

THE ROAD HOME

A Regional Blueprint for Housing

Regional Housing Strategy for
Avon, Brockton and Stoughton



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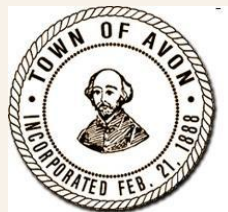


Table of Contents

Chapter 1: Introduction.....	5
Chapter 2: Existing Conditions.....	9
Chapter 3: Current and Previous Housing Studies and Contributors.....	56
Chapter 4: Meeting Current and Future Housing Needs.....	68
Chapter 5: Community Engagement	84
Chapter 6: Implementation.....	96

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CHAPTER 1

INTRODUCTION

This section provides a background on the project and planning process, as well as a brief outline of the report.

PROJECT BACKGROUND

In 2025, Old Colony Planning Council (OCPC) started the Avon-Brockton-Stoughton (ABS) Regional Housing Strategy (RHS) as a partnership with the municipalities of Avon, Brockton, and Stoughton (“the region”) to build capacity and technical assistance to communities interested in addressing the affordable housing crisis. Coming together as a region reflects the understanding that housing affordability is not an issue that any single entity, such as a municipality, village, non-profit group, or developer, can tackle on its own. The region can be most impactful by coming together, breaking down silos, and taking the next step together to address the housing crisis in the region.

PLANNING PROCESS OVERVIEW

The RHS process began in January 2025 and concluded in June 2026, guided by a comprehensive and collaborative approach. Over 18 months, the project team conducted in-depth technical housing analysis, facilitated robust discussions with residents and other stakeholders, and led engagement and outreach efforts (including collective visioning sessions to chart a shared path for the future of housing across Avon, Brockton, and Stoughton). A core component of the process was broad-based engagement with regional and local partners. This included:

- **Regular convenings with the South Shore Continuum of Care (CoC)** to understand homelessness, service provider capacity, and unmet needs.
- **Participation in the Brockton Housing Partnership**, aligning RHS priorities with ongoing housing production, preservation, and tenant-focused initiatives.
- **Summits and working sessions with town staff, boards, and commissions**, including planners, select boards, zoning and planning boards, and affordable housing trusts to ensure local feasibility and alignment with municipal priorities.
- **Community outreach through tabling events**, designed to reach residents, seniors, families, renters, homeowners, and local workers in accessible, informal settings across the three communities.
- **A regional housing needs and priorities survey**, gathering input from hundreds of respondents to help shape strategies grounded in lived experience.

This regional strategic planning effort empowered stakeholders from across the region to collectively define their core values and envision a future region where there is high-quality, affordable housing for all residents in the region. This planning effort sets ambitious yet achievable goals for addressing the housing crisis that the region faces today and sets the region up for success in meeting the housing needs of its future residents.

The RHS process included three distinct phases.

PHASE 1 – COLLECTIVE GOAL SETTING + REGIONAL HOUSING ANALYSIS: Relationship development among HAC members; presentation of findings on existing conditions related to the region’s housing context; reflection and discussion related to discrimination in housing; and facilitated engagement exercises focused on goal setting for the RHS.

PHASE 2 – LOCAL POLICIES & PROGRAMS + VISIONING: Presentation and discussion of local housing policies and programs that jurisdictions have already implemented; visioning and engagement exercises to identify core values and housing priorities; presentation of national best practices; and identification of local housing strategies to address housing priorities.

PHASE 3 – HOUSING STRATEGIES & REPORT + IMPLEMENTATION: Facilitated discussions to refine strategies; identification of action items, implementation needs, and partnerships. Engagement with community stakeholders extended across all three phases of the RHS process.

A detailed timeline of the process is shown on the following page

DETAILED TIMELINE OF THE RHS PROCESS



REPORT STRUCTURE

This document, The Road Home: A Regional Blueprint for Housing, encapsulates the Regional Housing Strategy process. It is separated into the following chapters:

- **EXISTING CONDITIONS** summarizes the technical analysis on the region’s demographics and housing market. It sets the stage for the region’s strong economy and the housing market pressure that it creates. It establishes baseline information about the various housing experiences for different identity groups. This chapter also introduces affordable housing concepts that are key to building an understanding of the region’s housing crisis.
- **CURRENT & PREVIOUS HOUSING STUDIES + HOUSING ACTORS & THEIR CONTRIBUTIONS** summarizes key housing studies that inform the Regional Housing Strategy and highlights the public, nonprofit, and private-sector actors currently shaping housing production, preservation, and affordability across the region.
- **MEETING CURRENT AND FUTURE HOUSING NEEDS** provides detailed information on the existing housing supply gaps for both rental and owner housing in the region. This analysis shows that households often have to seek housing units that are not affordable to them due to limits in housing supply, often known as “the big squeeze.” This chapter also provides detailed housing projections and housing unit production goals by municipality for 2025 – 2035, with future projections beyond 2035 (2035-2050).
- **PUBLIC ENGAGEMENT** includes information on the various outreach efforts that were critical to the Regional Housing Strategy process. This included a Vision and Goals Survey, focus groups associated with identity groups that face unique housing challenges, and stakeholder interviews with professionals in the housing space.
- **IMPLEMENTATION** looks to the future and sets a roadmap for achieving the future vision for housing in the region, where all residents have access to quality and affordable housing in connected neighborhoods. This includes six (6) housing priorities as well as strategies that are associated with each priority. An implementation matrix is provided, which includes action steps to achieve the strategies, and key partners to lead or support implementation on each action step

RHS Vision Terminology



CHAPTER 2

EXISTING CONDITIONS

This section summarizes recent demographic and housing stock trends in the region to highlight important housing issues.

THE REGION TODAY

The municipalities that make up the region for this housing strategy (Avon, Brockton, Stoughton) form a dynamic region that attracts people nationally to cutting-edge job opportunities (advanced manufacturing, aerospace and defense, precision machining and fabrication), livable communities, and beautiful open spaces – such as DW Field. This region is also a place many have called home their entire lives. The affordability crisis has intensified for many over the past several years. Households experience declining affordability differently. Some households experience the challenge of finding and purchasing a home for the first time, while others struggle to find space for a growing family. Seniors struggle to find affordable housing to downsize into. Many lower-wage workers who are key to making the region's economic function work must commute long distances to find affordable housing. Households that need income-restricted housing cannot find units that meet their needs and often have to choose between paying for housing and paying for other necessities. Even those renters in housing often brace for sudden and dramatic rent increases annually. While housing affordability is something that feels acutely personal, it must be addressed at a regional level to make meaningful change.

UNIQUE JURISDICTIONS, LINKED BY HOUSING & ECONOMIC NEEDS



The region is home to over 138,000 residents, comprising nearly 143,139 households (2023 ACS). According to the U.S. Census Bureau, a household includes all people who occupy a housing unit, which can be a house, apartment, mobile home, group home, or single room that is occupied as separate living quarters. The three municipalities in the region each reflect distinct identities and development patterns, ranging from dense urban centers to inner- and outer-ring suburbs, to beautiful rural villages. Jurisdictions have varying levels of regulatory authority, staff capacity, access to existing infrastructure, and other factors that impact the ability to influence housing affordability. However, regardless of size,

geographic location, or growth, every jurisdiction is both impacted by declining affordability in the region and has the capacity to meaningfully participate in addressing the housing crisis moving forward.

FAST GROWTH FUELS THE SENSE OF URGENCY AROUND HOUSING

This region is the fastest-growing subregion in the OCPC catchment area. Strong job growth, high-quality recreational spaces, and cultural amenities have contributed to significant population increases, with more than 14,000 new residents added between 2010 and 2020 (11.6%). While some of this growth reflects births outpacing deaths, much is driven by a robust economy: from 2012 to 2022, the region added over 2,500 jobs, a 4% increase. Advanced manufacturing, aerospace, defense, and precision machining and fabrication are the fastest-growing and highest-paying sectors, with average wages roughly \$20,000 higher than the regional average. While this benefits households with earners in these fields, it intensifies pressure on lower-wage households competing for limited housing, highlighting the need for more affordable options for the region’s workforce.

“We need to reframe the [housing] problem so that it’s a community issue and ensure that residents feel part of the solution.” – Focus Group Participant

WHEN ECONOMIC GROWTH INTENSIFIES, THE HOUSING AFFORDABILITY CRISIS

On its face, high-wage job growth sounds promising. However, a decade of exceeding expectations in economic growth has occurred alongside a decade of underproduction in the housing market. From 2010 to 2020, the region grew by 3,435 households (7.41%) while these municipalities collectively only permitted 2,291 new housing units. Due to the 1,144-unit mismatch between household growth and housing unit production, demand for housing across the region has become increasingly competitive.

Table 1: Households vs Housing Unit Growth in ABS vs OCPC Region, 2013 - 2023

HOUSEHOLDS				
	2013	2023	Change 2013-2023	
			Number	Percent
Abington	5,798	6,438	640	11.04%
Avon	1,660	1,702	42	2.53%
Bridgewater	7,649	9,358	1,709	22.34%
Brockton	32,856	35,610	2,754	8.38%
Duxbury	5,413	5,980	567	10.47%
East Bridgewater	4,806	5,046	240	4.99%
Easton	7,596	9,324	1,728	22.75%
Halifax	2,912	2,965	53	1.82%
Hanover	4,742	4,904	162	3.42%
Hanson	3,455	4,028	573	16.58%
Kingston	4,563	5,547	984	21.56%
Pembroke	6,221	7,005	784	12.60%
Plymouth	21,658	25,822	4,164	19.23%
Plympton	972	1,048	76	7.82%
Stoughton	10,333	10,861	528	5.11%
West Bridgewater	2,334	2,876	542	23.22%
Whitman	5,492	5,754	262	4.77%
ABS Region	44,849	48,173	3,324	7.41%
OCPC Region	128,460	144,268	15,808	12.31%

Source: U.S. Census Bureau, 2013 & 2023 ACS

Table 2: Total Housing Units by Municipality; 2013 - 2023

HOUSING UNITS				
	2013	2023	Change 2013-2023	
			Number	Percent
Abington	6,088	6,576	488	8.02%
Avon	1,761	1,716	-45	-2.56%
Bridgewater	8,104	9,798	1,694	20.90%
Brockton	36,338	37,420	1,082	2.98%
Duxbury	6,030	6,341	311	5.16%
East Bridgewater	4,975	5,165	190	3.82%
Easton	7,868	9,450	1,582	20.11%
Halifax	3,028	3,041	13	0.43%
Hanover	4,908	4,974	66	1.34%
Hanson	3,482	4,075	593	17.03%
Kingston	4,992	5,658	666	13.34%
Pembroke	6,611	7,173	562	8.50%
Plymouth	25,240	28,598	3,358	13.30%
Plympton	1,044	1,253	209	20.02%
Stoughton	10,957	11,346	389	3.55%
West Bridgewater	2,527	2,955	428	16.94%
Whitman	5,685	6,031	346	6.09%
ABS Region	49,056	50,482	1,426	2.91%
OCPC Region	139,638	151,570	11,932	8.54%

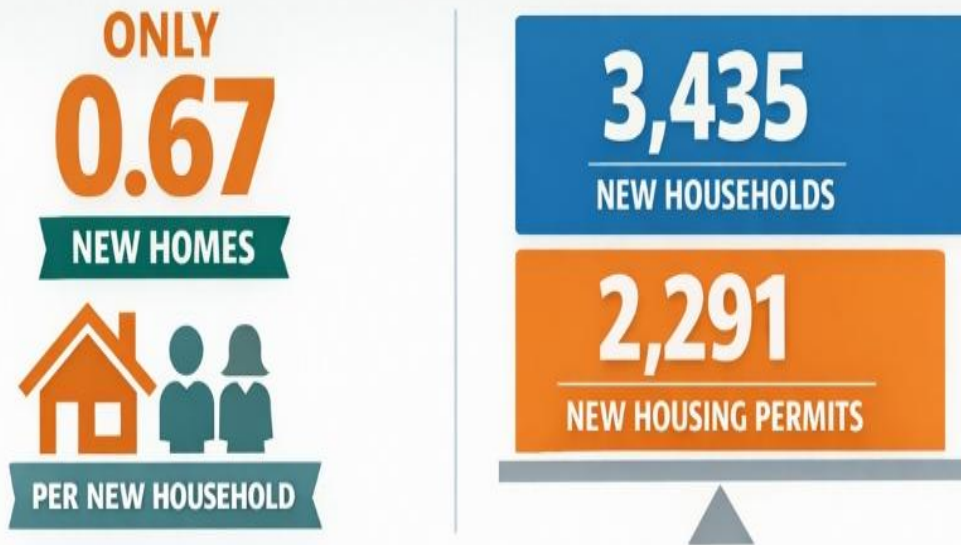
Source: U.S. Census Bureau, 2013 & 2023 ACS

Between 2013 and 2023, total housing units across the OCPC Region increased by approximately 11,900 units, representing an 8.5 percent growth over the decade. This growth was unevenly distributed across municipalities, with several communities experiencing substantial expansion while others saw minimal change or modest decline. Bridgewater, Easton, Plympton, and Hanson recorded the highest percentage increases, each growing by roughly 17 to 21 percent, reflecting significant development activity during this period. Plymouth also added more than 3,300 units, accounting for the largest net increase in the region.

In contrast, housing growth in many smaller or more built-out communities remained limited. Avon experienced a net decline in housing units, while Halifax, Hanover, and Brockton saw relatively modest increases of less than 3 percent. Within the ABS Region overall, housing growth totaled just under 3 percent, underscoring the constrained pace of new housing production in much of the subregion despite continued population and housing demand. These trends highlight ongoing disparities in where new housing has been permitted and built, contributing to regional affordability pressures and uneven access to housing opportunities.

HOUSING PRODUCTION HAS NOT KEPT PACE WITH HOUSEHOLD GROWTH

From 2010 to 2020, the Avon-Brockton-Stoughton (ABS) region added far fewer homes than households.



Too few homes have been built to match household growth, driving up costs and increasing competition for housing across the region.

In both the OCPC region and the Avon, Brockton, and Stoughton region, household growth is outpacing housing unit growth. In the ABS region, the 10-year growth rate of households (7.41%) outpaces housing units (2.91%) by 4.5 percent. Although housing units still exceed households in the region, the gap in growth rates suggests increasing pressure on the housing market, as demand outpaces supply. If the same annual growth rates continue, the total number of households in the region will equal the number of housing units by 2036.

Estimated Net Change in Housing Units, 2020 - 2025

Municipality	2020-23 (Annualized)	2023-2024	2024-2025	20-'25 Total Increase	20-'25 Increase as % of 2025 Total Units
Avon	3	3	40	54	2.9%
Brockton	90	186	131	610	1.6%
Stoughton	13	44	119	206	1.8%

HOUSING VACANCY RATE

Homeowner vacancy rates across Avon, Brockton, Stoughton, and the Commonwealth are extremely low, with none exceeding 1.0 percent. Rental vacancies vary a bit more, with the lowest in Avon (0.0 percent) and the highest in Stoughton (7.6 percent). Low vacancy rates signify a tightening market, and prices often climb in response. Rental and for-sale housing markets are typically considered healthy if they have vacancy rates of about 5% and 1.5%, respectively.

Low vacancy rates matter because they mean prospective renters have fewer options to choose from. Low vacancies also give landlords more market power to push up rents and create conditions for greater discrimination. Section 8 voucher holders, for instance, have a much harder time finding rental opportunities in tight rental markets.

Table 3: Vacancy Rates by Tenure (OCPC Region); 2023

VACANCY RATES		
	Homeowners	Renters
Abington	0.6%	2.0%
Avon	0.0%	0.0%
Bridgewater	1.0%	2.0%
Brockton	0.4%	1.6%
Duxbury	0.0%	3.7%
East Bridgewater	0.0%	0.0%
Easton	0.2%	0.3%
Halifax	0.0%	0.0%
Hanover	0.0%	6.9%
Hanson	0.0%	0.0%
Kingston	1.0%	0.0%
Pembroke	0.0%	0.0%
Plymouth	0.1%	1.6%
Plympton	1.5%	0.0%
Stoughton	0.5%	7.6%
West Bridgewater	0.0%	5.1%
Whitman	0.8%	1.9%
ABS Region	0.4%	2.4%
OCPC Region	0.3%	2.0%
Massachusetts	0.6%	3.4%
Nationwide	1.0%	5.5%

Source: U.S. Census Bureau, 2023 ACS

Increased household demand and limited housing supply have resulted in increasing home prices and rents. The median sales value of housing units in Avon, Brockton, and Stoughton has significantly increased over the past decade. Avon and Stoughton's median home values have increased by 56.9 percent and 57.3 percent, respectively, slightly slower than the statewide median of 59.2 percent. Meanwhile, Brockton's median home value has increased at a much quicker pace, up by 76.5 percent between 2013 and 2023.

Home price increases can be seen as a benefit to existing property owners but present a substantial barrier to entry for first-time homebuyers. Home price increases combined with limited supply can also cause stagnation in the

market, preventing existing homeowners from upsizing or downsizing to optimally sized homes due to the lack of inventory available.

The median gross rent has similarly rapidly increased in the past ten years. The greatest growth rate occurred in Stoughton, where the median gross rent increased by 77.6 percent. Meanwhile, in Avon and Brockton, the gross rent increased by 45.6 percent and 48.7 percent, respectively, slightly below the statewide median of 57.8 percent. Rent increases make housing less affordable for existing renters. Rent increases can also negatively impact a renter's ability to collect savings for wealth-building activities such as a down payment on a home or educational opportunities.

Rising home prices, rents, and continued population growth have created urgency around the need to better understand who currently lives in the region, who is most impacted by the affordability crisis today, and who is likely to need housing in the coming years.

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REGIONAL DEMOGRAPHICS

THE REGION'S (AVON, BROCKTON, STOUGHTON) POPULATION HAS BECOME MORE RACIALLY AND ETHNICALLY DIVERSE SINCE 2010. Across all three communities, there has been a greater decrease in White Alone populations than seen across the broader OCPC region and the Commonwealth in the past ten years. Avon and Stoughton have seen increases in Black or African American Alone populations, and all three communities have seen an increase in individuals belonging to two or more races.

Non-Hispanic White residents comprise the largest share of the population in the region. However, the non-Hispanic White ("White") population dropped from 57% of the total population in 2013 to 37% of the total population in 2023. The remainder of the population is Hispanic (11%), Asian Alone (3%), Black / African American (33%), multiracial and/or some other race(s) (16%).

Between 2013 and 2023, the racial and ethnic composition of the Avon–Brockton–Stoughton (ABS) region changed significantly, reflecting broader demographic trends toward increased diversity in Greater Boston and across the Commonwealth. The total share of residents identifying as people of color (including Black or African American, Asian, Hispanic or Latino, multiracial, and other non-white groups) grew by 76% across the region during these 10 years. This growth far outpaced the 9% increase in the non-Hispanic white population over the same timeframe.

This shift was most pronounced in Brockton, where people identifying as non-white made up over 70% of the population by 2023. In Avon and Stoughton, the white population declined from more than 80% in 2013 to around 60% in 2023, with concurrent growth in Black, Asian, and multiracial populations. Notably:

- The percentage of residents identifying as two or more races increased dramatically across the region, from 3.4% to nearly 16%.
- The Asian population more than doubled in both Avon and Stoughton.
- The Hispanic or Latino population grew in all three communities, increasing regionally from 7.7% to 10.9%.

Brockton maintained the highest share of Black or African American residents at 38.3%, while Avon saw a sharp rise from 10.6% to 25.1%.

This rapid diversification has important implications for housing policy and planning. As the region continues to evolve, housing strategies must be inclusive and responsive to the needs of increasingly multiracial and multicultural communities.

THE NUMBER OF PEOPLE AGES 55 AND OLDER IS GROWING SUBSTANTIALLY IN THE REGION, WHICH ALIGNS WITH STATE AND NATIONAL TRENDS. The age profile of the Avon–Brockton–Stoughton (ABS) region is shifting notably as the population ages. As of 2020, 30% of the region's population was age 55 or older, a trend that has only accelerated in the years since. Between 2013 and 2023, the number of residents aged 55-74 grew by over 40%, reflecting increased longevity, aging Baby Boomers, and limited in-migration among younger age groups.

Notable increases include:

- A significant rise in residents ages 55-59, visible in all three municipalities and in the OCPC regional total.
- Growth in residents ages 60-64, which increased in every geography between 2013 and 2023.
- Substantial growth in the 65-74 cohort, especially across Stoughton and the OCPC region more broadly.

These increases reflect the broader aging of the Baby Boomer population and the tendency for homeowners in this age range to remain in place.

The 75+ population remained relatively stable across the region from 2013 to 2023, with only small fluctuations at the municipal level. The OCPC region saw a small net increase, consistent with statewide patterns. Avon and Stoughton saw slight gains, while Brockton's oldest population remained largely stable. This stability suggests that

while the region is aging, the most significant growth is still occurring in the younger senior cohorts (55–74) rather than in the oldest groups.

These trends point to a regional need for age-friendly housing policies and investments that support residents as they age. This includes:

- Increased demand for age-friendly, accessible housing, including single-level homes, accessory dwelling units (ADUs), and downsizing options.
- Heightened need for supportive services, including transportation, home modification assistance, and in-home care resources.
- Pressure on existing single-family housing stock, as older adults increasingly age in place in homes that may no longer meet their physical needs or may be under-utilized.
- Opportunities to diversify housing options, as younger households and first-time buyers face limited availability due to low turnover.
- Opportunities for intergenerational living and community engagement.

As the ABS region continues to diversify not just racially and economically, but also by age, communities must work together to ensure that older adults can remain safely and affordably housed, whether in family homes, downsized units, or supportive environments. Planning for an aging population will be essential to achieving long-term housing stability, equity, and health across the region.

Table 4: Age Distribution Trends, 2013 and 2023

AGE DISTRIBUTION										
	Avon		Brockton		Stoughton		OCPC Region		Massachusetts	
	2013	2023	2013	2023	2013	2023	2013	2023	2013	2023
Under 5 years	3.6%	6.1%	7.7%	6.5%	5.7%	5.3%	5.6%	5.2%	5.5%	5.0%
5 to 9 years	5.9%	4.3%	7.4%	6.3%	4.7%	5.2%	6.4%	5.7%	5.8%	5.2%
10 to 14 years	5.3%	6.4%	6.4%	7.8%	5.3%	5.4%	6.0%	6.4%	6.0%	5.7%
15 to 19 years	8.3%	6.1%	7.9%	7.4%	6.3%	6.1%	6.9%	6.8%	7.0%	6.5%
20 to 24 years	4.5%	7.2%	7.0%	7.0%	5.5%	4.9%	5.8%	6.5%	7.2%	6.8%
25 to 29 years	4.6%	6.9%	6.2%	6.3%	5.2%	5.0%	4.9%	5.6%	6.9%	7.0%
30 to 34 years	5.8%	9.3%	6.7%	6.8%	5.9%	6.3%	5.2%	5.9%	6.3%	7.1%
35 to 39 years	4.9%	6.7%	6.3%	6.3%	5.9%	6.1%	5.8%	6.2%	6.1%	6.6%
40 to 44 years	6.6%	2.7%	6.7%	6.6%	8.5%	7.3%	7.2%	6.1%	7.1%	6.2%
45 to 49 years	7.0%	7.0%	7.1%	6.2%	7.4%	8.0%	7.7%	6.4%	7.6%	6.0%
50 to 54 years	9.5%	7.5%	7.7%	6.2%	8.7%	6.6%	7.4%	7.2%	7.6%	6.6%
55 to 59 years	10.6%	5.3%	6.0%	6.3%	6.7%	6.9%	6.4%	6.9%	6.8%	7.0%
60 to 64 years	6.5%	7.0%	4.7%	6.2%	6.7%	7.4%	5.6%	7.1%	5.8%	6.8%
65 to 69 years	5.0%	4.5%	3.7%	5.3%	5.6%	6.0%	4.5%	6.0%	4.3%	5.7%
70 to 74 years	4.2%	4.9%	2.9%	3.6%	4.3%	6.5%	2.9%	5.0%	3.1%	4.6%
75 to 79 years	3.9%	5.2%	2.0%	2.2%	2.3%	2.6%	2.0%	3.2%	2.5%	3.0%
80 to 84 years	2.1%	1.9%	1.9%	1.4%	2.5%	1.4%	1.7%	1.9%	2.1%	1.9%
85 years +	1.7%	0.9%	1.9%	1.5%	2.8%	2.8%	1.8%	1.8%	2.2%	2.2%

HOUSING SUBAREAS

WHILE EACH ABS REGIONAL COMMUNITY IS DISTINCT, THERE ARE FIVE (5) GENERAL “HOUSING SUBAREAS” INTO WHICH THE THREE (3) ABS REGIONAL COMMUNITIES ARE ORGANIZED FOR ANALYSIS. Communities within the same housing subarea have similar housing stock characteristics and face comparable housing challenges.

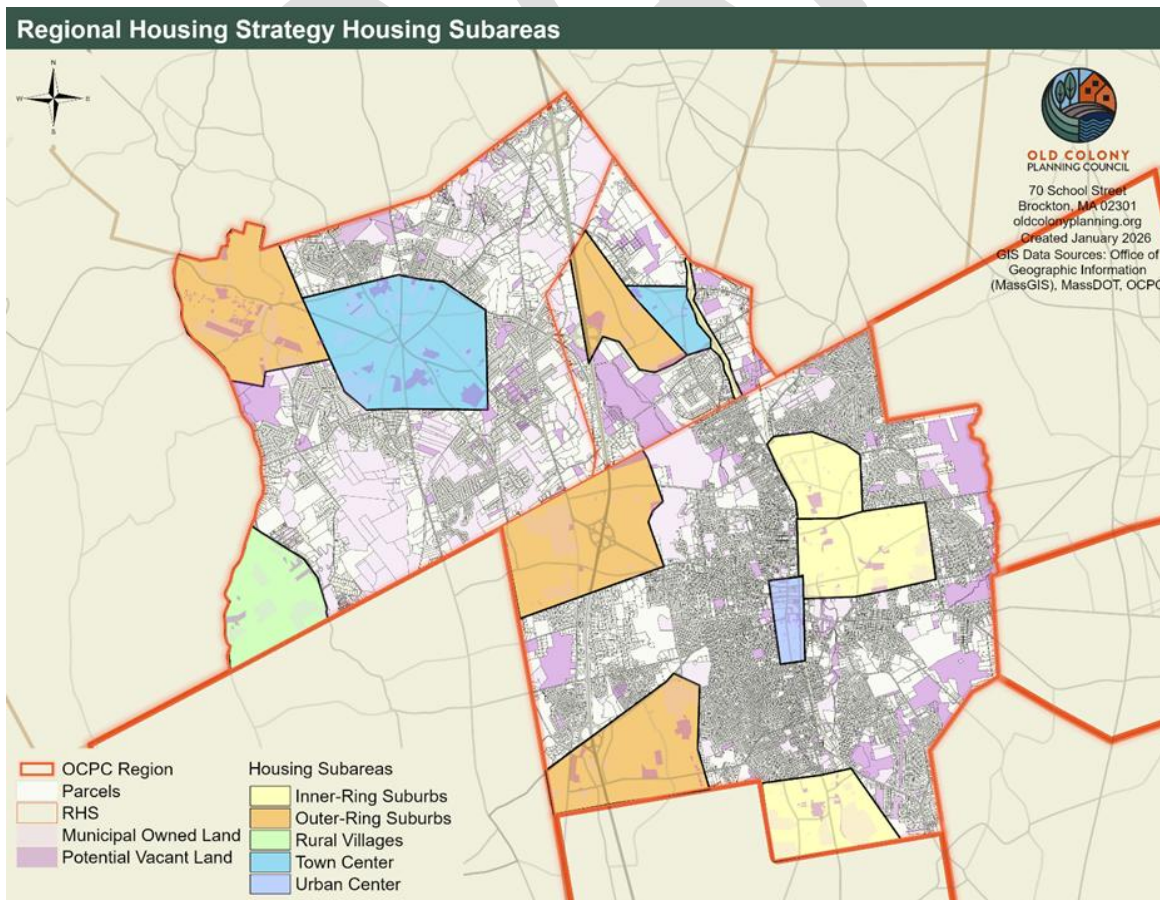
URBAN CENTERS

Brockton – Downtown Core: The only area in the RHS region that meets the definition of an urban center, Downtown Brockton, includes a dense mix of residential, commercial, and institutional uses. It is served by the MBTA Commuter Rail, features historic mill buildings converted to housing, public housing developments, and walkable streets. The area is a key opportunity zone for transit-oriented development (TOD), adaptive reuse, and affordable housing expansion.

TOWN-CENTERS

Avon – Avon Center (Center Street/North Main Street): Small civic and commercial core with town offices, schools, and churches. The surrounding area includes a mix of older homes and small-scale retail. Opportunities exist for revitalization and small-scale infill.

Stoughton – Stoughton Center (Washington St & Park St): Stoughton Center, anchored by Washington Street and Park Street, serves as the Town’s historic, walkable core and functions as both a civic and commercial hub. The area includes municipal services, retail and dining options, the MBTA Commuter Rail station, and a concentration of older multifamily housing. Surrounding neighborhoods in North and East Stoughton extend this pattern of development, featuring older residential areas with moderate density and a mix of housing types, including multifamily buildings, duplexes, and small apartment complexes.



INNER-RING SUBURBS

Avon – Route 28 Corridor: Eastern and central Avon, especially along North Main Street (Route 28), contain compact neighborhoods with single- and two-family homes, some multifamily housing, and proximity to commercial uses and local services. Infrastructure is well-established, but housing is aging.

Brockton – Montello, Campello, East Side: Neighborhoods surrounding the urban core, developed primarily in the early to mid-20th century. These areas feature two- and three-family homes, smaller apartment buildings, and older commercial corridors. Moderate density, served by local bus service, with potential for reinvestment.

OUTER-RING SUBURBS

Avon – Western Avon (Bodwell Street/Route 24 area): Lower-density residential neighborhoods with newer single-family homes, cul-de-sacs, and a more suburban character. Automobile-oriented with limited walkability.

Brockton (areas near Westgate Mall, bordering Easton and Brockton Fair Grounds): Low-density areas featuring post-1970s subdivisions, shopping plazas, and cul-de-sac neighborhoods. Larger lots, limited transit access, and newer housing stock.

RURAL VILLAGES

Stoughton – South Stoughton (Bay Road/Avon Street area): Suburban subdivisions with single-family homes, constructed mainly post-1980. Lower residential density and separation from civic and commercial cores. Some areas border conservation land or agricultural parcels.

Semi-rural character with low-density housing, narrow roads, wooded areas, and proximity to wetlands and agricultural land.

Avon and Brockton do not contain areas that meet the definition of rural villages, given their fully suburban and urbanized land use patterns.

ABS REGION POPULATION GROWTH BY AGE GROUP, 2010 – 2020

Age Cohort	< 14	15-24	25-34	35-54	55-74	>75
ABS Region	+4.5%	+3.7%	+16%	+1.2%	+36.6%	+17.1%
OCPC Region	-5.5%	+5.9%	+16.3%	-7.8%	+37.5%	+32.8%

Across both the OCPC and ABS regions, the 25-34, 55-74, and 75+ age groups have seen the greatest increases during the past ten years, with the most significant jumps occurring in the 55-74 group.

YOUNGER AGE COHORT TRENDS IN THE ABS REGION MIRROR STATE AND REGIONAL PATTERNS, WITH MODEST VARIATION BY COMMUNITY. The age distribution data from 2013 to 2023 show that the Avon–Brockton–Stoughton (ABS) region experienced mixed but generally stable trends among residents under age 55. While some municipalities saw modest declines in certain younger cohorts and increases in others, the region as a whole does not show a uniform decline or a strong contrast with statewide patterns.

Across the ABS region:

- The 15–19 and 20–24 cohorts remained stable or grew slightly, consistent with statewide trends where young adult shares increased modestly. In Brockton, these age groups showed some growth, while Avon and Stoughton saw smaller fluctuations.
- The 25–34 cohort increased across all geographies, including the OCPC region and Massachusetts statewide. This reflects broader demographic shifts in which younger adults are forming households later, and some communities are seeing modest in-migration of young workers and families.

- Children under 15 showed slight declines or modest increases depending on the municipality, aligning with statewide declines in school-aged children over the past decade.
- Adults ages 35–54 remained relatively stable, with small shifts (+/- 1 percentage point) across most municipalities and the region overall. This stability mirrors Massachusetts-wide trends, where middle-aged cohorts have remained steady despite long-term aging.

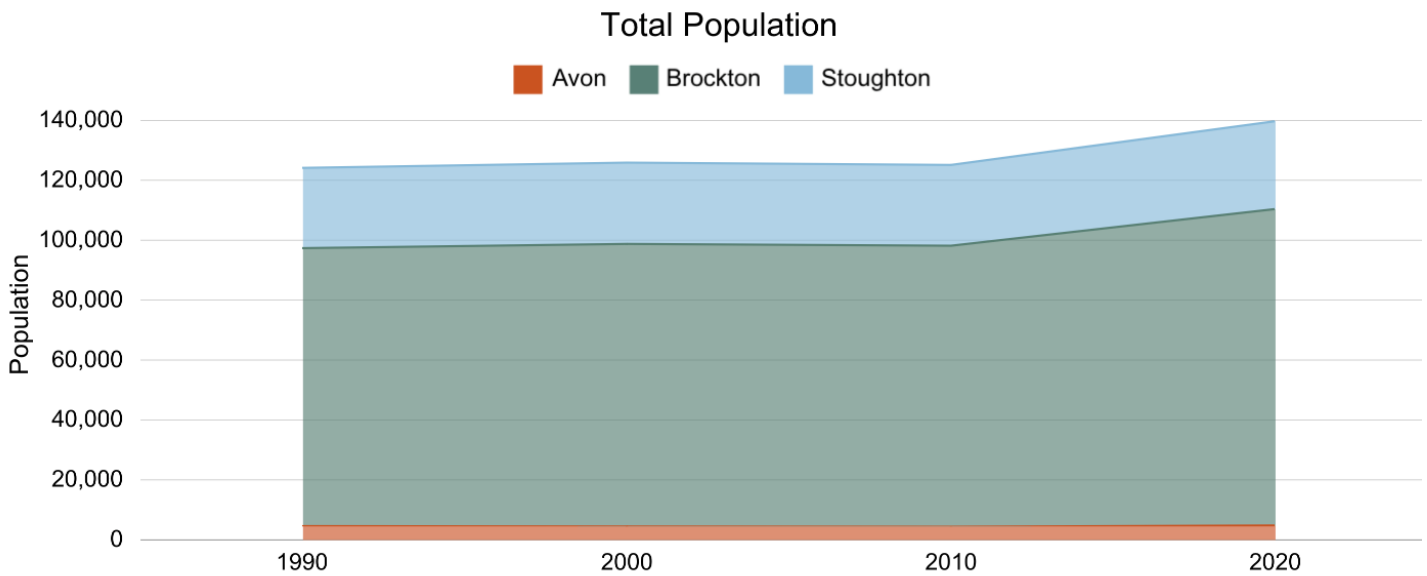
Overall, the ABS region’s younger population trends generally align with statewide demographic changes, rather than diverging sharply from them. The most significant differences among ABS communities relate to local variation, particularly Brockton’s larger and more diverse young-adult population, rather than regionwide departures from state trends.

