



# Housing in Mansfield

## 2023 Housing Production Plan



**SRPEDD**  
Southeastern Regional Planning  
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# Introduction

The Town of Mansfield is a vibrant suburban community situated between Foxborough, North Attleborough, Norton, and Easton. A relatively large town with a population of 23,860 as of 2020, Mansfield has a variety of housing types and densities, ranging from the downtown – which hosts an MBTA Commuter Rail station and numerous TOD apartment complexes – to the rural outskirts with larger, single-family homes.

In 2021, Mansfield partnered with the Southeastern Regional Planning and Economic Development District (SRPEDD) to update their Housing Production Plan, last updated in 2016. A Housing Production Plan (HPP), as defined by 760 CMR 56, is a document that shall contain at a minimum the following elements, covering a period of five years:

- Comprehensive housing needs assessment;
- Affordable housing goals; and
- Implementation strategies.

We'll go into more detail about the corresponding sections, but in a nutshell, it is a community's proactive strategy for planning and developing affordable housing. It's developed with opportunities for residents and stakeholders to learn about the planning process, become informed of the plan, and to provide input. HPPs assist communities in planning for low-, moderate-, and middle-income residents by outlining a path to producing a variety of affordable housing options, including both subsidized and market-rate housing.

## Plan Structure

As described, a Housing Production Plan consists of a comprehensive housing needs assessment, a set of affordable housing goals, and accompanying implementation strategies. The comprehensive housing needs assessment is an analysis of the community's demographics and housing stock, as well as identification of development constraints (barriers) and limitations that may hinder the development of affordable housing. This analysis, in conjunction with community conversation and guidance, informs the creation of a set of affordable housing goals and implementation strategies.

Affordable housing goals address the housing needs of the community and provide pathways to produce a range of housing types. The housing types we outline will vary by community, but typically include a mix of rental, ownership, multi-family, and age-restricted units.

Implementation strategies describe how the community will achieve its housing production goals, as well as provide a timeframe/schedule for achieving the goals identified.

## Affordable Housing Goals 760 CMR 56.03(c)

The HPP shall address the matters set out in the Department's guidelines, including:

1. a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly;
2. a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50% of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).



## Implementation Strategies 760 CMR 56.03(d)

The HPP shall address the matters set out in the Department's guidelines, including an explanation of the specific strategies which explain how the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all of the following strategies, to the extent applicable:

1. the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal;
2. the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications;
3. characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.); and/or
4. municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or
5. participation in regional collaborations addressing housing development.

This Plan is separated into five (5) main sections, titled:

- **“Talking About Housing,”** which describes the historic inequities within housing development/policy and will lay the foundation for why we plan for housing;
- **“Comprehensive Housing Needs Assessment,”** which describes the most current market and demographic data in Mansfield;
- **“Barriers to Development,”** which describes what factors may be hindering development opportunities in Mansfield;
- **“Affordable Housing Goals,”** which outlines the goals Mansfield should actively pursue over the next five years; and
- **“Implementation Strategies,”** which describes the pathway Mansfield should take to achieve its housing goals, including priorities and timelines.

## Public Engagement & Community Outreach

The project team held several meetings with the Mansfield Housing Corporation and Town staff, who served as the guiding working group, over the lifetime of the project. Additionally, the team tabled at Mansfield's annual Family Fun Night and conducted a community survey to hear directly from residents about current needs and concerns surrounding the town's existing housing stock. Throughout this report we will cite the feedback received from the tabling event and 119 survey responses. We would like to thank those who took the time to engage with the project for their invaluable input, which has helped us shape this plan into an authentic and actionable list of goals and strategies for the Town of Mansfield.

## Affordable Housing Goals and Strategies

There are four (4) main housing goals for the Town of Mansfield and seven (7) implementation strategies. The four goals are to:

- Produce starter homes and housing options for those with low, moderate, middle, and fixed incomes;
- Produce new housing options and retrofit existing homes to support safe and accessible living;
- Pursue funding streams to support local housing production efforts; and
- Continue to produce SHI-eligible units to maintain the Commonwealth's required amount and to support communities in need.

Image 1: Mansfield's MBTA Commuter Rail Station [Kevin Ham/SRPEDD]



The seven accompanying implementation strategies are to:

- Amend local zoning to incentivize provision of starter homes, rental units, accessory dwelling units, family-style units, and multi-family development in key areas throughout town;
- Pursue partnerships and funding resources to provide direct assistance to help preserve housing and create new options for vulnerable communities, including senior residents;
- Create design guidelines for duplexes and large developments to ensure that new housing construction "fits" within the local community;
- Adopt the Community Preservation Act to support future housing development and programming efforts, as well as other Town interests;
- Continue to review the availability of Town-owned land and tax-title properties to gauge their potential for affordable housing development;
- Partner with the Mansfield Housing Authority to improve outreach and collaborate on an educational campaign regarding subsidized and public housing; and
- Establish or partner with a first-time homebuyers program to support individuals or families looking to purchase their first home in Mansfield.

Before we dive into these goals and strategies, we will take a step back and describe some important background information and key housing terms. We will also examine the needs of Mansfield's residents and what may be hindering development opportunities.

# Talking About Housing

Housing is one of the most important aspects of an individual's life and livelihood. A residence is more than a physical shelter or consumer choice – it's a home – a place where children grow up, where individuals care for their family, where friends gather, where meals are cooked, where education takes root, where careers begin and are maintained, where pets play, where passions are pursued, and where we store some of our most important possessions. It is also often an individual's primary financial responsibility. The quality, safety, and stability of an individual's home has a significant impact on their life and happiness.

## Persistent Unaffordability

Many families today struggle to find an affordable, safe home with access to nearby necessities, such as quality schools, groceries, medical care, parks, transportation, and employment. This is due to a phenomenon called **persistent unaffordability**, or the trend towards persistently high costs of living compared to incomes. This lack of affordability has left 37.1 million households (roughly 30% of all households in the nation) **cost burdened** as of 2019.<sup>1</sup> This means these households spend 30% or more of their annual income on housing, a concept we will explore late in the report. Renters are disproportionately cost-burdened compared to homeowners; however, homeowners are more often **severely cost burdened** (spending more than 50% of their annual income on housing alone). More recently, many individuals, largely BIPOC,<sup>2</sup> low-income, and older adults, are also struggling to keep up with rent and home ownership costs due to loss of income during the COVID-19 pandemic. The bottom line is that it is becoming increasingly difficult for individuals and families to obtain secure and affordable housing.

What is causing this trend towards persistent unaffordability? Many factors contribute to the issue, but, on a local level, the most common are low-density zoning, excessive parking requirements, high demand for certain locations, high land costs, and high costs of development. Additionally, existing barriers to homeownership and growing racial disparities exacerbate housing inequities and prevent families, especially BIPOC and low-income families, from accumulating wealth, establishing income security, and experiencing economic choice.

<sup>1</sup> See Harvard University's [State of the Nation's Housing 2020 Report](#) and Habitat for Humanity's [key takeaways](#)

<sup>2</sup> Black, Indigenous, and People of Color

## Why Plan for Housing?

Housing insecurity and lack of affordability are structural issues embedded within our social, economic, and political systems. These systemic problems take shape in many ways, but notable manifestations include:

- Racial disparities in homeownership today that are built upon the legacy of racist practices (such as redlining<sup>3</sup> and racial restrictive covenants<sup>4</sup>). Furthermore, predatory lending practices, lack of access to credit, and barriers to saving for the upfront costs of homeownership only widen the gap;
- Displacement via gentrification and/or high housing demand (particularly in communities within commuting distance to Boston, such as Mansfield) that often push low-income, older adults, and BIPOC families from their neighborhoods, disrupting social and community connections;
- Intergenerational poverty that forces children into unstable environments, for example, having to frequently move and change schools. These experiences often bleed into adulthood, making it difficult to escape poverty as adults.<sup>5</sup>
- Policies that hinder unhoused individuals (and especially those with behavioral issues, such as addiction and mental illness) from obtaining temporary or permanent housing. These continue to limit unhoused individuals access to essential supportive services and perpetuate homelessness.<sup>6</sup>

All of these inequalities and hardships negatively impact an entire community's well-being and prosperity, not just those experiencing them. Housing-related disparities will only continue to grow as the demand for housing, particularly in the form of home ownership, continues to increase while housing production stagnates.

<sup>3</sup> See the American Planning Association's (APA) [Planning for Equity Policy Guide](#) and Joseph DeAngelis's, AICP article [Grappling with the Racist Legacy of Zoning](#).

<sup>4</sup> See the APA's [Planning for Equity Policy Guide](#) and the [Seattle Civil Rights Labor History Project's article](#) on racial restrictive covenants throughout history.

<sup>5</sup> See the National Center for Children in Poverty's report [Childhood and Intergenerational Poverty](#).

<sup>6</sup> See the National Alliance to End Homelessness' publication [Housing First](#) and the American Psychological Association's [Resolution on Ending Homelessness](#).

So, why plan for housing? Because it is only possible to address housing inequity if municipal, state, and national governments alike recognize that removing these structural barriers begins with planning.

In Massachusetts, municipalities are especially well positioned to address these issues in a hands-on manner thanks to their control over local zoning and policy; in other words, cities and towns can make a big difference in their communities with sound, community-led initiatives to house residents in comfortable, affordable, and safe environments. Moreover, Massachusetts has a suite of State-level policies and programs (such as Chapter 40B, Chapter 40R, the Community Compact Cabinet, and the Housing Choice Initiative) that can help contribute to the production of both subsidized housing and market-rate housing that is available at affordable price points. Finally, the Commonwealth is lucky to have numerous public and private entities and agencies (such as the Executive Office of Housing and Livable Communities [EOHLC] and the Massachusetts Housing Partnership [MHP]) who actively partner with communities to meet housing goals. Taken together, and with proper planning, communities can develop a set of specific and appropriate strategies to address their unique needs and challenges.

## Why Complete a Housing Production Plan?

There are numerous reasons to complete a Housing Production Plan; most importantly, HPPs assist in ensuring housing equity and planning for a future where all community members have safe, healthy, stable, and livable homes to return to. The Stanford Social Review elaborates on some of these reasons, saying, “High-quality, stable housing is central to the health and wellbeing of all families. It helps foster relationships and opportunities in communities, limits chronic stress, and allows families to support positive child development.” Additionally, there are other important State-level benefits, described on the following page.

## Create More Local Control over Chapter 40B Proposals

Having a certified Housing Production Plan gives a community more control over Comprehensive Permits under Chapter 40B. A plan may be certified by DHCD if, within a 12-month period, a community permits SHI-eligible affordable housing units equal to at least 0.5% to 1.0% of its year-round housing stock. Certification means that the community’s Housing Production Plan has met its regional need for affordable housing for one year (by meeting at least the 0.5% threshold) or two years (by meeting the 1% threshold). During its certification period, a community’s Zoning Board of Appeals has the right to deny a Comprehensive Permit. All requirements for HPPs are described in state regulations *760 CMR 56.00: Comprehensive permit; low- or moderate-income housing*.<sup>7</sup>

## Support the Commonwealth’s Commitment to Housing

The **Housing Choice Initiative** (HCI) provides incentives, technical assistance, and targeted legislative reform to encourage municipalities to plan and build diverse housing stock. Importantly, it supports the administration’s commitment to produce 135,000 new housing units statewide by 2025. Benefits of participation in the HCI include:

- The **Housing Choice Community Grant Program**, which funds infrastructure improvements in those communities that have shown commitment to advancing sustainable housing production.
- Other Technical Assistance programs offered by regional and state agencies to assist with planning for housing such as the **District Local Technical Assistance (DLTA)** Program and the **Community Compact Cabinet**.

<sup>7</sup> Available at <https://www.mass.gov/regulations/760-CMR-5600-comprehensive-permit-low-or-moderate-income-housing>.

# Housing Needs Assessment

The Comprehensive Housing Needs Assessment is an analysis of community demographics and market conditions. When conducting this analysis, we ask the questions:

- Who lives in the community and what are their needs?
- How diverse is the housing stock and does it match the community's needs?
- Is it affordable to live within the community for both existing and future residents?

## Data Sources and Definitions

The Needs Assessment pulls from a variety of sources to help tell Mansfield's housing story. Below we've described some of the sources you'll see referenced most often throughout the report.

### American Community Survey (ACS)

The **American Community Survey**, or ACS, gathers data on a sample of the population through monthly surveys the US Census Bureau produces on topics including housing, jobs, education, and more. The Five-Year ACS, used in this HPP, utilizes data that has been collected and aggregated over a five-year period, in this case from 2015 to 2020.

The **Decennial Census**<sup>8</sup> is a count of the entire population conducted and released every 10 years. These data sources have some overlap, but also gather information on separate topics.

### Department of Housing and Urban Development (HUD)

The **Department of Housing and Urban Development** (HUD) maintains data on a variety of topics related to housing nationally. Two of the topics described in this report are **Area Median Income** (AMI or HAMFI) and **Cost Burden**.

<sup>8</sup> At the time of issuance for this document, much of the content of the 2020 Decennial Census data has not yet been released. Because of this, some of the data, including much of the demographic information, are from the 2020 ACS.

### Income Definitions

There are two important income figures we will cite frequently throughout this plan. The first is the **Area Median Income**, which is also called **100% AMI**. Area Median Income describes the midpoint of a specific region's set of household incomes. It is used to determine the income eligibility requirements for State and Federal housing programs. These "Income Limits," ranging from roughly 30% to roughly 80% of a town's AMI, are defined by HUD as eligible for subsidized housing. For Mansfield these income limits (for a family of four) are:

- **100% AMI: \$117,700;**
- **80% AMI: \$89,350.** This is approximately 80% of \$117,700 and is the income limit at which a family of four becomes eligible for subsidized affordable housing.
- **50% AMI: \$55,850;** and
- **30% AMI: \$33,500.**

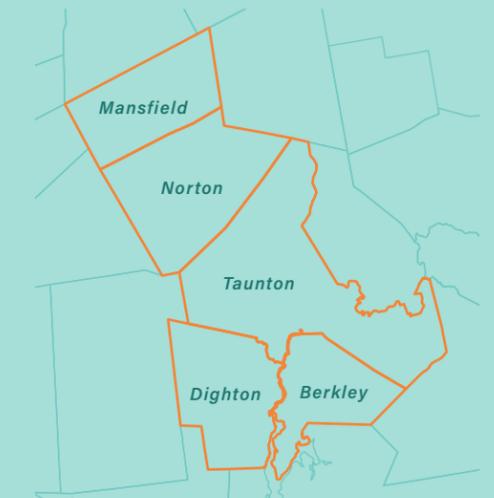
We will provide a detailed table with income limits for households of varying sizes later in the report.

<sup>9</sup> HUD's AMI calculations are typically described using percentages (50% AMI, 80% AMI). However, the income brackets used in practice are not always exactly the listed percentage of the area median income. This is due to adjustments HUD makes in consideration of other market factors, such as local incomes relative to the price of housing. For more information about how HUD calculates AMI, see **HUD's Income Limits Documentation**, FAQ Question 5.

## Taunton-Mansfield-Norton, MA HUD Metro FMR Area

HUD creates its own regional groupings, with Mansfield grouped into the "Taunton-Mansfield-Norton, MA HUD Metro FMR Area." The grouping includes the following cities and towns:

- **Bristol County, MA:** Berkley, Dighton, Mansfield, Norton, Taunton.



For more information about how HUD groups municipalities and their area definitions, see HUD's **Income Limits Documentation**, FAQ Question 9.

The second income figure we will often cite is the **Town Median Household Income**, which is **\$120,694**. This figure comes from the 2020 ACS (described above) and represents the median income of all households only within Mansfield.

### Comprehensive Housing Affordability Strategy (CHAS)

Created by the U.S. Census Bureau and released by HUD, **CHAS** data is a set of custom tabulations of American Community Survey data that describe the extent of housing problems and needs in a municipality. These tabulations include data on how many households fall into each AMI bracket (for example, how many families fall within 50-80% of the area median income given their household size) and how many households are cost-burdened (as well as to what extent).

#### Cost Burden

**Cost Burden** describes how much a household pays for housing, relative to their income. Unlike AMI, individuals and families can be cost-burdened, regardless of income. We'll give an example of cost burden later in the report, but it can be summarized roughly as "paying more than 30% of one's income for housing costs."

### Home Mortgage Disclosure Act (HMDA)

The **Home Mortgage Disclosure Act** (HMDA) was enacted in 1975 and requires most financial institutions to upkeep, report, and publicly disclose mortgage loan information. The data reports information ranging from loan amount, loan outcome (ex. Accepted, denied), preapproval status, reasoning for loan outcome, and applicant demographics. It highlights mortgage trends and can aid in determining concerning outcomes, for example racial disparities in mortgage denial rates.

### The Warren Group

The Warren Group is a real estate entity that provides data and information on real estate trends, property transactions, and mortgages. In this HPP it is used to determine housing trends (sale prices, foreclosure rates, flips, and number of cash sales).

### ESRI Business Analyst

Geographic Information Systems (GIS) software provider ESRI offers an online mapping service called **Business Analyst** that allows users to run market analyses on specific geographies. Here, it is used to retrieve population and housing unit projections out to 2027.

Image 2: Aerial View of Mansfield Center [Kevin Ham/SRPEDD]



## Market Conditions and Affordability

There are two types of affordable housing we'll be discussing throughout the Plan: "naturally occurring" affordable housing and subsidized affordable housing. We've opted to separate these types of housing due to the nature of their creation and targeted demographics. In doing so, we hope to address a diverse set of needs through the production of a myriad of housing options suitable for different individuals with different income levels and family structures. Let's explore each type of housing in more detail.

### "Naturally Occurring" Affordable Housing

"Naturally occurring" affordable housing is available, without subsidies and at lower price points, when the right regulatory and market conditions exist for its development. In this case, the word "affordable" doesn't mean "subsidized" - rather, it builds on the idea of not being cost-burdened, which is a term used to describe whether a household is paying 30% or more of their annual income on basic living costs, such as their mortgage or rent plus utilities. When we are discussing naturally occurring affordable housing, we are talking about homes that are affordable enough that they will not cause a young family, older couple, or household with limited/fixed income to become cost-burdened. Think of starter homes, homes for downsizing, and apartments for recent graduates, among others types of housing units.

In Mansfield, 1,155 households are cost-burdened (paying >30% but <50% of their income on housing) and 579 households are severely cost-burdened (paying more than 50% of their income on housing).

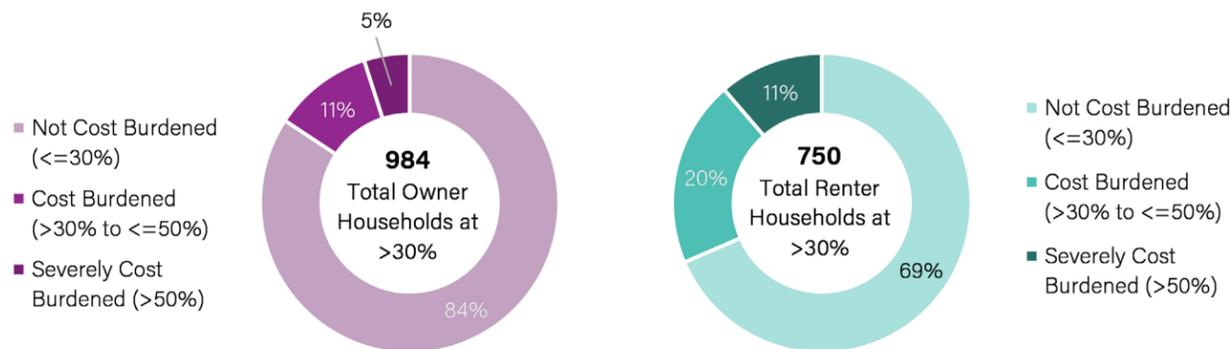


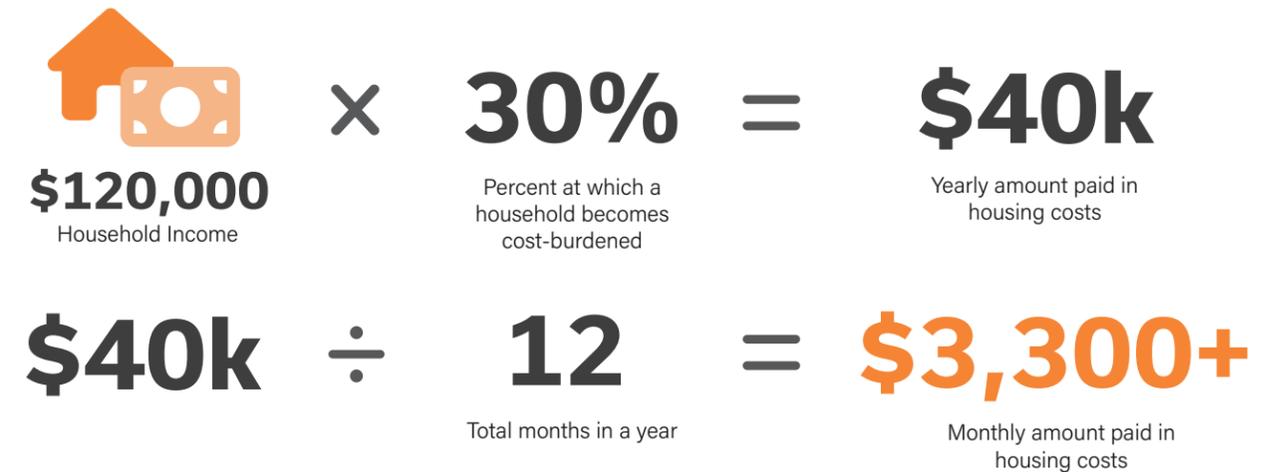
Figure 1: (Left) Owner Cost Burden and (Right) Renter Cost Burden; HUD CHAS, 2015-2019

### An Example of Cost Burden

Let's dive a little deeper into the concept of cost burden with a rough example. In 2020, the median household income in Mansfield was \$120,694. Let's round down to \$120,000 for simplicity.

If you are a household of 4 making \$120,000, 30% of your annual income would be \$40,000. Now, imagine all that money is going towards a mortgage payment or rent. What would that payment look like? Split \$40,000 across 12 months and you get roughly \$3,300. That means any household with an annual household income of \$120,000 would be considered cost-burdened if they were paying \$3,300 or more per month in basic living costs (mortgage payments or rent plus utilities).

Want to try this exercise for yourself? Take the sum of everyone in your household's gross annual income, multiply it by 0.3 (30% minimum to be considered cost-burdened), and divide the result by 12 (12 monthly payments).



A household making **\$120,000 annually** will be considered "cost-burdened" if they are paying **\$3,300+ per month** on housing costs (mortgage/rent and utilities).

Figure 2: An Example of Cost Burden (\$100,000 x 0.3 / 12 = \$2,500+ per month)

### Current Market Conditions in Mansfield

In 2022, a total of 298 home sales occurred in Mansfield, predominantly single-family homes (60%). Home costs are going up in town (as they are throughout the Commonwealth and the U.S.), with a 4.25% increase in sale price for all homes and an 11.21% increase in sale price for single families. While there is speculation on the current trajectory of the housing market, these rising costs are likely to continue in part into 2023, with a single-family home costing a buyer \$640,000 (median sale price) as of December 2022.

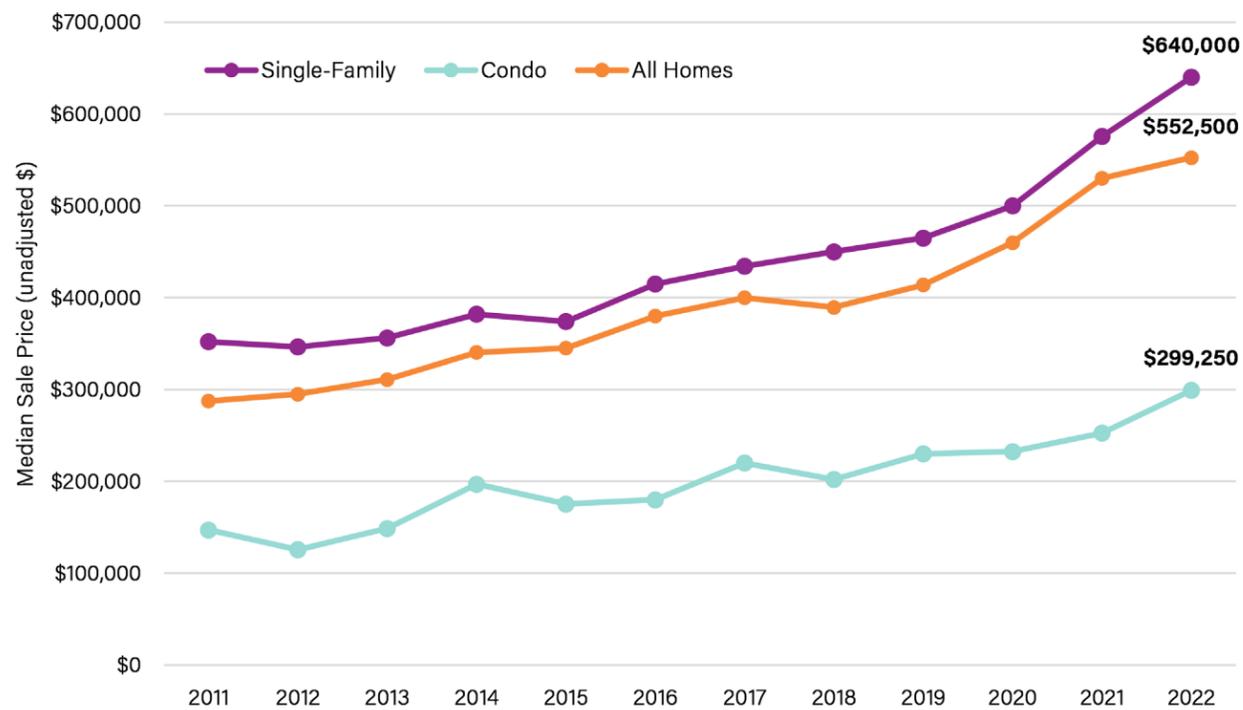


Figure 3: Home Sale Price Trends by Housing Type, The Warren Group, 2021

### Mortgage Applications

Mansfield has a healthy, though expensive, housing market, with mortgage approval rates steadily at or above 90% since 2012. This means the majority of buyers seeking to purchase a home in Mansfield with a mortgage successfully obtained a loan to do so. While these rates are high, Mansfield may be interested in further exploring mortgage application success, including what populations are being denied mortgages and for what reasons. To obtain this data, the Town may consult the [Home Mortgage Disclosure Act Dataset Filtering resource](#), which provides statewide data downloads. Upon retrieving loan-level data, the Town can filter by Census Tracts to observe trends within the community.

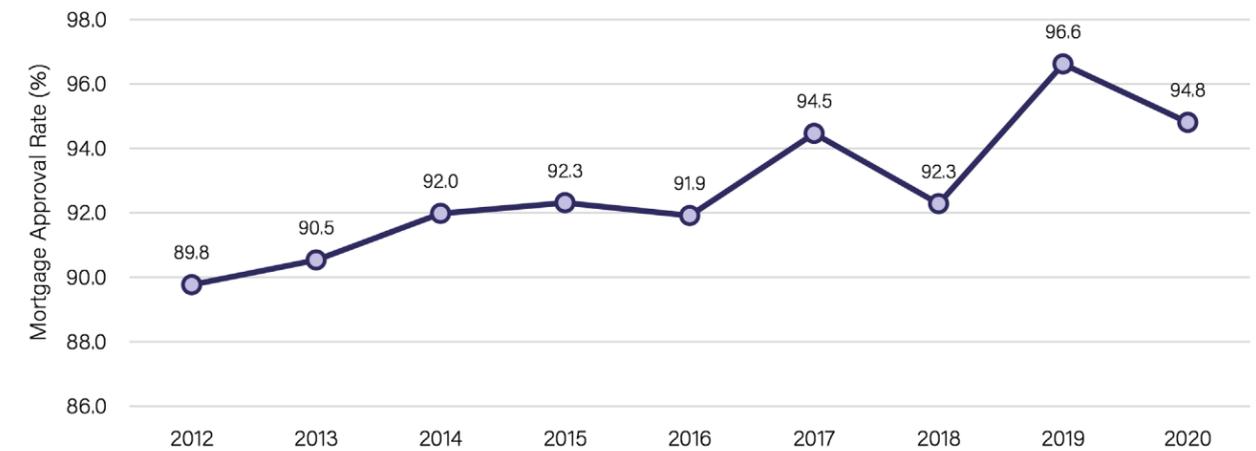


Figure 4: Mortgage Approval Rates; HMDA, 2020; All Mortgage Applications

Some additional indicators of the housing market we examined in this report are foreclosure rates, home flipping rates, and cash sale rates. These data points can help us better understand competition, affordability, and displacement risk. They give us an overall better picture of how “healthy” the local housing market is.

**Foreclosures**

Foreclosure rates, determined by the number of sales transactions in a given year with a “Foreclosure” deed type, were relatively low compared to the total number of sales transactions with a listed deed type. As of 2020, 2.6% of single-family homes were listed as a foreclosure transaction. The total percentage of foreclosures has fluctuated over the course of the decade from 2011 to 2020, however, condominiums in particular have seen a steady improvement in foreclosure rates.

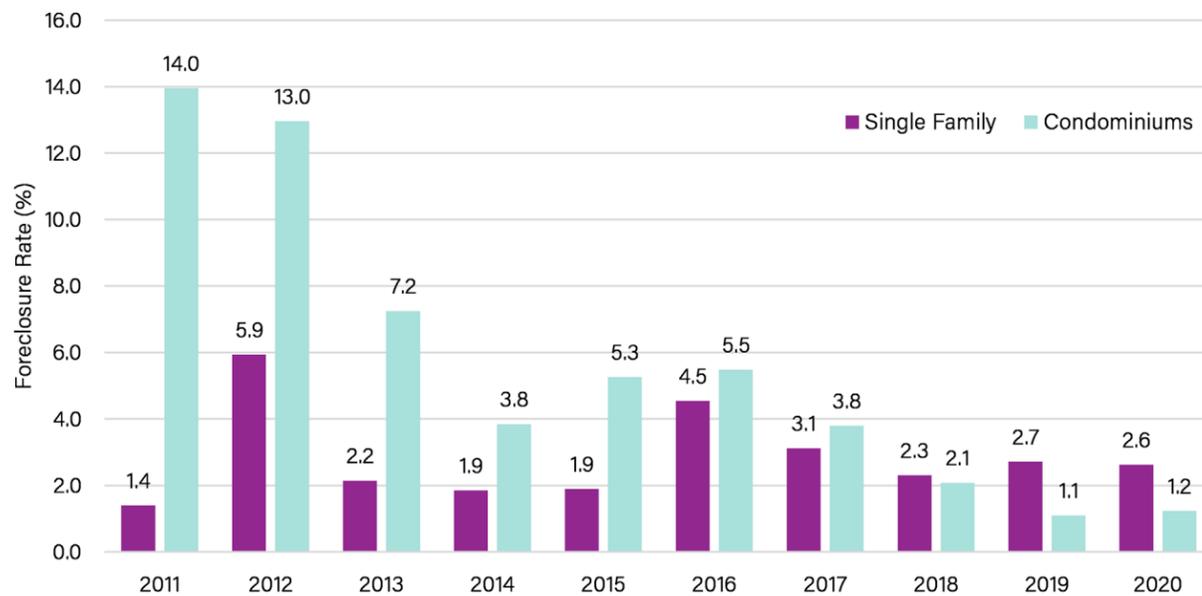


Figure 5: Mortgage Approval Rates; HMDA, 2020; All Mortgage Applications

**Home Flips**

Home “flipping” is a practice in which an investor purchases a home with intent to sell the home for a profit over a short time period, usually within two years. These transactions can occur where the investor anticipates profits through renovations or through predicated favorable changes in the local housing market, called “speculation” or “speculative investment.” High rates of flipping can drive up local home values to unaffordable rates, increase vacancies, and heighten the risk of displacement for residents.<sup>10</sup> We determine flips by identifying sales transactions (that are not foreclosure transactions) that occur within two years of each other at the same address.

In Mansfield, home flipping rates have not exceeded 12% over the past decade. In 2020, 25 single-family homes were “flipped,” with a median price change of +12% from purchase to sale. As a note, we chose to exclude condominiums from the flip summary chart due to the low sample size from year-to-year.

<sup>10</sup> See University of Michigan CREATE Initiative’s **Real Estate Speculation**.

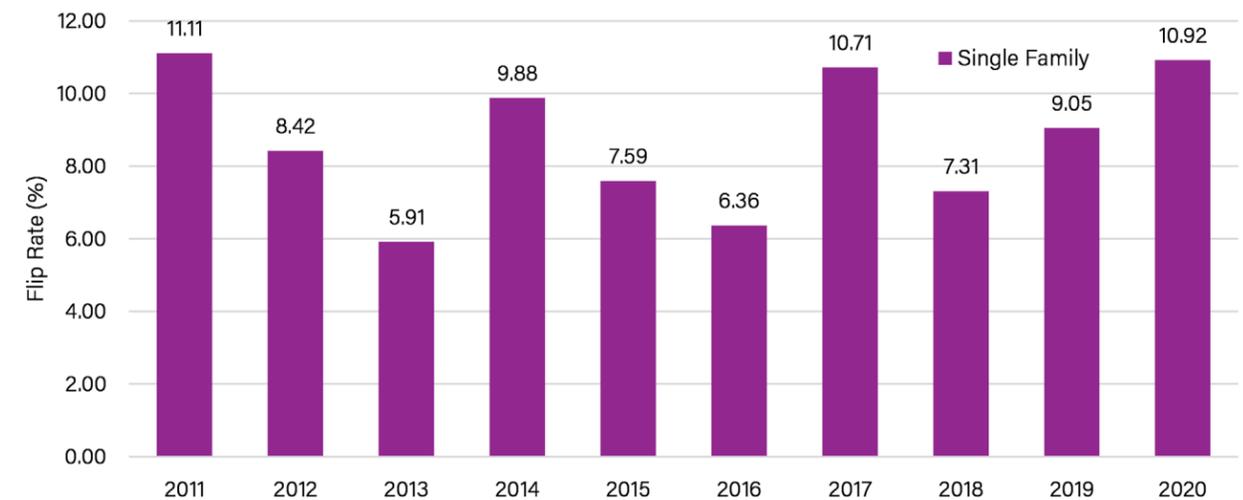


Figure 6: Flip Rates; The Warren Group, 2020; All Sales Transactions

**Cash Sales**

If a home is purchased as a cash sale, the home is paid for entirely in cash and no mortgage loan is filed. Cash sales can lead to more competitive markets (or reveal that one currently exists) that make it difficult for first time buyers and low-income buyers to purchase a home.<sup>11</sup> We identify cash sales by tabulating how many transactions in a given year do not have a listed mortgage amount associated with the purchase.

