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# Chapter 5

# HOUSING

Municipal housing planning is a multi-layered task in the state of Massachusetts. As with any other topical element in the Master Plan, the overarching goal is to listen to community residents, hear thoughts on the types of housing options available in Dartmouth and on the potential synergies between residential uses and other community assets, such as transportation routes, trails, commercial centers, preserved land, and available infrastructure, and create a plan for achieving identified housing needs.

In addition to general planning around housing, there is a parallel staterequired process specifically targeted at planning to ensure adequate access to low- and moderate-income housing within each community. "Chapter 40B," by which the requirement is informally know, was enacted in 1969 to help address the shortage of affordable housing in Massachusetts by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. Its goal is to encourage the production of affordable housing for low- and moderate-income households earning 80% or less than the area median income. In Dartmouth in 2018, the 80% threshold equated to a family income of \$52,160 (Town of Dartmouth Housing Production Plan, 2018).

Each Massachusetts municipality must ensure that at least 10% of its year-round housing stock is affordable. If a municipality has less than 10% of its year-round housing set aside for low- and moderate-income residents, according to a Commonwealth of Massachusetts standard, the municipality is susceptible to a state override of local zoning should a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process.

The most recent U.S. Decennial Census was undertaken in 2020. As of the writing of this plan, only the highest-level overall total population and housing unit counts have been released for each local jurisdiction. These data report a 2020 population count of 33,783 persons in Dartmouth and a total housing unit count of 13,188 units. Eventually, data from the 2020 Census will be processed and report on more detailed findings, such as the count of persons in each age range category, household size averages, and similar. This plan relies on the next best available source of data as of March 15, 2023, which is the American Community Survey (ACS) estimates for Dartmouth from the period 2015-2019. Even if the full set of 2020 census data was currently available, some datasets are only ever collected and published via the American Community Survey process. Questions on topics like household income, job type, and similar questions used to be asked as part of every decennial census. This "long form" census questionnaire practice stopped after the year 2000 and many of these





questions transitioned to the ACS process - which is different since numbers reported are an estimate/extrapolation based on a small dataset versus decennial census data which is a count. Throughout the plan, ACS figures are referenced as <u>estimates</u>, as is the correct practice differentiating these datasets from census <u>counts</u>.

We reiterate the demographic findings from Chapter 3, whereby average household size in Dartmouth continues to decline, with the number of one-person households growing, particularly single-person households with an occupant over the age of 65.

The themes that emerged across public listening sessions were the need for a wider variety of housing options to reflect the needs of these demographic trends. Without necessarily falling into the category of "affordable housing," there is a need for additional units that are accessible to first-time home buyers as starter homes, as well as to seniors looking to downsize – members of both such demographic groups would like to remain in Dartmouth, but are challenged to do so by the preponderance of high cost large-lot, single-family offerings currently available.

# **KEY HOUSING PLANNING DATA**

### Dartmouth's Households

#### **Population Density**

There are clear population density patterns in Dartmouth. Large swaths of the southern and northern bookends of town contain less than 500 persons per square mile. In total, these areas contained an estimated 8,859 people (2018 ACS figures). With a total town population of 34,204, this large area of town, shown in light blue in the Population Density map, is occupied by just over 25% of the town's population.

The remaining 75% of Dartmouth's population is concentrated in its core, between Interstate 195 to the north and Fisher / Gulf Roads / Padanaram Village to the south. Population density is highest in the Bliss Corner neighborhood. Comparing the Population Density map to the Median Household Income map, this area is also the lowest income portion of town. South Dartmouth in general is also a relatively higher density area. The most moderate-density locations are located around Faunce Corner Road, Padanaram Village, and the town's civic center along Allen / Slocum Roads.

#### Household Number and Type

A household includes all the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. The number of households in Dartmouth increased 6.5% between 2000 and 2010, from 10,555 households to 11,237 households. Most recent estimates suggest a further increase of 2.9% from 2010 to 2019, to 11,563 households.

<b>2000</b> 0,555 3,650	11,237	<b>2019</b> 11,563	# 682	%	#	%
	11,237	11,563	682			
3,650			002	6.5%	1,008	9.5%
	3,367	3,358	-283	-7.8%	292	-8.0%
3,374	3,816	4,798	442	13.1%	1,424	42.2%
7,817	8,009	8,151	192	2.5%	334	4.3%
2,738	3,228	3,412	490	17.9%	674	24.6%
2,349	2,669	2,816	320	13.6%	467	19.9%
1,323	1,434	1,822	111	8.4%	499	37.7%
2.60	2.54	2.52				
3.06	3.01	2.97				
22	7,817 2,738 2,349 1,323 2.60 3.06	7,817 8,009   2,738 3,228   2,349 2,669   1,323 1,434   2.60 2.54   3.06 3.01	7,817 8,009 8,151   2,738 3,228 3,412   2,349 2,669 2,816   1,323 1,434 1,822   2.60 2.54 2.52   3.06 3.01 2.97	7,8178,0098,1511922,7383,2283,4124902,3492,6692,8163201,3231,4341,8221112.602.542.523.063.063.012.97	7,8178,0098,1511922.5%2,7383,2283,41249017.9%2,3492,6692,81632013.6%1,3231,4341,8221118.4%2.602.542.523.063.012.97	7,817 8,009 8,151 192 2.5% 334   2,738 3,228 3,412 490 17.9% 674   2,349 2,669 2,816 320 13.6% 467   1,323 1,434 1,822 111 8.4% 499   2.60 2.54 2.52

Figure 5.1: Households in Dartmouth by Category of Occupants

Sources: U.S. Census Bureau, Decennial Census & American Community Survey (ACS) 5-Year Estimates 2015-2019

The number of family households increased slightly, by an estimated 4.3%, from 2000 to 2019. The number of non-family households (householders living alone or sharing a home with non-related people) increased at a higher rated, estimated at 24.6% from 2000 to 2019. The presence of the University of Massachusetts-Dartmouth may contribute to the number of non-family households as enrollments increase and more students live in off-campus housing.

The average size of American households continues to decrease due to increases in divorce, single-parent families and the trend toward having fewer children. In keeping with this national trend, both household and family sizes in Dartmouth have decreased from 2000 to 2019.



#### Household Income

Household income is a major factor in a community's demand for different types of housing across a spectrum of property value ranges. Figure 5.2 compares the distribution of households across income brackets in Dartmouth, Bristol County and Massachusetts. Generally, the town had smaller percentages of households in all of the lower income brackets below \$49,999 than Bristol County and Massachusetts. Dartmouth topped both the county and state in the percentage of households in income brackets from \$75,000 to \$199,999. While this trend continued relative to Bristol County for the highest income brackets, Dartmouth has a lower percentage relative to the state as a whole for households within incomes greater than \$200,000. All told, these figures portray households in Dartmouth as, on the whole, relatively more affluent than neighbors within Bristol County, but with a lower preponderance of very high-income households than in the state as a whole.

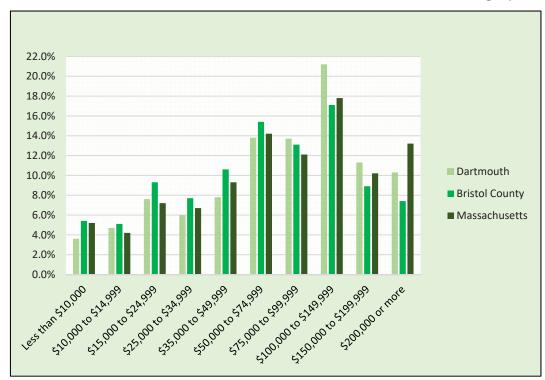


Figure 5.2: Distribution of Households in Income Brackets Across Three Geographies

Sources: American Community Survey (ACS) 5-Year Estimates 2015-2019

Figure 5.3 displays the Distribution of Household Income in Dartmouth. The data indicates an increase of 66% in Dartmouth's median household income from 1999 to 2019, which was higher than Bristol County's 58.9% increase and Massachusetts' 60.8% increase. Between 1999 and 2019, there was a general substantial decrease of households with incomes less than \$75,000. As of 2019, approximately 3,434 households were very low income (50% of the median, household size of 4).

Cotogony	199	99	2019		Change 1999-2019	
Category	#	%	#	%	#	%
Total Households	10,543	100.0%	11,563	100.0%	1,020	9.7%
Less than \$10,000	796	7.6%	416	3.6%	-380	-47.7%
\$10,000 - \$14,999	531	5.0%	543	4.7%	12	2.3%
\$15,000 - \$24,999	1,201	11.4%	879	7.6%	-322	-26.8%
\$25,000 - \$34,999	1,008	9.6%	694	6.0%	-314	-31.2%
\$35,000 - \$49,999	1,645	15.6%	902	7.8%	-743	-45.2%
\$50,000 - \$74,999	2,433	23.1%	1,596	13.8%	-837	-34.4%
\$75,000 - \$99,999	1,328	12.6%	1,584	13.7%	256	19.3%
\$100,000 - \$149,999	1,016	9.6%	2,451	21.2%	1.435	141.3%
\$150,000 - \$199,999	203	1.9%	1,307	11.3%	1,104	543.7%
\$200,000 or more	382	3.6%	1,191	10.3%	809	211.8%
Dartmouth Median Household Income	\$50,742	-	\$84,220	-	\$33,478	66%
Area Median Family Income	\$42,100	-	\$74,300	-	\$32,200	
Bristol County Median Household Income	\$43,496	-	\$69,095	-	\$25,599	58.9%
Massachusetts Median Household Income	\$50,502	-	\$81,215	-	\$30,713	60.8%

Figure 5.3: Distribution of Household Income in Dartmouth	
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Dartmouth households are gaining in wealth. In 1999, the largest proportion of households were in the moderate-income cohort (between \$50,000 and \$74,999). Within this high-income range, the most dramatic estimated increase was the rise in the number of households earning \$150,000-\$199,999, which jumped by 543.7%. This likely reflects a combination of inflation and the increasing affluence of persons moving into Dartmouth, rather than increasing economic opportunities and wages for existing long-term residents.

