

Housing Assessment and Production Plan: Town of Wareham



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Housing Needs Assessment and Production Plan for the Town of Wareham

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PREFACE

This Housing Production Plan catalogs the results from several decades of affordable housing program development in the Town of Wareham. The two previous HPP's prepared in 2004 and 2013 have also provided accurate assessments, set realistic goals and recommended feasible program actions. The results have been that **the town created 287 affordable units between 2004 and 2013, and since 2013, the town has permitted 307 new units to be added to the SHI.**

In Wareham affordable housing has basically been the result of private investment, state-subsidized, mostly large (relative to the characteristic typology of Wareham neighborhoods) projects under chap.40B Comprehensive Permit applications. However, note that at the time of preparing this HPP Update, a local initiative for a privately-financed, town-sponsored project of 93 new rental units has been carried forward by the town. At the same time, Woodland Cove a 150-unit affordable rental project is under construction.

The local need is understood and is real, but growth of housing in Wareham exceeds that in the neighboring towns in the region, so while recent needs for affordable housing have been significant, the town has not had the financial or management resources to support housing development, while the private sector has seen opportunities for investment of private capital for market rate units and affordable units supported with State subsidies.

Units that are affordable to low income households are not necessarily occupied by low income households. This mismatch between households' incomes and the units they occupy can exacerbate affordability problems. To measure the extent to which affordability is a supply problem versus a distribution problem, we have calculated the affordability gap. The gap is the difference between the number of households at a given income level and the number of units affordable to households at that income level. A positive gap indicates a shortage of units at a given income level, even if households and units were perfectly matched by incomes and costs. Wareham households at less than 50% AMI, 50 to 80% AMI, and above 80% AMI, face affordability gaps of 1400, -160, and -1200, respectively.

The town has responded to these challenges. A new local redevelopment authority was enabled by State legislation and has taken on production of housing as one of its tasks. New development proposals, with development densities that are characteristic of mid-scale projects in the region, are being welcomed and ushered through the entitlement process.

As the demographic data and housing information that define a 'snapshot of the town' have changed, that information is reflected in the tables and charts of this HPP using available data sources. This HPP uses:

- Metropolitan Area Planning Council. Basic Housing Needs Assessment for Wareham. Housing MA. www.housing.ma/wareham/report 2019
- FXM Associates, Town of Wareham, Economic Development Strategy. 2019
- Massachusetts Housing Partnership Center for Housing Data, MHP Data Town. <https://mhpcenterforhousingdata.shinyapps.io/DataTown/#> 2019
- American Community Survey
- U.S. Census; 2020

The data shows that over the next five years, there are some 263 units that could be filled with individuals at the 30% AMI income level and 235 units at the 50% AMI income limit. These are real numbers with real opportunity.

The **proposed Strategies were updated from our previous plan goals and actions while adding new program initiatives** that in combination continue to help meet the State's and Wareham's housing production goals.

INTRODUCTION

Housing production is one of the most profound challenges facing Massachusetts, and one in which each city and town has a unique and important role to play. Creating enough homes to accommodate the next generation of workers while also addressing the complex needs of an aging and increasingly diverse population will require cities and towns across the state to implement new plans and policies that usher in a new era of housing production.

The high cost of housing and lack of affordable or attractive options for many households has many negative consequences that affect the whole state. Housing costs are a major contributor to the state's notoriously high cost of living, and eclipse taxes as a major disincentive to firms and talented workers thinking of locating here. Paying an excessive amount of income on housing means families have less money to spend on other essentials like food or health care, and spend less money at local businesses. Finally, high housing costs, especially in and near urban areas, have caused many households to search farther afield, "driving until they qualify" in the sprawl frontier past I-495 where large lots, low density, and long commutes cause local environmental damage, increased emissions, and higher transportation costs.

One fundamental solution to the state's housing challenge is more effort to support increased housing production at the local level. Each city and town has different needs, different constraints, and different opportunities for new growth, but all can play a role in meeting the state's housing needs. Furthermore, sustainable development principles suggest the need for an evolving diversity of housing types to meet future housing needs; increased production at all price levels, and well-located and well-designed new housing to revitalize local business districts while reducing auto miles travelled.

This assessment provides an overview of the current demographics of Wareham, reviews the existing housing stock, projected changes in housing demand, and the range of new housing that meets that need.

The Legal Context for Housing Production Planning

Housing production has been an important goal of the Commonwealth for decades. The Comprehensive Permit Act consists of Massachusetts General Laws (MGL) Chapter 40B, Sections 20 through 23, along with associated regulations issued and administered by the Massachusetts Department of Housing and Community Development (DHCD). It was enacted in 1969 to encourage the production of affordable housing in all the cities and towns of the Commonwealth. In municipalities that fail to meet their affordable housing obligations under Chapter 40B, a developer can apply for a "Comprehensive Permit" that enables them to build more densely than municipal zoning bylaws would permit, if at least 25% (or 20% in certain cases) of the new units are affordable. For purposes of comprehensive permitting, "adequate progress" means that more than 10% of the year-round housing units qualify as affordable in the Subsidized Housing Inventory, or that the municipality has an approved housing production plan and has met annual or biennial housing production targets. In some cases, as-of-right zoning for multi-family or higher-density housing can help demonstrate "adequate progress."

Despite its controversy, Massachusetts voters rejected an initiative petition to repeal the law in November of 2010.

For the purposes of this statute, affordable housing is defined as a unit that could be purchased or rented by a household making up to 80% of the area median income (AMI), and that the units are subsidized by an approved private or State program.

Following is a snapshot of the town and its population.

Demographics –Growing Population and Households

The numbers show a growth in population. In the 2020 U.S. Census, the population of the Town of Wareham is 23,303 residents. The Town gained 1,481 residents from 2010, an increase of **6.8%**, while Plymouth County has grown by 7%, and the State of Massachusetts has grown by about 11%. Wareham's population grew by 8% between 2000 and 2010, also a period of similar but lesser growth for both Plymouth County (5%) and the State (3%). Although Wareham's population growth has slowed in recent years, as has that of Plymouth County, this growth is important to its economic health, which depends to a large extent on increased demand for goods and services as well as a potential source of new businesses and of labor for town businesses.

The estimated 9,497 households in the Town of Wareham experienced a large gain of 10% in the decade between 2000 and 2010, followed by another significant gain of 18.6% since 2010, and are projected to grow at 5% as the population rises. Average household size in Wareham is 2.4 persons, similar to both Plymouth County (2.6) and that of the State (2.5).

As shown in Table 1, the median income in Wareham (\$65,825) is 25% lower than average incomes for Plymouth County (\$89,489), and 22% less than the rest of the Commonwealth (\$81,215). The estimated median income (\$65,825) is over \$23,000 less than that of Plymouth County, and \$15,390 lower than that for the State of Massachusetts. Wareham's poverty rate is greater than that of Plymouth County and State proportions.

Notable are that:

- Population growth has slowed over the last census period but is still advancing,
- While the number of households has grown twice as fast as the State and County,
- Making the median individual household size smaller [2.4] than the State or County.
- In addition, the population has less income, and is more likely to live below the poverty level.

Table 1. Characteristics of Wareham Households

	Town of Wareham	Plymouth County	State of MA		
<u>Population</u>					
2020 Census	23,303	530,819	7,029,917		
2010 Census	21,822	494,919	6,547,629		
Growth 2010-2020	6.8%	7.2%	10.7%		
Growth 2000 - 2010	8%	5%	3%		
2020 Median Age	47.4	43.2	39.7		
<u>Households</u>					
2020 Census	9497	198,460	2,787,185		
2010 Census	8,009	181,126	2,547,075		
Growth 2010-2020	18.6%	10%	9.4%		
Growth 2000 - 2010	10%	8%	4%		
DHCD SHI Housing Units [Dec. 2020]	9,880				
Average Household Size	2.4	2.7	2.5		
Median Household Income	\$ 65,825	\$ 89,489	\$ 81,215		
Families Below Poverty	10.4%	7,777	6%	140,682	8%

Source: US Census Quick Facts, <https://www.census.gov/quickfacts/fact/table/US/PST045221> and Mass. Dept. of Housing and Community Development

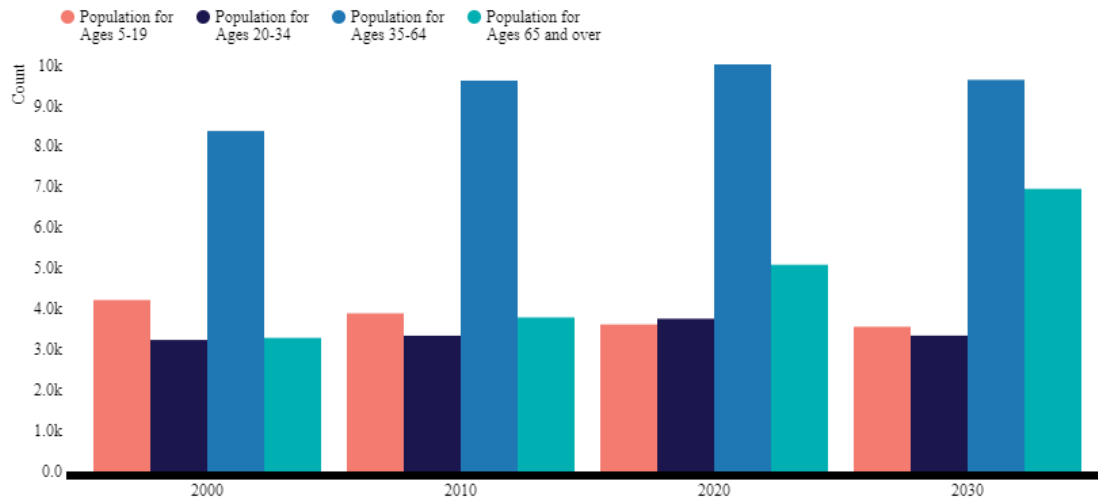
An Aging Population

Housing needs and preferences change over time. Young professionals and seniors on fixed incomes may prefer smaller, more affordable units that are easier to maintain. Families with children may want larger units with more bedrooms and open space.

In 2020, the demographic that decreased the most by percentage was in the 18yo and below age cohort. Working-age adults in Wareham between 20 and 65 years old made up 61 percent of the population and seniors over 65 years old make up 21 percent. School-age children, between 5 and 18, make up 13.6 percent of current residents. Between 2005 and 2012, school enrollment decreased by 580, or 17 percent.

In Wareham, the aging of the Baby Boomers will cause the senior population to increase by 3,200 people, or 84 percent, through 2030, as seen in Figure 1. The total population is projected to increase by 2,000, or 9.1 percent, over the same period.

Figure 1. Population by Age Group, 2000–2030.



Racial Composition – Growing Diversity

The US Census indicates that Wareham’s minority population increased from 13.5% to 16.5% of all residents between 2010 and 2017 as shown in Table 2. Most of these residents described themselves as belonging to the “other” category or of more than two races. A significant portion of those in the “other” category were most likely of Cape Verdean descent.

Table 2: Racial Information, 2000, 2010 and 2017						
	2000		2010		2020	
	Number	Percent	Number	Percent	Number	Percent
Minority population**	2,559	12.6	2,948	13.5	3,718	16.5
Black or African Amer.	694	2.9	769	3.5	1,218	2.7
American Indian	109	0.5	141	0.6	396	0.6
Asian	90	0.4	150	0.7	286	0.6

Latino ***	292	1.4	502	2.3	656	3.6
Other	1,068	5.2	950	4.4	1,710	7.6
Two or more races	698	3.4	933	4.3	1,155	5.1
<p>Sources: U.S. Census Bureau, Census 2000 Summary File 1, 2010 census data, and 2020 Quick Facts.</p> <p>** indicate all non-White classifications.</p> <p>*** Latino or Hispanic of any race. Percentages are in comparison to the total population.</p>						

Employment – Expanding but Reliance on Lower Paying Jobs

The 2020 census indicates 65.7% of residents who were 16 years and older, are in the labor force, 1,446 or 8.2% of whom were unemployed in 2010. The 2010 state labor statistics indicated an unemployment rate in Wareham of 9.3%, which has increased to 10.4% in 2020. Wareham has experienced an expanding workforce as there were only 10,881 workers in 2000.

2017 Estimates from the Massachusetts Executive Office of Labor and Workforce Development indicated that the highest number of workers on average were employed in the retail, healthcare, and food industries. The weekly wages for these industries tend to be lower on average; this is especially evident when examining the average weekly wage for accommodation and food services (\$372) in Table 3 which is the lowest of any industry in the town.

Table 3: Average Employment and Wages By Industry in Wareham, 2017				
Industry	# Establishments	Total Wages	Average Employment	Average Weekly Wage
Agriculture, forestry, Fishing, hunting	9	\$11,487,630	165	\$1,339
Construction	66	\$33,121,524	493	\$1,292
Manufacturing	31	\$36,649,747	736	\$958
Wholesale trade	24	\$11,769,349	169	\$1,339
Utilities	3	\$2,325,620	43	\$1,040
Retail trade	131	\$66,625,874	2,238	\$573
Transportation and warehousing	21	\$20,645,973	379	\$1,048
Information	12	\$4,297,627	103	\$802
Finance & insurance	20	\$5,886,332	117	\$968
Real estate, rental/leasing	16	\$3,100,923	76	\$785
Professional and	34	\$23,194,898	367	\$1,215

technical services				
Administrative and waste services	21	\$19,324,070	260	\$1,429
Health care and social assistance	161	\$65,861,377	1,563	\$810
Arts, entertainment, rec.	18	\$4,721,973	168	\$541
Accommodation and food services	73	\$24,772,994	1,281	\$372
Other services	43	\$11,185,590	382	\$563
Public administration	16	\$25,590,794	309	\$1,593
TOTAL	699	\$370,562,295	521	\$980
Source: Massachusetts Executive Office of Labor and Workforce Development, 2017				

Disability Status – Significant Numbers

In total 3,374 residents or 15.1% of the population was disabled in 2017, which is, as of 2020, lowered to 13.5%. Of the population under age 18, 224 or 5.2% had some disability. Moreover, of the population age 18 to 64, 1,910 or 13.8% claimed a disability, and 1,240 or over one-fourth of those 65 years or older claimed a disability.

Educational Attainment – Lower but Improving Levels

In 2020, 91.4% of those 25 years and older had a high school diploma or higher and 24.1% had at least a Bachelor's degree. These levels are significantly lower than the attainment levels for Plymouth County at 92.7% finishing high school and 35.7% completing college. These figures also represent some improvement in overall educational attainment from 2000 when 82.5% had at least a high school degree and 16.3% had completed college.

Existing Housing Characteristics – Old and Affordable

Table 4 summarizes housing characteristics within Wareham, Plymouth County, and the State. The great majority of Wareham residences, 77%, are owner-occupied, in line with the 76% of Plymouth County residents who own, and higher than the 62% of State residents who own. The average length of residence for owner-occupied units in Wareham is shorter in duration and average length of residence for renter occupants is longer in duration than those of the County and State. For 2017, the median value of owner-occupied structures in Wareham (\$276,845) was 32% lower than in the County (\$365,821) and 34% lower than in the State (\$369,832). The largest proportion of housing was valued in the \$200,000 to \$299,999 range, compared to both the County and State housing values which are mostly between \$300,000 and \$399,999. About 20% the housing stock in Wareham was built before 1939, with a median year of 1969, making its stock older than that of the State and newer than that of the County.

Table 4. Wareham Housing Characteristics, 2017 / 2020

	Town of Wareham		Plymouth County		State of MA	
Tenure (Occupied Housing Units)	8,585		190,870		2,661,460	
Owner Occupied	6,585	72.6%	145,377	76.5%	1,667,112	62.4%
Avg. Length of Residence (yrs)						
Owner Occupied	16		18		18.5	
Renter Occupied	9		8		7.5	
Median Housing Values	\$ 627,000		370,300		381,600	
2017 Est. Housing Units by Year Structure						
Built – Total Number of Structures	11,169		210,277		2,951,917	
Housing Units Built 2010 or later	752	7%	12,517	6%	170,978	6%
Housing Units Built 2000 to 2009	1,155	10%	19,683	9%	219,300	7%
Housing Units Built 1990 to 1999	836	8%	18,662	9%	214,738	7%
Housing Units Built 1980 to 1989	944	9%	24,425	12%	309,032	10%
Housing Units Built 1970 to 1979	1,796	16%	31,929	15%	328,104	11%
Housing Units Built 1960 to 1969	1,037	9%	23,857	11%	289,791	10%
Housing Units Built 1950 to 1959	1,026	9%	21,807	10%	317,906	11%
Housing Units Built 1940 to 1949	1,353	12%	10,218	5%	163,438	6%
Housing Unit Built 1939 or Earlier	2,270	20%	47,179	22%	938,630	32%
2017 Est. Median Year Structure Built	1969		1971		1961	

Source: EnvironicsAnalytics, 2017 and FXM Associates

Changes in Housing Demand – For Young and Old

Changes in housing demand result from household formation, dissolution, and mortality. Young adults currently between the ages of 15 and 30 are poised to form households after they leave home, dorm, or roommates. Thousands are projected to do so each year, and each will need a housing unit, typically multi-family rental units. Meanwhile, older adults have typically already

formed households. Combined with mortality, outmigration, or transition to nursing homes and other group quarter situations, this translates to a decline in housing unit demand among householders 55 and over, despite a sharp increase in the number of senior-headed households. The decline in demand from older householders will partly offset increased demand from their younger counterparts. However, shifts in preferences among younger households towards multi-family units means that a limited amount of the demand for new multi-family units will be met through existing units freed up by householders over 55.

Rental Unit Demand – High Demand

To estimate demand for rental housing in Wareham, the Town employed a proprietary Housing Demand Model from FXM Associates, which projects over the next five years the average annual demand for rental housing by age group, income and affordable rental rates. In addition to assessing the demand for rental housing the report also analyzed historical trends in the inventory, absorption, and monthly rents for units within the Wareham market area

The picture that emerges from the assessment of demand for and supply of multi-family rental housing in Wareham and the local market area is one in which expected demand – driven by household mobility as well as net new growth – dramatically exceeds the current supply which has grown very modestly over the past ten years. The rentals that are available in conventional listings are priced below thresholds needed to support rehabilitation and new construction costs for market rate (unsubsidized) housing. The demand analysis indicates that there is at least hypothetical market support for units priced higher than the average listings, based on the incomes of householders likely to move into rental housing over the next five years. Developers will need to offer products of superior quality and amenities in order to attract those households.

Affordability

Housing prices are determined by the demand for and supply of housing units. If supply does not keep up with demand, higher prices result. Affordability is determined by the distribution of housing prices and household incomes. If prices rise but incomes remain flat – a familiar dynamic in many communities in recent years – affordability declines.

Affordability is measured in several ways. We will measure affordability according to:

- The percent of households that pay more than 30% and 50% of income on housing costs (“cost burdened” and “severely cost burdened,” respectively), by household tenure, income, and type;
- The percent of housing units listed on the Massachusetts Subsidized Housing Inventory (SHI);
- The percent of recent home sales affordable to low and median income households; and
- The gap between the number of households by income level, and the number of housing units affordable by income level.

Households by Income

Affordability is of particular concern to low income households. Many federal and state housing programs define low income households according to household size and household income, measured as a percent of Area Median Income (AMI). The breakdown for extremely low [30%], very low [50%], and low income [80%] households by household size is shown in Table 5 below. Further details on HUC limits and State program rent and income limits are included in Appendix A.

Table 5. Low income households comparing household income and household size

Income Level	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Extremely Low Income (30%)	28,200	32,200	36,250	40,250	43,500	46,700	49,950	53,150
Very Low Income (50%)	47,000	53,700	60,400	67,100	72,500	77,850	83,250	88,600
Low Income (80%)	70,750	80,850	90,950	101,050	109,150	117,250	125,350	133,400

In Wareham, 20%, 14%, and 14% of households are extremely low, very low, and low income, respectively. This means that 48 percent of all households qualify for federal and state affordable housing programs based on household income.

Poverty Status – Levels are Increasing

Table 6 shows poverty data for Wareham based on data from the U.S. Census Bureau.¹

Table 6: Poverty Status, 1999, 2010 and 2017						
	1999		2010		2017*	
	Number	Percent	Number	Percent	Number	Percent
Individuals Below Poverty**	2,131	10.7	2,269	10.4	2,599	11.7
Families ***	443	8.1	426	7.4	434^	8.0^
Related Children <18 ****	800	16.6	655	14.4	452	18.5
Individuals 65+ *****	414	13.5	234	6.4	198	4.7
<p>Source: U.S. Census Bureau, 1990, 2000 and American Community Survey '06-'10</p> <p>^ data collected from the 2019 Wareham Economic Development Strategy</p> <p>* data collected from the 2017 American Community Survey</p> <p>**Percentage of total population for whom poverty status was determined</p> <p>***Percentage of all families for whom poverty status was determined</p> <p>****Percentage of all related children under 18 years</p> <p>*****Percentage of all individuals age 65+</p>						

In general, the percentage of residents living in poverty has seen a rise in Wareham, going from 10.4% of all residents in 2010 to 11.7% in 2017. This level is high in comparison to the county at 8.0%. Also, the numbers of those living in poverty remains high at 2,599 individuals, including 452 children and 198 seniors. It should be noted that these values are down from the ones in the 2010 data.

¹ The 2011 federal poverty level from the U.S. Department of Health and Human Services was \$10,890 for an individual and \$18,530 for a three-person household.

Housing Cost Burden - High for Low Incomes

The most common measure of housing affordability is the percent of income that households spend on housing costs. According to most federal and state agencies, households that spend more than 30% of income on housing costs are “cost burdened.” Households that spend more than 50% of income on housing are “severely cost burdened.” Areas where more than 30% of households are cost burdened face an affordable housing shortage. In Wareham, 44 percent and 19 percent of households are cost burdened and severely cost burdened, respectively, compared to 29 percent and 14 percent of households statewide.

