

Middleborough Housing Production Plan

March 2016



Middleborough Affordable Housing Committee

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I. Executive Summary

The Town of Middleborough Housing Production Plan (HPP) is a proactive strategy for meeting the housing needs of the community and, in particular, for planning and developing affordable housing. This HPP provides a current needs assessment, overall housing goals, and implementation strategies. Middleborough, the “Cranberry Capital of the World,” is a town of about 23,000 in Plymouth County in Southeastern Massachusetts. It has a relatively large land area, a historic downtown, and scenic rural land.

Planning for Affordable Housing

The Middleborough Affordable Housing Committee (MAHC), a partnership representing several local entities, led production of this plan. Middleborough has 509 units on the state Subsidized Housing Inventory, or 5.71% of its total housing units. If Middleborough reaches 10% or achieves annual affordable housing goals of 45 or 89 SHI units per year, it may gain far greater control over Chapter 40B Comprehensive Permit applications. SHI-eligible units may be created through several mechanisms.

Housing Needs Assessment

Regional projections as well as rapid local population growth in the 2000s imply continued housing demand and development in the next decade. Increasing populations of empty-nesters and retirees suggest greater demand for smaller units with lighter maintenance needs, including rental units. Trends of smaller and more elderly households suggest an increased need for smaller units and for supportive elderly housing in the next decade.

Middleborough has significant population (29%) earning less than 80% of Area Median Income (AMI), the standard for SHI-eligible housing. Most in the 30-50% and 50-80% AMI ranges are homeowners, while more in the <30% AMI range are renters. Local experience and free school lunch participation rates suggest that young families and over-60 households are experiencing more financial need than other age groups. Based on current household composition, Middleborough is likely to experience housing need for small families, elderly households, and families with young children earning under 30% AMI; for small families and elderly households at 30-50% AMI; for small families, elderly households, and families with young children at 50-80% AMI; and for all demographics at 80-100% AMI.

Middleborough’s housing stock contains large proportions of single family homes and age-restricted manufactured homes; there is likely unmet demand for housing types other than these. The manufactured homes are effectively subsidized by the Town, yet do not count on the SHI. In addition, housing vouchers used and administered in Middleborough do not count

towards the Town's Subsidized Housing Inventory. Middleborough has a significant proportion of older homes which may have greater maintenance and repair needs. The housing market has slowed compared to its peak in the early 2000s, but is recovering. Abandoned houses are a nuisance issue.

While there is an affordability gap between the median home sale price and the median income, a significant number of local homes are affordable to households under the 80% income limit. This suggests that the SHI does not accurately reflect the number of regionally affordable units in Middleborough.

In local experience, the rental market is tight for households earning less than 80% AMI. However, well over 10% of rental units cost less than or equal to SHI rental units. This also suggests that the SHI does not reflect the number of units in Middleborough at or under the cost standards for affordability.

Middleborough has many cost burdened households at income ranges below 80% AMI. Cost burdens are especially severe in the <30% AMI income range. To minimize transportation cost burdens, the Town should continue encouraging affordable housing development in Middleborough Center, which is served by transit and other amenities.

Waitlists and local experience suggest that there is a need for more subsidized housing, particularly one and two bedroom units. Local experience shows a need for more supportive elderly housing, particularly housing with mental health support. Local households are in need of support to access housing resources.

Housing Production Capacity and Constraints

Middleborough has been proactive in creating affordable housing. The Office of Economic and Community Development (OEC) produced 25 affordable "top of shop" rental housing units downtown using Community Development Block Grant (CDBG) funding, for example. There is coordination between boards and departments on development issues. The Town has effectively used grant funding and Community Preservation Act to create and maintain affordable units.

Middleborough Center is served by sewer and bus service, and is less constrained by environmental features such as wetlands and water resource areas. Much of Middleborough zoning poses constraints to creation of housing options besides single family detached homes.

Goals

The following major goals are set forth to create a mix of types of housing sufficient to meet projected demands and preferences in Middleborough in the years ahead. They respond to the needs identified in the Housing Needs Assessment as well as to current constraints.

GOAL 1: Continue to target affordable units and other development investments to the Downtown area.

GOAL 2: Increase the proportion of housing types suited to the major emerging demographics of smaller households and elderly households.

GOAL 3: Ease cost burdens for existing homeowners, including performing necessary home improvements to housing stock and improving local residents' access to local subsidized units.

GOAL 4: Create SHI units from existing housing stock and other previously developed sites.

GOAL 5: Meet annual production goals of 45 or 89 affordable housing units eligible for inclusion on the Subsidized Housing Inventory to provide more housing options for households with limited incomes, achieve the 10% affordability goal, and achieve certification under Chapter 40B.

GOAL 6: Create attractive new and rehabilitated housing through partnerships and clear development expectations.

Implementation Strategies

The following strategies aim to fulfill the Town's goals for housing production. They are projected to result in creation of 379 new SHI units in the next five years.

A. HOUSING DEVELOPMENT LOCATIONS AND GROWTH AREAS

- A.1. Continue to focus housing development in the Middleborough Center Target Area
- A.2. Compact Neighborhoods program for downtown
- A.3. Continue successful affordable housing production in existing and underutilized buildings
- A.4. 40R Smart Growth zoning overlay
- A.5. Municipal and Housing Authority properties
- A.6. 40B Comprehensive Permit projects and locations

B. TOWN-WIDE ZONING CHANGES

- B.1. Modify GU and GUX district zoning to exclude wetlands in calculation of development capacity, and provide an affordability incentive
- B.2. Amend or replace mobile home bylaw to support affordable housing goals

- B.3. Explore a Transfer of Development Rights program to direct development away from rural areas
- B.4. Strengthen design and site plan guidelines via zoning and subdivision regulations to suit specific neighborhoods and environmental conditions

C. TOWN-WIDE STRATEGIES FOR REUSE OF EXISTING AND UNDERUTILIZED PROPERTIES

- C.1. Create a buy-down program to convert existing housing units to permanently affordable housing units for low income homebuyers
- C.2. Foster creation of affordable housing on tax title properties
- C.3. Rehabilitate and deed-restrict residential properties
- C.4. Address blight caused by abandoned homes

D. CAPACITY AND ADMINISTRATION STRATEGIES

- D.1. Create a Community Development Corporation (CDC) or Town Housing Trust
- D.2. Increase coordination between local committees, boards, and departments
- D.3. Create 40B comprehensive permit rules and regulations
- D.4. Regional housing development collaborations

E. SUPPORT TO HOUSEHOLDS

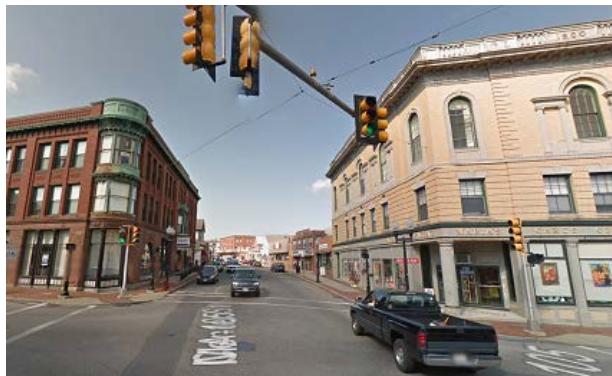
- E.1. Improve outreach to households in need of housing support
- E.2. Continue local collaborations to support low and moderate income homeowners

II. Introduction

A. Profile of Middleborough

Middleborough, the “Cranberry Capital of the World,” is a town of about 23,000 in Plymouth County in Southeastern Massachusetts. It was incorporated in 1669. It is the second largest town by land area in Massachusetts. It is bordered by Bridgewater, Carver, Halifax, Lakeville, Plympton, Raynham, Rochester, Taunton, and Wareham.

Like many older industrial towns, Middleborough experienced disinvestment in its traditional mixed-use downtown as manufacturing declined after the 1950s, along with suburban development of mainly larger lot single family housing. There was a historic development pattern of clustered settlements scattered around town that more recent development does not match. The Town contains scenic rural land including cranberry bogs, other agriculture, and forested land. The images below show existing housing and building types that characterize the Town.



From top left: Downtown Middleborough; a historic house on S Main St.; rural Thompson St.; an Oak Point manufactured home



Traditional houses on Everett St. just outside the Town center; Rock Village in South Middleborough

B. Planning for affordable housing

B.1. Leadership

The Middleborough Affordable Housing Committee (MAHC), an affordable housing partnership, led production of this plan. The committee's mission is to advocate for fair housing, for funding of affordable housing projects, and for community support for affordable housing. It represents the Middleborough Housing Authority, which owns and manages around 190 units and administers 162 state and federal housing vouchers; the Office of Economic & Community Development, whose activities include procuring and implementing grants to create affordable housing units and support housing rehabilitation, particularly downtown; the Planning Department, which spearheaded development of previous Housing Production Plans and submits units to the SHI on behalf of the Town; and other participants. Middleborough is a member of the Southeastern Regional Planning and Economic Development District (SRPEDD), the regional agency who consulted on the creation of this plan.

B.2. About Housing Production Plans and Chapter 40B

A Housing Production Plan (HPP) is a proactive strategy for meeting the housing needs of a community and, in particular, for planning and developing affordable housing. The HPP identifies local housing needs as well as strategies the community will use to facilitate the development of affordable housing that meets those needs.

HPPs are part of Massachusetts General Law Chapter 40B regulations (760 CMR 56.03); they are a voluntary measure designed to give communities greater local control over the provisions of Chapter 40B. Chapter 40B dictates that if a municipality has less than 10% of its year-round housing set aside for low and moderate income residents, it is not meeting the regional and local need for affordable housing. The state tracks the housing units in each municipality that count toward affordable housing goals under Chapter 40B in the **Subsidized Housing Inventory (SHI)**. Not having 10% of its housing units on the SHI makes the town susceptible to an override of local zoning if a developer chooses to create affordable housing through the Chapter 40B Comprehensive Permit process.

However, if a community under the 10% threshold has an approved HPP and achieves annual affordable housing production goals set out in the plan, it can receive certification from the state and thereby exercise far greater control over Comprehensive Permit requests. Specifically, a 40B Comprehensive Permit denial by the community's zoning board of appeals may be upheld by the state Housing Appeals Committee.

Annual housing production goals are identified by the Department of Housing and Community Development (DHCD) as 0.5% or 1.0% of the town's total year-round housing units. Middleborough's goals are 45 and 89 units based on the 8,921 units counted in the 2010 Census that are not for seasonal or recreational use. If a municipality meets its 0.5% threshold during one year, DHCD can certify the HPP for one year. If it meets the 1% threshold during one year, DHCD can certify the HPP for two years. As of February 2015, Middleborough has 509 units on the SHI, or 5.71%.

B.3. Plan approval and certification

Once completed, HPPs must be approved by the Town's Planning Board and Board of Selectmen and then sent to DHCD for approval with a cover letter signed by the CEO or Town Manager (see DHCD document "Guidelines for Housing Production Plans"). Once DHCD staff determines that the plan meets the Regulations and Guidelines, the Housing Production Plan is valid for five years. The previous Middleborough HPP expired on 10/30/10.

Municipalities which have an approved HPP and have met their .5% or 1% annual affordable housing production goals may apply for a certification of compliance, which grants a one or two year moratorium on 40B Comprehensive Permit projects. Appendix I describes the process for applying for certification.

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

B.4. Defining affordability

At the household level, both the federal government and the state Department of Housing and Community Development (DHCD) define affordable housing as costing (in total, including rent, utilities, mortgage, property taxes, insurance, etc.) no more than 30% of a household's gross income.

For the purposes of Chapter 40B and the Subsidized Housing Inventory, affordable housing means units available to households earning no more than 80% of median income for the area, as established by the U.S. Department of Housing and Urban Development (HUD). Middleborough lies within the Brockton Fair Market Rent Area. The 2015 HUD Area Median Family Income (HAMFI, also referred to as Area Median Income or AMI) for this area is \$81,200.¹ Income limits are provided for different family sizes. Most housing subsidy programs are targeted to particular income ranges, for example "very low income" ($\leq 50\%$ AMI) households who earn at most \$43,800 per year for a family of four.

Figure II-1: 2015 Income Limits for the Brockton Fair Market Rent Area								
	Persons in Family							
	1	2	3	4	5	6	7	8
Extremely Low (30%) Income Limits	\$18,400	\$21,000	\$23,650	\$26,250	\$28,410	\$32,570	\$36,730	\$40,890
Very Low (50%) Income Limits	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750
60% Income Limit*	\$34,575	\$39,488	\$44,438	\$49,350	\$53,325	\$57,263	\$61,200	\$65,175
70% Income Limit*	\$40,388	\$46,069	\$51,844	\$57,575	\$62,213	\$66,806	\$71,400	\$76,038
Low (80%) Income Limits	\$46,100	\$52,650	\$59,250	\$65,800	\$71,100	\$76,350	\$81,600	\$86,900

Source: HUD

*Estimated by Town officials for their reference

Building on these affordability standards, housing units must fulfill the following conditions in order to qualify for the Subsidized Housing Inventory.

1. **Receive a subsidy** through an eligible subsidy program. If they do not, they must generally receive a Project Eligibility Letter through DHCD's Local Initiative Program (LIP) or receive LIP Local Action Unit (LAU) approval. There are also exceptions for locally administered CDBG and HOME rehabilitated housing units. *See program framework flowchart below.*
2. **Be occupied by eligible households.** A household is eligible if the household's income does not exceed 80% of Area Median Income (AMI) as determined by HUD. There may be asset limitations for household eligibility.

¹ HUD calculates this number based on American Community Survey (ACS) estimates and adjusts it for inflation and other factors.

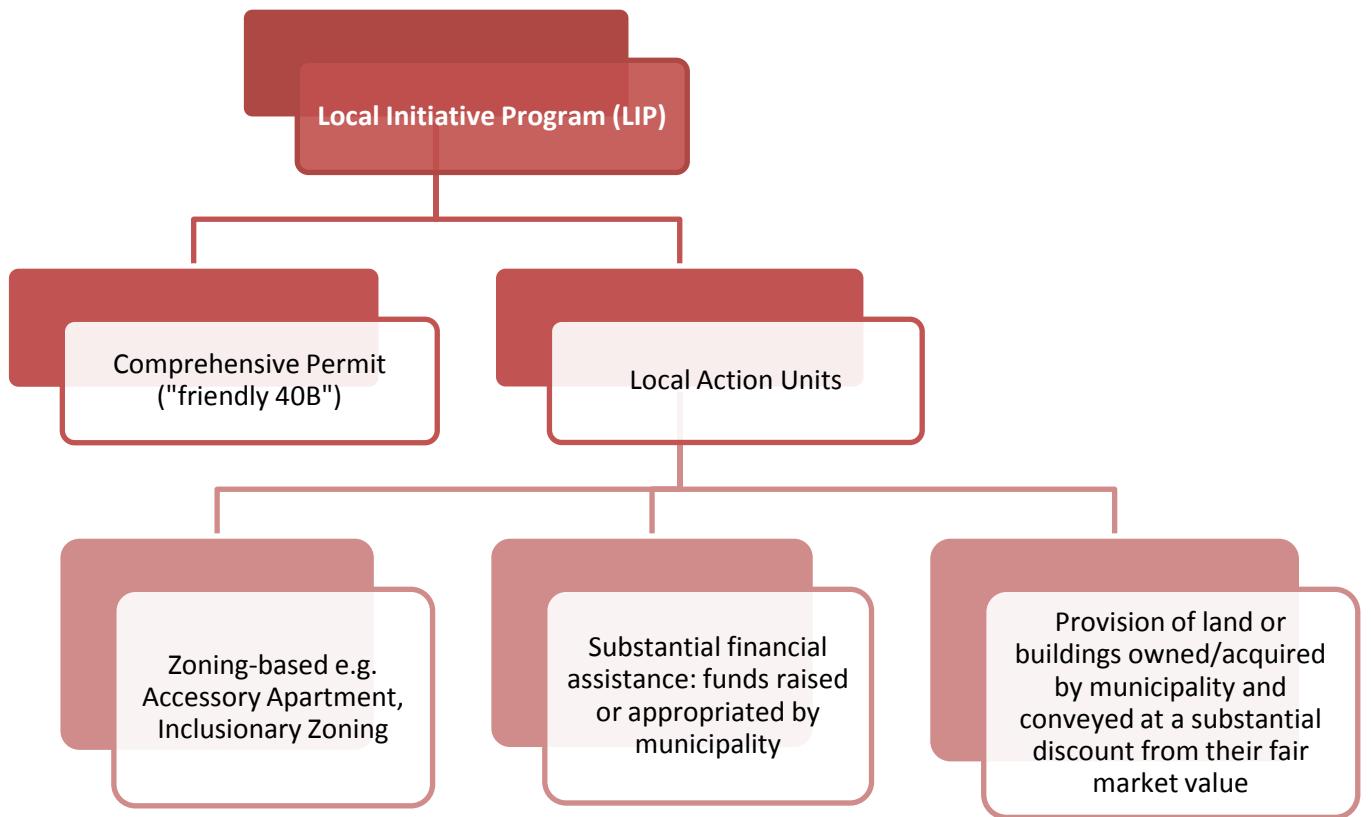
3. **Adhere to maximum rental and ownership costs.** The housing subsidy program generally establishes maximum monthly housing costs. If it does not, then:
 - a. Rental housing costs (with utilities) are not to exceed 30% of monthly household income for households earning 80% of AMI;
 - b. Ownership costs including a down payment of at least 3% of purchase price, 30-year mortgage, and monthly housing costs (principal, interest, property taxes, insurance, condo/homeowner assoc. fees) are not to exceed 38% of monthly income for households earning 80% of AMI adjusted for household size.
 - c. Assisted Living Facilities are treated as rental housing; CCRCs are treated as homeownership units.
4. **Have a use restriction.** The use restriction (deed restriction) must limit occupancy to income-eligible households and must run with the land for at least 15 years for rehabilitated units and 30 years for new units.
5. **Use an Affirmative Fair Housing Marketing and Resident Selection Plan (AFHMP) for tenant/owner selection.**

In a rental development, if 25% of units qualify as affordable to households earning no more than 80% of AMI (or 20% at or below 50% of AMI), all units may count on the SHI. Because of this provision, rental 40Bs are one of the most effective ways for communities to meet their housing production goals.