Only 13% of single-family home sales were classified as a “cash sale” in 2020. However, 31% of condominiums were classified as cash sales in 2020, totaling 25 of the 81 total sales that occurred that year. Furthermore, the rate of condominium cash sales has been consistently higher than the rate of single-family homes over the last decade, something the Town may be interested in exploring, as this may impact first time/FHA buyers, low-to-moderate-income buyers, or those simply without the ability to pay in cash to compete in the housing market.

<sup>11</sup> See the National Association of Realtors’ [article on cash sales and competition](#) and [Redfin’s cash sale analysis](#).



Figure 7: Cash Sale Rates; The Warren Group, 2020; All Sales Transactions

Overall, Mansfield has a healthy but expensive housing market that is reflective of the desirable amenities the town has to offer, including a commuter rail station, access to both Boston and Providence job markets, housing that is appropriate for families, and the benefits of both a dense urban center and less dense, suburban neighborhoods. Considering the barriers to entry many first-time buyers, lower-to-moderate income families, and recent college graduates likely face in the housing market, the Town may wish to incentivize new housing opportunities that are smaller in size and price (such as small lot starter homes). Mansfield may also wish to explore the possibility of creating more deed-restricted ownership units to provide buyers another mechanism to affordable home ownership.

Image 3: Mansfield Center [Phillip Hu/SRPEDD]



### Subsidized Affordable Housing

Subsidized affordable housing is just that – housing that is subsidized by a public agency, non-profit, or limited dividend company. Subsidized affordable housing contains deed restrictions, meaning its availability remains restricted to certain populations (e.g., 55+ housing) and/or to incomes at or below 80% of the area median income (AMI). This means that any household of four in Mansfield making \$89,350 or less is qualified to apply for subsidized affordable housing. Per M.G.L. c. 40B, the Commonwealth of Massachusetts requires at least 10% of a city or town's housing stock to be subsidized affordable housing.

As of 2021, Mansfield's Subsidized Housing Inventory consisted of 953 units of 8,725 total year-round housing units, or 10.92% of the housing stock. Although Mansfield's SHI is currently greater than 10%, it is advised that the Town plan for an increase in the total number of year-round housing units as the forthcoming 2020 Decennial Census is processed. Should this number increase from 8,725 units, as reported on the 2010 Decennial Census, so will the required number of affordable units to reach 10%. This may result in Mansfield's SHI falling below 10% if the number of subsidized units produced has not kept pace with market-rate housing development. In the event Mansfield does fall below threshold, the Town should seek to comply with, at minimum, the 0.5% production goal established for communities under 10%.

### What qualifies on the Subsidized Housing Inventory?

For a unit to officially contribute to a community's Subsidized Housing Inventory count, several criteria must be met:

- It must be part of a "subsidized" development subject to a regulatory agreement where a Subsidizing Agency and monitoring agent have been identified.
- At least 25% of the units in the development must be income-restricted to households with incomes at or below 80% of the area median income and have rents or sale prices restricted to affordable levels. For more information on unit eligibility and differences for units produced under the Local Initiative Program, see Appendix D, pages 134 and 144.
  - Restrictions must run at least 15 years for rehabilitation, 30 years for new rental construction, and in perpetuity for new homeownership construction.
- Resident selection for the Affordable Units must comply with the requirements of a lottery or other fair and equitable procedure, including an Affirmative Fair Housing Marketing and Resident Selection Plan, approved by the Subsidizing Agency and without regard to the amount of their assets.

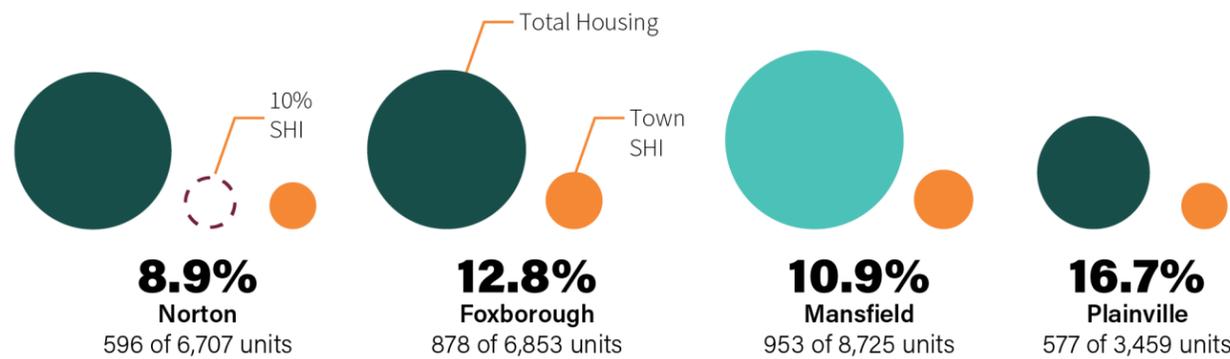


Figure 8: Mansfield and Neighboring Communities' SHI; DHCD, 2021

Table 1: Mansfield HUD Income Limits Breakdown; HUD FY22.

Persons in Family	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	\$23,450	\$39,100	\$62,550
2	\$26,800	\$44,700	\$71,500
3	\$30,150	\$50,300	\$80,450
4	\$33,500	\$55,850	\$89,350
5	\$36,200	\$60,350	\$96,500
6	\$38,900	\$64,800	\$103,650
7	\$41,910	\$69,300	\$110,800
8	\$46,630	\$73,750	\$117,950

Area Median Income: \$117,700 (4 Persons in Family)

The charts below describe how many families fall within each HUD income bracket given their household size. In Mansfield, 24% of homeowners and 63% of renters are eligible for some form of subsidized affordable housing.<sup>12</sup>

12 While SHI-eligible projects must be income restricted at up to 80% AMI, some “missing middle” housing programs, including Chapter 40R Starter Home Zoning Districts, income restrict at up to 100% AMI.

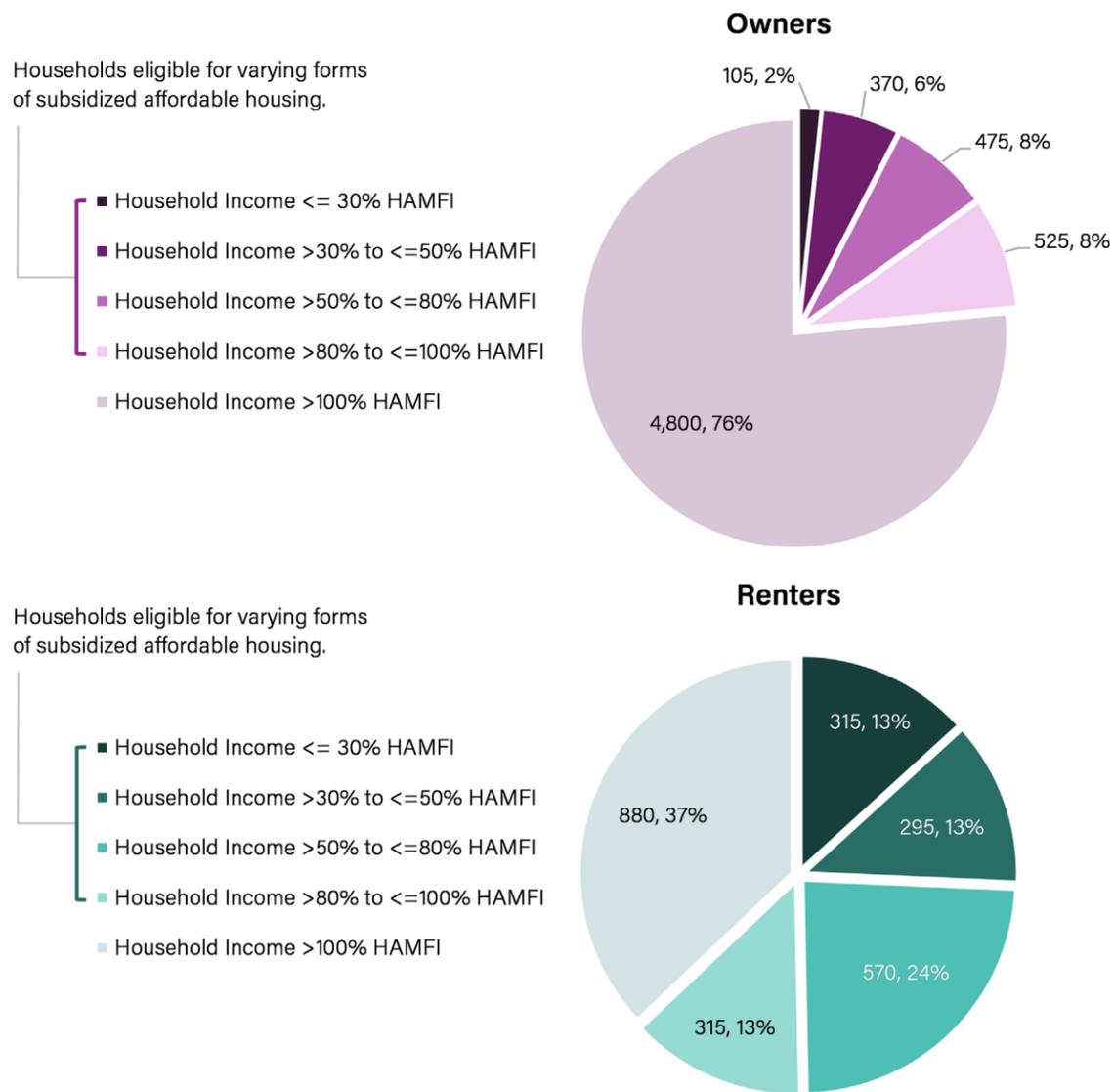


Figure 9: (Top) Owner HAMFI Breakdown and (Bottom) Renter HAMFI Breakdown; HUD CHAS, 2015-2019

## Population and Demographics

Mansfield currently has 23,860 residents as of 2020. The town had a large growth spurt from 1990 to 2000, however, growth has slowed substantially in recent decades and has been more reflective of county and statewide growth trends.

Like many communities in Southeastern Massachusetts and throughout the nation, Mansfield’s population is aging – the median age in town increased from 33.8 to 40.9 between 2000 and 2020, more than doubling the total proportion of those aged 60+ in town from 9% to 19%.

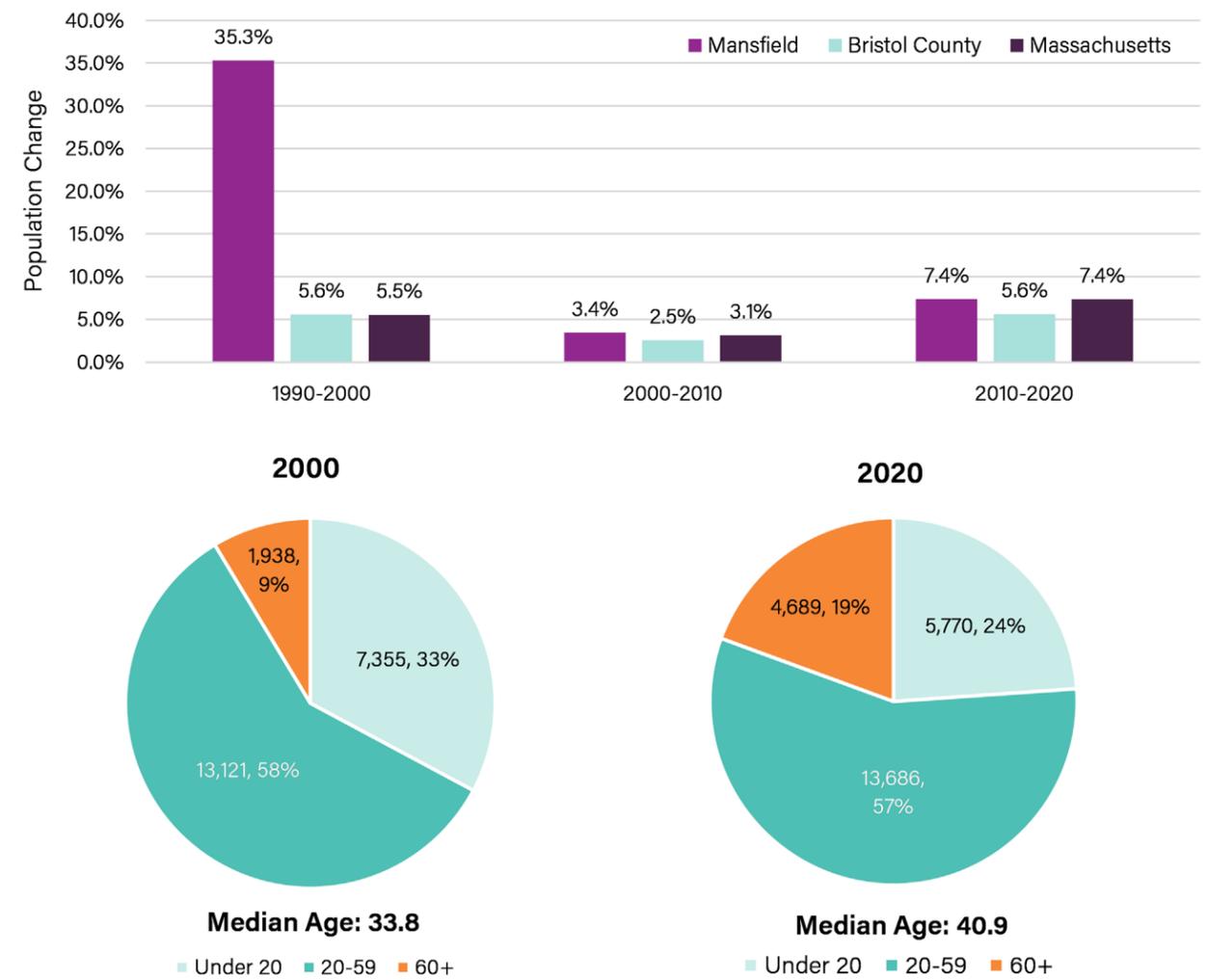


Figure 10: (Top) Population Change in Mansfield, Bristol County, and MA; US Census, 2000, 2010, and 2020; Total Population Figure 11: (Bottom) Changes in Age; Census 2000 and ACS 2020 5yr Estimates, Total Population

### Aging-Ready Housing

An individual’s housing needs are likely to change as they get older, due to changes in their income, mobility, household structure, etc. The Town may wish to find ways to assist residents who wish to “age in place,” either by providing new senior housing options or offering mechanisms to retrofit existing homes so that they are “aging-ready.” Some of the features necessary to make a home “aging-ready,” according to the U.S. Census Bureau’s report on the housing needs of older adults, are:

- A step-free entryway
- A bedroom and full bathroom on the first floor
- At least one bathroom accessibility feature
- Additional aging-accessible elements that may be useful include:
  - Sink handles or levers instead of knobs
  - Handrails or grab bars in the bathroom
  - Built-in shower seats
- Housing features (such as thermostats, countertops, electrical outlets, etc.) that are at wheelchair accessible heights

As expected, older adults in Mansfield have more disabilities than their younger counterparts, with about 30% of those aged 65 or over having at least one type of disability. The Town may wish to survey its older residents to determine the need for housing modifications.

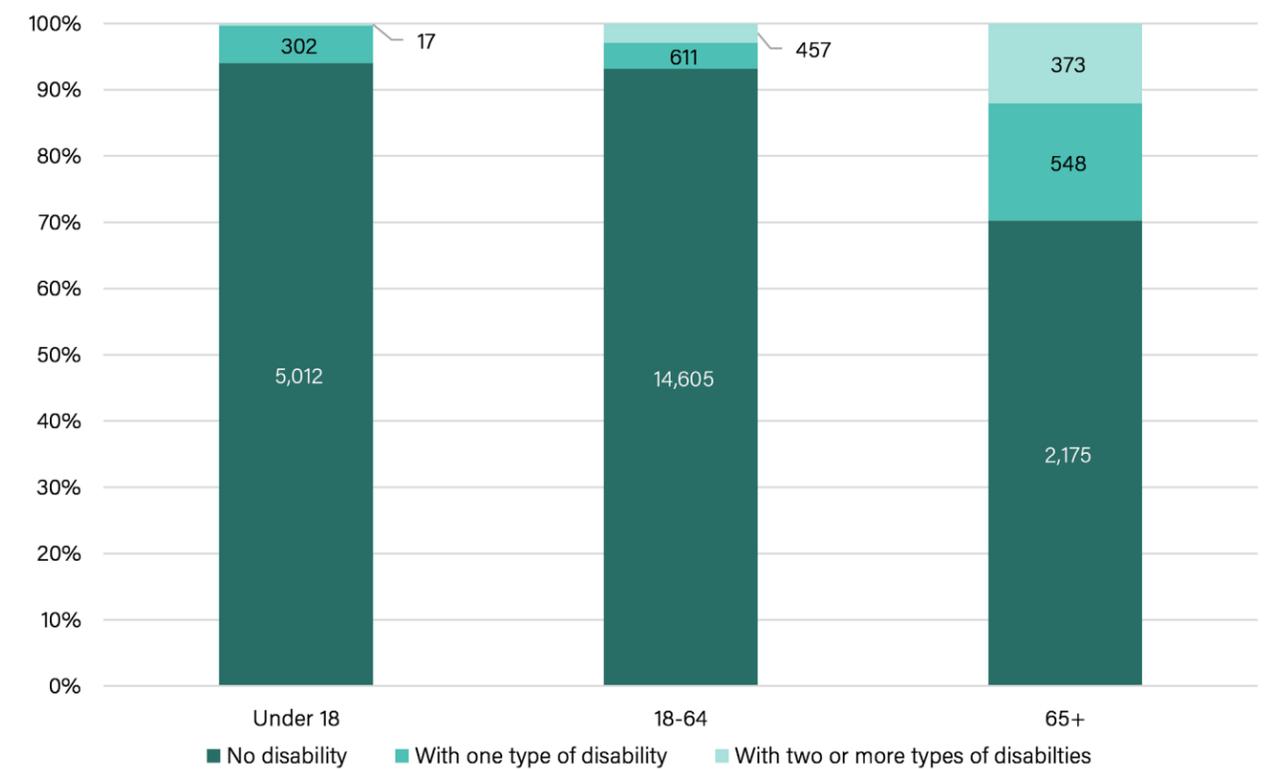


Figure 12: Disability Status; ACS 2020 5yr Estimates, Non-Institutionalized Population

### School Age Children & Student Enrollment

Mansfield's total proportion of those under 20 has declined in the past two decades, down from 33% to 24%. School enrollment has also declined over the past ten years, with a total loss of nearly 1,000 students. This is notable when addressing any concerns regarding the potential impact of additional affordable housing development on the local school system. The Town may wish to explore this decrease in enrollment and its effect on the capacity for new students.

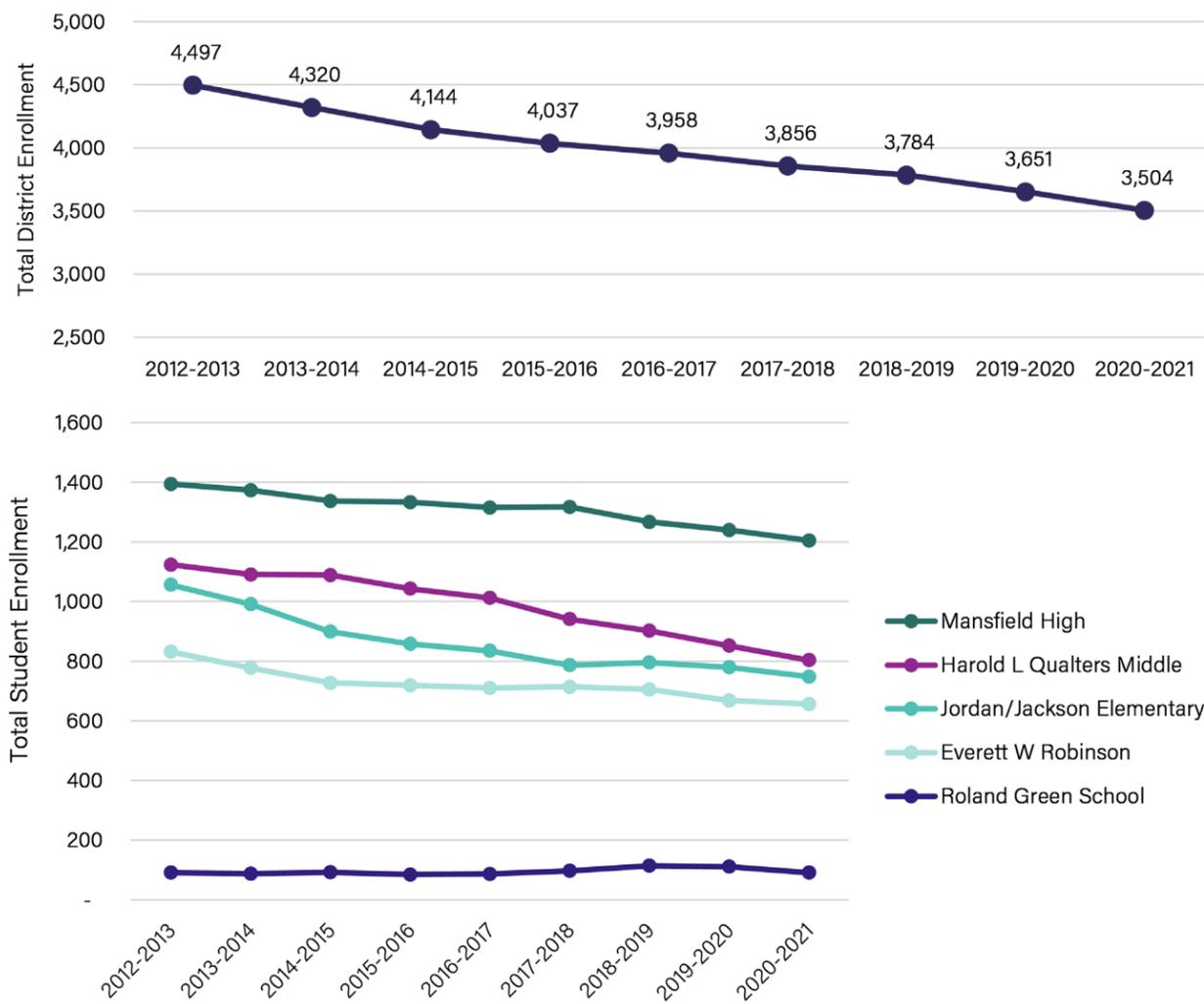


Figure 13: (Top) District-wide School Enrollment; MA Department of Education, 2021  
 Figure 14: (Bottom) School Enrollment by Facility; MA Department of Education, 2021

### Population and Housing Projections

Mansfield is predicted to grow at a very modest rate according to ESRI Business Analyst, which projects population and housing unit changes for 2022 and 2027. Population projections show between 1-2% growth over the next five years for total residents and households in Mansfield. Projected housing growth is slightly higher at nearly 3% between 2020-2022, however, this growth slows when looking at 2022-2025, dropping to less than 1% growth over the five-year span. This minimal growth gives the Town an opportunity to spend time thinking about their desired growth patterns and enact bylaws to shape future development.

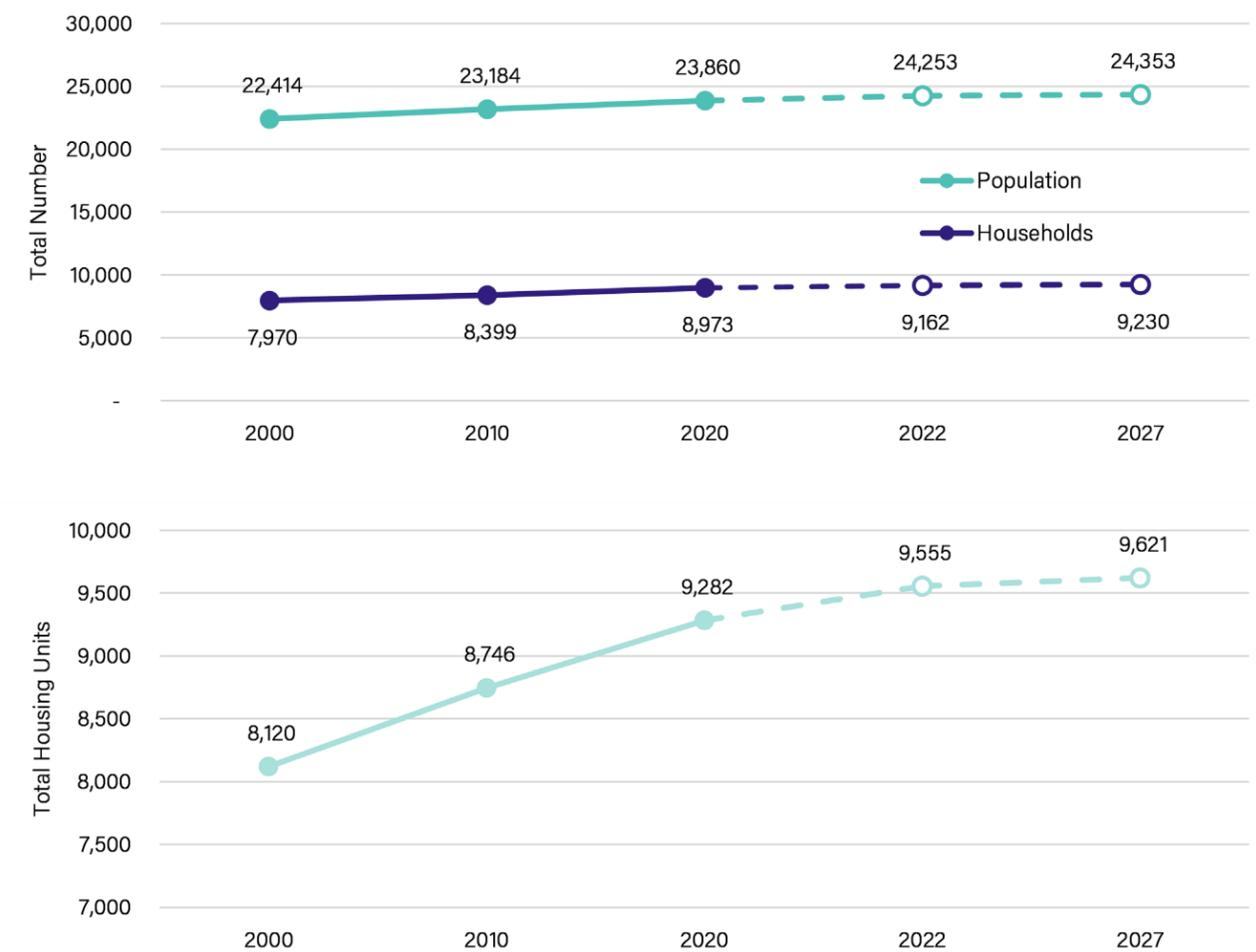


Figure 15: (Top) Population and Household Projections; ESRI Business Analyst, 2022  
 Figure 16: (Bottom) Housing Unit Projections; ESRI Business Analyst, 2022

### Income Trends

Mansfield is an affluent community, with a median household income of \$120,694, almost \$50,000 higher than the county median household income. This number is expected to grow from \$120,694 in 2020 to \$155,724 by 2027.<sup>13</sup> However, 17% of households make under \$50,000 annually. As Mansfield’s median household income continues to increase, the Town should ensure effort is made to adequately address the housing needs of these lower- and moderate-income households, as these issues can often go overlooked in more affluent communities.

<sup>13</sup> ESRI Business Analyst Projections

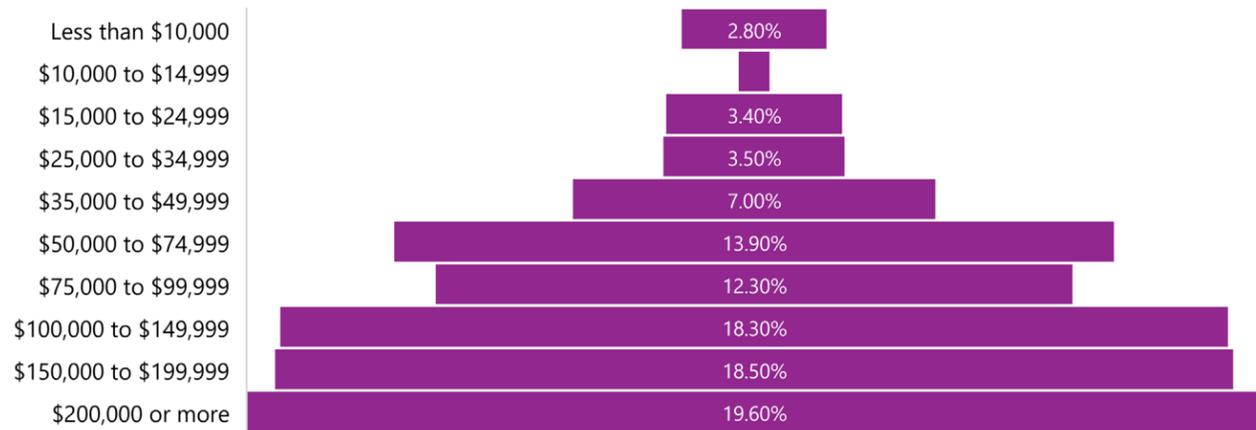
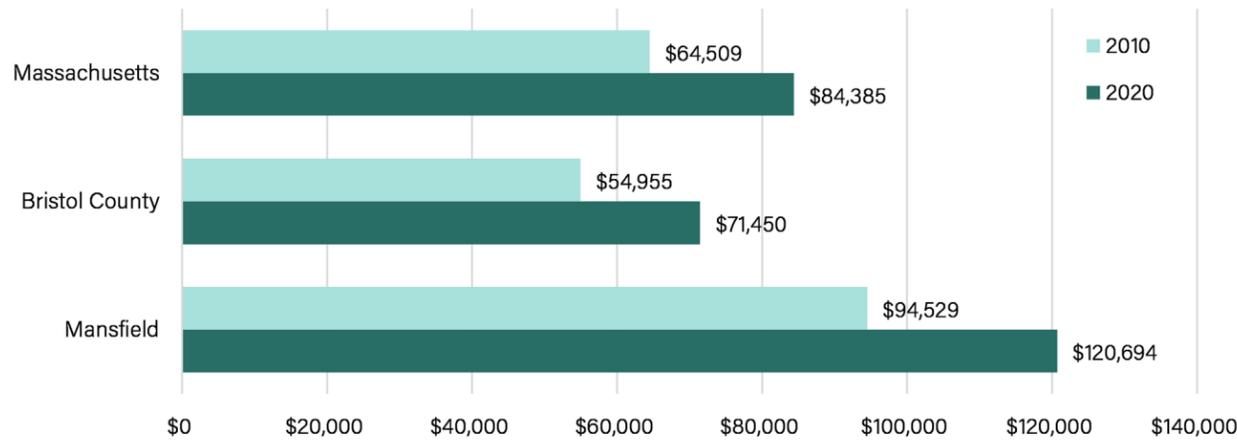


Figure 17: (Top) Change in Median Household Income; ACS 5yr Estimates, 2010, 2015, and 2020; Total Households  
 Figure 18: (Bottom) Household Income Breakdown; ACS 5yr Estimates, 2020; Total Households

### Housing Stock Characteristics

Much of Mansfield’s existing housing stock consists of older, single-family homes. Older homes may necessitate more rehabilitation and repairs than newer homes, which, depending on the renovation, can be costly and temporarily displace residents. As a result, Mansfield should work to ensure there are programs to help residents, particularly low-to-moderate income households and older adults, live safely in their homes, either through accessibility- or safety-related renovations and repairs. These considerations are particularly important given Mansfield’s aging population.

