



# KINGSTON



# HOUSING PRODUCTION PLAN

## FY 2027-2032

**DRAFT FOR COMMENT**

**Prepared For:**

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Hold for EOHLC Approval Letter

Hold for Letter from Town Manager/Town Administrator

Hold for Letter from Select Board

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# **Acknowledgements**

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Adopted by: The Town of Kingston Planning Board on (xx xx, xxxx) and by the Town of Kingston Board of Selectmen on (xx xx, xxxx).

# Executive Summary

The Town of Kingston’s Housing Production Plan (HPP) for Fiscal Years 2027-2032 is a strategic document that guides the community in meeting its current and future housing needs. Developed with input from community members, Town staff, and other town stakeholders, the HPP offers a comprehensive analysis of local housing conditions and presents targeted strategies to increase housing choice and affordability while preserving Kingston’s unique character and neighborhood fabric. It serves both as a policy framework and a practical guide for housing-related decision-making over the next five years. Kingston’s housing market is shaped by shifting demographics, limited housing diversity, and rising costs. This plan identifies key gaps between the housing supply and resident needs, providing a foundation for data-driven and responsive actions.

Under Massachusetts General Laws Chapter 40B (Sections 20-23), the state’s goal is for all municipalities to have at least 10 percent of year-round housing units deemed affordable to low- and moderate-income households, or for affordable housing to occupy at least 1.5 percent of a community’s total land area. Most communities that have met this goal have done so by achieving the 10 percent threshold. **As of February 2026, Kingston is below this benchmark, with 272 eligible units listed on the Subsidized Housing Inventory (SHI) out of 5,251 total year-round units, equating to 5.18 percent.** This reflects data from the 2025 inventory prepared by the Executive Office of Housing and Livable Communities (EOHLC).

## Chapter 40B Housing Targets:

<b>5,235</b>
<b>Total Year-Round Housing Units (2020)</b>
<b>5.18%</b>
<b>Current 40B Status (10% Required)</b>
<b>272</b>
<b>Current SHI Units</b>
<b>252</b>
<b>Affordable Housing Units Needed to Meet 2032 Target</b>
<b>26</b>
<b>Affordable Housing Units Needed Per Year to Maintain “Safe Harbor” after 2032</b>

## Kingston Housing Goals:

### Land Use Vision

- Preserve small town character, maintain rural and scenic beauty, and agricultural heritage
- Enhance historic centers and neighborhoods, revitalize Kingston’s Town Center.
- Proactively plan to ensure sustainable growth and development patterns.
- Reduce property tax burden and promote fiscal sustainability
- Provide diverse types of housing affordable to a range of incomes to provide housing opportunities for households at all lifecycle stages.
- Promote social, cultural, recreational, and educational opportunities that foster community pride.

## Priority Housing Needs:

### Housing Goals

Offer a wider range of housing options to serve people at all stages of life, including young adults, families, retirees, seniors, and individuals across diverse income levels.

- Provide workforce housing to address demand for housing to support local business growth. House working families, young professionals, and people with modest incomes, reduce commute times and impacts on road networks.
- Produce lifecycle housing and a range of housing choices for residents who want to locate in Kingston and stay in the community as their income, age, family composition, and physical abilities change. Create multi-generational neighborhoods, centers, and facilities to allow residents to age in place.
- Housing designed to meet the needs of residents with mobility challenges
- More affordable apartments, townhouses, and single-family homes of any size for rent
- Moderately priced housing for ownership (\$200-\$400k)
- Rental units that are affordable to households earning less than \$50,000



## **Housing Strategies:**

### **GOAL 1. PLAN + MANAGE: Strengthen Local Capacity to Plan, Advocate, and Deliver Housing Solutions**

*Enhance Kingston's ability to plan for, advocate, and implement affordable housing initiatives by improving coordination across Town departments, supporting the Affordable Housing Trust, and leveraging partnerships, funding, and technical resources.*

### **GOAL 2. PRODUCE + REVITALIZE: Expand Housing Options through Strategic Development, Reuse, and Partnerships**

*Identify and advance opportunities to create affordable and mixed-income housing through new development, adaptive reuse, and redevelopment of underutilized or publicly owned properties.*

### **GOAL 3. ZONE + ENABLE: Modernize Local Regulations to Encourage Diverse and Affordable Housing Options**

*Amend zoning to encourage diverse, inclusive, and environmentally responsible housing options that reflect changing household needs and income levels.*

### **GOAL 4. PRESERVE + PROTECT: Maintain and Improve Existing Affordable Housing Stock**

*Preserve existing affordable housing units, protect long-term affordability restrictions, and ensure residents can safely and affordably remain in their homes.*

### **GOAL 5. EDUCATE + ENGAGE: Build Public Awareness, Collaboration, and Support for Housing Initiatives**

*Foster community understanding and collaboration around housing needs and solutions through education, transparent communication, and inclusive participation.*

## **GOAL 1: PLAN + MANAGE**

**Strengthen Kingston’s capacity to plan, coordinate, advocate for, and deliver housing solutions.**

### **1.1 Strengthen Local Capacity and Governance**

- Provide training and technical assistance to KAHT members through MHP, CHAPA, and other partners.
- Develop a KAHT Strategic Plan (3–5 years) outlining mission, priorities, resource needs, programmatic focus areas, and metrics.
- Create a KAHT Public Engagement Plan to guide communication, transparency, and resident involvement.
- Ensure housing considerations are incorporated into all relevant municipal planning efforts—Master Plan, OSRP, Climate/MVP, infrastructure planning, senior services, and DPW capital needs.
- Establish part-time staff support for the Affordable Housing Trust.

### **1.2 Improve Interdepartmental Coordination**

- Consider pre-approved templates or “pattern book” designs for ADUs, cottage clusters, conversions, and low-impact infill.

### **1.3 Advance Strategic Use of Local Funding**

- Continue leveraging CPA funds for affordable housing creation, preservation, and rehabilitation.

### **1.4 Improve Transparency and Access to Housing Information**

- Create a centralized housing information hub (webpage, newsletter, email alert system).
- Publish an Annual Housing Report summarizing progress, SHI status, production, preservation, and funding activities.

## **GOAL 2: PRODUCE + REVITALIZE**

**Expand housing options through strategic development, adaptive reuse, redevelopment, and partnerships.**

### **2.1 Advance Mixed-Income Development on Priority Sites**

- Conduct feasibility analyses for underutilized or surplus Town properties (e.g., school buildings) for mixed-income housing.
- Consider implementing a policy for the disposition or reuse of Town-owned property that prioritizes affordable and mixed-income housing.

### **2.2 Promote Redevelopment of Underutilized Private Properties**

- Target commercial corridors, including Route 3A, for redevelopment scenarios mixing housing, retail, and community uses.
- Encourage conversion of underutilized non-residential buildings into multifamily or mixed-use developments through revised Planning Board regulations.

### **2.3 Support Adaptive Reuse and Historic Rehabilitation**

- Work with historic preservation partners to redevelop historic properties, especially in downtown or transit-accessible areas, into community housing.
- Use CPA funds to support adaptive reuse of architecturally significant structures.

### **2.4 Expand Opportunities for Ownership Housing**

- Pursue a Starter Home Zoning District under G.L. c. 40Y to create smaller, more affordable ownership units.
- Consider partnering with Habitat for Humanity for income-restricted ownership units under 80% AMI.
- Identify opportunities to produce small-scale ownership developments on infill lots, vacant lots, and nonconforming parcels.

### **2.5 Encourage Missing Middle and Small-Scale Development**

- Expand opportunities for duplexes, triplexes, cottage clusters, co-housing, and conversions of large older homes into 2–4 units (with affordability components).
- Promote development of smaller housing types consistent with the Master Plan and previous HPP recommendations.

### **2.6A Issue RFP for SHI-Eligible Housing on Former Maple Street Fire Station Site**

- Complete environmental remediation through MassDevelopment Brownfields Program
- Conduct site feasibility study, concept design, and pro forma analysis
- Draft and issue Request for Proposals (RFP) requiring SHI-eligible units
- Evaluate developer responses based on affordability, design compatibility, and feasibility
- Negotiate land disposition agreement, prioritizing mixed-income or affordable housing

## **2.6B Encourage Comprehensive Permit (40B) Applications on Priority Private Sites**

- Identify privately owned underutilized or environmentally constrained parcels appropriate for housing redevelopment (e.g., Cobb & Drew property)
- Provide informal pre-application guidance to prospective affordable housing developers
- Encourage redevelopment of brownfield or distressed sites with significant affordable housing components
- Prioritize cluster-style, context-sensitive, or mixed-income development models in Town feedback
- Monitor redevelopment opportunities along Route 3A corridor and other commercial areas

## **GOAL 3: ZONE + ENABLE**

**Modernize local regulations to support diverse, inclusive, and sustainable housing options.**

### **3.1 Comprehensive Zoning Audit & Updates**

- Conduct a zoning audit focused on:
  - inconsistencies between dimensional requirements and existing lots
  - barriers to ADUs and missing middle housing
  - ability to use nonconforming lots for small-scale affordable housing
- Identify zoning amendments to simplify and streamline approvals for infill and modest-density housing.

### **3.2 Expand Options for Missing Middle & “Living Little” Housing**

- Zone for single-family conversions to duplexes or multifamily (up to 4 units) by special permit with exterior preservation.
- Zone for cottage court/cluster housing by right or by special permit in designated areas.

### **3.3 Enable Affordable Housing through Flexible Regulations**

- Consider zoning incentives for universal design and accessible units.
- Explore density bonuses for adaptive reuse, conversions, or redevelopment projects.

### **3.4 ADUs and Low-Impact Infill**

- Explore a property tax exemption under M.G.L. c. 59 § 50 for deed-restricted affordable ADUs.

## **GOAL 4: PRESERVE + PROTECT**

**Maintain and improve existing affordable housing and protect long-term affordability.**

### **4.1 Preserve Affordability Restrictions and SHI Units**

- Develop a strategy to maintain long-term affordability for units nearing expiration (40B and LIP units).
- Work with EOHLIC to establish a framework for including deed-restricted ADUs on the SHI, including homeowner incentives, model affordability restrictions, and outreach.<sup>1</sup>

### **4.2 Expand Housing Rehabilitation and Safety Programs**

- Establish a home rehabilitation program using CDBG or CPA funds for low-income households.
- Offer repair funds to support aging in place, address life safety issues, and prevent displacement.
- Research home-sharing models, senior cooperatives, or home-matching programs for seniors.

### **4.3 Support Local Housing Authority Needs**

- Conduct a comprehensive capital needs assessment of Kingston Housing Authority properties to identify repair and modernization needs; as well as opportunities for expansion
- Coordinate with KHA to pursue CPA funds and state grants for preservation, accessibility improvements, and modernization.

### **4.4 Strengthen Partnerships to Preserve Units**

- Partner with Habitat for Humanity, nonprofit developers, and private partners to preserve affordability and create new affordable units.

### **4.5 Support Stability for Vulnerable Residents**

- Expand coordination between COA, Veterans Services, disability advocates, and social service agencies.

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<sup>1</sup> The Town will consult with the Executive Office of Housing and Livable Communities (EOHLC) to determine whether ADUs produced pursuant to local bylaws and state law can be structured to meet SHI guidelines and will only count units toward the SHI that are formally approved by EOHLIC.

## **GOAL 5: EDUCATE + ENGAGE**

**Build public support and collaboration through education, transparency, and inclusive engagement.**

### **5.1 Communitywide Education & Outreach**

- Host expert-led panels on housing topics (affordability, aging in place, zoning reform, ADUs, financing options).
- Conduct myth-busting outreach about affordable housing impacts, 40B, missing middle housing, and local needs.

### **5.2 Strengthen Engagement Across Town Boards and Committees**

- Ensure all relevant boards understand housing goals, zoning reforms, and upcoming development opportunities.
- Present an Annual Housing Report at Town Meeting.

### **5.3 Improve Communication to Residents & Stakeholders**

- Provide plain-language materials for residents to understand the SHI, zoning, and local housing needs.
- Maintain consistent updates through website, social media, town newsletter, and KAHT communications.

# CHAPTER 1: INTRODUCTION

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Housing production is one of the most significant challenges facing Massachusetts, and Kingston has an important role to play in addressing it. Rising housing costs and limited availability affect households across income levels, increasing the cost of living, constraining workforce retention, and placing financial pressure on families. When households spend too much on housing, they have fewer resources for essentials and local businesses, and limited housing options can push residents farther from jobs and services, increasing commuting costs and environmental impacts.

Addressing these challenges requires proactive local planning that reflects Kingston's character, constraints, and opportunities. Expanding housing choices across a range of types, sizes, and price points is essential to improving affordability and supporting long-term community sustainability. This Housing Production Plan outlines Kingston's demographic trends, existing housing conditions, projected housing demand, and strategies to guide thoughtful housing production that supports the town's future needs.

## COMMUNITY OVERVIEW

Kingston is a coastal town in Plymouth County, located approximately 35 miles south of downtown Boston. Covering 20.5 square miles, it is bordered by Duxbury to the northeast, Pembroke to the northwest, Plympton to the west, Carver to the southwest, and Plymouth to the south. According to the 2020 U.S. Census, Kingston had a population of 13,708 and 5,329 households.

Kingston is regionally accessible via state Routes 3, 3A, 27, 80, and 106, providing convenient connections to Boston, Cape Cod, and surrounding South Shore communities. The town benefits from direct freeway access through Exits 17, 18, and 20 on Route 3 (the Pilgrims Highway) and regional rail access via the MBTA Commuter Rail's Kingston station, the terminus of the Kingston/Plymouth Line. The former Old Colony Railroad corridor has been converted into portions of the Kingston Bay and Greenway Trail network, supporting both recreation and local mobility.

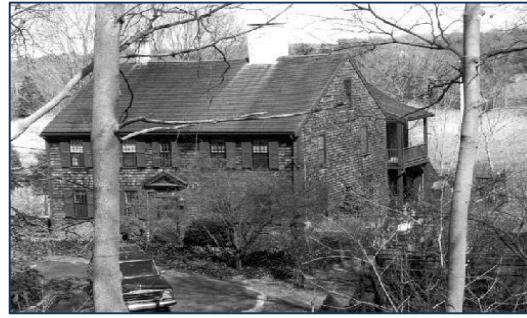
Historically, Kingston developed as a shipbuilding, farming, and mill town, with a strong connection to its coastal and riverfront resources. The Jones River played a central role in the early industrial economy of the area, while the town's harbor and proximity to Plymouth Colony significantly influenced its historical identity and settlement patterns.

Today, Kingston features a diverse mix of residential, commercial, and industrial land uses, anchored by key destinations such as the Kingston Collection, Silver Lake Regional School campus, and the Route 3A commercial corridor (Main St/Tremont St). The town also contains extensive conservation and recreation areas, including Bay Farm, Sampson Park, and portions of the Rocky Nook shoreline, which contribute to Kingston's rural and coastal character.

With its strong transportation connections, available infrastructure, and ongoing planning efforts, Kingston is well-positioned to encourage strategic housing development that complements its village centers, supports economic vitality, and preserves its natural and historic assets.

## From Poorhouse to Chapter 40B: Kingston's Affordable Housing Journey

From the time of its establishment as a precinct of the Plymouth Colony, Kingston has always maintained some form of housing support for its poorest residents as dictated by custom and state law. For most of the 19th and early 20th centuries, Kingston housed individuals at the Poor House on Landing Road, which the Town purchased for this purpose in 1827.<sup>2</sup>



Before that, the poor were supported by the Town through the practice of “bidding out” individuals and families to board with other residents. Over the 20th century, social policies shifted with increasing reliance on funding from the State and Federal governments and private sector institutions, and developers.



The population served by subsidized housing in Kingston has also shifted, as the cost of housing has become out of reach for many workforce households, as well as retirees and young adults. Historically, the town had a range of housing styles that accommodated the local workforce in the town's mills and shipbuilding industry, and working individuals could commonly find rooms for rent as boarders. Later in the mid-20th Century, the Federal government generously subsidized loans for veterans and middle-

income households to become homeowners in suburban communities, sparking a proliferation of construction of modestly sized homes in Kingston. In recent decades, a variety of regulatory and market constraints and the scarcity of land have contracted the availability of housing for moderate-income residents.

Reflecting the changing needs and standards for subsidized housing, a Massachusetts law went into effect in 1969 (widely known as the “Comprehensive Permit” law or “Chapter 40B”) that establishes a mandate for all communities in Massachusetts to have a minimum of 10 percent of their housing stock be affordable to middle- and lower-income households. To count toward this 10 percent, affordable housing units must have a permanent or long-term restriction requiring the unit to be sold or rented to households earning less than 80 percent of the median income in the local area (Area Median Income or AMI). The 10 percent statutory minimum is based on the total number of year-round housing units reported in



<sup>2</sup> Massachusetts Cultural Resource Information System (MACRIS) Inventory Form KIN.303, Kingston Poor House

the most recent decennial Census. For Kingston, the 2020 Census reports 5,258 year-round housing units. This means Kingston must have at least 526 deed-restricted affordable units to meet the Chapter 40B 10% requirement. With 272 SHI units, Kingston is currently at 5.18%, meaning the Town would need to create 254 additional affordable units to reach the 10% target.

Chapter 40B intends to provide a fair-share distribution of affordable housing throughout the Commonwealth. In order to address zoning and permitting barriers that make it too expensive to build low- and moderate-income housing, Chapter 40B supersedes zoning and other local regulations. M.G.L. c. 40B, Sections 20-23 authorizes the Zoning Board of Appeals to grant a comprehensive permit to qualified affordable housing developers. A comprehensive permit is a single permit that replaces the approvals otherwise required from separate city or town permitting authorities. The Zoning Board of Appeals may approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the state Housing Appeals Committee (HAC). Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

As revised in 2008, Chapter 40B encourages communities to be proactive in guiding the development of affordable housing to meet local needs through Housing Certification. To become Certified, communities must prepare a Housing Production Plan that promulgates proactive strategies toward meeting the 10 percent threshold, which may include affordable homeownership units and all rental units that are part of an eligible mixed-income development. Where communities have Housing Production Plans approved by the Department of Housing and Community Development (DHCD) and implement strategies that result in the creation of affordable housing units equal to 0.5 percent of their year-round housing units in a calendar year, communities can deny unfavorable Comprehensive Permit projects for a period of one year. If the number of affordable units created in a year is equal to 1 percent of year-round housing units, the Certification lasts for 2 years.

Kingston has continued to make steady progress toward meeting its affordable housing goals under Chapter 40B. Over the past decade, Kingston has added approximately 67 units to its Subsidized Housing Inventory (SHI), through Chapter 40B Comprehensive Permit developments, and through Local Initiative Projects, with limited contribution from other local housing mechanisms. Most of the affordable units produced to date have been homeownership opportunities; however, 29 rental units have been added to the SHI in recent years. Building on the recommendations of previous planning efforts, Kingston has established two mixed-use zoning districts that together allow for up to 1,000 new housing units, including roughly 200 affordable units. The Town also maintains an active Affordable Housing Trust, funded through the Community Preservation Act, which provides advocacy, technical guidance, and financial support for affordable housing creation. Looking ahead, Kingston continues to explore opportunities for small-scale infill and adaptive reuse projects to create additional affordable housing and diversify its housing stock.

## ABOUT THIS REPORT

The Town of Kingston's Housing Production Plan (HPP) for Fiscal Years 2026-2031 is a strategic document designed to guide the community in meeting its current and future housing needs. Developed with input from community members, Town staff, and other town stakeholders, the HPP offers a comprehensive analysis of local housing conditions and presents targeted strategies to increase housing choice and affordability while preserving Kingston's unique character and neighborhood fabric. It serves both as a policy framework and a practical guide for housing-related decision-making over the next five years. Kingston's housing market is shaped by shifting demographics, limited housing diversity, and rising costs. This plan identifies key gaps between the housing supply and resident needs, providing a foundation for data-driven, equitable, and responsive actions.

Under Massachusetts General Laws Chapter 40B (Sections 20-23), the state's goal is for all municipalities to have at least 10 percent of year-round housing units deemed affordable to low- and moderate-income households, or for affordable housing to occupy at least 1.5 percent of a community's total land area. Most communities that have met this goal have done so by achieving the 10 percent threshold. **As of February 2026, Kingston is below this benchmark, with 272 units listed on the Subsidized Housing Inventory (SHI) out of 5,251 total year-round units – equating to 5.18 percent.** This reflects data from the 2025 inventory prepared by the Executive Office of Housing and Livable Communities (EOHLC) and a review of a comprehensive SHI inventory update by the Kingston Planning Department.

### Housing Terminology

**Affordable Housing.** For purposes of inclusion on the state's Subsidized Housing Inventory, this refers to housing available to households with incomes not exceeding 80 percent AMI, and at a cost that does not exceed 30 percent of their monthly gross income. For inclusion on the state's Subsidized Housing Inventory (SHI), affordable housing must also be subsidized, deed-restricted, and marketed according to a strict fair marketing and tenant selection plan.

**Housing Production Plan.** A Housing Production Plan (HPP) is a community's strategy for meeting its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations. CMR 56.03 describes the required contents of an HPP, the local and state approval procedure, and the certification process. Communities can request state certification of their HPPs if they meet their annual production goal of adding either 0.5 percent or 1.0 percent of their total year-round housing count to the Subsidized Housing Inventory in a given year. Municipalities that meet the 0.5 percent target are eligible for a one-year certification, while those that meet the 1 percent target can receive a two-year certification. During this period, decisions of the local Board of Appeals regarding comprehensive permit (40B) applications will generally be upheld by the Housing Appeals Committee even if the municipality has not achieved the 10 percent statutory minimum under Chapter 40B.

Looking ahead, Kingston's SHI percentage may decline if affordability restrictions at Indian Pond Road (4 rental units) expire in 2025, Silver Lake Homes (50 rental units) expire in 2027, 23 Evergreen St (8 rental units) expire in 2034, and Kingston Pines (20 rental units) expire in 2034.

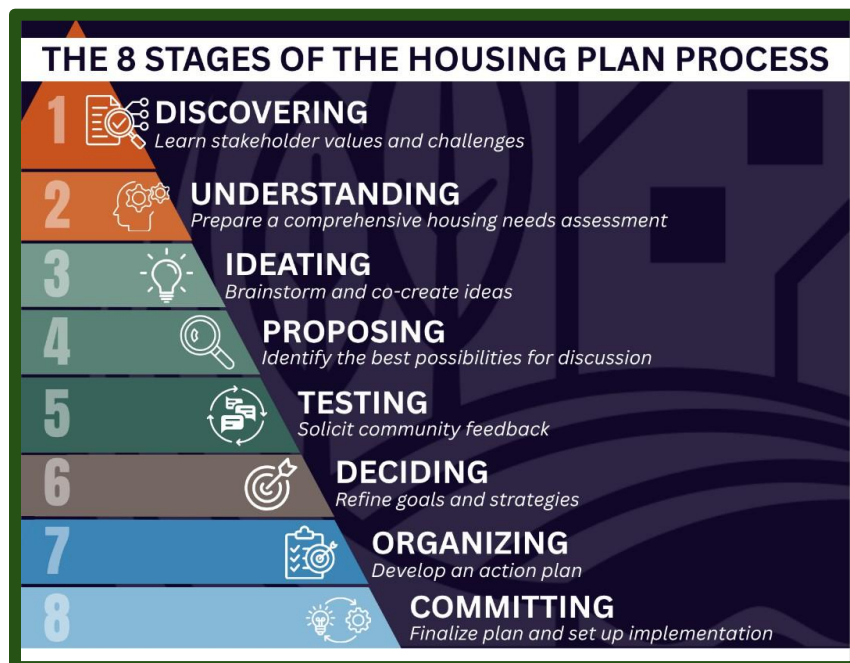
## This Housing Production Plan includes:

- **Chapter 1: Introduction** – A high-level overview of the plan's purpose, key findings, and directions.
- **Chapter 2: Talking About Housing** – an overview of the historic inequities within housing development/policy, which will lay the foundation for why we plan for housing.
- **Chapter 3: Five-Year Housing Goals and Strategies** – A forward-looking roadmap outlining goals and actionable strategies to guide local efforts and policy decisions.
- **Chapter 4: Housing Needs Assessment** – An in-depth analysis of demographic, economic, and housing trends to identify who lives in Abington, what housing is available, and where the greatest needs exist.
- **Chapter 5: Development Constraints and Opportunities** – An evaluation of zoning, infrastructure, environmental, and market conditions that influence where and how new housing can be developed.

## PROCESS

This Housing Production Plan was prepared by the Old Colony Planning Council (OCPC) in coordination with the Kingston Planning Department and the Kingston Affordable Housing Trust, and was funded through a Planning Assistance Grant, District Local Technical Assistance (DLTA), and a local match from the Affordable Housing Trust and Planning Board. Since the adoption of the 2019 Housing Production Plan, Kingston has made limited but targeted progress toward its housing goals. Kingston has, however, completed important foundational work, including compliance with state zoning requirements (MBTA Communities/3A), housing and infrastructure studies, and securing state funding to prepare the former Maple Street Fire Station site for potential affordable housing development. This updated Housing Production Plan recalibrates expectations and identifies clearer, more actionable strategies to align zoning, infrastructure, and funding tools to support future housing production.

The Housing Production Plan was reviewed and adopted by the Planning Board on **DATE**, and the Select Board on **DATE**.



## WHY THIS MATTERS

- **Stable housing strengthens Kingston.** Housing touches nearly every aspect of community well-being—from economic security and public health to environmental sustainability and social connection. When residents can afford to stay, they put down roots—supporting local businesses, engaging in civic life, and helping neighborhoods thrive. Housing stability leads to a more resilient, connected, and healthier community.
- **Housing is economic development.** Financially attainable housing options help attract and retain workers in critical sectors like healthcare, education, and public safety. Employers are more likely to invest in communities where employees can afford to live.
- **More affordable and accessible.** Addressing housing needs benefits everyone—from young professionals and growing families to older adults who wish to age in place.

## BENEFITS OF AN HPP?

- **Achieve planning goals:** By taking a proactive approach in the adoption of an HPP, Kingston is much more likely to achieve both its affordable housing and community planning goals, with action items and timelines enhancing coordination.
- **Access to grants:** By having an approved HPP, Kingston gains access to state grant resources otherwise not available to the town.
- **Refresh previous goals and strategies:** Only a limited number of the strategies outlined in Kingston's 2019 Housing Production Plan have been implemented to date. Aside from broader planning and analysis efforts, the primary actions undertaken since adoption of the prior plan include securing funding through an EPA grant for Brownfield site assessments, participation in a UConn Technical Assistance Program (TAB) study, and the successful acquisition of a MassDevelopment grant through the Community One Stop for Growth Program. This grant, pending public announcement, will support environmental assessment and remediation of the former Fire Station site on Maple Street, to prepare the property for future affordable housing development. Given the limited implementation of prior strategies, this update of the Housing Production Plan represents an opportunity to reassess unmet goals, reset priorities, and establish a more actionable and clearly sequenced set of strategies tied to available funding, infrastructure capacity, and defined implementing entities.

## ENGAGING THE KINGSTON COMMUNITY

Kingston's Housing Production Plan process engaged the community in various ways, including interviews, focus groups, and a community survey. While the promotion of community engagement activities for the Housing Production Plan, including the community survey and public convenings, attempted to include all individuals with an interest in housing, participation was limited. The survey received 155 responses, which, while providing valuable insights, represents a small portion of Kingston's overall population. This underscores the importance of interpreting results with caution.

Because the survey relied on self-selected sampling, participants engaged on their own accord, and willingness to participate was likely influenced by interest in the topic, available time, or capacity to fully engage. This type of sampling can amplify existing disparities in engagement, access, and privilege. Certain populations, particularly those with more free time or greater familiarity with civic processes, may be overrepresented, while other groups, including marginalized or underrepresented residents, may be underrepresented.

The Old Colony Planning Council acknowledges these limitations and has used the engagement results to inform but not define the recommended goals, strategies, and implementation actions. Input gathered from the 155 survey participants and meeting attendees has been considered alongside demographic data, housing market analysis, and state and regional best practices to

ensure that the Housing Production Plan reflects both community feedback and broader housing needs.

### **Prior Planning Efforts**

Over the past decade, Kingston has undertaken two significant planning processes related to affordable housing. This Housing Production Plan builds on these efforts, and in accordance with current requirements for Housing Certification, and recommends specific locations for and characteristics of affordable housing that would be appropriate for Kingston.

- The previous **Housing Production Plan (2019)** outlined strategies to be carried out by the Town in order to facilitate the creation of affordable housing units to meet the 10 percent minimum threshold under Chapter 40B. The plan recommended zoning changes, identified housing preferences, and amended guidelines to encourage the development of affordable housing compatible with community needs and land use goals.
- The **Kingston Master Plan**, completed in 2017, provided a comprehensive plan for conservation and growth in Kingston, identifying visions and policies for areas of the town that share land use settlement patterns and natural resource characteristics (including Rural, Residential Conservation, Town & Neighborhood Centers, and Transformational Sectors). A Sustainable Community and Growth Management Toolkit within the plan provides principles for creating more diverse housing choices for people in the workforce and residents at all stages of their lives to live in proximate neighborhoods. The plan provided background analysis and reflections on housing and neighborhoods, along with the natural environment, open space & recreation, historic and cultural resources, economic development, transportation and mobility, public infrastructure and utilities, and public facilities and services. The Implementation Plan identified strategies to protect and enhance neighborhoods, facilitate housing diversity and affordable housing development, and to update preferences and priorities for housing development.

### **SUMMARY OF HOUSING KEY FINDINGS**

- **Changing Demographics** – Kingston has continued to experience slow, steady population growth, accompanied by significant demographic shifts. Smaller households now make up a large share of the community: 34% of households consist of one person, and 60% contain one or two people, yet most of Kingston’s housing stock continues to be large, single-family homes with 2–4 bedrooms, built for larger households in earlier decades. The community is also aging, with growing numbers of older adults seeking to downsize or transition to lower-maintenance housing options.
- **Affordability Challenges** – Kingston faces substantial affordability pressures. Nearly 20% of households earn below \$50,000, and lower-income renters are especially vulnerable. 44% of renters are cost-burdened, and approximately 20% are severely cost-burdened. Homeowners with mortgages also face pressures: nearly one-third spend more than 30% of their income on housing, and 15% are severely burdened. With very low vacancy rates for both owner- and renter-occupied units, affordability challenges are expected to persist without meaningful additions to the affordable housing supply.
- **Limited Existing Multifamily Zoning** – While various forms of “multifamily” housing are allowed “by right” in certain zoning districts, these areas are limited in size and scattered throughout town. In addition, multifamily projects are likely to trigger other local review processes.

- **Development Potential and Constraints** – Kingston has strong market interest and strategic opportunities in areas with supportive zoning and infrastructure, but base zoning restrictions, high parking requirements, and environmental constraints limit where new housing can be built.
- **State Benchmark Status (40B)** – Kingston is currently below the 10 percent affordable housing benchmark under Chapter 40B (5.18%).
- **Protecting Existing Character** - Public input consistently reflects a strong attachment to Kingston’s character as a predominantly single-family, suburban community. Residents express concerns that higher-density developments may change neighborhood character, increase traffic, or strain local services. At the same time, many acknowledge that additional housing types, such as smaller homes, townhouses, and well-designed multifamily housing, may be necessary to meet the needs of seniors, young adults, and local workers.
- **Reaction to Proposed Zoning Changes** - Kingston has taken incremental steps toward diversifying its housing supply, but zoning reforms have historically been cautious and narrowly applied. Recent efforts to explore zoning changes for targeted parcels or districts have generated mixed reactions, with some residents expressing concern about piecemeal changes, while others advocate for broader, more systematic updates that would support a wider range of housing options across the community.

### HOW MUCH HOUSING IS NEEDED?

Kingston will need to plan for approximately 450–550 new housing units by 2035 to accommodate projected population changes, aging households, and continued demand from local workers. At least 20–25% of these units (90–130 units) would need to be income-restricted (with 10% of these units developed under Kingston’s Inclusionary Zoning bylaw), with a focus on households earning below 80% of Area Median Income (AMI) to improve Kingston’s current 5.18% standing on the Subsidized Housing Inventory (SHI). To meet the needs of smaller and older households, who increasingly dominate new household formation, Kingston should prioritize a diverse bedroom mix that includes a minimum of 150–200 one- and two-bedroom units, while still providing some three-bedroom units for family housing. Ensuring that all 272 existing SHI units remain deed-restricted, along with preserving public housing units and any affordable homes at risk of expiring, is essential to maintaining compliance with Chapter 40B and supporting long-term affordability. Together, these strategies would help Kingston meet future housing demand, improve affordability, and support a more balanced and accessible housing stock.

## **LOOKING AHEAD**

Achieving the community's five-year goals will require a variety of regulatory, programmatic, and policy strategies. Chapter 2 includes descriptions of local regulatory strategies, local initiatives, and other approaches that address implementation capacity, education, and outreach. **The intent is not to suggest that Kingston implement all these strategies over five years, but rather to offer multiple ways the community can work to achieve its goals.** Many of these strategies are contingent on factors beyond the municipality's control, including market opportunities and funding availability. All strategies will require local approvals in accordance with applicable laws and regulations. They are not listed in order of priority.

## **AFFORDABLE HOUSING GOALS**

### **GOAL 1. PLAN + MANAGE: Strengthen Local Capacity to Plan, Advocate, and Deliver Housing Solutions**

*Enhance Kingston's ability to plan for, advocate, and implement affordable housing initiatives by improving coordination across Town departments, supporting the Affordable Housing Trust, and leveraging partnerships, funding, and technical resources.*

### **GOAL 2. PRODUCE + REVITALIZE: Expand Housing Options through Strategic Development, Reuse, and Partnerships**

*Identify and advance opportunities to create affordable and mixed-income housing through new development, adaptive reuse, and redevelopment of underutilized or publicly owned properties.*

### **GOAL 3. ZONE + ENABLE: Modernize Local Regulations to Encourage Diverse and Affordable Housing Options**

*Amend zoning to encourage diverse, inclusive, and environmentally responsible housing options that reflect changing household needs and income levels.*

### **GOAL 4. PRESERVE + PROTECT: Maintain and Improve Existing Affordable Housing Stock**

*Preserve existing affordable housing units, protect long-term affordability restrictions, and ensure residents can safely and affordably remain in their homes.*

### **GOAL 5. EDUCATE + ENGAGE: Build Public Awareness, Collaboration, and Support for Housing Initiatives**

*Foster community understanding and collaboration around housing needs and solutions through education, transparent communication, and inclusive participation.*

# CHAPTER 2: TALKING ABOUT HOUSING

Housing is one of the most important aspects of an individual’s life and livelihood. Housing matters not just for what it IS, but for what it DOES. It goes far beyond physical structures. A home offers stability, safety, and a foundation for well-being. It’s a place where young families can settle in and grow strong roots. It also offers older adults the opportunity to move into more suitable spaces while remaining near loved ones, everyday conveniences, and essential support that help them maintain familiar surroundings and a sense of connection as they age. It is also often an individual’s primary financial responsibility. The quality, safety, and stability of an individual’s home have a significant impact on their life and happiness.

## UNPACKING AFFORDABILITY

Many families today struggle to find an affordable, safe home with access to nearby necessities, such as quality schools, groceries, hospitals, parks, transportation, and employment. This is due to a phenomenon referred to as **persistent unaffordability**, which is the trend of persistently high costs of living compared to incomes. But as a term with overlapping meanings in public discourse and housing policy, affordability warrants some explanation.

From a housing policy standpoint, **affordability refers to a household’s ability to pay for housing without contributing more than one-third of their income toward rent or a mortgage and associated costs.** Approximately forty percent of renters and thirty percent of homeowners in Abington pay at least one-third of their income for housing. These households, in particular, are in need of affordable housing.

Affordable housing varies by household size and income. The U.S. Department of Housing and Urban Development (HUD) sets income levels for metropolitan areas (such as Kingston) and determines income levels accordingly. In this sense, affordable housing can refer to any deed-restricted units catering to households earning less than 80 percent of Area Median Income (AMI), or \$104,200 for a family of four in 2024. **Deeply affordable housing refers to housing units that are priced to be affordable to Extremely Low-Income Households, those earning less than 30 percent of Area Median Income, or \$48,950 for a family of four in 2024.**

**Table 1: Income Thresholds and Housing Affordability Classifications (Household of Four)**

AMI Level	Annual Income for a Household of 4	Affordability Category	Notes
30% AMI	\$49,600	Extremely Low Income	Threshold for “deeply affordable” units
50% AMI	\$82,700	Very Low Income	Common threshold for subsidized rental programs
80% AMI	\$132,300	Affordable (40B)	Standard eligibility ceiling for many deed-restricted units
100% AMI	\$160,900	Workforce	These units serve moderate-income households, often essential workers, who earn too much for affordable housing but are priced out of market-rate options.

Affordability was one of the most frequently mentioned topics during the public engagement process for this plan. In the survey and interviews, participants continually articulated that affordability was a key concern.

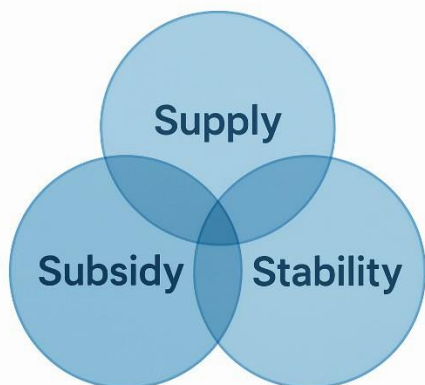
Affordability is a central focus in this plan. In Chapters 4 and 5, which cover demographic trends and housing conditions in the community, affordability is considered from a data-driven perspective, looking at the ability for households in Kingston to cover their housing costs, as well as the need for additional affordable housing. And, in Chapter 3: Goals and Strategies, the plan puts forth priorities to promote housing affordability in Kingston.

Traditionally, affordable housing has been provided through public subsidies and public housing, such as homes managed by the Kingston Housing Authority, or developed by private nonprofit organizations like Habitat for Humanity and similar entities. While comments about affordable housing can often refer to these types of units, they can also refer to the lack of affordable market-rate homes, which typically consist of older housing stock that has become more affordable over time. These are sometimes called Naturally Occurring Affordable Housing, or NOAH.

What's causing the trend toward persistent unaffordability? Many factors contribute to the issue, but, on a local level, the most common are low-density zoning, excessive parking requirements, high demand for certain locations, high land costs, and high costs of development. Additionally, existing barriers to homeownership and growing racial disparities only exacerbate housing inequalities and prevent families, especially BIPOC and low-income families, from accumulating wealth, establishing income security, and having economic choice.

## Promoting Lasting Housing Affordability

This plan emphasizes achieving widespread housing affordability through coordinated efforts across market-based, nonprofit, and public sectors. Lasting affordability depends on three interconnected strategies:



1. **Supply** – Increasing the overall production of housing to ensure adequate availability for current and future residents.
2. **Subsidy** – Targeting financial resources to support the development and preservation of subsidized units for households with lower incomes.
3. **Stability** – Implementing policies and programs that protect residents from displacement, including tenant protections, rent stabilization, and community support measures.

The intersection of these three strategies is essential. Expanding supply without subsidies may not help lower-income households; subsidies alone cannot ensure broad access if housing production is insufficient; and without stability measures, even affordable units may not remain accessible over time. By addressing supply, subsidy, and stability simultaneously, the community can create a sustainable housing ecosystem where affordability is preserved for the long term.

## Defining Affordable Housing

A commonly accepted definition of affordable housing is housing that costs no more than 30% of a household's income; therefore, affordable housing can naturally occur or result from assistance. The State defines Affordable Housing as housing that costs 30% or less of household income for households making less than 80% of the state or Area Median Income (AMI), whichever is lower. Based on current income limits for the communities in Plymouth County, a family of four making up to \$130,000 per year may qualify for certain affordable housing programs (rental and homeownership).

The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30% of a household's gross income. For renters, these housing costs generally include rent, plus estimated utilities. For homeowners, housing costs generally include mortgage payments, taxes, insurance, and estimated utilities. When a household pays more than 30% of its income on housing (including utilities), it is considered to be cost-burdened; when a household pays more than 50 percent of its income on housing (including utilities), it is considered to be severely cost-burdened. As a result, these households may have difficulty affording necessities such as food, clothing, transportation, and medical care.

Affordable housing is also defined according to the percentage of the median income of 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, EOHLC 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. Specific metrics used by EOHLC to determine if a unit counts towards a municipality's Subsidized Housing Inventory:

- 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 restricted to affordable levels. These restrictions must last at least 30 years.
- Approved by a housing subsidy agency as eligible for a comprehensive permit or as "Local Action Units" (developed without a comprehensive permit).
- The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
- Project owners must meet affirmative marketing requirements.

# WHAT MAKES AFFORDABLE HOUSING “COUNT” ON THE SUBSIDIZED HOUSING INVENTORY?

## UNITS MUST BE:



### **AFFORDABLE**

to households with incomes at or below 80 percent of the Area Median Income (AMI).



### **APPROVED**

by a housing subsidy agency as eligible for a comprehensive permit or as “Local Action Units” (*developed without a comprehensive permit*).



### **PROTECTED**

by a long-term affordable housing restriction; and



### **MARKETED**

and sold or rented under an EOHLC compliant Affirmative Fair Housing Marketing Plan.

## What Does Affordable Housing “Look” Like?

A common myth about affordable housing is that it consists only of higher-density apartments. This is not true. Affordable housing is just like any other type of housing and comes in many shapes and sizes, ranging from single-family homes to duplexes and from townhomes to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can come in a range of architectural styles, scales, and densities.



Affordable housing is typically indistinguishable from market-rate housing in both design and quality. In Kingston, affordable homes may be created through mixed-income developments, adaptive reuse of existing buildings, accessory dwelling units, or the inclusion of deed-restricted units within new subdivisions. These homes are built to the same building codes, design standards, and appearance requirements as surrounding properties, ensuring they blend seamlessly into the community. The key difference is that affordability is determined by income, meaning eligible households pay no more than 30% of their income on

housing costs, making it possible for longtime residents, local workers, and young families to remain in Kingston.

### **Single-Family Homes**



Smaller single-family homes, commonly referred to as "starter homes," are an important part of a community's housing stock. These options provide opportunities for families seeking to own their first home, as well as for older residents looking to downsize.

However, over the last decade, the price for these "starter homes" has risen drastically, largely due to limited supply and increased demand. The shortage of starter homes keeps the median price of a single-family home in Massachusetts

above \$400,000. The 2024 median sales price for a single-family home in Kingston was approximately \$693,000.

## **Public Housing**



Publicly owned and operated affordable housing developments are arguably the most recognizable type of affordable housing. Many municipalities in Massachusetts have a Housing Authority that owns and operates housing for low-income residents, including families and those who are elderly and/or disabled.

This housing can be provided at various densities or styles, ranging from apartments to duplexes, or even single-family homes. This picture shows the Meadowcrest community, which is owned and managed by the Kingston Housing Authority.

## **Mixed-Income Housing**



Some affordable housing developments contain a mix of affordable and market-rate units. Mixed-income developments come in a range of densities and housing types, ranging from apartments to townhomes to single-family subdivisions. Most of these developments are privately owned and operated.

This image shows The McElwain School Apartments in Bridgewater, a renovated elementary school with 57 residential apartments, 90% of which are set aside as affordable units. The remaining 10% of units are at market rate.

## **Accessory Dwelling Units**



Accessory dwelling units, sometimes referred to as "in-law apartments," are small dwellings that are on the same property as a regular single-family home. These can be attached to the main home or built as a separate building in the backyard, depending on local regulations. In Massachusetts, Governor Healy signed the Affordable Homes Act (8/6/24), which requires municipalities to adopt by-right permitting in single-family zoned districts, caps parking mandates at one spot per unit for ADUs further than ½ mile from public transit and bans owner occupancy requirements. Until the law was signed, cities and towns in Massachusetts regulated ADUs. Some

municipalities allowed them, while others had complex zoning laws that could make it nearly impossible to build one.

Accessory dwelling units can provide affordable housing options for residents, family members, or caregivers. They can provide the homeowner with an additional income stream, which can reduce overall housing costs.

### ***Private Rental Housing***



Many low-income families rent private units and receive housing assistance through the federal Tenant-Based Rental Assistance program. Rental units that are at or below "fair market rent" may be eligible for this program. Eligible low-income households are required to pay 30 percent of their household income towards rent, while subsidies cover the remaining costs.

Households that receive rental assistance are free to rent any type of housing that is at or below fair market rent, including single-family homes, duplexes, triplexes, townhomes, and apartments.

### ***Non-Profit Housing***



Non-profit organizations may also build and manage affordable housing development. Often, these developments receive state and federal funding for construction. In return for financial support, the units must be deed-restricted and reserved for eligible low-income households.

This image shows the Sycamore On Main development in Brockton, which provides 48 apartments, 100% of which are affordable for low-income families. This project is owned by NeighborWorks Housing Solutions and managed by WinnResidential.

## **CHAPTER 3: FIVE-YEAR HOUSING GOALS & STRATEGIES**

The HPP's goals and strategies are intended to guide local housing policies and initiatives for municipalities. However, they do not bind future actions or decisions of local officials or the local legislative body. This plan is centered upon addressing the housing needs in Kingston today by working to protect existing residents, preserve Kingston's naturally affordable housing stock, and add new housing opportunities that are affordable to low- and moderate-income community members, as well as to help them to build wealth. The following goals and strategies are the product of months of research, analysis, discussions with staff, and community engagement, including interviews, focus groups, and a survey.

### **EOHLC Regulations for HPP Goals**

*These preliminary draft goals are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans:*

- *a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly.*
- *a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50 percent of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).*

*Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans:*

- a) the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.*
- b) the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.*
- c) characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.).*
- d) municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or*
- e) participation in regional collaborations addressing housing development.*

## **Implementation & Monitoring**

The Kingston Planning Department and Kingston Affordable Housing Trust (KAHT) should jointly serve as the primary coordinators for implementing this Housing Production Plan, although support staff has been significantly reduced due to budget cuts. They should track progress annually, update the Planning Board and Select Board, and adjust priorities as funding, staffing, and development opportunities evolve. The matrix below outlines suggested lead entities, supporting partners, and an indicative timeframe for each strategy. “Near-Term” generally refers to actions in the first 1–2 years after HPP approval; “Mid-Term” refers to 3–5 years; “Ongoing” indicates continuing work.

