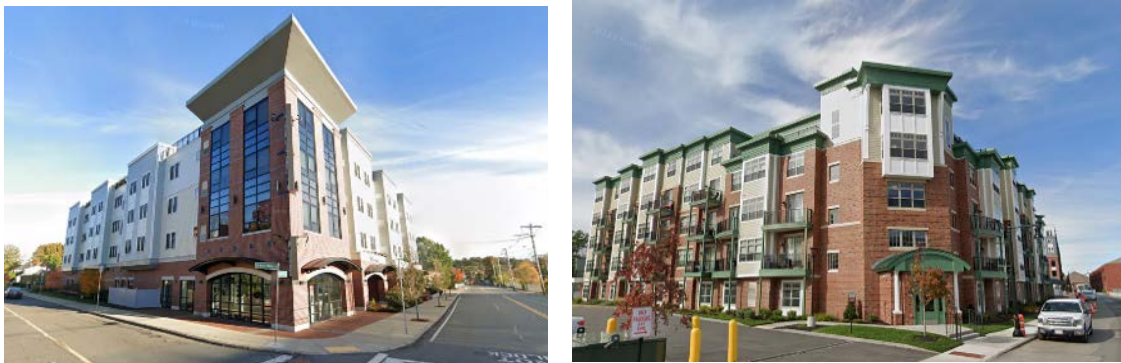
dwelling, as well as townhouses, with denser housing (such as a three-family and above) subject to IBC restrictions.<sup>1</sup> Massachusetts has adopted an amended version of the 2015 IBC and is set to adopt an updated version of the 2021 IBC at the end of 2024. Multiple attached single-family homes would fall under the townhouse designation, while attached two-family homes would be regulated under the IBC.

### SCOPE OF THE INTERNATIONAL RESIDENTIAL CODE (IRC)



*Description: An image of a single-family, two-family, ADU, and townhomes (no more than three stories above grade) that are under the scope of the International Residential Code. Image Source: Building Code Trainer.*

A recent October 2024 report published by Harvard’s Joint Center for Housing Studies (JCHS)<sup>li</sup> identified one restriction in the International Building Code (IBC) that has tremendous implications for urban multifamily infill: single-stair egress requirements. According to the report, buildings above 12 units in Massachusetts are “are required to have two stairs connected by a smoke-proof and fire-rated corridor.” This has given rise to large-scale podium buildings (also called five-over ones), with long hallways between staircases. These structures often require at least 14,000 square feet of gross floor area to become economically feasible. This leads to a lack of infill development on “sites that are too small for these building types are either combined into a larger parcel, or lay underdeveloped.”



*Description: Two apartment building, one five stories and the other four stories, as a demonstration of recent podium-style construction in Wakefield. Source: Google Maps.*

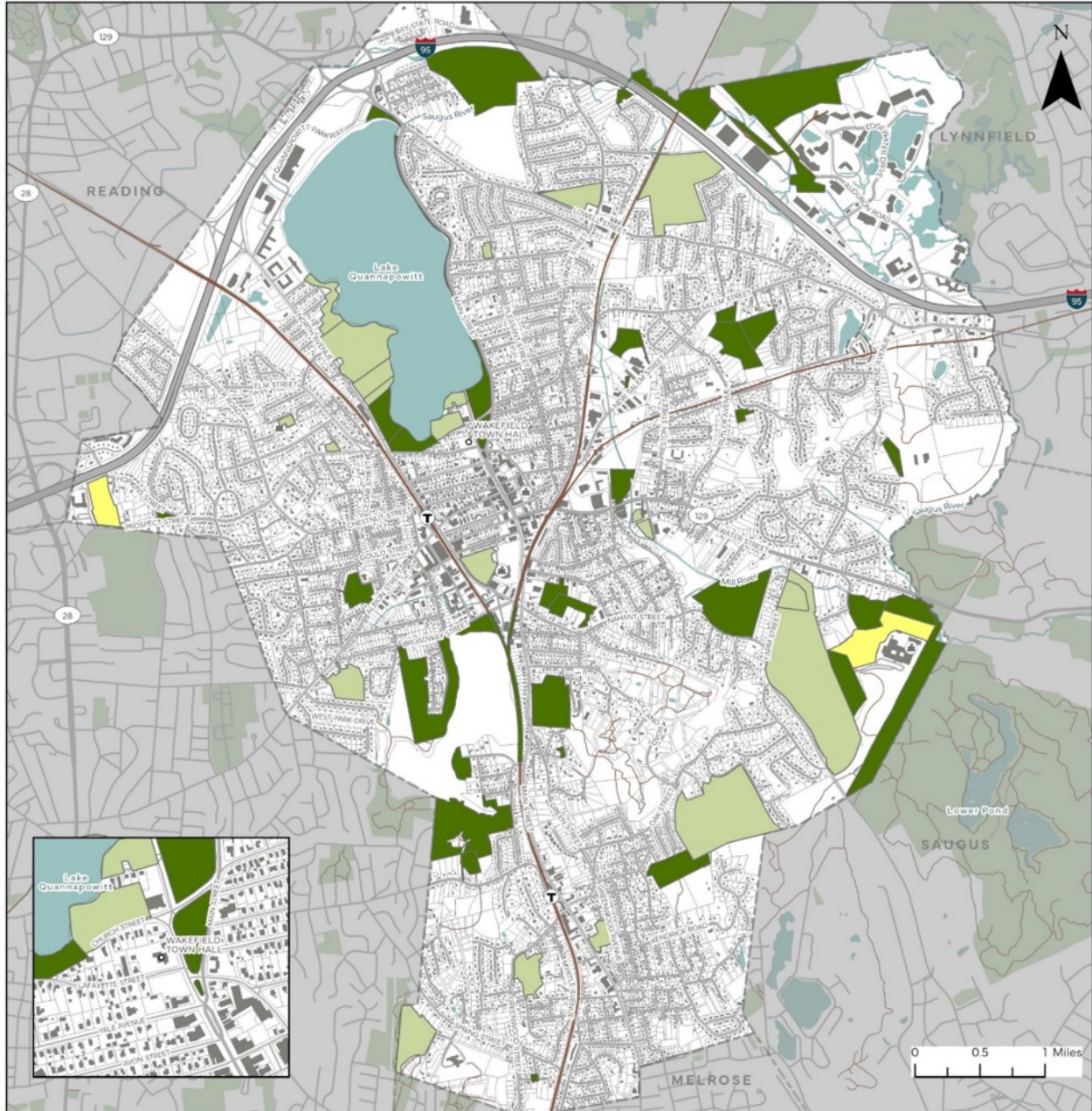
## ENVIRONMENT

### Open Space

#### TOWN OF WAKEFIELD - OPEN SPACE

Prepared by JM Goldson LLC

JM GOLDSON



- |              |                         |
|--------------|-------------------------|
| Schools      | Limited Protection      |
| Buildings    | Not Protected           |
| Parcels      | Protected in Perpetuity |
| Trails       |                         |
| Water bodies |                         |
| Open space   |                         |





*Description: A forested overlook with a body of water in the distance, a photograph of Crystal Lake Source: The Boston Daybook.*

**Key Development Constraint: 11 percent of Wakefield consists of legally-protected outdoor recreational lands and conservation space. Housing development is not permitted (or desirable) in these areas.**

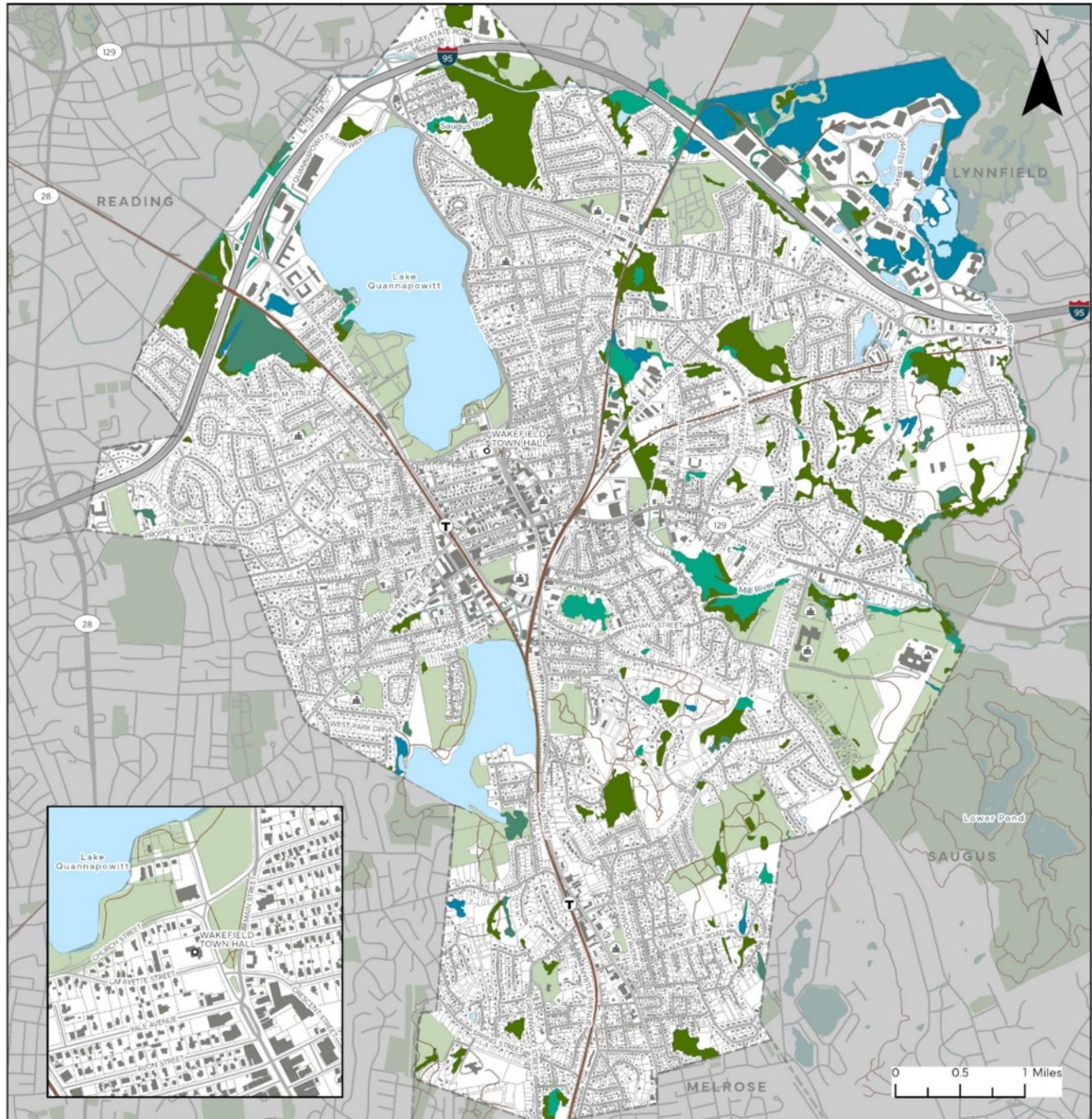
Open space is defined as “outdoor recreational lands and conservation space” in the Commonwealth.<sup>lii</sup> In Wakefield, this consists of 600 acres (11.7 percent of the Town’s 5,116 total acreage). These include areas such as Town Forest, J. J. Round Park, Oldtown Wells, Reedy Meadow. Only about 25 acres are listed as not protected, comprised of Wakefield’s portion of Bear Hill Golf Club (8 acres) and a portion of the land currently used as baseball fields at Northeast Metropolitan Regional Vocational School (17 acres).



# TOWN OF WAKEFIELD - WETLANDS

Prepared by JM Goldson LLC

JM GOLDSON



- |              |               |                          |
|--------------|---------------|--------------------------|
| Schools      | Deep Marsh    | Wooded Swamp Deciduous   |
| Buildings    | Open Water    | Wooded Swamp Mixed Trees |
| Parcels      | Shallow Marsh |                          |
| Trails       | Meadow or Fen |                          |
| Water bodies | Shrub Swamp   |                          |
| Open space   |               |                          |



## Wetlands

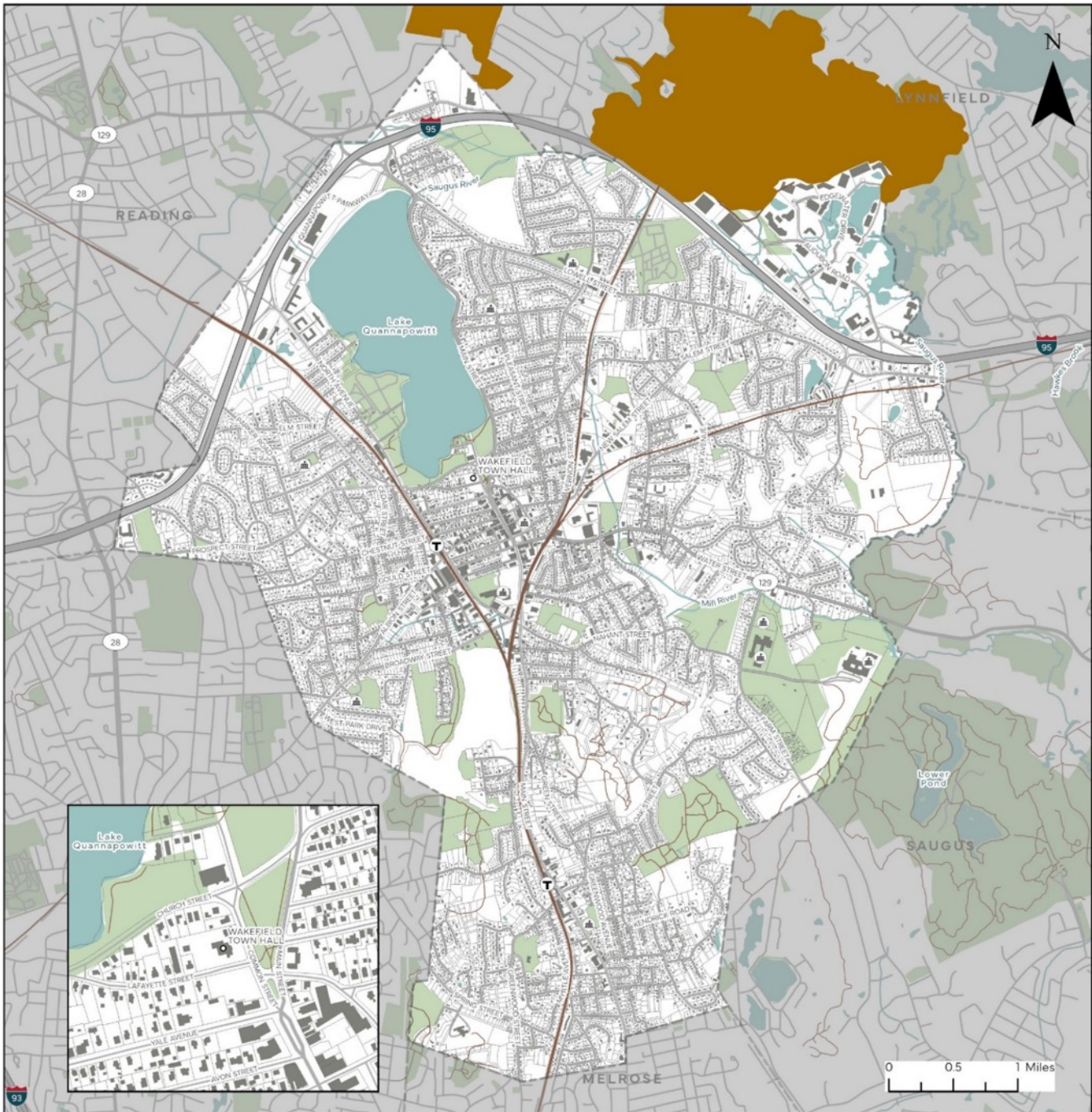


*Description: Image of Lake Quannapowitt at sunset, with the shore reflected by the lake. Source: Friends of Lake Quannapowitt.*

**Key Development Constraint:** Eighteen percent of Wakefield is classified as wetland, and subject to the protections of the Massachusetts Wetlands Protection Act (310 CMR 10.00), including an Order of Conditions from the Town Conservation Commission for development in certain areas.

The **Massachusetts Wetlands Protection Act (310 CMR 10.00)** is a state law designed to preserve the integrity of wetlands and their associated resource areas by regulating activities that may alter them. Under this statute, any proposed work—including construction, grading, or filling—within or near protected wetlands requires review and approval from the local **Conservation Commission**, which issues an **Order of Conditions** outlining how the work must be conducted to prevent environmental harm. The Act protects not only wetlands themselves but also adjacent areas within 100 feet (known as the **Buffer Zone**) and certain floodplains, banks, and water bodies. These regulations are intended to safeguard public interests such as flood control, water quality, groundwater recharge, and wildlife habitat. In Wakefield, the Act significantly influences development feasibility, particularly given that 18 percent of the town is classified as wetland—requiring careful planning and permitting to comply with environmental standards.

Wetlands in Wakefield include some open space, but also open water and waterways (such as Lake Quannapowitt and the Mill River), alongside more typical wetlands such as the shrub swamp and wooded swamp along Interstate 95 on the Reading border.



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Priority Habitat of Rare Species



## Habitat

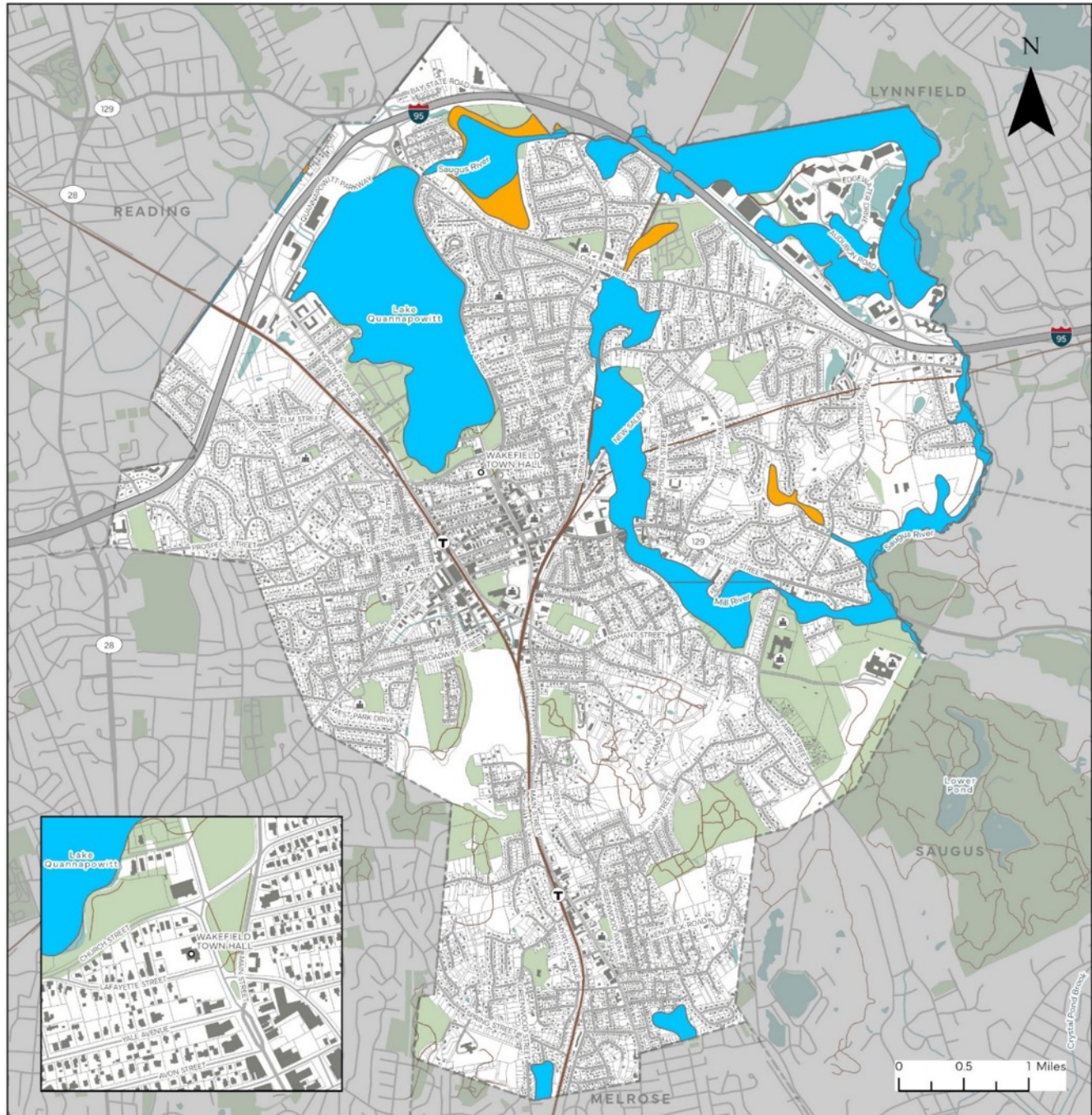


*Description: Reedy Meadow, a flat, grassy wetland at the border of Lynnfield and Wakefield. Source: Town of Lynnfield.*

**Key Development Constraint: One Priority Habitat of Rare Species, on the Lynnfield border at Reedy Meadow, where development would be subject to review by the Natural Heritage & Endangered Species Program (NHESP).**

The Massachusetts Endangered Species Act (MESA) (321 CMR 10.00)<sup>liii</sup> aims to protect rare and endangered plant and animal species and their habitats throughout the Commonwealth. Administered by the Natural Heritage & Endangered Species Program (NHESP), MESA designates areas as Priority Habitat of Rare Species, based on the known geographical locations of state-listed species. Any proposed development or land alteration within these areas—such as grading, clearing, or construction—triggers a MESA review process to determine whether the project will result in an impact on a listed species or its habitat. If so, the project must be redesigned or mitigated to avoid adverse impacts.

