

TOWN OF MANSFIELD

HOUSING PRODUCTION PLAN

JUNE 2009

Prepared March 2004 by:

Judith A. Barrett
Beverly Estes-Smargiassi

Community Opportunities Group, Inc.
Boston, Massachusetts

Updated June 2009 by:

Town of Mansfield

MANSFIELD HOUSING PRODUCTION PLAN

Plan Summary

The Mansfield Housing Production Plan is based on six key steps. As outlined in the “Housing Vision” section of Mansfield’s 2008 Master Plan, these will help “to preserve and enhance the town’s available housing stock and promote future development of a diverse variety of housing opportunities to be available to persons of all ages and income levels while preserving the town’s natural resources by encouraging green construction.”

1. **Build local development capacity.** In 2004, Mansfield increased capacity by forming a local non-profit development corporation, the Mansfield Housing Corporation. The Housing Corporation is actively seeking training to allow the Board of Directors to make informed decisions, recommendations and begin the process of building or acquiring affordable housing units.
2. **Make effective use of zoning.** In 2004, the town voted to amend the Zoning By-Law to require new developments over six units to provide affordable units or funds the town can use to develop new affordable units. Since that time, four units have been created under the LIP program. The town is now debating offering a modest density increase to projects that trigger the inclusionary regulations. As part of Mansfield’s 2008 Master Plan update, the town is currently evaluating the merits of adopting a higher-density, mixed-use zoning district for downtown and areas adjacent to the commuter rail station.
3. **Use Chapter 40B strategically.** In areas appropriate for higher-density housing, the town has identified town-owned land that could support small-scale housing development. The town currently seeks to enlist participation from the Mansfield Housing Corporation and qualified, trustworthy private developers to build or redevelop units in these locations. In 2006, the town acquired a 1.23 acre parcel for the construction of affordable age-restricted units. In 2005, the Zoning Board of Appeals approved a “friendly 40B” that resulted in the construction of a 23-lot subdivision containing seven affordable units.
4. **Provide town land.** Identify and prioritize small town-owned parcels that can be sold to the local development corporation or other non-profit groups such as Habitat for Humanity, and used for scattered-site single-family or two-family dwellings. Vacant land owned by the Mansfield Housing Authority should be included in this review. Proceeds from the buyout provision of the Inclusionary Housing By-Law are retained in an Affordable Housing Trust Fund for reinvestment in other affordable housing initiatives. The trust fund has been created by a special act of the legislature.
5. **Identify key tax title parcels.** The Local Housing Partnership has established criteria to evaluate tax title parcels for their suitability as affordable housing sites. The Local Housing Partnership and the Mansfield Housing Corporation need to develop standard disposition documents to procure land for qualified affordable

Mansfield Housing Production Plan

housing developments. The Mansfield Local Housing Partnership has identified two parcels for potential development.

6. **Capitalize on market opportunities.** Identify and prioritize older and/or obsolete residential and non-residential buildings with redevelopment potential. The Local Housing Partnership has developed a short list of properties to acquire, reposition and sell or rent. These types of projects could be carried out by the Mansfield Housing Corporation on its own, by the town in partnership with the non-profit or by the town in conjunction with a selected private developer. Creative use of tax policies, such as obtaining home-rule authority to lower or waive property taxes for elderly homeowners who grant the town a right of first refusal to purchase their home at a reduced price, could help to establish a small pipeline of properties that Mansfield could convert to affordable dwellings in the future.

Production Goals

Mansfield seeks to increase its inventory of Chapter 40B units at a pace generally consistent with the rate of development of market-rate units. Since the town has met its Chapter 40B goal, it should be possible for Mansfield to maintain the 10% goal through the use of its Inclusionary Housing By-Law and the efforts of the Mansfield Housing Corporation.

Mansfield Housing Production Plan

MANSFIELD AFFORDABLE HOUSING GOALS (APPROXIMATE)

New Market Units (Building Permits)	83	47	79	140
New Chapter 40B Units	0	0	0	49
CALENDAR YEAR	2000	2001	2002	2003
Total Year-Round Homes	8,083	8,213	8,292	8,481
Chapter 40B Units	577	577	577	626
10% Requirement	808	821	829	848
Chapter 40B Gap	231	244	252	222
Required # for .75 of 1%	61	62	62	64
New Market Units (Building Permits)	33	30	16	9
New Chapter 40B Units	42	73	2	200
CALENDAR YEAR	2004	2005	2006	2007
Total Year-Round Homes	8,556	8,659	8,677	8,886
Chapter 40B Units	668	741	743	943
10% Requirement	855	866	867	889
Chapter 40B Gap	187	125	124	-54
Required # for .75 of 1%	64	65	66	NA
New Market Units (Building Permits)	6	5	5	
New Chapter 40B Units	0	0	0	
CALENDAR YEAR	2008	2009	2010	
Total Year-Round Homes	8,892	8,897	8,902	
Chapter 40B Units	943	943	943	
10% Requirement	889	890	890	
Chapter 40B Gap	-54	-53	-53	
Required # for 0.5 of 1%	-44	-44	-44	

MANSFIELD HOUSING PRODUCTION PLAN

I. Introduction

Mansfield is a maturely developed suburb of 22,558 people, located at the crossroads of I-495 and I-95 in Southeastern Massachusetts. Bounded by Attleboro, North Attleborough, Plainville, Foxborough, Easton and Norton, Mansfield is in one of the Commonwealth's high-growth regions and its recent history attests to trends that have occurred in many communities along I-495. At mid-century, Mansfield was largely undeveloped and rural, with 85% of its land in agricultural or forest uses. Despite a sustained period of slow population growth before and after World War II, Mansfield was destined to change by the mid 1950s. The interstate highway system, the demise of New England agriculture and federal housing policies that encouraged new home construction converged to make communities like Mansfield candidates for rapid growth. By 1970, the town had lost more than 70% of the farmland that existed in 1950, and between 1950-2000, 2,900 acre of forest were converted to subdivisions, business and industrial sites and transportation facilities.¹

Land Use Change, Mansfield: 1971-1999

Land Use	1971 Use	1985 Use	1999 Use	Absolute Change
Agriculture	762	572	383	-379
Forest	8,824	7,615	6,084	-2,741
Recreation & Urban Open Space	252	391	384	132
Multifamily Residential	5	54	88	83
Moderate-Density Residential	710	865	1,661	951
Low-Density Residential	1,196	1,588	2,361	1,165
Commercial	103	114	142	39
Industrial	82	474	555	473
Transportation	223	556	616	393
Open Land, Mining & Other Uses	576	498	454	-122
Wetlands	214	200	187	-27
Water	142	161	174	33

Source: MassGIS

Patterns of land use change often run parallel to trends in the housing market, and Mansfield seems to be no exception. After 1970, the amount of land used for residential development increased significantly and in the ensuing 30 years, Mansfield absorbed 2,769 new house lots.² Between 1985-2000, however, the town lost far more land to new

¹ Mansfield Master Plan (December 1996), "Land Use Distribution and Changes Over 40 Years," 28-34 *passim*; Mass GIS Vector Library [online database], "luph167.dbf," [accessed 4 January 2004]. Calculations by author.

² Mansfield Planning Department, "Definitive Approved Subdivisions," 1970-2003.

Mansfield Housing Production Plan

homes than in the 1960s and 1970s when Mansfield's population growth began to accelerate. Low-density development became the norm as vacant land around Eastman, Franklin and Maple Street in the eastern end of town and areas west of I-495 was cleared for new homes (Map 1). Comparatively larger house lots such as those found in subdivisions off Essex Street, Stearns Avenue, Tremont and Gilbert Streets are indicative of the ways that regulations and market preferences work together as agents of sprawl on one hand, and high-cost development on the other. Not surprisingly, home prices in Mansfield increased significantly after the mid-1980s – a measure of demand for homes from the youngest Baby Boomers and a depleting supply of land. When Census 2000 data were released for Massachusetts, Mansfield ranked 12th in the state for rate of population growth and 19th for housing growth.³

Mansfield's robust market and very high rate of population growth suggest the town is a desirable place to live. Housing developers invest here because Mansfield is such a marketable community – marketable mainly to families. Along with its high population growth rate during the 1990s came a dramatic 64% increase in school enrollments⁴ and pressure on taxpayers new and old to finance the cost of growth. Not surprisingly, Mansfield has felt many of the same tensions about new development that exist in communities throughout the I-495 corridor.

