Regional Housing Strategy

APPENDIX A: COMPREHENSIVE HOUSING NEEDS ASSESSMENT

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Introduction to the Housing Needs Assessment

Appendix A includes a comprehensive assessment of housing needs in the Avon-Brockton-Stoughton region and the context and factors that influence them.

Data presented in this report cover the most recent data available at the time of preparation. When available and relevant, information is presented on trends covering longer periods, extending back to 1990 in the case of demographic and employment trends. Primary data sources include the U.S. Census Bureau, independent analysis by Old Colony Planning Council (OCPC), and other state/city agency-provided data (EOHLC, MHP, etc.). The data used are the most reliable and available for assessing existing conditions. These standard sources provide a basis for consistent comparison with older data and form the basis for the best possible forecasts and future assessment and evaluation of this Housing Needs Assessment.

This report disaggregates data by race and ethnicity whenever possible and provides historical context to socio-economic disparities between American Indian or Native Alaskan, Black or African American, and other communities of color, and non-Hispanic or Latino(a,e) white populations. When using Census Bureau data to describe different racial and ethnic groups, this section includes only race (regardless of ethnicity) for American Indian or Alaska Native, Black or African American, Asian, Native Hawaiian or Pacific Islander, other races, and two or more races (referenced as multiracial in this section); only ethnicity (regardless of race) for Hispanic or Latino(a,e); and race and ethnicity for non-Hispanic or Latino(a,e) white (referenced as white throughout this report). As such, percentages and subtotals may not add up to total sums.

I. Addressing Projected Housing Needs

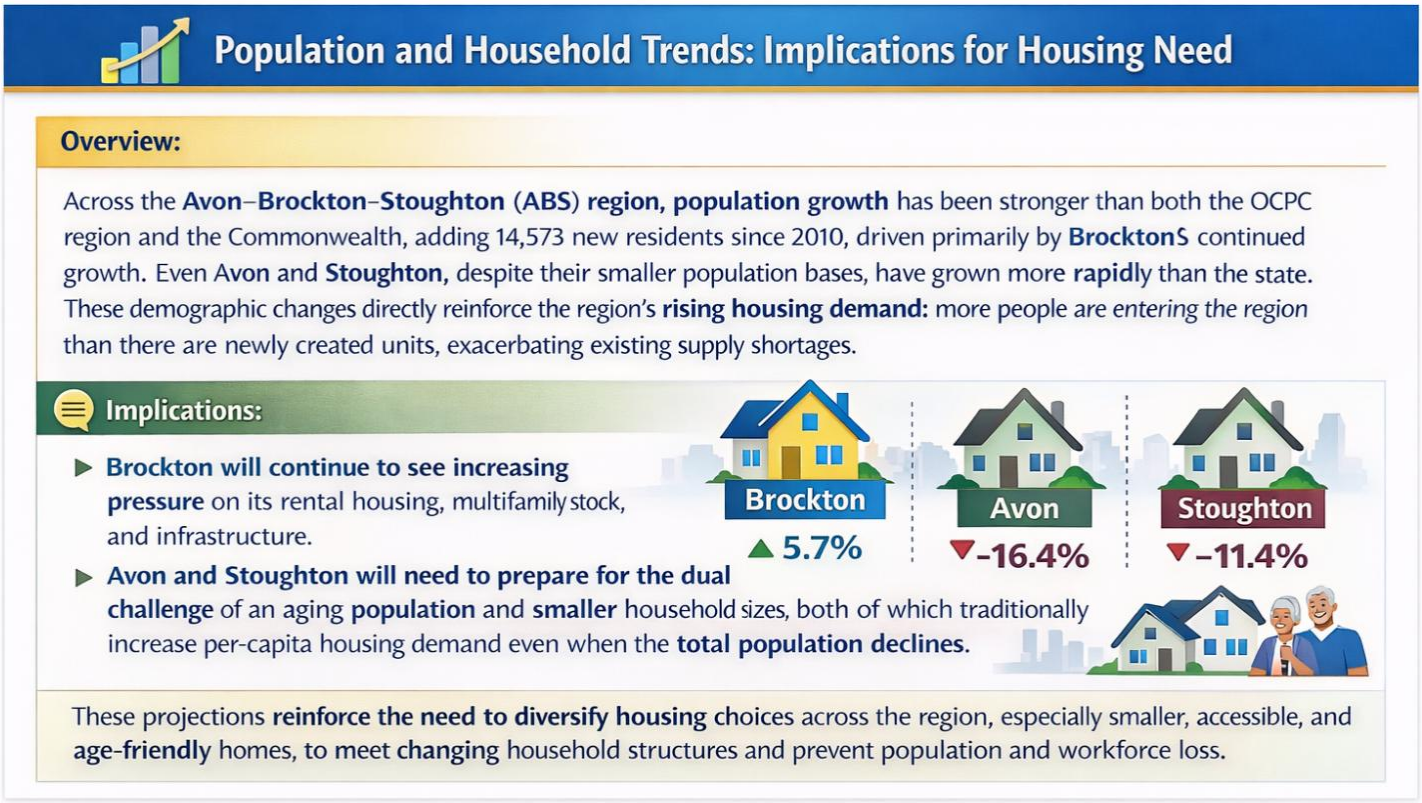
As the economy and population of Massachusetts and the Avon-Brockton-Stoughton region continue to grow and the housing crisis becomes more pronounced, so have the housing needs of the region, especially among groups that continue to face barriers to housing. This section describes Avon-Brockton-Stoughton 's housing needs to mitigate these issues.

Regional Housing Needs: Supply, Equity, and Economic Alignment

1. Increasing the housing supply and mix of housing types, tenure, and affordability
2. Promoting infill development and socioeconomic equity, protecting environmental and agricultural resources, and encouraging efficient development patterns
3. Promoting an improved intraregional relationship between jobs and housing
4. Balancing disproportionate household income distributions
5. Affirmatively furthering fair housing

II. Population, Households, and Employment Trends

This section describes trends in population, demographics, households, and employment that affect the residents and workers in the Avon-Brockton-Stoughton region. Data is taken from a variety of sources but is primarily based on Census and American Community Survey (ACS) data. In addition, this section pulls from the Bureau of Labor Statistics employment and wage data, future projections compiled by state agencies such as the Executive Office of Labor and Workforce Development (EOLWD), and other local sources.



Population and Age Groups

Population Change

Between 2010 and 2020, Avon grew at a rate of 9.7 percent, Brockton at 12.6 percent, and Stoughton at 8.6 percent, producing an overall population growth rate of 11.6 percent across the Avon- Brockton- Stoughton region. These growth rates, both as individual jurisdictions and throughout the region, outpace the population growth rates of the OCPC region (8.5 percent) and the Commonwealth (7.4 percent). During this period, the population across the three jurisdictions grew by a total of 14,573 individuals.

Table 1: Total Population, 1990-2020

TOTAL POPULATION						
					Change 2010-2020	
	1990	2000	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

Throughout the Avon-Brockton-Stoughton region, there are a total of 139,701 residents (2020). The largest proportion (75.6 percent) of these residents live in Brockton. Due to this, significant population growth within the City of Brockton over the last decade has substantially affected counts of the total population across the Avon-Brockton-Stoughton region. Still, Avon and Stoughton have similarly grown at high rates of their own over this period.

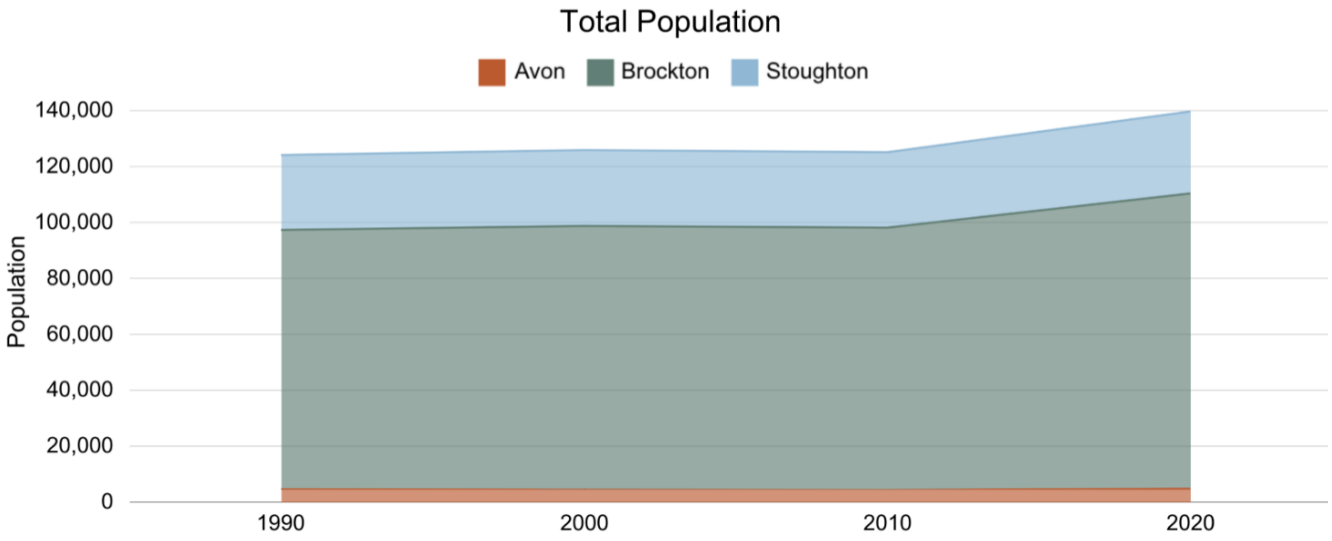


Figure 1: Regional Population, 1990-2020
Source: U.S. Census Bureau, 1990, 2000, 2010 & 2020 Census

The UMass Donahue Institute Vintage Population Projections indicate that the Avon-Brockton-Stoughton region will grow from 139,701 residents in 2020 to 141,602 residents by 2050, producing a total growth rate of 1.4 percent across the region. However, this growth is centralized within the City of Brockton, which is expected to grow by 5.7 percent. Meanwhile, the towns of Avon and Stoughton are expected to see population declines of 16.4 percent and 11.4 percent, respectively, by 2050. This projected decrease in population size is common to numerous suburban towns across the region and may be attributed to several factors, including aging populations, economic shifts, rising housing costs, an increase in remote work, and a growing preference for urban living.

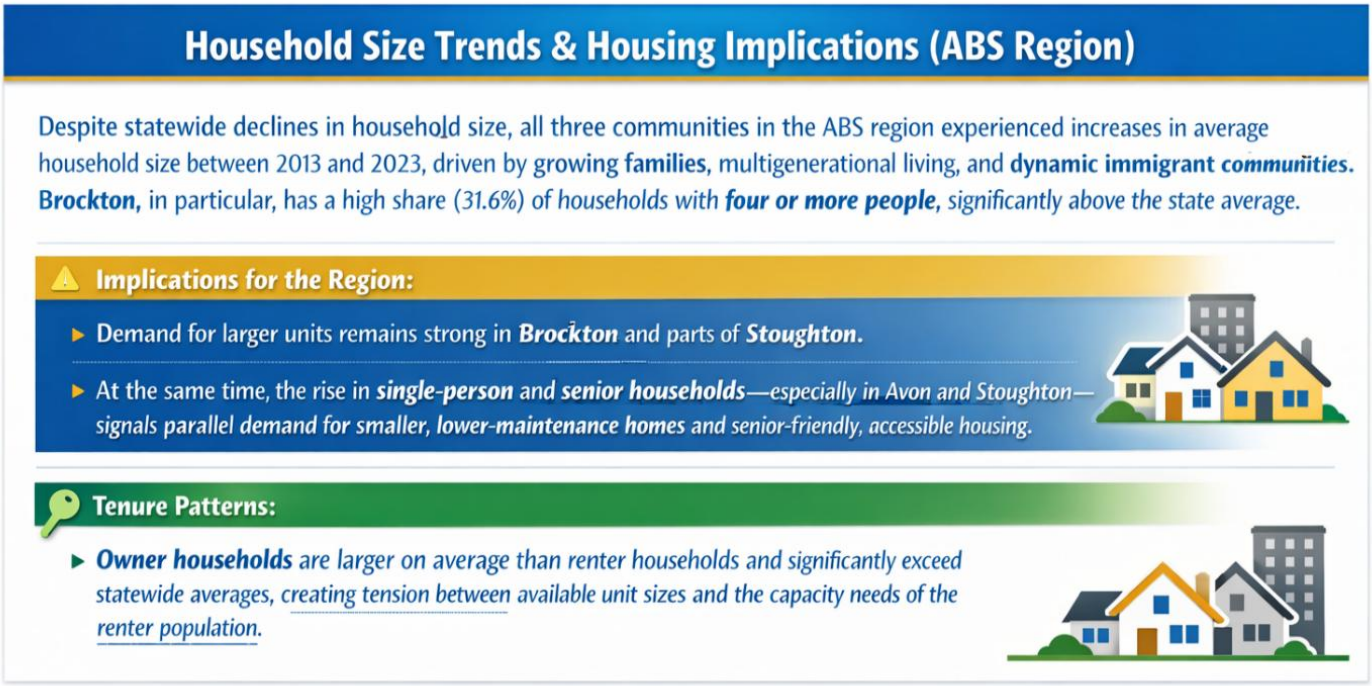
Table 2: Population Projections, 2020-2050

POPULATION PROJECTIONS						
					Change 2020-2050	
	2020	2030	2040	2050	Number	Percent
Avon	4,777	4,584	4,306	3,995	-782	-16.4%
Brockton	105,643	108,092	109,512	111,657	6,014	5.7%
Stoughton	29,281	28,599	27,423	25,950	-3,331	-11.4%
ABS Region	139,701	141,275	141,241	141,602	1,901	1.4%
OCPC	393,249	400,662	402,915	398,695	5,446	1.4%
MA	7,029,917	7,195,346	7,263,082	7,267,961	238,044	3.4%

Source: UMass Donahue Institute Projections, 2022

The continued population growth, particularly within the City of Brockton, suggests a continued increase in housing demand. Still, even in Avon and Stoughton, where total population counts are expected to decrease, changes in household size and type will have an impact on the type of housing that will be needed.

Households



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

Across the Avon-Brockton-Stoughton region, the total number of households has grown by a total of 7.6 percent. The greatest concentration of household growth has occurred within the Town of Stoughton, which has grown by 9.1 percent (938 households). Looking toward 2050, while total population counts are expected to decline in Avon, total household counts are expected to increase. Over the next thirty years, Avon's total household count is expected to grow by 4.7 percent (86 households) and Brockton's by 3.4 percent (1,228 households). Meanwhile, Stoughton will still experience a slight decline in total households of 0.7 percent (79 households). The differences in projected household and population growth are reflective of statewide trends predicting a continuing decline in household sizes.

Table 3: Total Households and Projections, 2000-2050

TOTAL HOUSEHOLD PROJECTIONS								
							Change 2010-2020	
	2000	2010	2020	2030	2040	2050	Number	Percent
Avon	1,705	1,709	1,751	1,800	1,857	1,837	42	2.5%
Brockton	33,675	33,303	35,758	36,827	37,095	36,986	2,455	7.4%
Stoughton	10,254	10,295	11,233	10,969	11,199	11,154	938	9.1%
ABS Region	45,634	45,307	48,742	49,596	50,151	49,977	3,435	7.6%
OCPC Region	117,994	129,071	143,139	149,896	152,703	152,473	14,068	10.9%
MA	2,443,580	2,547,075	2,749,225	2,870,730	2,932,930	2,046,290	202,150	7.9%

Source: U.S. Census Bureau, MassDOT Demographics/Socioeconomic Forecasts

While there has been an overall decrease in the average household size across the state of Massachusetts in the past ten years, the communities of Avon, Brockton, and Stoughton have not experienced this shift at this point. Each of these communities has instead increased its average household size between the years of 2013 and 2023. Meanwhile, Avon is the only one of these communities that has experienced an increase in its average family size. Both Brockton and Stoughton have had a decrease in their average family sizes, similar to the pattern reflected across the state.

Table 4: Household and Family Sizes, 2013-2023

HOUSEHOLDS AND FAMILIES				
	Average Household Size		Average Family Size	
	2013	2023	2013	2023
Avon	2.65	2.79	3.25	3.51
Brockton	2.81	2.90	3.41	3.38
Stoughton	2.63	2.65	3.21	3.14
Massachusetts	2.51	2.45	3.13	3.04

Source: U.S. Census Bureau, ACS S1101, 2019-2023

Overall, Avon, Brockton, and Stoughton have a greater average household size than the Commonwealth as a whole. Looking at the distribution of household sizes, Avon, Brockton, and Stoughton all have a greater proportion of larger household sizes than seen on the state level. Within the region, Brockton has the greatest proportion (31.6 percent) of 4+ person households. Meanwhile, Stoughton has the smallest proportion (23.2 percent) of single-person households.

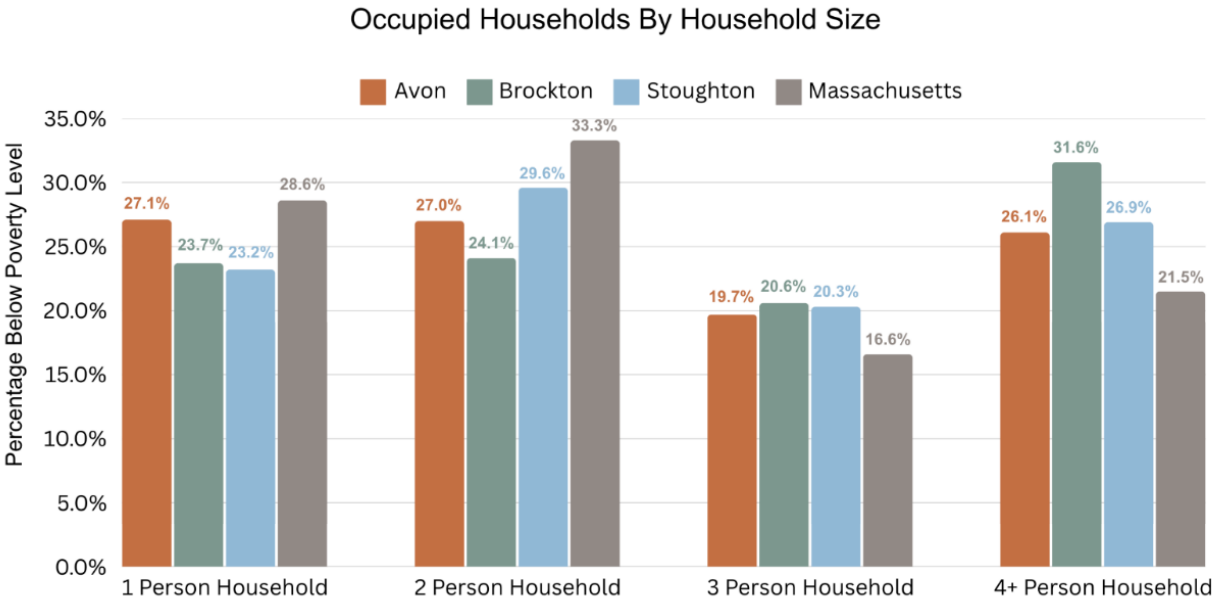


Figure 2: Distribution of Household Sizes, 2023
Source: U.S. Census Bureau, ACS S1101, 2019-2023

The average household size is typically larger across owner-occupied units than renter-occupied units. In Brockton and Stoughton, this difference in average household size by tenure is approximately 0.6 individuals, and in Avon, the difference is approximately 1.4 individuals. Across all three communities, there is a greater difference in the household sizes of owner and renter-occupied units than the averages across the state.

Table 5: Average Household Size by Housing Tenure, 2023

HOUSING TENURE								
	Avon		Brockton		Stoughton		Massachusetts	
	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
Owner-occupied Units	1,346	79.1%	20,298	57.0%	8,392	77.3%	1,728,986	62.6%
Average household size	3.08	(X)	3.12	(X)	2.78	(X)	2.63	(X)
Renter-occupied Units	356	20.9%	15,312	43.0%	2,469	22.7%	1,033,084	37.4%
Average household size	1.69	(X)	2.63	(X)	2.19	(X)	2.14	(X)

Source: U.S. Census Bureau, ACS DP04, 2019-2023

Different household types may have different housing needs. For example, a married couple with children would typically require a larger unit than an individual living alone. The distribution of household size by tenure in Avon, Brockton, and Stoughton reveals important differences in housing needs across the region. Owner-occupied households are significantly larger in all three communities compared with the Massachusetts average, reflecting the prevalence of family households and the continued demand for larger, multi-bedroom units. Avon and Brockton have particularly large owner household sizes (3.08 and 3.12 persons, respectively) far exceeding the statewide average of 2.63. Stoughton, while slightly smaller at 2.78 persons, still surpasses the statewide norm, suggesting sustained demand for ownership opportunities that can accommodate families with children, as well as multigenerational living arrangements.

Renter households show even more pronounced contrasts. Avon's renter household size is exceptionally small at just 1.69 persons per household, indicating a rental market that is dominated by single adults, small households, or older adults living alone, consistent with the community's limited rental stock and high proportion of single-family zoning. Stoughton's average renter household size (2.19) aligns more closely with the Massachusetts average (2.14), reflecting a mix of smaller families and single renters. Brockton, however, stands out with a significantly larger renter household size of 2.63 persons. This indicates that many renters in Brockton, particularly lower-income and immigrant households, are more likely to live in larger or multi-adult households, sometimes as a response to rising rents, lack of family-sized units, or economic pressures that lead to doubling-up.

These household size differences reflect broader household composition trends across the region. Married-couple households remain the largest single household type in all three communities, accounting for 44.4% of households in Avon, 40.6% in Brockton, and 52.2% in Stoughton. However, these figures are lower than the overall OCPC regional average (52.7%), indicating greater household diversity in the RHS communities. Brockton, in particular, has larger proportions of single-parent households, cohabitating couples, and extended-family households, which contribute to higher average household size and increased pressure on family-sized rental housing. Avon and Stoughton show elevated shares of smaller nonfamily households, including single adults and older residents, reinforcing demand for accessible, smaller rental and ownership units.

These variations in household size and composition underscore the importance of tailoring housing strategies to each community's demographic realities while recognizing regional patterns of need and demands

Table 6: Household Types, 2023

HOUSEHOLD TYPES (2023)										
	Avon		Brockton		Stoughton		ABS Region		OCPC Region	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Married-Couple Households	755	44.4%	14,447	40.6%	5,670	52.2%	20,902	43.4%	76,079	52.7%
With Children Under 18	272	16.0%	6,488	18.2%	2,287	21.1%	9,047	18.8%	29,240	20.3%
Cohabitating Couple Households	113	6.6%	2,406	6.8%	950	8.7%	3,469	7.2%	9,573	6.6%
With Children Under 18	11	0.6%	1,170	3.3%	300	2.8%	1,481	3.1%	3,090	2.1%
Male Householder, No Partner Present	397	23.3%	6,733	18.9%	1,309	12.1%	8,439	17.5%	21,432	14.9%
With Children Under 18	21	1.2%	523	1.5%	139	1.3%	683	1.4%	1,721	1.2%
Householder Living Alone	301	17.7%	4,059	11.4%	809	7.4%	5,169	10.7%	14,539	10.1%
65 Years +	169	9.9%	1,401	3.9%	270	2.5%	1,840	3.8%	5,892	4.1%
Female Householder, No Partner Present	437	25.7%	12,024	33.8%	2,932	27.0%	15,403	32.0%	37,184	25.8%
With Children Under 18	157	9.2%	3,507	9.8%	395	3.6%	4,059	8.4%	7,310	5.1%
Householder Living Alone	161	9.5%	4,381	12,3%	1,710	15.7%	6,252	13.0%	19,503	13.5%
65 Years +	115	6.8%	1,990	5.6%	972	8.9%	3,077	17.9%	10,758	7.5%
With 1+ People Under 18 Years	565	33.2%	13,921	39.1%	3,696	34.0%	17,182	35.7%	46,747	32.4%
With 1+ People Aged 65+	626	36.8%	11,244	31.6%	4,197	38.6%	16,067	33.4%	50,802	35.2%
TOTAL HOUSEHOLDS	1,702	100%	35,610	100.0%	10,861	100.0%	48,173	100.0%	144,268	100.0%

Source: U.S. Census Bureau, ACS DP02, 2019-2023

Age Distribution

To determine how to meet housing needs, it is important to understand the age of the population and how it has changed over time. The median age of Avon is 37.3, in Brockton it is 36.5, and in Stoughton it is 43.4. Except for Avon, the median age of each community has gone up in the past ten years. These trends generally align with those of the state, where the median age is 40.0, up by 0.8 since 2013.

Brockton has the most balanced age distribution of the three communities, with a steady proportion of youth, working-age adults, and older residents. This relatively even distribution of age groups suggests strong long-term growth and stability. However, it is important to also note that Avon and Stoughton are showing signs of aging populations, which may raise challenges to maintaining the population.

Table 7: 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%

Source: U.S. Census Bureau, ACS S0101, 2013 & 2023

The population pyramid of Brockton displays a relatively large younger population that is able to support long-term growth and workforce sustainability. A significant portion of the population also belongs to middle-aged groups, reflecting a strong labor force. These demographic balances position Brockton for steady growth, limiting concerns about workforce or population decline.

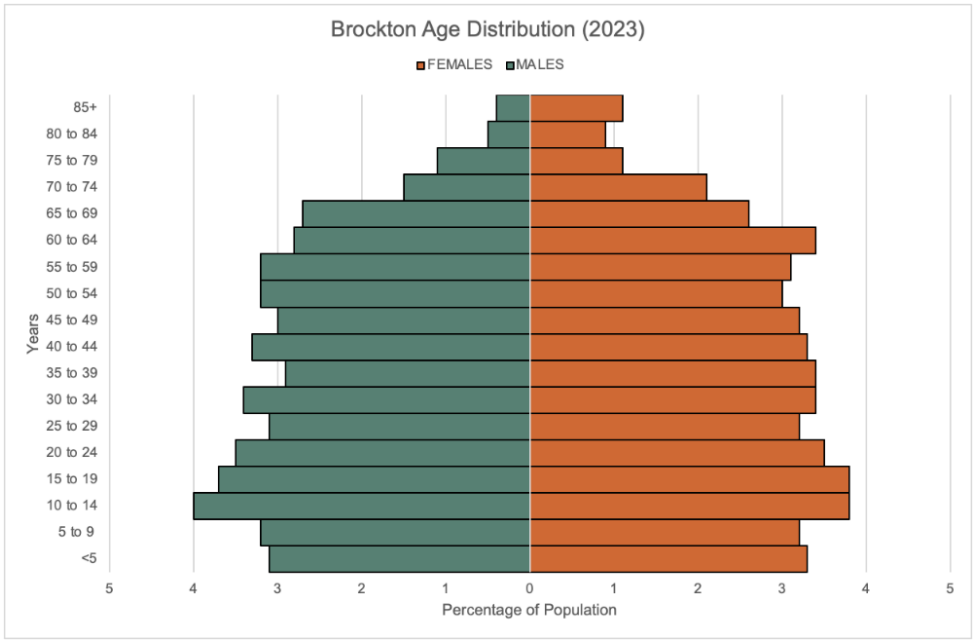


Figure 3a: Brockton Age Distribution, 2023
Source: U.S. Census Bureau, ACS S0101, 2019-2023

Avon's population pyramid shows more irregularities, with significant gaps in younger cohorts and uneven distribution among older age groups. This smaller population base and the irregularities it contains suggest potential challenges with future population growth and workforce sustainability.

