

**AGENDA ITEM #16
MARCH 25, 2024**

**REVISIT THE REVISED HOUSING PRODUCTION PLAN AND
POSSIBLE VOTE TO APPROVE**

Attached is the updated Housing Production Plan for the Board's approval.

If approved, the Planning Board has requested that the Select Board forward a letter to the State with the plan requesting approval (example attached).



Town of Lakeville

PLANNING BOARD
346 Bedford Street
Lakeville, MA 02347
774-776-4350

RECEIVED
MAR 21 2024
SELECTMEN'S OFFICE

MEMORANDUM

TO: Select Board

FROM: Planning Board

DATE: March 21, 2024

SUBJECT: Housing Production Plan (HPP)

At their Thursday, March 14, 2024, meeting, the Planning Board voted to adopt the final version of the HPP. The Select Board is now required to adopt and send a letter of approval to the State. The Planning Board thanks the Select Board for their attention to this matter.



TOWN OF WESTFORD
SELECT BOARD
TOWN HALL 55 Main Street
WESTFORD, MA 01886
Telephone (978) 692-5501 Fax (978) 399-2557

October 19, 2022

Jennifer Maddox, Undersecretary
Department of Housing & Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114
Attn: Phil DeMartino

Re: Request to Approve the Town of Westford Housing Production Plan for 2022-2026

Dear Undersecretary Maddox,

The Town of Westford hereby respectfully requests approval of the enclosed Town of Westford Housing Production Plan for 2022-2026 (Plan) from the Department of Housing and Community Development. This Plan was unanimously recommended by the Affordable Housing Trust Committee and was formally adopted by the Planning and Select Boards on September 19, 2022, and September 27, 2022, respectively. This Plan serves as an update to our Housing Production Plan for 2017-2021, and continues to constitute our community's affordable housing plan.

If you have questions or require any additional information, please contact our Director of Land Use Management Jeffrey Morrissette at 978.399.2508 or jmorrissette@westfordma.gov.

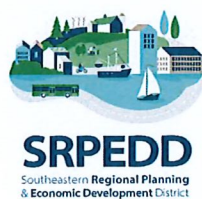
Thank you.

Sincerely,

Andrea Peraner-Sweet, Chair
Westford Select Board

cc via email: Phil DeMartino, DHCD
Jodi Ross, Town Manager
Joan Croteau, Chair, Affordable Housing Trust Committee
Jeffrey Morrissette, Director of Land Use Management
Jennifer Raitt, Executive Director, NMCOG
Christopher Hayes, Economic Development and Housing Planner, NMCOG

Town of Lakeville Housing Production Plan March 2024



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Southeastern Massachusetts Metropolitan Planning Organization (SMMPO)

Title VI Coordinator -SRPEDD

88 Broadway, Taunton, MA 02780

Phone: 508 824-1367 or dial 711 to use MassRelay

Email: aduarte@srpedd.org

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Simplified Chinese: 如果需要其他语言的此信息，请致电 508-824-1367 分机联系 MPO Title VI 协调员。235 或发送电子邮件至 aduarte@srpedd.org。

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Mon Khmer Cambodian (Khmer): បុរសិនបើព័ត៌មាននេះត្រូវការជាភាសាផ្សេង សូមទាក់ទង អ្នកសម្របសម្រួល MPO Title VI តាមរយៈលេខ 508-824-1367 ext ។ 235 ឬសេរី aduarte@srpedd.org ។

Acknowledgements

This report was made possible with participation and technical assistance from the following:

Town of Lakeville

Cathy Murray - Appeals Board Clerk

Lakeville Planning Board

Mark Knox, Chairman

Michele MacEachern, Vice-Chair

Peter Conroy, Vice-Chair (Former)

John Cabral, Member

Nora Cline, Member

John “Jack” Lynch, Member

Lakeville Select Board

Brian Day, Chairman

Lorraine Carboni, Vice-Chair

Evagelia Fabian, Member

Robert Nunes - Interim Town Administrator

Marc Resnick - Town Planner (Former)

Ari Sky - Town Administrator (Former)

Southeastern Regional Planning and Economic Development District (SRPEDD)

Taylor Perez - Assistant Director of Housing and Community Development

Robert Cabral - Director of Housing and Community Development

Grant King, AICP - Deputy Director & Comprehensive Planning Manager

Chris Welch - Senior Comprehensive Planner

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

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- Pursue partnerships leading to development that is affordable to those with low, moderate, and fixed incomes.70
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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

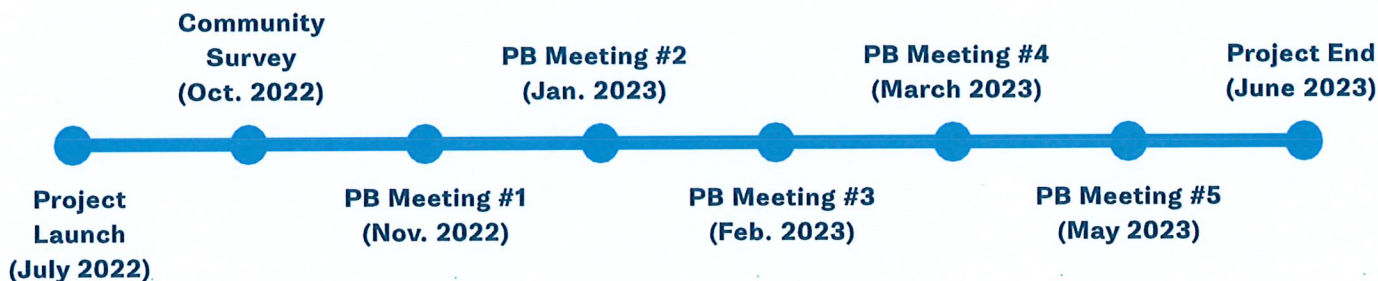
A Housing Production Plan consists of a comprehensive housing needs assessment, a set of affordable housing goals, and accompanying implementation strategies. The comprehensive housing needs assessment is an analysis of the community's demographics and housing stock, the community's future population 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:

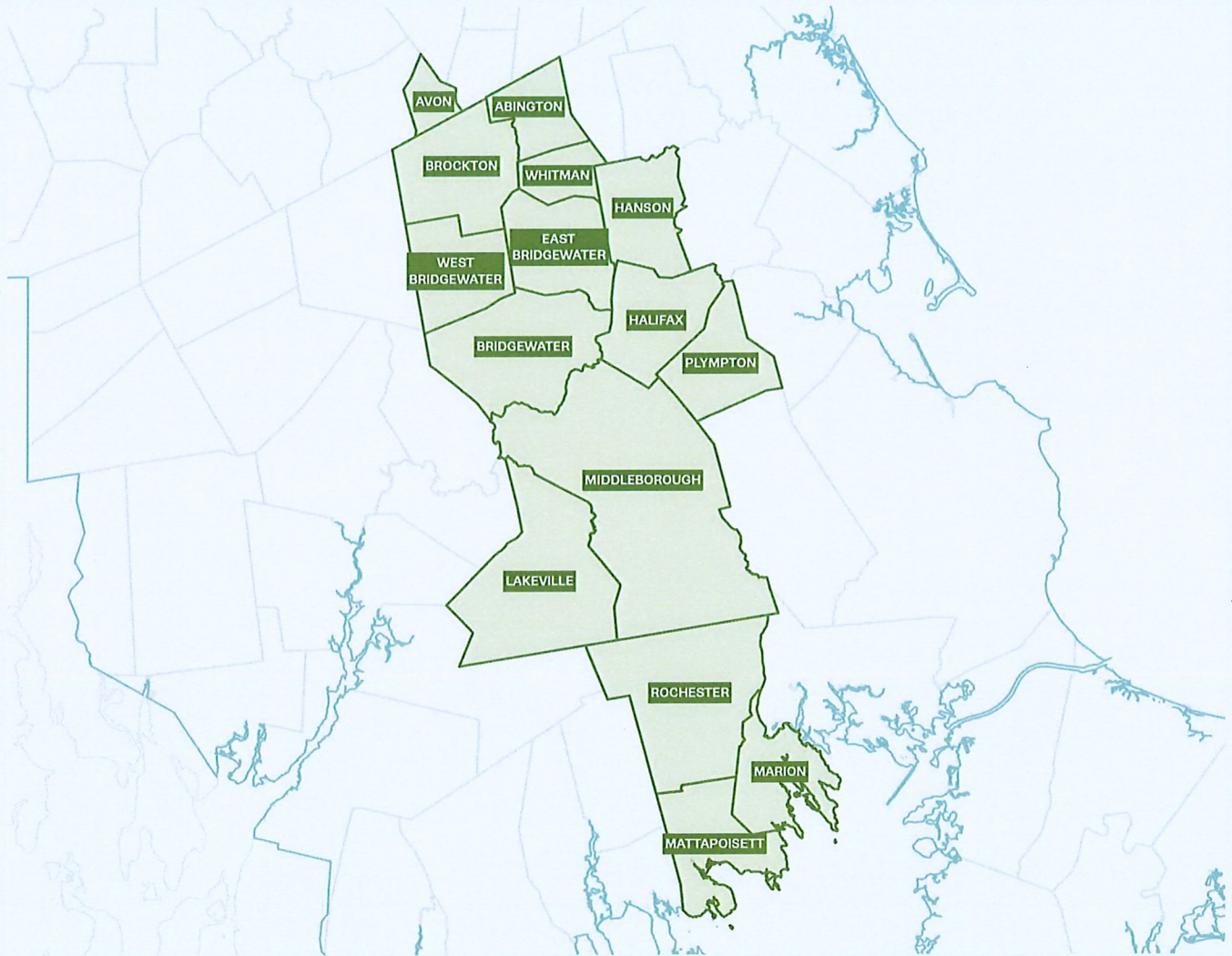
- **100% AMI:** \$111,400;
- **80% AMI:** \$89,350. This is approximately 80% of \$111,400 and is the income limit at which a family of four becomes eligible for subsidized affordable housing.
- **50% AMI:** \$55,850; and
- **30% AMI:** \$33,500.

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.

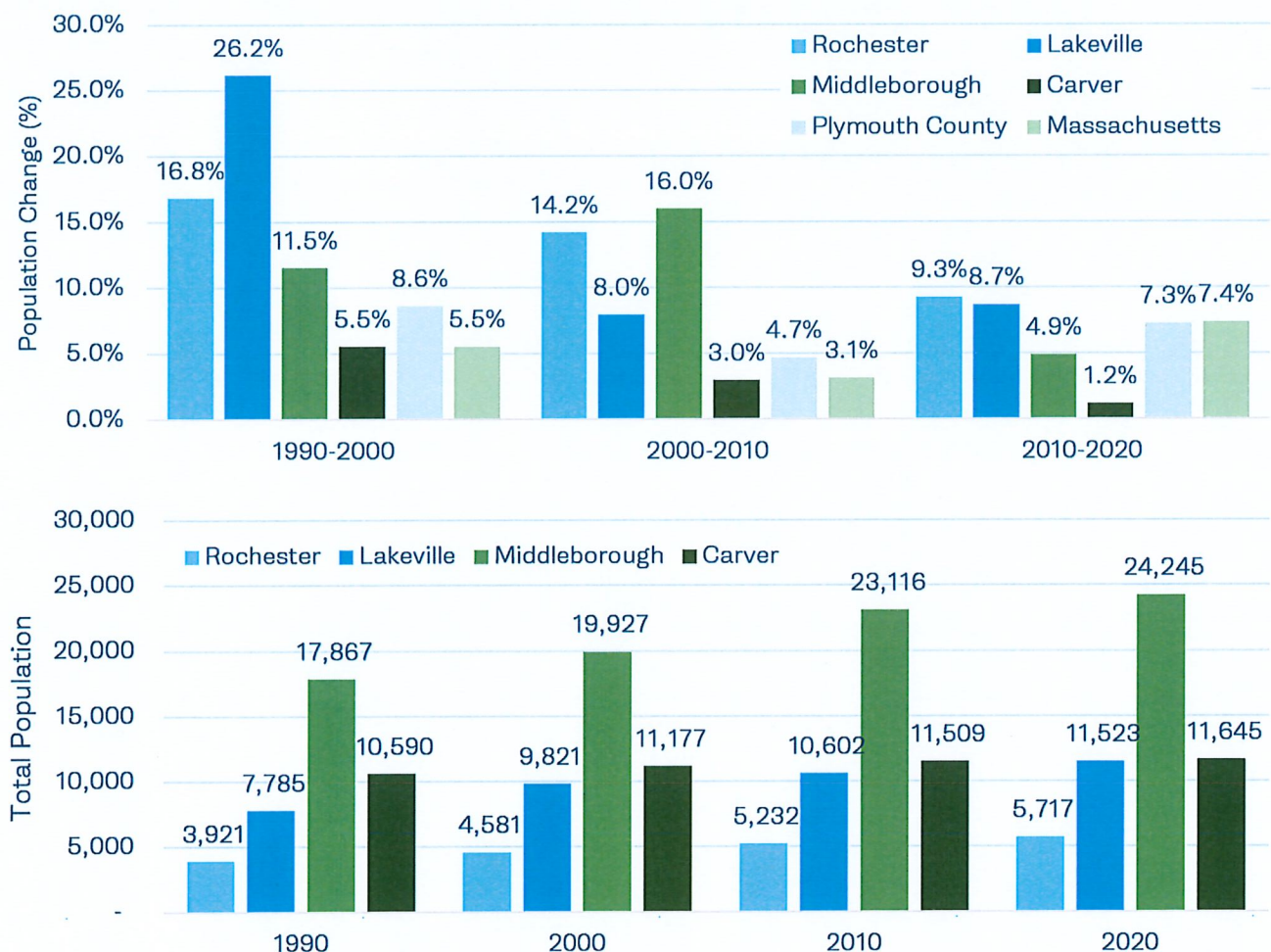
ESRI Business Analyst

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

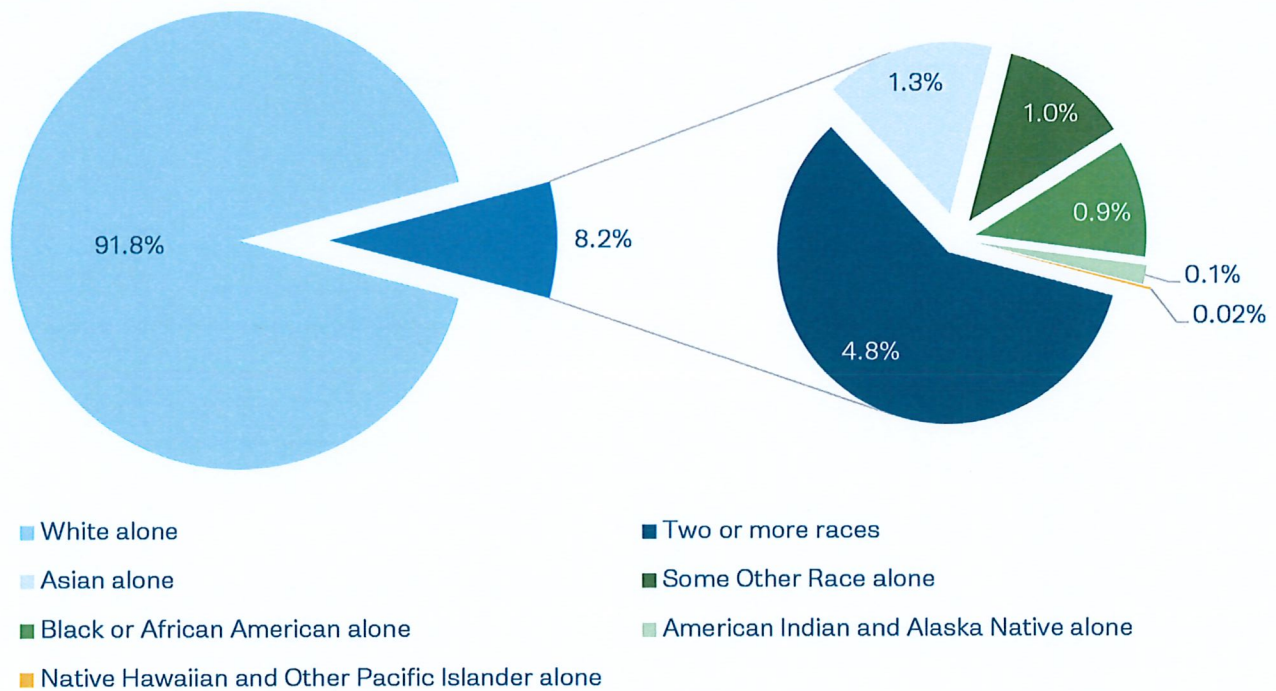


Figure 3. Household Size

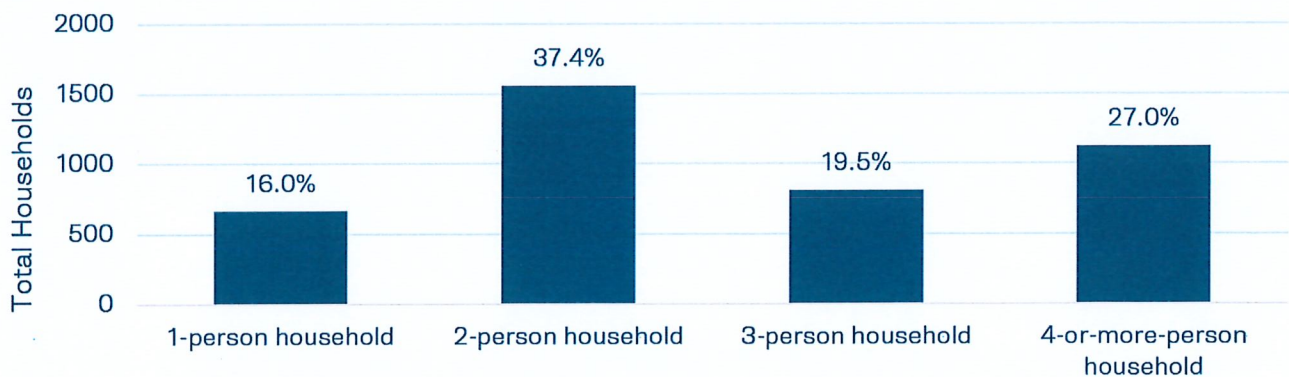
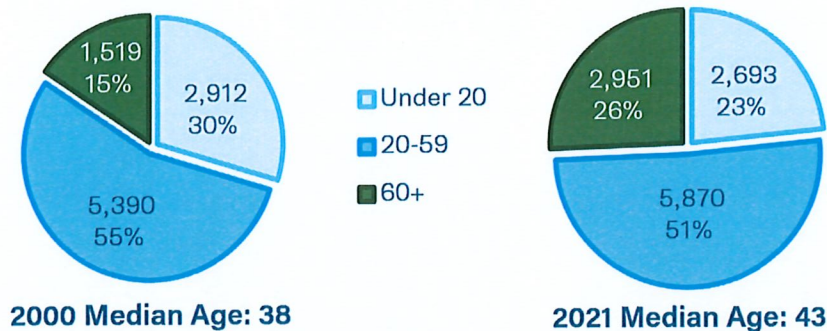


Figure 4. Age Trends, 2000 and 2021

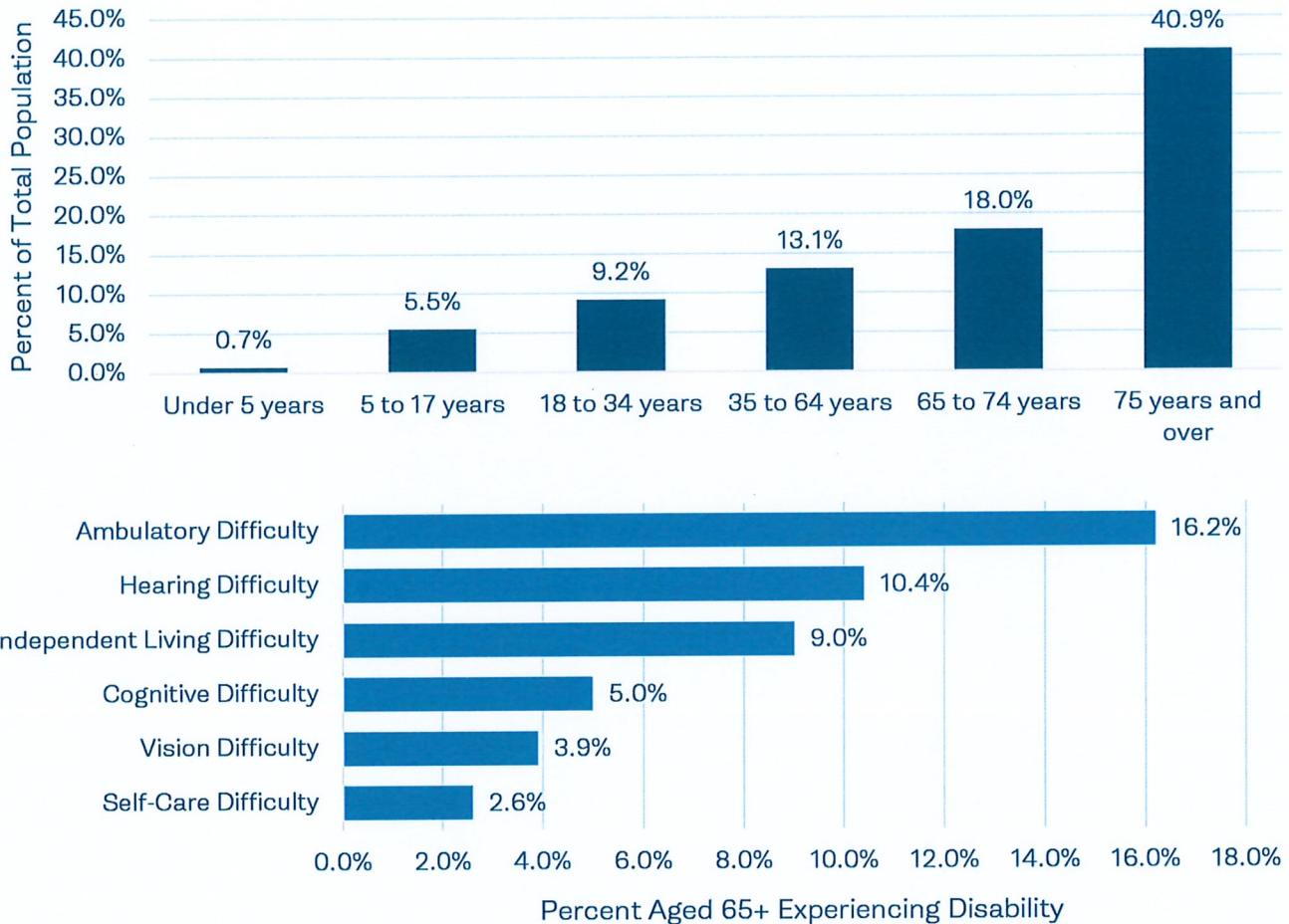


Like many communities in Southeastern Massachusetts and throughout the nation, Lakeville’s population is aging. The median age in town increased from 38 to 43 between 2000 and 2021. The town’s population of residents aged 65 and over increased by 11% in that span of time, from 15% to 26%. As of 2021,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