### **Role of the Kingston Housing Authority in Implementation**

The Kingston Housing Authority represents an important local partner in implementing this Housing Production Plan. With established management systems, ongoing capital planning, and experience administering state-aided housing programs, the Housing Authority provides institutional capacity that supports both preservation and future development efforts.

Coordination among the Housing Authority, Planning Department, and Kingston Affordable Housing Trust will be essential to aligning capital investments, preservation priorities, and funding opportunities. This collaborative structure strengthens Kingston’s ability to manage existing affordable housing assets while advancing new housing initiatives consistent with local goals and state requirements.

## Goals & Strategies

The Town of Kingston recognizes that the successful implementation of this Housing Production Plan will depend on the availability of staffing, funding, and administrative capacity. In recent years, municipal resources have been constrained due to budget limitations and reductions in staff capacity, which may affect the Town’s ability to advance all strategies within the five-year HPP timeframe.

As a result, the following action plan distinguishes between:

- **Core 5-Year Actions** are the Town’s highest-priority and most realistic implementation items for the 2026–2031 HPP period.
- **Secondary Actions** are worthwhile initiatives that should be pursued as staff capacity, consultant support, funding, and development opportunities allow.
- **Longer-Term Initiatives** reflect important housing objectives but are likely to require additional planning, funding, political support, or implementation time beyond the current HPP period.

### Acronym Key

- **BOS:** Board of Selectmen
- **COA:** Council on Aging
- **CPC:** Community Preservation Committee
- **EOHLC:** Executive Office of Housing and Livable Communities
- **KAHT:** Kingston Affordable Housing Trust
- **KHA:** Kingston Housing Authority
- **MHP:** Massachusetts Housing Partnership
- **OCPC:** Old Colony Planning Council
- **PB:** Planning Board
- **ZBA:** Zoning Board of Appeals

## GOAL 1: PLAN + MANAGE

Strategy	Action Steps	Lead Entity	Supporting Entities	Timeframe	Priority
1.1 Strengthen Local Capacity & Governance	Develop a 3–5 year Strategic Plan for the Kingston Affordable Housing Trust (KAHT), defining mission, programs, funding targets, and evaluation metrics	KAHT	Planning, BOS, Consultant	Core 5 Year action 2027/2028	High
	Provide ongoing training for KAHT members (yearly)	KAHT	MHP, CHAPA	Core 5 Year action Ongoing	Medium
	Establish a KAHT Public Engagement Plan	KAHT	Town Admin, COA	Core 5 Year action 2027/2028	Medium

	Integrate housing goals into Master Plan update, OSRP, Climate/MVP planning, DPW capital plans	Planning	BOS, Conservation, DPW, OCPC (RPA)	Core 5 Year action  Ongoing	High
	Establish part-time staff support for the Affordable Housing Trust.	KAHT	Town Administrator/Select Board, CPC	Secondary Action	Medium
<b>1.2 Improve Interdepartmental Coordination</b>	Develop “pattern book” templates for ADUs, cottage clusters, conversions	KAHT	Planning, Architect/consultant, MHP	Longer-Term Initiative	Medium
<b>1.3 Strategic Use of Local Funding</b>	Expand the use of CPA funds for affordable housing creation and preservation	KAHT	CPC	Core 5 Year action  2027/2028 (then ongoing)	High
<b>1.4 Transparency &amp; Access</b>	Develop a centralized housing information hub on the Town website	Planning	KAHT	Core 5 Year action  2027/2028	Medium
	Publish Annual Housing Report (SHI status, production, preservation activity) as part of Annual Town Report	KAHT	Planning	Core 5 Year action  Annual	High

## GOAL 2: PRODUCE + REVITALIZE

Strategy	Action Steps	Lead Entity	Supporting Entities	Timeframe	Priority
<b>2.1 Advance Mixed-Income Development on Priority Sites</b>	Identify 2–3 Town-owned sites for feasibility studies	Planning	BOS, DPW, Schools, KAHT	Secondary Action	High
	Consider implementing a reuse/disposition policy prioritizing mixed-income housing	BOS	Planning, KAHT	Longer-Term Initiative	Medium
<b>2.2 Redevelop Underutilized Private Properties</b>	Establish redevelopment scenarios for the Route 3A corridor	Planning	Consultant	Longer-Term Initiative	Medium
	Explore zoning incentives for the conversion of non-residential uses into residential	Planning Board	Planning	Secondary Action	High

<b>2.3 Adaptive Reuse &amp; Historic Rehabilitation</b>	Identify historic buildings suitable for housing reuse	KAHT	Historic Commission, Planning	Core 5 Year action 2028-2030	Medium
	Use CPA to support preservation + affordable housing components	CPC	KAHT	Core 5 Year action 2028 - 2032	Medium
<b>2.4 Ownership Housing Opportunities</b>	Explore a Chapter 40Y Starter Homes District	Planning	Consultant	Core 5 Year action 2027/2028	Medium
<b>2.5 Missing Middle &amp; Small-Scale Development</b>	Partner with Habitat for Humanity for 80% AMI ownership units	KAHT	Habitat for Humanity	Core 5 Year action Ongoing	Medium
	Identify 3–5 infill parcels for small-scale ownership housing	Planning	KAHT	Secondary Action	Medium
	Explore duplexes/triplexes/cottage clusters by right	Planning Board	Planning	Core 5 Year action 2028/2029	High
<b>2.6A Issue RFP for SHI-Eligible Housing on Former Maple Street Fire Station Site<sup>3</sup></b>	Promote “gentle density” consistent with the Master Plan	Planning	KAHT	Secondary Action	Medium
	Complete environmental remediation through MassDevelopment Brownfields Program	Planning / Town Administrator	KAHT, MassDevelopment	Core 5 Year action 2027/2028	High
	Conduct site feasibility study, concept design, and pro forma analysis	Consultant	Planning, KAHT	Secondary Action	High
	Draft and issue Request for Proposals (RFP) requiring SHI-eligible units	Board of Selectmen	KAHT, Planning	Secondary Action	High
	Evaluate developer responses based on affordability, design compatibility, and feasibility	Board of Selectmen	KAHT, Planning Board	Longer-Term Initiative	High
	Negotiate land disposition agreement prioritizing mixed-income or affordable housing	Board of Selectmen	Town Counsel, KAHT	Longer-Term Initiative	High

<sup>3</sup> This strategy fulfills 760 CMR 56.03 requirement identifying a municipally owned parcel for which the Town commits to issue an RFP for SHI-eligible housing.

<b>2.6B Encourage Comprehensive Permit (40B) Applications on Priority Private Sites<sup>4</sup></b>	Identify privately owned underutilized or environmentally constrained parcels appropriate for housing redevelopment (e.g., Cobb & Drew property)	Planning	KAHT	Core 5 Year action 2028/2029	Medium
	Provide informal pre-application guidance to prospective affordable housing developers	Planning	KAHT, ZBA	Secondary Action	Medium
	Encourage redevelopment of brownfield or distressed sites with significant affordable housing components	KAHT	Planning	Longer-Term Initiative	Medium
	Prioritize cluster-style, context-sensitive, or mixed-income development models in Town feedback	ZBA	Planning Board	Longer-Term Initiative	Medium
	Monitor redevelopment opportunities along Route 3A corridor and other commercial areas	Planning	BOS	Core 5 Year action Ongoing	Low

### GOAL 3: ZONE + ENABLE

Strategy	Action Steps	Lead Entity	Supporting Entities	Timeframe	Priority
<b>3.1 Zoning Audit &amp; Updates</b>	Conduct a zoning audit to identify barriers to ADUs, conversions, and infill development	Planning	PB, Consultant	Core 5 Year action 2027/2028	High
<b>3.2 Expand Missing Middle Options</b>	Explore zoning incentives for Single-Family conversions to 2–4 units with exterior preservation	PB	Planning	Secondary Action	Medium
	Explore zoning amendments to allow for cottage courts/clusters	PB	Planning	Secondary Action	Medium
<b>3.3 Flexible Regulations to Enable Affordability</b>	Incentivize universal design and accessible units	Planning, Building	COA	Core 5 Year action 2028/2029	Medium
	Explore density bonuses for adaptive reuse	PB	Planning	Secondary Action	Medium

<sup>4</sup> This strategy fulfills 760 CMR 56.03 requirement identifying specific sites for which the Town will encourage the filing of Comprehensive Permit applications.

<b>3.4 ADUs &amp; Low-Impact Infill</b>	Explore property tax exemption for affordable ADUs (59 §50) <sup>5</sup>	BOS	Assessors	Secondary Action	Medium
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## GOAL 4: PRESERVE + PROTECT

Strategy	Action Steps	Lead Entity	Supporting Entities	Timeframe	Priority
<b>4.1 Preserve SHI Units</b>	Map all expiring-use units & create preservation strategy	KAHT	Planning, KHA	Core 5 Year action 2027/2028	High
	Explore Inclusion of Accessory Dwelling Units (ADUs) on the Subsidized Housing Inventory (SHI) <sup>6</sup>	Planning	KAHT, Planning Board, CPC, EOHLC	Secondary Action	Medium
<b>4.2 Rehabilitation &amp; Safety</b>	Establish a housing rehab program for low-income households	KAHT	CPC, Habitat for Humanity, Nonprofit Partners	Longer-Term Initiative	Medium
	Provide repair funding to support aging in place	KAHT	COA	Core 5 Year action 2028-2032	Medium
	Research senior co-housing or home-sharing	COA	KAHT	Secondary Action	Low
<b>4.3 Support Kingston Housing Authority<sup>7</sup></b>	Conduct a capital needs assessment of KHA units	KHA	KAHT, Planning	Core 5 Year action 2027/2028	Medium
	Seek funds for modernization and accessibility improvements	KHA	KAHT, CPC, EOHLC	Secondary Action	Medium
<b>4.4 Strengthen Partnerships</b>	Partner with Habitat, LIP developers, nonprofits	KAHT	Planning	Core 5 Year action Ongoing	Medium

<sup>5</sup> The Town will consult with EOHLC to determine whether units assisted under M.G.L. c. 59, §50 can be structured to qualify for SHI inclusion and will only count units toward the SHI upon EOHLC review and approval.

<sup>6</sup> The Town will consult with the Executive Office of Housing and Livable Communities (EOHLC) to determine whether ADUs produced pursuant to local bylaws and state law can be structured to meet SHI guidelines and will only count units toward the SHI that are formally approved by EOHLC.

<sup>7</sup> Kingston will continue to work collaboratively with the Kingston Housing Authority to preserve and modernize existing public housing units as a core component of the Town's affordable housing strategy. This includes coordinating on capital planning, pursuing supplemental funding sources, and leveraging local resources such as Community Preservation Act (CPA) funds to address accessibility improvements, building system upgrades, and long-term maintenance needs. Preserving existing public housing is a cost-effective strategy that protects deeply affordable units, minimizes displacement risk, and ensures that Kingston retains housing options for residents with the greatest financial need. Public housing preservation efforts will complement new affordable housing production and help maintain long-term progress toward the Town's Chapter 40B goals.

<b>4.5 Stability for Vulnerable Residents</b>	Improve coordination among COA, Veterans, and disability advocates	COA	BOS, social services	Core 5 Year action 2027/2028	Medium
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## GOAL 5: EDUCATE + ENGAGE

Strategy	Action Steps	Lead Entity	Supporting Entities	Timeframe	Priority
<b>5.1 Education &amp; Outreach</b>	Host yearly housing forums (ADUs, zoning reform, affordability)	KAHT	Planning, MHP	Core 5 Year action Annual	Medium
	Conduct myth-busting outreach about 40B & local needs	KAHT	Planning, BOS	Core 5 Year action 2028/2029 (then as needed)	Medium
<b>5.2 Engagement Across Boards</b>	Host annual cross-board workshop	KAHT	PB, BOS, COA	Core 5 Year action Annual	Medium
	Train boards on current housing trends & zoning tools	KAHT	State partners	Core 5 Year action Annual	Medium
<b>5.3 Communications</b>	Develop clear, easy-to-understand resources to help residents understand the SHI, local zoning, and housing needs.	KAHT/Planning	Planning Board, CPC, OCPC (consultant/Technical Assistance)	Core 5 Year action 2027	High
	Maintain centralized updates via website/social media	KAHT	Planning	Core 5 Year action 2027-2032	Medium

# COMPREHENSIVE HOUSING NEEDS: DEMOGRAPHICS SUMMARY



## POPULATION GROWTH

- The total population increased by 8.5% from 12,629 in 2010 to 13,708 in 2020.
- Expected to increase by 15,752 people by 2040, or by an additional 14.9% between 2020 and 2040.

## HOUSEHOLDS

- Kingston has 5,238 households, 12.6% more than in 2010. This is expected to increase by 9.2% (482 households) between 2020 and 2040.
- The average household size is 2.43 persons.



## AGING

- The median age increased from 41.5 years in 2010 to 45.2 years in 2023.
- Populations aged 60+ are increasing in number, while younger age groups have generally declined.

## RACE/ETHNICITY

- The racial and ethnic composition of Kingston is largely homogenous, with 97 percent of residents identifying as white alone.



## EDUCATION

- School enrollment rates in the Kingston Public Schools have increased by 4.6% in the last decade.
- 48.7% of the population aged 25+ has a bachelor's or higher degree.

## DISABILITY

- Approximately 10% of residents have some disability.
- The most common disability types are ambulatory, cognitive, and hearing difficulties.



## INCOME/EMPLOYMENT



- The median household income is \$115,863.
- Approximately 21% of households have an annual income under \$50,000.
- The 2025 annual unemployment rate was 4.2 percent.

# HOUSING STOCK SUMMARY

## HOUSING UNITS

- There are 5,658 housing units in Kingston, a 13.3% increase since 2010.
- 78% of housing units are single-family detached structures.
- 50.1% of the housing stock was built after 1979.



## HOMEOWNERSHIP



- 81.2% of housing units are owner-occupied.
- Homeownership is more common than renting among all age groups.

## HOUSING MARKET

- In 2023, the homeowner vacancy rate was 1% while the rental vacancy rate was 0%.
- In 2023, the median sales price of a single-family home was \$562,000. The median listing price of a single-family home was \$615,000.



# AFFORDABILITY SUMMARY



## POVERTY

- 3.1% of the population is in poverty (about 435 people).
- Roughly 2,400 households (44%) are considered low-income, earning 80% or less of the Area Median Income (165,400 for a 4-person household).
- Those aged 65+ have the highest poverty rates (7.1%).

## HOUSING AFFORDABILITY

- 5.18% (272 units) of Kingston's housing is currently included on the approved Subsidized Housing Inventory (SHI).
- Fair Market Rents for the Boston-Cambridge-Quincy metro area continue to rise, with 2025 FMRs now from \$2,263 (Studio) up to \$3,761 (4 Bedroom).



## COST BURDEN

- 32% of owner-occupied households with a mortgage and 44% of renter-occupied households spend more than 30 percent of their gross household income on housing costs.

## **CHAPTER 4: HOUSING NEEDS ASSESSMENT**

The needs assessment takes into consideration the current and projected demographic profile of the community, as well as existing housing supply, market trends, and projected housing growth over the next two years. A comparison of household incomes and housing costs reveals the affordability gap for different types of households and housing forms.

Data for this analysis comes from public sources, including the US Census/American Community Survey (ACS), Town of Kingston Assessor, the Executive Office of Housing and Livable Communities (EOHLC), the Executive Office of Labor and Workforce Development (EOLWD), as well as proprietary data sources such as The Warren Group.

While the analysis focuses on the Town of Kingston, data for larger geographical areas are provided for context. The federal Department of Housing and Urban Development (HUD) establishes income guidelines that are used to define housing affordability and defines median incomes on a regional basis in order to identify households with low and moderate incomes in relation to the communities in which they live. The town of Kingston is located in the Boston/Cambridge/Quincy Fair Market Rent Area (HMFA).



# KEY FINDINGS

## DEMOGRAPHICS

### POPULATION GROWTH

The population of Kingston increased 8.5 percent from 12,629 in 2010 to 13,708 in 2020. It is expected to increase to 15,752 people by 2040, or by 14.9 percent.



**32.5 PERCENT**  
of Kingston's households include children.

### HOUSEHOLD GROWTH

There are a total of 5,238 households in Kingston, a 12.6 percent increase from 2010. This number is expected to increase another 9.2 percent by 2040.

**2.43**

**PERSONS PER HOUSEHOLD**  
The average household size has decreased in the last decade.

### PUBLIC SCHOOLS

In the past decade, public school enrollment has increased by 4.6 percent, with 2,134 children enrolled in the 2024-2025 school year. Approximately 82 percent of children aged 3 and older attend public schools.

**97%**

of Kingston's population identifies as white alone, increasing over the last decade.

### DISABILITIES

Approximately 10 percent of residents live with a disability. The most common types of disabilities among Kingston's residents include ambulatory, cognitive, and hearing difficulties.



**69 PERCENT**  
of Kingston's workforce is employed in Plymouth County.

### AGE

Between 2010 and 2023, the median age of residents increased from 41.5 to 45.2. In that same period of time, populations 60+ have grown, while younger age groups have generally declined.

**4.2%**

of Kingston's population is unemployed.

### COMMUTE

Residents' mean travel time to work has increased in recent years to 36.3 minutes. The large majority (91%) complete this commute by car, truck, or van.

**\$115,863**

**MEDIAN HOUSEHOLD INCOME**  
21% of households make less than \$50,000 annually.

## DEMOGRAPHIC PROFILE

Kingston is a small community with a range of traditional settlement patterns encompassing dense seaside cottages, historic centers, suburban subdivisions, and rural areas. The total population is just under 14,000, with nearly 5,500 households.

### Households

Kingston's total households are projected to increase about 9% between 2020 and 2050, driven primarily by the growth of households without children. Specifically, the number of households with two or more adults and no children, as well as a single occupant, is projected to increase significantly over the next thirty (30) years.

**Table 2: Kingston Household Population Projections, 2010 - 2050**

KINGSTON HOUSEHOLD POPULATION PROJECTIONS					
	HH POP 2010	HH POP 2020	HH POP 2030	HH POP 2040	HH POP 2050
Kingston	12,498	13,533	14,083	14,163	14,023

**Table 2a: Kingston Household Population Projections (By Type), 2010 - 2050**

KINGSTON HOUSEHOLD POPULATION PROJECTIONS BY TYPE					
	HH POP 2010	HH POP 2020	HH POP 2030	HH POP 2040	HH POP 2050
HH with Children	1,644	1,701	1,704	1,711	1,654
2+ Adults with No Children	1,792	2,254	2,484	2,318	2,483
Living Alone	1,214	1,283	1,388	1,692	1,594
Total Households	4,650	5,238	5,576	5,721	5,731

### Population

Kingston experienced dramatic population growth between 1990 and 2000 (climbing by 30%), but has maintained a consistently moderate rate of growth since then, approximately 5-7% per decade. Kingston is projected to experience household growth for most of the period between 2010 and 2050. However, the rate of growth is expected to slow considerably, with a slight decline occurring in the final decade. This suggests that the town's housing market will continue to expand, but likely at a slower pace in the coming decades, potentially reflecting broader demographic shifts toward a more mature population with a smaller average household size.

**Table 3: Kingston Population Projections, 2010 – 2050**

KINGSTON 2010-2050 POPULATION PROJECTIONS						
	CENSUS 2000	CENSUS 2010	CENSUS 2020	POPULATION 2030	POPULATION 2040	POPULATION 2050
Kingston	11,780	12,629	13,708	14,829	15,752	15,880

## Age

Kingston has a relatively high proportion of children and seniors, but fewer young adults compared to the county and state. There is a significant marked gap in the share of young adults (ages 20-34) throughout Plymouth County. The median age of Kingston residents is relatively high, at 47 years, compared to 42 years in Plymouth County and 39 years statewide.

Kingston is experiencing a significant demographic shift toward an older population. The rapid growth in older households' contrasts with the decline in younger and middle-aged households, suggesting that the town's household growth is primarily driven by the aging of its residents rather than an influx of younger families. This has implications for housing, services for seniors, and the long-term needs of the community.

**Table 4: Age Distribution 2010 - 2023**

<b>KINGSTON AGE DISTRIBUTION, 2010 to 2023</b>								
	<b>2010 ACS DP05</b>		<b>2020 ACS DP05</b>		<b>2023 ACS DP05</b>		<b>Change 2010 - 2023</b>	
	<b>Estimate</b>	<b>Percent of Population</b>	<b>Estimate</b>	<b>Percent of Population</b>	<b>Estimate</b>	<b>Percent of Population</b>	<b>Estimate</b>	<b>Percent of Population</b>
<b>AGE</b>								
Under 5 years	856	6.90%	655	4.80%	727	5.30%	-129	-15.1%
5 to 9 years	1,104	8.90%	689	5.00%	920	6.70%	-184	-16.7%
10 to 14 years	831	6.70%	881	6.40%	755	5.50%	-76	-9.1%
15 to 19 years	588	4.70%	1,182	8.60%	923	6.70%	335	57.0%
20 to 24 years	596	4.80%	689	5.00%	350	2.50%	-246	-41.3%
25 to 34 years	1,047	8.40%	1,018	7.40%	1,355	9.80%	308	29.4%
35 to 44 years	2,026	16.20%	1,850	13.50%	1,823	13.20%	-203	-10.0%
45 to 54 years	1,961	15.70%	2,193	16.00%	1,977	14.30%	16	0.8%
55 to 59 years	828	6.60%	685	5.00%	743	5.40%	-85	-10.3%
60 to 64 years	609	4.90%	1,213	8.80%	1,171	8.50%	562	92.3%
65 to 74 years	708	5.70%	1,403	10.20%	1,632	11.80%	924	130.5%
75 to 84 years	908	7.30%	922	6.70%	1,038	7.50%	130	14.3%
85 years+	408	3.30%	366	2.70%	368	2.70%	-40	-9.8%
Median Age	41.5	(X)	44.6	(X)	45.2	(X)	4	8.9%

Kingston’s household population is projected to grow steadily through 2050, though the composition of that growth will change dramatically. The town’s demographic profile is increasingly shaped by its older residents, while the number of younger households and families with children is expected to decline. This shift underscores a broader regional and statewide pattern of aging communities across southeastern Massachusetts.

**Table 5: Kingston Household Population Projections by Age Group, 2010 - 2050**

<b>KINGSTON HOUSEHOLD POPULATION PROJECTIONS BY AGE GROUP</b>					
	<b>HH POP 2010</b>	<b>HH POP 2020</b>	<b>HH POP 2030</b>	<b>HH POP 2040</b>	<b>HH POP 2050</b>
<b>Total Household Population</b>	12,498	13,533	14,083	14,163	14,023
<b>HOUSEHOLD POPULATION BY AGE GROUP</b>					
15-34	443	512	479	438	451
35-44	928	861	971	932	875
45-64	2,133	2,243	2,047	2,089	2,171
65-74	555	869	1,107	1,054	1,017
75+	591	753	972	1,208	1,217
<b>HOUSEHOLD POPULATION UNDER 18 YEARS OLD</b>					
Kingston	3,069	3,035	2,936	2,914	2,777

### **Growth in Older Households**

The most striking demographic change is among Kingston’s senior population. Residents aged 75 and older represent the fastest-growing age group, with their numbers projected to more than double, from 591 in 2010 to 1,217 in 2050. Similarly, the 65–74 age group is expected to rise sharply, peaking at 1,107 in 2030 before declining modestly to 1,017 by 2050, still nearly double the 2010 total of 555.

These trends reflect both the aging of long-time residents and the town’s attractiveness to older adults seeking to age in place. As a result, the share of senior-headed households will continue to increase, placing greater demand on smaller, accessible, and maintenance-friendly housing options, as well as services that support aging in the community.

Kingston’s demographic trends indicate a growing share of older adults and an increasing need for housing that supports aging in place. Existing affordable housing developments reflect this shift, with the Kingston Housing Authority identifying accessibility challenges related to building entrances, walkways, handrails, and site circulation within its portfolio. Addressing these conditions is essential to ensuring residents can remain safely housed as their mobility and physical needs change over time.

These conditions reinforce the broader need for housing designs that incorporate universal design principles, accessible unit layouts, and low-maintenance features. While age-restricted housing remains an important option, Kingston’s housing strategy also emphasizes integrating accessibility into mixed-age developments, accessory dwelling units, and smaller-scale housing types to support residents across a range of life stages and abilities.

### ***Decline in Younger Households***

By contrast, younger households are projected to shrink as a share of Kingston's population. The number of residents under 18 years old is expected to decline steadily from 3,069 in 2010 to 2,777 in 2050, signaling fewer school-aged children and smaller family households.

Households headed by young adults aged 15–34 are projected to experience modest fluctuations, rising slightly through 2020, declining through 2040, and rebounding somewhat by 2050 to 451, roughly equivalent to their 2010 level. This pattern suggests limited long-term growth among first-time homebuyers or young renters, potentially due to high housing costs and limited entry-level housing options.

### ***Stability and Fluctuation in Middle-Aged Households***

The 35–44 age group is expected to experience periodic ups and downs, with some recovery mid-century but overall decline compared to earlier decades. Meanwhile, 45–64-year-old households, many of whom are part of the Baby Boomer generation, will remain relatively stable, with minor dips and recoveries over the projection period. This stability indicates that much of Kingston's household growth will come from residents remaining in their homes as they age, rather than from new, younger families moving in.

Kingston's overall demographic trajectory points toward an aging population and slower turnover in family housing. The town's population growth is being driven primarily by residents aging in place, not by an influx of new, younger households.

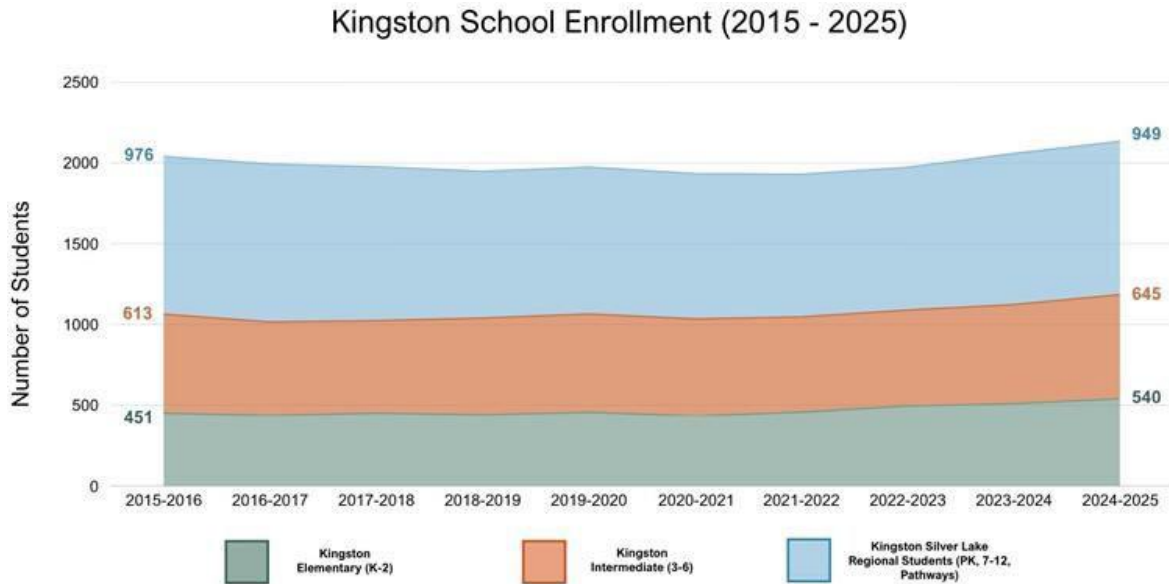
This shift has important implications for housing policy and land use planning. The need for diverse, smaller, and more accessible housing types, including senior-friendly apartments, accessory dwelling units (ADUs), and single-level homes, will become increasingly urgent. At the same time, maintaining a balance of housing choices that can attract younger families and first-time buyers will be essential to sustaining a healthy, multi-generational community.

Planning for age-friendly housing, transportation, and services will help Kingston adapt to this changing demographic landscape while preserving the town's long-term vibrancy.

### **Student Enrollment**

Kingston's population trends are also reflected in school enrollment. Kingston has an Elementary and Intermediate School (grades K-6) and is part of the Silver Lake Regional School District (7-12), which also enrolls students from Halifax and Plympton. Until the 2004/5 school year, the regional district also included students from the Town of Pembroke, which left to form its own district. Despite population growth overall, ACS indicates that since 2015, the number of school-aged children in Kingston has generally declined, consistent with regional trends. However, enrollment data for the past two years indicate a modest rebound at the elementary and intermediate levels.

**Figure 1: Kingston School Enrollment, 2015 - 2025**



**Source: DESE**

According to the 2023 American Community Survey, a total of 2,985 Kingston residents aged three years and older were enrolled in school. The vast majority (82%) attended public schools, while 18% were enrolled in private institutions, reflecting Kingston's strong public education system and the community's overall commitment to schooling.

### Enrollment by Educational Level

Private schooling is most common at the earliest stages of education, where nearly half (45.4%) of Kingston's preschool children are enrolled in private nursery or early education programs. This suggests families often seek specialized early childhood programs prior to entering the public school system.

In contrast, public school enrollment dominates the K–12 years, reaching 92.8% overall. Every Kingston child enrolled in kindergarten (100%) attends a public school, underscoring families' confidence in the public system at the start of formal education. Enrollment remains consistently high through the elementary grades (approximately 89–90%) and peaks at the high school level, where 95% of students attend public institutions. These trends highlight the strong role of Kingston's public schools in shaping the educational experience for local youth.

### College and Graduate School Enrollment

At the post-secondary level, Kingston residents demonstrate a more diverse range of educational choices. Among those enrolled in undergraduate programs, 55.4% attended public colleges or universities, while 44.6% attended private ones. However, at the graduate or professional level, the

balance shifts notably, 84.2% of Kingston’s graduate students attended private institutions, suggesting an emphasis on specialized or advanced degrees offered by private universities.

Taken together, 62.4% of Kingston residents pursuing higher education were enrolled in private institutions, a rate higher than at earlier educational stages and slightly above statewide averages, reflecting the town’s high educational attainment and access to resources that support continued academic achievement.

Kingston’s strong public school participation reinforces the town’s reputation as a family-oriented community with a high-performing school district, an attribute that contributes significantly to local housing demand. The prevalence of families with school-aged children seeking access to public education, combined with high educational attainment among residents, suggests sustained demand for family-sized housing and stable neighborhoods near schools. At the same time, the town’s significant participation in private and higher education underscores the importance of supporting diverse housing options that can meet the needs of younger adults and returning graduate students, as well as households investing in long-term residency based on educational quality.

Compared with Massachusetts overall, Kingston has a higher share of family households and a smaller share of nonfamily households. The share of households with children is comparable to Plymouth County and the state, while the share of senior households is about average for Massachusetts (Plymouth County overall trends older). Roughly one in five Kingston households consists of people living alone, and about 60% of these are age 65 or older.

## Disabilities

About 10 percent of Kingston residents have disabilities, according to ACS estimates. The proportion is much higher for seniors; over one in three residents above the age of 65 report a disability, which may include difficulties with hearing, vision, physical mobility, and/or self-care. As the number of older residents grows, the need for housing to accommodate people with disabilities will increase as well.

**Table 6: Disability Status**

<b>KINGSTON, MA, DISABLED RESIDENTS BY DISABILITY TYPE BY AGE</b>			
<i>2023 ACS S1810</i>	<b>Total Number of Residents</b>	<b>Disabled Residents</b>	
		<b>Estimate</b>	<b>Percentage</b>
<b>HEARING DIFFICULTY</b>			
With Hearing Difficulty		460	3.40%
Population under 18 Years	3,044	0	0.00%
Population 18 to 64 Years	7,669	105	1.40%
Population 65 Years and Over	2,899	355	12.20%
<b>VISION DIFFICULTY</b>			
With Vision Difficulty		211	1.60%
Population under 18 Years	3,044	8	0.30%
Population 18 to 64 Years	7,669	67	0.90%
Population 65 Years and Over	2,899	136	4.70%
<b>COGNITIVE DIFFICULTY</b>			
With Cognitive Difficulty		579	4.50%
Population under 18 Years	2,317	150	6.50%

Population 18 to 64 Years	7,669	27	3.50%
Population 65 Years and Over	2,899	159	5.50%
<b>AMBULATORY DIFFICULTY</b>			
With Ambulatory Difficulty		839	6.50%
Population under 18 Years	2,317	0	0.00%
Population 18 to 64 Years	7,669	175	2.30%
Population 65 Years and Over	2,899	664	22.90%
<b>SELF-CARE DIFFICULTY</b>			
With Self-Care Difficulty		370	2.90%
Population under 18 Years	2,317	58	2.50%
Population 18 to 64 Years	7,669	75	1.00%
Population 65 Years and Over	2,899	237	8.20%

## Social Characteristics (Race/Ethnicity and Income)

Kingston remains a predominantly White community, though it has experienced measurable population growth and subtle shifts in its racial composition over the past decade. Between 2010 and 2023, Kingston's total population increased by 10.5%, from 12,470 to 13,782 residents. This growth was primarily driven by the expansion of the White population, while other racial groups experienced mixed trends.

### *Current Racial Composition in Kingston*

As of 2023, White residents comprise the vast majority of Kingston's population, with 13,350 individuals, or roughly 97% of all residents. Smaller populations identify as Black or African American (97), Asian (49), American Indian or Alaska Native (3), and Some Other Race (42).

An additional 241 residents (1.7%) identified as belonging to two or more races, including 112 individuals reporting one race plus "Some Other Race", and 129 individuals identifying with two or more races excluding that category. While Kingston's racial composition remains relatively homogeneous, the town's small but growing population of multiracial residents suggests gradual diversification over time.

From 2010 to 2023, population change in Kingston by race reflects a pattern of growth that is both uneven and highly concentrated. The town's White population increased by approximately 1,440 residents, a 12.1 percent rise that exceeded Kingston's overall population growth rate and accounted for nearly all net population gains during this period. This trend indicates that recent growth in Kingston has largely reinforced existing demographic patterns rather than diversifying them. At the same time, the Black or African American population, while still representing less than one percent of the total population, emerged as a new and notable presence, growing from zero residents in 2010 to 97 residents by 2023. Though small in absolute terms, this increase reflects incremental diversification within the community.

Other racial and ethnic groups experienced significant declines over the same period. Kingston's Asian population decreased sharply, falling from 250 residents in 2010 to just 49 in 2023, an 80.4 percent reduction. Similarly, the American Indian and Alaska Native population

declined from 23 residents to 3, an 87 percent decrease, while the Native Hawaiian and Other Pacific Islander population declined from 13 residents to none. The population identifying as “Some Other Race” remained relatively stable, decreasing modestly from 47 to 42 residents. Meanwhile, the number of residents identifying as two or more races increased slightly by 6.2 percent, driven primarily by substantial growth among those identifying as “Two races, including Some Other Race,” even as those identifying as “Two races, excluding Some Other Race” declined. Together, these trends suggest that while Kingston has seen modest shifts in racial diversity, overall population growth has remained concentrated among White residents, with declines across several smaller racial groups.

These shifts show that while Kingston’s demographic profile continues to be overwhelmingly White, the town’s smaller racial and ethnic groups are experiencing both growth and decline, signaling evolving community dynamics.

**Table 7: Kingston Racial Composition, 2023**

<b>KINGSTON RACIAL COMPOSITION</b>	
<i>Source: 2023 ACS B02001</i>	<b>Estimate</b>
<b>TOTAL POPULATION</b>	13,782
White alone	13,350
Black or African American alone	97
American Indian and Alaska Native alone	3
Asian alone	49
Native Hawaiians and Other Pacific Islanders alone	0
Some Other Race alone	42
Two or More Races:	241
Two races, including Some Other Race	112
Two races, excluding Some Other Race, and three or more races	129

Kingston households have higher than average incomes relative to Plymouth County or the state as a whole. Family households have the highest incomes, with an estimated median of approximately \$147,060 in 2023. Nonfamily households have much lower incomes (\$51,136), less than one-third of the family median. These households earn well below the state and county nonfamily medians and are often composed of older adults living alone on fixed incomes.

Overall, household incomes in Kingston have grown at a faster pace than both Plymouth County and the Commonwealth, a trend that reflects strong home values, a stable employment base, and limited new housing production. However, the widening gap between family and nonfamily household incomes highlights economic vulnerability among single-person and senior households. This disparity has implications for local housing policy, emphasizing the importance of maintaining affordable, accessible housing options for residents with lower or fixed incomes, particularly older adults who wish to age in place.

**Table 8: Median Household Income**

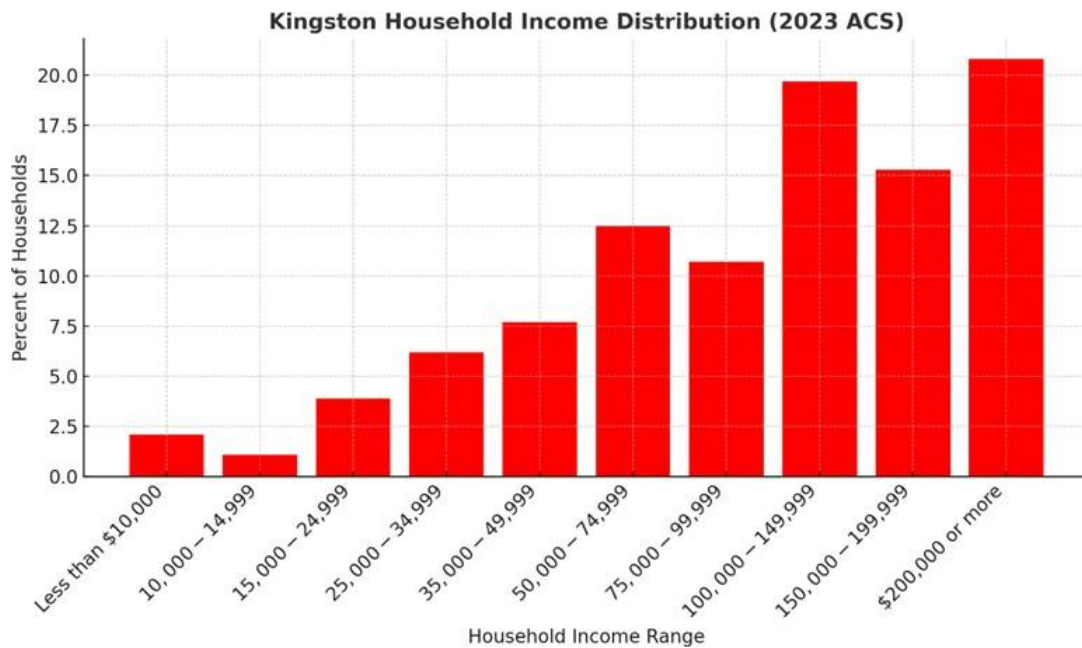
<b>KINGSTON HOUSEHOLD AND FAMILY INCOME</b>				
<i>Source: 2023 ACS S1901</i>	<b>Households</b>	<b>Families</b>	<b>Married-couple Families</b>	<b>Nonfamily Households</b>
<b>Total Households</b>	5,547	3,616	3,069	1,931
<b>Less than \$10,000</b>	2.10%	0.50%	0.30%	5.20%
<b>\$10,000 to \$14,999</b>	1.10%	0.50%	0.60%	2.20%
<b>\$15,000 to \$24,999</b>	3.90%	0.00%	0.00%	11.30%
<b>\$25,000 to \$34,999</b>	6.20%	4.90%	4.30%	8.60%
<b>\$35,000 to \$49,999</b>	7.70%	2.50%	1.70%	19.30%
<b>\$50,000 to \$74,999</b>	12.50%	6.50%	3.20%	25.40%
<b>\$75,000 to \$99,999</b>	10.70%	13.90%	11.60%	4.60%
<b>\$100,000 to \$149,999</b>	19.70%	21.90%	24.10%	16.50%
<b>\$150,000 to \$199,999</b>	15.30%	18.60%	20.40%	4.90%
<b>\$200,000 or more</b>	20.80%	30.70%	33.60%	1.90%
<b>Median income (dollars)</b>	115,863	147,060	164,625	51,136
<b>Mean Income</b>	140,009	175,643	N	66,899
<b>PERCENT ALLOCATED</b>				
<b>Household income in the past 12 months</b>	51.50%	(X)	(X)	(X)
<b>Family income in the past 12 months</b>	(X)	49.70%	(X)	(X)
<b>Nonfamily income in the past 12 months</b>	(X)	(X)	(X)	54.40%

While Kingston’s median household income is relatively high at \$115,863, roughly one in five households (21%) earn less than \$50,000, a level that generally falls below the “low income” threshold for most household sizes in Massachusetts. These lower-income households are disproportionately nonfamily or senior households living alone.

The largest share of households earns in the middle- to upper-income range, particularly between \$100,000 and \$199,999, which together account for about 35% of all households. A notable 20.8% of households earn \$200,000 or more, reflecting the town’s overall affluence and high housing values.

Despite its strong income base, Kingston maintains an economically diverse population, with a meaningful share of households living on fixed or modest incomes alongside those in higher income brackets

**Figure 2: Household Income Distribution**



Kingston shares many demographic and household characteristics with its neighboring South Shore communities. As shown in the comparative table, towns closer to Boston or along the coast—such as Duxbury and Pembroke—tend to have higher population densities and higher median household incomes, reflecting their proximity to major employment centers and coastal amenities. In contrast, more rural or inland towns such as Plympton, Carver, and Middleborough exhibit lower densities and more moderate-income levels, consistent with their larger land areas and less developed housing patterns.

**Table 9: Regional Context, Population, and Households**

	Population	Persons per Square Mile	Median Income
Duxbury	16,110	679.6	\$171,471
Pembroke	18,335	841.6	\$141,332
Hanson	10,615	706.8	\$111,897
Halifax	7,734	484.2	\$106,851
Plympton	2,934	199.9	\$119,750
Middleborough	24,360	352.8	\$91,914
Carver	11,645	312.1	\$78,955
Plymouth	65,405	678.3	\$106,626
Kingston	13,782	739.2	\$115,863

Source: ACS 2019-2023

## ECONOMIC AND EMPLOYMENT PROFILE

About 73 percent of Kingston residents over the age of 16 are in the labor force, while 23 percent receive income from Social Security or retirement income. For the most part, Kingston has maintained lower rates of unemployment than Plymouth County or the state as a whole; it is currently hovering just over 3 percent. Kingston’s unemployment rate spiked during the Great Recession, reaching a peak of 8.5 percent.

Primarily a residential community, Kingston has more residents than employment opportunities, with a jobs-to-workforce ratio of well under 1.0. **According to ACS estimates, two-thirds of Kingston’s workforce (67 percent) are employed in Plymouth County.** A majority (54 percent) commute less than 30 minutes to their place of employment (with 91 percent commuting by car, truck, or van). About 46 percent of Kingston residents are employed in management, business, science, and arts occupations. The largest industries of employment for Kingston residents are Education, Healthcare, and Social Services, which employ 25 percent of the workforce, followed by Professional, Financial, and Administrative Services, which employ 19 percent.

**Table 10: Major Industries in Kingston**

Major Industries	Workers
<b>Total Employees</b>	<b>7,696</b>
Construction & Manufacturing	13%
Arts, Entertainment, Recreation, and Accommodation & Food Service	11%
Professional, Scientific, Management, and Administrative Services	16%
Wholesale trade, Finance & Insurance, Real Estate & Leasing, Professional and Technical Services, Management & Administration	19%
<b>Education, Health Care &amp; Social Services</b>	<b>25%</b>
Other Services	11%
Public Sector	5%

***The majority of people who work in Kingston cannot afford to also live in Kingston.***

Kingston’s housing needs are shaped not only by current residents but also by the workers and employers who sustain the local economy. Although Kingston hosts a diverse employment base, it remains primarily residential, with only 0.74 jobs per resident in the labor force. In 2023, 7,696 residents were employed across a wide range of industries, but local wages often do not match the costs of living in town.

Lower-and moderate-wage sectors are the backbone of Kingston’s economy. Retail (791 workers), accommodation and food services (467), education and health care (1,890), and other service occupations employ a substantial share of the workforce but tend to offer wages below what is needed to afford Kingston’s high housing costs. Higher-paying occupations, such as professional and technical services, finance and insurance, and construction, make up less than half of total employment and do not reflect the wage profile of many workers who staff Kingston’s small businesses, schools, and essential services.

Rising housing costs create significant barriers for these workers. Although Kingston’s median household income has grown to \$115,863, nearly 20% of households earn below \$50,000, and the housing cost burden is widespread. Among renters, 15% spend more than half of their income on housing, and nearly one-third spend between 20-29%. Homeowners with incomes under \$75,000 also show high rates of cost burden, indicating stress across income levels. Limited rental housing, just 904 renter households, further constrains options for young adults, seniors, and local employees seeking to live in town.

Commuting patterns reinforce this mismatch. Mean travel time to work has increased to 36.3 minutes, and only 69% of residents work within Plymouth County, suggesting that many higher-income households choose Kingston for its access to regional job centers while lower-wage local workers often commute from more affordable communities.

Overall, Kingston’s employers rely heavily on a workforce that cannot easily afford to live in town. Without additional housing options at diverse price points, Kingston risks workforce shortages, reduced economic resiliency, and increased pressure on regional transportation systems. Expanding affordable and workforce-oriented housing is critical to ensuring that Kingston remains accessible to the workers who support its schools, small businesses, municipal services, and local economy.

