



2026

DARTMOUTH

HOUSING PRODUCTION PLAN



SRPEDD
Southeastern Regional Planning
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Town of Dartmouth

Housing Production Plan

June 2026

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Introduction

The Town of Dartmouth is a coastal community located between Westport, Freetown, and New Bedford. Dartmouth is home to almost 34,000 people as of 2020 and is known for its scenic beaches, along with its colonial history and agriculture.

Dartmouth and the Southeastern Regional Planning and Economic Development District (SRPEDD) partnered in 2024 to update the Town's Housing Production Plan, which was last updated in 2018.

About a Housing Production Plan

A Housing Production Plan (HPP) 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 identification of development constraints (barriers) and limitations that may hinder the development of affordable housing. This analysis, in conjunction with community conversation and guidance, informs the creation of a set of affordable housing goals.

Affordable housing goals address the housing needs of the community and provide for a range of housing types, including rental and homeownership 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.



Public Engagement

The project team released a survey to residents intended to gauge their housing needs and preferences. This survey was open from September 2024 to August 2025 and received 411 responses.

Additionally, SRPEDD tabled at various locations in 2025 to provide information about the project and the survey, including:

- **Council on Aging** – April 28th and May 6th, 2025; and
- **Dartmouth Little League** – May 18th, 2025.

To complement this public engagement, the project team facilitated the creation of a stakeholder committee. The committee consisted of elected officials and Town staff who are readily involved in ongoing housing planning in Dartmouth. The committee met a total of four times over the course of the project.

Photo 1. SRPEDD staff table at the Dartmouth Little League.



Plan Structure

This Plan is separated into four (4) main sections, titled:

- **Housing for Opportunity**, which describes the historic inequities within housing development/policy and will lay the foundation for why it is important to plan for housing;
- **Housing Needs Assessment**, which describes the most current market and demographic data in Dartmouth;
- **Barriers to Development**, which describes what factors may be hindering development opportunities in Dartmouth; and
- **Housing Goals and Strategies**, which describes the goals Dartmouth should actively pursue over the next five years and the pathways the Town can take to achieve its goals, including priorities and timelines.

Photo 2. The Residences at Cedar Dell off of Old Westport Road.

Dartmouth Housing Goals

There are **four housing goals** presented in this Housing Production Plan. They are:

- **Goal A:** Support infrastructure upgrades and expansions to enable housing development.
- **Goal B:** Implement zoning changes that enable the creation of new affordable and missing middle housing choices.
- **Goal C:** Create new and expand existing programs to support production, preservation, and overall housing stock stability.
- **Goal D:** Continue to produce Subsidized Housing Inventory (SHI) Eligible units to achieve the Commonwealth's required amount and support communities in need.

AFFORDABLE HOUSING GOALS – 760 CMR 56.03(C)

"The HPP shall address the matters set out in the [Executive Office of Housing and Livable Communities'] 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)."*

Dartmouth Housing Strategies



There are **eight housing strategies** presented in this Plan to accomplish the Town of Dartmouth's housing goals. They are:

- **Strategy 1:** Explore opportunities to upgrade and expand key infrastructure across town.
- **Strategy 2:** Establish a mixed-use overlay district to provide for additional housing opportunities.
- **Strategy 3:** Evaluate the Zone III Aquifer requirements for potential reforms.
- **Strategy 4:** Pursue funding opportunities and programming to bolster the Community Preservation Committee and Housing Trust's existing resources.
- **Strategy 5:** Create a Chapter 40Y Starter Home Zoning District.
- **Strategy 6:** Review the Town's existing zoning to establish an inclusionary housing component for age-restricted developments.
- **Strategy 7:** Prepare to negotiate expiring use deed-restrictions into perpetuity.
- **Strategy 8:** Collaborate with proactive housing developers and the State to create SHI Eligible units on town- and state-owned land.

These goals and strategies are described in detail beginning on [page 60](#).

IMPLEMENTATION STRATEGIES – 760 CMR 56.03(D)

"The HPP shall address the matters set out in the [Executive Office of Housing and Livable Communities'] 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."*

Housing for Opportunity

A House is a Home

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

The Unaffordability of Housing

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. As a result, many households end up “cost-burdened” when trying to balance opportunity and housing affordability, a concept we will explore later in the report. Renters are disproportionately cost-burdened compared to homeowners; however, homeowners are more often severely cost burdened (spending more than 50% of their annual income on housing alone). This is described in more detail within the Plan's Needs Assessment, but for reference, 22% of homeowners and 41% of renters in Dartmouth are cost-burdened or severely cost-burdened.



Many factors contribute to the housing affordability issue, but, on a local level, the most common causes are restrictive 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 and income disparities continue to exacerbate housing inequities and prevent families from accumulating wealth, establishing income security, and experiencing economic choice.

Photo 3. Amelia Apartments on Edgeworth Street in South Dartmouth.

Why Plan for Housing?

Housing insecurity and lack of affordability are structural issues embedded within our social, economic, and political systems. These systemic problems take shape in many ways nationally, notably including:

- Displacement via gentrification and/or high housing demand (particularly in communities within commuting distance to major employment centers) that pushes low-income residents, seniors, and minority families from their neighborhoods, disrupting social and community connections;
- Intergenerational poverty that forces children into unstable environments – for example, having to frequently move and change schools. These experiences often bleed into adulthood, making it difficult to escape poverty as adults;
- Current racial disparities in homeownership that are built upon the legacy of racist practices. Furthermore, predatory lending practices, limited access to credit-building opportunities, and barriers to saving for the upfront costs of homeownership only widen the gap; and
- Policies that hinder homeless individuals (especially those with substance use issues and severe mental illness) from obtaining temporary or permanent housing. These continue to limit homeless individuals' access to essential supportive services and perpetuate homelessness.

These inequalities and hardships negatively impact an entire community's well-being and prosperity, not just those experiencing them. Housing-related disparities will only continue to grow as the demand for housing, particularly in the form of homeownership, continues to increase while the supply of housing remains limited. So, why plan for housing? Because it is only possible to address housing inequity if municipal, state, and national governments alike recognize that removing these structural barriers begins with planning.

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

Housing Needs Assessment

The Housing Needs Assessment utilizes a variety of data sources to evaluate Dartmouth's housing market and demographics. The assessment looks at market trends, affordability, population change, resident age, and housing stock characteristics, with the goal of identifying housing needs that are unique to Dartmouth's community. These data points, along with stakeholder feedback, inform the Town's Housing Goals and Strategies. Please see [Appendix A: Glossary](#) for more information on the data sources referenced throughout the Needs Assessment.

COMPREHENSIVE HOUSING NEEDS ASSESSMENT – 760 CMR 56.03(B)

"The HPP must establish a strategic plan for municipal action with regards to housing, based upon a comprehensive housing needs assessment that examines:

- 1. the most recent available census data of the municipality's demographics and housing stock, together with a projection of future population and housing needs, taking into account regional growth factors, that covers the entire time period of the plan;*
- 2. development constraints and limitations on its current and future needs, and the municipality's plans to mitigate those constraints; and*
- 3. the capacity of the municipality's infrastructure to accommodate the current population and anticipated future growth, including plans for enlargement or expansion of existing infrastructure systems to ensure that both current and future needs are met."*

Market Conditions and Affordability

There are two types of affordable housing discussed throughout the Plan: “naturally occurring” affordable housing and subsidized affordable housing. To understand these, it's important to distinguish two key income data points: Area Median Income and Municipal Median Income.

Area Median Income

Area Median Income (AMI) 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, the U.S. Department of Housing and Urban Development (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 **\$91,300**. This is the median household income for a family of four in the HUD region Dartmouth belongs to.¹
- **80% AMI**, which is **\$87,600**. This is roughly² 80% of \$91,300 and is the income limit at which a family of four becomes eligible for subsidized affordable housing.

Municipal Median Income

The Municipal Median Income (referred to only as “median household income” hereafter), is the median household income for only the Town of Dartmouth. As of 2023, the Town's median household is **\$98,662**.

1 Dartmouth is part of the New Bedford, MA HUD Metro FMR Area, along with Acushnet, Fairhaven, Freetown, and New Bedford.

2 HUD's AMI calculations are typically described using percentages (50% AMI, 80% AMI). However, the income brackets used in practice are not always exactly the listed percentage of the area median income. This is due to adjustments HUD makes in consideration of other market factors, such as local incomes relative to the price of housing. For more information about how HUD calculates AMI, see [HUD's FY24 Income Limits Documentation, FAQ Question 6](#).



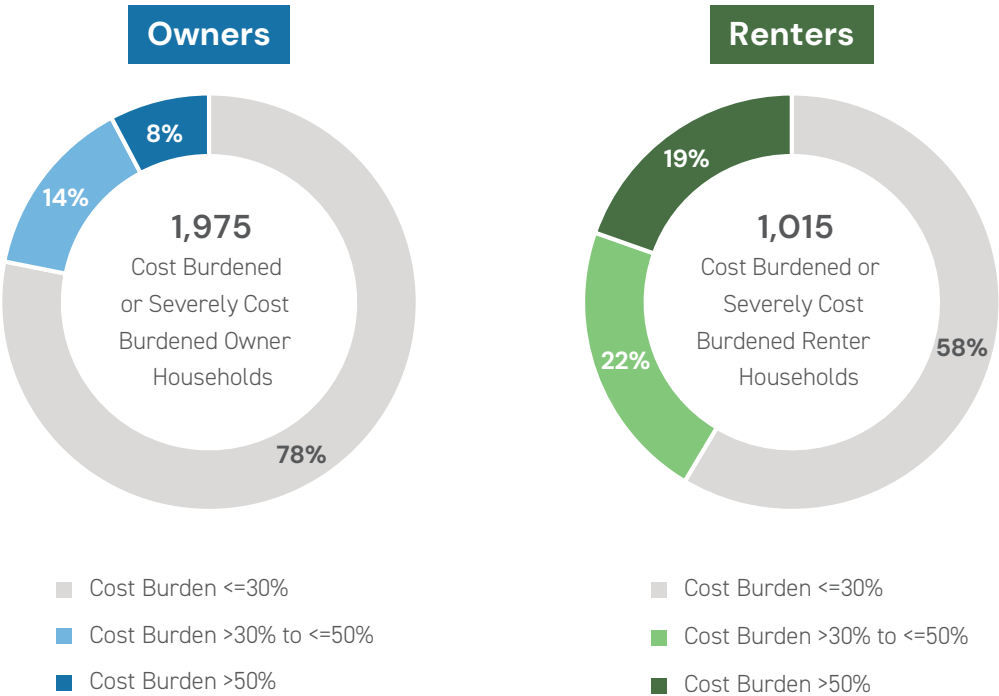
“NATURALLY OCCURRING” AFFORDABLE HOUSING

“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.” Instead, 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/rent plus utilities. Naturally occurring affordable housing refers to 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. Common examples include starter homes, homes for downsizing, and small apartments.

Photo 4. Bliss Corner in South Dartmouth.

In Dartmouth, 1,975 owner households are either cost-burdened or severely cost-burdened (paying more than 50% of their income on housing), representing approximately 22% of all owner households in town. Additionally, 1,015 renter households (41% of all renter households) are either cost-burdened or severely cost-burdened.

Figure 1. Cost Burden; HUD CHAS data, 2015-2019.

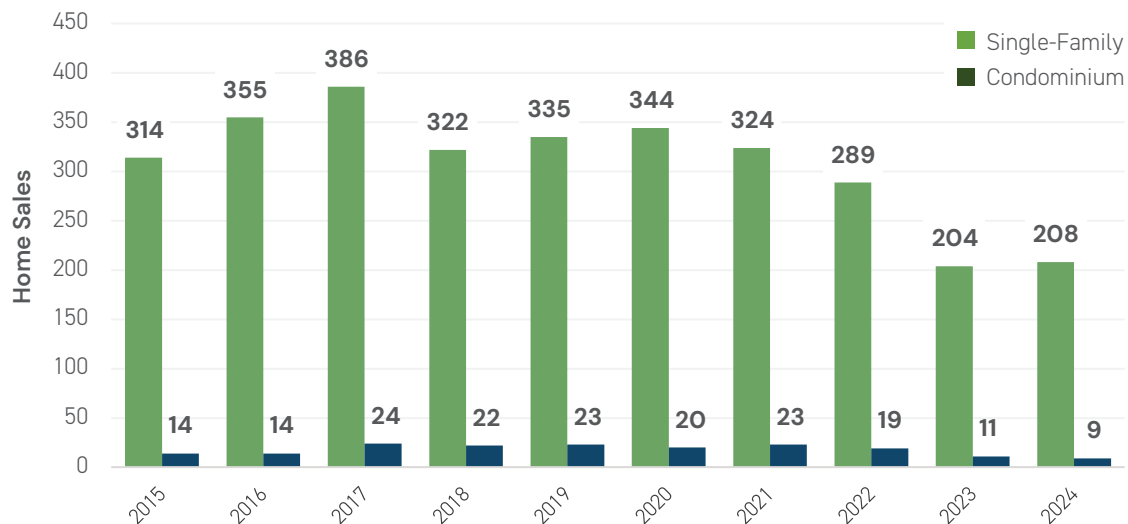


MARKET TRENDS

In 2024, a total of 297³ homes were sold in Dartmouth, which primarily consist of single-family homes (70.0%). After an all-time high in 2017 (510 units sold), home sale rates have declined, with sales in 2023 and 2024 having the lowest volume over the past decade.

Additionally, Dartmouth's single-family housing prices have increased considerably in the past decade (+87.5%), with the median sales price for a single-family home reaching an all-time high of \$544,000 in 2024 – a likely contributor to the dip in home sales.

Figure 2. Number of homes sold in Dartmouth; The Warren Group, 2015-2024.



³ Includes single-family, condo, and other uncategorized residential uses/units.

Figure 3. Unadjusted single-family home sale prices; The Warren Group, 2015-2024.

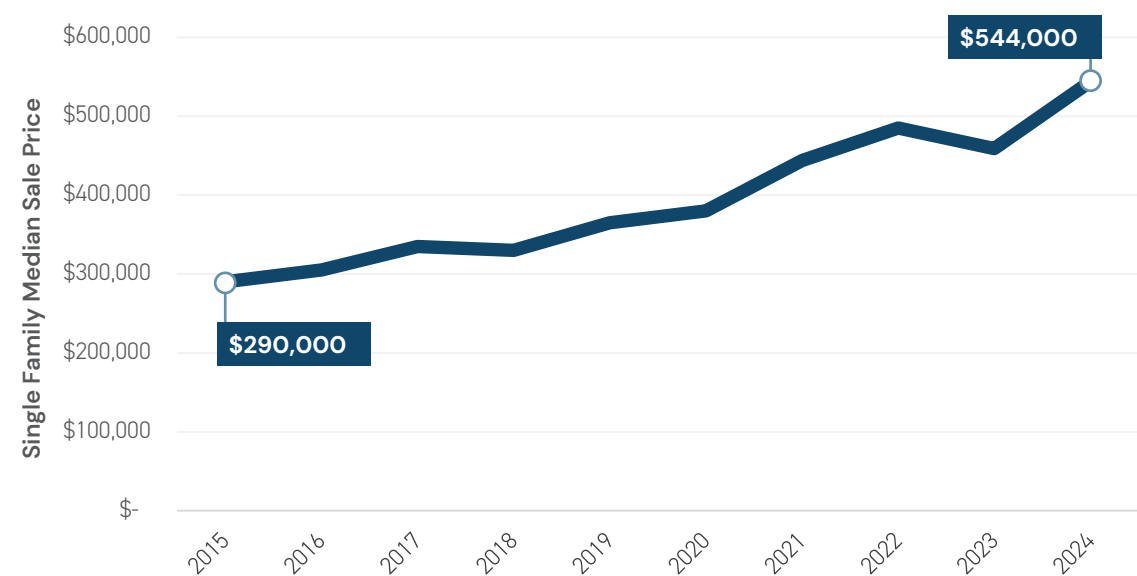
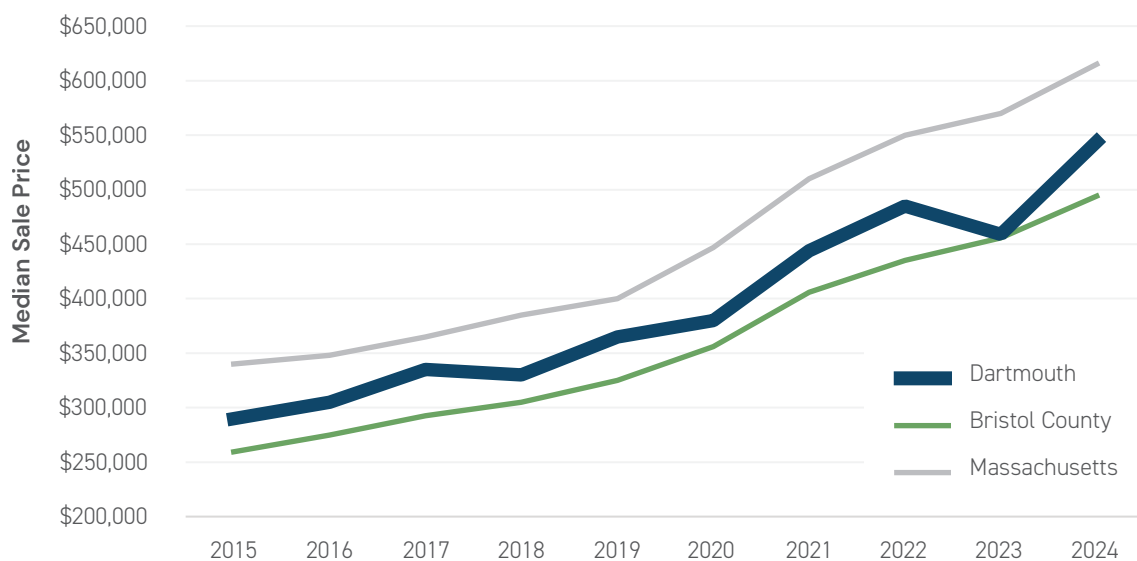
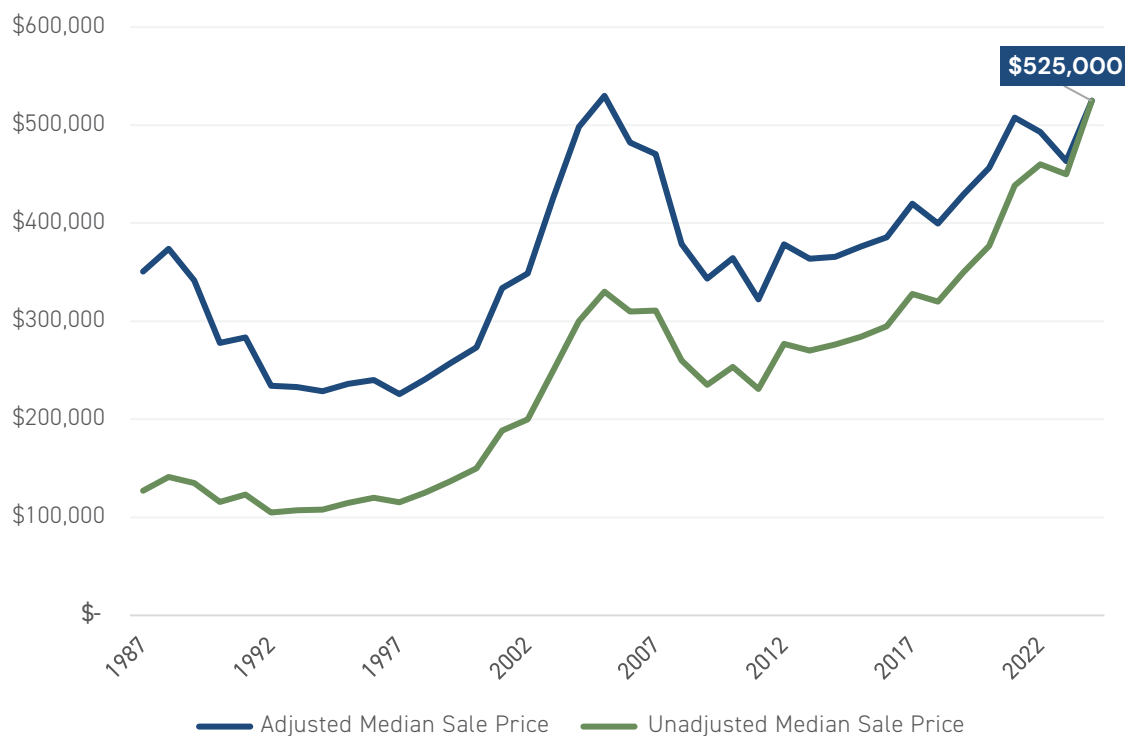


