



# Housing Production Plan

Plympton, Massachusetts

Plympton Housing Production Plan Committee with the  
assistance of Old Colony Planning Council 11/20/17

# Table of Contents

Glossary of Terms .....	4
List of Tables .....	8
List of Figures.....	9
I. Notices & Acknowledgements .....	10
II. Executive Summary .....	11
Affordable Housing Goals & Strategies .....	13
1. Housing Goals.....	13
2. Implementation Strategies.....	13
III. Introduction.....	15
A. Profile of Plympton.....	15
B. Overview of a Housing Production Plan .....	16
C. Defining Affordable Housing .....	17
IV. Comprehensive Housing Needs Assessment.....	18
A. Demographics.....	18
1. Population .....	18
2. Households .....	19
3. Household Types .....	20
4. Household Size .....	21
5. Age Distribution.....	22
6. Race & Ethnicity.....	23
7. School Enrollment .....	24
8. Educational Attainment.....	25
9. Disability Status .....	25
10. Income .....	26
11. Employment .....	28
B. Housing Stock Analysis .....	29
1. Housing Units.....	29
2. Housing Unit Types.....	30
3. Age and Condition of Housing.....	30
4. Household Tenure .....	31
5. Vacancy.....	33

6.	Value of Owner Occupied Housing Units .....	33
7.	Median Sales Price.....	33
8.	Number of Residential Sales.....	34
9.	Median Gross Rent .....	35
10.	Housing Units Permitted .....	36
11.	Recent & Future Development.....	36
12.	Projected Housing Demand.....	36
C.	Housing Affordability.....	36
1.	Poverty Rate .....	37
2.	Households Eligible for Housing Assistance .....	38
3.	Fair Market Rents .....	40
4.	Current M.G.L. Chapter 40B Subsidized Housing Inventory.....	40
5.	Housing Cost Burden .....	42
6.	Housing Affordability Gap .....	44
V.	Challenges to Producing Affordable Housing.....	46
A.	Land Availability.....	47
B.	Watershed Areas .....	47
C.	Protected Open Space, Wetlands & Floodplains.....	47
D.	Contamination.....	48
E.	Water & Sewer .....	48
F.	Transportation.....	48
G.	Schools.....	49
H.	Residential Zoning .....	49
I.	Community Perceptions about Affordable Housing.....	50
VI.	Affordable Housing Goals and Strategies.....	51
A.	Housing Goals.....	51
B.	Implementation Strategies.....	52
<b>Appendix A:</b>	<b>Subsidized Housing Inventory .....</b>	<b>66</b>
<b>Appendix B:</b>	<b>Plympton Zoning Map .....</b>	<b>67</b>
<b>Appendix C:</b>	<b>Plympton Developmental Constraints Map .....</b>	<b>68</b>
<b>Appendix D:</b>	<b>Available Housing Resources &amp; Programs .....</b>	<b>69</b>
<b>Appendix E:</b>	<b>DHCD, MHP, CEDAC, MassHousing and MassDevelopment Bedroom Mix Policy .....</b>	<b>73</b>



## Glossary of Terms

**Affordable:** The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30% of a household's income.

**Affordable Housing:** Affordable housing is also defined according to percentages of median income for an area.

According to HUD "extremely low income" housing is reserved for households earning at or below 30% of the Area Median Income (AMI); "very low income" households are households earning between 31% and 50% of the AMI; and "low income" households are households earning between 51% and 80% of the Area Median Income (AMI).

**Area Median Income (AMI)** – means area median household income as defined by HUD pursuant to section 3 of the 42 U.S.C. 1437 (the Housing Act of 1937), as amended, adjusted for household size.

**Community Preservation Act:** The Community Preservation Act (CPA) is a Massachusetts law that allows participating cities and towns to adopt a real estate tax surcharge of up to 3% in order to fund the four community preservation purposes of open space, historic preservation, affordable housing, and recreation. In addition to the community tax surcharge, the state provides matching funds that are not less than 5% and not more than 100% of the funds raised by the community. The actual percentage varies from year to year dependent on the health of the Commonwealth's community preservation trust fund, which is funded by a surcharge on Registry of Deeds transactions. Communities with Community Preservation funding, such as Plympton, should find this resource invaluable in paying for upfront predevelopment costs and feasibility analysis, staff and consultants, as well as leveraging additional subsidies.

**CPA in Plympton:** The town of Plympton adopted the CPA and local bylaw at the May 2008 Annual Town Meeting. The Plympton bylaw adopted a rate of 1.5% for the property tax surcharge and established a Community Preservation Committee (CPC). Additionally, certain exemptions from the surcharge are available for any person who qualifies for low income housing or low to moderate income senior housing in the town, as defined by Section 2 of the Community Preservation Act. Information about these exemptions is available at the Assessor's Office. The CPC in Plympton is made up of nine members that include a member of the Conservation Committee, a member of the Historical Commission, a member of the Planning Board, the Highway Surveyor or the Surveyor's designee, a member of the Council on Aging and four members at large appointed by the Plympton Board of Selectmen.

**The Community Preservation Committee (CPC):** annually solicits proposals for the use of the funds, ranks the submissions, and makes a recommendation to Town Meeting for the best use of program funds. By law, a minimum of 10% of the CPA money must be spent on affordable housing. The CPC has been a strong advocate of affordable housing and will continue to offer financial assistance to worthwhile projects.

**Comprehensive Permit:** The Comprehensive Permit Act is a Massachusetts law which allows developers of affordable housing to override certain aspects of municipal zoning bylaws and requirements. A permit for the development of low and moderate income housing issued by a Board or the Committee pursuant to the M.G.L. Chapter 40B Section 20 through 23 and 760 CMR 56.00.

**Cost Burdened:** When a household pays more than 30% of its income on housing (including utilities), it is considered to be cost burdened.

**Detached Unit:** A detached home is almost always considered a single-family home, meaning all internal areas are shared and in common, also called a single detached dwelling.

**Disability:** Difficulty with any of the six types of disability collected in the American Community Survey: vision, hearing, ambulatory, cognitive, self-care, and independent living. It covers functional limitations in the three domains of disability (communication, mental and physical), activities of daily living (ADLs), and instrumental activities of daily living (IADLs). **Vision difficulty:** Blindness or serious difficulty seeing, even when wearing glasses or contacts. **Hearing difficulty:** Deafness or serious difficulty hearing. **Cognitive difficulty:** Serious difficulty remembering, concentrating, or making decisions. **Ambulatory difficulty:** Serious difficulty walking or climbing stairs. **Self-care difficulty:** Difficulty dressing or bathing. This type relates to ADLs. **Independent living difficulty:** Difficulty doing errands alone such as visiting a doctor's office or shopping. This relates to IADLs.

**Eligible for Assistance:** A family's eligibility for assistance is based on the income limit applicable to the type of housing assistance the family is to receive. A family may be income-eligible for one program but have too high an income for another program.

**Employment to population ratio:** The ratio of people who are currently employed to the total population, in terms of percentage.

**Exclusionary zoning:** is the utilization of zoning ordinances to exclude certain types of people from a given community.

**Household:** A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters. There are two major categories of households, "family" and "nonfamily".

**Housing Unit:** A house, an apartment, a group of rooms, or a single room occupies or intended for occupancy as separate living quarters.

**Housing Production Plan (HPP)** – means an affordable housing plan adopted by a municipality and approved by the Department, defining certain annual increases in its number of SHI Eligible Housing units as described in 760 CMR §56.03(4).

**Housing Production Plan Community Survey:** a brief survey created and available through survey monkey, to help the committee determine community need and solicit input on affordable housing for inclusion in development of this plan. Pages 1-11 in the back of this plan are the questions and the community responses from the 84 individuals who participated.

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

**Inclusionary zoning:** refers to municipal planning ordinances that require a given share of new construction to be affordable by people with low to moderate incomes.

**Local Initiative Program (LIP):** a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low and moderate-income households.

**Low Income Persons –** means all persons who, according to the latest available United States Census, reside in households whose net income does not exceed the maximum income limits for admission to public housing, as established by the Department. The Department's calculation shall be presumed conclusive on the Committee unless a party introduces authoritative data to the contrary. Data shall be authoritative only if it is based upon a statistically valid, random sample or survey of household income conducted in the relevant area since the latest available U.S. Census. **Low or Moderate Income Housing –** means any units of housing for which a Subsidizing Agency provides a Subsidy under any program to assist the construction or substantial rehabilitation of low or moderate income housing, as defined in the applicable federal or state statute or regulation, whether built or operated by any public agency or non-profit or Limited Dividend Organization. If the applicable statute or regulation of the Subsidizing Agency does not define low or moderate income housing, then it shall be defined as units of housing whose occupancy is restricted to an Income Eligible Household.

**Poverty:** the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

**Severely Cost Burdened:** When a household pays more than 50% of its income on housing (including utilities), it is considered to be severely cost burdened. As a result these households may have difficulty affording necessities such as food, clothing, transportation and medical care.

**Subsidized Housing :** can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. This subsidy stays with the tenant. Or it can be multifamily subsidized housing, where the subsidy is given to the owner who provides affordable housing. This subsidy stays with the property.

Subsidized Housing Inventory (SHI): used to measure a community's stock of low-or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit law. A list compiled by the Department containing the count of Low or Moderate Income Housing units by city or town.

Subsidizing Agency – means any agency of state or federal government that provides a Subsidy for the construction or substantial rehabilitation of Low or Moderate Income Housing. If the Subsidizing Agency is not an agency of state government, the Department may appoint a state agency to administer some or all of the responsibilities of the Subsidizing Agency with respect to 760 CMR 56.00; in that case, all applicable references in these Guidelines to the Subsidizing Agency shall be deemed to refer to the appointed project administrator.

Subsidy – means assistance provided by a Subsidizing Agency to assist the construction or substantial rehabilitation of Low or Moderate Income Housing, including direct financial assistance; indirect financial assistance through insurance, guarantees, tax relief, or other means; and non-financial assistance, including in-kind assistance, technical assistance, and other supportive services. A leased housing, tenant-based rental assistance, or housing allowance program shall not be considered a Subsidy for the purposes of 760 CMR 56.00.

Use Restriction – means a deed restriction or other legally binding instrument in a form consistent with these Guidelines and, in the case of a Project subject to a Comprehensive Permit, in a form also approved by the Subsidizing Agency, which meets the requirements of these Guidelines.

Warren Group: The Warren Group collects and compiles data on real estate sales and ownership throughout New England. They offer a wide range of real estate products, information services and printed and on-line publications, including the weekly newspaper Banker & Tradesman and monthly magazine The Commercial Record.

Who your landlord is: If you live in public housing, the housing authority owns your building and is your landlord. In a few cases, a private company may manage the building for the housing authority or may be part of the ownership, but the building is still controlled by the housing authority. Housing authorities operate in most cities and towns in Massachusetts. They were established by state law to provide affordable housing for low-income people. If you live in subsidized housing, the housing authority is not your landlord. Subsidized housing is owned and operated by private owners who receive subsidies in exchange for renting to low- and moderate-income people. Owners may be individual landlords or for-profit or nonprofit corporations.



## List of Tables

- Table 1: Population, 1990-2010
- Table 2: Projected Population, 2010 – 2030
- Table 3: Households, 1990 – 2010
- Table 4: Projected Households, 2010 – 2040
- Table 5: Households Types in Plympton, 2000 – 2010
- Table 6: Household Size in Plympton, 2000 – 2010
- Table 7: Age Distribution in Plympton, 2000 – 2010
- Table 8: Race and Ethnicity in Plympton, 2000 – 2010
- Table 9: Educational Attainment (Ages 25+), 2015
- Table 10: Disabled Residents by Age in Plympton, 2015
- Table 11: Occupation of Residents by Industry, 2015
- Table 12: Annual Unemployment Rates, 2011 – 2015
- Table 13: Total Housing Units, 2000 – 2015
- Table 14: Housing Units by Type in Plympton, 2015
- Table 15: Year Built of Residential Structure in Plympton, 2015
- Table 16: Housing Tenure of Occupied Housing Units, 2015
- Table 17: Housing Tenure by Age in Plympton, 2015
- Table 18: Housing Tenure by Household Size in Plympton, 2015
- Table 19: Housing Vacancy by Tenure, 2015
- Table 20: Value of Owner-Occupied Housing Units in Plympton, 2015
- Table 21: Percentage of Individuals in Plympton below the Poverty Level, 2015
- Table 22: Percentage of Families in Plympton below the Poverty Level, 2015
- Table 23: HUD FY2016 Affordable Housing Income Limits for the Brockton, MA HUD Metro FMR Area
- Table 24: Income as Percent of AMI by Household Type/Size (Total Number and Percent)
- Table 25: Town of Plympton Subsidized Housing Inventory
- Table 26: Plympton Affordable Housing Production Goals, 2018-2034
- Table 27: Cost Burden by Household Type, All Households
- Table 28: Plympton Housing Affordability Gap, 2000-2016 (Single Family Homes)
- Table 29: Approximate Cost of Single Family (SF) Ownership Units in Plympton, 2016
- Table 30: Plympton’s Residential Zoning Bylaw
- Table 31: Plympton Housing Production Plan Strategy

## List of Figures

- Figure 1: Old Colony Planning Council Region**
- Figure 2: Public School Enrollment in Plympton’s Dennett Elementary School**
- Figure 3: Disabilities Reported for Plympton Residents, 2015**
- Figure 4: Median Household Income, 2015**
- Figure 5: Household Income Distribution in Plympton, 2015**
- Figure 6: Median Sales Price of Single Family Homes, 2000 – 2016**
- Figure 7: Number of Single Family Homes Sold, 2000 – 2016**
- Figure 8: Median Gross Rent, 2015**
- Figure 9: Housing Units Permitted, 2000 – 2015**
- Figure 10: Fair Market Rent, Brockton, MA HUD Metro FMR Area**
- Figure 11: Percentage of Subsidized Housing Inventory\*, December 2014**
- Figure 12: Percentage of Owner-Occupied Cost Burdened Households, 2015**
- Figure 13: Percentage of Renter-Occupied Cost Burdened Households, 2015**

# I. Notices & Acknowledgements

## Notices

The preparation of this Plan has been financed through the Massachusetts District Local Technical Assistance (DLTA) program. The views and opinions of the Old Colony Planning Council expressed herein do not necessarily state or reflect those of the Massachusetts Executive Office of Housing and Economic Development.

This District Local Technical Assistance Plan was prepared by the following members of the Old Colony Planning Council staff under the direction of Pat Ciaramella, Executive Director.

Project Manager: Eric Arbeene, AICP, Senior Community Planner  
Laurie Muncy, Principal Comprehensive Planner  
[lmuncy@ocpcrpa.org](mailto:lmuncy@ocpcrpa.org)

Supporting Staff: Andrew Vidal, GIS Manager  
[avidal@ocpcrpa.org](mailto:avidal@ocpcrpa.org)

## Acknowledgements

The town of Plympton would like to thank the Old Colony Planning Council and all the people who contributed to the development of this Plan. Old Colony Planning Council worked with the Town’s Housing Production Plan Committee and Board of Selectmen to complete this report. We thank everyone who participated in the process by sharing information and providing guidance through attending meetings and/or completing our survey. In particular we are grateful to Old Colony Planning Council for providing all of the data referenced herein, as well as Director of the Council on Aging, Joy Marble, for sharing her insights into the current need for affordable senior housing.

### Town of Plympton Housing Production Plan Committee

Carolyn DeCristofano  
Dawn Hastings-Ely  
Sharon Housley  
Christine Joy

### Town of Plympton Board of Selectmen

Christine Joy, Chairman  
John Traynor  
Mark Russo, Clerk

## II. Executive Summary

This Housing Production Plan (HPP) has been prepared in accordance with the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy to increase the production of affordable housing in Plympton. The Plan includes a comprehensive housing needs assessment and details housing production goals and strategies aimed at meeting these needs over the next five years (2018-2023). A summary of key demographic, housing stock, and housing affordability data from the comprehensive housing needs assessment, as well as an overview of the Plan's goals and strategies is detailed below. Please note that the data in this Plan is from the U.S. Census Bureau's 1990, 2000, and 2010 Census, the 2011-2015 American Community Survey (ACS), the U.S. Department of Housing and Urban Development (HUD), the Massachusetts Department of Transportation (MassDOT), The Warren Group, MassGIS, and the Massachusetts Department of Elementary and Secondary Education.

### Comprehensive Housing Needs Assessment

#### Demographics

- The population of Plympton increased 18.3% from 2,384 in 1990 to 2,820 in 2010. It is expected to increase an additional 6.5% to 3,002 by 2040.
- The number of households in Plympton increased 31.3% from 766 in 1990 to 1,006 in 2010. It is expected to increase an additional 40.7% to 1,415 by 2040.
- The large majority (76.1%) of Plympton's households are family households.
- The average household size in Plympton decreased from 3.09 persons in 2000 to 2.80 persons in 2010. A significant majority (68.3%) of households in Plympton consist of 3 people or less.
- The town continues to age, as the population of Plympton over the age of 45 increased 47% from 2000 to 2010, whereas the population under the age of 45 decreased 15% during the same time period.
- The racial and ethnic composition of Plympton is largely homogenous, with 96.8% of the population identifying as white.
- Enrollment at Plympton's Dennett Elementary School decreased from 236 in the 2006-2007 school year to 209 in the 2016-2017 school year.
- The population of Plympton is well-educated, with 42.3% of the population age 25 and over having a college degree.
- Approximately 10.5% of the residents in Plympton reported having some type of disability in 2015. The most common types of disabilities were ambulatory difficulties, hearing difficulties, and cognitive difficulties.
- Plympton's median household income was \$90,648 in 2015, which was higher than all of its neighboring communities, with the exception of Pembroke.
- Approximately 20.8% of the households in Plympton had an annual income of less than \$50,000 in 2015.
- The industries that employ the most residents of Plympton are the educational services, healthcare and social assistance industries (17.9%) and the retail trade industry (11.9%).
- The unemployment rate in Plympton has steadily declined over the past five years, dropping from 7.4% in 2011 to 5.1% in 2015.

#### Housing Stock Analysis

- The number of housing units in Plympton increased 23.2% from 872 in 2000 to 1,074 in 2015.
- 92.3% of all housing units in Plympton are single family detached structures.
- Plympton's housing stock is relatively young, with approximately 68.6% of the housing units being constructed after 1969.
- Most Plympton residents own their own home, as 88.7% of housing units are owner-occupied.

- Home ownership is more common in Plympton for every age group, except for those aged 85 years and over.
- Larger households in Plympton are more likely to purchase a home than to rent, as 3+ person households account for 48.7% of owner-occupied households versus just 8.6% of renter-occupied households.
- Plympton's housing market is very tight, with a 0% homeowner vacancy rate and a 4.1% rental vacancy rate.
- The median sales price of a single-family home in Plympton dipped during the recent recession, but has begun to climb in recent years. In 2016, the median sales price of a single-family home in Plympton was \$335,300.
- Just like the median sales price, the number of single-family homes sold annually in Plympton dipped during the recent recession, but these numbers have also begun to climb in recent years. In 2016, there were 36 single-family sales in Plympton.
- Between 2000 and 2015, Plympton issued permits for 119 housing units. Of these 119 units, 95% were for single family homes, while just 5% were for multi-family units.
- In 2014, Plympton had a projected housing demand of 210 to 222 new units by 2020.

#### Housing Affordability

- Children (under age 18) have the highest levels of poverty in Plympton.
- Plympton has a low percentage of families below the federal poverty level; however some family types are more likely than others to live in poverty, such as female householders who have children under 18 years of age living with them.
- Slightly less than one quarter of the households in Plympton are considered to be low-income, earning less than 80% of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance.
- Fair Market Rents (FMR) for the Brockton, MA HUD Metro FMR Area have dropped slightly for efficiencies, one-bedroom, and four-bedroom units, but have increased in the more common two-bedroom and three-bedroom units over the past five years.
- 4.91% of Plympton's housing units (51 units) are on the state's Subsidized Housing Inventory (SHI).
- 26% of owner-occupied households and 69% of renter-occupied households in Plympton are considered to be cost burdened (paying more than 30% of their gross income on housing).
- According to a Housing Affordability Gap Analysis, 31.3% of single-family homes in Plympton are affordable to households making less than the HUD Area Median Family Income of \$87,100.

#### Development Constraints

- According to an analysis of MassGIS L3 parcel data, Plympton has a considerable amount of developable residential land (893 acres), but it is constrained by the town's many wetlands and floodplains, its need for onsite water and wastewater systems and its large lot zoning requirements.
- Plympton does not have municipal water or wastewater systems, requiring property owners to rely exclusively on on-site systems for water and wastewater. The need to rely on on-site water and wastewater systems necessitates the need for Plympton to have large minimum lot size requirements, which can make it difficult to produce the affordable housing needed.
- Plympton has a considerable amount of land that is constrained environmentally, as approximately 4,492 acres or 46.4% of the Town is located within wetlands and 2,917 acres or 30% of the Town is located within a 100-year floodplain.
- Plympton is an entirely auto-dependent community, as it lacks public transportation services and has only a limited amount of bicycle and pedestrian accommodations.
- Currently, Plympton's Residential Zoning Bylaw allows as-of-right zoning for single-family dwelling units, two-family dwelling units and boarding/lodging houses in its Agricultural Residential (AR), Business (B)

and Light Manufacturing (LM) zoning districts. All other housing types are either prohibited or require the granting of a special permit. The bylaw does allow multi-family dwelling units for the elderly and handicapped via special permit.

