

TOWN OF MATTAPOISETT



JUNE 2010 HOUSING PRODUCTION PLAN

Southeastern Regional Planning and Economic Development District

Prepared by

This document was created with funds provided by the Commonwealth of Massachusetts, South Coast Rail Technical Assistance program. The funding allowed for the Southeastern Regional Planning and Economic Development District (SRPEDD) to assist the Town of Mattapoisett with the completion of the first component of the ***Mattapoisett Housing Production Plan***, a Housing Needs Assessment, including a review of the Town of Mattapoisett Comprehensive Plan and identification of site(s) for affordable housing development. The second component is the development of housing production goals and strategies that the Town may use to meet its housing needs.

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The Mattapoisett Housing Partnership would like to dedicate this plan in honor of Blanche B. Perry for her years of tireless service to the Town of Mattapoisett. Blanche was a charter member of the Mattapoisett Housing Partnership and it was due to her passion for addressing the housing needs of the residents of Mattapoisett that re-energized the Housing Partnership to meet this challenge.

Blanche B. Perry
1929 - 2009

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EXECUTIVE SUMMARY

A. Introduction and Mission Statement

As Mattapoisett grows it will face the challenge of increasing housing needs, including affordable housing. Affordable housing is not just a local problem but is a major regional concern as housing costs have more than doubled since the late 1990's combined with increased costs of homeownership including, escalating costs associated with taxes and utilities, not to mention shrinking bank lending, the continued foreclosure crisis and rising unemployment, many residents are finding it increasingly difficult to afford to live in Mattapoisett. Children who grew up in town are now facing the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the elderly, are finding themselves less able to maintain their homes and keep up with increased real estate taxes but hard pressed to find alternative housing that better meets their current life styles. Families are finding it more difficult to "buy up," purchasing larger homes as their families grow. Town employees and employees of the local businesses are increasingly hard pressed to find housing that is affordable in town. More housing options are required to meet these local needs and produce Mattapoisett's fair share of regional needs. The Housing Production Plan will be a critical step forward and an opportunity for the Town to chart its own course on affordable housing development.

Housing Productions Plans (HPP) gives communities that are under the 10% threshold of Chapter 40B but are making steady progress in producing affordable housing on an annual basis more control over comprehensive permit applications for a specified period of time. This control allows these municipalities to manage the growth in their community and meet their affordable housing needs. The revised HHP regulation became effective on February 22, 2008 when the Department of Housing and Community Development (DHCD) promulgated 760 CMR 56.00 replacing the September 2003 Planned Production Program under 760 CMR 31.07(1)(i). HPPs prepared by communities are submitted for review and approval by DHCD. Communities with approved HPPs may request DHCD certification of their compliance with the approved plans if they have increased the number of affordable housing units in their City or towns. Communities may be certified for one (0.5% production level) or two (1% production goal) years if they have created sufficient affordable housing. In a community with a DHCD certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve with conditions a Comprehensive Permit application will be deemed "Consistent with Local Needs" pursuant to M.G.L. Chapter 40B. Based on best practices, such decisions will be upheld by the Housing Appeal Committee (HAC).

"If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that the denial of the permit or the imposition of the conditions or requirements would be Consistent with Local Needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

The first major component of this Housing Production Plan, the Housing Needs Assessment, examines the issue of housing affordability and presents a snap shot of current conditions and trends. It reviews the gaps between what housing is available to serve local residents and what is required to meet the range of local needs, including a review of local, regional and state resources.

The second element includes production goals and strategies that together with the Housing Needs Assessment comprise the Housing Production Plan. This Plan is being produced under the state's new Chapter 40B requirements that enable cities and towns to prepare and adopt a Housing Production Plan that demonstrates production of an increase of .50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory. Should Mattapoisett meet these goals it will have to produce approximately thirteen (13) affordable units annually through 2011. When the 2010 census figures become available in 2011-2012, this number will be somewhat higher. If DHCD certifies that the locality has complied with its annual goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers. Production goals will also help guide actual new housing development and support the Town's progress towards meeting the state's 10% housing affordability goal.

Although Mattapoisett has had limited interest from developers wishing to locate 40B development in the community not having the 10% affordability standard under regulations makes the Town susceptible to a state override of local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process.

Mission Statement

BACKGROUND

The Mattapoisett Housing Partnership (partnership) was established by the Board of Selectmen to study the need for affordable housing and to recommend procedures for the implementation of Mattapoisett's Affordable Housing policy. The general affordable housing objectives of the partnership have the approval of the Board of Selectmen. The Mattapoisett Housing Partnership will work in concert with the Zoning Board of Appeals, Planning Board, and Conservation Commission as well as other applicable Town Boards, Committees and Agencies to fulfill its goals and objectives.

RESPONSIBILITIES

The Board of Selectmen with the concurrence of the aforementioned Boards, Commissions, and Agencies, has delegated certain defined responsibilities and functions to the partnership. These include, but are not necessarily limited to the following:

- The partnership will act as the Town's initial contact with developers of proposed affordable residential housing projects which are site-specific and for which the developer has indicated an intention to request an increase in allowed density or other variances in return for said provision of affordable housing. In this context the partnership will serve as a preliminary negotiating agency.
- The partnership may also initiate action intended to create affordable residential housing projects. In this context the partnership will work to create a specific project consistent with Town policy.

PROCEDURES

In fulfillment of this mission the partnership will forward its project specific preliminary recommendations and conclusions to the Board of Selectmen, which in turn will be forwarded to the other above-mentioned Boards, Commissions and Agencies with a request for comments from each. Comments will be reviewed with the partnership and the authors of the comments. Following the review process by majority vote of its Board of Directors the partnership will issue project specific recommendations that will be distributed to the Board of Selectmen and other appropriate designated Town agencies.

B. Housing Needs and Challenges

The Town of Mattapoisett has identified the following goals that will serve as the basis for the strategies which are proposed in the Affordable Housing Plan:

- Meet local needs across the full range of housing options, ownership/ rental and housing types at all income levels promoting the stability of individuals and families in Mattapoisett.
- Add housing stock compatible with town's rural qualities and sensitive natural resources.
- Proactively pursue new affordable housing opportunities to meet the 10% state affordable housing goal.
- Promote smart growth development.

While these housing goals articulate a commitment to producing affordable housing in Mattapoisett, it will be a challenge for the Town to create enough housing to meet the state's 10% affordable housing standard based on current constraints to new development including:

- *Zoning*
- *Infrastructure*

- *Environmental Concerns*
- *Public Transportation*
- *School Enrollment*
- *Availability of Subsidized Funds*
- *Community Perceptions*

C. Summary of Housing Needs Assessment

The Housing Needs Assessment presents an overview of the current housing situation in the Town of Mattapoisett, providing the context within which a responsive set of strategies can be developed to address housing needs and meet production goals.

Table I-1 summarizes demographic and housing characteristics in Mattapoisett and compares this information with Plymouth County and the state.

Table I-1 Summary of Key Demographic and Housing Characteristics for Town of Mattapoisett, Plymouth County and the State, 2000

Characteristics:	Mattapoisett	Plymouth County	Massachusetts
Household Characteristics			
Total Population	6,268	472,822	6,349,097
% less than 19 years	25.10%	26.80%	23.60%
% 20 to 34 years	12.30%	30.50%	21.00%
% 35 to 44 years	16.70%		
% 45 to 54 years	17.10%	14.70%	13.80%
% 55 to 64 years	11.90%		
% 65 years or more	16.60%	11.80%	13.50%
Median age	42.5 years	36.8 years	36.5 years
% of Non-family households	30.01%	27.30%	36%
Average household size	2.45 persons	2.74 persons	2.51 persons
Median income	58,466	55,615	50,502
Individuals in poverty	3.6%	6.60%	9.00%
% earning less than \$25,000	16.6%	20.50%	24.60%
% earning more than 100,000	26.2%	8.80%	17.70%
Housing Characteristics			
% Occupied housing	79.8%	92.7%	93.20%
% Owner-occupied	77.7%	75.6%	61.70%
% Renter-occupied	22.3%	24.4%	38.30%
% Seasonal or Occasional use (from total housing units)	17.0%	4.7%	3.60%
% in single-family detached structures	88.20%	71.70%	52.40%
Median sale price	\$235,000	\$179,000	\$185,700
Source: U.S. Census, 2000			

- ***Population and Housing Growth***

From 1980 to 2000 Mattapoisett's population increased by 671 involving a growth rate of 11.6 % during this period that has put substantial pressures on local services and has caused local leaders to reflect on how to better plan for continued growth. Population projections estimate that by 2020 Mattapoisett's population will be up to 7,428 representing a 17.7% rate of growth and that at buildout the population may be above 16,000.

In regards to housing growth, between 1990 and 2000 the number of units increased by 191, a 6.4% rate of growth, since then, another 251 units have been added to the housing stock. Buildout projections prepared under the Mattapoisett Master Plan 2000 suggest that at buildout Mattapoisett may have about another 4,821 units added to the housing stock based on current zoning and infrastructure expansion.

- ***Level of Homeownership***

Out of 3,172 total housing units in 2000, Mattapoisett had 2,532 occupied units, of which 1,968 or 77.7% were owner-occupied, while the remaining 564 units or 22.3% were rental units. These figures represent a higher level of owner-occupancy than that for Plymouth County with 75.6% and Massachusetts as a whole with 61.7% owner-occupancy.

- ***Housing Types***

The 2000 Census indicated that 2,798 units or 88.2% of all units were single-family detached, considerably higher than 71.7 level for Plymouth County but much higher than the 52.4% level for the state as a whole. Mattapoisett, like most communities in Massachusetts, has a small supply of mobile homes or trailers. In 1990 they had .9% of mobile homes and 0.0% in 2000. While mobile homes tend to be considered affordable, they cannot be counted as part of the Subsidized Housing Inventory because they are not considered permanent housing.

- ***Age of Population***

In comparison to Plymouth County and state in general, Mattapoisett's population tends to on average be quite older, with a median age of 42.5 years as opposed to 36.8 years for the county and 36.5 years for the state. Additionally, the town has a smaller portion of school-age children with 25.10% of the total population less than 19 years of age versus 26.8% and 23.6% for the county and state, respectively. The age group representing 20 to 34 years of age makes up 12.3% of the population, which is quite low compared to the county and state 30.5% and 21%, respectfully. The escalating costs of homeownership are likely creating barriers for this age group, making it increasingly more likely that those who were raised in Mattapoisett will be less able to raise their own families locally. Mattapoisett also had a somewhat higher percentage of those 45 to 54 years of age who are entering the prime of their earning potential and better able to afford the higher cost of housing, 17.1% as opposed to 14.7% for the county and 13.8% for the state. The town also had a somewhat higher portion of seniors 65 years of age or older at 16.6% versus 11.8% for the county and 13.5% for the state.

- ***Types of Households***

Mattapoisett also had a somewhat higher proportion of non-family households, 30% versus 27.3% but a much lower portion than the state's 36%. This correlates to the lower number families with children in Mattapoisett and low median household size of 2.45 persons as opposed to 2.74 for the county and 2.51 persons in the state.

- ***Income Levels***

Median income levels per the 2000 census were somewhat higher compared the county and state, \$58,466 in Mattapoisett opposed to \$55,616 and \$50,502 for the county and state, respectively. In addition, the percentage of those earning less than \$25,000 annually was lower than the county and state, 16.6% in Mattapoisett opposed to 20.5% and 24.6% for the county and state. This explains the rather low percentage of individuals living in poverty in Mattapoisett compared to the county and state,

3.6% in Mattapoisett, opposed to 6.6% and 9.0% for county and state figures. There were a significantly higher number of Mattapoisett residents earning more than \$100,000, 26.2% compared to 8.8% and 17.7%.

- ***Housing Market Conditions***

The 2000 median housing prices provides a comparison of the Mattapoisett housing market to that of Plymouth County and the state, with a substantially higher housing market value - \$235,000 for Mattapoisett, \$179,000 for the county and \$185,700 for the state. Since that time housing prices have increased by over 75% as the median house value at the end of 2008 was \$415,000.

- ***Supply of Affordable Housing***

Recent sales data from the Multiple Listing Service for single-family homes in Mattapoisett indicated that there were few listings for single-family homes under \$200,000 with the exception of condominiums that would be affordable to low-and moderate- income households. Additionally, the Massachusetts Department of Housing and Community Development's most recent data on the Chapter 40B Subsidized Housing Inventory states that Mattapoisett has 2,634 year-round housing units, of which 70 were counted as affordable, representing 2.9% of the year-round housing stock.

1. ***Households with limited Incomes***

Despite increasing household wealth, there still remains a population living in Mattapoisett with very limited financial means. For example, in 2000 there were 421 households earning less than \$25,000 in income and of these 223 individuals had earnings below the poverty level.

Need: Given the high cost of housing, more subsidized rental housing is necessary To make living in Mattapoisett affordable, particular to residents who have very limited financial means.

Goal: At least half of all new affordable units created should be rentals.

2. ***Gaps in Affordability and Access to Affordable Housing***

Housing prices have more than doubled since 2000 and homes for less than \$200,000 are no longer available in the private housing market that would be affordable to low-and moderate-income households.

Need: A wider range of affordable housing options including first-time homeownership, particularly for younger households entering the job market and forming their own families.

Goal: At least half of all new affordable units created should be directed to homeownership, either small starter homes or affordable condominiums.

3. *Disabilities and Special Needs*

There were 1,550 individuals who claimed some type of disability in 2000, 551 or more than 35% were identified as seniors, people age 65 and over. Additionally the town's senior population is growing.

Need: Some amount of new housing should be built adaptable or accessible to the disabled, including seniors, and supportive services integrated into housing for these populations as well.

Goal: Incorporate handicapped adaptable and accessible units into all new development of at least 5% of all units produced and include supportive services for a disabled or senior population in approximately 5% of affordable units produced.

4. *Housing Conditions*

Nearly 40% of Mattapoisett's housing stock was built before 1970, and it is likely that some units will have building and sanitary code violations as well as lead paint and potential septic problems and thus need improvements.

Need: Programs to support necessary home improvements, including deleading and septic repairs for units occupied by low-and moderate- income households, particularly the elderly living on fixed incomes.

Goal: 50 participants over ten years and 25 over the next five years for an average of five participants per year.

There is also a need to produce housing that is accessible for those earning above 80% of the median income but still shut out of the private housing market. This Needs Assessment suggest promoting such units as part of new housing development, including up to 10% of total units for those earning within median income when financially feasible.

This Housing Production Plan suggest a range of options for addressing these challenges, meeting pressing local housing needs and bring Mattapoisett closer to the state's 10% affordable housing goal, presenting a proactive housing agenda of Town-sponsored initiatives based on documented local needs. Due to the rising costs of homeownership, including escalating costs associated with taxes, insurance and utilities, some residents are finding it increasingly difficult to afford to remain in Mattapoisett. Children who grew up in the town are now facing the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the elderly, are finding themselves less able to maintain their homes and keep up with increased expenses, but are unable to find alternative housing that better meets their current life styles. Families are finding it more difficult to "buy up," purchasing larger homes as their families grow. Town employees and employees of local businesses are increasingly hard pressed to find housing that is affordable in Mattapoisett. Clearly more housing options are required to meet local needs and produce Mattapoisett's fair share of regional needs.

D. Summary Production Goals

The state administers the Housing Production Program that enable cities and towns to adopt a Housing Production Plan that demonstrates production of .50% over one year or 1.0 over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory. Mattapoisett would have to produce at least 13 units annually to meet these production goals through 2010. When the 2010 census figures become available in 2011, this number will be higher, most likely at least 15 units. If the state certifies that the locality has complied with its annual production goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers.

Using the strategies summarized in Section VII, the Town of Mattapoisett has developed a Housing Production Program to project affordable housing production over a five-year period, however, there is likely to be a great deal of fluidity in these estimates from year to year. The goals are largely based on the following criteria:

- To the greatest extent possible, at least 50% of the units that are developed on publicly owned parcels should be affordable to households earning at or below 80% of area median income and at least another 10% affordable to those earning up to 120% of area median income, depending on project feasibility. The rental projects will also target some households earning at or below 50% or 60% of area median income depending upon subsidy programs;
- Projections are typically based on a minimum of four (4) units per acre. However, given specific site conditions and financial feasibility it may be appropriate to increase or decrease density as long as projects are in compliance with state Title V and wetlands regulations;
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or “friendly” comprehensive permit process. The Town plans to promote increased affordability in these projects when possible; and
- The projections involve a mix of rental and ownership opportunities. The Town will work with developers to promote a diversity of housing types directed to different population with housing needs including families, seniors, and other individuals with special needs to offer a wider range of housing options for residents.

Production goals over the next five years include the creation of 72 affordable units (targeted to those earning at or below 80% of area median income) and 8 workforce units (targeted to those earning between 80% and 120% of area median income who are still priced out of the private housing market), with 162 total projected number of housing units created. This level of activity would enable the Town to make substantial progress towards the state’s 10% affordability threshold, however, the Town will not be able to meet 10% during the term of this Plan based on the projected activity being still short of over 100 affordable units.

E. Summary of Housing Strategies

The strategies outlined below are based on previous plans, reports, studies, the Housing Needs Assessment, housing goals (see Section I.B above) and the experience of other comparable localities in the region and throughout the Commonwealth. The strategies are grouped according to the type of action proposed – Building Local Capacity, Planning and Regulatory Reforms, Housing Production, and Housing Preservation – and categorized by Priority 1 and Priority 2 actions. Priority 1 actions are those that will begin within the next two years, most of which will involve some immediate action. Those strategies included in Priority 2 category involve focused attention after the next couple of years, working towards implementation after Year 2 but before the end of Year 5. A summary of these actions is included in APPENDIX 2.

It should be noted however, that a major goal of this Plan is not only to strive to meet the state's 10% goal under Chapter 40B, but also to serve local needs and there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory (examples include the workforce housing for those earning between 80% and 120% of area median income).

Within the context of these compliance issues, local needs, existing resources, affordability requirements and the goals listed in Section II of this Plan, the following housing strategies are offered for consideration. ***It is important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.***

1. *Capacity Building Strategies*

In order to be able to carry out the strategies included in this Housing Plan and meet production goals, it will be important for the Town of Mattapoisett to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, continuing to develop partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production.

- *Conduct ongoing educational campaign*
Continue to engage the community in discussions on affordable housing to present information on the issue needed to dispel myths and negative stereotypes and help galvanize local support, political and financial, for new production.
- *Secure Professional Support*
If funding is available hire the necessary professional support to effectively coordinate the implementation of various components of the Housing Production Plan.
- *Create a Municipal Affordable Housing Trust*

Establish a Municipal Affordable Housing Trust to create a Housing Trust Fund dedicated to promoting affordable housing and as a permanent municipal entity for overseeing the implementation of the Housing Production Plan.