Figure 4. Unadjusted regional home sale prices; The Warren Group, 2015-2024.



Inflation-adjusted (2024 \$) median sale prices for single-family homes are nearing pre-recession levels. Since 1987, adjusted single-family housing prices have increased by nearly 50%.

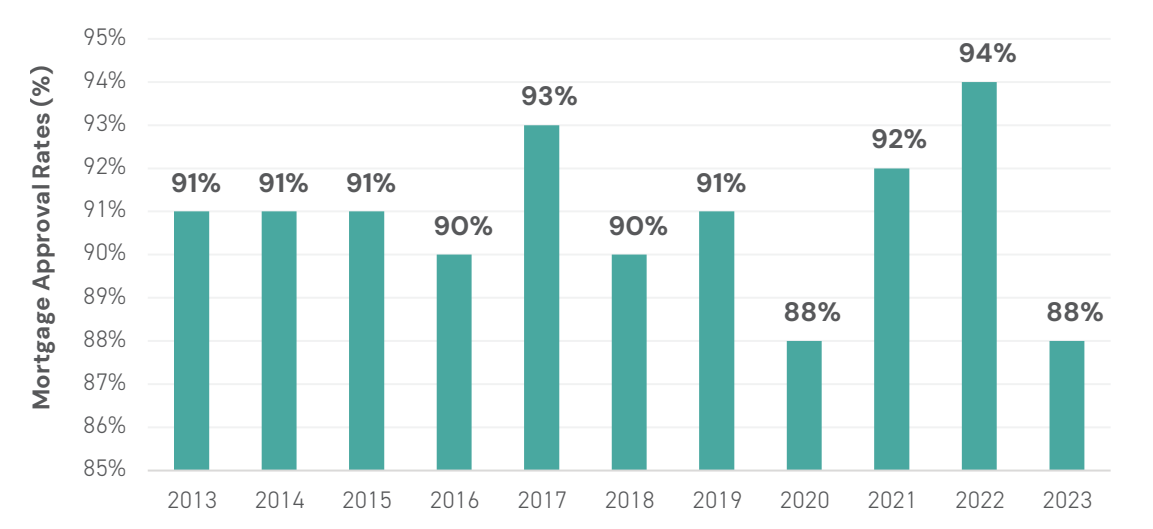
Figure 5. Adjusted (2024 \$) and unadjusted historic median single-family home sale prices in Dartmouth; The Warren Group, U.S. Bureau of Labor Statistics, 1987-2024.



MARKET HEALTH

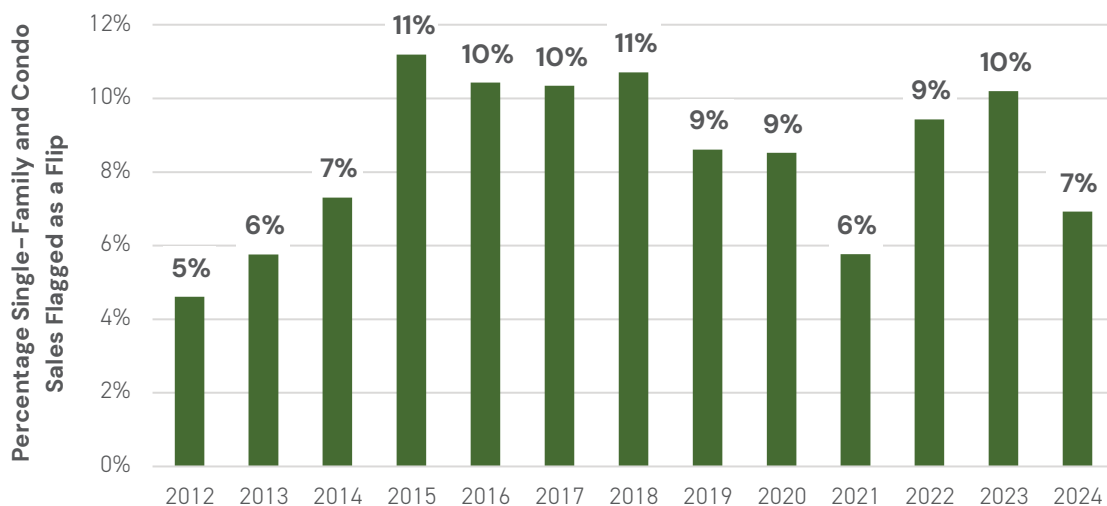
Mortgage approval rates have been relatively stable over the past 10 years, with a peak approval rate of 94% in 2022. The current mortgage approval rate in Dartmouth is 88% as of 2023.

Figure 6. Mortgage approval rates; Home Mortgage Disclosure Act (HMDA), 2012-2023.



About 7% of all single-family home and condo sales were “flipped” in 2024.⁴ Flipping is a practice where an investor purchases a home with the intent to sell the home for a profit over a short period of time, usually within one to two years. This type of market activity is also known as “speculative investment.” Dartmouth’s rate is only slightly above the national rate of nearly 6% in 2024.⁵

Figure 7. Flip rates; The Warren Group, 2012-2024.

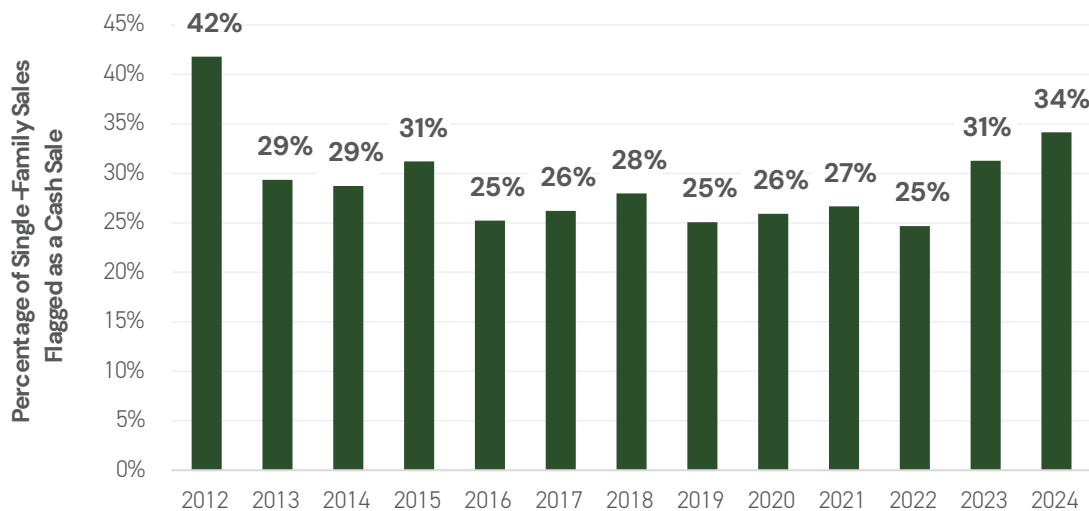


⁴ “Flips” are calculated by analyzing single-family and condo home sale transactions, excluding refinancing, foreclosures, and apparent gift transactions (where the sale price is listed as \$1) over a given time period and flagging transactions where the previous purchase date is within one year of the sale date.

⁵ [ATTOM 2024 U.S. Home Flipping Report](#).

Cash sales are home purchases where the entirety of the cost is paid in cash. According to an [October 2025 study from Redfin](#), just under 33% of all homes sold nationally in the first half of the year were paid for in cash.⁶ Dartmouth's cash sale rates are on par with this trend, with 2024's rate at 34% for single-family homes.

Figure 8. Cash sale rates; The Warren Group, 2012-2024.

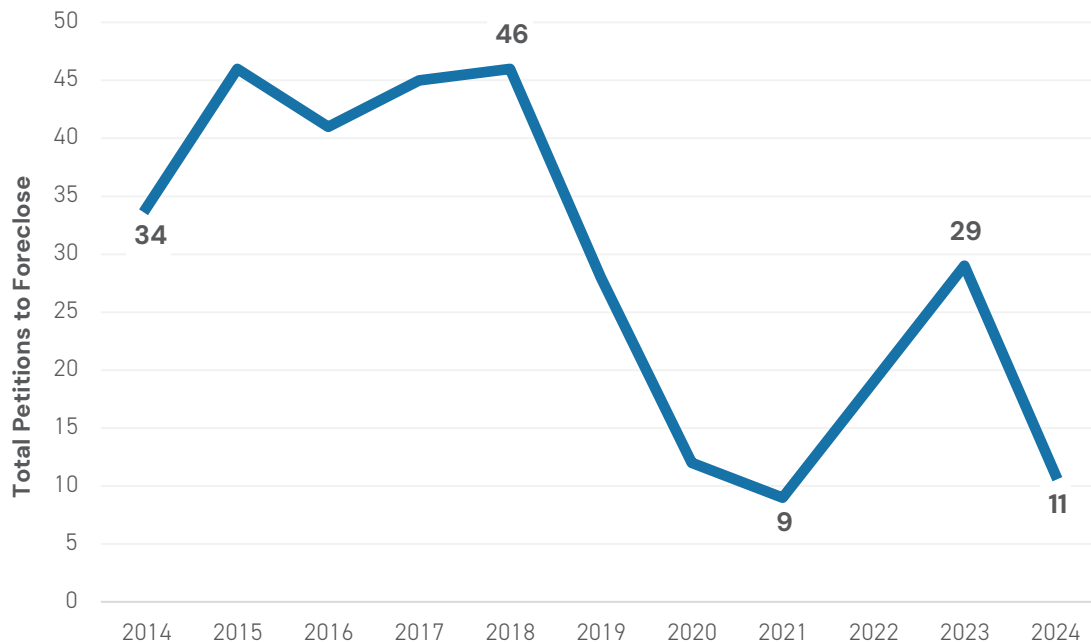


⁶ "Cash sales" are calculated by analyzing all home sale transactions, excluding refinancing, foreclosures, and apparent gift transactions (where the sale price is listed as \$1) and flagging transactions where there is no listed mortgage value.

Foreclosure rates in town have dipped from a high in 2018 of 46 court filings. Rates briefly increased after state and federal eviction moratoriums expired in 2020 and 2021, respectively, peaking at 29 court filings in 2023. This coincides with [statewide foreclosure trends](#).

Flips, cash sales, and foreclosures can signal market distress and may correlate with low vacancy rates, increasing prices, and housing instability.

Figure 9. Foreclosure petitions; The Warren Group, 2014-2024.

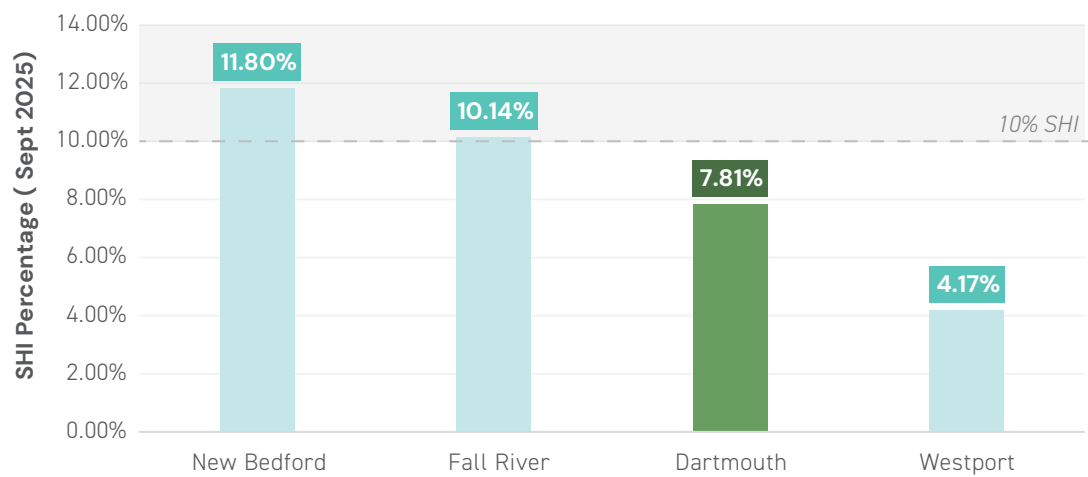


Subsidized Affordable Housing

Subsidized affordable housing is subsidized by a public agency, non-profit, or limited dividend company. Subsidized affordable housing units are deed-restricted, meaning their availability is restricted to incomes at or below 80% of the area median income. As discussed previously, Dartmouth's AMI (FY24) for a family of four is \$91,300. This means that any household of four making at or less than \$87,600 qualifies 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 September 2025, Dartmouth's SHI consisted of 980 units (7.81%) out of 12,547 total year-round housing units. As a part of this Housing Production Plan process, the Town of Dartmouth commits to exploring ways to produce at least 0.5% of their required 10% subsidized affordable housing over the next five years - totaling at least 63 units.

Figure 10. SHI Inventory for Dartmouth and neighboring communities; EOHL, 2025.



WHAT QUALIFIES ON THE SUBSIDIZED HOUSING INVENTORY?

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

- It must be part of a "subsidized" development subject to a regulatory agreement where a Subsidizing Agency and monitoring agent have been identified.
- At least 25% of the units in the development must be income-restricted to households with incomes at or below 80% of the area median income, corresponding to their household size, and have rents or sale prices restricted to affordable levels.
 - Deed 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 procedures, including the creation of 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. Income limits by household size; U.S. HUD, FY24.

Persons in Family	Extremely Low Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	\$23,000	\$38,350	\$61,350
2	\$26,300	\$43,800	\$70,100
3	\$29,600	\$49,300	\$78,850
4	\$32,850	\$54,750	\$87,600
5	\$36,580	\$59,150	\$94,650
6	\$41,960	\$63,550	\$101,650
7	\$47,340	\$67,900	\$108,650
8	\$52,720	\$72,300	\$115,650

Area Median Income: \$91,300 (4 persons in family).

Table 2. Dartmouth Subsidized Housing Inventory; EOHLC, January 2025.

