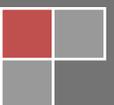


2012

TOWN OF LAKEVILLE HOUSING PRODUCTION PLAN

SOUTHEASTERN REGIONAL PLANNING AND ECONOMIC DEVELOPMENT DISTRICT



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TOWN of LAKEVILLE

Housing Production Plan

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TOWN of LAKEVILLE

Housing Production Plan

EXECUTIVE SUMMARY

Overview

The Town of Lakeville is a community in transition. Much of the Town looks remarkably similar to how it might have looked 100 years ago: a landscape of farms, forests, cranberry bogs, and, of course, the expansive lakes for which the Town is named. As one of the fastest-growing communities in the burgeoning southeastern Massachusetts region, Lakeville has also seen major changes over the past few decades. Spurred by the construction of Interstate 495 and later the commuter rail station, residential subdivisions have sprung up throughout Lakeville, while several corporate and industrial parks have been developed in the northern part of the Town. Physical changes in Lakeville have brought with them social and economic changes as well – for example, a greater influx of families with children and a recent trend toward a wealthier local population.

This Affordable Housing Plan hopes to capture the identity of the Lakeville community, by an inventory and an evaluation of the current population and housing characteristics. With acres of available land, an attractive community, and the commuter rail, Lakeville expects continued growth. According to the 2005 Master Plan, the goal “is not to prevent that growth and change – that would be impossible – but to manage it and guide it into appropriate locations and patterns.”

The 2005 Master Plan identified the greatest housing needs in Lakeville for senior housing and alternatives to single-family housing, including housing for individuals living alone, single-parent households, “empty nesters” and younger couples without children. In the recently-expired Housing Production Plan (2004-2009), the Town acknowledged the need for a housing authority and/or a housing partnership committee that would allow the Town to concentrate more resources on the creation of affordable housing units. At its 2005 Annual Meeting, the Town adopted a Town Bylaw establishing the Lakeville Housing Trust Fund and creating the Board of Trustees of the Lakeville Housing Trust Fund.

Lakeville has made recent progress toward their 10% affordability goal by undertaking action items in their expired Affordable Housing Plan. One hundred rental housing units in a 40R Smart Growth Overlay District development and two phases of a 55 plus 40B project with assisted living and independent units, the first phase consisting of 378 units and the second phase which includes 56 units, have been constructed. Some of these units are not yet included on the Subsidized Housing Inventory.

This Affordable Housing Plan consists of two parts. First, a Housing Needs Assessment identifies the community’s profile, conducts an inventory of the housing characteristics, and

also evaluates the housing needs of the town's residents. The second part of this report develops strategies by which the Town can meet the identified housing needs.

A. Housing Needs Assessment

Several key findings of the housing needs assessment portion of this report influenced the establishment of the goals, as well as the creation of strategies, to effectively respond to specific unmet needs for affordable housing in Lakeville. These mechanisms include close attention to the specific status and economic conditions of families in the community, such as:

1. Elderly Housing

The housing needs assessment results revealed that the Town of Lakeville's elderly population (65+ years) rose significantly between 2000 and 2010. Estimates of population projections to 2035 have this segment of the population continuing to increase.

2. Diversity in types of housing structures

In 2000, fewer young adults resided in Lakeville than there were in 1990. Young adults living alone and young professional couples do not need large-sized, single-family housing and are more apt to consider smaller single-family structures or a townhouse or apartment housing unit. This need is further evidenced with the supply of two-, three-, and four-family structures decreasing over the decade between 2000 and 2009.

3. Limited supply of rental units

Analysis results showed that while the inventory of rental units increased there remains a shortage of these rental housing units. Moreover, renters suffer housing cost burdens. Hence there is still a need for affordable rental units suitable for small households: singles, childless couples, and small households with children.

4. Limited supply of Affordable Housing

Lakeville has made progress in providing affordable units; yet, a gap still exists between what the town currently lists as affordable units as mandated by the state's DHCD Chapter 40B Program, and how many it should actually have. As of January, 2012, Lakeville needs 131 more affordable housing units to meet the 10% requisite. It is interesting to note that about 24% of the households in town are low-to moderate-income and less than 17 % of the dwelling units are affordable to them. This gap demonstrates a continued need for more affordable housing units.

Housing Cost Burdens

Many households are experiencing housing costs burdens, both owners and renters. The American Communities Survey Five-Year Estimates (2006-2010) shows that 34% of households suffered housing burdens: 34% of homeowners and 36% of renters had housing cost burdens.

B. Housing Needs and Challenges

o *Housing Needs*

Based on the Housing Needs Assessment, there are key indicators that point to local needs for affordable housing:

Increase in the elderly population and those who live alone. Lakeville's elderly population (65+ years) and the number of individuals living alone are rising. Lakeville's predominance of single-family homes is a barrier to certain population groups such as seniors and singles; therefore, the town's housing strategy should explicitly provide for various types of housing other than single-family residential.

- Decreasing young adult population and increasing middle-age population. Lakeville's young adults (aged 25 to 34 years) are decreasing. Young adults just starting out are leaving Lakeville while the established, middle-aged established population and their school-aged children are establishing themselves in Lakeville. This may be due to the large supply of single-family housing that is affordable to a population established in their jobs while the higher costs of housing and/or a lack of varied housing types limits housing choices for those just starting out.
- Lack of Rental Units The town has a limited number of rental housing units and only a few of these remain vacant. There are 261 households that are renting, 36% of which were experiencing household cost burdens. Since 2000, Lakeville has added rental units to the housing inventory with some success.

Changing Town Population Profile, Changing Needs

The demographic profile of Lakeville has changed from 2000 to 2010 in such a way that varied housing needs of the town's population segments have to be met, particularly for:

- *Young professional adult population, and young families who need some motivation to stay and establish residence in the town;*
- *The dramatic increase in the population approaching retirement; and,*
- *The rise of those who live alone.*

Gaps in Affordability and Diversity in Housing

The town of Lakeville currently has 254 affordable units, quite insufficient to meet the housing needs of the elderly, families and renters who have earnings at or below the area's median family income. Additionally, young adults and young professionals who are starting their own families require particular housing types. These segments of the population deserve decent, safe and affordable housing, a need currently not being met in Lakeville.

○ **Housing Challenges**

The Town of Lakeville recognizes the need to identify areas within the community that would support a variety of housing choices to current residents while recognizing challenges that may impede the goals involved in these projects.

- **Zoning:**
The current residential zoning districts require a minimum lot size of 70,000 sq. ft. and 175 feet of frontage. This minimum lot size promotes large lot single-family housing. Zoning does not permit a diversity of multi-family structures (with the exception of the 40R Smart Growth Overlay District) that is not age-restricted. Consequently, there is limited availability of housing units in two-, three-, and four-family housing structures.
- **Infrastructure and Environmental Concerns:**
Infrastructure and environmental constraints have played a major role in Lakeville by limiting development and preserving natural vistas and open spaces. The Town has a very limited availability of municipal wastewater system and municipal water service. The Town has many ponds and wetlands that have made development in various areas difficult. Presently, protective zoning considers the lack of municipal infrastructure and preserves wetlands and Lakeville's water supply, but it also serves as a constraint to development.
- **Transportation:**
Lakeville is an auto-dependent community; there is no public transit service available in the town. The Old Colony Line commuter rail, with service to and from Boston, has a terminus at the Middleborough-Lakeville station located at the town line.
- **Rental Housing Units – Use of Subsidy Funds:**
Lakeville has made progress in the provision of rental units, but has a continued need for additional rental units that are not age-restricted. MassHousing and DHCD have financing available for both new rental apartments and the preservation of existing units. While market conditions for rental developments had been struggling, recent economic and demographic conditions seem to be leading to a rise in the rental development market in metro Boston. The same economic and demographic conditions may lead to an increase in the rental developments in Lakeville.

- Community Perceptions:
Multi-family structures conjure images of potential plunge in property values with a higher housing unit and population density. Many young professionals, young families, and elderly residents may not be able to afford or need to live in large-lot single-family dwellings. Townhouse units or apartments would serve their needs better.

C. Summary of Production Strategies

In order to meet the needs identified in the Housing Needs Assessment, Lakeville will seek to promote the development of a more diverse housing stock and increase the town's affordable units. The town plans to achieve the goals described above by:

- ❖ Revising zoning bylaws to promote affordable housing and diverse housing types that meet the needs of Lakeville citizens.
- ❖ Appointing a Board of Directors to oversee the management of the Affordable Housing Trust Fund and the promotion of the creation of affordable housing.
- ❖ Exploring municipal opportunities for the development of affordable housing.

The following provides a list of the planned strategies in each category of activities.

Housing Production Strategies: Lakeville, Through Year - End 2017				
Strategies	Priority for Implementation		# Affordable Units	Responsible Party
	Priority 1	Priority 2		
Zoning Bylaw Amendments				
Inclusionary Housing Bylaw	*		4	Planning Board
Mixed Use Zone Bylaw amendment		*	*	Planning Board
Open Space Residential Design Bylaw		*	3	Planning Board
Transfer of Development Rights	*		0	Planning Board
Municipal Opportunities				
Review Existing Sites for Expansion		*	6	Housing Partnership/Housing Authority
Encourage Adaptive Reuse		*	5	Housing Partnership/Board of Selectmen
Identification of other Town-Owned Parcels & Tax-Title Properties	*		7	Housing Partnership/Board of Selectmen
Support private development of appropriate 40B projects	*		70	Board of Selectmen/Planning Board/Housing Partnership
Encourage Training for Boards & Committees	*		*	Board of Selectmen
Total:			95	

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TOWN OF LAKEVILLE AFFORDABLE HOUSING PLAN

Introduction

Lakeville is a town in Plymouth County, in the southeastern region of the Commonwealth of Massachusetts with a total area of 36.1 square miles. It is bordered by Middleborough on the north and east; Rochester on the east; Freetown and Rochester on the south; and Berkley and Taunton on the west. Lakeville is located about 38 miles south of Boston.

Housing has become a major issue in eastern Massachusetts in recent years where housing demand and prices have climbed to an all-time high, driven by low mortgage rates, and where availability of housing has remained low. The regional housing market has tended to favor the construction of large, expensive, single-family dwellings. This trend has been attributed, in part, to the expansion of high technology businesses in the region, the scarcity of available land near Boston, and the migration of more affluent families from the inner suburbs to semi-rural communities. With the advent of the commuter rail to Lakeville, the community has become an attractive place to live. Lakeville is part of the Boston-Cambridge-Quincy, MA-NH Metropolitan Statistical Area (MSA) and the Brockton, MA HUD Metro FMR Area (HMFA).

In the recently expired Affordable Housing Plan (2004-2009), the Town acknowledged the need for a housing authority and/or a housing partnership committee that would allow the Town to concentrate more resources on the creation of affordable housing units. At the 2005 Annual Meeting, the Town adopted a Town Bylaw establishing the Lakeville Housing Trust Fund and creating the Board of Trustees of the Lakeville Housing Trust Fund.

Lakeville has made recent progress toward their 10% affordability goal by undertaking action items in their expired Housing Production Plan. In the process they have also started to develop an inventory of more diverse housing types. One hundred rental housing units in a 40R Smart Growth Overlay District development at the Middleborough-Lakeville Rail Station, known as Kensington Court, and 378 units in a 55 plus development, known as The Residences at LeBaron Hills that includes assisted living and independent units have been constructed in multi-unit and duplex structures. Recently, Phase Two of this project, known as The Fairways, consisting of 56 units of over 55 affordable rentals has also been completed.