- *Access housing resources*
Reach out to private, public and nonprofit entities to secure additional housing resources – technical and financial – in support of efforts to produce affordable housing.
- *Encourage training for board and committee members*
Promote opportunities for Town boards and committee members to take advantage of ongoing training and educational programs related to affordable housing.
- *Apply for Commonwealth Capital Scoring*
Submit the application for Commonwealth Capital scoring that is used by the state to allocate a wide range of discretionary funding related to the environment, transportation, infrastructure, economic development, and housing. Municipalities are scored in large part related to the progress they have made towards promoting smart growth.

2. *Planning and Regulatory Strategies*

The Town of Mattapoisett should consider the following planning and zoning related strategies to provide appropriate incentives and guidance to promote the creation of additional affordable units:

- *Adopt inclusionary zoning*
Adopt inclusionary zoning to ensure that any new residential development in Mattapoisett provides a percentage of affordable units or cash in lieu of units.
- *Adopt Affordable Housing Guidelines*
Prepare an approve Affordable Housing Guidelines to provide guidance to developers on the types of housing proposals that will be acceptable to the community.
- *Revise existing cluster development bylaw*
- *Allow a wider range of housing types*
Promote greater housing diversity by allowing a broader mix of dwelling types based on specific conditions and in appropriate locations.
- *Allow starter housing on nonconforming lots*
Explore zoning options for promoting starter homes on lots that do not meet minimum area or dimensional requirements but might still be

suitable for the development of starter housing and prepare and adopt a zoning bylaw to enable these lots to be developed under specific criteria.

- *Promote mixed-use development*
Promote mixed-use residential and commercial development through changes in the Zoning Bylaw, directing such development to places in town that already allow commercial uses and are better suited to higher density development and requiring some amount of affordability.
- *Revise multi-dwelling bylaw*

3. *Housing Production Strategies*

To accomplish the actions included in this Housing Production Plan and meet production goals, it will be essential for the Town of Mattapoisett to reach out to the development community and sources of public and private financing to secure the necessary technical and financial resources to create actual affordable units. While some of the units produced may rely on the participation of existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – to create affordable housing.

- *Make publicly-owned land available for affordable housing*
Convey suitable Town-owned properties to developers for some amount of affordable housing based on identified local terms and conditions.
- *Support private development in line with local guidelines*
Reach out to local developers who have been active in producing affordable housing to discuss the Town's interest in promoting these units, possible areas and opportunities for new development, local guidelines and priorities for new development, and prospects for working together in the future.
- *Convert existing housing to long-term affordability*
Explore various program models for converting existing housing units that have long-term affordability restrictions and prepare an implementation plan that outlines program procedures and the respective roles and responsibilities of various municipal staff persons and boards and committees.
- *Encourage adaptive reuse*
Encourage the redevelopment of vacant, underutilized or obsolete property in to mixed or residential use.

4. *Housing Preservation*

Housing production is critical, but the Town also should make efforts to refer eligible homeowners to existing programs that can address the deferred home maintenance needs of the lower income residents, including seniors.

- *Help qualifying homeowner's access housing assistance*
Disseminate information and make referrals to local, regional and state programs that provide technical and financial assistance top help qualifying property owners make necessary home improvements including building code violations, septic repairs, handicapped accessibility improvements, lead paint removal and weatherization.

II. INTRODUCTION

The Town of Mattapoisett, so named by Native Americans as a “place of rest” is a small, coastal community located on Buzzards Bay in Southeastern Massachusetts. It is situated 56 miles south from Boston and 39 miles southeast of Providence. Mattapoisett is bordered by Fairhaven and Acushnet on the west, Rochester on the north, Marion on the east and Buzzards Bay on the south. Shipbuilding established in 1740 and whaling became Mattapoisett's principal businesses. By 1855 a shipping complex was developed with 16 whaling ships in operation trading with Nantucket, Newport, New York and Savannah. Those residents who were not involved in the maritime trades farmed and raised sheep. After the death of shipbuilding and whaling in 1870 the town's mainstay became agriculture and tourism through the early 20th century. Although there has been some suburban growth and development Mattapoisett retains gracious summer homes and host summer vacationers.

Over the past 30 years Mattapoisett has experienced a steady population growth of about 40%, averaging 1.3% per year. The Mattapoisett Master Plan identifies that the town contains 10,467 total developable acres and about 26% or 2,727 are developed, mostly as residential. Another 20% or 2,122 acres is represented as protected open space, bogs, riverfront and water areas. Of the remaining 5,618 acres, about 13% or 1,349 are believed to be wetlands and 41% or 4,268 acres appears to be upland.

Potential buildout scenarios prepared under the Mattapoisett Master Plan 2000 indicate that the town may likely grow substantially in the future with estimates of an additional 10,751 residents, about 4,821 new housing units and 2,411 more students at full buildout. While these forecasts may seem extreme due to wetlands and other environmental constraints, Mattapoisett will need to improve their use of smart growth measures to better guide development to appropriate locations and select appropriate strategies to relieve future growth.

A. Purpose of the Project

The Town of Mattapoisett's 2001 Master Plan encourages a wider mix of affordable housing opportunities for individuals, families and the elderly including duplexes, town houses and apartments in suitable locations with appropriate services. Over the past nine years the median sales price of a single-family home has increased dramatically in Mattapoisett from \$235,000 in 2000 to \$415,000 in 2008 or 76.5%, the highest value was \$446,000 in 2007. Even with the burst in the “housing bubble” current home prices remain out of reach of many buyers.

B. Planning Process

The Housing Plan was created by funding provided by the Commonwealth of Massachusetts, South Coast Rail Technical Assistance. The funding allowed for the Southeastern Regional Planning and Economic Development District (SRPEDD) to assist the Town of Mattapoisett with its completion. The document has two primary components. The first component is the ***Housing Needs Assessment*** which is used to identify the housing needs that are not being met through the analysis of housing and socio-economic data. The second component focuses on housing production goals and strategies that the Town will employ to meet the housing needs by producing a ***Housing Production Plan*** that incorporates the Housing Needs Assessment. The housing production goals and strategies will identify regulatory changes that can better guide new development including incentives for promoting the integration of affordable housing; preferable locations for promoting a wider range of housing types; opportunities for building local capacity to create new housing opportunities; and characteristics of housing that will be encouraged

C. Housing Goals

The Town of Mattapoisett, 2000 Master Plan identified a policy statement as well as housing goals and recommendations which provided assistance in developing the strategies that are proposed in this Affordable Housing Plan. The Policy Statement is:

Encourage more efficient use of land for residential development and work harder to encourage a wider mix of housing opportunities for Mattapoisett's young families and aging population.

Goals and Recommendations include the following:

1. Encourage site planning sensitive to the landscapes natural features improving open space protection.

A. Strengthen incentives and guidelines for cluster development encouraging new residential development that respects natural features and conserves open land.

2. Encourage alternative housing types to meet the needs of the Town's changing age groups and which don't negatively impact town finances.

- A. Establish a Housing Task Force charged with determining current and future housing needs of the community.
- B. Seek to address the needs of the growing and changing population for Smaller more efficient housing units including duplexes, town houses and apartment in appropriate locations.
- C. Seek to address the needs of young families and individuals with efficient and affordable housing opportunities in appropriate locations.
- D. Encourage mixed-use development at a scale consistent with neighborhood

environment.

- E. Consider ways to manage conversion of seasonal homes to year-round housing.

3. *Examine ways to utilize the Mattapoisett Housing Authority and available resources to promote community-wide housing goals.*

- A. Charge the Housing Task Force with partnering with the MHA to determine current and future housing needs.
- B. Work with SRPEDD and state and federal agencies for funding to implement housing goals.
- C. Engage the MHA, private housing developers and the community to develop a more diverse and needs base set of housing opportunities.

D. Definition of Affordable Housing

There are a number of definitions of affordable housing as federal and state programs offer various criteria. For example, the federal government identifies units as affordable if gross rent (including cost of utilities borne by the tenant) is no more than 30% of the household's net or adjusted income (with a small deduction per dependent, for child care, extraordinary medical expenses, etc.) or if the carrying costs of purchasing a home (mortgage, property taxes and insurance) is not more than 30% of gross income. If households are paying more than these thresholds, they are described as experiencing housing affordability problems; and if they are paying 50% or more for housing, they have serve housing affordability problems or cost burdens.

Affordable housing is also defined according to percentages of median income for the area, and most housing subsidy programs are targeted to particular income ranges depending upon programmatic goals. 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 (\$21,450 for a family of three for the Brockton area) and very low-income is defined as households earning less than 50% of area median income (\$35,800 for a family of three). Low-income generally refers to the range between 51% and 80% of area median income (\$57,250 for a family at 80% level), and moderate-income from 81%-100%, and sometimes 120% of median income. These income levels are summarized below in Table II-1.

Note: A Glossary of Terms can be found in APPENDIX 3.

**Table II-1 Targeted Income Levels for
Affordable Housing in the Brockton Area**

No. of Persons in HH	30% of AMI	50% of AMI	80% of AMI
1	\$16,700	\$27,850	\$44,500
2	\$19,100	\$31,800	\$50,900
3	\$21,450	\$35,800	\$57,250
4	\$23,850	\$39,750	\$63,600
5	\$25,750	\$42,950	\$68,700
6	\$27,650	\$46,100	\$73,800
7	\$29,550	\$49,300	\$78,850
8+	\$31,500	\$52,450	\$83,950
2009 Median Family Income for the Brockton PMSA =		\$79,500	

Source: US Department of Housing and Urban Development (HUD)

In counting a community's progress toward the 10% threshold, the state counts a housing unit as affordable if it is subsidized by state or federal programs that support low-and-moderate income households at or below 80% of area median income under Chapter 774 of the Acts of 1969, which established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B). Most state-supported housing assistance programs are targeted to households earning at or below 80% of area median income, as well as some at lower income thresholds.

In general, programs that subsidize rental units are targeted to households earning within 50% or 60% of median income, and first-time homebuyers programs generally apply income limits of up to 80% of area median income. The Community Preservation Act allows resources to be directed to those within a somewhat higher income threshold – 100% of median area income.

As noted previously, based on the Massachusetts Department of Housing and Community Development's most recent data on the Chapter 40B Subsidized Housing Inventory, Mattapoissett had 2,634 year-round housing units of which 70 can be counted in the Subsidized Housing Inventory, representing 2.7% of the year-round housing stock. For the purposes of Chapter 40B, affordable housing is generally defined as housing units that are:

FIGURE II-1 WHAT IS AFFORDABLE HOUSING?

- ❑ 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 sales 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.

III. HOUSING NEEDS ASSESSMENT

A. Demographic Characteristics

1. *Population Growth*

Mattapoisett's total population was 6,268 according to the 2000 US Census, an increase of 418 residents or 7.1% since the 1990 census population count. Table III-1 presents US Census population data from 1980 through 2007 for Mattapoisett and its neighbors. Mattapoisett's estimated population for 2007 was 6,447, 2.85% higher than 2000. Mattapoisett ranks 3rd in total population in comparison to its neighbors and its population growth rate from 1990 to 2000 was the 3rd highest out of the five communities. Rochester had the highest growth rate for the 1990-2000 period at 16.8%. Mattapoisett's estimated growth rate for 2000 to 2007 was the second highest at 2.8% of the five communities followed closely by Acushnet with 2.7%.

Table III-1 Population Growth: Mattapoisett and its Neighbors, 1980-2007

<u>Municipality</u>	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2007</u>	<u>% Change</u>		
	Actual	Actual	Actual	Estimate	<u>1980-1990</u>	<u>1990-2000</u>	<u>2000-2007</u>
<i>Rochester</i>	3205	3921	4581	5218	22.3%	16.8%	13.9%
Mattapoisett	5597	5850	6268	6447	4.5%	7.1%	2.8%
<i>Marion</i>	3932	4496	5123	5217	14.3%	13.9%	1.8%
<i>Fairhaven</i>	15759	16132	16159	16136	2.4%	.2%	-0.3%
<i>Acushnet</i>	8704	9554	10161	10443	9.7%	6.3%	2.7%

Source: US Census

Table III-2 Project Growth, Mattapoisett and its Neighbors, 2000-2030

<u>Municipality</u>	<u>% Change</u>						
	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2030</u>	<u>2000-2010</u>	<u>2010-2020</u>	<u>2020-2030</u>
<i>Rochester</i>	4581	5741	6901	8061	25.3%	20.2%	16.8%
Mattapoisett	6268	6848	7428	8008	9.2%	8.5%	7.8%
<i>Marion</i>	5123	5953	6783	7613	16.2%	13.9%	12.2%
<i>Fairhaven</i>	16159	16939	17710	18490	4.8%	4.6%	4.4%
<i>Acushnet</i>	10161	11581	13001	14421	13.9%	12.3%	10.9%

Source: U.S. Census

Population projections prepared for Mattapoisett and surrounding communities in Table III-2 show that Mattapoisett consistently ranks fourth in population percent change from the years between 2000 to 2010 with 9.2% growth; 2010 to 2020 with 8.5% growth, and from 2020 to 2030 with 7.8% growth. By 2030 Mattapoisett's population is estimated to grow from 6,268 in 2000 to 8,008 in 2030.

SRPEDD prepared a buildout analysis in 2000 this analysis is compared to actual Census data for 2000 as presented in Table III-3. The total number of projected additional residential units is 4,821, a difference of 1,649 units from the 2000 Census. The projected population data from the buildout analysis reveals an additional 10,751 new residents.

New student estimates are projected to increase up to 2,411. These figures represent actual numbers compared to considerable projected future growth and policies, programs and regulations will have to be established to improve planning and direct new development. The full results of the buildout analysis can be obtained at the Town Hall.

Table III-3 Mattapoisett Census 2000 vs. Mattapoisett Master Plan 2000 Buildout			
	Census 2000 <u>Actual</u>	Buildout 2000 <u>Additional</u>	Total At <u>Buildout</u>
Housing Units	3,172	4,821	7,993
Population	6,268	10,751	17,019
	1,632	2,411	4,043

Source: US Census 2000 and SRPEDD 2000 Buildout Analysis

2. *Sex and Age Distribution*

Table III-4 shows the sex and age distribution of Mattapoisett's 2000 population. Females were 52% of the population while males made up 47.9%. Figure III-1 illustrates the age distribution of Mattapoisett's population.

Table III-4 Sex and Age Distribution

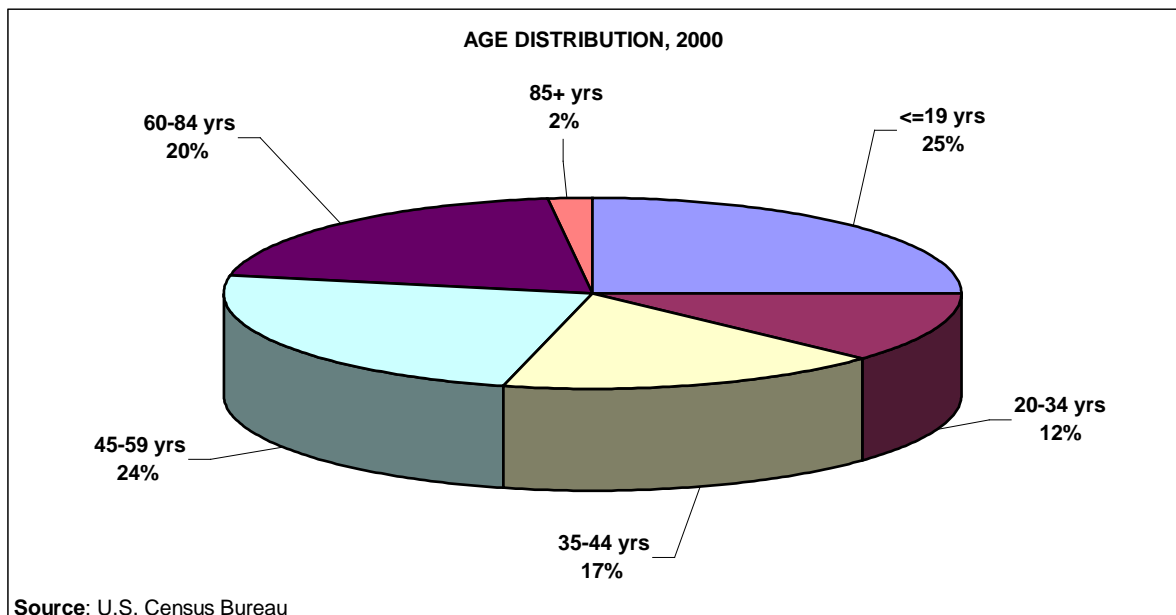
<u>1990</u>			<u>2000</u>		
Total Population	5850		Total:	6,268	
Sex					
Male	2815	48.1	Male:	3,003	47.9
Female	3035	51.9	Female	3,265	52.1
Age			Age		
Under 5	351	6.0	Under 5	332	5.3
5 to 9	378	6.5	5 to 9	431	6.9
10 to 14	358	6.1	10 to 14	463	7.4
15 to 19	398	6.8	15 to 19	362	5.8
20 to 24	362	6.2	20 to 24	187	3.0
25 to 34	775	13.2	25 to 34	587	9.4
35 to 44	1024	17.5	35 to 44	1045	16.7
45 to 54	733	12.5	45 to 54	1069	17.1
55 to 59	311	5.3	55 to 59	433	6.9
60 to 64	301	5.1	60 to 64	316	5.0
65 to 74	493	8.4	65 to 74	570	9.1
75 to 84	282	4.8	75 to 84	342	5.5
85+	84	1.4	85+	131	2.1

Under 19 years	1485	25.4	Under 19 years	1588	25.3
65 years+	859	14.7	65 years+	1043	25.3

Source: US Census

The age distribution information included in Table III-4 provides some insights on recent demographic trends. There was an increase of 6.9%, in the number of children from 1,485 under the age of 19 in 1990 to 1,588 in 2000. The 55 to 64 year age group or the “baby-boomers” made up over 12% of the population in 1990. This percentage increased to over 22% in 2000. Those over 65 also increased, from 775 in 1990 to 912 in 2000, a 17.6% increase. There was a significant increase in the frail elderly, those over 85 years of age of nearly 47% from 84 to 131 individuals. Additionally, the population of those younger adults entering the workforce and forming their own families, age 20 to 34 years of age, decreased from 1,137 in 1990 to 774 in 2000, a 31.9% decrease. This age group only comprises about 12.3% of the population and like many communities where high cost of living, housing in particular, is causing this population to decrease.

Figure III – 1 Age Distribution



3. Race

Mattapoisett is not racially diverse. In 2000 Mattapoisett’s racial composition was 97% white and 1.0% each for Black or African American, Asian and others. From 1990 to 2000 the numbers of minorities only grew slightly from 229 to 238 (See Figure III-2 and Figure III-3).