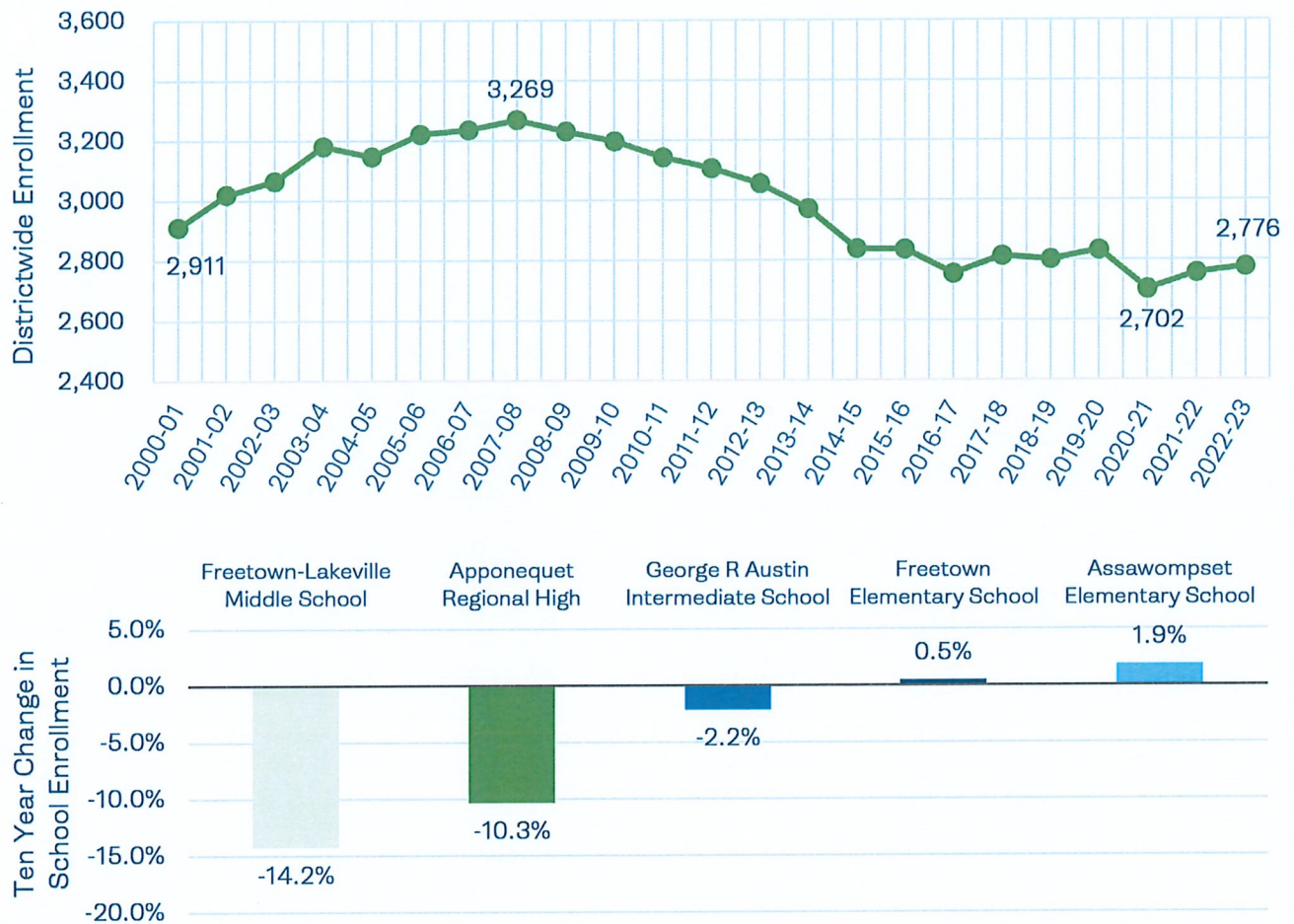
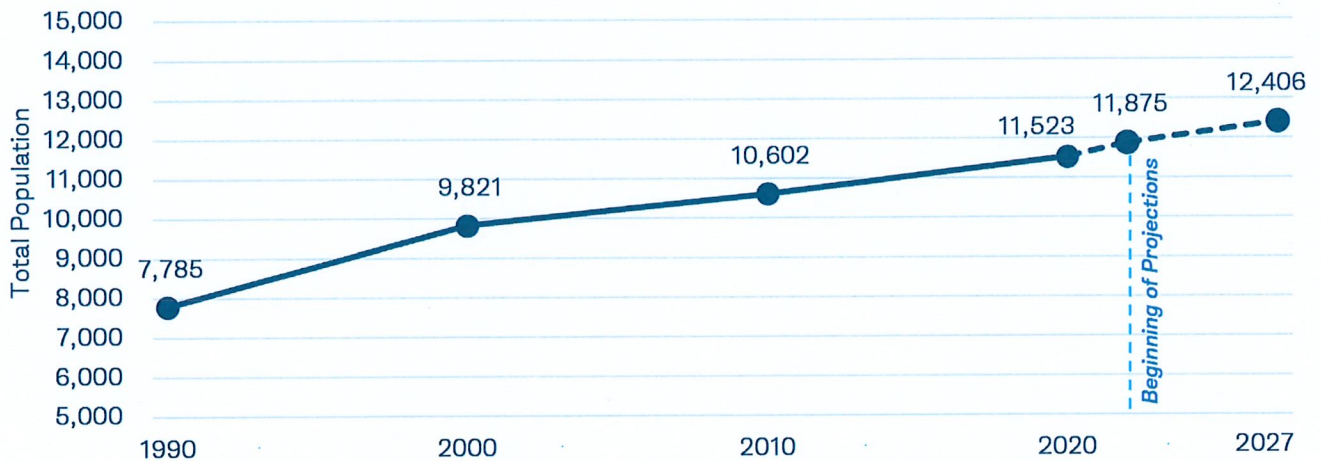


Figure 7. Population Projections, 2022 and 2027



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

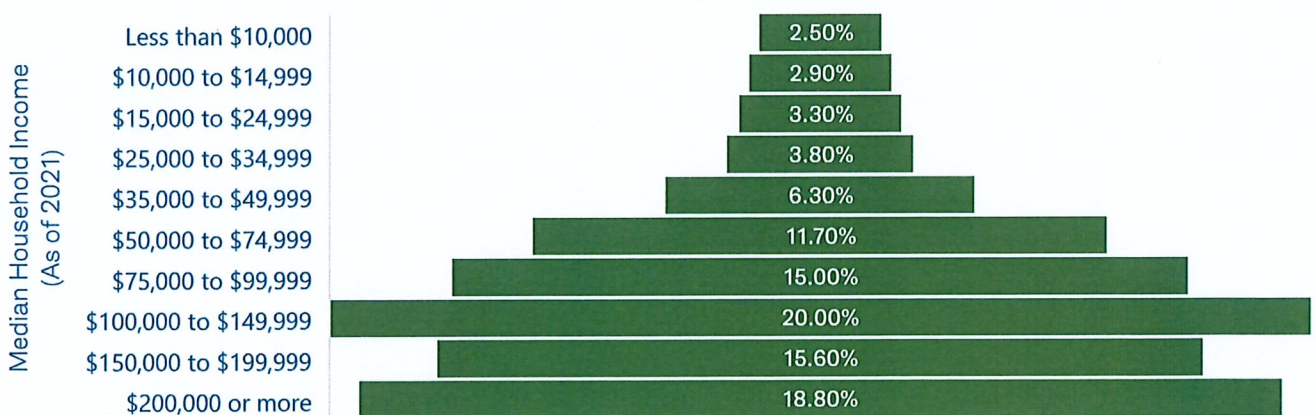
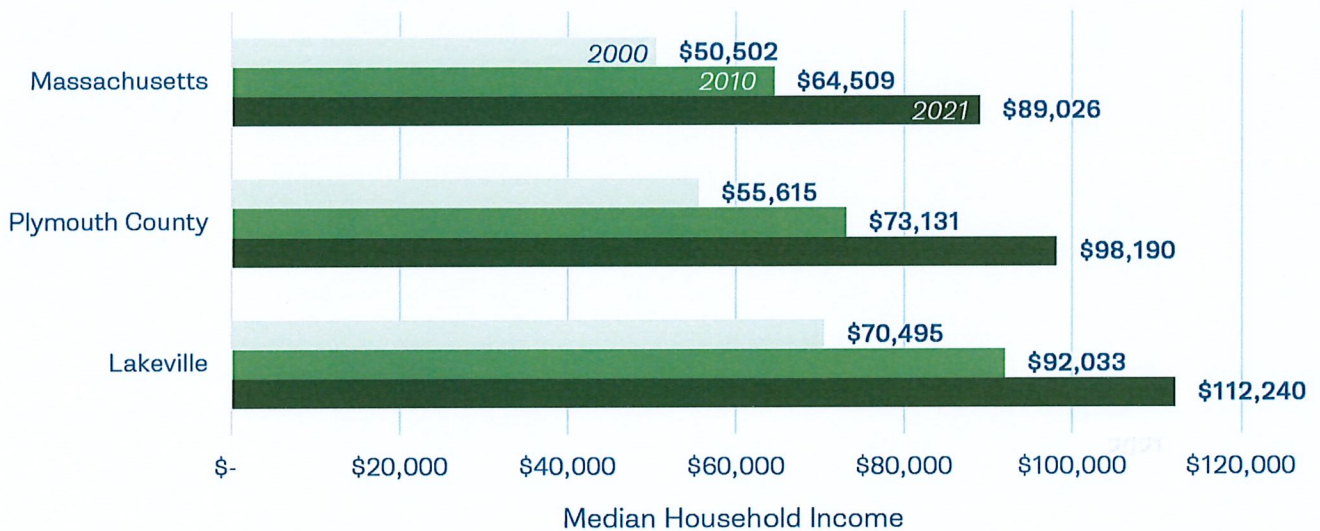
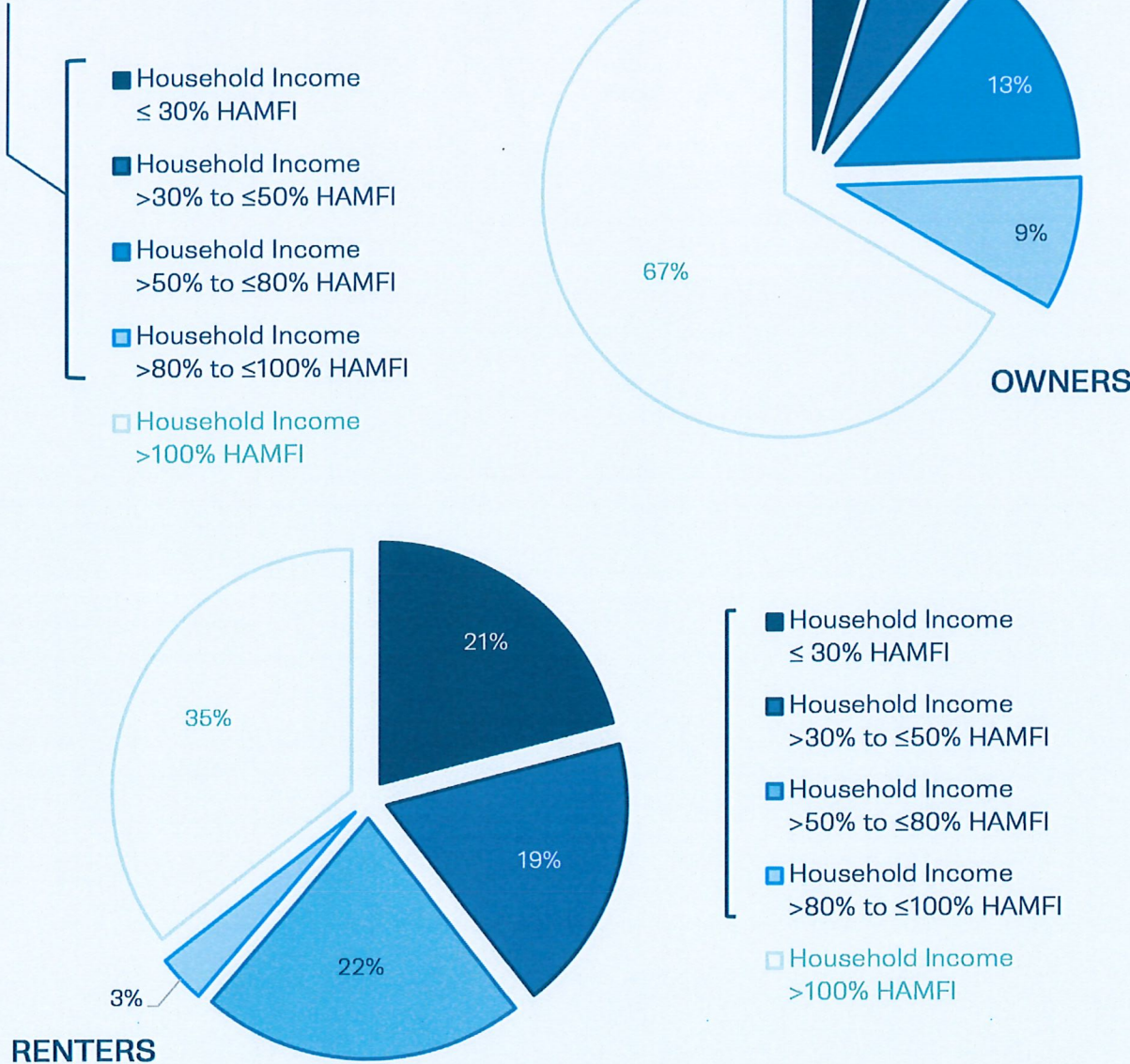


Figure 9. HUD Area Median Family Income, Renters and Homeowners

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.

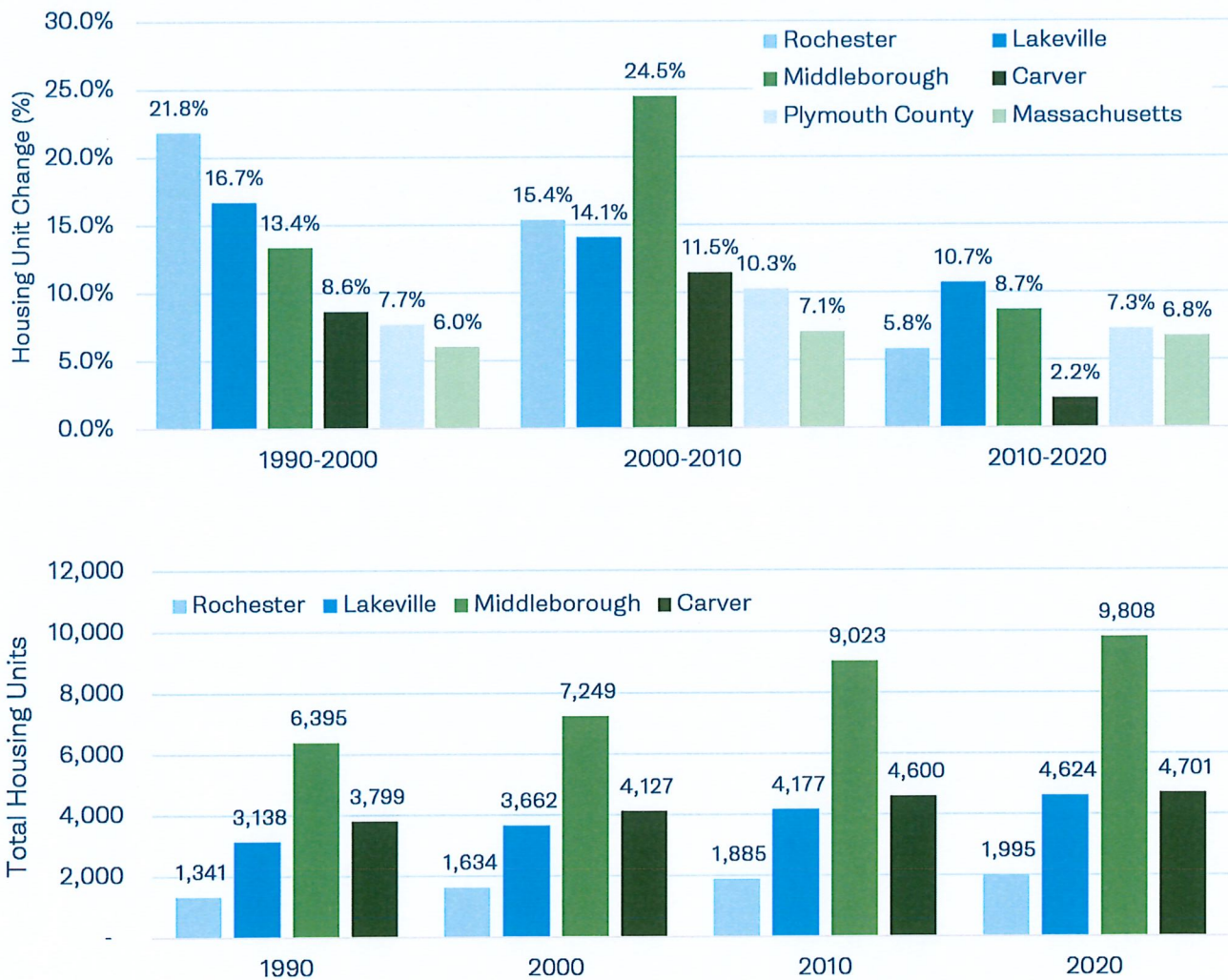
Households eligible for varying forms of subsidized affordable housing.



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

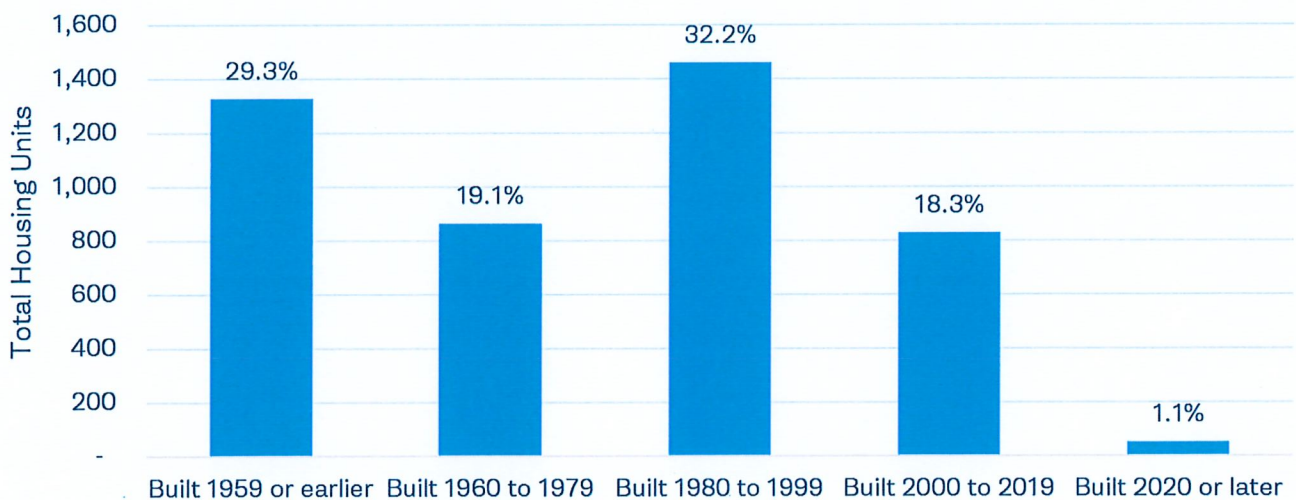


Figure 12. Housing Unit Breakdown, Lakeville and Neighbors

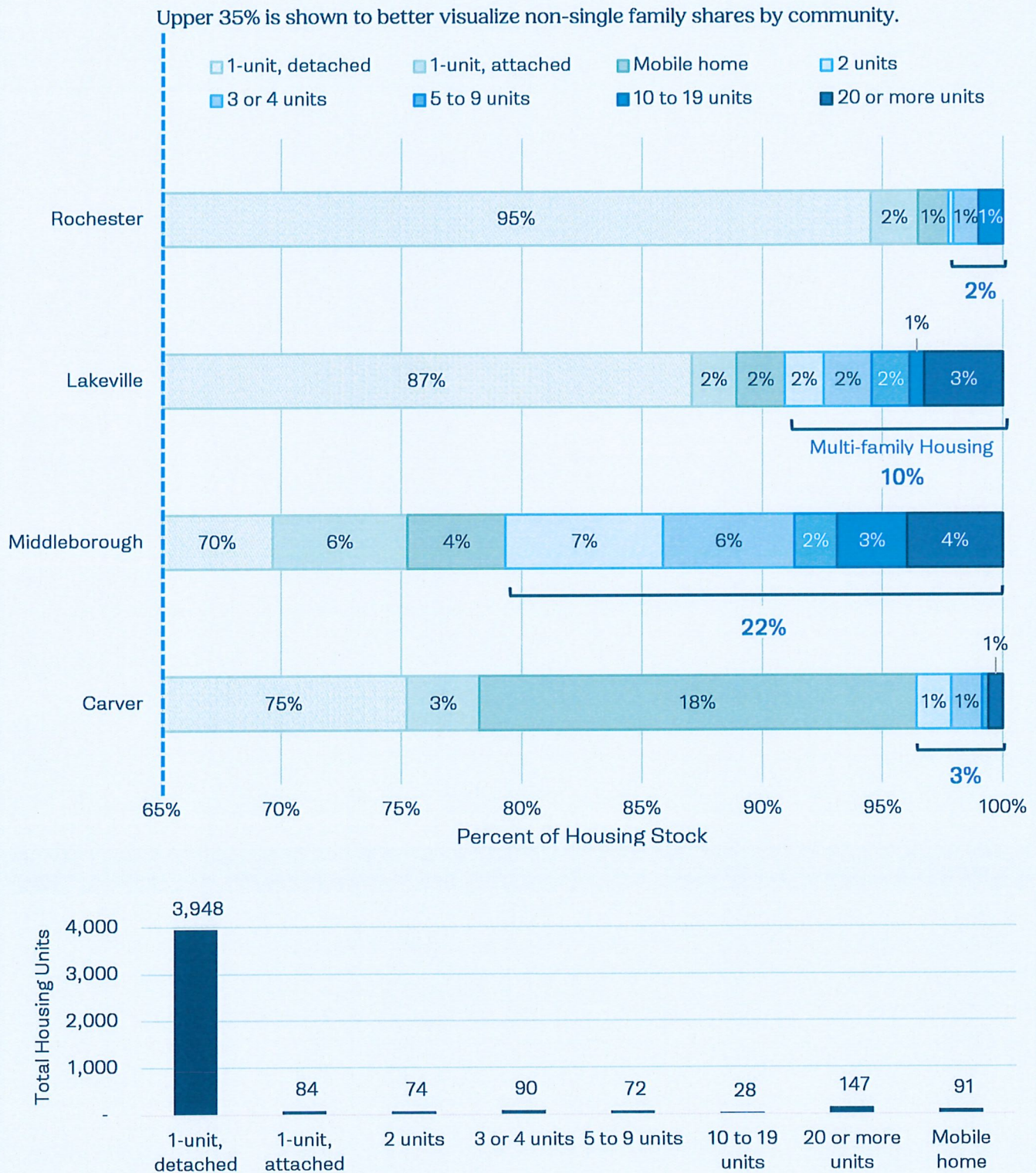
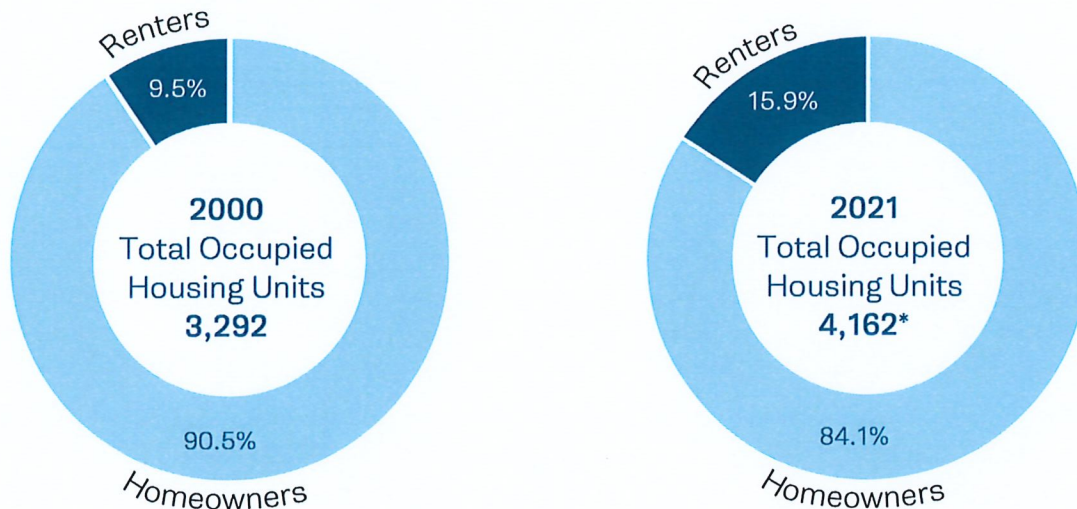
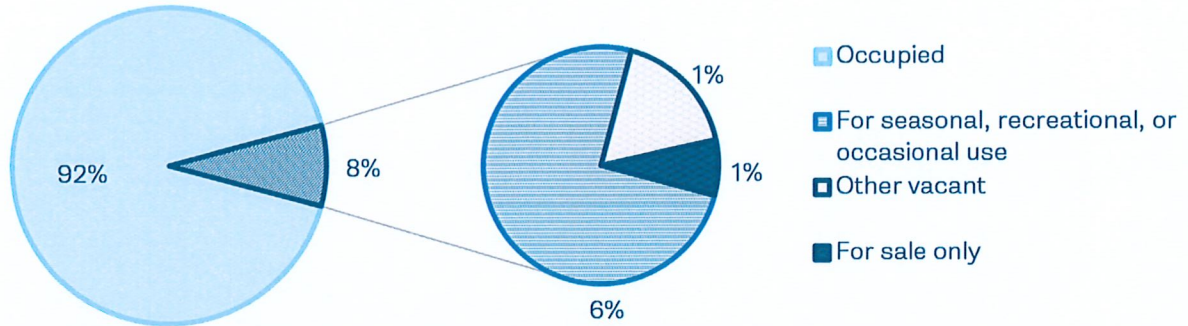


