

ACUSHNET HOUSING PRODUCTION PLAN

April 2013



Prepared by

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TOWN OF ACUSHNET HOUSING PRODUCTION PLAN

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I. EXECUTIVE SUMMARY

A. Introduction

As Acushnet grows it will face the challenge of increasing housing needs, including affordable housing. Affordable housing is not just a local problem but is a major regional concern. Although sale prices have gone down considerably since 2000 other homeownership costs have continued to escalate including costs associated with taxes and utilities, constricted bank lending, the going foreclosure crisis and continued unemployment, many residents are finding it increasingly difficult to afford to live in Acushnet. Children who grew up in town are now facing the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the elderly, are finding themselves less able to maintain their homes and keep up with increased real estate taxes but hard pressed to find alternative housing that better meets their current life styles. Families are finding it more difficult to “buy up,” purchasing larger homes as their families grow. Town employees and employees of the local businesses are increasingly hard pressed to find housing that is affordable in town. More housing options are required to meet these local needs and produce Acushnet’s fair share of regional needs. The Housing Production Plan will be a critical step forward and an opportunity for the Town to chart its own course on affordable housing development.

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

The second element includes production goals and strategies that together with the Housing Needs Assessment comprise the Housing Production Plan. This Plan is being produced under the state’s new Chapter 40B requirements that enable cities and towns to prepare and adopt a Housing Production Plan that demonstrates production of an increase of .50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory. Should Acushnet meet these goals it will have to produce approximately twenty (20) affordable units annually through 2013. If DHCD certifies that the locality has complied with its annual goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers. Production goals will also help guide actual new housing development and support the Town’s progress towards meeting the state’s 10% housing affordability goal.

A municipality may request that the DHCD certify its compliance with an approved HPP if it has increased its number of SHI Eligible housing units in an amount equal to or greater than its 0.5% production goal for that calendar year. SHI Eligible Housing units shall be counted for the purpose of certification in accordance with the provisions for counting units under the SHI set forth in 760 CMR 56.03(2). Requests for certification may be submitted at any time, and the Department shall determine whether a municipality is in compliance within 30 days of receipt

of the municipality's request. If the DHCD determines the municipality is in compliance with its HPP, the certification shall be deemed effective on the date upon which the municipality achieved its numerical target for the calendar year in question, in accordance with the rules for counting units on the SHI set forth in 760 CMR 56.03(2). A certification shall be in effect for a period of one year from its effective date. If the department finds that the municipality has increased its number of SHI Eligible Housing units in a calendar year by at least 1.0% of its total units, the certification shall be in effect for two years from its effective date.

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

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

B. Housing Needs and Challenges

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

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

While these housing goals articulate a commitment to producing affordable housing

in Acushnet it will be an enormous challenge for the Town to create enough housing to meet the state's 10% affordable housing standard based on current constraints to new development including:

- *Zoning*
As in most communities, a zoning by-law or ordinance is enacted to control the use of land including patterns of housing development. Acushnet's Zoning By-law, like most localities in Massachusetts, embraces large-lot zoning of 60,000 square feet and other restrictive minimum area requirements. While this zoning was put in place to slow development, preserve the town's rural character and accommodate septic systems in compliance with Title V requirements, the zoning maintains low housing densities that constrain the construction of affordable housing and promote sprawl that unless checked may ultimately degrade the community's rural charm, scenic resources, wildlife habitat, and air quality.
- *Infrastructure*
Acushnet has limited municipal sewer service, concentrated in and around the town center area. In other areas of town, properties must rely on septic systems, if special treatment facilities are not integrated into new development. The municipal water service is too limited, primarily provided in the downtown and adjacent areas. In those areas of town without sewer service in particular, new housing production must carefully comply with Title V standards and be sensitive to water quality issues, which while essential, contribute to higher development costs. It will be important for the town to grow at a pace that will not place undue burdens on local infrastructure, especially local services, expanding services where appropriate.
- *Environmental Concerns*
Most residents are aware of the Town's abundant natural wealth and are passionate about conserving them including Acushnet River Valley, forest, agricultural land, aquifers, ponds, streams as well as wildlife and vegetative habitats. While regulations to protect the environment are important and essential they present challenges to development by reducing the amount of buildable land and increasing the time and costs of developing new housing. This reliance on the automobile is particularly burdensome on the lower income households given the expense involved with ownership and maintenance.
- *Public Transportation*
Public transportation is limited; commuter rail stations are planned for two locations in neighboring New Bedford. There is some public transportation service provided by the Southeastern Regional Transit Authority (SRTA). The

2010 census indicated that only 1.4% of residents commuted to work about 94% of residents drove to work alone or carpooled, 86.3% and 7.7% respectively.

- *School Enrollment*
Census numbers for 2010 indicated decreasing numbers of school-age children, which has some implications for school enrollments if such downward trends continue. School enrollments prepared by Mass Department of Education demonstrated that overall enrollment for Acushnet had declined, although it is unclear that this decline actually reflects a growing trend. SRPEDD's build-out analysis projects that school-aged population will increase by 2,085 students at build-out, which would ultimately cause significant expansion of existing school capacity.
- *Availability of Subsidized Funds*
Federal and state financial resources to subsidize affordable housing preservation and production as well as rental assistance has suffered significant budget cuts making funding more limited and extremely competitive. Communities through the Commonwealth are finding it increasingly difficult to secure necessary funding and must be creative in determining how to finance project and secure resources.
- *Community Perceptions*
Affordable housing, subsidized housing, low-income housing, projects, Section 8, etc. - these terms can conjure images of potential neglect, plunging property values, increased crime, and even tensions concerning class and race. On the other hand, with increased real estate prices, community perceptions have been titling towards the realization that affordable housing is needed in the community. More people are recognizing that the kindergarten teacher, their grown children, or the elderly neighbor may not be able to afford to live or remain in the community. It is this growing awareness, impending 40 B developments, and some appreciation that affordable housing can be well designed and integrated into the community, which are spurring communities such as Acushnet to take a more proactive stance in support of affordable housing initiatives.

C. Summary of Housing Needs Assessment

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

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

**Table I-1 Summary of Key Demographic and Housing Characteristics:
Town of Acushnet, Bristol County and State, 2010**

Characteristics	Acushnet	Bristol County	Massachusetts
Household Characteristics			
Total population	10,303	548,285	6,547,629
% less than 19 years	22.9%	18.1%	24.8%
% 20 to 34 years	14.9%	18.4%	20.2%
% 35 to 44 years	14.4%		
% 45 to 54 years	17.9%	15.8%	15.5%
% 55 to 64 years	14.0%		
% 65 years or more	15.8%	14.2%	13.8%
Median age	43.6% years	39.8 years	39.1 years
% Non-family households	27.6%	33.6%	37.0%
Average household size	2.62 persons	2.50 persons	2.48 persons
Median income	62,457	54,955	64,509
Individuals in poverty	4.6%	11.3%	10.5%
% earning less than \$25,000	17.0%	24.5%	20.4%
% earning more than \$100,000	28.4%	23.8%	29.9%
Housing Characteristics			
% Occupied housing	95.5%	92.4%	90.7%
% Owner-occupied	84.5%	62.3%	62.3%
% Renter-occupied	15.5%	24.4%	37.7%
% in single-family detached structures	80.7%	52.7%	52.5%
Median sale price	\$306,700	\$306,400	\$352,300
Source: U.S. Census and ACS 2006-2010			

- **Population and Housing Growth**

From 1990 to 2010 Acushnet's population increased by 749 involving a growth rate of 7.8 % during this period that has put substantial pressures on local services and has caused local leaders to reflect on how to better plan for continued growth. Population projections estimate that by 2020 Acushnet's population will be up to 11,015 representing a 6.9% rate of growth and at build-out the population may be above 20,000.

In regards to housing growth, between 2000 and 2010 the number of units increased by 229, a 5.8% rate of growth. Build-out projections prepared SRPEDD suggest that at build-out the number of housing units is expected to increase from 3,889 to 8,117 dwelling units and student population is projected to increase from 2,553 in 2000 to an additional 2,085 students at full build-out.

- **Level of Homeownership**

Out of 4,118 total housing units in 2010, Acushnet had 3,934 occupied units, of which 3,326 or 84.5% were owner-occupied, while the remaining 608 units or 15.5% were rental units. These figures represent a higher level of owner-occupancy than that for both Bristol County and Massachusetts as a whole with 62.3% owner-occupancy.

- ***Housing Types***

The 2010 Census indicated that 3,200 units or 80.7% of all units were single-family detached, considerably higher than the 52.7 level for Bristol County and the 52.5% level for the state as a whole. Acushnet has a fair amount of mobile homes or trailers. In 2000 they had 7.6% of mobile homes and 6.1% in 2010. While mobile homes tend to be considered affordable, they cannot be counted as part of the Subsidized Housing Inventory because they are not considered permanent housing.

- ***Age of Population***

In comparison to Bristol County and state in general, Acushnet's population tends to on average be quite older, with a median age of 43.6 years as opposed to 39.8 years for the county and 39.1 years for the state. Additionally, the town has a larger portion of school-age children with 22.9% of the total population less than 19 years of age versus 26.8% for the county but smaller portion compared to 24.8% for the state. The age group representing 20 to 34 years of age makes up 14.9% of the population, which is lower compared to the county and state with 18.4% and 20.2%, respectfully. The escalating costs of homeownership are likely creating barriers for this age group, making it increasingly more likely that those who were raised in Acushnet will be less able to raise their own families locally. Acushnet also had a somewhat higher percentage of those 45 to 54 years of age who are entering the prime of their earning potential and better able to afford the higher cost of housing, 17.9% as opposed to 15.8% for the county and 15.5% for the state. The town also had a somewhat higher portion of seniors 65 years of age or older at 15.8% versus 14.2% for the county and 13.8% for the state.

- ***Types of Households***

Acushnet also had a somewhat lower proportion of non-family households, 27.6% versus 33.6% for the county and 37.0% for the state. This correlates to the higher number families with children in Acushnet and higher median household size of 2.62 persons as opposed to 2.50 for the county and 2.48 persons state-wide.

- ***Income Levels***

Median income levels per the 2010 census were somewhat higher compared the county but lower than the state, \$62,457 in Acushnet opposed to \$54,955 and \$64,509 for the county and state, respectively. In addition, the percentage of those earning less than \$25,000 annually was lower than the county and state, 17.0% in Acushnet opposed to 24.5% and 20.4% for the county and state. This explains the rather low percentage of individuals living in poverty in Acushnet compared to the county and state, 4.6% in Acushnet, opposed to 11.3% and 10.5% for county and state figures. There were a s higher number of Acushnet

residents earning more than \$100,000, 28.4% compared to 23.8% for the county but lower than 29.9% for the state.

- ***Housing Market Conditions***

The 2010 median housing prices provides a comparison of the Acushnet housing market to that of Bristol County and the state, with comparable housing market value - \$306,700 for Acushnet, \$306,600 for the county and \$352,300 for the state.

- ***Supply of Affordable Housing***

Recent sales data from the Multiple Listing Service for single-family homes in Acushnet indicated that there were few listings for single-family homes under \$200,000 with the exception of condominiums that would be affordable to low-and moderate-income households. Additionally, the Massachusetts Department of Housing and Community Development's most recent data on the Chapter 40B Subsidized Housing Inventory states that Acushnet has 4,097 year-round housing units, of which 99 were counted as affordable, representing 2.4% of the year-round housing stock.

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

Despite increasing household wealth, there still remains a population living in Acushnet with very limited financial means. For example, in 2010 there were 645 households earning less than \$25,000 in income and of these 474 individuals had earnings below the poverty level.

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

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

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

Housing prices have more than doubled since 2000 and there are few homes for less than \$200,000 in the private housing market that would be affordable to low-and-moderate income households.

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

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

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

There were 2,026 individuals who claimed some type of disability in 2000, 552 or more than 36% were identified as seniors, people age 65 and over. Additionally the town's senior population is growing.

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

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

4. Housing Conditions

About 36.0% of Acushnet's housing stock was built before 1970, and it is likely that some units will have building and sanitary code violations as well as lead paint and potential septic problems and thus need improvements.

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

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

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

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

D. Summary Production Goals

The state administers the Housing Production Program that enable cities and towns to adopt a Housing Production Plan that demonstrates production of .50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory. Acushnet would have to produce at least 20 units annually to meet these production goals through 2013. If the state certifies that the

locality has complied with its annual production goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers.

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

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

Production goals over the next five years include the creation of 81 affordable units (targeted to those earning at or below 80% of area median income) and 4 workforce units (targeted to those earning between 80% and 120% of area median income who are still priced out of the private housing market), with 168 total projected number of housing units created. This level of activity would enable the Town to make substantial progress towards the state’s 10% affordability threshold, however, the Town will not be able to meet 10% during the term of this Plan based on the projected activity being still short of over 200 affordable units.

E. Summary of Housing Strategies

The strategies outlined below are based on previous plans, reports, studies, the Housing Needs Assessment, housing goals (see Section I.B above) and the experience of other comparable localities in the region and throughout the Commonwealth. The strategies are grouped according to the type of action proposed – Building Local Capacity, Planning and Regulatory

Reforms, Housing Production, and Housing Preservation – and categorized by Priority 1 and Priority 2 actions. Priority 1 actions are those that will begin within the next two years, most of which will involve some immediate action. Those strategies included in Priority 2 category involve focused attention after the next couple of years, working towards implementation after Year 2 but before the end of Year 5. A summary of these actions is included in APPENDIX 1.

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

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

1. Capacity Building Strategies

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

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

Reach out to private, public and nonprofit entities to secure additional housing resources – technical and financial – in support of efforts to produce affordable housing.

- *Encourage training for board and committee members*
Promote opportunities for Town boards and committee members to take advantage of ongoing training and educational programs related to affordable housing.

2. Planning and Regulatory Strategies

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

- *Adopt Inclusionary zoning*
Adopt inclusionary zoning to ensure that any new residential development in Acushnet provides a percentage of affordable units or cash in lieu of units.
- *Develop a Comprehensive Permit Policy*
Adopt a Comprehensive Permit Policy provide the developer with information on the towns expectation regarding comprehensive permit applications providing the developer with greater predictability on what the town is willing to approve whereby the town can obtain new affordable units that meet development criteria, local need and production goals.
- *Adopt Cluster Zoning Bylaw*
Adopt cluster zoning as a tool to provide a smarter way to develop new sites. It protects the environment and the community's rural character whiling potentially offering a broader range housing options that can promote affordability.
- *Allow a Wider Range of Housing Types*
Promote greater housing diversity by allowing a broader mix of dwelling types based on specific conditions and in appropriate locations.
- *Allow Starter Housing on Nonconforming Lots*
Explore zoning options for promoting starter homes on lots that do not meet minimum area or dimensional requirements but might still be suitable for the development of starter housing and prepare and adopt a zoning bylaw to enable these lots to be developed under specific criteria.
- *Promote Mixed-use Development*

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

- *Revise multi-dwelling bylaw*
Amend zoning by-law to allow new construction, reduce the square footage requirements and increase density for projects developing affordable housing.
- *Promote Chapter 40R Overlay Zoning District*
The Smart Growth Zoning Overlay District Act, Chapter 149 Acts of 2004 codified as Chapter 40R encourages communities to create dense residential or mixed-use smart growth zoning districts including a high percentage of affordable units, near transit station, in area of concentrated development such existing city and town centers and other suitable locations.
- *Adopt a Duplex Development By-law*
Amend the zoning by-law to allow duplex or two-family dwellings if at least one of the units is affordable and can be counted as part of the Subsidized Housing Inventory.