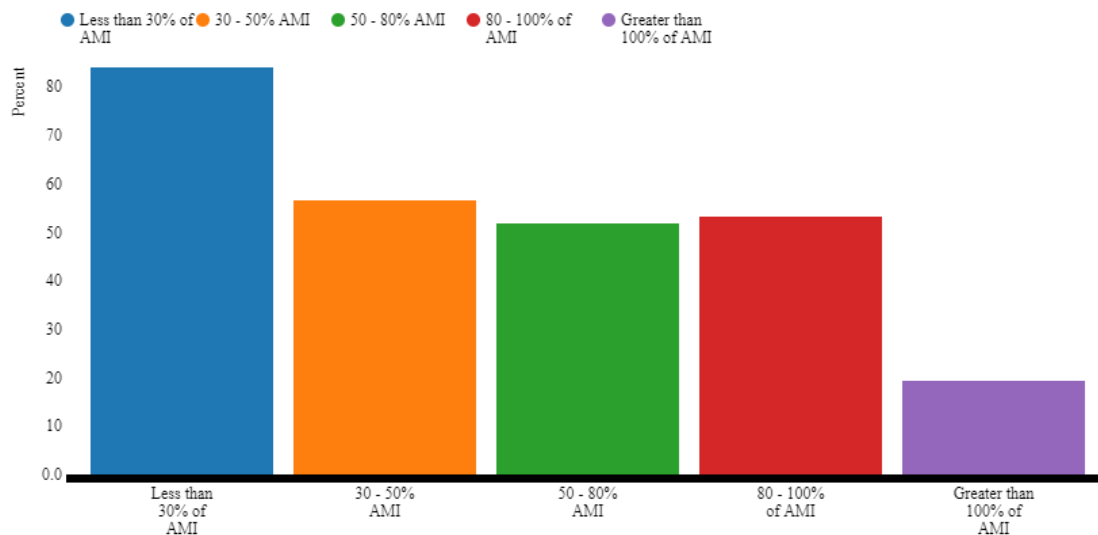
Cost Burden by Tenure – Burden on Renters

Cost burden rates are typically higher among renter households. In Wareham, 52% of renters are cost burdened, versus 43% of owners.

Cost Burden by Income

As expected, cost burden is also more common among low income households. Statewide, 81% of all extremely low income households, 67% of very low income households, and 49% of low income households are cost burdened, versus 14% of households with incomes above 100% AMI. Figure 2 represents the percentages of Wareham households that are cost burdened and severely cost burdened by income level.

Figure 2. Percent of Households in Wareham Cost-Burdened, by Income Level



Cost Burden by Household Type

Younger households, non-family households, and elderly households typically have lower incomes, and are more likely to rent. They are also more likely to be cost burdened. Statewide, 38% of elderly family households and 49% of non-elderly, non-family households are cost burdened, respectively. As the number of elderly households increases, the number of cost-

burdened elderly households is likely to increase. In Wareham, cost burden among elderly family households and non-elderly, non-family households is 38% and 49%, respectively.

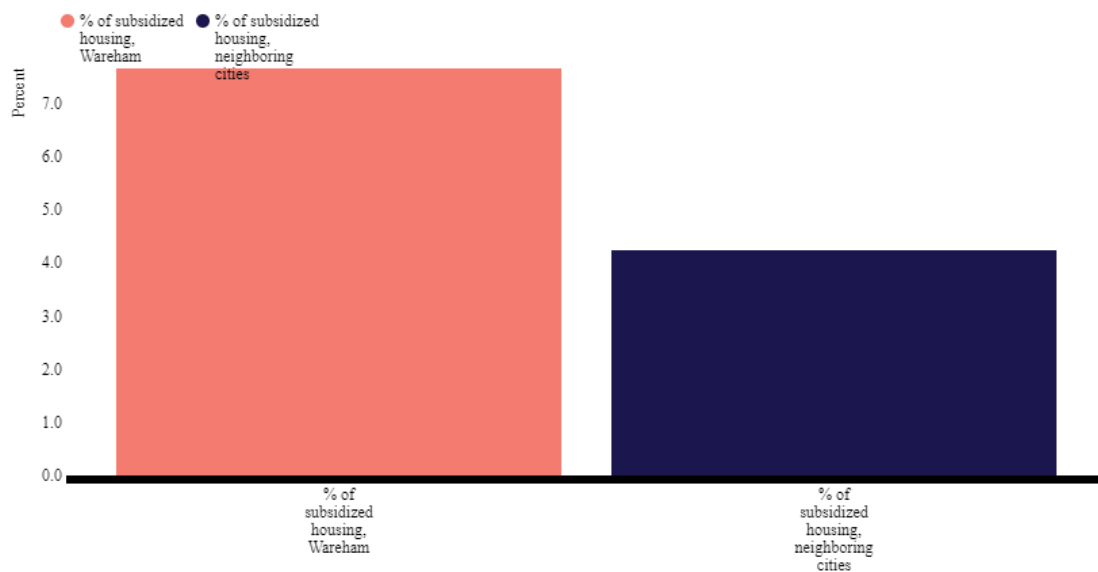
Subsidized Housing Inventory

So what does the town have in housing that is subsidized for affordability?

Massachusetts maintains a subsidized housing inventory (SHI) that tracks each municipality's affordable housing stock, including deed restricted and subsidized units. Under General Law Chapter 40B, in any municipality where less than 10% of units are included on the SHI, a developer can build more densely than the municipal zoning bylaws would permit, if at least 25% (or 20% in certain cases) of the new units are affordable.

Statewide, 5% of housing units are on the SHI, and 12 percent of municipalities meet their 10% requirement under Chapter 40B. Figure 3 shows the percent of SHI units within Wareham and its nearest neighbors.

Figure 3. Percent SHI Units for Wareham and Nearest Neighboring Municipalities.



Current Inventory

The Department of Housing and Community Development counts 764 units in Wareham that meet affordability requirements under Chapter 40B and are eligible for inclusion in the Subsidized Housing Inventory (SHI). Chapter 40B mandates that the town should have 10% of its year-round housing stock as affordable housing which would total 988 units out of its 9,880 year-round housing units as listed by DHCD (the 2019 Wareham Economic Development Strategy lists the number as 8,547 housing units). The town has a current inventory of 764 units, which DHCD lists as 745 units on the SHI, or 7.5% of its year-round housing stock, Wareham currently has an official deficit of 243 affordable, subsidized units. With 248 subsidized units approved and coming online in the next year, Wareham will exceed the 10% goal for affordable units regardless of the total number, unless the official DHCD count of year-round housing is increased based on new census data.

Table 7: Level of Affordable Housing, Wareham and Neighboring Communities			
Town	# Year-round units*	# Affordable Units	% Affordable Units
Carver	4,514	142	3.1
Fairhaven	7,003	495	7.1

Marion	2,014	162	8.0
Mattapoisett	2,626	68	2.6
Middleborough	8,921	799	9.0
Plymouth	22,285	1006	4.5
Rochester	1,865	8	0.4
Wareham	9,880	745	7.7
Source: Subsidized Housing Inventory, December 21, 2020			

Table 7 compares Wareham's level of SHI housing to those of neighboring towns. Wareham's level of 7.7% affordability is at the top of the range, demonstrating relatively significant progress in producing affordable units.

The Wareham Housing Authority owns and manages 104 units of public housing at Agawam Village and Redwood Park for the elderly and younger disabled residents. Both developments were built years ago. Agawam Village (built in 1964) recently received substantial repairs. Redwood Park is still in need of maintenance; new roofs are needed on three of the units.

Table 8: Chapter 40B Subsidized Housing Inventory (SHI)					
Property Name & Address	Housing Type/Sponsor	Total Units	Afford. Expires	Comprehensive Permit	Subsidizing Agency
Cranberry Manor	Rental/Family/SSHDC	24	Perpetuity	No	DHCD, MHP, MassHousing,
Agawam Village	Rental/Elderly and Younger Disabled/WHA	40	Perpetuity	No	DHCD

Redwood Park/ Church Avenue	Rental/Elderly and Younger Disabled/WHA	64	Perpetuity	No	DHCD
Brandy Hill/ Minot Avenue	Rental/Family	132	2016	No	MassHousing
Cromesett Woods Apts.	Rental/Elderly and Younger Disabled	28	2044	Yes	DHCD, RHS
Cromesett Woods II	Rental/Elderly and Younger Disabled	18	2048	Yes	DHCD, RHS
Depot Crossing	Rental/Family/Hall Keen and WHA	32	2083	No	DHCD, FHLBB
Woods at Wareham/Riverview	Rental/Family	100	2035	No	DHCD, MassHousing
Homeownership Rehab Units	Homeownership/Family/ Wareham Community Development	64	2015 to 2029	No	DHCD
DDS Group Homes	Rental/Special Needs	27	NA	No	DDS
Cromesett Landing	Ownership	10	2104	Yes	MassHousing
Carleton Place	Ownership	10	Perpetuity	Yes	FHLBB
Swans Landing	Ownership	2	Perpetuity	Yes	MassHousing
Fieldstone Circle	Ownership	2	Perpetuity	Yes	MassHousing
Cedar Farm Estates	Ownership	2	2053	Yes	MassHousing

Hunter Estates	Ownership	5	Perpetuity	Yes	FHLBB, MassHousing
Village at 815 Main Street	Rental	49	Perpetuity	Yes	DHCD
Retreat at Union Pond	Rental	144	Perpetuity	Yes	DHCD
Byrne Circle	Ownership	4	Perpetuity	No	DHCD
Father Bill's	Rental	12	Perpetuity	NA	HUD, MassHousing
UNDER CONSTRUCTION					
Woodland Cove	Rental/Wareham Community	150	Perpetuity	Yes	DHCD
Settler's Glen	Rental	20	Perpetuity	Yes	NA
Littleton Drive	Rental	93	Perpetuity	Yes	DHCD
Total	933 Rental Units (89%) 99 Ownership Units 177 Special Needs Units 64 Housing Rehab	1052			

The WHA maintains a combined wait list for both developments that includes 250 applicants, 38% of whom are Wareham residents. Additionally, 40% listed themselves as disabled while there are only four (4) handicapped accessible units available, all at Redwood Park. Because the units at Agawam Village are significantly smaller than those at Redwood Park (basically studio apartments with a movable closet separating the living and sleeping area), most applicants will opt to live at Redwood Park when units turnover there, some even refusing to go to Agawam Village. Also, because buildings have two-stories, residents living on the second story will attempt to transfer to first-floor units as they become available. WHA administers 30 rental subsidies as well and they

are also responsible for tenant lease-up activities, including the determination of tenant eligibility and the administration of the rent subsidies (state MRVP project-based assistance) for Depot Crossing.

They have 451 applicants on their wait list for the rental subsidies, 24% who are Wareham residents, which demonstrates a substantial need for these limited rent subsidies.

While the Subsidized Housing Inventory lists the affordability of the Brandy Hill/Minot Avenue project as expiring in 2016, this will not occur as the development was purchased by the non-profit organization, Preservation of Affordable Housing (POAH), whose mission is to preserve and steward affordable rental housing. The organization is working to insure that the affordability restrictions will be extended well into the future.

The SHI also lists 64 homeownership units that were rehabilitated as part of the Town's Rehabilitation Loan Program. These units will eventually be dropped from the SHI given shorter deed restrictions and recent state policy changes.

Recent and Proposed Housing Developments

The potential addition of units from the following projects, including rental units on the Woodland Cove site, should bring the SHI count over the state's 10% affordability threshold under Chapter 40B.

- **Woodland Cove**

An affordable housing project containing 150 units has been approved for development in East Wareham. Plans for the project include 1.75 parking spaces per unit as well as a play area and a playground to accommodate the children residing there. The project is expected to be developed in three phases with 2024 being the estimated year of completion.

- **Littleton Drive**

The Town of Wareham was granted \$45,000 in state funds to develop a 16-acre parcel for a project on Littleton Drive. Requests For Proposals will be issued and development of the project will commence in the Spring of 2022 provided Affordable Housing Tax Credits are granted to the project by the State. The approved plan includes 93 units of affordable senior and family housing, and 10 units of workforce housing; 80-120% AMI.

- **Father Bills**

In addition to a six-unit property on 950 Main Street that is owned by the non-profit organization, Father Bills operates six units that are scattered throughout the Town of Wareham. These properties are subsidized using a combination of HUD and state rental assistance funds. The acquisition and renovation costs for the 950 Main Street building were funded using Wareham Community Preservation Committee (CPC) funds.

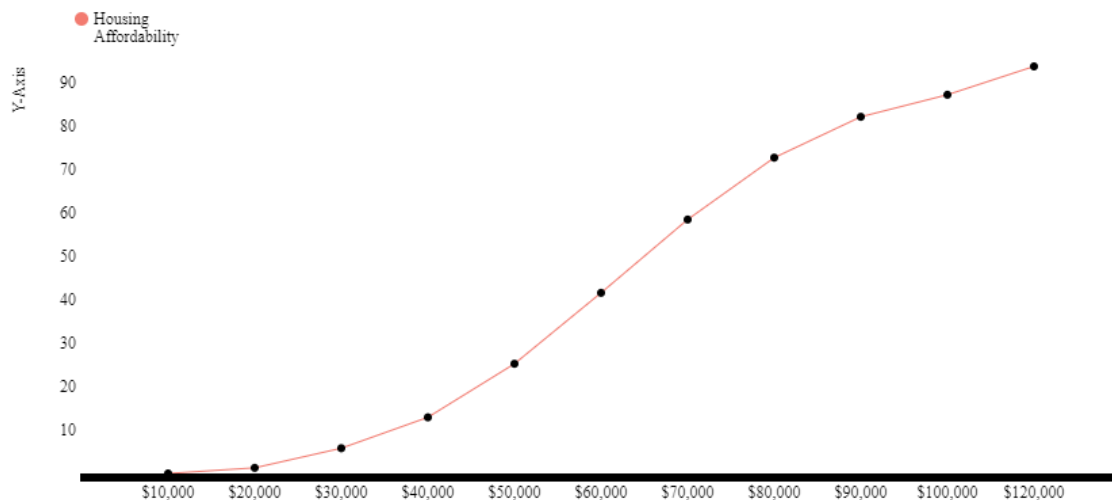
- **Settler's Glen**

Settler's Glen is a 20-unit rental project across Red Brook Road from Woodland Cove. It has received a Comprehensive Permit and was sold to a developer who is focused on rental housing units.

Affordability of Recent Home Sales

Owner-occupied cost burden estimates reflect the housing costs of current owner households, not the prices that aspiring homeowners face in the current housing market. If prices have risen recently, new entrants may find themselves with fewer options of higher risk of cost burden than their counterparts who have been in the area for some time. To estimate how affordable recent sale prices are to low income families, we use 2000 to 2012 sales data from the Massachusetts parcel file. Figure 4 shows the percent of single family home sales since 2000 that are affordable by household income.

Figure 4. Percent of Single Family Home Sales, Affordable by Household Income (2000–present).



Affordability Gap

Units that are affordable to low income households are not necessarily occupied by low income households. This mismatch between households' incomes and the units they occupy can exacerbate affordability problems. To measure the extent to which affordability is a supply problem versus a distribution problem, we calculate the affordability gap. The gap is the difference between the number of households at a given income level and the number of units affordable to households at that income level. A positive gap indicates a shortage of units at a given income level, even if households and units were perfectly matched by incomes and costs. Wareham households at less than 50% AMI, 50 to 80% AMI, and above 80% AMI, face affordability gaps of 1400, -160, and -1200, respectively.

Overall Demand for Rental Units

Over the next five years the average annual demand for rental housing by age group, income and affordable rental rates may be predicted. The model is distinctive in that it captures mobility within the market area as well as net new growth. Over 90% of expected demand for rental housing in most market areas in New England is generated by households already residing in the area, who are looking to change from owners to renters, upsize or downsize from the current unit, or change location for family or work reasons. The model explicitly accounts for propensity to own or rent and frequency of moving by householder age and income.

In addition to assessing average annual demand based on householder characteristics and tendencies, this section also analyzes recently available rental units within the market area by unit size, number of bedrooms, and rental rates; and analyzes historical trends in the inventory, vacancy rates, and monthly rents for rental units by number of bedrooms. The objective of the analytic exercise is to assist planners and developers understanding residential development potential, and to target types of rental units, in terms of cost and size and amenities, to various age groups of potential renters.

For the purposes of this analysis the market area is defined as the area within a 20-minute drive time of 54 Marion Road (Town Hall) in Wareham. The 20-minute drive time area is consistent with the generally accepted view of the primary geographic area within which communities offer similar economic development attributes and constitute the competitive region for attracting jobs and households. This market area is shown graphically in Figure 4. For this geographic area, Proprietary data from EnvironicsAnalytics Spotlight Reports, estimating the number of households by age of householder and income ranges in 2018 and projected to 2023. Data in Table 4 provide an overview of population, households, and renters within this market area.

Table 9. Housing Demand Context

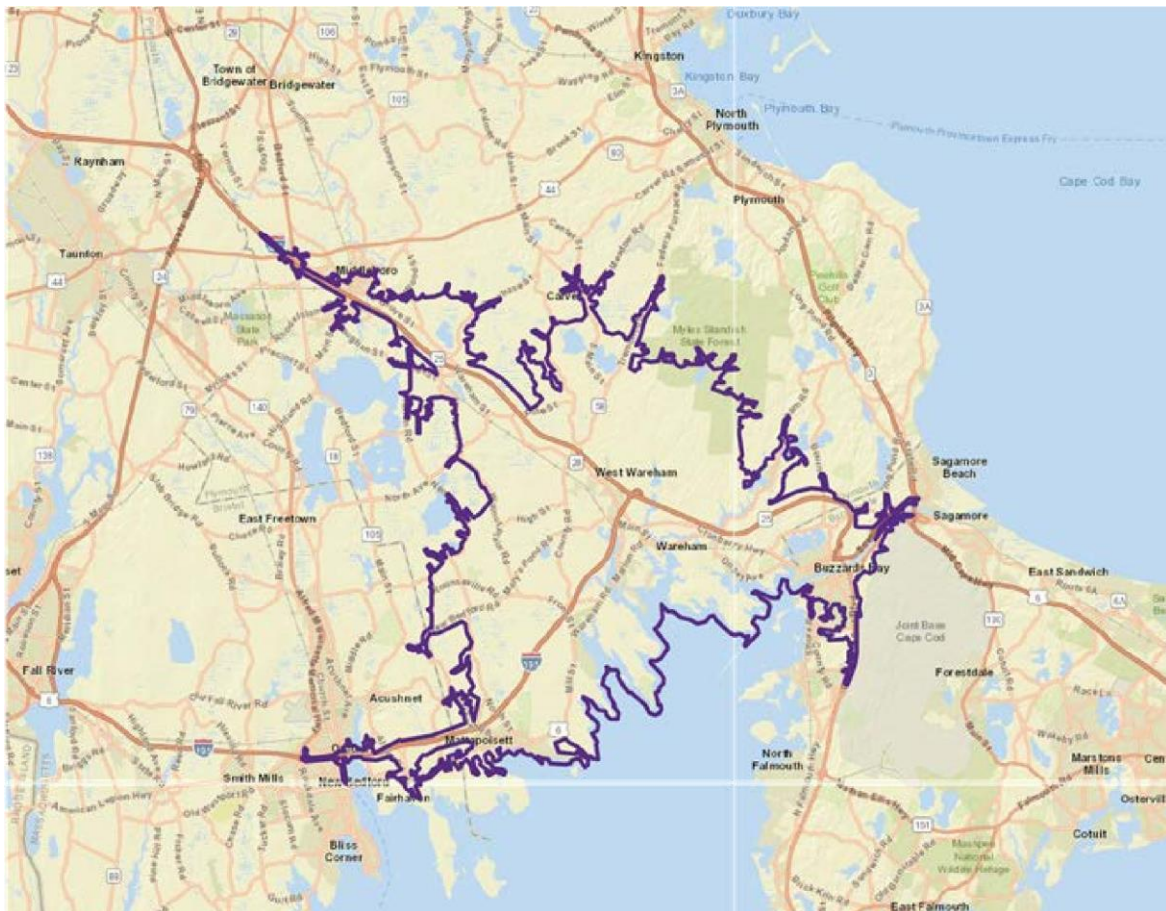
20-Minute Market Area	
Population	64,404
Households	25,698
Renter Households	6,581
% Renters	26%
Renters Moving in Average Year	1,220
% of All Households	5%
Median Household Income	\$71,074

Source: EnvironicsAnalytics Spotlight Reports, 2018 Estimates, and FXM Associates

The demand assessment is segmented by age and affordable rents. Rent levels needed to support rehabilitation or new construction will vary depending upon the development costs of a specific project, which may include tax credits, favorable financing terms, land write-downs and other mechanisms to assure feasibility.

Households in the under 35 and 55-to-74 age groups are most frequently targeted by developers for urban and specialty rental housing, such as re-use of formerly commercial and institutional structures, because they are less likely to have school aged children and therefore more open to units with fewer bedrooms in locations that are not necessarily ideal environments for children. They are also likely to be attracted to denser urban environments that allow walking distances to restaurants and retail shops. Households in other age groups, however, also generate demand for housing within the market area, and this analysis assesses potential demand for all age groups.

Figure 5. 20-Minute Market Area

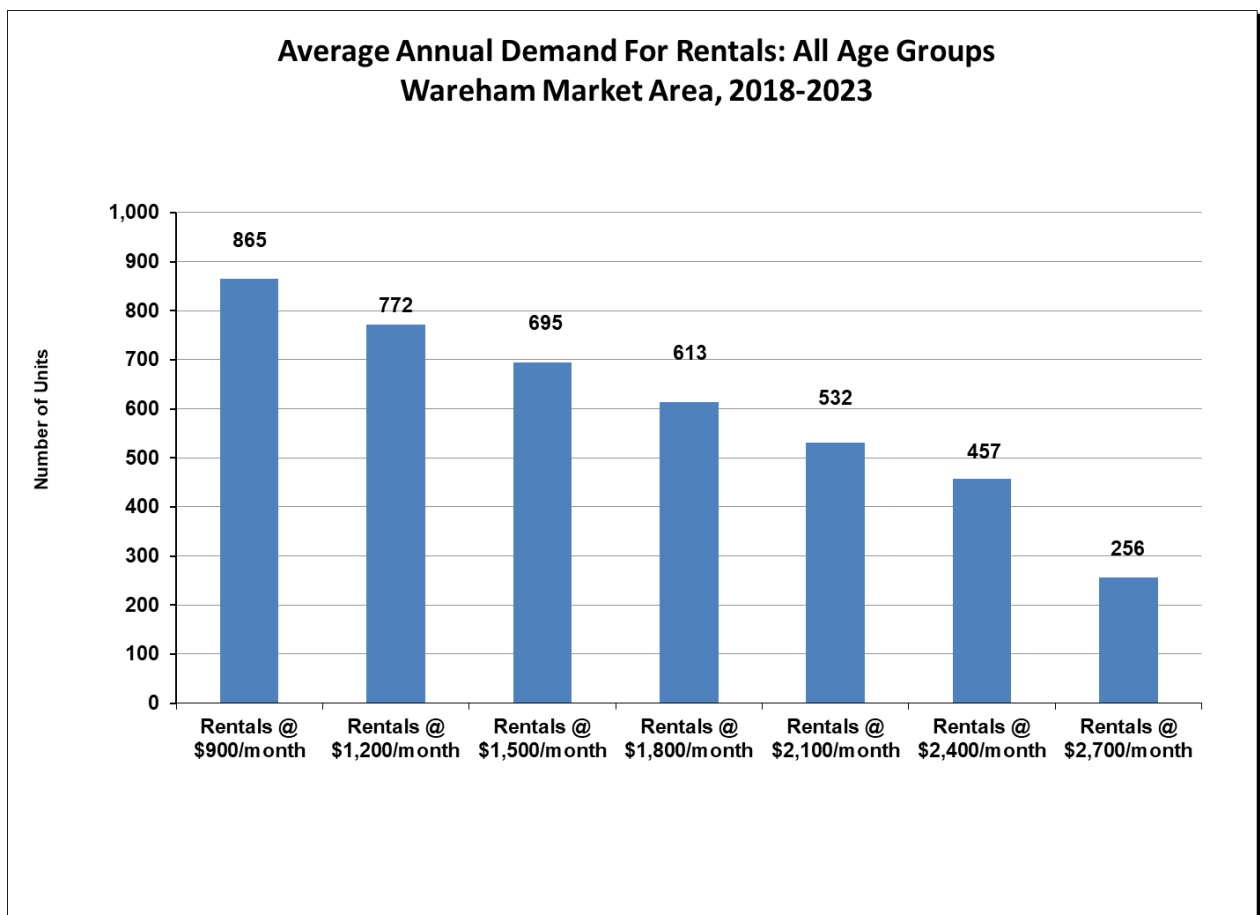


As previously noted, the model incorporates data on mobility rates by age of householder, propensities to own or rent by age of householder, current and projected number of households by age and income, and the qualifying income standards of commercial rental management companies.