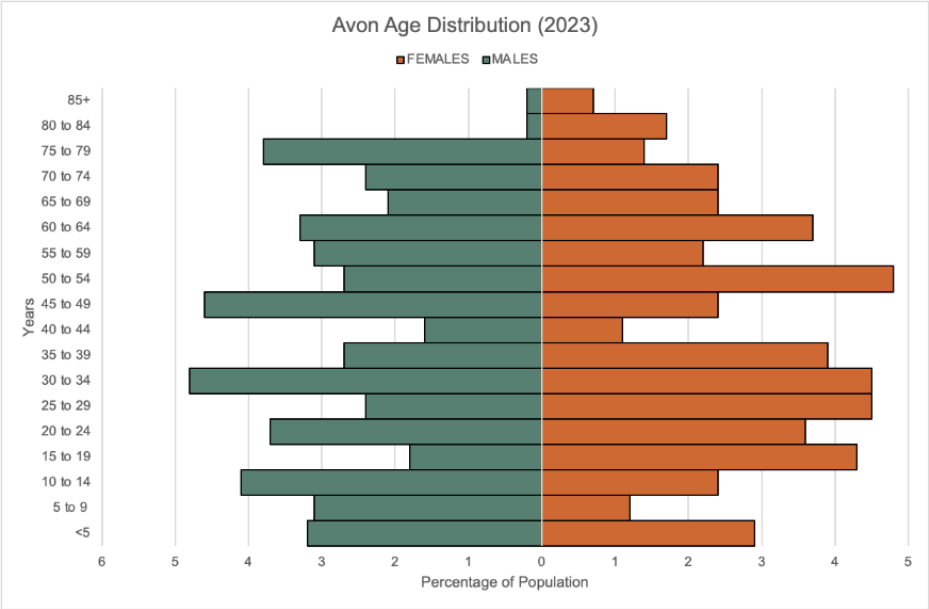


Figure 3b: Avon Age Distribution, 2023
Source: U.S. Census Bureau, ACS S0101, 2019-2023

Stoughton faces similar challenges to Avon regarding its aging population. Still, with greater consistency across its middle-aged groups, the population is able to maintain some short- to medium-term stability.

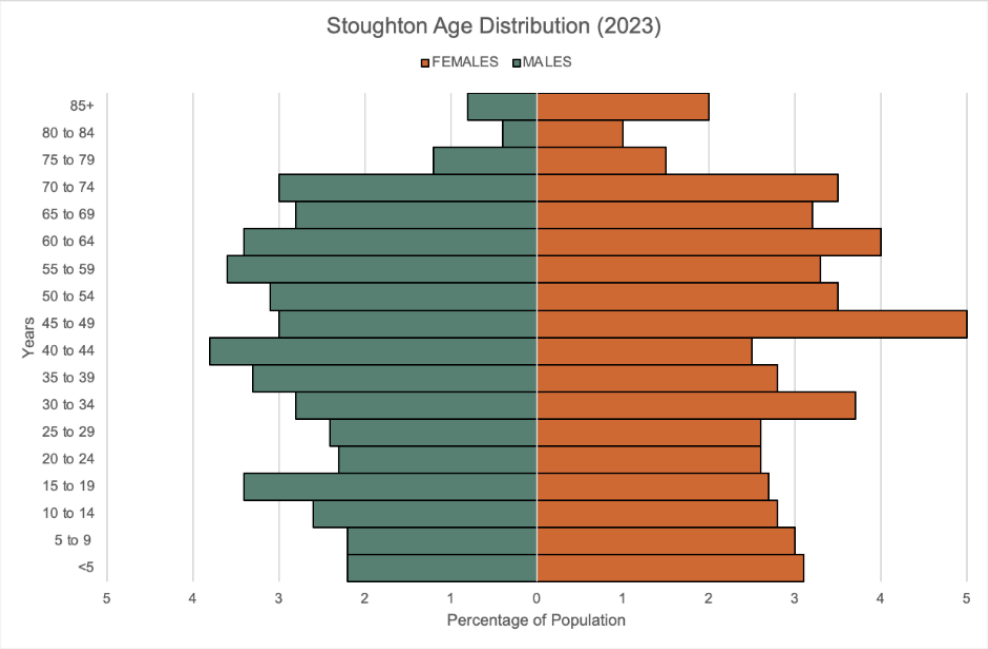


Figure 3c: Stoughton Age Distribution, 2023
Source: U.S. Census Bureau, ACS S0101, 2019-2023

Race & Ethnicity

Racial, Ethnic & Linguistic Diversity: Fair Housing & Access Considerations

Section Summary:

The region is becoming significantly ***more diverse.*** **Brockton**—already one of the most diverse mid-sized cities in New England—**saw substantial increases in multiracial residents** and residents identifying as ***"Some Other Race,"*** alongside growth in Hispanic/Latino communities. Avon and **Stoughton** also experienced notable demographic shifts, with large increases in Black/African American and **multiracial residents.**

Considerations:

- **Nearly half** of Brockton residents **speak a language other than English,** with high shares speaking Haitian Creole, Cape Verdean Creole, Portuguese, and Spanish. Limited *English proficiency rates exceed both* regional and statewide levels, which affects:
  - Access to housing searches
  - Navigation of rental processes
  - Engagement with municipal zoning, and planning processes
  - Fair housing enforcement and **complaint systems**

These **patterns highlight** the need for linguistically accessible housing services, fair housing education, and **inclusive community engagement strategies.**

The racial and ethnic composition of Avon, Brockton, and Stoughton has undergone notable shifts over the past decade, reflecting broader demographic diversification seen across southeastern Massachusetts, but occurring at a faster pace than in both the OCPC region and the Commonwealth overall. All three communities experienced significant declines in their White Alone populations between 2013 and 2023, far outpacing regional and statewide trends. Avon saw the most dramatic change, with its White Alone share falling from 84.1% to 59.2% (a 25-percentage-point shift), while Stoughton saw a similar decline from 82.1% to 60.3%. Brockton, already one of the most diverse cities in Massachusetts, continued this trajectory as its White Alone population dropped from 48.3% to just 29.2%.

Growth among communities of color, especially Black or African American residents and multiracial households, is reshaping the region's identity. Avon experienced a substantial rise in its Black or African American population, increasing from 10.6% to 25.1%, making it one of the fastest-changing small municipalities in the OCPC region. Stoughton also saw a meaningful increase, rising from 12.6% to 18.4%. Brockton maintained a consistently high share of Black residents at 38.3%, underscoring its ongoing role as a regional hub for Black households seeking attainable homeownership opportunities, family housing, and proximity to social networks.

The most rapid demographic growth across all three communities occurred among individuals identifying as two or more races. Stoughton saw its multiracial population climb sharply from 1.7% to 8.6%, while Brockton experienced a five-fold increase from 4.0% to 18.5%. Avon more than doubled its multiracial share, rising from 2.0% to 5.3%. These shifts reflect national patterns of rising

multiracial identity, as well as patterns of migration, younger household formation, and increasing racial and ethnic diversity in suburban communities.

Growth in the Hispanic or Latino(a,e) population also reflects increasing linguistic, cultural, and economic diversity across the region. Between 2013 and 2023, Brockton saw its Hispanic/Latino(a,e) population grow from 9.6% to 12.9%; Stoughton more than doubled from 1.9% to 4.5%; and Avon experienced moderate growth from 3.4% to 4.9%. Although these levels remain below the statewide average (12.9%), the upward trend indicates shifting community needs related to tenant protections, language access, housing search assistance, and culturally responsive services.

Smaller increases among Asian residents, particularly in Avon and Stoughton, align with broader suburban settlement patterns across Greater Boston, often linked to local school quality, access to ownership opportunities, and employment commuting patterns.

These demographic changes carry significant implications for regional housing planning. The increasing racial and ethnic diversity of Avon, Brockton, and Stoughton, combined with disparities in income, housing tenure, and household size, reinforces the need for expanded housing choice, fair housing protections, culturally accessible housing services, and new production that meets a wider range of household needs. It also highlights the importance of addressing legacy patterns of segregation, ensuring zoning reforms support inclusive growth, and expanding opportunities in high-resource neighborhoods across the region.

Table 8: Race and Ethnicity, 2013 and 2023

RACE										
	Avon		Brockton		Stoughton		OCPC Region		Massachusetts	
	2013	2023	2013	2023	2013	2023	2013	2023	2013	2023
White Alone	84.1%	59.2%	48.3%	29.2%	82.1%	60.3%	81.2%	70.3%	80.5%	70.7%
Black or African American Alone	10.6%	25.1%	38.3%	38.3%	12.6%	18.4%	12.4%	13.3%	6.9%	7.0%
American Indian and Alaska Native Alone	0.4%	0.0%	0.3%	0.3%	0.1%	0.0%	0.2%	0.2%	0.2%	0.2%
Asian Alone	1.8%	5.2%	2.1%	2.2%	2.2%	5.8%	1.5%	2.2%	5.6%	7.1%
Native Hawaiian and Other Pacific Islander	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.0%	0.1%	0.0%	0.0%
Some Other Race Alone	1.0%	0.0%	7.1%	11.5%	1.3%	6.6%	2.5%	4.8%	4.1%	5.4%
Two or More Races	2.0%	5.3%	4.0%	18.5%	1.7%	8.6%	2.3%	9.1%	2.7%	9.5%
Hispanic or Latino (of any race)	3.4%	4.9%	9.6%	12.9%	1.9%	4.5%	4.2%	5.8%	9.9%	12.9%

Source: U.S. Census Bureau, ACS DP05, 2019-2023

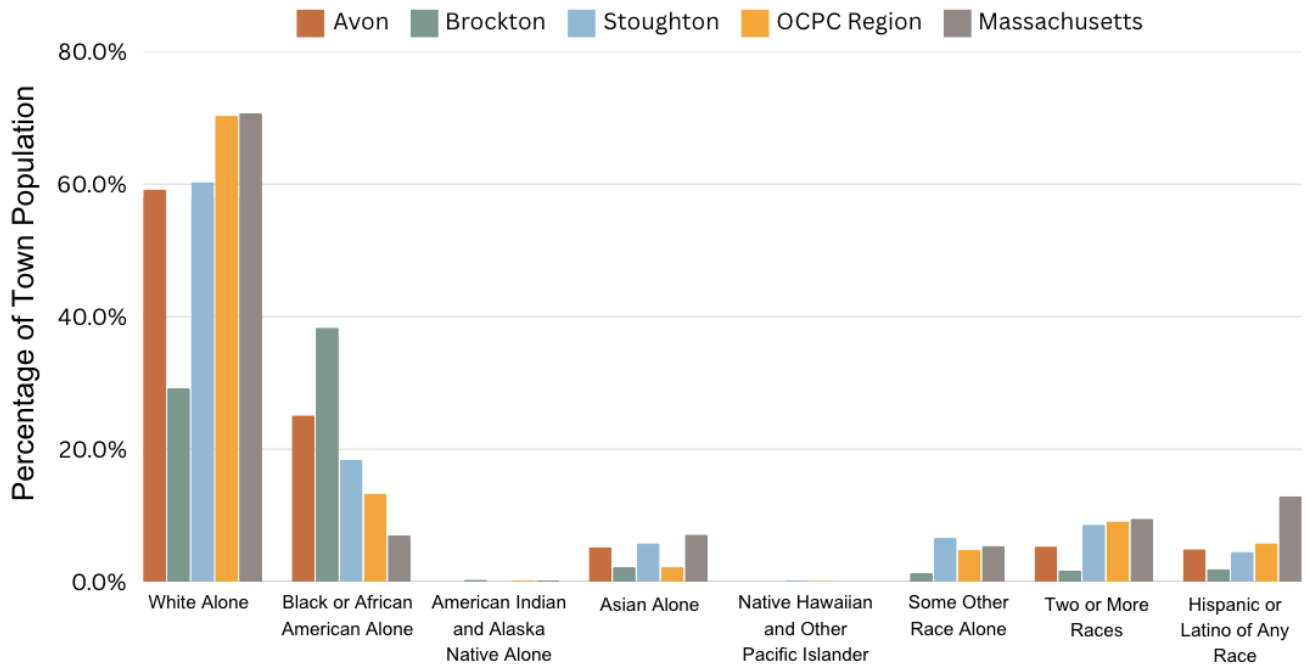


Figure 4: Race and Ethnicity as a Percentage of Community Populations, 2023
Source: U.S. Census Bureau, ACS DP05, 2019-2023

Residents across the Avon-Brockton-Stoughton region are more likely to speak a language other than English at home than those across the OCPC region. This is particularly true of Brockton, where just 53.6 percent of residents aged 5+ speak only English. Other common languages in the region include Spanish, French, Portuguese, Haitian Creole, and Cape Verdean Creole.

Table 9: Language Spoken at Home (Population Aged 5+), 2023

LANGUAGE SPOKEN AT HOME					
	Avon	Brockton	Stoughton	OCPC Region	Massachusetts
English only	76.4%	53.6%	69.3%	80.4%	75.2%
Language other than English	23.6%	46.4%	30.7%	19.6%	24.8%
Speak English less than "very well"	11.9%	20.8%	11.5%	8.1%	9.7%
Spanish	2.9%	10.0%	2.9%	4.0%	9.6%
Speak English less than "very well"	1.2%	4.4%	0.8%	1.5%	4.1%
Other Indo-European languages	14.9%	33.7%	19.4%	13.3%	9.2%
Speak English less than "very well"	6.7%	15.5%	8.1%	5.8%	3.2%
Asian and Pacific Islander languages	4.8%	1.8%	4.3%	1.4%	4.4%
Speak English less than "very well"	3.8%	0.8%	1.9%	0.7%	1.9%
Other languages	1.0%	1.0%	4.1%	0.9%	1.6%
Speak English less than "very well"	0.2%	0.1%	0.7%	0.2%	0.4%

Source: U.S. Census Bureau, ACS DP02, 2019-2023

The prevalence of languages other than English across Avon, Brockton, and Stoughton is closely tied to the background of the communities' residents. Across all three communities, residents are more likely to be born in a different country than residents across the OCPC region and the Commonwealth. Interestingly, however, residents of these communities are less likely than those across the OCPC region and the Commonwealth to have been born in a different state within the United States.

Table 10: Residents' Place of Birth, 2023

PLACE OF BIRTH					
	Avon	Brockton	Stoughton	OCPC Region	Massachusetts
Native	81.2%	67.1%	74.8%	85.4%	82.3%
Born in the United States	80.2%	63.2%	73.0%	83.6%	79.4%
Massachusetts	72.1%	55.8%	61.6%	71.1%	59.1%
Different state	8.2%	7.4%	11.4%	12.4%	20.3%
Puerto Rico, U.S. Island areas, or abroad to American parent(s)	1.0%	3.9%	1.8%	1.8%	3.0%
Foreign-born	18.8%	32.9%	25.2%	14.6%	17.7%

Source: U.S. Census Bureau, ACS DP02, 2019-2023

School Enrollment

School enrollment patterns offer an important lens into changing population dynamics, household composition, and future housing needs. Across Massachusetts, declining birth rates and aging demographics have contributed to steady decreases in public school enrollment over the past decade. However, the Avon-Brockton-Stoughton region diverges from these statewide trends in meaningful ways. While each community experienced enrollment dips during the COVID-19 pandemic, a pattern seen nationally, Avon and Stoughton have since fully rebounded, and Brockton's enrollment is steadily climbing back toward pre-pandemic levels. These local trends indicate a continued in-migration of families with children and a sustained need for family-sized housing across the region.

A closer look at the data shows a more nuanced picture of where enrollment change is occurring. In Brockton, PK–12 schools, with elementary and middle school enrollment falling over the last decade and Brockton High School decreasing by more than 500 students since 2013, are consistent with demographic shifts, aging school buildings, and household migration patterns. However, this decline is offset by rapid growth in alternative education programs, including Champion High School, Edison Academy, the Virtual Learning Academy, and the PROMISE College and Career Academy, which have more than doubled their enrollment since 2013.

This growth reflects both rising educational needs among specific student populations and the school district's intentional diversification of academic pathways, from alternative education models to magnet-style programming. These shifts suggest that Brockton continues to attract and serve a diverse student population, including multilingual learners, newly arrived immigrant families, and students seeking nontraditional learning environments.

In Avon and Stoughton, enrollment recovery after 2020 indicates that these districts continue to draw and retain school-aged families, driven by relative affordability compared to Greater

Boston, access to suburban amenities, and household-level mobility into the region. Both communities benefit from stable or growing cohorts of younger families, reinforcing the need for ongoing production of family-sized rental and ownership housing, as well as efforts to preserve affordable entry-level units that allow households to remain in these towns as their children age.

Across the three communities, these enrollment patterns have several implications for the RHS:

- **Sustained demand for family-sized units:** Rebounding or stable enrollment signals continued need for 2- and 3-bedroom units, especially affordable options for lower-income families, immigrant households, and multigenerational living arrangements.
- **Pressure on student services and specialized supports:** Rising enrollment in alternative programs, particularly in Brockton, reflects growing needs in mental health services, behavioral supports, and flexible education programs, which in turn correlate with housing instability and economic stress.
- **Indicators of demographic change:** The recovery of enrollment in Avon and Stoughton aligns with broader racial and ethnic diversification in both communities, suggesting that schools will continue to serve increasingly diverse populations.
- **Planning for long-term school capacity:** While statewide enrollment declines might suggest reduced future need, local patterns show the opposite, school districts in the ABS region must continue to monitor growth, capacity, and the impact of new housing development on student populations.

Overall, the region's school enrollment data underscore the importance of aligning housing production with family needs, supporting stable housing for school-aged children, and recognizing the role that diverse, accessible housing plays in sustaining healthy and functioning school districts.

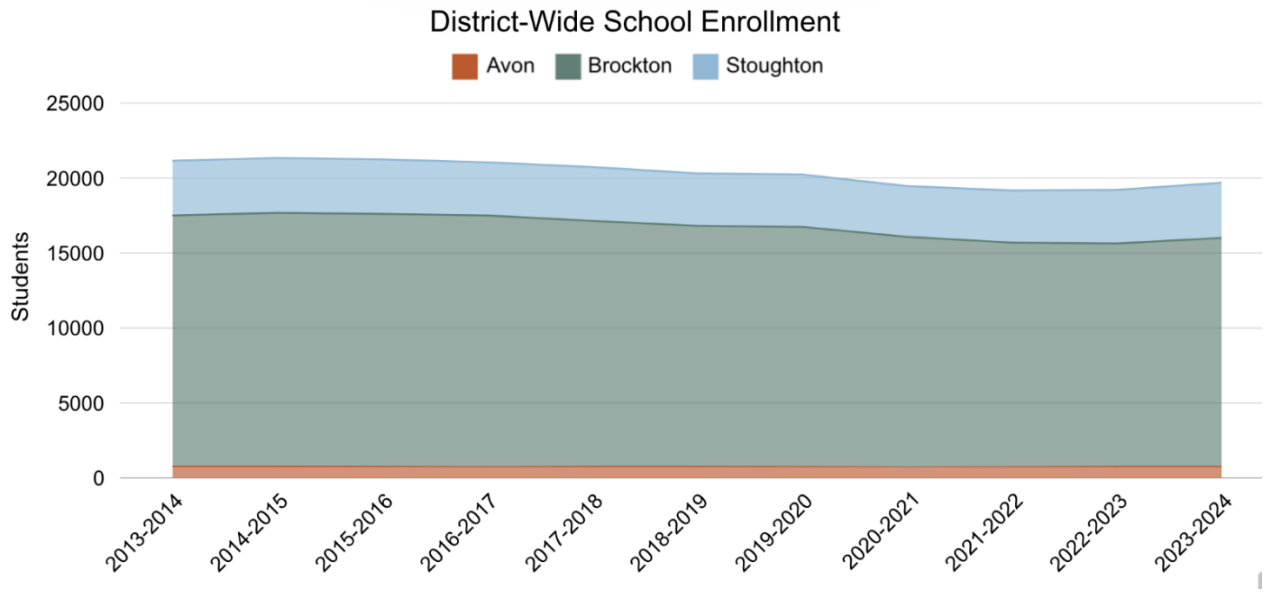


Figure 5: School Enrollment Trends by District, 2013-2024
Source: Massachusetts Department of Higher Education, 2013-2024

School enrollment trends across the region reveal important shifts that help clarify the region's changing housing needs. While Massachusetts overall has experienced notable declines in K–12 enrollment over the past decade, the Avon–Brockton–Stoughton region shows a more complex and locally specific pattern. Avon and Stoughton have largely rebounded from temporary pandemic-era drops and now show stable or modestly increasing enrollment, indicating continued demand for family-oriented housing and suggesting that these towns remain attractive to households with children. Brockton, by contrast, has seen gradual declines across many of its traditional public schools. This indicates shifting needs among Brockton students, including increased demand for flexible scheduling, individualized support, and specialized learning environments often associated with housing instability, economic hardship, behavioral health needs, or recent immigration.

Table 11: School Enrollment Trends by School, 2013-2024

SCHOOL ENROLLMENT TOTALS											
	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Ralph D Butler School	**400**	**413**	**410**	**395**	**414**	**406**	**416**	**372**	**399**	**392**	**324**
Gilmore School Early Childhood Center	329	329	344	288	0	0	0	0	0	0	0
Barrett Russell	258	236	209	219	237	207	237	152	184	229	209
Brookfield	686	693	671	632	647	592	523	493	462	431	532
Downey	631	682	658	655	629	615	588	595	565	592	602
Dr W Arnone Community	786	790	860	808	736	762	767	721	691	745	763
Edgar B Davis Elementary	759	743	721	735	716	691	665	634	618	601	671
Gilmore Elementary	0	0	0	0	558	487	435	457	450	403	444
Hancock	708	737	697	667	659	565	516	508	511	616	680
Huntington Elementary	461	494	520	552	0	0	0	0	0	0	0
John F Kennedy	632	630	642	605	587	595	593	542	557	513	539
Louis F Angelo	783	831	882	883	916	884	881	790	763	791	875
Manthala George Jr	904	919	901	891	920	1001	961	909	865	794	838
Mary E Baker	746	719	734	757	815	714	668	623	661	673	769
Oscar F Raymond Elementary	769	758	758	868	912	860	818	799	753	796	864
Brockton PK-Elementary Totals	**8452**	**8561**	**8597**	**8560**	**8332**	**7973**	**7652**	**7223**	**7080**	**7184**	**7786**
Edwin A Jones Early Childhood Center	84	103	106	90	103	91	79	65	100	104	113
Helen Hansen Elementary	276	270	270	248	231	222	249	241	276	264	252
Joseph H Gibbons Elementary	364	350	359	363	357	357	370	350	340	349	376
Joseph R Dawe Jr Elementary	376	368	373	378	357	347	343	366	362	380	389
Richard L. Wilkins Elementary	375	368	360	363	373	349	329	284	290	312	333
South Elementary	257	259	277	255	248	247	234	237	253	281	293

Stoughton PK-Elementary Totals	**1732**	**1718**	**1745**	**1697**	**1669**	**1613**	**1604**	**1543**	**1621**	**1690**	**1756**
PK-ELEMENTARY SCHOOL TOTALS	**10584**	**10692**	**10752**	**10652**	**10415**	**9992**	**9672**	**9138**	**9100**	**9266**	**9866**
Avon Middle-High (7th&8th Grade)	**128**	**122**	**129**	**120**	**124**	**123**	**124**	**120**	**108**	**125**	**188**
Ashfield Middle	469	456	486	487	504	569	568	564	469	448	474
East Middle	426	425	525	540	481	619	694	637	508	452	421
Joseph F Plouffe	633	670	677	693	686	724	761	736	709	652	627
North Middle	549	544	584	564	629	308	168	200	406	448	427
South Middle	522	541	554	513	489	625	602	575	556	518	398
West Middle	607	651	687	639	637	700	695	675	584	557	533
Edgar B Davis Middle	337	338	327	307	306	346	376	377	334	329	338
Oscar F Raymond Middle	321	281	0	0	0	0	0	0	0	0	0
Brockton Middle Totals	**3864**	**3906**	**3840**	**3743**	**3732**	**3891**	**3864**	**3764**	**3566**	**3404**	**3218**
O'Donnell Middle	**913**	**927**	**844**	**797**	**825**	**848**	**866**	**808**	**807**	**815**	**833**
MIDDLE SCHOOL TOTALS	**4905**	**4955**	**4813**	**4660**	**4681**	**4862**	**4854**	**4692**	**4481**	**4344**	**4239**
Avon Middle-High (9th-12th Grade)	**212**	**206**	**193**	**199**	**188**	**199**	**185**	**191**	**208**	**213**	**220**
Brockton High	**4146**	**4174**	**4250**	**4264**	**4123**	**4032**	**4077**	**4046**	**3943**	**3679**	**3598**
Stoughton High	**1006**	**1013**	**1044**	**1061**	**1099**	**1039**	**1022**	**1035**	**1049**	**1073**	**1097**
HIGH SCHOOL TOTALS	**5364**	**5393**	**5487**	**5524**	**5410**	**5270**	**5284**	**5272**	**5200**	**4965**	**4915**
BB Russell Alternative	64	53	30	0	0	0	0	0	0	0	0
Brockton Champion High	194	190	114	177	176	138	103	137	116	138	163
Brockton Virtual Learning Academy	0	0	0	0	0	0	0	0	0	173	122
Edison Academy	0	0	0	0	0	0	249	133	203	241	225
Frederick Douglass Academy	0	0	0	0	0	0	15	17	12	0	0

Huntington Therapeutic Day School	0	0	0	0	58	59	64	64	61	49	30
Goddard Alternative	53	56	50	48	0	0	0	0	0	0	0
PROMISE College and Career Academy	0	0	0	0	0	0	0	0	0	38	138
ALTERNATIVE SCHOOL TOTALS	**311**	**299**	**194**	**225**	**234**	**197**	**431**	**351**	**392**	**639**	**678**
TOTAL ENROLLMENT	**21,164**	**21,339**	**21,246**	**21,061**	**20,740**	**20,321**	**19,977**	**19,303**	**18,958**	**18,973**	**19,473**

Source: Massachusetts Department of Higher Education, 2013-2024

Educational Attainment

Figure 6 and Table 12 display the educational profile across Avon, Brockton, and Stoughton as compared to the OCPC region and the Commonwealth. Across the Avon-Brockton-Stoughton region, over 50 percent of residents aged 25+ have achieved some college or a greater degree of education. Residents of Stoughton have achieved particularly high levels of education, as 17.5 percent of residents have obtained a graduate or professional degree, exceeding the OCPC average of 15.5 percent.