3. *Housing Production Strategies*

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

- *Make publicly-owned land available for affordable housing*
Convey suitable Town-owned properties to developers for some amount of affordable housing based on identified local terms and conditions.
- *Support private development in line with local guidelines*
Reach out to local developers who have been active in producing affordable housing to discuss the Town's interest in promoting these units, possible areas and opportunities for new development, local guidelines and priorities for new development, and prospects for working together in the future.
- *Convert existing housing to long-term affordability*
Explore various program models for converting existing housing units that have long-term affordability restrictions and prepare an implementation plan that

outlines program procedures and the respective roles and responsibilities of various municipal staff persons and boards and committees.

- *Encourage adaptive reuse*
Encourage the redevelopment of vacant, underutilized or obsolete property in to mixed or residential use.

4. Housing Preservation

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

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

II. INTRODUCTION

The Town of Acushnet, so named by the Wampanoag's as a "peaceful resting place near water" rest" is a small, rural community located on the Acushnet River in Bristol County, Southeastern Massachusetts. It is situated 51 miles south of Boston and 35 miles east of Providence. Acushnet is bordered by New Bedford to the west, Freetown to the north, Rochester and Marion to the east and Fairhaven to the south. Acushnet began as a farming community in the late 1600s and later diversified to include manufacturing operations particularly cotton mills. Acushnet was also once the home of the Acushnet Company and the famed Titleist golf balls and golf clubs etc. Over time manufacturing activities were transferred to location in adjacent New Bedford. More recently, the town functioned as a bedroom community for surrounding urban areas, as well as a center for recreational activities such as golf, community sports leagues and the popular Apple-Peach Festival. Acushnet's natural beauty combined with its historical elements results in a unique distinctive town & country character. This semi-rural/village atmosphere, combined with Acushnet's proximity to major metropolitan areas has made the town an increasingly attractive community.

Over the past 50 years Acushnet has experienced a steady population growth of about 33.0%, averaging less than 1.0% (.66%) per year. The Acushnet Master Plan identifies that the town contains 7,372 total developable acres (excluding wetlands, forest and agricultural lands) with nearly 51% or 3,744 developed, mostly as residential.

The build-out analysis presented in the Acushnet Master Plan 2008 indicates that the town may likely grow substantially in the future with estimates of an additional 10,725 residents, about

4,228 new housing units and 2,085 more students at full build-out. While these forecasts may seem extreme due to wetlands and other environmental constraints, Acushnet will need to improve their use of smart growth measures to better guide development to appropriate locations and select appropriate strategies to relieve future growth.

A. Purpose of the Project

The Town of Acushnet's 2008 Master Plan encourages a wider mix of affordable housing opportunities for individuals, families and the elderly including duplexes, condominiums and apartments in suitable locations with appropriate services. Over the past ten (10) years the median sales price of a single-family home steadily increased in Acushnet from \$185,250 in 2002 to \$281,000 in 2006 (\$95,750) or 51.6%. From its peak in 2006 median sale prices decreased from \$281,000 to \$172,500 in 2011 (\$108,500) or 38.6%. The median sales price of a single-family home of \$172,500 in 2011 is 6.8% less than the value of \$185,250 in 2002. Even with the burst in the "housing bubble" current home prices remain out of reach of many buyers.

B. Planning Process

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

C. Housing Goals

The Town of Acushnet, 2008 Master Plan identified a set of housing goals and objectives which provided assistance in developing the strategies that are proposed in this Affordable Housing Plan. The overarching goal housing goal is to:

"Create sufficient housing for Acushnet's diverse population"

Goals and objectives identified by the Master Plan Housing Subcommittee are as follows:

- 1. Develop a proactive Housing Policy (Comprehensive Permit Policy) to address 40B developments and other affordable housing developments including senior housing**
 - A. Develop Housing Policy to include recommendations for providing zoning of high density housing in appropriate areas of town to accommodate higher density, multi-

unit development, establish cooperative protocols with 40B developers and identify local housing goals.

2. Modify zoning to allow for in-law apartment, mixed-use, in-fill on non-conforming lots and multi-family provisions to generate affordable housing opportunities in appropriate locations supported by existing infrastructure (water, sewer and transportation access)

- A. Several areas under existing bylaws for recommendations to establish new zoning provision, revisions or modifications to allow and encourage various affordable housing options included but limited to modifying the accessory apartment by-law and multi-family provision, development of a mixed-use by-law and establish a inclusionary zoning by-law.

3. Create a Cluster zoning by-law to provide smart growth development options to allow for smaller lot sizes and density bonuses in exchange for preservation of open space and other benefits

- A. Develop a new zoning by-law to allow small lot sizes, higher development densities and other development incentives in exchange for preservation of open space.

4. Work to create new affordable housing units for individuals, families and seniors, and improve Acushnet's subsidized housing inventory. Housing to provide a range of options including: multi-family, mixed-use, apartments, duplexes and condominiums

- A. Inventory town-owned land (including tax-title properties) in areas appropriate for affordable housing.
- B. Seek funding sources for land acquisition, design and construction of affordable housing projects including senior and handicapped housing. Collaborate and partner with housing developers and other entities.

5. Establish a nonprofit Acushnet Housing Corporation for the primary purpose of creating affordable and senior housing

- A. Establish Housing Corporation or other entity and appoint memberships.
- B. Facilitate the preparation of a housing plan/policy including goals and objective to address community-wide housing needs.
- C. Establish policies, administrative and management processes to implement housing plan and strategies. Conduct forums and public meetings to educate, identified needs, prioritize and discuss progress.

D. Definition of Affordable Housing

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

thresholds, they are described as experiencing housing affordability problems; and if they are paying 50% or more for housing, they have serve housing affordability problems or cost burdens.

Affordable housing is also defined according to percentages of median income for the area, and most housing subsidy programs are targeted to particular income ranges depending upon programmatic goals. Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S. Department of Housing and Urban Development (\$17,400 for a family of three for the New Bedford area) and very low-income is defined as households earning less than 50% of area median income (\$29,000 for a family of three). Low-income generally refers to the range between 51% and 80% of area median income (\$46,350 for a family at 80% level), and moderate-income from 81%-100%, and sometimes 120% of median income. These income levels are summarized below in Table I-2.

Table I-2 Targeted Income Levels for Affordable Housing New Bedford Area			
No. of Persons in HH	30% of AMI	50% of AMI	80% of AMI
1	\$13,550	\$22,550	\$36,050
2	\$15,450	\$25,800	\$41,200
3	\$17,400	\$29,000	\$46,350
4	\$19,300	\$32,200	\$51,500
5	\$20,850	\$34,800	\$55,650
6	\$22,400	\$37,400	\$59,750
7	\$23,950	\$39,950	\$63,900
8+	\$25,500	\$42,550	\$68,000
2012 Median Family Income for the New Bedford MSA =			
		\$64,400	
Source: US Department of Housing and Urban Development (HUD)			

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

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

As noted previously, based on the Massachusetts Department of Housing and Community Development's most recent data on the Chapter 40B Subsidized Housing Inventory, Acushnet had 4,097 year-round housing units of which 99 can be counted in the Subsidized Housing Inventory, representing 2.4% of the year-round housing stock. For the purposes of Chapter 40B, affordable housing is generally defined as housing units that are:

FIGURE I-1 WHAT IS AFFORDABLE HOUSING?

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

II. HOUSING NEEDS ASSESSMENT

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

A. Demographic Profile

1. Population Growth

Acushnet's total population was 10,303 according to 2010 US Census an increase of 142 residents or 1.3% since 2000 and 749 residents or 7.8% since the 1990 census population count. Table II-1 presents US Census population data from 1990 to 2010 for Acushnet and its neighbors. Acushnet ranked 4th in total population in comparison to its neighbors and its population growth from 2000 to 2010 was the 5th highest out of six neighboring communities. Middleborough had the highest growth rate from the 2000 to 2010 period at 15.9% while Fairhaven's rate was the lowest, losing -1.7%.

Table II-1. Population Growth: Acushnet and Its Neighbors, 1990-2010

<u>Municipality</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>% Change</u>	
				<u>1990- 2000</u>	<u>2000- 2010</u>
Acushnet	9,554	10,161	10,303	6.3%	1.3%
Fairhaven	16,132	16,159	15,873	0.2%	-1.7%
Freetown	8,552	8,472	8,870	-0.6%	3.6%
Middleborough	17,867	19,941	23,116	11.6%	15.9%
New Bedford	99,922	93,768	95,072	-6.2%	1.39%
Rochester	3,921	4,581	5,232	16.8%	14.2%

Source: US Census 1990, 2000 and 2010

Population projections prepared for Acushnet and surrounding communities in Table II-2 show that Acushnet ranks fifth in population percent change for the years between 2010 and 2020 with 6.9% growth and ranks second for the years between 2020 and 2030 with 7.7 growth. By 2030 Acushnet's population is estimated to grow by 1,563 residents from 10,303 in 2010 to 11,866 in 2030.

Table II-2 Projected Growth, Acushnet and Its Neighbors					
Municipality	2010 <i>Actual</i>	2020 Projected	2030 Projected	% Change	
				2010- 2020	2020- 2030
Acushnet	10,303	11,015	11,866	6.9	7.7
Fairhaven	15,873	17,103	18,148	7.7	6.1
Freetown	8,870	9,729	9,913	9.6	1.8
Mattapoisett	6,045	6,921	7,329	14.4	5.8
New Bedford	95,072	96,971	101,490	1.9	4.6
Rochester	5,232	5,877	6,600	12.3	12.3
Source: US Census, 2010 and SRPEDD Growth Projections					

2. Build-out

In 1999 SRPEDD conducted a build-out Analysis for the Town of Acushnet with results of the analysis presented below in Table II-3. The build-out analysis represents a snapshot of the potential amount of development that could occur under the 1999 zoning controls in place at the time of the study. It is unlikely that the actual build-out will be exactly as predicted because the town is continually modifying its local zoning regulations, acquiring land and conducting other activities that would modify the build-out.

Table II-3. Acushnet Build-out Analysis 1999	
Buildable land (acres)	7,372
Number of new dwelling units	4,228
New residential roads (miles)	60
New commercial/industrial floor area (SF)	1.4 million SF
Additional residential water use (gallons/day)	804,341
Additional commercial/industrial water use (gallons/day)	103,761
Additional municipal solid waste, recycled (tons/yr)	5,502
Additional municipal solid waste, non-recycled (tons)	3,912
Additional residents	10,725
Additional students	2,085
Source: SRPEDD, EOEA Build-out 2000	

The analysis estimates that the population will double to 20,900 at full build-out, from 10,181 in 2000 to an additional 10,725 at build-out. The number of housing units is expected to increase from 3,889 to 8,117 dwelling units, primarily single-family and student population is projected to increase from 2,553 students in 2000 to an additional 2,085 students by full build-out.

Additional impacts include full-build totaling 7,372 acres, 60 miles of new local roads and 1.4 million SF of additional commercial/industrial space.

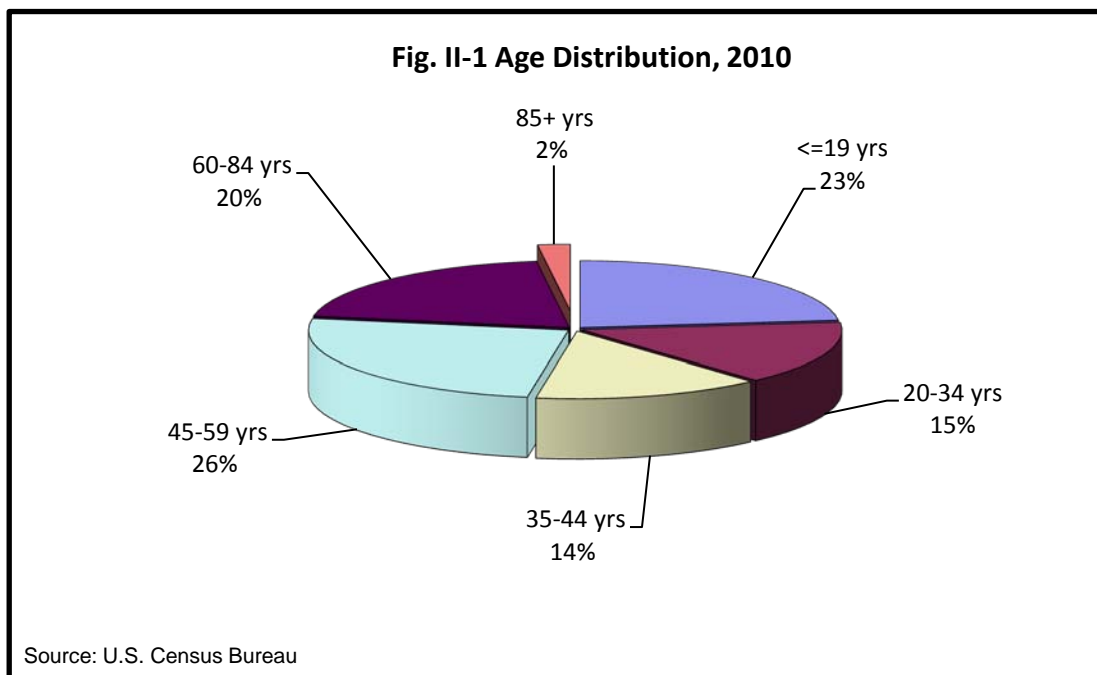
3. Population, Gender, Age and Race Distribution

Table II-4 shows gender, race and age distribution for Acushnet's 2010 population. The total population for Acushnet in 2010 was 10,303. Females comprise nearly 51% of the population while males made up 49%. These percentages remained stable from 2000 to 2010.