These changes have a definite impact on the housing profile of Dartmouth. A greater preponderance of high-income households entering Dartmouth leaves less space for low- or moderate-income households. For the purposes of considering housing costs, Dartmouth is part of the New Bedford, MA HUD Metro FMR Area. Households with incomes less than 80% of the area median (\$66,600 for a family of four) are much more likely to experience housing cost burdens and need more affordable housing options.

Moderate income professions support the backbones of our communities – they are the teachers, civil servants, fire fighters, and others upon whom our sense of community often rely. There is a risk that these households will be priced out of Dartmouth's



housing market if these trends continue without additional supplies of housing in a more moderate-income range. Dartmouth will have to consider these realities when implementing policies that control housing production in town.

### Dartmouth's Existing Housing Stock

Dartmouth's housing supply is an eclectic mix of dense villages, historic homes, apartments, and newer suburban construction. Dartmouth residents are proud of the fact that Dartmouth's past and present coexist – with the Age of Housing Map showing the patchwork of significantly older historic homes and modern construction in town. Past landscapes carry forward in Dartmouth's farms, churches, villages, and scenic rural roads, while more modern additions like the Route 6 commercial development, the Dartmouth Mall, and emerging industrial areas have brought additional conveniences and engines for economic growth.

The planned construction of the project known as Dartmouth Woods II along with the potential expansion of the Lincoln Park development, both located in close proximity along State Road, will contribute to increases in population and traffic congestion. Additionally, the expansion of the MBTA commuter rail (South Coast Rail – see section below) into the surrounding cities of New Bedford and Fall River may contribute to increased demand for housing in Dartmouth. The commuter rail will also allow more people access to visit Dartmouth.

#### **Housing Unit Variety**

Historically, Dartmouth's housing stock portfolio has been heavily dominated by singlefamily homes. While the town still predominantly presents housing option to existing and potential new residents looking to relocate within and to town, strives have been made in diversifying housing options.

In 2000, 82.6% of homes in Dartmouth were single-family detached units, and it is estimated that the town added 870 more of this type of structure between 2000 and 2019, signifying an annual growth of 0.5%. While single-family homes continue to be constructed, the town also added some higher-density options, with an additional 93 units in structures with 5 to 9 units, 337 units in structures with 10 to 19 units and 298 units in structures with 20 or more units.

#### Age of Residential Structures

Figure 5.5 displays the year the housing structures in Dartmouth were built (the Age of Structure Map includes uses beyond residences). As the data show, slightly more than half of the houses have been built since 1970 (54.9%). The decade of 1970-1979 saw the greatest construction of new housing (1,953 housing structures) which transformed Dartmouth. Only an estimated 1,635 housing structures (13%) have been built since 2000, which is less than the previous decade (1990-1999), possibly due to the effects of the downsizing of the economy that affected the housing industry nationwide in the mid-to-late 2000s.

Catagony	20	00	2019		Change 2000-2019	
Category	#	%	#	%	#	%
Total Housing Units	11,283	100.0%	12,645	100.0%	1,362	12.1%
Units in Structure						
1-Unit Detached	9,321	82.6%	10,191	80.6%	870	9.3%
1-Unit Attached	214	1.9%	154	1.2%	-60	-28.0%
2 Units	699	6.2%	519	4.1%	-180	-25.8%
3 or 4 Units	370	3.3%	389	3.1%	19	5.1%
5 to 9 Units	258	2.3%	351	2.8%	93	36.0%
10 to 19 Units	148	1.3%	485	3.8%	337	227.7%
20 or More Units	236	2.1%	534	4.2%	298	126.3%
Mobile Home, RV, Van, etc.	37	0.3%	22	0.2%	-15	-40.5%
Sources: Decennial Census for	2000, Amer	ican Comm	unity Survey	(ACS) 5-Yea	r Estimate 20	15-2019

#### Figure 5.4: Housing Stock Variety in Dartmouth

#### Figure 5.5: Year Homes Built in Dartmouth

Time Period	#	%
2014 or later	147	1.2%
2010 to 2013	214	1.7%
2000 to 2009	1,274	10.1%
1990 to 1999	1,774	14.0%
1980 to 1989	1,581	12.5%
1970 to 1979	1,953	15.4%
1960 to 1969	1,397	11.0%
1950 to 1959	1,500	11.9%
1940 to 1949	556	4.4%
1939 or earlier	2,249	17.8%
Total	12,645	100%

Source: ACS 5-Year Estimate 2015-2019

#### Tenure, Occupancy, and Seasonality

Beyond the overall number of housing units, additional details of housing conditions in Dartmouth can be gleaned from an analysis of housing occupancy and tenure.

Housing tenure describes the property relationship between a housing unit and its residents – either the unit is owner-occupied or rented to a tenant. In this case, housing occupancy refers simply to whether a housing unit is occupied or vacant.

The 2019 American Community Survey provides the most recent data estimates on housing occupancy and tenure in Dartmouth, summarized in Figure 5.6.



				Change		Cho	ange
Category	2000	2010	2019	2000	-2010	2010	-2019
				#	%	#	%
Total Housing Units	11,283	12,435	12,645	1,152	10.20%	210	1.70%
Total Occupied Housing Units	10,555	11,237	11,563	682	6.50%	326	2.90%
Occupied Ownership Units	8,519	8,826	9,083	307	3.60%	257	2.90%
% of Occupied Housing Units	80.70%	78.50%	78.60%	-	-2.70%	-	0.10%
Avg. Household Size of Occupied Units	2.75	2.69	2.71	-0.06%	-2.20%	0.02	0.70%
Occupied Rental Units	2,036	2,411	2,480	375	18.40%	69	2.90%
% of Occupied Housing Units	19.30%	21.50%	<b>21.40</b> %	-	11.40%	-	-0.10%
Avg. Household Size of Occupied Units	1.96	1.99	1.82	0.03	1.50%	-0.17	-8.50%
Vacancy Rate		-	-	-		-	-
Ownership Units	0.50%	1.20%	0.70%	-	140.00%	-	-41.70%
Rental Units	3.00%	7.10%	6.40%	-	136.70%	-	-7.80%
Vacant Housing Units	728	1,198	1,082	470	64.60%	-116	-9.70%
Percent of All Housing	6.50%	9.60%	8.60%	-	30.80%	-	-10.60%
For Seasonal, Rec. or Occasional Use	444	660	552	216	48.60%	-108	-16.30%
Source: U.S. Census Burea	au, America	n Commun	ity Service (.	ACS) 5-Yea	r Estimates (	2015-2019)	

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#### Figure 5.6: Distribution of Household Income in Dartmouth

#### Who Rents Versus Who Owns in Dartmouth?

In 2019, **21.4%** of the total number of occupied housing units were rental units. This is an increase of 69 units (2.9%) in the stock of occupied rental housing since 2010.

Owner-occupied units represented **78.6%** of occupied housing units in 2019. This figure is a slight increase from 78.5% in 2010 but a decrease from 80.7% in 2000.

The characteristics of owner- and renter-occupied housing units differ on average. In all reference years (2000, 2010, and 2019) the household size of rental units was lower than that of owner-occupied units. This distinction is important to understand, because narratives about rental housing often assume that they are occupied by families. This does not prove out in Dartmouth. Figure 5.7 below graphs the percentage of households that own or rent in Dartmouth by the age of the householder. It shows that renters are most likely householders under 35 years of age and over 65 years of age. Householders 35 to 64 years of age are more likely to be homeowners.

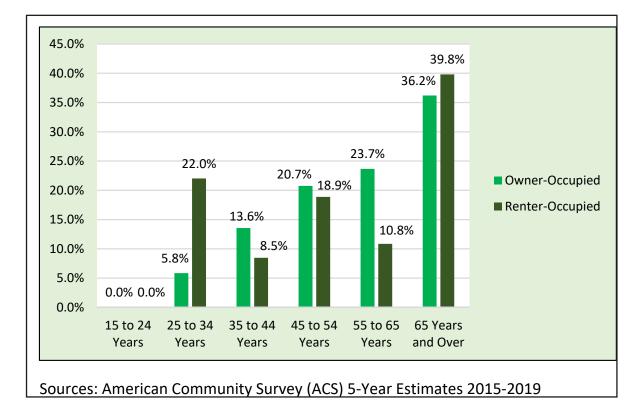


Figure 5.7: Housing Tenure by Age of Householder in Dartmouth, 2019

In the most recent 2019 analysis, 170 of the 2,496 rental units in Dartmouth were available to rent, which at 6.7%, is above the 5% threshold that is thought to reflect a balanced property market. This indicated that in 2019, there may have been more supply than demand in the rental market. The price, size, location, etc. of these available rental units is unknown.

As of May 2020, 1,007 rental units are included on DHCDs Subsidized Housing Inventory, 36.7% of which were constructed under a comprehensive permit (Ch. 40B).

#### What's Behind Housing Vacancies in Dartmouth?

There are 1,082 housing units that are vacant in Dartmouth. There is a vacancy rate of 6.4% for rental units and 0.7% for owner-occupied units, with an overall vacancy rate of 8.6%. A 5% vacancy rate is presumed to represent a real property market which has a balance between supply and demand. Dartmouth's rental vacancy rate is above this mark.

Some of the vacancies in Dartmouth may result from **seasonal properties**, both second homes and seasonal rentals. At the time of the 2019 American Community Survey, 51.0% of the 1,082 vacant housing units were for seasonal, recreational or occasional use. Longer-term rental agreements usually lead to fewer vacancies; however, seasonal properties, by their very nature, do not lend themselves to long-term leases (such as a one-year lease).



### **Housing Affordability**

#### Value compared to Household Income

A review of homes on the market on Zillow.com for July 6, 2018, showed that 104 properties were actively for sale in the real estate market. The number of listings in various price ranges is shown in Figure 5.8. A similar review was conducted for the Zillow listings on September 6, 2022, when there were less than half as many properties on the market (53 listings; 13 plots of land and 40 homes). The average asking price of homes in the 2018 sample was **\$854,154** and the median asking price is **\$549,900**, indicating that a set of very expensive homes is slightly skewing the average. In the 2022 sample, both of these figures were elevated, with an average asking price of **\$1,447,940** and a median asking price of **\$662,450**.