Today, the town is challenged to maintain its traditional mix of homes and people. Market production of high-cost housing and new commercial and industrial development have strengthened and enhanced Mansfield's tax base, but the town has become increasingly unaffordable to senior and young citizens. Regionally, Mansfield has the highest percentage of housing cost burdened homeowners and elderly renters. Its home sale prices and tax bills are second only to Sharon's, but as for median family income, Mansfield is at the regional midpoint. One finding of this housing plan is an unmet need for affordably priced homeownership for families and elders, and rental units affordable to low-income elders.

II. Population and Household Characteristics

Nearly 74% of Mansfield's households are families: households of two or more people related by blood, marriage or adoption. The high proportion of families in Mansfield is not atypical for the immediate region, but it surpasses both state and Boston metropolitan area norms. One of the obvious indicators of Mansfield's recent residential growth rate can be found in the makeup of its households and families. The town's average family size (3.34 persons) exceeds all towns in the region and not surprisingly, so does the average number of children under 18 per family.⁵ Mansfield's families have an average of 1.9 children and 1.86 school-age children, statistics that distinguish the town from

³ Bureau of the Census, [online database] Census 2000, 1990 Census of Population and Housing, Summary File 1, Tables P1, H1 (2000), P0-1, H0-1 (1990), in comma-separated file format, [accessed April 18, 2003 via AmErickan FactFinder]. Rankings by author.

⁴ Mass Department of Education, "Long-Term Trends in K-12 School Enrollments," [online database], Mansfield K-2 Enrollments 1979-2003, in HTML format [accessed January 11, 2004].

⁵ Unless otherwise noted, all demographic statistics presented in this report are based on decennial census data from the U.S. Census Bureau, 1990 Census of Population and Housing, and Census 2000.

Mansfield Housing Production Plan

neighboring communities and the state as a whole. The presence of so many children in families explains Mansfield’s unusually high population percent of persons under 18 (31.4%) and its unusually low percentage of persons over 65 (6.4%). These differences exist in both owner- and renter-occupied dwelling units, for Mansfield has a higher percentage of renter households with children (29.1%) than is the case statewide (26%) or within the Boston area (22.6%).

Since 1990, Mansfield has attracted a large share of region-wide household growth and family household growth in particular. For example, Mansfield absorbed 42% of the region’s increase in married couples with children and 21% of the increase in single-parent families with children. In fact, Mansfield experienced a much higher rate of growth in families headed by a single male parent than any community in the region.

Households, Families and Family Composition

Households	Families	(Persons)	Children <18 as % All Families	Families with School-Age Children as % All Families	
Massachusetts	2,443,580	64.5%	3.11	47.5%	35.9%
Attleboro	16,019	68.2%	3.12	48.9%	36.3%
Easton	7,489	74.4%	3.21	50.3%	37.8%
MANSFIELD	7,942	73.8%	3.34	60.5%	43.1%
N. Attleborough	10,391	69.6%	3.15	51.8%	38.9%
Norton	5,872	76.2%	3.22	55.5%	40.4%
Foxborough	6,141	71.6%	3.15	49.3%	37.2%
Plainville	3,009	67.8%	3.11	49.3%	37.7%
Sharon	5,934	83.1%	3.25	54.5%	44.2%
Boston PMSA	1,323,487	62.3%	3.12	46.9%	34.9%

Source: Census Bureau, Census 2000, Summary File 1, Tables P15, P31, P33, P34, P36.

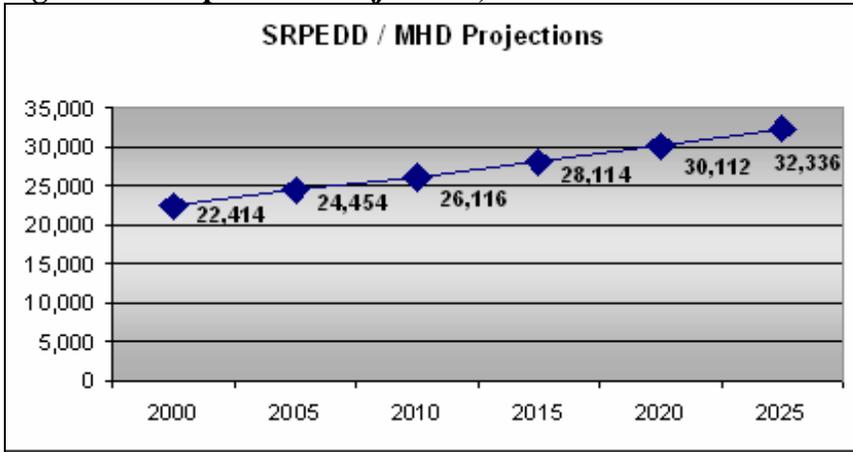
Table I-1: Population Trends, 1980 to 2007

Year	Persons	Change	Average Annual Change, Previous Period
1980	13,453		
1990	16,568	3,115	2.3%
2000	22,414	5,846	3.5%
2007	22,558	144	0.2%

Source: US Census; Mansfield 2005-2006 Annual Report and Town Clerk

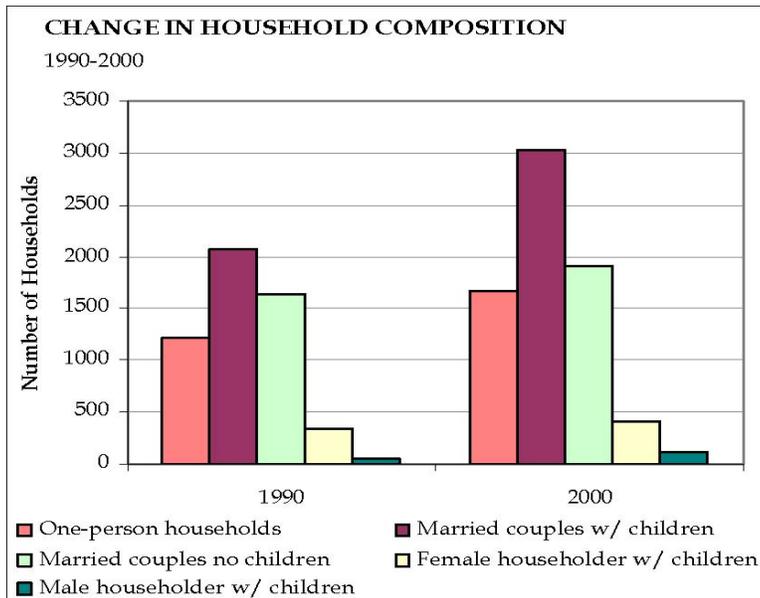
Mansfield Housing Production Plan

Figure I-2: Population Projections, 2005 – 2025



Source: SRPEDD

Mansfield has always been a family-oriented town, so its current population profile does not represent a substantial departure from the past. A decade ago, the town surpassed state averages for population percent comprised of children under 18 and household percent comprised of families. The crucial difference between 1990-2000 lies in the rate of household and population growth that occurred in Mansfield compared with the rest of the Commonwealth or with surrounding communities. Overall, Mansfield absorbed significantly higher rates of growth among children under 18 and persons of childbearing age than most towns across the state. While the town also experienced an increase in elderly residents, its population percent of elders remains very low.



Mansfield Housing Production Plan

Compared to the state as a whole, Mansfield has very little racial or ethnic diversity. Less than 6% of the town’s population is comprised of minorities, primarily African Americans or Asians, and 1.4% of its people are Hispanic. Statewide, minorities constitute 15.5% of the population and Hispanic persons, 6.8%.

Change in Age of Mansfield Population

Age Cohort	%			Age Cohort	%		
	1990	2000	Change		1990	2000	Change
Under 5	1,466	2,154	46.9%	Age 45-54	1,626	2,912	79.1%
Age 5-17	3,071	4,874	58.7%	Age 55-64	938	1,324	41.2%
Age 18-24	1,565	1,186	-24.2%	Age 65-74	704	741	5.3%
Age 25-34	3,692	3,559	-3.6%	Over 75	478	685	43.3%
Age 35-44	3,028	4,979	64.4%				
			Total Population		16,568	22,414	35.3%
% Population <18			% Population >65				
Mansfield	27.4%	31.4%	Mansfield	7.1%	6.4%		
Massachusetts	22.5%	23.6%	Massachusetts	13.6%	13.5%		

Source: Bureau of the Census, 1990 Census of Population and Housing, Census 2000, SF 1.

