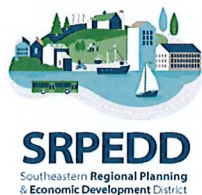


**AGENDA ITEM #4
FEBRUARY 12, 2024**

**JOINT MEETING WITH THE PLANNING BOARD TO
DISCUSS THE HOUSING PRODUCTION PLAN AND
POSSIBLE VOTE ON EXTENSION OF CONTRACT WITH
SRPEDD**

Attached is a copy of the Housing Production Plan prepared by SRPEDD. Also attached is the contract extension and statement of work.

Town of Lakeville Housing Production Plan October 2023



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Southeastern Massachusetts Metropolitan Planning Organization (SMMPO)

Title VI Coordinator -SRPEDD

88 Broadway, Taunton, MA 02780

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Peter Conroy, Vice-Chair (Former)

John Cabral, Member

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All photography featured in this report is captured and edited by SRPEDD, unless otherwise noted.

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Photo 1. The APC. Kevin Ham, SRPEDD.

Introduction

The Town of Lakeville, incorporated in 1853, is a small, rural community of just over 11,500 residents. Lakeville is located on the southwestern edge of Plymouth County, nestled between Taunton, Middleborough, Berkley, Freetown, and Rochester, and is roughly 38 miles south of Boston. The town's scenic 36.1 square miles contain many lakes (or ponds), as its namesake suggests, as well as wetlands, habitat areas, aquifers, and a mix of rural/suburban neighborhoods. The many ponds, rivers, and streams in town also serve as a source of drinking water.

Lakeville is connected to the larger southeastern Massachusetts region via a variety of state routes, including north-south Routes 18, 105, and 140, and east-west Route 79. Additionally, U.S. Route 44 passes through the northern end of town, and Interstate 495 runs along Lakeville's northern edge, with an interchange located just over the town line in Middleborough.

In 2022, Lakeville partnered with the Southeastern Regional Planning and Economic Development District (SRPEDD) to update their Housing Production Plan, last updated in 2018. A Housing Production Plan (HPP), as defined by 760 CMR 56, is a document that shall contain at a minimum the following elements, covering a period of five years:

1. Comprehensive housing needs assessment;
2. Affordable housing goals; and
3. Implementation strategies.

We'll go into more detail about the corresponding sections, but in a nutshell, it is a *community's proactive strategy for planning and developing affordable housing*. It's developed with opportunities for residents and stakeholders to learn about the planning process, become informed of the plan, and to provide input. HPPs assist communities in planning for low-, moderate-, and middle-income residents by outlining a path to producing a variety of affordable housing options, including both subsidized and market-rate housing.

About the Plan

A Housing Production Plan consists of a comprehensive housing needs assessment, a set of affordable housing goals, and accompanying implementation strategies. The comprehensive housing needs assessment is an analysis of the community's demographics and housing stock, the community's future population and housing needs, as well as identification of development constraints (barriers) and limitations that may hinder the development of affordable housing. This analysis, in conjunction with community conversation and guidance, informs the creation of a set of affordable housing goals.

Affordable housing goals address the housing needs of the community and provide for a range of housing types, including rental and homeownership for families, individuals, persons with special needs, and seniors.

Lastly, a set of implementation strategies describe how the community will achieve its housing production goals, as well as provide a timeframe/schedule for achieving the goals identified.

Engagement and Timeline

The project team met with Town staff and the Planning and Select Boards on numerous occasions. In addition to these meetings, the project team conducted a community survey to gauge local preferences and needs. The survey was open for one month and received 150 responses. We would like to thank those who took the time to engage with the project for their invaluable input, which has helped us shape this plan into an authentic and actionable list of goals and strategies for the Town of Lakeville.



Plan Structure

This Plan is separated into four (4) main sections, titled:

- **Housing Needs Assessment**, which describes the most current market and demographic data in Lakeville;
- **Barriers to Development**, which describes what factors may be hindering development opportunities in Lakeville;
- **Affordable Housing Goals**, which describes the goals Lakeville should actively pursue over the next five years; and
- **Implementation Strategies**, which describes the pathway Lakeville should take to achieve its housing goals, including priorities and timelines.



Photo 2. The Lakeville State Hospital Site. Kevin Ham, SRPEDD.

Affordable Housing Goals and Strategies

Housing Goals

There are four (4) main housing goals for the Town of Lakeville, which are to:

- Conduct public outreach to determine local housing needs, preferences, and to educate the community on housing options;
- Create housing options and modify existing units to support older adults who wish to age in place or downsize;
- Implement key zoning amendments to create new affordable housing options; and
- Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and support communities in need.

AFFORDABLE HOUSING GOALS - 760 CMR 56.03(C)

The HPP shall address the matters set out in the Department's guidelines, including:

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

Housing Strategies

The eight (8) accompanying implementation strategies are to:

- Implement key zoning amendments to create new housing opportunities for first-time homebuyers, older adults wishing to downsize, and those with moderate or fixed incomes;
- Pursue professional support to assist in conducting community outreach to better determine local needs and housing preferences;
- Pursue partnerships and funding resources to provide direct assistance to help preserve housing for vulnerable communities, including senior residents;
- Pursue partnerships leading to development that is affordable to those with low, moderate, and fixed incomes;
- Consider hiring a consultant to assist in implementing the strategies within the Housing Production Plan;
- Investigate opportunities for adaptive reuse to redevelop underutilized municipally owned land and buildings;
- Review the availability of Town-owned and tax-title properties to work in tandem with adaptive reuse goals; and
- Negotiate perpetual deed restrictions for existing SHI units that have near-term expiration dates.

We will explain these goals and strategies in greater detail later in the report. To begin, we will give some important contextual information, explain key terms, and define any barriers Lakeville may have that could hinder thoughtful and impactful development. This information will set the stage for the goals and strategies outlined above.

IMPLEMENTATION STRATEGIES - 760 CMR 56.03(D)

The HPP shall address the matters set out in the Department's guidelines, including an explanation of the specific strategies which explain how the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all of the following strategies, to the extent applicable:

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

Why Complete a Housing Production Plan?

There are numerous reasons to complete a Housing Production Plan; most importantly, HPPs assist in ensuring housing equity and planning for a future where all community members have safe, healthy, stable, and livable homes to return to. The Stanford Social Review elaborates on some of these reasons, saying, “High-quality, stable housing is central to the health and wellbeing of all families. It helps foster relationships and opportunities in communities, limits chronic stress, and allows families to support positive child development.” Additionally, there are other important State-level benefits, which include:

Create More Local Control over Chapter 40B Proposals

Having a certified Housing Production Plan gives a community more control over Comprehensive Permits under Chapter 40B. A plan may be certified by DHCD if, within a 12-month period, a community permits SHI-eligible affordable housing units equal to at least 0.5% to 1.0% of its year-round housing stock. Certification means that the community’s Housing Production Plan has met its regional need for affordable housing for one year (by meeting at least the 0.5% threshold) or two years (by meeting the 1% threshold). During its certification period, a community’s Zoning Board of Appeals has the right to deny a Comprehensive Permit. All requirements for HPPs are described in state regulations *760 CMR 56.00: Comprehensive permit; low- or moderate-income housing*.¹

Lakeville’s Subsidized Housing Inventory

As of September 2023, the Town of Lakeville has 250 of its 4,382 Census 2020 year-round housing units listed on their Subsidized Housing Inventory, which does not meet the affordability requirements set forth in M.G.L. Chapter 40B §§ 20 through 23 and 760 CMR 56.00. This represents 5.71% of their total 10% Subsidized Housing Inventory requirement. Under these housing unit counts, Lakeville would need to produce at least 188 more affordable units

¹ Available at <https://www.mass.gov/regulations/760-CMR-5600-comprehensive-permit-low-or-moderate-income-housing>

to meet the Housing Unit Minimum of the Statutory Minimum (as defined in 760 CMR 56.03(3)(a)). Achieving the Housing Unit Minimum threshold would mean that the Town of Lakeville Zoning Board of Appeals would have the ability to deny a Comprehensive Permit or approve it with conditions and that the aforementioned decision would be upheld if appealed by the applicant pursuant to 760 CMR 56.03, otherwise known as “Safe Harbor.”

Assuming future housing growth, Lakeville and other communities’ 10% figure is a moving target that is updated on a ten-year basis. This is because the required Housing Unit Minimum will increase over time as new “year-round” housing units are built, or as vacant “seasonal/recreational/occasional use” units are converted to year-round units. Therefore, as additional year-round housing units increase throughout a decade, the subsequent number of year-round housing units reported on the next decennial Census increases, as does the corresponding required number of affordable housing units.



Photo 3. Alternate View of the Lakeville State Hospital Site. Kevin Ham, SRPEDD.

Support the Commonwealth's Commitment to Housing

The **Housing Choice Initiative (HCI)** provides incentives, technical assistance, and targeted legislative reform to encourage municipalities to plan and build diverse housing stock. Importantly, it supports the administration's commitment to produce 135,000 new housing units statewide by 2025. Benefits of participation in the HCI include:

1. The **Housing Choice Community Grant Program**, which funds infrastructure improvements in those communities that have shown commitment to advancing sustainable housing production.
2. Other Technical Assistance programs offered by regional and state agencies to assist with planning for housing such as the **District Local Technical Assistance (DLTA)** Program and the **Community Compact Cabinet**.

The Housing Needs Assessment is an analysis of community demographics and market conditions. When conducting this analysis, we ask the questions:

1. Who lives in the community and what are their needs?
2. How diverse is the housing stock and does it match the community's needs?
3. Is it affordable to live within the community for both existing and future residents?



Photo 4. Kensington Court and Sterling Place. Kevin Ham, SRPEDD.

Housing Needs Assessment

Data Sources and Definitions

The Needs Assessment pulls from a variety of sources to help tell Lakeville's housing story. Below we've described some of the sources you'll see referenced most often throughout the report.

American Community Survey (ACS)

The American Community Survey, or ACS, gathers data on a sample of the population through monthly surveys the US Census Bureau produces on topics including housing, jobs, education, and more. The Five-Year ACS, used in this HPP, shows data that has been collected and aggregated over a five-year period from 2017 to 2021.²

The Decennial Census

The Decennial Census is a count of the entire population conducted and released every 10 years. These data sources have some overlap, but also gather information on separate topics. As of February 2023, much of the 2020 Decennial Census has yet to be released. In lieu of those data points, we have opted to use the 2021 ACS Five-Year estimates where applicable.

As a result, there may be small discrepancies between numbers quoted from the 2020 Decennial Census and 2021 ACS estimates, most notably population and housing unit counts. These discrepancies are minor and are not a cause for concern.

Department of Housing and Urban Development (HUD)

The Department of Housing and Urban Development (HUD) maintains data on a variety of topics related to housing nationally. Two of the topics described in

² This is the most recent complete set of ACS data available at the time of this writing.

this presentation are Area Median Income (AMI or HAMFI) and Cost Burden.