Table II-4. Population, Gender, Age and Race Distribution: Acushnet, 2000-2010							
	2000	%	2010	%	% Change 2000-2010	% Change 2000-2010 Bristol County	% Change 2000-2010 MA
Total Population	10,161	100.0	10,303	100.0	1.39	2.5	3.1
Gender							
Male	4,975	49.0	5,060	49.1	1.7	3.4	3.5
Female	5,186	51.0	5,243	50.9	1.0	1.7	2.8
Age							
<i>Under 5 yrs</i>	511	5.0	465	4.5	-9.0	-8.7	-7.6
<i>5 to 19 yrs</i>	2,139	21.1	1,902	18.4	-11.0	-4.1	-1.9
<i>20 to 24 yrs</i>	425	4.2	580	5.6	36.4	15.2	17.7
<i>25 to 34 yrs</i>	1,185	11.7	953	9.3	-19.5	-13.3	-8.8
<i>35 to 44 yrs</i>	1,793	17.6	1,484	14.4	-17.2	-12.3	-16.5
<i>45 to 54 yrs</i>	1,567	15.4	1,844	17.9	17.6	19.6	15.9
<i>55 to 59 yrs</i>	593	5.8	745	7.2	25.6	34.2	39.6
<i>60 to 64 yrs</i>	434	4.3	698	6.8	60.0	57.7	56.7
<i>65 to 74 yrs</i>	817	8.0	874	8.5	6.9	6.7	6.7
<i>75 to 84 yrs</i>	561	5.5	527	5.1	-6.0	-10.6	-4.6
<i>85 + yrs</i>	136	1.3	231	2.2	69.8	29.5	24.4
<i>Under 19 yrs</i>	2,650	26.1	2,367	22.9	-10.6	-5.2	-3.2
<i>65 yrs +</i>	1,514	14.9	1,632	15.8	7.7	3.1	-11.9
Race							
White	9,876	97.2	10,011	97.2	1.3	-0.3	0.6
Black	43	0.4	49	0.5	27.9	64.3	48.0
Asian or Pacific Islander	19	0.2	31	0.3	63.1	49.0	68.1
Other	79	0.8	78	0.8	-1.2	11.9	56.1
Hispanic Origin (or any race)	96	1.0	119	1.2	23.9	71.6	46.4
Source: U.S. Census 2000-2010							

The age distribution in Table II-4 provides some insights on recent demographic trends. First, there were decreases totaling about 10.7% in the number of children under 5 yrs, as well as children age 5 to 19 yrs from 2,650 in 2000 to 2,367 in 2010. The age group 20 to 44 yrs also experienced a decrease of 11.3% from 3,403 in 2000 to 3,017 in 2010. It is notable that included in this age group are those younger adults entering the workforce and forming their own families, age 20 to 34 yrs of age, decreased by about 4.8% from 2000 to 2010, comprising about 15% of the population like many communities where high cost of living, housing particularly is causing this population to decrease. Those age 44 to 64 yrs increased significantly from 2,574 in 2000 to 3,287 in 2010, a 27.7% increase. Additionally, those over 65 increased by about 7.8%

including the frail elderly which increased from 136 to 231 individuals or about 70% in 2010. Figure II-1 illustrates the age distribution of Acushnet's population.



In 2010 Acushnet's racial composition was 97.2% White, 0.5% Black, Asian 0.3% and other 0.8%. The minority group with the highest population percentage is Hispanic with 1.2%.

4. Household Composition

Table II-5. Household Composition: Acushnet, 2000-2010					
	2000		2010		2000-2010
	Number	Percent	Number	Percent	% Change
Total Households	3,793	100.0	3,934	100.0	3.7
Family households	2,837	74.8	2,850	72.4	0.4
With own children under 18 yrs	1,241	32.7	1,083	27.5	-12.7
Married-couple family	2,381	62.8	2,295	58.3	-3.6
With own children under 18 yrs	1,019	26.9	843	21.4	-17.2
Female householder, no husband present	326	8.6	393	10.0	20.5
With own children under 18 yrs	155	4.1	172	4.4	10.9
Non-family households	956	25.2	1,084	27.6	13.3
Householder living alone	802	21.1	874	22.2	8.9
Households with individual under 18 yrs	1,350	35.6	1,194	31.5	-11.5
Householder 65 yrs and older	395	10.4	412	10.5	4.3
Average household size	2.68	X	2.62	X	
Average family size	3.13	X	3.08	X	
Source: US Census, DP-1 2000-2010					

Acushnet had a total of 3,934 households in 2010; over 72% in family households and about 28% in non-family (see Table II-5). Average household size was 2.62 persons and average family size was 3.08 persons. Households with children under 18 made up about 32% of the total households while those individuals aged 65 years and older comprised 10.5% of all households

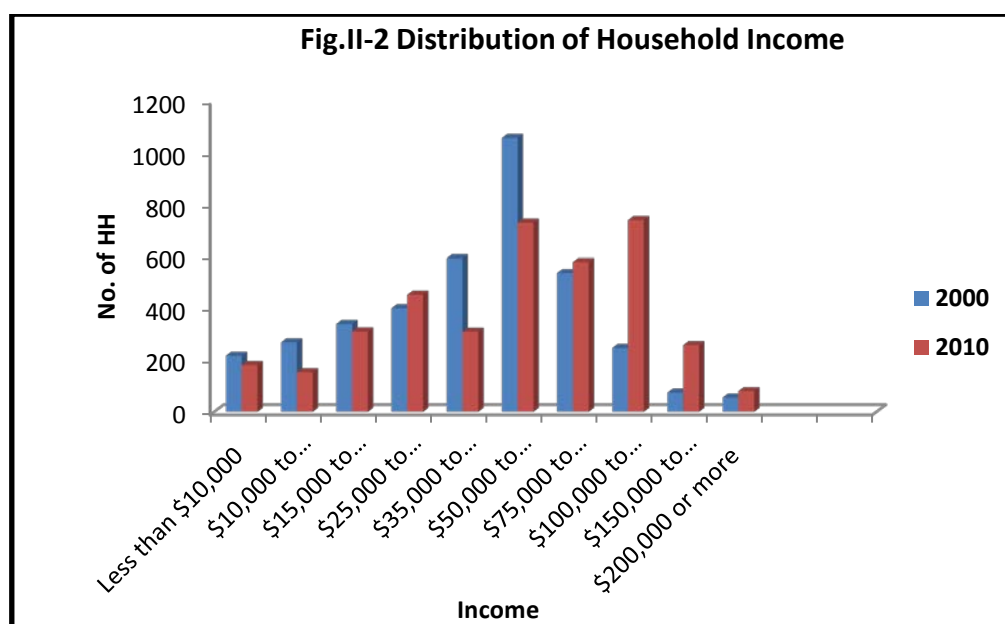
As shown in Table II-6, the number of households in Acushnet grew by 3.7% from 2000 to 2010. Rochester's household growth was the highest of the neighboring communities at 15% followed by Freetown at 7.8%. Mattapoisett had a loss in total household from 2,532 in 2000 to 2,505 in 2010 or about -1.0%. In keeping with regional and national trends all communities experienced a decline in persons per household with the exception of New Bedford where it stayed the same at 2.40. The largest person per household is Rochester with 2.88 opposed to Fairhaven with the smallest at 2.33.

Table II-6. Total Households: Acushnet and Its Neighbors, 2000 – 2010							
Municipality	Households		Difference	% Change 2000- 2010	Annual Rate of Growth	Persons per Household	Persons per Household
	2000	2010				2000	2010
Acushnet	3,793	3,934	141	3.7	0.4	2.68	2.62
Fairhaven	6,622	6,672	50	0.7	-	2.38	2.33
Freetown	2,932	3,162	230	7.8	0.8	2.85	2.78
Mattapoisett	2,532	2,505	-27	-1.0	-	2.46	2.41
New Bedford	38,178	38,761	583	1.5	0.2	2.40	2.40
Rochester	1,576	1,813	237	15.0	1.5	2.91	2.88
Source: US Census, DP-1, 2000-2010							

5. Income Distribution

Table II-7. Household Income Distribution Town of Acushnet, 2006-2010				
	2000		2006-2010	
	Number	Percent	Number	Percent
Households	3,792	100.0	3,795	100.0
Less than \$10,000	217	5.7	181	4.8
\$10,000 to \$14,999	269	7.1	153	4.0
\$15,000 to \$24,999	340	9.0	311	8.2
\$25,000 to \$34,999	401	10.6	453	11.9
\$35,000 to \$49,999	594	15.7	310	8.2
\$50,000 to \$74,999	1,058	27.9	730	19.2
\$75,000 to \$99,999	537	14.2	579	15.3
\$100,000 to \$149,999	247	6.5	740	19.5
\$150,000 to \$199,999	74	2.0	258	6.8
\$200,000 or more	55	1.5	80	2.1
Median household income	\$51,500		\$62,457	
Source: US Census 2000 and American Community Survey 2006-2010				

The median household income in 2010 was \$62,457 up 21.2% from 2000 median income of \$51,500 not adjusted for inflation. Table II-7 shows that between 2000 and 2010 there were decreases in the numbers of households in all income ranges below \$74,999 except for households earning \$25,000 to \$34,999 and increases in all ranges above \$75,000. The households earning more than \$75,000 from 14.2% increased from 14.2 in 2000 to 15.3% in 2010, and those earning \$100,000 to \$149,000 nearly tripled from 247 in 2000 to 740 in 2010. Additionally, those earning \$150,000 or more doubled from 129 in 2000 to 258 in 2010. Over 28% or 412 households in Acushnet earn over \$100,000 including 80 earning more than \$200,000.



Despite increasing household wealth, there still remains a population living in Acushnet with very limited financial means. Of the 3,795 households in 2010, 645 or 17% had household incomes of less than \$25,000 and another 310 or 8.2% had incomes between \$35,000 and \$49,999. The combined number of households identified in these income categories was 955 or over 25% of all Acushnet households with incomes of \$49,999 or less. See Figure II-4 above for an illustration of this distribution.

6. Poverty

Table II-8 shows poverty status for Acushnet and neighboring communities. Of the six neighboring communities New Bedford had the highest rate of poverty for all categories. Acushnet ranked third after Fairhaven for families (3.2%) under the poverty level, third after Fairhaven for families with female householder with no husband present (17%) under the poverty level and fourth behind Mattapoisett for individuals (4.6%) below the poverty level. Most other categories Acushnet ranked in the 3rd or 4th position.

Table II-8. Poverty Status 2006-2010 Acushnet and Its Neighbors						
	Percent Below Poverty					
	Acushnet	Fairhaven	Freetown	Mattapoisett	New Bedford	Rochester
Families	3.2	5.5	1.7	2.4	19.7	2.4
w. related children under 18 yrs	6.1	11.0	2.3	4.3	29.6	2.8
w. related children under 5 yrs	0.0	5.2	0.0	21.2	24.1	21.6
Families with female householder, no husband present	17.0	16.2	10.3	10.6	40.8	25.0
w. related children under 18 yrs	32.4	27.7	28.1	14.7	50.5	81.8
w. related children under 5 yrs	0.0	9.6	-	-	42.1	100.0
Individuals	4.6	10.2	2.4	5.0	22.7	3.6
18 yrs and over	3.8	9.0	5.4	5.3	18.8	2.5
65 yrs and older	8.9	12.9	11.1	2.2	15.1	5.8
Related children under 18 yrs	7.4	14.8	2.8	3.9	33.6	4.0
Related children 5 to 17 yrs	8.6	9.9	1.4	3.2	32.6	2.1
Unrelated individuals 15 yrs and over	15.8	25.3	29.7	17.4	30.3	9.9
Source: American Community Survey 2006-2010						

7. Employment

Table II-9 indicates that nearly 54% (53.9%) of Acushnet residents were in management, professional, sales and office occupations. Of the other remaining occupations 19.6% were in

Table II-9. Labor Force: Occupation and Industry Acushnet 2006 - 2010		
	Number	Percent
Civilian work force	5,236	100.0
Occupation		
Management, professional, and related occupations	1,481	28.3
Service occupations	816	15.6
Sales and office occupations	1,343	25.6
Natural resources, construction, and maintenance occupations	569	10.9
Production, transportation, and material moving occupations	1,027	19.6
Industry		
Agriculture, forestry, fishing and hunting, and mining	-	-
Construction	689	13.2
Manufacturing	827	15.8
Wholesale trade	185	3.5
Retail trade	799	15.3
Transportation and warehousing, and utilities	285	5.4
Information	36	0.7
Finance, insurance, real estate, rental and leasing	188	3.6
Professional, scientific, management, administrative and waste management	372	7.1
Educational, health care and social assistance services	1,095	20.9
Arts, entertainment, and recreation, and accommodation and food services	394	7.5
Other services (except public administration)	230	4.4
Public administration	136	2.6
Source: American Community Survey 2006-2010		

Production, transportation and moving occupations, 15.6% in service occupations and the rest were in natural resources, construction and maintenance positions. The highest employment occurred in the industry sectors of educational, health care and social assistance services at 20.9% or 1,095 jobs; manufacturing at 15.8% or 827 jobs and retail trade at 15.3% or 799 followed by construction at 13.2% or 689 jobs.

Additional census data indicated that 84.4% workers were private wage and salaried, 10.2% government and 5.3% self employed. The mean travel time to work was about 24 minutes, 94% of workers commuted to work by car and 176 or 3.4% persons worked at home.

8. Educational Attainment

Below Table II-10 shows that in 2010 79.7% of all adults 25 years of age or older had a high school diploma and 20.3% had a bachelors degree or higher.

Table II-10. Educational Attainment Acushnet 2006-2010			
2006-2010	Massachusetts	Bristol	Acushnet
Completed high school	3,886,556	296,631	2,385
Completed 4 yrs college	1,678,209	91,471	1,087
Completed > 4 yrs college	716,646	29,996	391
% completed high school	88.7	80.1	79.7
% completed 4 yrs college	38.3	24.7	15.0
% completed > 4yrs college	16.4	8.1	5.4
Source: American Community Survey 2006-2010			

Acushnet's percent completed high school of 79.7% is slightly lower than Bristol County at 80.1% and well below that state's 88.7%. The state and county percentages for % completing 4 years of college or more are significantly higher than Acushnet. Although these educational attainment levels for Acushnet are lower than State and county wide numbers there has been improvement. In 2000 Acushnet had 72.6% completing high school, 13% completing 4 years of college and 2.8% graduate or other.

B. Housing Characteristics

Table II-11 compares 2000 and 2010 census data for Acushnet's housing stock. In 2010 Acushnet had 4,118 housing units predominately comprised of single-family detached structures (84.5%). During the 2000's Acushnet added 229 units to its housing stock but only added one rental unit.