According to Census 2000, 12% of Mansfield’s over-5 population, or 2,450 people, have a disability. About 300 are between 5-20 years old (6% of that age group), and 596 are 65 or older (about 40% of the town’s senior citizens). Individuals may have identified themselves as having sensory, physical or mental disabilities, or a combination of disabilities. Out of 7,970 households in Mansfield, 203 (or 2.5%) receive Supplemental Security Income (SSI).

The Mansfield Housing Authority currently owns and manages 131 units of elderly/handicapped housing, as well as one special needs development that can accommodate eight individuals. Mansfield also has group home facilities for adult persons with disabilities.

III. Household and Family Incomes

Mansfield’s median household income of \$66,925 ranks 82 out of 351 in the state. Its families are slightly better off than families in other communities, for Mansfield’s median family income of \$78,058 translates into a state rank of 77. Of course, median income data provide only a glimpse of population wealth. More telling insights can be gained by comparing distributions of wealth, not only for households overall but also for households by age, by presence of children, by family type and by tenure.

Mansfield Housing Production Plan

Mansfield matches the Commonwealth for percent of very affluent households, i.e., those earning more than \$200,000 per year: 3.5%. However, Mansfield's wealthiest households earn less overall than wealthy households statewide, for the sum of their incomes is only 13.9% of aggregate household income for the town as a whole, compared to 18.2% statewide. Mansfield's young householders fare somewhat better than their counterparts elsewhere in Massachusetts, for under-45 householders in Mansfield generally have incomes that are 1.18-1.26% higher than the median for their age groups

Comparison Household Income Profile

	Median Household Income	% Households earning \$200K or more	Hhld incomes over \$200K % of Aggregate Household Income	Median Family Income	Median Elderly (75+) Income
Massachusetts	\$50,502	3.5%	18.2%	\$61,664	\$21,522
Attleboro	\$50,807	1.0%	7.5%	\$59,112	\$19,263
Easton	\$69,144	6.4%	25.5%	\$82,190	\$18,984
Foxborough	\$64,323	5.1%	21.0%	\$78,811	\$23,750
MANSFIELD	\$66,925	3.5%	13.9%	\$78,058	\$16,344
N Attleborough	\$59,371	2.3%	9.7%	\$69,461	\$21,597
Norton	\$64,818	1.6%	9.2%	\$71,848	\$19,310
Plainville	\$57,155	1.7%	7.3%	\$68,640	\$20,880
Sharon	\$89,256	14.1%	40.1%	\$99,015	\$25,511
Boston PMSA	\$55,183	4.7%	22.5%	\$68,341	\$23,267

Census 2000, Summary File 3, Tables P52, P53, P54, P55, P77.

statewide. However, Mansfield's oldest residents have considerably lower incomes, for the median household income among over-75 householders is only .76 of the statewide median for their age group.

For the most part, Mansfield profiles as a middle-class town with households that are quite similar in terms of composition and wealth. The notable exceptions are over-75 and female-headed households, both having lower incomes in relation to all households in town than is the case for the same groups statewide. Women with children in Mansfield are conspicuously poor: for every dollar earned by a single father raising children on his own, single mothers earn only 42 cents.

Since Mansfield has a large inventory of rental housing, it is not surprising to find that the difference between homeowner and renter household incomes is fairly small. Statewide, homeowners typically have incomes that are 1.28 times higher than the median household income overall, while renter incomes are about .61 of the household median. In Mansfield, the median homeowner income is only 1.19 times higher than the median household income town-wide, while the ratio for renter household income is .61, much like that for the state as a whole. Whether in Mansfield or throughout the Commonwealth, single women with children under 18 are far more prevalent in rental

Mansfield Housing Production Plan

housing than in owner-occupied units. While the local ratio of single mothers who rent v. own is similar to that of the state (2.14 to 2.23), it is much higher than that of all other communities in the immediate region.

Comparison Family Income by Type of Family Household

Median Income Families w/ Children <18

	Median Family Income	Married Couples	All Family Types	Single Parent- Male Head of Household	Single Parent- Female Head of Household
Massachusetts	\$61,664	74,589	\$61,530	\$34,532	\$22,138
Attleboro	\$59,112	65,841	\$57,787	\$32,177	\$30,993
Easton	\$82,190	90,372	\$86,118	\$39,125	\$27,500
MANSFIELD	\$78,058	84,024	\$81,008	\$61,250	\$25,568
N. Attleborough	\$69,461	79,827	\$69,473	\$32,344	\$37,007
Norton	\$71,848	78,889	\$71,411	\$30,875	\$28,060
Foxborough	\$78,811	92,238	\$81,933	\$48,462	\$34,063
Plainville	\$68,640	81,943	\$73,664	\$28,500	\$22,500
Sharon	\$99,015	112,908	\$105,650	\$36,964	\$41,350
Boston PMSA	\$68,341	82,066	\$69,179	\$36,914	\$25,159

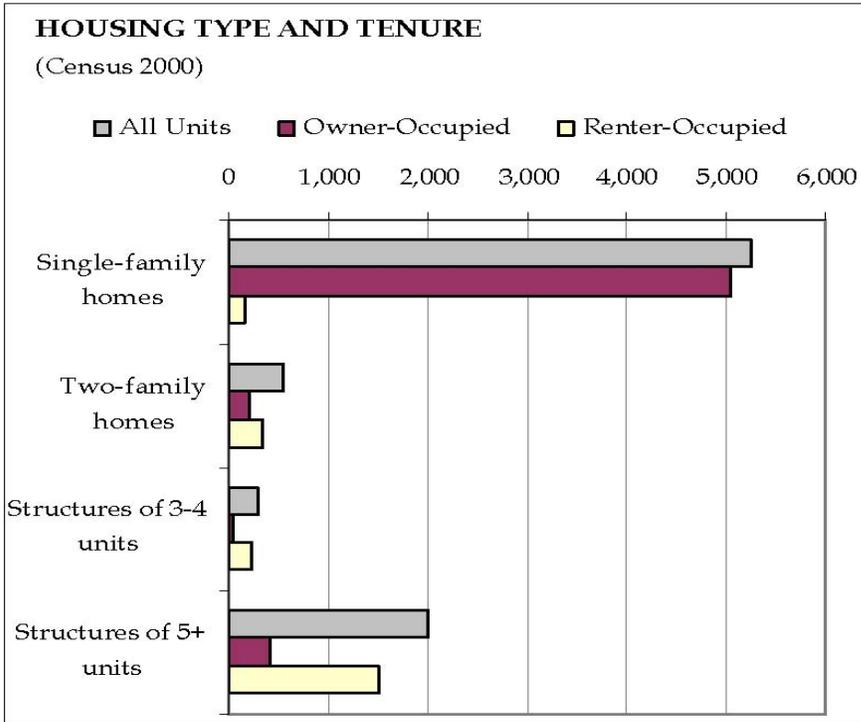
Census 2000, Summary File 3, Tables P77, PCT 40.

IV. Housing Characteristics

Compared to most of the Commonwealth’s suburbs, Mansfield offers a wide range of housing choices. Detached single-family homes are the most common residential use, but Mansfield’s 8,120 dwelling units include a sizeable inventory of condominiums, new and older two-family homes, and about 2,000 multi-family units.

In 2000, a majority of the vacant housing units for sale or rent in Mansfield were in condominium and multi-family buildings. More renters occupy multi-family units (78%) than in many suburbs around the state because Mansfield’s zoning provides for multi-family housing. As a result, its renter-occupied housing inventory is not dominated by single-family homes – units often made available for rent on a short-term or seasonal basis. Though subdivisions with single-family homes supply the pipeline for most new growth in Mansfield, the town has encouraged, and it continues to receive applications for, two-family and multi-unit developments. Of the 1,442 rental units in structures of five or more units, about 38% were permitted under Chapter 40B.

Mansfield Housing Production Plan



The year-round housing inventory in Mansfield consists of 8,083 dwelling units, 71.8% occupied by homeowners and 28.2% by renters. Mansfield modestly exceeds most towns in the region for number and percent of rental units, yet it has strikingly low percentage of elderly renters.