The Different Types of Median Incomes

There are two important income figures we will cite frequently throughout this plan. The first is the Area Median Income, which is also called 100% AMI. Area Median Income describes the midpoint of a specific region's set of household incomes. It is used to determine the income eligibility requirements for State and Federal housing programs. These "Income Limits," ranging from roughly 30% to roughly 80% of a town's AMI, are defined by HUD as eligible for subsidized housing. For Lakeville, these income limits (for a family of four) are:

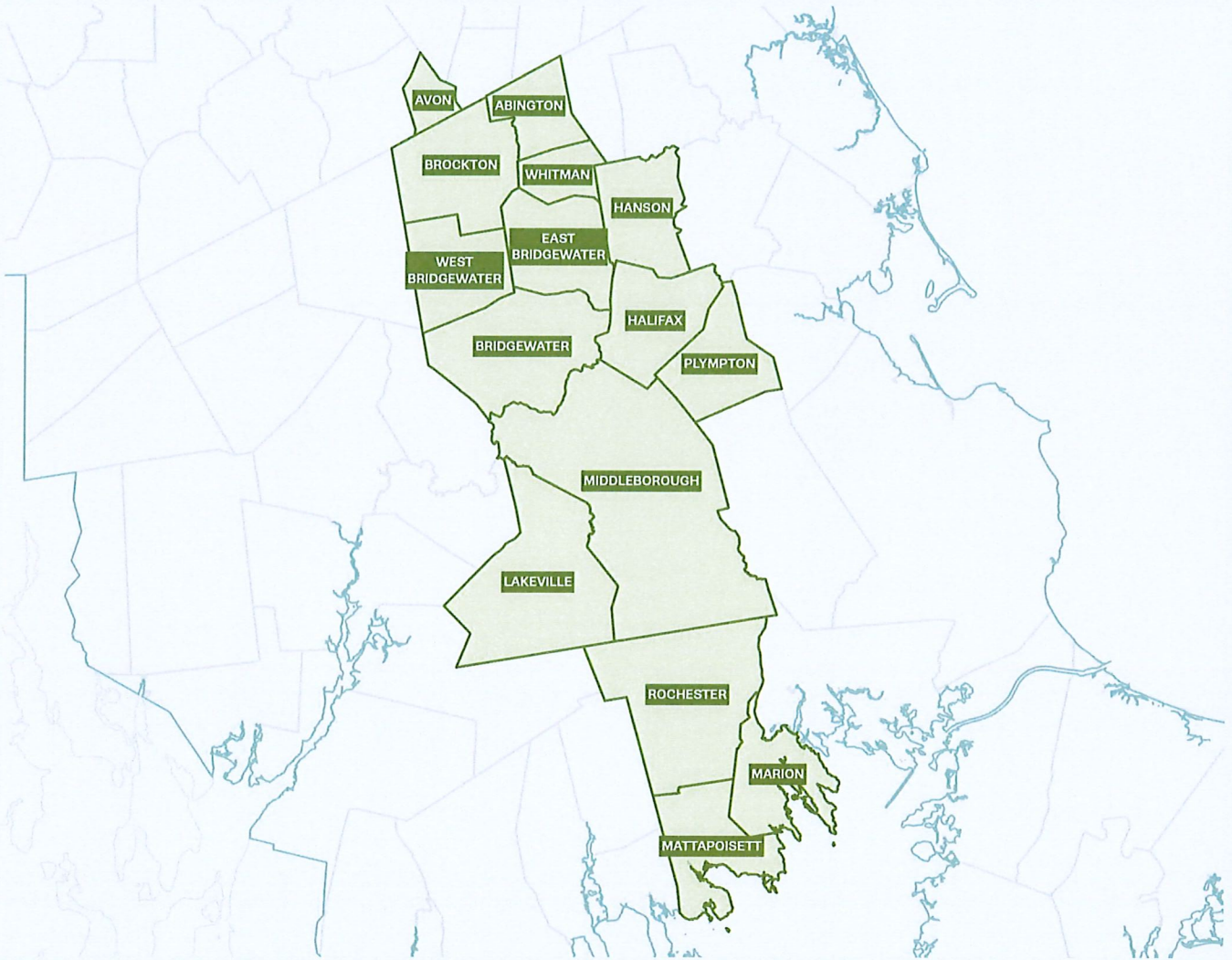
- **100% AMI:** \$111,400;
- **80% AMI:** \$89,350. This is approximately 80% of \$111,400 and is the income limit at which a family of four becomes eligible for subsidized affordable housing.
- **50% AMI:** \$55,850; and
- **30% AMI:** \$33,500.

The town Median Household Income, which is \$112,240. This is different from AMI, and represents the median income for all households in Lakeville (as opposed to the previous HUD number, which represents the medium income for Lakeville and its surrounding region).

HUD creates its own regional groupings, with Lakeville grouped within the "Brockton, MA HUD Metro FMR Area." The group includes the following cities and towns:

- **Norfolk County:** Avon;
- **Plymouth County:** Abington, Bridgewater, Brockton, East Bridgewater, Halifax, Hanson, Lakeville, Marion, Mattapoisett, Middleborough, Plympton, Rochester, West Bridgewater, Whitman.

Map 1. Brockton, MA HUD Metro FMR Area



For more information about how HUD groups municipalities and their area definitions, see HUD's **Income Limits Documentation**, FAQ Question 9.

We will use these income figures depending on the context. For example, we will cite the town median income when talking about market-rate housing affordability in Lakeville. Conversely, we will use the area median income and corresponding income limits when discussing eligibility for subsidized affordable housing.

Comprehensive Housing Affordability Strategy (CHAS)

Created by the U.S. Census Bureau and released by HUD, CHAS data is a set of custom tabulations of American Community Survey data that describe the extent of housing problems and needs in a municipality. These tabulations include data on how many households fall into each AMI bracket (for example, how many families fall within 50-80% of the area median income given their household size) and how many households are cost-burdened (as well as to what extent).

Cost Burden

Cost Burden describes how much a household pays for housing relative to their income. Individuals and families can be cost-burdened regardless of their income. An individual or household is considered “cost burdened” if they are paying 30% or more of their income on housing costs.

The Warren Group

The Warren Group is a real estate entity that provides data and information on real estate trends, property transactions, and mortgages. In this HPP it is used to determine housing market trends.

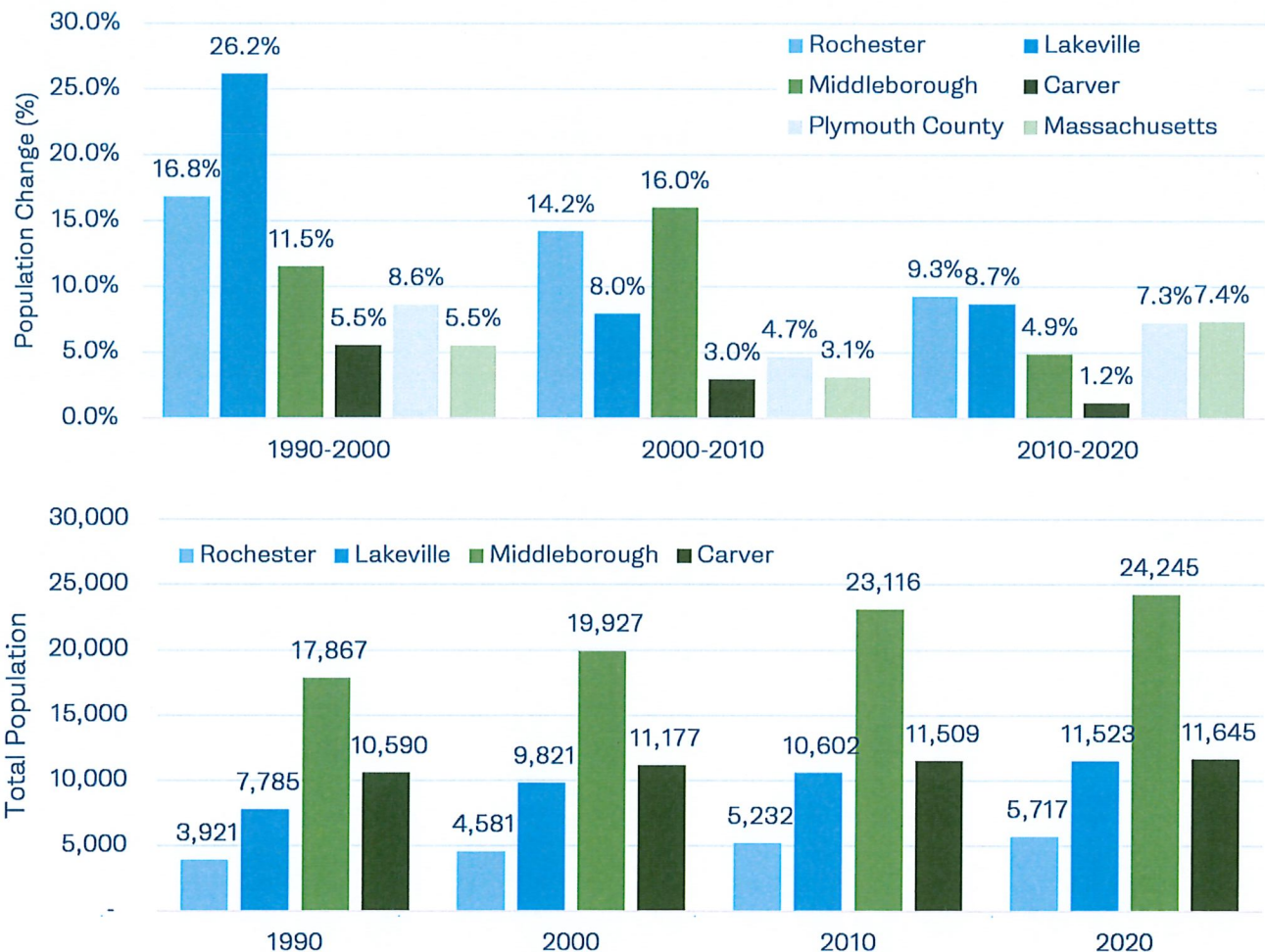
ESRI Business Analyst

Geographic Information Systems (GIS) software provider ESRI offers an online mapping service called Business Analyst that allows users to run market analyses on specific geographies. Here, it is used to retrieve population and housing unit projections out to 2027.

Population and Demographics

Lakeville is a rural community, home to 11,523 residents as of 2020. For the past several decades, Lakeville and its neighbors have consistently grown at a rate faster than both the county and state levels, reflective of a regional “growth spurt.” While growth has slowed in the past ten years, Lakeville continues to outpace county and state rates with a population increase of 8.7% between 2010 to 2020. This population increase has been accompanied by an increase in housing production throughout town, including the 200+ acre Le Baron Estates, 100+ acre Woodland Ridge, and the 40R-enabled Residences at Lakeville Station and Kensington Court.

Figure 1. Population Change and Totals, Lakeville and Neighbors



Lakeville’s population is approximately 92% White, 5% “Two or more races,” 1% Asian, 1% “Other race,” 1% Black or African American, 0.1% American Indian and/or Native Alaskan, and 0.02% Native Hawaiian and/or Other Pacific Islander. The average household size is 2.74, with the largest shares consisting of either 2-person or 4-person households (37% and 27%, respectively). This is likely due to the presence of older adults without children and families with children in town.