Figure 13. Occupancy Status, Homeowners and Renters



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

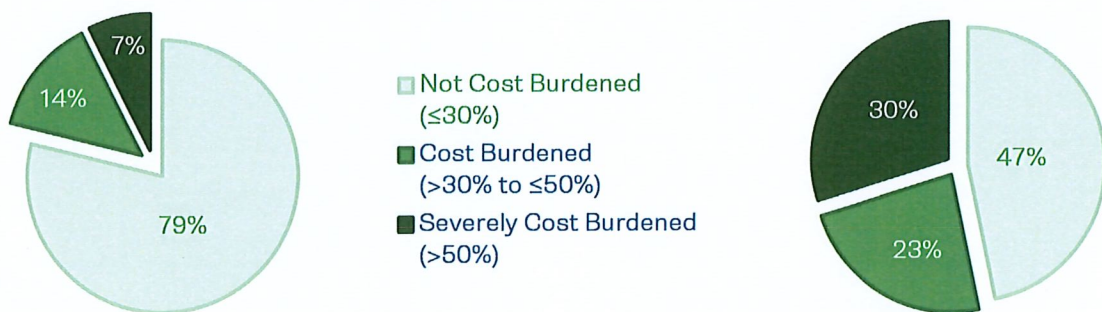
We will discuss two types of “affordable” housing through this plan. The first is “naturally occurring” affordable housing and the second is subsidized affordable housing. We’ve opted to separate these types of housing due to the nature of their creation and targeted demographics. We do so to address 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.

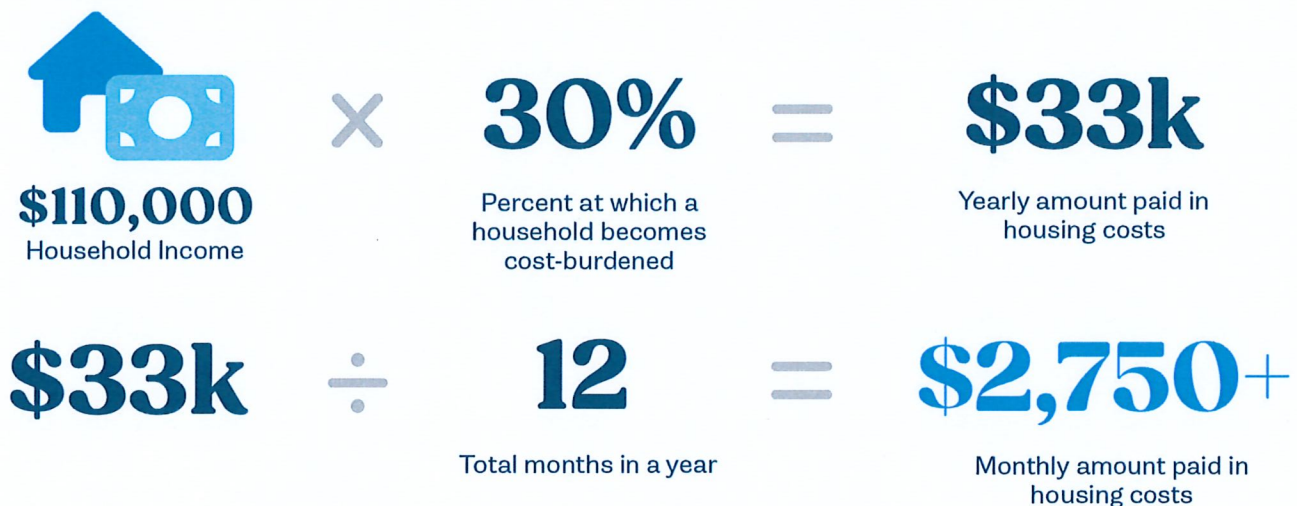
An Example of Cost Burden

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

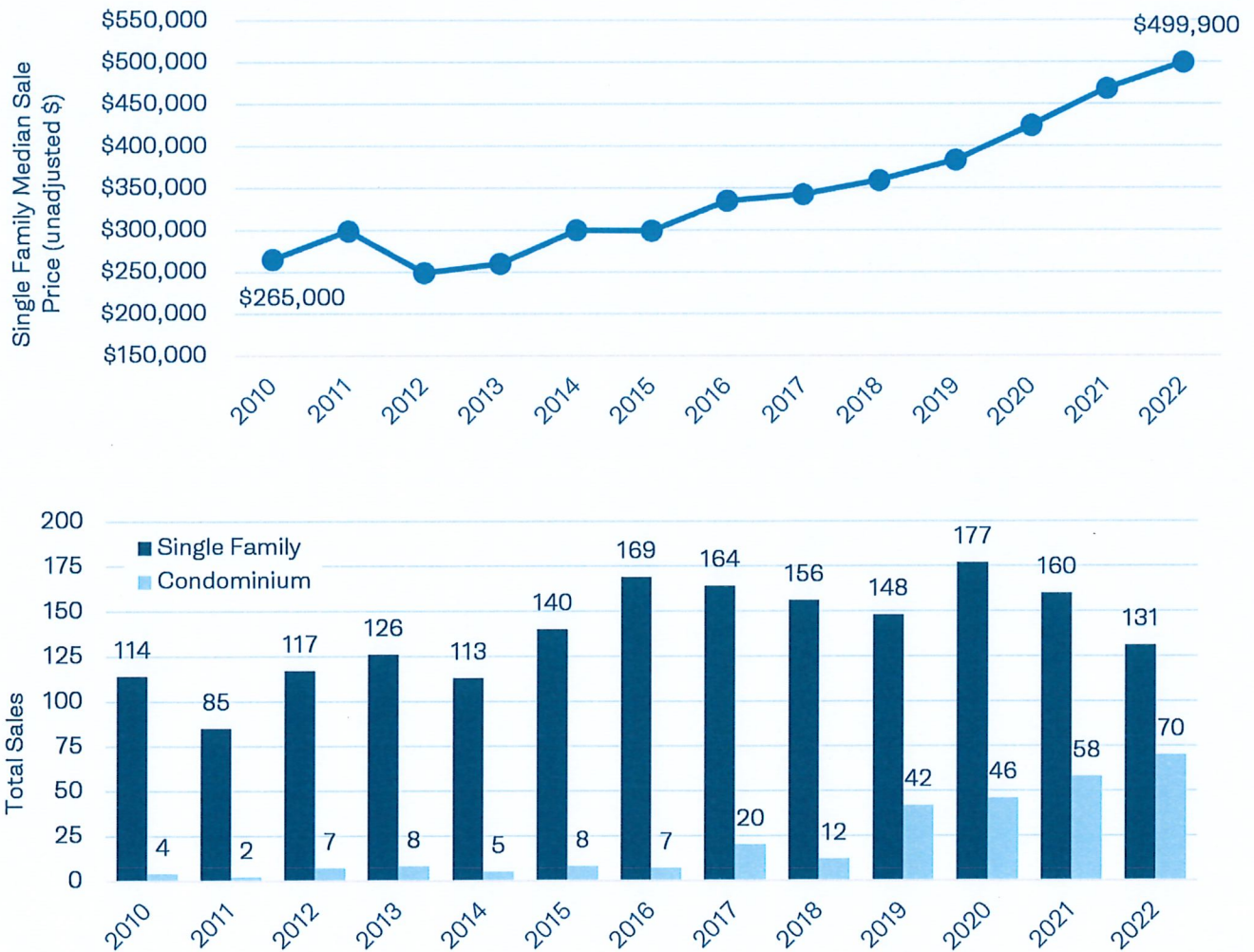
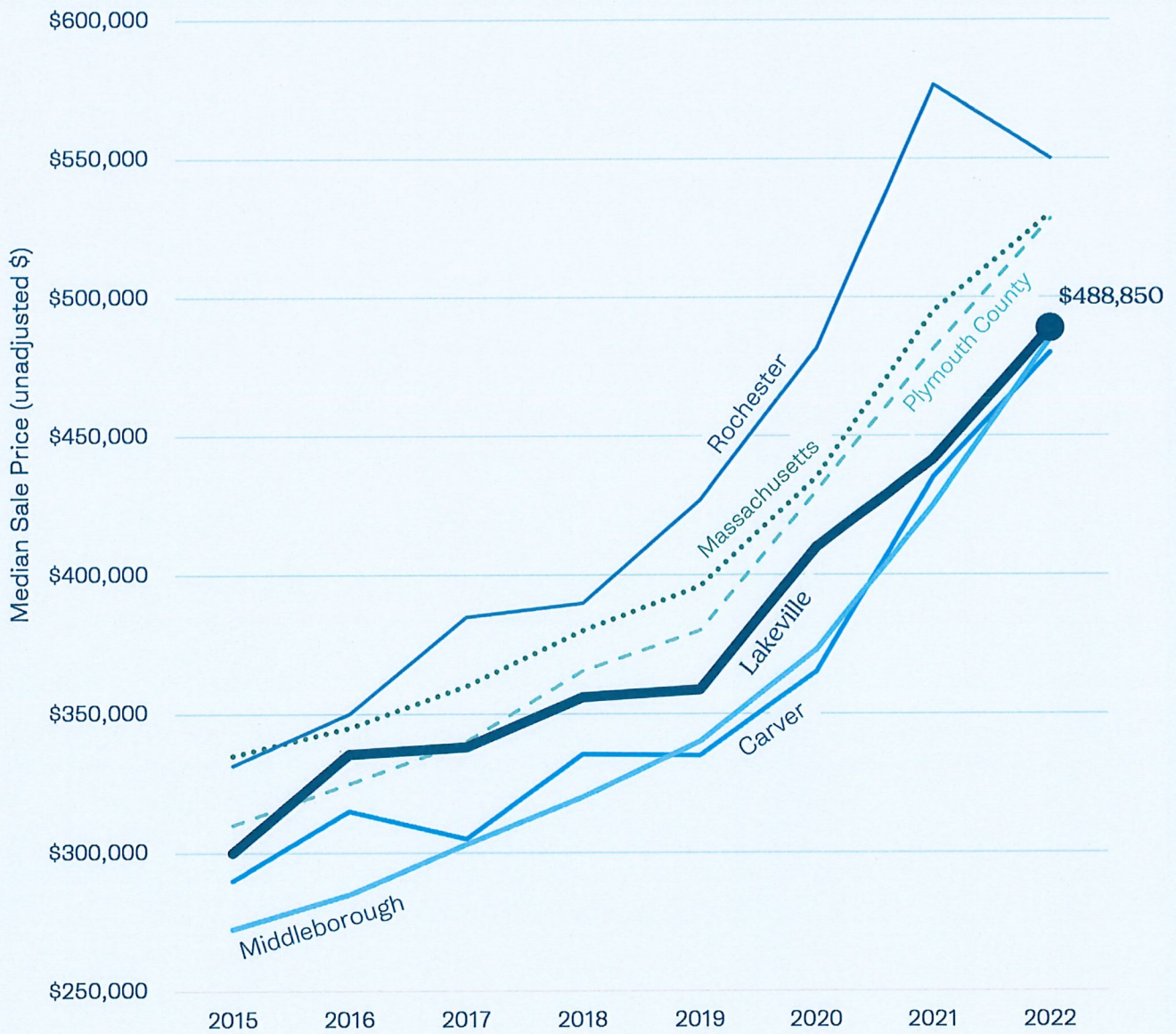


Figure 18. Home Sale Prices, Lakeville and Neighbors

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

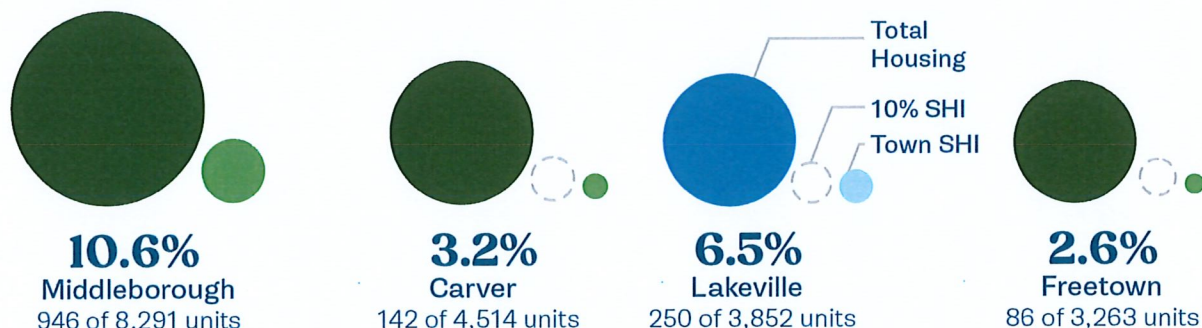
The term “subsidized affordable housing” refers to housing that is subsidized by a public agency, non-profit, or limited dividend company. Subsidized affordable housing units have deed restrictions, meaning their availability remains restricted to certain populations (e.g., 55+ housing) and/or to incomes 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.

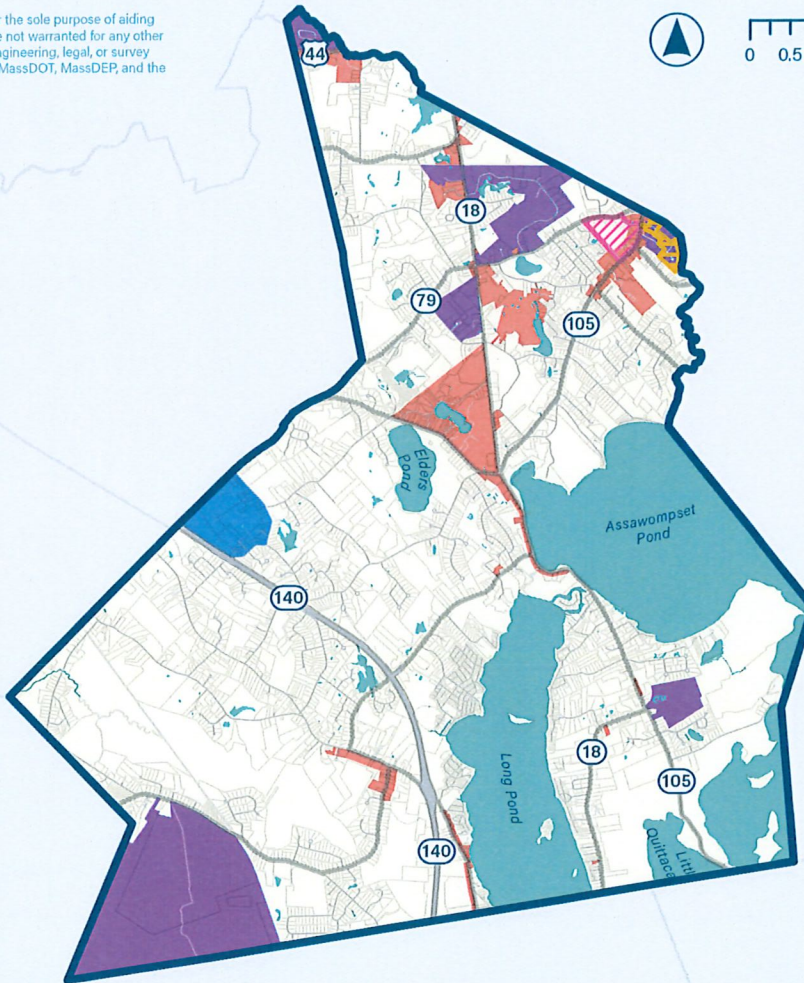
Lakeville's namesake, the Assawompset Pond Complex, along with the town's many other important areas of conservation land, habitats, and recreational sites, pose notable limitations when siting new housing. As cited in the 2020 Master Plan, the creation of new housing will need to be balanced with thoughtful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

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Legend

Base Zoning

- Business
- Industrial
- Industrial-B
- Residential

Relevant Overlays

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

Lakeville's zoning contains 4 distinct districts (Residential, Industrial, Industrial-B, and Business) along with 3 overlay districts (Mixed Use Development, Planned Special Purpose Overlay, and 40R Smart Growth Overlay). The following section will outline the permitted residential uses for each zone in Lakeville:

Residential

Of these districts, the Residential Zoning District comprises over 86% of Lakeville's buildable land and is the largest zoning district in town. This district requires a minimum lot size of 1.6 acres (70,000 sqft).

40R Smart Growth Overlay District

The Town's 40R Smart Growth Overlay District, located at the Lakeville/Middleborough border and near both the current and future MBTA Commuter Rail stations comprises roughly 33 acres across two sub-districts: The Residences at Lakeville Station Sub-District and The Nemasket River Sub-District, both of which allow single-family at 8 units per acre; two/three-family at 12 units per acre; and multi-family construction at 20 units (for Lakeville Station) and 25 units (for Nemasket), respectively. Minimum lot sizes in both sub-districts are substantially smaller than the requirements for the Residential district at 5,000 sqft for a single family; 7,000 sqft for a two/three-family; and 40,000 sqft for a multi-family or mixed-use multi-family building.

Mixed Use Development District

The Mixed Use Development District comprises roughly 73 acres on the site of the former Lakeville State Hospital. This district allows for the inclusion of age-qualified housing, which requires at least one occupant to be fifty-five years of age to live in an age-qualified unit. Building heights in this district can be up to 45 feet.

Business District

Lastly, the Business District allows facilities for residential care, senior homes, and nursing homes.

Lakeville's zoning presents several opportunities to expand the variety and amount of housing in town. The Residential zoning district represents the most significant opportunity, due to its size and restrictiveness, which limits the number of units that can be built on an acre of land, ultimately leading to a smaller housing inventory, less housing diversity, and higher prices. This happens, typically, by embedding more land and infrastructure costs into the price of development while allowing for fewer units per acre of land. These increased expenses lead to the construction of larger houses (that are necessary to ensure that the internal finances of the development project are profitable). These costs can severely limit the diversity of housing types and hinder the ability of the market to produce homes that cater to different family sizes, price points, ages, and lifestyles in Lakeville.

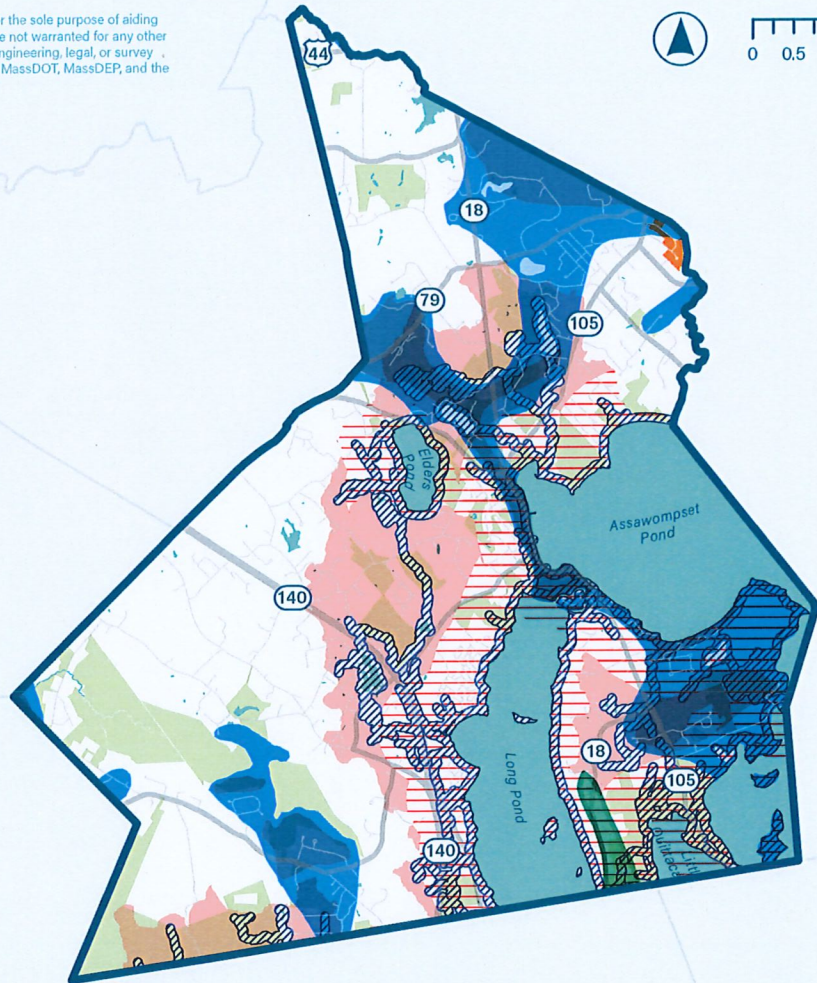
Limited Staff Capacity

Often, municipal staff have multiple day-to-day responsibilities and limited time to gain or deploy the specialized housing expertise necessary to accomplish their goals. This can hinder implementation efforts and lead to plans, such as HPPs, "sitting on the shelf." Lakeville currently does not have an existing staff member or committee whose day-to-day responsibility is focused primarily on housing. While the members of the Lakeville Planning and Select Boards, Town Planner, Town Administrator, Appeals Clerk, and other staff dedicate invaluable time to provide significant and continued effort towards advancing the Town's housing goals, much of this occurs after work hours and competes with other work and personal obligations.

