



Housing Production Plan

Avon, Massachusetts

Old Colony Planning Council

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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.

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The town of Avon 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 Administrator Greg Enos and the 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.

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LETTER OF APPROVAL FROM DHCD



Commonwealth of Massachusetts DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT

Charles D. Baker, Governor ♦ Karyn Polito, Lieutenant Governor ♦ Jennifer D. Maddox, Undersecretary

February 4, 2021

Steven P. Rose, Chairman
Board of Selectman
Town Offices/ Buckley Center
65 East Main Street
Avon, MA 02322

RE: Housing Production Plan - Approved

Dear Mr. Rose:

The Department of Housing and Community Development (DHCD) approves the Town of Avon's Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is December 31, 2020, the date that DHCD received a complete plan. The HPP has a five year term and will expire on December 30, 2025.

Approval of your HPP allows the Town to request DHCD's Certification of Municipal Compliance when:

- Housing units affordable to low and moderate income households have been produced during one calendar year, during the initial year of eligibility, totaling at least 0.5% (9 units) of year round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: www.mass.gov/dhcd.
- All units have been produced in accordance with the approved HPP and DHCD Guidelines.

I applaud your efforts to plan for the housing needs of Avon. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or Phillip.DeMartino@mass.gov, if you need assistance as you implement your HPP.

Sincerely,

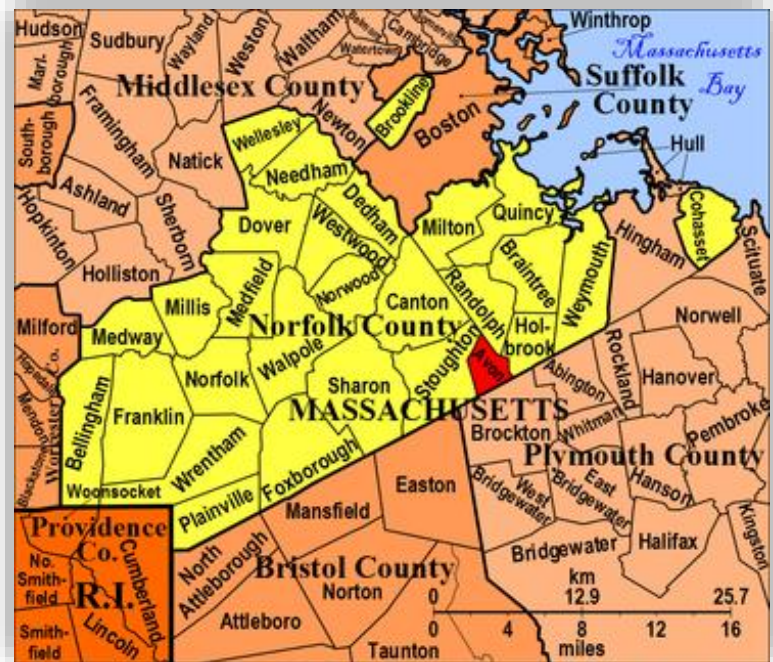
A handwritten signature in blue ink, appearing to read "Louis Martin".

Louis Martin
Director, Division of Community Services

cc: Senator Walter F. Timilty
Representative William C. Galvin
Gregory S. Enos, Town Manager, Avon

II. Executive Summary

This Housing Production Plan (HPP) has been prepared in accordance with the Massachusetts Department of Housing and Community Development guidelines. It provides a framework and strategy to increase affordable housing production in Avon. The Plan includes a comprehensive housing needs assessment and details housing production goals and strategies to meet 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 and an overview of the Plan's goals and strategies are detailed below. Please note that the data in this



Plan is from the U.S. Census Bureau's 1990, 2000, and 2010 Census, the 2011-2017 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.

The Metropolitan Area Planning Council (MAPC), the regional planning agency for Metro Boston, has prepared population and housing demand projections for 164 cities and towns in Metropolitan Boston, and the University of Massachusetts Donahue Institute has prepared population projections for the balance of the cities and towns in the state. Both sets of projections include A Status Quo scenario based on the continuation of recent trends in migration, housing occupancy, and location preference and a Stronger Region scenario that assumes increased attraction and retention of young workers and slightly increased preference for urban settings and multi-family housing. The Status Quo scenario found that continuing current in-migration and housing production levels would lead to a declining workforce and economic stagnation over the coming decades. In contrast, the increased migration rates of the Stronger Region scenario could fuel job growth of 7% between 2010 and 2040. As a result, MAPC recommends the use of the Stronger Region scenario as the basis for housing planning, and the assumptions and outputs of that work have been incorporated into the Commonwealth's multi-family housing production goals of 10,000 multi-family units per year and have been adopted by the Massachusetts Department of Transportation as the basis for long-term transportation planning.

Key Findings:

Households

The total population and average household size determine the number of households in a municipality. In Massachusetts overall, and in 96 percent of Massachusetts municipalities with population growth since 2000, the number of households increased faster than the population because of declines in average household size. This trend is expected to continue as seniors comprise a greater share of householders, and younger householders wait longer to form smaller families than their predecessors.

- The number of households in Avon increased 0.24 percent (4 households) from 1,705 households in 2000 to 1,709 households in 2010. Avon's total number of households is projected to increase by 299 through 2040, 17.52 percent from 2010.
- The large majority (68%) of Avon's households are family households. Family households with children under the age of 18 years make up 43.2 percent of Avon households.
- The average household size in Avon decreased from 2.61 in 2000 to 2.55 in 2010 and is projected to be 2.32 by 2030. Of the 1,309 owner-occupied households in Avon, a significant majority (72.3%) consist of 3 people or less. Of the 400 renter-occupied households in Avon, 84.75 percent comprised three people or less.
- According to the 2010 Census, 20.8 percent of owner-occupied households are single-person households, and 45.5 percent of renter-occupied households are single-person.

Housing Demand

Housing demand is a function of the population and the number and type of households the population forms. As years pass, some households form, move into the community, or grow more prominent, while others grow smaller, seek different housing options, or move out. Net housing demand is the number of units needed to accommodate additional households and maintain healthy vacancy rates among owner and renter-occupied housing units. This section looks at the current distribution of household types in Avon, projected household changes, and net housing unit demand through 2030.

- According to MassDOT Population Projections, the net housing unit demand will be 299 by 2040.
- To address unmet housing needs, Avon will need an additional 106 units to achieve the MGL Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent AMI.

Population

- The population of Avon decreased by 87 people (1.95 percent) from 2000 to 2010, from 4,443 people in 2000 to 4,356 people in 2010.
- The population of Avon is expected to increase from 4,356 in 2010 to 4,385 in 2020, an increase of 0.67 percent or 29 persons. The population of Avon is expected to increase by an additional 1.35 percent to

4,444 residents by 2030. By 2040, the population is anticipated to grow to approximately 4,500 persons but will still be less than the 1990 population count of 4,558.

- The aging of the Baby Boomers will increase the senior population by 460 people, or 62 percent, through 2030.
- The data shows a significant population decline in almost all age groups below age 45, with the largest drop occurring in the 25 to 34 age group (20.33 percent). Population growth is depicted in most age cohorts over 45, except for the 65 to 74 age cohort. The highest percentage of population increase is within the 55 to 64 and 85+ age cohorts, with an increase of 159 residents (36.21 percent) and 27 residents (36.98 percent), respectively. This trend reflects the growth and maturing of the “Baby Boom” generation (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 40.2 years in 2000 to 44.4 years in 2010.

Population by Race

- Between 2000 and 2010, the racial and ethnic composition of Avon evolved into a more diverse population. In 2010, 3,660 (84 percent) of residents self-identified as White, a slight decrease from 4,152 (93.5 percent) in 2000.
- The Asian population experienced significant growth during the 2000-2010 period, with an increase of 79 individuals (192.68 percent). The Asian community represents 2.8 percent of the total population of Avon.
- The African American population of Avon increased 161.44 percent between 2000 and 2010, an increase of 268 individuals.
- Although only 36 individuals in Avon are Hispanic, this represents an increase of 227.30 percent, resulting in a population increase of 25 residents.

Educational Enrollment and Attainment

- During the 2018 – 2019 school year, enrollment at Avon’s Ralph D. Butler Elementary School served a student population of 410 students in pre-kindergarten through grade 6, which has stayed relatively flat over five school years.
- Avon Middle High School had a population of 322 students in grades 7 through 12 during the 2018-2019 school year, which has declined by 5 percent over five years.
- Of the Avon student population, 38.2 percent are African American, and 44.4 percent of the student population are white.
- The percentage of students achieving proficiency in Math is 65-69 percent (higher than the Massachusetts state average of 64 percent) for the 2015-2016 school year. The percentage of students achieving proficiency in Reading/Language Arts is 80-84 percent (higher than the Massachusetts state average of 71 percent) for the 2015-2016 school year.
- Of the residents of Avon, 35 percent of the population aged 25 and over have obtained a high school diploma, and 8.10 percent of that age cohort have received an associate degree or higher. The population of Avon over the age of 25 with a bachelor’s degree is 22.6 percent, while the population over the age of 25 with a Graduate or Professional degree is 7.8 percent. This is slightly less than the state average of

the population over 25 with a bachelor's degree (23.1 percent) and significantly less than the state percentage over 25 with a Graduate or Professional degree (18.2 percent).

Residents with Disabilities

- According to the 2013-2017 American Community Survey, approximately 15.4 percent of the residents in Avon reported having some disability.
- There were an estimated 688 residents in Avon who experienced some disability, of which 37 percent were between 65 and 74 years of age. Of the population aged 75 years and over, 53.5 percent reported some disability.
- Avon residents comprise approximately 1.71 percent of the reported disabled community in the Old Colony Planning Council region.
- Of the total estimated population with a disability, the most common disability reported was an ambulatory disability, which is a disability that involves serious difficulty walking or climbing stairs. The following most common disabilities are difficulties with living independently and cognitive challenges.

Income

- Avon's median household income was \$69,709 in 2017, lower than all its neighboring communities except for Brockton. The median household income for Avon was also less than the \$74,167 median income of the Commonwealth of Massachusetts.
- Approximately 27.5 percent of the households in Avon had an annual income of less than \$50,000 in 2017, and approximately 72.5 percent had an annual income of more than \$50,000. Roughly 8.5 percent of individuals in Avon live below the poverty level.
- The FY2019 Median Family Income is estimated at \$93,445.
- The 2017 American Community Survey (ACS) estimates showed that approximately 213 or 13.6 percent of the households in Avon had an annual income of less than \$25,000, and approximately 556 or 35.4 percent of the households in Avon had a yearly income of less than \$50,000.
- Between 1999 and 2017, the median household income for Avon increased by 38.57 percent from \$50,305 in 1999 to \$69,709 in 2017.
- The distribution of income across Avon households has changed significantly since 1999. In 2017, more than 49 percent of households made \$75,000 or more, and 38.3 percent made \$100,000 or more.
- Since 1999, the number of households earning more than \$150,000 in Avon has increased by more than 471 percent, and households with incomes over \$200,000 increased by more than 153 percent. The number of households earning \$100,000 decreased as a percentage of the total household population.
- Avon has a relatively low rate of individuals below the federal poverty level, which was \$12,140 for one household in 2019. Avon's poverty rate for all individuals was 8.5 percent in 2017, slightly more than Plymouth County's rate of 8.0 percent and lower than the Commonwealth's rate of 11.1 percent.
- Individuals between 18 and 64 are most likely to live in poverty in Avon, consistent with regional, state, and national trends.
- The 2013-2017 ACS indicates that Avon had a median household income of \$69,709, less than the regional municipalities except for Brockton, which had a median household income of \$52,393. Duxbury has the highest median household income in the region, with its residents earning \$123,613, Hanover with \$111,311, and Pembroke with \$101,447.

- The median household income in Avon in 2017 was \$69,709, significantly less than the Median Household Income for the Commonwealth of Massachusetts of \$74,167 and Plymouth County of \$82,081. Within the Old Colony Planning Council region, only the city of Brockton had a lower Median Household Income of \$52,393.
- The 2017 American Community Survey (ACS) estimates showed that approximately 213 or 13.6 percent of the households in Avon had an annual income of less than \$25,000, and approximately 556 or 35.4 percent of the households in Avon had a yearly income of less than \$50,000.
- The industries that employ the most residents are the educational services, healthcare, and social assistance industries (27%) and professional, scientific, management, administrative, and waste management services (12.5%).
- The unemployment rate in Avon has steadily declined over the past five years, dropping from 12.7 percent in 2008 to 4.2 percent in 2017.
- Working at the minimum wage of \$12.00 per hour in Massachusetts, a wage earner must have 2.3 full-time jobs or work 91 hours per week to afford a modest one-bedroom apartment and work 2.8 full-time jobs or 113 hours per week to afford a two-bedroom apartment.
- The federal minimum wage has remained at \$7.25 an hour without an increase since 2009, which is insufficient to cover the high cost of rental housing.
- The typical renter in Massachusetts earns \$20.72, which is \$13.09 less than the hourly wage needed to afford a modest rental home.

Housing Stock Analysis

- The number of housing units in Avon decreased by 0.17 percent from 1,769 housing units in 2010 to 1,766 housing units, according to the 2013-2017 American Community Survey.
- According to the 2013-2017 American Community Survey, of the 1,766 housing units in Avon, 75.4 percent reside within single-family detached structures.
- Avon's housing stock is somewhat older, with approximately 77 percent of the housing units being constructed before 1969.
- According to the 2013-2017 American Community Survey, of the 1,766 total housing units in Avon, 1,574 are occupied, and 192 are vacant.
- Most Avon residents own their own homes, as 1,309 of the housing units (76.6 percent) are owner-occupied, and 400 units (23.4 percent) are renter-occupied.
- Home ownership is more common in Avon for every age group except those aged 85 and over.
- Of the owner-occupied households in Avon, two-person households contain the highest percentage of homeowners at 34.4 percent, followed by 1 person households at 20.8 percent. Of the renter-occupied housing units, two-person households contain the highest percentage at 25.3 percent, followed by 1 person households at 45.5 percent.
- Avon's housing market is very tight, with a 0.7 percent homeowner vacancy rate and a 5 percent rental vacancy rate.
- From 2000 to 2018, Avon's median sales price for a single-family home was the lowest amongst its neighboring communities, Plymouth County and the Commonwealth. During this time, Avon's median

sales price was \$267,084, approximately \$33,432 lower than the Plymouth County average and approximately \$47,098 lower than the Commonwealth's average.

- Sales prices of single-family dwellings peaked in 2005 and 2006, then dipped during The Great Recession, but reached their highest median sales price from 2016 through 2018.
- Between 2000 and 2014, Avon issued building permits for 50 single-family dwelling units. During this time, no permits were issued in the town for multi-family dwellings.
- With 70 units on the SHI, Avon needs an additional 106 units to achieve the M.G.L. Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent of the AMI.
- To demonstrate progress towards meeting the 10 percent goal, the Town should set production goals of 0.5 percent (9 units) for one year or 1.0 percent (18 units) for two years to be granted relief from Comprehensive Permit projects for one and two years, respectively.

Housing Affordability

- According to ACS data (2012-2016 estimates), households in Avon indicate that 39 percent of owner-occupied households and 43 percent of renter-occupied households are cost-burdened, compared to 29 percent and 14 percent of households statewide. Cost burden rates are typically higher among renter households. Statewide, 47 percent of renters and 31 percent of owners are cost-burdened, respectively
- When analyzing the percentage of owner-occupied households that are cost-burdened among its neighboring communities, Avon is in the higher percentile at 39 percent of owner-occupied households reporting as cost-burdened. When analyzing the percentage of cost-burdened renter-occupied households, Avon is consistent with other communities in the region, with 43 percent being cost-burdened. In the case of most of these communities, except Halifax, the percentage of renter-occupied households that are cost-burdened is higher than that of owner-occupied households that are cost-burdened. Of the owner-occupied households in Avon, 12 percent are severely cost-burdened. Of the renter-occupied households in Avon, 17 percent are severely cost-burdened.
- Individuals between 18 and 34 have the highest poverty levels in Avon.
- Avon 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 without a husband present.
- Slightly more than thirty-five percent of the households in Avon are 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 in one-bedroom and four-bedroom units over the past five years but have increased in the more common two- and three-bedroom units.
- Of the 1,763 dwelling units listed on the Subsidized Housing Inventory, 4.0 percent of Avon's housing units (70 units) are listed as subsidized.
- Of the 323 occupied units paying rent in Avon, 59 units (18.3%) are cost-burdened as they pay 30 to 34.9 percent of their income on their gross rent, while 133 units are considered severely cost-burdened as they pay 35 percent or more of their household income on gross rent. Severely cost-burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent and to experience unstable housing situations like evictions.

- The Institute for Community Health data tables from January 2019 state that within the town of Avon, 39 percent of owner-occupied households and 43 percent of renter-occupied households are cost-burdened, with more than 30 percent of household income spent on housing.
- The National Low-Income Housing Coalition 2019 report “Out of Reach” concludes that a Massachusetts resident would need to earn \$33.81 an hour to afford the fair market rent of a two-bedroom home or apartment without being considered rent-burdened.
- Fair Market Rents (FMR) for the Brockton, MA HUD Metro FMR Area have dropped slightly for efficiencies in one-bedroom and four-bedroom units over the past five years but have increased in the more common two- and three-bedroom units.

Development Constraints

- According to an analysis of MassGIS L3 parcel data, Avon has a considerable amount of developable residential land (133.9 acres). Still, it is constrained by the town’s many wetlands and floodplains, its need for on-site water and wastewater systems, and its large-lot zoning requirements.
- Avon 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 Avon's need for large minimum lot size requirements, making it difficult to produce the affordable housing needed.
- Avon has a considerable amount of land that is environmentally constrained. Approximately 723.8 acres, or 25.14 percent of the Town, is located within wetlands, and 481.2 acres, or 16.71 percent, is within a 100-year floodplain.

Figure 1: MPO Regions

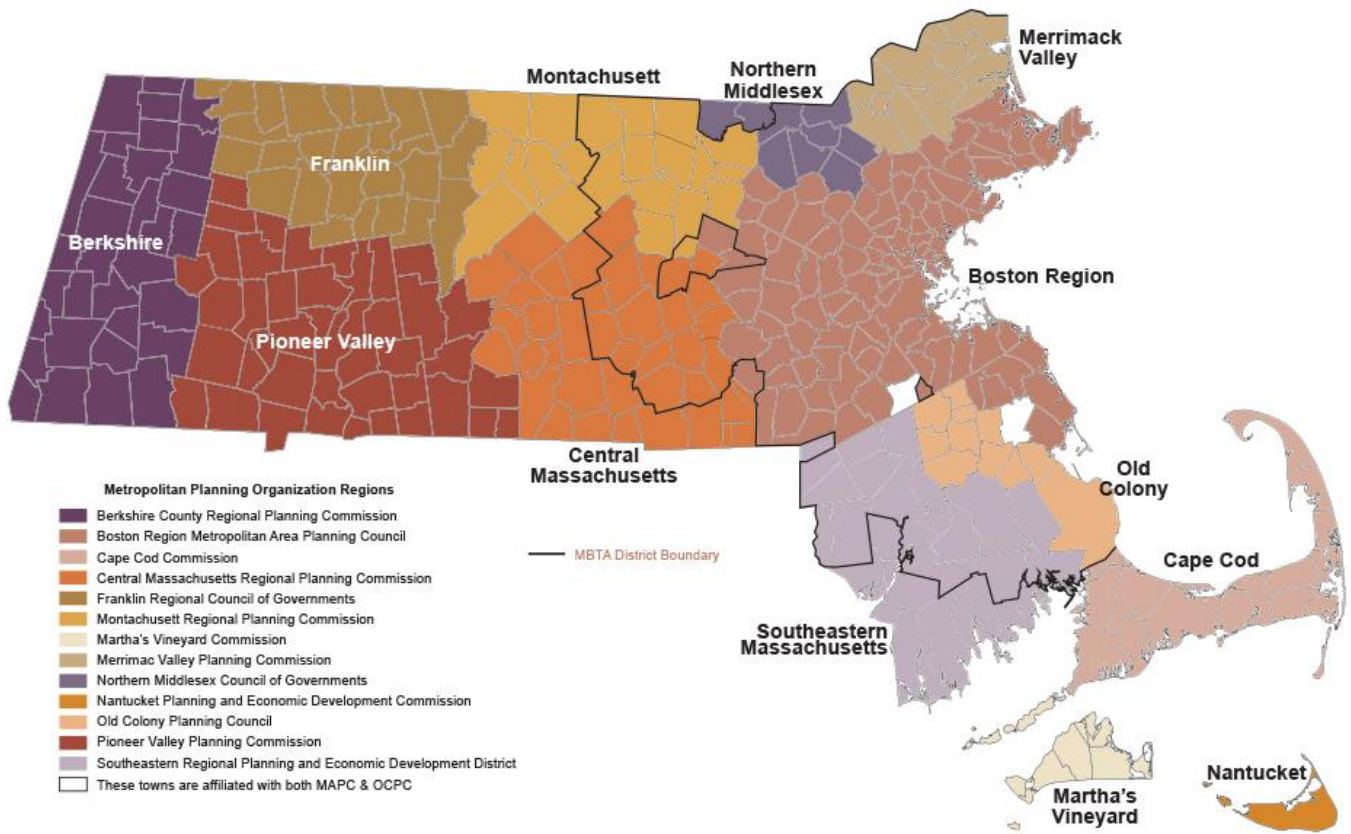
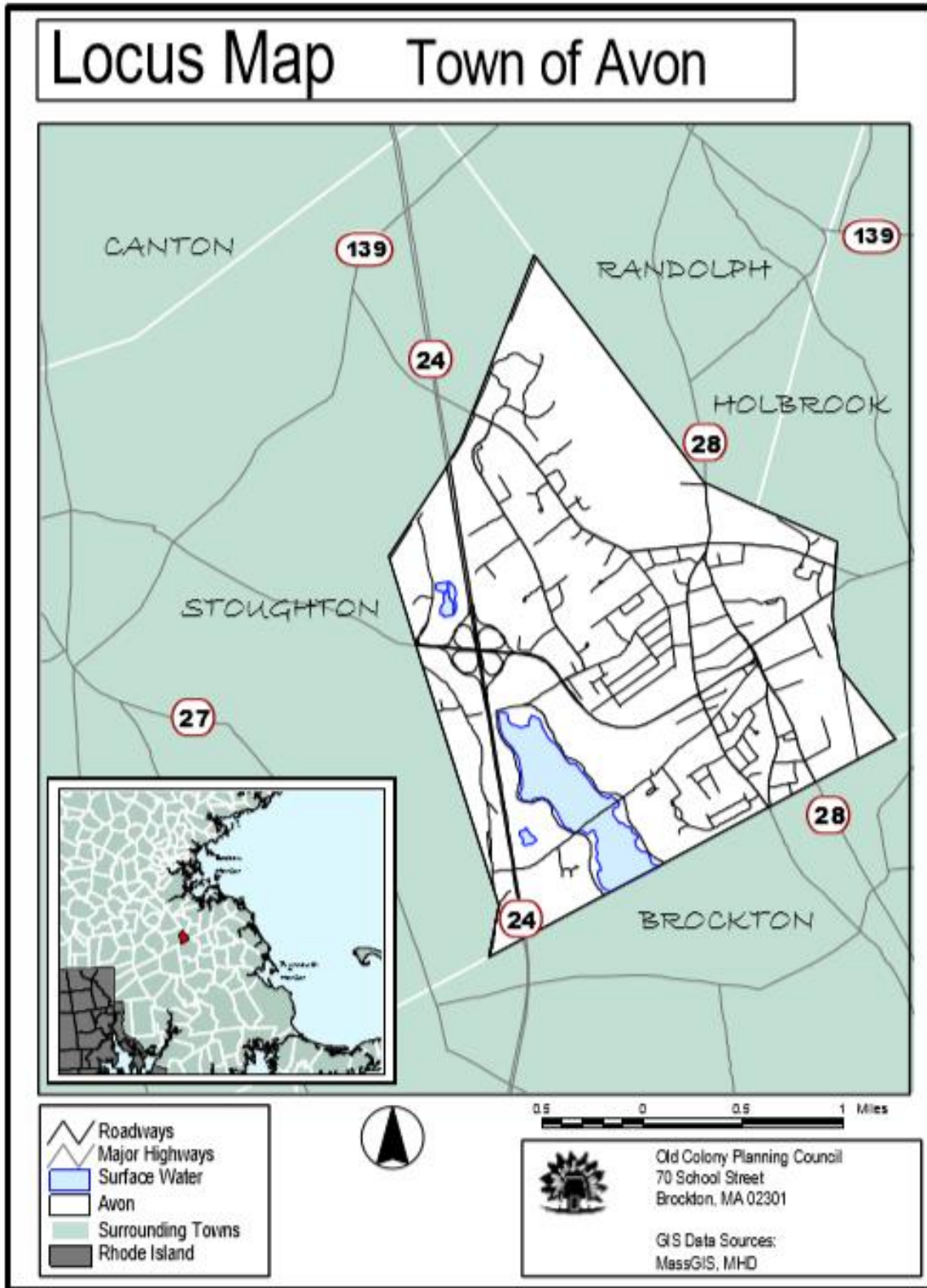


Figure 2: Town of Avon Locus Map



Affordable Housing Goals & Strategies

1. Housing Goals

- **Goal #1:** *Create and maintain affordable housing units that meet the community's needs and equal 10% of total housing stock.*
- **Goal #2:** *Ensure that new affordable housing is 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 Avon to meet the needs of a changing and aging population and promote a socio-economically diverse population.*

2. Implementation Strategies

Strategies to address the community's housing needs have been developed to implement the goals identified previously. These strategies, outlined below, are designed to increase and improve housing opportunities in Avon for all income groups.

Maintain Existing Housing and Expand Housing Opportunities

1. Be proactive in monitoring and maintaining existing affordable housing units.
2. Develop more affordable rental housing (less than 30 percent of annual income) with the increased availability of 3- and 4-bedroom units.
3. Encourage re-use or redevelopment of underutilized property.
4. Document the specific needs of Avon veterans and construct affordable veterans housing units that meet those needs.
5. Consider Chapter 61 properties as potential affordable housing opportunities in the future.
6. Examine opportunities available under the Chapter 40R Smart Growth Overlay District.
7. Consider additional zoning changes to increase affordable housing production.
8. Incorporate the Housing Production Plan into future updates to the Avon Master Plan.
9. Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disabilities.

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

- **Strategy 1.1:** *Develop a Comprehensive Permit Policy*
- **Strategy 1.2:** *Explore the 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 adopting a Senior Affordable Housing Overlay District to promote affordable housing development for people 55 and older.
- **Strategy 2.2:** Adopt an Inclusionary Zoning Bylaw for definitive subdivisions in R25 and R40 zoning districts.
- **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 to repurpose 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 Avon 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 ensure that new housing creation is harmonious with Avon's character.
- **Strategy 4.3:** Encourage local housing initiatives and continue local planning education to promote the achievement of state-mandated affordable housing goals.
- **Strategy 4.4:** Review private properties for housing opportunities.

III. Introduction

A. Profile of Avon, Massachusetts

Regional Setting

The Town of Avon is a small residential town with a 2010 Census population of 4,356 and a land area of 4.57 square miles (2,880 acres). It is among the smallest towns in eastern Massachusetts. Avon is adjacent to the city of Brockton and the towns of Stoughton, Holbrook, and Randolph and is a suburb of Boston. Avon has commuter rail service to Boston via Brockton, Stoughton, and Randolph stations.

Despite its size, a very large volume of traffic travels through Avon daily on two major north-south routes, State Route 28 and Route 24. These routes, in turn, connect with the outer circumferential limited-access Route 128, one community to the north, and with the outer circumferential Route 495, three communities to the south. The east-west road network connects the major north-south Routes 138, 139, 24, 28, and 37.

Bus service is available from the Massachusetts Bay Transportation Authority (MBTA) and Brockton Area Transit (BAT) Authority. These run to the MBTA Ashmont Red Line Station, and BAT connects Avon to Brockton and limited adjacent areas. The restoration of commuter rail service through Brockton and Randolph has made Avon more desirable as a Boston commuter community.

Boston and Providence are less than one hour away. The town's strategic location, continuous economic growth, and commercial-industrial developments, such as the Avon Industrial Park and the Avon Merchants Park, have made it a major employment center.

History of the Community

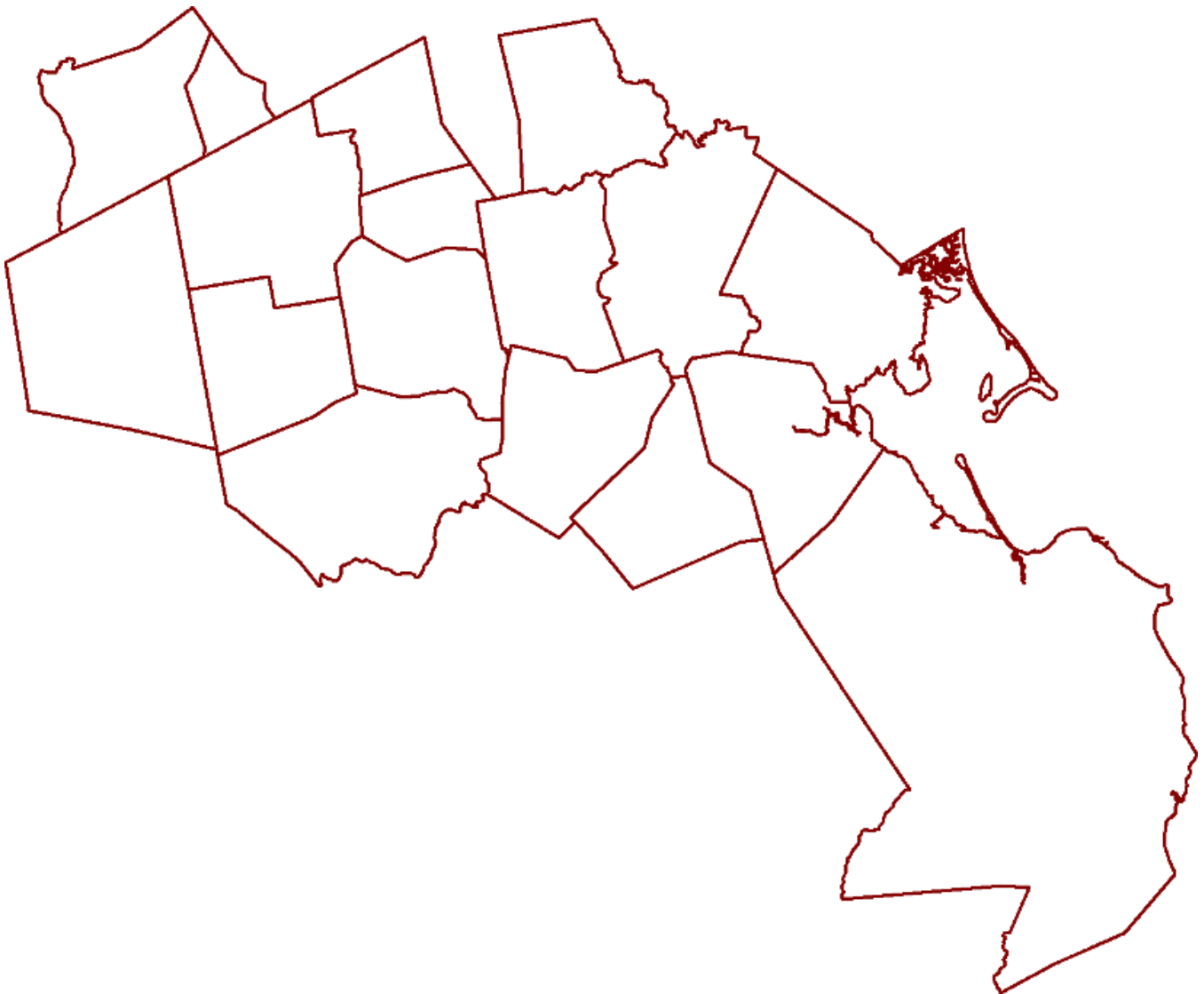
The Town of Avon can trace its history to 1630, when the Indian chief, Chicataubut, sold the English the right to settle Dorchester, south of the top of Blue Hill. Later, his brother Kitchamakin extended the boundary further southward, all the way to the Plymouth County line. This "New Grant," as it was called, gave the town of Dorchester title to over 40,000 acres, making it the largest town in New England. In 1726, Dorchester's South Precinct, holding the present Stoughton, Avon, Sharon, Canton, and Foxborough, was set aside and incorporated under the name Stoughton.

The part of Stoughton that later became Avon was known as East Stoughton. The shoe industry was the major employer in the community. In 1869, there were eight boot and shoe factories and a hotel in East Stoughton. Feeling isolated from the rest of Stoughton and ill-served by it, residents seceded and established the new town of Avon. Residents named the town in honor of Shakespeare's hometown and incorporated it in 1888. They felt closer to Brockton and never pursued a plan to be annexed by the city.

The number of shoe firms in Avon steadily diminished from the final quarter of the nineteenth century on. Still, hundreds of townspeople continued to work in the shoe trade locally in one of Brockton's shoe factories. The shoe industry further declined after World War II. When Route 24 was built, providing easy access to Route 128, and during the 1950s and early 1960s, Avon became a "bedroom community" oriented toward Boston. The town lost factory workers, household workers, and laborers while it gained professionals, skilled blue-collar workers, and employees engaged in the public service sector.

The population expanded in the post-war years, reaching 5,295 in 1970 and then declined to 4,443 by 2000 and 4,356 in 2010. Growth was slowed or reversed by a limited water supply and a lack of buildable land due to limited capacity for on-site sewage disposal. Just as residential buildings in the town were slackening, industrial and commercial construction was increasing. The 1956 Town Meeting created the Avon Industrial and Development Commission, and modern industrial/commercial history began in 1966 with the creation of the Avon Industrial Park. This capitalized on its extensive undeveloped land, some challenging wetlands, and its immediate proximity to Route 24.

Figure 3: Old Colony Planning Council Region



B. Overview of a Housing Production Plan

The development of housing that is accessible and affordable to people with a range of incomes, household characteristics, and demographic qualities is critical to successful and sustainable community planning. 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 by the HPP.”¹ 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 percent 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 understand who currently lives in the community, demographic trends affecting future growth, a community's existing housing stock, and future housing needs. The Affordable Housing Goals section identifies the appropriate mix of housing consistent with community needs, with particular attention paid to households with lower income levels. 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 percent of the year-round housing stock.² Lastly, the Implementation Strategies section explains the specific strategies by which the municipality will achieve its housing production goals and provides a timeframe/schedule for achieving them. 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 an 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 DHCD approves it, the Plan is valid for five years. Communities with an approved HPP and have met their 0.5 percent or 1.0 percent 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). Suppose a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit. In that

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

² Ibid.

case, 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. Suppose the applicant wishes to challenge the ZBA assertion. In that case, it must provide written notice to the Department, with a copy to the Board, within 15 days of receipt of the ZBA notice, including any documentation supporting its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of receiving all 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 percent of a household’s income. When a household pays more than 30 percent of its income on housing (including utilities), it is cost-burdened; when it pays more than 50 percent of its income on housing (including utilities), it is 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 percent of the Area Median Income (AMI); “very low income” households are households earning between 31 percent and 50 percent of the AMI; and “low income” households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

In assessing a community’s progress toward the Commonwealth’s 10 percent 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 percent of the AMI.

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.

- The units must be part of a subsidized development built by a public agency, non-profit, or limited dividend organization.
- At least 25 percent of the units in the development must be restricted to households earning less than 80 percent of the AMI and have rent or sale prices limited 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.

IV. Comprehensive Housing Needs Assessment

An analysis of local demographics, housing stock, and housing affordability data reveals key characteristics and trends in Avon that help explain housing needs and demand. To understand how Avon compares to other communities, its data was compared to all its neighboring communities, Plymouth County, and the Commonwealth of Massachusetts. This assessment aims to provide a framework for housing production and develop the strategies necessary to address Avon's housing needs.

A. Demographics

This housing needs assessment is based on a thorough review of Avon's demographic profile. An analysis of population, household composition, age, race and ethnicity, educational attainment, disability, income, and employment data was reviewed to help provide insight into the existing housing need and demand. Projections of Avon's future residential composition help inform housing planning efforts.

Margins of error and confidence intervals for estimates.

Estimates based on survey data have a degree of uncertainty quantified by the margin of error. The US Census Bureau uses a margin of error based on a 90 percent confidence interval for their American Community Survey estimates. This means the true value will fall within the displayed range with a 90 percent likelihood.

Small communities have small sample sizes, leading to larger margins of error and confidence intervals.

Key Findings

- The population of Avon decreased by 115 residents, or 2.52 percent, between 1990 and 2000 and further reduced by 87 residents, or 1.96 percent, between 2000 and 2010. According to estimates by the

Massachusetts Department of Transportation, the population is expected to increase by 144 residents, or 3.3 percent, by 2040.

- The number of households in Avon increased by 114 (7.2 percent) from 1,591 households in 1990 to 1,705 in 2000. There was only a slight increase of 4 households between the years 2000 through 2010, resulting in a 0.2 percent increase. MassDOT projections anticipate a rise of 17.49 percent, resulting in 2,008 total households by 2040.
- According to the 2010 Census, a large majority (68 percent) of Avon's households are family households, a decrease from 71.6 percent from the 2000 Census.
- The average household size in Avon decreased from 2.61 persons in 2000 to 2.55 persons in 2010. A significant majority (75.2 percent) of households in Avon consist of 3 people or less.
- The town continues to age, as the population of Avon over 45 increased to 48.1 percent from 41.7 percent in 2000. The population under 45 only slightly increased from 58.4 percent in 2000 to 58.5 percent in 2010.
- The racial and ethnic composition of Avon is mainly homogenous, with 84 percent of the population identifying as white and 10 percent of the population identifying as Black or African American.
- For the 2018-2019 school year, the Avon School District managed two public schools serving 732 students in Avon, Massachusetts. Minority enrollment is 47 percent of the student body, more than the Massachusetts state average of 37 percent. The student-to-teacher ratio of 11.1 is less than the state average of 13 to 1. The Avon Middle High School contains grades 7 through 12 and educates 322 students. The Ralph D. Butler Elementary School serves pre-kindergarten to grade 6 with 410 students.
- The population of Avon over 25 with a bachelor's degree is 22.6 percent, while the population over 25 with a Graduate or Professional degree is 7.8 percent. This is slightly less than the state average of the population over 25 with a bachelor's degree (23.1 percent) and significantly less than the state percentage over 25 with a Graduate or Professional degree (18.2 percent).
- Approximately 15.4 percent of the residents in Avon reported having some disability in 2017. The most common types of disabilities were ambulatory difficulties, hearing difficulties, and cognitive difficulties.
- Avon's median household income was \$69,709 in 2017, lower than all its neighboring communities except for Brockton. The median household income for Avon was also less than the \$74,167 median income of the Commonwealth of Massachusetts.
- Approximately 27.5 percent of the households in Avon had an annual income of less than \$50,000 in 2017, and approximately 72.5 percent had a yearly income of more than \$50,000. Roughly 8.5 percent of individuals in Avon live below the poverty level.
- The industries that employ the most residents of Avon are educational services, healthcare, and social assistance, which employs 27 percent of the population. These industries are followed by professional, scientific, and management services and administrative and waste management services (12.5 percent). Retail trade industries employ 11.2 percent of Avon residents.
- The unemployment rate in Avon has significantly declined over the past five years, dropping from 12.7 percent in 2012 to 4.2 percent in 2017. The unemployment rate for the Commonwealth of Massachusetts also declined from 8.5 percent in 2012 to 6 percent in 2017.

1. Population

In recent years, Avon's population has decreased while the number of households increased by only four in the 2000-2010 decade. The population decline is projected to reverse so that the population will be nearly back to 1990 levels by 2040. Meanwhile, the number of households in town will have far exceeded 1990 levels due mainly to shrinking household size. Like the Commonwealth, Avon's population is aging and projected to continue to do so. The median age has increased from 40.2 in 2000 to 44 in 2010.

According to the American Community Survey, the population of Avon in 2017 was estimated to be 4,468. The Census Bureau data indicates that from 1990 to 2000, Avon's population decreased by 2.52 percent, from 4,558 residents in 1990 to 4,443 residents in 2000. The population further decreased an additional 1.96 percent from 2000 to 2010. The population of Avon decreased by a total of 4.6 percent from 1990 to 2010, with 202 residents. Avon was the only community in the Old Colony Planning Council region to experience a decrease in population. Kingston experienced the highest population growth rate from 1990-2010, with 3,305 new residents, an increase of 28.4 percent. The population of Bridgewater increased by 5,314 residents, a twenty percent increase over the period.

Table 1 Population Change 1990-2010

POPULATION CHANGE 1990 - 2010							
1990, 2000, & 2010 Census	1990	2000	2010	Change 1990-2010		Change 2000-2010	
				Number	Percent	Number	Percent
Avon	4,558	4,443	4,356	(202)	(4.6%)	(87)	(1.95%)
Abington	13,817	14,605	15,985	2,168	13.6%	1,380	9.49%
Bridgewater	21,249	25,185	26,563	5,314	20.0%	1,378	5.47%
Brockton	92,788	94,304	93,810	1,022	1.1%	(494)	(0.52%)
Duxbury	13,985	14,248	15,059	1,074	7.1%	811	5.69%
East Bridgewater	11,104	12,974	13,794	2,690	19.5%	820	3.67%
Easton	19,807	22,299	23,112	3,305	14.3%	813	3.64%
Halifax	6,526	7,500	7,518	992	13.2%	18	0.24%
Hanover	11,912	13,164	13,879	1,967	14.2%	715	5.43%
Hanson	9,028	9,495	10,209	1,181	11.6%	714	7.51%
Kingston	9,045	11,780	12,629	3,584	28.4%	849	7.20%
Pembroke	14,544	16,927	17,837	3,293	18.5%	910	5.37%
Plymouth	45,608	51,701	56,468	10,860	19.2%	4,767	9.22%
Plympton	2,384	2,637	2,820	436	15.5%	183	6.94%
Stoughton	26,777	27,149	26,962	185	0.7%	(187)	(0.69%)
West Bridgewater	6,389	6,634	6,916	527	7.6%	282	4.25%
Whitman	12,240	13,882	14,489	1,249	8.6%	607	4.37%
Plymouth County	435,276	472,822	494,919	59,643	13.7%	22,097	4.67%
Massachusetts	6,016,425	6,349,097	6,547,629	531,204	8.8%	198,532	3.13%

The Massachusetts Department of Transportation (MassDOT) Demographic and Socio-Economic Forecast indicates that Avon will grow from 4,356 in 2010 to 4,500 by 2040. Avon’s expected 3.3 percent population increase during this time trails neighboring Abington (18.9 percent), Easton (8.2 percent), Brockton (3.5 percent), and the Commonwealth (12.7 percent). Still, it will surpass the expected growth in Halifax (1.6 percent) and Stoughton (0.7 percent).

The continued population growth in Avon, across the region and the state, suggests a continued increase in housing demand. However, household size and type changes will impact the type of housing needed.