Figure 2. Race Breakdown

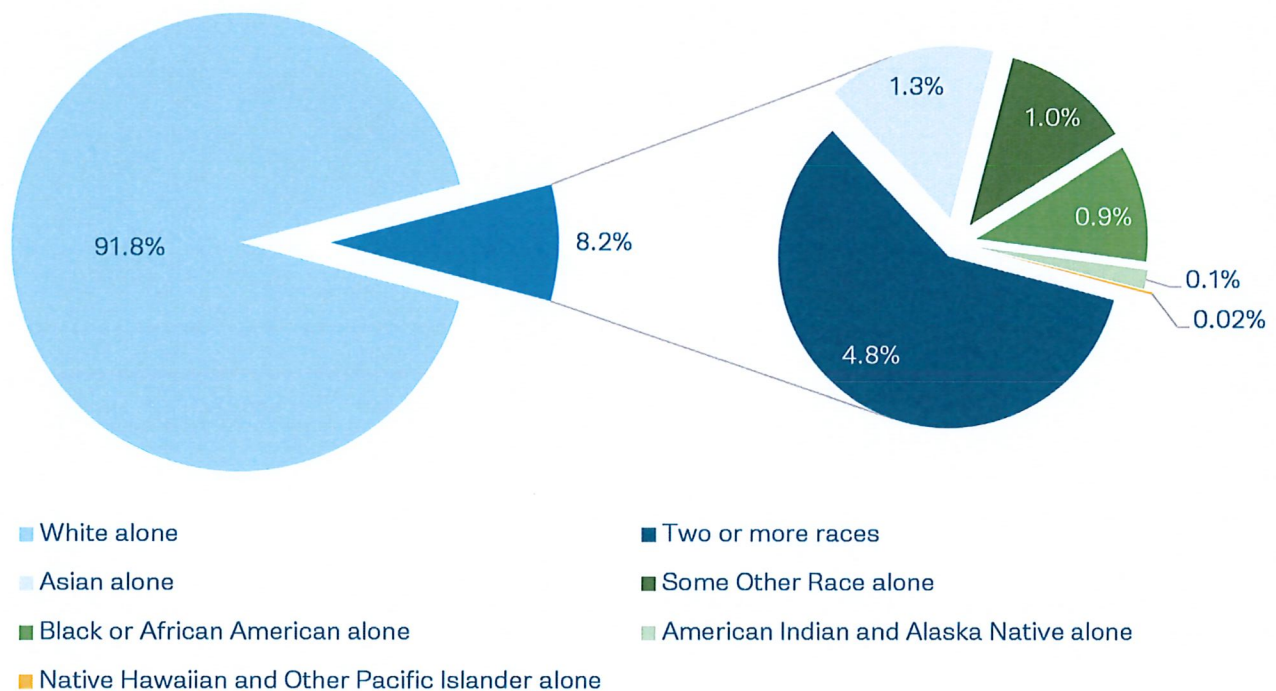


Figure 3. Household Size

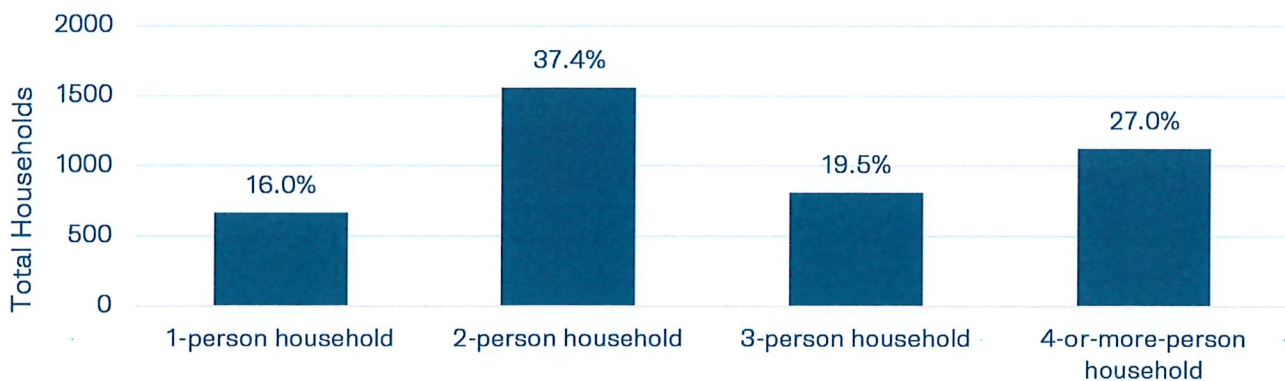
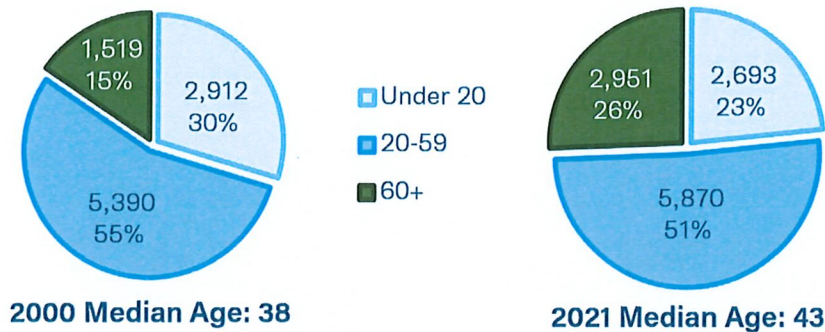


Figure 4. Age Trends, 2000 and 2021

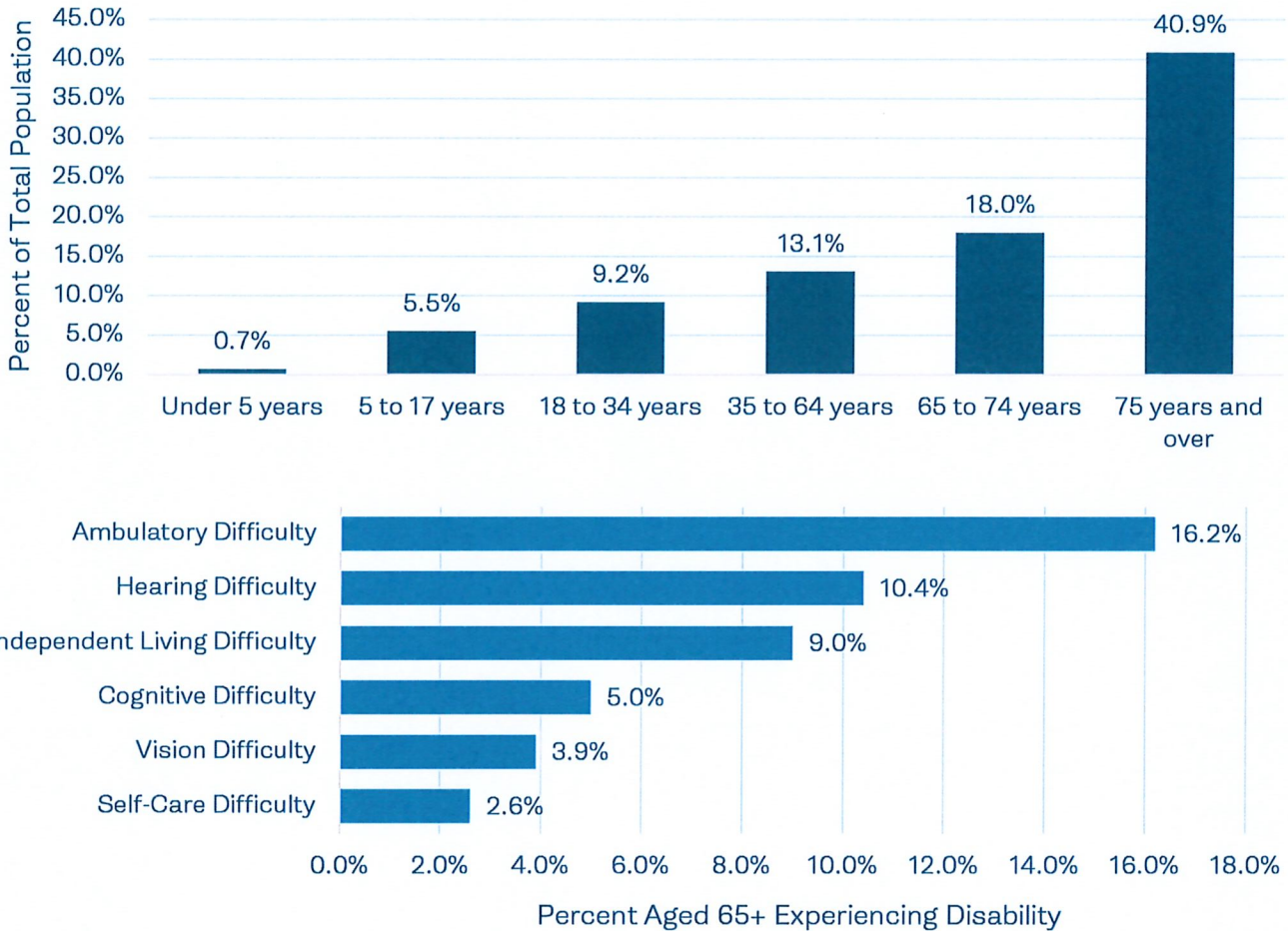


Like many communities in Southeastern Massachusetts and throughout the nation, Lakeville’s population is aging. The median age in town increased from 38 to 43 between 2000 and 2021. The town’s population of residents aged 65 and over increased by 11% in that span of time, from 15% to 26%. As of 2021, 5% of Lakeville’s population is over the age of 75.

An individual’s housing needs are likely to change as they get older, due to changes in their income, mobility, household structure, etc. Given its aging community, the Town may wish to find ways to assist residents who wish to “age in place,” either by finding avenues to provide new senior housing options or offering mechanisms and resources to support retrofitting existing homes so that they are “aging-ready.” As a note, some of the features necessary to make a home “aging-ready,” according to the U.S. Census Bureau’s report on the housing needs of older adults, are:

- A step-free entryway
- A bedroom and full bathroom on the first floor
- At least one bathroom accessibility feature
- Additional aging-accessible elements that may be useful include:
 - Sink handles or levers instead of knobs
 - Handrails or grab bars in the bathroom
 - Built-in shower seats
 - Housing features (such as thermostats, countertops, electrical outlets, etc.) that are at wheelchair accessible heights

Figure 5. Disability Status, Total Population and Individuals Aged 65+



As expected, older adults in Lakeville have more disabilities than their younger counterparts, with about 25% of those aged 65 or over having at least one type of disability. Ambulatory difficulties (having serious difficulty walking or climbing stairs) is the most common disability those over the age of 65 are experiencing in Lakeville (16%), followed by hearing difficulties (10%) and independent living difficulties (having difficulty doing errands alone; 9%). The Town may wish to survey its older residents to determine their current living conditions and any needs for accessibility or housing modifications.