By providing additional resources, Lakeville can continue to leverage the Town's ongoing efforts towards producing affordable and subsidized housing, while continuing to develop new initiatives.

Map 3. Lakeville Water Resources

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Legend

Open Space

Surface Water Protection Areas

- Zone A
- Zone B
- Zone C

MassDEP Aquifers

- Pond
- Low
- Medium
- High
- No Data

Natural Resource Area Nitrogen Sensitive Areas (MassDEP Proposed Amendments to Title V)

Watershed with currently accepted MEP reports, but not final total nitrogen TMDLs, that MassDEP may designate as Natural Resource Area Nitrogen Sensitive Area in the future.

Limited Access to Public Utilities and Nitrogen Loading

The absence of public sewer and water can limit the types of development options available and add costs to development (e.g., wells and septic systems). Lakeville currently has no sewer service and minimal water service outside of major routes within town, of which are serviced by Middleborough and Taunton. This lack of infrastructure limits opportunities for compact development, as the need for septic systems increase both the cost and space required for new development, limiting options to downsize or purchase an affordable market-rate home.

Additionally, the Town should bear in mind the Massachusetts Department of Environmental Protection's (MassDEP) proposed amendments to Title V regarding Nitrogen Sensitive Areas, which have been designed to regulate the impact of nitrogen discharges on surface water quality. The proposed amendments will affect new and existing development near Long Pond and along a small portion of Route 18.

Negative Community Perceptions

Whether we are conscious of it or not, the phrase "affordable housing" summons up misguided images of potential neglect, loss of property value, and increased crime. Residents and elected/appointed officials often cite associated costs (e.g., more students in schools) as another reason more housing shouldn't come to the community. However, it is required by state and federal law that communities provide fair housing opportunities for residents, regardless of their social, economic, cultural, or family make-up. Young professionals, families, and older adults who are not in the position to afford high homeownership costs, but wish to remain in their community, as well as BIPOC and low- to moderate income households, have the right to fair housing opportunities throughout Massachusetts. Educational campaigns and maintaining an active conversation with community members may help to dispel these myths and create authentic, enthusiastic local support for new housing initiatives.

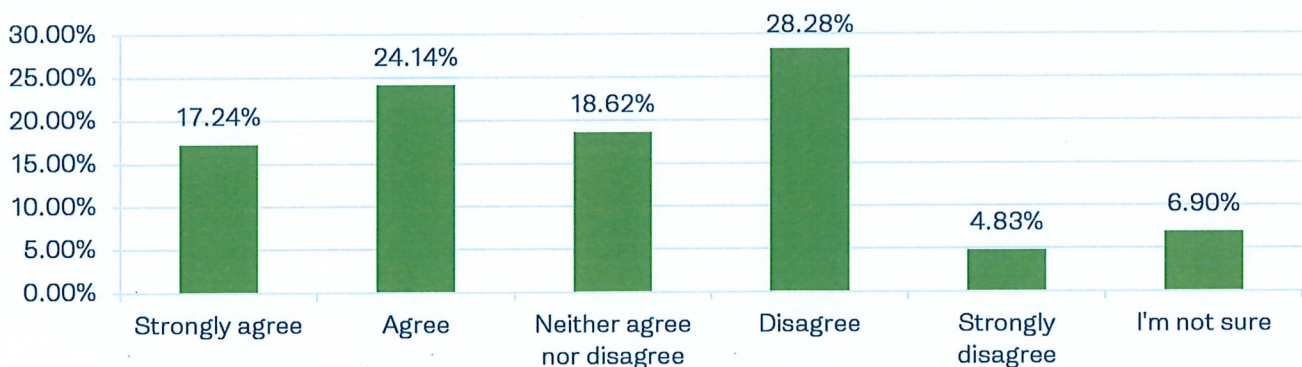
Affordable Housing Goals

There are four (4) main goals identified in this Housing Production Plan. These goals describe the vision for housing in Lakeville and build from the discussion in the Needs Assessment, as well as feedback gathered through public outreach for this HPP. The four goals are as follows:

Goal A: Conduct public outreach to determine local housing needs, preferences, and to educate the community on housing options.

Lakeville residents have mixed perceptions on housing in town, particularly regarding whether the community’s housing stock is meeting current residents’ needs. The Town should expand upon the groundwork laid within this HPP to explore current residents’ housing needs and concerns, especially those related to aging in place and affordability. Furthermore, many residents have negative preconceptions about housing development. This lack of buy-in can make it difficult to pass future zoning changes and initiate new housing efforts. Encouraging further community outreach and conversations around housing will allow the Town to better navigate the process of implementing items described within this Plan.

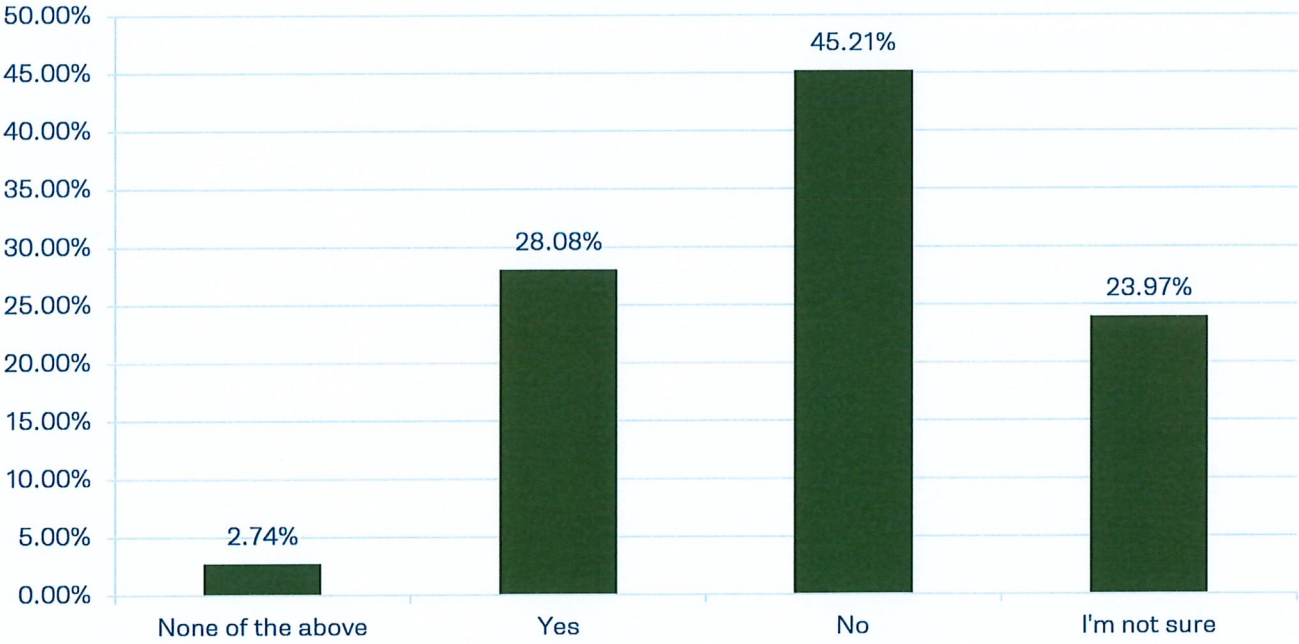
Figure 20. Survey Responses to “Do you feel Lakeville’s current housing stock is meeting the community’s needs?”



Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

An individual’s or family’s housing and support needs will vary depending on circumstances and stage of one’s life. Folks with chronic illnesses, those with disabilities, and older adults tend to have different needs than young couples or those with children. Lakeville’s housing should be able to support those needs wherever possible. Producing housing options and providing for modifications to existing housing for those with differing needs can help prevent displacement due to an inability to receive the care needed or live comfortably in one’s home.

Figure 21. Survey Responses to “Do you feel there are enough housing options for older adults in town?”



Goal C: Implement key zoning amendments to create new affordable housing options.

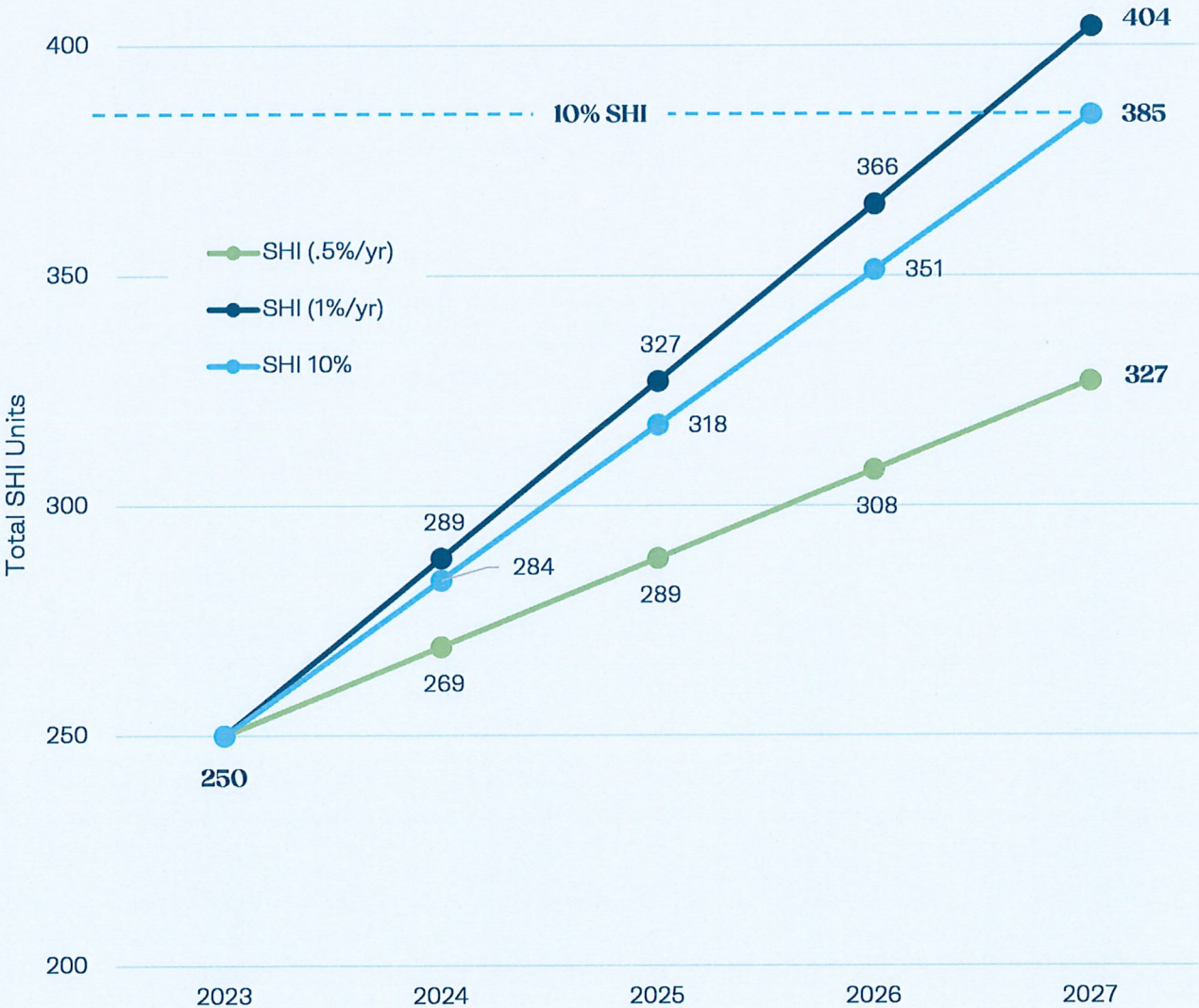
One of the main avenues Lakeville may pursue to create new housing options will be through strategic zoning amendments. The Town should continue to build off staff's ongoing efforts to draft and implement key zoning changes, such as the development of an Open Space Residential Design Bylaw, Inclusionary Zoning Bylaw, and other bylaws encouraging thoughtfully placed density.

Goal D: Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and support communities in need.

As described previously, Lakeville's current SHI is 6.49%, or 250 of the Town's required 358 units (to reach 10%). There are a variety of ways Lakeville can pursue the creation of new SHI-eligible units, including guiding appropriate Comprehensive Permits and producing housing under the Local Initiative Program. For this Housing Production Plan to be certified, Lakeville will need to permit at least 0.5% of their total year-round housing units (19 units) for one year of certification, or 1% (39 units) for two years of certification within a given 12-month period.

Figure 22. Hypothetical Production Scenarios for SHI Units in Lakeville

This chart shows a series of hypothetical scenarios in which the Town permitted SHI-eligible units at varying rates, ranging from the 0.5% threshold to apply for HPP Certification to achieving 10% SHI.



Implementation Strategies

There are eight (8) housing strategies that complement Lakeville’s housing goals. These strategies provide a road map to accomplishing the Town’s housing goals and outline both how much attention they will require and the timeline within which they should be completed. It is important to note that HPPs often include numerous strategies that, when applied together, will contribute to improved housing production and outcomes. There are very rarely one or two “silver bullets” that achieve a community’s goals.

How to Read the Implementation Strategies

Each Implementation Strategy has a set of associated goals, timeframe, and level of impact. Some strategies will also list local success stories, additional reading items that may provide more information, and resources for staff to consume.

Implementation Timeframes

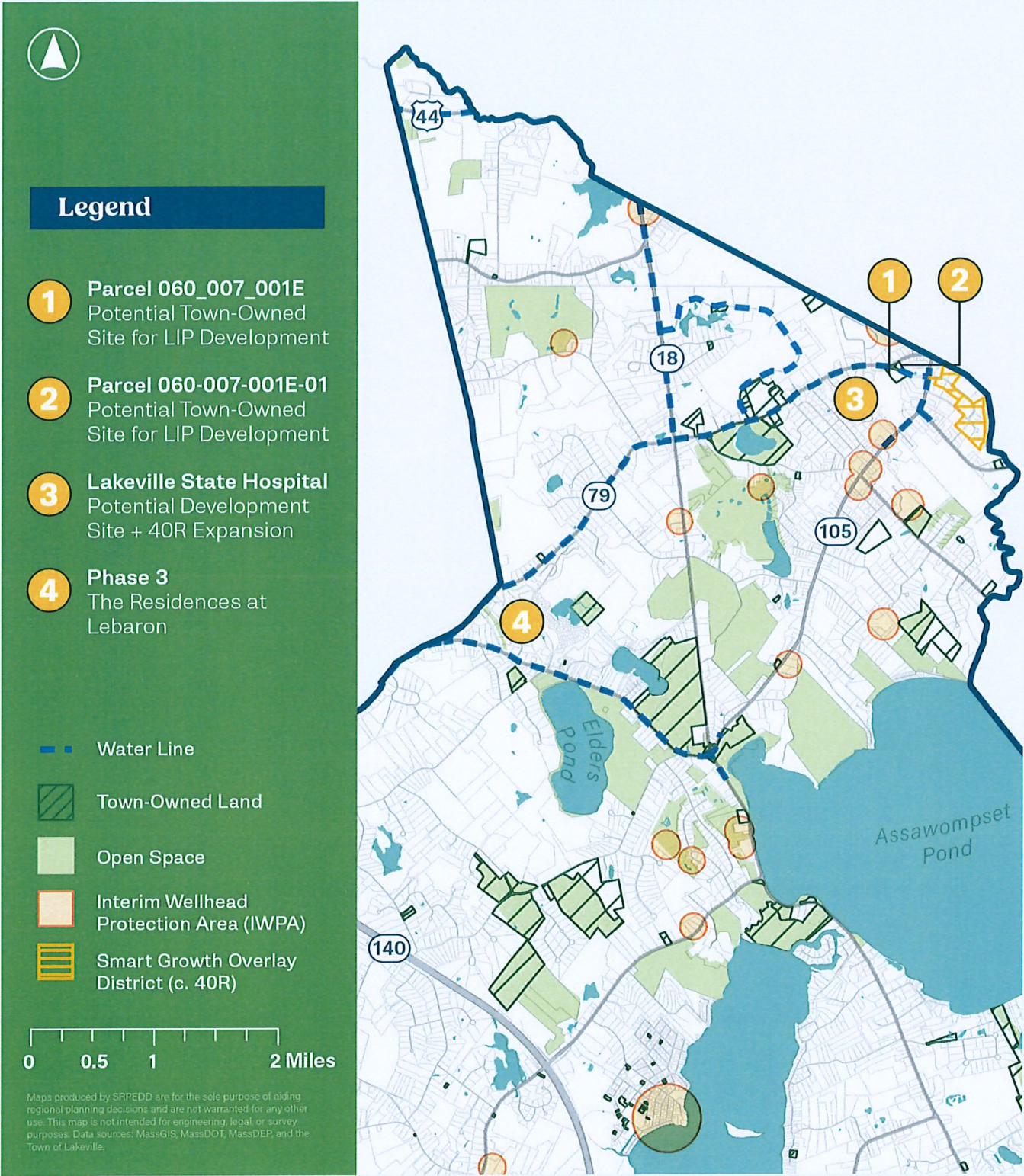
Each strategy has a listed timeframe within which it should be pursued and subsequently implemented. The timeframes are approximate and based on the level of effort and procedural steps required for each strategy. Those timeframes are:

- **Short:** Less than 2 years to explore and implement;
- **Medium:** Between 2 and 5 years to explore and implement; and
- **Long:** Greater than 5 years to explore and implement.

Impact

Each strategy has a listed impact level, either “direct” or “enabling.” These impact levels describe the types of housing outcomes and pathways a given strategy creates when implemented. Direct strategies financially fund, remove restrictions, or create new housing opportunities. Enabling strategies provide training, form partnerships, or pursue other initiatives that create new or additional capacity to produce housing.

Map 4. Lakeville Action Map



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Strategy 1

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.

Associated Goals

Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

Goal C: Implement key zoning amendments to create new affordable housing options.

Priority

High

Implementation Timeline

Medium (2-5yrs) & Ongoing

Impact

Direct

Potential Funding Sources

- HUD HOME Program
- CDBG
- MassHousing

Zoning changes are one of the main tools available for increasing affordable housing production. Lakeville can implement a variety of zoning changes designed to suit its residents' needs, such as reducing lot size requirements, expanding allowed residential uses, and incorporating mechanisms to produce affordable units under the Local Initiative Program.⁷ This encourages smart growth, reduces barriers for accessory or multi-family units, and actively pursues development for populations whose housing options may be limited (e.g., retirement-age residents, first-time homebuyers, low-income residents).

⁷ LIP is a state housing program established in 1989 to give cities and towns more flexibility. The subsidy for this program is technical assistance and services provided to municipalities and developers for the creation, maintenance, and preservation of Low- or Moderate-Income Housing.

There are two means of creating affordable housing under LIP:

- Local Initiative Projects "Friendly 40B": go through the Comprehensive Permit process
- Local Action Units: developed through local zoning, such as Inclusionary Zoning bylaws, or permit issue process.

Units developed through LIP are eligible for inclusion on the SHI. DHCD reviews for:

- Consistency with State Sustainable Development Principles
- Consistency with Local Housing Needs
 - LIP approval for age-restricted housing needs to show actual need and marketability within the municipality.
 - Are other age-restricted units, created with a Comp Permit, unbuilt or unsold? Are the proposed age-restricted units, in context with other housing efforts, unresponsive to needs for family housing?

Survey respondents were receptive to small-scale housing development (1-4) units, though support remained under 50%. With enough outreach and subsequent buy-in, the Town could implement new zoning that allows for smaller-scale housing development. Lakeville can create a new residential zone, via modifications to the town's base zoning, with reduced lot sizes (between 30,000⁸-40,000sqft, as deemed appropriate by the Town), or allow for a broader mix of uses, including two- and three-family homes.

8 According to the recently amended (12/07/22) Lakeville Board of Health Regulations Pertaining to Subsurface Disposal Systems and Water:

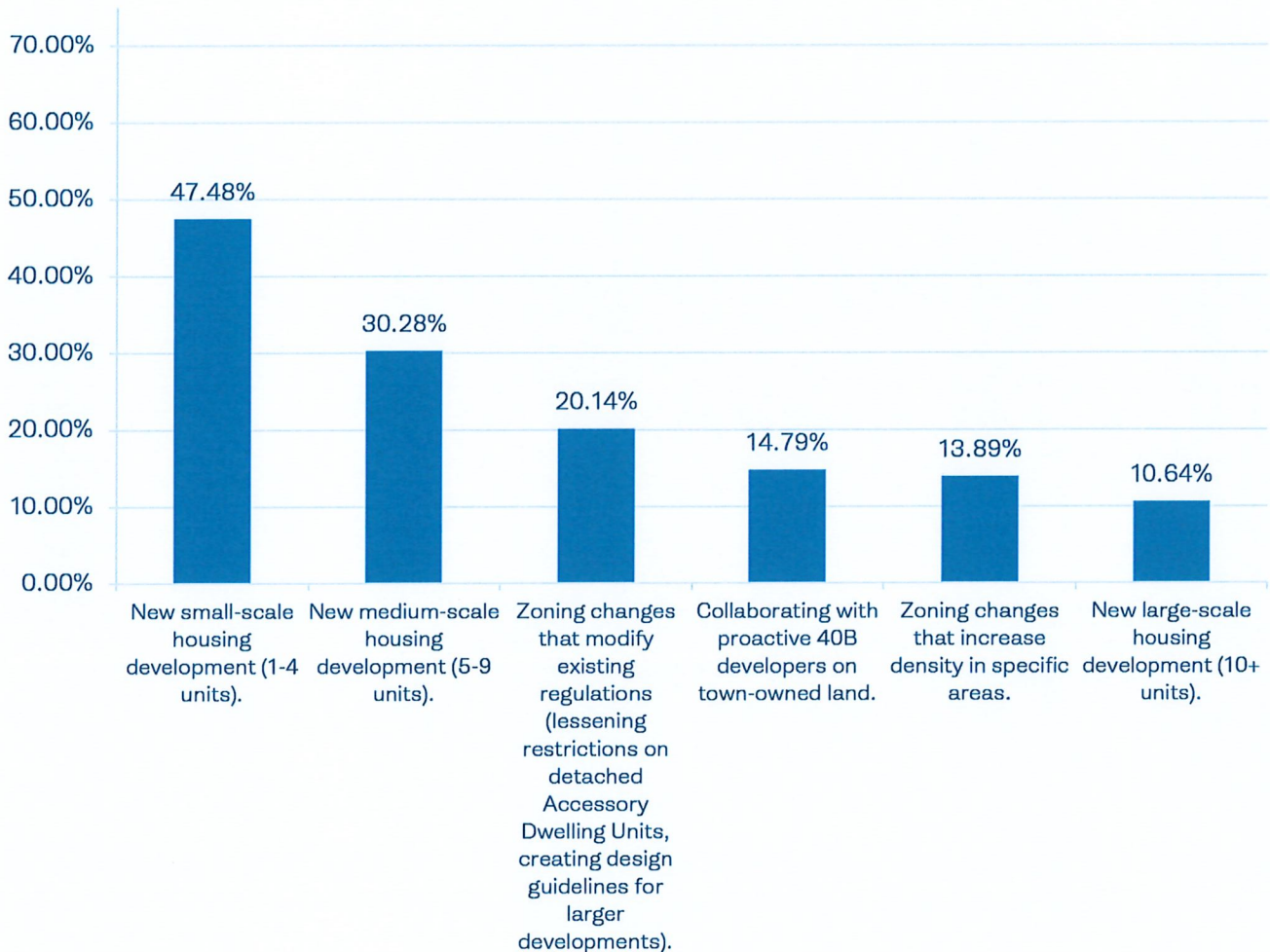
1. No dwelling, building or structure to be served by an on-site source of potable water and individual subsurface sewage disposal system shall hereafter be erected, placed or converted on any lot having an area of less than thirty-thousand square feet* unless a variance has been granted by the Board of Health.
2. No building, dwelling or structure to be connected to a Public water supply system shall hereafter be erected, placed, or converted on any lot having an area of less than twenty-thousand square feet* unless a variance has been granted by the Board of Health.