In Wakefield, the presence of a Priority Habitat at Reedy Meadow on the Lynnfield border imposes additional regulatory constraints on development, requiring early coordination with NHESP to ensure compliance and minimize ecological disruption.



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Special Flood Hazard Area (Zones A or V)  
- 1 in 4 Chance of Flooding During 30-Year Mortgage
- Moderate-To-Low Flood Risk (Zone X)



## Flood Zones



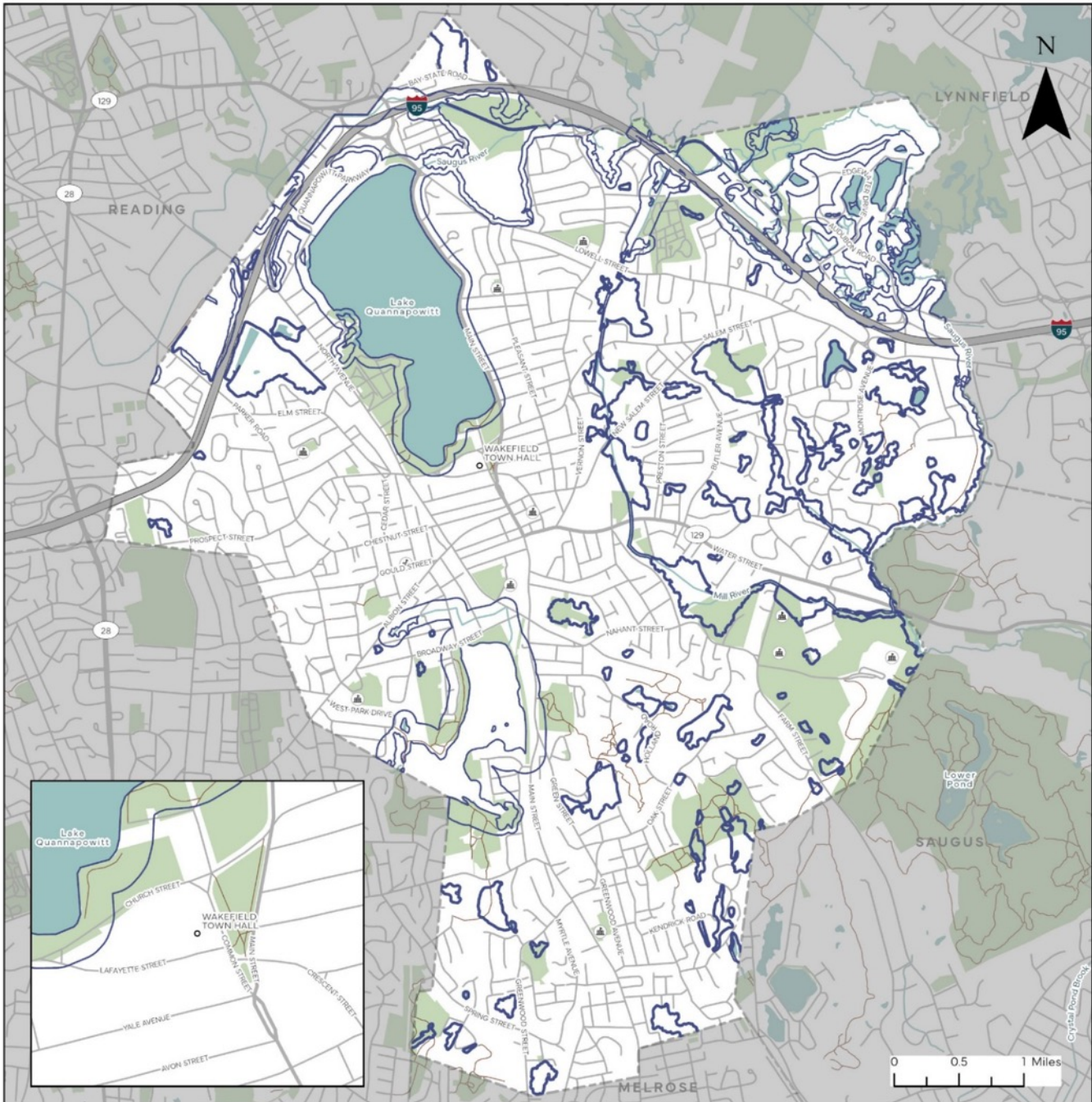
*Description: A small, forested river (Mill River). Source: Mark Sardella, Flickr.*



Special Flood Hazard Areas (SFHAs) are federally designated zones identified by the Federal Emergency Management Agency (FEMA) as having a one percent annual chance of flooding, commonly referred to as the 100-year floodplain.

Properties within SFHAs are typically required to carry flood insurance if financed through a federally-backed mortgage, which can increase long-term costs for homeowners and developers. In Wakefield, roughly 13 percent of land falls within SFHAs—particularly around Lake Quannapowitt, the Mill River, and Reedy Meadow—posing a significant constraint on development due to increased regulatory burden and potential financial disincentives.



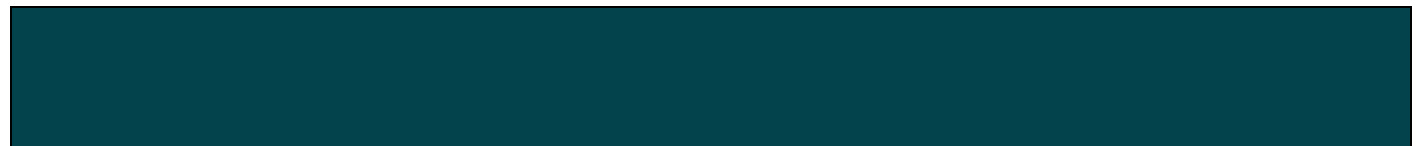


- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Title 5 Buffer Areas
- Interim Wellhead Protection Area
- Zone II Wellhead Protection Area
- Zone I Wellhead Protection Area

## Title 5



*Description: A Haverhill Line Train passes Wakefield's Crystal Lake, with a small boat in the foreground. The 25-foot radius around Crystal Lake is protected under Title 5. Image Source: Pi.1415926535, Wikimedia.*



Title 5 (310 CMR 15.00) governs septic systems in Massachusetts, with the goal of protecting water and soil quality.<sup>liv</sup> The law protects public water supplies from septic system contamination using a range of distance-based zones, with increased protections depending on proximity to a drinking water source.

Designated Wellhead Protection Areas (WPAs) include progressively larger buffer areas, and each Zone (ranging from I to III) contains certain restrictions and requirements for land use. All wetlands and hydrologic features are given a 25-foot buffer area.





- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Active Chapter 21E Tier-Classified
- Oil and/or Hazardous Material Disposal Site
- Activity and Use Limitation (AUL) Site

## Waste Sites



Description: Former railroad tracks leading to a vegetated area surrounded by industrial buildings. Source: Wikimedia Commons

**Key Development Constraint:** Development on certain sites—particularly in Wakefield’s downtown—could be constrained by existing Activity and Use Limitations, as well as active Chapter 21 E disposal sites.

An **Activity and Use Limitation (AUL)** is a legal tool under the Massachusetts Contingency Plan (MCP) that restricts certain activities or land uses to protect health and safety when contamination remains on a site. Recorded in the property’s title, it ensures compliance by future owners and enables cost-effective site management while allowing for safe redevelopment.

A **Chapter 21E Disposal Site** in Massachusetts refers to a location where oil or hazardous materials have been released or disposed of, requiring assessment and potential cleanup under the **Massachusetts Oil and Hazardous Material Release Prevention and Response Act** (Chapter 21E). These sites are regulated by the **Massachusetts Department of Environmental Protection (MassDEP)** to ensure contamination is addressed to protect public health and the environment.

Locations in Wakefield with Activity and Use Limitations and active Chapter 21 E disposal sites tend to be concentrated around downtown, as well as Greenwood station, where prior industrial activities are likely to have occurred.

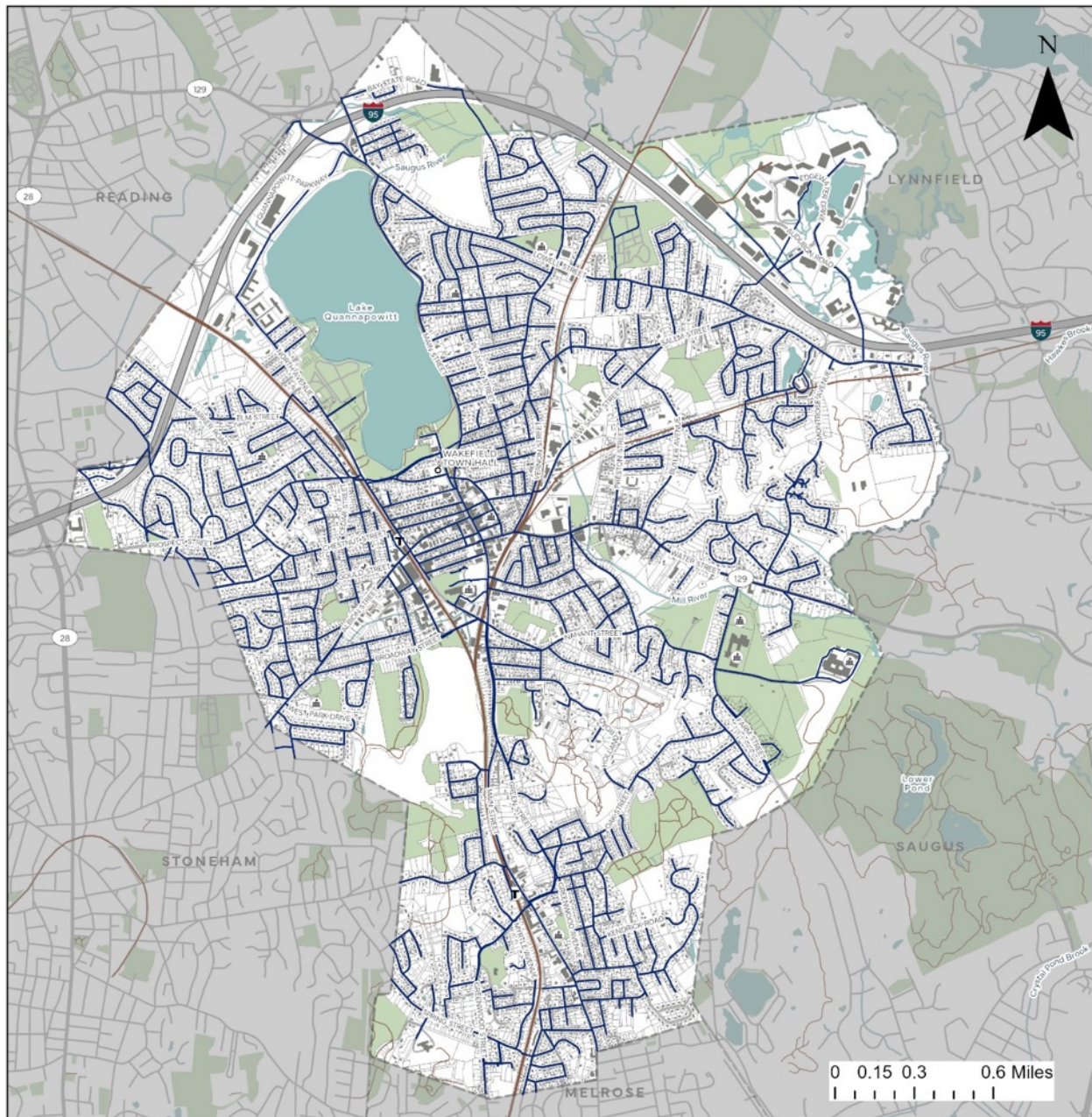
## INFRASTRUCTURE



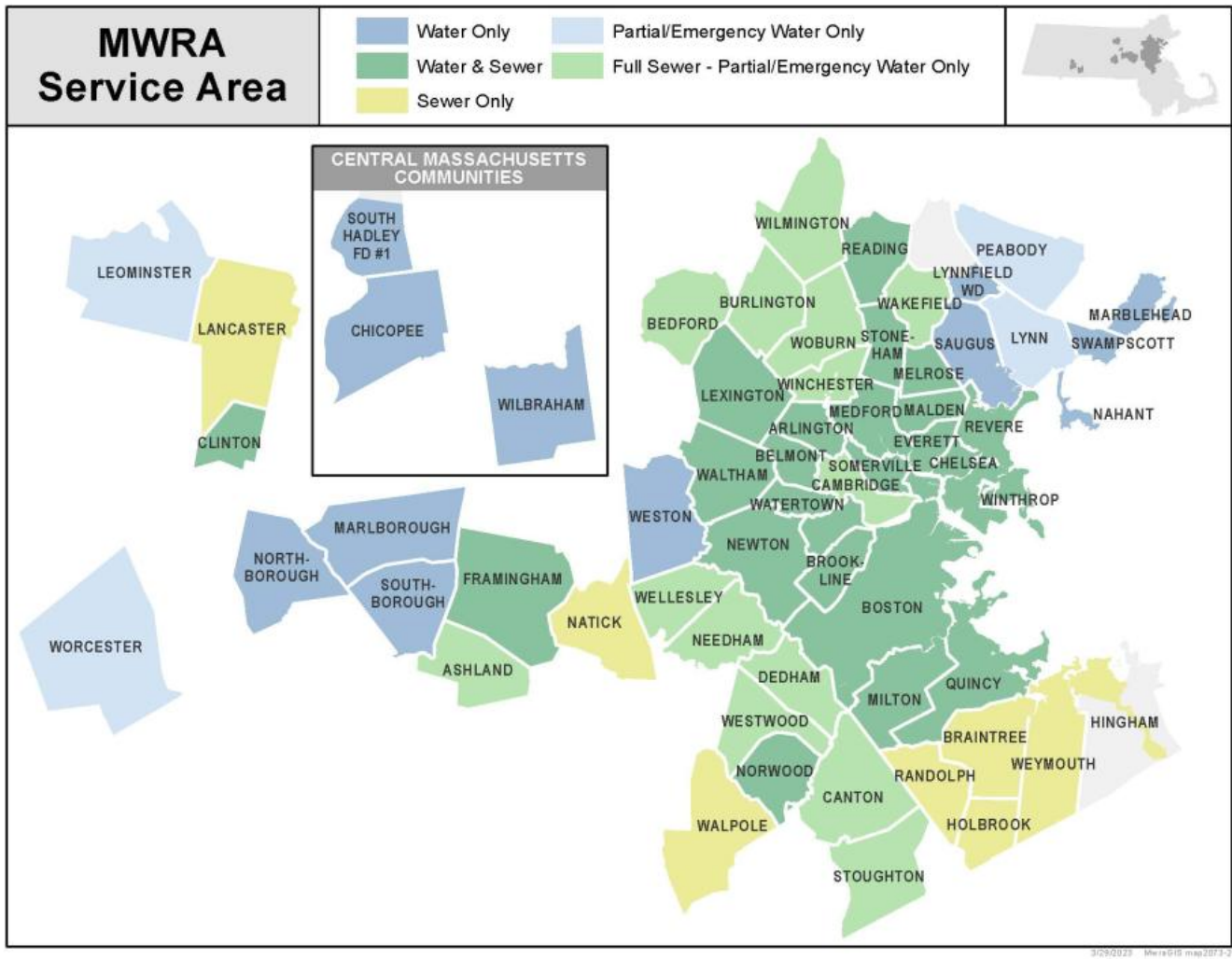
## Water

TOWN OF WAKEFIELD - WATER MAINS  
Prepared by JM Goldson LLC

JM GOLDSON



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

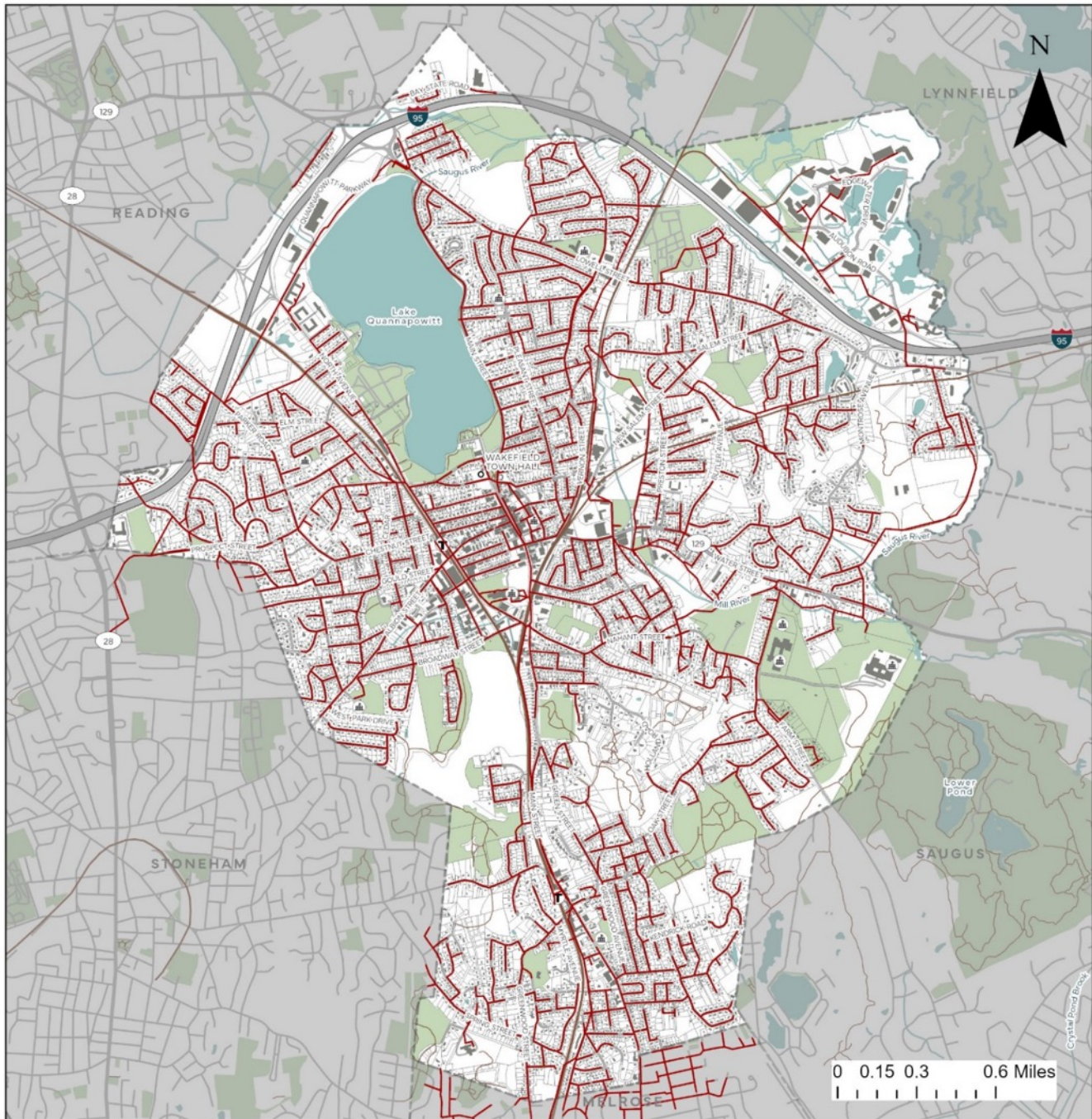


Description: A Map of the Metropolitan Water Resources Authority Service Area, with Wakefield (Full Sewer - Partial/Emergency Water Only) show in light green. In contrast, Reading, Stoneham, and Melrose have both Water & Sewer. Source: MWRA.