**Table 11: Employment by Major Industry**

Major Industries	Employers	Jobs	% of Jobs	Average Wages
Private Sector	425	4,881	88%	--
Construction & Manufacturing	61	398	7%	\$60,354
<b>Retail, Restaurants &amp; Hospitality, Arts, Entertainment &amp; Recreation</b>	129	2,671	48%	\$27,164
Wholesale trade, Finance & Insurance, Real Estate & Leasing, Professional and Technical Services	92	557	10%	\$76,175
Education & Health Care	59	648	12%	\$35,453
Other Services	84	607	11%	\$28,100
<b>Total All Industries</b>	--	5,551	100%	--

**Source:** Town of Kingston, *Classification and Compensation Study*, GovHR USA, November 2022

Employment data shown (Table 10) reflects a structural snapshot of jobs located in Kingston and is drawn from the Town’s most recent Classification and Compensation Study. While individual wages and resident employment patterns have evolved since 2019, the overall distribution of local jobs by industry has remained largely stable. This table is intended to illustrate the relative composition of Kingston’s employment base rather than year-to-year labor market change.

The 2023 ACS shows that Kingston's job base is concentrated in several lower- and moderate-wage industries. The largest employment sectors are educational services, health care, and social assistance (1,890 jobs), retail trade (791 jobs), and arts, entertainment, recreation, and accommodation and food services (840 combined jobs). Collectively, these industries account for over 45% of all employment. These sectors typically offer modest wages, contributing to affordability challenges for households reliant on two service-sector incomes.

Higher-wage fields are present but make up a smaller share of Kingston's employment mix. Construction (835 jobs) and professional and technical services (879 jobs) each represent roughly 10-11% of total employment, while manufacturing (190 jobs), finance and insurance (483 jobs), and real estate and leasing (176 jobs) together account for about 11% of local jobs.

Despite offering higher incomes, these sectors collectively remain a minority of the town's economic base. Income data further illustrates the mismatch between local earnings and housing costs. While Kingston's median household income is \$115,863, nearly 20% of households earn below \$50,000, and many workers in education, retail, food service, and health care fall into income bands where both rental and ownership options in Kingston are out of reach. Housing cost-burden data confirms that households making under \$75,000 are especially strained, with a significant share paying 30% or more of their income toward housing costs

These dynamics have clear implications for the local workforce. Many of the jobs essential to Kingston's economy, including teachers, health aides, retail staff, food service workers, and municipal employees, do not pay enough to afford market-rate housing in town. As a result, Kingston depends heavily on in-commuting workers, which increases transportation burdens, contributes to recruitment challenges, and weakens long-term economic resiliency.

## Housing Inventory

Kingston's current housing supply continues to reflect its history as a predominantly single-family, owner-occupied community. According to the 2023 ACS, Kingston contains 5,547 total housing units, of which 4,643 are occupied, and 904 are renter-occupied. Detached single-family homes remain the dominant housing type, and the majority of homes contain three or more bedrooms, reinforcing a stock primarily geared toward larger households rather than young adults, downsizing seniors, or smaller households seeking more affordable options.

The supply of smaller homes and rental opportunities remains limited. Only 904 renter-occupied units exist in the town, representing roughly 19% of all occupied units, while the remaining 81% are owner-occupied. A significant share of Kingston's housing, both owner and renter units, contains three or more bedrooms, and the ACS data show a relatively small inventory of one-bedroom or efficiency units. This contributes to challenges for residents seeking lower-maintenance housing, accessible units, or more moderately priced rental options.

Vacancy is also extremely low. Of Kingston's 5,547 housing units, approximately 312 units (6%) are vacant, but vacancy among year-round units is far smaller. The ACS identifies an owner vacancy rate near 1% and no measurable rental vacancy, indicating very tight market conditions and limited turnover in both tenure types. This restricts opportunities for new households to move into Kingston and increases competitive pressure on available homes.

The age of Kingston's housing stock reflects several distinct development eras. While the town contains a notable collection of historic homes, the majority of today's housing was built in the 20th century, with the most substantial growth occurring between 1980 and 2000, consistent with regional development trends. Homes built after 1980—representing roughly half of all units—tend to be larger, more energy-efficient, and more expensive, while homes built prior to 1980 may require greater investment in maintenance and repair. Units built before 1978 may also contain lead-based paint or other outdated materials, important considerations for both housing quality and long-term preservation.

Although Kingston historically included a greater mix of housing types, including small multifamily structures, two-family homes, and rooming houses, today the housing stock offers relatively few alternatives to single-family ownership. Newer development has largely focused on single-family subdivisions, with limited multifamily construction outside of senior housing and a handful of Chapter 40B projects. As a result, the town lacks a diverse range of housing forms that accommodate different household sizes, incomes, and mobility needs.

Overall, Kingston's housing stock remains characterized by large, owner-occupied single-family homes, very low vacancy, and limited rental and small-unit options. These conditions contribute directly to the town's affordability challenges and underscore the need for expanded housing types, including smaller homes, accessible units, and multifamily options, to better serve residents at different life stages and income levels.

Recent regional analysis by Boston Indicators identifies "rental deserts" as communities where fewer than 20 percent of housing units are available for rent, conditions that are strongly associated with limited housing choice, higher income thresholds, and lower racial and economic diversity. **With just 16 percent of its housing stock available as rental housing, Kingston falls squarely within this definition of a rental desert.** This low rental share reflects Kingston's historic development pattern and zoning framework, which have prioritized single-family homeownership and limited the production of multifamily and rental housing.

**Table 12: Total Housing Units**

KINGSTON, MA TOTAL HOUSING UNITS						
	Occupied Housing Units	% Occupied Housing Units	Owner-Occupied Housing Units	% Owner-Occupied Housing Units	Renter-Occupied Housing Units	% Renter-Occupied Housing Units
<b>Occupied Housing Units</b>	5,547	5,547	4,643	4,643	904	904
UNITS IN STRUCTURE						
1-detached	4,341	78.30%	4,242	91.40%	99	11.00%
1-attached	167	3.00%	75	1.60%	92	10.20%
2 apartments	155	2.80%	45	1.00%	110	12.20%
3 or 4 apartments	369	6.70%	22	0.50%	347	38.40%
5 to 9 apartments	90	1.60%	0	0.00%	90	10.00%
10 or more apartments	182	3.30%	16	0.30%	166	18.40%
Mobile homes or other types of housing	243	4.40%	243	5.20%	0	0.00%
<b>Source: 2023 ACS S2504</b>						

The implications of this tenure imbalance are significant for Kingston's housing system. Rental deserts across the region tend to be accessible primarily to higher-income households and offer few entry points for renters, young adults, seniors seeking to downsize, lower-income households, or residents without access to homeownership capital. In Kingston, the limited availability of rental housing constrains housing choice, intensifies competition for the small number of existing rental units, and reduces pathways for new residents and local workers to remain in the community. Addressing this imbalance through expanded multifamily zoning, mixed-use development, and small-scale rental options is critical to improving affordability, supporting workforce housing, and advancing fair housing goals identified in this Housing Production Plan.

Residential development in Kingston has continued at a steady pace over the past several years. According to regional building permit data, Kingston issued 66 single-family permits in 2018, 63 in 2019, 37 in 2020, 70 in 2021, 52 in 2022, and 34 in 2023. This reflects an average of roughly 54 new homes per year over this six (6) year period, a level consistent with the community's long-term pattern of moderate but sustained residential growth. These figures indicate fluctuations from year to year but also confirm that Kingston continues to add new housing at a meaningful rate.

The town's recent housing production reflects both traditional subdivision development and several projects that have produced smaller-lot single-family homes through tools such as Chapter 40B and Residential Development Encouraging Open Space (RDEOS). Despite these projects, Kingston's overall housing stock remains predominantly low-density: 77.8% of all units are single-family detached homes, with limited availability of multifamily homes, smaller units, or rental options.

Within the regional context, Kingston shares similar development patterns with neighboring suburban and semi-rural communities. Most nearby towns continue to have large-lot single-

family homes as their dominant housing type, and across the OCPC region, single-family homes represent well over 70% of the total housing inventory. Rental housing options remain more constrained in every surrounding community except Plymouth, which has a more diversified and denser residential base.

Housing cost trends also place Kingston in the middle of the region’s affordability spectrum. Kingston’s own housing value distribution shows that 24.6% of homes have four or more bedrooms, 63.3% have two or three bedrooms, and only 11.7% are one-bedroom homes. This reflects a stock that is generally larger and more expensive than the region’s most affordable communities (e.g., Carver and Halifax), but still less expensive than markets such as Duxbury, where median home values are significantly higher.

Vacancy rates further demonstrate the limited housing supply in Kingston. In 2023, the town had 5,658 total housing units with 5,547 occupied, leaving just 111 vacant units and an exceptionally low 2% vacancy rate. The owner vacancy rate is 1.0%, and the rental vacancy rate is 0%, underscoring how little turnover exists in the market and how challenging it is for new households, including local workers, to find housing in town.

Additionally, Kingston’s housing growth has largely occurred in the modern era. The 2023 ACS shows that:

- 26% of units were built in 1939 or earlier,
- A substantial share was added from 1950–2000, and
- Post-2000 development continues with 558 homes built between 2010–2019 and an additional 16 units built in 2020 or later.

Homes built after 1980 tend to be larger and higher in value, while older units, though sometimes more modest in size, may require repairs and may contain materials such as lead paint.

**Table 13. Regional Context, Housing Inventory**

	Housing Units	Average acres per unit	Median Home Value	% Rental	% Detached Single Family
Duxbury	5,957	2.6	\$594,000	10%	91%
Pembroke	6,731	2.1	\$370,300	12%	88%
Hanson	3,811	2.5	\$344,300	8%	90%
Halifax	2,941	3.5	\$281,500	12%	79%
Plympton	1,067	8.9	\$357,600	13%	96%
Middleborough	9,583	4.6	\$292,700	19%	75%
Carver	4,751	5.0	\$274,600	8%	74%
Plymouth	26,710	2.3	\$346,300	21%	79%
<b>Kingston</b>	<b>5,070</b>	<b>2.3</b>	<b>\$348,500</b>	<b>20%</b>	<b>80%</b>

Source: ACS 2023

## **HOUSING COST AND AFFORDABILITY**

# KEY FINDINGS

## AFFORDABILITY

### PUBLIC ASSISTANCE

Approximately 3.9% (215) of Kingston households have received public assistance income in the last year.



**44 PERCENT**

of renter-occupied households are cost burdened.

### FAIR MARKET RENTS

Rent continues to rise. Kingston is part of the Boston-Cambridge-Quincy, MA-NH FMR Area, where the fair market rent for a studio apartment is \$2,263 and a 4 bedroom is \$3,761.

**2,870**

households (52.3%) live below the Area Median Income (AMI).

### FOOD ASSISTANCE

Approximately 3.3% (187) of Kingston households have received SNAP benefits in the last year.

**3.1%**

of the population (about 435 people) fall below the federal poverty level.

### SHI RESTRICTIONS

Of the 272 housing units listed on the SHI, there are 106 units set aside for elderly and disabled residents, while 166 units are unrestricted with respect to age or special needs.



**32 PERCENT**

of homeowners with a mortgage are cost burdened.

### POVERTY BY AGE

The age group most at risk of poverty is individuals aged 65 and older. Among this group, 7.1% are below the federal poverty level.

**5.18%**

of Kingston's housing units are included in the Subsidized Housing Inventory (272 units).

### HOUSING PROBLEMS

33.5% of households have at least one major housing problem (incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, cost burden greater than 30%).

**12.2%**

of households are severely cost burdened, spending at least 50% of their income on housing.

# Housing Cost and Affordability

## *Housing Cost*

The cost of housing in Kingston has continued to rise, consistent with regional and statewide trends. While earlier market conditions fluctuated significantly during the 2000s and post-recession years, the 2023 ACS provides a clear snapshot of current values across the town's housing stock.

Kingston's median home value is \$594,400 for owner-occupied units with a mortgage, reflecting a housing market that has become increasingly expensive for both new buyers and long-term residents. The distribution of home values also shows that Kingston contains a broad range of price points, though the majority of homes, particularly single-family properties built after 1980, tend to fall on the higher end of the value spectrum. Only 11.7% of all units are one-bedroom homes, while 87.7% contain two or more bedrooms and 24.6% contain four or more bedrooms, contributing to generally higher home values and per-unit costs.

Rental housing remains limited and highly competitive. According to the 2023 ACS, Kingston has 904 renter-occupied households, representing just 19% of all occupied units. The median gross rent is \$1,241, which reflects a mix of both market-rate and income-restricted units. The rental vacancy rate is 0%, indicating an extremely tight rental market with very little inventory turning over from year to year. Limited supply and strong demand make it difficult for new renters, young adults, and lower-income households to secure units in Kingston. Kingston's limited supply of rental housing is predominantly occupied by households who cannot afford homeownership.

## *Affordability Patterns Among Households*

Income differences between renters and homeowners illustrate how affordability pressures affect different populations. As shown in the Kingston Housing Tables, homeowner households have significantly higher median incomes than renter households, and more than half of renter households earn under \$50,000 per year, placing many at high risk of housing cost burden. Renter households also tend to be smaller: 75.8% of all one-person households are renters, and only 18.7% of renter households contain two people. These patterns suggest that renters are disproportionately young adults, seniors on fixed incomes, or single-earner households.

Homeownership is largely concentrated among middle-aged households with steady incomes. Households aged 35–64 represent the highest homeownership rate, reflecting both higher earning capacity and greater access to savings needed for down payments. In contrast, homeownership declines among households over age 65, as many older adults seek to downsize, reduce housing costs, or move to housing better aligned with their health or mobility needs.

## *Cost Burden and Income Trends*

Despite rising costs, median homeowner and renter incomes have generally kept pace with rising housing values, increasing roughly 75–80% since 2000. However, this does not necessarily indicate improving affordability. Rather, it reflects the fact that only higher-income households are able to afford to enter or remain in Kingston's housing market, while lower-income residents are more likely to be priced out, forced to rent longer, or move to more affordable nearby communities.

The extremely low vacancy rate, including a 1% owner vacancy rate and 0% rental vacancy rate, further constrains options for households facing rising costs. With such tight conditions,

any increase in prices disproportionately impacts lower-income households, younger adults entering the housing market, and seniors seeking to transition to smaller or more accessible homes.

### ***Overall Affordability Outlook***

Kingston's rising home values, limited rental supply, predominance of large single-family homes, and low vacancy rates all combine to create a challenging affordability environment. While household incomes for current homeowners remain relatively strong, many prospective buyers and renters cannot afford the cost of living in Kingston. As a result, younger residents, lower-income families, and long-term residents seeking to downsize often face significant barriers to remaining in the community.

Expanding housing choices, including multifamily housing, smaller units, and affordable rental options, will be critical to ensuring that Kingston can meet the diverse needs of its current and future residents.



Since the 2019 Housing Production Plan, the overall share of renter households in Kingston has declined modestly, from approximately 18 percent to 16 percent of all households. Despite this slight shift, renter households remain disproportionately concentrated in lower-income brackets. Nearly half of all renter households earn less than \$50,000 annually, compared to just 14 percent of owner households, underscoring persistent affordability gaps between tenure types. Renter households are also far more likely to consist of one- or two-person households, while owner households are more evenly distributed across larger household sizes. Notably, the age profile of renter households has shifted since the prior plan period, with older adults aged 65 and over now representing a significantly larger share of renters. This trend signals growing demand for affordable, accessible rental housing options for seniors and highlights increased vulnerability among older renter households facing rising housing and living costs.

**Table 14: Characteristics of Homeowner and Renter Households**

	Owner	Renter	Renters as % of all Households
<b>Kingston Households</b>	<b>4,643</b>	<b>904</b>	<b>16%</b>
Less than \$50,000	14%	49%	36%
\$50,000-\$99,999	31%	34%	28%
\$100,000 or more	55%	17%	6%
1-2-person household	55%	94%	23%
3 or more persons	45%	6%	12%
Householder under age 35	9%	13%	22%
Householder age 35-64	61%	31%	14%
Householder age 65 and older	30%	56%	20%

Source: ACS 2023

**Table 15: Change in Median Housing Costs and Median Income, 2000 - 2023**

	2000	2023	Change 2000-2023	% Change
Median Value Single Family Owner-Occupied Units	\$201,800	\$562,000	+\$360,200	+178%
Median Gross Rent	\$730	\$1,241	+\$427	+59%
Median Household Income Homeowners	\$62,105	\$138,239	+\$76,134	+123%
Median Income Renter Households	\$28,548	\$57,657	+\$29,109	+102%

**Sources: Census 2000, U.S. Census Bureau, 2023 ACS Tables B25077 (home value), B25064 (gross rent), S2503 (financial characteristics), S1901 (income). Note: Dollar values are nominal and not inflation-adjusted**

Between 2000 and 2023, housing costs in Kingston increased substantially, with the median value of single-family homes rising by nearly 180 percent and median gross rent increasing by nearly 60 percent, as highlighted by Table 14. While household incomes for both homeowners and renters more than doubled over this period, income growth has not kept pace with the escalation in home values. This widening gap between housing costs and incomes, particularly for renter households, contributes to ongoing affordability pressures and reinforces the need for housing options affordable across a broader range of income levels.

When adjusted for inflation to 2023 dollars, housing costs in Kingston have risen significantly more than incomes over the last two decades. The real median value of single-family homes has increased nearly 50% above the general price level, while real median rent has declined slightly after inflation. Although homeowner incomes have increased modestly in real terms, renter incomes show minimal real growth, indicating that rental affordability pressures have

worsened for lower-income residents. These real-dollar trends highlight the importance of strategies to expand housing affordability relative to local earnings.

Adjusting for inflation shows a different affordability story than nominal figures alone:

- Home values increased substantially above inflation. Even after adjusting for the overall rise in prices, the median value of single-family homes in Kingston increased about 48% in real terms since 2000, indicating housing has become significantly more expensive relative to general price levels.
  - Rents have not kept pace with inflation. Inflation-adjusted gross rent actually declined slightly, suggesting rents in Kingston have not risen as quickly as overall prices (though they remain unaffordable for many, especially lower-income households).
  - Homeowner incomes grew modestly in real terms, increasing about 18% above inflation, while renter incomes barely outpaced inflation at 7% real growth. This implies that ownership income gains have modestly improved relative purchasing power, but renter incomes have stagnated in real terms—intensifying affordability pressures for renters.
- 

The median household income in Kingston is \$115,863, reflecting a community with relatively high overall incomes but substantial variation across households. Despite this high median, income disparities remain pronounced. Approximately 21 percent of households earn less than \$50,000 annually, while an additional 23 percent earn between \$50,000 and \$99,999. Just over 55 percent of households earn \$100,000 or more.

While a majority of households earn above \$100,000, more than one-third of Kingston households (approximately 34 percent) earn less than \$75,000 per year, placing them at heightened risk of housing cost burden given Kingston's high home values and limited supply of lower-priced housing options. For these households, prevailing market rents and home prices often exceed affordable thresholds, underscoring the need for housing options that serve low- and moderate-income households as well as smaller households and seniors on fixed incomes.

Affordability pressures are compounded by the high cost of homes. The 2023 ACS indicates that Kingston's median home value is \$594,400, and housing value distribution skews significantly toward higher price ranges. Only a small portion of the housing stock falls within price ranges affordable to lower-income households. While older, more modestly sized homes exist, they represent a small share of the total inventory and often require significant rehabilitation investments that may be out of reach for low- and moderate-income households.

In particular, the ACS value distribution shows that just 11.7% of all housing units contain one bedroom, and only a small fraction of owner-occupied homes fall into value ranges below \$250,000. This scarcity of lower-priced homes means that many households earning under \$75,000 cannot find units affordable at standard lending ratios (typically assuming no more than 30% of income toward housing costs). Meanwhile, the majority of homes, particularly those constructed after 1980, are valued well above \$400,000, making them accessible primarily to households earning significantly above the area median income.

Renter households face similar challenges. The median gross rent of \$1,241 reflects a tight rental market with very limited supply and a 0% rental vacancy rate, making it difficult for low- and moderate-income renters to find units within their price range. Previous survey responses gathered by the Affordable Housing Trust reinforce these findings: many residents expressed a desire for rental options below \$1,500 per month and ownership opportunities below

\$300,000, price points that are increasingly scarce in the current market.

**Table 16: Housing Demand and Supply by Income Threshold**

Income (ACS )	Households	% of all Households	Affordable Purchase Price <sup>1</sup>	Units By Value	% of Units	Surplus/ Deficit
<\$25,000	399	7.2%	up to \$70,000	32	<1%	(367)
\$25,000-\$49,999	769	14%	\$70,000 - \$140,000	31	<1%	(738)
\$50,000-\$74,999	694	12.5%	\$139,000 - \$208,000	78	2%	(492)
\$75,000-\$99,999	591	11%	\$208,000 - \$278,000	99	2%	(539)
\$100,000 - \$149,999	1,091	20%	\$278,000 - \$416,000	552	12%	(539)
>\$150,000	2,003	36%	\$420,000 - \$695,000	3,851	83%	+1,848

Sources: U.S. Census Bureau, 2023 ACS Tables S1901, B25075, S2503

**Surplus / (Deficit)** equals *Housing by Value minus Households* within each income band. Negative values indicate a **shortfall of housing affordable** to households at that income level.

This analysis reveals a pronounced mismatch between household incomes and the value of available housing in Kingston. Households earning below \$100,000 face substantial deficits across all income bands, with shortfalls exceeding 400 units in each category and nearly 2,200 units combined for households earning under \$75,000. By contrast, the housing stock shows a large surplus of units priced for households earning \$150,000 or more. This imbalance underscores the need for housing strategies that expand affordable ownership and rental options for low- and moderate-income households, including smaller units, deed-restricted housing, and alternative ownership models.

Kingston's average home value is ~\$633,000, with typical tax bills over \$8,200/year. Affordable homes in the \$70K–\$140K range are essentially nonexistent in Kingston's current market. This highlights the severe mismatch between local housing costs and incomes under \$50K. Even at nearly \$50K in income, the affordable purchase price caps out at ~\$140K, far below Kingston's market. Homeownership at this income level would require subsidies, shared equity housing, or relocation to lower-cost areas.

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## Affordability

A household is considered housing cost-burdened when it pays more than 30% of its gross income toward housing costs, including mortgage, taxes, and insurance for owners, or rent and utilities for renters. When housing costs exceed 50% of income, the household is classified as severely cost-burdened. These thresholds help identify residents who may struggle to afford other basic necessities.

<sup>1</sup> Affordable purchase prices assume mortgage, property taxes, and insurance equal to 30% of income with a 10–15% down payment and a 5% interest rate. This is far below Kingston's average home value, making homeownership at this income level unrealistic without subsidies or alternative financing.

According to the 2023 ACS, the majority of Kingston’s households are homeowners, and many face significant affordability pressures. Among homeowners with a mortgage, approximately 32% pay more than 30% of their income on housing, and 15% are severely cost-burdened, spending more than half of their income on housing costs (ACS S2503). Homeowners without a mortgage experience a lower cost burden, but some still struggle with taxes, insurance, and maintenance expenses that can be substantial for older or fixed-income households.

Cost burdens are even more pronounced among Kingston’s renters. Of the 904 renter households in Kingston, 44% are cost-burdened, spending more than 30% of their income on rent and utilities, and 20% are severely cost-burdened, paying more than half of their income on housing costs (ACS S2503). Renter households also tend to have lower incomes than homeowners, making them more vulnerable to rising rents and cost-of-living pressures.

With a 0% rental vacancy rate and extremely limited availability of rental units, cost-burdened renters often have few options to relocate within Kingston. These conditions indicate that affordability challenges are not limited to a small portion of the population but affect a meaningful share of households across all age and income groups.

Overall, the 2023 data show that housing cost burden is a significant issue across both homeowners and renters in Kingston, driven by rising housing costs, limited rental supply, and a housing stock primarily composed of larger, higher-value single-family homes. Addressing these affordability pressures will require expanding diverse housing options, particularly rental units, smaller homes, and affordable ownership opportunities, to allow residents to remain in Kingston throughout all stages of life.

**Table 17: Households by Cost Burden by Tenure**

Housing Costs as % of Income	Renters	%	Owners w/ Mortgage	%	Owners w/out Mortgage	%
Less than 20.0 %	209	23%	1,090	31%	477	42%
20.0 to 29.9%	213	24%	878	25%	140	12%
30.0 to 34.9%	82	9%	257	7%	138	12%
35.0 to 49.9%	155	17%	239	7%	87	8%
50.0% or more	191	21%	435	12%	26	2%
Not calculated	54	6%	0	0%	260	23%
<b>Total</b>	<b>904</b>	<b>100%</b>	<b>3,515</b>	<b>100%</b>	<b>1,128</b>	<b>100%</b>
All Cost-burdened Households	428	47%	931	26%	251	22%
Severely Cost-burdened	191	21%	435	12%	26	2%

**Source: U.S. Census Bureau, 2023 ACS B25106, DP04**

Renters experience the highest cost-burden rates, with nearly half paying ≥30% of income toward housing and over one-fifth severely cost-burdened. Owners with mortgages face meaningful affordability pressure as well, with 26% cost-burdened and 12% severely cost-burdened, reflecting high home values and carrying costs. Owners without mortgages are the least burdened overall, though a notable share remains cost-burdened, often tied to fixed incomes and rising non-mortgage costs.

Households with lower incomes in Kingston experience significantly higher rates of housing cost burden. Cost burden is most concentrated among households earning below \$50,000, who represent a large share of Kingston’s renter population and a portion of fixed-income senior homeowners. Among households in this income group, the majority spend more than 30% of their income on housing costs, and many experience severe burden, paying over 50% of income toward mortgage costs, taxes, insurance, or rent.

Cost burden is also present among moderate-income households. A substantial share of households earning between \$50,000 and \$75,000 face affordability challenges, particularly renters and homeowners with rising utility, tax, and insurance costs. Even some households earning up to \$100,000 experience cost burdens, reflecting Kingston’s high housing values and extremely low vacancy rates.

Older adults are disproportionately impacted. Senior households are more likely to be cost-burdened than younger households, especially those who rent or own their homes without a mortgage but live on fixed retirement incomes. Rising property taxes, utility costs, and maintenance needs contribute to elevated housing stress among seniors, many of whom occupy older single-family homes that require ongoing investment.

**Table 18, Cost Burden by Income, Age Householder**

Household Income	Cost-Burdened Households	% Cost Burdened	Age	Cost-Burdened Households	% Cost Burdened
Less than \$50,000	870	54%	Under 35 years	285	53%
\$50,000-\$74,999	489	30%	35-64 years	782	32%
More than \$75,000	251	16%	65+ years	543	37%
<b>Total</b>	<b>1,610</b>	<b>34%</b>	<b>Total</b>	<b>1,610</b>	<b>34%</b>

Source: US Census Bureau, 2023 ACS B25106, S2503

As shown in Table 17, the housing cost burden in Kingston affects more than one-third of all households, spanning various income levels and life stages. While lower-income households experience the highest rates of cost burden, a substantial number of moderate- and higher-income households are also affected, reflecting the escalating prices of homes, rents, and other housing-related costs. Cost burden is particularly pronounced among younger households and older adults on fixed incomes.

Property taxes remain an important component of housing costs in Kingston, especially for older adults who own their homes without a mortgage and rely on fixed incomes. Among homeowners without a mortgage, 11% pay 30% or more of their income toward housing costs, primarily due to rising taxes, insurance, utilities, and maintenance expenses (ACS S2503). For homeowners with a mortgage, the burden is significantly higher: 31% spend at least 30% of their income on housing, and 15% are severely cost-burdened.

These cost pressures reflect a broader affordability challenge linked to wage levels across the region. A substantial share of jobs available in Kingston and in surrounding communities fall within industries that traditionally pay lower wages, including retail, food service, accommodations, personal services, and portions of the health care sector. According to ACS industry data, these industries collectively employ a large segment of Kingston’s workforce, yet typically pay wages that

fall below the income required to afford Kingston's median housing costs.

In contrast, higher-wage occupations, such as professional and technical services, finance, construction, and manufacturing, represent a smaller share of total employment. The limited number of workers earning higher wages, combined with the predominance of service-sector jobs, contributes to a local wage–housing cost mismatch. Even full-time workers in many of Kingston's largest employment sectors do not earn enough to afford a typical owner-occupied home or market-rate rental unit in town.

As shown in the Kingston industry tables (Table 10), most locally available jobs are in lower-wage industries, which intensifies the demand for smaller, more affordable homes and rental opportunities. Without an expanded range of housing options that align with local wage levels, Kingston's workforce will continue to rely on long commutes or be priced out of the community entirely. Increasing the supply of affordable and workforce-oriented housing is essential to support both local employers and long-term regional economic stability.

## **Recent Housing Production and Market Conditions**

# KEY FINDINGS

## HOUSING STOCK

### HOUSING UNIT GROWTH

The number of housing units in Kingston increased 13.3 percent from 4,992 in 2013 to 5,658 in 2023.



**78 PERCENT**

of housing units are single-family detached structures.

### HOUSING STRUCTURE AGE

10.2% (574) of Kingston's housing structures were built between 2010 and 2023. The housing stock continues to age, with approximately half (49.9%) of units built prior to 1980.

**490**

**HOUSEHOLD GROWTH 2020-2050**  
In the next thirty years, Kingston total number of households is expected to increase by 3.6%.

### MEDIAN GROSS RENT

The median cost of rent in Kingston is \$1,241, rising by nearly 60 percent in the last twenty years.

**1%**

**HOMEOWNER VACANCY RATE**  
This is indicative of a tight housing market.

### TENURE BY AGE GROUP

Homeownership is more common than renting among all age groups in Kingston.



**81.2 PERCENT**

of housing units are owner-occupied.

### TENURE BY HOUSEHOLD SIZE

Larger households are more likely to purchase their home. The average household size of owner-occupied units is 2.63, as compared to 1.55 in renter-occupied households.

**0%**

**RENTAL VACANCY RATE**  
This is indicative of a tight housing market.

### GEOGRAPHIC MOBILITY

In 2023, 95.3% of Kingston's residents remained in the same residence they lived in the year prior.

**\$562,000**

**MEDIAN SINGLE FAMILY HOME**  
Sales prices dipped during the Great Recession but have consistently climbed since 2014.

## **Housing Growth Trends (2020–2025)**

Between 2020 and 2025, Kingston experienced a notable increase in housing production relative to both its historic growth patterns and many peer communities in the Greater Boston region. Over this five-year period, Kingston added an estimated 341 net new housing units, representing a 6.4 percent increase over its 2020 housing stock. This level of growth places Kingston among the higher-growth communities in the region, exceeded primarily by larger or more urbanized municipalities such as Plymouth, Hanover, and Bridgewater.

Housing production accelerated significantly in the most recent period, with 287 units added between 2024 and 2025 alone. This sharp increase indicates that recent permitting and development activity has substantially outpaced earlier years in the decade and reflects Kingston's expanding role in accommodating regional housing demand. The timing of this growth is particularly notable given that development opportunities remain constrained in many surrounding communities due to land availability, infrastructure limitations, and regulatory barriers.

## **Housing Production and Market Response**

Despite this increase in housing supply, Kingston's housing market has remained highly competitive, and home prices have continued to rise. Between 2015 and 2025, the median sales price of a single-family home increased from approximately \$470,000 to \$675,000, a 44 percent increase after inflation adjustment. Condominium prices rose by a similar magnitude, increasing 37 percent over the same period from roughly \$324,000 to \$443,500. These trends indicate that, while housing production has increased, it has not kept pace with demand, particularly for ownership housing affordable to moderate-income households.

The combination of strong recent housing growth and sustained price escalation highlights a central challenge facing Kingston's Housing Production Plan. While the Town has demonstrated capacity to permit and accommodate new housing, market outcomes suggest that additional production, particularly of smaller-scale, ownership-oriented, and income-restricted units, will be necessary to stabilize prices and expand access for local households. Continued attention to housing diversity, affordability, and alignment with community needs will be essential to ensuring that future growth supports Kingston's long-term housing goals.

## **Housing Market Conditions: Home Sales Prices (2010–2024)**

### **Long-Term Home Price Trends**

From 2010 through 2024, Kingston's for-sale housing market experienced sustained and substantial price growth, reflecting broader trends across Plymouth County and Southeast Massachusetts, but with particularly pronounced local impacts. Median sale prices for both single-family homes and condominiums more than doubled over this period, driven by a combination of limited housing supply, regional population growth, increased demand from higher-income in-migrants, and the surge in homebuying during the COVID-19 pandemic.

Although the market showed signs of modest cooling in 2023 and 2024 as mortgage interest rates increased, prices remained near historic highs. This pattern of stabilization rather than decline indicates that underlying demand continues to exceed available supply, maintaining affordability pressures for many households.

## **Single-Family Home Market**

Single-family homes, which comprise the majority of Kingston's ownership housing stock, have anchored long-term price trends. The median single-family sale price increased from approximately \$322,500 in 2010 to \$685,000 in 2024, representing an increase of more than 112 percent. Prices rose steadily throughout the 2010s as the region recovered from the Great Recession, surpassing \$400,000 by 2018 and then accelerated rapidly between 2020 and 2022 due to pandemic-era migration, historically low interest rates, and extremely limited inventory.

Despite rising prices, annual single-family sales volumes have remained relatively stable, generally ranging from 110 to 150 transactions per year, underscoring persistent demand and ongoing market tightness rather than speculative volatility.

## **Condominium Market**

Kingston's condominium market, while smaller in scale, has historically provided relatively lower-cost ownership opportunities. In 2010, median condominium prices typically ranged between \$180,000 and \$220,000. Over time, condominium prices followed a trajectory similar to single-family homes, rising steadily through the 2010s and surging during the pandemic period. By 2024, the median condominium sale price reached approximately \$383,000, an increase of roughly 75 percent or more since 2010.

Although condominiums remain less expensive than single-family homes, the narrowing price gap has reduced the availability of attainable "starter" homes for first-time buyers, young households, and downsizing seniors.

## **Small Multifamily Housing**

Small multifamily homes, such as two- and three-family properties, represent a very limited portion of Kingston's housing market. Between 2010 and 2024, many years recorded no sales of three-family homes and only one to three sales of two-family properties. This extremely low transaction volume makes price trends difficult to assess but highlights the scarcity of "naturally occurring" multi-unit housing in Kingston. These housing types have historically offered more attainable ownership or rental options for cost-burdened households and multigenerational families, underscoring a structural gap in the Town's housing mix.

## **Public Housing Utilization and Demand**

Existing public housing units in Kingston demonstrate consistently high utilization. Vacancy rates at Meadowcrest, the Town's primary elderly housing development, remain very low and are consistent with statewide trends for senior public housing. These low vacancy rates indicate sustained demand for deeply affordable rental housing and confirm that existing subsidized units alone cannot meet current or projected needs.

Strong utilization of public housing reinforces the importance of expanding Kingston's affordable housing supply through a combination of new production, mixed-income development, and preservation of existing units. Without additional housing opportunities, households with limited incomes, including seniors, individuals with disabilities, and lower-wage workers, will continue to face significant barriers to remaining in the community.

## Post-Pandemic Conditions and Affordability Implications

Post-pandemic market conditions in Kingston mirror broader regional trends of rapid escalation followed by stabilization rather than decline. While higher interest rates in 2023 and 2024 led to slightly lower sales volumes and longer days on market, median prices did not experience significant reductions. Contributing factors include Kingston’s strong school system, relatively newer housing stock, limited new construction, and continued interest from households relocating from higher-cost metropolitan areas.

These sustained market conditions have significant affordability implications. A median single-family home price of \$685,000 in 2024 requires household incomes well above 120 percent of Area Median Income to be affordable under standard lending criteria. Even the median condominium price increasingly exceeds the purchasing capacity of many first-time buyers relying on local wages. As ownership options become less attainable, more households are pushed into Kingston’s limited rental market, intensifying cost burdens and displacement pressures. As a result, homeownership, once broadly accessible to Kingston residents, has become increasingly out of reach for young families, local workers, and seniors on fixed incomes, reinforcing the need for targeted housing production and affordability strategies.

### Affordable Housing Inventory

To be considered affordable under Chapter 40B, housing must be deed-restricted to be sold or rented for an amount that is affordable to households earning up to 80 percent of Area Median Income (AMI), and a Fair Housing Marketing Plan must guide tenant or homebuyer selection. In practice, income limits for subsidized housing typically follow the HUD definition for “Low-Income” households. The Town of Kingston is located in the Boston-Cambridge-Quincy, MA-NH Fair Market Rent Area (HMFA), for which the median family income was \$160,900 in 2019 (an increase of \$47,600, or 29%, since 2019). The “Low Income” definition for a household of four is \$132,300

**Table 19: Income Eligibility Guidelines**

Boston-Cambridge-Quincy, MA-NH HMFA MFI: \$160,900	Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
	Extremely Low (30%)	\$34,750	\$39,700	\$44,650	\$49,600	\$53,600	\$57,550	\$61,550
	Very Low (50%)	\$57,900	\$66,200	\$74,450	\$82,700	\$89,350	\$95,950	\$102,550
	Low Income (80%)	\$92,650	\$105,850	\$119,100	\$132,300	\$142,900	\$153,500	\$164,100

**Source: HUD FY25, Section 8 Income Limits**

The Massachusetts Executive Office of Housing and Livable Communities (EOHLC) maintains the official inventory of deed-restricted affordable housing units in every municipality in the Commonwealth. This inventory, known as the Chapter 40B Subsidized Housing Inventory (SHI), is used to determine whether a community meets the state’s 10 percent affordable housing minimum and to track units at risk of losing affordability due to expiring use restrictions.

As of the most recent update, Kingston has 272 SHI-eligible units, representing 5.18% of its year-round housing stock. Although this reflects steady progress toward increasing affordable housing opportunities, Kingston remains well below the 10 percent statutory threshold. Several neighboring communities are in a similar position, with most municipalities in the region falling short of the target.

Only Middleborough (9.75%), Pembroke (8.78%), and Plymouth (8.4%) are approaching the 10 percent goal, while Duxbury (6.58%) shows moderate progress. Although Plymouth has the largest

number of affordable units in the region, its overall housing base is so large that the town's SHI percentage remains relatively modest.

**Table 20: SHI Comparison**

<b>Municipality</b>	<b>SHI Units</b>	<b>% SHI</b>
Carver	152	3.28%
Duxbury	394	6.58%
Halifax	40	1.3%
Hanson	194	4.95%
<b>Kingston</b>	<b>272</b>	<b>5.18%</b>
Middleborough	949	9.75%
Pembroke	609	8.78%
Plymouth	2,159	8.4%
Plympton	53	4.99%

Source: EOHLIC, December 2025

Table 21 reports Kingston's Subsidized Housing Inventory as of March 2026. Of the 272 housing units listed on the SHI, there are 106 units set aside for elderly and disabled residents, while 166 units are unrestricted with respect to age or special needs. "Subsidized" does not always mean the project receives direct financial assistance, such as a low-interest loan or grants from public agencies. Often, the "subsidy" is in the form of technical assistance or regulatory oversight by a public or quasi-public agency. A mixed-income development may be "privately" subsidized by a density bonus because the additional income from market-rate sales or rents helps to offset the cost of the affordable units. Regardless of whether the subsidy is public or private, affordable units eligible for the Subsidized Housing Inventory must be protected by a long-term deed restriction and be offered for sale or rent through a fair and open process that complies with the federal Fair Housing Act of 1968, as amended.

The income and asset limits for specific affordable housing developments may vary, depending on the requirements of the subsidizing program.

**Table 21: Kingston Subsidized Housing Inventory**

EOHLC ID#	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/Comp Permit?	Subsidizing Agency
1501	Meadowcrest	Hillcrest Rd.	Rental	48	Perp	Yes	EOHLC
1502	N/A	165R Pembroke St.	Rental	8	Perp	No	EOHLC
1503	Indian Pond Road	153 & 159 Indian Pond Road	Rental	4	2025	No	EOHLC MassHousing
1504	23 Evergreen St.	23 Evergreen St.	Rental	8	2034	No	HUD
1505	Kingston Pines	Anderson Ave	Rental	20	2034	Yes	RHS
1506	Silverlake Homes	14 Chipman Way	Rental	50	2027	Yes	HUD
4326	DDS Group Homes	Confidential	Rental	40	N/A	No	DDS
4569	DMH Group Homes	Confidential	Rental	8	N/A	No	DMH
4526	DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
8675	Grove Street	Grove St	Ownership	1	Perp	Yes	EOHLC
8729	High Pines	Country Club Way; Eagle Drive	Ownership	12	Perp	Yes	MassHousing
8730	Barrows Brook	Sunrise Dr and Grove St	Ownership	13	Perp	Yes	MassHousing
8842	Nobadeer	Wapping Rd and Ryan's Way	Ownership	8	Perp	Yes	MassHousing
10741	Brentwood Rd	Brentwood Rd	Ownership	1	Perp	No	MassHousing
10742	Koi Pond Estates	Morgan's Way	Ownership	2	Perp	Yes	MassHousing
10839	Bearse's Way	Bearse's Way	Ownership	2	Perp	No	EOHLC
10840	Turtle Pine	138 Elm St	Ownership	5	Perp	No	EOHLC
10841	Timber Ridge	Off South Street	Ownership	9	Perp	Yes	MassHousing
11076	Captain Jones Landing	Captain Jones Way, Barrow Brook Cir.	Ownership	0	Perp	No	EOHLC
11077	The Point	101 Kingston Collection Way	Rental	29	Perp	No	EOHLC

11115	Tree Farm Landing	Christmas Tree Lane	Ownership	4	Perp	No	EOHLC
<b>Totals</b>			272		Census 2020 Year-Round Housing Units		5,251
					Percent Subsidized		5.18%

Source: EOHLC (10-02-25); Town of Kingston (10-22-25)

The units listed on the SHI include those owned by the Housing Authority and nonprofit and state agencies, as well as privately-owned affordable ownership or rental units.

- The **Kingston Housing Authority** owns Meadowcrest, an age-restricted development with 48 units, as well as 8 units of housing for people with disabilities. There are currently 238 people on the waiting list for these units. When units become available, preference is given to veterans, Kingston residents, and seniors with disabilities. Applicants may wait up to two years if they fall into a higher preference category, or as much as 10 years for Kingston residents. The Kingston Housing Authority (KHA) plays a critical role in the Town's affordable housing system by providing permanently deed-restricted housing for income-eligible residents. The KHA currently owns and operates 56 state-aided public housing units, including 48 elderly housing units at Meadowcrest and a small number of additional units serving households with specialized needs. These units represent a stable component of Kingston's long-term affordable housing inventory and provide deeply affordable options for residents on fixed or limited incomes. Public housing units differ from other SHI-eligible developments in that they are municipally controlled, permanently affordable, and not subject to market turnover or expiring affordability restrictions. As such, they form an essential foundation of Kingston's affordable housing stock and play a key role in meeting the needs of vulnerable populations who are least able to compete in the private housing market.
- **Neighborworks Housing Solutions of Southeastern Massachusetts** (*Formerly South Shore Housing*) owns Kingston Pines, a townhouse development with 20 recently renovated one-, two-, and three-bedroom apartments on a wooded site. It was built in 1987 through Chapter 40B, funded by the Farmers Home Administration/USDA. Kingston Pines is the only affordable rental development that is not restricted to seniors or people with disabilities. Housing Solutions also developed Kingston Group Home in the early 1990s for clients of the Department of Mental Health.
- **Wingate Residences at Silver Lake** offers independent and assisted living facilities for seniors aged 62 and above. There is a total of 104 units with varying levels of assistance, of which 50 are counted on the SHI. According to EOHLC, the affordability restriction at Silver Lake will expire in 2027.
- Kingston has several group homes or congregate-style dwellings that are restricted for occupancy by adults with severe cognitive or mental disabilities. The **Department of Developmental Services (DDS)** and **Department of Mental Health (DMH)** report to EOHLC the number of beds in group homes to be counted as units on the SHI, but do not disclose the location of these sites.
- **Habitat for Humanity** constructed Grove Street in 2009 on land provided by the Town. In 2015, the organization developed a second home at Cole Street, which may be eligible for the SHI but is not currently included. A third home was constructed at Brentwood Road, which was completed in 2020.

A total of 54 affordable units are located in mixed-income developments in which affordable homeownership units are combined with market-rate housing. All are single-family homes.

- **Chapter 40B.** Since the adoption of Kingston's 2019 Housing Production Plan, Chapter 40B activity has remained limited, and several projects referenced in the prior plan have either progressed more slowly than anticipated or were not constructed. The Town's largest Chapter 40B development, High Pines, was permitted in 2011 for a total of 80 units. To date, only a portion of the project has been completed, with additional units constructed incrementally over time. Affordable units delivered through High Pines are now fully reflected on Kingston's Subsidized Housing Inventory (SHI); while remaining unbuilt phases have been subject to litigation and delays. Other Chapter 40B developments permitted prior to 2019 (including Barrows Brook and Nobadeer Village) contributed to a limited number of affordable units and are fully built out. The Timber Ridge development, which was under construction at the time of the 2019 plan, has since delivered its permitted affordable units and is also now counted on the SHI. All affordable housing units created through Chapter 40B development since 2019 are now captured in the Town's current SHI, as documented in the updated DHCD inventory. Given the limited pace of Chapter 40B development and the absence of recently permitted projects, Kingston's future progress toward its affordable housing goals will depend on a combination of proactive zoning strategies, municipally supported development opportunities, and locally initiated housing programs, rather than reliance on comprehensive permit projects alone.
- **Inclusionary Zoning.** The Town has also created affordable units through its inclusionary zoning bylaw. The first inclusionary units to be created in Kingston were at Tall Timbers, an 80-unit development, of which 8 units were affordable (5 new construction on-site, and 3 off-site rehabilitation). An additional inclusionary development, Bearse's Way set aside 2 affordable units out of 17, and Christmas Tree Lane includes 4 affordable units out of 33 lots. Several developments approved under the bylaw included proposed affordable units; however, these units were not created through the Local Initiative Program (LIP) and therefore are not eligible for inclusion on the Town's Subsidized Housing Inventory (SHI). As a result, while the IZ bylaw has generated limited affordability outcomes at individual projects, it has not produced SHI-eligible affordable housing units to date.

