

North Attleborough Housing Production Plan 2023



NORTH ATTLEBOROUGH
MASSACHUSETTS



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Southeastern Regional Planning
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Introduction

The Town of North Attleborough is a bustling suburban community of 30,834¹ residents that boasts a number of rich amenities, from its vibrant downtown to its many open spaces and natural resources. Situated between Plainville, Attleboro, Mansfield, and Cumberland, RI, it has a diverse housing stock of single- and multi-family homes, as well as larger apartment complexes and condominiums.

In 2020, North Attleborough partnered with the Southeastern Regional Planning and Economic Development District (SRPEDD) to create a Housing Production Plan. 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, a Housing Production Plan is a community's proactive strategy for planning and developing affordable housing. We developed this Plan with opportunities for residents and stakeholders to become informed of the planning process, and to provide space for public input. Ultimately, Housing Production Plans assist communities to plan for low- and moderate-income residents by providing a diverse housing supply.

¹ Census 2020 DEC Redistricting Data (PL 94-171) P1

Plan Structure

A Housing Production Plan, at its core, 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, the community's future population and housing needs, as well as the identification of development constraints (barriers) and limitations that may hinder the development of affordable housing. This analysis, in conjunction with community conversation and guidance, is what informs the creation of a set of affordable housing goals.

Affordable housing goals address the housing needs of the community and provide a range of housing types, including rental and homeownership, as well as for families, individuals, persons with special needs, and seniors.

Lastly, a set of 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).

Project Launch
(January 2021)

1st HPP Workshop
(May 2021)

Final Plan
(December 2022)

**Master Plan Land Use, Housing, and
Economic Development Workshops**
(April 2021)

2nd HPP Workshop
(October 2021)

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 contains five main sections:

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

Public Outreach and Community-Driven Planning

The majority of North Attleborough's Housing Production Plan public outreach process took place during the COVID-19 pandemic. Thus, most public input occurred online and via virtual workshops. In total, two workshops took place virtually via Zoom. This document also sources feedback from the co-occurring Master Plan's public engagement process.

Master Plan

This Housing Production Plan serves as a sister document to a concurrently developed, ten-year Master Plan for the Town of North Attleborough. A Master Plan, as defined by Massachusetts General Law, is "*a statement, through text, maps, illustrations or other forms of communication, that is designed to provide a basis for decision making regarding the long-term physical development of the municipality,*"² but we like to think of it as more of a "roadmap" for city or town's future. To learn more about the Master Plan and its findings, contact the Town of North Attleborough.

² See **M.G.L. Chapter 41 Section 81D: Master plan; economic development supplement**

Affordable Housing Goals and Strategies

There are four main housing goals for the Town of North Attleborough and ten implementation strategies. The four goals are:

- Build internal capacity to discuss and review affordable housing proposals and acquisitions.
- Produce starter homes and “naturally occurring” affordable housing.
- Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.
- Continue to produce SHI-eligible units to achieve the Commonwealth’s required amount and to support communities in need.

Image 1: Downtown North Attleborough and Town Offices [Kevin Ham/SRPEDD]



The ten accompanying implementation strategies are:

- Pursue “friendly 40Bs” and/or developers with the intent to produce affordable housing units.
- Incorporate strategic zoning amendments via the creation of overlay districts and new zoning guidelines.
- Introduce leadership training and professional development opportunities to increase staff knowledge and capacity.
- Pursue professional support to assist in implementing strategies within the Housing Production Plan.
- In partnership with housing professionals, such as a private consultant or non-profit, conduct affordable housing outreach and education to dispel myths regarding affordable housing development.
- Investigate opportunities for adaptive reuse to redevelop underutilized municipally owned land and buildings.
- Review the availability of town-owned and tax-title properties to work in tandem with adaptive reuse goals.
- Establish or partner with a first-time homebuyer’s program to assist first-time buyers with navigating the pursuit and purchase of a home.
- Pursue funding to, or partner with entities who can provide direct assistance to help preserve housing for vulnerable communities, including senior residents.
- Create design guidelines for duplexes and large developments to ensure new housing “fits” within the local community.

Before we dive into these goals and strategies, we’ll take a step back and describe some important background information and key terms. We’ll also examine the needs of North Attleborough’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 have 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, hospitals, 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 2019.³ This means these households spend 30% or more of their annual income on housing alone. Furthermore, 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,⁴ 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 – it is becoming increasingly difficult for individuals and families to obtain secure and affordable housing.

What's causing the trend toward 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 only exacerbate housing inequities and prevent families, especially BIPOC and low-income families, from accumulating wealth, establishing income security, and having economic choice.

³ See Harvard University's [State of the Nation's Housing 2020 Report](#) and Habitat for Humanity's [key takeaways](#)

⁴ Black, Indigenous, and People of Color

Why Plan for Housing?

Both housing insecurity and affordability (or lack thereof) are structural issues. Racial disparities in homeownership today are built upon the legacy of racist practices (such as redlining⁵ and racial restrictive covenants⁶). Predatory lending practices, lack of access to credit, and an inability to save for the upfront costs of homeownership only further these disparities. Without affirmative and collaborative planning, displacement via gentrification, and/or high housing demand (particularly in communities within commuting distance to Boston, such as North Attleborough) can also push low-income, older adults, and BIPOC families from their neighborhoods, disrupting social and community connections. Intergenerational poverty forces children into unstable environments, for example, frequently moving and changing schools. These experiences often bleed into adulthood, making it difficult, as children age, to escape poverty as adults.⁷ Policies prohibiting unhoused individuals with behavioral issues, such as addiction and mental illness, continue to limit their access to essential supportive services and perpetuate homelessness.⁸ All of these inequalities and hardships negatively impact an entire community's well-being and prosperity, not just the households 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. 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

⁵ 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](#).

⁶ 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.

⁷ See the National Center for Children in Poverty's report [Childhood and Intergenerational Poverty](#).

⁸ See the National Alliance to End Homelessness' publication [Housing First](#) and the American Psychological Association's [Resolution on Ending Homelessness](#).

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 State Department of Housing and Community Development [DHCD] 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.” Additional reasons include:

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*.⁹

⁹ Available at <https://www.mass.gov/regulations/760-CMR-5600-comprehensive-permit-low-or-moderate-income-housing>.

Support the Commonwealth’s Commitment to Housing

The Baker-Polito Administration’s **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 producing 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**.

Image 2: Governor Charlie Baker and Lt. Governor Karyn Polito join Quincy Mayor Thomas Koch to cut the ribbon on The Abby housing development in Quincy on June 24, 2021. [Joshua Qualls/Governor’s Press Office]



Housing Needs Assessment

Every Housing Production Plan begins with a **Comprehensive Housing Needs Assessment**. This Needs Assessment is an analysis of community demographics and market conditions, and asks the questions:

- What is the community makeup, and what are their needs?
- How diverse is the housing stock, and does it meet the needs of the community?
- Is it affordable to live in town across the spectrum of household incomes?

Data Sources and Definitions

The Needs Assessment pulls from various sources to help tell North Attleborough'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 US Census Bureau produces on topics including housing, jobs, education, and more. The Five-Year ACS, used in this HPP, shows data that has been collected and aggregated over a five-year period, in this case, from 2015 to 2020.

The **Decennial Census**¹⁰ 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 many topics related to housing nationally. Two of the topics described in this presentation are **Area Median Income** (AMI or HAMFI) and **Cost Burden**.

¹⁰ 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.

The Different Types of Median Incomes

There are two important income figures we will cite frequently throughout this plan:

- The **Area Median Income**, which represents **100% AMI**. Area Median Income describes the midpoint of a specific region's household income. It is used to determine the income eligibility requirements for State and Federal housing programs. When discussing eligibility, HUD defines Income Limits, ranging from roughly 30% (and below) to roughly 80% of an AMI as eligible for subsidized housing. The two AMI figures we will reference are:
 - **100% AMI**, which is **\$97,600**. This is the median household income for a family of four in the HUD region North Attleborough belongs to.
 - **80% AMI**, which is **\$77,350**. This is approximately¹¹ 80% of \$97,600 and is the income limit at which a family of four becomes eligible for subsidized affordable housing.

¹¹ HUD's AMI calculations are typically described using percentages. 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. For more information about how HUD calculates AMI, see HUD's **Income Limits Documentation**, FAQ Question 5.

Providence-Fall River, RI-MA HUD Metro FMR Area

HUD creates its own regional groupings, with North Attleborough grouped into the "Providence-Fall River RI-MA HUD Metro FMR Area." The grouping includes the following cities and towns:

- **Bristol County, MA:** Attleboro, Fall River, North Attleborough, Rehoboth, Seekonk, Somerset, Swansea, Westport
- **Bristol County, RI:** Barrington, Bristol, Warren
- **Kent County, RI:** Coventry, East Greenwich, Warwick, West Greenwich
- **Newport County, RI:** Jamestown, Little Compton, Tiverton
- **Providence County, RI:** Burrillville, Central Falls, Cranston, Cumberland, East Providence, Foster, Glocester, Johnston, Lincoln, North Providence, North Smithfield, Pawtucket, Providence, Scituate, Smithfield, Woonsocket
- **Washington County, RI:** Charlestown, Exeter, Narragansett, North Kingstown, Richmond, South Kingstown

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

- The **Town Median Income**, which is **\$91,994**. This figure comes from the 2020 ACS (described above) and represents the median household income of all households within North Attleborough.

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 generally it means "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 the 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. For this HPP, it retrieves population and housing unit projections out to 2027.

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. Let's explore each concept 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 North Attleborough, 1,635 households are cost-burdened, and 1,040 households are severely cost-burdened (paying more than 50% of their income on housing), totaling approximately 25% of all households in town.

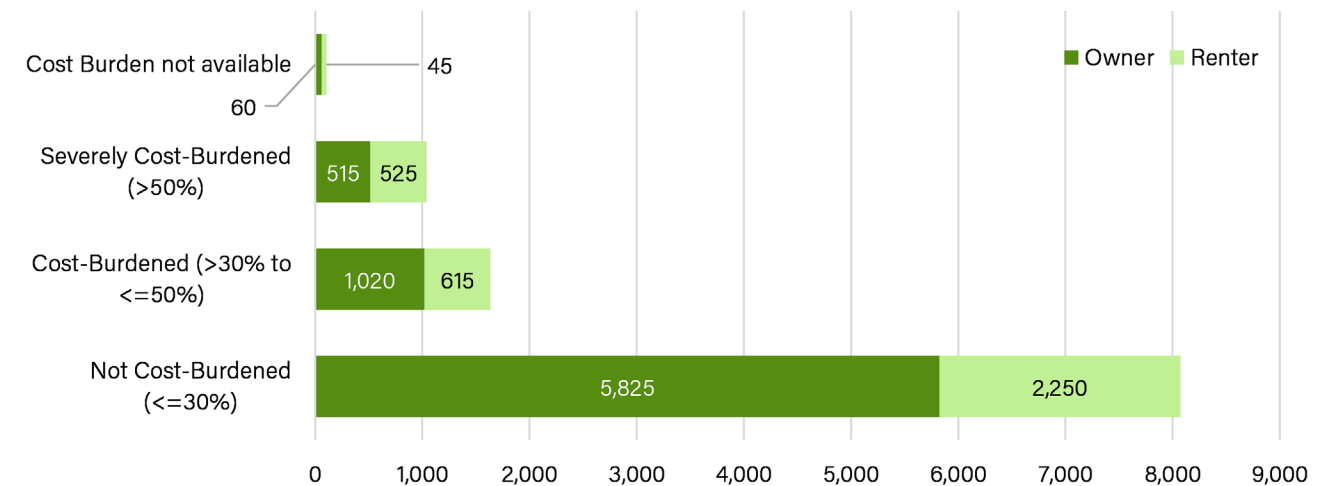


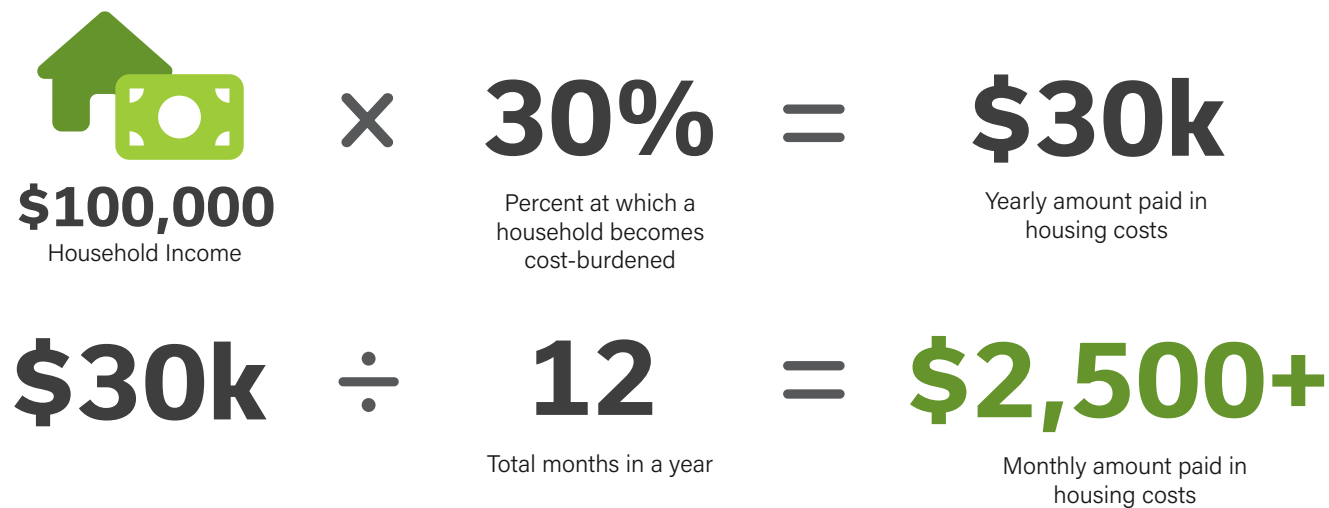
Figure 1: Cost Burden; HUD CHAS, 2014-2018

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 North Attleborough was \$91,994. We'll round up to \$92,000 for simplicity.

If you are a household of 4 making \$92,000, 30% of your annual income would be \$27,600. Now, imagine all that money is going towards a mortgage payment or rent. What would that payment look like? Split \$27,600 across 12 months and you get \$2,300. That means any household with an annual household income of \$92,000 would be considered cost-burdened if they were paying \$2,300 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). What did you get? Are you paying more or less than that per month in basic living costs?



A household making **\$100,000 annually** will be considered "cost-burdened" if they are paying **\$2,500+ 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 North Attleborough

In 2021, a total of 548 home sales occurred in North Attleborough, predominantly single-family homes (60%). Home costs are going up in town (as they are throughout the Commonwealth and the U.S.), with an overall percent change in sale price of +21% from 2020-2021. While we are not displaying 2022 data in most figures since the calendar year is not complete, it's worth noting that this trend is continuing into 2022, with the median sale price of a single-family home costing a buyer \$522,500 as of July, up over \$32,000 from the previous year.