Total Population, 1990-2020

TOTAL POPULATION						
	1990	2000	2010	2020	Change 2010-2020	
					Number	Percent
Avon	4,558	4,443	4,356	4,777	421	9.7%
Brockton	92,788	94,304	93,810	105,643	11,833	12.6%
Stoughton	26,777	27,149	26,962	29,281	2,319	8.6%
ABS Region	124,123	125,896	125,128	139,701	14,573	11.6%
OCPC Region	321,761	348,927	362,416	393,249	30,833	8.5%
MA	6,016,425	6,349,097	6,547,629	7,029,917	482,288	7.4%

Source: U.S. Census Bureau, 1990, 2000, 2010 & 2020 Census

Figure 1: Total Population, 1990 - 2020



RENTERS AND HOMEOWNERS

OWNER HOUSEHOLDS TEND TO BE LARGER THAN RENTER HOUSEHOLDS IN THE REGION AND THROUGHOUT THE COUNTRY. In 2023, the average owner- household in the region was 3.02 people, while the average renter household was 2.55 people. Household sizes have increased very slightly in recent years. In 2013, the average size of owner and renter households was 2.89 and 2.54 people, respectively (U.S. Census Bureau). While modest, this growth may reflect shifting household dynamics, such as multigenerational living or a growing number of families choosing to rent.

THE REGION'S HOMEOWNERSHIP RATE HAS REMAINED STEADY IN THE LAST DECADE. The homeownership rate in the region has remained largely unchanged over the past decade, with homeowners comprising 62.5% of households in 2013 and 62.4% in 2023. This near stability reflects broader national trends, where homeownership has plateaued amid shifting market dynamics.

Across the U.S., first-time homebuyers now make up a smaller share of total buyers, and the median age of first-time buyers has steadily increased over the past 50 years (U.S. Census Bureau). These trends point to growing challenges—such as affordability barriers and limited housing supply- that are also shaping the housing landscape in the region.

A HOUSEHOLD'S LIKELIHOOD TO RENT MAY RESULT FROM AFFORDABILITY CONSTRAINTS OR PERSONAL PREFERENCES. Some demographic groups are more likely to rent than others, including young professionals, students, and single householders. Households may be “renters by choice” to avoid unexpected maintenance costs that come with homeownership or to avoid the long-term commitment that homeownership necessitates. Lower- and moderate-income households, regardless of demographic group, are also more likely to rent than to own out of economic necessity. There are also many households that have the means to be homeowners, and prefer to do so, but rent because of a lack of available for-sale units for which they can qualify.

IN RECENT YEARS, HOUSEHOLDS ARE PURCHASING HOMES LATER IN LIFE. In recent years, households have been increasingly purchasing homes later in life—a trend reflected in both national data and local patterns in the region. In 2023, 65.64% of households over the age of 35 in the region were homeowners, compared to 45.72% of households aged 25–34 and just 22.22% of households under age 25. Rates varied by community, with homeownership among those over 35 reaching 86.54% in Avon, 80.88% in Stoughton, and 59.80% in Brockton.

This generational gap in homeownership mirrors national trends. According to the National Association of Realtors, the median age of a first-time homebuyer rose to 33 in 2021, up from 29 in 1981. The median age of a repeat buyer also climbed sharply, from 36 in 1981 to 56 in 2021. These shifts reflect growing challenges for younger households, such as rising home prices, stagnant wages, and limited inventory, that delay or limit access to homeownership. Addressing these barriers is critical to ensuring that the region remains accessible to first-time buyers and younger families.

DRAFT

HISTORY OF RACIAL DISCRIMINATION IN HOUSING

This report includes several metrics that illustrate housing affordability and opportunity by race and ethnicity in the ABS Region. People of color, particularly Black households, are at a disadvantage within the housing market, looking at nearly every key metric – they are more likely to be in a low-income household, have less access to ownership, and experience cost burden at a higher rate. This section provides the historical context for racial discrimination in housing and its ongoing impacts.

The timeline on the next page highlights a selection of the housing policies that have directly led to today's inequitable housing outcomes for people of color.



A History Of POLICIES AFFECTING HOUSING DISCRIMINATION

1920s to Present Day



RACIALLY RESTRICTED COVENANTS

1920s to 1968

1934

Federal Housing Administration

The FHA was created and developed the financial mortgaging system.



RACE-BASED MORTGAGE LENDING

1934 to 1968

1946

Massachusetts Fair Housing Law

The State of MA outlawed discrimination based on race, color, national origin, ancestry, and religion.



URBAN RENEWAL

1949 to 1970s

1968

Federal Fair Housing Act

The Act declared redlining and the practice of writing racial covenants to be illegal.



PREDATORY LENDING

2000s to Present Day

2006

Data Collection Bill

The State of MA began requiring the Department of Housing and Community Development to submit an annual report on the characteristics of subsidized units and their inhabitants, aiming to promote fair housing practices.

2016

TDHCA v. ICP

The Supreme Court ruled that policies negatively impacting protected classes are illegal, even without intent.

1918

Buchanan v. Warley

The Supreme Court declared racially biased zoning unconstitutional, but focused on property rights as opposed to equal protection of the law.

1937

Wagner-Steagall Act

The Act established the FHA's responsibility to build publicly subsidized housing and required that a unit of substandard quality be removed with the development of each new unit.

1948

Shelley v. Kraemer

The Supreme Court ruled the enforcement of racially restricted covenants to be unconstitutional.

G.I. BILL
1944 to 1956



CREDIT SCORES IN LENDING

1980s to Present Day



1986

Low-Income Housing Tax Credit

The LIHTC program was created, aiming to create mixed-income and racially integrated communities. However, in practice, this resulted in the concentration of housing projects in communities of color.

2008

Local Preferences

The Massachusetts DHCD (now EOHLC) limited the local preferences (e.g. current residents, local employees, etc) communities could require for affordable units to 70 percent.

HOUSING APPRAISAL PRACTICES

Present Day



1. RACIAL COVENANTS: Since the 1920s, many private landowners in White neighborhoods have imposed racially restrictive covenants on their properties' deeds. This prevented people of color from owning these properties to reinforce geographical racial segregation. Racial covenants harmed the ability of people of color to build wealth through homeownership. These covenants were enforceable until 1948 and outlawed in 1968, but racist language still appears in many deeds today. Segregation remains widespread.

2. REDLINING: After the onset of the Great Depression, the Homeowners' Loan Corporation (HOLC) developed a mortgage insurance grading system that assigned neighborhood grades from "A" to "D," based on the perceived risk that a homeowner in that neighborhood would default on their mortgage. The HOLC gave Black, Latino, Jewish, and Asian neighborhoods lower grades. The practice, which became known as "redlining," became the basis for race-based lending practices and codified the idea that certain neighborhoods were "risky." Redlining restricted homeownership opportunities for people of color.

3. RACE-BASED MORTGAGE LENDING: Beginning in 1934, the Federal Housing Administration (FHA) employed race-based policies to determine which households to approve for mortgages, using HOLC maps to identify more highly rated neighborhoods for mortgage approvals. These policies steered investment towards suburbs predominantly occupied by White households. Meanwhile, the FHA denied mortgages to Black households and other households of color. This encouraged White flight, further segregating communities and leading to the disinvestment of existing urban neighborhoods where people of color lived. It also kept Black households from accessing wealth-building opportunities through homeownership. Although this practice became illegal after the Fair Housing Act was adopted in 1968, there are still discriminatory impacts in mortgage lending today.

4. G.I. BILL: Administered by the Veterans Administration, the G.I. Bill provided World War II veterans with low-cost mortgages, low-interest loans, and financial support. While many Black veterans were technically eligible to apply, many banks and mortgage agencies refused loans to them. The initial program expired in 1956.

5. URBAN RENEWAL: Starting in 1949, jurisdictions carried out urban renewal policies by acquiring and clearing "slum areas" to be redeveloped according to the jurisdiction's plans. These activities were often federally subsidized. The practice uprooted entire communities, destroyed their social fabric, and cut off access to resources and jobs. Most residents (63%) displaced by urban renewal nationally were Black (Thompson). This practice continued through the 1970s.

6. CREDIT SCORES IN LENDING: The credit score system, as we know it today, was implemented in the 1980s to weigh creditworthiness and risk in a more standardized manner. The system reinforces existing disparities and can be a barrier to accessing capital.

7. PREDATORY LENDING: Predatory lending is the use of aggressive tactics to sell loans with unfavorable terms to borrowers who have limited access to capital. Leading up to the 2008 foreclosure crisis, lending institutions disproportionately targeted people of color for predatory mortgages, even when they qualified for traditional mortgages with better terms. This capitalizes on existing structural inequities and continues today.

8. HOUSING APPRAISAL PRACTICES: Neighborhood racial composition is a factor used to determine comparable homes for a home appraisal, which is typically required as part of a home purchase. Communities of color are continually undervalued, which reduces access to mortgages and equity gained from sales. Appraisal practices continue to replicate historic racial inequities.

HOMEOWNERSHIP TRENDS BY RACE/ETHNICITY

PEOPLE OF COLOR AND LOW-INCOME HOUSEHOLDS HAVE BEEN UNABLE TO ACCESS HOMEOWNERSHIP IN ABS REGION FOR GENERATIONS. Federal housing policies, including redlining and discriminatory lending, have historically barred Black residents and other people of color from homeownership. The legacy of such policies continues to limit wealth building through property ownership today.

In the ABS region, disparities persist even amid some signs of progress. In Brockton, for example, approximately 57% of households are owner-occupied overall, a rate lower than the ~68% statewide average. Breaking this down by race (2019–2023): around 72% of White households, 55% of Black households, 76% of Asian households, and 52% of Hispanic or Latino households are homeowners.

Mortgage lending patterns further underscore ongoing inequities. Between 2020 and 2021, home loans in Avon were distributed to 36% White, 30% Black, 9% Latino, and 9% Asian borrowers; in Stoughton: 39% White, 24% Black, 16% Latino, and 15% Asian borrowers; and in Brockton: 19% White, 51% Black, 15% Latino, and 2% Asian borrowers. These data reveal both where lending activity is happening—and where it still clusters—reflecting enduring divides in access, wealth-building, and homeownership.

DRAFT

UNDERSTANDING HOUSING AFFORDABILITY

DEFINING AFFORDABLE HOUSING

Housing is generally considered affordable when a household spends no more than 30% of its gross income on housing costs. For renters, this includes rent and utilities. For homeowners, this includes their monthly mortgage payment, utilities, and other typical owner costs (property taxes, homeowner association fees, homeowners' insurance). While households of all income levels need housing that is affordable to them, lower-income households are less likely to find such housing without the support of government subsidies.

DRAFT

WHAT DOES “AFFORDABLE HOUSING” MEAN?

Housing is considered affordable when a household — spends no more than **30%** of its gross income — on housing costs, including rent or mortgage payments, utilities, and basic fees.



For many lower-income and moderate-income households, the private housing market does not offer enough homes that meet this standard—particularly homes that are safe, well-maintained, and located near jobs, transit, and services.

PUBLIC SUBSIDIES CREATE LEGALLY RESTRICTED AFFORDABLE HOUSING

Public subsidies are used to create legally restricted affordable housing, which is reserved for income-eligible households. These homes are protected by long-term affordability restrictions to ensure they remain affordable over time and are made available through fair and transparent processes.



WHAT IS THE DIFFERENCE BETWEEN MARKET-RATE AND INCOME-RESTRICTED HOUSING?



MARKET-RATE HOUSING



PRICED BY:
Landlords / Developers



AFFORDABILITY:
Not based on income;
requires 30%+ of income
for many



WHO CAN LIVE HERE:
Anyone who can pay
asking price



RULES & TERMS:
All prices subject to
change within terms of
lease



INCOME-RESTRICTED HOUSING



PRICED BY:
Public subsidies,
set limits



AFFORDABILITY:
Limits rent or mortgage
to **30%** of household
income



WHO CAN LIVE HERE:
Only households within
specified income limits



RULES & TERMS:
Rent/mortgage limits
protected by long-term
oversight

Public subsidies are used to create legally restricted affordable housing, which is reserved for income eligible households. These homes are *protected by long-term affordability restrictions* to ensure they remain affordable over time and are made available through fair and transparent

Income Level	Area Median Income	2-Person Household
Extremely Low Income	30%	\$31,550
Very Low Income	50%	\$52,600
	60%	\$63,120
Low Income	80%	\$83,400
Median Income	100%	\$104,200
Moderate Income	120%	\$125,040

Based on 2020 Census and HUD Income Limit data, the ABS region contains approximately 48,742 households. ACS estimates indicate that:

- Roughly 15-18% of households earn below 30% AMI, representing 7,311- 8,774 households in the ABS region.
- An additional 20-25% earn between 30-60% AMI, representing 9,748 - 12,186 households.
- Approximately 28-32% earn between 60-100% AMI, or 13,648 - 15,597 households.
- The remaining 30-35% of households earn more than 100% AMI, representing 14,622 – 17,059 households.

Households earning below 60% AMI (typically eligible for rental subsidy programs such as Housing Choice Vouchers, MRVP, and project-based affordable housing) represent roughly 35-40% of all ABS households, or 17,000 – 19,500 households.

Owner-occupied housing assistance programs, such as home repair grants, downpayment programs, and first-generation homebuyer support, typically cap eligibility at 80-100% AMI, meaning that a majority of ABS households qualify for at least one income-restricted homeownership program.

AMI Variation by Household Size (1–4 Person Households)			
FY2025 HUD Income Limits; Boston–Cambridge–Quincy HMFA			
Household Size	30% AMI	50% AMI	80% AMI
1 Person	\$34,750	\$57,900	\$92,650
2 Persons	\$39,700	\$66,200	\$105,850
3 Persons	\$44,650	\$74,450	\$119,100
4 Persons	\$49,600	\$82,700	\$132,300

Understanding the distribution of households across Area Median Income (AMI) bands is essential for identifying the depth of housing need in the ABS region. According to the most recent HUD Area Median Family Income (HAMFI) data presented in the Appendix A Needs Assessment, the three ABS municipalities span two HUD Metro FMR Areas: Avon and Brockton fall within the Brockton, MA HMFA, while Stoughton falls within the Boston–Cambridge–Quincy, MA–NH HMFA. As a result, AMI thresholds vary slightly across the region, but households experience similar patterns of cost burden, constrained housing choice, and income-driven tenure differences.

Across the region, renters are dramatically more likely than homeowners to fall into low-income AMI bands, with approximately one-third of renter households earning less than 30% AMI, a level classified by HUD as Extremely Low Income. In communities such as Avon, nearly 39% of renters fall below 30% AMI, underscoring the vulnerability of lower-income tenants to rising rents, cost burdens, and displacement pressures. Conversely, homeowners in all three communities are far more concentrated in higher AMI ranges: more than half of all homeowners earn above 100% AMI in Brockton and Stoughton, and nearly two-thirds in Avon.

The AMI band analysis further highlights the region’s widening income inequality. Over the last decade, growth in households earning below 30% AMI has outpaced overall household growth, consistent with census-reported

increases in extremely low-income households documented in the Needs Assessment. This expansion of the lowest-income segment, coupled with rising housing costs, reinforces the need for deeper affordability, targeted subsidies, and dedicated production of units serving <30% and <50% AMI. At the same time, substantial shares of households earning 60–80% AMI or 80–100% AMI struggle to find attainable homeownership or rental opportunities due to limited inventory, rising prices, and aging housing stock.

Understanding AMI variation provides a foundation for the RHS policy framework, including strategies around deeply affordable rental housing, rental stabilization and eviction prevention, first-time homebuyer supports, preservation of naturally occurring affordable housing, and production of “missing-middle” units suitable for moderate-income families

FY25 HUD AMI Thresholds (1–4 person households): Brockton HMFA & Boston HMFA

AMI Band	Approx. Income Range (1–4 Person HHs)	Typical Occupations	Tenure Pattern (CHAS)	Planning & Policy Notes
<30% AMI	Up to ~\$35,000	Cashiers, janitors, waitstaff, home health aides, drivers	Approximately 75% renters; extremely high cost burden	Extremely low-income households, the highest risk of eviction and housing instability; require deeply subsidized housing and supportive services
30–50% AMI	~\$35,000–\$58,000	Retail sales workers, CNAs, repair workers, school support staff	Renters significantly overrepresented	Eligible for MRVP and 50% AMI LIHTC units; limited regional supply
50–60% AMI	~\$58,000–\$70,000	Truck drivers, paraeducators, service workers	Majority renters	Often priced out of new market-rate rentals; key workforce housing target
60–80% AMI	~\$70,000–\$105,000	Administrative assistants, RNs, customer service reps	~46% renters; ~54% owners	Frequently over-income for deep subsidy but still cost-burdened; need attainable rentals and ownership options
80–100% AMI	~\$105,000–\$132,000	Managers, nurses, technical professionals	~58% owners; ~42% renters	Moderate-income households; strong demand for starter homes and missing-middle housing
>100% AMI	Over ~\$132,000	Higher-skill professions, dual-earner households	Majority homeowners; over 50% of owners regionwide	Primary drivers of market-rate demand; influence pricing pressure across all housing segments

Income inequality has intensified across the ABS region over the past decade, reflecting broader national and statewide trends. While median household incomes have risen, especially in Avon and Stoughton, the number and share of lower-income households has also increased, particularly among renter households. As reflected in the **Needs Assessment (Appendix A)**, approximately one-third of renters across the region now earn less than 30% of the Area Median Income (AMI), and in Avon and Brockton, that figure reaches 39.0% and 35.5%, respectively. These extremely low-income households face the highest levels of cost burden and housing instability.

The widening of income inequality is also reflected in racial and ethnic disparities. Black households in Brockton earn only 63% of the income of white households, and in Stoughton, they earn about 69%, reinforcing long-standing inequities in wages, employment access, and credit markets. These disparities translate directly into housing vulnerability: lower-income households, especially households of color, are more likely to rent, face higher housing cost burdens, and experience elevated displacement pressures.

Owner and Renter Households by Household Size, 2024/25 (1-5 person households)

Household Size	Owner Household (%)	Renter Household (%)	Key Takeaway(s) for RHS
1-Person	32%	68%	Single-person households are predominantly renters, highlighting demand for smaller, accessible rental and ownership options.
2-Person	54%	46%	Evenly split tenure reflects downsizing seniors and young couples; supports need for condos, townhomes, and small multifamily.
3-Person	63%	37%	Transition point toward ownership, but renter share remains significant—especially in Brockton.
4-Person	72%	28%	Largely owner-occupied, indicating limited availability of family-sized rental housing.

5+ Person	76%	24%	Ownership dominates, but renter presence signals overcrowding risk and unmet demand for large rental units.
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Source: U.S. Census Bureau, American Community Survey (ACS) 2019–2023

HOUSEHOLD INCOME TRENDS BY IDENTITY GROUP

While household characteristics vary within any individual AMI band, the following demographic characteristics tend to correlate with lower household incomes:

- HOUSEHOLDS HEADED BY PEOPLE OF COLOR ARE MORE LIKELY TO EARN LESS THAN 60% AMI.** Significant racial disparities in income exist across all three ABS communities. In Brockton, Black households earn 63% of the income of White households, and in Stoughton, they earn 69%, signaling substantial gaps in earnings and long-term economic opportunity. These disparities directly affect access to higher-cost rental and ownership housing, contributing to an overrepresentation of Black and Hispanic/Latino(a,e) households in cost-burdened and extremely low-income (ELI) categories. The Needs Assessment further shows that renters, who are disproportionately households of color, are far more likely to earn below 60% AMI than homeowners. In particular, 35–39% of renters in Avon and Brockton earn less than 30% AMI, compared to just 7% of homeowners.
- SINGLE HOUSEHOLDERS, ESPECIALLY SINGLE FEMALE HOUSEHOLDERS, ARE MORE LIKELY TO BE LOWER-INCOME, COMPARED TO DUAL-ADULT HOUSEHOLDS.** Across the ABS region, single-adult and single-parent households have lower incomes on average than dual-adult households. The Needs Assessment shows that single female householders make up a substantial share of all households, 33.8% in Brockton and 27.0% in Stoughton, and these households are significantly more likely to rely on a single wage earner and to rent rather than own. Because renter households disproportionately fall into low-income HAMFI categories (with roughly one-third earning <30% AMI), single adults and single parents face heightened housing instability, cost burden, and risk of displacement.
- PEOPLE WITH DISABILITIES HAVE LOWER EARNINGS AND FACE SIGNIFICANT HOUSING ACCESS BARRIERS.** Between 11% and 13% of residents in Avon, Brockton, and Stoughton report a disability, similar to statewide levels. However, disability rates rise sharply among seniors, with up to 47% of Avon residents aged 65+ reporting a disability. Ambulatory disabilities are the most common, particularly in Avon and Brockton, where they account for 39 - 47% of disabilities reported. This has direct implications for housing: many existing units, especially older single-family homes and multi-story structures, are not accessible to residents with mobility impairments. Lower average earnings among residents with disabilities also increase cost-burden rates and limit access to market-rate housing.

- **SENIORS ARE MORE LIKELY TO HAVE LOW OR FIXED INCOMES AND FACE HOUSING COST PRESSURES.** The ABS region is aging, particularly in Avon and Stoughton, which show significant increases in residents aged 65+. Compared to working-age households, seniors are far more likely to rely on fixed incomes, live alone, and experience disability, factors that raise the likelihood of falling into lower AMI bands. Approximately one-third of all ABS households include at least one person age 65+, and senior householders are substantially more likely to need affordable, accessible, and smaller housing options.

Share of Householders by Race/Ethnicity under 60% AMI, 2024/25

Race / Ethnicity of Householder	Share of Households Under 60% AMI (%)
White (Non-Hispanic)	36%
Black or African American	63%
Hispanic / Latino (any race)	58%
Asian	34%
Other / Multiracial	49%

Source: HUD CHAS 2019–2023; U.S. Census Bureau ACS; RHS Appendix A: Regional Housing Needs Assessment

HOUSING COST BURDEN

THE SHARE OF HOUSEHOLD INCOME SPENT ON HOUSING COSTS IS A CRITICAL METRIC FOR UNDERSTANDING WHETHER HOUSEHOLDS CAN ACCESS STABLE, AFFORDABLE HOUSING. HUD defines a household as “cost-burdened” if it spends more than 30% of gross income on housing costs, and “severely cost-burdened” if it spends more than 50%. Cost-burdened households are more likely to experience housing instability, which can affect health, financial security, and long-term well-being.

- For renter households, housing costs include rent plus utilities.
- For homeowners, costs include mortgage payments, utilities, property taxes, insurance, and maintenance; condominium owners may also pay association fees.

Across the ABS region, renters are far more likely than homeowners to be cost-burdened, reflecting income disparities and the region’s limited supply of affordable rental housing. CHAS data show that approximately one-third of renters across Avon, Brockton, and Stoughton earn less than 30% AMI, placing them at the highest risk of cost burden and displacement. In Avon, 39.0% of renters are in this extremely low-income category; in Brockton, 35.5%; and in Stoughton, 28.9%. By contrast, only about 7% of homeowners in each community earn below 30% AMI, underscoring the strong link between income and tenure.

WHAT DOES “COST-BURDENED” MEAN?



A household is considered **COST-BURDENED** when it spends **MORE THAN 30%** of its gross income on housing costs, including rent or mortgage payments, utilities, and required fees.

When housing costs exceed this threshold, households have **LESS INCOME** available for essentials such as food, health care, transportation, and childcare — making them more **vulnerable** to housing instability and displacement.



When **housing costs** exceed this threshold, households have **LESS INCOME** available for essentials such as food, health care, transportation, and childcare — making them more **vulnerable** to housing instability and displacement.

Figure 2: Cost Burden by Tenure in ABS Region

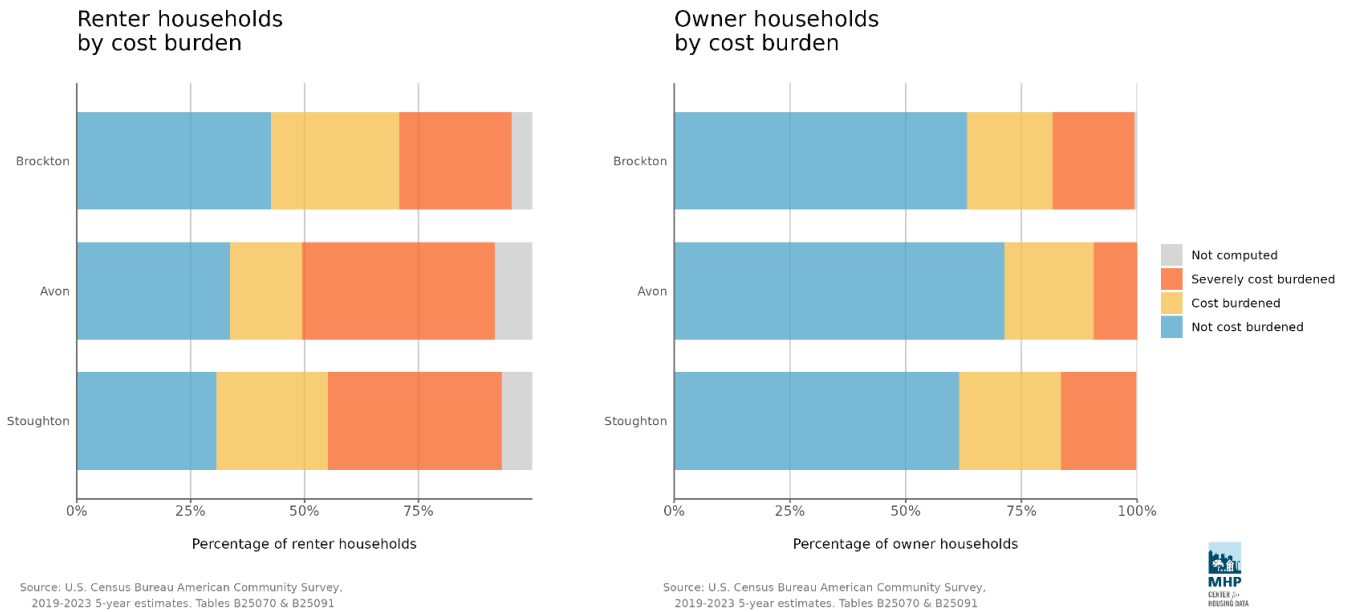
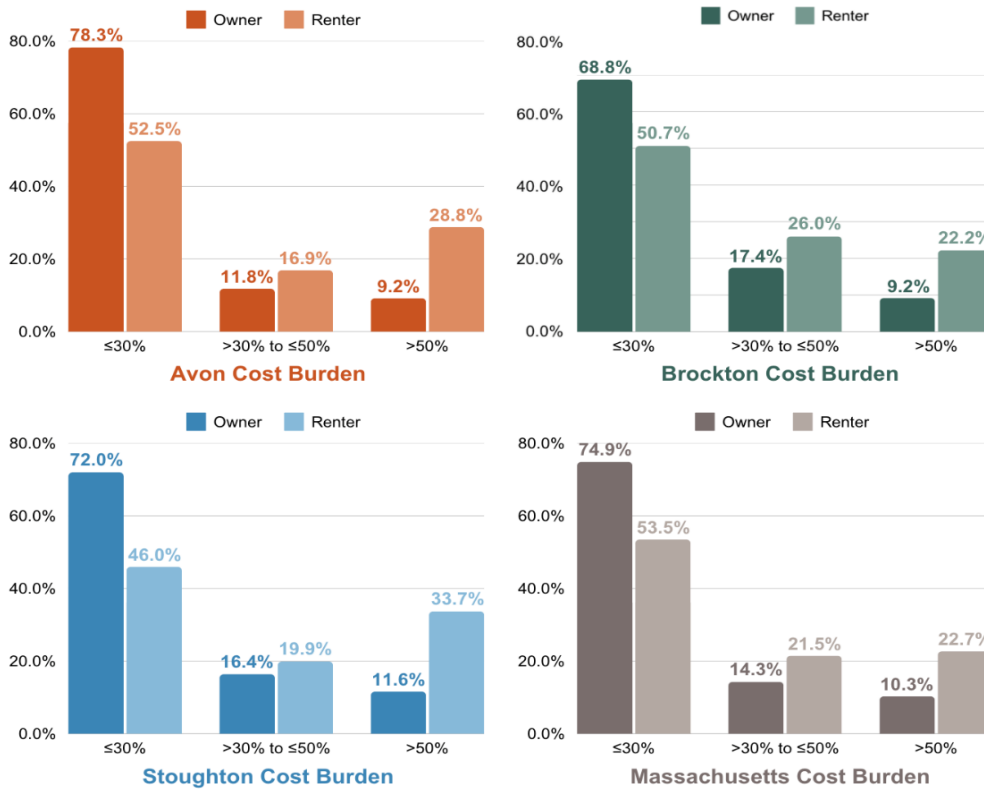


Figure 3: Cost Burden by Tenure by ABS-Region Community



Groups More Likely to Experience Housing Cost Burden

- **LOWER-INCOME HOUSEHOLDS:** Across the ABS region, lower-income households are disproportionately likely to be cost-burdened. CHAS data show that renters at $\leq 30\%$ HAMFI experience the highest levels of cost burden. Because renters make up the majority of low-income households, especially in Brockton, these households encounter the greatest difficulty affording market-rate rents. In all three communities, a much larger share of renters than homeowners fall under 50% and 30% HAMFI, indicating a strong connection between low income, rental status, and housing burden.
- **SENIORS AND PEOPLE WITH DISABILITIES:** Seniors and residents with disabilities face heightened vulnerability due to fixed incomes and higher rates of disability-related barriers. The Needs Assessment notes that nearly half of Avon residents age 65+ report a disability, and that ambulatory disabilities, the type most likely to require accessible housing, are the most common disability across the region. These residents are more likely to rely on limited incomes and face cost burdens in both ownership and rental housing, particularly when units are not accessible or require maintenance.
- **HOUSEHOLDS OF COLOR:** Income disparities by race directly contribute to unequal housing cost burdens. In Brockton, Black households earn only 63% of the income of White households, and in Stoughton they earn 69%. These disparities affect access to mortgage financing and limit the ability of many households of color to move into higher-opportunity or ownership housing, increasing their likelihood of renting in higher-burden neighborhoods. As the Needs Assessment concludes, cost burdens fall disproportionately on Black, Latino(a,e), and immigrant households across the region.
- **SINGLE ADULT AND SINGLE-PARENT HOUSEHOLDS:** Single-person and single-parent households rely on a single income and therefore experience greater exposure to housing cost burden. The Needs Assessment shows high proportions of single female-headed households in Brockton (33.8%) and Stoughton (27.0%), many of whom rent and fall into lower HAMFI categories. These households face an elevated risk of cost burden and housing instability, especially as rents rise faster than wages.

COST BURDEN REFLECTS DEEPER REGIONAL INEQUITIES

Across Avon, Brockton, and Stoughton, housing cost burden is strongly correlated with income, race, disability status, household type, and tenure. Renters, especially extremely low-income renters, are most likely to face severe housing instability. These patterns reinforce the urgent need for RHS strategies that expand deeply affordable rental housing, increase accessible and senior-friendly units, improve fair housing enforcement, and provide stabilization supports for the region's most vulnerable households.

JOB ACCESS, TRANSPORTATION, AND HOUSING COSTS

Even when households spend less than 30% of their income on housing, they may still struggle with overall affordability if other essential costs, such as childcare, medical expenses, student loans, or transportation, consume a significant share of remaining income. The Needs Assessment (Appendix A) highlights that transportation costs are often a household's second-largest expense, and that the geography of housing relative to job centers plays a significant role in shaping overall financial stability.

IT IS IMPORTANT TO CONSIDER BOTH HOUSING AND TRANSPORTATION COSTS TOGETHER WHEN EVALUATING HOUSING AFFORDABILITY. Transportation challenges are particularly relevant in the ABS region, where most workers rely on driving to reach employment. ACS data show that the majority of workers commute by car, while far fewer use public transportation or walk, reflecting limited transit coverage and the dispersed nature of job locations. Mean commute times range from 29 to 32 minutes, comparable to statewide norms but indicative of significant daily travel demands for many residents.

Longer commutes increase household spending on fuel, vehicle maintenance, and insurance. For lower-income households, this can eliminate the apparent financial benefit of securing lower-cost housing farther from job centers, schools, and services.

INCREASING HOUSING NEAR JOB OPPORTUNITIES IS A KEY COMPONENT OF ADDRESSING THE HOUSING PRESSURES. The Needs Assessment shows a strong mismatch between where ABS residents live and where they work. ACS journey-to-work data illustrates that only a small share of residents live and work in the same municipality, underscoring the region's dependence on commuting:

- Only 8.9% of Avon workers live in Avon.
- Only 1.5% of Brockton workers live in Brockton.
- Only 5.1% of Stoughton workers live in Stoughton.

These figures demonstrate that employment is highly regional, but housing choice is constrained, particularly for low- and moderate-income workers who cannot afford to live close to major job nodes in Brockton, Stoughton, and surrounding communities.

Increasing housing supply, especially affordable and mixed-income housing, near employment centers reduces total household transportation costs, improves access to opportunity, and supports the local workforce.