Project Name	Address	Type	Total SHI Units	Affordability Expires	Subsidizing Agency
Richard P. Monroe	2 Anderson Way	Rental	80	Perpetuity	EOHLC
Solemar	Solemar Lane	Rental	44	Perpetuity	EOHLC
North Hixville Road	North Hixville Road	Rental	4	2026	EOHHS
Solemar Apartments I	26 Seabreeze Drive; Dartmouth & Solemar	Rental	200	05/01/2041	MassHousing
Solemar Apartments II	26 Seabreeze Drive; 1-24 Sun & Sea Drive	Rental	124	2032	MassHousing
The Crossroads	Cross Road	Rental	200	Perpetuity	HUD
The Cedars	Old Westport Road	Rental	78	Perpetuity	MassHousing EOHLC
DDS Group Homes	Confidential	Rental	72	N/A	DDS
Slocum Farms	Slocum Farm Drive, Vista Circle & Mary Theresa Circle	Ownership	11	Perpetuity	FHLBB

Project Name	Address	Type	Total SHI Units	Affordability Expires	Subsidizing Agency
Ledgewood Commons	Ledgewood Boulevard	Rental	72	Perpetuity	FHLBB
Lincoln Park Place	1 Midway Park Drive	Rental	36	Perpetuity	EOHLC MassHousing
O'Connor Sisson House	262 State Road	Rental	9	Perpetuity	EOHLC
Bolton Road	Bolton Road	Ownership	1	Perpetuity	EOHLC
Lincoln Park Place II	11 Midway Park Drive	Rental	48	Perpetuity	EOHLC
Housing Assistance Purchase Program	Lasca Street	Ownership	1	Perpetuity	EOHLC
The Preserve	State Road	Rental	0	Perpetuity	EOHLC

Total SHI Units: 980

Census 2020 Year Round Housing Units: 12,547

Percent Subsidized: 7.81%

Population & Demographics

Dartmouth's current population is 33,783 as of the 2020 Decennial Census. After a period of growth between 1990 - 2010, Dartmouth's population has slightly declined over the past decade (-0.7%), contrary to the trends at the County and State level.

Like many communities in Southeastern Massachusetts, Dartmouth's population is aging. Between 2000 and 2021, the proportion of the population of those in Dartmouth aged 60 and over increased by 8%, and the population of those under 20 decreased by 4%. Additionally, the median age of residents in Dartmouth has increased from 38 to 42 over the past two decades.

Figure 11. Percent change in Dartmouth population; US Census, 2000, 2010, and 2020.

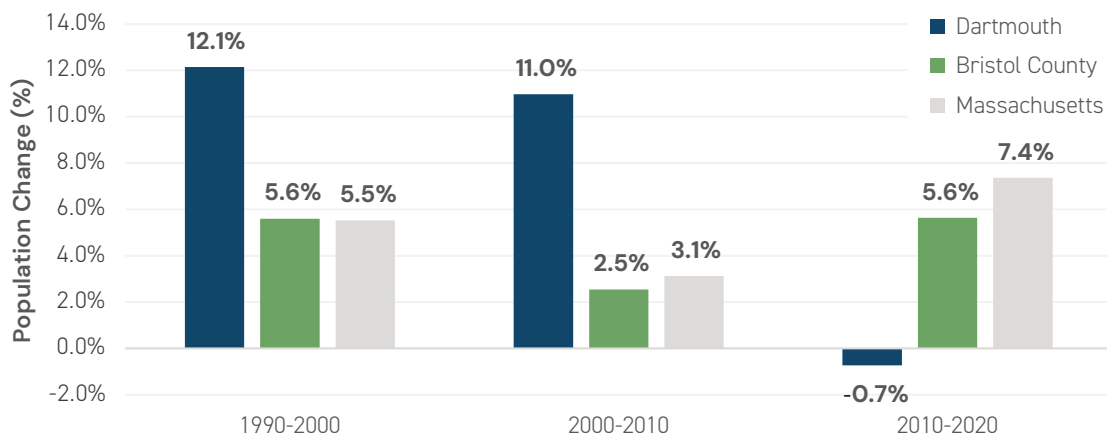
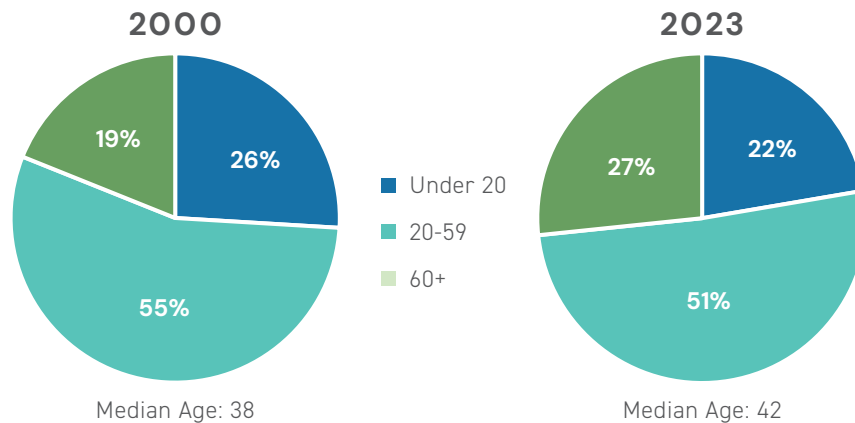


Figure 12. Age Trends; US Census/American Community Survey (ACS) 5-Year Estimates, 2000 and 2023.



As individuals grow older, their housing needs are likely to change due to various factors, including changes to income, mobility, or household structure. According to the [U.S. Census Bureau's report on the housing needs of older adults](#), 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

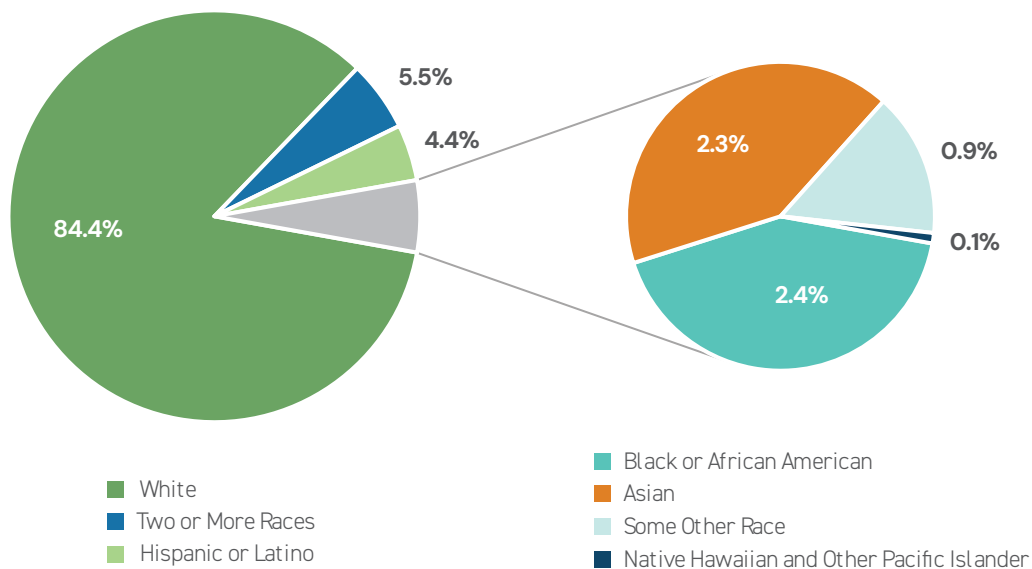
Additional aging-accessible elements that may be useful include:

- 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.

RACE AND ETHNICITY

As of 2023, Dartmouth's population is predominantly white (84.4%), which is higher than Bristol County and the state (75.1% and 65.9%, respectively). Of the remaining residents, 5.5% identify as "Two or more races," 4.4% identify as "Hispanic or Latino," 2.4% identify as "Black or African American," 2.3% identify as "Asian," 0.9% identify as "Some Other Race," and 0.1% identify as "Native Hawaiian and Other Pacific Islander."

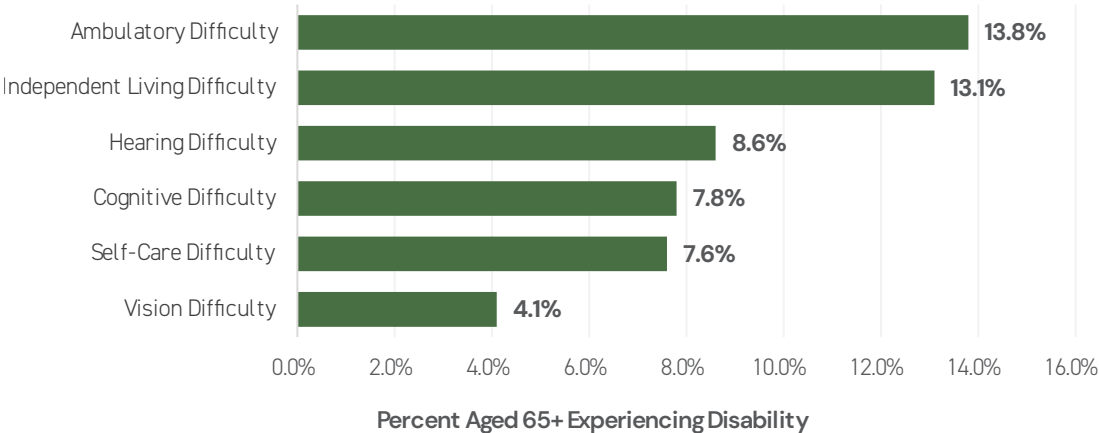
Figure 13. Race and ethnicity in Dartmouth; ACS 5-Year Estimates, 2023.



DISABILITY STATUS

Older adults in Dartmouth have a higher rate of disability than younger residents in town. The most common disability for those 65 or older is ambulatory difficulty (13.8%), followed by independent living difficulty (13.1%) and hearing difficulty (8.6%).

Figure 14. Percent of 65+ aged residents experiencing disability, by type; ACS 5-Year Estimates, 2023.



SCHOOL ENROLLMENT

The number of school age residents (those under 20 years old) has declined modestly, with a decrease of 4% from 2000 to 2023. School enrollment has likewise declined over the past decade, with a loss of 396 students (-10.7%) since between 2015-2025. Only the James M. Quinn Elementary School has seen a notable enrollment increase over the past decade, likely related to Millennial and Gen Z families having children. As of February 2026, Dartmouth's current school enrollment is 3,256 students, including 105 School Choice students at the high school.

Figure 15. Total school enrollment; Massachusetts Department of Education, 2023.

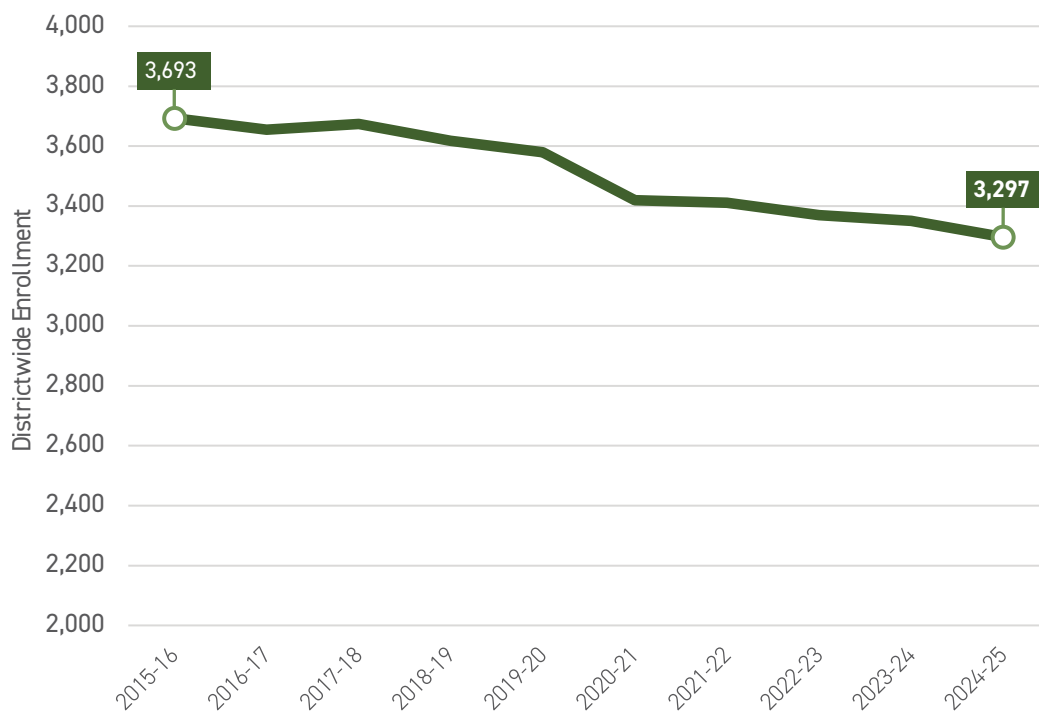
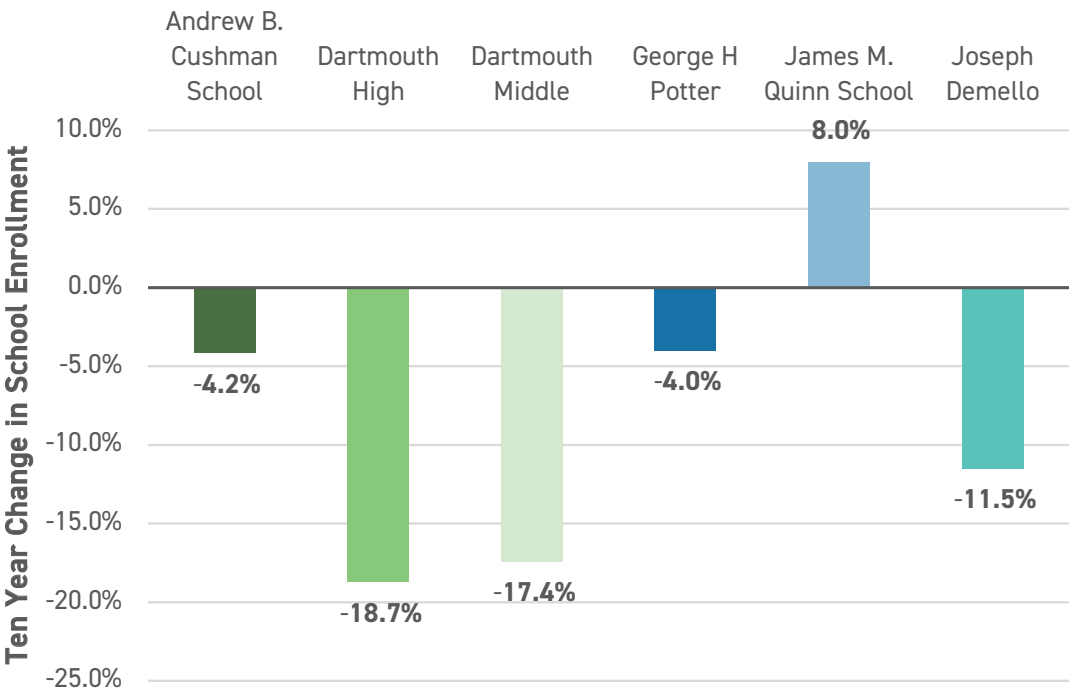


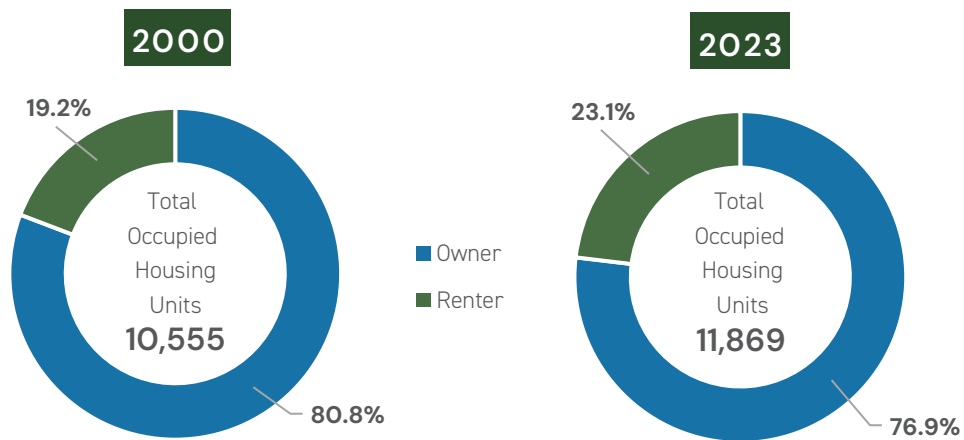
Figure 16. School enrollment breakdown; Massachusetts Department of Education, 2023.



HOUSING TENURE

Over the last two decades, the proportion of renters in Dartmouth has increased by 4%, while the proportion of homeowners has decreased.

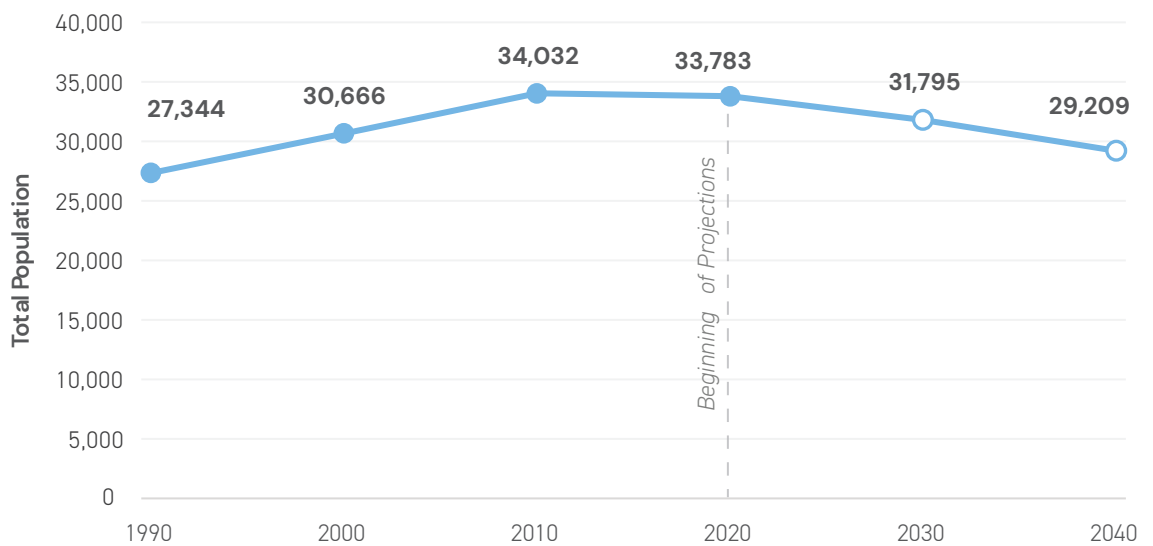
Figure 17. Housing tenure; ACS 5-Year Estimates, 2023.