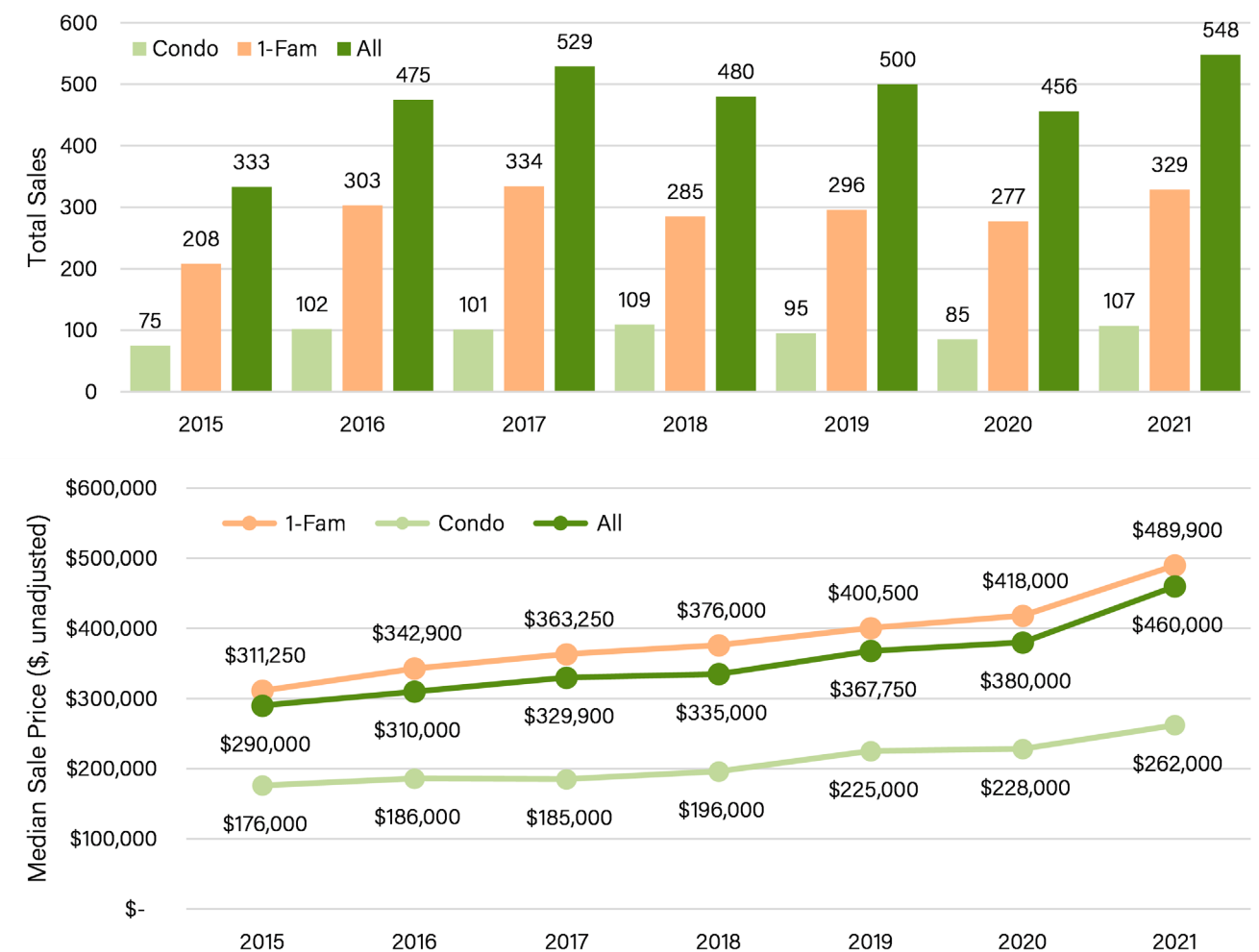


Figure 3 (top): Home Sale Trends; The Warren Group, 2021

Figure 4 (bottom): Home Sale Price Trends, North Attleborough; The Warren Group, 2021

Mortgage Applications

Despite high costs, mortgage approval rates in North Attleborough have steadily held above 90% since 2014, with 92% of all mortgage applications in town being “accepted,” or approved, as of 2020. This means the majority of buyers seeking to purchase a home in North Attleborough with a mortgage successfully obtained a loan to do so.

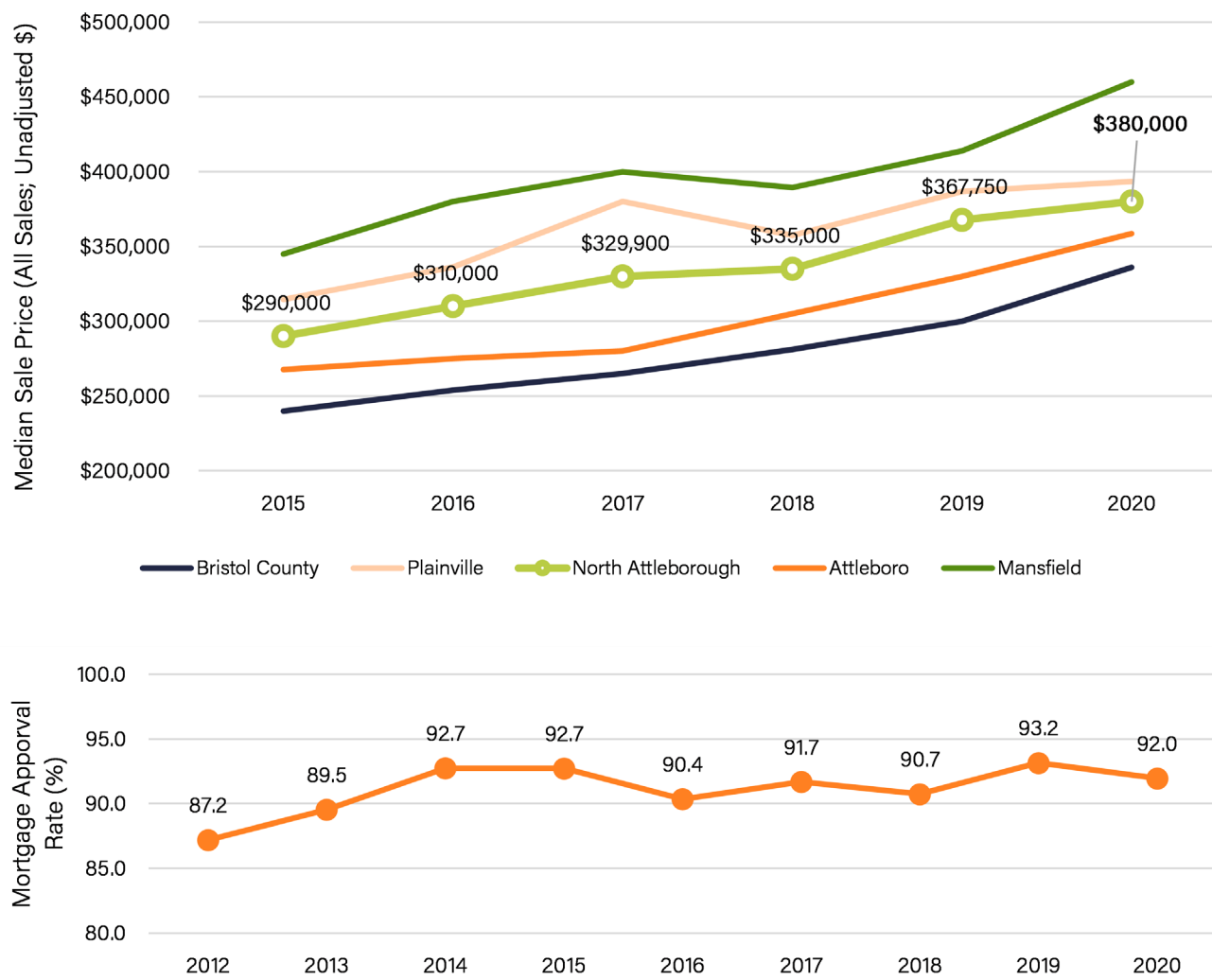


Figure 5 (top): Home Sale Price Trends, North Attleborough and Regionally; The Warren Group, 2021

Figure 6 (bottom): 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, only 1.2% of single-family homes were listed as a foreclosure transaction. The rate of foreclosure transactions did not rise above 6% over the five-year period from 2015-2020.

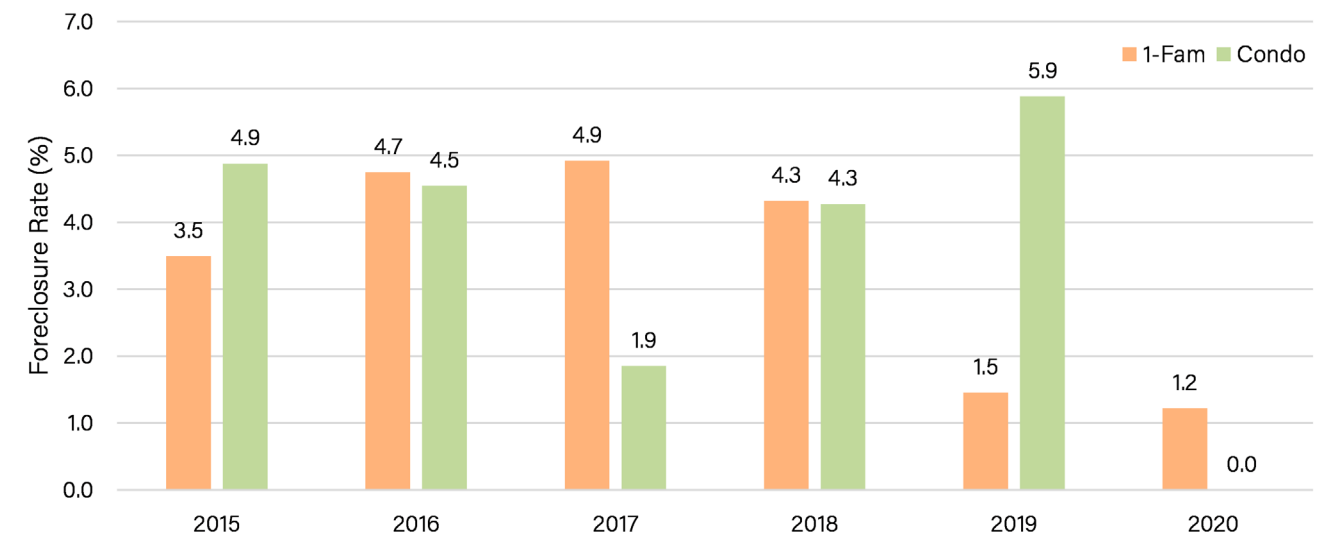


Figure 7: Foreclosure Rates; The Warren Group, 2020; Sales Transactions with a Listed Deed Type

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.¹² 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 North Attleborough, rates for single family homes hovered between 8-13%, with 11.9% of 2020 transactions being classified as a flip. This totaled 39 homes in 2020 with an adjusted median price change from purchase to sale of +7.14%.

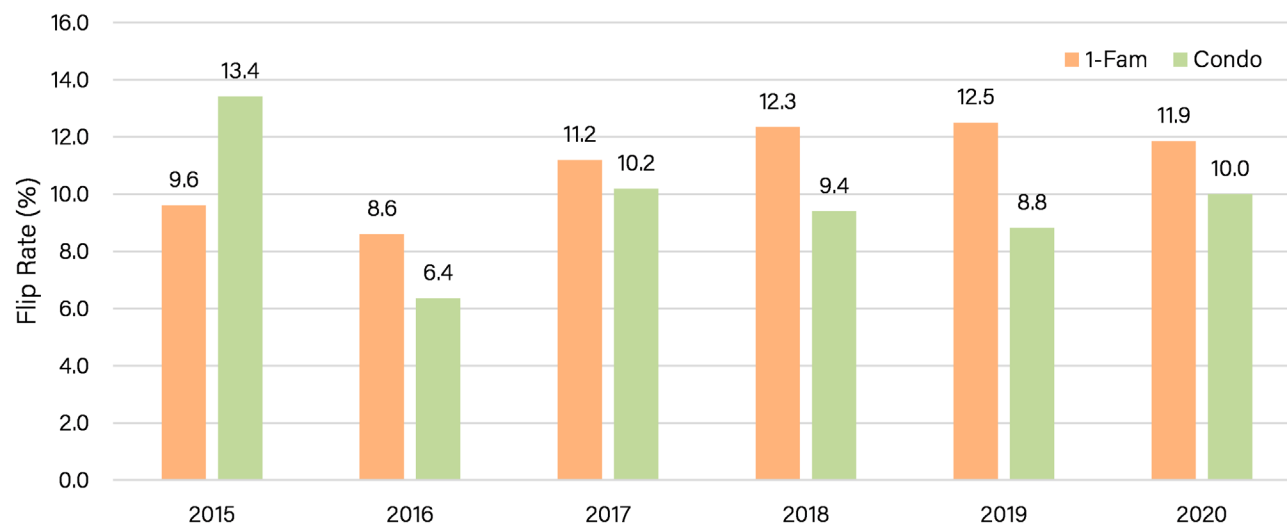


Figure 8: Flip Rates; The Warren Group, 2020; All Sales Transactions

¹² See University of Michigan CREATE Initiative’s [Real Estate Speculation](#).

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.¹³ We identify cash sales by tabulating how many transactions in a given year do not have a listed mortgage amount associated with the purchase.

Just over 1 in 5 single family home sales were classified as a cash sale in 2020, as well as roughly 1 in 4 condominiums, a steady decrease from a peak in 2015. While on the decline, the prevalence of cash sales in North Attleborough likely impacts first time/FHA buyers, low-income buyers, or those simply without the ability to pay in cash to compete in the housing market.

Overall, North Attleborough’s moderately competitive housing market (with low foreclosure rates, steady speculative market activity, and a moderate share of cash sales) is reflective of the town’s desirable location and amenities, seen through increasing home sale prices and competitive buying circumstances. While high mortgage approval rates and limited foreclosure activity are also indicative of a healthy market, the Town should pay attention to the needs of lower income residents and prospective first-time buyers who may be feeling the pressures of a high-cost, competitive environment.

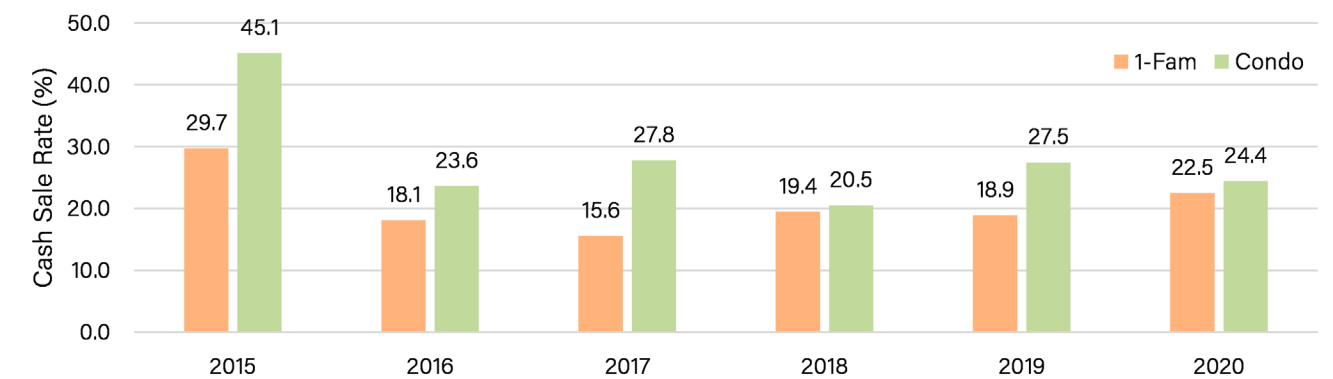


Figure 9: Cash Sale Rates; The Warren Group, 2020; All Sales Transactions

¹³ See the National Association of Realtors’ [article on cash sales and competition](#) and Redfin’s [cash sale analysis](#).

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)*, which is the median income for a certain geographic region. In the case of North Attleborough, the area median income (FY21) for a family of four is \$97,600. This means that any household of four making at or less than **\$77,350** (which is approximately 80% of \$97,600) 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 2020, North Attleborough’s Subsidized Housing Inventory consisted of 354 units of 11,553 total year-round housing units, or 3.1% of the housing stock. Currently, North Attleborough will need to produce 801 additional subsidized housing units to reach 10%. Additionally, North Attleborough should 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 11,553 units, as reported on the 2010 Decennial Census, so will the required number of affordable units to reach 10%.

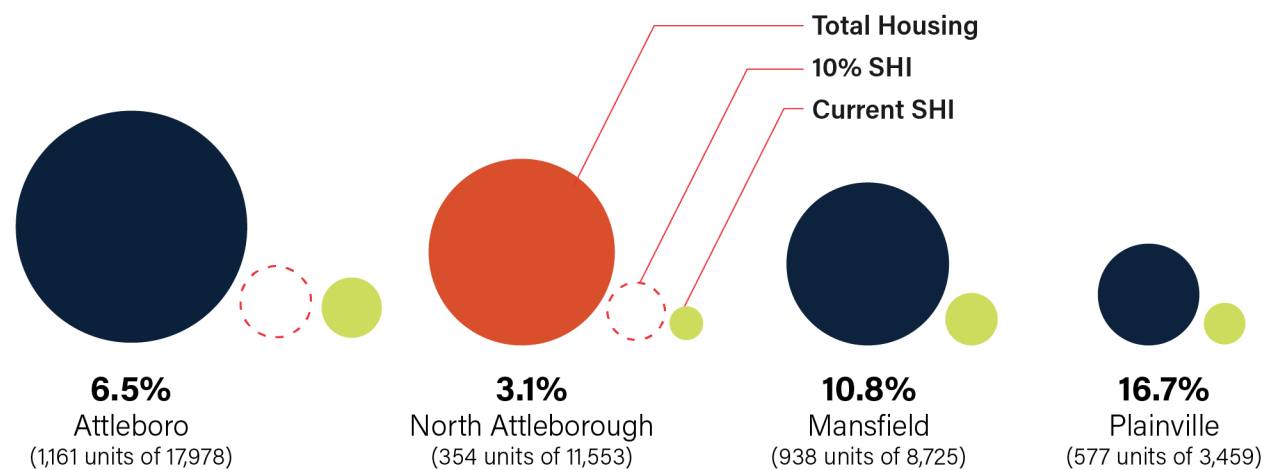


Figure 10: North Attleborough and Neighboring Communities' SHI; DHCD, 2021

What qualifies on the Subsidized Housing Inventory?