Housing Units by Tenure and Presence of Elderly Householders

Occupied Units	% Owner Occupied	% All Owners	% Renters	Renters >65 % All Renters	
Massachusetts	2,443,580	61.7%	24.8%	38.3%	18.0%
Attleboro	16,019	63.8%	20.9%	36.2%	17.4%
Easton	7,489	81.6%	16.1%	18.4%	20.6%
MANSFIELD	7,942	71.8%	11.3%	28.2%	12.8%
North Attleborough	10,391	68.5%	17.5%	31.5%	12.1%
Norton	5,872	82.2%	12.6%	17.8%	22.4%
Foxborough	6,141	71.9%	18.8%	28.1%	23.7%
Plainville	3,009	72.4%	22.8%	27.6%	12.2%
Sharon	5,934	90.0%	17.7%	10.0%	37.4%
Boston MSA	1,323,487	59.0%	24.2%	41.0%	17.1%

Census 2000, Summary File 1, Tables H3, H16.

Mansfield Housing Production Plan

V. Assessment of Housing Needs

Like most communities, Mansfield has several kinds of “affordable” housing. Many people think that “affordable” means “public housing,” and they imagine large, dense, multi-story apartment developments that are completely antithetical to the kind of homes they see around them. “Affordable” includes “public housing,” but today’s public housing is quite different from the earliest units built under the federal Housing Act of 1937. In fact, most of the state’s recently built affordable homes are not public housing at all. Instead, they are privately developed dwelling units for low- or moderate-income households: the elderly, families and persons with disabilities.

Mansfield has many low-cost homes and apartments, but approximately 11.7 meet the definition of an affordable housing unit under state law. In Massachusetts and most states across the country, the term “affordable housing” means homes made affordable to lower-income households by a deed restriction or covenant that restricts sales prices and

Year-Round Homes	Total Development Units 2008	Chapter 40B Units	Chapter 40B Units	% Subsidized 2000 Base	Gap (10% Year-Round Homes Less Chapter 40B Units)
Attleboro	16,519	1107	1107	6.70%	545
Easton	7,596	281	224	2.95%	536
MANSFIELD	8,083	709	692	8.56%	116
N. Attleborough	10,600	272	272	2.57%	788
Norton	5,942	322	322	5.42%	272
Foxborough	6,260	217	217	3.47%	409
Plainville	3,088	128	128	4.15%	181
Sharon	6,006	202	202	3.36%	399
Total	64,094	3,238	3,164	4.94%	3,245

Source: DHCD Subsidized Housing Inventory (September 2008)

rents as the units are vacated, sold or leased to new tenants. Mansfield has 947 units of housing that qualify as “affordable” under Chapter 40B.

Statewide, 9.6% of all houses and apartments meet the statutory definition of “low- and moderate-income housing units,” but the number of communities that have reached or surpassed 10% remains moderate.⁶ Cities top the list for affordable housing production; approximately 30 towns also exceed 10%. Subsidized housing as a percentage of all year-round homes in Mansfield and neighboring communities varies significantly. The region has a total of 4,138 Chapter 40B units, or 6.0% for the area as a whole. Attleboro tops the list for number of Chapter 40B units and Mansfield for percent.

⁶ Department of Housing and Community Development, “Chapter 40B Subsidized Housing Inventory,” September 2008.

Mansfield Housing Production Plan

VI. Housing Analysis

Mansfield encourages developers of market-rate housing to provide affordable units. For example, in the Residential 1, 2 and 3 districts, the town provides a density bonus to developers of cluster housing in exchange for including moderate-income dwellings in their developments. Mansfield also allows multi-family units in most of its commercial and light industrial zones. To encourage diversity of housing stock, Mansfield allows mixed-use residential and commercial in the Business 1 zone by right. While these tools have contributed positively to Mansfield's mix of residential uses, they have not produced affordable housing units. It is not clear whether the incentives are too weak or affordable housing developers choose Chapter 40B because the comprehensive permit all but guarantees them the right to build.

Mansfield's inclusionary by-law offers developers multiple options to comply: they may include affordable homes in their developments, provide equivalent units in another location, donate usable land to the town, or pay a fee in lieu of providing affordable units. In order to set aside and restrict the revenue generated by these fees, Mansfield needed a special revenue fund or trust fund, which required a special act of the legislature. Policies governing how the revenue will be used, the organizations that will have access to the revenue, who will decide how much of the fund can be spent in a given year, and so forth have been articulated in the Mansfield Housing Corporation documents. Allocating inclusionary zoning fees requires a policy framework, clearly understood procedures and basic agreement about how these decisions will be made in the future.

Finally, there are two obvious housing preservation concerns in Mansfield. First, the town has a supply of "informally" affordable homes – units not subject to any deed restrictions, yet because of their size, location or condition, are relatively low-value and therefore at risk of redevelopment and conversion to expensive housing stock. The town has issued more than 3,600 permits since 1992 for additions and alterations to existing homes. While many of the permits involved minor or small-scale home improvement projects, additions of bedrooms and family rooms and modernized kitchens are well represented in the mix. The aggregate construction value of these projects is more than \$39 million. Second, as land becomes increasingly scarce, Mansfield will see more applications to demolish older homes and replace them with new, larger, more expensive residences. In the past 10 years, Mansfield has issued nearly 100 demolition permits.⁷

Opportunities

Mansfield has several opportunities to increase its supply of affordable housing. The town is already planning to develop a small assisted living facility on publicly-owned land. Although the proposal is in the earliest stages of predevelopment planning, local officials estimate that the site can support 20-30 elderly units. Furthermore, Mansfield encourages reinvestment and preservation of older affordable housing stock by making CDBG funds available to lower-income homeowners and investors with lower-income tenants. The town's Community Development Office has managed rehabilitation projects for about 15 property owners, mainly owners of older single-family homes in or

⁷ Town of Mansfield Building Department, January 2004.

Mansfield Housing Production Plan

near Mansfield Center. A continuation of this program, coupled with CDBG and other funds, to (1) create or improve upper-story and ground-floor accessible units in commercial buildings throughout the downtown area, (2) create new affordable units through conversion of older residential and non-residential buildings, and (3) to encourage affordable accessory apartments, would enable the town to expand its inventory of Chapter 40B-eligible housing without the impacts caused by new, large housing developments.

Compared to other suburbs, Mansfield does not own very much protected open space. However, the town owns a number of small parcels – defined here as four or fewer acres – that are reviewed for suitability to support scattered-site, single-family or two-family homes. The town also owns other unrestricted land, and if the town acquired it for no specific purpose, then it should be reviewed for development suitability. A standard policy on the disposition of tax title parcels would also benefit Mansfield. Generally, town-owned parcels that link open space or serve as small neighborhood parks should not be converted to housing (or any other use). However, parcels that are not essential to the Town of Mansfield’s open space or recreation plan, and particularly parcels in and adjacent to Mansfield center, could be important to the success of a housing plan.⁸ The Town of Mansfield recently purchased 1.23 acres of vacant land located off Campbell Street in the Residential 2 zone. While the underlying zone allows only single-family residential dwellings, the town has stated its desire to use the site for age-restricted congregate-type housing. This would be done through a “friendly 40B” process and would seek to provide affordable housing for the elderly.

In addition, the Mansfield Local Housing Partnership has identified a .90 acre parcel of land at the intersection of Erick Road and Bonney Lane as perhaps the best location of all town-owned parcels for development of affordable housing. The Local Housing Partnership recently discussed putting a proposal together to present to the Board of Selectmen on potential residential use for this vacant land.

DHCD regulations include some tools that communities can use to make Chapter 40B an affordable housing asset. These tools include the Local Initiative Program (LIP) and the Housing Production Plan. LIP is critical to placing affordable units created outside the comprehensive permit process on the Subsidized Housing Inventory, and it has been used this way for many years. However, LIP also offers an alternative pathway to comprehensive permits – a pathway that grants communities more control than they have over a conventional Chapter 40B development.

In fact, four LIP units have been created in the downtown area as a result of Mansfield’s Inclusionary Housing By-Law. While not a large number of units, it is significant that the developer chose the build rather than the buy-out provision of the by-law. In addition, two of these units received supplemental grant funding from the Taunton HOME Consortium.