Figure III – 2 Race Distribution

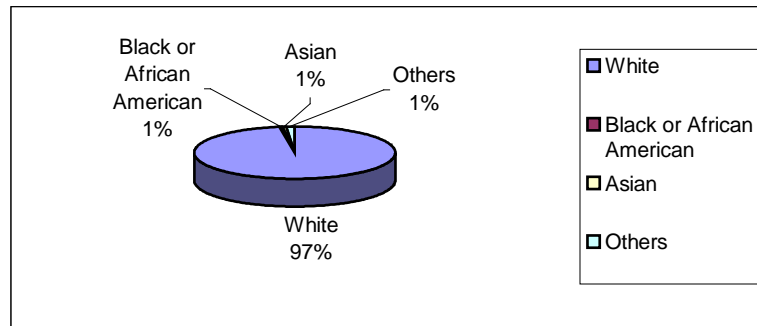
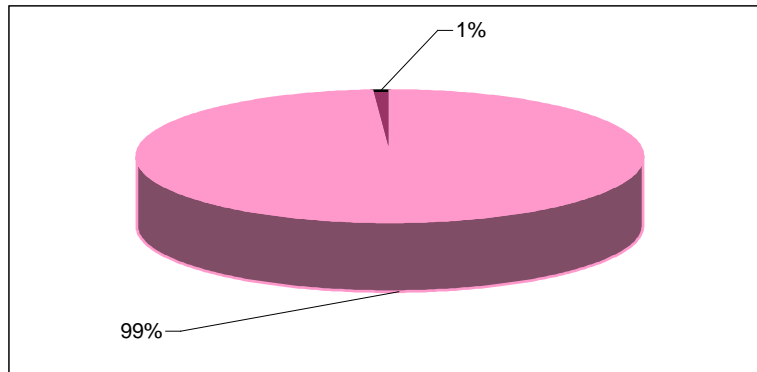


Figure III – 3 General Distribution



Source: US Census 2000

4. Household Composition

Mattapoisett had a total of 2,532 households in 2000; about 70% in family households and 30% in non-family (see Table III-5). Average household size was 2.46 persons and average family size was 2.97 persons. Households with children under 18 made up 32% of the total households while those households with individuals aged 65 years and older comprised 29.8% of the total households.

Table III-5 Household Composition, Town of Mattapoisett, 2000

	<i>Number</i>	<i>Percent</i>
2000 Total Households	2532	100.0
Family Households (families)	1771	69.9
Family HH with own children under 18	764	30.2
Married-couple family	1461	57.7
Married couple family with own children under 18	590	23.3
Female HH no husband present	242	9.6
Female HH no husband present w own children under 18 years	136	5.4
Non-family HH	761	30.1
HH living alone	645	25.5
HH 65 years and over	322	12.7
HH with individuals under 18 years	809	32.0
HH with individuals 65 years and over	754	29.8
Average HH size	2.46	(X)
Average family size	2.97	(X)

Source: US Census

As shown in Table III-6, the number of households in Mattapoisett grew by over 13% from 1990 to 2000. Marion's household growth was the highest of the five neighboring communities at about 25.8% followed by Rochester at around 22.3%. In all the communities total households grew but the number of person per households declined from 1990 to 2000 reflecting regional and national trends towards smaller households. The largest person per household is Rochester with 2.91 opposed to Fairhaven with the smallest at 2.38%.

Table III-6 Total Households Mattapoisett and its Neighbors, 1990 – 2000

	<i>Households</i>				<i>Persons /HH</i>		
	<u>1990 total HH</u>	<u>2000 total HH</u>	<u>Difference</u>	<u>% Chg total HH</u>	<u>Ave Annual Rate</u>	<u>1990</u>	<u>2000</u>
Acushnet	3,428	3,793	365	10.6	1.1	2.78	2.68
Fairhaven	6,359	6,622	263	4.1	0.4	2.49	2.38
Marion	1,587	1,996	409	25.8	2.6	2.64	2.51
Mattapoisett	2,233	2,532	299	13.4	1.3	2.60	2.46
Rochester	1,288	1,575	287	22.3	2.2	3.04	2.91

Source: US Census

5. *Income Distribution*

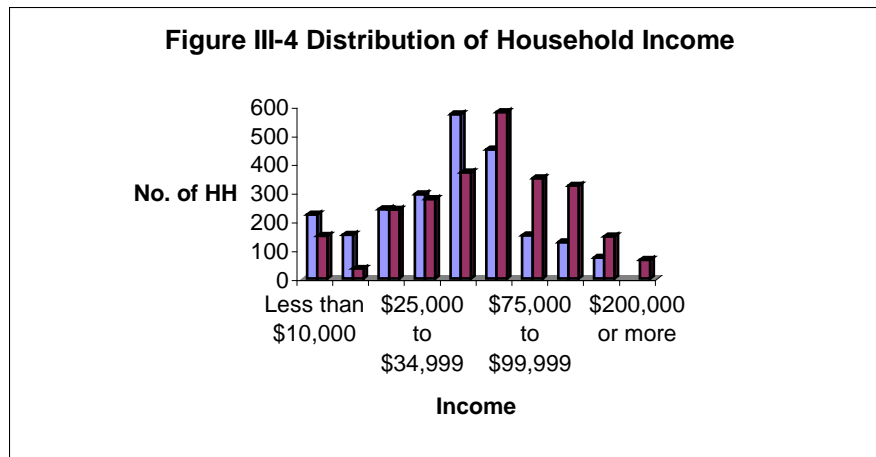
The median household income in 1999 was \$58,466 up 44.4% from 1989 median income of \$40,467, not adjusted for inflation. These income levels are higher than the state as a whole with \$50,502 in 1999 and \$36,952 in 1989 respectively.

Table III-7 Household Income Distribution, Town of Mattapoisett

	1990		2000	
	No.	%	No.	%
Households	2,281		2,532	
Less than \$10,000	223	9.8	148	5.8
\$10,000 to \$14,999	152	6.7	34	1.3
\$15,000 to \$24,999	241	0.6	239	9.4
\$25,000 to \$34,999	293	12.8	276	10.9
\$35,000 to \$49,999	573	25.1	369	14.6
\$50,000 to \$74,999	450	19.7	580	22.9
\$75,000 to \$99,999	150	6.6	350	13.8
\$100,000 to \$149,999	126	5.5	323	12.8
\$150,000 to \$199,999	73	3.2	147	5.8
\$200,000 or more			64	2.5
Median Household Income	\$40,467		\$58,466	

Source: US Census

Table III-7 show that between 1990 and 2000, there were decreases in the numbers of households in all income ranges below \$49,999 and increases in all ranges above \$50,000. Those households earning more than \$50,000 increased from 19.70% of the population in 1990 to 22.9% in 2000, and those earning more than \$75,000 more than doubled from 150 in 1990 to 350 in 2000. Additionally, those earning more than \$100,000 almost tripled from 126 to 323



in 2000, and those earning above \$150,000 also doubled from 73 in 1990 to 147 in 2000. Nearly 21% or 534 households in Mattapoisett earn over \$100,000, including 64 earning more than \$200,000.

Despite increasing household wealth, there still remains a population living in Mattapoisett with very limited financial means. Of the 2,532 counted in 2000, 148 or 5.8% had incomes of less than \$10,000 and another 276 or 10.7% had incomes between \$10,000 and \$24,999, representing very low-income levels. Also, 276 additional

households had income within the \$25,000 to \$34,999 range and still another 369 earned between \$35,000 and \$49,999. The combined number of units within these income categories was 1,066 or 42.1% of all Mattapoisett households. See Figure III-4 above for an illustration of this distribution.

The U.S. Department of Housing and Urban Development (HUD) prepares a special report that identifies cost burdens by household type and whether they are renters or owners, offering the following breakdown of households within income categories (See Table III-8).

**Table III-8 Type of Household by Income Category
Mattapoisett, 2000**

Type of Households	Households Earning <30% MFI	Households Earning >30% but <50% MFI	Households Earning > 50% but < 80% MFI	Households Earning >80% MFI	Total
Elderly Renters	35	10	35	80	160
Small Family Renters	24	40	20	135	219
Large Family Renters	0	0	0	10	10
Other Renters	35	0	40	95	170
Total Renters	94	50	95	320	559
Elderly Owners	14	44	102	368	528
Small Family Owners	10	30	100	805	945
Large Family Owners	0	10	30	165	205
Other Owners	20	0	40	225	285
Total Owners	44	84	272	1,563	1,963
Total	138	134	367	1,883	2,522

Source: Dept of Housing & Urban Development (HUD), SOCDs CHAS Data, 2000 – Mattapoisett

The data suggests that 239 renter households and 400 owner households were earning at or below 80% area median income in 2000 for a total of 639 households of which 138 earned at the extremely low-income end of the range of at or below 30% of area median income. It also indicates that there are considerable numbers of seniors and small families that have limited financial means to afford housing under current market conditions without public subsidies. Consequently, based on this income information over one-quarter of Mattapoisett's households would likely have qualified for housing assistance in 2000 as their incomes were at or below 80% of the area median income, defined by the U.S. Department of Housing and Urban Development (HUD) as \$59,691 for a family of four.

6. *Poverty*

Table III-9 Shows 1999 poverty data for Mattapoisett.

Table III-9 Poverty Status in 1999, Mattapoisett MA

	<i># Below Poverty</i>	<i>% Below Poverty</i>
	Level	Level
<i>Families</i>	50	2.8
<i>With related children under 18 yrs</i>	33	4.2
<i>With related children under 5 yrs</i>	-	-
<i>Families with Female householder, no husband present</i>	33	14.8
<i>With related children under 18 yrs</i>	33	22.8
<i>With related children under 5 yrs</i>	-	-
<i>Individuals</i>	223	3.6
<i>18 years and over</i>	186	3.9
<i>65 years and older</i>	33	3.2
<i>Related children under 18 years</i>	37	2.5
<i>Related children 5 to 17 years</i>	37	3.2
<i>Unrelated individuals 15 years and over</i>	122	13.8

Source: U.S. Census, Table DP-3. Profile of Selected Economic Characteristics

Less than 3.0% of families lived below the poverty level, while female heads of households with no husband present had significantly higher rates of poverty at 14.8%, and these households with children under 18 included 22.8% of all such households. Additionally, there are 223 individuals or 3.6% below the poverty level including 3.2% of individuals age 65 and over.

Table III-10 Poverty Status in 2000 Mattapoisett and Neighbors					
% Below Poverty	Rochester	Mattapoisett	Marion	Acushnet	Fairhaven
Families	2.4	2.8	3.5	1.9	6.5
With related children under 18 yrs	3.8	4.2	6.0	1.7	9.9
With related children under 5 yrs	3.3	-	-	2.2	7.5
Families with Female householder, no husband present	-	14.8	4.7	4.9	19.2
With related children under 18 yrs	-	22.8	6.5	8.8	30.0
With related children under 5 yrs	-	-	-	-	26.2
Individuals	3.1	3.6	4.6	3.8	9.0
18 years and over	2.6	3.9	3.7	4.3	8.3
65 years and older	4.4	3.2	2.0	9.3	11.6
Related children under 18 years	4.4	2.5	7.0	2.2	11.4
Related children 5 to 17 years	3.8	3.2	9.1	2.5	12.2
Unrelated individuals 15 years and over	7.4	13.8	7.1	18.7	19.6

Source: US Census, Table DP-3. Profile of Selected Economic Characteristics

Table III-10 above shows poverty status for Mattapoisett and neighboring communities. Of the five neighboring communities, Fairhaven had the highest rate of poverty for all categories. Mattapoisett ranked third after Marion for families (2.8%) under the poverty level, second after Fairhaven for families with female householder with no husband present (14.8%), under the poverty level, fourth after Acushnet for total individuals below the poverty level and fourth after Rochester for individuals under the poverty level. Most other categories Mattapoisett ranked 3rd or 4th.

7. *Employment*

The 2000 Census indicated that nearly 50% (48.9%) of Mattapoisett residents were involved in management or professional occupations and most of the rest were employed in more retail and service oriented jobs including sales and office occupations (25%), service occupations (12.5%), construction and maintenance (7.1%) and production, transportation, and material moving occupations (5.7%). While 72.3% were salaried workers, another 18% were government workers and 9.2 were self-employed.

Additional information on employment patterns indicated that of those Mattapoisett residents who were employed over the age of 16 or 3,135 workers, 590 or about 19.0%

(18.9%) worked in the community, indicating relatively limited local employment opportunities. The mean travel time to work, however, was 26.2 minutes suggesting that on average workers commuted a fair distance to their jobs, 94% by car.

8. *Educational Attainment*

In 2000 almost all adults, or 88.2% 25 years of age or older had a high school diploma or higher and 42.9% had a bachelors degree or higher. These levels are significantly higher than the 2000 figures for at least college attainment of 27.7% for Plymouth County and 33.2% for Massachusetts. These figure represent notable improvement in overall educational attainment from 1990 of 85.9% with at least a high school diploma and 31.6% with at least a college degree.

Those enrolled in school (nursery through graduate school) totaled 1,632 or 26% of the town's population. Those enrolled in nursery school through high school totaled 946 or 80.7% of those enrolled in school. These figures represent a significant increase of 156 students in overall school enrollment from 1990, but a decline of 164 students enrolled in local schools.

9. *Disability Status*

Of the 2000 population age 5 to 20 years old, 52, or 3.9% has some disability. Moreover, of the population age 21 to 64, or 15.1% claimed a disability, but 60.6% of this group was employed leaving nearly 40% (39.4%) unemployed, likely due to disability. In regard to population 65 years of age or older, 291 or 28% claimed some type of disability. These levels of disability were lower than Plymouth County as a whole where 8.5% of those five to 20 years of age claim a disability, 18.6% of those 21 to 64 claimed a disability with 63.7% employed and 36.3% of who were not employed, and more than one-third, 37.6%, of those over 65 were disabled.

10. *Residency in 1995*

About 30.5% or 1,814 persons over the age of 5 living in Mattapoisett in 2000 lived in different house in 1995. Of these people, 18.8% came from a different county, 13.1 came from the same state, 11.7% came from the same county and 6.6% came from a different state or elsewhere, representing somewhat less mobility than the county as a whole where 35.2% of all households moved during this same period.

It is important to note that housing turnover drives up housing prices in an escalating real estate market, and typically the buyers are more affluent than the sellers, fueling demographic changes in the community over time. This suggests that it is useful to find ways to reduce housing turnover, to maintain the affordability in the existing housing stock to the greatest extent possible, and to help those who want to remain in town afford to do so.

B. Housing Characteristics

Table III-11 shows 1990 and 2000 Census data for Mattapoisett's housing stock. In 2000, Mattapoisett 3,172 housing units, predominantly single-family detached structures 2,798 or 88.3%. During the 1990's Mattapoisett added 191 units to its housing stock but lost 20

rental units. Owner-occupied housing units comprised 77.7% of the occupied housings units and rental units were a fairly large segment at 22.3% of all occupied units. Nearly 9.0% of Mattapoisett's housing stock was in multi-family dwellings.

Table III-11 Housing Characteristics, 1990 and 2000

	1990	2000	Difference	% Growth	Annual Growth
Total Housing Units	2981	3172	191	6.50%	0.65%
Total Occupied Housing Units	2273	2532	259	11.30%	1.13%
Owner-occupied units	1689	1968	279	16.50%	-1.65%
% of Occupied units	74.3	77.7	2.9		
Renter-occupied units	584	564	-20	-3.40%	-0.34%
% of Occupied units	25.7	22.3	-3.4		
Vacant housing units	708	640	-68	-9.60%	-0.96%
% of All Housing Units	23.8	20.2	-3.6		
Vacancy rates					
owned units	98.4	90.3	-8.1		
rented units	1.6	6.6	5		
Units in Structure					
1, detached	2583	2798	206	7.90%	0.79%
1, attached	16	16	0		
2	151	139	-12	-7.90%	-0.79%
3 or 4	105	141	36	34.20%	3.42%
5 to 9	23	0	-23	-100%	
10 or more units	70	78	8	11.40%	1.14%
Mobile home or trailer or Other	33	0	-33	-100%	
Vacant housing units	716	640	-76	-10.60%	-1.06%

Source: US Census

The vacancy for ownership units was 0.6% a decrease from 1.4% in 1990. The vacancy rate also experienced a decrease from 4.8 in 1990 to 2.9% in 2000, however any vacancy rate of less than 5.0% represents tight market conditions.

Table III-12 compares Mattapoisett's housing stock to those of four neighboring communities. Mattapoisett had the third highest total number of housing units with 3,172 followed by Marion with 2,439 and Rochester, the lowest with 1,634. Fairhaven had the highest amount of housing units with 7,266 followed by Acushnet with 3,889 units.

In terms of total occupied housing units Mattapoisett ranked last with 79.8% compared to Acushnet the highest with 97.5% followed by Rochester with 96.4%. Mattapoisett also had the highest total of vacant housing with 20.2% behind Marion with 18.2%. Acushnet had the lowest amount of vacant units with 2.5% followed by Rochester with 3.6%

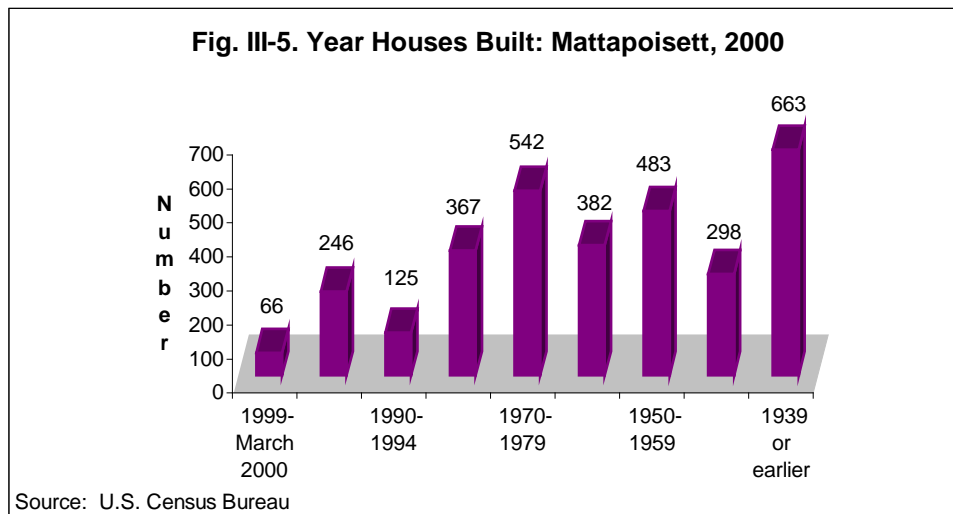
In addition Mattapoisett had the third highest amount of owner-occupied housing units with 77.7 behind Rochester with 89.7% and Acushnet with 81.9% of owner-occupied

housing units. Mattapoisett was second with 22.3 % renter-occupied units behind Fairhaven with 25%