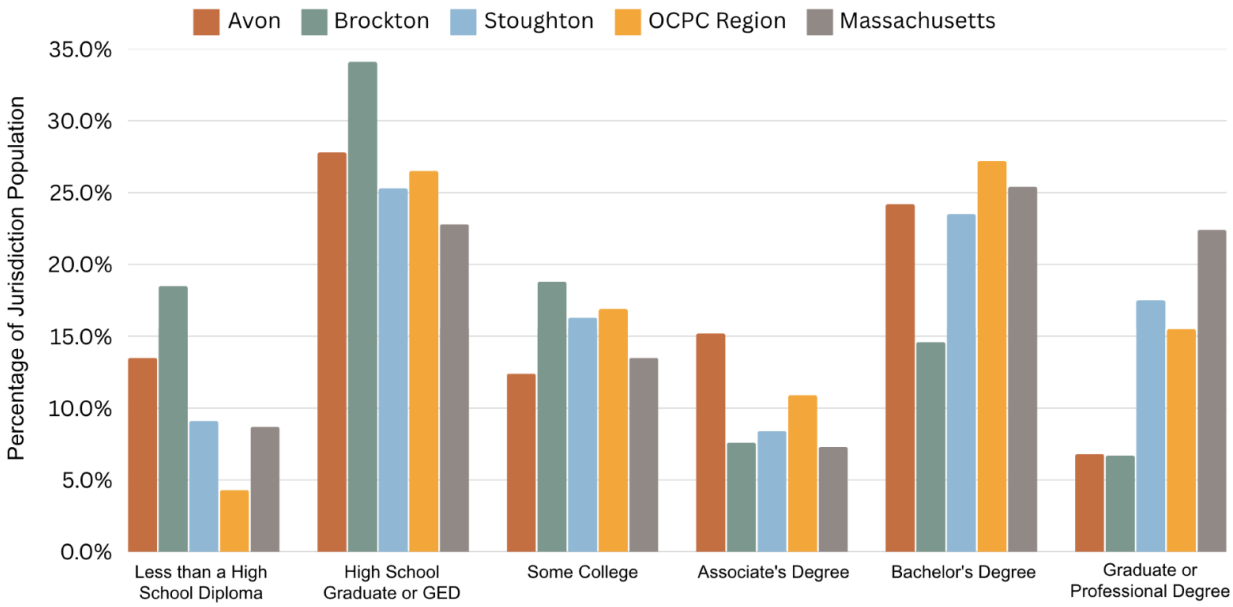


Figure 6: Educational Attainment, 2023
Source: U.S. Census Bureau, ACS S1501, 2019-2023

Table 12: Educational Attainment, 2023

EDUCATIONAL ATTAINMENT (AGES 25+)						
	Less than a High School Diploma	High School Graduate or GED	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
Avon	13.5%	27.8%	12.4%	15.2%	24.2%	6.8%
Brockton	18.5%	34.1%	18.8%	7.6%	14.6%	6.7%
Stoughton	9.1%	25.3%	16.3%	8.4%	23.5%	17.5%
ABS Region	16.0%	31.8%	18.0%	8.1%	17.0%	9.2%
OCPC Region	4.3%	26.5%	16.9%	10.9%	27.2%	15.5%
MA	8.7%	22.8%	13.5%	7.3%	25.4%	22.4%

Source: U.S. Census Bureau, ACS S1501, 2019-2023

Disability Status

Understanding the needs of disabled residents is a crucial component of housing. Disabled residents often have unique housing needs, both in terms of the physical design and accessibility of their homes as well as the cost relative to a fixed or limited income. For these reasons, approaches to affordable housing should be sensitive to the needs of the disabled community.

In Avon, Brockton, and Stoughton, approximately 11-13 percent of the population reports having a disability, with some variations depending on the specific community. These numbers are relatively on par with those of the OCPC region (11.6 percent) and across the Commonwealth (12.1 percent). Interestingly, while the percentage of residents reporting disabilities has increased in both the OCPC region and Massachusetts since 2013, this percentage has decreased in Avon, Brockton, and Stoughton.

Table 13: Disability Status by Age Group, 2023

PERCENT OF POPULATION WITH DISABILITIES BY AGE GROUP										
	Avon		Brockton		Stoughton		OCPC Region		Massachusetts	
	2013	2023	2013	2023	2013	2023	2013	2023	2013	2023
Under 5 years	0.0%	0.0%	0.7%	0.0%	0.4%	0.0%	0.7%	0.2%	0.8%	0.7%
5 to 17 years	0.0%	4.2%	7.7%	6.5%	3.5%	4.2%	5.2%	5.4%	5.9%	6.4%
18 to 64 years	8.6%	5.3%	14.8%	11.5%	10.0%	9.3%	9.3%	9.1%	8.8%	9.3%
65 years +	40.6%	47.4%	42.7%	39.0%	30.8%	24.1%	33.6%	29.6%	33.7%	12.2%
TOTAL	**12.4%**	**12.2%**	**15.6%**	**13.6%**	**12.0%**	**10.9%**	**11.3%**	**11.6%**	**11.3%**	**12.1%**

Source: U.S. Census Bureau, ACS S1810, 2019-2023

Across Avon, Brockton, and Stoughton, ambulatory difficulties are the most prevalent issue for those reporting disabilities. Among those reporting disabilities, 47.4 percent in Avon, 39.0 percent in Brockton, and 24.1 percent in Stoughton reported this disability type. An ambulatory disability makes it difficult to walk or climb stairs, which has direct implications for the housing types needed. Single-story homes would be better suited to support these populations. The other common disability types appear to be self-care difficulties and cognitive difficulties, while vision and hearing difficulties are less prevalent in the region.

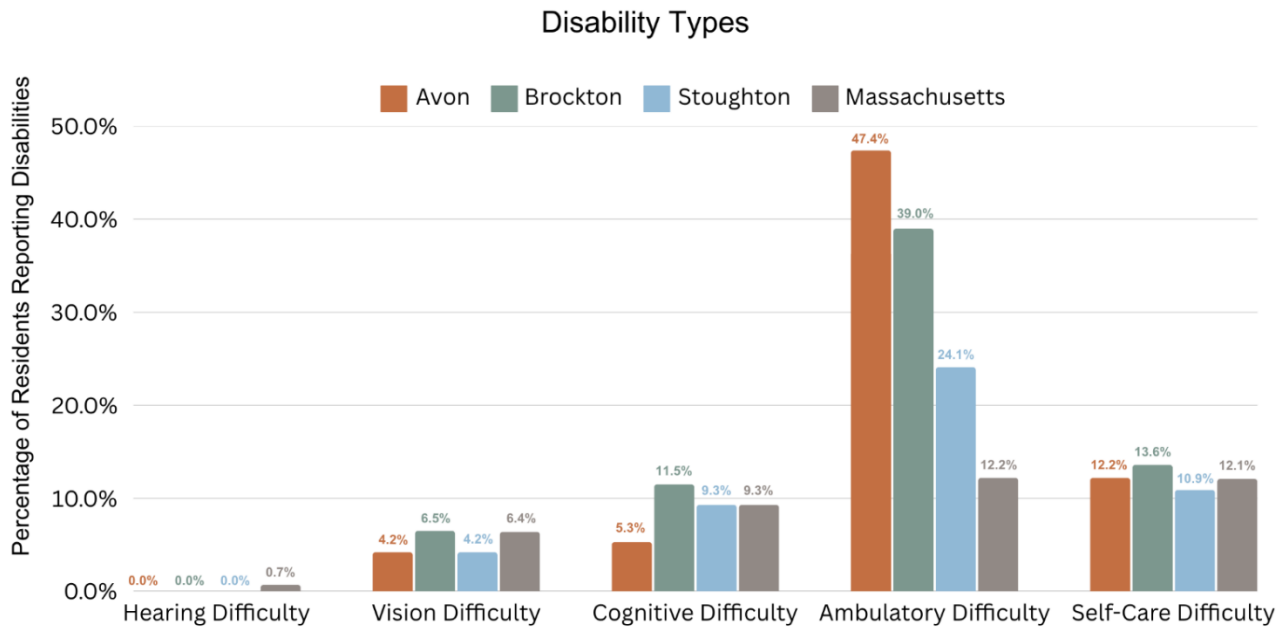
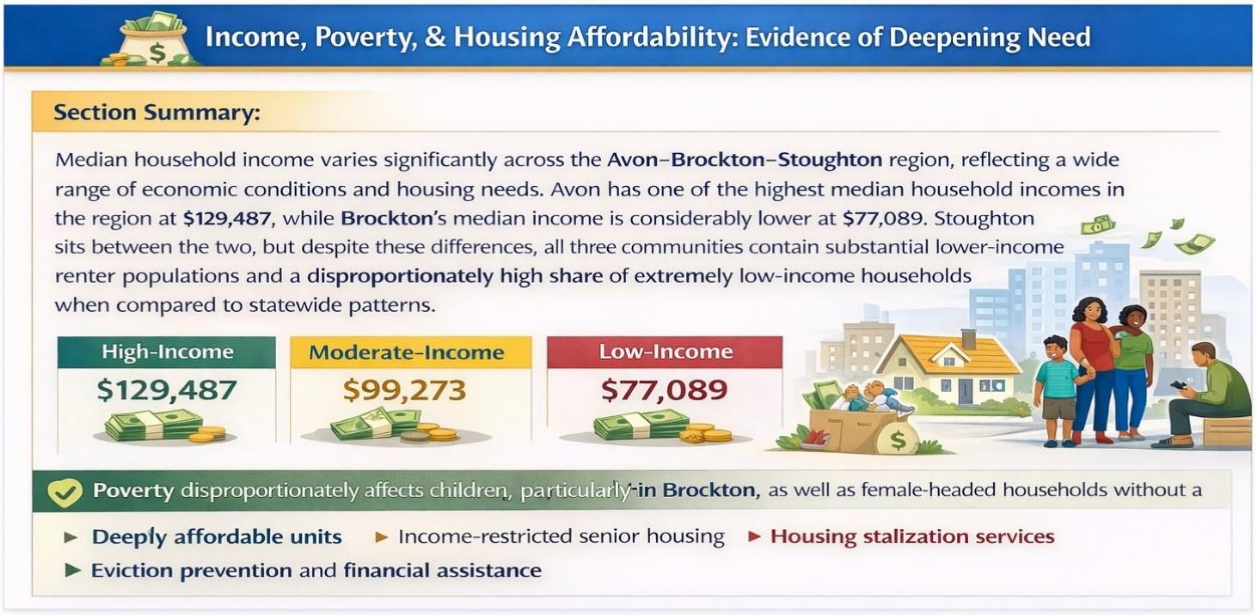


Figure 7: Disability Type Among Disabled Population, 2023
Source: U.S. Census Bureau, ACS S1810, 2019-2023

Beyond individual housing design, the prevalence of ambulatory, self-care, and cognitive difficulties underscores the importance of integrating accessibility into broader land-use and community-planning decisions. Housing that is physically accessible but located far from services, transit, healthcare, or social support networks may still limit independence for residents with disabilities. Sidewalk infrastructure, proximity to medical facilities, access to grocery stores, and availability of paratransit or fixed-route transit all play critical roles in supporting aging residents and individuals with disabilities. As the region evaluates future housing production, incorporating universal design principles, encouraging accessible multifamily development in walkable areas, and promoting accessory dwelling units (ADUs) or first-floor living options can help ensure that residents are able to age in place and remain connected to their communities. In this way, disability data should inform not only unit design standards but also site selection, zoning reforms, and broader neighborhood-level planning strategies.

Income



Household income is defined as the total income of all people aged 15+ in a household. The median household income of a community is determined by dividing the income distribution into two equal groups, one having incomes above the median and the other having incomes below the median. Avon has the highest median household income of the three communities at $129,487, exceeding that of both the OCPC region ($111,975) and the state ($101,341). Meanwhile, the median household income of Brockton ($77,089) and Stoughton ($104,164) trails slightly behind.

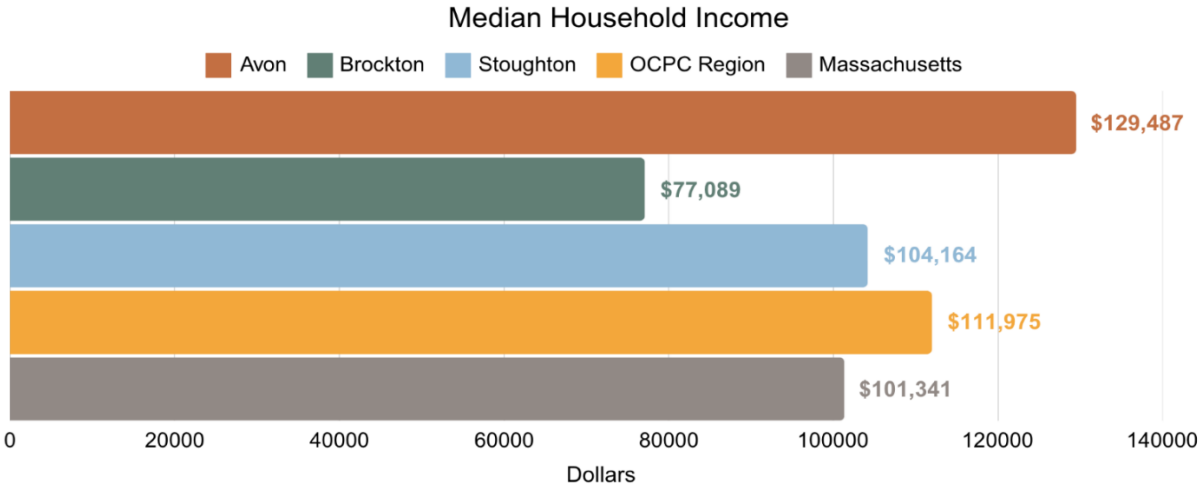


Figure 8: Median Household Income, 2023
Source: U.S. Census Bureau, ACS DP02, 2019-2023

Household income should also be understood by its evolution over time. While Avon does appear to have a significantly higher median household income than the other communities, this trend did not emerge until 2020. Before this recent growth, Avon's income levels remained on par with those of Stoughton and the state. Stoughton's income levels over the past decade have grown at a similar rate to the state, consistently holding a median household income just above the state average. Although Brockton's household income has trailed behind, its growth rates remain consistent with statewide averages.

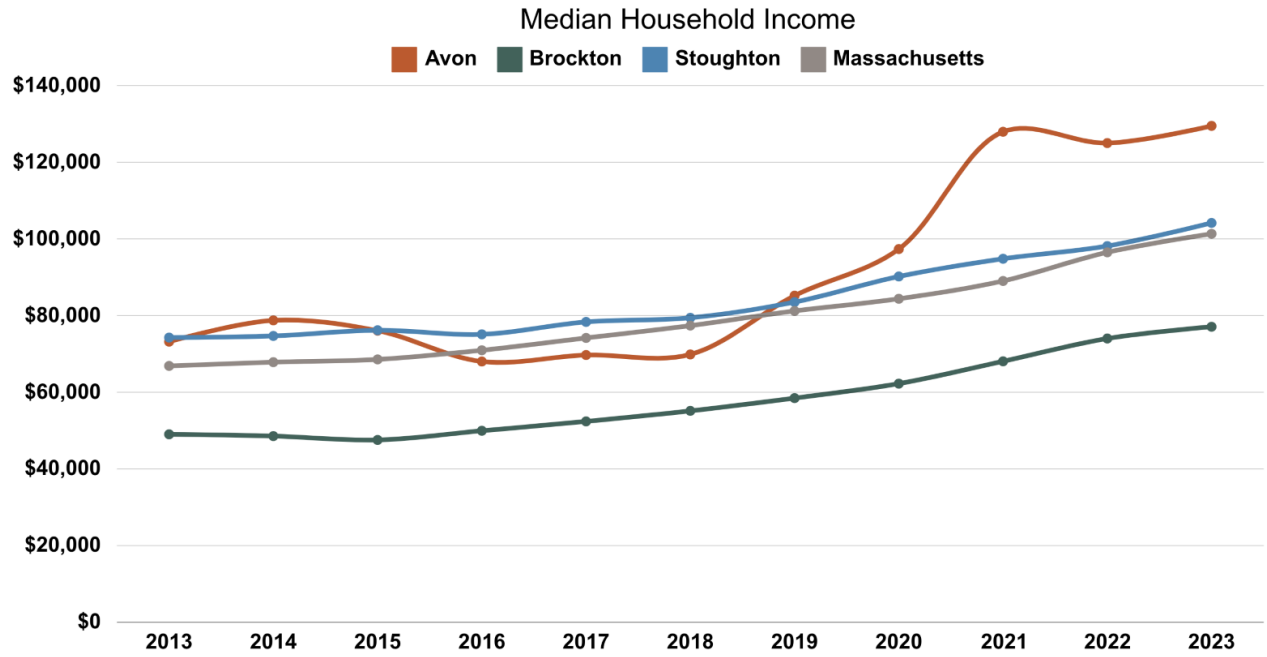


Figure 9: Median Household Income, 2013-2023
Source: U.S. Census Bureau, ACS DP02, 2013-2023

While median household income is a valuable social and economic indicator, it does not alone account for the broad range of household incomes in a community. An exploration of the distribution of household incomes can more comprehensively illustrate the communities' needs. Brockton's income distribution shows a greater proportion of households in low-income groups than the other communities. Nearly a third (32.9 percent) of Brockton households are making under $50,000 annually. Comparatively, 18.4 percent of Avon households and 21.5 percent of Stoughton households are in this income bracket. In Avon and Stoughton, households belonging to income groups above $100,000 are more common. The Town of Stoughton reflects the most similar income distribution as compared to the OCPC region.

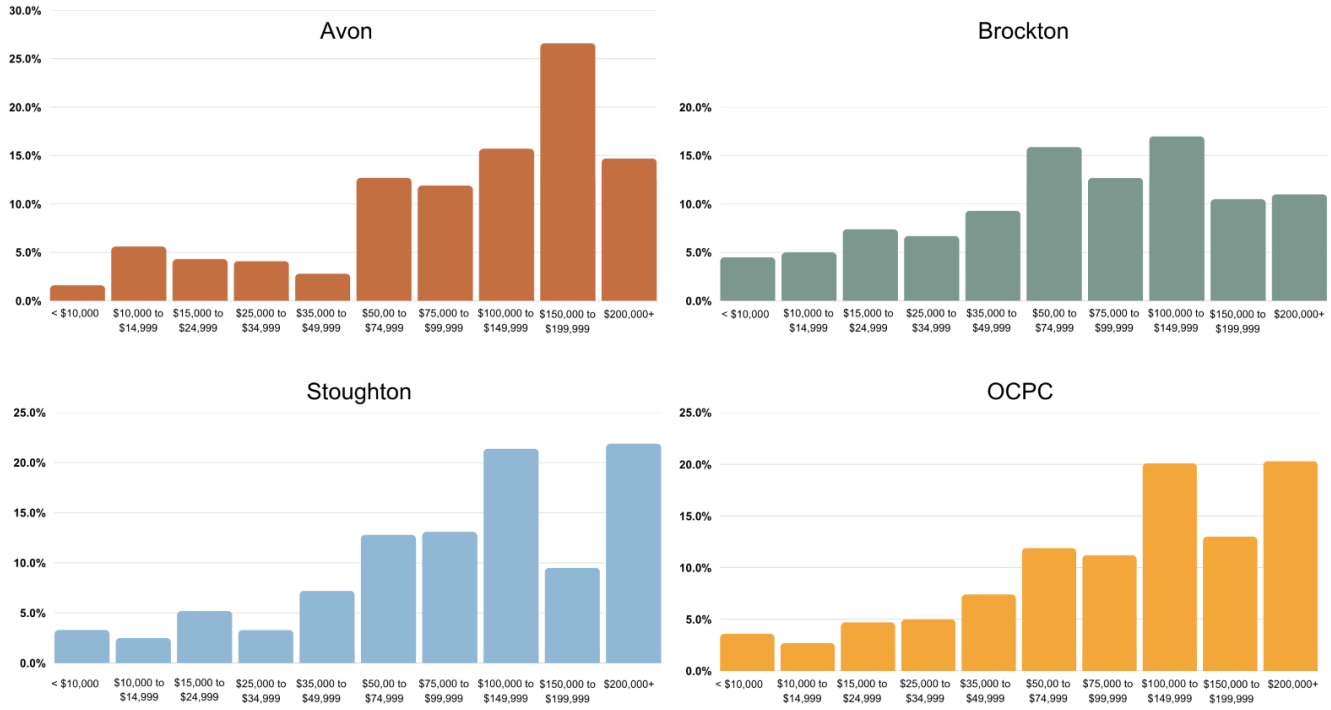


Figure 10a: Distribution of Household Income, 2023
Source: U.S. Census Bureau, ACS DP02, 2019-2023

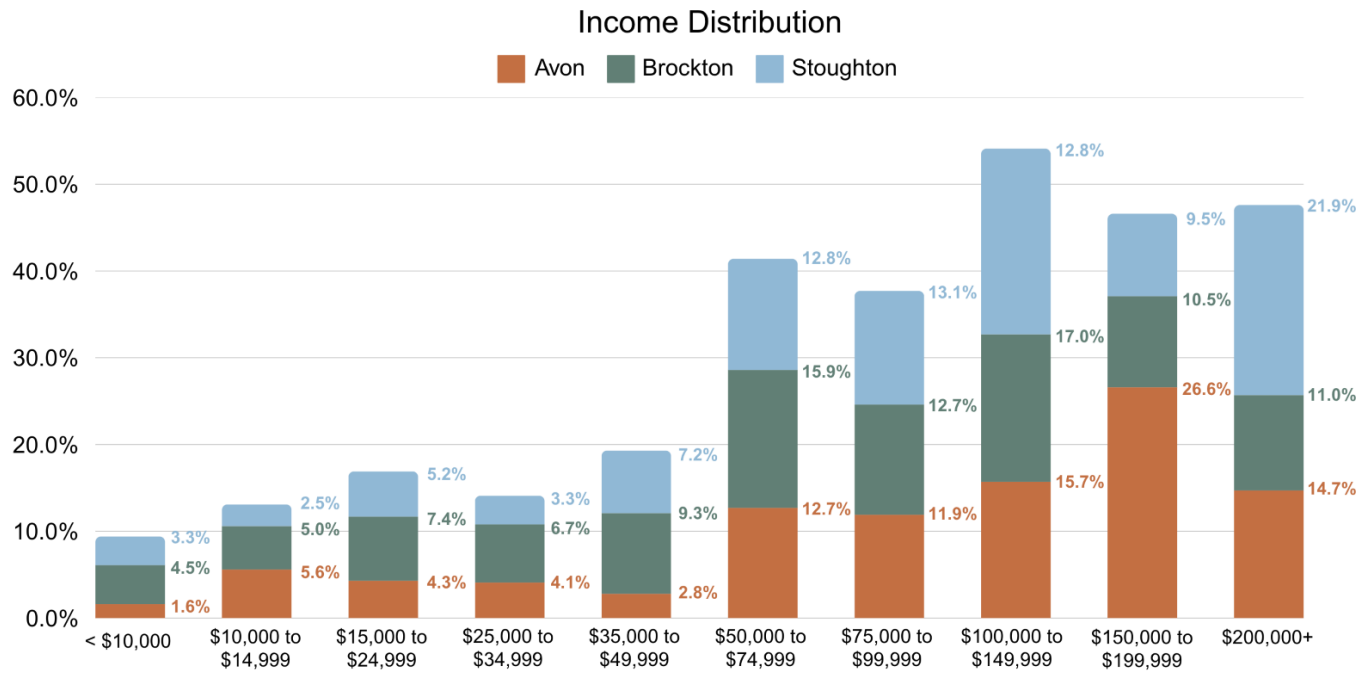


Figure 10b: Distribution of Household Income, 2023
Source: U.S. Census Bureau, ACS DP02, 2019-2023

Table 14: Household Income Statistics, 2023

HOUSEHOLD INCOME										
	Avon		Brockton		Stoughton		OCPC Region		Massachusetts	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
<$10,000	27	1.6%	1,591	4.5%	353	3.3%	5,203	3.6%	119,101	4.3%
$10,000 - $14,999	95	5.6%	1,767	5.0%	276	2.5%	3,904	2.7%	97,443	3.5%
$15,000 - $24,999	73	4.3%	2,637	7.4%	560	5.2%	6,729	4.7%	155,517	5.6%
$25,000 - $34,999	70	4.1%	2,391	6.7%	355	3.3%	7,254	5.0%	141,421	5.1%
$35,000 - $49,999	48	2.8%	3,320	9.3%	778	7.2%	10,707	7.4%	212,299	7.7%
$50,000 - $74,999	217	12.7%	5,667	15.9%	1,394	12.8%	17,218	11.9%	335,983	12.2%
$75,000 - $99,999	202	11.9%	4,537	12.7%	1,420	13.1%	16,152	11.2%	303,224	11.0%
$100,000 - $149,999	268	15.7%	6,042	17.0%	2,319	21.4%	29,020	20.1%	488,475	17.7%
$150,000 - $199,999	452	26.6%	3,724	10.5%	1,028	9.5%	18,733	13.0%	326,064	11.8%
$200,000+	250	14.7%	3,934	11.0%	2,378	21.9%	29,348	20.3%	582,543	21.1%
Median (Dollars)	129,487	(X)	77,089	(X)	104,164	(X)	$111,975	(X)	101,341	(X)
Mean (Dollars)	130,878	(X)	104,856	(X)	132,359	(X)	$129,314	(X)	140,991	(X)

Source: U.S. Census Bureau, ACS DP02, 2019-2023

Brockton and Avon belong to the Brockton, MA HUD Metro FMR Area, while Stoughton belongs to the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. Understanding household incomes in terms of HUD Area Median Family Incomes provides another means of understanding how many households fall into low-income groups. As HAMFI is used to determine household eligibility for various housing programs, this measure also helps to understand what options residents may have to assist in the affordability of their housing options.

Homeowners across all three communities, similarly to statewide trends, are likely to make more than 100% of the Area Median Income (AMI). Avon has the greatest proportion of homeowners making this amount, with nearly two-thirds (65.4 percent) in this income bracket. While fewer homeowners in Brockton and Stoughton are in this income group than the state average, more than half (51.3 percent and 52.2 percent, respectively) still make more than the Area Median Income.