**Key Development Constraint:** Wakefield’s water mains are well-distributed throughout Town, with virtually all residential properties connected to the network, and no municipal wells. In the event of an MWRA emergency, the Town’s Broadway Treatment and Pumping Facility is equipped to supply all of the Town’s drinking water.

Most, but not all, of the Town’s drinking water is supplied by the Massachusetts Water Resources Authority (MWRA). While 91 percent of water comes from the MWRA, approximately nine percent is sourced from the Crystal Lake reservoir, and treated by the Broadway Treatment and Pumping Facility.<sup>iv</sup>





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

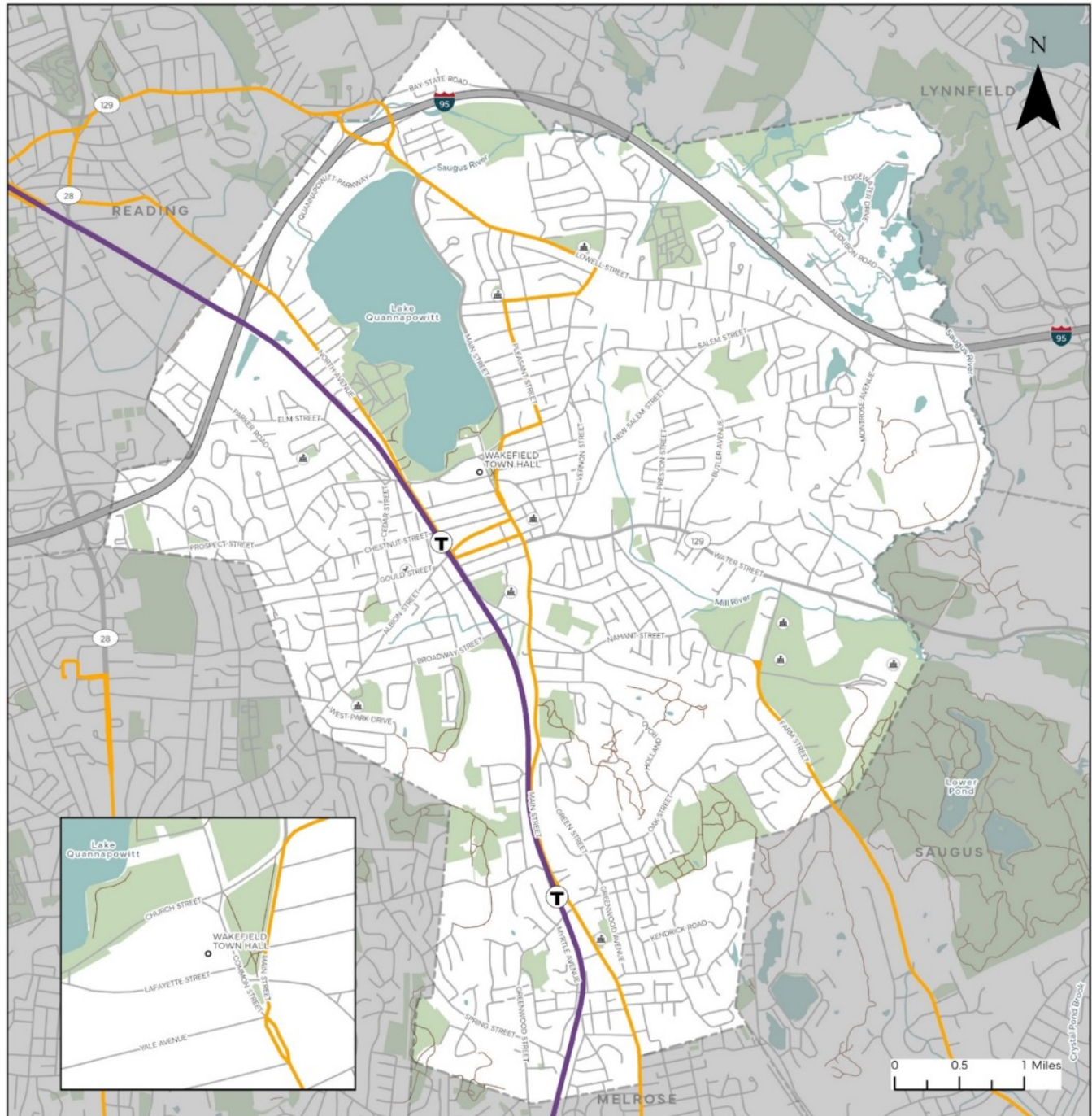


Sewer<sup>lvi</sup>

*Description: A map of the MWRA's Sewerage System, showing Wakefield's connection to the Reading Extension Sewer, which drains via Winchester, Medford, Everett, Chelsea, and Winthrop to the Outfall Tunnel in the Bay. Source: Boston Public Library.*

**Key Development Constraint:** There are few small segments of Town that may not be currently connected to the sewer network and may utilize septic systems instead. These include housing on Holland Round (adjacent to J.J. Round Park), Dexter Lane, Wicker Lane, Lotus Avenue, and Montrose Avenue. The vast majority of properties in Wakefield, however, are connected to Town sewer.

The Town's Sewer Division administers a network of 95 miles of sewer main, as well as 8,500 sewer service connections (laterals) to residences and businesses. This infrastructure is supported by 11 pumping and lift stations that support the operation of the gravity-based system, which ultimately drains to Massachusetts Bay.



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Commuter Rail Station
- MBTA Bus Routes



## Transportation



*Description: An aerial view of Wakefield. Interstate 95 can be seen at the top of the photograph, bordering the Town alongside Lynnfield Marsh.  
Source: Pi.1415926535, Wikimedia Commons.*

**Key Development Constraint:** Highly dense development outside of walking distance (commonly referred to as a one-half mile radius) from MBTA bus routes or commuter rail may be inadvisable.

Interstate 95 runs along the northern border of Town, providing connectivity to MetroWest, Cape Ann, and points north. Also nearby, though outside of municipal borders, are Interstate 93 and Route 1. In Town, Main Street (Route 129) provides north-south connectivity, while Water, Nahant, Albion, and Prospect streets serve as east-west routes, depending on one's destination.

Public transportation connections include two stops on the MBTA's Haverhill Line, one in downtown, and the other in the Greenwood neighborhood, with service to Boston's North Station. In addition, the Route 137 bus serves the center of Town, traveling between the Malden Center Orange Line station, and the Reading Depot Commuter Rail stop.

The Wakefield Council on Aging also sponsors transportation service on weekdays, though trips must be scheduled at least 48 hours in advance.

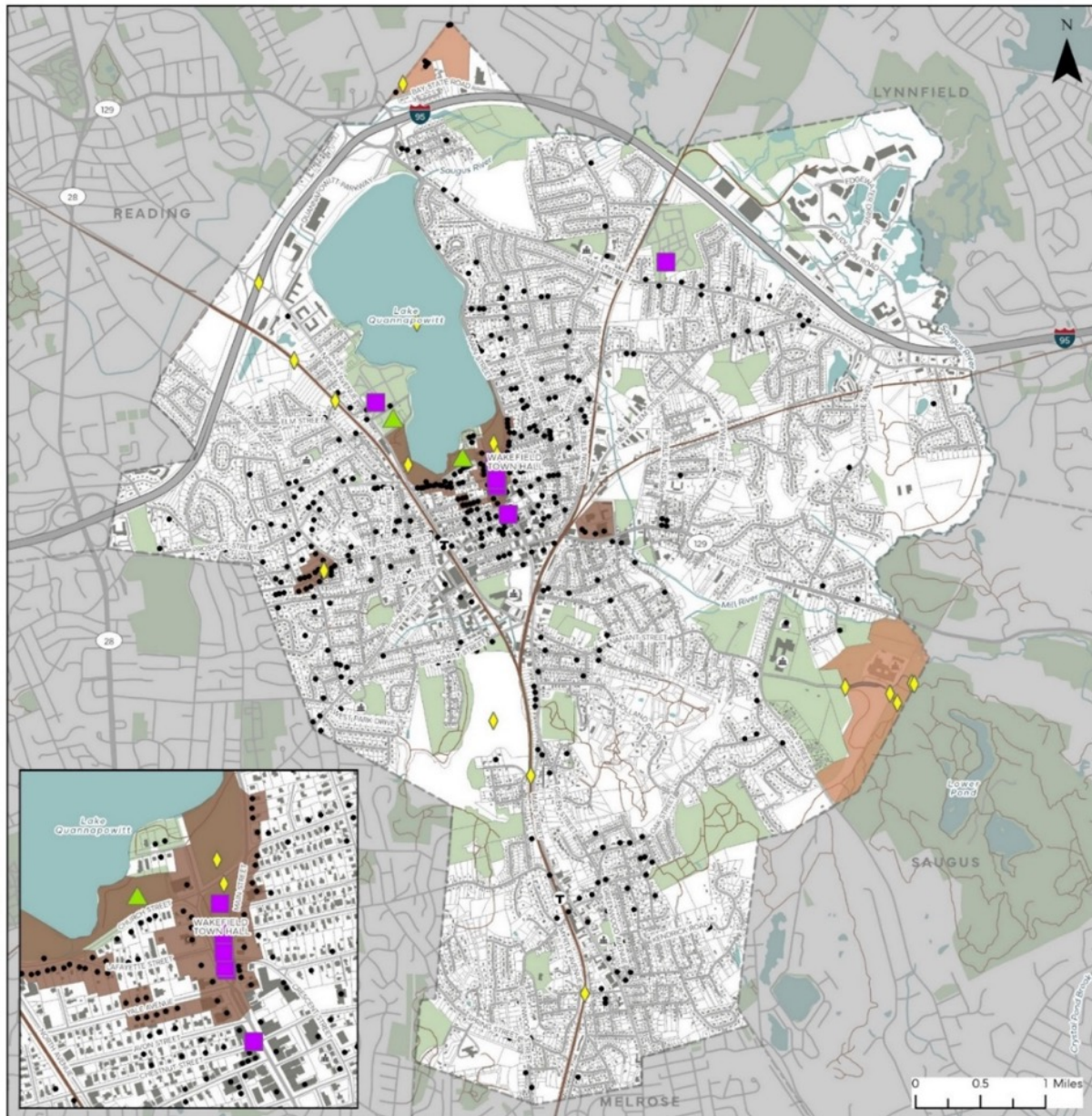
## REGULATIONS



## Historic Preservation

TOWN OF WAKEFIELD - HISTORIC PLACES  
Prepared by JM Goldson LLC

JM GOLDSON



- |              |   |  |
|--------------|---|--|
| Schools      | <b>Massachusetts Historic Commission Inventory (Points)</b> | <b>MassHistoric Commission Inventory (Areas)</b> |
| Buildings    | Building  | Inventoried Property                             |
| Parcels      | Burial Ground   | National Register of Historic Places             |
| Trails       | Object  |  |
| Water bodies | Structure   |  |
| Open space   |   |  |



*Description: The D. Horace Tilton House is pictured, a simple, two-story red structure with a grassy lawn in front of it.  
Source: Magicpiano, Wikimedia Commons.*

### **Historic Resources**

The Massachusetts Cultural Resources Inventory System (MACRIS) lists 446 designated historic resources in the Town. These include structures, such as the Boston and Maine Railroad Bridge; houses, such as the D. Horace Tilton House; objects, such as the Historic Lynn Village Monument; and burying grounds, such as the Old Burial Ground<sup>lvii</sup>.

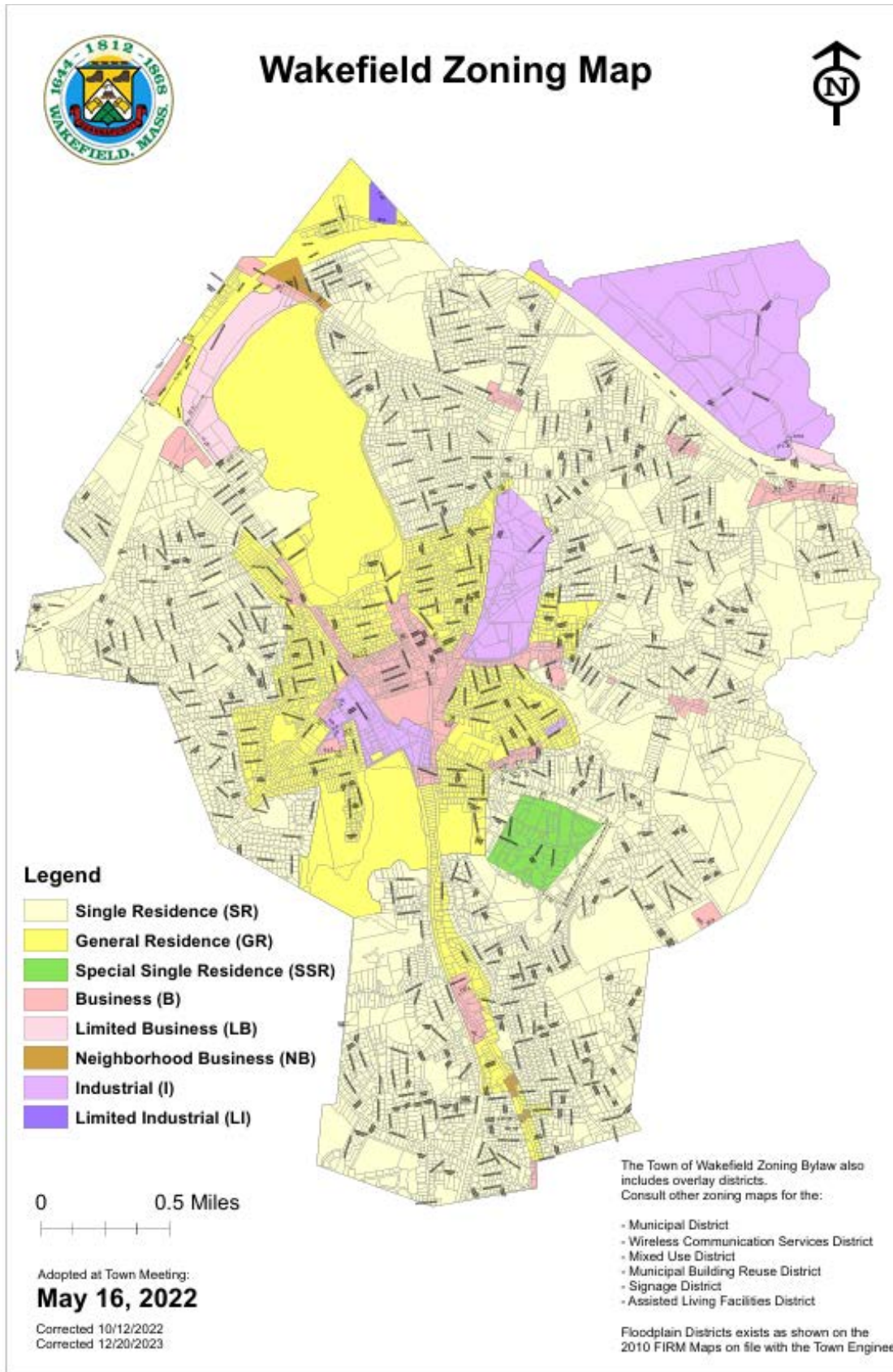
The National Register of Historic Places Database lists 182 historical resources in Wakefield, including the Benjamin Brown Wiley House, the Lucius Beebe Memorial Library, the Wakefield Trust Company, and the Common Historic District. A listing on the National Register of Historic Places provides financial incentives through state and federal tax credits for the adaptive reuse of historic sites to income-producing uses.

### **Historic Protections**

Wakefield does not have any local historic districts—which, per MGL c.40C, can protect private and public historic properties by requiring local review and approval of any exterior changes visible from a public right of way. The Town does have a Historical Commission, whose “responsibility is to work to preserve, protect, and develop Wakefield’s historical and architectural heritage in accordance with Massachusetts General Laws, Chapter 40, Section 8D.”<sup>lviii</sup>

The Commission administers the Town’s Demolition Delay Bylaw, which allows for a six-month demolition delay.<sup>lix</sup> In addition to National Register properties, there are 389 “Significant Sites” of historical or architectural importance where development of housing could be delayed by up to six months.<sup>lx</sup>





## Zoning

Zoning is a set of land use regulations determining what can be built. Wakefield has 8 base zoning districts and 6 overlay districts. When a proposed use does not require a special permit from the Planning Board or Zoning Board of Appeal, it is allowed “by right.” Wakefield’s zoning districts are Single Residence (SR), General Residence (GR), Multiple Residence (MR, Business (B), Neighborhood Business (NB), Limited Business (LB), Industrial (I), and Limited Industrial (LI).

District	Percentage of Town (%)
Special Single Residence (SSR)	1.50%
Single Residence (SR)	66.10%
General Residence (GR)	12.29%
Business (B)	4.92%
Neighborhood Business (NB)	0.02%
Limited Business (LB)	0.77%
Industrial (I)	9.98%
Limited Industrial (LI)	0.36%

Source: Town of Wakefield Zoning Bylaws, MassGIS.