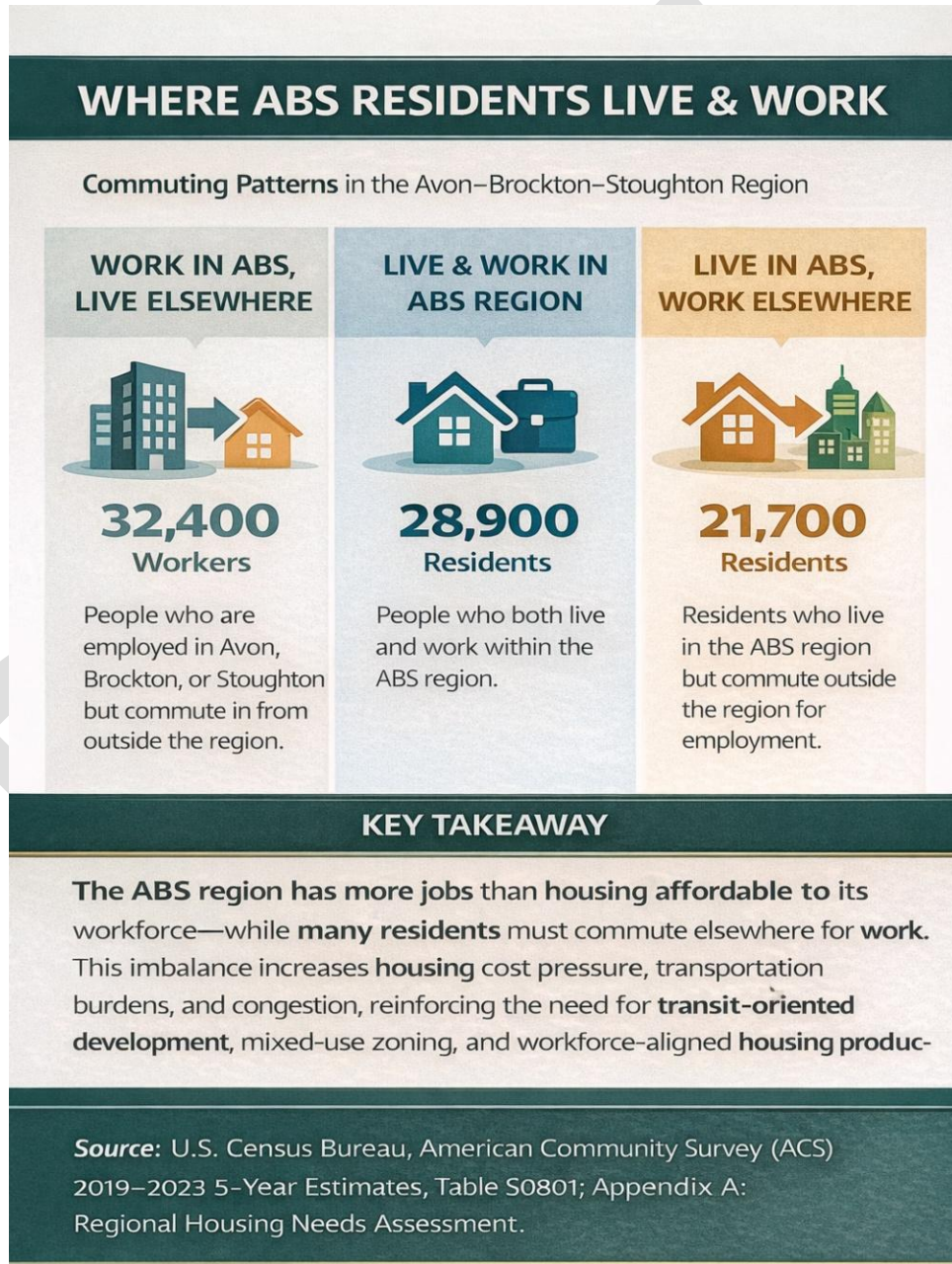
MANY ABS REGION WORKERS SEEK HOUSING OUTSIDE THE REGION, WHICH INCREASES TRANSPORTATION COSTS. A large share of workers in Avon, Brockton, and Stoughton commute from outside the municipalities. For example, more than 1,500 Brockton employees live in Stoughton, and many Stoughton workers live in Brockton or elsewhere in the region. This pattern reflects:

- limited housing availability near jobs,
- higher rental costs in some communities, and

- the absence of a wide range of housing types (e.g., small multifamily, ADUs, and middle-density options).

These commuting patterns increase transportation spending and contribute to roadway congestion. Workers who cannot find housing near job centers often face steeper combined housing-and-transportation cost burdens than households who are able to live closer to work.

Location within the region impacts what a household typically spends on transportation, which also impacts overall affordability, as described in the following section (H+T Index).



Housing + Transportation (H+T) Affordability in the ABS Region

Traditional measures of housing affordability focus on whether households spend more than 30% of their income on housing costs alone. The Housing + Transportation (H+T®) Affordability Index, developed by the Center for Neighborhood Technology (CNT), expands this lens by including transportation costs, typically a household's second-largest expense after housing. CNT defines a location as truly affordable when combined housing and transportation costs are no more than 45% of household income (30% for housing + 15% for transportation).

Nationally, this more complete affordability test substantially reduces the number of “affordable” neighborhoods: one analysis using CNT's updated H+T Index found that while 55% of neighborhoods are affordable under the 30% housing-only standard, only 26% remain affordable when transportation is included, even with the higher 45% threshold. This underscores how car dependence, long commutes, and limited transit access can quietly erase the apparent benefit of lower housing costs.

The ABS region, shaped by auto-oriented development, limited fixed-route transit outside Brockton, and a jobs–housing mismatch, is likely to see similar patterns: many households that appear “housed affordably” by housing costs alone face much higher total costs once transportation is considered.

Regional H+T Patterns in the ABS

Across Avon, Brockton, and Stoughton, several characteristics interact in ways that tend to raise transportation costs for many households:

- **High auto reliance.** ACS data from the Needs Assessment show that the overwhelming majority of ABS workers commute by car, with relatively small shares using transit or walking. Mean commute times in the low-30-minute range indicate significant daily travel, not short neighborhood-based commutes.
- **Job-housing separation.** Only a small share of workers both live and work in the same municipality (roughly 1-9% depending on the town), with most residents commuting across municipal boundaries for employment. This increases both miles driven and the need for multi-car households.
- **Limited all-day transit options.** Brockton benefits from the commuter rail and BAT bus network, but service frequency and coverage still leave many neighborhoods car-dependent. Avon and much of Stoughton have sparse or no fixed-route service, making car ownership effectively mandatory for most workers.

Under CNT's H+T framework, these conditions push transportation costs above the 15% “affordable” benchmark for many typical households, even when housing appears relatively less expensive than in inner-core Boston suburbs.

Brockton: Mixed Location Efficiency, High Transportation Dependence

Brockton's downtown core and neighborhoods near the commuter rail stations are the most “location-efficient” parts of the region, with:

- Higher residential densities
- A mix of multifamily and smaller lot single-family housing

- Proximity to jobs, services, and civic uses
- Access to commuter rail and local bus routes

In similar mid-sized cities evaluated by CNT, such environments tend to show lower transportation cost shares (fewer vehicles per household, fewer miles driven) than auto-oriented suburbs, narrowing the gap between housing-only and H+T affordability.

However, Brockton’s outlying neighborhoods and commercial corridors (e.g., near Westgate Mall or the edges of the city) are more auto-oriented: larger roadways, big-box retail, and lower residential density. In these areas, the H+T Index typically reflects higher vehicle ownership, longer trips, and higher transportation cost burdens, especially for lower-income renters who may be priced out of the most transit-accessible tracts.

For the RHS, this suggests:

- Brockton has pockets where H+T can approach or fall below the 45% threshold (especially around transit and downtown), but
- Many households, particularly those in lower-density, auto-oriented areas, likely exceed that combined affordability benchmark because transportation costs are so high relative to income.

Stoughton: Station-Area Opportunity vs. Auto-Oriented Subdivisions

Stoughton combines a walkable town center and MBTA station area with extensive post-1980 subdivisions in the northwest and southwest, and semi-rural neighborhoods in South Stoughton:

- **Stoughton Center / Washington Street corridor:** Moderate density, mix of housing types, walkable street network, commuter rail, and proximity to services. In CNT’s framework, these characteristics align with lower transportation costs per household—fewer vehicles, shorter trips, and more potential for transit use.
- **Outer subdivisions and South Stoughton:** Single-use residential areas, limited nearby jobs and retail, no rail, and very limited transit. These areas push households toward multi-car ownership and higher VMT, driving transportation costs far above the 15% “affordable” target.

Given Stoughton’s relatively high home prices compared to Brockton and its auto-dependence in many neighborhoods, a large share of typical households are likely above the 45% combined H+T threshold, even when housing alone appears “affordable” relative to metro Boston averages.

Avon: Small, Auto-Oriented, and Highly Transportation-Dependent

Avon is a small, fully auto-oriented community without direct rail service and with limited local transit. Land use is characterized by:

- Single-family neighborhoods and small multifamily pockets
- Industrial and commercial uses along key corridors
- Few areas with strong, walkable, mixed-use fabric

In this context, CNT’s H+T model would expect:

- High auto ownership per household (often two or more vehicles)

- High annual miles driven, due to commuting out of town and traveling for services
- Transportation costs that likely consume well above 15% of income for the “regional typical” and even “moderate” household scenarios

While housing prices in Avon may be lower than in many inner-core suburbs, the combined H+T burden for many households is likely above 45%, highlighting that lower housing costs do not necessarily translate into true affordability once transportation is included.

What the H+T Lens Means for the RHS

Applying the H+T framework to Avon, Brockton, and Stoughton reinforces several key themes for the Regional Housing Strategy:

- **Location matters as much as price.** Households living in auto-dependent neighborhoods far from jobs and services often face higher total cost burdens than those in slightly more expensive, transit- and amenity-rich areas.
- **Transit-served, mixed-use centers are critical affordability assets.** Downtown Brockton and Stoughton Center are among the region’s few places where households can realistically reduce car dependence. Concentrating new affordable and mixed-income housing in these areas can lower the total H+T burden for low- and moderate-income residents.
- **Suburban and rural parts of ABS carry hidden transportation costs.** In Avon, South Stoughton, and the outer edges of Brockton, lower-density patterns effectively require multi-car ownership. For lower-income households, this makes even modest housing costs difficult to sustain.
- **H+T reinforces the case for TOD, infill, and “15-minute” neighborhoods.** Strategies that increase housing choices near jobs, schools, and services; support walking, biking, and transit; and reduce parking requirements can directly lower combined H+T costs.

For the RHS, integrating the H+T lens means prioritizing production and preservation in location-efficient areas, aligning zoning and infrastructure investments with transit and job centers, and explicitly treating transportation costs, and not just rent or mortgage payments, as a core part of regional housing affordability.

14%–18% OF INCOME ON TRANSPORTATION COSTS: Households in Stoughton Center and the neighborhoods closest to the MBTA station, as well as central Brockton with access to BAT bus routes, tend to spend a moderate share of income on transportation. These areas provide some combination of transit access, moderate density, and walkability. While many households still rely on cars, they benefit from relatively shorter commute distances and closer access to goods, services, and employment opportunities.

18%–22% OF INCOME ON TRANSPORTATION COSTS: Households in inner- to mid-suburban neighborhoods farther from Brockton’s downtown core, including parts of Montello, Campello, and the East Side, along with older residential areas of North and East Stoughton away from the rail station, generally spend a higher share of income on transportation. These neighborhoods have partial walkability and some transit access, but many daily trips, especially for work, still require car travel.

Residents in these areas face longer commute distances, higher vehicle-ownership needs, and limited access to jobs within walking or transit range.

OVER 22% OF INCOME ON TRANSPORTATION COSTS: Households in auto-oriented and lower-density areas, including western Avon, southwestern and northwestern Stoughton, South Stoughton (Bay Road/Avon Street area), and the outermost neighborhoods of Brockton near the Easton border and Westgate Mall, are likely to spend the highest share of income on transportation.

These areas have limited or no access to fixed-route transit, rely heavily on multi-car households, and require long driving distances for employment, childcare, shopping, healthcare, and services. Residents are generally car-dependent, and the combined cost of housing plus transportation often exceeds CNT's 45% H+T affordability benchmark.

“Include transportation options as part of the solution in housing affordability and equity.” – Focus Group Participant

HOUSING STOCK

Housing preferences are not solely determined by a household's ability to afford housing or personal preferences. The housing stock available in any given market also substantially impacts affordability and homeownership patterns. Households need to be able to access quality housing that meets their specific needs, which might include access to jobs, schools, services, amenities, or social fabric. Housing markets are typically considered “healthy” when households have a variety of housing types from which they can choose near locations that meet their needs.

The ABS region's housing stock is dominated by single-family detached homes, which make up 51.9% of all units regionwide. This pattern is especially pronounced in Avon (63.4%) and Stoughton (65.1%), while Brockton has a more diverse housing mix, with less than half of units detached (47.3%). Brockton contains the region's highest share of multifamily housing, particularly 2-unit structures (12.4%) and 3–4-unit buildings (15.2%), reflecting its historic neighborhoods and denser urban form.

Multifamily buildings with 5+ units comprise a modest but meaningful share of the regional stock (about 19.9% combined across categories), with the largest concentrations again in Brockton. Mobile homes and other nontraditional housing types make up a very small share of units across all communities.

Housing tenure, whether a housing unit is renter or owner-occupied, also informs housing affordability. As in much of Massachusetts, most owner-occupied homes in Avon, Brockton, and Stoughton are single-family detached units, reflecting a for-sale market dominated by larger, higher-cost homes. In contrast, most renter-occupied units are located in multifamily buildings, especially in Brockton, which has the region's highest share of two-, three-, and four-unit structures. These differences in the physical housing stock directly influence affordability, mobility, and the availability of smaller, more attainable units for lower-income households, seniors, and younger residents.

HOUSING UNITS AND AFFORDABILITY

Affordable housing is crucial for the region's workers, seniors, young people, and other members of the community. As such, specialty properties, including workforce housing and senior housing, are necessary components of the broader affordable housing ecosystem. "Affordable housing" can manifest itself in many ways. However, for the purposes of analysis, housing can generally be classified into three broad categories. Two of those categories, legally restricted affordable housing and naturally occurring affordable housing, combined account for the affordable inventory in the region.

CATEGORY #1

LEGALLY RESTRICTED AFFORDABLE HOUSING (LRAH)

Legally restricted affordable housing is contractually bound to serve lower-income households, often through deed restrictions or other requirements. These units typically serve renter households earning less than 60% AMI or owner households earning less than 100% AMI. LRAH units are often funded through federal sources, such as low-income housing tax credits (LIHTC), or local sources, such as affordable housing funds. LRAH units are only vulnerable to affordability loss when contractual affordability periods end, which typically extend 15 to 30 years.

CATEGORY #2

NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)

NOAH units are market-rate units that offer affordable rents for renter households at 60% AMI or home values that would equate to an affordable mortgage for an owner household earning up to 100% AMI. NOAH units are lower cost because of building quality, age, condition, and/or location. Historically inequitable housing policies, such as redlining, can also impact whether a housing unit's value effectively results in properties being classified as NOAH today. In high-cost markets like Eastern Massachusetts, "naturally affordable" units are often lost when they undergo renovation or redevelopment.

CATEGORY #3

MARKET-RATE HOUSING

Higher-cost market-rate housing includes market-rate rental housing only affordable to households earning over 60% AMI, or owner units with mortgage payments affordable to households earning over 100% AMI.

RENTAL TRENDS

The rental housing stock in the ABS region reflects the area's diverse development eras, neighborhood types, and building forms. Rentals range from older two- and three-family homes built in the early 1900s, to garden-style apartments from the 1960s–1980s, to larger contemporary multifamily buildings, as well as single-family homes being used as rentals. This mix creates a wide variety of unit types, building ages, and rent levels throughout the region.

Across the ABS region, most rental units are located in Brockton, which contains the largest share of multifamily housing and the most significant concentration of older small-scale rental buildings (2–4 units). Stoughton also contains a meaningful share of rental units in smaller and mid-sized multifamily buildings, particularly near the town center and along Washington Street. Avon has a smaller rental inventory overall, with fewer large multifamily buildings and a higher share of single-family homes.

Composition of Rental Stock

Multifamily buildings, particularly 2–4 unit and 5–9 unit buildings, make up a substantial portion of Brockton's and Stoughton's rental supply, while larger buildings (20+ units) are less common but still present, mostly in Brockton's more urbanized corridors. According to the Needs Assessment data:

- Brockton has the largest number of multifamily units of every size category, including over 5,600 units in 3–4 family buildings and more than 3,400 units in buildings with 20+ units.
- Stoughton has a modest but significant share of its rental housing in 5–19 unit buildings, representing an important part of its mid-sized rental market.
- Avon contains relatively few multifamily buildings; a larger share of its rentals are in single-family attached or detached homes, creating challenges for long-term rental stability.

National research shows that renters in single-family rental homes face elevated displacement risk, as these units are more likely to be sold or converted by owners. This trend is relevant in the ABS region, where single-family rentals make up a rising share of the local rental stock, especially in Avon and parts of Stoughton.

Rental properties in the region are owned by a mix of small local landlords, family trusts, larger property management firms, and in some Brockton neighborhoods, institutional investors. Ownership structure influences rent levels, building maintenance, property management quality, and tenant stability.

Location of Rental Units

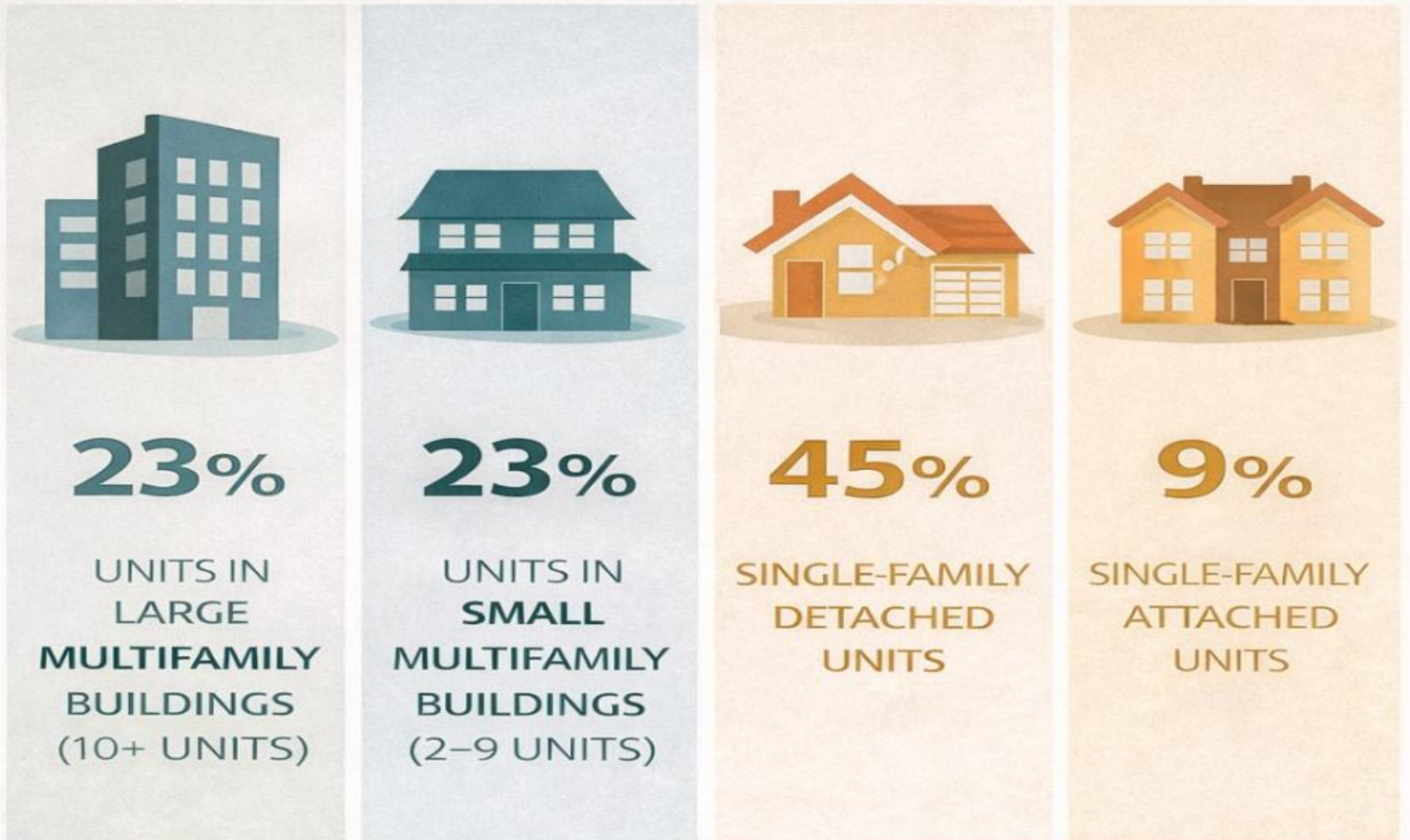
RENTAL UNITS TEND TO BE CONCENTRATED IN PLACES THAT ARE ACCESSIBLE TO JOBS, SERVICES, AND OTHER AMENITIES. Most rental units in the region are located in Brockton, particularly near the Downtown, Campello, Montello, and East Side corridors, areas with stronger access to jobs, the MBTA commuter rail, BAT bus routes, retail, medical services, and civic institutions. Stoughton's rental units cluster around Stoughton Center, within walking distance to the commuter rail and commercial services. By contrast, Avon and outer neighborhoods in Brockton and Stoughton, where services are more dispersed, contain fewer rental units, reflecting more suburban development patterns.

New Rental Development Trends

Over the past decade, the majority of new multifamily rental development has been concentrated in Brockton, including several conversions of mill and commercial buildings into mixed-income and market-rate units. Stoughton has added some smaller-scale developments near the town center, while Avon has seen limited new rental construction. Consistent with broader regional patterns, newer-construction market-rate rental buildings in the ABS region tend to include 30–100 units, feature modern amenities, and command higher rents than older stock. These developments are typically clustered in neighborhoods with the strongest transit access or redevelopment opportunities.

TYPES OF HOUSING IN THE ABS REGION

Distribution of Housing Stock in Avon, Brockton, Stoughton



KEY TAKEAWAY

Nearly half of ABS homes are **single-family detached**, while **only one-quarter** are in small multifamily buildings.

Rental Unit Affordability

THE AFFORDABILITY OF RENTAL UNITS IN THE REGION DEPENDS ON A VARIETY OF FACTORS, including building age, condition, location, amenities, and whether the unit is legally income-restricted. For policy purposes, the RHS considers rental units affordable to households earning up to 80% of Area Median Income (AMI) as part of the region's affordable stock. This includes both legally restricted affordable units and naturally occurring affordable housing (NOAH), typically older units that rent at lower rates because of age, lower amenities, or location.

NEARLY HALF OF RENTAL UNITS IN THE REGION ARE AFFORDABLE TO AN 80% AMI HOUSEHOLD.

According to the Needs Assessment, a significant portion of the region's rental housing, particularly older units in Brockton and Stoughton, is affordable to households earning at or below 80% AMI. Many of these units are NOAH units, with older building stock providing the majority of lower-cost options. A 2-person household at 80% AMI can afford approximately \$1,800 - \$1,900 per month, including utilities.

In contrast, newer market-rate buildings constructed since 2010—including larger elevator buildings in Brockton and newer suburban-style complexes—continue to rent at significantly higher rates. Typical market rents for these units fall between \$1,800 and \$2,400, depending on size and amenities, placing them out of reach for many moderate-income households without voucher support or other subsidies.

As a result, the region's affordability for 80% AMI households relies heavily on older housing stock, which is more vulnerable to investor speculation, reinvestment pressures, and rising rents. This reinforces the need for preservation strategies within the RHS to maintain affordability for moderate-income renters who depend on these units.

Legally Restricted Affordable Housing Units

THERE ARE APPROXIMATELY 820 LEGALLY RESTRICTED AFFORDABLE HOUSING UNITS IN THE AVON-BROCKTON-STOUGHTON REGION. These units span roughly 124 publicly supported buildings, representing about 2.2% of the region's total housing stock. They have been created over several decades through federal, state, and local programs, including HUD financing, the Low-Income Housing Tax Credit (LIHTC), Community Preservation Act (CPA) funds, HOME funds, local Affordable Housing Trust resources, and nonprofit investment.

A significant share of the restricted affordable housing supply is owned and operated by NeighborWorks Housing Solutions (NHS) and the Housing Authorities of Avon, Brockton, and Stoughton, which collectively oversee 765 publicly assisted units:

- Avon Housing Authority: 10 buildings, 70 units
- Brockton Housing Authority: 59 buildings, 369 units
- Stoughton Housing Authority: 55 buildings, 237 units
- NHS: 89 existing units across Brockton and Stoughton, plus 94 units under construction in Brockton

These units include deeply affordable, moderate-income, and workforce units (30% AMI, 60% AMI, and 90% AMI), as well as group home placements and SRO-style rooms that serve residents with high service needs.

A Majority of the Region's Affordable Units Have Been Built or Preserved Since 2000

LIHTC remains the most important funding source for affordable rental housing, and 79% of NHS's portfolio was built or preserved with LIHTC resources. Additional LIHTC properties, both nonprofit-owned and mixed-income buildings, are located across Brockton and Stoughton.

HUD-supported units also play a critical role: the region includes 50 units directly supported by federal housing programs, including 28 project-based rental assistance units and 22 HOME-funded units serving extremely low-income households, seniors, and residents with disabilities who cannot afford LIHTC rents.

Public housing remains the oldest component of the region's affordable housing inventory. Brockton Housing Authority recently converted a share of its portfolio through HUD's RAD program, leaving 250–275 units still in traditional public housing while protecting long-term affordability across the full portfolio through Section 8 project-based agreements and other HUD structures.

COMPARED TO OTHER JURISDICTIONS, BROCKTON HAS PRODUCED MORE LEGALLY RESTRICTED RENTAL UNITS RELATIVE TO ITS HOUSEHOLD GROWTH FROM 2010 – 2020. According to the Needs Assessment, the Avon–Brockton–Stoughton (ABS) region contains approximately 820 income-restricted affordable housing units across 124 publicly supported buildings, representing about 2.2% of the region's total housing stock. Of this supply, Brockton accounts for the majority of newly constructed or preserved deed-restricted rental housing, driven largely by sustained LIHTC development, public housing modernization, nonprofit investment, and mixed-income projects produced under Chapter 40B and local inclusionary zoning requirements.

Demand Far Exceeds Supply

Waitlist data demonstrate the severity of the shortage. At Sycamore on Main, a recent LIHTC development in Brockton, lease-up demand included:

- 388 applicants for 1BR units
- 317 applicants for 2BR units
- 166 applicants for 3BR units

Group home placements in Stoughton face extremely long waitlists, while Avon's small portfolio results in limited availability and extended wait times.

Naturally Occurring Affordable Housing Units

The ABS Region contains an estimated 30,000 Naturally Occurring Affordable Housing (NOAH) rental units, defined in the Needs Assessment as market-rate units affordable to households earning below 80% of Area Median Income (AMI) without a deed restriction. These units represent approximately 38% of all market-rate rental units in the region and are a critical but vulnerable component of the affordable housing supply. NOAH units play an especially important role for low- and moderate-income households who do not receive rental assistance and cannot access newer, higher-cost market-rate developments.

NOAH Housing Geography in the ABS Region

The majority of NOAH units are located in Brockton, which contains the region's largest and oldest rental housing stock. Brockton's pre-1970 multifamily buildings, including triple-deckers, small apartment buildings, and older garden-style complexes, form the backbone of the NOAH inventory. These units tend to have the lowest rents in the region due to building age, deferred maintenance, and historic underinvestment.

Stoughton contains a smaller but meaningful concentration of NOAH units, primarily in older multifamily properties near Stoughton Center, Washington Street, and along key corridors. These buildings tend to be modest in size (2–9 units) and provide some of the only lower-cost rental options in the community.

Avon, with its limited multifamily stock, has the smallest number of NOAH units, but those that do exist, especially in older small multifamily buildings, are important, given the town's small rental supply.

Historic Patterns of Disinvestment and Equity Considerations

Many NOAH units in Brockton and portions of Stoughton are located in neighborhoods that historically experienced redlining, disinvestment, and exclusion from home-mortgage lending, particularly communities of color. As documented in the Needs Assessment, these areas have aging building stock, higher shares of renters, and long-standing affordability needs.

Because these properties were historically undervalued, they remained naturally affordable for decades. However, these same neighborhoods also face increasing redevelopment pressure. Rising investor purchases of small multifamily buildings, particularly in Brockton, pose a risk of rent increases, condominium conversion, or building upgrades that price out long-time residents.

Risk of NOAH Loss

While NOAH units currently make up a large share of affordable rental housing in the region, they are not protected by affordability covenants and are therefore vulnerable to rent escalation or redevelopment.

Key risk factors in the ABS Region include:

- Aging physical conditions, especially in Brockton's triple-deckers and 1960s–1970s garden apartments
- Investor acquisition and consolidation, particularly in Brockton, where LLC purchases have risen
- Low vacancy rates, which create opportunities for owners to increase rents
- Transit accessibility, especially near Brockton's three Commuter Rail stations—hotspots for future redevelopment
- Limited local preservation tools in communities without robust Affordable Housing Trust Funds

NOAH in Less Dense Areas

While the ABS Region does not contain true “rural villages” on the scale seen in some Massachusetts counties, the lowest-density areas of Avon and Stoughton contain small pockets of NOAH rental housing, primarily older single-family homes that are rented informally and small standalone multifamily buildings. These units often have:

- Higher transportation costs for residents
- Limited access to transit and employment
- Greater likelihood of deferred maintenance due to aging stock

Because they serve households with few alternatives, these scattered NOAH units are a critical but fragile part of the regional housing ecosystem.

Preservation Strategies for NOAH Units

The Needs Assessment identifies best-practice approaches relevant to the ABS context:

- **Acquisition and rehabilitation by nonprofit developers** such as NeighborWorks Housing Solutions (NHS), POAH, or TCB
- **Local preservation funds** (CPA, Trust Funds, ARPA) to support rehab or secure long-term affordability
- **Pre-emptive engagement** with owners of aging multifamily buildings
- **Code enforcement and property maintenance programs** to stabilize older NOAH stock without triggering displacement
- **Inclusionary zoning** to require or incentivize preservation as part of redevelopment

Preserving NOAH units represents one of the region's most cost-effective strategies for preventing displacement and maintaining affordability, especially for households earning below 80% AMI.

Market Rate Units

The ABS Region contains a significant share of higher-cost market-rate rental housing, driven largely by newer construction, reinvestment cycles in Brockton's downtown, and rising demand across the region. Market-rate units account for the majority of the region's rental inventory, and most units built since 2010 fall into this higher-cost category. These newer developments tend to command rent premiums due to the cost of new construction, higher-quality finishes, building amenities, and proximity to transit or major corridors.

According to market data in the Needs Assessment, newer rental developments in Brockton and Stoughton, particularly those delivered after 2010, rent for 30%–45% more than older units built before 2000. For example, one-bedroom units in newer buildings typically command rents in the \$1,700–\$2,000 range, while older market-rate one-bedroom units often fall between \$1,200–\$1,400. This premium reflects both construction costs and the shift toward mid-rise and mixed-use properties in Brockton's core and along major corridors in Stoughton.

HIGHER-COST NEW CONSTRUCTION UNITS ARE OUT OF REACH FOR LOWER-INCOME HOUSEHOLDS.

Most newly developed units in the ABS Region are not affordable to households earning at or below 80% AMI, even when utilities are excluded. A typical two-bedroom unit in recently built Brockton or Stoughton developments rents for \$2,000 or more, requiring an annual household income of at least \$85,000–\$90,000 to avoid cost burden. This places almost all newly constructed rental housing out of reach for extremely low-, very low-, and moderate-income households without subsidy.

NEW MARKET-RATE CONSTRUCTION STILL PLAYS A CRITICAL ROLE IN THE REGION. Even though new market-rate units are generally too expensive for lower-income renters, they provide essential benefits to the overall housing ecosystem:

- **Expands Total Supply:** Every new market-rate unit reduces competition in the existing rental stock, easing pressure on older, lower-cost units that NOAH renters rely on.
- **Creates Long-Term Affordability:** New developments become the future NOAH stock. Units that are expensive today typically become more affordable after 20–30 years, which is critical for long-term affordability planning in a region with aging and limited rental supply.
- **Supports Economic Development:** New construction in Brockton's downtown TOD area and along Stoughton's Washington Street corridor brings residents close to transit, jobs, and services, reducing transportation costs over time.
- **Encourages a Balanced Housing Mix:** Communities that permit steady housing production tend to maintain more stable rent levels and diversified housing choices.

Supporting ongoing market-rate production will require strategies that address permitting timelines, infrastructure constraints, and workforce shortages, all identified in the RHS engagement process.

SENIOR HOUSING

The ABS Region is experiencing rapid growth in its older adult population, mirroring statewide and national aging trends. Seniors age 65+ already represent a significant and growing share of the region's residents, and this demographic shift will intensify over the next two decades.

Affordable and age-appropriate housing is a critical need. Many older adults are seeking options to downsize or transition into housing that better aligns with their changing mobility, health, and financial needs. The region's senior housing stock includes both market-rate and income-restricted options, though capacity remains insufficient relative to demand.

Across the ABS Region, the Needs Assessment documents:

- Strong demand for legally restricted senior rental units, with approximately 2,200 age-restricted affordable units in the broader region, 700 of which were added since 2018.
- A majority (1,300 units) were financed through the LIHTC program, indicating that affordable senior housing production depends heavily on tax-credit development.
- Most senior-designated affordable units are located in Brockton, Stoughton, and nearby communities, reinforcing the importance of preservation and continued production in these areas.
- The region also contains a mix of specialized senior housing, including independent living, assisted living, memory care, and nursing care units, though the highest concentrations are outside the ABS communities (in larger population centers like Madison in the reference dataset).
- Many older residents prefer to age in place, underscoring the need for home modification programs, accessibility improvements, and housing types that support single-level living and proximity to transit and services.