Price Range	Number Listings 2018	Percent Listings 2018	Number Listings 2022	Percent Listings 2022
Under \$157,000	1	1.0%	0	0.0%
\$157,000 - \$199,999	1	1.0%	0	0.0%
\$200,000 - \$249,999	4	3.8%	0	0.0%
\$250,000 - \$299,999	6	5.8%	0	0.0%
\$300,000 - \$349,999	6	5.8%	1	2.5%
\$350,000 - \$399,999	7	6.7%	4	10%
\$400,000 - \$449,000	8	7.7%	2	5%
\$450,000 - \$499,999	13	12.5%	3	7.5%
\$500,000 - \$549,999	6	5.8%	3	7.5%
\$550,000 or more	52	50.0%	27	67.5%
Total	104	100.0%	40	100.0%
Average Asking Price	\$854,154		\$1,447,940	
Median Asking Price	\$549,900		\$662,450	
Source: Zillow.com; July	v 6, 2018 & Sep	otember 6, 2022	2	

Figure 5.8: Real Estate Listings – Single Family Homes in Dartmouth, July 2018 and Sept 2022

In 2018, the single-family homes listed for sale had an average sales price of \$854,154, with the lowest listed for \$139,900 and the highest priced property listed for just under \$8,000,000. At the lower end of the spectrum, there were only two properties priced below \$200,000, one of which was in need of a complete rehabilitation and the other was on an extremely small (2,200 square foot) lot. Homes for sale at less than \$300,000 were all older homes (over 25 years old), with all but one having less than 1,900 square feet of floor area. It is important to note that a number of these more "affordable" units have higher maintenance costs or are in disrepair, which actually makes the perception of affordability misleading. At the time of the analysis, there were 52 properties being sold with list prices over \$550,000. The majority of these properties were larger (over 3,000 square feet) and had been built since 1980. There were five "condo" units for sale, all located in the southern part of town (Padanaram Village and Mansion at Round Hill). The average list price for these units is \$688,380, only one being listed for less than \$300,000 (\$299,900).

In 2022, the average sales price of single-family homes listed for sale had increased to \$1,467,144, with the lowest listed for \$335,000 and the highest priced property listed for \$12,950,000. There were no properties priced below \$300,000. The 10 homes for sale at less than \$500,000, save one, were all older homes (over 25 years old) with less than 1,900 square feet of floor area. At the time of the analysis, there were 19 properties being sold with list prices between \$500,000 and \$1,000,000. These are not particularly new or large homes, with all but two of these properties at over 3,000 square feet in size. There was one "condo" unit for sale, at a price of \$699,000.

At these prices, many households are experiencing housing cost burdens. The generally accepted threshold for a highly cost-burdened household is one that is spending more than 30% of its income on housing costs such as rent or mortgage payments. At this level of spending, other expenses for essentials such as food, clothing and medical needs may not be being met as household spending is concentrated on housing costs. The American Community Survey Five-Year Estimates (2012-2016) shows that overall, **25%** of households in Dartmouth suffered housing cost burdens, including **21%** of homeowners and **42%** of renters.

#### Low- and Moderate-Income Housing in Dartmouth

Dartmouth participates in the State of Massachusetts's program for making housing within town available to low- and moderate-income households. Were they to enter the local housing market as is, these households would be highly or extremely costburdened by rental or mortgage expenses. Yet as will be shown below, the level of household income represented within the low- and moderate-income ranges is often surprising. Many of the essential services and workers needed to make our communities function have incomes in these ranges.

The Massachusetts 40B program specifies certain income criteria that qualify families for the rental or ownership of a 40B affordable unit, most of which carry some form of subsidy or deed restriction limiting their sale price. The income ranges are based on how closely a household approaches Area Median Income (AMI) as defined by the U.S Department of Housing and Urban Development. In 2020, Dartmouth's AMI is \$74,300 for a family of four.

Persons in Household	30% of Median Income*	50% of Median Income*	80% of Median Income*
1	\$17,500	\$29,200	\$46,650
2	\$20,000	\$33,350	\$53,300
3	\$22,500	\$37,500	\$59,950
4	\$26,200	\$41,650	\$66,600
5	\$30,680	\$45,000	\$71,950
6	\$35,160	\$48,350	\$77,300
7	\$39,640	\$51,650	\$82,600
8	\$44,120	\$55,000	\$87,950

#### Figure 5.9: Targeted Income Levels for Affordable Housing: Dartmouth, 2020

\*2020 Median Family Income for Dartmouth is \$74,300 for a family of four. Source: HUD FY 20 Income Limit Documentation System – FY 2020 Income Limits Summary (HUD)



Extremely low-income housing is directed to those earning at or below 30% of AMI (\$26,200 for a family of four for the New Bedford, MA HUD Metro FMR Area); very low-income generally refers to those earning at or below 50% of AMI (\$41,650 for a family of four); and low-income refers to those earning at or below 80% of AMI (\$66,600 for a family of four).

It is also important to remember that not all cost-burdened households meet these specific household income requirements. Households above these incomes may still be cost burden in the local housing market, having to spend more than 30% of their income on rent or mortgage costs. These types of households commonly include seniors, single person households, and young adults or young families.

#### 2018 Dartmouth Housing Production Plan

In line with State goals, Dartmouth has consistently kept a current Housing Production Plan (HPP), the most recent of which was prepared in 2018, to proactively approach the development of affordable housing. Some key findings from the 2018 HPP include:

- Shifting Population: The housing needs assessment revealed that the town of Dartmouth is losing its younger adult and middle-aged population while the population approaching retirement and the senior population rose significantly. Figures indicate a trending loss of families with school-aged children and a trending gain in retirement-aged adults.
- **Diversity in Housing Types:** Given the changing demographics of the town (i.e., an increase in non-family households and householders living alone), there is a need for more options in housing supply. Householders over 65, young adults living along, and young professional couples often seek smaller single-family homes, townhouses or apartments instead of large-lot, high square-footage, single-family housing.
- Limited Supply of Rental Units: Analysis showed that while 22% of housing units are rental units, there remains a shortage for certain populations. Moreover, renters suffer housing cost burdens. Hence there is still a need for affordable rental units suitable for small households: singles of all ages, childless couples of all ages, and small households with children.
- Limited Supply of Affordable Housing: Dartmouth has made progress in providing affordable units, with 995 existing as of June 15, 2022; yet a gap still exists in affordable units as mandated by the state's Chapter 40B Program. As of June, 2022, Dartmouth needs 183 additional affordable housing units to meet the 10% requisite (currently at 8.45%). It is interesting to note that approximately 36% of the households in town have low- to moderate-incomes but only 115 single-family units (1.1%) are affordable to these households earning 80% or less of the 2018 HUD median family income (\$52,160). This gap demonstrates a continued need for more affordable housing units.
- High Housing Costs: Many households are experiencing housing cost burdens. They are paying more than 30% of their income on housing, an indication that food, medical needs, and other expenses may be being foregone in order to cover housing costs. The 2016 American Community Survey estimates for Dartmouth show that 25% of households suffered housing cost burdens: 21% of homeowners and 42% of renters.

The HPP also identifies key challenges in developing affordable housing in Dartmouth, including:

- Land Costs: Land and housing in prices over the last twenty-five years have vastly outpaced inflation. There is a limited amount of available land given large-lot zoning, extensive preservation that stems from a desire to preserve Dartmouth's rural and historic character for future generations, a desire for current and future Dartmouth residents to live in areas of the Town where rural and/or historic features have been preserved, and high demand for Dartmouth's desirable location, regionally accessibility to Providence and Boston.
- **Zoning:** The majority of developable land in Dartmouth is zoned single-family residential, which requires an 80,000 square feet (almost 2-acre) minimum lot size. Larger lot requirements result in more land-based expense, reducing the likelihood that houses built on these lots will be affordable to households with low- or moderate-incomes.
- Transportation: Dartmouth is an auto-dependent community; public transit service in Dartmouth is extremely limited. The Southeastern Regional Transit Authority provides service between Fall River and New Bedford via Route 6, Faunce Corner Road and the Bliss Corner neighborhood. Other portions of town are not accessible via public transit.
- Infrastructure and Environmental Concerns: Dartmouth has limited municipal water or sewer service in some parts of town, and developments must rely on septic systems. These septic systems must comply with Title V. Notwithstanding this compliance, there are concerns about nitrogen leaching from septic systems on wetlands, critical habitat, and waterbodies. The lack of sewer service, however, provides no other option and makes it cost prohibitive to develop denser housing in many areas of town as doing so would likely require the installation of a package treatment plant or other alternative.
- Negative Community Perceptions: There is a demonstrated need for more affordable housing options within the town to meet the needs of a growing senior and young professional population. However, in a traditional suburban community like Dartmouth, affordable housing is unfortunately frequently perceived as being unattractive, dense developments which do not contribute to the overall image of the community. Consequently, the town of Dartmouth remains faced with identifying alternative affordable unit types that are accepted by the community at large.



# Housing Permitted by Zoning District

#### **Residential Districts**

The vast majority of land in Dartmouth – 88.25% - is zoned for residential use. There are four districts dedicated to residential uses:

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District	Purpose			
Single Residence A	Preserve the rural character of the Town by maintaining low and moderate population density. Minimize congestion on Town roads. Provide uses compatible with on-site sewage disposal and water supply capabilities. Minimize the impact of development on natural resources. Allow the use of property without creating a nuisance to abutting properties. Provide for certain non-residential uses which are compatible with the residential setting.			
Single Residence B	Same as Residence A			
Single Residence C	Provide for higher density single family dwellings in a District adjacent to a Smart Growth District.			
General Residence	Same as Residence A and B.			