### **Expiring Use Restrictions**

Kingston's Subsidized Housing Inventory currently includes many units with expiring use restrictions. While some of these units are unlikely to convert to market-rate housing, there is no guarantee that the developments will preserve the same number of affordable units they have today once the restriction expires. Long-term affordability is likely to be maintained in projects that are owned by nonprofit housing-focused organizations like NeighborWorks Housing Solutions. One project that might be at risk of converting to market rate is Silver Lake Homes, the town's largest affordable senior housing development, which is privately-owned and due to expire within the next 10 years.

The projects with potentially expiring use restrictions include:

- AEI Group Homes, 159 Pond Road. 4 rental units; restriction expires in 2025. (Attleboro Enterprises, Inc., MassHousing)
- Kingston Group Home, 23 Evergreen Street. 8 rental units; restriction expires in 2034. (South Shore Housing Development Corporation/Housing Solutions; HUD 202/811)
- Kingston Pines, 21-40 Anderson Avenue. 20 rental units; restriction expires in 2036. (South Shore Housing Development Corporation/Housing Solutions; Low Income

- Housing Tax Credits)
- Silver Lake Homes (Evanswood), 14 Chipman Way. 50 units; restriction expires in 2027. (Wingate Management Co., Section 8 Project-Based Subsidy)

### **Housing Development Framework & Challenges**

Incorporated in 1726 from land originally associated with Plymouth, Kingston is characterized by a diverse array of neighborhoods with varying development patterns reflective of its natural setting and historic residential and commercial trends. Sections include a traditional neighborhood surrounding the historic Town Center, densely clustered seaside cottages at Rocky Nook, postwar neighborhoods with modest homes, suburban subdivisions with cul-de-sac streets and large single-family homes on large lots, rural and agricultural landscapes, as well as natural areas such as forests and wetlands, and varying forms of commercial development from neighborhood centers to a regional mall, and scattered industrial areas.

Approximately 76 percent of the land in Kingston is currently occupied by some form of residential use.

### **Condition and Capital Needs of Existing Affordable Housing**

Like many state-aided public housing developments across Massachusetts, Kingston's public housing portfolio faces ongoing capital reinvestment needs related to building systems, site conditions, accessibility, and long-term durability. The Kingston Housing Authority maintains a multi-year Capital Improvement Plan (CIP) that identifies prioritized investments necessary to preserve unit quality, address health and safety issues, and extend the useful life of existing affordable housing.

While the Housing Authority actively plans and phases these improvements, available state formula funding is insufficient to address all identified needs in the near term. As a result, some capital projects must be deferred or sequenced over multiple funding cycles. This dynamic underscores the importance of local coordination, supplemental funding sources, and long-term preservation planning to ensure Kingston's existing affordable housing remains safe, functional, and viable for future generations.

# CHAPTER 5: DEVELOPMENT CONSTRAINTS

The following section discusses the most significant constraints that may affect Abington’s ability to address its housing needs. In housing plans, terms such as “barriers” or “constraints” are typically used as a value-neutral way to describe factors that objectively limit housing development. While some “barriers” such as sensitive environmental areas or historic resources can limit development, they are also community assets; moreover, these barriers are unlikely to change if under special protections. Other “barriers” can be remedied if desired, particularly those stemming from local regulations and policies under the community’s direct control. This analysis focuses on development constraints relating to the natural environment, infrastructure capacity, regulatory framework, and available resources. By understanding these interconnected factors, policymakers can make informed decisions about Kingston’s future development while maintaining the quality of life for its residents and protecting features the community values.

## MAKING PROGRESS

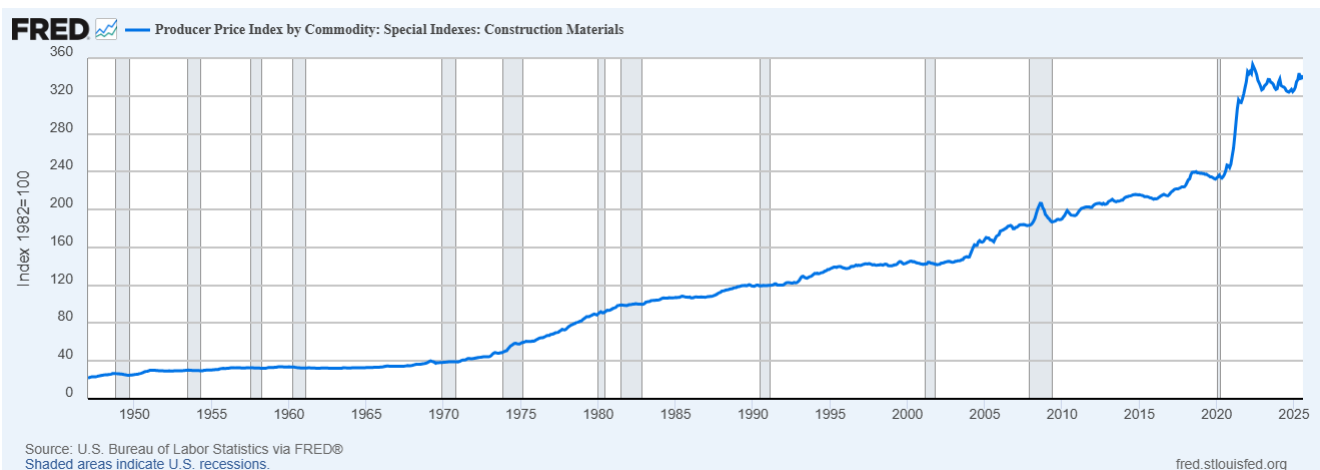
- Kingston now has 272 units on its Subsidized Housing Inventory (SHI), or 5.18 percent of its total year-round housing stock – just over half of the 10 percent benchmark set by the Massachusetts Chapter 40B law.
- Key challenges include high development costs, regulatory hurdles, and limited funding

## WHAT THIS CHAPTER COVERS

- Existing barriers to housing development
- Local and regional infrastructure capacity to support expected growth

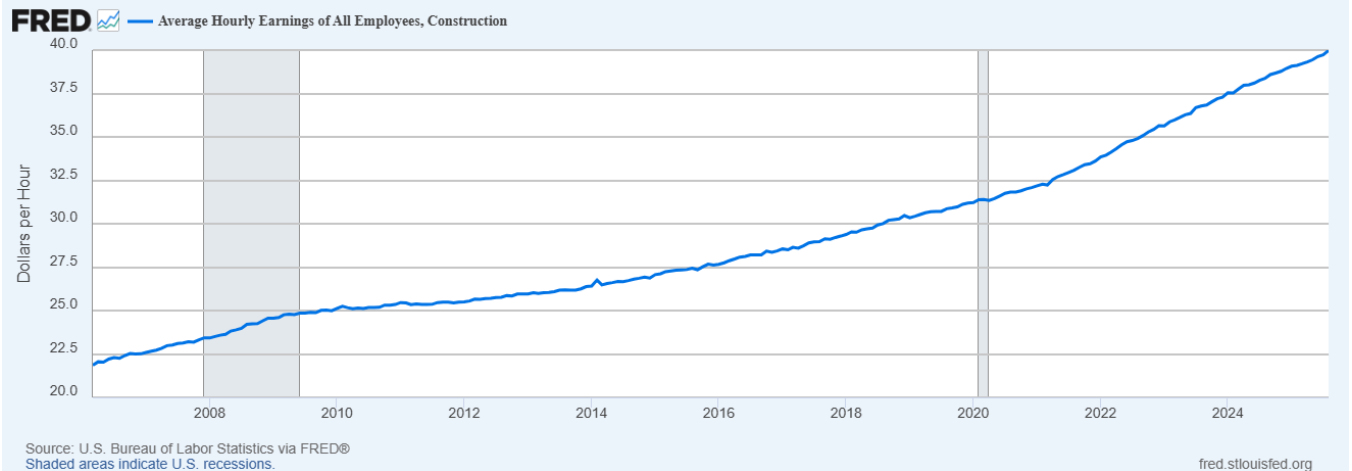
## KEY NATIONAL INFLUENCES

Even though many housing challenges are local, it’s important to understand the broader national trends that make new homes more expensive across the Greater Boston area – including Kingston.



## HIGHER LABOR COSTS

Wages for construction workers have also climbed sharply. In just ten years, average hourly earnings in the industry rose 44 percent – from \$26.86 in 2014 to \$38.72 in 2024 (adjusted for inflation). Since 2006, labor costs have increased by 68 percent.



## EXPENSIVE AND LIMITED LAND

Land prices in the Northeast, including Massachusetts, are the highest in the nation and sell faster than anywhere else – often within just 30 days. Limited supply and zoning rules like large minimum lot sizes make land even harder to come by and drive-up costs.

## RISING INTEREST RATES AND LENDING CHALLENGES

Higher interest rates make it more expensive to borrow money. As borrowing gets costlier, fewer developers take out loans for new projects. While recent years saw unusually low rates, the current trend reflects a return to long-term averages.



## LOCAL DEVELOPMENT CONSTRAINTS AND INFRASTRUCTURE CAPACITY

### Physical Constraints

The natural assets found in Kingston influence the suitability of land for development and the ease with which some areas can be used for residential purposes. Kingston's coastal setting and location within two major watersheds is evident in the make up of its wetland and water resources, the shape of its land, and its soil characteristics. These natural resources are shown in Appendix C.

Most of Kingston (16.9 sq. mi.) lies within the South Coastal Watersheds, a collection of coastal river watersheds south of Boston. The northern part of town consists of low-lying areas and extensive wetland resources areas associated with the Jones River, a seven-mile watercourse that originates at Silver Lake, a designated Great Pond, and drains to the sea at Kingston Bay. The 30 sq. mi. The Jones River watershed is one of the fourteen watersheds that define the boundaries of the South Coastal Watersheds system. To the south (roughly south of Route 80), the land is hilly, irregular, and laced with streams and ponds, including three Great Ponds (Smelt, Muddy, and Indian Ponds). The southernmost tip of Kingston (2.0 sq. mi.), bounded by Route 44, is located within the Taunton River Watershed. Kingston's two "watershed addresses" matter because each watershed has unique qualities and impacts storm and wastewater management. For Kingston, the City of Brockton's withdrawals from Silver Lake has been a long-standing, contentious issue due to negative impacts on wildlife and wetland resources.

Sixty-three percent of Kingston's total area lies within the Plymouth-Carver Aquifer, an EPA-designated sole source aquifer that includes 200 sq. mi. within seven towns.<sup>15</sup> Owing to its importance to the region's water supply, the Plymouth-Carver Aquifer has been the subject of considerable planning and regulatory oversight at all levels of government. The east side of Kingston, mostly between Route 3A and the shore, is located within a designated Coastal Zone. This part of town contains some of the most densely settled neighborhoods and commercial centers, attesting to Kingston's historic development pattern.

Except for Kingston's inland and coastal wetland communities and its intricate network of rivers and streams, much of the town's land is composed of well-drained Hinckley, Carver, and Merrimac soils that can accommodate development.<sup>16</sup> Since areas with well-drained soils also support aquifer recharge, it can be challenging to protect drinking water resources and also meet housing and other community development needs. Like most towns, Kingston relies on its zoning to balance these demands. Title V and state and local wetland regulations also affect development, but they are not (and should not be) a substitute for zoning.

### Infrastructure

#### Roads

Kingston is crossed by 106.7 miles of roadways (measured in centerline miles).<sup>17</sup> The collector roads that move local and regional traffic through Kingston include Route 53, Route 3A, and Route 27, which run in a north-south direction; Route 106, an east-west route between Kingston and Plainville; and Route 80, which extends southwesterly from Route 3A and eventually turns south to Plymouth (Map 2.3). Route 3A/Summer Street crosses the town center, functioning both as an urban collector and as Kingston's Main Street. It is a particularly busy road due to the volume of through traffic it carries throughout the day, especially during peak-hour travel.

Two major arterials run through Kingston, but residents have direct access to only one. On the east side of town, Kingston is crossed by Route 3, the highway that carries traffic between Boston and Cape Cod. The Town has access to Route 3 at three interchanges: Route 3A at the Kingston/Duxbury line, Route 3A south of the Town Center, and the Independence Mall at the southern end of town. In addition, the relocated U.S. Route 44 runs between Plymouth and Carver across the southern end of Kingston, following a curve that approximates the South Coastal and Taunton River watershed boundary. Route 44 passes over Route 80, but there is no interchange in Kingston.

Kingston's internal road network consists of local roads, neighborhood-level streets, and some 25 miles of unaccepted roads which, in most cases, serve rural or outlying parts of the community.

### Public Transportation

Kingston hosts a large MBTA commuter rail station on the Kingston/Plymouth line (also referred to as the Old Colony Railroad) near the Kingston Collection (Independence Mall). The station has parking capacity for 1,039 vehicles. In April 2024, the typical weekday boardings were 634 passengers, down 3 percent from 654 boardings in April 2018.

The Kingston Commuter Rail Station serves as a significant regional transportation asset and a key driver of housing demand in and around the community. As illustrated in the accompanying map (**Appendix D**), commuters accessing the Kingston station originate not only from Kingston but from a broad range of surrounding municipalities within the OCPC region and beyond, reflecting the station's regional draw and importance within the MBTA Commuter Rail network. The highest concentrations of matched commuter vehicles are associated with Kingston and neighboring South Shore communities, underscoring the station's role as a primary access point to regional employment centers, particularly Greater Boston

This regional travel pattern highlights Kingston's strategic position within the South Shore housing market and reinforces the importance of planning for a diverse range of housing options near transit. Expanding housing opportunities, particularly multifamily and affordable housing, within reasonable proximity to the commuter rail station can help accommodate existing demand, reduce regional commuting pressures, and support state and regional housing and transportation goals.

In addition, Kingston is served by the Plymouth and Brockton Street Railway Co., a regional bus carrier providing commuter service between Boston (South Station and Logan Airport) and Cape Cod (to Provincetown). A fixed-route, accessible shuttle bus operated by the Greater Attleboro-Taunton Regional Transit Authority (GATRA) runs daily between Marshfield and Kingston, making scheduled stops at commercial areas in Marshfield, Duxbury, and Kingston. GATRA's Freedom Link circles between Plymouth Center and Independence Mall, with stops at Kingston and Plymouth MBTA stations.

### Water and Sewer

Kingston operates a public drinking water system that serves the majority of the Town. The Kingston Water Department currently supplies water to approximately 4,740 customer accounts, the vast majority of which are residential users. Kingston's water supply is drawn primarily from gravel-packed wells within the Plymouth–Carver Aquifer, supplemented by a more recent water source at Trackle Pond in the southern portion of town.

Under typical operating conditions, the adequacy of the Town's water supply has not historically been considered a limiting factor for development. In recent years, Kingston has undertaken a series of infrastructure upgrades and system improvements to maintain water quality, ensure regulatory compliance, and support reliable service for existing and future users. However, in 2023, the Kingston Water Commission imposed a moratorium on new water connections after determining that the system did not meet a state requirement to maintain sufficient supply during peak demand conditions in the event of the simultaneous loss of the Town's most productive well.

On July 31, 2025, the Kingston Water Commission voted to lift the moratorium on new water connections following system improvements and updated capacity assessments. During the period the moratorium was in effect, water availability emerged as a constraint on most new development proposals. Town officials cited the need to restore flexibility for economic development and large-scale commercial opportunities as a key factor in lifting the moratorium, while continuing to monitor system performance and long-term supply reliability.

A municipal sanitary sewer system serves approximately 1,660 customers in Kingston, primarily on the east side of town, including the town center and densely settled neighborhoods along Kingston Bay. The Town has recently completed a wastewater treatment plant upgrade that increases permitted discharge capacity to 700,000 gallons per day (gpd), with effluent conveyed to new leaching fields. Current average daily flows are estimated at approximately 350,000 to 375,000 gpd, indicating that the upgraded facility is operating at roughly 50 to 55 percent of its permitted capacity.

This expansion represents a significant improvement over prior system constraints and provides additional capacity to support new residential and commercial development within the existing sewer service area. While sewer availability remains geographically limited, the upgraded system reduces a key infrastructure barrier to housing production in areas already served by sewer. Outside the sewered area, most new developments continue to rely on private on-site wastewater disposal systems, and a small number of privately owned package treatment plants operate under Massachusetts Department of Environmental Protection (MassDEP) groundwater discharge permits.

With recent upgrades to the Town's sewer system and the lifting of the water connection moratorium, and a new well being designed, Kingston has an opportunity to better align zoning and growth management strategies with available infrastructure by prioritizing higher-density residential, mixed-use, and affordable housing development within areas served by public water and sewer, while continuing to manage growth outside these areas in a manner consistent with environmental constraints, on-site wastewater limitations, and long-term water supply planning.

## Zoning

Kingston is divided into ten basic use districts, most of which also fall within one or more of seven overlay districts (**Appendix B**). The use districts include:

- *Residential 20 (R20)* As its name implies, this district provides for single-family homes on 20,000 sq. ft. lots. It also provides for two-family homes on 30,000 sq. ft. lots, accessory apartments, and multiple-unit dwellings (see below) by Special Permit. The Residential 20 district covers most of Kingston's east side and includes approximately 1,670 acres.
- *Residential 40 (R40)* This district is Kingston's largest (4,960 acres) zoning district,

extending across the north and west sides of town and including a small pocket along the north side of Kingston's waterfront. It is a suburban district for single-family home development on lots with a minimum of 40,000 sq. ft. and 200 linear feet of frontage. In addition, the Town allows accessory apartments by Special Permit in the R40 district. Congregate housing is permitted as-of-right.

- *Residential 80 (R80)* The Residential 80 district is reflective of the DEP Zone II for Kingston's drinking water supplies. Accordingly, development in this district is limited to single-family homes on 80,000 sq. ft. lots with 200 feet of frontage, with some exceptions, e.g., congregate housing as-of-right and accessory apartments by Special Permit. The R80 district covers the southwestern end of Kingston and extends northward to Route 106, encompassing some 3,570 acres.
- *Residential-Mobile Home Park (Residential M)* Kingston has zoned two areas for mobile home park development. The larger area is on the north side of town by the Duxbury town line, and the second area is off South Street, roughly west of Kingston's geographic center. Together, the two Residential-M districts contain 147 acres. Mobile home parks require at least fifty acres, and the maximum permitted density is one mobile home unit per 8,000 sq. ft.
- *Town Center District (TC)* Kingston's Town Center District is a thirty-four-acre zone covering the village at the confluence of Summer Street/Route 3A and Evergreen Street. The district provides for a limited mix of small-scale commercial uses on lots with at least 10,000 sq. ft. and 80 feet of frontage, as well as single-family and two-family dwellings. Multi-family buildings with up to six units are also allowed by Special Permit, subject to larger setback requirements than other uses in the TC district.
- *3A Design District (3ADD)* The 3A Design District is a residential and limited commercial district that runs along portions of Route 3A and Smith's Lane, east of Route 3, and it includes a total of 61 acres. In this district, the Town allows single-family and two-family dwellings by right, and compatible business uses such as offices, small retail, and art studios by Special Permit. All projects are subject to a public Design Review process. The minimum lot area is 30,000 sq. ft. and minimum frontage is 150 feet.
- *Commercial District (C)* The Commercial District provides for retail, service businesses, and business or professional offices, though retail in any building exceeding 4,000 sq. ft. requires a Special Permit. Included in this district is the Independence Mall property, several locations on Route 3A, Route 53, and Route 27, and small pockets on Route 106 and Route 80. Together, these areas contain 458 acres. Residential uses are prohibited.
- *Commercial-Industrial Park District* This district provides for a mix of commercial and light industrial businesses, shopping centers, and food service establishments on 336 acres in the vicinity of the MBTA station and portions of Kingston Collection, west of Route 3. Residential uses are prohibited.
- *Industrial District (I)* Kingston has zoned 121 acres for manufacturing, research, offices, distribution facilities, and related uses. The I district includes land off Route 53 on the north side of town, adjacent to a large shopping center; two nodes off Route 3A, east of Route 3; and a collection of smaller areas outside the town center, to the west along Route 106, and near the Kingston Collection. Residential uses are prohibited.
- *Conservancy District (CON)* The Conservancy District applies to 458 acres along the Jones River and a large, contiguous wetland area (Blackwater Swamp) northwest of the center of town. Land uses in the C district are limited to open space, passive recreation, and agriculture, though limited Special Permit provisions exist for detached single-family dwellings and some public facilities.

### Overlay Districts

Kingston also has eight overlay districts, which are layered on top of underlying zoning districts to either impose additional environmental protections or provide targeted development opportunities in specific locations. Two overlay districts (the Floodplain Overlay District and the Water Resource Overlay District) are primarily regulatory in nature and impose additional requirements to protect sensitive natural resources. The remaining overlay districts are intended to incentivize or guide development in appropriate locations, often by allowing uses or densities that would not otherwise be permitted under the base zoning.

Kingston's incentive-based overlay districts include the *Green Communities Wind Turbine Overlay District* and the *Large-Scale Ground-Mounted Solar PV Installations Overlay District*, which support renewable energy development; the *1021 Kingston's Place Smart Growth Overlay District (SG)*; the *Mixed Commerce Overlay District (MCOB)*; the *Mixed-Use Redevelopment Overlay District (MUROD)*; and, most recently, the *MBTA Communities Multi-Family Overlay District (MCMOD)*, which was adopted at Special Town Meeting in September 2024.

- **1021 Kingston's Place Smart Growth District.** The Smart Growth district was established under Chapter 40R in 2007 to provide for diversified housing, commercial, and mixed-use development. The district encompasses 106 acres near the commuter rail train station. The area includes four sub-districts: Single Family, Mixed Use Residential-Commercial, Mixed Use Live-Work, and Conservation/Recreation. Single-family and multifamily dwellings are allowed in all but the Conservation/Recreation subdistrict, at a density of 8 units per acre (Single Family subdistrict) or 20 units per acre (Mixed Use subdistricts), with a total of up to 730 units throughout the Smart Growth Overlay district. At least 20 percent of all dwelling units (or 25 percent of all rental units and elderly/disabled units) must be deed-restricted affordable units eligible for inclusion on the SHI. To date, no permits have been issued under the Smart Growth zoning.
- **Mixed Commerce Overlay District.** Established in 2018, the MCOB district allows for planned commercial and light industrial uses on large tracts by Special Permit with Site Plan approval. Residential uses are not allowed in the Mixed Commerce Overlay District, which may limit its attractiveness for redevelopment opportunities.
- **Mixed Use Redevelopment Overlay District.** The MUROD district provides for a mix of residential, retail, commercial, entertainment, and mixed-use development. Located at the Kingston Collection, the district allows up to 300 multifamily residential units with primarily 1-2 bedrooms and limits units with more than two bedrooms to 5 percent of total units.
- **MBTA Communities Multi-Family Overlay District (MCMOD).** The MCMOD complies with Section 3A of the Zoning Act and the Executive Office of Housing and Livable Communities' MBTA Communities guidelines. The MCMOD is an overlay district totaling approximately 56.9 acres, divided into Subdistrict A and Subdistrict B, and allows multi-family housing as of right, subject to Site Plan Review by the Planning Board. The district permits multifamily development at densities of up to 15 dwelling units per acre in Subdistrict A and 16 dwelling units per acre in Subdistrict B, as well as mixed-use development with residential units located above ground-floor commercial uses. By-right building heights range from three stories in Subdistrict A to four stories in Subdistrict B, with limited allowances for rooftop features.

### Residential Development Alternatives

In the R40 and R80 districts, Kingston offers three Special Permit alternatives to conventional single-family home development: Residential Development Encouraging Open Space (RDEOS), Planned Residential Development (PRD), and Planned Residential Development for Seniors (PRDS). All of the options require a minimum open space set-aside (in Kingston: 25 percent of the development site as common open space, and 5,000 sq. ft. of "usable" open space per dwelling unit - which may overlap), and some qualitative standards apply to the design of open space in a project. In addition, the Planning Board has authority to waive lot dimensional requirements for each unit in order to encourage housing clusters. RDEOS projects are limited to detached single-family homes, but a PRD may include duplexes and townhouses.

RDEOS projects require a minimum tract of ten acres, but if submitted under a related provision known as Development of Significant Public Benefit (DSPB), the RDEOS requires a minimum of twenty acres.

PRD and PRDS projects always require at least twenty acres. Proposed sites, whether ten or twenty acres, must also have at least 500 feet of frontage on a public way.

RDEOS and PRD projects qualify for a density bonus in the R40 district if they meet one or more of the qualifying criteria for a DSPB, e.g., by providing neighborhood improvements or public recreation facilities, preserving historic buildings or landscapes, or including affordable housing. (No density bonus is permitted in the R80 district for water supply protection reasons). The maximum density bonus, 50 percent, is attainable only when an applicant provides affordable housing within the development. However, a 50 percent density increase is probably not enough to make the inclusion of affordable units feasible on tracts of land zoned for single-family homes on 40,000 sq. ft. lots. The effect of the bonus is that an applicant could build 1.5 housing units per acre instead of one unit per acre. By contrast, the density regulations for an age-restricted PRDS provide for "up to 4 percent of the total number of units in the Town," as determined by the Board of Assessors. Using Kingston's Census 2010 housing count as a guide (5,010 units), an applicant could propose as many as 200 PRDS units on twenty acres, or approximately ten units per acre, without providing any affordable housing units.

The RDEOS and related provisions are unusually complicated and prescriptive. If the Town wants zoning that will be effective at achieving the variety of goals and objectives of the Master Plan (including the provision of affordable housing), the existing RDEOS/PRD/PRSD bylaw needs to be revised for clarity and usability.

### Multifamily Development

Kingston allows small-scale multi-unit buildings in most of its residential districts in the form of accessory dwelling units (R20, R40, R80, and TC), two-family structures (R20, TC, 3ADD, and SG), and multiple dwellings (R20). Two overlay districts, Smart Growth and MUROD, allow for larger-scale multifamily development in specific locations.

Small-scale multifamily development is subject to excessive dimensional standards that may impede the feasibility of developing alternative forms of housing. In most instances, a Special Permit is required, and these units must comply with special land area, frontage, and density regulations in addition to other applicable district regulations. The combined effect of these regulations largely precludes multi-family development due to a lack of large tracts of tracts with uninterrupted frontage that are financially feasible to develop with a very low number of units allowed per acre, even after density bonuses. For example, the regulations for the TC

district apply to small-scale multifamily development lot coverage, front setback, and parking requirements that are more limiting than for other types of development. They also anticipate a physical form that is quite different from the rest of the Town Center, which would interrupt the existing building line that makes the Town Center look and feel "organic."

#### Accessory Dwelling Units

In August 2024, Massachusetts enacted statewide Accessory Dwelling Unit (ADU) reform through the Affordable Homes Act, requiring all municipalities, including Kingston, to allow one ADU by right on every lot where a single-family home is permitted. This legislation significantly modernizes Kingston's approach to ADUs by removing several long-standing local barriers.

Under the new law, ADUs must be allowed as-of-right, whether they are created within the primary home, attached, or in a detached structure such as a garage, barn, or carriage house. Municipalities may not require owner-occupancy, may not impose excessive dimensional or design constraints, and may require no more than one off-street parking space unless the home is within 0.5 miles of transit, in which case a parking space cannot be required.

For Kingston, this represents a shift from previous zoning provisions that required Special Permits, imposed multi-year owner-residency requirements, restricted detached ADUs, and required periodic permit renewals. These restrictions often prevented homeowners, particularly seniors, caregivers, and families seeking multigenerational housing, from creating ADUs that met their needs.

With the updated state framework, Kingston can better support a wider range of ADU types, including accessible units for aging in place, small rental units for local workers, and multigenerational living arrangements. ADUs provide a low-impact strategy for expanding Kingston's housing diversity while maintaining neighborhood character, offering flexible options for residents at different stages of life and income levels.

#### Inclusionary Zoning

An inclusionary zoning provision requires that a minimum of 10 percent of lots be affordable units in all residential developments that create six or more units. Affordable units may be constructed or rehabilitated on site or at a different location. Alternatively, the Town may accept donations of land suitable for the construction of affordable housing units (equal or greater in value of the construction or set-aside of affordable units). A density bonus of up to two market-rate units for each additional affordable unit may be permitted.

#### Issues

Seventy percent of Kingston's land (R40 and R80 combined) is zoned for single-family homes on large lots. The Zoning bylaw provides for some higher-density residential and mixed-use development, but restrictive regulations limit opportunities for development and increase cost.

#### **Kingston's current zoning constrains housing diversity and fiscal sustainability**

The provision of basic infrastructure, services, and facilities by the Town becomes more challenging every year, as the town must invest in infrastructure improvements and fixed costs regardless of population change. For example, the Town is presently undertaking the necessary expansion of the sewer system capacity. Declining enrollment does not diminish the cost of school administration, building maintenance, and employee benefits. **Balancing the tax base on a veritable monoculture of single-family homes reduces efficiencies in property taxes and increases the financial burden on single-family homeowners.** Despite economic development efforts, most suburban

communities struggle to attract significant opportunities to substantially shift the composition of the local tax base away from residential uses and onto commercial uses. More diverse housing options, including multifamily housing in appropriate locations, tend to be a more realistic option to relieve the tax burden on single-family homeowners by creating economies of scale and by enabling infrastructure and other fixed costs to be shared among a larger customer base without concentrating the needs of any specific population cohort.

The regulations governing conventional single-family home development unwittingly promote high development costs and a fiscally inefficient pattern of low-density sprawl. Managing overall density is important for environmental reasons as well. Consider that a 200 ft. lot frontage regulation invites more impervious cover, more stormwater, and more roadway surfaces that have to be maintained to serve a small number of units, along with water and sewer infrastructure. Wide lot frontage, lot configuration rules, and minimum front setback requirements also encourage large lawns and landscaped areas that place considerable demand on water supplies, while the separation of dwellings discourages healthy behaviors such as walking and socializing. The Town's flexible residential development provisions help somewhat to allow for more efficient development, but complicated and restrictive requirements limit their utility.

Zoning limitations excluding the creation of rental units can have broad-reaching fiscal impacts, particularly if the units are only available to a specific group (such as householders aged 55 and up), because it discourages compact development serving a range of compatible needs. Even mild intensifications of use, such as allowing by-right the provision of accessory dwelling units, make each lot more fiscally sustainable for both the Town and the homeowner, and could make a significant difference with respect to providing housing opportunities for people of all ages without requiring any additional land to be converted from ecologically sustaining green space to developed land.

Reconsideration of how land use policy will sustain future financial needs for the town is of great importance in the upcoming years.

### **Existing Housing Resources**

Kingston and other South Shore towns have limited resources available to help individuals and families with housing affordability problems and other housing needs. Below is a partial overview of the local and regional resources available that serve Kingston.

#### **NeighborWorks Housing Solutions**

*NeighborWorks Housing Solutions*, formerly known as South Shore Housing, is a Kingston-based regional nonprofit organization focused on providing housing services and developing affordable housing in Plymouth and Bristol Counties. In July of 2019, the organization merged with *NeighborWorks Southern Mass*, based in Brockton. The organization provides a range of services, including housing for homeless families, homelessness prevention initiatives, training and support for homebuyers and owners, partnering with area service providers to address housing needs for individuals with disabilities, rental assistance, and development and management of affordable housing. NeighborWorks Housing Solutions also provides technical assistance to help cities and towns increase the supply of affordable housing.

The Executive Office of Housing and Livable Communities contracts with NeighborWorks Housing Solutions to administer the state's rental assistance program in Plymouth and Bristol counties, administering approximately 2,200 rental subsidies in the region. The organization also runs a range of regional housing service programs, including the Housing Consumer Education Center, Residential Assistance for Families in Transition (RAFT), and HomeBASE.

### **Community Preservation Act**

Kingston adopted the Community Preservation Act (CPA) in 2006, generating local revenue through a property tax surcharge supplemented by a variable state match. The Town initially adopted a 3 percent surcharge, but voters reduced the surcharge to 1 percent in 2012, significantly limiting the long-term revenue potential of the program. The first \$100,000 of assessed value on each residential property is exempt from the surcharge, and income-eligible households may apply annually for a full exemption.

In accordance with M.G.L. c.44B, Kingston is required to reserve a minimum of 10 percent of CPA funds annually for affordable housing, with the remaining funds allocated among historic preservation, open space, and recreation. From adoption through 2018, the Town generated approximately \$7.8 million in CPA revenues, including both local collections and state matching funds.

In more recent years, CPA funding has been sporadically allocated to affordable housing purposes, primarily through transfers to the Kingston Affordable Housing Trust (AHT), rather than through direct project expenditures. Between 2020 and 2021, no CPA funds were appropriated for affordable housing. In 2022, approximately \$180,000 was appropriated to the AHT, followed by \$40,000 in 2023, \$50,000 in 2024, and \$39,236 in 2025. Available records do not clearly document how these funds were expended, and there is limited evidence of CPA-funded affordable housing production or ongoing housing programs during this period.

To date, Kingston has not established a sustained, programmatic use of CPA funds to support affordable housing development, preservation, or housing stability initiatives. While CPA resources have supported isolated efforts, such as a contribution to a Habitat for Humanity unit in 2009 and periodic housing-related planning activities, the lack of consistent investment has constrained the Town's ability to leverage CPA as a meaningful tool for advancing its affordable housing goals.

### **Affordable Housing Trust**

The Kingston Affordable Housing Trust (AHT) was established by a vote of Special Town Meeting in 2014 pursuant to M.G.L. c.44 §55C and is governed by a Board of Trustees consisting of five to seven members. The Trust was initially capitalized in 2017 through a \$600,000 transfer from the Community Preservation Trust Fund.

Since its establishment, the Trust's activities have focused primarily on education, outreach, and planning, rather than direct housing production. Since 2018, the AHT has supported the development of educational materials, including informational videos posted on the Town's website and through Plymouth Area Community Television (PACTV). These materials include publicly available housing-related videos dated March 4, 2022, and November 2023, as well as additional informational content linked on the Trust's web landing page. These efforts reflect an emphasis on increasing public understanding of housing issues and local housing resources.

In 2025, the Affordable Housing Trust committed \$4,400 to fund the local match required for the update of Kingston's Housing Production Plan, using funds in excess of those allocated by the Community Preservation Committee. While the Trust has not yet implemented ongoing housing programs or supported the development of new affordable housing units, these recent actions indicate growing engagement in housing planning and public education. Strengthening the Trust's role as an implementing entity for housing initiatives, particularly those funded through CPA or other local and state resources, represents an important opportunity for advancing the Town's housing goals.

## **Housing Support Services**

Various Town staff are involved in facilitating the development and rehabilitation of the Town's housing inventory by providing administrative support to regulatory boards and commissions and overseeing inspections and enforcement. Private consulting firms, including Delphic Associates, Inc. and SEB, manage the marketing and lotteries for most of the affordable housing units created under Chapter 40B or Inclusionary Zoning, while Neighbor Works provides ongoing monitoring of affordable homeownership and rental units.

There are also support services for residents seeking assistance with housing. The Council on Aging and Veterans' Agent provides advocacy for seniors and veterans (and their spouses, widow/ers, and dependents) to access housing that meets their needs. The Veteran's Agent will assist veterans with locating and applying for housing that they can afford, as well as modifying or rehabilitating their homes to enable them to safely age in place. These entities also make referrals to organizations such as NeighborWorks Housing Solutions that offer a range of housing resources. Finally, the Assessor works with residents seeking tax abatements or deferrals to mitigate the cost burden of property taxes.

## **Homelessness**

As with most communities, Kingston has a population of residents who lack permanent housing. Homeless families and individuals include victims of domestic violence, veterans, people with mental illness and substance abuse disorders, people dealing with unexpected illness, expenses, or unemployment, and unaccompanied youth, among others. The incidence of homelessness in Kingston and the region is exacerbated by housing costs and by the opioid epidemic. With limited emergency and transitional shelter facilities serving Kingston's region, many homeless individuals are living in makeshift encampments, cars, or doubling up with friends and relatives. There is no available data to quantify the extent of homelessness in Kingston.

Homeless facilities generally include emergency congregate shelters and scattered-site shelters, which are in turn divided into several categories based on populations served: family shelters, individual shelters, shelters for victims of domestic violence, and specialized shelters with services for people with substance abuse problems. Within the Plymouth County region, there is a shortage of facilities that serve individual women. The facilities are networked with other housing services, such as transitional housing and permanent supportive housing. Emergency shelters address the basic human needs of food, shelter, and safety, and in some cases, they also provide skills training, counseling, or substance abuse and mental health treatment.

Regional networks of facilities and programs to address homelessness rely on federal and state resources and private donations. Virtually all federally funded services for homeless individuals and families operate under the aegis of a Continuum of Care (CoC), or "*a continuum of care system to address the critical problem of homelessness through a coordinated community-based process of identifying needs and building a system to address those needs.*" Kingston is located within the Quincy, Brockton, Weymouth, Plymouth City, and County CoC. Applications for homelessness assistance can be made at the Department of Transitional Assistance (DTA) in Brockton, which doubles as the Emergency Assistance field office for EOHLC.

Of this network, one facility is located in Kingston. Pilgrim's Hope is an emergency family shelter operated by the Plymouth Area Coalition for the Homeless (PACFH). Its facility provides a congregate shelter with capacity for up to ten families (forty beds). Families are placed in the shelter by EOHLC with a strong preference to housing families within 20 miles of their community of origin. There are no facilities for homeless individuals located in Kingston; Kingston individuals seeking emergency assistance may be placed in shelters in Brockton, Plymouth, Quincy, or elsewhere in the region.

## Housing Needs

Over the last decade, the town has also made considerable progress toward expanding its supply of affordable housing units through the construction of Comprehensive Permit and Inclusionary Zoning projects. Although the town has approved mixed-use development districts that could fulfill the minimum 10 percent obligation under Chapter 40B if fully built out, there are opportunities for revitalization or redevelopment of many underutilized properties that could support additional housing that meets local needs, as well as a mix of uses that can enhance the town's character and provide amenities that serve local residents.

## Local Needs and Preferences

**Housing is needed to support Kingston residents and businesses.** In order to maintain a balanced community, Kingston needs to provide housing for residents of all ages and stages in their careers.

- A shortage of housing opportunities may have an impact on demographic shifts. While Kingston's overall population has grown since 2010, growth has been uneven across age cohorts. Young adults remain more likely to rent, yet Kingston's rental stock is limited, accounting for only 16 percent of occupied housing units, and is overwhelmingly composed of smaller units with limited affordability. Although residents ages 25–34 now represent nearly 10 percent of the population, many face barriers to remaining in town due to rising rents, limited unit availability, and competition for housing across Plymouth County.
- At the same time, Kingston is experiencing a pronounced aging of its population. Residents aged 65 and older now account for nearly 27 percent of householders, and median household income for this group (\$75,915) is significantly lower than for younger working-age households. Seniors seeking to downsize or reduce the financial and maintenance burdens of homeownership have few local options, particularly housing that is moderately priced, accessible, and suitable for fixed incomes. As a result, older residents are disproportionately represented among cost-burdened households and may be forced to leave the community to find appropriate housing.
- Prior planning efforts and Affordable Housing Trust outreach (e.g., 2019 AHT Survey) have consistently identified a need for housing that serves households with specialized or heightened needs, including individuals and families experiencing homelessness, veterans, adults with disabilities, survivors of domestic violence, and households with limited credit histories or other barriers to housing access. These populations typically require deeply affordable housing, often paired with supportive services such as case management, mental health counseling, employment assistance, or other stabilization supports.
- Cost burden remains a central housing challenge in Kingston. Based on the most recent estimates, approximately one-third of all households are cost-burdened, including about 44 percent of renter households and nearly one-third of homeowners. A significant share of these households experience severe cost burden, paying more than half of their income toward housing costs. Cost burden is most acute among lower-income households and seniors, reflecting the growing mismatch between local incomes and housing costs.
- Finally, Kingston's housing market presents challenges for the local workforce. A substantial share of jobs based in Kingston, particularly in retail, service, and hospitality sectors, pay wages that are insufficient to afford prevailing rents or homeownership costs in town. Expanding housing options affordable to local workers is critical to supporting economic vitality, reducing long commutes, and ensuring that Kingston remains accessible to the people who contribute to its economy and community life.

A variety of housing alternatives including (for ownership or rental) single-level units, multifamily buildings with elevators and dedicated outdoor space, handicapped accessible units, modest-sized

condominiums and single-family homes, larger rental apartments (with more than two bedrooms), single room occupancy units, and congregate housing with support services would provide a range of options suitable for seniors, young adults, families, people with disabilities, and individuals living alone – i.e., community members of all ages and levels of income.

**Areas appropriate for affordable housing development:** The 2017 Master Plan provides a Land Use Vision for the town, incorporating varying forms and densities of housing along with commercial uses and infrastructure improvements, and identifies areas to preserve for open space, historic/cultural, and recreation purposes. The plan highlights housing options that fit the context of different “sectors” or areas categorized by existing patterns of development.

Generally, affordable housing is most suitably located in places that have infrastructure and amenities to support more cost-efficient, higher-density development. In particular, the town is poised to accommodate growth within the area served by sewer, to utilize (and absorb the cost of) the expanded capacity which the Town has committed to building. Focusing on the development of more diverse housing options in mixed-use neighborhoods with high walkability and transit access would help to reduce traffic impacts while supporting economic development. The Town has identified two areas for higher-density, mixed-use development, including the Kingston Place Smart Growth district and the MURAD at the Kingston Collection. Older existing neighborhoods surrounding the Town Center and Route 3A/Main Street Corridor could accommodate more moderate density growth through redevelopment of underutilized properties and infill development.

#### Chapter 40B Numerical Goals

As shown in Table 21, Kingston currently has 272 units on its Subsidized Housing Inventory (SHI), representing 5.18% of the Town’s 5,251 year-round housing units, just over half of the 10 percent required to achieve “Safe Harbor” under Chapter 40B. Beginning in 2030, Kingston’s SHI percentage will be measured against a larger housing base as the denominator shifts to the 2020 decennial Census. If the Town adds an estimated 400 new year-round units between 2020 and 2030, the projected 2030 housing stock will reach 5,651 units, increasing the 10 percent requirement to 565 SHI-eligible units. After accounting for the current 272 units on the SHI, Kingston will need to add approximately 293 additional affordable units to reach the 10 percent threshold. The Town added 37 SHI units between July 2024 and December 2025, and continued production will be needed to close this long-term gap.

**Table 22, Chapter 40B Housing Goals**

Total Year-Round Housing Units (2020 Census)	5,521
Units required for local discretion (10% of 5,251)	525
Current SHI Units	272
Units needed to reach 40B minimum goal through 2032	253
Annual production target for Housing Certification (0.5%)	26
Projected new home construction 2020-2030	400
Projected Year-Round Housing Units (2030 Census)	5,651
Projected units required to enable local discretion after 2030 (10% of 2,936)	565
Projected units needed to reach 40B minimum goal beyond 2032	293
Annual production target for Housing Certification after 2030 (0.5%)	28

Under Chapter 40B, a town can protect itself from unwanted Comprehensive Permit proposals by requesting Housing Certification. To be certified, the town must have an approved Housing Production Plan and create SHI units equal to 0.5% of its housing stock, granting one year of “safe harbor” or 1%, granting two years. Before 2030, this equates to 28 for one year or 56 units for two years. After 2032, the projected annual target would be approximately 28 units.

# Appendix A: Glossary of Terms

# HPP GLOSSARY

OLD COLONY  
PLANNING COUNCIL

The purpose of this glossary is to provide an accessible dictionary of housing-related terms that may be used throughout the HPP process and plan.

- **Accessory Dwelling Unit (ADU):** An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home.
- **Affordable Housing:** Deed-restricted housing for low- (at or below 80% AMI) or moderate- (between 80% to 100% AMI) income households at a cost that does not exceed 30% of their monthly gross income.
- **Area Median Income (AMI):** The median family income within a given metropolitan area as determined by the U.S. Department of Housing and Urban Development. AMI is used to determine household eligibility for most housing assistance programs.
- **Chapter 40B:** M.G.L. Ch. 40B, § 20-23, is a Massachusetts State law administered locally by the Board of Appeals in order to create affordable housing. In communities below the 10% statutory minimum, it provides eligible developers the ability to supersede local zoning if 20% to 25% of units are Affordable.
- **Chapter 40R:** M.G.L. Ch. 40R, § 1-14, provides for "Smart Growth" overlay districts with increased densities for residential development and multifamily housing by right (subject to site plan review). At least 25% of the units in a Chapter 40R district have to be Affordable Housing for low- or moderate-income households. Municipalities that adopt a 40R Smart Growth Overlay District (SGOD) can receive \$10,000 to \$600,000 in State funding, as well as \$3,000 for every new housing unit created in the district. Communities can also receive State assistance with writing 40R zoning and adopting design standards. Additional funding to address any increases in school enrollment that result from adoption of the SGOD can be accessed through Chapter 40S.
- **Chapter 40S:** M.G.L. Ch. 40S, § 1-4, provides funding to municipalities that establish a 40R district to cover the costs of educating any school-age children who move into such districts.
- **Community Preservation Act (CPA):** M.G.L. Ch. 44B, § 1-17, allows communities to establish a Community Preservation Fund for open space, historic preservation, and Affordable Housing by imposing a surcharge of up to 3% on local property tax bills. Certain households can be exempted from this surcharge, including income-eligible households. The State provides a partial match to these local funds from the Community Preservation Trust Fund, generated from Registry of Deeds fees.
- **Comprehensive Permit:** The permit authorized by Chapter 40B for Affordable Housing development.
- **Cost Burden:** A household is considered cost burdened if more than 30% of monthly income is spent on housing costs.
- **Executive Office of Housing and Livable Communities (EOHLC):** The State's housing cabinet (*formerly the Dept. of Housing and Community Development/DHCD*). EOHLC oversees state-funded public housing and administers rental assistance programs, Affordable Housing funds, and the administration of Chapter 40B and 3A (MBTA Communities).
- **Extremely-Low-Income Household:** Household with an income less than 30% of AMI.