Model results for potential rental demand are compared to a sampling of market area units currently listed for rent. Finally, trends in the supply of rental units are analyzed, including numbers and average monthly rents for 1, 2, and 3 BR units.

Figure 6 shows the average annual demand for all rentals by all age groups in the Wareham Market Area, taking into consideration affordability, propensity to move in any given year, and propensity to rent.

Figure 6. Average Annual Demand for Rentals



Source: FXM Housing Demand Model, October 2018

For example, of the total number of households, 865, expected to move to rental housing each year within the 20-minute market area and able to afford at least \$900 per month rent, approximately 613 would be able to afford monthly rents of up to \$1,800; 532 would be able to afford \$2,100; 256 would be able to afford \$2,700, and so forth.

As shown in Table 10 below, based on Wareham’s current share of rental housing in the market area and recent absorption rates in comparable projects, an estimated 56 households are able to afford up to \$2,400 a month rent might be absorbed by additional rental development in a competitive rental property in Wareham each year. Table 3 presents these estimates for each of the rental points shown in Figure 5. (Note that the figures in the demand columns are not additive. They are cumulative, with the “Rentals @ \$900” figure representing total estimated average annual demand in Table 10.)

Note that the rents at \$900 per month for a 2-bedroom unit meets the rental limits for income levels at 30% AMI. Therefore, the information on market potential may be used to determine the number of housing units at various price points plays out locally.

Table 10. Average Annual Demand for Rental Housing in Wareham, 2018–2023

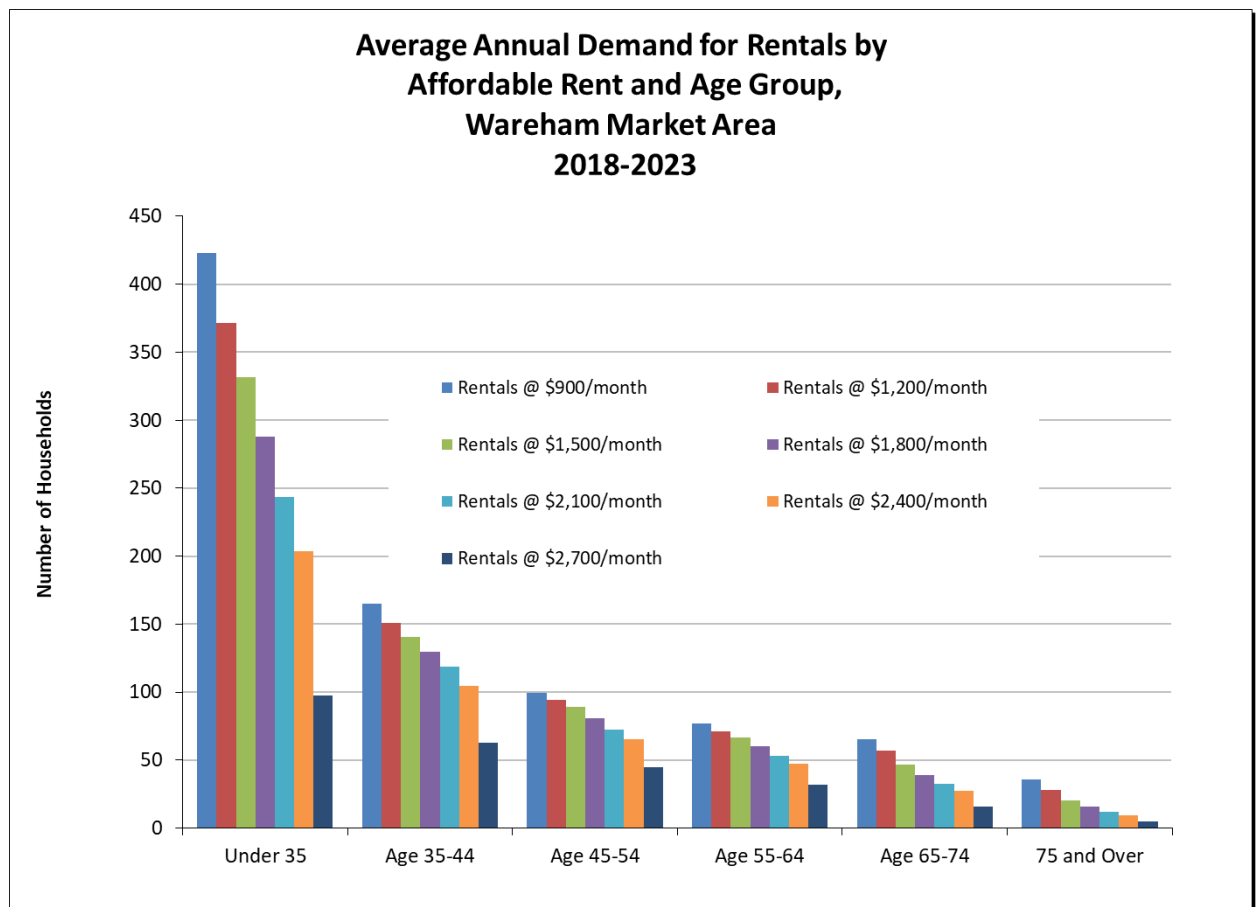
Category	<u>Average Annual Demand</u>		Potential Capture in New Wareham Units*
	Market Area	Wareham	
Rentals @ \$900/month	865	263	105
Rentals @ \$1,200/month	772	235	94
Rentals @ \$1,500/month	695	211	84
Rentals @ \$1,800/month	613	186	75
Rentals @ \$2,100/month	532	162	65
Rentals @ \$2,400/month	457	139	56
Rentals @ \$2,700/month	256	78	31
<i>12% of market area total d</i>			

Source: EnvironicsAnalytics Spotlight Reports, 2018 Estimates, and FXM Associates

The actual number of units that might be captured at these rental prices in a development or redevelopment project in Wareham would depend on the quality and size of the units, site and building amenities, pricing, marketing and other factors.

The information in Figure 8 and Table 6 can be further broken down into age groups, which may be useful to marketing efforts based on the relative numbers of households by age group. Figure 9 presents these data by age group.

Figure 8. Average Annual Demand for Rentals by Affordable Rent and Age Group, 2018–2023



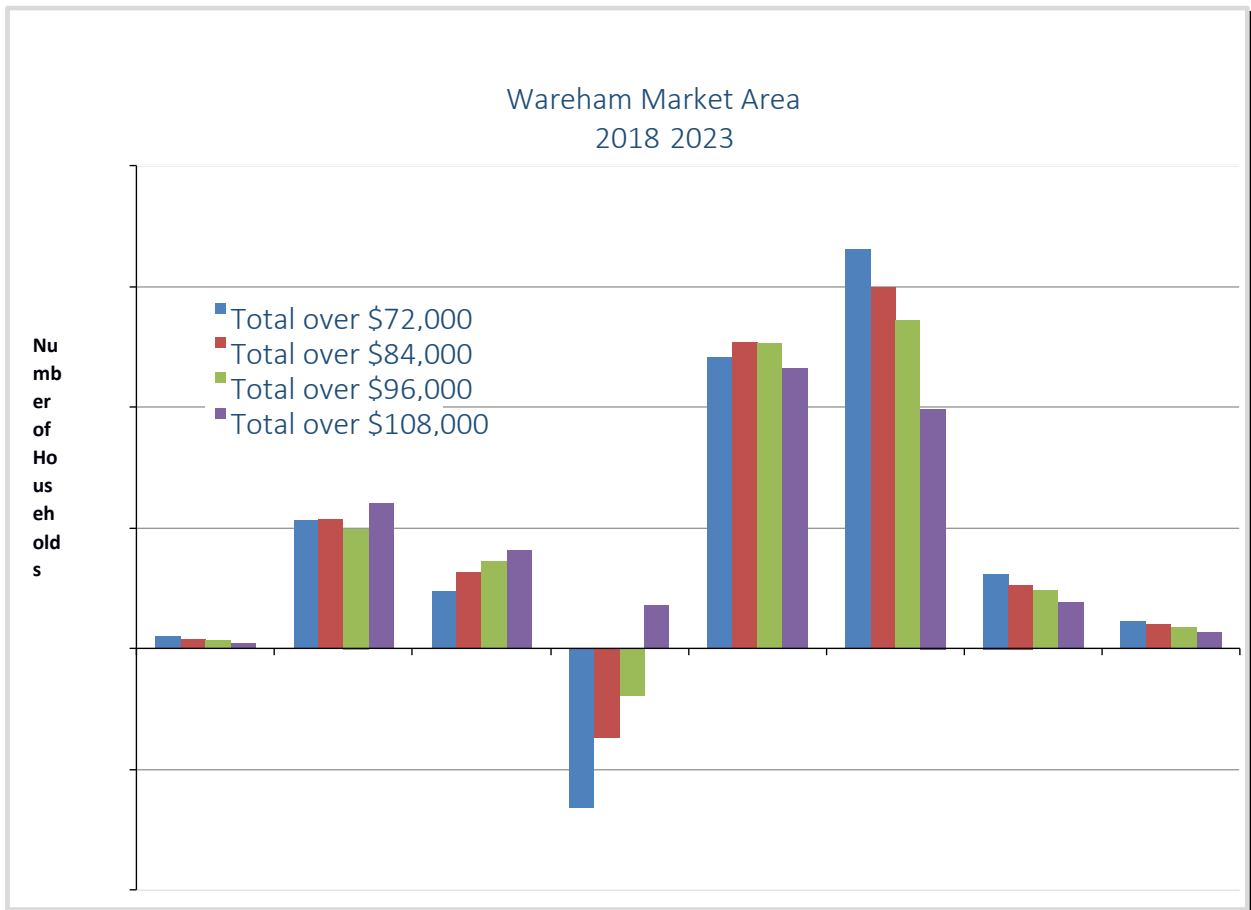
Source: FXM Associates, *Housing Demand Model*, October 2018

The graph reflects the greater propensity of younger households to rent and the frequency of their moving compared to older households, as well as the sensitivity of levels of demand to varying rental prices.

Figure 9 shows another dimension to the estimation of future rental demand: the changes projected over the next five years in numbers of households by age and income. The graph shows changes in the distribution of households by age and income in 2023 compared to the same categories in 2018. For example, in 2023 there will be an estimated 600 more households aged

65–74 with incomes in excess of \$84,000 than there were in 2018. There will be about 220 fewer households aged 45–54 with incomes over \$72,000 than there were in 2018. This increase in older households largely reflects the aging of the boomer generation, while the decline in the 45–54 age group reflects the lower number of households in generation x compared to boomers and millennials.

Figure 9. Change in Number of Households by Age and Income



Source: FXM Associates, *Housing Demand Model*, October 2018

Particularly striking in the projection of changes in age cohorts in the market area over the next five years are the gains estimated across all four income categories in the age 55 to 74 cohorts, while the age category 45 to 54, typically a population segment at peak earning capacity, would lose households in all categories of income selected above, except for those making over \$108,000 per year. The age cohort 24 to 34 is projected to also have strong increases in the upper income categories.

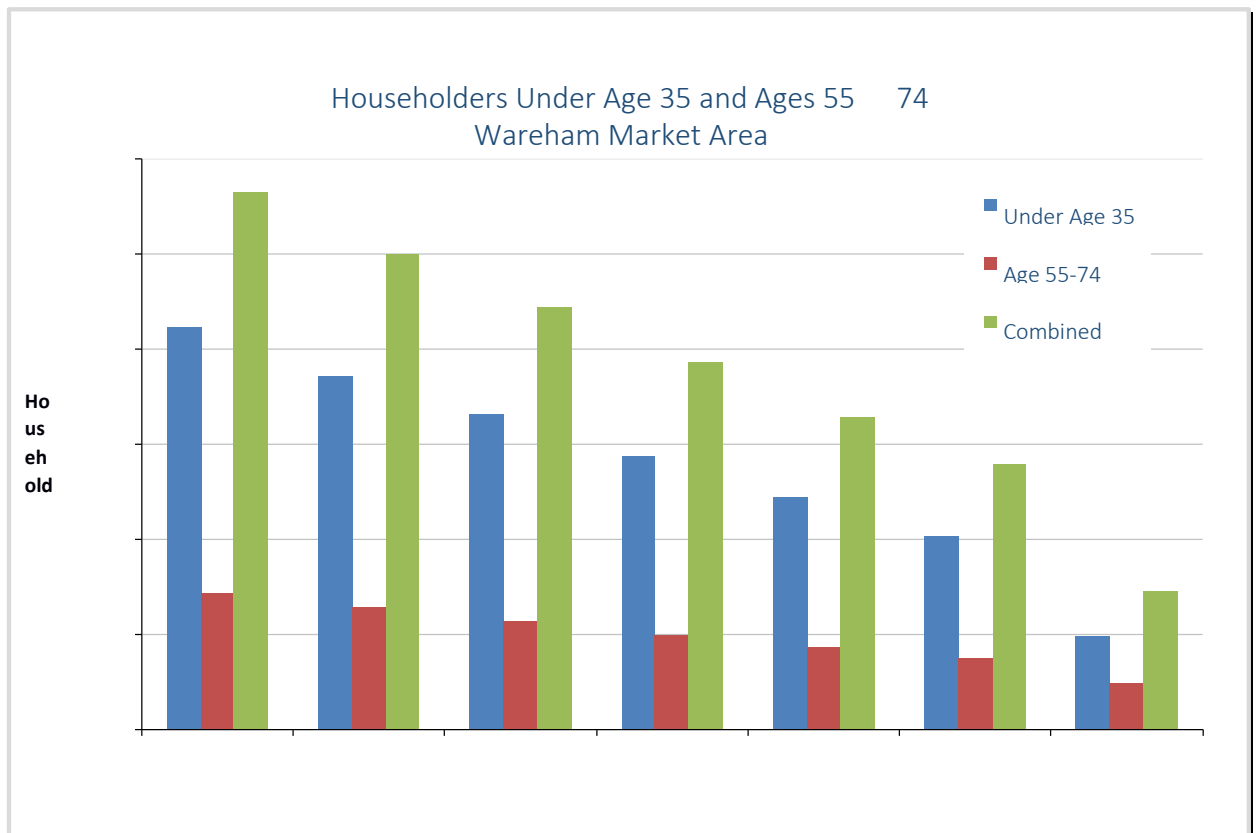
Households with incomes of over \$72,000 can afford \$1,800 a month rents; those with incomes over \$84,000 can afford \$2,100 a month rents. These households are projected to lose their relative share of the overall population in the age 45 to 54 cohort over the next five years.

These projections, if they prove to be accurate, provide an indication between 2018 and 2023 there will be increasing numbers of households in each age category, except for the 45 to 54 age group.

Some developers in recent years have targeted rental units, especially within urbanized areas, to households under age 35 and age 55–to–74, who often mix well within the same developments. Both groups show a higher propensity to live within walking distance of retail stores, restaurants, and transit if possible. The households under age 35 are more mobile on average and more likely to rent, so they comprise a relatively large share of potential demand. The number of younger households, however, is projected to experience modest growth over the next five years.

Conversely, as shown by the data in Figure 9, the baby boomer generation households are growing in number within the 55–and–older age categories, and these households have shown an increasing propensity to rent in recent years as they become empty nesters and sell their single–family homes for smaller, more manageable units. Others want to cash in the equity of their former dwellings because they need liquid income in the absence of the pensions enjoyed by prior generations of retirees. Many also continue to work part time. Data in Figure 10 show the average annual demand by selected rental rates for the under 35 and 55– to 74–year old householders, and their combined demand.

Figure 10. Average Annual Demand by Affordable Rent, 2018–2023



Source: FXM Associates, *Housing Demand Model*, October 2018

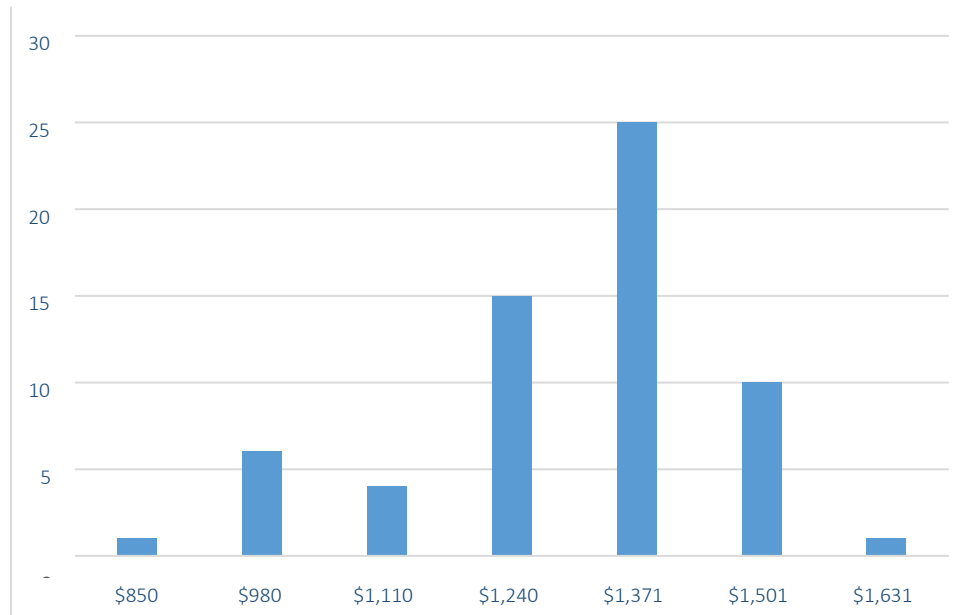
Prices and Sizes of Recently Available Rentals

In order to get a sense of the sizes and prices of units actually on the market, FXM sampled listings of rental units in apartment complexes in towns approximately within the 20-minute drive time of central Wareham. The listings were gathered in November 2018. In practice, the search of available listings found few available east of New Bedford and Dartmouth; slightly beyond the edge of the 20-minute market area. They are shown here because with a paucity of available rentals within the defined market area they will represent potential competition for Wareham rental housing developers. Available rental units were predominantly one- and two-bedroom units, and rents clustered around \$1,100 for one-bedroom units and \$1,250 for two-bedrooms. Studios and larger units were very scarce. Table 4 shows these results. Figure 11 is a frequency distribution graph of the listings analyzed.

Table 11. Rental Listings, Expanded Market Area

# BRs	Avg SF	Avg Rent	# Units	High	Low
studio	n.a.	\$928	3	\$975	\$835
1 BR	978	\$1,078	25	\$1,295	\$850
2 BR	1,172	\$1,252	24	\$1,761	\$900
3 BR	1,588	\$1,543	9	\$1,770	\$1,384
Sources: zillow.com, apartments.com, rent.com, November 20 18					

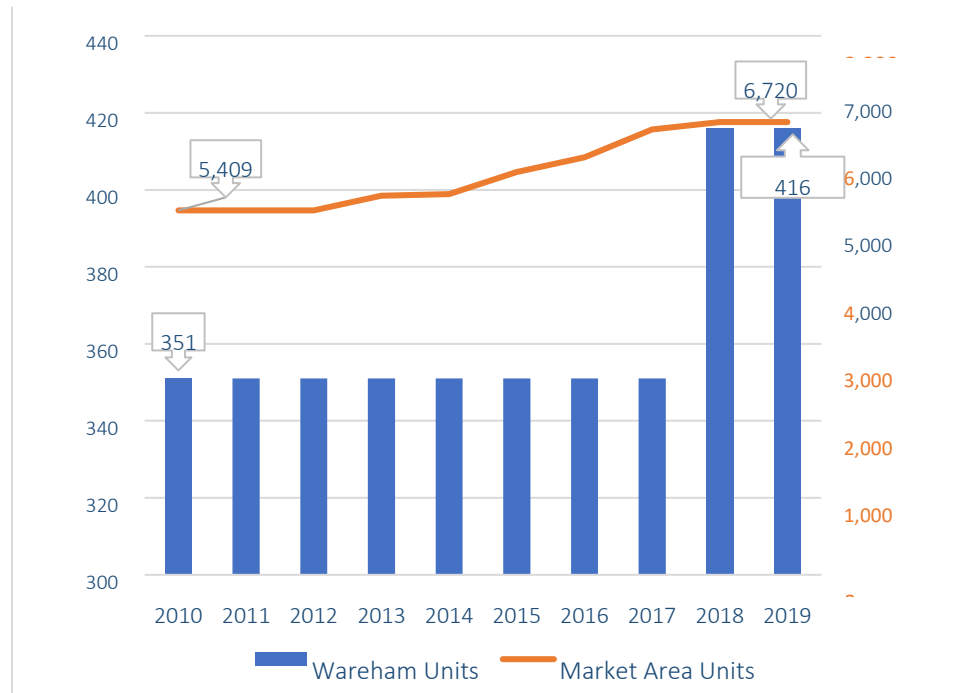
Figure 11. Frequency of Rental Listings by Median Price



Rental Housing Supply Trends – Slow Development

A further component of the residential market assessment is analysis of trends in the inventory, vacancy rates, and monthly rents of rental properties within Wareham and the 20-minute market area. Figure 12 shows trends in the inventory of multi-family rental housing in Wareham and the market area. Within the market area overall, 1,300 rental units have been added since 2010 while only 65 units were added in Wareham as of January, 2019. Wareham now holds 6% of the inventory of multi-family rental units within the market area, according to data available from CoStar. Based on the ten-year historical trend, occupancy of multifamily rental units within the overall market area is projected to increase by 15% through 2024, an average annual increase of 194 units.