I. PLANNING FOR AFFORDABLE HOUSING IN LAKEVILLE

According to the Chapter 40B regulations, all municipalities should have at least 10% of its year-round housing set-aside for low- and moderate-income residents. Any town, not meeting this requisite, is susceptible to a state override on local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit. The Town of Lakeville is undertaking this study to continue the work started with their 2004 Affordable Housing Plan, to continue to plan for the Town's growth, and to address its need for affordable housing under

M.G. L. chapter 40B. Prior to undertaking the strategies outlined in their expired plan, Lakeville had 8 affordable units on DHCD’s Subsidized Housing Inventory (SHI). Lakeville now has 254 units listed on the SHI (DHCD, February 1, 2012).

A Comprehensive Housing Needs Assessment is a required component of a Housing Production Plan by 760 CMR 56.03(4) (b) that is developed using conclusions drawn from a detailed study of housing such as:

- 1.) most recent available data on the municipality’s demographic profile and housing stock, projection for future population and housing needs, and regional growth factors involved during the entire coverage period of the plan;
- 2.) the residential development constraints and limitations on current and future needs, and the plans to mitigate those constraints; and
- 3.) the adequacy and capacity of the infrastructure to accommodate the current population and future growth, as well as meet anticipated needs of the town.

A. Housing Units Affordability Qualifications

The regulations for Chapter 40B found in 760 CMR 56.00 offer affordability standards to classify *housing units* according to how expensive they are to occupy and to classify *households* according to their ability to pay for housing.¹

In assessing a community’s progress toward the 10% of affordable housing threshold, the state counts a housing unit as affordable if it meets the criteria outlined below in Figure 1.

FIG. 1. WHAT IS AFFORDABLE HOUSING UNDER G.L. CH. 40B?

- Must be part of a “subsidized” development built by a public agency, non-profit, or limited dividend corporation
- At least 25% of the units in the development must be income restricted to households with incomes at or below the 80% of area median income and have rents or sale prices restricted to affordable levels. Restrictions must run at least 15 years for rehabilitation, 30 years for new construction and in perpetuity for new homeownership.
- Development must be subjected to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative marketing requirements.

¹ Vandenbroucke, David A.; HUD; *Housing Affordability Data System*; March 1, 2007.

Based on the Massachusetts Department of Housing and Community Development’s (DHCD’s) most recent data on the Chapter 40B Subsidized Housing Inventory (February 1, 2012), Lakeville has 254 units constructed under this program that are counted as affordable by the state. This represents 6.59% of the 3,852 *year-round* housing units. Lakeville also has 325 *seasonal* housing units, which are not considered in the calculation of the required 10% affordable units, for a total of 4,177 housing units.

Assuming future housing growth, this 10% figure is a moving target and ultimately the required minimum number of year-round units will increase over time. The number of year-rounds housing units in a community from which the required number of affordable units is calculated by DHCD (10% of year-round housing units) is based on the number of year-round housing units reported in the decennial census. Therefore, as additional year-round housing units are constructed through a decade, the subsequent number of year-round housing units reported in the next decennial census increases, as does the corresponding required number of affordable housing units.

- ***Certification of the Housing Production Plan***

For communities striving to meet the 10% standard for affordable housing under Chapter 40B, DHCD has set 0.5% and 1.0% thresholds for the production of affordable units in a given year. If a community develops affordable housing units that meet or exceed these thresholds in a given year, DHCD may certify their Housing Production Plan as meeting their regional need for affordable housing for one year (0.5% threshold) or two years (1% threshold). Lakeville’s production goals are shown in Table I-1 Planned Production Thresholds.

Table I-1. DHCD 0.5% & 1.0% Thresholds		
<i>2010 Year Round Housing Units</i>	<i>0.5% Goal</i>	<i>1.0% Goal</i>
3,852	19	38

- ***Local Preference***

It should also be noted that up to 70% of the units can be set-aside as “local or community preference units” in its Affirmative Fair Housing Marketing Plan (AFHMP). Under fair housing laws, an AFHMP is required when marketing and selecting residents for affordable units. Under fair housing laws, an AFHMP is required when marketing and selecting residents for affordable units. The AFHMP must be approved by DHCD and not have the effect of excluding, denying, or delaying participation of groups of persons protected under the fair housing laws. Allowable preference categories can include Lakeville 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 Lakeville schools. Therefore, in lotteries for affordable units, those that meet these local preference criteria will be placed in a separate pool, and the purchasers or tenants of 70% of the affordable units can come from this pool. Those in the local preference pool who are not selected, as well as all other applicants not meeting the local preference criteria, are placed in an open pool from which the tenants of the other 30% of the units will be drawn.

B. Household Affordability Qualifications

The state’s affordable housing program also specifies some criteria for families to meet in order to qualify for the rental or ownership of a 40B affordable unit. Most housing subsidy programs are targeted to particular income ranges depending on program goals. The income ranges are percentages of the Area Median Family Income (AMFI). The FY 2012 Area Median Family Income (AMFI) is \$83,700 for a family of four.

Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S Department of Housing and Urban Development (\$26,350) for a family of four for the Brockton, MA HUD Metro FMR Area and very low-income generally refers to those earning at or below 50% of AMI (\$43,900 for a family of four) and low income refers to those earning at or below 80% of AMI (\$65,000 for a family of four). These income levels are summarized in Table 1 below.

Table I-2. Targeted Income Levels for Affordable Housing, 2012			
Persons in Household	30% of Median Income*	50% of Median Income*	80% of Median Income*
1	18,450	30,750	45,500
2	21,100	35,150	52,000
3	23,750	39,550	58,500
4	26,350	43,900	65,000
5	28,500	47,450	70,200
6	30,600	50,950	75,400
7	32,700	54,450	80,600
8	34,800	57,950	85,800

*2012 Median Family Income for Lakeville is \$83,700
 Source: HUD FY 2012 Income Limit Documentation System FY 2012 Income Limits Summary (HUD)

Subsidized Housing Inventory (SHI): Lakeville and Neighboring Communities, 2011

Berkley – 15 units (0.7%)
Freetown - 88 units (2.7%)
Lakeville – 254 units (6.59%)*
Middleborough – 413 units (4.6%)
New Bedford – (5,164 units (12.1%))
Rochester – 8 units (0.4%)

Source: DHCD, June 30, 2011
 *DHCD, February, 2012

Lakeville is not alone in its dilemma on meeting the state’s requisite of 10% affordable housing goal. Most of Lakeville’s neighbors also have affordable housing levels below the state target. The City of New Bedford currently exceeds their required 10% affordable housing goal while Lakeville’s other neighbors have less than 5% affordable housing units in their communities.

II. HOUSING NEEDS ASSESSMENT

This Housing Needs Assessment examines the demographic profile of the Town of Lakeville and assesses its current housing situation to provide the context within which a responsive set of strategies can be developed to address housing needs and meet production goals. This process is necessary as it has been increasingly difficult for individuals and families to find affordable housing in the private market. The private market, without subsidies or zoning relief, is not capable of producing housing that is affordable to low-and moderate-income households. Consequently, it becomes necessary to rely mostly on regulatory relief and housing subsidies to attain affordable housing and produce enough units to meet existing affordable housing needs and demands.

A. Profile of the Population of Lakeville

o *Population Characteristics*

The Town of Lakeville's population, gender, and age characteristics are displayed in Table II-1.

Table II-1. Population Profile: Lakeville, 2000-2010						
	2000	%		2010	%	Percent Change 2000 - 2010
Total Population	9,821	100	Total Population	10,602	100	8.0
Gender			Gender			
Male	4,756	48.4	Male	5,195	49.0	9.2
Female	5,065	51.6	Female	5,407	51.0	6.8
Age			Age			
<i>Under 5 years</i>	751	7.6	<i>Under 5 years</i>	544	5.1	-27.6
<i>5 to 19 years</i>	2,162	22.0	<i>5 to 19 years</i>	2,376	22.4	9.9
<i>20 to 24 years</i>	346	3.5	<i>20 to 24 years</i>	501	4.7	44.8
<i>25 to 34 years</i>	1,105	11.3	<i>25 to 34 years</i>	809	7.6	-26.8
<i>35 to 44 years</i>	1,946	19.8	<i>35 to 44 years</i>	1,539	14.5	-20.9
<i>45 to 54 years</i>	1,538	15.7	<i>45 to 54 years</i>	2,042	19.3	32.8
<i>55 to 59 years</i>	493	5.0	<i>55 to 59 years</i>	800	7.5	62.3
<i>60 to 64 years</i>	370	3.8	<i>60 to 64 years</i>	670	6.3	81.1
<i>65 to 74 years</i>	541	5.5	<i>65 to 74 years</i>	763	7.2	41.0
<i>75 to 84 years</i>	376	3.8	<i>75 to 84 years</i>	390	3.7	3.7
<i>85 + years</i>	193	2.0	<i>85 + years</i>	168	1.6	-13.0
<i>Under 19 years</i>	2,184	22.2	<i>Under 19 years</i>	2,771*	26.1	26.9
<i>65 years+</i>	1,110	11.3	<i>65 years+</i>	1,321	12.5	19.0
Race			Race			
White	9,555	97.3	White	10,262	96.8	7.4
Black	30	0.3	Black	80	0.8	166.7
Asian or Pacific Islander	59	0.6	Asian or Pacific Islander	87	0.8	47.5
Other Race	177	1.8	Other Race	173	1.6	-2.3
Hispanic Origin (of any race)	104	1.1	Hispanic Origin (of any race)	92	0.9	-11.5
<i>Source: U.S. Census Bureau</i>						

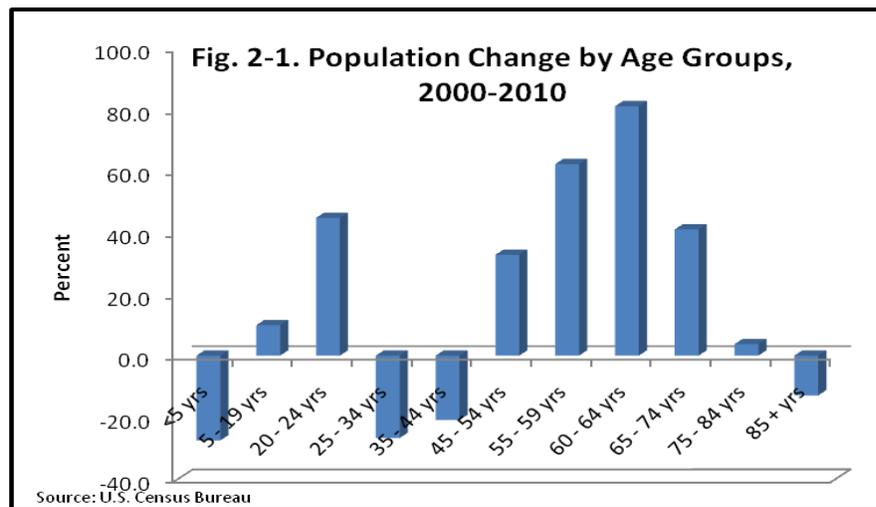
Overall, Lakeville is not racially diverse. The town’s population remains overwhelmingly white from 2000 to 2010.

