

Attachment 5-2: Housing Production Summary for 40R Preliminary Determination of Eligibility

Consistency with Housing Needs

The Town of Whitman faces clear, near-term and long-range housing challenges: an aging population, shrinking cohorts of young adults, rising housing costs, and a slowly increasing number of households - trends that together point to a need for more housing variety, more middle-income and affordable units, and more housing types that meet the needs of seniors and smaller households.

Whitman does not currently have an adopted Housing Production Plan or Comprehensive Plan, but the Town has submitted One Stop applications to prepare both, and the proposed Chapter 40R Smart Growth Overlay District is an important interim step toward advancing local housing and planning goals. The district creates as-of-right opportunities for denser, transit-oriented multifamily and mixed-use housing close to existing infrastructure, guarantees a minimum 20% affordable unit set-aside, and prioritizes accessible and smaller unit types to meet the town's demographic shift toward older and single-person households.

This Housing Production Summary provides a comprehensive framework for addressing the community's housing needs, production goals, and preferred development locations.

Affordable Housing Production History.

Whitman currently has 208 subsidized housing units listed on the Subsidized Housing Inventory (SHI), representing 3.48% of its 5,974 year-round housing units. This falls short of the 10% statutory requirement, leaving a net deficit of approximately 389 SHI units. The HPP notes that renter households have grown steadily (+22.2% since 2010), and median gross rent increased from \$989 in 2010 to \$1,785 in 2023 (+80.5%), reflecting both increased demand and cost pressures.

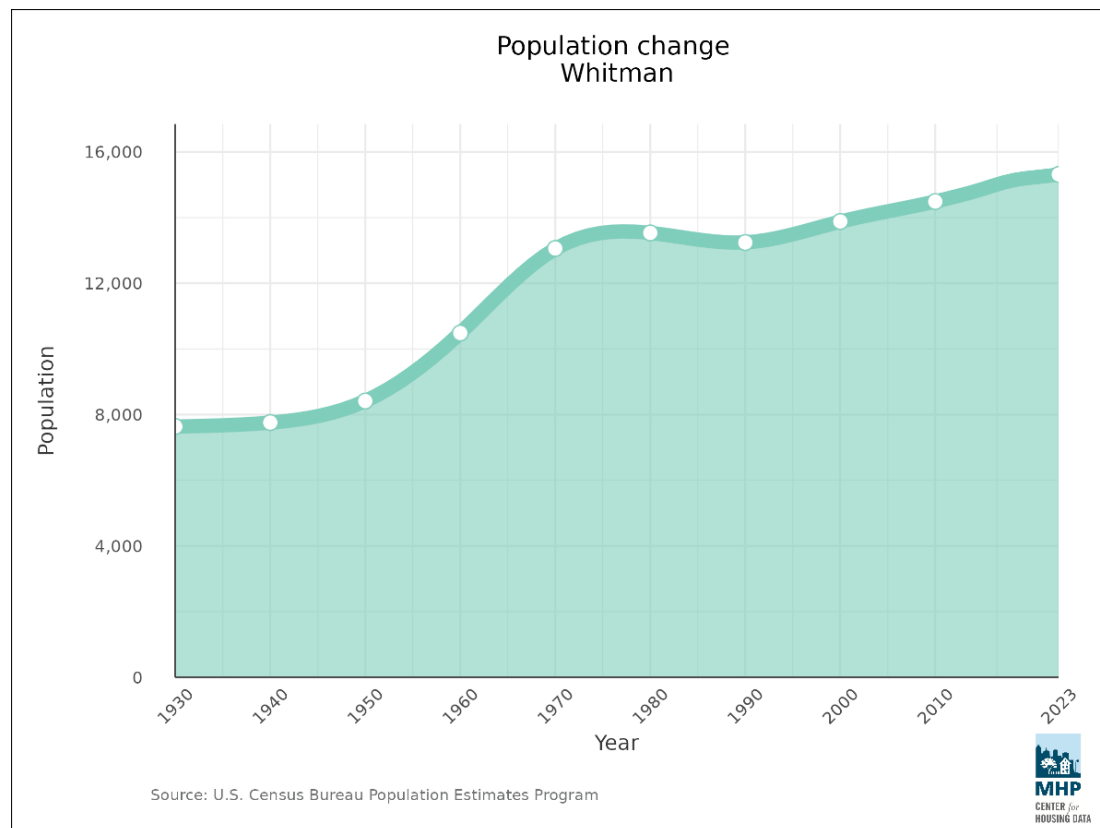
Housing Needs and Demand Assessment.