POPULATION PROJECTIONS

According to the University of Massachusetts (UMass) Amherst Donahue Institute, Dartmouth's population is projected to decline to 31,795 residents by 2030 – a 5.9% decrease from 2020. This trend is consistent with many communities across Southeastern Massachusetts.

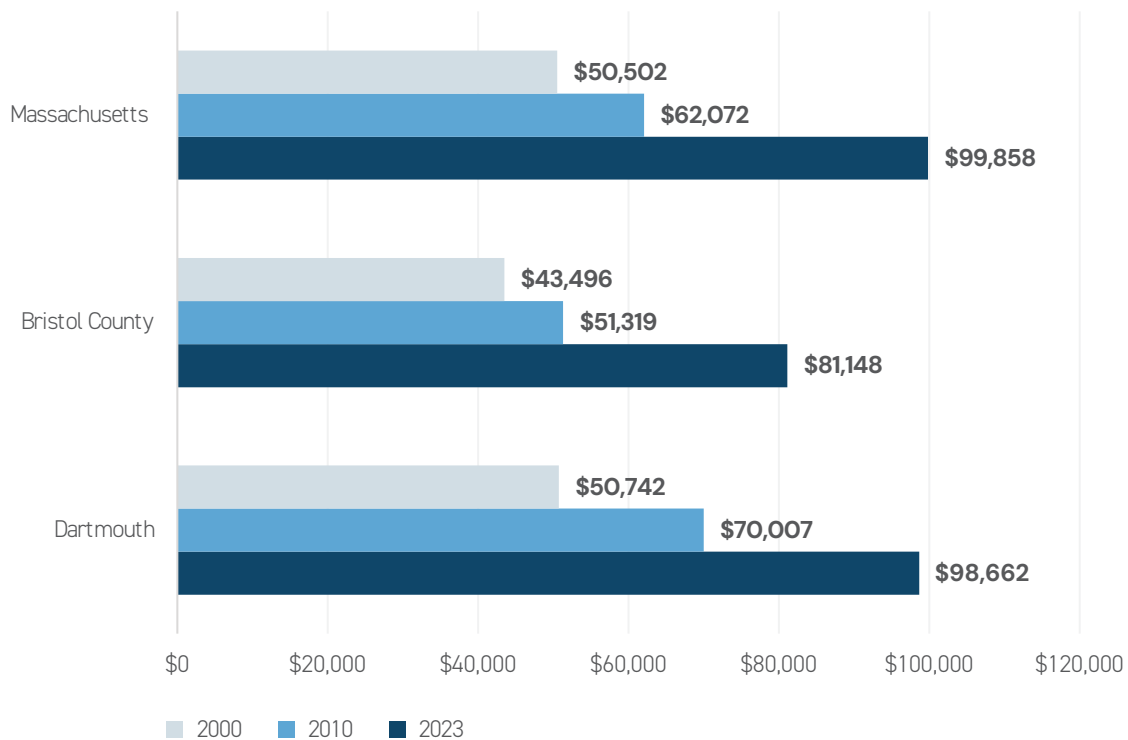
Figure 18. Population projections; UMass Amherst Donahue Institute, 2024.



Income Trends

Dartmouth is a moderately high-earning community; as of 2023, the median household income in Dartmouth was \$98,662, which is 21.5% higher than the Bristol County median and on par with the State median. Further, nearly 1 in 2 (49.3%) households earn \$100,000 or more.

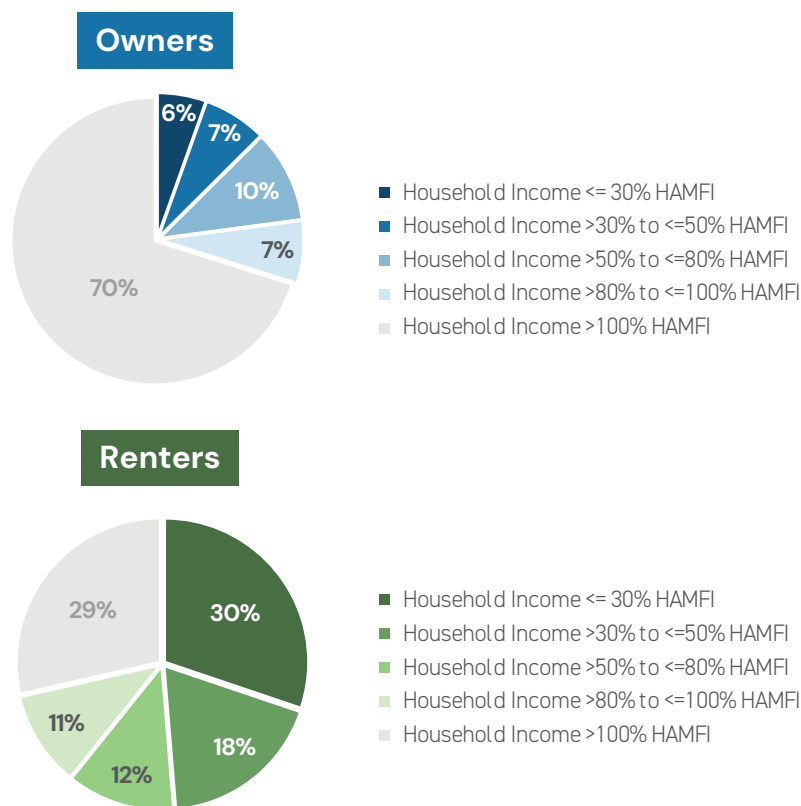
Figure 19. Median household income; US Census/ACS 5-Year Estimates, 2000, 2010, and 2023.



HUD AREA MEDIAN FAMILY INCOME

In Dartmouth, 30% of homeowner households and 71% of renter households earn less than the AMI (\$91,300 for a family of four) and qualify for varying forms of subsidized affordable housing based on their annual income and household size.

Figure 20. HUD Area Median Family Income (HAMFI) Income Distribution; HUD CHAS Data, 2015-2019.



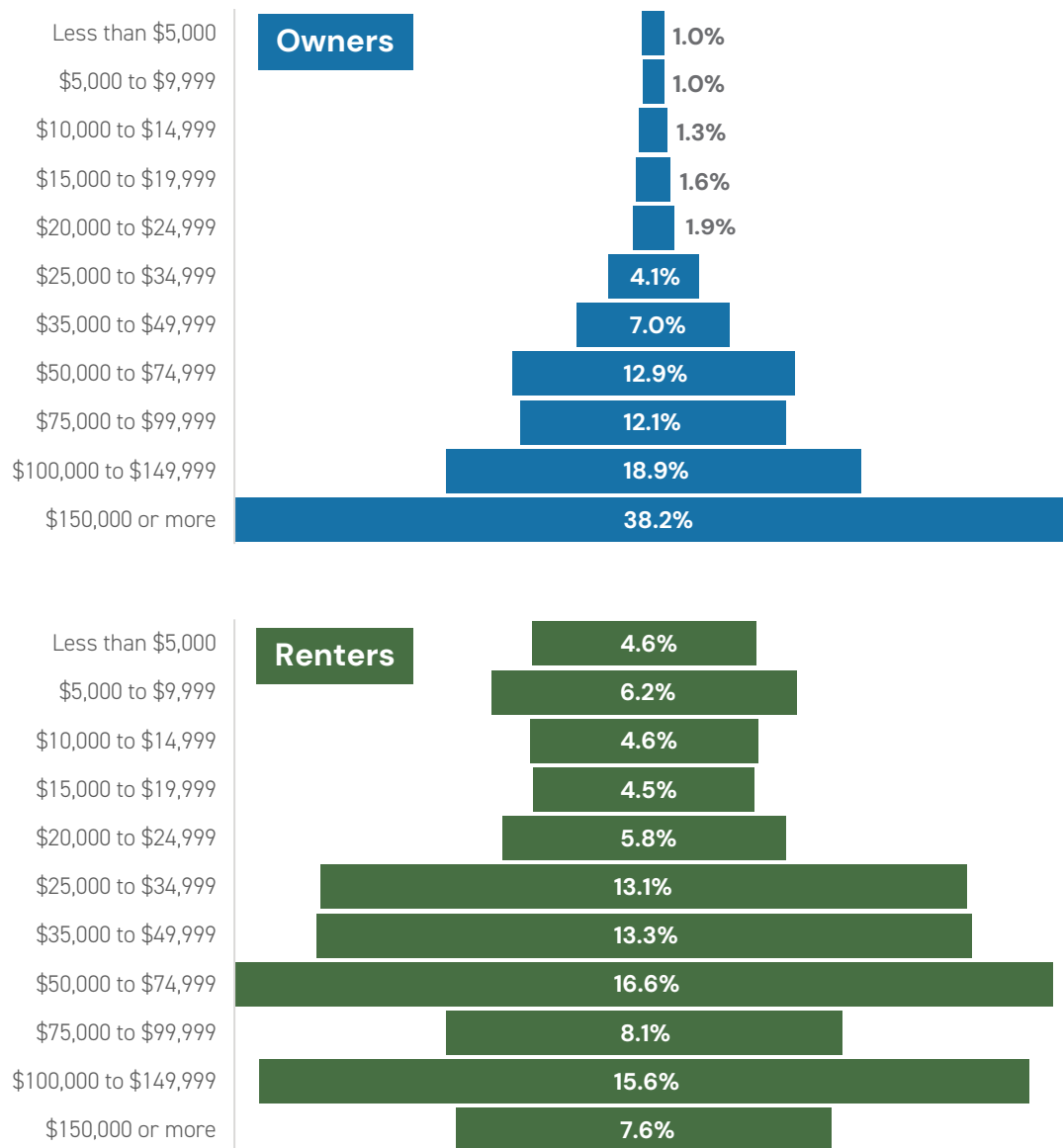
INCOME BY TENURE

Dartmouth renters' median household income is notably lower than homeowners' median household income, less than half as much (\$48,529 compared to \$118,922). Additionally, Dartmouth renters' household incomes are more evenly distributed across income brackets than homeowners.

Figure 22. Median household income for homeowners vs. renters; ACS 5-Year Estimates, 2023.



Figure 21. Household income breakdown by tenure; ACS 5-Year Estimates, 2023.



Housing Stock Characteristics

The housing stock in Dartmouth consists of primarily single-family, detached homes (76.8%) and units with 2-3 bedrooms that were constructed before 2000. Older housing may require more repairs and rehabilitation than newer homes, which leaves homeowners incurring high renovation costs, and, in some cases, temporarily displaced.

Figure 23. Types of housing units; ACS 5-Year Estimates, 2023.

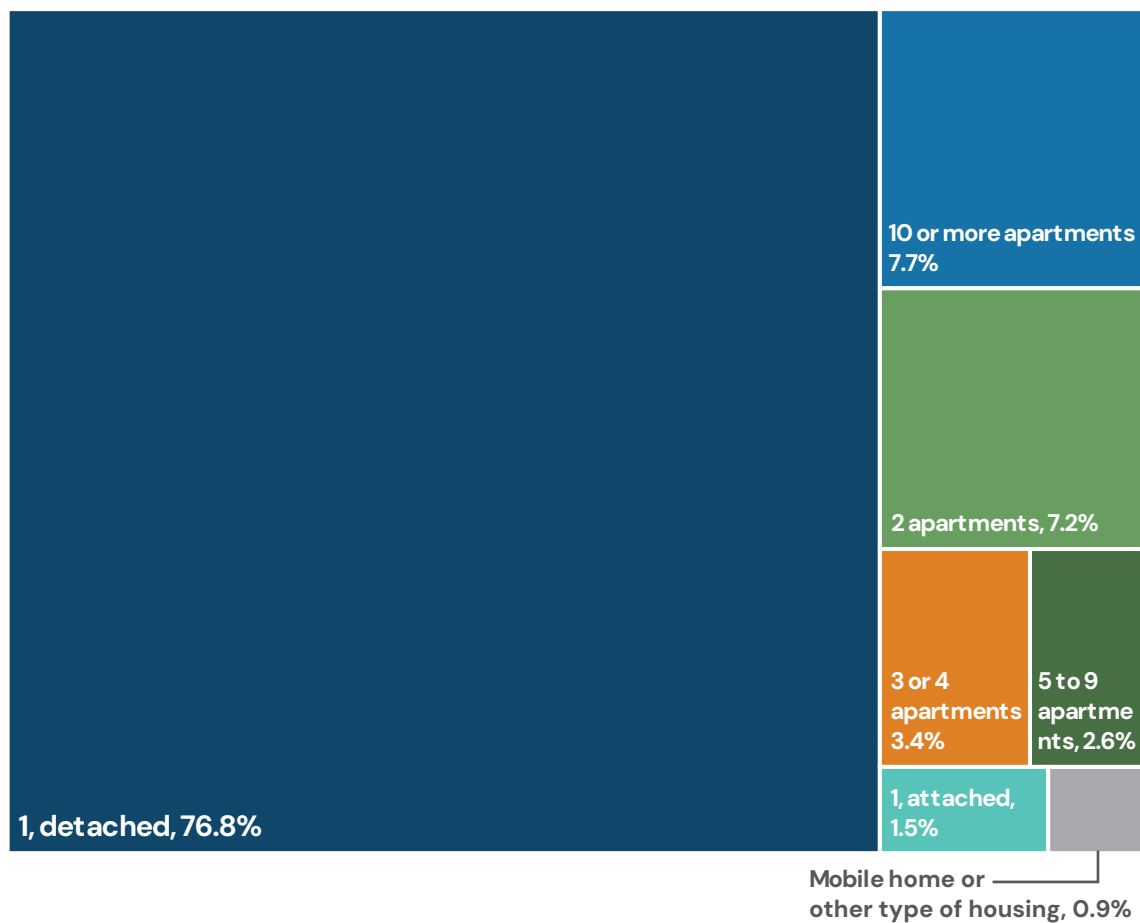
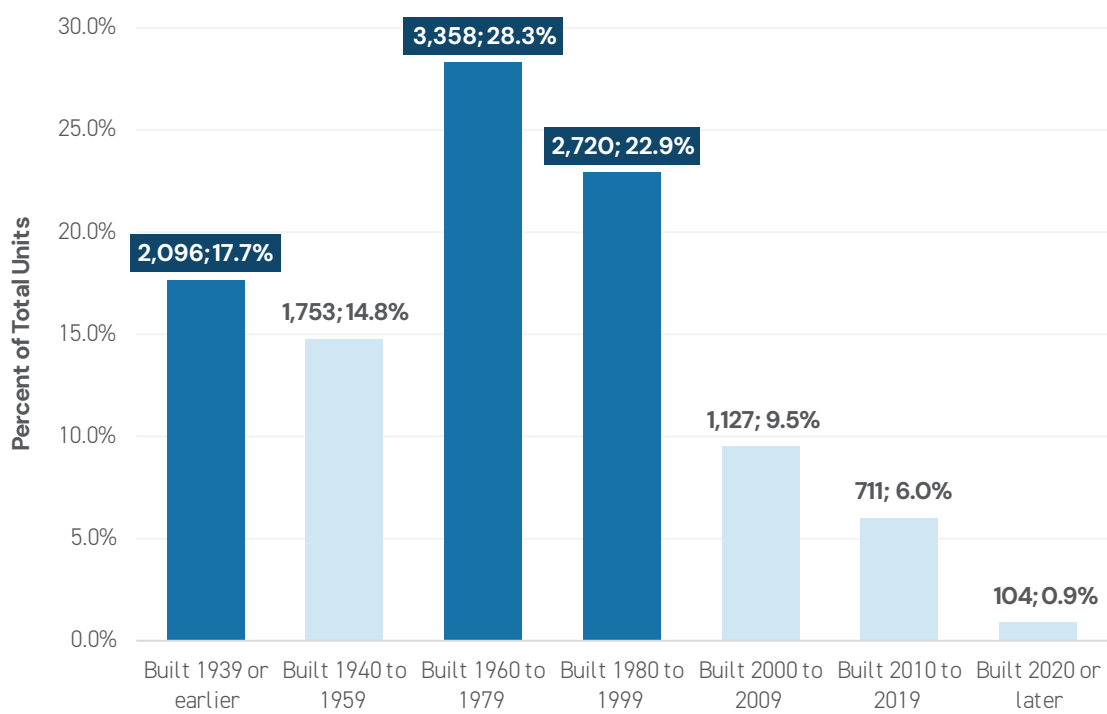


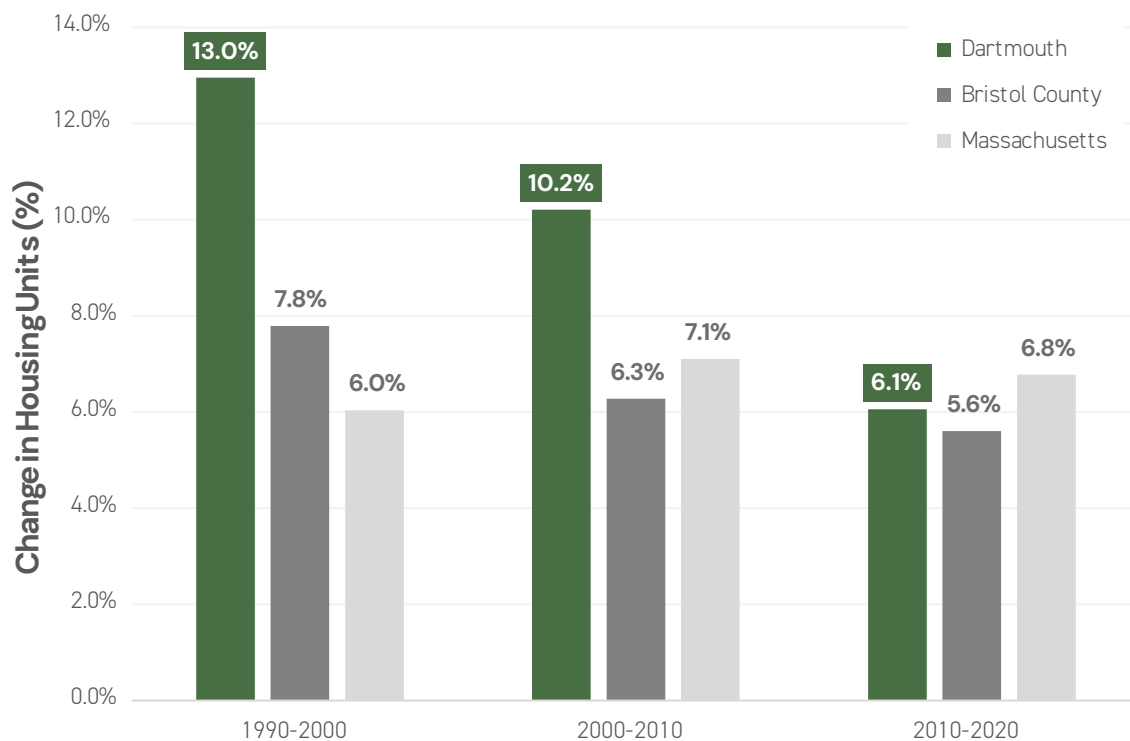
Figure 24. Housing year built; ACS 5-Year Estimates, 2023.