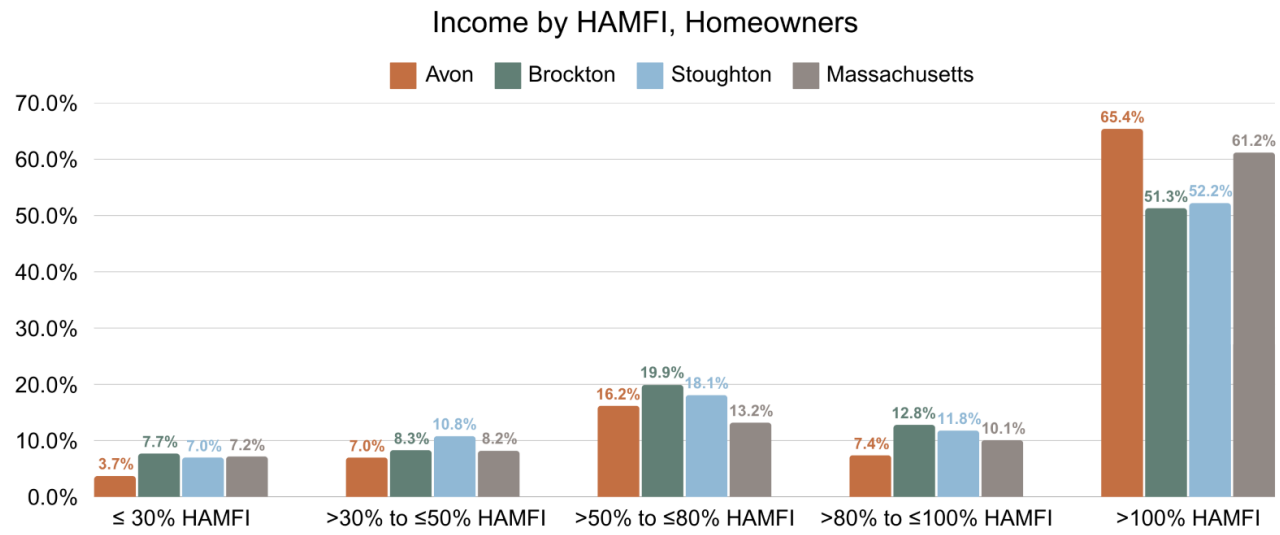


Figure 11a: Income by HAMFI (Homeowners)
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Renters display somewhat of a different story than homeowners. Renters across all three communities tend to be much more spread across income groups and are much more likely than homeowners to fall into low-income groups. Approximately a third of renters across the region make 30 percent or less of the AMI. Households making 30 percent of the Area Median Income are classified as Extremely Low Income. The greatest proportion of renters falling into this income group are located in Avon, where 39.0 percent of renters are classified as Extremely Low Income. However, Avon also has the greatest proportion of renters making more than 100 percent of the AMI. Still, all three communities trail behind the state average for renters making more than 100 percent of the Area Median Income, suggesting that housing tenure plays a particularly important role in understanding the economic disparities across these communities.

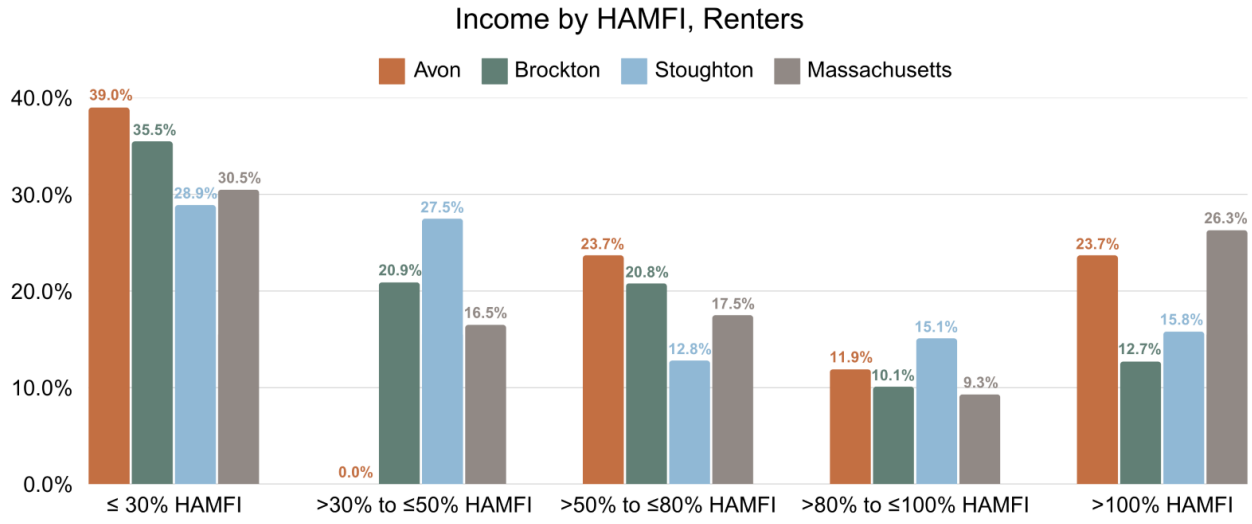


Figure 11b: Income by HAMFI (Renters), 2023
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Table 15: HUD Area Median Family Income by Tenure, 2017-2021

INCOME BY HAMFI								
	Avon		Brockton		Stoughton		Massachusetts	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
Household Income ≤ 30% HAMFI	3.7%	39.0%	7.7%	35.5%	7.0%	28.9%	7.2%	30.5%
Household Income >30% to ≤50% HAMFI	7.0%	0.0%	8.3%	20.9%	10.8%	27.5%	8.2%	16.5%
Household Income >50% to ≤80% HAMFI	16.2%	23.7%	19.9%	20.8%	18.1%	12.8%	13.2%	17.5%
Household Income >80% to ≤100% HAMFI	7.4%	11.9%	12.8%	10.1%	11.8%	15.1%	10.1%	9.3%
Household Income >100% HAMFI	65.4%	23.7%	51.3%	12.7%	52.2%	15.8%	61.2%	26.3%
TOTAL HOUSEHOLDS	**1,360**	**295**	**19,940**	**15,155**	**8,460**	**2,820**	**1,694,405**	**1,020,040**

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Poverty rates offer another means of understanding low-income communities within a population. The federal poverty level (FPL) is adjusted annually to account for inflation. For the year 2023, the FPL was determined as an annual income of $14,580 for an individual, $19,720 for a family of two, $24,860 for a family of three, and $30,000 for a family of four. At this point, 5.2 percent of Avon residents, 13.9 percent of Brockton residents, and 9.2 percent of Stoughton residents had an income that fell below this threshold.

Looking at trends over the past decade, Brockton's poverty rate has consistently exceeded that of Avon, Stoughton, and the Commonwealth. However, poverty rates in Brockton have significantly declined since 2013, when they stood at 17.9 percent. Still, across all three communities, there does appear to be a slight uptick in the poverty rates in the past couple of years, a trend that is not mirrored by statewide trends. This is not yet a concern, as it has only been two years, but future analysis should consider whether this pattern continues to develop, as it may reflect economic and social challenges within the region.

Income inequality remains a significant challenge across the region, with some of the sharpest disparities tied to race and ethnicity. In Brockton, for example, Black households earn roughly 63% of the income of white households, reflecting long-standing inequities in wages, employment access, and credit markets. Stoughton shows a similar, though slightly narrower, disparity, with Black households earning about 69% of white household income. Avon demonstrates smaller racial gaps, but limited sample sizes make year-to-year variation more volatile. These disparities align with broader regional and statewide patterns showing that income inequality disproportionately affects communities of color, particularly Black, Latino, multiracial, and immigrant households.

The implications for housing stability are substantial. Lower median incomes among households of color mean that market-rate rents and rising home prices consume a significantly higher share of earnings, contributing to cost burdens, displacement pressures, and reduced access to mortgage financing. Given these realities, housing strategies must explicitly account for racial income disparities, ensure deeply affordable unit production, strengthen fair-housing enforcement, and expand pathways to homeownership for historically excluded populations.

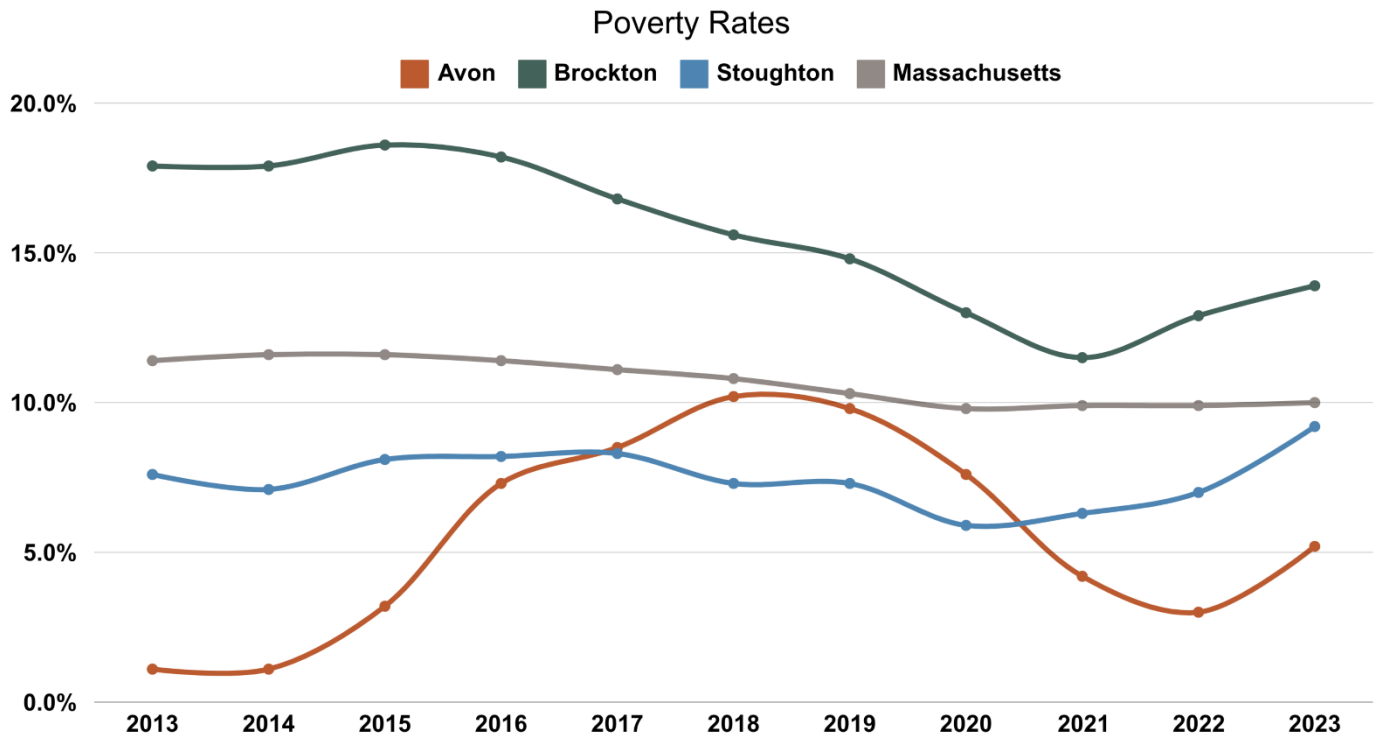


Figure 12: Poverty Rates, 2013-2023
Source: U.S. Census Bureau, ACS S1701, 2013-2023

Table 16: Poverty Rates, 2013-2023

POVERTY RATES											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Avon	1.1%	1.1%	3.2%	7.3%	8.5%	10.2%	9.8%	7.6%	4.2%	3.0%	5.2%
Brockton	17.9%	17.9%	18.6%	18.2%	16.8%	15.6%	14.8%	13.0%	11.5%	12.9%	13.9%
Stoughton	7.6%	7.1%	8.1%	8.2%	8.3%	7.3%	7.3%	5.9%	6.3%	7.0%	9.2%
Massachusetts	11.4%	11.6%	11.6%	11.4%	11.1%	10.8%	10.3%	9.8%	9.9%	9.9%	10.0%

Source: U.S. Census Bureau, ACS S1701, 2013-2023

Poverty levels should also be considered by demographics in order to better identify and understand key vulnerable groups. For example, statewide trends show that poverty rates tend to be slightly higher among youths (under 18) and seniors (65+). This pattern is particularly prominent in Brockton, where 18.1 percent of individuals under the age of 18 and 16.8 percent of individuals 65 and older are below the poverty line, as compared to just 11.5 percent aged 18-64.

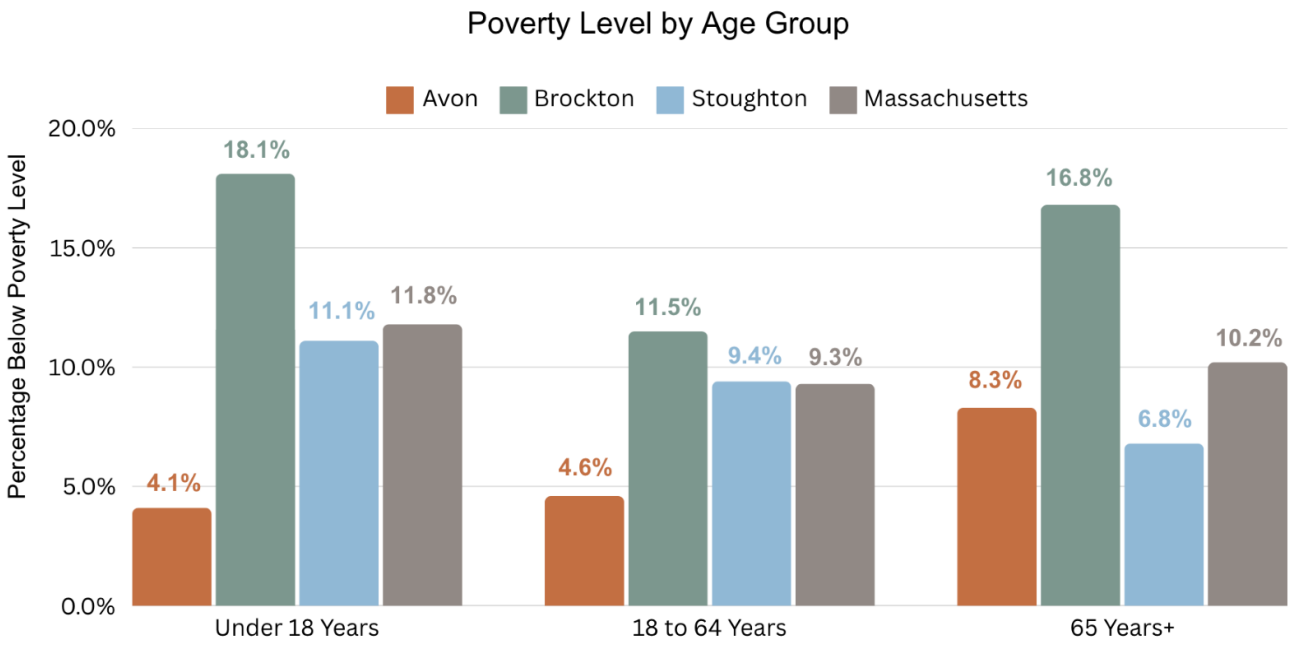


Figure 13: Poverty Rates by Age Group, 2023
Source: U.S. Census Bureau, ACS DP03, 2019-2023

Table 17: Poverty Rates by Age Group, 2023

POVERTY LEVEL BY AGE GROUP				
	Avon	**Brockton**	**Stoughton**	**Massachusetts**
Under 18 Years	4.1%	18.1%	11.1%	11.8%
18 Years and Over	5.4%	12.5%	8.8%	9.5%
18 to 64 Years	4.6%	11.5%	9.4%	9.3%
65 Years+	8.3%	16.8%	6.8%	10.2%
TOTAL POPULATION	**5.2%**	**13.9%**	**9.2%**	**10.0%**

Source: U.S. Census Bureau, ACS DP03, 2019-2023

Family types provide another lens through which to understand poverty status. Across all three communities, families with children under the age of 18 exhibit higher rates of poverty than other families. Additionally, female householders with no spouse present are more likely than other family types to be below the poverty line. Within this family type, those with children under the age of 18 are at an even greater risk of poverty in Brockton, Stoughton, and throughout the state of Massachusetts. The Town of Avon deviates from this pattern, but it is important to note that the town's small population size makes it more sensitive to variations and outliers in the data.

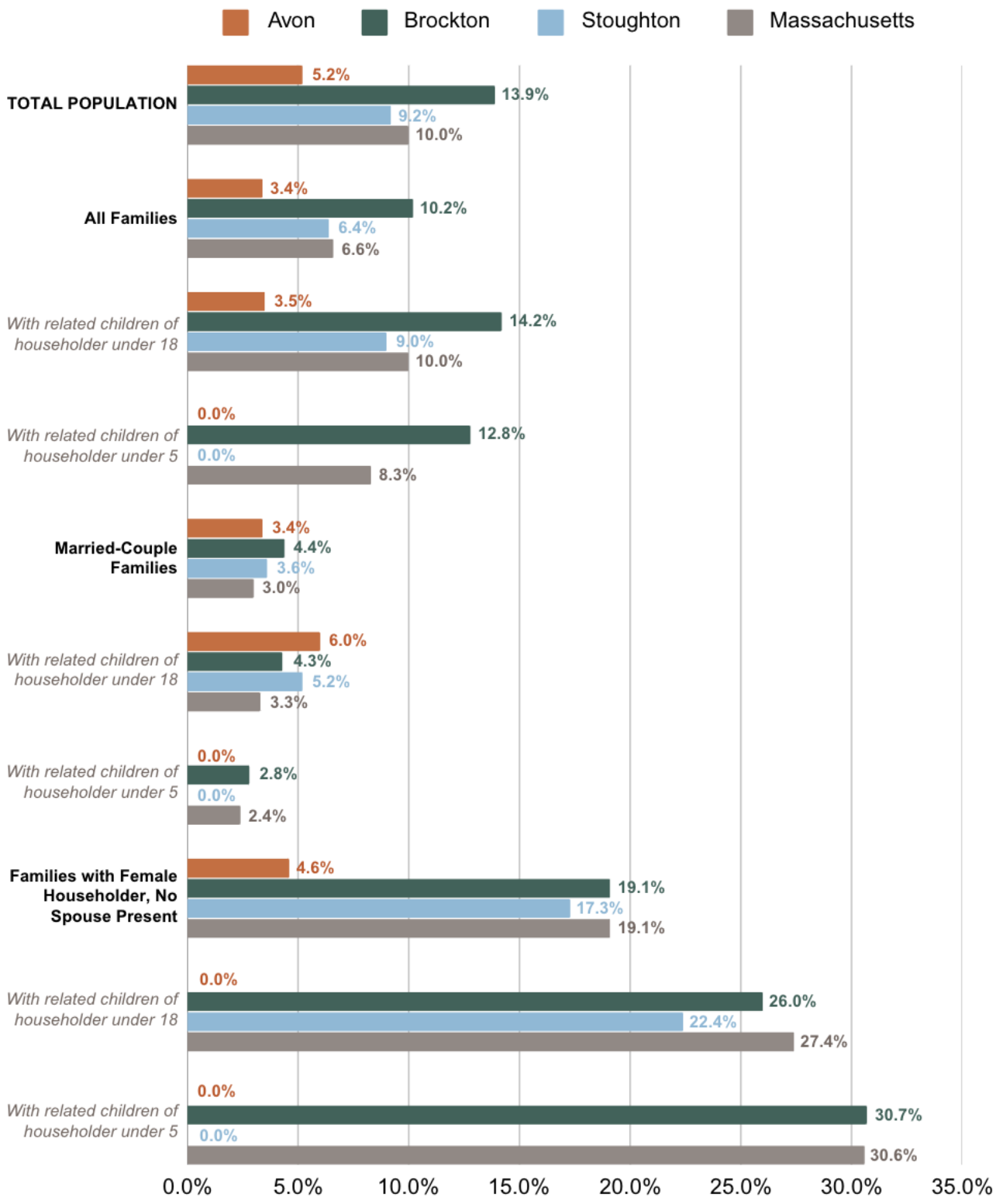


Figure 14: Poverty Rates by Family Type, 2023
Source: U.S. Census Bureau, ACS DP03, 2019-2023

Table 18: Poverty Rates by Family Type, 2023

	Avon	Brockton	Stoughton	Massachusetts
Total Population	5.2%	13.9%	9.2%	10.0%
All families	3.4%	10.2%	6.4%	6.6%
With related children of the householder under 18 years	3.5%	14.2%	9.0%	10.0%
With related children of the householder under 5 years only	0.0%	12.8%	0.0%	8.3%
Married couple families	3.4%	4.4%	3.6%	3.0%
With related children of the householder under 18 years	6.0%	4.3%	5.2%	3.3%
With related children of the householder under 5 years only	0.0%	2.8%	0.0%	2.4%
Families with female householder, no spouse present	4.6%	19.1%	17.3%	19.1%
With related children of the householder under 18 years	0.0%	26.0%	22.4%	27.4%
With related children of the householder under 5 years only	0.0%	30.7%	0.0%	30.6%

Source: U.S. Census Bureau, ACS DP03, 2019-2023

Employment and Working Residents

As of 2022, there were 60,863 working residents in the region, up 58,282 (or 4.43%) since 2012. During the same period, the average workers per household also increased. The number of employed residents is expected to increase between now and 2040.

The residents of the region are employed in a wide array of industries. Generally, similar industries are popular across all three communities. For example, educational services, healthcare, and social assistance industries are the most popular industries of employment across Avon, Brockton, and Stoughton (28.4 percent, 32.3 percent, and 28.0 percent, respectively). Following this, each community has a different industry as its second most popular area of employment. These include construction (Avon), retail trade (Brockton), and professional, scientific, and management, and administrative and waste management services. Major employers within the region include the Brockton VA Medical Center (1,000-4,999 employees), Good Samaritan Medical Center in Brockton (1,000-4,999 employees), Massasoit Community College in Brockton (1,000-4,999 employees), Brockton High School (500-999 employees), New England Sinai Hospital in Stoughton (500-999 employees), and Design Communications Ltd in Avon (250-499 employees).

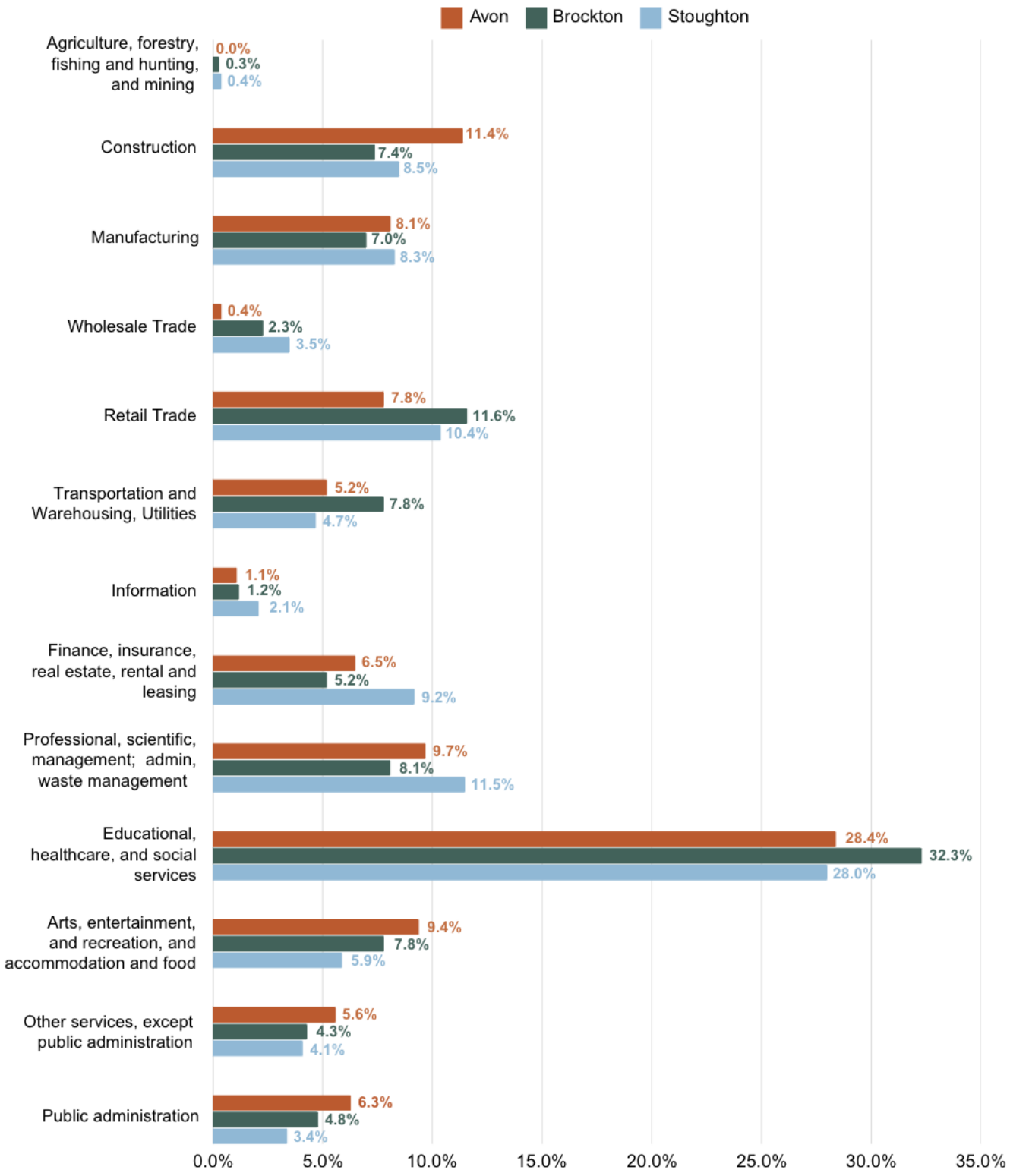


Figure 15: Residents' Industry of Employment, 2023
Source: U.S. Census Bureau, ACS DP03, 2019-2023

Table 19: Residents' Industry of Employment, 2023

INDUSTRY OF EMPLOYMENT					
	Avon	Brockton	Stoughton	OCPC Region	MA
Agriculture, forestry, fishing and hunting, and mining	0.0%	0.3%	0.4%	0.4%	0.4%
Construction	11.4%	7.4%	8.5%	8.5%	6.1%
Manufacturing	8.1%	7.0%	8.3%	6.8%	9.0%
Wholesale trade	0.4%	2.3%	3.5%	2.3%	1.9%
Retail trade	7.8%	11.6%	10.4%	11.7%	9.8%
Transportation and warehousing, and utilities	5.2%	7.8%	4.7%	4.7%	4.2%
Information	1.1%	1.2%	2.1%	1.8%	2.0%
Finance and insurance, and real estate and rental and leasing	6.5%	5.2%	9.2%	7.9%	7.3%
Professional, scientific, and management, and administrative and waste management services	9.7%	8.1%	11.5%	12.1%	15.6%
Educational services, and health care and social assistance	28.4%	32.3%	28.0%	26.9%	27.9%
Arts, entertainment, and recreation, and accommodation and food services	9.4%	7.8%	5.9%	7.7%	7.5%
Other services, except public administration	5.6%	4.3%	4.1%	4.6%	4.3%
Public administration	6.3%	4.8%	3.4%	4.7%	3.9%

Source: U.S. Census Bureau, ACS DP03, 2019-2023

Similar to regional trends, approximately three-quarters of residents across Avon, Brockton, and Stoughton (74.8 percent, 71.8 percent, and 70.6 percent, respectively) drive alone to work. Still, these numbers have decreased slightly in recent years, largely due to an increase in individuals working from home. Residents across the three communities spend approximately thirty minutes commuting to work, indicating that many residents are relatively close by, but likely commuting outside of their direct community to get to work.