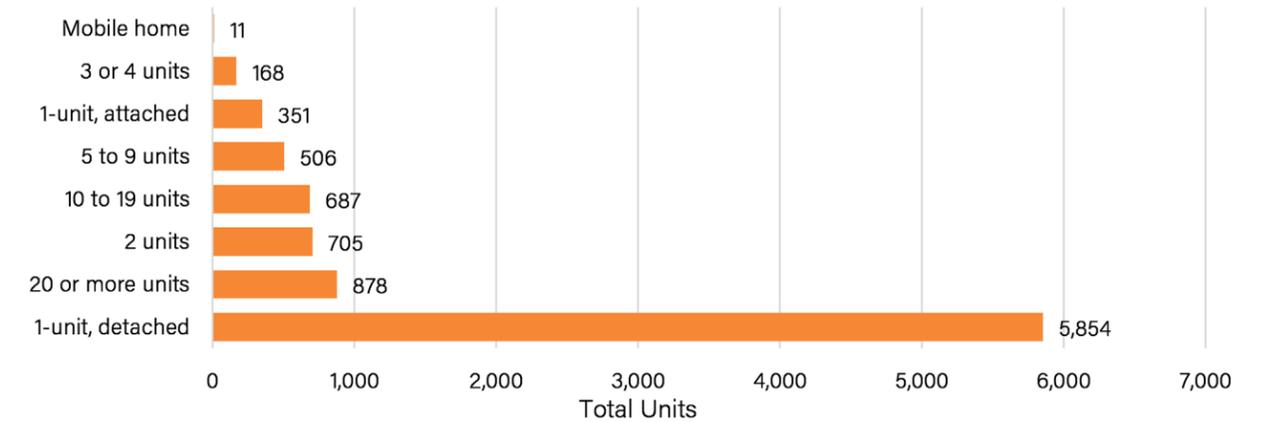
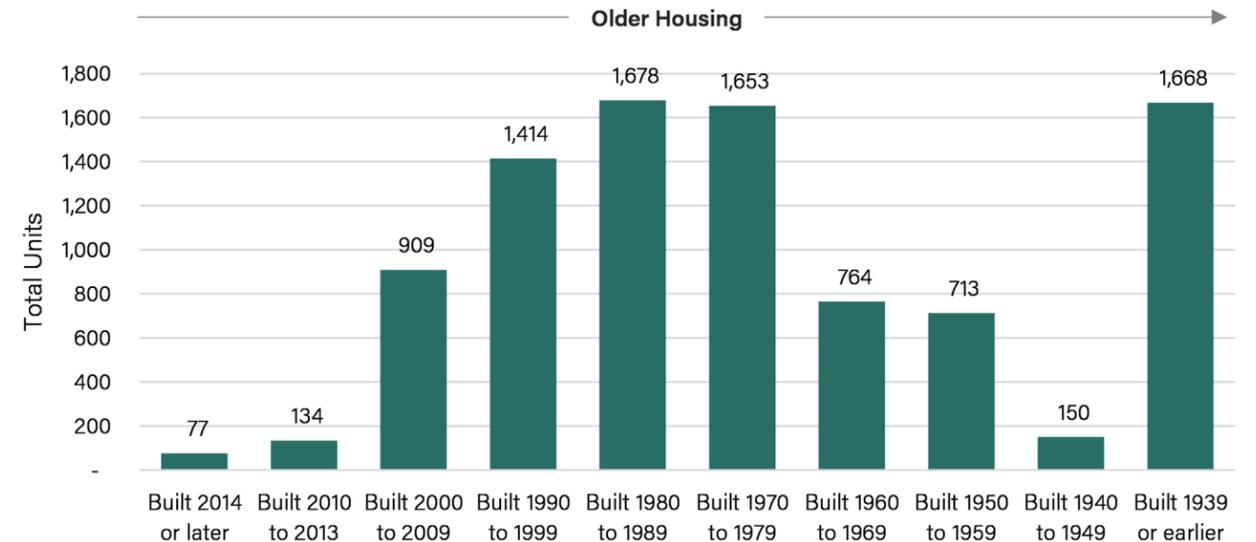


Figure 19: (Top) Housing Age; Occupied Housing Units, ACS 5yr Estimates 2020  
 Figure 20: (Bottom) Units in Structure; Occupied Housing Units, ACS 5yr Estimates 2020

# Barriers to Development

In every community, there exist challenging market conditions, laws and policies, land characteristics, historic development patterns, and other factors that can contribute to limited development opportunities or a lack of affordable housing options. It is important to inventory and consider these challenges so that planning officials and municipal staff can craft a set of goals and strategies that are tailored to the community's needs. In Mansfield, there are a few of these "barriers to development" to consider:

## High-cost Environments

Communities, such as Mansfield, with desirable amenities such as commuter rail, quality educational systems, and well-managed municipal services provide attraction to individuals, families, and developers. With a limited housing supply and high demand for housing, these communities can often be too costly for young families, older residents, and lower-income individuals.

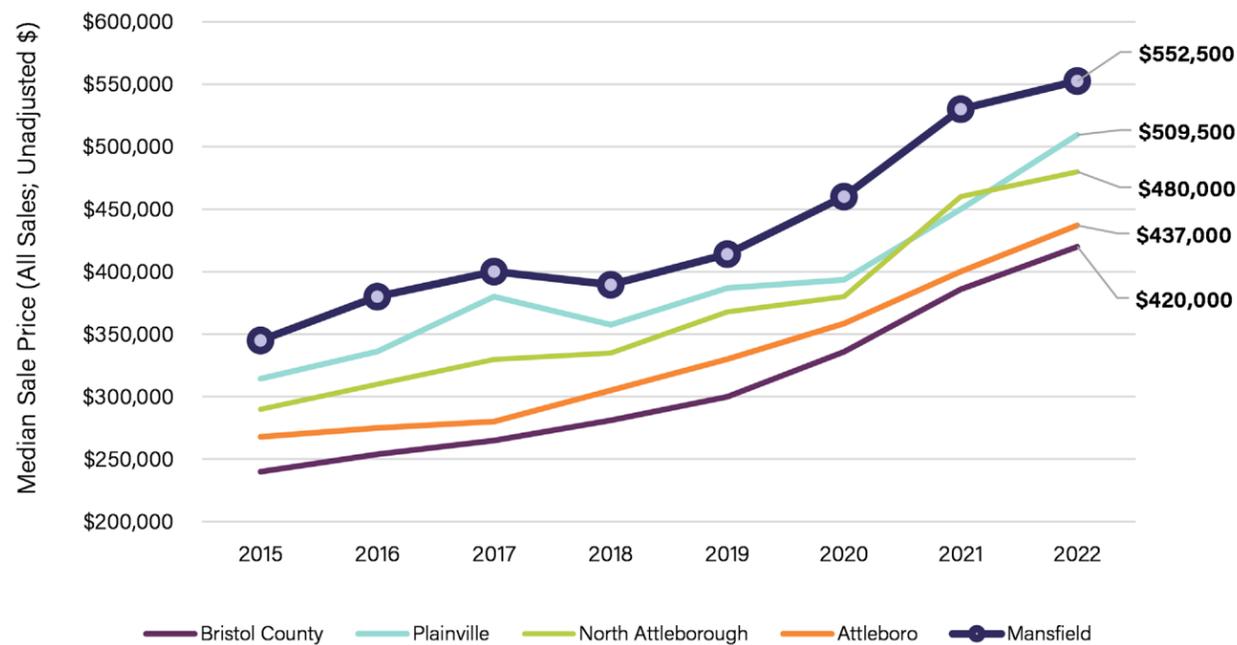


Figure 21: Home Sale Price Trends, Mansfield and Regionally; The Warren Group, 2021

As described in the previous section, Mansfield's current housing market is very expensive, with the town having the highest costs compared to its regional counterparts. While the Town has achieved success providing subsidized housing for residents, the price of market-rate homes is not affordable for families or individuals who earn the area median income (often, it is still not affordable for those making significantly more than the area median income). Further, this figure greatly outpaces what individuals in town, when surveyed, identified as an appropriate price for a starter home.

By driving up costs for buyers and for existing households, Mansfield's high-cost environment runs the risk of pricing out long-time residents while incentivizing the construction of luxury-style homes with unsustainable development patterns. Survey respondents, in general, felt concerned that they or future generations may not be able to live in Mansfield, in part due to the types of homes being built in town, which they generally identified as too large, too expensive, not appropriate for those aging in place, looking to downsize, starting a family, on a fixed income, or living alone. These concerns, identified by survey respondents, highlight the importance of addressing Mansfield's high-cost environment. When asked what they thought of recent built homes in Mansfield, some residents said:

*“The houses in Mansfield are too big. Who needs a large house? Homes in Mansfield have skyrocketed. I know Mansfield is a desirable area but it doesn't need to be so expensive where someone who is making \$50000 can't afford it.”*

*“Too big and too expensive for first time home buyers and young families. If I needed to buy my home now with a comparable salary, I would not have been able to afford it.”*

*“Too big and too much. Fine for some but need variety for those who can't afford it or want to downsize.”*

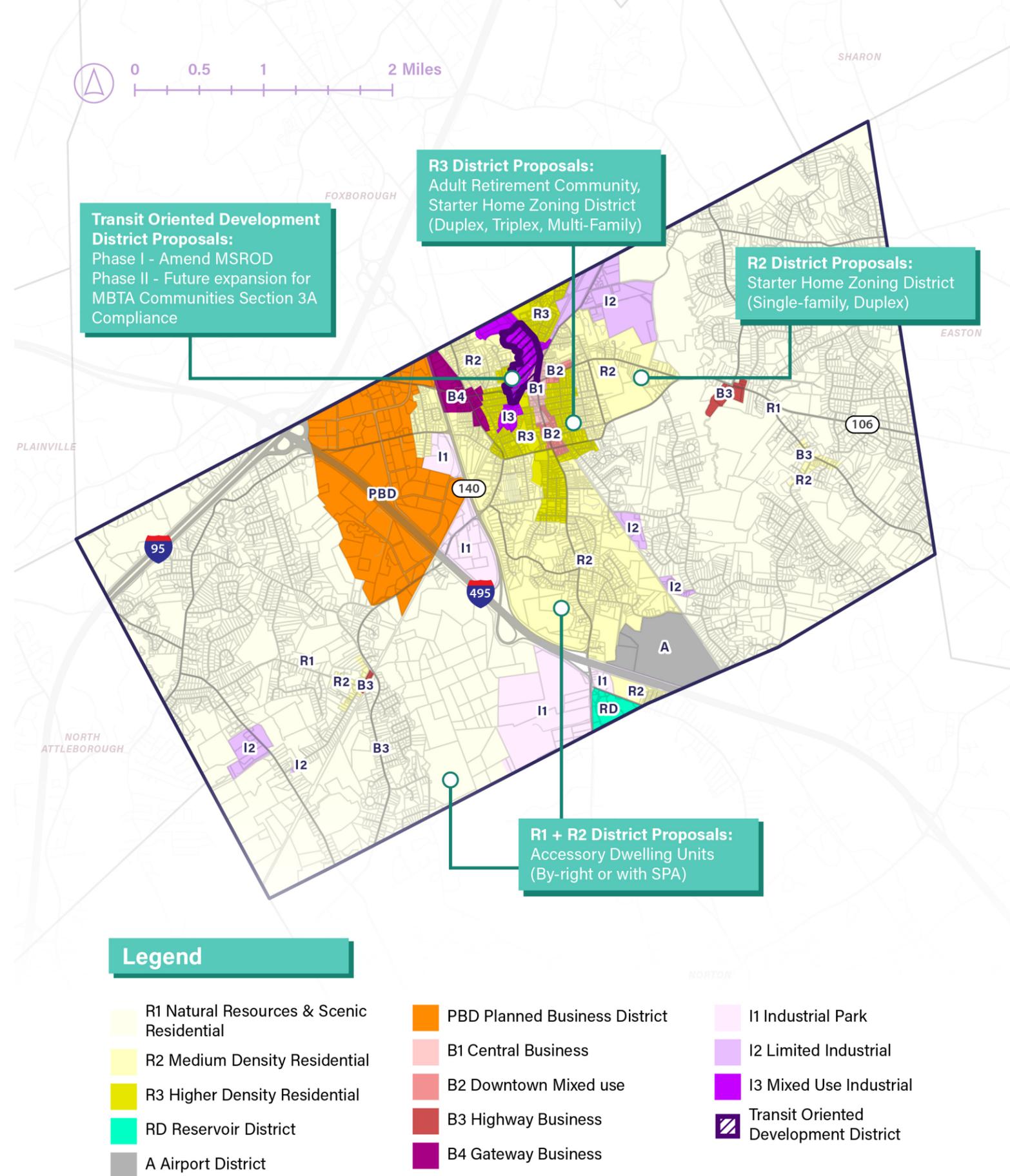
## Restrictive Zoning Regulations

Zoning regulations, intentionally or unintentionally, are one of the most common limiting factors when it comes to the production of affordable housing. Zoning that prohibits higher density uses, favors medium (1-1.5 acre) minimum lot sizes, is unclear to developers, and maintains high parking requirements can prohibit the production of moderately priced homes. This often leads to unsustainable and unaffordable development outcomes.

Mansfield’s zoning contains 13 distinct districts; four of which are residential (R1, R2, R3, and RD). Much of the Town’s residential zoning allows only single-family residential construction, with the eastern and western portions of town, which are zoned R1, further limited primarily to a large, 60-000-square-foot minimum lot size. A smaller but significant portion of town is zoned R2 which requires a 30,000-foot minimum lot size (or 22,500 in the presence of sewer); this allows the construction of roughly 2 units per acre (UPA) of land when sewerred.<sup>14</sup> The area near the town’s Main Street and Central Business District allows for single family and two-family homes, with a 10,000 square foot minimum. In the Residence 2 and Residence 3 districts, the Planning Board may grant density bonuses so long as a given percentage of the development is assured to be income-restricted in perpetuity in accordance with state or federal housing assistance programs.

In addition to Mansfield’s four main residential zones, it is permissible to construct residential properties, by right, in the I3 zone – an industrial zone that abuts the Central Business district. Furthermore, the Central Business District and Downtown Mixed-Use district each have a set of provisions that allow for the construction of residential properties (ranging from single family to a variety of multi-family home types) via special permit. Mansfield’s Station Revitalization Overlay District, where the town’s largest residential buildings exist, allows for the construction of multi-family homes, but it is worth noting that buildings of 20+ residences in town require a special permit for construction.

<sup>14</sup> Units per acre, or UPA, is a common measure of housing densities that describes how many housing units could be built on one acre of land. For example, a district with a 1-acre minimum lot size (43,650 square feet) for a single-family home would have a UPA of 1. Conversely, a district that has a 5,000 square foot minimum lot size for a single-family home would have a UPA of 8.7.



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Ultimately, by limiting the number of units that can be built on an acre of land, zoning regulations can lead to higher prices. This happens in several ways, for example by embedding more land and infrastructure costs into the price of development while allowing for fewer units per acre of land. This leads to the construction of larger houses (that are necessary to ensure that the internal finances of the development project are profitable). These costs can severely limit the diversity of housing types and hinder the ability of the market to produce homes that cater to different family sizes, price points, ages, and lifestyles in Mansfield.

### **Lack of Staff Capacity and Experience**

Often, municipal staff have multiple day-to-day responsibilities and limited time to gain or deploy the specialized housing expertise necessary to accomplish their goals. This can hinder implementation efforts and lead to plans, such as HPPs, “sitting on the shelf.” Mansfield currently does not have an existing staff member or committee whose day-to-day responsibility is focused primarily on housing. While the members of the Mansfield Housing Corporation, the Director of Planning, and other staff dedicate invaluable time in order to provide significant and continued effort towards advancing the Town’s housing goals, much of this occurs after work hours and largely on a volunteer basis. By providing additional staff and resources, Mansfield can continue to leverage the Town’s ongoing efforts towards producing affordable and subsidized housing, while continuing to develop new initiatives.

### **Lack of Public Utilities**

The absence of public sewer and water can limit the types of development options available and add costs to development (e.g., wells and septic systems). Further, this barrier contributes to challenges highlighted in the Town’s “Restrictive Zoning Regulations” barrier, as some residential construction with a septic system requires a larger minimum lot size than similar construction that is connected to the Town’s wastewater infrastructure.

The Town completed Phase 2 of their Comprehensive Wastewater Management Plan (CWMP) in 2014, which highlighted the need to expand the current infrastructure to account for an additional 1 million gallons per day (mgd). Mansfield is a member of the MFN Regional

Wastewater District with Foxborough and Norton, within which the town contributes 63% of the total wastewater flows (reported to be nearly 2 mgd at the time of the CWMP study). Expansion of the treatment plant was completed in 2018.

While Mansfield Center and surrounding areas have access to public sewer and water, much of Mansfield’s eastern and western portions do not have access to sewer. This limits opportunities for compact development, as the need for septic systems increases both the cost and space required for new development, limiting options to downsize or purchase an affordable market-rate home.

### **Lack of Adequate Transportation Options**

A lack of adequate transportation options can limit the mobility of individuals who do not have access to a car. High quality affordable housing options should include access to available transit and non-motorized transportation opportunities. Due to its proximity to the Mansfield MBTA Commuter Rail Station, housing located in and around Mansfield’s downtown maintains a strong regional connection to significant employment opportunities. However, as Mansfield expands its affordable housing options, it will be critical to think about the network of transportation modes that one might take to work. For example, one might walk or bike to the MBTA station instead of taking a car. Further, Mansfield currently has limited access to GATRA, the region’s bus service provider. While potential riders can utilize “GATRA Go” to request a ride, there currently exists no regular service in Mansfield, significantly limiting its connection to other employment centers, such as Attleboro and North Attleborough.

As Mansfield continues to develop affordable and subsidized housing throughout town, it is important to coordinate this with the production of an accessible, multi-modal transportation network to ensure those with or without access to cars have access to a range of living, working, and entertainment options within Mansfield, in neighboring towns, and in major employment centers, such as Boston and Providence. Mansfield has a unique opportunity to achieve this by expanding its accessibility to the regional MBTA station and by providing an enhanced multi-modal transportation network within the downtown and beyond.

# Affordable Housing Goals

There are four (4) main goals identified in this Housing Production Plan. These goals describe the vision for housing in Mansfield and build from the discussion in the Needs Assessment, as well as feedback gathered through public outreach for this HPP. The four goals are as follows:

## **Goal A: Produce starter homes and housing options for those with low, moderate, middle, and fixed incomes.**

As discussed throughout this plan and like many neighboring communities, Mansfield's housing is costly. Considering the many struggles of first-time buyers and those with low-to-moderate incomes, the Town should work toward the production of smaller, more affordable homes through strategic zoning amendments and partner with programs that can assist first-time buyers who are navigating the market, in order to help alleviate some of these challenges.

## **Goal B: Produce housing options and retrofit existing homes to support safe and accessible living.**

The housing and support needs of an individual or family will vary depending on circumstances and stage of one's life. Folks with chronic illnesses, those with disabilities, and older adults tend to have different needs than young couples or those with children. Mansfield's housing should be able to support those needs wherever possible. Producing housing options and providing for modifications to existing housing for those with differing needs can help prevent displacement due to an inability to receive the care needed or live comfortably in one's home.

## **Goal C: Pursue funding streams to support local housing production efforts.**

Town volunteers and housing advocates emphasized the lack of available funding to pursue affordable housing endeavors during this HPP's feedback and working sessions. The Housing Corporation has pursued various acquisitions in the past, however, it currently possesses limited financial resources to pursue new projects. Adopting programs like the Community Preservation Act or pursuing competitive grant programs through organizations such as the Massachusetts Housing Partnership can help aid Mansfield in achieving and implementing its housing goals.

## **Goal D: Continue to produce SHI-eligible units to maintain the Commonwealth's required amount and support communities in need.**

Although Mansfield's SHI is currently over 10%, and therefore has met the standard set by the Commonwealth, the Town should plan for future pursuit of SHI-eligible housing developments. As of December 2022, DHCD has not updated SHI numbers to account for 2020 housing units, as seasonal unit counts have not been released by the Census Bureau. Mansfield has seen an increase in housing units over the past ten years and, if the number of affordable units has not increased substantially enough, it is possible Mansfield could fall back under 10%. Furthermore, the production and support of affordable housing is a desirable effort that every municipality should pursue, regardless of the total percentage of a community's SHI-eligible housing.

# Implementation Strategies

There are seven (7) housing strategies that complement Mansfield’s housing goals. These strategies provide a road map to accomplishing the Town’s housing goals and outline both how much attention they will require and the timeline within which they should be completed. It is important to note that HPPs often include numerous strategies that, when applied together, will contribute to improved housing production and outcomes. There are very rarely one or two “silver bullets” that achieve a community’s goals.

## How to Read the Implementation Strategies

Each Implementation Strategy has a set of associated goals, timeframe, and level of impact. Some strategies will also list local success stories, additional reading items that may provide more information, and resources for staff to consume.

### Implementation Timeframes

Each strategy has a listed timeframe within which it should be pursued and subsequently implemented. The timeframes are approximate and based on the level of effort and procedural steps required for each strategy. Those timeframes are:

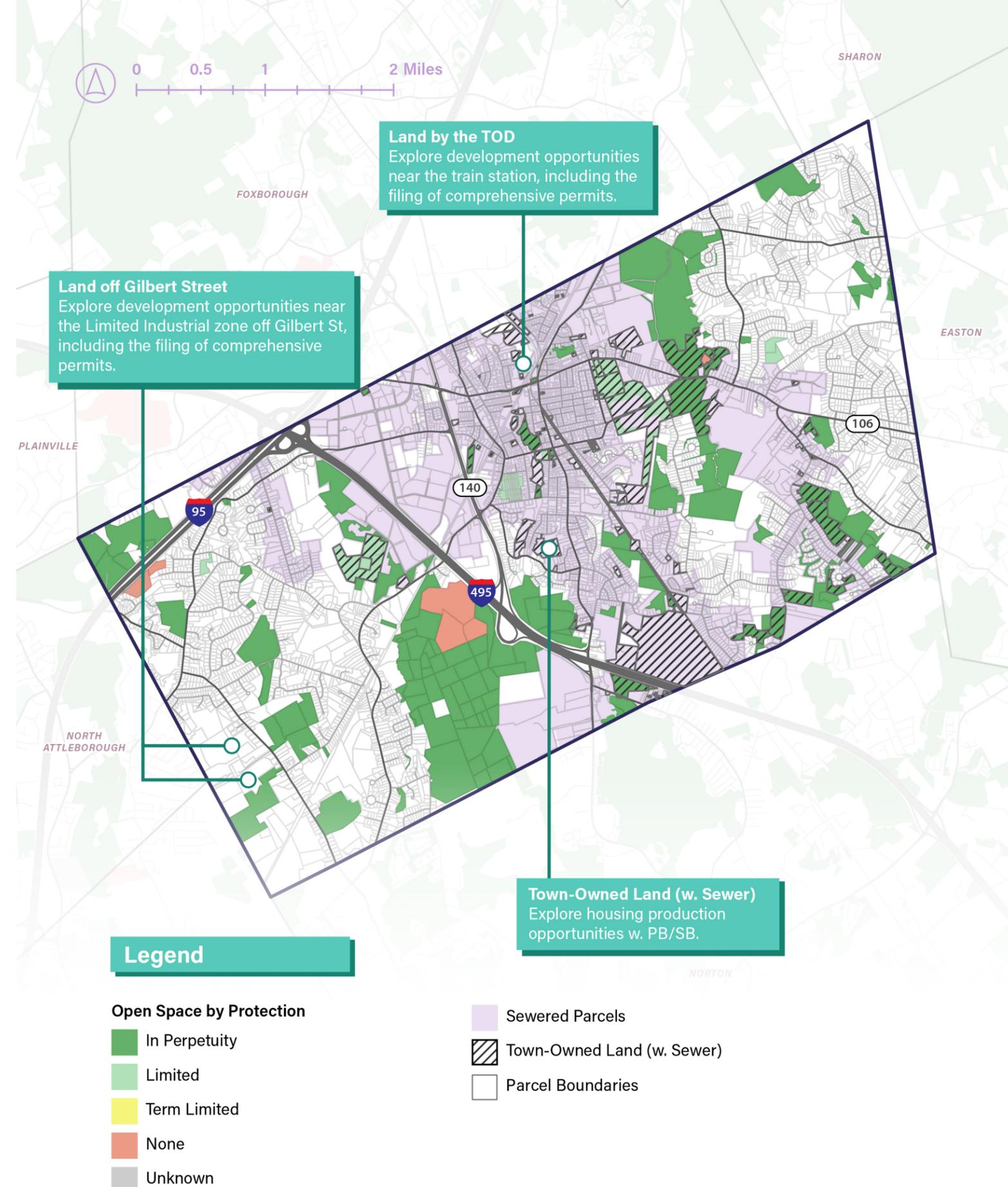
- **Short:** Less than 2 years to explore and implement;
- **Medium:** Between 2 and 5 years to explore and implement; and
- **Long:** Greater than 5 years to explore and implement.

### Impact

Each strategy has a listed impact level, either “direct” or “enabling.” These impact levels describe the types of housing outcomes and pathways a given strategy creates when implemented.

**Direct strategies** financially fund, remove restrictions, or create new housing opportunities.

**Enabling strategies** provide training, form partnerships, or pursue other initiatives that create new or additional capacity to produce housing.



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**Associated Goals**

**Goal A:** Produce starter homes and housing options for those with low, moderate, middle, and fixed incomes.

**Goal B:** Produce housing options and retrofit existing homes to support safe and accessible living.

**Goal D:** Continue to produce SHI-eligible units to maintain the Commonwealth’s required amount and support communities in need.

**Implementation Timeline**

Medium (2-5yrs)

**Impact**

Direct

**Additional Reading**

- [M.G.L c 40R s 3](#)
- [Mass.gov’s Chapter 40R Resource Page](#)

**Strategy 1**

**Amend local zoning to incentivize provision of starter homes, rental units, accessory dwelling units, family-style units, and multi-family development in key areas throughout town.**

Zoning changes are one of the main tools available for increasing affordable housing production. Mansfield can implement a variety of zoning changes, designed to suit their residents’ needs, such as reducing lot size requirements and increasing the viability of accessory dwelling unit development. This can encouraging higher density development, reduce barriers for accessory or multi-family units, and actively pursue development for populations without existing housing options (e.g., retirement-age residents, first-time homebuyers, low-income residents).

Survey respondents supported the development of smaller housing in Mansfield, and strongly approved of the example houses provided in the survey, which presented homes on smaller lots. Mansfield could pursue amending their existing residential districts to decrease lot size requirements in key portions of their existing residential districts, such as the portions of the Residential 2 district surrounding Mansfield Center. Other changes to support new, smaller housing options include:

- Reducing frontage and lot depth/width requirements;
- Expanding the allowance of small multi-family units;
- Removing sewer requirements for 55+ developments;
- Reviewing the Subdivision Rules and Regulations to remove unnecessary requirements; and
- Exploring zoning revisions in areas with non-conforming lots.

**Missing Middle: Adult Retirement Communities**

**Do you think these senior housing models fit in Mansfield?**



**Cottages**  
2bd | 1,500 sqft (27 houses)  
6.2 acres Lot (5 DU/Acre)



**Townhouses + Detached**  
2,100+ sq ft | 152 homes  
56 acres (3 DU/Acre - includes large conservation area)



**Apartment-Style / Assisted Living**  
72 units  
6.3 acres (11 DU/Acre)

**Q: "Do you think these "Small houses" fit in Mansfield?"**

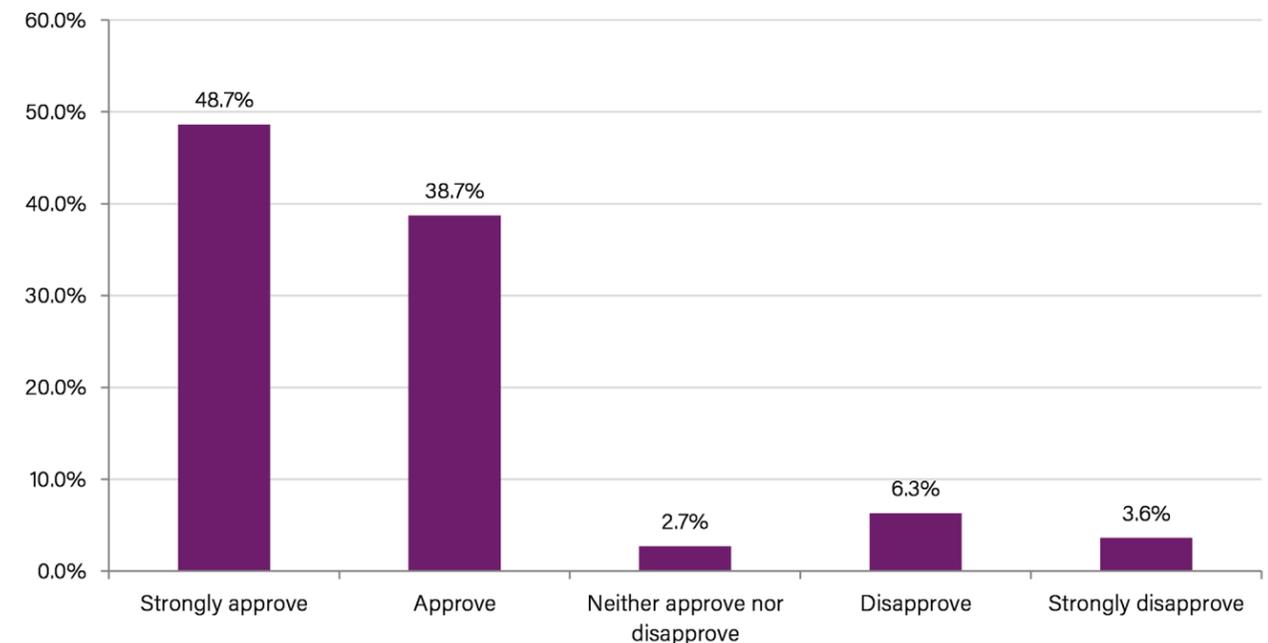


Figure 22: Graphic provided on the survey when asking about "Small Lot Single-Family" development preferences.  
Figure 23: Survey Responses to the question "Do you think these "Small houses" fit in Mansfield?"

Another popular option with survey respondents was housing production, through accessory dwelling units (ADUs). Mansfield could begin by reducing the restrictions within its Accessory Apartment Bylaw, which currently only grants permission for ADU construction through a special permit. The Town could also opt to allow ADU development by-right to remove the onerous process of obtaining a special permit. Further, the Town could allow detached units and remove unnecessary or confusing restrictions, such as the size requirement of the ADU needing to relate to the size of the existing primary structure as of January 1st, 1989. Each of these solutions would create clear expectations for developing ADUs and expand the types of ADUs one could build in Mansfield.

The Town could also implement new zoning overlay districts through programs such as Chapter 40R's Starter Home Zoning District (SHZD), which promotes the development of small (not to exceed 1,850sqft) single family homes or accessory dwelling units (not exceeding 600sqft) on the same lot. SHZDs must be at least 3 contiguous acres in size and allow development at a density of at least 4 units per acre (approximately 10,000sqft in size). In these districts, a minimum of 20% of the starter homes must be deed-restricted affordable at or below 100%

of the Area Median Income; a feature which is highly suitable for Mansfield, considering the prevalence of moderate- and high-income households in town.

It is also essential that the Town keeps in mind the new section 3A of the Zoning Act (M.G.L. c. 40A), which requires all MBTA communities to have a zoning district in which multi-family zoning is allowed by-right at a district-wide gross density of at least 15 UPA. Mansfield is classified as a "Commuter Rail Community" due to their hosting of a Commuter Rail station. If planned carefully, achieving compliance with Section 3A could occur in tandem with new zoning amendments that work to increase density and housing development. The Town is currently pursuing amendments to their existing TOD zoning to achieve compliance.

Finally, additional changes to Chapter 40A have simplified the process for amending or adopting specific zoning mechanisms that produce more housing, primarily by reducing the required Town meeting vote from a two-thirds supermajority to a simple majority.<sup>15</sup> These important changes may help the Town implement many of the zoning changes described above.

According to the survey, at least 50% (the percentage required for a simple majority) of respondents support or strongly support:

- New small-scale housing development (1-4 units);
- New medium-scale housing development (5-9 units); and
- Adopting the Community Preservation Act.

Please explore the **Zoning Action Items Map on page 43** for more information on Mansfield's proposed zoning changes.

### Success Story

The Town of Middleborough recently adopted a new 40R zoning overlay district consisting of two sub-districts within their downtown. Through thoughtful planning and the creation of design guidelines, the new zoning will directly contribute to Middleborough's SHI while producing housing and commercial development that is consistent with its traditional Downtown.

<sup>15</sup> For more information on Chapter 358 of the Acts of 2020, please see <https://www.mass.gov/info-details/housing-choice-legislation>

**Q: "What housing-related interventions would you support?"**

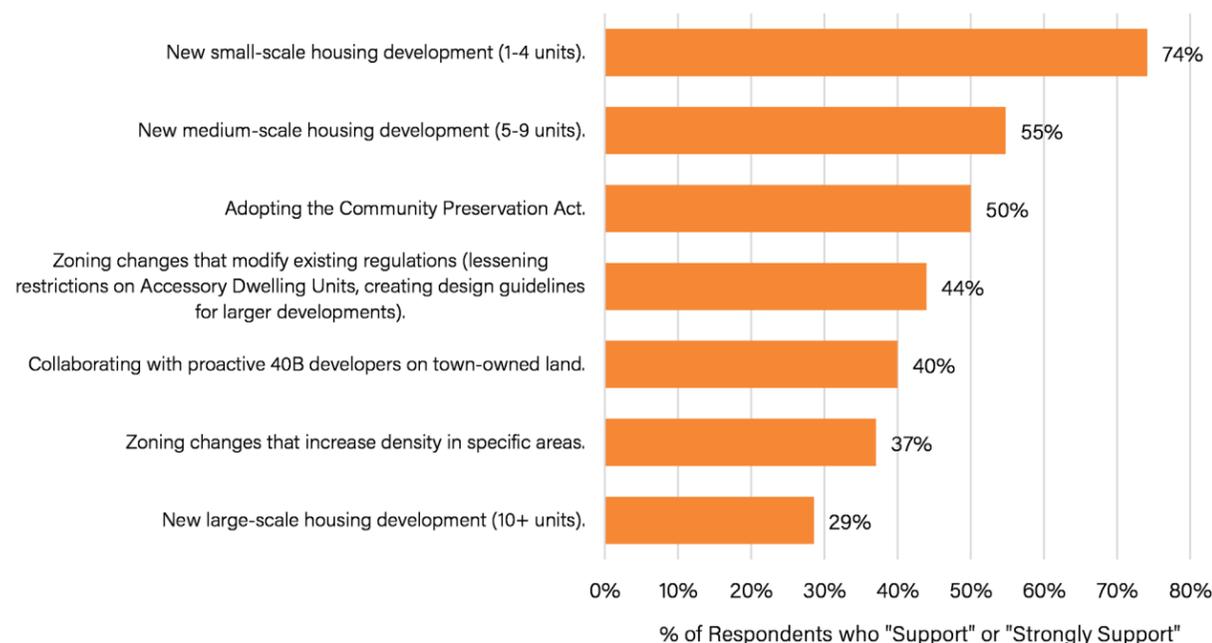


Figure 24: Survey Responses to the question "What housing-related interventions would you support?"