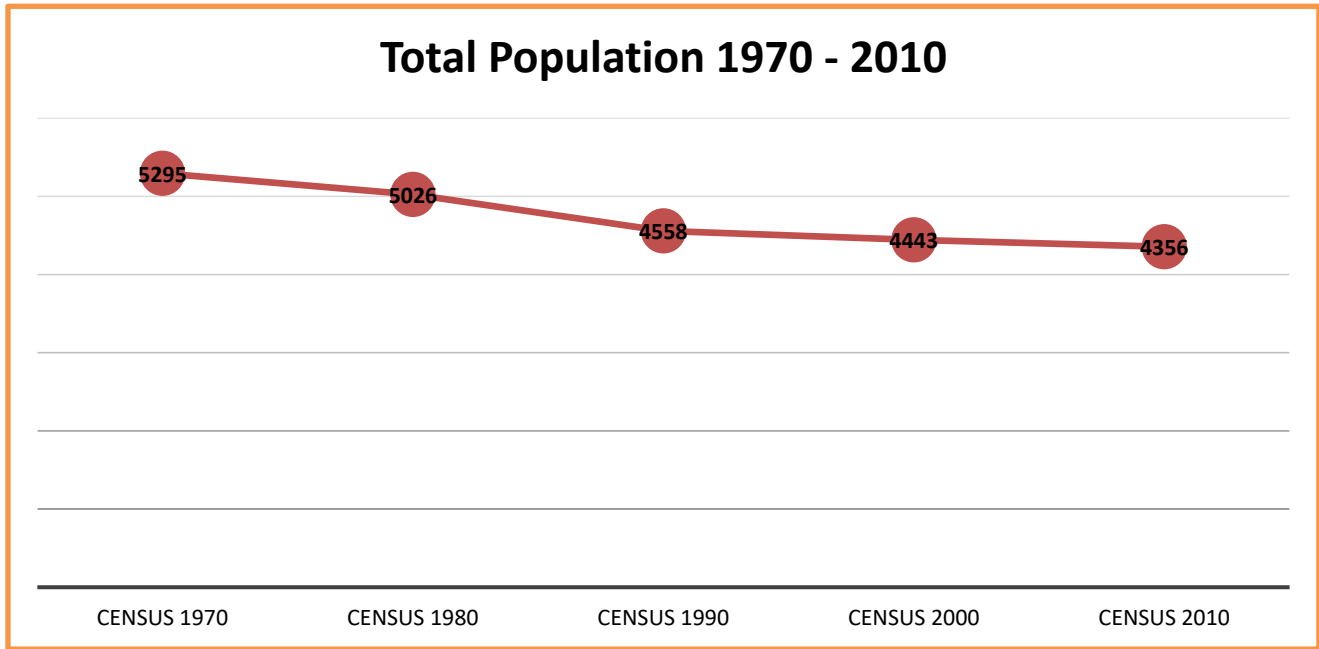
Table 2 MassDOT Demographic and Socio-Economic Forecast Population Projections, 2010-2040

MASSDOT DEMOGRAPHIC AND SOCIO-ECONOMIC FORECAST POPULATION PROJECTIONS, 2010 - 2040						
	2010	2020	2030	2040	Change 2010-2040	
					Number	Percent
Avon	4,356	4,385	4,444	4,500	144	3.3%
Abington	15,985	17,386	18,764	19,000	3,015	18.9%
Bridgewater	26,563	27,800	28,333	28,689	2,126	8.0%
Brockton	93,810	96,000	96,700	97,100	3,290	3.5%
Duxbury	15,059	15,030	15,307	15,500	441	2.9%
East Bridgewater	13,794	14,400	14,616	14,800	1,006	7.3%
Easton	23,112	23,830	24,689	25,000	1,888	8.2%
Halifax	7,518	7,600	7,620	7,640	122	1.6%
Hanover	13,879	13,864	13,999	14,084	205	1.5%
Hanson	10,209	10,600	10,863	11,000	791	7.7%
Kingston	12,629	13,369	14,814	15,000	2,371	18.8%
Pembroke	17,837	18,300	18,695	18,931	1,094	6.1%
Plymouth	56,468	64,166	68,559	70,312	13,844	24.5%
Plympton	2,820	2,910	2,963	3,000	180	6.4%
Stoughton	26,962	27,900	28,279	28,635	1,673	6.2%
West Bridgewater	6,916	7,227	7,549	7,644	728	10.5%
Whitman	14,489	15,169	15,389	15,583	1,094	7.6%
Massachusetts	6,547,629	6,933,887	7,225,472	7,380,399	832,770	12.7%

Source: MassDOT Demographics/Socio-Economic Forecasts

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

Figure 4: Total Population 1970 – 2010



2. Households

More than population, the number and type of households and their spending power within a community correlate with housing demand. A **household** is a single person or two or more people occupying the same housing unit, which can be a house, apartment, mobile home, group home, or single room occupied as separate living quarters. According to the US Census Bureau, a household comprises everyone who occupies a housing unit (e.g., house, apartment, single room). A household includes the related family members and all the unrelated people, if any, such as lodgers or foster children who share the housing unit. A person living alone in a housing unit or a group of unrelated people sharing a housing unit is also counted as a household. The household count excludes group quarters.

According to the US Census Bureau, the number of households in Avon increased from 1,591 in 1990 to 1,709 in 2010, an increase of 118 households (7.4 percent). The 2017 American Community Survey estimates the number of households in Avon to be 1,574, reflecting an estimated decrease of 135 households.

Table 3 Households 1990-2010

HOUSEHOLDS GROWTH 1990 - 2010					
	1990	2000	2010	Change 1990-2010	
				Number	Percent
Avon	1,591	1,705	1,709	118	7.4%
Abington	4,817	5,263	6,080	1,263	26.2%
Bridgewater	5,947	7,526	7,995	2,048	34.4%
Brockton	32,850	33,675	33,303	453	13.8%
Duxbury	4,625	4,946	5,344	719	15.5%
East Bridgewater	3,593	4,344	4,750	1,157	32.2%
Easton	6,436	7,489	7,865	1,429	22.2%
Halifax	2,362	2,758	2,863	501	21.2%
Hanover	3,742	4,349	4,709	967	25.8%
Hanson	2,838	3,123	3,468	630	22.2%
Kingston	3,224	4,248	4,665	1,441	44.7%
Pembroke	4,666	5,750	6,298	1,632	35.0%
Plymouth	15,875	18,423	21,269	5,394	33.9%
Plympton	766	854	1,006	240	31.3%
Stoughton	9,394	10,254	10,295	901	9.6%
West Bridgewater	2,232	2,444	2,571	339	15.1%
Whitman	4,435	4,999	5,300	865	19.5%
Plymouth County	149,519	168,361	181,126	31,607	21.10%
Massachusetts	2,247,110	2,443,580	2,547,075	299,965	13.30%

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

Overall, household growth in Avon is expected to increase. According to the MassDOT Demographic and Socio-Economic Forecast, between 2010 and 2040, the number of households in Avon is expected to grow from 1,709 in 2010 to 2,008 in 2040. Avon's 17.52 percent increase in households between 2010 and 2040 is consistent with other communities of the region but less than the 23.74 percent anticipated growth of the number of households throughout the Commonwealth of Massachusetts.

Table 4: MassDOT Demographic and Socio-Economic Forecast Households, 2010-2040

MASSDOT DEMOGRAPHIC AND SOCIO-ECONOMIC FORCAST HOUSEHOLDS, 2010 - 2040						
	2010	2020	2030	2040	Change 2010-2040	
					Number	Percent
Avon	1,709	1,793	1,902	2,008	299	17.52%
Abington	5,263	6,080	6,887	7,589	1,687	27.75%
Bridgewater	7,995	8,946	9,553	9,626	1,631	20.40%
Brockton	33,303	34,967	35,465	35,668	2,365	7.10%
Duxbury	5,344	5,890	6,436	6,551	1,207	22.59%
East Bridgewater	4,750	5,327	5,613	5,737	987	20.78%
Easton	7,865	8,499	9,185	9,261	1,396	17.75%
Halifax	2,863	3,098	3,255	3,370	507	17.72%
Hanover	4,709	5,090	5,388	5,472	763	16.20%
Hanson	3,468	3,808	4,033	4,129	661	19.06%
Kingston	4,665	5,294	6,075	6,191	1,526	32.72%
Pembroke	6,298	6,904	7,263	7,384	1,086	17.24%
Plymouth	21,269	26,119	29,172	30,283	9,014	42.38%
Plympton	1,006	1,134	1,198	1,203	197	19.54%
Stoughton	10,295	1,1178	1,1754	12,217	1,922	18.67%
West Bridgewater	2,571	2,779	2,956	3,006	435	16.93%
Whitman	5,300	5,808	6,071	6,195	895	16.88%
Massachusetts	3,547,075	2,830,145	3,044,477	3,151,722	604,647	23.74%

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. For example, a married couple with children usually requires a larger dwelling unit than a single person. A community's composition of household types can indicate how well the existing housing inventory is suited to residents.

According to the 2010 US Census, Avon had 1,709 households divided between family and non-family households. Family households are any household with two or more related persons living together. In contrast, non-family households are defined as one person or more than one non-related person living together. According to the 2010 Census, approximately 68 percent of Avon's households were family households (1,162), and 32 percent (547) were non-family households, which represented a decrease in the percentage of family households from the 2000 Census total of 1,220 family households (71.6 percent) and 485 non-family households (28.4 percent). The 2017 American Community Survey data estimates that there are 1,103 family households (70 percent) and 471 (29.9 percent) non-family households. Of the 471 non-family households, 385 (24.45 percent of the total households in Avon) lived alone.

According to the 2017 American Community Survey, Avon was estimated to contain 1,574 households, a decrease of 135 households (7.9 percent) from the 2010 US Census. Of those households, 431 (27.4 percent) were households with children under 18.

Table 5: Household Types in Avon, 2000-2010

HOUSEHOLD TYPES IN AVON, 2000 - 2010						
	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Family Households	1,220	71.6%	1,162	68%	-58	-3.4%
Husband-wife family	947	77.6%	853	73.4%	-94	-5.5%
With own children under 18 years	361	29.6%	502	43.2%	141	8.27%
Female householder, no husband present	204	16.7%	212	18.24%	8	0.47%
With own children under 18 years	73	5.9%	355	30.5%	282	16.54%
Nonfamily Households	485	28.4%	547	32.%	62	3.64%
Male Householder living alone	401	23.5%	169	9.9%	-232	-13.6%
Female Householder living alone	204	12%	325	19%	121	7.1%
Householders 65 years and over	210	12.3%	94	9.40%	-116	-6.8%
Households with individuals 65 years and over	568	33.3%	291	17.02%	-277	-16.25%
Total Households	1,705	100.00%	1,709	100.00%	4	0.24%

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

The 2010 Census data shows that the number of total households increased by four households from 2000 to 2010 to 1,709 (0.24 percent). Of the 2010 family households in Avon, 43.2 percent included children under 18. Considering family and non-family households in Avon, as the US Census Bureau calculated in 2010, those with children under 18 were 29.38 percent of the total households. Of the total households in Avon, 17.2 percent contained individuals 65 years of age and over.

According to the 2017 ACS, 27.4 percent (431) of households included children under 18.

Between 2000 and 2010, the percentage of female households with children under 18 increased by 16.54 percent, while the non-family households with individuals 65 years of age and over decreased by almost the same percentage. According to the 2017 ACS, 159 households were female households with no husband present, 10.1 percent of the total households in Avon. Of those female households, 70 included children of the householder under 18 years of age (4.4 percent of the total households in Avon).

4. Household Size

Another important factor when assessing a community's housing needs is household size. According to the U.S. Census Bureau, the average household size in Avon decreased from 2.61 persons per household in 2000 to 2.55 persons per household in 2010. The decline in the average household size is also prevalent in most of Avon's

neighboring communities and Plymouth County. The average household size is projected to decrease from 2020 to 2030. The average household size projected for 2020 is 2.41. The average household size for 2030 is projected to decline to 2.32.

Figure 5: Projected Household and Household Size

Avon Projected Households in 2020	Avon Projected Households in 2030	Avon Projected Average Household Size in 2020	Avon Projected Average Household Size in 2030
1,808	1,888	2.41	2.32

From 2000 to 2010, the households that experienced the most significant increase in Avon were one-person owner-occupied households, which increased by 44 households (19.3 percent). Owner-occupied households containing three, five, and six people all saw decreases simultaneously. Owner-occupied housing units of seven or more persons increased by two units, or 16.6 percent. From 2000 to 2010, there was no net increase or decrease in renter-occupied housing units.

Table 6: Household Size Owner-Occupied and Renter-Occupied Housing Units, 2000-2010

HOUSEHOLD SIZE OWNER-OCCUPIED AND RENTER-OCCUPIED HOUSING UNITS, 2000 - 2010						
	2000 Owner-Occupied		2010 Owner-Occupied		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	228	17.5%	272	20.8%	44	19.3%
2 Person Household	452	34.6%	450	34.4%	(2)	(0.44%)
3 Person Household	250	19.2%	224	17.1%	(26)	(10.4%)
4 Person Household	201	15.4%	214	16.3%	13	6.47%
5 Person Household	121	9.3%	100	7.6%	(21)	(17.4%)
6 Person Household	41	3.10%	35	2.7%	(6)	(14.6%)
7 or More Person Household	12	0.9%	14	1.1%	2	16.6%
Total Owner-Occupied Housing Units	1,305	100%	1,309	100%	4	0.31%
	2000 Renter-Occupied		2010 Renter-Occupied		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	173	43.3%	182	45.5%	9	2.25
2 Person Household	124	31%	101	25.25%	(23)	(5.75)
3 Person Household	52	13%	56	14%	4	1%
4 Person Household	34	8.5%	36	9%	2	0.5%
5 Person Household	12	3%	13	3.25%	1	0.25%
6 Person Household	2	0.5%	11	2.75%	9	2.25%
7 or More Person Household	3	0.7%	1	0.25%	(2)	(0.5%)
Total Renter Occupied Housing Units	400	100%	400	100%	0	0
Total Owner-Occupied and Renter-Occupied Housing Units	1,705		1,709			

Source: U.S. Census Bureau, 2000 & 2010 Census Summary File 1 QT-H2

5. Age Distribution

The population of the United States is aging at a pace historically unprecedented. This statistical, demographic reality is indisputable, yet not every community addresses this reality in policies and planning efforts. In the US in 2010, there were 40.3 million people aged 65 and older, 12 times the number in 1900. The percentage of the overall US population aged 65 and over increased from 4.1 percent in 1900 to 13.0 percent in 2010; it is projected to reach 20.9 percent by 2050. In absolute numbers and percentages, people aged 85 and older are the fastest-growing cohort among older adults. The US older adult population is growing steadily, with increasing numbers of older adults living longer, healthier lives and contributing to their communities and society.

To determine how to meet future housing needs in Avon best, it is crucial 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 Avon from 2000 to 2010. The data shows a significant population decline in almost all age groups below age 45, with the most significant decline occurring in the 25 to 34 age group (20.33 percent). Population growth is depicted in most age cohorts over 45, except for the 65 to 74 age cohort. The highest percentage of population increase is within the 55 to 64 and 85+ age cohorts, with an increase of 159 residents (36.21 percent) and 27 residents (36.98 percent), respectively. This trend reflects the growth and maturing of the “Baby Boom” generation (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 40.2 years in 2000 to 44.4 years in 2010.

Table 7: Age Distribution in Avon, 2000-2010

AGE DISTRIBUTION IN AVON, 2000 - 2010						
	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Under 5 Years	243	5.5%	224	5.1%	(19)	(7.8%)
5 to 9 Years	292	6.6%	245	5.6%	(47)	(16.1%)
10 to 14 Years	289	6.5%	268	6.2%	(21)	(7.3%)
15 to 19 Years	266	6.0%	269	6.2%	3	1.13%
20 to 24 Years	222	5.0%	208	4.8%	(14)	(6.3%)
25 to 34 Years	546	12.3%	435	10.0%	(111)	(20.33%)
35 to 44 Years	732	16.5%	612	14.1%	(120)	(16.39%)
45 to 54 Years	634	14.3%	756	17.3%	122	19.24%
55 to 64 Years	439	9.9%	598	13.7%	159	36.21%
65 to 74 Years	453	10.2%	364	8.4%	(89)	(19.64%)
75 to 84 Years	254	5.7%	277	6.4%	23	9.05%
85+ years	73	1.6%	100	2.3%	27	36.98%
Total Population	4,443		4,356		(87)	(1.95%)
Median Age (Years)	40.2		44.4		+2.2 (Years)	

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

6. Age Balance

Age-balanced communities tend to be either Gateway Cities or suburban communities with diverse housing stock. These are areas where both millennials and baby boomers live. There are 118 of these communities across the state.

Figure 6: Age Distribution of Avon's Population Compared to Age-Balanced Archetype

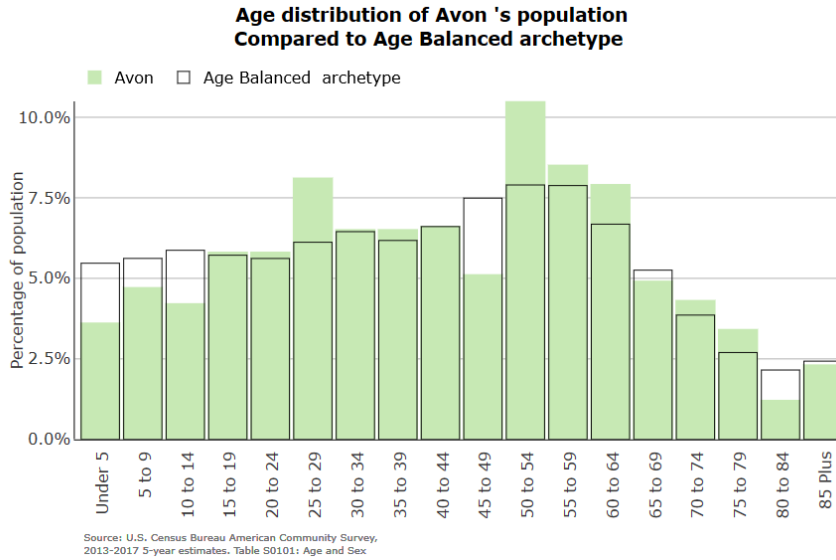
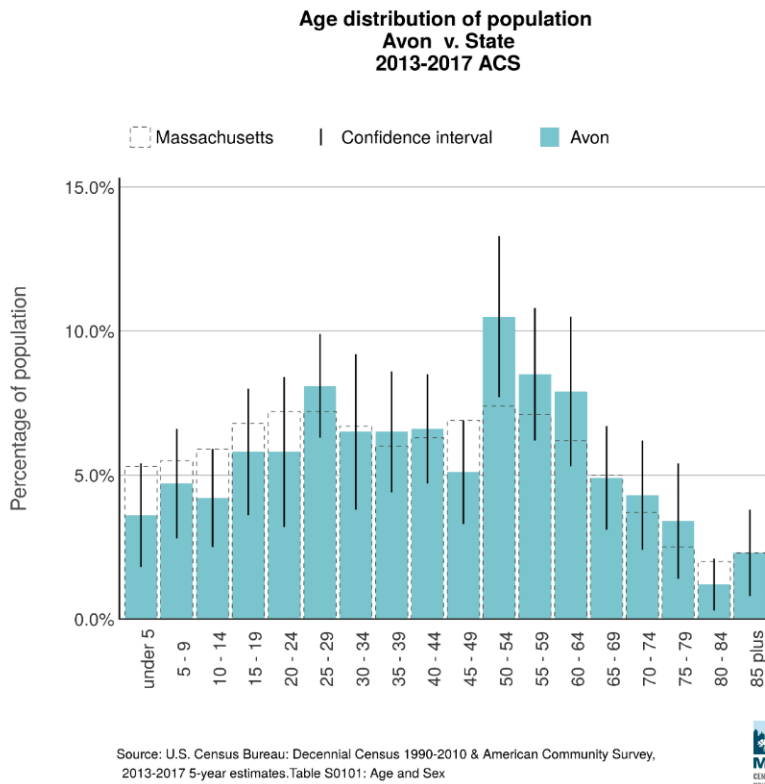


Figure 7: Age Distribution of Population Avon v. State



7. Race & Ethnicity

Between 2000 and 2010, Avon's racial and ethnic composition evolved into a more diverse population. In 2010, 3,660 (84 percent) of residents self-identified as White, a slight decrease from 4,152 (93.5 percent) in 2000. The Asian population experienced significant growth during the 2000 to 2010 period, with an increase of 79 (192.68 percent) individuals; the Asian community represents 2.8 percent of the total population of Avon. According to the US Census Bureau, the number of people in Avon who identified as Some Other Race Alone increased by 31 individuals, representing a 91.17 percent growth in population between 2000 and 2010. Although only 36 individuals in Avon are Hispanic, this represents an increase of 227.30 percent, resulting in a population increase of 25 residents.

Table 8: Race and Ethnicity, 2000 - 2010

RACE AND ETHNICITY, 2000 - 2010						
	2000		2010		Change 2000 - 2010	
	Number	Percent	Number	Percent	Number	Percent
<i>White Alone</i>	4,152	93.5%	3,660	84%	(492)	(11.84%)
<i>Black or African American Alone</i>	166	3.7%	434	10%	268	161.44%
<i>American Indian or Alaskan Native Alone</i>	12	0.3%	5	0.1%	(7)	(58.33%)
<i>Asian Alone</i>	41	0.9%	120	2.8%	79	192.68%
<i>Native Hawaiian or Pacific Islander Alone</i>	0	0.00%	0	0.00%	0	0.00%
<i>Some Other Race Alone</i>	34	0.8%	65	1.5%	31	91.17%
<i>Two or More Races</i>	38	0.9%	72	1.7%	34	89.47%
Total Population	4,443	100.00%	4,356	100.00%	(87)	(1.95%)
<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

8. School Enrollment

School enrollment trends are critical to Avon's town-wide growth and population trends. Analyzing school enrollment helps frame a discussion of the potential future impacts of population change on the school system and the community. It allows for better planning for future local housing needs. The results of the analysis help formulate an affordable housing strategy that is sensitive to these changes.

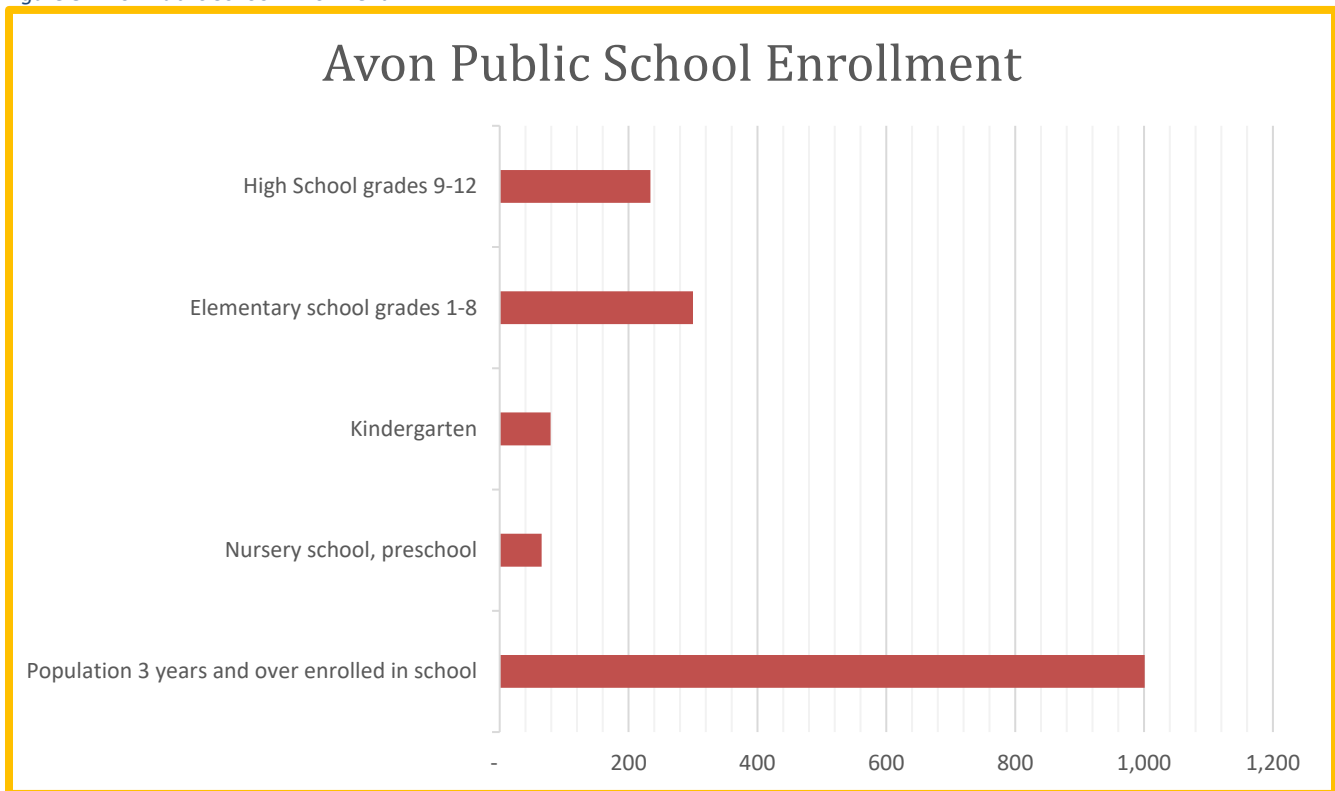
Table 9: Avon School Enrollment Race/Ethnicity

Enrollment by Race/Ethnicity (2018-19)			
Race	% of School	% of District	% of State
African American	38.2	30.5	9.2
Asian	4.7	4.8	7.0
Hispanic	7.1	8.9	20.8
Native American	0.3	0.3	0.2
White	44.4	49.7	59.0
Native Hawaiian, Pacific Islander	0.0	0.0	0.1
Multi-Race, Non-Hispanic	5.3	5.8	3.8

Source: <http://www.profiles.doe.mass.edu>

The Town of Avon Public School System is a comprehensive public school that served 732 students in grades Pre-Kindergarten to 12 in 2019. The district comprises two public schools: Avon Middle High School and Ralph D. Butler Elementary School.

Figure 8: Avon Public School Enrollment



Source: 2013-2017 ACS Selected Social Characteristics DP-02

During the 2018 – 2019 school year, the Ralph D. Butler Elementary School served 410 students in prekindergarten through grade 6 and stayed relatively flat over five years. The percentage of students achieving proficiency in Math is 61 percent (which is lower than the Massachusetts state average of 64 percent) for the 2015-2016 school

year. The percentage of students achieving proficiency in Reading/Language Arts is 76 percent (higher than the Massachusetts state average of 71 percent) for the 2015-2016 school year. The Ralph D. Butler Elementary School placed in the bottom 50 percent of all schools in Massachusetts for overall test scores (math proficiency is in the bottom 50 percent, and reading proficiency is in the top 50 percent) for the 2015-2016 school year. Minority enrollment is 39 percent of the student body (majority Black or African American), higher than the Massachusetts state average of 37 percent.

Figure 9: Ralph D. Butler School Enrollment

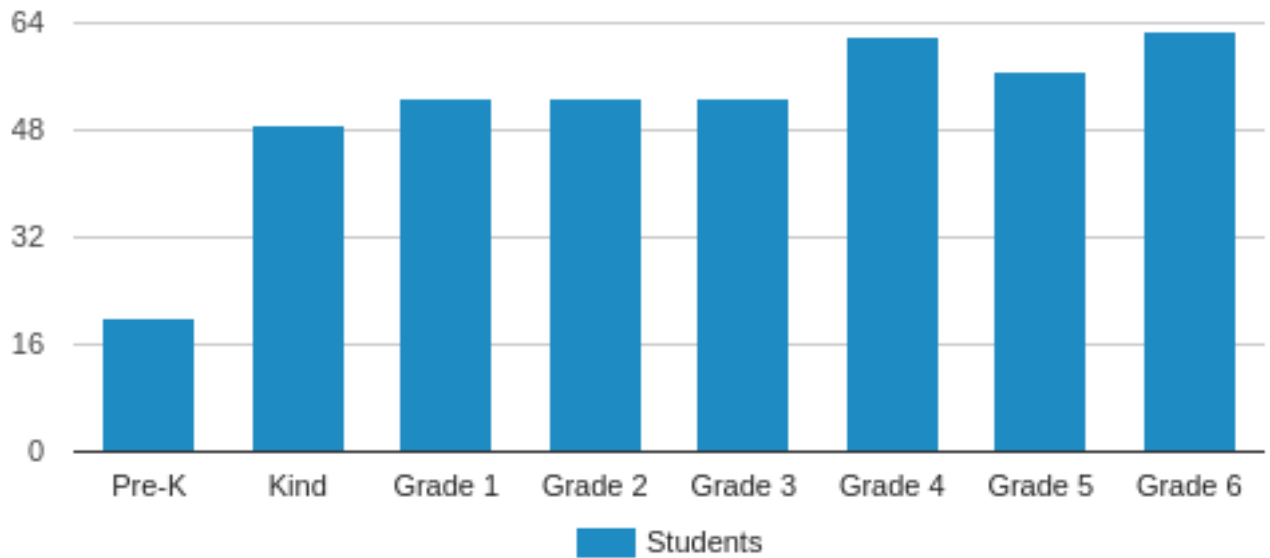


Figure 10: Ralph D. Butler Enrollment by Ethnicity

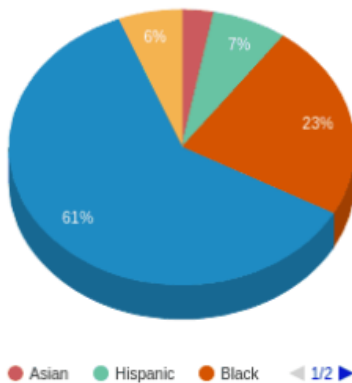
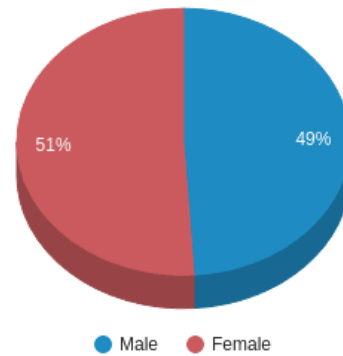


Figure 11: Ralph D. Butler Enrollment by Gender



Avon Middle High School had a population of 322 students in grades 7 through 12 during the 2018-2019 school year, which has declined by 5 percent over five years. The teacher population of 42 teachers has stayed relatively flat over five school years. Avon Middle High School is ranked within the top 50 percent of all 1,671 schools in Massachusetts (based on combined Math and Reading proficiency testing data) for the 2015-2016 school year. The percentage of students achieving proficiency in Math is 65-69 percent (higher than the Massachusetts state average of 64%) for the 2015-2016 school year.

The percentage of students achieving proficiency in Reading/Language Arts is 80-84 percent (higher than the Massachusetts state average of 71 percent) for the 2015-2016 school year. Minority enrollment is 56 percent of the student body (majority Black or African American), higher than the Massachusetts state average of 37 percent. The graduation rate for the student body is between 80 and 89 percent for the 2018-2019 school year.

Figure 12: Avon Middle High School Students by Grade

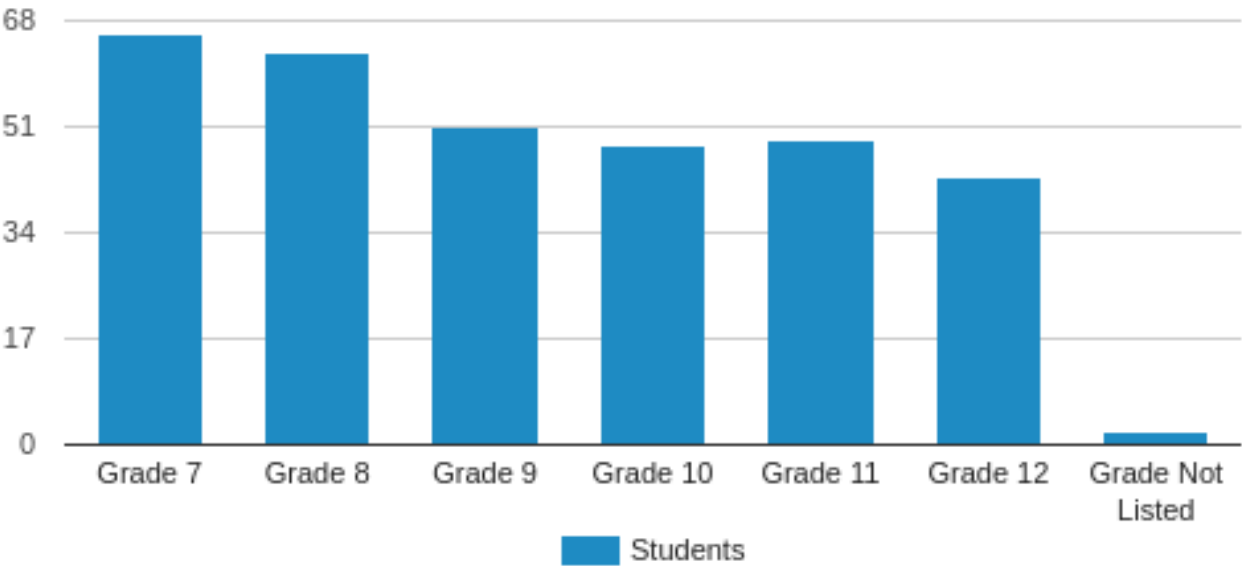


Table 10: Enrollment by Grade (2018-2019)

Enrollment by Grade (2018-19)																
	PK	K	1	2	3	4	5	6	7	8	9	10	11	12	SP	Total
Avon Middle High School	0	0	0	0	0	0	0	0	57	66	56	42	47	51	3	322
Ralph D Butler	17	42	51	53	61	58	60	64	0	0	0	0	0	0	0	406
District	17	42	51	53	61	58	60	64	57	66	56	42	47	51	3	728

Source: <http://www.profiles.doe.mass.edu>

Figure 9: Avon Middle High School Gender Percentage

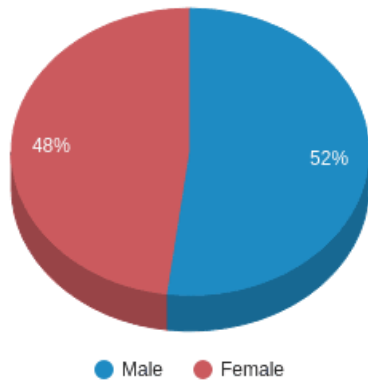
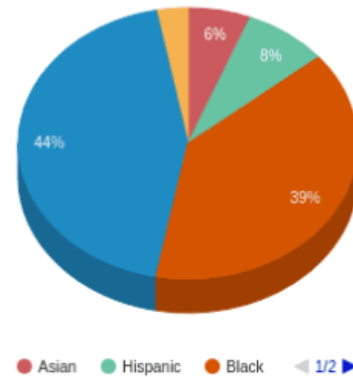


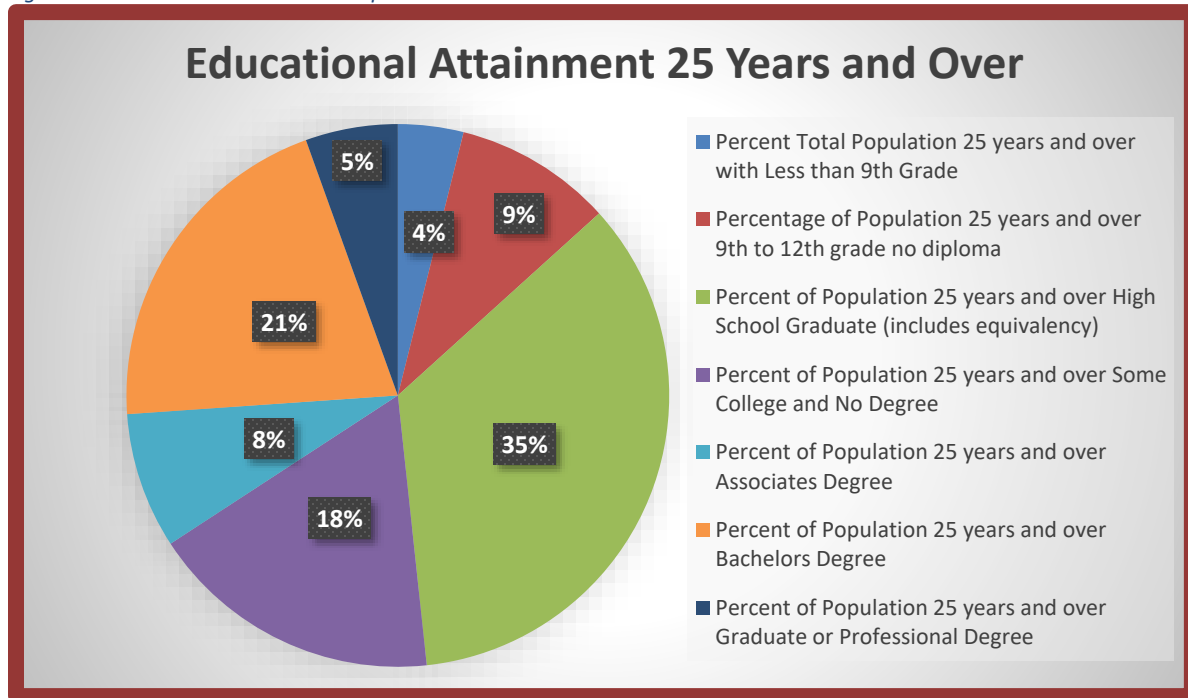
Figure 10: Avon Middle High School Ethnicity



9. Educational Attainment

The table below shows the educational profile of adults aged 25 years and older in the region. In Avon, during 2017, 35 percent of those aged 25 years and older had a high school diploma or higher, and 8.10 percent had an associate degree or higher. These figures resemble most of its neighboring communities, Plymouth County and the Commonwealth.

Figure 13: Educational Attainment Population 25 Years and Over



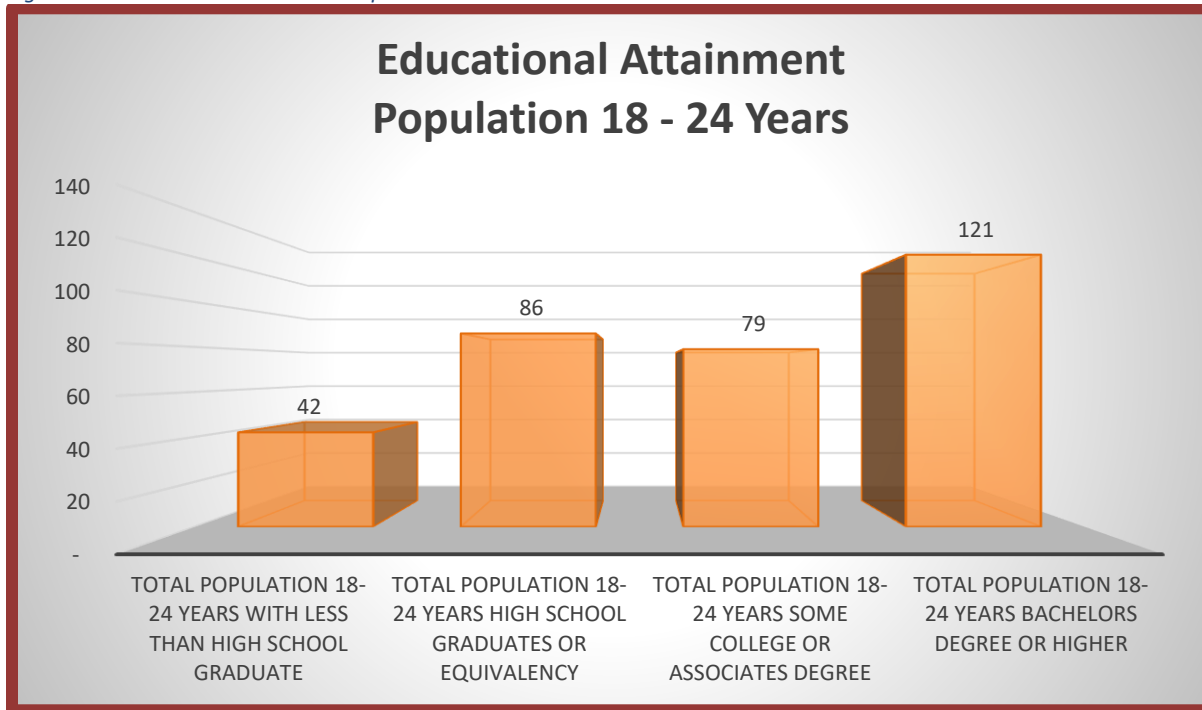
Source: 2013-2017 American Community Survey, S1501

Table 11: Educational Attainment Age 25+

EDUCATIONAL ATTAINMENT AGES 25+						
	Less than High School Diploma	High School Graduate or GED	Some College	Associate degree	Bachelor's Degree	Graduate or Professional Degree
Avon	319	1,185	593	276	697	186
Abington	381	3,076	2,465	1,363	2,840	1,018
Bridgewater	868	4,960	3,177	1,770	3,700	1,886
Brockton	6,045	20,964	13,282	5,076	7,664	3,211
Duxbury	77	1,207	1,271	675	4,124	3,023
East Bridgewater	301	3,113	2,405	944	1,691	1,082
Easton	421	3,179	2,579	1,643	4,624	2,830
Halifax	180	2,082	889	737	958	532
Hanover	237	2,182	1,593	973	2,636	1,710
Hanson	350	2,182	1,543	883	1,746	610
Kingston	274	2,398	1,359	834	2,659	1,248
Pembroke	364	3,721	2,260	1,311	3,411	1,372
Plymouth	1,397	3,532	8,442	5,066	9,768	5,702
Plympton	103	12,134	358	251	455	243
Stoughton	918	5,182	3,860	2,041	4,888	2,637
West Bridgewater	225	1,655	821	491	1,112	600
Whitman	458	3,431	1,789	1,165	2,107	902
Plymouth County	15,855	99,509	66,538	34,688	79,833	45,718
Massachusetts	241,431	1,162,683	741,582	363,330	1,101,605	879,256

Source: U.S. Census Bureau, 2013-2017 American Community Survey S1501

Figure 14: Educational Attainment Population 18 - 24 Years



Source: 2013-2017 American Community Survey, S1501

10. Residents with Disabilities

Understanding the needs of disabled residents of Avon is a crucial aspect of planning for housing. Disability data for Avon is available in the 2000 US Census and the American Community Survey, but no disability data was collected for the 2010 US Census. Therefore, disability data in the 2013-2017 American Community Survey (ACS) is the most recent. According to the US Census Bureau, shortly after the 2000 Census, there was growing agreement that survey questions on disability did not coincide with recent models of disability. An interagency group was formed to develop a new set of questions, which was introduced in 2008. These questions categorize a disability as one having difficulty in one of the following: hearing, vision, cognition, walking or climbing stairs (ambulatory), self-care (difficulty bathing or dressing), and independent living (difficulty doing errands alone, such as visiting a doctor's office or shopping).

Because of the changes to the questions, the US Census Bureau recommends that the new ACS disability questions not be compared to the previous ACS disability questions or the 2000 US Census disability data. As a result, this section focuses only on disability data from the 2013-2017 ACS.

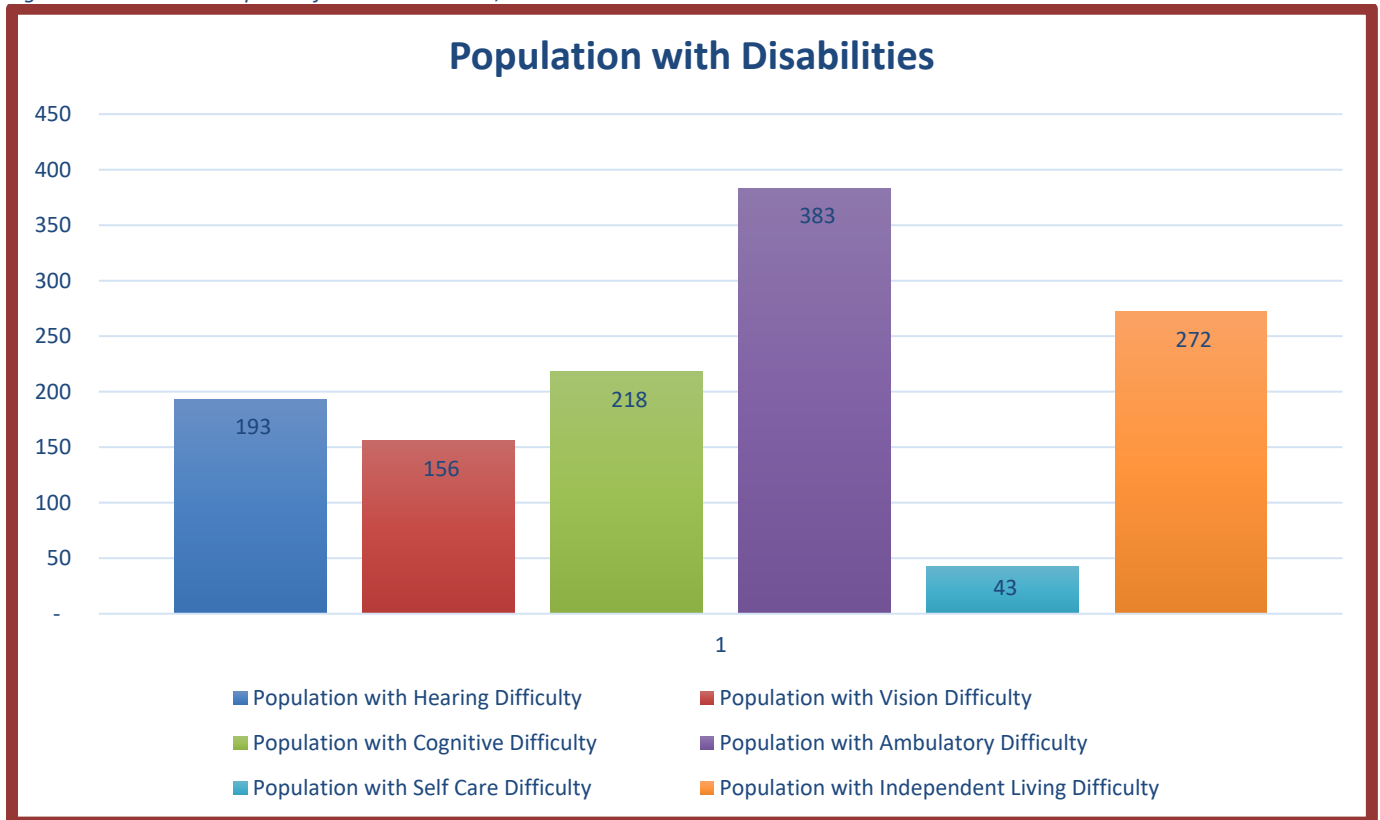
According to the ACS, an estimated 688 residents in Avon experience some disability, of which 37 percent are between 65 and 74 years of age. Of the population aged 75 years and over, 53.5 percent reported some disability. Of the total estimated population with a disability, the most common disability reported was an ambulatory disability, which involves serious difficulty walking or climbing stairs. The following most common disabilities are difficulties with living independently and cognitive challenges.