B.5. The Local Initiative Program

While developer-initiated Comprehensive Permits (“40Bs”) produce the majority of new SHI units in many municipalities, towns may also produce units through the Local Initiative Program (LIP), a state housing program established in 1989 to give cities and towns more flexibility. Under this program, the required subsidy is comprised of DHCD technical assistance provided for the creation, maintenance, and preservation of Low or Moderate Income Housing. LIP encompasses both “friendly 40Bs” and Local Action Units. Local Action Units (LAUs) give communities the opportunity to include housing units on the SHI that are being built without a Comprehensive Permit but that meet LIP criteria and are suitable for inclusion in the SHI. Such units must be built pursuant to a local action such as a zoning provision, a condition of a variance or special permit issued by the planning board or zoning board of appeals, an agreement between the town and a developer to convert and rehabilitate municipal buildings into housing, the donation of municipally-owned land, or the use of local funds to develop or write down housing units.

Figure II-2: The Local Initiative Program



More detailed information can be found through the Department of Housing and Community Development (www.mass.gov/hed/economic/eohed/dhcd/).

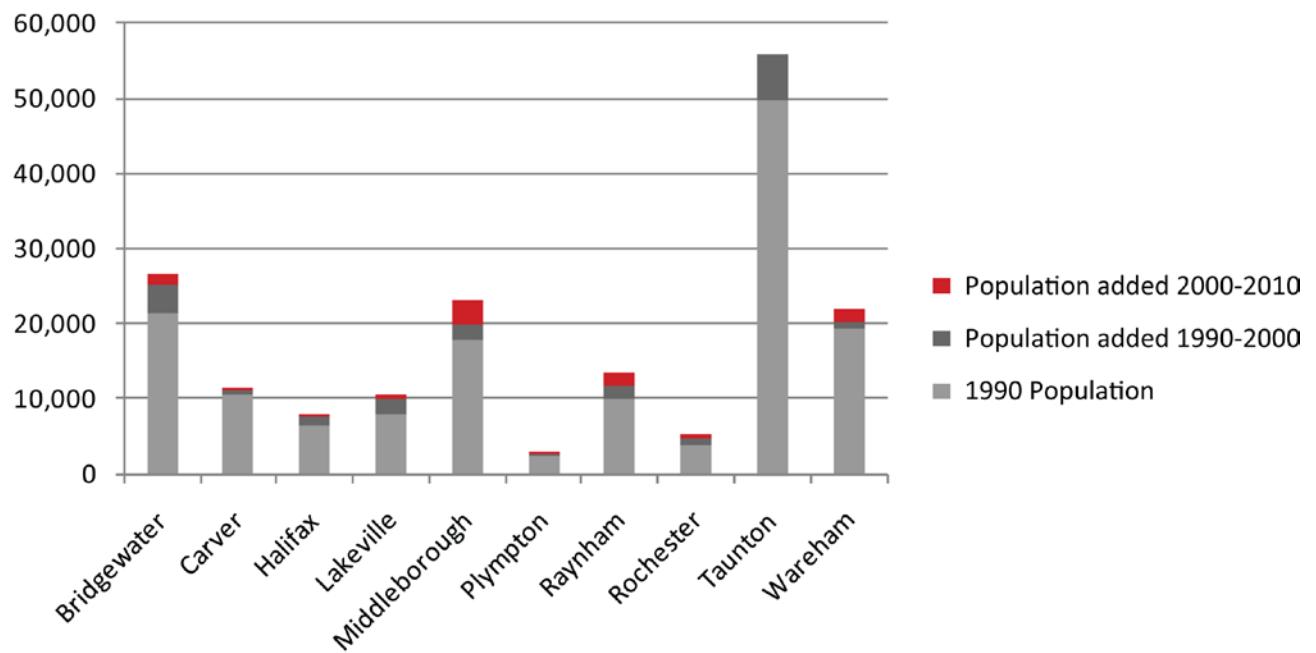
III. Housing Needs Assessment

A. Population profile and projections

A.1. Population and growth rate

Middleborough grew rapidly between 2000 and 2010 to reach a population of 23,116. This represented the highest growth rate (15.9%) among its neighbors as well as the largest number of people added. This growth rate was significantly higher than Plymouth County (4.7%) or the state (3.1%), and faster than in the previous decade. Local representatives attribute this rapid growth to the commuter rail station, introduced in 1994, in combination with the Town's large land area and lower housing prices relative to the Boston area and surrounding towns. The figure shows the population of Middleborough and its neighbors including population gained in the past two decades.

Figure III-1: Population and Growth of Middleborough and its Neighbors (*US Census*)



Projections by the Southeastern Planning and Economic Development District (SRPEDD) show a slightly slower, but still significant growth rate of 9.9% for Middleborough between 2010 and 2020.

- ❖ Regional projections as well as rapid population growth in the 2000s suggest continued housing demand and development in the next decade.

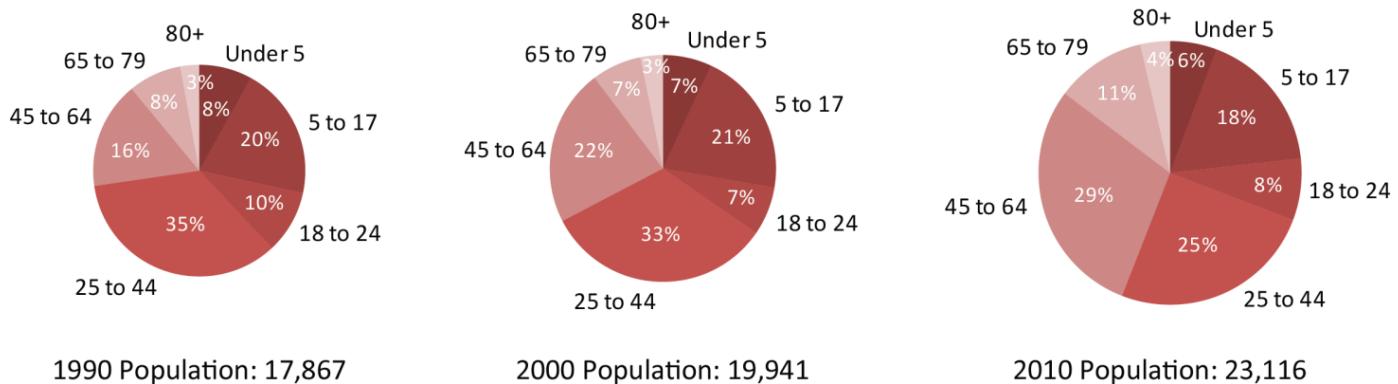
A.2. Age of population

Between 1990 and 2010, Middleborough's median age rose by nearly ten years from 31.8 to 41.2. The school-age population (5-17) increased about 14% in the 1990s but decreased since 2000, typical of the state as a whole where lower birth rates are leading to fewer young children. The 18-24 year old age cohort fell in the 1990s but increased 26.6% in the 2000s, possibly representing college age children returning home during the Great Recession – a trend taking place throughout the region. The younger half (ages 25-44) of the working-age cohort decreased by 11% in the 2000s, while the older half (45-64) increased 52.2% by 2010. The latter represents the large Baby Boomer generation: there were 6,783 people aged 45-64 in 2010, compared to 2,912 aged 45-64 in 1990.

The number of 65+ people has increased dramatically from 1,965 in 1990 to 3,401 in 2010. As the Baby Boomers move into retirement age, there is likely to be increased demand for development types and housing units that complement the lifestyles and incomes of retirees and "empty-nesters." While some sources (housingpolicy.org) use an increase in the 20-34 year old population as an indicator of rental need, and this population decreased from 3,816 to 3,600, other sources point to increased rental demand associated with empty-nesters and retirees.²³ Local anecdotes support this; the Housing Authority has been receiving more applications recently from people around 60 years who say they no longer want to shovel their driveways, and this likely applies to the private real estate market as well.

- ❖ Increasing populations of empty-nesters and retirees suggest increased demand for smaller units with lighter maintenance needs, including rental units.

Figure III-2: Age Distribution 1990-2010 (US Census)



² "Millennials' top competition for condos might be their parents" Washington Post Oct. 17, 2015

³ "The pool of probable renters [in the Boston metro area] is being fed by people whose houses were foreclosed, have lost a job or taken a new one at a lower salary, or fear residential values will remain flat or fall. Aging baby boomers, fed up with shoveling snow and harsh New England winters, are prime targets for rentals." ("As Boston's Economy Grows, Demand for Rental Units Outpaces Condo Market", New York Times, February 22, 2011)

Figure III-3: Population by Age Group in 1990, 2000, and 2010

	1990		2000			2010		
	Number	%	Number	%	<i>Change from 1990</i>	Number	%	<i>Change from 2000</i>
Total	17,867	100.0%	19,941	100.0%		23,116	100.0%	
Under 5	1,447	8.1%	1,391	7.0%	-3.9%	1,325	5.7%	-4.7%
5 to 17	3,627	20.3%	4,127	20.7%	+13.8%	4,046	17.5%	-2.0%
18 to 24	1,715	9.6%	1,382	6.9%	-19.4%	1,749	7.6%	+26.6%
25 to 44	6,200	34.7%	6,532	32.8%	+5.4%	5,812	25.1%	-11.0%
45 to 64	2,912	16.3%	4,456	22.3%	+53.0%	6,783	29.3%	+52.2%
65 to 79	1,447	8.1%	1,417	7.1%	-2.1%	2,558	11.1%	+80.5%
80 years+	518	2.9%	636	3.2%	+22.7%	843	3.6%	+32.5%
Median age	31.8		35.6			41.2		

Source: US Census

Figure III-4: Population by Broad Age Group in 1990, 2000, and 2010

	1990		2000		2010	
	Number	%	Number	%	Number	%
Total	17,867	100.0%	19,941	100.0%	23,116	100.0%
Under 18	5,074	28.4%	5,518	27.7%	5,371	23.2%
18 to 64	10,827	60.6%	12,370	62.0%	14,344	62.1%
65 years+	1,965	11.0%	2,053	10.3%	3,401	14.7%

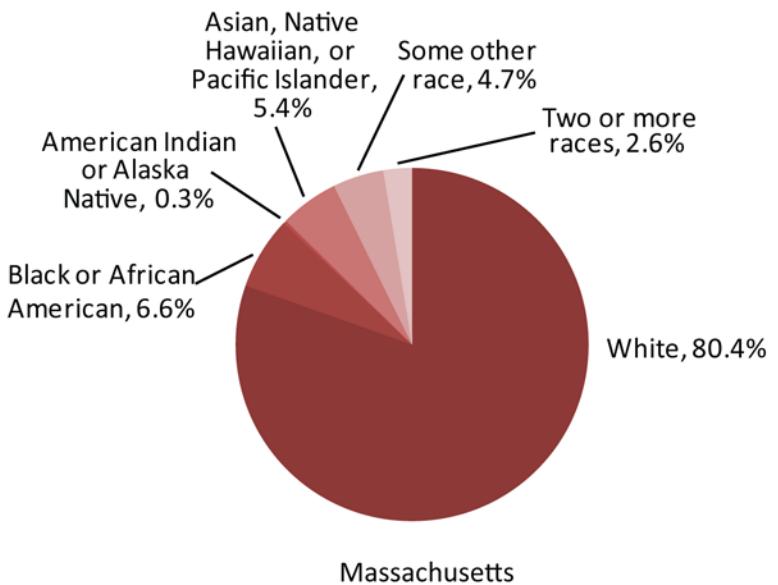
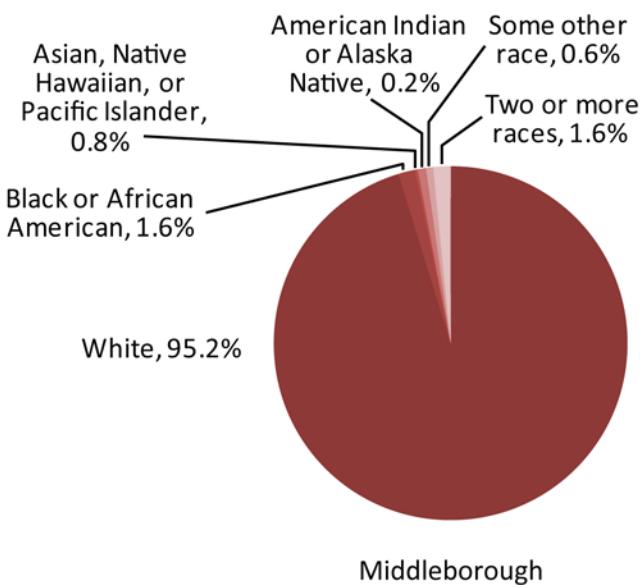
Source: US Census

A.3. Race and Hispanic/Latino origin

Middleborough is predominantly white (95.2% in 2010, down slightly from 96.1% in 2010).

Massachusetts as a whole is 80.4% white. The percentage of the total population that was Hispanic or Latino (of any race) rose from 0.8% to 1.6% in Middleborough and from 6.8% to 9.6% in Massachusetts between 2000 and 2010.

Figure III-5: Racial Distribution in 2010 (*US Census*)



A.4. Household size and makeup

Average household size decreased slightly from 2.78 to 2.61 persons from 2000 to 2010, reflective of declining numbers of children and a slightly greater proportion of smaller, non-family households. This is typical of Plymouth County as well as the state (2.74 to 2.67 and to 2.51 to 2.48, respectively). The number of households with individuals 65 years or over increased over three times faster (66.1% growth) than the overall number of households (21.3% growth).

- ❖ Trends of smaller and more elderly households suggest an increased need for smaller units and for supportive elderly housing in the next decade.

Figure III-6: Characteristics of Households in 2000 and 2010

	2000		2010		<i>Change 2000- 2010</i>
	Number	% of all households	Number	% of all households	
All Households	6,981	100.0%	8,468	100.0%	+21.3%
Family households (families)	5,114	73.3%	6,114	72.2%	+19.6%
With own children under 18 years	2,683	38.4%	2,604	30.8%	-2.9%
Married-couple family	3,937	56.4%	4,684	55.3%	+19.0%
With own children under 18 years	2,010	28.8%	1,859	22.0%	-7.5%
Female householder, no husband present	852	12.2%	1,048	12.4%	+23.0%
With own children under 18 years	503	7.2%	559	6.6%	+11.1%
Nonfamily households	1,867	26.7%	2,354	27.8%	+26.1%
Householder living alone	1,423	20.4%	1,755	20.7%	+23.3%
Householder 65 years and over	516	7.4%	702	8.3%	+36.0%
Households with children under 18	2,944	42.2%	2,927	34.6%	-0.6%
Households with individuals 65+ years	1,352	19.4%	2,246	26.5%	+66.1%
Average household size	2.78		2.67		-4.0%
Average family size	3.23		3.09		-4.3%

Source: US Census

A.5. Household income

According to the latest Census estimates (2009-2013 American Community Survey), the Median Household Income in Middleborough is \$77,607, similar to the county's Median Household Income of \$75,092 and higher than the state's \$66,866.

Figure III-7: Changes in Median Household Income

	2000	2010	2013
Middleborough	\$52,755	\$70,757	\$77,607
Plymouth County	\$55,615	\$73,131	\$75,092
Massachusetts	\$50,502	\$64,509	\$66,866

Source: US Census (sample data)

The percent of families living in poverty in Middleborough is 6.4%. Need is indicated if the number of families living in poverty, estimated at 401 families,⁴ is more than twice the number of subsidized family rental units, which is 64 (in Middlebury Arms). However, this does not take into account the 154 housing vouchers administered in Middleborough for different household types.