## Affordable Housing Goals & Strategies

### 1. Housing Goals

- **Goal #1:** *Meet the 10% state standard for affordable housing so that Plympton is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total housing units.*
- **Goal #2:** *Ensure that new affordable housing are harmonious with the community vision of maintaining the Town's rural character and zoning bylaws.*
- **Goal #3:** *Create affordable housing units through adaptive reuse of existing buildings and town owned properties.*
- **Goal #4:** *Promote a diversity of housing options in Plympton to meet the needs of a changing and aging population and promote a socio-economically diverse population.*

### 2. Implementation Strategies

***Strategies to meet the 10% state standard for affordable housing so that Plympton is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total housing units.***

- **Strategy 1.1:** *Develop a Comprehensive Permit Policy*
- **Strategy 1.2:** *Explore local permitting process for affordable housing and accompanying affordable housing requirements.*
- **Strategy 1.3:** *Identify specific sites for which the municipality will advance town goals and encourage the filing of friendly private comprehensive permit developments.*
- **Strategy 1.4:** *Consider incentives to include accessible and adaptable housing units in new developments to provide affordable options to local veterans, seniors and/or the disabled.*
- **Strategy 1.5:** *Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.*
- **Strategy 1.6:** *Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation*
- **Strategy 1.7:** *Utilize Local Initiative Program*
- **Strategy 1.8:** *Explore Innovative Affordable Housing Options*

***Strategies to ensure that new affordable housing is harmonious with the community vision of maintaining the Town's rural character and zoning bylaws.***

- **Strategy 2.1:** *Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 and over.*
- **Strategy 2.2:** *Adopt an Inclusionary Zoning Bylaw*
- **Strategy 2.3:** *Encourage Smaller Housing Units*

***Strategies to create affordable housing units through adaptive reuse of existing buildings and town owned properties.***

- ***Strategy 3.1:*** Conduct Screening Analysis of Town-Owned land.
- ***Strategy 3.2:*** Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.
- ***Strategy 3.3:*** Explore the adoption of Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties.

***Strategies to promote a diversity of housing options in Plympton to meet the needs of a changing and aging population and promote a more socio-economically diverse population, including constructing new units and preserving existing dwellings.***

- ***Strategy 4.1:*** Support aging in the community through increased multi-generational housing options and progressive senior facilities.
- ***Strategy 4.2:*** Distribute and diversify new production and insure that new housing creation is harmonious with the rural character of Plympton.
- ***Strategy 4.3:*** Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.
- ***Strategy 4.4:*** Review private properties for housing opportunities.

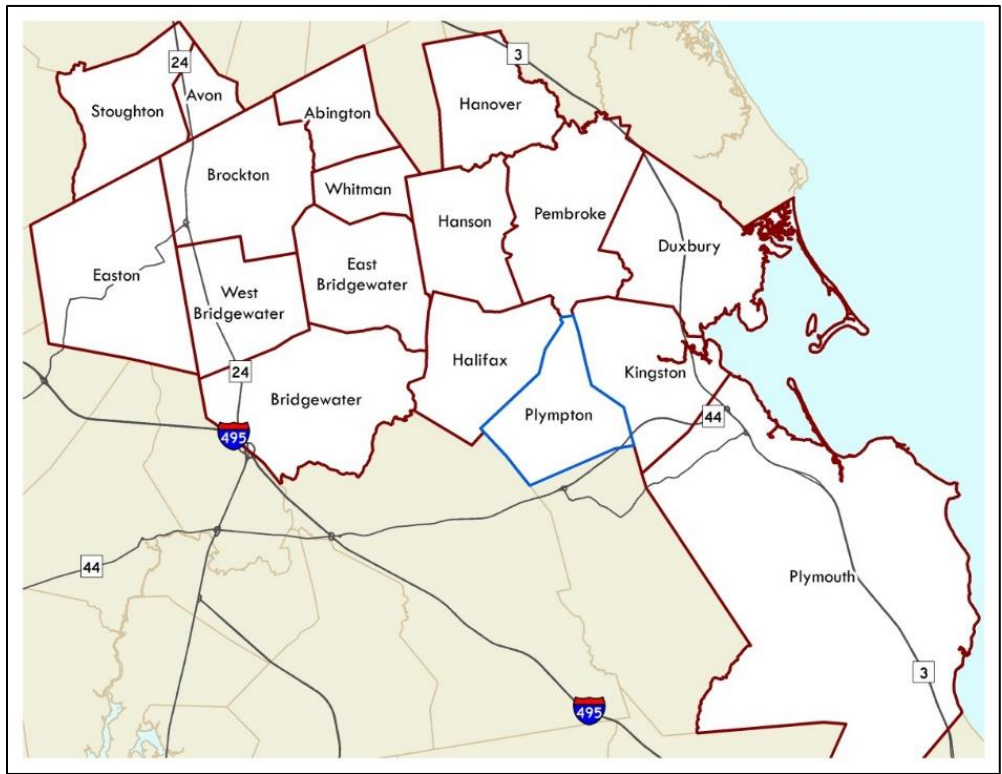
### III. Introduction

#### A. Profile of Plympton

The Town of Plympton is in the heart of Plymouth County and is bordered by Pembroke to the north, Kingston to the east, Carver and Middleboro to the south and Halifax to the west. The town had a population of 2,820 according to the 2010 U.S. Census and has an area of 15.1 square miles. Plympton has the smallest population of any community in Plymouth County and one of the smallest populations in eastern Massachusetts.

The Town of Plympton can trace its history to 1640, the date of the earliest recorded history of the land. In 1695 it was incorporated as the Western Precinct of Plymouth and in 1707 it was incorporated as its own community. Since its incorporation, the size of the town has diminished greatly, first with the cessation of 5,000 acres to the Town of Halifax upon its incorporation in 1734, then with the cessation of the Southern Precinct of Plympton being incorporated as the Town of Carver in 1790. The current configuration of Plympton came about in 1863 when the boundaries were finalized between Plympton and Halifax. Throughout its history Plympton has always had a very small population due to both its topography and location. Up until the mid-twentieth century, Plympton remained a small agricultural community and by 1950, it had a population of just 697 people. Since that time Plympton has grown, primarily due to the construction of Routes 3 and 44, which has made it attractive to people who desire its rural, friendly character, but also its accessibility to nearby highways.

**Figure 1: Old Colony Planning Council Region**





## B. Overview of a Housing Production Plan

The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as “a community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP.”<sup>1</sup> Chapter 40B, also known as the Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969) is the statute under which Housing Production Plan regulations are issued, specifically 760 CMR 56.03(4). The regulation encourages communities to achieve the statutory minimum of 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI).

To qualify for approval from DHCD, a Housing Production Plan must consist of three elements: a Comprehensive Needs Assessment, Affordable Housing Goals, and Implementation Strategies. The Comprehensive Needs Assessment is needed to gain an understanding of who currently lives in the community, demographic trends affecting future growth, a community's existing housing stock and the community's future housing needs. The Affordable Housing Goals section identifies the appropriate mix of housing that is consistent with community needs, with particular attention paid to households with lower levels of income. This section also sets the community's minimum affordable housing production goal, as determined by the total number of year-round housing units published in the most recent decennial Census. The minimum annual affordable housing production goal is greater or equal to 0.5% of the year-round housing stock.<sup>2</sup> Lastly, the Implementation Strategies section consists of an explanation of the specific strategies by which the municipality will achieve its housing production goals as well as a timeframe/schedule for achieving the identified housing goals. This section also targets potential growth areas, identifies sites for development, assesses municipally-owned land that the community has targeted for housing, and identifies regional housing development collaborations.

Upon completion of a HPP, the Plan must be approved by the Town's Planning Board and Board of Selectmen and then sent to DHCD for review and approval. Once it is approved by DHCD, the Plan is valid for five years. Communities that have an approved HPP and that have met their 0.5% or 1.0% annual affordable housing production goals can apply to have their HPP certified by DHCD. Communities with certified HPPs have greater power in controlling new residential development because a decision by a community's Zoning Board of Appeals (ZBA) to deny a Chapter 40B Comprehensive Permit application will be considered “consistent with local need”, meaning that the ZBA's decision to deny the permit would be upheld by DHCD's Housing Appeals Court (HAC).

A community invokes certification in the following manner under 760 CMR 56.03(4). If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all

---

<sup>1</sup> Massachusetts Department of Housing and Community Development: Housing Production Plan: <http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html>

<sup>2</sup> Ibid.

materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

### C. Defining Affordable Housing

The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30% of a household’s income. When a household pays more than 30% of its income on housing (including utilities), it is considered to be cost burdened; when a household pays more than 50% of its income on housing (including utilities), it is considered to be severely cost burdened. As a result these households may have difficulty affording necessities such as food, clothing, transportation and medical care.

Affordable housing is also defined according to percentages of median income for an area. According to HUD “extremely low income” housing is reserved for households earning at or below 30% of the Area Median Income (AMI); “very low income” households are households earning between 31% and 50% of the AMI; and “low income” households are households earning between 51% and 80% of the Area Median Income (AMI).

In assessing a community’s progress toward the Commonwealth’s 10% affordability goal, the Department of Housing and Community Development (DHCD) counts a housing unit as affordable if it is subsidized by state or federal programs that support households earning less than 80% of the AMI.

- The units must be part of a subsidized development built by a public agency, non-profit or limited dividend organization;
- At least 25% of the units in the development must be restricted to households earning less than 80% of the AMI and have rent or sale prices restricted to affordable levels. These restrictions must last at least 30 years;
- The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
- Project owners must meet affirmative marketing requirements.

## WHAT MAKES AFFORDABLE UNITS “COUNT” ON THE SHI?

Units must be:

1. Affordable to households with incomes at or below 80 percent of the Area Median Income.
2. Approved by a housing subsidy agency as eligible for a comprehensive permit or as “Local Action Units” (developed without a comprehensive permit).
3. Protected by a long-term affordable housing restriction; and
4. Marketed and sold or rented under a DHCD compliant Affirmative Fair Housing Marketing Plan.

## IV. Comprehensive Housing Needs Assessment

An analysis of local demographic, housing stock, and housing affordability data reveals key characteristics and trends in Plympton that help explain housing need and demand. In order to understand how Plympton compares to other communities, Plympton's data was compared to all of its neighboring communities as well as to Plymouth County and the Commonwealth of Massachusetts. The goal of this assessment is to provide a framework for housing production and to develop the strategies necessary to address the housing needs of Plympton.

### A. Demographics

This housing needs assessment is based on a thorough review of Plympton's demographic profile. An analysis of population, household, age, race and ethnicity, education, disability, income and employment data was reviewed to help provide insight into the existing housing need and demand.

#### Key Findings

- The population of Plympton increased 18.3% from 2,384 in 1990 to 2,820 in 2010. It is expected to increase an additional 6.5% to 3,002 by 2040.
- The number of households in Plympton increased 31.3% from 766 in 1990 to 1,006 in 2010. It is expected to increase an additional 40.7% to 1,415 by 2040.
- The large majority (76.1%) of Plympton's households are family households.
- The average household size in Plympton decreased from 3.09 persons in 2000 to 2.80 persons in 2010. A significant majority (68.3%) of households in Plympton consist of 3 people or less.
- The town continues to age, as the population of Plympton over the age of 45 increased 47% from 2000 to 2010, whereas the population under the age of 45 decreased 15% during the same time period.
- The racial and ethnic composition of Plympton is largely homogenous, with 96.8% of the population identifying as white.
- Enrollment at Plympton's Dennett Elementary School decreased from 236 in the 2006-2007 school year to 209 in the 2016-2017 school year.
- The population of Plympton is well-educated, with 42.3% of the population age 25 and over having a college degree.
- Approximately 10.5% of the residents in Plympton reported having some type of disability in 2015. The most common types of disabilities were ambulatory difficulties, hearing difficulties, and cognitive difficulties.
- Plympton's median household income was \$90,648 in 2015, which was higher than all of its neighboring communities, with the exception of Pembroke.
- Approximately 20.8% of the households in Plympton had an annual income of less than \$50,000 in 2015.
- The industries that employ the most residents of Plympton are the educational services, healthcare and social assistance industries (17.9%) and the retail trade industry (11.9%).
- The unemployment rate in Plympton has steadily declined over the past five years, dropping from 7.4% in 2011 to 5.1% in 2015.

### 1. Population

From 1990 to 2010, Plympton's population increased 18.3%, from 2,384 residents in 1990 to 2,820 residents in 2010. Plympton's 18.3% increase in population trailed neighboring Kingston (39.6%), Middleboro (29.4%), and Pembroke (22.6%); but surpassed the growth that occurred in Halifax (15.2%) and Carver (8.7%), as well as the County (13.7%) and the Commonwealth (8.8%).

**Table 1: Population, 1990-2010**

	1990	2000	2010	Change 1990-2010	
				Number	Percent
<b>Plympton</b>	<b>2,384</b>	<b>2,637</b>	<b>2,820</b>	<b>436</b>	<b>18.30%</b>
Carver	10,590	11,163	11,509	919	8.70%
Halifax	6,526	7,500	7,518	992	15.20%
Kingston	9,045	11,780	12,629	3,584	39.60%
Middleboro	17,867	19,941	23,116	5,249	29.40%
Pembroke	14,544	16,927	17,837	3,293	22.60%
Plymouth County	435,276	472,822	494,919	59,643	13.70%
<b>Massachusetts</b>	<b>6,016,425</b>	<b>6,349,097</b>	<b>6,547,629</b>	<b>531,204</b>	<b>8.80%</b>

Source: U.S. Census Bureau, 1990, 2000, & 2010 Census

The Massachusetts Department of Transportation (MassDOT) Demographic and Socio-Economic Forecast indicates that Plympton will grow from 2,820 residents in 2010 to 3,002 residents by 2040. Plympton’s expected 6.5% increase in population during this time period trails neighboring Middleboro (21.7%), Kingston (15.8%), and Carver (12.2%), as well as Plymouth County (7.6%) and the Commonwealth (10.4%); but will surpass the growth expected to occur in Pembroke (4.4%) and Halifax (-0.9%).

The continued population growth, not only in Plympton, but across the region and the state, suggests a continued increase in housing demand, although changes in household size and type will have an impact on the type of housing that will be needed.

**Table 2: Projected Population, 2010-2040**

	2010	2020	2030	2040	Change 2010-2040	
					Number	Percent
<b>Plympton</b>	<b>2,820</b>	<b>2,887</b>	<b>2,910</b>	<b>3,002</b>	<b>182</b>	<b>6.50%</b>
Carver	11,509	12,024	12,510	12,911	1,402	12.20%
Halifax	7,518	7,509	7,486	7,448	-70	-0.90%
Kingston	12,629	13,347	14,283	14,630	2,001	15.80%
Middleboro	23,116	25,407	27,245	28,131	5,015	21.70%
Pembroke	17,837	18,345	18,773	18,622	785	4.40%
Plymouth County	494,919	512,902	527,915	532,571	37,652	7.60%
<b>Massachusetts</b>	<b>6,547,629</b>	<b>6,808,039</b>	<b>7,069,606</b>	<b>7,230,525</b>	<b>682,896</b>	<b>10.40%</b>

Source: MassDOT Demographics/Socio-Economic Forecasts

<https://www.massdot.state.ma.us/planning/Main/MapsDataandReports/Data/Demographics.aspx>

## 2. Households

According to the U.S. Census Bureau, a household includes all people who occupy a housing unit, which can be a house, apartment, mobile home, group home or single room that is occupied as separate living quarters. From 1990 to 2010, the number of households in Plympton grew 31.3% from 766 in 1990 to 1,006 in 2010. Plympton’s 31.3% increase in the number of households trailed that of neighboring Kingston (44.7%), Middleboro (39.7%),

and Pembroke (35.0%); but surpassed the rate of growth that occurred in Halifax (21.2%) and Carver (13.3%), as well as the County (21.2%) and the Commonwealth (13.3%). The difference between household growth and population growth reflects the continuing decline in household sizes.

**Table 3: Households, 1990-2010**

	1990	2000	2010	Change 1990-2010	
				Number	Percent
<b>Plympton</b>	<b>766</b>	<b>854</b>	<b>1,006</b>	<b>240</b>	<b>31.30%</b>
Carver	3,585	3,984	4,297	712	19.90%
Halifax	2,362	2,758	2,863	501	21.20%
Kingston	3,224	4,248	4,665	1,441	44.70%
Middleboro	6,063	6,981	8,468	2,405	39.70%
Pembroke	4,666	5,750	6,298	1,632	35.00%
Plymouth County	149,519	168,361	181,126	31,607	21.10%
<b>Massachusetts</b>	<b>2,247,110</b>	<b>2,443,580</b>	<b>2,547,075</b>	<b>299,965</b>	<b>13.30%</b>

Source: U.S. Census Bureau, 1990, 2000 & 2010 Census

Between 2010 and 2040, the number of households in Plympton is expected to increase from 1,006 in 2010 to 1,415 in 2040 according to the MassDOT Demographic and Socio-Economic Forecast. Plympton’s 40.7% increase in the number of households surpasses the rate of growth that is expected to occur in all of its surrounding communities, as well as the County and the Commonwealth.

**Table 4: Projected Households, 2010-2040**

	2010	2020	2030	2040	Change 2010-2040	
					Number	Percent
<b>Plympton</b>	<b>1,006</b>	<b>1,212</b>	<b>1,345</b>	<b>1,415</b>	<b>409</b>	<b>40.70%</b>
Carver	4,297	4,542	4,782	4,987	690	16.10%
Halifax	2,863	3,089	3,213	3,217	354	12.40%
Kingston	4,665	5,414	6,076	6,271	1,606	34.40%
Middleboro	8,468	9,446	10,256	10,678	2,210	26.10%
Pembroke	6,298	7,073	7,601	7,633	1,335	21.20%
Plymouth County	181,126	199,641	213,311	217,459	36,333	20.10%
<b>Massachusetts</b>	<b>2,547,075</b>	<b>2,725,127</b>	<b>2,884,084</b>	<b>2,973,292</b>	<b>426,217</b>	<b>16.70%</b>

Source: MassDOT Demographics/Socio-Economic Forecasts

<https://www.massdot.state.ma.us/planning/Main/MapsDataandReports/Data/Demographics.aspx>

### 3. Household Types

Different household types often have different housing needs. As an example, a married couple with children usually require a larger dwelling unit than does a single person. A community’s composition of household types can indicate how well suited the existing housing inventory is to residents.

Plympton’s 1,006 households can be divided between family households and non-family households. Family households are defined as any household with two or more related persons living together, whereas non-family households are defined as one person or more than one non-related persons living together. In 2010, approximately 76.1% of Plympton’s households were family households and 23.9% were non-family households, which represented a decrease in the percentage of family households and an increase in the number of non-family households since 2000. In 2010, slightly more than a third of the households in Plympton included children under 18 years of age and 28.9% of households included residents aged 65 years and older. Between 2000 and 2010, the percentage of non-family households, people living alone, and senior citizens in the community has increased significantly. These numbers suggest a need for smaller living spaces and for housing options suited for senior citizens.

**Table 5: Households Types in Plympton, 2000-2010**

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Family Households	737	86.30%	766	76.10%	29	3.90%
Husband-wife family	653	76.50%	647	64.30%	-6	-0.90%
With own children under 18 years	332	38.90%	254	25.20%	-78	-23.50%
Male householder, no wife present	N/A	N/A	43	4.30%	N/A	N/A
With own children under 18 years	N/A	N/A	16	1.60%	N/A	N/A
Female householder, no husband present	60	7.00%	76	7.60%	16	26.70%
With own children under 18 years	32	3.70%	35	3.50%	3	9.40%
Nonfamily Households	117	13.70%	240	23.90%	123	105.10%
Householder living alone	90	10.50%	179	17.80%	89	98.90%
Householder 65 years and over	30	3.50%	94	9.40%	64	213.30%
Households with individuals under 18 years	404	47.30%	345	34.30%	-59	-14.60%
Households with individuals 65 years and over	130	15.20%	291	28.90%	161	123.80%
<b>Total Households</b>	<b>854</b>	<b>100.00%</b>	<b>1,006</b>	<b>100.00%</b>	<b>152</b>	<b>17.80%</b>

Source: U.S. Census Bureau, 2000 & 2010 Census

#### 4. Household Size

Another important factor when assessing the housing needs of a community is household size. According to the U.S. Census Bureau, the average household size in Plympton decreased from 3.09 persons per household in 2000 to 2.80 persons per household in 2010. The decline in the average household size is also prevalent in most of Plympton’s neighboring communities as well as Plymouth County.

From 2000 to 2010, the households that experienced the largest increase in Plympton were households consisting of one and two people, whereas households of three, five and six people all saw decreases during the same time period. This trend toward smaller household sizes suggests an increasing demand for smaller housing units.