Table 12: Disabled Residents by Age in Avon, 2013-2017

DISABLED RESIDENTS BY AGE IN AVON, 2013 - 2017			
	Total Civilian Noninstitutionalized Population	Disabled Residents	
		Number	Percent
Disabled Children (Under five years)	163	0	0
Disabled Children 5 to 17 Years of Age	590	28	4.7%
Disabled Adults 18 to 34 Years of Age	981	59	6.0%
Disabled Adults 35 to 64 Years of Age	2,017	286	14.2%
Disabled Seniors 65 to 74 Years of Age	413	153	37.0%
Disabled Seniors 75 Years and Over	304	162	53.3%
Totals	4,468	688	15.40%

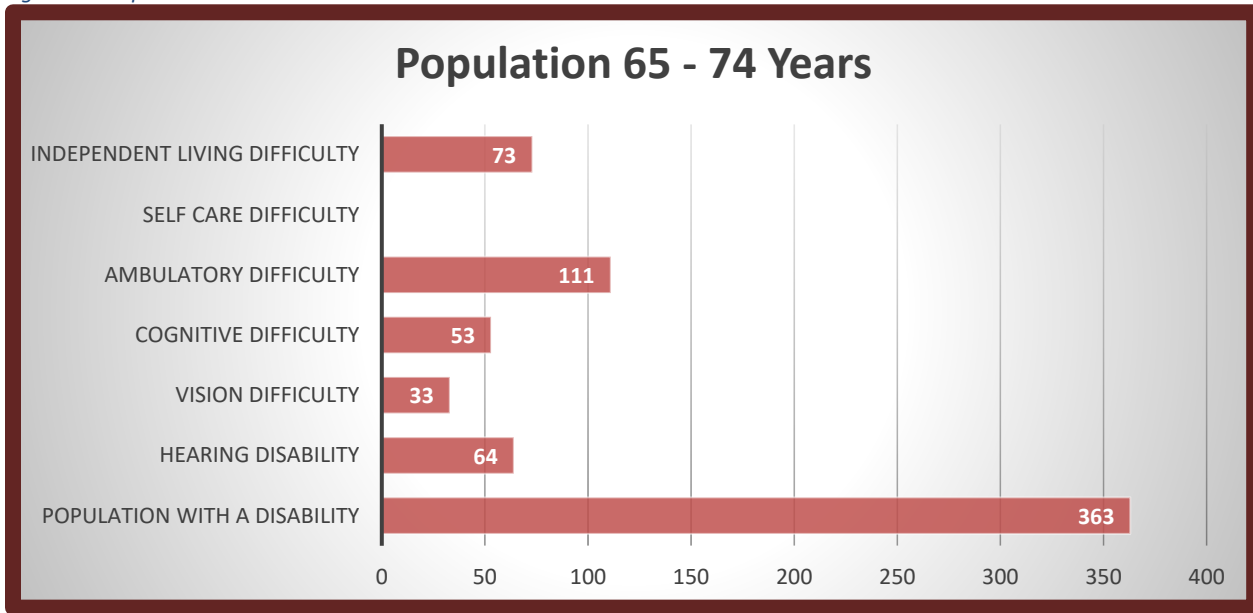
Source: 2013-2017 American Community Survey, Disability Characteristics, S1810

Figure 15: Disabilities Reported for Avon Residents, 2013 - 2017



Source: U.S. Census Bureau, 2013-2017 American Community Survey Disability Characteristics S1810

Figure 16: Population 65 - 74 Years with Disabilities

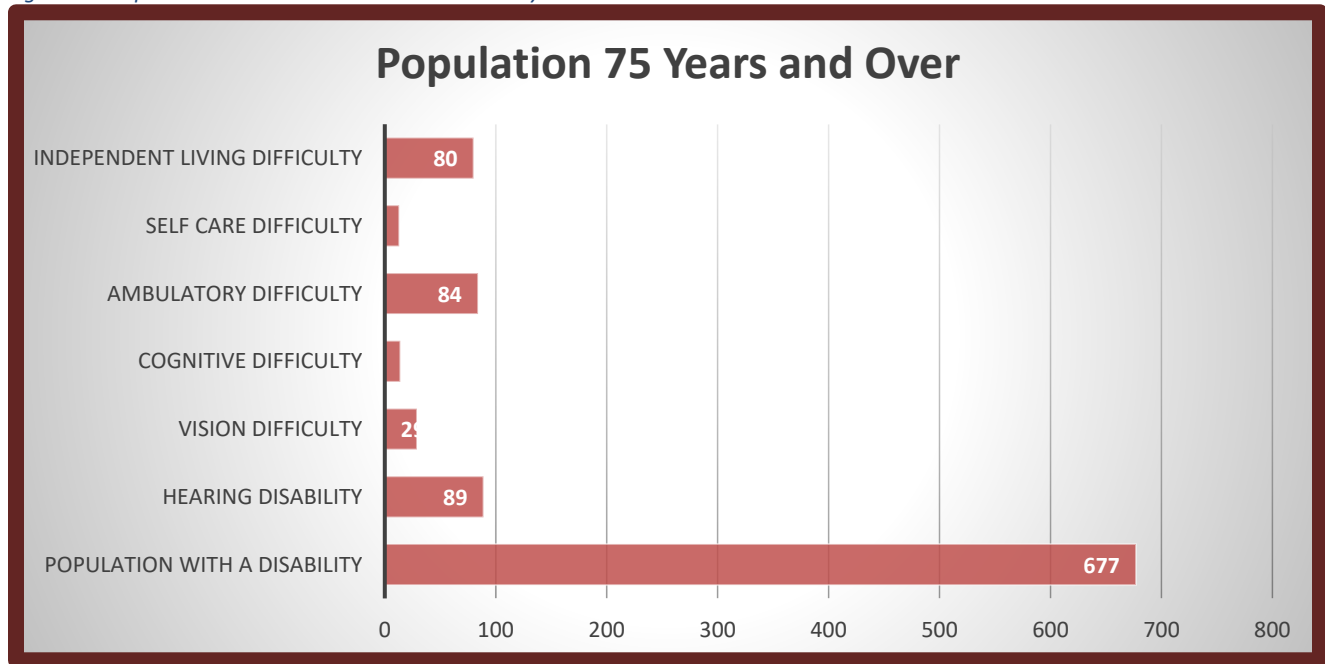


Source: 2013-2017 American Community Survey Disability Characteristics, S1810

It is important to note that some residents experience more than one disability, which is why the values in Figure 17 sum to greater than the total number of disabled residents. In addition, this data is based on a survey sample and is therefore subject to sampling variability, which can result in a degree of uncertainty.

Disabled residents often have unique housing needs regarding the physical design/accessibility of their homes and 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 incorporate their issues into the goals and strategies for all future affordable housing plans.

Figure 17: Population 75 Years and Over with Disability 2017



Source: 2013-2017 American Community Survey Disability Characteristics, S1810

Avon residents comprise approximately 1.71 percent of the reported disabled community in the Old Colony Planning Council region. Table 13 shows this figure is much lower than Brockton's, which comprised 32.58 percent. Plympton has the lowest percentage of disabled residents, 0.72 percent.

SENIORS RELYING PRIMARILY ON SOCIAL SECURITY ARE LIKELY TO HAVE MONTHLY INCOMES THAT FALL BELOW MARKET RENT LEVELS AS WELL AS RENTS TARGETED TO HOUSEHOLDS EARNING AT 80% AMI. DEEPER SUBSIDIES ARE REQUIRED FOR THESE HOUSEHOLDS.

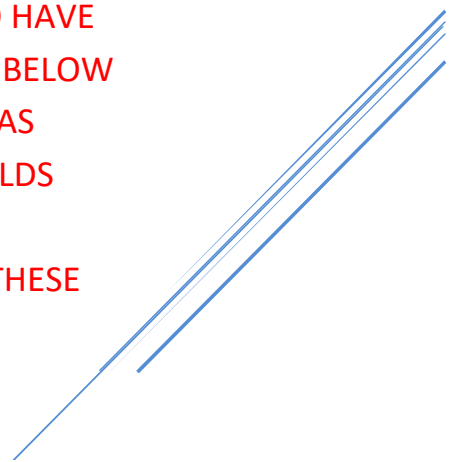


Table 13: Characteristics of the Disabled Community in the OCPC Region Part 1

CHARACTERISTICS OF THE DISABLED COMMUNITY IN THE OCPC REGION PART 1									
Age Characteristics	Avon	Abington	Bridgewater	Brockton	Duxbury	East Bridgewater	Easton	Halifax	Hanover
Under 5 years	0	9	30	107	0	0	0	0	48
5 to 17 years	28	71	151	1,378	41	66	173	35	123
18 to 34 years	59	292	414	1,701	168	149	228	88	159
35 to 64 years	289	754	749	5,738	222	589	686	109	269
65 to 74 years	153	363	383	1,669	242	280	397	123	328
75+ years	162	319	489	2,561	506	431	437	189	325
Total Population with Disability	691	1,808	2,216	13,154	1,179	1,515	1,921	544	1,252
Percent Regional Disabled Population	1.71%	4.48%	5.49%	32.58%	2.92%	3.75%	4.76%	1.35%	3.10%

Source: 2013-2017 American Community Survey Disability Characteristics, S1810

Table 14: Characteristics of the Disabled Community in the OCPC Region, Part 2

CHARACTERISTICS OF THE DISABLED COMMUNITY IN THE OCPC REGION, PART 2									
Age Characteristics	Hanson	Kingston	Marshfield	Pembroke	Plymouth	Plympton	Stoughton	West Bridgewater	Whitman
Under 5 years	0	0	17	32	0	0	10	0	0
5 to 17 years	52	98	196	131	329	32	181	40	140
18 to 34 years	127	84	310	260	449	43	321	24	165
35 to 64 years	548	350	993	856	2,128	148	1,308	262	759
65 to 74 years	132	375	523	350	1,122	69	680	88	253
75+ years	267	432	789	464	1,372	72	995	207	337
Total Population with Disability	1,126	1,339	2,828	2,093	5,400	289	3,495	621	1,654
Percent Regional Disabled Population	2.79%	3.32%	7.01%	5.18%	13.38%	0.72%	8.66%	1.54%	4.10%

Source: 2013-2017 American Community Survey Disability Characteristics, S1810

11. Income

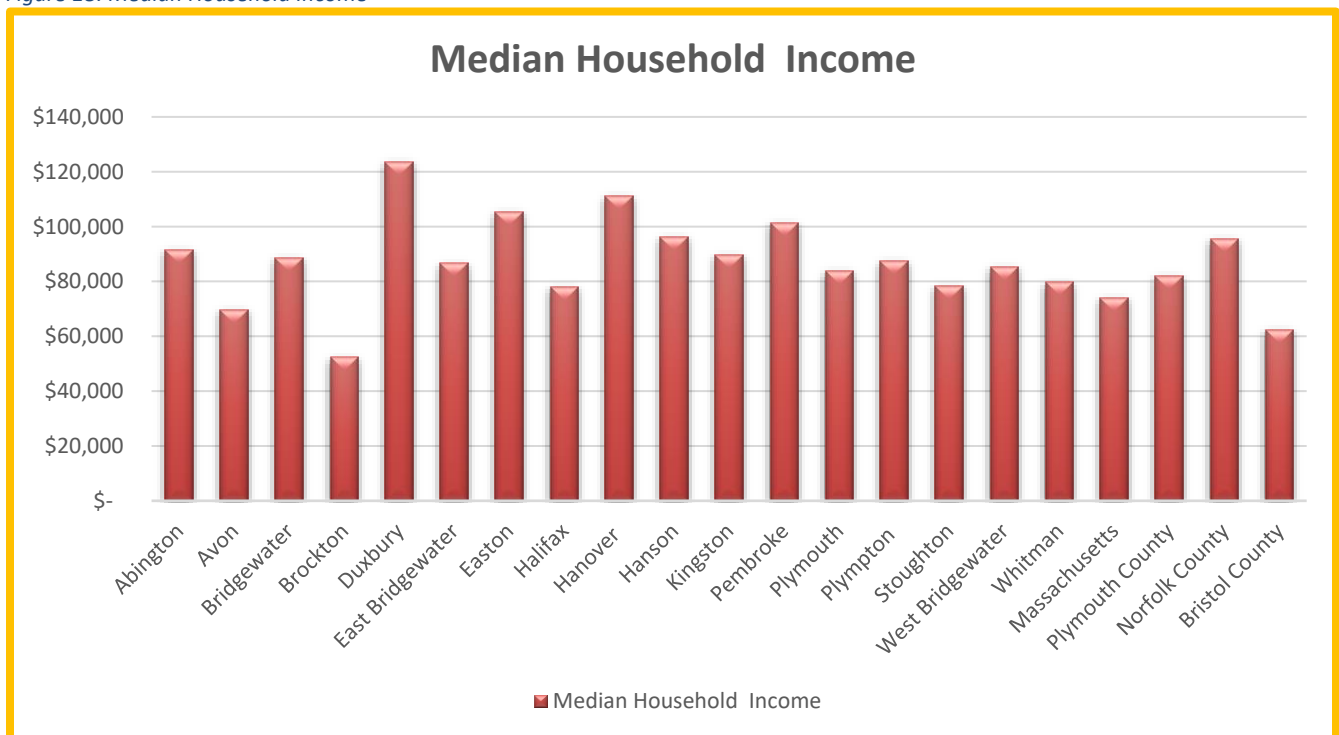
According to the US Census Bureau, median household income is calculated based on the income of the householder and all other individuals 15 years old and over living in a household. The median household income of a community is determined by dividing the income distribution into two equal groups, one having incomes above the median and the other having incomes below the median. The median household income in Avon in 2017 was \$69,709, significantly less than the Median Household Income for the Commonwealth of Massachusetts of \$74,167 and Plymouth County of \$82,081. Within the Old Colony Planning Council region, only the city of Brockton had a lower Median Household Income of \$52,393.

A special tabulation of Median Family Income (MFI) estimates from the 2012-2016 5-year ACS was prepared by the US Census Bureau and used by HUD to calculate HUD’s FY2019 Median Family Incomes. Estimates of MFI from this tabulation are used if they are statistically reliable. The FY2019 Median Family Income is estimated as follows:

FY2019 MEDIAN FAMILY INCOME			
Area	2016 ACS 1 Year Estimate	CPI Inflation Factor	FY2019 Area MFI Estimate
Brockton MA HUD Metro FMR Area	\$87,916	1.06289	$(\$87,916 * 1.06289) = \$93,445$

Keeping with HUD policy, the median family income estimate is rounded to the nearest \$100: **\$93,400**.

Figure 18: Median Household Income



Source: U.S. Census Bureau, 2013-2017 American Community Survey, Selected Economic Characteristics, DP03

While median household income is a valuable social and economic indicator, it does not account for a community's broad range of household incomes. The 2017 American Community Survey (ACS) estimates showed that approximately 213 or 13.6 percent of the households in Avon had an annual income of less than \$25,000, and approximately 556 or 35.4 percent of the households in Avon had a yearly 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.

The 2013-2017 ACS indicates that Avon had a median household income of \$69,709, less than the regional municipalities except for Brockton, which had a median household income of \$52,393. Duxbury has the highest median household income in the region, with its residents earning \$123,613, Hanover with \$111,311, and Pembroke with \$101,447.

Between 1999 and 2017, the median household income for Avon increased by 38.57 percent from \$50,305 in 1999 to \$69,709 in 2017 (Table 15). Within the Old Colony Planning Council region, the community with the highest percentage increase in median household income was Kingston, with a rise of 66.97 percent from 1999. Plympton experienced the lowest percentage increase in median household income, with a rise of 24.83 percent over the same time.

Adjusting these values for inflation is important to make an absolute comparison. According to the Bureau of Labor Statistics (BLS) Inflation Rate Calculator, one dollar in 1999 had the same buying power as \$1.54 in 2019 dollars, which indicates a rate of inflation of 54 percent between 1999 and 2017. The inflation calculator uses the average Consumer Price Index (CPI) for a given calendar year, and the data represents changes in the prices of all goods and services purchased for consumption by urban households.

Table 15: Median Household Income 1999 to 2017

Old Colony Municipalities	1999 Median Household Income (Dollars)	2013 - 2017 Median Household Income (Dollars)	% change 1999 to 2017
<i>Abington</i>	\$ 57,100	\$ 91,643	60.50%
<i>Avon</i>	\$ 50,305	\$ 69,709	38.57%
<i>Bridgewater</i>	\$ 65,318	\$ 88,640	35.71%
<i>Brockton</i>	\$ 39,507	\$ 52,393	32.62%
<i>Duxbury</i>	\$ 97,124	\$ 123,613	27.27%
<i>East Bridgewater</i>	\$ 60,311	\$ 86,568	43.54%
<i>Easton</i>	\$ 69,144	\$ 105,380	52.41%
<i>Halifax</i>	\$ 57,015	\$ 77,993	36.79%
<i>Hanover</i>	\$ 73,838	\$ 111,311	50.75%
<i>Hanson</i>	\$ 62,687	\$ 96,389	53.76%
<i>Kingston</i>	\$ 53,780	\$ 89,796	66.97%
<i>Marshfield</i>	\$ 66,508	\$ 94,737	42.44%
<i>Pembroke</i>	\$ 65,050	\$ 101,447	55.95%
<i>Plymouth</i>	\$ 54,677	\$ 83,746	53.16%
<i>Plympton</i>	\$ 70,045	\$ 87,438	24.83%
<i>Stoughton</i>	\$ 57,838	\$ 78,343	35.45%
<i>West Bridgewater</i>	\$ 55,958	\$ 85,368	52.56%
<i>Whitman</i>	\$ 55,303	\$ 79,705	44.12%

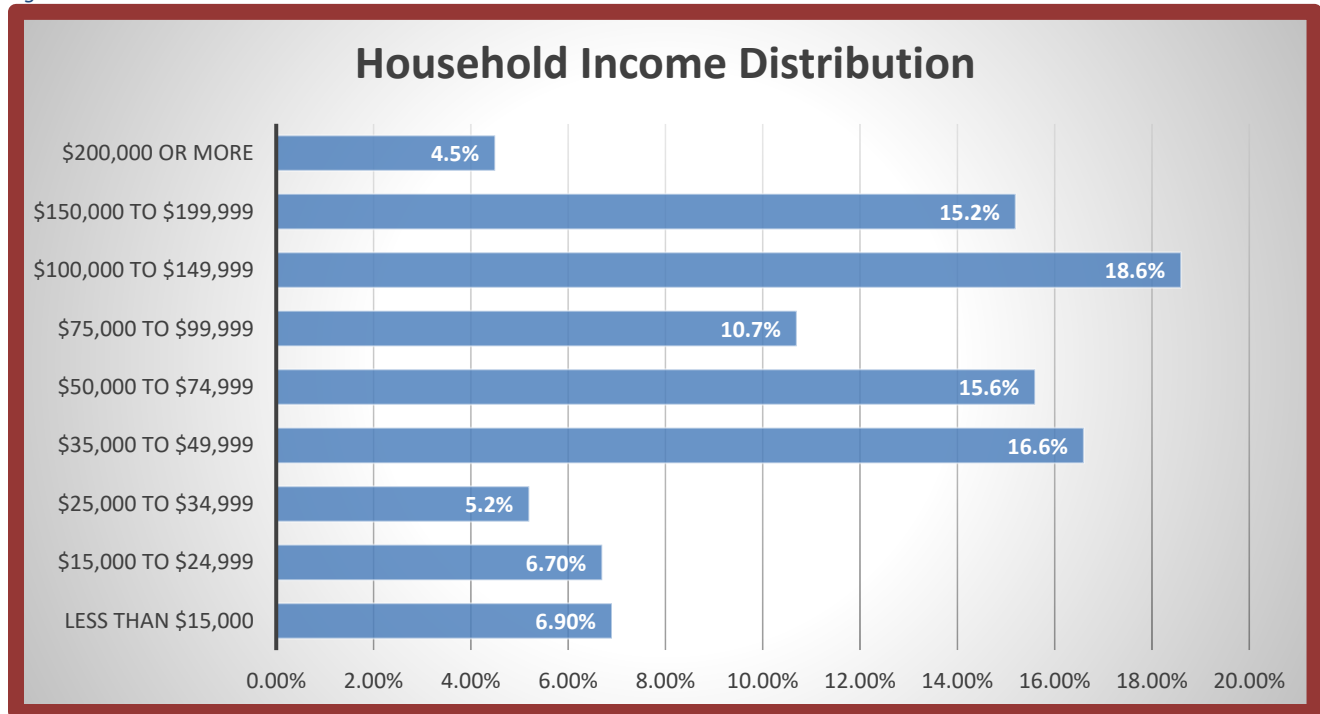
Source: 2013-2017 American Community Survey, Selected Economic Characteristics, DP03, Census 2000 Summary File 3 Selected Economic Characteristics

Table 16: Median Household, Family, and Non-Family Income for 2017

Old Colony Municipalities	2017 ACS Median Household Income	2017 ACS Median Family Income	2017 ACS Median Non-Family Income
Abington	\$ 91,643	\$ 104,676	\$ 44,679
Avon	\$ 69,709	\$ 98,365	\$ 40,524
Bridgewater	\$ 88,640	\$ 112,409	\$ 45,115
Brockton	\$ 52,393	\$ 61,947	\$ 29,457
Duxbury	\$ 123,613	\$ 138,707	\$ 58,826
East Bridgewater	\$ 86,568	\$ 106,130	\$ 40,781
Easton	\$ 105,380	\$ 117,582	\$ 54,363
Halifax	\$ 77,993	\$ 91,037	\$ 31,607
Hanover	\$ 111,311	\$ 130,341	\$ 39,722
Hanson	\$ 96,389	\$ 110,491	\$ 35,486
Kingston	\$ 89,796	\$ 114,798	\$ 34,623
Marshfield	\$ 94,737	\$ 114,144	\$ 40,920
Pembroke	\$ 101,447	\$ 118,056	\$ 52,969
Plymouth	\$ 83,746	\$ 100,295	\$ 48,017
Plympton	\$ 87,438	\$ 99,079	\$ 52,768
Stoughton	\$ 78,343	\$ 98,908	\$ 39,158
West Bridgewater	\$ 85,368	\$ 107,632	\$ 42,557
Whitman	\$ 79,705	\$ 92,595	\$ 41,471

Source: US Census Bureau, 2013-2017 American Community Survey, Selected Economic Characteristics, DP03

Figure 19: Avon Household Income Distribution



Source: 2013 – 2017 American Community Survey Selected Economic Characteristics, DP03

Table 17: Income Distribution for Avon Households in 1990 and 2017

Income Category	1999		2017		Percent Change
	Number	Percent	Number	Percent	2000-2012
\$200,000 or More	28	1.6	71	4.5	153.57%
\$150,000 to \$199,999	42	2.5	240	15.2	471.43%
\$100,000 to \$149,999	197	11.5	293	18.6	48.74%
\$75,000 to \$99,999	273	15.9	169	10.7	-38.10%
\$50,000 to \$74,999	326	19	245	15.6	-24.85%
\$35,000 to \$49,999	281	16.4	261	16.6	-7.12%
\$25,000 to \$34,999	138	8.1	82	5.2	-40.58%
\$15,000 to \$24,999	219	12.8	105	6.7	-52.06%
Less than \$15,000	208	12.1	108	6.9	-48.08%

Source: 2013 – 2017 American Community Survey, Selected Economic Characteristics, DP03

The distribution of income across Avon households has changed significantly since 1999. More than 49 percent of households in Avon made \$75,000 or more in 2017, and 38.3 percent made \$100,000 or more (Table 17). Subsequently, the American Community Survey estimates that 51 percent of the population of Avon earned less than \$75,000 during 2017. Since 1999, the number of households earning more than \$150,000 in Avon has increased by more than 471 percent, and households with incomes over \$200,000 increased by more than 153 percent. The number of households earning \$100,000 decreased as a percentage of the total household population.

Per Capita Income

The US Census Bureau defines per capita income as the average income received in the past 12 months for every man, woman, and child in a geographic area. It is derived by dividing the total income of all people 15 years old and over in a geographic area by their total population. Income is not collected for people under 15 years old, even though those people are included in the denominator of per capita income.

Table 18: Per Capita Income, Avon & Massachusetts

Area	1999	2017	% Increase 1999 to 2017
Avon	\$ 24,410	\$ 32,011	31.14%
Massachusetts	\$ 25,952	\$ 39,913	53.80%

12. Employment

The residents of Avon work in various industries. The industries that employ the most residents are the educational services, healthcare, and social assistance industries (27%), professional, scientific, and management, and administrative and waste management services (12.5%). Employment data is important to review because it shows how many people in Town work in traditional high-paying industries, such as management and finance, versus people working in conventional low-paying sectors, such as retail, hospitality, and food service.

Table 19: Occupation of Avon Residents by Industry, 2017

OCCUPATION OF AVON RESIDENTS BY INDUSTRY, 2017		
Industry	Number	Percent
Agriculture, forestry, fishing, hunting, and mining	12	0.5%
Construction	183	7.3%
Manufacturing	252	10.0%
Wholesale Trade	35	1.4%
Retail Trade	282	11.2%
Transportation, warehousing, and utilities	138	5.5%
Information	62	2.5%
Finance, insurance, real estate rental and leasing	127	5.1%
Professional, scientific, management, administrative, and waste management services	313	12.5%
Educational services, healthcare, and social assistance	677	27.0%
Arts, entertainment, recreation, accommodations, and food services	267	10.6%
Other services except for public administration	94	3.7%
Public administration	68	2.7%
Total civilian employed population (16 years+)	2,510	100.00%

Source: U.S. Census Bureau, 2013-2017 American Community Survey Selected Economic Characteristics, DP03

A related concern between employment and income is unemployment. Over the past five years, the unemployment rates in Avon, its neighboring communities, the County, and the Commonwealth have all dropped as the economy rebounded from the most recent recession. Low unemployment rates are essential in limiting the number of foreclosures. The current unemployment rate of 4.2 percent is significantly lower than the highest unemployment rate of 14.3 percent recorded during the 2009-2013 American Community Survey. Currently, at 9.7 percent unemployment, Brockton has consistently maintained the highest unemployment rate in the region.

Table 20: Annual Unemployment Rates, 2008-2017

ANNUAL UNEMPLOYMENT RATES, 2008 - 2017						
	2013-2017	2012-2016	2011-2015	2010-2014	2009-2013	2008-2012
Avon	4.2%	6.9%	9.8%	12.2%	14.3%	12.7%
Abington	6.1%	6.8%	7.6%	8.10%	8.5%	6.6%
Bridgewater	6.9%	7.0%	8.0%	7.7%	8.6%	9.1%
Brockton	9.7%	10.7%	12.1%	13.6%	15.3%	14.1%
Duxbury	5.1%	6.1%	6.6%	6.7%	8.0%	7.2%
East Bridgewater	5.4%	6.2%	6.3%	6.2%	5.9%	5.7%
Easton	5.5%	6.0%	6.5%	6.9%	7.4%	7.6%
Halifax	5.8%	6.2%	9.2%	9.5%	8.8%	8.5%
Hanover	6.3%	6.5%	7.5%	8.2%	7.8%	7.2%
Hanson	4.0%	6.3%	7.0%	9.3%	9.9%	8.5%
Kingston	5.0%	6.7%	8.4%	9.2%	9.4%	9.9%
Marshfield	4.9%	4.6%	5.4%	6.0%	6.0%	5.8%
Pembroke	4.3%	5.2%	5.9%	6.8%	7.0%	7.0%
Plymouth	5.0%	6.2%	7.3%	8.0%	9.4%	8.8%
Plympton	5.1%	6.4%	6.7%	5.1%	4.4%	7.3%
Stoughton	6.3%	6.1%	7.1%	8.6%	8.4%	8.5%
West Bridgewater	6.1%	6.2%	8.3%	9.6%	10.8%	8.9%
Whitman	4.8%	5.3%	6.8%	7.9%	7.5%	8.1%
Plymouth County	6.0%	6.9%	7.9%	8.8%	9.6%	9.1%
Massachusetts	6.0%	6.8%	7.6%	8.4%	8.9%	8.5%

Source: US Census Bureau, 2013-2017 American Community Survey Selected Economic Characteristics, DP03

B. Housing Stock Analysis

This section examines the characteristics and conditions of the current housing stock and local housing market in Avon and the region. It includes exploring 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 Avon decreased by 0.17 percent from 1,769 housing units in 2010 to 1,766 housing units, according to the 2013-2017 American Community Survey.
- According to the 2013-2017 American Community Survey, of the 1,766 housing units in Avon, 75.4 percent reside within single-family detached structures.

- Avon’s housing stock is somewhat older, with approximately 77 percent of the housing units being constructed before 1969.
- According to the 2013-2017 American Community Survey, of the 1,766 total housing units in Avon, 1,574 are occupied, and 192 are vacant.
- Most Avon residents own their own homes, as 1,309 housing units (76.6 percent) are owner-occupied, and 400 units (23.4 percent) are renter-occupied.
- Home ownership is more common in Avon for every age group except those aged 85 and over.
- Of the owner-occupied households in Avon, two-person households contain the highest percentage of homeowners at 34.4 percent, followed by one-person households at 20.8 percent. Of the renter-occupied housing units, two-person households have the highest rate at 25.3 percent, followed by one-person households at 45.5 percent.
- Avon’s housing market is very tight, with a 0.7 percent homeowner vacancy rate and a 5 percent rental vacancy rate.
- From 2000 to 2018, Avon’s median sales price for a single-family home was the lowest amongst its neighboring communities, Plymouth County and the Commonwealth. During this time, Avon’s median sales price was \$267,084, approximately \$33,432 lower than the Plymouth County average and roughly \$47,098 lower than the Commonwealth’s average.
- Sales prices of single-family dwellings peaked in 2005 and 2006, then dipped during The Great Recession, but reached their highest median sales price from 2016 through 2018.
- Between 2000 and 2014, Avon issued building permits for 50 single-family dwelling units. During this time, no permits were issued in the town for multi-family dwellings.
- With 70 units on the SHI, Avon needs an additional 106 units to achieve the M.G.L. Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent of the AMI.
- To demonstrate progress towards meeting the 10 percent goal, the Town should set production goals of 0.5 percent (9 units) for one year or 1.0 percent (18 units) for two years to be granted relief from Comprehensive Permit projects for one and two years, respectively.

1. Housing Units

The number of housing units in Avon increased by 26, from 1,740 in 2000 to 1,766 units in 2017. Avon's 1.5 percent increase trailed only neighboring Brockton (0.1%).

Table 21: Total Housing Units, 2000 - 2017

TOTAL HOUSING UNITS, 2000 - 2017					
	2000	2010	2017	Change 2000-2017	
				Number	Percent
Avon	1,740	1,769	1,766	26	1.5%
Abington	5,348	6,377	6,538	1,190	22.25%
Bridgewater	7,652	8,336	8,435	783	10.23%
Brockton	34,837	35,552	34,873	36	0.1%
Duxbury	5,345	5,875	5,957	612	11.45%
East Bridgewater	4,427	4,906	5,018	591	13.35%
Easton	7,631	8,155	8,308	677	8.88%
Halifax	2,841	3,014	2,941	100	3.52%
Hanover	4,445	4,852	5,026	581	13.08%
Hanson	3,178	3,589	3,811	633	19.92%
Kingston	4,525	5,010	5,070	545	12.04%
Marshfield	9,954	10,940	10,660	706	7.09%
Pembroke	5,897	6,552	6,731	834	14.14%
Plymouth	21,250	24,800	26,710	5,460	25.69%
Plympton	872	1,043	1,067	195	22.36%
Stoughton	10,488	10,787	11,636	1,148	10.94%
West Bridgewater	2,510	2,669	2,690	180	7.17%
Whitman	5,104	5,522	5,548	444	8.69%
Plymouth County	181,524	200,161	201,930	20,406	11.20%
Massachusetts	2,621,989	2,808,254	2,827,820	205,831	7.90%

Source: U.S. Census Bureau, 2000 Census & 2013-2017 American Community Survey DP04

2. Housing Unit Types

Avon's housing stock primarily consists of single-family detached homes, which account for 75.40 percent of the housing units. The remaining housing stock consists of a large apartment complex with 20 units (1.2%), 97 single-family attached homes (5.5%), and five mobile homes (0.3%).

Table 22: Housing Units by Type in Avon, 2017

HOUSING UNITS BY TYPE IN AVON, 2017						
	2011-2015		2013-2017		Change 2011-2017	
	Number	Percent	Number	Percent	Number	Percent
1 unit, detached	1,393	79.60%	1,331	75.40%	-62	-4.45%
1 unit, attached	38	2.20%	97	5.5%	59	155.26%
2 units	77	4.40%	115	6.5%	38	49.36%
3 or 4 units	174	9.90%	119	6.7%	-55	-31.61%
5 to 9 units	35	2.00%	40	2.3%	5	14.28%
10 to 19 units	0	0	37	2.1%	37	100%
20 or more units	24	1.40%	22	1.2%	-2	-8.33%
Mobile Homes	10	0.60%	5	0.3%	-5	-50.0%
Totals	1,751	100%	1,766	100.00%	15	-0.86%

Source: U.S. Census Bureau, 2013-2017 American Community Survey DP04

3. Age and Condition of Housing

According to the 2013-2017 American Community Survey (ACS), approximately 77 percent of Avon’s housing stock was built before 1969, with only 24 units (1.4%) being constructed after 2000. Most communities in eastern Massachusetts have a long history, with a sizeable amount of housing built before World War II. While Avon has a long history dating back to the seventeenth century, it has always had a very small population due to its topography and location.

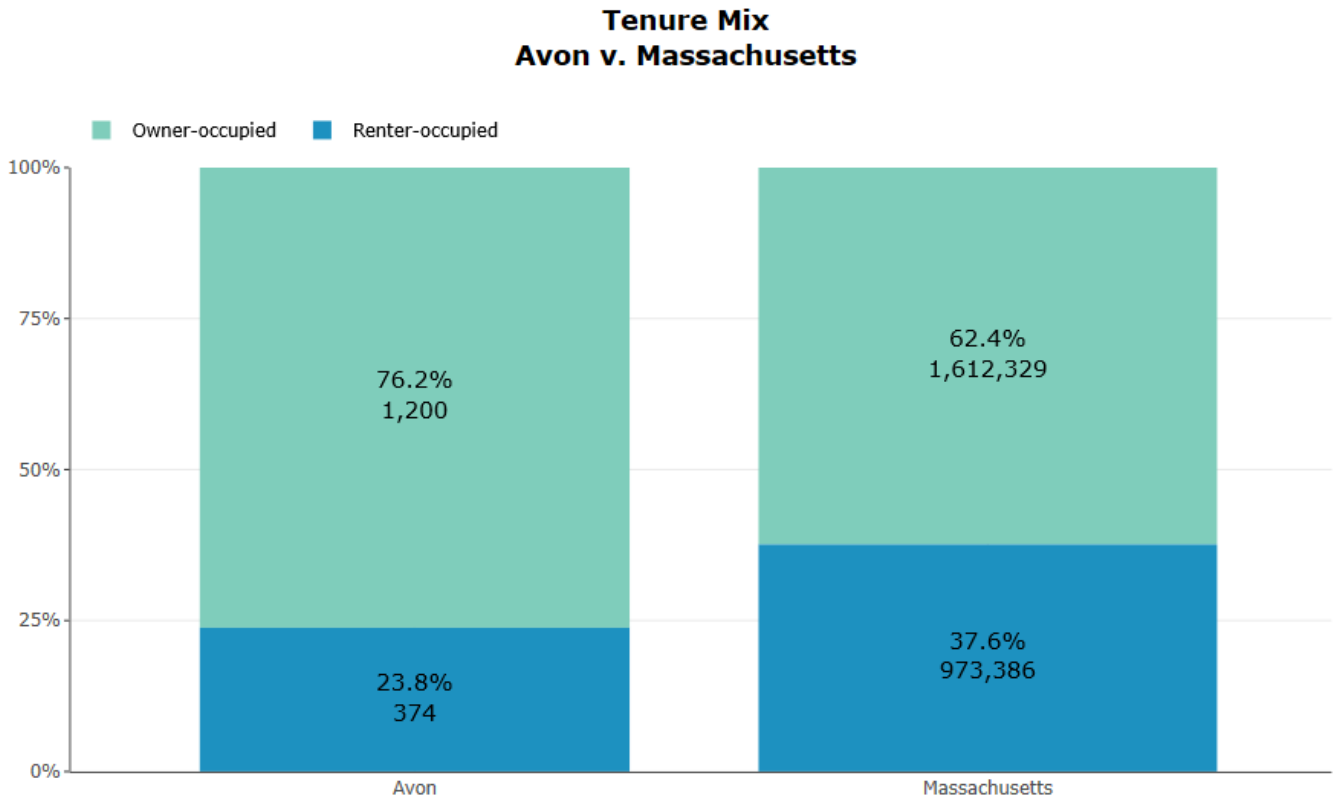
Table 23: Year Built of Residential Structure in Avon, 2017

YEAR BUILT OF RESIDENTIAL STRUCTURE IN AVON, 2017		
DP04	Number	Percent
Built 2014 or later	0	0%
Built 2010 – 2013	0	0%
Built 2000 to 2009	24	1.4%
Built 1990 to 1999	129	7.3%
Built 1980 to 1989	83	4.7%
Built 1970 to 1979	171	9.7%
Built 1960 to 1969	212	12.0%
Built 1950 to 1959	544	30.8%
Built 1940 to 1949	88	5.0%
Built 1939 or earlier	515	29.2%
Totals	1,766	100.00%

4. Household Tenure

Housing tenure refers to the financial arrangements under which someone has the right to live in a house or apartment. In Massachusetts, most residents own their residences, while 37.9 percent are renters. Lower-income households are more likely to be renters than homeowners. However, in many suburban communities, renting can be unaffordable.

Figure 20: Housing Tenure Mix



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates.
Table DP04: Selected Housing Characteristics

Data on housing tenure provides information on the appropriate housing types needed to accommodate current and future households. The following table compares Avon’s housing occupancy and tenure with neighboring Plymouth County and Massachusetts communities. As of 2017, 76.2 percent, or 1,200 of the 1,574 occupied housing units in Avon, were owner-occupied. There were 374 renter-occupied units, 23.8 percent of the total occupied units in Avon. According to the ACS, there were 192 vacant housing units in Avon during 2017. The percentage of housing units that were owner-occupied in Avon trailed neighboring Halifax (88.4%) and Hanson (92.0%) but surpassed neighboring Abington (67.8%), Kingston (79.6%), and Brockton (54.9%) as well as County (76.0%) and the Commonwealth (62.1%).

Table 24: Housing Tenure of Occupied Housing Units, 2017

HOUSING TENURE OF OCCUPIED HOUSING UNITS, 2017							
	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Owner-Occupied		Renter-Occupied	
				Number	Percent	Number	Percent
Avon	1,766	1,574	192	1,200	76.2%	374	23.8%
Abington	6,538	6,236	302	4,225	67.8%	2,011	32.2%
Bridgewater	8,435	7,897	538	5,829	73.8%	2,068	26.2%
Brockton	34,873	32,200	2,673	17,402	54.0%	14,798	46.0%
Duxbury	5,957	5,427	530	4,899	90.3%	528	9.7%
East Bridgewater	5,018	4,854	164	4,065	83.7%	789	16.3%
Easton	8,308	8,075	233	6,606	81.8%	1,469	18.2%
Halifax	2,941	2,850	91	2,519	88.4%	331	11.6%
Hanover	5,026	4,980	46	4,311	86.6%	669	13.4%
Hanson	3,811	3,720	91	3,422	92.0%	298	8.0%
Kingston	5,070	4,758	312	3,785	79.6%	973	20.4%
Marshfield	10,660	9,284	1,376	7,274	78.3%	2,010	21.7%
Pembroke	6,731	6,464	267	5,676	87.8%	788	12.2%
Plymouth	26,710	22,468	4,242	17,733	78.9%	4,735	21.1%
Plympton	1,067	1,005	62	870	86.6%	135	13.4%
Stoughton	11,636	10,724	912	7,635	71.2%	3089	28.8%
West Bridgewater	2,690	2,469	221	2,138	86.6%	331	13.4%
Whitman	5,548	5,380	168	3,908	72.6%	1,472	27.4%
Bristol County	233,550	215,903	17,647	135,144	62.6%	80,759	37.4%
Norfolk County	275,925	262,324	13,601	181,881	69.3%	80,443	30.7%
Plymouth County	204,764	184,195	20,569	137,942	76.00%	43,483	24.00%
Massachusetts	2,864,989	2,585,715	279,274	1,583,667	62.10%	966,054	37.90%

Source: U.S. Census Bureau, 2013-2017 ACS, Selected Housing Characteristics, DP04

The age of householders, both owner-occupied and renter-occupied, was also analyzed. Table 25 shows that home ownership is more common in Avon in every age group—ownership peaks in the 45—to 54-year-old group and then declines.

The size of households, both owner-occupied and renter-occupied, was also analyzed. Table 26 shows that larger households in Avon are far more likely to purchase a home than to rent, as 3+ person households account for 17.1 percent of owner-occupied households versus just 14 percent of renter-occupied households. Conversely, smaller households in Avon are much more likely to rent than to purchase a home, as one and 2-person households account for 70.8 percent of renter-occupied households versus 55.2 percent of owner-occupied households.

Table 25: Housing Tenure by Age in Avon, 2010

HOUSING TENURE BY AGE IN AVON, 2010				
	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
15 to 24 years	7	0.5%	9	2.3%
25 to 34 years	87	6.6%	61	15.3%
35 to 44 years	227	17.3%	66	16.5%
45 to 54 years	321	24.5%	90	22.5%
55 to 64 years	270	20.6%	68	17.0%
65 to 74 years	178	13.6%	48	12.0%
75 to 84 years	165	12.6%	34	8.5%
85 years and over	54	4.1%	24	6.0%
Totals	1,309	100.00%	400	100.00%

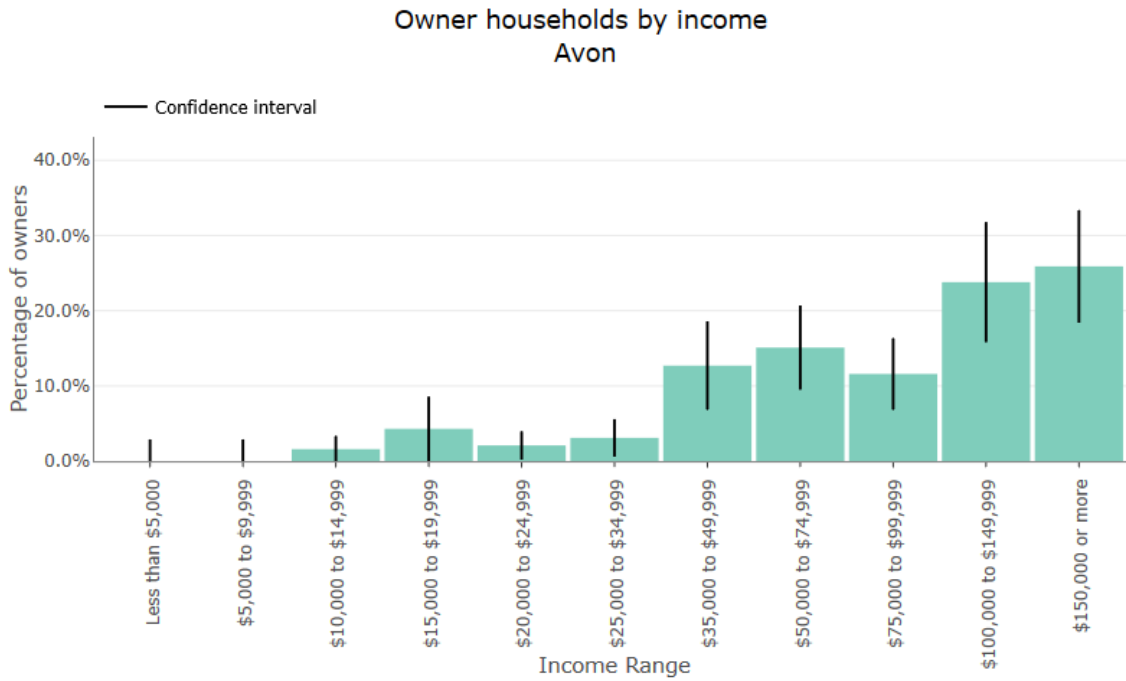
Source: 2010 Census Summary File 1, Tenure, Household Size and Age of Householder QT-H2

Table 26: Housing Tenure by Household Size in Avon, 2010

HOUSING TENURE BY HOUSEHOLD SIZE IN AVON, 2010				
	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1-person household	272	20.8%	182	45.5%
2-person household	450	34.4%	101	25.3%
3-person household	224	17.1%	56	14.0%
4-person household	214	16.3%	36	9.0%
5-person household	100	7.6%	13	3.3%
6-or-more person household	35	2.7%	11	2.8%
7-or-more person household	14	1.1%	1	0.3%
Totals	1,309	100.00%	400	100.00%

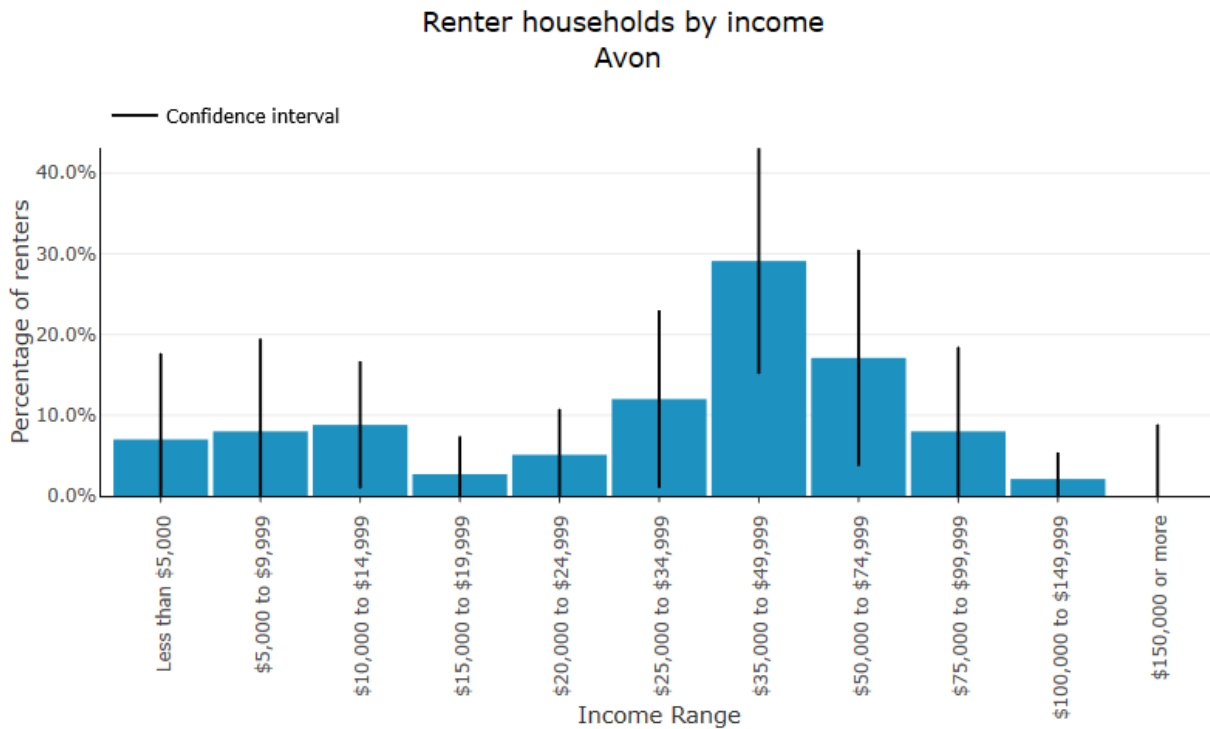
Source: 2010 Census Summary File 1, Tenure, Household Size and Age of Householder QT-H2

Figure 21: Owner Households by Income



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates:
Table B25118: Tenure by household income in the past 12 months

Figure 22: Renter Households by Income



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates:
Table B25118: Tenure by household income in the past 12 months

5. Vacancy

Vacancy rates and median rents are important barometers of how much rent landlords should charge, how affordable housing may be, and whether we expect increasing or decreasing rental property values and increasing or decreasing homelessness. The vacancy rate is the percentage of all available units in a rental property, such as a hotel or apartment complex, that are vacant or unoccupied at a particular time. A vacancy rate is the opposite of the occupancy rate, which is the percentage of units in a rental property that are occupied. High vacancy rates indicate a property is not renting well, while low vacancy rates indicate strong rental sales.