⁴ The 2009-2013 ACS does not provide a total estimate of families for whom poverty level is calculated, but it estimates 8,178 total households and 1,910 non-family households. 6.4% of (8,178 minus 1,910) is roughly 401.

An estimated 2,385 of Middleborough households, or 29.1%, have incomes less than 80% of the Area Median Income, which defines a low-income household according to HUD and the Massachusetts Department of Housing and Community Development (DHCD) and would generally imply eligibility for subsidized housing under Chapter 40B. The following figures show the distribution of Middleborough renter and owner households in each income range.⁵

Figure III-8: Percentage of Households in each HUD Income Range (*CHAS based on 2008-2012 ACS*)

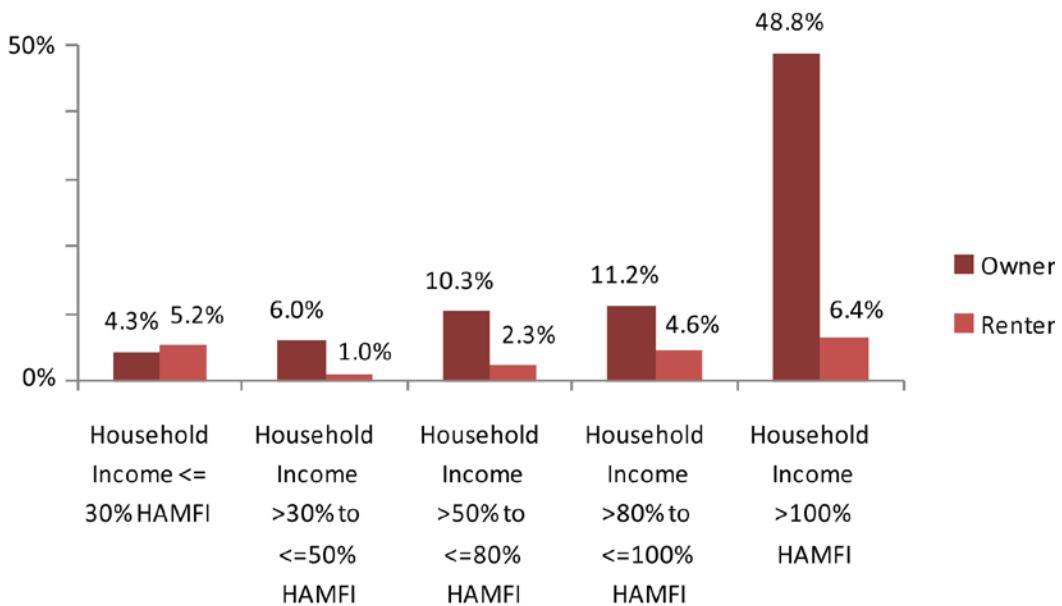


Figure III-9: Number of Households in each HUD Income Range

	Owner	Renter	Total
Household Income <= 30% HAMFI	355	425	780
Household Income >30% to <=50% HAMFI	490	85	575
Household Income >50% to <=80% HAMFI	845	185	1,030
Household Income >80% to <=100% HAMFI	915	380	1,295
Household Income >100% HAMFI	4,000	525	4,525
Total	6,610	1,595	8,205

Source: CHAS (based on 2008-2012 ACS)

- ❖ Middleborough has significant population (29%) earning less than 80% of AMI. Most in the 30-50% and 50-80% AMI ranges are owners, while more in the <30% AMI range are renters.

⁵ Source: CHAS report based on the 2008-2012 ACS 5-year estimates. HUD prepares its "CHAS data" by combining ACS microdata with HUD adjusted median family incomes (HAMFI) to create estimates of the number of households that would qualify for HUD assistance.

In the experience of local housing advocates, the recession hit Middleborough a few years later than the rest of the country. They believe that the increasing median household income does not reflect the worsening financial situations of households in the under-40 (younger families) and over-60 age ranges. As the table below shows, Middleborough's enrollment rates for free and reduced price lunch have risen more dramatically than the state's in the past eight years.

Figure III-10: Free And Reduced Price Lunch Enrollment Rates			
	2006-2007	2010-2011	2014-2015
Middleborough	22%	35%	43%
Massachusetts	30%	36%	44%

Source: Massachusetts Budget and Policy Center via datacenter.kidscount.org

- ❖ Local experience and free school lunch participation rates suggest that young families and over-60 households are experiencing more financial need.

A.6. Household composition at different income levels

The HUD Consolidated Plan and Continuum of Care Planning Tool provides a picture of family composition of households within each HUD income range. The table shows that at all income levels under 80% AMI in Middleborough, there are significantly more small families than large families, suggesting a demand for smaller affordable housing units. Almost half (45.8%) of households in the 30-50% AMI range are elderly. The proportion of elderly people over 75 is higher than the general population in all income ranges under the median.

- ❖ Based on current household composition, Middleborough is likely to experience housing need for small families, elderly households, and families with young children under 30% AMI; for small families and elderly households at 30-50% AMI; for small families, elderly households, and families with young children at 50-80% AMI; and for all demographics at 80-100% AMI.

Figure III-11: Households by Type and Income Range												
	0-30% HAMFI		>30-50% HAMFI		>50-80% HAMFI		>80-100% HAMFI		>100% HAMFI		Total Households	
Total Households	745	100.0%	655	100.0%	1,015	100.0%	1,230	100.0%	4,415	100.0%	8,060	100.0%
Small Family	165	22.1%	310	47.3%	400	39.4%	375	30.5%	2,765	62.6%	4,015	49.8%
Large Family	40	5.4%	70	10.7%	65	6.4%	205	16.7%	330	7.5%	710	8.8%
Elderly	160	21.5%	300	45.8%	255	25.1%	235	19.1%	820	18.6%	1,770	22.0%
Frail Elderly	230	30.9%	105	16.0%	130	12.8%	185	15.0%	144	3.3%	794	9.9%
With young children	115	15.4%	45	6.9%	185	18.2%	285	23.2%	590	13.4%	1,220	15.1%

Source: HUD Consolidated Plan and Continuum of Care Planning Tool based on 2007-11 ACS (the most recent available)
Elderly families are defined as including at least one person age 62-74; Frail Elderly families include at least one person aged 75+;
Young Children refers to those 6 or younger. Not all household types are represented here and some may overlap (does not sum to 100%). Total households refers to households for which income estimates/counts are made.

B. Housing inventory and needs

B.1. Housing tenure

Rental housing constitutes 22.7% of the community's housing stock, compared with 35% in the state as a whole. A percentage under 25% indicates need for more rental housing.

Figure III-12: Rental and owner-occupied housing		
Total Housing Units	9,023	100.0%
Owner occupied plus vacant for sale	6,698	74.2%
Renter occupied plus vacant for rent	2,046	22.7%
Seasonal, recreational, and other vacant units	279	3.1%
Source: US Census 2010 Counts		

B.2. Housing types

Roughly three fourths of Middleborough's housing units are single family detached homes. About a quarter (27.0%) of renter households are in single family homes. About 15% of ownership units are not single family detached units and almost half of these are age-restricted manufactured homes in the Oak Point community. This suggests a need for more condominiums and similar ownership options.

- ❖ There is likely unmet demand for housing types other than single family homes and age-restricted manufactured homes.

Figure III-13: Proportion of units in each housing type (ACS 2009-2013)

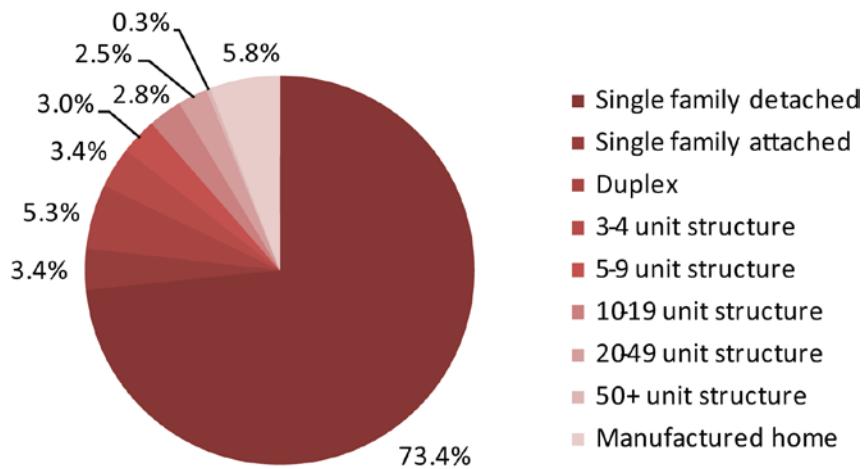


Figure III-14: Units per structure for renters and owners

	Owner-occupied			Renter-occupied			Total	
	Estimate	MOE ⁶	Percentage	Estimate	MOE	Percentage	Estimate	Percentage
Housing units	6,494	+/-373	100.0%	1,684	+/-308	100.0%	8,178	100.0%
1, detached	5,546	+/-342	85.4%	455	+/-226	27.0%	6,001	73.4%
1, attached	258	+/-83	4.0%	19	+/-24	1.1%	277	3.4%
2	181	+/-114	2.8%	255	+/-156	15.1%	436	5.3%
3 or 4	35	+/-50	0.5%	244	+/-105	14.5%	279	3.4%
5 to 9	15	+/-19	0.2%	233	+/-122	13.8%	248	3.0%
10 to 19	0	+/-23	0.0%	229	+/-105	13.6%	229	2.8%
20 to 49	0	+/-23	0.0%	203	+/-120	12.1%	203	2.5%
50 or more	0	+/-23	0.0%	28	+/-37	1.7%	28	0.3%
Mobile home	459	+/-116	7.1%	18	+/-15	1.1%	477	5.8%
Boat, RV, van, etc.	0	+/-23	0.0%	0	+/-23	0.0%	0	0.0%

Source: 2009-2013 ACS

Middleborough has a relatively large proportion of owner-occupied manufactured (mobile) homes. Although not accurately reflected in Census surveys, the Oak Point development contains at least 925 age-restricted manufactured homes (11.3% of all units in Middleborough, compared to an estimated 2.4% in Plymouth County⁷) and up to 1,150 total have been permitted. The zoning that allowed for this development was designed as an affordable housing measure in the 1970s; unit owners are exempt from local property tax. They pay a low excise tax, while the landowner pays property tax as though the land were vacant. Tax income from these units does not cover the cost of town services they generate; in the 2004 Master Plan Findings and Alternatives Report, the Town calculated that it was losing \$500 per unit per year providing municipal services to these units. Local officials and housing advocates are concerned that these homes do not count on the SHI despite being effectively subsidized by the Town.

- ❖ Middleboro has effectively subsidized a large quantity of manufactured homes that do not count on the SHI.

Statewide, just over 25% of owner-occupied units have fewer than three bedrooms; a proportion less than 20% can indicate limited options for singles, empty-nesters, and starter homes. Middleborough is at 22%. Just over half have three bedrooms, which supports the view that the Town has a good supply of “modest” homes.

⁶ Margin of Error. The 2000 Census was the last to collect precise counts for this data. Thus figures shown are estimates.

⁷ 2009-2013 ACS

Figure III-15: Home sizes by number of bedrooms				
	Estimated % of owner-occupied units		Estimated % of renter-occupied units	Estimated % of all occupied units
No bedroom		0.2%	1.8%	2.0%
1 bedroom		1.1%	24.5%	6.4%
2 bedrooms		20.7%	43.8%	26.1%
3 bedrooms		54.6%	22.0%	46.4%
4 bedrooms		21.2%	7.9%	17.5%
5+ bedrooms		2.2%	0.0%	1.6%
Total		100.0%	100.0%	100.0%

Source: 2009-2013 ACS

B.3. Age of housing stock

Fifty-seven percent of Middleborough's housing stock is more than 35 years old (built before 1980). Depending on the level of maintenance, older housing stock can indicate reduced quality and value. If older housing units have reduced values and are thereby more "affordable" to low- and moderate-income households, rehabilitation programs may be appropriate to enable people to stay in stable housing stock. Older homes in the Town Center and rehabbed homes would be beneficial to the Downtown Historic fabric. The age of housing also impacts energy usage and home financing. Programs to support necessary home improvements may be needed, including energy efficiency, lead removal, and septic repairs for units occupied by low- and moderate-income households, particularly older residents living on fixed incomes.

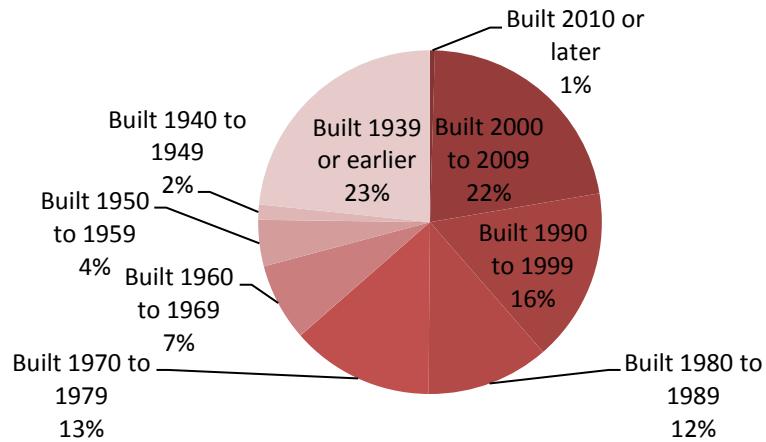
- ❖ Middleborough has a significant proportion of older homes which may have greater maintenance and repair needs.

Figure III-16: Year structures built									
Owner occupied				Renter occupied				Total	
	Estimate	MOE	%	Estimate	MOE	%	Estimate	%	
Total	6,494	+/-373	100.0%	1,684	+/-308	100.0%	8,178	100.0%	
Built 2010 or later	30	+/-47	0.5%	15	+/-24	0.9%	45	0.6%	
Built 2000 to 2009	1,420	+/-199	21.9%	64	+/-44	3.8%	1,484	18.1%	
Built 1990 to 1999	1,057	+/-204	16.3%	0	+/-23	0.0%	1,057	12.9%	
Built 1980 to 1989	749	+/-159	11.5%	145	+/-85	8.6%	894	10.9%	
Built 1970 to 1979	872	+/-194	13.4%	449	+/-191	26.7%	1,321	16.2%	
Built 1960 to 1969	473	+/-149	7.3%	137	+/-78	8.1%	610	7.5%	
Built 1950 to 1959	284	+/-92	4.4%	273	+/-137	16.2%	557	6.8%	
Built 1940 to 1949	93	+/-62	1.4%	112	+/-104	6.7%	205	2.5%	
Built pre 1940	1,516	+/-247	23.3%	489	+/-178	29.0%	2,005	24.5%	

Source: 2009-2013 ACS (estimates)

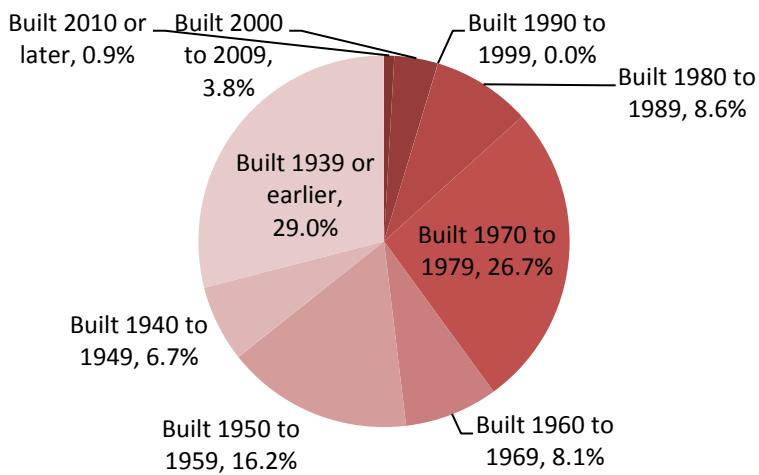
Significant proportions of Middleborough's owner-occupied housing stock were built between 1990 and 2009 (38%) and before 1940 (23%). Oak Point represents about 35% of the growth 1990-2009.

Figure III-17: Year Built for owner-occupied structures (ACS 2009-2013)



In contrast, major building "booms" for current rental housing were in the 1970s (27%), 1950s (16%), and before 1940 (29%). Rental need is indicated if more than 2/3 of rental housing was built before 1960. For Middleborough, 60% of rental units were built before 1960, so significant need is not indicated by this measure. However, this still represents a large number of older rental units that may have maintenance and repair needs.