- **Fair Housing Act:** Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), sexual orientation, gender identity, and disability.
- **Fair Housing Law:** M.G.L. Ch. 151B, the State Fair Housing Act, prohibits housing discrimination on the basis of race, color religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran history, public assistance, or physical or mental disability.
- **Fair Market Rent (FMR):** A mechanism used by HUD to control costs in the Section 8 rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market.
- **Gross Rent:** Gross rent is the sum of the rent paid to the unit's owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services, but not telephone service.
- **Group Home:** A type of congregate housing for people with disabilities.
- **Household:** One or more people occupying a single housing unit.
- **Housing Choice Voucher Program:** Federal housing assistance vouchers subsidize the cost of rental housing, but high demand and long waiting lists mean many low-income families wait for years to access affordable housing.
- **Housing Subsidies:** Housing subsidies can work in numerous ways, all with the common cause of easing the cost burdens of housing.
- **Inclusionary Zoning:** A zoning ordinance or bylaw that encourages or requires developers to build Affordable Housing in their developments or provide a comparable public benefit, such as providing Affordable Housing in other locations ("off-site units") or paying fees in lieu of units to an Affordable Housing trust fund.
- **Infill Development:** Construction on vacant lots or underutilized land in established neighborhoods and commercial centers.
- **Local Initiative Program (LIP):** Massachusetts housing program created by DHCD. LIP allows developers to work with municipal officials to build mixed-income housing with deed-restricted Affordable Housing units. This differs from typical 40B developments where developers oftentimes override local approvals if a community has less than 10% of housing stock on the Subsidized Housing Inventory (SHI). LIP allows financing, design, and construction decisions to be made by the municipality, with technical support from state agencies.
- **Low Income Housing Tax Credit (LIHTC):** The Low-Income Housing Tax Credit (LIHTC) subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. The LIHTC was enacted as part of the 1986 Tax Reform Act and has been modified numerous times.
- **MassHousing:** A quasi-public state agency that provides financing for subsidized rental and for-sale housing.
- **Low-Income Household:** Household with an income at or below 80% of AMI.
- **Massachusetts Housing Partnership (MHP):** A public non-profit Affordable Housing organization established by the legislature in 1985. MHP provides technical assistance to cities and towns, permanent financing for rental housing, and mortgage assistance for first-time homebuyers.
- **MassDevelopment:** A quasi-public agency that provides financing for subsidized rental housing developments.



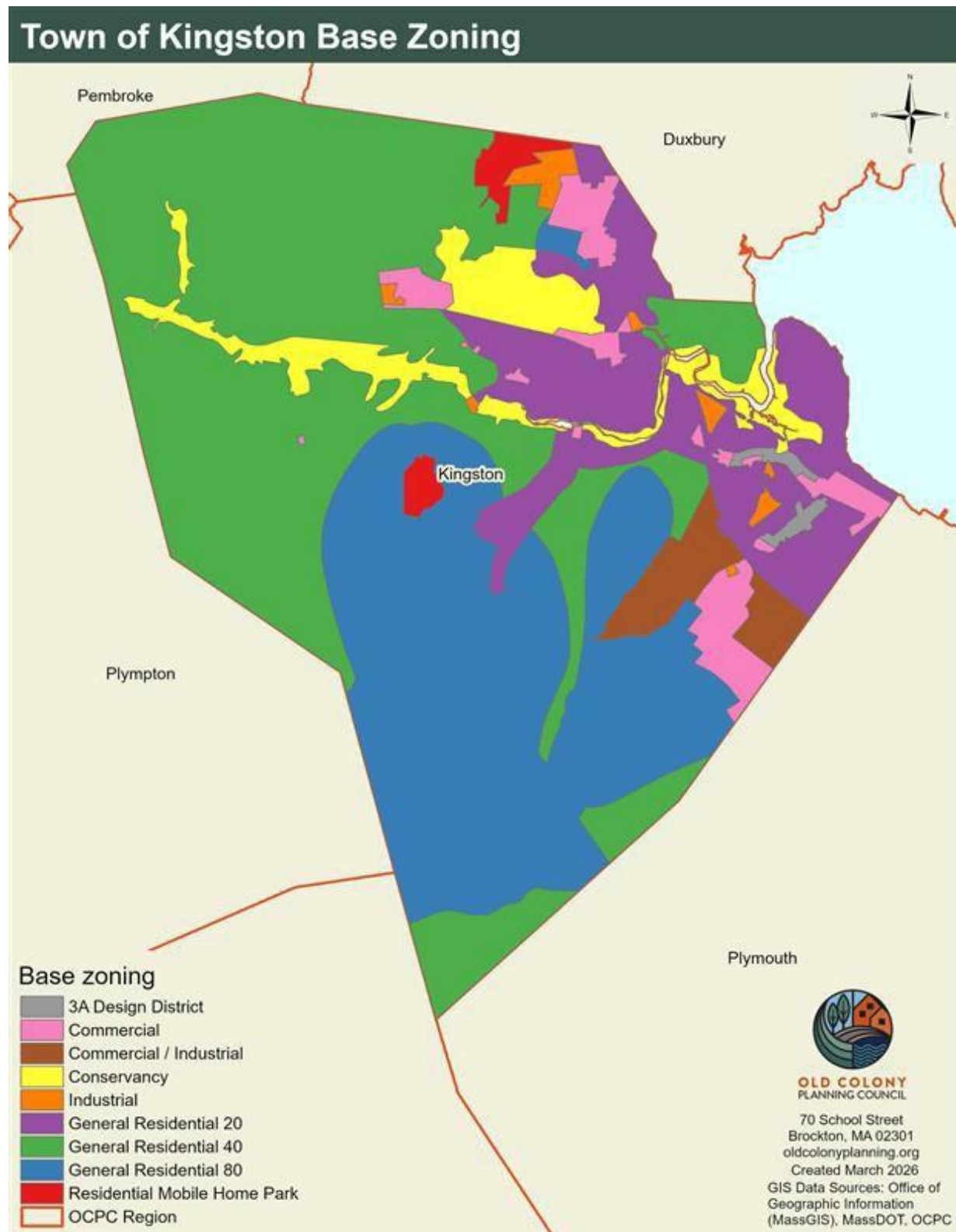


- **Missing Middle Housing:** One of the newest terms in the world of urban planning, Missing Middle Housing has generated a lot of attention in recent years as cities around the United States look for ways to create more housing options in a vast sea of single-family homes.
- **Mixed-Income Development:** A residential development that includes market-rate and Affordable Housing.
- **Mixed-Use Development:** A development with more than one use on a single lot. The uses may be contained within a single building or divided among two or more buildings. Typically includes residential above other land uses, like ground-floor retail.
- **Moderate-Income Household:** Household with an income at 80% to 100% of AMI.
- **Multi-Family Housing:** Often discussed in contrast with single-family zoning, multi-family housing includes buildings and complexes that house more than one household in the same property.
- **Municipal Affordable Housing Trust (AHT):** Under M.G.L. Ch. 44, § SSC, an AHT is an entity created to provide for the creation and preservation of Affordable Housing in municipalities for the benefit of low-and moderate-income households. Any community can establish an AHT following adoption of M.G.L. Ch. 44, § SSC, by simple majority vote of the local legislative body.
- **Overlay District:** A zoning district that covers all or portions of basic use districts and imposes additional requirements or offers additional opportunities for the use of land.
- **Public Housing:** Born out of the progressive ideals of the New Deal and a desire to improve the standard of living in poor urban neighborhoods, American public housing has taken several forms as political opinion about subsidized housing shifts.
- **Regional Planning:** Regional planning addresses planning issues that cross local jurisdictional boundaries, like transportation or watershed protection. In other examples, regional planning offers a holistic approach to the interconnected systems and dynamics that shape physical and cultural landscapes.
- **Section 8:** A HUD-administered rental assistance program that subsidizes "mobile" certificates and vouchers to help very-low and low-income households pay for market-rate housing. Tenants pay 30% of income for rent and basic utilities, and the Section 8 subsidy covers the balance of the rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not "mobile" because they are attached to specific units.
- **Single-Family Zoning:** Single-family zoning is by far the most common form of zoning in the United States, but it's facing increasing criticisms both for its discriminatory origins and its sprawling effects.
- **Smart Growth:** Smart growth is development that protects natural resources, enhances quality of life, offers housing choices, reduces energy consumption, and improves municipal finances by considering the location, design, and long-term costs of development. The Commonwealth has adopted Smart Growth through the State's ten Sustainable Development Principles.
- **Subsidized Housing Inventory (SHI):** A list of deed-restricted Affordable Housing units in each municipality in Massachusetts documenting progress towards their 10% statutory minimum under Chapter 408.

- **SHI-Eligible Unit:** A housing unit that EOHLC finds eligible for the Subsidized Housing Inventory because its affordability is secured by a long-term use restriction and the unit is made available to low- or moderate-income households through an approved affirmative marketing plan.
- **Severe Cost Burden:** A household is considered severely cost burdened if more than 50% of monthly income is spent on housing costs.
- **Subsidized Housing:** Housing made affordable to low- or moderate-income people through public financing or other assistance.
- **Supportive Housing:** Supportive housing combines affordable housing with social services providers to help people experiencing homelessness, disability, or other hardships transition to permanent housing.
- **U.S. Department of Housing and Urban Development (HUD):** America's lead federal agency for financing Affordable Housing development and administering the Fair Housing Act.
- **Very-Low-Income Household:** Household with an income at 30% to 50% of AMI.
- **Walkability:** Walkability refers to the ability to safely walk to services and amenities within a reasonable distance, usually defined as a walk of 30 minutes or less.

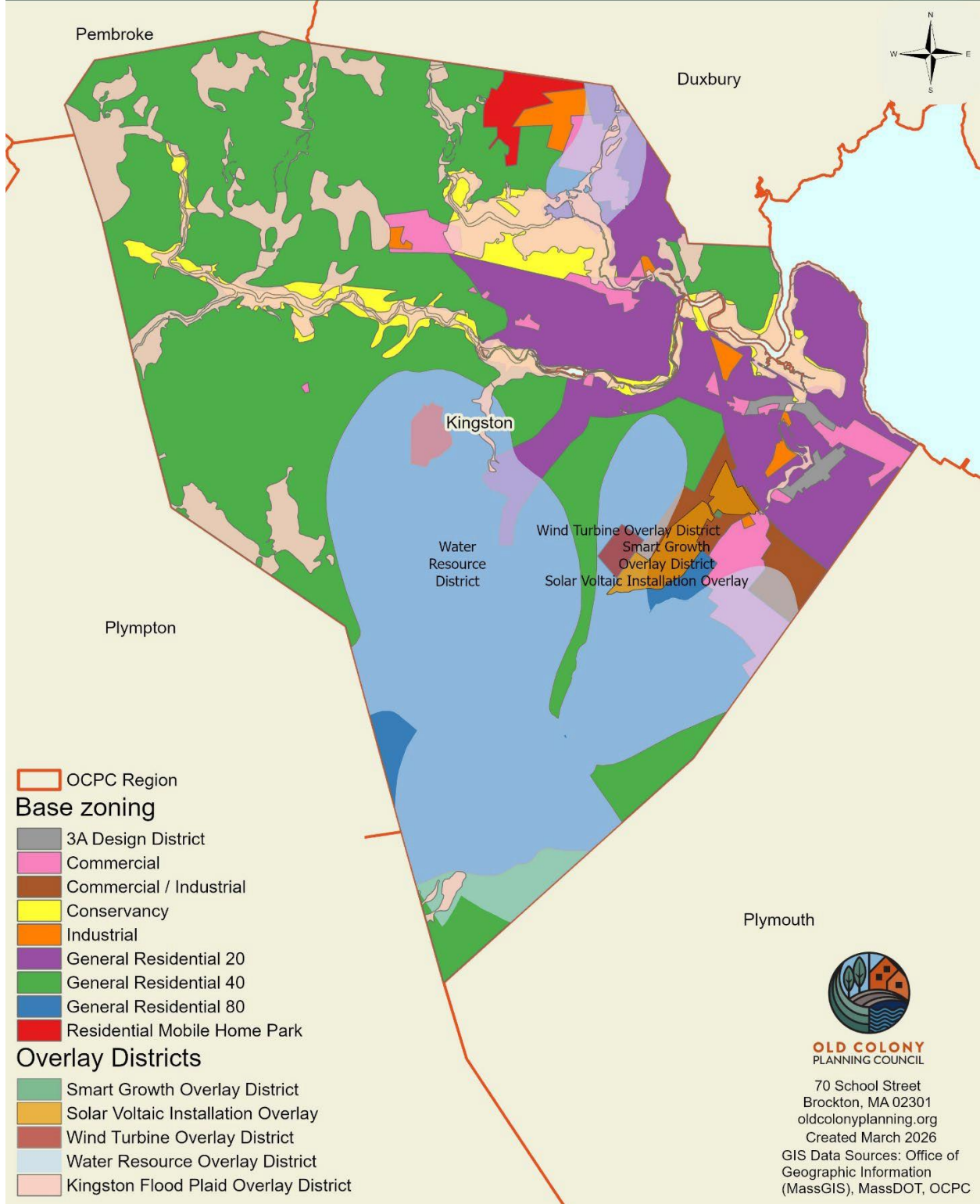


# Appendix B(1): Kingston Zoning Map (Base Zoning)

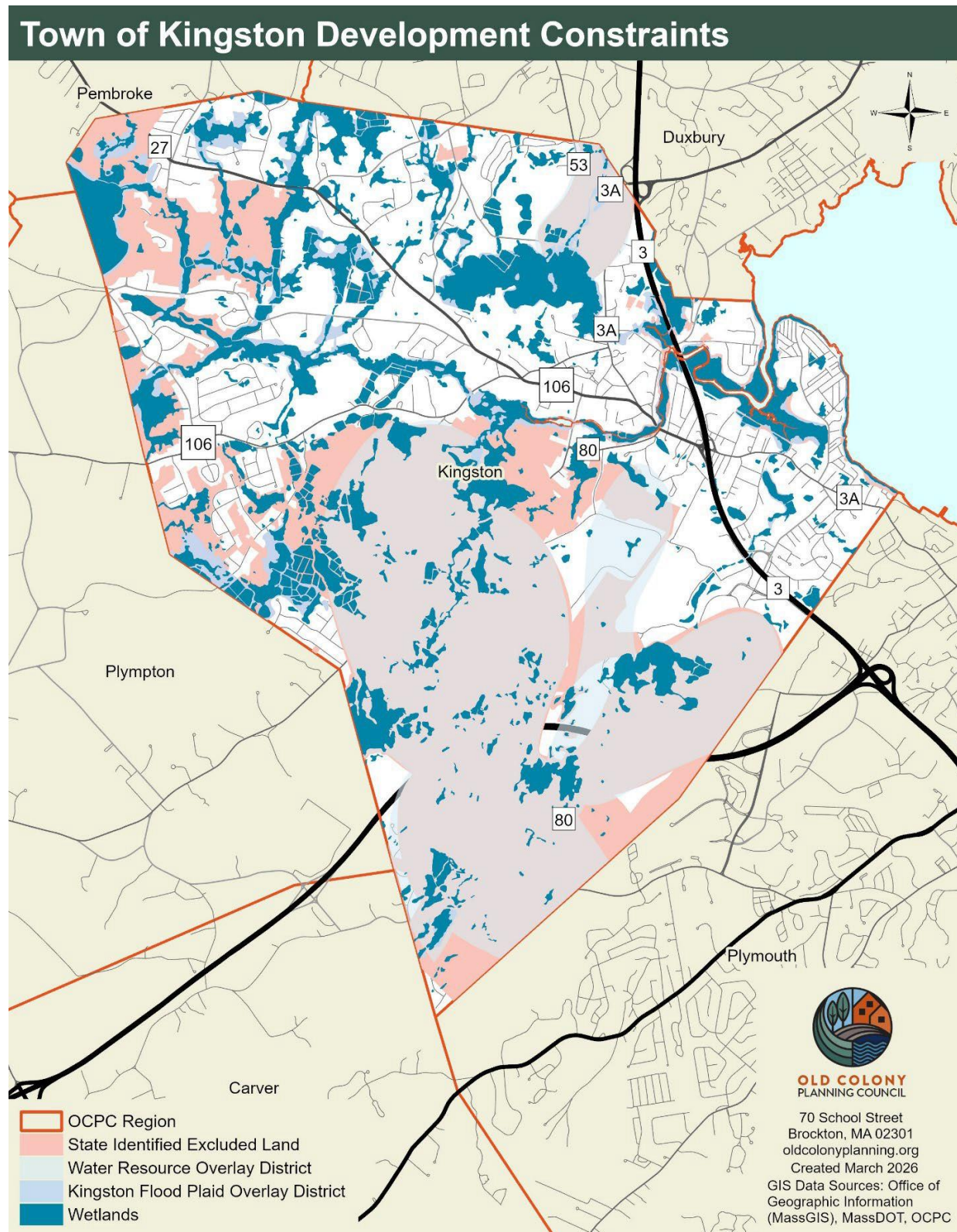


# Appendix B(2): Kingston Zoning Map (With Zoning)

## Town of Kingston Zoning



# Appendix C: Kingston Development Constraints Map





## **Appendix E: Available Housing Resources and Programs**

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

HUD aims to create strong, sustainable, inclusive communities and quality affordable homes. It is strengthening 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 how HUD does business. Additional information can be found at <https://portal.hud.gov/hudportal/HUD>.

### **Massachusetts Executive Office of Housing and Livable Communities (EOHLC)**

EOHLC's mission is to strengthen cities, towns, and neighborhoods to enhance the quality of life in Massachusetts. EOHLC provides leadership, professional assistance, and financial resources to promote safe, decent, affordable housing opportunities, the 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 Massachusetts's affordable housing and community development activities. Established in 1967, CHAPA's mission is to encourage producing and preserving affordable housing for low—and moderate-income families and individuals and 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 various housing and community development interests. Additional information can be found on the 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 affordable housing needs. The MHP focuses on three main areas: community assistance, rental development, and homeownership. Additional information can be found on the MHP website at <http://www.mhp.net/>.

### **Habitat for Humanity of Greater Plymouth**

Habitat for Humanity is a global nonprofit housing organization operating in all 50 U.S. states and in more than 70 countries worldwide. Its vision is a world where everyone has a decent place to live. Habitat works toward that goal by partnering with families in need of affordable homes, and by building strength, stability, and self-reliance through safe, decent housing.

Locally, Habitat for Humanity of Greater Plymouth is the regional affiliate serving Plymouth County and its surrounding communities. The organization has dedicated more than 15 homes and mobilized over 450 volunteers to date. Through its ReStore in Carver, MA, Habitat also raises funds for home-building and diverts usable materials from the landfill. For more information, see the affiliate website at: [www.hfhplymouth.org](http://www.hfhplymouth.org).

### **NeighborWorks Housing Solutions**

NeighborWorks Housing Solutions, formerly 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 it as a foundation for improving their economic stability and well-being.

Their services include rental assistance, emergency financial help, shelter and homelessness prevention, first-time homebuyer education and counseling, financial coaching, foreclosure prevention, affordable residential and small business loans, and construction and management of high-quality rental housing across Southern Massachusetts. Additional information can be found at <https://nhsmass.org/>.

### **MassHousing**

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

### **Local Initiative Program**

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 EOHLC. For example, household incomes served, fair marketing, profit limitation, and establishing long-term affordability for the units built. Eligible applicants include for-profit and non-profit developers working in concert with a city or town, as the municipality and developer jointly apply. Further 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 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 cooperating with for-profit or non-profit developers. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/housingstabilization-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, maintain, 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 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's 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. 90 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-blockgrant-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-incomehousing-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 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 F: EOHLA Affirmative Fair Housing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, EOHLA has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality's schools.
- **Veterans.** Any person honorably discharged from the Army, Navy, Marine Corps, Air Force, Coast Guard, or National Guard of the United States.

The latest revisions to the guidelines were in May 2013. A further update per the 2024 Affordable Homes Act is expected to be forthcoming. The full guidelines can be found here: <https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>

# Appendix G: Interagency 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 using the action steps outlined in the AI.
- C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies concerning this effort.

### Definitions

- 1) "Affordable" - For 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 it has been condemned or made uninhabitable by fire or other casualty.

### Agreements

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

## Bedroom Mix Policy

- 1) Consistent with the AI, the State Housing Agencies intend 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 State Housing Agency shall apply the Bedroom Mix Policy, which imposes an affordability restriction that complies with the SHI requirements.
- 3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single-room occupancy, or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:
  - (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
  - (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.
- 4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered given the regional need for family housing, make a waiver reasonable.
- 5) The Bedroom Mix Policy shall apply to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed, and 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 apply to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

# Appendix H

## Kingston Housing Production Plan (HPP) 2025 Update Survey

### Summary of Findings

**Survey overview.** The 2025 HPP Update Survey received 155 responses. Most respondents were Kingston residents (91.6%), most answering the tenure question were homeowners (89.3%), and many respondents were long-term residents and older adults. Because participation was self-selected and some questions had lower response counts, findings should be treated as community input to inform the HPP rather than as a statistically representative survey of all Kingston households.

Indicator	Result	Indicator	Result
Total responses	155	Residents	142 (91.6%)
Own home	109 of 122 (89.3%)	Rent home	9 of 122 (7.4%)
Lived in Kingston >10 years	68 of 112 (60.7%)	Lived in Kingston >20 years	39 of 112 (34.8%)
Respondents age 55+	48 of 85 (56.5%)	Respondents age 65+	29 of 85 (34.1%)

#### Who responded

- Respondents skewed toward established households. Smaller households were common, but the sample was not renter-heavy or youth-heavy.
- Homeowners and long-term residents were overrepresented relative to the groups most affected by Kingston’s tight rental and entry-level ownership market.

#### Current housing circumstances

- Most respondents said their current home meets their needs (76.4%), but nearly one in four said it does not.
- The most frequently cited reasons a home does not meet current needs were property taxes, maintenance/repair costs, lack of space, and the desire to downsize.

#### Affordability pressures

- Housing affordability emerged as a major issue. 57.9% said affordability is a problem for themselves or someone they know in Kingston.
- A majority of respondents reporting housing costs were cost-burdened: 37.7% said they spend 30–49% of income on housing costs and 14.9% said they spend 50% or more.
- Open-ended comments repeatedly referenced high home prices, high rents, taxes, insurance, utilities, maintenance costs, and the lack of realistic downsizing options.

#### Market mismatch and unmet needs

- Only 33.9% said they could afford to purchase a single-family home in Kingston at about \$685,000; 55.7% said they could not.

- Only 37.4% said they could afford rents at the reported HUD fair market rent levels; 50.4% said they could not.
- Respondents most often said the current housing market underserves first-time or first-generation homebuyers, young families, households earning under \$80,000, households earning under \$64,000, recent college graduates/young professionals, very low-income households, and residents age 55+.

### **Housing types and preferences**

- Respondents generally did not indicate that Kingston needs more detached single-family homes. Instead, they more often pointed to shortages of duplexes, condos/townhouses, smaller multifamily buildings, and other apartment types such as mixed-use apartments or in-law units.
- The strongest support was for accessible housing, smaller single-family homes, assisted living/memory care facilities, senior co-housing, adaptive reuse of existing buildings, and green design / low-impact housing.
- Age-restricted 55+ housing also received majority support, while larger apartment formats and triplexes generated more mixed reactions.

### **Planning and policy implications**

- Infrastructure planning, community engagement, accessibility, economic growth, and affordable housing ranked among the most important HPP topics.
- Respondents generally supported adaptive reuse, reviewing parking requirements, exploring nonconforming lots for affordable homes, expanding inclusionary zoning, and considering other zoning changes that could enable a broader range of housing choices.
- The strongest implementation support centered on having a clear roadmap, ongoing public discussion, and criteria for evaluating Town-owned land for potential housing.

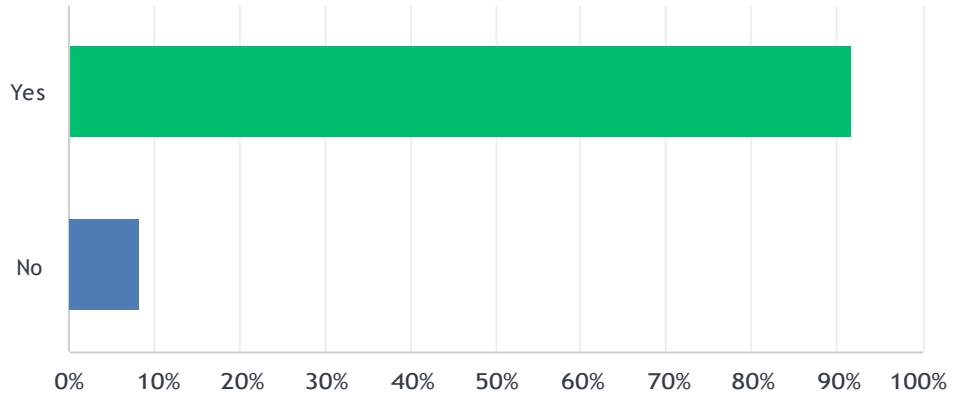
### **Overall implication for the HPP**

- The survey suggests strong concern about affordability and a broad recognition that Kingston's current housing stock does not serve all life stages and income levels well.
- At the same time, comments emphasize the need to align housing strategies with infrastructure capacity, neighborhood character, environmental protection, and redevelopment rather than unchecked greenfield growth.

**Appendix I: Kingston's Housing Survey Responses**

## Q1 Are you a resident of the Town of Kingston?

Answered: 155 Skipped: 1

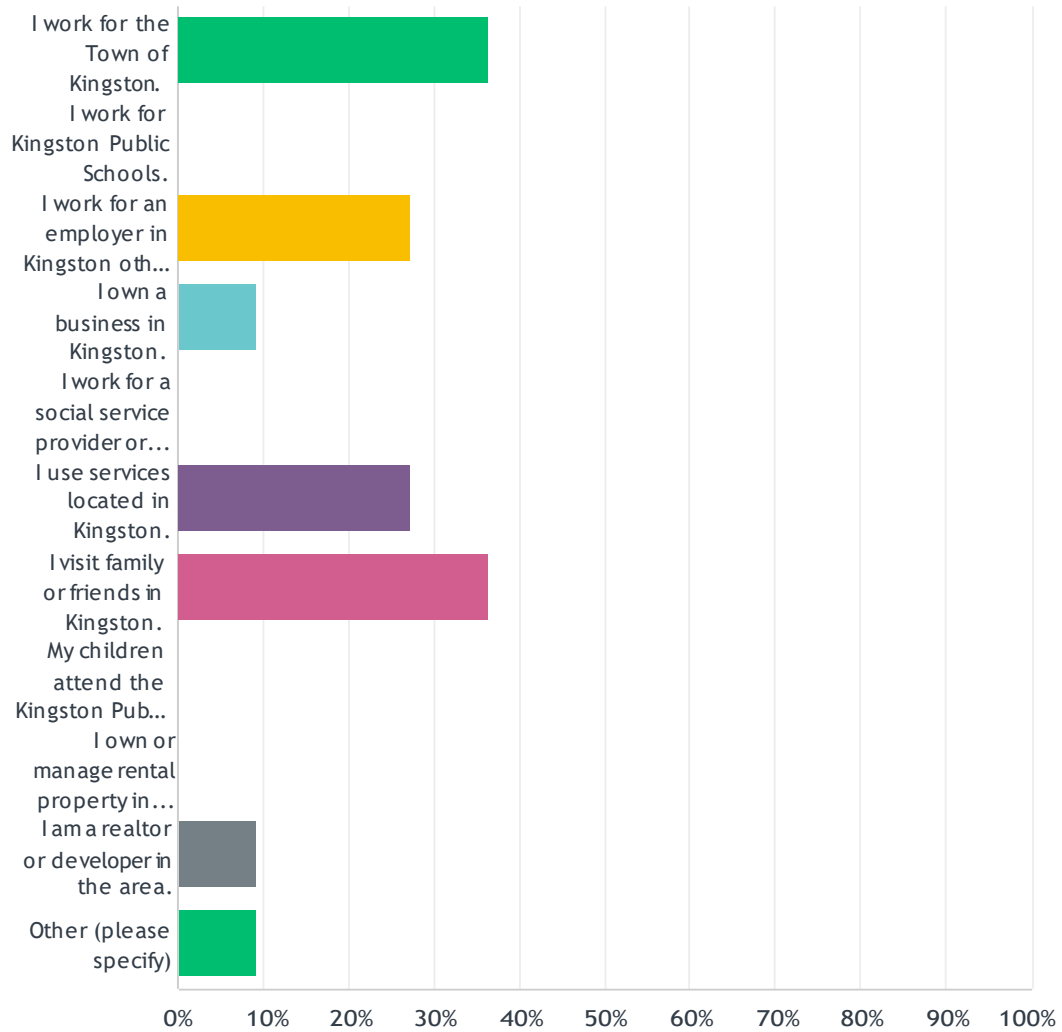


ANSWER CHOICES	RESPONSES	
Yes	91.61%	142
No	8.39%	13
TOTAL		155

## Q2 What is your connection to the Town of Kingston? (Select all that apply)

Answered: 11 Skipped: 145

## Kingston Housing Production Plan (HPP) 2025 Update Survey



ANSWER CHOICES	RESPONSES	
I work for the Town of Kingston.	36.36%	4
I work for Kingston Public Schools.	0.00%	0
I work for an employer in Kingston other than the Town or Public Schools.	27.27%	3
I own a business in Kingston.	9.09%	1
I work for a social service provider or other agency assisting Kingston residents.	0.00%	0
I use services located in Kingston.	27.27%	3
I visit family or friends in Kingston.	36.36%	4
My children attend the Kingston Public Schools.	0.00%	0
I own or manage rental property in Kingston.	0.00%	0
I am a realtor or developer in the area.	9.09%	1
Other (please specify)	9.09%	1

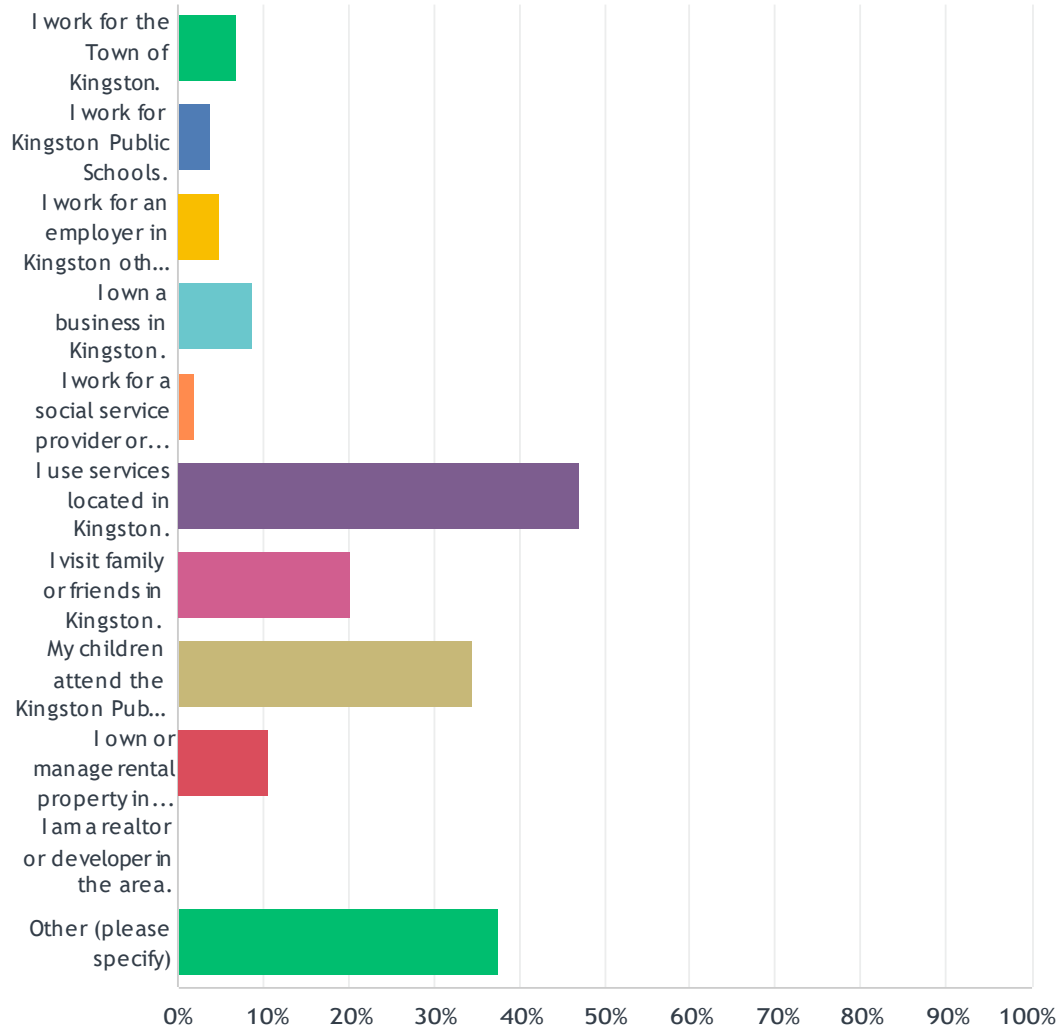
Total Respondents: 11



#	OTHER (PLEASE SPECIFY)	DATE
1	I was a resident for 38 years and moved because I could not afford to maintain my property	8/13/2025 2:27 PM

### Q3 What is your connection to the Town of Kingston? (Select all that apply)

Answered: 104 Skipped: 52



Kingston Housing Production Plan (HPP) 2025 Update Survey

ANSWER CHOICES	RESPONSES	
I work for the Town of Kingston.	6.73%	7
I work for Kingston Public Schools.	3.85%	4
I work for an employer in Kingston other than the Town or Public Schools.	4.81%	5
I own a business in Kingston.	8.65%	9
I work for a social service provider or other agency assisting Kingston residents.	1.92%	2
I use services located in Kingston.	47.12%	49
I visit family or friends in Kingston.	20.19%	21
My children attend the Kingston Public Schools.	34.62%	36
I own or manage rental property in Kingston.	10.58%	11
I am a realtor or developer in the area.	0.00%	0
Other (please specify)	37.50%	39

Total Respondents: 104

#	OTHER (PLEASE SPECIFY)	DATE
1	Retired Residents, Husband and Wife	9/30/2025 9:21 AM
2	resident	9/24/2025 4:52 PM
3	As a member of the Conifer Green Cooperative, Co-Own a 75 Unit community in Kingston with all the members of that cooperative	9/22/2025 9:16 AM
4	I am a stipend paid elected official, not an at-will employee	9/18/2025 2:08 PM
5	I live here in a home I own.	9/13/2025 12:55 PM
6	Resident	9/7/2025 2:49 PM
7	Resident	8/31/2025 10:21 PM
8	I live in Kingston	8/26/2025 11:13 AM
9	I have volunteered on several town boards	8/25/2025 7:49 PM
10	I live in Kingston	8/25/2025 10:53 AM
11	home owner	8/24/2025 7:59 PM
12	I live here	8/24/2025 4:12 PM
13	I own my home here	8/24/2025 10:32 AM
14	Resident	8/24/2025 7:18 AM
15	Homeowner	8/24/2025 6:47 AM
16	Homeowner in Kingston	8/24/2025 6:41 AM
17	resident	8/21/2025 3:17 PM
18	resident	8/20/2025 11:07 AM
19	Volunteer in civic groups ie Garden Club, 300th Committee, church	8/20/2025 9:26 AM

Kingston Housing Production Plan (HPP) 2025 Update Survey

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20	Homeowner	8/17/2025 8:46 AM
21	Senior work right off program, work at the elections	8/17/2025 7:52 AM

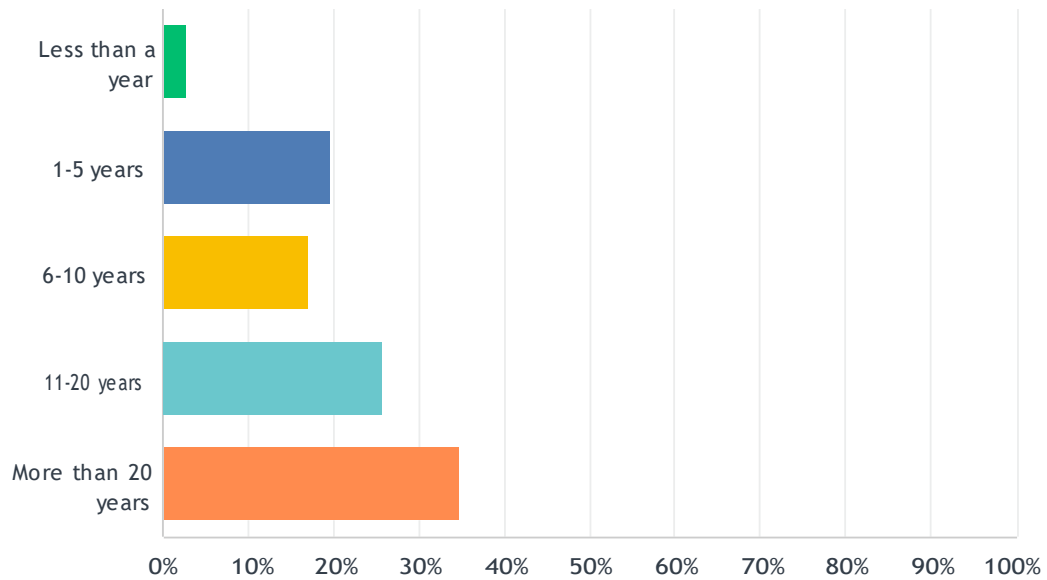
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## Kingston Housing Production Plan (HPP) 2025 Update Survey

22	own multiple properties	8/16/2025 10:32 PM
23	Own primary residence in Kingston	8/15/2025 6:45 PM
24	I live and own a home in Kingston.	8/15/2025 2:13 PM
25	I live in Kingston	8/15/2025 7:33 AM
26	Homeowner	8/14/2025 9:09 PM
27	Resident	8/14/2025 11:43 AM
28	I'm a resident!	8/14/2025 8:31 AM
29	I pay taxes in Kingston	8/13/2025 3:31 PM
30	Own and live in Kingston with my family	8/13/2025 3:21 PM
31	I live in Kingston, MA	8/13/2025 2:49 PM
32	Homeowner	8/13/2025 12:59 PM
33	Resident	8/13/2025 12:50 PM
34	I own a residence in Kingston	8/13/2025 12:12 PM
35	Retired KES teacher	8/13/2025 12:08 PM
36	None	8/13/2025 10:44 AM
37	Resident	8/13/2025 10:42 AM
38	I live in Kingston	8/13/2025 10:42 AM
39	Own property in Kingston	8/13/2025 10:34 AM

### Q4 How long have you lived in Kingston?

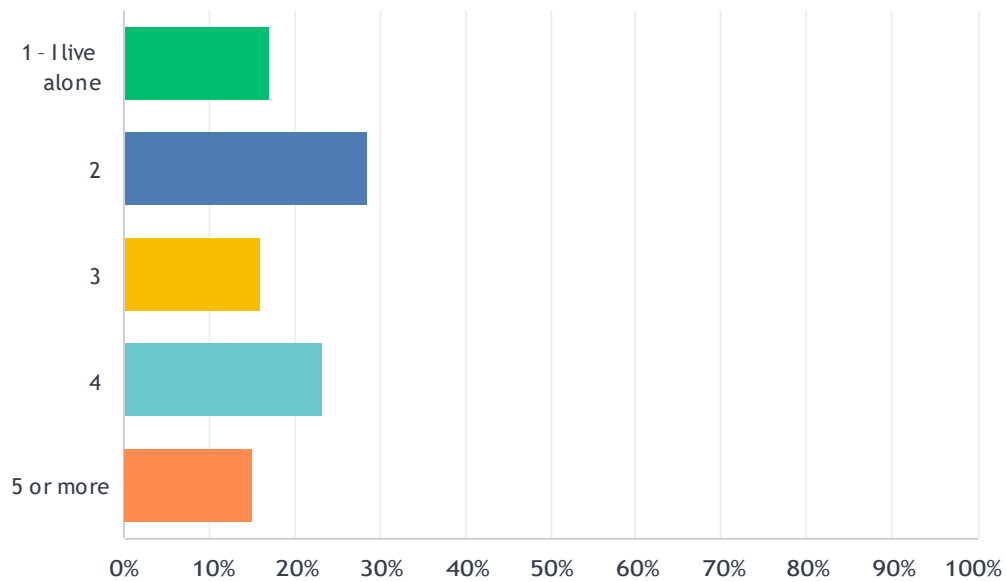
Answered: 112    Skipped: 44



ANSWER CHOICES	RESPONSES	
Less than a year	2.68%	3
1-5 years	19.64%	22
6-10 years	16.96%	19
11-20 years	25.89%	29
More than 20 years	34.82%	39
<b>TOTAL</b>		<b>112</b>

### Q5 Including yourself, how many people live in your home?

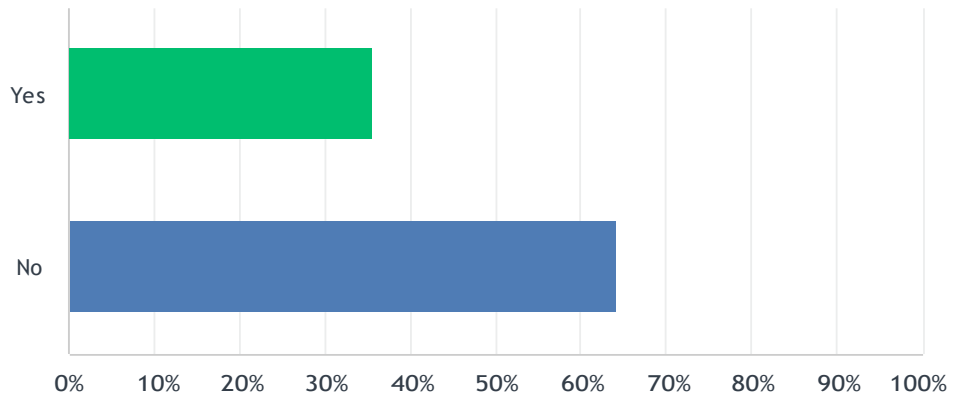
Answered: 112 Skipped: 44



ANSWER CHOICES	RESPONSES	
1 – I live alone	16.96%	19
2	28.57%	32
3	16.07%	18
4	23.21%	26
5 or more	15.18%	17
<b>TOTAL</b>		<b>112</b>

### Q6 Do any adults aged 65 or older live in your home (not including yourself)?

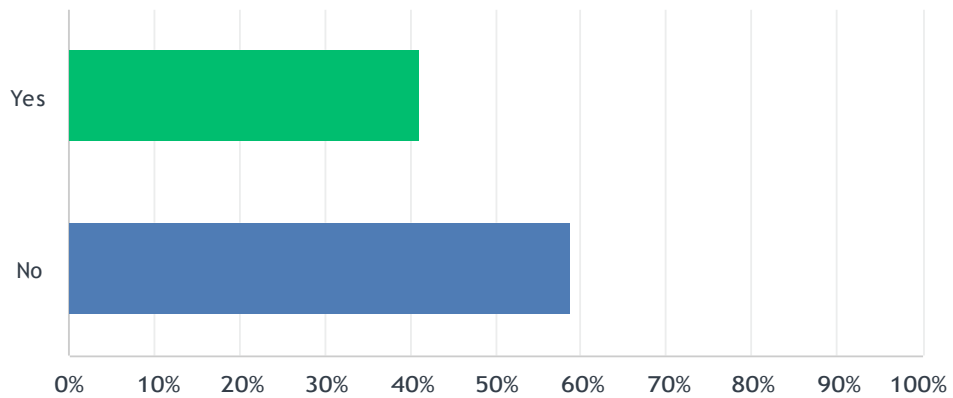
Answered: 112 Skipped: 44



ANSWER CHOICES	RESPONSES	
Yes	35.71%	40
No	64.29%	72
TOTAL		112

### Q7 Do any children (under 18) live in your home?

Answered: 112 Skipped: 44

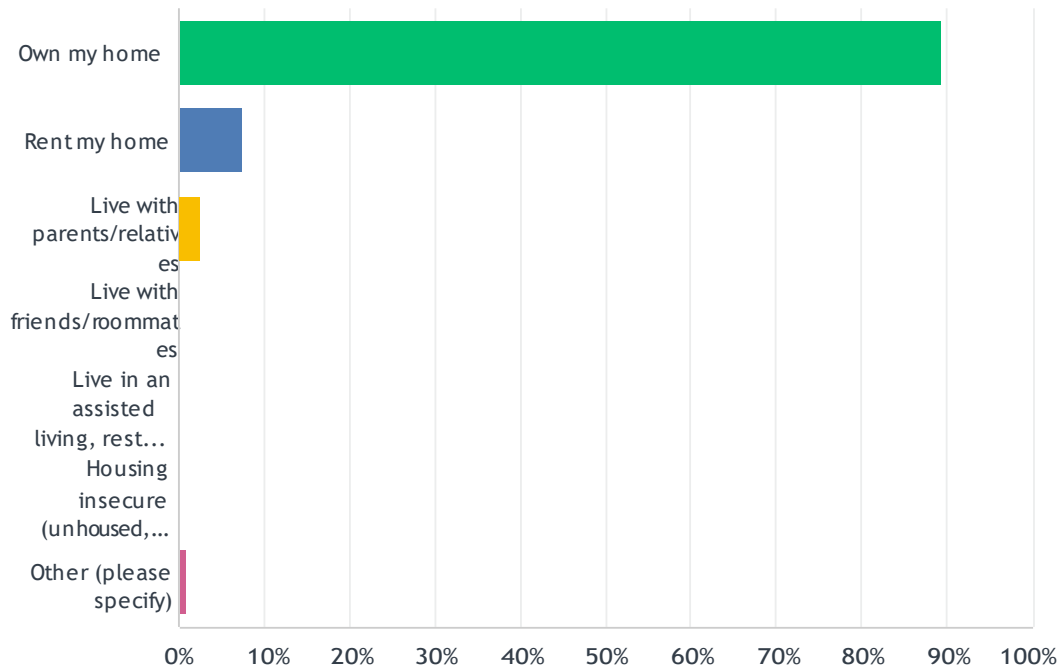


ANSWER CHOICES	RESPONSES	
Yes	41.07%	46
No	58.93%	66
TOTAL		112

### Q8 Which best describes your current living situation? (Choose one)

Answered: 122 Skipped: 34

Kingston Housing Production Plan (HPP) 2025 Update Survey



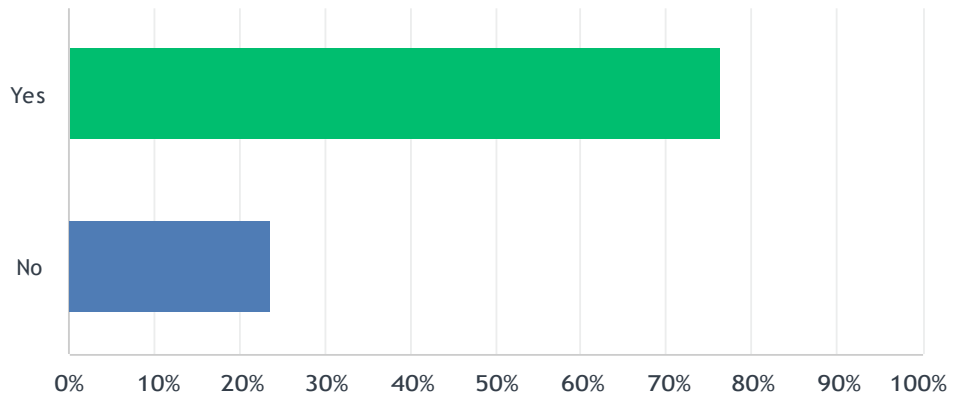
ANSWER CHOICES	RESPONSES	
Own my home	89.34%	109
Rent my home	7.38%	9
Live with parents/relatives	2.46%	3
Live with friends/roommates	0.00%	0
Live in an assisted living, rest, or nursing home	0.00%	0
Housing insecure (unhoused, frequent moving)	0.00%	0
Other (please specify)	0.82%	1
<b>TOTAL</b>		<b>122</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Live in parish owned buildingg	9/9/2025 9:53 AM