Figure 6. School Enrollment, Districtwide and by School

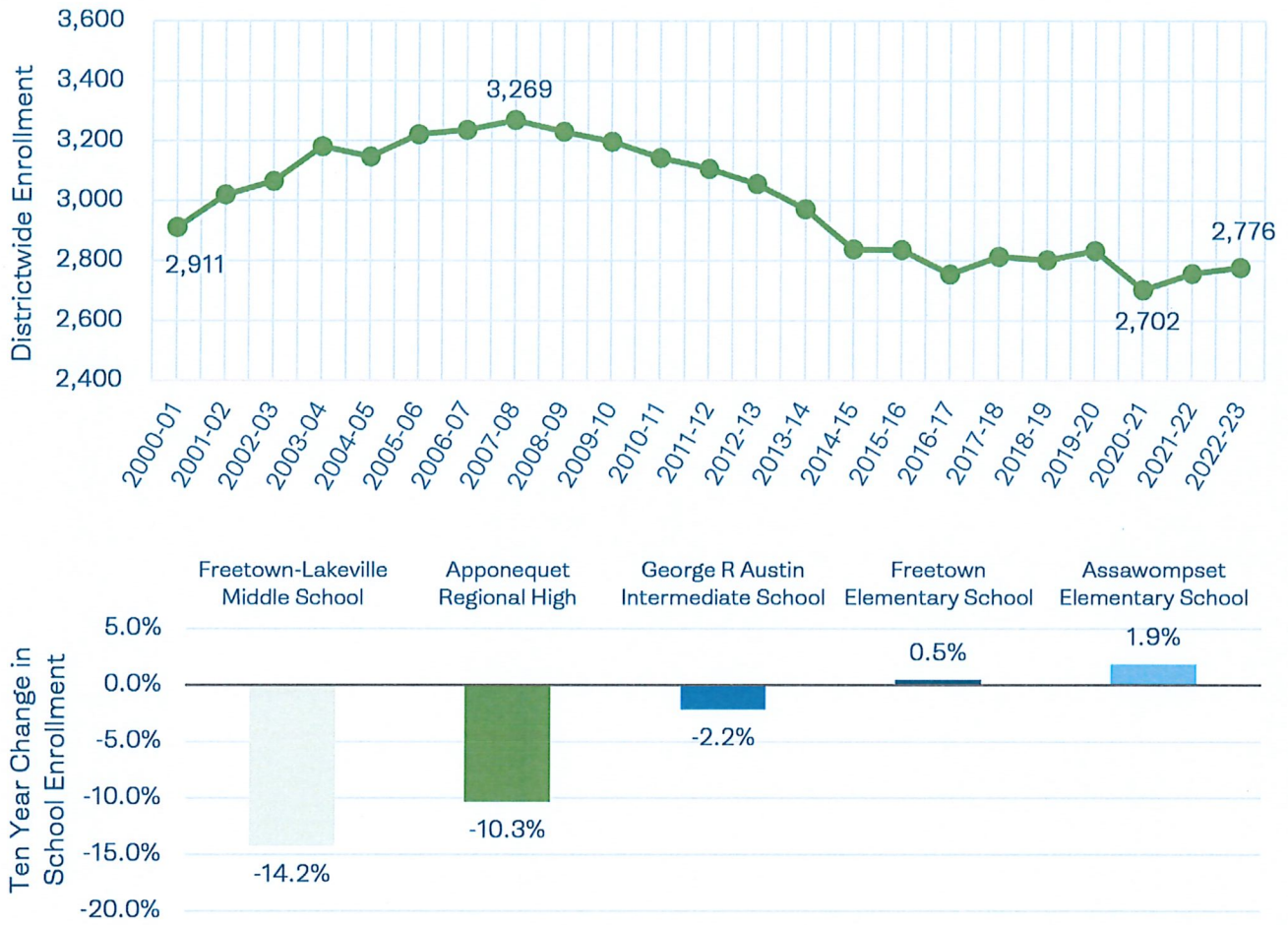
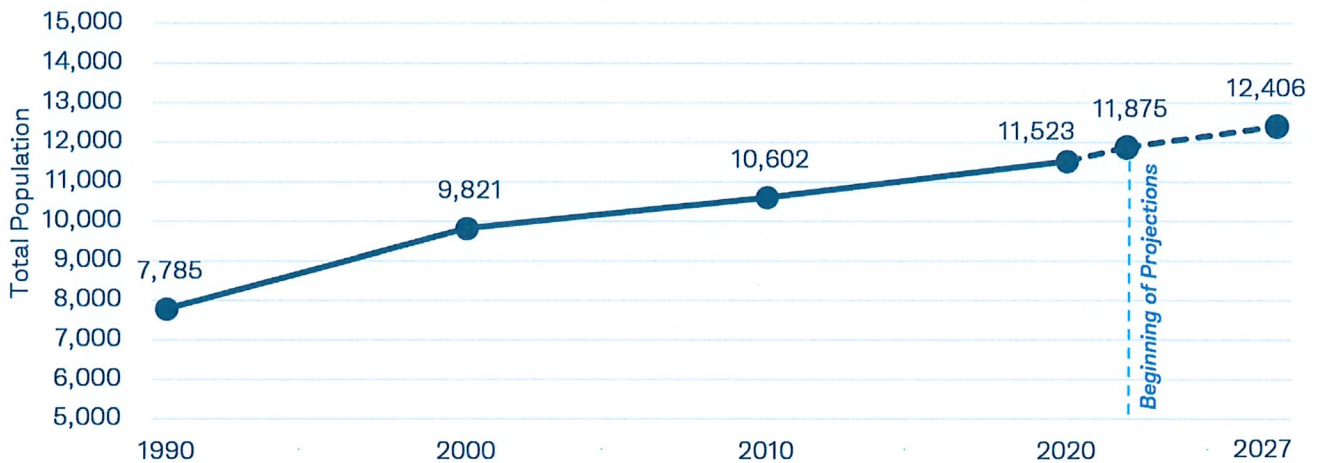


Figure 7. Population Projections, 2022 and 2027



Furthermore, Lakeville's total proportion of those under 20 has declined in the past two decades, down from 30% to 23%. School enrollment³ has also declined over the past two decades, down from a peak of 3,269 in the 2007-2008 school year to 2,776 in the 2022-2023 school year. This change is slightly less pronounced when looking at historic enrollment, with a net decrease of 135 students from 2000 to 2023.

Freetown-Lakeville Middle School and Apponequet Regional High School saw the most notable decreases in enrollment over the past ten years, while Freetown and Assawompset Elementary Schools saw modest increases. This is notable when addressing any concerns regarding the potential impact of additional affordable housing development on the local school system. The Town may wish to explore this decrease in enrollment and its effect on the capacity for new students.

Lakeville's population is predicted to grow over the next five years according to ESRI Business Analyst, which projects population and housing unit changes in five-year increments.⁴ By 2027, Lakeville is projected to have a total population of 12,406 residents (4,613 households), an increase of 883 individuals (373 households). This increase of 7.7% is relatively on par with the growth the town has experienced over the past two decades.

³ Enrollment includes totals from Apponequet Regional High School, Assawompset Elementary School, Freetown Elementary School, Freetown-Lakeville Middle School, Freetown-Lakeville Intermediate School, and George R Austin Intermediate School. Please note that this data includes enrollment that occurred prior to the regionalization of the Freetown-Lakeville School District, which occurred in 2011.

⁴ At the time of writing, 2022 ACS Estimates have not been released. ESRI forecasts for 2022 and 2027.

Lakeville is an affluent community, with a median household income of \$112,240, higher than both the State and County. This figure is projected to increase 24% to \$138,732 by 2027. Despite these high incomes, 19% of households in Lakeville make under \$50,000 annually. Furthermore, one third (33%) of owners and two thirds (65%) of renters qualify for some form of subsidized or deed-restricted affordable housing programs. This means that, given the number of individuals in each household, their total household income falls at or below 100% of the area median income (\$111,400 for a household of 4, and so forth). Given the presence of lower-to-moderate income households in town, Lakeville should continue to examine varying state and local housing programs aimed at creating new affordable housing options and maintaining existing units.