These four districts permit different densities of development, and cover vastly different relative portions of town:

District	Minimum Lot Area	Density Equivalent	% Coverage of Town	Accessory Apartments?	Other Development Options
Single Residence A	40,000 sf	1.1 units/ac	8.5%	Permitted	Estate Lot
Single Residence A	0.9 acre	1.1 UHII(3/ aC	0.5%	Permitted	OSRD
Single Residence B	80,000 sf	0.5 units/ac	75.5%	Permitted	Estate Lot
	1.8 acres	0.5 units/ac	75.5%	remilled	OSRD
Single Residence C	6,000 sf	7.2 units/ac	0.05%	Permitted	Estate Lot
	0.1 acre	7.2 units/ac	0.0378	Fernitted	OSRD
General	15,000 sf				Two-Family
		4.4 units/ac		Permitted	Estate Lot
Residence - A	0.3 acre				OSRD
General	30,000 sf	1.4 units/ac			
Residence - B	0.7 acre	1.4 UTIILS/ dC			

A single zone, Residence B, requires a minimum lot size of 1.8 acres. This zone covers 75% of Dartmouth, such that over 75% of Dartmouth's land area, large-lot single-family development is the only permitted form of development. Residential areas that permit a slightly higher density of single-family development combined make up 13.4% percent of Dartmouth's land area.

Aside from traditional single-family subdivisions, there are two alternative development

options, Estate Lots and Open Space Residential Design. The Estate Lot Option reduces the frontage length requirement to encourage subdivision lots which significantly exceed the minimum lot area. The stated purpose of these lots is to preserve rural character by reducing density, though we may ask ourselves if this form of development encourages exurban sprawl.

The Open Space Residential Design (OSRD) allows the same total number of units permitted under conventional subdivision, but requires that the lots be clustered together with reduced lot area, frontage, and other requirements. The remainder of the lot becomes preserved open space. More discussion of the OSRD option is provided below.

One final residential district, the Lincoln Park Smart Growth Overlay District, was put in place along Old Westport Road to encourage smart growth (i.e. higher density housing in proximity to other land uses, employment centers, and commercial zones) and a range of housing options that permitted the highest residential density currently allowed in Dartmouth, at 20 units per acre.

#### **Mixed-Use Residential Districts**

Five zoning districts a principally oriented toward commercial uses, but allow some residential uses, including the Neighborhood Business, Village Business, Limited Business, Bliss Corner Mixed Use, and General Business districts. These areas represent Dartmouth's slate of opportunities for mixed-use development. The densities and types of residential development permitted in these zones include:

District	Minimum Lot Area	Density Equivalent	% Coverage of Town	Accessory Apartments?	Other Development Options							
	20,000 sf				Two-Family;							
Neighborhood Business	0.4 acre	4.4 units/ac	0.05%	Permitted	Business Apt;							
	0.4 acre				OSRD							
	5,000 sf				Two-Family;							
Village Business	0.1 acres	17.4 units/ac	0.03%		Business Apt;							
	0.1 acres				Village Apt (sp)							
	10,000 sf				Two-Family;							
Limited Business	0.2 acre	8.7 units/ac	8.7 units/ac	8.7 units/ac	8.7 units/ac	8.7 units/ac	8.7 units/ac	8.7 units/ac	8.7 units/ac	0.03%	Permitted	Four-Family;
	0.2 acre				OSRD							
Bliss Corner Mixed	E 000 cf				Business Apt;							
Use [single-family not permitted]	5,000 sf 0.1 acre	17.4 units/ac	0.12%		Senior Residential Services (sp)							
General Business	43,560 sf 1 acre	1 unit/ac	2.5%		*ONLY Business Apt							



Business Apartments are defined as a residential unit located in a building being used for business purposes. Village Apartments envision a greater residential component, defined as a building consisting of three or more residential units where the maximum number of units in a development is set by the planning board. Senior Residential Services are defined as residential facilities or developments which are occupied primarily by persons 55 years of age and older.

Mixed-use development, when done at scale, can be an attractive way to live that young professionals and empty-nesters alike appreciate for its low maintenance lifestyle, convenience, and potential proximity to cultural and entertainment venues such as theaters, shopping and restaurants. However, these projects typically require some density and a large-scale planned development consideration of both the residential and intended commercial uses. They are difficult to achieve at a smaller scale, with one or two units over isolated commercial structures.

### **Balancing Housing and the Natural Environment**

While often framed as diametrically opposed, the goals of developing additional residences while also mitigating impacts on natural resources and preserving critical open spaces can be achieved. Regulatory practices such as cluster or open space development options, permitting low impact development techniques, encouraging redevelopment, and considering climate impacts and hazard potential when siting new development are all measures that the town has already, or can in future, pursue. With targeted long-range planning, housing and conservation can be two sides of the same coin.

#### Housing Development that Preserves Open Space

As described in the land use chapter, Dartmouth has a robust Open Space Residential Design (OSRD) bylaw that provides an environmentally-conscious approach to subdivision and development that has been cited as a statewide example of a successful instrument for preserving land in a developing municipality. Dartmouth's OSRD bylaw permits the same total number of units as a conventional subdivision, but allows for reduced lot area, frontage, and other requirements so that the units are more clustered together. The remainder of the tract being developed becomes permanently preserved open space.

MassAudubon's Losing Ground report estimates that the OSRD bylaw conserved 1,609 acres of land in Dartmouth between 2005 and 2013. This bylaw as, however, changed recently in a way that may make it less impactful. Previously, Dartmouth required that any proposed subdivision for five or more lots file both a conventional subdivision plan and concept plans for an OSRD. The Planning Board picked its preferred development option from the two presented, and most often, selected the OSRD development. Based on land use law challenges to similar bylaws in other towns, Dartmouth recently changed this bylaw to make the preparation of the OSRD Plan optional, though kept strong language indicating that OSRD is the preferred method of subdivision in town.

The OSRD process, however, is less straight forward and more expensive that conventional site plan development, requiring the time of engineers, architects, or other professionals to develop a conventional plan showing the number of lots permitted, and then an extra set of OSRD plans. Many other tows incentivize the OSRD option so that it is attractive despite these additional hurdles to the developer by permitting a density bonus for additional units above that which is permitted by the base zoning for an OSRD.

#### Low Impact Development Options

Designing residential development with natural systems in mind is also a key feature of Low Impact Development (LID). LID methods encourage development that has the least interruption of natural systems by keeping vegetation intact, preserving land, infiltrating stormwater as close to its source as possible, and minimizing grading and alternations to natural flow patterns. Regulations that achieve these goals include limiting impervious surfaces on lots and in road widths, allowing common drives, limiting clearing and grading, encouraging soil management, the use of native species in site landscaping, and permitting water infiltration mechanisms like curb cuts, swales, and bioretention of roof runoff are all measures that can be reflected in the zoning code,

There is no systematic report on these features of Dartmouth's land development ordinances, though systems like the Mass Audubon LID bylaw review tool are available.

#### Housing in Floodplain Areas

While Dartmouth's waterways and shoreline are among the most unique and valued part of the town's character, residences built close to the water on lower topography are at risk when heavy rains and storms cause flooding conditions. Floodproofing and building that reduces flood risks as much as possible are part of enhancing community resilience. The ability to mitigate flooding is especially important in the face of climate change impacts that are anticipated to increase concentrated and intense rainfall events and storms in this region.

Dartmouth's existing built landscape includes a number of houses that are located in high hazard floodplain areas. In total, the 100-year Special Flood Hazard Area (SFHA) in Dartmouth (VE and A zones) contains approximately 956 residences valued at approximately \$246,473,600. An estimated additional 80 structures valued at over \$22 million dollars are located on the edge of the SFHA, in the 500-year floodplain.

Flood Hazard Area Zone	Number of Structures* in the Zone	Value of Structures* in the Zone
VE Zone (1% annual risk)	238	\$80,914,600
A Zones (1% annual risk)	718	\$165,559,000
Risk Zone (0.2% annual risk)	80	\$22,503,800

#### Figure 5.10: Estimated Housing in Flood Hazard Areas, Dartmouth

Source: 2020 Parcel Data, Structure Data MassGIS August 2019, FEMA FIRM Panels 7/16/15. \* Structures less than 70sq meters assumed to be sheds and removed from analysis.

Dartmouth's Floodplain District Overlay was most recently updated per FEMA requirements in June 2021. The overlay district mitigates flood-prone development and keeps Dartmouth compliant with FEMA's National Flood Insurance Program so that



flood insurance is accessible to residents. Key features of Dartmouth's Floodplain District include, but are not limited to:

- A freeboard requirement that all habitable structures shall be elevated one foot above the established base flood elevations required by FEMA.
- A prohibition of encroachments in the regulatory floodway which would result in any increase in flood levels during the occurrence of the base flood.
- A requirement to obtain the appropriate elevation certificate.
- A requirement that habitable structures be located landward of the reach of mean high tide.
- For any development of at least five acres, no building permit or special permit for any use or structure shall be issued until and unless the applicant provides technical data to determine the base flood elevation for the development.

Additional community-wide savings in flood insurance premiums can be achieved by participating in the FEMA Community Rating System, further described in the climate and resilience chapter.

#### **Other Regional Trends**

#### South Coast Rail

Demand for residential development in Dartmouth may be further spurred by the implementation of the South Coast Rail commuter line expansion. Long in the planning, South Coast Rail is now a fully-funded reality, with commuter rail service anticipated to begin in 2023. Dartmouth will be located between new stations in Fall River and New Bedford.

As part of an investigation into the anticipated effects of South Coast Rail on agricultural land conversion, SRPEDD ran an analysis on the land that is within short distance of the new stations, modeling a scenario where new residents find the option of a short drive to a rail station to be a viable and attractive commuting arrangement, and desire to live within this "commute-shed" of the stations. The South Coast Rail Commute-Shed Map demonstrates the extent of commutes at 10-, 15-, and 20-minute thresholds from the new South Coast Rail stations within Dartmouth. This area of town may become increasingly attractive for residential development.