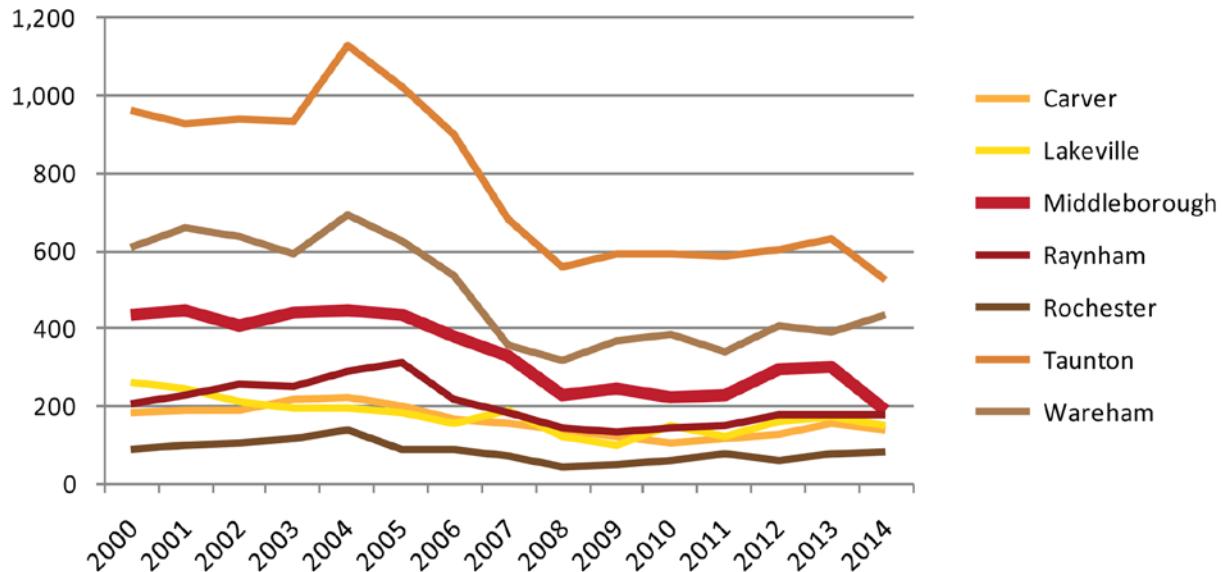
Figure III-18: Year built for renter-occupied structures (ACS 2009-2013)



B.4. Housing sale volumes and vacancy rates

In terms of overall market activity during this period, home sale volumes have been fairly steady, decreasing slowly in the past decade and decreasing more rapidly 2013-2014, although local professionals say that the rate is up again. This could mean that more rental units are becoming available as local renter households become owners.

Figure III-19: Sales volumes for single-family homes since 2000 (*SRPEDD Factbook*)



In 2005, local realtors estimated that the vacancy rate was low; that at any given time, there was an average of 23 homes on the market; and that homes stayed on the market for an average of 40 days. As the table below shows, homes stayed on the market much longer on average in the past two years (110 days in 2014 and 95 throughout most of 2015).

Figure III-20: Single Family Home Sales in the Past Two Years				
	2014	Oct. 2014- Oct. 2015	% Change	
Listings Sold	223	226	1.3%	
Average Days on Market	110	95	-14.2%	
Average Sale Price	\$255,699	\$285,797	11.8%	
Average Sq. Ft. living area	1,805	1,907	5.6%	
Average Sale Price per Sq. Ft.	\$147	\$157	6.8%	

Source: P & S Preferred Properties, Middleborough

The 2010 U.S. Census reports the total vacancy rate to be 6.2% (up from 3.7% in 2000, suggesting that the very tight market then has loosened), including 1.1% for seasonal, recreational or occasional use. There are 137 vacant units which may possibly be considered abandoned (neither for sale, for rent, sold/rented but not occupied, or for seasonal use). Housing advocates are aware of abandoned

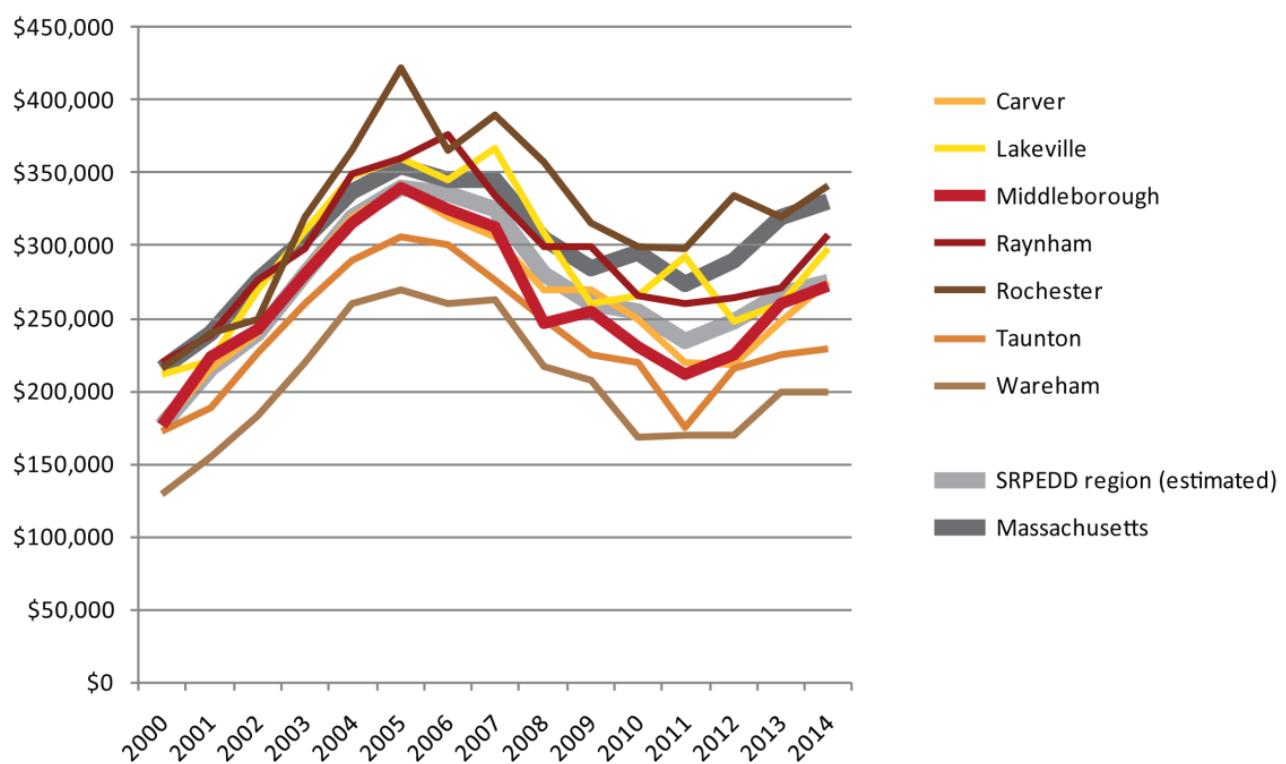
properties in town that are considered to be nuisances. The current homeowner vacancy rate is 1.7%, suggesting a continued tight market.

- ❖ The housing market has slowed compared to its peak in the early 2000s, but is recovering.
Abandoned houses are a nuisance issue.

B.5. Ownership housing costs and affordability

From 2000 to 2014, Middleborough's median sales prices were in the middle range among its neighbors and comparable to the SRPEDD region on average.⁸ Median sales prices peaked for all these places around 2005, lost value following the housing market crash, and began rising again around 2011. A median sale price more than 10% higher than half of neighboring communities is an indicator of need, but Middleborough's median sales price in 2014 is 10+% higher than only Wareham and Taunton.

Figure III-21: Median Sales Price for single-family homes, 2000-2014
(*The Warren Group / Town statistics as of 2/5/2015*)



An affordable home sales price for a given household can be roughly estimated as three times the household's income. Thus an affordable house for a household at the area median income (\$81,200) would cost no more than \$243,600. This is less than Middleborough's 2014 median sales price of

⁸ Data for Plymouth County was not available.

\$272,500, so there is an approximate \$28,900 affordability gap; a household earning the regional median income could not afford to purchase a house at the median sale price in Middleborough. Of the 125 homes currently on the market [Zillow.com, October 2015], 44 (35%) would be affordable at the area median income. HUD's affordability calculation does show significant numbers of units affordable to the different income ranges under 80% of area median income (HAMFI – HUD Area Median Family Income).

Figure III-22: Number of Ownership Units Affordable to Households at HUD income levels	
Households Earning	Units
30% HAMFI	No data
50% HAMFI	125
80% HAMFI	210
100% HAMFI	919

Source: HUD Consolidated Plan and Continuum of Care Planning Tool, 2007-2011

- ❖ While there is an affordability gap at the median home sale price and median income, a number of homes are affordable to households under the 80% income limit. This suggests that the SHI does not accurately reflect the number of regionally affordable units in Middleborough.

B.6. Rental market, costs, and affordability

Local housing advocates and real estate professionals report that Middleborough has a tight rental market. The following table shows that the number of rentals per year has decreased, as has the number of days on the market.

Figure III-23: Rentals in the Past Two Years			
	2014	Oct. 2014- Oct. 2015	Change
Listings Rented	71	64	-9.9%
Average Days on Market	41	33	-21.1%
Average Rental Price	\$1,219	\$1,272	4.3%
Average Sq. Ft. living area	1,457	1,219	-16.3%
Average Rental Price per Sq. Ft.	\$0.84	\$1.04	24.7%

Source: P & S Preferred Properties, Middleborough

The rental vacancy rate is 7.8%. A vacancy rate below 5% may indicate that a tight rental market exists. However, local experience indicates a tight market particularly for households earning less than 80% AMI. The Housing Authority keeps a list of rental properties in order to assist voucher holders in finding housing, and it has been difficult. One-bedroom units are particularly hard to find. In addition, local advocates feel that rents for SHI units are too high. For example, rents recently rose at Star Mill Lofts to

levels the Housing Authority considers beyond the reach of local households because the LAU units do not use Fair Market Rent, as opposed to 40B units.

HUD's affordability calculation shows 1,800 rental units affordable to the different income ranges under 80% of HAMFI. This amounts to almost 17% of the Town's entire housing stock. This supports the local view that Middleborough has a reasonable supply of affordable housing that is not on the SHI.

Figure III-24: Number of Rental Units Affordable to Households at HUD income levels	
Households Earning	Units
30% HAMFI	200
50% HAMFI	475
80% HAMFI	855
100% HAMFI	No data

Source: HUD Consolidated Plan and Continuum of Care Planning Tool, 2007-2011

As the next table shows, Middleborough's median rent of \$1,060 is under the 30% affordability standard relative to the median wage in the Town and also under the two-bedroom Fair Market Rent calculated by HUD for Middleborough's region. This also supports the view that Middleborough's SHI does not reflect actual affordability levels in the Town.

Figure III-25: Relationship of Local Rents and Wages					
	Average Weekly Wages	Affordable Rent at 30% of income ⁹	One-bedroom Fair Market Rent	Two- Bedroom Fair Market Rent	Median Rent
All Industries	\$911	\$1,184	\$867	\$1,133	\$1,060
Goods-Producing	\$1,012	\$1,316			
Service-Providing	\$889	\$1,156			

Source: 2009-2013 ACS, Massachusetts Executive Office of Labor and Workforce Development, HUD

- ❖ In local experience, the rental market is very tight at market rate as well as for households earning less than 80% AMI. However, well over 10% of rental units cost less than or equal to SHI rental units. This suggests that the SHI does not accurately reflect the number of units in Middleborough at or under the cost standards for affordability.

⁹ Weekly wage x 1.3

B.7. Housing cost burdens

Significant numbers of Middleborough households (31.8%) are experiencing housing cost burdens, defined as spending 30% or more of their income on housing. About a third of owners and 29% of renters experience cost burdens. Rental need is indicated when 30% or more of renters are cost burdened (28.8% in Middleborough) or when more than 15% spend more than half their income on rent (17.6% in Middleborough, a significant need).

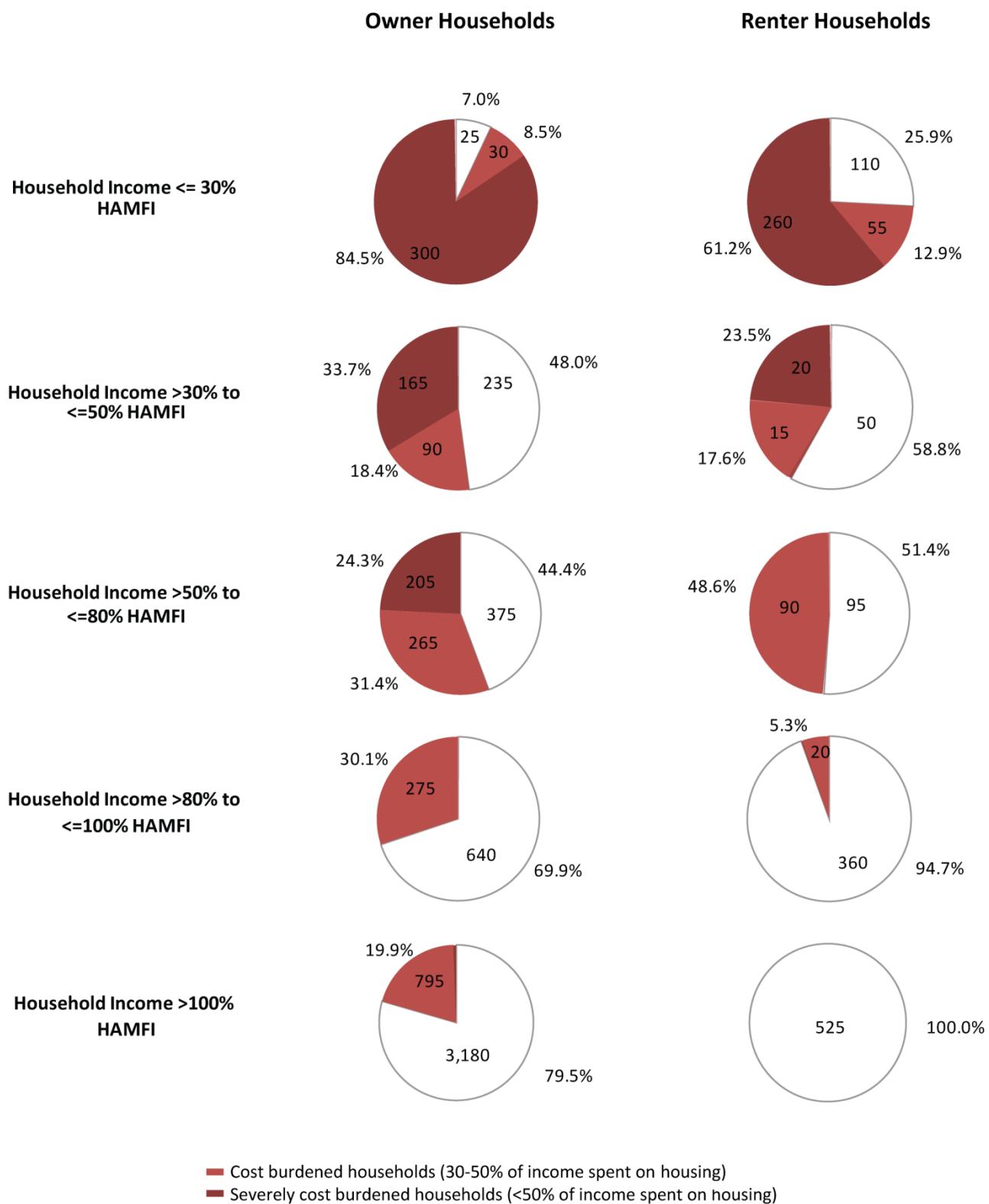
Figure III-26: Household Cost Burdens (% of income spent on housing)						
	Owners		Renters		Total	
	#	%	#	%	#	%
Not Cost Burdened (<=30%)	4,445	67.2%	1,110	69.6%	5,555	67.7%
Cost Burden >30% to <=50%	1,455	22.0%	180	11.3%	1,635	19.9%
Cost Burden >50%	695	10.5%	280	17.6%	975	11.9%
Cost Burden not available	15	0.2%	25	1.6%	40	0.5%
Total	6,610	100.0%	1,595	100.0%	8,205	100.0%

Source: CHAS Report based on 2008-2012 ACS

As the charts below express, increasing proportions of households are cost burdened as income ranges decrease. Low and middle income homeowners are more likely to be in need of support to perform necessary home repairs and upkeep improvements, particularly older residents living on fixed incomes. MAHC members report that the previously high foreclosure rate, which also reflects cost burdened homeowners, has calmed down somewhat.

- ❖ Middleborough has many cost burdened households at income ranges below 80% AMI. Cost burdens are especially severe in the <30% AMI income range.