Figure 8. Median Household Income, Ten-Year Change and Breakdown

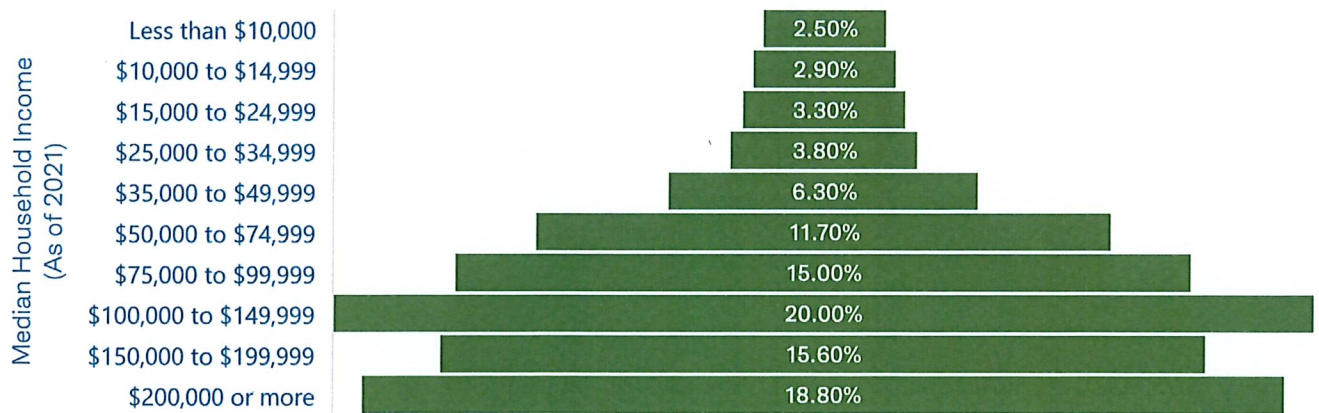
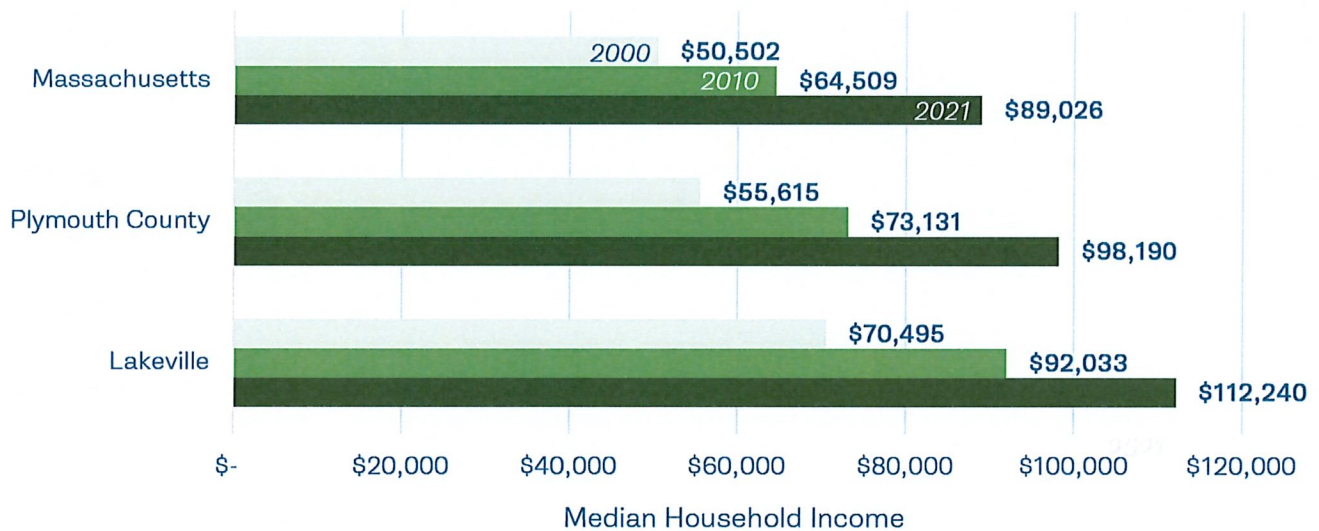
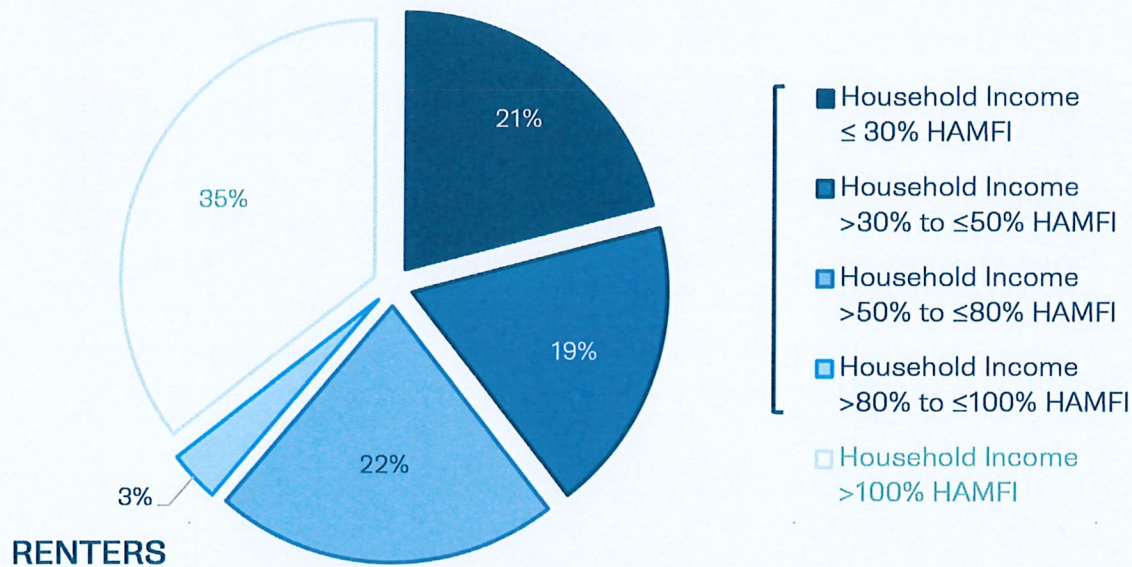
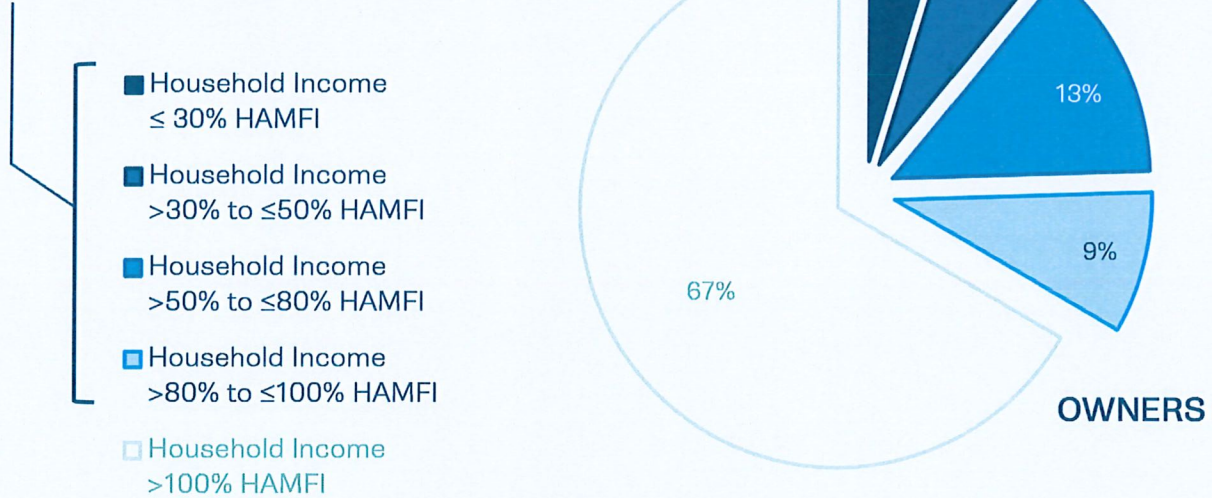


Figure 9. HUD Area Median Family Income, Renters and Homeowners

These charts show how many families in Lakeville fall into the HUD-defined income categories (described at the beginning of this section). In Lakeville, 1 in 3 homeowner households and 2 in 3 renter households qualify for varying forms of subsidized affordable housing based on their annual income.

Please note that there are housing programs that exist beyond 100% AMI, including 40Y Starter Home Districts, which are affordable up to 110% AMI.

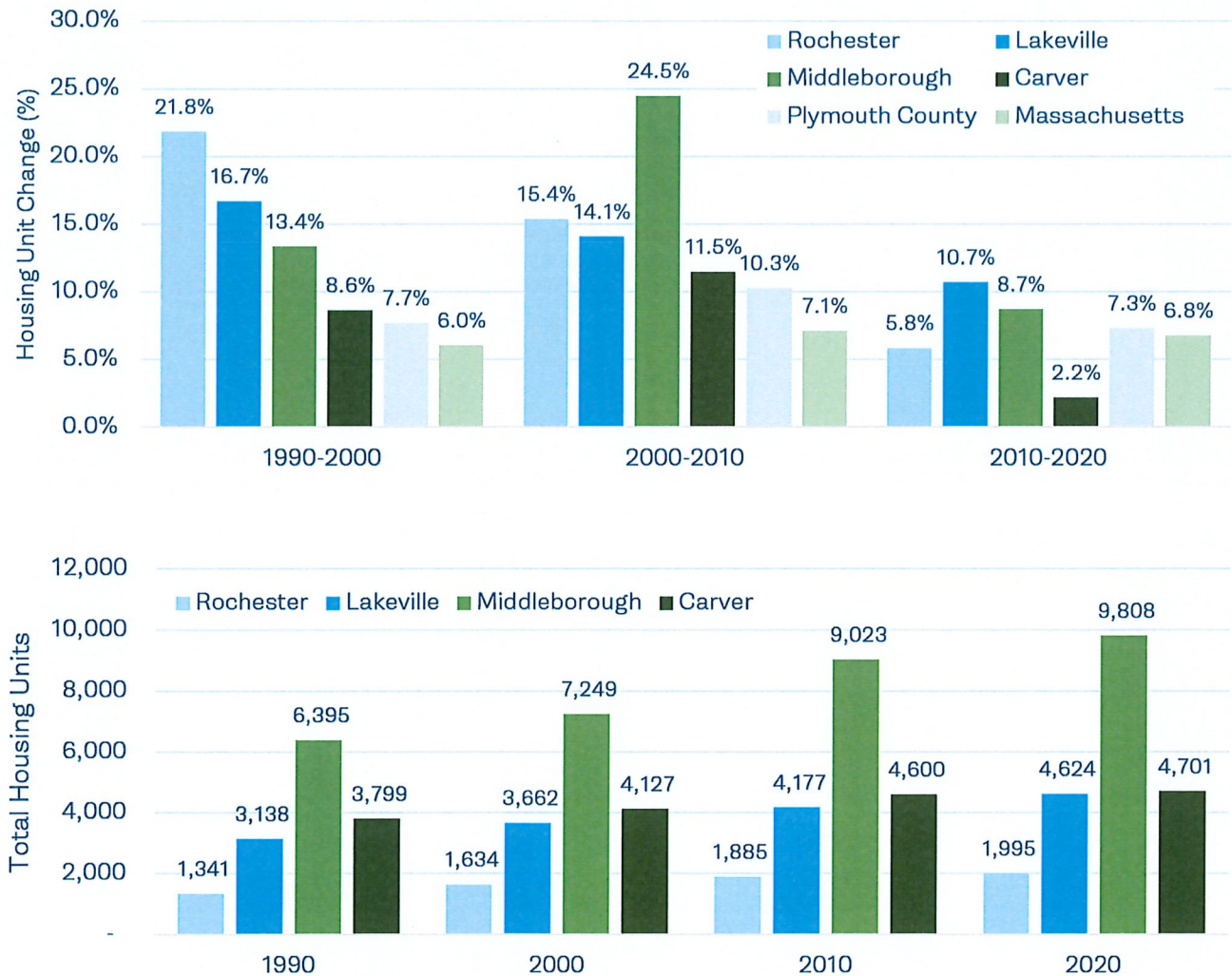
Households eligible for varying forms of subsidized affordable housing.



Housing Stock Characteristics

Lakeville is home to 4,624 housing units as of 2020, an increase of 10.7% since 2010. Although Lakeville’s rate of housing production has slowed over the past ten years, the town’s housing stock growth rate still outpaced neighboring Rochester and Middleborough, as well as county and state levels. During this time, the town added an additional 447 units to their housing stock.

Figure 10. Housing Unit Change and Totals, Lakeville and Neighbors



Lakeville’s housing stock is majority detached single-family, consisting of 87% of the town’s housing stock. However, compared to its neighbors, Lakeville’s housing stock is fairly diverse, consisting of a mix of two-families, small apartments, and larger 10+ unit developments. Most notably, the town has a large share of 20+ unit developments when compared to adjacent communities, consisting of 3% of the town’s total housing stock.