⁸ According to a property record card database from the Assessor’s office, the town owns 165 vacant parcels of less than four acres with a combined total of 135 acres.

Mansfield Housing Production Plan

As a matter of policy, Mansfield should insist that prospective affordable housing developers approach the town about sponsoring an application for LIP project eligibility before they apply to MassHousing for site approval. Mansfield is in the unusual position of having met the 10% goal of Chapter 40B units. In an effort to maintain its position under the law, Mansfield has adopted an Inclusionary Housing By-Law.

Infrastructure Constraints

- Wastewater Treatment Plant approaching capacity
 - Very expensive to update and expand Wastewater Treatment Plant; it may result in significant long-term debt
 - Expansion plan/study underway now that the plant is at approximately 80% of design capacity

- Route 106 from Route 140 to Hope Street
 - Narrow and congested, needs to be reconstructed and/or widened; the town has filed with Mass Highway to get the Route 106 study and reconstruction on the Regional TIP
 - Delayed implementation of Transit-Oriented Development until access issues from Route 106 to commuter parking areas and through existing residential neighborhoods is resolved

- School enrollment increases
 - Schools have added portable classrooms to meet increased enrollment
 - Budget constraints may result in increased classroom sizes

- Traffic congestion around train station and downtown business district
 - Technical assistance awarded from South Coast Rail on downtown traffic pattern; applied to regional planning agency for supplemental funds to seek short-term traffic management recommendations

- Hatheway-Patterson site (42 acres owned by the Town of Mansfield)
 - Unable to use for residential reuse because of its Superfund status
 - EPA currently cleaning site to industrial reuse standards

- Extensive areas of East Mansfield are within the Canoe River ACEC and Natural Heritage Habitat areas
 - Portions of area in East Mansfield identified in Sewer Expansion Master Plan as being high priority for installation of public sanitary sewer

- Public Water Supply
 - Two new wells permitted in the past five years
 - Still have seasonal water deficit (summer)
 - DEP-approved water consumption restrictions in place
 - Will be upgrading/installing raw water filtration system at three well fields over the next several years

Mansfield Housing Production Plan

Conclusion: The Town of Mansfield faces many difficult challenges in the future. The resolution of many of these issues will result in significant expenditure and long-term debt. However, due to municipal infrastructure planning, there are no water or sewer connection moratoriums in place. In order not to exceed infrastructure capacity, the town must continue to take a proactive position on maintenance, repair and capital improvements.

VII. Recommendations

The Mansfield Housing Production Plan is based on six key steps to preserve and enhance the town's available housing stock and promote future development of a diverse variety of housing opportunities to be available to persons of all ages and income levels while preserving the town's natural resources by encouraging green construction:

- 1. Build local development capacity.** In 2004, Mansfield increased capacity by forming a local non-profit development corporation, the Mansfield Housing Corporation. The Housing Corporation is actively seeking training to allow the Board of Directors to make informed decisions, recommendations and begin the process of building or acquiring affordable housing units.
- 2. Make effective use of zoning.** In 2004, the town voted to amend the Zoning By-Law to require new developments over six units to provide affordable units or funds the town can use to develop new affordable units. Since that time, four units have been created under the LIP program. The town is now debating offering a modest density increase to projects that trigger the inclusionary regulations. As part of Mansfield's 2008 Master Plan update, the town is currently evaluating the merits of adopting a higher-density, mixed-use zoning district for downtown and areas adjacent to the commuter rail station.
- 3. Use Chapter 40B strategically.** In areas appropriate for higher-density housing, the town has identified town-owned land that could support small-scale housing development. The town currently seeks to enlist participation from the Mansfield Housing Corporation and qualified, trustworthy private developers to build or redevelop units in these locations. In 2006, the town acquired a 1.23 acre parcel for the construction of affordable age-restricted units. In 2005, the Zoning Board of Appeals approved a "friendly 40B" that resulted in the construction of a 23-lot subdivision containing seven affordable units.
- 4. Provide town land.** Identify and prioritize small town-owned parcels that can be sold to the local development corporation or other non-profit groups such as Habitat for Humanity, and used for scattered-site single-family or two-family dwellings. Vacant land owned by the Mansfield Housing Authority should be included in this review. Proceeds from the buyout provision of the Inclusionary Housing By-Law are retained in an Affordable Housing Trust Fund for reinvestment in other affordable housing initiatives. The trust fund has been created by a special act of the legislature.

Mansfield Housing Production Plan

5. **Identify key tax title parcels.** The Local Housing Partnership has established criteria to evaluate tax title parcels for their suitability as affordable housing sites. The Local Housing Partnership and the Mansfield Housing Corporation need to develop standard disposition documents to procure land for qualified affordable housing developers. The Mansfield Local Housing Partnership has identified several parcels for potential development.

6. **Capitalize on market opportunities.** Identify and prioritize older and/or obsolete residential and non-residential buildings with redevelopment potential. The Local Housing Partnership has developed a short list of properties to acquire, reposition and sell or rent. These types of projects could be carried out by the Mansfield Housing Corporation on its own, by the town in partnership with the non-profit or by the town in conjunction with a selected private developer. Creative use of tax policies, such as obtaining home-rule authority to lower or waive property taxes for elderly homeowners who grant the town a right of first refusal to purchase their home at a reduced price, could help to establish a small pipeline of properties that Mansfield could convert to affordable dwellings in the future.

Implementation Strategies

1. The Zoning section of this plan (pages 19-20) identifies several zoning districts in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments, including a Downtown Business Overlay District and a Transit Oriented Development District.
2. By adopting a zoning overlay district in areas with sewer service, a limited amount of infill, density and use intensity in higher-density residential districts, such as downtown, could be encouraged and be tied to an affordability requirement (page 20).
3. This plan identifies Market Opportunities for small-scale and infill affordable housing (page 23), as well as plans for a Downtown Business Overlay District and a Transit Oriented Development District (page 19).
4. The Town of Mansfield owns two parcels on which the town commits to issue requests for proposals to develop SHI Eligible Housing (pages 15 and 22).
5. The Town of Mansfield participates in the Taunton HOME Consortium, a regional organization which addresses local housing development (page 15).

Local Development Capacity

Mansfield has a successful Housing Authority, but today, it is very difficult for any housing authority to expand its public housing portfolio. The state has not made public housing construction funds available for a long time, and housing authorities cannot develop property without prior approval from DHCD. Since the late 1980s, state and federal housing programs have been targeted to non-profit housing corporations and for-profit developers. As a result, communities that want to produce affordable housing need to form creative partnerships with or between their local housing authority, non-profit organizations and private developers.

Mansfield Housing Production Plan

Mansfield has chosen to create a local non-profit, the Mansfield Housing Corporation. Having a non-profit development corporation brings many advantages. The Mansfield Housing Corporation can partner with a seasoned non-profit or a for-profit developer in order to access additional loans and other funds to build new housing units. As a companion measure, the town has established an Affordable Housing Trust Fund (AHTF) as a basic building block for future affordable housing initiatives. Market developments that provide cash in lieu of affordable housing have made payments to the AHTF. Proceeds from other transactions, such as payments to the town as part of a negotiated 40B permit, have also been directed to the AHTF. This affordable housing fund has been created by a special act of the legislature following a petition approved by town meeting.

There are several advantages to forming a local non-profit development corporation. First, it can access low-income housing tax credits, deferred-payment or low-interest pre-development funds (such as the MHP Fund), and resources from quasi-public lenders such as Massachusetts Housing Investment Corporation, MHP Fund, and Mass Housing. Federal housing programs such as HUD “202” funds may also be leveraged by non-profits. In addition, having a local non-profit as the ownership partner in an affordable housing development will provide Mansfield with more control over the kind of housing that is built, when and where. Partnering with a regional non-profit also helps to build local capacity and reduces (but does not eliminate) the need for local staff. A regional non-profit can provide technical assistance and lend its knowledge of funding resources for project development. Depending upon the type of partnership, a regional non-profit may ask for a separate fee and/or a portion of the development fees.

The Mansfield Housing Corporation could also partner with a larger, experienced for-profit developer. In the Boston area, several for-profit developers have carried out affordable housing developments in partnership with non-profit corporations large and small. The advantage of working with for-profit companies is that they have internal financial resources. The disadvantage is they have less incentive to partner (although land is a major incentive), and they are interested in a return on investment in addition to fees. For-profit developers will most likely have less interest than regional or national non-profits in providing technical assistance and other resources to build local capacity.