**Associated Goals**

**Goal A:** Produce starter homes and housing options for those with low, moderate, middle, and fixed incomes.

**Goal B:** Produce housing options and retrofit existing homes to support safe and accessible living.

**Goal C:** Pursue funding streams to support local housing production efforts.

**Implementation Timeline**

Medium (2-5yrs) & Ongoing

**Impact**

Direct

**Potential Funding Sources**

- HUD HOME Program
- CDBG
- MassHousing

**Strategy 2**

**Pursue partnerships and funding resources to provide direct assistance to help preserve housing and create new options for vulnerable communities, including senior residents.**

Many Mansfield residents who responded on the Housing Survey were concerned about the lack of housing options for seniors in town. Respondents specifically identified concerns that the housing in town did not present affordable options for older adults who wish to downsize or to age in place. One respondent said:

*“[...] We have been trying to find a house in town for my parents, who wish to relocate here from DC to be close to their grandchildren. We found one house for sale with first floor bedrooms and a somewhat accessible shower. We bid 12,000 [dollars] over asking and were beat out by someone else looking for the same thing. There is a severe shortage of this type of housing, particularly for those who are downsizing but still looking for something more than a two bedroom apartment.”*

Furthermore, survey respondents typically supported senior housing models, such as age-restricted cottage cluster developments and larger, campus-style developments with a mix of townhouses and detached homes. The Town could work to create new housing options by identifying municipally owned land that would be appropriate for the size and scale of the development styles described above.

In addition to the creation of new housing options, direct assistance and preservation tactics help to keep affordable units available and allow residents to remain in their

homes. These strategies are important when considering displacement concerns and aging populations like Mansfield’s. They are also critical for maintaining safe and livable homes for all residents. Mansfield may consider pursuing federal funding through the formation of a regional consortium, as towns such as Malden have done, or through programs like the **Commonwealth’s Community Development Block Grant (CDBG) Program**, which allocates federal CDBG funding to cities and towns for a variety of CDBG eligible activities such as home rehab, home development, and accessibility modifications. Depending on the Town’s eligibility, staff capacity, and the scale and nature of the projects, Mansfield could opt to pursue project funding either on its own or through a consortium with other local communities.

**Success Story**

The City of New Bedford operates **several home rehabilitation and accessibility assistance programs** that aim to improve low- and moderate-income residents’ housing. These programs offer direct funding and/or low-to-no-interest loans to make necessary accessibility, safety, or home rehabilitation repairs in owner-occupied or investor-owned homes. The programs are funded through HUD’s HOME Investment Partnership Program and Community Development Block Grant. The City also administers state programs on behalf of Massachusetts Housing Partnership (MHP), DHCD, and MassHousing.

**Associated Goals**

**Goal A:** Produce starter homes and housing options for those with low, moderate, middle, and fixed incomes.

**Goal D:** Continue to produce SHI-eligible units to maintain the Commonwealth’s required amount and support communities in need.

**Implementation Timeline**

Short (<2yrs)

**Impact**

Enabling

**Resources**

- **DHCD Guidebook: Creating Design Standards for 40R Districts**

**Strategy 3**

**Create design guidelines for duplexes and large developments to ensure that new housing construction “fits” within the local community.**

Design and site plan guidelines provide a method of assuring communities that both the look and location of local developments reflect community standards and character. These types of documents are typically graphically rich, using images to guide or (in the case of design standards) control growth; they are typically most appropriate and successful in or near existing areas, such as Mansfield Center, that have identifiable existing architectural character. They provide details about what the community deems to be acceptable in terms of aesthetics, construction quality, and siting, thereby adding predictability and clarity to the development process.

If Mansfield intends to pursue more substantial changes to their zoning, such as allowing higher density developments in key areas throughout town, they may wish to incorporate design standards into the Town bylaw at the same time. Doing so will ensure the establishment of clear expectations regarding dimensional standards and process, in order to complement these new regulations. Doing so will likely increase local buy-in, which will be necessary to pass at a Town Meeting.

**Success Story**

The Town of Plymouth adopted **design standards** (see §206-3) as a part of its 40R Smart Growth Overlay District. Known as the Cordage Park Smart Growth Overlay District, the bylaw specifies dimensional, parking, open space, and building design standards to ensure new development within the district was compatible with existing development. The district was one of the first to be adopted under M.G.L. c 40R. Numerous other communities, such as nearby **Middleborough (40R)** and **New Bedford (Transit-Oriented Development)** use design guidelines to shape development outcomes in strategic locations.

Image 4: The Harborwalk at Plymouth Station, located within Plymouth’s Cordage Park 40R District. [Kevin Ham/SRPEDD]



**Associated Goals**

**Goal B:** Produce housing options and retrofit existing homes to support safe and accessible living.

**Goal C:** Pursue funding streams to support local housing production efforts.

**Implementation Timeline**

Short (<2yrs)

**Impact**

Enabling

**Additional Reading**

- **Massachusetts Community Preservation Coalition (CPC)**

**Strategy 4**

**Adopt the Community Preservation Act to support future housing development and programming efforts, as well as other Town interests.**

The Community Preservation Act (CPA) is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. CPA also helps strengthen the State and local economies by expanding housing opportunities and construction jobs for the Commonwealth’s workforce. Additionally, it supports the tourism industry through preservation of the Commonwealth’s historic and natural resources.

The act allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing, and outdoor recreation. Community preservation monies are raised locally through the imposition of a surcharge of not more than 3% of the tax levy against real property. Municipalities must adopt CPA by vote of the local legislative body and by ballot referendum. Each CPA community then creates a local Community Preservation Committee (CPC) upon adoption, and this five-to-nine-member board makes recommendations on CPA projects to the community’s legislative body.

Mansfield could pursue the adoption of CPA to fund future land acquisitions and other housing programming or development efforts. Adopting CPA will likely require a robust educational and promotional campaign to increase resident buy-in.

**Success Story**

Numerous cities and towns in the region and across Massachusetts have adopted CPA and pursued CPA projects in their communities.<sup>16</sup> The nearby Town of Berkley recently created **a public education brochure** to facilitate a CPA-adoption process.

Additionally, through Community Preservation Act (CPA) funding, the Town of Wellfleet allocated \$4,626,611 to community housing efforts from 2006-2021, totaling 47% of their CPA spending over that timeframe. In 2016, the Town used \$50,000 of their housing-designated CPA funding to hire a part-time consultant to assist with various housing projects and the development of a new Housing Production Plan.

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<sup>16</sup> Please note that this is one of two methods, the other being a ballot petition to place a vote to adopt CPA on a local election ballot. This Housing Production Plan recommends the “legislative body” route because it is more common (used by approximately two-thirds of existing CPA communities) and because it involves public support from elected officials and local champions in advance of the ballot question. For more information, see the Secretary of the Commonwealth of Massachusetts’ **resource page on Accepting the Community Preservation Act.**

**Associated Goals**

**Goal A:** Produce starter homes and housing options for those with low, moderate, middle, and fixed incomes.

**Goal D:** Continue to produce SHI-eligible units to maintain the Commonwealth’s required amount and support communities in need.

**Implementation Timeline**

Medium (2-5yrs)

**Impact**

Enabling

**Strategy 5**

**Continue to review the availability of Town-owned land and tax-title properties to gauge their potential for affordable housing development.**

A municipality can inventory and examine parcels they own, as well as tax-title properties, in order to determine if they are suitable for affordable housing development. These parcels are more readily available for affordable housing development than their privately-owned counterparts. Communities can declare these properties “excess property” (typically at Town Meeting); then, through an RFP process, can partner with affordable housing developers or agencies, such as Habitat for Humanity, to produce housing.

The Town of Mansfield owns 289 parcels, including those owned by the Housing Authority and Conservation. Many of these parcels are protected open space, however, there are several parcels that may be eligible for smaller housing development, such as starter homes on lots that may be non-conforming due to their size or on currently underutilized parcels.

Additionally, there are several larger parcels that would be eligible for the filing of comprehensive permits under Chapter 40B. These sites are highlighted on the **Housing Action Items Map on page 49** and include:

- Parcels 018-229 and 021-331 within the Mansfield Station TOD; and
- Parcels 003-012/003-013 and 004-023 off Gilbert St.

**Success Story**

The Town of Wellfleet put out an RFP for a municipally-owned property at **95 Lawrence Road** and received three bids, one of which was recently selected and unanimously approved by the Select Board to proceed. The project, which would produce 46 apartments, is currently undergoing review to determine if it is eligible to apply for a Comprehensive Permit. These apartments will be designed considering net zero energy goals.

Image 5: Existing mixed-use development at Mansfield Station. [Kevin Ham/SRPEDD]



**Associated Goals**

**Goal A:** Produce starter homes and housing options for those with low, moderate, middle, and fixed incomes.

**Goal B:** Produce housing options and retrofit existing homes to support safe and accessible living.

**Goal D:** Continue to produce SHI-eligible units to maintain the Commonwealth’s required amount and support communities in need.

**Implementation Timeline**

Medium (2-5yrs)

**Impact**

Enabling

**Resources**

The Citizens’ Housing and Planning Association’s (CHAPA) **Municipal Engagement Initiative** (MEI) is a program that helps communities gain support for local housing initiatives, such as proposed developments, zoning changes, and tax levies such as CPA. Applications open annually.

**Strategy 6**

**Partner with the Mansfield Housing Authority to improve outreach and collaborate on an educational campaign regarding subsidized and public housing.**

An educational campaign will help to dispel myths associated with affordable or public housing and its residents; the impact of affordable housing on local real estate values; as well as its impact on a community’s character. A successful educational campaign will also help build the local support necessary to implement the goals and strategies associated with a Housing Production Plan. Local champions for affordable housing are critical to long-term, sustained implementation.

The Town should consider engaging residents in a straightforward and transparent manner as it pursues local zoning changes and future development initiatives, such as the amendment of existing zoning districts, a Chapter 40R Starter Home Zoning District, and/or a multi-family housing zoning district that complies with section 3A of the Zoning Act. The Mansfield Housing Corporation may wish to partner with the Mansfield Housing Authority throughout this process to combine efforts and distribute the workload necessary to pursue a successful campaign.

**Strategy 7**

**Establish or partner with a first-time homebuyers program to support individuals or families looking to purchase their first home in Mansfield.**

First-time Homebuyer Programs provide first-time prospective homebuyers financial and educational assistance in the form of informational classes, special loan options, and down payment and/or closing cost assistance. Municipalities are best equipped to provide these services when partnering with regional or state entities, other municipalities, banks, or other lenders to assist first-time buyers, as internal funding resources and capacity can be limited.

Considering Mansfield’s high-cost housing market and rising interest rates, the Town may benefit from partnering with a neighboring community or local non-profit to offer resources and potential down payment assistance to first time buyers.

**Success Story**

The City of Medford is a member the North Suburban Consortium, a group of eight communities, who manage a first-time homebuyers program that provides up to \$7,500 in down payment assistance and no-cost home inspections to qualifying applicants (eligibility requirements include a household income at or below 80% AMI). The consortium collectively applies for and administers HUD HOME funding for their work.

**Associated Goals**

**Goal A:** Produce starter homes and housing options for those with low, moderate, middle, and fixed incomes.

**Implementation Timeline**

Long (>5yrs)

**Impact**

Enabling

**Additional Reading**

- [Medford’s First Time Home Buyers Program](#)
- [The City of Malden’s resource page on the HOME Program](#)
- [The Malden Redevelopment Authority’s resource page on the North Suburban Consortium](#)

# Conclusion

Housing is one of the most important aspects of an individual’s life and livelihood. And just as a residence is more than a physical shelter – it’s a home – neighborhoods are one of the main building blocks of a healthy, balanced community. This Housing Production Plan seeks to provide the Town of Mansfield with a clear picture of the trends and pressures that can make it difficult to build more homes and create neighborhoods that serve all types of households. We’ve shown how a combination of efforts, if pursued proactively and in a coordinated way, can address these barriers, contribute to Mansfield’s housing stock, improve the lives of existing and future residents, and complement the town’s built and natural landscapes.

We’ve worked to create a conversational and clear HPP -- one that we hope reads more like a magazine than a textbook. We believe that this will lead to increased understanding, engagement, and improved housing outcomes. In short, this HPP is not intended to be an exhaustive data survey, market study, or “master plan.” Rather, it summarizes the main housing issues that Mansfield intends to address and identifies manageable, realistic tools for the job.

For those readers looking for more information, please explore the HPP’s footnotes, links, and Appendices.

- Goal A:** Produce starter homes and housing options for those with low, moderate, middle, and fixed incomes.
- Goal B:** Produce housing options and retrofit existing homes to support safe and accessible living.
- Goal C:** Pursue funding streams to support local housing production efforts.
- Goal D:** Continue to produce SHI-eligible units to maintain the Commonwealth’s required amount and support communities in need.

Table 2: Mansfield Implementation Strategies.

Strategy	Goals Associated	Priority	Timeline	Impact
Amend local zoning to incentivize provision of starter homes, rental units, accessory dwelling units, family-style units, and multi-family development in key areas throughout town.	A, B, D	High	Medium (2-5yrs)	Direct
Pursue partnerships and funding resources to provide direct assistance to help preserve housing and create new options for vulnerable communities, including senior residents.	A, B, C	High	Medium (2-5yrs) & Ongoing	Direct
Create design guidelines for duplexes and large developments to ensure that new housing construction “fits” within the local community.	A, D	High	Short (<2yrs)	Enabling
Adopt the Community Preservation Act to support future housing development and programming efforts, as well as other town interests.	B, C	Medium	Short (<2yrs)	Enabling
Continue to review the availability of town-owned land and tax-title properties to gauge their potential for affordable housing development.	A, D	Medium	Medium (2-5yrs)	Enabling
Establish or partner with a first-time homebuyers program to support individuals or families looking to purchase their first home in Mansfield.	A, B, D	Medium	Medium (2-5yrs)	Enabling
Partner with the Mansfield Housing Authority to improve outreach and collaborate on an educational campaign regarding subsidized and public housing.	A	Low	Long (>5yrs)	Enabling

# Appendix

## Appendix A: Mansfield Town-Owned Land

MAP_PAR_ID	LOC_ID	Address
001-019	F_719268_2829044	WILLIAMS ST
001-200	F_718567_2828228	WILLIAMS ST
001-028	F_715623_2829503	BROWN AVE REAR
001-030	F_716148_2829476	BROWN AVE REAR
001-031	F_716944_2829280	BROWN AVE REAR
001-034	F_716072_2829732	BROWN AVE REAR
001-035	F_716677_2830148	BROWN AVE REAR
001-042	F_714711_2830561	SOUTH ST REAR
001-063	F_717745_2830141	INGRID DR REAR
010-021	F_725299_2828979	50 PLYMOUTH ST
010-024	F_724959_2830050	OLD ELM ST REAR
001-102	F_718851_2829241	PINE ST
010-038	F_725506_2829384	SCHOOL ST
011-015	F_729830_2833705	258 WEST ST REAR
011-016	F_730150_2834142	WEST ST REAR
012-001	F_727892_2826884	SCHOOL ST REAR
012-003	F_728224_2828662	432 SCHOOL ST
012-035	F_732168_2829274	WILLOW ST
013-010	F_727627_2823731	OAK ST REAR
013-011	F_728279_2824245	OAK ST REAR
013-012	F_727532_2824268	OAK ST REAR
013-018	F_727153_2825011	OAK ST REAR
013-019	F_727589_2825065	OAK ST REAR
013-020	F_728045_2824927	OAK ST REAR

013-021	F_727961_2825368	OAK ST REAR
013-023	F_727071_2825778	ELM ST REAR
013-025	F_727159_2826433	ELM ST REAR
013-028	F_728378_2825956	OAK ST REAR
013-030	F_728501_2825292	OAK ST REAR
013-033	F_729675_2825090	OAK ST REAR
013-034	F_729392_2824090	OAK ST REAR
014-002	F_731431_2825041	SOUTH MAIN ST REAR
014-003	F_732130_2825604	SOUTH MAIN ST
014-006	F_730310_2825396	SOUTH MAIN ST REAR
014-061	F_732595_2825910	SOUTH MAIN ST REAR
014-007	F_730172_2826039	SOUTH MAIN ST REAR
014-009	F_730392_2827394	OAK ST REAR
027-185	F_734754_2834279	48 EDDY ST
031-114	F_739817_2839311	74-76 PINE NEEDLE LN
023-070	F_730675_2833867	WEST ST
042-194	F_746385_2833016	MONAHAN LN
040-095	F_742156_2838320	STEARNS AVE
015-171	F_727248_2821096	VILLAGE RD REAR
015-172	F_727512_2822893	LANTERN LN REAR
002-019	F_717291_2826493	BALCOM ST REAR
002-207	F_720814_2827726	107 YORK RD
031-037	F_738694_2837902	500 EAST ST
031-043	F_739526_2838722	CANOE RIVER DR
007-034	F_725044_2822354	OTIS ST REAR
021-134	F_731631_2835605	50 WEST CHURCH ST
021-137	F_731902_2835623	HIGH ST
041-059	F_743885_2833745	EAST ST
041-008	F_747173_2838392	STEARNS AVE

033-005	F_739421_2834213	168 WARE ST
019-210	F_731758_2839255	35 COUNTY ST
035-054	F_739893_2831805	WARE ST
036-016	F_736177_2825710	175 FRUIT ST
036-160	F_736246_2824373	RESERVOIR ST
043-038	F_745571_2829865	MILL ST
043-043	F_746179_2829720	MILL ST REAR
033-011	F_738792_2836268	499 EAST ST
029-024	F_733721_2828593	GENEVA ST
043-097	F_748598_2830089	1401-1403 EAST ST
039-433	F_743979_2845930	BIRD RD
036-102	F_737679_2824155	AZALEA RD
036-109	F_737800_2824109	AZALEA RD
036-148	F_736255_2826236	175 FRUIT ST REAR
036-150	F_736114_2827081	FRUIT ST
032-029	F_736576_2834615	155 EAST ST REAR
032-033	F_736294_2835131	245-265 EAST ST
039-378	F_746030_2843355	16 ELYSE RD
023-119	F_732220_2834525	WEST ST
018-230	F_732175_2837999	FOUNDRY ST REAR
018-232	F_731629_2838636	MORROW ST
018-234	F_731144_2839359	HIGHLAND AVE REAR
002-078	F_720725_2829100	139 YORK RD
036-035	F_737073_2824095	COLUMBINE RD
036-036	F_737106_2824168	COLUMBINE RD
036-095	F_737663_2824201	BARBERRY RD
036-098	F_737596_2823938	AZALEA RD
041-003	F_747592_2836637	45 KERRY DR
023-192	F_732639_2834718	53 RUMFORD AVE

023-196	F_732848_2834889	NORTH MAIN ST
019-161	F_732309_2839549	KING ST REAR
035-173	F_741857_2830629	SANDY HILL RD
006-045	F_722248_2828083	JEWELL ST
006-046	F_722541_2827984	JEWELL ST
041-132	F_747223_2837295	61 KERRY DR
041-133	F_747315_2837131	57 KERRY DR
041-134	F_747383_2836990	53 KERRY DR
041-135	F_747452_2836836	49 KERRY DR
026-089	F_732570_2833143	WILLOW ST REAR
027-346	F_733619_2834468	PARK ST
027-347	F_733393_2834565	15 PARK ST
027-054	F_733336_2833724	6 PARK ROW
027-061	F_733137_2833692	2 PARK ROW
027-064	F_733164_2833943	SOUTH MAIN ST
004-019	F_722405_2818610	GILBERT ST REAR
036-044	F_737134_2823943	COLUMBINE RD
036-045	F_737148_2823980	COLUMBINE RD
036-046	F_737162_2824018	COLUMBINE RD
036-056	F_737200_2823918	THORNTON RD
036-057	F_737214_2823955	THORNTON RD
036-058	F_737234_2824011	THORNTON RD
036-071	F_737419_2824022	THORNTON RD
036-072	F_737374_2824066	26 THORNTON RD
036-073	F_737388_2824103	THORNTON RD
036-082	F_737495_2824179	BARBERRY RD
036-088	F_737529_2823963	BARBERRY RD
036-093	F_737599_2824148	BARBERRY RD
036-094	F_737611_2824180	BARBERRY RD

015-026	F_728222_2820492	OAK ST
015-027	F_728959_2820847	OAK ST
015-049	F_728503_2822494	OAK ST REAR
015-051	F_729073_2823632	OAK ST REAR
015-056	F_729913_2822886	OAK ST REAR
015-057	F_730493_2823040	OAK ST REAR
015-059	F_730116_2821133	OAK ST REAR
015-063	F_730265_2822971	OAK ST REAR
015-064	F_729992_2822149	OAK ST REAR
015-083	F_727626_2823085	JANET LN
016-002	F_730799_2823183	SOUTH MAIN ST REAR
041-099	F_743152_2836786	ERICK RD REAR
019-128	F_731935_2839326	COUNTY ST
041-045	F_744288_2834801	SUZANNE LANE
031-072	F_739936_2837771	EAST ST
006-025	F_723735_2825642	BALCOM ST REAR
006-026	F_724338_2826100	OLD ELM ST REAR
037-024	F_744535_2828000	ESSEX ST REAR
037-026	F_743280_2827992	ESSEX ST
006-034	F_722819_2826492	JEWELL ST REAR
030-031	F_734439_2838691	HOPE ST
030-038	F_736884_2840762	MAPLE ST
024-272	F_732754_2836369	291 NORTH MAIN ST
034-115	F_738474_2827851	432 FRUIT ST
002-395	F_721452_2827375	NELSON WAY
002-066	F_721013_2827996	JEWELL ST REAR
021-399	F_731619_2835146	125 HIGH ST #1
021-399	F_731619_2835146	125 HIGH ST #2
021-399	F_731619_2835146	125 HIGH ST #3

021-399	F_731619_2835146	125 HIGH ST #4
021-500	F_732422_2836895	360 NORTH MAIN ST
022-152	F_734072_2837958	WESSEL AVE
022-258	F_733989_2838512	CHARLES ST
022-268	F_734095_2838621	SHIELDS ST
023-148	F_731611_2834320	29 DEAN ST
026-013	F_730461_2832688	SCHOOL ST
026-051	F_732602_2832313	SPRING ST
027-158	F_734570_2833964	EDDY ST REAR
027-160	F_734814_2834105	45 EDDY ST
027-161	F_734876_2834117	47 EDDY ST
027-164	F_734957_2834264	53 EDDY ST
027-165	F_734930_2834312	55 EDDY ST
027-166	F_734902_2834363	57 EDDY ST
029-066	F_733311_2829164	354 WILLOW ST
030-010	F_734916_2837968	PRATT ST
034-169	F_738763_2828329	TRACY CIR
034-009	F_734831_2827146	HALL ST
035-230	F_743336_2833101	LAUREN LN
035-025	F_743418_2833041	71 MILL ST
035-032	F_743372_2834231	EAST ST
037-015	F_741966_2826976	ESSEX ST REAR
038-247	F_738986_2841601	RIDGEVIEW LN
039-027	F_745659_2843443	MAPLE ST
004-017	F_721278_2818993	GILBERT ST
004-018	F_721960_2818565	GILBERT ST REAR
040-030	F_742313_2837810	STEARNS AVE REAR
040-007	F_741117_2838545	FRANKLIN ST
043-107	F_745124_2832561	KARENS WAY

043-147	F_745954_2831773	DUSTIN CT
043-020	F_743889_2832243	MILL ST. REAR
043-021	F_744457_2831085	MILL ST REAR
043-022	F_744881_2831688	EAST ST REAR
043-227	F_745678_2830945	1215 EAST ST
043-263	F_745352_2830364	RIVER STONE LN
043-033	F_746142_2830320	CANOE RIVER DR
043-035	F_745264_2830019	MILL ST
005-030	F_721571_2831593	TREMONT ST
001-163	F_716113_2830642	BROWN AVE REAR
043-137	F_746404_2830528	CASTLE DR
037-028	F_745044_2828326	MILL ST
026-086	F_732773_2833812	50 WEST ST
009-001	F_723215_2830525	TREMONT ST
044-227	F_725502_2836448	35 OXFORD RD
034-054	F_736575_2829080	FRUIT ST
033-020	F_739783_2835862	EAST ST REAR
037-272	F_742427_2826979	ESSEX ST
025-010	F_736331_2836103	240-250 EAST ST
014-050	F_734518_2826239	651 SOUTH MAIN ST
014-020	F_734074_2826844	SOUTH MAIN ST
014-081	F_734107_2826555	SOUTH MAIN ST REAR
028-143	F_731810_2830004	WILLOW ST REAR
034-415	F_738067_2827820	FRUIT ST
027-263	F_734643_2833002	BRANCH ST REAR
027-119	F_734116_2833479	32 WILSON PL
028-009	F_732970_2830013	BASIN ST REAR
028-150	F_732016_2830759	WILLOW ST REAR
032-012	F_737305_2833577	WARE ST

020-007	F_729195_2835172	WEST ST REAR
016-004	F_731525_2821186	SOUTH MAIN ST REAR
016-030	F_730352_2820552	SOUTH MAIN ST REAR
036-021	F_737917_2824076	AZALEA RD REAR
036-015	F_738113_2825854	265 FRUIT ST
036-015	F_738113_2825854	265 FRUIT ST
036-015	F_738113_2825854	265 FRUIT ST
043-226	F_747458_2829441	MILL ST REAR
001-041	F_714347_2830014	SOUTH ST REAR
001-026	F_714987_2829054	311 PLAIN ST
004-012	F_721443_2817058	GILBERT ST REAR
001-032	F_716299_2829648	BROWN AVE REAR
016-020	F_735928_2823920	RESERVOIR ST
027-162	F_735025_2834138	EDDY ST
033-003	F_740325_2833433	WARE ST
004-114	F_716969_2827384	233 PLAIN ST
004-105	F_716889_2827588	BROWN AVE
037-016	F_741713_2825975	SHEA CIR
037-279	F_741359_2826661	SHEA CIR
036-086	F_737479_2823856	BARBERRY RD
022-308	F_732572_2837462	NORTH MAIN ST
019-192	F_733615_2840365	NORTH MAIN ST
019-231	F_733378_2840334	HOWE ST REAR
043-246	F_747011_2829243	MILL ST REAR
034-323	F_738302_2829178	51 FIELDSTONE DR
034-149	F_736984_2829612	FRUIT ST
034-343	F_737950_2829613	43 FIELDSTONE DR
034-292	F_735863_2829053	33 ANGELINA LN
034-058	F_735971_2830752	LINCOLN RD

027-184	F_734774_2834231	46 EDDY ST
027-186	F_734727_2834330	50 EDDY ST
027-187	F_734702_2834383	52 EDDY ST
032-129	F_736023_2832045	GRIFFINS WAY
027-167	F_734879_2834415	59 EDDY ST
030-017	F_736227_2838514	BICENTENNIAL CT
032-007	F_736539_2832266	BRANCH ST
004-092	F_716160_2827560	BROWN AVE
002-017	F_717647_2827221	1625 WEST ST
003-019	F_718875_2822921	WAYSIDE DR
039-301	F_745432_2846083	104 ELYSE RD
039-302	F_745380_2845915	100 ELYSE RD
006-094	F_726412_2827257	SCHOOL ST
039-193	F_743627_2844458	BIRD RD
003-080	F_720880_2822634	GILBERT ST
041-454	F_743755_2834919	ROY RD
007-063	F_723898_2821669	OTIS ST
018-218	F_731420_2837914	MARYALICE WAY
007-117	F_724346_2819158	450 GILBERT ST
030-067	F_738214_2840072	99 MAPLE ST
003-069	F_725007_2824404	38 BALCOM ST
038-004	F_739039_2842536	MAPLE ST
040-245	F_743220_2840667	37 FREDRIC LN
010-025	F_726876_2828307	SCHOOL ST
006-028	F_724865_2826383	OLD ELM ST
003-415	F_720066_2820872	GILBERT ST REAR
003-238	F_720417_2821016	275 GILBERT ST
003-006	F_719484_2820842	GILBERT ST REAR
007-036	F_725426_2824400	OTIS ST

024-055	F_733121_2835357	11 SHAWMUT AVE
018-226	F_731675_2837909	MARYALICE WAY
024-254	F_734941_2836389	HOPE ST
025-025	F_735079_2837383	255 HOPE ST
024-212	F_734975_2836170	CHURCH ST
025-017	F_735493_2836726	111 HOPE ST
024-326	F_733378_2834816	COURT ST
039-008	F_742826_2845129	BIRD RD
030-066	F_736983_2841800	MAPLE ST
040-107	F_746256_2839856	STEARNS AVE
024-350	F_733015_2835349	COURT ST
039-002	F_741101_2844205	JENNIFER DR
040-215	F_741842_2840977	PIASECKI DR
040-228	F_743041_2841775	7 GANDER LN
021-503	F_731751_2836424	CHAUNCY ST
021-256	F_731413_2835829	WARREN AVE REAR
021-405	F_731922_2837063	RIVER ST
018-227	F_731933_2837640	HOWE ST
018-047	F_730190_2837050	WEBSTER ST
014-022	F_734418_2826770	SOUTH MAIN ST
004-001	F_722236_2816827	GILBERT ST REAR
014-011	F_733346_2827751	SOUTH MAIN ST REAR
014-051	F_733625_2826316	651 SOUTH MAIN ST REAR
014-017	F_732998_2827200	SOUTH MAIN ST REAR
014-018	F_733658_2826575	SOUTH MAIN ST REAR
003-085	F_723167_2823419	BALCOM ST REAR
003-306	F_722440_2822996	GILBERT ST REAR
003-044	F_722381_2822262	GILBERT ST
014-010	F_731722_2827918	SOUTH MAIN ST REAR

003-226	F_723513_2821942	OTIS ST
003-070	F_724687_2824322	40 BALCOM ST
044-805	F_727049_2828612	10 PLYMOUTH ST
025-026	F_735495_2837473	203 PRATT ST

## Appendix B: Mansfield Subsidized Housing Inventory

### DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

#### Mansfield

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1804	n/a	Eddy St.	Rental	10	Perp	No	DHCD
1805	n/a	Cedar Court/ Wilson Place	Rental	29	Perp	No	DHCD
1806	n/a	Bicentennial Ct.	Rental	60	Perp	No	DHCD
1807	n/a	15 Park St.	Rental	42	Perp	No	DHCD
1808	Road to Responsibility	651 South Main St.	Rental	8	Perp	No	DHCD
1809	n/a	Dean St, West St, Pineapple Ln, Brook St	Rental	5	Perp	No	DHCD
1810	n/a	Hawthorne Ct.	Rental	8	Perp	No	DHCD
1811	Mansfield Meadows	12 Bonney Lane	Rental	170	2063*	No	DHCD
1812	Village at Mansfield Depot I	53-54 Francis Ave	Rental	150	2064*	No	DHCD/MassHousing
1813	Village at Mansfield Depot II	22,25,27,29,31 Francis Ave	Rental	95	Perp	Yes	DHCD
3726	Copeland Crossing	Chauncy Street (Rt 106) and Copeland Drive	Rental	42	Perp	Yes	MHP
4352	DDS Group Homes	Confidential	Rental	34	N/A	No	DDS
4654	Bay Brook Village	Branch Street (Lakes Way)	Ownership	7	Perp	Yes	MassHousing
6504	The Village at Cedar Heights	10 Connors Avenue	Rental	66	perp	Yes	MHP

4/29/2021

Mansfield  
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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

**Mansfield**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
8153	Fairfield Green	West Street	Rental	200	perp	YES	MassHousing
8728	The Condominiums at Lincoln Place	270 North Main St	Ownership	1	perp	NO	HUD
8837	Rumford Ave	Rumford Ave	Ownership	2	perp	NO	HUD
9770	North Main Street	North Main Street	Ownership	1	Perp	NO	DHCD
9771	Spring Street Mill	68 Spring Street	Rental	3	Perp	NO	DHCD
9772	214 Rumford Avenue	214 Rumford Avenue	Rental	4	Perp	NO	DHCD
10423	North Common Residences	1 Mansfield Ave	Rental	13	Perp	NO	DHCD
10470	Willowdale	Willowdale Street	Ownership	3	Perp	NO	DHCD
<b>Mansfield Totals</b>				953	Census 2010 Year Round Housing Units	8,725	
					Percent Subsidized	10.92%	

4/29/2021

Mansfield  
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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

## Appendix C: Mansfield Housing Production Plan Survey and Results

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# Mansfield Housing Production Plan Community Survey Introduction

Thanks for taking this short survey to help inform the Mansfield Housing Production Plan.

To learn more about the Mansfield Housing Production Plan and look at relevant data, [please view the StoryMap here.](#)

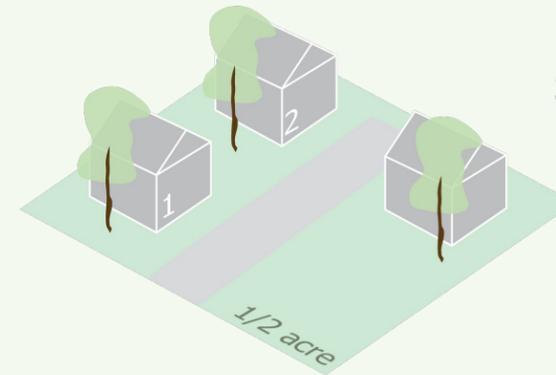
This survey will be open from **July 1st, 2022** to **August 1st, 2022.**



In this survey, we'll ask you to look at a few examples of different kinds of houses. Much of Mansfield is made up of large single-family homes... but not everyone wants to or can afford to live in such a home. We want to know whether or not you are open to seeing these other types of homes in Mansfield.