As part of the South Coast Rail planning process, SRPEDD assisted communities in thinking through their approach to absorbing additional development that may be generated by the activation of South Coast Rail. Community Priority Preservation Areas and Priority Development Areas were developed as part of a public process, to show the locations where development should be channeled toward, and what the town prioritizes for preservation. See the PDA-PPD Map for these locations as they stood at the time of the most recent South Coast Rail community engagement process in 2013.

The town may wish to revisit and further refine these PDA-PPA areas with updated information, such as the modeled commute shed, and updated priorities, such as the preservation of key agricultural parcels in north Dartmouth that may be prime development targets. Additional development can be beneficial in providing for the affordable- and middle-income housing needs and options that are lacking in Dartmouth and for creating new consumer markets to support expended economic

development. But the location of priority development and priority preservation areas should be considered as early as possible so that the town realizes the type and

location of development most aligned with its goals and vision.

Southeastern Massachusetts is at an unpredictable turning point with the realization of South Coast Rail. Communities where stations are located are not the only communities that will be affected. Part of an Economic Development Bill enacted in January 2021 created a new Section 3A of M.G.L. c. 40A (the Zoning Act). This new section requires that an MBTA community – including MBTA adjacent communities - shall have at least one zoning district of reasonable size in which multi-family housing is permitted as of right, with a minimum gross density of 15 units per acre, and with no age restrictions. Dartmouth is not in the initial round of affected communities, but this rule is almost certainly likely to be applied to the town once the New Bedford and Fall River stations are complete and operational. Such land use requirements, should the mandatory zones be built out, will certainly increase population. Under current program guidance, Dartmouth will be required to institute a zone that can accommodate a minimum of 1,319 new hosing units. Multiplying this figure by the most current average household size, of 2.52 these housing units could represent an additional 3,324 persons.

# ROADMAP TO THE FUTURE

## Community Goals and Objectives for Housing in Dartmouth





#### Housing Citizen Planning Project

Housing goals and objectives were central to the discussion in the second Master Plan public workshop, which took place at the new North Dartmouth Public Library on Wednesday, October 30, 2019. Workshop objectives were to inform attendees about the Master Plan update process and to gather feedback on the specific topics of housing and economic development through an engagement activity that put the future development of the town in participants hands as citizen planners. Approximately 20 participants attended and shared their thoughts about Dartmouth's current and future Land Use, Housing, and Economic Development potential, objectives and issues.

The workshop began with an introductory presentation to set the context for the remainder of the meeting, with slides describing housing conditions in Dartmouth, tracing an arc from demographic trends and projected future growth through the types of development existing in Dartmouth and the types of development permitted by town zoning. The presentation set a baseline for considering key questions:

- Does Dartmouth currently have the ability to accommodate future population, housing and economic growth in a form that existing residents feel is appropriate and conducive to maintaining the character of Dartmouth and its unique quality of life?
- To accommodate the next set of residents or to allow for the downsizing and

location of existing residents, should the town promote existing development trends that heavily emphasize singlefamily housing construction, or should the development of other housing typologies and options be incentivized? Why and where would this be beneficial?

Following the presentation, workshop participants gathered into three groups to complete a development chip exercise. Each group had a large format map at their table, showing the town of Dartmouth with a 10acre grid overlay, and existing land use information for the categories of undevelopable land (permanently preserved lands, wetlands, water, state- and federally-owned lands, etc.); developable land (vacant land and unprotected farmland); redevelopable land low barrier (commercial and industrial uses); and redevelopable land high barrier (residential uses). The presentation explored various growth projections for



the town, and established 600 new housing units as a reasonable estimate for the next decade. The development chip exercise had two phases.

In phase one, groups considered three potential growth scenarios for those 600 new units:

- Status Quo Option: 85% single-family units, 5% medium density multi-family units, 15% higher density multi-family units - a continuation of the existing distribution of unit types in town
- Even Steven: 33% single-family units, 33% medium density multi-family units, 33% higher density multi-family units a compromise that includes a balance of development that favors some additional multi-family housing
- **Balancing Act:** 10% single-family units, 45% medium density multi-family units, 45% higher density multi-family units an inversion of current trends to favor the development of additional multi-family housing options over single-family lot development

After agreeing on which development path to pursue, the groups moved into phase 2; distribution of new development throughout the town. Sets of legos pre-counted to contain the 600 development units in their chosen growth scenario were provided to participants, who then worked together to distribute development throughout town. Participants were given much freedom in where to place units, with the only restriction being a cap on the maximum number of units that could be placed in a given tenacre square for each density - a maximum of forty single-family units (4 units per acre), a maximum of 80 four-family units (8 units per acre), and a maximum of 200 multifamily townhouse-type units (20 units per acre). Groups also had access to unlimited commercial and industrial units to place around town where economic development is desirable, and residential units could be stacked on top of commercial units to represent mixed-use development.

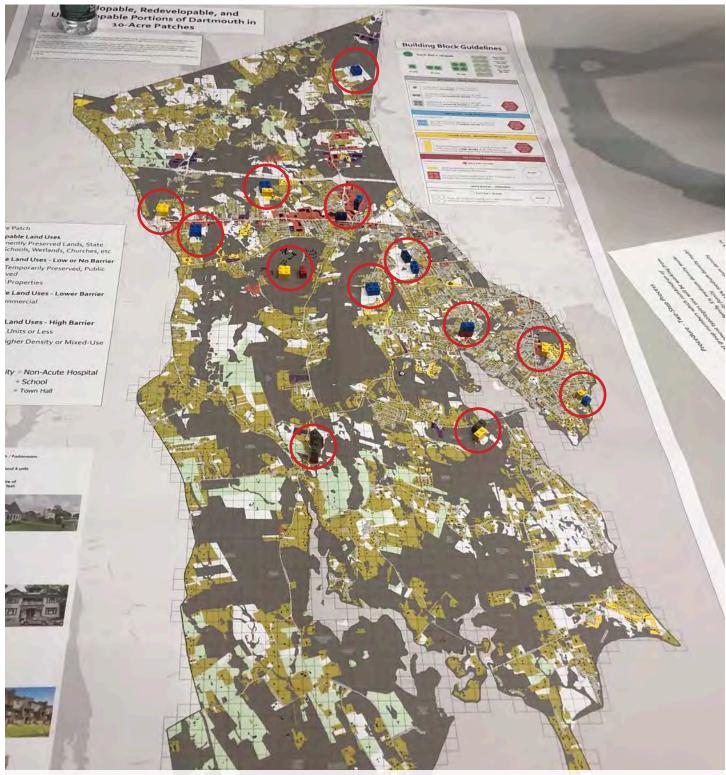
We note that the basemap did not include parcel lines, and that the intention was not to single out specific properties for development. The exercise was meant to obtain input on the general characteristics of locations where participants felt development of various densities should occur, for example, near existing development, near existing infrastructure, away from environmentally sensitive features, etc. During the map activity, SRPEDD's facilitators helped guide the discussion and took notes on the conversation occurring between group members.

#### Workshop Outcomes and Community Supported Housing Policies

While many interesting details emerged, the main take-aways from the citizen planning project can be gleaned from the discussion points that arose across groups. All groups felt that continuing the current relative amounts of single-family versus multi-family housing options will not bring about the ideal land use future for Dartmouth. All groups selected options that increased the share that multi-family development would have in overall future development, with two out of three groups selecting a very high share of multi-family development going forward in order to make up for a current lack of options in these housing types in town. The last group shared this sentiment in conversation, but felt that the zoning changes needed to make this occur would not be politically achievable all at once.

Comparing the dispersion of legos in the development scenario mapping outcomes





Group One - completed worked with the "Balancing Act" scenario; development locations emphasized with red circle

shows that the preferred group scenarios had many common elements:

- Additional higher density/multi-family housing would occur along Route 6, where there is existing infrastructure in place already to support such development.
- Additional development was also placed in North Dartmouth along Faunce Corner Road, and off existing village areas in South Dartmouth and Bliss Corner.
- The development scenarios envisioned mixed-use developments that contain both a residential and commercial component.

One group experimented with trying the "status quo" scenario of developing along current trends favoring large-lot single-family housing, which resulted in a continued proliferation of large-lot single family homes and required a larger amount of land.

As the groups worked on their development scenarios, SRPEDD facilitators took notes on the points that group members brought up in discussion as a way of capturing further context for the development scenarios that were created. Figure 5.11 contains these comments and indicates the groups in which they were voiced. Overlaps in sentiments between different groups demonstrates some common themes among all workshop participants. The main themes that emerged were, in no specific order:

- 1. We want housing options that make living in town more affordable. We are cognizant that there are particular affordability issues for new households (20-30 year olds) and seniors (55+). We should strive to get over the 10% minimum threshold of affordable housing defined by the state.
- 2. There is a sufficient amount of single-family houses and cul-de-sacs in town. Status quo is not a favorable option.
- 3. The best location for new denser housing options are near existing town services (water and sewer) and transportation routes / arteries and public transit routes.
- 4. In this regard, housing development is somewhat constrained by our roadway network that is nearing capacity. There is a lack of north-south connector roads (only 4) limiting development opportunities. In particular, Reed Road is a huge hurdle to development in town. Fix that with a bypass road and Route 6 would get better.
- 5. Route 6 is the town's main economic engine. We don't want to compromise the ability of Route 6 businesses to prosper and provide a revenue base for the town. However, in underutilized areas, some infill residential would be desirable. Medium density housing near the mall, around town center plaza, near Walmart, and at the vacant Benny's would provide mixed-use access to amenities, infrastructure, and services.
- 6. We love our farmland, but do not want all of it to be permanently preserved. In areas where there can be ready extensions of existing infrastructure, we should proactively target development, expanding the tax base while also preserving the cohesive farmland tracts that are most precious to us.