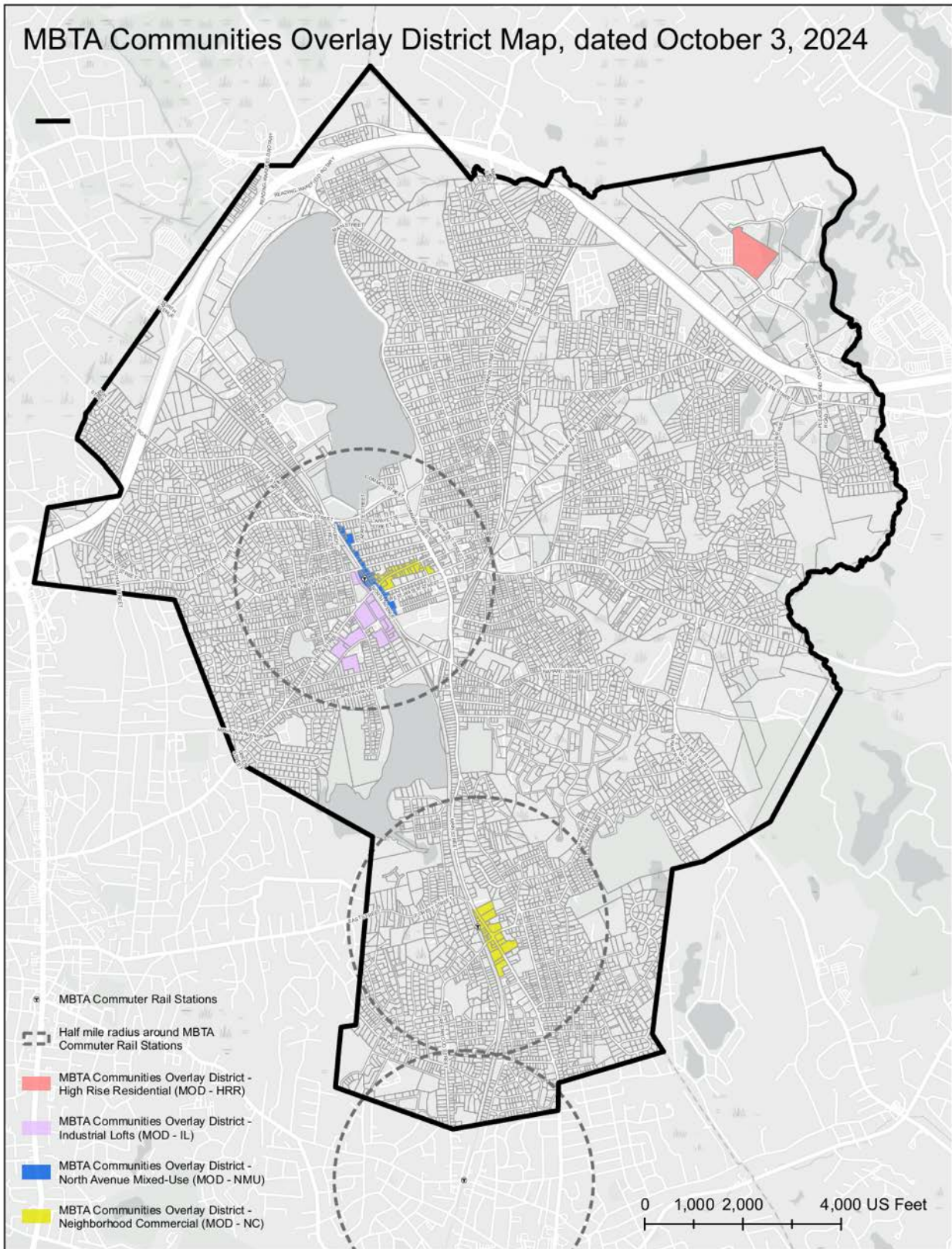
Note: this analysis does not include recent MR zoning or Town overlays.

## Overlays

Overlays are zoning districts that supplement existing zoning, allowing a property owner to build according to a base district and adding certain requirements to those of the base district. Wakefield's overlay districts are:

- The **MBTA Communities Overlay District (MOD)** allows for various degrees of by-right multi-family development, primarily adjacent to the downtown and Greenwood MBTA stations. A segment of land at Colonial Point is also included. Subdistricts include:
  - **Industrial Lofts (MOD-IL):** Moderate to large-scale apartment buildings of up to five stories downtown.
  - **North Ave Mixed Use (MOD-NMU):** Also in downtown, along North Avenue, mixed-use development of up to three stories and thirty units per acre is permitted.
  - **Neighborhood Commercial: (MOD-NC):** In downtown, and adjacent to the Greenwood Station, two and three stories are permitted, depending on use.
  - **High Rise Residential (MOD-HRR):** Up to ten stories, at a density of 33 units per acre, is permitted—this is located only at Colonial Point.
- The **Attached Dwelling Overlay District (ADOD)** distinguishes locations suitable for attached dwelling use and regulates that use within them.
- The **Mixed Use Overlay District (MUOD)** distinguishes locations suitable for mixed residential and business uses and regulates such use mixtures within them.
- The **Creative Development Overlay District (CDOD)** allows for the creation of compact residential or mixed-use development within a planned setting specifically approved by the Town Meeting.
- The **Municipal Building Reuse Overlay District** regulates the erection, construction, reconstruction, addition to, and/or alteration of buildings and structures, or the use of buildings, structures or land which is formerly owned by the Town or owned by the Town, but under agreement to be sold to a prospective purchaser or leased to a lessee.
- The **Signage Overlay District** regulates signs.
- The **Assisted Living Facility Overlay District** distinguishes locations suitable for assisted living facility use and regulates that use within them.





## Permitted Uses

Residential permitted uses in Wakefield predominantly focus on single-family homes, with limited allowances for two-family and multifamily housing. Higher-density developments often require special permits. The table on the following page summarizes the permitted uses by housing type across zoning districts in Wakefield, highlighting the limitations and opportunities for diverse housing production.

### Zoning Districts Residential Permitted Uses

District	Single-Family	Two-Family	Mid-rise Apartment	Mixed-Use
Special Single Residence (SSR)	Y	N	N	N
Single Residence (SR)	Y	Y	N	N
General Residence (GR)	Y	Y	N	N
Business (B)	N	Y	SP	SP
Neighborhood Business (NB)	Y	Y	N	N
Limited Business (LB)	N	N	SP	N
Industrial (I)	N	N	SP	SP
Limited Industrial (LI)	N	N	SP	SP

Source: Town of Wakefield Zoning Bylaws

## Dimensional Regulations

The Wakefield Zoning Bylaw's Table of Dimensional Regulations outlines specific development constraints for each zoning district, setting parameters that directly influence housing production potential. Lot area requirements vary significantly, ranging from 8,000 square feet in General Residence districts to 80,000 square feet in Limited Industrial districts, with corresponding frontage, setback, and height regulations designed to control density and building massing. Residential zones, such as Single Residence and Multiple Residence (MR-1 and MR-2), emphasize lower-density development through minimum lot sizes, setbacks, and height limits of 2.5 to 3 stories. In contrast, Business and Industrial districts allow greater flexibility, with higher floor area ratios (up to 1.5), taller buildings (up to 60 feet), and reduced open space requirements.

## Zoning Districts Dimensional Requirements

District	Lot Area (sq ft)	Frontage and Width	Floor Area Ratio (FAR)	Minimum Yard Setback (Front)	Minimum Yard Setback (Side)	Minimum Yard Setback (Rear)	Maximum Number of Stories	Maximum Height (ft)	Maximum Building Coverage (%)	Minimum Open Area (%)
Special Single Residence	20,000	100	--	30	15	25	2.5	35	30%	40%
Single Residence	12,000	100	--	20	15	25	2.5	35	30%	40%
General Residence	8,000	80	--	20	15	25	3	35	35%	--
Multiple Residence: MR-1	40,000	150	--	30	30	30	3	35	35%	30%
Multiple Residence: MR-2	60,000	180	--	30	30	30	3	50	35%	30%
Business	--	40	1.5	40	15	20	7	60	50%	10%
Neighborhood Business	20,000	30	--	10	15	10	3	35	50%	10%
Limited Business	40,000	150	1.25	50	20	20	3	50	40%	20%
Industrial	20,000	30	--	50	20	20	--	60	40%	30%
Limited Industrial	80,000	150	1.5	50	20	20	--	60	40%	30%

Source: Town of Wakefield Zoning Bylaws

## Dimensional Compliance

**Key Development Constraint:** Lots that fail to comply with dimensional regulations in the Town's zoning code face additional hurdles for development (or redevelopment). About half of the lots in the Wakefield's GR and SR districts are undersized, requiring a potentially costly, time-consuming variance from the Board of Appeals.

The consultant team looked at two residential zoning districts, Single Residence and General Residence (GR and SR) to analyze compliance with the Town's minimum lot sizes (one of several dimensional controls). The zoning in these two districts applies to approximately 78 percent of Wakefield's land area, and roughly half of parcels in each are non-compliant with their respective minimum lot size. In the GR district, the median lot is 7,257 square feet (min lot size of 8,000), indicating that more than half are undersized. In SR, the median is 12,700 square feet, indicating that slightly less than half are also non-compliant.

District	Compliant Parcels	Non-Compliant Parcels	Median Parcel Size (sq. ft.)	Min. Lot Size (sq. ft.)
Single Residence (SR)	3,284 (53.6%)	2,839 (46.3%)	12,700	12,000

General Residence (GR)	741 (49.3%)	750 (50.6%)	7,257	8,000
Special Single Residence (SSR)	46 (73.02%)	17 (26.98%)	24,948	20,000

Source: Town of Wakefield Zoning Bylaws, Mass GIS Parcel Data.

### Parking Requirements

Parking requirements significantly shape development patterns and housing affordability by influencing the amount of land and cost dedicated to accommodating vehicles. The table outlines the parking requirements for various residential uses in Wakefield, reflecting the town's emphasis on accommodating vehicle ownership across different housing types.

Single-family and two-family homes require the highest parking allocation, with 2.0 spaces per dwelling unit. In contrast, multifamily dwellings have tiered requirements, ranging from 1.5 spaces for units with two bedrooms or fewer to 2.0 spaces for units with three or more bedrooms. Publicly assisted housing for the elderly has the lowest requirement, with just 0.5 spaces per dwelling unit, recognizing the reduced parking needs of this demographic. These parking standards influence development feasibility and density, potentially limiting housing affordability and diverse housing production.

Principal Use	Number of Spaces Required
1- or 2- family houses	2.0 per dwelling unit
Housing for the elderly (publicly assisted)	0.5 per dwelling unit
Multifamily dwellings or attached dwellings	
2 bedrooms or fewer	1.5 per dwelling unit
3 bedrooms or more	2.0 per dwelling unit

Source: Town of Wakefield Zoning Bylaws

### Summary

While Wakefield's zoning is primarily oriented toward single-family detached homes, the addition of the Town's MBTA Communities Overlay Districts (MOD) is a promising step toward promoting additional housing production in Town. (The existing MR zoning district was Special Permit only). While 66 percent of fee simple land in Wakefield is zoned for single-family homes, this represents significant progress toward enabling the construction of additional units.

Another state mandated zoning requirement will also promote housing production in Town, though on a much smaller scale—the 2024 *Affordable Homes Act's* Accessory Dwelling Unit (ADU) provision<sup>lxi</sup> allows for the creation of accessory dwelling units (ADUs) on single-family zoned lots. This law essentially “upzones” the 66 percent of Wakefield's land that was previously limited to only single-family homes.

However, existing non-compliance with the Town's zoning's dimensional regulations may serve as a barrier home improvements and additions, and neighborhood-scale development that may otherwise comply with the Town's use regulations. The significant non-compliance (50 percent of residential parcels in the GR and SR districts do not conform with minimum lot sizes) is an indicator that the zoning does not conform with what is built on the ground, and is likely to constrain small-scale growth in Wakefield.

## CONCLUSION

As discussed in this chapter, there are a variety of factors that constrain the development of housing. First and foremost, the economic feasibility of production—whether a developer can adequately recoup their costs—is driven by variables such as land, labor, and material costs, as well as lending rates.

But, when a project is financially feasible, other factors can challenge its implementation: environmental barriers such as wetlands and flood zones. Infrastructure can hamper housing production, too—the need to build a private water treatment facility, for example, can dramatically affect its feasibility, increasing costs by millions of dollars.<sup>lxii</sup>

Fortunately, Wakefield is well-positioned to promote housing development. The presence of Town water and sewer networks negates the need for private wastewater treatment. Commuter rail connections allow for residents to live downtown and travel to work car-free.

With recent zoning changes, such as the Town's MOD multi-family districts, and the state's ADU requirements, the barriers to development have been lessened. Developers will still need to devise a financially-viable project, but it is an opportune time for housing production in Wakefield.

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<sup>xliv</sup> Inklebarger, Timothy. "National Association of Home Builders Chief Economist Robert Dietz on the State of New Construction." *Chicago Agent Magazine*, January 2, 2023. <https://chicagoagentmagazine.com/2023/01/02/nahb-robert-dietz-new-construction/>.

<sup>xlvi</sup> Federal Reserve Bank of St. Louis. "Producer Price Index By Commodity: Special Indexes: Construction Materials." *FRED, Federal Reserve Bank of St. Louis*. Accessed December 12, 2024. <https://fred.stlouisfed.org/series/WPUSI012011>.

<sup>xlvi</sup> Federal Reserve Bank of St. Louis. "All Employees: Construction: Average Earnings" *FRED, Federal Reserve Bank of St. Louis*. Accessed December 12, 2024. <https://fred.stlouisfed.org/series/CES2000000003>.

<sup>xlvi</sup> National Association of REALTORS®. "2023 Land Market Survey." *National Association of REALTORS®*, March 2024. <https://www.nar.realtor/sites/default/files/documents/2023-land-market-survey-report-04-12-2024.pdf>.

<sup>xlvi</sup> Federal Reserve Bank of St. Louis. "Federal Funds Effective Rate." *FRED, Federal Reserve Bank of St. Louis*. Accessed December 12, 2024. <https://fred.stlouisfed.org/series/FEDFUNDS>.

<sup>i</sup> International Code Council. *Effective Use of the International Building Code*. 2018 International Building Code. <https://codes.iccsafe.org/content/IBC2018/effective-use-of-the-international-building-code>.

<sup>li</sup> Utile, Inc., and Boston Indicators. *Single-Stair Housing: Design, Feasibility, and Benefits*. Joint Center for Housing Studies of Harvard University, October 10, 2024. [https://www.jchs.harvard.edu/sites/default/files/research/files/harvard\\_jchs\\_utile\\_boston\\_indicators\\_single-stair\\_housing\\_october\\_10\\_2024.pdf](https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_utile_boston_indicators_single-stair_housing_october_10_2024.pdf).

<sup>lii</sup> Massachusetts Bureau of Geographic Information (MassGIS). "MassGIS Data: Protected and Recreational OpenSpace." *Mass.gov*. Accessed December 12, 2024. <https://www.mass.gov/info-details/massgis-data-protected-and-recreational-openspace#:~:text=The%20protected%20and%20recreational%20open,outdoor%20recreational%20facilities%20in%20Massachusetts.>

<sup>liii</sup> Massachusetts Division of Fisheries and Wildlife. "321 CMR 10.00: Massachusetts Endangered Species Act." *Mass.gov*. Accessed December 12, 2024. <https://www.mass.gov/regulations/321-CMR-1000-massachusetts-endangered-species-act#:~:text=Specifically%2C%20321%20CMR%2010.00%20sets,Species%2C%20and%20procedure%20for%20the>



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- <sup>lix</sup> Historic Wakefield. "Demolition Delay Bylaw." Accessed December 12, 2024. <https://historicwakefield.com/demolition-delay-bylaw/>.
- <sup>lx</sup> Historic Wakefield. "Significant Sites." Accessed December 12, 2024. <https://historicwakefield.com/significant-sites/>.
- <sup>lxi</sup> Executive Office of Housing and Livable Communities. "Accessory Dwelling Units." Accessed December 12, 2024. <https://www.mass.gov/info-details/accessory-dwelling-units>.
- <sup>lxii</sup> Massachusetts Housing Partnership. *Sewer Rules and Housing Supply*. Accessed December 12, 2024. [https://www.mhp.net/assets/resources/documents/sewer\\_rules\\_housing\\_supply.pdf](https://www.mhp.net/assets/resources/documents/sewer_rules_housing_supply.pdf).

## CHAPTER 6: LOCAL CAPACITY

This chapter summarizes existing housing-focused local and regional municipal departments, government agencies, and non-profit and affordable housing-focused organizations in the Wakefield area. By assessing existing local and regional capacity, potential opportunities for collaboration can be identified.

### **Municipal Capacity**

#### ***Wakefield Housing Authority***

The Wakefield Housing Authority is a quasi-public agency that maintains affordable housing for low—and moderate-income residents. The Housing Authority owns and/or manages 133 units across 14 buildings. Some units are designed for seniors, families, and those with special needs.<sup>lxiii</sup>

The Housing Authority administers 47 Massachusetts Rental Voucher Program (MVRP) rental subsidies/vouchers so that those priced out of the housing market can rent privately owned units while paying a specified fraction of their income on housing.

The Housing Authority also manages federally-assisted public housing and/or federal rental subsidy vouchers for 433 households.

#### ***Wakefield Health and Human Services***

Wakefield's Health and Human Services Department offers residents a centralized point of connection to a wide range of wellness and support resources through its Social Services Coordinator, who plays a key role in linking individuals and families with local and regional programs. This includes assistance navigating housing and shelter resources, food access such as the Wakefield Food Pantry and Mystic Valley Elder Services' nutrition programs, as well as mental health and wellness support ranging from mindfulness resources to crisis intervention. The Coordinator helps residents explore affordable housing options and connect with public health services outlined in the Town's Public Health and Human Services Guide, available in both English and Spanish.

#### ***Wakefield Affordable Housing Trust***

Established by Town Meeting vote in 2023, the Affordable Housing Trust is designed to create and preserve affordable housing for low- and moderate-income households and fund community housing.<sup>lxiv</sup>

The Trust administers funds from the American Rescue Plan Act (ARPA) to provide security deposit (rental and utility) and moving expense assistance to eligible residents as one-time grants. To qualify, residents must not have a household income greater than 80 percent of AMI as established by HUD, and certain housing quality standards must be met of the unit which they are seeking to rent.

The Trust also administers the Wakefield Rental Assistance Program (WRAP), which assists renters with capital costs associated with acquiring housing.<sup>lxv</sup> To qualify for up to \$5,000 (in the form of a one-time grant), a household must earn less than 80 percent of Area Median Income.

#### ***Wakefield Council on Aging***

The Council on Aging is a municipal Board that supports older residents through various programs and resources hosted through the Senior Center.<sup>lxvi</sup> These include tax assistance, fuel assistance application support, and recreational and social programming such as games, book clubs, art programs, and more.

### ***Wakefield Senior Discount Program***

Wakefield's Senior Discount Program offers eligible senior homeowners a dollar-for-dollar match of the State's Senior Circuit Breaker Income Tax Credit. To qualify, applicants must have received the state credit, been at least 65 years old by the end of the prior calendar year (60 for a co-applicant), and owned and occupied a home in Wakefield for the past 10 consecutive years. Applicants must also have no significant assets, such as a second home or trust fund. The program is administered by the Assessing Department, and applications must be submitted between August 1 and September 30, 2024. Applications can be submitted in person, by mail, or via the dropbox outside Town Hall.

## **Local Nonprofits and Community-based Organizations**

### ***Metro Housing Boston***

Metro Housing Boston aims to bridge gaps in homelessness prevention and affordable housing systems. This regional housing organization administers rental assistance programs under contract with government agencies, provides training and technical assistance on fair housing, offers workshops and resources for housing-related issues, conducts inspections of subsidized apartments, and more. The organization administers state programs such as RAFT (Rental Assistance for Families in Transition) and HomeBASE, which assists low-income families facing homelessness in finding housing.