Between 2000 and 2010, the total population increased by 8% with the most substantial population growth in Lakeville in the 60 to 64 years age group (81%). The 55 to 59 age group also increased dramatically (62.3%). This may be due to the increase in over 55 housing units provided through Ch. 40B Comprehensive Permit projects. At the same time, though, there was a minimal increase in the 75 to 84 years population (3.7%) and a decrease in those aged 85 and over (-13.0%). Lakeville may need to continue considering alternative housing types that address the needs of the elderly population in the latter age groups. This may include assisted living facilities and facilities that provide full nursing care services.

During the same time, there was a significant increase in the 20 to 24 years age group. This may be indicative of young adults living at home longer. They may be returning home after college unable to find a job that provides an income that allows them to live independently.

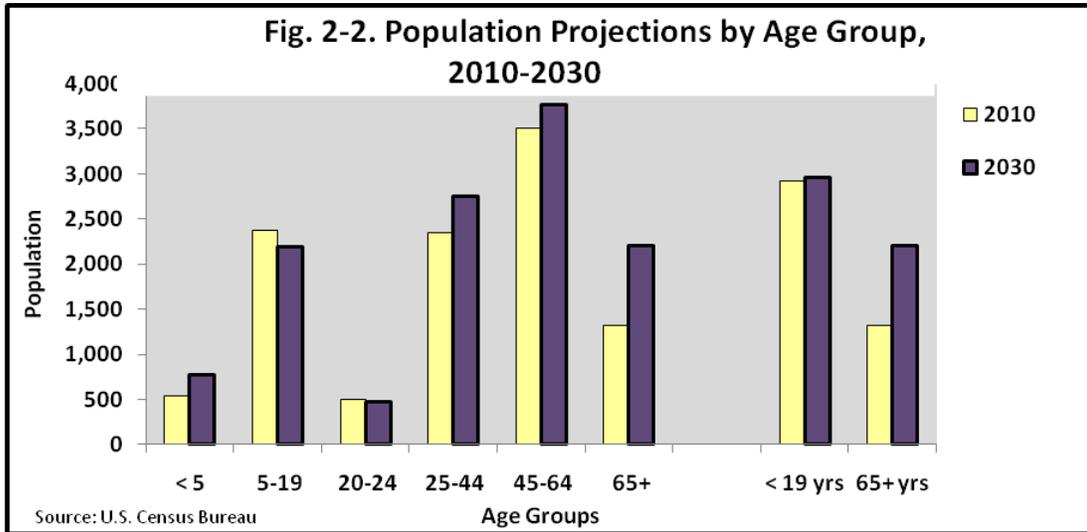
At the same time there were significant decreases in the under-5 years age group and with the 25 to 44 years groups. Over the last decade the proportion of these age groups in the overall population also decreased. This seems to indicate a loss of younger families in Lakeville and may result in a decrease in school age children in the years to come.

Figure 2-1 demonstrates the change of the population by age groups. These dramatic increases and decreases in the town’s population age groups will have an impact on the level and types of services the town will need to provide in the future.



Periodically, MAPC prepares population projections by age groups. In its latest projections as shown in Figure 2-2, assuming conditions present at the time of the projections prevail, the under 19 years of age group is expected to remain somewhat stable from 2010 to 2030 while the number of persons aged 65 and older in Lakeville is projected to increase significantly. If

these projections hold true and the older population increases rapidly, there would be a commensurate increase in the demand for housing and services for senior citizens.



The need for senior citizen housing in the town had been identified in the previous Affordable Housing Plan, so Lakeville has been addressing this issue with an increase in 55 plus housing as discussed earlier. The Zoning Board of Appeals approved a comprehensive permit for two phases of development of the Residences at LeBaron Hills. Phase One consisted of 378 units of 55 plus housing, a mix of assisted and independent living units and Phase Two added 56 units of over 55 housing.

Policy Implications

While progress is being made with the provision of a full range of housing options for seniors, various housing options for young adults and families with young children at all income levels should also be considered in Lakeville's housing strategies.

▪ **Households**

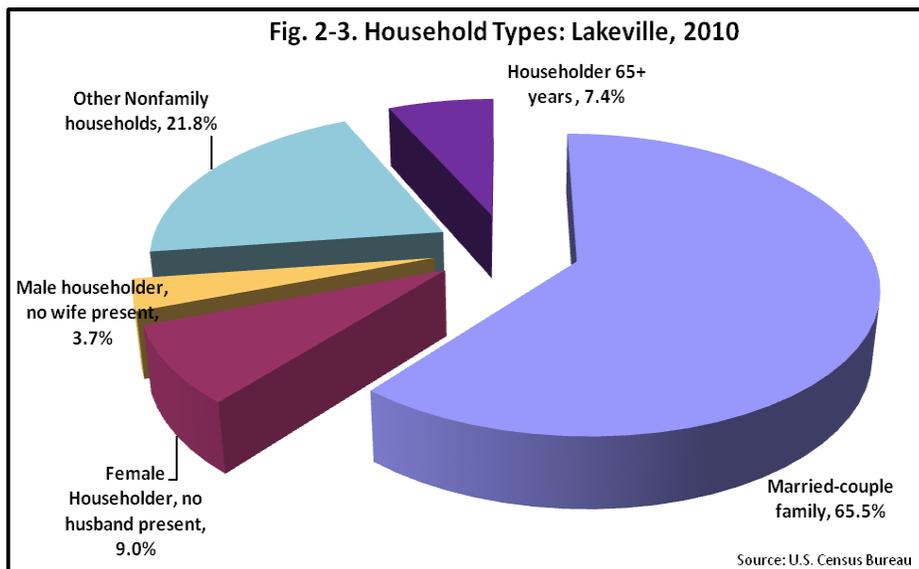
As illustrated in Table II-2, the number of households in Lakeville increased by 13.2% from 3,292 households in 2000 to 3,725 households in 2010.

Table II-2. Household Characteristics: Lakeville, 2000-2010					
	2000		2010		2000-2010
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>% Change</i>
Total Households	3,292	100.0	3,725	100.0	13.2
Family households:	2,659	80.8	2,912	78.2	9.5
With own children under 18 years	1,318	40.0	1,430	49.1	8.5
Married-couple family:	2,296	86.3	2,440	83.8	6.3
With own children under 18 years	1,138	34.6	1,144	46.9	0.5
Female householder, no husband present:	264	9.9	335	11.5	26.9
With own children under 18 years	137	51.9	208	62.1	51.8
Nonfamily households:	633	19.2	813	21.8	28.4
Householder living alone	483	14.7	627	77.1	29.8
Householder 65+ years and over	205	6.2	332	40.8	62.0
Average household size	2.91	X	2.82	X	
Average family size	3.24	X	3.19	X	

Source: U.S. Census Bureau (ACS 2006-10)

Even while the average household size has been on the decline all over the country, Lakeville’s average household of 2.82 persons per household in 2010 and average family size of 3.19 persons were significantly higher than the region’s (2.60) and the state’s (2.51). The large and growing household size in Lakeville could be the result of the limited number of alternatives to single family homes available in the town. New housing development consists almost exclusively of single-family dwellings on large lots. These houses tend to attract families with children.

Figure 2-3 below shows the household types in 2010. Approximately 65% were in family households and 21.8% were in non-family households.



Female-headed family households are shown to have increased by 26.9% between 2000 and 2010. During the same time period, the non-family households increased by 28.4% and became a greater segment of the population. Householders living alone increased by 29.8% and householders over 65 years of age increased dramatically, by 62.0% over the decade.

Policy Implications

The predominance of single-family homes in Lakeville seems to be a barrier to certain population groups such as seniors and singles. Lakeville’s housing strategy should explicitly provide for various types of housing other than single-family residential units to accommodate the latter groups.

When examining the context of Lakeville’s growth in households, the town had one of the slower annual rates of growth (1.32 percent) when compared to its neighboring communities, but had a higher annual rate of growth than Plymouth County and Massachusetts (Table II-3). During the same period, the Town of Berkley had the highest percent increase in total households, 21.3% and Taunton had the least percent increase in total households, 1.3%.

Table II-3. Household Change: Lakeville and Neighboring Communities, 2000-2010				
	2000	2010	% Change	Annual Rate of Growth
LAKEVILLE	3,292	3,725	13.2	1.32
Berkley	1,843	2,109	14.4	1.44
Freetown	2,932	3,162	7.8	0.78
Middleborough	6,981	8,468	21.3	2.13
Rochester	1,575	1,813	15.1	1.51
Taunton	22,045	22,332	1.3	0.13
Plymouth County	168,361	181,126	7.6	0.76
Massachusetts	2,443,580	2,547,075	4.2	0.42
<i>Source: U.S. Census Bureau</i>				

▪ ***Income Distribution***

Table II-4 compares the town’s 1999 and 2006-2010 household income distributions with those of Plymouth County and the state.

Table II-4. Household Income Distribution, 1999 and 2006-2010						
	Massachusetts		Plymouth County		Lakeville town	
1999	No.	%	No.	%	No.	%
Less than \$10,000	214,700	8.8	10,990	6.5	109	3.3
\$10,000-\$24,999	385,395	15.8	23,509	14.0	284	8.6
\$25,000-\$49,999	608,320	24.9	40,128	23.8	614	18.6
\$50,000-\$99,999	803,739	32.9	62,130	36.9	1,381	41.9
\$100,000+	432,434	17.7	31,691	18.8	910	27.6
Total HHs	2,444,588		168,448		3,298	
Median HH Income	50,502		\$55,615		\$70,495	
2006-2010	No.	%	No.	%	No.	%
Less than \$10,000	171,690	6.8	8,013	4.5	77	2.1
\$10,000-\$24,999	341,604	13.6	19,325	10.8	207	5.8
\$25,000-\$49,999	482,239	19.2	32,322	18.1	391	10.9
\$50,000-\$99,999	767,327	30.5	59,572	33.3	1,324	36.9
\$100,000+	749,692	29.8	59,751	33.4	1,589	44.3
Total HHs	2,512,552		178,983		3,588	
Median HH Income	64,509		73,131		92,033	

Source: U. S. Census Bureau; American Community Survey 5-Year Estimates (2006-2010)

In 1999, the town had a higher share of upper-middle income households and a lesser share of low-income households than either the county or the state. Approximately 70% of the town's households had incomes of \$50,000 or more, as compared to 56% of Plymouth County households and 51% of Massachusetts households. Conversely, only 12% of the Town's households earned less than \$25,000, Plymouth County had 21% and the state had 25%.

The differences in these income distributions for 2010 are striking. The Town as a whole has become wealthier since the 2000. Approximately 81% of the Town's households earning \$50,000 or more in 2010 (ACS five-year estimates, 2006-2010), compared to only 68% for Plymouth County and 60% for the state. Approximately 8% of Lakeville households earned less than \$25,000 in 2010, compared to 15% for Plymouth County and 20% for the state. These trends indicate that Lakeville has changed from a generally middle- to upper-middle class community in 1999 to a wealthier community in 2010.

The town's median household income exceed both the county's and the state's medians in 2010. The median household income in Lakeville in 2010 was \$92,033. This figure is about 26% higher than Plymouth County's \$73,131 and 43% higher than the state's \$64,509 in 2010.

Policy Implications

As income levels rise, housing costs will also rise, potentially leaving long term Lakeville residents with limited housing options. Strategies and/or specific funding mechanisms should be developed to assist those who may need help with housing as costs rise beyond their means.

- **Educational Attainment**

Table II-5 compares the educational attainment of residents 25 and over in Lakeville, Plymouth County, and Massachusetts in 2006-2010. Overall, Lakeville residents have slightly more education than those of the Plymouth County, yet lower than the state as a whole.