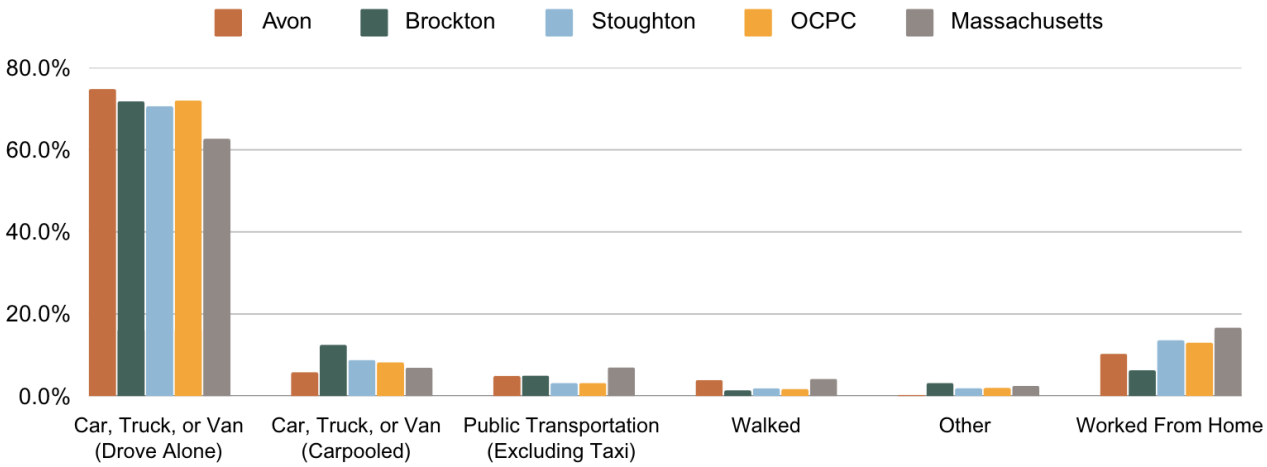


Figure 16: Mode of Transportation to Work, 2023
Source: U.S. Census Bureau, ACS DP02, 2019-2023

Table 20: Mode of Transportation to Work, 2023

TRANSPORTATION TO WORK					
	Avon	Brockton	Stoughton	OCPC Region	Massachusetts
Car, truck, or van -- drove alone	74.8%	71.8%	70.6%	72.0%	62.7%
Car, truck, or van -- carpooled	5.8%	12.5%	8.8%	8.2%	6.9%
Public transportation (excluding taxicab)	4.9%	5.0%	3.2%	3.2%	7.0%
Walked	3.9%	1.4%	1.9%	1.7%	4.2%
Other means	0.3%	3.2%	1.9%	2.0%	2.5%
Worked from home	10.3%	6.3%	13.6%	13.0%	16.7%
Mean travel time to work (minutes)	29.2	31.9	32.2	32.3	29.3

Source: U.S. Census Bureau, ACS DP02, 2019-2023

TRANSPORTATION TO WORK						
	Working in Avon		Working in Brockton		Working in Stoughton	
	Total Employees	Percent of Residents	Total Employees	Percent of Residents	Total Employees	Percent of Residents
Living in Avon			217	8.9%	98	4.0%
Living in Brockton	816	1.5%			1.545	2.9%
Living in Stoughton	153	0.9%	831	5.1%		

Source: U.S. Census Bureau, ACS DP02, 2019-2023

Unemployment

Not only are white residents more likely to be employed in high-wage jobs, but they are also more likely to be employed in industries that allow work from home, such as professional services, management, finance, and information. People of color are more likely to work in lower-paid and essential work sectors like health services and retail. American Indian or Alaska Native, Black or African American, Hispanic or Latino(a,e), and Asian residents in particular are more likely to work in accommodation, food service, retail, industries which suffered considerable job losses and posed health risks during the COVID-19 pandemic.

Still, unemployment presents a challenge for many residents across the region. All three communities' unemployment rates have closely followed statewide trends, although Brockton's rates have been slightly higher than the other communities. In 2020, all of the communities saw a spike in unemployment, largely influenced by the COVID-19 pandemic. Since then, unemployment rates have largely recovered to pre-COVID rates, now sitting at 4.2 percent in Avon, 4.7 percent in Brockton, and 3.5 percent in Stoughton.

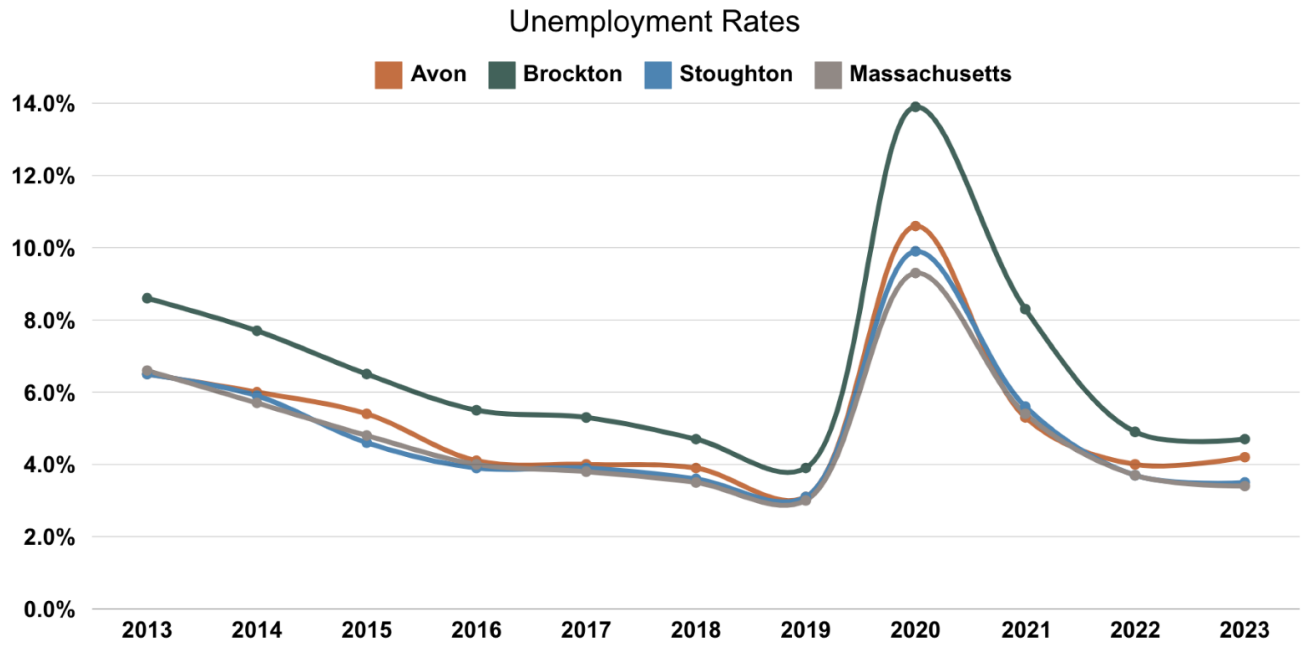


Figure 17: Unemployment Rates, 2013-2023
Source: Massachusetts Labor Force and Unemployment Data, 2013-2023

Table 21: Unemployment Rates, 2013-2023

UNEMPLOYMENT RATES											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Avon	6.5%	6.0%	5.4%	4.1%	4.0%	3.9%	3.1%	10.6%	5.3%	4.0%	4.2%
Brockton	8.6%	7.7%	6.5%	5.5%	5.3%	4.7%	3.9%	13.9%	8.3%	4.9%	4.7%
Stoughton	6.5%	5.9%	4.6%	3.9%	3.9%	3.6%	3.1%	9.9%	5.6%	3.7%	3.5%
Massachusetts	6.6%	5.7%	4.8%	4.0%	3.8%	3.5%	3.0%	9.3%	5.4%	3.7%	3.4%

Source: Massachusetts Labor Force and Unemployment Data, 2013-2023

Housing Stock

Key Definitions

Housing Unit: A housing unit is a house, apartment, or any group of rooms designed to be occupied as separate living quarters. For example, each apartment in a building is considered one housing unit. Housing units are distinguished from mobile homes and other non-permanent dwellings. Group quarters (such as dormitories and hotels) are also excluded from this category. Assisted living facilities, however, do qualify as housing units, though nursing homes do not.

Multifamily Housing: This category includes residential buildings with multiple units stacked or built side-by-side. These units share common facilities like basements, heating systems, or plumbing. Multifamily housing structures range from two-unit buildings to structures that can house five or more families.

Single-Family Structures: This includes detached houses or homes where each unit is separated from the adjacent one by a ground-to-roof wall. Each unit in a single-family structure must have independent utilities, such as heating or air conditioning systems. In this definition, row houses and townhouses are considered single-family structures if they meet these criteria.

Units in Multi-Family Structures

- Two-Unit Structures: A building containing two units owned by a single entity and occupied by two families.
- Three- and Four-Unit Structures: Buildings containing three or four units, occupied by multiple families, owned by one person or entity.
- Five or More Units Structures: Buildings with five or more units owned by one entity but occupied by multiple families.

The total number of housing units across the Avon-Brockton-Stoughton region increased by 2.9 percent in the past ten years of ACS estimates (2013-2023). The greatest proportional increase occurred in Stoughton (3.6 percent), while Avon seems to have decreased its total housing stock (-2.6 percent). The growth in housing stock across all three communities in the past ten years has been significantly lower than that across both the OCPC region (9.2 percent) and the Commonwealth (7.3 percent).

Table 22: Total Housing Units, 2013-2023

TOTAL HOUSING UNITS				
			Change 2010-2020	
	2013	2023	Number	Percent
Avon	1,761	1,716	-45	-2.6%
Brockton	36,338	37,420	1,082	3.0%
Stoughton	10,957	11,346	389	3.6%
ABS Region	49,056	50,482	1,426	2.9%
OCPC Region	143,500	156,655	13,155	9.2%
MA	2,808,549	3,014,657	206,108	7.3%

Source: U.S. Census Bureau, ACS B25001, 2013-2023

Across all three communities, as well as the OCPC region and the Commonwealth, the plurality of the housing stock consists of single-family detached homes. This is particularly true of Avon and Stoughton, where 1-unit detached housing makes up 63.4 percent and 65.1 percent of the housing stock, respectively. In these communities, the proportion of this housing type exceeds that of the state and is on par with that of the OCPC region. Comparatively, Brockton has a greater proportion of multi-unit housing, especially of 2-units (12.4 percent) and 3 or 4-units (15.2 percent).

Table 23: Housing Units by Type, 2023

UNITS IN STRUCTURE												
	Avon		Brockton		Stoughton		ABS Region		OCPC Region		Massachusetts	
	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
1-unit, detached	1,088	63.4%	17,717	47.3%	7,381	65.1%	26,186	51.9%	98,122	64.7%	1,550,002	51.4%
1-unit, attached	53	3.1%	1,136	3.0%	976	8.6%	2,165	4.3%	9,560	6.3%	175,084	5.8%
2 units	277	16.1%	4,640	12.4%	512	4.5%	5,429	10.8%	9,412	6.2%	283,336	9.4%
3 or 4 units	242	14.1%	5,678	15.2%	576	5.1%	6,496	12.9%	10,751	7.1%	320,710	10.6%
5 - 9 units	29	1.7%	2,830	7.6%	460	4.1%	3,319	6.6%	6,503	4.3%	172,273	5.7%
10 - 19 units	0	0.0%	1,852	4.9%	515	4.5%	2,367	4.7%	5,359	3.5%	128,312	4.3%
20+ units	19	1.1%	3,412	9.1%	912	8.0%	4,343	8.6%	9,544	6.3%	360,178	11.9%
Mobile home	8	0.5%	141	0.4%	14	0.1%	163	0.3%	2,258	1.5%	23,618	0.8%
Boat, RV, van, etc.	0	0.0%	14	0.0%	0	0.0%	14	0.0%	61	0.0%	1,144	0.0%

Source: U.S. Census Bureau, ACS DP04, 2019-2023

According to the 2019-2023 American Community Survey (ACS), the housing stock of Stoughton, as well as the overall OCPC region, appears to be relatively new as compared to that of Avon and Brockton. In Avon, approximately two-thirds of the housing stock (64.8 percent) was built prior to 1950. Meanwhile, in the broader OCPC region, just 25.3 percent of the housing stock is this age.

Table 24: Age of Housing, 2023

YEAR HOUSING BUILT								
	Avon		Brockton		Stoughton		OCPC Region	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Built 2020 or later	0	0.0%	42	0.1%	126	1.11%	1,456	1.0%
Built 2010 to 2019	109	6.4%	1,236	3.3%	821	7.24%	11,308	7.5%
Built 2000 to 2009	27	1.6%	1,406	3.8%	617	5.44%	12,164	8.0%
Built 1990 to 1999	82	4.8%	1,241	3.3%	508	4.48%	12,887	8.5%
Built 1980 to 1989	120	7.0%	2,796	7.5%	1,160	10.22%	18,703	12.3%
Built 1970 to 1979	77	4.5%	6,079	16.2%	2,199	19.38%	24,254	16.0%
Built 1960 to 1969	129	7.5%	5,759	15.4%	1,710	15.07%	17,903	11.8%
Built 1950 to 1959	422	24.6%	4,335	11.6%	1,420	12.52%	14,604	9.6%
Built 1940 to 1949	61	3.6%	2,044	5.5%	830	7.32%	5,915	3.9%
Built 1939 or earlier	689	40.2%	12,482	33.4%	1,955	17.23%	32,376	21.4%

Source: U.S. Census Bureau, ACS DP04, 2019-2023

Homeowner vacancy rates across Avon, Brockton, Stoughton, and the Commonwealth are extremely low, with none exceeding 0.6 percent. Rental vacancy rates 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.

Table 25: Housing Occupancy by Tenure, 2023

HOUSING OCCUPANCY								
	Avon		Brockton		Stoughton		Massachusetts	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Total housing units	1,716	100.0%	37,420	100.0%	11,346	100.0%	3,014,657	100.0%
Occupied housing units	1,702	99.2%	35,610	95.2%	10,861	95.7%	2,762,070	91.6%
Vacant housing units	14	0.8%	1,810	4.8%	485	4.3%	252,587	8.4%
Homeowner vacancy rate	(X)	0.0%	(X)	0.4%	(X)	0.5%	(X)	0.6%
Rental vacancy rate	(X)	0.0%	(X)	1.6%	(X)	7.6%	(X)	3.4%

Source: U.S. Census Data, ACS DP04, 2019-2023

III. Home Prices, Rents, and Market Conditions

Looking at the distribution of housing costs helps to illuminate the broader story of housing costs across these communities. Across all three communities, the majority of homes are valued within the $300,000-$499,999 and $500,000 and $999,999 ranges. Avon and Stoughton show particularly high percentages of high home values, with over 90 percent of houses valued at $300,000 or more and approximately 50 percent at $500,000 or more.

Looking at rent distribution, each community exhibits a slightly different situation. Avon has the highest percentage of households paying between $1,500 and $2,000, indicating a concentration of moderate rent costs as compared to the other two communities. Meanwhile, Brockton has more low-paying renters, with 14.6 percent paying less than $500 per month. On the other end of the spectrum, Stoughton residents have a greater proportion of higher rents, with approximately half of renters (49.6 percent) paying $2,000 or more per month on their housing.

Owner-Occupied Housing

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. These price increases are part of a longer trajectory: by 2020, median home values in the region had quadrupled compared to 1996, with the steepest acceleration occurring in the post–Great Recession period from 2012 to 2018, when prices climbed rapidly across all three municipalities.

Table 26: Value of Owner-Occupied Units, 2023

VALUE OF OWNER-OCCUPIED UNITS								
	Avon		Brockton		Stoughton		OCPC Region	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Less than $50,000	54	4.0%	649	3.2%	103	1.2%	2,227	2.1%
$50,000 - $99,999	6	0.4%	211	1.0%	23	0.3%	723	0.7%
$100,000 - $149,999	9	0.7%	174	0.9%	37	0.4%	717	0.7%
$150,000 - $199,999	18	1.3%	633	3.1%	35	0.4%	1,500	1.4%
$200,000 - $299,999	36	2.7%	2,765	13.6%	547	6.5%	8,111	7.5%
$300,000 - $499,999	614	45.6%	10,871	53.6%	3,510	41.8%	42,265	39.0%
$500,000 - $999,999	598	44.4%	4,769	23.5%	3,977	47.4%	48,310	44.5%
$1,000,000 or more	11	0.8%	226	1.1%	160	1.9%	4,631	4.3%

Source: U.S. Census Bureau, ACS DP04, 2019-2023

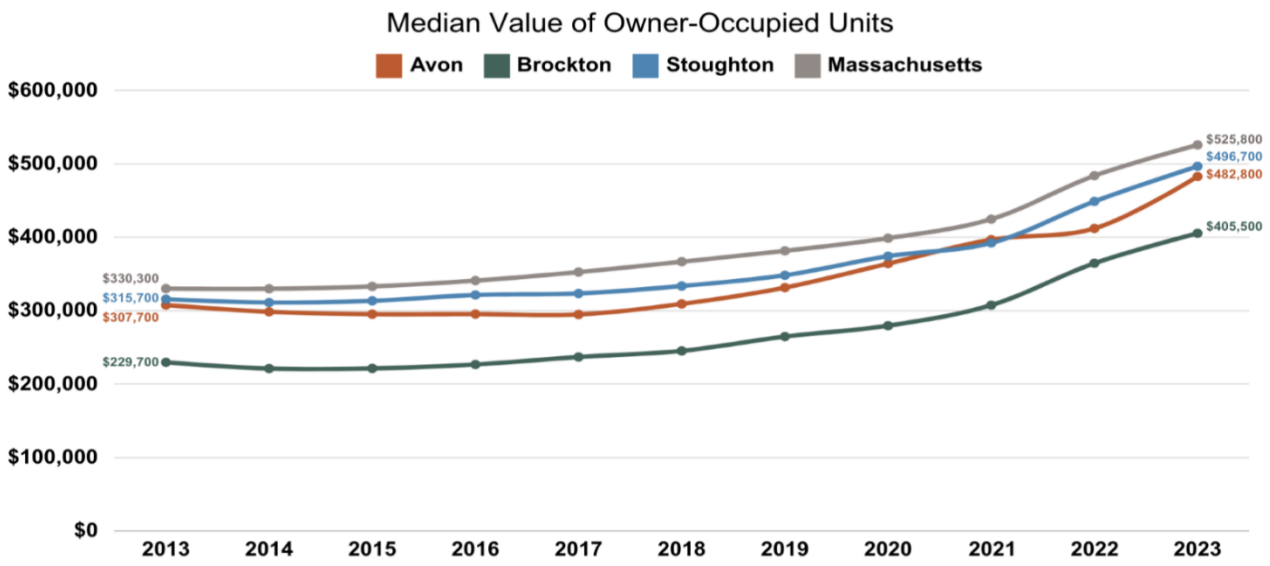


Figure 18: Median Value of Owner-Occupied Units, 2013-2023
Source: U.S. Census Bureau, ACS DP04, 2013-2023

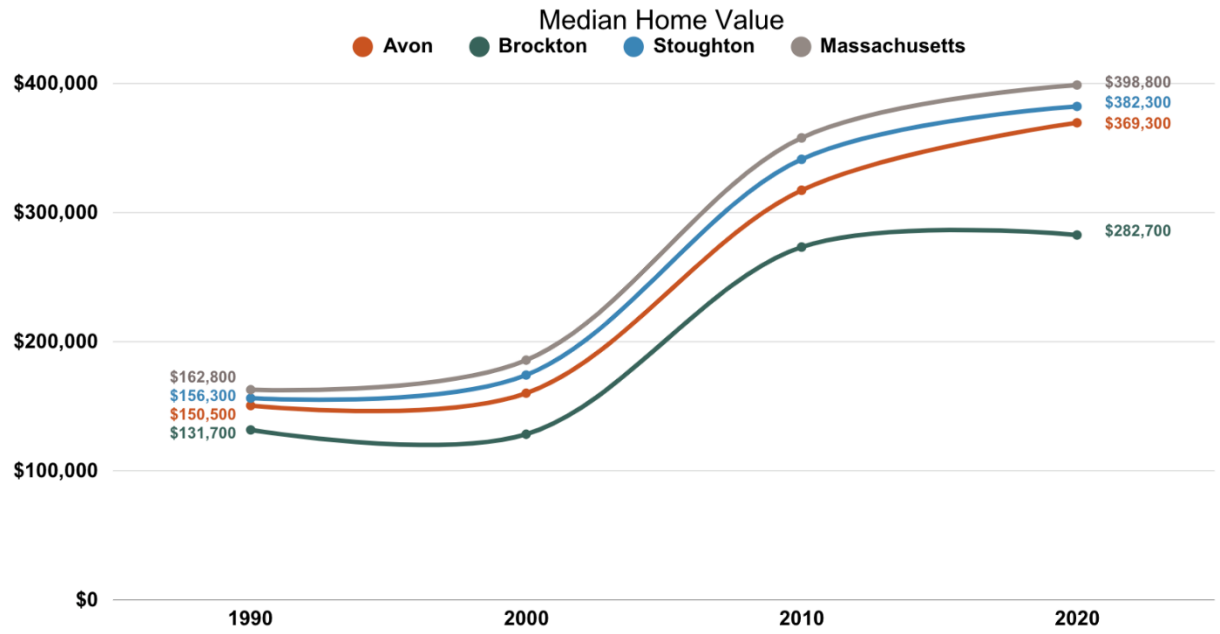


Figure 19: Median Home Values, REGION 1990-2020
Source: U.S. Census Bureau, Decennial Census, 1990-2020

Median home values have increased substantially across the region between 1990 and 2020, though this growth was not consistent. Moderate increases occurred from 1990 to 2000, followed by sharp rises between 2000 and 2010 during the housing boom of the 2000s. Growth then slowed from 2010 to 2020, but in recent years, home values have begun to quickly rise again.

However, these values have not increased equally across each neighborhood.

Despite brief economic instability during the COVID-19 pandemic, home values did not decline; instead, they accelerated, reflecting sustained demand, constrained supply, and long-term underbuilding.

By 2023, median values reached historically high levels:

- Avon: predominantly between $300,000–$999,999, with 90% of homes valued above $300,000 and nearly half (44.4%) above $500,000.
- Brockton: more than 77% of homes valued above $300,000, with a majority in the $300,000–$499,999 range.
- Stoughton: nearly 95% of homes valued above $300,000 and roughly 47% above $500,000.

These price increases translate into significant income requirements for would-be homebuyers. To afford a home valued at $450,000–$550,000, typical in Stoughton and Avon, a household would need an annual income of approximately $115,000–$145,000, depending on mortgage rates and taxes. In Brockton, where median values are lower but rising at the fastest rate, a buyer still needs $95,000–$115,000 in annual income to afford the typical home. With recommended down payments of 10–20%, households need $45,000–$100,000 in upfront cash, which puts ownership out of reach

for most low- and moderate-income households, as well as younger families without intergenerational wealth.

The rapid increase in home values has been particularly challenging in Brockton, where 32.9% of households earn under $50,000, and income growth has lagged significantly behind home price appreciation.

Meanwhile, higher-income buyers entering the region have increased demand for single-family homes in Avon and Stoughton, contributing to further price escalation and reducing inventory available to first-time homebuyers.

Over the course of 20 years, home values across the three communities have effectively doubled to tripled, reflecting long-term structural shortages in housing supply, limited construction of new ownership units, and shifts in regional demand driven by Boston-area cost pressures. As a result, the region's homeownership market increasingly serves only high-income households, households with significant cash for down payments, or existing homeowners able to leverage accrued equity.

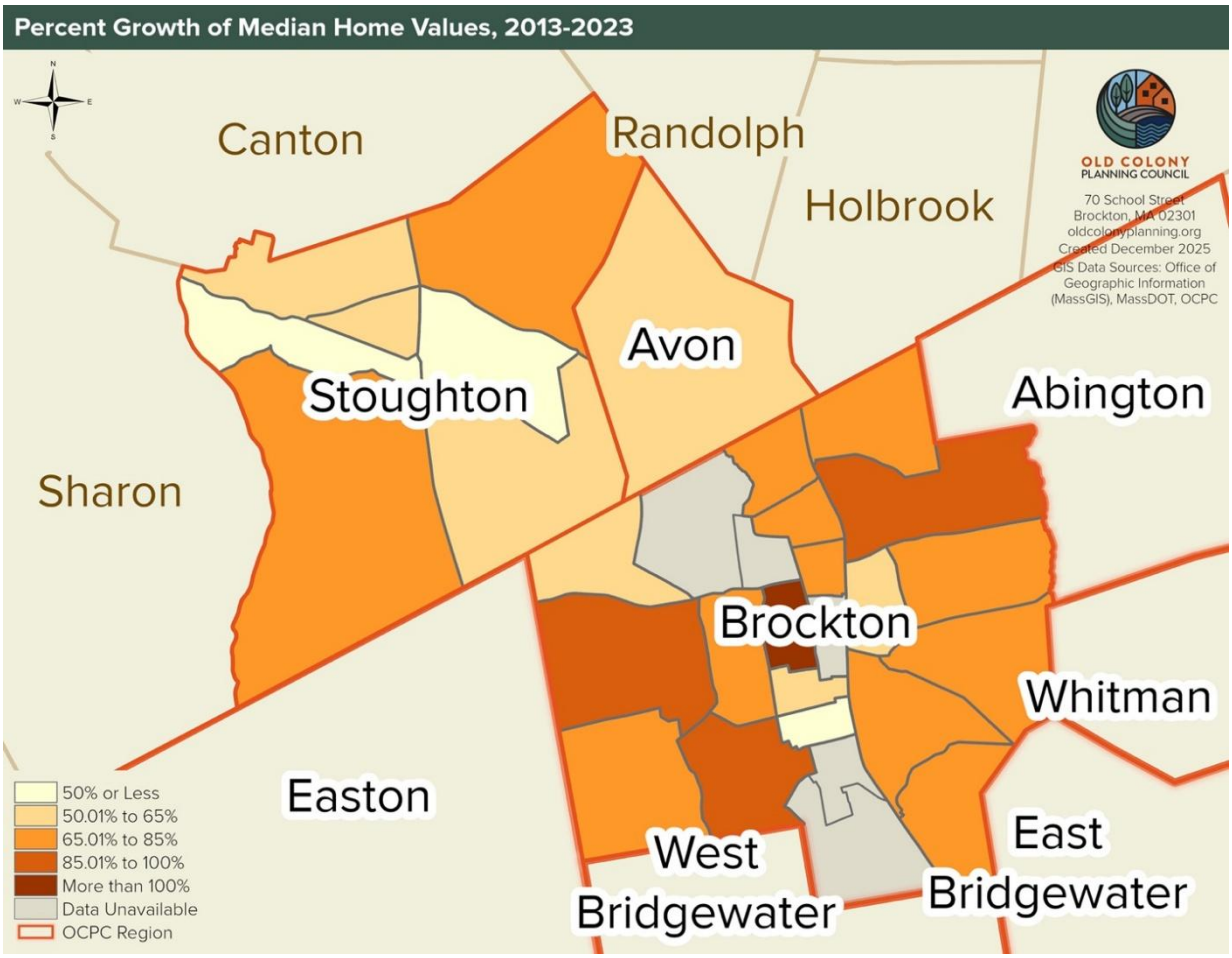


Figure 20: Percent Change in Home Values by Zip Code, 2013-2023
Source: U.S. Census Bureau, ACS DP04

Rental Housing

Rents are also on the rise throughout the region. In the past decade, the median gross rent of each of the region's municipalities has increased by at least 50 percent. Much like home values, this growth is not distributed equally throughout the region. 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.