These trends highlight the urgent need to expand affordable, accessible senior housing options; preserve existing senior units; and support home modifications for aging in place.

“Multi-generational housing is big for my family and can be a good thing. My son lives with me now, and we just let some young kids move in. They pay a small fee and do the lawn, shoveling, and other tasks. Maybe there can be programs like that available to seniors who need it.” – Senior Community Focus Group Participant

FOR-SALE TRENDS

In the ABS Region, most owner-occupied homes are single-family properties, mirroring statewide trends. Detached single-family homes make up approximately 84% of all owner-occupied units, with the remaining owner units split between attached single-family / townhomes (8%), condominiums in multifamily buildings (8%), and manufactured homes (1%) (Census).

Home Prices and Market Pressures

Since the pandemic, both home values and rents have climbed steadily, making housing less affordable for all. Mortgage interest rates rose from a historic low of 2.1 percent in 2021 to a peak of 7.8 percent in 2023, but that increase did very little to soften the housing market.¹ Instead, the sharp rise in home values between 2021 and 2023 likely reflected other factors: record-low inventory, as many owners with lower fixed-rate mortgages chose not to sell, strong demand from higher-income households able to compete in a tight market, and pandemic-era shifts in preferences that increased demand for more space.

The ABS Regions' for-sale market has become increasingly out of reach for many households. Across Avon, Brockton, and Stoughton, median home prices have risen steadily over the past decade, reflecting heightened demand, limited inventory, and broader market constraints in eastern Massachusetts. Home sale prices in 2023–2024 were substantially higher than statewide medians, driven by strong Boston-area spillover demand and chronic underproduction of new housing.

Based on recent home sales, the median sales price in the Avon–Brockton–Stoughton (ABS) region is approximately \$500,000, though prices vary substantially by community and neighborhood. Median sale prices are highest in Stoughton at roughly \$619,500, up from \$338,927 in 2015 (a 59% increase), followed by Avon at approximately \$558,750 (up from \$360,180 in 2015; an increase of 55%) and Brockton at approximately \$484,998 (up from \$282,057 in 2015; or an increase of 72%). These increases reflect differences in housing stock, lot sizes, and local market demand, as well as broader regional price pressures affecting eastern Massachusetts.

At these price levels, homeownership is increasingly out of reach for many local households. To afford a home priced near the regional median with a 10 percent down payment, a household would generally need an annual income exceeding \$130,000, equivalent to approximately 120–130 percent of HUD FY2025 Area Median Income (AMI) for a three-person household in the Brockton Housing Market Area (HMFA). This affordability threshold exceeds the earnings of many households who live and work in the ABS region, underscoring the growing disconnect between housing prices and local incomes and reinforcing the need for expanded production of attainable ownership options. In 2015, 57 municipalities in Greater Boston had a median sales price below \$500,000. By 2025, there were only three: Brockton, Halifax, and Wareham (Greater Boston Housing Report Card, 2025). This places typical homes well outside the reach of many moderate-income families, first-time buyers, seniors, and workers in the region.

¹ Federal Reserve bank of St Louis, “Freddie Mac, 30-Year Fixed Rate Mortgage Average in the United States [MORTGAGE30US],” January 7, 2026, <https://fred.stlouis.org/series/MORTGAGE30US>.

Interest Rates and Affordability

Rising mortgage interest rates since 2022 have compounded affordability challenges in the ABS region, particularly for first-time homebuyers and moderate-income households. Although higher interest rates were expected to slow price growth, they instead reduced purchasing power while leaving home prices elevated. Higher borrowing costs have increased typical monthly payments by hundreds of dollars, while existing homeowners with low fixed-rate mortgages, often secured prior to 2022, have been less likely to sell, further constraining inventory and reinforcing upward price pressure.

At current price levels in the ABS region, the impact of interest rates on affordability is substantial. For a home priced near the regional median of approximately \$500,000, monthly mortgage payments increase dramatically as rates rise. At a 4 percent mortgage rate, a buyer with a 10 percent down payment would face estimated monthly housing costs of roughly \$3,500 per month for principal and interest. At a 7 percent rate, monthly costs rise to more than \$4,300 per month, excluding property taxes, insurance, and maintenance. These cost increases significantly limit the number of households able to qualify for financing and push homeownership further out of reach for many local workers.

Together, elevated prices and higher interest rates have reduced mobility across the housing market, intensified competition for a limited number of listings, and constrained opportunities for households seeking to move into ownership. Without expanded housing supply and targeted strategies to support attainable homeownership, these conditions are likely to continue placing pressure on both the for-sale and rental markets throughout the ABS region.

Production of For-Sale Housing

Since 2010, the ABS Region has added approximately 9,400 new for-sale units, the majority of which are single-family homes. Most new for-sale development has been higher-cost construction on limited available land, with comparatively little “starter home” production. In addition, only a small share of new units are located on smaller lots or configured as attached homes, types known to improve affordability.

Newly built homes in the region are typically priced above \$500,000, requiring household incomes of \$150,000 or more to purchase, well above what most ABS households earn.

Change in Median Prices for Single-Family Homes and Condos, 2015 - 2025						
Municipality	Median Sales Price, Single-Family 2015 (adj.)	Median Sales Price, Single-Family, 2025	Percent Change, Single-Family (2015-2025)	Median Sales Price, Condos 2015 (adj.)	Median Sales Price, Condos (2025)	Percent Change, Condos (2015-2025)
Avon	\$360,180	\$558,750	55%	\$0	\$0	N/A
Brockton	\$282,057	\$484,998	72%	\$146,101	\$275,600	89%
Stoughton	\$388,927	\$619,500	59%	\$292,507	\$395,000	35%

(Insert: Distribution of New For-Sale Units Built Since 2010)

The Role of Older Homes

Older homes (built before 1990) continue to be a critical source of moderately priced ownership opportunities, though these remain limited. Even for these units, typically priced \$320,000–\$345,000, households need annual incomes of \$110,000–\$120,000 to purchase, depending on mortgage terms.

Only 23% of homes sold in the region last year were priced below \$290,000, a level affordable to a household earning about \$105,000 (100% AMI). Among single-family sales, the share of homes in this price range was even smaller, and these homes tended to be significantly older (often 70+ years), highlighting deferred maintenance and repair needs.

Condos and Townhomes: Key Affordable Ownership Opportunities

One option for taking the first step into ownership is through condo purchase, which can often be less expensive than buying a single-family home. The low-end home price used in this analysis is a blended estimate that already includes condo sales, but in practice, families may be able to find condos priced below the median of \$500,000 for the ABS Region. In those cases, monthly ownership costs could come in lower than what the model suggests. At the same time, condos can bring added costs. Monthly condo fees, which often cover building insurance, shared maintenance, snow removal, or security, can add hundreds of dollars to carrying costs and offset some of the savings from a lower purchase price. Because these fees vary so widely, the net effect is difficult to generalize, but in some instances, condos could be a more affordable way into ownership.

These home types serve an essential role for:

- first-time homebuyers
- seniors looking to downsize
- single-person households
- moderate-income workers

However, supply remains limited due to local zoning restrictions, high land costs, and the prevalence of single-family districts.

Importance of Zoning and Policy Tools

Zoning controls strongly influence the availability and price of for-sale homes. Communities that allow a wider range of housing types, townhomes, duplexes, small-lot single-family, and multifamily condominiums tend to have more diverse and attainable for-sale opportunities.

Expanding these options across Avon, Brockton, and Stoughton could:

- improve access to homeownership
- diversify housing stock
- address affordability gaps
- support seniors and downsizing households
- reduce pressure on aging lower-cost housing

KEY TAKEAWAYS

THE REGION'S HOUSING SHORTAGE HAS CREATED AN ACUTE AFFORDABILITY CRISIS FOR WORKERS, FAMILIES, SENIORS, AND YOUNG ADULTS. Demand for housing in the ABS Region continues to outpace supply across all income levels, household sizes, and housing preferences. Extremely low vacancy rates, rising rents and sale prices, and limited production of new units have intensified competition for available homes. As a result, many long-time residents, especially lower-income households, young adults forming new households, and seniors seeking to downsize, struggle to find housing they can afford within their own communities.

LEGALLY RESTRICTED AFFORDABLE HOUSING (LRAH) PRODUCTION AND PRESERVATION ARE NOT KEEPING PACE WITH NEED. The ABS Region has added relatively few new deed-restricted units over the past decade, while demand for income-restricted housing continues to rise sharply. Waitlists, such as the hundreds of applicants for Sycamore on Main's 1BR, 2BR, and 3BR units, demonstrate the scale of unmet need. At the same time, NOAH (Naturally Occurring Affordable Housing) units face growing pressures from reinvestment, renovation, and rent escalation, increasing the risk of displacement for low-income households.

LOCATIONS WITH STRONG ACCESS TO JOBS, TRANSIT, AND SERVICES HAVE HIGHER LAND AND HOUSING COSTS. Housing near Brockton's three commuter rail stations, major bus corridors, and mixed-use centers generally commands higher rents and sale prices. These areas benefit from proximity to employment, walkable amenities, and public transportation, but high land and development costs limit opportunities to build lower-cost housing. The result is a mismatch between where many low-income residents live and where they work or rely on services.

LOWER-COST HOUSING IN THE REGION'S MORE SUBURBAN AREAS COMES WITH HIGHER TRANSPORTATION BURDENS. While many single-family homes and NOAH rental units in Avon's western neighborhoods, Stoughton's semi-rural edges, and Brockton's lower-density subdivisions offer lower monthly housing costs, households in these areas often spend a significantly higher share of income on transportation. Limited transit, longer commutes, and car-dependence mean these locations can be less affordable when housing and transportation costs are considered together.

HISTORICALLY MARGINALIZED COMMUNITIES CONTINUE TO FACE BARRIERS TO HOUSING ACCESS AND STABILITY. Long-standing inequities, including redlining, exclusionary zoning, mortgage discrimination, and uneven public investment, shape current housing patterns in the ABS Region. Neighborhoods in Brockton's Campello and Montello, and older multifamily areas in Avon and Stoughton, continue to house large shares of renters and residents of color, many of whom face higher rates of cost burden and displacement risk. These disparities reinforce racial and economic inequities and highlight the need for fair-housing-centered strategies.

THE REGION MUST BALANCE HOUSING GROWTH WITH ENVIRONMENTAL AND LAND-USE CONSTRAINTS. The ABS Region contains a mix of dense urban neighborhoods, aging commercial corridors, and low-density suburban and semi-rural areas. Much of the remaining undeveloped land, particularly in Avon and Stoughton, is constrained by environmental features, protected open space, or local land-use goals. Identifying locations that can support compact, transit-accessible, and infrastructure-efficient development will be essential to increasing housing supply while protecting community character and natural resources.

CHAPTER 3

CURRENT AND PREVIOUS HOUSING-RELATED STUDIES AND HOUSING ACTORS AND THEIR CONTRIBUTIONS

This chapter highlights the key findings from previous and ongoing housing studies and identifies the major public, private, and nonprofit actors shaping housing outcomes in the ABS region. Together, these elements establish the foundation for a coordinated regional strategy that builds on existing knowledge and leverages local capacity.

Existing and Recent Housing Planning Efforts in the ABS Region

Over the past decade, each community in the Avon–Brockton–Stoughton (ABS) region has completed significant housing-related planning efforts that provide a strong foundation for this Regional Housing Strategy (RHS). These plans document local housing needs, identify policy and zoning barriers, and propose strategies that the RHS can now coordinate and scale at a regional level.

Avon - Housing Production Plan (2019)

Avon's 2019 Housing Production Plan (HPP), prepared by OCPC and adopted by the Town, was the community's first comprehensive affordable housing strategy under Chapter 40B. The plan documented high levels of housing cost burden among both owners and renters—roughly 39% of owner households and 43% of renter households were paying more than 30% of income on housing, well above statewide averages.

The HPP also highlighted Avon's environmental and infrastructure constraints, including extensive wetlands and floodplains, the absence of municipal water and sewer, and large-lot zoning that makes it difficult to add smaller or more diverse housing types.

In response, the plan set clear goals to (1) reach and maintain the 10% Subsidized Housing Inventory (SHI) threshold, (2) create more rental units affordable at or below 80% AMI, and (3) add modest-scale homeownership opportunities that fit Avon's predominantly single-family, rural-suburban character. It recommended establishing a local implementation committee, clarifying the comprehensive permit process, exploring inclusionary requirements for larger projects, and identifying specific opportunity sites where Avon could reliably produce at least 0.5% of its year-round housing stock per year as affordable units.

These Avon-specific strategies inform the RHS emphasis on small-scale infill, septic-feasible design, and predictable permitting pathways in non-sewered suburban communities.

Stoughton - Housing Production Plans (2020 HPP and 2025 Update)

Stoughton's 2020 Housing Production Plan was built on an earlier 2009 Affordable Housing Plan and documented a significant mismatch between incomes and housing costs, particularly for renters. HPP outreach and data analysis found that a large share of Stoughton residents were paying more than 30% of their income on housing; presentation materials show that more than half of renter households were cost-burdened, and that a notable share of homeowners were as well.

The plan called for adding mixed-income multifamily housing near the MBTA station and along key corridors, expanding the use of Chapter 40B where appropriate, and creating more diverse housing types for seniors, small households, and first-time homebuyers.

A draft Housing Production Plan update was presented in October 2025, reinforcing the importance of transit-oriented and mixed-use development in and around Stoughton Center and the MBTA station area.

The updated plan strengthens recommendations related to inclusionary zoning, multifamily zoning near transit, and implementation capacity. Together, Stoughton's 2020 HPP and 2025 update provide a detailed roadmap for production, preservation, and zoning reform at the local level that the RHS builds upon - particularly around station-area planning and corridor-based infill.

Brockton - A Blueprint for Brockton (2017) and Housing Strategy Plan

In Brockton, two major recent planning efforts frame the city's housing agenda: A Blueprint for Brockton: Comprehensive Master Plan (2017) and the Brockton Housing Strategy Plan (2018/2019). The Blueprint was a citywide comprehensive plan that articulated a vision for Brockton as a "strong, safe, prosperous, highly accessible, and well-balanced community," emphasizing increased housing choice for young adults, families, and residents aging in place.

The plan's housing-related objectives include restoring land-use balance, concentrating new mixed-use and higher-density housing in transit-rich areas such as Downtown, Montello, and Campello, and preserving and reinvesting in existing neighborhoods to stabilize the city's large, relatively affordable housing stock.

The Brockton Housing Strategy Plan drills deeper into specific housing needs, market dynamics, and implementation tools. It inventories recent and planned downtown mill conversions and mixed-use projects (e.g., Station Lofts, SOCO Lofts, Enterprise Block, Strathmore Building) and ties these investments to the Downtown Action Strategy, which calls for increased residential density, streetscape and infrastructure upgrades, and a coordinated program of events and business support to create a vibrant mixed-use core.

The Housing Strategy Plan groups recommendations into planning and regulatory reforms, housing preservation strategies, new housing creation, and new funding tools - for example, expediting tax-title disposition and permitting, modernizing zoning to allow more diverse housing types, protecting expiring-use properties, legalizing and regulating accessory dwelling units, and scaling up rehab and homebuyer assistance programs.

Together, these Brockton plans establish a clear framework: leverage transit-oriented downtown and corridor sites for substantial new mixed-income housing while preserving and upgrading the city's existing 1-4 family housing stock, particularly in lower-income neighborhoods at risk of disinvestment or displacement. The RHS adopts this dual focus - production plus preservation - and extends it across the ABS region, with Brockton serving as the primary urban hub.

How These Plans Inform the Regional Housing Strategy

Collectively, the Avon HPP, Stoughton's 2020 and 2025 HPPs, and Brockton's Blueprint and Housing Strategy Plan show that local governments in the ABS region have already identified many of the core housing challenges now documented in the RHS Needs Assessment: high cost-burden rates, especially among renters; shortfalls in SHI-eligible and deeply affordable units; limited housing choice for seniors, small households, and young families; and zoning, infrastructure, and capacity constraints that make it difficult to add diverse, transit-accessible housing.

The RHS does not replace these community-specific plans; instead, it synthesizes and updates their findings, translates local strategies into a coordinated regional framework, and highlights opportunities for collaboration—such as joint advocacy for state resources, aligned zoning reforms along shared corridors, regional NOAH preservation strategies, and cross-municipal approaches to fair housing and displacement prevention.

Housing Actors & Their Contributions

The Avon–Brockton–Stoughton (ABS) region is served by a dense network of public, nonprofit, and private housing actors, but their work is often fragmented by geography, program rules, and limited capacity, especially in smaller municipalities. Together, these organizations develop and preserve affordable housing, provide rental assistance and supportive services, and shape local policies that affect where and how homes are built. Their programs and perspectives are foundational to the Regional Housing Strategy (RHS) and inform the goals and strategies recommended in this plan.

The Regional Housing Strategy is designed to:

- Align state programs, regional planning, and local implementation across Avon, Brockton, and Stoughton.
- Build on the Brockton Housing Strategy Plan, the Avon (2019) and Stoughton (2020/2025) Housing Production Plans, and existing CoC and shelter systems.
- Elevate the insights of local partners, particularly those serving people of color, immigrants, people with disabilities, and extremely low-income residents, so that regional housing production, preservation, and anti-displacement strategies respond directly to on-the-ground needs.

1. Statewide Housing Actors

Housing, and particularly affordable housing, has been an issue of great importance for the state going back several decades now. Boston, the greater Boston area, and cities across the Commonwealth are confronting the issues of housing scarcity for their residents and the problem of housing affordability as housing prices continue to rise at a greater rate than inflation. In many areas of the state, residents face the possibility of being priced out of their homes and apartments and forced to move to areas where housing is more affordable. The state is attempting to combat these problems through innovative housing policies and programs that seek to assist homeowners, renters, landlords, developers, and municipalities to build and maintain appropriate housing for low- and middle-class income individuals and families. The housing programs offered by and/or funded by the Commonwealth, primarily through the Executive Office of Housing and Livable Communities (EOHLC), MassHousing, and other partner agencies, are as follows:

Production and Preservation Capital Programs

Low Income Housing Tax Credits (LIHTC): [Low-Income Tax Credit \(LIHTC\)](#) is a federally authorized program for non-profit and for-profit developers to promote the construction and rehabilitation of affordable rental housing. Under the federal income tax code, investors in low-income rental housing are permitted to take a credit against any taxes owed to the federal government. In Massachusetts, the Executive Office of Housing and Livable Communities (EOHLC) is the allocating agency for tax credits.

Housing Stabilization Fund (HSF): The [Housing Stabilization Fund \(HSF\)](#) is a state-funded program for municipalities, non-profit, or for-profit developers to support affordable rental housing production and rehabilitation. This program assists in the production and preservation of housing units through bonds distributed to eligible private developers, non-profit organizations, or local municipalities working in conjunction with private and/or non-profit developers. HSF monies can be used for the acquisition and/or rehabilitation of existing structures for rental use, including distressed or failed properties, or for the new construction of rental projects. Projects seeking HSF funds must have a minimum of 5 HSF-assisted units. In general, HSF monies are structured as a 50-year deferred payment loan at 0% interest. All units receiving HSF assistance must be occupied by households with incomes no greater than 80% of the area median income during the first 40 years. During years 41 through 50, HSF-assisted units may be occupied by households with incomes no greater than 100% of the Area Median Income. Developers are permitted to charge up to the Low Income Housing Tax Credit (LIHTC) rents in HSF units only upon initial rent-up and upon unit turnover.

The Executive Office of Housing and Livable Communities (EOHLC) will award the lesser of \$1,000,000 per project and up to \$50,000 per HSF-assisted unit in HOME entitlement/consortium communities. In non-entitlement or non-consortium communities, the maximum award is up to \$65,000 per HSF-assisted unit, up to a per-project maximum of \$1,000,000.

For more information on the Housing Stabilization Fund, contact EOHLC at (617) 573-1100.

The Housing Development Incentive Program (HDIP): The [Housing Development Incentive Program \(HDIP\)](#), which supports market-rate and mixed-income housing in Gateway Cities like Brockton, provides local property tax relief and state tax credits. The two tax incentives are:

- A local-option real estate tax exemption on all or part of the increased property value resulting from improvements (the increment), and
- State tax credits for Qualified Project Expenditures (QPEs) that are awarded through a rolling application process

Developers can apply for up to \$2 million for QPEs of market-rate residential units. There is no size restriction for building or rehabilitation projects.

For additional information on HDIP, contact Stephen Pantalone, Housing Program Specialist, Housing Development Unit at Stephen.Pantalone@mass.gov or Becca George, Regional Planner, Community Assistance Unit at Becca.George@mass.gov.

Momentum (Residential Production) Fund: The Momentum Fund was created by the Healey-Driscoll Administration under the 2024 Affordable Homes Act. This new tool is designed to accelerate the production of housing, especially middle-income units, without relying on typical grant and subsidy resources, structured as a revolving capital fund administered via MassHousing. The fund is designed to provide gap financing to get mixed-income and workforce rental projects to closing and construction. By leveraging this new financing tool, more homes can be built sooner, and help provide much-needed units for families, seniors, and young adults.

Green Housing Initiative: The Green Housing Initiative provides capital for sustainable, energy-efficient, and climate-resilient affordable housing. With substantial new funding in the Affordable Homes Act, the program supports deep-energy retrofits, electrification, decarbonization, renewable energy systems, and climate adaptation measures for both new construction and existing affordable properties. These upgrades reduce long-term operating costs, improve resident health and comfort, and strengthen the resilience of affordable housing portfolios.

Green and Healthy Housing Programs (MHP): Massachusetts Housing Partnership's (MHP) Green and Healthy Housing Programs represent MHP's strong and continued commitment to addressing both Massachusetts' housing supply and climate change needs through the construction and renovation of sustainable, climate-friendly, and resilient affordable housing.

MHP's programs provide permanent first mortgage financing for both new and existing affordable housing developments using any of MHP's capital sources and with any of its first mortgage financing programs including tax-exempt bond financing.

MHP's three Green and Healthy Housing Programs are:

- **Green Building Certification Financing (GBC):** Designed for new and existing projects, GBC offers reduced interest rates, reimbursement for commissioning costs up to \$15,000 for most certification programs, and free energy performance benchmarking services for the first two years after loan closing. GBC was revised in 2021 and now offers a new tier of 35-basis point discounts for zero energy certifications. Incentives for pursuing Passive House certification complement and can be used in conjunction with [incentives](#) offered by MassSave. [Term sheet](#).

- **Green Retrofit Financing (GRF):** GRF offers increased loan proceeds, reimbursements towards the cost of decarbonization assessments, reduced interest rates, and free benchmarking services for the refinance and rehabilitation of multifamily projects that invest in property improvements that substantially reduce energy use and carbon emissions. [Term sheet.](#)
- **Healthy Housing Financing (HHF):** HHF offers reduced interest rates and reimbursement for the costs of obtaining healthy housing certification from the Fitwel® and WELL multifamily certification programs. [Term sheet.](#)

For more information about these new programs, contact Director of Sustainability and Climate Initiatives Lauren Baumann at 857-317-8542 or [by email.](#)

State-Aided Public Housing Capital Modernization: The Affordable Homes Act dedicates billions for the modernization, preservation, and decarbonization of Massachusetts' state-aided public housing. This unprecedented investment supports roof replacement, building envelope repair, HVAC upgrades, accessibility improvements, and safety code compliance across thousands of units statewide. Public housing in older communities like Brockton is aging and in need of major infrastructure reinvestment, making this funding critical to preserving deeply affordable units for current and future generations. The Act also includes set-asides for energy efficiency and accessibility, helping ensure public housing is both livable and sustainable.

Public Housing Demonstration Program: The Public Housing Demonstration Program, expanded under the Affordable Homes Act, enables innovative redevelopment models for state-funded public housing. It allows Housing Authorities to partner with private and nonprofit developers using mixed-finance tools similar to federal RAD conversions, unlocking new capital while preserving long-term affordability and public control. This program supports phased redevelopment, unit replacement, and creation of mixed-income communities on existing public housing sites.

Smart Growth Zoning (Chapter 40R/40Y): [Chapter 40R](#) / [40Y](#) are Smart Growth Zoning tools that allows communities to adopt overlay districts near transit and in walkable centers in exchange for state incentive payments. [Chapter 40S](#) provides funding for additional costs of educating new school-age children in smart growth districts.

The Smart Growth Zoning Overlay District Act or Ch. 40 R Housing encourages development of new housing structures to increase an area's overall housing supply. Ch. 40 R encourages municipalities to develop additional housing in strategic locations, like in close proximity of transit stations, with at least 20% of new units established as affordable housing, and preferably the new structure supporting mixed-use occupancy. Municipalities must set up specific zoning procedures for areas of the City they would like to place Ch. 40 R developments. The state will provide the municipality with between \$10,000 to \$600,000 for establishing a process for creating 40 R districts and \$3,000 for each new home built in the district.

Chapter 40Y or "Starter Home" Zoning encourages communities to create starter home districts that reduce barriers to creating smaller, more affordable starter homes. These homes are designed for someone buying their first home, downsizing, or for smaller households. The law sets certain key rules for these homes:

- At least 50% of the homes in a Starter Home Zoning District must have three or more bedrooms,
- At least 10% of the homes must be made affordable for households making up to 110% of the area median income.
- The zoning must allow Starter homes to be built as-of-right, rather than through special permits.
- Starter homes can be up to 1,850 square feet in heated living space.
- Starter Home Zoning Districts must allow at least 4 starter homes per acre.

Chapter 40Y allows communities to decide where to establish these districts and encourages builders to use sustainable practices.

Ch. 40S serves to reimburse cities and towns for the additional costs of educating new school-age children in smart growth districts. The reimbursement equals the cost of educating students living in new housing in smart growth districts less an amount equal to the sum of:

- a) new property and excise taxes in the smart growth district multiplied by the average percent of total local spending on education across the commonwealth (about 52%), and
- b) any increases in other state education funding that is directly a result of these new students.

For additional information on 40R or 40Y, contact Bil Reyelt, Principal Planner, Community Assistance Unit, at william.reyelt@mass.gov.

For additional information on 40S, contact the Bureau of Local Payments at the Department of Revenue at LocalAid@dor.state.ma.us.

Homebuyer Education Initiatives

Through multiple actors and regional partnerships, the region and state offer a variety of assistance programs and initiatives for homebuyers.

The Housing Consumer Education Center at NeighborWorks Housing Solutions: The Housing Consumer Education Center (HCEC) at NeighborWorks Housing Solutions is a one-stop resource for housing information and support. Whether you are renting, facing a housing crisis, working toward financial stability, or planning to buy a home, our team of counselors and educators is here to guide you. We connect individuals and families with trusted resources, classes, and one-on-one support, enabling you to make informed decisions and move forward with confidence.

- [Resources for first-time/first-generation homebuyers](#) (Homebuyer Education Program)
- [Resources for Landlords](#) (Landlord Training Program)

For more information or questions, reach out to the Director of HCEC & Homeownership, Amanda Glennon, at aglennon@nhsmass.org

Citizens' Housing and Planning Association (CHAPA): CHAPA is a nonprofit entity that collaborates with state agencies and other nonprofit groups on issues related to Massachusetts housing policy. CHAPA connects people to homeowner counseling agencies and provides a listing of HUD-certified homebuyer education and counseling services through the [MyMassHome calendar](#). CHAPA also offers resources for homeowners, specifically [Foreclosure and Post-Purchase Housing Counseling](#). For more information on CHAPA and its housing workshops, resources, and advocacy efforts, visit their website at www.CHAPA.org.

MassHousing Homebuyer Counseling: MassHousing provides a comprehensive guide for first-time homebuyers in Massachusetts, offering a range of resources and assistance to help them navigate the home-buying process. Here are the key steps and resources available:

- [Eligibility Assessment:](#) MassHousing assesses the eligibility of potential homebuyers based on income and other factors.
- [Homebuyer Education:](#) Homebuyers are encouraged to complete a MassHousing-approved homebuyer education class to understand the homebuying process and learn about available programs.
- [Lender Selection:](#) Homebuyers should choose an approved lender and obtain a mortgage pre-approval letter to make a serious offer on a home.
- [Down Payment Assistance:](#) MassHousing offers down payment assistance up to \$30,000 in every community in Massachusetts, which can significantly reduce the upfront cost of home ownership.

- **Loan Insurance:** MassHousing provides mortgage insurance that protects borrowers if they lose their job, ensuring financial security during the homebuying process.

The complete guide, as well as more information on the MassHousing Homebuyer Counseling Program, can be found at: www.masshousing.com/portal/server.pt/community/home/217. For more detailed information and to get started, first-time home buyers can contact MassHousing at 888.843.6432 or [visit their website](#) to learn about the programs available to them at <https://www.masshousing.com/en/home-ownership/homebuyers>.

MassHousing Get the Lead Out Program (Affordable Financing for Lead Paint Abatement): The Get the Lead Out (GTLO) loan program provides affordable financing to help homeowners and nonprofits remove hazardous lead paint from their properties. MassHousing offers GTLO in collaboration with the Executive Office of Housing and Livable Communities (EOHLC), the Department of Public Health (DPH), local rehabilitation agencies (LRAs), and community lenders across Massachusetts. Through this program, homeowners are offered low- and no-interest rate loans (depending on borrower) with flexible underwriting guidelines (no appraisal required). Maximum loan amounts range between \$30,000-\$45,000 (depending on property type) GTLO Loans are serviced by MassHousing.

For more information on the Get the Lead Out Program, visit [Homeowner Loans - NeighborWorks Housing Solutions](#).

Home Modification Loan Program (HMLP) HMLP is a homeowner loan program to provide home-modification funds to make the home accessible for people with disabilities, for example, installing a wheelchair ramp, a rail in a bathroom, or creating additional living space, including accessory dwelling units (ADUs). For more information, or to apply to the Home Modification Loan Program, visit the [HMLP page](#) on the Community Economic Development Assistance Corporation (CEDAC) website at <https://cedac.org/hmlp/>. HMLP information is provided in multiple languages and formats.

Rental Assistance & Tenant Supports

Housing Choice Vouchers (Section 8): [Section 8 \(Housing Choice Vouchers\)](#) is a federal program through the Department of Housing and Urban Development (HUD) and administered locally. On behalf of HUD, Massachusetts administers the [Housing Choice Voucher Program \(HCVP\)](#). Section 8 provides subsidies to very low-income families and households to assist them in paying their rent. Housing Choice voucher holders have a portion of their rent paid for, the percentage depends on household income and the median income of the area in which they live. The voucher-issuing housing agency pays the tenant's landlord directly, and the tenant is responsible for what portion of the rent remains. HUD has established income limits for the program, while a minimum of 75% of issued voucher subsidies must go to households whose incomes do not exceed 30% of that area's median income.

Massachusetts Rental Voucher Program (MRVP): The [Massachusetts Rental Voucher Program \(MRVP\)](#), formerly known as Chapter 707, offers rental assistance in the form of vouchers to low-income families (similar to Section 8). The vouchers take 2 forms: [Tenant-Based/Mobile Vouchers](#) (vouchers that are attached to the tenant and can be used in any property that accepts vouchers) and [Project-Based Vouchers](#) (vouchers that are attached to the specific unit and can only be used for that unit). Individuals, families, people with disabilities, and elders are all eligible for MRVP. The income limit for eligibility for MRVP is 80% of the Area Median Income. [Use this table](#) to determine your eligibility by town/city and number of people in your household. For questions about AHVP or questions about applying, please [contact any housing agency](#) in Massachusetts.

Alternative Housing Voucher Program (AHVP): The [Alternative Housing Voucher Program \(AHVP\)](#) is designed to help people with disabilities live independently in housing they choose through mobile (tenant-based) rental vouchers. The voucher is for 1-bedroom units. Voucher holders contribute 25-30% of their monthly income toward rent, depending on whether utilities are included in the rent. The local housing agency pays the landlord the rest of the rent. The amount covered by a voucher is based on the zip code of the voucher holder. For questions about AHVP or questions about applying, please [contact any housing agency](#) in Massachusetts.

HomeBASE: [HomeBASE](#) helps families who have been found eligible for Emergency Assistance (EA) Family Shelter by providing up to \$30,000 over a 2-year period. If a family is found eligible for the Emergency Assistance (EA) Family Shelter program, they may work with a shelter or diversion case worker to apply. If found eligible for HomeBASE, it can pay for:

- Monthly payments to help with rent for up to 2 years, for your own apartment, living with a host, or co-sharing an apartment.
- First and last month's rent, security deposit, and broker's fee for a new apartment
- Landlord Incentives: HomeBASE may be used to pay landlord bonuses equal to up-to-one month's rent of the unit.
- Rent and utility arrears: HomeBASE can pay up to \$5,000 for outstanding rent or utilities arrears, if the debt is stopping you from signing a new lease.
- Furniture: \$2,500 is available to help your family buy beds and/or a kitchen table and chairs.
- Moving expenses (in-state and out of state moving expense details below)

In addition to financial resources, HomeBASE provides a case manager who helps each family address housing issues and find community support for education, job training, finding a job, and childcare.

For more information on HomeBase, contact the Massachusetts Emergency Family Shelter Contact Line at (866) 584-0653.

STATEWIDE TOOLS SUPPORT LOCAL HOUSING GOALS



These statewide tools are critical for financing affordable housing, stabilizing vulnerable tenants, and supporting first-time homebuyers in all three Avon - Brockton - Stoughton (ABS) communities.

“It is important to make sure any renter financial assistance programs include case management, and other types of support.” – Focus Group Participant

2. Regional Actors

Old Colony Planning Council (OCPC): As the regional planning agency for 17 communities from Stoughton to Plymouth, [Old Colony Planning Council \(OCPC\)](https://oldcolonyplanning.org/) plays a central coordinating role in the ABS housing ecosystem. Specifically, OCPC:

- Prepares Housing Production Plans (HPPs), master plans, and this Regional Housing Strategy, as well as other housing-related plans and initiatives.
- Supports local Planning Boards, Housing Authorities, and municipal staff with data analysis, zoning and policy recommendations, and technical assistance.
- Serves as the region's MPO, Economic Development District (EDD), and Area Agency on Aging, aligning transportation, economic development, elder services, and housing goals - especially important in Brockton as a Gateway City and in smaller communities like Avon.