*consisting of 20,000 square feet of upland.

If necessary and deemed appropriate, the Board of Health could explore modifications to these regulations to issue permits on a case-by-case basis rather than through town-wide standards. Density is only regulated under Title V within nitrogen sensitive areas, where septic flows are capped at 440 GPD/acre (4 bedrooms/acre), unless the system has additional nitrogen treatment, which allows for an increase of up to 550 GPD/acre. Outside of these areas, Title V regulates total flows for soil absorption systems at 110/gallons per day (GPD) per bedroom (where systems serving single family homes must be designed to serve a minimum of 3 bedrooms, unless a deed restriction limiting use to two bedrooms is granted to the local Approving Authority), at a maximum of 10,000 GPD, after which a private wastewater treatment facility is required. Additionally, leaching field size and siting under Title V is determined via a percolation test, where systems cannot be sited in areas with rates slower than 60 minutes per inch.

For more information on Title V, please see 310 CMR 15.0 and MHP's webinar on **Waste and Wastewater Basics for MBTA Communities** (which describes the basics of the Massachusetts Sanitary Code and Title V beginning at 24:24).

Figure 23. Survey Responses to “What housing-related interventions would you support?”



Previous planning documents (including the prior Housing Production Plan and 2020 Master Plan) also suggest the development of an Open Space Residential Design (OSRD) bylaw. An OSRD would allow for more compact, “clustered” development within a subdivision rather than the typical grid pattern (which tends to promote deforestation and suburban sprawl). These clustered developments lower the cost of roads, municipal services, and infrastructure, while also preserving open space and natural resources. These bylaws can be written to include an affordability/inclusionary component as to produce new SHI-eligible housing. Currently, the Town is exploring the creation of OSRD and Inclusionary Zoning Bylaws.

Lakeville could also examine the feasibility of creating a Chapter 40Y Starter Home Zoning District (SHZD), which promotes the development of small single-family homes or accessory dwelling units (not exceeding 600sqft) on the same lot. SHZDs may not exceed 15% of a city or town's total land area, unless otherwise approved by the Department of Housing and Community Development. These districts allow single-family home development by-right at a density of no fewer than 4 units per acre (approximately 10,000sqft in size).⁹ These districts have an inclusionary component, where, in developments of more than 12 starter homes, not less than 10% of the homes shall be affordable to and occupied by individuals and families whose annual income is less than 110% of the Area Median Income (\$122,540 for a family of 4). This feature is highly suitable for Lakeville when considering the prevalence of moderate- and high-income households in town. The SHZD must also incorporate sustainable development standards. The siting of the district would likely have to be paired with an assessment of infrastructure capacity, including the need for septic versus sewer (which is not currently serviced in town).

The Town could also explore expanding their existing 40R Overlay District, which currently contains two sub-districts. This expansion could encompass nearby properties, including the underutilized Lakeville State Hospital Site off Route 105.

⁹ Under **M.G.L. c. 40Y s. 3** "A proposed starter home zoning district shall not be subject to limitation of the issuance of building permits for residential uses or a local moratorium on the issuance of such permits. In addition, a proposed starter home zoning district shall not be subject to any municipal environmental or health ordinances, by-laws or regulations that exceed applicable requirements of state law or regulation and would render the development contemplated under the application for such district infeasible, as determined by the department."

It is worth noting that, thanks to recent amendments to the M.G.L. c. 40A (commonly known as the Zoning Act), the process for amending or adopting certain kinds of zoning that produces more housing has been simplified – primarily by reducing the required Town Meeting vote from a two-thirds supermajority to a simple majority.¹⁰ These important changes can contribute to the Town’s implementation of many of the above zoning-related strategies.

¹⁰ For more information on Chapter 358 of the Acts of 2020, please see <https://www.mass.gov/info-details/housing-choice-legislation>

SUCCESS STORY

The Town of Middleborough recently adopted a new 40R zoning overlay district consisting of two sub-districts within their downtown. Through thoughtful planning and the creation of design guidelines, the new zoning will directly contribute to Middleborough’s SHI while producing housing and commercial development that is consistent with its traditional Downtown.

ADDITIONAL READING

- **M.G.L c. 40Y s. 3**
- **Mass.gov’s Chapter 40R Resource Page**
- **Mass.gov’s Smart Growth/Smart Energy Toolkit Module on Transfer of Development Rights (TDR)**
- **Mass.gov’s Smart Growth/Smart Energy Toolkit Module on Open Space Design (OSD)/Natural Resource Protection Zoning (NRPZ)**

Strategy 2

Pursue professional support to assist in conducting community outreach to better determine local needs and housing preferences

Associated Goals

Goal A: Conduct public outreach to determine local housing needs, preferences, and to educate the community on housing options.

Priority

High

Implementation Timeline

Short (<2yrs)

Impact

Enabling

Potential Funding Sources

- DLTA
- One Stop
- CHAPA
- MHP

Community buy-in is an essential part of passing meaningful housing reform that is tailored to Lakeville's needs while meeting state requirements. The Town can work with local organizations and community outreach groups such as the Citizens' Housing and Planning Association (CHAPA) to host educational conversations with residents while gathering information on their needs and preferences.

Assistance with an educational campaign will help to dispel myths associated with affordable housing and those who live there, its impact on local real estate values, and its impact on a community's character. A successful education campaign will also help build the local support that is necessary to implement the goals and strategies associated with a Housing Production Plan. Local champions for affordable housing are critical to long-term, sustained implementation.

The Town should consider engaging residents in a straightforward and transparent manner as it pursues local zoning changes and future development initiatives, such as the amendment of existing zoning districts or the creation of an Open Space Residential Design Bylaw or Chapter 40Y Starter Home Zoning District.

ADDITIONAL READING

CHAPA's **Municipal Engagement Initiative (MEI)** is a program that helps communities gain support for local housing initiatives, such as proposed developments, zoning changes, and tax levies such as CPA. Applications open annually.

Strategy 3

Pursue partnerships and funding resources to provide direct assistance to help preserve housing for vulnerable communities, including senior residents.

Associated Goals

Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

Goal C: Implement key zoning amendments to create new affordable housing options.

Priority

High

Implementation Timeline

Long (>5yrs)

Impact

Direct

Potential Funding Sources

- CDBG Funds via the Greater Attleboro/Taunton HOME Consortium
- CDBG Funds via the Commonwealth
- MassHousing
- MHP

In addition to the creation of new housing options, direct assistance and preservation tactics help to keep affordable units available and allow residents to remain in their homes. These strategies are important when considering displacement concerns and aging populations like Lakeville's. They are also critical for maintaining safe and livable homes for all residents. Lakeville may consider pursuing federal funding, through the formation of a regional consortium, as towns such as Malden have done, or through programs like the **Commonwealth's Community Development Block Grant (CDBG) Program**, which allocates federal CDBG funding to cities and towns for a variety of CDBG eligible activities such as home rehab, home development, and accessibility modifications. Lakeville could pursue CDBG funding either on its own or through the Greater Attleboro/Taunton Home Consortium (of which Lakeville is a member community), depending on the scale and nature of the projects the Town wishes to explore. CPA funds may be used as a match for these applications.

Additionally, many towns have used CPA funds to support the creation of new housing options and rehabilitation of existing units for low- and moderate-income residents. As Lakeville continues to establish its Community Preservation Committee and their associated tasks, the Town may wish to explore the use of CPA funds to support small-scale affordable housing development and rehabilitation. Town staff can find example projects through the **Community Preservation Coalition's CPA Project Database**, which can be filtered by category (open spaces, housing, historic, and recreation).

SUCCESS STORY

The City of New Bedford operates **several home rehabilitation and accessibility assistance programs** that aim to improve low- and moderate-income residents' housing. These programs offer direct funding and/or low-to-no-interest loans to make necessary accessibility, safety, or home rehabilitation repairs in owner-occupied or investor-owned homes. The programs are funded through HUD's HOME Investment Partnership Program and Community Development Block Grant. The City also administers state programs on behalf of Massachusetts Housing Partnership (MHP), DHCD, and MassHousing.

ADDITIONAL READING

- **City of Taunton's Resource Page on the Greater Attleboro/Taunton Home Consortium**
- **Housing Toolbox for Massachusetts Communities Affordable Housing Trust + CPA Conference 2022 resources**
- **MHP's Municipal Affordable Housing Trust Guidebook**



Photo 6. Residences along the APC. Kevin Ham, SRPEDD.

Strategy 4

Negotiate perpetual deed restrictions for existing SHI units that have near-term expiration dates.

Associated Goals

Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

Goal D: Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and support communities in need.

Priority

High

Implementation Timeline

Medium (2-5yrs)

Impact

Direct

“Expiring use properties” are units that were built with federal and/or state subsidies (such as low-cost mortgages, rent subsidies, and loan guarantees) to serve low- and moderate-income households that are now at risk of being removed from the Subsidized Housing Inventory. These properties are preserved via a deed-restriction, which typically lasts for at least 30 years, but can be written to never expire (also known as “in perpetuity” restrictions). The loss of current affordable properties through expiration of their deed restrictions will reduce Lakeville’s total number of affordable units and require the Town to produce additional units to account for their removal from the SHI. Their expiration could also put existing residents at risk of eviction, as property owners may choose to convert the units to market-rate. It is worth noting that, under M.G.L. c. 40T, the property owner must send public notices 24 months and again 12 months prior to a “termination,” as well as required notices prior to a sale of the property. Under these circumstances, the property owner is limited in their ability to raise rents for low-income tenants. Additionally, a right of first offer and a right of first refusal are triggered if the property owner intends to sell a covered¹¹ affordable housing project without ensuring continued affordability.

The affordability restrictions on The Residences at Lakeville Station/Kensington Ct (DHCD ID #7631) are set to expire in 2039. The expiration of this deed restriction would result in a loss of 100 affordable units on the Town’s SHI, which would reduce the Town’s current inventory of 250 units to 150 units (a reduction from 6.5% to 3.9% using 2010 year-round housing units). Additionally, The ARC of Greater Fall River (DHCD ID #1507) and Long Point Road (DHCD ID #1508) together have 8 rental housing units with affordability restrictions, which are set to expire in 2026 and 2027, respectively.

The conversion of these two properties to market-rate units, coupled with typical housing growth and slow growth in the production of affordable housing units, would be detrimental to Lakeville meeting the required 10% affordable housing threshold. As such, the Town should work to negotiate these deed

¹¹ Please see **M.G.L. c. 40T s. 1**, “Publicly-assisted housing” definition to review the covered programs.

restrictions into perpetuity to avoid a substantial loss in SHI-eligible units and a subsequent increase in the Town's need to produce additional affordable units.

The Community Economic Development Assistance Corporation (CEDAC), MassHousing, DHCD, Greater Boston Legal Services, Local Initiative Support Corporation (LISC), and other agencies are available to help communities leverage the resources they need to prevent affordable units from being lost. Some of the services that these groups can provide include:

1. Negotiating extensions of current affordability restrictions or sales to nonprofit owners;
2. Securing new capital investment to meet deferred maintenance or systems replacement needs; and
3. Advocacy.

The Town may also pursue a municipal right to purchase so that the local government may purchase units approaching expiration, regardless of whether it is on the market.

ADDITIONAL READING

- **CEDAC's Report "Chapter 40T at 10: Massachusetts' Housing Preservation Statute's Successful First Decade"**
- **760 CMR 64.00: Publicly-Assisted Affordable Housing Preservation**
- **M.G.L. c. 40T "Publicly-Assisted Affordable Housing"**
- **DHCD's Guidelines for Selection of Designees Pursuant to M.G.L. Chapter 40T "Publicly-Assisted Affordable Housing"**
- **The Division of Local Services' "What is Home Rule?"**
- **M.G.L. c. 43B "Home Rule Procedures"**



Photo 7. Lakeville Town Offices. Kevin Ham, SRPEDD.

Strategy 5

Pursue partnerships leading to development that is affordable to those with low, moderate, and fixed incomes.

Associated Goals

Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

Goal D: Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and support communities in need.

Priority

Medium

Implementation Timeline

Medium (2-5yrs)

Impact

Direct

Developing a clearly outlined process to review comprehensive permits will help Lakeville foster successful working relationships with 40B/40R developers. Lakeville should pursue relationships with developers to encourage projects that create new subsidized affordable housing and allow room to negotiate development outcomes that positively impact the built environment and align with the desires (ex. visual preferences, low-impact development design, or parking requirements) of the Town.

Lakeville could guide this relationship by working with its Zoning Board of Appeals to review and update the *Rules and Regulations for Comprehensive Permits*. These guidance documents establish procedures for an application to the ZBA for permits granted Chapter 40B. Moreover, they are required by Chapter 40B and by 760 CMR 56.00 to facilitate the development of affordable housing.¹² These Rules and Regulations can also serve as a starting point for fostering collaborative municipal/developer relations.

¹² The purpose of these documents is also to protect the health, safety, and welfare of the present and future inhabitants of the proposed 40B development and the Town, including but not limited to, the following purposes and local concerns: to protect drinking water; to maintain open spaces by recognizing the concern for irretrievable loss of farmlands, wetlands, and woodlands while respecting the rights of property owners; to encourage the most appropriate uses of land through a proper balance of development and preservation given the Town's limited natural resources and infrastructure constraints; to preserve the historic and cultural characteristics of Lakeville; to provide a mix of housing types and a range of housing costs; and to enable long-term residents of Lakeville to remain in the Town, providing a sense of history and continuity. Using these Rules, Lakeville can also explore potential affordable housing reuse opportunities for municipally owned land that does not have high conservation value.

SUCCESS STORY

The Town of Plainville's SHI is currently 16.7%, totaling 577 of the town's 3,459 housing units. By fostering strong working relationships with developers, the Town has successfully negotiated site design and engineering modifications, including landscaping and sidewalk additions for several developments in the past few years.

Strategy 6

Consider hiring a consultant to assist in implementing the strategies within the Housing Production Plan.

Associated Goals

Goal A: Conduct public outreach to determine local housing needs, preferences, and to educate the community on housing options.

Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

Goal C: Implement key zoning amendments to create new affordable housing options.

Goal D: Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and support communities in need.

Priority

Low

Implementation Timeline

Medium (2-5yrs)

Impact

Enabling

Potential Funding Sources

- DLTA
- CCC
- CPA
- One Stop

Lakeville would benefit from acquiring additional assistance to implement the Town's housing goals and strategies given current staff's existing time commitments and responsibilities. This can include contracting with a local housing consultant. Through CPA allocations, Community Compact Cabinet funds, District Local Technical Assistance (DLTA) funds, and other opportunities, the Town could take action to obtain external assistance to aid in implementation of the Plan.

SUCCESS STORY

Through CPA funding, the Town of Wellfleet allocated \$4,626,611 to community housing efforts from 2006-2021, totaling 47% of their CPA spending over the 15-year timeframe. In 2016, the town used \$50,000 of their housing-designated CPA funding to hire a part-time consultant to assist with various housing projects and the development of a new Housing Production Plan.

Strategy 7

Investigate opportunities for adaptive reuse to redevelop underutilized municipally owned land and buildings.

Associated Goals

Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

Goal D: Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and support communities in need.

Priority

Low

Implementation Timeline

Short (<2yrs)

Impact

Enabling

This strategy entails identifying municipal structures that have become abandoned, underutilized, or functionally obsolete and determining if they have potential to be reused for affordable housing. Reusing these properties as housing enables a community to accommodate growth in established locations instead of on green space and at the same time preserve or restore the architectural fabric of the community.

SUCCESS STORY

The City of Springfield redeveloped its former Fire Station at 145 Pine Street. The site was sold to the Mental Health Association, which converted the property into 15 studio and one-bedroom apartments. The project contributes to the town's goals of providing affordable housing while also bringing an underutilized municipal building back into an active use.

Strategy 8

Review the availability of town-owned and tax-title properties to work in tandem with adaptive reuse goals.

Associated Goals

Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

Goal D: Continue to produce SHI-eligible units to achieve the Commonwealth's required amount and support communities in need.

Priority

Low

Implementation Timeline

Short (<2yrs)

Impact

Enabling

A municipality can inventory and examine parcels they own, as well as tax-title properties, in order to determine if they are suitable for affordable housing development. These parcels are more readily available for affordable housing development than their privately-owned counterparts. Communities can declare these properties “excess property” (typically at Town Meeting); then, through an RFP process, can partner with affordable housing developers or agencies, such as Habitat for Humanity, to produce housing.

The Town of Lakeville owns 104 parcels. Most of these parcels are protected open space, however, there are several parcels that may be eligible for smaller housing development, such as starter homes or LIP projects. The Town has identified the parcels 060_007_001E and 060_007_001E_01, which are located on Rhode Island Road, adjacent to the Lakeville State Hospital. The two parcels total just over 5 acres in size and are highlighted on the **Action Map on page 53**. The Town should work to foster public support to use 40B as a permitting tool for these potential LIP projects.

SUCCESS STORY

The Town of Wellfleet put out an RFP for a municipally-owned property at **95 Lawrence Road** and received three bids, one of which was recently selected and unanimously approved by the Select Board to proceed. The project, which was issued a Comprehensive Permit in Summer 2023, will produce 46 apartments.

Conclusion

Housing is one of the most important aspects of an individual's life and livelihood. And just as a residence is more than a physical shelter – it's a home – neighborhoods are one of the main building blocks of a healthy, balanced community. This Housing Production Plan seeks to provide the Town of Lakeville with a clear picture of the trends and pressures that can make it difficult to build more homes and create neighborhoods that serve all types of households. We've shown how a combination of efforts, if pursued proactively and in a coordinated way, can address these barriers, contribute to Lakeville's housing stock, improve the lives of existing and future residents, and complement the town's built and natural landscapes.

For those readers looking for more information, please explore the HPP's footnotes, links, and Appendices.



Photo 8. Route 18 and Assawompsett Pond. Kevin Ham, SRPEDD.

Appendix

Appendix A: Lakeville Town-Owned Land

MAP_PAR_ID	LOC_ID	Use Code	Site Address	Style
063_002_005H	F_814185_2776234	9300	LINCOLN ST	Vacant Land
066_003_007	F_814480_2756387	9300	BEDFORD ST	Vacant Land
045_004_008	F_809013_2756754	9300	126 HEMLOCK SHORE RD	Vacant Land
035_002_002	F_804589_2748207	9300	COUNTY ST	Vacant Land
012_003_008	F_798658_2749591	9300	119 HOWLAND RD	Vacant Land
039_001_017	F_804671_2752794	903V	5 HILLTOP ACRES DR	Vacant Land
033_004_025	F_802241_2754789	9300	COUNTY ST	Vacant Land
014_006_007	F_799439_2757942	9300	HIGHLAND RD	Vacant Land
032_002_005	F_800969_2759177	9300	HIGHLAND RD	Vacant Land
004_002_002	F_784044_2759725	9530	MALBONE ST	Vacant Land
056_006_003A	F_809452_2764790	9300	BEDFORD ST	Vacant Land
056_004_036	F_807863_2765378	9300	360 HIGHLAND RD	Vacant Land
056_004_034	F_808618_2764451	9320	364 BEDFORD ST	Vacant Land
056_004_031	F_808809_2763691	9300	BEDFORD ST	Vacant Land
031_002_024AA	F_802224_2764611	9300	PICKENS ST	Vacant Land
031_002_023	F_803066_2764856	9300	PICKENS ST	Vacant Land
031_002_006A	F_804871_2763568	9300	30 HIGHLAND RD	Vacant Land
057_001_005	F_807314_2767443	9350	346 BEDFORD ST	Office Bldg
016_004_004	F_800131_2762364	9320	PICKENS ST	Vacant Land
030_005_001	F_806140_2769453	9310	2 PRECINCT ST	City/Town Hall
024_006_007	F_806422_2783516	9300	KENNETH W WELCH DR	Vacant Land
060_008_002D	F_807422_2781131	9300	KENNETH W WELCH DR	Vacant Land
060_001_015	F_808247_2780031	9300	RHODE ISLAND RD	Vacant Land
060_001_016	F_808033_2779959	9300	RHODE ISLAND RD	Vacant Land
060_008_017	F_807426_2780205	9300	100 KENNETH W WELCH DR	Outbuildings
060_008_018	F_807308_2780455	9310	100 KENNETH W WELCH DR	Service Shop/Gar
060_008_018A	F_807234_2780708	9310	100 KENNETH W WELCH DR	Pre-Eng Whse
060_008_019	F_807795_2780663	9300	170 KENNETH W WELCH DR	Vacant Land
060_008_007A	F_808159_2780990	9300	REARRHODE ISLAND RD	Vacant Land
060_008_003	F_808328_2780744	9300	RHODE ISLAND RD	Vacant Land
025_006_008	F_805607_2779934	9300	RHODE ISLAND RD	Vacant Land
026_001_003	F_800822_2775603	9300	185 RHODE ISLAND RD	Vacant Land
025_001_002	F_803391_2778608	9300	RHODE ISLAND RD	Vacant Land
060_001_001	F_807504_2779276	9300	49 CLEAR POND RD	Outbuildings

027_002_030	F_802200_2774026	9300	100 FERN AVE	Vacant Land
018_002_002	F_800048_2771747	9310	8 MONTGOMERY ST	Service Shop/Gar
063_003_001B	F_812859_2773584	9300	REARHITCHING POST RD	Vacant Land
058_003_038	F_808332_2774323	9300	STETSON ST	Vacant Land
064_001_005B	F_813522_2773238	9300	RIVER BEND	Vacant Land
063_002_004	F_812827_2776820	9300	VAUGHAN ST	Vacant Land
061_002_010	F_809460_2783730	9300	REARKENNETH W WELCH DR	Vacant Land
021_003_006A	F_798641_2785441	9300	TAUNTON ST	Vacant Land
012_002_028	F_794482_2750748	9300	HOWLAND RD	Vacant Land
034_002_016A	F_802046_2754637	9300	COUNTY ST	Vacant Land
042_004_003	F_804180_2758998	9300	EVERGREEN RD	Vacant Land
042_004_007	F_803732_2759460	9300	GROVE ST/CLARK ST	Vacant Land
042_004_008	F_803689_2759537	9300	MEADOW LN/CLARK ST	Vacant Land
042_012_015A	F_804515_2759605	9300	CHERRY ST	Vacant Land
042_014_005	F_804384_2760484	903V	9 VIOLET ST	Vacant Land
041_001_015	F_803692_2757557	9300	ISLAND RD	Vacant Land
041_002_001	F_803306_2757409	9300	GLEN ST	Vacant Land
041_003_008	F_803453_2757933	9300	1 FERNDAL RD	Vacant Land
041_003_009	F_803437_2757983	9300	FERNDAL RD	Vacant Land
041_003_011	F_803390_2758099	9300	FERNDAL RD	Vacant Land
041_004_001	F_803071_2758500	9300	ORCHARD ST	Vacant Land
041_007_003	F_804288_2758192	9300	FIFTH AV	Vacant Land
041_007_013	F_803818_2758305	903V	EVERGREEN RD	Vacant Land
041_007_014	F_804163_2758148	9300	14 OAK ST	Vacant Land
041_003_035	F_803505_2758435	9300	JUNIPER RD	Vacant Land
041_006_002	F_804298_2758352	9300	10 FIFTH AV	Vacant Land
041_008_020	F_804384_2757853	9300	CLARK SHORES	Vacant Land
041_008_019	F_804334_2757875	9300	CLARK SHORES	Vacant Land
071_001_001-02	F_818091_2757550	9320	LONG POINT RD	Vacant Land
014_004_011	F_796913_2757307	9300	COUNTY ST	Vacant Land
025_005_001A	F_806056_2779460	9300	RHODE ISLAND RD	Vacant Land
025_005_004	F_806143_2779388	9300	CLEAR POND RD	Vacant Land
006_003_012	F_791152_2763432	9300	LANG ST	Vacant Land
007_003_013	F_792910_2760105	9300	3-R SCHOOL ST	Vacant Land
012_002_002J	F_799946_2747913	9300	142 HOWLAND RD	Vacant Land
016_005_011	F_796664_2764305	9300	KINGMAN ST	Vacant Land
016_005_006	F_796605_2764394	9300	KINGMAN ST	Vacant Land
021_003_011	F_799268_2784502	9300	TAUNTON ST	Vacant Land
025_006_012G	F_806153_2782348	9300	CARRIAGE HOUSE DR	Vacant Land