According to the 2013-2017 American Community Survey Selected Housing Characteristics (ACS), vacancy rates in the region were very low. Homeowner vacancy rates across the region, County, and Commonwealth were extremely low, with none exceeding 2.90 percent. Rental vacancy rates varied slightly, from 0 percent in multiple communities to 6.10 percent in Marshfield. In Avon, the Homeowner vacancy rate is 2.10 percent, while the Rental vacancy rate is much higher at 6 percent.

Table 27: Housing Vacancy by Tenure, 2017

HOUSING VACANCY BY TENURE, 2017		
	Homeowner	Rental
Avon	2.10%	6.00%
Abington	1.20%	5.40%
Bridgewater	1.00%	2.40%
Brockton	1.20%	8.30%
Duxbury	2.10%	0.00%
East Bridgewater	2.50%	1.50%
Easton	0.90%	0.90%
Halifax	0.00%	0.00%
Hanover	0.00%	0.00%
Hanson	0.00%	0.00%
Kingston	1.30%	0.00%
Marshfield	0.90%	6.10%
Pembroke	1.10%	4.40%
Plymouth	0.90%	6.00%
Plympton	0.00%	3.60%
Stoughton	1.90%	6.70%
West Bridgewater	2.90%	0.00%
Whitman	0.80%	0.50%
Bristol County	1.30%	4.70%
Norfolk County	0.80%	3.80%
Plymouth County	1.00%	5.50%
Massachusetts	1.10%	4.00%

Source: U.S. Census Bureau, 2013-2017 ACS Selected Housing Characteristics DP04

6. Value of Owner-Occupied Housing Units

A housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. The owner or co-owner must live in the unit.

In 2017, the median value of an owner-occupied housing unit in Avon was \$294,900. Of the owner-occupied housing units in Avon, 95.2 percent were valued at \$200,000 or more. When broken down by value, 48 percent of the owner-occupied housing units in Avon were valued between \$200,000 and \$299,999. Of the owner-occupied housing units in Avon, 37.3 percent were valued between \$300,000 and \$499,900, and 3.6 percent were valued under \$50,000 (43 housing units).

Table 28: Value of Owner-Occupied Housing Units in Avon, 2017

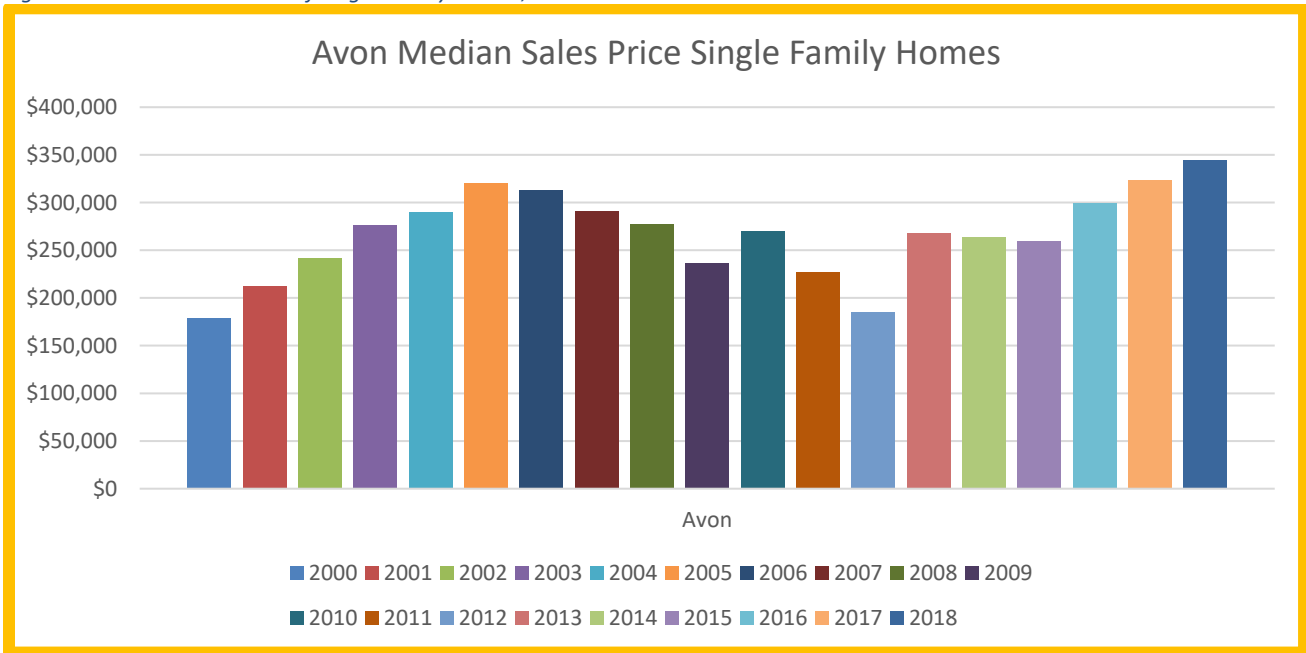
VALUE OF OWNER-OCCUPIED HOUSING UNITS IN AVON, 2017		
Value	Number	Percent
Less than \$50,000	43	3.60%
\$50,000 to \$99,000	5	0.40%
\$100,000 to \$149,999	0	0.00%
\$150,000 to \$199,999	9	0.80%
\$200,000 to \$299,999	576	48.00%
\$300,000 to \$499,999	448	37.30%
\$500,000 to \$999,999	119	9.90%
\$1,000,000 or More	0	0.00%
Total	1,200	100.00%

Source: U.S. Census Bureau, 2013-2017 American Community Survey, Selected Housing Characteristics, DP04

7. Median Sales Price

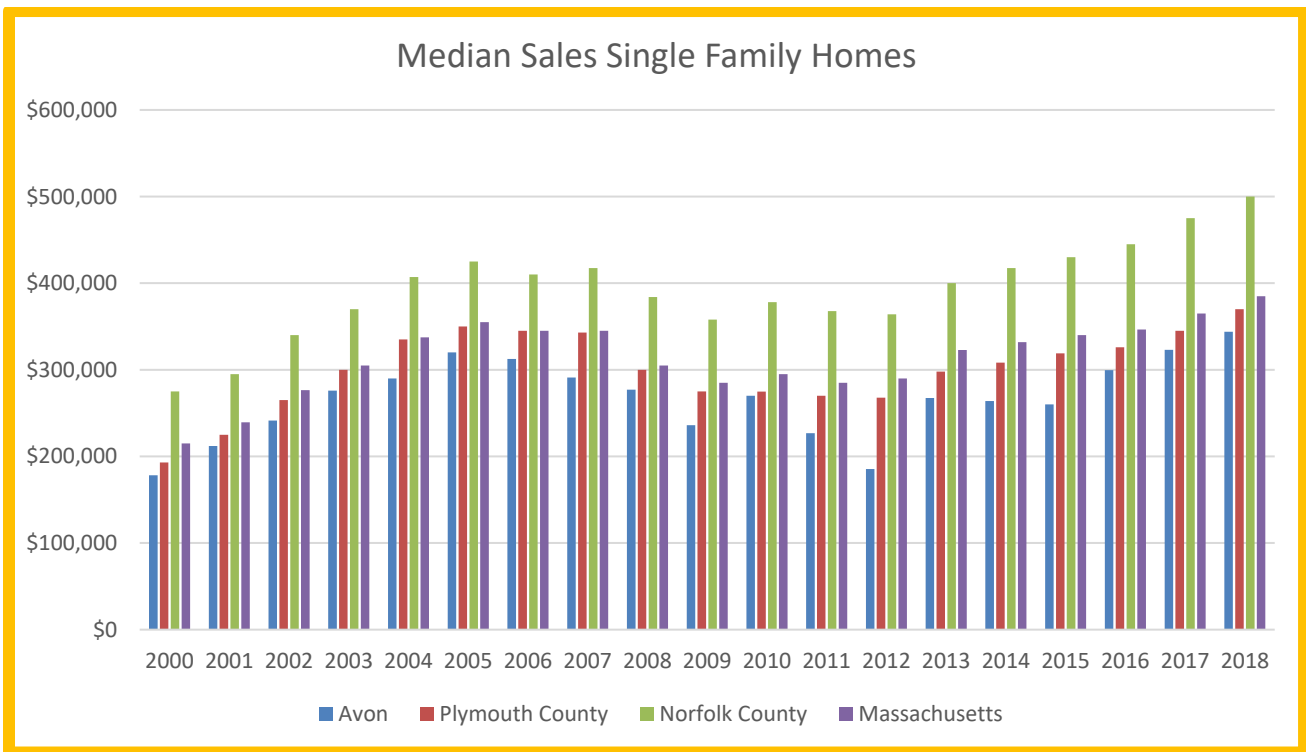
From 2000 to 2018, Avon's median sales price for a single-family home was the lowest amongst its neighboring communities, Plymouth County and the Commonwealth. During this time, Avon's median sales price was \$267,084, approximately \$33,432 lower than the Plymouth County average and roughly \$47,098 lower than the Commonwealth's average. Figure 24 shows that sales prices of single-family dwellings peaked in 2005 and 2006, then dipped during The Great Recession, but reached their highest median sales price from 2016 through 2018.

Figure 23: Median Sales Price of Single-Family Homes, 2000 - 2018



Source: The Bankers and Tradesmen

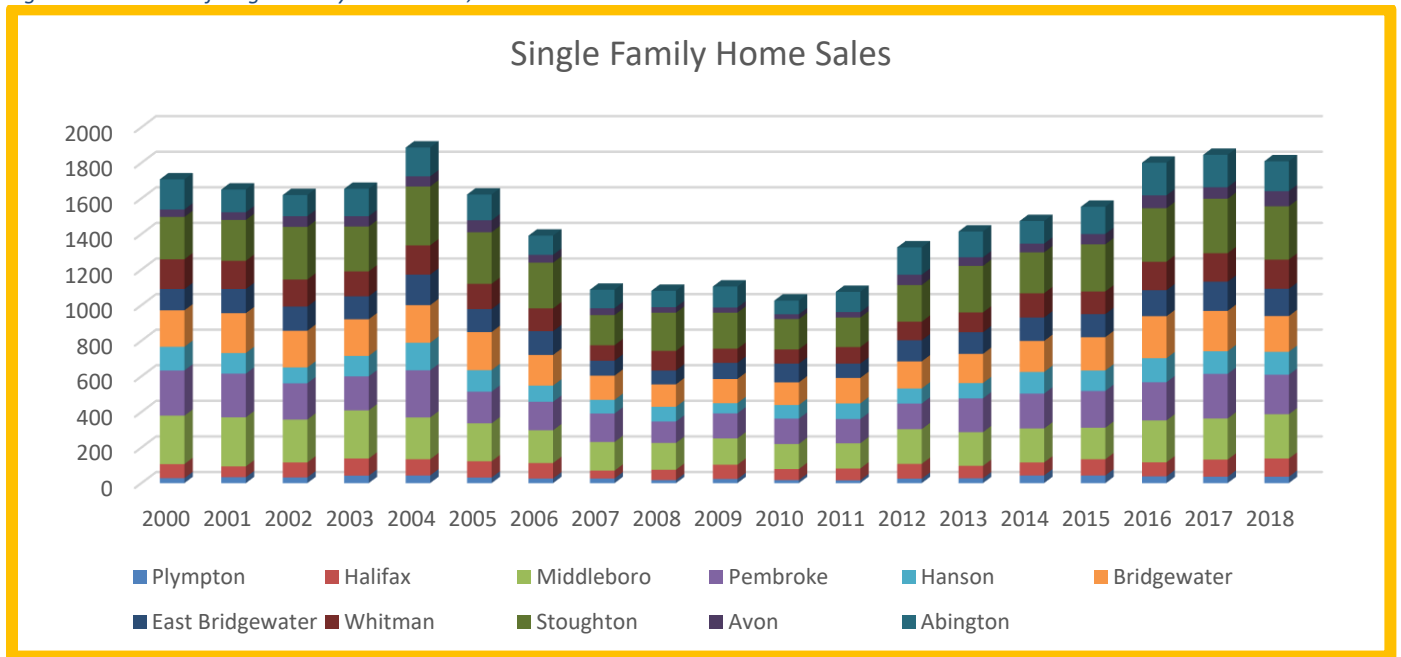
Figure 24: Median Sales Single Family Homes, State and Counties



8. Number of Residential Sales

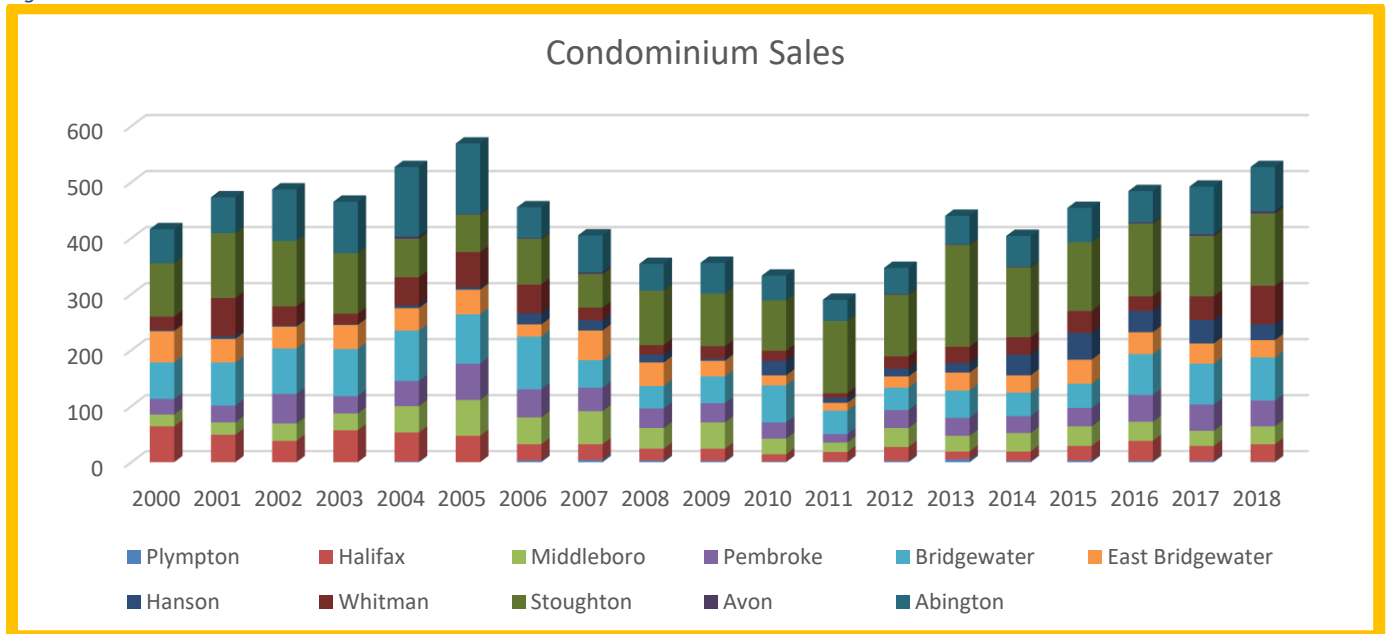
From 2000 to 2018, the median number of single-family homes sold in Avon was 51. Due to Avon's small population, this number was the lowest among its neighboring communities. Only the town of Plympton had fewer single-family home sales, with a yearly average of just 31 sales. As with single-family home prices, Figure 24 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 25: Number of Single-Family Homes Sold, 2000 – 2018



Source: *The Bankers and Tradesmen*

Figure 26: Condominium Sales



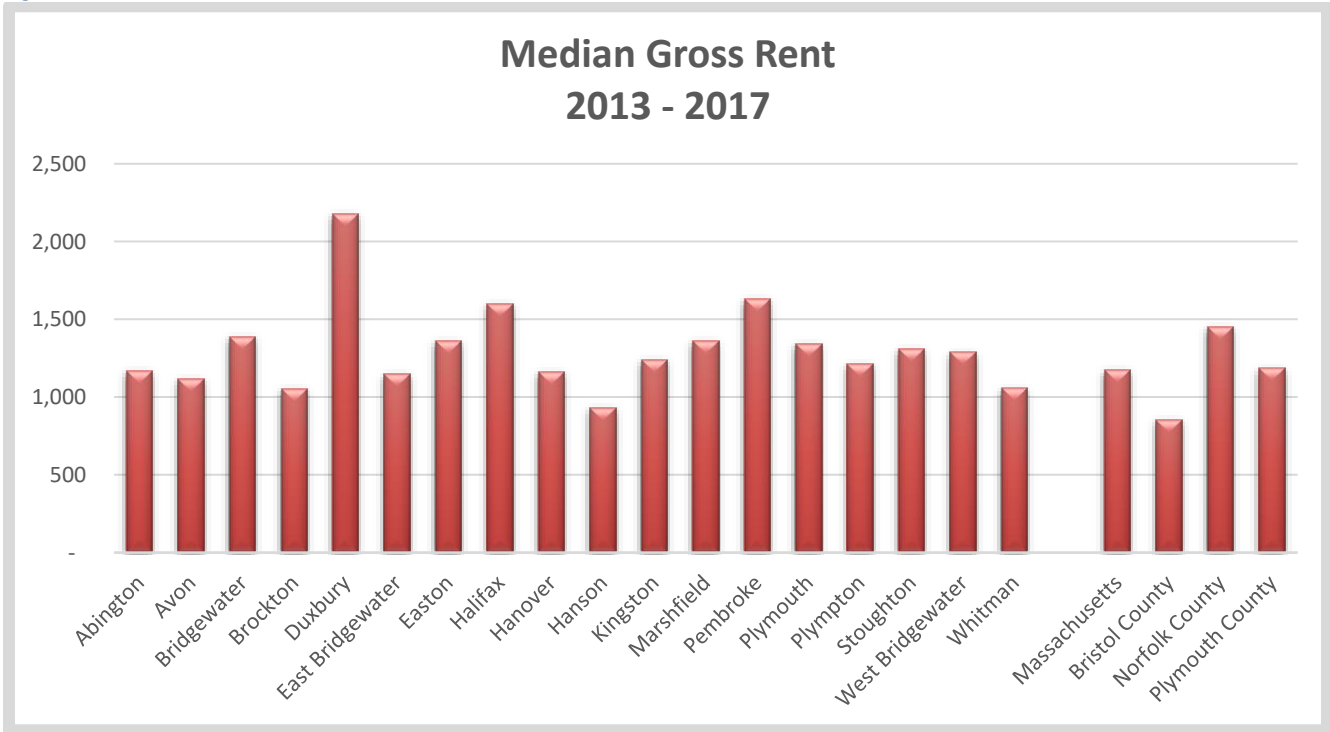
Source: Bankers & Tradesmen

9. Median Gross Rent

Lower-income households are more likely to be renters than homeowners. However, in many suburban communities, renting can be unaffordable. The region's median gross rent is quite a range. The availability of rental or ownership alone is not the only determinant of demographics. If there is not enough housing available and the prices are high, it can be difficult or impossible for low-income households to afford to live in the community.

At \$932, Hanson's median gross rent is the lowest in the region, while neighboring Duxbury is the highest at \$2,176. The median gross rent for Avon is \$1,116, which is lower than the abutting community of Stoughton (\$1,313) but slightly higher than that of neighboring Brockton (\$1,054). The Median Gross Rent for Plymouth County is \$1,185, sandwiched between Norfolk County at \$1,450 and Bristol County at \$855. The median gross rent for the Commonwealth of Massachusetts was \$1,173, according to the American Community Survey data 2017.

Figure 27: Median Gross Rent, 2017

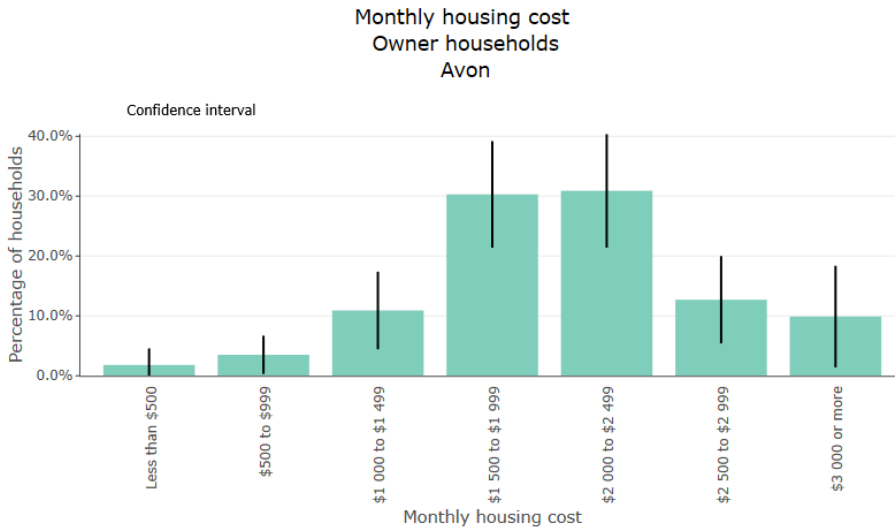


Source: U.S. Census Bureau, 2013-2017 ACS Selected Housing Characteristics DP04

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,758**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,861** monthly or **\$70,333** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

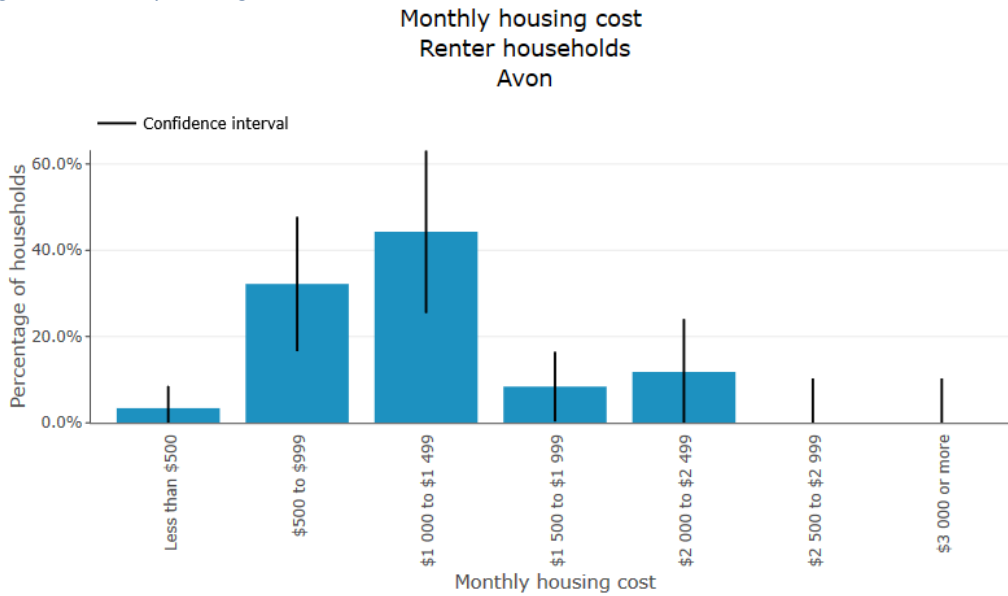
\$33.81
 PER HOUR
 STATE HOUSING
 WAGE

Figure 28: Monthly Housing Costs Owner Households



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates. Table DP04: Selected Housing Characteristics

Figure 29: Monthly Housing Costs Renter Households

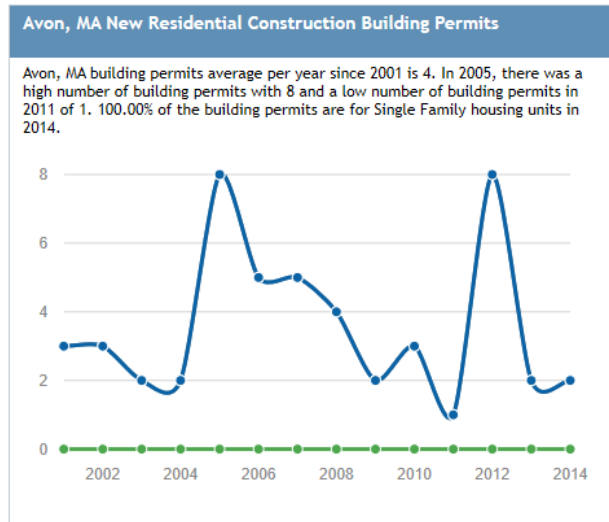


Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates. Table DP04: Selected Housing Characteristics

10. Housing Units Permitted

Between 2000 and 2014, Avon issued building permits for 50 single-family dwelling units. During this time, no permits were issued in the Town for multi-family dwellings. The neighboring community of Stoughton issued 988 building permits between 2001 and 2014. Of these permits, 329 were for single-family dwellings, 12 were for two-unit dwellings, 8 were for three and four units, and 639 were for five- or more-unit dwellings.

Figure 30: Housing Units Permitted in Avon, 2001 - 2014



Source: Homefacts

11. Recent & Future Development

The Town of Avon Zoning Board of Appeals has received a Chapter 40B comprehensive permit application entitled **Joanna Hills Estates**, located east of Page Street and at the end of Joanna Road in Avon. The property is residential, and the Town of Avon owns abutting properties to the east. Currently, the property is wooded with dirt access roads from the end of Joanna Road. The parcel is zoned Residential B (Assessors Map C7, Block 3, lot 15). The project site consists of one parcel with a total land area of 29.37 acres and is currently owned by SNA Realty Trust.

Figure 31: Joanna Hills Estates



The Joanna Hills Estates project will develop 80 single-family homes, with 20 homes designated for affordable buyers for households with 80 percent median income. The development will cater to young families seeking smaller lots with a neighborhood feel and an older demographic downsizing from larger homes on large lots. The proposed lots will be a minimum of 5,000 square feet with some variations.

12. Projected Housing Demand

To determine future housing demand in Avon, OCPC utilized the Massachusetts Department of Transportation (MADOT) Population Projections, which indicates that the number of households in Avon between 2010 and 2040 is anticipated to increase by 17.52 percent or 299 new households.

DEFINITIONS

Affordability in this report is consistent with the federal standard that no more than 30% of a household's gross income should be spent on rent and utilities. Households paying over 30% of their income are considered cost-burdened. Households paying over 50% of their income are considered severely cost-burdened.

Area Median Income (AMI) is used to determine income eligibility for affordable housing programs. The AMI is set according to family size and varies by region.

Extremely Low Income (ELI) refers to earning less than the poverty level or 30% of AMI.

Housing Wage is the estimated full-time hourly wage a household must earn to afford a decent rental home at HUD's Fair Market Rent while spending no more than 30% of their income on housing costs.

Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 34.5 hours per week, according to the Bureau of Labor Statistics.

Fair Market Rent (FMR) is typically the 40th percentile of gross rents for standard rental units. FMRs are determined by HUD on an annual basis, and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

Renter wage is the estimated mean hourly wage among renters, based on 2017 Bureau of Labor Statistics wage data, adjusted by the ratio of renter household income to the overall median household income reported in the ACS and projected to 2019.

C. Housing Affordability

This section of the Plan examines the affordability of Avon’s housing stock to its residents. An analysis of the town’s poverty rate, the number of households eligible for assistance, rent prices, current subsidized housing inventory, housing burdens by household type, and the number of foreclosures is included. Information on housing costs is collected through the American Community Survey (ACS), run by the US Census Bureau. The data tables in this document list Massachusetts cities and towns and show the percentage of households that are cost-burdened. This means more than 30 percent of household income is spent on housing. Low wages, wage inequality, racial inequities, and a severe shortage of affordable rental homes leave too many vulnerable people unable to afford their housing. Only four million rental homes are affordable and available to the nation’s eleven million extremely low-income renter households with incomes below the poverty rate or 30 percent of their area median income (AMI), leaving a shortage of seven million rental homes (NLIHC, 2019b). The percentage of Massachusetts renters qualifying as “burdened” by housing costs increased by 0.4 percent from 2016-2017. This document's data is based on the most recently available ACS data (2013-2017 estimates). The tables show cost burden data for both renter-occupied and owner-occupied households.

FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$20.72
2-Bedroom Housing Wage	\$33.81
Number of Renter Households	973386
Percent Renters	38%

Source: [Massachusetts | National Low Income Housing Coalition \(nlihc.org\)](https://www.nlihc.org/massachusetts)

Affordability

Housing prices are determined by the demand for and supply of housing units. If supply does not keep up with demand, higher prices result. The distribution of housing process and household incomes determines affordability. If prices rise but incomes remain flat – a familiar dynamic in many communities in recent years – affordability declines.

Affordability is measured in several ways. In this section, we will measure affordability according to:

- The percent of households that pay more than 30 percent and 50 percent of income on housing costs (“cost burdened” and “severely cost burdened”) by household tenure, income, and type.
- The percent of housing units listed on the Massachusetts Subsidized Housing Inventory (SHI).
- The percent of recent home sales affordable to low- and median-income households; and
- The gap in the number of households by income level and the number of affordable housing units.

Affordability Gaps

While it is helpful to understand past and current housing costs better, it is also essential to analyze their implications for residents' ability to afford them.

One traditional rough rule of thumb is that housing is affordable if it costs no more than 2.5 times the buyer's household income. By this measure, the median income household earning \$69,709 in Avon could afford a house of approximately \$174,272, a little more than half of the median house price of \$267,084, according to *Banker & Tradesman*. **This implies that the household in the middle of the town's income range faced an "affordability gap" of approximately \$92,812.**

Housing prices have risen much faster than incomes, making housing much less affordable. According to census data, the gap between median household income and the median single-family house price widened considerably as time passed.

Key Findings

- Individuals between 18 and 34 have the highest poverty levels in Avon.
- Avon 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 without a husband present.
- Slightly more than thirty-five percent of the households in Avon are 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 in one-bedroom and four-bedroom units but have increased in the more common two- and three-bedroom units over the past five years.
- Of the 1,763 dwelling units listed on the Subsidized Housing Inventory, 4.0 percent of Avon's housing units (70 units) are listed as subsidized.
- Of the 323 occupied units paying rent in Avon, 59 units (18.3%) are cost-burdened as they pay 30 to 34.9 percent of their income on their gross rent, while 133 units are considered severely cost-burdened as they pay 35 percent or more of their household income on gross rent. Severely cost-burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent and to experience unstable housing situations like evictions.
- The Institute for Community Health data tables from January 2019 state that within the town of Avon, 39 percent of owner-occupied households and 43 percent of renter-occupied households are cost-burdened, with more than 30 percent of household income spent on housing.
- The National Low-Income Housing Coalition 2019 report "Out of Reach" concludes that a Massachusetts resident would need to earn \$33.81 an hour to afford the fair market rent of a two-bedroom home or apartment without being considered rent-burdened.

1. Poverty Rate

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 percent of the Area Median Income (AMI); “very low income” households are households earning between 31 percent and 50 percent of the AMI; and “low income” households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

Avon has a relatively low rate of individuals below the federal poverty level, which was \$12,140 for a household of one in 2019. Avon’s poverty rate for all individuals was 8.5 percent in 2017, slightly more than Plymouth County’s rate of 8.0 percent and lower than the Commonwealth’s rate of 11.1 percent. Individuals most likely to live in poverty in Avon are individuals between the ages of 18 and 64, which is consistent with regional, state, and national trends.

Affordability is of particular concern to low-income households. Many federal and state housing programs define low-income households according to household size and income, measured as a percent of Area Median Income (AMI). Table 29 below shows the breakdown for extremely low, very low, and low-income households by household size.

Table 29: Low-Income Households in Avon by Household Size

Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<i>Extremely low Income (30%)</i>	\$18,000	\$21,000	\$24,000	\$26,000	\$28,000	\$31,000	\$33,000	\$35,000
<i>Very Low Income (50%)</i>	\$31,000	\$35,000	\$39,000	\$44,000	\$47,000	\$51,000	\$54,000	\$58,000
<i>Low Income (80%)</i>	\$45,000	\$51,000	\$58,000	\$64,000	\$69,000	\$74,000	\$79,000	\$84,000

Source: US Department of Housing and Urban Development (HUD)

Of the residents of Avon, 6.2 percent of households have income levels that are classified as extremely low. Thirteen percent of the households report income that is classified as very low income, and 11 percent of households are reported to have low income. This means that 30.2 percent of all households qualify for federal and state affordable housing programs based on household income.

Table 30: Percentage of Individuals in Avon Living below the Poverty Level, 2017

PERCENTAGE OF INDIVIDUALS IN AVON LIVING BELOW THE POVERTY LEVEL, 2017			
Age Range	Total Number	Below Poverty	
		Number	Percent
All Individuals	4,468	379	8.5%
Under 18 Years	753	37	4.9%
18 to 64 Years	2,998	315	10.5%
18 to 34 Years	981	118	12.0%
35 to 64 Years	2,017	197	9.8%
60 Years and Over	1,072	87	8.1%
65 Years and Over	717	27	3.8%

Source: U.S. Census Bureau, 2013-2017 American Community Survey S1701

Table 31: Percentage of Individuals in Massachusetts Living below the Poverty Level, 2017

PERCENTAGE OF INDIVIDUALS IN MASSACHUSETTS LIVING BELOW THE POVERTY LEVEL, 2017			
Age Range	Total Number	Below Poverty	
		Number	Percent
All Individuals	6,552,347	727,546	11.1%
Under 18 Years	1,361,932	198,980	14.6%
18 to 64 Years	4,178,243	437,834	10.5%
18 to 34 Years	1,486,509	209,937	14.1%
35 to 64 Years	2,691,734	227,897	8.5%
60 Years and Over	1,431,612	128,418	9.0%
65 Years and Over	1,012,172	90,732	9.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey, S1701

In terms of families, Avon has a low rate of families below the federal poverty level, which is \$26,000 for a household of four in 2019. Avon’s poverty rate for all families is 5.3 percent, less than Plymouth County’s rate of 5.8 percent and the Commonwealth’s rate of 8.2 percent. The family type most likely to live in poverty in Avon is female householders with no husband present (6.3%), which is significantly less than Plymouth County (19%) and the Commonwealth (24.4%). The second highest family type most likely to live in poverty in Avon are married-couple families with related children under 18 years of age (6% of all families in Avon).

Table 32: Percentage of Families in Avon below the Poverty Level, 2017

PERCENTAGE OF FAMILIES IN AVON BELOW THE POVERTY LEVEL, 2017			
Family Type	Total Number	Below Poverty	
		Number	Percent
All Families	1,103	58	5.30%
With related children under 18 years	478	22	4.60%
Married-Couple Families	858	22	2.60%
With related children under 18 years	366	22	6.00%
Female Householder, No Husband Present	159	10	6.30%
With related children under 18 years	79	0	0.00%

Source: U.S. Census Bureau, 2013-2017 American Community Survey S1702

Commonwealth of Massachusetts female-headed households with no husband present and related children under 18 years of age are the family type with the highest percentage of poverty; 34.4 percent of all families are classified under this category.

Table 33: Percentage of Families in Massachusetts below the Poverty Level, 2017

PERCENTAGE OF FAMILIES IN MASSACHUSETT BELOW THE POVERTY LEVEL, 2017			
Family Type	Total Number	Below Poverty	
		Number	Percent
All Families	1,647,619	128,514	7.8%
With related children under 18 years	760,018	95,002	12.5%
Married-Couple Families	1,219,185	37,795	3.1%
With related children under 18 years	513,680	19,006	3.7%
Female Householder, No Husband Present	319,077	77,855	24.4%
With related children under 18 years	194,103	66,771	34.4%

Source: U.S. Census Bureau, 2013-2017 American Community Survey S1702

113

Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)**

91

Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home (at FMR)**

2.8

Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)**

2.3

Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)**

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) and household size to identify these households. Table 34 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 FY2019 Brockton, MA HUD Metro Fair Market Rent (FMR) Area, which includes Avon. Households at 80 percent of AMI and below are eligible for housing assistance, adjusted for household size.

Table 34: HUD FY2019 Affordable Housing Income Limits for the Brockton, MA HUD Metro FMR Area

HUD FY2019 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	\$19,450	\$32,400	\$51,800
2	\$22,200	\$37,000	\$59,200
3	\$25,000	\$41,650	\$66,600
4	\$27,750	\$46,250	\$74,000
5	\$30,170	\$49,950	\$79,950
6	\$34,590	\$53,650	\$85,850
7	\$39,010	\$57,350	\$91,800
8	\$43,430	\$61,050	\$97,700

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

Since HUD’s regulations are partially based on household size, it is essential to understand how Avon’s income distribution as a percent of AMI corresponds with the composition of households. The most relevant information

is HUD's Comprehensive Housing Affordability Strategy (CHAS) data, which provides information about household sizes, types, and income levels. The US Department of Housing and Urban Development (HUD) receives monthly tabulations of American Community Survey (ACS) data from the US Census Bureau. These data, known as the "CHAS" data, demonstrate the extent of housing problems and housing needs, particularly for low-income households. Local governments use the CHAS data to plan how to spend HUD funds, which HUD may also use to distribute grant funds. The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households with certain housing problems and income low enough to qualify for HUD programs (primarily 30, 50, and 80 percent of median income). It is also essential to consider the prevalence of housing problems among households, such as the elderly, disabled, minorities, and different household types. The CHAS data provides counts of households that fit these HUD-specified characteristics in HUD-specified geographic areas.

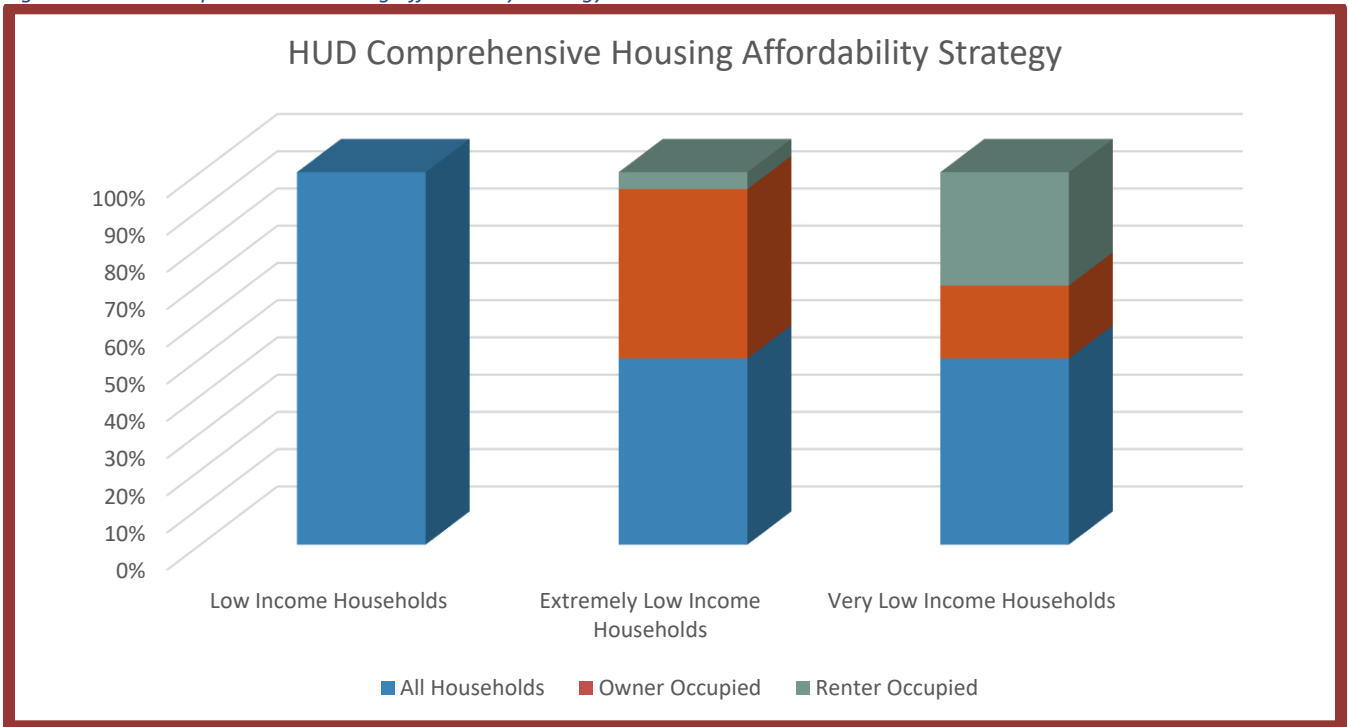
In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.

The different CHAS household types are as follows:

- Elderly Households (1 or 2 persons, with either or both age 62 and over)
- Elderly Non-Family Households
- Small Related Households (2 persons, neither 62 years of age nor 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 (2011-2015 estimates), 590 households, or 35.54 percent of all households in Avon, are low-income. Of that population, 6.6 percent (110 households) are extremely low-income (<30% AMI), and 6.9 percent (115 households) are very low-income (30%-50% AMI). Of the extremely low-income population, 100 households are owner-occupied, and ten are renter-occupied. Of the very low-income population, 45 households are owner-occupied, and 70 are renter-occupied.