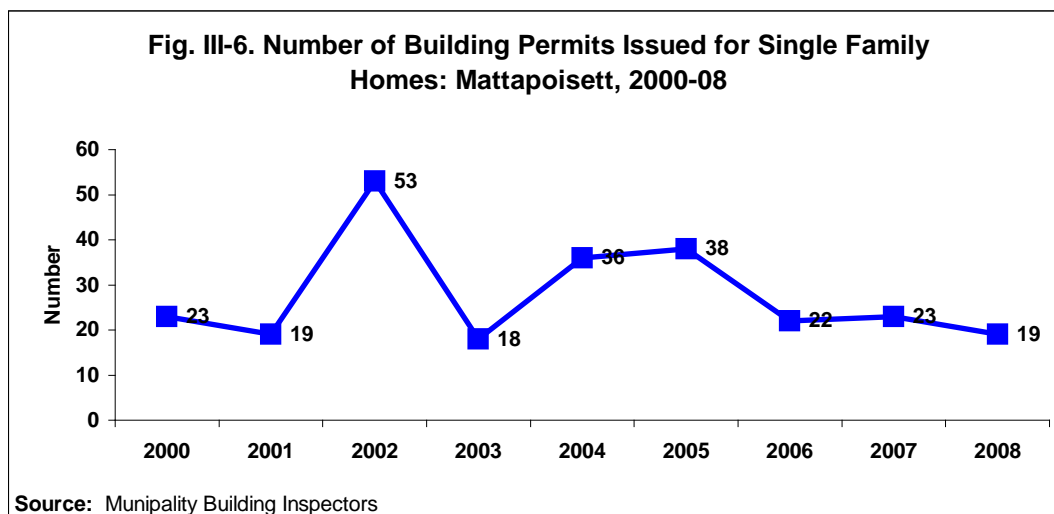
Table III-12 Housing Units, Occupancy and Tenure: 1990-2000
Town of Mattapoisett and Neighbors

	1990%		2000%		% Change 1990-2000
Mattapoisett					
Total Housing Units	2981		3172		6.4
Total Occupied Housing Units	2273	76.2	2532	79.8	11.4
Owner-occupied units	1689	56.7	1968	77.7	-16.5
Renter-occupied units	584	19.6	564	22.3	-3.4
Vacant housing units	708	23.8	640	20.2	-9.6
Seasonal/Recreational use	647	21.7	566	17.0	-12.5
Acushnet					
Total Housing Units	3526		3889		10.3
Total Occupied Housing Units	3428	97.2	3793	97.5	10.6
Owner-occupied units	2871	81.4	3184	81.9	10.9
Renter-occupied units	557	15.8	609	15.7	9.3
Vacant housing units	98	2.8	96	2.5	-2.0
Seasonal/Recreational use	8	0.2	14	0.4	75.0
Fairhaven					
Total Housing Units	7093		7266		2.4
Total Occupied Housing Units	6359	89.7	6622	91.1	4.1
Owner-occupied units	4457	62.8	4803	66.1	7.8
Renter-occupied units	1902	26.8	1819	25.0	-4.4
Vacant housing units	734	10.3	644	8.9	-12.3
Seasonal/Recreational use	455	6.4	436	6.0	-4.2
Marion					
Total Housing Units	2045		2439		19.3
Total Occupied Housing Units	1589	77.7	1996	81.8	25.6
Owner-occupied units	1203	58.8	1568	64.3	30.3
Renter-occupied units	386	18.9	428	17.5	10.9
Vacant housing units	456	22.3	443	18.2	-2.9
Seasonal/Recreational use	408	20.0	337	13.8	-17.4
Rochester					
Total Housing Units	1341		1634		21.8
Total Occupied Housing Units	1288	96.0	1575	96.4	22.3
Owner-occupied units	1192	88.9	1465	89.7	22.9
Renter-occupied units	96	7.2	110	6.7	14.6
Vacant housing units	53	4.0	59	3.6	11.3
Seasonal/Recreational use	38	2.8	18	1.1	-52.6

Source: US Census



Above, Figure III-5 shows that the majority of housing stock in Mattapoisett was built before the 1940s (663 units or 20.6%), and in the 1970s (542 units or 17%). Over 36.5% of the housing stock as of 2000 was built between 1939 and 1969, which indicates that Mattapoisett has an older housing stock. Only 13.7% was built from 1990 to 2000. Additionally, Mattapoisett has 2,368 housing units or 74.5% of its housing stock that is 40 years old or older compared to the state average of 80.3% and the national average of 67.2%. At the end range many homes need major renovations including new roofs, lead paint removal, updated kitchens and baths, new heating systems, new septic systems and repairs and updates to other major systems.



Mattapoisett issued 251 single-family permits for the eight-year period, averaging 31.4 permits per year. No multi-family permits were issued during this period. In 1990s Mattapoisett averaged 30.9% permits per year (SRPEDD). Since 2005 building activity has slowly, steadily declining from 38 in 2005 to 19 in 2008, as shown in Figure III-6.

Table III-13 provides a comparative building permit activity for Mattapoisett and neighboring communities between 2000 and 2008. In contrast to Mattapoisett's 251 permits, Acushnet issued 551 single-family permits, Rochester (359), Fairhaven (339) and Marion (137). This data was compiled by Southeastern Regional Planning and Economic Development District (SRPEDD) from building department records for Mattapoisett and neighboring communities.

**Table III-13 PERMITS FOR RESIDENTIAL UNITS: MATTAPOISETT
NEIGHBORING COMMUNITIES OF
2000-2008**

	2000	2001	2002	2003	2004	2005	2006	2007	2008
Total Units Permits									
ACUSHNET	42	48	56	47	32	33	12	9	10
FAIRHAVEN	51	26	27	25	40	98	43	21	8
MARION	32	25	16	19	23	11	8	2	1
MATTAPOISETT	23	19	53	18	36	38	22	23	19
ROCHESTER	62	39	56	54	52	55	22	13	6
Single Family Permits									
ACUSHNET	42	48	56	47	32	33	12	9	10
FAIRHAVEN	51	26	27	25	40	98	43	21	8
MARION	30	25	16	19	23	11	8	2	1
MATTAPOISETT	23	19	53	18	36	38	22	23	19
ROCHESTER	62	39	56	54	52	55	22	13	6
Multi-Family Permits									
ACUSHNET	0	0	0	0	0	0	0	0	0
FAIRHAVEN	0	0	0	0	0	0	0	0	0
MARION	2	0	0	0	0	0	0	0	0
MATTAPOISETT	0	0	0	0	0	0	0	0	0
ROCHESTER	0	0	0	0	0	0	0	0	0

Source: Town Building Depts.

C. Housing Market Conditions

1. *Homeownership*

Census data provides information on housing values as of March 2000. The census indicated that the 2000 median house value in Mattapoisett was \$196,600 up 3.4% from the median in 1990 of \$190,000. In 2000, 950 homes were valued at less than \$200,000 another 545 homes were valued between \$200,000 and \$299,000. Another 286 were valued between the \$300,000 and \$499,999 range and 51 additional homes were priced above that. These housing values are summarized below in Table III-14.

More updated market data is monitored by the Warren Group from the Multiple Listing Service data, which is based on actual sales. This market information is summarized in Table III-15, showing median sales prices for Mattapoisett and its neighbors from 2000 to 2008. The 2008 median sales price of a single-family home in Mattapoisett was \$415,000, an increase of \$180,000 or 76.5% over the median sales value in 2000. Note,

Mattapoisett's median sale price peaked in 2007 at \$446,000 a decline of \$31,000 or -6.7 % in 2008.

Table III-14 Mattapoisett, 2000 Housing Values		
Value	Number of Units	% Units
Less than \$50,000	12	0.7
\$50,000 to \$99,999	46	2.5
\$100,000 to \$149,999	393	21.6
\$150,000 to \$199,999	499	27.4
\$200,000 to 299,999	545	29.9
\$300,000 to 499,999	286	15.7
\$500,000 to 999,999	29	1.6
\$1 million or more	12	0.7
Total	1,822	100%
Median (dollars)	\$196,600	
Source: US Census 2000		

Looking at single-family home sales as of the end of 2008 Mattapoisett ranks second in terms of median sales price of the five neighboring communities. Marion is the most expensive community with a \$441,500 median sale price and Acushnet is the most affordable at \$231,200.

Table III-15 Median Sale Price of Single-family Homes, 2000-2008

Community	2000	2001	2002	2003	2004	2005	2006	2007	2008
<i>Rochester</i>	215,000	240,500	250,000	320,000	365,000	422,500	365,000	390,000	357,000
<i>Mattapoisett</i>	235,000	290,000	321,000	342,500	400,000	390,000	407,000	446,000	415,000
Marion	270,500	275,250	293,250	300,000	554,500	445,000	446,500	380,000	441,500
<i>Fairhaven</i>	129,900	155,500	174,500	230,000	254,000	285,000	275,000	271,950	235,000
<i>Acushnet</i>	148,555	158,000	185,250	250,000	270,500	280,000	281,000	254,000	231,200

Source: Warren Group

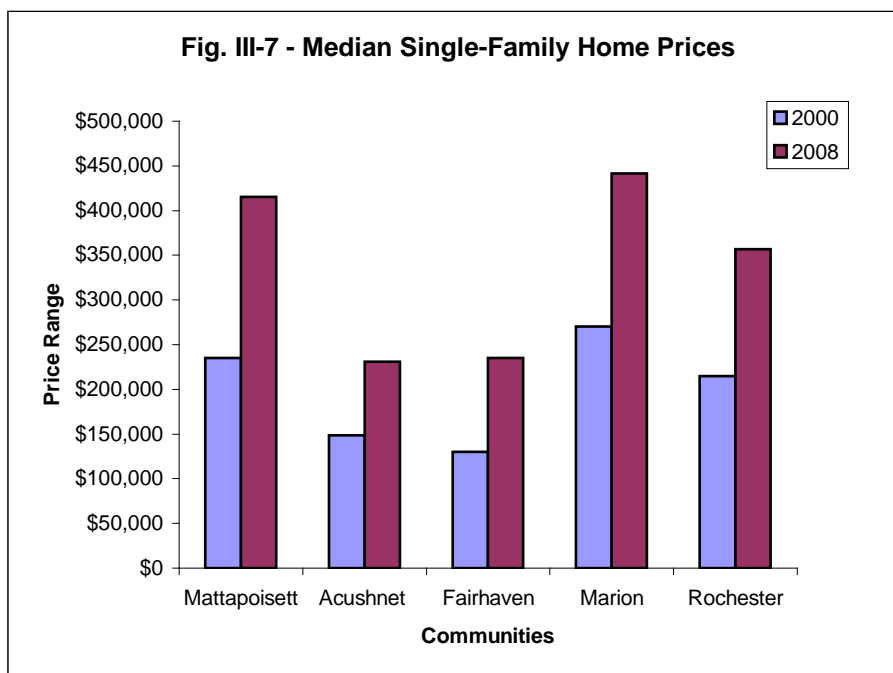


Figure III -7. shows a comparison of 2000 versus 2008 median home prices for Mattapoisett and its neighbors. During this period home values rose significantly, especially for Mattapoisett where the price increased to \$415,000 or 76.5%, Rochester experienced an increase to \$357,000 or 66%, followed by Marion climbing to \$441,500 or 63.5%.

Table III-16 Summary of Sales Data for Single Family Homes January 2010 thru June 2008				
Price Range	Current Listings #/%	Pending / Under Agreement #/%	Sold #/%	Total #/%
Less than \$150,000	0/0.0%	NA	3/16.6%	3/ 4.3%
\$150,000-199,999	5/9.8%		1/5.5%	6/8.6%
\$200,000-249,999	1/1.9%		0/0.0%	1/1.4%
\$250,000-299,999	3/5.8%		3/16.6%	6/8.6%
\$300,000-349,999	6/11.7%		3/16.6%	9/12.9%
\$350,000-399,999	10/19.6%		3/16.6%	13/ 18.8%
\$400,000-449,999	0/0.0%		1/5.5%	1/1.4%
\$450,000-499,999	3/5.8%		0/0.0%	3/ 4.3%
\$500,000 and over	23/45.8%		4/22.2%	27/39.1%
Total	51/100%		18/100%	69/100%
Average Price	564,033	--	\$419,056	--
Median Price	507,000	--	\$332,000	--
Average Days on the Market	176	--	--	--
Source: Multiple Listing Service (Roost.com) January 2010				

Table III-17 Mattapoisett, Rental Costs 1990 – 2000				
Gross Rent	1990		2000	
	# of Units	%	# of Units	%
Under \$200	39	6.5	30	5.3
\$200-299	30	5.2	20	3.5
\$300-499	73	12.8	53	9.4
\$500-749	234	40.7	127	22.5
\$750-999	92	16.0	175	31.0
\$1000 or more	61	10.6	104	18.4
No Cash Rent	47	8.2	55	9.8
Total	576	100.0	564	100.0
Median Rent	\$768		\$640	

Source: US Census, Table DP-4, Profile for Selected Housing Characteristics, 2000 and Table DP-5, Housing Characteristics 1990

The 2000 Census indicated that there were 564 occupied rental units in Mattapoisett down 2% from 576 in 1990. The median gross rent was \$640, 16.6% lower than the 1990 gross rent of \$768. Rental units make-up less than one-quarter or 22.3% of Mattapoisett's housing stock, fairly comparable to Plymouth County at 24.4% but smaller than the state as a whole with 38.3%.

Data on costs of rental units for 1990 through 2000 is included in Table III-17. Like housing values for homeownership units, rental values tend to be underestimated in the census data and actual market rents are typically much higher. Updated information on rents indicates that 1 and 2-bedroom, small apartments are listed for \$950 to \$750 and older, single-family home rentals range between \$2,000 and 1,550. It is suspected that many single-family homes are being rented or are on the market for rent in the Town of Mattapoisett due to the current economic conditions and inability to sell. Examples from recent listings offer a good perspective of the rental market including:

- A single-family home with four-bedrooms, 3BA and 2,254 SF of living space for \$2,000 per month.
- A single-family home with three bedrooms, 2BA and 1,136 SF of living space for \$1,550 per month.
- A second floor apartment with one-bedroom, 1BA and 950 SF of living space for \$950 per month.
- A third floor apartment with one-bedroom, 1BA and 600 SF of living space for \$800 per month.
- An apartment with two-bedrooms, 1BA and 600 SF of living space for \$750 per month.

In general these properties are older homes or apartments situated on minimum sized lots.

D. Cost Analysis of Existing Market Conditions

As housing prices escalate, the affordability gap widens, defined as the gap between the cost of housing and the proportion of income that is reasonable to pay for housing,

typically defined as 30% of gross income. To afford the median sales price of a single-family home in Mattapoisett of \$415,000 (based on the Warren Group information as of the end of 2008), a household would have to earn approximately \$121,000 significantly more than the adjusted median income \$76,590.

The borrowing power of the average household, based on the adjusted median household income of \$76,590 is about \$260,400 much higher than the median house value as reported in the 2000 census of \$235,000 and drastically less than the \$415,000 median sale prices for single-family homes as of the end of 2008. The affordability gap is then about \$154,600 - the difference between the cost of a median priced home and what a median income household can afford.

It is useful to identify the number of residents who were living beyond their means due to housing costs. The 2000 census provides data on how much households spent on housing whether for ownership or rental. Such information is helpful in assessing how many households are overspending on housing or encountering housing affordability problems, defined as spending more than 30% of their income on housing. Based on 2000 data, the census that 116 or 6.4% of homeowners in Mattapoisett were spending between 30% and 34% of their income on housing and another 220 or 12.1% were spending more than 35% of their income on housing expenses. In regards to renters, only 13 renters or 2.3% were spending between 30% and 34% of their income on housing, however, 130 renters or 23% were spending 35% or more for housing. This data suggest the 469 households or 14.8% of all Mattapoisett households were living in housing that was by definition beyond their means and unaffordable.

E. Subsidized Housing Inventory

1. *Current Inventory*

The Department of Housing and Community Development counts 70 units in Mattapoisett that meet the affordability requirements under Chapter 40B and are eligible for inclusion in the Subsidized Housing Inventory. Chapter 40B mandates that the town should have 10% of its year-round housing stock as affordable housing which would total 263 units out of its 2,634 year-round housing units (2000 US Census). With a current inventory of 70 (2.7%) affordable housing units, Mattapoisett currently has a deficit of 193 affordable units.

Mattapoisett is not alone in being challenged by the 10% state threshold, as most communities in Massachusetts have not surpassed the 10% level, however, Mattapoisett ranks third in comparison to its neighbors as indicated in Table III-8 below:

Table III-18 Level of Affordable Housing, Mattapoisett and Neighboring Communities			
Community	# Year-Round Units	# Affordable Units	% Affordable Units
Acushnet	3,879	97	2.5%
Fairhaven	6,853	495	7.2%
Marion	2,095	86	4.1%
Mattapoisett	2,634	70	2.7%
Rochester	1,619	8	0.5%

None of the surrounding towns have produced enough affordable units to meet the state target of 10% of its year-round housing stock but Mattapoissett's need more progress.

Table III-19 summarizes Mattapoissett's existing Subsidized Housing Inventory.

Table III-19 Department of Housing and Community Development Chapter 40B Subsidized Housing Inventory September 2009			
Name of Development	Type of Housing	# Units	Subsidizing Agency
Village Court	Rental	70	DHCD
Total		70	

Source: DHCD, September 2009

Mattapoissett Housing Authority

The Town's affordable units have been produced through the Mattapoissett Housing Authority (MHA). The Village Court facility was built by the state in 1982 and contains a 2-story facility with 70 units for the elderly, handicapped and families. The units consist of 60 elderly, one bedroom units and 10 family, two and three bedroom units. The facility currently houses a total of 81 residents.

The MHA maintains a waiting list for elderly, handicapped and families, priority is given to Mattapoissett residents and/or emergencies. According to MHA Executive Director, Louise Sousa, the Town could use additional families and elderly/handicapped rental housing. Currently there are 20 elderly and families on the waiting list. The average waiting period is 2 years.

F. Gaps between Existing Housing Needs and Current Supply

As the affordability analysis indicates in Section III.D above, significant gaps remain between what most current residents can afford and the housing that is available. In fact the current homeownership market has become increasingly outside the means of those earning median income and low-and moderate-income residents virtually shutout.

The buildout analysis that was prepared by under the Town of Mattapoissett Master Plan 2000 projected that Mattapoissett could support an additional 4,821 housing units based on no zoning changes and expansion of infrastructure. Projections therefore indicate that in order to meet the 10% state standard, the estimated population growth would require at least an additional 480 or so units of affordable housing over and above the 193 required based on the 2000 year-round housing unit count.

Based on the Housing Needs Assessment, there are a number of key indicators that suggest there are significant local needs for affordable housing including:

1. *Households with Limited Incomes*

Despite increasing household wealth, there still remains a population living in Mattapoissett with very limited financial means.

- Of the 2,532 counted in 2000, 148 or 5.8% had incomes of less than \$10,000 and another 276 or 10.7% had incomes between \$10,000 and \$24,999, representing extremely and very low-income levels.
- Another 276 households had income within the \$25,000 to \$34,999 range and still another 369 earned income between \$35,000 and \$49,999.
- One quarter or more of Mattapoisett households would likely have qualified for housing assistance in 2000 as their incomes were at or below 80% of area median income defined by the U.S. Department of Housing and Urban Development (HUD) as \$59,691 for a family of four.
- The 2000 Census indicated that 223 individuals or 3.6% of all residents earned below the poverty level.
- Census data suggests that 479 or nearly 19% of all Mattapoisett households were living in housing that by common definition was unaffordable.