**Table II-11. Housing Characteristics:
Acushnet 2000 and 2010**

	2000	2010	Difference	% Growth	Annual Rate of Growth
Total Housing Units	3,889	4,118	229	5.8	0.6
Total Occupied Housing Units	3,793	3,934	141	3.7	0.4
Occupied Ownership Units	3,186	3,326	140	4.3	0.4
% of Occupied Hus	84.0	84.5	-	-	-
Average household size of occupied units	2.82	2.75	-	-	-
Occupied Rental Units	607	608	1	-	-
% of Occupied Hus	16.0	15.5	-	-	-
Average household size of occupied units	1.94	1.91	-	-	-
Vacancy Rate					
Ownership Units	0.3	1.1	0.8	-	-
Rental Units	2.4	4.7	2.3	-	-
Units in Structure		2006-2010 est.			
<i>1-Unit Detached</i>	<i>3,035</i>	<i>3,200</i>	<i>165</i>	<i>4.5</i>	<i>0.5</i>
% of all Hus	78.0	80.7	-	-	-
<i>1-Unit Attached</i>	<i>11</i>	<i>108</i>	<i>97</i>	<i>881.0</i>	<i>88.1</i>
% of all Hus	0.3	2.7	-	-	-
<i>2 to 4 Units</i>	<i>401</i>	<i>178</i>	<i>-223</i>	<i>-55.3</i>	<i>-6.0</i>
% of all Hus	10.3	4.5	-	-	-
<i>5 to 9 Units</i>	<i>88</i>	<i>65</i>	<i>-23</i>	<i>-26.1</i>	<i>-3.0</i>
% of all Hus	2.3	1.6	-	-	-
<i>10 or more Units</i>	<i>58</i>	<i>83</i>	<i>25</i>	<i>43.1</i>	<i>4.3</i>
% of all Hus	1.5	2.1	-	-	-
<i>Mobile Home, Trailer or Other</i>	<i>296</i>	<i>243</i>	<i>-50</i>	<i>-16.8</i>	<i>-1.7</i>
% of all Hus	7.6	6.1	-	-	-
Vacant Housing Units	96	184	88	91.6	9.2
% of all Hus	2.5	4.3	-	-	-
For seasonal, recreational, or occasional use	10	21	-	-	-
% of all Hus	0.3	0.5	-	-	-
Source: US Census 2000, 2010 and American Community Survey 2006-2010					

Owner-occupied housing units represent 84.5% of the occupied housing units and rental units comprise 15.5% of all occupied units. More than 8% of Acushnet's housing stock was in multi-family dwellings.

The vacancy rate for ownership units was 1.1%, an increase from 0.3% in 2000. The vacancy rate for rental units increased from 2.4% in 2000 to 4.7% in 2010. It is important to note that any vacancy level less than 5% indicates competitive market conditions where there is a balance between supply and demand.

Table II-12 compares Acushnet's housing stock to those of five neighboring communities. Acushnet had the third highest total number of units with 4,118 followed by Freetown with 3,317, Mattapoisett with 3,262 and Rochester, the lowest with 1,885. It's no surprise New Bedford had the highest amount of housing units with 42,933 followed by Fairhaven with 7,475 units.

Table II-12. Housing Units, Occupancy and Tenure: 2000-2010
Town of Acushnet and Its Neighbors

	2000	%	2010	%	% Change 2000-2010
Acushnet					
Total Housing Units	3889		4,118		
Total Occupied Housing Units	3793	97.5	3,934	95.5	
Owner-occupied units	3184	81.9	3,326	84.5	
Renter-occupied units	609	15.7	608	15.5	
Vacant housing units	96	2.5	184	4.5	
Seasonal/Recreational use	14	0.4	21	0.5	
Fairhaven					
Total Housing Units	7266		7,475		
Total Occupied Housing Units	6622	91.1	6,672	89.3	
Owner-occupied units	4803	66.1	4,796	71.9	
Renter-occupied units	1819	25.0	1,876	28.1	
Vacant housing units	644	8.9	803	10.7	
Seasonal/Recreational use	436	6.0	472	6.3	
Freetown					
Total Housing Units	3,029		3,317		
Total Occupied Housing Units	2,932	96.8	3,162	95.3	
Owner-occupied units	2,611	89.1	2,809	88.8	
Renter-occupied units	321	10.9	353	11.2	
Vacant housing units	97	3.2	155	4.7	
Seasonal/Recreational use	38	1.3	54	1.6	
Mattapoisett					
Total Housing Units	3,172		3,262		
Total Occupied Housing Units	2532	79.8	2,505	76.8	
Owner-occupied units	1968	77.7	1,970	78.6	
Renter-occupied units	564	22.3	535	21.4	
Vacant housing units	640	20.2	757	23.2	
Seasonal/Recreational use	566	17.0	636	19.5	
New Bedford					
Total Housing Units	41,511		42,933		
Total Occupied Housing Units	38,178	92.0	38,761	90.3	
Owner-occupied units	16,711	43.8	16,311	42.1	
Renter-occupied units	21,467	56.2	22,450	57.9	
Vacant housing units	3,333	8.0	4,172	9.7	
Seasonal/Recreational use	108	0.3	117	0.3	
Rochester					
Total Housing Units	1,634		1,885		
Total Occupied Housing Units	1,575	96.4	1,813	96.2	
Owner-occupied units	1,465	89.7	1,683	92.8	
Renter-occupied units	110	6.7	130	7.2	
Vacant housing units	59	3.6	72	3.8	
Seasonal/Recreational use	18	1.1	20	1.1	

Source: US Census 2000 and 2010

In terms of total occupied housing units Acushnet ranked second with 95.5% to Rochester with 96.2%. Freetown took the third spot with 95.3%. Acushnet ranked at the bottom in fifth for total amount of vacant housing units with 4.5%. Rochester had the lowest amount of vacant units with 3.8%. The highest amount of vacancies was Mattapoisett with 23.2%, followed by Fairhaven with 10.7 and New Bedford with 9.7%. In addition Acushnet had the third highest amount of owner-occupied housing units with 84.5% behind Rochester with 92.8% and Freetown with 88.8% of owner-occupied housing units. Acushnet ranked fourth with 15.5% of renter-occupied units, followed by New Bedford with the highest amount of units with 57.9%, Fairhaven with 28.1% and Mattapoisett with 21.4%. Rochester had the lowest amount of renter-occupied units with 7.2%.

Table II-13 provides a comparative building permit activity for Acushnet and its neighboring communities between 2000 and 2011. In contrast to Acushnet's 306 permits, New Bedford issued 937, Freetown 403, Rochester 393, Fairhaven 375 and Mattapoisett 305. Single-family permits comprised about 92% of all the permits and multi-family made up the remainder. The majority of the multi-families were permitted (not surprisingly) in New Bedford.

Table II-13. Permits for Residential Units: Acushnet and Neighboring Communities 2000-2011												
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Total Units Permits												
Acushnet	42	48	56	47	32	33	12	9	10	5	7	5
Fairhaven	51	26	27	25	40	98	43	21	8	12	12	12
Freetown	48	43	63	63	54	32	26	19	15	15	11	14
Mattapoisett	23	19	53	18	36	38	22	23	19	17	14	23
New Bedford	82	64	81	176	102	98	56	98	39	37	94	10
Rochester	62	39	56	54	52	55	22	13	6	11	15	8
Single-Family Permits												
Acushnet	42	48	56	47	32	33	12	9	10	5	7	5
Fairhaven	51	26	27	25	40	98	43	21	8	12	12	12
Freetown	48	43	63	63	54	32	26	19	15	13	11	14
Mattapoisett	23	19	53	18	36	38	22	23	19	17	14	23
New Bedford	82	59	66	161	70	60	49	93	37	33	18	10
Rochester	62	39	56	54	52	55	22	13	6	3	15	8
Multi-Family Permits												
Acushnet	0	0	0	0	0	0	0	0	0	0	0	0
Fairhaven	0	0	0	0	0	0	0	0	0	0	0	0
Freetown	0	0	0	0	0	0	0	0	0	2	0	0
Mattapoisett	0	0	0	0	0	0	0	0	0	0	0	0
New Bedford	0	5	15	15	32	38	7	5	2	4	76	0
Rochester	0	0	0	0	0	0	0	0	0	8	0	0
Source: Town Building Depts.												

Below Figure II-4 illustrates the analysis of the data provided in Table II-13 identifying residential building permits trends from 2000 to 2011. The permits peaked in 2002, experienced some stability between 2004 and 2005 but since that period has declined.

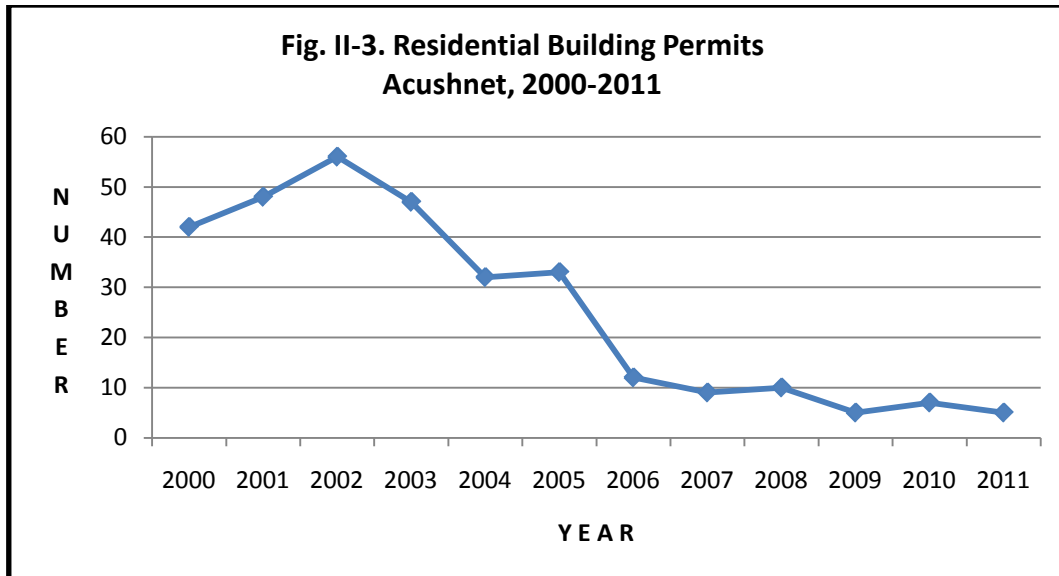
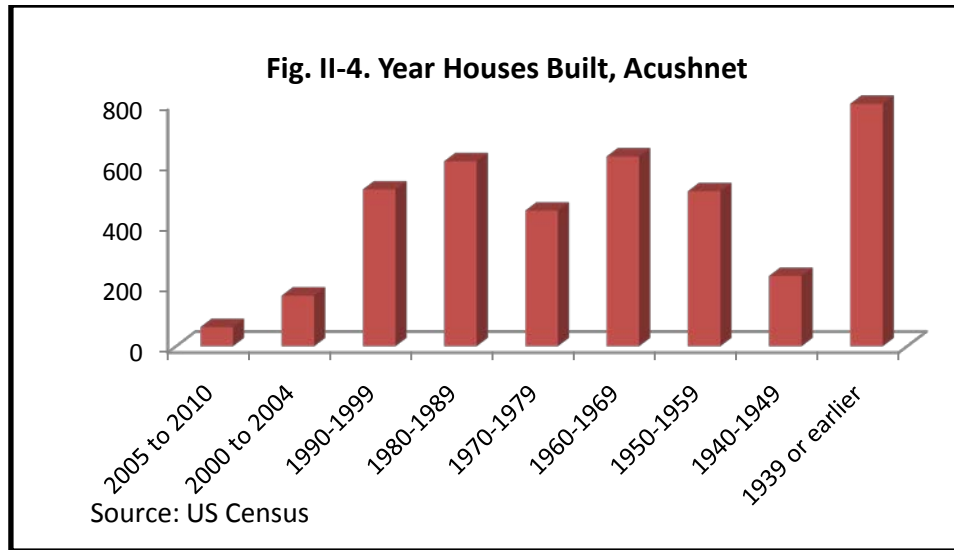


Table II-14 shows that the majority of housing stock in Acushnet was built before the 1940s (799 or 20.1%) and in the 1960s (625 or 15.8%) followed by the 1980s (609 or 15.4%). About 36% of the housing stock was built between 1939 and 1969, which indicates Acushnet has an older housing stock. Nearly 19% (18.8%) was built from 1990 to 2010. Acushnet has 2,616 housing units or about 66% of its housing stock that is 40 years old or more compared to the national average of 59% and the state average of 75.6%. Houses at the end range many homes need major renovations including new roofs, weatherization (windows & siding), lead paint removal, updated kitchen and baths, new septic systems, new heating systems and repairs and upgrades to other major systems.

Table II-14. Year Houses Built 2010		
Period	Number	Percent
Built 2005-2010	63	1.6
Built 2000-2004	167	4.2
Built 1990-1999	516	13.0
Built 1980-1989	609	15.4
Built 1970-1979	446	11.2
Built 1960-1969	625	15.8
Built 1950-1959	510	12.9
Built 1940-1949	232	5.8
Built 1939 or earlier	799	20.1

Source: US Census 2010 and American Community Survey, 2006-2010

Below Fig II-4 shows census data for the age and year built of housing stock for Acushnet. The graph illustrates that the majority of were built before 1940. It also depicts residential building cycles in both the 1960's and the 1980's.



C. Housing Market Conditions

1. Homeownership

Census (American Community Survey) provides information on housing values for 2010. The census indicated that the 2010 median house value was \$306,700 up over 119.0% from the median in 2000 of \$139,800. In 2010, about 277 homes were valued at less than \$150,000 and another 228 were valued between \$150,000 and \$199,999 comprising about 15.5% of the total housing stock. The bulk of the homes, over 73.0% were valued in the \$200,000 to \$499,999 range and another 350 additional homes priced above that. It's important to note that the 2000 census did not identify any home values over \$500,000. Below in Table II-15 is a summary of these housing values.

Table II-15. Acushnet 2010 Home Values		
Value	Number of Units	% Units
Less than \$50,000	107	3.3
\$50,000 to \$99,999	54	1.7
\$100,000 to \$149,999	116	3.6
\$150,000 to \$199,999	228	7.0
\$200,000 to \$299,999	1,058	32.5
\$300,000 to \$499,999	1,339	41.2
\$500,000 to \$999,999	320	9.8
\$1,000,000 or more	30	0.9
Total	3,252	100%
Median (dollars)	\$306,700	

Source: American Community Survey 2006-2010

More updated market information is tracked by The Warren Group from Multiple Listing Service data based on actual sales. This market data is summarized in Table II-16 showing median sales prices from 2002 through 2011. The median price is the midpoint of a range of values for a given time period with half the homes selling above the median price and half below.