In order 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, corresponding to their household size, and have rents or sale prices restricted to affordable levels.
 - 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.

Table 1: North Attleborough HUD Income Limits Breakdown; HUD FY22.

Persons in Family	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	\$20,300	\$33,850	\$54,150
2	\$23,200	\$38,700	\$61,900
3	\$26,100	\$43,550	\$69,650
4	\$29,000	\$48,350	\$77,350
5	\$32,470	\$52,250	\$83,550
6	\$37,190	\$56,100	\$89,750
7	\$49,910	\$60,000	\$95,950
8	\$46,630	\$63,850	\$102,150

Area Median Income: \$97,600 (4 Persons in Family)

Population and Demographics

General Population Trends

North Attleborough currently has 30,834 residents as of 2020; a number that has increased by 7.4% since 2010. Like many communities in Southeastern Massachusetts and throughout the nation, North Attleborough’s population is aging – the median age in town increased from 35.6 to 40.2 between 2000 and 2020.

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 assist residents who want to “age in place” by providing new senior housing options or offering mechanisms to retrofit existing homes so that they are “aging-ready.” North Attleborough can achieve this by securing funding and developing programs that provide “age in place” assistance. According to the U.S. Census Bureau’s report on the housing needs of older adults,¹⁴ a home is considered “aging-ready,” if it has the following features:

- 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

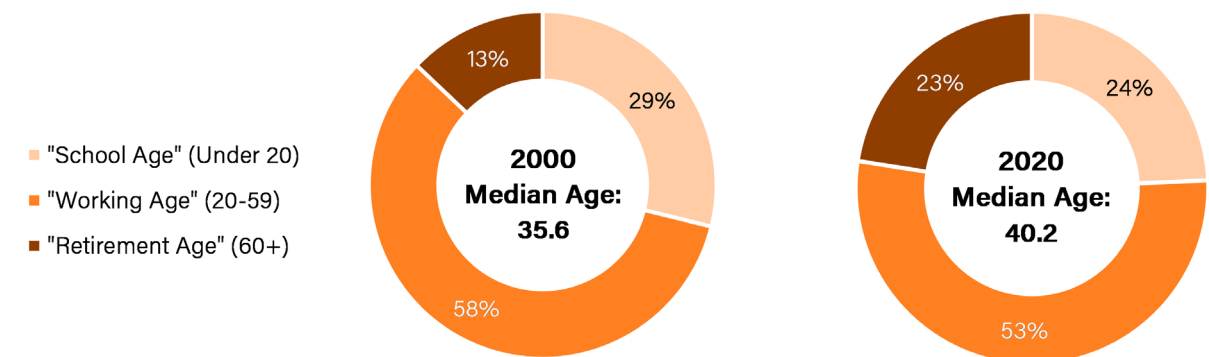
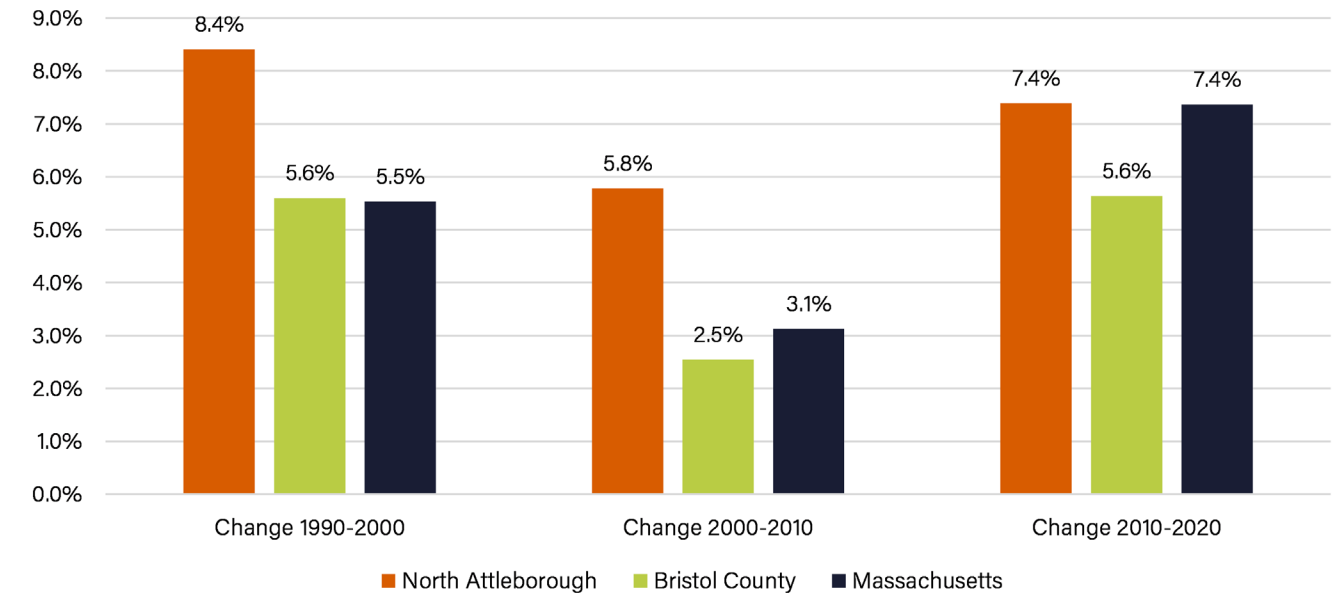


Figure 11 (top): Population Breakdown; US Census, 2000, 2010, and 2020; Total Population
 Figure 12 (bottom): Changes in Age; Census 2000 and ACS 2020 5yr Estimates, Total Population

¹⁴ See <https://www.census.gov/content/dam/Census/library/publications/2020/demo/p23-217.pdf>

School Enrollment

Furthermore, the number of school age residents (those under 20 years old) has remained relatively stable, with only a slight decline of approximately 2% from 2000 to 2019. However, school enrollment has declined steadily over the past decade, with a loss of 723 students since 2011. 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.

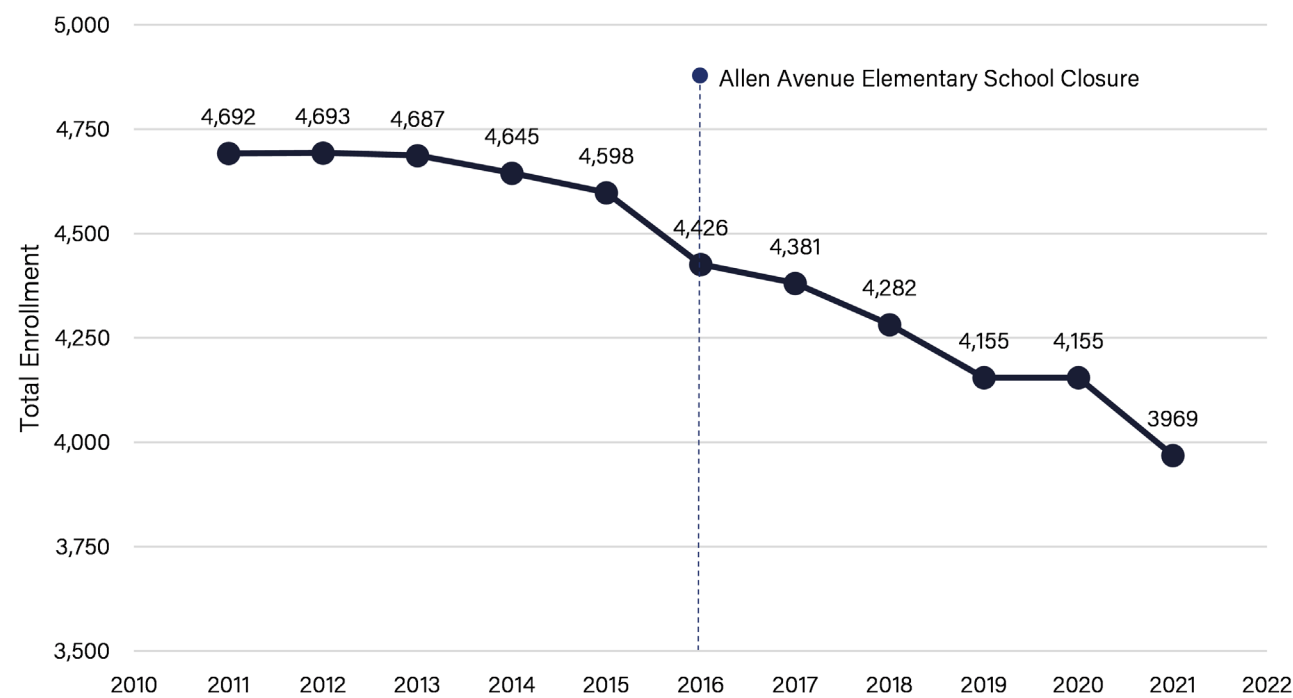


Figure 13: School Enrollment; MA Department of Education, 2021

Population Projections

North Attleborough 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. Between 2022 and 2027, growth is expected to occur at a rate >1%, adding only 631 new residents and 294 new housing units.

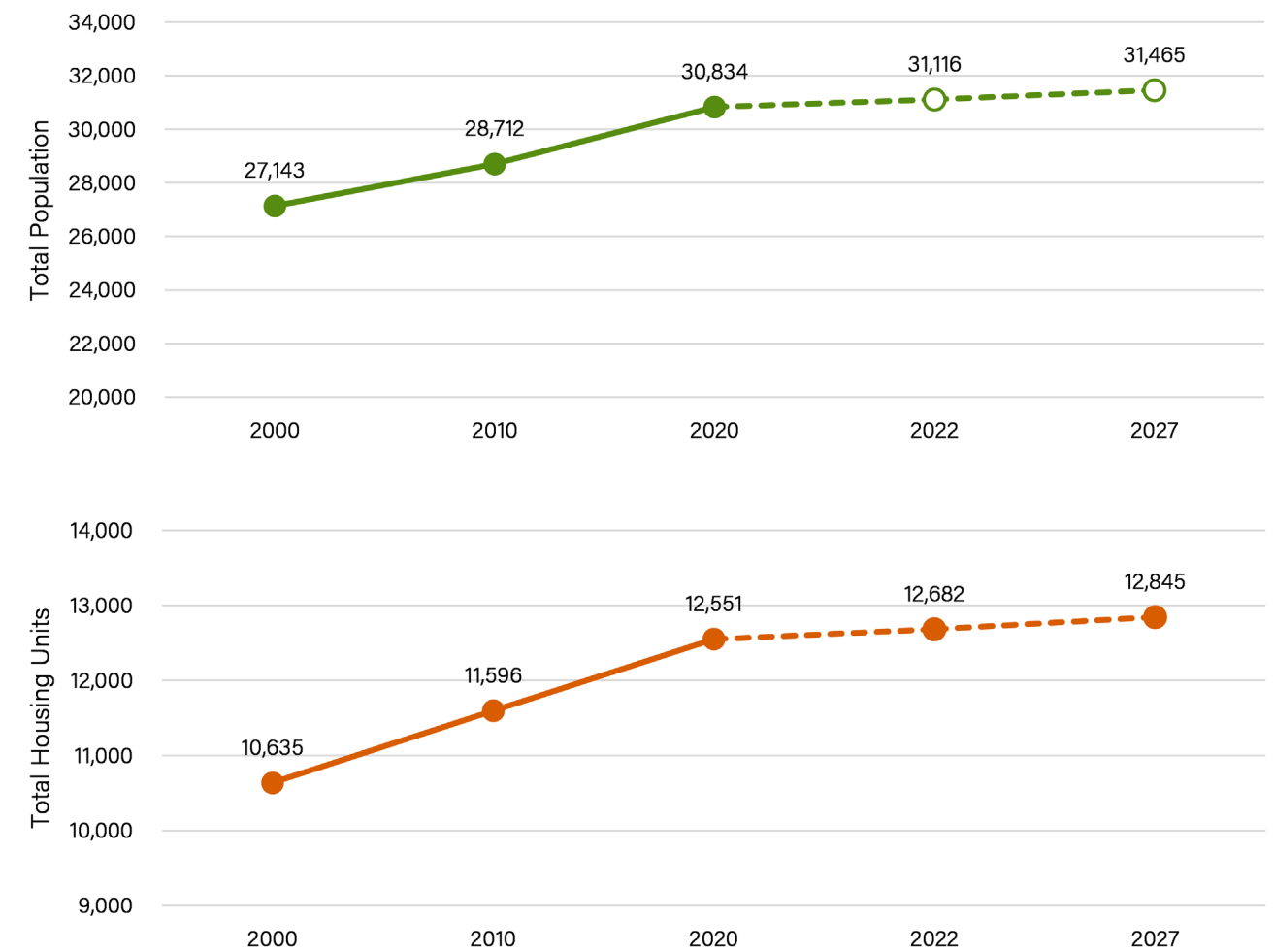


Figure 14 (top): Population Projections; ESRI Business Analyst, 2022

Figure 15 (bottom): Housing Unit Projections; ESRI Business Analyst, 2022

Income Trends

North Attleborough is a relatively affluent community, with a median household income of \$91,994 as of 2020, 9% higher than the state median income and 28% higher than Bristol County’s median income. Of all the households in town, 2 in 5 (43.35%) make \$100,000 or more annually. The Town should ensure effort is made to adequately address the housing needs of lower- and moderate-income residents in town, as these issues can often go overlooked in more affluent communities.

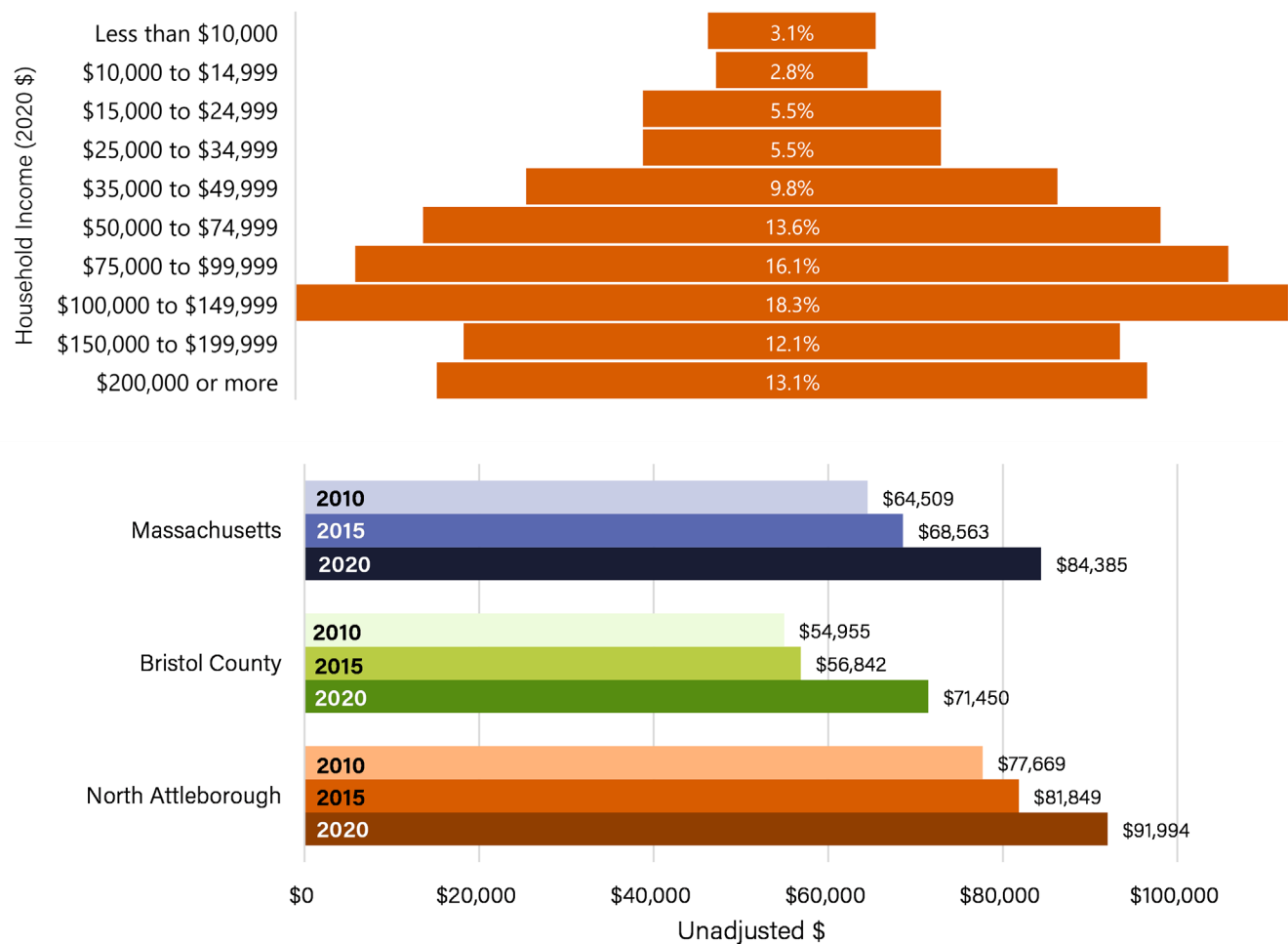


Figure 16 (top): Household Income Breakdown; ACS 5yr Estimates, 2020; Total Households
 Figure 17 (bottom): Change in Median Household Income; ACS 5yr Estimates, 2010, 2015, and 2020; Total Households

Housing Stock Characteristics

Much of North Attleborough’s existing housing stock predates 2000. Then majority are detached single-family homes and units with 2-3 bedrooms. 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, North Attleborough should work to ensure there are programs to help residents, particularly low/moderate income households and older adults, live safely in their homes, either through accessibility- or safety-related renovations and repairs. The town may also wish to incentivize the production of studio and 1-bedroom homes to accommodate individuals living alone and those who may not otherwise be able to afford and/or need a 2-3 bedroom home.