### ***North Shore Community Development Corporation (NSCDC)***

The North Shore CDC builds and preserves affordable housing throughout the North Shore of Massachusetts and promotes economic and youth development, community engagement and planning, small business assistance, and public art/placemaking. NSCDC serves over 1,000 individuals in over 450 affordable apartments.<sup>lxvii</sup>

### ***Habitat for Humanity of Greater Lowell***

Habitat for Humanity of Greater Lowell, a local affiliate of Habitat for Humanity International, builds and renovates affordable homes following its ecumenical mission to build strength, stability, and self-reliance through shelter. Since their founding in 1991, their three largest completed projects have been a three-duplex neighborhood in Lowell, an eight-home neighborhood in Bedford, and ten homes with a pocket park in Lowell. They have also completed one critical repair to a home in Wakefield. Habitat for Humanity maintains certain income and other guidelines for eligibility for their programs.

### ***LEO Inc.***

LEO Inc. Works to strengthen Greater Lynn by offering resources and services including early childhood education, distribution of Home Energy Assistance Program (HEAP) funding from EOHLC, rental and mortgage arrearage assistance, first month's rent assistance, and more.<sup>lxviii</sup>

### ***Wakefield Food Pantry***

The Wakefield Food Pantry, while not explicitly housing focused, is hosted inside the Americal Civic Center in downtown.<sup>lxix</sup> In interviews, it was referred to as a hub for connecting residents with social services—such as housing programs and support. As residents utilizing the Food Pantry are likely to be facing housing pressures, it is an opportune location for sharing housing resources and related services.

## **State and Regional Resources**

### ***Mystic Valley Elder Services***

Mystic Valley Elder Services supports seniors, persons with disabilities, and their caregivers through a variety of programs, including at-home care, nutrition assistance, transportation, and support. The non-profit's resource



specialists assist community members in understanding and connecting individuals with available resources and services, such as housing opportunities.<sup>lxx</sup>

### ***Metropolitan Area Planning Council (MAPC)***

The Metropolitan Area Planning Council (MAPC) is the regional planning agency serving Greater Boston, including 101 municipalities. The agency is a government research and planning organization which has worked with dozens of communities to write Housing Production Plans. MAPC developed a regional plan, MetroCommon 2050, to guide their work in regional planning.

### ***Massachusetts Senior Circuit Breaker Tax Credit***

Some seniors who own or rent residential property in Massachusetts as their principal residence may be eligible for a refundable tax credit. This credit is based on the real estate taxes or rent paid on the property, and is applied to the Massachusetts personal income tax return. To be eligible, you must be 65 or older by December 31 of the tax year, not exceed certain income limits, and certain amounts of your housing costs must exceed certain amounts of your income for the year, among other requirements.<sup>lxxi</sup>

### ***Housing Navigator MA***

The Massachusetts Housing Navigator is a nonprofit organization that provides listing and searching tools for accessible and affordable rental homes in Massachusetts.<sup>lxxii</sup> EOHLC mandates participation with Housing Navigator MA for all new affordable units that it funds each year.

### ***MyMassHome***

MyMassHome is a website that provides listing and searching tools for accessible and affordable homeownership opportunities in Massachusetts.<sup>lxxiii</sup> It was created as a partnership between MassHousing, the Massachusetts Housing Partnership (MHP), The Massachusetts Rehabilitation Commission, and the Citizens' Housing & Planning Association (CHAPA). They provide education and counseling, as well as connect potential homebuyers with MassHousing or municipal down payment assistance programs, MHP's ONE Mortgage program for low- and moderate-income first-time homebuyers.

### ***Massachusetts Housing Partnership (MHP)***

The Massachusetts Housing Partnership (MHP) is a statewide, quasi-public organization oriented toward financing affordable housing through administering the ONE Mortgage program for low- and moderate-income first-time homebuyers and development financing for affordable rental properties.<sup>lxxiv</sup>

### ***MassDevelopment***

MassDevelopment, the state's finance and development authority, offers robust planning and predevelopment services to municipalities exploring redevelopment of surplus public properties. These services include technical assistance for site assessments, feasibility studies, and stakeholder engagement strategies designed to unlock the economic and housing potential of underutilized town-owned land.<sup>lxxv</sup> Of particular relevance to Wakefield is MassDevelopment's guidance on disposing of surplus municipal property—such as vacant schools or underused public buildings—through a transparent Request for Proposals (RFP) process governed by M.G.L. Chapter 30B. Their *Guidance Manual for the Effective Disposal of Surplus Municipal Property* walks local officials through legal steps and best practices, while also helping communities align development goals with broader housing and economic strategies

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

EOHLC is the state agency that distributes funds to municipalities, oversees state-aided public housing, and operates the state's Emergency Family Shelter program. EOHLC also administers the Residential Assistance for Families in Transition (RAFT) program, which provides up to \$7,000 per household within a 12-month period to cover overdue

rent, utilities, moving costs, and mortgage costs.<sup>lxvii</sup> Eligibility requirements include being at risks for homelessness or housing instability, income below 50 percent of your municipality's AMI, or risk of domestic violence an income below 60 percent of your municipality's AMI. EOHLC also administers the Home Energy Assistance Program (HEAP), which helps support eligible households pay a portion of their winter heating costs. Eligibility for HEAP is based on household size, gross annual income of household members, and other criteria.

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<sup>lxiii</sup> "Wakefield Housing." Wakefield Housing Authority. Accessed January 9, 2025. <https://wakefieldhousing.org/>

<sup>lxiv</sup> "Housing Trust." Town of Wakefield. Accessed January 9, 2025. <https://www.wakefield.ma.us/housing-trust>

<sup>lxv</sup> "Housing Trust Renter Application Summary." Town of Wakefield. Accessed January 9, 2025. [https://www.wakefield.ma.us/sites/g/files/vyhli3986/f/uploads/housing-trust-renter-application-summary\\_0\\_0.pdf](https://www.wakefield.ma.us/sites/g/files/vyhli3986/f/uploads/housing-trust-renter-application-summary_0_0.pdf)

<sup>lxvi</sup> "Senior Center Financial Assistance Programs." Town of Wakefield. Accessed January 9, 2025. <https://www.wakefield.ma.us/senior-center/pages/financial-assistance-programs>

<sup>lxvii</sup> "North Shore CDC." North Shore CDC. Accessed January 9, 2025. <https://northshorecdc.org/>

<sup>lxviii</sup> "LEO Inc." LEO Inc. Accessed January 9, 2025. <https://leoinc.org/>

<sup>lxix</sup> Wakefield Food Pantry. "Home." Accessed December 12, 2024. <https://wakefieldfoodpantry.org/>.

<sup>lxx</sup> Mystic Valley Elder Services. "About Us." Accessed December 12, 2024. <https://www.mves.org/about-us/>.

<sup>lxxi</sup> "Massachusetts Senior Circuit Breaker Tax Credit." Mass.gov. Accessed January 9, 2025. <https://www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit>

<sup>lxxii</sup> "Housing Navigator MA." Housing Navigator MA. Accessed January 9, 2025. <https://housingnavigatorma.org/>

<sup>lxxiii</sup> "Metro Housing Boston." Metro Housing Boston. Accessed January 9, 2025. <https://www.metrohousingboston.org/>

<sup>lxxiv</sup> "Massachusetts Housing Partnership." Massachusetts Housing Partnership. Accessed January 9, 2025. <https://www.mhp.net/>

<sup>lxxv</sup> "MassDevelopment." Last modified 2024. <https://www.massdevelopment.com/products-and-services/real-estate/planning/disposing-of-surplus-municipal-property>.

<sup>lxxvi</sup> "Executive Office of Housing and Livable Communities." Mass.gov. Accessed January 9, 2025. <https://www.mass.gov/orgs/executive-office-of-housing-and-livable-communities>

## CHAPTER 7: HOUSING GOALS & STRATEGIES

Every municipality throughout Massachusetts that develops a Housing Production Plan is held to a numerical goal for annual housing production of at least 0.5% of the current affordable housing stock. Municipalities that achieve a 1% increase may have their Housing Production Plan certified. In Wakefield, these percentage values translate to an annual increase of 56 units, to meet the 0.5% increase, or 113 units, to meet the 1% increase. The Town of Wakefield is committed to meeting the 0.5% annual production increase, and has worked to develop a robust set of goals and strategies that will help guide the Town toward increased affordable housing production.

This chapter outlines the Town's housing goals and strategies, designed to address current housing affordability challenges in Wakefield. The goals and strategies are the culmination of a planning process that included two community forums, interviews, a survey, and input from the Housing Production Plan Advisory Committee. The implementation of these strategies will ensure a more affordable and attainable Wakefield now and in the future.

### FIVE-YEAR GOALS

#### 1. MAINTAIN WAKEFIELD'S EXISTING AFFORDABLE STOCK ABOVE THE STATE'S MINIMUM 10% GOAL

Achieving and maintaining a ten percent share on the state's Subsidized Housing Inventory (SHI) is crucial to ensure that Wakefield can retain local control over affordable housing development while meeting the needs of its growing low- and moderate-income population. Maintaining a ten percent SHI status will require both production and continual monitoring of deed-restricted affordable housing.

#### 2. PROMOTE A RANGE OF HOUSING OPTIONS FOR EVERYDAY EARNERS

Wakefield's housing market has become increasingly out of reach for very low-, low-, and middle-income earners—including teachers, first responders, and long-time residents—who are vital to the fabric of the community. By encouraging the development of modest, reasonably priced homes, the Town can help ensure that individuals and families at a range of income levels have the freedom to live and remain in Wakefield. Expanding housing affordability in this way supports economic diversity, promotes personal responsibility, and helps residents put down roots and contribute to a thriving, resilient community.

#### 3. SUPPORT INDEPENDENCE AND DIGNITY FOR SENIORS AND RESIDENTS WITH DISABILITIES

As Wakefield's population ages and diversifies, many long-term residents are finding that their homes no longer meet their needs—whether due to high maintenance costs, rising taxes, or lack of accessibility. At the same time, individuals with disabilities—including those with mobility limitations, intellectual or developmental disabilities, and neurodivergent residents—often face significant barriers in finding housing that supports independent living and long-term stability. By expanding housing options that are both physically accessible and supportive of a range of cognitive and social needs, the Town can help ensure all residents have the freedom to choose how and where they live. Local solutions—like home modification assistance, inclusive housing design, and supportive living arrangements—strengthen families, reduce institutional reliance, and help maintain Wakefield's sense of community for people of all abilities.

#### **4. ALLOW STRATEGIC GROWTH AND REMOVE BARRIERS TO NEIGHBORHOOD-SCALE HOUSING**

This goal aims to update local policies to allow scaled housing growth in strategic areas—such as near transit, commercial centers, and underutilized sites—where existing infrastructure can support it. At the same time, it calls for removing barriers to modest, neighborhood-scale housing in existing residential areas. Allowing options like accessory dwelling units or two- to three-unit homes can help meet local housing needs without dramatically altering the look and feel of existing streetscapes. These policy shifts provide more flexibility for property owners, respond to changing household needs, and make efficient use of Wakefield’s land and infrastructure.

#### **5. INCREASE TRANSPARENCY AND PUBLIC UNDERSTANDING OF HOUSING NEEDS AND SOLUTIONS**

Many Wakefield residents may not be aware of the community’s housing challenges—or of the tools already in place to address them. This goal focuses on increasing transparency, sharing clear and accessible information about local housing needs, zoning updates, and available assistance programs. By providing facts and creating opportunities for open dialogue, the Town can help residents make informed decisions and foster greater trust in local housing solutions. When the public understands the issues and their real-world impact, they’re more equipped to support practical, locally driven strategies that protect community stability.

#### **6. STREAMLINE LOCAL COLLABORATION TO SUPPORT EFFICIENT IMPLEMENTATION**

This goal focuses on improving coordination among Town boards, committees, and partners to ensure housing strategies are implemented efficiently and effectively. Aligning policies, reducing red tape, and clarifying responsibilities will support faster decision-making and better outcomes for residents. Strong local coordination also reinforces accountability, protects taxpayer resources, and ensures that the plan remains useful and action-oriented, not just a report on a shelf.

## GOALS AND STRATEGIES MATRIX

The following matrix shows how each strategy aligns with the Town’s overarching housing goals.

#	Strategy	1. 10% SHI	2. Housing Options	3. Housing Needs	4. Balanced Mix	5. Community Support	6. Coordination & Implementation
1	Plan to update this Housing Production Plan in 2030 to ensure that Wakefield maintains an EOHLC approved plan for the next cycle.	X					
2	Evaluate whether Wakefield should develop a Local Preference Policy to allocate a portion of new affordable units to Wakefield residents and other community members.			X			
3	Explore an “Affordable Housing Overlay” in Wakefield that could allow zoning relief and additional density for 100 percent affordable development projects.	X	X	X			
4	Accept the provisions of Mass. General Law c.59 § 50, enabling the Town to establish a property tax exemption for real property offered at an affordable rate, with the potential for these units to be listed on the Subsidized Housing Inventory (SHI) , and applicable to Accessory Dwelling Units (ADUs).	X	X	X	X		

#	Strategy	1. 10% SHI	2. Housing Options	3. Housing Needs	4. Balanced Mix	5. Community Support	6. Coordination & Implementation
5	Consider zoning for cottage court and townhome style housing for age-friendly development on non-conforming lots in the GR and Business districts, enabling seniors to age in the community in walkable areas of Town.		X	X	X		
6	Create a form-based zoning overlay that provides dimensional relief for existing undersized lots in Wakefield, promoting gentle infill development across Town.		X	X	X		
7	Study the feasibility of converting vacant commercial spaces into mixed-use residential housing.		X	X			
8	Consider a Mobility Action Plan to assess mobility needs in Wakefield and plan for multimodal transportation options.				X	X	
9	Consider a form-based code to preserve and enhance mixed-use, contextual development in Wakefield's downtown (a zoning approach that focuses more on the look and feel of buildings than their specific use).		X		X	X	



#	Strategy	1. 10% SHI	2. Housing Options	3. Housing Needs	4. Balanced Mix	5. Community Support	6. Coordination & Implementation
10	Consider updating zoning to permit rear “hammerhead” or mid-block lots for housing development, enabling gentle density on underutilized land while maintaining neighborhood character.		X		X		
11	Monitor the progress of the Town’s recently-launched Renters Assistance Program (WRAP) to determine effectiveness and whether potential revisions are needed.			X			
12	Explore the feasibility of bulk purchasing for energy retrofits, helping to reduce costs for much-needed home modernization efforts. In addition, explore the potential for bulk purchasing for accessibility improvements.			X			X
13	Foster accessible and service-enriched housing development at key locations, such as through the disposition of town-owned property and/or through support of private development initiatives.	X		X			X
14	Consider a home-matching program similar to those on the Cape and Islands to pair seniors looking for potential housemates.			X			X
15	Maintain membership with the Metro North Regional Housing Services Office (MNRHSO) to ensure continued access to affordable housing monitoring and SHI administration services.	X		X			X

#	Strategy	1. 10% SHI	2. Housing Options	3. Housing Needs	4. Balanced Mix	5. Community Support	6. Coordination & Implementation
16	Work with MassDevelopment to assess the feasibility of redeveloping Town-owned properties at the former Hurd School and Butler Ave site into affordable housing.	X		X		X	X
17	Partner with Habitat for Humanity to provide grants for home modification programs for accessibility, (i.e. wheelchair ramps, stairlifts, and other modifications) to help individuals with disabilities and seniors age in the community.			X			X
18	Work to coordinate existing social services for seniors, people with disabilities, and low-income households that may be in need of support. Consider ways to leverage volunteer and regional capacity to fill in potential gaps.			X			X
19	Consider joining the North Suburban HOME Consortium to leverage regional partnerships and HUD HOME funding for affordable housing initiatives.	X		X			X
20	Expand outreach in key locations by distributing housing information at the Senior Center, Food Pantry, schools, and libraries to reach diverse community members.			X		X	X
21	Ensure that all housing-related materials are available in Spanish, Portuguese, and other commonly spoken languages.			X		X	X

#	Strategy	1. 10% SHI	2. Housing Options	3. Housing Needs	4. Balanced Mix	5. Community Support	6. Coordination & Implementation
22	Educate homeowners on how Accessory Dwelling Units (ADUs) can provide rental income and flexible housing options.		X		X		
23	Create educational materials (a webpage, infographic, etc.) to help educate small landlords, developers, and tenants on existing programs, as well as how to navigate permitting and zoning.					X	X
24	Ask the Wakefield Affordable Housing Trust to monitor the implementation of this housing plan, providing an annual update to the Town Council.	X					X
25	Host a housing roundtable regularly to bring Wakefield key housing and land use boards and committees together to coordinate and share progress on initiatives.			X		X	X
26	Maintain a staffed planning function in Wakefield in the long-term, ensuring that many of these—and other—initiatives can be implemented.	X		X			X



*Wakefield Town Common. Source: John Phelan, Wikimedia Commons.*

## FIVE-YEAR STRATEGIES

In this section, the plan's strategies are organized thematically into the following categories: Planning, Policies, and Zoning; Local Initiatives and Programs; and Capacity, Education, and Coordination.



## PLANNING, POLICIES, AND ZONING

### 1. Plan to update this Housing Production Plan in 2030 to ensure that Wakefield maintains an EOHLC approved plan for the next cycle.

Wakefield's last Housing Production Plan expired in 2020, resulting in a multi-year gap without an active, state-approved plan. During this time, the Town has remained vulnerable to Comprehensive Permit proposals without the potential to achieving "Safe Harbor" status and subsequent certification of this plan by the Executive Office of Housing and Livable Communities (EOHLC) under M.G.L. Chapter 40B, should affordable unit production targets be met.

For Wakefield, ensuring this plan is updated before its expiration in 2030 is essential not merely for Safe Harbor, but also for the Town to continue to be proactive in planning for housing affordability and meeting the needs of community members.

#### Additional background information:

- Executive Office of Housing and Livable Communities, [Housing Production Plan Guidelines](#)
- MassHousing, [Chapter 40B and MassHousing](#)

### 2. Evaluate whether Wakefield should develop a Local Preference Policy to allocate a portion of new affordable units to Wakefield residents and other community members.

A Local Preference Policy is a regulatory tool that allows municipalities to prioritize a percentage of new affordable housing units for local residents, employees, or others with a connection to the community. In Massachusetts, up to 70 percent of affordable units in a given development may be set aside for local preference, provided that the policy is approved by the Executive Office of Housing and Livable Communities (EOHLC) and does not create a discriminatory effect under fair housing law.

Communities like Sudbury and Brookline have implemented Local Preference in a manner that balances legal obligations with community goals. Wakefield should consider whether a policy is appropriate with its planning goals—and, if pursued, work with legal counsel and fair housing experts to design a policy that is equitable, transparent, and compliant with federal and state guidelines.

To formally adopt such a policy, the Town must create an Affirmative Fair Housing Marketing Plan (AFHMP), documenting the need for local preference, justifying the extent to which local preference will be applied, and demonstrating how it will avoid a disparate impact on protected classes. The subsidizing agency, as well as the Town and EOHLC, must all approve the Local Preference Policy.