Table II-5. Educational Attainment: Lakeville, 2006-2010			
	Massachusetts	Plymouth County	Lakeville
2006-2010			
Completed High school	3,886,556	303,026	6,648
Completed 4 years College	1,678,209	107,344	2,415
Complete >4 years College	716,646	37,542	814
Percent			
% Completed High school	88.7	91.8	95.4
% Completed 4 years College	38.3	32.5	36.7
% Complete >4 years College	16.4	11.4	11.7
<i>Source: U.S. Census Bureau; American Communities Survey Five-Year Estimates, (2006-2010)</i>			

- **Build-out**

SRPEDD completed a build-out analysis for its communities in 1999 with an update for Lakeville undertaken by Daylor Consulting, Inc. taking into consideration the rezoning of the Industrial B District. Table II-6 provides the results of these studies.

Table II-6. Lakeville Build-out Analysis: Lakeville, 2005	
Buildable Land (acres)	6,578
Number of New Dwelling Units	2,704
New Residential Roads (miles)	54
New Commercial/Industrial Floor Area (sq. feet)	44.2 million s.f.*
Additional Residential Water Use (gallons/day)	580,000
Additional Commercial/Industrial Water Use (gallons/day)	3,310,000
Additional Municipal Solid Waste, Recycled (tons)	3,600
Additional Municipal Solid Waste, Non-Recycled (tons)	2,500
Additional Residents	7,700
Additional Students	1,500
<i>Source: MassGIS, SRPEDD, update by Daylor Consulting Group, Inc.</i>	
<i>*The Howland Road parcel (630 acres) is town owned and is not slated for development.</i>	

The build-out analysis represents a snapshot of the potential amount of development that could occur under the zoning controls in place at the time of the study. In fact, it is unlikely that the actual build-out will be exactly as predicted because the Town is continually in the process of modifying its local regulations, acquiring land, and conducting other

activities that would modify the build-out analysis. Other factors such as Chapter 40B (the state’s Comprehensive Permit Law) and the state of the economy may also alter this scenario.

In addition, as the Town gets closer and closer to reaching its build-out capacity, remaining development sites will become increasingly constrained and unattractive to developers. Thus, in more developed communities, the rate of new development tends to slow considerably as build-out is approached (although considerable redevelopment may take place).

The build-out scenario for Lakeville presents several challenges and implications for future planning:

- The Town still has a considerable amount of developable residentially-zoned land. According to SRPEDD’s study, full build out of the Town would result in more than 7,500 new residents, or an increasing of 75% more than the 2000 population of 9,821. This growth will require commensurate increases in the demand for water and sewage disposal, schools and other public services, and solid waste disposal. Of the potential new 2,700 housing units under the build-out conditions, virtually all will be single-family houses under current zoning.
- The Town has a tremendous potential to accommodate new commercial and industrial development. The potential build-out of about 44 million square feet of business uses is staggering when one considers that a large modern supermarket is typically about 60,000 square feet – thus, Lakeville could accommodate more than 700 such “big box” stores. However, some of the land areas zoned for business in Lakeville are in remote or environmentally sensitive locations where development of this magnitude could be especially detrimental. In addition, 630 acres of industrially zoned land on Howland Road are town-owned and are not slated for development.
- In 1999, the Town had about 6,250 acres of vacant buildable land, or about 27% of the Town’s total land area. While this is a much smaller proportion of buildable land than is characteristic of semi-rural towns, it is still far too much land for Lakeville to be able to protect as open space. Therefore, any growth management strategy must include not only land conservation but also guide any development that does occur toward appropriate locations as well as the use of environmentally sensitive structural designs.

Changing Town Population Profile, Changing Needs

The demographic profile of Lakeville has changed from 2000 to 2010 in such a way that varied housing needs of the town’s population segments have to be met, particularly for:

- *Young professional adult population, and young families who need some motivation to stay and establish residence in the town;*
- *The dramatic increase in the population approaching retirement and the rise of those who live alone.*

B. Housing Profile

▪ *Housing Growth*

In 2010, there were 3,852 year-round housing units in Lakeville, an additional 190 housing units since 2000. During this decade, the town experienced 13.8% growth in its number of housing units. The Town's housing growth rate exceeded the county's 10.1% and the state's 6.5% increases.

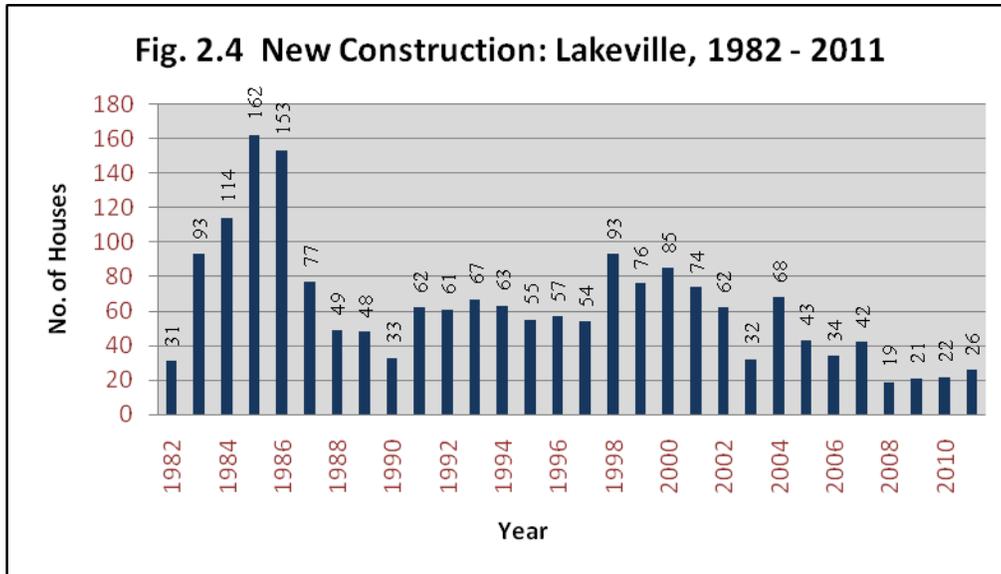
▪ *Age of Housing*

Information on the age of the Town's housing stock is presented in Table II-7. Compared to other communities, Lakeville has a very new housing stock. Only 12% of the Town's existing housing was constructed prior to 1940, with over a third of the existing housing built prior to 1970. Field investigations of the Town's residential areas reveal that most of Lakeville's housing stock is in very good condition. A few marginal areas exist, primarily in the older pond developments where homes were originally constructed as seasonal residences.

Table II-7. Year Homes Built: Lakeville, Pre-1939 – 2009		
Time Period	Number	Percent
2000 - 2009	480	11.6
1990- 1999	789	19.2
1980 - 1989	827	20.1
1970 - 1979	453	11.0
1960 - 1969	245	5.9
1940 - 1959	834	20.2
1939 or earlier	493	12.0
TOTAL	4,121	100.0
<i>Source: U.S. Census, 2000, Town of Lakeville</i>		

The new construction data provided by the Lakeville Building Department seen in Figure 2.4 underlines the newness of the housing in Lakeville. Over half of the housing has been built since 1980.

The mid-1980s was a boom for the construction of new housing in Lakeville. Over 10% of all the housing units in Lakeville were built in 1984-1986. Another building cycle in the later 1990s did not reach the same peak of construction. The effect of the recent housing demise is evident in the low number of new houses constructed since 2006. There may be signs of a minimal rebound with slight increases in the number of new houses constructed since 2008.



Source: Lakeville Building Department, March 2012

- **Housing Structures**

Table II-8 compares the change in housing units in Lakeville from 2000 to 2009.

Table II-8. Types of Housing Units: Lakeville, 2000 - 2009				
Type of Structure	2000 Units	2009 Units	# Structures 2009	% Change in Units 2000-2009
Single-family, detached	3,425	3,742	3742	9.3
Single-family, attached	20	80	80	300.0
Two-family units	30	26	13	-13.3
Three or four units	71	10	3-3fam; 1-4 fam	-85.9
Five to Nine units	50	0	0	-100.0
Ten to nineteen	0	0	0	0.0
Twenty or more	0	224	5	22,400.0
Mobile Home	66	4	4	-93.9
Other	0	0	0	0.0
Total Units	3,662	4,083	3,848	11.5

Source: U.S. Census, Town of Lakeville Assessor's Office

Consistent with national trends, single-family detached housing comprises the majority of the town's housing inventory. From 2000-2009, the housing stock grew by 11.5%. Detached single-family units comprised the largest number of new housing units, being 75% of the new housing units (317 of the 421 new units). These units grew slower in pace than those structures

with twenty or more units, which increased by 22,400 percent. The single-family, attached condominium units increased by 300 percent. The town had few units in 2-, 3-, and 4-family structures in 2009.

Policy Implication

The majority of Lakeville’s housing stock is detached single-family units built after 1970. This is because local zoning has limited other forms of housing. Modified zoning allowed greater diversity and resulted in an increase of structures with 20 or more units. Efforts to increase the two-, three-, and four-family structures could be pursued to counter the loss of these units over the past decade.

▪ **Home Ownership**

Lakeville’s rate of home ownership data are shown in Table II-9. Of the 3,662 total housing units in Lakeville, the large majority (90.5%) was owner-occupied, only a spattering of renter-occupied units.

Table II-9. Housing Occupancy and Tenure: Lakeville, 2000-2010					
	2000		2010		2000-2010
	No.	%	No.	%	% Chg
Housing Units - Total	3,662	100.0	4,177	100.0	14.1
Occupied Housing	3,292	89.9	3,725	89.2	13.1
Owner-Occupied	2,978	90.5	3,295	88.5	10.6
Renter-Occupied	314	9.5	430	11.5	36.9
Vacant Housing	370	10.1	452	10.8	22.2
Seasonal/Rec Use	277	74.9	325	71.9	17.3
<i>Source: U.S. Census Bureau</i>					

The town’s renter-occupied units increased from 9.5% in 1990 to 11.5% in 2000, an increase of 36.9%. After decreasing precipitously from 1990 (13.1%) to 2000 (1.6%), the vacancy rate of these rental units increased slightly (2.9%) from 2000 to 2010. The total housing stock increased during the 2000s; however, the majority of new units constructed are now owner-occupied. These trends reflect the construction of new single-family homes during the 2000s, now almost exclusively owner-occupied.

A majority of units constructed since 2000 were mostly single-family homes which are also owner-occupied. In 2009 100 rental units have been added to the housing stock at Kensington Court, a development under Lakeville’s 40R Smart Growth Overlay District and an additional 56 rental units are available in Phase II of The Residences at LeBaron Hills. This increases rental opportunities in town.