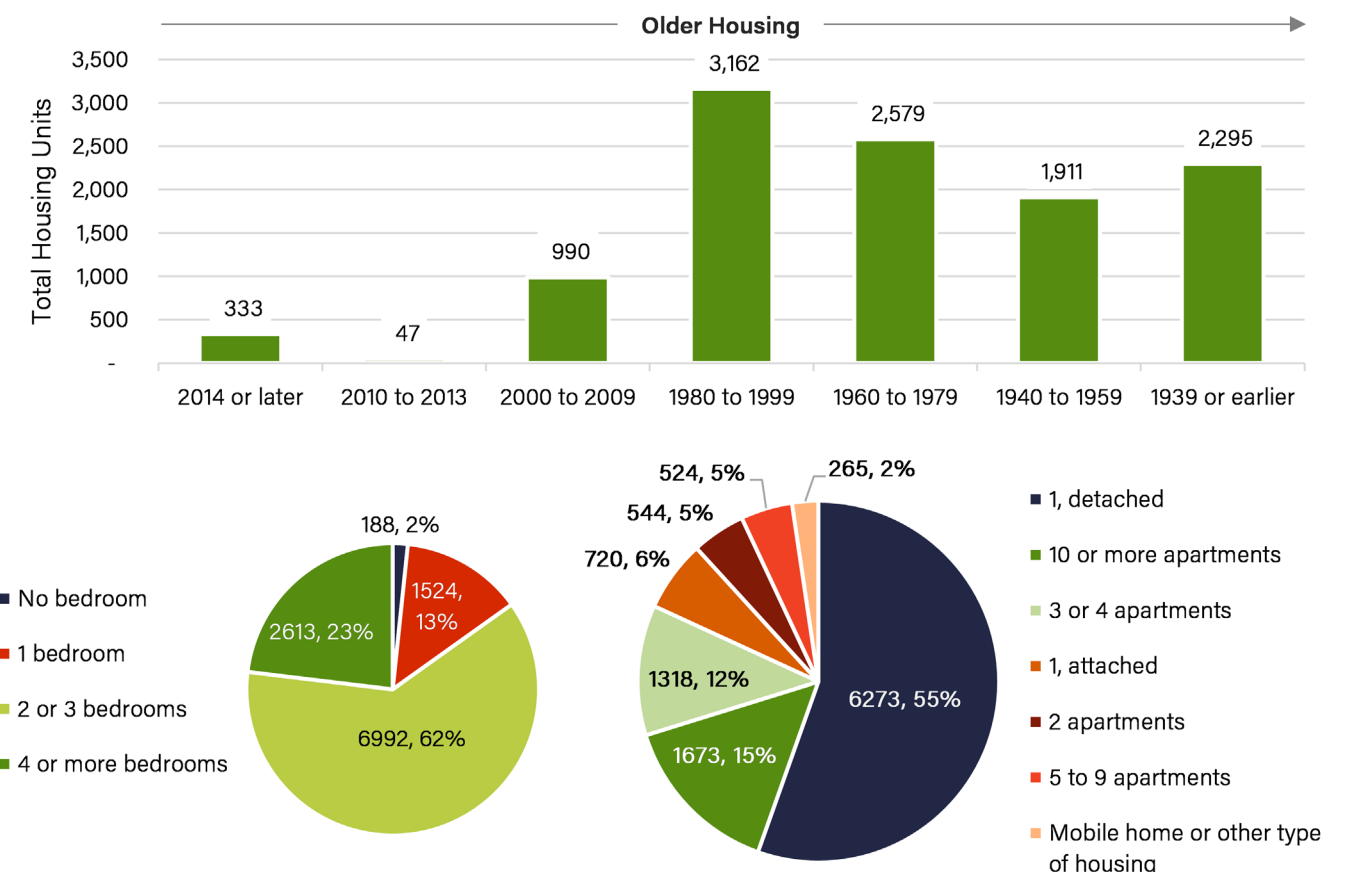


Figure 18 (top): HHousing Age; Occupied Housing Units, ACS 5yr Estimates 2020
 Figure 19 (bottom-left): Number of Bedrooms; Occupied Housing Units, ACS 5yr Estimates 2020
 Figure 20 (bottom-right): Units in Structure; Occupied Housing Units, ACS 5yr Estimates 2020

Barriers to Development

In every community, there are 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 tailored to the community's needs. In North Attleborough, there are a few such "barriers to development" to consider:

Restrictive Zoning Regulations

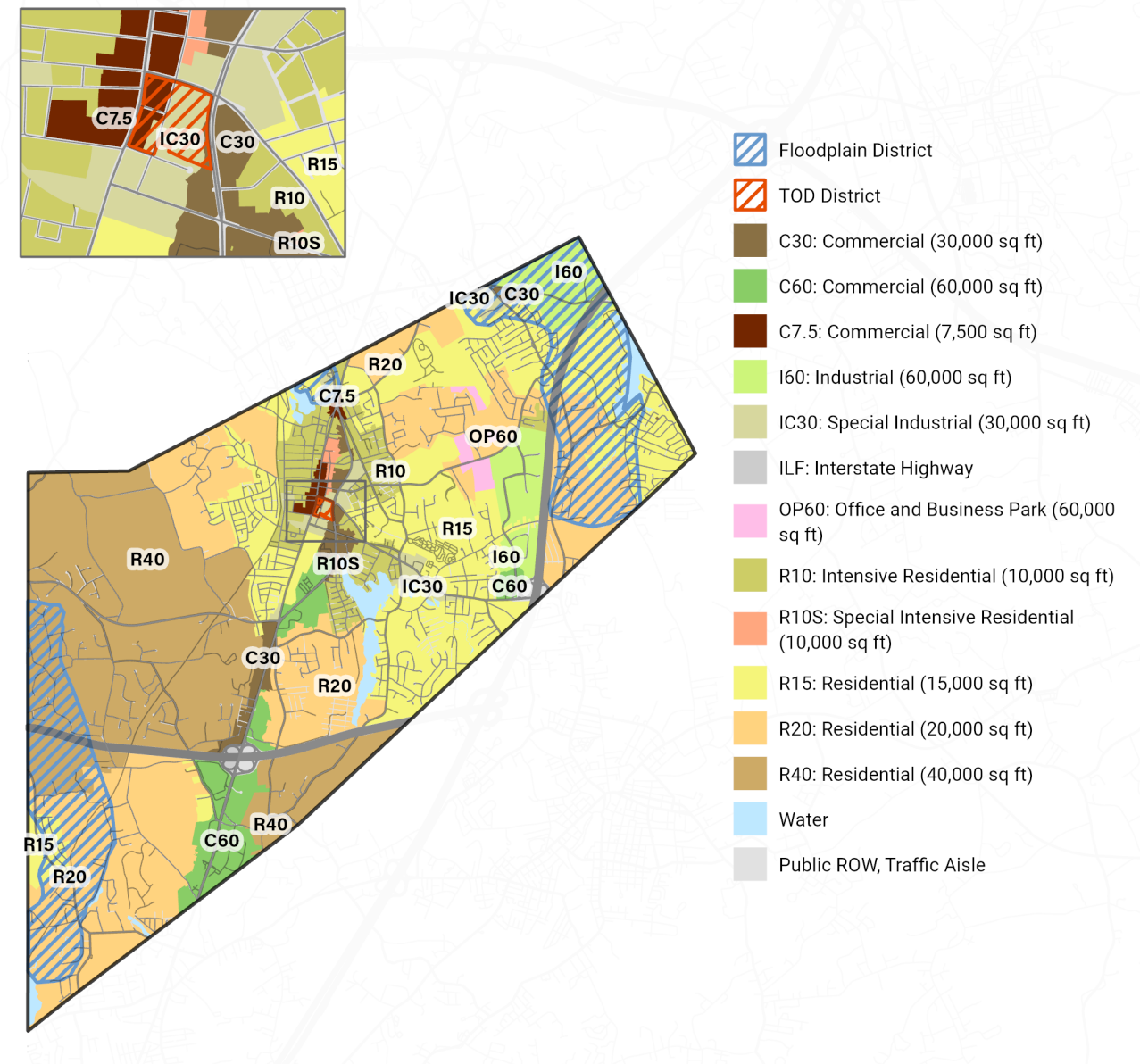
Zoning regulations, intentionally or unintentionally, are one of the most common limiting factors within a given community. Zoning that prohibits higher density uses, favors medium (1-1.5 acre) minimum lot sizes, is unclear to developers, and maintains high parking requirements can prohibit the production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

North Attleborough's zoning contains 11 distinct districts; five of which are residential (R10, R10S, R15, R20, and R40). Much of the Town's residential zoning allows only single family residential, with the western portion of the Town further limited primarily to larger lot sizes. The southwest portion, comprising the Town's largest land area, is zoned R20 which requires a 20,000-foot minimum lot size; this allows the construction of roughly 2 units per acre (UPA) of land.¹⁵ The southwest portion contains primarily Zone R40, which requires a 40,000-foot minimum lot size (roughly 1 UPA). These two areas form roughly half of the Town's land area. Zone R15, with a 15,000 square foot minimum lot size (roughly 3 UPA) comprises much of the land east of Route 1/Washington Street.

Only areas zoned R10 and R10S (with a 10,000 square foot minimum lot size) in and around the Downtown, the northern portion of Route 1, and Attleborough Falls allow multifamily housing by-right. In addition to these areas, C7.5 (7,500 square foot lot size minimum commercial zoning) and IC30 (special industrial district with 30,000 square foot minimum lot size) allow the construction of mixed-use buildings via a special permit. 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 a

¹⁵ Units per acre, or UPA, are a common measure of housing densities.

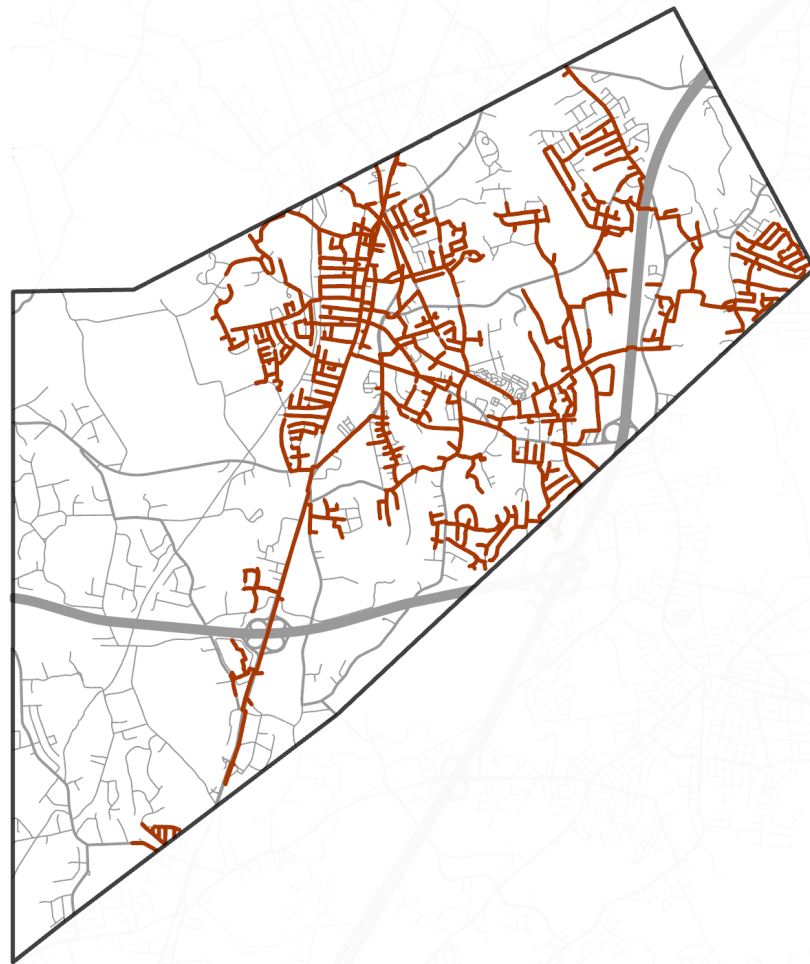
number of ways, including by embedding more land and infrastructure costs in fewer units and by leading to the construction of larger houses (that are necessary to ensure that the internal finances of the development project are profitable).



Map 1: North Attleborough Zoning and Overlays

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). In North Attleborough, much of the Downtown area and commercial corridors have access to public sewer and water. However, much of North Attleborough's western and southern portions do not have access to these amenities. This limits opportunities for compact development, as the need for well access and/or septic systems increases both the cost and space required for new development, limiting options to downsize or purchase an affordable market-rate home.



Map 2: North Attleborough Sewer Network

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." North Attleborough currently does not have an existing staff member or committee whose day-to-day responsibility is focused primarily on housing.

Public Perceptions Regarding Affordable Housing

In some cases, the phrase "affordable housing" summons up misguided images and leads to the belief that affordable housing development creates negative outcomes for existing residents. These perceived outcomes are not usually the end result, and, ultimately, all residents are entitled to fair and safe housing opportunities as mandated by state and federal law. There is evident skepticism among residents about affordable housing development and its benefits to the community, and this can lead to difficulty adopting policies that support housing efforts.