Figure III-27: Percent and number of cost burdened households by income range (*CHAS 2008-1012*)



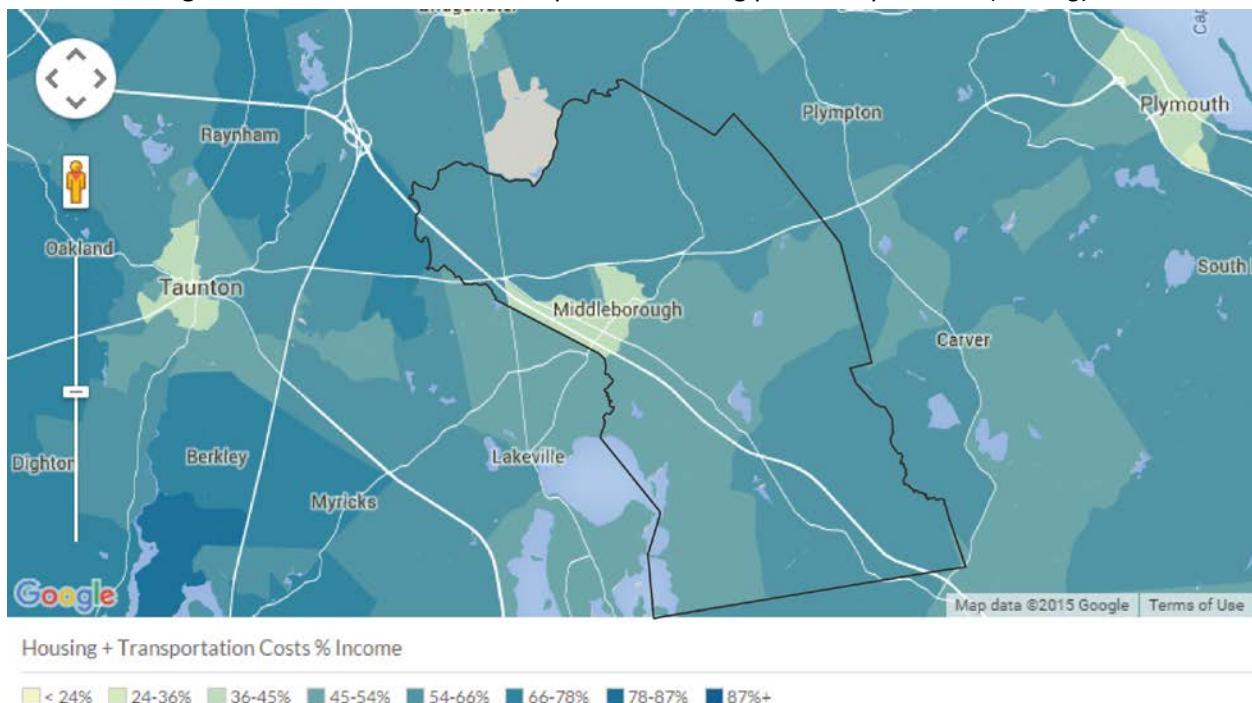
B.8. Housing + transportation affordability

The Center for Neighborhood Technology (CNT) in Chicago has created the Housing + Transportation Affordability Index based on the concept that a more complete standard of affordability is when combined housing and transportation costs take up no more than 45% of a household's budget. Transportation is the second largest expense for most families, but few households consider this cost when choosing where to live, or lenders when qualifying households for mortgages. Many households who chose affordable real estate in auto-dependent locations where daily trips require considerable driving find that their transportation costs more than cancel out any housing cost savings. They are also more susceptible to gas price fluctuations. Location efficient neighborhoods – compact with walkable streets, access to transit, and a variety of amenities – have lower transportation costs than inefficient ones.

The following graphic shows the CNT's calculation of housing + transportation affordability. Middleborough Center is classified as more affordable than elsewhere in the Town and much of the region. The Town can help ease transportation cost burdens and decrease car dependence for more households by directing housing growth to Middleborough Center. (*Also see transportation concerns in the following section.*)

- ❖ To minimize transportation cost burdens, the Town should continue encouraging affordable housing development in Middleborough Center, which is served by transit and other amenities.

Figure III-28: Percent of income spent on housing plus transportation (cnt.org)



B.9. Existing subsidized housing

Middleborough's Subsidized Housing Inventory

Middleborough's current SHI contains 509 units, or 5.71% of the Town's year round housing units. These include Housing Authority units, 40B developments, and Local Action Units. [See Appendix for full SHI.]

Selected Project Descriptions:

- **Upper story downtown apartments:** By partnering with downtown commercial property owners and using CDBG funding, the OECD created 25 affordable one and two bedroom apartments above commercial spaces (2nd and 3rd floors) in four renovated buildings.
- **The Groves**, 138 W Grove St., is a completed 40B project including 52 condominiums and 36 apartments.
- **Star Mill Lofts** were created when the Town of Middleborough collaborated with the Heritage Companies to renovate the vacant Star Mill property into 69 high end apartments, 18 of which are reserved for Low to Moderate Income Households.
- **Keith Street Condominiums** includes twelve units.
- **Eastwood Estates** includes around six single family ownership units.
- **Tispaquin Farms** is a single family 40B.
- **15 and 153 Centre St.** include four and seven units produced through the Housing Development Support Program in the early 2000s.
- **Middlebury Arms**, 89 E Grove St., is comprised of 64 income restricted apartments.
- **Greystone Estates, Cinnamon Ridge, and Crimson Estates** are other notable projects.

Housing Authority Units

The Middleborough Housing Authority owns 192 rental units in several complexes.

- Nemasket contains 40 units of elderly housing built in the 1950s and 50 units built in the 1960s
- Riverview contains 64 elderly housing units built in the late 1970s, including seven ADA compliant accessible units
- Archer Court contains 21 two and three bedroom Veterans Family Housing units built in the 1940s
- Eight special needs units are in a separate building

There is more turnover in the state-funded 1950s elderly Housing Authority units in Middleborough, which are 440 square feet, have accordion doors rather than private bedrooms, and do not meet ADA standards. The federally funded units are larger and brighter and experience less turnover.

Waitlists

The Housing Authority waitlist is as follows: 101 households (two local) for family two-bedroom units; 51 households (six local) for three-bedroom units; six households (two local) for wheelchair accessible

units; and 107 households (23 local) for elderly 1BR units. There are no vacancies at the family development, and it is difficult to qualify for family housing. The elderly housing units are outdated and not in demand by potential residents. Waitlists and Housing Authority experience show a greater demand for one or two bedroom rather than three- bedroom units. There are 350 households on the waitlist for the 64 subsidized family units at Middlebury Arms, which was recently renovated and is more in demand.

- ❖ **Waitlists and local experience suggest that there is a need for more subsidized housing, particularly one and two bedroom units.**

Vouchers

The Middleborough Housing Authority administers 154 Section 8 Housing Choice Vouchers for the area as well as eight state housing vouchers. This affordable housing work is not credited in the Subsidized Housing Inventory, although the Housing Authority has advocated for it. The Brockton Veterans Administration also administers around seven separate vouchers, often located in Middleborough. The Section 8 waitlist contains 700 households, although many of these are already living in Housing Authority units. In order for households to use state and federal housing vouchers, rent must be no more than the Fair Market Rent. Many local apartments have increased their rents to the point where Section 8 Voucher holders can no longer rent there. For example, Star Mill one and two bedroom apartments rent for \$1,037 and \$1,285 respectively, not including utilities. Fair Market Rents include heat and hot water.

Figure III-29: 2015 Fair Market Rents for the Brockton HUD Metro FMR Area						
	Efficiency	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	
Fair Market Rent	\$862	\$867	\$1,133	\$1,446	\$1,531	

Source: 2009-2013 ACS

- ❖ **Housing vouchers used and administered in Middleborough do not count towards the Town's Subsidized Housing Inventory.**

Figure III-30: Local subsidized units: The Groves 40B condominium development; Middlebury Arms



B.10. Supportive elderly, accessible, and special needs housing

Local housing advocates see a major need for more elderly housing that supports mental health needs as well as physical disabilities. They observe psychiatric hospitals closing and elderly residents of public housing experiencing paranoia, causing disruptions, or not taking their medications.

In general, accessible units that are most in demand are two bedroom units with one bedroom for the disabled person and one for a caregiver or for a spouse who may not be able to sleep in same room due to the disability. Two-story units are acceptable as long as there is a full bath on the first floor. Assisted living facilities are also needed in Middleborough.

- ❖ **Local experience shows a need for more supportive elderly housing, particularly housing with mental health support.**

B.11. Local preference in subsidized units

Like many communities, Middleborough wants its investments in affordable housing to benefit local households. Favoring local residents also increases local political support for affordable housing. Up to 70% of units in an affordable housing development can be set aside as “local or community preference units” in its Affirmative Fair Housing Marketing Plan (AFHMP). Allowable preference categories can include Middleborough residents; employees of the town, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees; employees of businesses located in town; or households with children attending Middleborough schools. Under fair housing laws, an AFHMP approved by DHCD is required when marketing and selecting residents for affordable units.

In the experience of MAHC and the Housing Authority, local households are not applying much to Housing Authority waitlists, even though many might qualify, or else only at the last minute when in crisis. They are losing homes to tax title and making “poor personal choices.” MAHC would like to have a better understanding of what is going on. In addition, they hear that municipal employees would like to live in town but cannot afford it, typically living in Wareham instead.

- ❖ **Local households are in need of support to access housing resources.**

C. Summary of housing needs

- ❖ Regional projections as well as rapid population growth in the 2000s imply continued housing demand and development in the next decade.
- ❖ Increasing populations of empty-nesters and retirees suggest increased demand for smaller units with lighter maintenance needs, including rental units.
- ❖ Trends of smaller and more elderly households suggest an increased need for smaller units and for supportive elderly housing in the next decade.
- ❖ Middleborough has significant population (29%) earning less than 80% of AMI. Most in the 30-50% and 50-80% AMI ranges are owners, while more in the <30% AMI range are renters.
- ❖ Local experience and free school lunch participation rates suggest that young families and over-60 households are experiencing more financial need.
- ❖ Based on current household composition, Middleborough is likely to experience housing need for small families, elderly households, and families with young children earning under 30% AMI; for small families and elderly households at 30-50% AMI; for small families, elderly households, and families with young children at 50-80% AMI; and for all demographics at 80-100% AMI.
- ❖ There is likely unmet demand for housing types other than single family homes and age-restricted manufactured homes.
- ❖ Middleboro has effectively subsidized a large quantity of manufactured homes that do not count on the SHI.
- ❖ Middleborough has a significant proportion of older homes which may have greater maintenance and repair needs.
- ❖ The housing market has slowed compared to its peak in the early 2000s, but is recovering. Abandoned houses are a nuisance issue.
- ❖ While there is an affordability gap at the median home sale price and income levels, a number of homes are affordable to households under the 80% income limit. This suggests that the SHI does not accurately reflect the number of regionally affordable units in Middleborough.
- ❖ In local experience, the rental market is tight for households earning less than 80% AMI. However, well over 10% of rental units cost less than or equal to SHI rental units. This suggests that the SHI does not accurately reflect the number of units in Middleborough at or under the cost standards for affordability.
- ❖ Middleborough has many cost burdened households at income ranges below 80% AMI. Cost burdens are especially severe in the <30% AMI income range.
- ❖ To minimize transportation cost burdens, the Town should continue encouraging affordable housing development in Middleborough Center, which is served by transit and other amenities.
- ❖ Waitlists and local experience suggest that there is a need for more subsidized housing, particularly one and two bedroom units.

- ❖ Housing vouchers used and administered in Middleborough do not count towards the Town's Subsidized Housing Inventory.
- ❖ Local experience shows a need for more supportive elderly housing, particularly housing with mental health support.
- ❖ Local households are in need of support to access housing resources.

IV. Housing Production Capacity and Constraints

A. Organizational capacity and coordination

Middleborough has been proactive in creating affordable housing. The Office of Economic and Community Development (OECD) has been very successful in producing and managing 25 affordable “top of shop” rental housing units downtown using Community Development Block Grant (CDBG) funding,¹⁰ and the Town has collaborated with developers to implement “friendly 40Bs.”

The Middleborough Affordable Housing Committee (MAHC) is an affordable housing partnership which serves as an advocacy group for fair housing and for funding of affordable housing projects. Its members represent and provide coordination between several departments and organizations: the Office of Economic and Community Development (OECD), the Planning Department, the Middleborough Housing Authority, The Neighborhood Corporation (a nonprofit Community Development Corporation serving the greater Taunton area), and the Department of Veterans’ Services.

The MAHC has also functioned as a liaison between developers and the Town, preliminary to boards, with a facilitating, advisory role. This role is now being filled by the new Project Review Committee (described in the Strategies below). These efforts may have helped address a past issue of “poorly conceived and financed” unconstructed 40Bs mentioned in previous housing plans.

The OECD monitors the 25 downtown “top of shop” apartments so that these remain affordable. A major organizational challenge noted by housing advocates is monitoring other affordable units to keep them on the SHI. Some units are sold at market rate if a household meeting income requirements is not found within 90 days. CHAPA provides notification, but typically the MAHC committee does not have time to help identify suitable buyer households. This year for the first time, the Town will collect funds from the sale of a unit that was sold as market rate and removed from the SHI, to make up the loss of the subsidy originally provided. However, there is no housing trust to receive these funds and dedicate them to affordable housing production.

Additionally, MAHC would like to have a better understanding of what is going on with local residents in need of housing support.

B. Funding for affordable housing production and rehabilitation

The OECD effectively used Department of Housing and Community Development (DHCD) grant funding for several housing-related projects, including the Housing Development Support Program (HDSP,

¹⁰ The OECD’s activities are described in greater detail here: <http://middleborough.com/housing-community-development/index.html>

“Heads Up”) to produce downtown top-of-shop units in the late 1990s and early 2000s. The OECD has been awarded several Community Development Block Grants since 2002 and has overseen several Housing Rehabilitation programs, repairing over 100 units. While much of this funding has ended, the Town may access program income funds from repaid loans for DHCD approved programs. With these funds, the OECD has been able to manage an emergency housing rehab program. The OECD is now fully funded through the Town budget, but will consider applying for CDBG funds in the future.

Middleborough’s status was changed from a CDF-I to a CDF-II community in 2010 based on lower statistical need, which leads the OECD to assume it must partner with other communities to have a chance at receiving funding.

Middleborough takes part in the Greater Attleboro-Taunton HOME consortium (GATHC), which receives federal HOME Program funds from the U.S. Department of Housing and Urban Development on an annual basis to support the development and preservation of affordable housing units for low- and moderate-income individuals, families, the elderly, and people with special needs. The GATHC provided funds for Shoe Shop Place and has repaired several Middleborough homes.

Middleborough passed the Community Preservation Act (CPA) and can spend up to 10% of these funds on housing, but the program is on its fourth of five years. The Housing Authority has been effectively using these funds for upgrades to its properties. Affordable housing is a locally unpopular use for CPA funds; the public prefers causes such as historic preservation. The Town does not plan to propose spending more than 10% on affordable housing in order to avoid compromising the next potential round of CPA funding.

MAHC was advised to seek out public private partnerships because of decreasing availability of public funds, but they feel unsure how to proceed. They have recently learned about the Commonwealth’s Community Investment Tax Credit Program (CITC)¹¹, and will look into housing applications. MAHC is also aware of other organizations that could be potential partners to assist the Town with housing rehabilitation.

C. Capacity of infrastructure and town facilities

[See Map: Urban Infrastructure and Economic Development Area.]

Middleborough has sewer service throughout its center and the Development Opportunity District (DOD) *[See Map: Zoning]* to the northwest. There is a current moratorium on sewer expansion for residential development, but new hookups for infill are allowed, so the Town will target housing development to sewer areas. The Town prefers to save sewer capacity for economic development expansion in the DOD. There is an ongoing upgrade and expansion of the treatment plant (May 2015-August 2017).

¹¹ <http://www.mass.gov/hed/community/funding/community-investment-tax-credit-program.html>

The high school building is old and in need of replacement. While the junior high is currently crowded, population trends do not suggest that crowding will intensify.

The Town's large land area means many miles of roads to maintain. The Middleborough rotary is a longstanding issue involving congestion, accidents, and steep proposed replacement costs.

Middleborough is served by the Middleborough/Lakeville MBTA commuter rail station, which opened in 1994 and opened up employment and other opportunities in Greater Boston as well as Brockton. However, it also draws more vehicle traffic from all over the South Coast and is located outside the downtown (about 1.5 miles away) in a more exurban, less pedestrian friendly location (Middleborough was historically served by a downtown train station.) Park and ride and shuttle services serve the station, including the GATRA R line from the Wareham area whose schedule coordinates with the commuter rail.

GATRA buses operate every hour in Middleborough from 8am-5pm on weekdays only. There are east-west access issues, although a new Plymouth Brockton company bus route has been an improvement. Neither the major business parks north of Route 44 or much of the Town outside downtown are served by GATRA. GATRA also offers dial-a-ride service for passengers who meet ADA requirements and/or are age 60 and above.

Advocates report that many people aren't aware of GATRA services or that some do not realize they qualify for dial-a-ride, and more educational outreach or transportation support to households (such as vouchers) could be useful. Much Section 8 housing is inaccessible from childcare, health care, or community service locations. Anecdotally, public transportation is inconvenient in Middleborough although it is better for households living near the Town center. Additional housing development should be targeted to areas served by transit and other amenities, namely the downtown.