Zoning

Mansfield should consider a number of zoning changes that may help the town produce affordable units at a density and scale appropriate for a suburban community:

- Amending the Inclusionary Housing By-Law to include a modest density bonus seems consistent with what the town hoped to accomplish by allowing a modest affordable housing density bonus in cluster developments. The town should also retain the existing density bonus as an incentive to meet other housing needs: elderly units and “below-market” homes, in addition to the mandatory low- or moderate-income units.
- Mansfield should consider amending its existing accessory apartment by-law to allow affordable accessory units – that is, Chapter 40B- or LIP-eligible units – as

Mansfield Housing Production Plan

of right, while non-restricted accessory apartments would continue to be allowed by special permit.

- Permitting affordable housing units above the ground floor of downtown commercial buildings, and barrier-free housing at grade with entrances on the side or rear elevations, could induce new unit creation and may enhance the taxable value of commercial properties that are not fully occupied today.
- Adopt a Downtown Business Overlay District, to contain mixed-use development by right; under the Inclusionary Housing By-Law, affordable units must be built.
- Transit Oriented Development zoning district will have mixed-use by right with an affordable unit requirement.
- By creating a zoning overlay district in areas with sewer service, the town could allow a limited amount of infill and greater use intensity of existing development in higher-density residential districts, such as downtown (Figure 1-6, Downtown Mansfield). Within the overlay district, permission to increase density or use intensity for residential uses could be tied to an affordability requirement. For example, two techniques – frontage waivers and special regulations for substandard lots – could be used to make otherwise unbuildable land marketable for affordable housing development; while exchanging a modest increase in building coverage or height for an affordable condominium or apartment could be used to attract new investment in older buildings around Mansfield center.
- The “Scheduled Rate of Development” by-law should be modified to exempt all affordable housing units that are eligible for listing on the Subsidized Housing Inventory, not only those created with comprehensive permits (i.e., LIP units).

Smart Use of Chapter 40B

Amending a zoning by-law is difficult under the best of circumstances; amending a zoning by-law to create affordable housing options can be very difficult. As a result, communities need ways to use Chapter 40B to their advantage. In addition to traditional comprehensive permits, Mansfield could create Chapter 40B-eligible housing units through zoning techniques such as those outlined above, by “creating” affordable units from existing homes, e.g., with inclusionary zoning revenue to buy down and deed-restrict lower-cost homes, or by developing units through a Local Initiative Program (LIP) comprehensive permit that has no cash subsidy from a state or federal housing program.

Housing Production Plan

Chapter 40B regulations encourage communities to adopt and implement a housing production plan. The plan must strive for an annual affordable housing increase equal to .5 of 1% of a community’s total year-round housing inventory. DHCD has issued general guidelines for the content of a housing plan, but the regulations are more useful for

Mansfield Housing Production Plan

understanding what communities must do to protect themselves from a large, unwanted comprehensive permit:

- A community that produces new Chapter 40B units equal to .5 of 1% of its year-round housing stock may deny a comprehensive permit for up to 12 months.
- A community that produces new Chapter 40B units equal to 1.0% of its year-round housing stock in a one-year period may deny a comprehensive permit for up to 24 months.

The housing plan may not be used as a basis to deny a comprehensive permit unless a community has already met the .5% threshold. In Mansfield, the housing production plan requirement is a minimum, but permitting 1.0% or more would be the equivalent of a two-year window to plan for future affordable housing developments.

Housing Policy

Since Chapter 40B creates possibilities for negotiated development, it differs significantly from conventional permitting. A comprehensive permit policy could help Mansfield establish a consistent framework for community-developer negotiations. While Chapter 40B places constraints on town officials, it does not prevent them from exploring trade-offs, issuing conditional permits that preserve a project's feasibility or working with applicants to reduce the scale of a proposed development without making it uneconomic to build.

To negotiate effectively, however, communities have to be realistic, reasonable and clear about what they want from a Chapter 40B development. When they adopt a comprehensive permit policy, they should anticipate the ways that it may be used, and by whom. From a municipality's point of view, the policy should establish for everyone – town boards, developers, funding agencies and appellate jurisdictions – the boundaries of negotiation. This means that local officials may be equally clear about negotiable and non-negotiable considerations, and that town boards should not work at cross-purposes. A comprehensive permit policy for the Zoning Board of Appeals, based on this Housing Production Plan, should include, at a minimum:

- A summary description of local housing needs and policies.
- A statement of the comprehensive permit policy's relationship to community planning goals and other community needs.
- A clear description of local development preferences: housing types, scale, architectural design, site plan standards and public benefits, in addition to affordable dwellings.
- A map that identifies preferred areas for higher-density housing development, whether through new construction or reuse and expansion of existing buildings.

Mansfield Housing Production Plan

- Desired income targets, percentage(s) of affordability and accessible dwelling units.
- A definition of “local preference” has been written by the Mansfield Local Housing Partnership and accepted by the Zoning Board of Appeals so that developers can tailor their marketing plans to meet local needs.

Town-Owned Land & Tax Title Parcels

Although Mansfield does not own a great deal of open space, property records from the Assessor’s Office indicate the town controls several parcels that appear to have no legal restrictions against development. Some of them may have been obtained through tax title foreclosure. Disposing of land purchased in fee by town meeting involves somewhat different procedures from disposing of land taken for back taxes, so if any of the unrestricted parcels are suitable for affordable housing, the town will need to verify how the land was originally acquired. Map 4 identifies town-owned land with no obvious legal or use restrictions against future development or conversion.

Town-owned land may be sold by following the property disposition procedures of M.G.L. c.30B, the Uniform Procurement Act, or simply Chapter 30B. After designating a parcel as “surplus property,” a community may dispose of it by seeking bids or proposals, and the choice of procurement methods depends on what local officials want to accomplish by selling the land. Most communities that have sold land for affordable housing have sought competitive acquisition and development proposals because their objective was not to receive the highest purchase price, but rather the best affordable housing use. Land acquired by tax taking may be sold through an auction process under M.G.L.c.60, or conveyed through a competitive RFP similar to that used for Chapter 30B dispositions.

1. Campbell Street Parcel (Map 20, Lot 7) [See Campbell Street Parcel Map]
1.23 acres, acquired in 2006 to be used as age-restricted affordable housing
2. Erick Road/Bonney Lane (Map 41, Lot 99) [See Erick Road Parcel Map]
.90 acres, acquired in 2003 for tax title. The Local Housing Partnership has selected this as a good location for a three- to four-unit building using “friendly 40B.”

In order for units to be included on the Subsidized Housing Inventory, all units developed on these sites shall:

1. Be part of a “subsidized” development built or operated by a public agency, non-profit or limited dividend organization;
2. Include at least 25% of the units as income restricted for families with incomes less than 80% of median and have rents or sales prices restricted to affordable levels. These restrictions shall run at least 30 years;
3. Be subject to a regulatory agreement and monitored by a public agency or non-profit organization;
4. Meet affirmative marketing requirements.

Mansfield Housing Production Plan

Market Opportunities

Mansfield's housing stock includes small, older homes that have traditionally offered young homebuyers an affordable pathway into the community. However, major alterations, expansions and demolition/rebuild projects put Mansfield's "market affordability" at risk. A visual inspection of local neighborhoods and an analysis of assessment data suggest the likelihood of demolition or substandard reconstruction is greatest among houses built between 1920-1945, for in many cases the value of the buildings is much lower than the value of the lots they occupy. To preserve a mix of both prices and residential uses, Mansfield should consider taking several actions because one approach alone is generally ineffective:

- Adopt a demolition delay by-law that applies to whole or partial demolition of any building over a certain age, except structures that present a public health or safety hazard as determined by the building inspector.
- Focus local resources (such as revenue from inclusionary zoning) and state or federal grants on a program of acquiring small homes and substandard or obsolete residential and non-residential buildings, renovating them, and restricting them for low- and moderate-income occupancy. Each assisted unit, whether sold or rented, could easily be made eligible for the Subsidized Housing Inventory through an appropriate use restriction and an application to DHCD through the Local Initiative Program (LIP). A limited program such as this is ideal for a small or emerging non-profit corporation.
- Institute property tax incentives that encourage elderly or very low-income homeowners to grant the town a right of first refusal to purchase their homes at below-market value. A few Cape Cod communities have successfully used the home rule petition process to establish a tax exemption program for landlords who rent to low-income tenants. A similar model could be developed that benefits not only present homeowners, but also the town: in exchange for reducing or waiving property taxes for housing cost burdened residents, Mansfield would gradually create a pool of homes the town can purchase inexpensively and sell for affordable housing.