Additionally, Lakeville has a relatively older housing stock with just under 30% of the existing housing stock having been built in 1959 or earlier. Older homes can require more upkeep than newer homes, and likely require some form of accessibility modifications to allow comfortable aging in place. According to the Joint Center for Housing Studies of Harvard University, 44% of the 25 million households aged 65 and over “require some need for home accessibility features due to disability or difficulty using components of their home.”⁵

⁵ See the Joint Center for Housing Studies of Harvard University’s article **Aging Society and Inaccessible Housing Stock Suggest Growing Need for Remodeling**

Figure 11. Age of Occupied Housing Units

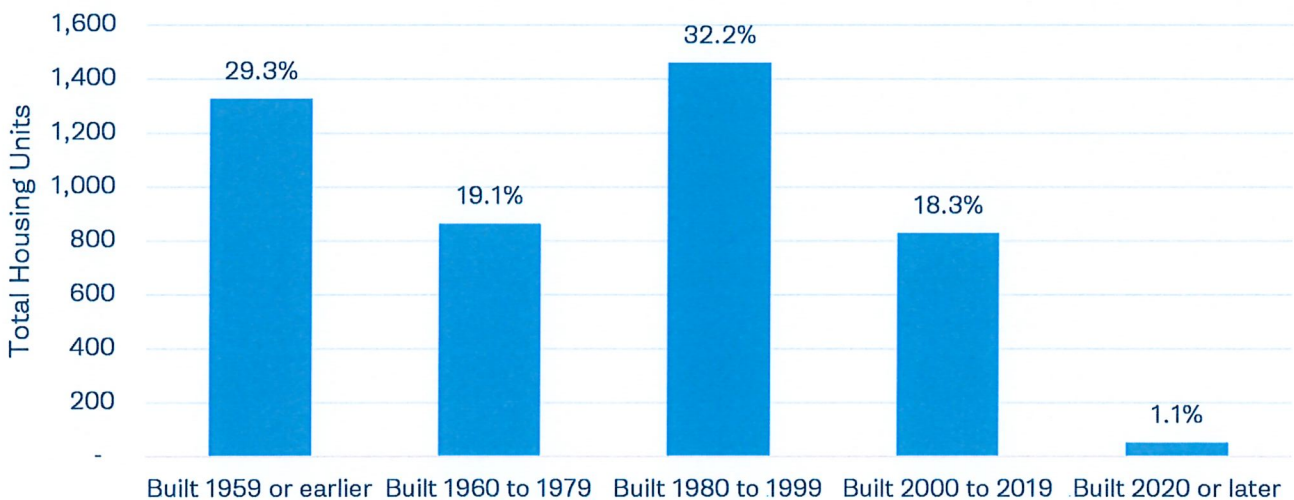


Figure 12. Housing Unit Breakdown, Lakeville and Neighbors

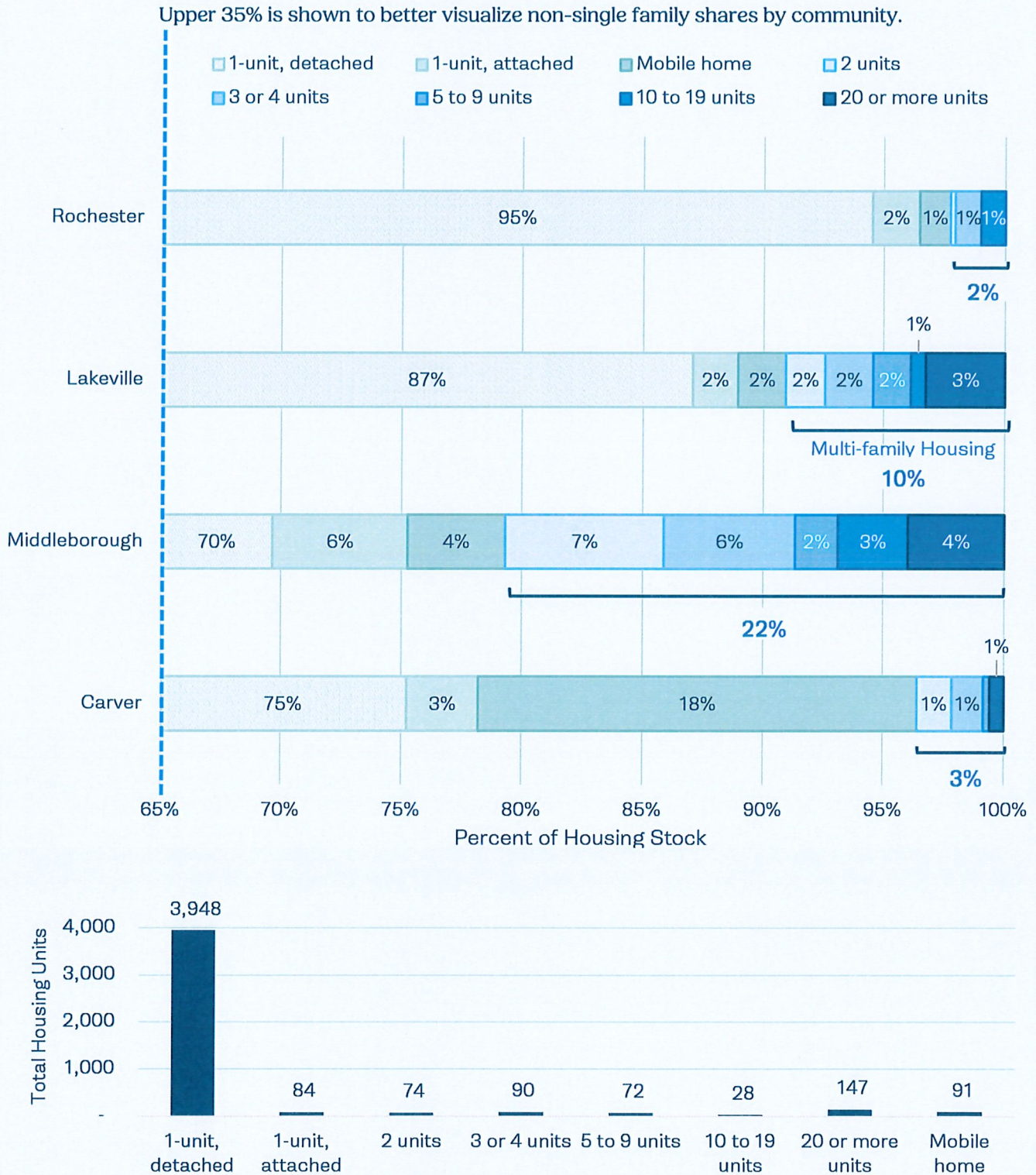
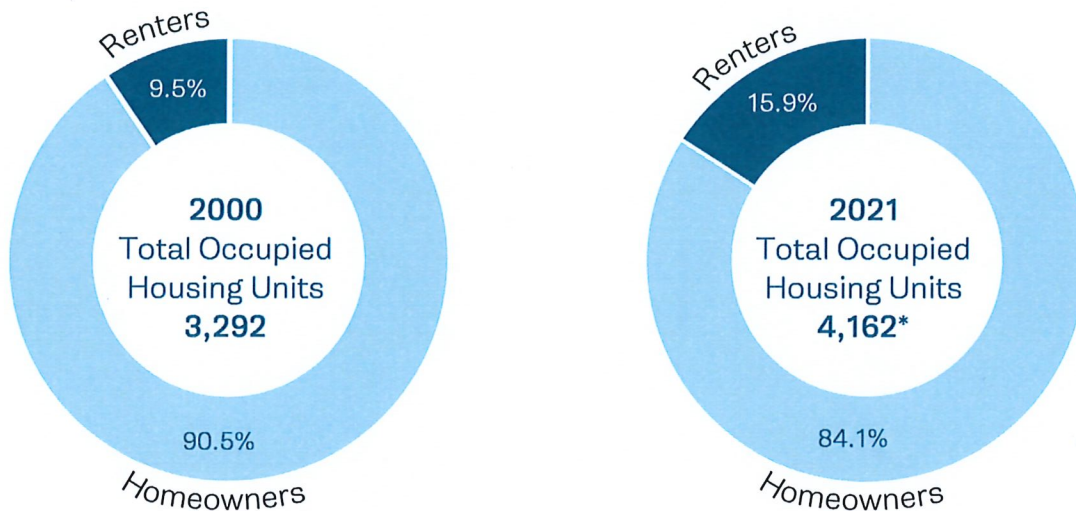
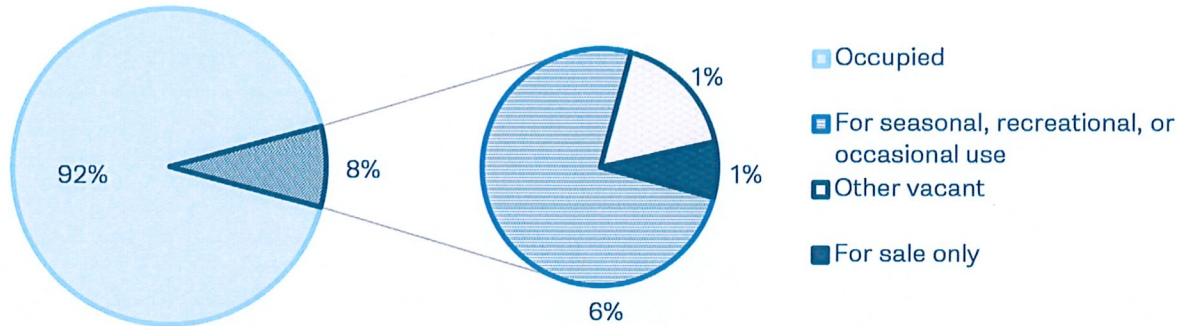


Figure 13. Occupancy Status, Homeowners and Renters



While the tactics outlined above will be straightforward for homeowners, renters in Lakeville (16% of residents) may not have as much agency over their living situations. Lakeville should examine its existing rental housing stock to identify its age, condition, and any potential accessibility concerns. Furthermore, the Town should determine who is living in rental housing (i.e., age, family status, income) to better understand the renter population’s needs, particularly if they are older adults. As with homeowners, the Town can then use this information to identify the necessary actions to allow their renters to safely live and age in place in Lakeville. Should the Town deem it appropriate, they can pursue encouraging new, age-appropriate housing development, creating adult retirement community zoning, or finding mechanisms to provide low-interest loans to landlords for accessibility and safety modifications within rental units.

Figure 14. Occupancy Status, Homeowners and Renters



Eight percent of Lakeville’s existing housing stock is currently vacant. According to the ACS, 75% of these vacancies were listed as units that are used seasonally, recreationally, or on occasion. Additionally, there were no reported vacancies for rental units. The current, on-the-ground conditions in town could vary in reality, as vacancy rates can shift for many reasons between ACS data-gathering periods. The Town may wish to explore these vacancies in greater detail, particularly for rentals, to better understand the demand for different types of housing.

Table 1. Detailed Vacancies

| Type of Vacancy | ACS Estimate (Number of Units) | Percent of Total Vacancies |
|---|--------------------------------|----------------------------|
| Seasonal, recreational, or occasional use | 279 | 75% |
| Other vacant | 65 | 17% |
| For sale only | 28 | 8% |
| For rent | 0 | - |
| Rented, not occupied | 0 | - |
| Sold, not occupied | 0 | - |
| For migrant workers | 0 | - |

In summary, Lakeville has an older, largely single-family housing stock consisting primarily of homeowners. Despite this, Lakeville's renter population is growing and there appears to be a demand for more rental housing. Major priorities for the Town will include determining the current living conditions of older homeowners and their capability to safely age in place, as well as determining the demographics of the renter population, the demand for rental housing, and any potential interventions Lakeville may wish to pursue to create additional rental opportunities.



Photo 5. Alternate View of Kensington Court and Sterling Place. Kevin Ham, SRPEDD.