Figure 12. Inventory of Rental Units (All BRs), Wareham and Market Area

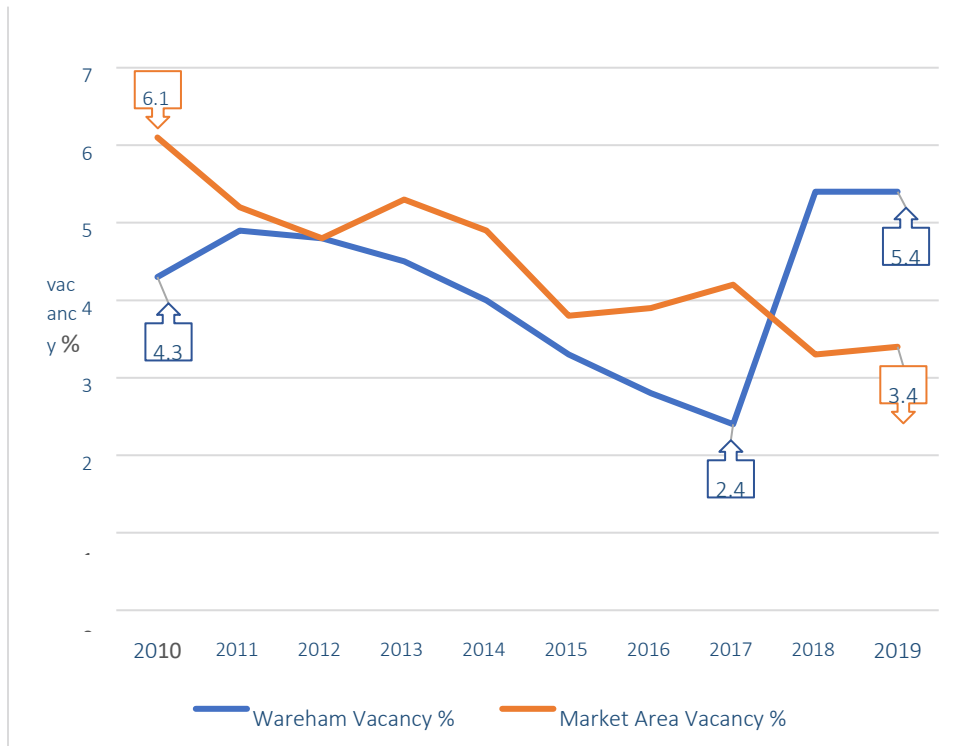


Source: Co Star Property Information System and FXM Associates

Figure 13 shows trends in vacancy rates for multi-family rental units in Wareham and the market area overall. The spike in Wareham for 2018–19 is attributable to a new development that came online in late 2018 and has yet to be absorbed. In both Wareham and the market area overall vacancy rates have been declining and are well below the thresholds typically desired by investors.

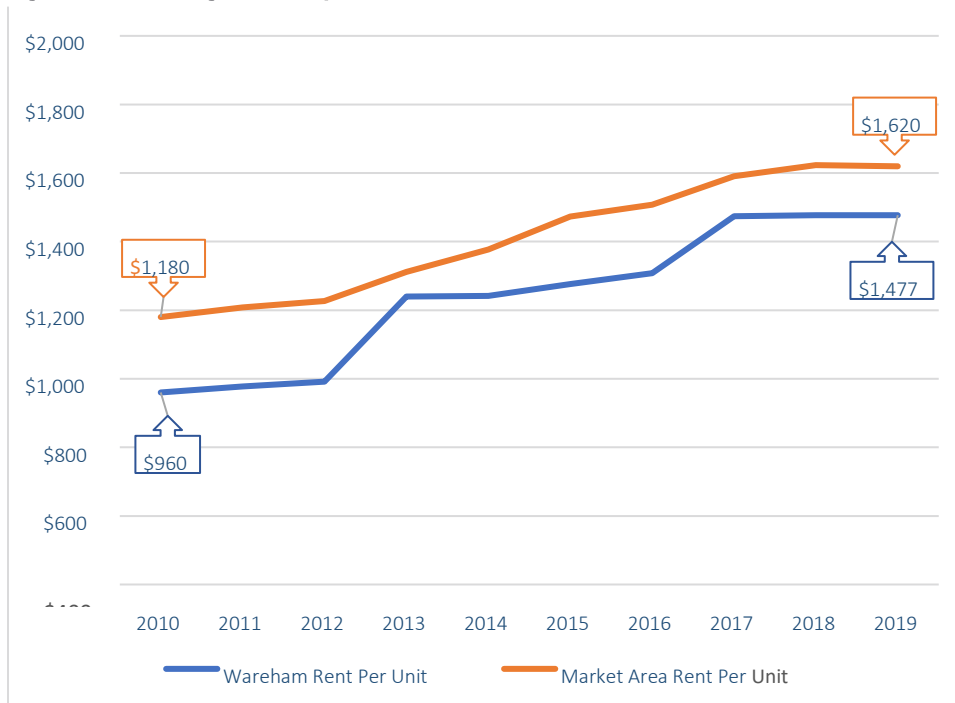
Figure 14 shows trends in average monthly rent for all multi-family rental units in Wareham and the market area. Rents increased in the overall market area by an average of 4.1% per year between 2010 and 2019. Over the same period, rents in Wareham increased by an average of 5.9% per year.

Figure 13. Vacancy Rates for Rental Units, Wareham and Market Area



Source: Co Star Property Information System and FXM Associates

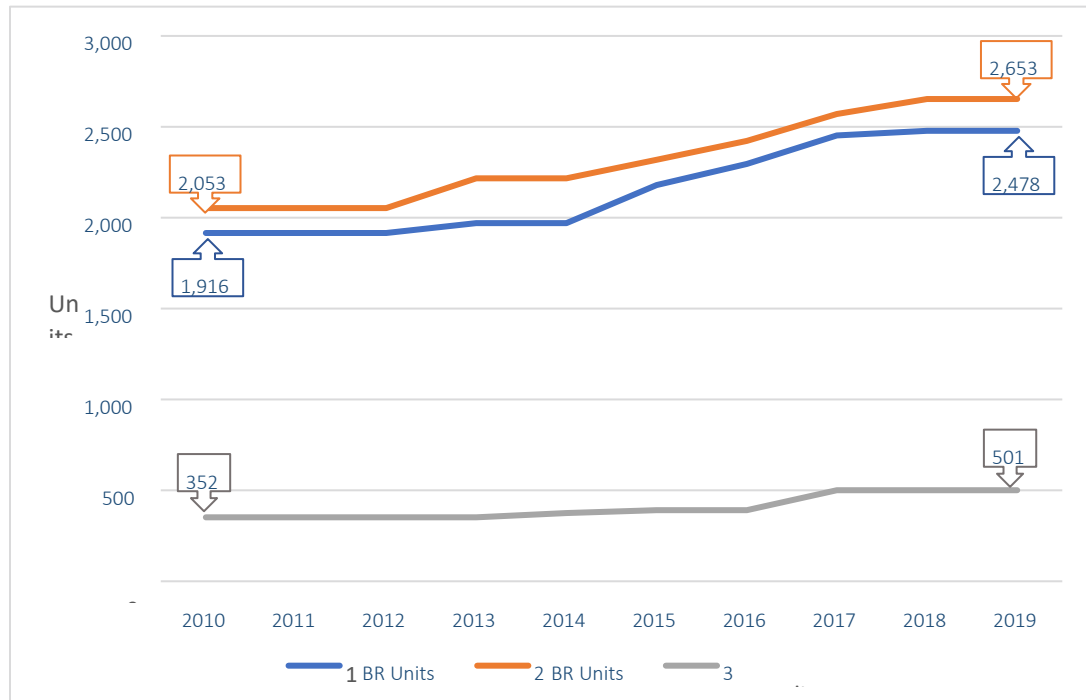
Figure 14. Average Monthly Rents (All BRs), Wareham and Market Area



Source: Co Star Property Information System and FXM Associates

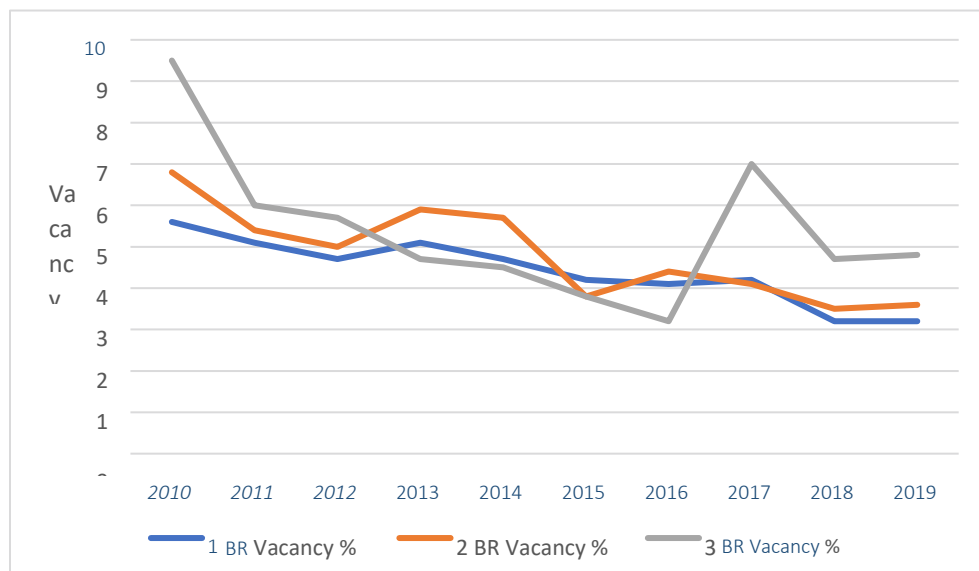
Finally, are the trends in the supply of rental housing within the overall market area by number of bedrooms (Figure 15), vacancy rates (Figure 16), and rents (Figure 17) by number of bedrooms. Figure 18 combines the inventory and rents by number of bedrooms.

Figure 15. Market Area Rental Units by Number of Bedrooms (BR)



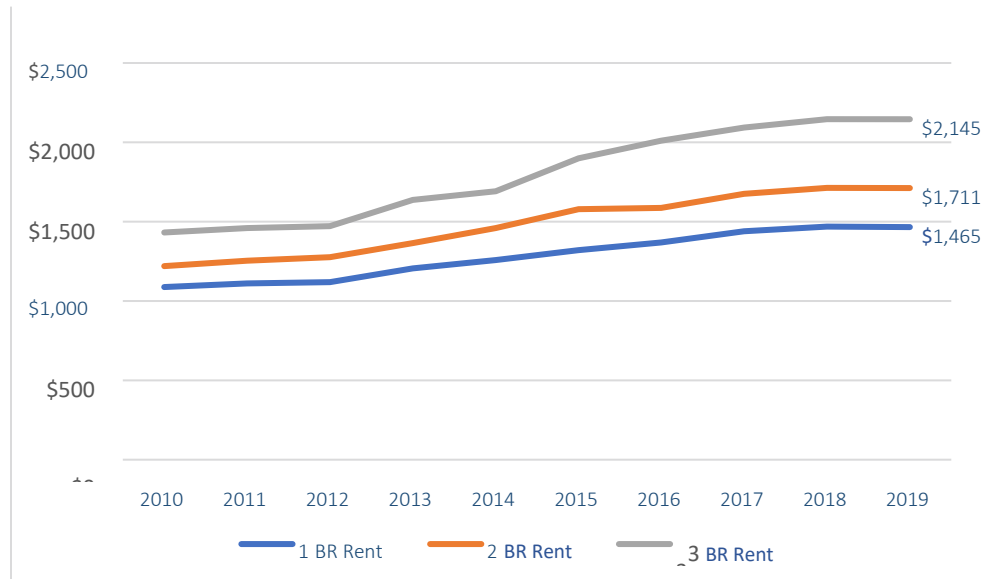
Source: Co Star Property Information System and FXM Associates

Figure 16. Vacancy Rates by Number of BRs, Wareham Market Area



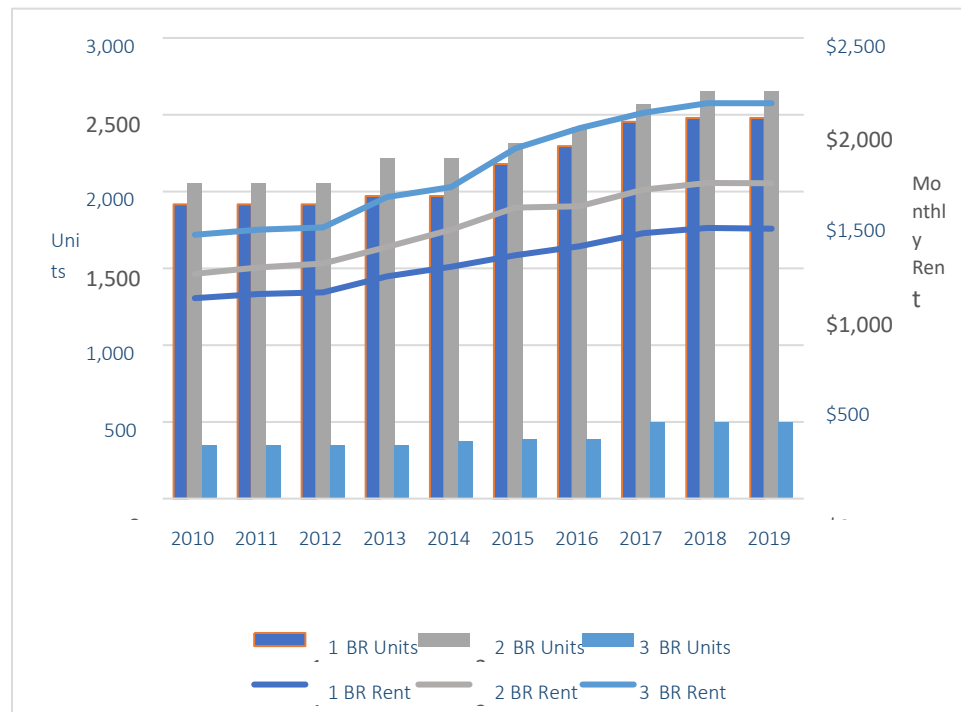
Source: Co Star Property Information System and FXM Associates

Figure 17. Market Area Rental Units by Average Monthly Rent and Number of BRs



Source: Co Star Property Information System and FXM Associates

Figure 18. Market Area Units and Rents by BR



Source: Co Star Property Information System and FXM Associates

Data in Table 5 summarize the information shown in the previous supply trends graphs.

Table 12. Rental Units in the Wareham Market Area

	Units in 2019	% of Units	Ave Unit Size (SF)	Ave Annual Increase in Units: 2010-2019	Monthly Rent in 2019	Ave Annual Increase in Rent: 2010-2019	Ave Rent per sf
1 BR	2,478	37%	724	62	\$1,465	3.9%	\$2.02
2 BR	2,653	39%	1,011	67	\$1,711	4.5%	\$1.69
3 BR	501	7%	1,272	17	\$2,145	5.5%	\$1.69
ALL BRs	6,720	100%	890	146	\$1,620	4.1%	\$1.82

Source: Co Star Property Information System and FXM Associates

Summary of the Residential Market Assessment – Opportunities

The picture that emerges from the assessment of demand for and supply of multifamily rental housing in Wareham and the local market area is one in which expected demand – driven by household mobility as well as net new growth – dramatically exceeds the current supply which has grown very modestly over the past ten years. While the rentals that are available in conventional listings are priced below thresholds needed to support rehabilitation and new construction costs for market rate (unsubsidized) housing.

This informs the town of the project needs and subsidies necessary to produce new market rate and affordable housing.

Priority Housing Needs – Acting on the Information

The Town wants to insure that future growth maintains some diversity in the housing stock, including housing that meets the full range of local needs. While housing prices are regionally relatively affordable, they are out of reach for many of Wareham's residents. For example, median sales prices and gross rents are unaffordable to approximately 40% of all Wareham

households.² Additionally, the significant upfront costs of accessing housing as well as more rigorous lending or leasing criteria provide additional challenges to finding affordable housing.

In 2017, Wareham's housing stock included a 75% to 25% ratio of homeownership to rental units, and in an effort to diversify the housing stock, the great majority of affordable units included in the Subsidized Housing Inventory (SHI) have been rentals. To add additional housing choices and present a range of affordable housing options in Wareham, the Town will need to pay particular attention to the following housing issues and needs:

Households with Limited Incomes

Wareham has a significant number of lower paying jobs with a relatively low average weekly wage of \$591. As a point of comparison, the average weekly wage for New Bedford was lower at \$407 and Boston's was more than twice the average wage level at \$1,370. Many of Wareham's jobs have tended to be seasonal or related to the service and retail industries.

In fact, 502 or 5.2% of all households had incomes of less than \$10,000 and another 1,263 or about 13.3% had incomes between \$10,000 and \$24,999, representing 18.5% of all households with very limited financial means. Additionally, 3,920 households, or approximately 41% of all households were spending too much on their housing. Given these numbers as well as high rents with sizable up-front leasing costs, more subsidized rental housing is necessary to make living in Wareham affordable, particularly to those who have very limited financial means.

Gaps in Affordability and Access to Affordable Housing

Even though median home prices are relatively low in comparison to other communities in the region, the large upfront costs of entering the housing market as well as more stringent lending criteria make purchasing a home in Wareham still challenging, particularly for young families without equity from a previous purchase. It is also important to note that some market prices are lower than the deed restricted affordable ones, making the marketing of affordable units extremely challenging. A wider range of affordable housing options is needed, including first-time homeownership opportunities with lower than prescribed purchase prices, particularly for younger households entering the job market and forming their own families, municipal employees, as well as empty nesters.

Housing Conditions

Given that 62.3% of Wareham's housing stock was built before 1980, programs to support necessary home improvements are needed for units occupied by low- and moderate-income households, including de-leading and home modifications for the disabled. Moreover, Wareham's large seasonal housing stock presents unique challenges including increased service demands, illegal conversions and substandard conditions.

² This is based on income alone, not factoring in potentially available financial assets.

Target Special Needs Populations

Some households are less able to compete in the housing market because of their limited financial resources and particular needs. This Housing Production Plan will focus resources on supporting the housing needs of the following target populations:

Elderly

As a group, elderly households tend to face difficult housing challenges as they are generally on fixed incomes, some relying solely on Social Security assistance. For example, there were 180 elderly householders (65 years of age or more) renting in Wareham who were earning at or below 30% of area median income and who would be primary targets for assistance. Additionally, there were 485 elderly owners paying more than half of their income on housing, 285 of whom were earning within 30% AMI. These seniors may also confront unusually high health-related expenses that make it more difficult to stretch their incomes and remain in place. Moreover, substantially reduced Social Security benefits from the death of a spouse can present serious hardships for seniors.

The Wareham Council on Aging (COA) reports that they are seeing more people in need in Wareham, most with extremely low incomes, some on the verge of homelessness. The COA confirmed that there is an insufficient supply of affordable units for the elderly, and many more units need to be produced. Waits as long as seven (7) years for some subsidized developments demonstrate the strong demand for subsidized rentals. Once someone moves into an affordable rental unit, it is very unlikely they will leave as there are no other affordable options available to them. Moreover, there's a pressing need for financial assistance to help residents afford the high up-front costs associated with leasing a new unit. Funding sometimes provided by the Bliss Foundation, Women Aid, Turning Point and Community Resource Network are woefully insufficient. Many seniors are also living doubled up with their children because they cannot locate an affordable place of their own or are living in a mobile home with rising monthly land fees. Wareham has several rest homes and nursing homes but reports from the Council on Aging suggest that these facilities are also insufficient to meet local needs, particularly for affordable assisted living centers or Continuing Care Retirement Communities that allow for aging in place through various tiers of assistance.

Older adults are becoming a larger segment of Wareham's population and the rise is projected to continue to increase in the future. Projections from the Massachusetts Institute for Social and Economic Research (MISER) indicate substantial growth of all the older age cohorts, projecting an increase of those age 65 or older from 16.2% of all residents in 2010 to 23.5% by 2020. The aging of the population is also reflected in substantial increases in the median age, from 34.2 years in 1990 to 44.4 years by 2010. More housing to accommodate this aging population, including more handicapped accessibility, supportive services, and units without substantial maintenance requirements, must be considered in housing planning efforts.

Physically and Mentally Disabled

In total 3,374 residents or 15.1% of the population claimed a disability in 2017, which includes any kind of disability. Of particular note is that 1,240 seniors, or 29% of those 65 years or older, claimed a disability. Finding affordable housing is often a substantial challenge for the disabled due to financial constraints, as most rely on limited Social Security benefits and many confront discrimination. Few small rental units come onto the market that are affordable to these residents much less have the modifications necessary to make the units accessible to the physically disabled. Some amount of new housing beyond the 5% American with Disabilities Act (ADA) requirements should be built adaptable or accessible to the disabled, and supportive services should also be considered, including the possibility of additional group homes.

Female-headed Households

While the census figures do not indicate a great increase in female-headed households with children, with numbers increasing from 584 in 1990 to 691 by 2010, service providers report that this population is an extremely vulnerable one that confronts serious challenges in finding affordable housing. It is also likely that a considerable number of these households are among those mentioned above who earn within 30% AMI and spend more than half of their income on rent. Turning Point, a non-profit social service agency formed by the Wareham Area Homeless Coalition, reports that about half of their clients are single women with young children who are homeless or at risk of homelessness.

Homeless or Those At Risk of Homelessness

There are no really reliable figures on the size of the homeless population in Wareham or southeastern Massachusetts in large part because this population has found ways to remain hidden. The homeless double-up with family members or friends, live week-to-week in motels, and even camp outside. The best information is from local service providers who come into contact with these individuals and families in emergency situations.

Turning Point, a local non-profit support service to those who are homeless or at risk of homelessness, reports that they have seen a very large increase in the numbers of people seeking assistance. The people they help typically have incomes of less than \$20,000 and are in a crisis situation, such as having lost their job or domestic abuse. The agency tries to keep these residents off the street and when funding is available³ provides some rental assistance to stave off eviction or to subsidize the large up-front cash requirements when leasing an apartment. They report that there is not nearly enough affordable housing in Wareham, particularly for those with very low incomes. They also indicate that shelters for the homeless have typically been full and the homeless are referred to local motels that provide insufficient living environments, especially for families. Moreover, while some assistance is available for women through Women Aid and the Bliss Foundation, there are far fewer existing resources for men who are confronting homelessness.

³ Turning Point often works with other local and regional agencies (Women Aid in Wareham, Bliss Foundation, Community Resources Network, St. Vincent De Paul, Catholic Charities) and organizations to raise funds.

A summary of housing goals based on these priorities is provided in Table 13 with an annual housing production goal of 49 units with at least 80% created as rentals.

Table 13: Housing Production Goals Based on Types of Units		
Type of Units	Annual Goal	5-Year Goals
Rental Housing	40	200
Homeownership Units	9	45
Total	49	245

Challenges to Production of Affordable Housing

Producing affordable housing is challenging in Wareham based on the following constraints to new development:

Sewer Capacity

The Town responded to pressing sewer capacity issues with a \$24 million upgrade and expansion of the wastewater treatment facility. The impetus for this work was the poor water quality of the Agawam River and Buzzards Bay due to high concentrations of nitrogen associated with the discharge from the plant. While work on the plant will greatly reduce nitrogen loading, the Town remains concerned about unlimited sewer connections. Areas that have high rates of septic failure are prioritized for tie-ins, but the expansion of service to the vast areas of undeveloped land north of Route 25 could not be accommodated as part of this expansion project.