Town of Lakeville Housing Production Plan

028_003_006	F_801597_2772288	9300	ABBAY ST	Vacant Land
030_001_004	F_803829_2767528	9300	PICKENS ST	Vacant Land
031_002_024A	F_801128_2765048	9300	51 PICKENS ST	Vacant Land
042_018_011	F_804734_2760291	9300	10 HELEN ST	Vacant Land
042_007_011	F_804866_2759043	9300	6 CENTRAL AV	Ranch
033_004_018	F_801581_2755370	9530	COUNTY ST	Vacant Land
041_003_006	F_803637_2757748	9300	CHARLIE RD	Vacant Land
034_003_003	F_803998_2750894	9300	COUNTY ST	Vacant Land
034_003_001	F_804602_2750705	9300	COUNTY ST	Vacant Land
035_002_004	F_804217_2750256	9300	COUNTY ST	Vacant Land
030_004_001	F_806283_2769253	9300	DICKRAN DIRAN SQ	Vacant Land
057_004_015	F_806997_2769984	9340	232 MAIN ST	School
057_002_007	F_806312_2769639	9310	241 MAIN ST	Restaurant
058_003_008	F_808369_2772277	9300	MAIN ST	Vacant Land
059_003_027A	F_811435_2776272	9300	VAUGHAN ST	Vacant Land
059_002_033	F_808981_2778238	9300	28 CLEAR POND RD	Cape Cod
060_007_009	F_810828_2780609	9320	RUSH POND RD	Vacant Land
062_002_003	F_815633_2778672	9300	OLD BRIDGE ST	Vacant Land
062_002_004	F_815384_2778619	9300	OLD BRIDGE ST	Vacant Land
063_002_023C	F_815114_2774679	9300	92 VAUGHAN ST	Vacant Land
015_004_003	F_797901_2758881	9300	RACE COURSE RD	Vacant Land
003_002_001	F_784634_2758434	9300	MALBONE ST	Vacant Land
065_004_024-44	F_813803_2760416	9300	BETTYS NECK RD	Vacant Land
065_004_032	F_815764_2760873	9300	INDIAN SHORE RD	Vacant Land
027_002_028	F_805133_2771261	9310	28 PRECINCT ST	Clubs/Lodges
060_007_001E	F_811995_2781456	9300	20 RHODE ISLAND RD	Vacant Land
071_001_001-01	F_818561_2762265	9300	LONG POINT RD-BETTYS NECK	Vacant Land
060_007_001E-01	F_812141_2781694	9300	1A RHODE ISLAND RD EXT	Vacant Land
016_006_002	F_800251_2765147	9300	HILL/PICKENS STS	Vacant Land
016_005_008	F_799350_2765312	9320	68 PICKENS ST	Outbuildings
009_002_005D	F_795186_2747554	9300	REAR HOWLAND RD	Vacant Land

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Appendix B: Potential SHI Eligible Housing Sites

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Potential SHI Eligible Housing Sites



Town of Lakeville, MA

1 inch = 150 Feet

www.cai-tech.com

November 9, 2023



	Property Line		RoadNotPar		Open Water
	Public Road		Marsh/Bog		Wooded marsh
	Property Hook				

Data shown on this map is provided for planning and informational purposes only. The municipality and CAI Technologies are not responsible for any use for other purposes or misuse or misrepresentation of this map.

Appendix C: Lakeville Housing Survey and Results

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Lakeville Housing Production Plan Survey

Welcome to the Lakeville Housing Production Plan survey! We are looking to learn about your thoughts and preferences regarding current and future housing development in town.

This survey will inform Lakeville's **Housing Production Plan**. If you'd like to learn more about Housing Production Plans and why Lakeville is producing one, please see our **Frequently Asked Questions** below.

Frequently Asked Questions

What is a Housing Production Plan?

A Housing Production Plan (HPP) is a community's proactive strategy for planning and developing affordable housing. It's developed with opportunities for residents and stakeholders to become informed of the planning process and the plan, and to provide input. HPPs assist communities to plan for low- and moderate-income residents by providing a diverse housing supply.

What do we mean by "Affordable Housing"?

There are two types of affordable housing we'll be discussing throughout this Plan: "naturally occurring" affordable housing and subsidized affordable housing.

"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, when someone uses the word "affordable" to describe housing, it does not mean it is "subsidized." Imagine starter homes, homes for downsizing, and studio/1-bedroom apartments.

Subsidized Affordable Housing

Subsidized affordable housing is housing that is subsidized by a public agency, non-profit, or limited dividend company. Subsidized affordable housing has deed restrictions, meaning its availability is restricted to certain populations (e.g., 55+ housing) and/or to incomes at or below 80% of the area median income.

In the case of Lakeville, the [area median income \(FY22\)](#) for a family of four is \$111,400. This means that any household of four making at or less than \$89,350 (which is roughly 80% of \$111,400) is qualified to apply for subsidized affordable housing. The Commonwealth of Massachusetts requires at least 10% of a city or town's housing stock to be subsidized affordable housing.

Why is Lakeville Developing a Housing Production Plan?

Create More Local Control over 40B Proposals

HPPs give communities that are under the 10% threshold of Chapter 40B but are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications for a specified period of time.

Ensure Adequate Housing & Equity

Support the Commonwealth's Commitment to Housing

The Baker-Polito Administration's [Housing Choice Initiative](#) 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 producing 135,000 new housing units statewide by 2025.

- Community Capital Grant Program - funds infrastructure improvements in those communities that have shown commitment to advancing sustainable housing production.
- Numerous Technical Assistance programs are offered by a number of state and regional agencies.

What's in a Housing Production Plan?

Housing Needs Assessment: Analyzes the community's demographics and housing stock, the community's future population and housing needs; identifies development constraints and limitations that may hamper the development of affordable housing.

Affordable Housing Goals: Addresses housing needs of the community and works to support a range of housing types, including rental, homeownership, and housing suitable for families, individuals, persons with special needs, and older adults.

Action Strategies: Identifies how the community will achieve its housing production goals as well as a timeframe/schedule for achieving the goals outlined.



Lakeville Housing Production Plan Survey

This portion of the survey covers broad questions about your goals for the future of housing in town

1. What are your thoughts on recently built homes in Lakeville? Are they too big, too small, or just right? Do they cost too little, the right amount, or too much?

2. How important do you feel it is for Lakeville to have many different housing options at different price points?

- Extremely important
- Very important
- Somewhat important
- Not so important
- Not at all important

3. Do you feel Lakeville's current housing stock is meeting the community's needs?

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree
- I'm not sure

4. Do you feel there are enough housing options for older adults in town?

- Yes
- No
- I'm not sure
- None of the above

5. Which of the following age-related housing options would you support? (select all that apply)

- Age restricted (for example age 55+) subsidized housing
- Construction of homes appropriate for downsizing (smaller lot, one-story, etc.)
- Programs to support aging in place (i.e. assistance with accessibility modifications, home renovations and maintenance, etc.)
- Construction of assisted living facilities
- Other (please specify)
- None of the above

6. Do you feel there are enough family-appropriate housing options in town?

- Yes
- No
- I'm not sure

7. Do you think there's anything missing from Lakeville's housing supply?

8. How much do you think a "starter home" should cost in Lakeville? Please use a whole number.



Lakeville Housing Production Plan Survey

Housing Preferences

In this survey, we'll ask you to look at a few examples of different kinds of houses. Much of Lakeville is made up of large single-family homes... but not everyone wants to or can afford to live in such a home. We want to know whether or not you are open to seeing these other types of homes in Town.

Here are some helpful tips to consider:

- Consider the density and size that each of these images represents over the architectural styling of each image.
- Under each image is some **helpful information**. We put the size of the house in square feet (sq ft); the lot size (either in sq ft or acres); and the Dwelling Units per Acre (DUA), a measurement of density.
- **What is density?** It's just one way we can compare these different kinds of homes "apples to apples." You might be surprised by how "dense" a kind of housing might be relative to its appearance!
- **Why does density matter?** Denser neighborhoods have many benefits. It encourages more compact, vibrant, walkable communities. It protects forests and other natural open spaces from sprawl.



Lakeville Housing Production Plan Survey

Housing Preferences

How can we allow for managed growth and protect important open spaces? We'll show you some housing typologies and we want to get your thoughts on whether these types of homes would fit in Lakeville.

Small Lot Single-Family

Do you think these "Small houses" fit in Lakeville?



Bungalow

3bd | 1,512 sqft
5,000 sqft Lot (8.7 DU/Acre)



Cape-ish

2bd | 1,250 sqft
4,356 sqft Lot (10 DU/Acre)



Cottage

2bd | 1,250 sqft
6,570 sqft Lot (6.6 DU/Acre)

11. Do you think these "Small houses" fit in Lakeville?

- Strongly approve
- Approve
- Neither approve nor disapprove
- Disapprove
- Strongly disapprove

Cottage Cluster

Do you think these “Cottage clusters” fit in Lakeville?



Detached Cottage Cluster

2-3bd | 1,000 sqft each
8houses on 34,800sqftLot(10DU/Acre)



Attached Cottage Cluster

2bd | 1,000 sqft each
15houses on 37,000sqftLot(13DU/Acre)



Cottage Cluster Shared Garden

12. Do you think a "Cottage Cluster" would fit in Lakeville?

- Strongly approve
- Approve
- Neither approve nor disapprove
- Disapprove
- Strongly disapprove

Duplexes

Do you think these “duplexes” fit in Lakeville?



Stacked Two-Family

3bd | 1,250 sqft each
2homes on 12,100sqftLot(7.1DU/Acre)



Side-by-Side

2 bd | 1,100 sqft each
2homes on 11,325sqftLot(7.7DU/Acre)



Side-by-Side, Attached Garage

3bd | 1,615 sq ft each
4homes on 13,024 sqftLot(13 DU/Acre)

13. Which of these "Duplex" types would fit in Lakeville?

	Strongly Approve	Approve	Neutral	Disapprove	Strongly Disapprove
Stacked Two-Family	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Side-by-Side	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Side-by-Side with Attached Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Small Multi-family

Do you think these small apartments/condos fit in Lakeville?



Townhomes with Garages

3bd | 1,700 sqft each
6,098 sqft Lot (21 DU/Acre)



Courtyard Townhomes

2bd | 1,200 sqft (~60 units)
67,000 sqft Lot (40 DU/Acre)



Multiplex

1bd | 575 sqft (6 units)
5,200 sqft Lot (50 DU/Acre)

14. Which of these "small apartment" types would fit in Lakeville?

	Strongly Approve	Approve	Neutral	Disapprove	Strongly Disapprove
Townhomes with Garages	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Courtyard Townhomes (rear parking)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2-3 story Multiplex (rear parking)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. Do you have any other thoughts or ideas about how we can create more different types housing? Or where we should allow it in Lakeville?



Lakeville Housing Production Plan Survey

Other Housing Strategies

We also want to know some of your thoughts on Adult Retirement Communities, as well as Accessory Dwelling Units (ADUs, sometimes called Accessory Apartments)

Adult Retirement Communities

Do you think these senior housing models fit in Lakeville?



Cottages

2bd | 1,500 sqft (27 houses)
6.2 acres Lot (5 DU/Acre)



Townhouses + Detached

2,100+ sq ft | 152 homes
56 acres (3 DU/Acre - includes large conservation area)



Apartment-Style / Assisted Living

72 units
6.3 acres (11 DU/Acre)

16. Which of these "Adult Retirement Community" types would fit in Lakeville?

	Strongly Approve	Approve	Neutral	Disapprove	Strongly Disapprove
Cottages Cluster	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mix of Townhouses and Detached homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apartment-Style and Assisted Living	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Accessory Housing Solutions

Which ADU arrangement do you prefer?



Backyard Shed



Over-Garage



Attic/Dormer Addition



Side/Rear Addition

17. Which of these "Accessory Dwelling Unit (ADU)" types would fit in Lakeville?

	Strongly Approve	Approve	Neutral	Disapprove	Strongly Disapprove
Backyard Shed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Over-Garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attic/Dormer Addition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Attached Side/Rear Addition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18. Do you have any other thoughts on Adult Retirement Communities or ADU's



Lakeville Housing Production Plan Survey Thank You!

Thanks for spending a few minutes with us to provide your ideas. We'll use the feedback to create tailored recommendations for Lakeville - there's no one-size-fits-all solution, and it's up to you to help us create this plan!

Lakeville Housing Production Plan Survey

Q1 What are your thoughts on recently built homes in Lakeville? Are they too big, too small, or just right? Do they cost too little, the right amount, or too much?

Answered: 128 Skipped: 22

#	RESPONSES	DATE
1	Sizes are fine. Prices are high.	11/6/2022 11:01 AM
2	Some of the house are to big and to expensive	11/5/2022 12:49 PM
3	Too big and cost too much.	11/2/2022 10:17 PM
4	Just right in size and at the right cost.	10/31/2022 8:25 AM
5	Just right, don't change	10/31/2022 8:15 AM
6	Too many duplexes built too close together. Plans do not keep any trees and no landscaping to separate units. It is very sad to see the complete destruction of our rural theme when the town cuts down all the trees to build these housing complexes.	10/29/2022 11:20 AM
7	Homes are too big, we need town water and sewerage, before we expand affordable, 55+ etc. Housing. Affordable isn't really affordable.40b housing should be repealed.	10/28/2022 6:18 PM
8	Building too many McMansions	10/26/2022 7:16 PM
9	Just right, but a bit too much of cost	10/24/2022 11:02 PM
10	New houses are much larger than in the past and the price reflects this.	10/23/2022 3:43 PM
11	It seems that there is a good variety of homes being built in Lakeville.	10/23/2022 1:07 PM
12	Too small. Ugly. Developers make a lot of money and low income home buyers suffer.	10/20/2022 6:52 PM
13	They are too big and too expensive.	10/19/2022 10:27 AM
14	Lakeville needs to stay rural. less apartments and town house developments. 2000+SF houses on large lots.	10/17/2022 9:21 PM
15	New homes in Lakeville are too big and priced too high.	10/17/2022 2:50 PM
16	Too many housing developments, apartments being built.	10/17/2022 10:08 AM
17	They are just right	10/17/2022 7:59 AM
18	My guess is they are just right but I do not know what you mean by the word "recently". What timeframe fo you mean, one year, five years, etc? Also, it's a f SH officiate question to answer because I am not aware of all the houses thst were built in Lakeville. Is there a way to understand when and where houses are being built in Lakeville aside from if I happen to drive by one?	10/17/2022 7:40 AM
19	Becoming over populated. Moved here for how small and quiet.	10/16/2022 8:04 AM
20	Too big. Too many.	10/15/2022 4:33 PM
21	Mostly Large homes. Not many mid sized homes Cost is too much for what they are and some of the builders are junk	10/15/2022 11:12 AM
22	Too big, too many, too close together, ruining open space.	10/14/2022 4:09 PM
23	Cost too much. Not enough being done to facilitate us getting to 10% affordable	10/14/2022 3:07 PM
24	just right	10/14/2022 2:01 PM
25	Too big	10/14/2022 11:39 AM

Lakeville Housing Production Plan Survey

26	I'm not familiar with the size or cost of recently built homes in Lakeville.	10/14/2022 10:50 AM
27	I think having a variety of home sizes and therefore pricing is important	10/14/2022 8:08 AM
28	Too many high density developments. We purchased in this town when there was a 1.6 acre minimum lot requirement, which we liked because it preserved open space, and since then feel like everything is cramming as many units as possible into the available space. Waterfront taxes too high for older, small homes. Homestead exemptions for seniors.	10/14/2022 8:04 AM
29	Fine-we don't need anymore apartments	10/13/2022 9:03 PM
30	Too big, too expensive	10/13/2022 8:03 PM
31	Too big	10/13/2022 7:33 PM
32	Unhappy with small lots and cluster housing	10/13/2022 6:06 PM
33	Too big, cost too much	10/13/2022 5:52 PM
34	Current housing prices are unsustainable	10/13/2022 5:49 PM
35	From what I have seen the sizes of recently built houses have varied in size. I am unsure of the costs of the homes.	10/13/2022 5:16 PM
36	Too small	10/13/2022 4:51 PM
37	We need to have much more reasonable priced housing for seniors. Smaller home like the ones in the Woods edge area or the original duplexes at Le Baron. What about some zero lot with open land to match conversation requirements.	10/13/2022 4:35 PM
38	My concern is not with the size of homes ... my concern is with the Planning Board and what they have allowed to be built in our town and what they have threatened to allow. A warehouse on acres of beautiful golf course land set in a residential area... A storage facility on the main street of Lakeville? Who would allow this? Why is the Planning Board, who are supposed to be working in the best interests of maintaining the beauty and natural resources of our town, allowing nefarious deals with developers who care nothing about our town but only their own profit? Why is zoning being changed without town voters having an opportunity to weigh in? Why is it being changed at all? There are NO towns in the state that would have allowed to have happen what is currently being done to Lakeville. The Planning Board should be ashamed of themselves.	10/13/2022 4:30 PM
39	Cost is too high. Housing developers are building too close to each other. Needs to be more land footage in the developing locations.	10/13/2022 3:29 PM
40	Lot size is too small	10/13/2022 3:17 PM
41	Too many	10/13/2022 2:35 PM
42	Just right	10/13/2022 2:33 PM
43	Not sure	10/13/2022 2:28 PM
44	They are just right but I think they cost too much	10/13/2022 2:16 PM
45	They must be exactly right because they are all selling. Homes are, now, overpriced due to the demand.	10/13/2022 2:05 PM
46	Recently built homes seemed to be priced OK.	10/13/2022 1:46 PM
47	size and cost are fine, they are being built on lots that are too small	10/13/2022 1:46 PM
48	Cost too much	10/13/2022 1:39 PM
49	I have not seen many recently built homes	10/13/2022 1:01 PM
50	I feel a lot of the houses are a bit large and not all are single story for people that may need that type of housing. And most are expensive but what isn't now.	10/13/2022 12:53 PM
51	They cost too much	10/13/2022 9:54 AM
52	Do we really need more?	10/13/2022 9:37 AM
53	Too big, cost too much.	10/13/2022 9:08 AM

Lakeville Housing Production Plan Survey

54	Too big! Seniors are trying to downsize to one level living and those houses are scarce	10/13/2022 8:53 AM
55	Too big and too expensive	10/13/2022 8:11 AM
56	The current houses recently built are crap houses. They are built with cheap materials and the unfortunate buyers are forced to pay for repairs to fix the issues. The houses are not affordable to low income people because Lakeville's median is too high. All we are doing is building crappy houses and pretending we are doing good. Seriously let's stop this stupidity.	10/12/2022 11:29 PM
57	They cost too much I believe.	10/12/2022 8:37 PM
58	Just right	10/12/2022 8:09 PM
59	good price - but too many homes. We don't want to become Bridgewater	10/12/2022 6:36 PM
60	Unknown Market determined	10/12/2022 12:55 PM
61	Too big and too costly.	10/12/2022 12:24 PM
62	Homes are too big, preventing naturally occurring affordable housing. Housing in Lakeville (and in surrounding communities) are expensive.	10/12/2022 12:21 PM
63	I don't know enough to opine.	10/12/2022 11:40 AM
64	They are too big and not affordable for a lot of people. It's making this town harder for people to stay that grew up here.	10/12/2022 11:24 AM
65	Sizes are fine. Everything costs too much!	10/12/2022 11:18 AM
66	Just right	10/12/2022 11:04 AM
67	too big	10/12/2022 10:02 AM
68	Too many	10/12/2022 9:37 AM
69	We have enough affordable housing. Houses cost the right amount.	10/12/2022 9:37 AM
70	Newly built homes seem to be at the correct price point relative to the market and neighboring towns.	10/12/2022 9:29 AM
71	too much	10/12/2022 9:11 AM
72	Too big	10/12/2022 8:28 AM
73	The homes are big and cost too much.	10/12/2022 8:14 AM
74	Cost too much	10/12/2022 8:06 AM
75	They are the size the owner wants. It's a free country.	10/12/2022 7:33 AM
76	Definitely varies with size but I feel pricing seems on the higher end	10/12/2022 6:57 AM
77	The houses are small and using a lot of land. Seems overcrowding specific areas.	10/12/2022 6:36 AM
78	Many are too big, which makes them very expensive for the average family.	10/12/2022 6:20 AM
79	Built too small, cost too much.	10/11/2022 11:19 PM
80	Just the right size for a family. Cost is on the higher side.	10/11/2022 10:42 PM
81	I am happy with Lakeville's housing, sizes, and land. We chose this area because of its rural nature and nice homes.	10/11/2022 10:25 PM
82	too expensive and too large	10/11/2022 9:50 PM
83	Too big and expensive.	10/11/2022 9:48 PM
84	I think new construction in Lakeville is ridiculously expensive. Many of the houses/units are too big for the tiny lot size (.25 acre).	10/11/2022 9:13 PM
85	Just right	10/11/2022 9:12 PM
86	Too big and way too much	10/11/2022 8:57 PM