### Q9 Does your home meet your current living needs?

Answered: 123 Skipped: 33

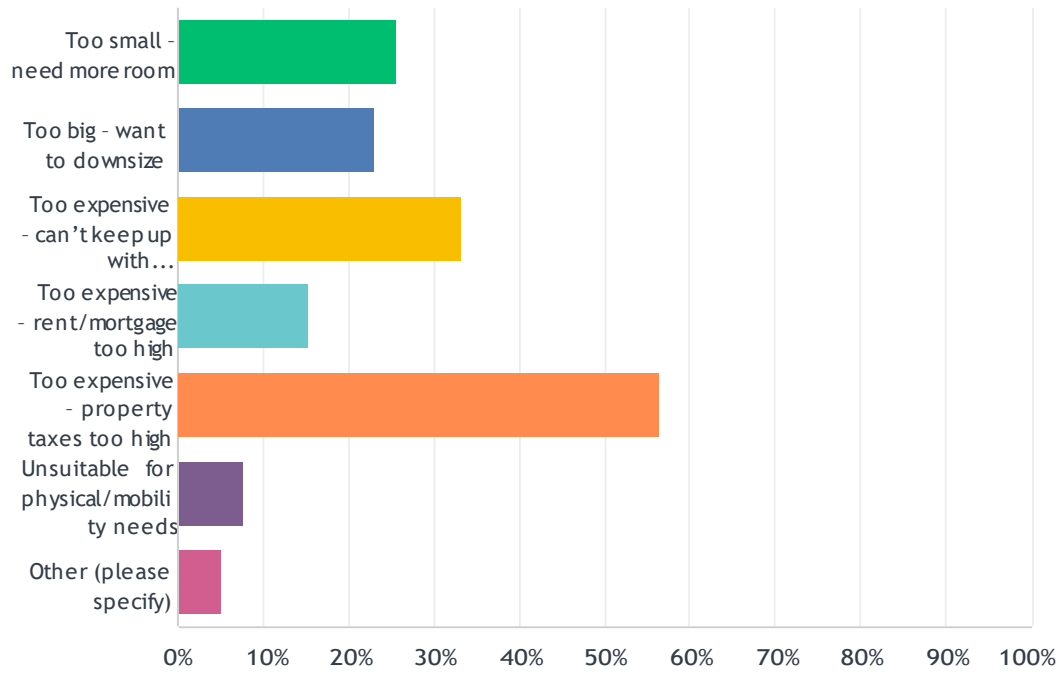
Kingston Housing Production Plan (HPP) 2025 Update Survey



ANSWER CHOICES	RESPONSES	
Yes	76.42%	94
No	23.58%	29
TOTAL		123

Q10 If no, why? (select all that apply)

Answered: 39 Skipped: 117



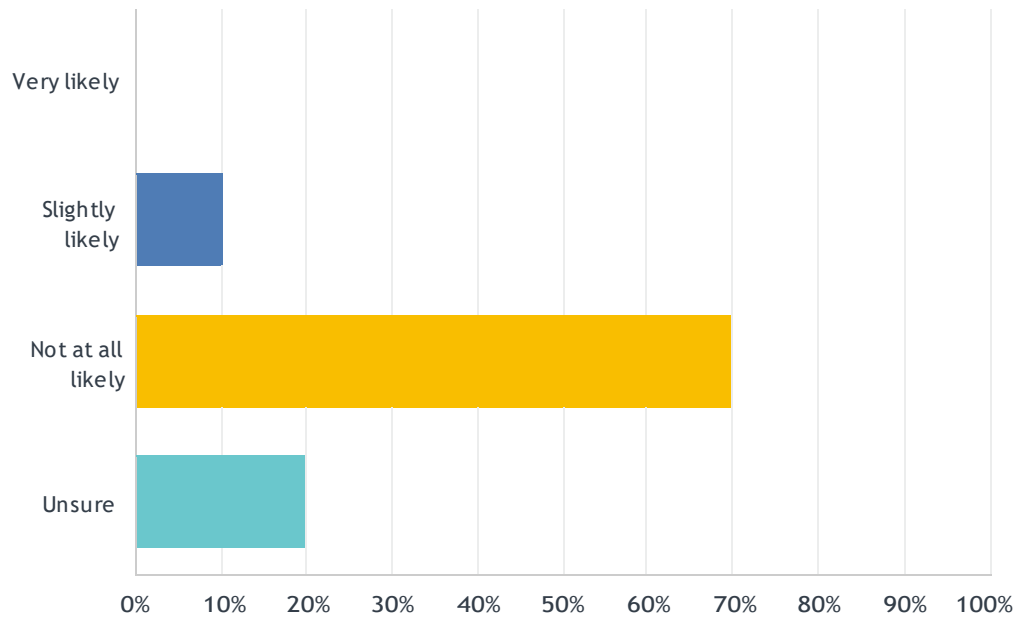
ANSWER CHOICES	RESPONSES	
Too small – need more room	25.64%	10
Too big – want to downsize	23.08%	9
Too expensive – can't keep up with maintenance and repairs	33.33%	13
Too expensive – rent/mortgage too high	15.38%	6
Too expensive – property taxes too high	56.41%	22
Unsuitable for physical/mobility needs	7.69%	3
Other (please specify)	5.13%	2

Total Respondents: 39

#	OTHER (PLEASE SPECIFY)	DATE
1	Too much unmanaged and illegal (noise emission) vehicular traffic	9/18/2025 2:12 PM
2	N/A	8/22/2025 5:27 PM

### Q11 How likely is it that you will buy a home in Kingston within the next five years?

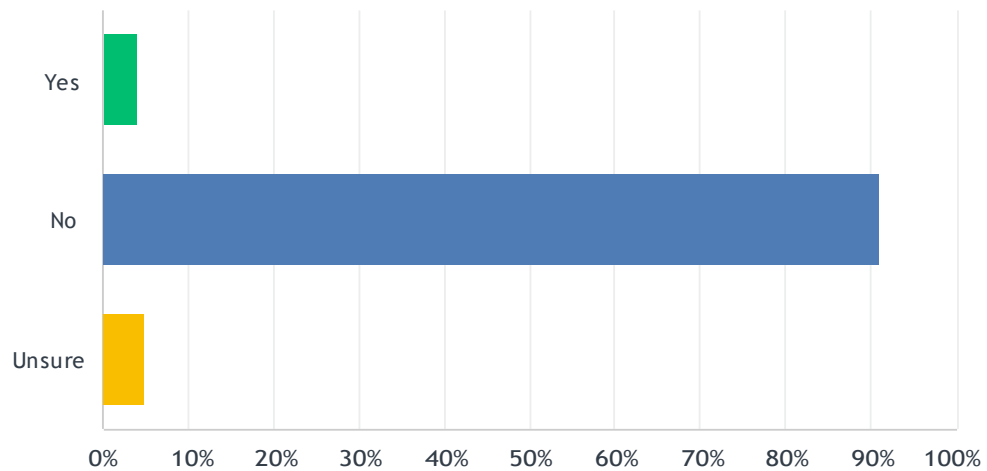
Answered: 120 Skipped: 36



ANSWER CHOICES	RESPONSES	
Very likely	1.67%	2
Slightly likely	10.83%	13
Not at all likely	70.00%	84
Unsure	17.50%	21
<b>TOTAL</b>		<b>120</b>

### Q12 Are you currently looking or do you anticipate looking for rental housing in Kingston within the next five years?

Answered: 123 Skipped: 33

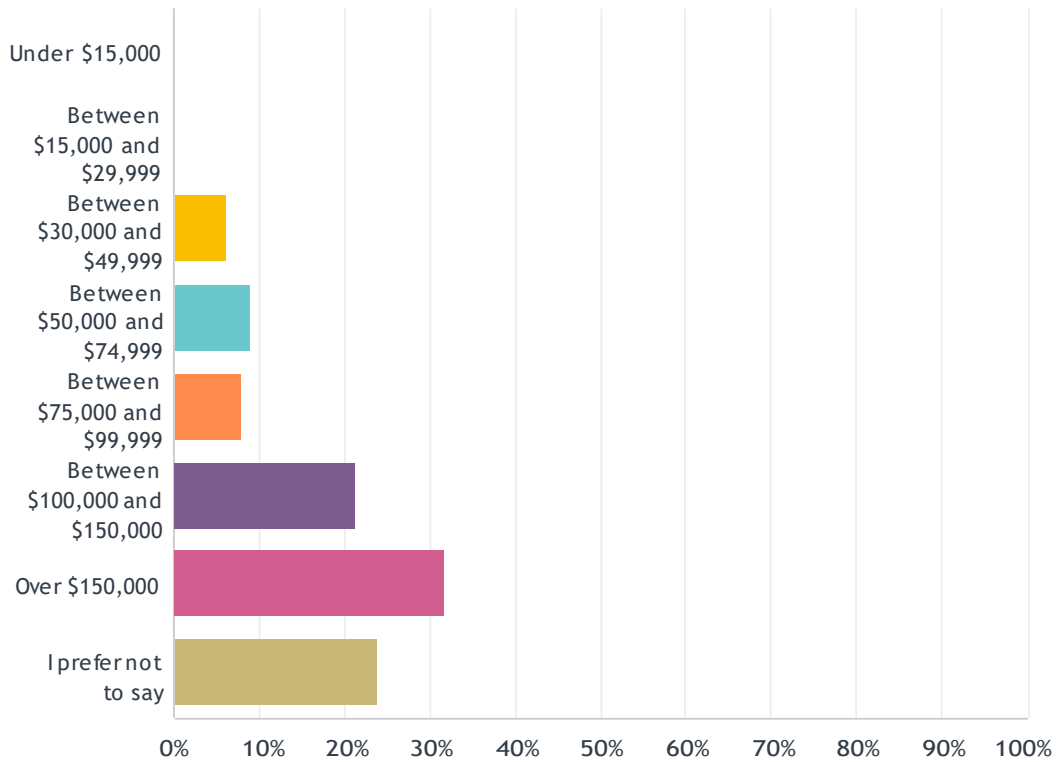


ANSWER CHOICES	RESPONSES	
Yes	4.07%	5
No	91.06%	112
Unsure	4.88%	6
<b>TOTAL</b>		<b>123</b>

### Q13 What is your annual household income before taxes?

Answered: 113 Skipped: 43

Kingston Housing Production Plan (HPP) 2025 Update Survey

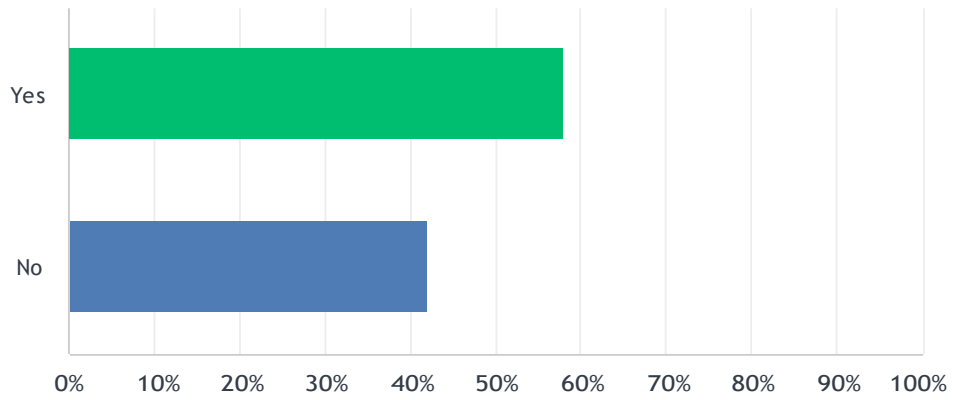


ANSWER CHOICES	RESPONSES	
Under \$15,000	0.00%	0
Between \$15,000 and \$29,999	0.00%	0
Between \$30,000 and \$49,999	6.19%	7
Between \$50,000 and \$74,999	8.85%	10
Between \$75,000 and \$99,999	7.96%	9
Between \$100,000 and \$150,000	21.24%	24
Over \$150,000	31.86%	36
I prefer not to say	23.89%	27
<b>TOTAL</b>		<b>113</b>

**Q14 Is housing affordability an issue for you or anyone you know who lives in Kingston?**

Answered: 114 Skipped: 42

Kingston Housing Production Plan (HPP) 2025 Update Survey



ANSWER CHOICES	RESPONSES	
Yes	57.89%	66
No	42.11%	48
TOTAL		114

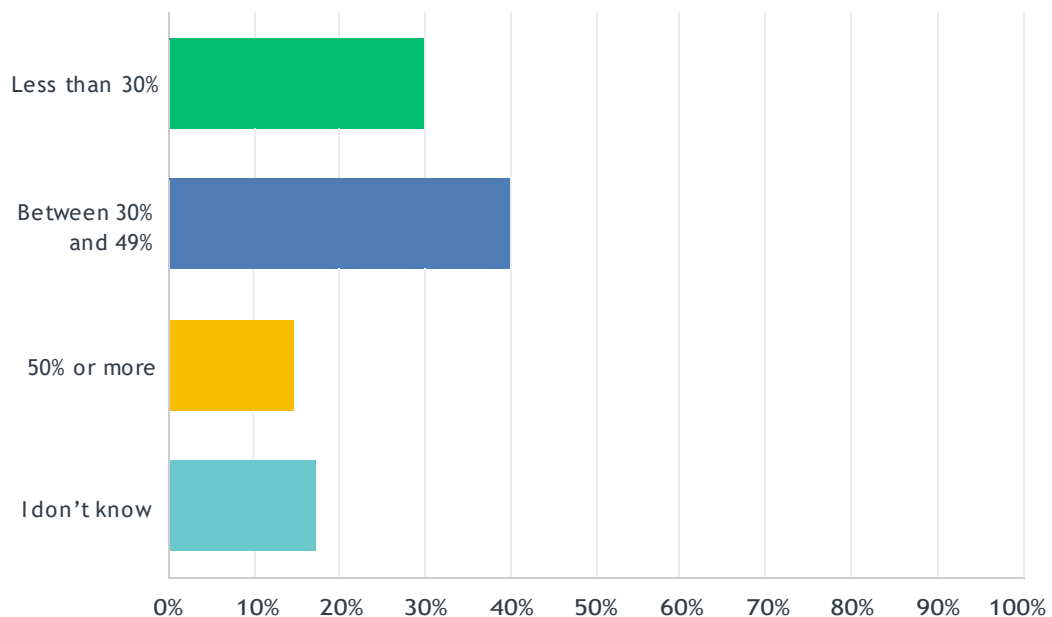
#	IF YES, PLEASE EXPLAIN	DATE
1	My adult children live with me as they cannot afford to buy in Kingston	9/22/2025 9:28 AM
2	Our community residents created a cooperative to buy our shared land from the investor-owner and since it was partially with low-income guidelines (HUD) we had to prove a high % of low income residents	9/22/2025 9:21 AM
3	Taxes are outpacing living (non-decretionary) expenses	9/18/2025 2:18 PM
4	Taxes and the cost of upkeep and maintenance.	9/14/2025 5:24 PM
5	The house prices have soared along with rental prices that are unaffordable to so many families.	9/13/2025 1:00 PM
6	Interest rates high, property taxes and maintenance cost is high	9/12/2025 9:59 AM
7	Many seniors have to big of a house but no where to move to without using up much of their equity resulting in a more expensive living cost elsewhere nearby.	9/9/2025 12:57 PM
8	Son is currently renting in town- monthly rent is ridiculous. He and his family may have to move in with us.	8/31/2025 10:21 PM
9	daughter and mate always concerned about affordability limitations	8/25/2025 7:58 PM
10	My parents and sibling live in Kingston also and we all struggle with the costs even though I consider our family to be higher income, but mortgage rates are so high it's impossible to find affordable housing	8/25/2025 10:57 AM
11	Cost of living has skyrocketed	8/25/2025 6:21 AM
12	Increase in taxes, utilities, and cost of living increases make things challenging	8/24/2025 1:33 PM
13	Housing cost, property tax	8/24/2025 8:38 AM
14	There is not enough elderly housing and young adults cannot afford apt costs	8/22/2025 12:38 PM
15	A few of my friends can't afford to live in Kingston.	8/20/2025 9:16 AM
16	No financial benefit to downsizing	8/17/2025 8:49 AM
17	Kingston needs a 55+ community with small homes And a garage option A lot a lot 50,000 so 10% of that is 520% of that is 10that is reasonably priced.	8/17/2025 8:05 AM

## Kingston Housing Production Plan (HPP) 2025 Update Survey

18	property taxes not consistent or equitable	8/16/2025 10:32 PM
19	Rents and housing costs have skyrocketed	8/15/2025 10:08 PM
20	The cost of living and the fact that the town has no money and doesn't offset it with drawing business development and instead adds more home with more people is outrageous. Kingston is no longer a small town and can no longer operate as so for the sake of the community.	8/15/2025 3:49 PM
21	property taxes and house prices are too high	8/15/2025 2:19 PM
22	The houses for sale are too high priced	8/14/2025 10:38 AM
23	Friends and family moved out of Kingston because of expenses	8/13/2025 7:54 PM
24	Relative home values are generally too high even for folks with income like myself	8/13/2025 7:34 PM
25	Seniors struggling to pay real estate taxes	8/13/2025 4:41 PM
26	My rent has gone up twice since 2017 from \$2250 to \$3200	8/13/2025 3:56 PM
27	Taxes are too high	8/13/2025 3:33 PM
28	Not enough affordable housing.	8/13/2025 2:52 PM
29	Priced out	8/13/2025 2:29 PM
30	Too expensive, just like everywhere else in MA	8/13/2025 1:17 PM
31	Median home prices on the market are over \$600,000, exceeding the affordability of homes - and rentals - in the town for most residents	8/13/2025 12:15 PM
32	Housing market too expensive, high taxes	8/13/2025 12:13 PM
33	My children could not afford to buy	8/13/2025 12:11 PM
34	Taxes are ridiculous	8/13/2025 10:50 AM

### Q15 What percent of your household's income is spent on housing costs (rent or mortgage plus property tax, insurance, and utilities)?

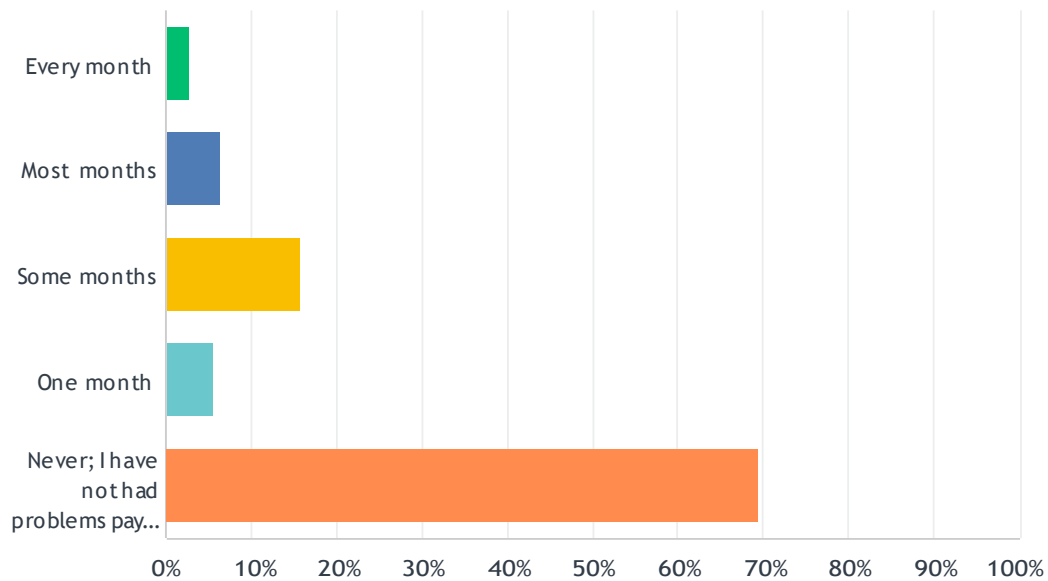
Answered: 114    Skipped: 42



ANSWER CHOICES	RESPONSES	
Less than 30%	29.82%	34
Between 30% and 49%	37.72%	43
50% or more	14.91%	17
I don't know	17.54%	20
<b>TOTAL</b>		<b>114</b>

### Q16 How often in the last 12 months did you find it hard to pay your rent, mortgage, or other housing costs?

Answered: 108 Skipped: 48



ANSWER CHOICES	RESPONSES	
Every month	2.78%	3
Most months	6.48%	7
Some months	15.74%	17
One month	5.56%	6
Never; I have not had problems paying for housing costs	69.44%	75
<b>TOTAL</b>		<b>108</b>

#	PLEASE FEEL FREE TO EXPLAIN YOUR ANSWER.	DATE
1	Housing costs are paid first, medical costs are hard to pay in the first half of the year	9/30/2025 9:32 AM
2	Only because we both work are we able to live without worrying about costs.	9/9/2025 12:57 PM

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3 I used to have a lot of stress when I made less and had a mortgage and other family expenses. Age has its benefits too .... before the next stage of challenges.

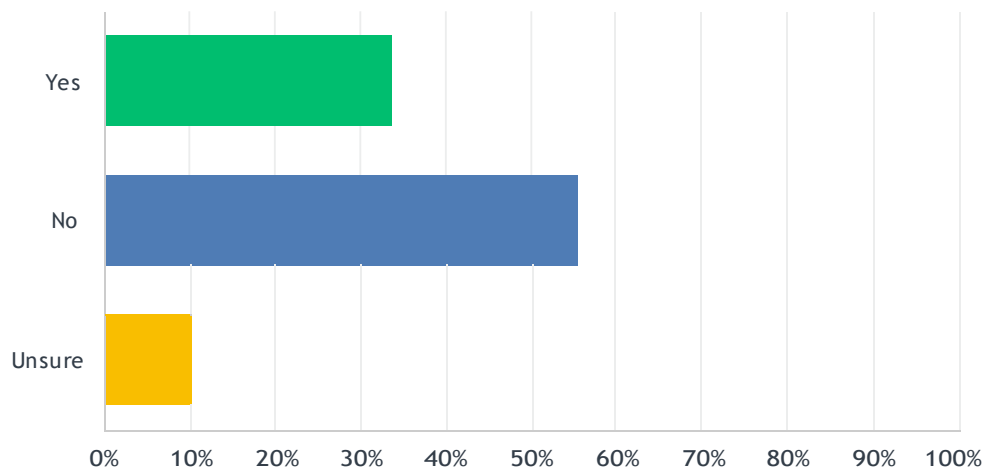
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8/25/2025 7:58 PM

4	If we have any unexpected costs, like home maintenance, medical, etc it's tough. Along with daycare, it's been challenging.	8/25/2025 10:57 AM
5	N/A	8/22/2025 5:30 PM
6	I own the home / no mortgage	8/20/2025 9:29 AM
7	Only because we were able to pay off our mortgage prior to retirement, and have owned the house almost 40 years.	8/15/2025 6:49 PM
8	Gas and electric are so inflated	8/15/2025 6:36 PM
9	Prefer not to answer these questions	8/15/2025 3:49 PM
10	Sometimes hard to pay utilities on time. Sometimes have to pay rent a little late. Our housing costs don't allow a cushion for unexpected expenses i.e. car repairs, medical costs.	8/13/2025 3:56 PM
11	I am lucky to have gotten my home before the COVID pandemic which drove prices up significantly	8/13/2025 12:15 PM

**Q17 The 2024 median sales price for a single-family home in Kingston was approximately \$685,000. If you were to buy today, would you be able to afford to purchase a single-family home in Kingston at this price?**

Answered: 115 Skipped: 41



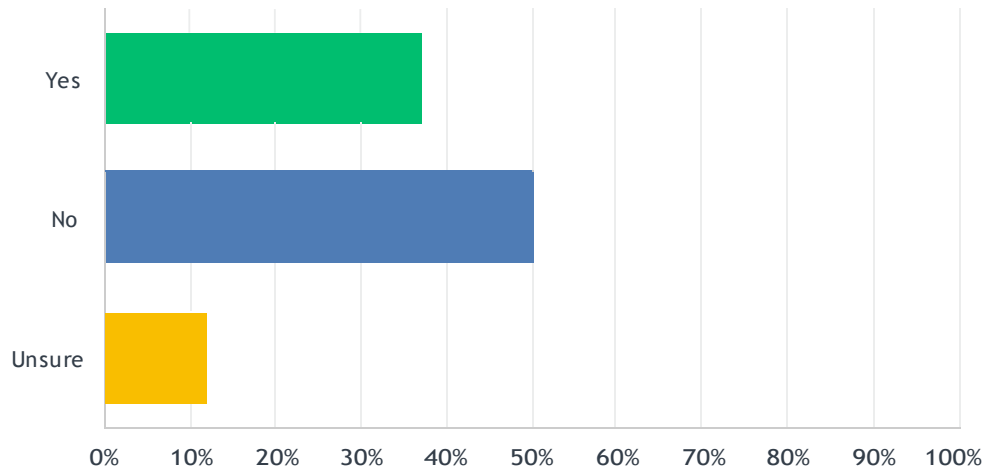
ANSWER CHOICES	RESPONSES	
Yes	33.91%	39
No	55.65%	64
Unsure	10.43%	12
<b>TOTAL</b>		<b>115</b>

**Q18 According to the U.S. Department of Housing and Urban**

Development, the approximate 2025 fair market rents for Kingston based on zip code are as follows: 1-bedroom: \$2,394.00; 2-bedroom: \$2,837.00; 3-bedroom: \$3,418.00; 4-bedroom: \$3,761.00. If you needed to seek rental

## housing today, would you be able to afford rent at these prices based on your household size?

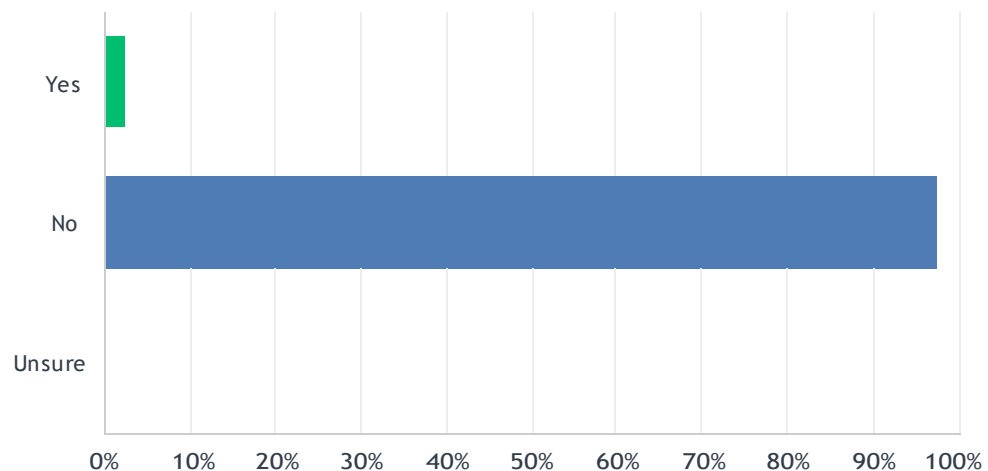
Answered: 115 Skipped: 41



ANSWER CHOICES	RESPONSES	
Yes	37.39%	43
No	50.43%	58
Unsure	12.17%	14
TOTAL		115

## Q19 Do you receive any income-based housing assistance or live in a housing unit with income restrictions?

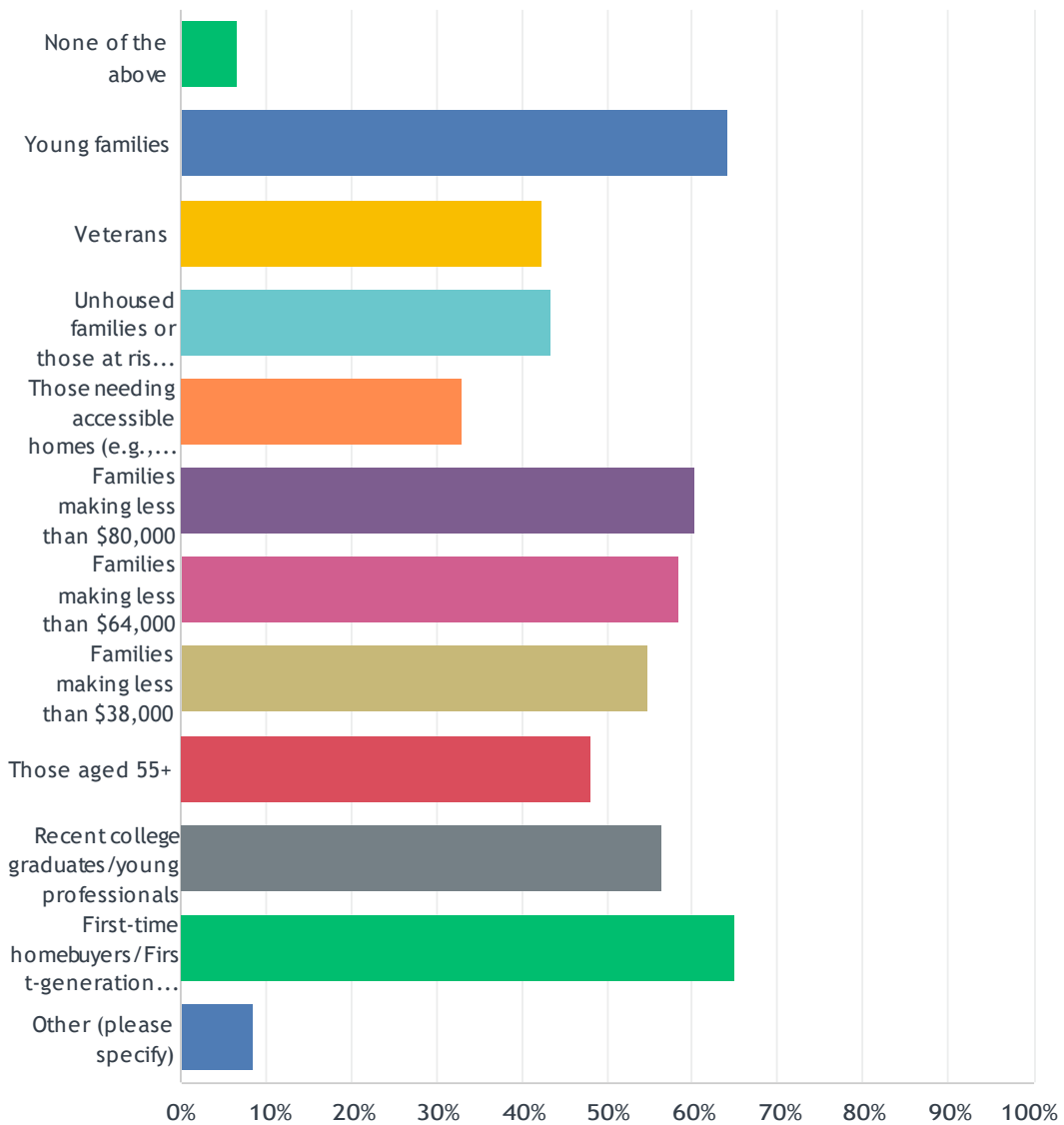
Answered: 114 Skipped: 42



ANSWER CHOICES	RESPONSES	
Yes	2.63%	3
No	97.37%	111
Unsure	0.00%	0
<b>TOTAL</b>		<b>114</b>

### Q20 Who in our community, if anyone, is not served by the current housing market in Kingston? (select all that apply)

Answered: 106 Skipped: 50



Kingston Housing Production Plan (HPP) 2025 Update Survey

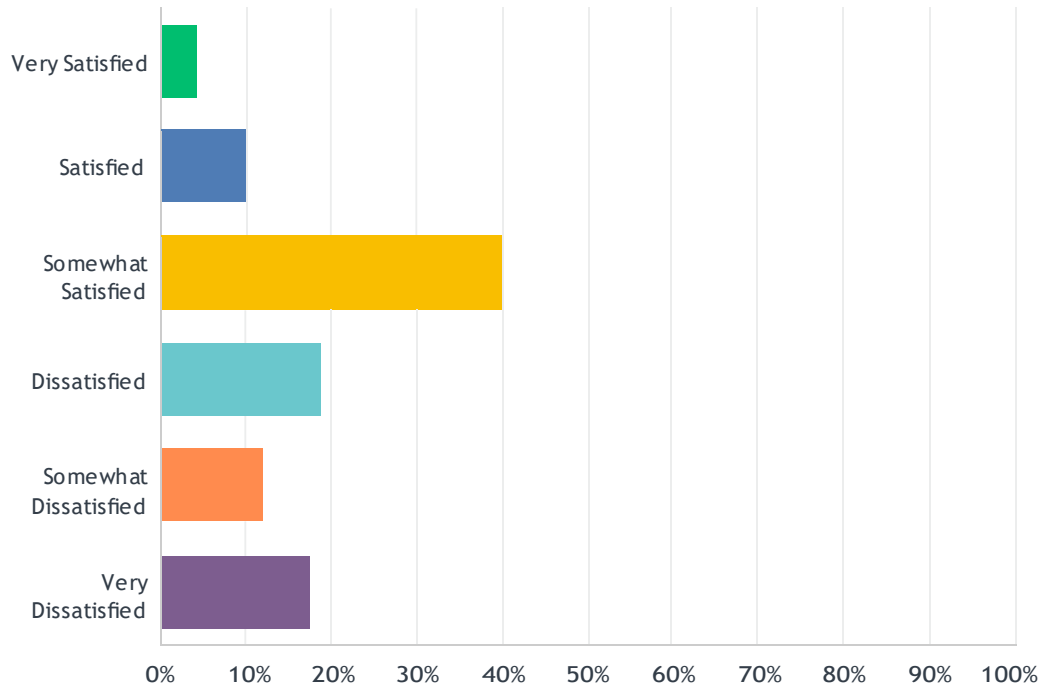
ANSWER CHOICES	RESPONSES
None of the above	6.60% 7
Young families	64.15% 68
Veterans	42.45% 45
Unhoused families or those at risk of losing their homes	43.40% 46
Those needing accessible homes (e.g., no stairs, roll-in showers, handrails, etc.)	33.02% 35
Families making less than \$80,000	60.38% 64
Families making less than \$64,000	58.49% 62
Families making less than \$38,000	54.72% 58
Those aged 55+	48.11% 51
Recent college graduates/young professionals	56.60% 60
First-time homebuyers/First-generation homebuyers	65.09% 69
Other (please specify)	8.49% 9
Total Respondents: 106	

#	OTHER (PLEASE SPECIFY)	DATE
1	ALL OF THE ABOVE	9/22/2025 9:21 AM
2	Single parent families.	9/14/2025 5:24 PM
3	I was lucky to buy in 1995	8/25/2025 7:58 PM
4	I have no idea.	8/24/2025 10:35 AM
5	N/A	8/22/2025 5:30 PM
6	There would be a huge influx of housing for young families if there were more opportunities for seniors to move into a nice 55+ neighborhood offering a garage option	8/17/2025 8:05 AM
7	The median value is generally too high for most moderate incomes in Kingston	8/13/2025 7:34 PM
8	I'm not sure	8/13/2025 4:31 PM
9	Single parents/single income households.	8/13/2025 2:52 PM

**Q21 Overall, how satisfied or dissatisfied are you with the direction our community is headed in providing quality housing to a broad spectrum of residents?**

Answered: 90 Skipped: 66

Kingston Housing Production Plan (HPP) 2025 Update Survey



ANSWER CHOICES	RESPONSES	
Very Satisfied	4.44%	4
Satisfied	10.00%	9
Somewhat Satisfied	36.67%	33
Dissatisfied	18.89%	17
Somewhat Dissatisfied	12.22%	11
Very Dissatisfied	17.78%	16
<b>TOTAL</b>		<b>90</b>

Q22 If you would like to explain you answer to the question above, please do so here

Answered: 35 Skipped: 121

#	RESPONSES	DATE
1	I am not aware of where the community is headed	9/30/2025 9:27 AM
2	Sacred heart property should be developed to condos for 55 and affordable homes for families making less than 100k	9/22/2025 9:31 AM
3	Unaware of it's "Direction"	9/22/2025 9:23 AM
4	Zoning for large lots combined with cost of land make housing costs too high. We need more friendly low cost, single family housing on small lots. Expanded sewage treatment capacity would allow this kind of denser yet planned development.	9/9/2025 1:09 PM

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5

Need more sidewalks and lighting to make the town more walkable

9/2/2025 3:09 PM

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## Kingston Housing Production Plan (HPP) 2025 Update Survey

6	Exactly what direction is the Town of Kingston heading? Is there any over 55 housing planned? Is there any affordable (actually affordable AND financially qualified) for young first time family buyers	8/31/2025 10:21 PM
7	More rental options with pleasing environment i.e. not at a shopping mall.	8/29/2025 12:50 PM
8	I'm not well educated on this topic	8/26/2025 11:21 AM
9	I don't want to only be a place for the rich and well to do	8/25/2025 9:46 PM
10	I'm not familiar enough to answer	8/25/2025 11:00 AM
11	I support the MBTA zoning law and hope to see improvements to affordable housing in Kingston.	8/25/2025 10:36 AM
12	Need fewer high cost developments and more start homes for young people.	8/25/2025 6:24 AM
13	Need housing that could be obtained working a minimal wage job	8/24/2025 4:19 PM
14	Dissatisfied with migrant housing situation that occurred in our town.	8/24/2025 11:14 AM
15	Middle income families qualify for nothing - electricity is grotesque -where low income families who do not own qualify for everything. The price of the property taxes goes up every year - while the school system has a terrible ranking -	8/24/2025 10:38 AM
16	Too much high density housing putting a strain on town services and impacting the overall quality of life	8/24/2025 9:10 AM
17	Taxes are too high	8/24/2025 7:05 AM
18	Large multi unit housing is not the kind of quality living that most families need.	8/20/2025 5:41 PM
19	Affordable housing is not being built.	8/20/2025 11:12 AM
20	Providing affordable housing is challenging in today's market - a substantial income is required to buy a home today.	8/20/2025 9:34 AM
21	I don't really know	8/19/2025 8:34 AM
22	I answer somewhat dissatisfied because I can stay in my larger home but I wish there was a good option for me to relocate in town.	8/17/2025 8:27 AM
23	The costs to live here is challenging for many residents The zoning board and conservation board are designed to impede and obstruct any growth petitioned by residents	8/16/2025 10:36 PM
24	Need more senior/handicap housing. In addition the senior housing at the end of the street near Kingston Animal Hospital- desperately needs remodeling! Mail & laundry should be in every building. That hill is prohibitive to disabled.	8/16/2025 3:14 PM
25	What is anybody doing to provide quality housing for anyone. If they are I do not know about it.	8/15/2025 10:16 PM
26	I think we need to do more for retired residents and veterans so they do not have to move from their homes to afford housing. It's the property taxes that are giving residents no other choice, but to leave. We do not need more apartments or streets being developed. Kingston is overpopulated and turning into a dump. The traffic is horrendous and schools are overwhelmed. The development needs to stop. It's ruining Kingston.	8/15/2025 2:30 PM
27	Kingston is overpriced for what it offers in terms of services. For the amount of taxes we pay there Kingston should be a much more desirable town to live in but it is not.	8/15/2025 7:39 AM
28	Not enough is being done to allow for reasonable accommodations for housing. Anecdotally, folks want to come here buying newly built homes, then vote to restrict further building, gatekeeping the town.	8/13/2025 7:40 PM
29	Do not want apartment complex's all over town. It takes away from the small town feel.	8/13/2025 5:53 PM
30	I don't know enough to answer that question	8/13/2025 4:37 PM
31	Kingston needs to allow more affordable options like ADU's, income based rental options that are based on what a lower income really looks like. First time home buyer programs & programs for people who need to learn how to qualify for mortgage & it's true costs.	8/13/2025 4:08 PM

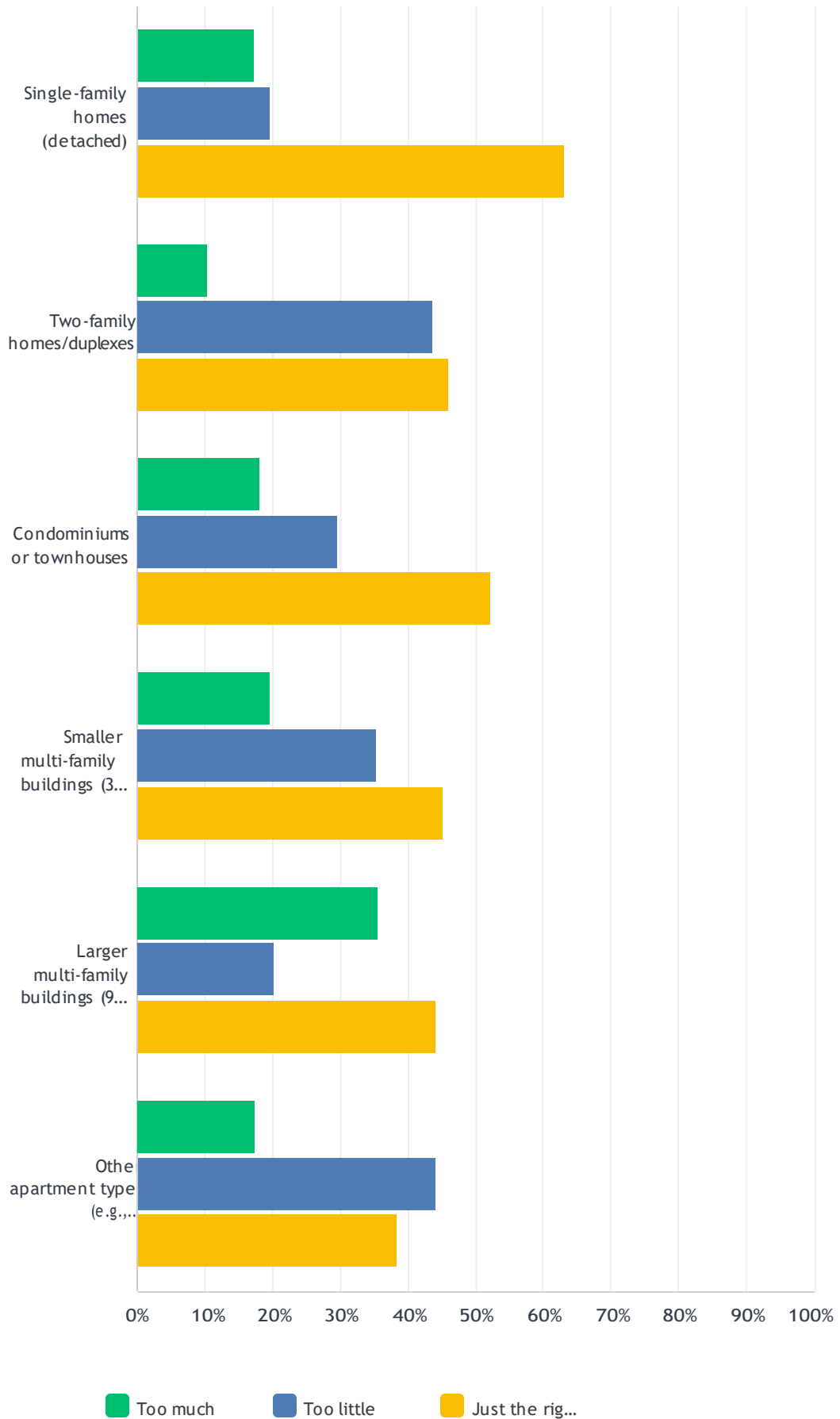
Kingston Housing Production Plan (HPP) 2025 Update Survey

32	N/A	8/13/2025 4:02 PM
33	Stop developing! This used to be a desirable and quaint town and it's being turned into a city.	8/13/2025 1:36 PM
34	Kingston is mostly built out and needs to look at its zoning/land use for redevelopment. Costs to construct are very high and land cost is high - it's hard to see how affordable housing can feasibly be constructed without subsidies	8/13/2025 12:21 PM
35	Seniors/vets...not much available affordable units	8/13/2025 12:18 PM