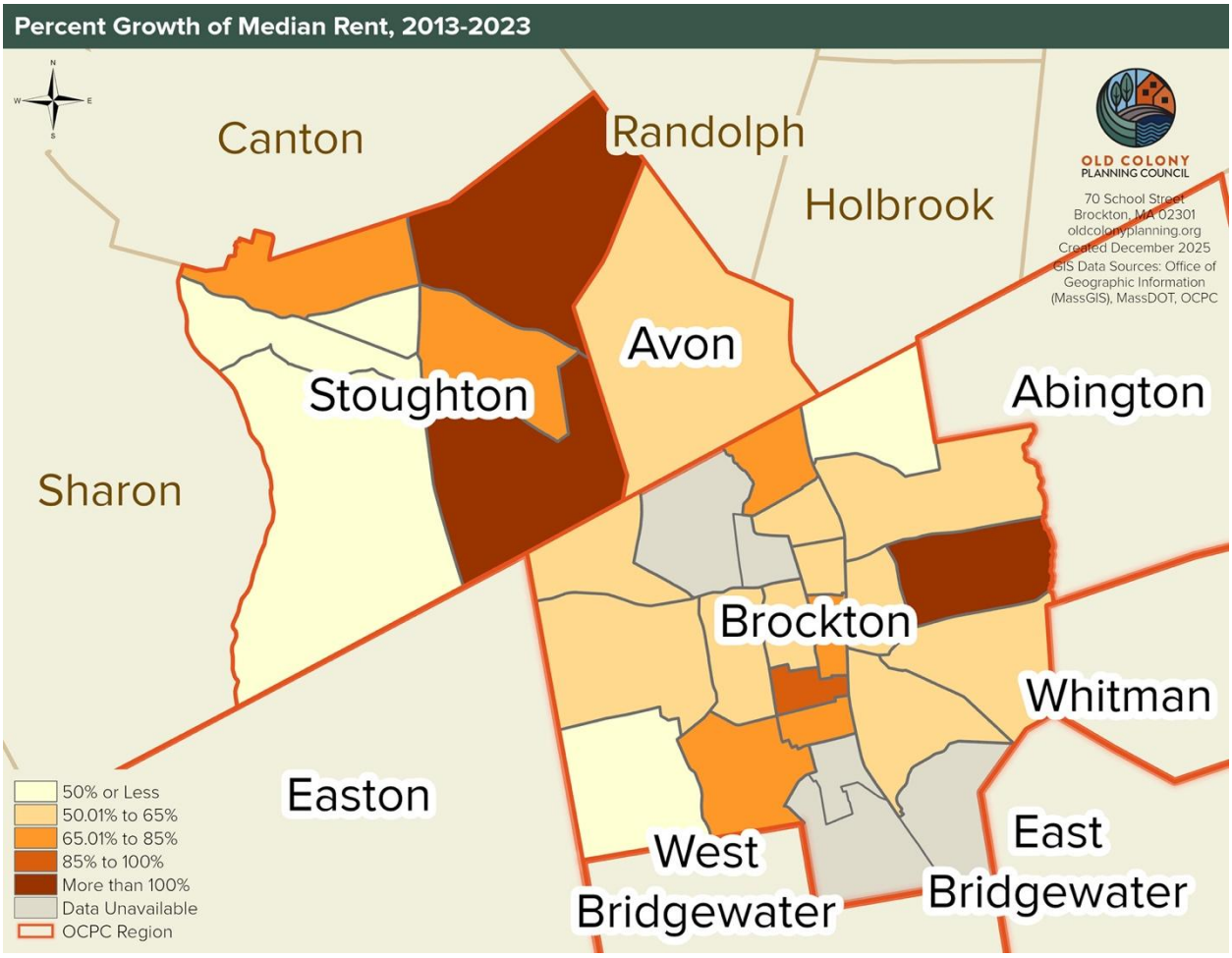


Figure 21: Percent Growth of Median Gross Rent, 2013-2023
Source: U.S. Census Bureau, ACS DP04, 2013-2023

The 2023 rent distribution data further illustrate the stratification of the regional rental market. In Stoughton, over 49 percent of renter households pay $2,000 or more per month, including 11.4 percent paying $3,000 or more. This reflects a market increasingly oriented toward higher-income renters and signals limited availability of lower-cost rental units. In contrast, Brockton maintains a broader distribution across price tiers, with nearly 47 percent of renters paying between $1,000 and $1,999 per month. However, Brockton also has a substantial share of households paying $1,500 or more (52.7 percent), indicating that even traditionally more affordable markets are experiencing

upward pressure. Avon's rental market is smaller but shows concentration in the $1,500 to $1,999 range (38.8 percent), with a growing presence of rents above $2,000.

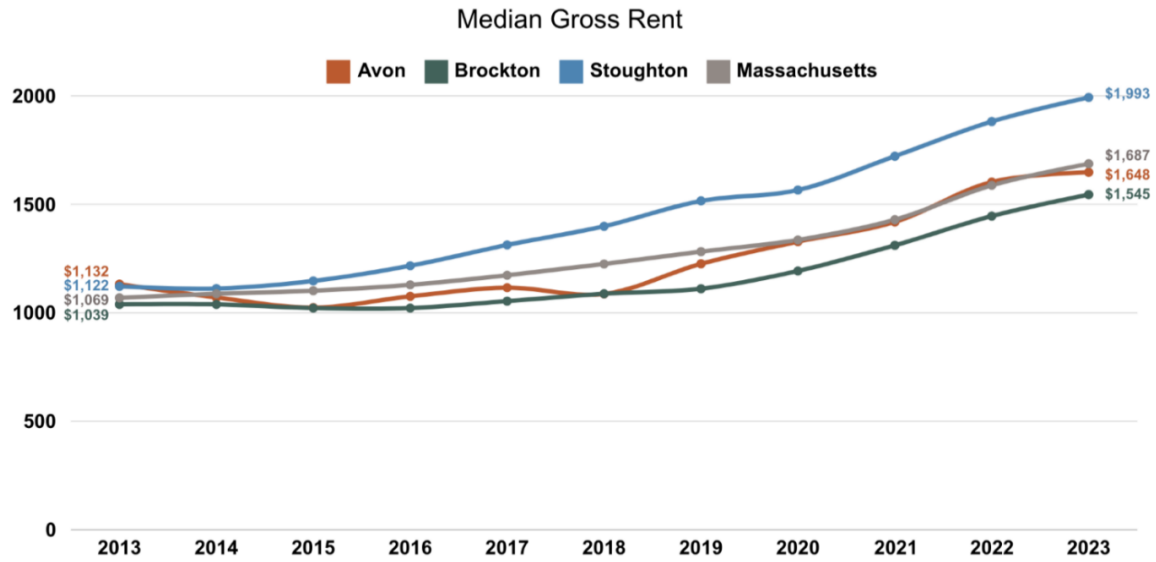
Table 27: Gross Rent, 2023

GROSS RENT								
	Avon		Brockton		Stoughton		OCPC Region	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
No Rent Paid	29	8.1%	510	3.3%	138	5.6%	1,355	3.8%
Less than $500	24	7.3%	2,164	14.6%	128	5.5%	3,538	9.9%
$500 to $999	76	23.2%	1,917	13.0%	236	10.1%	4,359	12.2%
$1,000 to $1,499	26	8.0%	2,925	19.8%	297	12.7%	5,950	16.6%
$1,500 to $1,999	127	38.8%	4,380	29.6%	512	22.0%	9,367	26.2%
$2,000 to $2,499	52	15.9%	2,529	17.1%	698	29.9%	6,459	18.0%
$2,500 to $2,999	10	3.1%	529	3.6%	194	8.3%	3,004	8.4%
$3,000 or more	12	3.7%	358	2.4%	266	11.4%	1,752	4.9%

Source: U.S. Census Bureau, ACS DP04, 2019-2023

The decline in lower-cost rental units is particularly notable. Across the region, units renting for under $1,000 represent a shrinking share of the inventory, especially outside of Brockton. In Stoughton and Avon, only about 15–17 percent of units fall below $1,000, suggesting limited options for extremely low-income households. While Brockton continues to serve as an affordability anchor within the region, rising rents may increasingly strain its role as the primary provider of lower-cost housing.

Figure 22: Median Gross Rent, 2013-2023
Source: U.S. Census Bureau, ACS DP04, 2013-2023



These trends have significant implications for cost burden, displacement risk, and housing stability. As rents rise across all three communities, moderate-income households may face increasing competition for mid-range units, while lower-income households may experience heightened vulnerability to eviction or overcrowding. The data suggests a need for strategies that both preserve existing naturally occurring affordable housing (NOAH) and expand new affordable and workforce rental production across the region. Without intervention, continued rent escalation may exacerbate regional inequality, concentrate lower-income households in limited submarkets, and reduce housing choice for families, seniors, and individuals with disabilities.

Housing Affordability

One measure of housing affordability is whether local rents exceed the Fair Market Rents (FMR) established annually by the U.S. Department of Housing and Urban Development (HUD). Avon and Brockton fall within the Brockton, MA HUD Metro FMR Area, while Stoughton is included in the higher-cost Boston-Cambridge-Quincy, MA-NH Metro FMR Area. In 2024, the FMR for a one-bedroom apartment is $1,488 in the Brockton area and $2,377 in the Boston-Cambridge-Quincy area. These regional benchmarks reflect broader metropolitan housing market dynamics and help explain rent differentials within the RHS communities.

Figure 22a: Fair Market Rents, Brockton, MA HUD Metro FMR Area, 2019-2024
Source: Massachusetts Department of Housing and Urban Development

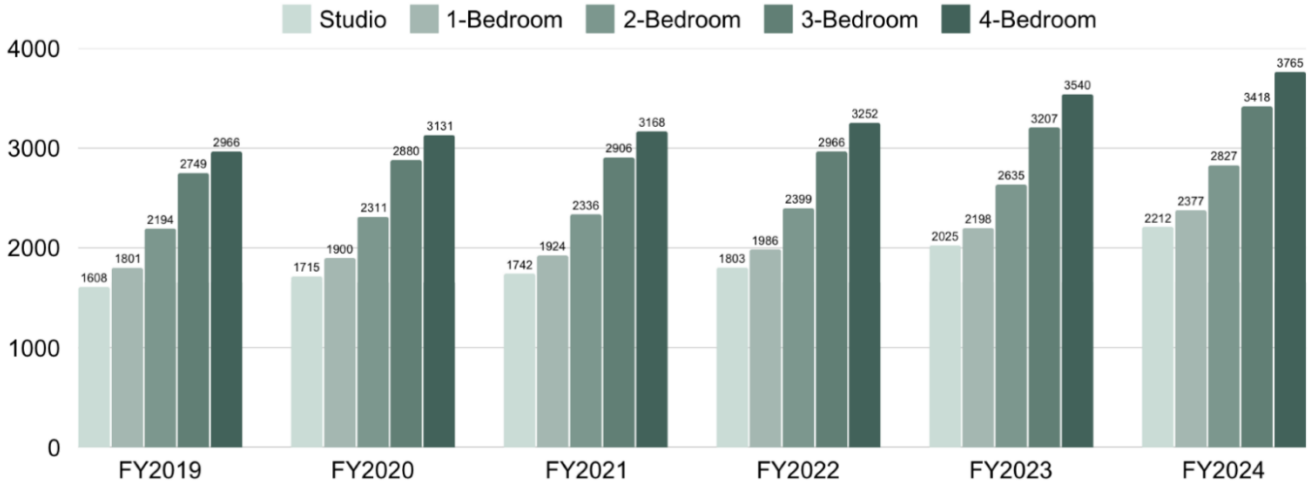


Figure 23a: Fair Market Rents, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, 2019-2024
Source: Massachusetts Department of Housing and Urban Development

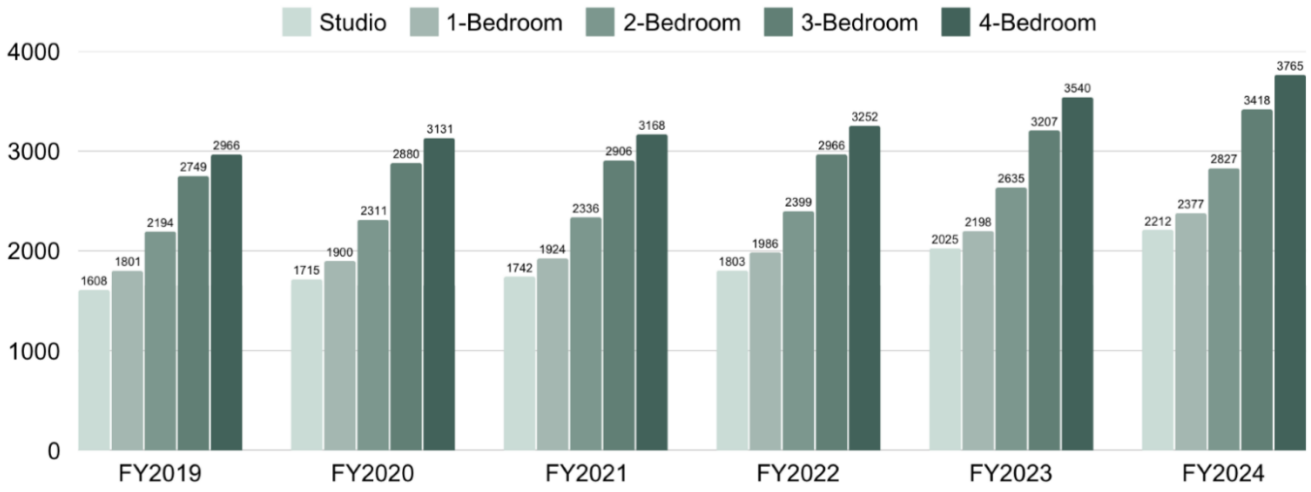


Figure 23b: Fair Market Rents, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, 2019-2024

Source: Massachusetts Department of Housing and Urban Development

Recent rent trends indicate sustained upward pressure across all unit types. Between FY2019 and FY2024, rents increased steadily for studios through four-bedroom units in both FMR areas. In the Brockton FMR area, one-bedroom rents increased from approximately $1,136 in FY2019 to $1,488 in FY2024, while two-bedroom rents rose from roughly $1,475 to $1,955. In the Boston-Cambridge-Quincy FMR area, one-bedroom rents increased from about $1,801 to $2,377 during the same period, and two-bedroom rents rose from approximately $2,194 to $2,827. Larger units experienced even greater absolute increases, reflecting strong demand among families.

These trends have direct implications for affordability and cost burden. For a renter household to afford a $1,488 one-bedroom unit at the 30 percent affordability standard, annual income must be approximately $59,500. To afford a $2,377 one-bedroom unit in Stoughton's FMR area, a household would need an annual income of roughly $95,000. Many renter households in the region earn below these thresholds, particularly seniors, single-parent households, and workers in retail, healthcare support, food service, and other moderate-wage occupations.

The divergence between the Brockton and Boston FMR areas also creates internal market pressure within the region. Stoughton's inclusion in the higher-cost Boston FMR area reflects its commuter rail access and proximity to Greater Boston, contributing to rents that more closely resemble metropolitan pricing. At the same time, rising rents in Avon and Brockton indicate that affordability challenges are not limited to the highest-cost submarket. As rents increase across all bedroom sizes, larger households face particular strain, especially where three- and four-bedroom units now approach or exceed affordability thresholds for moderate-income families.

Collectively, these data underscore the need for a balanced regional housing strategy that expands affordable rental production across multiple income tiers, preserves naturally occurring affordable housing, and aligns zoning, transit access, and infrastructure investments to reduce long-term cost burdens for renter households.

Cost Burden

Another measure of affordability is an analysis of the number of households that are cost-burdened. Cost-burdened households are defined by HUD as those spending thirty percent or more of their income on housing. Across all three communities, at least thirty percent of households are cost-burdened. In Brockton and Stoughton, this problem is particularly prevalent, where 43 and 41 percent of households are cost-burdened, respectively. In these two communities, a greater proportion of households are cost-burdened than the statewide average of 34.4 percent.

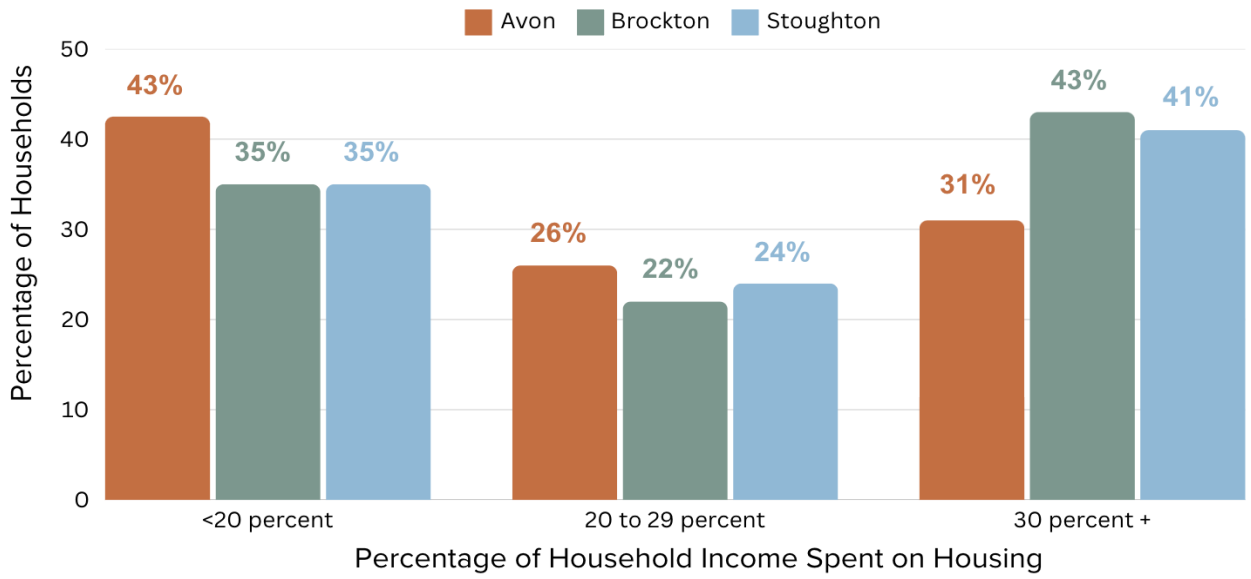


Figure 24: Percentage of Household Income Spent on Housing Costs, 2023
Source: U.S. Census Bureau, ACS S2503, 2019-2023

Across all three communities, a much higher proportion of renter-occupied units face a cost burden. There is a particular disparity between homeowners and renters experiencing severe cost-burdens (>50 percent). This is especially true of Stoughton, where 33.7 percent of renters face a severe cost-burden. Homeowners, on the other hand, are more likely to have affordable housing costs, with over 70 percent in most regions spending less than thirty percent of their income on housing. These disparities highlight the particular financial challenges renters face.

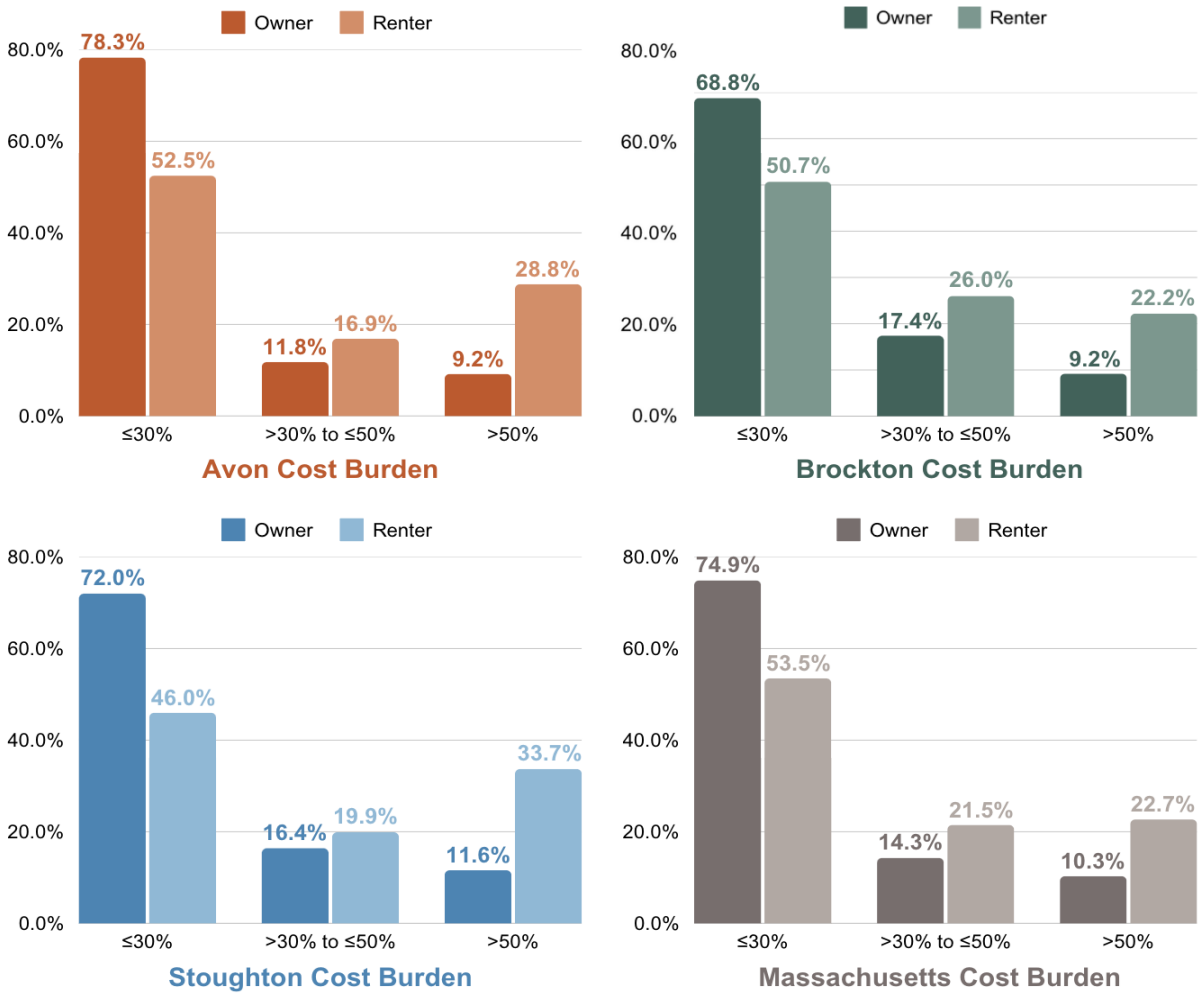


Figure 25: Cost Burden by Tenure, 2013-2023
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Across the region, housing cost burden is a central housing need, particularly for renters. Cost burden is typically defined as paying more than 30 percent of household income on housing; "severe" cost burden refers to paying more than 50 percent. Recent CHAS and ACS data show that a substantial share of households in all three communities are cost-burdened, with Brockton and Stoughton above statewide averages. In Avon, roughly one in five owner households and close to half of renter households are cost-burdened. In Brockton, about one-third of owners and just under half of renters pay more than 30 percent of their income on housing. In Stoughton, nearly 30 percent of owners and more than half of renters are cost-burdened, among the highest renter-burden rates in the region. By comparison, statewide patterns show about one quarter of owners and a little under half of renters paying above the 30-percent threshold.

Table 28: Cost Burden by Tenure, 2017-2021

COST BURDEN BY TENURE								
	Avon		Brockton		Stoughton		Massachusetts	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
≤30%	1,065	155	13,715	7,690	6,090	1,295	1,268,415	545,690
>30% to ≤50%	160	50	3,465	3,940	1,385	560	242,380	219,675
>50%	125	85	2,655	3,365	980	950	174,825	231,620
Data Unavailable	0	0	110	155	0	20	8,790	23,070
TOTAL HOUSEHOLDS	1,360	295	19,940	15,155	8,460	2,820	1,694,405	1,020,040

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

These figures point to a regional pattern where renters face the highest and most persistent cost pressures, but owner households, especially those with mortgages, also struggle to keep up with rising housing costs, taxes, and utilities. Given the region's relatively large average household sizes and higher shares of lower-income households than the OCPC region overall, even modest rent and ownership cost increases can push many households into cost burden or deeper financial precarity.

Rent Burden and Household Type

Cost burden varies not only by tenure but by household type. Across Avon, Brockton, and Stoughton, married-couple households are the largest household group, but there is also a high share of single-adult households and female-headed households with no partner present. In particular, female-headed households make up roughly one-quarter to one-third of all households in the region, with especially high shares in Brockton, and many of these households are raising children on a single income.

State and regional data consistently show that single-adult renters, single parents, and households with children are more likely to be rent-burdened than married-couple households without children, because they have less income to spread across housing, childcare, and other basic needs. In the ABS region, this pattern likely translates into particularly high rent burdens among single mothers, households with unstable or seasonal employment, and younger households just forming independent households. Larger households, common in Brockton and Stoughton, may also experience higher rent burdens if they need larger units (3+ bedrooms) that are in shorter supply and command higher rents.

Rent Burden and Age Group

Table 29: Renter Cost Burden by Age Group, 2023

RENTER COST BURDEN BY AGE GROUP								
	Avon		Brockton		Stoughton		ABS Region	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
15 to 24 Years	37	100.0%	590	88.1%	70	83.3%	697	88.1%
25 to 34 Years	45	36.3%	1,263	51.7%	267	49.0%	1,575	50.6%
35 to 64 Years	86	72.2%	4,694	52.3%	943	66.3%	5,723	54.4%
65 Years +	39	51.3%	1,549	48.0%	266	63.6%	1,854	49.8%
TOTAL HOUSEHOLDS	207	58.1%	8,096	52.9%	1,546	62.6%	9,849	54.3%

Source: ACS Census Data, 2019-2023

Rent Burden and Race & Ethnicity

Rent burden is also closely tied to race and ethnicity. The ABS region is significantly more racially and ethnically diverse than the OCPC region as a whole, particularly in Brockton, where Black or African American residents now account for nearly two-fifths of the population, and where the share of residents identifying as two or more races has grown sharply over the past decade. Avon and Stoughton have also seen substantial growth in Black, Latino, and multiracial populations.

Table 30: Renter Cost Burden by Race and Ethnicity, 2021

RENTER COST BURDEN BY RACE /ETHNICITY								
	Avon		Brockton		Stoughton		ABS Region	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Alone	91	42.5%	2,445	52.0%	818	52.5%	3,354	51.8%
Black or African American	48	80.0%	3,188	51.2%	412	72.7%	3,648	53.2%
Hispanic or Latino (of any race)	N/A	N/A	1,103	57.5%	107	88.4%	N/A	N/A

Source: U.S. Census Bureau, ACS DP04, 2017-2021

Statewide and Greater Boston data show that Black and Latino renter households are considerably more likely than white renters to be cost-burdened, reflecting wage gaps, barriers to higher-paying employment, and credit constraints (*2025 Greater Boston Housing Report Card*).

Given the ABS region's racial composition, this means that cost burdens disproportionately fall on Black and Latino renters, immigrants, and households that speak a language other than English at home, groups that are already more likely to face discrimination in the rental market, unstable work, or limited access to generational wealth. Targeted fair-housing enforcement, tenant protections, and culturally competent housing counseling will therefore be critical to reducing racial disparities in rent burden.