For more information on OCPC, visit <https://oldcolonyplanning.org/>. For information on the various housing-related projects and initiatives underway at OCPC, visit <https://oldcolonyplanning.org/housing-in-the-region/>.

NeighborWorks Housing Solutions (NHS): [NeighborWorks Housing Solutions \(NHS\)](https://nhsmass.org/) provides home repair loans, first-time homebuyer education, foreclosure prevention, and develops affordable housing, with strong activity in Brockton and surrounding towns. <https://nhsmass.org/>.

Self Help Inc: This regional Community Action Agency provides fuel assistance, energy conservation, and heating system upgrades, and emergency supports that help households remain stably housed. <https://selfhelpinc.org/>

South Shore Continuum of Care (CoC): The South Shore COC coordinates regional homelessness response, funding, and data across multiple communities, including Brockton and its surrounding suburbs. <https://southshorecoc.org/>.

WHY REGIONAL PARTNERS ARE IMPORTANT



These regional actors help smaller towns like Avon and Stoughton access resources that would be difficult to sustain on their own and ensure that Brockton's large shelter and supportive housing system is connected to a broader regional network

“Creatively solving the lack of affordable and workforce housing needs to be rooted in partnership, and not a ‘one size fits all’ approach.” – Focus Group Participant

3. Municipal & Local Governmental Actors

Each ABS community brings its own set of municipal departments, boards, and public agencies that shape housing policy and implementation.

City of Brockton

Brockton is the largest municipality in the region and a designated Gateway City with a deep affordable housing infrastructure:

- **Brockton Housing Authority (BHA)** owns and manages nearly 2,000 public housing units and administers approximately 1,000 rental assistance subsidies, serving roughly 7% of the city's population. In addition to elderly and family public housing developments, BHA runs a robust Family Self-Sufficiency (FSS) program that helps voucher and public housing residents build savings and move toward homeownership.
- **Planning Department, City Council, and Zoning Board of Appeals** review and adopt zoning changes, special permits, and Chapter 40B proposals, and are central to implementing recommendations from the Blueprint for Brockton Comprehensive Master Plan (2017) and the City's Housing Strategy Plan.
- **School Department, Health Department, and Human Services** offices play cross-cutting roles by tracking student homelessness, lead exposure, and health impacts of substandard housing.

Town of Stoughton

Stoughton's housing system is anchored in local boards and authorities that balance growth management with affordability:

- The Stoughton **Select Board, Planning Board, and Zoning Board of Appeals** oversee zoning, permitting, and comprehensive planning, including implementation of the Stoughton Housing Production Plan (2020) and the updated HPP (2025).
- The **Stoughton Housing Authority** provides public housing and vouchers targeted to seniors, people with disabilities, and low-income families. <https://www.stoughton.org/538/Housing-Authority>
- The Stoughton **Community Preservation Committee (CPC)**: The Community Preservation Committee (CPC) in Stoughton oversees the Community Preservation Act (CPA), which allows the town to adopt a real estate tax surcharge to fund projects aimed at improving the community's quality of life. The CPC is responsible for recommending projects for funding and ensuring that CPA funds are used for purposes such as open space, historic preservation, affordable housing, and recreation. The CPC's regular meetings are held on the first Wednesday of each month, and they encourage community engagement in planning and funding decisions. For more detailed information, you can visit the official CPC page on the Stoughton website. <https://www.stoughton.org/410/Community-Preservation-Committee-CPC>.
- The **Council on Aging, Human Services, and school-based support staff** are increasingly involved in responding to housing instability, senior housing needs, and youth homelessness.

Town of Avon

Although much smaller than Brockton and Stoughton, Avon has a key set of local actors:

- **Select Board, Planning Board, and Zoning Board of Appeals** guide land use decisions and oversee implementation of the Avon Housing Production Plan (2019) and subsequent zoning changes, including multifamily and mixed-use development along Route 28.
- The **Avon Housing Authority** manages a modest portfolio of income-restricted units and collaborates with regional partners to expand affordable options for seniors and low- and moderate-income residents.
- The **Council on Aging, Board of Health, and social service staff** identify residents at risk of displacement and connect them to rental assistance, fuel assistance, and home repair programs.

Given Avon's small staff capacity, the town relies heavily on regional supports from OCPC, Housing Solutions, and neighboring providers to deliver deeper housing services.

4. Non-Governmental & Community-Based Actors

A range of nonprofit and faith-based organizations provide housing, shelter, and wraparound services that are vital to residents across the ABS region, particularly in and around Brockton:

Brockton Area Multi-Services, Inc. (BAMSI): BAMSI operates group homes and supportive housing for people with developmental disabilities and brain injuries, and provides housing support services in several developments. BAMSI's programs highlight ongoing needs for deeply affordable, accessible units and long-term housing for residents with disabilities aging out of family homes or congregate care. <https://www.bamsi.org/>.

Father Bill's & MainSpring (FBMS): FBMS operates Two Emergency Shelters, the Smith Family Housing Resource Center in Brockton and the Yawkey Housing Resource Center in Quincy. They also provide permanent [supportive housing](#) (9 properties in Brockton, 1 in Stoughton) and [homelessness prevention services](#) through their Housing First model. The organization has emphasized the need for additional permanent supportive housing units, more Housing First-oriented resources, and expanded funding for extremely low-income households (<30% AMI). <https://helpfbms.org/>.

Old Colony YMCA: Through its Family Services branch, it operates family shelter units in Brockton and runs YouthBuild Brockton, which pairs GED completion with construction training and the creation or rehabilitation of affordable homes.

Brockton Housing Partnership (BHP): Led by NeighborWorks Housing Solutions, the BHP is an alliance of lenders, housing agencies, and advocates that supports first-time homebuyer training, credit repair, and the "Buy Brockton" program, and coordinates with regional partners to expand sustainable homeownership.

HOUSING ACTORS ADDRESS ONGOING NEEDS



These actors consistently highlight the needs for more affordable and accessible units, expanded rental assistance and emergency supports, better property disposition practices, and more deeply affordable units for seniors, people with disabilities, and very low-income households.

CHAPTER 4

MEETING CURRENT AND

FUTURE HOUSING NEEDS

This section provides detailed metrics illustrating the existing unmet housing needs for ABS Region households across income groups. It also establishes housing production goals to meet projected future housing needs.

HOUSING SUPPLY GAP

To identify affordable housing supply gaps, the number of households at each income level is compared to the number of occupied units affordable to those households. If there is a shortfall- or gap- in the number of units affordable to a specific income band, the lack of affordable housing directly causes households at that income level to experience housing cost burden. When higher-income households rent or own housing units that are lower-cost than what they could afford, they unintentionally create a more competitive housing environment for moderate- and lower-income households. This can create a ripple effect, ultimately forcing lower- and moderate-income households to seek housing that does not meet safety and health standards, or is unaffordable to them, causing a housing cost burden. Households that are unable to access affordable and safe housing may be pushed out of the county to more affordable jurisdictions.

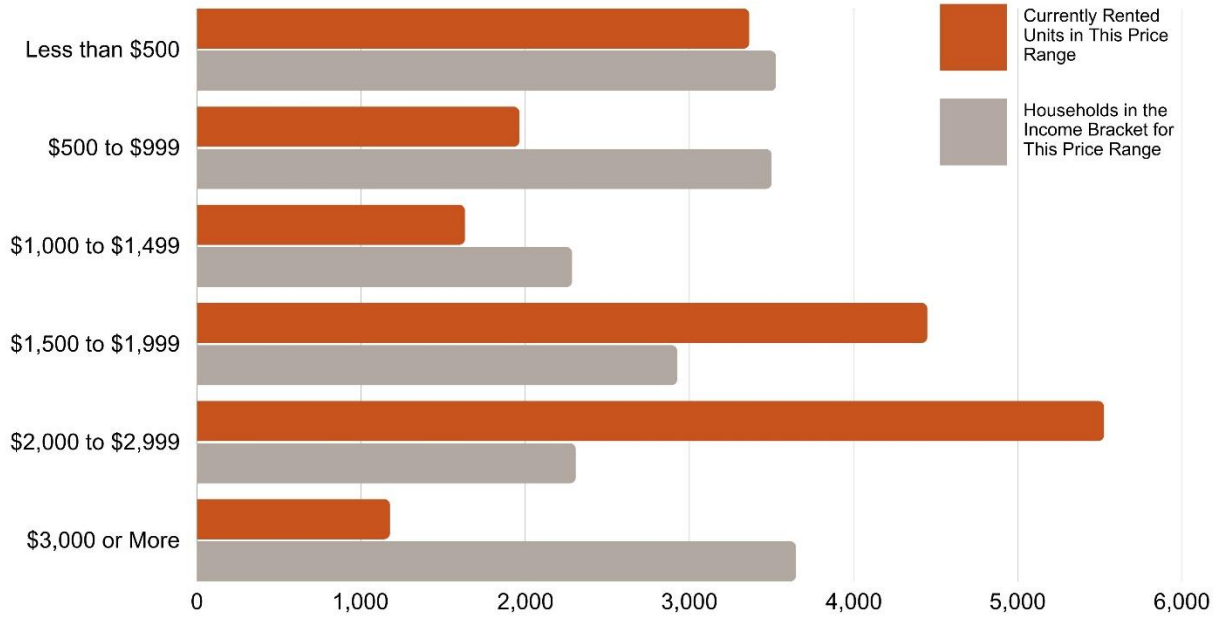
American Community Survey (ACS) 5-Year Estimates data on households and HUD data on AMI limits were used to estimate: (1) the number of renter and owner households at various income levels, and (2) the number of housing units affordable at each of those income levels by tenure. The comparison of households and affordable housing units at each income level by tenure was used to identify any gaps or surpluses of units by income level. Key findings for both renter and owner households by income are described on the following page.

The analysis of housing supply relative to household income reveals a clear and persistent mismatch between what residents can afford and what the current housing market provides across the region. For renters, the data shows a pronounced shortage of units at lower price points, particularly below \$1,000 per month, where the number of income-qualified households significantly exceeds the available supply. This gap is most acute in the \$500 to \$999 range, indicating substantial pressure on extremely low- and low-income renters. A similar, though somewhat less severe, shortfall exists in the \$1,000 to \$1,499 range, which is critical for moderate-income households. In contrast, the market shows an oversupply of units at higher rent levels, particularly above \$1,500 per month, with the largest imbalance occurring in the \$2,000 to \$2,999 range. At the highest rent tiers (\$3,000 or more), relatively few households can afford these units, yet a notable number exist, underscoring a market orientation toward higher-end products that does not align with the region's income distribution.

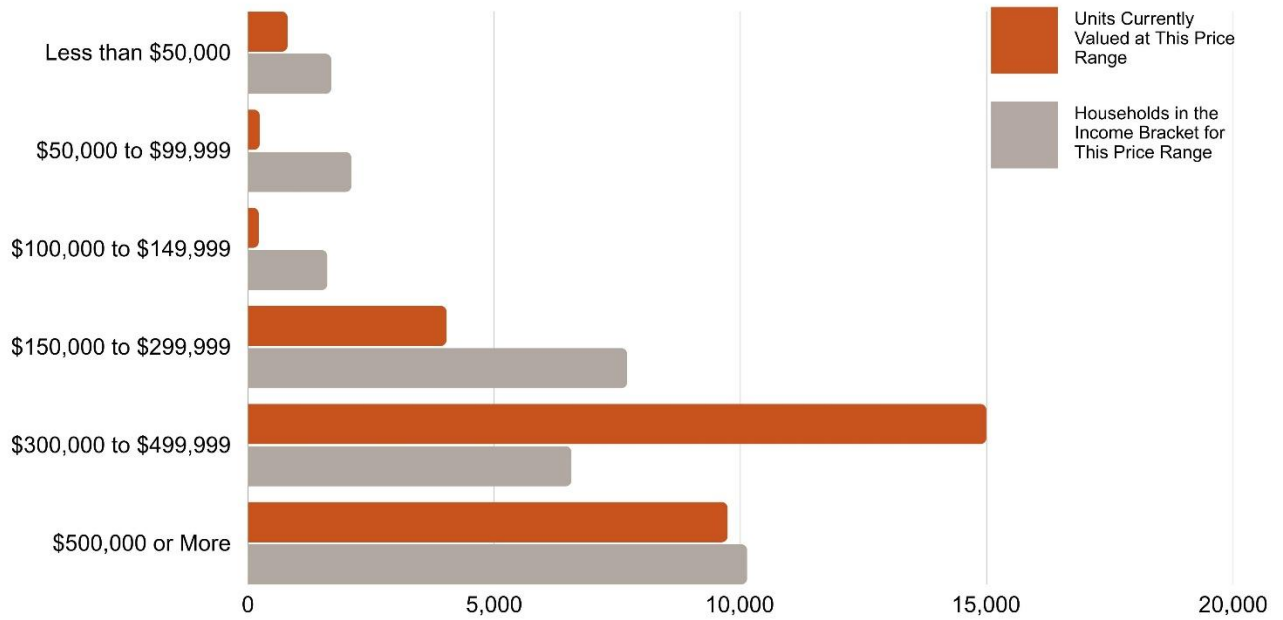
A comparable pattern emerges in the homeownership market, where there is a significant lack of housing options affordable to low- and moderate-income households. Entry-level homeownership opportunities, generally below \$300,000, are extremely limited, with the most pronounced gap occurring in the \$150,000 to \$299,999 range. Even at the lowest price tiers, the number of available units falls short of the number of households that could afford them, indicating that naturally occurring affordable homeownership opportunities are scarce. Meanwhile, a substantial portion of the housing stock is concentrated in higher price ranges, particularly between \$300,000 and \$499,999, where supply exceeds the number of income-qualified households. Although the gap narrows somewhat at the highest price points (\$500,000 or more), affordability constraints remain evident, suggesting that even many moderate-income households are priced out of ownership opportunities.

These patterns point to a structural imbalance in the regional housing system, characterized by an undersupply of housing affordable to lower- and moderate-income households and a relative overproduction of higher-cost units. This misalignment contributes directly to rising cost burdens, limited housing mobility, and increased displacement risk, as households are forced to compete for a constrained supply of attainable units or stretch beyond their means to secure housing. It also reflects broader development and regulatory dynamics, including construction costs, land values, and zoning frameworks, which tend to favor higher-cost housing production. Addressing this imbalance will require a deliberate shift in policy and planning toward increasing the supply of housing at lower price points, supporting a wider range of housing types, and preserving existing affordable units to better align the region's housing stock with the needs of its residents.

The Housing Gap (Renters)



The Housing Gap (Homeowners)



RENTER HOUSING SUPPLY GAP

For renters, the underlying pattern is that a large share of households have low incomes, and rents have outpaced those incomes in a market with very low vacancy. Roughly one-third of renter households in the ABS region have incomes at or below 30% of HAMFI, with especially high shares of extremely low-income renters in Avon and Brockton.

At the same time, rental vacancy rates are well below the 5–8% level associated with a balanced market, and in some communities are effectively at or near zero, signaling that there simply are not enough rental units turning over each year to meet demand.

These conditions show up in the data as very high cost-burden and severe cost-burden rates for renters across the region, particularly in Brockton and Stoughton.

Renters ≤30% AMI (Extremely Low-Income Renters): Extremely low-income (ELI) renter households face the sharpest supply gap. About one-third of renter households in each ABS community earn at or below 30% of HAMFI, including nearly 40% of renters in Avon and over a quarter to a third in Brockton and Stoughton. At these income levels, even Fair Market Rents for modest one-bedroom units in the Brockton and Boston-Cambridge FMR areas are far beyond what households can afford without a subsidy, and local data show that roughly half or more of renters are cost-burdened and a large share are severely cost-burdened. In practice, this means there are far fewer deeply affordable units than there are ELI renter households; households in this band are often doubling up, living in substandard units, or paying half or more of their income for rent, leaving little for food, transportation, healthcare, or savings.

Renters 30–60% AMI (Very Low-Income Renters): Renters earning 30–60% AMI also experience a substantial supply gap, although it is somewhat less acute than for ELI households. Across the ABS region, roughly one-fifth to one-quarter of renters fall in the 30–50% HAMFI band, and another significant share in the 50–80% range, meaning that a large bloc of renters is trying to secure housing that should be moderately affordable but is instead priced closer to market levels. Because so many units that might be affordable to this group are rented by higher-income households in a tight market, the number of units affordable and available to 30–60% AMI renters is well below the number of households in this band. This mismatch is reflected in high rates of cost burden and in the difficulty these renters have finding stable units near work, transit, and schools without sacrificing quality or overcrowding.

Renters 60–100% AMI (Low- to Moderate-Income Renters): For renters between 60–100% AMI, the supply gap is less about the absolute lack of any housing and more about limited options that are both affordable and appropriate (in size, condition, and location). CHAS data show that a non-trivial share of renter households fall into the 50–80% and 80–100% HAMFI bands, yet vacancy data and rising rents indicate that much of the existing stock they could afford is already occupied, in poor condition, or located far from jobs and transit. In this income range, many households end up paying more than 30% of their income for rent or “renting down” older units that are also needed by lower-income households, effectively tightening the market for everyone below them.

Renters >100% AMI (Higher-Income Renters): Higher-income renters (earning >100% AMI) experience the smallest affordability gap but still contribute to the region’s structural mismatch. In Avon and Stoughton, more than half of owner households are above 100% HAMFI, and a notable share of renters also fall into this category, even though the region as a whole has fewer high-income renters than the state average.

In a supply-constrained market, these households frequently compete for mid-market rentals and renovated units, which pushes rents upward and reduces the number of units available at price points that lower- and moderate-income renters can afford. While most renters above 100% AMI are not themselves cost-burdened, their choices shape the overall supply gap by absorbing units that could otherwise serve households in the 60–100% and 30–60% AMI bands.

OWNER HOUSING SUPPLY GAP

On the ownership side, the data show that rising home values, low homeowner vacancy rates, and high-income requirements have effectively shifted homeownership toward higher-income households. To purchase a typical home in Avon or Stoughton, a buyer now needs an estimated \$115,000–\$145,000 in annual income plus \$45,000–\$100,000 in cash for a down payment, while even in Brockton, buyers need roughly \$95,000–\$115,000 in income to afford median-priced homes.

At the same time, homeowner vacancy rates are well below 1% in each community, confirming that few ownership units come on the market in any given year. This combination means that low- and moderate-income households have very limited pathways into ownership, and even existing owners are increasingly stretched by higher taxes, insurance, and maintenance costs.

This analysis does not account for the situation of any particular homeowner, who may have purchased a home in earlier years at a lower price, may not have a mortgage, or may have circumstances that differ from the assumptions. Furthermore, this analysis does not reflect the challenges prospective homebuyers face in trying to enter the for-sale market. Rather, it is intended to illustrate whether owner households at different income levels can afford typical ownership costs at a point in time, and to understand any potential gaps in the ownership supply.

Homeowners <60% AMI (Low-Income Owners / Would-Be Owners): For households with incomes below 60% AMI, the homeownership supply gap is essentially absolute: the vast majority of for-sale homes are priced entirely out of reach without deep subsidy. Only a small share of current owner households in the region fall below 30% HAMFI, and relatively few fall below 50% HAMFI, indicating that low-income households have already been filtered out of ownership over time. Given current prices, households under 60% AMI cannot meet mortgage underwriting standards for typical homes in Avon or Stoughton, and even in Brockton they face significant down-payment barriers. As a result, this group is largely shut out of ownership opportunities and must either remain in the rental market or rely on rare subsidized ownership products, which are in much shorter supply than eligible households.

Homeowners 60–100% AMI (Moderate-Income Owners / First-Time Buyers): Households between 60–100% AMI face a different—but still significant—supply gap. Many moderate-income renters in this band would qualify for a mortgage under traditional debt-to-income guidelines in a more balanced market, but limited inventory of modestly priced starter homes and rapidly increasing values have made it difficult to buy without stretching financially. Region-wide trends show that home values have doubled or tripled over the last two decades, outpacing income growth and pushing required incomes for typical homes into or above the top of this band.

For existing moderate-income homeowners, rising property taxes, utilities, and maintenance costs (especially for older housing stock) contribute to cost burden, suggesting that there are too few affordable ownership options and too little rehabilitation assistance to keep housing costs sustainable for 60–100% AMI households.

Homeowners >100% AMI (Higher-Income Owners): For households above 100% AMI, the primary issue is choice and quality rather than basic affordability, but their behavior has important implications for regional gaps. A majority of owner households in all three communities earn more than 100% HAMFI, reflecting a homeownership market that increasingly serves higher-income and equity-rich households.

In Avon and Stoughton in particular, higher-income buyers from the broader metro region are competing for limited single-family homes, driving up prices and reducing the supply of attainable starter homes for middle-income local households.

While these owners generally have the resources to manage their housing costs, the structural imbalance—few units, high prices, and strong demand from high-income buyers—deepens supply gaps for everyone below them on the income ladder.

RHS REGION-WIDE HOUSING PRODUCTION GOALS, 2025–2035

NEW HOUSING UNITS
760–850 UNITS

NEW OWNER UNITS
~500 UNITS

NEW RENTER UNITS
~260 UNITS

HOUSING DEMAND FORECAST

ABS region jurisdictions, developers, financial institutions, and the Commonwealth need to come together to reduce the current unmet need for affordable housing region-wide and to improve overall housing affordability for all residents. As the region continues adding new workers and residents over the next 20 years, jurisdictions also need to be proactive in ensuring a sufficient housing supply is added to support the new households that will call the region home in the future.

NEW HOUSING PRODUCTION IS KEY TO ADDRESSING HOUSING SUPPLY GAPS. While housing production alone cannot solve all housing issues, it is a critical and primary tool to help ease housing costs and make housing more accessible to all residents in the region. New housing supply creates more housing choices for residents and can improve housing diversity if jurisdictions prioritize housing types that are most needed. This forecast covers 2025 through 2035 and aims to provide housing for future residents as well as remedy existing housing shortages.

REGION-WIDE FORECAST (2025 – 2035)

FROM 2025 THROUGH 2035, THE AVON–BROCKTON–STOUGHTON REGION IS PROJECTED TO ADD A MODEST BUT MEANINGFUL NUMBER OF NEW HOUSEHOLDS AS DEMOGRAPHIC TRENDS CONTINUE AND ECONOMIC GROWTH STRENGTHENS. Based on updates to regional household forecasts, the region is expected to gain approximately 650–750 net new households between 2025 and 2035, representing a 1.4 to 1.6 percent growth over this ten-year period. This level of growth translates into an average of 65 to 75 new households per year, even before accounting for job-driven demand or the effects of long-standing housing shortages.

However, as described above, household growth in the region has been constrained for more than a decade by a persistent mismatch between job growth and the availability of housing. Demographic projections only capture the households currently living in the region - not the many workers who commute from outside the region because appropriate or affordable housing was unavailable locally. Without correcting this structural deficit, future household growth will continue to underrepresent real housing demand.

Our housing demand forecast, therefore, incorporates not only expected population and household growth, but also the need to relieve existing shortages, respond to anticipated job expansion, and restore a healthy regional vacancy rate. The RHS's stated goal is to accelerate production in order to close the supply gap and improve affordability and housing stability throughout the region.

THE AVON–BROCKTON–STOUGHTON REGION WILL NEED TO ADD APPROXIMATELY 760–850 NEW HOUSING UNITS (2025–2035) TO ADDRESS EXISTING UNMET NEEDS AND PROVIDE SUFFICIENT CAPACITY FOR PROJECTED GROWTH, WHILE ALSO REPLACING UNITS EXPECTED TO EXIT THE HOUSING STOCK. This production target includes both the units needed for forecasted household formation and additional units required to rebuild vacancies and maintain housing quality over time.

Of these new units, approximately 500–560 should be new owner units (an average of 50–56 per year), reflecting continued demand for single-family and condominium ownership and long-term patterns of household formation in the region. Approximately 260–300 should be new renter units (an average of 26–30 per year), consistent with national and regional trends showing increasing renter demand among seniors, young professionals, and households priced out of ownership.

These production targets position the region to meet near-term growth needs, reduce cost burdens, expand housing choice, and restore a healthier balance between supply and demand during the 2025–2035 decade.

REGION-WIDE FORECAST (2035 – 2050)

RHS REGION-WIDE HOUSING PRODUCTION GOALS, 2035–2050

NEW HOUSING UNITS
1,200 UNITS

NEW OWNER UNITS
~800 UNITS

NEW RENTER UNITS
~400 UNITS

FROM 2035 THROUGH 2050, THE AVON–BROCKTON–STOUGHTON REGION WILL ENTER A PERIOD OF TRANSFORMATIONAL LONG-TERM HOUSING NEED AS POPULATION TRENDS SHIFT, THE WORKFORCE EXPANDS, AND HOUSING DEMAND CONTINUES TO OUTPACE SUPPLY. Over this 15-year horizon, the region is projected to add approximately 1,000 - 1,200 net new households, reflecting a 2.0 - 2.4 percent increase in total households. This translates to 65 to 80 new households per year, even before accounting for latent demand associated with years of underbuilding.

However, as described above, household growth in the region has long been constrained by the chronic shortage of housing relative to employment growth. Demographic projections count only the households already living in the region - not the many workers who currently commute from elsewhere due to limited housing options. Without addressing this structural undersupply, future household growth will continue to significantly underestimate the region's true housing demand and economic potential.

Our long-term housing demand forecast, therefore, incorporates not only projected population and household growth but also the region's need to remedy existing shortages, support anticipated employment expansion, and restore a balanced, healthy vacancy

rate that promotes affordability and housing stability. In this long-range framework, the RHS reinforces its goal to close the supply gap and ensure that housing availability does not remain a barrier to economic mobility, quality of life, or regional competitiveness.

THE AVON–BROCKTON–STOUGHTON REGION WILL NEED TO ADD APPROXIMATELY 1,150–1,300 NEW HOUSING UNITS (2035–2050) TO MEET LONG-TERM DEMAND, ADDRESS EXISTING UNMET NEEDS, AND ACCOMMODATE HOUSEHOLDS THAT WOULD OTHERWISE BE PRICED OUT OR FORCED TO LIVE OUTSIDE THE REGION. This projected demand includes units required for newly forming households, additional units needed to sustain a functional vacancy rate, and replacement of aging units expected to exit the housing stock by 2050.

Of these new units, approximately 750-850 should be new owner units (averaging 50–55 per year), reflecting continued long-term demand for ownership opportunities among families, move-up buyers, and older adults seeking accessible or downsized homes. Approximately 350-450 should be new rental units (averaging 23–30 per year), consistent with national trends showing increased renter demand among seniors, younger workers, and households unable to transition into homeownership due to rising costs.

These long-term production targets articulate a forward-looking regional vision: one that supports sustained economic growth, expands housing choice, stabilizes prices, and positions the Avon–Brockton–Stoughton region to thrive across the next generation. By aligning production with long-term needs, the region can build a more inclusive and competitive housing ecosystem for 2035–2050 and beyond.

Household Growth			
Time Period	Net New Households	Percent (%) Growth	Avg. Annual Household Growth
2025 - 2035	650 – 750 households	1.4 – 1.6%	65 – 75 per year
2035 - 2050	1,000 – 1,200 households	2.0 – 2.4%	65 – 80 per year

Total New Housing Units Needed		
Time Period	New Housing Units Needed	Purpose
2025–2035	760–850 units	Address unmet need, accommodate new households, restore vacancy, replace aging units
2035–2050	1,150–1,300 units	Long-term growth, reducing structural undersupply, stabilizing prices, and replacing older stock

Owner vs. Renter Production Targets				
Time Period	Owner Units Needed	Annual Avg.	Renter Units Needed	Annual Avg.
2025–2035	500–560 owner units	50–56 per year	260–300 rental units	26–30 per year
2035–2050	750–850 owner units	50–55 per year	350–450 rental units	23–30 per year

FORECAST BY MUNICIPALITY

Each municipality in the region will need to do its part to address the regional housing affordability crisis.

Households and Housing Units by Municipality, 2025-2035

Municipality	Units Needed 2025 – 2035	Owner Units	Renter Units	Annual New Housing Units Needed
Avon	29 – 32	19-21	10 - 11	3 per year
Brockton	557 – 622	366 – 410	190 – 219	56 – 62 per year
Stoughton	174 – 196	115 – 128	60 – 69	17 – 20 per year
Region Total	760-850	500-560	260-300	76-85 per year

Please see Appendix A (Comprehensive Housing Needs Assessment) for detailed explanation of housing demand forecast

AFFORDABLE HOUSING

If the existing share of households earning under 60% of the Area Median Income (AMI) remains constant through 2035, the Avon–Brockton–Stoughton (ABS) region is projected to add approximately 280–320 new lower-income renter households during the 2025–2035 period. Current income distributions show that extremely low-income renters ($\leq 30\%$ AMI) make up a disproportionately large share of the region’s renter population (39.0% in Avon, 35.5% in Brockton, and 28.9% in Stoughton), far exceeding the statewide average of 30.5%.

IF THE SHARE OF HOUSEHOLDS UNDER 60%-AMI REMAINS CONSTANT, THE AVON-BROCKTON-STOUGHTON-REGION WILL ADD

300–250

NEW LOWER-INCOME HOUSEHOLDS



PRODUCE

180–225

NEW LEGALLY RESTRICTED AFFORDABLE RENTAL UNITS (2025–2035)



WITH 25–30% OF ALL NEW HOUSING PRODUCTION BEING INCOME-RESTRICTED

Households in this income range earn the equivalent of \$25,000–\$35,000, depending on household size, which allows for monthly housing costs of \$625–\$875 under HUD affordability guidelines. Renter households earning 30 - 50% AMI, who represent an additional 20.9% of Brockton renters and 27.5% of Stoughton renters, face similar barriers, with affordable unit availability far below demand. Together, renters under 60% AMI represent well over half of all renter households in Brockton and more than two in five renters in both Avon and Stoughton, underscoring a region-wide shortage of deeply affordable rental housing.

Given these patterns, the ABS region must significantly expand the supply of deed-restricted rental units to prevent worsening rent burdens, crowding, and displacement. **To meet existing unmet need and projected lower-income household growth, the region should aim to produce approximately 180–225 new legally restricted affordable rental units between 2025 and 2035.** Producing at this level would begin to reverse documented CHAS gaps, particularly for extremely low-income renters who currently face the most acute mismatches between income and available units.

Achieving this target requires that 25–30 percent of all new housing built during 2025–2035 be income-restricted, aligning with Massachusetts’ affordability benchmarks and the ABS region’s specific economic and demographic needs.

LOOKING AHEAD (2035 – 2050)

Between 2035–2050, the ABS region’s lower-income population is expected to continue growing, driven by demographic aging, rising numbers of single-person and senior households, and broader labor-force dynamics in Brockton and the surrounding area. Based on household projections, the region is likely to add 350–400 new renter households earning under 60% AMI over this 15-year period. The share of renter households within this income band, already over one-third of renters in all three communities, will remain a substantial driver of demand for deeply affordable units.

Because the ABS region already experiences severe shortages of units affordable to households earning below 30% AMI, the long-term housing strategy must prioritize deeply affordable rental production, preservation of existing subsidized units, and expansion of senior-targeted affordable housing. **To support long-term stability and avoid accelerating displacement, the region should plan for an additional 230–275 deed-restricted affordable rental units between 2035 and 2050, focusing on units sized and priced for seniors, single adults, and cost-burdened lower-income renters.**

SENIOR HOUSING

The ABS region's senior population (age 65+) has expanded rapidly over the past decade, and this trend will intensify through 2035. Between 2013 and 2023, the number of households with at least one adult aged 65+ grew from approximately 12,780 to 16,067, an increase of more than 3,200 senior households region-wide. This growth is consistent with local demographic shifts showing rising senior shares in all three communities: Avon increasing from 9.9% to 13.5%, Brockton from 3.9% to 5.6%, and Stoughton from 8.9% to 17.9%, nearly doubling its senior household presence.

If these patterns continue, the ABS region is projected to add 1,300--1,500 new senior households between 2025 and 2035, driven by aging in place, new in-migration of older adults, and the continued aging of the large midlife population cohort. A significant share of these households will be renters with fixed or modest incomes who are more likely to face mobility limitations and cost burdens.

Based on current conditions in the region's legally restricted affordable housing inventory, where approximately 17% of all affordable units are reserved for seniors, the ABS region will need to add an estimated 180–210 new senior-designated affordable rental units between 2025 and 2035 to support demographic growth and begin addressing existing unmet needs among low-income seniors.

This growing need is shaped by three reinforcing regional factors:

- A rapidly aging population, especially in Stoughton and Avon, with continued steady growth expected in Brockton.
- High disability rates among older adults (24%–47%), increasing the demand for accessible, service-linked, and ground-floor units.
- A high concentration of older adults within the lowest income bands, particularly households earning below 30% AMI, where over 30% of all ABS renter households are located.

More broadly, the region's affordability challenges extend beyond seniors. To maintain the current distribution of low-income households and stabilize the rental market, the ABS region should aim to add approximately 220–260 new legally restricted affordable rental units (all ages) between 2025 and 2035. This represents about 25–30% of all new housing production expected during the decade, consistent with the region's high share of renters earning below 50% AMI and persistent shortages of deeply affordable units.

From 2035 through 2050, the ABS region's senior household population will continue expanding as the large cohort of adults currently aged 45–60 transitions into older adulthood. Based on demographic patterns over the past decade, the region is expected to add 1,800–2,000 senior households during this 15-year period, with the greatest increases occurring in Brockton and Stoughton.