Mansfield Housing Production Plan

VIII. Production Goals

Mansfield can increase its inventory of Chapter 40B units at a pace generally consistent with the rate of market-rate development through the use of the local Inclusionary Housing By-Law and through the actions of the Mansfield Housing Corporation. Since the town has no gap to fill, it should be possible for Mansfield to maintain a high level of affordable housing through the implementation of the recommendations in this plan.

MANSFIELD AFFORDABLE HOUSING GOALS (APPROXIMATE) ⁹				
New Market Units (Building Permits)	83	47	79	140
New Chapter 40B Units	0	0	0	49
CALENDAR YEAR	2000	2001	2002	2003
Total Year-Round Homes ¹⁰	8,083	8,213	8,292	8,481
Chapter 40B Units	577	577	577	626
10% Requirement	808	821	829	848
Chapter 40B Gap ¹¹	231	244	252	222
Required # for .75 of 1%	61	62	62	64
<hr/>				
New Market Units (Building Permits)	33	30	16	9
New Chapter 40B Units	42	73	2	200
CALENDAR YEAR	2004	2005	2006	2007
Total Year-Round Homes	8,556	8,659	8,677	8,886
Chapter 40B Units	668	741	743	943
10% Requirement	855	866	867	889
Chapter 40B Gap	187	125	124	-54
Required # for .75 of 1%	64	65	66	NA
<hr/>				
New Market Units (Building Permits)	6	5	5	
New Chapter 40B Units	0	0	0	
CALENDAR YEAR	2008	2009	2010	
Total Year-Round Homes	8,892	8,897	8,902	
Chapter 40B Units	943	943	943	
10% Requirement	889	890	890	
Chapter 40B Gap	-54	-53	-53	
Required # for 0.5 of 1%	-44	-44	-44	

⁹ The affordability of all units will be secured by a deed rider or regulatory agreement issued by the applicable subsidy program or, in the case of LIP units, the town will use LIP model documents.

¹⁰ "Total Year-Round Homes" is an actual count for 2000 only, based on Census 2000. For 2001-2003, it represents the Census 2000 housing base plus new residential building permits and new Chapter 40B units approved by the town. For 2004-2010, it includes an estimated number of new residential building permits and new Chapter 40B units added to each prior year's adjusted housing base.

¹¹ If measured against the Census 2000 year-round housing base only, i.e., excluding new units built since April 2000, the Chapter 40B gap is 112 units.

Mansfield Housing Production Plan

APPENDIX A

Mansfield Subsidized Housing Inventory

CHAPTER 40B SUBSIDIZED HOUSING INVENTORY: MANSFIELD

Development/ Address	Funding Agency	Chapter 40B Units	2000 Census Year-Round Units	%40B Units
MANSFIELD HOUSING AUTH. Eddy Street	DHCD	10		
MANSFIELD HOUSING AUTH. Cedar Court/Wilson Place	DHCD	29		
MANSFIELD HOUSING AUTH. Bicentennial Court	DHCD	60		
MANSFIELD HOUSING AUTH. 15 Park Street	DHCD	42		
KENNEDY DONOVAN CENTER 651 South Main Street	DHCD	8		
MANSFIELD HOUSING AUTH. 22 Bicentennial/Park/Cedar Court	DHCD	5		
MANSFIELD HOUSING AUTH. Hawthorne Court	DHCD	8		
MANSFIELD MEADOWS ¹² 12 Bonney Lane	MHFA, DHCD	170		
VILLAGE AT MANSFIELD DEPOT I & II 53-54 Francis Avenue 22, 25, 27, 29, 31 Francis Avenue	DHCD	245		
COPELAND CROSSING Chauncy Street/Copeland Drive	MHP	42		
DMR GROUP HOMES Confidential	DMR	51		
BAY BROOK VILLAGE Jake's Way	MHP	7		

¹² MHFA expiration 2020-2025.