# Figure 5.11: Housing Workshop Comments

COMMENT	GROUP 1	GROUP 2	GROUP 3
We want to make living in town more affordable, especially for new households (20-30 year olds) and seniors (55+); Get over 10% minimum threshold	х	х	х
Make housing within walking and biking distance of destination areas; Older folks don't want to be isolated and younger generations are preferring multi-family housing.	х		х
Example of a town in New Hampshire that created a mini-city with three rings of mixed-use, duplexes, and single-family housing			x
Create mixed-use housing			х
While there are limitations along Route 6, it would be an idea for housing (Route 6 Residential)			x
All farmland turning over to protected land will not help the tax base – some should be turned to development. Unlikely to develop farmland even with temporary protections.	х		х
Maybe create an overlay for an area to target development			х
Create incentives for developers to create 55+ housing			х
Housing can "trickle down" – if there are affordable places for seniors to move, they can sell their homes and new families can move in			х
When large properties become available, we want to move it to a village model; For example, Repurpose old police station – mixed-use res on top comm below – "village feel"	х		х
Hawthorn Country Club will be a good for high density with commercial – town water/sewer, couple have duplexes / townhouses	х		х
Slocum Road a new development that is designed to blend in – importance of design guidelines			х
High density potential near Walmart			х
South coast bike path going through the north part of town – would be a nice amenity for new development in that region			х
Potential across from Hawthorn medical behind the commercial area			х
Gun club could be a location if they ever were to sell			х
Adding a higher proportion of higher density development would involve zoning changes that need to get passed at town meeting – but you have to make the case and inform people beforehand			х
Reed Road huge hurdle to development in town – fix that with a bypass road and Route 6 would get better. Lack of north-south connector roads (only 4) limiting development opportunities.	х		х
Some infill residential would be appropriate around town center plaza, but don't want to disturb the mall as revenue base – could allow residential aspect; Medium density housing at the mall – mixed-use access to amenities, infrastructure, services	х		х

COMMENT	GROUP 1	GROUP 2	GROUP 3
Lower tax rate makes the town an attractive place to develop but lot sizes and assessed values are making it hard to afford to stay		x	
Locate dense housing near town services (water and sewer) and transportation routes / arteries and public transit routes	x	x	х
Try and protect current golf courses rather than allow development on them		х	
Route 6 is the town's major economic engine		x	
Dartmouth would be a much better place if you stop building cul-de-sacs		x	
Allow in-law apartments		x	
Sufficient amount of single family houses in town. Status quo is not a favor- able option.	x	x	
Renters having a higher cost burden	x		
Development near highway on land that is developable close to stores, ame- nities, schools, etc	x		
High density senior housing on the campus of UMass-Dartmouth also some commercial activity Transportation options is going to drive development – lack of street network, transit	x		
Land off High Hill Road is attractive because its available and closes to transit – NB / SCR station	x		
Res / mixed-use development in Alderbrook Farm neighborhood – maybe seniors who want to stay in their neighborhood and age in place	x		
Redevelopment of Dartmouth St. Benny's into high-density housing	x		
Moderate residential density at Allendale Country Club	x		

- 7. Make housing within walking and biking distance of destination areas. Easing non-vehicular mobility would assist seniors, as older folks do not want to be isolated and younger generations are preferring multifamily housing near to amenities. Plans for the South coast bike path going through the north part of town – would be a nice amenity for new development in that region
- 8. When large properties become available, we support the development of mixed-use housing with a village feel. For example, we could consider repurposing the old police station as a mixed-use development with residential units over commercial units, creating that village model.
- 9. We can consider how housing could be added to existing institutions in town. For example, the Hawthorn Country Club might have the space and infrastructure to accommodate high density with a commercial component, and UMass Dartmouth might have space and willingness to develop a portion of its land as senior housing to benefit the town and to create a truly inter-generational campus community.



### Housing Goals and Strategies

To address issues raised by community members and the analysis of recent demographic and housing trends, this Master Plan establishes the following goals for housing in Dartmouth:

# Housing Goal 1:

# Diversify Dartmouth's housing stock.

#### Why Dartmouth / Why Now?

Community members expressed the wish to rebalance the community's housing portfolio to provide a range of housing options, so that all varieties of households can find foothold or to remain in Dartmouth. Different regulatory measures are necessary to encourage the development of high-quality, smaller-scale homes that fit the lifestyle and life stage of downsizing seniors, those who live alone, and those with small families, all of which are expanding population cohorts in Dartmouth. In addition, lower-cost, smaller-scale options could stop the decline in young and first-time householder-age population that is occurring in Dartmouth.

	Key Strategies for Action			
Strateg	у	Responsible Party	Time frame	
H-1A	<b>Re-zone appropriate areas of town to</b> <b>permit higher density housing.</b> A first step in this process is studying the general areas where re-zoning would be most possible and beneficial, but this Master Plan process suggests so far that certain areas of North Dartmouth within proximity to new transit stations, the South Coast Bikeway, and existing water and sewer infrastructure would be places to start.	Planning Board, the public, their consultants	5 Years	
H-1B	When re-zoning, create districts that allow for mixed-uses and village-style development of smaller-scale housing across a larger-scale area.	Planning Board, the public, their consultants	5 Years	
H-1C	Participate in the state's <u>Chapter 40R</u> program, which compensates towns for adopting smart growth zoning districts and provides a structured process for siting denser development.	Planning Board, the public, their consultants	3 Years	
H-1D	Create incentives for developing housing to meet the needs of Dartmouth's senior population	Planning Board, Town Meeting	3 Years	
H-1E	Review and enhance the definition of Accessory Use or an Accessory Building to assist in the development of senior housing alternatives.	Planning Board, Town Meeting	1 Year	

# Housing Goal 2:

# Ensure adequate affordable housing for low- and moderate-income households.

#### Why Dartmouth / Why Now?

Dartmouth has made progress in providing affordable units; yet a gap still exists in what is mandated by the state's Chapter 40B Program and what is needed in town. As of May 2020, Dartmouth needs 170 additional affordable housing units to meet the 10% state requirement. Approximately 36% of the households in town have low- to moderate-incomes, but only 1.1% of single-family units are affordable to households earning 80% or less of the area median income (\$52,160). Making progress toward the 10% threshold will help to further close this gap and present options for living in Dartmouth that will not disproportionately cost burden essential workers and other low- and moderate-income households. Dartmouth needs to meet the challenge of truly diversifying its housing stock to create affordable rental and ownership units for families, persons with special needs, and senior residents to have equitable housing access.

	Key Strategies for Action			
Strateg	у	Responsible Party	Time frame	
H-2A	Pursue the goals and implementation strategies of the 2018 Housing Production Plan.	Planning Board, Housing Authority, Select Board, ZBA, Community Development, Finance	5 Years	
H-2B	Explore the state's Housing Choice Designation and Program. Housing Choice communities gain access to Housing Choice Capital Grants and priority access to other grants such as MassWorks, Complete Streets, MassDOT capital projects, and Land and PARC grants. To qualify for designation, a town has to have produced certain rates or amounts of new housing within the last five years and adopted certain housing production best practices.	Planning Board	2 Years	
H-2C	Explore participation in a <b>Regional</b> <b>Housing Services Office</b> , should one become active in the southeast region, to provide the services of inventorying, managing, and tracking affordable housing units.	Housing Authority, Planning Department, Community Development, Town Administrator	2 Years	



# Housing Goal 3:

# Expand the role of redevelopment in reimagining underutilized properties.

#### Why Dartmouth / Why Now?

Master Plan discussions included a consistent theme around utilizing existing developed areas to their full potential before directing new development toward greenfield areas. Residents, cognizant of not wanting to remove commercial land from the tax base, are interested in the conversion of underutilized or vacant developed parcels to newly activated, mixed-use redevelopments. Injecting both residential units and convenience commercial uses can be part of a plan to transition these properties into vibrant mixed-use hubs where residences, commercial uses, and walkable streets combine to provide convenience and enhanced quality of life.

	Key Strategies for Action			
ID	Strategy	Responsible Party	Time frame	
H-3A	Consider redevelopment studies of key vacant developed parcels, particularly those in previously identified Priority Development Areas.	Planning Board, the public, their consultants	5 Years	
H-3B	Study the possibility of infill development of undeveloped lots in neighborhoods initially zoned for higher density development to help alleviate the housing needs for senior residents.	Town Adimin., Planning Board	3 Years	

# Housing Goal 4:

# Coordinate new housing development with the growth and expansion of multi-modal transportation networks and other town infrastructure.

#### Why Dartmouth / Why Now?

Areas of town such as Padanaram and Bliss Corner, among others, showcase examples of residential neighborhoods where housing is within walking and biking distance of destination areas. The message from Master Plan workshops was "more of that!" Siting senior housing near routes for non-vehicular mobility assists seniors in remaining active and preventing isolation. On the other end of the spectrum, many young householders will trade large living quarters for a residence near convenience amenities. The town should also anticipate a transition in North Dartmouth once South Coast Rail stations are operational, with lead time left for planning for housing within commuting distance of the stations. Housing along bike-ped routes like the planned South Coast Bike Path are a valued amenity that support community health and wellness.