Market Conditions and Affordability

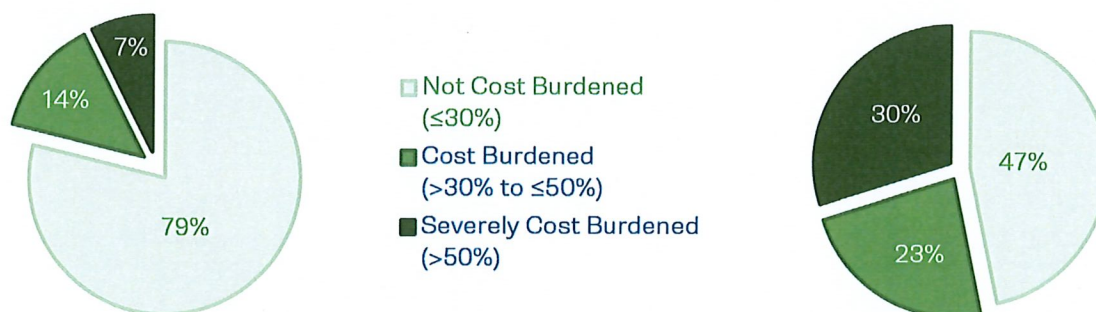
We will discuss two types of “affordable” housing through this plan. The first is “naturally occurring” affordable housing and the second is subsidized affordable housing. We’ve opted to separate these types of housing due to the nature of their creation and targeted demographics. We do so to address a variety of housing options suitable for different individuals with different income levels and family structures.

“Naturally Occurring” Affordable Housing

“Naturally occurring” affordable housing is available without subsidies and at lower price points when the right regulatory and market conditions exist for its development. In this case, the word “affordable” doesn’t mean “subsidized.” Instead, it builds on the idea of not being cost-burdened, as described in the “Data Sources and Definitions” section. When we are discussing naturally occurring affordable housing, we are talking about homes that are affordable enough that they will not cause a young family, older couple, or household with limited/fixed income to become cost burdened. These types of housing options include, but are not limited to, starter homes, homes for downsizing, and apartments for recent graduates.

In Lakeville, 620 households are cost-burdened (paying >30% but <50% of their income on housing) and 440 households are severely cost-burdened (paying more than 50% of their income on housing).

Figure 15. Cost Burden, Renters and Homeowners



730 Owner Households are Cost Burdened or Severely Cost Burdened.

330 Renter Households are Cost Burdened or Severely Cost Burdened.

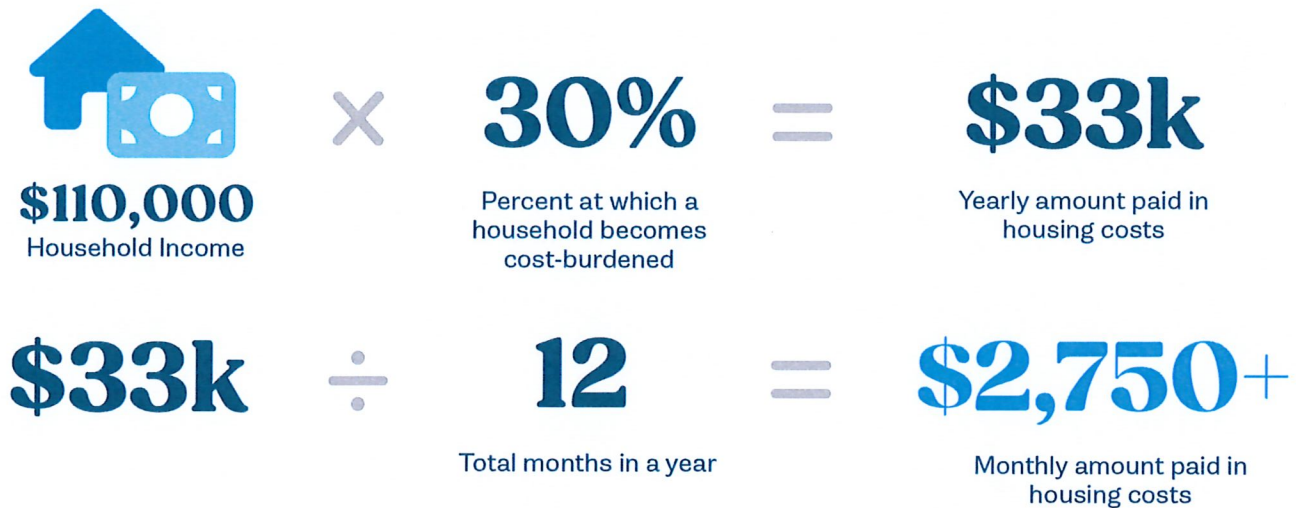
An Example of Cost Burden

Let's dive a little deeper into the concept of cost burden with a rough example. In 2020, the median household income in Lakeville was \$112,240. We will round down to \$110,00 for simplicity.

If you are a household of 4 making \$110,000, 30% of your annual income would be \$33,000. Now, imagine all that money is going towards a mortgage payment or rent. What would that payment look like? Split \$33,000 across 12 months and you get roughly \$2,750. That means any household with an annual household income of \$110,000 would be considered cost-burdened if they were paying \$2,750 or more per month in basic living costs (mortgage payments or rent plus utilities).

Want to try this exercise for yourself? Take the sum of everyone in your household's gross annual income, multiply it by 0.3 (30% minimum to be considered cost-burdened), and divide the result by 12 (12 monthly payments). What did you get? Are you paying more or less than that per month in basic living costs?

Figure 16. Cost Burden Exercise



A household making **\$110,000** annually will be considered “cost-burdened” if they are paying **\$2,750+** per month on housing costs (mortgage/rent and utilities).

Current Market Conditions in Lakeville

A total of 233 home sales occurred in Lakeville in 2022, about half of which were single-family homes (56%). The median sale price for a single-family home was \$499,900, up roughly 7% from the prior year. While prices are increasing, the overall volume of home sales has decreased in recent years from a recent peak in 2020.

Figure 17. Lakeville Home Sale Prices and Volume

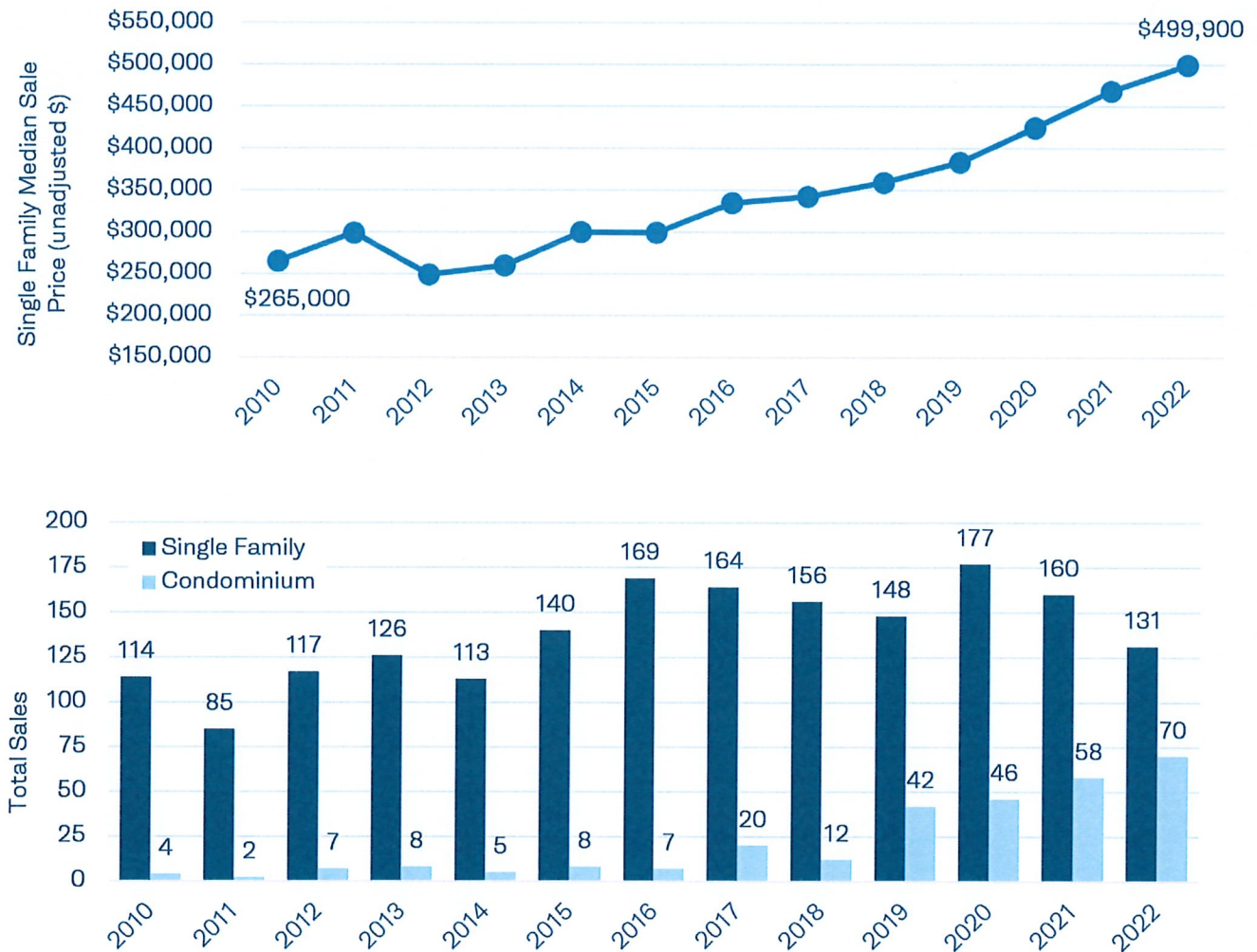
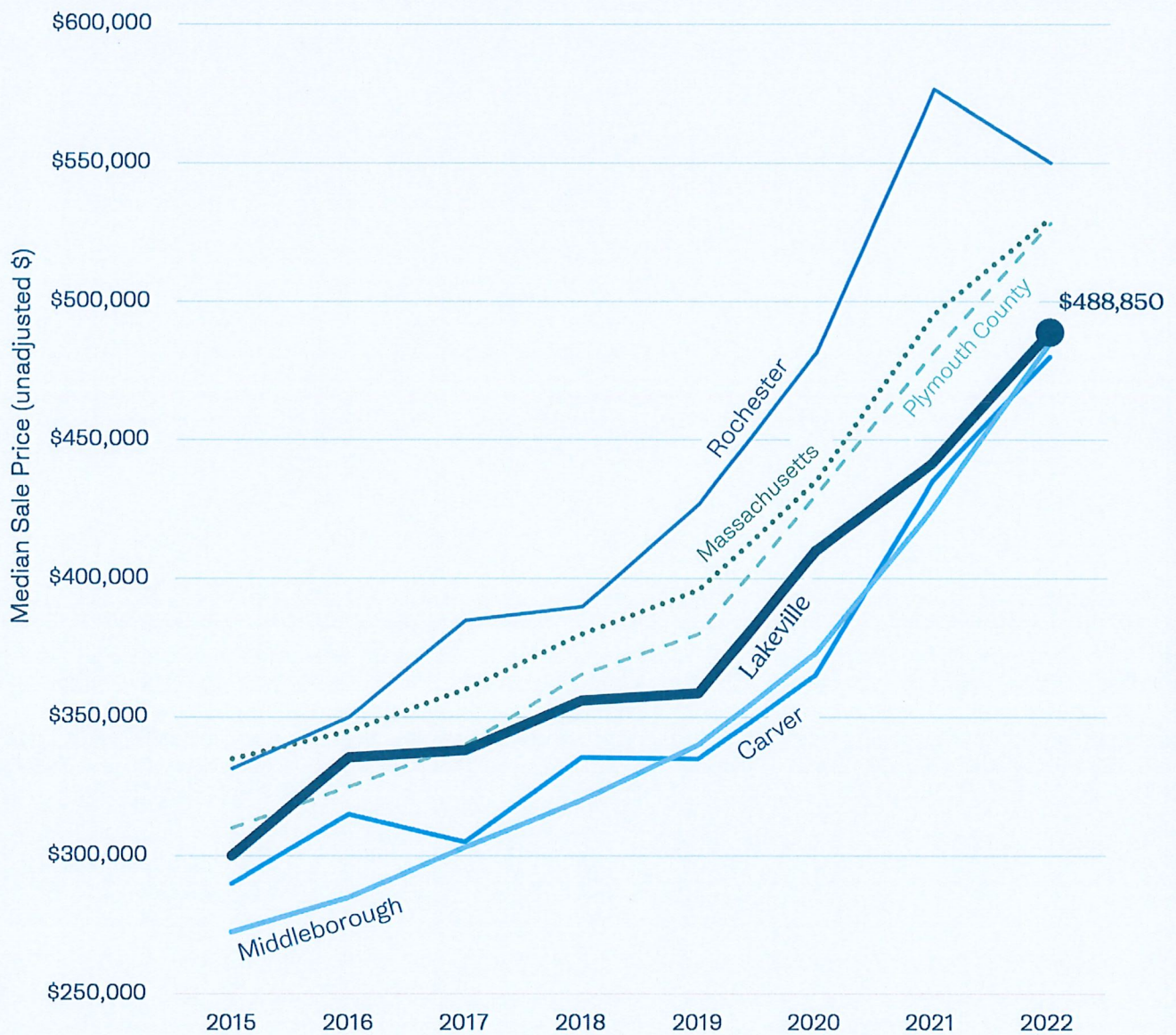