AFFORDABLE HOUSING TARGETS FOR THE ABS REGION



190 affordable senior housing units



240 new legally restricted affordable renter units (2025–2035)

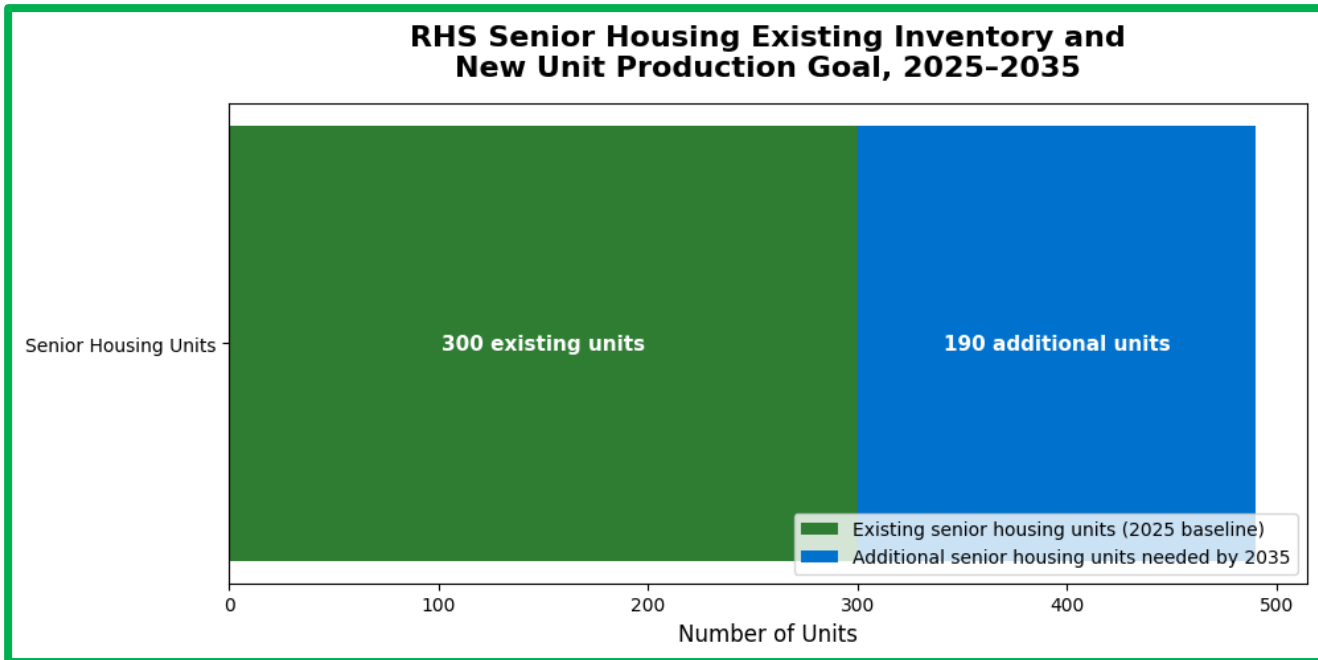
6%

of new housing units should be legally restricted affordable units

Maintaining the region's current ratio, where 17% of affordable units are senior-designated, would require the production of an additional 260–300 senior-restricted affordable rental units between 2035 and 2050. Producing these units will be essential as mobility limitations rise, disability prevalence increases, and more seniors rely on fixed incomes, unable to keep pace with rising rents.

Beyond senior-specific needs, the region must also plan for ongoing affordability challenges across all age groups. To support long-term housing stability, the ABS region should add approximately 300–350 additional income-restricted rental units (all ages) between 2035 and 2050, representing roughly 25–28% of expected total housing production during this period. This long-term investment will help prevent deeper cost burdens, reduce displacement risk for vulnerable populations, and ensure that the region remains livable and accessible for its growing senior population.

Regional Senior Housing Existing Inventory and New Unit Production Goal, 2025 - 2035



HOUSING TYPES

Regional Housing Production and Preservation Needs, 2025 – 2035; 2035 - 2050

ABS Region Housing Production & Preservation Needs (2025–2035 and 2035–2050)		
Category	2025–2035	2035–2050
Total New Housing Units Needed	760–850 units	1,150–1,300 units
New Owner Units	500–560 units	750–850 units
New Renter Units	260–300 units	350–450 units
Total New Affordable Rental Units	180–225 units	230–275 units
Affordable Units ≤30% AMI	55–85 units	80–110 units
Affordable Units 30–60% AMI	65–95 units	80–120 units
Affordable Units 60–80% AMI	40–60 units	50–60 units
Recommended Bedroom Mix*	40% 1BR (70–90 units)	
1 Bedroom	40% (70 – 90 units)	50% (115 – 140 units)
2 Bedroom	45% (80 – 100 units)	35% (80 – 95 units)
3 Bedroom	15% (25 – 35 units)	15% (35 – 40 units)
Senior-Designated Affordable Rental Units Needed	180–210 units	260–300 units
Affordability Share of All New Housing	25–30%	25–28%
Preservation Need (All Units)	350–450 units	400–500 units
Preservation Need: Senior Units	100–150 units	120–160 units
Preservation Need: Family Units (2–3 BR)	60–80 units	70–90 units

*Bedroom mix applies to new affordable rental units and is intended as a regional target to guide production rather than a prescriptive requirement for individual developments.

HOUSING MISMATCH ANALYSIS: WHERE THE REGIONAL HOUSING SYSTEM FALLS SHORT

“We are short on housing across the board, and every minute we wait, the gap is getting larger and larger.”
– Focus Group Participant

- Mismatch by Income and Affordability.** Across the region, housing costs have risen faster than incomes, especially for renters. Home prices in Avon and Stoughton have increased by roughly 57 percent over the last decade, while Brockton’s median home value has climbed by more than 75 percent, outpacing statewide trends. At the same time, renter and homeowner vacancy rates remain far below what is considered a healthy market, with homeowner vacancy at or below 0.6 percent and rental vacancy as low as 0 percent in Avon and 1.6 percent in Brockton. These tight conditions push prices up and leave very few options at turnover. CHAS data show that lower-income renter households (especially those below 60% AMI and, within that, households below 30% AMI) far outnumber the units affordable at their income levels, producing a substantial regional shortfall of deeply affordable units and a high rate of cost burden, more than 40 percent of renter households in Brockton and Stoughton pay over 30 percent of income for housing. Many of these households “rent up,” competing for units formally affordable to moderate-income households (60–100% AMI), while higher-income renters move down the cost spectrum in search of relative bargains. This “squeezing” effect leaves very few homes affordable to low- and moderate-income residents, even as the region remains a “relatively affordable” alternative to core Greater Boston markets.
- Mismatch by Household Size and Composition.** Household composition trends intensify pressure on a stock that does not match the size or configuration of many households. Despite statewide declines in

household size, all three communities saw increases in average household size between 2013 and 2023, driven by growing families, multigenerational living, and dynamic immigrant communities. Brockton, for example, has more than 31 percent of households with four or more people, well above the state average. At the same time, Avon and Stoughton are experiencing growth in single-person and senior households. Yet the housing stock is still dominated by single-family, 3-plus-bedroom homes, particularly in Avon and Stoughton. Larger low-income families struggle to find affordable rentals with enough bedrooms, often ending up in overcrowded or higher-cost units, while many seniors and one- or two-person households do not have enough options for smaller, lower-maintenance homes in the same communities where they have social ties. This produces a double mismatch: big households in units that are too small or too expensive, and older adults and smaller households “over-housed” in single-family homes they may not be able to maintain.

- **Mismatch by Tenure (Rental vs. Ownership).** Tenure patterns further highlight the mismatch between demand and available homes. Rental demand outpaces supply, especially in Avon and Stoughton, where zoning has long favored single-family ownership and where the rental stock is limited and often fully occupied. In Brockton, a larger and older multifamily stock provides more rental units, but many buildings face significant deferred maintenance and code issues, and competition is intense due to low vacancy and strong demand from working families, immigrant communities, and lower-income households displaced from higher-cost areas. Homeownership opportunities, particularly starter homes, are increasingly out of reach for first-time buyers and households without intergenerational wealth. Rising prices and limited inventory mean that moderate-income buyers compete with investors and higher-income households for a small pool of modestly priced homes, limiting pathways from renting to owning. This is especially acute for Black and Latinx households, who face both income disparities and ongoing barriers in lending and appraisal practices.
- **Mismatch by Accessibility, Age-Friendliness, and Condition.** As the region ages, its housing stock has not kept pace with the need for accessible, age-friendly homes. The Needs Assessment and stakeholder input highlight a limited supply of ADA-compliant or “visitable” units, both in the existing stock and in recent production. Seniors who might otherwise downsize into accessible rental or condo options instead remain in older single-family homes that may not be safe or affordable long term, while others face long waitlists for income-restricted senior housing. At the same time, much of the region’s older multifamily housing suffers from deferred maintenance and rising operating costs, which contribute to higher rents, poor quality conditions, and health and safety risks for lower-income tenants.
- **Geographic and Opportunity Mismatch.** Location matters deeply for access to jobs, schools, transit, and services. Brockton offers relatively stronger transit access and a broader mix of housing types close to jobs and services, but tight vacancy and rising costs mean that many lower-income households, including families of color, are pushed into older, lower-quality buildings or into crowded conditions. Avon and Stoughton, by contrast, have higher home values, more restrictive zoning, and fewer multifamily options; lower-income renters and new households often cannot find units at all, or must move further from transit and employment centers. This spatial imbalance reinforces racial and economic segregation and limits the ability of households to “move to opportunity” within the region.
- **Racial and Economic Equity Mismatches.** These structural mismatches fall hardest on lower-income residents and communities of color. The Needs Assessment documents higher cost-burden rates and more frequent overcrowding among Black, Latino, immigrant, and multi-racial households, who are disproportionately renters and more likely to reside in older, lower-quality housing in Brockton. Limited production of affordable units in Avon and Stoughton, combined with exclusionary zoning patterns, has concentrated low-income renters and people of color in a narrower set of neighborhoods and buildings, contributing to segregation and uneven access to high-resource areas.

Collectively, this analysis shows that the region does not simply need “more housing”; it needs different housing, deeply affordable rentals for households below 60% AMI, a better mix of unit sizes (both larger family units and smaller, accessible homes for seniors and single adults), more high-quality rentals in Avon and Stoughton, and

expanded pathways to affordable homeownership, especially for households of color. The Strategy's production and preservation targets, zoning reforms, and fair-housing oriented actions are therefore designed not only to add units, but to realign the housing system so that future supply matches the incomes, household sizes, tenures, and access needs of RHS residents.

Fiscal Conditions, Displacement Risk, and Implications for Housing Targets

Differences in local tax rates and property valuations across Avon, Brockton, and Stoughton directly shape housing affordability, displacement risk, and each community's capacity to support new housing production. These fiscal conditions reinforce the need for place-specific housing targets and tailored anti-displacement strategies within the Regional Housing Strategy.

In Avon, the combination of a high residential tax rate and high average single-family home values results in the region's highest average residential tax burden. For lower- and moderate-income homeowners, particularly seniors on fixed incomes, this fiscal pressure compounds rising home maintenance costs and property values, increasing the risk of financial strain, involuntary displacement, or forced downsizing. **As a result, the RHS prioritizes targeted housing production in Avon that emphasizes smaller-scale, lower-cost ownership and rental options, such as missing-middle housing, age-friendly units, and deed-restricted affordable housing. Anti-displacement strategies for Avon focus on stabilizing existing households through property tax relief, home repair assistance, and the preservation of naturally occurring affordable housing, alongside modest but strategic housing growth.**

Brockton's comparatively lower residential tax rate and broader tax base reduce per-household tax pressure, even as the city accommodates a higher share of the region's housing demand. This fiscal flexibility positions Brockton as the primary locus for new housing production in the RHS, particularly higher-density multifamily and mixed-use development near transit, downtown, and major corridors. However, increased production without complementary protections could accelerate displacement in historically lower-income neighborhoods. Accordingly, **RHS production targets for Brockton are paired with robust anti-displacement measures, including deeper affordability requirements, tenant protections, preservation of subsidized housing, and anti-speculation tools to ensure that new investment benefits existing residents.**

In Stoughton, moderate tax rates and higher-than-average home values create a balanced but increasingly fragile affordability environment. While the town has the capacity to support additional housing growth, especially near transit stations and commercial centers, rising valuations and tax burdens pose displacement risks for renters and moderate-income homeowners. The RHS therefore, **sets moderate housing production targets for Stoughton, coupled with strategies to expand diverse housing types while prioritizing preservation, inclusionary zoning, and income-restricted units to maintain long-term affordability.**

Taken together, the fiscal data underscore that housing production and anti-displacement must advance in tandem. Communities with higher tax burdens and smaller tax bases require targeted affordability and stabilization tools, while communities positioned to absorb greater growth must pair production targets with strong protections for existing residents. The RHS responds to these dynamics by aligning differentiated production targets with community-specific anti-displacement strategies, ensuring that regional housing growth supports both equity and fiscal sustainability.

Fiscal Conditions → RHS Housing Targets

Aligning housing production and anti-displacement strategies with local fiscal realities



Why Fiscal Conditions Matter

Property tax rates and valuations shape household costs, displacement risk, and municipal capacity to support new housing. The RHS aligns housing targets with these fiscal realities to promote equitable growth, affordability, and long-term community stability.



Avon

Stabilize + Right-Size Growth

Fiscal Context:

- High tax rate
- High home values

RHS Focus:

- Modest production
- Strong anti-displacement

- Missing-Middle Housing
- Age-Friendly Units
- Deed-Restricted Affordability
- Property Tax Relief
- Home Repair Assistance



Brockton

Lead Production + Protect Residents

Fiscal Context:

- Lower tax rate
- Broad tax base

RHS Focus:

- Largest regional share
- Multifamily Development
- Transit-Oriented Growth
- Deep Affordability Requirements
- Tenant Protections & Preservation



Stoughton

Balanced Growth + Preservation

Fiscal Context:

- Moderate tax rate
- Rising home values

RHS Focus:

- Moderate production
- Affordability safeguards
- Transit-Oriented Housing
- Mixed-Income Development
- Inclusionary Zoning
- Preserve Naturally Affordable Housing

RHS Principle:

*Housing production and anti-displacement strategies **must advance together.***

Communities with greater fiscal capacity absorb more growth, while communities facing higher tax burdens prioritize stabilization and affordability.

KEY TAKEAWAYS

The ABS Region Faces Severe Affordability Gaps for Extremely Low-Income Households ($\leq 30\%$ AMI). CHAS data indicate a profound mismatch between the number of households earning below 30% of AMI and the number of units affordable and available to them. The region has fewer than 400 units affordable at this income level across all three communities combined, compared to more than 3,000 renter households in the $\leq 30\%$ AMI band. This represents a deficit of over 2,500 deeply affordable homes, meaning that the vast majority of extremely low-income renters must rent units above their affordability range, rely on subsidies, or live in overcrowded or unstable housing. Units at this affordability level cannot be produced without significant public subsidy, including LIHTC, MRVP/Section 8, CPA, and local trust fund resources.

The Region Experiences a “Middle-Market Squeeze” Similar to Other High-Pressure Areas. Renters earning 30–60% AMI and 60–80% AMI face substantial competition for a limited supply of modestly priced housing. Downward pressure from higher-income renters, particularly those priced out of ownership, and upward pressure from lower-income renters create an environment where moderate-cost units are consumed rapidly, pushing middle-income renters into higher-cost units or out of the region entirely.

This squeeze is most acute in:

- Brockton, where nearly half of all renter households earn below 50% AMI.
- Stoughton, where moderate-income households (60–100% AMI) face some of the region’s steepest rent-to-income burdens.
- Avon, where the small rental market offers few units at any price point, resulting in a structural shortage.

To Close Current Gaps and Meet Future Demand, the ABS Region Needs to Add Approximately 760–850 New Housing Units Between 2025 and 2035. This near-term target accounts for population growth, household formation, the need for a healthier vacancy rate, and replacement of units lost to obsolescence. The region’s need is broad-based, requiring rental and ownership production across all three municipalities.

Production Must Be Distributed Across Housing Types to Support Changing Demographics and Market Conditions. Forecasts indicate the region should produce (2025–2035):

- 340–425 multifamily units, where most new affordability should be located
- 90–125 single-family detached units, supporting aging-in-place and move-up households
- 115–150 single-family attached units, diversifying attainable ownership options

This mix supports seniors, first-time buyers, young workers, and moderate-income families.

The Region Must Add 180–225 Deed-Restricted Affordable Rental Units Between 2025 and 2035. Affordable housing needs remain most acute for households earning $\leq 60\%$ AMI, which make up a disproportionately large share of the renter population in Brockton and rising shares in Avon and Stoughton. Targeted distribution of new income-restricted units should include:

- 55–85 units for extremely low-income renters ($\leq 30\%$ AMI)
- 65–95 units for very low-income renters (30–60% AMI)
- 40–60 units for moderate-income renters (60–80% AMI)

These levels ensure the region can begin reducing existing cost burdens rather than merely keeping pace with growth.

CHAPTER 5

COMMUNITY ENGAGEMENT

The RHS process included a robust engagement strategy that incorporated input from a variety of stakeholder groups, including elected officials, policymakers, public, private, and non-profit professionals in the housing space, employers, and Avon-Brockton-Stoughton residents. The major engagement activities that were conducted are described in this section.

350 PEOPLE ENGAGED THROUGH



1 COMMUNITY SURVEY



15 STAKEHOLDER INTERVIEWS



6 FOCUS GROUPS



2 PROJECT SUMMITS



1 PROJECT WEBSITE

The RHS process included three (3) distinct phases:

PHASE 1 – COLLECTIVE GOAL SETTING + REGIONAL HOUSING ANALYSIS. Presentation of findings on existing conditions related to the Avon-Brockton-Stoughton region's housing context; reflection and discussion related to discrimination in housing; and facilitated engagement exercises focused on goal setting for the RHS.

PHASE 2 – LOCAL POLICIES & PROGRAMS + VISIONING. Presentation and discussion of local housing policies and programs that municipalities and/or the Commonwealth have already implemented; visioning and engagement exercises to identify the core values and housing priorities; and identification of local housing strategies to address housing priorities.

PHASE 3 – HOUSING STRATEGIES & REPORT + IMPLEMENTATION. Facilitated discussions to refine strategies and identify implementation needs and partnerships.

FOCUS GROUPS

During the winter of 2026, OCPC organized six focus groups representing different stakeholders and identity groups that face distinct housing-related challenges in the region. The goals of the focus groups were to illuminate the experiences that individuals in each group face while navigating the regional housing market, as well as to identify existing actors and resources already supporting housing needs. The focus groups included: the Black community; the Hispanic/Latino community; employers; the LGBTQ+ and youth communities; the senior community; and residents under 80% AMI.

Key takeaways from across the focus groups are provided below:

While some areas of the region offer comparatively lower housing costs, these locations often lack frequent transit service, sidewalk connectivity, or nearby amenities such as grocery stores, medical care, and pharmacies. This mismatch creates barriers for residents who depend on public transportation for daily activities. Strengthening the relationship between housing production and transit access, particularly near BAT routes, commuter rail stations, and walkable village centers, will be essential to ensuring that new units support mobility, independence, and long-term housing stability for the region's most transportation-dependent households.

Lower-income residents and people of color in the ABS region often face significant barriers in securing high-quality housing in locations that meet their daily needs. In Brockton, where the region's highest concentration of transit access, social services, jobs, and community networks exists, rising rents and limited supply increasingly price out many households who rely on these resources the most. While new or less expensive housing options may be available farther from Brockton's core or in lower-density area of Avon and Stoughton, these locations typically offer fewer transit connections, limited walkability, and reduced access to essential services such as grocery stores, healthcare, and community facilities. As a result, lower-cost housing built on the periphery may not meet the needs of households that depend on proximity to transportation, employment, and supportive networks for economic mobility and long-term stability.

“Need for more education and outreach about the programs and services available to both renters and homeowners.” – Focus Group Participant

ACCESS TO HOUSING INFORMATION

Many residents in the ABS region who would qualify for housing assistance programs, such as MRVP, Section 8, RAFT, or local affordable units, often lack clear, accessible information about how to apply and what documentation is required. Residents consistently report that application processes are complex, difficult to navigate without support, and inconsistent across different agencies or properties. These challenges are especially acute among non-English speakers, households with limited digital access, seniors, and people with disabilities.

Language barriers in particular are a significant obstacle in Brockton and Stoughton, where large Cape Verdean, Haitian, Latino(a,e), and Portuguese-speaking communities report difficulty accessing translated materials, understanding eligibility requirements, and receiving updates on waitlists or application status. The result is that many eligible households remain disconnected from the programs designed to support them.

“So many people are becoming homeless for the first time and don’t know where to turn” Young woman from Avon

LEGACY OF RACIAL & ECONOMIC SEGREGATION

Historic patterns of racial and economic segregation continue to influence where people can live in the Avon–Brockton–Stoughton region. In Brockton, home to one of the largest and most diverse populations in the state, residents of color report experiences of being steered toward certain neighborhoods, discouraged from applying for specific rental units, or not provided the same level of information as white renters or buyers. These experiences echo long-standing discriminatory practices that restrict access to higher-opportunity areas.

Representation within real estate-related professions, including realtors, developers, loan officers, property managers, and appraisers, remains limited for people of color throughout the region. Residents consistently noted that greater representation in these sectors could help expand access, reduce bias, and build trust among households seeking rental or homeownership opportunities.

Affordable housing in the ABS region is also concentrated in limited areas, particularly within Brockton, which reinforces patterns of segregation and stigmatizes certain neighborhoods. Desegregating affordable housing and creating diverse, mixed-income communities needs to be a priority.

“The RHS should address the lack of [financial] education, training, and lending opportunities for POC interested in homeownership.” – Focus Group Participant

RENTER CONSIDERATIONS

The ABS region’s older rental housing stock, especially in Brockton’s triple-deckers and older multifamily buildings, often suffers from deferred maintenance, safety hazards, accessibility issues, and high energy costs. Lower-income renters are disproportionately affected, with limited leverage to request repairs and insufficient legal or financial resources to relocate. Residents report issues related to mold, plumbing failures, heating system malfunctions, and pest infestations in older buildings where reinvestment has been delayed.

Tenants in income-restricted units also face structural challenges. As their incomes rise, their rents increase accordingly, making it difficult to build savings or transition into homeownership. Residents repeatedly emphasized

the importance of flexible rental assistance, improved code enforcement, and new pathways to affordable homeownership as key strategies for upward mobility.

“Accessibility and education are key. It’s not affordable to live here. This living wage is insanity. This effort needs to go beyond this focus group.” – Focus Group Participant

HOMEOWNERSHIP CONSIDERATIONS

Homeownership remains out of reach for many residents across the region, particularly first-generation homebuyers and households without access to intergenerational wealth. During focus groups and public engagement sessions, residents reported losing bidding wars to investor purchasers or buyers able to submit cash offers, especially prevalent in Brockton’s for-sale market.

Many of the homes that are affordable to first-time buyers require significant repairs or full system upgrades before they are livable. This includes issues such as outdated electrical and heating systems, roof deterioration, and energy inefficiency. Without access to down-payment assistance and post-purchase repair capital, many prospective buyers are locked out of the market entirely.

Income restrictions in some first-time homebuyer programs further complicate access. Programs with more flexible eligibility (such as STASH) are viewed as critical tools to expand homeownership opportunities for Black, brown, immigrant, and lower-income residents across the ABS region.

“Navigating the homebuying process was an emotional rollercoaster. They speak a different language than we do.” – Focus Group Participant

CONSIDERATIONS FOR SPECIFIC HOUSEHOLD TYPES

Residents across the Avon–Brockton–Stoughton region have diverse and evolving housing needs shaped by age, household size, cultural norms, and family structure. Engagement participants emphasized the importance of ensuring that the region’s affordable housing strategies reflect the needs of the populations most affected by rising costs, limited supply, and barriers to access. Key considerations include:

- **INTERGENERATIONAL HOUSEHOLDS.** Intergenerational living is common in many communities across the ABS region, particularly among immigrant households, lower-income families, and households of color. Brockton, in particular, has a high share of larger renter households, reflecting cultural norms around multigenerational living and economic necessity in a high-cost market. These households often require larger units (2–3+ bedrooms), yet much of the new affordable rental housing produced in the region consists of studios and one-bedroom units. Focus group participants emphasized the need to increase the supply of family-sized affordable units, including 3-bedroom apartments, accessible ground-floor units, and housing that supports multigenerational living arrangements.
- **SENIORS.** Demand for senior housing is rising rapidly across all three municipalities. Waiting lists for age-restricted affordable housing frequently exceed one year, longer in some cases, demonstrating that the supply of affordable senior units falls far short of demand. As the region’s population grows, participants emphasized the need for a stronger focus on aging in place, including: support for ADA and accessibility upgrades (ramps, bathroom modifications, stair alternatives); more one-bedroom and accessible multifamily units near transit and services; and expansion of supportive housing options for seniors with disabilities or fixed incomes. Seniors who cannot secure an affordable unit during long waitlist periods often face worsening mobility needs, declining income stability, or displacement.
- **VULNERABLE YOUNG PEOPLE, INCLUDING LGBTQ+ YOUTH.** Residents and service providers reported a lack of stable housing options for young adults aged 18–26, who often fall into gaps between youth and adult programs. LGBTQ+ youth, in particular, face heightened risks of housing instability, family rejection, and homelessness. First-time renters across the region, especially young people without rental history, credit scores, or co-signers, struggle to secure units in a competitive market. Participants highlighted the need for: transitional and supportive housing for housing-insecure young adults; affordable studio and 1BR units with flexible eligibility criteria; expanded rental assistance resources for youth without family support. These supports are essential to preventing homelessness and ensuring that vulnerable young adults have pathways to long-term stability.
- **LOW-TO-MODERATE INCOME HOUSEHOLDS.** Low- and moderate-income households across the Avon–Brockton–Stoughton region face significant challenges in securing stable, affordable housing. Rising rents in Brockton and limited rental options in Avon and Stoughton place lower-income households under increasing financial strain. CHAS data show that a substantial share of renters earning below 60% AMI are cost-burdened, paying more than 30% of their income on housing, with many paying more than 50%. This leaves households with little income for essentials such as transportation, healthcare, childcare, and food. Affordable rental units at 30–60% AMI are in especially short supply regionwide. As a result, low-income renters are often forced to rent units priced above their affordability range or remain in overcrowded or substandard conditions. Moderate-income households (60–100% AMI) also struggle to find homes they can afford, particularly for units suitable for families. Participants emphasized the need for a broader range of income-restricted units, missing-middle housing, energy-efficient homes, and supportive services to help households remain stably housed. Expanding the supply of both rental and ownership opportunities affordable to low- and moderate-income households is essential for economic mobility and regional stability.

- **UNHOUSED INDIVIDUALS AND HOUSEHOLDS.** The ABS region faces a growing need for housing and services for unhoused individuals and households, including those experiencing chronic homelessness, families temporarily doubled-up, youth experiencing instability, and residents cycling between hospitals, shelters, and motels. Brockton, as the regional center for services and shelter beds, experiences the highest concentration of unhoused individuals, placing strain on local nonprofits, emergency services, and community resources. Participants noted that rising rental costs, lack of affordable units at 30% AMI and below, and limited availability of supportive or transitional housing all contribute to homelessness risk. Many households become unhoused after job loss, rent increases, eviction, or the expiration of temporary assistance. Shelter and emergency resources are consistently at capacity, and long-term housing placements are often delayed by insufficient supply or restrictive eligibility criteria. Stakeholders emphasized the need for: permanent supportive housing, including units paired with case management; non-congregate shelter options for families, seniors, and people with disabilities; expanded rapid rehousing resources and diversion programs; stronger regional coordination; affordable housing production that prioritizes extremely low-income households

“We need more apartments, more shelter beds and more wraparound support. People shouldn’t have to fight for months just to find a room they can afford.” – Avon Resident in Shelter

STAKEHOLDER INTERVIEWS

Throughout the RHS process, the Project Team conducted one-on-one interviews with key private, public, and nonprofit housing stakeholders across the Avon–Brockton–Stoughton region. Interviewees included affordable and market-rate developers, local housing authorities, nonprofit service providers, real estate professionals, lenders, community development organizations, and municipal planning and inspection staff. Participants represented organizations with deep experience in housing development, rehabilitation, homelessness prevention, and rental assistance across the region and southeastern Massachusetts.

These conversations echoed many themes raised during public engagement and municipal meetings, while also providing important nuance about barriers, opportunities, and emerging trends affecting housing development and stability in the region. Key insights from interviews include:

Regional Affordable Housing Funding Tools Remain Limited and Difficult to Access. Stakeholders consistently noted that the ABS region lacks robust, flexible local funding sources to support affordable housing development. Unlike larger cities with active housing trust funds or local bond programs, Avon and Stoughton have limited funds dedicated to housing, and Brockton's resources are insufficient to meet regional need. Participants emphasized that state programs, particularly LIHTC, CPA-funded housing activities, and MassHousing financing, are essential but highly competitive, making it difficult for smaller-scale or emerging developers to secure capital. Interviewees also noted that reliance on LIHTC often limits the feasibility of small to mid-sized projects, including the types of developments most appropriate for infill sites, missing-middle housing, or NOAH (naturally occurring affordable housing) preservation in Avon and Stoughton. Stakeholders stressed the need for more flexible regional or local funding tools that can support rehabilitation, small-scale affordable housing, and homeownership development without requiring LIHTC.

Rental Assistance and Emergency Programs Are Essential but Threatened by Funding Instability. Stakeholders widely emphasized the importance of rental assistance programs, including RAFT, local eviction prevention programs, and nonprofit emergency funds, as critical tools for keeping households stably housed in the region. Brockton, in particular, has relied heavily on emergency rental assistance to prevent displacement among low-income households facing rising rents, unstable income, or unsafe housing conditions. Several interviewees expressed concern about the expiration of federal COVID-era rental assistance, which had previously provided a stabilizing force for renters and small landlords. Without continued investment, stakeholders anticipate a rise in evictions, increased homelessness, and greater instability for seniors, young adults, and immigrant households. Interviewees stressed the importance of sustainable state and local funding streams to maintain eviction prevention efforts, legal services, mediation, and targeted rental support programs.

Development Feasibility Is Constrained by Rising Costs, Limited Infrastructure, and Local Approvals . Developers and construction industry representatives highlighted rising construction costs, infrastructure constraints, and lengthy local permitting processes as major barriers to producing new housing, particularly in Avon and Stoughton, where public water, sewer, and transit access are limited in certain areas. Stakeholders noted that even when sites are appropriately zoned, infrastructure gaps, septic limitations, and high land costs often make smaller projects infeasible without subsidy. In Brockton, where zoning allows for greater density, stakeholders pointed to challenges related to aging utility systems, site remediation needs, and community hesitation about multifamily development. These issues can extend timelines and increase financial risk for both affordable and market-rate developers.

Preservation of Older Housing Stock Is a Growing Priority. Rehabilitation-focused organizations and local officials highlighted the severe deterioration of older multifamily buildings, particularly Brockton's triple-deckers and pre-1940 housing stock. They emphasized that NOAH preservation is essential, but financing for acquisition and rehabilitation is increasingly difficult, especially for small-scale property owners. Interviewees stressed the need for: lower-cost rehab financing; support for energy upgrades and electrification; and programs to help small landlords preserve affordability. Without intervention, the region risks losing some of its most affordable units to disrepair or speculative turnover.

COMMUNITY HOUSING SURVEY

To better understand resident experiences and perceptions of housing in the region, the Project Team conducted the RHS Vision & Goals Survey. The survey was open from July 2025 through September 2025 and offered residents and stakeholders an opportunity to share their views on local housing challenges, preferred types of development, priorities for investment, and attitudes toward future growth.

The survey was available online, in English, and was promoted through municipal newsletters, social media, partner organizations, and community events. Focus groups were scheduled for Non-Native English speakers. While the Project Team made efforts to distribute the survey widely, a total of 53 responses were received, a modest sample size given the region's population. Because of the low response count, the results are not statistically representative of the full ABS region and should be interpreted as directional community sentiment rather than definitive public opinion. However, the survey responses did align closely with themes raised in stakeholder interviews, public meetings, and listening sessions, making the results a meaningful supplement to other forms of engagement.

Survey respondents represent a cross-section of the three communities, with participation from residents in Avon, Brockton, and Stoughton. Respondents varied in age, income, tenure, and household composition, although consistent with many planning surveys, homeowners were slightly overrepresented, and respondents skewed toward older adults. While the sample size limits statistical analysis, the input provides valuable insights into the priorities and concerns held by engaged community members.

Why Residents Choose to Live in the ABS Region

Respondents described a range of reasons for choosing to live in the region. Many emphasized proximity to jobs, family networks, and long-standing ties to the community. Brockton residents frequently noted the city's cultural diversity and amenities, while residents in Avon and Stoughton pointed to schools, neighborhood character, and a strong sense of community. Several respondents highlighted affordability relative to other Greater Boston communities, though they also expressed concern about rising costs.

Housing Affordability as the Primary Concern

Across the survey, housing affordability emerged as the most influential factor in shaping residents' housing decisions. Many respondents reported struggling to afford their current rent or mortgage, and several noted difficulty finding homes within their price range. Younger adults and lower-income households were especially likely to report financial stress, echoing broader regional patterns of cost burden and the widening gap between local incomes and housing prices.

Mismatch Between Current Housing and Preferred Housing

Survey results indicated a clear gap between residents' current housing situations and their preferred options. Many renters expressed a desire for homeownership but cited high prices, limited inventory, and investor competition as major obstacles. Others stated that the region lacks sufficient options for seniors wishing to downsize or age in place, as well as for families seeking larger or more modern units. Several respondents noted that small multifamily buildings, duplexes, ADUs, and townhomes, types that often provide more attainable ownership or rental entry points, are not widely available in their communities.

Barriers to Securing Preferred Housing

More than half of respondents reported facing at least one barrier to obtaining their preferred housing type. The most common challenges were high costs, limited availability, and the competitive nature of the housing market. Some respondents described housing searches where viable units were quickly taken, while others noted long

waitlists for affordable or age-restricted housing. Accessibility issues were also frequently mentioned, with residents emphasizing that many existing homes lack features needed by seniors or people with disabilities.

Perceptions of Housing Availability and Attainability

Although nearly all respondents agreed that every ABS region resident should have access to affordable, safe, and appropriate housing, many indicated that this ideal is not currently being met. Respondents expressed concern about the lack of attainable options for low-income renters, working families, seniors, and young adults entering the housing market. Several noted that information about housing programs is difficult to find, and that eligibility requirements can be confusing or discouraging.

Community Values and Expectations for Action

Despite differing opinions on specific solutions, respondents demonstrated strong shared support for housing equity and expanded opportunity. Many believed that local governments, the private sector, and nonprofits all have a role to play in addressing housing shortages. Respondents expressed interest in zoning updates to allow more diverse housing types, expanding first-time homebuyer support, increasing affordable housing development, and strengthening tenant protections. These sentiments align closely with themes raised during stakeholder interviews and public meetings.