This Housing Production Summary identifies multiple overlapping needs: (1) additional deed-restricted affordable rental units to close the SHI gap; (2) preservation of naturally occurring affordable housing (NOAH) and stabilization of at-risk renters; (3) senior housing, as the 65–74 population grew 109% since 2010, and one in five residents is now age 60 or older; and (4) workforce housing to serve households earning 80–120% AMI. Demographic projections show stable population levels through 2030 (~15,146) with gradual aging thereafter, emphasizing the importance of accessible housing and smaller unit sizes.

Population and household projections: The Town of Whitman is mostly residential and, as of 2022, had a total population of 15,146 residents. The town saw a population growth of 4.36 percent between the 2010 and 2020 Decennial Census, and the UMass Donahue Institute projections indicate modest near-term declines in total population through 2050, but an overall increase in total households during that period (households projected to rise from 5,720 in 2020 to 5,932 by 2050), driven by an increase in

among households with two or more adults with no children, as well as among adults living alone. This implies demand for smaller unit types (1–2 bed and accessible units).

Figure 1: Population Change in Whitman, 1930 - 2023



Age structure: Like many communities in Massachusetts, the population of Whitman is aging. The median age rose from 36.3 (2010) to 40.3 (2022) with a particularly large growth among the 65-74 cohort. As the Baby Boomer generation ages, the number of householders over 60 will increase by 1,200, from 28 percent to 44 percent of the total households in Whitman; reinforcing demand for accessible units, smaller floorplate units, and proximity to amenities and services.

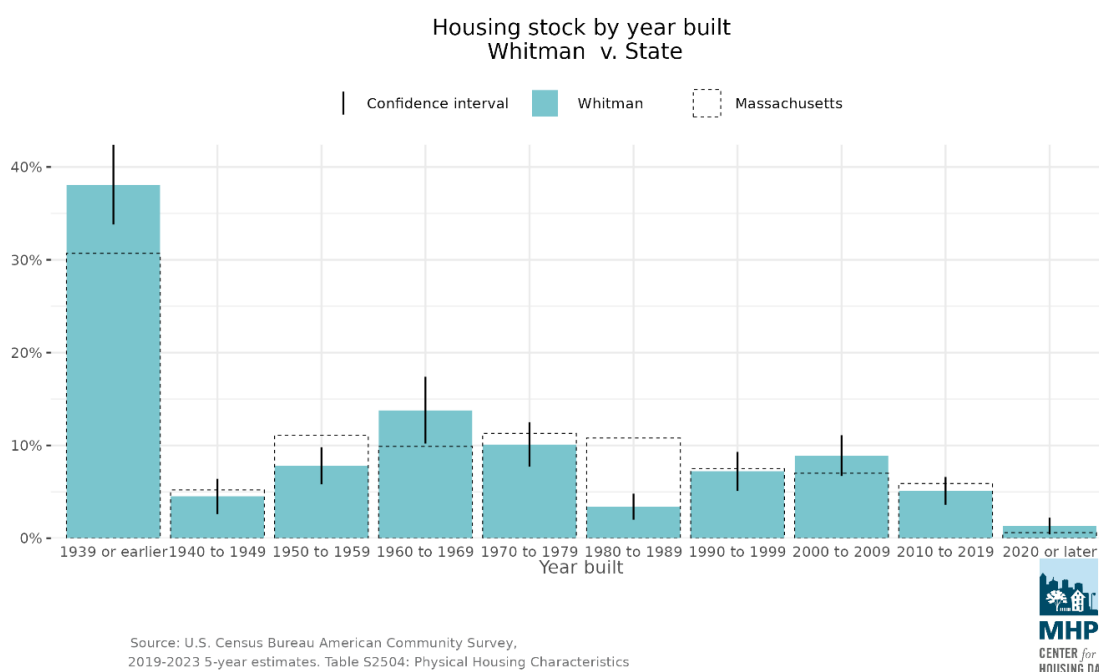
Race and Ethnicity: The Town of Whitman's racial distribution is primarily White alone, comprising 87.0 percent of the current population. Still, looking at the development of the town's population over time, there does appear to be some growth in the diversity of residents. Since 2010, the total number of Black or African American residents has increased by 153 percent, Asian residents by 85 percent, Hispanic or Latino residents of any race by 101 percent, and residents of two or more races by 296 percent.