Table II-16. Median Sale Price of Single-Family Homes 2002-2011										
Community	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Acushnet	185,250	250,000	270,500	280,000	281,000	254,000	231,200	220,000	235,000	172,500
Fairhaven	174,500	230,000	254,000	285,000	275,000	271,950	235,000	205,000	215,000	183,000
Freetown	232,000	274,000	310,000	351,750	329,000	332,000	282,000	260,000	255,000	224,500
Mattapoisett	321,250	342,500	400,000	390,000	407,000	446,000	415,000	350,000	337,500	309,000
New Bedford	158,375	194,900	230,500	240,000	240,000	231,000	195,000	177,500	170,000	145,000
Rochester	250,000	320,000	365,000	422,500	365,000	390,000	357,000	315,500	299,000	298,500
Source: The Warren Group										

The 2011 median sale price of a single-family home in Acushnet was \$172,500 a decrease of \$12,750 or 6.8% below the median sale value in 2002. Acushnet reached its highest median sale price between 2005 and 2006 with values of \$280,000 and \$281,000 respectively. Since that time period values have steadily decreased.

Reviewing the single-family home sales ending in 2011, Acushnet ranks fifth in terms of median sale price of the six neighboring communities. Mattapoisett is the most expensive community with a \$309,000 median sale price and New Bedford is the most affordable at \$145,000.

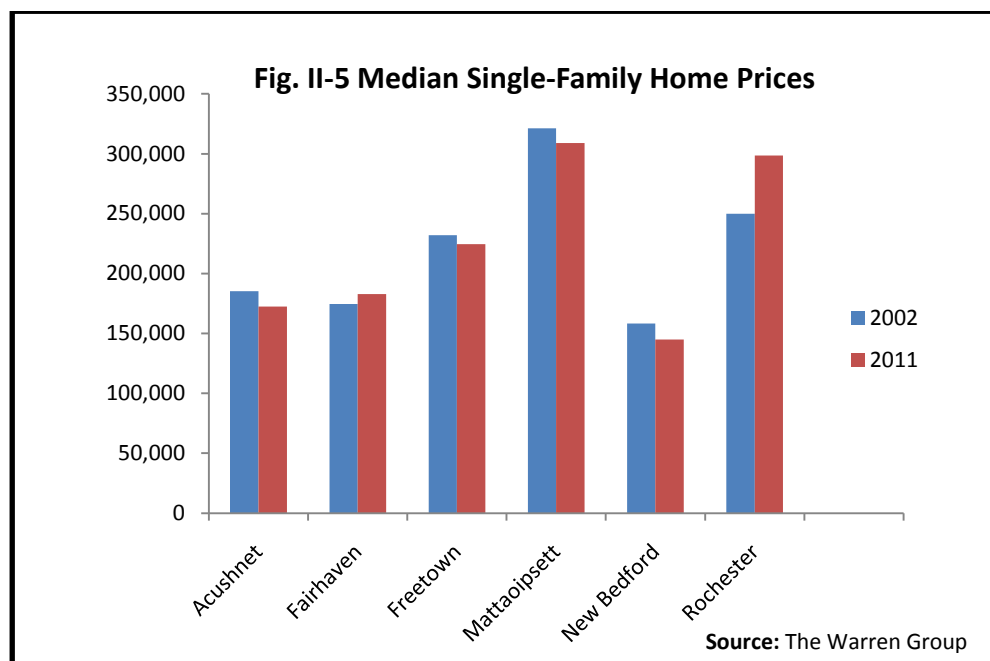


Figure II-5 shows a comparison of 2002 versus 2011 median home prices for Acushnet and its neighbors. During this period home values decreased with the exception of Rochester where the price increased to \$298,500 or 19.4% and Fairhaven which increased to \$183,000 or 4.6%. The largest decrease was experienced in New Bedford with \$145,000 or 8.4% followed by Acushnet with \$172,500 or 6.8%.

Table II-17. Housing Sales Activity Acushnet 2002- 2011						
	Single-Family		Condominium		All Sales	
Year	Number of Sales	Median Price	Number of Sales	Median Price	Number of Sales	Median Price
2011	68	\$170,000	NA	-	88	\$172,500
2010	69	\$235,500	NA	-	90	\$189,950
2009	92	\$220,000	NA	-	104	\$219,500
2008	60	\$231,200	NA	-	86	\$218,750
2007	66	\$254,000	NA	-	95	\$242,500
2006	103	\$281,000	NA	-	132	\$265,500
2005	101	\$280,000	NA	-	139	\$270,000
2004	108	\$270,500	NA	-	146	\$255,000
2003	83	\$250,000	NA	-	122	\$216,000
2002	106	\$185,250	NA	-	139	\$180,000
Source: The Warren Group and Banker & Tradesman						

Table II.17 provides housing sales activity for Acushnet from 2002-2011. It shows that Acushnet experienced steady, rapid growth between 2002 and 2006 both in terms of the median sales price and the number of sales. In 2002 the median price of a single-family home increased from \$185,250 to \$281,000 in 2006, representing an increase of over 51% (51.6%) or \$95,750. During the same period of time the numbers of sales were also steady, averaging about 100 per year with exception of a dip in 2003 but rebounding thereafter until 2006.

Acushnet's median sales price peaked in 2006 at \$281,000 but steadily decreased to \$170,000 in 2011 falling below the median price of \$185,250 in 2002. Sales numbers during this period similarly experienced a decline from 103 in 2006 to 66 in 2007 and 60 in 2008. From 2007 to 2011 sale numbers averaged about 71 per year. Overall, from 2002 to 2011 the sales numbers decreased by 35.8% while the median sale price fell by 8.2%.

Table II-18. Real Estate Listings Single-family Homes: Acushnet, September 2012		
Price Range	Number of Listings	Percent of Listings
Under \$200,000	4	26.6
\$200,000 to \$249,999	2	13.3
\$250,000 to \$299,999	3	20.0
\$300,000 to \$349,999	3	20.0
\$350,000 to \$399,999	2	13.3
\$400,000 to \$449,999	-	-
\$500,000 to \$549,999	-	-
\$550,000 and above	1	6.6
Total	15	100.0%
Average Sales Price: \$298,907		
Median Sales Price: \$299,000		
Source: Zillow.com		

2. Rental Housing

The 2010 census indicated that there were 543 occupied rental units in Acushnet down 10.8% from 609 in 2000. The median gross rent was \$691, 32.6% higher than the 2000 gross rent of \$521. The number of individuals paying gross rent in the \$1,000 to \$1,499 range increased from 27 or 4.4% in 2000 to 172 or 32.5% in 2010. Rental units comprise less than one quarter or 14.3% of Acushnet's total occupied housing units compared to Massachusetts and Bristol County at 37.7% and Plymouth County at 23.9%.

TableII-19. Acushnet Rental Costs 2000-2010				
Gross Rent	2000		2010	
	Number	Percent	Number	Percent
Under \$200	45	7.4	-	-
\$200 to \$299	43	7.1	10	1.9
\$300 to 499	163	26.8	67	12.7
\$500 to \$749	243	39.9	236	44.6
\$800 to \$999	41	6.7	25	4.7
\$1,000 to \$1,499	27	4.4	172	32.5
\$1,500 or more	-		19	3.6
Total	609	100.0	529	100.0
No rent paid	47	7.7	14	2.6
Median rent	\$521		\$691	
Source: Census 2000 and American Community Survey, 2006-2010				

D. Cost Analysis of Market Conditions

Table II-20 identifies the number of owners and renters who are experiencing housing costs greater than 30% of their total household income. The 2010 census estimated that 32% of owners had housing costs greater than 30% of their total household income.

Table II-20. Housing Burdens: Acushnet, 2000-2010				
	2000	2010 estimate	Difference	% change
Owner-Occupied Housing	3,186	3,252	66	2.0
Owned Housing with Mortgage	1,695	2,142	447	26.3
Monthly Cost of Mortgage (median)	\$1,107	\$1,863	756	68.2
Owner costs: >30% of HH Income	455	1,042	587	129.0
Renter-Occupied Units	609	543	-66	-13.1
Renter Gross Monthly Rent (median)	\$521	\$691	170	32.6
Gross Rent: >30% of HH Income	210	143	-67	-31.9
Source: US Census 2000 and American Community Survey 2006-2010 est.				

This represents a 129% increase in owners who are experiencing a housing burden from 2000 to 2010. During the same period the median monthly cost a mortgage increased significantly from \$1,107 per month in 2000 to \$1,863 per month in 2010 or an increase 68.2%. Renter data indicates that 143 or over 26% (26.3%) of households were spending greater than 30% of their

household income on housing costs. In addition, the 2010 data suggest that over 31% (31.2%) of all households in Acushnet were living in housing commonly defined as unaffordable.

Affordability implies that the cost of housing will not impose a housing cost burden on a family with earnings equivalent to the median family income. Table II-21 presents data that calculates the gap in affordability of single-family housing in Acushnet from 2002 to 2011.

Table II-21. Affordability of Housing: Acushnet, 2002-2011				
Year	MFI*	Median Sale Price	Affordable Price**	Gap***
2011	\$63,600	\$170,000	\$212,000	(\$42,000)
2010	\$60,400	\$235,500	\$201,333	\$34,167
2009	\$60,900	\$220,000	\$203,000	\$17,000
2008	\$54,900	\$231,200	\$183,000	\$48,200
2007	\$57,900	\$254,000	\$193,000	\$61,000
2006	\$55,200	\$281,000	\$184,000	\$97,000
2005	\$56,700	\$280,000	\$189,000	\$91,000
2004	\$55,000	\$270,500	\$183,333	\$87,167
2003	\$52,700	\$250,000	\$185,666	\$64,334
2002	\$47,500	\$185,250	\$158,333	\$26,917
* HUD Area Median Family Income for New Bedford, MA HMFA or equivalent				
** Housing expenses less than 30% of household income				
*** Difference between Median Sales Price and Affordable Price				

The median sale price of single-family homes in a given year is compared with the “affordable housing price” in the area. The difference or “gap” between the median housing sales price and the affordable price (price of housing within the means of those earning the median family income) is referred to as the “affordability gap”. The data also shows that from 2002 to 2006 housing prices in Acushnet increased over the increases in household income including the dip in 2006 which resulted in a continuing widening of the affordability gap. Generally, from 2007 to 2011 the median family income increased while the median sale price declined which helped to close and eventually eliminate the gap by 2011, whereby the median sale price fell below the affordable price.

Although 2011 may have represented some opportunities, homeownership in Acushnet remains beyond the means of many families earning within median to low-and moderate incomes and as the real estate market recovers housing costs will again outpace increases in family incomes.

E. Subsidized Housing Inventory

1. Current Inventory

The Department of Housing and Community Development count 99 units in Acushnet that meet the 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 410 units out of its 4,097 year-round housing units (2010 Census). With a current inventory of 99 (2.4%) affordable housing units, Acushnet currently has a deficit of 311 affordable units.

Acushnet is not alone in being challenged by the 10.0% state threshold, as many communities in Massachusetts have not met the 10.0% level, however, Acushnet ranks fifth in comparison to its neighbors as indicated in Table II-22 below:

Table II-22. Level of Affordable Housing Acushnet and Neighboring Communities			
Community	# Year Round Units	# Affordable Units	% Affordable Units
Acushnet	4,097	99	2.4
Fairhaven	7,003	476	6.8
Freetown	3,263	80	2.5
Mattapoisett	2,626	69	2.6
New Bedford	42,816	5,095	11.8
Rochester	1,865	8	0.4
Source: DHCD, Chapter 40B SHI, May 2012			

Although New Bedford surpasses the state threshold with 11.8 % of affordable housing units none of the other surrounding communities have produced enough affordable units to meet the state target of 10.0% of their year-round housing stock, Acushnet needs to make more progress.

Table II-23. Department of Housing and Community Chapter 40B Subsidized Housing Inventory Town of Acushnet, July 2011			
Property Name & Address	Type of Housing	# of Units	Subsidizing Agency
26 Garfield St	Rental	8	DHCD
Presidential Terrace 23 Main St	Rental	60	DHCD
Buttonwood Meadow River/Guillotee/ Main Sts	Ownership	10	DHCD
DDS Group Homes	Confidential	11	DDS
DDS Group Homes	Confidential	8	DDS
Total		97	
Source: DHCD, 40B SHI, July 2011			

Acushnet Housing Authority

The bulk of Acushnet's affordable units have been produced through the Acushnet Housing Authority (AHA). The Presidential Terrace complex was built in 1977 and contains 8 buildings; including 7 buildings consist of 56 one bedroom elderly units and one building with 4 handicapped units. The facility currently houses a total of 62 including 5 handicapped residents.

According to Executive Director, Lynn Sigman the AHA maintains a waiting list for elderly and, handicapped; priority is given to Acushnet residents and/or emergencies. Currently there are over 30 individuals with an average waiting period of over two years.

Department of Developmental Services

There are 19 units in two (2) group homes under the Department of Developmental Services, there location of which is confidential. The AHA leases one of the two properties to the DDS as a group home.

Department of Housing and Community Development

The Department of Housing and Community Development subsidizes 18 units consisting of 10 ownership units (single-family) under 40B and 8 Section 8 rental units.

F. Gaps Between Existing Housing Needs and Current Supply

As the affordability analysis indicates in Section II.D there are gaps between what most residents can afford and the housing that is available.

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

1. *Households with Limited Incomes*

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

- Of the 3,795 households counted in 2010, 181 or 4.8% had incomes of less than \$10,000 and another 464 or 12.2% had incomes between \$10,000 and \$24,999. An additional 763 or 20.1% of households had incomes under \$50,000. The total number of households within these lower income categories was 1,408 in 2010 or more than one-third of all Acushnet households which is fairly significant given the general affluence of the community.
- Although the poverty numbers are relatively low; 473 or 4.6% of all residents in 2010, 91 or 3.2% of all families, and 145 or 8.9% of those 65 years of age or older the number demonstrate that there is a very vulnerable population living in Acushnet that is most likely finding it difficult to live in Town if they are not in subsidized housing.
- Census data suggests that 1,185 households or about 31.2% of all Acushnet households were living in housing that by common definition was unaffordable.
- Of the 2,142 total owners with a mortgage, 1,042 or 48.6% were spending more than 30% of their incomes on housing expenses. Additionally, of the 543 total renters, 143 or 26.3% were spending more than 30% of their income on housing.

Needs: Given then cost of housing, more subsidized rental housing is necessary to make living in Acushnet affordable, particularly to those identified above who have limited financial means.

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

2. Gaps in Affordability and Access

- There were only 4 single-family homes listed in Acushnet for under \$200,000 that would be affordable to low-and-moderate income households.
- In 2010 nearly 40% of Acushnet's households could not afford to buy a home at the median sale price of \$235,500 that requires an income of \$60,400.
- Almost 50% or 1,042 of the 2,142 total homeowners with a mortgage earning at or below 80% of area median income were spending too much housing.
- The 2010 census indicated that the median gross rental was \$691 requiring an annual income of about \$32,000 when factoring in utility costs, not affordable to over 17% of Acushnet's households.