Needs: *More subsidized rental housing is needed to meet the housing needs of the Town's lowest income residents.*

Goal: *At least half of all new affordable units created should be rentals.*

2. ***Gaps in Affordability and Access to Affordable Housing***

- The 2000 census data suggested the 479 households or 19% of all Mattapoisett residents were living in housing that was by common definition beyond their means and unaffordable. Since 2000, income levels have increased over 40%, but median the median sales price increased by over 76%, indicating that there are likely to be more residents faced with overly burdensome housing costs.
- The affordability gap is about \$154,600 – the difference between the price of the median priced home (415,000) and what a median income household can afford (\$260,400).
- The average waiting period for an individual seeking a unit in the Mattapoisett Housing Authority is a minimum of at least two years.

Needs: A wider range of affordable housing options is needed including first time homeownership opportunities for younger households entering the job market and beginning their own families as well as for empty nesters.

Goals: At least half of all new affordable units created should be directed to homeownership, either small starter homes or affordable condominiums.

3. ***Disabilities and Special Needs***

- Of the 2000 population age 5 to 20 years old, 52 or 3.9% had some disability. Of those aged 21 to 64, 536 or 15.1% claimed a disability. About 215 or 40% of this group was unemployed, likely due to disability. In regard to the population the population 65 years of age or older, 291 or 28% claimed some type of disability. Although these levels were lower than that of Plymouth County and Massachusetts they represent significant special needs within the community of Mattapoisett.
- The number of those 65 or older has increased by 137 or nearly 18% from 1990 to 2000. There was significant increase in the frail elderly, those over 85 years of age of about 47% from 84 in 1990 to 131 individuals in 2000. This trend will

likely continue and as this older age cohort increases more assisted living housings options will be needed in the long-term.

- Of the 564 renters, 143 or over 25% were spending more than 30% of their incomes on housing expenses.

Needs: *Some amount of new housing should be built adaptable or accessible to the disabled, including seniors, and supportive services should also be considered.*

Goal: *Incorporate handicapped adaptable or accessible units into all new developments of a least 5% of all units produced and include supportive services for a disabled or senior population in approximately 5% of affordable units produced.*

4. Housing Conditions

- Over 57% of Mattapoisett's housing stock 1,826 units were built prior to 1970. An aging housing stock can indicate units in need of updating, not in compliance with building and sanitary codes, and containing lead paint.

- Many areas in town rely on septic systems some of which are likely to require repair avoiding water quality and other environmental concerns.

Needs: *Programs to support necessary home improvements, including deleading and septic repairs for units occupied by low-and moderate-income households, particularly the elderly living on fixed incomes.*

Goal: *50 participants over ten years and 25 over next five years for an average of five participants per year.*

IV. CONSTRAINST TO PRODUCING AFFORDABLE HOUSING AND MITIGATION MEASURES

It will be a challenge for the Town of Mattapoisett to create enough affordable housing units to meet local needs and the 10% state goal in light of current constraints to new development including the following:

A. Zoning

1. Challenges

Mattapoisett's zoning by-law divides the town into thirteen (13) zoning districts. These are Residence 80 (R 80), Rural Residence (RR 80), Rural Residence (RR 45), Residence 40 (R 40), Rural Residence 40 (RR 40), Residence 30 (R 30), Rural Residence 30 (RR 30), Residence 20 (R 20), Marine Residence 30 (MR 30), Village Residence (VR 10), Waterfront 30 (W 30), General Business (GB) and Limited Industry (LI). There are also three (3) overlay districts including Mattapoisett River Aquifer Protection District (MRAPD), Floodplain Overlay District and the Telecommunications Facilities (FTO) District.

Some major provisions of the zoning bylaw are summarized below:

Cluster Subdivision

To permit maximum flexibility for developing land for single family housing, and to encourage the preservation of open space and promote the more efficient use of the land in harmony with its natural features. Developments are required to have eight (8) or more acres and are allowed in the following districts R 80, RR 45, R 40, R 30 and RR 30. The base number of units allowed is no more than what could be approved under a conventional subdivision plan although the density can be increased up to a maximum of 25% under density bonuses for open space over the 40% minimum, creation of affordable units and units for persons fifty-five and over.

Special Residential Development

To permit maximum flexibility for developing land for residential purposes, broaden housing opportunities, encourage the preservation of open space and promote the more efficient use of the land in harmony with its natural features. A special permit is required granted by the planning board. A Special Residential Development (SRD is a residential development of three or more detached single family dwellings or semi attached dwellings or townhouse dwelling or combination thereof with open space. The SRD is allowed in all districts except Village Business and Limited Industry. Tract sizes range from 5 acres in the R 80 and RR 80 Districts, 3 acres in R 30/40, RR 30/40 R 45, MR 30 and W 30, 2 acres in the R 20 and VR 10 to 1 acre in the GB. There are also open space provisions ranging from 30 to 40 % in the 3 and 5 acre districts, 10 to 20% in the 2 acres districts and 10% in the 1 acre district.

Special Dwelling Conversion

Allowed in all zoning districts under special permit by the planning board for conversion of existing buildings into multi-family dwellings. The parcel is required to have twice the minimum size as allowed by zoning. The number of units allowed equal the number lots that could be developed under a conventional subdivision. No provisions for density bonuses.

Family-Related Apartment

A “family-related apartment” is a separate housekeeping unit, complete with its own sleeping, cooking and sanitary facilities within or added to the structure of the single family dwelling. The family-related member is a person related by blood, marriage, or adoption. The intent of the bylaw is to permit the creation of family-related apartments for the purpose of providing affordable housing for family-related persons. The maximum number of occupants is three. The unit shall not contain more than 500 square feet with at least three off street parking spaces except in the Village Residential zone. The family-related apartment is authorized under a special permit granted by the Zoning Board of Appeals and is available in any residential or business zone. *It should be noted that accessory apartments should be at a minimum 700 square foot to qualify as affordable although there may be some flexibility in approving smaller units.*

2. Mitigation

This Housing Production Plan includes a number of strategies that are directed to reforming local zoning regulations, making them friendlier to the production of affordable housing and smart growth development. These include adding inclusionary

zoning, modifying cluster development bylaw, allowing affordable starter housing on non conforming lots, allowing a wider range of housing types, and revising provisions for multi-family housing.

B. Infrastructure

1. Challenges

The town's system ties into Fairhaven's Municipal Sewer Treatment facility, those that do not have service must rely on septic systems if special treatment facilities are not integrated into new development. Currently Mattapoissett has limited municipal sewer service of about 38%. There some 1,050 properties that have sewer with an additional 212 properties apportioned, which will bring the system to capacity at 500,000 gpd. In 2008 Mattapoissett, Marion and Rochester constructed a new \$17 million Mattapoissett Water Treatment Plant serving most areas in Mattapoissett with municipal water service including the towns of Marion and Rochester, the remaining areas in Mattapoissett rely on the use of private wells. Mattapoissett also maintains six (6) municipal wells throughout the community. In those areas of town without sewer service in particular, new housing production must comply with Title V standards and be sensitive to water quality issues, which are essential but contribute to higher development costs.

2. Mitigation

It will be important for any new affordable housing development to address these infrastructure constraints, septic issues in particular, and insure that there are sufficient amounts subsidies incorporated into the project to adequately service new residents and project the environment. Moreover, zoning strategies that are included in this Plan provide an agenda for better directing development to appropriate locations where higher density development makes sense and the future development of infrastructure is more likely. The Plan also addresses the need to provide greater flexibility in cluster zoning to create more affordable housing units while maintain the preservation of open space in conjunction with residential development. In addition, recommended Affordable Housing Guidelines outlines preferred criteria for new development including those related to infrastructure.

C. Environmental Concerns

1. Challenges

Mattapoissett has a unique ecosystem of sandy soils, wetlands, marsh, ponds, bogs, tidal flats and surface waters. This ecosystem supports some 480 acres of saltmarsh as well as important forest with swamps and uplands that provide valuable recharge areas for groundwater and the maintenance of wildlife habitats. This ecosystem is supported by a single hydrologic system which includes the Mattapoissett River and the Mattapoissett River Aquifer providing valuable fresh water for water supply, recreation, and agriculture to the communities of Mattapoissett, Fairhaven, Marion and Rochester. In addition the coastline supports beaches, several coves (i.e. Aucoot Cove) and the Mattapoissett Harbor. Together this network of natural resources bolsters the economy, natural rural and coastal

setting, and quality of life in Mattapoisett. It is not surprising that local leaders and residents highly value these natural resources and the high value placed on protecting them.

2. *Mitigation*

Housing production strategies are largely oriented to actions that will promote smart growth and limit impacts on the environment such as promoting more flexible cluster development, converting existing housing to long term affordability, developing infill sites in existing neighborhoods, as well as encouraging mixed-use development in the village, marine residential areas and along the Route 6 commercial corridor (see Section VII.C for details).

D. Transportation

1. *Challenges*

As of 2009, there were approximately 58 miles of roads in Mattapoisett. This includes: 7 miles of unaccepted roads, 9 miles of Mass DOT roads and 42 miles of Town accepted roads. There are two major roadways servicing the Town, both extend east to west. Interstate 195 cuts across the middle of the town, providing a full cloverleaf interchange at North Street and Route 6 (Marion Road) lies south. Although Mattapoisett is in the Southeastern Regional Transit Authority (SRTA) service area there are no bus routes. The only public transportation system is through Dial-a-ride for travel within Mattapoisett and surrounding communities, but this service is restricted to seniors and physically-challenged residents.

SRPEDD studies indicate that the roads in Mattapoisett are adequate for the foreseeable future with few identifiable safety or capacity problems. However, it is essential that the Town evaluates and selects appropriate measures to relieve the impact of growth on traffic yet still grow incrementally. It is also worth noting that because public transportation is limited, residents must rely on the automobile, which presents an additional burden for those with limited incomes, particularly those on fixed incomes. Coordinating transportation in Mattapoisett with regional transportation networks will be important as both the town and the region experience future growth.

2. *Mitigation*

The Town will have to pay particular attention to the projected traffic implication of any new development, working with the developer to resolve potential problems. One of the strategies included in this Housing Production Plan is to explore higher density, mixed-use development in appropriate locations that has the potential for reducing the reliance on the automobile somewhat (see Section VII.B.6 for details). Opportunities to direct development to areas that are most conducive to higher densities, such as Route 6 and potential areas on North Street, may serve to reduce transportation problems as development is likely to be along corridors and bus routes.

E. Schools

1. *Challenges*

The Town of Mattapoisett public school system is served by two (2) local schools the Mattapoisett Center Elementary School, grades PK to 3 with a 287 student enrollment and the Old Hammondtown School, grades 4 to 6, student enrollment of 226. Residents in junior high school (7 and 8) and high school (9 to 12) are served by the Old Rochester Regional School District at the Old Rochester Regional Junior High School and the Old Rochester Regional High School where enrollment is 427 and 714 respectively.

The Old Rochester Regional School District has experienced recent declines in school enrollments. School enrollments compiled by the Massachusetts Department of Education from 2004 to 2009 indicate a downward shift as presented in Table IV-1.

Table IV-1 Historic School Enrollment Old Rochester Regional School District 2004 through 2009			
Year	Total Enrollment	Difference	% Difference
2004	1,247	--	--
2005	1,229	18	-1.4%
2006	1,216	13	-1.0%
2007	1,238	22	1.7%
2008	1,205	33	-2.7%
2009	1,141	64	-5.6%

Source: Mass Department of Education

The build-out projections developed under the Mattapoisett Master Plan 2000 indicated that the school age population may increase by 2,411 children; however there are no reliable projections as to when buildout is likely to occur and these projections calculated in 2000, were based on existing zoning. This added population if ever realized could place a future burden on the school system. Nevertheless, in the near future Mattapoisett should not experience any significant increase in enrollments.

2. *Mitigation*

This Housing Production Plan recognizes the need for a wider range of affordable housing options in Mattapoisett, including first-time homebuyer opportunities for young families. However, the Plan also suggests exploring options for covering some of the added municipal costs associated new students, including 40R and 40S (see Section VII.B.5 for more information).

F. Availability of Subsidy Funds

1. Challenges

Financial resources to subsidize affordable housing preservation and production as well as rental assistance have suffered budget cuts over the years making funding more limited and extremely competitive. Communities are finding it increasingly difficult to secure necessary funding and must be creative in determining how to finance projects and aggressive in securing these resources. Mattapoisett is fortunate to have passed the Community Preservation Act that provides an important local resource for affordable

housing in many other communities across the state, but it will have to leverage additional public and private financing to make affordable development feasible.

2. Mitigation

This Housing Production Plan recommends several opportunities to invest the Town's Community Preservation funding and leverage other public and private financing to make affordable housing feasible. This plan also provides information on available housing subsidies from regional, state and federal resources, including discretionary sources that require Commonwealth Capital scoring. In fact, the approval of this Housing Plan and implementation of a number of key strategies in the plan will enhance Mattapoisett's ability to access state resources under Commonwealth Capital for not only housing but for economic development, environmental, infrastructure, and transportation purposes. In an effort to better manage and coordinate funding for affordable housing purposes, this Plan recommends that the Town establish a Municipal Affordable Housing Trust (see strategy VII.A.2 for details).

G. Community Perceptions

1. Challenges

Affordable housing, subsidized housing, low income housing, Section 8 etc., - these terms can conjure images of potential neglect, plunging property values, increased crime, and even tensions concerning class and race. However, problems related to decreases in property value and increasing social distress related to affordable housing have been more the exception rather than the rule. Nevertheless, opposition to affordable housing development, particularly from abutters, is almost a foregone conclusion.

Given high real estate prices, community perceptions have begun to tilt towards the realization that affordable housing is needed in the community. More people are recognizing that the new kindergarten teacher, their grown children, or the elderly neighbor may not be able to afford to live or remain in the community. It is this growing awareness, as well as impending 40B developments, which is causing communities such as Mattapoisett to take a more proactive stance and greater interest in support of affordable housing initiatives. Also, once residents understand that the Town might be able to potentially reserve up to 70% of the affordable units in any new development for those who have a connection to Mattapoisett, referred to as "community preference", greater local support is typically more forthcoming.

Towns are allowed to set-aside up to 70% of the affordable units available in a development for those who meet the criteria included in the state Affirmative Fair Housing Marketing Plan (AFMP) guidelines, and the Town will have to justify the preference by demonstrating both local need and how the local preference will be implemented to mitigate a potential discriminatory impact. Within the parameters of the AFMP criteria for these units can be defined by Town as Mattapoisett residents, employees of the Town or carver (including the School District) or employees of businesses located in town (See APPENDIX 4: Affirmative Housing Fair Marketing Plan).

2. *Mitigation*

Mattapoisett proposes to initiate an ongoing educational campaign to better inform local leaders and residents on the issue of affordable housing, to help dispel negative stereotypes, provide up-to-date information on new opportunities and to garner political support (see strategy VII.A.1). It will be important to continue to be sensitive to community concerns and provide opportunities for residents to not only obtain accurate information on housing issues, whether they relate to zoning or new development, but have opportunities for real input.

V. **PROPERTY INVENTORY**

The following information represents a work in progress that will be fine-tuned on an ongoing basis in coordination with other Town boards and committees.

A. **Public Properties**

Table V-1 lists some properties that are owned by the Town of Mattapoisett that may be suitable for some amount of affordable housing.

Table V-1				
Publicly-owned Properties with Potential for Affordable Housing Development				
Parcels	Map # / Parcel	Parcel Size	Estimated Housing Units/ Aff. Units	Comments
Brandt Island Rd	14/6	34 acres	68/34	Wetland constraints
Off North Street	18/20	5 acres	10/10	

* Estimates based on half of the parcels conducive to development and four units /acre with 50 to 100% affordable.

In addition to currently owned Town parcels, the Town of Mattapoisett may decide to acquire privately owned sites in the future for purposes of protecting open space and developing some amount of housing, including affordable housing, through cluster development on a portion of the sites. Smaller sites may be available as well to build affordable new starter homes on an infill basis. Some limited opportunities may also be available through the taking of tax-foreclosed properties for affordable housing.

B. **Private Properties**

It is also likely that developers will continue to pursue comprehensive permit applications or the standard regulatory process for housing development, including affordable housing, and it will be incumbent on the Town to determine the best approach for guiding new development to more appropriately satisfy local needs and requirements. One of the strategies recommended in this Housing Production Plan is to prepare Housing Guidelines (see Strategy VII.B.2) that establish general local criteria for new housing development, and another is to reach out to developers to promote development opportunities in line with local priorities (see Strategy VII.C.2).

Additionally, as mentioned above, the Town should become alert to opportunities for acquiring property that would be suitable for some amount of affordable housing. Possible tax foreclosures may provide options for the Town to develop scattered-site affordable housing. Ideally such properties would meet a number of smart growth principals depending on size such as:

- The redevelopment of existing structures, including vacant and abandoned houses;
- Infill development in existing neighborhoods;
- Development of housing in underutilized locations with existing infrastructure;
- Large enough to accommodate clustered housing;
- Good carrying capacity for water and septic systems or can accommodate special treatment facilities;
- Buffer between adjacent properties; and
- Located along a major road.

VI. HOUSING PRODUCTOIN

The Massachusetts Department of Housing and Community Development (DHCD) administered the Planned Production Program since December 2002, in accordance with regulations that have enabled cities and towns to prepare and adopt a Production Plan that demonstrates the production of an increase of .75% over one year or 1.5% over two-years of its year-round housing eligible for inclusion in the Subsidized Housing Inventory. If DHCD certified that the locality has complied with its annual goals or that it had met two-year goals, the Town could, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers for one or two years, respectively.

Recently adopted changes to Chapter 40B have established some new rules. For example, Planned Production Plans are now referred to as Housing Production Plans. Moreover, annual goals changed from .75% of the community's years-round housing stock, translating into 20 units per year or 40 over two years for Mattapoissett, to .50% of its year-round units, meaning that Mattapoissett will now have to produce at least 13 affordable units annually to meet production goals through 2011. When the 2010 census figures become available in 2011-12, this number will be somewhat higher.

Using the strategies summarized under Section VII, the Town of Mattapoissett has developed a Housing Production Program to chart affordable housing activity over the next five (5) years. The town will be able to update the Plan after or even before these five years elapses. The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year. The goals are based largely on the following criteria:

- To the greatest extent possible, at least fifty percent (50%) of the units that are developed on publicly-owned parcels should be affordable to households earning at or below 80% of area median income – the **affordable units** – and a least another 10% affordable to those earning up to 120% of the median income – **moderate-income “workforce” units** – depending on project feasibility. The rental projects will also target some households earning at or below 60% of area median income and lower depending upon subsidy program requirements.
- Projections are typically based on no fewer than four units per acre. However, given specific site conditions and financial feasibility it may be appropriate to decrease or increase density as long as projects are in compliance with state Title V and wetlands regulations. Although Town water is fairly widely available sewer services may constrain higher densities without special facilities.
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or possibly the “friendly” comprehensive permit process. The Town will continue work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase the numbers of affordable units.

- The projections involve a mix of rental and ownership opportunities. The Town will work with developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents per the identified priority housing needs in the Housing Needs Assessment (see Section III).