#### Additional background information:

- Executive Office of Housing and Livable Communities, [Affirmative Fair Housing Marketing and Resident Selection Plan Guidelines](#)
- Cape News, [Housing Inside Out: Balancing Local Preference in Affordable Housing](#)
- Town of Sudbury, [Local Preference in Sudbury 40B Projects](#)
- Boston Fair Housing, [Local Land Use Regulations \(1970s–Present\)](#)





*A proposed affordable housing development that utilizes Cambridge's 100 Percent Affordable Housing Overlay (AHO). Source: Just-A-Start.*

### **3. Explore an “Affordable Housing Overlay” in Wakefield that could allow zoning relief and additional density for 100 percent affordable development projects.**

Wakefield’s current zoning makes it difficult to build multifamily housing outside the MBTA Communities Overlay, with nearly two-thirds of the Town zoned exclusively for single-family use. Dimensional constraints, such as lot size minimums and height limits, further reduce the feasibility of smaller, nonprofit-led affordable housing projects. An Affordable Housing Overlay, or AHO, could provide an alternative permitting pathway and enable projects that meet affordability thresholds to be built on smaller or constrained sites that would otherwise be infeasible.

Communities like Cambridge and Somerville have seen success with similar overlays. In Cambridge, the 100 Percent Affordable Housing Overlay (AHO) allows qualifying developments to bypass the special permit process and build up to four stories in residential districts, or up to seven stories near major corridors. In Somerville, the non-profit affordable housing developer Just-A-Start is planning a project that would utilize that City’s AHO.

If pursued, Wakefield could conduct a feasibility study to identify zones or parcels that might benefit from an overlay, define affordability thresholds (e.g., 80 percent AMI or below), and determine which zoning flexibilities would have the most meaningful impact on project feasibility. Public outreach and a fair housing analysis would be critical components of the overlay design process to ensure equity and community support.

#### **Additional background information:**

- City of Cambridge, [100 Percent Affordable Housing Overlay](#)
- Somerville Times, [Just-A-Start’s 297 Medford Development](#)
- Harvard Joint Center for Housing Studies, [“What Has Zoning Reform Accomplished in Cambridge?”](#)



*Affordable ADUs in Wakefield could resemble detached units, like a garage, or an attached addition, as seen in these examples on Chestnut Street. Source: Google Maps.*

4. **Accept the provisions of Mass. General Law c.59 § 50, enabling the Town to establish a property tax exemption for real property offered at an affordable rate, with the potential for these units to be listed on the Subsidized Housing Inventory (SHI), and applicable to Accessory Dwelling Units (ADUs).**

Massachusetts General Law Chapter 59, Section 50 authorizes cities and towns to adopt a local property tax exemption for real property rented or leased at affordable rates to income-eligible tenants. If implemented, this policy could serve as a powerful incentive for homeowners to offer housing at below-market rents—particularly for Accessory Dwelling Units (ADUs), which are now permitted by-right across much of Wakefield due to state legislation in 2024.

This exemption is designed to reduce the property tax burden for property owners who voluntarily rent units at rates determined to be affordable by the U.S. Department of Housing and Urban Development (HUD). In return, the Town could work to place an affordable housing deed restriction on the unit, potentially qualifying it for inclusion on the Subsidized Housing Inventory (SHI) if it meets EOHLC requirements. As housing costs rise across Wakefield, and more residents look to add ADUs or rent part of their homes to offset expenses, this provision provides a locally controlled, low-cost tool to expand affordable housing options for renters.

Implementation would require Town Council approval, followed by local procedures to define eligibility, compliance monitoring, and a streamlined application process.

**Additional background information:**

- Massachusetts General Law c.59 § 50, [Affordable Housing Tax Exemption](#)
- Town of Wellfleet, [Affordable Housing Tax Exemption Program](#)



*A cottage court development in Concord. Source: Union Studio.*

5. **Consider zoning for cottage court and townhome style housing for age-friendly development on non-conforming lots in the GR and Business districts, enabling seniors to age in the community in walkable areas of Town.**

As Wakefield's senior population continues to grow—with over 1,000 new senior households projected by 2040—there is a pressing need for smaller, accessible, and lower-maintenance homes within the community. Many seniors currently live in larger single-family homes that no longer meet their physical or financial needs, yet struggle to find right-sized alternatives nearby. Cottage court and townhome-style housing offer promising age-friendly lifestyles that can meet this demand while retaining existing neighborhood aesthetics.

Cottage courts—compact clusters of small homes organized around shared courtyards—allow for community-oriented living in walkable locations, and can be particularly appealing to seniors looking for accessible homes with a strong sense of place. Similarly, attached townhomes can provide single-level living options and moderate density while blending into existing neighborhoods. These forms of housing are especially well-suited to Wakefield's GR and Business districts, where many lots are non-conforming under current zoning. By creating an overlay that allows for these typologies on certain lots in these districts, the Town can make it easier to develop age-friendly housing that responds to demographic needs.

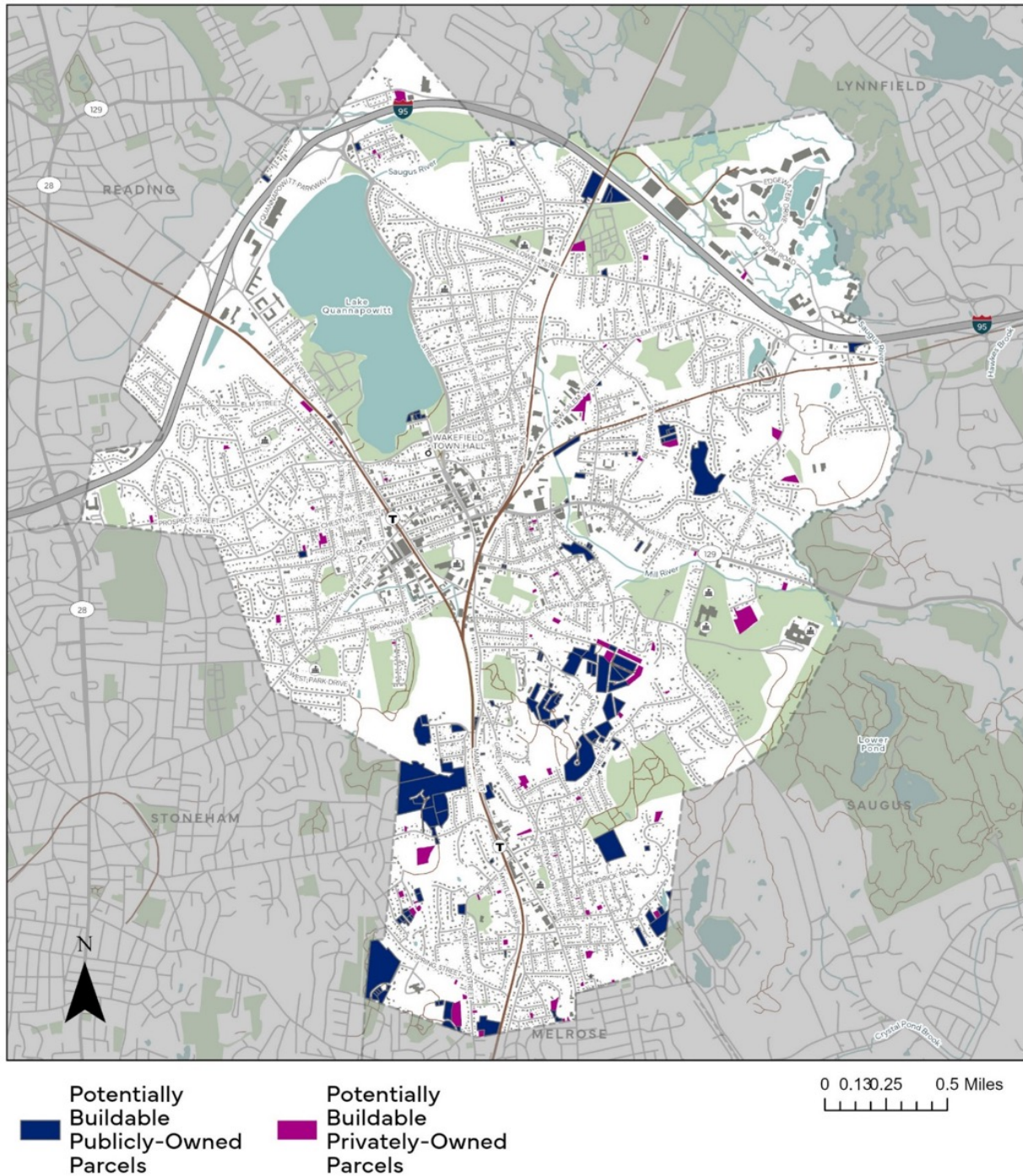


Acton’s “Habitat for All” initiative is one example of a planning effort aimed at aligning conservation and age-friendly housing goals through small-footprint, clustered development. Nationwide organizations such as the Congress for the New Urbanism (CNU) and New England-based firms such as Union Studio and MCO Properties have showcased successful cottage court and townhome developments that support aging in place and neighborhood vitality.

Practically, a zoning overlay with a form-based code could ensure that development remains context-sensitive, while reducing barriers for builders to create senior-friendly housing types. In the nearer term, the Town could help to communicate how developers could create such housing currently through the Town’s existing Creative Development Overlay.

**Additional background information:**

- Acton Exchange, [\*Habitat for All Workshop at the Acton Senior Center\*](#)
- Congress for the New Urbanism, [\*Testing New Ideas with Cottage Courts\*](#)
- Union Studio Architecture, [\*Riverwalk Cottage Court Project\*](#)



*The map above displays vacant parcels in Wakefield, both publicly and privately owned, that have the potential to be redeveloped. Where appropriate, the Town encourages the filing of comprehensive permits for the production of housing that is eligible for inclusion on the local Subsidized Housing Inventory.*



**6. Create a form-based zoning overlay that provides dimensional relief for existing undersized lots in Wakefield, promoting gentle infill development across Town.**

There are an estimated 614 vacant lots in Wakefield, many of which are constrained from their housing development potential by dimensional noncompliance—such as insufficient lot area, frontage, or setbacks—under current zoning regulations. Many of these parcels are located within established neighborhoods and already served by infrastructure. However, without zoning relief, they remain effectively undevelopable, contributing to land underutilization and limiting opportunities for housing creation.

A targeted zoning overlay that provides dimensional relief for undersized lots could unlock the potential for modest, context-sensitive infill development while maintaining neighborhood character. The overlay could be designed to apply only to vacant parcels that meet certain criteria and would offer streamlined permitting for small homes, duplexes, or cottage-style development that aligns with surrounding building patterns. Dimensional relief could include reductions in minimum lot area, frontage, and setbacks—tailored to reflect what already exists in Wakefield’s older neighborhoods. A form-based code could regulate the “feel” of infill development, focusing on design aspects.

This type of “gentle density” adds housing in a low-impact, dispersed manner, helping to meet demand without large-scale redevelopment or major infrastructure expansion. It also creates opportunities for small builders and homeowners, not just large-scale developers.

In parallel, the Town could evaluate the "Town of Wakefield - Potentially Buildable Vacant Parcels" map and target larger or strategically located sites, beyond the undersized lots targeted by the overlay, where it would encourage Comprehensive Permit (Chapter 40B) applications. Proactively designating such sites would allow Wakefield to steer 40B development toward areas that are well-served by infrastructure and consistent with community goals, ensuring that new, affordable units contribute positively to the Subsidized Housing Inventory (SH), while minimizing neighborhood impacts.

**Additional background information:**

- Opticos Design, [\*Missing Middle Housing\*](#)
- Lincoln Institute for Land Policy, [\*Gentle Infill\*](#)
- Strong Towns, [\*The 6 Zoning Reforms Every Municipality Should Adopt\*](#)

## 7. Study the feasibility of converting vacant commercial spaces into mixed-use residential housing.

As retail habits and office needs shift in the wake of the COVID-19 pandemic and the rise of remote work, many communities across Massachusetts are seeing an increase in underutilized or vacant commercial properties. In Wakefield, certain commercial corridors and downtown storefronts may no longer serve their original purpose—offering an opportunity to reimagine these spaces as part of a broader housing strategy.

Converting vacant or underused commercial buildings into mixed-use or fully residential developments can bring much-needed housing supply online while revitalizing local business districts and enhancing walkability. These conversions are especially promising for adding smaller-scale, context-sensitive housing near existing infrastructure and transit. A feasibility study could help Wakefield assess which buildings or corridors might be viable candidates for adaptive reuse—focusing on zoning compatibility, structural viability, historic status, and market demand. Currently, Wakefield permits coworking and live/work spaces in its MBTA Communities Overlay District, and a feasibility study could help the Town to understand how its existing zoning might affect mixed-use development.

The MassHousing Commercial Conversion Initiative provides technical assistance and funding for developers to convert commercial space into housing, such as Worcester’s Chestnut Place. In Wakefield, potential sites might include older office buildings or strip malls with high vacancy rates, particularly those located near the MBTA commuter rail or other walkable amenities. Zoning adjustments, expedited permitting, and partnership with developers or nonprofits could help bring these concepts to life.

### Additional background information:

- Public Sector HR Association, [\*Massachusetts Program Converts Unused Government Space To Housing Units\*](#)
- MassHousing, [\*Commercial Conversion Initiative\*](#)



*Newton's Transportation Strategy created a comprehensive set of strategies for promoting multimodal access in the City.  
Source: City of Newton.*

#### 8. Consider a Mobility Action Plan to assess mobility needs in Wakefield and plan for multimodal transportation options.

Access to safe, reliable, and equitable transportation plays a key role in supporting housing goals—especially for seniors, lower-income households, and residents without access to a car. In Wakefield, key stakeholders have identified the need for improved transit connectivity, pedestrian and bike infrastructure, and expanded transportation options for aging residents. A Mobility Action Plan (MAP) would provide a coordinated, data-driven framework to assess current conditions and chart a path toward a more multimodal transportation network.

A MAP in Wakefield could analyze gaps in pedestrian safety, bike infrastructure, sidewalk conditions, public transit access, and emerging needs related to electric vehicle (EV) infrastructure or micro-mobility (e.g., e-bikes or scooters). Particular attention could be paid to how mobility intersects with housing: for instance, whether affordable or age-restricted developments have transit access, or if high-need households lack transportation options for work, school, or healthcare. The plan could also explore strategies to better connect residents with the MBTA Haverhill Line stations in downtown and Greenwood, and examine potential for future shuttle services.

Newton's *Transportation Strategy* document identifies policy changes and infrastructure investments to reduce car dependence and promote walkable, transit-accessible neighborhoods. Both provide replicable models for Wakefield as it explores transportation solutions aligned with local housing, climate, and land use goals.

Community engagement, including seniors, youth, and low-income residents, should be central to the planning process.

##### **Additional background information:**

- City of Newton, [Transportation Strategy \(2020\)](#)
- City of Worcester, [Worcester Mobility Action Plan](#)

GROUND-FLOOR USE	CAFÉ ZONE	PEDESTRIAN ZONE	LANDSCAPE + FURNITURE ZONE	PARKING + PLANTER ZONE	SHARED TRAVEL ZONE
MULTI-FAMILY RESIDENTIAL	Not Applicable <i>See Appendix A.5 Private Frontage Guidelines.</i>	6' - 8'	6' - 8' Tree wells; Street furniture to be provided per Section 6;	8' parallel	<i>See Section 3.3 for Street Type Standards.</i>
COMMERCIAL	Where Applicable; 6' - 12' <i>Additionally, See Appendix A.5 Private Frontage Guidelines.</i>	7' - 10'	<i>See Section 3.5 for Street Landscape Standards.</i>	16' - 18' head-in diagonal OR 8' parallel Parking Lane Planters (optional)	

Elements of a form-based code. Source: Smart Growth America.

9. Consider a form-based code to preserve and enhance mixed-use, contextual development in Wakefield's downtown (a zoning approach that focuses more on the look and feel of buildings than their specific use).

Traditional zoning regulations typically focus on separating land uses and specifying dimensional requirements—such as height limits, setbacks, and lot sizes—often resulting in a regulatory framework that prioritizes use over urban form. In contrast, form-based codes prioritize the physical character of development, regulating the shape, placement, and design of buildings to create walkable, vibrant places that reflect community identity. For Wakefield, adopting a form-based code in the downtown area could help preserve its historic charm while supporting mixed-use development and higher-density housing aligned with the Town's goals.

A form-based code could guide development to reflect the existing scale, massing, and architectural character of downtown Wakefield, especially along Main Street. This zoning approach would also allow the Town to encourage key design elements—like active ground floors, rear or concealed parking, and pedestrian-oriented streetscapes—without needing to micromanage each building’s specific use. This flexibility can be especially useful in dynamic, mixed-use districts where market demands for retail, office, and residential uses shift over time.

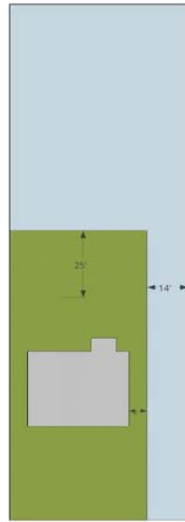
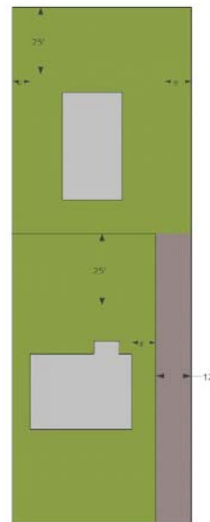
Somerville’s citywide zoning overhaul is a leading example in Massachusetts. Adopted in 2019, the new zoning ordinance uses form-based principles to guide development across multiple districts, including transit nodes and neighborhood centers. The code prioritizes contextual design, open space, and compatibility with surrounding buildings, while streamlining permitting processes and making zoning more accessible and predictable. Wakefield could take inspiration from Somerville’s process and scale a similar framework to fit its downtown context.

The code could be shaped by public input, focus on design elements that matter to the community, and reinforce downtown as a hub for walkable, mixed-income development that respects local identity.

**Additional background information:**

- Form-Based Codes Institute, [\*What is a Form-Based Code?\*](#)
- Smart Growth America, [\*What Makes a Good Form-Based Code?\*](#)
- Congress for the New Urbanism, [\*Somerville Zoning Ordinance\*](#)



**Current Rules (20' Pole)****Proposed Rules (12' Pole)**

*Durham, North Carolina's Small Lot Code allowed for the development of small houses at the rear of a property. Source: City of Durham.*

**10. Consider updating zoning to permit rear “hammerhead” or mid-block lots for housing development, enabling gentle density on underutilized land while maintaining neighborhood character.**

Wakefield, like many older suburbs, contains residential parcels that are oversized relative to current needs, particularly in the Single Residence (SR) and General Residence (GR) zoning districts, where roughly fifty percent of lots in each zone are smaller than the zone’s minimum lot sizes.

Zoning regulations often restrict opportunities to subdivide or use the rear portions of these lots—despite them being large enough to accommodate additional housing. Updating the zoning bylaw to allow for rear “hammerhead” or mid-block lot development could provide a gentle, incremental way to add housing units without altering the character of established neighborhoods.

Hammerhead lots—named for their flag-like shape—typically have narrow access to the street but open up to a wider developable area behind an existing home. When thoughtfully designed, they can host small single-family homes, cottage-style units, or duplexes that blend with surrounding homes. This form of development offers a way to incrementally expand the housing stock, particularly for moderate-income buyers, downsizing seniors, or families seeking smaller homes close to existing infrastructure.

As detailed in *Southern Urbanism*, communities are increasingly recognizing the role of small homes on small lots in preserving affordability, supporting aging in place, and adapting to shifting household sizes. This would differ from existing ADU regulations as it would promote the ownership of separate parcels, encouraging homeownership on smaller, more naturally-affordable lots.