Needs: A wider range of a affordable housing options is needed including first-time homeownership opportunities, particularly for younger households entering the job market and forming their own families, as well as affordable rentals and condominiums for singles, empty nesters and senior.

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

3. Disabilities and Special Needs

- Most recent census data indicates that of the 2000 population age 5 to 20 years old, 166 or 7.6% had some disability. In addition, of the population age 21 to 64, 1,308 or 21.9% claimed a disability, but 62.1% of this group was employed leaving more than 37% who were unemployed, likely due to disability. Regarding the population 65 years of age or older, 552 or 36.75 claim some type of disability. In the absence of more recent data it is likely that these numbers would have experienced similar trends and increased for this population category in 2010 (2010 census and ACS data not available).
- The number of those 65 or older has increased from 14.9% in 2000 to 15.6% in 2010, a gain of 90 residents. Moreover, the number of those 62 or over has also increased from 17.5% in 2000 to 19.1% in 2010, a gain of 190 residents. This trend is likely to continue and as these cohorts age more housing options will be needed to enable them to remain in town including additional senior housing and assisted living options.
- There are 30 seniors on the Housing Authority's waiting list for 60 senior and handicapped units; waiting period is over two years, indicating a strong demand for affordable rental housing.
- Presently, there are no assisted living options for Acushnet.

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

Goal: 10% of new affordable units created should be made handicapped accessible including some providing on-site support services.

4. Housing Conditions

- About 36% or 1,424 of Acushnet's housing stock were built prior to 1970, the majority of which were built before 1940. Nearly 60%, some 2,612 homes are 40 or more years old which indicates an older housing stock. An ageing housing stock can indicate units in need of update and repair including, leaded-based paint and non-compliance with building and sanitary codes.
- Because only about 18% of Acushnet has municipal sewer, it is likely that there are sewer systems that need repair to avoid water quality and other environmental problems.

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

Goal: Increase the numbers of those obtaining assistance in improving their properties.

III. CONSTRAINTS TO PRODUCING AFFORDABLE HOUSING AND MITIGATION MEASURES

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

A. Zoning

1. Challenges

Acushnet's zoning by-law divides the Town into three (3) base zoning districts. These are: Residence A (RA) District, Business Village (BV) District and Business/Commercial (BC) District. With regard to overlay districts, the Town has no locally derived overlay districts although state and federal regulation establish de facto overlay districts which govern development activity within the town. They include: a Flood Plain District and National Heritage Corridor. The current zoning by-law does not allow any multi-family uses such as duplexes, three-or four-family buildings, apartment buildings or condominiums.

The Residence A (RA) District is the largest zoning district covering a majority of the town's land area. Detached single-family homes on 60,000 square foot lots and 150 feet of frontage along with certain agricultural, educational and religious uses are permitted. Use requiring a special permit include accessory apartment, conversion from a one-family house to a two-family dwelling and multi-family housing for the elderly. Single-family are permitted in the VB district on 10,000 square foot lots. Uses allowed by special permit in the RA district greater than 3,000 square feet are also permitted in the VB district. Single-family dwellings are not permitted in the BC district. Commercial uses are found in all districts. The RA district allows a limited range of commercial uses, all requiring special permits. The VB district allows a broad range commercial use as-of-right as well as the BC district.

Some of the major housing provisions of the zoning by-law are summarized below:

- **Single-Family Conversion provision**

Single-family Conversion is allowed in the RA District under a special permit granted by the Board of Appeals. A conversion of a one-family house which has been in existence for two (2) years or longer is required before it can be converted into a two-family dwelling. A minimum lot of thirty thousand (30,000) square feet is required.

- **Accessory Apartment provision** – Accessory apartment are allowed in the RA district under a special permit granted by the Board of Appeals. The habitable floor area of the accessory unit shall not exceed twenty-five percent (25%) of the habitable floor area of the existing single-family dwelling.

- **Rate of Development (subdivision phasing) provision** – Subdivisions containing twenty-five (25) lots or more cannot develop at a rate of more than 20% per year rounded to the next highest whole number. Subdivisions containing less than twenty-five (25) lots cannot develop at a rate of more than 5 lots per year.

2. Mitigation

The Housing Production Plan includes a number of strategies that are directed to reforming local zoning regulations, making them friendlier to the production of affordable housing and smart growth development. These include; adding inclusionary zoning, modifying cluster development by-law, allowing affordable housing on non-conforming lots, allowing a wider range of housing types, and revising provisions for multi-family housing.

B. Infrastructure

1. Challenges

Acushnet has a limited municipal sewer system accommodating approximately 800 or about 18% of the homes in the Town. Homes not utilizing the municipal sewer system maintain individual septic systems, which are regulated by the Acushnet Board of Health. There are four (4) pumping stations in the town which discharge into the New Bedford sewer system. The Acushnet DPW is responsible for two (2) of these systems, the Acushnet Elementary/Middle School is responsible for their pumping station and the remainder is privately operated. The Acushnet DPW has regulatory oversight and regulative authority over all pumping stations.

Acushnet does not have its own sewer treatment facility, but maintains a longstanding inter-municipal agreement with the City of New Bedford. Under this agreement the Town of Acushnet is connected directly to the New Bedford municipal sewer system. Sewerage from Acushnet is transferred to this system and treated at New Bedford's modern treatment facility at Fort Tabor. The New Bedford treatment facility has substantial capacity and the Acushnet agreement should remain in effect for the next 20 years. Currently, Acushnet is delinquent in filing a Wastewater Management Plan and Environmental Impact Report with the Massachusetts Department of Environmental Protection (DEP) and a moratorium is in place on any modifications to and expansion of their sewer system.

The Acushnet municipal water system is also limited and provides service to approximately 2,700 or about 60% of the homes in the Town. Homes not utilizing the municipal water system maintain individual wells, which are permitted through the Acushnet Board of Health. Wells serving more than 25 persons/day (i.e., restaurants, etc.) are monitored by the Massachusetts Department of Environmental Protection (DEP).

The does not maintain or produce its own drinking water, but instead purchases water for the City of New Bedford and resells it to customers within Acushnet. Any improvement or extension to the existing system is addressed by the Acushnet DPW on a case-by-case basis.

2. Mitigation

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

C. Environmental Concerns

1. Challenges

Acushnet has a wealth of natural and cultural resources that have served residents well for hundreds of years. Among these resources is a diverse natural environment including large tracks of undeveloped woodlands, the Acushnet River Valley, substantial amounts of agricultural land , and numerous ponds, rivers, streams and watersheds. Acushnet contains virtually of the Acushnet river basin and a portion of the Mattapoisett River basin. Productive groundwater aquifers provide domestic water for outlying areas. In addition there are a wide range of wetlands and abundant wildlife and vegetative habitats.

2. Mitigation

Housing production strategies are largely oriented to actions that will promote smart growth and limit impacts on the environment such as promoting more flex cluster development, converting existing housing to longer-term affordability, developing infill sites in existing neighborhoods, as well as encouraging mixed-use development in the center village and in appropriate areas along Main Street and South Main Street corridors (see Section VI.C for details).

D. Transportation

1. Challenges

As of 2012, there were approximately 83 miles of roads in Acushnet. This includes: 20 miles of unaccepted roads, 4 miles of MassDOT roads and 59 miles of town accepted roads. Acushnet

has no direct access to major highways. Access to I-195 is available by going 2.3 miles south into Fairhaven. Once there you can obtain east-west connection to Cape Cod or Providence respectively. Access to Route 140 is available by travelling 1.2 miles west into New Bedford. Once on Route 140 you can access Route 24 and 44 in addition to I-495. Acushnet does have access to Southeastern Regional Transit Authority (SRTA) service with an established bus route.

SRPEDD and MassDOT studies indicate that the physical conditions of roads in Acushnet are generally good. However, there are several streets that have been identified with safety issues including South Main Street, Middle Road and Main Street. These streets represent Acushnet's primary thoroughfares and account for more than 56% all traffic accidents within the Town. These roads all share common characteristics which degrade roadway safety including high speed, poor road geometry, minimal lighting, proximity of trees and utility poles to roadway edge and marginal pavement markings. Factors contributing to these accidents include excessive speed, fatigue/inattention, failure maintain proper lane and weather.

Acushnet residents are automobile centric. In 2010, 94% of employed residents used a car as a means to travel to work and over 66% of all household had 2 or more cars.

2. Mitigation

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

E. Schools

1. Challenges

The Town of Acushnet public schools system is served by two local schools, the Acushnet Elementary School, grades PK to 6 with a 520 student enrollment and the Albert F. Ford Middle School, grades 5 to 8 with a 461 student enrollment. Acushnet's high school residents are provided with three public school choices served by the New Bedford High School, Fairhaven High School or the Old Rochester Regional High School. School enrollments compiled by the Massachusetts Department of Education from 2008 to 2012 indicate that although student

Table III-1 High School Student Enrollment, Acushnet 2008-2012			
SY	Fairhaven HS	New Bedford HS	Old Rochester Regional HS
2008	112	210	0
2009	117	185	0
2010	99	146	1
2011	112	141	2
2012	130	107	4
Source: MA DOE, SIMS Oct, 2012			

enrollment has increased at Fairhaven High School, as well as Old Rochester Regional, overall the enrollment for high school students has declined as presented in Table III-1.

Build-out projections prepared by SRPEDD in 2000 indicated that the school age population may increase by an additional 2,085 students. Although there are no reliable estimates to when build-out is likely to occur, this added population, if ever realized could place a future burden on the school system. Within the near future Acushnet should not experience any significant increase in enrollments.

2. Mitigation

This Housing Production Plan recognizes the need for a wider range of affordable housing options in Acushnet, including first-time homebuyer opportunities for young families as well as multi-family rental options. The Plan also suggests exploring options for absorbing some of the added municipal costs associated with increased student populations, including potential projects under Chapters 40R and 40S.

F. Availability of Subsidy Funds

1. Challenges

Financial resources to subsidize affordable housing preservation and production as well as rental assistance have suffered budgets cuts over the years making funding more limited and extremely competitive. Communities are finding it increasingly difficult to secure necessary funding and need to be creative in financing and securing resources for these projects. Acushnet is fortunate having passed the Community Preservation Act which provides an important local resource for affordable housing but will have to continue to leverage additional public and private financing to develop affordable housing.

2. Mitigation

This Housing Production Plan recommends a number of opportunities to invest the Town's Community Preservation funding to help build capacity, support local initiatives and leverage other public and private financing to make affordable feasible including housing subsidies from regional, state and federal sources.

G. Community Perceptions

1. Challenges

The term affordable housing or low-income housing summons images of potential neglect, plunging property values and crime. However, real estate prices have changed community perceptions to the realization that affordable housing is needed for eligible town employees, young families and elderly residents who wish but may not be able to remain in the community. Although there is a growing awareness for the need of affordable housing the community needs to be more proactive in supporting affordable housing initiatives.

2. Mitigation

This Plan proposes that Acushnet launch an educational campaign to better inform local leaders and residents on the issue of affordable housing to dispel negative myths and stereotypes, provide information and build support (see Strategy VI.A.1). It will be important to continue to be sensitive to community concerns and provide opportunities for residents to not only obtain accurate information but be able to offer valuable input.

IV. PROPERTY INVENTORY

The following information represents an initial review, revisions will occur on an ongoing basis in coordination with various town departments, boards and committees.

A. Public Properties

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

Table IV-1. Publicly-owned properties with Potential for Affordable Housing Development				
Parcel	Map and Lot	Total Size	Estimated # of Units/Aff. Units	Comments
Peckham Rd (N)	2-4	10 acres	20/20	Title V (no W&S)
Lawson Ave	25-319	11.5	23/23	
Main St	4-41	27	50/25	Potential environmental constraints
Main St	4-41C	26.5	25/25	Potential environmental constraints
Presidential Terrace Acushnet Housing Authority	24-54B	4.5	90/90	Elderly housing (60 units existing additional 30 proposed)
Source: <i>Acushnet Assessor's Office</i>				

B. Private Properties

It is likely that developers will continue to pursue comprehensive permit applications or the standard regulatory process for housing development, including affordable housing and it will be incumbent on the Town to determine the best approach for guiding new development to appropriately address local needs and requirements. One of the strategies recommended in this Housing Production Plan is to prepare a Comprehensive Permit Policy (see Strategy VI.B.2) that establish general local criteria for new housing development, as well as a strategy to reach

out to developers to promote development opportunities consistent with local priorities (see Strategy VII.C.2).

As previously mentioned, the town should monitor potential opportunities to acquire property that would be appropriate for affordable housing. Possible tax foreclosures may provide options for the Town to development scattered-site affordable housing. Appropriate sites should address a number of smart growth principals:

- The redevelopment of existing structures, including vacant and abandoned houses and buildings;
- Infill development;
- Development of housing in underutilized areas with infrastructure;
- Areas or sites sufficient to accommodate clustered housing;
- Good carrying capacity for water and septic systems or able to accommodate package treatment facilities;
- Appropriate zoning and buffering between adjacent properties, and
- Locations with good roadway access.

V. HOUSING PRODUCTOIN

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

Recently adopted changes to Chapter 40B have established some new rules. For example, Planned Production Plans are now referred to as Housing Production Plans. Moreover, annual goals changed from .75% of the community's years-round housing stock, translating into 30 units per year or 60 over two years for Acushnet, to .50% of its year-round units, meaning that Acushnet will now have to produce at least 20 affordable units annually to meet production goals through 2013 (40 units for two-year certification).

Using the strategies summarized under Section V, the Town of Acushnet has developed a Housing Production Program to chart affordable housing activity over the next five (5) years. The projected goals are available in table V-I. The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year. The goals are based largely on the following criteria:

- To the greatest extent possible, at least fifty percent (50%) of the units that are developed on publicly-owned parcels should be affordable to households earning at or below 80% of area median income – the **affordable units** – and a least another 10% affordable to those earning up to 120% of the median income – **moderate-income “workforce” units** – depending on project feasibility. The rental projects will also target some households earning at or below 60% of area median income and lower depending upon subsidy program requirements.
- Projections are typically based on no fewer than four (4) units per acre. However, given specific site conditions and financial feasibility it may be appropriate to decrease or increase density as long as projects are in compliance with state Title V and wetlands regulations. The limited availability of municipal water and sewer service may constrain higher densities without special facilities.
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or possibly the “friendly” comprehensive permit process. The Town will work with developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents per the identified priority housing needs in the Housing Needs Assessment (see Section II).