Mitigation Measures

The major \$24 million investment that the community has made in the wastewater treatment facility needs to be protected by requiring new development meet strict standards in regard to nitrogen loading. Given the remaining limitations on sewer capacity in the undeveloped areas of Wareham, particularly in the northern parts of town, local leaders will be proactive in establishing regulations for septic systems and package treatment facilities that will serve new development. To the greatest extent possible, new development will occur in areas where infrastructure is available as opposed to undeveloped parcels that lack such services.

Water Capacity

There are two (2) water districts in Wareham – the Onset Fire District and the Wareham Fire District – with 3,100 and 7,430 service connections, respectively. The Wareham District has been extended to all of the community, except areas covered by the Onset District, but water service is presently provided to a smaller area. The Wareham Fire District has adopted a policy of supporting incremental extension requests that allow it to stay within its Water Management Withdrawal Permit from DEP. If a water line extension is less than 1,500 feet, the District will support it if the developer pays for its extension. Extensions of more than 1,500 feet are carefully scrutinized to ensure that the District can adequately service the amount of development associated with the extension. A draft 20-Year Management Plan, prepared in 2003, indicates that the water system can reasonably accommodate the growth of 77 new residential services per year. Any growth at a faster rate may require additional investments in the system.

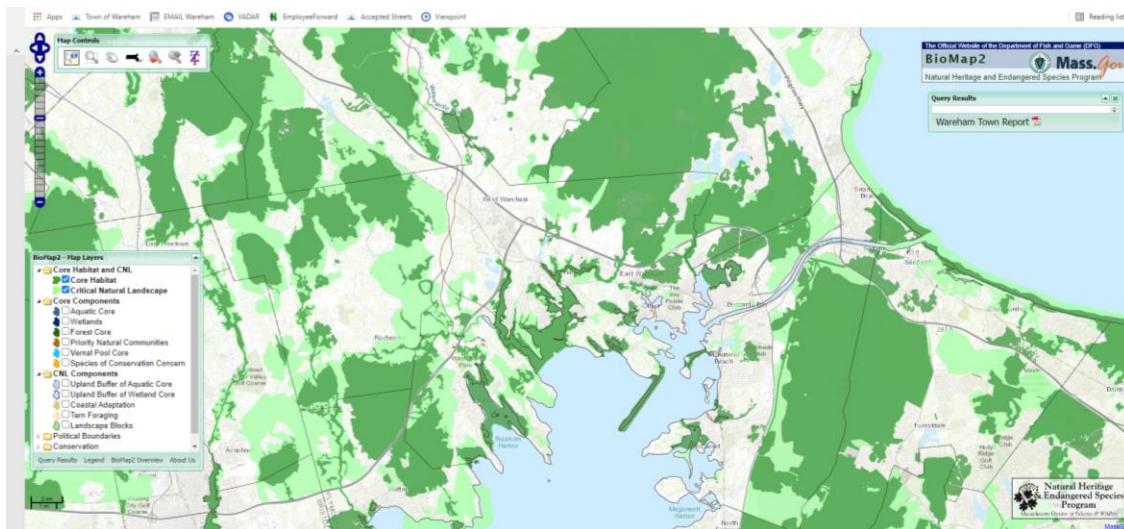
Mitigation Measures

The Wareham Fire District is implementing a plan to better accommodate growth.

Other Environmental Concerns

The Town prepared a Seven-Year Open Space and Recreational Plan in 2018 that established priority areas in the community for environmental protection and recreational development. These areas include aquifer and wellhead protection areas, river corridor land areas, habitat areas for rare species, and coastal access areas.

<http://maps.massgis.state.ma.us/dfg/biomap2.htm>



Mitigation Measures

The Town works to direct development away from the environmentally sensitive areas identified in its Open Space and Recreational Plan and towards infill sites with access to infrastructure. Construction in the large tracts of undeveloped land not served by water or sewer connections must be done according to high protection standards, particularly in regard to nitrogen loading and critical habitats. The Town refers to the state's Biomap, shown above, to aid in the protection of critical habitats as the map identifies areas that provide viable biodiversity of plant and animal species. In Wareham, much of this land is also the land area in the zones of contribution for the Town's water sources.

Zoning

Most of Wareham's land is zoned residential and much of the town's existing housing consists of dense summer communities that were settled long ago on lots averaging from about 3,500 to 5,000 square feet in size. Given local environmental concerns, particularly related to wastewater, water and circulation, the Zoning By-law was revised to significantly increase minimum lot sizes that now range from a low of 5,000 square feet in the Onset Village District to a high of three (3) acres in the R-130 District. Nearly 61% of Wareham's land area is zoned R-130 or R-60 for the development of single-family homes on three (3) acre or one and one-half (1½) acre lots, respectively, largely in areas that are environmentally more sensitive.

Wareham's Zoning By-law includes twelve (12) major zoning districts that allow housing as summarized in Table 14. With the exception of the village areas – Wareham Village and Onset Village – zoning dictates relatively large minimum lot areas and other dimensional requirements that make the development of affordable housing very challenging. To obtain the economies of scale that are typically necessary for affordable housing, it is likely that regulatory relief, particularly the comprehensive permit process, is necessary.

At the most recent Town Meeting, a Zoning By-law amendment was approved with provisions that provide incentives for incorporating affordable housing. It includes small lot and accessory dwellings as available under the Local Initiate Program. While the Residential Cluster Development bylaw⁴ offers a more efficient use of land based on “smart growth” principles, unlike such bylaws in many other communities there are no mandates or incentives for the inclusion of affordable units. The By-law also includes provisions for multiple family and apartment dwellings⁵ that stipulate minimum lot areas of at least five (5) acres in the MR-30 or Commercial Districts, again without any incentives for including affordable housing such as density bonuses. Accessory apartments, which provide small year-round rentals as part of existing housing, are listed in the Zoning By-law as being permitted by-right in the CG district and not allowed in the CP District).

⁴ Wareham Zoning By-law, Article 8, Section 810.

⁵ Wareham Zoning By-law, Article 8, Section 820.

Mitigation Measures

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 promoting affordable housing in mixed-use development, accessory apartments and the subdivision of merged lots.

Table 14: Zoning Districts				
District	Acreage #/%	Minimum Lot Size (sq. ft.)	Minimum Frontage (feet)	Dwellings Per Lot
R-130	6,638/27%	3 acres	200	Single-family By-Right (BR)
R-43	234/1%	43,000	180	Single-family BR
R-60	8,240/33.6%	1½ acre	180	Single-family BR
R-30	2,258/9.2%	30,000/ 45,000 for 2-family	150/200 for 2-family	Single and multi-family units BR
MR-30	4,073/16.6%	30,000/ 45,000 for 2-family	150/200 for 2-family/250 other res. use	Single and two-family units BR; multi-family by Special Permit (SP)
Wareham Village 1	676/2.8%	7,500 for 1 and 2-family/10,000 for 1st unit + 2,000 each added unit for multi-family	75	Single and 2-family BR/multi-family by SP

Wareham Village 2		15,000 + 2,000 for each added unit	75	Single and 2-family BR/multi-family in existing structures
Onset Village 1 / 2	270/1.1%	5,000 + 1,000 for each added unit/10,000 + 4,000 for added unit	50/50	Single and 2-family BR/multi-family in existing structures
Commercial CS	1,421/5.8%	30,000/ 45,000 for 2-family/ 20,000 other res. use	150 for 1-family/200 for 2-family/250 other residential use	Single-family and 2-F BR/multi-family by SP
Marine	61.5/.25%	30,000/ 45,000 for 2-family/ 30,000 other res. use	150 for 1-family/200 for 2-family	Single-family and 2-F BR/3 and 4 units in new structures BR
Institutional	5/0.02%	30,000/ 45,000 for 2-family/ 30,000 other res. use	150	All residential uses BR
<p>Sources: Wareham Zoning Bylaws and 2000 State Executive Office of Environmental Affairs/SRPEDD build-out data. BR = Permitted by right SP = Permitted by Special Permit Note: All residential uses of 30 units or more require site plan approval</p>				

Deed Restrictions

Wareham's housing stock is relatively affordable and market prices are frequently at least comparable to affordable prices. Consequently, it is difficult to market affordable homeownership units that bring with them the added burden of very long-term deed restrictions for maintaining affordability.

Mitigation Measures

Given the pressing need for more affordable rental housing that is targeted to very low-income residents, this Housing Plan projects that most of the units created will be rentals. Nevertheless, the Plan does include a small number of first-time homebuyer opportunities, but it is likely that some additional subsidies or amenities will be needed to successfully market the units.

Transportation

Wareham is served by a web of principal highways including U.S. Route 6, Interstate Route 195, state Route 28, and state Route 25 that shares a roadway with Interstate 495. The accessible highway system does allow for relatively easy commutes by car to areas in southeastern Massachusetts and Rhode Island, even to Boston and Providence. There is no passenger rail service, but the town is part of the Greater Attleboro/Taunton Regional Transit Authority (GATRA) bus service that operates four (4) links,⁶ providing regular bus service throughout the community.

The Town, through a dispatcher at the Council on Aging, also works with GATRA on Dial a Ride service that provides low-fare bus transportation to the disabled and those 60 years of age or older on a reservation basis from 8:30 a.m. to 4:30 p.m. Regional bus transportation is also available through by Bonanza Bus Lines between Buzzards Bay, Wareham and Boston. Nevertheless, census data indicates that 90% of residents commute to work by car and residents have been almost totally reliant on the automobile, which adds another cost burden for those with limited incomes, particularly those on fixed incomes.

Mitigation Measures

Opportunities to direct development to areas that are most conducive to higher densities and along GATRA service lines, such as village areas and the commercial corridors, may serve to reduce transportation problems somewhat.

Availability of Subsidies

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 tenacious in securing these

⁶ Linked service includes the Wareham/Onset link, Cranberry Plaza to Buzzards Bay via Main Street, Shangri-La to Cranberry Plaza, and Cranberry Plaza to West Wareham. Service is not available in the evening hours or on Sundays and some holidays plus is more limited on Saturday.

resources. Wareham is fortunate to have passed the Community Preservation Act (CPA) that provides an important local resource for affordable housing, which it will continue to use to effectively leverage additional public and private financing to make affordable development feasible.. The Town also has access to some limited funding through the Wareham Affordable Housing Trust and Community Development Block Grant (CDBG).

Mitigation Measures

This Housing Plan provides guidance on the use of Community Preservation Funds and Wareham's Affordable Housing Trust Fund for affordable housing initiatives that will enable the Town to support the production of new affordable units and leverage other public and private funding sources. In an effort to better manage and coordinate funding for affordable housing purposes, this Plan recommends that the Town secure sufficient professional housing support.

Community Perceptions

In every community the Not in My Backyard (NIMBY) response to affordable housing can be more the norm than the exception. However, there is a growing recognition that while housing is relatively affordable in Wareham, it remains out of reach for many residents. Also, once residents understand that the Town can potentially reserve up to 70% of the affordable units in any new development for those who live or work in the community, referred to as "local preference", greater local support is typically more forthcoming.⁷

Mitigation Measures

Wareham proposes launching 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. This Housing Production Plan also offers an excellent opportunity to showcase the issue of affordable housing, providing information to the community on local needs and proactive measures to meet these needs.

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.

⁷ "Local or community preference" units are allowed pursuant to submission of an Affirmative Fair Housing Marketing Plan, the requirements of which are promulgated by the state and last updated on June 25, 2008. These requirements include the following allowable preference categories:

- Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
- Municipal employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- Employees of local businesses: Employees of businesses located in the municipality.
- Households with children attending the locality's schools, such as METCO students.

Moreover, this Plan proposes that the Town hold at least annual housing summits to provide opportunities for local leaders to share information about the status of affordable housing initiatives to better promote municipal communication and cooperation in the implementation of various strategies. The Plan also calls for ongoing training for local leaders and appropriate staff related to affordable housing. Better communication through an enhanced Town website and cable access programming are also proposed.

Schools

While school enrollments have been declining, the Town will open a new elementary school this fall [2021], This substantial building program will put additional stress on the Town's limited budget and may cause disruptions in school operations.

Mitigation Measures

The Town has approved financing for a single new elementary school at Minot Forest. This is a significant commitment of town financial resources towards bettering the educational system here.

Municipal Services

As is the case in many municipalities, the financial crisis has put a major strain on the Town's finances with corresponding cuts in municipal services. The library and Council on Aging have been particularly affected by budget reductions and diminished services.

Mitigation Measures

The Town remains committed to providing a high level of municipal services and continues to search for resources and seeks to minimize service reductions.

Affordable Housing Production Goals

The Massachusetts Department of Housing and Community Development (DHCD) introduced the Planned Production Program in December 2002, in accordance with regulations that were meant to provide municipalities with greater local control over housing development. Under the Program, participating cities and towns were required to prepare and adopt a Housing Plan that demonstrated the production of an increase of .75% over one year or 1.5% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory.⁸ If DHCD certified that the locality had complied with its annual goals or that it had met two-year goals, the Town could, through its Zoning Board of Appeals, potentially deny what it considered inappropriate comprehensive permit applications for one or two-years, respectively, without the developer's opportunity for appeal.⁹

Additional changes to Chapter 40B established some rules.¹⁰ For example, annual goals changed from 0.75% of the community's year-round housing stock to 0.50%, meaning that Wareham will have to now produce at least 49 affordable units annually to meet annual production goals, still a challenge for a relatively small community.¹¹

Using the strategies and priority needs established in this plan, the Town of Wareham has developed a Housing Production Program to advance affordable housing development over the next five (5) years as presented in Table 15. 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:

- At a minimum, 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 rental projects will also target households earning at or below 60% of area median income, even lower than 30% AMI. It should also be noted that the Town can provide CPA assistance to subsidize units for those earning between 80% and 100% of area median income, commonly referred to as "community housing" units, however these units cannot count as part of the Subsidized Housing Inventory.

⁸ Massachusetts General Law Chapter 40B, 760 CMR 31.07 (1)(i).

⁹ 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 a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the 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 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.

¹⁰ Massachusetts General Law Chapter 40B, 760 CMR 56.00.

¹¹ It should be noted, however, that all units in Chapter 40B rental developments count as part of annual production goals and the 10% state goal as opposed to only 25% for homeownership projects.

- Projections are based on no fewer than four (4) units per acre, averaging about eight (8) total bedrooms. 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.
- Because housing strategies include development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or the “friendly” comprehensive permit process. The Town will continue to work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase affordability to the greatest extent feasible, potentially infusing funding from the Municipal Affordable Housing Trust Fund or CPA where appropriate.
- The projections involve a mix of rental and ownership opportunities that reflect the priority housing needs in the Housing Needs Assessment (see Section III.E) where at least 80% of the units are directed to rentals. The Town will work with developers to promote a diversity of housing types directed to different populations with housing needs including families, older adults and other individuals with special needs.

Table 15: Wareham Housing Production Program			
Strategies by Year	Affordable Units	Ineligible for SHI	Total # units*
Year 1 – 2022			
Settlers Glen 40B – family rental	20	0	20
Accessory dwellings	10	5	5
<i>Subtotal</i>	<i>30</i>	<i>0</i>	<i>25</i>
Year 2 – 2023			
Development of public property, e.g. Littleton Dr site “friendly” 40B – Rentals for seniors	50–250	0	50–250
Woodland Cove–private dev/apartments	150	4	150
<i>Subtotal</i>	<i>50–300</i>	<i>0</i>	<i>50–300</i>

Year 3 – 2023			
Downtown Village Redevelopment Zoning	100	0	100
Year 4 – 2024			
Private development/mixed-use through new zoning – homeownership and seniors	15	5	10
Private development/group home or other congregate setting – special needs rental	5	0	5
Accessory apartments	20	0	20
Private development/Small Lot Program – homeownership	10	5	5
Private development/"Friendly" 40B – rental	30	0	30
Development of public property/Tax Title Property – homeownership	10	10	0
<i>Subtotal</i>	<i>90</i>	<i>35</i>	<i>55</i>
Year 5 – 2025			
Private development/mixed-use zoning – senior rental	20	0	20
Private development/"Friendly" 40B – homeownership	10	0	10
Accessory apartments	10	5	5

Private development/small lot program – homeownership	5	0	5
Private development/Habitat for Humanity – homeownership	5	0	5
Development of public property/ “Friendly” 40B – rental	20	0	20
Development of public property/Tax Title Property – rentals	10	0	10
<i>Subtotal</i>	<i>80</i>	<i>5</i>	<i>96</i>
Total	310–570	55	265–565

Housing Production Strategies

The Town of Wareham prepared an Affordable Housing Plan under previous Planned Production guidelines, receiving state approval in October 2004. In fact, based on progress in providing affordable housing, Wareham was “certified” under this Housing Plan and was able to deny inappropriate comprehensive permit projects for a period of time. This Plan, now submitted under Housing Production requirements, builds on the Town’s accomplishments since then. The strategies outlined below are derived primarily from the 2004 Housing Plan, “Meeting Housing Needs in Wareham”, updated demographic and housing data in the Housing Needs Assessment (see Section III), local housing goals and resources, interviews, as well as the experience of other comparable localities in the area and throughout the Commonwealth. The strategies are grouped according to the type of action proposed – Building Local Capacity, Zoning Reforms, Housing Development, Housing Preservation and Direct Assistance – and categorized according to priority as those to be implemented within Years 1 and 2, where some immediate action is required, and those within Years 3 to 5. A summary of these actions is included in Table 15. The strategies also reflect state requirements that ask communities to address all of the following major categories of strategies to the greatest extent applicable:¹²

- *Identification of zoning districts or geographic 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 affordable housing in mixed-use development
- *Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects;*
 - Continue to make suitable public land available for affordable housing.
 - Continue to partner with private developers on privately owned sites.
- *Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality;*
 - Continue to partner with private developers on privately owned sites
 - Promote affordable housing in mixed-use development
 - Promote accessory apartments
 - the Town should work with developers to create affordable housing in line with smart growth principles including:
 - The redevelopment of existing structures,
 - Infill site development including small home development as starter housing,
 - Development of housing in underutilized locations with some existing or planned infrastructure,

¹² Massachusetts General Law Chapter 40B, 760 CMR 56.03.4.

- Parcels large enough to accommodate clustered housing,
 - Mixed-use properties in village areas or along commercial corridors;
 - Good carrying capacity for water and septic systems or can accommodate special treatment facilities,
 - Buffer between adjacent properties, and
 - Located along a major road.
- *Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing.*
 - Continue to make suitable public land (e.g. Littleton Dr) available for affordable housing
 - *Participation in regional collaborations addressing housing development*
 - Promote homebuyer counseling and other assistance programs that are operated regionally

It should also be noted 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 to serve local needs. Consequently, 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 potentially include the promotion of accessory apartments or mixed-income housing that includes "community housing" units)¹³.

Within the context of these compliance issues, local needs, existing resources, affordability requirements and housing goals, the following housing strategies are proposed. These actions present opportunities to judiciously invest funding from the Wareham Affordable Housing Trust Fund or CPA to subsidize actual unit production (predevelopment funding and/or subsidies to fill the gap between total development costs and the affordable rent or purchase prices) and leverage additional resources, modify or create new local zoning provisions and development policies, help preserve the existing affordable housing stock, and build local capacity.

Capacity Building Strategies

Wareham is a small town and unlike most cities or larger communities does not have substantial state or federal funding to support local housing initiatives on an ongoing basis. Nevertheless, Wareham is making considerable progress on building a local structure to better coordinate housing activities.

At the 2006 Annual Town Meeting, the Town approved the establishment of a *Municipal Affordable Housing Trust Fund*, the mission of which is the creation and preservation of affordable housing in Wareham for the benefit of low and moderate-income households. Towards this mission, the Housing Trust seeks to direct funding based on the following priority eligibility criteria:

1. Produce new affordable housing units;

¹³ Community housing generally refers to units directed to those earning between 80% and 100% AMI.

2. Provide new affordability through the preservation of the existing housing stock;
3. Create units affordable to households within a range of incomes, particularly units for households with incomes below 60% of area median income (AMI);
4. Promote affordable units for the elderly;
5. Encourage affordable units for the disabled and homeless;
6. Propose the longest term of affordability;
7. Support projects sponsored by non-profit organizations; and
8. Target units that need to be brought up to state building and sanitary codes.

Projects that incorporate units for those earning at or below 60% AMI will be more competitive for funding as well as projects that demonstrate a readiness to proceed, have a higher percentage of affordable units, are part of a larger neighborhood revitalization plan, utilize Town owned property or existing structures, and reduce environmental impacts through innovative strategies or technology.

The Housing Trust consists of five (5) members appointed by the Board of Selectmen, including a member of the Board of Selectmen. The Housing Trust is preparing this Housing Production Plan and will serve as the municipal entity responsible for coordinating affordable housing activities for the Town, including the implementation of this Plan.

The Town of Wareham also approved the Community Preservation Act, which provides important local funding support for affordable housing.¹⁴ In April 2002, Wareham Town Meeting voted to adopt CPA with support of 74% of all voters. Wareham approved a 3% surcharge that exempted the first \$100,000 of a property's value.

The Community Preservation Committee is comprised of seven (7) members including representatives of the Housing Authority, Conservation Commission, Historical Commission, , Planning Board, Open Space Committee, and at-large residents, each appointed for three-year terms by the Board of Selectmen.

The Community Preservation Act (CPA) Housing Reserve was recently over \$444,000. CPA funds are currently being allocated to the following housing projects:

¹⁴ In September of 2000, the Community Preservation Act (CPA) was enacted to provide Massachusetts cities and towns with another tool to conserve open space, preserve historic properties and provide affordable housing. This enabling statute established the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of up to 3% of the property tax with a corresponding state match of up to 100% funded through new fees at the Registry of Deeds and Land Court. Once adopted the Act requires at least 10% of the monies raised to be distributed to each of the three categories (open space, historic preservation and affordable housing), allowing flexibility in distributing the majority of the money to any of the three uses as determined by the community. The Act further requires that a Community Preservation Committee of five to nine members be established, representing various boards or committees in the community, to recommend to the legislative body, in this case Town Meeting, how to spend the Community Preservation Fund.

Recipient	Amount
Affordable Housing Trust	\$60,000
Agawam Village	\$858,000
Cranberry Manor	\$50,000
South Shore Depot	\$50,000
Latham Center	\$100,000
Father Bill's	\$635,000
Habitat for Humanity	\$190,000
LIP Affordable Restriction	\$50,000

The Town also has the Wareham Redevelopment Authority (which succeeded the Community and Economic Development Authority (CEDA), an organization created as an urban renewal authority under Massachusetts General Laws Chapter 121B, also with authority as an economic development corporation under Chapter 121C). The WRA is funded primarily through the rental income from properties, sale of land, and the federal Community Development Block Grant (CDBG).