**Table 6: Household Size in Plympton, 2000-2010**

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
<i>1 Person Household</i>	90	10.50%	179	17.80%	89	98.90%
<i>2 Person Household</i>	269	31.50%	351	34.90%	82	30.50%
<i>3 Person Household</i>	169	19.80%	157	15.60%	-12	-7.10%
<i>4 Person Household</i>	185	21.70%	190	18.90%	5	2.70%
<i>5 Person Household</i>	97	11.40%	88	8.70%	-9	-9.30%
<i>6 Person Household</i>	33	3.90%	27	2.70%	-6	-18.20%
<i>7 or More Person Household</i>	11	1.30%	14	1.40%	3	27.30%
<b>Totals</b>	<b>854</b>	<b>100.00%</b>	<b>1,006</b>	<b>100.00%</b>	<b>152</b>	<b>17.80%</b>

Source: U.S. Census Bureau, 2000 & 2010 Census

## 5. Age Distribution

In order to determine how to best meet future housing needs in Plympton, it is important to examine the current age of the population, as well as aging trends over time. Table 7 shows the population by age for the Town of Plympton from 2000 to 2010. The data shows significant population growth in all age groups above age 55, with the highest population growth occurring in the 65 to 74 age group. This trend reflects the growth and maturing of the “Baby Boom” generation (those born between 1946 and 1964) as they move across the age ranges. This aging trend is also reflected in the increase in the median age, which rose from 37.7 years in 2000 to 44.4 years in 2010.

**Table 7: Age Distribution in Plympton, 2000-2010**

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Under 5 Years	161	6.10%	125	4.40%	-36	-22.40%
5 to 9 Years	222	8.40%	182	6.50%	-40	-18.00%
10 to 14 Years	232	8.80%	185	6.60%	-47	-20.30%
15 to 19 Years	207	7.80%	213	7.60%	6	2.90%
20 to 24 Years	101	3.80%	151	5.40%	50	49.50%
25 to 34 Years	281	10.70%	217	7.70%	-64	-22.80%
35 to 44 Years	498	18.90%	373	13.20%	-125	-25.10%
45 to 54 Years	485	18.40%	528	18.80%	43	8.90%
55 to 64 Years	277	10.50%	463	16.40%	186	67.10%
65 to 74 Years	96	3.60%	262	9.30%	166	172.90%
75 Years and Over	77	2.90%	121	4.20%	44	57.10%
<b>Median Age (Years)</b>	<b>37.7</b>	<b>N/A</b>	<b>44.4</b>	<b>N/A</b>	<b>6.7</b>	<b>17.80%</b>

Source: U.S. Census Bureau, 2000 & 2010 Census

## 6. Race & Ethnicity

The racial and ethnic composition of Plympton changed very little from 2000 to 2010. Plympton by and large is a racially and linguistically homogenous community. In 2010, 96.8% of residents identified themselves as White, a very slight decrease from 96.9% in 2000. The Asian and Hispanic populations saw the largest percentage increases from 2000 to 2010, with increases of 227% and 144% respectively.

**Table 8: Race and Ethnicity in Plympton, 2000-2010**

	2000		2010		Change 2000 - 2010	
	Number	Percent	Number	Percent	Number	Percent
<i>White Alone</i>	2,554	96.90%	2,731	96.80%	177	6.90%
<i>Black or African American Alone</i>	26	1.00%	24	0.90%	-2	-7.70%
<i>American Indian or Alaskan Native Alone</i>	16	0.60%	8	0.30%	-8	-50.00%
<i>Asian Alone</i>	9	0.30%	22	0.80%	13	144.40%
<i>Native Hawaiian or Pacific Islander Alone</i>	0	0.00%	0	0.00%	0	0.00%
<i>Some Other Race Alone</i>	14	0.50%	8	0.30%	-6	-42.90%
<i>Two or More Races</i>	18	0.70%	27	1.00%	9	50.00%
<b>Total Population</b>	<b>2,637</b>	<b>100.00%</b>	<b>2,820</b>	<b>100.00%</b>	<b>183</b>	<b>6.90%</b>
<i>Hispanic or Latino (of any race)</i>	11	0.40%	36	1.30%	25	227.30%

Source: U.S. Census Bureau, 2000 & 2010 Census



## 7. School Enrollment

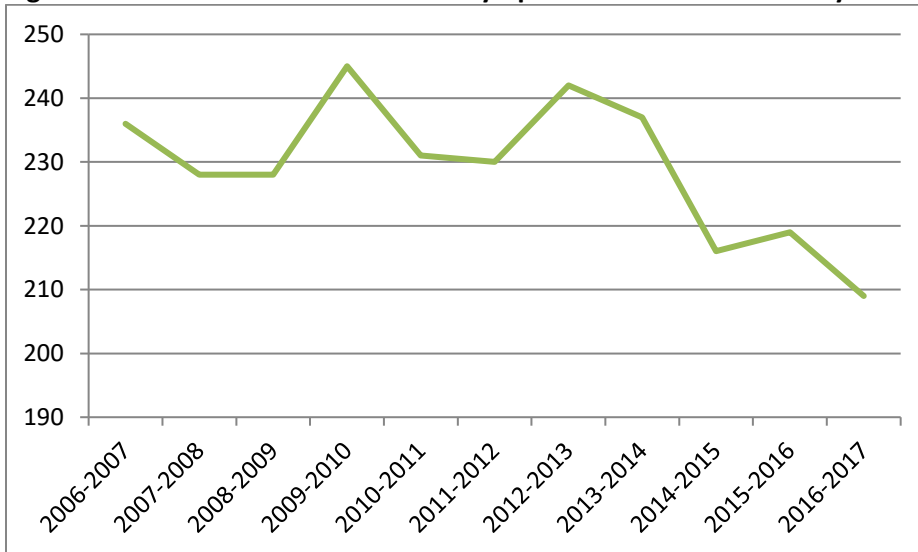
School enrollment trends are a critical component of Plympton’s growth and population trends. An analysis of school enrollment helps to frame a discussion of the potential future impacts of population change on both the school system and the community and helps better plan for future local housing needs.

The Town of Plympton is a member of the Silver Lake Regional School District along with the neighboring Towns of Halifax and Kingston. The district consists of three elementary schools (one in each community), one intermediate school in Kingston, and the shared Silver Lake Regional Middle School and Silver Lake Regional High School. In the 2017-2018 school year, the District has a total enrollment of 3,576 students. In addition to attending schools within the Silver Lake Regional School District, students in Plympton also attend the Rising Tide Charter Public School in Plymouth as well as the private Sacred Heart School in Kingston.

For the purposes of this Plan, we examined the enrollment numbers at the Dennett Elementary School in Plympton as well as the Silver Lake Regional Middle School and Silver Lake High School. According to data from the Massachusetts Department of Elementary and Secondary Education, enrollment at the Dennett Elementary School has decreased slightly from 236 during the 2006-2007 school year to 209 in the 2016-2017 school year and 207 during the 2017-2018 school year. During this same time period, enrollment at Silver Lake Regional Middle School decreased from 602 students during the 2006-2007 school year to 569 students in the 2016-2017 school year and 541 during the 2017-2018 school year. Enrollment at Silver Lake Regional High School increased from 1,141 students during the 2006-2007 school year to 1,195 students in the 2016-2017 school year and 1207 students during the 2017-2018 school year.

Figure 2 shows the enrollment at Plympton’s Dennett Elementary School over the past 11 years. Despite experiencing an increase in population in recent years, the number of students enrolled in school has dropped. This could be the result of several factors, including increased enrollment of students at charter or parochial schools, an increased amount of children being home-schooled, an aging population, and the societal phenomenon of ever-increasing smaller household sizes.

**Figure 2: Public School Enrollment in Plympton’s Dennett Elementary School**



Source: Massachusetts Department of Elementary and Secondary Education  
<http://profiles.doe.mass.edu/profiles/student.aspx?orgcode=02400010&orgtypecode=6&>

## 8. Educational Attainment

Table 9 shows the educational profile of adults aged 25 years and older in the region. In Plympton, in 2015, 94.1% of those aged 25 years and older had a high school diploma or higher and 42.3% had an associate's degree or higher. These figures are similar to most of its neighboring communities, Plymouth County and the Commonwealth.

**Table 9: Educational Attainment (Ages 25+), 2015**

	Less than High School Diploma	High School Graduate or GED	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
<b>Plympton</b>	<b>5.90%</b>	<b>32.30%</b>	<b>19.70%</b>	<b>11.60%</b>	<b>19.10%</b>	<b>11.60%</b>
Carver	10.60%	36.10%	22.80%	9.60%	15.60%	5.30%
Halifax	2.80%	38.10%	19.20%	14.90%	14.90%	10.20%
Kingston	6.20%	30.30%	16.30%	8.10%	25.00%	14.20%
Middleboro	5.70%	31.20%	20.80%	12.60%	19.70%	10.10%
Pembroke	5.40%	30.20%	21.80%	9.80%	21.90%	10.80%
Plymouth County	7.70%	29.00%	19.00%	9.90%	22.10%	12.30%
<b>Massachusetts</b>	<b>10.20%</b>	<b>25.40%</b>	<b>16.20%</b>	<b>7.70%</b>	<b>22.80%</b>	<b>17.70%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey

## 9. Disability Status

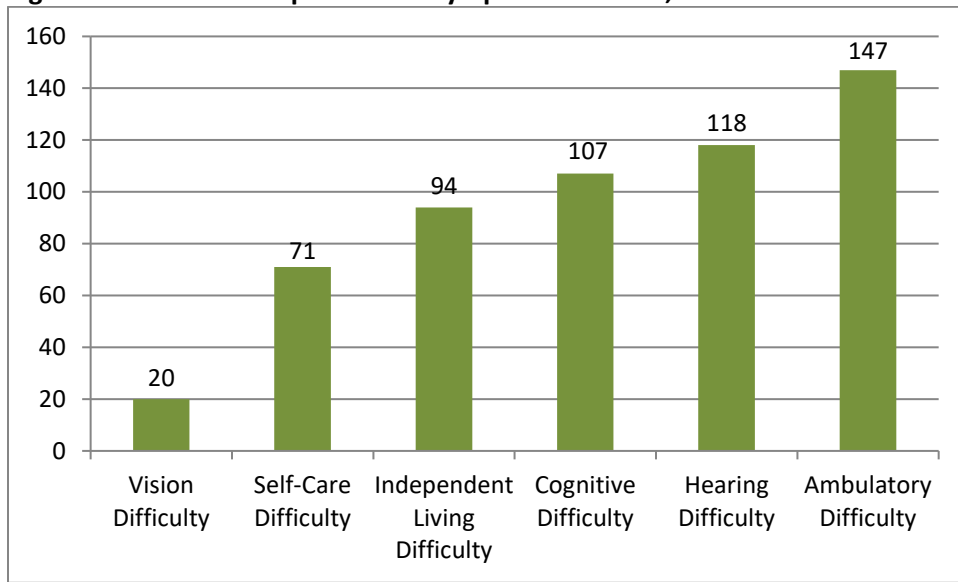
Understanding the needs of disabled residents of Plympton is a crucial aspect in planning for housing. There are 302 residents in Plympton that experience some type of disability, of which 32.38% were aged 65 years and over. The most common disability reported was an ambulatory disability, which is a disability that involves serious difficulty walking or climbing stairs. The next most common disabilities are hearing, cognition, independent living, self-care and vision difficulties. It is important to note that some residents experience more than one disability, which is why the values in Figure 3 are greater than the total number of disabled residents.

**Table 10: Disabled Residents by Age in Plympton, 2015**

	Total Number of Residents	Disabled Residents	
		Number	Percent
<i>Disabled Children (Under 18 years)</i>	534	30	5.62%
<i>Disabled Adults (18 to 64 years)</i>	1,880	125	6.65%
<i>Disabled Seniors (65 years and over)</i>	454	147	32.38%
<b>Totals</b>	<b>2,868</b>	<b>302</b>	<b>10.53%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey

**Figure 3: Disabilities Reported for Plympton Residents, 2015**



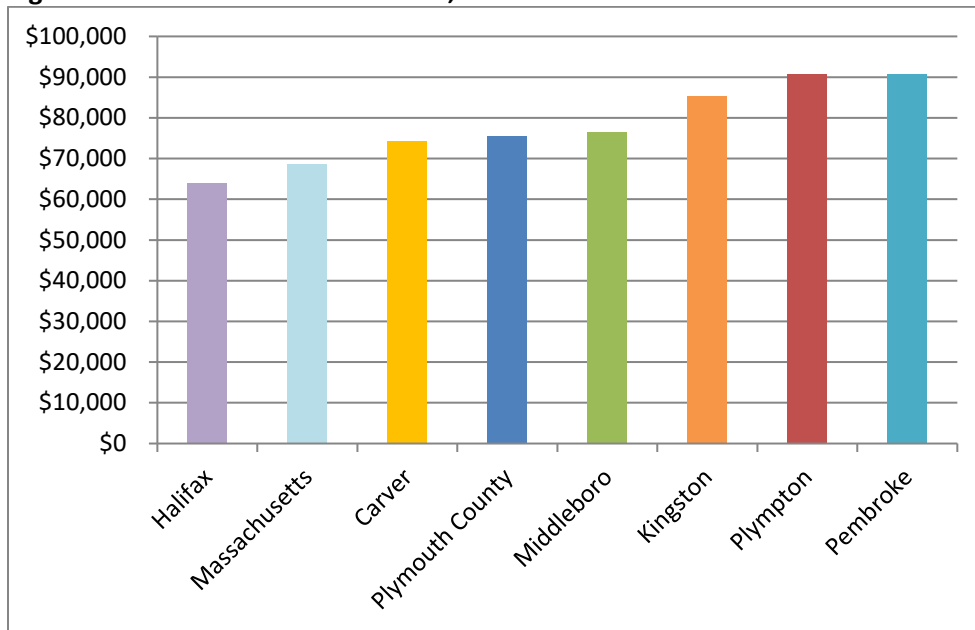
Source: U.S. Census Bureau, 2011-2015 American Community Survey

Disabled residents often have unique housing needs, both in terms of physical design/accessibility of their homes as well as the cost relative to a fixed or limited income. For those reasons, an affordable housing plan should be sensitive to the needs of the disabled community and should incorporate their issues into the goals and strategies of all housing plans.

## 10. Income

Household income is defined as the total income of all people 15 years of age and older living in a household. The median household income of a community is determined by dividing the income distribution into two equal groups, one having incomes above the median, and the other having incomes below the median. The median household income in Plympton in 2015 was \$90,648. Plympton’s median household income trailed only neighboring Pembroke’s (\$90,790).

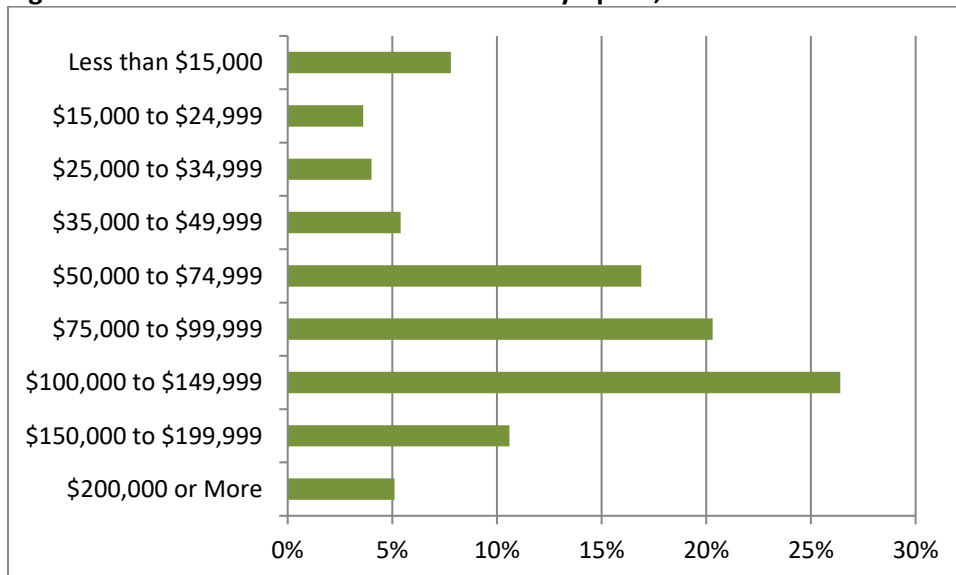
**Figure 4: Median Household Income, 2015**



Source: U.S. Census Bureau, 2011-2015 American Community Survey

While median household income is a valuable social and economic indicator, it does not account for the broad range of household incomes in a community. The 2015 American Community Survey (ACS) estimates showed that approximately 115 or 11.4% of the households in Plympton had an annual income of less than \$25,000, and approximately 209 or 20.8% of the households in Plympton had an annual income of less than \$50,000. The needs of low-income households can often be overlooked in a community; this Housing Production Plan seeks to focus the town’s attention on the needs of its low-and moderate-income households.

**Figure 5: Household Income Distribution in Plympton, 2015**



Source: U.S. Census Bureau, 2011-2015 American Community Survey

## 11. Employment

The residents of Plympton are employed in a variety of industries as shown in Table 11. The industries that employ the most residents are the educational services, healthcare and social assistance industries (17.9%) and the retail trade industry (11.9%). Employment data is important to review because it gives a sense as to how many people in Town are working in traditional high-paying industries such as management and finance versus people working in traditional low-paying industries, such as the retail, hospitality and food service industries.

**Table 11: Occupation of Residents by Industry, 2015**

Industry	Number	Percent
Agriculture, forestry, fishing, hunting and mining	4	0.30%
Construction	135	9.10%
Manufacturing	120	8.10%
Wholesale Trade	90	6.10%
Retail Trade	177	11.90%
Transportation, warehousing and utilities	62	4.20%
Information	50	3.40%
Finance, insurance, real estate rental and leasing	106	7.10%
Professional, scientific, management, administrative and waste management services	119	8.00%
Educational services, healthcare and social assistance	266	17.90%
Arts, entertainment, recreation, accommodations and food services	82	5.50%
Other services except public administration	145	9.80%
Public administration	131	8.80%
<b>Total civilian employed population (16 years+)</b>	<b>1,487</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey

A related concern to employment and income is unemployment. Over the past five years the unemployment rates in Plympton, its neighboring communities, the County and the Commonwealth have all dropped, as the economy continues to rebound from the most recent recession. Low unemployment rates are important in limiting the number of foreclosures.

**Table 12: Annual Unemployment Rates, 2011-2015**

	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>Plympton</b>	<b>7.40%</b>	<b>6.90%</b>	<b>7.00%</b>	<b>5.60%</b>	<b>5.10%</b>
Carver	7.70%	7.20%	7.00%	6.20%	5.20%
Halifax	8.00%	7.40%	7.30%	6.30%	5.10%
Kingston	6.80%	6.00%	6.20%	5.50%	4.70%
Middleboro	8.60%	7.60%	7.40%	6.20%	5.30%
Pembroke	7.30%	6.70%	6.30%	5.40%	4.60%
Plymouth County	7.80%	7.10%	7.00%	6.10%	5.20%
<b>Massachusetts</b>	<b>7.30%</b>	<b>6.70%</b>	<b>6.70%</b>	<b>5.70%</b>	<b>5.00%</b>

Source: Massachusetts Executive Office of Labor and Workforce Development

## B. Housing Stock Analysis

This section examines the characteristics and condition of the current housing stock and local housing market in Plympton as well as the region. Included is an examination of the number of housing units, housing types, the age and condition of housing, household tenure, home sales trends, recent housing development, and projected housing demand.

### Key Findings

- The number of housing units in Plympton increased 23.2% from 872 in 2000 to 1,074 in 2015.
- 92.3% of all housing units in Plympton are single family detached structures.
- Plympton’s housing stock is relatively young, with approximately 68.6% of the housing units being constructed after 1969.
- Most Plympton residents own their own home, as 88.7% of housing units are owner-occupied.
- Home ownership is more common in Plympton for every age group, except for those aged 85 years and over.
- Larger households in Plympton are more likely to purchase a home than to rent, as 3+ person households account for 48.7% of owner-occupied households versus just 8.6% of renter-occupied households.
- Plympton’s housing market is very tight, with a 0% homeowner vacancy rate and a 4.1% rental vacancy rate.
- The median sales price of a single-family home in Plympton dipped during the recent recession, but has begun to climb in recent years. In 2016, the median sales price of a single-family home in Plympton was \$335,300.
- Just like the median sales price, the number of single-family homes sold annually in Plympton dipped during the recent recession, but these numbers have also begun to climb in recent years. In 2016, there were 36 single-family sales in Plympton.
- Between 2000 and 2015, Plympton issued permits for 119 housing units. Of these 119 units, 95% were for single family homes, while just 5% were for multi-family units.
- In 2014, Plympton had a projected housing demand of 210 to 222 new units by 2020.

### 1. Housing Units

The number of housing units in Plympton increased by 202 units from 872 in 2000 to 1,074 units in 2015. Plympton’s 23.2% increase in the number of housing units trailed only neighboring Middleboro’s (25.8%).

**Table 13: Total Housing Units, 2000-2015**

	2000	2015	Change 2000-2015	
			Number	Percent
<b>Plympton</b>	<b>872</b>	<b>1,074</b>	<b>202</b>	<b>23.20%</b>
Carver	4,127	4,649	522	12.60%
Halifax	2,841	2,975	134	4.70%
Kingston	4,525	4,795	270	6.00%
Middleboro	7,249	9,122	1,873	25.80%
Pembroke	5,897	6,675	778	13.20%
Plymouth County	181,524	201,930	20,406	11.20%
<b>Massachusetts</b>	<b>2,621,989</b>	<b>2,827,820</b>	<b>205,831</b>	<b>7.90%</b>

Source: U.S. Census Bureau, 2000 Census & 2011-2015 American Community Survey

## 2. Housing Unit Types

Plympton’s housing stock primarily consists of single family detached homes. This type of housing accounts for 92.3% of the homes in Plympton. The remaining 7.7% of the housing stock consists of a large apartment complex of more than 20 units (4.7%), single family attached homes (1.9%) and mobile homes (1.2%).