Figure 32: HUD Comprehensive Housing Affordability Strategy



Source: US Department of Housing and Urban Development (HUD)

Figure 33: Comprehensive Housing Affordability Strategy (CHAS) data

Comprehensive Housing Affordability Strategy ("CHAS") data				
Summary Level: MCD		Created on: June 28, 2019		
Data for: Avon town, Norfolk County, Massachusetts		Year Selected: 2011-2015 ACS		
Income Distribution Overview	Owner	Renter	Total	
Household Income less-than or= 30% HAMFI	100	10	110	
Household Income >30% to less-than or= 50% HAMFI	45	70	115	
Household Income >50% to less-than or= 80% HAMFI	215	150	365	
Household Income >80% to less-than or=100% HAMFI	115	20	135	
Household Income >100% HAMFI	885	45	930	
Total	1,365	295	1,660	
Housing Problems Overview 1	Owner	Renter	Total	
Household has at least 1 of 4 Housing Problems	525	115	640	
Household has none of 4 Housing Problems	835	175	1,010	
Cost burden not available, no other problems		10	10	
Total	1,365	295	1,660	
Severe Housing Problems Overview 2	Owner	Renter	Total	
Household has at least 1 of 4 Severe Housing Problems	200	25	225	
Household has none of 4 Severe Housing Problems	1,165	265	1,430	
Cost burden not available, no other problems		10	10	
Total	1,365	295	1,660	
Housing Cost Burden Overview 3	Owner	Renter	Total	
Cost Burden less-than or= 30%	835	175	1,010	
Cost Burden >30% to less-than or= 50%	330	90	420	
Cost Burden >50%	200	25	225	
Cost Burden not available		10	10	
Total	1,365	295	1,660	
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	100		10	110

Household Income >30% to less-than or= 50% HAMFI	90	25		115
Household Income >50% to less-than or= 80% HAMFI	210	160		365
Household Income >80% to less-than or= 100% HAMFI	100	35		135
Household Income >100% HAMFI	140	790		930
Total	640	1,010	10	1,660
Income by Housing Problems (Renters only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI			10	10
Household Income >30% to less-than or= 50% HAMFI	45	25		70
Household Income >50% to less-than or= 80% HAMFI	70	85		150
Household Income >80% to less-than or= 100% HAMFI		20		20
Household Income >100% HAMFI		45		45
Total	115	175	10	295
Income by Housing Problems (Owners only)	Household has at least 1 of 4	Household has none of	Cost Burden not available,	Total
	Housing Problems	4 Housing Problems	no other housing problem	
Household Income less-than or= 30% HAMFI	100			100
Household Income >30% to less-than or= 50% HAMFI	45			45
Household Income >50% to less-than or= 80% HAMFI	140	75		215
Household Income >80% to less-than or= 100% HAMFI	100	15		115
Household Income >100% HAMFI	140	745		885
Total	525	835		1,365
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	105	70	110	
Household Income >30% to less-than or= 50% HAMFI	95	55	115	
Household Income >50% to less-than or= 80% HAMFI	205	70	365	

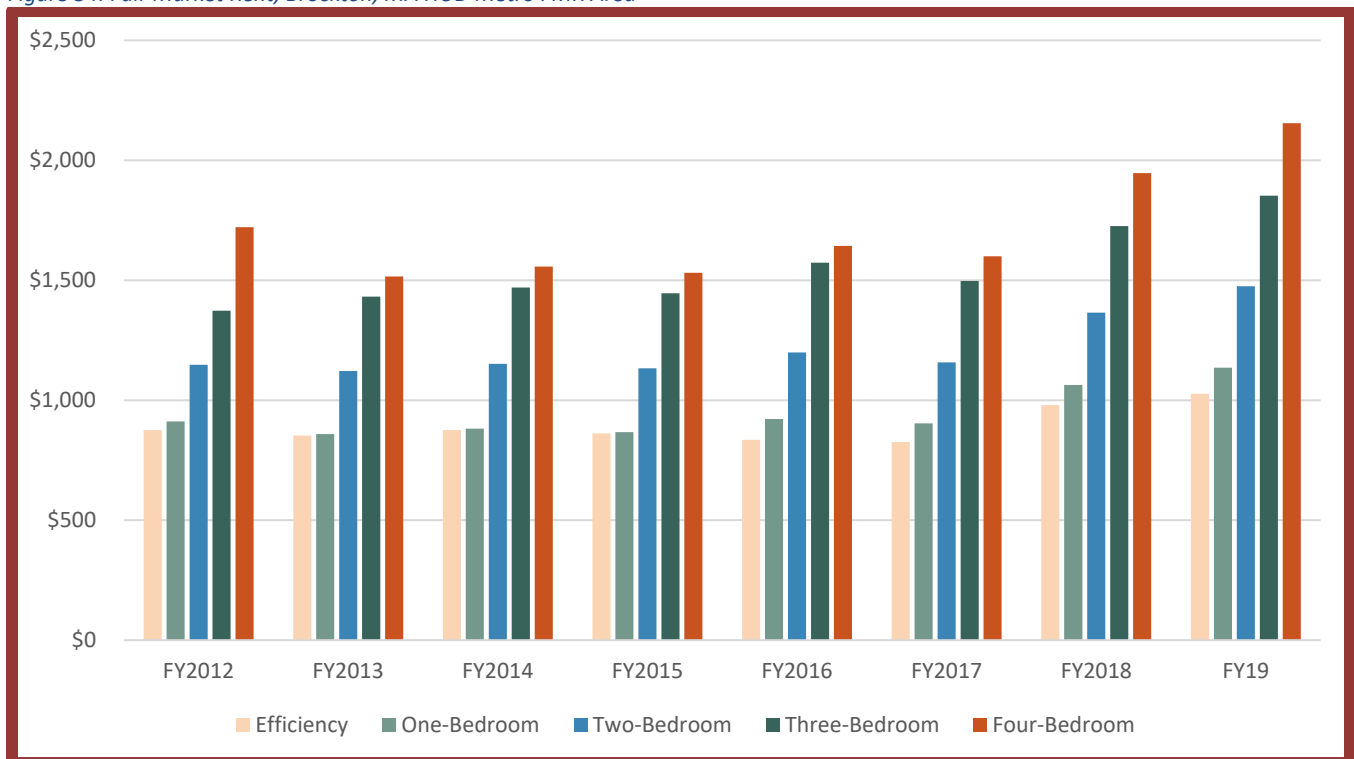
Household Income >80% to less-than or= 100% HAMFI	105	20	140	
Household Income >100% HAMFI	140	10	925	
Total	650	225	1,660	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI			10	
Household Income >30% to less-than or= 50% HAMFI	45	25	70	
Household Income >50% to less-than or= 80% HAMFI	70		150	
Household Income >80% to less-than or= 100% HAMFI			20	
Household Income >100% HAMFI			45	
Total	115	25	295	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	105	70	100	
Household Income >30% to less-than or= 50% HAMFI	45	30	45	
Household Income >50% to less-than or= 80% HAMFI	135	70	215	
Household Income >80% to less-than or= 100% HAMFI	105	20	115	
Household Income >100% HAMFI	140	10	885	
Total	530	200	1,365	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

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 33, FMR varies 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. HUD Fair Market Rent for Avon, Massachusetts, in Norfolk County for studio apartments is \$1,027, one-bedroom apartments \$1,136, two-bedroom apartments \$1,475, three-bedroom apartments \$1,853-, and four-bedroom apartments \$2,155.

Figure 34: Fair Market Rent, Brockton, MA HUD Metro FMR Area



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

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR* FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly affordable renter wage at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts													
Combined Nonmetro Areas	\$33.81 \$23.67	\$1,758 \$1,231	\$70,333 \$49,235	2.8 2.0	\$102,474 \$90,055	\$2,562 \$2,251	\$30,742 \$27,017	\$769 \$675	973,386 12,180	38% 30%	\$20.72 \$12.42	\$1,078 \$646	1.6 1.9
Metropolitan Areas													
Barnstable Town MSA	\$29.31	\$1,524	\$60,960	2.4	\$91,300	\$2,283	\$27,390	\$685	20,149	21%	\$12.47	\$649	2.3
Berkshire County (part) HMFA	\$20.52	\$1,067	\$42,680	1.7	\$78,900	\$1,973	\$23,670	\$592	5,071	26%	\$12.21	\$635	1.7
Boston-Cambridge-Quincy HMFA	\$42.19	\$2,194	\$87,760	3.5	\$113,300	\$2,833	\$33,990	\$850	544,795	41%	\$24.88	\$1,294	1.7
Brookline HMFA	\$28.37	\$1,475	\$59,000	2.4	\$93,400	\$2,335	\$28,020	\$701	25,911	30%	\$11.54	\$600	2.5
Eastern Worcester County HMFA	\$23.92	\$1,244	\$49,760	2.0	\$116,200	\$2,905	\$34,860	\$872	7,095	21%	\$13.84	\$720	1.7
Easton-Raynham HMFA	\$28.60	\$1,487	\$59,480	2.4	\$117,900	\$2,948	\$35,370	\$884	2,392	19%	\$12.72	\$661	2.2
Fitchburg-Leominster HMFA	\$21.08	\$1,096	\$43,840	1.8	\$85,800	\$2,145	\$25,740	\$644	21,226	38%	\$13.84	\$720	1.5
Lawrence HMFA	\$26.10	\$1,357	\$54,280	2.2	\$102,100	\$2,553	\$30,630	\$766	40,393	39%	\$14.55	\$757	1.8
Lowell HMFA	\$29.12	\$1,514	\$60,560	2.4	\$107,600	\$2,690	\$32,280	\$807	34,772	31%	\$25.31	\$1,316	1.2
New Bedford HMFA	\$17.94	\$933	\$37,320	1.5	\$75,700	\$1,893	\$22,710	\$568	28,484	44%	\$12.72	\$661	1.4
Pittsfield HMFA	\$20.15	\$1,048	\$41,920	1.7	\$80,000	\$2,000	\$24,000	\$600	12,005	34%	\$12.21	\$635	1.6
Providence-Fall River HMFA	\$20.38	\$1,060	\$42,400	1.7	\$81,900	\$2,048	\$24,570	\$614	37,949	40%	\$12.72	\$661	1.6
Springfield MSA	\$20.40	\$1,061	\$42,440	1.7	\$76,000	\$1,900	\$22,800	\$570	89,386	38%	\$11.80	\$613	1.7
Taunton-Mansfield-Norton HMFA	\$23.44	\$1,219	\$48,760	2.0	\$106,500	\$2,663	\$31,950	\$799	11,934	28%	\$12.72	\$661	1.8
Western Worcester County HMFA	\$18.27	\$950	\$38,000	1.5	\$80,500	\$2,013	\$24,150	\$604	2,747	24%	\$13.84	\$720	1.3
Worcester HMFA	\$23.12	\$1,202	\$48,080	1.9	\$97,700	\$2,443	\$29,310	\$733	76,897	37%	\$13.84	\$720	1.7
Countries													
Dukes County	\$32.00	\$1,664	\$66,560	2.7	\$98,300	\$2,458	\$29,490	\$737	1,369	22%	\$16.55	\$860	1.9

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).
 1: BR = Bedroom
 2: FMR = Fiscal Year 2019 Fair Market Rent
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2019 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

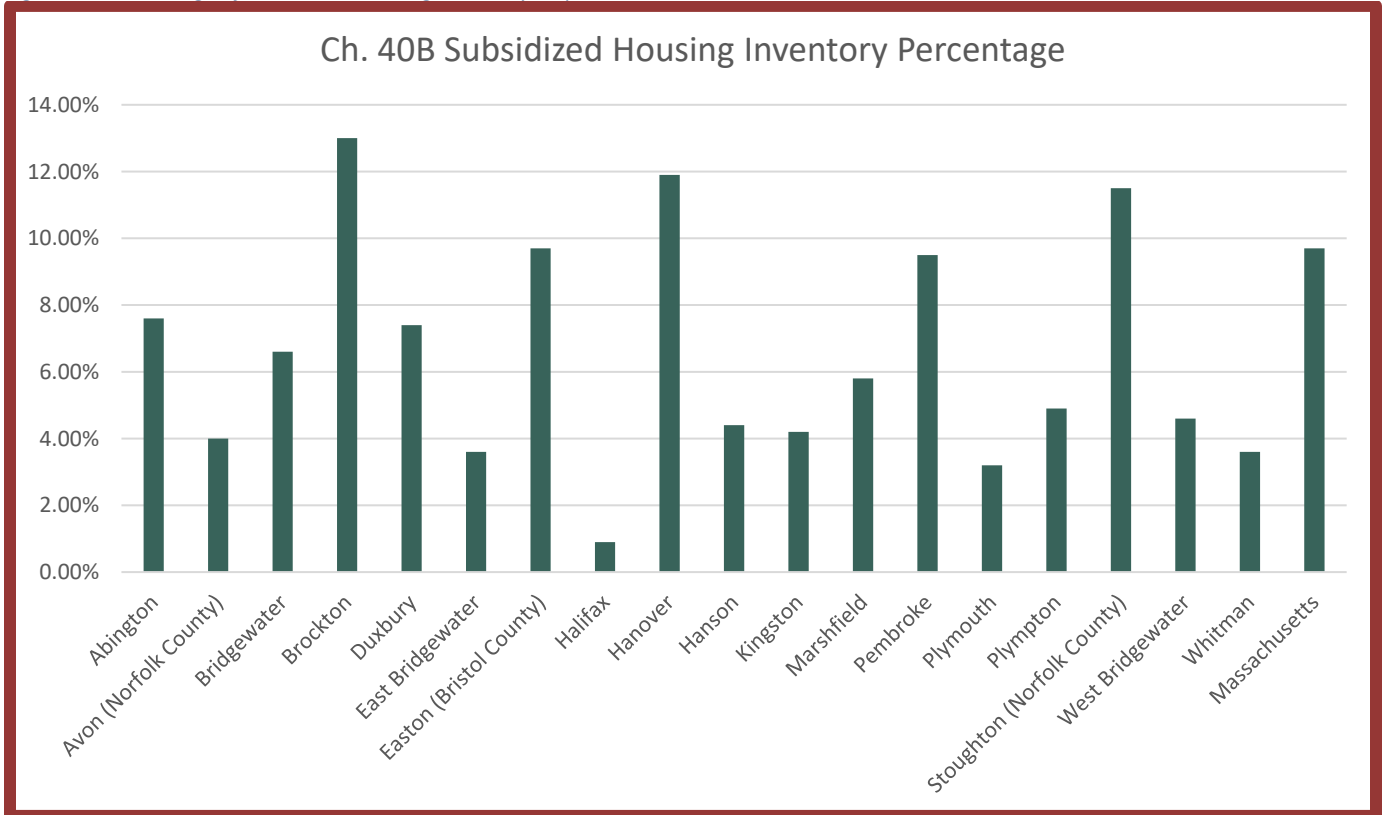
4. Current M.G.L. Chapter 40B Subsidized Housing Inventory

According to M.G.L. Chapter 40B, affordable housing is defined as housing developed or operated by a public or private entity and reserved by deed restriction for income-eligible households at or below 80 percent of the Area Median Income (AMI). The regulation encourages communities to achieve the statutory minimum of 10 percent 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 developments 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.

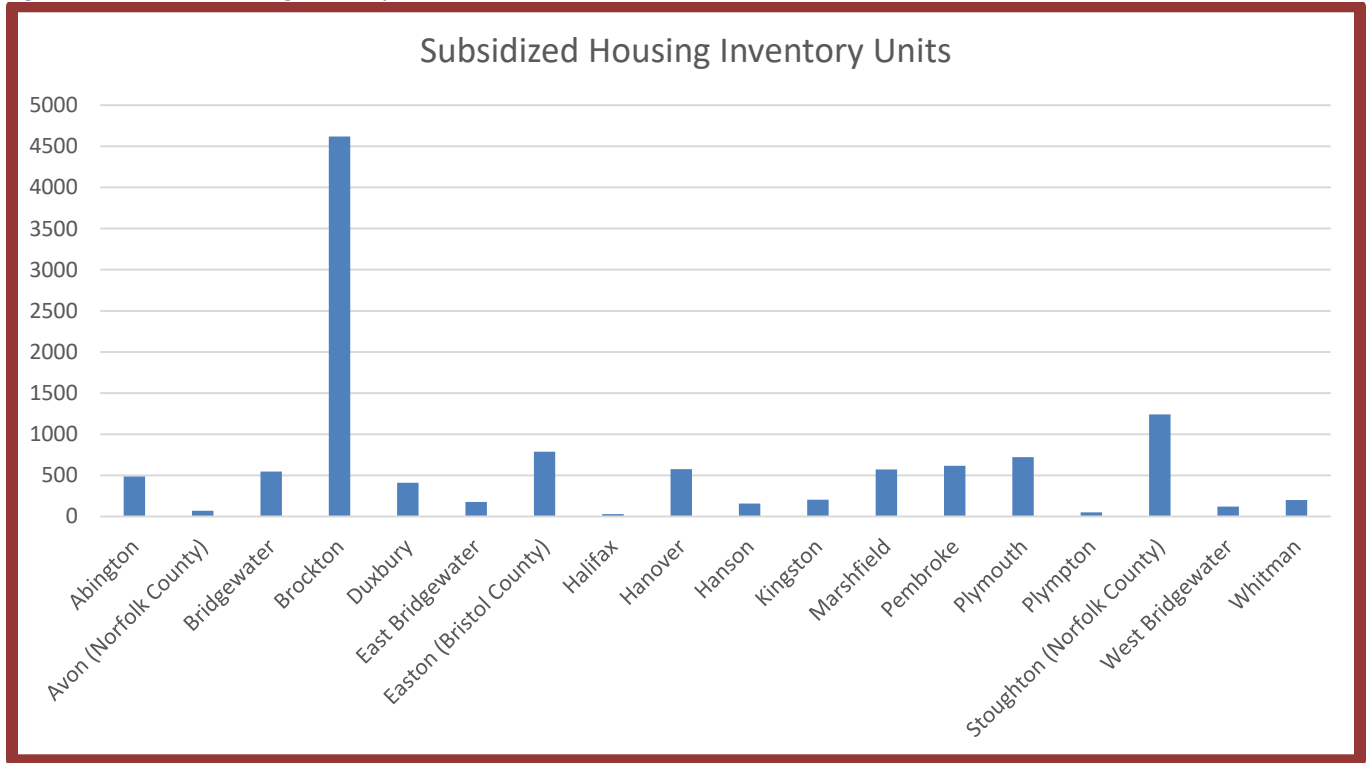
Avon has yet to achieve the 10 percent threshold. As of September 14, 2017, 70 housing units, or 4.0 percent of the town’s 1,763 housing units, have been included in Avon’s SHI. Avon is in the middle of the pack compared to its neighboring communities.

Figure 35: Percentage of Subsidized Housing Inventory, September 2017



Source: Massachusetts Department of Housing and Community Development (DHCD)

Figure 36: Subsidized Housing Inventory Units



Source: Massachusetts Department of Housing and Community Development (DHCD)

The Avon Housing Authority administers 70 units of State-Aided Housing for the Elderly (Ch. 667), including six units for the handicapped. This housing comprises 4 percent of the 2010 housing stock, well under the 10 percent required for exemption from the Comprehensive Permitting provisions of Chapter 40B. The Authority also administers 100 units of US Department of Housing and Urban Development Section 8 Rental Assistance vouchers. The Section 8 certificates enable families to obtain housing through a three-way lease agreement between the landlord, the tenant, and the Housing Authority. The certificates are mobile and may be used outside of Avon. The town’s limited moderate-cost rental stock and the relatively low applicable Brockton area HUD Fair Market Rents (FMRs) may divert many certificate holders to nearby communities, particularly where the higher Boston FMRs are combined with relatively low rents.

Table 35: Avon Affordable Housing Production Goals, 2020 - 2033

AVON AFFORDABLE HOUSING PRODUCTION GOALS, 2020 - 2033						
Year	Year-Round Units	0.5% Annual Goal	Net Affordable Units	10% Requirement	Chapter 40B Gap	Percentage of Affordable Units
2020	1,766	9	79	176	97	4.47%
2021	1,775	9	88	177.5	89.5	4.96%
2022	1,782	9	97	178.4	81.4	5.44%
2023	1,790	9	106	179.3	73.3	5.91%
2024	1,798	9	115	180.2	65.2	6.38%
2025	1,806	9	124	181.1	57.1	6.85%
2026	1,814	9	133	182	49	7.31%
2027	1,822	9	142	182.9	40.9	7.76%
2028	1,830	9	151	183.8	32.8	8.22%
2029	1,838	9	160	184.7	24.7	8.66%
2030	1,846	9	169	185.6	16.6	9.11%
2031	1,854	9	178	186.5	8.5	9.54%
2032	1,862	9	187	187.4	0.4	9.98%
2033	1,870	9	196	188.3	-7.7	10.41%

*Based on MassDOT Demographics/Socio-Economic Forecasts

**Based on September 2017 SHI, plus 0.5% rate of increase

Source: U.S. Census Bureau, 2010 Census

To address unmet housing needs and comply with M.G.L. Chapter 40B, Avon officials should establish and work towards achieving housing production targets. With 70 units on the SHI, Avon needs an additional 106 units to achieve the M.G.L. Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent of the AMI.

To demonstrate progress towards meeting the 10 percent goal, the Town should set production goals of 0.5 percent (9 units) for one year or 1.0 percent (18 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.

5. Housing Cost Burden

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.

If supply is limited and housing costs are high, a community's housing prices might be putting a serious strain on residents. One common measure 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 as cost-burdened. Severely cost-burdened households spend more than 50 percent of their household income on housing**—areas where more than 30 percent of households are cost-burdened face an affordable housing shortage.

Information on housing costs is collected through the American Community Survey (ACS) run by the US Census Bureau. The share of US households facing housing cost burdens fell slightly last year, according to the Joint Center for Housing Studies of Harvard University analysis of data from the 2017 American Community Survey. The percentage of households with cost burdens declined from 32 percent in 2016 to 31.5 percent in 2017 (37.8 million households). The share facing severe housing cost burdens also fell slightly, declining from 15.6 percent in 2016 to 15.2 percent in 2017 (18.2 million households). However, despite the decrease in cost-burdened households last year, the share of such households remains more significant than in 2001.

According to ACS data (2012-2016 estimates), households in Avon indicate that 39 percent of owner-occupied households and 43 percent of renter-occupied households are cost-burdened, compared to 29 percent and 14 percent of households statewide. Cost burden rates are typically higher among renter households. Statewide, 47 percent of renters and 31 percent of owners are cost-burdened.

When analyzing the percentage of owner-occupied households that are cost-burdened among its neighboring communities, Avon is in the higher percentile at 39 percent of owner-occupied households reporting as cost-burdened. When analyzing the percentage of cost-burdened renter-occupied households, Avon is consistent with other communities in the region, with 43 percent being cost-burdened. In the case of most of these communities, except Halifax, the percentage of renter-occupied households that are cost-burdened is higher than that of owner-occupied households that are cost-burdened. Of the owner-occupied households in Avon, 12 percent are severely cost-burdened. Of the renter-occupied households in Avon, 17 percent are severely cost-burdened.

Table 36: Cost-burdened and Severely Cost-Burdened Households

COST-BURDENED AND SEVERELY COST-BURDENED HOUSEHOLDS				
Community	Percentage of Households that are Cost Burdened		Percentage of Households that are Severely Cost Burdened	
	Owner-Occupied Households	Renter-Occupied Households	Owner-Occupied Households	Renter-Occupied Households
Avon	39%	43%	12%	17%
Abington	35%	40%	8%	15%
Bridgewater	28%	50%	10%	25%
Brockton	40%	54%	16%	26%
Duxbury	32%	35%	15%	19%
East Bridgewater	37%	46%	9%	22%
Easton	30%	49%	9%	25%
Halifax	46%	14%	19%	4%
Hanover	37%	50%	9%	25%
Hanson	31%	49%	9%	19%
Kingston	33%	45%	12%	22%
Marshfield	37%	50%	12%	25%
Pembroke	26%	56%	9%	30%
Plymouth	34%	51%	11%	27%
Plympton	27%	49%	10%	22%
Stoughton	32%	52%	12%	28%
West Bridgewater	31%	45%	13%	22%
Whitman	31%	45%	10%	18%

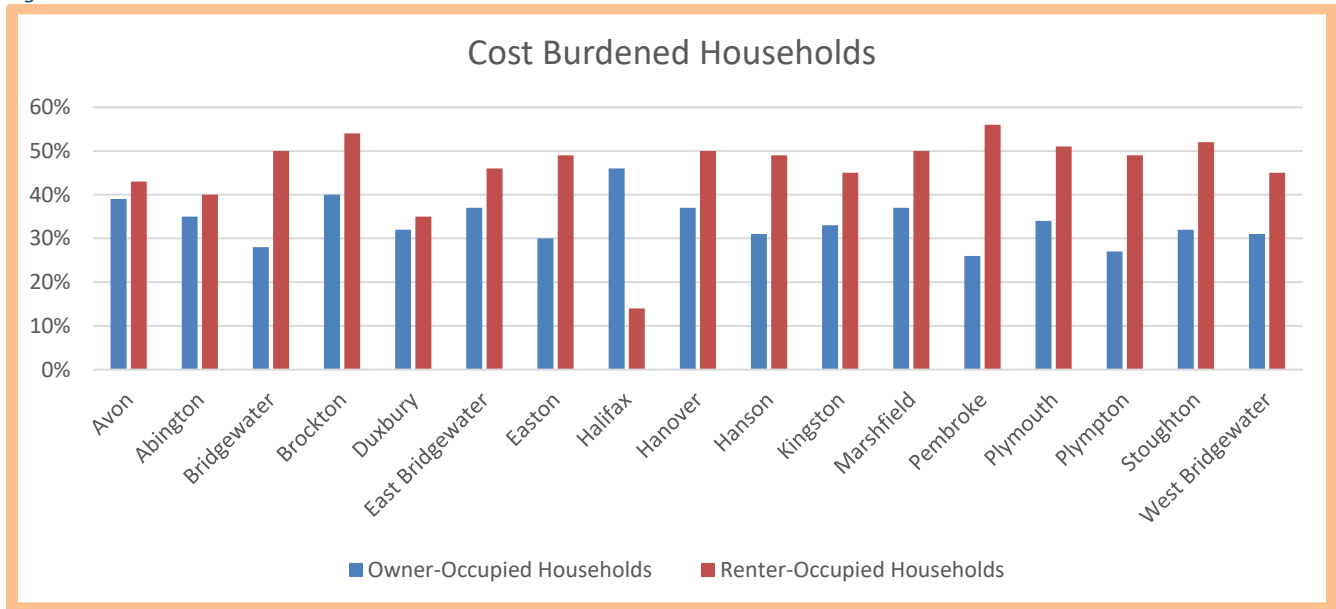
Source: 2012-2016 American Community Survey Tables B25091 and B25070

Table 37: Elderly and Family Cost-Burdened Households

ELDERLY AND FAMILY COST-BURDENED HOUSEHOLDS	
Cost-Burdened Households	
Percent Elderly Family Households that are cost-burdened	33.96%
Percent Small Family Households that are cost-burdened	28.01%
Percent Large Family Households that are cost-burdened	57.41%
Percent Elderly Non-Family Households that are cost-burdened	35.56%
Percent Other Households that are cost-burdened	38.98%

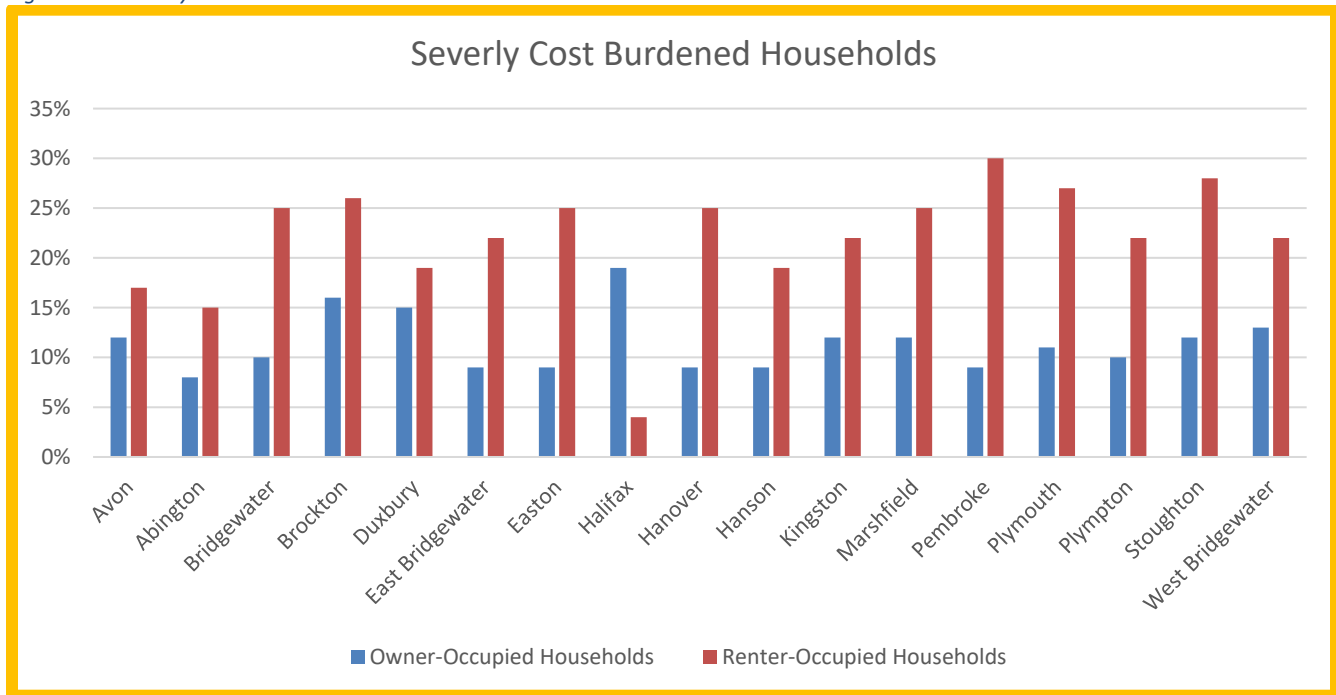
Source: 2011-2015 CHAS Data

Figure 37: Cost Burdened Households



Source: 2012 – 2016 American Community Survey Tables B25091 and B25070

Figure 38: Severely Cost Burdened Households



Source: 2012 – 2016 ACS Tables B25091 and B25070

Housing cost burdens do not impact all households in Avon equally. According to an analysis of 2011-2015 CHAS data (Figure 32), the most recent data available, the household types (elderly, elderly non-family, small related, large related, and other) that experience the highest rate of cost burden and severe cost burden were the elderly non-family household type and the category for other cost-burdened households.

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, 31.1 percent of the homes in Avon are affordable to households making less than the HUD Area Median Family Income (AMFI) of \$93,400. However, just 4.3 percent of houses are affordable to low-income households, making 80 percent or less of the AMFI. These figures, including the housing burden figures, indicate a need for more affordable housing in terms of market-rate and subsidized housing.

Table 38: Avon Housing Affordability Gap, 2019 (Single Family Homes)

AVON HOUSING AFFORDABILITY GAP, 2019 (SINGLE FAMILY HOMES)				
	A	B	C	D
	HUD MFI	“Affordable Price” (A x 3)	Single Family Home Median Sales Price	“Affordability Gap” (C – B)
2019	\$93,400	\$280,200	\$353,000	\$91,700
2018	\$84,100	\$252,300	\$344,000	\$91,700
2017	\$98,365	\$295,095	\$323,000	\$27,905
2016	\$87,100	\$261,300	\$299,650	\$38,350
2015	\$81,200	\$243,600	\$260,000	\$16,400
2014	\$80,700	\$242,100	\$264,000	\$21,900
2013	\$78,300	\$234,900	\$267,500	\$32,600
2012	\$83,700	\$251,100	\$185,500	(\$65,600)
2011	\$82,600	\$247,800	\$226,750	(\$21,050)
2010	\$79,800	\$239,400	\$270,000	\$30,600
2009	\$79,500	\$238,500	\$236,000	(\$2,500)
2008	\$76,000	\$228,000	\$277,000	\$49,000
2007	\$71,700	\$215,100	\$291,000	\$75,900
2006	\$73,600	\$220,800	\$312,500	\$91,700
2005	\$73,650	\$220,950	\$320,000	\$99,050
2004	\$72,900	\$218,700	\$290,000	\$71,300

2003	\$70,300	\$210,900	\$276,000	\$65,100
2002	\$63,500	\$190,500	\$241,450	\$50,950
2001	\$61,300	\$183,900	\$178,250	(\$5,650)

Source: U.S. Department of Housing & Urban Development (HUD) & The Bankers & Tradesmen

Table 39: Approximate Cost of Single-Family Home Ownership Units in Avon, 2019

APPROXIMATE COST OF SINGLE-FAMILY HOME OWNERSHIP UNITS IN AVON, 2019				
A	B	C	D	E
Income Range Relative to Area MFI (\$93,400)	Family Income Range	Family Income Range x3 (method for determining the 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 \$93,400 (AMFI)	B x 3	Number of SFHs valued in Range C	D ÷ XXXX
Less than 50% of MFI	< \$46,700	< \$140,100	43	0.10%
50% to 80% of MFI	\$46,700 to \$74,720	\$140,100 to \$224,160	14	4.20%
80% to 100% of MFI	\$74,720 to \$93,400	\$224,160 to \$280,200	576	26.80%
100% to 120% of MFI	\$93,400 to \$112,080	\$280,200 to \$336,240	48	24.90%
More than 120% of MFI	≥ \$112,080	≥ \$336,240	519	44.00%
Totals			1,200	100.00%

Source: U.S. Department of Housing & Urban Development (HUD), U.S. Census Bureau, 2013-2017 American Community Survey, Selected Housing Characteristics, DP04, MassGIS FY2017 Level 3 Parcel Data

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

D. Summary of Housing Needs

Given the substantial numbers of residents paying too much for their housing and growing affordability gaps, there is a pressing need to produce more subsidized housing units in Avon. The major obstacle to meeting these underserved needs is the gap between the need level and the available resources, further exacerbated by increasing the housing process in tandem with limited local, state, and federal subsidies.

The Town will continue to work with public and private sector stakeholders to devise and implement strategies that preserve and produce additional community housing options, directing development to appropriate locations and target populations. It should be noted that specific strategies and production goals to meet priority needs will be detailed in this Housing Production Plan that will incorporate this Housing Needs Assessment.

Based on input from a wide variety of sources, including census data, market information, interviews with local and regional stakeholders, community meetings, and a survey, as well as prior planning efforts, the following housing needs have been identified:

Rental housing is the most significant need

Rental and ownership housing are needed to encourage a mix of housing types in response to diverse populations and household needs. There is, however, a more compelling case for rental units based on the following essential considerations:

- Target the needs of the community's most vulnerable residents with minimal financial means, as rental housing is typically more affordable and requires less up-front cash.
- Promote greater housing diversity. Most recent developments have involved mainly single-family homes primarily directed to those who can afford market prices. More housing options are necessary to meet the needs of local workers priced out of the housing market, people who grew up in Avon and want to raise their own families locally, and empty nesters, for example.
- Provide more appropriately sized units for increasing numbers of small households.
- Provide opportunities for some seniors who are "over-housed" and spending far too much on their housing to relocate to more affordable and less isolated settings, opening their homes to families requiring more space.
- Leverage state and federal resources directed to rental housing development and family rentals.
- Enhance the ability to qualify occupants for housing subsidies, as state requirements for including units on the SHI make it very difficult for long-term homeowners to be eligible for subsidized housing.
- Provide opportunities for mixed-income housing where several different income tiers can be accommodated within the same project.

Indicators of Need for Rental Housing

As detailed throughout this Housing Needs Assessment, issues related to limited income, high-cost burdens, and low vacancy rates suggest a pressing need for more subsidized rental housing.

Limited Incomes – Almost 13.53 percent of all households earned less than \$25,000, including 31.55 percent of all renters. These households can afford no more than about \$500 per month, including utility costs, making it extremely difficult to find affordable market rentals without spending too much on housing.

High-Cost Burdens—*Avon’s renters are spending too much on housing. About 43 percent of all renter households earn at or below 80 percent AMI, including 17 percent who spend more than 50 percent of their income on housing costs (with severe cost burdens).*

High Rents –The estimated gross median rent for a studio apartment would require an income of almost \$50,000, assuming \$175 per month in utility bills and housing expenses of no more than 30 percent of the household’s income. Market rents are typically higher and are beyond the reach of lower-wage earners. The HUD Fair Market Rent for Avon, Massachusetts, in Norfolk County for studio apartments is \$1,027, one-bedroom apartments \$1,136, two-bedroom apartments \$1,475, three-bedroom apartments \$1,853-, and four-bedroom apartments \$2,155.

High Up-Front Cash Requirements—*Many apartments require the first and last month’s rent plus a security deposit. For a \$2,300 apartment, that totals as much as \$3,900, an amount that many prospective tenants do not have available. Additionally, realtors indicate that most of Avon’s rental opportunities are not advertised, and consequently, those who do not have a special connection to the community are often out of luck.*

Rental Needs of Senior Citizens

The rental housing needs of seniors are growing as this population continues to become a larger segment of Avon’s population, and cost burdens remain significant. Housing alternatives to accommodate this increasing population of seniors, such as more handicapped accessibility, housing with supportive services, and units without substantial maintenance demands, should be considered in housing planning efforts.

Recent Population Growth—Population growth is depicted in most age cohorts over 45, except for the 65- to 74-year-old cohort. The highest percentage of population increase is within the 55-to-64 and 85+ age cohorts, with an increase of 159 residents (36.21 percent) and 27 residents (36.98 percent), respectively.

High projected Growth—The Metropolitan Area Planning Council (MAPC) projects that the number of residents over 65 will increase from 4.38 percent in 2010 to 7.08 percent by 2035, representing a gain of 89 residents

(46.60 percent) in this age category. MAPC also projected that the number of residents between the ages of 70 and 74 will increase by 116 residents (67.05 percent) from 2010 to 2035.

High-Cost Burdens—In 2017, 33.96 percent of the elderly family households in Avon and 35.56 percent of the elderly non-family households in Avon were estimated to be cost-burdened.

V. Challenges to Producing Affordable Housing

STRATEGY IMPLICATIONS

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

Avon 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 Avon's affordable housing goals. Through the implementation of the Housing Production Plan, the Town intends to develop new housing opportunities, but the following obstacles will nevertheless present significant challenges to such development. This section examines land constraints and limitations that impact the development of new housing opportunities in Avon. It includes an analysis of land use, an assessment of the natural and built environment, and 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 Avon has 2,880 acres, 70.2 acres of which are open water, leaving 2,809.8 acres of land. For analyzing land availability in Avon, OCPC excluded any parcels 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 Avon is mainly residential, with 133.9 acres of developable land. The study showed that 289.1 acres of land are permanently protected open spaces and 481.2 acres are within the 100-year flood zone.

The analysis shows 133.9 acres of developable residential land in Avon, so there is room for new residential development. However, this development may be constrained by the town's many wetlands and floodplains, its need for on-site water and wastewater systems, and its large lot zoning requirements.

The town's primary land use is residential, mostly in detached single-family home development. Because most of the buildable land in town has been developed, most housing is built along existing roads as "subdivision approval not required" or "Form A" lots. The Form A lots use existing roads and hence have less impact on drainage or road maintenance costs than new subdivisions. However, they wall off the interior landscape from a view of the road, giving the appearance of full development. Subdivisions consume more land but can have less of a visual impact.

The second largest land uses are the varied industrial/distribution/wholesale and retail uses in the Avon Industrial Park and the Avon Merchants Park. These are well separated from most residences on either side of Route 24 at the western edge of town. However, some of the residential/industrial borders are irregular. To minimize impacts

on adjacent housing, the Industrial District required planted buffers. While housing is the dominant land use, commercial and industrial development is in the Avon Industrial Park, Bodwell Street, Avon Merchants Park on Stockwell Drive, and Route 28 towards Brockton.

B. Watershed Areas

The town of Avon is almost entirely in the Taunton River Basin, being largely drained by Beaver Brook, which flows to the Avon Reservoir and on to the Salisbury Plain River, and by other streams flowing to Trout Brook and on to the Salisbury Plain River in route to the Taunton River. A small area in the northeastern corner of the town drains to the Boston Harbor Basin via the Swamp Brook, the Monatiquoit River, and ultimately the Weymouth Fore River. Avon is at the top of each basin, and the streams are small, and flows are limited.

Shared resources include the City of Brockton's D.W. Field Park, the Beaver Brook system, wooded wetlands along the Avon/Randolph border, and water recharge areas along the Trout Brook. The Park has 735 acres of ponds, lakes, dams, woods, a golf course, and an encircling parkway. Much of this 238.26 acres is in Avon, including the northernmost pond, the Brockton Reservoir. This supplies the city with about 0.8 million gallons/day of drinking water.

The most significant local sub-watersheds are the Beaver Brook Watershed, draining approximately 2,000 acres to the Brockton Reservoir, and the Trout Brook Watershed, draining 1,100 acres in Avon to the Salisbury Plain River. The Beaver Brook emerges from tributaries in Stoughton and Avon, feeds the Avon Reservoir, and then flows to the Taunton River via the Salisbury Brook and Salisbury Plain Rivers, as noted above. Its quality is very important. Actions to protect it are its inclusion in the Town's Water Supply Protection Zoning District (though Avon does not draw on the Reservoir), a DEP-funded joint Avon-Brockton storm drainage retrofitting project coordinated by the Old Colony Planning Council in a portion of the Avon Industrial Park, and enforcement of Wetland Protection Act requirements where the Brook runs through the Avon Merchants Park. Wooded wetlands bracket the Avon/Randolph border with discontinuous holding by each town.

The Zone II water recharge area for the town's Trout Brook wells extends south into Brockton. Brockton does not tap the aquifer, but activities in the city could affect Avon's water supply. The Town supports the City's water supply protection ordinance to protect Brockton's portions of the Zone II recharge areas for local wells in Avon and West Bridgewater.

The town's topography is low-lying, with many small streams, related wetlands, and limited relief ranging from <120' msl at Trout Brook on the Brockton line to 280' at the highest point in the Industrial Park to the North.

C. Protected Open Space, Wetlands & Floodplains

Of Avon's total acreage, 289.1 acres, or 10.4 percent, is legally and permanently protected as open space that cannot be developed. Wetlands and floodplains have a significant presence in Avon. Approximately 25.13 percent of the town's acreage, or 723.8 acres, are wetlands, and approximately 16.71 percent, or 481.2 acres of the town's acreage, are within a 100-year floodplain, both of which are scattered throughout the town.

Water Supply Protection District

The Water Supply Protection District seeks to protect ground and surface water resources by prohibiting potentially contaminating land uses in Zone II of water supply wells and areas flowing to the major surface water supply, the Brockton Reservoir, by requiring a special permit for otherwise allowed uses and by restricting septic system loads in those areas. The last essentially requires a 40,000-square-foot lot for the 440 gallons a day of waste expected from a four-bedroom house, comparable to the state standards for protecting new sources. This lessens the usefulness of the town's common 25,000-square-foot lots but leaves the Board of Health with some discretion in approving the expansion of existing systems consistent with the purposes of the bylaw.

Wetlands

Avon's wetland areas provide wildlife habitat, flood storage, pollution reduction, and groundwater recharge. The significant estimates of these wetlands from the 1972 tabulation show 66.8 acres of wetlands, while the 1985 report showed a 25.1 percent drop to 50.03 acres. The 1991 total remained at 50.03 acres, suggesting effective enforcement of the Wetlands Protection Act. Most of the town's wetlands are in the extensive wooded swamp east of Page Street and along the Randolph town line. Most of the wetlands are in mapped flood plains or in areas with severe septic limitations. Therefore, they are protected through the Zoning and Health Board regulations and the Wetlands Protection Act. It is appropriate to acquire important wetlands, but higher priorities should go to key developable uplands or areas with good potential to recharge groundwater by holding stormwater.

Flood Plains

The Flood Plain District is an overlay district mapped over the 100-year flood plain on the FEMA Flood Insurance Rate Maps (FIRM) of the Federal Emergency Administration's flood insurance program. It requires that any fill or construction be approved under the Wetlands Protection Act and that the state building code protect occupied building space.

Though flood flows are limited by the town's location at the head of two basins, the low-lying terrain has a significantly mapped flood plain. These areas run north-south beside Three Swamp Brook, Trout Brook, and Beaver Brook and spread out in low-lying areas. There are also local hazard areas.

D. Contamination

The industrial site at 100 Ladge Drive near Trout Brook Well Field is contaminated with petroleum products. The Department of Environmental Protection has jurisdiction over it.

The town has many older septic systems on small lots with potential failure. Studies in the 1970s recommended utilizing town-wide sewer with discharge to the Brockton Advanced Wastewater Treatment Plan, but no project has been implemented. The Board of Health monitors potential problem areas. It helps homeowners replace or upgrade their systems for maximum feasible compliance with the current Title V Sanitary Code and the Water Supply Protection District.

The Town's former landfill off Bodwell Street Extension is closed and capped. It is remote from any water supply wells.

Energy and Environmental Affairs Waste Site and Reportable Releases Information website indicates the following properties:

Site Number	Category	Site Name	Compliance Status	Address
4-0025351	120 DAY	Commercial Property	PSC	61 Strafello Drive
4-0015676	120 DAY	Junk Yard	PSC	57 LittleField Street
4-0010381	72 HOUR	No Location Aid	RAO	255 Bodwell Street

Source: <https://eeaonline.eea.state.ma.us/portal#!/wastesite/4-0025351>

E. Water & Sewer

The water supply system consists of six wells listed below, and their Safe Yields in a million gallons/day (MGD), which is the amount that can be produced safely during a six-month drought.