- **Home Sales Activity**

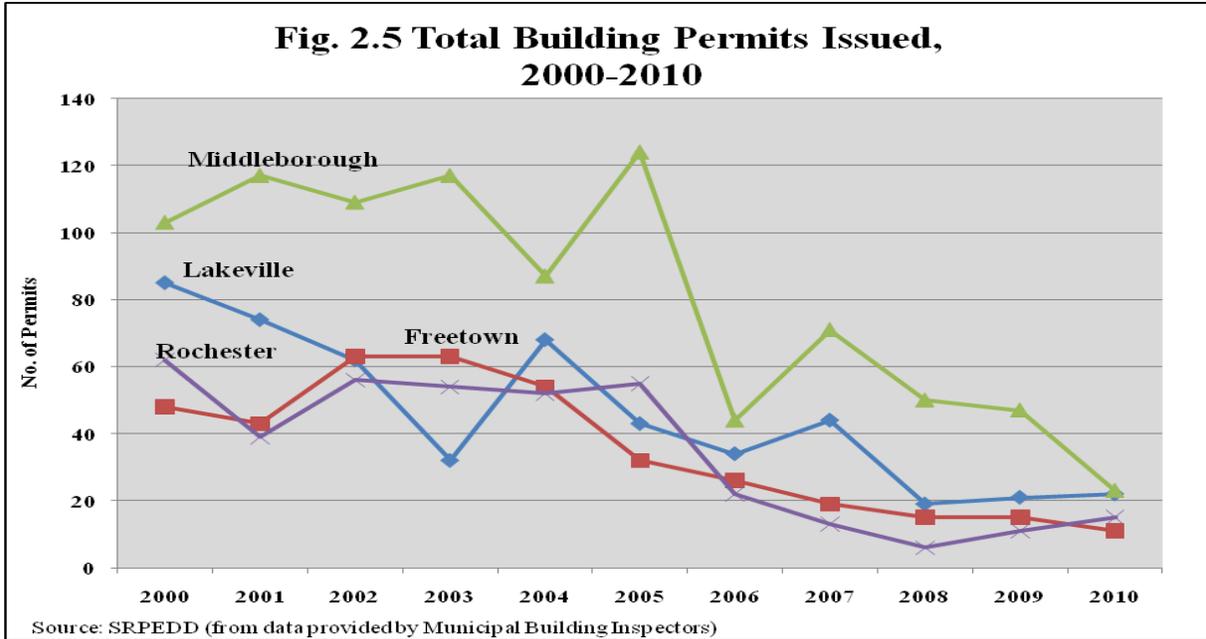
Table II-10 features data for home sales activity in Lakeville from 2000 – 2010 prepared by The Warren Group. Home sales activity in Lakeville has been decreasing since 2005 with an overall 55.9% decrease in activity from 2000 to 2009. There was an increase in the number of homes sales in 2010. This is reflective of the current housing market conditions in the United States. Prior to 2002 condominiums were not available in Lakeville. Since 2004, 86 condominium units have been sold.

Table II-10. Home Sales Activity: Lakeville, 2000-2010						
	Single-Family		Condominium		All Sales	
Year	Number of Sales	Median Price	Number of Sales	Median Price	Number of Sales	Median Price
2010	109	\$265,000	4	\$282,000	151	\$260,000
2009	75	\$260,000	7	\$299,000	98	\$269,500
2008	84	\$309,500	11	\$299,000	121	\$308,000
2007	111	\$365,000	16	\$332,000	189	\$337,000
2006	101	\$345,000	20	\$341,500	157	\$355,000
2005	139	\$359,500	15	\$231,000	181	\$334,900
2004	153	\$347,500	13	\$231,000	196	\$331,500
2003	137	\$309,900	N/A	-	194	\$309,425
2002	134	\$299,750	2	-	209	\$265,000
2001	154	\$221,500	0	-	246	\$220,000
2000	170	\$211,650	0	-	261	\$195,500
<i>Source: The Warren Group</i>						
<i>N/A: Not Available</i>						

The median sales price peaked in 2007 for single-family housing (\$365,000) and in 2006 for condominium sales (\$341,500). The median sales price for single-family homes decreased in 2006 with an increase in 2007 each year then subsequent decreases and by 2009, the median sales price for single-family housing (\$260,000) was below the 2002 median sales price (\$299,750). The median sales price once again experiences a slight increase in 2010.

- *Housing Permits*

Figure 2.5 presents the number of residential building permits graphically issued by Lakeville and its neighboring communities from 2000 through 2010.



Overall, municipalities surrounding Lakeville issued fewer building permits in 2010 than they did in 2000. Only Middleborough issued more building permits for housing during this time period. Lakeville has seen slight increases in the number of building permits issues since 2008.

C. *Housing Affordability*

- *Affordability*

The determination of *housing affordability* considers both the price of the housing unit and the income of the household living in it. In this report, *housing affordability* takes into account the costs of housing relative to the income of the household.

Affordable housing should not be confused with *subsidized housing* for persons of moderate and/or low income. Housing under Chapter 40B is considered *subsidized housing* since it is part of a “subsidized” development built by a public agency, non-profit, or a limited dividend corporation. On the other hand, *affordable housing* is considered affordable to families in the community when the housing-related expenses is less than or equal to 30% of the family’s gross income of that area. “Affordable” as 30% of gross income is based on the U.S. Department of Housing and Urban Development (HUD) standards. If a household is paying more than thirty percent (30%) of its income on housing costs, this is an indication that food, clothing, and medical needs may not be being met for these households.

What constitutes “housing Costs”?

*Housing Costs is the basic rent or mortgage a household pays **plus utilities**. In situations where a rental housing unit is not separately metered, the rent charged by the landlord will be high enough to cover this expense.*

Table II-11 below displays the number of owners and renters who are experiencing housing costs greater than 30% of their household income.

Table II-11. Housing Burdens: Lakeville, 2000 - 2010				
	2000	2010 Estimate	Difference	% Chg
Owner-Occupied Housing	2,755	3,327	572	20.8
Owned Housing with Mortgage	2,215	2,635	420	19.0
Monthly Cost of Mortgage (Median)	\$1,294	\$2,193	\$899	69.5
Owner Costs as \geq 30% of HH Income	578	1,139	561	97.1
Renter-Occupied Units	301	261	-86	-28.6
Renter Gross Monthly Rent (Median)	\$806	\$857	\$51	6.3
Gross Rent as \geq 30% of HH Income	116	94	-22	-19.0

Source: U.S. Census Bureau, American Communities Survey (ACS) Five Year Estimates (2005-2010)

It is estimated that, in 2010, approximately 34% of owners had housing costs greater than 30% of their household income. This is 97% increase of owners who are experiencing a housing burden from 2000 to 2010. In addition, approximately 94 householders who are renting were spending greater than 30% of their household income on housing costs (36%). The above data suggest that in 2010, 1,233 households, or over 34% of the households in Lakeville were living in housing commonly defined as *unaffordable*.

▪ ***Housing Prices***

Properties listed for sale in Lakeville found in the Multiple Listing Service (MLS) listed market prices for single-family homes in June 2010. These are summarized in Table II-12. The median market price for these home listings is \$339,900.

Considering that the FY 2010 HUD Median Family Income for Lakeville is \$79,800 and that the 80% income limit for a family of four is \$63,850, there are 16 single-family homes, or 17%, had market prices that would be considered affordable (\$213,833).

**Table II-12. Real Estate Listings – Single-Family Homes:
Lakeville, June 2010**

Price Range	Number of Listings	Percent Listings
Under \$200,000	15	16.0%
\$200,000 to \$249,999	7	7.4%
\$250,000 to \$299,999	8	8.5%
\$300,000 to \$349,999	19	20.2%
\$350,000 to \$399,999	12	12.8%
\$400,000 to \$449,999	12	12.8%
\$450,000 to \$499,999	4	4.3%
\$500,000 to \$549,999	17	18.1%
\$550,000 and above	15	16.0%
Total	94	100.0
<i>Source: Multiple Listing Service, Zip Realty, 6/2010</i>		

Lakeville’s Housing Market

Compared with its neighboring towns, Lakeville issued more building permits than three of the abutting towns and less than two of its other abutting municipalities.

Lakeville had a low vacancy rate in 2000, most of which were rental units. As of April 2010, 78 single family homes and 5 condominiums are on sale. Lakeville home prices tend to be at the higher price range, thereby underlining the need for more housing at the lower price range.

▪ ***Affordability Gap***

“Affordability” implies that the cost of housing would not impose a housing cost burden on a family with earnings equivalent to the median family income. Table II-13 illustrates the calculated gap in the affordability of single-family housing in Lakeville from 2000 to 2009. The median sale price of single-family homes in a given year is compared with the “affordable housing price” in the area. The “affordability gap” is the difference between the median housing sales price and the price of housing within the means of those earning the median family income.

Table II-13. Affordability of Housing: Lakeville, 2000 – 2009				
Year	MFI*	Median Sale Price	Affordable Price**	Gap***
2009	\$79,500	\$260,000	\$265,000	(\$5,000)
2008	\$76,000	\$309,500	\$253,333	\$56,167
2007	\$71,700	\$365,000	\$239,000	\$126,000
2006	\$73,600	\$345,000	\$245,333	\$99,667
2005	\$73,650	\$359,500	\$245,500	\$114,000
2004	\$72,900	\$347,500	\$243,000	\$104,500
2003	\$70,300	\$309,900	\$234,333	\$75,567
2002	\$63,500	\$299,750	\$211,667	\$88,083
2001	\$61,300	\$221,500	\$204,333	\$17,167
2000	\$57,700	\$211,650	\$192,333	\$19,317
* HUD Area Median Family Income for Brockton, MA HMFA or equivalent				
** Housing expenses less than 30% of household income				
*** Difference between Median Sales Price and Affordable Price				

The data from the table above show that from 2000 to 2007, the housing prices in Lakeville rose steadily over the rise in household income, with a slight dip in 2006, resulting in a widening “affordability gap” during those years.

With the recent downturn in the housing market, the gap has decreased significantly in the last two years. Single-family housing in Lakeville in 2009 appears to be “affordable”. The gap in housing affordability has virtually disappeared as the median sales price in 2009 was less than the affordable price.

Nevertheless, the current homeownership market remains beyond the means of those earning within median to low-and moderate-income families in Lakeville. There is a concern that when the market recovers, housing costs will once again outpace the rise in family incomes.

- ***Existing Needs and Current Supply***

The town’s affordable units under Chapter 40B, as of June 2010, are listed in Table II-13. The state’s Department of Housing and Community Development (DHCD) considers 150 units in Lakeville to meet the eligibility requirements under the Chapter 40B program. These units are counted towards the town’s requisite Subsidized Housing Inventory (SHI) as of 2010, with 189 more units needed to meet the required number of 339 for the year.

Table II-14 Available Subsidized Housing: Lakeville, July, 2009

<i>Project Name</i>	<i>Address</i>	<i>Type</i>	<i>Total SHI Units</i>	<i>Affordability Expiration</i>	<i>Subsidizing Agency</i>
ARC of Greater Fall River	Flintlock Drive	Rental	4	2026	EOHHS
Long Point Road	Long Point Rd	Rental	4	2027	EOHHS
DMR Group Homes	Confidential	Rental	19	NO	DMR
Woods Edge	Ebony Farm Road	Ownership	18	Perpetuity	MassHousing
The Residences at LeBaron Hills	Rhode Island Rd & Precinct St	Mix	97	Perpetuity	MassHousing FHLBB
6 Bridge Street	6 Bridge Street	Ownership	0	Perpetuity	MassHousing FHLBB
DMH Group Homes	Confidential	Rental	8	n/a	DMH
The Residences at Lakeville Station	Commercial Drive	Mix	0	Perpetuity	DHCD
Stagecoach Village	49 Myricks St	Ownership	0	Perpetuity	MassHousing
TOTAL			150		

** Source: DHCD Chapter 40B Subsidized Housing Inventory (subject to change without prior notice).*

STATUS OF LAKEVILLE HOUSING

In summary:

- Lakeville’s housing is comprised of mostly detached single-family structures, and condominiums are relatively new in town. Over half of the existing housing structures have been built since 1980.
- The majority of the housing units in Lakeville are owner-occupied. The vacancy rate for rental units was slightly higher than that of the owner-occupied units in 2000.
- Lakeville issued more building permits than three of its neighboring towns, but fewer than Middleborough and Taunton from 2000 to 2009.
- The gap or difference between the median sales price and the housing costs affordable to households with family income equivalent to the area median has somewhat diminished in recent years.