**Table 14: Housing Units by Type in Plympton, 2015**

	Number	Percent
1 unit, detached	991	92.30%
1 unit, attached	20	1.90%
2 units	0	0.00%
3 or 4 units	0	0.00%
5 to 9 units	0	0.00%
10 to 19 units	0	0.00%
20 or more units	50	4.70%
Mobile Homes	13	1.20%
<b>Totals</b>	<b>1,074</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey

## 3. Age and Condition of Housing

According to the 2011-2015 American Community Survey (ACS), approximately 68.6% of Plympton’s housing stock was built after 1969, with more than half (56.2%) being built 1970 and 1999, which is unusual for the area. Most communities in eastern Massachusetts have a long history with a sizeable amount of their housing being built prior to World War II. While Plympton does have a long history dating back to the seventeenth century, Plympton has always had a very small population due to both its topography and location and did not see a sizeable growth

in population until the mid-twentieth century, which coincided with the construction of Route 3 and more recently Route 44.

**Table 15: Year Built of Residential Structure in Plympton, 2015**

	Number	Percent
Built 2010 or later	22	2.00%
Built 2000 to 2009	112	10.40%
Built 1990 to 1999	174	16.20%
Built 1980 to 1989	162	15.10%
Built 1970 to 1979	267	24.90%
Built 1960 to 1969	97	9.00%
Built 1950 to 1959	59	5.50%
Built 1940 to 1949	24	2.20%
Built 1939 or earlier	157	14.60%
<b>Totals</b>	<b>1,074</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey

#### 4. Household Tenure

Data on housing tenure provides information as to the appropriate types of housing that is needed to accommodate current and future households. Table 16 compares Plympton’s housing occupancy and tenure with those of neighboring communities, Plymouth County and Massachusetts as a whole. As of 2015, 88.7% of the 1,028 occupied housing units in Plympton were owner-occupied. The percentage of housing units that were owner-occupied in Plympton trailed neighboring Halifax (91.1%) and Carver (90.6%); but surpassed neighboring Pembroke (85.9%), Kingston (81.3%), and Middleboro (79.1%) as well as the County (76.0%) and the Commonwealth (62.1%).

**Table 16: Housing Tenure of Occupied Housing Units, 2015**

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
<b>Plympton</b>	<b>912</b>	<b>88.70%</b>	<b>116</b>	<b>11.30%</b>
Carver	4,006	90.60%	417	9.40%
Halifax	2,597	91.10%	255	8.90%
Kingston	3,728	81.30%	857	18.70%
Middleboro	6,778	79.10%	1,788	20.90%
Pembroke	5,422	85.90%	887	14.10%
Plymouth County	137,942	76.00%	43,483	24.00%
<b>Massachusetts</b>	<b>1,583,667</b>	<b>62.10%</b>	<b>966,054</b>	<b>37.90%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey



The age of householders, both owner-occupied and renter-occupied was also analyzed. Table 17 shows that home ownership is more common in Plympton in every age group except the 85+ age group, where renting is preferred. Ownership peaks in the 55 to 64 age group and then declines.

**Table 17: Housing Tenure by Age in Plympton, 2015**

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
15 to 24 years	0	0.00%	0	0.00%
25 to 34 years	96	10.50%	22	19.00%
35 to 44 years	149	16.30%	5	4.30%
45 to 54 years	212	23.20%	9	7.80%
55 to 64 years	254	27.90%	19	16.40%
65 to 74 years	171	18.80%	40	34.50%
75 to 84 years	25	2.70%	10	8.60%
85 years and over	5	0.50%	11	9.50%
<b>Totals</b>	<b>912</b>	<b>100.00%</b>	<b>116</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey

**Table 18: Housing Tenure by Household Size in Plympton, 2015**

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1-person household	79	8.70%	90	77.60%
2-person household	389	42.70%	16	13.80%
3-person household	162	17.80%	5	4.30%
4-person household	176	19.30%	5	4.30%
5-person household	83	9.10%	0	0.00%
6-or-more person household	23	2.50%	0	0.00%
<b>Totals</b>	<b>912</b>	<b>100.00%</b>	<b>116</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey

The size of households, both owner-occupied and renter-occupied was analyzed as well. Table 18 shows that larger households in Plympton are far more likely to purchase a home than to rent, as 3+ person households account for 48.7% of owner-occupied households versus just 8.6% of renter-occupied households. Conversely, smaller households in Plympton are much more likely to rent than to purchase a home, as 1 and 2 person households account for 91.4% of renter-occupied households versus 51.4% of owner-occupied households.

## 5. Vacancy

Vacancy rates in the region were all very low, according to the 2011-2015 American Community Survey (ACS). Homeowner vacancy rates across the region, County and Commonwealth were extremely low, with none exceeding 1.3%. Rental vacancy rates varied a bit more, from 0% in multiple communities to 9.4% in Middleboro.

**Table 19: Housing Vacancy by Tenure, 2015**

	Homeowner	Rental
<b>Plympton</b>	<b>0.00%</b>	<b>4.10%</b>
Carver	1.10%	0.00%
Halifax	0.00%	0.00%
Kingston	0.00%	0.00%
Middleboro	0.70%	9.40%
Pembroke	1.30%	0.00%
Plymouth County	1.20%	7.00%
<b>Massachusetts</b>	<b>1.20%</b>	<b>4.20%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey

## 6. Value of Owner Occupied Housing Units

In 2015, the median value of an owner-occupied housing unit in Plympton was \$349,100. When broken down by value, 71.8% of the owner-occupied housing units in Plympton were valued at more than \$300,000.

**Table 20: Value of Owner-Occupied Housing Units in Plympton, 2015**

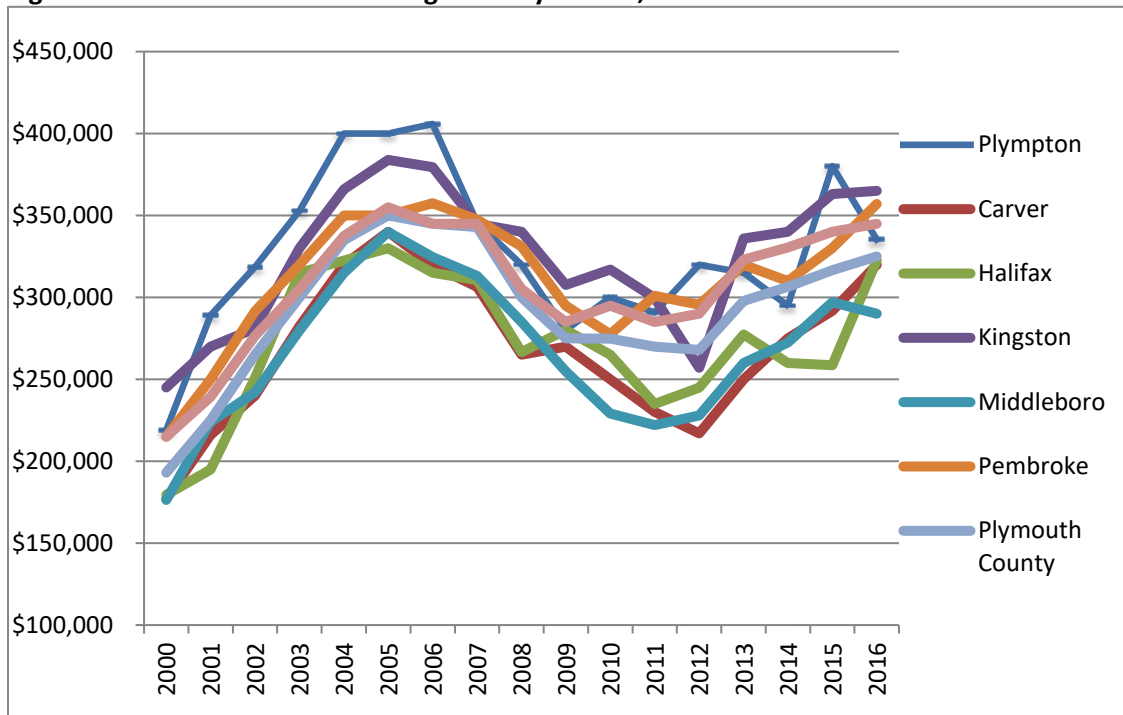
Value	Number	Percent
Less than \$99,999	41	4.50%
\$100,000 to \$199,999	6	0.70%
\$200,000 to \$299,999	209	22.90%
\$300,000 to \$499,999	554	60.70%
\$500,000 to \$999,999	98	10.70%
\$1,000,000 or More	4	0.40%
<b>Total</b>	<b>912</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2011-2015 American Community Survey

## 7. Median Sales Price

From 2000 to 2016, Plympton's median sales price for a single-family home was the highest amongst its neighboring communities, Plymouth County and the Commonwealth. Plympton's median sales price during this time period was \$327,476, which was approximately \$34,000 higher than the Plymouth County average and approximately \$20,600 higher than the Commonwealth's average. Figure 6 shows that sales prices peaked in 2004 and 2005, then dipped during The Great Recession, but have begun to climb again in recent years.

**Figure 6: Median Sales Price of Single Family Homes, 2000-2016**

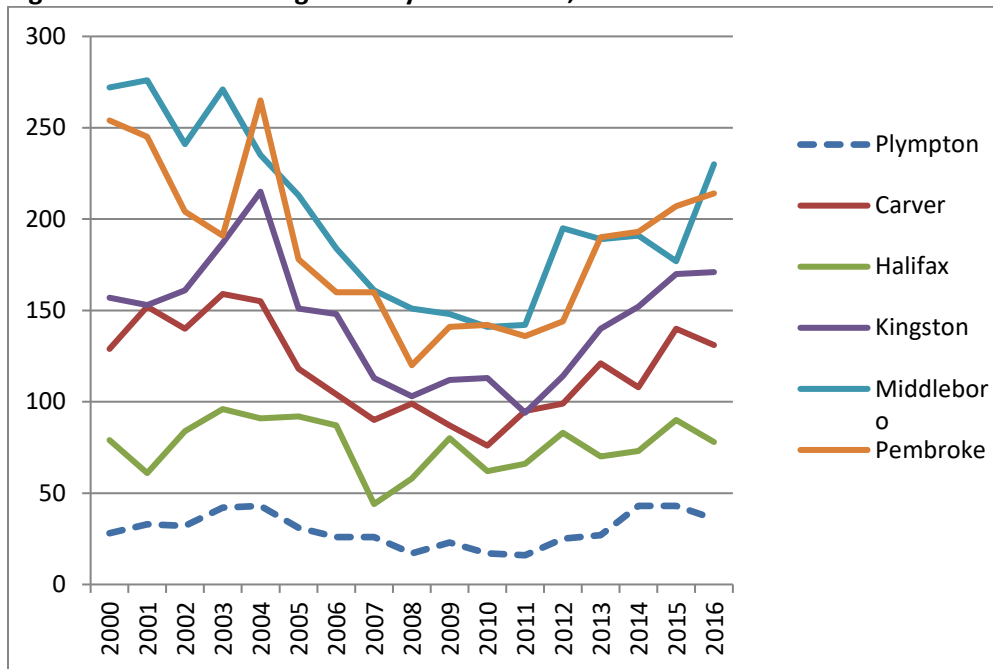


Source: The Warren Group, Town Stats

## 8. Number of Residential Sales

From 2000 to 2016, the median number of single-family homes sold in Plympton was 30. Obviously, this number was the lowest among Plympton’s neighboring communities, due to Plympton’s small population. Just as was the case with single family home prices, Figure 7 below shows that the number of single family homes sold in each community also dipped during The Great Recession, but has begun to climb again in recent years.

**Figure 7: Number of Single Family Homes Sold, 2000-2016**

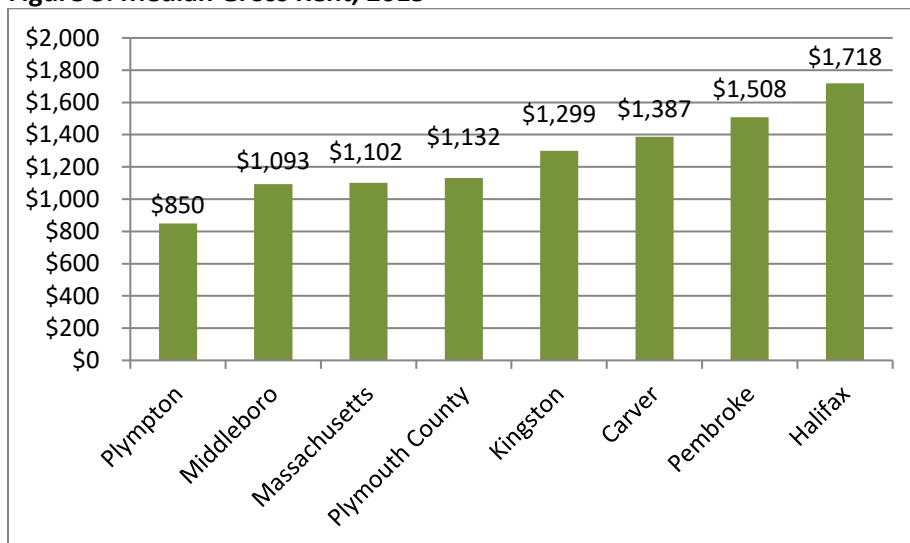


Source: The Warren Group, Town Stats

## 9. Median Gross Rent

There is quite a range in the median gross rent in the region. At \$850, Plympton’s median gross rent is the lowest, while neighboring Halifax’s is the highest at \$1,718. It is hard to determine why there is such a difference in rent between these two neighboring communities, but it may be due to the small sample size, as Plympton and Halifax have the smallest number of renter-occupied units in the study area at 116 units and 255 units respectively.

**Figure 8: Median Gross Rent, 2015**

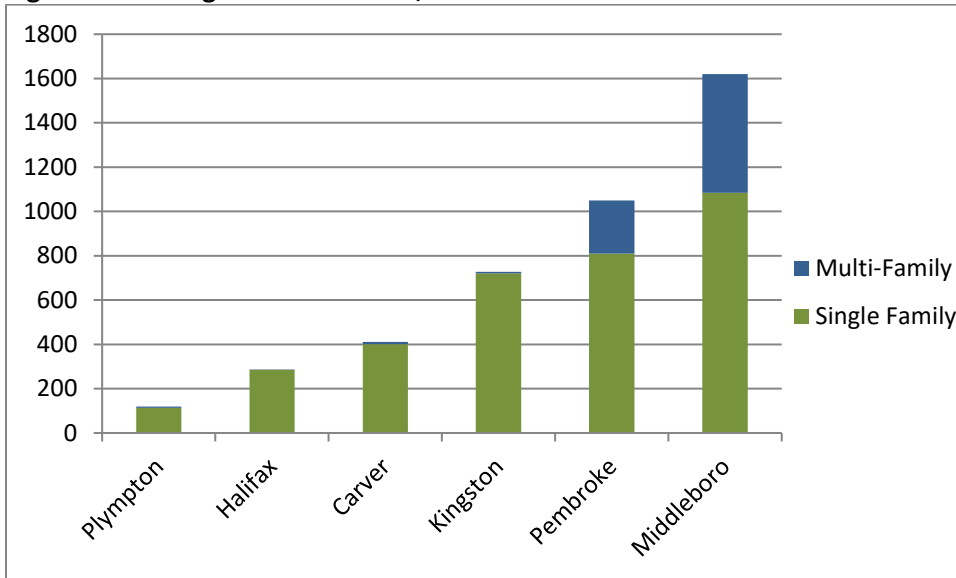


Source: U.S. Census Bureau, 2011-2015 American Community Survey

## 10. Housing Units Permitted

Between 2000 and 2015, Plympton issued permits for 119 housing units. Of those, 113 (95%) were for single family homes, while just 6 (5%) were for multi-family units. All of Plympton’s neighboring towns also issued the majority of their building permits for single family homes. Only the communities of Middleborough and Pembroke issued a substantial number of building permits for multi-family units.

**Figure 9: Housing Units Permitted, 2000-2015**



Source: U.S. Census Bureau Building Permit Survey

## 11. Recent & Future Development

Currently there are no subdivisions proposed in Plympton.

## 12. Projected Housing Demand

To determine future housing demand in Plympton, OCPC utilized the Metropolitan Area Planning Council’s (MAPC) *Population and Housing Demand Projections for Metro Boston*. According to MAPC’s Status Quo Scenario, Plympton has a projected demand for 210 new housing units by 2020 and 222 new housing units under its Stronger Region Scenario.

## C. Housing Affordability

This section of the Plan examines the affordability of Plympton’s housing stock to its residents. Included is an analysis of the town’s poverty rate, the number of households eligible for assistance, rent prices, its current subsidized housing inventory, housing burdens by household type, and the number of foreclosures.

**Key Findings**

- Children (under age 18) have the highest levels of poverty in Plympton.
- Plympton has a low percentage of families below the federal poverty level; however some family types are more likely than others to live in poverty, such as female householders who have children under 18 years of age living with them.
- Slightly less than one quarter of the households in Plympton are considered to be low-income, earning less than 80% of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance.
- Fair Market Rents (FMR) for the Brockton, MA HUD Metro FMR Area have dropped slightly for efficiencies, one-bedroom, and four-bedroom units, but have increased in the more common two-bedroom and three-bedroom units over the past five years.
- 4.91% of Plympton’s housing units (51 units) are on the state’s Subsidized Housing Inventory (SHI).
- 26% of owner-occupied households and 69% of renter-occupied households in Plympton are considered to be cost burdened (paying more than 30% of their gross income on housing).
- According to a Housing Affordability Gap Analysis, 31.3% of single-family homes in Plympton are affordable to households making less than the HUD Area Median Family Income of \$87,100.

**1. Poverty Rate**

Plympton has a relatively low rate of individuals below the federal poverty level, which was \$11,180 for a household of one in 2016. Plympton’s poverty rate for all individuals was 5.0% in 2015, which was less than both Plymouth County’s rate of 8.2% and the Commonwealth’s rate of 11.6%. Individuals most likely to live in poverty in Plympton are children under the age of 18, which is consistent with regional, state, and national trends.

**Table 21: Percentage of Individuals in Plympton Living below the Poverty Level, 2015**

Age Range	Total Number	Below Poverty	
		Number	Percent
All Individuals	2,868	142	5.00%
Under 18 Years	534	36	6.70%
18 to 64 Years	1,880	88	4.70%
65 Years and Over	454	18	4.00%

*Source: U.S. Census Bureau, 2011-2015 American Community Survey*

In terms of families, Plympton has a low rate of families below the federal poverty level, which is \$24,600 for a household of four in 2017. Plympton’s poverty rate for all families is 3.4%, which is less than both Plymouth County’s rate of 5.9% and the Commonwealth’s rate of 8.2%. The family type most likely to live in poverty in Plympton are female householders who have children under 18 years of age living with them.

**Table 22: Percentage of Families in Plympton below the Poverty Level, 2015**

Family Type	Total Number	Below Poverty	
		Number	Percent
All Families	822	28	3.40%
With related children under 18 years	280	17	6.10%
Married-Couple Families	702	11	1.60%
With related children under 18 years	230	0	0.00%
Female Householder, No Husband Present	73	17	23.30%
With related children under 18 years	34	17	50.00%

Source: U.S. Census Bureau, 2011-2015 American Community Survey

## 2. Households Eligible for Housing Assistance

One measure of the need for affordable housing in a community is the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI), along with household size to identify these households. Table 24 shows the U.S. Department of Housing and Urban Development (HUD) income limits for extremely low-income (below 30% of AMI), very low-income (30-50% of AMI), and low income (50-80% of AMI) households by household size for the Brockton, MA HUD Metro Fair Market Rent (FMR) Area, which includes Plympton. Households at 80% of AMI and below are eligible for housing assistance, adjusted for household size.

**Table 23: HUD FY2016 Affordable Housing Income Limits for the Brockton, MA HUD Metro FMR Area**

Persons in Family	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	\$18,350	\$30,500	\$46,000
2	\$20,950	\$34,850	\$52,600
3	\$23,550	\$39,200	\$59,150
4	\$26,150	\$43,550	\$65,700
5	\$28,440	\$47,050	\$71,000
6	\$32,580	\$50,550	\$76,250
7	\$36,730	\$54,050	\$81,500
8	\$40,890	\$57,500	\$86,750

Source: U.S. Department of Housing and Urban Development (HUD)

Since HUD’s regulations are partially based on household size, it is important to understand how Plympton’s income distribution as a percent of AMI corresponds with the composition of households. The most relevant information available is HUDs Comprehensive Housing Affordability Strategy (CHAS) data, which provides information about different household sizes, types, and income levels. The different CHAS household types are as follows:

- Elderly Households (1 or 2 persons, with either or both age 62 or over)
- Elderly Non-Family Households
- Small Related Households (2 persons, neither 62 years of age or over, or 3 or 4 persons)
- Large Related Households (5 or more persons)
- All Other Households (singles, non-related living together)

According to the most recent CHAS data available (2009-2013 estimates), 239 households or 24.9% of all households in Plympton are low-income households. Of that population, 8.6% are extremely low-income (<30% AMI) and 6.6% are very low-income (30%-50% AMI). Further, 130 (44.1%) of elderly households are either low-, very-low, or extremely-low income, compared to 109 (16.4%) of non-elderly households.