Well	Safe Yield (MGD)
Memorial No. 1 off Route 28	.216
Memorial No. 2 off Route 28 (unused due to high iron and manganese)	N/A
Porter Well at Avon Place (shallow dug well)	.190
Theater Well No. 3 off Argyle Avenue	.072
Connelly Road Well No. 4	.072
Trout Brook Well Field	.324
Total	.874

All but the Porter Well are in a cluster near Trout Brook in the southeast corner of town. There has been concern about a plume of contamination moving towards Well 3, but it is presently reported to be unaffected. Well, No. 2 is unused due to high iron and manganese levels, but it is so close to Well No. 1 that its use would lessen that well’s yield.

There are two standpipes for storage and pressure: a 1,000,000 gallon at Central Street and a 1.5 million gallon at Page Street, for a total of 2.5 million gallons or almost five days of normal consumption. So far, the Water Department has been able to meet the needs of Avon’s significant commercial growth and modest residential growth. Supplies should not constrain probably near-future growth unless the town constructs a municipal sewer system and significantly more industrial/commercial development is allowed.

Avon does not have municipal water or wastewater systems, except for the Wal-Mart store and a restaurant on Route 28, which are tied into the Brockton system. Avon relies exclusively on on-site sewage systems for water and wastewater disposal. The lack of a public sewer system can restrict residential development or expansion, particularly within the Water Supply Protection District, and restrict allowable non-residential growth.

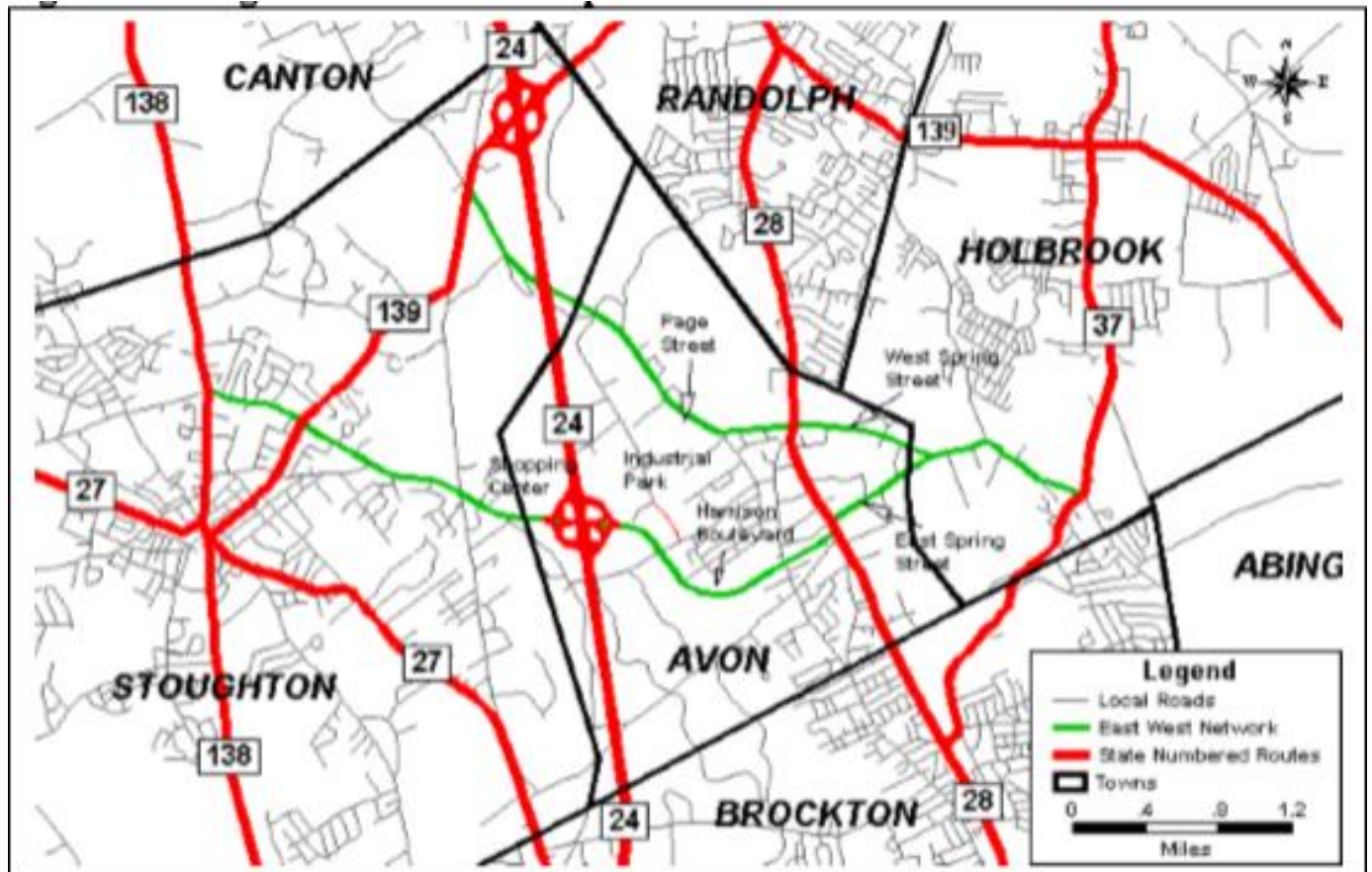
Most of the vacant land has septic limitations or flood hazards. This has limited the development of this land. Any future sewer service would presumably be used to meet existing needs before serving land presently undevelopable without sewers. Installation of municipal sewers in areas with stressed septic systems or quite close to the wellheads could protect the groundwater that flows to the Reservoir and allow higher densities in strategic locations or more intensive use of the industrial and commercial parks. But it would do so at the cost of lost groundwater recharge. The effects on groundwater would depend on the discharge points, with the greatest loss coming from a downstream plant like that in Brockton and much less loss from one or more local plants discharging within the town.

F. Transportation

Roadways

With a population of approximately 4,468 and an area of only 4.38 square miles, the town of Avon is among the smallest towns in eastern Massachusetts. Despite its size, a substantial volume of traffic travels through Avon daily on two major north-south routes (Routes 24 and 28) and a network of east-west roadways. Those east-west roadways connect Stoughton on the town's western border to Holbrook on the eastern border. More importantly, the east-west road network connects the major north-south Routes 138, 139, 24, 28, and 37.

Figure 39: Regional Transportation Network

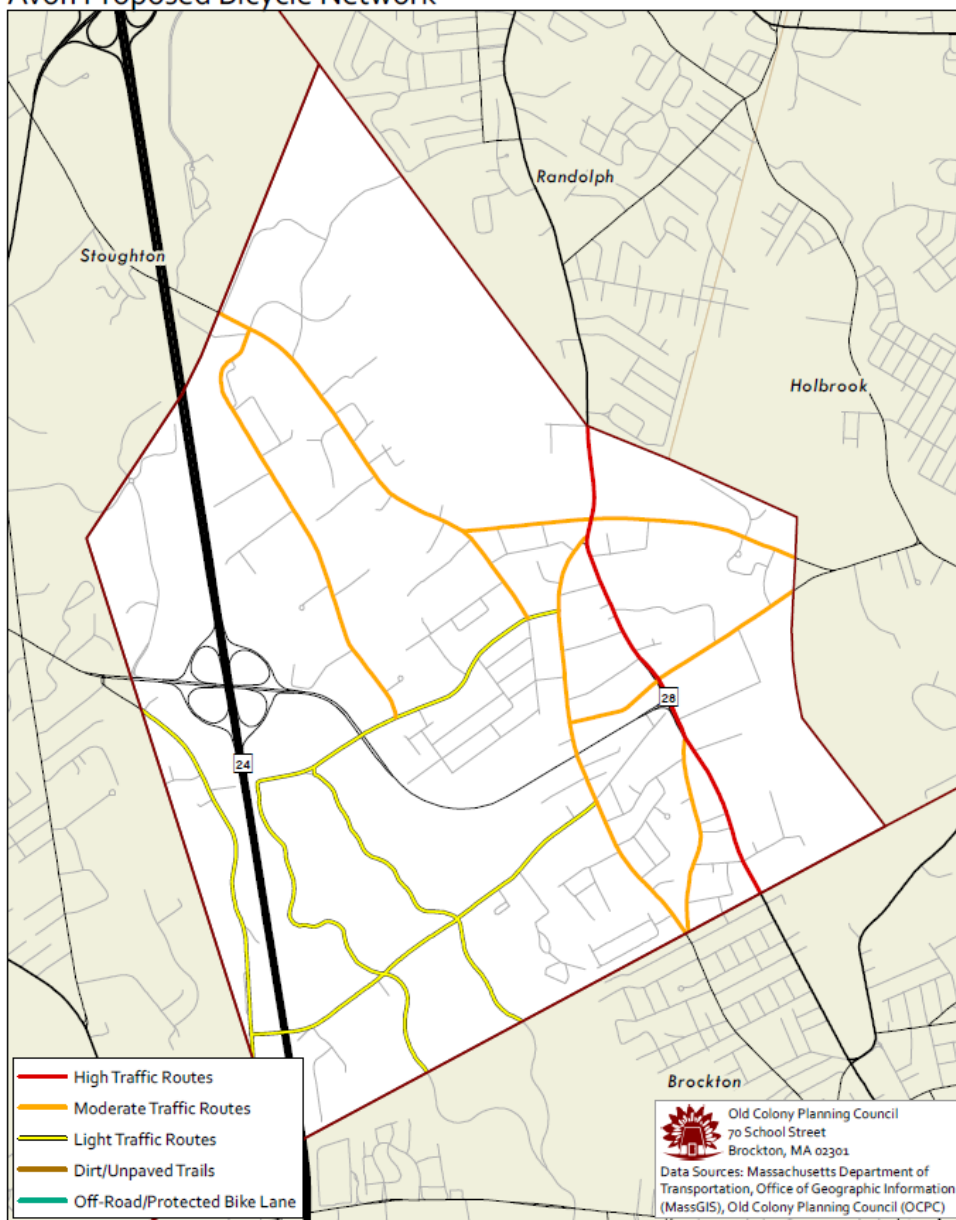


Source: OCPC Avon East-West Traffic Study, January 2003

In addition to its proximity to major north-south routes, Avon has several major traffic generators within the town. Merchants Park, located on Stockwell Drive off New Pond Street (Harrison Blvd.) to the west of Route 24 on the Stoughton town line, features numerous large retailers such as Home Depot, Jordan’s Furniture, and Christmas Tree Shops, and generates a very large volume of traffic. The average daily traffic volume on New Pond Street near Merchants Park exceeds 30,000 vehicles, with the shopping plaza generating as many as 25,000 trips on peak retail days (weekends). The Avon Industrial Park, located along Bodwell Street between Pond Street and Wales Avenue in the western part of town, is the home of several major employers and trucking facilities that generate about 8,000 trips on a typical weekday. On Route 28, Wal-Mart and numerous other small businesses contribute to the average daily traffic volumes (10,000 to 22,000 vehicles) along that roadway.

Figure 40: Avon Proposed Bicycle Network

Avon Proposed Bicycle Network



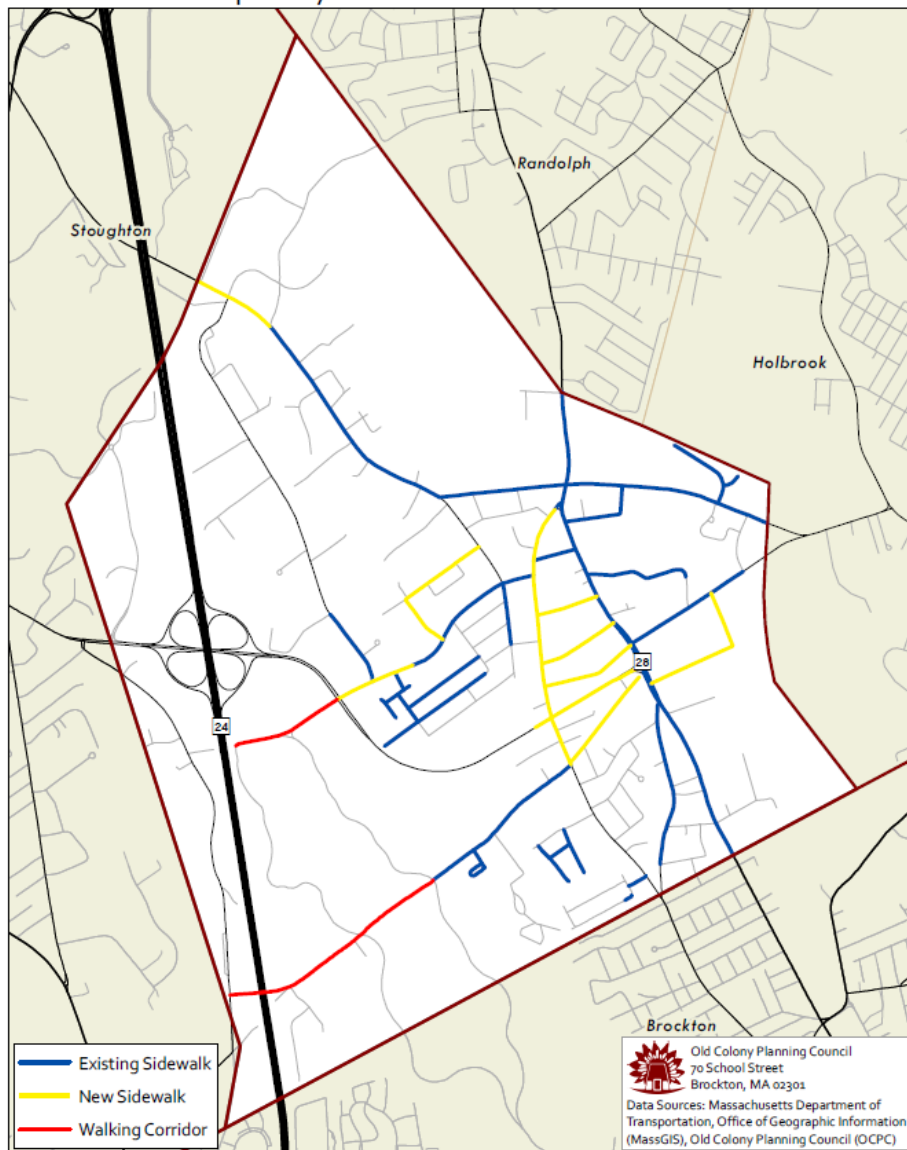
Bicycle and Pedestrian Facilities

There are no bicycle lanes or connections in the Town of Avon. Like many other communities throughout the Commonwealth, the Town of Avon has primarily focused on the automobile portion of its transportation network. While automobiles remain the community's dominant mode of transportation, the Town is considering future investment in pedestrian infrastructure.

The Town of Avon has worked towards improving bicycle infrastructure for residents and visitors of the community. Avon has installed bicycle parking at several locations utilizing Old Colony's Bicycle Parking Program, funded through the Old Colony Transportation Improvement Program (TIP). These locations include the Avon Public Library, the Police and Fire Station (Route 28), and the bus stop at Saint Michael's (Route 25). Currently, there are no existing bicycle lands in Avon, and cyclists use sidewalks in high-traffic areas. Interconnections between communities such as Brockton and Randolph are necessary to incentivize mode shift.

Figure 41: Avon Sidewalk Gap Analysis

Avon Sidewalk Gap Analysis



Aside from a few narrow residential streets, the Town of Avon is well-covered by sidewalks. Conditions of the sidewalks vary depending on where you are in Town. Along major corridors like Main Street, sidewalks need reconditioning and are in good condition in other areas. In the section of the Town with older sidewalks, they lack American with Disability Act (ADA) compliant sidewalk ramps and reasonable width for a pedestrian using a wheelchair to pass fixed objects, whereas, on the newer sidewalks, these accommodations are present.

The Town of Avon has diligently established sidewalks throughout the community recently, but there is an opportunity for improvement. The Community Development Plan calls for establishing sidewalks throughout the Town, especially in places of concentrated employment and commercial areas. Some areas of the community with concentrations of employers and commercial businesses have sidewalks connecting them to neighborhoods and other areas of Town. However, there are still sections of the town with no sidewalks, such as between the center of Avon and Merchants Parks on the far west side of town.

It is not uncommon to see pedestrians making the perilous walk along Harrison Boulevard (crossing the on and off ramps for Route 24) to reach shops and employment opportunities in this commercial area. In addition, many residential roads still need sidewalks.

Public Transit

Public transit options are available by the Brockton Area Transit Authority (BAT), allowing access to the region's public transportation network, and the Massachusetts Bay Transportation Authority (MBTA) provides additional public transit service and transportation access to Boston and the communities served by the MBTA.

G. 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, Avon's Zoning Bylaw embraces zoning that maintains low housing densities 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.

The Town of Avon is divided into eight Zoning Districts to be designated as follows:

- **Residence—Suburban A:** This allows detached single-family and two-family housing on 25,000-square-foot lots and agriculture as of right, attached single-family housing, conversion of single-family to two-family dwellings, apartment buildings, and Cluster or Planned Unit development by Special Permit. It also allows various institutional and recreational uses as of right or by Special Permit.
- **Residence—Suburban B:** This district allows the same uses as Residence A but requires 40,000-square-foot lots and 200-foot frontage for conventional lots.

- **General Business:** The Business District allows a wide range of retail and service activities as-of-right or by Special Permit and excludes most industrial uses and open storage uses. It requires 8,000 square foot lots but limits coverage only by applying yard and parking requirements.
- **Industrial:** The Industrial District permits a wide range of industrial and distribution activities as of right but requires special permits for outdoor displays, retail sales, vehicle sales, trucking terminals, and Planned Industrial Developments. It excludes housing, hazardous or noxious industries, junkyards, open storage activities, and some general retail activities.
- **Flood Plain District:** The Flood Plain District is an overlay district mapped over the 100-year flood plain on the FEMA Flood Insurance Rate Maps (FIRM) of the Federal Emergency Administration's Flood Insurance Program. It requires that any fill or construction be approved under the Wetlands Protection Act and that occupied building space be protected in accordance with the state building code. It prohibits activities that reduce flood storage or flow patterns and requires a special permit for the Board of Appeals for uses otherwise allowed in the underlying district.
- **Commercial:** The Commercial District was added to the bylaw in 1992 and mapped over the previous Industrial zones of Avon Merchants Park (the former Avon Industrial Park West). It combines the use regulations of the Business District with the dimensional regulations of the Industrial District. Thus, it allows most retail uses as-of-right while excluding wholesale and manufacturing uses.
- **Water Supply Protection District:** The Water Supply Protection District seeks to protect ground and surface water resources by prohibiting potentially contaminating land uses in Zone II of water supply wells and in areas flowing to the major surface water supply, the Brockton Reservoir, requiring a special permit for otherwise allowed uses, and restricting septic system loads in those areas.
- **Mixed-Use – Low Density:** Any combination of low-density residential use and general business use in a single structure.
- **Residential – High Density:** Residential construction or reconstruction at a density of more than four (4) dwelling units and less than eleven (11) dwelling units per 40,000 square feet of land in a single structure. Dwelling units constructed must include at least 20 percent, but not more than 50 percent affordable housing units as defined by the Commonwealth of Massachusetts Department of Housing and Community Development.

Table 40: Dimensional and Density Regulations Table

Dimensional and Density Regulations Table								
Zoning District	Minimum Lot Size (SF)	Minimum Lot Area Per Dwelling Unit (SF)	Minimum Lot Frontage	Minimum Yard Depth			Maximum Building Height	Maximum Percentage of Lot Coverage by Structure
				Front	Rear	Side		
Residential A	25,000	25,000	150'	25'	30'	15'	35'	35'
Residential B	40,000	40,000	200'	35'	40'	20'	35'	35'
General Business	8,000	8,000	50'	15'	30'		35'	
Industrial	40,000		200'	40'	40'	25'	40'	60'
Commercial	40,000		200'	40'	40'	25'	40'	60'
Mixed-Use Low Density	25,000	10,000	100'	6'	50'	10'	35'	25'
Residential High Density	25,000	4,000	200'	35'	40'	20'	35'	35'

Source: Town of Avon Zoning Bylaws, Revised through June 2014

Figure 42: Zoning Map

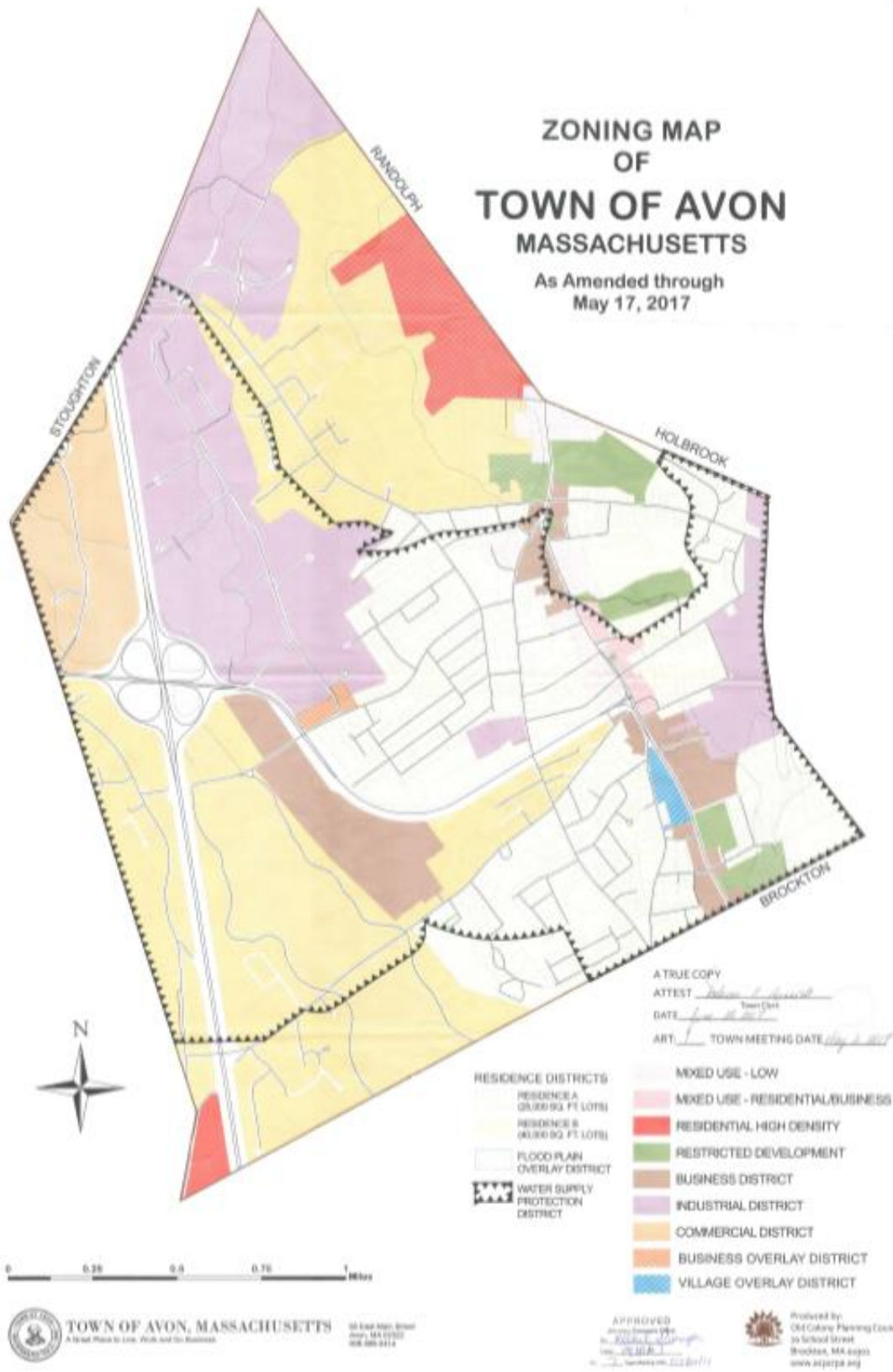


Table 41: Zoning Table of Use

ZONING TABLE OF USES							
Residential Uses	Residential A	Residential B	General Business	Industrial	Commercial	Mixed-Use Low Density	Residential High Density
<i>Detached dwelling on a separate lot occupied by not more than one family</i>	Y	Y	N	N	N	N	N
<i>One two-family or one duplex dwelling on a separate lot</i>	Y	Y	N	N	N	N	N
<i>The attached dwelling is occupied by not more than one family in each unit.</i>	SP	SP	SP	N	N	Y	Y
<i>Planned Unit Development</i>	SP	SP	N	N	N	N	SP
<i>Cluster Residential Development</i>	SP	SP	N	N	N	N	SP
<i>Hotels/Motels</i>	N	N	SP	SP	SP	SP	N
<i>Renting of rooms in an existing dwelling to not more than six (6) persons</i>	SP	SP	SP	N	N	SP	N
<i>Conversion of an existing dwelling to accommodate not more than two families provided that each resulting unit has at least 900 square feet of habitable floor space.</i>	SP	SP	SP	N	N	Y	SP
<i>Mobile Homes</i>	N	N	N	N	N	N	N
<i>Trailer Park or Mobile Home Park</i>	N	N	N	N	N	N	N
<i>Campgrounds</i>	N	N	N	N	N	N	N
<i>Parking of Commercial Vehicles over five (5) tons</i>	SP	SP	SP	Y	Y	SP	N

Avon’s zoning bylaws require a minimum lot area of 25,000 square feet in the Residential A zoning district for a single-family dwelling unit and a minimum of 40,000 square feet in the Residential B zoning district. These zoning districts do not require units to be marketed for families with incomes less than 80 percent AMI.

H. Community Perceptions about Affordable Housing

The term “affordable housing” can sometimes conjure images of negative impacts on the community, decreased property values, increased crime, and neglect. However, approximately 4.4 percent of residents completed the Avon Housing Production Plan Community Survey. This suggests that residents appreciate the need for affordable housing for young professionals, families, and elderly residents who may not be in a position to afford steep homeownership costs but prefer to live or remain in the community. Consequently, the Town of Avon must approach affordable housing initiatives creatively and proactively.

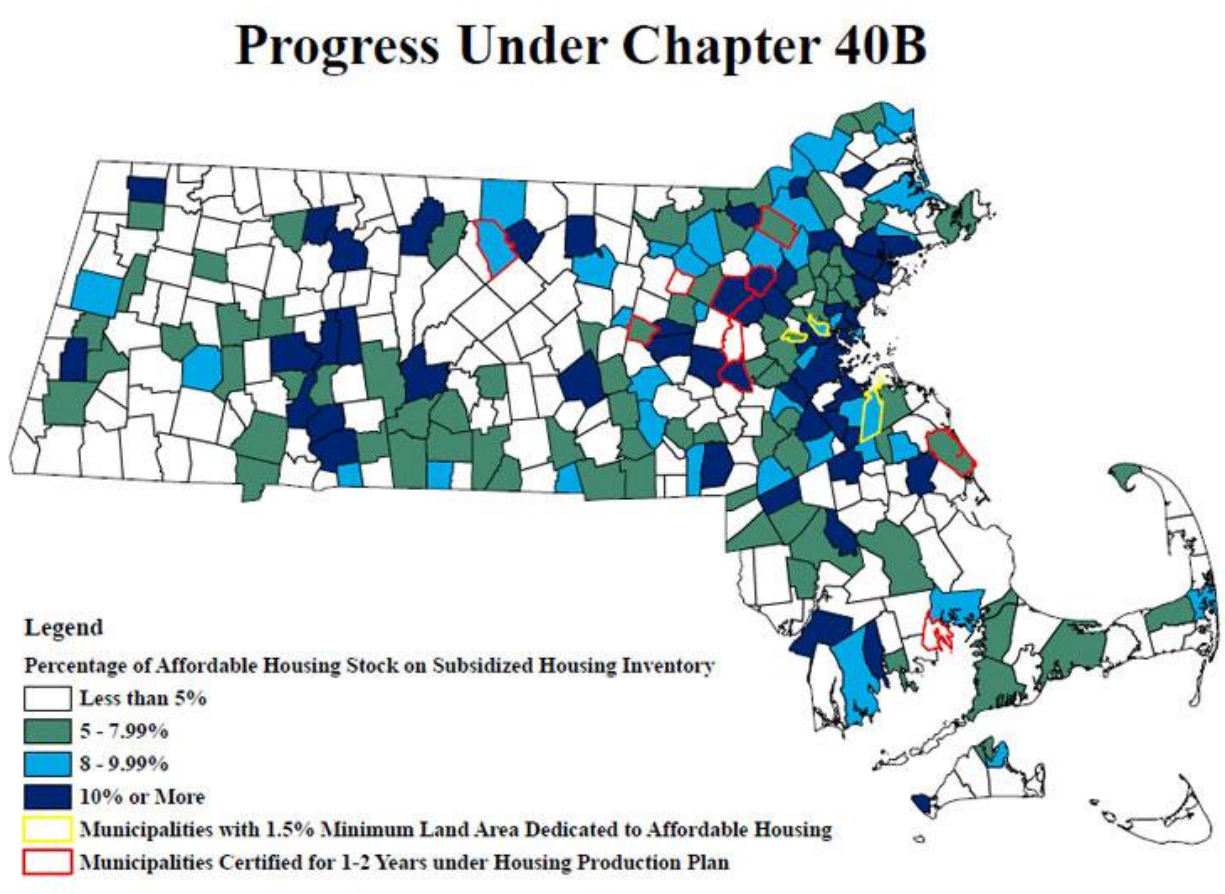
The following issues need to be considered when promoting Housing Diversity.

Community Opposition: The municipality may need to address community resistance, sometimes encountered when providing “affordable housing.”

Inadequate Ordinances: Regulatory barriers within municipal regulations will need to be reconsidered.

Market Resistance: In the Commonwealth of Massachusetts, the market for suburban single-family homes has been quite strong for many years. Market forces appear to be changing, but it may take some time to see significant changes.

Figure 43: Massachusetts Chapter 40B



Source: www.Housingtrustfundproject.org

VI. Affordable Housing Goals and Strategies

A. Housing Goals

An analysis of demographics, housing needs, projected demand, and zoning policy indicates the need for more affordable and deed-restricted housing in Avon to meet the community’s housing needs. To that end, the following goals and strategies were developed to guide the generation of a diverse and affordable housing stock that will meet Avon’s current and future housing demands.

Goal #1: Create and maintain affordable housing units that meet the community's needs and equal 10% of the total housing stock.

State law, Chapter 40B, dictates that if a municipality has less than 10 percent of its year-round housing set aside for low—and moderate-income residents, it is not meeting the 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 the Chapter 40B comprehensive permit process.

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

Avon will encourage the development of affordable rental units for lower-income households and homeownership units that are affordable to households at or below 80 percent of the area’s median income to meet the need for affordable starter homes and multi-family units. The percentage of owner-occupied and renter-occupied units in Avon did not change much between 2000 and 2017. As identified through the Housing Production Plan, the Town needs affordable rental units with incomes at or below 80 percent of the area median income. In addition, the Town needs affordable homeownership opportunities for households at or below 80 percent of the area median income, especially family housing.

Table 42: Occupied Housing Units, 2000 - 2017

	Occupied Housing Units	Owner Occupied	Renter Occupied
<i>Year 2000</i>	1,705	76.53%	23.46%
<i>Year 2010</i>	1,709	76.59%	23.40%
<i>Year 2017</i>	1,574	76.23%	23.80%

Source: American Community Survey, Selected Housing Characteristics, DP04

Goal #2: Ensure that new affordable housing harmonizes 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 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. Avon can support multiple community goals for historic preservation, economic revitalization, and affordable housing.

Goal #4: Promote a diversity of housing options in Avon 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 comprises 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.

Housing Diversity refers to the range of housing options available to Massachusetts residents. Each community should provide opportunities for all types of housing through its zoning ordinances. Offering a diverse mix of housing in cost, unit types, and neighborhood settings is important to meet the needs and preferences of all residents.

Encouraging Housing Diversity offers the following benefits:

Economic Stability: Housing that is affordable to the workforce is critical to the local economy and directly impacts employers' ability to recruit and retain staff. Businesses, commercial establishments, school districts, universities, and municipal governments that employ workers at moderate-income levels will benefit from more diverse housing choices.

Commuting and Traffic Advantages: The shortage of affordable housing causes young professionals and families to locate in outlying areas, requiring lengthy commutes to and from their jobs. Diverse housing options close to employment centers can reduce transportation costs and traffic congestion.

Accommodating our Aging Population: The growing population of seniors living longer, healthier lives suggests that demands for diverse housing options will increase. Housing that addresses income levels and lifestyle choices or limitations will allow seniors to remain home and contribute to their communities.

Sustaining Families: Diverse, affordable housing is critically important to the health and well-being of children and families. When housing needs are appropriately met, children are more likely to be healthy and perform well in school, and parents are more likely to be productive members of a strong workforce.

B. Implementation Strategies

To achieve and maintain a 10 percent affordable housing rate reflective of its rural character, Avon must strategically invest limited public and private resources in producing affordable housing.

The Town should explore and consider the following planning and zoning-related strategies to promote the creation of additional affordable units and appropriately direct new development. This plan intends to identify strategies that can promote new affordable housing opportunities. When these strategies are applied to circumstances, they will create new affordable units 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 the municipality or other parties provided regarding municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family, and mixed-use districts. In short, the state has incentivized municipalities to adopt these measures. Avon's progress in reforming its land use provisions to promote affordable housing and community-appropriate growth will likely have a meaningful impact on determining project eligibility/site approval for comprehensive projects.

As this section outlines, Avon has defined the following implementation strategies to accomplish the affordable housing goals. The strategy defined in this section is the specific initiatives by which Avon can achieve its housing production goals. To carry out the strategy included in the Housing Production Plan and meet production goals, it will be necessary for the Town of Avon to build its capacity to promote affordable housing activities. This capacity includes gaining access to more significant financial and technical resources, building local support, developing partnerships with public/private developers and lenders, and creating a local organization and systems to support new housing production.

Below are detailed actions to help build local capacity to meet local housing needs and production goals. 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 strategy: Implementing it will be complex. The Housing Production Plan strongly recommends that the Board of Selectmen assign a volunteer committee to coordinate the implementation of this plan (referred to below as The Committee).

Goal #1: Create and maintain a level of affordable housing units that meet the needs of the community and equal 10% of total housing stock.

Strategy 1.1: Develop a Comprehensive Permit Policy

The Town of Avon should consider adopting a Comprehensive Permit Policy based on ideas and contributions from the community, relevant committees, and the Board of Selectmen. A Comprehensive Permit Policy provides developers with information on the town's expectations regarding Comprehensive Permit applications. For example, a policy may include desired outcomes, minimum performance standards, and possible trade-offs the town might be willing to negotiate 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 producing at least 0.5 percent of the year-round housing stock per year of at least nine units. However, given past production, this goal is ambitious and will require the town to work with developers to boost 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 obtain better 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 guide new development better and ensure that such development is harmonious with the rural nature of Avon.

This policy should be developed to ensure consistency with the housing needs, production goals, and strategies included in this Housing Plan and state guidelines. It should also be reviewed regularly for consistency with the town's vision and goals. Other towns' 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 the local permitting process for affordable housing and accompanying affordable housing requirements.

To meet the Commonwealth's 10 percent target, it is recommended that the Town of Avon develop a predictable and consistent permitting process that facilitates affordable housing production by increasing economic efficiency and reducing development costs. The town should create an all-inclusive permitting guide and offer pre-application meetings that allow developers to sit down with all reviewing entities and discuss the project before applying. 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 encourages a streamlined local permitting process in affordable housing development.

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 if the community needs affordable housing.

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

Timeframe: Priority 1

Responsible Entity: The Zoning Board of Appeals will approve Comprehensive Permits (Friendly 40B developments) as it deems 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 Avon, limited affordable housing options are 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 accessible and adaptable housing should be a Town priority.

The Town should work with developers to reach out to private, public, and non-profit entities to secure additional technical and financial housing resources to support 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 to support 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 developing affordable housing that is consistent with this plan.

- The Town should study the potential for a Comprehensive Permit Policy to offer flexible options and other incentives for developing 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. The Town Meeting vote must approve all amendments to the Zoning Bylaws.

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 most extended 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 preserve 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 criterion 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 called 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 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 of 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 where the municipality proposes to modify current regulations to create affordable housing developments for populations aged 55 or over to meet its production goal. Identify specific sites for which the municipality will encourage filing age-restricted friendly comprehensive permit projects. This Housing Production Plan includes several strategies to reform local zoning regulations and make them “friendlier” to producing age-restricted affordable housing. These strategies include amending the Zoning Bylaw to promote affordable over 55 independent living developments 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 or older).
- Provide a type of housing that reduces residents’ burdens of property maintenance and 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 the property, existing vegetation and landforms, and land utilization 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 for the R25 and R40 Zoning Districts.

The Zoning Bylaw neither mandates nor provides any incentive for the private sector to produce affordable housing in the R25 and R40 zoning districts. 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 and the cost of home ownership in the community.

Single-family housing is a critical component of Avon’s housing stock; however, the current zoning does not include provisions for creating affordable single-family housing. Therefore, the town of Avon should adopt “Inclusionary Zoning” provisions for both Residential Zoning Districts. This may be done by adopting an Inclusionary Zoning Bylaw applicable to these zoning districts.

Inclusionary zoning is another tool for creating affordable housing. It helps to ensure that the 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 percent 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 reflecting the price of affordable housing and land availability in Avon. The fee will be calculated based on a formula detailed within the Zoning Bylaw. Many variations of inclusionary zoning bylaws have been adopted throughout the Commonwealth with varying degrees of success. To ensure its success, Avon must craft a bylaw that is custom to Avon.

- Consider adopting inclusionary zoning to ensure that any new residential development in Avon 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 four or more housing units in the R25 or R40 zoning districts have 25 percent of the units designated as permanently affordable (1 of every four units must be affordable).
- The Planning Board should review an Inclusionary Zoning Bylaw proposal. After a detailed review and analysis with public comments, 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 and 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 Avon 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 ignores demographic forces that favor the construction of smaller units. Avon has many empty-nesters and active adults who raised families in single-family homes and now wish to downsize into smaller units. Recent graduates and couples without children cannot find starter homes in Town that they can afford. And, of course, lower-income residents cannot afford a home in Avon without a subsidy.

Timeframe: Priority 1

Responsible Entity: The Board of Selectmen and The Committee should provide the Planning Board with research regarding methods employed by other communities to incentivize smaller units.

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 Avon will conduct a screening analysis of Town-owned land to target other opportunities for developing affordable housing. Many parcels of Town land are dedicated to parks and conservation purposes. They thus are not available for development (Article 97 of the Massachusetts Constitution requires that 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 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 groundwater. 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 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-using existing buildings or using previously developed or town-owned sites for new community housing.

In the future, Avon 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 allow the community 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, taking advantage of parcels with 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 the 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 also study the potential for reusing structures as the need arises. Reusing properties as housing is a strategy that enables the community to accommodate growth in established locations instead of in green spaces and simultaneously preserve or restore the architectural fabric of the community.

In the future, when the community analyzes property for future municipal uses, the potential for affordable housing will be considered. 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. Suppose a property is deemed appropriate for the construction of affordable housing. In that case, 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 and tax-titled 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 where 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 where 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 Avon 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 various housing options.
- Provide multi-generational community housing opportunities that give priority to 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 ensure that new housing creation is harmonious with the rural character of Avon.

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.
- Develop project alternatives to recognize the town's housing needs, including rental and homeownership options and 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 percent and 120 percent of AMI.

Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80 percent income limits and cannot afford market-rate housing in Avon. Enabling people who work in Avon to live in Avon creates a sustainable community and helps to reverse the trend of exporting professionals during the day and importing 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 the achievement of state-mandated affordable housing goals.

Education of the community and members of specific boards will be an important component of successfully meeting this plan's goals.

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

- The Town should promote dialogue to exchange ideas and concerns.
- Engage the local real estate community and property owners to increase understanding 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), which 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 affordable housing development." Other organizations, such as the Department of Housing and Community Development (DHCD), the 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 continuously as membership of these boards and committees turns over. Specialized training should also be available to professional staff to keep them updated 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 benefit the Town and the landowners. Many parcels enrolled in this program are interested in preserving open space and conservation. Some parcels would also suit small housing units and 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 it considers exercising its Right of First Refusal.

Timeframe: Priority 1

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

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

Table 43 lists the planned strategies in each category of activities.

Table 43: Avon Housing Production Plan Strategy

AVON HOUSING PRODUCTION PLAN STRATEGY			
Strategies	Priority 1	Priority 2	Responsible Entities
Goal #1: Create and maintain affordable housing units that meet the community's needs and equal 10% of the total housing stock.			
Strategy 1.1: Develop a Comprehensive Permit Policy	✓		BOS, TC, PB, ZBA, CC, BOH
Strategy 1.2: Explore the local permitting process for affordable housing and accompanying affordable housing requirements	✓		BOS, TC, PB, ZBA, CC, BOH
Strategy 1.3: Identify specific sites for which the municipality will advance town goals and encourage the filing of private comprehensive permit developments	✓		ZBA
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	✓		BOS, TC, PB, ZBA, CC, BOH
Strategy 1.5: Preserve the existing affordable housing stock, including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units		✓	BOS, TC
Strategy 1.6: Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation		✓	BOS, TC
Strategy 1.7: Utilize Local Initiative Program		✓	BOS, TC, PB
Strategy 1.8: Explore Innovative Affordable Housing Options		✓	BOS, TC
Goal #2: 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.	✓		BOS, TC, PB
Strategy 2.2: Adopt an Inclusionary Zoning Bylaw	✓		BOS, TC, PB, ZBA
Strategy 2.3: Encourage Smaller Housing Units	✓		BOS, TC, PB
Goal #3: Create affordable housing units through the adaptive reuse of existing buildings and town-owned properties			
Strategy 3.1: Conduct a screening analysis of Town-owned properties		✓	BOS, TC
Strategy 3.2: Study opportunities for re-using existing buildings or using previously developed or town-owned sites for new community housing.	✓	-	BOS, TC
Strategy 3.3: Explore the adoption of Senior Affordable Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties.	✓		BOS, TC, PB, ZBA, CC, BOH

AVON HOUSING PRODUCTION PLAN STRATEGY			
Strategies	Priority 1	Priority 2	Responsible Entities
Goal #4: Promote a diversity of housing options in Avon to meet the needs of a changing and aging population and promote a socio-economically diverse population.			
<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 Avon.</i>	✓		BOS, TC, PB, ZBA, CC, BOH
<i>Strategy 4.3: Encourage local housing initiatives and continue local planning education to promote the 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

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 percent 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 percent of the Area Median Income (AMI); "very low income" households are households earning between 31 percent and 50 percent of the AMI; and "low income" households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

Area Median Income (AMI): The area median household income as defined by HUD under 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 percent 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 percent and not more than 100 percent of the funds raised by the community. The actual percentage varies from year to year depending 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 should find this resource invaluable in paying for upfront predevelopment costs and feasibility analysis, staff, and consultants, as well as leveraging additional subsidies.

Comprehensive Permit: The Comprehensive Permit Act is a Massachusetts law that 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 is issued by a Board or Committee pursuant to M.G.L. Chapter 40B Section 20 through 23 and 760 CMR 56.00.

Cost Burdened: When a household pays more than 30 percent of its income on housing (including utilities), it is 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. Disability 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.

Disabled: In 2008, the Census modified the ACS questions about disability. Beginning with the 2008-2010 and 2008-2012 CHAS data, HUD has separately identified four different physical or cognitive limitations: hearing or vision impairment, ambulatory limitation, cognitive limitation, and independent living limitation.

Elderly: People aged 62 and up. Individuals aged 75 and up are generally recognized as a population with different needs than those aged 52-74, so the CHAS data separates these groups. "Elderly" refers to individuals 62-74, while those 75 and up may be referred to as "extra elderly" or "frail elderly."

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

Employment to population ratio: The percentage of people currently employed to the total population.

Exclusionary zoning: Exclusionary zoning refers to using zoning ordinances to exclude certain people from a given community.

Family: Related Individuals living in the same household. The Census Bureau also tracks subfamilies.

HAMFI: HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number) due to a series of adjustments. If you see the terms "area median income" (AMI) or "median family income" (MFI) used in the CHAS, assume it refers to HAMFI.

Household: A household comprises all the people who occupy a housing unit. A house, an apartment, or other groups 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".

Household Income: Adjusted household income, which includes the income of all household members at the time of the survey, adjusted for inflation to reflect the most recent year of the data release.

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

Housing Problems: There are four housing problems in the CHAS data: 1) The Housing unit lacks complete kitchen facilities; 2) the housing unit lacks complete plumbing facilities; 3) the household is overcrowded; and 4)

the household is cost-burdened. A household is said to have a housing problem if they have any one or more of these four problems.

- Overcrowding – More than one person per room.
- Severe overcrowding – More than 1.5 persons per room.
- Cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.
- Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

Housing Production Plan (HPP): The Housing Production Plan is an affordable housing plan adopted by a municipality and approved by the Department. It defines certain annual increases in the number of SHI-eligible housing units as described in 760 CMR §56.03(4).

Housing Production Plan Community Survey: A brief survey was created and available through Survey Monkey to help the committee determine community needs and solicit input on affordable housing for inclusion in the development of this plan. The questions and community responses from the 84 participating individuals are on pages 1-11 in the back of this plan.

Housing Resources: The affordability of most housing development projects typically involves multiple financing sources, including 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: Inclusionary zoning refers to municipal planning ordinances that require a given share of new construction to be affordable for people with low to moderate incomes.