Table VI-1 Mattapoissett Housing Units Program*			
Strategies by Year	Units <80%AMI	Units 80% -120% AMI	Total # Units
Year 1 - 2011			
Mixed-use development/ Adaptive re-use	6	2	24
<i>Subtotal</i>	6	2	24
Year 2 - 2012			
Private Development – Inclusionary Zoning	8	4	32
<i>Subtotal</i>	8	4	32
Year 3 - 2013			
Private Development - Multi-family/ Duplex	4	2	16
Private Development – Elderly/Group Home	14		14
Conversion of existing Housing	2		2
<i>Subtotal</i>	20	2	32
Year 4 - 2014			
Private Development “friendly 40B”	12		48
<i>Subtotal</i>	12		48
Year 5 - 2015			
Town-owned property mix of ownership and rentals	22		22
Private development non conforming lots	4		4
<i>Subtotal</i>	26		26
Total	72	8	162

Total = 72 affordable units (for those earning at or below 80% of area median income). 8 workforce units for those earning between 80% and 120% of area median), and 82 market units with a totaled projected number of housing units created of 162 units.

****Final determination of the use of existing publicly-owned parcels for new affordable housing is subject to a more thorough feasibility analysis of site conditions and Town approval in the case of town-owned properties. If any of the preliminarily identified existing Town-owned properties are finally determined infeasible or do not obtain approval from Town Meeting, it is anticipated that the projected numbers of affordable units would be met through the acquisition of privately owned properties or private development.***

It is difficult to project which specific projects will involve ownership vs. rental and these projections are therefore conservative with homeownership projects, if not otherwise indicated, with at least 30% of the units affordable although a mix of rental and ownership is planned to meet local needs. The numbers would be higher in the case of rental projects with all units counting as part of Subsidized Housing Inventory. additionally, these estimates do not earmark particular projects as being directed to seniors, families, individuals or special needs populations beyond the first couple of years. However, this plan projects that all of these needs will be addressed through local development efforts during the next few years.

Meeting these production goals will be extremely challenging. Currently there is a 193-unit gap between existing affordable units (70) and 10% of the Town's year-round housing units (263 units). Moreover, this gap will increase when the new census figures become available in 2011 or 2012. If the Town were to meet each of its annual production goals, obtaining certification each year, it would still be unlikely to reach the 10% state threshold within the next ten years.

VII. HOUSING STRATEGIES

The Strategies outlined below are based on the Housing Needs Assessment, local housing goals, and previous planning and discussions, as well as the experience of other comparable localities in the area and throughout the Commonwealth. They also address several recommended actions identified in the Town's Master Plan options for mixed-use zoning, provide for a variety of housing options (first time homebuyers, rental, condominiums, elderly, assisted living facilities and other), additional zoning by-laws to promote housing needs and utilization of funding programs to assist the low and moderate income including the elderly.

Housing strategies are grouped according to the type of action proposed – Building Local Capacity, Planning and Regulatory Reforms, Housing Production, and Housing Preservation - and categorized by level of priority – as either Priority 1 or 2 actions. Priority 1 actions are those that will begin within the next two years, most of which will involve some immediate actions. Those strategies listed as Priority 2 involve focused attention after the next couple of years, working towards implementation after Year 2 but before Year 5. A summary of these actions is included in Appendix 2.

The strategies also reflect the recent changes to state Housing Production requirements that ask communities to address all of the following major categories of strategies to the greatest extent applicable:

- *Identification of zoning districts or geographical areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal;*
 - Promote mixed-use development (see strategy VII. B.6)
- *Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects;*
 - Promote mixed-use development (see strategy VII.B.6)
 - Support private development in line with local guidelines (see strategy VII.C.2)
- *Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality;*
 - Adopt inclusionary zoning (see strategy VII.B.1)
 - Adopt Housing Guidelines (see strategy VII.B.2)
 - Promote mixed-use development (see strategy VII.B.6)
 - Support private development in line with local guidelines (see strategy VII.C.2)
 - Allow a wider range of housing types (see strategy VII.B.4)
- *Municipally owned parcels for which the municipality commits to issue Requests for proposals to develop affordable housing;*

- Make suitable public land available for affordable housing (see strategy VII.C.1)
- *Participation in regional collaborations addressing housing development.*
 - Access new resources such homebuyer counseling, other homebuyer services, and other regional programs and services (see strategy VII.A.4)

It will be important to also insure that affordable units produced through this Plan get counted, to the greatest extent possible, as part of the Subsidized Housing Inventory (SHI), applied through the Local Initiative Program (LIP) administered by the state's Department of Housing and Community Development (DHCD) if another state or federal housing subsidy is not used. In addition to being used for "friendly" 40B projects, LIP can be used for counting those affordable units as part of a Town's Subsidized Housing Inventory that are being developed through some local action including:

- Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- Substantial financial assistance from funds raised, appropriated or administered by the city or town; or
- Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

In order to be counted as part of the Subsidized Housing Inventory the units must meet the following criteria:

- A result of municipal action or approval;
- Sold or rented based on procedures articulated in an affirmative fair marketing and lottery plan approved by DHCD;
- Sales prices and rents must be affordable to households earning at or below 80% of area median income; and
- Long-term affordability is enforced through affordability restrictions, approved by DHCD.

Additionally, a Subsidized Housing Inventory New Units Request Form must be submitted to DHCD to insure that these units get counted.

Some of the important tasks for insuring that the affordable units, now referred to as Local Action Units (LAU's), meet requirements of Chapter 40B/LIP include:

- Meet with the developer to discuss requirements for insuring that the unit(s) meets the requirements for inclusion in the Subsidized Housing Inventory through the state's Local Initiatives Program (LIP);
- Determine the purchase price based on LIP guidelines;
- Contact DHCD to discuss the project;
- Prepare a LIP Local Action Units application submitted by the municipality (chief elected official);
- Identify a marketing agent to conduct outreach and the lottery;

- Execute a regulatory agreement to further insure long-term affordability between developer, municipality and DHCD;
- Prepare a Fair Housing Marketing Plan;
- Prepare a Purchaser Application and implement the Marketing Plan;
- Hold at least one information session about the lottery;
- Approve applicants for eligibility in the lottery;
- Prepare a letter to those eligible for inclusion in the lottery and another to those who do not qualify;
- Conduct the lottery;
- Work with winning applicants and lenders to secure mortgage commitments;
- Obtain the deed Rider and Resale Certificate from DHCD that requires the loan commitment letters, purchase and sale agreements, and contact info for the closing attorneys;
- Work with lenders and developer to close on the units;
- Submit necessary documentation to DCHD to have the unit counted as part of the Subsidized Housing Inventory; and
- Annually recertify the continued eligibility of the affordable units.

A designated municipal employee or a consultant should be identified to coordinate this work. The affordability restrictions for all units produced through the Local Initiative Program will be monitored by DHCD, but the premise of LIP that the municipality and DHCD work together to create affordable housing and fulfill the obligations of the affordability restrictions, recertifying annually that the units remain eligible for counting as part of the SHI.

It should be noted however that a major goal of this Plan is not only to strive to meet the state's 10% goal under Chapter 40B but to also serve local needs, and there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory (examples may include the promotion of accessory apartments or even workforce housing for those earning between 80% and 120% of median income).

Within the context of these compliance issues, local needs, existing resources affordability requirements, the Master Plan and the goals listed in Section II of this Plan, the following housing strategies are offered for consideration. ***It is important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.***

A. Capacity Building Strategies

In order to carry out the strategies included in the Housing Production Plan and meet production goals, it will be important for the Town of Mattapoisett to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, developing partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production.

It will be a substantial challenge for Mattapoisett to meet the prescribed annual affordable housing production goal of 13 units, based on 0.50% of the town's year-round housing stock that will increase after the next decennial census count becomes available. Housing growth will continue to drive-up the 10% goal.

Specific actions to help build local capacity to meet local housing needs and production goals are detailed below. While these strategies do not directly produce affordable units, they provide the necessary support to implement a proactive housing agenda that ultimately will produce new units.

1. Conduct Ongoing Educational Campaign

Current Status: Affordable housing has become a more visible issue in Mattapoisett, largely as a result of high housing prices that are having homeowners, especially long-term homeowners, pondering how they might fare in the current housing market if they did not already own a home. Affordable housing, or the increasing lack thereof, is becoming a much-discussed issue throughout the state, and many communities are trying to become more proactive on affordable housing production, including Mattapoisett. While residents are increasingly aware of these high housing prices and some are likely encountering difficulties affording housing in Mattapoisett, it is likely that many residents hold onto negative stereotypes of what affordable housing is and what it will do to their community. In deed some claim that the very term “affordable” housing carries a stigma.

Several meeting were held by the Affordable Housing Committee and SRPEDD to review drafts of the Housing Production Plan, provide information and receive feedback on the Plan's strategies and goals. Additional opportunities to engage the community in discussions on affordable housing and to present information on the issues are needed to dispel myths and help galvanize local support, political and financial, for new affordable housing production, particularly in regard to new housing initiatives. These outreach efforts are mutually beneficial as they provide useful information to community residents and important feedback to local leaders on local concerns and suggestions. They also present an opportunity to improve communication and coordination among various Town boards and committees that have some role related to the implementation of this Housing Plan.

Next Steps: The presentation of this Housing Production Plan offers an opportunity to bring attention to the issue, offering information on housing needs and proposed strategies that can help attract community support for affordable housing initiatives. Other public education opportunities should be pursued such as having representatives from other towns speak in public forums on innovative affordable development strategies, which Truro has conducted that included panel discussions on particular housing-related topics. Yarmouth held a second annual affordable housing summit around a spaghetti dinner to draw residents to hear updates on the Town's Housing Plan and future initiatives. Most communities hold public meetings to present new housing initiatives to the community and get important feedback and agreement on how to move towards approval. These forums can help build community interest, improve

communication and garner support. It may also be feasible to have local banks support such efforts with financial and/or technical assistance.

Timeframe: Priority and ongoing

Responsible Party: Affordable Housing Committee or proposed Housing Trust (see strategy VII.A.3).

Resources Required: Donated time of the Housing Committee or Housing Trust.

2. *Secure Professional Support to Implement the Plan*

Current Status: If the Town of Mattapoisett wants to assume a more proactive role in promoting affordable housing and effectively implement actions included in this Housing Plan, it will have to augment its capacity to coordinate these activities. While most of the strategies that are included in this Plan do not by themselves involve substantial amounts of staff time from Town officials or donated time from board and committee members, when considered altogether they require a significant time commitment and involve some specialized expertise in housing programs, policy and development. Being such a small community, Mattapoisett does not currently have a Town Planner or other town staff with any affordable housing expertise.

Various municipalities have handled this need differently. For example, the Town of Carver approved funding to hire an Affordable Housing Consultant to implement its Housing Production Plan. The Town of Marshfield issued a Request for Proposals for a Housing Coordinator position and hired a full-time person for several years. Currently it splits this position between two consultants. The Town of Grafton has an assistant planner on board to assume many of these housing related functions. Bedford has a consultant working part-time on overseeing its housing activities and at one time shared its consultant with the Town of Lincoln. Belmont is working with a non-profit development organization located in a nearby community to support its housing activities. Holliston is working with a consultant to implement key initiatives, and at some point in the future is likely to hire a housing professional on at least a part-time basis with CPA funds. Yarmouth has also hired a part-time consultant to provide needed support.

Next Steps: The Board of Selectmen should work with the Affordable Housing Committee and eventually a proposed Housing Trust (see strategy VII.A.3) to determine how best to bring on the necessary skills and expertise to effectively oversee the implementation of various components of this Housing Plan. In November 2006 the Town approved the Community Preservation Act (CPA) and assuming this funding is available, it could support a staff position related to implementing community housing initiatives as could fees from developers seeking approval 40B permits.

Mattapoisett should consider partnering with neighboring communities or regional entities in an effort to get professional support towards the implementation of various strategies including:

- *Wareham, Office of Community and Economic Development (OPCD)*
There may be opportunities for Mattapoisett to partner with Wareham Office of Community and Economic Development (OCED) to file joint application to address affordable housing issues and/or secure part-time services from Wareham's housing consultant.
- *Fairhaven, Office of Planning and Economic Development (OPED)*
There may be opportunities for Mattapoisett to partner with Fairhaven OPED to prepare joint CDBG applications to address affordable housing issues, i.e., education and outreach, first time homebuyers programs or housing rehabilitation. Other options maybe contracting with OPED housing staff on a part-time basis to undertake specific tasks outlined in this Housing Plan.
- *Mattapoisett Housing Authority (MHA)*
The Mattapoisett Housing Authority may be interested in taking on specifics tasks outlined in this Housing Plan, particularly reviewing and analyzing town sites that may be appropriate for development.
- *South Shore Housing Development Corporation (SSHDC)*
SSHDC is the region's non-profit housing organization and has decades of experience managing various housing services, developing affordable housing and managing real estate. South Shore Housing has helped many communities in Plymouth and Bristol Counties advance their affordable housing agendas and can be helpful in providing support rental housing, marketing and outreach for lotteries, etc.

More information on these and other organizations can be found in APPENDIX 1.

Timeframe: Priority 1

Responsible Party: Board of Selectmen in consultation with the Affordable Housing Committee or proposed Housing Trust.

Resources Required: Consultant fees would be based on implementation of specific priority tasks or strategies and a scope of services. Assistance provided through housing authorities would probably be paid on a fee for basis. Some fees could be generated through specific development project budgets. Passage of the Community Preservation Act (CPA) would provide an excellent resource to pay for such services.

3. Create a Municipal Affordable Housing Trust and Dedicated Housing Trust Fund

Current Status: Discussions with other communities regarding the success of their affordable housing initiatives indicate that it is often critical to have accessible funds available to respond immediately and effectively to housing opportunities as they arise. Also, applications for state subsidy sources are substantially more competitive when there are local contributions either through local funds, donation of Town-owned property, or private donations. In order to receive donations and avoid paying taxes, it is useful for a

locality to have a dedicated housing fund that offers communities greater ability to support the development of affordable housing.

On June 7, 2005, the Governor signed new legislation, called the Municipal Affordable Housing Trust Fund Act, which simplified the process of establishing such funds. More than forty (40) communities have adopted these funds to date and more have plans to do so in the coming year. Previously cities could create trusts through their own resolution, but Towns had to get approval from the legislature through a home rule petition. The law provides guidelines on what trusts can do and allows communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and use these funds without going back to Town Meeting for approval. It also enables trusts to own and manage real estate, not just receive and disburse funds. The law further requires that local housing trusts be governed by at least a five-member board of trustees, appointed and confirmed by the Board of Selectmen, in case of towns and including a member of the Board of Selectmen. While the new trusts must be in compliance with Chapter 30B, the law which governs public procurement as well as public bidding and construction laws, it is likely that most trusts will opt to dispose of property through a sale or long-term lease to a developer so as to clearly differentiate any affordable housing development project from a public construction project.

Next Steps: Mattapoissett's Board of Selectmen should seek approval of Town Meeting for the establishment of a Municipal Affordable Housing Trust Fund and subsequently appoint members of the Board of Trustees. This Housing Trust would serve as the Town's permanent committee for overseeing housing issues and the implementation of the Housing Production Plan, managing the Affordable Housing Trust Fund, defining policy issues that are in the public interest, serving as the Town's development review committee, and working in conjunction with the Planning Board on establishing housing guidelines for housing efforts. This entity may effectively assume the responsibilities of the Affordable Housing Committee and current members might be considered for serving on this Housing Trust.

It will also be important to explore a wide range of possible fundraising options to capitalize the trust fund. In addition to CPA funding and other public sector resources, the Town should also consider private sector donations. This process of securing private support not only provides financial benefits to support local housing efforts, but it is also a vehicle for raising awareness of the affordable housing issue and generating interest and political support for affordable housing initiatives.

Many communities are reaching out to residents for private donation of land or funds to promote housing affordability. Such contributions and the bargain sale of real estate could become a part of the Mattapoissett's land ethic, but donations need to be promoted, nurtured, and facilitated. Inclusionary zoning, if passed, may also provide cash resources of a wider range of possible development that can help capitalize the Affordable Housing Trust Fund if the developer decides to pay cash in lieu of constructing actual affordable housing units. Developers may also contribute to the Housing Fund through negotiations on comprehensive permit projects or other local developments. Developers make

additional contributions to these funds if the purchase prices for the market units are higher than the prices that were projected in there comprehensive permit applications and profits are more than the 20% allowed under Chapter 40B.

Faith-based affordable housing initiatives are also widely viewed as effective, as reported by the organization World Vision. The Mattapoisett Housing Committee/Trust can work with local churches on some additional activities that focus on affordable housing, including, for example, donations to the Housing Fund, perhaps during Fair Housing month.

Timeframe: Priority 1

This process could be accomplished within the next year, ready for vote by the next Town Meeting.

Responsible Party: Board of Selectmen with support from the Affordable Housing Committee

Resources Required: The process for creating the Affordable Housing Trust Fund is relatively straightforward and can be coordinated by the Affordable Housing Committee in concert with the Board of Selectmen. Once established, it will be incumbent upon the Town to support efforts to capitalize the Fund including possible future CPA funding in support of affordable housing initiatives. Other resources include the donated time of volunteers to coordinate fund raising activities with staff support at some point in the future.

4. Access Housing Resources

Current Status: The affordability of most housing development projects typically involves multiple sources of financing including both private and public loans and grants. Even Chapter 40B comprehensive permit projects rely on what is referred to as “internal” subsidies where the market rate units support the costs of the affordable ones in tandem with increased density. It will be important for the Town to encourage the establishment of partnerships with other interested parties including non-profit organizations, lenders, public agencies, and developers to secure the necessary financial and technical resources to create affordable units.

Communities with Community Preservation funding, such as Mattapoisett, should find this resource invaluable in paying for upfront predevelopment costs and feasibility analysis, staff and consultants, as well as leveraging additional subsidies. Mattapoisett approved CPA in November 2006, including the minimum allowed surcharge of 1.0%. Currently this has enabled Mattapoisett to raise about \$130,600 locally, and the state has match it been nearly 100% to date for a total of \$129,100. While the state match has decreased due to the sluggish real estate market and more communities adopting CPA and sharing the funding, CPA still remains an important local resource to support affordable housing initiatives.

There is a wide range of other regional and state resources that can be tapped to support Mattapoisett's housing efforts, some of which are discussed in strategy VII.A.2 above and summarized in APPENDIX 5.

Next Steps: The Town of Mattapoisett should work with developers to reach out to private, public and non-profit entities to secure additional housing resources – technical and financial – in support of its efforts to produce new affordable housing as new opportunities arise. The developer is typically responsible for applying for these funds, but the support of municipal governments is often crucial for securing very competitive funding. Moreover, there may be opportunities to work with local or regional lenders or other financial service establishments to make some concessionary financing available in support of local housing efforts, enhancing affordability. Regional resources also include South Shore Housing's wide range of housing services and programs (e.g. downpayment and closing cost assistance, homebuyer counseling, home improvements financing, rental subsidies, homeless prevention, and housing development and property management assistance) that are available and should be accessed where appropriate.

Timeframe: Priority 1

Responsible Party: Board of Selectmen and in some cases the Mattapoisett Affordable Housing Committee or proposed Housing Trust.