Owner Cost Burden

Owner households are also experiencing significant cost pressure. In Avon, around one in five owner households with a mortgage pay more than 30 percent of their income for housing each month. In Brockton, roughly one-third of owners with a mortgage are cost-burdened, and in Stoughton, close to 30 percent of mortgaged owners fall into this category, all higher than or comparable to statewide averages.

These burdens reflect multiple pressures: high purchase prices, rising interest rates for recent buyers, increasing property taxes, and the rising cost of utilities, insurance, and maintenance, particularly for older homes that dominate much of the region's housing stock. For many low- and moderate-income owners, especially those who bought when prices were lower, stagnant wages mean that housing costs now constitute a much larger share of monthly income than when they first purchased their homes, leaving less room for savings, repairs, or unexpected expenses.

Owner Cost Burden by Household Type

Among owners, certain household types are more vulnerable to cost burden than others. Across the ABS region, a large share of owner households includes at least one person age 65 or older, and many of these older owner households live on fixed incomes. Approximately one-third of households in each community contain at least one person aged 65+, with particularly high shares in Avon and Stoughton.

Elderly owners who have paid off their mortgages may still face high-cost burdens due to rising property taxes, utilities, and the escalating costs of home repairs, accessibility modifications, and caregiving. At the same time, working-age owner households with children can also be stretched thin by mortgage payments combined with childcare costs and transportation expenses. This suggests that owner cost burden in the region is not concentrated in a single group, but spans both aging homeowners and younger families, each with different needs for financial assistance, deferred-payment rehab programs, property-tax relief, and supports that allow them to remain safely housed.

Table 31: Owner Cost Burden by Age Group, 2023

OWNER COST BURDEN BY AGE GROUP								
	Avon		Brockton		Stoughton		ABS Region	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
15 to 24 Years	0	N/A	119	69.2%	51	94.4%	170	75.2%
25 to 34 Years	22	23.9%	328	16.6%	116	21.0%	466	17.8%
35 to 64 Years	185	22.9%	3,970	30.7%	1,598	31.7%	5,753	30.6%
65 Years +	127	28.5%	2,210	42.5%	1,086	39.5%	3,333	39.7%
TOTAL HOUSEHOLDS	334	24.8%	6,537	32.2%	2,851	34.0%	9,722	32.4%

Source: U.S. Census Bureau, ACS DP04, 2019-2023

Owner Cost Burden and Race and Ethnicity

Racial disparities also show up among owner households. Statewide analyses and regional research indicate that Black and Latino homeowners are more likely than white homeowners to have higher loan-to-value ratios, smaller down payments, and higher mortgage interest rates, often due to historic and ongoing discrimination in mortgage lending and credit markets (*2025 Greater Boston Housing Report Card*).

In communities like Brockton, where residents of color represent a large share of the population, this can translate into higher housing cost burden among homeowners of color, even when home values and incomes are similar.

In the ABS region, the rapid growth of Black and multiracial populations means that homeownership supports, down-payment assistance, homebuyer education, and anti-predatory lending enforcement are critical tools for closing racial wealth gaps and preventing households of color from becoming over-leveraged or at risk of foreclosure. Given the region's relatively high share of foreign-born residents, there is also a need for linguistically and culturally accessible owner counseling and financial literacy services to help new homeowners understand and manage their housing costs.

Table 32: Owner Cost Burden by Race and Ethnicity, 2021

OWNER COST BURDEN BY RACE/ETHNICITY								
	Avon		Brockton		Stoughton		ABS Region	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Alone	206	19.3%	2,682	28.2%	1,752	27.7%	4,640	27.4%
Black or African American	91	41.0%	1,789	28.7%	528	45.8%	2,408	31.7%
Hispanic or Latino (of any race)	N/A	N/A	563	32.2%	30	12.6%	N/A	N/A

Source: U.S. Census Bureau, ACS DP04, 2017-2021

Potential Resources and Programs to Address Housing Cost Burdens

Addressing cost burden will require a mix of income-targeted subsidies, production of long-term affordable units, and stabilization services:

- **Rental assistance and eviction-prevention programs.** The state's RAFT (Residential Assistance for Families in Transition) program provides short-term, flexible funds to help low-income households pay back rent, utility arrears, or moving costs to avoid eviction or homelessness. The Massachusetts Rental Voucher Program (MRVP) offers ongoing rental subsidies that help very low-income households bridge the gap between income and market rents.
- **Federal vouchers and project-based assistance.** Housing Choice Vouchers (Section 8), project-based Section 8 contracts, and HUD 202/811 programs for seniors and people with disabilities provide deep affordability that cannot be achieved with local resources alone. Preserving existing project-based assisted units and prioritizing new allocations for the ABS region can directly reduce severe cost burdens.

- **Local Affordable Housing Trust and CPA funds**. Local resources can be used to gap-finance LIHTC projects, buy down rents in mixed-income developments, support down-payment assistance programs for first-generation homebuyers, or pilot shallow-subsidy programs for cost-burdened renters.
- **Homeowner stabilization and tax relief.** Property-tax deferral or exemption programs for low-income seniors, rehab grants and low-interest loans for health and safety repairs, and weatherization and energy-efficiency upgrades can lower monthly housing costs and help owners remain in their homes.
- **Housing counseling and financial coaching.** Partnering with NeighborWorks Housing Solutions to expand housing counseling, budgeting support, and foreclosure-prevention services in Avon, Brockton, and Stoughton can help households navigate options before crises become evictions or foreclosures.

Housing Overcrowding

Overcrowding, typically defined as more than one person per room, and "severe" overcrowding as more than 1.5 persons per room, is less prevalent than cost burden but still a concern in parts of the ABS region. In general, overcrowding is more common in renter households, larger families, and in communities with high housing costs relative to income, where households "double up" or share units to make rent affordable. Given the region's comparatively large average household sizes and higher shares of low-income renters, especially in Brockton, overcrowding is likely to be concentrated in older, smaller rental units and in multifamily buildings where families or extended households share limited space.

Table 33: Occupants per Bedroom, 2023

OCCUPANTS PER BEDROOM								
	Avon		Brockton		Stoughton		ABS Region	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1.00 or Less	1,668	98.0%	34,146	93.16%	10,702	98.5%	46,516	94.8%
1.01 to 1.50	34	2.0%	1,739	4.8%	112	1.0%	1,885	3.8%
1.51 or More	0	0.0%	604	1.7%	47	0.4%	651	1.3%

Source: U.S. Census Bureau, ACS S2501, 2019-2023

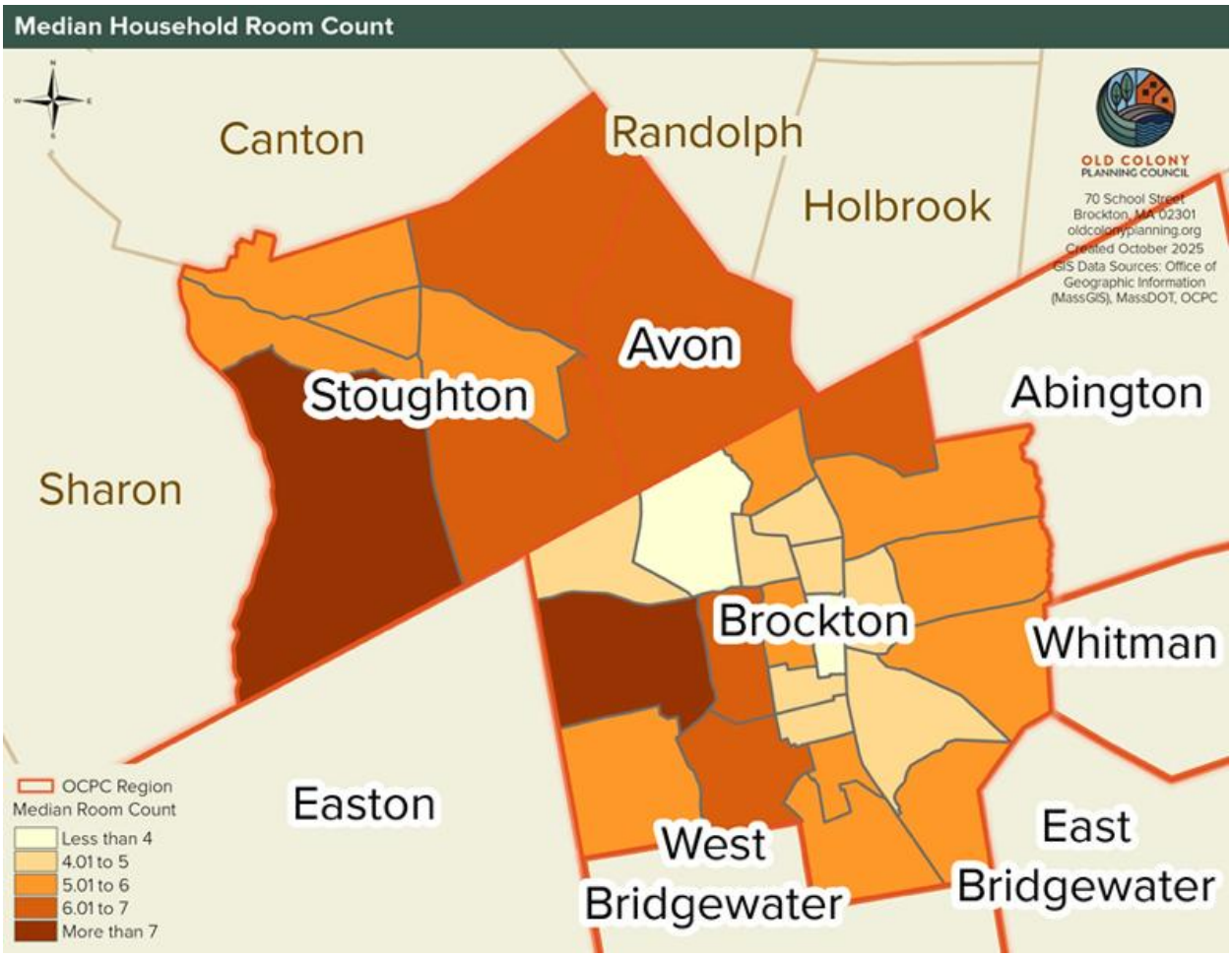


Figure 26: Median Room Count, 2023
Source: U.S. Census Bureau, ACS DP04, 2019-2023

The absence of a large supply of affordable, family-sized units can push multigenerational households, recent immigrants, and low-income families into arrangements that may technically violate occupancy standards or create health and safety concerns (e.g., improvised sleeping spaces, inadequate egress). Over time, these conditions can exacerbate physical and mental health issues, stress for children, and neighborhood quality-of-life challenges.

Crowding by Household Type

Crowding is closely linked to household type and size. Larger households, especially those with children, multigenerational families, or households where unrelated adults share space to reduce costs, are more likely to experience overcrowding. In the ABS region, where Brockton in particular has a high share of 4-person-and-larger households, crowding is likely to be most common among families with children, cohabiting couples and roommates sharing smaller apartments, and extended families pooling resources in a single unit.

Single-adult households, which are less likely to be physically overcrowded, still experience "functional" crowding when they must share units or living spaces to afford rent. For example, two or three unrelated adults renting a small two-bedroom apartment may not meet the formal definition of overcrowding but may still feel constrained by limited common space, lack of privacy, and the need to use living rooms or dining rooms as sleeping areas.

Overcrowding by Tenure and Income

Overcrowding tends to be more prevalent among renters than owners, especially among low-income renters who cannot afford larger or higher-quality units. In the ABS region, renters already pay a high share of income for housing; combining high rent burdens with larger household sizes increases the likelihood that households will crowd into smaller units to keep total monthly housing costs manageable.

Table 34: Occupants per Bedroom by Tenure

OCCUPANTS PER BEDROOM BY TENURE						
	Avon		Brockton		Stoughton	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1.00 or Less	97.5%	100.0%	94.7%	92.0%	98.5%	96.9%
1.01 to 1.50	2.5%	0.0%	3.7%	6.2%	1.0%	3.1%
1.51 or More	0.0%	0.0%	1.4%	1.9%%	0.4%	0.0%

Source: U.S. Census Bureau, ACS S2501, 2019-2023

Owner-occupied overcrowding is less common but can still occur among low- and moderate-income homeowners who take in relatives or roommates to help cover mortgage, tax, or utility costs. In such cases, overcrowding can be a coping strategy that prevents foreclosure while simultaneously placing pressure on the physical housing stock (e.g., overtaxed plumbing and electrical systems) and on household relationships.

Overcrowding and Race and Ethnicity

Research across Massachusetts and Greater Boston indicates that overcrowding is more likely to affect households of color, particularly Latino(a,e), Asian, and some immigrant communities, who are more likely to live in multigenerational households or to double up with relatives or friends in response to high housing costs.

Given the ABS region's substantial shares of foreign-born residents, non-English speakers, and Black and Latino households, it is reasonable to expect that overcrowding in Avon, Brockton, and Stoughton is disproportionately concentrated among households of color and immigrant families.

These patterns intersect with cost burden and income inequality: households facing discrimination in the labor and housing markets often have fewer choices and are more likely to accept crowded or substandard housing in order to remain near work, schools, transit, and established social networks.

Potential Resources and Programs to Address Overcrowding

Overcrowding is fundamentally a supply and affordability problem, too few appropriately sized homes at prices households can afford, but there are several tools the region can use to address both the causes and consequences:

- **Production of family-sized affordable units**. Incentivizing and requiring a meaningful share of 2- and 3-bedroom units in new affordable and mixed-income developments, including 40R districts and inclusionary zoning projects, can give larger households options beyond doubling up in smaller units.

- **Preservation and rehab of existing large units.** Protecting and rehabilitating existing three-decker and larger multifamily homes, especially in Brockton, can ensure that the stock of family-sized units remains safe, code-compliant, and affordable.
- **Tenant protections and relocation assistance**. Strong code enforcement, combined with anti-retaliation protections and access to relocation assistance or vouchers, can help address unsafe overcrowding without simply displacing low-income families into homelessness.
- **Home modification and accessory units.** Supporting homeowners to create code-compliant accessory dwelling units (ADUs) or to reconfigure existing space (e.g., safe attic or basement conversions) can relieve overcrowding in extended families while adding to the supply of smaller, more affordable units.
- **Culturally competent outreach and housing navigation.** Partnering with community-based organizations, schools, and service providers that serve immigrant and multilingual communities can help identify overcrowded households, connect them to available affordable units or vouchers, and provide education about tenant rights and healthy housing standards.

Collectively, these strategies recognize that overcrowding is both a symptom of broader affordability gaps and a distinct health, safety, and equity issue. By pairing production, preservation, and enforcement tools with targeted supports for renters and owners, the ABS region can reduce overcrowding while expanding safe, dignified housing choices for larger and multigenerational households.

Vacancy

Housing vacancy rates across the Avon–Brockton–Stoughton region remain extremely low, signaling a tight and highly competitive housing market that contributes to elevated housing costs, limited mobility, and increased vulnerability for renters and prospective homebuyers. Although vacancy rates fluctuate slightly by community and housing type, the overall pattern across the region reflects a persistent supply shortage, especially for rental housing and moderately priced ownership opportunities.

In a healthy housing market, a rental vacancy rate of 5%–8% and a homeowner vacancy rate of 1.5%–2% are typically considered balanced, reflecting enough available units to support normal turnover without rapid price escalation. In contrast, vacancy rates in the RHS region remain well below these thresholds, with limited evidence of year-round units becoming available at a pace that matches household growth or demographic shifts. This imbalance places upward pressure on rents and home prices, reinforces cost burdens for low- and moderate-income households, and reduces the ability of residents to move within or between the three communities.

Brockton, the region's largest housing market, experiences some of the tightest rental conditions, driven by strong demand from its diverse workforce, immigrant communities, and families seeking relative affordability compared to Greater Boston. Low rental vacancy rates, combined with an aging multifamily stock, mean that even modest demand increases quickly and translate into higher rents or overcrowding. For lower-income renters and extremely low-income households, the scarcity of available units effectively limits options to remain in the community, placing them at heightened risk of displacement.

Stoughton exhibits similarly low homeowner and rental vacancy rates, shaped by its limited production of new housing and a long-standing preference for single-family zoning. The town's constrained supply of rental housing contributes to low turnover, leaving few options for new

households, young adults, or older residents seeking to downsize. These dynamics reinforce both affordability pressures and demographic stagnation, with vacancy constraints emerging as a barrier to meeting future housing needs.

Avon, with a small land area and an overwhelmingly single-family housing stock, faces chronically low vacancy levels that restrict new household formation. Its limited rental inventory means that even small shifts in demand, such as young adults returning to the region, seniors seeking accessible units, or new workers entering the local labor market, can significantly strain the housing system. Avon's low vacancies reflect a market where opportunities to relocate, downsize, or enter homeownership are sharply constrained.

Across the region, persistently low vacancy rates are a structural driver of the housing crisis. They indicate that:

- The supply of new housing has not kept pace with population and household growth.
- Existing residents have limited options to move into units that better match their needs (size, accessibility, affordability).
- Affordability challenges are being exacerbated by scarcity, not only by rising construction and operating costs.
- Racial, ethnic, and income disparities in access to housing are intensified when few units are available at turnover.

To address these pressures, the RHS communities will need to increase production, especially of rental housing; diversify the housing stock to expand options for smaller households, seniors, and families; and preserve naturally occurring affordable housing to mitigate loss of lower-cost units. Improving vacancy rates, even modestly, will require sustained zoning reforms, development incentives, and regional coordination aimed at expanding supply and supporting long-term housing stability.

Table 35: Housing Occupancy by Tenure, 2023

HOUSING OCCUPANCY								
	Avon		Brockton		Stoughton		Massachusetts	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Total housing units	1,716	100.0%	37,420	100.0%	11,346	100.0%	3,014,657	100.0%
Occupied housing units	1,702	99.2%	35,610	95.2%	10,861	95.7%	2,762,070	91.6%
Vacant housing units	14	0.8%	1,810	4.8%	485	4.3%	252,587	8.4%
Homeowner vacancy rate	(X)	0.0%	(X)	0.4%	(X)	0.5%	(X)	0.6%
Rental vacancy rate	(X)	0.0%	(X)	1.6%	(X)	7.6%	(X)	3.4%

Source: U.S. Census Data, ACS DP04, 2019-2023

Substandard Housing and Environmental Health Risks

The region has an aging housing stock with 14% of all homes built before 1940 and a much larger share, 55% of all units, constructed between 1940 and 1980. In total, nearly seven in ten homes (69%) in the Avon–Brockton–Stoughton region are more than 45 years old. In contrast, the greater region and state have a smaller share of pre-1940 housing, indicating that the RHS communities carry a disproportionate share of older residential buildings.

Table 36: Age of Housing/Year Built, 2023

YEAR HOUSING BUILT								
	Avon		Brockton		Stoughton		OCPC Region	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Built 2020 or later	0	0.0%	42	0.1%	126	1.11%	1,456	1.0%
Built 2010 to 2019	109	6.4%	1,236	3.3%	821	7.24%	11,308	7.5%
Built 2000 to 2009	27	1.6%	1,406	3.8%	617	5.44%	12,164	8.0%
Built 1990 to 1999	82	4.8%	1,241	3.3%	508	4.48%	12,887	8.5%
Built 1980 to 1989	120	7.0%	2,796	7.5%	1,160	10.22%	18,703	12.3%
Built 1970 to 1979	77	4.5%	6,079	16.2%	2,199	19.38%	24,254	16.0%
Built 1960 to 1969	129	7.5%	5,759	15.4%	1,710	15.07%	17,903	11.8%
Built 1950 to 1959	422	24.6%	4,335	11.6%	1,420	12.52%	14,604	9.6%
Built 1940 to 1949	61	3.6%	2,044	5.5%	830	7.32%	5,915	3.9%
Built 1939 or earlier	689	40.2%	12,482	33.4%	1,955	17.23%	32,376	21.4%

Source: *U.S. Census Data, ACS DP04, 2019-2023*

The age of the housing stock directly affects structural integrity, safety, and environmental performance. Older homes are more likely to contain outdated electrical wiring, aging plumbing systems, inefficient heating infrastructure, deteriorated roofs and building envelopes, and insufficient insulation. Units built prior to modern building codes may not meet current standards for accessibility, ventilation, fire safety, or energy efficiency. Deferred maintenance, often the result of limited financial capacity among small property owners, further compounds these challenges. As construction costs continue to rise, the rehabilitation gap between what properties require and what owners can afford is likely to widen.

A particularly significant concern within the region is lead-based paint exposure. Homes built before 1978 present an elevated risk of lead hazards, as residential lead-based paint was banned in that year. Massachusetts has the fourth-oldest housing stock in the country, making lead exposure a persistent public health issue statewide. In the RHS communities, 89 percent of housing units in Avon, 80 percent in Brockton, and 70 percent in Stoughton were built before 1978, all exceeding or approaching the statewide average of 67 percent. This concentration of older housing substantially increases the risk of lead exposure, particularly for young children.

Brockton is designated as a high-risk community for childhood lead exposure and ranked third among the 16 highest-risk communities in Massachusetts in 2023. Blood lead level (BLL) prevalence per 1,000 children in 2023 was 33.7 in Brockton, compared to 1.0 in Stoughton and 0.0 in Avon, and

a statewide rate of 12.0. There is no known safe blood lead level. Lead exposure, typically caused by ingestion of dust or soil contaminated by deteriorated paint or unsafe renovation practices, can result in permanent neurological damage, developmental delays, behavioral disorders, reduced IQ, and long-term educational and economic impacts.

Screening data also highlights disparities in follow-up care. While screening rates are relatively high (75 percent in Brockton, 80 percent in Stoughton, and 99 percent in Avon among children ages 9–47 months), a significant share of children lack required venous follow-up testing after an elevated screening result. In Brockton, 27 percent of children who were screened did not receive the required follow-up; in Stoughton, 20 percent lacked follow-up; and in Avon, 33 percent lacked follow-up. These gaps indicate both healthcare access challenges and systemic barriers to full remediation and treatment.

Substandard housing conditions extend beyond lead exposure. Older units are also more vulnerable to moisture intrusion, mold growth, asbestos, radon, and pest infestation, all of which disproportionately affect lower-income renters who are more likely to reside in aging multifamily properties. In Brockton in particular, concentrations of older housing intersect with higher poverty rates and renter occupancy, increasing exposure risk for vulnerable households. These conditions contribute not only to physical health challenges, but also to housing instability, school absenteeism, and broader social inequities.

Without targeted rehabilitation investment, code enforcement, lead abatement programs, and preservation funding, the region risks continued deterioration of its naturally occurring affordable housing stock. Substandard conditions can accelerate displacement when units become uninhabitable or when properties require major capital improvements that result in rent increases. Addressing housing quality must therefore be integrated into any housing strategies, alongside affordability and production goals. Expanding access to low-interest rehabilitation loans, supporting small landlord compliance with state sanitary and lead laws, strengthening enforcement where necessary, and coordinating public health and housing interventions will be essential to improving housing conditions while preserving affordability for current residents.

Single Room Occupancy/Hotels

Single-room occupancy (SRO) units and hotel/motel conversions play an increasingly important role in the Avon–Brockton–Stoughton region's housing landscape, providing deeply affordable, service-enriched housing for extremely low-income individuals and residents exiting homelessness. Historically limited in number, these units have expanded significantly due to new development by Father Bill's & MainSpring (FBMS), which is implementing several hotel-to-housing conversions in response to rising housing instability, extremely low vacancy rates, and a severe shortage of small, affordable units. In Stoughton, FBMS is constructing 24 new permanent supportive housing units at 1919 Washington Street, scheduled to open in 2026, marking the town's first major expansion of SRO-style housing. In Brockton, FBMS is converting a former hotel at 1005 Belmont Street into 69 units of permanent supportive housing, and its new Housing Resource Center on Manley Street includes 32 additional supportive units co-located with a 128-bed emergency shelter. Together, these projects introduce 125 new SRO or efficiency-style units across the region, an unprecedented increase in housing specifically designed for single adults who face significant barriers in a housing market defined by extremely low rental vacancy rates (0% in Avon and 1.6% in Brockton), rising rents, and long waitlists for subsidized units. While these projects will meaningfully expand housing options for individuals with the lowest incomes or highest service needs, demand continues to far exceed supply, underscoring the need for continued investment in supportive housing, additional small-unit development, and policy frameworks that allow SROs and hotel conversions to function as

intentional, regulated components of the regional housing system rather than crisis-driven responses to gaps in the mainstream housing market.

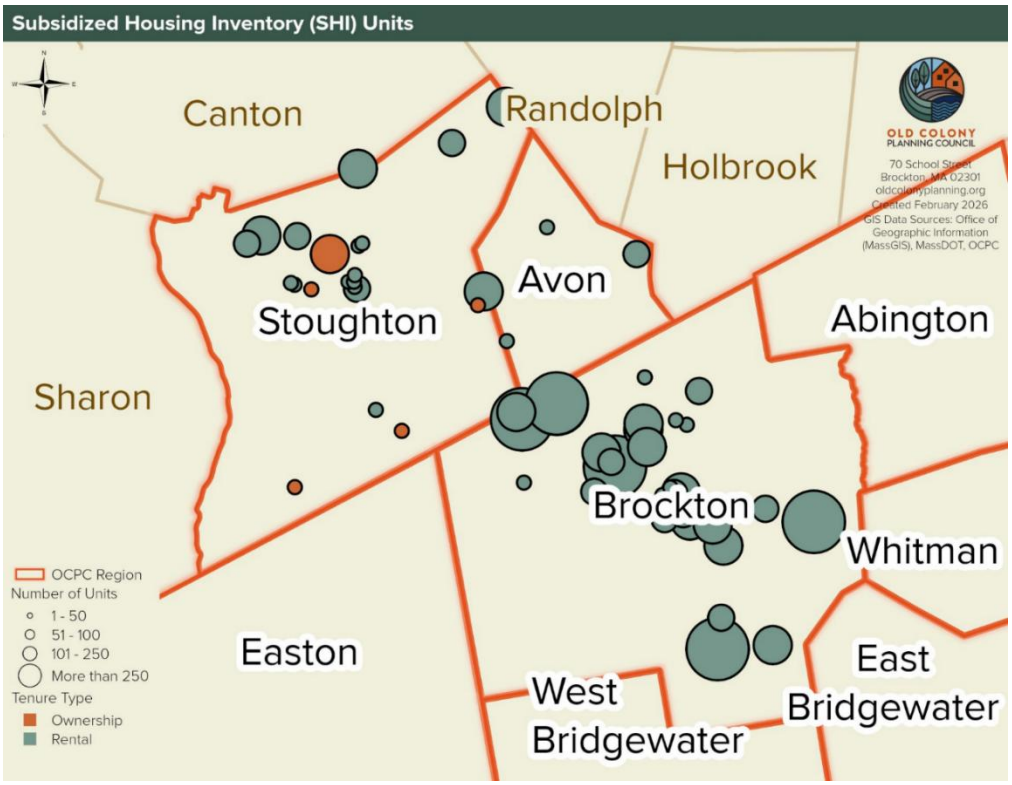
40B

Enacted in 1969, Chapter 40B was designed to counteract the effects of restrictive local zoning and regulatory barriers by allowing eligible developers to pursue a streamlined “comprehensive permit” process in communities where less than 10% of the year-round housing stock is restricted as affordable. In such communities, a developer may override certain local zoning rules if 20%–25% of the proposed units are deed-restricted for households earning up to 80% of Area Median Income (AMI). The affordability restrictions must be long-term or permanent, ensuring that units remain accessible to lower-income households for decades.