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

Low-Income Persons: Low-Income Persons describes 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 household income survey conducted in the relevant area since the latest available U.S. Census.

Low- or Moderate-Income Housing: Low- or Moderate-Income Housing refers to 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. Suppose the applicable statute or regulation of the Subsidizing Agency does not define low- or moderate-income

housing. In that case, it shall be defined as housing units whose occupancy is restricted to an Income Eligible Household.

Poverty: The US Census Bureau established a set of money income thresholds that vary by family size and composition to determine who lives in poverty. If a family's total income is less than its threshold, then that family and everyone in it is considered impoverished. The official poverty thresholds do not vary geographically but are updated for inflation using the Consumer Price Index (CPI-U). The official definition of poverty 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 percent of its income on housing (including utilities), it is severely cost-burdened. As a result, these households may have difficulty affording necessities such as food, clothing, transportation, and medical care.

Subsidized Housing: 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. It can also 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): A Subsidized Housing Inventory (SHI) measures a community's stock of low-moderate-income housing for 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: A Subsidizing Agency refers to 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 the responsibilities of the Subsidizing Agency concerning 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: A Subsidy refers to 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 760 CMR 56.00.

Use Restriction: A Use Restriction refers to 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 real estate sales and ownership data throughout New England. It offers a wide range of real estate products, information services, and printed and online publications, including the weekly newspaper Banker & Tradesman and monthly magazine The Commercial Record.

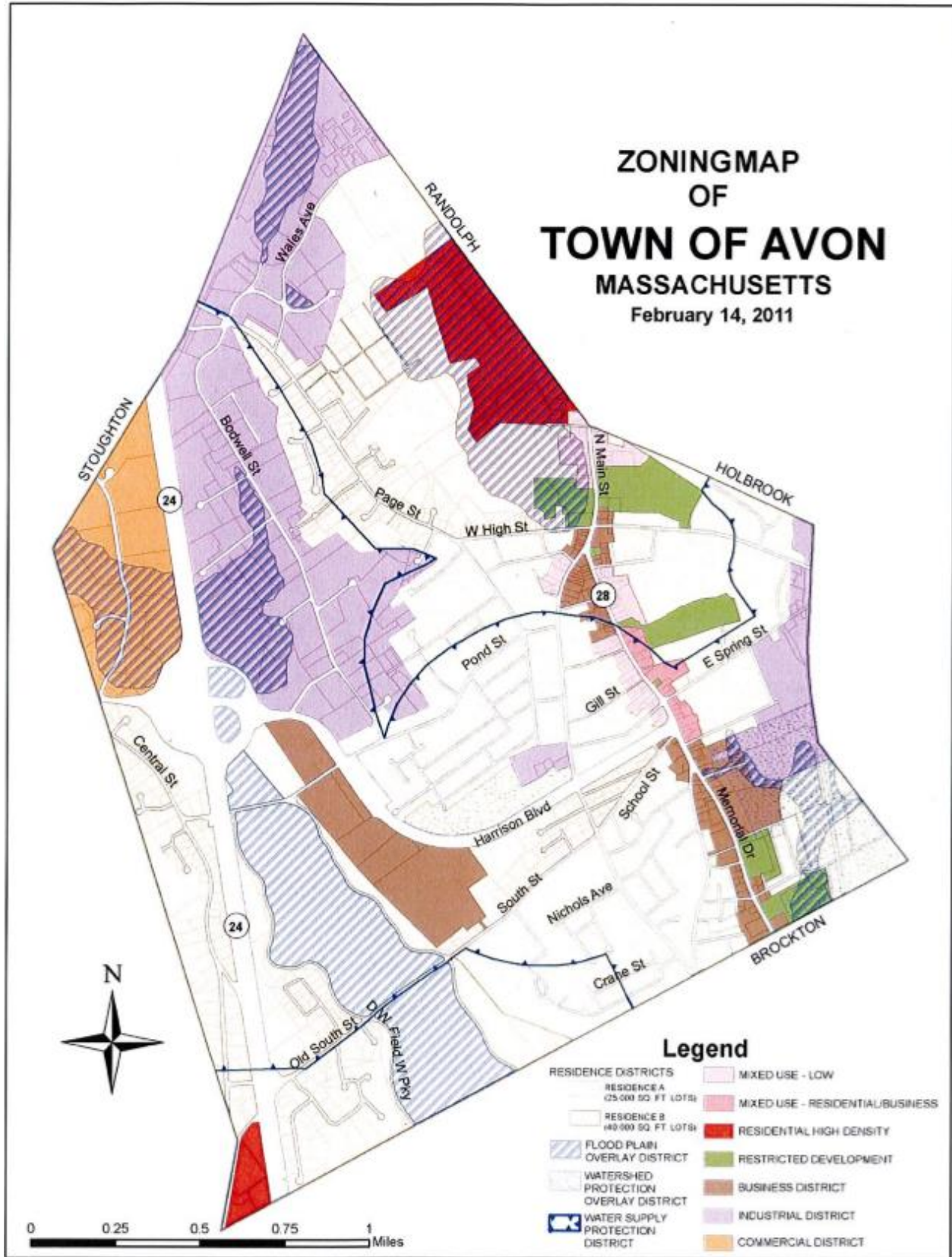
Who is your landlord? If you live in public housing, does the housing authority own your building, and is it your landlord? In a few cases, a private company may manage the building for the housing authority or be part of the ownership, but the housing authority still controls the building. Housing authorities operate in most cities and towns in Massachusetts. They were established by state law to provide affordable housing for low-income people. The housing authority is not your landlord if you live in subsidized housing. 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.

Appendix A: Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

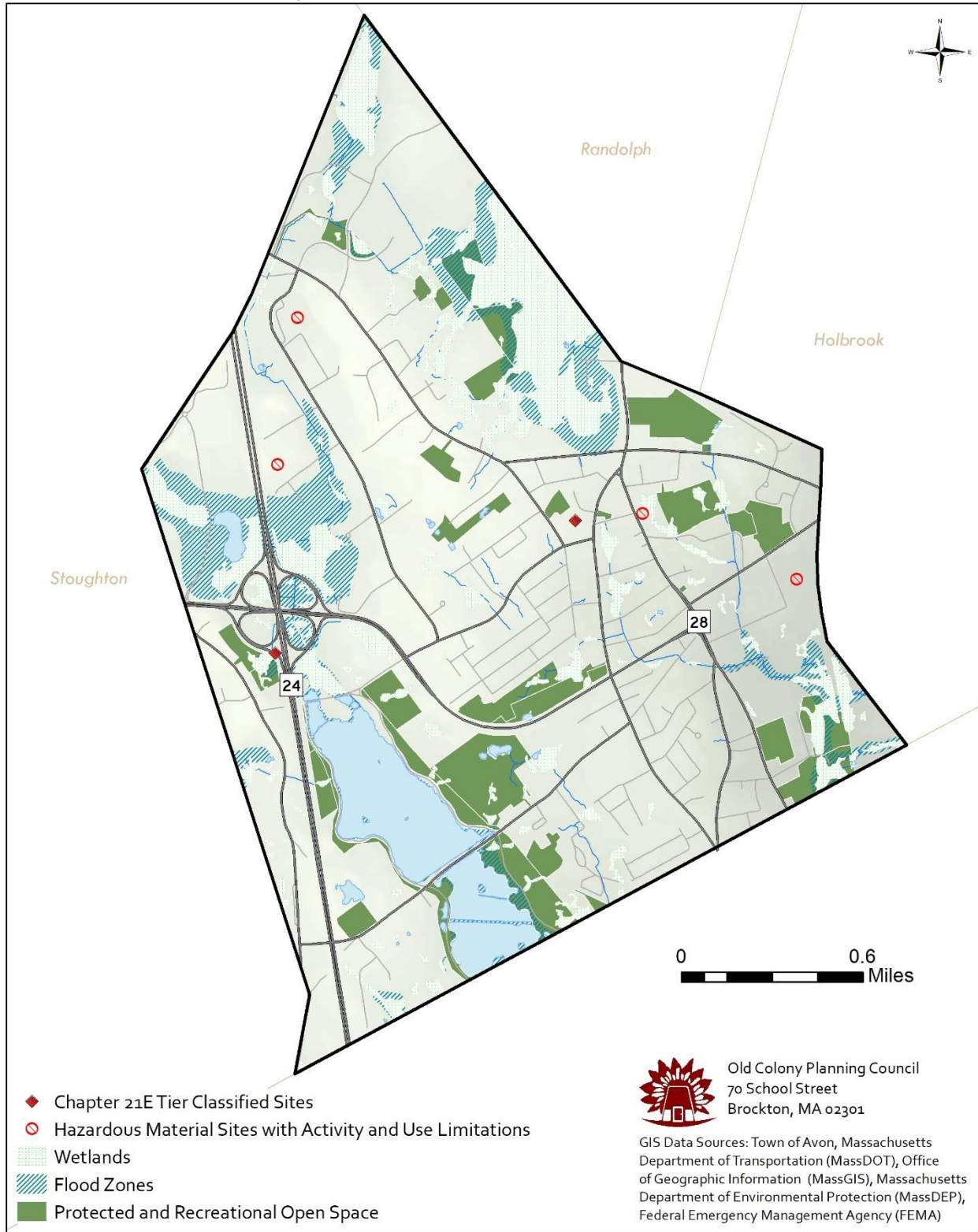
Avon DHCD ID #	Project Name	Address	Total SHI Units	Type	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
163	Fellowship Circle Apts	1 Fellowship Circle	70	Rental	Perp	No	DHCD
4201	DOS Group Homes	Confidential	0	Rental	N/A	No	DOS
Avon Totals							
			70		Census 2010 Year Round Housing Units	1,763	
					Percent Subsidized	3.97%	

8/20/2019 Avon
 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 C: Avon Developmental Constraints Map

Town of Avon Development Constraints



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://housingsolutionsema.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 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 that are built. Eligible applicants include 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 producing and preserving affordable housing for low and moderate-income families and individuals. HOME funds can be used to acquire and rehabilitate 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 producing and preserving affordable housing for low-income families and individuals. HSF monies may be used to acquire and rehabilitate 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 above 110% of the median income. AHTF funds are focused on those activities that create, preserve, or acquire housing throughout the state to benefit 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 AHTF 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 various 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 revitalize 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 housing rehabilitation for low-income persons. Both for-profit and nonprofit developers can 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. Regarding housing programs, CEDAC helps community development corporations and other non-profit developers by providing them with early-stage capital financing and technical assistance throughout the development process. CEDAC Housing's financing options include predevelopment, acquisition, and bridge lending, providing developers with the patient capital to acquire property, hiring a team of professional consultants needed to move a development forward, and assembling 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 collectively referred to 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 under fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. 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 under the action steps outlined 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 another 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, and 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.

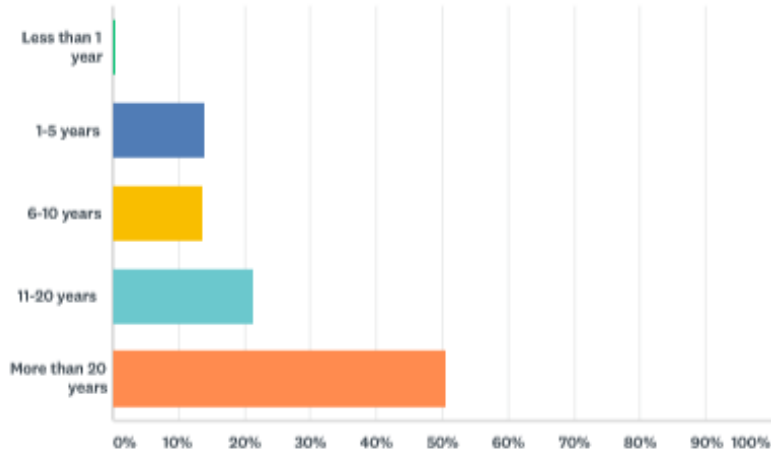
Appendix F: Survey Question Responses

Avon- Community Survey

SurveyMonkey

Q1 How long have you lived in Avon? (Choose one)

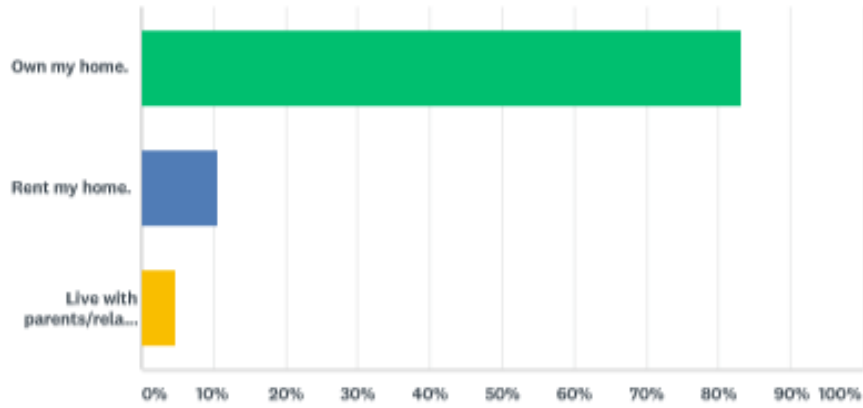
Answered: 235 Skipped: 7



ANSWER CHOICES	RESPONSES	
Less than 1 year	0.43%	1
1-5 years	14.04%	33
6-10 years	13.62%	32
11-20 years	21.28%	50
More than 20 years	50.64%	119
TOTAL		235

Q2 Which best describes your current living situation? (Choose one)

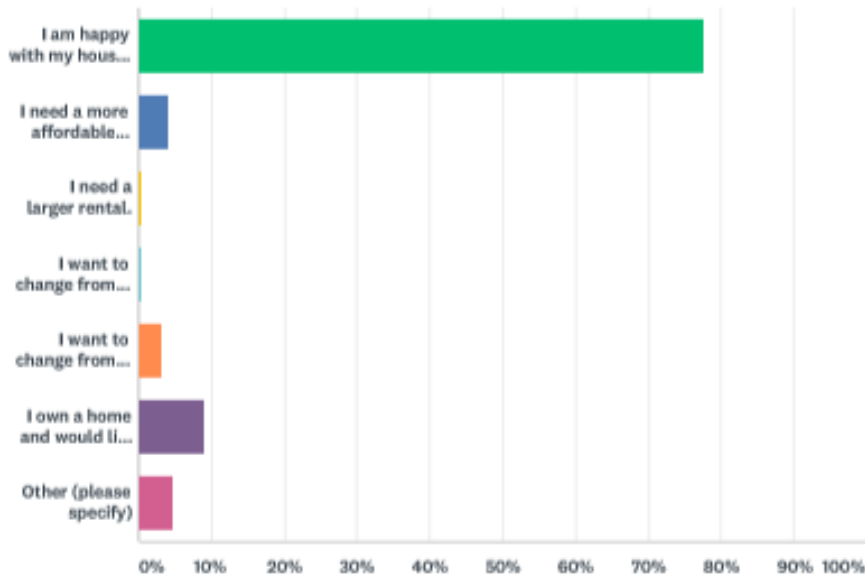
Answered: 237 Skipped: 5



ANSWER CHOICES	RESPONSES
Own my home.	83.12% 197
Rent my home.	10.55% 25
Live with parents/relatives.	4.64% 11
TOTAL	237

Q3 Have you been able to find the housing situation you need? (Choose one)

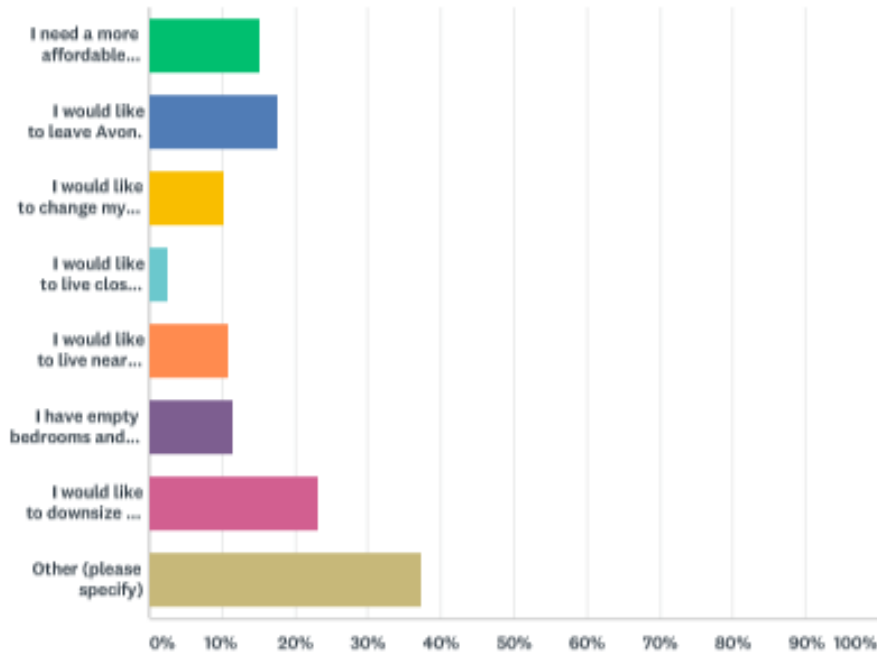
Answered: 237 Skipped: 5



ANSWER CHOICES	RESPONSES	
I am happy with my housing situation.	77.64%	184
I need a more affordable rental.	4.22%	10
I need a larger rental.	0.42%	1
I want to change from ownership to rental.	0.42%	1
I want to change from renter to ownership.	3.38%	8
I own a home and would like to downsize.	9.28%	22
Other (please specify)	4.64%	11
TOTAL		237

Q4 If you would like to change your living situation, please indicate why: (Choose as many as apply)

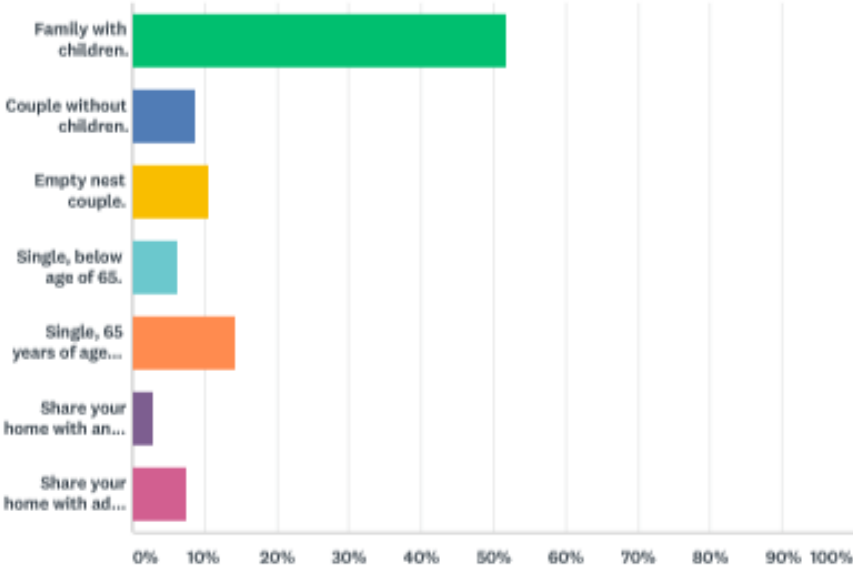
Answered: 147 Skipped: 95



ANSWER CHOICES	RESPONSES	
I need a more affordable living situation.	14.97%	22
I would like to leave Avon.	17.69%	26
I would like to change my family/household situation.	10.20%	15
I would like to live closer to work.	2.72%	4
I would like to live near more amenities.	10.88%	16
I have empty bedrooms and would like to downsize.	11.56%	17
I would like to downsize in order to reduce my expenses in retirement.	23.13%	34
Other (please specify)	37.41%	55
Total Respondents: 147		

Q5 Which of the following best describes your household? (Choose as many as apply.)

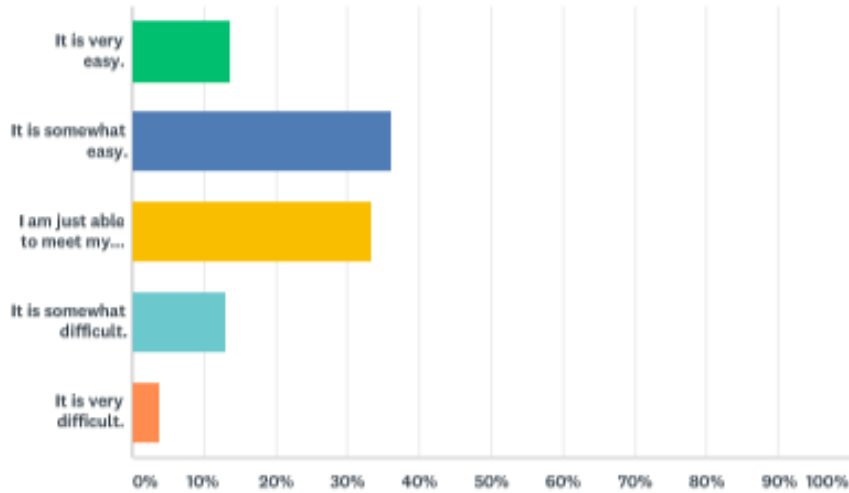
Answered: 237 Skipped: 5



ANSWER CHOICES	RESPONSES	
Family with children.	51.90%	123
Couple without children.	8.86%	21
Empty nest couple.	10.55%	25
Single, below age of 65.	6.33%	15
Single, 65 years of age or older.	14.35%	34
Share your home with an elderly parent or grandparent who requires financial or physical assistance.	2.95%	7
Share your home with adult children who require financial or physical assistance.	7.59%	18
Total Respondents: 237		

Q6 How would you describe your ability to meet your monthly housing costs including: mortgage/rent, insurance, taxes and utilities? (Choose one)

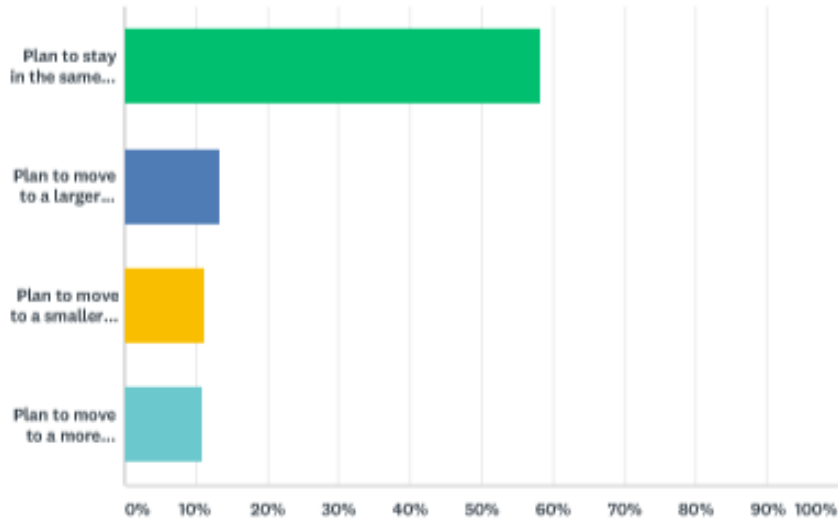
Answered: 199 Skipped: 43



ANSWER CHOICES	RESPONSES	
It is very easy.	13.57%	27
It is somewhat easy.	36.18%	72
I am just able to meet my needs.	33.17%	66
It is somewhat difficult.	13.07%	26
It is very difficult.	4.02%	8
TOTAL		199

Q7 Which best describes your housing plans for the next five years? (Choose one)

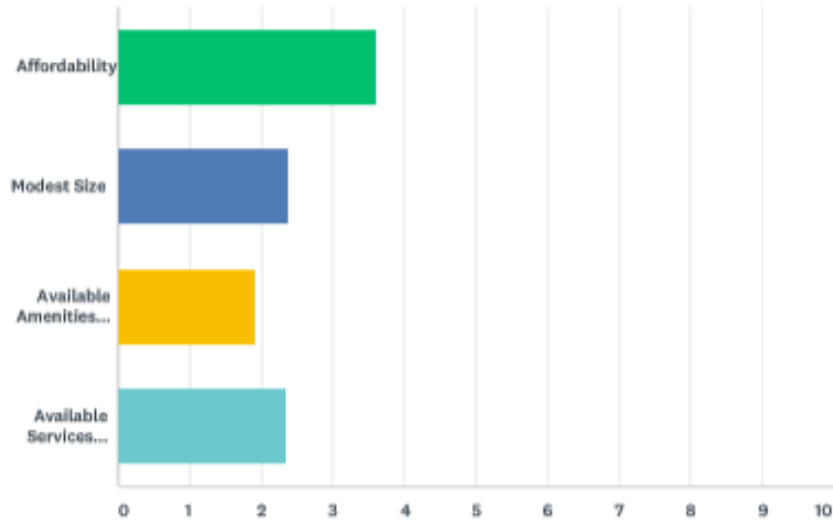
Answered: 202 Skipped: 40



ANSWER CHOICES	RESPONSES	
Plan to stay in the same home.	58.42%	118
Plan to move to a larger home.	13.37%	27
Plan to move to a smaller home.	11.39%	23
Plan to move to a more affordable location.	10.89%	22
TOTAL		202

Q8 If a variety of Senior Housing options were available in your area; please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?

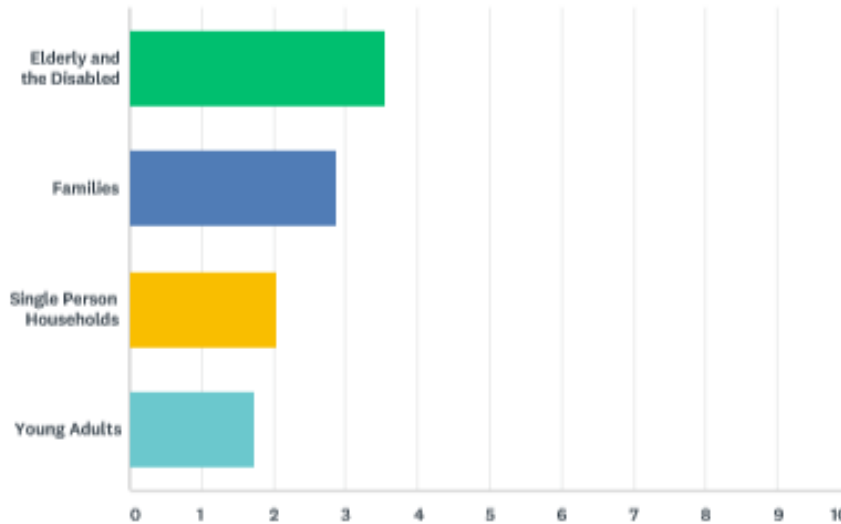
Answered: 195 Skipped: 47



	1	2	3	4	TOTAL	SCORE
Affordability	79.39% 131	7.88% 13	6.06% 10	6.67% 11	165	3.60
Modest Size	6.40% 11	44.77% 77	30.23% 52	18.60% 32	172	2.39
Available Amenities (Pool, Golf, Tennis, Walking Trails)	9.66% 17	16.48% 29	30.68% 54	43.18% 76	176	1.93
Available Services (Transportation, Medical Support, Organized Activities)	15.03% 29	30.57% 59	29.02% 56	25.39% 49	193	2.35

Q9 How would you rank the following groups in regard to their need for affordable housing? Please rank these from 1-4 with 1 having the most need.

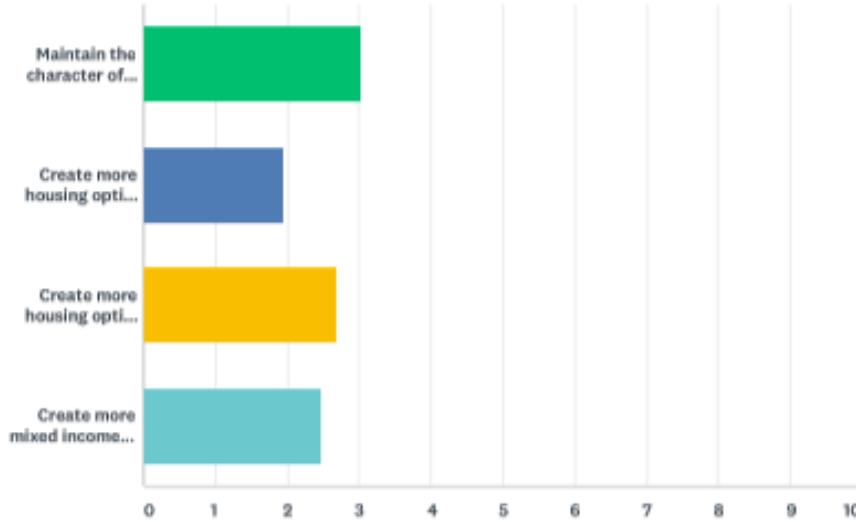
Answered: 197 Skipped: 45



	1	2	3	4	TOTAL	SCORE
Elderly and the Disabled	70.00% 126	17.78% 32	7.22% 13	5.00% 9	180	3.53
Families	20.00% 36	53.89% 97	18.33% 33	7.78% 14	180	2.86
Single Person Households	8.24% 15	18.13% 33	43.41% 79	30.22% 55	182	2.04
Young Adults	8.90% 17	9.42% 18	28.80% 55	52.88% 101	191	1.74

Q10 What are your priorities when it comes to solving Avon's housing challenges? Please rank the following features based on their importance to you with 1 being the most important and 4 being the least important?

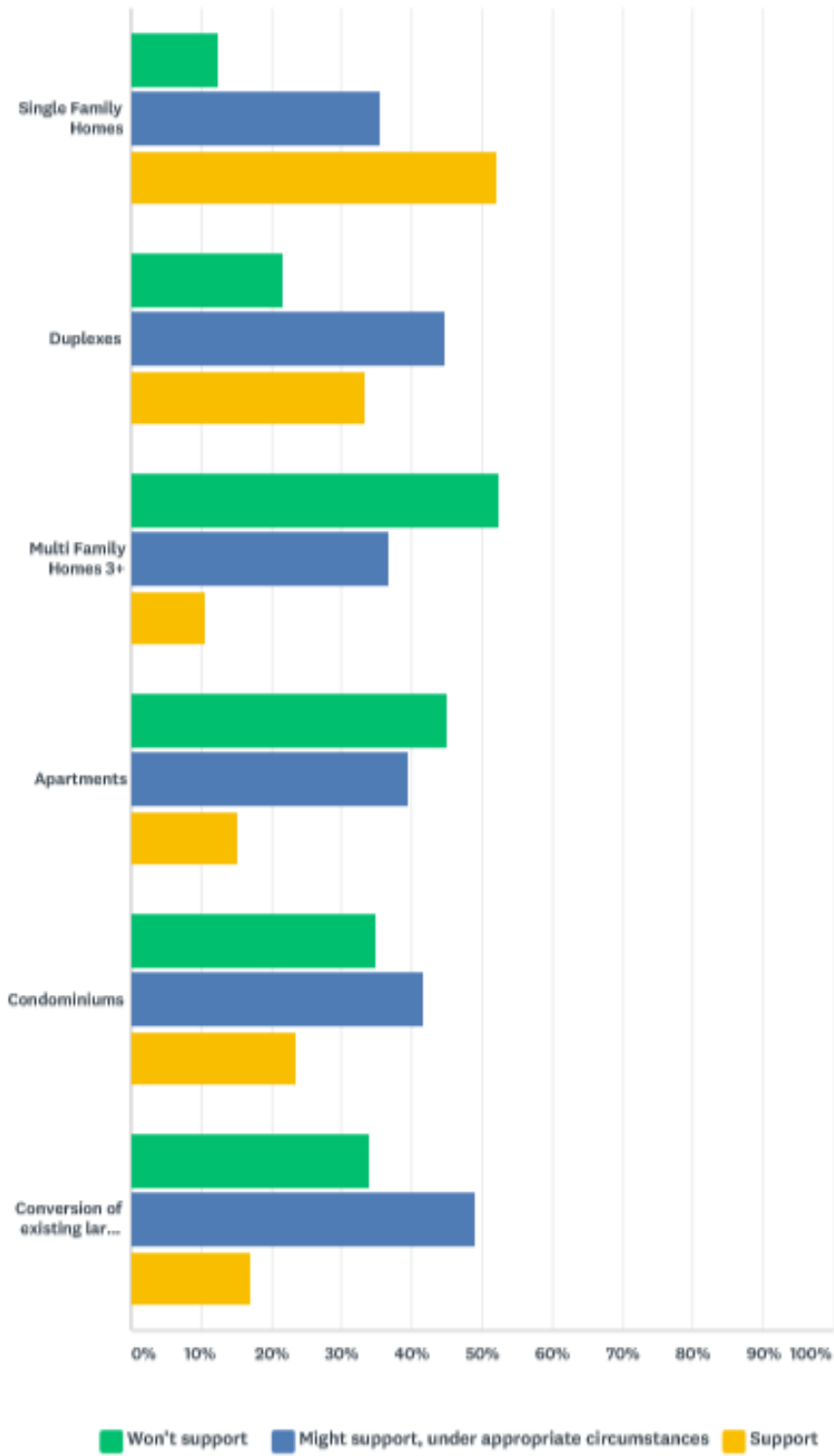
Answered: 200 Skipped: 42



	1	2	3	4	TOTAL	SCORE
Maintain the character of my Town.	56.22% 104	12.97% 24	8.11% 15	22.70% 42	185	3.03
Create more housing options for households earning less than \$46,000 annually.	13.33% 24	13.89% 25	27.78% 50	45.00% 81	180	1.96
Create more housing options for recent graduates, couples and young families earning between \$47,000-\$85,000 annually.	20.43% 38	39.25% 73	30.11% 56	10.22% 19	186	2.70
Create more mixed income housing options for the elderly and the disabled.	16.84% 33	32.65% 64	30.10% 59	20.41% 40	196	2.46

Q11 What types of affordable housing (available to qualifying individuals/families at 65-80% of the market rate) should be included in the Avon Housing Production Plan? Please indicate how much you favor each housing type.

Answered: 201 Skipped: 41



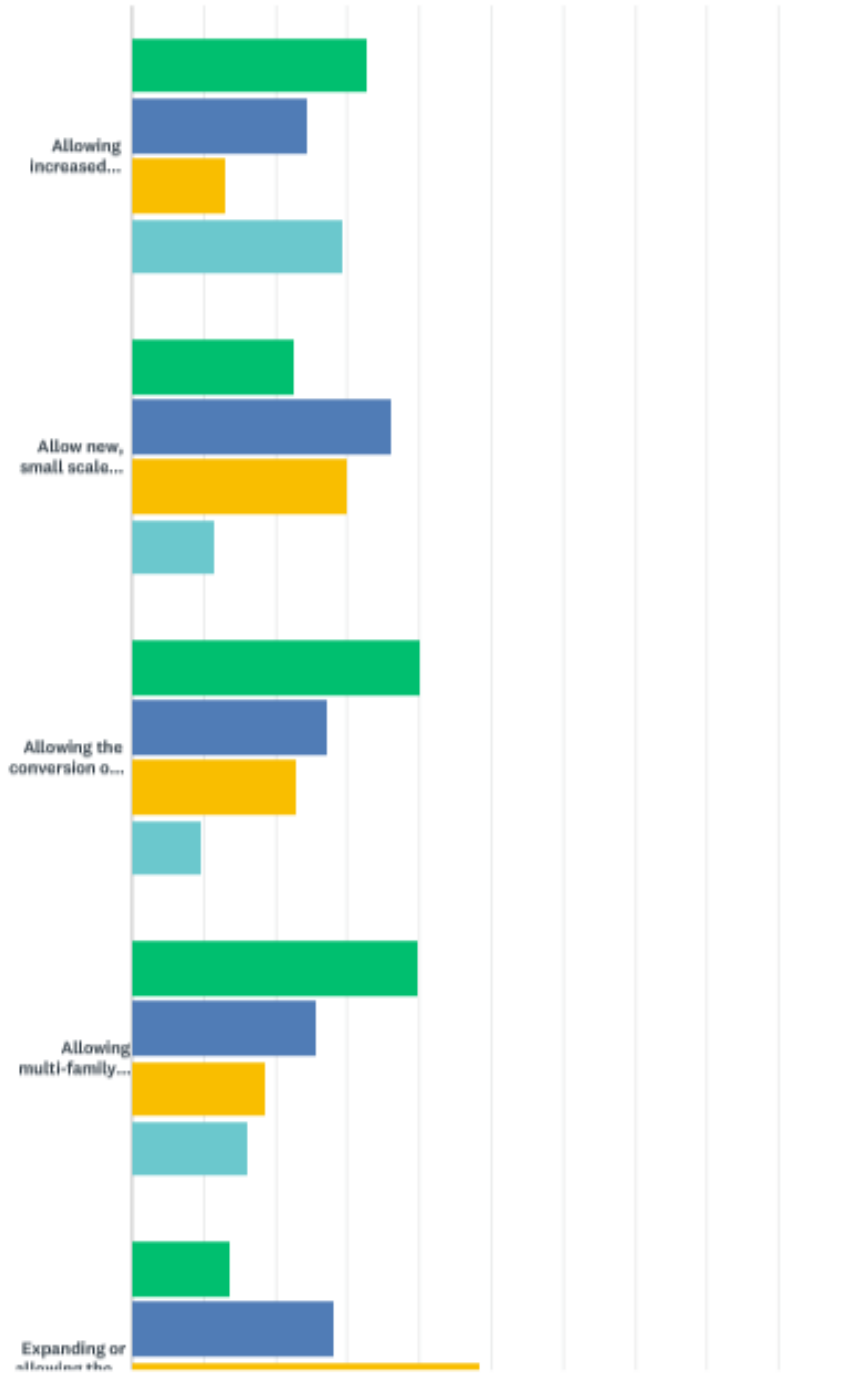
Avon- Community Survey

SurveyMonkey

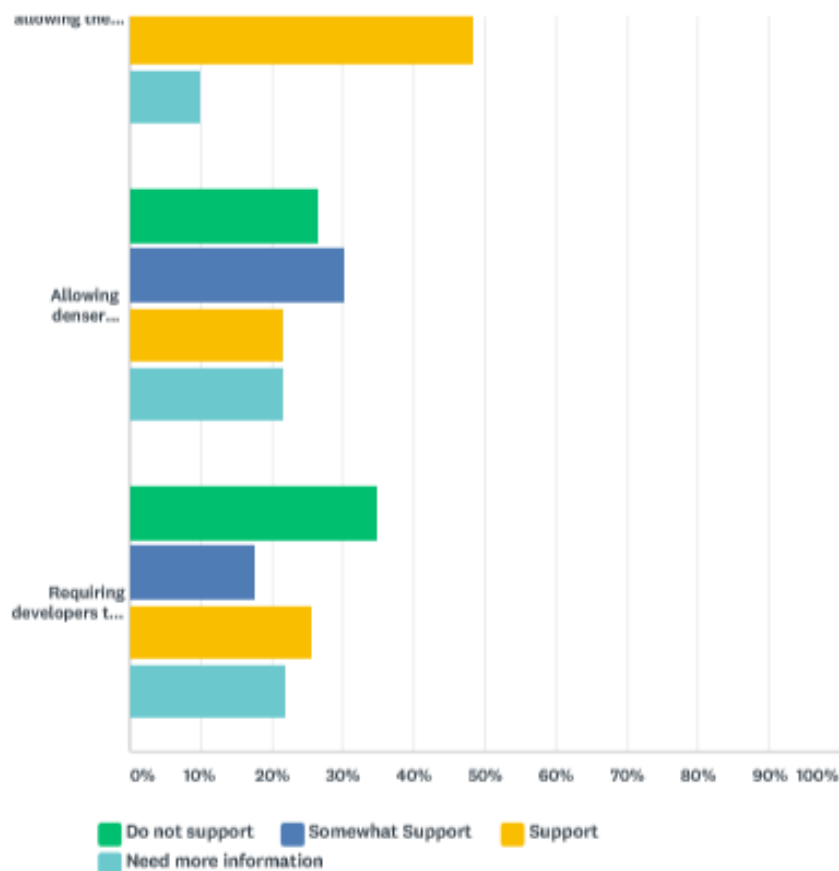
	WON'T SUPPORT	MIGHT SUPPORT, UNDER APPROPRIATE CIRCUMSTANCES	SUPPORT	TOTAL	WEIGHTED AVERAGE
Single Family Homes	12.63% 25	35.35% 70	52.02% 103	198	2.39
Duplexes	21.65% 42	44.85% 87	33.51% 65	194	2.12
Multi Family Homes 3+	52.53% 104	36.87% 73	10.61% 21	198	1.58
Apartments	45.18% 89	39.59% 78	15.23% 30	197	1.70
Condominiums	35.03% 69	41.62% 82	23.35% 46	197	1.88
Conversion of existing large homes or municipal buildings into housing.	33.84% 67	48.99% 97	17.17% 34	198	1.83

Q12 What housing strategies do you support? Please indicate how much you favor each strategy.

Answered: 201 Skipped: 41



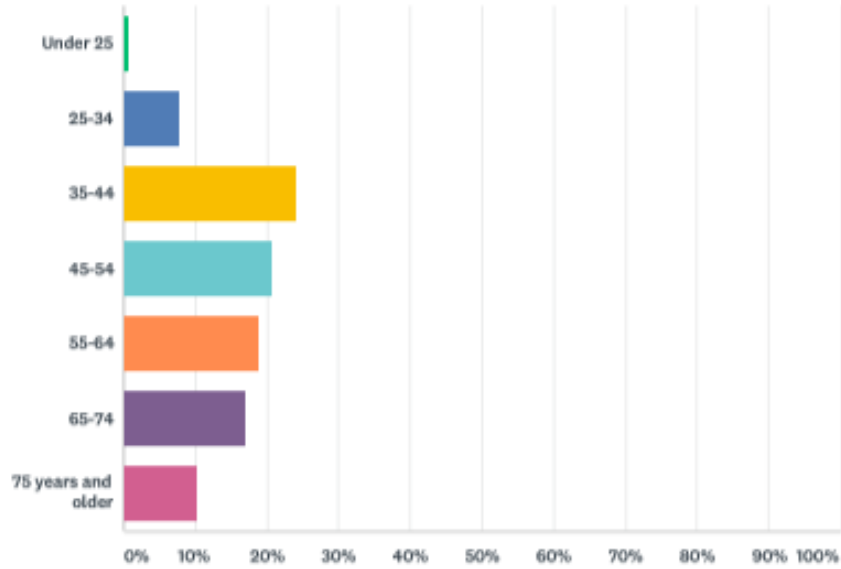
14 / 35



	DO NOT SUPPORT	SOMEWHAT SUPPORT	SUPPORT	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Allowing increased density in certain areas.	32.65% 64	24.49% 48	13.27% 26	29.59% 58	196	2.40
Allow new, small scale homes on reduced lot sizes.	22.50% 45	36.00% 72	30.00% 60	11.50% 23	200	2.31
Allowing the conversion of existing homes into two family or multi-family housing.	40.20% 80	27.14% 54	23.12% 46	9.55% 19	199	2.02
Allowing multi-family housing to be built in designated areas.	39.70% 79	25.63% 51	18.59% 37	16.08% 32	199	2.11
Expanding or allowing the addition of accessory apartments, in-law suites or nanny flats.	13.50% 27	28.00% 56	48.50% 97	10.00% 20	200	2.55
Allowing denser development in areas, but conserving adjacent open space.	26.63% 53	30.15% 60	21.61% 43	21.61% 43	199	2.38
Requiring developers to create affordable housing units as a percentage of the market rate units they create.	35.00% 70	17.50% 35	25.50% 51	22.00% 44	200	2.35

Q13 Which category best describes your age?

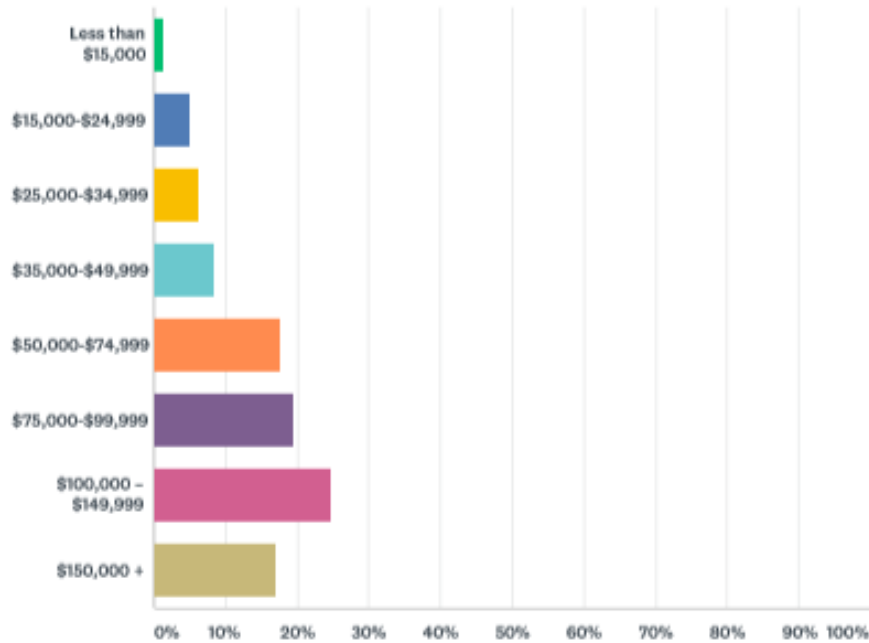
Answered: 236 Skipped: 6



ANSWER CHOICES	RESPONSES
Under 25	0.85% 2
25-34	8.05% 19
35-44	24.15% 57
45-54	20.76% 49
55-64	19.07% 45
65-74	16.95% 40
75 years and older	10.17% 24
TOTAL	236

Q14 Which best describes your annual household income, before deductions?