Lakeville Housing Production Plan Survey

87	Too big and high cost	10/11/2022 8:32 PM
88	Just right	10/11/2022 8:23 PM
89	Housing is expensive everywhere.	10/11/2022 8:19 PM
90	Too big and expensive. Not enough affordable 55 and over	10/11/2022 8:01 PM
91	They cost too much and represent a drain on services that exceed any tax revenue they create.	10/11/2022 7:39 PM
92	Most new homes are aimed for higher income households.	10/11/2022 7:32 PM
93	Too big	10/11/2022 7:31 PM
94	Too big, too expensive	10/11/2022 7:24 PM
95	Seems like some of the housing is a little pricey. For example, 2 BR,2 ba 55+ housing near Betty's Neck is ca. \$500k. There still seems to be range of available housing though.	10/11/2022 7:14 PM
96	I think it depends on the area they are built. But I don't like the cluster housing we have on 79. Just too much for such a small area.	10/11/2022 7:09 PM
97	Too much like a city.	10/11/2022 7:07 PM
98	Difficult to answer without statistics. Would like to see number of houses built recently by square footage.	10/11/2022 6:49 PM
99	Too many of the same design	10/11/2022 6:38 PM
100	If they cannot afford to live on our town. They can move to another. We need to stop building.	10/11/2022 6:37 PM
101	Not enough variety .	10/11/2022 6:30 PM
102	too big and cost too much	10/11/2022 6:28 PM
103	Too small. I would like to see a larger selection of luxury homes.	10/11/2022 6:11 PM
104	The right amount	10/11/2022 5:56 PM
105	Just right	10/11/2022 5:54 PM
106	I think homes in Lakeville have been way to large for many years, decades, in fact.	10/11/2022 5:44 PM
107	Too big. Too expensive. Too much alike architecturally.	10/11/2022 5:38 PM
108	Just right	10/11/2022 5:36 PM
109	To Many. !!!	10/11/2022 5:34 PM
110	Just right	10/11/2022 5:32 PM
111	Just right and taxes are way too high. You do not decrease percentage rates accordingly for aging homes.	10/11/2022 5:28 PM
112	Too many for a town that relies on septic and well. Too many for a town that has same tax rate for business and residential. Too many for the tax breaks the builders are getting with no concern on how Lakeville's environment suffers.	10/11/2022 5:27 PM
113	There hasn't been a recent Goldilocks development I can think of. Some are affordable but packed like sardines putting numerous units where one traditional single-family home would be. Some aren't quite as dense yet are going for big money.	10/11/2022 5:22 PM
114	If they are what the owners wanted, then that's ok.	10/11/2022 5:19 PM
115	Right for the town	10/11/2022 5:17 PM
116	If not talking about 40b then housing is priced right according to supply and demand	10/11/2022 5:15 PM
117	Do not like smaller lots with more houses; the minimum lot size rule should remain.	10/11/2022 5:14 PM
118	Too open with not enough land. Losing the rural feel.	10/11/2022 5:09 PM
119	There is too much over building in this town. It needs to be regulated. Look at Lebaron Hills-- it	10/11/2022 5:04 PM

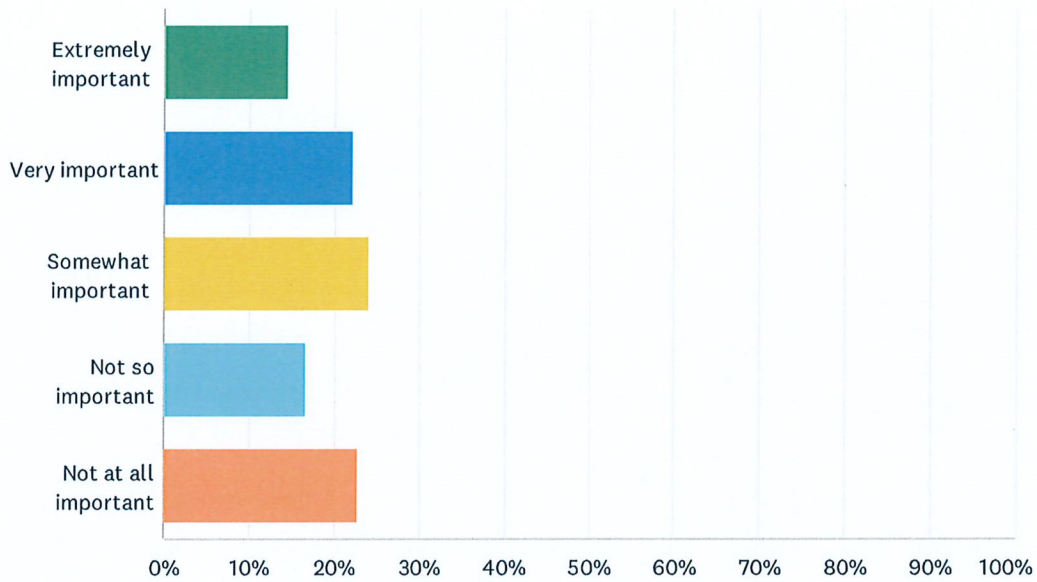
Lakeville Housing Production Plan Survey

needs its own zip code. Houses are too big, and sit on top of each other practically. We are letting way too many developers get away with putting in large developments on small plots of land. Overdeveloping leads to larger taxes on our schools and on our emergency services and town departments. Enough is enough. You want to put in housing, put in housing that is affordable for our elderly and veterans which we can all get on board with. These 40B developments where people are living off the government and collecting social security for a broken fingernail while living off the government udder is not a good use of taxpayer dollars.

120	too big, too costly	10/11/2022 5:02 PM
121	Too big and too expensive.	10/11/2022 4:56 PM
122	Too many	10/11/2022 4:55 PM
123	the right amount	10/11/2022 4:50 PM
124	too big, cost too much not affordable to the younger generation of our children and new to the workforce	10/11/2022 4:49 PM
125	too much	10/11/2022 4:48 PM
126	Lots too small	10/11/2022 4:43 PM
127	I think most houses being built are large and for people with high incomes.	10/11/2022 4:42 PM
128	To many. Land being destroyed	10/11/2022 4:40 PM

Q2 How important do you feel it is for Lakeville to have many different housing options at different price points?

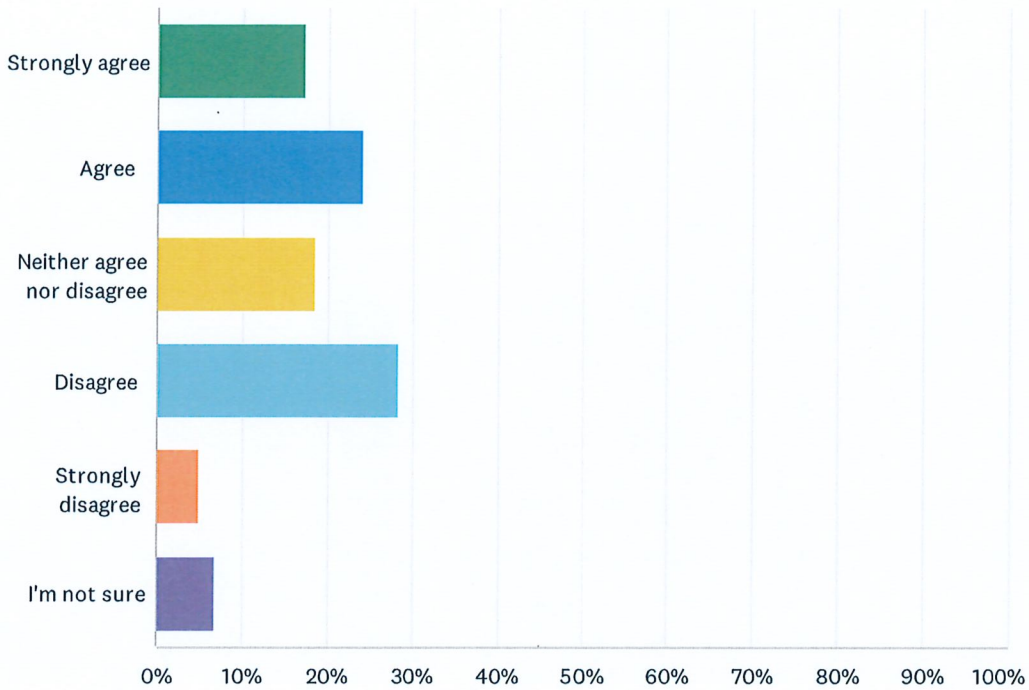
Answered: 145 Skipped: 5



ANSWER CHOICES	RESPONSES	
Extremely important	14.48%	21
Very important	22.07%	32
Somewhat important	24.14%	35
Not so important	16.55%	24
Not at all important	22.76%	33
TOTAL		145

Q3 Do you feel Lakeville's current housing stock is meeting the community's needs?

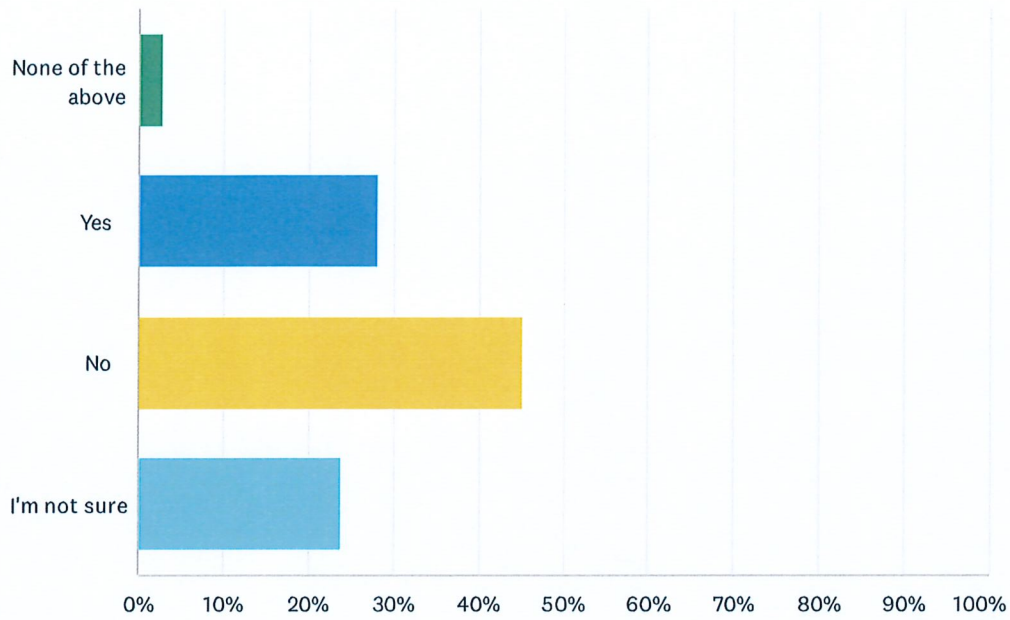
Answered: 145 Skipped: 5



ANSWER CHOICES	RESPONSES	
Strongly agree	17.24%	25
Agree	24.14%	35
Neither agree nor disagree	18.62%	27
Disagree	28.28%	41
Strongly disagree	4.83%	7
I'm not sure	6.90%	10
TOTAL		145

Q4 Do you feel there are enough housing options for older adults in town?

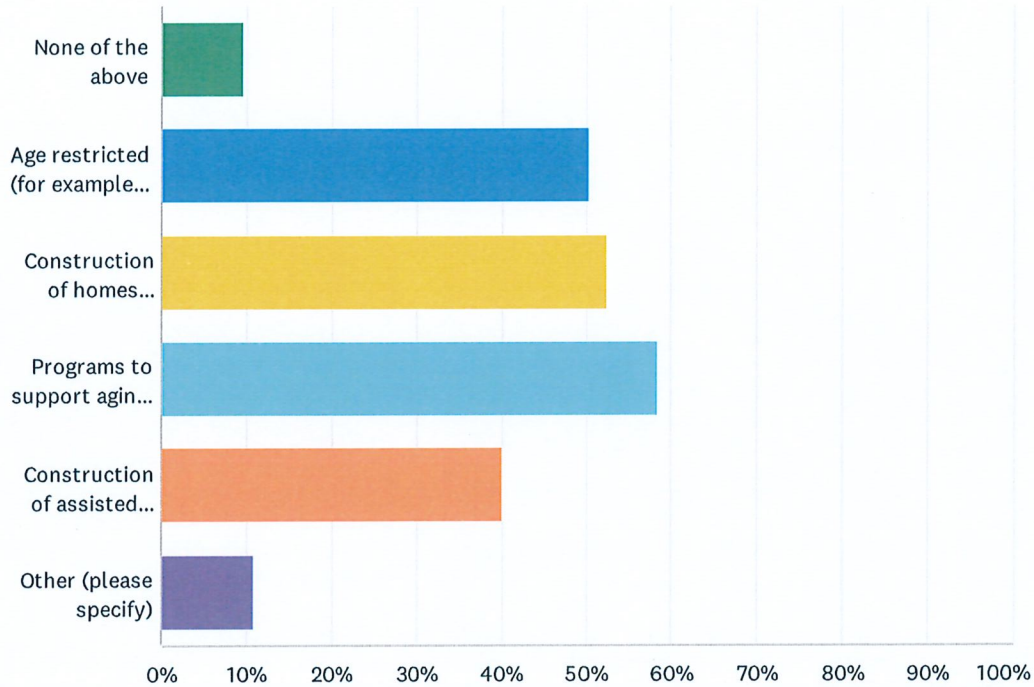
Answered: 146 Skipped: 4



ANSWER CHOICES	RESPONSES	
None of the above	2.74%	4
Yes	28.08%	41
No	45.21%	66
I'm not sure	23.97%	35
TOTAL		146

Q5 Which of the following age-related housing options would you support? (select all that apply)

Answered: 147 Skipped: 3



ANSWER CHOICES	RESPONSES
None of the above	9.52% 14
Age restricted (for example age 55+) subsidized housing	50.34% 74
Construction of homes appropriate for downsizing (smaller lot, one-story, etc.)	52.38% 77
Programs to support aging in place (i.e. assistance with accessibility modifications, home renovations and maintenance, etc.)	58.50% 86
Construction of assisted living facilities	40.14% 59
Other (please specify)	10.88% 16
Total Respondents: 147	

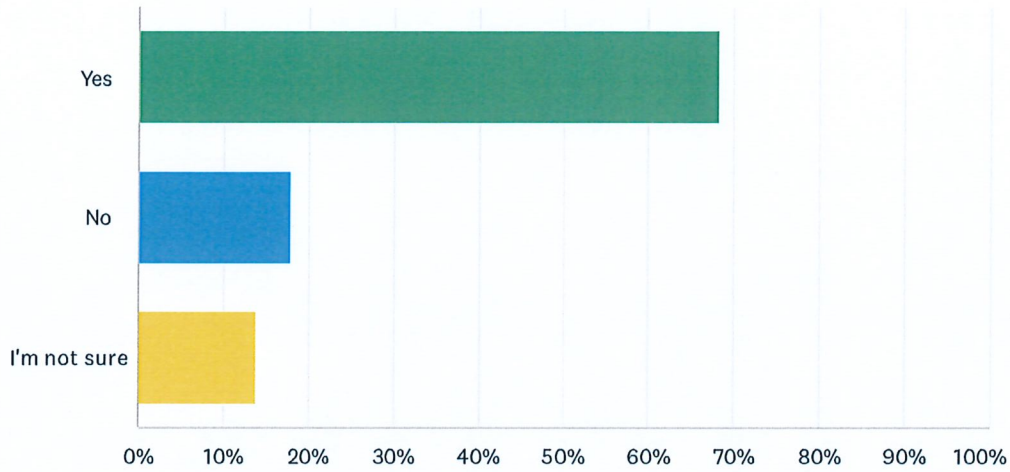
#	OTHER (PLEASE SPECIFY)	DATE
1	no property tax for those 65 or older	10/13/2022 6:06 PM
2	I do NOT support warehouses of any kind except in the Industrial Park which is the reason we voted on having an Industrial Park years ago.	10/13/2022 4:30 PM
3	town homes for 55+ and affordable	10/13/2022 3:29 PM
4	How about building homes for young couples who are just starting out that are not making boatloads (or Lakeville median) prices.	10/12/2022 11:29 PM
5	Independent living	10/12/2022 12:36 PM

Lakeville Housing Production Plan Survey

6	Let the market drive production	10/11/2022 7:39 PM
7	Freeze property taxes for 65+	10/11/2022 6:49 PM
8	Options for disabled	10/11/2022 6:30 PM
9	Assisted living	10/11/2022 5:54 PM
10	Update bilaws for small homes on properties and "affordable" in laws to add to the affordable housing pool	10/11/2022 5:28 PM
11	If property values remained high elderly could sell high.	10/11/2022 5:27 PM
12	I'd like to see ADU's	10/11/2022 5:17 PM
13	All the above, but not government subsidiary housing for people who do not work and are not of age to retire. Age related housing should also include disabled veterans as well.	10/11/2022 5:04 PM
14	easier to get permit to build in-law apartment	10/11/2022 4:49 PM
15	Senior housing discounted for Lakeville residents	10/11/2022 4:43 PM
16	No more homes or trucking depots	10/11/2022 4:40 PM

Q6 Do you feel there are enough family-appropriate housing options in town?

Answered: 145 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	68.28%	99
No	17.93%	26
I'm not sure	13.79%	20
TOTAL		145

Lakeville Housing Production Plan Survey

Q7 Do you think there's anything missing from Lakeville's housing supply?

Answered: 99 Skipped: 51

#	RESPONSES	DATE
1	smaller size homes	11/2/2022 10:17 PM
2	40B should be restricted to a specified area and not allowed just because a contractor purchased the lot next door. 40B construction design doesn't fit in average or above average income neighborhoods. Such construction reduces the marketable value of the existing homes punishing the existing owners at time of sale.	10/31/2022 8:25 AM
3	No	10/31/2022 8:15 AM
4	Yes, more rental units for people who are working but need affordable rents.	10/29/2022 11:20 AM
5	No, the town is built out now, you can't keep building, reduce lot size and not have town water or sewerage, you will have well water problems, moratorium on building homes.	10/28/2022 6:18 PM
6	Downsizing (affordable)	10/26/2022 7:16 PM
7	More fun for kids: playgrounds, thematic places	10/24/2022 11:02 PM
8	Starter homes or downsizing homes.	10/23/2022 3:43 PM
9	It seems that we have a large supply of homes that have a good price point but only because of their age/condition.	10/23/2022 1:07 PM
10	Expensive homes.	10/20/2022 6:52 PM
11	We are missing housing on two ends of the spectrum. Affordable starter housing for young people and opportunities to downsize for the elderly. Also, zoning is restricting multi-generational housing (granny pods, in-law apartments, multi-family homes)	10/19/2022 10:27 AM
12	No	10/17/2022 9:21 PM
13	We need assisted living housing!	10/17/2022 2:50 PM
14	No	10/17/2022 7:59 AM
15	Sorry, I'm unsure of what the housing supply is in Lakeville.	10/17/2022 7:40 AM
16	Too many people from the city coming in and trying to change it to what they came from. It should stay the way it was to include land to farm. Warehouses don't belong here either. That's why there is an industrial park with empty warehouse they can reuse.	10/16/2022 8:04 AM
17	No	10/15/2022 4:33 PM
18	MID SIZE	10/15/2022 11:12 AM
19	Affordable options for young and old	10/14/2022 3:07 PM
20	I don't know what Lakeville's housing supply looks like now	10/14/2022 10:50 AM
21	Nice Apartments where young people to rent and still be able to jumpOn the train to Boston. Very expensive living up there.	10/14/2022 8:08 AM
22	A strategic growth plan for the town	10/14/2022 8:04 AM
23	No	10/13/2022 9:03 PM
24	Houses around 1500 sq ft in good neighborhoods	10/13/2022 8:03 PM
25	No	10/13/2022 6:06 PM
26	No	10/13/2022 5:58 PM
27	No	10/13/2022 5:52 PM

Lakeville Housing Production Plan Survey

28	As with other towns everywhere first home buyers entering the housing market	10/13/2022 5:49 PM
29	55+ housing	10/13/2022 5:16 PM
30	As stated in the opening uestion	10/13/2022 4:35 PM
31	No	10/13/2022 4:30 PM
32	To many low income houses. My child has 1 bus stop now that has over 20 kids. Over near the T Station. Lakeville schools use to be great, now we are worst than Middleboro and getting close to Taunton and New bedford	10/13/2022 3:17 PM
33	No more homes	10/13/2022 2:35 PM
34	No.	10/13/2022 2:33 PM
35	Assisted living/nursing home facilities	10/13/2022 2:16 PM
36	Need more 40B housing and aging-in-place facilities.	10/13/2022 2:05 PM
37	No	10/13/2022 1:46 PM
38	homes appropriate for downsizing located through out the town not just in specific areas	10/13/2022 1:46 PM
39	Yes adequate school size to support the growing number of families in town.	10/13/2022 9:54 AM
40	No	10/13/2022 9:37 AM
41	Affordable senior homes.	10/13/2022 9:08 AM
42	Stop building "affordable" housing, they are not affordable, they are sitting empty.	10/12/2022 11:29 PM
43	No	10/12/2022 8:09 PM
44	no	10/12/2022 6:36 PM
45	Assisted living	10/12/2022 12:24 PM
46	If anything, probably more senior housing.	10/12/2022 12:21 PM
47	I appreciate the open space, but not much available at affordable prices.	10/12/2022 11:40 AM
48	No.	10/12/2022 11:24 AM
49	No	10/12/2022 11:04 AM
50	no	10/12/2022 10:02 AM
51	No	10/12/2022 9:37 AM
52	starter homes	10/12/2022 9:11 AM
53	No	10/12/2022 8:28 AM
54	Affordable smaller homes, other than cottages on the lake, not part of an association.	10/12/2022 8:14 AM
55	Seniors and affordable.	10/12/2022 8:06 AM
56	No.	10/12/2022 7:33 AM
57	I think there is a lot of development. The town is changing. The traffic is the reality	10/12/2022 6:57 AM
58	No	10/12/2022 6:36 AM
59	rental apartments	10/12/2022 6:20 AM
60	Needs to be a broader range of housing options.	10/11/2022 10:42 PM
61	No	10/11/2022 9:50 PM
62	Two family homes; ADUs	10/11/2022 9:50 PM
63	Smaller, more affordable homes for one or two people.	10/11/2022 9:13 PM
64	No	10/11/2022 9:12 PM

Lakeville Housing Production Plan Survey

65	Help out our military looking for affordable housing	10/11/2022 8:57 PM
66	A new fire department	10/11/2022 8:34 PM
67	Assisted living	10/11/2022 8:32 PM
68	Senior housing	10/11/2022 8:23 PM
69	Houses are expensive due to zoning and very large lots, and restrictions and anti-development mentality this and other towns tend to have, making complicated zoning and only single family homes that are usually very large that makes housing very expensive. My kids can't afford to live on their own or buy anywhere in Lakeville for houses are unaffordable to young adults even with a good full-time job.	10/11/2022 8:19 PM
70	Over 55. Vet homes. Mid income family homes	10/11/2022 8:01 PM
71	No	10/11/2022 7:50 PM
72	Adequate resources to provide police and fire protection.	10/11/2022 7:39 PM
73	Assisted living/senior housing options.	10/11/2022 7:32 PM
74	Small apartments (ex. 1BR) for people just starting out or people downsizing	10/11/2022 7:14 PM
75	No. We are maxed out.	10/11/2022 7:07 PM
76	No	10/11/2022 6:49 PM
77	No stop all building	10/11/2022 6:37 PM
78	variety	10/11/2022 6:30 PM
79	low stock; need more moderately priced housing. most houses on the market are well over \$400,000 and rentals are high	10/11/2022 6:28 PM
80	No	10/11/2022 5:56 PM
81	Smaller, one-family houses, suitable for older, 55+ residents who wish to stay in Lakeville but want to downsize.	10/11/2022 5:44 PM
82	No	10/11/2022 5:36 PM
83	No	10/11/2022 5:34 PM
84	55 plus	10/11/2022 5:32 PM
85	No	10/11/2022 5:28 PM
86	I think there are too many crowd developments build by companies that are ignoring the limits of an environment of a town like Lakeville. A town that relies on well water. A town like lakeville that cannot collect enough taxes on crowd developements that put wear and tear On roads, schools, fire department and police department etc... Builders that drop multi housing units like it's nothing. With no concern on the effects of the enviornment. Even to the point that the taxpayer have to pay for a road that runs along side their grossly over sized developments. Shameful.	10/11/2022 5:27 PM
87	Very little used housing is turning over and when it does developers snatch it up if there's suitable land for building.	10/11/2022 5:22 PM
88	House with access to lakes.	10/11/2022 5:19 PM
89	No	10/11/2022 5:17 PM
90	Single level homes for downsizing retirees. Not mobile or manufactured homes. Not lot rent or community HOA fees. But space/privacy, with 2-3 car garages, extra rooms, and all the comforts of their 2 story home but luxury and space on ONE LEVEL that is attractive with character outside as well. Just because people want or need one level doesn't mean they don't want all the space and bells/whistles of a McMansion like 3-4 bedrooms, 2-3 baths, home office, entertainment rooms, etc.	10/11/2022 5:17 PM
91	More residential sfr one level living for downsizers and elderly	10/11/2022 5:15 PM
92	No	10/11/2022 5:09 PM

Lakeville Housing Production Plan Survey

93	Other than affordable living for our elderly seniors, retired persons and veterans, there should be no additional housing added. We can't afford it as a town.	10/11/2022 5:04 PM
94	smaller apartments for seniors	10/11/2022 5:02 PM
95	Affordable senior housing.	10/11/2022 4:56 PM
96	Yes not enough supply	10/11/2022 4:50 PM
97	just what we are talking about - homes that younger workers, families can afford and places for retirees so they can downsize and not move away	10/11/2022 4:49 PM
98	More senior housing	10/11/2022 4:43 PM
99	Stop development	10/11/2022 4:40 PM

Lakeville Housing Production Plan Survey

Q8 How much do you think a "starter home" should cost in Lakeville?
Please use a whole number.