## WHAT IS DENSITY?

Density is one way we can compare how much housing is concentrated or spread out in an area.



**NUMBER OF UNITS**  
3 homes, 1,000 sq. ft. each

**LOT SIZE**  
1/2 acre | 21,780 sq. ft.

**DENSITY**  
 $\frac{3 \text{ units}}{1/2 \text{ acre}} = 6 \text{ Dwelling Units per Acre (DUA)}$

Here's some helpful tips to consider:

- **Don't** evaluate the images based on the architectural style.
- Under each image is some **helpful information**. We put the size of the house in square feet (sq ft); the lot size (either in sq ft or acres); and the Dwelling Units per Acre (DUA), a measurement of density.
- **What is density?** It's just one way we can compare these different kinds of homes "apples to apples." You might be surprised by how "dense" a kind of housing might be relative to its appearance!
- **Why does density matter?** Denser neighborhoods have many benefits. It encourages more compact, vibrant, walkable communities. It protects forests and other natural open spaces from sprawl.
- **What is the Missing Middle?** Density doesn't have to look like large 4-6 story buildings! We hope that through this survey you learn about new types of housing that are more compact and still fit the existing neighborhood fabric.

# Mansfield Housing Production Plan Community Survey Existing Conditions

We want to know more about your perceptions of Mansfield's current housing stock.

## East and West Mansfield

### What are your thoughts on recently built homes in Mansfield?



**Single-family Cul-de-Sac**

3bd | 3,529 sqft  
72,745 sqft Lot (0.6 DU/Acre)



**Two-family**

3bd | 2,429 sqft each  
53,740 sqft Lot (1.6 DU/Acre)



**Single-family Cul-de-Sac**

4bd | 3,200 sqft  
25,700 sqft Lot (1.1 DU/Acre)

1. What are your thoughts on recently built homes in Mansfield? Are they too big, too small, or just right? Do they cost too little, the right amount, or too much?



A new **teacher** in Mansfield makes about **\$50,000**. Double that as a couple, and the family can probably afford a **\$350,000 home**.

The Median **sale price of a single-family home** in Mansfield was **\$500,000** in 2020.



2. How important is living in a diverse community to you? By diverse, we mean age, occupation, type of family/household, race, and socioeconomic status.

- Extremely important
- Very important
- Somewhat important
- Not so important
- Not at all important

3. How important do you feel it is for Mansfield to have many different housing options at different price points?

- Extremely important
- Very important
- Somewhat important
- Not so important
- Not at all important

4. Do you feel Mansfield's current housing stock is meeting its community's needs?

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- I'm not sure

5. Do you feel there are enough senior housing options in town?

- Yes
- No
- I'm not sure

6. Do you feel there are enough family-appropriate housing options in town?

- Yes
- No
- I'm not sure

7. Do you think there's anything missing from Mansfield's housing supply?

8. How much do you think a "starter home" should cost in Mansfield? Please use a whole number.

9. Are you concerned that you or someone you know will not be able to afford to live in Mansfield, now or in the future?

- Yes
- No
- I'm not sure

10. What housing-related interventions would you support?

	Strongly support	Support	Neither support nor oppose	Oppose	Strongly oppose	I'm not sure
New small-scale housing development (1-4 units).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New medium-scale housing development (5-9 units).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New large-scale housing development (10+ units).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Collaborating with proactive 40B developers on town-owned land.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Zoning changes that increase density in specific areas.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Zoning changes that modify existing regulations (lessening restrictions on Accessory Dwelling Units, creating design guidelines for larger developments).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adopting the <a href="#">Community Preservation Act</a> .	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# Mansfield Housing Production Plan Community Survey Missing Middle

How can we allow for managed growth and protect important open spaces? We'll show you some housing typologies and we want to get your thoughts on whether these types of homes would fit in Mansfield.



When we say **Missing Middle**, we mean that there's a gap between Income-Restricted (subsidized) affordable homes and expensive, newly-built single-family homes. Many young families and downsizing seniors find the inventory of homes affordable to them is very scarce, and they make too much to qualify for Income-Restricted Affordable Housing. How can we allow for new homes that cater to them?

**For these Missing Middle houses, we want you to think of how they fit in neighborhoods around Mansfield Center - with sewer connections, transit access, and sidewalks.**

## Missing Middle: Small Lot Single-Family

Do you think these "Small houses" fit in Mansfield?



**Bungalow**  
3bd | 1,512 sqft  
5,000 sqft Lot (8.7 DU/Acre)



**Cape-ish**  
2bd | 1,250 sqft  
4,356 sqft Lot (10 DU/Acre)



**Cottage**  
2bd | 1,250 sqft  
6,570 sqft Lot (6.6 DU/Acre)

11. Do you think these "Small houses" fit in Mansfield?

- Strongly approve
- Approve
- Neither approve nor disapprove
- Disapprove
- Strongly disapprove

## Missing Middle: Cottage Cluster

Do you think these "Cottage clusters" fit in Mansfield?



**Detached Cottage Cluster**  
2-3bd | 1,000 sqft each  
8 houses on 34,800 sqft Lot (10 DU/Acre)



**Attached Cottage Cluster**  
2bd | 1,000 sqft each  
15 houses on 37,000 sqft Lot (13 DU/Acre)



**Cottage Cluster Shared Garden**

12. Do you think a "Cottage Cluster" would fit in Mansfield?

- Strongly approve
- Approve
- Neither approve nor disapprove
- Disapprove
- Strongly disapprove

### Missing Middle: Duplexes

Do you think these "duplexes" fit in Mansfield?



**Stacked Two-Family**

3bd | 1,250 sqft each  
2 homes on 12,100 sqft Lot (7.1 DU/Acre)



**Side-by-Side**

2 bd | 1,100 sqft each  
2 homes on 11,325 sqft Lot (7.7 DU/Acre)



**Side-by-Side, Attached Garage**

3bd | 1,615 sq ft each  
4 homes on 13,024 sqft Lot (13 DU/Acre)

13. Which of these "Duplex" types would fit in Mansfield?

	Strongly Approve	Approve	Neutral	Disapprove	Strongly Disapprove
Stacked Two-Family	<input type="radio"/>				
Side-by-Side	<input type="radio"/>				
Side-by-Side with Attached Garage	<input type="radio"/>				

### Missing Middle: Small Multi-family

Do you think these small apartments/condos fit in Mansfield?



**Townhomes with Garages**

3bd | 1,700 sqft each  
6,098 sqft Lot (21 DU/Acre)



**Courtyard Townhomes**

2bd | 1,200 sqft (~60 units)  
67,000 sqft Lot (40 DU/Acre)



**Multiplex**

1bd | 575 sqft (6 units)  
5,200 sqft Lot (50 DU/Acre)

14. Which of these "small apartment" types would fit in Mansfield?

	Strongly Approve	Approve	Neutral	Disapprove	Strongly Disapprove
Townhomes with Garages	<input type="radio"/>				
Courtyard Townhomes (rear parking)	<input type="radio"/>				
2-3 story Multiplex (rear parking)	<input type="radio"/>				

15. Do you have any other thoughts or ideas about how we can create more "Missing Middle" housing? Or where we should allow it in Mansfield?

# Mansfield Housing Production Plan Community Survey Other Housing Strategies

We also want to know some of your thoughts on Adult Retirement Communities, Accessory Dwelling Units (ADUs, sometimes called Accessory Apartments), and parking design.

## Missing Middle: Adult Retirement Communities

Do you think these senior housing models fit in Mansfield?



**Cottages**  
2bd | 1,500 sqft (27 houses)  
6.2 acres Lot (5 DU/Acre)



**Townhouses + Detached**  
2,100+ sq ft | 152 homes  
56 acres (3 DU/Acre - includes large conservation area)



**Apartment-Style / Assisted Living**  
72 units  
6.3 acres (11 DU/Acre)

16. Which of these "Adult Retirement Community" types would fit in Mansfield?

	Strongly Approve	Approve	Neutral	Disapprove	Strongly Disapprove
Cottages Cluster	<input type="radio"/>				
Mix of Townhouses and Detached homes	<input type="radio"/>				
Apartment-Style and Assisted Living	<input type="radio"/>				

## Missing Middle: Accessory Housing Solutions

Which ADU arrangement do you prefer?



**Backyard Shed**



**Over-Garage**



**Attic/Dormer Addition**



**Side/Rear Addition**

17. Which of these "Accessory Dwelling Unit (ADU)" types would fit in Mansfield?

	Strongly Approve	Approve	Neutral	Disapprove	Strongly Disapprove
Backyard Shed	<input type="radio"/>				
Over-Garage	<input type="radio"/>				
Attic/Dormer Addition	<input type="radio"/>				
Attached Side/Rear Addition	<input type="radio"/>				

## Missing Middle: Parking Solutions

Which parking arrangement do you prefer?



**Ground-floor Attached**



**Flanked Attached**



**Shared Driveway**



**Rear Lot**

18. Which of these "parking arrangements" would you prefer to see on other houses/buildings in your neighborhood?

	Strongly Approve	Approve	Neutral	Disapprove	Strongly Disapprove
Ground-floor Attached	<input type="radio"/>				
Flanked Attached	<input type="radio"/>				
Shared Driveway	<input type="radio"/>				
Rear Lot	<input type="radio"/>				

19. Which of these "parking arrangements" do you **personally prefer** for your own home?

	Love	Like	Neutral	Dislike	Strongly Dislike
Ground-floor Attached	<input type="radio"/>				
Flanked Attached	<input type="radio"/>				
Shared Driveway	<input type="radio"/>				
Rear Lot	<input type="radio"/>				

20. Do you have any other thoughts on Adult Retirement Communities, ADUs, or parking?



## Mansfield Housing Production Plan Community Survey Thank You!

Thanks for spending a few minutes with us to provide your ideas. We'll use the feedback to create tailored recommendations for Mansfield - there's no one-size-fits-all solution, and it's up to you to help us create this plan!

### Q1 What are your thoughts on recently built homes in Mansfield? Are they too big, too small, or just right? Do they cost too little, the right amount, or too much?

Answered: 108 Skipped: 11

#	RESPONSES	DATE
1	Just eighth and the right amount. Housing market in Massachusetts is off the charts and Mansfield housing is very moderately priced compared to surrounding towns	7/31/2022 9:47 PM
2	Too big and expensive	7/31/2022 9:24 PM
3	Too big, too expensive	7/31/2022 8:49 PM
4	I feel like we are losing the small feel with so many multi families	7/31/2022 8:13 PM
5	Too big, too much !	7/31/2022 6:50 PM
6	Size - just right Cost -too high	7/31/2022 6:01 PM
7	Based on the pics, seems like options for many (but not all). Prices not listed so could be unaffordable to many as well.	7/31/2022 5:14 PM
8	Too big. Way too expensive.	7/31/2022 4:26 PM
9	Way too big and so their cost is too high.	7/31/2022 1:53 PM
10	House is just right. But priced too much. At least 25% more than what I want to pay.	7/31/2022 1:32 PM
11	It's a beautiful town on the west and east sides of town. We don't need more two-family homes.	7/31/2022 1:01 PM
12	too big, cost too much, need more multifamily units since there is very little land available to build in Mansfield	7/31/2022 12:38 PM
13	They are the right sizes. Prices seems too high!	7/31/2022 12:26 PM
14	Cost too much	7/31/2022 12:25 PM
15	Too big and too expensive for first time home buyers and young families. If I needed to buy my home now with a comparable salary, I would not have been able to afford it.	7/31/2022 12:20 PM
16	A little big and expensive	7/31/2022 11:53 AM
17	Not educated enough to have an opinion.	7/30/2022 10:38 PM
18	They are fine for what they are, but I would prefer to see development that focuses on uniformly giant houses and more on diverse groupings that provide a place for first time buyers, seniors who need a first floor bedroom/bathroom and the ability to get inside without stairs, etc. These houses are rooted 20th century models of single family suburbia, and don't reflect current needs. It is also important to support infill development that can support these needs - for example, zoning that allows accessory dwelling units on larger existing properties.	7/30/2022 5:01 PM
19	Size, they're just right. but they cost too much	7/30/2022 12:06 PM
20	Unsure.	7/30/2022 11:00 AM
21	just right	7/29/2022 8:42 PM
22	Too big, too expensive	7/28/2022 10:51 PM
23	I would rather see smaller, more affordable single family homes that can attract young families.	7/28/2022 9:58 PM
24	Condo prices have been staggering.	7/28/2022 3:03 PM
25	Too big and too much. Fine for some but need variety for those who can't afford it or want to	7/28/2022 1:12 AM

	downsize.	
26	Too big and too expensive	7/27/2022 5:13 PM
27	Most new homes in Mansfield seem to be duplexes or very expensive homes. Nothing for seniors looking to downsize on one floor.	7/27/2022 1:36 PM
28	Too big and cost too much	7/27/2022 12:55 PM
29	Too big and Too expensive	7/27/2022 11:51 AM
30	A good variety	7/27/2022 11:50 AM
31	Too expensive	7/27/2022 7:16 AM
32	Just right	7/24/2022 9:58 PM
33	I have no issue with any of them. The way I am in favor of affordable housing. Housing prices have become absurd	7/24/2022 7:24 AM
34	Mostly too big - everything is either condo or McMansion.	7/23/2022 10:28 PM
35	Cost too much	7/23/2022 7:52 PM
36	Too big	7/23/2022 1:41 PM
37	I think they create different opportunities for folks however I am not sure they are priced in accordance with the pay scaled of folks in our town.	7/23/2022 1:04 PM
38	They cost too much.	7/23/2022 12:55 PM
39	Too big and too expensive	7/23/2022 12:10 PM
40	They are way too large and unaffordable	7/23/2022 12:02 PM
41	Cost too much	7/23/2022 11:48 AM
42	Too many big single family homes with big green (and ecologically negative) lawns.	7/20/2022 5:21 PM
43	Too big and too expensive	7/20/2022 5:33 AM
44	too big, too much	7/20/2022 1:32 AM
45	They are too big and cost way too much.	7/19/2022 11:34 PM
46	Just right - cost WAY too much.	7/19/2022 9:47 PM
47	They cost to much	7/19/2022 1:31 AM
48	I think the houses are two small and cookie cutter boring homes. I think you should allow for single homes to have 4 car garages!	7/18/2022 6:49 AM
49	Too big	7/17/2022 8:19 PM
50	Too big, these homes aren't thinking for climate resilience or about the carbon footprint	7/17/2022 9:07 AM
51	No cost shown here, hard to answer that question. Some appear too big, but that's personal preference. The townhouse image is smart. More importantly, more privacy screening with trees between homes in sense communities is visually pleasing. I live in West Mansfield in a cape style and couldn't consider moving within Mansfield because all of the next level houses are unreachable in terms of cost	7/17/2022 8:56 AM
52	Just right, possibly getting a little too expensive	7/16/2022 10:19 PM
53	Just fine the way it is. Please leave as is	7/16/2022 8:05 AM
54	Too big. Not enough variety of size and cost	7/15/2022 10:32 PM
55	There is a good mix of densities and the costs are comparable to other nearby towns. As with all of MA there is a need for more housing, and a denser duplex/condo model in the downtown area makes sense. More large scale transit oriented building also will help.	7/15/2022 10:31 PM
56	They seem to have the right design and layout to fit today's families. They are not starter homes though and unaffordable for most people.	7/15/2022 10:05 PM

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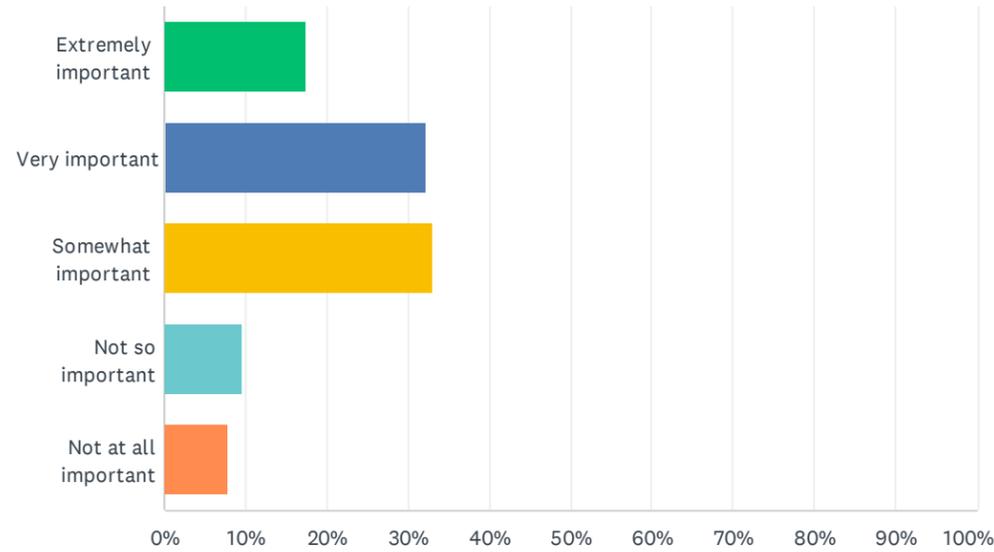
57	Many are too big and too expensive.	7/15/2022 9:13 PM
58	Too big - we don't need more mcmansions. They cost too much, don't use available space efficiently, and are eco-inefficient	7/15/2022 9:05 PM
59	Too big, too expensive	7/15/2022 9:02 PM
60	Too big and expensive	7/15/2022 8:40 PM
61	Recently built are condos, townhouses and apartments buildings. No single family homes These are higher end priced	7/15/2022 8:13 PM
62	Too expensive	7/15/2022 6:19 PM
63	Homes are now very expensive. New homes built seem to be very large and don't fit with the other houses in town	7/15/2022 6:16 PM
64	too big and too pricey	7/15/2022 8:17 AM
65	Too big single family homes, too expensive	7/15/2022 1:50 AM
66	Housing costs far too much and is generating tax increases on older homes.	7/14/2022 2:36 PM
67	Most housing in Mansfield is too costly.	7/14/2022 9:19 AM
68	To big. To much money.	7/14/2022 8:29 AM
69	There are too many apartment buildings - why aren't those shown vs a few higher end single family homes?	7/13/2022 6:44 PM
70	It seems like all new houses are super huge and super expensive.	7/13/2022 6:33 PM
71	Too big, too expensive!	7/13/2022 5:27 PM
72	Way too big, they are huge houses on small lots with multiple garage spaces. Not for starter families or older people downsizing	7/13/2022 4:07 PM
73	The smallest of these examples is 2,429 sqft? That's enormous for any first-time home buyers. I lived in 800 sqft until my mid-forties.	7/13/2022 3:32 PM
74	I think the apartment buildings on each side of 106 near train station are too large	7/13/2022 2:23 PM
75	Fine	7/13/2022 1:59 PM
76	Too big.	7/13/2022 12:27 PM
77	Too expensive	7/13/2022 12:27 PM
78	They cost too much, but that is more due to the cost of land than to materials and labor, Covid-related increases in materials costs notwithstanding.	7/13/2022 11:43 AM
79	too big - costs are too high	7/13/2022 11:24 AM
80	Just right and the cost is appropriate.	7/13/2022 11:21 AM
81	Good	7/13/2022 11:13 AM
82	Too big	7/13/2022 11:01 AM
83	Just right in size. Pricing is appropriate	7/13/2022 10:30 AM
84	The houses are beautiful but extremely expensive.	7/13/2022 4:28 AM
85	I guess we have a lot of those really big ones. So perhaps we don't need so many of those. Plus many people can't afford them.	7/12/2022 9:24 PM
86	Size is right cost is high	7/12/2022 8:54 PM
87	Too big and cost too much	7/12/2022 5:47 PM
88	Too big, and they cost too much	7/12/2022 1:58 PM
89	Slightly too big	7/12/2022 1:23 PM

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90	Too much	7/12/2022 12:26 PM
91	Right size, overpriced	7/12/2022 12:07 PM
92	It's way too much money to be able to afford for someone just starting out. Additionally, the houses are too big.	7/12/2022 10:53 AM
93	Too big and too much money. Not stater homes	7/12/2022 6:42 AM
94	Beautiful but would like to see more Victorian style homes	7/12/2022 6:15 AM
95	To many being built	7/12/2022 2:23 AM
96	They are expensive but not compared to the greater Boston area	7/12/2022 1:06 AM
97	The houses in Mansfield are too big. Who needs a large house? Homes in Mansfield have skyrocketed. I know Mansfield is a desirable area but it doesn't need to be so expensive where someone who is making \$50000 can't afford it.	7/11/2022 11:30 PM
98	They cost way too much.	7/11/2022 10:39 PM
99	Cost way too much.	7/11/2022 10:06 PM
100	Cost too much Beautiful homes	7/11/2022 10:02 PM
101	Too much	7/11/2022 9:50 PM
102	Sizes are just right but prices are way too high	7/11/2022 9:46 PM
103	too big and cost too much	7/11/2022 9:41 PM
104	My wife, daughter and I live in a 1,200 Sq ft house. It can feel a little small at times, but if affordability has been an issue, then I think it makes sense to build more houses in this size range. 1500-1800 square ft should be fine for a family of 4.	7/11/2022 9:38 PM
105	Poorly built. Too expensive	7/11/2022 9:23 PM
106	1 and 2 too lcy house too little lot, #3 seems ok, CVS ant see prices to comment on	7/11/2022 9:22 PM
107	Too big and cost to much for the average family	7/11/2022 9:19 PM
108	All looked contemporary and attractive. How much space each holds, I do not know, but they look OK for a couple or family of 3 (maybe 4) depending on that space.	7/8/2022 9:42 AM

Q2 How important is living in a diverse community to you? By diverse, we mean age, occupation, type of family/household, race, and socioeconomic status.

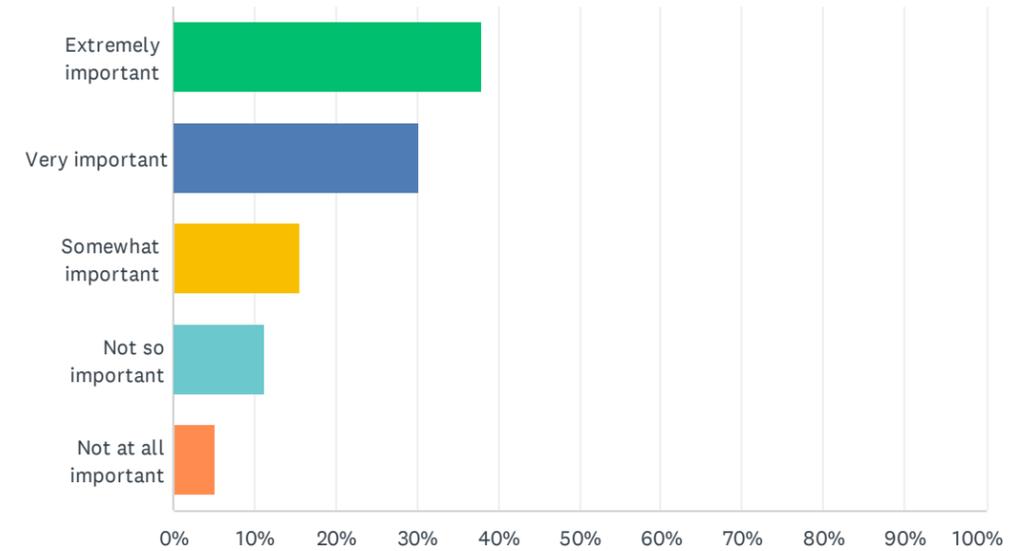
Answered: 115 Skipped: 4



ANSWER CHOICES	RESPONSES
Extremely important	17.39% 20
Very important	32.17% 37
Somewhat important	33.04% 38
Not so important	9.57% 11
Not at all important	7.83% 9
<b>TOTAL</b>	<b>115</b>

Q3 How important do you feel it is for Mansfield to have many different housing options at different price points?

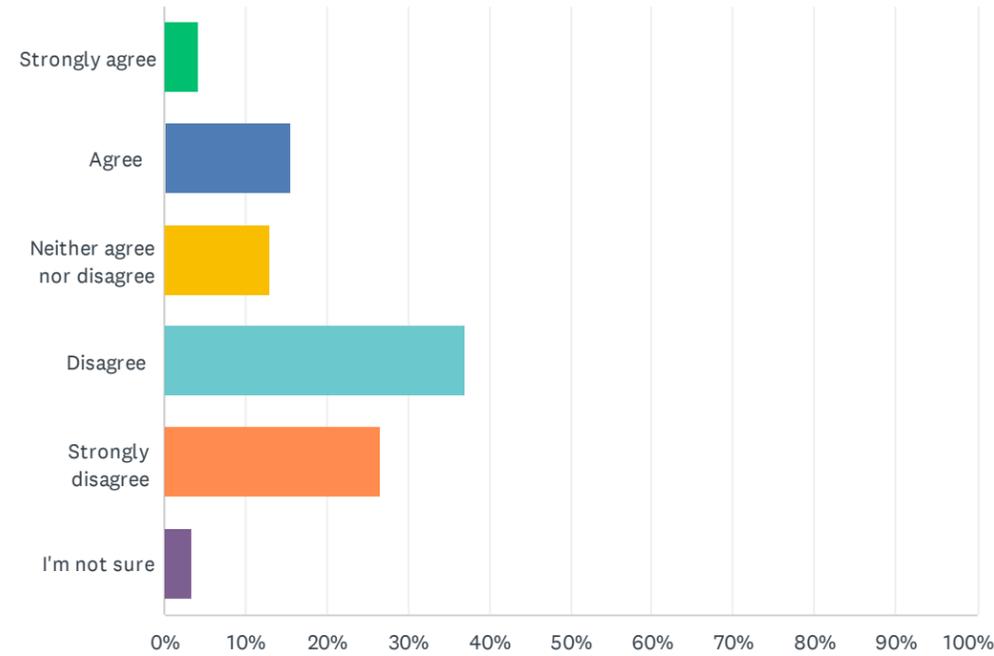
Answered: 116 Skipped: 3



ANSWER CHOICES	RESPONSES
Extremely important	37.93% 44
Very important	30.17% 35
Somewhat important	15.52% 18
Not so important	11.21% 13
Not at all important	5.17% 6
<b>TOTAL</b>	<b>116</b>

### Q4 Do you feel Mansfield's current housing stock is meeting its community's needs?

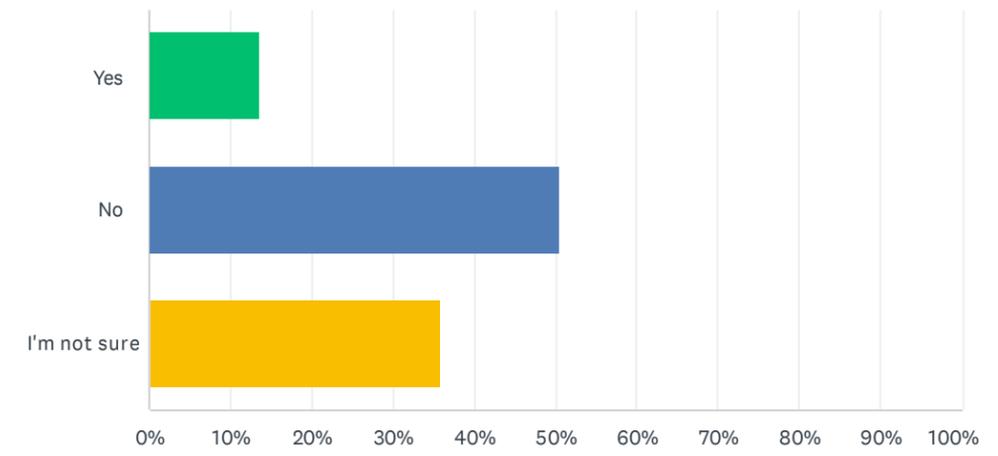
Answered: 116 Skipped: 3



ANSWER CHOICES	RESPONSES	
Strongly agree	4.31%	5
Agree	15.52%	18
Neither agree nor disagree	12.93%	15
Disagree	37.07%	43
Strongly disagree	26.72%	31
I'm not sure	3.45%	4
<b>TOTAL</b>		<b>116</b>

### Q5 Do you feel there are enough senior housing options in town?

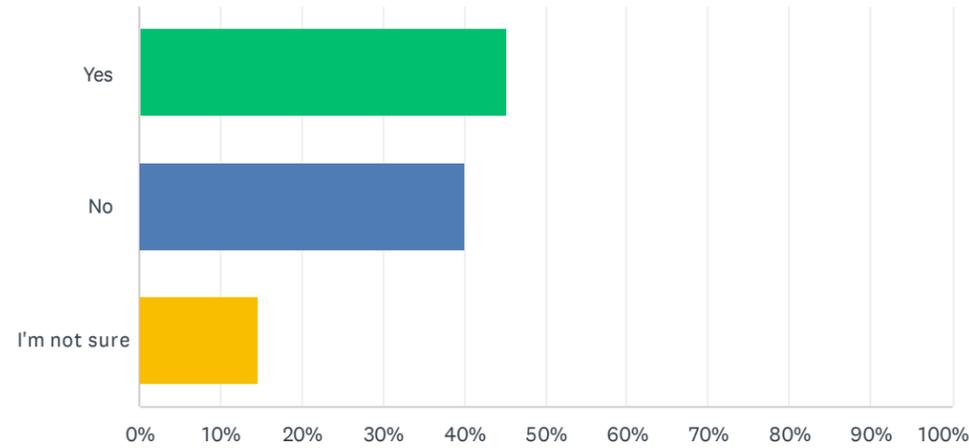
Answered: 117 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	13.68%	16
No	50.43%	59
I'm not sure	35.90%	42
<b>TOTAL</b>		<b>117</b>

### Q6 Do you feel there are enough family-appropriate housing options in town?

Answered: 115 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	45.22%	52
No	40.00%	46
I'm not sure	14.78%	17
<b>TOTAL</b>		<b>115</b>

### Q7 Do you think there's anything missing from Mansfield's housing supply?

Answered: 94 Skipped: 25

#	RESPONSES	DATE
1	Senior housing	8/1/2022 6:25 AM
2	No	7/31/2022 9:47 PM
3	More affordable housing.	7/31/2022 9:24 PM
4	Yes, affordable housing is missing	7/31/2022 8:49 PM
5	Affordable housing, less apartments and condo living.	7/31/2022 6:50 PM
6	Need Townhouses.	7/31/2022 6:01 PM
7	Homes that first-time buyers can afford -- with and w/out families, but ESPECIALLY with families.	7/31/2022 5:14 PM
8	Senior, affordable housing and for individuals with accessibility concerns/need to live on one floor.	7/31/2022 4:26 PM
9	Starter homes	7/31/2022 1:53 PM
10	Public amenities, better library. Parking at town center.	7/31/2022 1:32 PM
11	No.	7/31/2022 1:01 PM
12	affordability, this town is rich enough that the diversity minimal - people are out of touch with reality. there needs to be some intervention with rent control and some sense that, homes are so big that are being built that none of them are considered starter homes, additionally - these home are setting the comps for the market and even smaller older homes in town are far overpriced for what they provide, additionally - there should be town sewer in more part of town. Makes no sense that when town water lines were run that sewer lines weren't run at the same time. Now, the cost to connect and run pipes is on the residents. We pay enough in taxes. Fix it. This makes living in Mansfield difficult and primitive having to maintain septic. Surrounding towns have much better infrastructure.	7/31/2022 12:38 PM
13	We need NEW homes that are unique. The houses here seem all the same - colonials built in the 90s. There should be more options for single-floor homes. There should be multi-floor homes with layouts that aren't just boring colonials.	7/31/2022 12:26 PM
14	Low to moderate cost	7/31/2022 12:25 PM
15	Moderate sized homes in the range that first time buyers can afford	7/31/2022 12:20 PM
16	Starter homes not on a busy street	7/31/2022 11:53 AM
17	Single family homes in my neighborhood sell in less than a few days, so supple seems to be a problem.	7/30/2022 10:38 PM
18	See above. We have been trying to find a house in town for my parents, who wish to relocate here from DC to be close to their grandchildren. We found one house for sale with first floor bedrooms and a somewhat accessible shower. We bid 12,000 over asking and were beat out by someone else looking for the same thing. There is a severe shortage of this type of housing, particularly for those who are downsizing but still looking for something more than a two bedroom apartment.	7/30/2022 5:01 PM
19	lower income options, close to the train station	7/30/2022 12:06 PM
20	Single story houses should be the main option. Preferably ranch style with about a quarter acre of land	7/30/2022 11:00 AM
21	no	7/29/2022 8:42 PM