These findings call for a comprehensive housing plan in Lakeville, one which will be attuned to the various needs of the different segments of the town’s population. Variability in lot sizes and housing styles, income affordability, and mobility access all have to be considered in the town’s housing plan.

III. OBSTACLES TO FUTURE DEVELOPMENT

The Town of Lakeville recognizes the need to identify areas within the community that would support a variety of housing choices to current residents while recognizing challenges that may impede the goals involved in these projects. Lakeville has made progress towards meeting the state's DHCD Chapter 40B requirement of 10% of total housing as affordable. Continuing progress in creating housing that is affordable to Lakeville residents is faced with challenges to new developments including the following:

- *Zoning Constraints*

Challenges:

Lakeville's Zoning By-law, along with those of many other municipalities in Massachusetts, was adopted to control the use of land. This intent had great impacts on the patterns of housing development in the area. Consequently, the current zoning by-law requires a minimum lot size of 70,000 s.f. with a required minimum frontage of 175 feet. The larger lot sizes that are intended to maintain the rural quality of the town, water quality standards, but promoted very low housing density that severely constrains the construction of affordable housing. Additionally, multi-family structures are not a permitted use in Lakeville with the exception of projects located within the Residences at Lakeville Station Smart Growth Overlay District (SGOD).

Interestingly, there are some provisions in the Lakeville's Zoning By-law that hold potential for promoting smart growth and/or more affordable units including:

- *Mixed-Use Development District (Town of Lakeville Zoning By-laws, section 7.5):* One purpose of this zoning district is to promote the mixed use development of large land areas; however, "age-qualified housing" is the only type of housing permitted within the district and does not allow the creation of diverse housing types affordable to young adults or families.
- *The Residences at Lakeville Station Smart Growth Overlay District (Town of Lakeville Zoning By-laws, section 7.7):* This district was supposed to promote smart growth, increase the production of a range of housing units that are not available elsewhere in Lakeville, and provide for not less than 20% of housing units as affordable ones. Two-, three-, and multi-family units are permitted uses in this district along with other non-residential neighborhood business uses. As of this writing the structures that have been built in the area consist of contain 20+ dwelling units each.
- *Accessory Apartment (Town of Lakeville Zoning By-laws, section 7.8):* This by-law provides for the opportunity of family members to live in close proximity with one another, maintaining independent living space, and provides for the health and security concerns of elder or disabled homeowners who wish to remain in their

homes and maintain the single-family character of neighborhoods. While units created under these provisions do provide for the need of a specific type of housing units, accessory apartments created under this by-law will not meet the requirements for inclusion on the subsidized housing inventory maintained by DHCD. The by-law does not have provisions for income limits and is limited to persons with family relations.

Mitigation Measures:

This Housing Production Plan includes a number of strategies designed to the modification of local zoning regulations so as to make them “friendlier” to the production of affordable housing and smart growth development in Lakeville. These strategies include 1) the use of comprehensive permits to include non-age restricted housing units, 2) review the use of a Mixed Use Overlay Districts, 3) developing an Inclusionary Housing Zoning, and 4) developing an Open Space Residential Design Bylaw that allows density in single family or multi-family structures, preserves open space, and provides affordable housing opportunities.

- *Infrastructure & Environmental Constraints*

Challenges:

Lakeville has limited municipal water and sewer service; therefore, commercial and housing developments may be required to rely on private water sources and wastewater treatment systems that must comply with Title V. There are concerns about the impact of septic systems on existing wetlands. While close attention to water quality issues is essential, it also contributes to higher development costs.

Mitigation Measures:

Developers in Lakeville can install packaged wastewater treatment systems to handle larger residential and commercial developments. These systems offer an alternative option to developers if a site does not have the capacity for the size of a Title V-compliant subsurface absorption system.

- *Transportation Access*

Challenge:

Lakeville is an auto-dependent community with no public transit service in the town or neighboring vicinity. There is a terminus of an Old Colony commuter rail line with service to and from Boston at the Middleboro-Lakeville rail station. GATRA currently provides bus service between the rail station and Wareham.

Mitigation Measures:

A study can be prepared for GATRA bus service to provide transit service to Lakeville residents. Service similar to the Middleboro Council on Aging GATRA In-Town Shuttle could be reviewed for transportation along one or more routes between residential developments with higher densities, such as The Residences at LeBaron Hills, and shopping and service destinations. The Mansfield Connection Service provides service from residents' curb to the Mansfield Commuter Rail Station. A similar service in Lakeville could be beneficial for residents who commute via the Middleboro-Lakeville Commuter Rail Station.

- **Availability of Subsidy Funds**

Challenge:

Lakeville needs affordable homeownership opportunities, but it has an even greater need for rental units given the limited supply of this type of housing currently available in the town. Funds for the subsidizing of affordable housing projects are available through MassHousing and the Department of Housing and Community Development for

“worthy affordable housing development projects and for affordable mortgage loans”
(Letter to the Editor, *Banker & Tradesman*, March 15, 2010, p.4).

While MassHousing and DHCD have financing available for both new rental apartments and the preservation of existing units, poor market conditions led to fewer project proposals for this type of housing than for requests for funds for the preservation of existing units. Recently, MassHousing is experiencing an increase in the number of new rental Project Eligibility Applications and the conversion of condominium developments into rental developments (DHCD). In a New York Times article, the Boston metro area is experiencing an improving market for rental units due to a combination of economics and demographics:

“ The pool of probable renters 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 Your Times*, February 22, 2011)

While market conditions for rental housing developments in southeastern Massachusetts may still be weaker than being seen in metro Boston, the same economic and demographic conditions may lead to a rise in the rental development market in Lakeville.

Mitigation

Lakeville created the Affordable Housing Authority and the Affordable Housing Trust. To date a Board of Directors has not been appointed by the Board of Selectmen to oversee the funds. Funds raised through these entities could provide an important funding mechanism for

affordable housing, and offer alternative options for the adaptive reuse of buildings into affordable housing.

- *Negative Community Perceptions*

Challenge:

Affordable housing conjures up images of imminent plunge in property values, increased crime, and neglect. And yet, faced with the current real estate prices, the town needs to provide affordable housing for its young professionals, college-aged children, and elderly residents who may not be in the position to afford steep homeownership costs but prefer to live or remain in the community. Consequently, the Town of Lakeville remains faced with the dilemma of how it should approach affordable housing initiatives.

Mitigation:

Engaging the community in an open discussion about affordable housing and an information campaign related to the issue may help dispel myths and solidify local support. Outreach efforts of this kind are requisites for the community to provide its residents with affordable housing in the long term as well as in the immediate future.

- *Evaluation of Existing Infrastructure*

Lakeville has limited municipal water or sewer; and, most developments opt for on-site water sources and septic systems, but must comply with requirements of Title V to provide water and waste-water systems.

Municipal Water System.

Lakeville does have a municipal water system available in some parts of the town in conjunction with the City of Taunton. The town's water supply is carefully (and properly) protected with zoning restrictions. Many residents and businesses have to rely mainly on private wells on-site for their water supply.

Municipal Wastewater Disposal System.

In the areas with an absence of a town wastewater disposal system, wastewater is disposed through Title V individual on-site wastewater treatment and disposal systems, septic systems. Thus, the need for private wastewater disposal systems limits the development of higher density housing options, which are generally more affordable. Overall, the town's initiative for growth and residential development must address the issues of wastewater.

IV. AFFORDABLE HOUSING GOALS

In the process of developing the town's Master Plan, numerous meetings and public hearings were held. The housing goals developed from these meetings, the housing study completed as part of the Master Plan, as well as this housing needs analysis of this study serve as the rationale for affordable housing goals. These goals are:

- **Support for elderly and affordable housing opportunities in low- to medium-density settings, consistent with the character of the town.** Although Lakeville has increased the housing for demographic groups such as senior citizens, single persons, and married couples without children as an implementation strategies of the previous Affordable Housing Plan, new housing are mainly for large single-family houses that are most suitable for families with children. As the town's population of other demographic groups increases, the housing "gap" for these groups will become greater unless this need is addressed. If housing needs remain unmet in Lakeville, the above resident groups will move to other communities to find suitable housing.
- **Identify zoning alternatives for residential development that preserve the town's character and protect its natural resources.** The town's current zoning by-laws do not encourage affordable housing nor do they allow for a mixture of housing types. In 1972, the Town of Lakeville voted to increase the residential lot size to 70,000 s.f. (1.7 acres) to protect groundwater quality. This action is regarded as being successful in preventing serious groundwater pollution problems and somewhat successful in slowing development. However, this type of development promotes a very spread out pattern known as sprawl development and is now recognized to actually impair the natural resources it was hoping to protect, given its proclivity to increased impervious surfaces. Sprawl is also responsible for increasing the cost of building lots. New zoning strategies designed to allow a variety of housing types to be developed in Lakeville without compromising its rural character or natural resources should be looked into seriously..
- **Meet and surpass the 10% State standard for affordable housing.** With the 2000 U. S. Census data there is currently a 189 unit gap between the State's affordable housing standard (10% of the year-round housing stock that has been subsidized by the federal or state government to benefit those earning up to 80% of median income) and the affordable stock currently in place in Lakeville. This gap will increase with the availability of the 2010 U.S. Census data for the number of year-round housing units in Lakeville, so the percent allotted for affordable should also be adjusted accordingly.

V. IMPLEMENTATION STRATEGIES

In order to meet the needs identified in the Housing Needs Assessment, Lakeville will seek to promote the development of a more diverse housing stock and increase the town's affordable units. The town plans to achieve the goals described above by:

- ❖ Revising zoning bylaws to promote affordable housing and diverse housing types that meet the needs of Lakeville citizens.
- ❖ Appointing a Board of Directors to oversee the management of the Affordable Housing Trust Fund and the promotion of the creation of affordable housing.
- ❖ Exploring municipal opportunities for the development of affordable housing.

The housing strategies listed below are further detailed in **Figure 1, Housing Suitability/Action Map**. The map shows suitable locations for each type of housing and each housing strategy and also highlights the locations of the proposed 40B developments. This map is consistent with the Town of Lakeville Master Plan and will be used as guide as the town implements the following housing strategies.

5.1 Zoning Bylaw Revisions

5.1.1 Action Item 1 - Permit Apartments above Retail in Business districts with a Mixed Use Overlay District

Issue – Lakeville's current Zoning Bylaw does not allow for a wide mixture of housing types. Apartments and smaller units are entirely absent from the Bylaw and are subsequently not constructed by the private sector. This has resulted in an extremely tight rental market coupled with a lack of housing options for commuters, singles, empty nesters, and young couples.

Recommended Action – The town can consider the use of Mixed Use Overlay District to be applied to the Business zoning districts throughout Lakeville (**See Figure 1 Housing Suitability/Action Map**). This District can be designed to create a more traditional town center form of development with pedestrian friendly design and mixed use. To achieve the mixed use component of a mixed-use district, the town may permit residential units above first floor commercial uses by Special Permit within the Mixed-Use Overlay District. Small-scale mixed-use structures will not only provide housing opportunities for many Lakeville residents, but will also contribute to the vitality and economic health of the neighborhood business areas. The bylaw may allow for minor increases in density (**See Section 1.1.5: Transfer of Development Rights**) providing wastewater management is adequately addressed. Further, for projects over 5 units in size, the town will stipulate that at least 10% of the units be affordable in perpetuity. The town will allow payment to an Affordable Housing Trust Fund (**See Section 1.2.1 Affordable Housing Trust Fund**) in lieu of the creation of such affordable units if the creation of such units is not feasible or desired.