Resources Required: Donated time of members of the Affordable Housing Committee or proposed Housing Trust.

5. *Encourage Training for Board and Committee Members*

Current Status: Local boards such as the Affordable Housing Committee, Zoning Board of Appeals, Planning Board and other interested local leaders should receive training on affordable housing issues including the comprehensive permit process, the new regulations and guidelines in particular. Well advised and prepared board and committee members are likely to conduct Town business in a more effective and efficient manner. New members without significant housing experience would benefit substantially from some training and orientation regarding their responsibilities. Moreover, requirements keep changing and local leaders must remain up-to-date. Funding for the professional development of staff would also help keep key professionals informed on important new developments, best practices and regulations.

The University of Massachusetts Extension's Citizens Planner Training Collaborative (CPTC) offers classes periodically throughout the year and will even provide customized training sessions to individual communities. Examples of topics covered in past workshops included but was not limited to the following:

- Roles and responsibilities of the Planning and Zoning Boards;
- How to hold the perfect public hearing;
- Chapter 40B;
- Inclusionary Housing;

- Open space residential development; and
- Sustainability.

The Massachusetts Housing Partnership has initiated the Massachusetts Housing Institute, which is “an educational program to support municipalities and local participants to better understand the affordable housing development process and have an effective role in initiating and implementing local solutions to increasing housing choices”. This training is held over a two day period, at least once a year. Topics during the recent Institute included:

- The affordable housing development process
- What you should know about development
- Getting housing built in the community
- Design for affordability – architecture, design and density

Other organization and agencies, such as DHCD, MHP, CHAPA, and the Community Preservation Coalition also provide conferences and training sessions on a wide variety of housing issues that would be useful for local officials and staff persons to attend. In addition, there are numerous written resource for localities. For examples, DHCD has prepared a procedural “how to” booklet for local communities on the development process, MHP has many technical guides for localities, and CHAPA has a wide variety of reports on many issues related to affordable housing as well.

Next Steps: The Town’s Board of Selectmen should encourage members of appropriate committees, the ZBA, Planning Board, and Affordable Housing Committee or proposed Housing Trust to attend statewide and regional training sessions on housing-related issues. If fees are involved, this funding should be made available. This training should also be accessed on an ongoing basis as membership of these boards and committees turns over. Specialized training should also be made available to professional staff persons to keep them up-to-date on the new regulations and best practices.

Timeframe: Priority 1

Responsible Party: Board of Selectmen

Resources Required: Information on available training should be tracked by professional staff or the Affordable Housing Committee and made available. Attendance fees should be paid when required, the costs potentially ranging from \$2,000 to \$4,000 annually.

6. Apply for a Commonwealth Capital Score to Secure Funding from State Capital Spending Programs

Current Status: The state established Commonwealth Capital as a policy that encourages communities to implement smart growth measures by making municipal land use regulations more consistent with smart growth principles. The state uses these reforms as part of the evaluation of proposals for state funding under a number of state capital

spending programs related to economic development, the environment, transportation and infrastructure as well as housing.

Municipalities have been scored based on what progress has been made bringing local regulations, policies and land use-related initiatives into greater compliance with smart growth principals.

While the future of Commonwealth Capital was in doubt during the transition from the Romney to Patrick administrations, particularly when the Office of Commonwealth Development was disbanded, the state has maintained the basic principles of Commonwealth Capital. In fact the changes for the fiscal year 2008 were quite modest that included an altered list of discretionary state programs to which the policy applies. The state has proposed more substantive changes, which are summarized in APPENDIX 5. It is important to note that the completion of this Housing Plan would result in a higher score as would many of the strategies included in this Plan such as:

- Adoption of the Community Preservation Act;
- Zoning for mixed-use development;
- Modifying the accessory apartment by-law;
- Zoning for cluster development mandated by-right or includes a density bonus for affordable units;
- Inclusionary zoning;
- Attainment of Housing Production certification (meeting annual production goal);
- Production of housing units on municipally owned land or with municipal funding; and
- Where 66% or more of new units produced is through mixed-use development (including 40R and TOD), cluster development, multi-family housing development on 1/4 lots, and /or conversion or redevelopment activities.

Next Steps: With staff support from a designated municipal official or a consultant, the Board of Selectmen should prepare and submit the scoring application under Commonwealth Capital prior to applying for any of the state's capital programs or as required.

Timeframe: Priority 1

Responsible Party: Board of Selectmen

Resources Required: May require time from a designated municipal official or a consultant to prepare the application for scoring under Commonwealth Capital.

B. Planning and Regulatory Strategies

Housing production is contingent not only on actual development projects but on the planning and regulatory tools that enable localities to make well informed decisions to strategically invest limited public and private resources on housing creation. To most effectively and efficiently execute the strategies included in this Plan and meet

production goals, greater flexibility will be needed in the Town's Zoning Bylaw, new tools will be required to capture more affordable units and better guide new development to specific "smarter" locations.

Similarly to most communities in Massachusetts, the bylaw includes large lot zoning and other exclusionary provisions. In the case of Mattapoisett, the minimum lot requirements include several residential districts ranging from 80,000 square feet to 35,000 square feet throughout most of the town and there are frontage, setback and other requirements that are not conducive to affordable housing. This creates the likely need for regulatory relief for any residential development that includes affordable units, possibly through the "friendly" comprehensive permit process that overrides local zoning if not through normal regulatory channels.

The Town of Mattapoisett should consider the following planning and zoning-related strategies to promote the creation of additional affordable units and to direct new development in appropriate locations. These actions can be considered as tools that the Town will have available to promote new housing opportunities, each applied to particular circumstances and providing a powerful group of resources when available in combination. The strategies enable new affordable unit creation that is more responsive to local needs and priorities. Estimates of units that might be produced through these planning and regulatory tools are incorporated under Section VII.C – Housing Production strategies.

It should also be noted that recent changes to Chapter 40B regulations expand the items that a subsidizing agency must consider when determining the appropriateness of a site for eligibility through the comprehensive permit process and includes information provided by the municipality or other parties regarding *municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family districts and 40R overlay districts*. Therefore a community's progress in reforming its land use provisions to promote affordable housing and smart growth will likely have a meaningful impact on the determination of project eligibility/site approval for comprehensive permit projects.

1. Adopt Inclusionary Zoning

Current Status: Inclusionary zoning, not currently included in Mattapoisett's Zoning Bylaw, is a zoning provision that requires a developer to include affordable housing as part of a development or potentially contribute to a fund for such housing. This mechanism has been adopted by more than one-third of the communities in the state to insure that any new development project over a certain size includes a set-aside in numbers of affordable units or funding from the developer to support the creation of affordable housing. This bylaw applies to developments that typically meet local zoning requirements, but most communities have determined it appropriate to incorporate density bonuses in their inclusionary bylaw. Many of the municipalities that have inclusionary zoning in place are reaping the rewards of these actions through the creation of actual affordable units and/or cash contributions to the locality for investment in affordable housing production. Most of the bylaws include mandated percentages of units

that must be affordable, typically 10% to 20% and density bonuses. Some also allow the development of affordable units off-site and/or cash in lieu of actual units.

Next Steps: There are a variety of inclusionary zoning bylaws that have been adopted in localities throughout the state but requirements vary considerably. The Executive office of Environment and Energy's Smart Growth Toolkit includes a model inclusionary zoning bylaw that highlights key local decisions and makes some commentary for consideration throughout (www.mass.gov/envir/smart_growth_toolkit/pages/SG-bylaws.html). The Citizen Planner Training Collaborative website also has a model bylaw with commentary as well as (www.umass.edu/masscptc/examplebylaws.html).

The Mattapoissett Planning Board should explore models and prepare a zoning amendment that is best suited to supporting affordable housing in Mattapoissett. The Planning Board should present the bylaw to Town Meeting for adoption.

Timeframe: Priority 1

Responsible Party: Planning Board

Resources Required: One of the benefits of this strategy is that it requires very little local investment to implement. A designated local official and/or a consultant could perform the research and preparation of the bylaw.

It will be important to also insure that all affordable units produced through the bylaw get counted as part of the Subsidized Housing Inventory, applied through the Local Initiative Program (LIP) administered by DHCD if another housing subsidy is not used.

The major tasks for insuring that the affordable units, now referred to as Local Action Units (LAU's), meet the requirements of Chapter 40B are summarized at the introduction to this section. Some professional support will be required to oversee this work (see strategy VII.A.2), the costs of which could be incorporated into the specific project budget. The monitoring of projects to insure continued affordability based on the restrictions would be the responsibility of a designated monitoring agent, DHCD in the case of LIP units, however towns also have a significant role in the monitoring process.

Projected # Affordable Units Produced: Units counted under strategy VII.C.2 – support private development through housing guidelines. Ideally the adoption of this bylaw would lead to the production of actual housing units, but may also deliver payments in lieu of actual units to help capitalize the proposed Housing Trust (see strategy VII.A.3).

2. Adopt Affordable Housing Guidelines – Promoting More Responsive Private Development

Current Status: “Affordable Housing Guidelines” should be considered by the Town of Mattapoissett as a helpful tool for promoting greater cooperation with private for profit and non-profit developers on the affordable housing production (see strategy VII.C.2). This Housing Plan incorporates production goals that identify development opportunities leading to the production of at least 0.50% of the year round stock per year of at least 13

units. However, given past production, this goal is ambitious and will require the Town to work with developers to boost the level of affordable housing. To this end the Town should consider affecting the types of housing proposals submitted through the creation of reasonable Affordable Housing Guidelines that provide guidance on projects that will likely be acceptable to the community.

Affordable Housing Guidelines, also referred to as LIP Policies or local 40B guidelines, provide an aid to both non-profit and for profit housing developers to help them plan for residential development that be in line with what the community seeks in affordable housing related to scale, siting, density, levels of affordability, location, design, etc. Through such Guidelines the developer “wins” because there is greater predictability in what the Town is willing to approve, and the Town “wins” because it gets new affordable units that comply with reasonable locally-established development criteria and help it meet local needs and production goals. These Guidelines will continue to a more open environment where developers who meet these development criteria can approach the Town with the expectation that they will likely be able to pursue their project through a “friendly” Chapter 40B process, if not normal regulatory channels, working with instead of against the Town on housing creation strategies.

Other towns have established guidelines including the Town of Grafton, which is planning to revisit and revise policies, as well as the Town of Chatham that has established local 40B policies, for example.

Next Steps: The Planning Board, Affordable Housing Committee or proposed Housing Trust, and Zoning Board of Appeals should explore models of Affordable Housing Guidelines (also referred to as LIP Policies, Chapter 40B Policies and Procedures), make necessary changes and share them with the Board of Selectmen, Conservation Commission, Board of Health, and other interested boards and committees for their review and comment. The Guidelines can then be finalized and made public.

Timeframe: Priority 1

Responsible Party: Zoning Board of Appeals with support from the Affordable Housing Committee or proposed Housing Trust and Planning Board.

Resources Required: The donated time of local officials and various Town boards and committees and possibly the services of a consultant.

Projected # Affordable Units Produced: These units are counted under strategy VII.C.2

3. *Modify the existing Cluster Zoning Bylaw*

Current Status: Mattapoisett’s Zoning Bylaw includes a Cluster Development bylaw for the purpose of encouraging the permanent preservation of natural and cultural resources, including open space, agricultural and forestry land, water bodies, other cultural resources, and historical and archeological resources. While the bylaw states that it is meant to promote diverse at a variety of costs and in particular housing that meets the

needs of the towns aging population there is no emphasis on affordability to low-and moderate-income households. In addition, although there are provisions in the bylaw for density bonuses that include open space, affordable housing, and age restricted units Consideration should be given to revise or tweak the existing density bonuses and encourage additional provision as follows:

- Density bonus provisions for the creation of more housing units in return for recreational fields and other municipal amenities. Similar to the SRD;
- Density bonus provision for low-and moderate-income housing.

Next Steps: The Planning Board should review model bylaws with respect to more flexible zoning provisions and tweak the existing bylaw. Model bylaws have been produced by the Metropolitan Area Planning Council (MAPC), Massachusetts Audubon, and others in the Green Neighborhood Alliance, and adopted by a number of Massachusetts communities. Several examples are offered on the Citizen Training Collaborative website (www.umass.edu/masscptc/examplebylaws.html) and the state's Smart Growth Toolkit (www.mass.gov/envir/smart_growth_toolkit/SG-bylaws.html).

More incentivized density bonuses and affordability requirements should be integrated into the bylaw to encourage this kind of development and to support project feasibility. Consideration should be given to allowing smaller multi-family dwellings. Associated design guidelines and inclusionary requirements can insure that goals are met in ways appropriate and beneficial to the Town.

Timeframe: Priority 2

Responsible Party: Planning Board

Resources Required: The Planning Board should work with other appropriate local officials in drafting the zoning amendment, coordinating the necessary approvals toward implementation. The strategy is likely to require some professional support from a consultant.

Projected# Affordable Units Produced: Units created under this strategy become part of the private development estimates (see strategy VII.C.2 for estimates).

4. Allow a Wider Range of Housing Types

Current Status: Mattapoisett's zoning bylaw is directed to single-family housing development providing minimum lots sizes ranging from 80,000 to 30,000 square feet. The bylaw allows multi-family under very limited circumstances. For example, multi-family is allowed under special permit of not more than four dwelling units provided the lot retains at least 40,000 square feet unoccupied by buildings in the Village Residential The Marine Residential has similar restrictions with up to a two-family units on lots of 20,000 square feet unoccupied by buildings. In addition, General Business allows multi-family under special permit on Route 6; up to three units per acre where served by public sewer. It should also be noted that the Town has a family-related apartment provision

(accessory apartment bylaw) for the purpose of providing affordable housing for family related persons. The Zoning Board of Appeals can authorize family-related apartments in any residential or business district. Units are subject to the following conditions; the family-related apartment is subordinate to the single-family unit, a maximum of three occupants per unit and the unit contains no more 500 square feet of space.

Almost all of Mattapoisett's housing stock is comprised of single-family detached homes with varying minimum sized lots (80, 45, 40, 35 and 30) and although there are some provisions allowing mutli-family units it has not provided sufficient incentives to developers and property owners to create many of these types of opportunities. At this time there a few affordable housing options available for families and seniors, rental or ownership, with few subsidized housing opportunities available in town for the disabled. With the exception of the Village Court, which provides 64 units (apartments) there are no congregate housing units, special needs group homes, nor assisted living options. This Housing Plan recommends tweaking some Zoning Bylaws and incentives to encourage a broader range of housing types (single and multi-family units, rentals, condominiums and assisted living facilities) to better reflect the range of existing needs, including the integration of affordable housing.

Next Steps: The Affordable Housing Committee or proposed Housing Trust to explore adapting bylaws that would that would encourage greater housing diversity working with a designated town official and Planning Board Planning Board to propose a zoning amendment for Town Meeting approval.

Responsible Party: Planning Board in cooperation with the Affordable Housing Committee/Housing Trust

Timeframe: Priority 2

Resources Required: The Affordable Housing Committee or proposed Housing Trust should coordinate this effort with the Planning Board and other appropriate local officials, determine the feasibility of implementing various approaches in Mattapoisett, drafting the amendment (s) and coordinating the necessary approvals towards implementation. This strategy will require designated town staff and potential consultant time.

5. Allow “Starter Home” Development on Nonconforming Lots

Current Status: There are parcels of vacant land that at this time cannot be developed because they do not meet the dimensional requirements of the zoning bylaw such as minimum lot size as well as front, rear and side yard provisions. It is likely that some, if not many, of these parcels could in fact be suitably developed as housing. Smaller lots will encourage the construction of smaller homes under appropriate guidelines to provide some housing options that are not currently being created by the private market as starter housing.

Next Steps: The Planning Board should explore what other communities are doing with respect to these undersized lots and should prepare a zoning amendment to enable these lots to be developed based on specific criteria. One potential model is to adapt bylaw that has been approved in Dennis to allow “affordable lots” that enables nonconforming lots to be built on by special permit if they meet the following conditions:

- Contains at least 10,000 square feet and satisfies other Board of Health requirements;
- Has safe and adequate access to public and private way;
- Is similar in size and shape to surrounding lots;
- The dwelling cannot have more than three (3) bedrooms with a minimum of 500 square feet per bedroom;
- The applicable front, rear and side yards requirements are determined by establishing an average setback based on the homes adjacent to and across the street from the lot in question; and
- Where two lots are in common ownership, one of the two lots must be deed restricted to insure permanent affordability and where more than two lots are held in common ownership, the second, third and fifty percent of the remaining lots to be built upon shall be deed restricted as permanently affordable (the fourth lot may be market rate, fifth affordable, sixth market rate, etc.).

Another consideration might be to decrease the minimum lot requirements to 15,000 or even 10,000 square feet for two-family homes where one of the units is affordable and eligible for counting as part of the Subsidized Housing Inventory as long as the development is in line with Title V requirements. The development of these lots could also be promoted through the friendly “40B” process of the state’s Local Initiative Program (LIP).

Timeframe: Priority 2

Responsible Party: Zoning Board of Appeals in coordination with Planning Board

Resources Required: The Planning Board should coordinate this effort with other appropriate local officials in determining the feasibility of implementing this strategy in Mattapoisett, drafting the zoning amendment and coordinating the necessary approvals toward implementation. This strategy may also require some professional support from a consultant. It will also be incumbent upon the Town to insure that any affordable units created under this strategy meet all state requirements and be included on the Subsidized Housing Inventory as well as annually monitored, once again with assistance from a consultant (see strategy VII.A.2).

Projected # Affordable Units Produced: Counted under strategy VII.C.2

6. Promote Mixed-Use Development

Current Status: It’s typically appropriate, at least in a planning context, to look towards promoting mixed-uses, particularly mixed commercial and residential uses, in areas that already allow commercial development and where somewhat higher density makes sense

such as town or village center or commercial corridors Mattapoisett's Zoning Bylaw does allow mixed-use development in some of its zoning districts. Mixed-use is allowed under a special permit granted by the planning board in the Village Business District under the Village Business Development (overlay).

Mattapoisett should consider promoting the expansion of mixed-use options for appropriate Areas along Route 6 in the General Business District as well as looking for potential in appropriate locations on North Street. Additional mixed-use opportunities could attract new business development to diversify Mattapoisett's tax base and promote more affordable housing.

There are bylaws that have been adopted in many other communities that offer models on how to incorporate housing, including affordable housing, in town or village centers and other commercial areas. These bylaws encourage the development of housing on top of the first-floor retail space, for example. The Town of Yarmouth recently passed Village Center Bylaw as did the Town of Dennis. The Metropolitan Area Planning Council (MAPC) has prepared a report entitled, "*Mixed-Use Zoning: A Planner's Guide*" that can be referenced. Additionally, the Citizen Training Collaborative offers several models. The establishment of Smart Growth Overlay District under the state 40R and 40S provisions may also be helpful in promoting the feasibility of mixed-use development (40R/40S are described in APPENDIX 5).