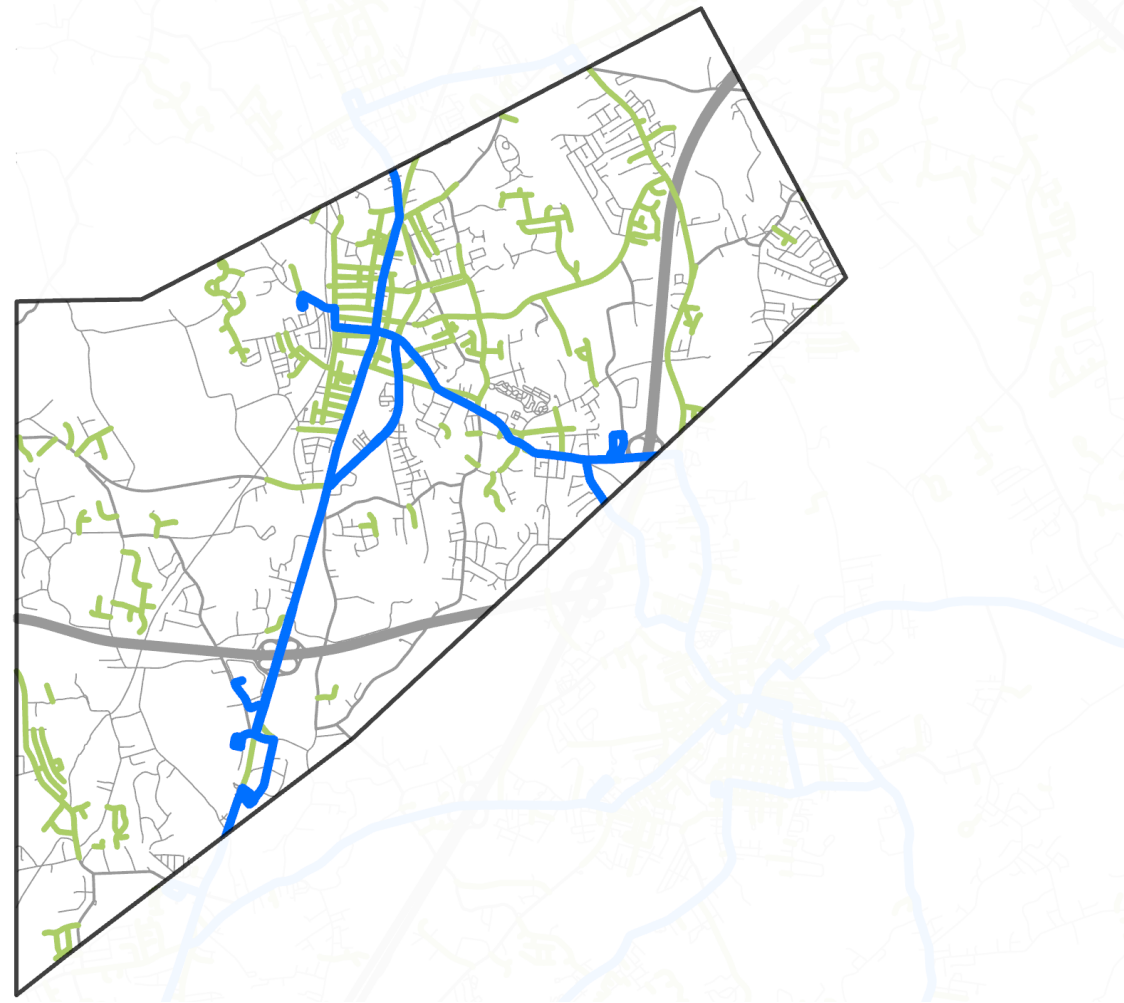
High-cost Environments

Communities with desirable amenities such as commuter rail, quality educational systems, and well-managed municipal services are attractive to both 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.

As described previously, North Attleborough's current housing market is relatively high-cost and competitive. This type of environment can drive up costs for buyers and existing households, potentially pricing out long-time residents and/or incentivizing the building of luxury-style homes with unsustainable development patterns. These effects can negate efforts to encourage first-time buyers to live in North Attleborough, and may make it difficult for young families, older adults, and those with fixed incomes to find affordable housing options in town.

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 opportunities. North Attleborough's downtown provides a significant opportunity to integrate walkability, public transportation, and bikeability alongside the growth of the Town's housing stock, and to connect the Town's population to local jobs. Furthermore, North Attleborough's proximity to multiple MBTA Commuter Rail stops provides an opportunity, and highlights a need, to link housing to regional job access via GATRA and non-motorized transportation options.



Map 3: North Attleborough GATRA Bus Route (Blue) and Sidewalks (Green)



Image 3: Housing in Downtown North Attleborough [Kevin Ham/SRPEDD]

Affordable Housing Goals

There are four main goals identified in this Housing Production Plan. These goals describe the vision for housing in North Attleborough and are informed by the Needs Assessment and public feedback gathered during both for the HPP and concurrent Master Plan. They are as follows:

Goal A: Build internal capacity to discuss and review affordable housing proposals and acquisitions.

A successful Housing Production Plan is one that is supported by a team of individuals who are equipped with the knowledge to promote, permit, and accomplish the proposed Housing Production Plan goals and strategies. This team can take many forms and can be accomplished by a mix of town staff, consultants, and local champions.

Goal B: Produce starter homes and incentivize “naturally occurring” affordable housing.

Like many neighboring communities, as well as in communities throughout Massachusetts, North Attleborough’s housing is costly, with the median sale price of a single-family home costing \$489,900 in 2021. Incentivizing the production of smaller, more affordable homes through strategic zoning amendments and partnering with programs that can assist first-time buyers in navigating the market can help alleviate some of these challenges.

Goal C: Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

The housing and support needs of an individual or family will vary depending on circumstances and stages of life. Folks with chronic illnesses and/or disabilities and older adults tend to have different needs than young couples or those with children, and their 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 D: Continue to produce SHI-eligible units to achieve the Commonwealth’s required amount and support communities in need.

Those making under 80% of the region’s AMI are eligible for subsidized affordable housing. In North Attleborough, that means any family of four making under \$77,350 is eligible to apply for subsidized housing.

Currently, North Attleborough’s SHI is 3.1%. In order to reach 10%, the Town would have to build 801 more units. In order to reach at least 0.5% production required for HPP Certification, the Town would need to permit at least 58 units within a 12-month period. The chart below shows a hypothetical scenario in which the Town permitted units at varying rates, ranging from the 0.5% threshold to apply for HPP Certification to 10% SHI.

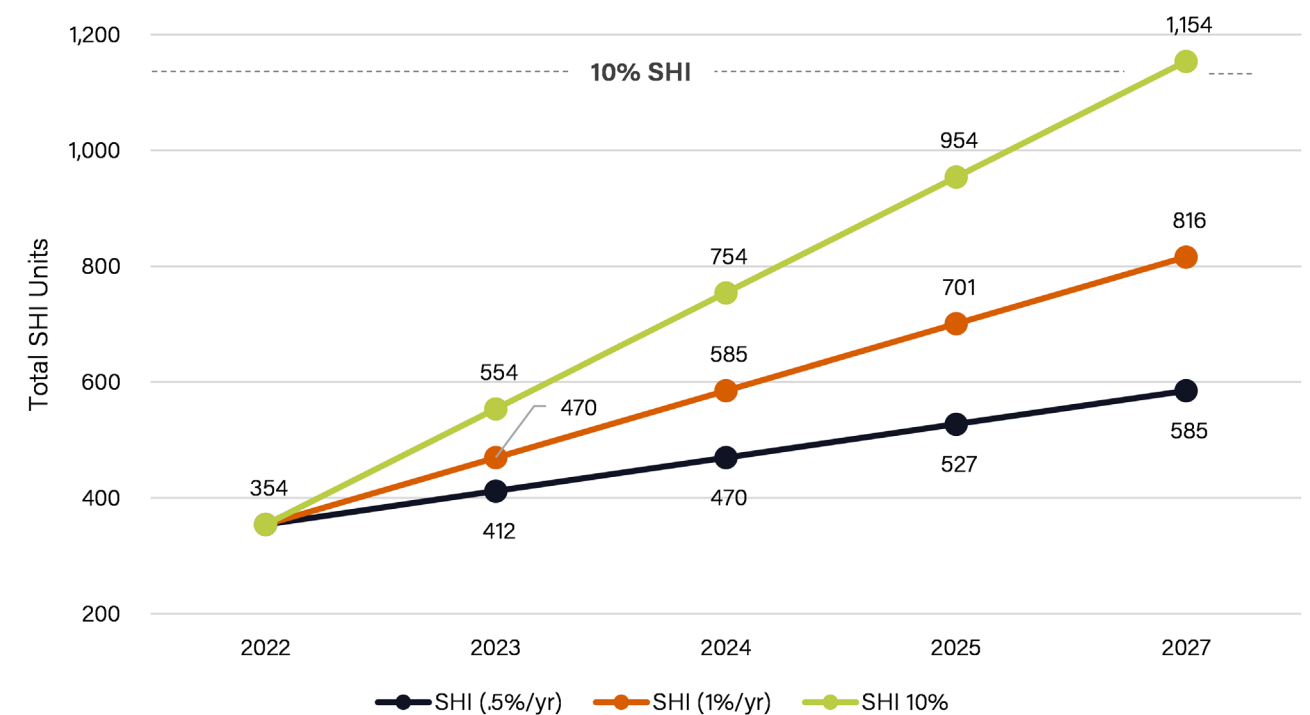


Figure 21: Length of Time vs. Number of Units Permitted Per Year

Implementation Strategies

There are ten housing strategies that complement North Attleborough’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 they should be completed within. It is important to note that HPPs often include numerous strategies that, when taken together, will contribute to improved housing production and outcomes. There are very rarely one or two “silver bullets” that achieve a community’s goals. The ten strategies are described in the following pages, along with which goals they directly address.

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.

Housing Action Areas in North Attleborough



Map 4: North Attleborough Housing Action Map

Associated Goals

Goal C: Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

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

Implementation Timeline

Medium (2-5yrs)

Impact

Direct

Strategy 1**Pursue “friendly 40Bs” and/or developer partnerships with the intent to produce affordable housing units.**

Developing a clearly outlined process to review comprehensive permits will help the Town of North Attleborough foster successful working relationships with 40B developers. North Attleborough should pursue relationships with developers as to pursue projects which create new subsidized affordable housing and allow room to negotiate development outcomes that positively impact the built environment and align with the desires (ex. visual preferences or parking requirements) of the Town.

North Attleborough could guide this relationship by working with its Zoning Board of Appeals (ZBA) to develop more thorough and clear *Rules and Regulations for Comprehensive Permits*.¹⁶ These guidance documents establish procedures for an application to the ZBA for permits granted Chapter 40B. Moreover, they are required by 40B and by 760 CMR 56.00 to facilitate the development of affordable housing.¹⁷ “Rules and Regs for Comp Permits” can also

¹⁶ The Town's ZBA currently has a one-page document describing procedures for Comprehensive Permit applications.

¹⁷ The purpose of these documents is also to protect the health, safety, and welfare of the present and future inhabitants of the proposed 40B development and the Town, including but not limited to, the following purposes and local concerns: to protect drinking water; to maintain open spaces by recognizing the concern for irretrievable loss of farmlands, wetlands, and woodlands while respecting the rights of property owners; to encourage the most appropriate uses of land through a proper balance

serve as a starting point – or a playbook – for collaborative municipal/developer relations.

In North Attleborough, there are 354¹⁸ SHI units of 11,553¹⁹ year-round housing units. To reach 10%, North Attleborough would need to provide an additional 801 subsidized units. Furthermore, for this housing production plan to become “certified,” the Town would need to permit between 58-116, or 0.5 - 1.0%, units in a 12-month period. Having a “certified” Housing Production Plan will show North Attleborough's commitment to meeting its regional need for affordable housing and will provide the Town with the right to deny comprehensive permit applications for up to two years, so long as certification occurred within at least 15 days of the opening of a local hearing. Please note that these numbers are subject to change upon the release of the final 2020 Census year-round housing units.

Success Story

The neighboring Town of Plainville's SHI is currently 16.7%, totaling 577 of the town's 3,459 housing units. By fostering strong working relationships with developers, the Town has successfully negotiated site design and engineering modifications, including landscaping and sidewalk additions, for several developments in the past few years, including the Oasis at Plainville.

of development and preservation given the Town's limited natural resources and infrastructure constraints; to preserve the historic and cultural characteristics of North Attleborough; to provide a mix of housing types and a range of housing costs; and to enable long-term residents of North Attleborough to remain in the Town, providing a sense of history and continuity. Using these Rules (and from this new position of strength), North Attleborough can also explore potential affordable housing reuse opportunities for municipally owned land that does not have high conservation value.

¹⁸ DHCD SHI, April 2021.

¹⁹ Census 2010 Housing Units.

Associated Goals

Goal B: Produce starter homes and incentivize “naturally occurring” affordable housing.

Implementation Timeline

Medium (2-5yrs)

Impact

Direct

Additional Reading

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

Strategy 2

Adopt strategic zoning amendments via the creation of overlay districts and/or new zoning guidelines.

Zoning changes are one of the main tools available for increasing affordable housing production in a Town. This plan recommends that North Attleborough should pursue a variety of strategies to amend a municipality’s zoning bylaws by modifying existing districts or creating new ones, with the goal of encouraging higher density development, reducing barriers for accessory or multi-family units, or actively pursuing development for populations without existing housing options (e.g., retirement-age residents, first-time homebuyers, low-income residents).

There exist significant barriers to producing the volume and types of housing that could contribute to naturally occurring and subsidized affordable housing due to the majority of North Attleborough’s land area being dedicated to single-family housing, in some cases with large lot requirements. To address this, North Attleborough has several zoning-related options it could pursue:

1. The Town could increase the size of any zones that currently allow for the construction of multi-family housing at moderate densities; these are R10, R10S, and R15.
2. The Town could allow mixed-use zoning to be by-right in zones that currently require a Special Permit; these are C7.5 and IC30.

3. The Town could allow accessory dwelling units by-right.
4. The Town could adopt Chapter 40R Smart Growth Overlays or create a similar higher density mixed-use overlay zone.
5. In addition to **4**, the Town could also simplify the number of residential zones to increase the existing Bylaw’s clarity.

Further, North Attleborough has several areas that would be suitable for some of the above zoning changes, particularly Chapter 40R, identified in Map 5:

1. Route 1/Emerald Square Mall Area
2. Route 1/East Washington Street
3. Route 152/Route 106 Intersection
4. 262 Broadway (Webster Mill)²⁰
5. 35 Robinson Ave (Benson Mill)²¹
6. Mendon Road (Courtois Site)

However, some of these areas have challenges and may be appropriate for other uses, such as recreation and open space. The Town should work to develop a vision for the listed sites.

It is also essential that the Town keeps in mind the new section 3A of the Zoning Act 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 units per acre; this UPA is significantly higher than those permitted in any of the Town’s existing residential zones. North Attleborough is classified as an “Adjacent Community” due to their adjacency to the City of Attleboro, which hosts 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.

²⁰ Privately owned.

²¹ Privately owned.

Finally, thanks to recent amendments to the M.G.L. c. 40A (commonly known as the Zoning Act), the process for amending or adopting certain kinds of zoning that produces more housing has been simplified – primarily by reducing the required town meeting vote from a two-thirds supermajority to a simple majority.²² These important changes can contribute to the town’s implementation of many of the above zoning-related strategies.