Table V-1 Acushnet Housing Units Program			
Strategies by Year	Units <80%AMI	Units 80% -120% AMI	Total # Units
Year 1 - 2013			
Mixed-use development/ Adaptive re-use	5		22
<i>Subtotal</i>	5		22
Year 2 - 2014			
Private Development – Inclusionary Zoning	6	2	38
<i>Subtotal</i>	6	2	38
Year 3 - 2015			
Private Development - Multi-family/ Duplex	4		4
Private Development – Elderly/Group Home	30		30
Conversion of existing Housing	4		4
<i>Subtotal</i>	38		38
Year 4 - 2016			
Private Development “friendly 40B”	12		48
<i>Subtotal</i>	12		48
Year 5 - 2017			
Town-owned property mix of ownership and rentals	12	2	14
Private development non conforming lots	8		8
<i>Subtotal</i>	20	2	22
Total	81	4	168

Total = 81 affordable units (for those earning at or below 80% of area median income). 4 workforce units for those earning between 80% and 120% of area median), and 83 market units with a totaled projected number of housing units created of 168 units.

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

Meeting these production goals will be extremely challenging. Currently there is a 311-unit gap between existing affordable units (99) and 10% of the Town’s year-round housing units (410 units). Even if the Town were to meet each of its annual production goals, obtaining

certification each year, it would still be unlikely to reach the 10% state threshold within the next ten years.

VI. HOUSING STRATEGIES

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

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

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

- *Identification of zoning districts or geographical areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal;*
 - Promote mixed-use development (see strategy VI. B.6)
 - Promote Smart Growth Zoning Overlay District under Chapter 40R (see strategy VI.B.8)
- *Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects;*
 - Promote mixed-use development (see strategy VI.B.6)
 - Promote Smart Growth Zoning Overlay District under Chapter 40R (see strategy VI.B.8)
 - Support private development in line with local guidelines (see strategy VI.C.2)
- *Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality;*
 - Adopt inclusionary zoning (see strategy VI.B.1)
 - Adopt Comprehensive Permit Policy (see strategy VI.B.2)
 - Promote mixed-use development (see strategy VI.B.6)
 - Promote Smart Growth Zoning Overlay District under Chapter 40R (see strategy VI.B.8)

- Support private development in line with local guidelines (see strategy VI.C.2)
- Allow a wider range of housing types (see strategy VI.B.4)
- *Municipally owned parcels for which the municipality commits to issue Requests for Proposals to develop affordable housing;*
 - Make suitable public land available for affordable housing (see strategy VI.C.1)
- *Participation in regional collaborations addressing housing development.*
 - Access new resources such homebuyer counseling, other homebuyer services, and other regional programs and services (see strategy VI.A.4)

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

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

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

- A result of municipal action or approval;
- Sold or rented based on procedures articulated in an affirmative fair marketing and lottery plan approved by DHDC;
- Sales prices and rents must be affordable to households earning at or below 80% of area median income; and
- Long-term affordability is enforced through affordability restrictions, approved by DHCD.
- Additionally, a Subsidized Housing Inventory New Units Request Form must be submitted to DHCD to insure that these units get counted.

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

- Meet with the developer to discuss requirements for insuring that the unit(s) meets the requirements for inclusion in the Subsidized Housing Inventory through the state's Local Initiatives Program (LIP);
- Determine the purchase price based on LIP guidelines;
- Contact DHCD to discuss the project and determine affordable purchase prices or rents;
- Prepare a LIP Local Action Units application submitted by the municipality (chief elected official);
- Identify a marketing agent to prepare the Affirmative Fair Housing Marketing Plan, conduct outreach and coordinate the lottery;
- Execute a regulatory agreement to further ensure long-term affordability between developer, municipality and DHCD;
- Prepare a LIP Local Action Units application submitted by the municipality (chief elected official) that includes an Affirmative Fair Housing Marketing Plan;
- Obtain state approval of the Affirmative Marketing Plan and LAU application and implement the Marketing Plan;
- Hold at least one information session about the lottery;
- Approve applicants for eligibility in the lottery;
- Prepare a letter to those eligible for inclusion in the lottery and another to those who do not qualify;
- Work with winning applicants and lenders to secure mortgage commitments for ownership projects;
- Obtain the deed rider and Resale Certificate from DHCD that requires the mortgage commitment letters, purchase and sale agreements, and contact info for the closing attorneys for homeownership projects;
- Work with winning applicants and the developers to sign leases and occupy their units for rentals;
- Work with lenders and the developer to close on the units for homeownership.
- Submit necessary documentation to DCHD to have the unit counted as part of the Subsidized Housing Inventory;
- Annually recertify the continued eligibility of the affordable units; and
- Prepare a Ready Buyers List or Ready Renters List, approved by DHCD, for any resales or upon tenant turnover.

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

It should be noted however, that while a major goal of this Plan is to eventually meet the state's 10% goal under Chapter 40B there is another important goal to serve local needs, and there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory (examples

may include the promotion of accessory apartments or even workforce housing for those earning between 80% and 120% of median income).

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

A. Capacity Building Strategies

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

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

1. *Conduct Ongoing Educational Campaign*

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

The town of Acushnet should provide opportunities to engage the community in discussions on affordable housing and to present information on the issues needed to dispel myths and help galvanize local support, political and financial, for new affordable housing production, particularly in regard to new housing initiatives. These outreach efforts are mutually beneficial as they provide useful information to community residents and important feedback to local leaders on local concerns and suggestions. They also present an opportunity to improve communication and coordination among various Town boards and committees that have some role related to the implementation of this Housing Plan.

Next Steps: The presentation of this Housing Production Plan offers an opportunity to bring attention to the issue, offering information on housing needs and proposed strategies that can help attract community support for affordable housing initiatives. Other public education opportunities should be pursued such as having representatives from other towns speak in public forums on innovative affordable development strategies and discussions on particular housing-related topics. There are several surrounding communities for Acushnet to draw outreach upon including Carver, Lakeville, Marion, Mattapoisett and Wareham. Most communities hold public meetings to present new housing initiatives to the community and get important feedback and agreement on how to move towards approval. These forums can help build community interest, improve communication and garner support. It may also be feasible to have local banks support such efforts with financial and/or technical assistance.

Timeframe: Priority and ongoing

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

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

2. *Secure Professional Support to Implement the Plan*

Current Status: If the Town of Acushnet wants to assume a more proactive role in promoting affordable housing and effectively implement actions included in this Housing Plan, it will have to augment its capacity to coordinate these activities. While most of the strategies that are included in this Plan do not by themselves involve substantial amounts of staff time from Town officials or donated time from board and committee members, when considered altogether they require a significant time commitment and involve some specialized expertise in planning, housing programs, policy and development. Although Acushnet has a town planner there is limited capacity to take on additional work much less all the staff related to tasks included in this Plan.

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

Next Steps: The Board of Selectmen should work with a proposed Affordable Housing Committee and eventually a proposed Housing Trust (see strategy VI.A.3) to determine how best to bring on the necessary skills and expertise to effectively oversee the implementation of various components of this Housing Plan. In April 2003 the Town approved the Community Preservation Act (CPA) and assuming this funding is available, it could support a staff position related to implementing community housing initiatives as could fees from developers seeking approval 40B permits.

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

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

Timeframe: Priority 1

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

Resources Required: Consultant fees would be based on implementation of specific priority tasks or strategies and a scope of services. Assistance provided through housing authorities would probably be paid on a fee for basis. Some fees could be generated

through specific development project budgets. Community Preservation funds can provide for an excellent resource to pay for such services.

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

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

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

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

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

Many communities are reaching out to residents for private donation of land or funds to promote housing affordability. Such contributions and the bargain sale of real estate could become a part of the Acushnet's land ethic, but donations need to be promoted, nurtured, and facilitated. Inclusionary zoning, if passed, may also provide cash resources of a wider range of possible development that can help capitalize the Affordable Housing Trust Fund if the developer decides to pay cash in lieu of constructing actual affordable housing units. Developers may also contribute to the Housing Fund through negotiations on comprehensive permit projects or other local developments. Developers make additional contributions to these funds if the purchase prices for the market units are higher than the prices that were projected in their comprehensive permit applications and profits are more than the 20% allowed under Chapter 40B.

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

Timeframe: Priority 1

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

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

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

4. Access Housing Resources

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

Communities with Community Preservation funding, such as Acushnet, should find this resource invaluable in paying for upfront predevelopment costs and feasibility analysis, staff and consultants, as well as leveraging additional subsidies. Acushnet approved CPA in April 2003, including the minimum allowed surcharge of 1.5%. Currently this has enabled Acushnet

to raise about \$881,233 locally, and the state has match it with about 66.2% to date for a total of \$1,464,774. While the state match has decreased due to the sluggish real estate market and more communities adopting CPA and sharing the funding, CPA still remains an important local resource to support affordable housing initiatives.

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

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

Timeframe: Priority 1

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

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

5. Encourage Training for Board and Committee Members

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

The University of Massachusetts Extension's Citizens Planner Training Collaborative (CPTC) offers classes periodically throughout the year and will even provide customized training sessions to individual communities.

The Massachusetts Housing Partnership annually conducts the Massachusetts Housing Institute, which is “an educational program to support municipalities and local participants to better understand the affordable housing development process and have an effective role in initiating and implementing local solutions to increasing housing choices”. 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.

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

Timeframe: Priority 1

Responsible Party: Board of Selectmen

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

B. Planning and Regulatory Strategies

Housing production is contingent not only on actual development projects but on the planning and regulatory tools that enable localities to make well informed decisions to strategically invest limited public and private resources on housing creation. To most effectively and efficiently execute the strategies included in this Plan and meet production goals, greater flexibility will be needed in the Town’s Zoning Bylaw, new tools will be required to capture more affordable units and better guide new development to specific “smarter” locations.

Similarly to most communities in Massachusetts, the bylaw includes large lot zoning and other exclusionary provisions. In the case of Acushnet, the majority of the town is covered under the Residential A (RA) District with a minimum lot requirement of 60,000 square feet combined with frontage, setback and other requirements that are not conducive to affordable housing. This creates the likely need for regulatory relief for any residential development that includes affordable units, possibly through the “friendly” comprehensive permit process that overrides local zoning if not through normal regulatory channels.

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

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

1. Adopt Inclusionary Zoning

Current Status: Inclusionary zoning, not currently included in Acushnet's Zoning Bylaw, is a zoning provision that requires a developer to include affordable housing as part of a development or potentially contribute to a fund for such housing. This mechanism has been adopted by more than one-third of the communities in the state to insure that any new development project over a certain size includes a set-aside in numbers of affordable units or funding from the developer to support the creation of affordable housing. This bylaw applies to developments that typically meet local zoning requirements, but most communities have determined it appropriate to incorporate density bonuses in their inclusionary bylaw. Many of the municipalities that have inclusionary zoning in place are reaping the rewards of these actions through the creation of actual affordable units and/or cash contributions to the locality for investment in affordable housing production. Most of the bylaws include mandated percentages of units that must be affordable, typically 10% to 20% and density bonuses. Some also allow the development of affordable units off-site and/or cash in lieu of actual units.

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

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

Timeframe: Priority 1

Responsible Party: Planning Board

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

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

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

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

2. Develop a Comprehensive Permit Policy

Current Status: The Town should consider adopting a Comprehensive Permit Policy based on ideas and contributions from the planning board, partnership, housing committee and Master Plan Committee. The policy provides information to developers on expectations of the town with respect to comprehensive permit applications including desired outcomes, minimum performance standards and possible trade-offs that the town might be willing to make in negotiations with developers (“friendly” Chapter 40B process) .

Such a Policy should be a helpful tool for promoting greater cooperation between the town and private for profit and non-profit developers on affordable housing production while protecting the town from inappropriate development (see strategy VI.C.2). This Housing Plan incorporates production goals that identify development opportunities leading to the production of at least 0.5% of the year-round housing stock per year of at least 20 units. However, given past production, this goal is ambitious and will require the town to work with developers to boost the level of affordable housing. To this end, through such a Policy, the developer can anticipate

greater predictability in what the town is willing to approve, and the town should be able to better obtain new affordable units that meet locally established development criteria that help it meet local needs and production goals. It can be useful to integrate specific design criteria to also better guide new development and ensure that such development is harmonious with the physical character of Acushnet.

The Policy should be developed to ensure that it is consistent with the housing needs. Production goals and strategies included in this Housing Plan, the 2008 Master Plan as well as state guidelines. The policy should be reviewed regularly for consistency with town vision and goals. There are other models of such Housing Guidelines or Policies (LIP Policies and 40B guidelines) that can also be referred to, and elements that might be adapted to Acushnet.

Next steps: The Planning Board, Housing Committee or proposed Housing trust, and Zoning Board of Appeals should explore models of Comprehensive Development Policies (Affordable Housing Guidelines or LIP Policies, Chapter 40B Policies and Procedures) make necessary changes and share them with the Board of Selectmen, Conservation Commission, Board of Health and other interested boards and committees for their review and comment.

Timeframe: Priority 1

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

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

Project # Affordable Units Produced: These units are counted under strategy VI.C.2.

3. Adopt Cluster Zoning Bylaw

Current Status: Cluster Zoning, not currently included in Acushnet's Zoning bylaw is a zoning provision which includes conservation subdivision provisions that allow cluster development, a "smarter" way of developing new sites. Cluster development better protects the environment and the community's rural character while potentially offering a broader range of housing options that can promote affordability. The bylaw should promote development of housing that is affordable to low-and moderate-income households with specific provisions to make affordable housing feasible such as density bonuses and other incentives that are appropriate and beneficial to the Town.

Next Steps: The Planning Board should review model bylaws and identify bylaws that may be appropriate for Acushnet. Model bylaws have been produced by the Metropolitan Area Planning Council (MAPC), Massachusetts Audubon, and others in the Green Neighborhood Alliance, and adopted by a number of Massachusetts communities. Several examples are offered on the Citizen Training Collaborative website

(www.umass.edu/masscptc/examplebylaws.html) and the state's Smart Growth Toolkit (www.mass.gov/envir/smart_growth_toolkit/SG-bylaws.html).

Timeframe: Priority 2

Responsible Party: Planning Board

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

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

4. Allow a Wider Range of Housing Types

Current Status: Acushnet's zoning bylaw is directed to single-family housing development providing a minimum lot size of 60,000 square feet. The bylaw allows multi-family under very limited circumstances. For example, multi-family is allowed in Residential A District under a single-family conversion provision through a special permit with not more than two (2) dwelling units provided the lot retains at least 30,000 square feet and is allowed in the Business Village District under a special permit with a minimum lot size of 10,000 square feet. It should also be noted that the Town has an accessory apartment provision. The Zoning Board of Appeals can authorize accessory apartments under special permit in the residential or village business district. Units are subject to a maximum habitable floor area of no more twenty-five percent (25%) of the habitable floor area of the entire existing single-family dwelling.