Another option would be to develop policy and design guidelines on mixed-use development and process acceptable mixed-use development projects through the "friendly" 40B process as established under the state's Local Initiative Program (LIP). These policies could be incorporated into the Affordable Housing Guidelines proposed under strategy VII.B.2.

Next Steps: The Planning Board should explore bylaws promoting mixed-use development and prepare a zoning amendment that best meets Mattapoisett's needs, this then would be submitted to Town Meeting for approval.

Timeframe: Priority 2

Responsible Party: Planning Board

Resources Required: This strategy may require the staff time from a designated municipal official or a consultant. Potential developers may also be willing to cover at least some of the costs related to creating this bylaw.

Projected # Affordable Units Produced: Counted under strategy VII.C.2.

7. *Revise Multi-family Provision*

Current Status: Mattapoisett's Zoning Bylaw allows multi-family dwelling units by special permit in the General Business District but it is restrictive and has not provided diversity and in the housing stock or affordability. Consideration should be given to

increasing the density by half on affordable housing projects is there serviced by municipal sewer.

Next Steps: Planning Board with input from the Affordable Housing Committee or Housing Trust should consider allowing provisions for low-and moderate-income units and the reduction of the minimum lot sizes by 50% in appropriate areas for affordable housing development.

Timeframe: Priority 2

Responsible Party: Planning Board

Resources Required: Donated time of the members of the planning Board and Affordable Housing Committee or Housing Trust

Projected # Affordable Units Produced: Units are counted under strategy VII.C.2.

C. Housing Production Strategies

While some of the affordable units produced may rely on the participation of the existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – to create affordable units. For profit developers have express limited interest in developing in Mattapoisett, and there are a number of effective non-profit organizations that have successfully completed affordable housing developments in Southeastern Massachusetts.

In addition to the active participation of the development community, it will be important for Mattapoisett to seek support from state and federal agencies. In addition to state's Department of Housing and Community Development (DHCD), other state and quasi-public agencies that have resources to support affordable and special needs housing include MassHousing, MassDevelopment, Department of Mental Retardation, Department of Mental Health, Community Economic Development Assistance Corp. (CEDAC), Massachusetts Housing Partnership Fund, and Massachusetts Housing Investment Corporation (MHIC). Regional resources should be considered as well as including South Shore Housing Development Corporation (SSHDC) and Habitat for Humanity of Greater Plymouth. Because affordable housing is rarely developed without private financing, project developers will need to reach out to private lenders as well. (See APPENDIX 5 for more details on program assistance offered through these agencies and organizations.)

The following programs provide the basic components for the Town to meet its housing production goals:

1. Make Suitable Public Land Available for Development

Current Status: The contribution or “bargain sale” of land owned by the Town but not essential for public purposes is a component of production goals, and the Town has identified a short list of potential publicly-owned parcels that might possibly be developed as affordable housing (see Section V.A. of this Plan for the list of properties

under preliminary consideration). Final determination of the use of these parcels for affordable housing is subject to a more thorough feasibility analysis of site conditions and in the case of municipally-owned properties, Town Meeting approval.

In addition to currently owned Town parcels, the Town of Mattapoisett may decide that it will acquire privately owned sites at some point in the future for the purposes of protecting open space and developing some amount of housing, including affordable housing, through cluster development on a portion of the sites. Smaller infill sites might be acquired as well to build affordable starter homes. Acquisitions could occur through the private housing market, through special negotiations with existing owners who are interested in selling their properties for a discounted price in exchange for tax advantages, or through the tax foreclosure process.

Next Steps: Where feasible, the Town should investigate the suitability of various Town-owned sites (see Section V.A) for development based on the knowledge of expertise of various Town staff persons and support the costs of preliminary feasibility analyses where appropriate. Such analyses could be funded through Community Preservation funds or potentially some state funding for predevelopment work. For Town-owned properties, approval will be required from the Board of Selectmen and Town Meeting to acquire and/or designate these parcels for housing development that includes affordable housing and perhaps other uses as well.

Because this strategy involves the use of publicly-owned property, it would be appropriate to maximize the public benefits by setting aside at least 50% of the units as affordable. This is likely to require multiple sources of public subsidies and the Town should select a developer that has substantial experience and expertise in this type of development.

Following the necessary approvals for the conveyance of Town-owned properties, the Town's Chief Procurement Officer, working with a housing consultant, should prepare a Request for Proposals (RFP) to solicit interest from developers based on the Town's specific project requirements and select a developer based also on identified criteria included in the RFP. Projects are likely to require densities or other regulatory relief beyond what is allowed under the existing Zoning Bylaw, and this might be obtained through normal regulatory channels, if community support is assured, or through the use of the "friendly" 40B comprehensive permit process through DHCD's Local Initiative Program (LIP) or other subsidizing agency. Additionally, the Town will need to be involved in working with the selected developer to secure the necessary financial, technical and political support. Evidence of municipal support is often critical when seeking financial or technical assistance from regional, state or federal agencies, and municipalities are required to take the lead in applying for eligibility on the state's Local Initiative Program (LIP), also referred to as the "friendly" 40B process.

Timeframe: Priority 1

Responsible Party: Board of selectmen with support from the Affordable Housing Committee or proposed Housing Trust

Resources Required: It would be useful to have professional support to coordinate this effort, working with the Town’s Chief Procurement Officer to prepare a Request for Proposals (RFP) and staff the developer selection process. Moreover, if the selected developer did not have the necessary capacity to undertake the marketing and lottery for the affordable units, the designated professional or other experienced consultant, agency or organization should be identified to perform these functions, with funding from the project budget to cover these costs. It is worth noting that South Shore Housing has been performing these functions for projects throughout Bristol and Plymouth Counties in addition to local consultants.

Resources will also be required to help subsidize the development. Comprehensive permits typically do not involve external public subsidies but use internal subsidies by which the market units in fact subsidize the affordable ones. Many communities have used the “friendly” comprehensive permit process to take advantage of these internal subsidies, to create the necessary densities to make development feasible, and to make it easier to navigate the existing regulatory system. Other communities are finding that they require public subsidies to cover the costs of affordable or mixed-use residential development need to access a range of programs through state and federal government and other financial institutions to accomplish these objectives. Because the costs of development are typically significantly higher than the rents or purchase prices that low- and moderate-income households can afford, multiple layers of subsidies are often required to fill the gaps. Sometimes even Chapter 40B developments are finding it useful to apply for external subsidies to increase the numbers of affordable units, to target units to lower income or special needs populations, or to fill gaps that market rates cannot fully cover.

It is likely that a number of financial and technical resources will be required to produce affordable units in Mattapoisett. APPENDIX 5 includes summaries of many of these programs but some are highlighted below.

- Predevelopment funding from state programs such as the Priority Development Fund, Smart Growth Technical Assistance Program, CEDAC, MHIC, Life Initiative, etc;
- Federal Home Program financing of up to \$65,000 per unit administered through DHCD for a range of housing activities. These are competitive funding sources, and DHCD typically accepts proposals through two funding rounds per year;
- Possible federal financing through Low Income Housing Tax Credits to developers of affordable housing that provide a significant equity into a development. The allocating agency is DHCD and there are typically two funding rounds per year. These funds are directed to rental properties solely and are extremely competitive;
- Section 202 federal financing to non-profit organizations for the development of rental housing targeted to very low-income seniors or those with disabilities;
- Affordable Housing Program grant funding from the Federal Home Loan Bank Board, applied through participating banks;
- Rental subsidies through the Project Based Section 8 Program or individual

Section 8 vouchers (this program is administered through the state, Housing Authorities and regional non-profit organizations);

- Section 8 to Homeownership Program, enabling Section 8 subsidy recipients to access homeownership;
- Additional resources that are directed solely to first-time homebuyer projects to make homeownership more affordable including the Soft Second Loan Program, American Dream Downpayment Assistance Program and MassHousing First-Time Homebuyer financing;
- Financing from CEDAC to support innovative forms of affordable housing including SRO's, congregate living options, transitional housing, limited equity cooperatives, etc. and to preserve existing affordable housing developments;
- OneSource Loan Program is a streamlined financing program offered jointly by MHIC and Massachusetts Housing Partnership Fund offering construction and permanent financing in a single package; and
- Other state funding programs such as the Affordable Housing Trust Fund, Housing Stabilization Fund, etc.

Projected # Affordable Units Produced: 22 affordable units

2. Support Private Development in Line with Local Guidelines

Current Status: With incentives created in the Zoning Bylaws to promote affordable housing (see Section VII.B), and with local policies that provide guidance to developers on what the Town would like to see with respect to new development (see strategy VII.B.2), the Town is in a good position to work cooperatively with developers, both for profit and non-profit, to guide new development that incorporates affordable units. This Housing Production Plan suggests that new provisions be made to encourage the following types of housing:

- Mixed-use development in appropriate locations;
- Smaller infill housing on non-conforming lots;
- Small multi-family housing;
- The redevelopment of non-residential properties into housing;
- Cluster development that is consistent with smart growth principles, and
- Small, scattered sites, like those that are developed by Habitat for Humanity, when developed as affordable housing.

Support for such development could be processed through normal regulatory channels when projects are in basic compliance with existing zoning or could be handled through the “friendly” 40B process offered through the state’s Local Initiative Program (LIP) or 40R. Comprehensive permits have proven to be a useful tool in many communities for projects that require significant waivers of local zoning but meet local needs and priorities. Some of these projects have also incorporated more affordable units than those required under Chapter 40B. Key to the success of these new developments has been the partnership between Town and the developer to build affordable housing, the infusion of Community Preservation funding to support the enhanced affordability of these development and leveraging other sources of financing, as well as using the expertise of

the developer in building affordable housing.

Next Step: The Town should *reach out* to local developers who have been active in producing affordable housing to discuss the Town's interest in promoting these units, possible areas and opportunities for new development, local guidelines and priorities for new development (see strategy VII.A.2) and the prospects for working together in the future. This will be particularly useful after the Town has produced Affordable Housing Guidelines and has passed key zoning changes summarized in Section VII.B.

To effectively guide development, the Town should also establish a *process for reviewing* local development proposals in their early conceptual stages to provide useful feedback to developers on preliminary plans. The Town should therefore identify a particular municipal entity, such as an affordable housing consultant, to bring in professional expertise to staff the review process and work with the developer throughout the project planning and the regulatory processes.

Timeframe: 1

Responsible Party: Affordable Housing Committee or proposed Housing Trust

Resources Required: Representatives of the Affordable Housing Committee or proposed Housing Trust should take the lead in reaching out to affordable housing developers and the local proposal review process, working with developers on the “friendly” 40B process where appropriate. The support of an affordable housing consultant would be useful in implementing this strategy.

Projected # Affordable Units Produced: 42 affordable units

3. *Convert Existing Housing Units to Affordability*

Current Status: Mattapoisett should not overlook the potential of working on strategies to not only preserve the affordability of existing housing stock but to, when possible, convert existing market units to state-defined “affordable” ones, thus insuring the long-term affordability of existing units.

There are a variety of program strategies that provide affordability by focusing on existing dwelling units rather than new ones. Examples include:

- Homebuyer Assistance Programs: Provision of subsidies to qualified first-time homebuyers to fill the gap between the market purchase price and the affordable price that is allowed under the state's Local Initiative Program (LIP). Several towns have adopted such assistance programs. For example, the Town Chatham has introduced the first Time Homebuyers Program that uses up to \$60,000 in CPA funds per household to fill the gap between the market price of a home and the affordable purchase price as allowed under the state's Local Initiative Program (LIP). Purchasers are pre-qualified through the Program before they are able to search in the private housing market for a qualifying home and deed restrictions

are required. Purchasers are also required to attend first-time homebuyer classes and encouraged to explore more affordable mortgage financing such as loans through the state's Soft Second Loan Program. The Chatham Housing Authority administers the Program. Comparable programs are also available in Acton, Bourne, Cambridge, Marshfield and Newton, largely subsidized through Community Preservation funding. Most of these efforts have been implemented.

- Buy-down Programs: Purchase of two-family structures or other housing types, renting or reselling one (or possibly both/several) of the units subject to a deed restriction that assures permanent affordability. Buy-down programs have proven to be viable strategies in a number of communities including the Sandwich Home Ownership Program (SHOP) implemented several years ago that produced seven (7) affordable housing units under the coordination of the Housing Assistance Corporation (HAC), the Cape's regional non-profit housing organization. This work is usually coordinated by a non-profit housing organization and has also been implemented in Arlington, Bedford, Cambridge and Newton, for example.
- Equity Conversion Homeownership Programs (ECHO – also known as Affordable Deed Restriction Programs): Purchase of a restriction on housing occupied by an income eligible senior or other lower income household, providing public assurance (deed restriction) that the house when resold will remain affordable and offering residents cash for rehab plus an annuity or lump-sum subsidy. While ECHO initiatives have been popular in communities, including Bedford, Marion and Westport. For example, which provided set-asides of funding; there have not been any affordable units created through this strategy to date. The Town of Stow indicates that it has interested participants but its program design has been under review by DHCD for months.

Next Steps: The Town should review these models and determine which makes the most sense in Mattapoisett. It should then prepare an implementation plan that outlines program procedures and the respective roles and responsibilities of various municipal staff persons and boards and committees. The focus of such an initiative should be those housing units that are most affordable in Mattapoisett's private housing market to minimize the amount of subsidy required to fill the gap between the purchase price and any costs of improvements and the affordable rents or purchase prices. Smaller homes are reasonable targets, or the more limited but affordable condo market. Community Preservation funding would be an effective Program subsidy.

Timeframe: Priority 2

Responsible Party: Affordable Housing Committee or proposed Housing Trust

Resources Required: Some professional time from an affordable housing consultant (potentially paid through CPA funds) to prepare an implementation strategy and oversee program operations.

Projected # Affordable Units Produced: 2 units

4. *Encourage Adaptive Reuse*

Current Status: The reuse of any abandoned, underutilized, or obsolete property could enable Mattapoisett to direct growth towards already developed location thus reducing the development of land in areas without existing infrastructure. It could also be a way of preserving and/or restoring unique architecture in the community, which maybe also be of historical significance.

Next Steps: Work on developing an inventory to identify properties that might be purchased, rehabilitated and converted to residential use and then attract interested for profit or non-profit developers to undertake development. It might be possible to acquire such properties through tax taking, donation, negotiation, distress sale, and bank foreclosure, or brownfields remediation through the proposed Housing Trust and convey to a developer selected through an RFP process.

Timeframe: Priority 2

Responsible Party: Affordable Housing Committee or the proposed Housing Trust

Required Resources: The Affordable Housing Committee should work to identify possible properties and ultimately find partners to developed them. Predevelopment funding from DHCD's Priority Development Fund, EOEA's Smart Growth TA Fund, CEDAC, MHIC or other agency should be explored to support project planning if CPA funds are not available.

Projected # Affordable Units Produced: 6

D. Housing Preservation

Housing production is critical, but the Town also needs to be concerned that it supports lower income residents including seniors in accessing important housing resources to maintain their properties.

1. *Help qualifying Homeowners Access Housing Assistance*

Current Status: Some town residents including seniors living on fixed incomes are finding it increasingly difficult to afford the costs associated with rising taxes, energy costs insurance and home improvements. Additionally, some seniors and those with special needs require handicapped adaptations and repairs to help them remain in their homes. Mattapoisett residents might also benefit from technical and financial support in the case of septic failures and Title V compliance issues. Increasingly, homeowners are confronting the risk of foreclosure, particularly those who financed their homes through subprime predatory lenders, and are looking for way to hold onto their homes.

There are existing programs administered by Self Help, Inc., the area's community action program based in Brockton, that are available to help property owners with these needs such as:

- *Fuel Assistance Program*
Assists eligible households in paying their heating bills during winter season or until all benefits are exhausted through federal funding. Eligibility is based on federal criteria related to annual gross income, family size and annual heat consumption.
- *Weatherization Assistance Program*
A federally-funded program designed to help qualifying property owners make energy-efficient home improvements. Most households that receive fuel assistance also qualify for this program.
- *Heating Assistance Program (Heart WAP)*
An emergency repair program for households receiving fuel assistance that requires the repair or replacement of their heating system.

There are also a range of programs available in Mattapoisett that are offered by MassHousing and other organizations, applied through either a particular agency or lender including:

- *Home Improvement Loan Program*
Provides a 5%, 5 to 15 year term loan to qualifying homeowners, the amounts ranging from \$5,000 to \$50,000. Loans are available through particular lenders, the most proximate being Lafayette Federal Savings Bank (Fall River), South Shore Cooperative Bank (Weymouth), South Shore Savings Bank (S. Weymouth), Sovereign Bank (E. Providence), and St. Anne's Credit Union (Fall River). Income limits are \$92,000 for one and two-person households and \$104,000 for larger households. One to four-family dwellings and condominiums are eligible for these loans.
- *Get the Lead Out*
With funding from MassHousing, this Program provides low-cost financing to owners of 1-4 family properties to remove lead and reduce the possibility of lead poisoning in children. The closest participating agency is Self Help, Inc., based Brockton. Interest rates range from 0% to 3% for owner-occupants, 0% for non-profit organizations, and 5% for investor-owners.
- *Septic System Repair Program*
Provides 0% to 5% interest loans ranging from \$1,000 to \$25,000 to improving failing septic systems. Loan terms vary from 3 to 20 years. These loans are accessed through participating lenders including the Bank of Fall River, Bridgewater Savings Bank, Citizens Union Savings Bank, Foxboro Federal Savings, Lafayette Federal Savings Bank, South Shore Savings Bank, St Anne's Credit Union, and Taunton Federal Credit Union.
- *Home Saver Foreclosure Prevention Program*
This program offers assistance to those who are at risk of losing their home through foreclosure. Participants must initially contact the Homeownership

Preservation Foundation to talk to a counselor and may be referred to a local counseling agency as well as a participating lender to obtain a loan. There are a number of participating lenders including Bridgewater Savings Bank, Rockland Trust Eastern Bank and Harbor One Credit Union.

South Shore Housing Development Corporation, the region's non-profit housing organization, also administers programs for prospective homebuyers including downpayment and closing cost assistance as well as counseling services. It also offers the Home Modification Loan Program that provides financial assistance to persons seeking to make home modifications to improve accessibility for the physically disabled. Interest rates range from 0% (families at or below median income) to 3% (families earning between 100% and 200% of area median) and loan amounts from \$1,000 to \$25,000. Summaries of these programs are included in APPENDIX 5.

Next Steps: Through the community educational campaign recommended in Section VII.A.1, important information on housing improvement resources could be disseminated to real estate professionals, local organizations and community residents. The Town, through its Council on Aging should provide the necessary education and referrals to programs sponsored by South Shore Housing, Self Help, Inc. and MassHousing for example, which provide low-cost financing for repair needs including de-leading, septic systems, weatherization and other home improvements.

Timeframe: Priority 1

Responsible Party: Mattapoisett Council on Aging

Resources Required: Donated time of volunteers or some limited staff time from appropriate Town employees.

Projected # Affordable Units Produced: The available home repair programs provide needed assistance, helping seniors and others with special needs remain independent in their homes; however, these programs do not include the necessary requirements to enable properties to be included in SHI.