Success Story

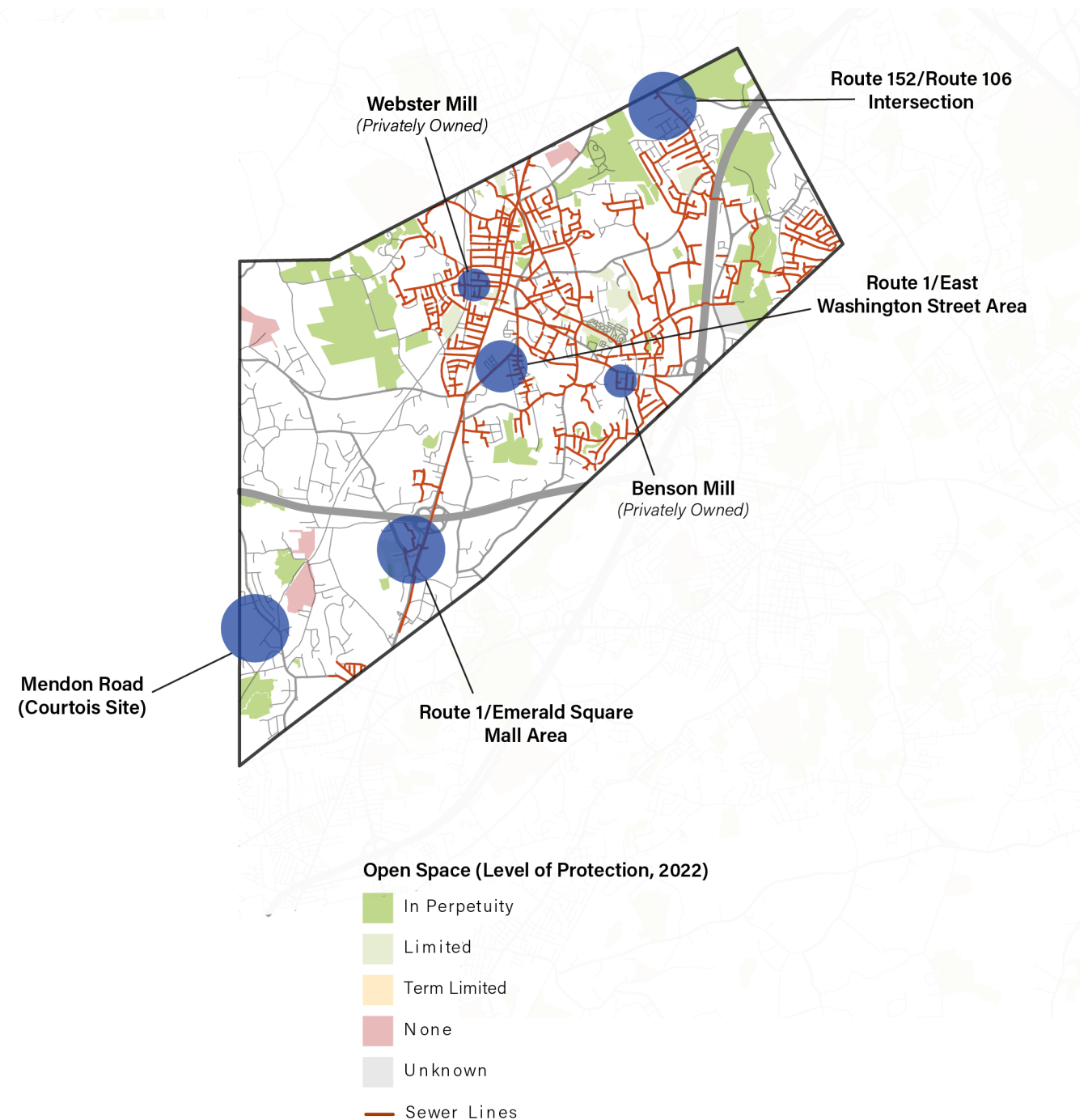
The Town of Middleborough recently adopted new 40R zoning consisting of two sub-districts within their downtown. Through thoughtful planning and the creation of design guidelines, the new zoning will directly contribute to Middleborough’s SHI while also moving the town towards compliance with the MBTA Communities’ Multi-Family Zoning Requirements – all while producing housing and commercial development that is consistent with its traditional Downtown.

²² For more information on Chapter 358 of the Acts of 2020, please see <https://www.mass.gov/info-details/housing-choice-legislation>

Image 4: Attleboro MBTA Commuter Rail Station [Kevin Ham/SRPEDD]



Zoning Action Areas in North Attleborough



Map 5: North Attleborough Zoning Action Map

Associated Goals

Goal A: Build internal capacity to discuss and review affordable housing proposals and acquisitions.

Implementation Timeline

Short (<2yrs)

Impact

Enabling

Resources

Many housing organizations in Massachusetts offer free training resources for municipal staff, planners, and community members. The Citizens' Housing and Planning Association (CHAPA) hosts a **series of training webinars and recorded presentations on Chapter 40B**. Mass Housing Partnership (MHP) often hosts presentations and trainings on a variety of affordable housing topics, such as Affordable Housing Trusts, federal housing policy, CPA, and housing lotteries. Many of these sessions are also hosted on the **Housing Toolbox for Massachusetts Communities** website.

Strategy 3

Implement leadership training and professional development to increase housing knowledge and capacity.

Leadership training creates opportunities for members of a municipality's relevant boards and committees to take advantage of ongoing training and educational programs related to affordable housing. This improves internal capacity and fluency in housing issues and opportunities.

A dedicated member of Town staff may choose to attend local housing organizations' webinars or in-person trainings. They may also wish to enroll in local classes on real estate financing, Massachusetts housing laws, or affordable housing development.

Image 5: North Attleborough Town Hall [Taylor Perez/SRPEDD]



Strategy 4

Pursue professional support to assist in implementing strategies within the Housing Production Plan.

If internal capacity is low or unavailable, securing professional support from a consultant or a new hire can bridge the gap and assist in implementing a Housing Production Plan once completed.

Through the adoption of the Community Preservation Act (CPA), Community Compact Cabinet funds, District Local Technical Assistance (DLTA) funds, and other opportunities, the Town could take action to acquire internal expertise for a limited time or external assistance from consultants to assist with implementation of the Plan.

Success Story

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.

Associated Goals

Goal A: Build internal capacity to discuss and review affordable housing proposals and acquisitions.

Goal B: Produce starter homes and incentivize "naturally occurring" affordable housing.

Goal C: Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

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

Implementation Timeline

Short (<2yrs)

Impact

Enabling

Associated Goals

Goal A: Build internal capacity to discuss and review affordable housing proposals and acquisitions.

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 5**Conduct affordable housing outreach/ education to dispel myths regarding affordable housing development.**

An educational campaign will help to dispel myths associated with the purpose of providing, or anyone who might need to occupy affordable housing; the impact of affordable housing on local real estate values; as well as its impact on a community's character. A successful education campaign will also help build the local support that is needed 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 adoption of a mixed-use bylaw, a Chapter 40R Smart Growth Overlay District, and/or a multi-family housing zoning district that complies with section 3A of the Zoning Act.

Success Story

Through CHAPA's MEI Program, the coalition **"Housing for All Acton"** successfully passed three key initiatives at their Spring Town Meeting, including expanding Accessory Dwelling Unit provisions and disposition of a town-owned parcel for affordable housing development.

Strategy 6**Continue investigating opportunities for adaptive reuse to redevelop municipally owned land and buildings.**

This strategy entails identifying municipal structures that have become abandoned, underutilized, or functionally obsolete and determining if they have potential to be reused for affordable housing. Reusing these properties as housing enables a community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community.

Success Story

The City of Springfield redeveloped its former Fire Station at 145 Pine Street. The site was sold to the Mental Health Association, which converted the property into 15 studio and one-bedroom apartments. The project contributes to the town's goals of providing affordable housing while also bringing an underutilized municipal building back into an active use.

Associated Goals

Goal C: Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

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

Implementation Timeline

Medium (2-5yrs)

Impact

Direct

Associated Goals

Goal C: Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

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

Implementation Timeline

Medium (2-5yrs)

Impact

Enabling

Strategy 7**Review the availability of town-owned and tax-title properties to work in tandem with adaptive reuse goals.**

A municipality can inventory and examine parcels they own and tax-title properties 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.

North Attleborough currently owns 347 parcels within town, most of which are protected open space or municipal uses. However, there are several medium- and high-opportunity parcels of land the town should consider examining for new development, remediation, and/or adaptive reuse, including the Courtois Sand and Gravel site and the former Allen Avenue School.

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 unanimously approved by the Select Board. The project is currently undergoing review to determine if it is eligible to apply for a Comprehensive Permit and would result in up to 46 apartments. The units will be designed to consider net zero energy goals.

Strategy 8**Establish/partner with a first-time homebuyers program to assist buyers with navigating the purchase of a home.**

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, banks, or other lenders to assist first-time buyers, as internal funding resources and capacity can be limited.

Considering North Attleborough's competitive housing market and high costs, the town may benefit from partnering with a neighboring municipality 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 of an eight-community jurisdiction called the **North Suburban Consortium**, who manages 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). Funding for the program is provided to the Consortium from HUD's HOME Program.

Associated Goals

Goal B: Produce starter homes and incentivize "naturally occurring" affordable housing.

Implementation Timeline

Medium (2-5yrs)

Impact

Direct

Additional Reading

- [Medford's First Time Home Buyers Program](#)
- [The City of Malden's resource page on the HOME Program](#)

Associated Goals

Goal B: Produce starter homes and incentivize “naturally occurring” affordable housing.

Goal C: Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

Implementation Timeline

Long (>5yrs)

Impact

Direct

Additional Reading

- [HUD HOME Program](#)
- [CDBG](#)
- [MassHousing](#)

Strategy 9**Provide direct assistance to help preserve housing for vulnerable communities, including older adults.**

Direct assistance and preservation tactics help keep affordable units available and allow residents to remain in their homes. These strategies are important when considering displacement concerns and aging populations. They are also critical for maintaining safe and livable homes for all residents.

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 (CDBG). The City also administers state programs on behalf of Massachusetts Housing Partnership (MHP), DHCD, and MassHousing.

Strategy 10**Create design guidelines for large developments to ensure new housing “fits” within the local community.**

Design and site plan guidelines provide a way to assure communities that the look and location of new development 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 most appropriate and successful in/near existing areas (such as Downtown North Attleborough) that have architectural character and value. The guidelines 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.

North Attleborough may benefit from incorporating design guidelines or standards into a future 40R Smart Growth Overlay District or similar zoning bylaw to ensure larger developments (for example, developments over 10+ units) fit in with the local community fabric and match existing neighborhood feel.

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.

Associated Goals

Goal B: Produce starter homes and incentivize “naturally occurring” affordable housing.

Goal C: Produce housing options for older adults to support aging in place and for adults with disabilities and/or chronic illnesses.

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

Implementation Timeline

Medium (2-5yrs)

Impact

Enabling

Additional Reading

- [DHCD Guidebook: Creating Design Standards for 40R Districts](#)

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 North Attleborough 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 North Attleborough's housing stock, improve 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 North Attleborough 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.



Image 6: Downtown North Attleborough [Kevin Ham/SRPEDD]

Appendix

Appendix A: North Attleborough Town-Owned Land

North Attleborough’s town-owned land “opportunity level” for future housing production or re-use was classified based on presence or absence of open space protections, existing use, proximity to sewer, and town input.

MAP_PAR_ID	LOC_ID	Address	Housing Production Opportunity
26-220	F_695176_2805300	ALLEN AVE	HIGH
26-220	F_695176_2805300	ALLEN AVE	HIGH
26-263	F_696736_2804008	210 ALLEN AVE	HIGH
26-33	F_696060_2805000	290 ALLEN AVE	HIGH
26-378	F_696357_2804590	ROBERT HILL DR	HIGH
26-385	F_695898_2806049	ALLEN AVE	HIGH
26-404	F_695845_2804391	ALLEN AVE	HIGH
29-12	F_689643_2801393	230 MENDON RD	HIGH
29-13	F_689615_2800976	MENDON RD OFF	HIGH
	F_700834_2817493	30 BARROWS ST	MEDIUM
13-68	F_705375_2816904	MT HOPE ST REAR	MEDIUM
13-71	F_705680_2816466	MT HOPE ST	MEDIUM
13-72	F_705716_2816522	MT HOPE ST	MEDIUM
13-87	F_705421_2816503	MT HOPE ST REAR	MEDIUM
17-33	F_708594_2813005	FREEMAN ST REAR	MEDIUM
23B-100	F_700624_2809671	HOWARD AVE	MEDIUM
23B-99	F_700599_2809668	HOWARD AVE	MEDIUM
40-108	F_703078_2813640	BARBARA RD	MEDIUM
40-109	F_703032_2813620	BARBARA RD	MEDIUM

	F_700985_2809705	HOWARD AVE	MEDIUM
	F_700875_2809442	TALLMAN AVE	MEDIUM
	F_700579_2808363	TYNDALL AVE	MEDIUM
	F_700549_2808485	TYNDALL AVE	MEDIUM
	F_700676_2808365	DOYLE AVE	MEDIUM
	F_700837_2808360	DOYLE AVE	MEDIUM
	F_700849_2808526	ROSE ST	MEDIUM
	F_700705_2808745	DELAMONT AVE	MEDIUM
	F_700688_2808823	HORTON AVE	MEDIUM
	F_700627_2809113	HORTON AVE	MEDIUM
	F_700772_2809097	HORTON AVE	MEDIUM
	F_700871_2809105	CARRINGTON AVE	MEDIUM
	F_701036_2809336	CARRINGTON AVE	MEDIUM
	F_701052_2809154	CARRINGTON AVE	MEDIUM
	F_700870_2809593	TALLMAN AVE	MEDIUM
	F_702572_2813565	BURT DR	MEDIUM
	F_694948_2799383	CAMPUS RD REAR	MEDIUM
24-272	F_708624_2810970	CEDAR RD	MEDIUM
24-295	F_708185_2810470	CLIFTON ST	MEDIUM
24-465	F_705709_2809663	250 JOHN REZZA DR	MEDIUM
24-477	F_705830_2810195	21 REMIGIO RD	MEDIUM
24-478	F_705807_2810082	11 REMIGIO RD	MEDIUM
24-479	F_705757_2809942	1 REMIGIO RD	MEDIUM
24-481	F_705895_2809782	225 JOHN REZZA DR	MEDIUM
28-111	F_689910_2799276	DEPOT ST	MEDIUM
28-54	F_689803_2799762	MENDON RD OFF	MEDIUM
28-58	F_689503_2799530	CURRAN RD	MEDIUM
29-14	F_689247_2800551	MENDON RD REAR	MEDIUM
29-15	F_688703_2800221	MENDON RD REAR	MEDIUM
29-16	F_688877_2801324	MENDON RD REAR	MEDIUM

31-156	F_688712_2812296	31 RUSTWOOD LN	MEDIUM
31-157	F_688537_2812232	RUSTWOOD LN	MEDIUM
33-128	F_707159_2819588	LANDRY AVE	MEDIUM
33-131	F_705675_2819447	MT HOPE ST	MEDIUM
33-55	F_708310_2821025	LANDRY AVE REAR	MEDIUM
33-56	F_708681_2820711	LANDRY AVE REAR	MEDIUM
33-62	F_708184_2820154	LANDRY AVE	MEDIUM
33-63	F_707508_2820603	LANDRY AVE REAR	MEDIUM
34-576	F_707264_2819648	LANDRY AVE	MEDIUM
	F_701251_2818172	43 S WASHINGTON ST	LOW
2-249	F_701298_2819073	CHURCH ST	LOW
2-31	F_700804_2818485	6 MORSE ST	LOW
2-86	F_701574_2819195	68 A N WASHINGTON ST #102	LOW
	F_700840_2817987	45 S WASHINGTON ST	LOW
	F_701738_2819704	118 N WASHINGTON ST	LOW
4-19	F_701494_2817549	76 S WASHINGTON ST	LOW
4-87	F_701623_2817220	EAST ST	LOW
	F_701412_2817038	CHESTNUT ST	LOW
	F_701483_2817336	102 S WASHINGTON ST	LOW
5-224	F_703148_2819828	E WASHINGTON ST	LOW
5-23	F_701872_2818888	4 ORNE ST	LOW
5-242	F_702569_2818259	E WASHINGTON ST OFF	LOW
5-97	F_702252_2818576	50 ELM ST	LOW
	F_702796_2819547	E WASHINGTON ST	LOW
	F_701808_2818273	22 S WASHINGTON ST	LOW
10-507	F_704304_2819006	SMITH + CLARENDON ST	LOW
10-519	F_704497_2818945	DORRANCE ST	LOW
10-65	F_704563_2820150	COLUMBIA ST	LOW
	F_704990_2820267	COLUMBIA ST	LOW

10-78	F_704389_2819936	240 SMITH ST	LOW
11-170	F_704541_2818635	SMITH ST	LOW
12-1	F_703729_2814456	PECK ST	LOW
12-269	F_702631_2815792	E WASHINGTON ST	LOW
15-104	F_706364_2815474	446 ELM ST	LOW
15-110	F_706084_2815663	ELM ST REAR	LOW
15-113	F_706611_2814866	JACKSON ST	LOW
15-16	F_706651_2815058	2 JACKSON ST	LOW
15-18	F_706766_2814565	100 COMMONWEALTH AVE	LOW
16-157	F_707012_2813881	TOWNE ST REAR	LOW
16-23	F_707279_2814150	LYONS WAY	LOW
16-29	F_707509_2812868	TOWNE ST	LOW
16-47	F_706687_2814075	TOWNE ST	LOW
17-31	F_708923_2811375	NORTH AVE REAR	LOW
17-35	F_709873_2811959	NORTH AVE REAR	LOW
17-69	F_708649_2812052	BIRCHWOOD DR	LOW
17-75	F_709699_2812514	BIRCHWOOD DR	LOW
19-198	F_700029_2819318	BROADWAY + HIGH ST	LOW
19-228	F_699592_2819934	HIGH ST	LOW
19-29	F_699162_2820005	217 HIGH ST	LOW
20-1	F_699993_2820526	BROADWAY	LOW
20-6	F_699283_2821310	WEST ST	LOW
23B-166	F_700136_2809765	HOWARD AVE	LOW
40-239	F_702417_2814654	RODNEY ST OFF	LOW
40-41	F_703432_2813585	BARBARA RD	LOW
40-75	F_703369_2813504	KEENAN RD	LOW
40-76	F_703329_2813487	KEENAN RD	LOW
40-94	F_703336_2813598	BARBARA RD	LOW
41-293	F_692934_2799136	REMINGTON DR	LOW
43-138	F_698479_2817820	JOHNSON ST REAR	LOW