For Wakefield, zoning changes could allow rear-lot development by right or by special permit in select zoning districts, provided that minimum access, setback, and infrastructure standards are met. This strategy could help activate underutilized land and offer more flexible housing options—especially in areas with existing large parcels and good access to transit or downtown amenities.

**Additional background information:**

- Southern Urbanism, [Small Homes and Small Lots](#)
- City of Durham, [Small House/Small Lot](#)

## LOCAL INITIATIVES AND PROGRAMS

### 11. Monitor the progress of the Town's recently-launched Renters Assistance Program (WRAP) to determine effectiveness and whether potential revisions are needed.

In 2024, the Town of Wakefield launched the Wakefield Renters Assistance Program (WRAP) to provide financial assistance to income-eligible renters. Under the program, households earning up to 80 percent of Area Median Income (AMI) may qualify for a one-time grant of up to \$5,000 to assist with rental deposits or moving costs. The program is designed to serve as a flexible, local tool to address acute affordability challenges and make it easier to move in and to Wakefield.

As WRAP continues to be implemented, it will be important for the Town to monitor its effectiveness through both quantitative and qualitative metrics. Key considerations could include: the number of households assisted, demographic data of recipients, typical grant amounts awarded, total program expenditures, and feedback from applicants and housing service providers. This data will help Wakefield assess whether the program is meeting its intended goals, whether eligibility criteria or assistance amounts should be adjusted, and whether additional outreach efforts are needed to ensure that vulnerable renters are aware of the program.

#### Additional background information:

- Town of Wakefield, [Wakefield Renters Assistance Program \(WRAP\)](#)

### 12. Explore the feasibility of bulk purchasing for energy retrofits, helping to reduce costs for much-needed home modernization efforts. In addition, explore the potential for bulk purchasing for accessibility improvements.

Older housing stock in Wakefield often requires significant upgrades to meet modern energy efficiency and accessibility standards, and individual retrofit projects—such as weatherization, HVAC electrification, or accessibility modifications like ramps and grab bars—can be prohibitively expensive for low- and moderate-income homeowners. Exploring a municipal or regional bulk purchasing program could help Wakefield lower costs and make essential upgrades more accessible to residents.

Bulk purchasing models pool demand for goods or services across multiple homeowners or properties, enabling participants to access lower unit costs, pre-vetted contractors, and streamlined project management. Wakefield could consider partnering with neighboring communities or leveraging regional organizations like the Metropolitan Area Planning Council (MAPC), which has successfully facilitated collective procurement programs for energy retrofits and solar installations.

#### Additional background information:

- Metropolitan Area Planning Council, [Collective Procurement Initiatives](#)
- Stoughton Energy Action Plan, [Part I](#)
- Smart Cities Dive, [Portland, Maine aims to electrify everything through bulk purchasing](#)



*McManus Manor, an affordable housing development in Acton for seniors and residents with disabilities, is currently under construction on a former parcel of Town-owned land. Source: Winslow Architects, Inc.*

### **13. Foster accessible and service-enriched housing development at key locations, such as through the disposition of town-owned property and/or through support of private development initiatives.**

As Wakefield's senior population grows and accessibility needs rise, there is an increasing demand for housing that is both physically accessible and linked to supportive services. Service-enriched housing—such as affordable senior rental communities with on-site social workers, health clinics, or transportation services—can enable residents to age in place safely, maintain independence, and avoid costly institutional care.

Disposition of surplus public land for affordable or mixed-income development, with a focus on universal design and partnerships with service providers, could help meet these critical community needs. Similarly, supporting nonprofit or mission-driven private developers through streamlined permitting, funding partnerships, or zoning incentives could help accelerate the creation of new accessible units.

A few regional examples can help to highlight the potential of this strategy. In Acton, the McManus Manor development led by the Acton Housing Authority is creating 41 new affordable rental units for seniors and individuals with disabilities, using town-owned land and extensive community support. Similarly, The Neighborhood Developers (TND) are in the process of developing 110 Ocean in Revere, combining 56 affordable homes with wraparound social services.

Wakefield's focus should be on identifying priority sites—particularly those near transit, health services, grocery stores, and community centers—and working with developers experienced in accessible, service-enriched housing to ensure successful, sustainable projects.

#### **Additional background information:**

- Acton Exchange, [McManus Manor Housing Project Begins Construction](#)
- The Neighborhood Developers, [Real Estate Projects and Service-Enriched Housing](#)

Our innovative Home Sharing Pilot Program simply matches homes with spare rooms owned by Older Adults with qualified single adults, 18 and older.

Island employers will help identify potential guests that are in need of housing. Priority will be healthcare workers.



### 9 out of 10

Older Adults live in a single family dwelling.



### 1 in 3

Older Adults on Martha's Vineyard live alone.



### the #1 issue

for Island employers is the lack of workforce housing.

This program will help those dealing with the financial challenges of their daily living expenses. Those who have expressed an increasing sense of isolation, further amplified by the restrictions associated with COVID. And everyone who would welcome a helping hand around the house.

The mission of Healthy Aging Martha's Vineyard (HAMV) is to create an aging-friendly Island meeting the needs of the rapidly growing 65+ population and those who care for them.

We are constantly developing new approaches and incubating programs that will improve services and facilities for Island Older Adults. Through a community-wide planning process, the HAMV works to engage stakeholders, foster collaborative programs, and fill service gaps.

To learn more contact:  
Cindy Trish  
Executive Director  
T: 508-693-7900 ext. 455  
ctrish@hamv.org  
www.hamv.org

Martha's Vineyard Community Services, Inc. is the fiscal agent for Healthy Aging Martha's Vineyard.



HEALTHY AGING  
MARTHA'S VINEYARD  
Making Martha's Vineyard an Aging-Friendly Island



## Introducing the Older Adult Home Sharing Pilot Program

Every day, we are reminded of the housing shortage our workforce faces here on the Island. There are multiple efforts underway to address this affordable housing shortage, but many of them will take years to make an impact.

We will utilize home sharing models that have been successfully deployed in other communities to offer our Island's Older Adults (hosts) the opportunity to share their home with a well-suited single employee (guests) in need of housing.



A brochure for Healthy Aging Martha's Vineyard's Older Adult Home Sharing Pilot Program. Source: Healthy Aging Martha's Vineyard.

#### 14. Consider a home-matching program similar to those on the Cape and Islands to pair seniors looking for potential housemates.

As Wakefield's senior population grows, many older residents are seeking creative solutions to age in place affordably and safely. Home-matching programs, sometimes called "homesharing," offer an innovative way to help seniors remain in their homes by pairing them with compatible housemates. These programs can provide companionship, help with household tasks, additional income, and enhanced security—while also freeing up larger homes for better use and expanding housing options for others in the community.

Home-matching programs have been successfully piloted in Massachusetts communities, including the Cape and Islands region. Healthy Aging Martha's Vineyard (HAMV) have launched an initiative that matches seniors with extra space to individuals seeking affordable housing in the area. Matches are based on lifestyle preferences, needs, and compatibility, and can include options for rent reductions in exchange for services like grocery shopping or household maintenance.

In Wakefield, a home-matching program could complement the Town's existing affordable housing and aging-in-place initiatives. The Council on Aging, Social Services Coordinator, or local nonprofits could assist in administering a matching platform, conducting background checks, and facilitating compatibility interviews. Early efforts could prioritize seniors with large homes in walkable areas, near transit or downtown amenities, where housemates could also benefit from reduced car dependency.

#### Additional background information:

- Healthy Aging Martha's Vineyard (HAMV), [Home Sharing Pilot Program](#)
- City of Boston, [Intergenerational Homeshare](#)

## CAPACITY, EDUCATION, AND COORDINATION

### 15. **Maintain membership with the Metro North Regional Housing Services Office (MNRHSO) to ensure continued access to affordable housing monitoring and SHI administration services.**

The ongoing monitoring and administration of Wakefield's affordable housing units are critical to maintaining compliance with regulatory agreements and protecting the long-term affordability of the Town's housing stock. In 2024, Wakefield joined the Metro North Regional Housing Services Office (MNRHSO), a regional shared-services entity that provides professional affordable housing administrative services to participating municipalities.

Through MNRHSO membership, Wakefield gains access to expertise in a range of critical areas, including monitoring affordability restrictions, conducting lotteries and resales, assisting with Subsidized Housing Inventory (SHI) certifications, and providing technical assistance on local housing initiatives. Membership also helps ensure that affordable units remain properly deed-restricted, rented or sold to income-eligible households, and documented accurately with the Executive Office of Housing and Livable Communities (EOHLC).

Given the projected growth in Wakefield's affordable housing portfolio—through Inclusionary Zoning requirements, MBTA Communities compliance, and potential redevelopment of town-owned properties—continuing MNRHSO membership will be essential for sustained monitoring of affordable housing units in the Town.

#### **Additional background information:**

- Metro North Regional Housing Services Office (MNRHSO), [About](#)





*The former Hurd School, a Town-owned site that could be evaluated for its potential for affordable housing.  
Source: John Phelan, Wikimedia Commons.*

#### **16. Work with MassDevelopment to assess the feasibility of redeveloping Town-owned properties at the former Hurd School and Butler Ave site into affordable housing.**

Wakefield has an opportunity to leverage Town-owned properties—such as the former Hurd School and Butler Avenue sites—to create new affordable housing while retaining ownership of the land. Strategic redevelopment of these parcels could help meet critical housing needs by providing long-term affordability.

MassDevelopment, the state’s development financing agency, can provide Wakefield with technical assistance, planning support, and potential funding opportunities to assess the feasibility of these sites for affordable housing. MassDevelopment offers expertise through its Real Estate Services team, which helps municipalities with services such as environmental assessments, zoning analyses, and evaluating infrastructure needs and financial feasibility. MassDevelopment can help Wakefield to formulate a Request for Proposals (RFP) that reflects conditional community goals.

##### **Additional background information:**

- MassDevelopment, [Disposing of Surplus Municipal Property](#)
- MassDevelopment, [Gateway Vision Plan for the Town of Grafton](#)
- MassDevelopment, [Wanoosnoc Elementary School Property Assessment for the City of Fitchburg](#)



*An example of potential critical repair and aging in place projects that could be accomplished in partnership with Habitat for Humanity. Source: Essex County Habitat for Humanity.*

**17. Partner with Habitat for Humanity to provide grants for home modification programs for accessibility, (i.e. wheelchair ramps, stairlifts, and other modifications) to help individuals with disabilities and seniors age in the community.**

As Wakefield's senior population grows and the need for accessible housing increases, helping residents retrofit their homes for accessibility will be key to promoting aging in place and supporting people with disabilities. Many existing homes in Wakefield were not built with universal design principles, making relatively small modifications—such as installing wheelchair ramps, stairlifts, grab bars, or accessible showers—essential for safe and independent living.

Partnering with a trusted organization like Habitat for Humanity of Greater Lowell can help Wakefield expand its capacity to deliver accessibility improvements efficiently and equitably. Habitat's Critical Home Repair program provides grants and volunteer-supported construction services to income-eligible homeowners needing repairs related to health, safety, or accessibility. The program serves low- and moderate-income households and could be tailored to prioritize aging residents and residents with disabilities in Wakefield.

By focusing on home modifications, Wakefield would enable residents to remain in their homes longer, reduce demand for assisted living or institutional care, and promote equity and dignity for residents that are aging or living with disabilities.

**Additional background information:**

- Habitat for Humanity of Greater Lowell, [Critical Home Repairs Program](#)
- Executive Office of Health & Human Services, [Home Modification Loan Program](#)

**18. Work to coordinate existing social services for seniors, people with disabilities, and low-income households that may be in need of support. Consider ways to leverage volunteer and regional capacity to fill in potential gaps.**

Wakefield is fortunate to have a range of social services available for seniors, people with disabilities, and low-income households, provided through municipal programs, nonprofit organizations, and regional partners. However, as needs grow and become more complex, particularly with an aging population, there is a greater need for coordinated service delivery to ensure that vulnerable residents can access the support they need efficiently and effectively.

Coordinating social services could involve creating a centralized referral system, establishing a designated outreach coordinator, or developing partnerships with regional service hubs. Improved coordination would help reduce duplication of efforts, identify service gaps, and ensure that residents do not fall through the cracks—especially those who may face barriers related to language, mobility, or digital access.

Models from other communities offer useful examples: Barnstable County operates a Shared Regional Housing Services (SRHS) program that serves as a centralized entry point for residents seeking social services, including transportation, housing support, and health care navigation.

In Wakefield, leveraging volunteer networks (such as those already active through the Senior Center) and collaborating with regional organizations like Mystic Valley Elder Services could amplify the Town's capacity without requiring substantial new staffing resources. Exploring grants for human services coordination, and expanding language access and outreach efforts, would further strengthen service delivery and support a more resilient, inclusive community.

An early action could be the preparation of a simple housing-focused brochure in the vein of the Town's Public Health & Human Services Resources document.

**Additional background information:**

- Barnstable County, [\*Shared Regional Housing Services Program\*](#)
- Town of Wakefield, [\*Public Health & Human Services Resources\*](#)





*The North Suburban Consortium contributed \$1.65 million to a development in Malden that included both affordable housing and facilities for a food security non-profit in Malden. Source: Bread of Life.*

**19. Consider joining the North Suburban HOME Consortium to leverage regional partnerships and HUD HOME funding for affordable housing initiatives.**

Wakefield could consider boosting the Town's affordable housing development and support capacity by joining the North Suburban HOME Consortium. The Consortium, led by the City of Malden and including communities like Melrose, Medford, and Arlington, pools U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships Program funding to support affordable housing production, rehabilitation, and tenant-based rental assistance across member communities. While the Metro North Regional Housing Services Office (MNRHSO) focuses on monitoring existing affordable housing, the North Suburban HOME Consortium would help to promote the production of new affordable homes in Town.

Membership in the Consortium would allow Wakefield to access annual HOME funding allocations, technical assistance, and potential partnerships with nonprofit developers and service providers. HOME funds can be used flexibly—for creating new affordable rental housing, assisting first-time homebuyers, providing tenant-based rental assistance, or rehabilitating existing units—helping the Town to meet its affordable housing goals without relying solely on local funds.

Several impactful projects have been realized with the HOME Consortium's support. In Malden, the Bread of Life's "Under One Roof" development will provide affordable housing and social services for formerly homeless individuals and low-income households. In Medford, Medford Community Housing

has used Consortium resources to create and preserve affordable housing units for families and seniors, most recently along the Fellsway.

Joining the Consortium would first require coordination with the agency, but could provide a valuable, sustainable funding stream and strengthen Wakefield's regional ties to broader affordable housing efforts.

**Additional background information:**

- City of Malden, [North Suburban HOME Consortium Overview](#)
- Bread of Life Malden, ["Under One Roof" Affordable Housing Project](#)
- United States Department of Housing and Urban Development, [HOME Investments Partnerships Program](#)

**20. Expand outreach in key locations by distributing housing information at the Senior Center, Food Pantry, schools, and libraries to reach diverse community members.**

While many programs, including the Wakefield Renters Assistance Program (WRAP) and affordable housing lotteries, are available online, not all community members engage with digital platforms or follow Town communications.

To close this gap, the Town can expand outreach by distributing printed and translated housing information in high-traffic, trusted locations: the Senior Center, Food Pantry, public schools, and public libraries. These sites serve a wide cross-section of Wakefield's population, including seniors, working families, lower-income residents, newcomers, and residents with limited English proficiency.

Materials could include flyers on housing assistance programs, infographics on how to apply for affordable housing or Accessory Dwelling Units (ADUs), and translated summaries of zoning changes or upcoming public meetings. Collaboration with Town departments, local nonprofits, and service providers will be key to ensuring materials are accurate, accessible, and frequently updated.

**Additional background information:**

- Boston Public Library, [Housing Assistance](#)

**21. Ensure that all housing-related materials are available in Spanish, Portuguese, and other commonly spoken languages.**

Language access is critical to ensuring that all Wakefield residents—regardless of their primary language—have equitable access to housing programs, resources, and opportunities. As Wakefield's population becomes increasingly diverse, providing translated materials is an essential step toward promoting housing stability, robust community engagement, and fair housing compliance.

Housing-related materials—including applications for affordable housing, rental assistance program information, Housing Production Plan outreach, and zoning updates—should be made available in Spanish, Portuguese, and other languages spoken by significant portions of the Town's population.



The Town’s advertisements for the Wakefield Renter Assistance Program (WRAP) and affordable housing lottery information should also be shared in Spanish and Portuguese to ensure that these programs are well-utilized.

**Additional background information:**

- City of Somerville, [Affordable Housing Lottery Flyer in Spanish](#)



*Types of Accessory Dwelling Units (ADUs). Source: Executive Office of Housing and Livable Communities.*

## 22. Educate homeowners on how Accessory Dwelling Units (ADUs) can provide rental income and flexible housing options.

With the 2024 changes to state law requiring cities and towns to allow Accessory Dwelling Units (ADUs) by right in single-family zoning districts, Wakefield is well-positioned to encourage greater use of this flexible housing type.

However, many homeowners may be unaware of the potential benefits, the permitting process, and financing mechanisms for constructing an ADU. Educational outreach is critical to help homeowners understand how ADUs can add value to their property, provide supplemental income, create housing for family members, or offer downsizing opportunities while also staying in the community.

Wakefield can develop a suite of educational materials—including brochures, online guides, and workshops—that explain the basics of ADU development: financing options, design considerations, permitting steps, and applicable local and state regulations. Materials could also highlight real-world examples of successful ADU projects and outline opportunities for incentives such as property tax exemptions (if the Town adopts provisions like Chapter 59, Section 50).

Proactive education will help Wakefield maximize the potential of ADUs to address housing needs, support aging in place, and enhance neighborhood stability.

**Additional background information:**

- Massachusetts Executive Office of Housing and Livable Communities, [Accessory Dwelling Units Information](#)
- City of Boston, [Accessory Dwelling Units Program](#)

**23. Create educational materials (a webpage, infographic, etc.) to help educate small landlords, developers, and tenants on existing programs, as well as how to navigate permitting and zoning.**

Small landlords, emerging developers, and tenants often face significant barriers to participating in housing initiatives, accessing resources, or navigating complex permitting and zoning requirements. To support more inclusive and equitable housing growth, Wakefield can develop targeted educational materials that clearly explain available programs, permitting pathways, and zoning basics.

An accessible, user-friendly webpage housed on the Town’s website could serve as a centralized hub, offering guides, FAQs, visual flowcharts, and links to key resources. In addition, creating an infographic or “Quick Start” guide—both printable and shareable online—could help demystify complex processes such as developing an Accessory Dwelling Unit (ADU), applying for rental assistance programs like WRAP, understanding affordable housing lotteries, or pursuing small-scale housing rehabilitation projects.

These materials should be designed with plain language, translated into commonly spoken languages (Spanish and Portuguese), and shared through multiple channels, including social media, Town Hall, the Senior Center, and the Food Pantry. Outreach should prioritize reaching smaller property owners, first-time developers, and renters who may be unfamiliar with municipal processes.

Simplifying access to information will help Wakefield expand participation in its housing programs, foster more small-scale development, and strengthen trust and transparency with residents.

**24. Ask the Wakefield Affordable Housing Trust to monitor the implementation of this housing plan, providing an annual update to the Town Council.**

The successful implementation of Wakefield’s Housing Production Plan (HPP) will require sustained oversight, tracking progress toward goals, and adjusting strategies as conditions evolve. To maintain momentum and accountability, the Wakefield Affordable Housing Trust Fund Board of Trustees can take on a lead role in monitoring the HPP’s implementation and giving regular updates to the Town Council for the plan’s duration.

