TOWN OF PEMBROKE

HOUSING PRODUCTION PLAN UPDATE

Old Colony Planning Council

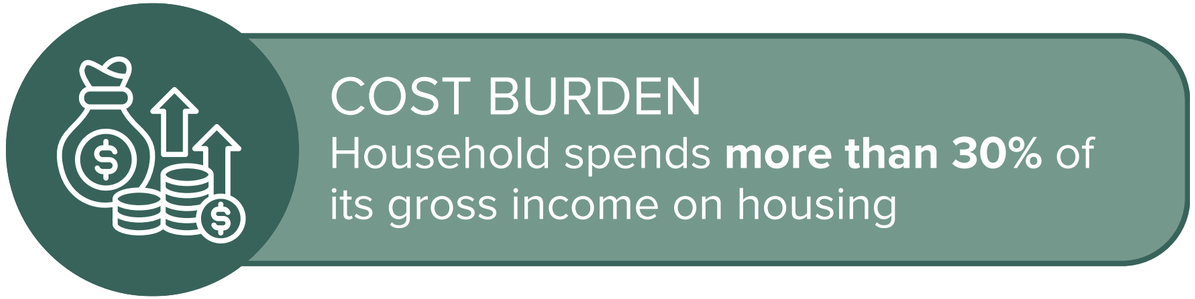
OLD COLONY
PLANNING COUNCIL

Introduction

- Old Colony Planning Council (OCPC) established in 1967
- Regional planning agency with a focus on comprehensive development
- Objective: Improve physical, social, and economic conditions of the district

Understanding “Affordable Housing”

AFFORDABLE
Household spends **no more than 30%** of its gross income on housing



COST BURDEN
Household spends **more than 30%** of its gross income on housing

SEVERE COST BURDEN
Household spends **more than 50%** of its gross income on housing

- For many lower-income and moderate-income households, the private housing market does not offer enough homes that meet this standard
- Public subsidies create **LEGALLY-RESTRICTED** affordable housing

Housing Costs Today in Pembroke

Median Sales Price

(Dec 2025 – June 2, 2026)