D. Environmental constraints to development

[See Map: Open Space Resources and Map: Priority Areas]

Middleborough's open space resources include working farms, wetlands, archaeological resources, and designated habitat area. A quantity of land is permanently protected. Middleborough Center as well as a swath near the geographic center of the Town are among the least constrained areas for development. Targeting development to areas with sewer service will limit nitrogen pollution to regional water resources. Middleborough's Priority Area designations in the South Coast Rail Corridor plan reflect these constraints.

E. Fiscal concerns

Middleborough is concerned with the net revenue to the Town associated with different housing types that may be produced, especially those which presumably add more schoolchildren and associated educational costs to the Town. Manufactured homes are clearly a net loss to the Town, as discussed previously. The 2005 housing plan considered family housing to be a net loss to the Town and one or two bedroom garden condominiums a net gain. The experience of adjacent Lakeville showed that even a development of mostly one and two bedroom multifamily units resulted in many more schoolchildren. However, the number of school age children in Town has decreased since 2000.

F. Zoning

[See Map: Zoning]

Much of Middleborough is zoned for single-family residential uses by right (the RA, RB, and RR districts). Current zoning generally poses constraints to creation of housing options besides single family detached homes. There are few dimensional requirements in the downtown Business zone, which does promote flexible reuse of historic structures. Upper story dwelling units above commercial uses are allowed only in the Business zone and only by Special Permit. Required onsite parking generally discourages traditional pedestrian friendly development, especially in downtowns. There is no reduction in parking requirements downtown, with the exception of the upper story unit Special Permits which are to be granted without adding new parking if the new unit “does not overburden available automobile parking.” Much of downtown is in a water protection zone, but a less strict one. The downtown is a nationally registered Historic District.

Other allowed housing types in the zoning bylaw include:

- Multifamily housing is allowed only in the GU and GUX zones by Special Permit. Two parking spaces per unit are required, which could raise costs for developers and produce a less human scale environment.
- Family accessory apartments are allowed by Special Permit
- Up to two boarders are allowed by right with owner resident
- Open space residential design (“cluster housing”) is allowed by Special Permit. It allows detached single family housing only is allowed with 30,000 min lot sizes, 100’ minimum frontages, and 40% total space preserved (with onsite sewer and well).
- Manufactured home parks, namely the Oak Point development. No one under 55 except spouses and caregivers may reside in this zone.

Other zoning and subdivision provisions include retreat lots, for the purpose of conserving rural land, which require 40’ frontage and five times the minimum lot size for the district, with no further subdivision allowed. Regulations limit cul-de-sac subdivisions to 12 units maximum. There is no

inclusionary housing requirement. The Development Opportunity District overlay is for the purpose of planned corporate park development on large areas for economic development. It allows institutional, manufacturing, commercial, and other uses.

Figure IV-1: Residential Uses in the Table of Uses, Middleborough Zoning Bylaw, 2014

<u>TABLE OF USES</u>									
PRINCIPAL USE	RA	RB	RR	B	I	GU	GUX	GU A	CD
A. RESIDENTIAL USES									
1. Single-family dwelling	Y	Y	Y	N	N	Y	Y	Y	N
2. Two-family dwelling	N	N	N	N	N	ZBA	ZBA	N	N
3. Trailer or mobile home	N	N	N	N	N	N	N	N	N
4. Conversion of single family to up to three dwelling units	ZBA	ZBA	ZBA	ZBA	ZBA	ZBA	ZBA	N	N
5. Dwelling units above street level floor	N	N	N	ZBA	N	N	N	N	N
6. Multifamily dwelling	N	N	N	N	N	ZBA	ZBA	N	N
7. Adult mobile home park	PB	PB	PB	N	N	PB	PB	PB	N
8. Open Space Residential Preservation Development	PB	N	PB	N	N	PB	PB	N	N
9. Retreat lot	PB	PB	PB	N	N	PB	PB	N	N

V. Housing Goals

The following major goals are set forth to create a mix of types of housing sufficient to meet projected demands and preferences in Middleborough in the years ahead. They respond to the needs identified in the Housing Needs Assessment as well as the constraints identified above. Each strategy discussed in the next section will aim to implement one or more of these goals.

GOAL 1: Downtown target area

Continue to target affordable units and other development investments to the Downtown area.

Targeting affordable (as well as market rate) units to an existing center fits with smart growth goals of walkability, urban reinvestment, protection of Middleborough's rural land, and using existing infrastructure such as sewer. In addition, fostering a downtown with many significant destinations within walking distance can help Middleborough's many cost burdened households lower their transportation costs. Downtown housing investments are part of a broader vision of a successful town center with places to go and things to do, with fewer empty storefronts and more businesses providing practical services and necessities without adverse impact to the historic character of this National Register District.

GOAL 2: Housing types to match demographics

Increase the proportion of housing types suited to the major emerging demographics of smaller households and elderly households.

These housing types include smaller units, more handicapped accessibility, housing with supportive elderly services including mental health, apartments or condominiums with lower maintenance demands than large single family homes, and year-round rental options. Housing advocates find that smaller single family attached units with single car garages also work well for independent minded elders. These types will add a greater diversity of options to Middleborough's current predominance of single family detached houses.

GOAL 3: Ease cost burdens

Ease cost burdens for existing homeowners, including performing necessary home improvements to housing stock and improving local residents' access to local subsidized units.

The housing needs assessment shows a large proportion of moderately and severely cost burdened homeowners in Middleborough, especially in income ranges under 80% of AMI.

GOAL 4: Reuse developed sites for affordable housing

Create SHI units from existing housing stock and other previously developed sites.

Middleborough already has a large supply of “modest” homes, many predating 1940, which have current costs within the eligibility range for the SHI. Foreclosures, abandoned homes, and tax-title takings can be seen as opportunities to convert existing structures to SHI eligibility. Middleborough also has blighted or underutilized sites with potential for affordable housing redevelopment.

GOAL 5: Numeric production goals

Meet annual production goals of 45 or 89 affordable housing units eligible for inclusion on the Subsidized Housing Inventory; achieve the 10% goal of 892 SHI units in the next five years by adding 384 new units to its current total of 508.

Meeting subsidized housing production goals will provide more housing options for households with limited incomes and give the Town greater control over the provisions of Chapter 40B. A larger proportion of all new subsidized units should be rental housing to better serve Middleborough’s needs. Subsidized housing is needed for households in the <30% AMI, 30%-50% AMI, and 50%-80% AMI income categories, and some should also be targeted to Middleborough’s growing elderly population. In accordance with the January 2014 Interagency Agreement Regarding Housing Opportunities for Families with Children (“Bedroom Mix Policy”), at least 10% of units in each development containing SHI-eligible units should have three or more bedrooms, with certain exceptions (small projects, assisted living, single room occupancy, lack of demand, infeasibility, and others).

In addition, the Town would like to ensure that SHI units produced remain at affordable levels for residents of Middleborough.

GOAL 6: Partnerships and communication

Create attractive new and rehabilitated housing through partnerships and clear development expectations.

Middleborough aims to work efficiently with developers, partners, and property owners to create housing with characteristics that complement the Town. As such the Town is pursuing more predictable, understandable processes including better coordination between the various Town boards and offices

and with developers. In addition, the Town expects developers to respect locally preferred development characteristics. In 40B Comprehensive Permit appeals, the Housing Appeals Committee takes local preferences into consideration as long as these characteristics do not preclude reasonable density. Middleborough prefers to arrive at mutually agreeable site designs through efficient collaboration and communication with developers.

The Town favors residential and mixed-use housing development in Middleborough that preserves or reflects historic building qualities, for example the adaptive reuse of Shoe Shop Place and Star Mill. The following photos depict SHI units that fit well in historic New England towns.

Figure V-1: Star Mill Lofts, Middleborough; 10-12 Summer St., Manchester-by-the-Sea¹²



Figure V-2: 40B conversions in Bridgewater: Left, three units in an older home and carriage house; right, eleven units including smaller new buildings in back



¹² <http://vault.sierraclub.org/sprawl/report05/buildingbetter.pdf>

VI. Implementation Strategies

A. Housing development locations and growth areas

A.1. Continue to focus affordable and market rate housing development in the Middleborough Center Target Area

The Town has successfully focused housing creation to its Middleborough Center Target Area, bounded by Route 44 on the north, the Town line on the south, and the Nemasket River on the east. [See **Housing Action Map: Downtown Target Area.**] It is served by GATRA bus lines, municipal water, and sewer and contains a Census-designated Environmental Justice area (based on income). Downtown Middleborough is appropriate for 40B projects, moderately dense development, infill, adaptive reuse of historic buildings, and other investments that promote a viable Town center that maintains its historic integrity. The Town will continue to focus its affordable housing creation and rehabilitation efforts on the downtown area.

A.2. Compact Neighborhoods program for downtown

The Town will explore the state's Compact Neighborhoods program, which offers potential 40B relief (as a "previous municipal action") as well as preference for state funding. It requires as-of-right zoning on an area that allows for creation of 1%+ of the Town's housing stock and that allows for 8 units/acre multifamily or 4 units/acre single family. Age restrictions and building moratoria must not be applicable. DHCD must approve the draft zoning change before Town Meeting passes it; the program is not applicable to zoning already in existence.

A.3. Continue successful affordable housing production in existing and underutilized buildings

The OECD has had much success creating housing units in existing buildings in the late 1990s and early 2000s. The OECD obtained multiple CDBG grants to fund the Housing Development Support Program, which rehabilitated vacant upper floor space downtown into 25 rental housing units, 21 of which are on the SHI. These efforts have attracted new investment into the downtown. The OECD may apply for another CDBG grant in the future.

In addition, the Town is producing units through adaptive reuse of older commercial or institutional buildings such as Star Mill Lofts and Shoe Shop Place, often through "friendly 40B" collaborations with developers. The Town will continue to identify suitable buildings that can be renovated to provide

affordable housing, and will continue to pursue funding to enable these conversions that help revitalize the downtown and other areas as well as provide needed housing types.¹³

A.4. 40R Smart Growth zoning overlay

Middleborough will look into implementing a 40R Smart Growth Zoning Overlay District, which provides potential 40B relief.¹⁴ DHCD describes the program as follows: Cities and towns may establish special zoning overlay districts that allow densities of 8 units/acre for single family homes, 12 units/acre for townhouses, and 20 units/acre for condominiums and apartments. The zoning must require that 20% of the district be affordable homes, and it should allow "mixed use" - the combination of residential, office and retail within close proximity. Assistance is available for writing a bylaw and for planning and design.

To be approvable, overlay districts shall be located near transit stations, in existing city and town centers, commercial districts, and other areas of concentrated development, and in other eligible smart growth locations. Projects must be developable as-of-right under the smart growth zoning, subject only to the review of plans and the application of design standards by a local approving authority. Well-designed districts create a distinctive sense of place and fulfill a significant market demand for convenience, while reducing car trips and preserving open space elsewhere in the community.

In return for adopting the zoning and streamlining the development process for 40R districts, cities and towns can get between \$10,000 and \$600,000 in state funding, plus an additional \$3,000 for every new home created. School cost reimbursements may also be possible under Chapter 40S.

Additional 40R program information can be found at the following sites:

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

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

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

A.5. Municipal and Housing Authority properties

Middleborough will target mixed income housing to Town- and Housing Authority-owned properties.

- **Archer Court:** The Town will look into replacing the 1940s structure on this Housing Authority property with mixed-income housing. The structure has major systems problems. They envision a project that will be an opportunity to "de-concentrate disadvantage" in the vein of the nearby friendly 40B at 84 South Main St.
- **Washburn Mill:** These parcels on Keith St. Extension contained a controversially demolished historic mill. While one of the properties was permitted for a 40B development in the past, the site remains vacant. The Town will issue an RFP for mixed-use development including mixed-

¹³ Note: MGL c.40§60 authorizes TIFs for housing in urban centers

¹⁴ A notable example is the 2012 MassHousing 40B project eligibility denial in Easton

income upper story housing and a commercial first floor. This is the largest unbuilt site in the Downtown and development there should serve to “anchor” that end of the commercial area.

- **Rock School site:** The Town closed the school at 63 Miller St. in Rock Village, one of several historic village centers, in 1990. The 1.4-acre site would be appropriate for village type housing.

A.6. 40B Comprehensive Permit projects and locations

The Town will continue collaborating with developers and designers to produce responsive affordable housing developments.

- **Mayflower Manor** at 84 South Main St., the “old Telephone building,” is a “friendly 40B” with 44 rental units whose permit application will go before the Zoning Board of Appeals shortly.
- **Shoe Shop Place**, a “friendly 40B” including 25 rental units, is under construction, to be completed in the summer of 2016.
- **Cranberry Village**, a privately owned 34 acre parcel on West Grove St., received a Comprehensive Permit over ten years ago for multifamily apartments. A buyer was found for the site this year and construction of 240 units is in progress. The units were added to the SHI when the Comprehensive Permit was first issued and removed when no construction took place. As such the project cannot count toward annual SHI production goals but will make significant progress toward the Town’s 10% goal when the units are reinstated.

B. Town-wide zoning changes

B.1. Modify GU and GUX district zoning to exclude wetlands in calculation of development capacity, and provide an affordability incentive

Currently, the GU and GUX districts do not exclude wetlands in calculations of development capacity. They require minimum lot sizes of 30,000 square feet per unit in GU and 40,000 in GUX when the houses are clustered according to the Open Space Residential Design (OSRD) bylaw. If the parcel has wetlands, the units may be more compact; if it is all upland, then the same number of units would be less compact. Correcting this loophole would create more consistency. The Planning Department has suggested revising the bylaw to be based on Net Usable Land Area and to add a density incentive per affordable unit – reducing the minimum lot size per unit to 7,000 square feet in GU and 10,000 square feet in GUX if affordable units are created.

Incentives rather than inclusionary zoning requirements are thought to be more politically feasible in Middleborough and would help the Town to keep up with the 10% SHI goal under Chapter 40B. The Town of Seekonk has had success with incentive zoning which allows two additional market rate units per affordable unit produced. If onsite sewer and public water were available for an OSRD project, Middleborough could allow a minimum lot size of 2,000 square feet with affordable units created using the excess area.

B.2. Amend or replace mobile home bylaw to support affordable housing goals

Mobile or manufactured homes do not currently qualify to be included in the SHI, even though they provide a less expensive housing option, because they do not meet the affordability criteria under Chapter 40B. Still, these homes are included in the count of total housing units against which the 10% goal is formulated, and have accounted for a significant increase in the Town's overall housing stock.

Mobile home communities are not explicitly excluded from the SHI; however, they generally do not meet SHI guidelines (<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>, section II) criteria. The major stumbling block has been that mobile home units are generally personal property, not real property. DHCD regulations and guidelines include the requirement that the housing units be subject to an affordable use restriction that runs with the land for a minimum period of time (30 years for non-rehab units). Additionally, other SHI requirements, including that the units be subsidized through an eligible subsidy program and subject to an affirmative fair housing marketing and resident selection plan in accordance with DHCD guidelines, are typically not met with mobile home communities.

A revision to the Mobile Home bylaw could stipulate that a percentage of the units built in a mobile home development be eligible for inclusion in the Affordable Housing Index by requiring long term deed restrictions covering both the ownership and rental aspects of the properties, and other criteria that would apply for Local Action Units. However, since Oak Point is almost built out, any bylaw changes would mainly apply to new development. This may also depend on the result of proposed state legislation on this issue.

B.3. Explore a Transfer of Development Rights program to direct development away from rural areas

This approach would allow rural landowners to realize their development rights in more urban locations while preserving their properties from development. The 2005 Housing Production Plan proposed the RR district as a protected sending area and the GU district and other village areas as receiving areas for more intensive development. TDR references include a SRPEDD analysis report, programs in Groton and Newburyport, and the state Executive Office of Energy and Environmental Affairs (Kurt Gaertner).

B.4. Strengthen design and site plan guidelines via zoning and subdivision regulations to suit specific neighborhoods and environmental conditions

The town will specify preferred design characteristics that allow developers to achieve profitable building programs that also complement the Town of Middleborough. In a competitive real estate market, attractive, well-constructed and favorably located housing developments compatible with their natural surroundings and neighborhoods, will provide a more secure investment for homeowners and developers. Moreover, design and construction standards will lower residents' energy and maintenance costs over the life of the homes. Stronger design and site plan guidelines can help to ensure quality

development that complements the surroundings and retains market value. References include 40R design guidelines for locations around the state as well as recent work by Judi Barrett.

According to DHCD, the Housing Appeals Committee is sympathetic to design standards applied to 40B projects if the municipality is clearly not trying to kill a project or overly limit its density. It helps to have a united voice on design from the town. While some national developers use cookie-cutter designs, others are open to other things. It is best to get to developers early. One challenge is for 40B developers to hear about design guidelines since they contact state funding agencies before municipalities.