	Key Strategies for Action			
ID	Strategy	Responsible Party	Time frame	
H-4A	When <b>exploring rezoning options</b> , prioritize sites that are within proximity to transit and that can be connect residents to town commercial and recreational destinations via pedestrian and/or bicycle infrastructure.	Planning Board, the public, their consultants	5 Years	
H-4B	<b>Revisit Dartmouth's Complete Streets</b> <b>Prioritization Plan</b> to see where there may be potential for mutually-supportive housing production and multi-modal transportation improvements.	Planning Board, the public, their consultants	1 Year	
H-4C	Maintain a clear understanding and up- to-date information on infrastructure that is critical to expanded housing development, in particular, <b>public sewer and water supply</b> <b>capacity</b> .	Planning Board, DPW, Water and Sewer Division	On- going	



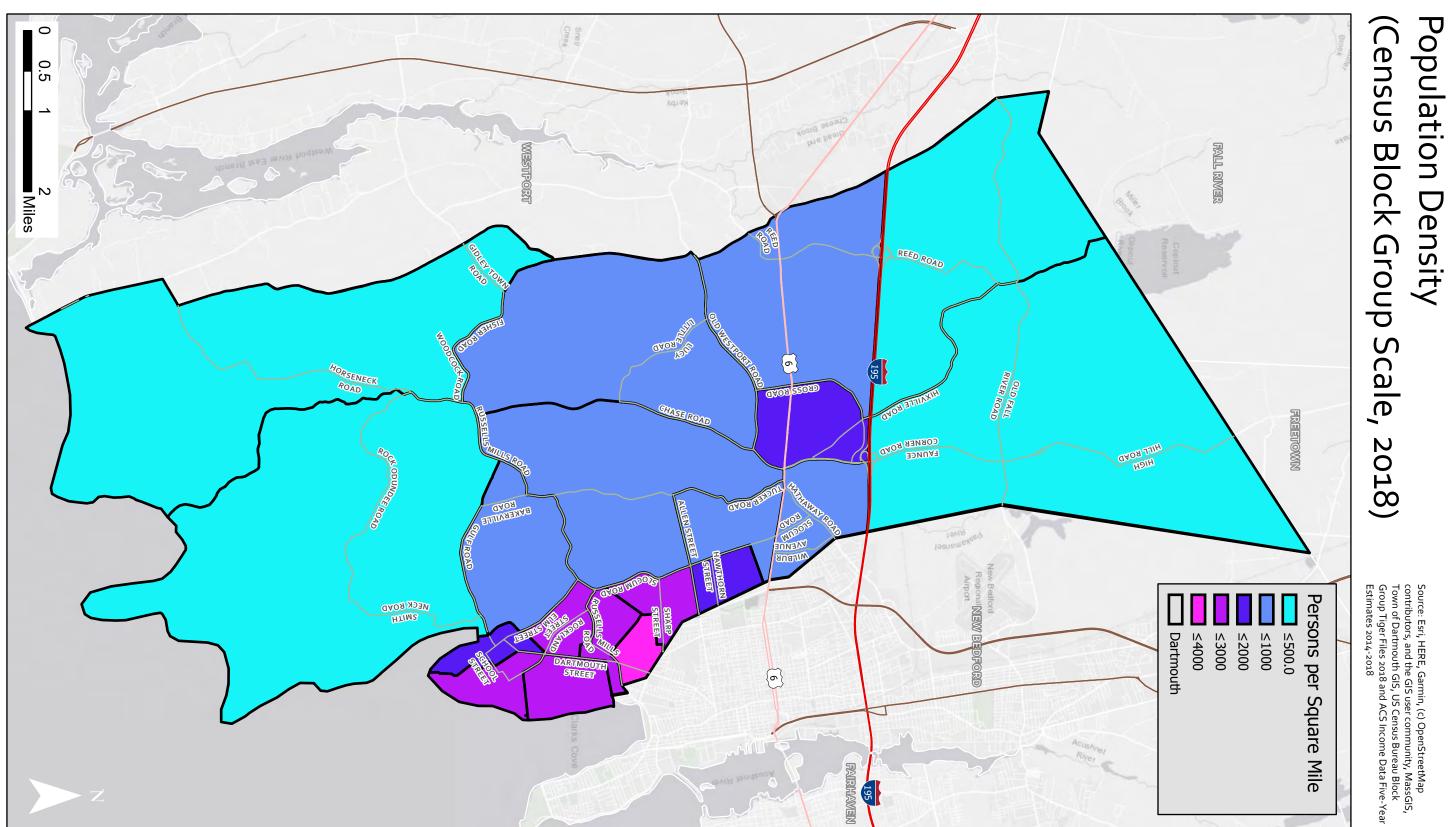
# Housing Goal 5:

# Pursue housing development that has the least impact on Dartmouth's outstanding Natural Resources.

#### Why Dartmouth / Why Now?

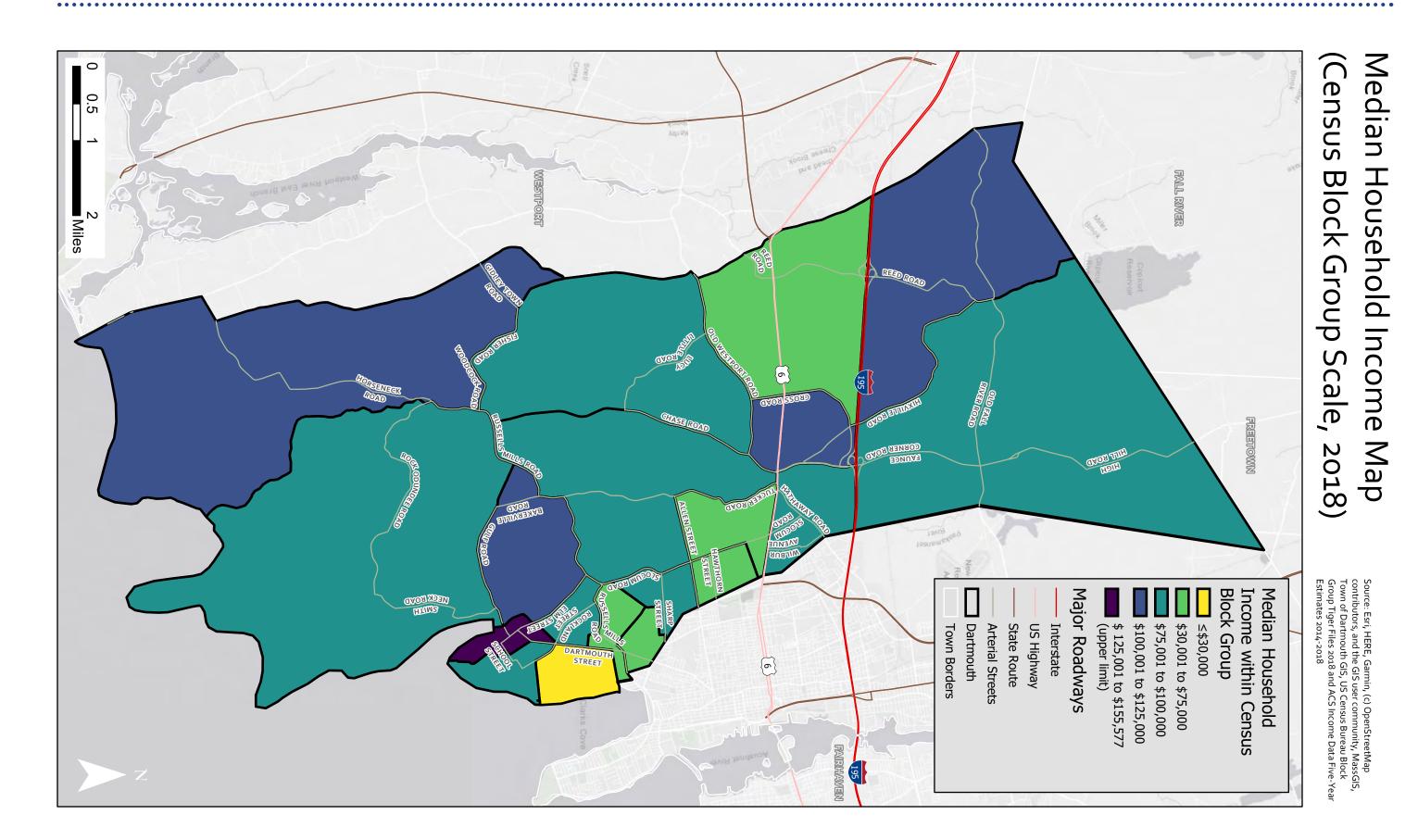
When asked their favorite thing about life in Dartmouth, there was a tie for the most common response from workshop participants - schools, and the quality of the natural environment in town, both land- and water-based. Housing development can degrade natural systems or be built in conflict with them - but new housing does not have to be sited in such a way, nor does it have to be as impactful on natural landscapes were previous generations of home construction. Building low-impact development will allow for expanded access to housing while also protecting the town's outstanding natural resources and promoting community-wide resilience to climate change impacts and potential disruptions.

	Key Strategies for Action			
ID	Strategy	Responsible Party	Time frame	
H-5A	Remain current with federal FEMA map adoption requirements and state-required floodplain bylaw amendments. Retaining compliance keeps the town in the National Flood Insurance Program and is the only mechanism for ensuring that residents can purchase flood-related insurance policies.	Planning Board, Conservation Commission, Town Meeting	Ongo- ing	
H-5B	Engage the Agricultural Commission on key farmland preservation priorities everywhere in town - north and south Dartmouth - to ensure that new housing does not compromise the agricultural economic sector in town or threaten to degrade the local food system.	Planning Board, Agricultural Commission	Ongo- ing	
H-5C	Pursue a bylaw audit to better understand how nuances of the zoning bylaw may be inhibiting Low Impact Development techniques.	Planning Board, Conservation Commission, partner non-profits with expertise such as Mass Audubon	2 Years	