$702,500

Median Rent

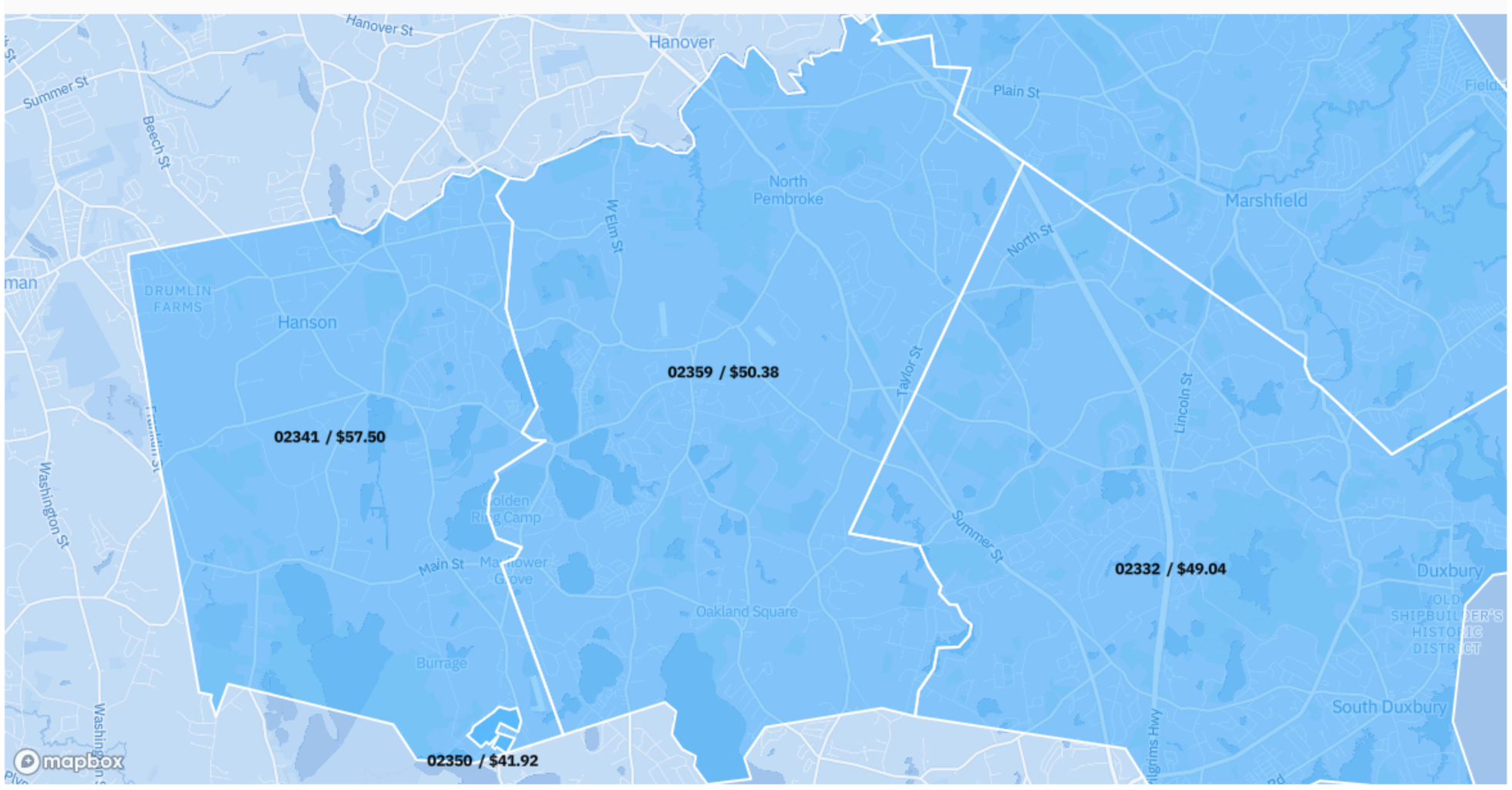
$2,376 per month

+22% above the national average rent

or

$426 more per month

Sources: Data for Dec 2025 – June 2, 2026



The dollar amount shown for each zip code is the two-bedroom Housing Wage, which we provide at the zip code level within metropolitan areas. Zip code-level Housing Wages are based on HUD's Small Area Fair Market Rents (FMRs) for Zip Code Tabulation Areas (ZCTAs) from the U.S. Census Bureau, which differ slightly from U.S. Postal Service zip codes. If you have questions about your specific zip code or if you would like to share feedback or receive more detailed information about the data, please contact the NLIHC research team at research@nlihc.org.

BACKGROUND

Understanding Housing Production Plans

WHAT IS A HOUSING PRODUCTION PLAN?

- A community-led housing strategy
- A roadmap for future housing needs
- A plan that identifies housing goals and actions
- A way to preserve and create housing opportunities

A HOUSING PRODUCTION PLAN IS NOT

- A proposal to build and/or approve specific projects
- A zoning change
- A mandate to increase development

BACKGROUND

Understanding Housing Production Plans

IMPORTANCE OF A HOUSING PRODUCTION PLAN

- Understand local housing needs and demand
- Guide the type, quantity, and location of housing
- Comply with the 40B Subsidized Housing Inventory (10%)
- Higher ranking for state grants (MassWorks, MassDOT Capital, PARC & LAND)

CHAPTER 40B OVERVIEW

- Enacted in 1969 to boost affordable housing
- Allows Zoning Boards of Appeals (ZBA) to Approve projects under flexible rules if <10% of housing stock is affordable
- Communities adding 0.5% - 1% affordable units annually can be certified by EOHLC for 1-2 years
- Certified communities' ZBA's can deny non-complaint proposals

BACKGROUND

Understanding Housing Production Plans

Beneficiaries of Affordable Housing

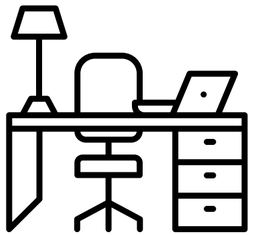
- Affordable units restricted for households **at or below 80% of Area Median Income** (AMI) (4-person household) in Pembroke is $104,200

PUBLIC SECTOR

Postal workers, Police/fire entry-level positions

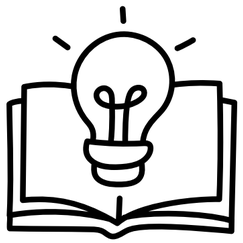
HEALTHCARE

Medical assistants, Dental hygienists



OFFICE & ADMINISTRATIVE

Bookkeepers

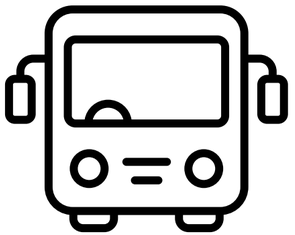


EDUCATION

Preschool teachers, Early childhood educators, Teaching assistants

SERVICE INDUSTRY

Restaurant managers, Retail managers



TRANSPORTATION

Bus drivers, Delivery drivers for major carriers (UPS, FedEx), MBTA/commuter rail workers

Affordable Housing Income Limits (AMI Levels)

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

Household Size	30% AMI	50% AMI	80% AMI	100% AMI
1 Person	$27,600	$46,000	$72,950	$95,700
2 Person	$31,550	$52,600	$83,400	$109,350
3 Person	$35,500	$59,150	$93,800	$123,000
4 Person	$39,400	$65,700	$104,200	$136,650
5 Person	$42,600	$71,000	$112,550	$147,600
6 Person	$45,750	$76,250	$120,900	$158,550

Why Update the Plan?