The Wareham Housing Authority, which owns and manages 104 units for seniors and the younger disabled at the Agawam Village and Redwood Park developments, is an integral component of Wareham's affordable housing network, providing housing for some of the most vulnerable of Wareham's residents. It also manages the tenant selection process at Depot Crossing with 32 units for low-income families and administers rental subsidies as well.

Other valuable housing resources are available to Wareham residents through a number of housing-related development and service organizations including South Shore Housing Development Corporation, Buzzards Bay Habitat for Humanity, Community Resources Network, Turning Point, the Bliss Foundation, Women Aid, St. Vincent DePaul Society, and Catholic Charities of New Bedford.

This Housing Production Plan proposes to boost the Town's capacity to promote affordable housing as it provides the necessary blueprint for prioritizing and implementing affordable housing initiatives based on documented local needs, community input and existing resources. The Plan will also provide important guidance on how to invest funding from the WRA, Housing Trust Fund and CPA for housing. The Plan will also provide the Town with a comprehensive resource on housing issues in Wareham that can be readily updated as necessary.

To further build local capacity to meet local housing needs and production goals, the Town will undertake the following activities. While such actions do not directly produce affordable units, they help build important local support for new affordable housing initiatives.

Secure Sufficient Professional Support

Timeframe: Years 1–2

Responsible Parties: Housing Trust and WRA with support from the Community Preservation Committee and Board of Selectmen

Current Status: The previous Housing Plans stressed that there were three issues related to capacity-building that were critical to moving the Plan from ideas to reality including:

- **Implementation Oversight**

The recommended actions call upon the Town to undertake new programs, adopt new regulations, and participate in new housing development initiatives. The 2004 Plan proposed establishing a Housing Partnership to coordinate the implementation of the Plan as this model of local oversight on housing issues had worked well in other communities and had credibility with state agencies at the time. Since then, the state adopted new legislation, called the Municipal Affordable Housing Trust Fund Act, which provided a better alternative to the Housing Partnership model as Affordable Housing Trusts are also able to manage Housing Trust Funds in support of affordable housing production. The Town approved the Wareham Affordable Housing Trust in 2006 and the Trust became operational in 2009.

- **Collaboration**

The earlier Plans emphasized that collaboration with the private sector, religious organizations, social service providers, and neighborhood groups was key to the successful implementation of proposed actions. The Plan also suggested that representation of these diverse stakeholders on the proposed Housing Partnership would be useful. This diversity of experience and expertise is in fact reflected in the membership of the existing Affordable Housing Trust. It should also be noted that collaboration and cooperation between various local boards and committees in project permitting, for example, and other housing policy issues is an important ingredient in effective planning and ultimately to actual housing production. *This Housing Plan proposes housing summits among appropriate local leaders to boost this collaboration.*

- **Staffing and Resources**

The earlier Housing Plans observed that the recommended actions will require staffing and resources, and the Town will need to expand its capacity for project management. The Plans acknowledged that financial resources through the Community Preservation Fund and the Community Development Block Grant (CDBG) can be used to support new housing. It also recommended that the Town establish a Housing Trust Fund, which has in fact been created. Nevertheless, the Wareham Affordable Housing Trust does not have any professional support available on an ongoing basis to meet its mission, particularly the responsibilities associated with overseeing the issue of affordable housing and coordinating the implementation of this Housing Production Plan.

Oversight of the Subsidized Housing Inventory (SHI) is an important and time-consuming job function but essential for insuring that all new affordable units get included on the SHI and current SHI units remain

eligible to the greatest extent possible. This work involves substantial communication and coordination with the staff of the state's Local Initiative Program (LIP) administered by the Department of Housing and Community Development (DHCD). In addition to being used for "friendly" 40B projects, LIP is used for counting those affordable units as part of a Town's Subsidized Housing Inventory (SHI) that are being developed through some local action, referred to as Local Action Units, 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; and/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 the requirements of Chapter 40B/LIP include:

- Meet with the developer to discuss requirements for insuring that the unit(s) can be included in the Subsidized Housing Inventory through the state's Local Initiatives Program (LIP).
- Contact DHCD to discuss the project and determine the purchase price based on LIP Guidelines.
- Prepare a LIP Local Action Units application submitted by the municipality (chief elected official), working with the developer, including an Affirmative Fair Housing Marketing Plan.
- Execute a regulatory agreement to further insure long-term affordability between the developer, municipality and DHCD.
- 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 for ownership projects.
- Obtain the deed rider and resale price certificate from DHCD that requires the loan commitment letters, purchase and sale agreements, disclosure statement and contact info for the closing attorneys for ownership projects.

- Work with lenders and the developer to close on the units for ownership projects.
- Submit necessary documentation to DHCD to have the unit counted as part of the Subsidized Housing Inventory.
- Annually recertify the continued eligibility of affordable units.

To date the Town has relied on project sponsors to insure that all affordable units meet state requirements. However, with Local Action Units, the Town will require some local oversight. The Wareham Affordable Housing Trust, while responsible for preparing and coordinating the implementation of this Housing Plan, still does not have any professional/staff support. Additionally, while the affordability restrictions for all units produced through the Local Initiative Program will be monitored by DHCD, it is the premise of LIP that the municipality and DHCD work together to create affordable housing and fulfill the obligations of the affordability restrictions.

As the town makes progress in producing affordable housing, particularly in its efforts to promote Local Action Units under the state's Local Initiative Program for counting towards annual production goals and the state's 10% affordability threshold, it will need professional expertise. Such a housing professional will insure that all state requirements are met and provide the town with greater expertise and accountability towards the implementation of this Housing Production Plan.

Next Steps: The Housing Trust will prepare a scope of work for a part-time Housing Coordinator and present this proposed scope to the Community Preservation Committee and Board of Selectmen for approval. Following final funding approval by Town Meeting, the Housing Trust will prepare a Request for Proposals and select the most qualified respondent. There may even be opportunities to share this consultant with a nearby community.

Resources Required: The costs of a housing consultant will vary according to the scope of work, however, most communities that have brought in such assistance have budgeted about \$25,000. This is an eligible activity for funding under the Community Preservation Act.

Predicted Results: More efficient production of housing

Conduct Ongoing Community Education

Timeframe: Years 1–2

Responsible Parties: Housing Trust and other sponsors of affordable housing initiatives such as the WRA

Current Status: The 2013 Affordable Housing Plan proposed that the Town engage in education and advocacy for affordable housing including a series of workshops on housing issues, working with local and regional groups. This need for community outreach and advocacy for housing initiatives is still needed as most of the housing strategies in this Housing Plan rely on local approvals, including those of Town Meeting. Strategic efforts to better inform residents and local leaders on the issue of affordable housing and specific new initiatives can build local support by

generating a greater understanding of the benefits of affordable housing, reducing misinformation and dispelling negative stereotypes. 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.

Next Steps: The Town of Wareham has sponsored outreach opportunities in the past but will boost community education efforts. The presentation of this Housing Production Plan offers an opportunity to bring attention to the issue of affordable housing, providing information on housing needs and proposed strategies that can help attract community support for affordable housing initiatives. Other education opportunities include:

- ***Forums on specific new initiatives***

As the Town develops new housing initiatives, the sponsoring entity will hold community meetings to insure a broad and transparent presentation of these efforts to other local leaders and residents, providing important information on what is being proposed and opportunities for feedback before local approvals are requested.

- ***Annual housing summits***

Most communities lack an effective mechanism for promoting regular communication among relevant Town boards and committees on issues related to affordable housing. Having a special forum to share information on current housing issues will help foster greater collaboration and coordination among these entities. Additionally, inviting residents can help build community interest, improve communication, and garner support. Many communities are sponsoring such events, at least on an annual basis.

- ***Public information on existing programs and services***

The Town will get the word out about existing programs and services that support homeownership, property improvements or help reduce the risk of foreclosure including first-time homebuyer and foreclosure prevention counseling from South Shore Housing Development Corporation, Pro-Home and others. For example, South Shore Housing and Pro-Home offer education courses for first-time homebuyers. Financial management and foreclosure prevention workshops are also conducted. Additional housing rehab and counseling programs that are available to qualifying local residents are summarized in Appendix 2. Other communities are finding that a special brochure, ongoing housing programming on the local cable channel, an enhanced Town website, and special forums are effective means of providing this important information on housing resources.

- ***Educational opportunities for board and committee members***

Local boards such as the Board of Selectmen, Community Preservation Committee, Housing Trust, Zoning Board of Appeals, Planning Board, the WRA and other interested local leaders will be encouraged to receive ongoing training on affordable housing issues. 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. Moreover, requirements keep changing and local leaders must keep up-to-date. Funding for the professional development of staff, including

appropriate staff from the WRA and the Planning Department as well as the proposed Housing Trust Coordinator, will also help keep key professionals up-to-date on important new developments, best practices and regulations.

The Citizen Planner Training Collaborative (CPTC) offers classes periodically throughout the year and will even provide customized training sessions to individual communities. The Massachusetts Housing Partnership conducts its Massachusetts Housing Institute at least annually, 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”. Other organizations 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 resources for localities. For example, 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.

Resources Required: Donated time from members of the Housing Trust, Planning Board and the WRA as well as staff time from the potential Housing Trust Coordinator and the Director of Planning and Community Development to help organize the necessary forums, track training opportunities and inform appropriate local leaders. Some costs related to producing educational materials might also be necessary.

Predicted Results: More information on the production of housing

Capitalize the Wareham Affordable Housing Trust (WAHT)

Timeframe: Years 1–2

Responsible Party: Housing Trust with support from the Community Preservation Committee and Board of Selectmen

Current Status: The Wareham Housing Trust was established in 2006 by a vote of Town Meeting and the Board of Selectmen subsequently appointed the members. In 2011, the Community Preservation Committee, with support of Town Meeting, allocated \$60,000 in CPA funding to begin its work. Additionally, the Housing Trust has raised additional funding from developer contributions of Chapter 40B projects and currently has a little over \$231,500.

Some communities have decided to commit CPA funding on an annual basis to Housing Trust Funds without targeting the funding to any specific initiative. For example, the Towns of Grafton and Sudbury have been directing 10% of their annual CPA allocation to their Trust Funds. The Trusts are encouraged to apply for additional CPA funds for specific projects. Scituate’s Town Meeting in 2008 funded its Housing Trust with \$700,000 of Community Preservation funding

from its community housing reserves. The Town of Harwich committed lease payments from its cell tower as well as sale proceeds of a Town-owned property (fetching more than a million dollars) to its Housing Trust Fund.

Next Steps: The Community Preservation Committee (CPC) has submitted grant requests for affordable housing units. The Board of Selectmen need to respond to these requests and demonstrate their support for affordable housing.

Resources Required: CPA funding in support of affordable housing initiatives of at least 10% of the Town's annual CPA allocation, including the local surcharge and state match.

Predicted Results: Production of up to 100 units of housing

Inventory Town-Owned Property Potentially Suitable for Affordable Housing

Timeframe: Years 3–5

Responsible Party: Housing Trust with support from other Town boards and committees

Current Status: This Housing Plan includes the development of Town-owned property as its major strategy for producing affordable housing. Projects currently planned include Woodland Cove: a 150-unit affordable housing complex in East Wareham, as well as an undetermined project that will utilize 16 acres of land on Littleton Drive; development of the project will commence in Fall 2019 should a Request For Proposal be approved by the town. A more comprehensive review of existing municipally owned properties would be helpful to determine future opportunities to create affordable housing in Wareham to help meet local needs and the production goals included in this Housing Plan. This includes tax title properties.

Next Steps: The Housing Trust will work with representatives of other Town boards and committees such as the Planning Board, the WRA, Town Assessor, Open Space Committee, Recreation Commission and Conservation Commission, on a special task force (appointed by the Board of Selectmen) to review the inventory of Town-owned land and buildings, including tax title property, to determine what property should be earmarked for particular purposes including affordable housing. Those parcels identified as appropriate for affordable housing, should be declared surplus, and conveyed to the proposed Housing Trust, after Town Meeting approval, for eventual disposition to a developer based on prescribed terms and conditions for the development of affordable housing. The Housing Trust should also consider what privately-held properties might be suitable for affordable housing and work with existing owners to develop or acquire.

Resources Required: Donated time of representatives from the Housing Trust, Planning Board, the WRA, Town Assessor, Open Space Committee, Recreation Commission and Conservation Commission to serve on a special task force and staff time from the proposed Housing Trust Coordinator, the WRA, the Planning Office, or a consultant.

Predicted Results: Construction of 100–150 units of housing

Update Local 40B Procedures

Timeframe: Years 3–5

Responsible Parties: ZBA and Planning & Community Development Office

Current Status: The local 40B procedures have been prepared and are in the process of undergoing further updates. Refer to Appendix 2 for the current procedures.

Next Steps: The Planning and Community Development office will work in collaboration with the ZBA to prepare local procedures for the processing of comprehensive permit applications. For example, it is reasonable to have the Housing Trust be the first point of contact for developers who are interested in pursuing the “friendly” 40B process of the state’s Local Initiative Program (LIP). This process involves the developer and Town agreeing on basis project terms and conditions and submitting a LIP application to the state’s Department of Housing and Community Development (DHCD) to pursue development through LIP (see Appendix 2 for details on LIP).

The updated Housing Production Plan (HPP) and ZBA Rules and Regulations will be used to work with quality developers to build “friendly 40Bs” on town-owned land and meet the 10% requirement (Wareham Master Plan Vision, 2018, pg. 60). A collaboration between the Planning Department and the Board of Selectmen will be established to identify a list of regional housing developers, such as the South Shore Housing Development Corporation (SSHDC) whose projects “belong in Wareham” (Wareham Master Plan Vision, 2018, pg. 61) Additionally, the Planning Department and the Board of Selectmen will identify a list of property managers with successful track records and experience turning around troubled properties such as Union Pond (Wareham Master Plan Vision, 2018, pg. 63). The updated HPP will be used to identify locations where the town would like to build affordable housing through Chapter 40B (Wareham Master Plan Vision, 2018, pg. 63). The Town of Wareham will work with DHCD and a list of affordable housing developers to produce 224 units by 2023 – the number required to meet the 10% threshold (Wareham Master Plan Vision, 2018, pg. 63). Finally, the Town will use friendly 40Bs to certify its HPP, allowing the ZBA to deny of 40B applications for a period of one to two years (Wareham Master Plan Vision, 2018, pg. 63).

Resources Required: Donated time of representatives of the Housing Trust and ZBA as well as some staff time from the proposed Housing Trust Coordinator, the WRA, the Planning Department, and/or a consultant.

Predicted Results: No units created directly. Expected smoother process for approving projects.

Accept Mobile Homes

Timeframe: Years 3–5

Responsible Party: Housing Trust

Current Status: As indicated in the 2017 American Community Survey, there was a net decrease of 314 mobile homes, going from 1,050 such units in 2010 to 736 by 2017, after an increase of 124 units between 2000 and 2010. Mobile homes, while not included in the Town's SHI, still provide a valuable segment of the Town's unsubsidized affordable housing stock and should be safe guarded to the greatest extent possible. Service providers indicate that mobile homes are occupied by very low-income residents who have few other housing options that they can afford in town.

Next Steps: Massachusetts law protects mobile or manufactured homes. Partnerships with the mobile home park properties are contemplated to ensure the long-term viability of the 'parks.'

Resources Required: A program will need to be drafted that addresses the need for very affordable units.

Predicted Results: Stabilization of mobile/manufactured homes and their 'parks.'

Zoning Strategies

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 By-law, and new tools will be required to capture more affordable units and better guide new development to specific "smarter" locations. It should also be noted that because Wareham does not have substantial amounts of subsidy funds available for affordable housing, zoning becomes a powerful tool for "incentivizing" affordable unit production.

The Zoning By-law includes a minimum lot requirement of at least 30,000 square feet outside of the Wareham and Onset Village Districts as well as frontage, setback and other requirements that are not typically conducive to affordable housing, which often relies on some economies of scale and density. This creates the likely need for regulatory relief for most residential development that includes affordable units, possibly through the "friendly" comprehensive permit process that overrides local zoning if not through normal regulatory channels. Additionally, the Zoning By-law does not currently have any specific provisions that mandate or encourage affordable housing development.

The Town of Wareham will consider the following land use/zoning-related strategies to promote the creation of additional affordable units and to better direct new development. These actions

can be considered as tools that the Town will have available to promote new housing opportunities, each applied to particular circumstances.

Implement LIP Bylaw – Create Local Action Units

Timeframe: Immediate and On-going

Responsible Party: Affordable Housing Trust supported by the Board of Selectmen

Current Status: Town Meeting approved a zoning bylaw to allow accessory dwelling units and additional detached units under the auspices of the Local Initiative Program from DHCD.

Next Steps: The zoning bylaw was approved by the Attorney General, with some caveats of recommended changes in the bylaw. Action will be taken accordingly. Applications for LIP may be handled by the Affordable Housing Trust. The Trust will need dedicated support to administer the program.

Predicted Results: Production of 15–25 units

Implement Economic Development Strategy

Timeframe: Years 1–2

Responsible Party: WRA with support from the Board of Selectmen

Current Status: It is often stated that housing in commercial areas lends vitality, provides ready customers to local businesses, and reduces the reliance on the automobile for those who occupy the residential units. However, market and redevelopment conditions must be conducive to reinvestment in historically developed areas. Slum & Blight studies commissioned by the Town have identified a number of issues that remain at issue.

Next Steps: The Downtown Village Slum & Blight Study recently completed identifies conditions in the Wareham Village that create disincentives for redevelopment, including new housing. Recognizing the potential, the Redevelopment Authority has begun to discuss application of an Urban Renewal Area designation to the village. This would be acted on partially by changing zoning to allow mixed-use development, including mixed-income housing. Such development would not only produce housing, including affordable housing, but represents a high priority of Wareham's Economic Development Strategy.

The Wareham Redevelopment Authority (WRA) has worked with the town's Planning and Community Development Department and FXM Associates to develop an urban renewal concept that will improve Wareham's economic and living conditions – and make the town a more desirable location. The WRA will

focus on improving four areas in particular: The Downtown Wareham Village Center; Onset Village; Wareham Industrial Parks; and the Route 6 and Route 28 Commercial Strips.

- *Downtown Wareham Village Center:* The Urban Renewal Plan will encourage mixed-use development in the Downtown Village Center with the introduction of more rental housing units and commercial buildings such as shops and restaurants as well as the addition of a new office space.
- *Onset Village:* Onset Village is Wareham's tourist destination, especially during the summer months when festivals and social events bring increased traffic into the town. It's beach front surroundings and local shops make it an attractive location. The Urban Renewal Program will look to enhance Onset's physical appeal by improving on its infrastructure and rehabilitating the private property in the area.
- *Wareham Industrial Parks:* The industrial market is an important economic resource for Wareham. The town will look to expand its industrial sector to allow for the development of more businesses in the industrial market.
- *Route 6 and Route 28 Commercial Strips:* The commercial buildings alongside Route 6 and Route 28 face challenges that inhibit their ability to maximize growth and revenue for the town. Poor roadway access and road conditions as well as limited parking in many of these parcels make it difficult for businesses to maximize their potential revenue. The Urban Renewal Plan will look to improve conditions and access as well as the overall attractiveness of these commercial strips.

Predicted Results: Construction of 250–350 units

Promote Accessory Apartments

Timeframe: Years 3–5

Responsible Party: Planning Board and Housing Trust

Current Status: The Zoning By-law defines an accessory apartment as “a second dwelling unit located within or attached to a structure originally designed, constructed and occupied as a detached single-family dwelling unit in a manner that maintains the appearance of the structure as a detached single-family home.”¹⁵ Moreover, the By-law limits accessory apartments to the General Commercial Zoning District.

Town Meeting approved a zoning bylaw in 2021 to allow accessory dwelling units under the auspices of the Local Initiative Program from DHCD.

¹⁵ Wareham Zoning By-law, Section 340.4 and 820

Next Steps: The zoning bylaw was approved by the Attorney General, with some caveats of recommended changes in the bylaw. Action will be taken accordingly. Applications for LIP may be handled by the Affordable Housing Trust. The Trust will need dedicated support to administer the program.

Predicted Results: Production of 15–25 units

Housing Development Strategies

While some of the units produced may rely on the participation of existing property owners, most of the production will continue to depend on joint ventures with developers – for profit and non-profit – to create affordable units, which the Town has been actively pursuing over the past few years.

In addition to the participation of the development community, Wareham will seek continued support from state and federal agencies. In addition to the 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 Developmental Services, Department of Mental Health, Community Economic Development Assistance Corp. (CEDAC), Massachusetts Housing Partnership, and Massachusetts Housing Investment Corporation (MHIC). Regional resources, both financial and technical, will be sought as well including South Shore Housing Development Corporation and Buzzards Bay Area Habitat for Humanity. Because affordable housing is rarely developed without private financing, developments remain reliant on private lenders as well.

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

Make Suitable Public Property Available for Affordable Housing

Timeframe: Years 1–2

Responsible Party: Board of Selectmen with support from the Housing Trust

Current Status: This Housing Plan includes the development of Town-owned property as its major strategy for producing affordable housing. The Board of Selectmen issued a Request for Proposals (RFP) to solicit interest from qualified developers to build from 150 to 280 affordable rental units for those 55 years of age or older on an 18.5-acre Town-owned parcel at Charlotte Furnace Road. Unfortunately, the Town did not receive any responses to the RFP, most likely related to requirements that the developer cover costs related to athletic field improvements, extending water and sewer services, and additional transportation services. The Town needs to revisit the RFP, eliminate terms that are extraneous to the actual housing to be produced, and perhaps also reconsider the size of the development. A counter point to this site is the Town-owned property on Swifts Beach Road; Littleton Drive. Also as noted in strategy VI.A.4, the Town will undertake a formal review of Town-owned property and identify land or buildings that might be suitable for some amount of affordable housing.

There are also likely to be opportunities to develop affordable housing through the conversion of tax-title properties to long-term affordability. Wareham currently has approximately 800 such residential properties in various stages of tax foreclosure and should consider ways for returning them to the tax rolls.

Like many other communities, the Town of Wareham may also decide to acquire privately owned sites at some time in the future for the purposes of protecting open space, providing for some municipal use, and developing some amount of housing, including affordable housing, through cluster development on a portion of the sites. Additional smaller sites may become available as well to build affordable new starter homes on an infill basis. As the Town becomes alert to opportunities for acquiring property that would be suitable for some amount of affordable housing, such properties would ideally meet a number of “smart growth” principles such as:

- The redevelopment of existing structures,
- Infill site development including small home development as starter housing,
- Development of housing in underutilized locations with some existing or planned infrastructure,
- Parcels large enough to accommodate clustered housing,
- Mixed-use properties in village areas or along commercial corridors;
- Good carrying capacity for water and septic systems or can accommodate special treatment facilities,
- Buffer between adjacent properties, and
- Located along a major road.