Figure 18. Home Sale Prices, Lakeville and Neighbors

Despite increasing costs, Lakeville’s housing prices remain lower than both Plymouth County and the state. Even so, the home sale prices observed in town are lower than what many survey respondents quoted as being a reasonable price for a starter home in town, which was most often cited as \$300,000 or \$350,000.



Subsidized Affordable Housing

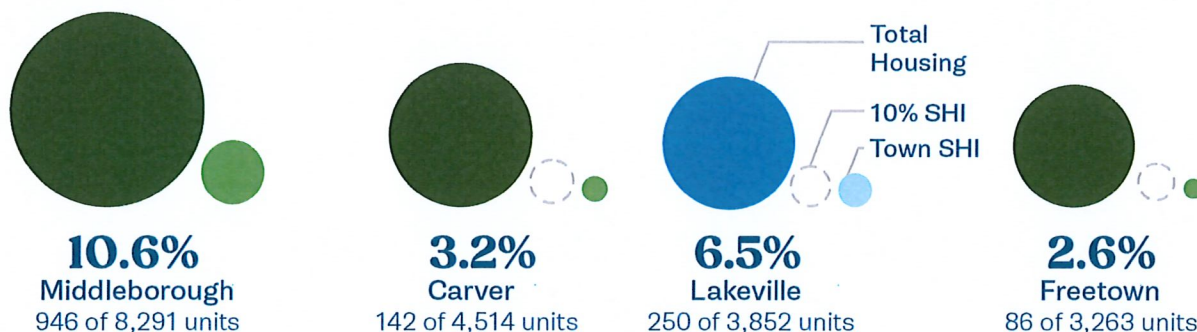
The term “subsidized affordable housing” refers to housing that is subsidized by a public agency, non-profit, or limited dividend company. Subsidized affordable housing units have deed restrictions, meaning their availability remains restricted to certain populations (e.g., 55+ housing) and/or to incomes at or below 80% of the area median income (AMI). This means that any household of four in Lakeville making \$89,350 or less is qualified to apply for subsidized affordable housing. Per M.G.L. c. 40B, the Commonwealth of Massachusetts requires at least 10% of a city or town’s housing stock to be subsidized affordable housing.

As of 2021, Lakeville’s Subsidized Housing Inventory consisted of 250 units of 3,852 total year-round housing units, or 6.49% of the housing stock. To reach 10%, Lakeville will need to produce an additional 108 housing units.

Additionally, Lakeville should plan for an increase in the total number of year-round housing units as the forthcoming 2020 Decennial Census is processed.⁶ Should this number increase from 3,852 units, as reported on the 2010 Decennial Census, so will the required number of affordable units to reach 10%.

6 The 2020 Census Redistricting Data (Public Law 94-171) Summary File that has been released by the U.S. Census Bureau does not include data on vacant “seasonal, occasional, or recreational use” units used by DHCD to determine Census “year-round housing units” for the SHI. The SHI will therefore continue to reflect the 2010 Census Year-Round Housing unit figures until such data is released. The Census Bureau has provided a release schedule for future data sets that will include this data in May of 2023.

Figure 19. Subsidized Housing Inventory, Lakeville and Neighbors



What qualifies on the Subsidized Housing Inventory?

For a unit to officially contribute to a community’s Subsidized Housing Inventory count, several criteria must be met:

- It must be part of a “subsidized” development subject to a regulatory agreement where a Subsidizing Agency and monitoring agent have been identified.
- For units not produced under the Local Initiative Program, at least 25% of the units in the development must be income-restricted to households with incomes at or below 80% of the area median income, corresponding to their household size, and have rents or sale prices restricted to affordable levels.
 - Restrictions must run at least 15 years for rehabilitation, 30 years for new rental construction, and in perpetuity for new homeownership construction.
- Resident selection for the Affordable Units must comply with the requirements of a lottery or other fair and equitable procedure, including an Affirmative Fair Housing Marketing and Resident Selection Plan, approved by the Subsidizing Agency and without regard to the amount of their assets.

Table 2. HUD FY22 Income Limits

| Persons in Family | Extremely Low (30%) Income Limits | Very Low (50%) Income Limits | Low (80%) Income Limits |
|-------------------|--------------------------------------|---------------------------------|----------------------------|
| 1 | \$23,450 | \$39,100 | \$62,550 |
| 2 | \$26,800 | \$44,700 | \$71,500 |
| 3 | \$30,150 | \$50,300 | \$80,450 |
| 4 | \$33,500 | \$55,850 | \$89,350 |
| 5 | \$36,200 | \$60,350 | \$96,500 |
| 6 | \$38,900 | \$64,800 | \$103,650 |
| 7 | \$41,910 | \$69,300 | \$110,800 |
| 8 | \$46,630 | \$73,750 | \$117,950 |

Barriers to Development

In every community, there exist challenging market conditions, laws and policies, land characteristics, historic development patterns, and other factors that can contribute to limited development opportunities or a lack of affordable housing options. It is important to inventory and consider these challenges so that planning officials and municipal staff can craft a set of goals and strategies that are tailored to the community's needs. In Lakeville, there are a few of these "barriers to development" to consider:

Environmental Constraints

Communities with important natural resources, protected conservation lands, and large recreational open spaces may be limited in terms of their ability to locate appropriate sites for affordable housing development that will have limited impact on the environment around it. Carefully planned zoning changes and redevelopment initiatives in areas deemed appropriate can help alleviate this issue and create affordable housing developments that have minimal impact on these important natural features.

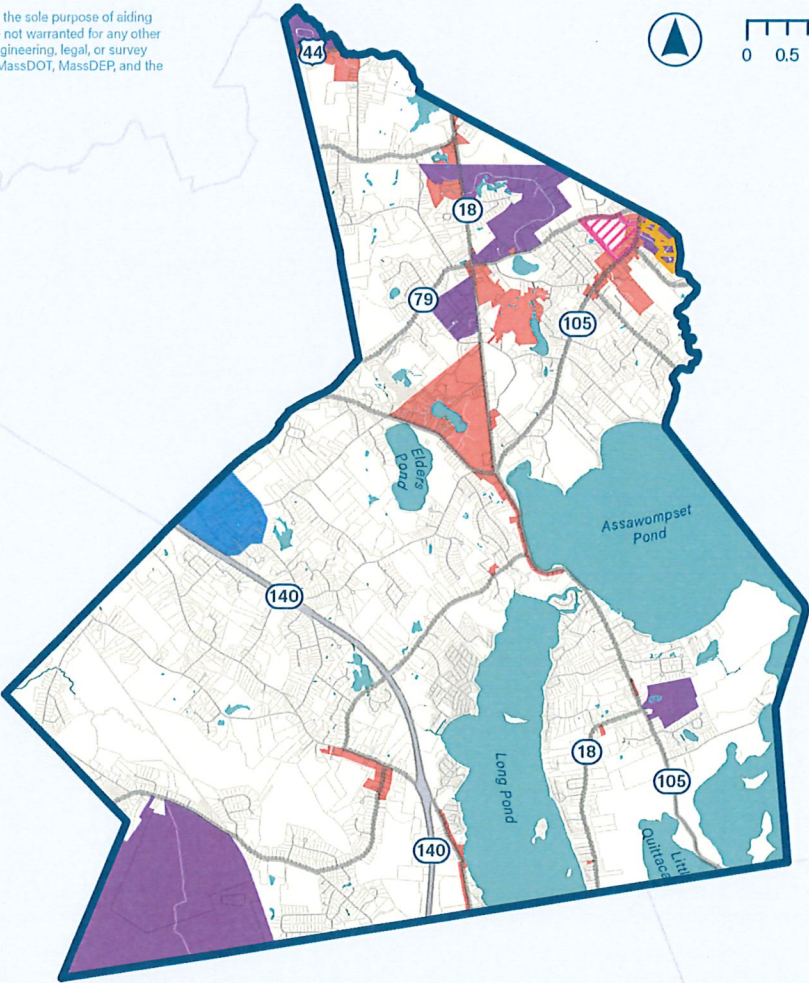
Lakeville's namesake, the Assawompset Pond Complex, along with the town's many other important areas of conservation land, habitats, and recreational sites, pose notable limitations when siting new housing. As cited in the 2020 Master Plan, the creation of new housing will need to be balanced with thoughtful zoning changes to ensure harmony between land conservation efforts and smart growth initiatives.

Low-Density Zoning Regulations

Zoning regulations, intentionally or unintentionally, are one of the most common limiting factors when it comes to the production of affordable housing. Zoning that prohibits higher density uses, favors medium (1-1.5 acre) minimum lot sizes, is unclear to developers, and maintains high parking requirements can prohibit the production of moderately priced homes. This often leads to unsustainable and unaffordable development outcomes.

Map 2. Lakeville Zoning

Maps produced by SRPEDD are for the sole purpose of aiding regional planning decisions and are not warranted for any other use. This map is not intended for engineering, legal, or survey purposes. Data sources: MassGIS, MassDOT, MassDEP, and the Town of Lakeville.



Legend

Base Zoning

- Business
- Industrial
- Industrial-B
- Residential

Relevant Overlays

- Mixed-Use Development District
- Smart Growth Overlay District (c. 40R)