**Q23 Do you think Kingston has too much, too little, or just the right amount of the following types of housing? Please select one answer for each row.**

Answered: 93 Skipped: 63

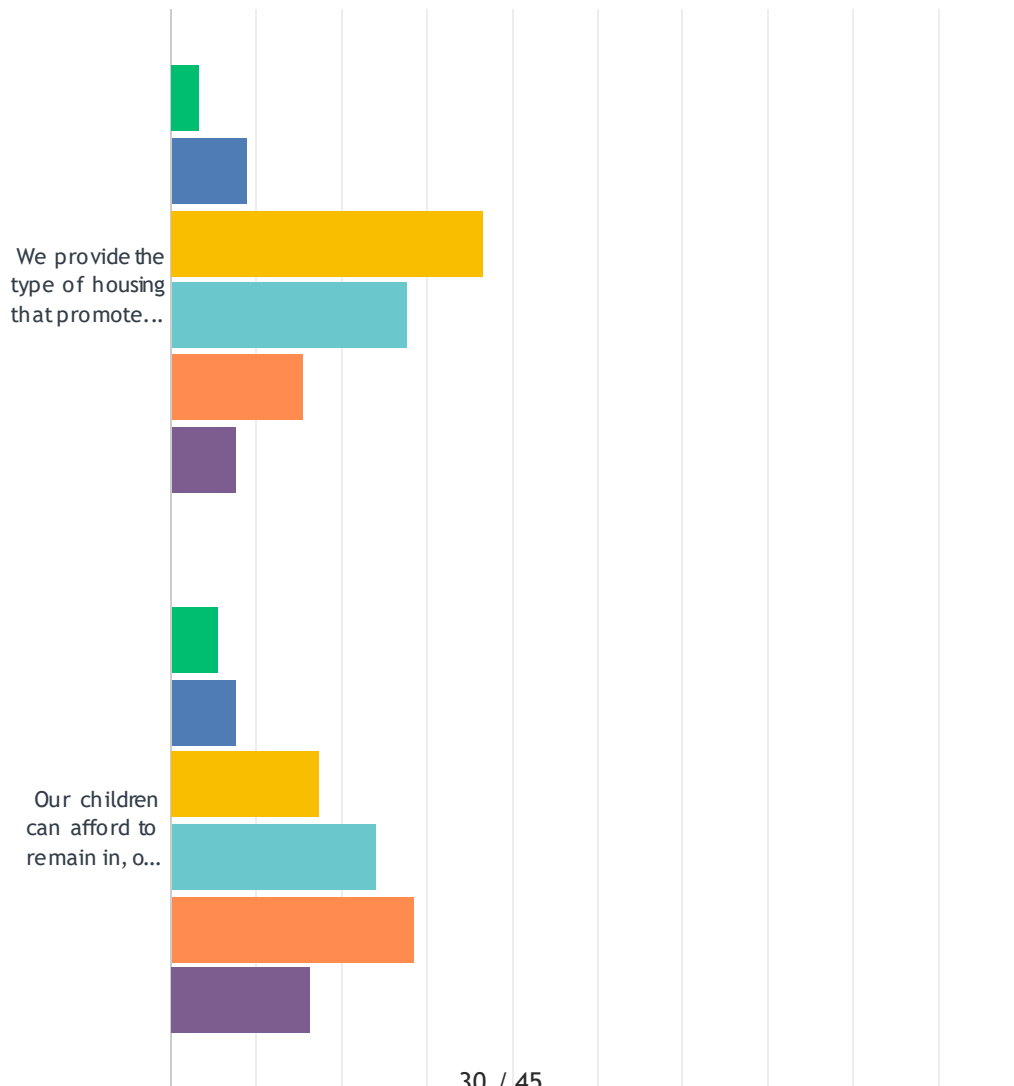
# Kingston Housing Production Plan (HPP) 2025 Update Survey



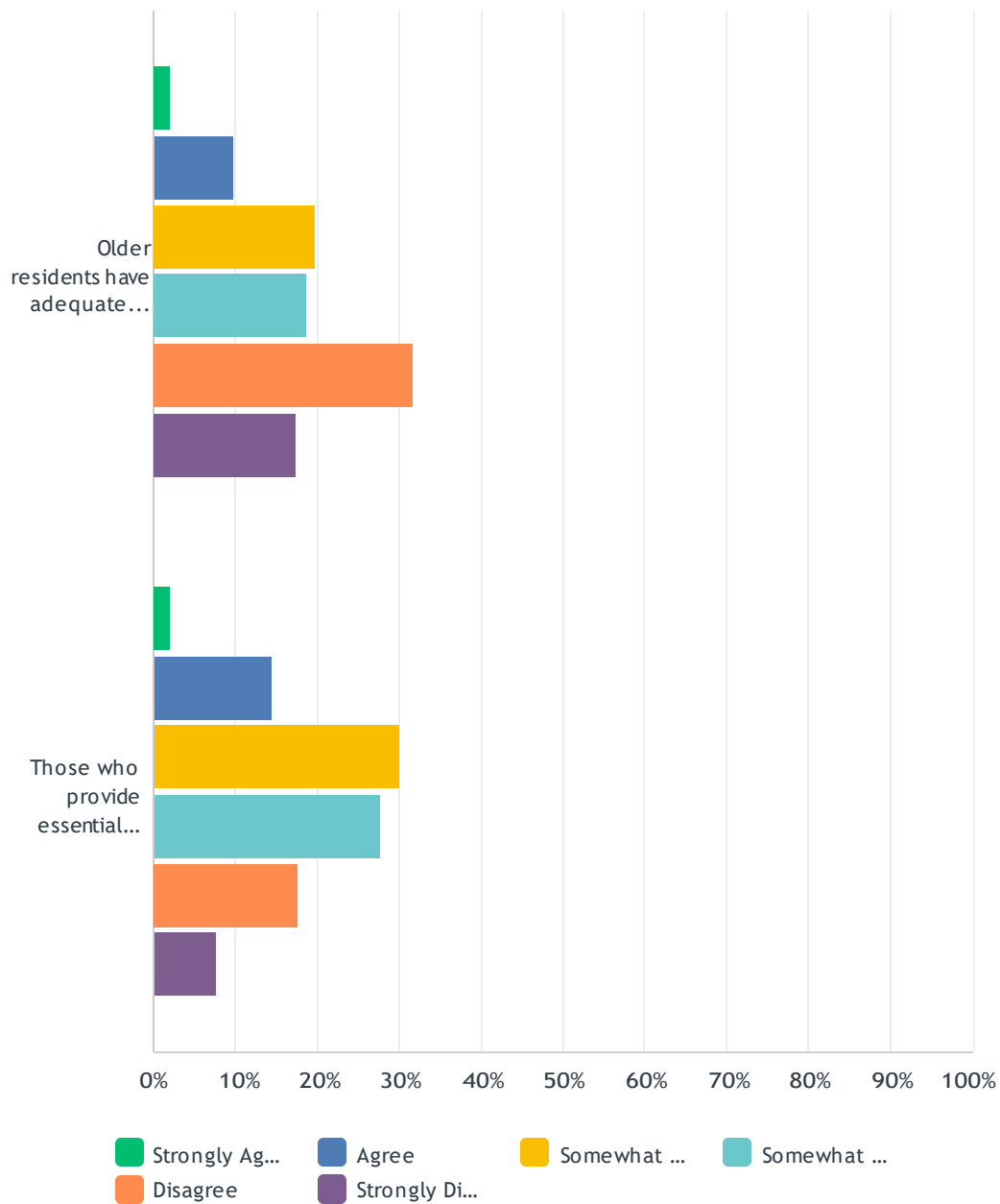
	TOO MUCH	TOO LITTLE	JUST THE RIGHT AMOUNT	TOTAL	WEIGHTED AVERAGE
Single-family homes (detached)	17.24% 15	19.54% 17	63.22% 55	87	2.46
Two-family homes/duplexes	10.34% 9	43.68% 38	45.98% 40	87	2.36
Condominiums or townhouses	18.18% 16	29.55% 26	52.27% 46	88	2.34
Smaller multi-family buildings (3-8 units)	19.51% 16	35.37% 29	45.12% 37	82	2.26
Larger multi-family buildings (9+ units)	35.71% 30	20.24% 17	44.05% 37	84	2.08
Other apartment types (e.g., apartment in mixed-use building, "in-law" apartments)	17.44% 15	44.19% 38	38.37% 33	86	2.21

**Q24 To what extent do you agree, or disagree, with the following statements? Please select one answer for each row.**

Answered: 93 Skipped: 63



Kingston Housing Production Plan (HPP) 2025 Update Survey

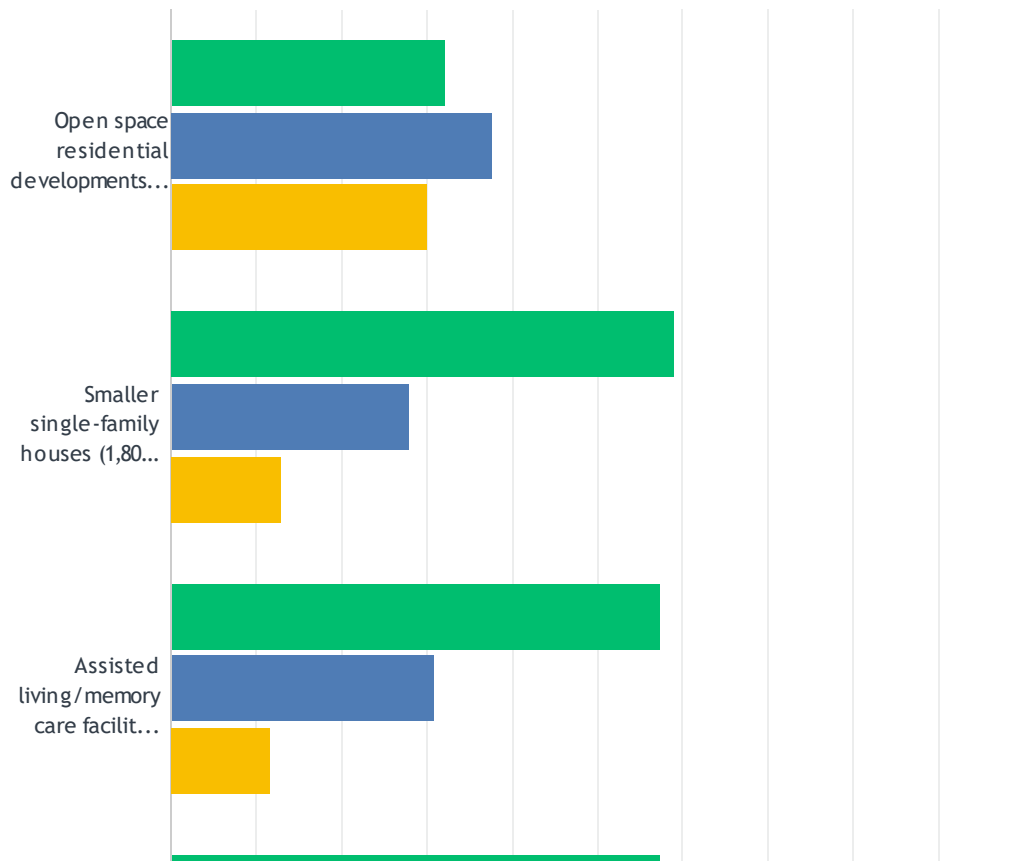


Kingston Housing Production Plan (HPP) 2025 Update Survey

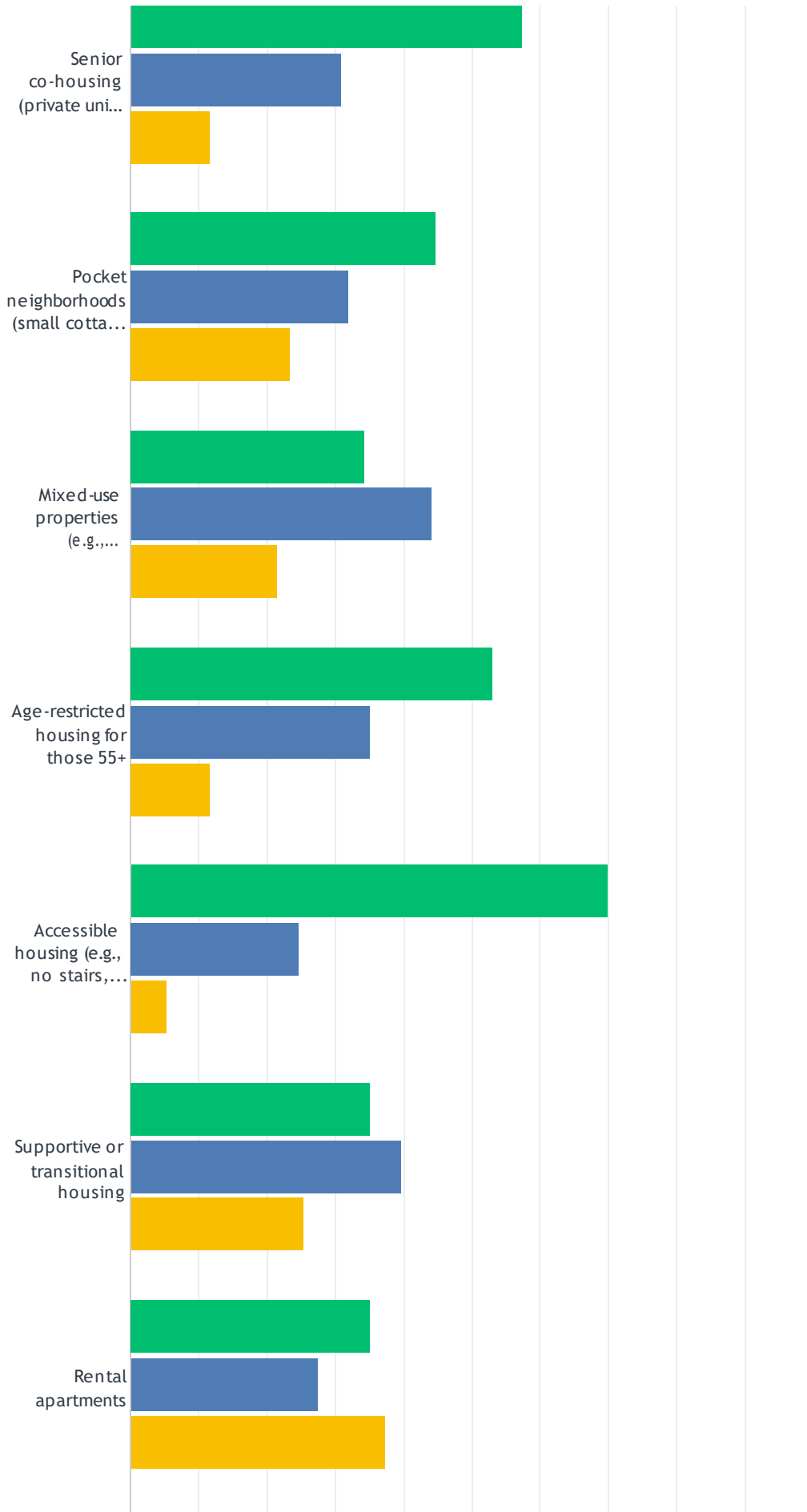
	STRONGLY AGREE	AGREE	SOMEWHAT AGREE	SOMEWHAT DISAGREE	DISAGREE	STRONGLY DISAGREE	TOTAL	WEIGHTED AVERAGE
We provide the type of housing that promotes local job growth	3.33% 3	8.89% 8	36.67% 33	27.78% 25	15.56% 14	7.78% 7	90	3.67
Our children can afford to remain in, or return to, Kingston as they start their own households	5.49% 5	7.69% 7	17.58% 16	24.18% 22	28.57% 26	16.48% 15	91	4.12
Older residents have adequate alternatives for remaining in their communities as they age	2.20% 2	9.89% 9	19.78% 18	18.68% 17	31.87% 29	17.58% 16	91	4.21
Those who provide essential services in our community can afford to live here	2.22% 2	14.44% 13	30.00% 27	27.78% 25	17.78% 16	7.78% 7	90	3.68

**Q25 Which of the following types of housing would you support, or not, in Kingston? Please choose one answer for each row.**

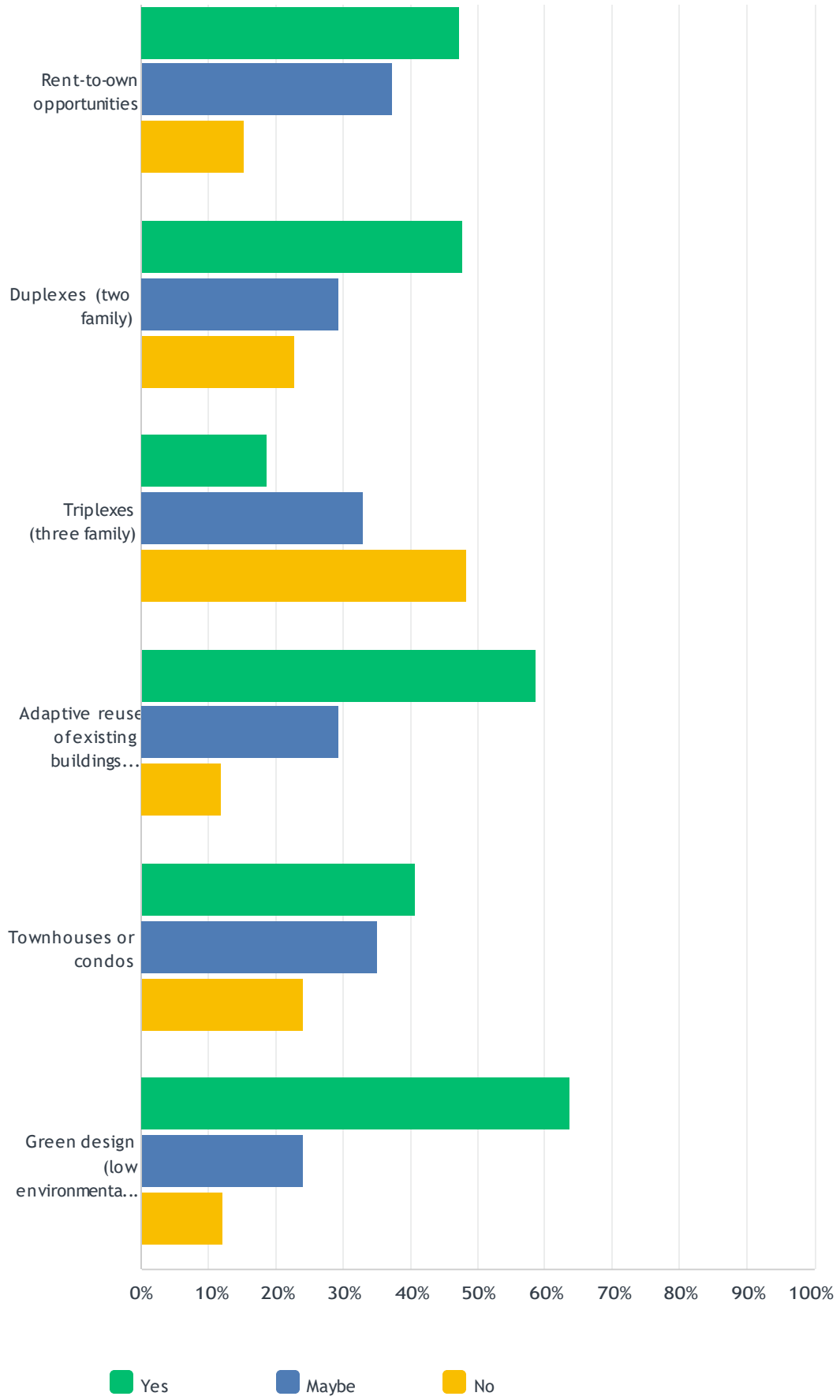
Answered: 95 Skipped: 61



# Kingston Housing Production Plan (HPP) 2025 Update Survey



# Kingston Housing Production Plan (HPP) 2025 Update Survey



Kingston Housing Production Plan (HPP) 2025 Update Survey

	YES	MAYBE	NO	TOTAL	WEIGHTED AVERAGE
Open space residential developments (homes closer together with conserved open space)	32.26% 30	37.63% 35	30.11% 28	93	1.98
Smaller single-family houses (1,800 square feet or less)	59.14% 55	27.96% 26	12.90% 12	93	1.54
Assisted living/memory care facilities	57.45% 54	30.85% 29	11.70% 11	94	1.54
Senior co-housing (private units with shared living spaces)	57.45% 54	30.85% 29	11.70% 11	94	1.54
Pocket neighborhoods (small cottage homes centered around a common green space)	44.68% 42	31.91% 30	23.40% 22	94	1.79
Mixed-use properties (e.g., commercial first floor with residential above)	34.41% 32	44.09% 41	21.51% 20	93	1.87
Age-restricted housing for those 55+	53.19% 50	35.11% 33	11.70% 11	94	1.59
Accessible housing (e.g., no stairs, roll-in showers, handrails, etc.)	69.89% 65	24.73% 23	5.38% 5	93	1.35
Supportive or transitional housing	35.16% 32	39.56% 36	25.27% 23	91	1.90
Rental apartments	35.16% 32	27.47% 25	37.36% 34	91	2.02
Rent-to-own opportunities	47.25% 43	37.36% 34	15.38% 14	91	1.68
Duplexes (two family)	47.83% 44	29.35% 27	22.83% 21	92	1.75
Triplexes (three family)	18.68% 17	32.97% 30	48.35% 44	91	2.30
Adaptive reuse of existing buildings (converting existing non-residential buildings into housing units)	58.70% 54	29.35% 27	11.96% 11	92	1.53
Townhouses or condos	40.66% 37	35.16% 32	24.18% 22	91	1.84
Green design (low environmental impact housing)	63.74% 58	24.18% 22	12.09% 11	91	1.48

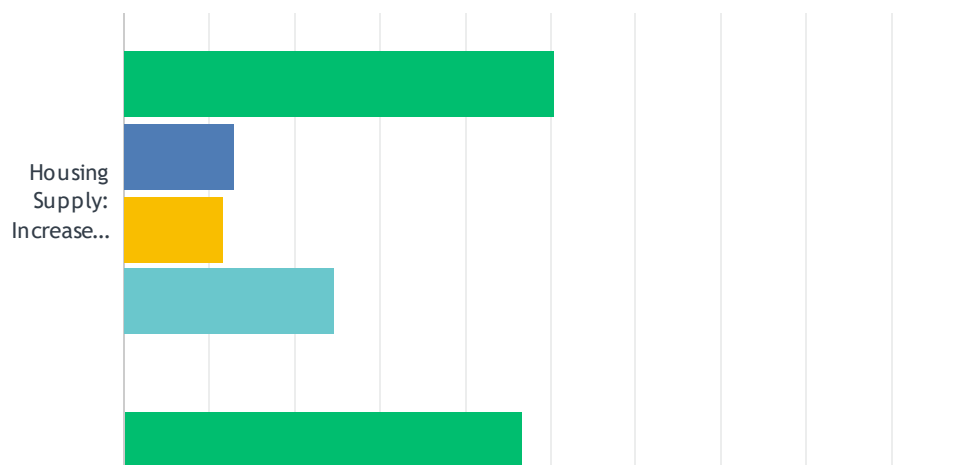
#	ADDITIONAL COMMENTS ABOUT ANY OF THE ABOVE ZONING STRATEGIES?	DATE
1	Cluster zoning with minimal restrictions to allow for affordable construction.	9/9/2025 1:09 PM
2	Protect the wells and important natural resources/openspaces. Densely populate the dense thoroughways that have walking destinations, shops, support and transportation, as well as air to breathe. Stop spreading our assault on nature, that will ultimately end everything we need to thrive	8/25/2025 9:46 PM
3	Need to know more about the ones I answered maybe about	8/25/2025 11:00 AM
4	Opposed to adding any housing that would put an additional strain on town services (police, fire, school, etc.).	8/24/2025 9:10 AM
5	I feel Kingston is working toward providing a variety of housing types - condos & apartments in the Mall space offers great options for many.	8/20/2025 9:34 AM
6	Some of these I'm unfamiliar with	8/19/2025 8:34 AM
7	zoning is commercial friendly, not so for homeowners	8/16/2025 10:36 PM

Kingston Housing Production Plan (HPP) 2025 Update Survey

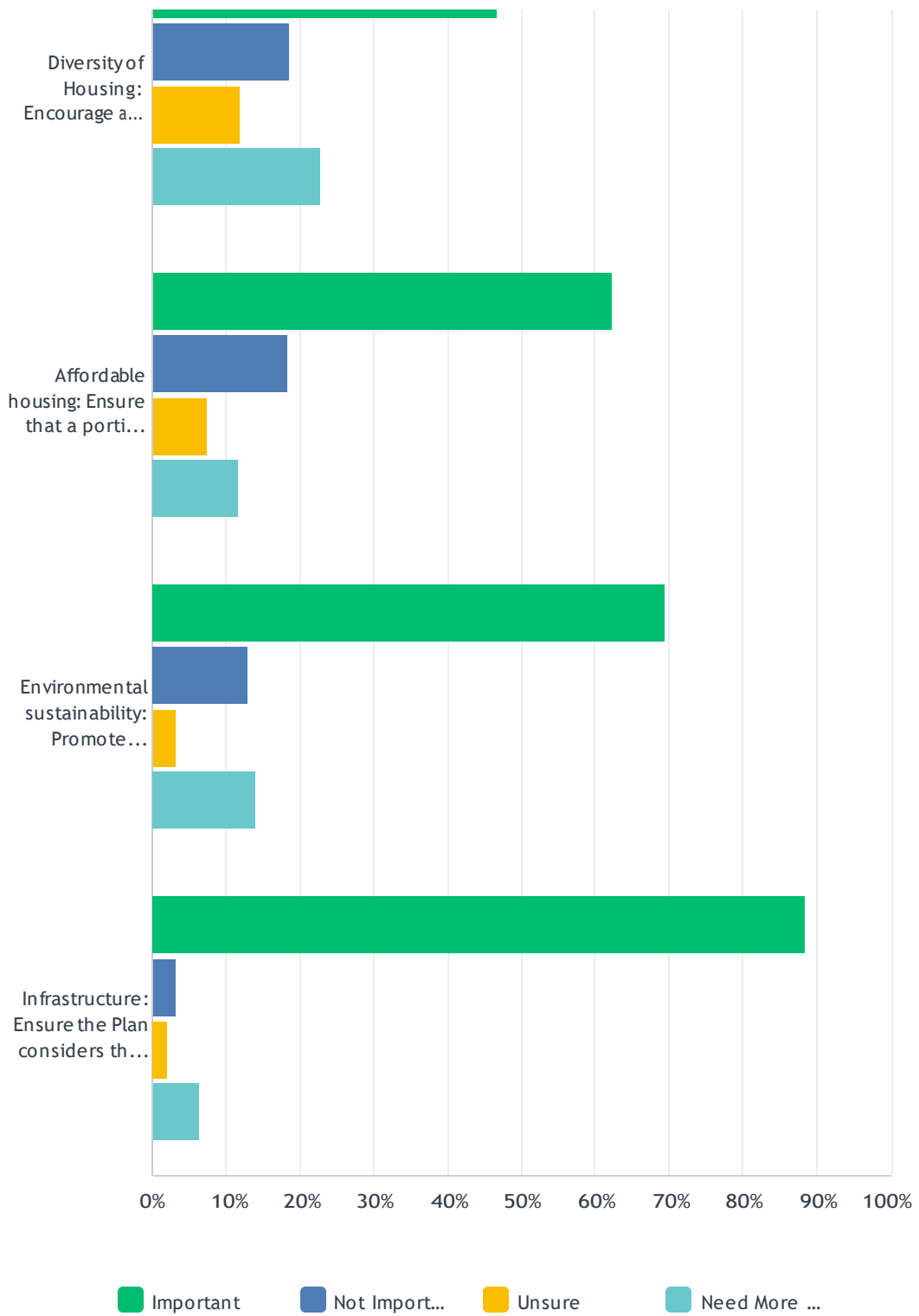
8	The population is growing. You need more housing units.	8/15/2025 10:16 PM
9	Kingston is becoming overpopulated for the infrastructure we have and it would be hard to deal with anymore traffic than there is currently. Taxes are also rising too quickly to accommodate such big changes. It used to be if you couldn't afford or find housing in a particular town, you just look ELSEWHERE.	8/15/2025 6:46 PM
10	Kingston is over populated to the point emergency services, schools, water supply etc. are incapable of accommodating the current population. No further housing development should occur. An emphasis should be on drawing businesses to bring money to the town.	8/15/2025 3:55 PM
11	Stop building in Kingston.	8/15/2025 2:30 PM
12	Multi-family homes are stressing out the school systems. No more multi-family homes without addressing the school resources.	8/15/2025 12:47 PM
13	Consider zoning changes to allow reconsider minimum lot sizes and number of dwellings per lot	8/13/2025 7:40 PM
14	Our schools are very crowded. I would prefer Kingston to develop its businesses, shopping, and restaurants rather than build more rental units.	8/13/2025 4:37 PM
15	I strongly support communal living opportunities with easy access to shops & services. I am aging and I think a sense of community is important no matter how old you are. Our current single family model is isolating, especially if transportation is a consideration.	8/13/2025 4:08 PM
16	We have some of these but need to focus on redevelopment strategies since we are mostly built out	8/13/2025 12:21 PM
17	Sacred heart could be developed into affordable over 55 housing???	8/13/2025 12:18 PM
18	Our town needs tax revenue, first and foremost, so we need to prioritize bringing businesses to our community before adding more housing. If we add to housing, we add to all of the strains on our town, such as schooling, and if we cannot afford to expand our school budget or the buildings themselves, we do not have room for more residence. I am against converting any business use space into housing and would strongly prefer that we increase the number of businesses in our town as a top priority.	8/13/2025 11:08 AM

**Q26 Below are several topics of interest identified by the Affordable Housing Trust for consideration in this Housing Plan. How important are these topics to you? Please select one answer for each row. \*Note: these are broad topics. The next section of this survey will ask about specific strategies and actions.**

Answered: 95 Skipped: 61



# Kingston Housing Production Plan (HPP) 2025 Update Survey

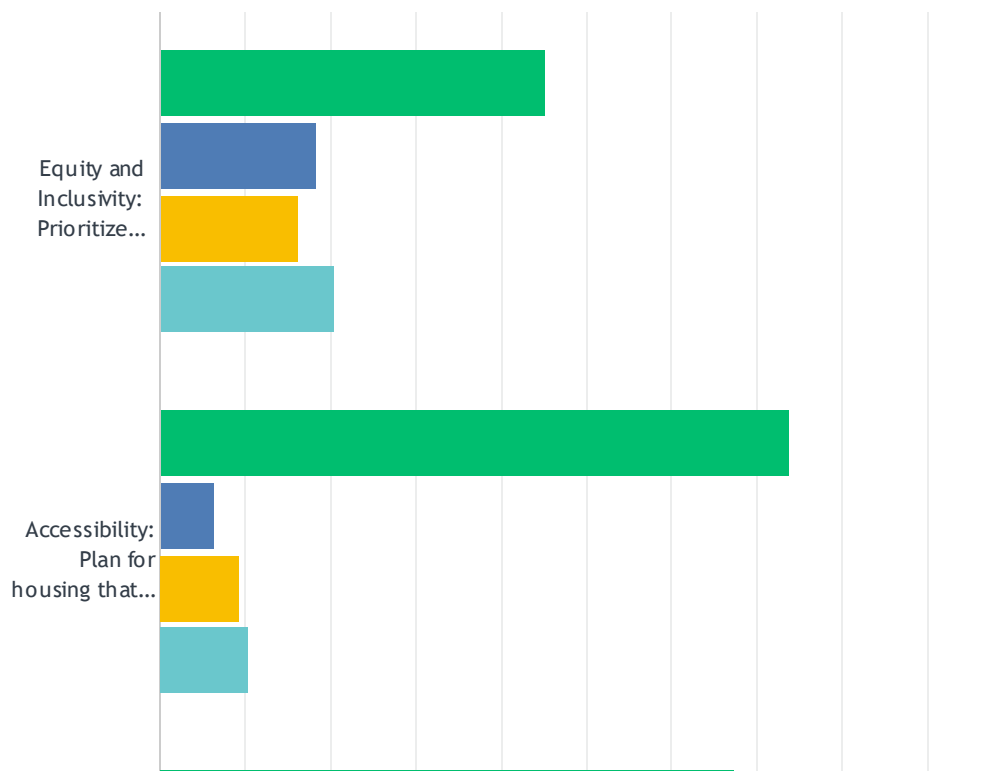


Kingston Housing Production Plan (HPP) 2025 Update Survey

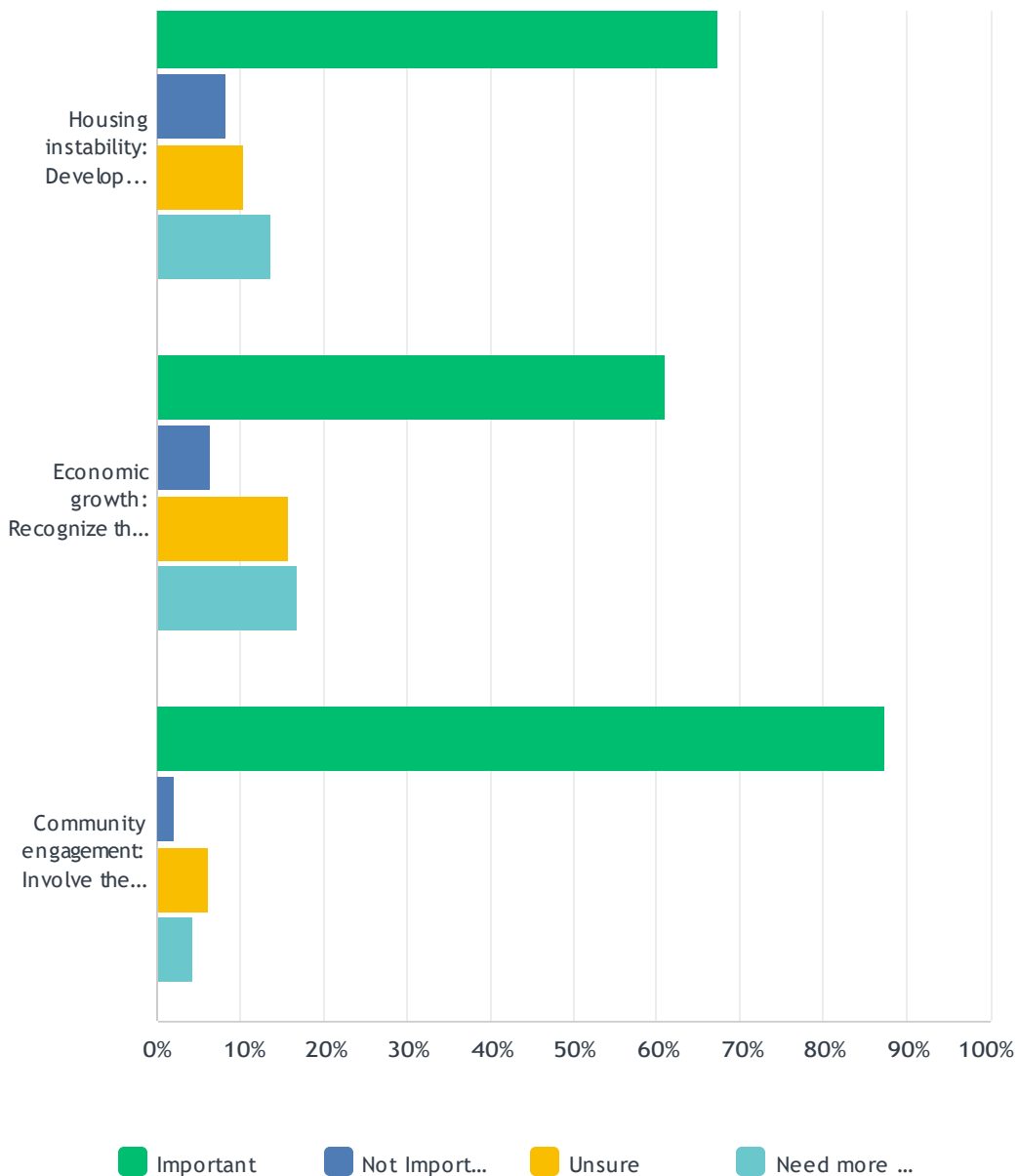
	IMPORTANT	NOT IMPORTANT	UNSURE	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Housing Supply: Increase housing stock to meet current and future demand across income levels.	50.54% 47	12.90% 12	11.83% 11	24.73% 23	93	2.11
Diversity of Housing: Encourage a broader range of housing types, including single-family homes, smaller multi-family units, rental apartments, and supportive housing.	46.74% 43	18.48% 17	11.96% 11	22.83% 21	92	2.11
Affordable housing: Ensure that a portion of new housing units are affordable to low- and moderate-income and workforce households.	62.37% 58	18.28% 17	7.53% 7	11.83% 11	93	1.69
Environmental sustainability: Promote environmentally friendly building practices and the development of energy-efficient housing to reduce the environmental impact of new construction.	69.57% 64	13.04% 12	3.26% 3	14.13% 13	92	1.62
Infrastructure: Ensure the Plan considers the necessary infrastructure improvements such as roads, utilities, public transportation, walkability, and bikeability to support new housing developments.	88.42% 84	3.16% 3	2.11% 2	6.32% 6	95	1.26

**Q27 Below are several more topics of interest for consideration in this Housing Plan. How important are these topics to you? Please select one answer for each row.\*Note: these are broad topics. The next section of this survey will ask about specific strategies and actions.**

Answered: 96 Skipped: 60



# Kingston Housing Production Plan (HPP) 2025 Update Survey

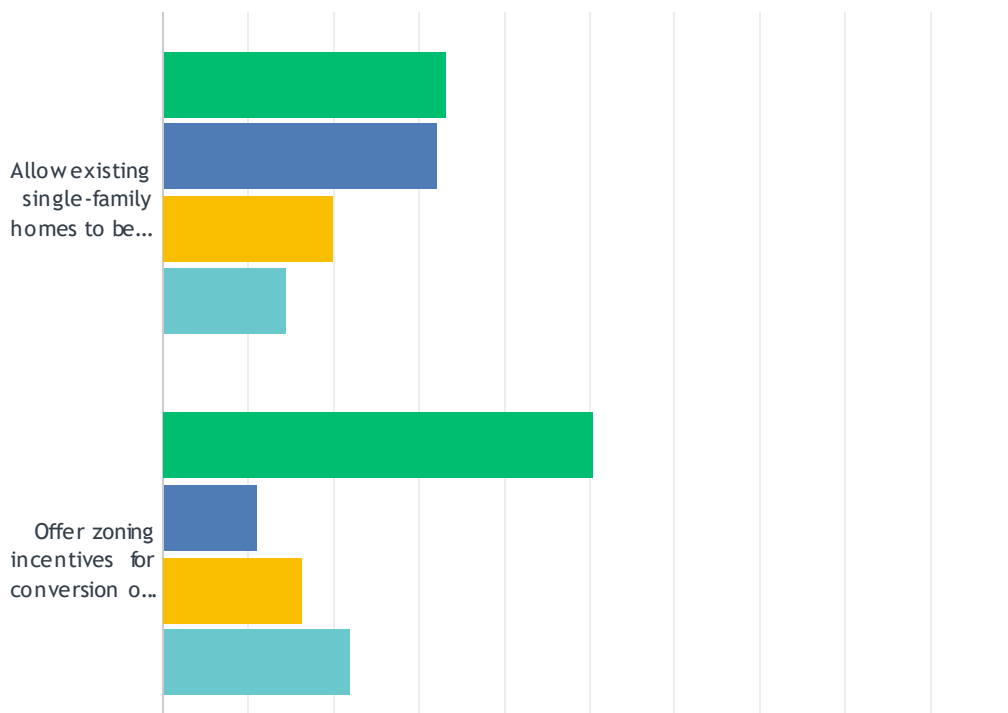


Kingston Housing Production Plan (HPP) 2025 Update Survey

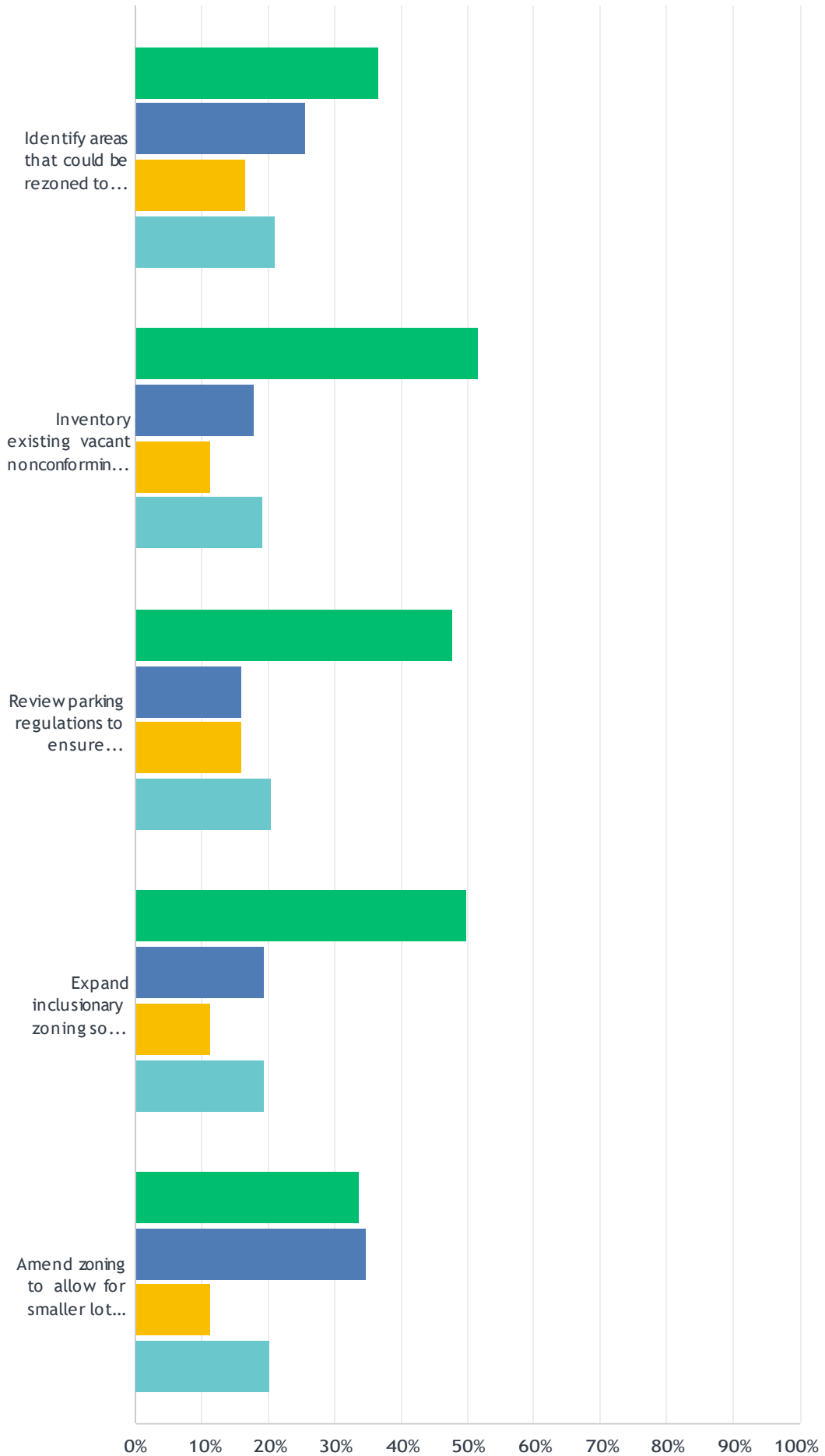
	IMPORTANT	NOT IMPORTANT	UNSURE	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Equity and Inclusivity: Prioritize equitable distribution of housing opportunities throughout the community and address historical disparities in housing access and affordability.	45.16% 42	18.28% 17	16.13% 15	20.43% 19	93	2.12
Accessibility: Plan for housing that is accessible to people with disabilities and is adaptable to changing needs as residents age.	73.68% 70	6.32% 6	9.47% 9	10.53% 10	95	1.57
Housing instability: Develop policies and programs to improve housing for vulnerable populations, such as veterans, the elderly, and families in crisis.	67.37% 64	8.42% 8	10.53% 10	13.68% 13	95	1.71
Economic growth: Recognize the role of housing in economic development and job creation and align housing production goals with broader economic development strategies.	61.05% 58	6.32% 6	15.79% 15	16.84% 16	95	1.88
Community engagement: Involve the community in planning processes to gather input, address concerns, identify needs and opportunities, and find commonalities.	87.50% 84	2.08% 2	6.25% 6	4.17% 4	96	1.27

**Q28 Below are specific zoning strategies that could support housing choices in Kingston. Please indicate your level of agreement with any of these ideas or let us know if you need more information. Please select one answer for each row.**

Answered: 91 Skipped: 65



# Kingston Housing Production Plan (HPP) 2025 Update Survey



Kingston Housing Production Plan (HPP) 2025 Update Survey

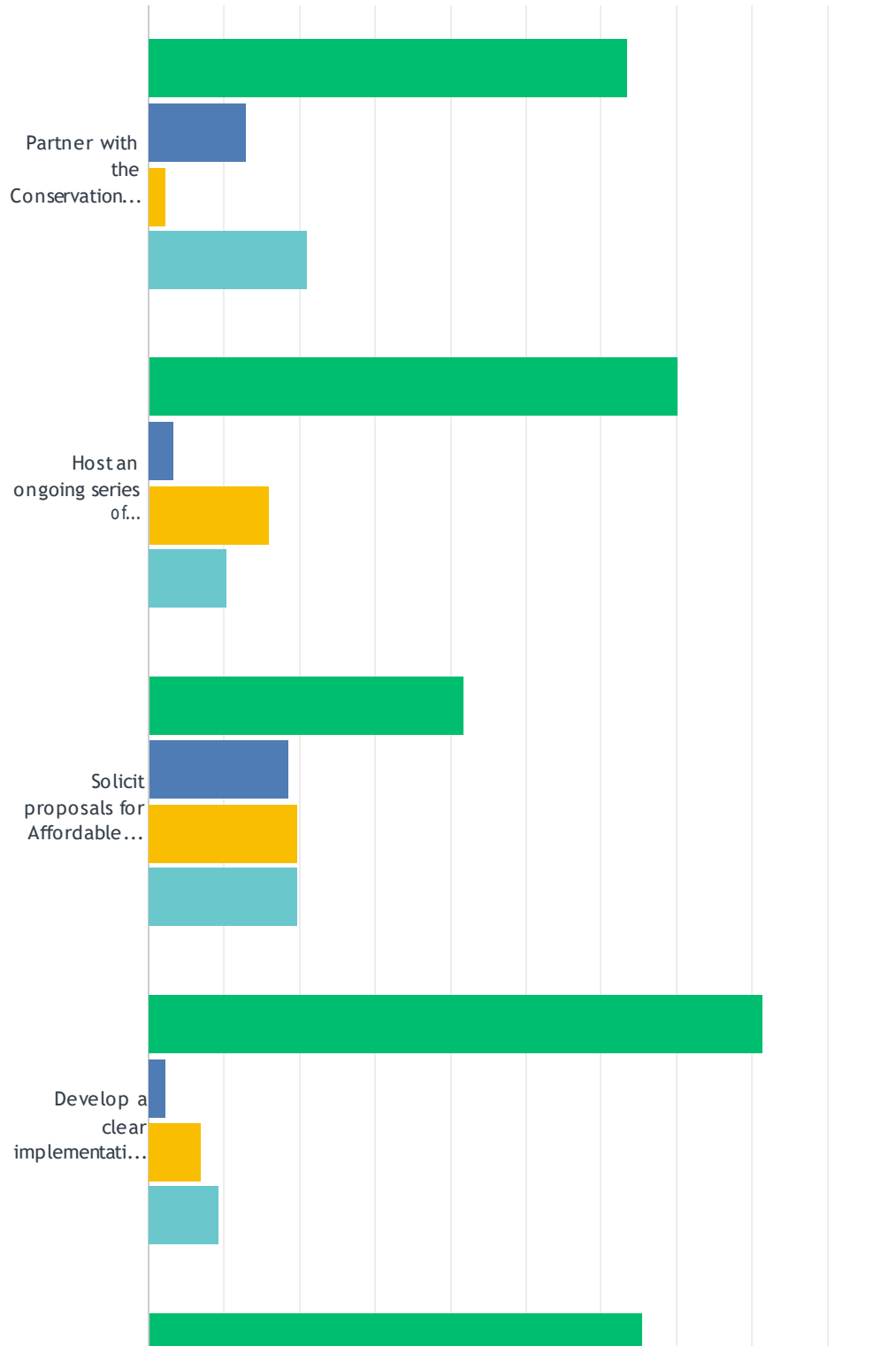
■ Agree     
 ■ Disagree     
 ■ Unsure     
 ■ Need more ...