**Table 24: Income as Percent of AMI by Household Type/Size (Total Number and Percent)**

	Total Households	Low-Income Households (% of AMI)			80-100%	>100%
		<30%	30-50%	50-80%		
Elderly (1-2 Members)	222	8	39	25	25	125
Elderly Non-Family	73	35	4	19	0	15
Small Related (2-4 Persons)	439	15	20	20	35	349
Large Related (5+ Persons)	140	0	0	15	0	125
Other	84	24	0	15	10	35
<b>Total</b>	<b>958</b>	<b>82</b>	<b>63</b>	<b>94</b>	<b>70</b>	<b>649</b>

	Total Households	Low-Income Households (% of AMI)			80-100%	>100%
		<30%	30-50%	50-80%		
Elderly (1-2 Members)	222	4%	18%	11%	11%	56%
Elderly Non-Family	73	48%	5%	26%	0%	21%
Small Related (2-4 Persons)	439	3%	5%	5%	8%	79%
Large Related (5+ Persons)	140	0%	0%	11%	0%	89%
Other	84	29%	0%	18%	12%	42%
<b>Total</b>	<b>958</b>	<b>9%</b>	<b>7%</b>	<b>10%</b>	<b>7%</b>	<b>68%</b>

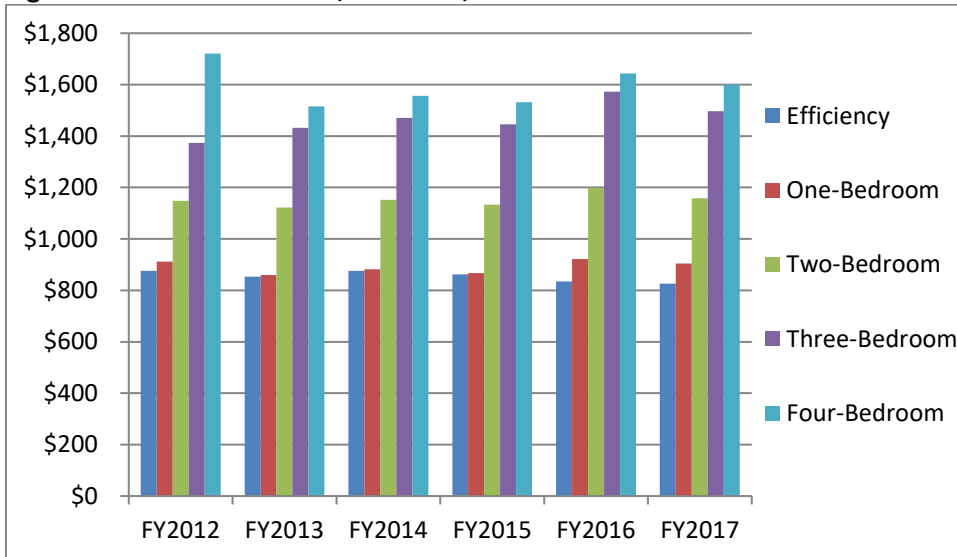
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2009-2013



### 3. Fair Market Rents

Another measure of housing affordability is whether local rents exceed the Fair Market Rents (FMR) or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the Brockton, MA HUD Metro FMR Area. As seen in Figure 10, FMR have varied depending on the number of bedrooms in a unit. From FY2012 to FY2017, rents have dropped in efficiencies, one-bedroom, and four bedroom units, but have increased in the more common two-bedroom and three-bedroom units.

**Figure 10: Fair Market Rent, Brockton, MA HUD Metro FMR Area**



Source: U.S. Department of Housing and Urban Development (HUD)

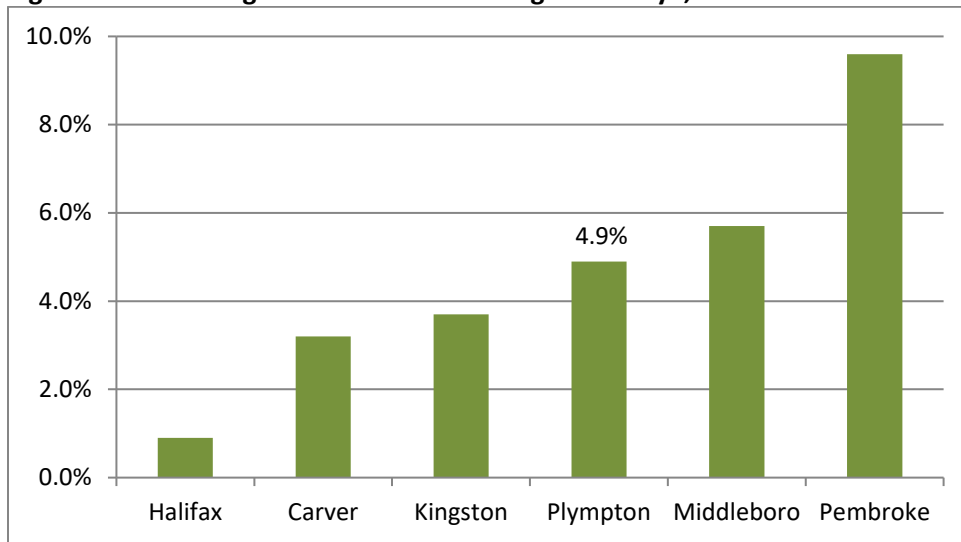
### 4. Current M.G.L. Chapter 40B Subsidized Housing Inventory

According to M.G.L. Chapter 40B, affordable housing is defined as housing that is developed or operated by a public or private entity and is reserved by deed restriction for income-eligible households at or below 80% of the Area Median Income (AMI). The regulation encourages communities to achieve the statutory minimum of 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI).

Housing that meets these requirements, if approved by DHCD, is added to the SHI. A community's SHI fluctuates with new development of both affordable and market-rate housing. The SHI percentage is determined by dividing the number of affordable units by the total number of year-round housing units in the most recent decennial Census.

Plympton has yet to achieve the 10% threshold. As of December 2016, 51 housing units or 4.91% of the town's 1,039 housing units have been included in Plympton's SHI. When compared to its neighboring communities, Plympton is in the middle of the pack.

**Figure 11: Percentage of Subsidized Housing Inventory\*, December 2014**



Source: Massachusetts Department of Housing and Community Development (DHCD)  
 \*Plympton's 4.9% figure is from DHCD's Chapter 40B Subsidized Housing Inventory Dated 12/12/16

Plympton's current SHI includes 40 units of housing at The Woodlands complex on County Road. This development is managed by HallKeen Management and is subsidized by HUD, DHCD and the Federal Home Loan Bank of Boston (FHLBB). Its affordability restriction expires in 2042. The Massachusetts Department of Developmental Services (DDS) operates 7 units of housing. These units represent one bedroom in a group home. The remaining 4 units are the only ownership units in Plympton and are located on Cranberry Knoll Drive. These units were the only units in town developed via a Comprehensive Permit. A listing of the town's SHI is listed in Table 26.

**Table 25: Town of Plympton Subsidized Housing Inventory**

Project Name	Address	SHI Units	Comp. Permit	Year End	Tenure	Subsidizing Agency
Plympton Housing	165 County Rd.	40	No	2042	Rental	HUD, FHLBB, DHCD
<b>Total</b>		<b>51</b>				

Source: Massachusetts Department of Housing and Community Development

In order to address unmet housing needs and to be compliant with M.G.L. Chapter 40B, Plympton officials should establish and work towards achieving housing production targets. With 51 units on the SHI, Plympton needs an additional 53 units in order to achieve the M.G.L. Chapter 40B requirement of 10% of the year-round housing inventory designated for households earning at or below 80% of the AMI.

To demonstrate progress towards meeting the 10% goal, the Town should set production goals of 0.5% (6 units) for one year, or 1.0% (11 units) for two years to be granted relief from Comprehensive Permit projects for one and two years respectively. In the future, the town should ensure that new housing developments include units that can be added to the SHI, so the Town can keep pace with the Commonwealth's Chapter 40B requirement.

**Table 26: Plympton Affordable Housing Production Goals, 2018-2034**

Year	Year Round Units	0.5% Annual Goal	Net Affordable Units	10% Requirement	Chapter 40B Gap	Percentage of Affordable Units
2018	1,150	6	51	115	64	4.43%
2019	1,171	6	57	118	61	4.86%
2020	1,192	6	63	120	57	5.28%
2021	1,213	6	69	122	53	5.68%
2022	1,226	6	75	123	48	6.11%
2023	1,239	6	81	124	43	6.53%
2024	1,260	6	87	126	39	6.90%
2025	1,281	6	93	128	35	7.25%
2026	1,302	6	99	130	31	7.60%
2027	1,323	6	105	132	27	7.93%
2028	1,344	6	111	134	23	8.25%
2029	1,365	6	117	136	19	8.57%
2030	1,386	6	123	138	15	8.87%
2031	1,407	6	129	140	11	9.16%
2032	1,428	6	135	143	8	9.45%
2033	1,449	6	141	145	4	9.73%
2034	1,470	6	147	147	0	10%

*\*Based on MassDOT Demographics/Socio-Economic Forecasts*

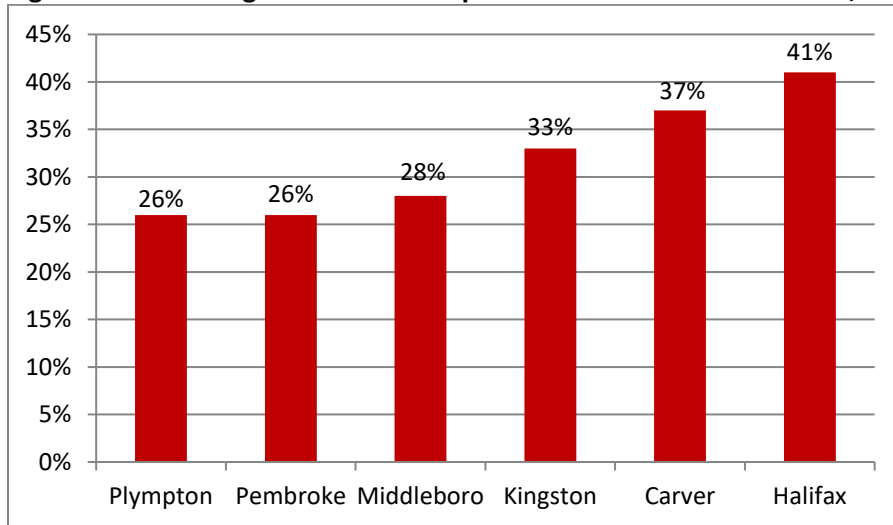
*\*\*Based on December 2016 SHI, plus 0.5% rate of increase*

*Source: U.S. Census Bureau, 2010 Census*

## 5. Housing Cost Burden

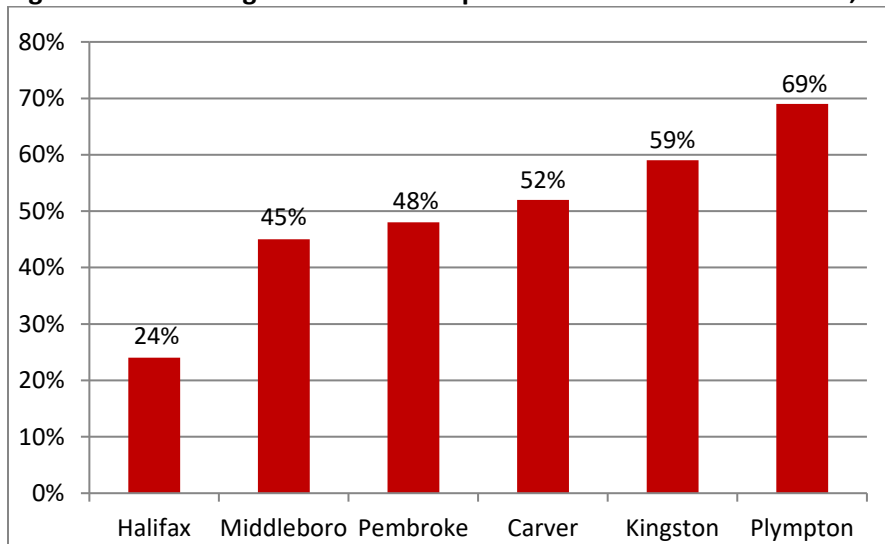
Another way to determine if housing is affordable in a community is to analyze monthly housing costs as a percentage of household income. HUD defines households that spend more than 30% of their gross income on housing to be cost burdened. When analyzing the percentage of owner-occupied households that are cost burdened among its neighboring communities, Plympton has the lowest percentage at 26%. When analyzing the percentage of renter-occupied households that are cost burdened, Plympton has the highest percentage at 60%. In the case of most of these communities, with the exception being Hanson, the percentage of renter-occupied households that are cost burdened is higher than the percentage of owner-occupied households that are cost burdened.

**Figure 12: Percentage of Owner-Occupied Cost Burdened Households, 2015**



Source: U.S. Census Bureau, 2011-2015 American Community Survey

**Figure 13: Percentage of Renter-Occupied Cost Burdened Households, 2015**



Source: U.S. Census Bureau, 2011-2015 American Community Survey

### STRATEGY IMPLICATIONS

*As income levels rise, housing costs will also rise, potentially leaving long-term residents with limited housing options. Consideration should be given to developing strategies and/or funding mechanisms to assist those who may need help with housing as costs rise beyond their means.*

Housing cost burdens do not impact all households in Plympton equally. According to an analysis of 2009-2013 CHAS data (the most recent data available), the household type (elderly, elderly non-family, small related, large related, and other) that experiences the highest rate of cost burden and severe cost burden was the elderly non-family household type.

**Table 27: Cost Burden by Household Type, All Households**

Household Type	Households	Cost Burden		Severe Cost Burden	
	Number	Number	Percent	Number	Percent
Elderly (1-2 Members)	222	80	36%	26	12%
Elderly Non-Family	73	48	66%	25	34%
Small Related (2-4 Persons)	439	136	31%	33	8%
Large Related (5+ Persons)	140	12	9%	4	3%
Other	84	36	43%	28	33%
<b>Total</b>	<b>958</b>	<b>312</b>	<b>33%</b>	<b>116</b>	<b>12%</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2009-2013

## 6. Housing Affordability Gap

Another way to measure the housing cost burden in a community is to conduct a Housing Affordability Gap Analysis. According to an analysis of single-family ownership costs 31.3% of the homes in Plympton are affordable to households making less than the HUD Area Median Family Income (AMFI) of \$87,100. However, just 4.3% of houses are affordable to low-income households making 80% or less of the AMFI. These figures, including the aforementioned housing burden figures indicate a need for more affordable housing – both in terms of market rate housing and subsidized housing.

**Table 28: Plympton Housing Affordability Gap, 2000-2016 (Single Family Homes)**

	A	B	C	D
	HUD MFI	"Affordable Price" (A x 3)	Single Family Home Median Sales Price	"Affordability Gap" (C – B)
2000	\$57,700	\$173,100	\$219,000	\$45,900
2001	\$61,300	\$183,900	\$289,000	\$105,100
2002	\$63,500	\$190,500	\$318,500	\$128,000
2003	\$70,300	\$210,900	\$353,000	\$142,100
2004	\$72,900	\$218,700	\$400,000	\$181,300
2005	\$73,650	\$220,950	\$400,000	\$179,050
2006	\$73,600	\$220,800	\$405,800	\$185,000
2007	\$71,700	\$215,100	\$345,750	\$130,650
2008	\$76,000	\$228,000	\$320,000	\$92,000
2009	\$79,500	\$238,500	\$280,000	\$41,500
2010	\$79,800	\$239,400	\$300,000	\$60,600
2011	\$82,600	\$247,800	\$290,750	\$42,950
2012	\$83,700	\$251,100	\$320,000	\$68,900
2013	\$78,300	\$234,900	\$315,000	\$80,100
2014	\$80,700	\$242,100	\$295,000	\$52,900
2015	\$81,200	\$243,600	\$380,000	\$136,400
2016	\$87,100	\$261,300	\$335,300	\$74,000

Source: U.S. Department of Housing & Urban Development (HUD) & The Warren Group

**Table 29: Approximate Cost of Single Family (SF) Ownership Units in Plympton, 2016**

A	B	C	D	E
Income Range Relative to Area MFI (\$87,100)	Family Income Range	Family Income Range x3 (method for determining approximate maximum value of “affordable housing”)	Number of SF Units “affordable” to families in this income range	Percent of SF Units “affordable” to families in this income range
	A x \$87,100 (AMFI)	B x 3	Number of SFHs valued in Range C	D ÷ XXXX
Less than 50% MFI	< \$43,550	< \$130,650	1	0.10%
50% to 80% MFI	\$43,550 to \$69,679	\$130,650 to \$209,039	39	4.20%
80% to 100% MFI	\$69,680 to \$87,099	\$209,040 to \$261,299	247	26.80%
100% to 120% MFI	\$87,100 to \$104,519	\$261,300 to \$313,559	230	24.90%
More than 120% MFI	≥ \$104,520	≥ \$313,560	406	44.00%
<b>Totals</b>			<b>923</b>	<b>100.00%</b>

Source: U.S. Department of Housing & Urban Development (HUD) & MassGIS FY2011 Level 3 Parcel Data

Note: As a standard practice, assessed value is assumed to be approximately 93% of potential sale price. This adjustment was not incorporated into this analysis, indicating that the cost values here are low estimates.

## V. Challenges to Producing Affordable Housing

Plympton has been poised to attract affluent family households as it relies on private septic systems, automobile dependence, large lot requirements and zoning bylaws that favor single-family homes. Though these techniques have and will continue to limit the number of dwelling units in Town, they create significant challenges to meeting Plympton’s affordable housing goals. The Town intends, through the implementation of the Housing Production Plan, to create new housing opportunities but the following obstacles will nevertheless present significant challenges to such development. This section examines land constraints and limitations that have an

impact on the development of new housing opportunities in Plympton. It includes an analysis of land use, an assessment of the natural and built environment, as well as an analysis of zoning, infrastructure, and transportation.

### A. Land Availability

According to the MassGIS L3 parcel file, which categorizes each parcel by type or land use, it was found that Plympton has 9,666 acres, 190 of which are open water, leaving 9,476 acres of land. For analyzing land availability in Plympton, OCPC excluded any parcels that are in an area with a restriction on construction, including 100-year flood zones, wetlands, and permanently protected open space. After excluding those areas, the analysis showed that Plympton is largely residential, with 5,847 acres or 60.4% of the total land area dedicated for residential use, of which 893 acres are vacant. The analysis showed that 747 acres or 7.7% of the total land area is dedicated for commercial or industrial, of which 295 acres are vacant. The analysis also showed that 424 acres or 4.3% of the total land area is town-owned land, of which 278 acres are vacant.

With the analysis showing that there are 893 acres of developable residential land in Plympton, there is room for new residential development. This development may be constrained by the town's many wetlands and floodplains, its need for onsite water and wastewater systems and its large lot zoning requirements.

### B. Watershed Areas

Plympton is located within two watersheds - the Taunton River Watershed and the South Coastal Watershed. The majority of Plympton is located within the 562-square mile Taunton River Watershed that spans over all or part of 40 municipalities while the eastern third of Plympton is located within the 240-square mile South Coastal Watershed that spans over all or parts of 19 municipalities.

549 acres, or 5.6% of Plympton's total acreage falls into Wellhead Protection Areas. These areas were defined and regulated according to the 1996 Safe Drinking Water Act as part of the Source Water Assessment Program.

### C. Protected Open Space, Wetlands & Floodplains

Of Plympton's total acreage, 151 acres, or 1.6%, is legally and permanently protected as open space that cannot be developed. Wetlands and floodplains have a significant presence in Plympton. Approximately 46.4% of town's acreage, or 4,492 acres are wetlands and approximately 30% or 2,917 acres of town's acreage is within a 100-year floodplain, both of which are scattered throughout the town. These areas are protected via Plympton's Wetlands Protection Bylaw and Plympton's Floodplain and Watershed Protection District. The purpose of the Wetlands Protection Bylaw "is to protect the wetlands, water resources, flood prone areas, and adjoining upland areas in the Town of Plympton."<sup>3</sup> The purpose of the Floodplain and Watershed Protection District "is to protect the health and safety of persons against the hazards of flooding, to conserve the value of land and buildings, to facilitate the adequate provision of a water supply through preservation and maintenance of the groundwater table, to protect and to preserve the marches, bogs, ponds and water courses and their adjoining wetlands, to encourage the most

---

<sup>3</sup> *Town of Plympton Zoning and Municipal By-Laws, 2016 Edition*



appropriate use of wetlands, to encourage the most appropriate use of the land and to preserve and increase the amenities of the Town.”<sup>4</sup> A map of these areas is in Appendix C.

## D. Contamination

The Massachusetts Department of Environmental Protection (DEP) Bureau of Waste Site Cleanup, in accordance with M.G.L. Chapter 21E, lists just one 21E site in Plympton - the former Plympton Country Store at 266 Main Street. Under Chapter 21E the property owner is legally obligated to follow certain protocols and maintain the property according to specific guidelines. The site of the former Country Store was subject to remediation of gasoline that leaked from a very old underground storage tank. Since its discovery in 2006, the owner of the property has worked to remove contaminated soil and continues to monitor the situation.