43-236	F_699107_2816482	70 AMVET BLVD	LOW
43-237	F_699383_2817194	108 ROOSEVELT AVE	LOW
6-107	F_702561_2820475	RILEY CT REAR	LOW
6-142	F_702686_2821592	E WASHINGTON ST OFF	LOW
6-212	F_702731_2821931	E WASHINGTON ST OFF	LOW
6-59	F_702591_2822398	E WASHINGTON ST	LOW
6-86	F_702874_2820638	E WASHINGTON ST	LOW
7-118	F_700549_2823090	BROADWAY EXT	LOW
7-129	F_700386_2823030	BROADWAY EXT	LOW
7-143	F_700781_2822672	WHITING ST	LOW
7-16	F_702218_2822354	PARK ST REAR	LOW
7-5	F_702377_2822644	362 N WASHINGTON ST	LOW
7-6	F_702166_2822665	BROAD ST OFF	LOW
7-64A	F_700804_2821847	WEST ST	LOW
7-7	F_702358_2822575	358 N WASHINGTON ST	LOW
7-92	F_702119_2821250	250 N WASHINGTON ST	LOW
8-12	F_702095_2823163	35 WHITING ST	LOW
8-153	F_701963_2824259	PARK ST REAR	LOW
8-9	F_701647_2823658	49 WHITING ST	LOW
9-157	F_703899_2821460	HAWTHORNE ST	LOW
9-177	F_704144_2821286	BELMONT ST	LOW
	F_704423_2819739	ARLINGTON ST	LOW
	F_704144_2819345	SMITH + BERKELEY ST	LOW
	F_704436_2819484	BERKLEY ST	LOW
	F_704628_2819568	BERKLEY ST	LOW
	F_704466_2819387	CLARENDON ST	LOW
	F_704310_2819319	CLARENDON ST	LOW
	F_704237_2819134	SMITH + CLARENDON ST	LOW
	F_704538_2819267	CLARENDON ST	LOW
	F_705135_2819420	DORRANCE ST	LOW

	F_704455_2819134	LANDRY AVE OFF	LOW
	F_705034_2818836	FALMOUTH ST	LOW
	F_704691_2818755	NEWBURY ST	LOW
	F_703904_2817150	204 ELM ST	LOW
	F_704463_2817307	HOPE ST	LOW
	F_704843_2818611	NEWBURY ST	LOW
	F_705047_2818668	NEWBURY ST	LOW
	F_705212_2818793	FALMOUTH ST	LOW
	F_707105_2812992	THIRD ST	LOW
	F_698952_2819481	CIRCLE CT	LOW
	F_702094_2808264	CATHERINE ST	LOW
	F_700930_2809839	HOWARD AVE	LOW
	F_700395_2809055	PEMBROKE AVE	LOW
	F_700537_2809050	PEMBROKE AVE	LOW
	F_702484_2814729	77 JEFFERSON ST	LOW
	F_702394_2814735	11 GOLDIE RD	LOW
	F_703359_2813795	SHORE RD	LOW
	F_703248_2813763	BARBARA RD	LOW
	F_701968_2822222	25 SCHOOL ST	LOW
	F_701927_2823419	49 WHITING ST	LOW
6-243	F_703023_2821020	E WASHINGTON ST	LOW
7-137	F_700996_2822881	BROADWAY EXT OFF	LOW
	F_703607_2814447	PECK ST OFF	LOW
	F_702918_2820907	E WASHINGTON ST	LOW
8-44	F_702497_2824576	EVERETT ST	LOW
17-44	F_707998_2812095	FREEMAN ST REAR	LOW
14-107	F_705333_2814384	MT HOPE ST REAR	LOW
21-1	F_697431_2815598	METCALF RD	LOW
21-2	F_698084_2815516	METCALF RD REAR	LOW
21-369	F_696559_2819562	9 HIGHPOINT DR	LOW

21-46	F_698239_2822368	FREMONT ST	LOW
21-538	F_696478_2819756	QUAIL CREEK RD	LOW
22-368	F_698138_2810457	S WASHINGTON ST	LOW
22-428	F_696159_2814751	415 ELLIS RD	LOW
22-447	F_697924_2810680	S WASHINGTON ST REAR	LOW
22-450	F_696000_2813898	HOPPIN HILL AVE	LOW
22-61	F_696127_2815468	363 ELLIS RD	LOW
22-67	F_698230_2809064	COOPER AVE	LOW
23-114	F_703382_2809794	WILD ACRES RD	LOW
23-191	F_702878_2810574	GLENFIELD RD	LOW
23-192	F_702729_2810587	GLENFIELD RD	LOW
23-193	F_702618_2810570	GLENFIELD RD	LOW
23-194	F_702501_2810515	GLENFIELD RD	LOW
23-227	F_703705_2810554	WILD ACRES RD	LOW
23-228	F_703688_2810418	WILD ACRES RD	LOW
23-229	F_703686_2810313	WILD ACRES RD	LOW
23-230	F_703670_2810217	WILD ACRES RD	LOW
23-231	F_703634_2810123	WILD ACRES RD	LOW
23-232	F_703601_2810006	WILD ACRES RD	LOW
23-37	F_703381_2811803	WILD ACRES RD	LOW
23-47	F_702421_2810224	GLENFIELD RD OFF	LOW
23-50P	F_701824_2811033	COLONIAL RD	LOW
23-52	F_701712_2809862	WILLARD AVE	LOW
23-62	F_700273_2810694	ARTHUR COLLINS CIR OFF	LOW
24-273	F_708311_2811387	42 CLIFTON ST	LOW
24-294	F_706669_2810803	0 VIRGINIA AVE	LOW
24-294B	F_707494_2812126	VIRGINIA AVE REAR	LOW
24-374B	F_705625_2810991	ROSEWOOD LN	LOW
24-495	F_705326_2811572	102 ACHILLES WAY	LOW
25-173	F_699113_2806251	OLD POST RD OFF	LOW

26-136	F_698128_2808990	COOPER AVE	LOW
26-140	F_698094_2808814	COOPER AVE	LOW
26-150	F_697971_2808176	COOPER AVE	LOW
26-181	F_697846_2809080	NORTON RD	LOW
26-181A	F_698006_2808913	COOPER AVE REAR	LOW
26-31	F_695809_2803247	ALLEN AVE OFF	LOW
26-377	F_696070_2803920	ALLEN AVE OFF	LOW
26-382	F_696883_2804369	ALLEN AVE	LOW
28-27A	F_689477_2796630	GRANDVIEW DR	LOW
28-33A	F_689355_2797126	99 GRANDVIEW DR	LOW
28-44	F_688918_2797915	DEPOT ST	LOW
28-55	F_689615_2799067	DEPOT ST	LOW
28-74A	F_690021_2796846	ADAMSDALE RD	LOW
29-293	F_689579_2804806	HUNTS BRIDGE RD	LOW
29-4	F_690970_2804337	HUNTS BRIDGE RD	LOW
29-4B	F_690777_2803707	189 HUNTS BRIDGE RD	LOW
29-5	F_690775_2804873	HUNTS BRIDGE RD	LOW
29-6	F_690469_2804830	HUNTS BRIDGE RD	LOW
29-7A	F_690344_2804646	HUNTS BRIDGE RD	LOW
30-41	F_691871_2807301	PAINÉ RD	LOW
30-42	F_691102_2807004	PAINÉ RD	LOW
30-65	F_688894_2807434	HAWKINS RD REAR	LOW
30-66	F_689587_2807395	PAINÉ RD	LOW
30-67	F_690307_2807184	PAINÉ RD	LOW
31-155	F_688947_2811752	PAINÉ RD	LOW
31-163	F_688445_2811126	PAINÉ RD	LOW
31-164	F_688453_2810946	PAINÉ RD	LOW
31-165	F_688461_2810782	PAINÉ RD	LOW
31-261	F_691771_2812955	HOLMES RD	LOW
31-39	F_694241_2815075	ELLIS RD	LOW

31-41	F_692395_2810997	623 HOPPIN HILL AVE	LOW
31-49	F_695569_2814658	ELLIS RD REAR	LOW
31-52	F_692918_2814496	FALES RD REAR	LOW
32-51	F_693070_2819455	HIGH ST	LOW
33-108	F_708088_2823622	ELMWOOD ST REAR	LOW
33-113	F_705836_2824915	ELMWOOD ST	LOW
33-116	F_705079_2825500	ELMWOOD ST	LOW
33-117	F_704114_2825012	ELMWOOD ST REAR	LOW
33-119	F_703629_2824867	N WASHINGTON ST	LOW
33-120	F_703370_2824844	N WASHINGTON ST REAR	LOW
33-129	F_706915_2819177	LANDRY AVE	LOW
33-130	F_706280_2819009	LANDRY AVE	LOW
33-17	F_706134_2825459	ELMWOOD ST	LOW
33-18	F_706213_2825104	ELMWOOD ST	LOW
33-24	F_704575_2823649	185 ELMWOOD ST	LOW
33-26	F_706556_2824183	365 ELMWOOD ST	LOW
33-27	F_706804_2824483	ELMWOOD ST REAR	LOW
33-28	F_706976_2825091	ELMWOOD ST REAR	LOW
33-29	F_707618_2825203	ELMWOOD ST	LOW
33-30	F_707612_2824813	ELMWOOD ST	LOW
33-31	F_707598_2824329	WALCOTT RD REAR	LOW
33-32	F_707864_2823819	WALCOTT RD REAR	LOW
33-36	F_705525_2822629	WALCOTT RD REAR	LOW
33-65	F_707199_2819328	LANDRY AVE	LOW
33-66	F_706215_2820244	777 MT HOPE ST	LOW
33-67	F_706294_2819499	LANDRY AVE	LOW
33-71	F_706912_2825590	ELMWOOD ST REAR	LOW
33-88	F_706089_2824651	ELMWOOD ST	LOW
34-110	F_706801_2818878	JANICE LN REAR	LOW
34-18	F_707406_2816769	FALLS AVE	LOW

34-395	F_709255_2815413	TOWNE ST	LOW
34-396	F_709390_2815235	ROCKY KNOLL DR REAR	LOW
34-554A	F_710779_2813662	ROBERT TONER BLVD	LOW
34-555	F_712222_2815290	KELLEY BLVD REAR	LOW
34-83	F_707567_2816608	FAIRVIEW AVE	LOW
34A-125F	F_710203_2817473	JOHN DIETSCH BLVD	LOW
34A-14D	F_711850_2819028	JOHN DIETSCH BLVD	LOW
34A-16D	F_711407_2819631	JOHN DIETSCH BLVD	LOW
34A-16E	F_711617_2819952	ALICE AGNEW DR	LOW
34A-371	F_711645_2817019	JOHN DIETSCH SQ	LOW
35-1	F_707662_2826308	CLIFF DR OFF	LOW
35-10A	F_708807_2824198	WAGON WHEEL RD REAR	LOW
35-15A	F_709034_2823846	WAGON WHEEL RD REAR	LOW
35-16	F_709435_2823119	LANDRY AVE REAR	LOW
35-16A	F_709540_2823424	197 OLD WOOD RD	LOW
35-212	F_711341_2824192	LANDRY AVE REAR	LOW
35-213	F_711312_2823744	37 LANDRY AVE	LOW
35-254	F_709919_2821794	LANDRY AVE REAR	LOW
35-255	F_709698_2822283	LANDRY AVE REAR	LOW
35-256	F_709587_2822426	LANDRY AVE REAR	LOW
35-257	F_709416_2822741	LANDRY AVE REAR	LOW
35-258	F_709261_2823064	LANDRY AVE REAR	LOW
35-259	F_709117_2823193	KELLEY BLVD	LOW
35-261	F_709022_2823024	LANDRY AVE REAR	LOW
35-32	F_710090_2821958	OLD WOOD RD REAR	LOW
35-332	F_710879_2821782	LANDRY AVE	LOW
35-334	F_710835_2821239	LANDRY AVE	LOW
35-335	F_710393_2820932	LANDRY AVE	LOW
35-35	F_709765_2821285	LANDRY AVE OFF	LOW
35-38	F_710375_2821327	275 LANDRY AVE	LOW

35-39	F_710321_2821676	LANDRY AVE REAR	LOW
35-40	F_710723_2821618	LANDRY AVE	LOW
35-41	F_711109_2821395	LANDRY AVE	LOW
35-42	F_711206_2821277	280 LANDRY AVE	LOW
35-43	F_711310_2821084	LANDRY AVE REAR	LOW
35-435	F_709578_2828111	KELLEY BLVD	LOW
35-44	F_711670_2821153	LANDRY AVE REAR	LOW
35-59	F_710981_2823414	KELLEY BLVD REAR	LOW
35-7A	F_708292_2824741	CLIFF DR OFF	LOW
35-8A	F_708578_2824653	WAGON WHEEL RD REAR	LOW
35-9A	F_708694_2824498	WAGON WHEEL RD REAR	LOW
36-14	F_711569_2817963	TOWNE ST	LOW
36-300	F_714638_2818725	SCOUT LN REAR	LOW
36-336	F_712168_2821136	KELLEY BLVD REAR	LOW
36-345	F_711975_2821119	KELLEY BLVD REAR	LOW
36-362	F_713959_2818264	71 MARY KENNEDY DR	LOW
36-363	F_714256_2816826	SCOUT LN REAR	LOW
37-160	F_711609_2825451	KELLEY BLVD	LOW
37-267	F_713022_2823794	KELLEY BLVD REAR	LOW
37-3	F_710649_2828774	PLAIN ST	LOW
37-31	F_715475_2826024	OAKRIDGE AVE	LOW
37-337	F_713044_2828644	PLAIN ST	LOW
37-45Z	F_711650_2825694	459 KELLEY BLVD	LOW
37-58	F_713988_2829049	PLAIN ST	LOW
37-63	F_711529_2828577	PLAIN ST	LOW
38-475	F_713089_2822708	KELLEY BLVD	LOW
38-48	F_717431_2821034	LINDSEY ST	LOW
38-57	F_715279_2817256	91 JACAP DR	LOW
38-696X	F_716892_2820909	DEBORA RD	LOW
	F_702796_2809685	WILD ACRES RD	LOW

	F_707078_2811764	DODGE AVE	LOW
	F_707065_2811526	DODGE AVE	LOW
	F_706928_2812680	EMERSON WAY	LOW
	F_707240_2812655	EMERSON WAY	LOW
	F_707277_2812564	FIFTH ST	LOW
	F_707245_2812394	FIFTH ST	LOW
	F_706915_2812784	THIRD ST	LOW
	F_707239_2812285	SIXTH ST	LOW
	F_707766_2818249	570 LANDRY AVE	LOW
	F_707537_2816918	HILLSIDE AVE	LOW
	F_707557_2817209	HILLSIDE AVE	LOW
	F_709708_2814187	EVANS AVE	LOW
	F_707667_2816943	HILLSIDE AVE	LOW
	F_711736_2817284	TOWNE ST	LOW
33-112	F_706808_2823590	ELMWOOD ST REAR	LOW
35-260	F_709046_2823444	LANDRY AVE REAR	LOW
	F_699820_2812623	S WASHINGTON ST	LOW
	F_708160_2823460	ELMWOOD ST REAR	LOW
	F_712163_2815664	MAPLE ST REAR	LOW
	F_714937_2817674	SCOUT LN REAR	LOW
	F_697514_2813223	HICKORY RD	LOW
34A-10	F_710581_2820070	JOHN DIETSCH BLVD	LOW
31-139	F_688444_2812465	PAINE RD	LOW
31-140	F_688433_2812556	PAINE RD	LOW
33-25	F_705582_2823746	MT HOPE ST	LOW
29-270	F_691999_2801779	CUSHMAN RD	LOW
31-274	F_690677_2814055	HAROLD W BISHOP BLVD	LOW
31-70	F_692425_2811001	615 HOPPIN HILL AVE	LOW
38-135	F_716150_2822122	MT VERNON AVE	

Appendix B: North Attleborough Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