C. Town-wide strategies for reuse of existing and underutilized properties

In addition to the specific sites identified above, the Town will pursue overall strategies for using underutilized properties for housing development that fulfills Town housing needs.

C.1. Create a buy-down program to convert existing housing units to permanently affordable housing units for low income homebuyers

Existing housing units, including market-rate single-family houses, townhouses, and condominiums, can provide an opportunity for low income homebuyers to purchase a home with local funding assistance to make the unit affordable. Buy-down and homebuyer programs have been implemented by many Massachusetts communities and can provide affordable homeownership opportunities while creating permanent affordable units that count on the SHI through DHCD's Local Action Unit program. There are a few alternative structures for such programs: some provide a subsidy directly to the homebuyer (homebuyer program model), others purchase property and then sell to a qualified homebuyer (buy-down model), while others (one in particular, in Sudbury) create a match between a market rate unit and a qualified homebuyer (hybrid model). There are benefits and challenges to each structure. CPA funds can be used and a CDC could implement the program. A certain amount of capacity would be required to administer such a program. References include a successful program in Yarmouth.

C.2. Foster creation of affordable housing on tax title properties

The OECD will work through the Treasurer, Assessor's Office, and Planning Director to identify tax title properties and prioritize them for uses including potential affordable housing sites. The Town can dispose of such property through a negotiated sale or an RFP which allows more ability for the Town to control future use of the property, including designating the property for creation of affordable housing. The Citizens' Housing and Planning Association recently produced the report "Back on the Roll in Massachusetts: A Report on Strategies to Return Tax Title Properties to Productive Use" that may be helpful to the Town as it moves forward with implementation of this strategy.

C.3. Rehabilitate and deed-restrict residential properties

The OECD will use housing funds to rehabilitate housing in need of upgrades with the stipulation that the properties will receive deed restrictions as well as any other provisions to become eligible for the Subsidized Housing Inventory.

C.4. Address blight caused by abandoned homes

Local residents are concerned with vacant properties in their neighborhoods. Homes that have been foreclosed and are owned by banks may remain vacant for an extensive time with the bank paying taxes (so tax-title takings are not an option) but without maintenance, leading to deterioration, neighborhood blight, squatters, and raccoons. Potential approaches include:

- **Inventory foreclosed properties:** Work with the Assessor, Registry of Deeds, and banks to generate a list of foreclosed properties.
- **Pass a bylaw:** Many communities have passed bylaws requiring registration of vacant foreclosed homes, mandating maintenance and upkeep to prevent deterioration, and identification of a contact person responsible for overseeing the property. Registration must be periodically renewed; registration fees provide Towns with funding to address problems with foreclosed homes. A sample regulation was included in previous Middleborough housing plans.
- **Acquire and rehabilitate:** Seek funding via registration fees, banks, regional, or state housing agencies to acquire and rehabilitate foreclosed properties and get them reoccupied with new renters or homeowners.

D. Capacity and administration strategies

D.1. Create a Community Development Corporation (CDC) or Town Housing Trust

The MAHC committee sees the following needs for monitoring and producing affordable units:

- Monitoring deed restrictions
- Tracking sales of SHI units; making sure they are sold as affordable
- Handling funds from subsidized units sold at market rate, fees-in-lieu, and other outside funds and reinvesting them in producing affordable housing (typically a Housing Trust)
- Vetting potential buyers; monitoring marketing to potential tenants
- Annual reporting on rental units
- Taking advantage of tax credits

A Town or local CDC is currently in discussion and may be formed for the primary purpose of economic development, but it could later be used for affordable housing purposes as well. Resources and references include DHCD's CDC certification program

(<http://www.mass.gov/hed/community/planning/cdc-certification.html>), the Massachusetts Association of CDCs, and MetroWest CDC.

D.2. Increase coordination between local committees, boards, and departments

Entities involved in affordable housing production include the Affordable Housing Committee, Housing Authority, OECD, Planning Department, Board of Selectmen, Town Manager, Planning Board, Zoning Board of Appeals, and Building Department. Middleborough has made progress in Town-wide coordination in various ways.

As described above, the Town is taking action to be perceived by developers as business-friendly. The Town recently formed a Project Review Committee, now under the direction of the Town Manager, to provide “one stop shop” advisory meetings with board and department heads so that developers can tailor their applications to local regulations and concerns before formal decision making processes begin.

The OECD also works collaboratively with local business and economic development groups such as Middleborough on the Move, the Middleborough Tourism Committee, the Greater Attleboro-Taunton HOME Consortium, the Cranberry Country Chamber of Commerce, and the Southeastern Regional Planning & Economic Development District (SRPEDD) Regional Economic Strategy Committee. MAHC will continue to cultivate its good relationships with housing developers.

D.3. Create 40B comprehensive permit rules and regulations

The Zoning Board of Appeals will adopt local rules, as well as framework and checklist which substantially incorporate the HAC guidelines, for responding to comprehensive permit applications. Existing guidelines such as Middleborough’s 40B Review Framework and Checklist of Affordability Issues need to be updated to reflect changes to Chapter 40B.

D.4. Regional housing development collaborations

Middleborough will continue working with SRPEDD to leverage regional resources for affordable housing production. The Town will continue to work with The Neighborhood Corporation CDC based in Taunton. Middleborough may pursue participation in a Regional Housing Services Office with other municipalities from the SRPEDD region. A comparable office (<http://www.rhsohousing.org/>) has been established west of Boston.

E. Support to households

E.1. Improve outreach to households in need of housing support

Middleborough will pursue various avenues for improving outreach to local households and employees to make them aware of existing housing programs (without going against fair housing marketing). The Town will mention housing programs at municipal board meetings televised on local television and make use of outlets such as school email lists, Council on Aging resources, and libraries. Local advocates will continue taking advantage of state and regional housing workshops that may provide outreach ideas.

Many households can be educated on resources available to them. An example is clarifying eligibility requirements for subsidized housing. Many homeowners recently worried that given changes to household asset calculations, they could not afford to sell their houses and move into subsidized housing.

E.2. Continue local collaborations to support low and moderate income homeowners

The OECD will continue working with local banks and housing non-profits including Greater Attleboro-Taunton Home Consortium, Housing Solutions for Southeast Massachusetts, and Pro-Home.

- **Low interest home rehabilitation loans**
- **Continue foreclosure prevention program:** The Town of Middleborough received an FY2010 CDBG Grant to provide \$24,200 of direct emergency funds to homeowners facing foreclosure and to renters facing eviction, and may seek additional funding for this purpose. Middleborough is also served by Pro-Home, a non-profit corporation that provides foreclosure prevention programs.
- **First time home buyer programs:** HarborOne in Brockton may offer financial assistance for first time home buyers who are low-moderate income. DHCD operates a First Time Home Buyer (FTHB) program. Other programs are operated by and/or in cooperation with local banks. The DHCD program helps link prospective buyers with affordable units, educates buyers about the purchase and financing of a home, offers mortgages and a Tax Credit Loan Program, and offers down payment and closing cost assistance (in Middleborough, this service is offered through Neighborhood Housing Services of the South Shore). As training and funding resources are limited, the Town of Middleborough should work with regional organizations and banks to ensure that these funds will be made available to its citizens.

VII. Time Frames and Numerical Production Goals

The following chart summarizes each strategy's time frame, major goals served, and numerical housing production goals. Middleborough plans to add 384 SHI units to reach its 10% goal of 892 units by 2021.

Figure VII-1: HOUSING PRODUCTION STRATEGIES AND NUMERICAL GOALS 2016-2021				
Strategy	Time frame	Overall goals served	Estimated SHI units produced	
A. Housing development locations, growth areas				
Continue to focus affordable and market rate housing development in the Downtown area	Ongoing; high priority	1, 2, 5	-	
Compact Neighborhoods program downtown	2018	1, 2, 5	12	
Continue affordable housing production in existing and underutilized buildings	Ongoing; high priority	1, 2, 4, 5	-	
40R Smart Growth Zoning Overlay	2016; high priority	1, 2, 5	12	
Municipal and Housing Authority properties	RFPs issued 2016-2017	1, 2, 4, 5	24	
40B Comprehensive Permit projects and locations	Ongoing. Includes Cranberry Village (240 units), 84 S Main (44), Shoe Shop Place (25)	1, 2, 4, 5, 6	319	
B. Town-wide zoning changes				
Modify GU and GUX district zoning	Medium priority	5	2	
Amend mobile home bylaw	Medium priority	2, 5	-	
Explore a TDR program	Medium priority	1	-	
Strengthen design and site plan guidelines	Medium priority	1, 6	-	
C. Town-wide reuse of existing and underutilized properties				
Buy-down program	Medium priority	3, 4, 5	6	
Tax-title properties	Medium priority	3, 4, 5	4	
Rehabilitate and deed-restrict residential properties	Medium priority	3, 4, 5	5	
Address blight caused by abandoned homes	Medium priority	4	-	
D. Capacity and administration				
Create CDC or Housing Trust	Done (CDC) / in discussion (Trust)	5, 6	-	
Increase local coordination	Recent progress; ongoing	6	-	
Create 40B Comp. Permit Rules and Regs	Medium priority	5, 6	-	
Regional collaborations	In progress	5, 6	-	
E. Support to households				
Improve outreach	Medium priority	3, 6	-	
Continue local collaborations to support low and moderate income homeowners	Ongoing	3, 6	-	
TOTAL SHI UNITS TO BE PRODUCED (2016-2021)				384

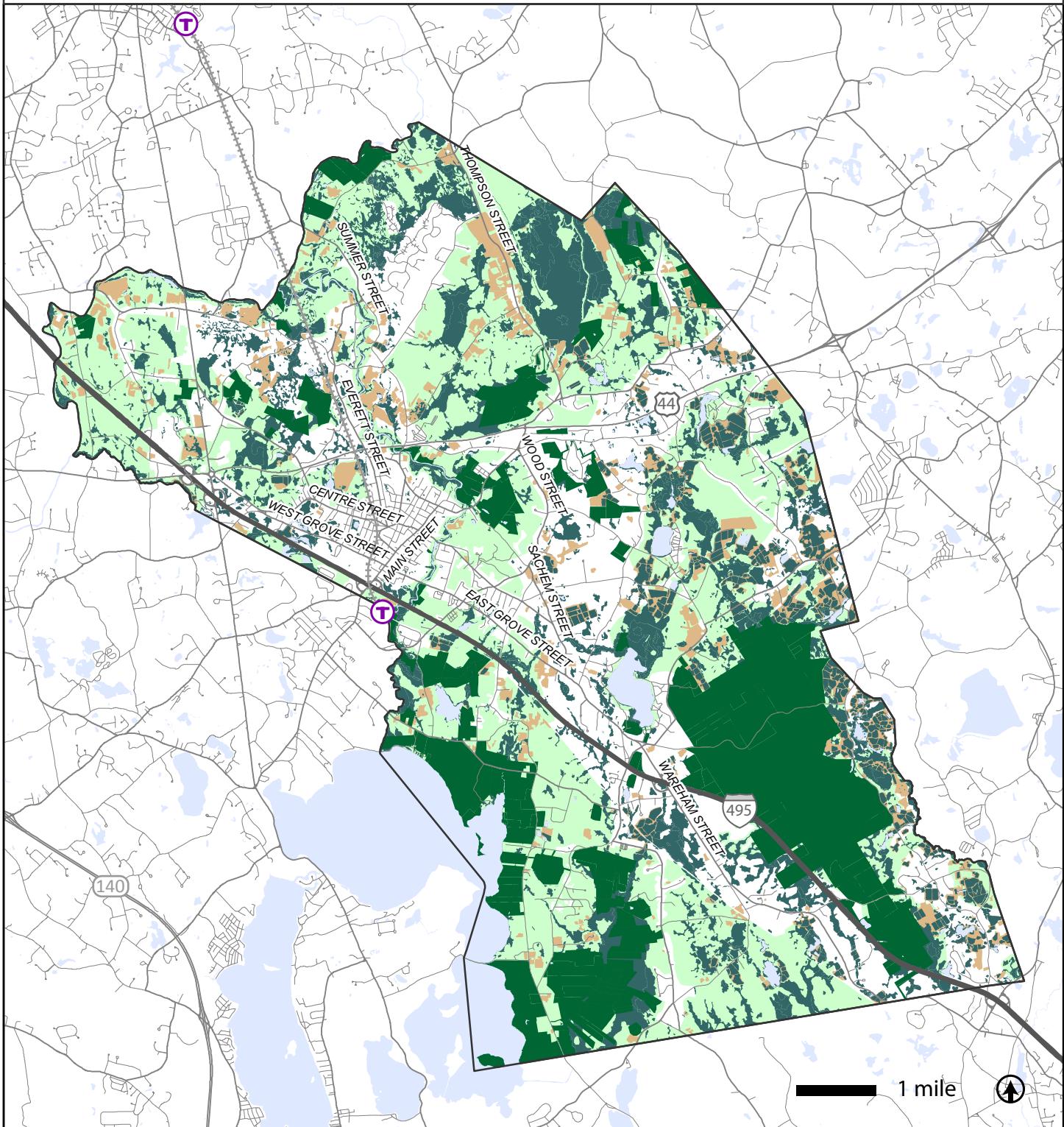
VIII. Maps

The following maps are provided:

- **Open Space Resources**
- **Urban Infrastructure and Economic Development Areas**
- **Zoning**
- **Locally Designated Priority Areas in the South Coast Rail Corridor Plan**
- **Town Owned Land**
- **Town-Wide Housing Action Map**
- **Housing Target Area (Downtown Middleborough)**

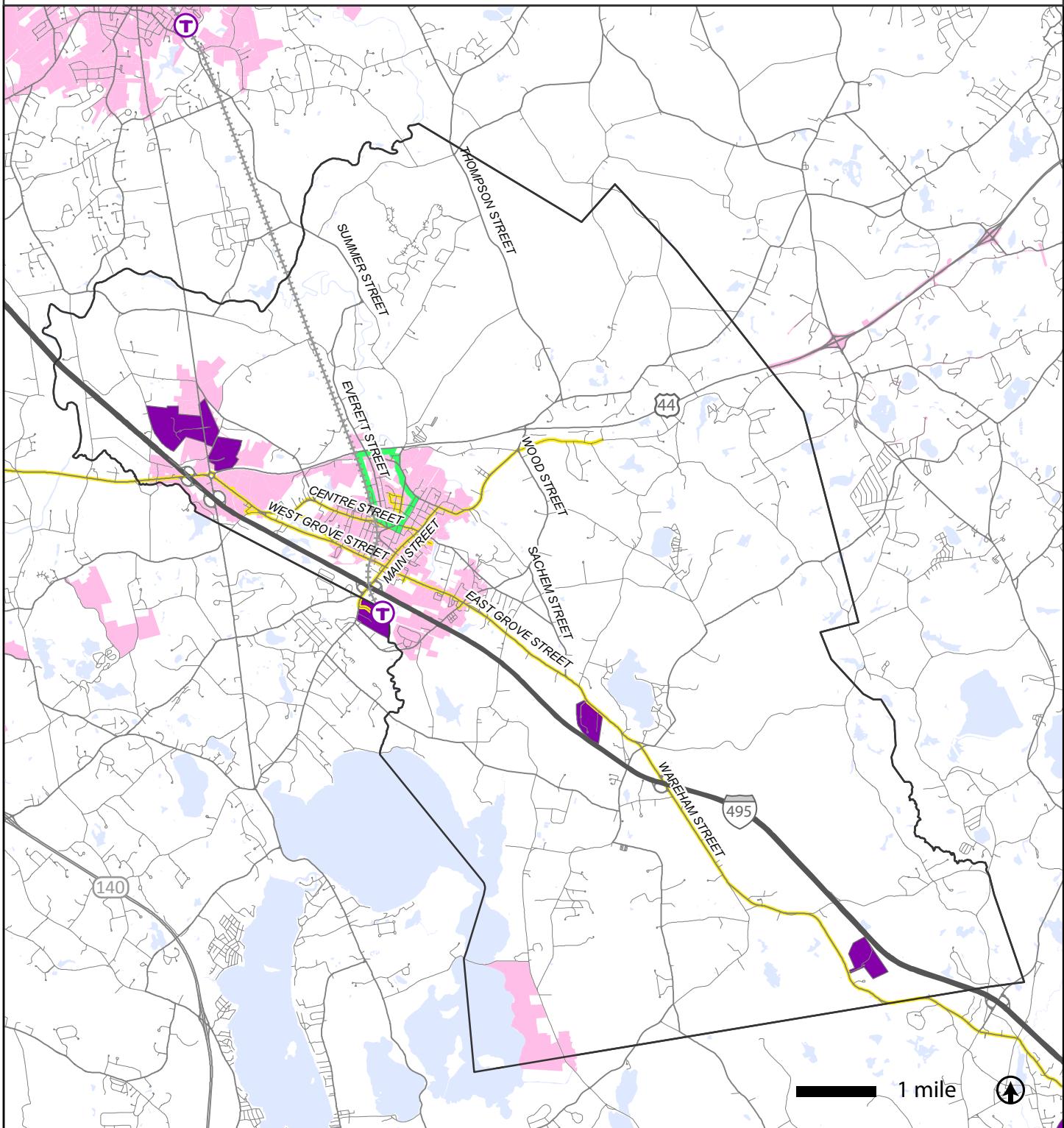
Open Space Resources

- Wetlands
- Permanently protected land
- Potential habitat area (NHESP Priority Habitats, BioMap2 Core Habitat, and Biomap2 Critical Natural Landscape)
- Working farms (MassGIS land use data as of 2005)