## E. Water & Sewer

Plympton does not have municipal water or wastewater systems, which requires that property owners must rely exclusively on on-site systems for water and wastewater. This is primarily due to Plympton’s topography, which is generally low-lying and consisting of many wetlands. The need to rely on on-site water and wastewater systems necessitates the need for Plympton to have large minimum lot size requirements – 60,000 square feet for a single family dwelling unit and 100,000 square feet for a two-family dwelling unit. These large minimum lot size requirements can make it difficult to produce the affordable housing needed in Plympton.

## F. Transportation

### *Roadways*

The Plympton Department of Public Works is responsible for maintaining 40.5 miles of town roadway, which includes state highway Routes 44, 58, and 106. These roadways not only serve the residents of Plympton, but also serve the residents of the region as important north-south (Route 58) and east-west (Route 44 and 106) corridors. Overall, the roadways in Plympton are in good condition and easily support the level of development within the town.

### *Public Transit*

Although there is currently no public transit service available in the Town of Plympton, the neighboring communities of Halifax, Kingston, and Middleborough all have Massachusetts Bay Transportation Authority (MBTA) Commuter Rail Stations. In addition, the communities of Kingston and Middleborough also feature fixed route bus service via the Greater Attleboro Taunton Regional Transit Authority (GATRA).

### *Bicycle and Pedestrian Facilities*

Plympton is an auto-dependent community, with a limited amount of bicycle and pedestrian infrastructure in town. There is one regional bike path that runs through Plympton however - the Claire Saltonstall Bikeway. The 135-mile bikeway was established in the 1970s and runs from Boston to Provincetown. The Bikeway begins in Plympton on Center Street at the Halifax town line and continues east to Main Street, Mayflower Road, Colchester Street, and Brook Street before ending at the Kingston town line.

---

<sup>4</sup> *Town of Plympton Zoning and Municipal By-Laws, 2016 Edition*

## G. Schools

The Town of Plympton along with the neighboring towns of Halifax and Kingston form the Silver Lake Regional School District. The District maintains a total of six school buildings, including three elementary schools (one each in Halifax, Kingston and Plympton), one intermediate school (in Kingston), one middle school and one high school (both of which are in Kingston). In addition, some Plympton students attend the Rising Tide Charter Public School in Plymouth as well as the private Sacred Heart School in Kingston.

Despite Plympton experiencing an increase in population in recent years, the number of students enrolled at the only Plympton-based public school (Dennett School) has recently experienced a downward trend. This could be the result of several factors, such as increased enrollment of students at charter or parochial schools, an increased number of children being home-schooled, an aging population, and the societal phenomenon of ever-increasing smaller household sizes.

Despite declining enrollments, the Town will continue to prepare school enrollment projections, with an eye toward understanding any impacts of new residential development (affordable and otherwise).

## H. Residential Zoning

As is the case in most American communities, a zoning bylaw or ordinance is enacted to control the use of land including the patterns of housing development. Like most localities in the Commonwealth, Plympton's Zoning Bylaw embraces zoning that maintains low housing densities in an effort to protect the environment and maintain its rural character. Such constraints can limit the construction of affordable housing. For the purposes of a Housing Production Plan, such zoning can be considered a constraint or limitation if it significantly limits expanding the housing supply to meet demand.

In Plympton, as-of-right zoning for residential dwelling units permits two-family and boarding/lodging houses, in addition to single family dwellings, within the Agricultural Residential (AR), Business (B) and Light Manufacturing (LM) zoning districts. All other housing types either require the granting of a special permit or are prohibited.

**Table 30: Plympton’s Residential Zoning Bylaw**

	Agricultural Residential (AR)	Business (B)	Light Manufacturing (LM)	Industrial (I)
Single Family Detached Dwelling	P	P	P	X
Two-Family Detached Dwelling	P	P	P	X
Single Family to Two-Family Dwelling Conversion	SP	SP	SP	X
Multi-Family Dwelling for Elderly & Handicapped Persons	SP	SP	SP	X
Convalescent Home	SP	SP	SP	SP
Boarding/Lodging House (Limited to 4 Persons)	P	P	P	X
Mobile Home	X	X	X	X
Mobile Home Park	X	X	X	X

Source: Town of Plympton Zoning and Municipal By-Laws

Note: P=Permitted Use; SP=Permitted Use by Special Permit; X=Expressly Prohibited

Plympton’s zoning bylaws require a minimum lot area of 60,000 square feet in all of its districts for a single family dwelling unit and a minimum lot area of 100,000 square feet in all of its districts for a two-family dwelling unit. Additionally, parking is required for all residential development throughout all districts. 2 parking spaces per unit are required for all single family and two-family detached dwellings and 1.5 parking spaces per unit are required for multi-family dwellings for elderly and handicapped persons. Multi-family development is limited under the Bylaw as shown in Table 31.

### STRATEGY IMPLICATIONS

*The dominance of single-family homes in Plympton may be a barrier to other population groups such as senior and singles. The data re-enforces support for consideration that Plympton’s housing strategy provide for various types or choice of housing other than single-family residential to accommodate seniors and singles.*

## I. Community Perceptions about Affordable Housing

The term “affordable housing” can sometimes conjure images of negative impacts to the community, decreased property values, increased crime and neglect. However, approximately 60% of those responding to Plympton Housing Production Plan Community Survey<sup>5</sup> responded with a positive attitude toward affordable housing (Question 8). This suggests that residents appreciate need for affordable housing for its young professionals,

<sup>5</sup> The Plympton Housing Production Plan Community Survey results appear in Appendix F.

families, and elderly residents who may not be in the position to afford steep homeownership costs but prefer to live or remain in the community. Consequently, the Town of Plympton needs to creatively and proactively approach affordable housing initiatives.

## VI. Affordable Housing Goals and Strategies

### A. Housing Goals

An analysis of demographics, housing needs, projected demand and zoning policy indicate the need for more affordable and deed-restricted housing in Plympton in order to meet the community's affordable housing needs. To that end, the following goals and strategies were developed to serve as a guide for generating a diverse and affordable housing stock that will meet Plympton's current and future housing demands.

***Goal #1: Meet the 10% state standard for affordable housing so that Plympton is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total housing units.***

State law, Chapter 40B, dictates that if a municipality has less than 10% of its year-round housing set-aside for low and moderate income residents, it is not meeting local need for affordable housing. Not meeting this affordability standard makes the town susceptible to a state override of local zoning if a developer chooses to create affordable housing through Chapter 40B comprehensive permit process.

Plympton will proactively support an incremental development of affordable housing in keeping with the community's desire to maintain its rural character, until 10% of total year round housing units are affordable to households with incomes less than or equal to 80% AMI (Per c.40B state mandate). Once achieved, the town will work to sustain 10% affordable housing in proportion with future growth of total housing units. The town will lead the effort to ensure expiring affordable units are preserved.

Plympton will encourage the development of rental units affordable for lower income households and homeownership units that are affordable to households at or below 80% of area median income to meet the need for affordable starter homes and multi-family units. The percent of owner-occupied units in Plympton increased 23.2% between 2000 and 2015, although the rental rate at 24% is greater than most communities in the region. As identified through Housing Production Plan, the Town needs additional rental units that are affordable with incomes at or below 30% of the area median income. In addition, the Town needs homeownership opportunities that are affordable to households at or below 80% of the area median income, especially family housing.

**Goal #2: Ensure that new affordable housing is harmonious with the community vision of maintaining the rural character and zoning bylaws.**

Encouraging the development of housing and preservation of open space so that the goals of each will be mutually satisfied using techniques such as creating a senior overlay district and/or a mixed-use district. Provide opportunities for housing of various types to meet anticipated needs within the town's limited land resources.

**Goal #3: Create affordable housing units through adaptive reuse of existing buildings and town owned properties.**

Create affordable housing opportunities through adaptive reuse of existing buildings, including preservation of historic buildings and redevelopment of previously developed properties to utilize existing infrastructure, capitalize on the embodied energy of existing and underutilized sites and preserve open space. Plympton can support multiple community goals for historic preservation and economic revitalization in addition to affordable housing.

**Goal #4: Promote a diversity of housing options in Plympton to meet the needs of a changing and aging population and promote a socio-economically diverse population.**

The community's housing needs are diverse, yet most stock consists of single-family homes. Solutions need to be found to enable children who grew up in town, to return to raise their own families here, to offer town employees the opportunity to live in the community in which they work, to provide housing alternatives to elderly residents who have spent much of their lives in town but now require alternatives to their large single-family homes, and to offer families the flexibility of moving to larger homes as their families grow.

## **B. Implementation Strategies**

To achieve and maintain a 10% affordable housing rate in a manner reflective of its rural character, Plympton will need to strategically invest limited public and private resources in the production of affordable housing.

The majority of the town is covered under the Agricultural-Residential zoning district with a minimum requirement of 60,000 square feet of area for a single family dwelling and 100,000 square feet of area for a two-family dwelling. These requirements, combined with frontage, setback and other requirements present some challenges to the development of affordable housing. This may create the need for regulatory relief for any residential development that includes affordable units, possibly through the "friendly" comprehensive permit process that overrides local zoning if not through normal regulatory channels.

The Town should explore and consider the following planning and zoning related strategies to promote the creation of additional affordable units and to appropriately direct new development. The intent of this plan is to identify strategies that can promote new affordable housing opportunities. When these strategies are applied to particular circumstances they will enable new affordable unit creation that is more responsive to local needs and priorities.

It should also be noted that recent changes to Chapter 40B regulations expand the items that a subsidizing agency must consider when determining the appropriateness of a site for eligibility through the comprehensive permit process. These items include information provided by the municipality or other parties regarding municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family and mixed-use districts. In short, the state has created an incentive for municipalities to adopt these measures. Plympton’s progress in reforming its land use provisions to promote affordable housing and community appropriate growth will likely have a meaningful impact on the determination of project eligibility/site approval for comprehensive projects.

Plympton has defined the following implementation strategies to accomplish the affordable housing goals, as outlined in this section. The strategies defined in this section are the specific initiatives by which Plympton can achieve its housing production goals.

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

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

A note about implementing this plan and its strategies: Implementing this plan will be a complex endeavor. The Plympton Housing Production Plan Committee strongly recommends that the Board of Selectmen assign a volunteer committee to coordinate implementation of this plan (referred to below as The Committee).

---

*Goal #1: Meet the 10% state standard for affordable housing so that Plympton is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of affordable housing units that equals 10% of total housing units.*

---

**Strategy 1.1: Develop a Comprehensive Permit Policy**

The Town should consider adopting a Comprehensive Permit Policy based on ideas and contributions from the community at large, as well as relevant committees and the Board of Selectmen. A Comprehensive Permit Policy provides information to developers on expectations of the town with respect to Comprehensive Permit applications. For example, a policy may include desired outcomes, minimum performance standards, and possible trade-offs that the town might be willing to make in negotiations with developers (“Friendly” Chapter 40B process).

Such a policy should be a helpful tool for promoting greater cooperation between the town and private for profit and not-for-profit developers on affordable housing production while protecting the town from inappropriate development. This Housing Plan incorporates production goals that identify development opportunities leading to the production of at least 0.5% of the year-round housing stock per year of at least 6 units. However, given past production, this goal is ambitious and will require the town to work with developers to boost the level of affordable housing. To this end, through such a Policy, the developer can anticipate greater predictability in what the town is willing to approve, and the town should be able to better obtain new affordable units that meet locally established development criteria that help it meet local needs and production goals. It can be useful to integrate specific design criteria to also better guide new development and ensure that such development is harmonious with the rural nature of Plympton.

This policy should be developed to ensure that it is consistent with the housing needs, production goals and strategies included in this Housing Plan, as well as state guidelines. The policy should be reviewed regularly for consistency with town vision and goals. Other town's Housing Guidelines may serve as resources.

***Timeframe:*** Priority 1.

***Responsible Entities:*** The Board of Selectmen or The Committee, working with the associated Town boards and committees will explore models of Comprehensive Permit Policies and Procedures, suggest necessary changes and share them with the Board of Selectmen and other interested boards and committees for their review and comment.

***Strategy 1.2: Explore local permitting process for affordable housing and accompanying affordable housing requirements.***

In order to meet the Commonwealth's 10% target, it is recommended that the Town of Plympton develop a predictable and consistent permitting process that facilitates affordable housing production by increasing economic efficiency and therefore reducing development costs. It is recommended that the Town create an all-inclusive permitting guide; and also offer pre-application meetings that allow developers the opportunity to sit down with all reviewing entities and discuss the project prior to filing an application. This could flag potential issues and therefore expedite permitting review.

***Timeframe:*** Priority 1

***Responsible Entities:*** The Board of Selectmen or The Committee, working with the associated Town boards and committees will strive to create a Comprehensive Permit Policy that encourage a streamline local permitting process in the development of affordable housing.

***Strategy 1.3: Identify specific sites for which the municipality will advance town goals and encourage the filing of private comprehensive permit developments.***

This strategy strives to support “Friendly” 40B developments with non-profit entities. The Town will collaborate on "friendly" 40B projects that are consistent with the goals of this plan as long as the community has a need for affordable housing.

**Recommended Action:** The Board of Selectmen or The Committee should partner with not-for-profit 40B developers to create affordable housing across a wide range of incomes while protecting the town’s critical resources and rural nature.

**Timeframe:** Priority 1

**Responsible Entity:** The Zoning Board of Appeals will be responsible for approving Comprehensive Permits (Friendly 40B developments) as they deem appropriate.

**Strategy 1.4: Consider incentives to include accessible and adaptable housing units in new developments to provide affordable options to local veterans, seniors, and individuals with disabilities.**

In Plympton, there are limited affordable housing options appropriate for seniors, veterans, and individuals with disabilities on limited incomes or for those wishing to downsize from larger homes. Encouraging the development and maintenance of housing that is accessible and adaptable should be a Town priority.

The Town should work with developers to reach out to private, public and non-profit entities to secure additional housing resources – technical and financial – in support of its efforts to produce new affordable housing as new opportunities arise. The developer is typically responsible for applying for these funds, but the support of municipal governments is often critical for securing very competitive funding. Moreover, there may be opportunities to work with other financial services establishments to make some concessionary financing available in support of local housing efforts, enhancing affordability. The Town should work with for-profit and non-profit developers to better understand what incentives may prove effective in the development of affordable housing that is consistent with this plan.

- The Town should study potential for a Comprehensive Permit Policy to offer flexible options and other incentives to development of affordable housing options for local veterans, seniors, and individuals with disabilities.

**Timeframe:** Priority 1

**Responsible Entity:** The Board of Selectmen or The Committee will consult with the associated Town Boards and Committees to draft recommended amendments to the Zoning Bylaws consistent with the above considerations. All amendments to the Zoning Bylaws must be approved by Town Meeting vote.

**Strategy 1.5: Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.**



The Town should consider and explore incentives or other methods to preserve affordability restrictions on existing affordable units for the longest period allowable under the law, fostering housing stability for all income households.

**Timeframe:** Priority 2

**Responsible Entity:** The Board of Selectmen or The Committee should be responsible for preserving the existing affordable housing stock.

**Strategy 1.6: Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation**

Seek regional housing rehabilitation programs that provide grants to correct code violations, upgrade deficient systems, and make energy improvements in existing SHI stock.

**Timeframe:** Priority 2

**Responsible Entity:** The Board of Selectmen or The Committee should study opportunities and build professional networks to support affordable housing opportunities.

**Strategy 1.7: Utilize Local Initiative Program**

The Planning Board should review and consider adopting a Local Initiative Program criteria to develop a cooperative relationship with private not-for-profit developers of affordable housing. Too often comprehensive permit developments create adversarial contests with neighbors, who may feel high density proposals are detrimental to the value of their single family home. A LIP proposal, however, sometimes referred to as a “Friendly 40B” creates a different dynamic. The Town can negotiate with the developer to help realize a project that will benefit the community with an appropriate scale, better design, open space and other amenities, and sensitivity to neighborhood concerns. Affordable units created through this process are eligible for the SHI.

**Timeframe:** Priority 2

**Responsible Entity:** The Board of Selectmen or The Committee in conjunction with the Planning Board and other appropriate boards and committees.

**Strategy 1.8: Explore Innovative Affordable Housing Options**

Existing methods and subsidies intended to generate new affordable housing stock sometimes constrain the Town’s ability to provide the support that cost burdened and/or low-income households require. It may be that innovations can help meet this need. The Town will seek to create ethical and creative ways to promote the ability for individuals in these households to remain in town, reduce their cost burden and, whenever feasible, increase the SHI.

**Timeframe:** Priority 2

**Responsible Entity:** The Board of Selectmen and The Committee.

---

*Goal #2: Ensure that proposed projects are harmonious with the community vision of maintaining our rural community and zoning bylaws*

---

***Strategy 2.1: Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 or over.***

Identify zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments for populations aged 55 or over to meet its production goal. Identify specific sites for which the municipality will encourage the filing of age restricted friendly comprehensive permit projects. This Housing Production Plan includes a number of strategies that are directed to reforming local zoning regulations and making them “friendlier” to the production of age restricted affordable housing. These strategies include amending the Zoning Bylaw to promote affordable over 55 independent living developments by using the “friendly 40B” process through the state’s Local Initiative Program (LIP).

- Provide alternative housing for a maturing population (all dwellings are limited to those 55 years of age or older);
- Provide a type of housing which reduces residents’ burdens of property maintenance as well as demands on municipal services;
- Encourage the development of affordable housing for active adults with lower and moderate income, as defined in 760 CMR 45.02; and
- Promote flexibility in site planning while protecting natural features, scenic views into property, existing vegetation and land forms and the utilization of land in harmony with neighboring properties.

***Timeframe:*** Priority 1

***Responsible Entity:*** The Board of Selectmen or The Committee in conjunction with the Planning Board and other appropriate boards and committees.

***Strategy 2.2: Adopt an Inclusionary Zoning Bylaw***

The Zoning Bylaw neither mandates, nor provides any incentive for the private sector to produce affordable housing. Therefore, the town continues to experience residential growth primarily through the creation of expensive single family subdivisions. This type of development could impact the town’s rural character as well as impact the cost of home ownership in the community.

Single family housing is a critical component of Plympton’s housing stock; however, the current zoning does not include provisions for the creation of affordable single family housing. Therefore, the town of Plympton should adopt “Inclusionary Zoning” provisions for the Agricultural-Residential District. This may be done by adopting an Inclusionary Zoning Bylaw.

Inclusionary zoning is another tool to create affordable housing and helps to ensure that production of new affordable units keeps pace with the overall rate of new development of market rate units in the community,

thereby helping to ensure continued compliance with the State's 10% affordable housing goal. An Inclusionary Zoning bylaw would require a developer to set aside a certain percentage of housing units for that will qualify for certification as affordable housing. An inclusionary zoning bylaw is an effective and predictable way to increase affordable housing stock in the community without requiring significant outlays by the community and ensures that new sizeable market-rate developments will not adversely affect the Town's SHI percentage. It should be noted that the bylaw can also allow in-lieu payments that reflects the price of affordable housing and land availability in Plympton. The fee will be calculated based on a formula that will be detailed within the Zoning Bylaw. Many variations of inclusionary zoning bylaws have been adopted throughout the Commonwealth with varying degrees of success. It is important that Plympton craft a bylaw that is custom to Plympton to ensure its success.

- Consider adopting inclusionary zoning to ensure that any new residential development in Plympton provides a percentage of affordable units or cash in lieu of units.
- The Town zoning regulations could be amended to require that any new subdivisions with 4 or more housing units have 25% of the units designated as permanently affordable (1 of every 4 units must be affordable).
- The Planning Board could review an Inclusionary Zoning Bylaw proposal. After detailed review and analysis with public comment, the Planning Board could bring an Inclusionary Zoning Bylaw to the Annual Town Meeting for acceptance.

**Timeframe:** Priority 1

**Responsible entity:** The Board of Selectmen and The Committee will work with the Planning Board, the Zoning Board of Appeals to write an Inclusionary Zoning Bylaw. The Town Meeting will have to vote the bylaw into law.

### **Strategy 2.3: Encourage Smaller Housing Units**

A noticeable trend in Plympton is the increase in the size of single family homes. Homes built from 2000 to 2015 are significantly larger than homes built from 1950-1975, the post WWII era. Home builders stand to earn a larger profit by building larger homes. However, this trend is ignoring demographic forces that favor construction of smaller units. Plympton has a large number of empty-nesters and active adults who raised family in single family homes who now wish to down-size into smaller units. Recent graduates and couples without children are unable to find starter homes in Town that they can afford. And of course, lower income residents are unable to afford a home in Plympton without a subsidy.

**Timeframe:** Priority 1

**Responsible Entity:** The Board of Selectmen and The Committee should provide the Planning Board will research regarding methods employed by other communities to incentivize smaller units. When researching this topic,

the Board may find examples employed by other communities to foster smaller units and consider adoption of successful programs.

---

*Goal #3: Create affordable housing units through adaptive reuse of existing buildings and town owned properties*

---

**Strategy 3.1: Conduct Screening Analysis of Town-Owned Land**

The Town of Plympton will conduct screening analysis of Town-owned land to target other opportunities for developing affordable housing. Many parcels of Town land are dedicated to park and conservation purposes, and thus are not available for development (Article 97 of the Massachusetts Constitution requires, that in order to withdraw conservation land for other purposes, the Conservation Commission must give its unanimous consent, Town Meeting must provide a 2/3 vote and the State legislature must also provide a 2/3 vote). Land that is not otherwise committed to a specific purpose may be suitable for affordable housing development. The screening analysis will filter out properties that are not suitable; factors to consider include environmental constraints, slope, soils, road access, and neighborhood compatibility. If one or more properties offer promise, the Board will propose engaging professionals to perform a feasibility study, including soil testing to estimate septic capacity and installing test wells to judge the quantity and quality of ground water. For those sites with high development suitability, the Planning Board will reach out to the neighborhood and collaborate with other boards to seek to develop a consensus on a preferred housing concept.