Next Steps: The Housing Trust will continue to work with other Town boards and committees to identify and pursue surplus municipal property or acquire private property for the development of affordable housing. For such properties, when identified, the Town will provide the following types of support including:

- *Predevelopment Costs:* Where appropriate, the Town will support the costs of preliminary feasibility analyses of existing publicly-owned properties or on sites identified on the open market, through negotiations with interested sellers for reduced prices or through tax foreclosures that might potentially include some amount of affordable housing. Such analyses could be funded through Community Preservation funds or the Housing Trust Fund.
- *Preparation of the RFP:* Following the necessary approvals for the conveyance of Town-owned properties, the Housing Trust in concert with the Board of Selectmen, the Town’s Chief Procurement Officer, and potentially a housing consultant, will prepare a Request for Proposals (RFP) to solicit interest from developers based on the Town’s specific project requirements. They will then select a developer based also on identified criteria included in the RFP. Projects may require densities or other regulatory relief beyond what is allowed under existing zoning, and this might be obtained through normal regulatory channels or the “friendly” comprehensive permit process through DHCD’s Local Initiative Program (LIP).
- *Conveyance of Property:* The Town will convey the property to the selected developer at a nominal cost, representing a significant subsidy that will help contribute to project feasibility.

- *Project Financing:* Additionally, the Town will need to be involved in helping the developer attract the necessary financial and technical support. As evidence of municipal support is often critical when seeking financial or technical assistance from regional, state or federal agencies, CPA funding or Housing Trust Funds are important gap fillers and very helpful in leveraging other essential financial resources.
- *Project Advocacy:* The Town will not only establish the terms and conditions of development through the RFP, but the Housing Trust will also advocate for the project, supporting the developer in obtaining the necessary permits and community support.

In concert with other Town boards and committees, the WRA and/or the Housing Trust will work to develop a special program that focuses on *tax title properties* in an effort to return these properties to the tax rolls in good condition and to provide affordable housing. The WRA has begun to explore possible options, one being that such properties would be conveyed by Town Meeting to the WRA and/or WAHT which would then own the properties, make necessary improvements, ensure occupancy of the units by low-income occupants, and also insure that the units meet all requirements for inclusion in the Subsidized Housing Inventory. An alternative approach would be for the WRA and/or WAHT to transfer the properties for the cost of the back taxes to another entity, a non-profit organization for example, which has the experience to own, improve and manage these units as affordable rentals or transfer them to qualifying first-time homeowners. Once again, all units would necessarily qualify for inclusion on the SHI.

To help qualifying first-time homebuyers purchase these properties, many communities are providing funding to help offset some of the upfront costs related to the down payment and closing costs. There are numerous models for such programs that dovetail nicely with units that are already being subsidized and eligible for inclusion in the SHI.

Required Resources: Resources will be required to help subsidize the development

Many communities have used the “friendly” comprehensive permit process to take advantage of internal subsidies where market rate units cross subsidize affordable ones, to create the necessary densities to make development feasible, and to make it easier to navigate the existing regulatory system.

Affordable housing developments also typically require public subsidies to help cover the costs of affordable or mixed-income residential development and thus need to access public subsidies through local, state and/or the federal government and other financial institutions. 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 needed to fill the gaps. Even some 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, to support other amenities or public purposes, or to fill gaps that market rates cannot fully cover. A mix of financial and technical resources will be required to continue to produce affordable units in Wareham.

Other necessary resources include the donated time of members of the Housing Trust and other Town boards and committees (such as the Board of Selectmen, the WRA, Assessing, ZBA, the Planning Board,

and Community Preservation Committee), including coordination from the Town Administrator, the WRA staff and potentially the proposed Housing Trust Coordinator.

Projected Number of Affordable Units Produced: 200–400 units

Strengthen Partnerships with Private Developers and Local Housing Entities

Timeframe: Years 1–2

Responsible Party: Housing Trust in cooperation with the Planning Board and ZBA

Current Status: Continuing to work cooperatively with private developers, non-profit and for profit, in the development of affordable housing is also a major component of this Housing Production Plan. The Town already has a track record working with developers on affordable housing including Habitat for Humanity of Buzzards Bay and South Shore Housing Development Corporation in addition to a number of private developers. With incentives created in the Zoning By-law to promote affordable housing and with the availability of the “friendly 40B” option, the Town is in a reasonable position to continue to work cooperatively with developers to guide new development that incorporates affordable units. Moreover, when the Town obtains certification under Housing Production guidelines by meeting its annual production goals, it will be in an even better position to negotiate with private developers on project terms and conditions since it will be able to deny what it considers inappropriate comprehensive permit projects without the developer’s ability to appeal the decision.

Next Steps: The Town will focus on the following approaches for creating new affordable units on privately-owned parcels in line with “smart growth” principles.

Zoning changes: The zoning strategies included here should provide some additional incentives for attracting new development that will include affordable housing. In addition to promoting mixed-use development in additional areas of town, these zoning changes suggest new zoning to encourage the creation of small year-round rentals through accessory apartments and more infill development through the subdivision of merged lots.

- *Chapter 40B:* Comprehensive permits, particularly the “friendly” 40B process through the state’s Local Initiative Program (LIP), 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. Comprehensive permits have also been used to create 46 units of rental housing for seniors and the younger disabled at Cromesett Woods Apartments and Cromesett Woods II as well as 193 family rental units at the Village at 815 Main Street and the Retreat at Union Pond. Another 21 units of affordable homeownership housing were also produced through the 40B process. This means that 260 units or more than one-third of all SHI units were created through comprehensive permitting.

- *Infill development:* Wareham has a number of small-scale infill developments that have involved affordable housing and is interested in supporting additional projects.
- *Collaborate with housing partners:* As proposed by the Town of Plymouth, Wareham should establish and strengthen connections with housing agencies, non-profits, and other organizations devoted to the development of housing in the Wareham community which can provide funding and other resources to the town.
- *Increase coordination between Wareham's committees, boards, and departments:* Improving the coordination among Wareham's municipal organizations will allow the town to be more efficient in providing resources to and addressing the concerns of residents and developers.

The Housing Trust will continue to reach out to local developers who have been active in producing affordable housing in the area to discuss the Town's interest in promoting these types of development, possible areas and opportunities for new development, and local guidelines and priorities. CPA funding and Housing Trust Funds to support preliminary feasibility analyses, some acquisition costs or other subsidies are good investments towards meeting production goals and local needs. To effectively guide affordable housing development, the Town should continue the practice of reviewing local housing proposals in their early conceptual stages through the Housing Trust, providing useful feedback to developers on preliminary plans.

Resources Required: Donated time of members of the Housing Trust as well as potential staff time from the proposed Housing Trust Coordinator. Subsidy funds are also likely to be needed to support some predevelopment costs as well as to fill gaps to make the project financially feasible.

Housing Preservation Strategies

The 2004 Housing Plan, entitled "Meeting Housing Needs in Wareham", established four (4) major housing goals, which are also embraced by this Housing Production Plan, including the need to preserve the existing diverse housing stock, including affordable units. The Town has in fact been providing such support in the form of a Housing Rehabilitation Program (need of greater utilization and implementation) and the modernization of WHA units, both of which need to be continued to the greatest extent feasible.

In an effort to preserve and protect historic properties, the Town also passed a demolition delay by-law at its Fall 2009 Town Meeting. Through this by-law, no demolition permit will be issued for a building which is in whole or in part 50 years or older for at least six (6) months following a determination of the Wareham Historical Commission that the property is significant and should preferably be preserved.

Continue Supporting the Housing Rehabilitation Program

Timeframe: Years 1–2

Responsible Party: Wareham Redevelopment Authority (WRA)

Current Status: The Wareham Redevelopment Authority (WRA) ? (THE TOWN OF WAREHAM) has been administering a Housing Rehabilitation Program through a consultant, COG, and the Planning Department Community Development Block Grant funding (CDBG), applied through the state’s Department of Housing and Community Development (DHCD). The Program has been in operation for 20 years, providing deferred payment and low interest loans to low- and moderate-income homeowners in the town’s CDBG target area, enabling them to make needed home repairs including handicapped accessibility, heating system repair and replacement, electrical work, carpentry, and other structural repairs. The program allows for affordability restrictions to be placed on the properties for 15 years.

Next Steps: This Program has been an important resource for Wareham’s homeowners who have limited financial ability to make necessary home improvements and has been an effective tool for preserving the existing housing stock. As such, the Town needs to continue to pursue CDBG funding to keep it operational, tweaking the program as appropriate to keep up-to-date with local needs and maximize program effectiveness and efficiency.

Resources Required: Continued operation of e the Program and CDBG funding of approximately \$95,000 per year. What? We already provide funding for the administration of the grant to COG. COG receives 25 to 30 percent, \$222400 of the CDBG funding for administration of the grant.

Continue Pursuing Modernization Funding for WHA Units

Timeframe: Years 1–2

Responsible Party: Board of Selectmen and Housing Trust

Current Status: The Wareham Housing Authority (WHA) owns and manages the Agawam Village and Redwood Park developments for seniors as well as the younger disabled with 40 and 64 units, respectively. These properties were built decades ago and have substantial needs for capital improvements, although some recent progress has been made. For example, one of the five (5) buildings at Agawam Village received new siding and windows as well as some stair improvements. Six (6) new furnaces were also installed in addition to eight (8) new boilers. Nevertheless, new siding and windows are needed on the other four (4) Agawam Village buildings and improvements are also required at Redwood Park. In particular, there is a pressing need for more handicapped accessible units as the WHA currently has only four (4) available at Redwood Park.

Next Steps: Upon submission of a request by the WHA for needed modernization funding for Agawam Village or Redwood Park, the Housing Trust will continue to advocate for such funding to support the sustained viability of this very valuable segment of Wareham's affordable housing stock.

Resources Required: Donated time of members of the Housing Trust.

Predicted Results: Improved quality of existing housing units.

Direct Assistance Strategies

Many communities have determined that it is important to provide direct financial assistance to individual households to help them either afford to stay in their existing housing or access new housing. Funding for these purposes has typically come from federal funds such as CDBG and HOME funds. Some communities, however, have used CPA funding to provide this direct assistance as well.¹⁶

Develop a Rental Assistance Program

Timeframe: Years 3–5

Responsible Party: Affordable Housing Trust

Current Status: The 2004 Housing Plan included a recommendation to create a Rental Assistance Program. Reports from local service providers indicate that the high upfront costs of leasing an apartment – including first and last month's rent plus a security deposit – create challenging barriers for accessing rental housing. Clearly the 540 or so renters who earn at or below 50% AMI and spend more than half of their income on housing would be target beneficiaries of such a program when they need to relocate.

¹⁶ It should be noted that there appears to be some differences of opinion regarding providing CPA funds for the acquisition, creation, preservation and support of deed-restricted units versus directly to income-eligible individuals. At this time, the use of CPA funding is clearly incontrovertible when the unit is deed restricted and becomes a long-term community asset, affordable in perpetuity. Without the deed restriction, the term "support" is subject to interpretation by local counsel and leadership. While it is probably safer to combine CPA-funded down payment and closing cost assistance with an existing housing program or development that requires the deed restriction at this time, there are quite a few communities that are providing direct assistance to individuals. Specific legislation to eliminate any concern about using CPA funding for direct assistance to individuals has been proposed and is currently winding its way through the legislative approval process.

A program to provide up-front assistance to renters could be modeled after one that has been operating in Chatham and Harwich, which provides qualifying households with first, last and/or security deposits for rental units. The Harwich Housing Authority presented the Program to the Town and received initial funding of \$100,000 through the Town's Community Preservation Fund towards the purpose of making it easier for households to access year-round rental housing and to build opportunities for lower income households to budget for homeownership.

Participants receive a voucher that is in fact a loan, the amount of which is based on their income, expenses, and rent level and is paid directly to the landlord. This amount is repaid by the Program participants in monthly installments and deposited into the Program's Revolving Loan Fund and thus available for further lending to other eligible participants. The Program requires all participants to sign a one-year loan agreement outlining their obligations under the Program and also sign a Limited Funding Agreement that explains the Program. Moreover, each participant must enroll in a Budgeting Class within six (6) months of receiving the voucher/loan and encouraged to attend first-time homebuyer classes.

Next Steps: The Town should consider developing a Rental Assistance Program similar to the one implemented in Chatham and Harwich. The Housing Trust, working with a consultant, should design the program and obtain funding from the Housing Trust Fund or CPA. If CPA funding is used, the Housing Trust should obtain the opinion of Town Counsel regarding the eligibility of such funding for this purpose.

Following funding approval, an implementation plan should be prepared that details the respective roles and responsibilities of all those involved in implementation as well as all procedures and necessary documentation.

Resources Required: The donated time of members of the Housing Trust and staff time from the proposed Housing Trust Coordinator to administer the program with the potential of hiring a consultant to develop the program and implementation plan. Funding will also be needed to provide the direct assistance and ongoing administrative costs.

Possible Number of Assisted Renters: 35–50 units

Develop an “Above the Shop” Program

Timeframe: Years 3–5

Responsible Party: Housing Trust

Current Status: The Town is beginning to discuss the potential of promoting mixed-use development in additional areas such as Wareham and Onset Village (see strategy VI.B.1 for more information). In an effort to insure that some affordable housing is integrated into future mixed-use development, the Town might consider providing additional incentives beyond some

mandates for inclusion in a new by-law. For example, the Town of Harwich approved what it calls its Second Story Program in the Harwich Port Business District where under current zoning business owners who have second floor expansion capacity can add an affordable rental unit(s) above their business. The Program provides funds for feasibility studies. If it turns out that a unit(s) cannot be produced, the funding becomes a grant, however, if the owner can and is willing to pursue the creation of the unit(s), the funding becomes a loan. While the Town received \$20,000 in CPA funding to introduce the Program (maximum loan/grant amount of \$5,000), it has not yet been implemented.

Next Steps: The Town should consider developing a similar program to the one that was approved in Harwich. The Housing Trust could decide to administer the Program itself, staffed by the proposed Housing Coordinator or a consultant, or enter into an agreement with an appropriate non-profit.¹⁷

- *Incentive Senior Development:* Wareham should adopt the Incentive Senior Development provision present in the Town of Sudbury and proposed in the Town of Marion. As stated in the 2015 Marion Housing Production Plan, “The provision allows for up to four dwelling units per buildable lot in exchange for dedicated open space, occupancy requirements (age 55+), and unit resale and price restrictions” and “projects must not alter the character of the zoning district” (2015 MHPP).

The Housing Trust should adapt the model to Wareham’s needs and obtain funding from the Housing Trust Fund or CPA. It is likely that the services of a consultant would be useful in these early stages of program development. Following funding approval, perhaps starting at \$20,000 for the first year, an implementation plan should be prepared by the proposed Housing Trust Coordinator or a consultant that details the respective roles and responsibilities of all those involved in implementation as well as all procedures and documentation.

Resources Required: The donated time of members of the Housing Trust as well as staff time from the proposed Housing Trust Coordinator and the potential of hiring a consultant to develop the program and implementation plan. Funding will also be needed to provide the direct assistance and ongoing administrative costs.

Possible Number of New Units: 10–15 units

¹⁷ To hire a consultant or a non-profit organization, it is likely that the Town will have to prepare Requests for Proposal and select the best-qualified respondent.

Downtown Revitalization

Timeframe: Next 5 years

Responsible Party: Redevelopment Authority

Current Status: The Town is advancing State Housing Initiatives, at legitimate locations. One district is the downtown village where intensive mixed use development will include housing units that support the commercial center and create new housing units at multiple income levels.

Next Steps: The Town is drafting an Urban Renewal Plan and a mixed use zoning bylaw that encourages redevelopment of the commercial properties and adds a substantial core of residential units.

Possible Number of New Units: 100–120 units in the downtown

Attachment: HUD Income and Rent limits

2021

COMMONWEALTH OF MASSACHUSETTS

AFFORDABLE HOUSING PROGRAM

INCOME AND RENT LIMITS

(For HUD's Assisted Housing Programs and Multifamily Tax Subsidy Projects - "MTSP")

Effective Date: 04/1/2021 for 2021

INCLUDES:

(1.) 30% OF AREA MEDIAN INCOME

HUD's Section 8 Program definition of "EXTREMELY LOW INCOME"

Applicable to Massachusetts LIHTC Program per DHCD Qualified Allocation Plan (QAP)

(2.) 50% OF AREA MEDIAN INCOME

HUD's Section 8 Program definition of "VERY LOW INCOME"

Applicable to Low Income Housing Tax Credits (LIHTC) & Tax-Exempt Bond financed (MTSP) projects with 20% set-asides

(3.) 60% OF AREA MEDIAN INCOME

Applicable to Low Income Housing Tax Credits (LIHTC) & Tax-Exempt Bond financed (MTSP) projects with 40% set-asides

(4.) 80% OF AREA MEDIAN INCOME

HUD's Section 8 Program definition of "LOW INCOME"

Also applicable to the MassHousing MGL Ch. 40B New England Fund (NEF) Program

ALSO INCLUDES:

(5.) 70% OF AREA MEDIAN INCOME

Rent Limit Only - Applicable to Older NEF Funded M.G.L. Ch. 40B Developments
Income Qualification for Occupancy is 80% of Median Income Limit

Effective Date: 04/1/2021 for 2021

2021
INCOME LIMITS

(For Affordable Housing Programs)

30% of Area Median

(Published Limits)

EXTREMELY LOW INCOME

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$89,300	\$20,450	\$23,350	\$26,250	\$29,150	\$31,500	\$35,580	\$40,120	\$44,660
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$120,800	\$28,200	\$32,200	\$36,250	\$40,250	\$43,500	\$46,700	\$49,950	\$53,150
BROCKTON, MA - HMFA	\$106,000	\$21,000	\$24,000	\$27,000	\$29,950	\$32,350	\$35,580	\$40,120	\$44,660
LAWRENCE, MA NH - HMFA	\$105,400	\$21,600	\$24,700	\$27,800	\$30,850	\$33,350	\$35,800	\$40,120	\$44,660
LOWELL, MA - HMFA	\$112,900	\$23,700	\$27,100	\$30,500	\$33,850	\$36,600	\$39,300	\$42,000	\$44,700
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$83,900	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
PITTSFIELD, MA - HMFA	\$85,000	\$18,150	\$20,750	\$23,350	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$128,300	\$26,750	\$30,600	\$34,400	\$38,200	\$41,300	\$44,350	\$47,400	\$50,450
NEW BEDFORD, MA - HMFA	\$74,500	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
Providence, RI-FALL RIVER, MA - HMFA	\$86,500	\$18,200	\$20,800	\$23,400	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$94,000	\$21,000	\$24,000	\$27,000	\$29,950	\$32,350	\$35,580	\$40,120	\$44,660
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$81,700	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$126,500	\$24,650	\$28,150	\$31,650	\$35,150	\$38,000	\$40,800	\$43,600	\$46,400
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,700	\$18,850	\$21,550	\$24,250	\$26,900	\$31,040	\$35,580	\$40,120	\$44,660
Western WORCESTER COUNTY, MA - HMFA	\$87,400	\$18,350	\$21,000	\$23,600	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
WORCESTER, MA - HMFA	\$98,800	\$20,800	\$23,750	\$26,700	\$29,650	\$32,050	\$35,580	\$40,120	\$44,660
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>									
<u>1 PERSON</u>									
<u>2 PERSONS</u>									
<u>3 PERSONS</u>									
<u>4 PERSONS</u>									
<u>5 PERSONS</u>									
<u>6 PERSONS</u>									
<u>7 PERSONS</u>									
<u>8 PERSONS</u>									
DUKES COUNTY	\$104,700	\$23,100	\$26,400	\$29,700	\$33,000	\$35,650	\$38,300	\$40,950	\$44,660
FRANKLIN COUNTY	\$82,900	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
NANTUCKET COUNTY	\$122,800	\$25,750	\$29,400	\$33,100	\$36,750	\$39,700	\$42,650	\$45,600	\$48,550

NOTE 1: Extremely Low Income: Effective July 1, 2014, the statutory definition of Extremely Low Income (ELI), formerly the 30% of AMI income targeting standard, was changed. The new definition is: "ELI families are defined as very low-income families whose incomes do not exceed the higher of the Federal poverty level or 30 percent of Area Median Income." As a result, in some Massachusetts income limit areas, where the 30% of AMI limit would otherwise be less than the comparable poverty limit level, the income limit for some family sizes are increased. The Federal "poverty level" refers to the Poverty Guidelines as published and periodically updated by the Dept. of Health and Human Services. The most recent update was published [1/13/2021](#).