Establishing a 40R Smart Growth District can help address this imbalance by creating new affordable and transit-accessible housing opportunities that are more attainable for households of color, who in Massachusetts are disproportionately renters and lower-income. By ensuring deed-restricted units are included alongside market-rate homes, the district promotes economic and racial inclusion, reduces barriers to access, and supports Whitman's commitment to affirmatively further fair housing.

Growth and Development Patterns

The growth and development of Whitman reflects the town's historical shift from an agricultural and industrial economy towards one focused on residential neighborhoods and service-oriented businesses. These patterns have impacted both the character of the town and its use of land. The majority of the town's growth occurred before 1939, reflecting the rich history of the town. Still, the town continues to grow modestly, maintaining its residential character as a commuter town.

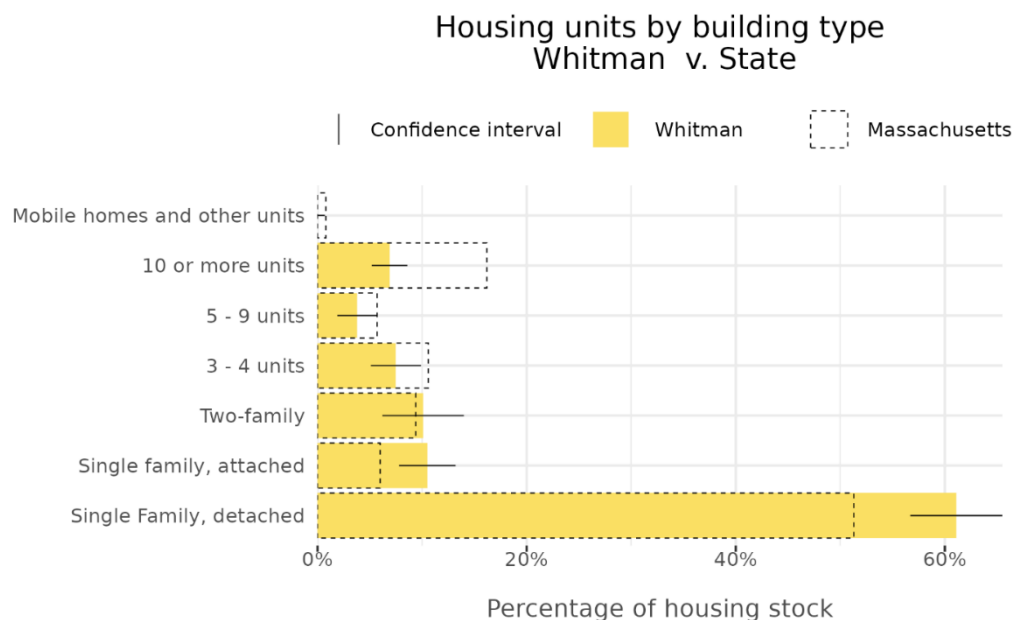
Figure 4: Housing Stock by Year Built in Whitman v. State



Housing stock & trends: Whitman's housing inventory is 5,947 units (2020 Census), with single-family detached units still a majority (59.2%) but multi-unit housing increasing (notably 10+ unit buildings rose in share between 2012 and 2022). Rents and home values have been rising (median gross rent rose to \$1,785 in 2023; median owner value \$456,400 in 2023), tightening affordability for renters and entry-level buyers.

Figure 5: Housing Units by Building Type in Whitman v. State

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Source: U.S. Census Bureau American Community Survey, 2019-2023 5-year estimates. Table S2504: Physical Housing Characteristics



Income and affordability: Median household income in Whitman was \$101,088, nonfamily household median incomes are significantly lower. Continued rent and home value increases mean more local households are rent-burdened or priced out of ownership without additional supply and targeted affordable units.

Housing Cost Burden

A disparity between growth in housing prices and household incomes contributes to a housing affordability problem known as housing cost burden. The U.S. Department of Housing and Urban Development (HUD) defines housing cost burden as the condition in which low- or moderate-income households spend more than 30 percent of their monthly gross income on housing. When they spend more than half their income on housing, they are said to have a severe housing cost burden. Housing cost burden – not Chapter 40B – is the key indicator of affordable housing need in cities and towns.