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22	We would benefit from more smaller, single family homes.	7/28/2022 9:58 PM
23	Smaller starter homes on smaller lots. The cost to build a roadway with 200 feet of frontage makes it almost impossible for a builder to build anything but a high end home.	7/28/2022 3:03 PM
24	Yes! Smaller affordable homes in neighborhoods. For people who want to downsize and stay in Mansfield.	7/28/2022 1:12 AM
25	New single family homes for seniors.	7/27/2022 1:36 PM
26	Lower taxes, our taxes are way too high especially with all the recently developed properties and condos	7/27/2022 12:55 PM
27	Low income housing.	7/27/2022 11:52 AM
28	Affordable housing rent and own	7/27/2022 11:51 AM
29	No	7/27/2022 11:50 AM
30	Starter houses	7/27/2022 7:16 AM
31	It's perfect	7/24/2022 9:58 PM
32	Not sure	7/24/2022 7:24 AM
33	Yes, single family homes that aren't McMansions. It seems like streets such as highland, Draper and Perkins could never be built today. Also apartments that aren't luxury. "Affordable" housing is a lie because it just means super expensive apartments with a few set aside for those lucky enough to be on section 8. Not affordable at all.	7/23/2022 10:28 PM
34	Homes that are actually affordable to the normal working couple with student loan debt and can't afford a 500k house or 2500+ Per month in rent	7/23/2022 7:52 PM
35	Starter homes and homes for older people who wish to downsize but not to a house that needs a lot of work.	7/23/2022 1:41 PM
36	more affordable housing for folks that live and work in Mansfield and I am not saying low income or subsidized, I feel like the rental market is crazy.	7/23/2022 1:04 PM
37	Young single adults have very few affordable options.	7/23/2022 12:55 PM
38	Small single family houses (under 2k sq ft)	7/23/2022 12:02 PM
39	Medium and low income housing for families to purchase or rent. Housing for young professionals.	7/23/2022 11:48 AM
40	Condos, both townhouse style and freestanding in small cluster setting.	7/20/2022 5:21 PM
41	Affordable first houses	7/20/2022 5:33 AM
42	ability to rent rooms or floor in a private home - zoning/"spot zoning"	7/20/2022 1:32 AM
43	Affordable housing prices so families don't get pushed out of town. I mean affordable for two working parents who are not low income.	7/19/2022 11:34 PM
44	AFFORDABLE apartments, not \$1700 for a 1 bedroom apartment.	7/19/2022 9:47 PM
45	Affordable housing	7/19/2022 1:31 AM
46	Yes. I would like to see larger homes in West Mansfield.	7/18/2022 6:49 AM
47	Housing that is affordable, accessible and one can own. Right now if a person has a disability and needs an accessible home unless they have a lot of cash to update a single family home, their limited options in Mansfield are to rent or maybe some of the newer condos. Even though Mansfield is very walkable and has great transit for a suburb	7/17/2022 9:07 AM
48	More medium scale homes versus McMansions	7/17/2022 8:56 AM
49	No	7/16/2022 10:19 PM
50	No	7/16/2022 8:05 AM
51	2-3 bedroom condos in a walkable area	7/15/2022 10:32 PM

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52	More condo options in the downtown, especially near the train station.	7/15/2022 10:31 PM
53	There are few starter homes, you g families cannot afford to buy here but we have ample move up housing.	7/15/2022 10:05 PM
54	No.	7/15/2022 9:13 PM
55	Not enough multifamily homes and housing options for first time homeowners	7/15/2022 9:05 PM
56	Affordable family homes, affordable homes for seniors and young people	7/15/2022 9:02 PM
57	No	7/15/2022 8:40 PM
58	New single family homes	7/15/2022 8:13 PM
59	Senior housing, low income family housing	7/15/2022 6:19 PM
60	More affordable housing	7/15/2022 1:50 AM
61	starter homes / retirement downsize homes--Mansfield seems to be building higher end, larger homes or higher end expensive condos and apts. I am the 3rd generation a modest home that was built by my grandparents, but I fear getting priced out of my home by exorbitant property taxes	7/14/2022 2:36 PM
62	Affordable housing, not enough senior housing, not enough affordable starter homes, reasonably priced apartments.	7/14/2022 9:19 AM
63	Need more up to date Senior Housing.	7/13/2022 7:03 PM
64	Keep larger lot sizes as overbuilding is not good and neither is adding the large amounts of condos/apartments.	7/13/2022 6:44 PM
65	I am not very knowledgeable of rental units, but for a family that can't afford to buy a home in Mansfield it seems there aren't many options for a family of four-five. There also don't seem to be many "starter homes" on the lower end of the spectrum.	7/13/2022 6:33 PM
66	Smaller homes	7/13/2022 5:27 PM
67	Yes, smaller multifamily buildings. We have plenty of both single family homes and large multifamily (apartment) buildings	7/13/2022 4:07 PM
68	I would be glad to see more affordable options, particularly around the train station, since I think we owe development in that area to the greater region that supports the train line being here.	7/13/2022 3:32 PM
69	More affordable single family ranch homes	7/13/2022 2:23 PM
70	Too many apartment buildings	7/13/2022 1:59 PM
71	Need more options for middle class.	7/13/2022 12:27 PM
72	Pricing that doesn't reflect Boston cost of living	7/13/2022 12:27 PM
73	Small single-family starter homes. Down the street from me a 388sqft 1bedroom house on a mostly unusable triangular lot sold for 275K. The price might be right, but it probably would not be sufficient for a family.	7/13/2022 11:43 AM
74	I just think costs are too high for a single income person to be able to buy a decent home.	7/13/2022 11:24 AM
75	Adorable first time buyer homes	7/13/2022 11:01 AM
76	No	7/13/2022 10:30 AM
77	Lower priced apartments. Even using the HUD pricing it still means a household (which can be a single parent) needs to make \$50k. That's a liveable wage but most jobs don't pay that.	7/13/2022 4:28 AM
78	Smaller homes for current residents to downsize to and stay in Mansfield	7/12/2022 5:47 PM
79	Yes, small affordable housing options like triplexes or 4 unit buildings on smaller lots closer to Mansfield center	7/12/2022 1:58 PM
80	No	7/12/2022 1:23 PM

81	Modern Ranch style homes for senior citizens and people with disabilities	7/12/2022 12:26 PM
82	More affordable housing options	7/12/2022 10:53 AM
83	55+ housing modestly priced	7/12/2022 1:06 AM
84	Low income housing. The MRVP wait list has been closed for a long time.	7/11/2022 11:30 PM
85	Income based housing would be perfect ! Or a rent to own option	7/11/2022 10:39 PM
86	Smaller single family homes	7/11/2022 10:06 PM
87	The cost of houses is too expensive for first time home buyers looking to start a family in a strong, well liked community	7/11/2022 10:02 PM
88	Not sure	7/11/2022 9:50 PM
89	There is hardly any available	7/11/2022 9:46 PM
90	Possibly non-luxury apartments and two family homes. Small or modest sized single-family homes.	7/11/2022 9:38 PM
91	Affordable senior housing	7/11/2022 9:23 PM
92	Homes for rent (not from large complexes) that put families I. The community. Mansfield rental all seem to court singles/ young couples no kids that aren't invested in mansfield	7/11/2022 9:22 PM
93	Not enough affordable choices for families	7/11/2022 9:19 PM
94	High end dwellings are covered, but middle and even some low end options are rarely available.	7/8/2022 9:42 AM

**Q8 How much do you think a "starter home" should cost in Mansfield?  
Please use a whole number.**

Answered: 93 Skipped: 26

#	RESPONSES	DATE
1	400,000	8/1/2022 6:25 AM
2	\$500,000	7/31/2022 9:47 PM
3	250000	7/31/2022 8:49 PM
4	\$400k	7/31/2022 8:13 PM
5	\$365000	7/31/2022 6:50 PM
6	\$350000	7/31/2022 6:01 PM
7	Depends on size. Option Ex: 2bd, 1 bth: 200K	7/31/2022 5:14 PM
8	425000	7/31/2022 4:26 PM
9	250,000	7/31/2022 1:53 PM
10	50000 Single family home	7/31/2022 1:32 PM
11	\$450,000	7/31/2022 1:01 PM
12	325,000	7/31/2022 12:38 PM
13	50k	7/31/2022 12:25 PM
14	\$300K	7/31/2022 12:20 PM
15	275000	7/30/2022 10:38 PM
16	This is hard to answer, but let's say \$320,000	7/30/2022 5:01 PM
17	250,000	7/30/2022 12:06 PM
18	\$400,000	7/30/2022 11:00 AM
19	\$400,000	7/29/2022 8:42 PM
20	350,000	7/28/2022 9:58 PM
21	400,000	7/28/2022 3:03 PM
22	\$450,000	7/28/2022 1:12 AM
23	\$350,000	7/27/2022 1:36 PM
24	285,000	7/27/2022 12:55 PM
25	300,000	7/27/2022 11:51 AM
26	\$300,000	7/27/2022 7:16 AM
27	500,000	7/24/2022 9:58 PM
28	300-350 k	7/24/2022 7:24 AM
29	300-350k	7/23/2022 10:28 PM
30	300,000 - 350,000	7/23/2022 7:52 PM
31	I am not sure but I know that I work hard and can not afford it.	7/23/2022 1:04 PM

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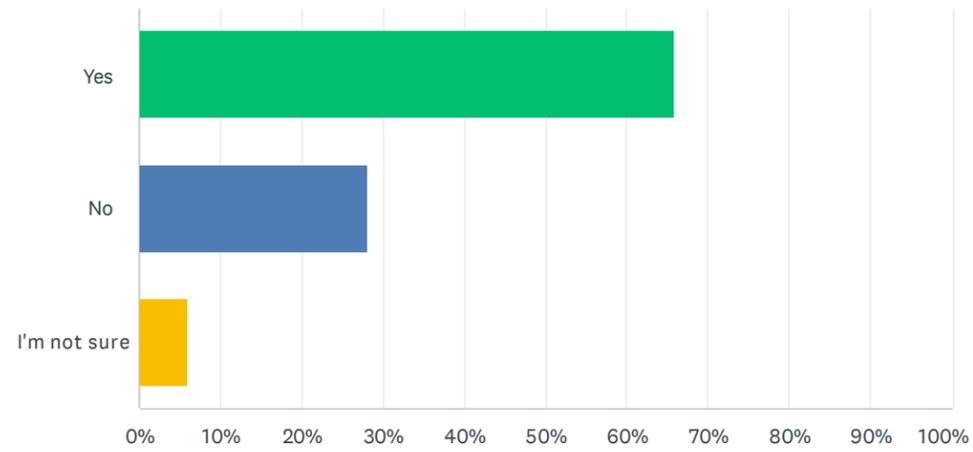
32	\$300,000	7/23/2022 12:55 PM
33	250,000	7/23/2022 12:10 PM
34	250,000 or less	7/23/2022 12:02 PM
35	\$350,000	7/23/2022 11:48 AM
36	200,000.	7/20/2022 5:21 PM
37	250,000	7/20/2022 5:33 AM
38	200,000	7/20/2022 1:32 AM
39	380k to 400k	7/19/2022 11:34 PM
40	\$250,000	7/19/2022 9:47 PM
41	5000	7/19/2022 1:31 AM
42	500,000	7/18/2022 6:49 AM
43	200,000	7/17/2022 8:19 PM
44	300,000	7/17/2022 8:56 AM
45	400,000	7/16/2022 10:19 PM
46	\$400k	7/16/2022 8:05 AM
47	350000	7/15/2022 10:32 PM
48	325000	7/15/2022 10:31 PM
49	\$350,000	7/15/2022 10:05 PM
50	\$500,000	7/15/2022 9:13 PM
51	\$280k	7/15/2022 9:05 PM
52	220, 000	7/15/2022 9:02 PM
53	\$400,000	7/15/2022 8:13 PM
54	\$250,000.00	7/15/2022 6:19 PM
55	250000	7/15/2022 8:17 AM
56	200,000	7/15/2022 1:50 AM
57	200,000	7/14/2022 2:36 PM
58	300,000	7/14/2022 9:19 AM
59	\$550,000	7/13/2022 6:44 PM
60	\$350,000	7/13/2022 6:33 PM
61	400000	7/13/2022 4:07 PM
62	Depends what you mean. Most people should start in rental or condo, at 300K. New construction single family homes aren't going to be starter homes.	7/13/2022 3:32 PM
63	\$300,000.00	7/13/2022 2:23 PM
64	3500*0	7/13/2022 1:59 PM
65	500,000	7/13/2022 12:27 PM
66	\$300,000	7/13/2022 12:27 PM
67	300000	7/13/2022 11:43 AM
68	\$350,000	7/13/2022 11:24 AM
69	500,000	7/13/2022 11:21 AM

Mansfield Housing Production Plan Community Survey

70	350000	7/13/2022 11:13 AM
71	300000	7/13/2022 11:01 AM
72	500000	7/13/2022 10:30 AM
73	200,000	7/13/2022 4:28 AM
74	350,000	7/12/2022 9:24 PM
75	400k	7/12/2022 8:54 PM
76	250,000	7/12/2022 5:47 PM
77	400,000	7/12/2022 1:58 PM
78	\$350,000	7/12/2022 1:23 PM
79	\$350,000	7/12/2022 12:26 PM
80	400,000	7/12/2022 12:07 PM
81	300,000	7/12/2022 10:53 AM
82	500,000	7/12/2022 8:17 AM
83	450000	7/12/2022 6:42 AM
84	350,000	7/12/2022 6:15 AM
85	\$160,000	7/12/2022 1:06 AM
86	\$230000	7/11/2022 11:30 PM
87	350,000	7/11/2022 10:39 PM
88	350,000	7/11/2022 10:06 PM
89	450,000	7/11/2022 10:02 PM
90	375,000	7/11/2022 9:38 PM
91	\$300-\$400K	7/11/2022 9:23 PM
92	Not sure	7/11/2022 9:22 PM
93	\$300 K	7/8/2022 9:42 AM

### Q9 Are you concerned that you or someone you know will not be able to afford to live in Mansfield, now or in the future?

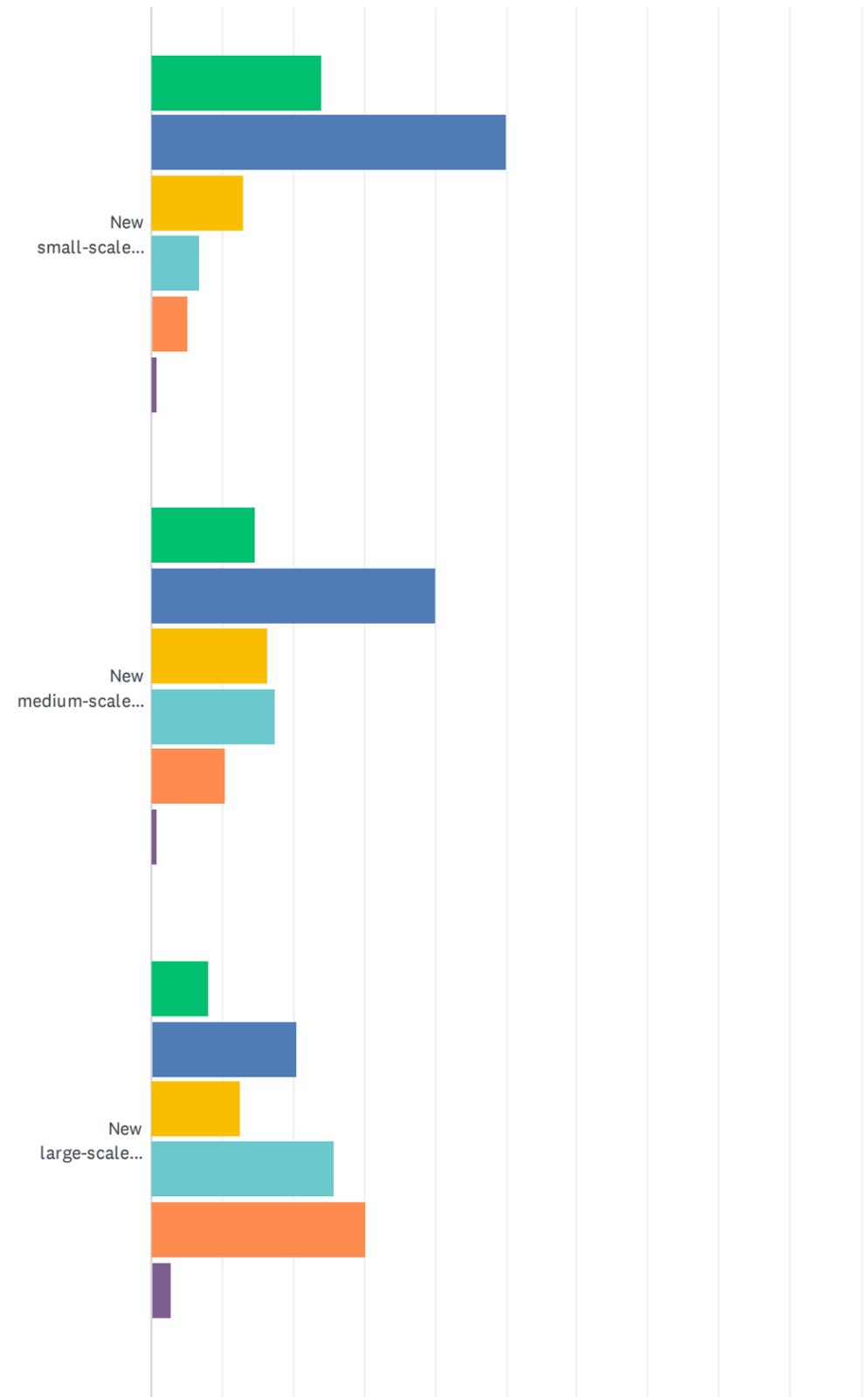
Answered: 117 Skipped: 2



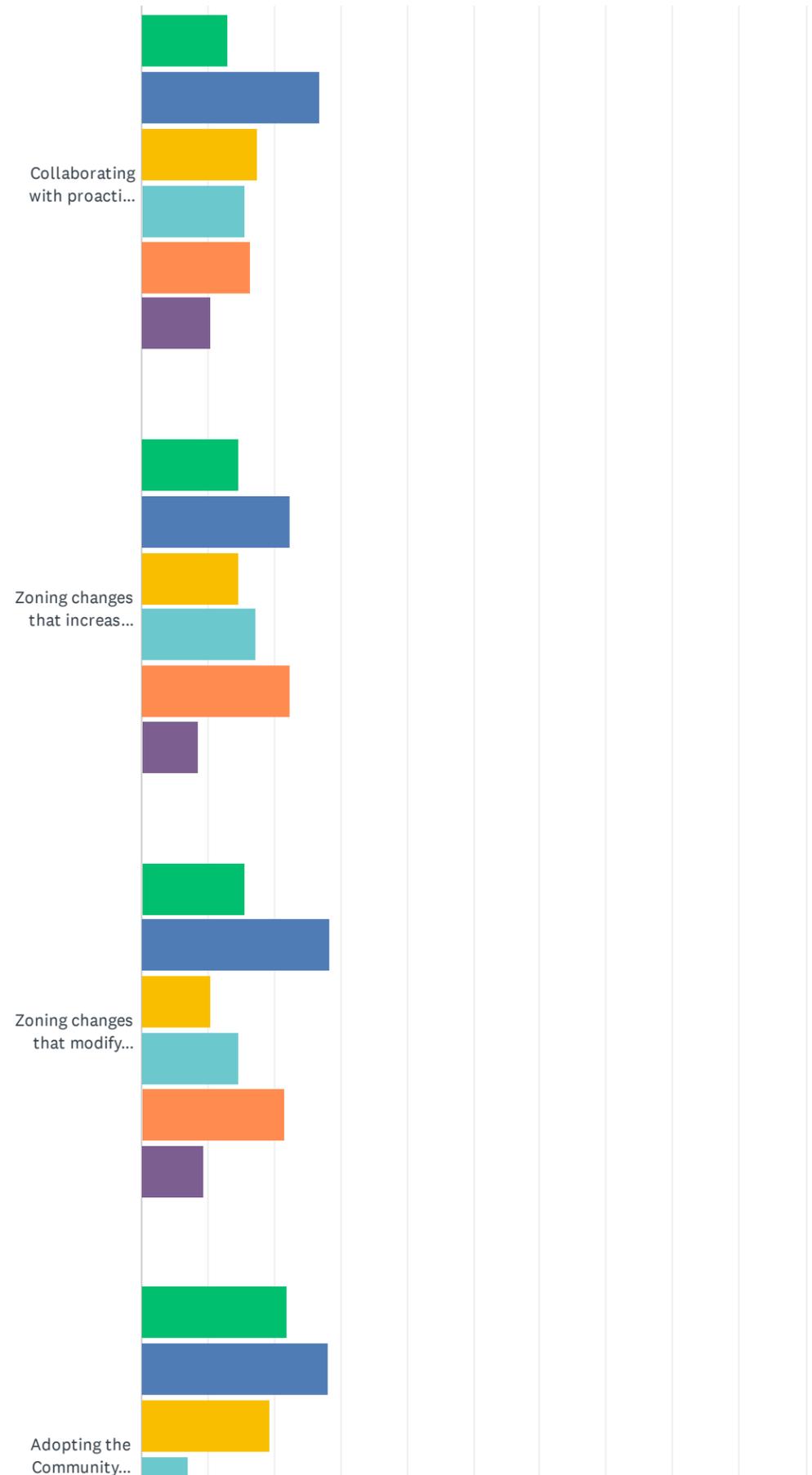
ANSWER CHOICES	RESPONSES	
Yes	65.81%	77
No	28.21%	33
I'm not sure	5.98%	7
<b>TOTAL</b>		<b>117</b>

### Q10 What housing-related interventions would you support?

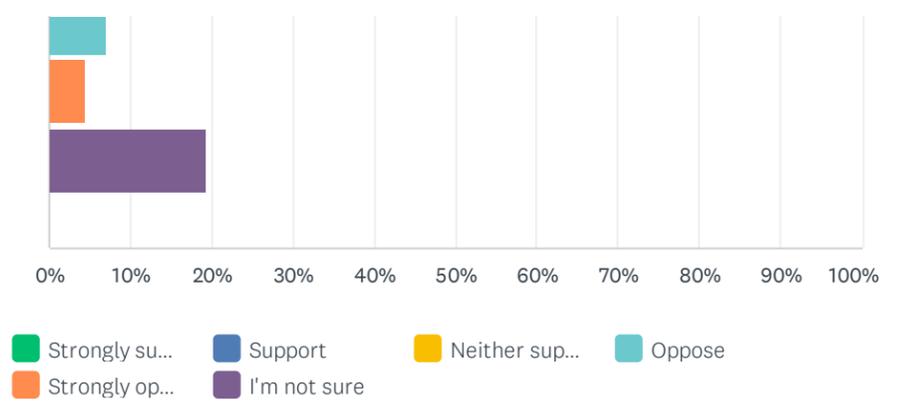
Answered: 117 Skipped: 2



Mansfield Housing Production Plan Community Survey



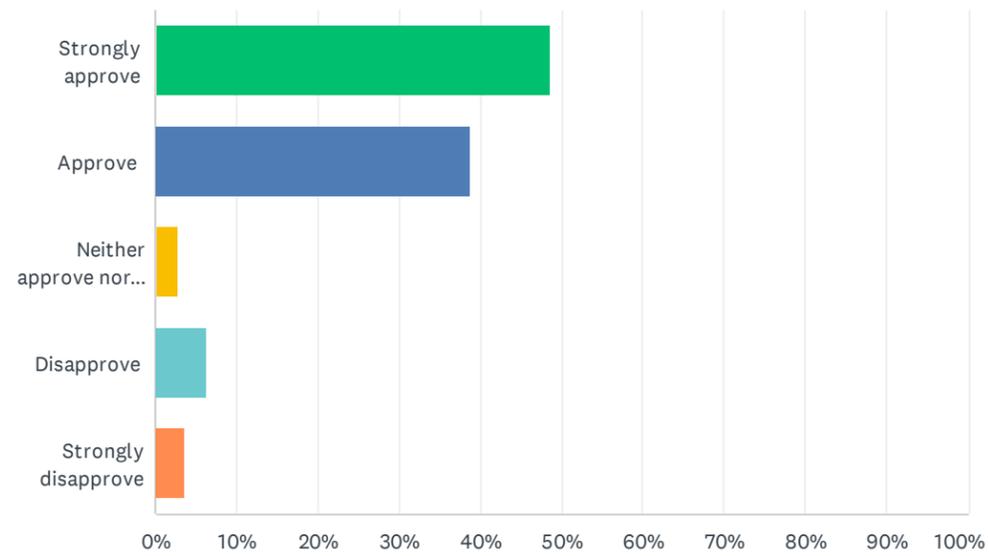
Mansfield Housing Production Plan Community Survey



	STRONGLY SUPPORT	SUPPORT	NEITHER SUPPORT NOR OPPOSE	OPPOSE	STRONGLY OPPOSE	I'M NOT SURE	TOTAL	WEIGHTED AVERAGE
New small-scale housing development (1-4 units).	24.14% 28	50.00% 58	12.93% 15	6.90% 8	5.17% 6	0.86% 1	116	0.82
New medium-scale housing development (5-9 units).	14.78% 17	40.00% 46	16.52% 19	17.39% 20	10.43% 12	0.87% 1	115	0.32
New large-scale housing development (10+ units).	8.04% 9	20.54% 23	12.50% 14	25.89% 29	30.36% 34	2.68% 3	112	-0.51
Collaborating with proactive 40B developers on town-owned land.	13.04% 15	26.96% 31	17.39% 20	15.65% 18	16.52% 19	10.43% 12	115	0.05
Zoning changes that increase density in specific areas.	14.66% 17	22.41% 26	14.66% 17	17.24% 20	22.41% 26	8.62% 10	116	-0.11
Zoning changes that modify existing regulations (lessening restrictions on Accessory Dwelling Units, creating design guidelines for larger developments).	15.52% 18	28.45% 33	10.34% 12	14.66% 17	21.55% 25	9.48% 11	116	0.02
Adopting the Community Preservation Act.	21.93% 25	28.07% 32	19.30% 22	7.02% 8	4.39% 5	19.30% 22	114	0.70

### Q11 Do you think these "Small houses" fit in Mansfield?

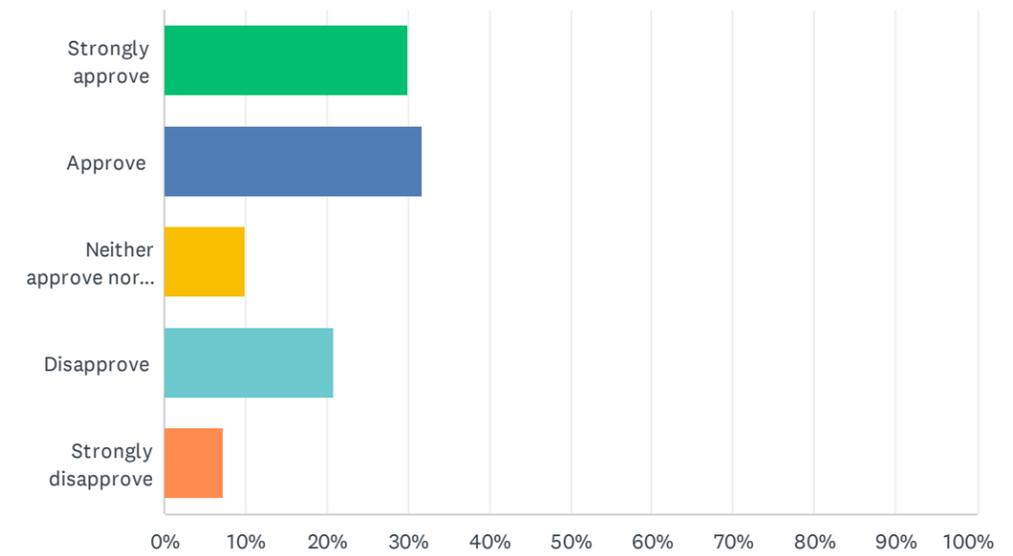
Answered: 111 Skipped: 8



ANSWER CHOICES	RESPONSES
Strongly approve	48.65% 54
Approve	38.74% 43
Neither approve nor disapprove	2.70% 3
Disapprove	6.31% 7
Strongly disapprove	3.60% 4
<b>TOTAL</b>	<b>111</b>

### Q12 Do you think a "Cottage Cluster" would fit in Mansfield?

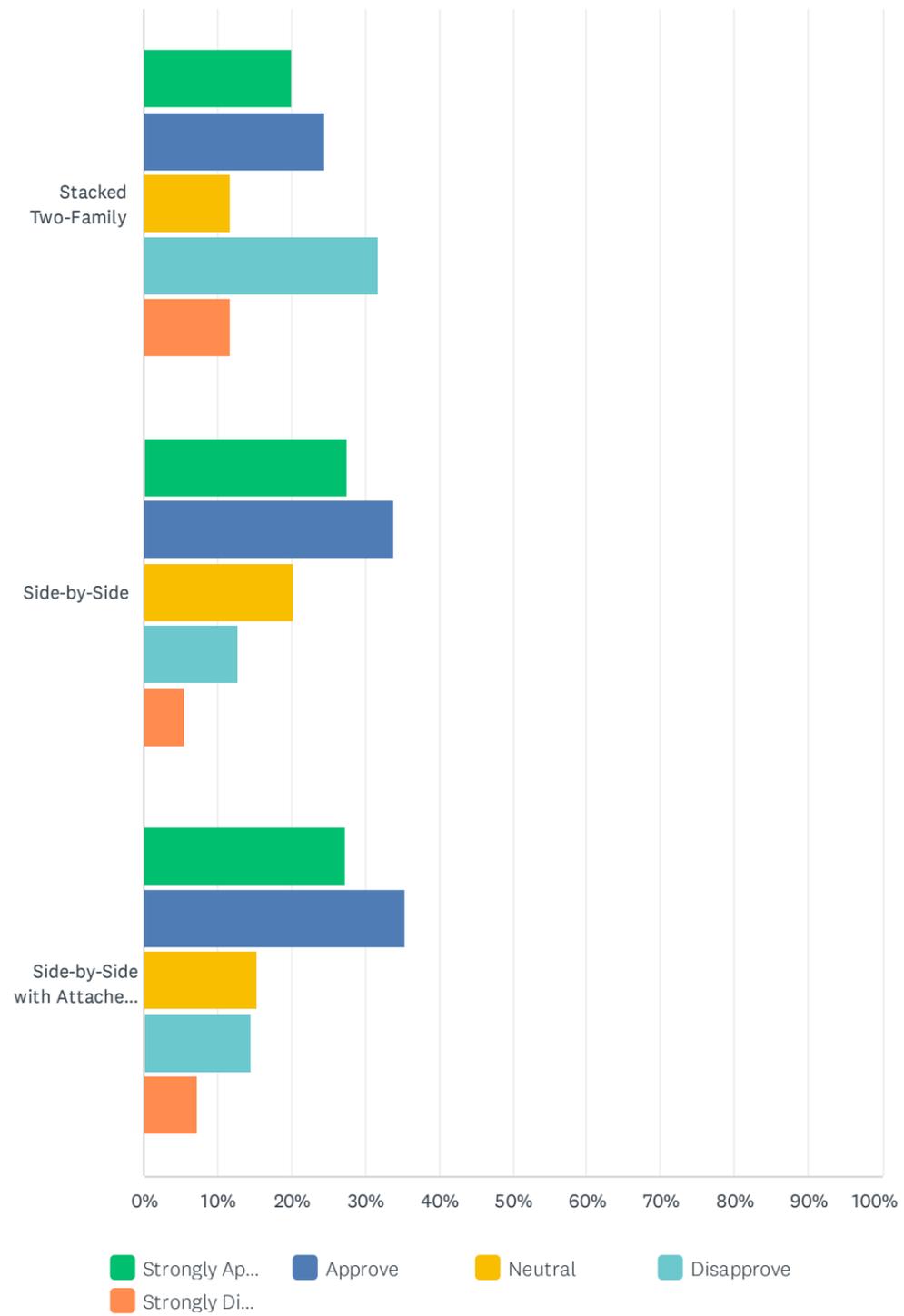
Answered: 110 Skipped: 9



ANSWER CHOICES	RESPONSES
Strongly approve	30.00% 33
Approve	31.82% 35
Neither approve nor disapprove	10.00% 11
Disapprove	20.91% 23
Strongly disapprove	7.27% 8
<b>TOTAL</b>	<b>110</b>

### Q13 Which of these "Duplex" types would fit in Mansfield?

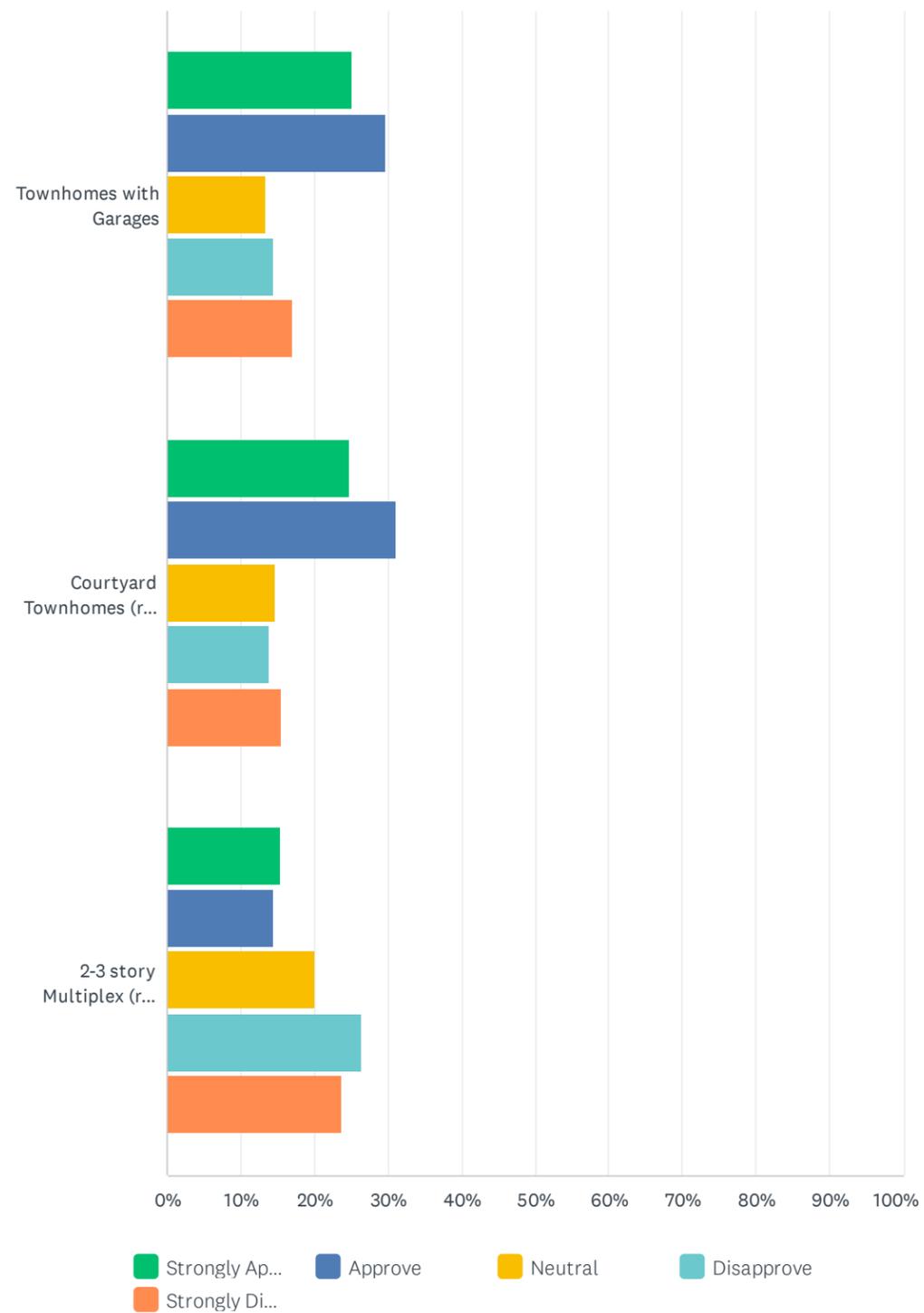
Answered: 110 Skipped: 9



	STRONGLY APPROVE	APPROVE	NEUTRAL	DISAPPROVE	STRONGLY DISAPPROVE	TOTAL	WEIGHTED AVERAGE
Stacked Two-Family	20.00% 22	24.55% 27	11.82% 13	31.82% 35	11.82% 13	110	3.09
Side-by-Side	27.52% 30	33.94% 37	20.18% 22	12.84% 14	5.50% 6	109	3.65
Side-by-Side with Attached Garage	27.27% 30	35.45% 39	15.45% 17	14.55% 16	7.27% 8	110	3.61

### Q14 Which of these "small apartment" types would fit in Mansfield?

Answered: 111 Skipped: 8



	STRONGLY APPROVE	APPROVE	NEUTRAL	DISAPPROVE	STRONGLY DISAPPROVE	TOTAL	WEIGHTED AVERAGE
Townhomes with Garages	25.23% 28	29.73% 33	13.51% 15	14.41% 16	17.12% 19	111	3.32
Courtyard Townhomes (rear parking)	24.77% 27	31.19% 34	14.68% 16	13.76% 15	15.60% 17	109	3.36
2-3 story Multiplex (rear parking)	15.45% 17	14.55% 16	20.00% 22	26.36% 29	23.64% 26	110	2.72

### Q15 Do you have any other thoughts or ideas about how we can create more "Missing Middle" housing? Or where we should allow it in Mansfield?