A brief annual report could summarize progress on specific strategies, highlight completed actions, identify obstacles or emerging needs, and recommend priority focus areas for the coming year. Regular reporting would ensure that housing initiatives remain a visible part of Town discussions, enable better alignment with related planning efforts, and allow Town leaders and the public to celebrate achievements and recalibrate when necessary.

In addition, by engaging directly with the Town Council on a recurring basis, the Affordable Housing Trust can help keep housing needs and opportunities at the forefront of municipal decision-making, improving coordination between departments and boards.

**25. Host a housing roundtable regularly to bring Wakefield key housing and land use boards and committees together to coordinate and share progress on initiatives.**

Coordination among Wakefield’s various boards, committees, and departments is essential to implementing the Housing Production Plan and advancing broader housing and land use goals. Establishing a regular “housing roundtable” would provide an opportunity for representatives from the Planning Board, Zoning Board of Appeals, Affordable Housing Trust Fund Board of Trustees, Conservation Commission, Town Council, Housing Authority, and other relevant bodies to share updates, align efforts, and collaboratively solve challenges.

The roundtable could meet quarterly or biannually, offering a structured space for participants to:

- Review progress on housing initiatives and specific HPP strategies
- Identify barriers to development or program implementation
- Discuss zoning, land use, infrastructure, or service needs that intersect with housing goals
- Explore new funding, partnership, or policy opportunities
- Coordinate public outreach and education efforts

Other communities have found success with this approach. For example, Concord’s Housing Roundtable convenes leaders from multiple housing organizations and committees to build relationships, maintain momentum, and improve cross-departmental communication. Regular meetings also foster a sense of shared ownership over housing goals, making it easier to maintain political and community support over time.

For Wakefield, the housing roundtable could be facilitated by the Affordable Housing Trust Fund Board of Trustees or Planning Department and produce brief summary notes to keep the Town Council and public informed.

**Additional background information:**

- Town of Concord, [\*Housing Roundtable Agenda\*](#)

**26. Maintain a staffed planning function in Wakefield in the long-term, ensuring that many of these—and other—initiatives can be implemented.**

Successful implementation of Wakefield’s Housing Production Plan and broader planning goals will require sustained professional staff capacity. Maintaining a staffed planning position is critical to ensuring that the Town can advance key initiatives, manage regulatory obligations, and proactively respond to emerging needs in housing, land use, and economic development.

In addition to coordinating cross-departmental efforts and public engagement, the Town planner plays an essential technical role in:

- Writing and managing Requests for Proposals (RFPs) for affordable housing developments, consultant studies, and planning initiatives
- Drafting and updating zoning code amendments, including those needed to support Housing Production Plan strategies

- Monitoring Wakefield's Subsidized Housing Inventory (SHI), including ensuring new units are properly certified and maintaining the Town's SHI percentage
- Maintaining organized, up-to-date records of existing affordable housing units, including deed restrictions, monitoring requirements, and compliance documentation

Without dedicated staff to perform these core functions, the Town risks losing momentum on key initiatives, falling behind on regulatory requirements, and missing funding and partnership opportunities.

Retaining and supporting a Town Planner role in Wakefield will help maintain continuity, institutional knowledge, and technical capacity, ensuring that the Housing Production Plan and other long-range planning initiatives will be successfully implemented over time.

## ACTION PLAN MATRIX

The Town's Affordable Housing Trust Fund Board of Trustees will be asked to oversee the Housing Production Plan's implementation. This Action Plan Matrix provides a detailed framework for the responsible and supporting entities who will lead the implementation of each strategy, as well as a proposed timeline for each initiative.

### **Abbreviations used in the matrix:**

AD = Assessing Department

AHTF = Affordable Housing Trust Fund Board of Trustees

COA = Council on Aging

ISZ = Inspectional Services/Zoning

FP = Food Pantry

LH = Lowell Habitat

PB = Planning Board

PD = Planning Department

HHS = Health and Human Services

MNRHSO = Metro North Regional Housing Services Office

TC = Town Council

WHA = Wakefield Housing Authority

WPS = Wakefield Public Schools



#	Strategy	FY26	FY27	FY28	FY29	FY30	Responsible Entity	Supporting Entities
1	Plan to update this Housing Production Plan in 2030 to ensure that Wakefield maintains an EOHLC approved plan for the next cycle.						PD	TC
2	Evaluate whether Wakefield should develop a Local Preference Policy to allocate a portion of new affordable units to Wakefield residents and other community members.						PD	TC
3	Explore an “Affordable Housing Overlay” in Wakefield that could allow zoning relief and additional density for 100 percent affordable development projects.						PD	PB
4	Accept the provisions of Mass. General Law c.59 § 50, enabling the Town to establish a property tax exemption for real property offered at an affordable rate, with the potential for these units to be listed on the Subsidized Housing Inventory (SHI) , and applicable to Accessory Dwelling Units (ADUs).						TC	PD
5	Consider zoning for cottage court and townhome style housing for age-friendly development on non-conforming lots in the GR and Business districts, enabling seniors to age in the community in walkable areas of Town.						PD	PB
6	Create a form-based zoning overlay that provides dimensional relief for existing undersized lots in Wakefield, promoting gentle infill development across Town.						PD	PB

#	Strategy	FY26	FY27	FY28	FY29	FY30	Responsible Entity	Supporting Entities
7	Study the feasibility of converting vacant commercial spaces into mixed-use residential housing.						PD	PB
8	Consider a Mobility Action Plan to assess mobility needs in Wakefield and plan for multimodal transportation options.						PD	PB
9	Consider a form-based code to preserve and enhance mixed-use, contextual development in Wakefield's downtown (a zoning approach that focuses more on the look and feel of buildings than their specific use).						PD	PB
10	Consider updating zoning to permit rear "hammerhead" or mid-block lots for housing development, enabling gentle density on underutilized land while maintaining neighborhood character.						PD	PB
11	Monitor the progress of the Town's recently-launched Renters Assistance Program (WRAP) to determine effectiveness and whether potential revisions are needed.						PD	AHTF

#	Strategy	FY26	FY27	FY28	FY29	FY30	Responsible Entity	Supporting Entities
12	Explore the feasibility of bulk purchasing for energy retrofits, helping to reduce costs for much-needed home modernization efforts. In addition, explore the potential for bulk purchasing for accessibility improvements.						PD	TC, COA
13	Foster accessible and service-enriched housing development at key locations, such as through the disposition of town-owned property and/or through support of private development initiatives.						TC	PD
14	Consider a home-matching program similar to those on the Cape and Islands to pair seniors looking for potential housemates.						PD	
15	Maintain membership with the Metro North Regional Housing Services Office (MNRHSO) to ensure continued access to affordable housing monitoring and SHI administration services.						TC	PD
16	Work with MassDevelopment to assess the feasibility of redeveloping Town-owned properties at the former Hurd School and Butler Ave site into affordable housing.						PD	TC

#	Strategy	FY26	FY27	FY28	FY29	FY30	Responsible Entity	Supporting Entities
17	Partner with Habitat for Humanity to provide grants for home modification programs for accessibility, (i.e. wheelchair ramps, stairlifts, and other modifications) to help individuals with disabilities and seniors age in the community.						AHTF	HL
18	Work to coordinate existing social services for seniors, people with disabilities, and low-income households that may be in need of support. Consider ways to leverage volunteer and regional capacity to fill in potential gaps.						AHTF, PD	COA, FP, WPS, HHS
19	Consider joining the North Suburban HOME Consortium to leverage regional partnerships and HUD HOME funding for affordable housing initiatives.						TC	PD
20	Expand outreach in key locations by distributing housing information at the Senior Center, Food Pantry, schools, and libraries to reach diverse community members.						AHTF, PD	
21	Ensure that all housing-related materials are available in Spanish, Portuguese, and other commonly spoken languages.						AHTF, PD	

#	Strategy	FY26	FY27	FY28	FY29	FY30	Responsible Entity	Supporting Entities
22	Educate homeowners on how Accessory Dwelling Units (ADUs) can provide rental income and flexible housing options.						PD	
23	Create educational materials (a webpage, infographic, etc.) to help educate small landlords, developers, and tenants on existing programs, as well as how to navigate permitting and zoning.						PD	
24	Ask the Wakefield Affordable Housing Trust to monitor the implementation of this housing plan, providing an annual update to the Town Council.						AHTF	TC
25	Host a housing roundtable regularly to bring Wakefield key housing and land use boards and committees together to coordinate and share progress on initiatives.						AHTF	WHA, PB, ZBA, PD
26	Maintain a staffed planning function in Wakefield in the long-term, ensuring that many of these—and other—initiatives can be implemented.						TC	



# APPENDIX

## ACRONYMS & KEY DEFINITIONS

<b>ACS</b>	US Census Bureau’s American Community Survey, Five-Year Estimates
<b>ADA</b>	Americans with Disabilities Act
<b>ADU</b>	Accessory Dwelling Unit
<b>AMI/AMFI</b>	Areawide Median Family Income set by HUD (household of four)
<b>ARPA</b>	American Rescue Plan Act
<b>AUL</b>	Activity and Use Limitation designation, monitored by DEP
<b>BIPOC</b>	Black, Indigenous, and People of Color
<b>CHAS</b>	Comprehensive Housing Affordability Strategy
<b>CPA</b>	State of Massachusetts Community Preservation Act (MGL Chapter 44B)
<b>CPC</b>	Community Preservation Committee
<b>DEP</b>	Massachusetts Department of Environmental Protection
<b>EA</b>	Emergency Assistance
<b>EEA</b>	Executive Office of Energy & Environmental Affairs
<b>EJ</b>	Environmental Justice
<b>EPA</b>	U.S. Environmental Protection Agency
<b>ELI</b>	Extremely Low Income
<b>EOHLC</b>	Executive Office of Housing and Livable Communities
<b>FEMA</b>	Federal Emergency Management Agency
<b>FY</b>	Fiscal Year(s) (July 1-June 30)
<b>HPP</b>	Housing Production Plan
<b>HUD</b>	United States Department of Housing and Urban Development
<b>LMI</b>	Low/Moderate- Income (at or below 80 percent AMI)
<b>MACRIS</b>	Massachusetts Cultural Resources Information System
<b>MAPC</b>	Metropolitan Area Planning Council
<b>MassDEP</b>	Massachusetts Department of Environmental Protection
<b>MassDOT</b>	Massachusetts Department of Transportation
<b>MassGIS</b>	Massachusetts Bureau of Geographic Information
<b>MBTA</b>	Massachusetts Bay Transportation Authority
<b>MSBA</b>	Massachusetts School Building Authority
<b>MGL</b>	Massachusetts General Laws



<b>MLS</b>	Multiple Listings Service (central real estate database)
<b>MSA</b>	Metropolitan Statistical Area
<b>MWRA</b>	Massachusetts Water Resources Authority
<b>NHESP</b>	Massachusetts Natural Heritage and Endangered Species Program
<b>NOAH</b>	Naturally Occurring Affordable Housing
<b>SHI</b>	Massachusetts Subsidized Housing Inventory
<b>SOI</b>	Statement of Interest
<b>STR</b>	Short-Term Rental
<b>VLI</b>	Very Low Income
<b>YTD</b>	Year to Date
<b>40B</b>	Comprehensive Permit, per MGL Chapter 40B, §20-23
<b>40R</b>	Smart Growth Overlay District Act, per MGL Chapter 40R

## Key Definitions

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

**Area Median Income (AMI)** – the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2025, the HUD area median family income (AMFI) for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area—which Wakefield is a part of—was \$160,900.<sup>1</sup> AMI is also referred to in the document as median family income (AMFI).

**Black, Indigenous, and People of Color (BIPOC)** – Pronounced “bye-pock,” this is a term specific to the United States, intended to center the experiences of Black and Indigenous groups and demonstrate solidarity between communities of color. It acknowledges that people of color face varying types of discrimination and prejudice. Additionally, it emphasizes that systemic racism continues to oppress, invalidate, and deeply affect the lives of Black and Indigenous people in ways other people of color may not necessarily experience. Lastly and significantly, Black and Indigenous individuals and communities still bear the impact of slavery and genocide.<sup>2</sup>

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

**Environmental Justice** - Environmental justice is the fair treatment and meaningful involvement of all people, regardless of race, color, national origin, or income, concerning the development, implementation, and enforcement of environmental laws, regulations, and policies. Fair treatment means that no population bears a disproportionate share of negative environmental consequences resulting from industrial, municipal, and commercial operations or from the execution of federal, state, and local laws, regulations, and policies. Meaningful involvement requires effective access to decision-makers for all and the ability in all communities to make informed decisions and take positive actions to produce environmental justice for themselves.<sup>3</sup>

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

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

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<sup>1</sup> U.S. Department of Housing and Urban Development. FY 2025 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn> (accessed April 2025).

<sup>2</sup> BIPOC definition from Seattle YWCA <https://www.ywcaworks.org/blogs/ywca/wed-04062022-0913/why-we-use-bipoc#:~:text=BIPOC%20stands%20for%20Black%2C%20Indigenous,solidarity%20between%20communities%20of%20color.>

<sup>3</sup> U.S. Department of Energy, Office of Legacy Management, “What is Environmental Justice” <https://www.energy.gov/lm/what-environmental-justice>

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

**Income Thresholds** – the U.S. Department of Housing and Urban Development (HUD) establishes income thresholds that apply to various housing assistance programs. These thresholds are updated annually and are categorized by household size. Wakefield is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

**Extremely Low-Income (ELI)** – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is greater than 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY 2025 ELI income limit for a household of one is \$34,750, and for a household of four is \$49,600.

**Very Low-Income (VLI)** – an individual or family whose annual gross income is at or below 50 percent AMI. The FY 2025 VLI income limit for a household of one is \$57,900, and for a household of four is \$82,700.

**Low/Moderate income (LMI)** – an individual or family whose annual gross income is at or below 80 percent of the Area Median Income (AMI).<sup>4</sup> The FY 2025 LMI income limit for a household of one is \$92,650, and for a household of four is \$132,300.

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

**Missing Middle** – a term coined by planner and architect Daniel Parolek, describing small and moderately-sized housing types (such accessory units, duplexes, triplexes, townhomes, and cottage courts) that blend well with neighborhoods that primarily consist of single-family homes.

**Naturally Occurring Affordable Housing (NOAH)** – NOAH refers to residential rental properties that are affordable but are unsubsidized by any federal program. Their rents are relatively low compared to the regional housing market. NOAH properties are typically Class B and Class C rental buildings or complexes built between 1940 and 1990. Rents are lower-ranging and affordable to low- and moderate-income households. NOAH units are the most common affordable housing in the United States.<sup>5</sup>

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

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

**Short-Term Rental** - A short-term rental is typically defined as a rental of any residential home unit or accessory building for a short period of time. This generally includes stays of less than a month (30 days), but the maximum length can vary depending on the state and jurisdiction in which the rental is located.

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<sup>4</sup> For purposes of MGL c.40B, moderate income is defined as up to 80 percent AMI.

<sup>5</sup> NOAH Impact Fund. <https://noahimpactfund.com/impact-investing-affordable-housing-minnesota/what-is-noah/#:~:text=NOAH%20stands%20for%20Naturally%20Occurring,to%20the%20regional%20housing%20market.>



## EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

### Wakefield

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3175	Crystal View Apts Turnkey	101 Broadway	Rental	40	Perp	No	HUD
3176	Hart's Hill Apts	Woodbury Rd.	Rental	52	Perp	No	EOHLC
3177	Hart's Hill Apts	Harts Hill Rd.	Rental	64	Perp	No	EOHLC
3178	Lincoln School House	26 Crescent St.	Rental	25	Perp	No	EOHLC
3179	n/a	38&40 Harts Hill Rd.	Rental	8	Perp	No	EOHLC
3180	n/a	Nelly & Elm Sts.	Rental	8	Perp	No	EOHLC
3181	Colonial Point	95 Audubon Rd.	Rental	176	2040*	No	HUD
3182	Fitch Court	13 Fitch Court	Ownership	3	2049	Yes	EOHLC
3183	Main Street	997 Main St	Ownership	4	2050	Yes	EOHLC
3822	Millbrook Estates	361 Water St	Ownership	10	2102	Yes	FHLBB
3939	100 Chestnut Street	100 Chestnut Street (rehab)	Rental	6	09/10/2032	No	EOHLC
4135	239 Nahant Street	239 Nahant Street	Ownership	2	2101	Yes	FHLBB
4155	DDS Group Homes	Confidential	Rental	61	N/A	No	DDS
4159	Wakefield Inn	48 Water Street	Rental	26	2032	No	EOHLC
4615	DMH Group Homes	Confidential	Rental	29	N/A	No	DMH
8714	Wakefield Crossing	11 Lake Street	Ownership	15	2102	NO	EOHLC
8953	River Crossing	610 Rear Salem St	Rental	28	perp	YES	MassHousing
8954	Richmond Vista at Wakefield	101-109 Hopkins Street	Mix	32	Perp	YES	MassHousing

10/21/2024

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This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.





# EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

## Wakefield

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9500	Heron Pond	Salem Street	Ownership	23	Perp	YES	EOHLC
9501	Parker Road Condominiums	Parker Road	Ownership	2	Perp	YES	EOHLC
9825	Every Apartments	14 Audubon Road	Rental	33	Perp	NO	EOHLC
9826	Americana Apartments	415 Lowell Street	Rental	30	Perp	YES	MassHousing
10359	600 North Avenue	600 North Avenue	Rental	4	Perp	NO	EOHLC
10360	3 Bennett Street	3 Bennett Street	Ownership	4	Perp		EOHLC
10445	175 North Ave	175 North Ave	Ownership	8	Perp	NO	EOHLC
10482	Foundry	69 Foundry Street	Ownership	10	Perp	NO	EOHLC
10567	642 Main Street Condos	642 Main St	Ownership	1	Perp	NO	EOHLC
10569	598 North	598 North Ave	Rental	3	Perp	NO	EOHLC
10654	301 North Avenue	301 North Avenue	Rental	2	perp	NO	EOHLC
10715	Grayson Lofts at Wakefield Station	178 Albion St	Rental	33	Perp	NO	EOHLC
10750	Tarrant Lane	0 Tarrant Lane	Rental	173	Perp	YES	MassHousing
10797	596 North Ave Apartments	572-596 North Ave	Rental	36	Perp	YES	MassHousing
10798	Crescent Commons	44-48 Crescent Street	Rental	40	Perp	YES	MassHousing
10801	Water Street	27-37 Water Street	Rental	8	Perp	NO	EOHLC
10867	Mill River Residences	259 Water Street	Rental	3	Perp	NO	EOHLC
10876	581-583 Salem St	581-583 Salem St	Rental	3	Perp	NO	EOHLC

10/21/2024

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This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.



## EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

### Wakefield

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
10939	Hart's Hill Senior Housing	50 Hart's Hill Rd	Rental	23	2104	YES	HUD
				EOHLC			
<b>Wakefield Totals</b>				1,028	<b>Census 2020 Year Round Housing Units</b>		11,261
					<b>Percent Subsidized</b>		9.13%

10/21/2024

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This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.

## EOHLC AFFIRMATIVE FAIR HOUSING 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, EOHLC 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 Town 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.
- **Veterans:** Any person honorably discharged from the Army, Navy, Marine Corps, Air Force, Coast Guard or National Guard of the United States.

The latest revisions to the guidelines were in May 2013. A further update per the 2024 *Affordable Homes Act* is expected to be forthcoming. The full guidelines can be found here: <https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>.

## INTERAGENCY 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.





## COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

*Source: EOHLC Comprehensive Permit Regulations, 760 CMR 56.03(8)*