In Whitman, 51percent of renter households are housing cost burdened (28.7% cost-burdened; 22.4% severely cost-burdened), and 24.9 percent of owner households are cost burdened (16.1% cost-burdened; 8.8% severely cost-burdened)

Figure 6 shows the total number of households and the incidence of housing cost burden in Whitman by tenure. Low- or moderate-income households are eligible to purchase or rent Chapter 40B affordable units.

Figure 6: Household Cost Burden by Tenure

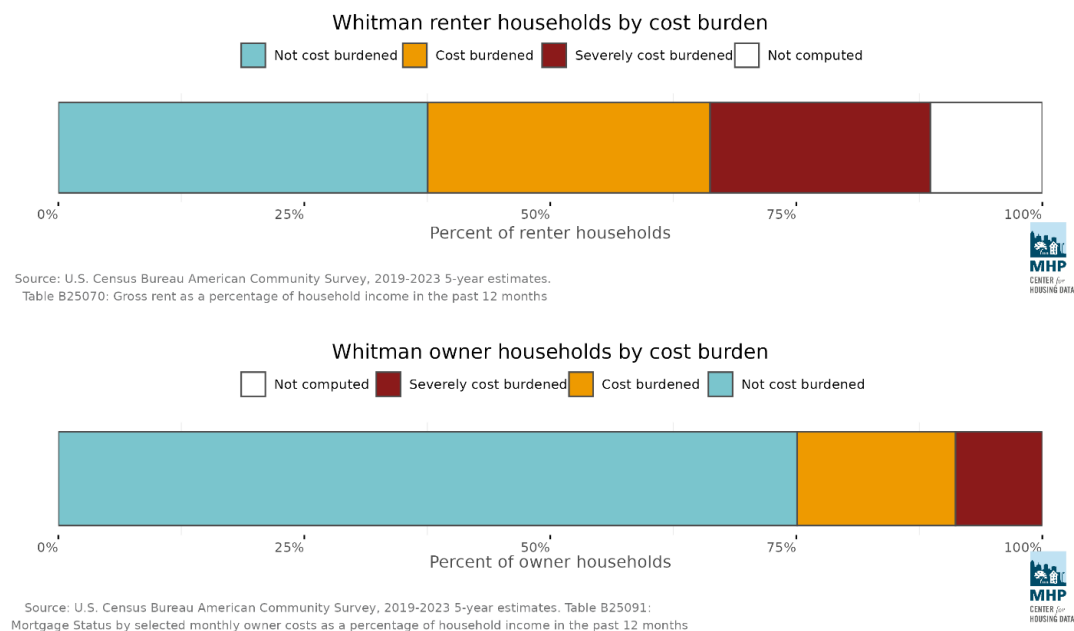


Figure 7: Household Monthly Housing Costs by Tenure



Development Constraints and Capacity.

Several development constraints currently exist including site readiness (environmental assessments, utilities, stormwater), municipal parking relocation, and demolition/abatement costs for older buildings. At the same time, capacity is being created through the adoption of the MBTA Communities Overlay District (MCOD, Article XVI, adopted May 6, 2024), which enables multifamily housing by right at 15–18 units per acre, with affordability requirements for larger projects.

Housing Goals and Strategy.

This Housing Production Summary sets a production goal of 300 new deed-restricted SHI-eligible units, with a year-by-year schedule that prioritizes MCOB parcels and municipally owned sites. Planned production includes 40 units in Year 1 (preservation/ADUs), 80 units in Year 2 (mixed-income multifamily), 60 units in Year 3 (senior project), and 60 units each in Years 4 and 5 (mixed family and preservation projects). Strategies include: ADUs by right; inclusionary zoning in non-MCOB areas; expedited permitting for projects meeting affordability benchmarks; preservation of NOAH units; and expanded eviction prevention and rental assistance.

Proposed Locations for Affordable Housing Production.

We have identified several priority sites within or adjacent to the MCOB: (1) the Whitman Center Mixed-Use Site (1–2.5 acres, capacity 40–80 units); (2) the Former Municipal School/Vacant Lot (1–2 acres, capacity 40–60 senior units); (3) an underused commercial corridor parcel near the commuter rail (40–60 units); (4) a scattered-site preservation cluster (20–40 preserved units); and (5) a large residential parcel near Route 27 and utilities (40–80 units).