Answered: 51 Skipped: 68

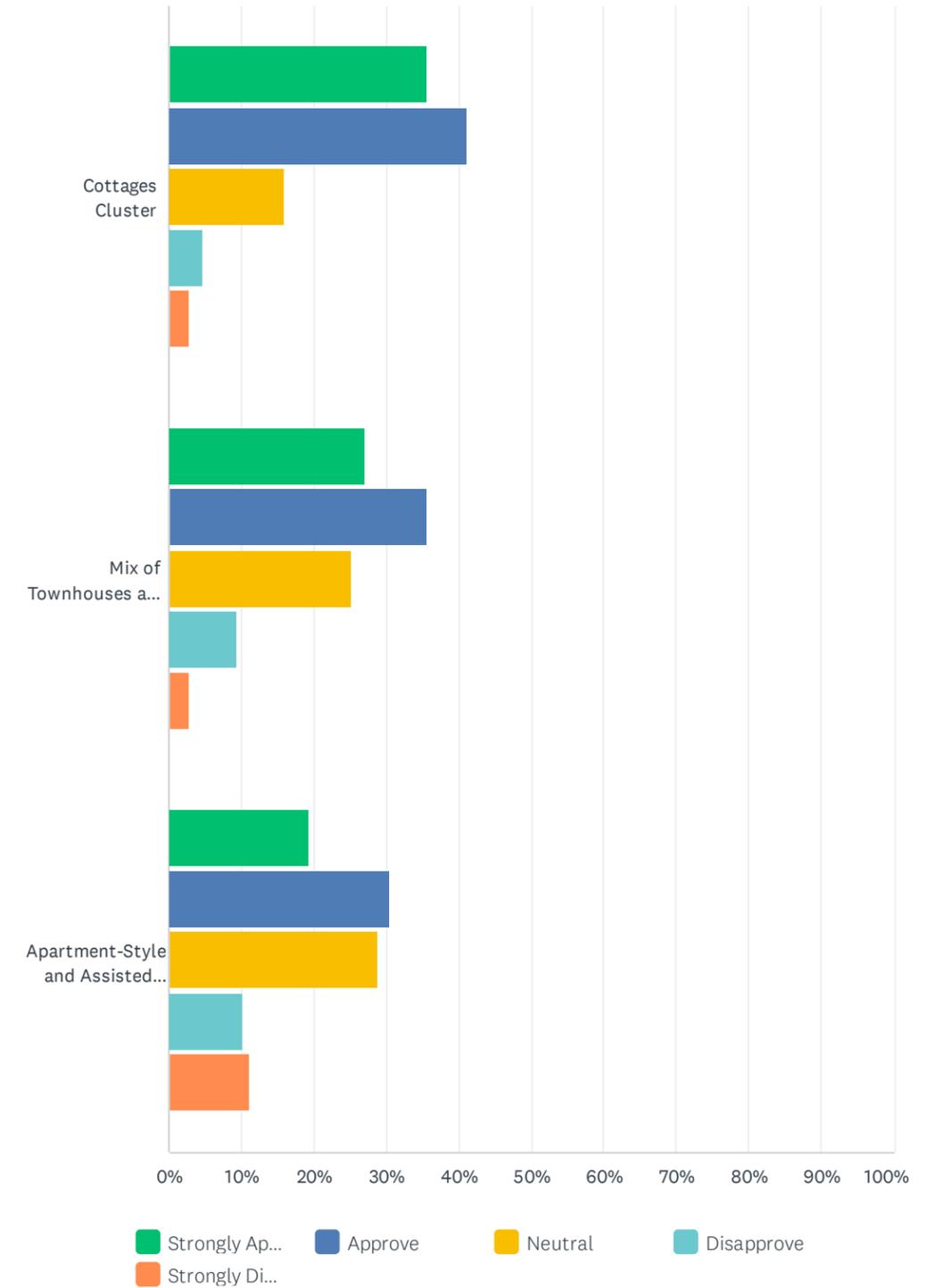
#	RESPONSES	DATE
1	Level empty buildings in the industrial park. Change zoning there to residential. No more huge apartment buildings. We left the city for green open space. Do not turn Mansfield into city.	8/1/2022 6:31 AM
2	The smaller lot homes are nice, but the multi family/duplex options are depreciating the legacy community	7/31/2022 8:34 PM
3	The town it self was poorly planned decades ago. It seems wrong to try and squeeze multi family units into places that cause congestion. Rentals cause transient residents. They are not here for the long haul and don't care about taxes, resources, services etc.	7/31/2022 6:54 PM
4	All of it should only be allowed near downtown bd the train.	7/31/2022 1:02 PM
5	Cramming a lot of units in a small area is going to take away from the suburban and sometimes rural feel of this town	7/31/2022 12:28 PM
6	As noted previously, I strongly support programs that promote creative thinking on existing housing lots - particularly increasing density via infill/ADU construction and modification of older houses to support contemporary needs - particularly accessibility. I also think "village" style housing that promotes closer together, sociable living is important. Architecture has a role in this - just compare the community feel of Great Brook condos in Norton to the Willow Crossing village - the housing is denser, yet it feels like a more pleasant community because it has designed to be interesting and have human scale. Encouragement of mixed use, walkable zoning (particularly in the center of town near transit) with functional sidewalks, bike-friendly streets, etc. is also important. People's knee-jerk reactions against density are often due to bad design, not inherent problems with dense housing.	7/30/2022 5:10 PM
7	no	7/29/2022 8:44 PM
8	Reduce the zone size of R1 60,000 and frontage requirement to a lower number.	7/28/2022 3:05 PM
9	No new housing developments with mixed commercial/ retail shops	7/27/2022 1:04 PM
10	Please create more middle housing as small lot family	7/27/2022 7:19 AM
11	In favor of small lot single family homes	7/24/2022 7:26 AM
12	Why was the owner of the property on the corner of highland and Chauncey denied a waiver to build a second single family on the property but the new owners were allowed to tear down the house and build ugly condos?	7/23/2022 10:31 PM
13	We live here because I work in Attleboro and my husband takes the train into Cambridge for work. We can't afford to move any further north so his commute isn't as long. Mansfield has started to become overpriced in both costs of homes and rents. We are a part of the "missing middle". More smaller single family homes under \$350,000 would be ideal (1200-1800sq ft). No more townhomes please!!!	7/23/2022 7:57 PM
14	I think moving these types of developments out of downtown would be great	7/23/2022 1:05 PM
15	More senior housing communities with individual ranch homes.	7/23/2022 12:58 PM
16	Mansfield is getting too congested as it is. Utilize what we have already. Americana is quickly disappearing in Mansfield.	7/23/2022 12:13 PM
17	Allow for tiny houses or cottages on existing home lots for seniors and young adults. Allow for multiple unrelated people to be in a home, I could rent to another person to live with me in a single family home.	7/23/2022 11:51 AM
18	Near the town center with adequate parking.	7/20/2022 5:22 PM

19	allow for homes to rent out a room/floor of their house especially for empty nesters. this would allow for older homeowners to stay in their homes and manage ever-raising tax rates on a retirement income.	7/20/2022 1:37 AM
20	Rent control. More TRULY affordable housing near the center / train, not "affordable" just because it is marginally less than market rate rents. Stop allowing Crugnale to build all the housing in the center of town. Mansfield seems submissive to Crugnale and whatever he wants. It sucks.	7/19/2022 9:59 PM
21	I think you should Start building apartments or townhouses for affordable families, making it so people can afford to live!!	7/19/2022 1:36 AM
22	Why are we adding more. We already have a ton of tiny and affordable homes here.	7/18/2022 6:49 AM
23	Important to consider green space and include more privacy screening with trees between homes to keep communities visually pleasing. Garages are nice to have but not a need. Most often they become storage with parking outside. Basements that can be furnished is helpful for versatility.	7/17/2022 9:02 AM
24	Quit trying to cram more development in town.	7/16/2022 8:07 AM
25	Along major roads and down town	7/15/2022 10:37 PM
26	5 over 1 buildings in downtown that are sold as condos (vs apt rentals) would help address the missing middle need.	7/15/2022 10:35 PM
27	Accessory dwellings especially for seniors would be welcome. We do need to be mindful of creating substandard housing that does not allow for growth, small homes which can be added on over time for growing families would be helpful.	7/15/2022 10:07 PM
28	Missing middle housing should allowed everywhere, especially intermingled with large single family homes. The more diverse each of our communities can be, the better. "walled off homegeneity" is the enemy of a pluralistic, inclusive civil society	7/15/2022 9:08 PM
29	Expand down east and school street farther from the center. Add more sidewalks, bokebatgs, bus routes	7/15/2022 9:05 PM
30	We have a lot of townhouses and duplex style home or large scale apartments. Middle Housing is affordable single family homes these families who are downsizing are looking for	7/15/2022 8:15 PM
31	These "missing middle" homes should be created where land is available and all abutters agree	7/15/2022 6:22 PM
32	in the country	7/15/2022 8:19 AM
33	The current economy has a major impact on all of this.	7/14/2022 8:33 AM
34	No	7/13/2022 7:07 PM
35	We have plenty of variety of housing in Mansfield. Please stop trying to make it a city like Attleboro. We are losing the strong neighborhood culture that has been here for over 30 years.	7/13/2022 6:46 PM
36	We need smaller houses being built that encourage people to walk and bike and have less cars. I think courtyard townhomes and cottage clusters would be a wonderful addition to Mansfield's housing	7/13/2022 4:09 PM
37	Allowing accessory dwelling units, particularly to support young adults who need to stay with their parents, aging parents who need to stay with their kids, or disabled individuals who need to stay with family.	7/13/2022 3:34 PM
38	This just makes owners of single family homes pay more in taxes to cover those who are paying less but using the same or more services.	7/13/2022 2:02 PM
39	Missing middle should include single homes under \$900k, but with approx 1750 Sq Ft.	7/13/2022 12:31 PM
40	Create incentives for neighborhood-appropriate residential developments (including smaller houses or low-density townhouse developments) instead of warehouses, Montessori schools (West Mansfield) and other commercial developments.	7/13/2022 11:46 AM
41	i think the problem is \$700K + for a side by side with Garage or \$300k for an 800 sqft condo i WAY too much	7/13/2022 11:26 AM

42	appropriate location is critical - near the downtown where there is ample access to mixed use	7/13/2022 11:23 AM
43	Adding multiple family homes will put a stress on our already deteriorating schools.	7/13/2022 11:15 AM
44	There's enough duplexes enough large apartment complexes. More two family homes more small single family homes with driveway. No more attached housing too many section 8s	7/12/2022 5:56 PM
45	Allow ADU's in all single family zoning districts as long as main house is owner occupied and keeps single family look and has parking for ADU. Allow triplexes in all 2F zoning districts as long as they are owner occupied	7/12/2022 2:06 PM
46	Too bad you couldn't find a big piece of land and create a huge neighborhood with these homes that create a nice comraderie for the dwellers and offer maybe a dog park and playground and pool	7/12/2022 10:57 AM
47	No more building	7/12/2022 2:24 AM
48	The old police station can easily be converted into income based housing.	7/11/2022 10:40 PM
49	Ideally create housing that fits the character of the section of town. Older style houses (often smaller houses) near center of town or in separate neighborhoods from modern developments to maintain consistency.	7/11/2022 9:46 PM
50	It should be spread out throughout the town, not in one certain area	7/11/2022 9:21 PM
51	Rezoning some areas to favor housing that is "mid-level" in cost but where the amenities of the small town are present.	7/8/2022 9:47 AM

### Q16 Which of these "Adult Retirement Community" types would fit in Mansfield?

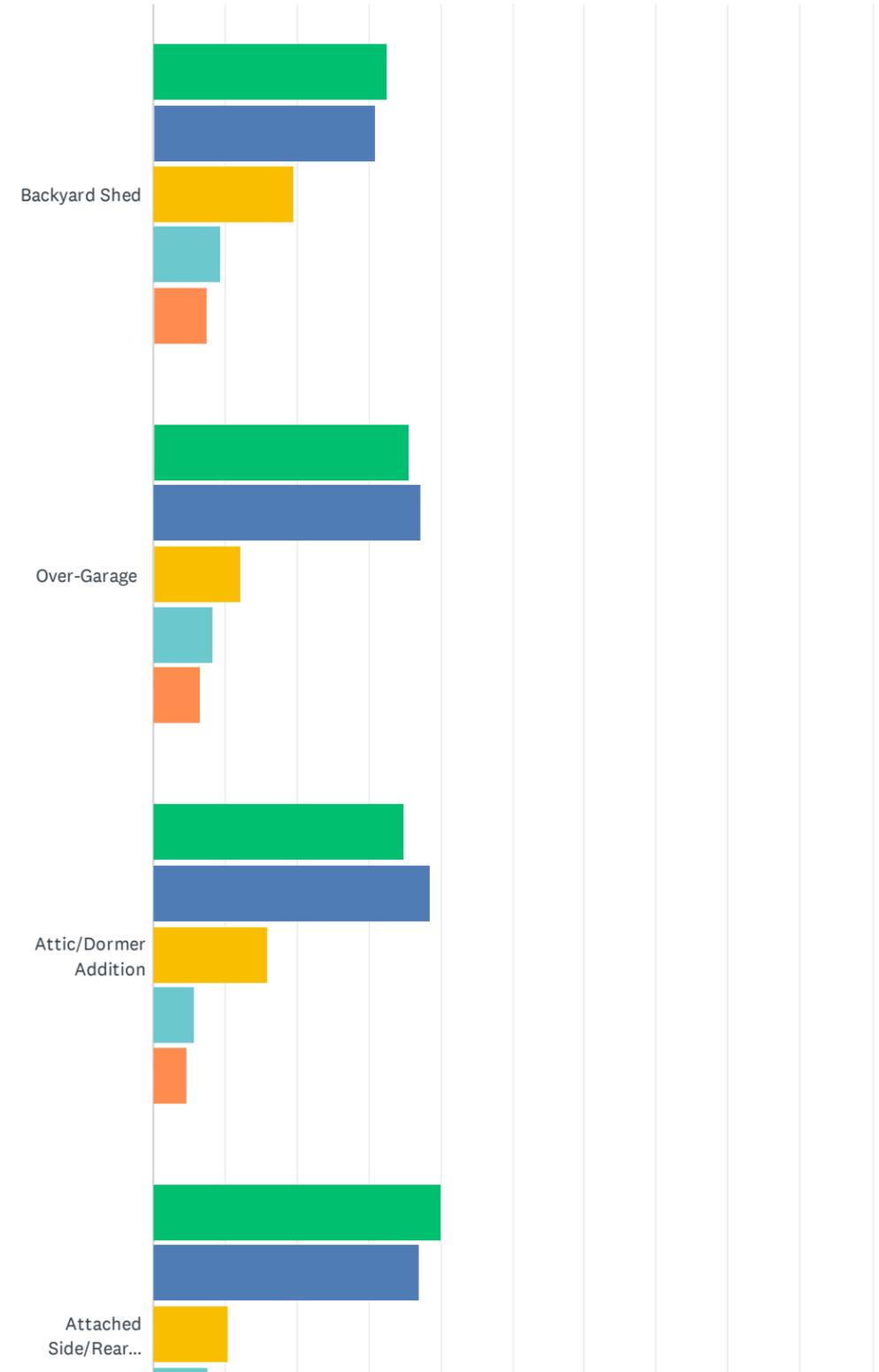
Answered: 108 Skipped: 11

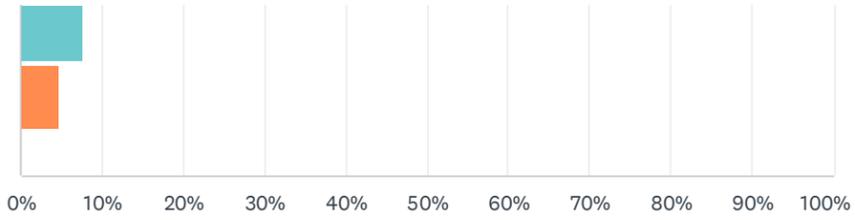


	STRONGLY APPROVE	APPROVE	NEUTRAL	DISAPPROVE	STRONGLY DISAPPROVE	TOTAL	WEIGHTED AVERAGE
Cottages Cluster	35.51% 38	41.12% 44	15.89% 17	4.67% 5	2.80% 3	107	4.02
Mix of Townhouses and Detached homes	27.10% 29	35.51% 38	25.23% 27	9.35% 10	2.80% 3	107	3.75
Apartment-Style and Assisted Living	19.44% 21	30.56% 33	28.70% 31	10.19% 11	11.11% 12	108	3.37

### Q17 Which of these "Accessory Dwelling Unit (ADU)" types would fit in Mansfield?

Answered: 107 Skipped: 12



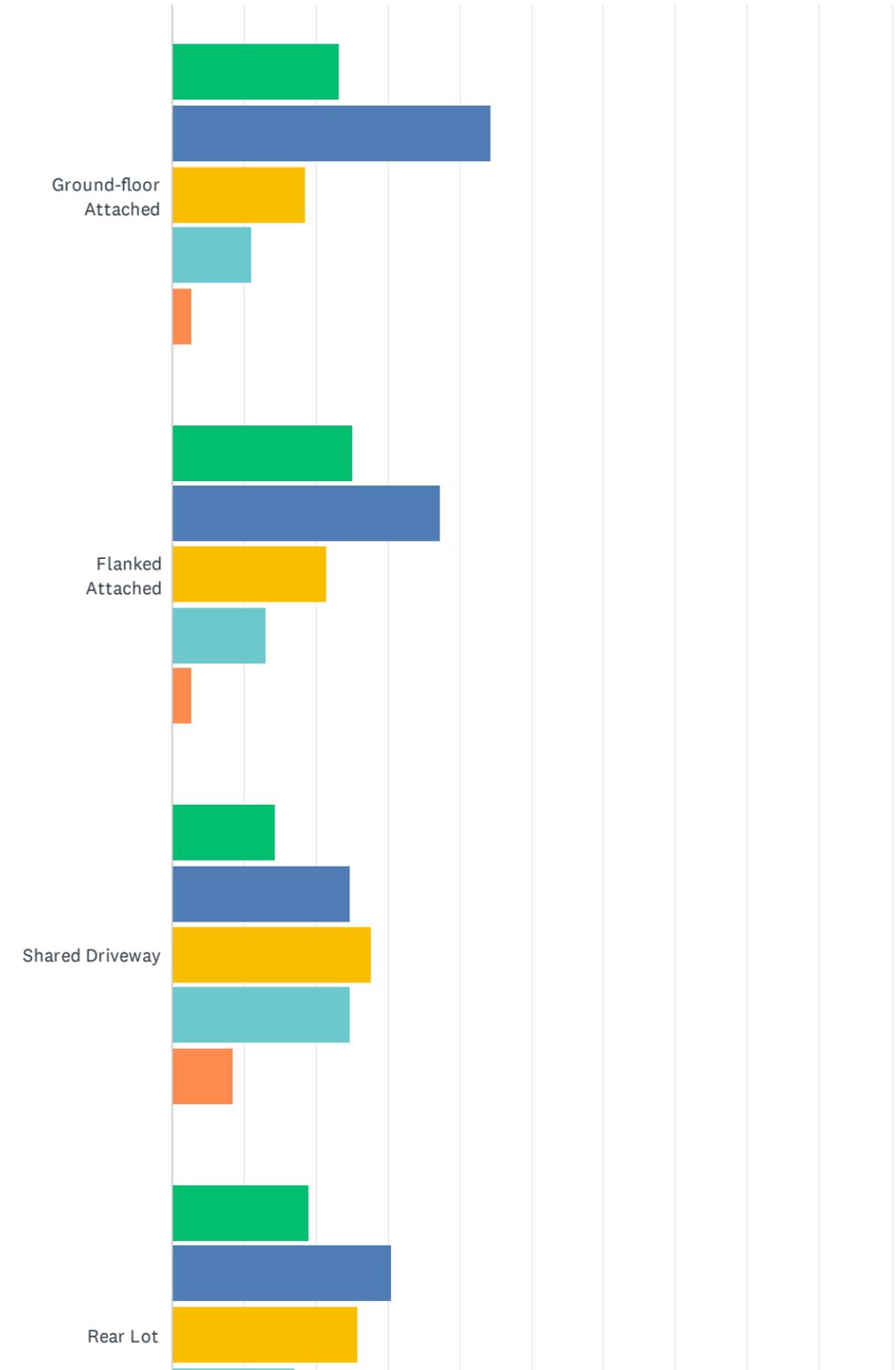


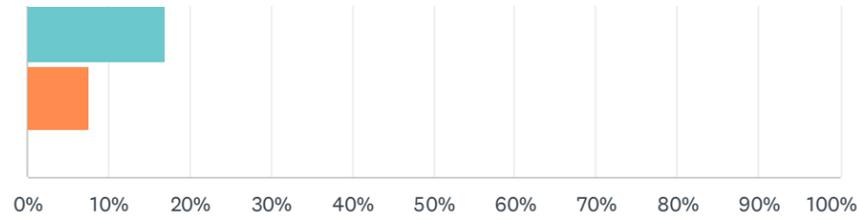
■ Strongly Ap... 
 ■ Approve 
 ■ Neutral 
 ■ Disapprove 
 ■ Strongly Di...

	STRONGLY APPROVE	APPROVE	NEUTRAL	DISAPPROVE	STRONGLY DISAPPROVE	TOTAL	WEIGHTED AVERAGE
Backyard Shed	32.71% 35	30.84% 33	19.63% 21	9.35% 10	7.48% 8	107	3.72
Over-Garage	35.51% 38	37.38% 40	12.15% 13	8.41% 9	6.54% 7	107	3.87
Attic/Dormer Addition	34.91% 37	38.68% 41	16.04% 17	5.66% 6	4.72% 5	106	3.93
Attached Side/Rear Addition	40.00% 42	37.14% 39	10.48% 11	7.62% 8	4.76% 5	105	4.00

Q18 Which of these "parking arrangements" would you prefer to see on other houses/buildings in your neighborhood?

Answered: 108 Skipped: 11

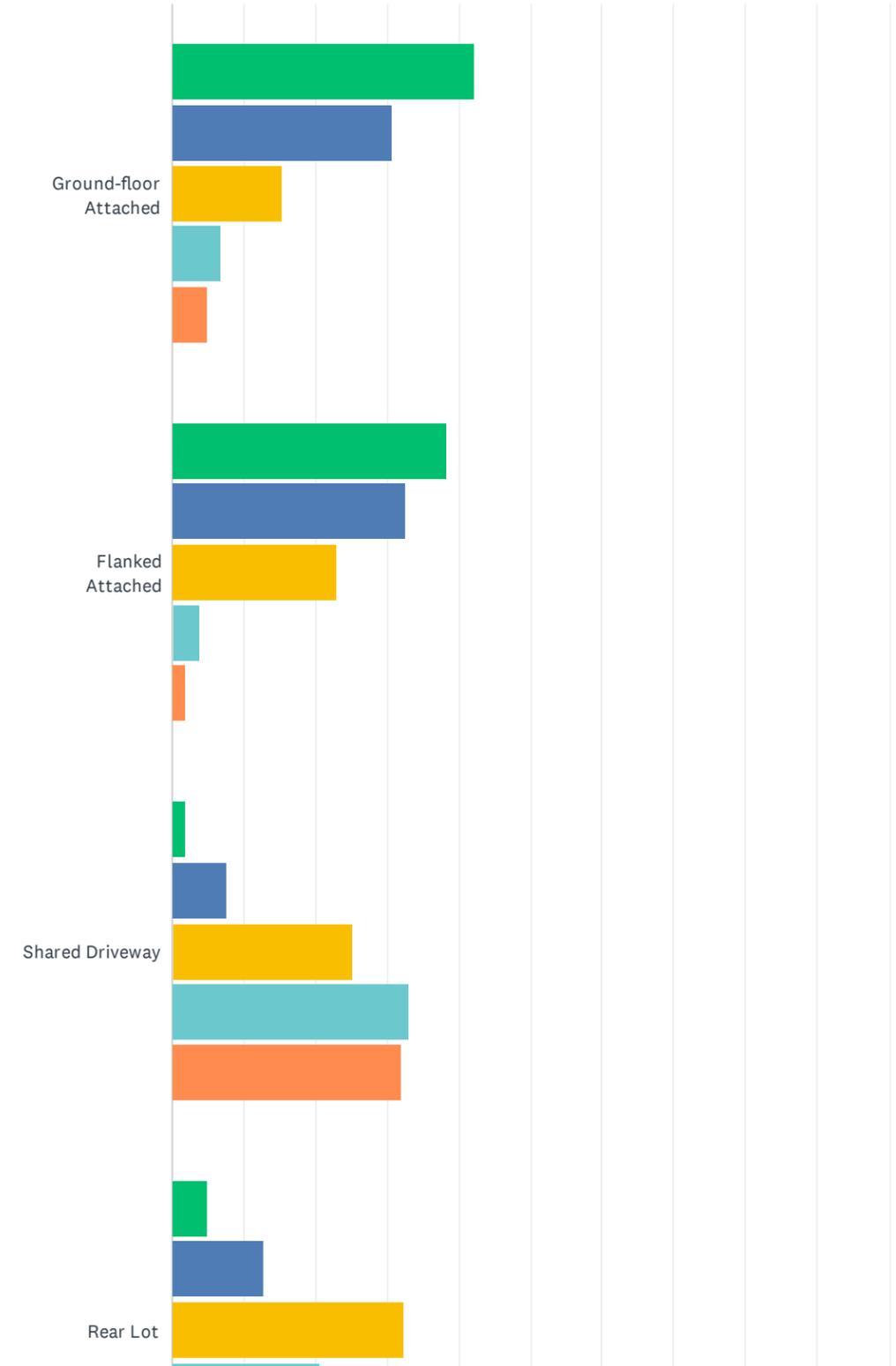


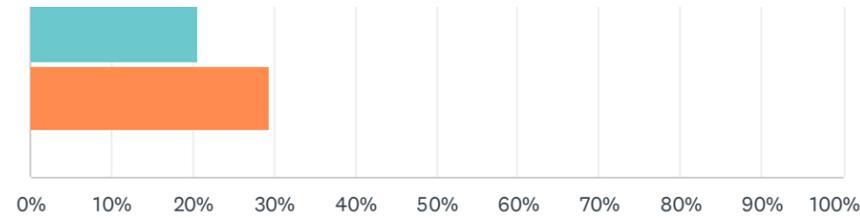


	STRONGLY APPROVE	APPROVE	NEUTRAL	DISAPPROVE	STRONGLY DISAPPROVE	TOTAL	WEIGHTED AVERAGE
Ground-floor Attached	23.15% 25	44.44% 48	18.52% 20	11.11% 12	2.78% 3	108	3.74
Flanked Attached	25.23% 27	37.38% 40	21.50% 23	13.08% 14	2.80% 3	107	3.69
Shared Driveway	14.29% 15	24.76% 26	27.62% 29	24.76% 26	8.57% 9	105	3.11
Rear Lot	19.05% 20	30.48% 32	25.71% 27	17.14% 18	7.62% 8	105	3.36

### Q19 Which of these "parking arrangements" do you personally prefer for your own home?

Answered: 106 Skipped: 13





■ Love    
 ■ Like    
 ■ Neutral    
 ■ Dislike  
■ Strongly Di...

	LOVE	LIKE	NEUTRAL	DISLIKE	STRONGLY DISLIKE	TOTAL	WEIGHTED AVERAGE
Ground-floor Attached	42.31% 44	30.77% 32	15.38% 16	6.73% 7	4.81% 5	104	3.99
Flanked Attached	38.46% 40	32.69% 34	23.08% 24	3.85% 4	1.92% 2	104	4.02
Shared Driveway	1.94% 2	7.77% 8	25.24% 26	33.01% 34	32.04% 33	103	2.15
Rear Lot	4.90% 5	12.75% 13	32.35% 33	20.59% 21	29.41% 30	102	2.43

## Q20 Do you have any other thoughts on Adult Retirement Communities, ADUs, or parking?

Answered: 29    Skipped: 90

#	RESPONSES	DATE
1	No on ADU's. Keep parking off street and in driveway	8/1/2022 6:34 AM
2	The price of these residents outweigh need. Mansfield is not a city. I don't think people want to live in a parking lot.	7/31/2022 6:58 PM
3	ADR should be near/walkable/accessible (free) to amenities.; ADU should conform to style of home/dwelling.	7/31/2022 5:18 PM
4	Need access to transportation options and basic needs (groceries, etc)	7/31/2022 4:30 PM
5	Allowing accessory dwelling units will facilitate our elderly community members to live independently while in safe proximity to family. This could prevent the geriatric population from being forced into (for-profit) assisted living or nursing home facilities.	7/31/2022 12:31 PM
6	See earlier comments.	7/30/2022 5:12 PM
7	no	7/29/2022 8:46 PM
8	Should have single dwellings with a garage for seniors such as those in Willow Crossing. Also more affordable.	7/27/2022 1:46 PM
9	Subsidies for families with senior units	7/27/2022 1:09 PM
10	We don't need more "reserved" housing for elderly, section 8 or anything else. Need family friendly housing so young people can get married and have children and start their lives.	7/23/2022 10:34 PM
11	parking arrangements are non issue. being able to pay rent is key.	7/23/2022 1:06 PM
12	They should be an integral part of the community, so that retirees can walk to town, to volunteer in town, to help subsidize the town. We need a separate senior center. We need to have the opportunity for seniors to interact with young families and schools.	7/23/2022 1:03 PM
13	We should allow what works for homeowner and their senior. Flexibility and support what they need.	7/23/2022 11:53 AM
14	Garage so as not to have to clean the car in winter. Also not to have to carry groceries or have other people park in your space.	7/20/2022 5:25 PM
15	Make them AFFORDABLE - that's the #1 thing. Doesn't matter how the look or where the garage is if people can't afford it.	7/19/2022 10:03 PM
16	People should have their own parking spots	7/19/2022 1:38 AM
17	Parking needs to consider climate change, electric vehicles and encourage people to be more climate conscious and support public transit and bike use over personal car use	7/17/2022 9:13 AM
18	No	7/15/2022 9:10 PM
19	Attached and covered parking Small single family home style	7/15/2022 8:18 PM
20	We should not allow ADU's	7/13/2022 6:48 PM
21	With the growing population of elderly and disabled adults, ADUs are a necessity to ensure those who need assistance can do so in a dignified way.	7/13/2022 6:38 PM
22	ADU's should be allowed on all single family homes if the owner lives in it. Rear parking with a small driveway and curb cut is great because it makes more walkable areas	7/13/2022 4:11 PM
23	I hate to see parking requirements limit new development, but we could use greater density downtown, yet many businesses there depend on customers using on-street parking.	7/13/2022 3:37 PM

Therefore, we need some parking requirements, but we should be flexible about creative solutions.