**Timeframe:** Priority 2: begin process of analyzing Town-owned land for affordable housing suitability. Rank sites and identify priority locations. Year 3: Hold informational meeting(s) on the process and generate support for proceeding to the next step. Request funding for testing and engineering costs. Year 4: Conduct preliminary site planning process. Year 5: Pending the outcome of the previous phases, prepare a strategy for implementation.

**Responsible Entity:** The Board of Selectmen and The Committee should study opportunities for adaptive reuse.

**Strategy 3.2: Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.**

In the future, Plympton may have municipal structures that become abandoned, underutilized, or functionally obsolete. There may be opportunities to convert town-owned property to accommodate some affordable housing. Future tax title property may also provide the community with opportunities to construct affordable housing for its residents. Additionally, privately owned properties (for example, a farmhouse) might be converted to multi-unit dwellings that would include affordable units.

- Prioritize affordable housing on abandoned and vacant properties.
- Identify potential funding and grant options
- Target development projects to Town-owned properties where feasible to take advantage of parcels that will have discounted or nominal acquisition costs to make affordable housing more financially feasible.
- The Town can explore whether any Town-owned parcels or buildings could be developed as affordable.

- Consider streamlining the permitting process
- Consider discounting permitting fees for development of affordable housing units.

**Recommended Action:** The Board of Selectmen and The Committee will study municipal land holdings to determine if any are appropriate for affordable housing. The town will study the potential for re-using structures as the need arises. Reusing properties as housing is a strategy that enables the 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.

In the future, whenever the community analyzes property for future municipal uses, affordable housing potential will be taken into consideration. If any parcel is determined to have potential, land planners or other consultants could be hired to conduct a more rigorous analysis of the property. If a property is deemed appropriate for the construction of affordable housing, the town will work with a not-for-profit developer and target the disposition of the property for the specific purpose of creating affordable housing. The town will retain control over the review process and will structure the deed in such a way as to protect the community and public interest.

**Timeframe:** Priority 1

**Responsible Entity:** The Board of Selectmen or The Committee should study opportunities for adaptive reuse for housing on town owned property and tax title property.

**Strategy 3.3: Explore the adoption of Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties:**

A zoning overlay district to allow senior housing developments where consensus exists for developing housing that meets local needs. The advantage of this approach is that the Town can regulate the amount and type of development that may occur on its land. Adjacent neighborhoods can have input into the process to protect the investment in their home. For any sites the Town wishes to seek housing proposals, the Planning Board will formulate a zoning overlay district that specifies the Town's objectives. Town Meeting approval of the district will allow an alternative development concept to proceed. For any sites the Town wishes to seek housing proposals, the Planning Board will formulate a zoning overlay district that specifies the Town's objectives. Town meeting approval of the district will allow an alternative development concept to proceed.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen and The Committee will work with the appropriate board and committees to review the Town's Zoning Bylaws.

---

*Goal #4: Promote a diversity of housing options in Plympton to meet the needs of a changing and aging population and promote a socio-economically diverse population*

---

***Strategy 4.1: Support aging in the community through increased multi-generational housing options, and progressive senior facilities.***

- Maximize existing community resources to enable seniors to continue living in the housing of their choice, and provide education about a range of housing options.
- Provide multi-generational community housing opportunities that give priority to local residents, veterans, town employees, and families of students enrolled in the town public schools.

**Timeframe:** Priority 2

**Responsible Entities:** The Board of Selectmen and The Committee.

***Strategy 4.2: Distribute and diversify new production and insure that new housing creation is harmonious with the rural character of Plympton.***

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any one residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.
- Develop project alternatives in recognition of a range of housing needs in town including rental and homeownership options as well as housing for seniors, veterans, families, and individuals with disabilities.
- Help eligible homeowners and home buyers access housing assistance.
- Encourage the creation of workforce-housing units that are affordable to middle income households making between 80% and 120% of AMI.

Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80% income limits, and cannot afford market rate housing in Plympton.

Enabling people who work in Plympton to live in Plympton creates a sustainable community and helps to reverse the trend of exporting professionals during the day, and importing the service workers.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen and The Committee will work with the appropriate board and committees to accomplish this goal.

***Strategy 4.3: Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.***

Education of the community at large, as well as members of specific boards, will be an important component of successfully meeting the goals of this plan.

- Increase resident awareness of unmet housing needs and demand and the meaning of affordable housing. Townwide, there may be concerns about the impacts of developing additional affordable housing.

- The Town should promote dialogue on this issue to promote the exchange of ideas and concerns.
- Engage the local real estate community and property owners to increase understanding of and foster development/redevelopment opportunities.
- Provide and encourage affordable and fair housing education/training opportunities to Town Boards, Committee members and staff, to take advantage of ongoing training and educational programs related to affordable housing and ensure compliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) and other legal housing requirements.

Specific learning opportunities include the University of Massachusetts Extension's Citizen Planner Training Collaborative (CPTC) offers classes periodically throughout the year and may provide customized training sessions to individual communities. The Massachusetts Housing Partnership (MHP) conducts the annual Massachusetts Housing Institute "a workshop that actively engages participants in discussion and problem solving around issues related to the development of affordable housing". Other organizations, such as Department of Housing and Community Development (DHCD), Citizens Housing and Planning Association (CHAPA), and the Community Preservation Coalition (CPC) also provide conferences, training sessions and publications on a wide variety of housing issues. If fees are involved, funding should be made available. This training should also be accessed on an ongoing basis as membership of these boards and committees turns over. Specialized training should also be made available to professional staff persons to keep them up-to-date on the new regulations and best practices.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen should encourage members of appropriate committees to attend statewide and regional training sessions on housing-related issues

**Strategy 4.4: Review private properties for housing opportunities**

The Town should review private parcels for affordable housing development when the opportunity arises. Some private properties of interest include Chapter 61 (Forestry), Chapter 61A (Agriculture) and 61B (Recreation) property. These properties are under special designated tax status to the benefit of both the Town and the landowners. Many of the parcels enrolled in this program are of interest for preservation of open space and conservation. Some parcels would also be suitable for a small number of housing units in addition to the larger open space use. These are explored in detail when those properties are sold or converted and the Town considers exercising its Right of First Refusal. The Town will review any property under Chapter 61, 61A or 61B for suitability for affordable housing, when the Town considers exercising its Right of First Refusal.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen and The Committee will work with the appropriate board and committees to coordinate the review of properties under Chapter 61 to determine which properties are suitable for the construction of affordable housing when those properties become eligible for sale.

**Conclusions:** The housing strategies outlined above, form a comprehensive and complex web that directly relates to the policy implications, gap analysis, and housing goals identified in this Plan. The Town of Plympton is confident that the goals and strategies set forth in this document will help to diversify the housing stock and provide alternative housing options for Plympton’s residents.

Table 31 provides a list of the planned strategies in each category of activities.



**Table 31: Plympton Housing Production Plan Strategy**

Strategies	Priority 1	Priority 2	Responsible Entities
<b>Goal #1: Meet the 10% state standard for affordable housing so that Plympton is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total housing units.</b>			
<i>Strategy 1.1: Develop a Comprehensive Permit Policy</i>	✓		BOS, TC, PB, ZBA, CC, BOH
<i>Strategy 1.2: Explore local permitting process for affordable housing and accompanying affordable housing requirements</i>	✓		BOS, TC, PB, ZBA, CC, BOH
<i>Strategy 1.3: Identify specific sites for which the municipality will advance town goals and encourage the filing of private comprehensive permit developments</i>	✓		ZBA
<i>Strategy 1.4: Consider incentives to include accessible and adaptable housing units in new developments to provide affordable options to local veterans, seniors and the disabled</i>	✓		BOS, TC, PB, ZBA, CC, BOH
<i>Strategy 1.5: Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units</i>		✓	BOS, TC
<i>Strategy 1.6: Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation</i>		✓	BOS, TC
<i>Strategy 1.7: Utilize Local Initiative Program</i>		✓	BOS, TC, PB
<i>Strategy 1.8: Explore Innovative Affordable Housing Options</i>		✓	BOS, TC
<b>Goal #2: Ensure that new affordable housing is harmonious with the community vision of maintaining the Town’s rural character and zoning bylaws</b>			
<i>Strategy 2.1: Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 and over.</i>	✓		BOS, TC, PB
<i>Strategy 2.2: Adopt an Inclusionary Zoning Bylaw</i>	✓		BOS, TC, PB, ZBA
<i>Strategy 2.3: Encourage Smaller Housing Units</i>	✓		BOS, TC, PB
<b>Goal #3: Create affordable housing units through adaptive reuse of existing buildings and town owned properties</b>			
<i>Strategy 3.1: Conduct screening analysis of Town-owned properties</i>		✓	BOS, TC

Strategies	Priority 1	Priority 2	Responsible Entities
<i>Strategy 3.2: Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.</i>	✓	-	BOS, TC
<i>Strategy 3.3: Explore the adoption of Senior Affordable Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties.</i>	✓	-	BOS, TC, PB, ZBA, CC, BOH
<b>Goal #4: Promote a diversity of housing options in Plympton to meet the needs of a changing and aging population and promote a socio-economically diverse population.</b>			
<i>Strategy 4.1: Support aging in the community through increased multi-generational housing options and progressive senior facilities.</i>		✓	BOS, TC
<i>Strategy 4.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Plympton.</i>	✓		BOS, TC, PB, ZBA, CC, BOH
<i>Strategy 4.3: Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.</i>	✓		BOS, TC, PB, ZBA, CC, BOH
<i>Strategy 4.4: Review private properties for housing opportunities.</i>	✓		BOS, TC, PB, ZBA, CC, BOH

\*Affordable Housing Committee=TC; Board of Selectmen=BOS; Planning Board=PB; Conservation Commission=CC; Zoning Board of Appeals=ZBA, Town Administrator = TA, Board of Health = BOH

# Appendix A: Subsidized Housing Inventory

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

### Plympton

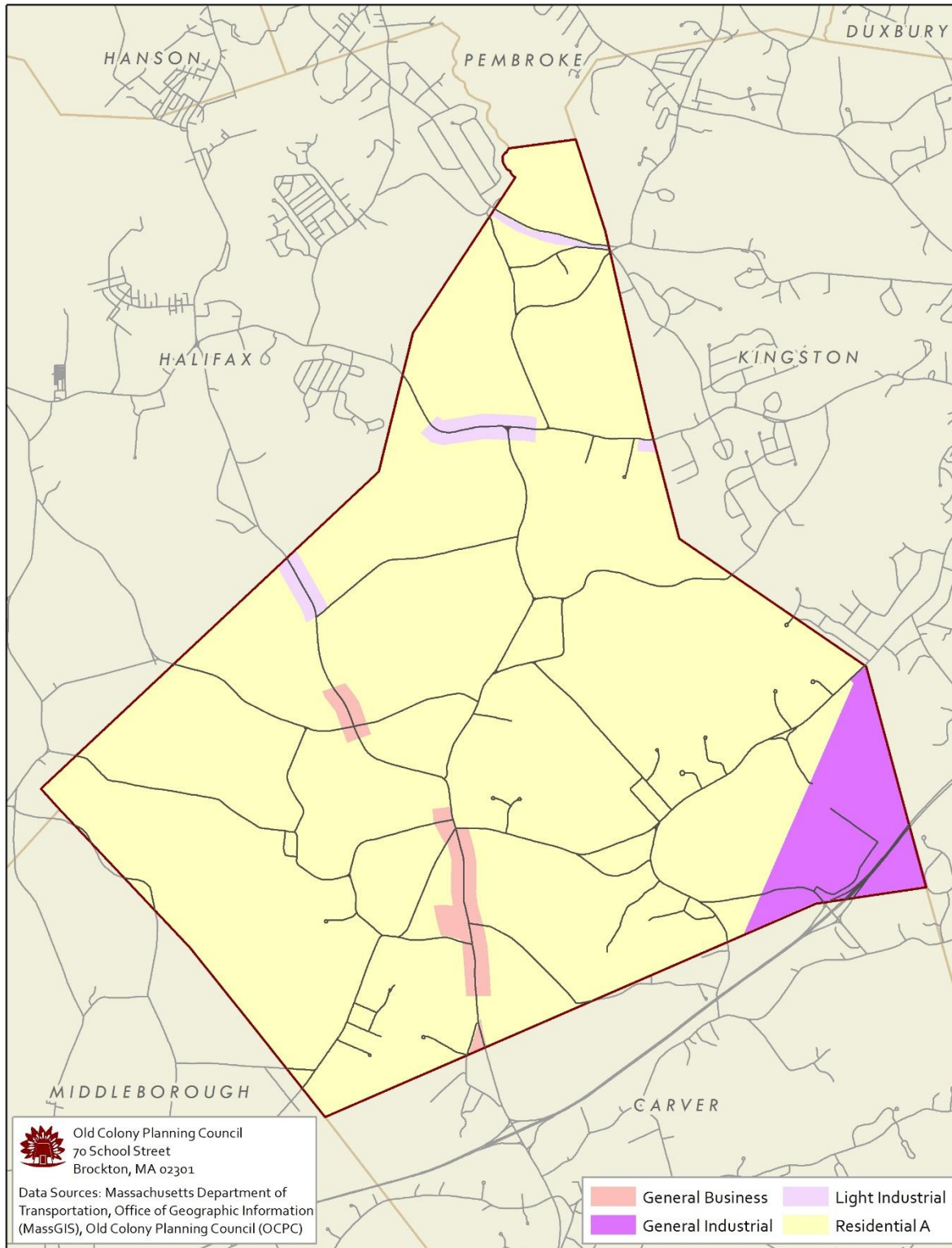
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2524	Plympton Housing	165 County Road	Rental	40	2042	No	HUD
4426	DDS Group Homes	Confidential	Rental	7	N/A	No	DDS
9763	Cranberry Knoll	Cranberry Knoll Drive	Ownership	4	Perp	YES	MassHousing
<b>Plympton Totals</b>				51			
							Census 2010 Year Round Housing Units
							1,039
							Percent Subsidized
							4.91%

12/12/2016

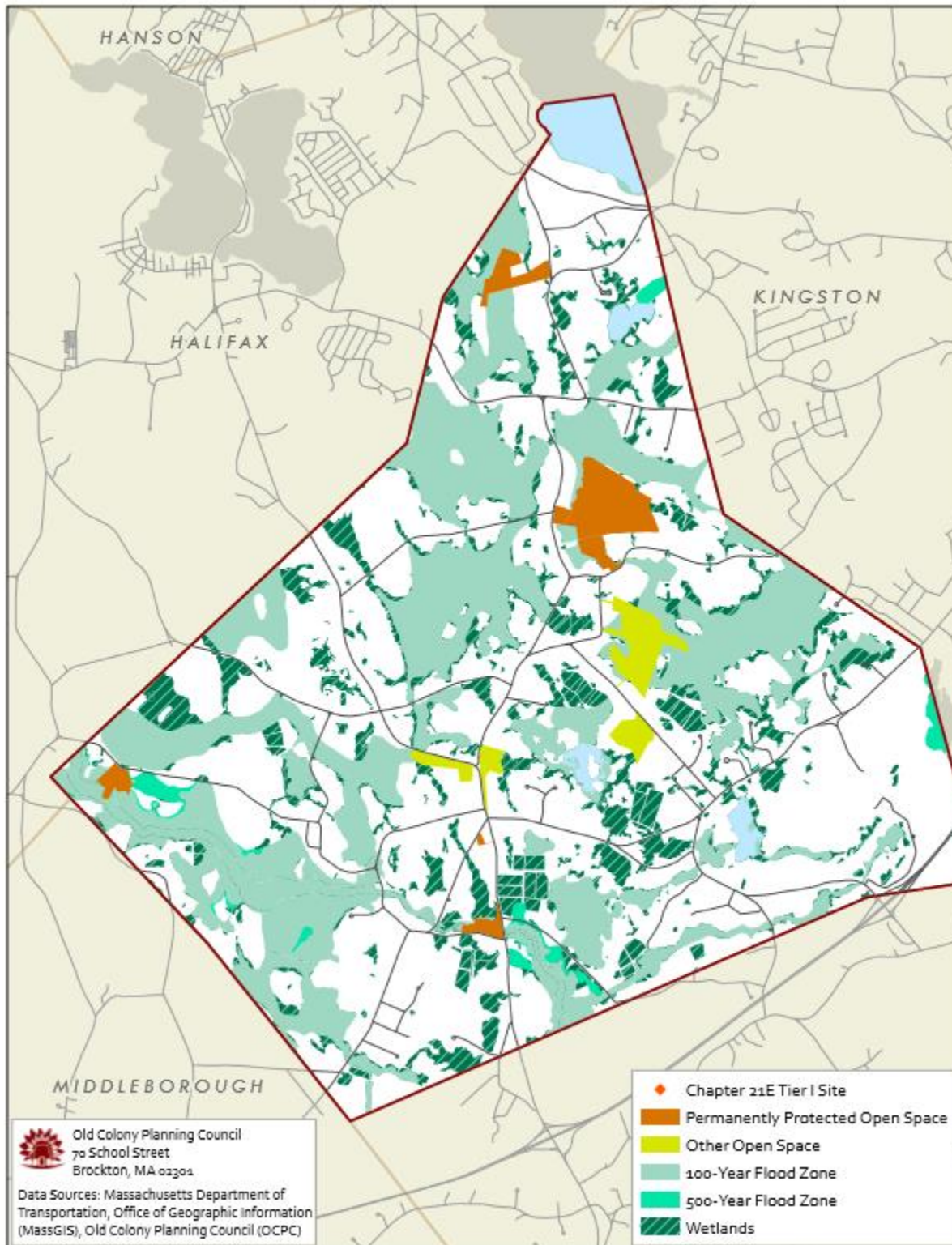
Plympton  
Page 1 of 1

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

## Appendix B: Plympton Zoning Map



## Appendix C: Plympton Developmental Constraints Map



## **Appendix D: Available Housing Resources & Programs**

### **U.S. Department of Housing and Urban Development (HUD)**

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination, and transform the way HUD does business. Additional information can be found at <https://portal.hud.gov/hudportal/HUD>

### **Massachusetts Department of Housing and Community Development (DHCD)**

DHCD's mission is to strengthen cities, towns and neighborhoods to enhance the quality of life of Massachusetts residents. DHCD provides leadership, professional assistance and financial resources to promote safe, decent affordable housing opportunities, economic vitality of communities and sound municipal management. Additional information can be found at <http://www.mass.gov/hed/housing/>

### **Citizens' Housing and Planning Association (CHAPA)**

The Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA's mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development.

CHAPA pursues its goals through advocacy with local, state, and federal officials; research on affordable housing issues; education and training for organizations and individuals; programs to expand rental and homeownership opportunities; and coalition building among a broad array of interests in the housing and community development field. Additional information can be found on CHAPA's website at <https://www.chapa.org/>

### **Massachusetts Housing Partnership (MHP)**

The Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development (DHCD) to help increase the supply of affordable housing in Massachusetts.

MHP was established in 1985 to increase the state's overall rate of housing production and work with cities and towns to demonstrate new and better ways of meeting the need for affordable housing. The MHP focuses its efforts in three main areas: community assistance, rental development, and homeownership. Additional information can be found on MHP's website at <http://www.mhp.net/>

### **South Shore Habitat for Humanity**

Habitat for Humanity is a global nonprofit housing organization working in nearly 1,400 communities across the United States and in approximately 70 countries around the world. Habitat's vision is of a world where everyone has a decent place to live. Habitat works toward their vision by building strength, stability and self-reliance in partnership with people and families in need of a decent and affordable home.

The South Shore Chapter of Habitat for Humanity was founded in 1986, and covers 35 cities and towns south and southwest of Boston. In the 30 years since its inception, South Shore Habitat for Humanity has built 56

homes in 21 communities, helping more than 99 adults and 194 children build a place to call home. Additional information can be found on the Chapter's website at <https://sshahabitat.org/>

### **Housing Solutions for Southeastern Massachusetts**

Housing Solutions for Southeastern Massachusetts – formerly known as South Shore Housing – is a regional nonprofit organization focused on providing housing services and developing affordable housing in Plymouth and Bristol counties. Its mission is to help low- and moderate-income families and individuals secure affordable housing and use that housing as a foundation for improving their economic stability and wellbeing.

This is accomplished through a wide variety of programs and resources, including: housing for homeless families, homeless prevention initiatives, training and support for homebuyers and owners, the effective administration of 2,200 rental subsidies, the development and management of affordable housing, technical assistance to help cities and towns increase the supply of affordable housing, and through partnerships with service providers to address the housing needs of individuals with mental illness and developmental disabilities. Additional information can be found at <http://housingsolutionssema.org/>

### **NeighborWorks Southern Mass**

NeighborWorks Southern Mass is non-profit corporation that believes affordable housing and stable neighborhoods help individuals and families realize their full dignity and potential. NeighborWorks Southern Mass consists of a partnership of residents, businesses, and local governments. Its mission is to help people have a safe and affordable place to live. They accomplish this by developing and managing affordable housing, educating and assisting homeowners and homebuyers, and helping homeowners repair and maintain their homes. Additional information can be found at <http://nwsoma.org/>

### **MassHousing**

MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that raises capital by selling bonds and then lending the proceeds to low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or mixed-income rental housing. Additional information can be found at <http://masshousing.com>

### **Community Preservation Act (CPA)**

The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000, and allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic preservation, affordable housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund, which varies from year to year.