Urban Infrastructure and Economic Development Areas

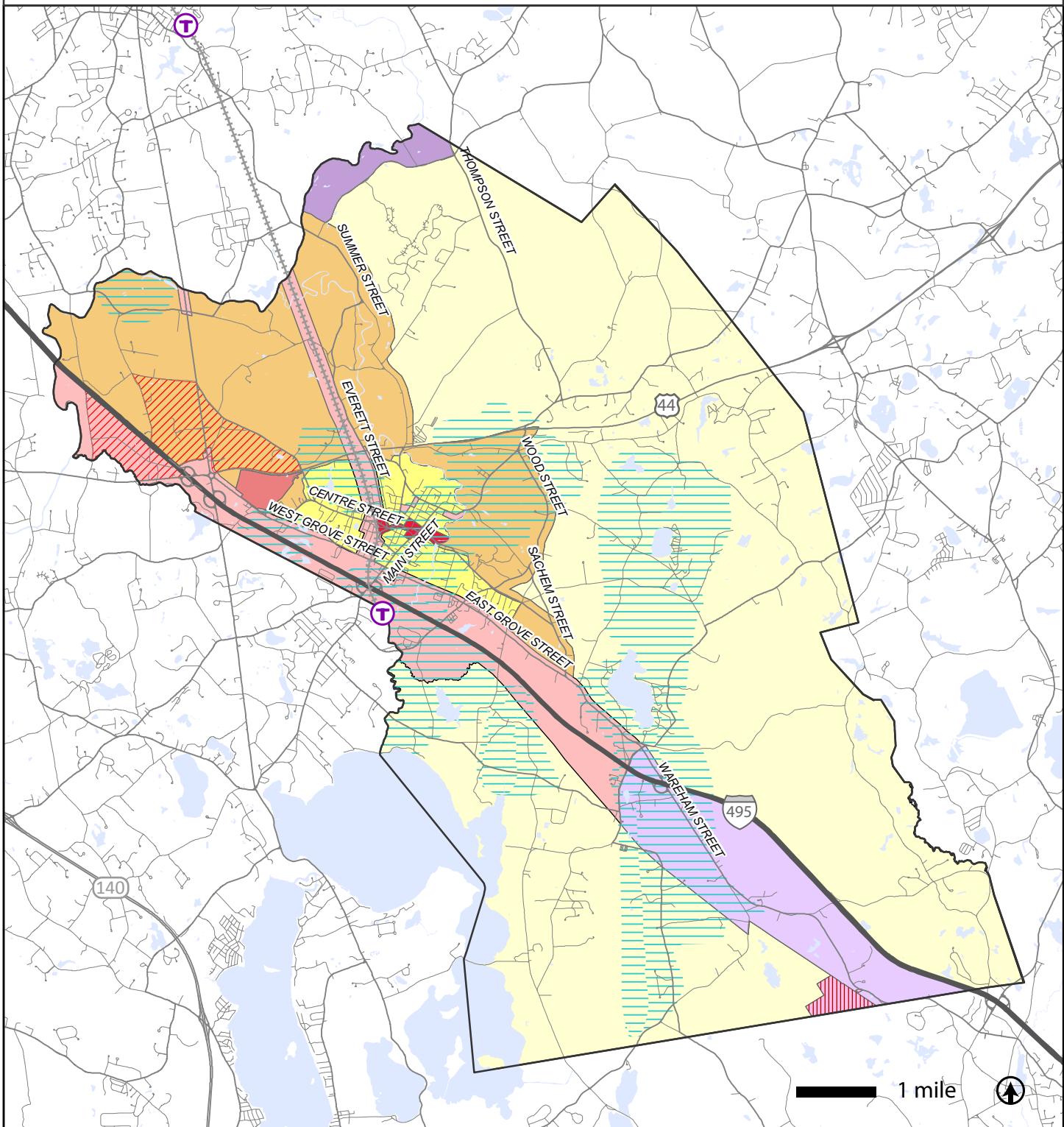
- Sewered area (mapped for Taunton River Watershed Alliance in 2011)
- Industrial parks
- Census-designated Environmental Justice area
- GATRA bus line
- MBTA commuter rail station



Zoning

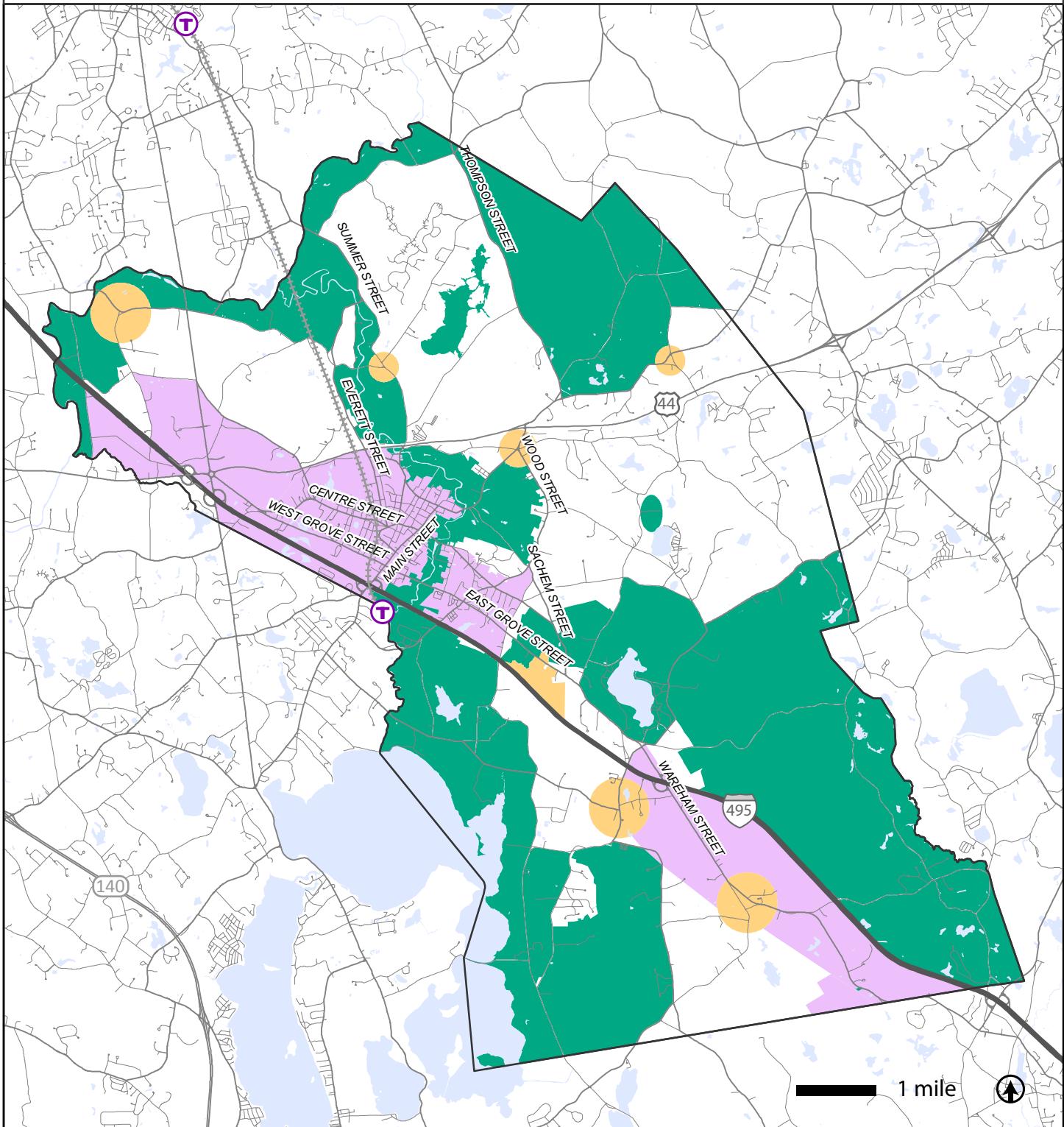
- B
- RA
- RB
- RR
- CD

- GU
- GUA
- GUX
- Water resource protection zones
- Development Opportunity District



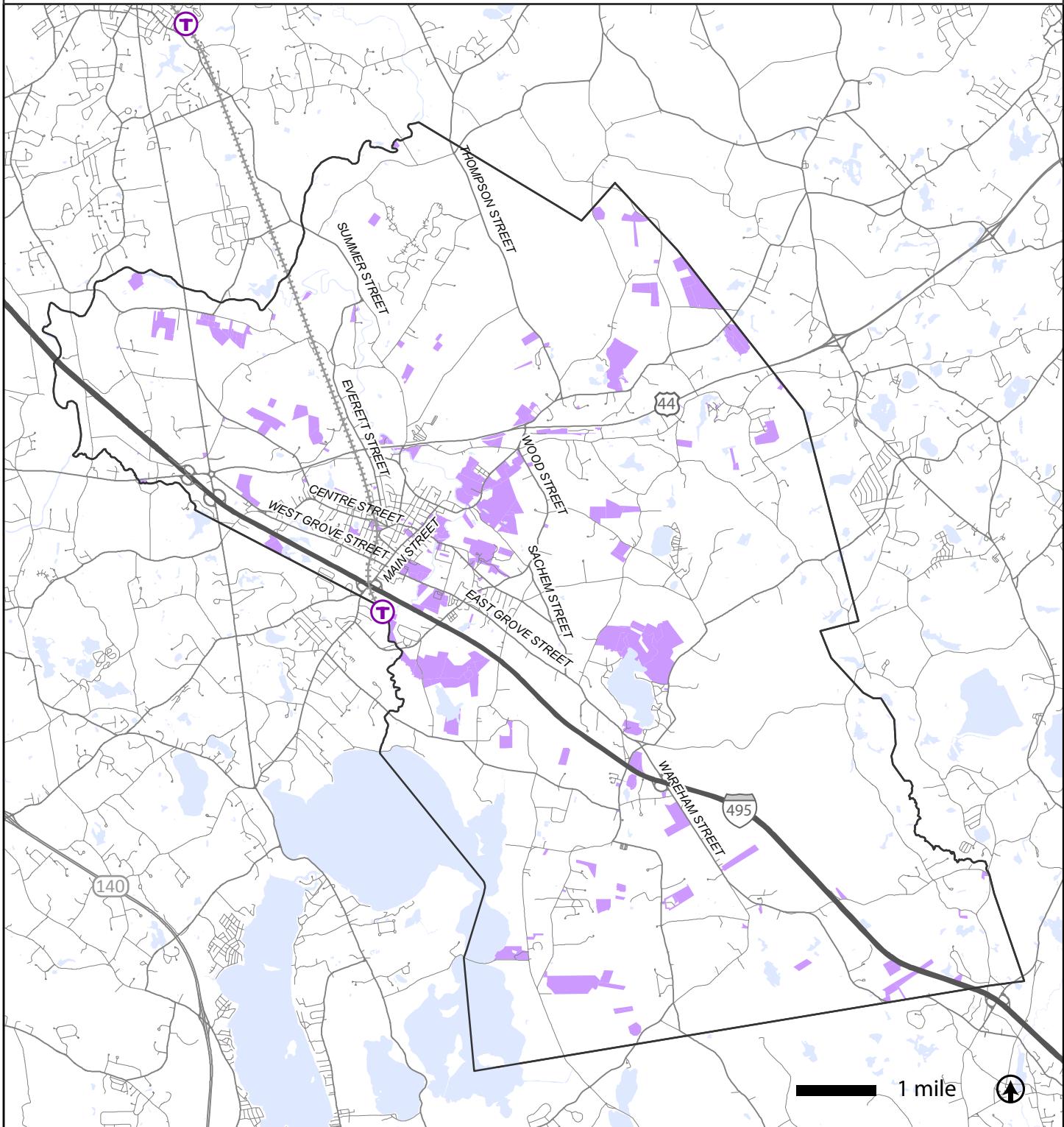
Locally Designated Priority Areas in the South Coast Rail Corridor Plan

- Priority Development Area
- Priority Preservation Area
- Combined Development/Preservation Area



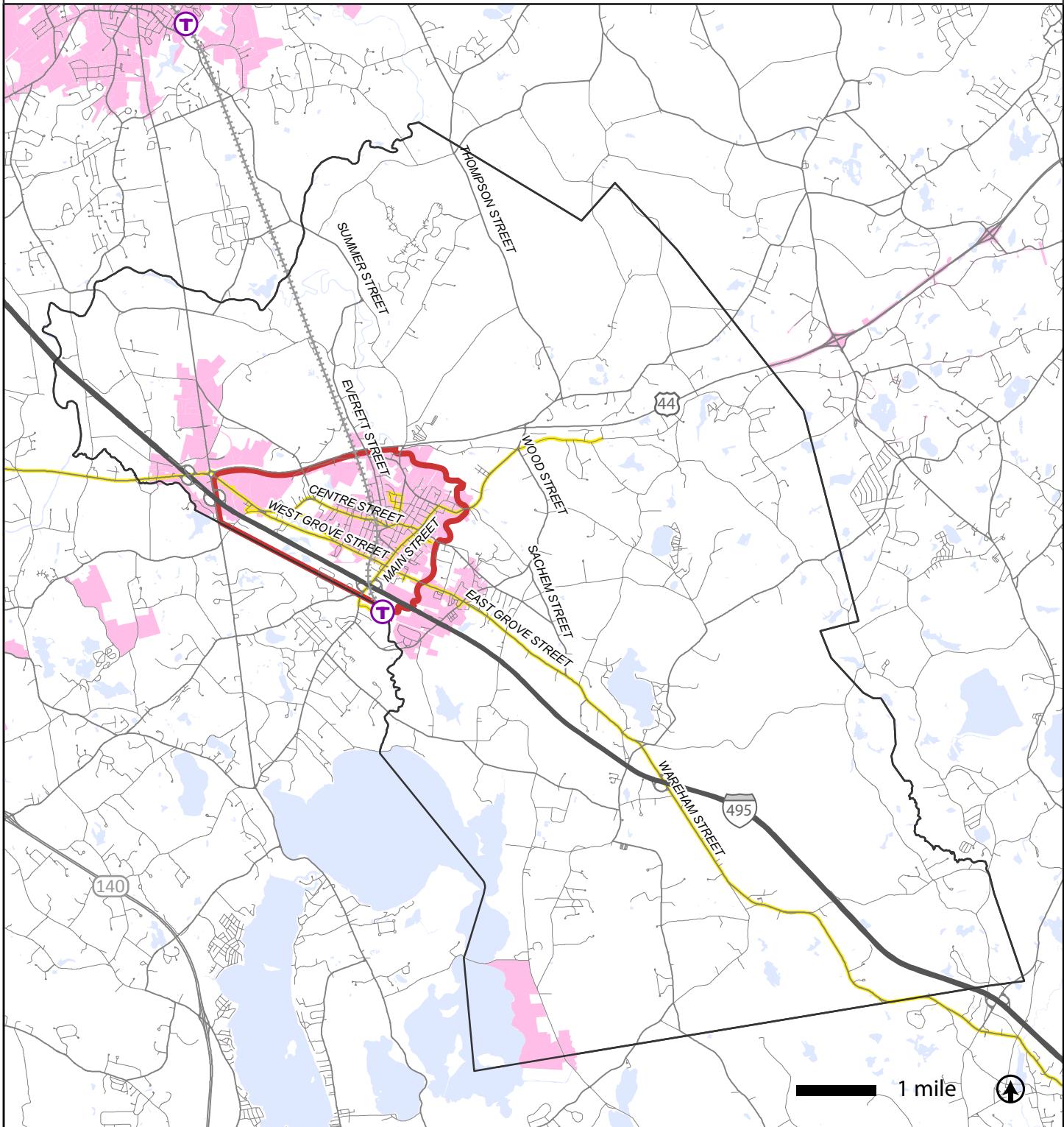
Town Owned Land

Properties owned by the Town of Middleborough on Assessor's records



Town-Wide Housing Action Map

- Affordable Housing Target Area
- Sewered Area
- GATRA bus line



Housing Target Area (Downtown Middleborough)

Housing Target Area
 Municipally owned parcels
(for future Town reference)

Planned and ongoing affordable/mixed-income housing (parcels in color; see descriptions in text)

- | | |
|----------------------|----------------------|
| 1. Cranberry Village | 3. 84 South Main St. |
| 2. Washburn Mill* | 4. Archer Court* |

*owned by the Town or Housing Authority