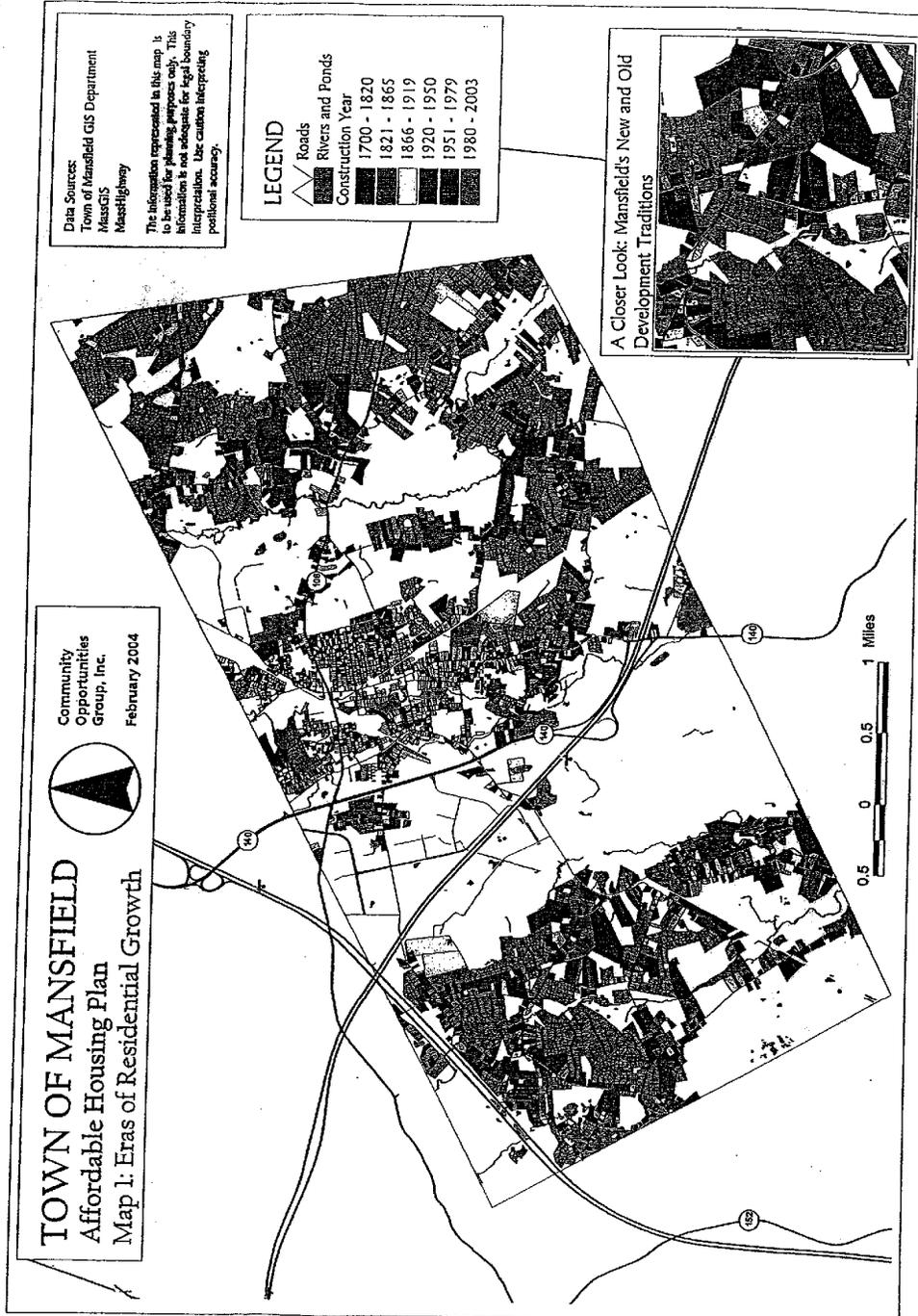
Mansfield Housing Production Plan

CHAPTER 40B SUBSIDIZED HOUSING INVENTORY: MANSFIELD

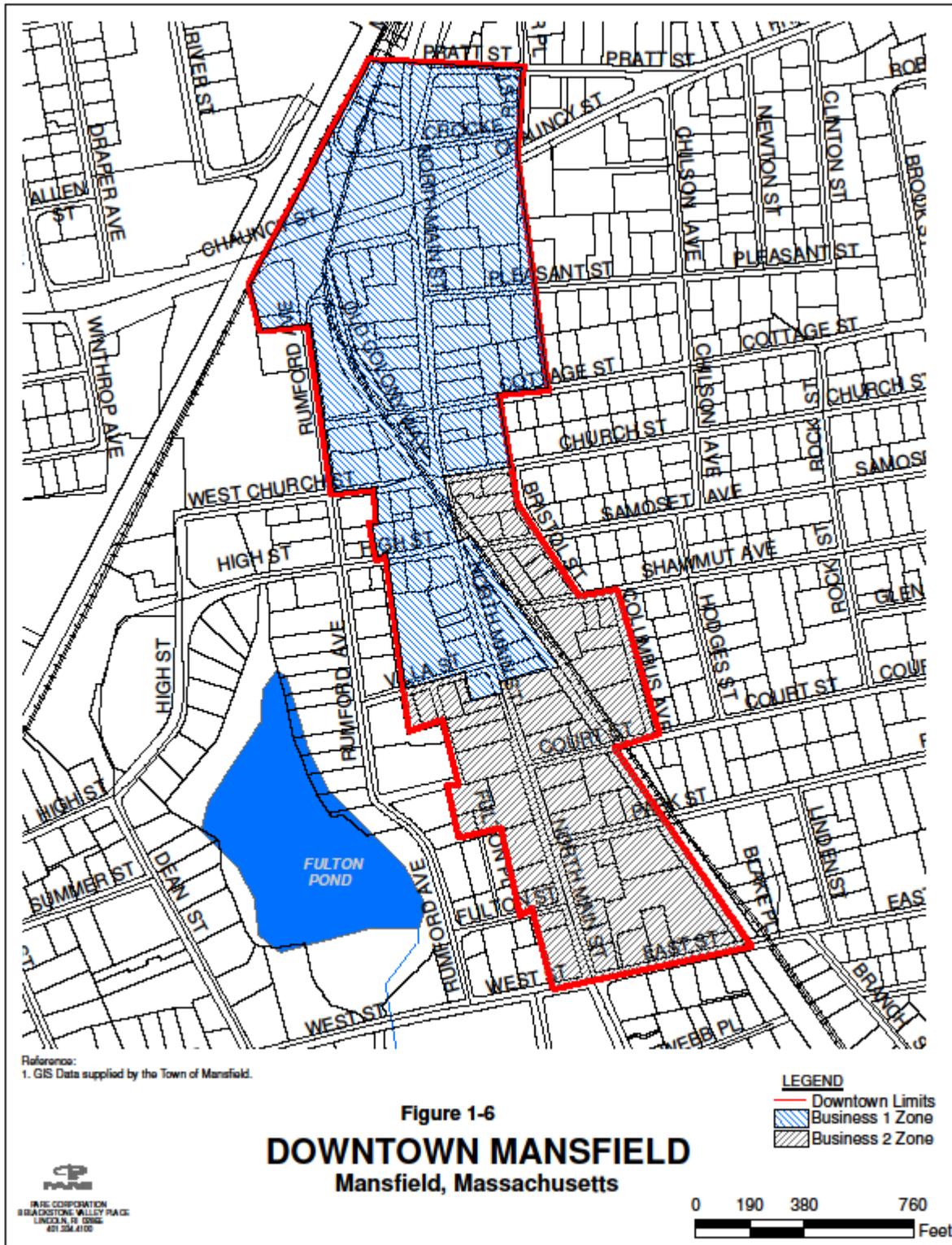
Development/ Address	Funding Agency	Chapter 40B Units	2000 Census Year-Round Units	%40B Units
VILLAGE AT CEDAR HEIGHTS 10 Connors Avenue	MHP	66		
FAIRFIELD GREEN 792 West Street	MHP	200		
LINCOLN PLACE 270 North Main Street	HUD	2		
RUMFORD AVENUE	HUD	2		
TOTAL		947	8,083	11.72%

Mansfield Housing Production Plan

MAP 1

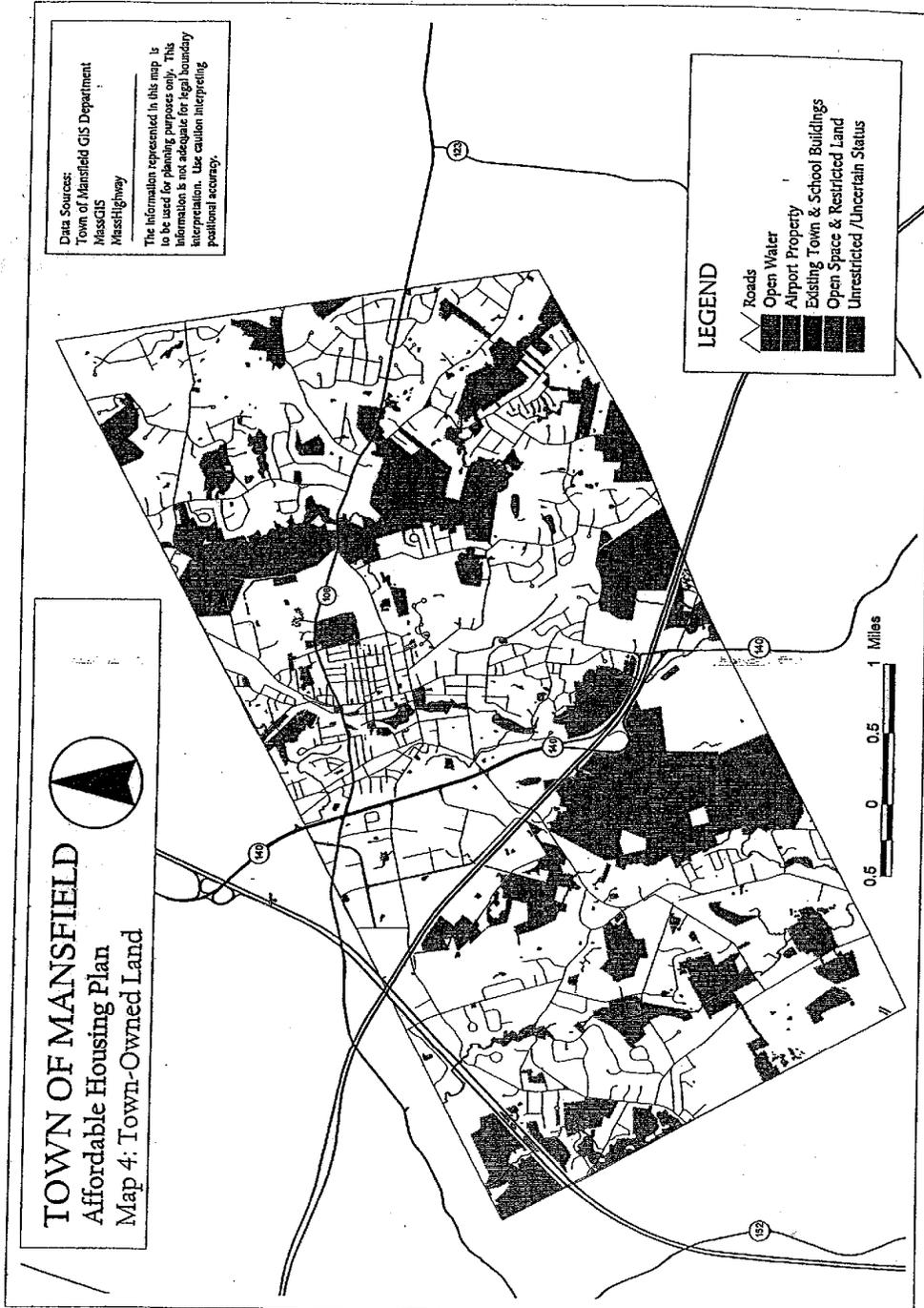


DOWNTOWN OVERLAY DISTRICT MAP



Mansfield Housing Production Plan

MAP 4



Mansfield Housing Production Plan

Erick Road Parcel Map