To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low income residents from paying the surcharge, or exempting the first \$100,000 of a property's assessed value. Each year at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be created that makes recommendations to the Board of Selectmen and Town Meeting on how to use the funds. To date, 172 municipalities (49% of the municipalities in Massachusetts) have adopted the CPA, including the local communities of Abington, Bridgewater, Hanson,

Hanover, Rockland and West Bridgewater. Additional information can be found at <http://www.communitypreservation.org/>

### **Local Initiative Program (LIP)**

The Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low- and moderate-income households. Unlike conventional housing subsidy programs, in which a state or federal agency must approve every aspect of financing, design and construction, the LIP allows most of these decisions to be made by the municipality. LIP regulations and guidelines address those program components that must be reviewed and approved by DHCD. For example, incomes of households served, fair marketing, profit limitation and establishing long-term affordability for the units which are built. Eligible applicants include both for-profit and non-profit developers working in concert with a city or town, as the municipality and developer jointly submit the application. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/local-initiative-program-lip.html>

### **HOME Investment Partnerships Program (HOME)**

HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. HOME funds can be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or for the new construction of homeownership projects. Projects seeking HOME funds must include a minimum of 3 HOME-assisted ownership units, the sites for which must be secured with a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers; non-profit developers; non-profit organizations designated as Community Housing Development Organizations (CHDOs) and municipalities in cooperation with any of the above. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/home-investment-partnerships-program.html>

### **Housing Stabilization Fund**

The Housing Stabilization Fund (HSF) is a state funded bond program that assists in the production and preservation of affordable housing for low-income families and individuals. HSF monies may be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or the new construction of homeownership projects. Projects seeking HSF must have a minimum of 3 HSF-assisted ownership units, which must be secured with, at a minimum, a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers, non-profit developers, local housing authorities and municipalities in cooperation with for-profit or non-profit developers. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/housing-stabilization-fund.html>

### **The Massachusetts Affordable Housing Trust Fund (AHTF)**

The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. AHTF funds are focused on those activities that create, preserve or acquire housing throughout the state for the benefit of those households. AHTF funds may also be used for permanent or transitional housing for homeless families and individuals, and for the modernization, rehabilitation and repair of public housing. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other nonprofit organizations, for-profit entities, and private employers. Additional information can be found on the AHTFs website at <http://www.mass.gov/hed/housing/affordable-rent/ahtf.html>



### **Community Development Block Grants (CDBG)**

The Massachusetts Community Development Block Grant Program is a federally funded, competitive grant program designed to help small cities and towns meet a broad range of community development needs. Assistance is provided to qualifying cities and towns for housing, community, and economic development projects that assist low and moderate-income residents, or by revitalizing areas of slum or blight. Municipalities with a population of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD) are eligible for CDBG funding.

Eligible CDBG projects include but are not limited to housing rehabilitation or development, micro-enterprise or other business assistance, infrastructure, community/public facilities, public social services, planning, removal of architectural barriers to allow access by persons with disabilities, and downtown or area revitalization. Additional information can be found at <http://www.mass.gov/hed/community/funding/community-development-block-grant-cdbg.html>

### **Federal Low-Income Housing Tax Credit (LIHTC)**

The Low-Income Housing Tax Credit (LIHTC) was created by Congress in 1986 to promote the construction and rehabilitation of housing for low income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial rehabilitation of housing for low income persons. Both for-profit and nonprofit developers are eligible to take advantage of the tax credit. At least 20% of the units must be reserved for persons with incomes at/or below 50% of the area median income adjusted for family size; or at least 40% of the units must be made affordable for persons with incomes at/or below 60% of the area median income adjusted for family size. In addition, the project must be retained as low-income housing for at least 30 years. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-rent/low-income-housing-tax-credit-lihtc.html>

### **Community Economic Development Assistance Corporation (CEDAC)**

CEDAC is a public-private community development finance institution that provides financial resources and technical expertise for community-based and other non-profit organizations engaged in effective community development in Massachusetts. CEDAC's work supports three key building blocks of community development: affordable housing, workforce development, and early care and education. In terms of housing programs, CEDAC helps community development corporations and other non-profit developers by providing them early stage capital financing and technical assistance throughout the development process. CEDAC Housing's financing options, which include predevelopment, acquisition, and bridge lending, provide developers with the patient capital to acquire property, hire a team of professional consultants that are needed for moving a development forward, and assemble financing packages to complete the projects. Additional information can be found at <https://cedac.org/>

### **MassWorks Infrastructure Program**

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development, multi-family housing opportunities, community revitalization, and job creation. The Program represents an administrative consolidation of the following six former grant programs: Public Works Economic Development (PWED), Community Action Development Grant (CDAG), Growth Districts Initiative (GDI), Massachusetts Opportunity Relocation and Expansion Program (MORE), Small Town Rural Assistance Program (STRAP), and the Transit Oriented Development (TOD) Program. Additional information can be found at <http://www.mass.gov/hed/economic/eohed/pro/infrastructure/massworks/>

## **Appendix E: DHCD, MHP, CEDAC, MassHousing and MassDevelopment Bedroom Mix Policy**

### INTERAGENCY AGREEMENT

#### Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

#### Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

#### Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.

#### Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

## Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

(i) are in a location where there is insufficient market demand for such units , as determined in the reasonable discretion of the applicable State Housing Agency; or

(ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

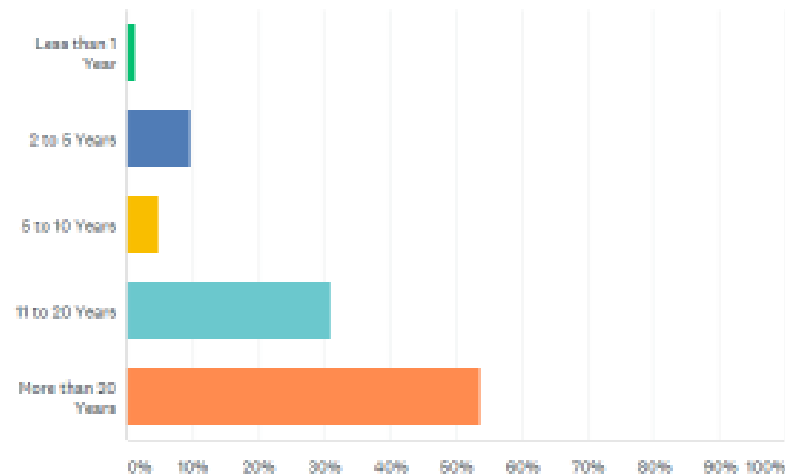
4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

# Plympton Housing Production Plan Community Survey

How long have you lived in Plympton?

Answered: 84 Skipped: 1



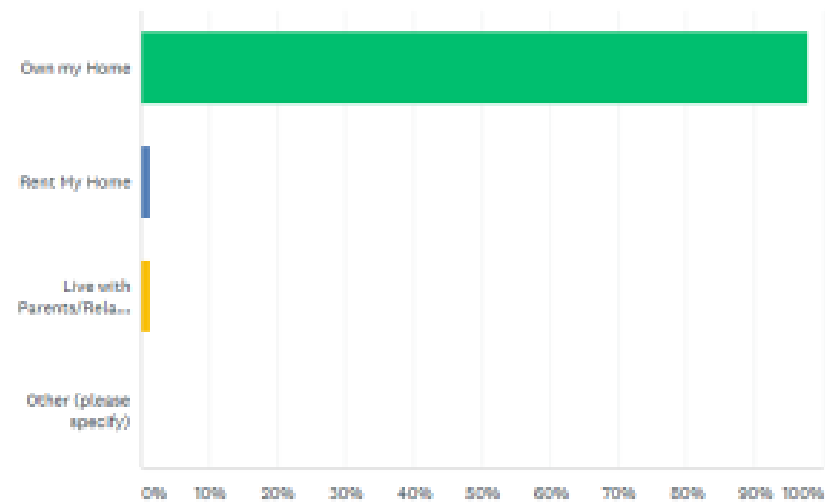
RESPONSES	
1.19%	1
9.52%	8
4.76%	4
30.95%	26
53.57%	45
	84

# Plympton Housing Production Plan Community Survey

Which best describes your current living situation?

Answered: 84 Skipped: 1

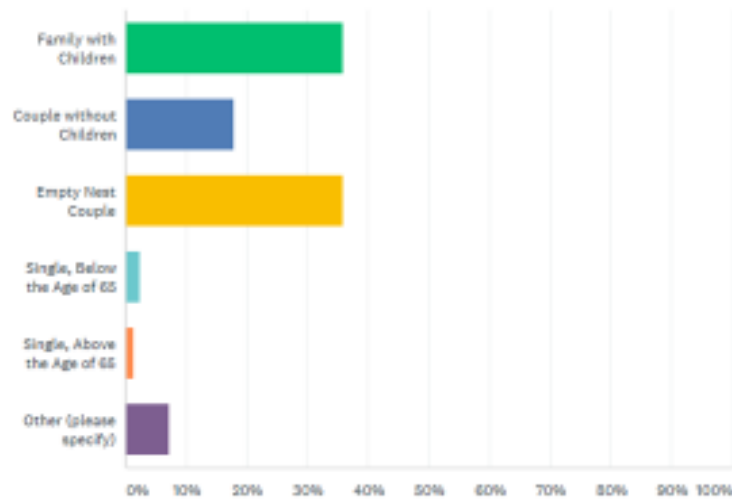
RESPONSES	
87.02%	82
1.18%	1
1.19%	1
0.00%	0
84	



# Plympton Housing Production Plan Community Survey

Which of the following best describes your household?

Answered: 84 Skipped: 1

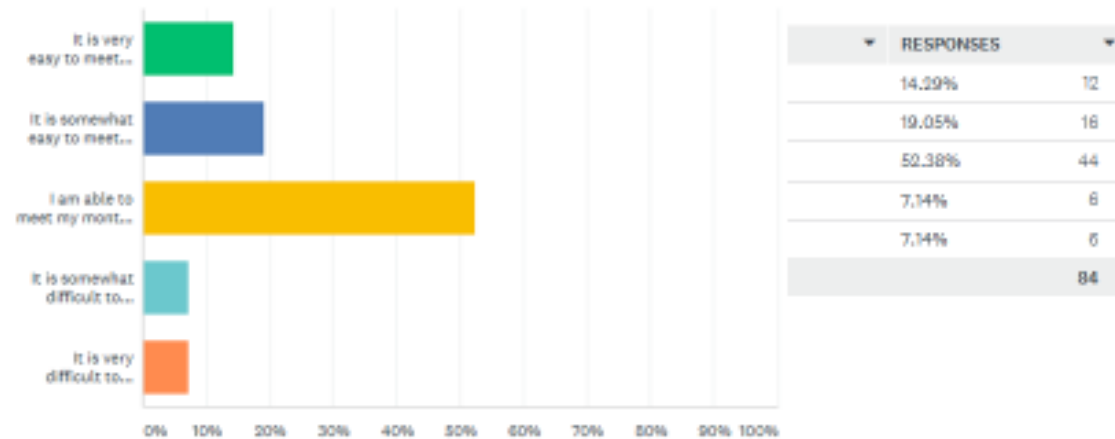


RESPONSES	
35.71%	30
17.86%	15
35.71%	30
2.38%	2
1.19%	1
7.14%	6
	84

# Plympton Housing Production Plan Community Survey

How would you describe your ability to meet your monthly housing costs  
(mortgage/rent, insurance, taxes, utilities, etc.)?

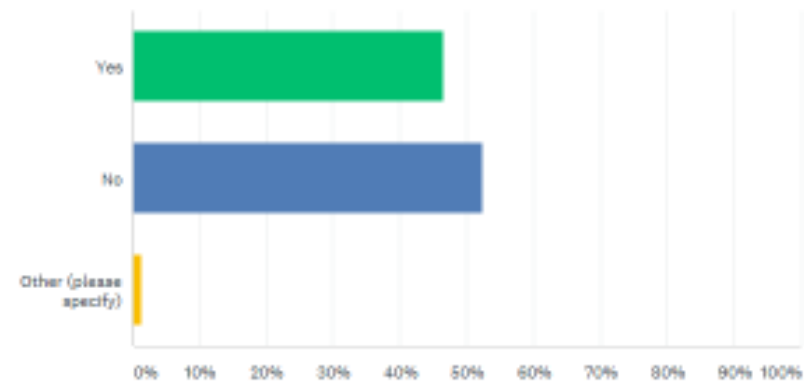
Answered: 84 Skipped: 1



# Plympton Housing Production Plan Community Survey

Do you know someone who would like to live in Plympton but cannot afford to?

Answered: 84 Skipped: 1



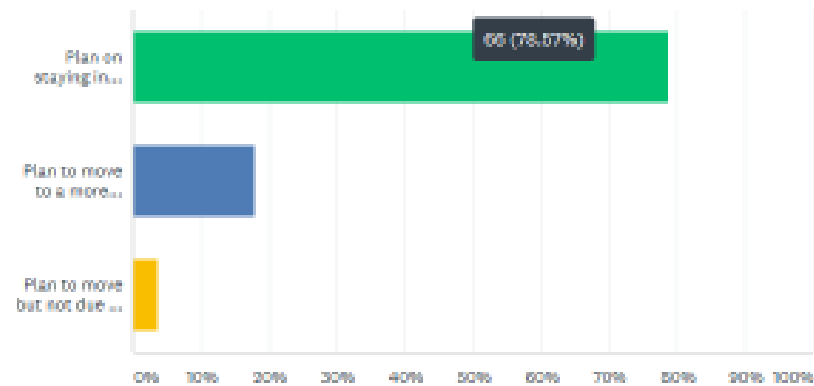
RESPONSES	
46.43%	39
52.38%	44
1.19%	1
	84



# Plympton Housing Production Plan Community Survey

Which best describes your housing plans for the next five years?

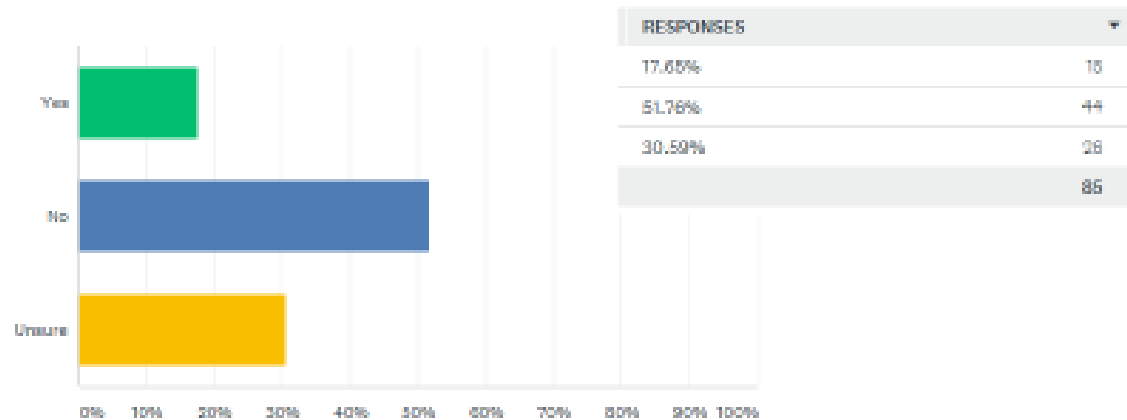
Answered: 84 Skipped: 1



# Plympton Housing Production Plan Community Survey

Do you think there is sufficient affordable housing in Plympton?

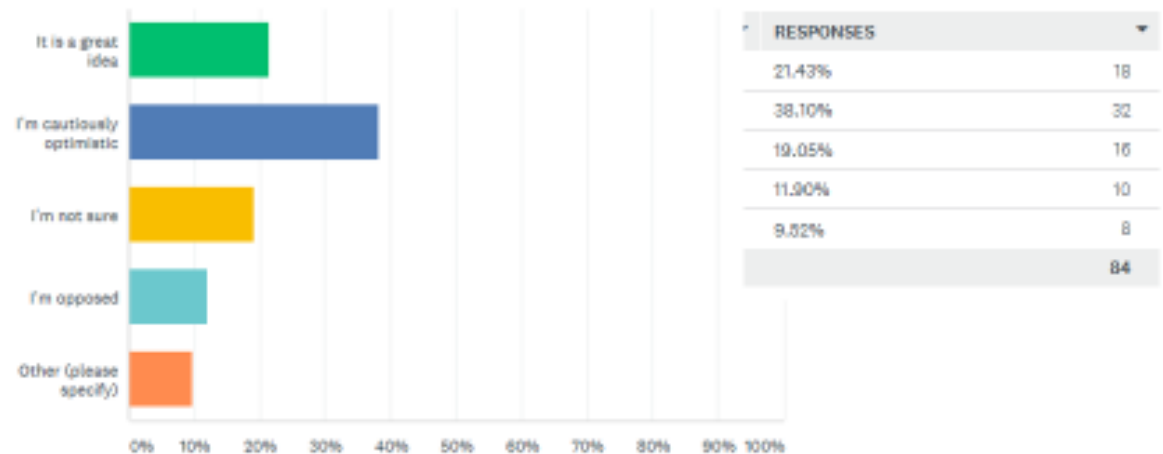
Answered: 85 Skipped: 0



# Plympton Housing Production Plan Community Survey

When I think about increasing the availability of affordable housing in Plympton I think

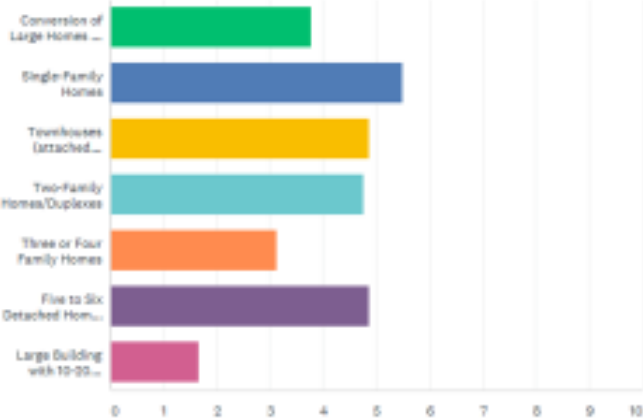
Answered: 84 Skipped: 1



# Plympton Housing Production Plan Community Survey

What types of affordable housing should be included in the Plympton Housing Production Plan? Please use the drop down menu to rank the housing types below from 1 to 7 with 1 being your highest preference and 7 being your lowest preference.

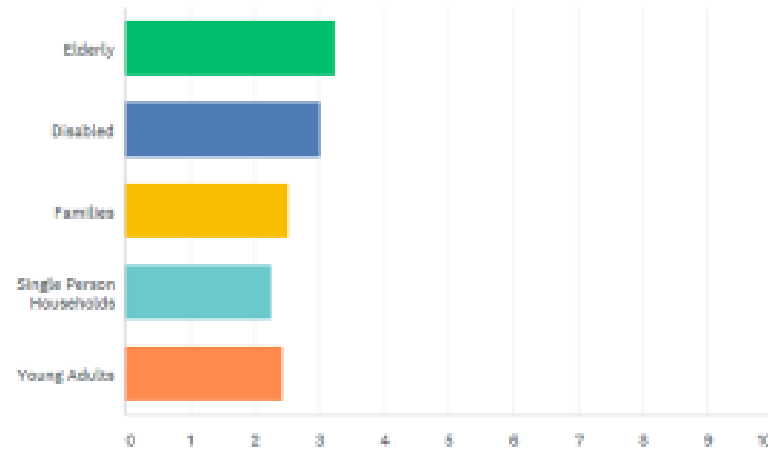
Answered: 04 Skipped: 1



# Plympton Housing Production Plan Community Survey

How would you rank the following groups in regards to their need for affordable housing?

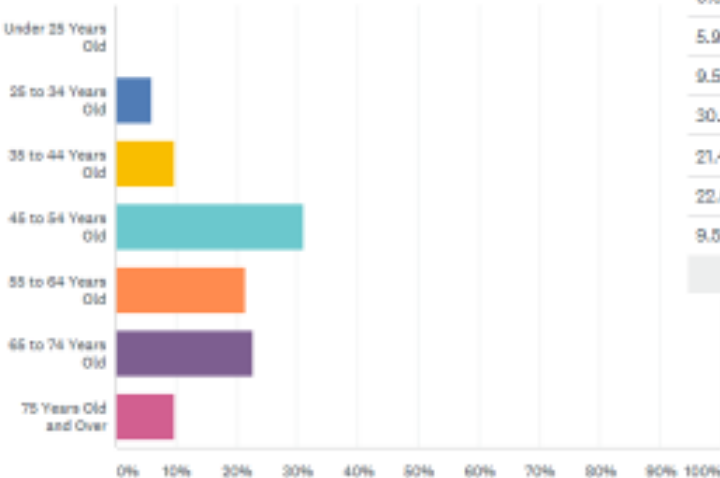
Answered: 84 Skipped: 1



# Plympton Housing Production Plan Community Survey

Which category best describes your age?

Answered: 84 Skipped: 1



RESPONSES	
0.00%	0
5.95%	5
9.52%	8
30.95%	26
21.43%	18
22.62%	19
9.52%	8
	<b>84</b>

# Plympton Housing Production Plan Community Survey

Which best describes your annual household income? (Optional)

Answered: 64 Skipped: 21