North Attleborough

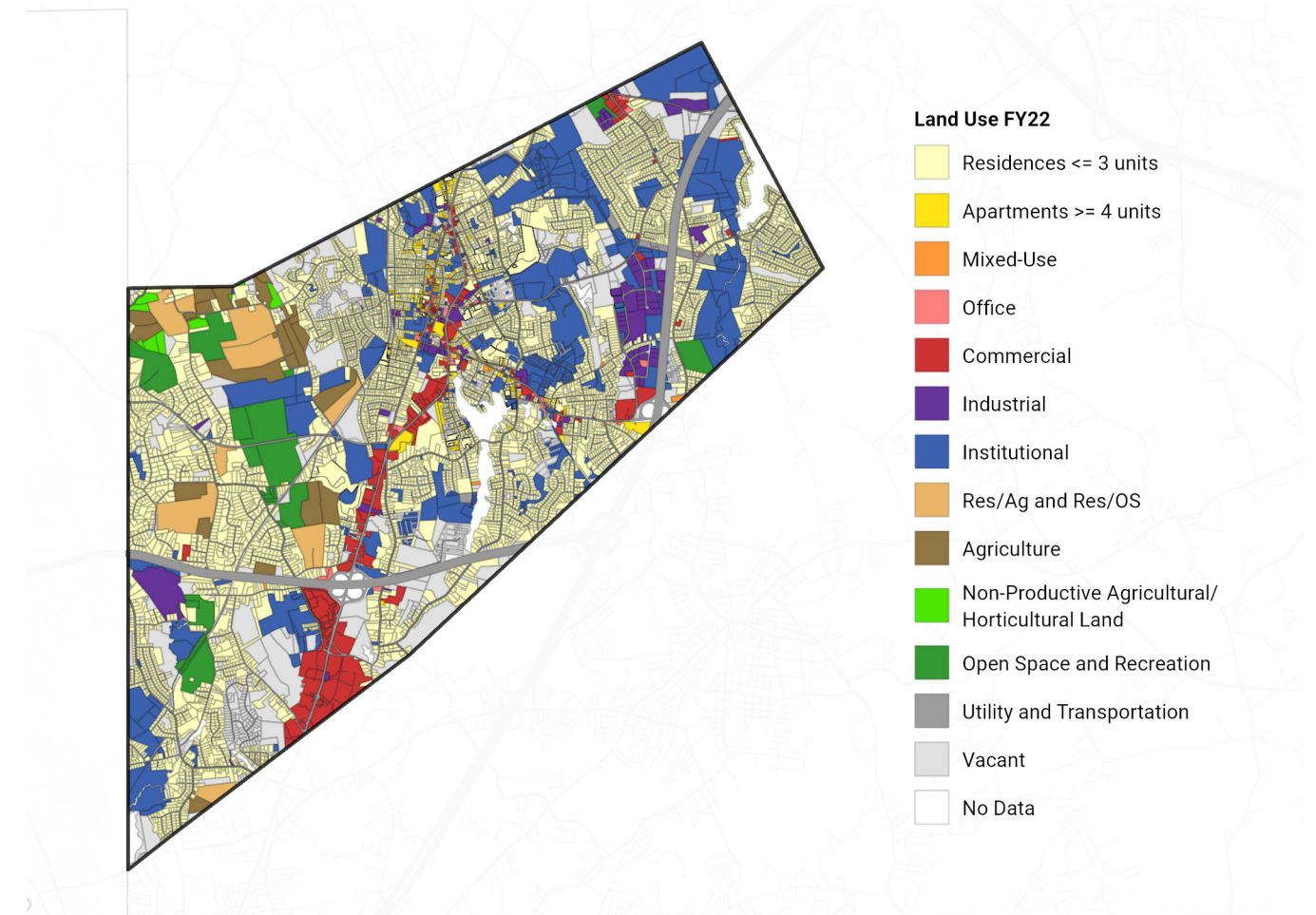
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2249	n/a	Smith/Falmouth Sts.	Rental	20	Perp	No	DHCD
2250	n/a	Upper High Circle Ct.	Rental	104	Perp	No	DHCD
2251	n/a	Elm Terrace	Rental	72	Perp	No	DHCD
2252	n/a	22 S. Washington St.	Rental	50	Perp	Yes	DHCD
2253	Hope Street	103 Hope Street	Rental	12	Perp	No	DHCD
2254	n/a	Jefferson & Goldie Roads	Rental	4	Perp	No	DHCD
2255	n/a	Clifton St.	Rental	10	Perp	No	DHCD
4397	DDS Group Homes	Confidential	Rental	12	N/A	No	DDS
4587	DMH Group Homes	Confidential	Rental	0	N/A	No	DMH
9411	Dexter St	13 Dexter St	Ownership	4	Perp	YES	FHLBB
10395	Jewel Crossing	117 South Washington Street	Rental	66	Perp	YES	DHCD
North Attleborough Totals				354	Census 2010 Year Round Housing Units	11,553	Percent Subsidized
							3.06%

4/29/2021

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.

North Attleborough
Page 1 of 1

Appendix C: North Attleborough Land Uses



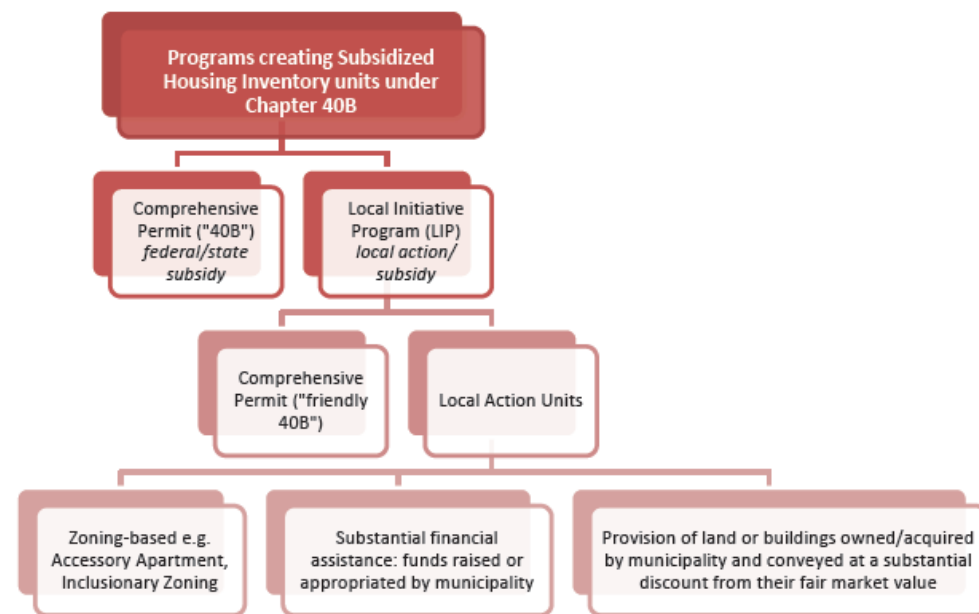
Appendix D: SRPEDD’s Chapter 40B and Affordable Housing Guidance Materials

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:

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

Timeframe for Eligibility

A unit becomes eligible for the Subsidized Housing Inventory at the earliest of the following:

- For Comprehensive Permit, zoning approval under G.L. c. 40A, 40R plan
 - When the permit or approval is filed with the municipal clerk, or
 - On the date when the last appeal by the Zoning Board of Appeals is fully resolved.
- When the building permit is issued.
- When the occupancy permit is issued.
- When the unit is occupied by an Income Eligible Household
- Time Lapses - Unit becomes ineligible for the SHI:

- If more than 1 year lapses before the issuance of a building permit. Unit is eligible again when building permit is issued.
- 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.
- 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:
 - each phase includes 150 units or more
 - each phase contains the same proportion of SHI Eligible Housing units as the overall project, and
 - the projected average time period between the start of successive phases does not exceed 15 months
- 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)]
 - This time period is tolled for the time period of any appeals
 - The ZBA may set a later date for lapse of the permit
 - The ZBA may extend the date for the lapse of a permit.

Application to Include Units on the SHI

- The community requests units to be included at any time by submitting a “Requesting New Units Form” with supporting documentation.
- Rehabilitation units: the party administering the grant locally submits the necessary information using the “housing Rehab Units Only Form.
- 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

- 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.
- 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

- To be eligible to submit an application, the Applicant and the project, at a minimum:
 - The Applicant is a public agency, a non-profit organization, or a Limited Dividend Organization
 - 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.
 - 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.
 - The Applicant controls the site.
- The dwelling unit must be affordable to a household whose income does not exceed 80% of the AMI (Subsidizing Agency may lower this threshold.)
- Housing Costs are generally established by the housing program. If there are none, then the following apply:
 - 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]

- Assisted Living Facility – same as rental housing
- Homeownership
 - Down payment: minimum 3% (1.5% of buyer's funds)
 - 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
 - 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.
- Continuing Care Retirement Communities – same as homeownership units.
- Use Restriction
 - Runs with land; recorded at Registry of Deeds or Land Court
 - Identifies Subsidizing Agency, monitoring agent
 - Restricts occupancy of restricted unit to Income Eligible Households.
- Affirmative Fair Housing Marketing and Resident Selection Plan
- Project must be in compliance with the Bedroom Mix Policy

Household Eligibility

A household is deemed an Income Eligible Household if:

- Household of one or more persons income does not exceed 80% of the AMI (or lower per Subsidizing Agency), adjusted for household size.
- A Subsidizing Agency may limit household assets limited as follows, or in their absence:
 - Age-Restricted Homeownership units: not to exceed \$275,000 (includes dwelling to be sold)
 - Non-Age Restricted Homeownership units: not to exceed \$75,000
 - Rental Units: the greater of the two

- Income derived from the assets
- Imputation of value calculated in a manner consistent with HUD requirements in place at time of marketing
- If items are sold for less than market value, full market value shall be used.

Eligible Units within a Project

- Rental & Assisted Living Facility (ALF)
 - 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.
 - Accessory Apartments: are eligible if they meet the requirements of the LIP.
 - 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.
- Homeownership: Only the units that meet the eligibility requirements are eligible.
- Continuing Care Retirement Communities – Independent living units: only those that meet the requirements are eligible for inclusion in the SHI.
- Group Homes as reported to DHCD by DMH and DDS shall be eligible to be included.
- 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:

- the name and address of the Applicant;
- the address of the site and site description;
- 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;
- a tabulation of proposed buildings with the approximate number, size (number of bedrooms, floor area), and type (ownership or rental) of housing units proposed;
- the name of the housing program under which Project Eligibility is sought;
- 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);
- 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;

- a narrative description of the approach to building massing, the relationships to adjacent properties, and the proposed exterior building materials;
- a tabular analysis comparing existing zoning requirements to the Waivers requested for the Project; and
- evidence of control of the site.

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

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

- 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.
- The Board shall open a hearing within 30 days of its receipt of a complete application, and it shall thereafter pursue the hearing diligently.
- 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.
- 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.
- 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)]

- 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.

- A review fee may be imposed only if:
 - 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;
 - the work is in connection with the Applicant's specific Project; and
 - all written results and reports are made part of the record before the Board.
 - 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 Board may request to review the *pro forma* or other financial statements for a Project only after the following preconditions have been met:
 - Other consultant review has been completed;
 - The Applicant has had an opportunity to modify its original proposal to address issues raised;
 - The Board has had an opportunity to propose conditions to mitigate the Project's impacts and to consider requested Waivers; and
 - 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).
- 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.

- 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)]

- 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.
- 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.
- The Board may:

- approve a Comprehensive Permit on the terms and conditions set forth in the application;
 - approve a Comprehensive Permit with conditions with respect to height, site plan, size, shape or building materials that address matters of Local Concern; or
 - 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.
- 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:
 - to incur costs of public infrastructure or improvements off the project site that:
 - are not generally imposed by a Local Board on unsubsidized housing;
 - address a pre-existing condition affecting the municipality generally; or
 - are disproportionate to the impacts reasonably attributable to the Project; or
 - 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)]

- 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.
- 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.
- 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:

- Local Initiative Projects “Friendly 40B”: go through the Comprehensive Permit process
- 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:

- Consistency with State Sustainable Development Principles
- Consistency with Local Housing Needs
 - LIP approval for age-restricted housing needs to show actual need and marketability within the municipality.
 - 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.

- Built pursuant to a local action and not developed with a comprehensive permit:
 - Zoning-based approval
 - Inclusionary Zoning, Accessory Apartment Bylaw meeting the LAU criteria
 - Condition of a variance or special permit; agreement between town and a Developer to convert and rehabilitate municipal buildings into housing;
 - Substantial municipal financial assistance: Funds raised, appropriated, administered by city or town.
 - 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.
 - donation of municipally-owned land
 - use of local funds to develop or write down housing units
- Must meet the following criteria
 - Resulted from city or town action or approval
 - Meet requirements for SHI eligibility
 - Have a subsidy
 - Affordable to households with household income that does not exceed 80% of the AMI
 - Meet the Household Assets limitations
 - Meet Housing Costs limits
 - Rental: 30% of Household income
 - Ownership: 3% of purchase price as down payment and monthly housing costs not to exceed 38% of monthly income
 - Units having a use restriction restricting occupancy to Income Eligible

Household having a lower percentage of AMI than 80%.

- Project is in compliance with the Bedroom Mix Policy and affordable units subject to an Affirmative Fair Marketing and Resident Selection Plan.
- 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 (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:

- Documentation of the municipal action
- Submit a copy of the Regulatory Agreement for Ownership or Rental Developments or the HOME covenant/deed restriction, redlined to reflect any proposed changes.
- MEPA environmental notification form (ENF) for new construction only
- 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.
- Municipality adopts an Accessory Apartment zoning bylaw or ordinance that permits the creation of accessory apartments that are affordable to Income Eligible Households.
 - 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.
 - Units to be submitted to DHCD will have received zoning approval under the bylaw or ordinance.
 - There shall be no provisions that conflict with the LIP requirements
 - Allowing affordable accessory dwelling units to be rented to family members.
 - Allowing affordable accessory apartments to be rented to households earning more than 80% of AMI
 - A requirement that all accessory dwelling units shall be restricted to residents of the municipality
 - Any provision in conflict with applicable fair housing laws.
- Complete a Local Initiative Program Application for Accessory Apartments.

- Letter of Support signed by the Chief Executive Officer
- An Affirmative Fair Housing Marketing Plan
- Designation of a Local Project Administrator (LPA) for all accessory apartments – responsible for oversight of all accessory apartments
 - Local Official
 - Local Housing Partnership board member or staff member
 - Director of an area housing non-profit organization
 - Another appropriate person meeting DHCD approval
- Schedule of maximum rent for each accessory apartment
- Proposed tenant application form and plan for processing of applications
- Plan for annual verification of tenants' income
- Submit a letter of support from the local housing partnership, if any.
- Meet the Local Action Requirements:
 - Municipality has a local zoning bylaw or ordinance that permits the creation of accessory apartments.
 - Received approval under the bylaw
- Tenant Eligibility
 - Family Members Prohibited
 - Household income shall not exceed 80% of the AMI adjusted for actual household size, as determined by HUD. Limits may be lower.
 - 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.
- Affirmative Fair Housing Marketing
 - Affirmative Fair Housing and Marketing and Resident Selection Plan

- Outreach
- Minimum Advertising Period – 60 days
- Wait List: "Ready Renters List"
- Annual Data Collection: the LPA shall collect data annually regarding the number of minority households renting accessory apartments.
- DHCD may suspend/revoke the eligibility of units if a Failure to Apply Good Faith Efforts is found.
- Tenant Selection
 - Owner gives written notice to LPA that a unit is available and requests referral of applicants.
 - Within 5 business days, the LPA refers the top appropriately-sized household(s), no more than 3 at a time.
 - 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.
 - Owner enters into a 1-year lease with selected applicant.
 - 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>

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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:

- Letter of support signed by the Chief Executive Officer of the municipality.
- Signed letter of interest from a construction lender
- Site plan showing contours of the site and the footprint of all proposed buildings, roads, parking and other improvements
- Front and rear elevations for each building and sample floor plans for each unit type
- 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.

- 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.
- DHCD makes the following findings in order to issue a Determination of Project Eligibility.
 - The application meets the requirements specified in 760 CMR 56.04(4).
 - The proposed project appears generally eligible under the requirements of the LIP, subject to final program review and approval.
 - 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.
 - The proposed project appears financially feasible in the context of the local housing market.

- The initial pro forma for the project appears financially feasible on the basis of estimated development costs and revenues.
- The applicant is a public agency, a non-profit organization, or a Limited Dividend Organization.
- The applicant controls the site.