AFFORDABILITY IS THE TOP CONCERN

Most respondents struggled to afford housing or find choices within budget.

DESIRE FOR MORE HOUSING CHOICES

Interest in townhomes, duplexes, small multifamily, and senior-accessible units.

GAP BETWEEN CURRENT & PREFERRED HOUSING

Many renters want to own; seniors lack aging-in-place housing options.

LIMITED SAMPLE SIZE BUT CLEAR THEMES

Despite only 53 responses, results aligned with other public engagement findings.

COMMUNITY VALUES HOUSING EQUITY

Strong agreement that all ABS residents deserve safe, affordable housing.

Note: Survey results are directional due to low response count (53 respondents).

GUIDING PRINCIPLES

1. **Balanced Growth:** Encourage growth that respects the community's needs, maintains its unique character, and is responsive to the natural environment.
2. **Affordability:** Prioritize affordable housing solutions, with diverse housing types to accommodate a range of demographics, from young families to seniors.
3. **Environmental Stewardship:** Preserve and respect existing natural spaces, including forested land and wetlands, in alignment with citizen calls to maintain greenery and rural landscapes.
4. **Community Integration:** Ensure new developments foster a sense of community, while promoting diversity and inclusivity.
5. **Fiscal Responsibility:** Strive to keep taxes manageable to ensure housing affordability remains at the forefront.
6. **Quality Infrastructure:** Future housing efforts should incorporate sustainable infrastructures that improve transportation networks and protect against climate change.
7. **Enhance Accessibility:** Reflect a commitment to mobility by including walkable, bike-friendly paths and public transportation options in development plans.
8. **Employment Opportunities:** Enhance local economic vitality and attractiveness by aligning housing strategies with initiatives to grow employment opportunities locally.
9. **Active Engagement with Developers:** Work collaboratively with developers, offering incentives where applicable, to encourage the construction of varied, cost-effective housing options that connect with the region's vision.
10. **Consistent Improvement:** Regularly review strategies to ensure housing needs and infrastructure developments align with population trends, economic realities, and environmental sustainability goals.

CHAPTER 6

IMPLEMENTATION

This section includes the near-term goals and action plan for achieving the RHS vision for housing.

RHS 10-YEAR STRATEGIC ACTION PLAN

The Regional Housing Strategy (RHS) is organized around six overarching goals that collectively address housing production, affordability, preservation, equity, and long-term implementation capacity across the Avon–Brockton–Stoughton region. Together, these goals are supported by 64 distinct strategies, forming a comprehensive and actionable framework for advancing housing solutions over the next decade.

Importantly, this Action Plan is designed as a menu of options, not a fixed or mandatory set of required actions. Communities are encouraged to select, sequence, and adapt strategies based on local conditions, political readiness, fiscal capacity, and community priorities. Some strategies may be implemented regionally, while others may be pursued independently by individual municipalities. The intent is to provide flexibility while maintaining a shared regional vision.

Goal 1: Housing Production and Housing Choice				
<i>Increase the total number and type of safe, healthy, and environmentally friendly homes so that people at any stage of life and income will be able to find a place to live while meeting the projected need of 850 new homes by 2035</i>				
Strategy	Priority	Lead	Support	Timeframe
Strategy 1.1: Encourage infill development in underutilized residential parcels	High	Planning Departments	Planning Boards, Zoning Boards, Housing Trusts, OCPC	2025 - 2035 ²
Strategy 1.2: Implement density bonuses in Brockton's R-2 and R-3 zones	High	Brockton Planning Department	City Council, Affordable Housing Trust, Developers	2025 – 2027 ³ 2027 - 2037 ⁴
Strategy 1.3: Support cluster housing development in Stoughton's R-B and R-C zones	Medium	Stoughton Planning Department	Conservation Commission, Planning Board, Developers	2026 - 2030
Strategy 1.4: Leverage adaptive reuse of obsolete industrial buildings	High	Planning and Economic Development Departments	Property Owners, Developers, MassDevelopment, OCPC	2025 - 2035 ⁵
Strategy 1.5: Establish mixed-use zoning overlays in commercial areas	High	Planning Departments	Planning Boards, Business Owners, OCPC	2026 – 2028 ⁶ 2028 - 2045 ⁷
Strategy 1.6: Adopt model local inclusionary zoning ordinances	High	Planning Departments, municipal legislative bodies, town meeting	Planning Boards, Housing Trusts, Town Counsel	2026 - 2028

² Ongoing; extends into 2035 - 2050

³ Adoption

⁴ Production

⁵ Ongoing; extends into 2035 - 2050

⁶ Zoning

⁷ Buildout

Strategy 1.7: Create a “fast-track” permitting for affordable/senior housing.	High	Planning Departments, Planning Boards, Inspectional Services, Building Dept.	Affordable Housing Trusts, Town Administrator/Mayor	2026 - 2027 ⁸
Strategy 1.8: Establish pre-approved housing designs (e.g., small-scale infill, ADUs)	Medium	Planning Departments	Building Departments, OCPC	2026 - 2029
Strategy 1.9: Support modular and prefab construction	Medium	Planning and Economic Development Departments	Developers, State Agencies, Affordable Housing Trusts	2026 – 2035
Strategy 1.10: Update zoning codes to allow higher-density, ADUs, and mixed-use	High	Planning Departments	Planning Boards, Town Meeting/City Council, OCPC	2026 - 2029
Strategy 1.11: Conduct public workshops on housing needs and benefits.	Medium	Planning Departments	OCPC, Housing Advocates, Community (grassroots) Groups	2026 - 2031 ⁹
Strategy 1.12: Evaluate underdeveloped areas for future housing growth.	Medium	Planning Departments, DPW	School Departments, Emergency Services, Utilities, OCPC	2027 – 2028 ¹⁰

Goal 2: Housing Location

Build more homes in neighborhoods where people can easily access everything they need, including shops, schools, parks, jobs, safe walking and biking paths, and public transportation where available.

Strategy	Priority	Lead	Support	Timeframe
2.1 Promote TOD near MBTA Commuter Rail stations and key corridors	High	Brockton Planning Dept.; Local Planning Depts.	MBTA, OCPC, Developers, MassDOT	2026–2035 ¹¹
2.2 Revise zoning to support mixed-use development in town centers	High	Local Planning Departments	Planning Boards, Business Owners, OCPC	2026–2028 ¹² 2028–2035 ¹³
2.3 Allow residential uses in commercial districts (C zones, C-1/C-2)	High	Avon & Stoughton	Planning Boards, Zoning Boards, Developers	2026–2028

⁸ Launch

⁹ Periodic

¹⁰ Analysis; informs 2035 – 2050 growth

¹¹ Extends to 2050

¹² Zoning

¹³ Buildout

		Planning Depts.		
2.4 Redevelop obsolete industrial parcels for housing/mixed-use	High	Planning & Economic Development Depts.	Property Owners, Developers, MassDevelopment, OCPC	2025–2035 ¹⁴
2.5 Adopt form-based codes or walkability-focused overlays	Medium	Local Planning Departments	Urban Design Consultants, OCPC, Planning Boards	2026–2030
2.6 Create a regional map of priority growth areas	Medium	OCPC	Local Planning Depts., Utilities, State Agencies	2026–2027
2.7 Use surplus municipal land for mixed-income housing	High	Municipal Executives & Planning Depts.	School Depts., Housing Trusts, Developers	2025–2035
2.8 Invest in Complete Streets and bike/ped infrastructure	Medium	DPW & Planning Depts.	MassDOT, OCPC, Transit Agencies	2026–2035
2.9 Retrofit underutilized strip malls into mixed-use districts	High	Planning & Economic Development Depts.	Property Owners, Developers, MassDevelopment	2026–2035 ¹⁵
2.10 Permit backyard cottages in all residential zones	High	Local Planning Depts.	Planning Boards, Building Depts., Housing Trusts	2026–2028
2.11 Legalize starter homes in all residential zones	High	Local Planning Depts.	Planning Boards, Town Meeting/City Council	2026–2028
2.12 Eliminate minimum lot size requirements	Medium	Local Planning Depts.	Planning Boards, Zoning Boards, Legal Counsel	2026–2030

Goal 3: Housing Affordability

Provide housing stability for current and future residents by creating and maintaining homes that affordably meet their needs, therefore ensuring access and ability to stay within communities of opportunity.

Strategy	Priority	Lead	Support	Timeframe
3.1 Incentivize affordable housing through inclusionary zoning and density bonuses	High	Local Planning Depts.; Brockton Planning Dept.	Housing Trusts, Developers, Municipal Legislative Bodies	2026–2028 ¹⁶ 2028–2035 ¹⁷

¹⁴ Extends to 2050

¹⁵ Long-term opportunity (through 2050)

¹⁶ Adoption

¹⁷ Production

3.2 Encourage affordable senior housing in Stoughton through supportive zoning	High	Stoughton Planning Dept.	Council on Aging, Housing Authority, Developers	2026–2030
3.3 Promote ADUs and smaller units as naturally affordable housing	High	Local Planning Depts.	Planning Boards, Building Depts., Housing Trusts	2026–2028
3.4 Partner with developers to include income-restricted units in adaptive reuse projects	High	Planning & Economic Development Depts.	Developers, MassDevelopment, Housing Trusts	2026–2035 ¹⁸
3.5 Create or expand Community Land Banks / Land Trusts	Medium	Municipal Executives; Housing Trusts	Nonprofits, OCPC, Developers, State Agencies	2026–2035
3.6 Launch a regional home repair and weatherization program	High	OCPC (regional lead)	Municipalities, Housing Authorities, Energy Agencies	2026–2035
3.7 Fund a regional Housing Stabilization Fund	High	OCPC; Housing Trusts	Nonprofits, Legal Aid, Municipalities	2026–2035
3.8 Support cooperative and limited-equity housing models	Medium	Housing Trusts; Planning Depts.	Nonprofit Developers, Lenders, OCPC	2026–2035
3.9 Extend expiring affordable units to preserve affordability	High	Housing Authorities; Housing Trusts	Owners, Developers, State Housing Agencies	2025–2035
3.10 Repeal parking mandates for affordable housing	High	Local Planning Depts.	Planning Boards, Zoning Boards, Developers	2026–2028

Goal 4: Housing Security

Eliminate housing insecurity through the strengthening of diversion and emergency shelter systems and the long-term creation and preservation of homes appropriate for chronically unhoused residents and individuals.

Strategy	Priority	Lead	Support	Timeframe
4.1 Repurpose industrial sites for supportive and transitional housing near transit and services	High	Brockton & Avon Planning Depts.	Service Providers, Developers, MassDevelopment, OCPC	2026–2035 ¹⁹
4.2 Integrate deeply affordable housing within mixed-use and infill projects	High	Local Planning Depts.	Developers, Housing Trusts, Service Providers	2026–2035
4.3 Prioritize zoning for shelters, transitional, and supportive housing	High	Local Planning Depts.	Housing Authorities,	2026–2028

¹⁸ Extends to 2050

¹⁹ Extends to 2050

			Service Providers, Zoning Boards	
4.4 Allow congregate and supportive housing in all residential districts	High	Local Planning Depts.	Planning Boards, Legal Counsel, Fair Housing Advocates	2026–2028
4.5 Expand housing-first models and supportive housing units	High	Housing Authorities; Regional Providers	State Agencies, Nonprofits, Healthcare Partners	2026–2035
4.6 Fund a mobile housing navigator team	High	OCPC (regional lead)	Housing Authorities, Nonprofits, Municipalities	2026–2035
4.7 Coordinate a regional eviction prevention coalition	High	OCPC	Legal Aid Orgs., Housing Counselors, Municipalities	2026–2035
4.8 Provide financial, counseling, and legal support to renters	High	Housing Authorities; Nonprofits	Legal Aid, Municipalities, Philanthropy	2025–2035
4.9 Enable shared and flexible housing models (ROOM Act-inspired)	Medium	Local Planning Depts.	Housing Advocates, Legal Counsel, State Agencies	2026–2030

Goal 5: Fair Housing and Engagement				
<i>Foster inclusive communities and affirmatively further fair housing in every neighborhood while communicating equitably and effectively across the region.</i>				
Strategy	Priority	Lead	Support	Timeframe
5.1 Revise exclusionary zoning practices that limit multifamily or affordable housing	High	Local Planning Depts.	Planning Boards, Municipal Legislative Bodies, OCPC	2026–2028
5.2 Use GIS mapping and public engagement tools to identify priority rezoning areas	High	OCPC (regional lead)	Local Planning Depts., Community Orgs., Housing Advocates	2026 - 2027 ²⁰
5.3 Create multilingual, accessible outreach materials	High	OCPC; Local Planning Depts.	Community-Based Orgs., Translation Services	2026–2035

²⁰ Initial; ongoing updates

5.4 Require fair housing review of zoning amendments and new developments	High	Municipal Legislative Bodies	Planning Depts., Fair Housing Counsel, Legal Advisors	2026–2028
5.5 Develop and maintain a regional fair housing assessment and implementation plan	High	OCPC	Municipalities, Housing Authorities, Advocacy Groups	2025–2035 ²¹
5.6 Support tenant associations and housing advocacy groups	Medium	Housing Trusts; Nonprofits	Municipalities, Philanthropy, OCPC	2026–2035
5.7 Launch a youth engagement initiative on housing planning	Medium	OCPC; School Districts	Youth Orgs., Planning Depts., Community Groups	2026–2035
5.8 Provide equity and anti-displacement training for staff, boards, developers	High	OCPC (regional coordinator)	Fair Housing Orgs., Legal Experts, State Agencies	2026–2035
5.9 Strengthen local fair housing laws and enforcement mechanisms	Medium	Municipal Legislative Bodies	Fair Housing Agencies, Legal Counsel, State Partners	2026–2035

Goal 6: Funding Sources and Partnerships

Create and sustain long-term funding sources and partnerships to advance housing production, preservation, and regional coordination.

Strategy	Priority	Lead	Support	Timeframe
6.1 Establish or expand local affordable housing trust funds	High	Municipal Legislative Bodies	Housing Trusts, Planning Depts., Municipal Finance Staff	2026–2028 ²²
6.2 Utilize TIF for affordable housing near employment centers and transit	High	Municipal Executives; Planning Depts.	Economic Development Depts., Developers, Finance Staff	2026–2035
6.3 Seek state and federal grants for zoning updates and housing strategies	High	OCPC (regional lead)	Municipalities, State Agencies, Consultants	2026–2035

²¹ Ongoing; regular updates

²² Establishment (if necessary); ongoing

6.4 Partner with developers to incentivize mixed-use and adaptive reuse projects	High	Planning & Economic Development Depts.	Developers, MassDevelopment, Housing Trusts	2026–2035 ²³
6.5 Offer grants or low-interest loans for energy-efficient upgrades	Medium	Housing Trusts; Municipal Energy Depts.	Utilities, State Energy Programs, Nonprofits	2026–2035
6.6 Establish or grow loan programs for low- to moderate-income homeowners	High	Housing Trusts; Housing Authorities	Lenders, State Agencies, Nonprofits	2026–2035
6.7 Pursue Chapter 40R Smart Growth Zoning Districts	High	Local Planning Depts.	EOHLC, OCPC, Planning Boards	2026–2030
6.8 Coordinate regional LIHTC applications	High	OCPC (regional coordinator)	Developers, State Housing Agencies, Municipalities	2026–2035
6.9 Establish a regional housing implementation task force	High	OCPC	Municipal Leaders, Housing Advocates, Developers	2026–2027 ²⁴
6.10 Partner with major employers and anchor institutions	Medium	Municipal Executives; OCPC	Employers, Hospitals, Colleges, Developers	2026–2035
6.11 Offer workshops, counseling, and financial assistance to first-time homebuyers	Medium	Housing Trusts; Nonprofits	Lenders, Employers, Municipalities	2025–2035
6.12 Launch a regional housing production technical assistance program	High	OCPC	Municipalities, Nonprofit Developers, State Agencies	2026–2035

GOALS AND STRATEGIES

The Regional Housing Strategy (RHS) for Avon, Brockton, and Stoughton establishes a coordinated, data-driven framework to address persistent housing shortages, affordability gaps, and inequities across the region. Grounded in the Housing Needs Assessment, Housing Mismatch Analysis, stakeholder interviews, and community engagement, the RHS recognizes that the region’s housing challenges are structural and interconnected, requiring coordinated action across municipalities, sectors, and time horizons.

Goal 1: Housing Production and Housing Choice focuses on aligning the region’s housing supply with current and future household needs. The Strategy prioritizes both new housing production and

²³ Extends to 2050

²⁴ Launch; ongoing

preservation, emphasizing small-scale infill, missing-middle housing, adaptive reuse, and preservation of naturally occurring affordable housing. By expanding the range of housing types, particularly smaller units, family-sized rentals, senior housing, and attainable ownership options, the RHS seeks to correct long-standing mismatches between household size, income, and available housing. Production and preservation targets are calibrated to regional growth projections, affordability gaps, and the aging housing stock, ensuring that new investment delivers the types of homes the region most needs.

Goal 2: Housing Location and Access to Opportunity advances a place-based approach that concentrates new housing in walkable, transit-accessible, and amenity-rich areas. Strategies promote transit-oriented development near Brockton's MBTA Commuter Rail stations and key corridors in Avon and Stoughton, mixed-use redevelopment of commercial districts, and reuse of obsolete industrial and retail sites. By aligning zoning, infrastructure, and public investment, the RHS seeks to expand housing options in high-opportunity locations while reducing transportation costs, supporting local businesses, and minimizing displacement pressures.

Goal 3: Housing Affordability and Preservation addresses the region's most acute housing gaps, particularly for renters earning below 60% AMI, seniors, and first-time homebuyers. Strategies include inclusionary zoning, density bonuses, reduced parking requirements, and incentives for affordable for-sale housing. The RHS also emphasizes long-term affordability through Community Land Trusts and Land Banks, extension of expiring affordability restrictions, cooperative and limited-equity housing models, and targeted preservation efforts. Regional programs for home repair, weatherization, and housing stabilization further protect existing residents and housing stock from displacement and loss.

Goal 4: Housing Security prioritizes preventing homelessness and stabilizing households experiencing the greatest vulnerability. The Strategy advances housing-first principles through expanded supportive and transitional housing, integration of deeply affordable units into mixed-use and infill projects, and repurposing of underutilized sites near transit and services. Regional coordination around eviction prevention, legal aid, emergency assistance, and housing navigation strengthens the safety net while reducing reliance on emergency responses. Zoning reforms ensure that shelters, congregate housing, and supportive housing are permitted across the region, supporting equitable distribution of housing security resources.

Goal 5: Fair Housing and Engagement embeds equity and inclusion at the core of the RHS. Strategies focus on revising exclusionary zoning, strengthening fair housing review and enforcement, and using data and community engagement to guide equitable rezoning decisions. Multilingual outreach, tenant and community advocacy support, youth engagement, and regular equity and anti-displacement training ensure that residents most affected by housing challenges are meaningfully involved in shaping solutions. These actions advance the region's obligation to affirmatively further fair housing and expand access to high-opportunity neighborhoods.

Goal 6: Funding Sources and Partnerships provides the implementation backbone for the Strategy. The RHS calls for expanded local housing trust funds, coordinated use of tools such as Tax Increment Financing and Chapter 40R, regional alignment of LIHTC applications, and pursuit of state and federal grants to support zoning reform and housing production. Partnerships with developers, employers, anchor institutions, nonprofits, and service providers are essential to leveraging resources at scale. A regional housing implementation task force and technical

assistance program ensure sustained coordination, accountability, and capacity-building across municipalities.

Collectively, Goals 1 through 6 establish a comprehensive roadmap for addressing housing supply, affordability, stability, and equity in the Avon–Brockton–Stoughton region. By coordinating land use policy, investment, and engagement across jurisdictions, the RHS positions the region to move from fragmented responses toward a shared, long-term strategy that supports inclusive growth, economic resilience, and housing opportunity for all residents.

Goal 1: Housing Production and Housing Choice

Create or preserve approximately 1,600–1,900 homes across the ABS region by 2035, including 760–850 new homes in the 2025–2035 decade and 850–1,050 homes preserved or rehabilitated, with an emphasis on affordability, aging housing stock, and small-scale infill development.

Looking further ahead, from 2035–2050, the region should plan for an additional 900–1,050 new homes, positioning the ABS region to meet long-term household growth, reduce cost burdens, and address structural housing shortages identified in the Housing Mismatch Analysis.

Strategies:

Strategy 1.1: Encourage infill development in underutilized residential parcels in Avon, Stoughton, and Brockton, ensuring design guidelines maintain neighborhood character.

Infill development represents one of the most effective and context-sensitive ways to expand housing supply in the ABS region. Across all three municipalities, there are underutilized or oversized residential parcels, including vacant lots, deep lots, corner parcels, and properties with aging structures, that can accommodate additional housing without altering the overall character of established neighborhoods. By encouraging small-scale infill (such as duplexes, triplexes, cottage-style units, or small multifamily buildings), communities can incrementally add housing while minimizing infrastructure costs and disruption. Clear, locally tailored design guidelines, addressing height, massing, setbacks, materials, and landscaping, can ensure new development blends with existing neighborhoods and maintains community trust, while still allowing for modest increases in density.

Strategy 1.2: Implement density bonuses in Brockton’s R-2 and R-3 zones to incentivize the inclusion of affordable units in multi-family developments.

Density bonuses offer a powerful tool to align Brockton’s zoning capacity with the region’s acute affordability needs. By allowing additional units, height, or reduced parking requirements in exchange for income-restricted affordable housing, the City can make projects more financially feasible while delivering public benefits. This approach is particularly well-suited to Brockton’s R-2 and R-3 districts, where existing infrastructure, transit access, and market demand can support moderate multifamily density. Density bonuses should be calibrated to prioritize units affordable below 60% AMI and structured to provide predictability for developers, ensuring that affordability outcomes are achieved consistently without requiring lengthy negotiations.

Strategy 1.3: Support cluster housing development in Stoughton's R-B and R-C zones to increase housing supply while preserving open space.

Cluster housing allows residential units to be grouped on a portion of a site while preserving the remaining land as shared open space. In Stoughton, this approach can help balance the community's goals of maintaining environmental assets and rural character while responding to housing demand. Cluster development is particularly well suited to larger parcels in the R-B and R-C zones, where conventional large-lot zoning can limit housing yield. By permitting smaller lot sizes or attached units within clusters, Stoughton can increase housing supply, diversify unit types, and reduce land and infrastructure costs, while protecting natural resources and enhancing community amenities.

Strategy 1.4: Leverage adaptive reuse of obsolete industrial buildings across the three towns, especially near transit, to produce more residential units.

Adaptive reuse of underutilized or obsolete industrial and commercial buildings presents a major opportunity to expand housing without consuming additional land. Across Avon, Brockton, and Stoughton, former manufacturing buildings, warehouses, and outdated commercial structures, many located near transit corridors or employment centers, can be repurposed into loft-style apartments, mixed-income housing, or live-work units. These projects can preserve historic character, reduce demolition waste, and shorten development timelines. Strategic zoning flexibility, targeted incentives, and coordination with environmental remediation programs will be critical to unlocking these sites for housing production.

Strategy 1.5: Establish mixed-use zoning overlays in commercial areas (e.g., Avon's C-1/C-2, Stoughton Center, and Brockton's C-3) to support housing choice and supply.

Mixed-use zoning overlays can transform underperforming commercial corridors into vibrant, walkable districts that combine housing, retail, services, and employment. In Avon's C-1 and C-2 districts, Stoughton Center, and Brockton's C-3 areas, allowing residential uses above or alongside commercial spaces can significantly expand housing options, particularly smaller rental units and workforce housing, while strengthening local businesses. These overlays should permit higher densities, reduced parking requirements, and flexible building forms, and should prioritize pedestrian-friendly design and transit access.

Strategy 1.6: Adopt model local inclusionary zoning ordinances to require or incentivize affordable units in market-rate developments.

Inclusionary zoning provides a consistent framework for ensuring that new market-rate development contributes to local affordability goals. By adopting clear, predictable ordinances, tailored to local market conditions, the ABS communities can require or incentivize a share of new units to be affordable to low- and moderate-income households. Well-designed inclusionary zoning policies balance affordability requirements with feasibility, using tools such as density bonuses, fee alternatives, or reduced parking to offset costs. Regionally coordinated inclusionary policies can also reduce competition between municipalities and promote equitable housing distribution.

Strategy 1.7: Create a "fast-track" permitting process for projects that include affordable or senior housing.

Lengthy and uncertain permitting timelines increase development costs and discourage projects that serve priority populations. A fast-track permitting process, offering expedited review, coordinated interdepartmental meetings, and predictable timelines, can significantly improve the feasibility of affordable and senior housing developments. By prioritizing these projects, municipalities signal their commitment to addressing urgent housing needs while reducing carrying costs for developers. Fast-track programs should include clear eligibility criteria and performance standards to ensure transparency and accountability.

Strategy 1.8: Establish pre-approved housing designs (e.g., small-scale infill, ADUs) to reduce development costs and timelines.

Pre-approved housing designs allow municipalities to remove significant regulatory and design uncertainty for common housing types such as ADUs, duplexes, triplexes, and small multifamily buildings. By offering a library of pre-reviewed plans that meet zoning and building code requirements, communities can reduce soft costs, shorten permitting timelines, and encourage smaller-scale developers and homeowners to participate in housing production. This strategy is especially effective for infill development and incremental growth in established neighborhoods.

Strategy 1.9: Support modular and prefab construction to reduce development costs and facilitate rapid housing production.

Modular and prefabricated construction techniques can reduce construction time, labor costs, and material waste, making housing more affordable and predictable to deliver. Supporting these approaches, through zoning flexibility, procurement guidance, and education for local boards, can help the ABS region respond more quickly to housing demand. Modular construction is particularly well-suited to small multifamily buildings, senior housing, and supportive housing developments.

Strategy 1.10: Update local zoning codes to allow for higher-density developments, accessory dwelling units (ADUs), and mixed-use projects to increase housing supply.

Many existing zoning codes across the region limit housing supply by restricting density, prohibiting multifamily housing, or imposing large lot and parking requirements. Comprehensive zoning updates can modernize regulations to reflect current housing needs, enabling a wider range of housing types and densities in appropriate locations. Allowing ADUs, higher-density residential development, and mixed-use projects by right can significantly expand housing choice while reducing discretionary review and uncertainty.

Strategy 1.11: Conduct workshops and information sessions to educate the public and stakeholders about the benefits of diverse housing options and the need for increased housing supply.

Public understanding and support are critical to successful housing implementation. Educational workshops, design charrettes, and information sessions can help residents visualize different housing types, understand how housing shortages impact affordability, and see the connection between housing supply and community goals. These efforts should emphasize local data, real-world examples, and inclusive engagement to build trust and reduce misinformation.

Strategy 1.12: Evaluate underdeveloped areas within the towns for potential housing development, ensuring infrastructure and services can support new growth.

- **Incentivize developers to build affordable for-sale homes** through subsidies, tax incentives, or expedited permitting processes.
- **Support the creation or expansion of CLTs** to provide permanently affordable homeownership opportunities, separating land ownership from housing ownership to reduce costs.
- **Allow single-family home conversion** to duplex or triplex, by right

Strategic evaluation of underdeveloped or underutilized areas, such as surface parking lots, aging commercial sites, or large institutional parcels, can identify opportunities for future housing growth. This process should assess infrastructure capacity, environmental constraints, transit access, and proximity to services to ensure that new development is both feasible and sustainable. Proactive planning in these areas can guide private investment and reduce conflicts during project review.

Incentivize developers to build affordable for-sale homes through subsidies, tax incentives, or expedited permitting processes: Affordable homeownership opportunities are increasingly scarce in the ABS region, particularly for first-time buyers and households without generational wealth. Targeted incentives, such as gap financing, property tax abatements, infrastructure assistance, or expedited permitting, can help make affordable for-sale housing financially viable. These incentives should prioritize modestly sized homes, townhomes, and condominiums that meet the needs of local households.

Allow single-family home conversion to duplex or triplex, by right: Allowing by-right conversion of existing single-family homes into duplexes or triplexes provides a low-impact way to increase housing supply within established neighborhoods. This approach enables homeowners to create additional units for rental income, multigenerational living, or downsizing, while maintaining the residential character of neighborhoods. By-right approvals reduce regulatory barriers and encourage incremental, locally driven housing production that aligns closely with the region's housing mismatch and affordability needs.



A house built using pre-approved plans in Kalamazoo, MI. (Source: Rebekah Kik.)

Goal 2: Housing Location

Build more homes in neighborhoods where people can easily access everything they need, including shops, schools, parks, jobs, safe walking and biking paths, and public transportation where available.

Strategies:

Strategy 2.1: Promote transit-oriented development (TOD) near MBTA Commuter Rail stations in Brockton and Stoughton, and nearby transit corridors in Avon and throughout Brockton and Stoughton.

Transit-oriented development is a cornerstone strategy for aligning housing growth with access to jobs, services, and regional mobility. Brockton's Commuter Rail stations, Montello, Campello, and Brockton, present significant opportunities for higher-density, mixed-income housing within walking distance of transit. In Avon and Stoughton, TOD principles can be applied along key transit corridors and near existing or planned bus routes. By concentrating housing near transit, the region can reduce transportation costs for residents, expand access to employment opportunities, and support more sustainable development patterns. Zoning updates, parking reductions, and targeted incentives will be essential to unlocking TOD potential in these areas.

Strategy 2.2: Revise zoning to support mixed-use development in commercial areas (e.g., Avon's Main Street, Stoughton Center, Brockton's downtown) to co-locate housing with retail, jobs, and services.

Mixed-use development allows communities to maximize the value of centrally located commercial areas while creating walkable, vibrant places to live and work. Revising zoning in Avon's Main Street corridor, Stoughton Center, and downtown Brockton to allow residential uses alongside commercial and civic activities can significantly expand housing choice without displacing existing neighborhoods. Co-locating housing with retail and service supports local businesses, reduces vehicle dependence, and creates more inclusive centers where residents can meet daily needs within a short walk.

Strategy 2.3: Encourage residential uses in commercial districts by amending zoning to allow residential development in Stoughton's C zones and Avon's C-1/C-2 zones.

Allowing residential uses by right in commercial districts is a pragmatic response to changing retail markets and underutilized commercial space. In both Stoughton and Avon, commercial zoning districts contain parcels that are no longer fully viable for retail-only use. Amending zoning to permit residential or mixed-use development can help stabilize these areas, introduce new housing options—particularly apartments and townhomes—and make more efficient use of existing infrastructure. This approach also reduces development pressure on lower-density residential neighborhoods.

Strategy 2.4: Redevelop obsolete or underused industrial parcels into residential or mixed-use projects, prioritizing walkability and access to amenities.

Many former industrial sites across the ABS region are underused or vacant but remain well-located near transportation networks, employment centers, and utilities. Redeveloping these parcels for housing or mixed-use development can unlock significant housing capacity while avoiding greenfield

development. Prioritizing walkable site design, pedestrian connections, and proximity to services ensures that redevelopment projects contribute to complete, livable neighborhoods rather than isolated residential enclaves.

Strategy 2.5: Adopt form-based codes or overlay districts that focus on physical form and walkability, rather than strict use separation.

Form-based codes offer a flexible alternative to traditional zoning by emphasizing building form, scale, and public realm design instead of rigid land-use categories. Applying form-based codes or overlays in targeted areas, such as downtown Brockton, Stoughton Center, or key Avon corridors, can facilitate mixed-use and residential development that fits local context while promoting walkability and placemaking. This approach provides greater certainty about what development will look like, helping to build public confidence and streamline approvals.

Strategy 2.6: Create a regional map of priority growth areas with zoning and infrastructure readiness to guide housing investment.

A regional priority growth map can help align public investment, zoning, and private development around shared goals. By identifying areas with supportive zoning, infrastructure capacity, transit access, and proximity to services, the ABS region can proactively guide housing growth to locations best suited to accommodate it. This tool can also support grant applications, inter-municipal coordination, and transparent communication with developers and residents about where growth is expected and encouraged.

Strategy 2.7: Use surplus municipal land or public facilities (e.g., closed schools, vacant lots) for new mixed-income housing.

Surplus or underutilized public land presents a unique opportunity to advance housing goals at lower cost. Closed schools, excess municipal parcels, and vacant publicly owned lots can be repurposed for mixed-income or affordable housing, reducing land acquisition costs and enabling deeper affordability. These projects can serve as catalysts for neighborhood reinvestment and demonstrate public-sector leadership in addressing housing needs.

Strategy 2.8: Invest in Complete Streets improvements and bike/pedestrian infrastructure in growth areas to support livability

Transportation and housing planning are deeply interconnected. Investing in Complete Streets and active transportation infrastructure in designated growth areas ensures that new housing is supported by safe, accessible streets for pedestrians, cyclists, and transit users. Improvements such as sidewalks, crosswalks, bike lanes, lighting, and traffic calming enhance livability, reduce reliance on cars, and improve access to services—particularly for seniors, people with disabilities, and households without vehicles.

Strategy 2.9: Retrofit underutilized strip malls into mixed-use developments

Underperforming strip malls offer large, well-located sites that can be transformed into mixed-use districts with housing, services, and public space. Retrofitting these sites can introduce hundreds of new housing units while improving urban design and connectivity. This strategy is particularly effective in areas with existing parking excess and transit access, allowing for redevelopment without significant infrastructure expansion.

Analysis informed by the Metropolitan Area Planning Council's *Rethinking the Retail Strip* study identifies several underperforming strip-style retail properties in Stoughton with strong potential for mixed-use redevelopment. High-opportunity sites include portions of the Washington Street corridor, such as 217–265 Washington Street, 278–300 Washington Street, and 299 Washington Street, which rank highly due to their parcel size, existing commercial zoning, access to major roadways, and proximity to services. These sites are characterized by single-story commercial buildings and expansive surface parking areas that exceed current demand, creating opportunities for incremental reinvestment.