Department of Health and Human Services (HHS) Poverty Guidelines (Contiguous U.S.):	<u>1 Person</u>	<u>2 Person</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7 Persons</u>	<u>8 Persons</u>
	\$12,880	\$17,420	\$21,960	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660

Effective Date: 04/1/2021 for 2021

2021
AFFORDABLE RENTS
30% of 30% of Median
EXTREMELY LOW INCOME

Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)

Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

NON-Metropolitan Areas
Massachusetts Counties

Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

STUDIO	1 BEDROOM	2 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

3 BEDROOM	4 BEDROOM
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

\$511	\$547	\$656	\$758	\$889	\$1,059
\$705	\$755	\$906	\$1,046	\$1,167	\$1,288
\$525	\$562	\$675	\$778	\$889	\$1,059
\$540	\$578	\$695	\$802	\$895	\$1,059
\$592	\$635	\$762	\$880	\$982	\$1,083
\$442	\$473	\$568	\$719	\$889	\$1,059
\$453	\$486	\$583	\$719	\$889	\$1,059
\$668	\$716	\$860	\$993	\$1,108	\$1,223
\$442	\$473	\$568	\$719	\$889	\$1,059
\$455	\$487	\$585	\$719	\$889	\$1,059
\$525	\$562	\$675	\$778	\$889	\$1,059
\$442	\$473	\$568	\$719	\$889	\$1,059
\$616	\$660	\$791	\$914	\$1,020	\$1,125
\$471	\$505	\$606	\$724	\$889	\$1,059
\$458	\$491	\$590	\$719	\$889	\$1,059
\$520	\$556	\$667	\$771	\$889	\$1,059

STUDIO	1 BEDROOM	2 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

3 BEDROOM	4 BEDROOM
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

5 BEDROOM
7 Pers.+ 8 Pers. / 2 / 12 x 30%

\$577	\$618	\$742	\$858	\$957	\$1,070
\$442	\$473	\$568	\$719	\$889	\$1,059
\$643	\$689	\$827	\$955	\$1,066	\$1,176

Effective Date: 04/1/2021 for 2021

INCOME LIMITS

For Low Income Housing Tax Credits (LIHTC) & Tax-Exempt Bond financed (MTSP) projects with 20% at 50% set-asides

50% of Area Median

(Published Limits)

VERY LOW INCOME

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$89,300	\$34,050	\$38,900	\$43,750	\$48,600	\$52,500	\$56,400	\$60,300	\$64,200
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$120,800	\$47,000	\$53,700	\$60,400	\$67,100	\$72,500	\$77,850	\$83,250	\$88,600
BROCKTON, MA - HMFA	\$106,000	\$35,000	\$40,000	\$45,000	\$49,950	\$53,950	\$57,950	\$61,950	\$65,950
LAWRENCE, MA NH - HMFA	\$105,400	\$36,050	\$41,200	\$46,350	\$51,450	\$55,600	\$59,700	\$63,800	\$67,950
LOWELL, MA - HMFA	\$112,900	\$39,550	\$45,200	\$50,850	\$56,450	\$61,000	\$65,500	\$70,000	\$74,550
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$83,900	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
PITTSFIELD, MA - HMFA	\$85,000	\$30,250	\$34,600	\$38,900	\$43,200	\$46,700	\$50,150	\$53,600	\$57,050
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$128,300	\$44,600	\$50,950	\$57,300	\$63,650	\$68,750	\$73,850	\$78,950	\$84,050
NEW BEDFORD, MA - HMFA	\$74,500	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
Providence, RI-FALL RIVER, MA - HMFA	\$86,500	\$30,300	\$34,600	\$38,950	\$43,250	\$46,750	\$50,200	\$53,650	\$57,100
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$94,000	\$35,000	\$40,000	\$45,000	\$49,950	\$53,950	\$57,950	\$61,950	\$65,950
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$81,700	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$126,500	\$41,000	\$46,850	\$52,700	\$58,550	\$63,250	\$67,950	\$72,650	\$77,300
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,700	\$31,400	\$35,850	\$40,350	\$44,800	\$48,400	\$52,000	\$55,600	\$59,150
Western WORCESTER COUNTY, MA - HMFA	\$87,400	\$30,600	\$35,000	\$39,350	\$43,700	\$47,200	\$50,700	\$54,200	\$57,700
WORCESTER, MA - HMFA	\$98,800	\$34,600	\$39,550	\$44,500	\$49,400	\$53,400	\$57,350	\$61,300	\$65,250
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>									
DUKES COUNTY	\$104,700	\$38,500	\$44,000	\$49,500	\$55,000	\$59,400	\$63,800	\$68,200	\$72,600
FRANKLIN COUNTY	\$82,900	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
NANTUCKET COUNTY	\$122,800	\$42,900	\$49,000	\$55,150	\$61,250	\$66,150	\$71,050	\$75,950	\$80,850

NOTE 1: Very Low Income - State Non-Metro Median Family Income Adjustment: The 4-Person Very Low Income, 50% of area median income limit (VLIL) is adjusted if it would otherwise be lower than 50% of the State Non-Metro Median Family Income (\$84,100 in Massachusetts and \$63,400 in Rhode Island / Fall River for 2021). As a result, in some Massachusetts income limit areas, where the 50% of AMI limit would otherwise be less than 50% of the State Non-Metro Median Family Income, the income limits are increased up to 50% of the State Non-Metro Median Family Income, subject to the ceiling & floor adjustment described below. In 2021, the 4-person 50% median in Massachusetts is \$53,100 and in Rhode Island/Fall River it is \$44,000.

NOTE 2: High Housing Cost Adjustment: In areas where rental housing costs are unusually high in relation to the median income, the 4-person 50% of median income limit is increased to the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR. [Also see Note 3.]

NOTE 3: 5-Percent Rule or Ceilings & Floor Adjustment: "Beginning with FY 2010 Income Limits [...], HUD eliminated its long standing 'hold harmless' policy but limited all annual decreases to 5 percent and [...] all annual increases to 5 percent or twice the change in the national median family income, whichever is greater." From FY 2020 to 2021, twice the change in the national median family income was 3.6%. Therefore, for FY 2021 the increase to income limits was limited to 5.0%.

Existing developments placed in service or receiving funding commitments prior to 4/1/2021 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008. □

Effective Date: 04/1/2021 for 2021

2021
RENT LIMITS
30% of 50% of Median
VERY LOW INCOME

Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)

Calculation of Rent:
(Based on 1.5 Persons / BR)

<u>STUDIO</u>	<u>1 BEDROOM</u>	<u>2 BEDROOM</u>
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

<u>3 BEDROOM</u>	<u>4 BEDROOM</u>
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

<u>5 BEDROOM</u>
7 Pers.+ 8 Pers. / 2 / 12 x 30%

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

\$851 \$911 \$1,093 \$1,263 \$1,410 \$1,556

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

\$1,175 \$1,258 \$1,510 \$1,745 \$1,946 \$2,148

BROCKTON, MA - HMFA

\$875 \$937 \$1,125 \$1,298 \$1,448 \$1,598

LAWRENCE, MA NH - HMFA

\$901 \$965 \$1,158 \$1,338 \$1,492 \$1,646

LOWELL, MA - HMFA

\$988 \$1,059 \$1,271 \$1,468 \$1,637 \$1,806

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

\$736 \$788 \$946 \$1,093 \$1,220 \$1,346

PITTSFIELD, MA - HMFA

\$756 \$810 \$972 \$1,123 \$1,253 \$1,383

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

\$1,115 \$1,194 \$1,432 \$1,655 \$1,846 \$2,037

NEW BEDFORD, MA - HMFA

\$736 \$788 \$946 \$1,093 \$1,220 \$1,346

Providence, RI-FALL RIVER, MA - HMFA

\$757 \$811 \$973 \$1,125 \$1,255 \$1,384

TAUNTON-MANSFIELD-NORTON, MA - HMFA

\$875 \$937 \$1,125 \$1,298 \$1,448 \$1,598

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

\$736 \$788 \$946 \$1,093 \$1,220 \$1,346

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

\$1,025 \$1,098 \$1,317 \$1,522 \$1,698 \$1,874

FITCHBURG-LEOMINSTER, MA - HMFA

\$785 \$840 \$1,008 \$1,165 \$1,300 \$1,434

Western WORCESTER COUNTY, MA - HMFA

\$765 \$820 \$983 \$1,136 \$1,267 \$1,398

WORCESTER, MA - HMFA

\$865 \$926 \$1,112 \$1,285 \$1,433 \$1,581

NON-Metropolitan Areas
Massachusetts Counties

Calculation of Rent:
(Based on 1.5 Persons / BR)

<u>STUDIO</u>	<u>1 BEDROOM</u>	<u>2 BEDROOM</u>
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%

<u>3 BEDROOM</u>	<u>4 BEDROOM</u>
4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%

<u>5 BEDROOM</u>
7 Pers.+ 8 Pers. / 2 / 12 x 30%

DUKES COUNTY

\$962 \$1,031 \$1,237 \$1,430 \$1,595 \$1,760

FRANKLIN COUNTY

\$736 \$788 \$946 \$1,093 \$1,220 \$1,346

NANTUCKET COUNTY

\$1,072 \$1,148 \$1,378 \$1,592 \$1,776 \$1,960

Effective Date: 04/1/2021 for 2021

2021
INCOME LIMITS

For Low Income Housing Tax Credits (LIHTC) & Tax-Exempt Bond financed projects (MTSP) with 40% at 60% set-asides

60% of Area Median

120% of 50% (60%/50%) Rounded to nearest \$10

TAX CREDIT ELIGIBLE

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$89,300	\$40,860	\$46,680	\$52,500	\$58,320	\$63,000	\$67,680	\$72,360	\$77,040
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$120,800	\$56,400	\$64,440	\$72,480	\$80,520	\$87,000	\$93,420	\$99,900	\$106,320
BROCKTON, MA - HMFA	\$106,000	\$42,000	\$48,000	\$54,000	\$59,940	\$64,740	\$69,540	\$74,340	\$79,140
LAWRENCE, MA NH - HMFA	\$105,400	\$43,260	\$49,440	\$55,620	\$61,740	\$66,720	\$71,640	\$76,560	\$81,540
LOWELL, MA - HMFA	\$112,900	\$47,460	\$54,240	\$61,020	\$67,740	\$73,200	\$78,600	\$84,000	\$89,460
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$83,900	\$35,340	\$40,380	\$45,420	\$50,460	\$54,540	\$58,560	\$62,580	\$66,660
PITTSFIELD, MA - HMFA	\$85,000	\$36,300	\$41,520	\$46,680	\$51,840	\$56,040	\$60,180	\$64,320	\$68,460
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$128,300	\$53,520	\$61,140	\$68,760	\$76,380	\$82,500	\$88,620	\$94,740	\$100,860
NEW BEDFORD, MA - HMFA	\$74,500	\$35,340	\$40,380	\$45,420	\$50,460	\$54,540	\$58,560	\$62,580	\$66,660
Providence, RI-FALL RIVER, MA - HMFA	\$86,500	\$36,360	\$41,520	\$46,740	\$51,900	\$56,100	\$60,240	\$64,380	\$68,520
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$94,000	\$42,000	\$48,000	\$54,000	\$59,940	\$64,740	\$69,540	\$74,340	\$79,140
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$81,700	\$35,340	\$40,380	\$45,420	\$50,460	\$54,540	\$58,560	\$62,580	\$66,660
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$126,500	\$49,200	\$56,220	\$63,240	\$70,260	\$75,900	\$81,540	\$87,180	\$92,760
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,700	\$37,680	\$43,020	\$48,420	\$53,760	\$58,080	\$62,400	\$66,720	\$70,980
Western WORCESTER COUNTY, MA - HMFA	\$87,400	\$36,720	\$42,000	\$47,220	\$52,440	\$56,640	\$60,840	\$65,040	\$69,240
WORCESTER, MA - HMFA	\$98,800	\$41,520	\$47,460	\$53,400	\$59,280	\$64,080	\$68,820	\$73,560	\$78,300
<u>NON-Metropolitan Areas Massachusetts Counties</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
DUKES COUNTY	\$104,700	\$46,200	\$52,800	\$59,400	\$66,000	\$71,280	\$76,560	\$81,840	\$87,120
FRANKLIN COUNTY	\$82,900	\$35,340	\$40,380	\$45,420	\$50,460	\$54,540	\$58,560	\$62,580	\$66,660
NANTUCKET COUNTY	\$122,800	\$51,480	\$58,800	\$66,180	\$73,500	\$79,380	\$85,260	\$91,140	\$97,020

NOTE 1: Because the 60% of Median Income limits are calculated at 120% (60%/50%) or 1.2 times the Very Low Income, 50% of median limit, in areas where adjustments are made to the 50%of median limits,e.g. a State Non-Metro Median Family Income Adjustment (See 50% AMI Note 1), a commensurate adjustment to the 60% of median limits results.□

Existing developments placed in service or receiving funding commitments prior to 4/1/2021 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.

Effective Date: 04/1/2021 for 2021

2021
RENT LIMITS
30% of 60% of Median
TAX CREDIT ELIGIBLE

Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)

Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

NON-Metropolitan Areas
Massachusetts Counties

Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

STUDIO

1 Person Limit
/ 12 x 30%

1 BEDROOM

1 Pers.+ 2 Pers.
/ 2 / 12 x 30%

2 BEDROOM

3 Person Limit
/ 12 x 30%

3 BEDROOM

4 Pers.+ 5 Pers.
/ 2 / 12 x 30%

4 BEDROOM

6 Person Limit
/ 12 x 30%

5 BEDROOM

7 Pers.+ 8 Pers.
/ 2 / 12 x 30%

\$1,021

\$1,094

\$1,312

\$1,516

\$1,692

\$1,867

\$1,410

\$1,510

\$1,812

\$2,094

\$2,335

\$2,577

\$1,050

\$1,125

\$1,350

\$1,558

\$1,738

\$1,918

\$1,081

\$1,158

\$1,390

\$1,605

\$1,791

\$1,976

\$1,186

\$1,271

\$1,525

\$1,761

\$1,965

\$2,168

\$883

\$946

\$1,135

\$1,312

\$1,464

\$1,615

\$907

\$972

\$1,167

\$1,348

\$1,504

\$1,659

\$1,338

\$1,433

\$1,719

\$1,986

\$2,215

\$2,445

\$883

\$946

\$1,135

\$1,312

\$1,464

\$1,615

\$909

\$973

\$1,168

\$1,350

\$1,506

\$1,661

\$1,050

\$1,125

\$1,350

\$1,558

\$1,738

\$1,918

\$883

\$946

\$1,135

\$1,312

\$1,464

\$1,615

\$1,230

\$1,317

\$1,581

\$1,827

\$2,038

\$2,249

\$942

\$1,008

\$1,210

\$1,398

\$1,560

\$1,721

\$918

\$984

\$1,180

\$1,363

\$1,521

\$1,678

\$1,038

\$1,112

\$1,335

\$1,542

\$1,720

\$1,898

STUDIO

1 Person Limit
/ 12 x 30%

1 BEDROOM

1 Pers.+ 2 Pers.
/ 2 / 12 x 30%

2 BEDROOM

3 Person Limit
/ 12 x 30%

3 BEDROOM

4 Pers.+ 5 Pers.
/ 2 / 12 x 30%

4 BEDROOM

6 Person Limit
/ 12 x 30%

5 BEDROOM

7 Pers.+ 8 Pers.
/ 2 / 12 x 30%

\$1,155

\$1,237

\$1,485

\$1,716

\$1,914

\$2,112

\$883

\$946

\$1,135

\$1,312

\$1,464

\$1,615

\$1,287

\$1,378

\$1,654

\$1,911

\$2,131

\$2,352

Effective Date: 04/1/2021 for 2021

2021
INCOME LIMITS

For HUD's Assisted Housing Programs (Section 8) - MassHousing Statutory Minimum set-aside 20% at 80% (unless other income limits apply)

80% of Area Median

(Published Limits - 160% of 50% Rounded to Nearest \$50)

LOW INCOME

<u>Metropolitan Statistical Areas (MSAs) or HUD Metro FMR Areas (HMFAs)</u>	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
BARNSTABLE Town, MA MSA									
BARNSTABLE Town, MA MSA	\$89,300	\$54,450	\$62,200	\$70,000	\$77,750	\$84,000	\$90,200	\$96,450	\$102,650
BOSTON - Cambridge - Quincy, MA - NH MSA									
BOSTON-Cambridge-Quincy, MA-NH - HMFA	\$120,800	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,250	\$125,350	\$133,400
BROCKTON, MA - HMFA	\$106,000	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
LAWRENCE, MA NH - HMFA	\$105,400	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
LOWELL, MA - HMFA	\$112,900	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
PITTSFIELD, MA MSA									
BERKSHIRE COUNTY, MA (part) HMFA	\$83,900	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
PITTSFIELD, MA - HMFA	\$85,000	\$48,400	\$55,300	\$62,200	\$69,100	\$74,650	\$80,200	\$85,700	\$91,250
Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)									
EASTON - RAYNHAM, MA - HMFA	\$128,300	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
NEW BEDFORD, MA - HMFA	\$74,500	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
Providence, RI-FALL RIVER, MA - HMFA	\$86,500	\$48,450	\$55,400	\$62,300	\$69,200	\$74,750	\$80,300	\$85,850	\$91,350
TAUNTON-MANSFIELD-NORTON, MA - HMF/	\$94,000	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
SPRINGFIELD, MA MSA									
SPRINGFIELD, MA - MSA	\$81,700	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
WORCESTER, MA MSA									
Eastern WORCESTER COUNTY, MA - HMFA	\$126,500	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
FITCHBURG-LEOMINSTER, MA - HMFA	\$90,700	\$50,200	\$57,400	\$64,550	\$71,700	\$77,450	\$83,200	\$88,950	\$94,650
Western WORCESTER COUNTY, MA - HMFA	\$87,400	\$48,950	\$55,950	\$62,950	\$69,900	\$75,500	\$81,100	\$86,700	\$92,300
WORCESTER, MA - HMFA	\$98,800	\$55,350	\$63,250	\$71,150	\$79,050	\$85,400	\$91,700	\$98,050	\$104,350
<u>NON-Metropolitan Areas Massachusetts Counties</u>									
	<u>AREA MEDIAN (AMI) 100% 4 Person MFI</u>	<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>	<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>	<u>7 PERSONS</u>	<u>8 PERSONS</u>
DUKES COUNTY	\$104,700	\$59,200	\$67,650	\$76,100	\$84,550	\$91,350	\$98,100	\$104,850	\$111,650
FRANKLIN COUNTY	\$82,900	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850
NANTUCKET COUNTY	\$122,800	\$58,950	\$67,350	\$75,750	\$84,150	\$90,900	\$97,650	\$104,350	\$111,100

NOTE 1: Low Income: The 4-person, 80% of median Low Income limit nationwide is "capped" at the U.S. median income level (\$79,900 for FY 2021), except when justified by high housing costs. An area's income limit is adjusted due to High Housing Costs if 85% of the area's annual 2 bedroom FMR is greater than 35% of the US Median Income.

NOTE 2: High Housing Cost Adjustment: In areas where rental housing costs are unusually high in relation to the median income, the 4-person 50% of median income limit (VLIL) is increased to the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom Section 8 FMR. For the low-income (80%) limit, the adjustment is augmented by 1.6. [Also see Note 3.]

NOTE 3: 5-Percent Rule or Ceilings & Floor Adjustment: "Beginning with FY 2010 Income Limits [...], HUD eliminated its long standing 'hold harmless' policy but limited all annual decreases to 5 percent and [...] all annual increases to 5 percent or twice the change in the national median family income, whichever is greater." From FY 2020 to 2021, twice the change in the national median family income was 3.6%. Therefore, for FY 2021 the increase to income limits was limited to 5.0%.

Existing developments placed in service or receiving funding commitments prior to 4/1/2021 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008.

Effective Date: 04/1/2021 for 2021

2021
RENT LIMITS
30% of 80% of Median
LOW INCOME

Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)

Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

NON-Metropolitan Areas
Massachusetts Counties

Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

<u>STUDIO</u>	<u>1 BEDROOM</u>	<u>2 BEDROOM</u>	<u>3 BEDROOM</u>	<u>4 BEDROOM</u>	<u>5 BEDROOM</u>
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%
\$1,361	\$1,458	\$1,750	\$2,021	\$2,255	\$2,488
\$1,768	\$1,895	\$2,273	\$2,627	\$2,931	\$3,234
\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
\$1,210	\$1,296	\$1,555	\$1,796	\$2,005	\$2,211
\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
\$1,211	\$1,298	\$1,557	\$1,799	\$2,007	\$2,215
\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
\$1,255	\$1,345	\$1,613	\$1,864	\$2,080	\$2,295
\$1,223	\$1,311	\$1,573	\$1,817	\$2,027	\$2,237
\$1,383	\$1,482	\$1,778	\$2,055	\$2,292	\$2,530
\$1,480	\$1,585	\$1,902	\$2,198	\$2,452	\$2,706
\$1,178	\$1,262	\$1,515	\$1,750	\$1,952	\$2,154
\$1,473	\$1,578	\$1,893	\$2,188	\$2,441	\$2,693

Effective Date: 04/1/2021 for 2021

2021
RENT LIMITS
30% of 70% of Median
Rent Limit Only - Applicable to NEF Funded Ch. 40B Developments
(Income Qualification for Occupancy is 80% of Median Income Limit)

Metropolitan Statistical Areas (MSAs)
or HUD Metro FMR Areas (HMFA)

Calculation of Rent:
(Based on 1.5 Persons / BR)

BARNSTABLE Town, MA MSA

BARNSTABLE Town, MA MSA

BOSTON - Cambridge - Quincy, MA - NH MSA

BOSTON-Cambridge-Quincy, MA-NH - HMFA

BROCKTON, MA - HMFA

LAWRENCE, MA NH - HMFA

LOWELL, MA - HMFA

PITTSFIELD, MA MSA

BERKSHIRE COUNTY, MA (part) HMFA

PITTSFIELD, MA - HMFA

Providence-Warwick, RI-MA MSA (Incl. NEW BEDFORD - FALL RIVER)

EASTON - RAYNHAM, MA - HMFA

NEW BEDFORD, MA - HMFA

Providence, RI-FALL RIVER, MA - HMFA

TAUNTON-MANSFIELD-NORTON, MA - HMFA

SPRINGFIELD, MA MSA

SPRINGFIELD, MA - MSA

WORCESTER, MA MSA

Eastern WORCESTER COUNTY, MA - HMFA

FITCHBURG-LEOMINSTER, MA - HMFA

Western WORCESTER COUNTY, MA - HMFA

WORCESTER, MA - HMFA

NON-Metropolitan Areas
Massachusetts Counties

Calculation of Rent:
(Based on 1.5 Persons / BR)

DUKES COUNTY

FRANKLIN COUNTY

NANTUCKET COUNTY

STUDIO	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	5 BEDROOM
1 Person Limit / 12 x 30%	1 Pers.+ 2 Pers. / 2 / 12 x 30%	3 Person Limit / 12 x 30%	4 Pers.+ 5 Pers. / 2 / 12 x 30%	6 Person Limit / 12 x 30%	7 Pers.+ 8 Pers. / 2 / 12 x 30%
\$1,191	\$1,276	\$1,531	\$1,769	\$1,974	\$2,178
\$1,645	\$1,762	\$2,114	\$2,443	\$2,724	\$3,007
\$1,225	\$1,312	\$1,575	\$1,818	\$2,028	\$2,238
\$1,261	\$1,351	\$1,622	\$1,873	\$2,089	\$2,305
\$1,384	\$1,483	\$1,779	\$2,055	\$2,292	\$2,529
\$1,030	\$1,104	\$1,324	\$1,531	\$1,708	\$1,884
\$1,058	\$1,134	\$1,361	\$1,573	\$1,755	\$1,936
\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
\$1,030	\$1,104	\$1,324	\$1,531	\$1,708	\$1,884
\$1,060	\$1,135	\$1,363	\$1,575	\$1,757	\$1,938
\$1,225	\$1,312	\$1,575	\$1,818	\$2,028	\$2,238
\$1,030	\$1,104	\$1,324	\$1,531	\$1,708	\$1,884
\$1,398	\$1,498	\$1,798	\$2,077	\$2,317	\$2,557
\$1,099	\$1,176	\$1,412	\$1,631	\$1,820	\$2,008
\$1,071	\$1,148	\$1,377	\$1,590	\$1,774	\$1,958
\$1,211	\$1,297	\$1,557	\$1,799	\$2,007	\$2,214
\$1,347	\$1,443	\$1,732	\$2,002	\$2,233	\$2,464
\$1,030	\$1,104	\$1,324	\$1,531	\$1,708	\$1,884
\$1,473	\$1,578	\$1,893	\$2,188	\$2,441	\$2,693

NOTE: To avoid anomalies due to HUD adjustments to 50% and/or 80% income limits, for older NEF Ch. 40B rental developments, those with Regulatory Agreements that reference 70% of AMI rent limits, the applicable rent limit shall be the lower of the rent derived from the HUD-published 80% of AMI income limits or the rent derived from the 70% of AMI income limits. The 80% of AMI income limit is the standard used to qualify for occupancy at all Massachusetts NEF Ch. 40B affordable rental housing developments.

Existing developments placed in service or receiving funding commitments prior to 4/1/2021 may be subject to special DHCD or HUD exceptions, including HUD "HERA Special" limits applicable to MTSP developments in selected income limit areas. Contact your funding or subsidizing agency (MassHousing, DHCD, MHP or MassDevelopment) for additional information in this regard. "HERA Special" Income Limits are only for use by projects in service in 2007 or 2008. □