The current HPP was adopted (by the Town) and approved (by the state) in 2019, since then:

- Housing costs have increased significantly
- Demographics have changed
- State housing laws have evolved

Updating the plan allows Pembroke to:

- Reassess community needs
- Establish new priorities
- Create a strategy for the next five (5) years

What Does a Housing Production Plan Look At?

Housing Supply

- Types of housing available

Housing Affordability

- Housing costs and household incomes

Housing Needs

- Families
- Seniors
- Young adults
- Workers
- Residents with disabilities

Housing Stability

- Cost burden
- Housing insecurity
- Preservation of affordable housing

Development Constraints

- Infrastructure
- Environmental limitations
- Land availability

Housing Production Plans

More Than Just Production

Homeownership opportunities

Housing for seniors who wish to age in place/community

Housing for young adults and first-time or first-generation homebuyers

Preservation of existing affordable housing

Housing options for local workers

Our Progress

- Reviewed the 2018 plan and identified necessary updates
- Collected data regarding demographics, housing stock, local market conditions, and affordability
- Drafted Chapter 4 (Housing Needs Assessment)
- Launched public survey, distributed through the town, library, senior center, and local Facebook groups (47 responses to date)

Key Findings (So Far)

Pembroke is Aging

- Median age increased from 40.3 years (2010) to 45.5 years (2024).
  - Residents ages 65–74 **increased by 126%** since 2010
  - Residents ages 60–64 **increased by 121%** since 2010
  - Residents ages 75–84 **increased by 67%** since 2010

  Pembroke is not experiencing rapid population growth, but it is experiencing **significant demographic change**. More residents are entering retirement age, and many will need housing options that allow them to downsize or age in place.

Household Needs Are Changing

- Households with someone age **65+ account for 38.1%** of all households.
- Two-person households are now the largest household type **(35.3%)**.
- Single-person households account for **21.9%** of all households.
- Since 2010, one- and two-person households have increased while larger households have declined.

  Many of the homes in Pembroke were built for larger families, but today's households are increasingly smaller. Housing choices have not kept pace with the changing needs of households.

Most Housing Is Single-Family Homes

- **83.8%** of occupied housing units are single-family detached homes.
- Only **4.8%** of occupied units are in buildings with 10 or more apartments.
- More than **92%** of owner-occupied housing is single-family detached.

Pembroke has a strong tradition of single-family neighborhoods, but residents seeking smaller homes, apartments, townhouses, or downsizing opportunities have relatively few options.

Housing Diversity Has Increased Slightly, But Remains Limited

- Large multifamily buildings (10+ units) increased from **2.3% of occupied units in 2010** to **4.8% in 2024**.
- Single-family detached homes still dominate the housing stock.

While some multifamily housing has been added, the overall housing mix remains heavily weighted toward single-family homes.

Future Housing Demand Will Come From Different Types of Households

- Total households projected to grow from **6,539 (2020)** to **6,820 (2030)**
- Households with two or more adults and no children projected to increase from **2,628 to 2,749**.
- Households living alone projected to increase from **1,391 to 1,588**.

Future housing demand is likely to come less from population growth and more from changes in household composition, including empty nesters, older adults, and smaller households.

Accessibility Will Become Increasingly Important

- Nearly **19%** of residents ages 65–74 report a disability.
- Nearly **31%** of residents age 75+ report a disability.
- **16.5%** of residents age 65+ report ambulatory difficulties.

As the population ages, accessible and age-friendly housing will become increasingly important to help residents remain in Pembroke.

PROJECT TIMELINE:

Spring 2026
Phase I

Background Research and Information Gathering

Public survey opens

Community Engagement and Public Participation

Spring/Summer 2026
Phase IA

Summer/Fall 2026
Phase II

Draft Housing Production Plan

Public Review & Draft Plan and Public Comment

Winter 2026
Phase II

Spring 2027
Phase III

Plan Revisions and Town Process

Planning Board and Select Board/Board of Selectmen Approvals

Submit Plan to EOHLC for Review and Approval

Summer 2027
Phase III

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THANK YOU!

Questions?

For More Information and Updates:

www.OldColonyPlanning.org/PembrokeHPP