HOUSING PRODUCTION

Additionally, Dartmouth's housing production in town has declined slightly over the past three decades, which is consistent with trends at the County level. Dartmouth's housing stock increased by 6.1% between 2010 and 2020, which is slightly higher than Bristol County (5.6%), yet lower than the State (6.8%).

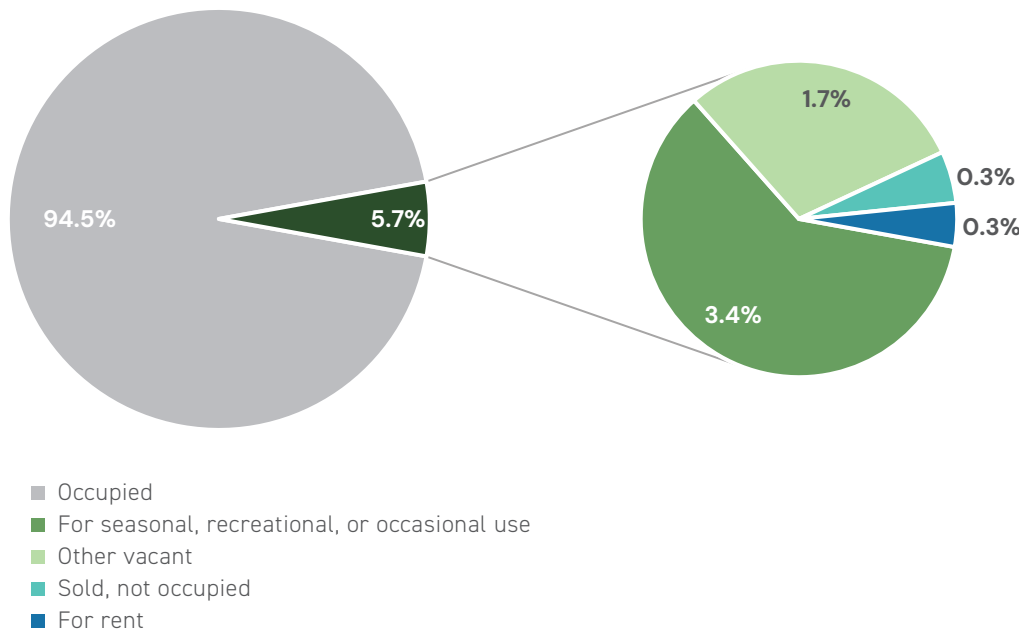
Figure 25. Housing Unit Change; U.S. Census, 1990-2020.



HOUSING VACANCIES

Dartmouth has a 6% housing vacancy rate as of 2023. Of that proportion, nearly half consist of seasonal, recreational, or occasional use units. This aligns with the town's role as a seasonal community in Southeastern Massachusetts.

Figure 26. Housing vacancy rates; ACS 5-Year Estimates, 2023.



Conclusion

Based on an initial review of Dartmouth's existing conditions, we can see several important trends:

- Dartmouth's population is aging, and school enrollment declined slightly over the last 10 years.
- Dartmouth's population has slightly declined over the past 10 years, contrary to County and State trends.
- Dartmouth has a high median income compared to the County, but at a similar level to the State.
- Dartmouth's home sales have remained steady since 2000, with a slight decrease over the past 8 years.
- Dartmouth's home sale prices continue to rise, concurrent with County and State trends.

Photo 5. Solemar Apartments in South Dartmouth.



Barriers to Development

Every community experiences challenges that may limit housing opportunities. These challenges can include competitive market conditions, outdated laws and policies, difficult land characteristics (i.e., ecological, hydrological, and/or geological), and limited infrastructure. In Dartmouth, there are a few of these “barriers to development” to consider:

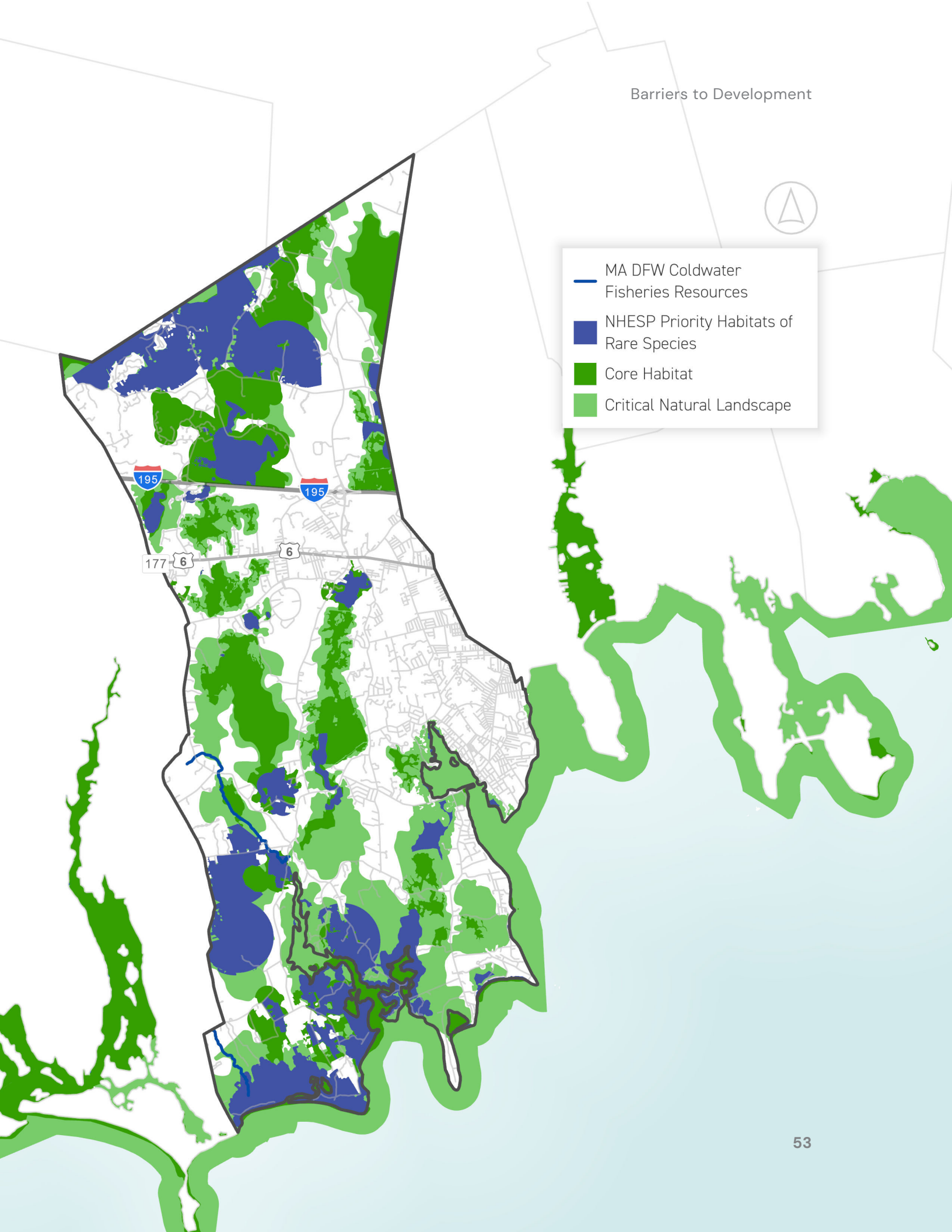
Environmental Constraints

Communities with important natural resources, conservation lands, and large recreational open spaces may be limited in terms of their ability to locate appropriate sites for affordable housing development that will have minimal impact on the environment around it. Carefully planned zoning changes and redevelopment initiatives in areas deemed appropriate can help alleviate this issue and create affordable housing developments that have minimal impact on these important natural features.

Dartmouth is home to many natural areas, such as wetlands, woodlands, floodplains, aquifers, and protected natural habitats. The abundance of these critical resources can pose a challenge for siting new housing. Future housing development must balance the preservation of these resources and the promotion of the Town’s growth.

Dartmouth should consider which areas would be suitable for more compact single- and multi-family development. Doing so would help create more affordable housing opportunities for residents while preserving Dartmouth’s numerous natural resources and open spaces by preventing sprawl and reducing developmental pressures.

Map 1. BioMap3, National Heritage and Endangered Species Protection (NHESP) Priority Habitats, and Coldwater Fisheries; MassGIS.



Low Density Zoning Regulations

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

Dartmouth's zoning bylaws outline fourteen (14) distinct districts: Single Residence A; Single Residence B; Single Residence C; General Residence; Limited Industrial; General Industrial; Limited Business; General Business; Neighborhood Business; Village Business; Office Park; Office Industrial; Maritime Industrial; and Bliss Corner Mixed Use District; as well as five (5) overlay districts: Lincoln Park Smart Growth Overlay District; Waterfront Overlay District; Floodplain Overlay District; Aquifer Protection Overlay District; and Faunce Corner Overlay District.

The table on the following page outlines the dimensional standards across each zone in Dartmouth.

Table 3. Dimensional standards by district.

Standard	SR-A	SR-B	SR-C	GR	LB	NB	VB	BCMU
Minimum Lot Size (square ft)	40,000	80,000	6,000	15,000	10,000-15,000	20,000	5,000	5,000
Minimum Frontage (ft)	150	200	50	100	100	100	50	50
Setback from Street (ft)	50	60	10	20	10	40	5	5-15
Setback from Property Lines (ft)	20	20	7	20	10	20	5	5-15
Maximum Height (ft)	35	35	35	35	35	35	30	35
Maximum Lot Coverage	50%	50%	65%	50%	50%	65%	70%	70%

OVERVIEW

Dartmouth's zoning contains 8 distinct districts that permit residential uses, including:

- **Single Residence A (SR-A):** Single-family by-right; lodging house and assisted elderly housing by special permit;
- **Single Residence B (SR-B):** Single-family by-right; lodging house and assisted elderly housing by special permit;
- **Single Residence C (SR-C):** Single-family and mixed-use by-right;
- **General Residence (GR):** Single-family, two-family, and mixed-use by-right; lodging house and assisted elderly housing by special permit;
- **Limited Business (LB):** Multi-family by-right; lodging house by special permit;
- **Neighborhood Business (NB):** Single-family, two-family, and mixed-use by-right; lodging house by special permit;
- **Village Business (VB):** Single-family, two-family, and mixed-use by-right; lodging house by special permit; and
- **Bliss Corner Mixed Use District (BCMU):** Single-family, two-family, and mixed-use by-right; three-family, multi-family, and lodging house by special permit.

Map 2. (Right) Dartmouth zoning and relevant overlays; Town of Dartmouth, 2024.



 Waterfront Overlay District
May 2024

 Lincoln Park Smart Growth
Overlay District May 2024

Base Zoning Districts May 2024

 Residence A

 Residence B

 Residence C

 General Residence

 General Business

 Bliss Corner Mixed Use

 General Industrial

 Village Business

 Limited Business

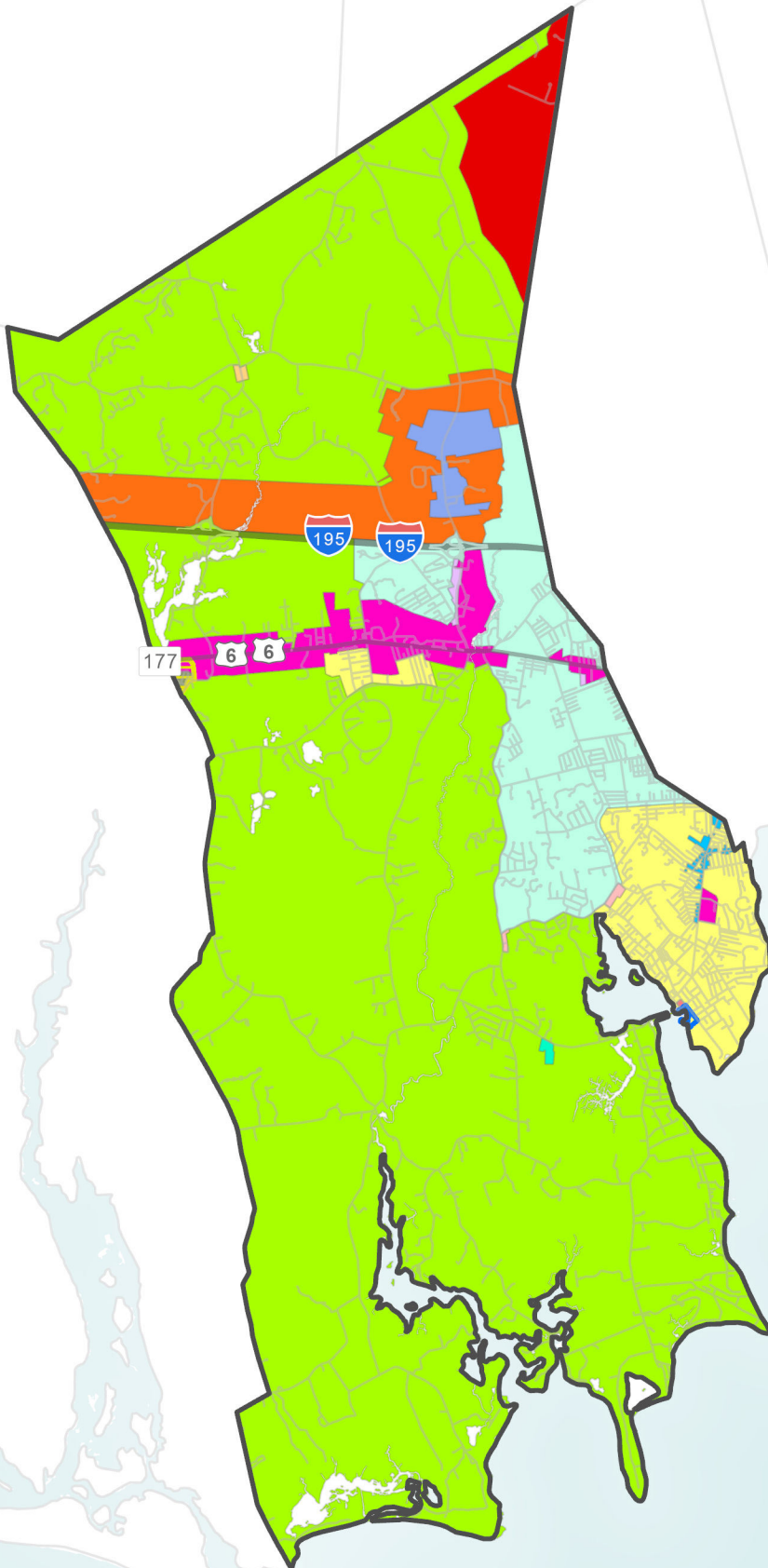
 Limited Industrial

 Marine Industrial

 Neighborhood Business

 Office Industrial

 Office Park



Additionally, there are 2 overlay districts that permit residential uses:

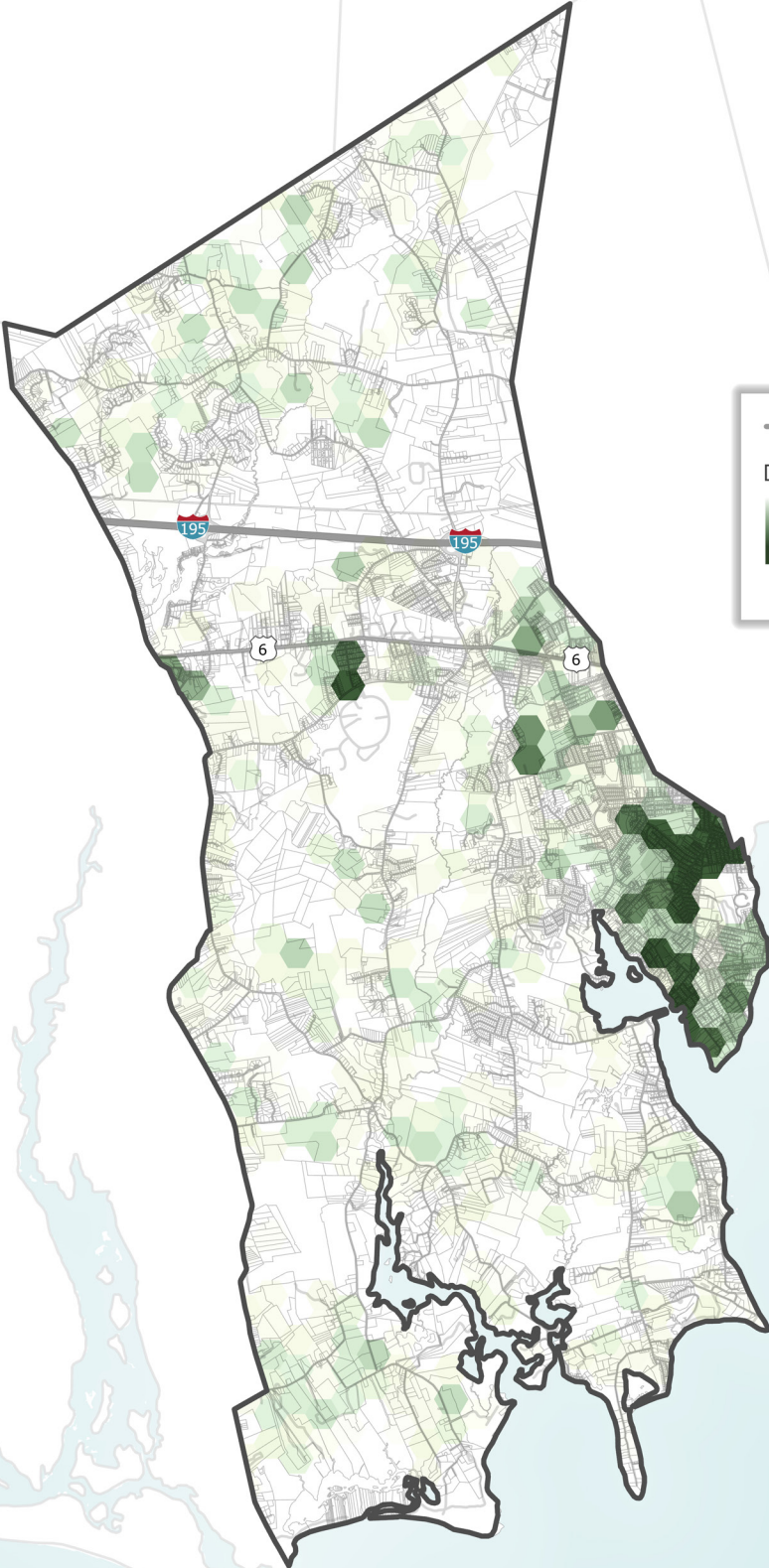
- **Lincoln Park Smart Growth Overlay District:** Multi-family by-right;
- **Waterfront Overlay District:** No residential uses by-right; all residential uses by special permit.

Most of Dartmouth's land area is zoned for residential uses. However, these uses are largely limited to large-lot single-family uses, with exception of allowed two-family converted from single-family with a special permit from the Zoning Board of Appeals. While these regulations were likely developed to protect Dartmouth's open spaces and conservation lands, limiting uses and the density of new housing can actually intensify development pressures on the fringes of habitats, farmland, and open spaces.

Limited Infrastructure Capacity

Dartmouth's Water Pollution Control Division operates its own wastewater treatment facility and 21 pumping stations across town. The Town also maintains an inter-municipal agreement with the Town of Westport and the City of Fall River, which is currently under review. While this infrastructure has accommodated the town's growth for many years, it is currently reaching its capacity limits and is in need of upgrades/expansions. This is especially true given the potential for new residential growth under the Town's existing zoning, as well as developers strong interest in Dartmouth for siting new construction.

Map 3. (Right) A heat map depicting areas in town with capacity for new residential development under the existing zoning; [SRPEDD Growth Model](#), 2024.



— Road

Dwelling Unit Capacity

Low

High

Housing Goals and Strategies

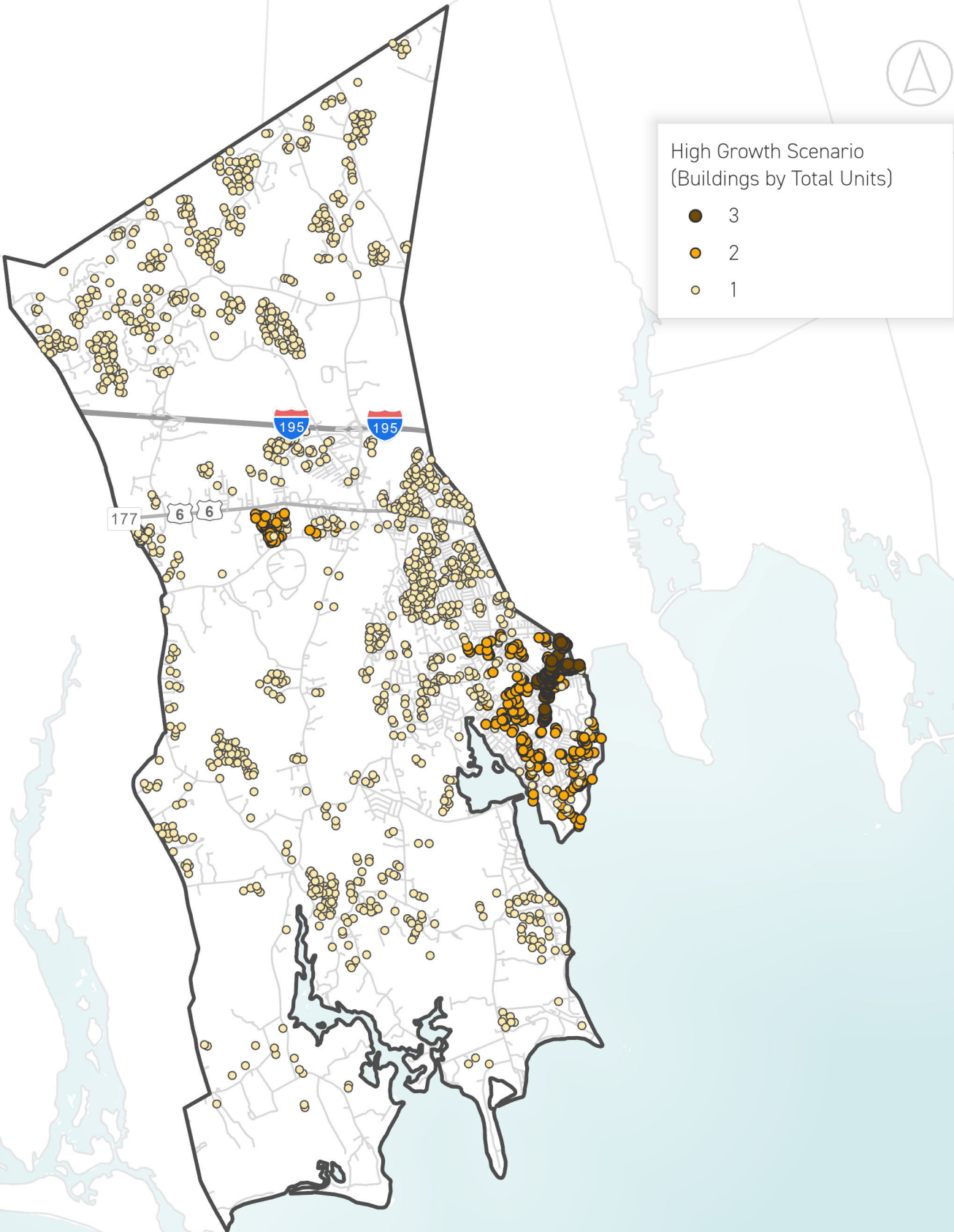
Housing Goals

This Plan presents four housing goals for the Town of Dartmouth to pursue over the next five years. These goals were developed based on the findings of the Needs Assessment; the Town's previous Housing Production Plan; and the feedback the project team received from the community, Stakeholder Committee, and Town staff.

Goal A: Support infrastructure upgrades and expansions to enable housing development.

Both residents and Town officials alike understand the need for expanded infrastructure capacity to further support housing development. Important areas for upgrades and expansions include select areas within the Residence B district and Route 6/South Dartmouth, where the most new growth is predicted to occur under the current zoning.

Map 4. (Right) High residential growth scenario. One point (dot) is equal to one building. The color indicates how many housing units are in each potential building; [SRPEDD Growth Model](#), 2024.



Goal B: Implement zoning changes that enable the creation of new affordable and missing middle housing choices.

Over half of survey respondents (56%) indicated that it was very important or extremely important for the Town to have a variety of housing options at different price points. Furthermore, respondents had mixed opinions on whether Dartmouth's housing stock is currently meeting the community's needs.

Figure 27. Survey responses to the question: "How important do you feel it is for Dartmouth to have many different housing options at different price points?"

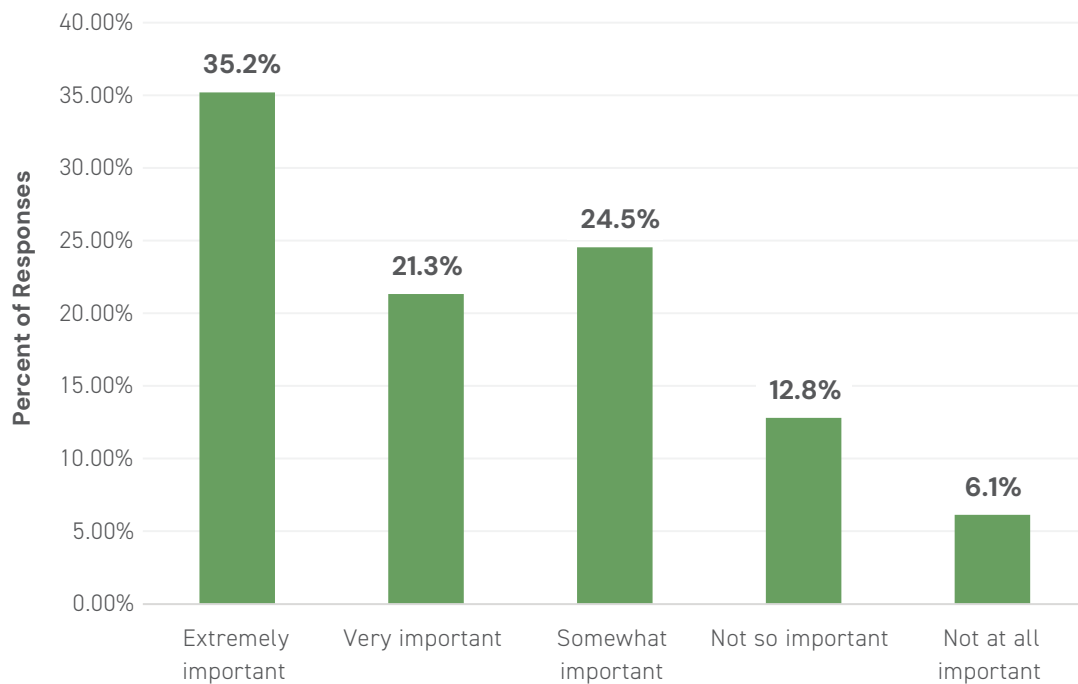
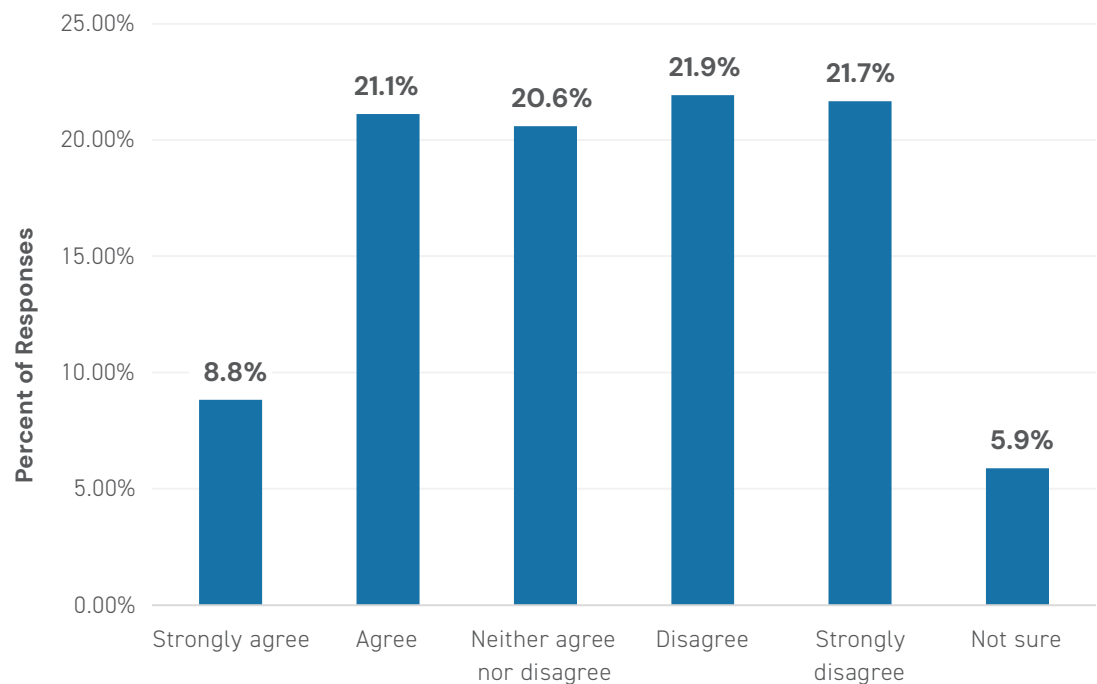


Figure 28. Survey responses to the question: “Do you feel Dartmouth’s current housing stock is meeting its community’s needs?”



This sentiment is echoed in survey responses about specific housing types in Town. Respondents signified they did not believe there are enough housing options for seniors, veterans, and smaller households. The data reflects this, with only 15% of Dartmouth’s housing stock consisting of smaller “missing middle” housing options.⁷

One of the most direct ways to address this lack of options is through zoning. The Town can implement new or revised zoning that expands housing options across key parts of town. This includes removing barriers to new housing production and increasing the diversity of allowed residential uses by-right or via special permit.

⁷ Includes multi-family under 10 units and attached single-family.

Goal C: Create new and expand existing programs to support production, preservation, and overall housing stock stability.

Town of Dartmouth is fortunate to have an active Community Preservation Committee (CPC) and Affordable Housing Trust (AHT) that administer two housing assistance programs: the Housing Assistance Purchase Program (HAPP) and the Dartmouth Home Rehabilitation Program (DHRP). These programs are fully supported by the Town's 1.5% Community Preservation Act (CPA) property tax surcharge. The Stakeholder Committee indicated interest in building out these two existing programs and establishing new programs, such as an emergency rental assistance program and buy-out program, to further advance the CPC and AHT's goals.

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

Dartmouth's SHI is currently 7.81%, which is approaching the State's 10% requirement. While this percentage may increase in the near-term as several large developments along the Route 6 corridor come to fruition, it will still be important for the Town to plan for ways to meet the 10% threshold. To encourage municipalities to develop SHI-eligible housing, 760 CMR 56.00 provides that a municipality may request certification of its approved Housing Production Plan if it has increased its number of SHI-eligible housing units in an amount equal to or greater than its 0.5% (one-year certification) or 1.0% (two-year certification) production goals for that calendar year. Dartmouth's HPP production goals are 63 units for one year of certification and 126 units for two years of certification. As such, the Town should strive to meet these production goals over the 5-year lifespan of this plan.

Housing Strategies

The project team and Stakeholder Committee have outlined eight housing strategies to accomplish the four goals described in the previous section. These strategies range from zoning reviews to funding acquisition, encompassing a breadth of different pathways for achieving the Town's housing vision over the next five years.