Responsible Entity - The Planning Board and the Master Plan Implementation Committee should work together to write a Mixed Use Overlay District. The Town Meeting will have to vote the bylaw into law.

5.1.2 Action Item 2 - Adopt Inclusionary Zoning Provisions

Issue - The Zoning Code neither mandates, nor provides any incentive for the private sector to produce affordable housing. Therefore, the town continues to experience residential growth primarily through the creation of expensive single family subdivisions. This type of development is beginning to impact the town's rural character as well as impact the cost of home ownership within the community.

Recommended Action – Single family housing is a critical component of Lakeville's housing stock; however, the current zoning does not include provisions for the creation of affordable single family housing. Therefore, the Town of Lakeville will adopt 'Inclusionary Zoning' provisions for the Residential District. This may be done either by adopting an Inclusionary Zoning Bylaw or by incorporating the requirement for affordable units within an Open Space Residential Design Zoning Bylaw. A bylaw may also include provisions to enable a developer to pay a fee to the Town's Affordable Housing Trust Fund in lieu of an affordable unit. The fee will be calculated based on a formula that will be detailed within the Zoning Bylaw. Existing conforming lots will not be impacted by this bylaw.

Between 2000 and 2010, 421 single family housing units were constructed in the town of Lakeville. If Inclusionary Zoning had been in place during that time, the Town of Lakeville would have produced approximately 42 affordable single family homes.

Responsible Entity - The Planning Board and the Master Plan Implementation Committee should work together to write an Inclusionary Zoning Bylaw. The Town Meeting will have to vote the bylaw into law.

5.1.3 Action Item 3 - Transfer of Density²

Issue - Some of the strategies identified in this section would increase the overall build-out of the Town of Lakeville (**See Section 2.1.1**). Lakeville is a rural community that wishes to remain a rural community and an increase in the overall population could place untold pressure on Lakeville's natural resources and public services and facilities. Therefore, any increase in density associated with the smart growth principles and bylaws recommended by this plan, need to be compensated by a decrease in density elsewhere in the community.

Recommended Action - The town was recently included in the South Coast Rail Transfer of Development Market Feasibility Study that considered the feasibility of the use of transfer of development rights in the south coast region. Lakeville will pursue a Transfer of Development Rights (TDR) program in the future, however such a program may be too complicated and staff-intense to initiate at this time. As an alternative, the town will investigate a more flexible transfer of development rights program that places the administrative burden on the developer as opposed to on the town's staff. Within the Mixed-Use Overlay and the Open Space Residential Design, the town will create bylaw language that includes the possibility for development right transfers, donation of open space, and/or the donation of targeted funds to mitigate for the allowed increases in density. The bylaws mentioned above will permit housing

² Density transfers are also known as Transfer of Development Rights or TDR.

at a density that is consistent with the current allowed density. However, if a project proposes an increase in that density, the Transfer of Density Provisions will kick in. The developer will then have an option of transferring density from another parcel that they may own, donating off-site, developable open space to the town, or donating a fee in lieu of an open space donation or transfer of development rights.³ The town will use the fees collected to purchase open space or Conservation Restrictions. Through the combination of these mechanisms, the community will strive to increase density in some areas while retaining the build-out at its current level. To ensure that the creative bylaws described above are utilized, the town must establish reasonable density incentive provisions. If the town requires too much open space (or too large a payment-in-lieu) in exchange for the right to build bonus housing units, developers will not take advantage of these creative zoning techniques. If the open space requirement is too low, the town will not be realizing the maximum potential to conserve open space. The payment-in-lieu amount per bonus dwelling unit should be set ahead of time by the Planning Board, but may be changed from time to time. The payment-in-lieu should be some percentage of the estimated additional marginal profit that the developer could earn by building each bonus unit.⁴

Responsible Entity - The Planning Board and the Master Plan Implementation Committee should work together to write transfer of development provisions into existing and proposed bylaws. The Town Meeting will have to vote the bylaw(s) into law.

5.2 Affordable Housing Organizations and Programs

5.2.1 Action Item 4 - Establish a Housing Authority

Issue - Currently there is no single entity responsible for exploring affordable housing options for Lakeville's families and seniors. It should be the responsibility of a single organization to research the community's needs, develop affordable housing goals and objectives, and identify/implement strategies to achieve desired results.

Recommended Action – The Town of Lakeville will take the necessary steps to establish a Housing Authority. The Lakeville Housing Authority members will be become trained in housing and Massachusetts housing programs. After a period of training, the Board of Selectmen will petition the Authority to begin the process of actually constructing new affordable housing units. The Housing Authority will be the lead town agency for creating new

³ It is essential that the Town offer a payment-in-lieu option in order to encourage developers to use this development method. Without such an option, it becomes extremely difficult for a developer to coordinate the timing of two or more land purchases and a development review process at the same time, and the result is often that the provision is never used. This unfortunate outcome has been the fate of several Transfer of Development Rights bylaws in Massachusetts. In addition, the payment-in-lieu option can actually be advantageous to the Town because it allows the Town to protect the highest priority lands and to seek matching grant funds to conserve even more land.

⁴ For the bonus units, generally there is little or no additional marginal cost for land, infrastructure, engineering, or permitting—since these are all fixed costs associated with the project as a whole. Thus, the marginal profit per bonus unit is the sale price of the unit minus the cost of building and marketing the unit. This marginal profit figure can be estimated from information on comparable projects in the area. The payment in lieu should be some fraction (e.g., two-thirds) of the estimated marginal profit per unit in order to give the developer adequate incentive to use the bonus provisions.

affordable housing units funded by or associated with the public sector. An example of how the Housing Authority could create affordable units is detailed in **Section 5.3.4**.

Responsible Entity – The Board of Selectmen should establish a Housing Authority.

5.2.2 Action Item 5 – Appoint an Affordable Housing Trust Fund Board of Directors

Issue – The town has a dedicated source of funding for affordable housing projects and programs, but does not have a Board to administer the program.

Recommended Action – The appointment of a Board of Directors Affordable Housing Trust Fund will enable the use of public funds that were Town Meeting that can only be spent on housing. Trust funds provide a flexible vehicle through which resources may be committed to the production and/or preservation of affordable housing. Dedicated, predictable, and ongoing sources of revenue, such as linkage payments, specific taxes (hotel tax), fees, inclusionary housing mandates, and loan repayments are desirable, however even one time donations proceeds from the sale of property, or negotiated contributions may be used to build the funds revenue. Once the Affordable Housing Trust Fund Board is up and running, the town will establish a program to accept donations from local companies to supplement the other funding mechanisms such as the payment in lieu provisions recommended in the bylaws contained within this Plan.

Responsible Entity – The Board of Selectmen should appoint an Affordable Housing Trust Fund Board of Directors.

5.2.3 Action item 6 – Establish a Housing Partnership

Issue – The town does not have an organization that addresses the wide variety of topics related to housing.

Recommended Action – After the town creates a Housing Authority, the town will take the necessary steps to establish a Housing Partnership. This organization would be a clearing house for all housing information, programs, and strategies. They would review proposed town policies for their effect on the housing market, and they would propose strategies to help address housing needs as they may arise. Further, they will serve as the lead negotiator for future 40B developments and will advise the Board of Selectmen and Zoning Board of Appeals on affordable housing issues and projects. They will work to cultivate appropriate projects and guide them through the permitting process. For more information on Housing Partnerships please see the following web page: <http://www.mhp.net/termsheets/housingpartnerships.pdf>

Responsible Entity – The Board of Selectmen should establish a Housing Partnership.

5.3 Municipal Development Opportunities

5.3.1 Action Item 7 - Study Opportunities for Adaptive Reuse

Issue – In the future, Lakeville may have municipal structures that become abandoned, underutilized, or functionally obsolete.

Recommended Action – The Town of Lakeville will study the potential for reusing these structures as the need arises. Reusing these properties as housing is a strategy that enables the community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community. Potential reuse structures in Lakeville include the police station and the assessor’s building. The Housing Partnership could be tasked with overseeing this process.

Responsible Entity – The Housing Partnership should study opportunities for adaptive reuse. Their recommendations could be passed onto the Board of Selectmen and the Housing Authority for further action.

5.3.2 Action Item 8 - Study Town Property and Tax Title Property

Issue – There may be town-owned property that could accommodate some affordable housing. Future tax title property may also provide the community with opportunities to construct affordable housing for its residents.

Recommended Action – The town will study municipal land holdings to determine if any are appropriate for affordable housing. The town has conducted preliminary analysis and has not identified any specific properties at this time. In the future, whenever the community analyzes property for future municipal uses, affordable housing potential will be taken into consideration. Again, the Housing Partnership could conduct the study. If any parcel is determined to have potential, land planners or other consultants could be hired to conduct a more rigorous analysis of the property. If a property is deemed appropriate for the construction of affordable housing, the town will work with a nonprofit developer and target the disposition of the property for the specific purpose of creating affordable housing. The town will retain control over the review process and will structure the deed in such a way as to protect the community and public interest. The town will analyze future tax title properties as to their potential for affordable housing. Tax title properties are land and/or buildings that are in the process of being taken by the municipality because the owner has failed to pay property taxes. Often, the process of tax taking and foreclosure takes years, but communities recently received new tools for intervening in the tax title process, thanks to An Act Returning Tax Title Properties to Productive Use, a new law that took effect in April, 2002. Municipalities may now:

- Abate up to 75% of taxes and 100% of interest and penalties owed on property that will be turned into affordable housing;
- Expedite the foreclosure process in cases where the redemption amount exceeds the value of the property; and
- Accept a deed-in-lieu of foreclosure to get the property back on the tax roll rather than incur the cost of a full foreclosure proceeding.

Responsible Entity – The Housing Partnership should study opportunities for housing on town owned property and tax title property.

5.3.3 Action Item 9 – Continue to Guide and Approve Appropriate Comprehensive Permits

Issue – Lakeville has an additional one hundred 40B units under construction in The Residences at Lakeville Station Smart Growth Overlay District (40R). Additional projects that are consistent with the Master Plan and the goals of this plan should be supported and cultivated as long as the community has a need for affordable housing.

Recommended Action – The town has been very successful in working with 40B developers to help create projects that create housing that is affordable across a wide range of incomes while protecting the town’s critical resources and community character. The town will continue to review and permit appropriate 40B developments. The Housing Partnership will serve a critical role in this process in the future.

Responsible Entity – The Board of Appeals should continue to guide and approve appropriate Comprehensive Permits until a Housing Partnership is established at which time, the Partnership should take over initial negotiations.