24	ADU may be an option for families that have elderly parents to care for. or elderly parents that dont want to leave their home but need help.	7/13/2022 11:29 AM
25	We don't need attached garages, driveways are fine people don't use garages for cars. Retirement communities buildings should reflect Mansfield's current housing style like smaller homes, cottages, and townhomes. No large apartments. ADU's make housing more affordable and should be encouraged as long as the house is owner occupied and the house looks like a single family- I.e the ADU entrance should be in the back of side out of view. We should also get rid of or reduce parking minimums in the Mansfield town center by the train. People should only have parking spots if they need them and there is plenty of parking already.	7/12/2022 2:11 PM
26	I think you should have some amenities for the seniors since some can't drive but still like to have fun. Maybe a dog park, pool (good exercise and rehab) and a clubhouse for bingo and other activities.	7/12/2022 11:00 AM
27	Retirement communities are good	7/11/2022 11:36 PM
28	Parking should be right outside the front door of every home not out of sight from the home	7/11/2022 9:22 PM
29	First, need to define ADU for responders. Use RE tax incentives to have mixed retirement-friendly communities. Sites with maintenance and snow plowing services desirable.	7/8/2022 9:52 AM

## Appendix D: SRPEDD's Chapter 40B and Affordable Housing Guidance Materials

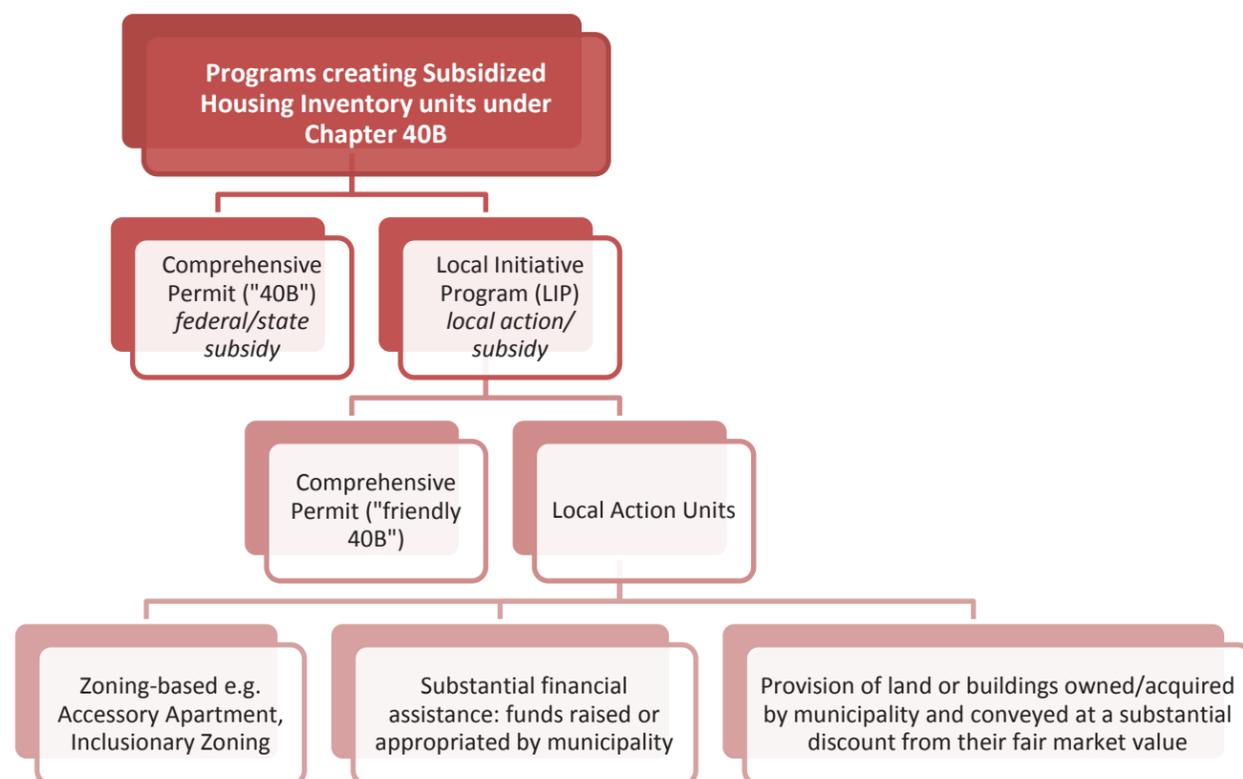
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## Overview of programs through which SHI units can be created

Municipalities have various options for producing housing units that qualify for the Subsidized Housing Inventory. In addition to developer-initiated Comprehensive Permits (“40Bs”) which may override local zoning, towns can produce SHI units through the Local Initiative Program (LIP), a state housing program established in 1989 to give cities and towns more flexibility. Under this program, the required subsidy is comprised of local action and/or technical assistance provided for the creation, maintenance, and preservation of Low or Moderate Income Housing. LIP initiatives include “friendly 40Bs” and Local Action Units.

Local Action Units (LAU) reflect a program component that gives communities the opportunity to include housing units on the SHI that are being built without a Comprehensive Permit but that meet LIP criteria and are suitable for inclusion in the SHI. Such units must be built pursuant to a local action such as a zoning provision, a condition of a variance or special permit issued by the planning board or zoning board of appeals, an agreement between the town and a developer to convert and rehabilitate municipal buildings into housing, the donation of municipally-owned land, or the use of local funds to develop or write down housing units.

The following chart shows the framework of programs under which SHI units can be created.



## Subsidized Housing Inventory

For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00, especially 760 CMR 56.03

For information about the Subsidized Housing Inventory refer to [GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory](#), section II.A.1-7.

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

### Measuring Progress toward Local Affordable Housing Goals [760 CMR 56.03]

The Department of Housing and Community Development (DHCD) maintains the Subsidized Housing Inventory (SHI) to measure a municipality’s stock of SHI Eligible Housing. The SHI includes housing units that are:

1. Developed through the issuance of a Comprehensive Permit
2. Developed under G.L. c. 40A, c. 40R
3. Developed by other statutes, regulations, and programs, so long as the units are subject to:
  - a. A Use Restriction
  - b. An Affirmative Fair Marketing Plan
  - c. They satisfy the requirements of guidelines issued by DHCD.

### Timeframe for Eligibility

1. A unit becomes eligible for the Subsidized Housing Inventory at the earliest of the following:
  - (a) For Comprehensive Permit, zoning approval under G.L. c. 40A, 40R plan
    - i. When the permit or approval is filed with the municipal clerk, or
    - ii. On the date when the last appeal by the Zoning Board of Appeals is fully resolved.
  - (a) When the building permit is issued.
  - (b) When the occupancy permit is issued.
  - (c) When the unit is occupied by an Income Eligible Household
  - (d) Time Lapses - Unit becomes ineligible for the SHI:
    - i. If more than 1 year lapses before the issuance of a building permit. Unit is eligible again when building permit is issued.
    - ii. If more than 18 months elapse between issuance of the building permits and issuance of certificate of occupancy (CO). Unit is eligible again when CO is issued.
  - (e) If a Comprehensive Permit or zoning approval permits the project to be phased, the entire project remains eligible for the SHI so long as the phasing schedule set forth in

the permit approval is adhered to and not more than one year elapses from the date of issuance of the permit, if:

- i. each phase includes 150 units or more
  - ii. each phase contains the same proportion of SHI Eligible Housing units as the overall project, and
  - iii. the projected average time period between the start of successive phases does not exceed 15 months
2. If construction authorized by a Comprehensive Permit has not begun within three years of the date on which the permit becomes final, except for good cause, the permit shall lapse. [760 CMR 56.05(12)(c)]
    - (a) This time period is tolled for the time period of any appeals
    - (b) The ZBA may set a later date for lapse of the permit
    - (c) The ZBA may extend the date for the lapse of a permit.

#### Application to Include Units on the SHI

1. The community requests units to be included at any time by submitting a “Requesting New Units Form” with supporting documentation.
2. Rehabilitation units: the party administering the grant locally submits the necessary information using the “housing Rehab Units Only Form.
3. Requests to include new units or corrections are submitted by the municipality, a developer, or a member of the public to:

Department of Housing and Community Development  
Office of General Counsel  
100 Cambridge Street, Suite 300  
Boston, MA 02114-2524  
Attention: Subsidized Housing Inventory

4. Every two years, the municipality must submit a statement certified by the Chief Executive Officer to DHCD as to the number of SHI Eligible Housing units other than those within a Project subject to a Comprehensive Permit.
5. DHCD updates the SHI every 2 years or more frequently if information is provided by the municipality and verified by the Department.

#### Project Eligibility Criteria

1. To be eligible to submit an application, the Applicant and the project, at a minimum:
  - (a) The Applicant is a public agency, a non-profit organization, or a Limited Dividend Organization
  - (b) The project receives a subsidy either receiving funding through one of the many State and Federal Eligible Subsidy Programs that administered through a Subsidizing Agency.
    - i. If the federal or local programs are not administered through a Subsidizing Agency, the project must generally receive a Project Eligibility Letter through DHCD’s Local Initiative Program (LIP) or receive LIP Local Action Unit (“LAU) approval.
  - (c) The Applicant controls the site.
2. The dwelling unit must be affordable to a household whose income does not exceed 80% of the AMI (Subsidizing Agency may lower this threshold.)
3. Housing Costs are generally established by the housing program. If there are none, then the following apply:
  - (a) Rental: monthly housing costs (including utilities) shall not exceed 30% of monthly income for a household earning 80% of area median income, adjusted for HH size. [Note: if trash pick-up is not included then must include a trash allowance; if utilities are metered separately, they may be paid by the tenant and rent amount reduced to so reflect]
  - (b) Assisted Living Facility – same as rental housing
  - (c) Homeownership
    - i. Down payment: minimum 3% (1.5% of buyer’s funds)
    - ii. Mortgage: 30-year for not more than 97% of purchase price with fixed interest rate, not more than 2 points above current MassHousing interest rate
    - iii. Monthly housing costs (principal, interest, property taxes, hazard insurance, condo/homeowner association fees): not to exceed 38% of monthly income for a house hold earning 80% of area median income, adjusted for household size.
  - (d) Continuing Care Retirement Communities – same as homeownership units.
4. Use Restriction
  - (a) Runs with land; recorded at Registry of Deeds or Land Court
  - (b) Identifies Subsidizing Agency, monitoring agent
  - (c) Restricts occupancy of restricted unit to Income Eligible Households.
5. Affirmative Fair Housing Marketing and Resident Selection Plan
6. Project must be in compliance with the Bedroom Mix Policy

## Household Eligibility

A household is deemed an Income Eligible Household if:

1. Household of one or more persons income does not exceed 80% of the AMI (or lower per Subsidizing Agency), adjusted for household size.
2. A Subsidizing Agency may limit household assets limited as follows, or in their absence:
  - a. Age-Restricted Homeownership units: not to exceed \$275,000 (includes dwelling to be sold)
  - b. Non-Age Restricted Homeownership units: not to exceed \$75,000
  - c. Rental Units: the greater of the two
    - i. Income derived from the assets
    - ii. Imputation of value calculated in a manner consistent with HUD requirements in place at time of marketing
  - d. If items are sold for less than market value, full market value shall be used.

## Eligible Units within a Project

1. Rental & Assisted Living Facility (ALF)
  - (a) General: if at least 25% of units are restricted to Income Eligible Households earning 80% or less of AMI or, at least 20% of units are restricted to households earning 50% or less of AMI, then all of the units in the rental development are eligible for the SHI. If fewer, then only the restricted units will be eligible.
  - (b) Accessory Apartments: are eligible if they meet the requirements of the LIP.
  - (c) Tenants who become over-income: If there are no provisions in the affordability restriction, then the change in income shall not affect the treatment of the Project or the unit provided that either (1) the tenant's income does not exceed 140% of the maximum allowable income, or (2) the owner rents the next available unit as an affordable unit to an eligible tenant pursuant to the terms.
2. Homeownership: Only the units that meet the eligibility requirements are eligible.
3. Continuing Care Retirement Communities – Independent living units: only those that meet the requirements are eligible for inclusion in the SHI.
4. Group Homes as reported to DHCD by DMH and DDS shall be eligible to be included.
5. Housing Rehabilitation Units rehabilitated through a program funded through CDBG or HOME are eligible.

## Comprehensive Permit Information Sheet

For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00.

For Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory :

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

## Summary of the Process

[For complete information see 760 CMR 56.04-06]

STEP ONE: Application for Determination of Project Eligibility [760 CMR 56.04(2)]

The Applicant submits an application for Project Eligibility to the Subsidizing Agency, with a copy to the Chief Executive Officer of the municipality and written notice to the Department of Housing and Community Development (DHCD), which shall include:

- (a) the name and address of the Applicant;
- (b) the address of the site and site description;
- (c) a locus map identifying the site within a plan of the neighborhood, accompanied by photographs of the surrounding buildings and features that provide an understanding of the physical context of the site;
- (d) a tabulation of proposed buildings with the approximate number, size (number of bedrooms, floor area), and type (ownership or rental) of housing units proposed;
- (e) the name of the housing program under which Project Eligibility is sought;
- (f) relevant details of the particular Project if not mandated by the housing program (including percentage of units for low or moderate income households, income eligibility standards, the duration of restrictions requiring Low or Moderate Income Housing, and the limited dividend status of the Applicant);
- (g) conceptual design drawings of the site plan and exterior elevations of the proposed buildings, along with a summary showing the approximate percentage of the tract to be occupied by buildings, by parking and other paved vehicular areas, and by open areas, the approximate number of parking spaces, and the ratio of parking spaces to housing units;
- (h) a narrative description of the approach to building massing, the relationships to adjacent properties, and the proposed exterior building materials;
- (i) a tabular analysis comparing existing zoning requirements to the Waivers requested for the Project; and
- (j) evidence of control of the site.

STEP TWO: Review and Comment Process. [760 CMR 56.04(3)]

- (a) Upon receipt of the application, the Subsidizing Agency provides written notice to the Chief Executive Officer of the municipality where the Project is located
- (b) 30-day review period of Project begins with written notice to municipality.
- (c) The Subsidizing Agency shall conduct a site visit, which Local Boards may attend.
- (d) Local Boards and other interested parties submit written comments to Subsidizing Agency.
- (e) The Subsidizing Agency issues a determination of Project Eligibility after the 30-day review period.

STEP THREE: Findings in Determination. [760 CMR 56.04(4)]

After the 30-day review period, the Subsidizing Agency will make a determination of Project Eligibility based upon its review of the application, and taking into account information received during the site visit and from written comments. Copies of the written determination of Project Eligibility will be provided to the Department, the Chief Executive Officer of the municipality, and the Board.

Issuance of a determination of Project Eligibility shall be considered by the Zoning Board of Appeals (ZBA) or the Housing Appeals Committee (HAC) to be conclusive evidence that the Project and the Applicant have satisfied the project eligibility requirements of 760 CMR 56.04(1).

STEP FOUR: Applicant Files an Application with the Local Zoning Board of Appeals [760 CMR 56.05(2)]

The applicant files a Comprehensive Permit Application and a complete description of the proposed project with the municipality's ZBA.

STEP FIVE: Conduct of Zoning Board of Appeals Hearing. [760 CMR 56.05(3)-(4)]

- (a) The ZBA has seven days, after the receipt of a complete application, sends a notice of the application and a copy of the list of Waivers required by 760 CMR 56.05(2)(h) and invite the Local Boards to participate in the hearings.
- (b) The Board shall open a hearing within 30 days of its receipt of a complete application, and it shall thereafter pursue the hearing diligently.
- (c) A hearing shall not extend beyond 180 days from the date of opening the hearing, presuming that the Applicant has made timely submissions of materials in response to reasonable requests of the Board that are consistent with its powers under 760 CMR 56.05, except with the written consent of the Applicant.
- (d) If the Board wishes to deny an application on one or more of the grounds set forth in 760 CMR 56.03(1), it must do so in accordance with the procedure set forth in 760 CMR 56.03(8), or it shall be deemed to have waived its rights.
- (e) A Board may stay the commencement of a hearing if three (3) or more Comprehensive Permit applications are concurrently undergoing hearings before the Board, and the total number of housing units in those pending Projects exceeds the numerical threshold for a large project within that municipality, as set forth in 760 CMR 56.03(6).

## Consultant Review

[760 CMR 56.05(5)]

- (a) If, after receiving an application, the Board determines that in order to review that application it requires technical advice in such areas as civil engineering, transportation, environmental resources, design review of buildings and site, and (in accordance with 760 CMR 56.05(6)) review of financial statements that is unavailable from municipal employees, it may employ outside consultants. Whenever possible it shall work cooperatively with the Applicant to identify appropriate consultants and scopes of work and to negotiate payment of part or all of consultant fees by the Applicant. Alternatively, the Board may, by majority vote, require that the Applicant pay a reasonable review fee in accordance with 760 CMR 56.05(b) for the employment of outside consultants chosen by the Board alone. The Board should not impose unreasonable or unnecessary time or cost burdens on an Applicant. Legal fees for general representation of the Board or other Local Boards shall not be imposed on the Applicant.
- (b) A review fee may be imposed only if:
  1. the work of the consultant consists of review of studies prepared on behalf of the Applicant, and not of independent studies on behalf of the Board;
  2. the work is in connection with the Applicant's specific Project; and
  3. all written results and reports are made part of the record before the Board.
  4. a review fee may only be imposed in compliance with applicable law and the Board's rules.

## Review of Financial Statements

[760 CMR 56.05(6)]

- (a) A Board may request to review the *pro forma* or other financial statements for a Project only after the following preconditions have been met:
  1. Other consultant review has been completed;
  2. The Applicant has had an opportunity to modify its original proposal to address issues raised;
  3. the Board has had an opportunity to propose conditions to mitigate the Project's impacts and to consider requested Waivers; and
  4. The Applicant has indicated that it does not agree to the proposed condition(s) or Waiver denial(s) because they would render the Project uneconomic. A Board may not conduct review of a *pro forma* in order to see whether a Project would still be economic if the number of dwelling units were reduced, unless such reduction is justified by a valid health, safety, environmental, design, open space, planning, or other local concern that directly results from the size of a project on a particular site, consistent with 760 CMR 56.07(3).

(b) If the Applicant does not agree to some or all of the proposed permit conditions or Waiver denials because they would render the Project Uneconomic, the Board may ask the Applicant to submit its *pro forma*, in form satisfactory to the Subsidizing Agency, and revised as necessary to reflect the additional cost of meeting these conditions and/or denials. The revised *pro forma* may be subjected to the same consultant review as any other technical information submitted to the Board, in accordance with 760 CMR 56.05(5) and the Board's rules.

The Board may then use this information to decide whether to adopt or modify its originally proposed conditions and/or denials. *Pro forma* review should conform to recognized real estate and affordable housing industry standards, consistent with the policies of the Subsidizing Agency and guidelines adopted by the Department.

(c) Related financial issues, including related-party transactions, the estimated sales price or rental rates of market-rate units, and land acquisition costs, shall be addressed in accordance with the Department's guidelines. Disagreements between the Applicant and the Board's consultant should be resolved in accordance with the Department's guidelines. The Subsidizing Agency has the sole responsibility to establish and enforce reasonable profit and distribution limitations on the Applicant, as set forth in 760 CMR 56.04(8).

#### Waivers from Local Requirements and Regulations

[760 CMR 56.05(7)]

The Applicant may request Waivers, solely from the "as-of-right" requirements of the zoning district where the project site is located, as listed in its application or as may subsequently arise during the hearing, and the Board shall grant such Waivers as are Consistent with Local Needs and are required to permit the construction and operation of the Project.

If a Project does not request a subdivision approval, waivers from subdivision requirements are not required (although a Board may look to subdivision standards, such as requirements for road construction, as a basis for required project conditions, in which case the Applicant can seek Waivers from such requirements).

STEP SIX Board Decisions. [760 CMR 56.05(8)]

- (a) Forty-five days after the close of the public hearing, the Board shall render a decision, based on a majority vote of the Board, taking into consideration the recommendations of Local Boards.
- (b) The Board shall file its decision within 14 days in the office of the city or town clerk, and it shall forward a copy of any Comprehensive Permit to the Applicant or its designated representative and to DHCD when it is filed.
- (c) The Board may:
  1. approve a Comprehensive Permit on the terms and conditions set forth in the application;

2. approve a Comprehensive Permit with conditions with respect to height, site plan, size, shape or building materials that address matters of Local Concern; or
3. deny a Comprehensive Permit as not Consistent with Local Needs if the Board finds that there are no conditions that will adequately address Local Concerns.

(d) Uneconomic Conditions. The Board shall not issue any order or impose any condition that would cause the building or operation of the Project to be Uneconomic, including a requirement imposed by the Board on the Applicant:

1. to incur costs of public infrastructure or improvements off the project site that:
  - a. are not generally imposed by a Local Board on unsubsidized housing;
  - b. address a pre-existing condition affecting the municipality generally; or
  - c. are disproportionate to the impacts reasonably attributable to the Project; or
2. to reduce the number of units for reasons other than evidence of Local Concerns within the purview of the Board (see 760 CMR 56.05(4)(e); see also 760 CMR 56.07(3)(c – h) regarding evidence that would be heard by the Committee on an appeal), such as design, engineering, or environmental deficiencies that directly result from the impact of a Project on a particular site.

If a proposed nonresidential element of a Project is not allowed by-right under applicable provisions of the current municipal zoning code, a condition shall not be considered Uneconomic if it would modify or remove such nonresidential element.

STEP SEVEN Appeals from Board Decisions [760 CMR 56.05(9)]

- (a) If the Board approves the Comprehensive Permit, any person aggrieved may appeal within the time period and to the court provided in M.G.L. c.40A, §17.
- (b) If the Board denies the Comprehensive Permit or approves the permit with unacceptable conditions or requirements, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06.
- (c) If the Board takes action adverse to the Applicant under 760 CMR 56.03(8), 760 CMR 56.05(11), or a similar provision of 760 CMR 56.00, or otherwise violates or fails to implement M.G.L. c.40B, §§20 through 23, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06.

For Procedural Regulations for Appeals to the Housing Appeals Committee see 760 CMR 56.06.

## Local Initiative Program (LIP): Local Action Units

For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00.

For LIP LOCAL ACTION UNIT guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory, section VI. Local Initiative Program (LIP):

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

LIP is a state housing program established in 1989 to give cities and towns more flexibility.

The **subsidy** for this program is technical assistance and services provided to municipalities and developers for the creation, maintenance and preservation of Low or Moderate Income Housing.

There are two means of creating affordable housing under LIP:

- 1) Local Initiative Projects “Friendly 40B”: go through the Comprehensive Permit process
- 2) Local Action Units: developed through local zoning, such as Inclusionary Zoning bylaws, or permit issue process.

Units developed through LIP are eligible for SHI

DHCD reviews for:

- 1) Consistency with State Sustainable Development Principles
- 2) Consistency with Local Housing Needs
  - a. LIP approval for age-restricted housing needs to show actual need and marketability within the municipality.
  - b. Do other age-restricted units, created with a Comp Permit, unbuilt or unsold? Are the proposed age-restricted units, in context with other housing efforts, unresponsive to needs for family housing?

### Local Action Units

Housing units that are built without a Comprehensive Permit but meet LIP criteria and are suitable for inclusion in LIP.

1. Built pursuant to a local action and not developed with a comprehensive permit:
  - a. Zoning-based approval
    - i. Inclusionary Zoning, Accessory Apartment Bylaw meeting the LAU criteria
    - ii. Condition of a variance or special permit; agreement between town and a Developer to convert and rehabilitate municipal buildings into housing;
  - b. Substantial municipal financial assistance: Funds raised, appropriated, administered by city or town.

- c. 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.
  - iii. donation of municipally-owned land
  - iv. use of local funds to develop or write down housing units
2. Must meet the following criteria
  1. Resulted from city or town action or approval
  2. Meet requirements for SHI eligibility
    - i. Have a subsidy
    - ii. Affordable to households with household income that does not exceed 80% of the AMI
    - iii. Meet the Household Assets limitations
    - iv. Meet Housing Costs limits
      1. Rental: 30% of Household income
      2. Ownership: 3% of purchase price as down payment and monthly housing costs not to exceed 38% of monthly income
    - v. Units having a use restriction restricting occupancy to Income Eligible Household having a lower percentage of AMI than 80%.
    - vi. Project is in compliance with the Bedroom Mix Policy and affordable units subject to an Affirmative Fair Marketing and Resident Selection Plan.
  3. The community is strongly encouraged to meet with DHCD LIP staff to discuss project *prior to* submitting an application

### Process

STEP ONE. Discuss the Local Action Unit projects with DHCD LIP staff *prior* to submitting an application.

STEP TWO. File a MEPA Environmental Notification Form, for new construction only.

STEP THREE. Complete a Regulatory Agreement for Ownership Developments, or a Regulatory Agreement or Rental Developments, or a HOME Covenant/Deed Restriction

STEP FOUR. Application

[www.mass.gov/dhcd](http://www.mass.gov/dhcd) (search “LIP Local Action Unit application”)

Submit a complete, signed copy of the Local Initiative Program Application for Local Action Units to DHCD, attention LIP Program Coordinator; including:

- (a) Documentation of the municipal action
- (b) Submit a copy of the Regulatory Agreement for Ownership or Rental Developments or the HOME covenant/deed restriction, redlined to reflect any proposed changes.
- (c) MEPA environmental notification form (ENF) for new construction only
- (d) Affirmative Fair Marketing and Lottery Plan.

STEP FIVE. DHCD expects to review and process the application within 60 days. To receive LAU approval, DHCD reviews for location action or approval. LAUs cannot be developed with a Comprehensive Permit.

### Lessons Learned

- Maximum LIP maximum rents are calculated at what is affordable to a household earning 80% of the area median family income adjusted for household size. E.g.:  
2 BR unit      Household size = (#BR +1) = 3      80% of AMFI = \$58,000      Monthly Income = \$4,875      Max Rent (30% of monthly income) = \$1,462

### Accessory Apartments

In order for Accessory Apartments to be added to the Subsidized Housing Inventory, they must receive Local Action Unit (LAU) approval:

- Resulted from city or town action or approval
  - Subject to a recorded use restriction approved by DHCD, that has a term of not less than 15 years
  - Meet the requirements for LIP units, with the exception of receiving a Comprehensive Permit.
1. Municipality adopts an Accessory Apartment zoning bylaw or ordinance that permits the creation of accessory apartments that are affordable to Income Eligible Households.
    - a. *Submit a draft to DHCD for compliance review prior to local approval – DHCD’s review will be limited to noting any provisions that might conflict with LIP requirements.*
    - b. Units to be submitted to DHCD will have received zoning approval under the bylaw or ordinance.
    - c. There shall be no provisions that conflict with the LIP requirements
      - i. Allowing affordable accessory dwelling units to be rented to family members.
      - ii. Allowing affordable accessory apartments to be rented to households earning more than 80% of AMI
      - iii. A requirement that all accessory dwelling units shall be restricted to residents of the municipality
      - iv. Any provision in conflict with applicable fair housing laws.
  2. Complete a Local Initiative Program Application for Accessory Apartments.
    - a. Letter of Support signed by the Chief Executive Officer
    - b. An Affirmative Fair Housing Marketing Plan
    - c. Designation of a Local Project Administrator (LPA) for all accessory apartments – responsible for oversight of all accessory apartments
      - i. Local Official
      - ii. Local Housing Partnership board member or staff member
      - iii. Director of an area housing non-profit organization
      - iv. Another appropriate person meeting DHCD approval

- d. Schedule of maximum rent for each accessory apartment
  - e. Proposed tenant application form and plan for processing of applications
  - f. Plan for annual verification of tenants’ income
3. Submit a letter of support from the local housing partnership, if any.
  4. Meet the Local Action Requirements:
    - a. Municipality has a local zoning bylaw or ordinance that permits the creation of accessory apartments.
    - b. Received approval under the bylaw
  5. Tenant Eligibility
    - a. Family Members Prohibited
    - b. Household income shall not exceed 80% of the AMI adjusted for actual household size, as determined by HUD. Limits may be lower.
      - i. Certification of income eligibility made by the Local Project Administrator (documentation may include recent tax returns, pay stubs, affidavits, etc.). Any post-occupancy changes must be reported to the owner and the LPA.
  6. Affirmative Fair Housing Marketing
    - a. Affirmative Fair Housing and Marketing and Resident Selection Plan
      - i. Outreach
      - ii. Minimum Advertising Period – 60 days
      - iii. Wait List: “Ready Renters List”
    - b. Annual Data Collection: the LPA shall collect data annually regarding the number of minority households renting accessory apartments.
    - c. DHCD may suspend/revoke the eligibility of units if a Failure to Apply Good Faith Efforts is found.
    - d. Tenant Selection
      - i. Owner gives written notice to LPA that a unit is available and requests referral of applicants.
      - ii. Within 5 business days, the LPA refers the top appropriately-sized household(s), no more than 3 at a time.
      - iii. The owner meets the referred applicant(s) and show the unit. The referred applicant has a *minimum* of 10 business days to view the unit. Owner may select one of the applicants or request additional referrals. Non-selected applicants return to the top of the Ready Renters List.
      - iv. Owner enters into a 1-year lease with selected applicant.
      - v. Upon request of the LPA, the owner shall specify in writing a substantial nondiscriminatory reason for having rejected an applicant.

## Local Initiative Program Comprehensive Permits (“Friendly 40B”)

For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00.

For LIP Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory, section VI. Local Initiative Program (LIP):

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

Local Initiative Project – means a Project for which the project eligibility application is submitted by the Chief Executive Officer of the municipality under 760 CMR 56.04(2) to the Department of Housing and Community Development, in accordance with the Department’s Local Initiative Program (“LIP”).

<http://www.mass.gov/hed/economic/eohed/dhcd/legal/regs/760-cmr-56.html>

LIP is a state housing program established in 1989 to give cities and towns more flexibility.

The **subsidy** for this program is technical assistance and services provided to municipalities and developers for the creation, maintenance and preservation of Low or Moderate Income Housing.

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DHCD reviews for:

- 1) Consistency with State Sustainable Development Principles
- 2) Consistency with Local Housing Needs
  - a. LIP approval for age-restricted housing needs to show actual need and marketability within the municipality.
  - b. Are other age-restricted units, created with a Comp Permit, unbuilt or unsold? Are the proposed age-restricted units, in context with other housing efforts, unresponsive to needs for family housing?

## Comprehensive Permit Projects: Summary of the Process

[For complete information see GUIDELINES, section VI]

STEP ONE: Project must meet requirements of 40B

STEP TWO: Receive written support of Chief Executive Officer

STEP THREE: Complete Local Initiative Program Application for Comprehensive Permit Projects as Word Fillable Form [*LIP Guidelines* pg. VI – 3]: <http://www.mass.gov/hed/housing/affordable-own/local-initiative-program-lip.html> Include:

- (a) Letter of support signed by the Chief Executive Officer of the municipality.
- (b) Signed letter of interest from a construction lender
- (c) Site plan showing contours of the site and the footprint of all proposed buildings, roads, parking and other improvements
- (d) Front and rear elevations for each building and sample floor plans for each unit type
- (e) Description of proposed units by size, type, number of bedrooms, location within the project, and proposed rents or sales prices.

APPLICATION FEE: \$1,500 per project plus an additional \$20 per unit with checks payable to Department of Housing and Community Development. [Reduced by one-half for non-profit developers; waived for public agencies and municipalities.] Application fee is refunded if the application is not accepted or is rejected. One-half of the fee is refunded if application not approved.

STEP FOUR: Determination of Project Eligibility. [GUIDANCE, p. VI-9]

Upon receipt of the application, DHCD reviews the LIP Comprehensive Permit Application.

- (a) The Determination of Project Eligibility is a prerequisite to application for a Comprehensive Permit for the Project from the municipality’s Zoning Board of Appeals.
- (b) DHCD makes the following findings in order to issue a Determination of Project Eligibility.
  1. The application meets the requirements specified in 760 CMR 56.04(4).
  2. The proposed project appears generally eligible under the requirements of the LIP, subject to final program review and approval.
  3. The proposed site plan is appropriate in the context of the surrounding area and taking into account previous municipal action to meet affordable housing needs, and the housing design is appropriate for the site.
  4. The proposed project appears financially feasible in the context of the local housing market.
  5. The initial pro forma for the project appears financially feasible on the basis of estimated development costs and revenues.
  6. The applicant is a public agency, a non-profit organization, or a Limited Dividend Organization.
  7. The applicant controls the site.

8. For age-restricted housing, that the market study demonstrates need and marketability within the municipality.
- (c) A Determination of Project Eligibility will be effective for two years from date of issuance unless otherwise stated therein.

**STEP FIVE Comprehensive Permit Application and Zoning Board of Appeals Hearing**

See G.L.C. 40B COMPREHENSIVE PERMIT INFORMATION SHEET, starting with STEP FOUR.

**STEP SIX Regulatory Agreement and Use Restrictions**

The Regulatory Agreement memorializes the rights and responsibilities of the parties and provides for monitoring of the project throughout the term of affordability. DHCD has model regulatory agreements for ownership and rental projects and a model Local Initiative Program Affordable Housing Deed Rider.

- (a) The Developer forwards a copy of the final Comprehensive Permit to the LIP staff at DHCD.
- (b) DHCD prepares a Regulatory Agreement, which also serves as the final written approval for the Project.
- (c) A Regulatory Agreement for each project will be executed by DHCD, the municipality, and the Developer
- (d) The Regulatory Agreement is filed with the Registry District of the Land Court.
- (e) The term of affordability for the Project generally should be the longest period permitted by law (in perpetuity).