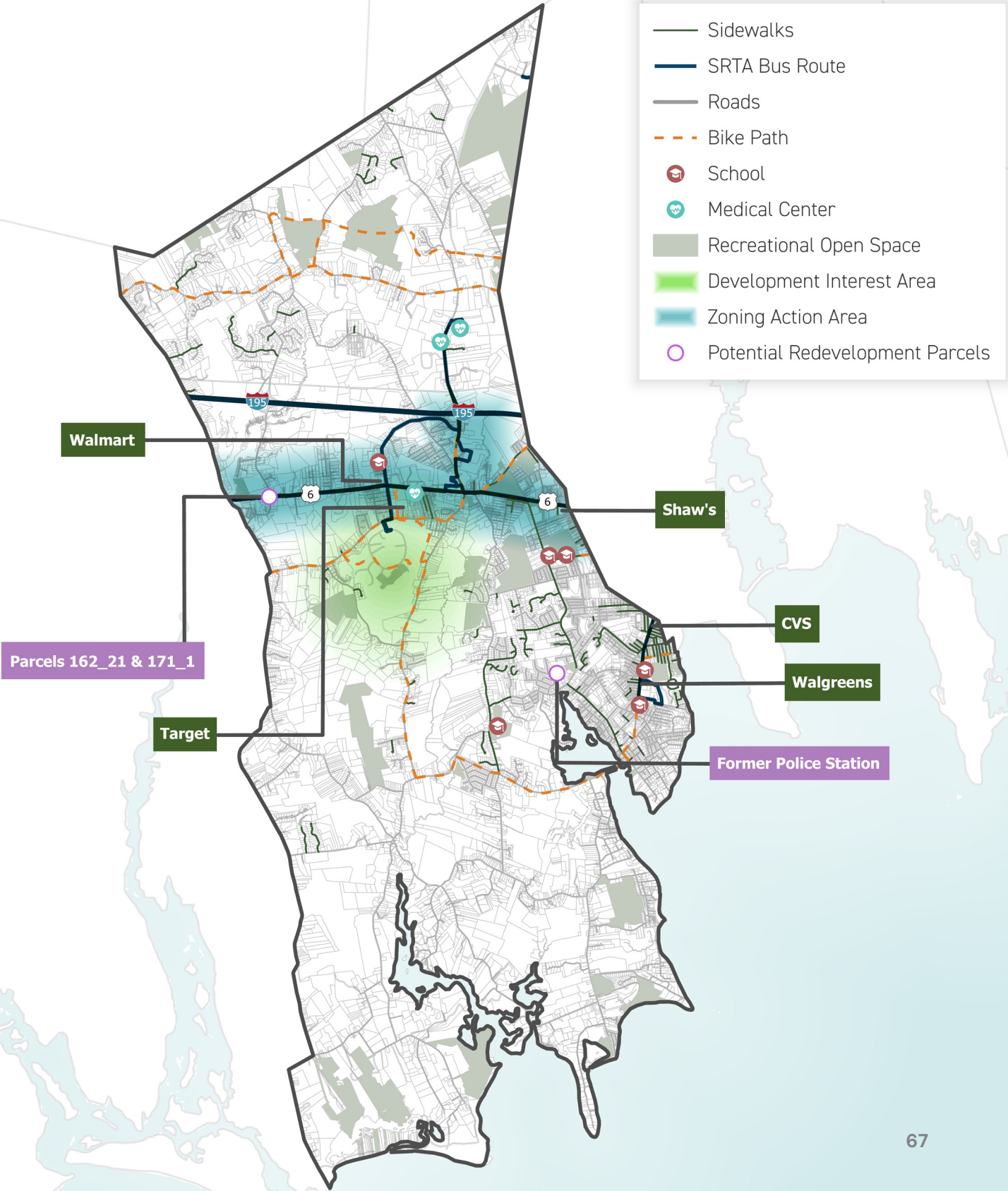
Map 5. (Right) Dartmouth Housing Action Map.

HOW TO READ THE IMPLEMENTATION STRATEGIES

Each Implementation Strategy has a set of associated goals, timeline (short: <2 years; medium: 2-5 years; long: >5 years), and priority (high: implement as soon as possible; medium: implement in the near future; low: implement when time permits). Some strategies will also list success stories, additional reading items that may provide more information, and funding opportunities.

Example:





STRATEGY #1

Explore opportunities to upgrade and expand key infrastructure across town.



Priority: High | **Timeline:** Long | **Goals:** A

Much of the areas in Dartmouth with public sewer and water infrastructure have been built out over the past decade, largely consisting of portions of the Route 6 corridor. In the past five years, Dartmouth has received three MassWorks awards to support infrastructure upgrades, totaling \$2,485,000. The funding directly supported the creation of new housing units, including the Mendes-Monteiro House (an age-restricted project managed by the Dartmouth Housing Authority; matched with CPA and local funds) and The Preserve (288 mixed-income units consisting of apartments and duplexes). The Town also sought an additional \$6.1m to support improvements to their wastewater treatment facility and to upgrade a length of water mains at Faunce Corner, though these applications were unsuccessful.

Currently, Dartmouth is seeking a consultant to complete a Comprehensive Wastewater Management Plan (CWMP). While a more detailed understanding of the Town's needs will result from this Plan, the Department of Public Works (DPW) has an existing set of priorities for infrastructure. These priorities include implementing several pump station upgrades, making aeration system improvements at the main treatment facility, and correcting several undersized pipes across town. The Town's growth model, conducted alongside this Plan, reinforces these needs, showing high suitability and growth potential along Route 6 and near both Bliss Corner and Faunce Corner due to the presence of favorable zoning and resources.

The Town should continue to seek funding to support design/engineering and construction for infrastructure modifications to allow for greater density and diversity of housing. Doing so will be especially important given increasing interest from developers to pursue projects in Dartmouth. There are numerous grant programs that fund this work, several of which the Town has either previously accessed or applied for, including:

- **Massachusetts State Revolving Fund (SRF)** – The State Revolving Fund offers a Clean Water Program and a Drinking Water Program that provide low-cost financing options for water and wastewater improvements.
- **MassWorks** – The MassWorks Infrastructure Program is a competitive grant program that provides capital funds for public infrastructure projects that support housing production, economic development, and job creation.
- **HousingWorks** – Similar to MassWorks, the HousingWorks Infrastructure Program is a competitive grant program that provides capital funds for public infrastructure projects that support housing production.
- **U.S. Economic Development Administration (U.S. EDA) Public Works Program** – U.S. EDA's Public Works program helps eligible communities make infrastructure improvements to enable economic development and job creation.
- **Community Development Block Grants (CDBG)** – The Community Development Block Grant provides funding for a variety of activities that benefit underrepresented groups, including water and sewer expansion.

The Town can continue to work with the DPW, CPC, and AHT to set aside matching funds to increase the competitiveness of their application, as they have done in the past.

STRATEGY #2

Establish a mixed-use overlay district to provide for additional housing opportunities.



Priority: High | **Timeline:** Short | **Goals:** B, D

Mixed-use development offers a way to balance housing production and economic development, and often supports village-style neighborhood placemaking. Stakeholder Committee members and staff expressed interest in expanding mixed-use development opportunities in town, potentially by building off of the existing Chapter 40R district or by establishing a new one.

The Town's current Chapter 40R district, the Lincoln Park Smart Growth Overlay District (LPSGOD), allows multi-family by-right at 20 units per acre along Route 6. The district, while nearly built out, still has growth potential. However, committee members and staff cited issues with existing residential-to-commercial ratios stipulated within the zoning and infrastructure capacity that may affect the ability to market the site. The Town may wish to work with EOHLC to review and revise these requirements to expand mixed-use opportunities within the LPSGOD.

In addition to these revisions, the Town should explore establishing a new 40R district near a new eligible location. The Town could pursue a new district along Route 6, which could likely qualify as an "area of concentrated development" as defined in 760 CMR 59.00.

In addition to expanding the existing LPSGOD and/or establishing a new Chapter 40R district, the Town may consider conducting a review of their existing zoning language surrounding mixed-use housing to identify ways to expand or promote mixed-use development outside of the Route 6 corridor. Dartmouth currently allows mixed-use development by-right in following base zoning districts:

- Bliss Corner Mixed Use District (BCMU);
- Single Residence C (SR-C);
- General Business (GB);
- Neighborhood Business (NB); and
- Village Business (VB).

To expand these opportunities, the Town may review whether they it would like to expand mixed-use into other parts of Dartmouth or review the residential and commercial floor space percentage requirements in existing districts where mixed-use is permitted to further promote housing production and create additional economic opportunities. These efforts can also work in tandem with strategic infill goals. The Town could look at parcels that tend to be underutilized and/or consistently vacant to maximize the impact of developing a high tax-value property.

STRATEGY #3

Evaluate the Zone III Aquifer requirements for potential reforms.

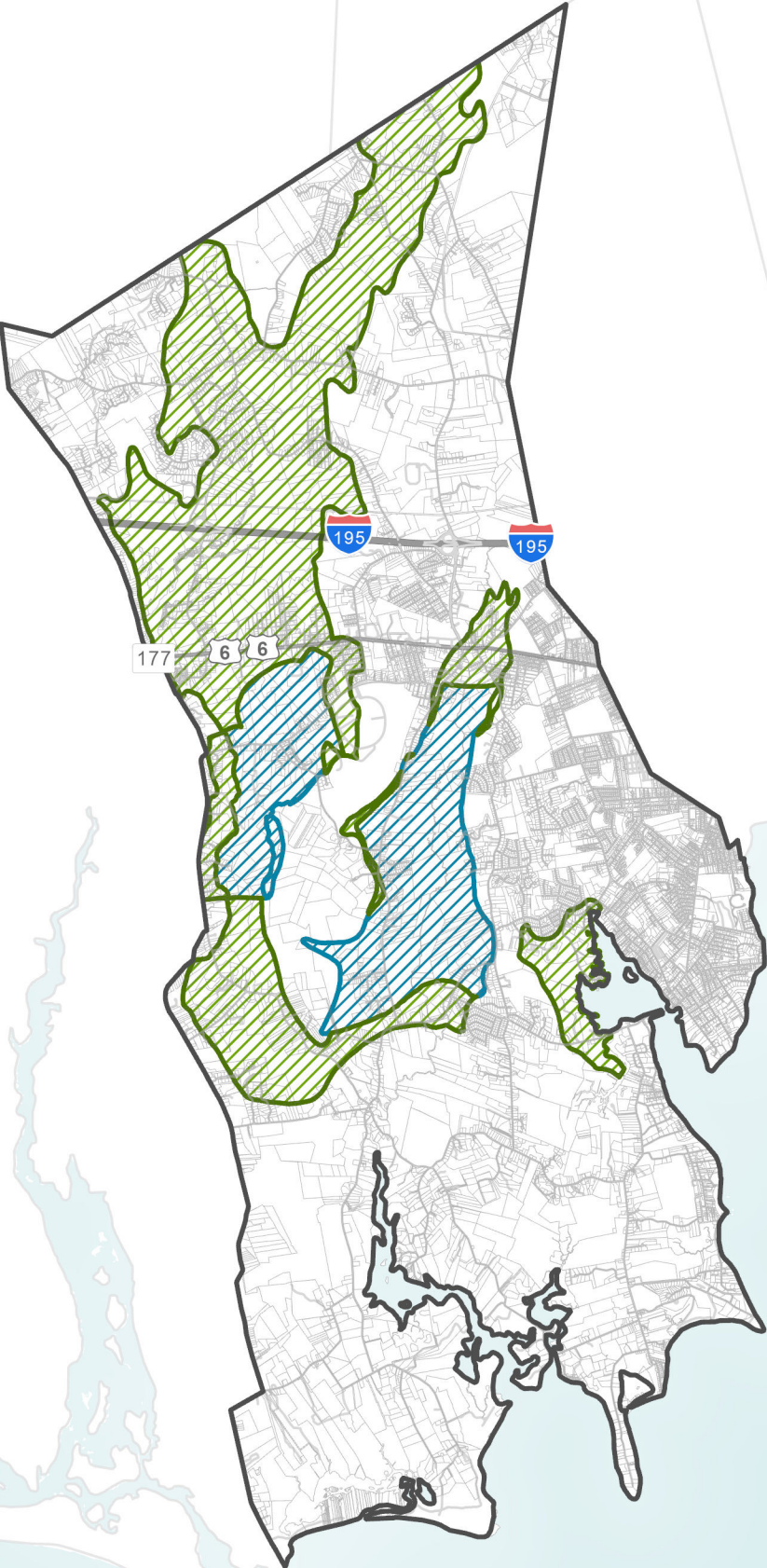


Priority: High | **Timeline:** Medium | **Goals:** B

The Aquifer Protection Overlay District (Article 28 of Dartmouth's Zoning Bylaws) outlines specific dimensional and development standards to protect groundwater resources for each of the two Massachusetts Department of Environmental Protection (MassDEP) approved aquifer zones ("Zone I" and "Zone II") and drainage/recharge areas nearby ("Zone III"). The Zone III district is delineated using sources from the United States Geological Survey (USGS), MassDEP, Drainage Basin Overlays, and a 1980 study of Dartmouth groundwater resources. Zone III currently makes up about 21.4% of the Town's land area.

Members of the Stakeholder Committee pointed out that, while many of the restrictions outlined within the bylaw are essential to protecting important water resources, there are several provisions that could be revised, namely those affecting Zone III areas. Specifically, members pointed out § 375-28.5 ["Prohibited uses."] B. (8), which prohibits lot coverages above 10%, or lot coverage above 2,500 square feet of any lot, whichever is greater. The section also defines areas to be considered in the lot coverage calculation. The Town has discussed increasing the lot coverage limit from 10% to upwards of 30%, however, staff and elected officials will likely want to explore their options further before deciding on a percentage. Additionally, stakeholder committee members have identified gravel ground cover as potentially removable from lot coverage calculations, so long as it is not compacted.

Map 6. (Right) Zone II and Zone III of the Aquifer Overlay Protection District.



Aquifer Protection Overlay
District May 2024

 Zone II

 Zone III

STRATEGY #4

Pursue funding opportunities and programming to bolster the Community Preservation Committee and Housing Trust's existing resources.



Priority: Medium | **Timeline:** Medium | **Goals:** C, D

As discussed previously, Dartmouth's CPC and AHT offer two primary programs: the HAPP and the DHRP. The HAPP offers grants to income-qualified (80% AMI) first-time buyers bridge the gap between a market-rate home's selling price and the affordable price. The program last offered \$175,000 in down payment assistance for two eligible applicants. The program also covers up to \$1,500 of initial home inspections that may be required. In exchange for the grant, the properties will be subject to a permanent deed rider that restricts the value of the home and its re-sale to income-eligible households. The Trust, in collaboration with EOHLC, will evaluate any future re-sales and ensure the units undergo an Affirmative Fair Marketing process and be eligible for inclusion on the Town's SHI. The DHRP operates similarly to the HAPP, offering up to \$50,000 in assistance for health, safety, and energy modifications. The Town also offered a Fuel Assistance Program this past winter, providing up to \$500 to an income-eligible applicant's home heating provider, via a grant from the Attorney General's Regional Energy Assistance Grant.

Stakeholder Committee members and survey respondents were supportive of bolstering these existing housing programs and creating new ones to support vulnerable residents. Survey respondents favorably viewed implementing new assistance programs for elderly residents, while stakeholder committee

members discussed offering emergency rental assistance and buy-out programs. CPA funds could supplement new housing programs, though, given statutory limitations, Dartmouth may wish to explore other funding sources, such as CDBG.

There are a number of ways Dartmouth could structure a new set of programs. The Town could have a dedicated staff member, and/or work in consultation with the Council on Aging, to help income-eligible seniors apply for existing programs, such as senior tax abatements or the State's Home Modification Loan Program.⁸ Administrative staff and elected officials can also work with the CPC and AHT to allocate set-asides for an emergency rental assistance program. The Massachusetts Housing Partnership (MHP) offers a resource guide on best practices to do so, including creating clear guidelines for assistance and ways to distribute payments. The Town may wish to work with MHP, or another housing agency, to develop the emergency rental assistance program, as well as a "housing buy-out program," the latter of which has minimal regional or statewide precedent.⁹ The Town's Community Services Outreach Team could help market the existing and proposed programs to residents, as well, to increase overall reach and uptake.

⁸ The Home Modification Loan Program, offered by the Executive Office of Health and Human Services and the Community Economic Development Assistance Corporation (CEDAC), provides financial assistance with necessary accessibility modifications.

⁹ The Summit Combined Housing Authority, which services six municipalities in Colorado, offers a Deed-Restriction Acquisition Program that pays homeowners to accept a deed-restriction on their existing market-rate property.

STRATEGY #5

Create a Chapter 40Y Starter Home Zoning District.



Priority: Medium | **Timeline:** Short | **Goals:** B

Dartmouth staff, elected officials, and survey respondents have been supportive of starter home and small single-family housing development. Respondents largely approved of all “small house” precedents shown on the survey, including their design and size. Dartmouth could examine the feasibility of creating a [Chapter 40Y Starter Home Zoning District \(SHZD\)](#) in key parts of town, such as Faunce Corner, Bliss Corner, or along Route 6, to encourage development of this nature.

Figure 29. Survey responses to the question: “Would you support starter home development in Town? Starter homes typically have smaller lot sizes and square footage.”