5.4 Conclusions

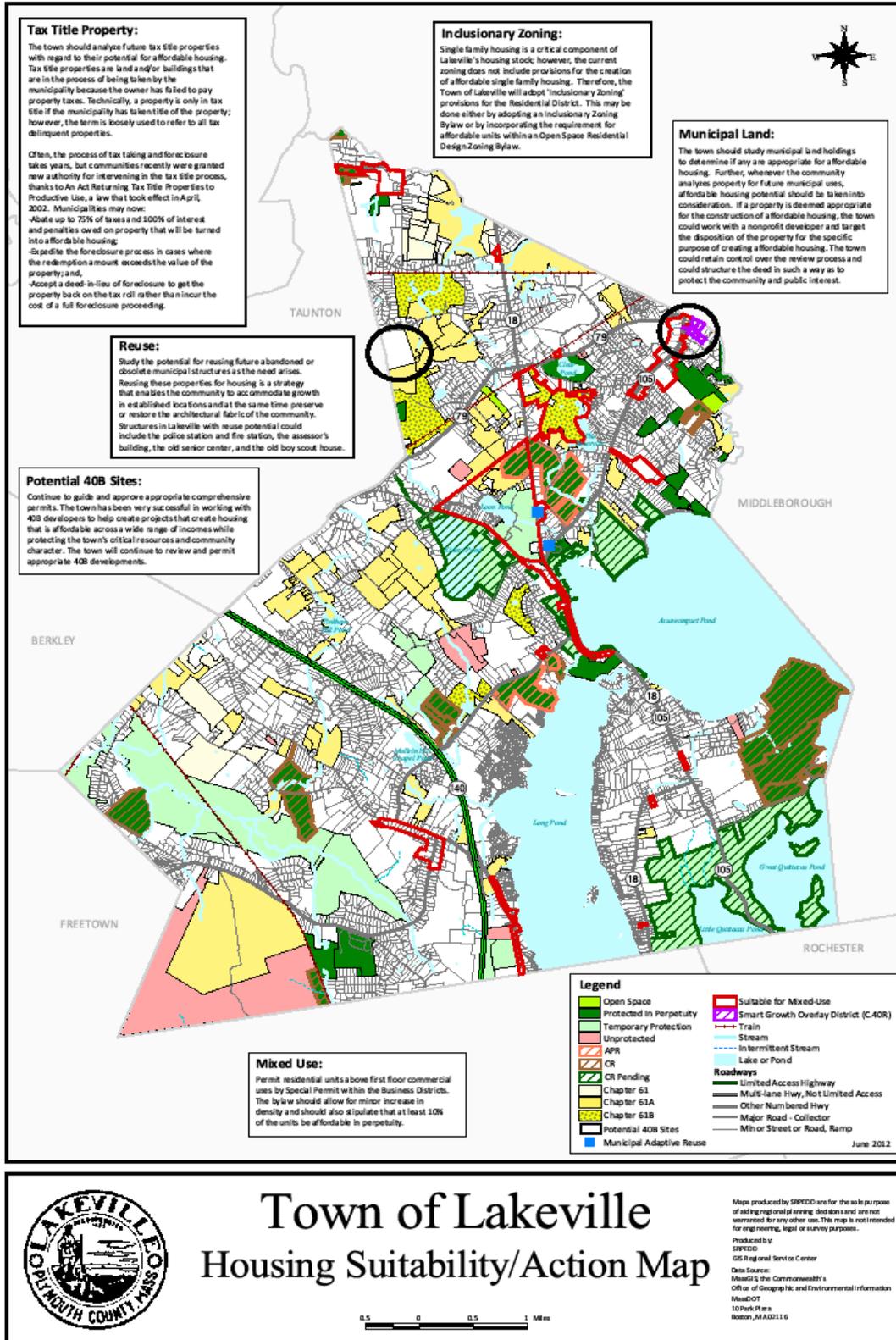
The housing strategies outlined above, form a comprehensive and complex web that directly relates to the policy implications, gap analysis, and housing goals identified in this Plan. The town is confident that the goals and strategies set forth in this document will help to diversify Lakeville’s housing stock and provide alternative housing options for Lakeville’s residents.

Table V-1 provides a list of the planned strategies in each category of activities:

**Table V-1. Housing Production Strategies: Lakeville,
Through Year - End 2017**

Strategies	Priority for Implementation		# Affordable Units	Responsible Party
	Priority 1	Priority 2		
Zoning Bylaw Amendments				
Inclusionary Housing Bylaw	*		4	Planning Board
Mixed Use Zone Bylaw amendment		*	*	Planning Board
Open Space Residential Design Bylaw		*	3	Planning Board
Transfer of Development Rights	*		0	Planning Board
Municipal Opportunities				
Review Existing Sites for Expansion		*	6	Housing Partnership/Housing Authority
Encourage Adaptive Reuse		*	5	Housing Partnership/Board of Selectmen
Identification of other Town-Owned Parcels & Tax-Title Properties	*		7	Housing Partnership/Board of Selectmen
Support private development of appropriate 40B projects	*		70	Board of Selectmen/Planning Board/Housing Partnership
Encourage Training for Boards & Committees	*		*	Board of Selectmen
Total:			95	

Figure 5-1. Housing Production Action Map



Tax Title Property:

The town should analyze future tax title properties with regard to their potential for affordable housing. Tax title properties are land and/or buildings that are in the process of being taken by the municipality because the owner has failed to pay property taxes. Technically, a property is only in tax title if the municipality has taken title of the property; however, the term is loosely used to refer to all tax delinquent properties.

Often, the process of tax taking and foreclosure takes years, but communities recently were granted new authority for intervening in the tax title process, thanks to An Act Returning Tax Title Properties to Productive Use, a law that took effect in April, 2002. Municipalities may now:

- Abate up to 75% of taxes and 100% of interest and penalties owed on property that will be turned into affordable housing;
- Expedite the foreclosure process in cases where the redemption amount exceeds the value of the property; and,
- Accept a deed-in-lieu of foreclosure to get the property back on the tax roll rather than incur the cost of a full foreclosure proceeding.

Inclusionary Zoning:

Single family housing is a critical component of Lakeville's housing stock; however, the current zoning does not include provisions for the creation of affordable single family housing. Therefore, the Town of Lakeville will adopt 'Inclusionary Zoning' provisions for the Residential District. This may be done either by adopting an Inclusionary Zoning Bylaw or by incorporating the requirement for affordable units within an Open Space Residential Design Zoning Bylaw.



Municipal Land:

The town should study municipal land holdings to determine if any are appropriate for affordable housing. Further, whenever the community analyzes property for future municipal uses, affordable housing potential should be taken into consideration. If a property is deemed appropriate for the construction of affordable housing, the town could work with a nonprofit developer and target the disposition of the property for the specific purpose of creating affordable housing. The town could retain control over the review process and could structure the deed in such a way as to protect the community and public interest.

Reuse:

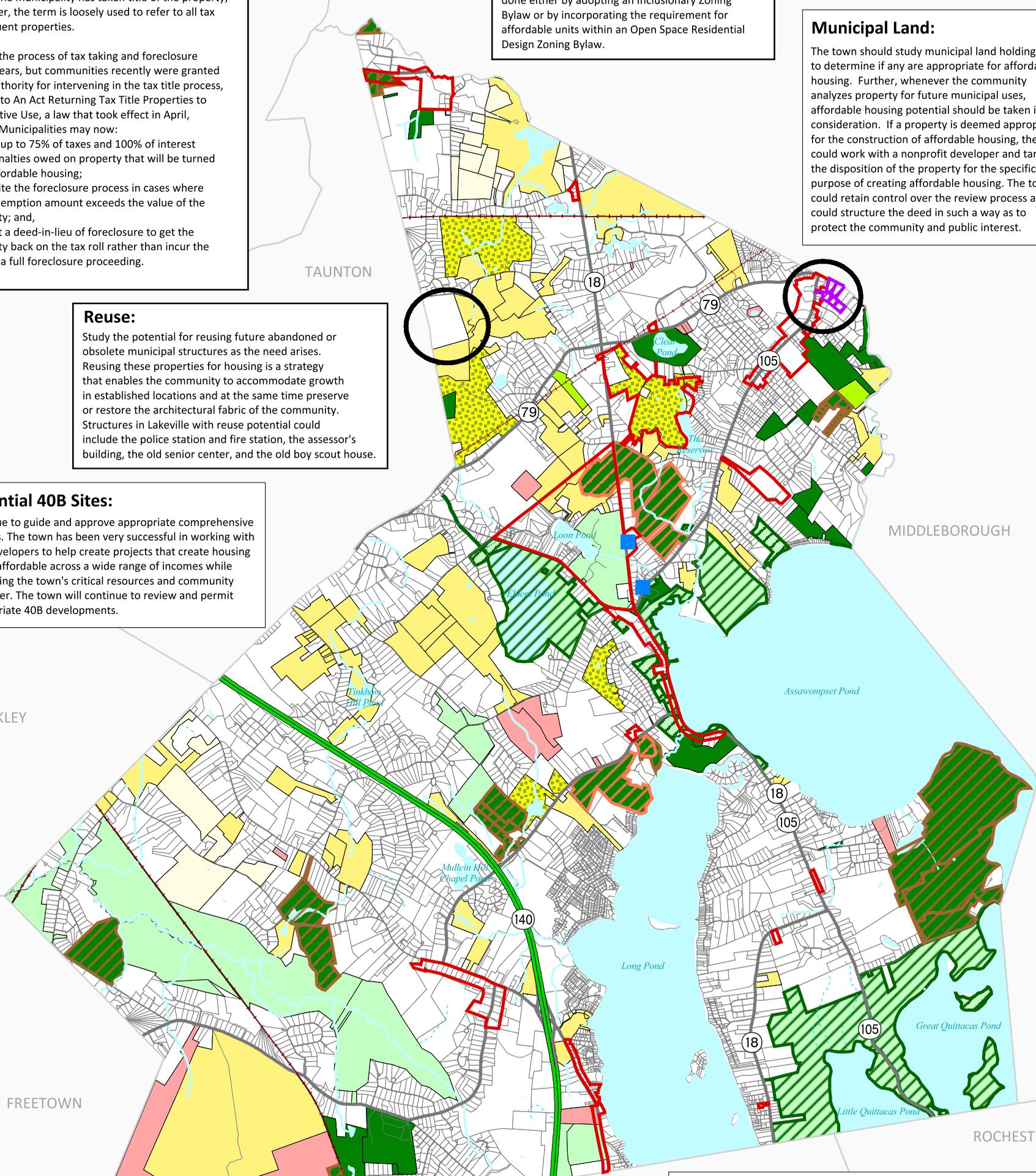
Study the potential for reusing future abandoned or obsolete municipal structures as the need arises. Reusing these properties for housing is a strategy that enables the community to accommodate growth in established locations and at the same time preserve or restore the architectural fabric of the community. Structures in Lakeville with reuse potential could include the police station and fire station, the assessor's building, the old senior center, and the old boy scout house.

Potential 40B Sites:

Continue to guide and approve appropriate comprehensive permits. The town has been very successful in working with 40B developers to help create projects that create housing that is affordable across a wide range of incomes while protecting the town's critical resources and community character. The town will continue to review and permit appropriate 40B developments.

Mixed Use:

Permit residential units above first floor commercial uses by Special Permit within the Business Districts. The bylaw should allow for minor increase in density and should also stipulate that at least 10% of the units be affordable in perpetuity.



Legend

Open Space	Suitable for Mixed-Use
Protected In Perpetuity	Smart Growth Overlay District (C.40R)
Temporary Protection	Train
Unprotected	Stream
APR	Intermittent Stream
CR	Lake or Pond
CR Pending	Roadways
Chapter 61	Limited Access Highway
Chapter 61A	Multi-lane Hwy, Not Limited Access
Chapter 61B	Other Numbered Hwy
Potential 40B Sites	Major Road - Collector
Municipal Adaptive Reuse	Minor Street or Road, Ramp

June 2012



Town of Lakeville

Housing Suitability/Action Map



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