The majority of Acushnet's housing stock is comprised of single-family detached homes with a minimum lot size of 60,000 square feet and although there are some provision for allowing mutli-family units it has not provided sufficient incentives to developers and property owners to create many of these types of opportunities. Although it is very limited, there is some rental, ownership, special needs group homes and senior including handicapped units. With few affordable housing options available for families and seniors, rental or ownership and no congregate housing units, nor assisted living options more needs to be done to generate subsidized housing opportunities for the town. This Housing Plan recommends revising some Zoning Bylaws to encourage a broader range of housing types (single and multi-family units, rentals, duplexes, condominiums and assisted living facilities) to better reflect the range of existing needs, including the integration of affordable housing.

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

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

Timeframe: Priority 2

Resources Required: The Affordable Housing Committee or proposed Housing Trust should coordinate this effort with the Planning Board and other appropriate local officials, determine the feasibility of implementing various approaches in Acushnet, drafting the amendment (s) and coordinating the necessary approvals towards implementation. In addition to the Town Planner, this strategy may also require some professional support from an Affordable Housing Consultant.

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

5. Allow “Starter Home” Development on Nonconforming Lots

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

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

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

Another consideration might be to decrease the minimum lot requirements to 15,000 or even 10,000 square feet for two-family homes where one of the units is affordable and

eligible for counting as part of the Subsidized Housing Inventory as long as the development is in line with Title V requirements. The development of these lots could also be promoted through the friendly “40B” process of the state’s Local Initiative Program (LIP).

Timeframe: Priority 2

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

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

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

6. Promote Mixed-Use Development

Current Status: Acushnet’s Zoning Bylaw does not allow mixed–use development in some of its zoning districts. It’s typically appropriate, at least in a planning context, to look towards promoting mixed-uses, particularly mixed commercial and residential uses, in areas that already allow commercial development and where somewhat higher density makes sense such as town or village center or commercial corridors. In the case of Acushnet, it would be useful to promote this type of development in Acushnet’s Business Village District, including South Main Street, North Main Street and Main Street areas and in the Business/Commercial District in appropriate areas along Middle Road. Opportunities for attracting new business development to diversify Acushnet’s tax base and integrating affordable housing should be promoted in this bylaw.

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

Another option would be to develop policy and design guidelines on mixed-use development and process acceptable mixed-use development projects through the “friendly” 40B process as

established under the state's Local Initiative Program (LIP). These policies could be incorporated into the Affordable Housing Guidelines proposed under strategy VI.B.2.

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

Timeframe: Priority 2

Responsible Party: Planning Board

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

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

7. Revise Multi-Dwelling By-law

Current Status: Acushnet's zoning by-law allows multi-family dwelling units on 30,000 SF lot by special permit through a conversion process from single-family in the (RA) Residence A District and the (BV) Business Village District but it is restrictive and has not provided diversity in the housing stock of affordability. Consideration should be given to increasing the density on affordable housing projects. Additional consideration should be given to allow multi-family as-right in appropriate areas.

Next Steps: Board of Appeals and Planning Board should consider allowing provision for low- and moderate-income units and the reductions of the minimum lot size in appropriate areas for affordable housing development. Additional consideration should be reviewed to allow multi-family as-a-right.

Timeframe: Priority 2

Responsible Party: Board of Appeals with input from Planning Board

Resources Required: Staff time of Town Planner and/or consultant

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

8. Promote Smart Growth Zoning Overlay District

Current Status: The Town should consider establishing a Smart Growth Zoning Overlay District Chapter 149, Acts of 2004 under MGL Chapter 40R which encourages communities to create dense residential or mixed-use smart growth zoning district including high percentages of affordable units located in areas near transit, areas of concentrated development and other

suitable locations. Projects must be developable under the community's smart growth zoning adopted under 40R either as-a-right or through a site plan review process.

Cities and towns may establish zoning overlay districts that allow densities of 8 units/acre for single-family homes, 12units/acre for townhouses, and 20 units/acre for condominiums and apartments. The zoning must require that 20% of the district be affordable homes, and it should allow "mixed-use"- combination of residential, office and retail within close proximity. Well designed districts create a distinctive sense of place and fulfill a significant market demand For convenience, whiling reducing car trips and preserving open space elsewhere in the community. In return for adopting the zoning and streamlining the development process for 40R districts, cities and towns can get between \$10,000 and \$600,000 in state funding, plus an additional \$3,000 for every new home created.

Next Steps: The Planning Board should review the Chapter 40R statue and regulations and investigate communities which have establish Smart Growth Zoning Overlay Districts to determined how well they have work and whether it would be appropriate for Acushnet to establish such a district for their community.

Timeframe: Priority 2

Responsible Party: Planning Board

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

Projected # Affordable Units Produced: Counted under strategy VI.C2

9. Adopt Duplex Development By-law

Current Status: Acushnet's current zoning bylaw does not allow the development of duplex housing and two-family homes are allowed under special permit through a conversion process. This dwelling type is conducive to a number of affordable housing options including:

- Side by side duplex units in either a one-story, two- or three-story configuration
- One unit on top of the other (vertical development), either as a rental in an owner-occupied property, two condos or even two rentals managed by a non-profit organization or the Housing Authority.
- The rental in the owner-occupied provides rental income calculated in the financial analysis for obtaining a mortgage, allowing lower income households to purchase a home. This provides opportunities for starter housing while providing a rental unit to diversify the town's housing stock.
- These properties can be well designed to fit into existing neighborhoods and in some cases can resemble even larger single-family homes.

Next Steps: The Town should explore the adoption of a bylaw to allow duplex housing if at least one of the units is affordable and eligible for counting as part of the Subsidized Housing Inventory and meets other local conditions. There should be some consideration for allowing these units on smaller lots on a by-right basis.

Timeframe: Priority 2

Responsible Party: Planning Board

Resources Required: Staff time of the Town Planner and/or consultant.

Project # Affordable Units Produced: Units counted under strategy VI.C.2

C. Housing Production Strategies

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

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

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

1. *Make Suitable Public Land Available for Development*

Current Status: The contribution or sale of land owned by the Town but not essential for public purposes is a component of production goals, and the Town has identified a short list of potential publicly-owned parcels that might possibly be developed as affordable housing (see Section IV.A. of this Plan for the list of properties under preliminary consideration). Final determination of the use of these parcels for affordable housing is subject to a more thorough feasibility analysis of site conditions and in the case of municipally-owned properties, Town Meeting approval.

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

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

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

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

Timeframe: Priority 1

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

Resources Required: It would be useful to have professional support to coordinate this effort, working with the Town's Chief Procurement Officer to prepare a Request for Proposals (RFP) and staff the developer selection process. Moreover, if the selected developer did not have the necessary capacity to undertake the marketing and lottery for the affordable units, the designated professional or other experienced consultant, agency or organization should be

identified to perform these functions, with funding from the project budget to cover these costs. It is worth noting that South Shore Housing has been performing these functions for projects throughout Bristol and Plymouth Counties in addition to local consultants.

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

It is likely that a number of financial and technical resources will be required to produce affordable units in Acushnet. Some of these programs are highlighted below.

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

American Dream Downpayment Assistance Program and MassHousing First-Time Homebuyer financing;

- Financing from CEDAC to support innovative forms of affordable housing including SRO's, congregate living options, transitional housing, limited equity cooperatives, etc. and to preserve existing affordable housing developments;
- OneSource Loan Program is a streamlined financing program offered jointly by MHIC and Massachusetts Housing Partnership Fund offering construction and permanent financing in a single package; and
- Other state funding programs; such as, the Affordable Housing Trust Fund, Housing Stabilization Fund, etc.

Projected # Affordable Units Produced: 22 affordable units

2. Support Private Development in Line with Local Guidelines

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

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

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

Next Step: The Town should *reach out* to local developers who have been active in producing affordable housing to discuss the Town’s interest in promoting these units, possible areas and opportunities for new development, local guidelines and priorities for

new development (see strategy VI.A.2) and the prospects for working together in the future. This will be particularly useful after the Town has produced a Comprehensive Permit Policy and has passed key zoning changes summarized in Section VI.B.

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

Timeframe: 1

Responsible Party: Affordable Housing Committee or proposed Housing Trust

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

Projected # Affordable Units Produced: 50 affordable units

3. Convert Existing Housing Units to Affordability

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

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

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

Chatham Housing Authority administers the Program. Comparable programs are also available in Acton, Bourne, Cambridge, Marshfield and Newton, largely subsidized through Community Preservation funding. Most of these efforts have been implemented.

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

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

Timeframe: Priority 2

Responsible Party: Affordable Housing Committee or proposed Housing Trust

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

Projected # Affordable Units Produced: 4 units

4. *Encourage Adaptive Reuse*

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

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

Timeframe: Priority 2

Responsible Party: Affordable Housing Committee or the proposed Housing Trust

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

Projected # Affordable Units Produced: 5

D. Housing Preservation

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

1. *Help qualifying Homeowners Access Housing Assistance*

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

There are existing programs administered by PACE (People Acting on Community Endeavors), the area's community action program based in New Bedford, that are available to help property owners with these needs such as:

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

There are also some programs available in Acushnet that are offered by MassHousing and other organizations (i.e. New Bedford Housing and Community Development - NBHCD), applied through either a particular agency or lender including:

- *Home Improvement Loan Program*
Provides a 5%, 5 to 15 year term loan to qualifying homeowners, the amounts ranging from \$5,000 to \$50,000. Loans are available through particular lenders, there are a number of lending institutions through the greater New Bedford area including Acushnet. Income limits are \$86,100 for one and two-person households and \$99,000 for larger households. One to four-family dwellings and condominiums are eligible for these loans.
- *Get the Lead Out*
With funding from MassHousing, this Program provides low-cost financing to owners of 1-4 family properties to remove lead and reduce the possibility of lead poisoning in children. The closest participating agency is PACE (People Acting in Community Endeavors), based New Bedford. Interest rates range from 0% to 3% for owner-occupants, 0% for non-profit organizations, and 5% for investor-owners.
- *Septic System Repair Program*
Provides 0% to 5% interest loans ranging from \$1,000 to \$25,000 to improve failing septic systems. Loan terms vary from 3 to 20 years. These loans may be accessed through participating lenders through the Greater New Bedford Area. The Town of Acushnet also has a revolving loan program serving eligible property owners.
- *Home Saver Foreclosure Prevention Program*

This program offers assistance to those who are at risk of losing their home through foreclosure. Participants must initially contact the Homeownership Preservation Foundation to talk to a counselor and may be referred to a local counseling agency as well as a participating lender to obtain a loan. There are a number of participating lenders throughout the Greater New Bedford Area.

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

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

Timeframe: Priority 1

Responsible Party: Acushnet Council on Aging

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

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

APPENDIX 1

Summary of Housing Strategies

Actions	Priority 1	Priority 2	# Affordable Units	Responsible Party**
Capacity Building Strategies				
1. Conduct ongoing educational campaign	X		*	AHC/HT
2. Secure professional support	X		*	BOS/AHC/HT
3. Create Municipal Affordable Housing Trust	X		*	BOS/AHC
4. Access housing resources	X		*	BOS/AHC/HT
5. Encourage training for board and committee members	X		*	BOS
Planning and Regulatory Strategies				
1. Adopt inclusionary zoning		X	*	PB
2. Adopt Comprehensive Permit Policy		X	*	PB/ZBA/AHC/HT
3. Revise cluster zoning bylaw		X	*	PB
4. Allow a wider range of housing types		X	*	PB
5. Allow start housing on nonconforming lots		X	*	ZBA/PB
6. Promote mixed-use development		X	*	PB
7. Revise multi-dwelling bylaw		X	*	ZBA/PB
8. Promote Smart Growth Zoning Overlay District		X	*	PB/AHC/HT
9. Adopt duplex development bylaw		X	*	PB
Housing Production Strategies				
1. Make suitable public land available for affordable development	X		42	BOS/AHC/HT
2. Support private development	X		30	AHC/HT
3. Convert existing housing units to affordability		X	4	AHC/HT
4. Encourage Mixed-use and adaptive re-use		X	5	AHC/HT
Housing Preservation				

Strategies				
1. Help qualifying homeowners access housing assistance	X		*	AHA/COA

* Indicates actions for which units are counted under other specific housing production strategies, have an indirect impact on production, or do not add to the Subsidized Housing Inventory.

**** Abbreviations ****

Board of Selectmen (BOS)

Planning Board (PB)

Affordable Housing Committee (AHC)

Housing Trust (HT)

Council on Aging (COA)

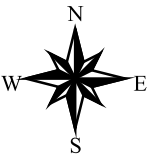
Zoning Board of Appeals (ZBA)

Acushnet Housing Authority (AHA)

Potential 40B site

The Town of Acushnet needs to adopt a Comprehensive Permit Policy to help guide local officials and developers with potential 40B developments in appropriate areas and designed to fit the communities character and to address local affordable housing needs.

ROCHESTER



Mixed-use Development

Promote mixed-use development in Acushnet Business Village area along Main Street and North Main Street corridors. Development/redevelopment includes ground floor commercial activities with residential above; apartments, condominiums, infill and adaptive reuses opportunities.

Smart Growth Overlay Zoning District (Ch 40R)

Promote Smart Growth Zoning Overlay District for redevelopment of the former Titleist property as a 40R district. Opportunities to include commercial and retail activities combined with apartments, condominiums, duplexes. Pedestrian connections to be provide to destinations in the village business and residential areas as well as open space and public access to Acushnet River.

FREETOWN

NEW
BEDFORD

MATTAPOISETT

FAIRHAVEN

Starter Housing on Non-Conforming Lots

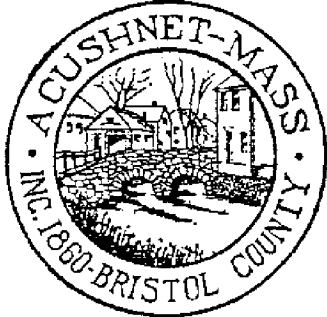
Consideration to allow development of starter housing on non-conforming lots. Acushnet proposes initially to focus strategy in the village residential area where it is appropriate (available parcels, density and potential infrastructure) to implement initiative. Housing opportunities to include infill for duplexes, appropriate single/ multi-family options, apartments and condos.

Legend

- | | |
|--|-------------------------------------|
| Open Space | Main Street Mixed-Use Corridor |
| Protection In Perpetuity | Starter Housing Non-Conforming Lots |
| Temporary Protection | Stream |
| Unprotected | Intermittent Stream |
| APR | Lake or Pond |
| CR | Roadways |
| Acushnet Housing Authority Expansion | Other Numbered Hwy |
| Smart Growth Zoning Overlay District/40R | Major Road - Collector |
| Potential 40B Site | Minor Street or Road, Ramp |

Senior and Handicapped Housing

Acushnet Housing Authority potential expansion for 30 additional affordable housing units serving seniors and handicapped, currently the facility at Presidential Terrace provides 60 units for seniors and handicapped individuals.



Town of Acushnet

Housing Suitability/Action Map

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