Retrofitting these properties could support modest to moderate housing production, generally in the range of 20–75 housing units per site, depending on parcel configuration, zoning allowances, and market conditions. These sites are well suited to mixed-income housing models, with a particular focus on households earning 60–80% of Area Median Income (AMI), such as working families, municipal employees, and downsizing seniors, while retaining flexibility to include deeper affordability (e.g., ≤50% AMI) or workforce and moderate-income housing (e.g., 80–100% AMI) as funding and policy tools allow. Phased redevelopment could introduce age-friendly and accessible housing above or alongside ground-floor retail, while enhancing pedestrian connectivity, improving site design, and optimizing stormwater management. Because these corridors are already developed and served by existing infrastructure, this strategy advances RHS housing targets by expanding housing choice and affordability over time without requiring prescriptive unit commitments, while strengthening local commercial districts and directing growth to underutilized land.

Strategy 2.10: Permit backyard cottages in all residential zones

Backyard cottages, also known as detached ADUs, provide a flexible and low-impact way to add housing within existing neighborhoods. Permitting these units in all residential zones allows homeowners to create housing for family members, caregivers, seniors, or renters, while generating supplemental income. Backyard cottages support multigenerational living, aging in place, and incremental housing growth without altering neighborhood character.

Strategy 2.11: Legalize starter homes in all residential zones

Starter homes, smaller, more modestly priced single-family homes or townhomes, have largely disappeared from the housing market due to zoning constraints and rising costs. Legalizing starter homes in all residential zones can help restore an important rung on the housing ladder, enabling first-time buyers and smaller households to enter homeownership. This strategy also supports demographic diversity and long-term community stability.

Strategy 2.12: Eliminate minimum lot size requirements in existing neighborhoods

Minimum lot size requirements often limit housing supply and drive up costs without delivering clear public benefits. Eliminating or reducing these requirements can enable lot splits, infill development, and the creation of additional units within existing neighborhoods. This approach supports more efficient land use, increases housing choice, and helps align zoning with contemporary household sizes and housing needs, while still allowing communities to regulate building form and design.

Goal 3: Housing Affordability

Provide housing stability for current and future residents by creating and maintaining homes that affordably meet their needs, therefore ensuring access and ability to stay within communities of opportunity.

Strategies:

Strategy 3.1: Incentivize affordable housing through inclusionary zoning and density bonuses in areas like Brockton's R-2/R-3 zones and infill parcels across the region.

Inclusionary zoning and density bonuses are essential tools for ensuring that new housing production contributes directly to affordability goals. In Brockton's R-2 and R-3 districts, where multifamily development is already permitted, density bonuses can allow additional units or height in exchange for income-restricted housing, improving project feasibility while delivering public benefits. Across Avon and Stoughton, inclusionary provisions tied to infill development can ensure that incremental growth includes affordable options rather than exclusively market-rate housing. These tools should be calibrated to local market conditions and structured to prioritize units affordable below 60% AMI, where the region's housing mismatch is most severe.

Strategy 3.2: Encourage affordable senior housing in Stoughton through supportive zoning for assisted living and age-restricted developments

Stoughton is experiencing rapid growth in its senior population, creating urgent demand for age-appropriate and affordable housing options. Supportive zoning that explicitly allows assisted living, congregate housing, and age-restricted multifamily developments can help address this need. By identifying appropriate locations, particularly near Stoughton Center, transit routes, and medical services, the Town can facilitate senior housing that supports aging in place, reduces isolation, and alleviates pressure on single-family homes that may no longer meet older residents' needs.

Strategy 3.3: Promote ADUs and smaller units as naturally affordable housing options for seniors, young adults, and single individuals.

Accessory dwelling units and smaller housing types offer "naturally affordable" options that align closely with the region's changing household sizes. For seniors, ADUs can support aging in place by allowing residents to downsize while remaining in their community or house caregivers nearby. For young adults and single individuals, smaller units provide entry-level housing options in a market otherwise dominated by larger, more expensive homes. Promoting these unit types through zoning reform, technical assistance, and streamlined permitting can help diversify the housing stock while maintaining neighborhood character.

Strategy 3.4: Encourage partnerships with housing developers to include income-restricted units in adaptive reuse projects.

Adaptive reuse projects, such as converting former industrial or commercial buildings into housing, offer unique opportunities to incorporate affordable units without competing for scarce residential land. By partnering with developers early in the planning process, municipalities can encourage the inclusion of income-restricted units through incentives such as density flexibility, reduced parking requirements, or expedited approvals. These partnerships can help ensure that redevelopment

benefits a broad range of households, including low-income renters and workers, while preserving existing buildings and neighborhood character.

Strategy 3.5: Create or expand Community Land Banks/Land Trusts by identifying and acquiring underutilized or vacant properties to be redeveloped into affordable housing units, ensuring long-term affordability.

Community Land Banks and Community Land Trusts (CLTs) provide powerful mechanisms for creating and preserving permanently affordable housing. By acquiring vacant, tax-delinquent, or underutilized properties, these entities can remove land from speculative markets and redevelop it for affordable homeownership or rental housing. Expanding land banking or CLT capacity in the ABS region can stabilize neighborhoods, support first-time buyers, and ensure that public investment yields lasting affordability rather than short-term gains.

Strategy 3.6: Launch a regional home repair and weatherization program for low-income homeowners to preserve the existing housing stock.

Preserving existing housing is as important as producing new units, particularly in a region with an aging housing stock. A regional home repair and weatherization program can help low-income homeowners, especially seniors, address deferred maintenance, improve energy efficiency, and remain safely housed. By pooling resources across municipalities, the ABS region can achieve economies of scale, reduce administrative barriers, and target assistance to households most at risk of displacement or housing loss.

Strategy 3.7: Fund a regional Housing Stabilization Fund to assist with rent arrears, emergency repairs, and preventing displacement.

Housing instability is often driven by short-term financial shocks, such as job loss, medical expenses, or unexpected repairs. A regional Housing Stabilization Fund can provide flexible assistance for rent arrears, emergency repairs, and other critical needs that threaten housing security. By preventing evictions and displacement, this fund can reduce homelessness, stabilize communities, and protect existing affordable housing stock, particularly for low-income renters and seniors on fixed incomes.

Strategy 3.8: Support cooperative and limited-equity housing models that offer long-term affordability and resident control.

Cooperative and limited-equity housing models provide alternatives to traditional rental and ownership structures, emphasizing long-term affordability and resident governance. Supporting these models can expand housing options for moderate-income households and foster community stability. Municipal support, through technical assistance, zoning flexibility, or financial incentives, can help overcome initial barriers and encourage the development of cooperative housing in appropriate locations across the region.

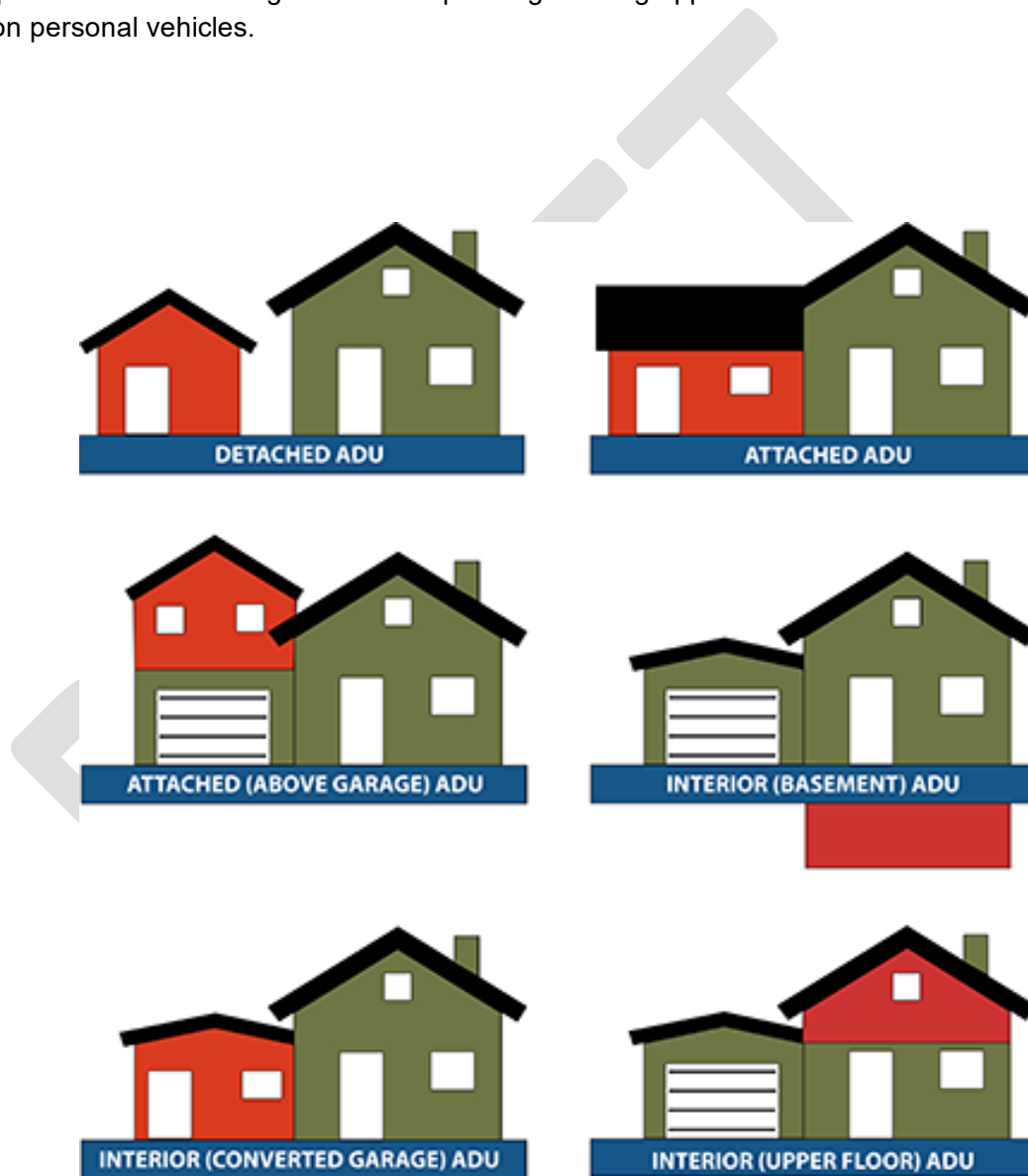
Strategy 3.9: Extend expiring affordable units to retain and preserve the current affordable homes we are at risk of losing.

Many of the region's existing affordable units are at risk of losing their affordability restrictions over time. Proactively extending affordability periods, through refinancing, rehabilitation assistance, or new regulatory agreements, is critical to preventing the net loss of affordable housing. This strategy

ensures that past public investments continue to serve low- and moderate-income households and reduces the need for costly replacement units.

Strategy 3.11: Repeal parking mandates for affordable housing.

Minimum parking requirements can significantly increase development costs and limit the feasibility of affordable housing, particularly in transit-accessible or walkable areas. Repealing or reducing parking mandates for affordable housing developments can lower construction costs, enable higher-density projects, and support more efficient land use. This approach aligns with broader transportation and climate goals while expanding housing opportunities for residents who may rely less on personal vehicles.



Goal 4: Housing Security

Eliminate housing insecurity through the strengthening of diversion and emergency shelter systems and the long-term creation and preservation of homes appropriate for chronically unhoused residents and individuals.

Strategies:

Strategy 4.1: Repurpose industrial sites for supportive and transitional housing near transit and services, especially in Brockton and Avon.

Underutilized industrial parcels offer some of the best opportunities for locating supportive and transitional housing at a scale that meets regional need. In Brockton and Avon, many of these sites are close to transit routes, employment centers, healthcare, and social services, critical factors for residents exiting homelessness. Repurposing these sites allows the region to create purpose-built housing with on-site services while minimizing land acquisition costs and avoiding displacement in residential neighborhoods. This strategy also aligns housing security investments with broader redevelopment and economic revitalization goals.

Strategy 4.2: Integrate deeply affordable housing within mixed-use and infill projects to serve individuals transitioning from homelessness.

Embedding deeply affordable units within mixed-use and infill developments promotes social integration and reduces the concentration of poverty. This strategy allows individuals transitioning from homelessness to live in stable, permanent housing alongside other residents, with access to jobs, services, and transit. Incentives such as density bonuses, reduced parking requirements, and project-based rental assistance can make these units financially feasible while advancing housing-first principles.

Strategy 4.3: Coordinate with emergency shelter and service providers to prioritize zoning for shelters, transitional, and permanent supportive housing across the region.

Zoning barriers often limit where shelters and supportive housing can be located, leading to overconcentration in a small number of neighborhoods. Coordinating with shelter operators, healthcare providers, and service organizations can help municipalities proactively identify appropriate zones and sites for these uses. Updating zoning to clearly allow shelters, transitional housing, and supportive housing across the region ensures that emergency and long-term housing solutions are distributed equitably and can respond quickly to changing needs.

Strategy 4.4: Ensure zoning allows for congregate and supportive housing types in all residential districts.

Congregate housing, group homes, and supportive housing serve residents with a range of needs, including seniors, people with disabilities, and individuals exiting homelessness. Ensuring these housing types are permitted by right, or with minimal review, in residential districts helps remove regulatory barriers and affirms fair housing principles. This approach supports inclusive communities and prevents the exclusion of vulnerable populations from certain neighborhoods.

Strategy 4.5: Expand housing-first models and supportive housing units for chronically homeless individuals.

Housing-first approaches, prioritizing permanent housing without preconditions, have proven effective in reducing chronic homelessness. Expanding supportive housing units paired with case management, behavioral health services, and healthcare coordination can significantly improve housing stability for chronically unhoused individuals. This strategy requires close coordination with service providers, housing authorities, and funders to ensure long-term operational support.

Strategy 4.6: Fund a mobile housing navigator team to help vulnerable households find and retain stable housing.

A mobile housing navigator team can provide hands-on assistance to households at risk of homelessness, including seniors, people with disabilities, and families facing eviction. Navigators help households identify available units, complete applications, secure subsidies, and access supportive services. By operating regionally, this team can reduce duplication, improve outcomes, and ensure consistent support across Avon, Brockton, and Stoughton.

Strategy 4.7: Coordinate a regional eviction prevention coalition of legal aid providers, housing counselors, and local governments.

Evictions are a leading driver of housing instability and homelessness. A regional eviction prevention coalition can coordinate legal assistance, mediation, rental assistance, and counseling services to intervene early when households face housing loss. By sharing data and resources, the coalition can improve efficiency, reduce evictions, and stabilize communities, particularly during periods of economic uncertainty.

Strategy 4.8: Provide financial assistance, counseling, and legal support to renters facing housing instability or eviction.

Many housing crises stem from short-term financial shocks rather than long-term inability to pay. Providing flexible financial assistance, coupled with counseling and legal support, can help renters resolve temporary challenges and remain housed. This strategy is especially important for low-income renters, seniors, and households with children, and should be coordinated with regional stabilization and prevention efforts.

Strategy 4.9: Enable Shared and Flexible Housing Models to Improve Housing Stability
(Inspired by the Restoring Options in Occupancy Models (ROOM) Act)

To expand affordable housing choices and strengthen housing stability, the region should pursue reforms that legalize and support shared housing models, including co-living and Single-Room Occupancy (SRO) housing. Drawing on principles outlined in the ROOM Act developed by the Institute for Justice, this strategy focuses on removing regulatory barriers that limit occupancy options rather than relying solely on public subsidy. Shared housing models provide inherently lower-cost rental options by allowing residents to lease private sleeping rooms with shared kitchens, bathrooms, and common space - an approach well-suited for low-wage workers, older adults, young adults, and individuals at risk of housing instability.

Local adoption of enabling zoning and permitting reforms can allow these housing types to be developed by right, particularly in multifamily, mixed-use, and commercial districts near transit and services. By restoring flexible occupancy models, while maintaining health and safety standards,

municipalities can increase housing supply, reduce overcrowding in informal arrangements, and create stable, legal housing options for households that are poorly served by conventional studio and one-bedroom units. For municipalities interested in pursuing this strategy, implementation actions are as followed:

Zoning & Use Reforms

- Amend zoning bylaws to explicitly allow shared housing, co-living, and SRO uses by right in:
 - Multifamily residential districts
 - Mixed-use and commercial corridors
 - Adaptive reuse of existing buildings (e.g., former offices, motels, or institutional uses)
- Define shared housing based on number of leaseholds or rooms, not familial relationship or household composition, to avoid discriminatory occupancy limits.
- Exempt shared housing from minimum unit size requirements that are designed for conventional apartments, while retaining building and fire safety standards.

Dimensional & Parking Flexibility

- Reduce or eliminate minimum parking requirements for shared housing developments, especially near transit or along commercial corridors.
- Allow flexible density calculations (e.g., per building rather than per unit) to support efficient reuse of existing structures.

Permitting & Review

- Establish ministerial (by-right) permitting pathways for compliant shared housing projects to reduce approval time and uncertainty.
- Allow internal conversions of existing buildings to shared housing without triggering special permits, provided life-safety codes are met.
- Develop a standardized review checklist to streamline approvals across departments (planning, building, fire, health).

Affordability & Stability Alignment

- Encourage affordability targeting primarily at $\leq 80\%$ AMI, with flexibility to serve households at $\leq 50\%$ AMI or workforce households up to 100% AMI, depending on funding sources.
- Prioritize shared housing as a housing stability and homelessness-prevention tool, including pathways for referrals from service providers where appropriate (without mandating supportive services).

Monitoring & Best Practices

- Track permits and units created under shared housing provisions to evaluate impacts on affordability, code compliance, and neighborhood outcomes.
- Coordinate regionally to share model bylaws, case studies, and implementation lessons learned.

GOAL 5: FAIR HOUSING AND ENGAGEMENT

Foster inclusive communities and affirmatively further fair housing in every neighborhood while communicating equitably and effectively across the region.

Strategies:

Strategy 5.1: Revise exclusionary zoning practices that limit multifamily or affordable housing to promote equitable housing access.

Exclusionary zoning practices, such as bans on multifamily housing or excessive dimensional requirements, limit housing choice and reinforce segregation. Revising these practices can expand access to high-opportunity neighborhoods, reduce disparities, and align local regulations with fair housing goals. This strategy is foundational to creating a more equitable regional housing system.

Strategy 5.2: Use GIS mapping and public engagement tools to identify priority areas for rezoning and ensure community voices are centered in decision-making.

GIS analysis can highlight areas with strong access to transit, jobs, schools, and services, helping communities identify where zoning changes can have the greatest impact. Pairing data-driven analysis with inclusive public engagement ensures that rezoning decisions reflect community priorities and address concerns about displacement and neighborhood change.

Strategy 5.3: Create multilingual, accessible outreach materials to engage diverse populations in zoning reform and housing planning.

Effective engagement requires communication that is accessible, culturally responsive, and multilingual. Developing materials in languages commonly spoken in the region and using multiple formats, digital, print, and in-person, helps ensure that residents who are often excluded from planning processes can meaningfully participate.

Strategy 5.4: Require fair housing review of zoning amendments and new housing developments to ensure compliance with AFFH principles.

Embedding fair housing review into zoning and development decisions helps identify and mitigate potential disparate impacts before policies are adopted. This proactive approach strengthens compliance with AFFH requirements and ensures that housing strategies advance equity rather than inadvertently reinforcing existing disparities.

Strategy 5.5: Develop a regional fair housing assessment and implementation plan, updated regularly to inform local actions.

A regional fair housing assessment provides a shared understanding of segregation patterns, disparities in access to opportunity, and systemic barriers. Regular updates ensure that local actions remain responsive to changing conditions and that progress toward fair housing goals can be measured over time.

Strategy 5.6: Support tenant associations and housing advocacy groups to build grassroots capacity in historically underserved areas.

Tenant associations and community-based organizations play a critical role in advocating for housing stability and equity. Supporting these groups through technical assistance, funding, and partnerships can strengthen resident voices and improve outcomes in neighborhoods facing the greatest housing challenges.

Strategy 5.7: Launch a youth engagement initiative to involve young residents in planning for future housing needs.

Engaging young people in housing planning builds long-term civic capacity and ensures that future housing strategies reflect the needs of emerging generations. Youth engagement initiatives can include workshops, school partnerships, and advisory roles, helping young residents understand housing challenges and contribute ideas.

Strategy 5.8: Provide regular equity and anti-displacement training for municipal staff, boards, and developers.

Training municipal staff, planning boards, housing officials, and developers on equity and anti-displacement strategies helps address systemic barriers and improve decision-making. Regular training ensures that policies are implemented consistently and with an understanding of their impacts on vulnerable populations.

Strategy 5.9: Strengthen local fair housing laws and enforcement mechanisms.

Strong fair housing protections and enforcement are essential to ensuring equal access to housing. Enhancing local laws, improving complaint processes, and coordinating enforcement across jurisdictions can help protect residents from discrimination and build trust in the housing system.

GOAL 6: FUNDING SOURCES AND PARTNERSHIPS

Create and sustain long-term funding sources and partnerships to advance housing production, preservation, and regional coordination.

Strategies:

Strategy 6.1: Establish or expand local affordable housing trust funds.

Local housing trust funds provide a flexible, dedicated source of funding for affordable housing development and preservation. Expanding or establishing trust funds allows municipalities to leverage state and federal resources and respond quickly to emerging opportunities.

Strategy 6.2: Utilize Tax Increment Financing (TIF) for affordable housing near employment centers and transit hubs.

TIF can be an effective tool for supporting affordable housing by capturing future tax revenue growth to fund development costs. Prioritizing affordable housing projects near jobs and transit ensures that investments support economic mobility and sustainability.

Strategy 6.3: Seek state and federal grants to support zoning code updates and implementation of affordable housing strategies.

State and federal grants can provide critical resources for updating zoning codes, conducting studies, and implementing housing strategies. Coordinated grant-seeking efforts can maximize funding and reduce administrative burden.

Strategy 6.4: Partner with regional and local developers to incentivize mixed-use and adaptive reuse projects.

Public-private partnerships can align municipal goals with developer expertise and capital. Incentivizing mixed-use and adaptive reuse projects helps deliver housing while revitalizing underutilized areas.

Strategy 6.5: Offer grants or low-interest loans for energy-efficient upgrades.

Energy-efficient upgrades reduce utility costs, improve housing quality, and support climate goals. Providing financial assistance for these upgrades benefits both homeowners and renters, particularly those with limited incomes.

Strategy 6.6: Establish or grow loan programs for low- to moderate-income homeowners.

Loan programs that support repairs and improvements help preserve existing housing stock and prevent displacement. Regional coordination can increase program reach and efficiency.

Strategy 6.7: Pursue Chapter 40R Smart Growth Zoning Districts.

Chapter 40R districts provide financial incentives for communities that adopt zoning allowing higher-density housing in smart growth locations. These districts can support TOD and mixed-income housing while generating state funding.

Strategy 6.8: Coordinate regional LIHTC applications.

Coordinating LIHTC applications across the region can align projects with shared goals, reduce competition among municipalities, and increase the likelihood of funding awards.

Strategy 6.9: Establish a regional housing implementation task force.

A regional task force can oversee implementation, coordinate partners, and track progress toward RHS goals. This body ensures accountability and sustained momentum.

Strategy 6.10: Partner with major employers and anchor institutions.

Employers and anchor institutions have a vested interest in housing affordability for their workforce. Partnerships can leverage private investment and support workforce housing initiatives.

Strategy 6.11: Offer workshops, counseling, and financial assistance to first-time homebuyers.

First-time homebuyer programs expand access to homeownership and build wealth for low- and moderate-income households. Targeted outreach ensures these programs reach those most in need.

Strategy 6.12: Launch a regional housing production technical assistance program.

Technical assistance can help smaller municipalities and nonprofit developers navigate complex housing development processes, increasing capacity and accelerating production across the region.

10-Year Action Plan: Implementation Considerations by Goal

The following implementation notes are intended to guide municipalities, regional partners, and other stakeholders in interpreting the 10-Year Action Plan and understanding the strategic logic behind each goal. While the action plan identifies specific strategies, timelines, and priorities, these notes provide additional context on how the recommended actions fit together, which strategies are intended to drive near-term progress, and which are designed to lay the groundwork for longer-term change through 2050. Taken together, they underscore that the Regional Housing Strategy is not simply a list of discrete actions, but a coordinated framework for advancing housing production, affordability, equity, and stability across the region.

Goal 1: Housing Production and Housing Choice

The strategies under Goal 1 are intended to expand overall housing supply and diversify the types of homes available across the region. Priority actions focus first on zoning reform, permitting efficiency, and affordability incentives that can unlock near-term housing production in locations where development is already feasible or where regulatory barriers are the primary constraint. In particular, reforms that allow infill development, mixed-use housing, adaptive reuse, and missing-middle housing can help communities add units more quickly while responding to local context and market demand.

A central premise of this goal is that new housing production should make better use of already developed land and existing infrastructure wherever possible. Strategies such as infill development, redevelopment of underutilized commercial parcels, and conversion of obsolete or underperforming buildings are intended to maximize housing yield while limiting the fiscal and environmental costs associated with greenfield development. These approaches also help reinforce town centers, support local businesses, and reduce development pressure on open space and environmentally sensitive land.

Several implementation strategies under this goal are specifically designed to reduce development costs and shorten project timelines. Fast-track permitting, pre-approved building designs, and modular or prefabricated construction can make smaller-scale housing projects more feasible, particularly in communities where limited staff capacity, high soft costs, or lengthy review processes often delay or discourage production. These tools are especially important for encouraging context-sensitive projects that may not otherwise move forward under conventional development conditions.

At the same time, many of the recommended actions are intentionally long-range in nature. Some strategies may not generate substantial housing production immediately, but they are critical to establishing the regulatory framework, market conditions, and public acceptance needed to support continued housing growth through 2035 and beyond. Public education and engagement are therefore essential components of implementation. Building community understanding around the need for more housing, the benefits of diverse housing types, and the importance of good design will be necessary to sustain political support and ensure that new development is both responsive to local concerns and aligned with broader regional goals.

Goal 2: Housing Location and Access to Opportunity

Goal 2 focuses on where housing is built and whether residents have equitable access to jobs, transportation, services, schools, and other community assets. The highest-priority actions under this goal are intended to direct housing growth to walkable, transit-accessible, and service-rich locations where households can reduce transportation costs and improve access to opportunity. By emphasizing housing in these areas, the RHS seeks not only to increase supply but also to improve the overall quality, sustainability, and equity of development patterns across the region.

Many of the strategies identified under this goal recognize that some of the region's greatest housing opportunities lie in areas that have historically been underutilized or planned primarily for auto-oriented commercial use. Transit-oriented development, strip mall retrofits, and the adaptive reuse of older industrial or commercial properties represent some of the highest-capacity opportunity areas for accommodating future housing growth. These locations often have strong long-term potential because they are already connected to infrastructure, employment centers, and transportation networks, yet may currently be constrained by outdated zoning or fragmented planning.

To unlock these opportunities, zoning reform in commercial corridors, mixed-use districts, and town centers is essential. These reforms can help rebalance housing and jobs, support revitalization, and create more complete neighborhoods where daily needs can be met without excessive dependence on private automobiles. The goal is not simply to add housing units, but to shape growth in a way that improves connectivity, supports economic vitality, and expands choices for households at different incomes and life stages.

Regional coordination is particularly important under this goal. Mapping priority growth areas, identifying shared infrastructure needs, and aligning local zoning with regional transportation and capital planning can help municipalities make more strategic decisions about where to focus growth. Many of these actions are inherently long-term and extend beyond the 2035 horizon of the action plan. As such, Goal 2 serves as a bridge between near-term zoning and planning reforms and the RHS's broader 2035–2050 vision for sustainable, climate-resilient, and opportunity-rich development.

Goal 3: Housing Affordability

Goal 3 recognizes that increasing supply alone will not be sufficient to address the region's housing challenges unless deliberate action is taken to create and preserve affordability. The strategies under this goal therefore prioritize both the production of new affordable housing and the preservation of existing affordable units. This dual emphasis reflects the understanding that preventing displacement and avoiding the loss of affordability are just as important as building new homes.

A number of the recommended strategies focus on embedding affordability into new development through regulatory and incentive-based tools. Inclusionary zoning, density bonuses, parking reform, and related measures are intended to ensure that market-rate growth contributes to broader affordability outcomes across the region. These tools can help communities capture public benefit from private development while expanding the range of housing options available to low- and moderate-income households.

At the same time, preservation-oriented strategies are essential to preventing a net loss of affordability. Home repair programs, housing stabilization funds, acquisition strategies, and efforts to extend expiring affordability restrictions all play a crucial role in maintaining the region's existing affordable housing stock. Without these interventions, many lower-cost homes and deed-restricted units may be lost over time, further deepening cost burdens and displacement pressures.

Goal 3 also emphasizes alternative ownership and stewardship models that can support long-term affordability and community control. Community Land Trusts, limited-equity cooperatives, deed-restricted homeownership opportunities, and related models offer important pathways for expanding access to stable, permanently affordable housing, particularly for first-time homebuyers and households historically excluded from homeownership. Because affordability challenges are persistent and cumulative, many of the actions under this goal are intended to continue well beyond

2035. Together, they are designed to build a durable affordability framework that remains effective through 2050 and beyond.

Goal 4: Housing Security

Goal 4 centers on the need to stabilize households, prevent homelessness, and expand the range of housing options available to people with the greatest housing needs. The highest-priority strategies under this goal focus on early intervention, supportive services, and the expansion of housing models that can provide immediate and lasting stability. This includes efforts to prevent eviction, assist households in crisis, expand supportive housing capacity, and improve access to temporary and permanent housing options across the region.

Zoning reform is an important but sometimes overlooked component of housing security. Shelters, transitional housing, emergency housing, and permanent supportive housing must be allowed either by right or through clear and predictable standards if communities are to respond effectively to homelessness and housing instability. When local zoning creates uncertainty, delay, or excessive discretionary review for these uses, it can limit the region's ability to provide timely and appropriate housing responses. For this reason, land use reform is a central implementation tool under this goal, not a separate issue.

Housing-first approaches and the expansion of supportive housing are especially important to addressing chronic homelessness and reducing long-term public costs. Stable housing paired with case management, behavioral health services, and other supports can improve outcomes for individuals and families while reducing strain on emergency systems, hospitals, law enforcement, and other public resources. The RHS, therefore, frames housing security not only as a moral and social imperative, but also as a practical and fiscally responsible strategy.

Regional coordination is also essential for successful implementation. Shared approaches to eviction prevention, housing navigation, stabilization funding, and service delivery can help strengthen local capacity and promote more consistent access to assistance across municipal boundaries. In addition, flexible and shared housing arrangements, including models inspired by ROOM Act principles, create lower-cost and more quickly deployable pathways to stability. These options may be particularly valuable for seniors, single adults, multigenerational households, and residents who need housing solutions that fall outside conventional market or subsidy models. Because the conditions that produce housing insecurity are ongoing, many of the actions under this goal are expected to continue beyond 2035 as part of a long-term housing stability framework.

Goal 5: Fair Housing and Engagement

Goal 5 focuses on advancing fair housing, reducing structural barriers to access and choice, and ensuring that housing decisions are shaped by meaningful, inclusive community engagement. The highest-priority strategies under this goal address longstanding exclusionary patterns in zoning, housing review, and local decision-making that can limit access to housing for protected classes and historically marginalized groups. These strategies are intended to move the region beyond compliance alone and toward a more proactive approach to affirmatively furthering fair housing.

A key component of this goal is the integration of fair housing considerations into local and regional decision-making processes. Fair housing review requirements, regular assessments, and monitoring mechanisms are intended to ensure that municipalities consider the equity implications of land use decisions, housing policies, and development approvals on an ongoing basis. These tools can help communities identify potential disparate impacts, address barriers before they become entrenched, and more consistently align local actions with AFFH principles.

Meaningful engagement is equally central to implementation. Multilingual outreach, accessible meeting formats, culturally responsive materials, and targeted engagement with underrepresented populations are necessary to ensure that residents who have historically been excluded from planning and housing processes are able to shape future decisions. The RHS treats engagement not as a one-time outreach task, but as an ongoing practice that strengthens legitimacy, improves policy outcomes, and builds community trust.

Goal 5 also emphasizes the importance of capacity-building. Supporting tenants, youth, grassroots organizations, and community-based leaders helps create the conditions for more sustained and representative participation in housing policy and planning. At the same time, training for municipal staff, elected and appointed boards, and developers is needed to address implicit bias, improve understanding of fair housing obligations, and reduce the risk of displacement or exclusionary outcomes. Because demographics, market conditions, and community needs will continue to evolve, this goal requires ongoing review, adaptation, and engagement well beyond 2035.

Goal 6: Funding Sources and Partnerships

Goal 6 provides the financial and institutional foundation needed to implement the other five goals of the Regional Housing Strategy. While Goals 1 through 5 identify what must be done to expand housing choice, affordability, stability, and equity, Goal 6 focuses on how that work will be funded, coordinated, and sustained over time. The highest-priority strategies under this goal therefore emphasize the creation of durable local funding sources, improved access to capital, and more effective alignment of public, private, and nonprofit resources.

A major emphasis of this goal is reducing fragmentation and competition among municipalities by encouraging regional coordination around funding and investment. Aligning LIHTC applications, sharing technical assistance, coordinating grant-seeking, and pursuing complementary rather than competing funding strategies can improve outcomes for the region as a whole. This is particularly important in a context where local capacity varies significantly and where smaller municipalities may struggle to access the resources needed to advance complex housing initiatives on their own.

Goal 6 also recognizes that public funding alone will not be sufficient to meet regional housing needs. Partnerships with employers, anchor institutions, mission-driven developers, financial institutions, and community-based organizations are essential to expanding the pool of available resources and advancing workforce, mixed-income, supportive, and affordable housing. These partnerships can help leverage land, capital, expertise, and political support in ways that strengthen implementation across all six goals.

In addition, the goal highlights the importance of programs that improve housing quality and reduce long-term household costs, including energy-efficiency upgrades, weatherization, and home repair assistance. These investments support not only housing stability and preservation, but also climate resilience and affordability over time. Finally, the coordination mechanisms proposed under this goal, such as a regional housing task force or similar implementation body, are intended to persist beyond 2035. Their purpose is to ensure continuity, accountability, and long-term regional collaboration as the RHS moves from planning to implementation and adapts to changing conditions through 2050.