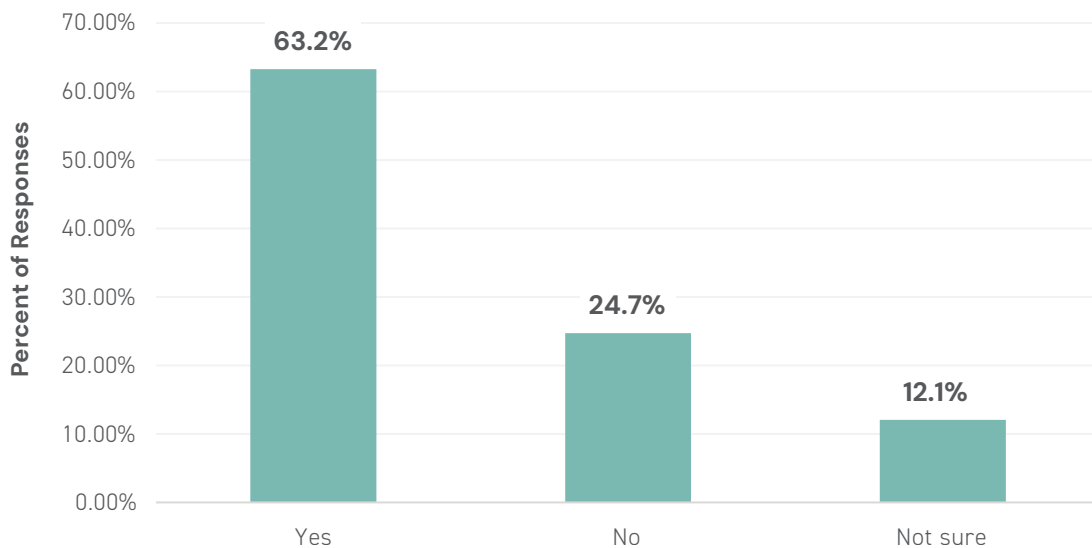
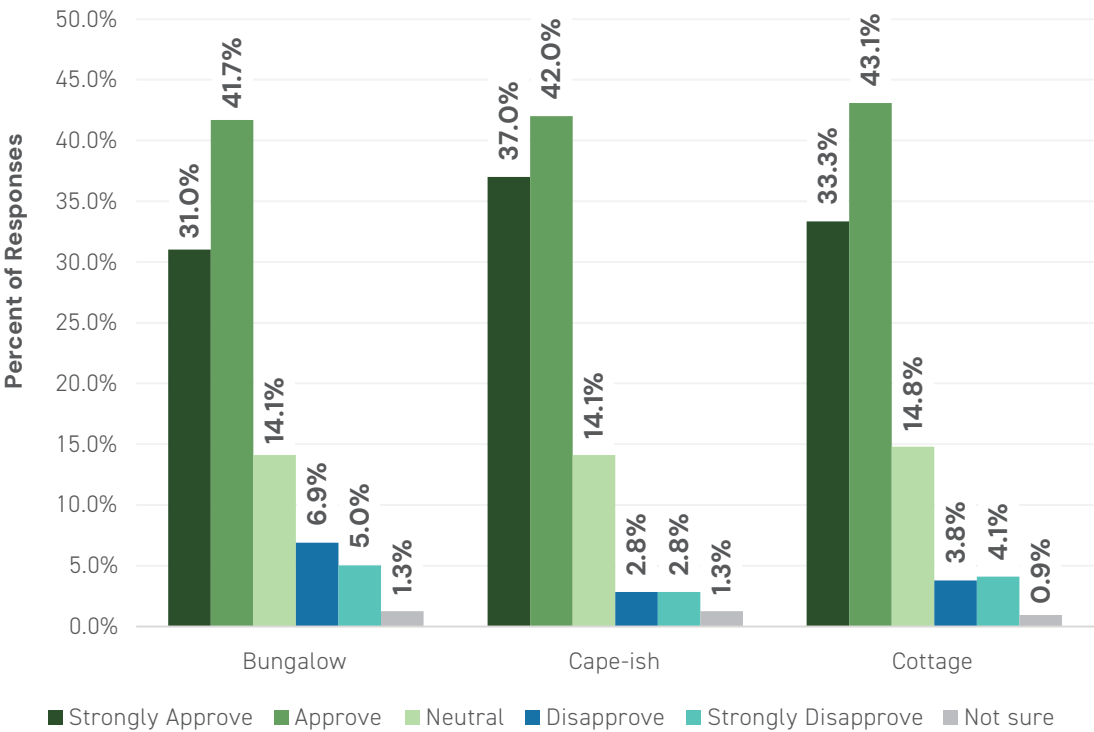




Figure 30. Survey responses to the question: “Which of these “small houses” types would fit in Dartmouth?”



SHZDs promote the development of small single-family homes (not exceeding 1,850 square feet) or accessory dwelling units¹⁰ on the same lot. SHZDs may not exceed 15% of a city or town's total land area, unless otherwise approved by EOHLC. These districts allow single-family home development by-right at a density of no fewer than 4 units per acre (approximately 10,000 square foot lot sizes). These districts also have an inclusionary component, where, in developments of more than 12 starter homes, not less than 10% of the homes shall be affordable to and occupied by individuals and families whose annual income is less than 110% of the Area Median Income (\$100,430 for a family of 4). The SHZD must also incorporate sustainable development standards. The siting of the district would likely have to be paired with an assessment of infrastructure capacity, including the need for septic versus sewer in certain parts of town.

Though Dartmouth is generally considered a moderate-to-high-income community, it is important that the Town accommodates its vulnerable residents. HUD data reveals that 39% of all households (owner and renter) fall below 100% AMI and qualify for some form of affordable housing. Further, 22% of Dartmouth homeowners and 41% of renters are cost burdened. Thus, implementing a SHZD in Dartmouth could help to both ease the burden for residents and reduce housing insecurity. Further, SHZDs can expand housing opportunities for new families and aging residents who may not have a need for a larger home.

10 From 760 CMR 69.03(3)(m): "*Starter Home Zoning shall not unreasonably restrict or require a special permit or other discretionary zoning approval for the use of land or structures for development of Starter Home Accessory Dwelling Units which shall be approved As-of-right and shall comply with the provisions of M.G.L. c. 40A §§ 1A and 3 and any applicable regulations and guidance that may be promulgated; provided that Starter Home Zoning may restrict Starter Home Accessory Dwelling Units to not more than 600 square feet of Heated Living Area regardless of the size of the Starter Home or be more permissive as allowed under 760 CMR 71.00: Protected Use Accessory Dwelling Units, and provided further that Starter Home Accessory Dwelling Units shall qualify as Protected Use ADUs under 760 CMR 71.00.*"



Photo 6. A ±1,650 square foot home in the [Riverwalk](#) pocket neighborhood in Concord, MA. Homes in this market-rate, cottage cluster development have sold for below the citywide median sale price for single-family homes in the respective sale year; Data: Redfin, Banker & Tradesman, Photo: Union Studio Architects.

STRATEGY #6

Review the Town’s existing zoning to establish an inclusionary housing component for age-restricted developments.



Priority: Medium | **Timeline:** Short | **Goals:** B, D

Dartmouth’s zoning currently allows “assisted elderly housing” via a special permit from the Planning Board in the Single Residence A, Single Residence B, General Residence, Limited Industrial, General Business, and Office Park districts. Additionally, the zoning allows for “senior residential services”¹¹ within the Bliss Corner Mixed Use and General Business districts. The Stakeholder Committee expressed interest in seeing these uses include an affordable component for larger developments, known as an “inclusionary zoning” requirement.

Inclusionary Zoning (IZ) can be an effective tool to create new affordable housing by offering various incentives to offset potential costs associated with their production, such as density bonuses or the relaxation of regulatory requirements (e.g. the number of required parking spaces per unit). Typically, IZ bylaws stipulate that, to receive incentives, qualifying units must be made affordable to residents that fall under a specific income limit (typically 50-80% AMI) and be SHI-eligible. Dartmouth would have flexibility in choosing its IZ criteria.

¹¹ “Senior residential services” differ from “assisted elderly housing” in that the latter requires rooms/units for resident staff personnel, while the former may or may not include rooms/units. The Town may wish to consolidate these uses into one.

The Town may consider reviewing its existing bylaws, as well as existing IZ language in comparable communities, to assess the feasibility of implementing new IZ provisions in parts of town where age-restricted developments are permitted. Many standard IZ bylaws stipulate a 10% affordability requirement for developments with 10 or more units (i.e. 1 affordable unit for every 10 market-rate units). Dartmouth may wish to consider a higher threshold given committee members' interest in seeing only larger developments subject to such a requirement.

Additionally, the Town may consider implementing a "fees in lieu of housing" (also known as a "buy-out") option for developers. A buy-out option would allow the Town to collect a payment from a developer exchange for a waiver of the requirements for the construction of on-site affordable units. The revenue generated from a buy-out program is typically placed in a community's MAHT and can then be reinvested into the development of affordable housing elsewhere in town. The Town should explore appropriate fee schedules/formulas¹² when evaluating comparable IZ language in other communities across the Commonwealth. Fees should be comparable to the cost to produce an affordable unit on-site.

As with other Local Action Units (LAUs), the Town will need to report units produced through inclusionary zoning to EOHLC for listing on the SHI.

12 The 2020 Urban Institute brief "[Determining In-Lieu Fees in Inclusionary Zoning Policies](#)" provides three methods to calculate in-lieu fees: the affordability gap method, the production cost method, and the indexed fees (based on project characteristics method). The Town should work with a housing/financial consultant to identify the best method to adopt.

Case Study

The Town of Sudbury adopted its Senior Incentive Development bylaw in 1998, which aims to provide discounted housing development opportunities for seniors upon parcels greater than 10 acres in size, in exchange for dedicated open space, occupancy requirements (age 55+), and unit resale and price restrictions. Qualifying developments are granted a development bonus that is calculated based on the number of buildable lots permitted under a conventional subdivision, with each lot satisfying the minimum lot area. The maximum density for qualifying developments is four dwelling units per building.

ADDITIONAL READING

- › [Local Action Units Guide](#)

Photo 7. (Right) Grouse Hill Condominiums in Sudbury, MA, developed through the Town's Senior Incentive Development bylaw; Maloney Properties Real Estate.



STRATEGY #7

Prepare to negotiate expiring use deed-restrictions into perpetuity.



Priority: Medium | **Timeline:** Medium | **Goals:** D

"Expiring use properties" are units that were built with federal and/or state subsidies (such as low-cost mortgages, rent subsidies, and loan guarantees) to serve low- and moderate-income households that are at risk of being removed from the Subsidized Housing Inventory. These properties are preserved via a deed-restriction, which typically lasts for at least 30 years, but can be written to never expire ("in perpetuity"). The loss of current affordable properties through expiration of their deed restrictions will reduce Dartmouth's total number of affordable units and require the town to produce additional units to account for their removal from the SHI. Their expiration could also put existing residents at risk of displacement, as property owners may choose to convert the units to market-rate.

Under [M.G.L. c. 40T](#), a property owner must send public notices 24 months and again 12 months prior to a "termination," as well as required notices prior to a sale of the property. Under these circumstances, the property owner is limited in their ability to raise rents for low-income tenants. Additionally, a right of first offer and a right of first refusal are triggered if the property owner intends to sell a covered¹³ affordable housing project without ensuring continued affordability.

¹³ Please see M.G.L. c. 40T s. 1, "Publicly-assisted housing" definition to review the covered programs.

Dartmouth has 328 SHI units at risk of expiration, including:

- North Hixville Rd - 4 SHI units, subsidized by the Executive Office of Health and Human Services, restriction expiring **2026**;
- Solemar II - 124 SHI units, subsidized by EOHLC, restriction expiring **2032**; and
- Solemar I – 200 SHI units, subsidized by EOHLC, restriction expiring **2041**.

The Town should work to make sure these homes receive the necessary affordability extensions or ensure that they are deed-restricted into perpetuity. The Town should prioritize the 128 units with near-term expirations. By extending these deed restrictions, the Town can prevent the loss of any SHI units and ensure that residents living in these homes are not at risk of displacement, now or in the future.

The [Community Economic Development Assistance Corporation \(CEDAC\)](#), MassHousing, EOHLC, Greater Boston Legal Services, Local Initiative Support Corporation (LISC), MHP, and other agencies are available to help communities leverage the resources they need to prevent affordable units from being lost. Some of the services that these groups can provide include:

- Negotiating extensions of current affordability restrictions or sales to non-profit owners;
- Securing new capital investment to meet deferred maintenance or systems replacement needs; and
- Advocacy.

STRATEGY #8

Collaborate with proactive housing developers and the State to create SHI-eligible units on town- and state-owned land.

////////////////////
Priority: Low | **Timeline:** Long | **Goals:** D

Dartmouth can pursue partnerships with local non-profits or other developers to produce housing options for residents with low, moderate, and fixed incomes through the Local Initiative Program (LIP). This can include working with the Town's CPC, MAHT, and Housing Authority, or groups like Habitat for Humanity and NeighborWorks, to produce smaller-scale housing opportunities that are still affordable to a variety of household incomes.

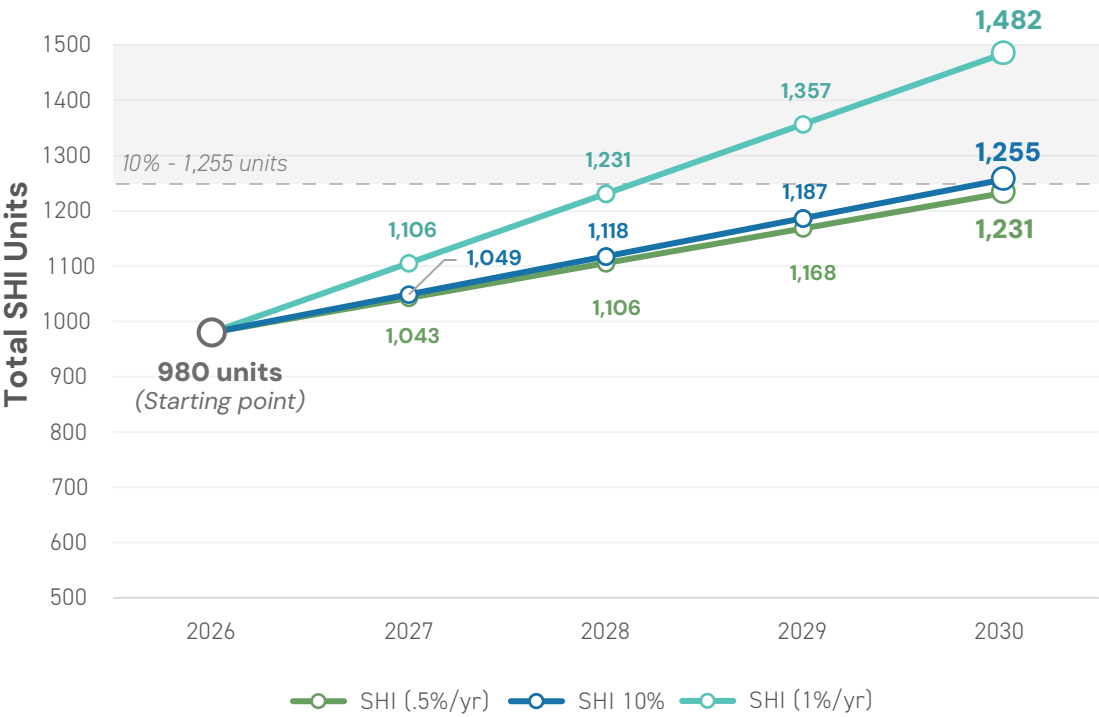
The Town currently has three Comprehensive Permits before the Zoning Board of Appeals: The Hathaway (300 rental units), Sherbrooke Farms (152 rental units), and The Residences at Hawthorne (138 units; 110 ownership units and 28 rental units). These ongoing projects will likely bring Dartmouth over the 10% SHI requirement. In addition to the above, the Stakeholder Committee has identified several sites for potential development. They include:

- The former police station 247 Russells Mills Rd; and
- Parcels 162_21 and 171_1 (on the corner of Reed Rd and Route 6).

The Town has also expressed interest in working with UMass Dartmouth and EOHLIC to identify excess parcels that may be appropriate for housing development.

Exploring all of the above options will offer Dartmouth additional opportunities for affordable housing production. To guide the process in a clear and open way, the Town should prioritize resident input to make sure these future redevelopments are met with support.

Figure 31. Hypothetical production rates of SHI units.



Case Study

The City of New Bedford redeveloped the former Robert C. Ingraham School at 80 Rivet Street. The site, under ownership of the Women's Institute for Housing and Economic Development, was converted into 19 mixed-income apartments, ranging from one-to three-bedrooms. This building, along with three other redeveloped sites, were sold to Affordable Housing and Service Collaborative in 2021, which now plans to develop 8 additional affordable housing units, through the use of various state, federal, and CPA funding.

ADDITIONAL READING

- › [The Local Initiative Program](#)
- › [State Land for Homes](#)

Photo 8. The Robert C. Ingraham School in New Bedford; Ingraham School.



Conclusion

The Town of Dartmouth is a vibrant coastal community with access to a plethora of local and regional amenities. Its aging population and school enrollment trends show that housing needs in town may shift over the next decade towards “aging-in-place” and accessibility interventions. While current data predicts population decline in Dartmouth, growth trends along Route 6 and elsewhere in town may change this outcome.

Notable barriers in town include space limitations due to the presence of environmental resources, limited zoning capacity, and infrastructure needs. This Housing Production Plan outlines four goals and eight strategies to address these population trends and barriers. These goals and strategies range from increasing programming to support vulnerable residents to enabling new housing opportunities through strategic zoning amendments. This Plan also highlights several sites for potential development.

Table 4. 2026 Dartmouth HPP Goals.

ID	Goal
A	Support infrastructure upgrades and expansions to enable housing development.
B	Implement zoning changes that enable the creation of new affordable and missing middle housing choices.
C	Create new and expand existing programs to support production, preservation, and overall housing stock stability.
D	Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and support communities in need.

Table 5. 2026 Dartmouth HPP Strategies.

ID	Strategy	Priority	Timeline	Goals
1	Explore opportunities to upgrade and expand key infrastructure across town.	High	Long	A
2	Establish a mixed-use overlay district to provide for additional housing opportunities.	High	Short	B, D
3	Evaluate the Zone III Aquifer requirements for potential reforms.	High	Medium	B
4	Pursue funding opportunities and programming to bolster the Community Preservation Committee and Housing Trust's existing resources.	Medium	Medium	C, D
5	Create a Chapter 40Y Starter Home Zoning District.	Medium	Short	B
6	Review the Town's existing zoning to establish an inclusionary housing component for age-restricted developments.	Medium	Short	B, D
7	Prepare to negotiate expiring use deed-restrictions into perpetuity.	Medium	Medium	D
8	Collaborate with proactive housing developers and the State to create SHI-eligible units on town- and state-owned land.	Low	Long	D