As of 2025, the Chapter 40B Subsidized Housing Inventory (SHI) percentages for the three RHS municipalities are:

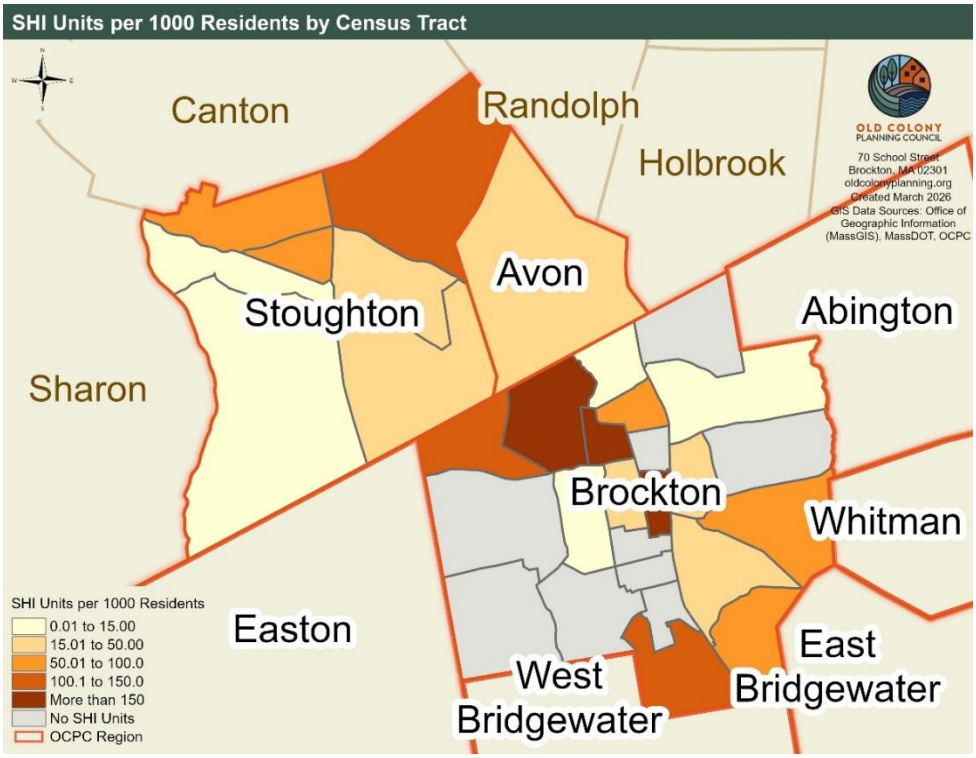
- Avon: 5.36%
- Brockton: 12.10%
- Stoughton: 11.33%

These figures show that Brockton and Stoughton both exceed the 10% statutory minimum and therefore qualify for 40B safe harbor status. Safe harbor gives municipalities considerably more control over comprehensive permit applications by allowing them to deny or condition 40B proposals without the risk of being overturned by the state’s Housing Appeals Committee. Maintaining this status is strategically important for both communities, as it ensures they can continue shaping the scale, siting, and design of future affordable housing in alignment with local goals while still contributing meaningfully to regional housing needs.



However, safe harbor is not permanent. SHI percentages can decline if the overall number of year-round housing units rises, such as through new market-rate construction, subdivision development, or expansions in accessory dwelling units, without a corresponding increase in affordable units. To maintain SHI above 10%, both Brockton and Stoughton must continue to approve, permit, or preserve regulated affordable housing at a pace that keeps up with overall housing growth. This includes actively monitoring existing affordable units at risk of expiring, advancing zoning strategies that enable new mixed-income development, and ensuring that affordable units created through special permits, 40R/40Y districts, or local initiatives qualify for inclusion on the SHI.

Avon, at 5.36% SHI, remains below the 10% threshold and is generally subject to comprehensive permit proposals under Chapter 40B; however, the Town has met the 1.5% land area threshold, providing an important layer of regulatory protection. As a result, Avon is not in a traditional “safe harbor” position but has greater ability to manage the scale and pace of 40B development. Given its relatively small housing stock, even modest additions, such as mixed-income multifamily housing, income-restricted rentals, or units created through Chapter 40R or local initiatives (LIP), can meaningfully increase the SHI. Moving toward the 10% threshold will further strengthen the Town’s regulatory standing while allowing housing strategies to be guided by local priorities, market conditions, and long-term planning goals.



Across the RHS region, Chapter 40B remains an essential tool for both producing affordable housing and shaping local regulatory dynamics. Brockton and Stoughton must remain vigilant in preserving and expanding their affordable housing inventories to protect their safe harbor status, while Avon must take steps to build its SHI toward compliance. Each community’s relationship to Chapter 40B affects how it plans for future housing, responds to development pressures, and advances fair housing goals. In this way, 40B is not simply a regulatory requirement but a central component of long-term housing strategy and regional coordination.

Federally Assisted & Other Subsidized Affordable Housing and Services

The Avon–Brockton–Stoughton region contains an estimated 820 income-restricted affordable housing units across approximately 124 publicly supported buildings, representing roughly 2.2% of the region's total housing stock. These homes were built or preserved over many decades through complex layering of federal, state, and local funding sources, including HUD programs, Low Income Housing Tax Credits (LIHTC), CPA, HOME funds, municipal commitments, and nonprofit investment. The region's affordable housing supply remains limited relative to need, and affordability pressures continue to intensify across all three municipalities.

A significant share of the region's affordable housing is owned and operated by NeighborWorks Housing Solutions (NHS) and the local Housing Authorities of Avon, Brockton, and Stoughton. Collectively, these providers 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
- NeighborWorks Housing Solutions: 89 existing units across Brockton and Stoughton, with 94 additional units under construction in Brockton

NHS's portfolio includes 85 affordable units in Brockton and 4 units in Stoughton (a group home). Across these properties, units serve residents at deeply and moderately affordable income levels, including 30% AMI, 60% AMI, and 90% AMI (18 workforce units restricted at 90% AMI). The bedroom distribution of NHS-managed affordable units includes 5 studios, 52 one-bedrooms, 24 two-bedrooms, 4 three-bedrooms in Brockton, and 4 SRO-style rooms in Stoughton.

Of the NHS units, 67 (79%) were built or preserved using LIHTC, the largest and most important federal and state capital source for affordable rental housing. LIHTC development in the region extends beyond NHS properties, with additional tax-credit units located within mixed-income and nonprofit-owned buildings throughout Brockton and Stoughton.

In addition to LIHTC-supported developments, the region benefits from 50 units supported directly by federal housing resources, including 28 units with project-based rental assistance and 22 units utilizing HOME funds. These units are critical to serving extremely low-income renters, older adults, and residents with disabilities who cannot afford even subsidized LIHTC rents.

Demand for affordable housing far exceeds supply across the region. For example, at Sycamore on Main in Brockton, one of the area's newest mixed-income LIHTC developments, the waitlists demonstrate overwhelming need even in the earliest stages of lease-up:

- 1BR: 388 applicants
- 2BR: 317 applicants
- 3BR: 166 applicants

Stoughton's group home placements are managed by the state and are expected to have extremely long waitlists, while Avon's waitlists remain lengthy due to the small size of the portfolio and limited turnover.

The region also contains income-restricted units located within market-rate developments, created through local inclusionary zoning requirements or comprehensive permits. Inclusionary zoning was

formally adopted on varying timelines across the three communities, with Brockton adopting provisions in the 2000s and Stoughton's inclusionary requirements formalized more recently. Most inclusionary units have been produced in the past 10–15 years, typically as part of larger mixed-income developments. A share of these units is deed-restricted homeownership opportunities for moderate-income households, while market-rate developers have also contributed millions of dollars in in-lieu fees, bolstering local Affordable Housing Trust Fund resources.

Most of the region's deed-restricted affordable housing is owned by nonprofit organizations or the local Housing Authorities, though in many cases the municipality retains ownership of the underlying land or imposes long-term affordability covenants to ensure permanent or near-permanent affordability. Much of this housing is concentrated in historically lower-income neighborhoods and communities of color, for example, Brockton's Campello, Montello, and downtown areas, Stoughton's central neighborhoods, and areas of Avon with older multifamily stock. This geography reflects patterns of disinvestment, redlining, and zoning barriers that historically limited multifamily development in higher-income neighborhoods.

Public housing remains the region's oldest form of federally funded affordable housing. The Brockton Housing Authority has recently undertaken substantial modernization efforts using HUD's Rental Assistance Demonstration (RAD) Program, transitioning older buildings into more financially stable operating structures while preserving long-term affordability. Approximately 250–275 units remain in the traditional public housing program after these RAD conversions, while the remainder now operate under Section 8 project-based or alternative HUD agreements that protect affordability for decades to come.

Taken together, the region's affordable housing inventory reflects a long-standing commitment to providing housing for low- and moderate-income households. Yet the limited overall supply, extremely high demand, long waitlists, and concentration of affordable units in only a few neighborhoods demonstrate the urgent need for continued production, diversified unit types, and strategic planning to expand affordable housing opportunities throughout all three RHS communities.

Tenant Selection and Placement

Affordable housing applicants across the Avon–Brockton–Stoughton region represent a diverse cross-section of households seeking stable and affordable housing, but certain demographic patterns are more pronounced. According to information provided by the Housing Authorities, applicants for affordable units are primarily households of color, particularly Black/African American and Hispanic/Latino households, reflecting longstanding racial disparities in income, access to credit, and cost-burden levels across the region. Female-headed households, especially single mothers, make up a large share of applicants, consistent with regional CHAS data showing some of the highest rent burden and poverty rates occurring among women-led households.

Applicants also tend to be smaller households: single-person households and two-person households comprise the majority of applicants, due to the limited availability of larger affordable units and the prevalence of older adults, individuals with disabilities, and working-age adults seeking stable rental housing. Larger households, including families with children, also apply in significant numbers but often face the longest wait times due to a scarcity of two- and three-bedroom affordable units across the region.

While the applicant pool is diverse, the Housing Authorities note that among households ultimately assigned a unit, local residents, particularly those already living or working in the municipality, are disproportionately represented due to municipal preference policies. This is a standard practice statewide: Massachusetts allows local Housing Authorities to reserve a portion of units for applicants

with a local preference (typically up to 70%), including individuals who live, work, or attend school in the community or who have been displaced by local circumstances such as redevelopment, code enforcement, or domestic violence. As a result, local resident households are assigned units at a significantly higher rate than applicants from outside the community.

This pattern of assignment, where local households receive a larger share of placements, reflects both the strength of local preference policies and the depth of local need in each community. For example, in Brockton and Stoughton, where cost burdens and housing instability are higher, many applicants assigned units are long-time residents struggling with high rents, overcrowding, or unstable housing situations. In Avon, with a smaller housing stock and shorter turnover, local preference ensures that limited units continue serving Avon residents, particularly seniors and individuals with disabilities aging in place.

Municipal Preference Program

Each Housing Authority in the region administers a local preference program, which influences who is prioritized for unit assignments. Although the specific details vary slightly by municipality, preference categories generally include:

1. Local Residency Preference: Applicants who live in the municipality are prioritized.
This often includes residents facing displacement due to redevelopment, public action, or unsafe housing conditions.

2. Local Employment Preference: Applicants who work in the municipality (full-time, part-time, or with a job offer) receive priority. This supports the regional workforce and reduces commuting and transportation burdens.

3. Displacement Preference: Applicants displaced due to: condemnation, natural disasters, landlord noncompliance, or domestic violence (when applicable). These applicants receive elevated priority on the waiting list.

4. Veterans Preference: Veterans or households with a veteran receive priority placement, consistent with state regulations.

5. Disability or Accessible Unit Preference: For units specifically designed as accessible, applicants with mobility, sensory, or cognitive disabilities are prioritized.
Given the region's high rates of ambulatory disability among seniors, this preference plays a critical role in matching units to needs.

6. Elderly Preference (Elderly/Disabled Public Housing): In elderly-designated buildings, applicants aged 62+ or non-elderly individuals with disabilities are prioritized.

7. Income Targeting Requirements: Federal public housing regulations require that a significant portion of units be assigned to: Extremely low-income households (≤30% AMI); Very low-income households (30–50% AMI). This requirement is reflected in the composition of Housing Authority tenants regionwide.

Access to Housing & Services

NeighborWorks Housing Solutions (NHS) serves as the leading regional provider of housing services for residents of Avon, Brockton, and Stoughton, offering critical supports that help households access and retain stable, affordable housing. Through its state-designated Housing Consumer

Education Center (HCEC), NHS provides a continuum of services including assistance with applications for affordable rental units, tenant and housing counseling, and financial counseling and education focused on budgeting, credit repair, and long-term financial stability. Demand for these services continues to grow across the region. In FY 2025, HCEC served 13,310 unique individuals, a substantial increase from the 10,161 residents served in FY 2024, reflecting the ongoing pressures of rising rents, household cost burdens, and limited affordable housing availability. Approximately 55% of clients served resided in the RHS region.

Overall, the continued increase in HCEC service utilization underscores the depth of housing need across the region and the critical role played by NeighborWorks Housing Solutions in supporting residents at risk of displacement, homelessness, or housing cost burdens. These services are a core component of the region's housing stability infrastructure and directly inform the RHS's strategies related to rental assistance, eviction prevention, and access to affordable units.

Assisted Housing Developments At Risk of Conversion

Across the region, the vast majority of income-restricted affordable units are protected by *permanent* affordability covenants and therefore face no risk of conversion to market-rate rents. According to the most recent Subsidized Housing Inventory (SHI), nearly all developments in Avon and Stoughton carry perpetual affordability restrictions, and in Brockton, the majority of the affordable housing stock is comprised of public housing or HUD-assisted properties with long-term protections. Only a small number of properties in Brockton and Stoughton show upcoming affordability expiration dates, representing the region's at-risk portfolio.

Risk levels are assessed as follows.

- **Very High Risk:** Affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a stable nonprofit, mission-driven developer/owner.
- **High Risk:** Affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a stable nonprofit, mission-driven developer/owner.
- **Moderate Risk:** Affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a stable nonprofit, mission-driven developer/owner.
- **Low Risk**: Affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a stable mission-driven nonprofit developer/owner.

In total, the region has approximately 8 properties with affordability covenants that expire before 2050, collectively representing fewer than 1,200 units that warrant monitoring. Of these, the majority are in Brockton, where several large HUD or MassHousing-subsidized developments have expiration dates between 2023 and 2041, including Bixby–Goldwaithe (expired 2023), Bixby II (2024), Battles Farm (2038), Chatham West I & II (2035), Douglas House (2035), Hamilton Wade House (2035), Southfield Gardens (2030), Trinity Village (2041), and Westfield Estates (2037)

While many HUD properties traditionally renew contracts, the presence of expiration dates means they require ongoing monitoring to ensure covenants are extended or units are preserved.

In Stoughton, only one property, Presidential Courts Cooperative (105 units), shows an affordability expiration year (2029) and therefore constitutes the community's primary at-risk site. All other affordable developments in Stoughton are listed as perpetually affordable rental or ownership units, significantly reducing the long-term risk of conversion in the municipality

In Avon, all SHI-eligible units are listed as permanently affordable, and no expiring-use properties appear in the community's inventory

Across Brockton and Stoughton combined, approximately 1,200 units fall within developments that have recorded expiration dates. However, only a small subset of those units are considered high or very high risk of conversion, specifically properties that do not rely on long-term federal assistance, that have aging affordability contracts, or that operate in neighborhoods experiencing rising market rents. Conversely, properties that participate in public housing programs, HUD Section 8 project-based contracts, or developments that have recently refinanced through state agencies carry lower risk, even if expiration dates appear in the SHI.

Senior housing represents a portion of these at-risk units, particularly in Brockton, where developments such as Towers, Heights, and HUD-assisted senior properties house large concentrations of older adults. Although most are permanently affordable, a share of units within expiring-use developments are senior-designated and should be prioritized for preservation to prevent displacement of older residents who are the least able to absorb rent increases or relocate.

Overall, the region's expiring-use risk is modest compared to other parts of Massachusetts, but the consequences of losing even a small number of affordable units would be significant given extremely low vacancy rates and rising housing demand. Ongoing monitoring of covenant expirations, early engagement with property owners, and proactive use of preservation tools—such as refinancing through MassHousing, Chapter 40T notifications, and local acquisition strategies—will be critical to maintaining long-term affordability in Brockton and Stoughton.

Costs of Preservation

Preserving existing affordable housing remains substantially more cost-effective than constructing new units, and recent cost increases across Massachusetts reinforce the financial urgency of preventing expiring-use units from converting to market-rate rents. As of 2024–2025, the total development cost (TDC) of new income-restricted units in Massachusetts has risen sharply, with most new construction projects now ranging between $600,000 and $750,000 per unit. This range incorporates hard construction costs (typically $525,000–$600,000 per unit) as well as land acquisition, soft costs, financing, contingencies, and required infrastructure, which add $75,000–$150,000 per unit depending on site conditions, environmental factors, and zoning limitations. Construction inflation, labor shortages, supply-chain volatility, and higher interest rates since 2021 have pushed these costs higher each year, with further increases anticipated.

By contrast, rehabilitation of existing affordable units remains significantly less expensive. Recent statewide rehabilitation projects completed between 2020 and 2024 show average recapitalization costs of $225,000–$325,000 per unit, particularly for aging HUD-assisted or older subsidized buildings requiring modernization. Rehabilitation costs commonly include building envelope repair, energy-efficiency upgrades, plumbing and electrical system renewal, roof replacement, accessibility retrofits, and fire/life safety systems. Even major rehabs requiring full systems replacement rarely approach the cost of new construction.

Historically, municipalities contributed 5–10% of total development costs toward new affordable housing and 3–6% for rehabilitation, using tools such as CPA funds, local ARPA allocations, municipal land donation, and Affordable Housing Trust resources. These local contributions were leveraged heavily with federal and state financing, particularly 4% Low Income Housing Tax Credits (LIHTC) paired with tax-exempt bonds. However, since 2020, Massachusetts has faced a severe shortage of tax-exempt bonds, and the state has prioritized new construction over rehabilitation for

remaining allocations. As a result, many preservation projects that previously relied on 4% LIHTC financing are now unable to access it, leaving a substantial funding gap.

While new state programs, such as HousingWorks, the CommonWealth Builder Program, the Housing Stabilization and Preservation Trust, and direct ARPA-based capital awards, have expanded potential funding sources, they remain insufficient relative to demand. The limited availability of preservation funding means that municipalities in the RHS region must anticipate larger local commitments, often 10–15% or more of total rehabilitation costs, for any substantial preservation initiative. This shift places heightened importance on early planning, proactive engagement with owners, and targeted use of local trust fund resources.

Based on the region's estimated supply of approximately 1,200 units located in developments with affordability restrictions expiring before 2050, the cost implications are significant:

- Replacing all 1,200 at-risk units would cost an estimated $720–$900 million at current construction costs.
- Rehabilitating these same units would cost approximately $270–$390 million, assuming no extraordinary environmental or structural challenges.
- For the smaller subset of units expiring within the next 10 years, estimated replacement costs total $150–$180 million, while rehabilitation costs range from $55–$80 million, excluding inflation.

These figures underscore the importance of adopting preservation-first strategies across the region. The loss of expiring-use units, especially in Brockton, where most at-risk developments are concentrated, would impose enormous financial burdens on municipalities and state partners, while displacing seniors, extremely low-income households, and residents with disabilities who rely on these units for long-term stability. Preserving existing affordability is not only fiscally prudent but essential to maintaining housing access in a constrained and increasingly expensive market.

Table 37: List of Entities Qualified to Preserve At-Risk Units

Category	Entity	Role in Preservation
Federal Agencies	**U.S. Department of Housing and Urban Development (HUD)**	Oversees Section 8 contracts, FHA financing, RAD conversions, and regulates affordability expirations on HUD-assisted properties.
State Agencies & Quasi-Public Entities	**Executive Office of Housing and Livable Communities (EOHLC/DHCD)**	Administers Ch. 40T, SHI, state bond programs, HousingWorks, Housing Stabilization Fund, and public housing modernization.
	MassHousing	Issues tax-exempt bonds; provides financing for acquisition/rehab; administers 13A preservation tools and workforce housing funds.
	Massachusetts Housing Partnership (MHP)	Provides perm financing, acquisition/bridge loans, 40B technical assistance, and preservation underwriting.
	CEDAC (Community Economic Development Assistance Corporation)	State's designated 40T preservation entity; provides acquisition/predevelopment loans and monitors expiring-use properties.

	MassDevelopment	Offers financing, redevelopment tools, and bond issuance that support acquisition and rehabilitation.
Regional & Local Public Entities	**Local Housing Authorities (Avon, Brockton, Stoughton)**	Own, manage, and preserve public housing; eligible for state modernization funds and may acquire/rehab properties.
	Municipalities / Affordable Housing Trust Funds	Provide gap funding (CPA, ARPA, Trust funds), acquisition support, and can extend affordability through local initiatives.
Nonprofit Developers & CDCs	**NeighborWorks Housing Solutions (NHS)**	Primary regional CDC; experienced in LIHTC, HUD-funded preservation, acquisition, and rehab.
	Preservation of Affordable Housing (POAH)	Nationally active preservation nonprofit; frequently acquires and refinances expiring-use properties.
	The Community Builders (TCB)	Large nonprofit developer with capacity for acquisition/rehabilitation and long-term affordability.
	Trinity Financial	Experienced in complex preservation/RAD redevelopment projects.
	WinnCompanies	Major preservation-focused owner; operates HUD-assisted and LIHTC developments statewide.
	Additional Massachusetts CDCs (Just-A-Start, SCC, etc.)	May partner on preservation transactions anywhere in the state as approved preservation purchasers.
Mission-Driven Private/Impact Lenders	**Enterprise Community Partners**	Provides LIHTC equity, acquisition capital, and preservation financing.
	LISC Boston	Offers acquisition/predevelopment loans and preservation capital.
	BlueHub Capital	Provides acquisition, bridge, and rehab financing for at-risk affordable housing.
	Housing Partnership Network (HPN)	Supports CDCs with pooled acquisition capital for preservation.
Designated 40T Preservation Entities	**CEDAC**	Leads monitoring and early intervention under Ch. 40T.
	EOHLC/DHCD	Regulates expiring-use properties and approves qualified preservation purchasers.
	Approved Preservation Purchasers (NHS, POAH, TCB, Winn, others)	Authorized to acquire and preserve affordable developments under Ch. 40T protocols.

Alternatives for Replacement and Rehabilitation of Units

When affordable housing units face the risk of expiring affordability restrictions, municipalities and regional partners have several strategies available to preserve these homes and prevent displacement. Rehabilitation of existing income-restricted units is typically the most cost-effective approach, offering a pathway to extend affordability covenants while addressing physical needs such as building systems upgrades, energy-efficiency improvements, accessibility modifications, and life-safety standards. Rehabilitation preserves existing community fabric, minimizes resident

displacement, and avoids the far higher financial burden associated with constructing new units. Most preservation transactions rely on a combination of state resources, such as Housing Stabilization Funds, the HousingWorks program, and CEDAC acquisition financing, paired with municipal Affordable Housing Trust contributions, CPA allocations, and, when available, 4% LIHTC financing.

In instances where rehabilitation is not feasible, due to severe structural deficiencies, environmental hazards, inadequate site conditions, or prohibitive recapitalization costs, replacement may be necessary. Replacement can take several forms. Municipalities may support demolition and reconstruction on the existing site, allowing for modern, energy-efficient buildings designed to meet current accessibility and sustainability standards. Alternatively, replacement units may be developed on a different municipally owned or privately acquired site, especially where redevelopment offers opportunities for additional density, mixed-income integration, or improved access to transit and services. Replacement development typically requires layering multiple funding sources, including 9% LIHTC, MassHousing or MHP permanent financing, federal HOME or CDBG allocations, and local trust fund or ARPA commitments.

A third alternative involves acquisition or transfer of ownership to a qualified preservation entity, such as NeighborWorks Housing Solutions, POAH, TCB, WinnCompanies, or a local Housing Authority, before affordability restrictions expire. Acquisition allows a mission-driven developer or public entity to refinance the property, complete necessary rehabilitation, and re-establish long-term deed restrictions under state oversight. Chapter 40T's right-of-first-offer and right-of-first-refusal provisions strengthen this pathway by allowing designated preservation purchasers to intervene early to maintain affordability.

Municipalities may also pursue unit replacement through zoning and regulatory tools, such as adopting 40R/40Y smart growth districts, expanding inclusionary zoning, reducing barriers to multifamily development, or establishing redevelopment districts on underutilized parcels. These tools allow communities to accommodate replacement units, often at higher densities, while supporting broader housing production goals.

Finally, communities can employ tenant protection alternatives during replacement or rehabilitation efforts. These include temporary relocation plans required under state and federal rules, guaranteed right-of-return policies, relocation stipends, and phased construction strategies that allow residents to remain on-site while buildings undergo modernization. These measures reduce the risk of household displacement and maintain neighborhood stability during complex redevelopment timelines.

Financing and Subsidy Resources for Preservation

Preserving affordable housing requires a layered financing approach that draws from federal, state, and local resources. Municipalities can leverage Community Development Block Grant (CDBG) funds, allocated either directly (for entitlement communities like Brockton) or through state-administered Small Cities grants, to support rehabilitation of existing income-restricted units, address code violations, modernize aging systems, and assist with temporary relocation for residents during substantial rehabilitation. Local Affordable Housing Trust Funds provide flexible, locally controlled dollars that can be used to acquire at-risk properties, extend affordability covenants, contribute to preservation financing gaps, or match state and federal subsidies. In addition, In-Lieu Fees generated from Inclusionary Zoning offer a predictable revenue stream that communities can dedicate to preservation projects, allowing municipalities to assist developments that are unable to

access scarce 4% LIHTC bonds or require capital beyond traditional state sources. Some communities also use Jobs-Housing Linkage Fees, collected from large-scale commercial or industrial development, to help finance affordable housing production or preservation; these funds can support acquisition, gap financing, or predevelopment needs, particularly in areas with significant commercial activity near regional job centers.

At the state level, Massachusetts provides a range of tools that play a critical role in preserving expiring-use properties, including the Housing Stabilization Fund, HousingWorks, Affordable Housing Trust Fund (AHTF), MassHousing's preservation and workforce housing programs, and acquisition/bridge financing available through CEDAC. These agencies also administer Chapter 40T protections, which ensure early notification and provide mission-driven developers with an opportunity to preserve affordability before restrictions expire. Together, these federal, state, and local resources form a comprehensive but highly competitive funding landscape. Effective preservation thus requires early coordination between property owners, municipalities, Housing Authorities, and regional developers to secure and deploy these funding sources strategically, maximizing their impact and ensuring long-term affordability for residents across the RHS region.