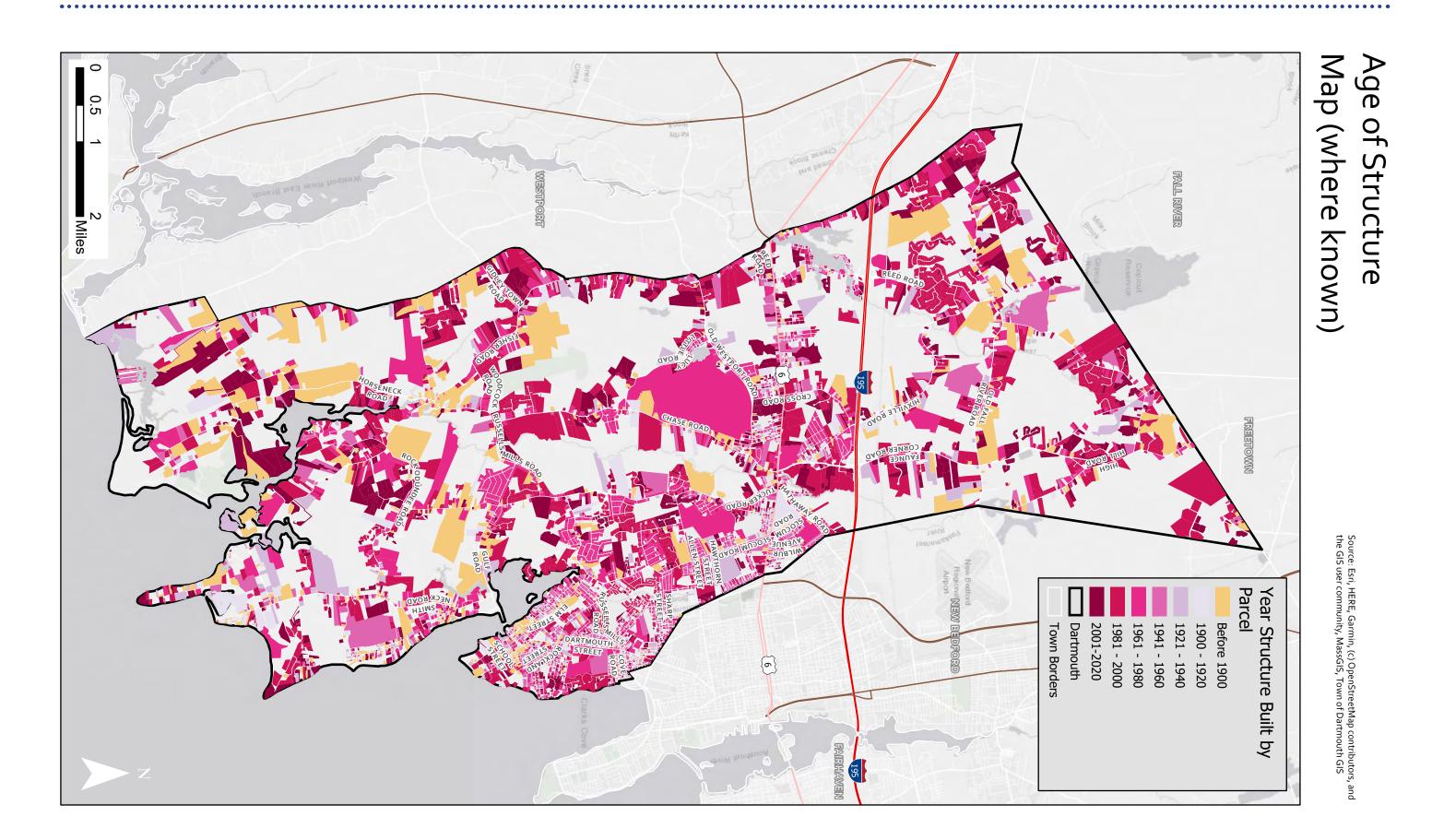


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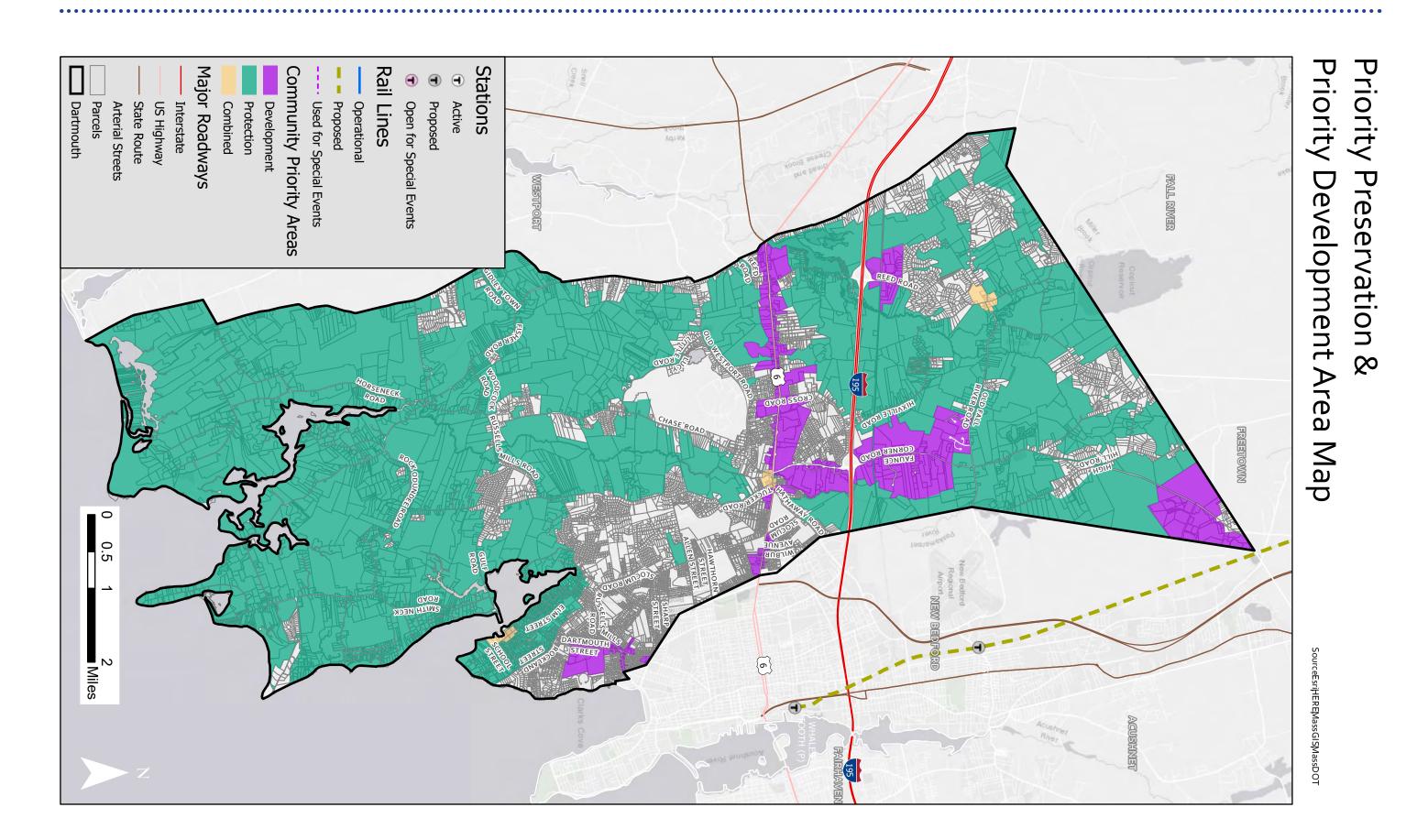
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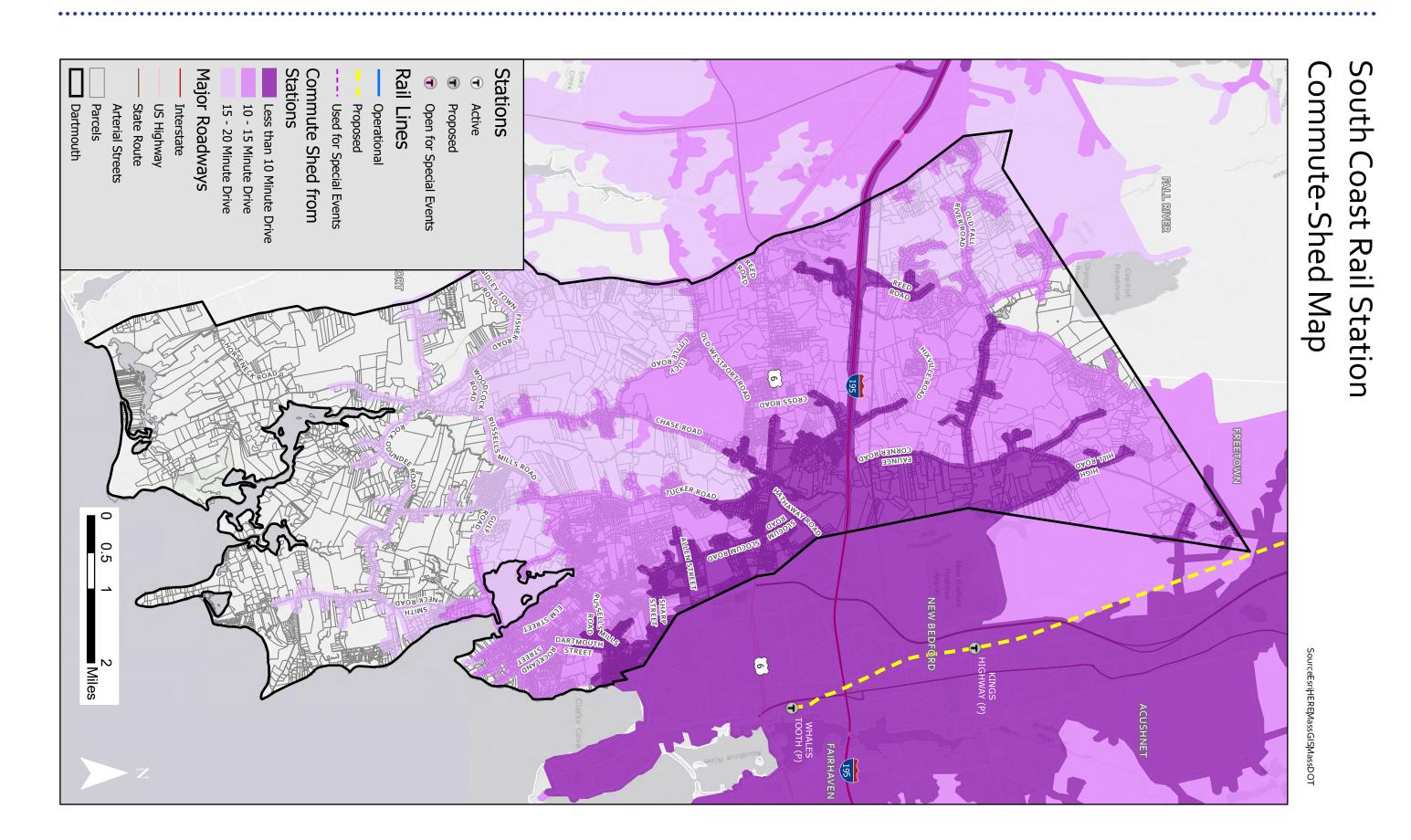
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