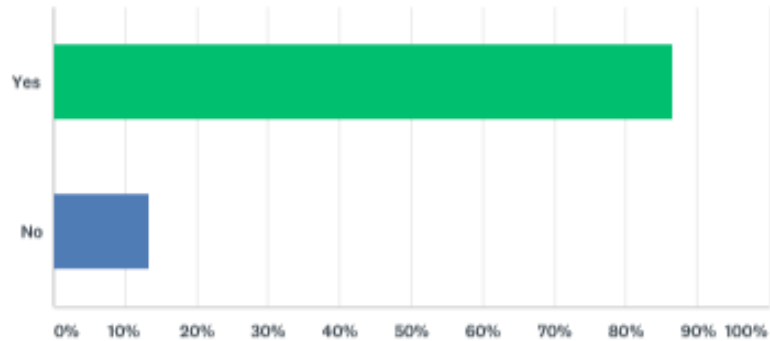
Answered: 222 Skipped: 20



ANSWER CHOICES	RESPONSES	
Less than \$15,000	1.35%	3
\$15,000-\$24,999	4.95%	11
\$25,000-\$34,999	6.31%	14
\$35,000-\$49,999	8.56%	19
\$50,000-\$74,999	17.57%	39
\$75,000-\$99,999	19.37%	43
\$100,000 - \$149,999	24.77%	55
\$150,000 +	17.12%	38
TOTAL		222

Q15 Should the Town adopt a policy to plan, design, operate and maintain streets that enable safe, convenient and comfortable travel and access for users of all ages and abilities regardless of their mode of transportation?

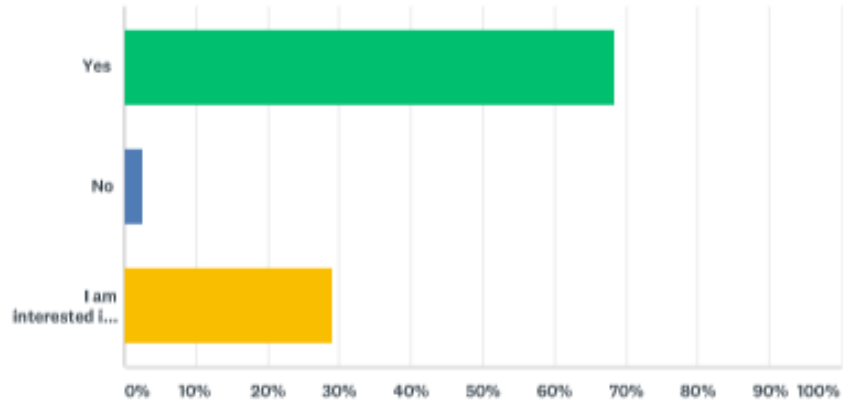
Answered: 231 Skipped: 11



ANSWER CHOICES	RESPONSES	
Yes	86.58%	200
No	13.42%	31
TOTAL		231

Q16 Should the Town preserve land for open space and recreation?

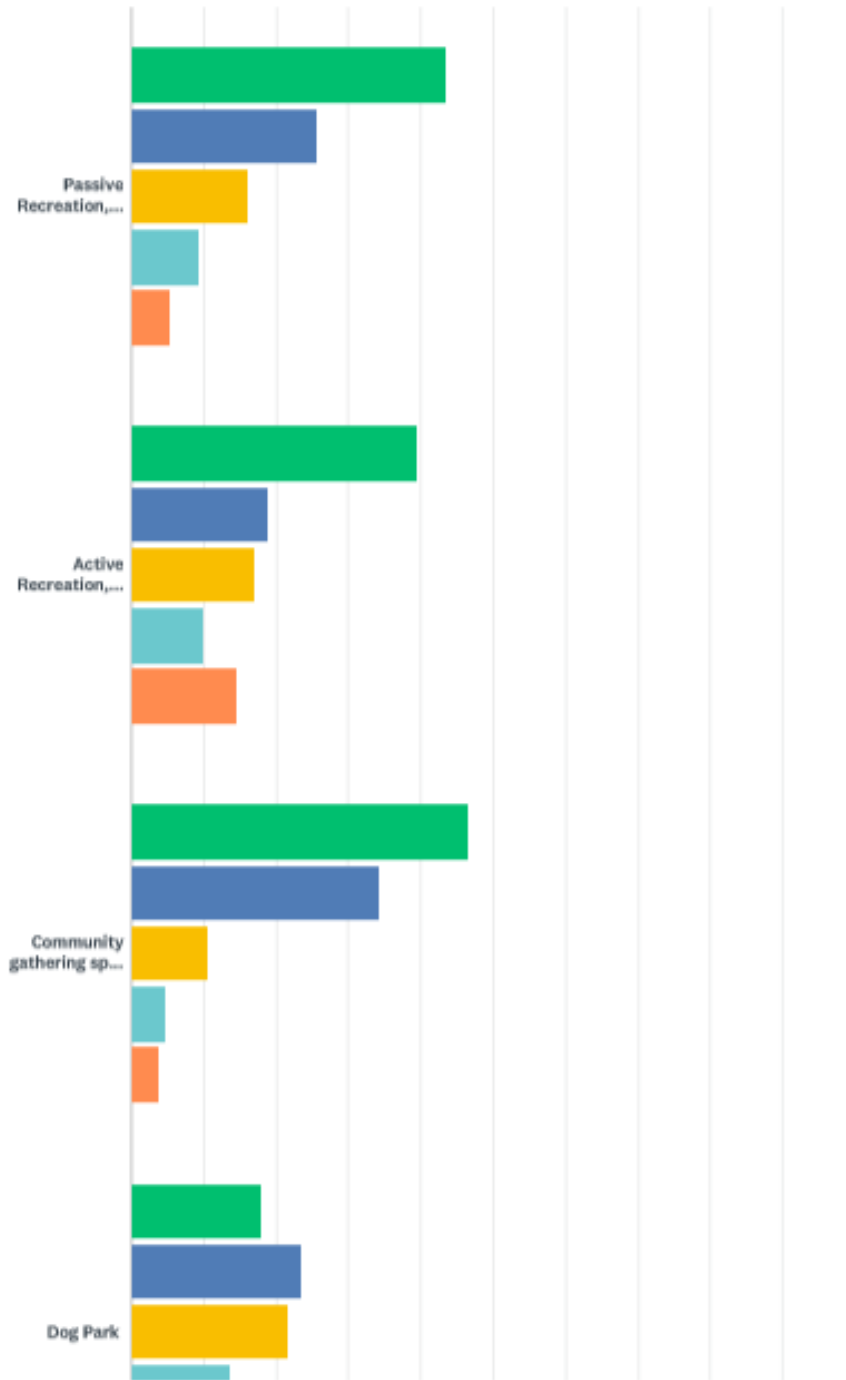
Answered: 238 Skipped: 4



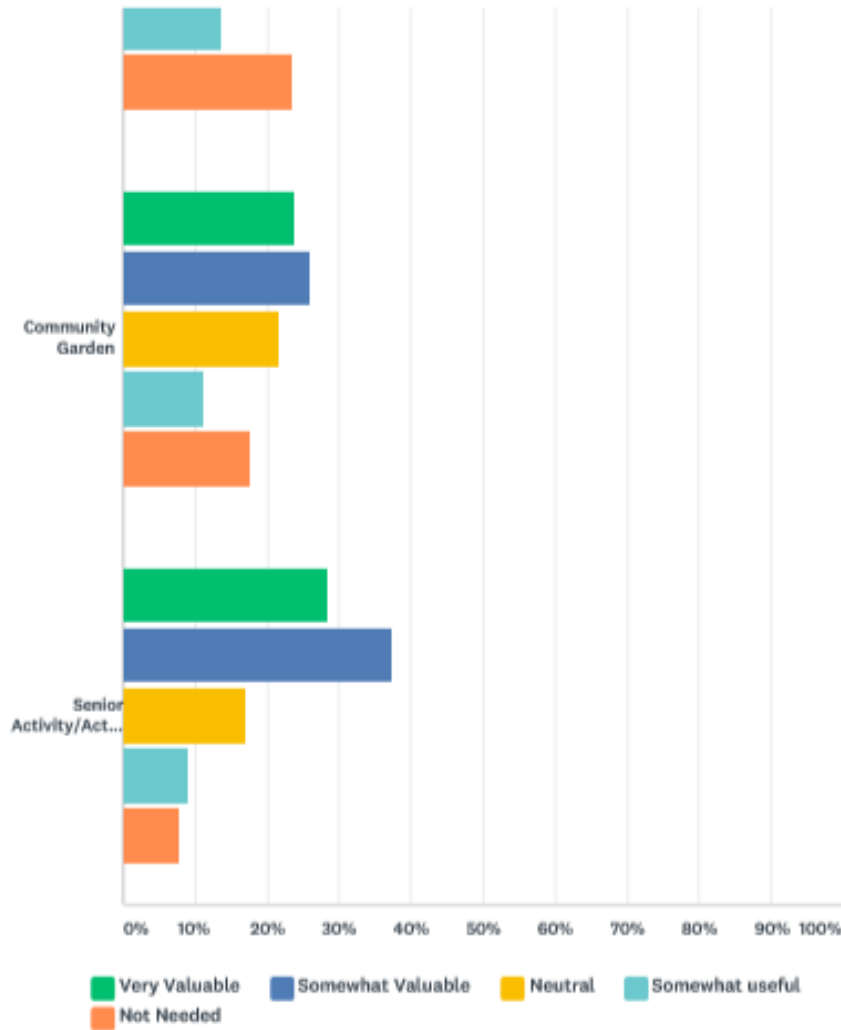
ANSWER CHOICES	RESPONSES	
Yes	68.49%	163
No	2.52%	6
I am interested in preserving open space, but do not want my tax liability to increase.	28.99%	69
TOTAL		238

Q17 If the Town were to improve DeMarco Park, please prioritize the need for the following:

Answered: 234 Skipped: 8



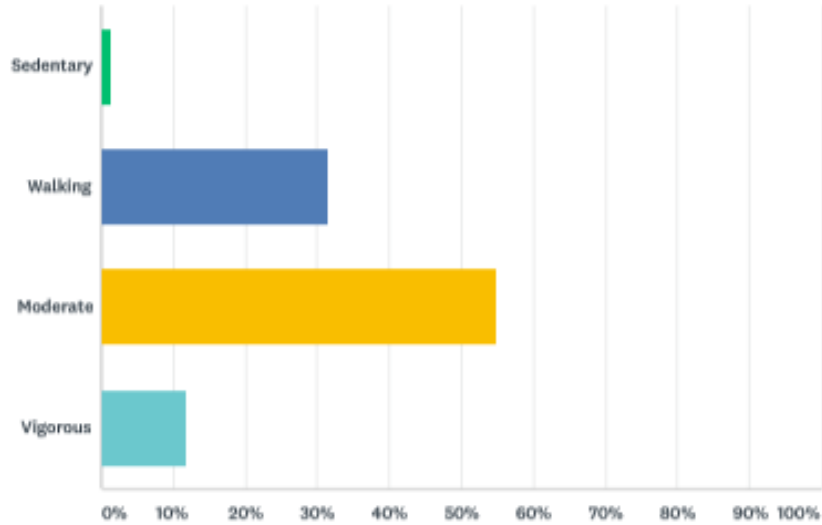
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	VERY VALUABLE	SOMEWHAT VALUABLE	NEUTRAL	SOMEWHAT USEFUL	NOT NEEDED	TOTAL	WEIGHTED AVERAGE
Passive Recreation, example: rustic picnic area, natural walking trails	43.50% 97	25.56% 57	16.14% 36	9.42% 21	5.38% 12	223	2.08
Active Recreation, example: Requires built facilities like playground, basketball court, paved surfaces	39.56% 89	19.11% 43	16.89% 38	9.78% 22	14.67% 33	225	2.41
Community gathering space for concerts, events, etc.	46.52% 107	34.35% 79	10.43% 24	4.78% 11	3.91% 9	230	1.85
Dog Park	18.06% 41	23.35% 53	21.59% 49	13.66% 31	23.35% 53	227	3.01
Community Garden	23.79% 54	25.99% 59	21.59% 49	11.01% 25	17.62% 40	227	2.73
Senior Activity/Active Senior Program	28.50% 57	37.50% 75	17.00% 34	9.00% 18	8.00% 16	200	2.31

Q18 What is your current activity level? (Choose one)

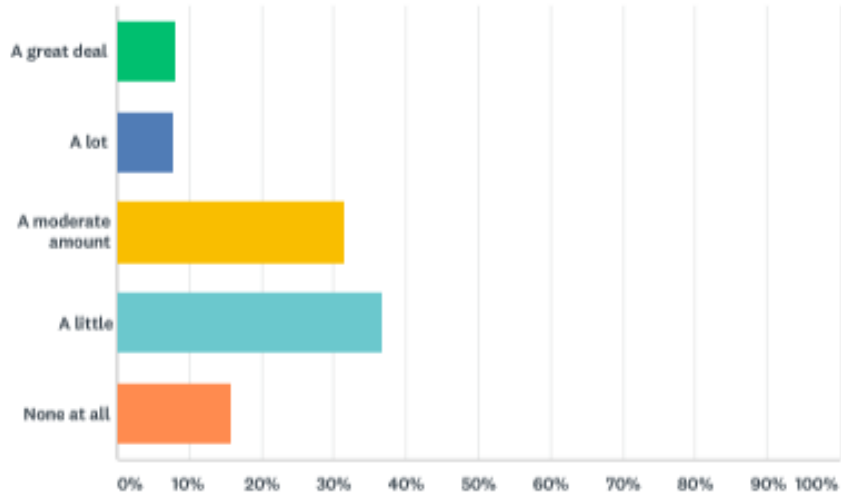
Answered: 200 Skipped: 42



ANSWER CHOICES	RESPONSES	
Sedentary	1.50%	3
Walking	31.50%	63
Moderate	55.00%	110
Vigorous	12.00%	24
TOTAL		200

Q19 What is your opinion about the existing level of activity, including visits, events and activities, of DeMarco Park?

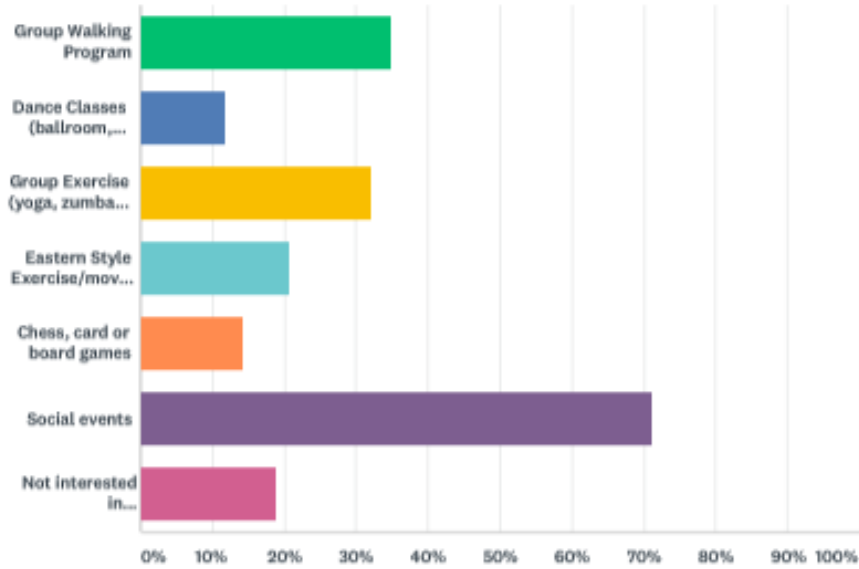
Answered: 195 Skipped: 47



ANSWER CHOICES	RESPONSES	
A great deal	8.21%	16
A lot	7.69%	15
A moderate amount	31.28%	61
A little	36.92%	72
None at all	15.90%	31
TOTAL		195

Q20 What activities might increase your use of DeMarco Park? (Choose all that apply)

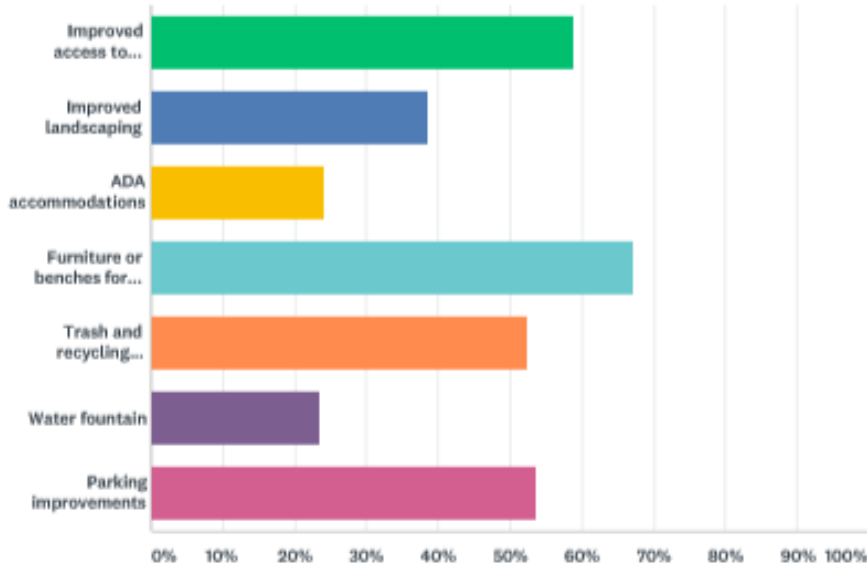
Answered: 197 Skipped: 45



ANSWER CHOICES	RESPONSES	
Group Walking Program	35.03%	69
Dance Classes (ballroom, waltz, other.)	11.68%	23
Group Exercise (yoga, zumba, etc.)	31.98%	63
Eastern Style Exercise/movement (Chi-based)	20.81%	41
Chess, card or board games	14.21%	28
Social events	71.07%	140
Not interested in participating in organized activities.	18.78%	37
Total Respondents: 197		

Q21 What improvements might increase your use of DeMarco Park? (Check all that apply.)

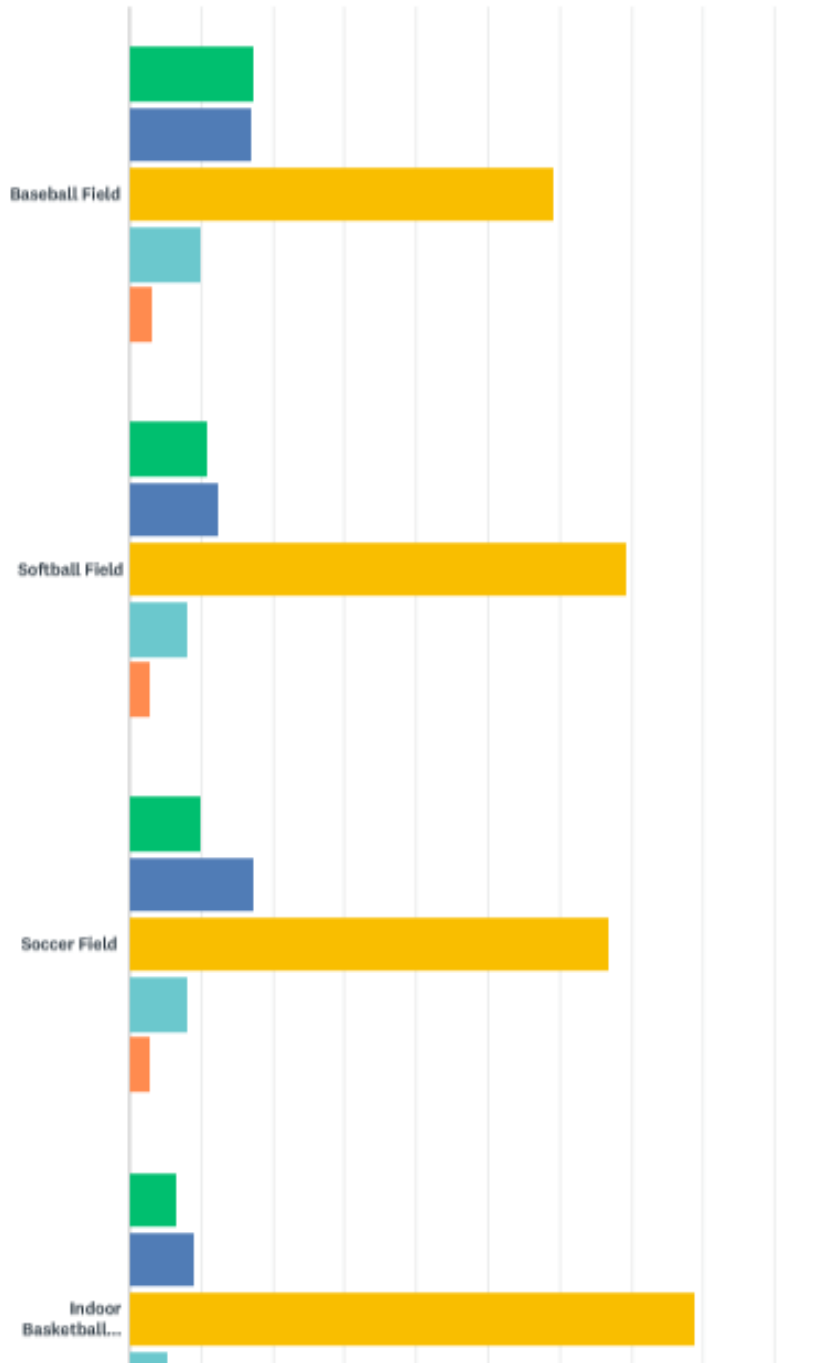
Answered: 183 Skipped: 59



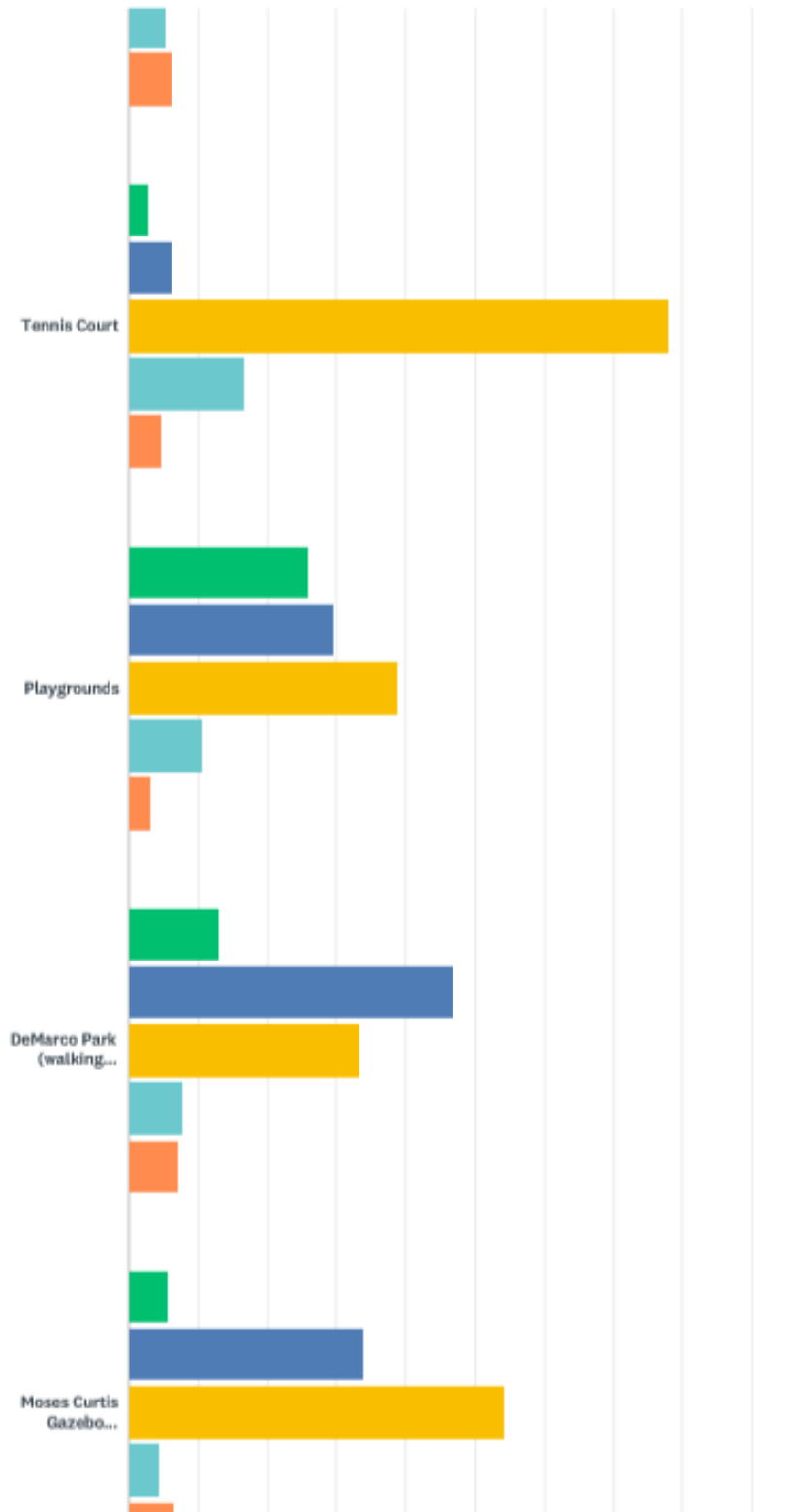
ANSWER CHOICES	RESPONSES	
Improved access to bathroom facilities	59.02%	108
Improved landscaping	38.80%	71
ADA accommodations	24.04%	44
Furniture or benches for sitting, socializing, picnics	67.21%	123
Trash and recycling containers	52.46%	96
Water fountain	23.50%	43
Parking improvements	53.55%	98
Total Respondents: 183		

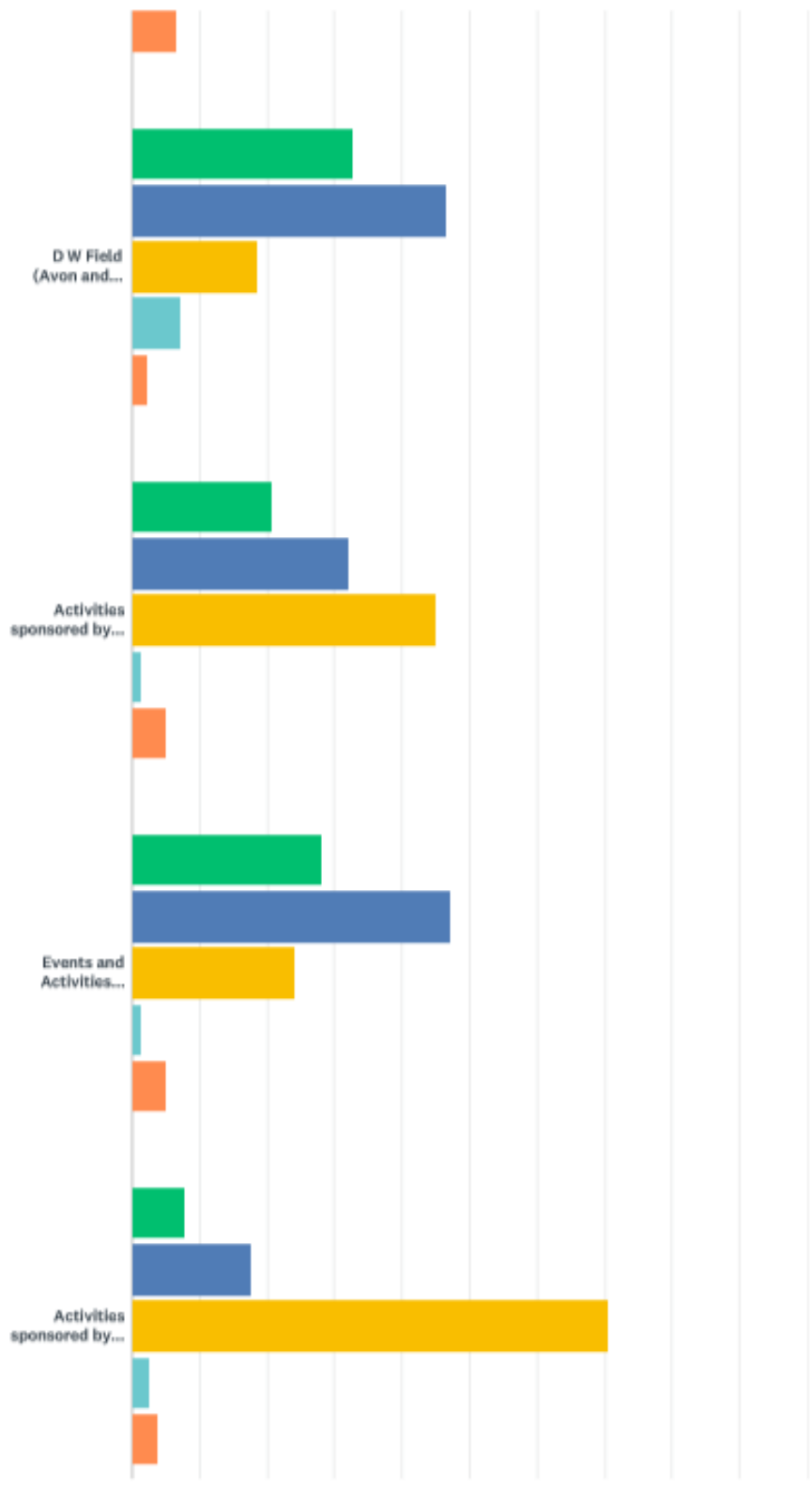
Q22 Which town/school facilities do you utilize and activities do you participate in? (Check all that apply.)

Answered: 236 Skipped: 6



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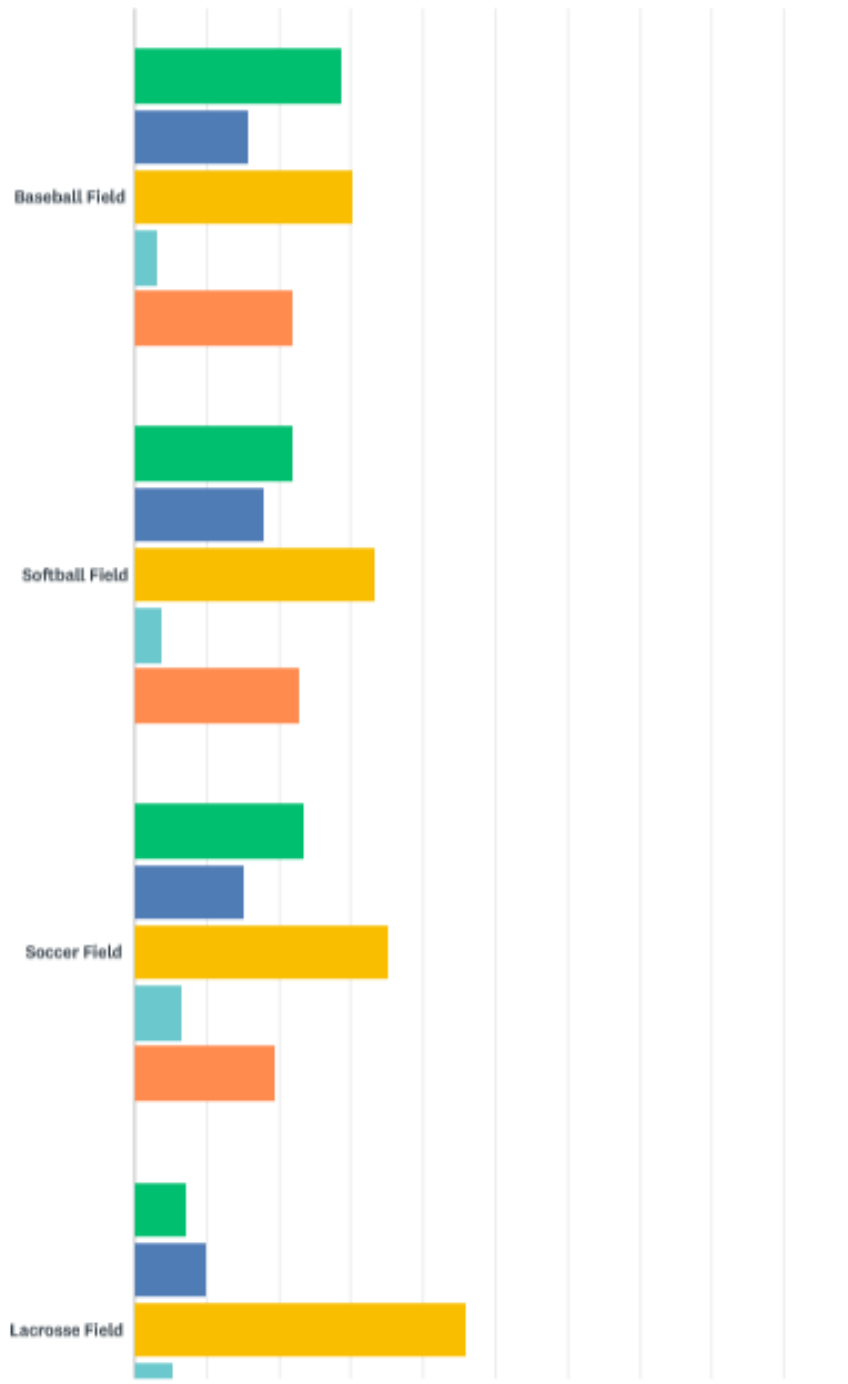


■ Utilize Regularly
 ■ Occasionally utilize
 ■ Don't utilize
■ Facilities Need Improvement
 ■ Need more organized activities

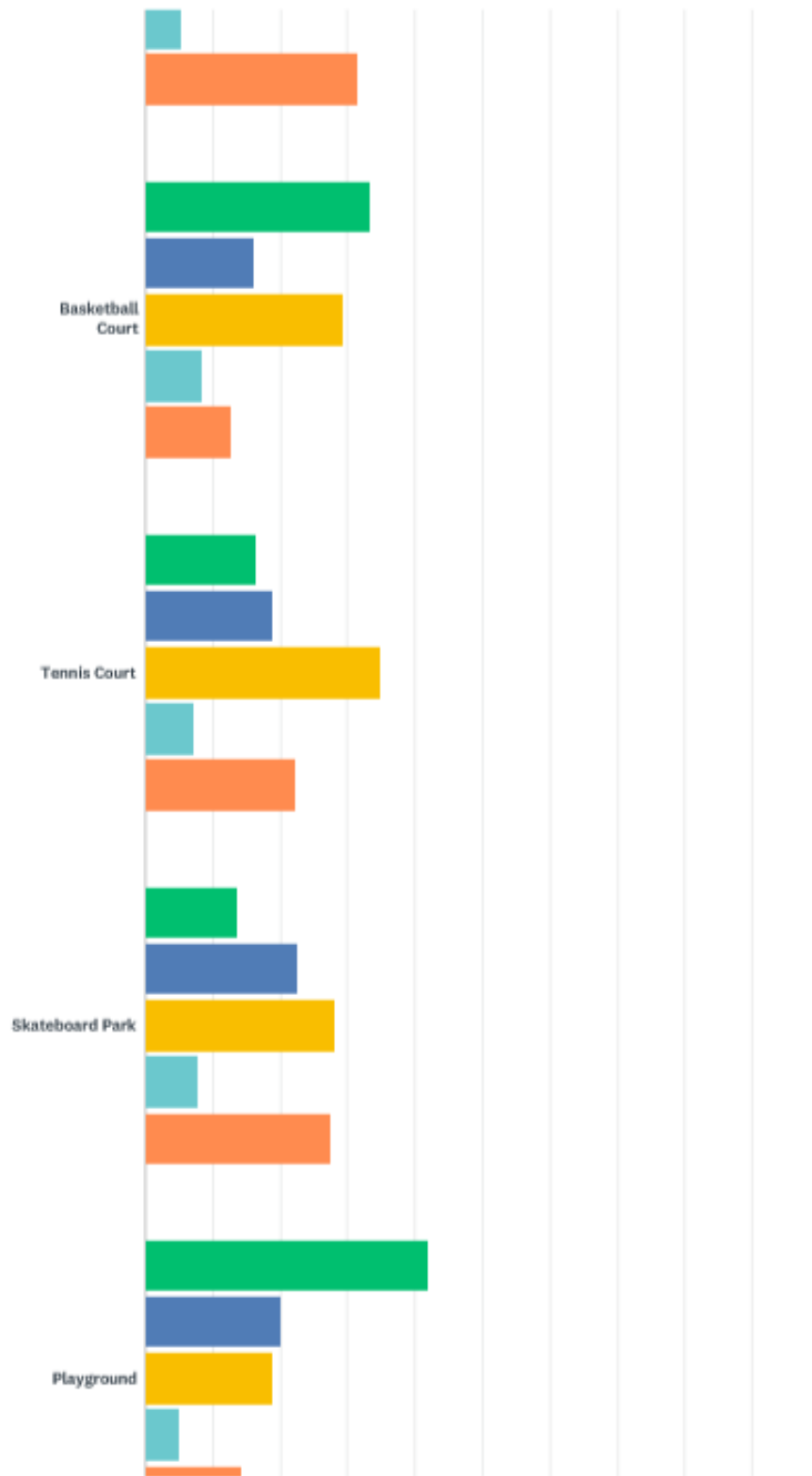
	UTILIZE REGULARLY	OCCASIONALLY UTILIZE	DON'T UTILIZE	FACILITIES NEED IMPROVEMENT	NEED MORE ORGANIZED ACTIVITIES	TOTAL RESPONDENTS
Baseball Field	17.37% 37	16.90% 36	59.15% 126	9.86% 21	3.29% 7	213
Softball Field	10.95% 23	12.38% 26	69.52% 146	8.10% 17	2.86% 6	210
Soccer Field	10.10% 21	17.31% 36	66.83% 139	8.17% 17	2.88% 6	208
Indoor Basketball Court	6.70% 14	9.09% 19	78.95% 165	5.26% 11	6.22% 13	209
Tennis Court	2.88% 6	6.25% 13	77.88% 162	16.83% 35	4.81% 10	208
Playgrounds	25.93% 56	29.63% 64	38.89% 84	10.65% 23	3.24% 7	216
DeMarco Park (walking trails, community gathering space)	13.16% 30	46.93% 107	33.33% 76	7.89% 18	7.02% 16	228
Moses Curtis Gazebo (community gathering space)	5.75% 13	34.07% 77	54.42% 123	4.42% 10	6.64% 15	226
D W Field (Avon and Brockton)	32.89% 74	46.67% 105	18.67% 42	7.11% 16	2.22% 5	225
Activities sponsored by the Avon Parks and Recreation Department (Summer Recreation Programs, Teen Trips)	20.81% 46	32.13% 71	45.25% 100	1.36% 3	4.98% 11	221
Events and Activities sponsored by the Avon Civic Association (Summer Concert Series, Family Movie Nights)	28.25% 63	47.09% 105	24.22% 54	1.35% 3	4.93% 11	223
Activities sponsored by or at the Senior Center	7.85% 15	17.80% 34	70.68% 135	2.62% 5	3.66% 7	191

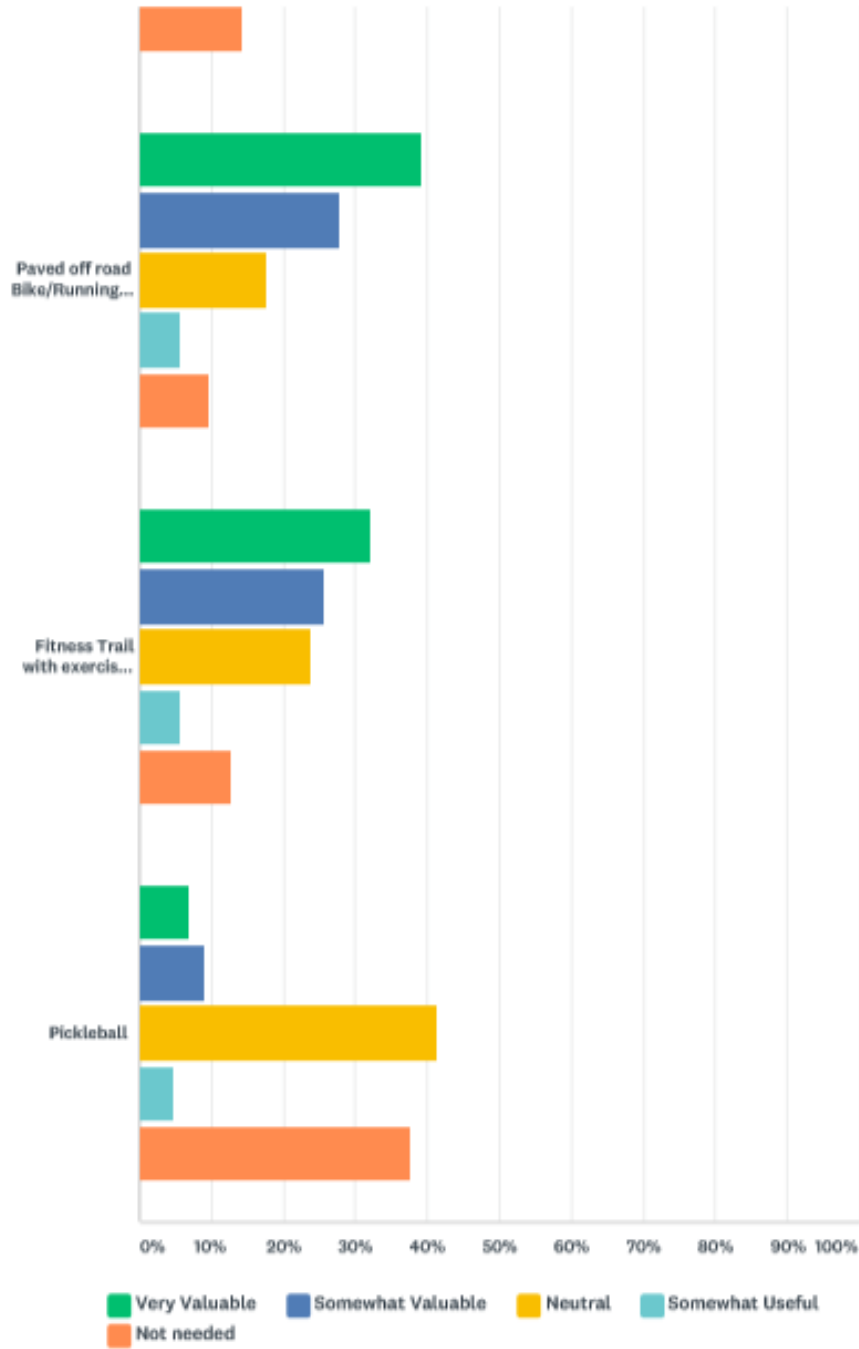
Q23 If the Town were to create additional Active Recreation areas, please prioritize the need for the following:

Answered: 228 Skipped: 14



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	VERY VALUABLE	SOMEWHAT VALUABLE	NEUTRAL	SOMEWHAT USEFUL	NOT NEEDED	TOTAL	WEIGHTED AVERAGE
Baseball Field	28.64% 61	15.96% 34	30.05% 64	3.29% 7	22.07% 47	213	2.74
Softball Field	21.90% 46	18.10% 38	33.33% 70	3.81% 8	22.86% 48	210	2.88

Avon- Community Survey

SurveyMonkey

Soccer Field	23.33% 49	15.24% 32	35.24% 74	6.67% 14	19.52% 41	210	2.84
Lacrosse Field	7.39% 15	9.85% 20	45.81% 93	5.42% 11	31.53% 64	203	3.44
Basketball Court	33.49% 71	16.04% 34	29.25% 62	8.49% 18	12.74% 27	212	2.51
Tennis Court	16.27% 34	19.14% 40	34.93% 73	7.18% 15	22.49% 47	209	3.00
Skateboard Park	13.68% 29	22.64% 48	28.30% 60	8.02% 17	27.36% 58	212	3.13
Playground	41.74% 91	20.18% 44	18.81% 41	5.05% 11	14.22% 31	218	2.30
Paved off road Bike/Running Trail	39.35% 85	27.78% 60	17.59% 38	5.56% 12	9.72% 21	216	2.19
Fitness Trail with exercise stations	31.92% 68	25.82% 55	23.94% 51	5.63% 12	12.68% 27	213	2.41
Pickleball	6.99% 13	9.14% 17	41.40% 77	4.84% 9	37.63% 70	186	3.57

**Q24 Is there anything you want to add to the discussion or to tell your
Selectmen, Planning Board or Parks & Recreation Committee?**

Answered: 93 Skipped: 149

Q25 Please provide your e-mail address if you would like to receive follow up information or participate in any meetings.

Answered: 53 Skipped: 189