	AGREE	DISAGREE	UNSURE	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Allow existing single-family homes to be converted into small multi-unit structures that retain the appearance of single-family homes.	33.33% 30	32.22% 29	20.00% 18	14.44% 13	90	2.16
Offer zoning incentives for conversion of existing nonresidential buildings for housing.	50.55% 46	10.99% 10	16.48% 15	21.98% 20	91	2.10
Identify areas that could be rezoned to "General Residence" to allow duplexes and other small multi-family buildings in more locations.	36.67% 33	25.56% 23	16.67% 15	21.11% 19	90	2.22
Inventory existing vacant nonconforming lots to explore the feasibility and impact of allowing affordable homes on lots that meet health and safety requirements but are undersized according to existing zoning.	51.69% 46	17.98% 16	11.24% 10	19.10% 17	89	1.98
Review parking regulations to ensure requirements do not prevent the development of housing that is affordable	47.73% 42	15.91% 14	15.91% 14	20.45% 18	88	2.09
Expand inclusionary zoning so larger housing developments are required to include some affordable homes	50.00% 44	19.32% 17	11.36% 10	19.32% 17	88	2.00
Amend zoning to allow for smaller lot sizes	33.71% 30	34.83% 31	11.24% 10	20.22% 18	89	2.10

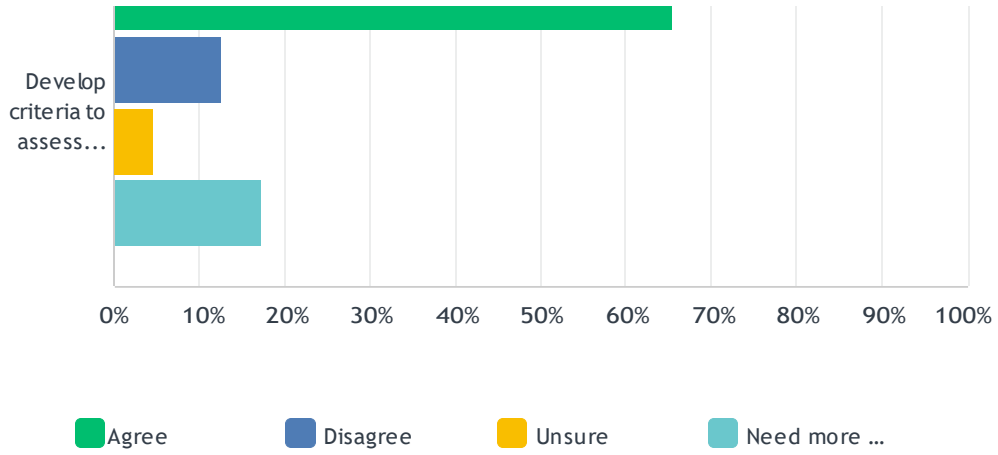
#	ADDITIONAL COMMENTS ABOUT ANY OF THE ABOVE ZONING STRATEGIES?	DATE
1	Our kids cannot afford homes dispute college grads w good jobs. There too expensive. Having smaller homes on small lots, like after WW2 is a good alternative so our kids can stay.	9/18/2025 7:35 PM
2	Information is needed to ensure we strenthen protections of natural resources we rely on: tiny homes, and dense affordable developments could be very welcome in appropriate areas. There are already too many sprawling developments that abuse resources we all need .	8/25/2025 9:56 PM
3	Based on Town of Kingston size, the current affordable housing is more than sufficient	8/24/2025 9:13 AM
4	How can we make single family homes more affordable?	8/19/2025 8:35 AM
5	support your current homeowners/taxpayers first	8/16/2025 10:38 PM
6	Traffic is paramount regarding housing . Need red light at 3A & Howlands Lane	8/16/2025 3:16 PM
7	No more housing that will bring students into schools that are already struggling!	8/15/2025 12:49 PM
8	I like plans that support vulnerable populations. But in general I do not want Kingston to continue to increase the population without increasing the capacity of the schools.	8/13/2025 4:38 PM
9	I am a huge fan of tiny homes. Some the above questions could allow for them kn smaller lots & maybe some tiny home developments.	8/13/2025 4:11 PM
10	Limit development until infrastructure is improved	8/13/2025 3:39 PM
11	Stop the insanity. Kingston is ALREADY way over built and overburdened.	8/13/2025 1:37 PM
12	We have a 10% across the board inclusionary zoning requirement	8/13/2025 12:23 PM

Q29 Below are specific strategies relating to planning and collaboration that could support housing choice in Kingston. Please indicate your level of agreement with any of these ideas or let us know if you need more information. Please select one answer for each row.

Answered: 87 Skipped: 69



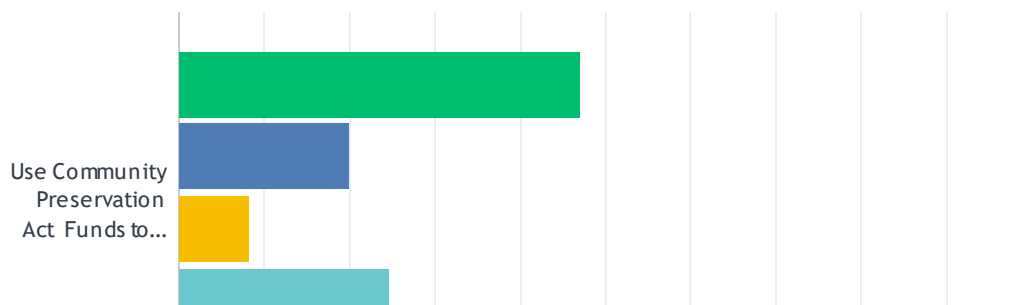
Kingston Housing Production Plan (HPP) 2025 Update Survey



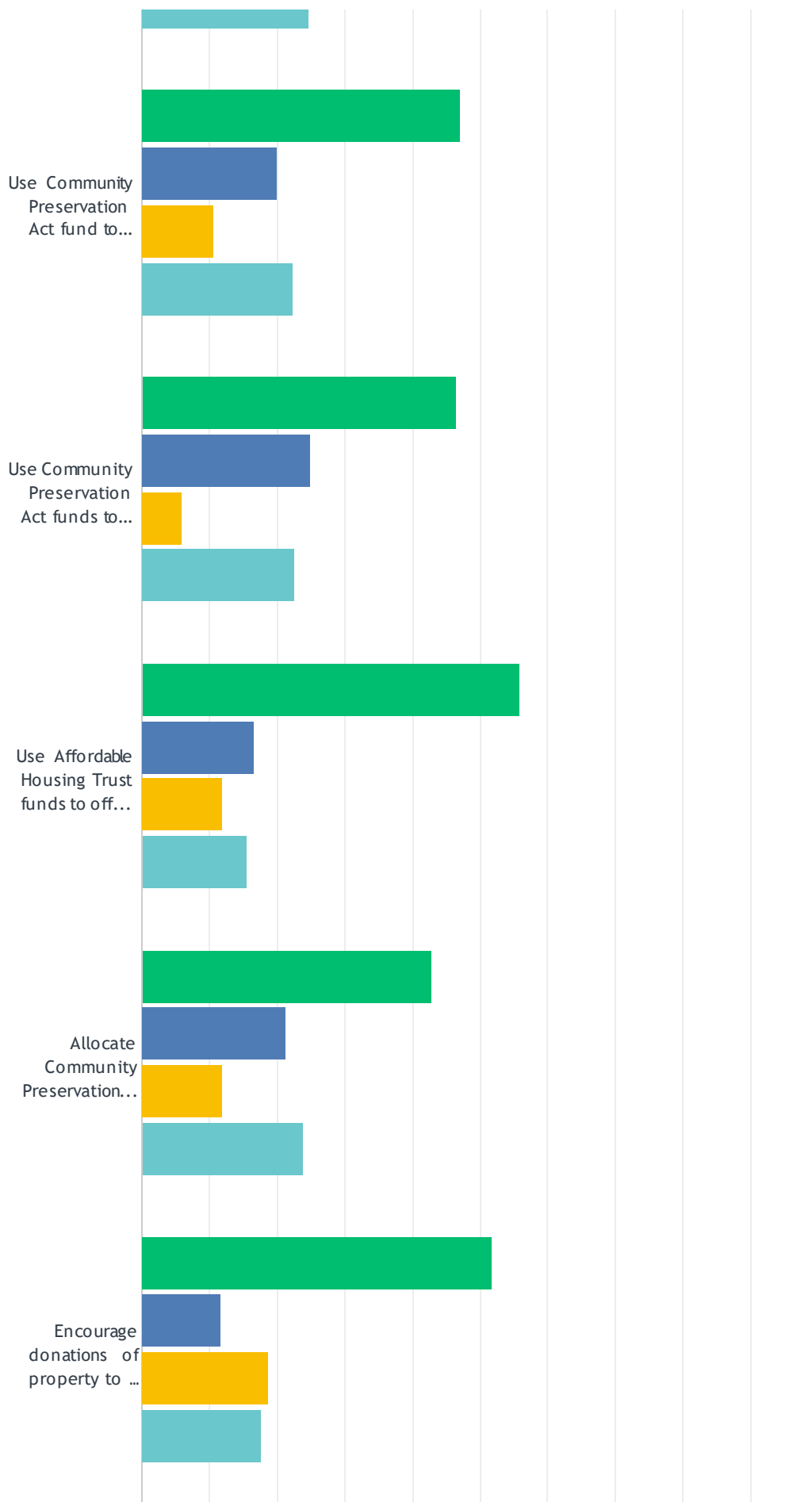
	AGREE	DISAGREE	UNSURE	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Partner with the Conservation Commission to identify potential parcels for joint housing projects/open space that provide affordable housing and preserve undisturbed open space.	63.53% 54	12.94% 11	2.35% 2	21.18% 18	85	1.81
Host an ongoing series of community-wide facilitated discussions regarding housing in Kingston.	70.11% 61	3.45% 3	16.09% 14	10.34% 9	87	1.67
Solicit proposals for Affordable Housing Trust purchase of private property specifically for the purpose of affordable or mixed-income housing development.	41.86% 36	18.60% 16	19.77% 17	19.77% 17	86	2.17
Develop a clear implementation roadmap that lays out how the Town will achieve and evaluate progress toward the Plan's strategies.	81.40% 70	2.33% 2	6.98% 6	9.30% 8	86	1.44
Develop criteria to assess Town-owned property for potential residential development, considering factors such as surrounding amenities, walkability, transportation, infrastructure, potential for natural resource protection, etc.	65.52% 57	12.64% 11	4.60% 4	17.24% 15	87	1.74

**Q30 Below are specific strategies relating to resources that could support housing choice in Kingston. Please indicate your level of agreement with any of these ideas or let us know if you need more information. Please select one answer for each row.**

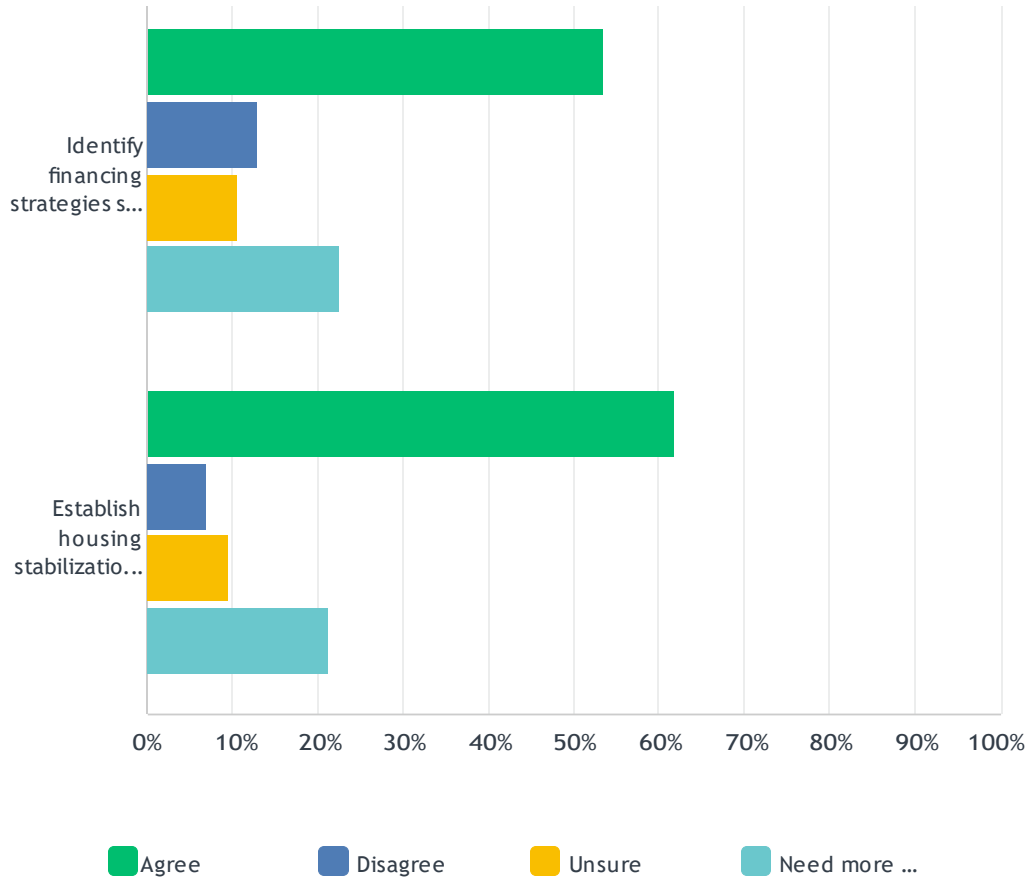
Answered: 85 Skipped: 71



# Kingston Housing Production Plan (HPP) 2025 Update Survey



## Kingston Housing Production Plan (HPP) 2025 Update Survey



	AGREE	DISAGREE	UNSURE	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Use Community Preservation Act Funds to convert existing non-residential buildings into buildings that include housing	47.06% 40	20.00% 17	8.24% 7	24.71% 21	85	2.11
Use Community Preservation Act fund to create supportive housing (transitional, veterans, disabled, etc.)	47.06% 40	20.00% 17	10.59% 9	22.35% 19	85	2.08
Use Community Preservation Act funds to partner with nonprofits to create homes for families	46.43% 39	25.00% 21	5.95% 5	22.62% 19	84	2.05
Use Affordable Housing Trust funds to offer Down Payment Assistance to low-to-moderate-income households	55.95% 47	16.67% 14	11.90% 10	15.48% 13	84	1.87
Allocate Community Preservation Act (CPA) funds to establish and maintain an "opportunity fund" to solicit proposals from property owners interested in selling their property to the Town.	42.86% 36	21.43% 18	11.90% 10	23.81% 20	84	2.17
Encourage donations of property to the Kingston Housing Authority Affordable Housing Trust for the production of affordable housing.	51.76% 44	11.76% 10	18.82% 16	17.65% 15	85	2.02
Identify financing strategies such as tax incentives to support housing creation in commercial nodes or through reuse of existing structures.	53.57% 45	13.10% 11	10.71% 9	22.62% 19	84	2.02

Establish housing stabilization programs that	61.90%	7.14%	9.52%	21.43%		
support the housing needs of Kingston’s vulnerable	52	6	8	18	84	1.90
populations, such as veterans, the elderly, and						
families in crisis.						

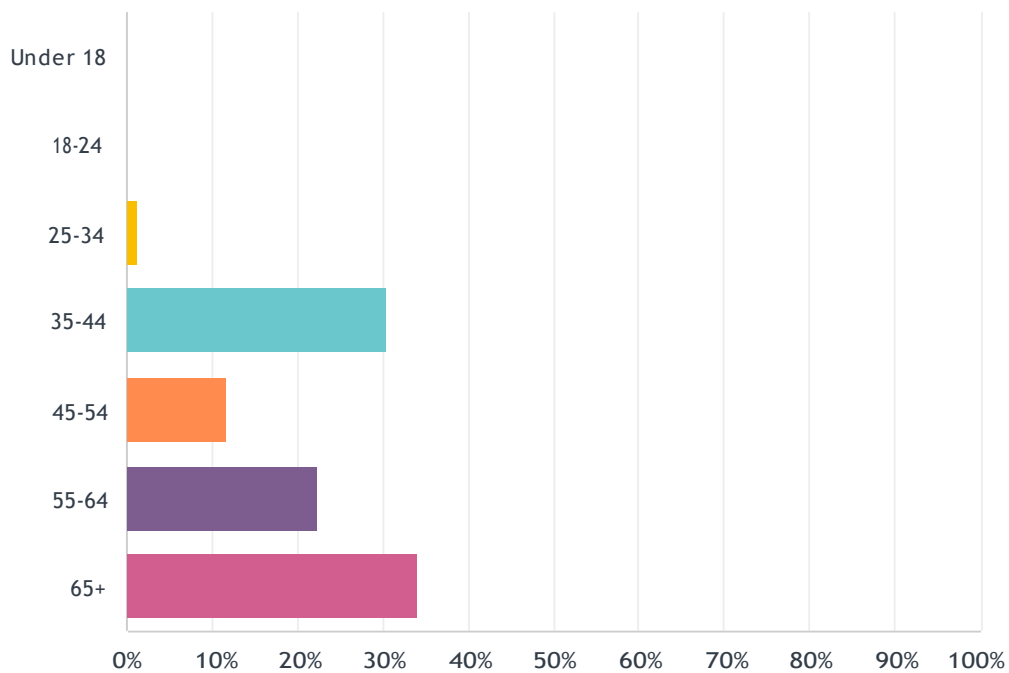
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Kingston Housing Production Plan (HPP) 2025 Update Survey

#	ADDITIONAL COMMENTS ABOUT ANY OF THE ABOVE ZONING STRATEGIES?	DATE
1	I would like to see the town rescind the CPA	9/18/2025 2:38 PM
2	Concern with non-residential building conversions will create same situation up at the mall. Everything I've heard is second hand- I have not done any in-depth research to confirm- but sounds like safety/security is an issue and police calls have increased.	8/31/2025 10:22 PM
3	None of them seem like zoning--more like financing. How about raise the CPC fund contribution to 3% like it used to be?	8/25/2025 10:08 PM
4	I support many of these as long as they also come along with support for schools. We should be conducting an assessment of our population, incoming population, etc. to make sure we are properly funding schools and are prepared for the potential need to reconfigure/create more classroom space.	8/25/2025 1:58 PM
5	Taxes are too high. I don't support adding more housing. The towns schools and infrastructure is not able to handle adding more residents unless changes are made there first	8/24/2025 7:12 AM
6	cpa should not be used for housing, sorry.....	8/16/2025 10:40 PM
7	Kingston is already over populated with infrastructure that is unable the meet the current needs. First businesses bringing in tax revenue should be focused on to address the infrastructure concerns then housing equity and accessibly can be addressed.	8/15/2025 4:00 PM
8	The AHT doesn't have adequate funds to purchase and convert a property to affordable, given today's market rates. Can CPA funds be used for these activities?	8/13/2025 12:25 PM
9	Kingston has seen rapid growth. Roads, schools, facilities, etc cannot keep up and will not change without more\$\$.	8/13/2025 12:25 PM

### Q31 How old are you?

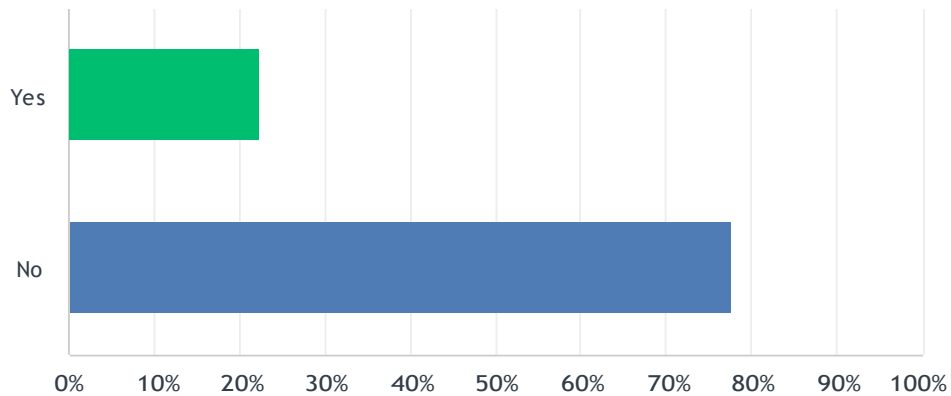
Answered: 85 Skipped: 71



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	0.00%	0
25-34	1.18%	1
35-44	30.59%	26
45-54	11.76%	10
55-64	22.35%	19
65+	34.12%	29
<b>TOTAL</b>		<b>85</b>

### Q32 Do you or does someone who lives with you have any disability, handicap, or chronic disease?

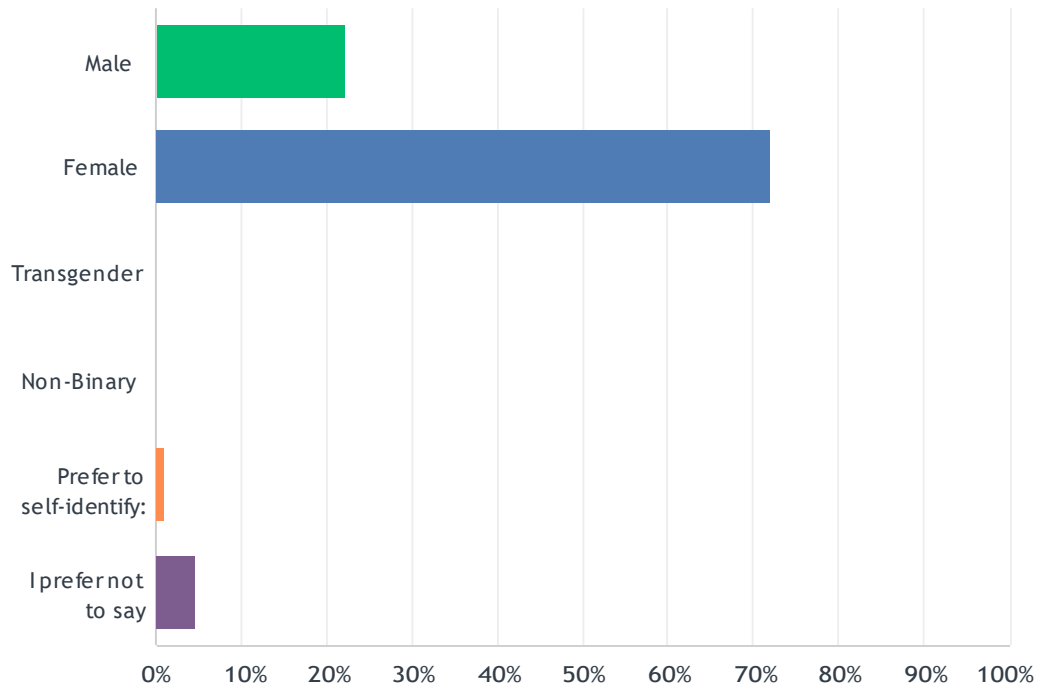
Answered: 85 Skipped: 71



ANSWER CHOICES	RESPONSES	
Yes	22.35%	19
No	77.65%	66
<b>TOTAL</b>		<b>85</b>

### Q33 What gender do you identify as?

Answered: 86 Skipped: 70



ANSWER CHOICES	RESPONSES	
Male	22.09%	19
Female	72.09%	62
Transgender	0.00%	0
Non-Binary	0.00%	0
Prefer to self-identify:	1.16%	1
I prefer not to say	4.65%	4
<b>TOTAL</b>		<b>86</b>

**Q34** If you would like to receive updates from the town related to the Housing Production Plan, please provide your email address and/or phone number below. Your contact information will not shared with any third parties. If you have any questions about this project, please contact Val Massard (Town Planner of Kingston) [vmassard@kingstonma.gov](mailto:vmassard@kingstonma.gov). Jason Desrosier (Senior Planner for Housing and Public Engagement, Old Colony Planning Council) [JDesrosier@ocpcrpa.org](mailto:JDesrosier@ocpcrpa.org)

Answered: 23 Skipped: 133

## Appendix J: Comment Tracker from Survey

Survey Question	Comment #	Date	Comment
Q2 – Connection to Kingston (non-residents) – Other	1	8/13/2025 2:27 PM	I was a resident for 38 years and moved because I could not afford to maintain my property
Q10 – If home does not meet needs – Other	1	9/18/2025 2:12 PM	Too much unmanaged and illegal (noise emission) vehicular traffic
Q14 – Housing affordability issue – Explain	1	9/22/2025 9:28 AM	My adult children live with me as they cannot afford to buy in Kingston
Q14 – Housing affordability issue – Explain	2	9/22/2025 9:21 AM	Our community residents created a cooperative to buy our shared land from the investor-owner and since it was partially with low-income guidelines (HUD) we had to prove a high % of low income residents
Q14 – Housing affordability issue – Explain	3	9/18/2025 2:18 PM	Taxes are outpacing living (non-decretionary) expenses
Q14 – Housing affordability issue – Explain	4	9/14/2025 5:24 PM	Taxes and the cost of upkeep and maintenance.
Q14 – Housing affordability issue – Explain	5	9/13/2025 1:00 PM	The house prices have soared along with rental prices that are unaffordable to so many families.
Q14 – Housing affordability issue – Explain	6	9/12/2025 9:59 AM	Interest rates high, property taxes and maintenance cost is high
Q14 – Housing affordability issue – Explain	7	9/9/2025 12:57 PM	Many seniors have to big of a house but no where to move to without using up much of their equity resulting in a more expensive living cost elsewhere nearby.
Q14 – Housing affordability issue – Explain	8	8/31/2025 10:21 PM	Son is currently renting in town- monthly rent is ridiculous. He and his family may have to move in with us.
Q14 – Housing affordability issue – Explain	9	8/25/2025 7:58 PM	daughter and mate always concerned about affordability limitations
Q14 – Housing affordability issue – Explain	10	8/25/2025 10:57 AM	My parents and sibling live in Kingston also and we all struggle with the costs even though I consider our family to be higher income, but mortgage rates are so high it's impossible to find affordable housing
Q14 – Housing affordability issue – Explain	11	8/25/2025 6:21 AM	Cost of living has skyrocketed
Q14 – Housing affordability issue – Explain	12	8/24/2025 1:33 PM	Increase in taxes, utilities, and cost of living increases make things challenging
Q14 – Housing affordability issue – Explain	13	8/24/2025 8:38 AM	Housing cost, property tax
Q14 – Housing affordability issue – Explain	14	8/22/2025 12:38 PM	There is not enough elderly housing and young adults cannot afford apt costs
Q14 – Housing affordability issue – Explain	15	8/20/2025 9:16 AM	A few of my friends can't afford to live in Kingston.
Q14 – Housing affordability issue – Explain	16	8/17/2025 8:49 AM	No financial benefit to downsizing
Q14 – Housing affordability issue – Explain	17	8/17/2025 8:05 AM	Kingston needs a 55+ community with small homes And a garage option A lot a lot 50,000 so 10% of that is 520% of that is 10that is reasonably priced.
Q14 – Housing affordability issue – Explain	18	8/16/2025 10:32 PM	property taxes not consistent or equitable

Survey Question	Comment #	Date	Comment
Q14 – Housing affordability issue – Explain	19	8/15/2025 10:08 PM	Rents and housing costs have skyrocketed
Q14 – Housing affordability issue – Explain	20	8/15/2025 3:49 PM	The cost of living and the fact that the town has no money and doesn't offset it with drawing business development and instead adds more home with more people is outrageous. Kingston is no longer a small town and can no longer operate as so for the sake of the community.
Q14 – Housing affordability issue – Explain	21	8/15/2025 2:19 PM	property taxes and house prices are too high
Q14 – Housing affordability issue – Explain	22	8/14/2025 10:38 AM	The houses for sale are too high priced
Q14 – Housing affordability issue – Explain	23	8/13/2025 7:54 PM	Friends and family moved out of Kingston because of expenses
Q14 – Housing affordability issue – Explain	24	8/13/2025 7:34 PM	Relative home values are generally too high even for folks with income like myself
Q14 – Housing affordability issue – Explain	25	8/13/2025 4:41 PM	Seniors struggling to pay real estate taxes
Q14 – Housing affordability issue – Explain	26	8/13/2025 3:56 PM	My rent has gone up twice since 2017 from \$2250 to \$3200
Q14 – Housing affordability issue – Explain	27	8/13/2025 3:33 PM	Taxes are too high
Q14 – Housing affordability issue – Explain	28	8/13/2025 2:52 PM	Not enough affordable housing.
Q14 – Housing affordability issue – Explain	29	8/13/2025 2:29 PM	Priced out
Q14 – Housing affordability issue – Explain	30	8/13/2025 1:17 PM	Too expensive, just like everywhere else in MA
Q14 – Housing affordability issue – Explain	31	8/13/2025 12:15 PM	Median home prices on the market are over \$600,000, exceeding the affordability of homes - and rentals - in the town for most residents
Q14 – Housing affordability issue – Explain	32	8/13/2025 12:13 PM	Housing market too expensive, high taxes
Q14 – Housing affordability issue – Explain	33	8/13/2025 12:11 PM	My children could not afford to buy
Q14 – Housing affordability issue – Explain	34	8/13/2025 10:50 AM	Taxes are ridiculous
Q16 – Difficulty paying housing costs – Explain	1	9/30/2025 9:32 AM	Housing costs are paid first, medical costs are hard to pay in the first half of the year
Q16 – Difficulty paying housing costs – Explain	2	9/9/2025 12:57 PM	Only because we both work are we able to live without worrying about costs.
Q16 – Difficulty paying housing costs – Explain	3	8/25/2025 7:58 PM	I used to have a lot of stress when I made less and had a mortgage and other family expenses. Age has its benefits too... before the next stage of challenges.
Q16 – Difficulty paying housing costs – Explain	4	8/25/2025 10:57 AM	If we have any unexpected costs, like home maintenance, medical, etc it's tough. Along with daycare, it's been challenging.

Survey Question	Comment #	Date	Comment
Q16 – Difficulty paying housing costs – Explain	7	8/15/2025 6:49 PM	Only because we were able to pay off our mortgage prior to retirement, and have owned the house almost 40 years.
Q16 – Difficulty paying housing costs – Explain	8	8/15/2025 6:36 PM	Gas and electric are so inflated
Q16 – Difficulty paying housing costs – Explain	9	8/15/2025 3:49 PM	Prefer not to answer these questions
Q16 – Difficulty paying housing costs – Explain	10	8/13/2025 3:56 PM	Sometimes hard to pay utilities on time. Sometimes have to pay rent a little late. Our housing costs don't allow a cushion for unexpected expenses i.e. car repairs, medical costs.
Q16 – Difficulty paying housing costs – Explain	11	8/13/2025 12:15 PM	I am lucky to have gotten my home before the COVID pandemic which drove prices up significantly
Q20 – Who is not served by the housing market – Other	3	8/25/2025 7:58 PM	I was lucky to buy in 1995
Q20 – Who is not served by the housing market – Other	6	8/17/2025 8:05 AM	There would be a huge influx of housing for young families if there were more opportunities for seniors to move into a nice 55+ neighborhood offering a garage option
Q20 – Who is not served by the housing market – Other	7	8/13/2025 7:34 PM	The median value is generally too high for most moderate incomes in Kingston
Q22 – Satisfaction with housing direction – Explain	2	9/22/2025 9:31 AM	Sacred heart property should be developed to condos for 55 and affordable homes for families making less than 100k
Q22 – Satisfaction with housing direction – Explain	4	9/9/2025 1:09 PM	Zoning for large lots combined with cost of land make housing costs too high. We need more friendly low cost, single family housing on small lots. Expanded sewage treatment capacity would allow this kind of denser yet planned development.
Q22 – Satisfaction with housing direction – Explain	5	9/2/2025 3:09 PM	Need more sidewalks and lighting to make the town more walkable
Q22 – Satisfaction with housing direction – Explain	7	8/29/2025 12:50 PM	More rental options with pleasing environment i.e. not at a shopping mall.
Q22 – Satisfaction with housing direction – Explain	9	8/25/2025 9:46 PM	I don't want to only be a place for the rich and well to do
Q22 – Satisfaction with housing direction – Explain	11	8/25/2025 10:36 AM	I support the MBTA zoning law and hope to see improvements to affordable housing in Kingston.
Q22 – Satisfaction with housing direction – Explain	12	8/25/2025 6:24 AM	Need fewer high cost developments and more start homes for young people.

Survey Question	Comment #	Date	Comment
Q22 – Satisfaction with housing direction – Explain	13	8/24/2025 4:19 PM	Need housing that could be obtained working a minimal wage job
Q22 – Satisfaction with housing direction – Explain	14	8/24/2025 11:14 AM	Dissatisfied with migrant housing situation that occurred in our town.
Q22 – Satisfaction with housing direction – Explain	15	8/24/2025 10:38 AM	Middle income families qualify for nothing - electricity is grotesque -where low income families who do not own qualify for everything. The price of the property taxes goes up every year - while the school system has a terrible ranking -
Q22 – Satisfaction with housing direction – Explain	16	8/24/2025 9:10 AM	Too much high density housing putting a strain on town services and impacting the overall quality of life
Q22 – Satisfaction with housing direction – Explain	17	8/24/2025 7:05 AM	Taxes are too high
Q22 – Satisfaction with housing direction – Explain	18	8/20/2025 5:41 PM	Large multi unit housing is not the kind of quality living that most families need.
Q22 – Satisfaction with housing direction – Explain	19	8/20/2025 11:12 AM	Affordable housing is not being built.
Q22 – Satisfaction with housing direction – Explain	20	8/20/2025 9:34 AM	Providing affordable housing is challenging in today's market - a substantial income is required to buy a home today.
Q22 – Satisfaction with housing direction – Explain	22	8/17/2025 8:27 AM	I answer somewhat dissatisfied because I can stay in my larger home but I wish there was a good option for me to relocate in town.
Q22 – Satisfaction with housing direction – Explain	23	8/16/2025 10:36 PM	The costs to live here is challenging for many residents The zoning board and conservation board are designed to impede and obstruct any growth petitioned by residents
Q22 – Satisfaction with housing direction – Explain	24	8/16/2025 3:14 PM	Need more senior/handicap housing. In addition the senior housing at the end of the street near Kingston Animal Hospital- desperately needs remodeling! Mail & laundry should be in every building. That hill is prohibitive to disabled.
Q22 – Satisfaction with housing direction – Explain	26	8/15/2025 2:30 PM	I think we need to do more for retired residents and veterans so they do not have to move from their homes to afford housing. It's the property taxes that are giving residents no other choice, but to leave. We do not need more apartments or streets being developed. Kingston is overpopulated and turning into a dump. The traffic is horrendous and schools are overwhelmed. The development needs to stop. It's ruining Kingston.
Q22 – Satisfaction with housing direction – Explain	27	8/15/2025 7:39 AM	Kingston is overpriced for what it offers in terms of services. For the amount of taxes we pay there Kingston should be a much more desirable town to live in but it is not.
Q22 – Satisfaction with housing direction – Explain	28	8/13/2025 7:40 PM	Not enough is being done to allow for reasonable accommodations for housing. Anecdotally, folks want to come here buying newly built homes, then vote to restrict further building, gatekeeping the town.

Survey Question	Comment #	Date	Comment
Q22 – Satisfaction with housing direction – Explain	29	8/13/2025 5:53 PM	Do not want apartment complex's all over town. It takes away from the small town feel.
Q22 – Satisfaction with housing direction – Explain	31	8/13/2025 4:08 PM	Kingston needs to allow more affordable options like ADU's, income based rental options that are based on what a lower income really looks like. First time home buyer programs & programs for people who need to learn how to qualify for mortgage & it's true costs.
Q22 – Satisfaction with housing direction – Explain	33	8/13/2025 1:36 PM	Stop developing! This used to be a desirable and quaint town and it's being turned into a city.
Q22 – Satisfaction with housing direction – Explain	34	8/13/2025 12:21 PM	Kingston is mostly built out and needs to look at its zoning/land use for redevelopment. Costs to construct are very high and land cost is high - it's hard to see how affordable housing can feasibly be constructed without subsidies
Q22 – Satisfaction with housing direction – Explain	35	8/13/2025 12:18 PM	Seniors/vets...not much available affordable units
Q25 – Housing type support – Additional comments	1	9/9/2025 1:09 PM	Cluster zoning with minimal restrictions to allow for affordable construction.
Q25 – Housing type support – Additional comments	2	8/25/2025 9:46 PM	Protect the wells and important natural resources/openspaces. Densely populate the dense thoroughways that have walking destinations, shops, support and transportation, as well as air to breathe. Stop spreading our assault on nature, that will ultimately end everything we need to thrive
Q25 – Housing type support – Additional comments	4	8/24/2025 9:10 AM	Opposed to adding any housing that would put an additional strain on town services (police, fire, school, etc.).
Q25 – Housing type support – Additional comments	5	8/20/2025 9:34 AM	I feel Kingston is working toward providing a variety of housing types - condos & apartments in the Mall space offers great options for many.
Q25 – Housing type support – Additional comments	7	8/16/2025 10:36 PM	zoning is commercial friendly, not so for homeowners
Q25 – Housing type support – Additional comments	8	8/15/2025 10:16 PM	The population is growing. You need more housing units.
Q25 – Housing type support – Additional comments	9	8/15/2025 6:46 PM	Kingston is becoming overpopulated for the infrastructure we have and it would be hard to deal with anymore traffic than there is currently. Taxes are also rising too quickly to accommodate such big changes. It used to be if you couldn't afford or find housing in a particular town, you just look ELSEWHERE.
Q25 – Housing type support – Additional comments	10	8/15/2025 3:55 PM	Kingston is over populated to the point emergency services, schools, water supply etc. are incapable of accommodating the current population. No further housing development should occur. An emphasis should be on drawing businesses to bring money to the town.
Q25 – Housing type support – Additional comments	11	8/15/2025 2:30 PM	Stop building in Kingston.

Survey Question	Comment #	Date	Comment
Q25 – Housing type support – Additional comments	12	8/15/2025 12:47 PM	Multi-family homes are stressing out the school systems. No more multi-family homes without addressing the school resources.
Q25 – Housing type support – Additional comments	13	8/13/2025 7:40 PM	Consider zoning changes to allow reconsider minimum lot sizes and number of dwellings per lot
Q25 – Housing type support – Additional comments	14	8/13/2025 4:37 PM	Our schools are very crowded. I would prefer Kingston to develop its businesses, shopping, and restaurants rather than build more rental units.
Q25 – Housing type support – Additional comments	15	8/13/2025 4:08 PM	I strongly support communal living opportunities with easy access to shops & services. I am aging and I think a sense of community is important no matter how old you are. Our current single family model is isolating, especially if transportation is a consideration.
Q25 – Housing type support – Additional comments	16	8/13/2025 12:21 PM	We have some of these but need to focus on redevelopment strategies since we are mostly built out
Q25 – Housing type support – Additional comments	17	8/13/2025 12:18 PM	Sacred heart could be developed into affordable over 55 housing???
Q25 – Housing type support – Additional comments	18	8/13/2025 11:08 AM	Our town needs tax revenue, first and foremost, so we need to prioritize bringing businesses to our community before adding more housing. If we add to housing, we add to all of the strains on our town, such as schooling, and if we cannot afford to expand our school budget or the buildings themselves, we do not have room for more residence. I am against converting any business use space into housing and would strongly prefer that we increase the number of businesses in our town as a top priority.
Q28 – Zoning strategies – Additional comments	1	9/18/2025 7:35 PM	Our kids cannot afford homes dispute college grads w good jobs. There too expensive. Having smaller homes on small lots, like after WW2 is a good alternative so our kids can stay.
Q28 – Zoning strategies – Additional comments	2	8/25/2025 9:56 PM	Information is needed to ensure we strengthen protections of natural resources we rely on: tiny homes, and dense affordable developments could be very welcome in appropriate areas. There are already too many sprawling developments that abuse resources we all need .
Q28 – Zoning strategies – Additional comments	3	8/24/2025 9:13 AM	Based on Town of Kingston size, the current affordable housing is more than sufficient
Q28 – Zoning strategies – Additional comments	4	8/19/2025 8:35 AM	How can we make single family homes more affordable?
Q28 – Zoning strategies – Additional comments	5	8/16/2025 10:38 PM	support your current homeowners/taxpayers first
Q28 – Zoning strategies – Additional comments	6	8/16/2025 3:16 PM	Traffic is paramount regarding housing . Need red light at 3A & Howlands Lane

Survey Question	Comment #	Date	Comment
Q28 – Zoning strategies – Additional comments	7	8/15/2025 12:49 PM	No more housing that will bring students into schools that are already struggling!
Q28 – Zoning strategies – Additional comments	8	8/13/2025 4:38 PM	I like plans that support vulnerable populations. But in general I do not want Kingston to continue to increase the population without increasing the capacity of the schools.
Q28 – Zoning strategies – Additional comments	9	8/13/2025 4:11 PM	I am a huge fan of tiny homes. Some the above questions could allow for them kn smaller lots & maybe some tiny home developments.
Q28 – Zoning strategies – Additional comments	10	8/13/2025 3:39 PM	Limit development until infrastructure is improved
Q28 – Zoning strategies – Additional comments	11	8/13/2025 1:37 PM	Stop the insanity. Kingston is ALREADY way over built and overburdened.
Q28 – Zoning strategies – Additional comments	12	8/13/2025 12:23 PM	We have a 10% across the board inclusionary zoning requirement
Q30 – Resource strategies – Additional comments	1	9/18/2025 2:38 PM	I would like to see the town rescind the CPA
Q30 – Resource strategies – Additional comments	2	8/31/2025 10:22 PM	Concern with non-residential building conversions will create same situation up at the mall. Everything I've heard is second hand- I have not done any in-depth research to confirm- but sounds like safety/security is an issue and police calls have increased.
Q30 – Resource strategies – Additional comments	4	8/25/2025 1:58 PM	I support many of these as long as they also come along with support for schools. We should be conducting an assessment of our population, incoming population, etc. to make sure we are properly funding schools and are prepared for the potential need to reconfigure/create more classroom space.
Q30 – Resource strategies – Additional comments	5	8/24/2025 7:12 AM	Taxes are too high. I don't support adding more housing. The towns schools and infrastructure is not able to handle adding more residents unless changes are made there first
Q30 – Resource strategies – Additional comments	6	8/16/2025 10:40 PM	cpa should not be used for housing, sorry.....
Q30 – Resource strategies – Additional comments	7	8/15/2025 4:00 PM	Kingston is already over populated with infrastructure that is unable the meet the current needs. First businesses bringing in tax revenue should be focused on to address the infrastructure concerns then housing equity and accessibly can be addressed.
Q30 – Resource strategies – Additional comments	8	8/13/2025 12:25 PM	The AHT doesn't have adequate funds to purchase and convert a property to affordable, given today's market rates. Can CPA funds be used for these activities?
Q30 – Resource strategies – Additional comments	9	8/13/2025 12:25 PM	Kingston has seen rapid growth. Roads, schools, facilities, etc cannot keep up and will not change without more\$\$.