Answered: 121 Skipped: 29

#	RESPONSES	DATE
1	\$275,000	11/6/2022 11:01 AM
2	275,000	11/5/2022 12:49 PM
3	250,000	11/2/2022 10:17 PM
4	\$350,000.	10/31/2022 8:25 AM
5	400,000	10/31/2022 8:15 AM
6	\$230,000	10/29/2022 11:20 AM
7	Right now housing prices are out of control, 2 bed 2 bath 225,000	10/28/2022 6:18 PM
8	#300,000	10/26/2022 7:16 PM
9	300,000	10/24/2022 11:02 PM
10	Not really sure perhaps 350,000.	10/23/2022 3:43 PM
11	\$250,000	10/23/2022 1:07 PM
12	800,000	10/20/2022 6:52 PM
13	300,000	10/19/2022 10:27 AM
14	Lakeville isn't a community for starter homes.	10/17/2022 9:21 PM
15	\$300,000	10/17/2022 2:50 PM
16	450000	10/17/2022 7:59 AM
17	Market rate	10/17/2022 7:40 AM
18	320,000	10/16/2022 8:04 AM
19	300,000	10/15/2022 4:33 PM
20	300000	10/15/2022 11:12 AM
21	300000	10/14/2022 4:09 PM
22	250000	10/14/2022 3:07 PM
23	250,000 or less	10/14/2022 10:50 AM
24	\$350,000	10/14/2022 8:08 AM
25	350,000	10/14/2022 8:04 AM
26	500,000	10/13/2022 9:03 PM
27	under 400K	10/13/2022 8:03 PM
28	\$260,000	10/13/2022 7:33 PM
29	425,000	10/13/2022 6:06 PM
30	350,000	10/13/2022 5:58 PM
31	\$250,000	10/13/2022 5:52 PM

Lakeville Housing Production Plan Survey

32	149,000	10/13/2022 5:49 PM
33	250,000	10/13/2022 5:16 PM
34	600000	10/13/2022 4:51 PM
35	325 -- 350	10/13/2022 4:35 PM
36	250,000	10/13/2022 3:29 PM
37	350k	10/13/2022 3:17 PM
38	No more homes	10/13/2022 2:35 PM
39	\$500,000	10/13/2022 2:33 PM
40	\$450k	10/13/2022 2:28 PM
41	\$350,000	10/13/2022 2:16 PM
42	\$350,000	10/13/2022 2:05 PM
43	500,000	10/13/2022 1:46 PM
44	400,000	10/13/2022 1:46 PM
45	\$200,000	10/13/2022 1:39 PM
46	300000	10/13/2022 1:01 PM
47	\$450,000	10/13/2022 9:54 AM
48	250,000	10/13/2022 9:08 AM
49	350000	10/13/2022 8:53 AM
50	300,000	10/13/2022 8:11 AM
51	A true starter home should cost no more than \$300,000.00.	10/12/2022 11:29 PM
52	\$ 300,00-	10/12/2022 8:37 PM
53	460,000	10/12/2022 8:09 PM
54	350,000	10/12/2022 6:36 PM
55	300000	10/12/2022 12:36 PM
56	350,000	10/12/2022 12:21 PM
57	\$250,000	10/12/2022 11:40 AM
58	300,000	10/12/2022 11:24 AM
59	\$400,000	10/12/2022 11:04 AM
60	400,000	10/12/2022 10:02 AM
61	\$300,000	10/12/2022 9:37 AM
62	\$400,000	10/12/2022 9:29 AM
63	350000	10/12/2022 9:11 AM
64	400,000	10/12/2022 8:28 AM
65	400,000	10/12/2022 8:14 AM
66	225,000	10/12/2022 8:06 AM
67	It is a free market. The buyer decides.	10/12/2022 7:33 AM
68	\$325,000	10/12/2022 6:57 AM
69	\$300k	10/12/2022 6:36 AM

Lakeville Housing Production Plan Survey

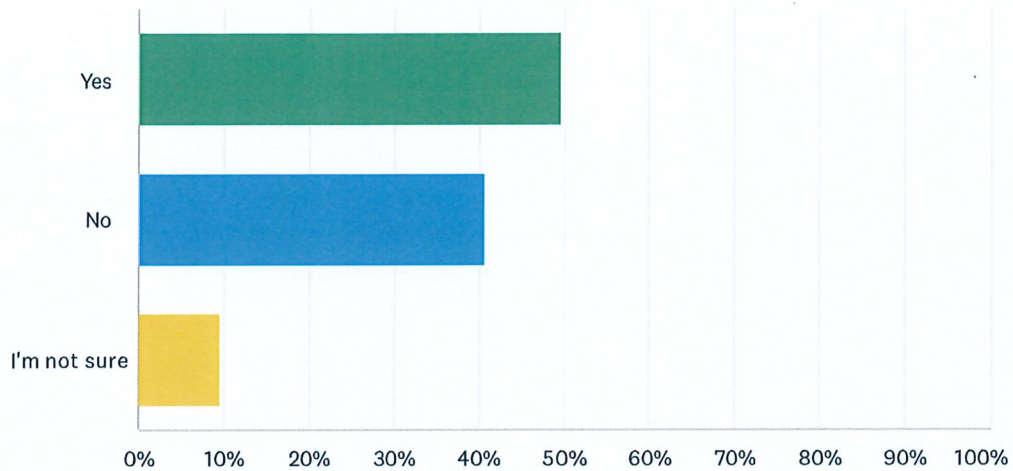
70	300,500	10/12/2022 6:20 AM
71	\$250,000	10/11/2022 10:42 PM
72	\$300,000	10/11/2022 10:25 PM
73	\$300,000.	10/11/2022 9:50 PM
74	250,000.00	10/11/2022 9:50 PM
75	\$350,000	10/11/2022 9:48 PM
76	300000	10/11/2022 9:13 PM
77	\$350,000	10/11/2022 9:12 PM
78	225,000	10/11/2022 8:57 PM
79	400,000	10/11/2022 8:34 PM
80	200,000 to 275,000	10/11/2022 8:32 PM
81	300,000	10/11/2022 8:23 PM
82	\$200,000 to \$300,000	10/11/2022 8:19 PM
83	225000	10/11/2022 8:01 PM
84	150000	10/11/2022 7:50 PM
85	\$400,000	10/11/2022 7:40 PM
86	What ever the market permits	10/11/2022 7:39 PM
87	\$180000	10/11/2022 7:32 PM
88	250k	10/11/2022 7:14 PM
89	\$350,000	10/11/2022 7:09 PM
90	Whatever the market price is.	10/11/2022 7:07 PM
91	\$325k	10/11/2022 6:49 PM
92	\$300,000	10/11/2022 6:38 PM
93	If you cannot afford what it is worth. Go elsewhere	10/11/2022 6:37 PM
94	350,000	10/11/2022 6:30 PM
95	\$300,000	10/11/2022 6:28 PM
96	500,000	10/11/2022 6:11 PM
97	300,000.	10/11/2022 5:56 PM
98	\$400,000.00	10/11/2022 5:54 PM
99	\$250,000-\$300,000	10/11/2022 5:44 PM
100	\$225,000	10/11/2022 5:38 PM
101	350,000	10/11/2022 5:36 PM
102	Whatever it can sell for. !!!	10/11/2022 5:34 PM
103	10.00	10/11/2022 5:32 PM
104	350,000. And it depends on economy	10/11/2022 5:28 PM
105	It should cost what the market bears. There is no "should cost" to this. Why not ask towns like Weston or Lexington those question. Or why not ask the people of Martha's Vineyard that question. House should cost what the market bears and we should be working to keep property values as high as they will allow.	10/11/2022 5:27 PM
106	400000	10/11/2022 5:22 PM

Lakeville Housing Production Plan Survey

107	400K	10/11/2022 5:19 PM
108	400000	10/11/2022 5:17 PM
109	325000	10/11/2022 5:17 PM
110	400000	10/11/2022 5:15 PM
111	\$400,000	10/11/2022 5:14 PM
112	With today's prices, \$400.	10/11/2022 5:09 PM
113	\$280,000	10/11/2022 5:04 PM
114	350000	10/11/2022 5:02 PM
115	\$250,000.	10/11/2022 4:56 PM
116	200000.00	10/11/2022 4:55 PM
117	350,000	10/11/2022 4:50 PM
118	150,000 to 200,000	10/11/2022 4:49 PM
119	350,000	10/11/2022 4:48 PM
120	\$350,000.	10/11/2022 4:43 PM
121	300,000.00	10/11/2022 4:42 PM

Q9 Are you concerned that you or someone you know will not be able to afford to live in Lakeville, now or in the future?

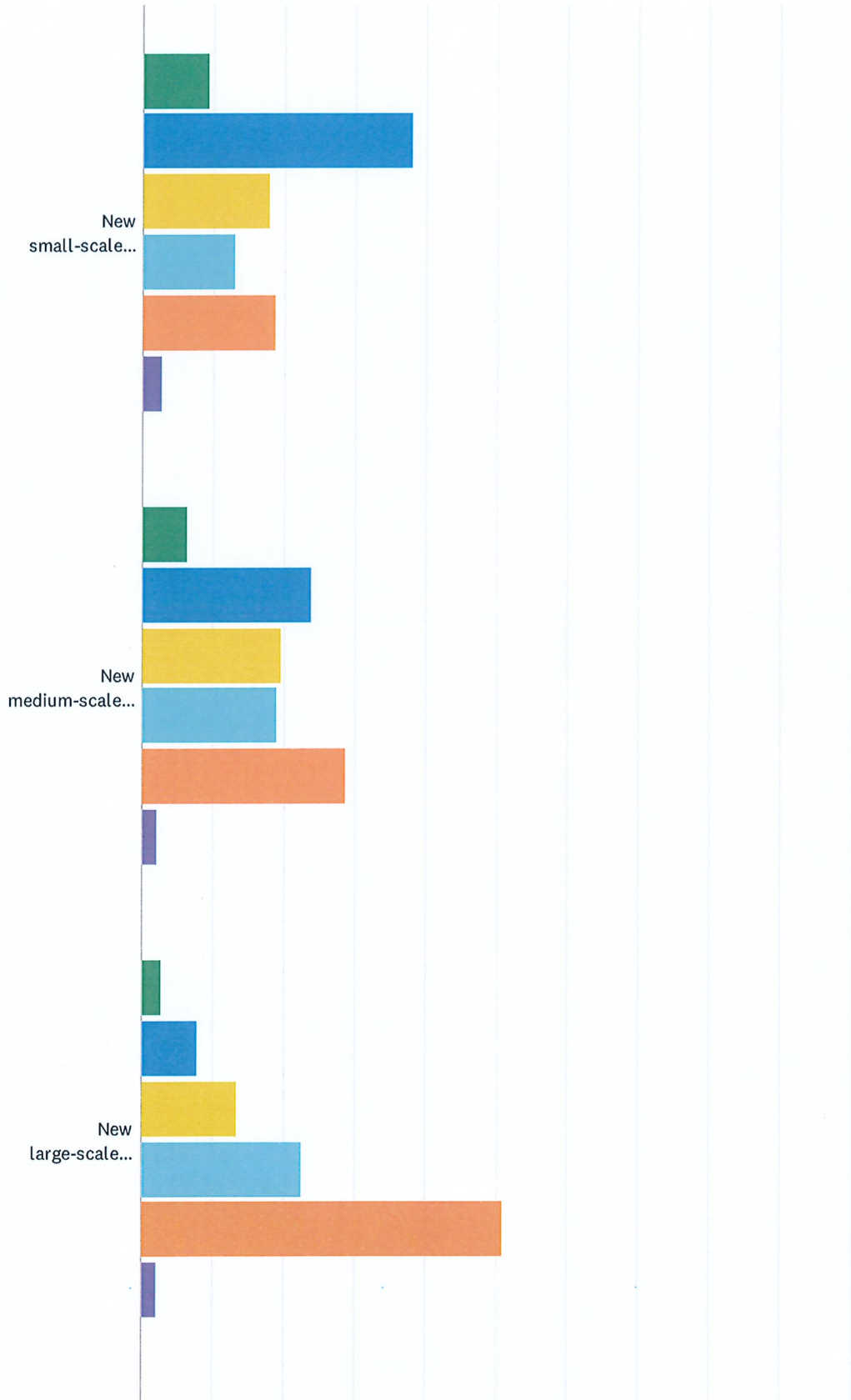
Answered: 145 Skipped: 5



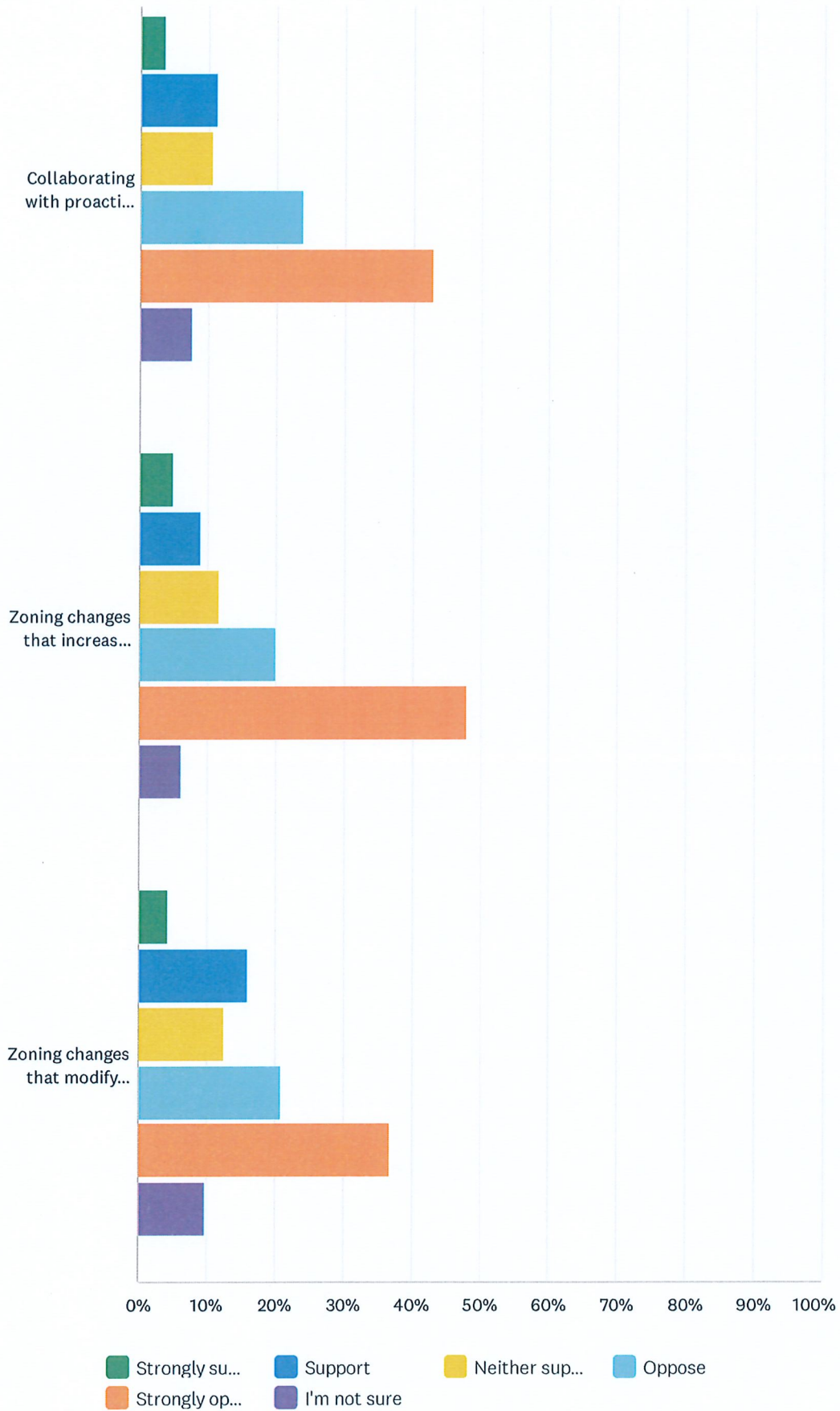
ANSWER CHOICES	RESPONSES	
Yes	49.66%	72
No	40.69%	59
I'm not sure	9.66%	14
TOTAL		145

Q10 What housing-related interventions would you support?

Answered: 145 Skipped: 5



Lakeville Housing Production Plan Survey

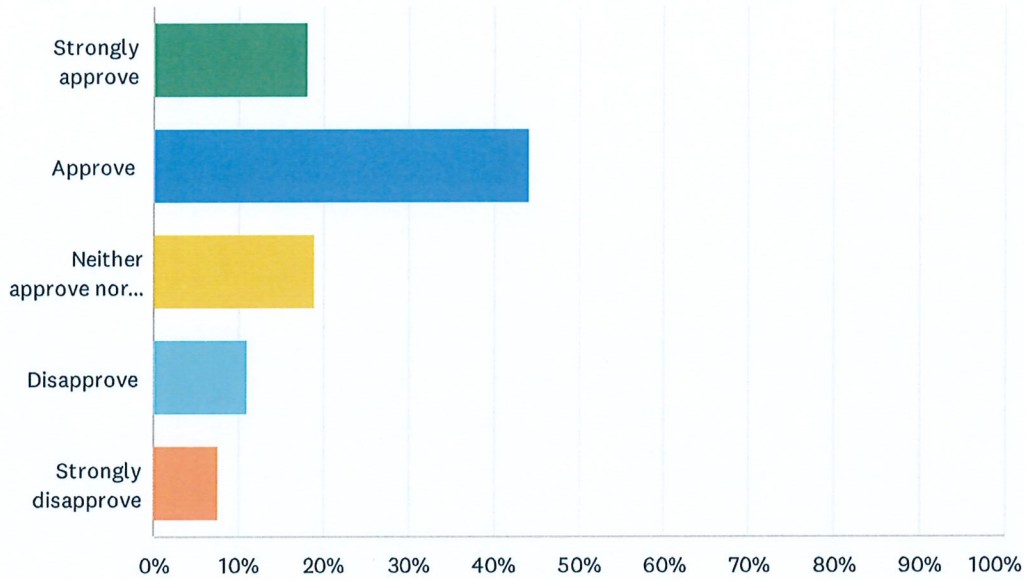


Lakeville Housing Production Plan Survey

	STRONGLY SUPPORT	SUPPORT	NEITHER SUPPORT NOR OPPOSE	OPPOSE	STRONGLY OPPOSE	I'M NOT SURE	TOTAL	WEIGHTED AVERAGE
New small-scale housing development (1-4 units).	9.35% 13	38.13% 53	17.99% 25	12.95% 18	18.71% 26	2.88% 4	139	0.07
New medium-scale housing development (5-9 units).	6.34% 9	23.94% 34	19.72% 28	19.01% 27	28.87% 41	2.11% 3	142	-0.41
New large-scale housing development (10+ units).	2.84% 4	7.80% 11	13.48% 19	22.70% 32	51.06% 72	2.13% 3	141	-1.14
Collaborating with proactive 40B developers on town-owned land.	3.52% 5	11.27% 16	10.56% 15	23.94% 34	42.96% 61	7.75% 11	142	-0.99
Zoning changes that increase density in specific areas.	4.86% 7	9.03% 13	11.81% 17	20.14% 29	47.92% 69	6.25% 9	144	-1.04
Zoning changes that modify existing regulations (lessening restrictions on detached Accessory Dwelling Units, creating design guidelines for larger developments).	4.17% 6	15.97% 23	12.50% 18	20.83% 30	36.81% 53	9.72% 14	144	-0.78

Q11 Do you think these "Small houses" fit in Lakeville?

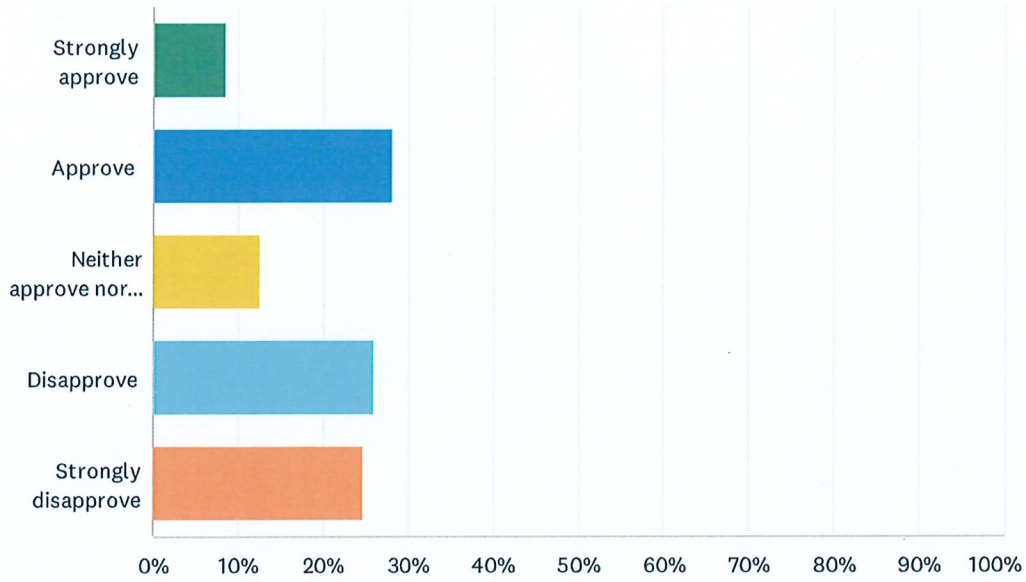
Answered: 143 Skipped: 7



ANSWER CHOICES	RESPONSES	
Strongly approve	18.18%	26
Approve	44.06%	63
Neither approve nor disapprove	18.88%	27
Disapprove	11.19%	16
Strongly disapprove	7.69%	11
TOTAL		143

Q12 Do you think a "Cottage Cluster" would fit in Lakeville?

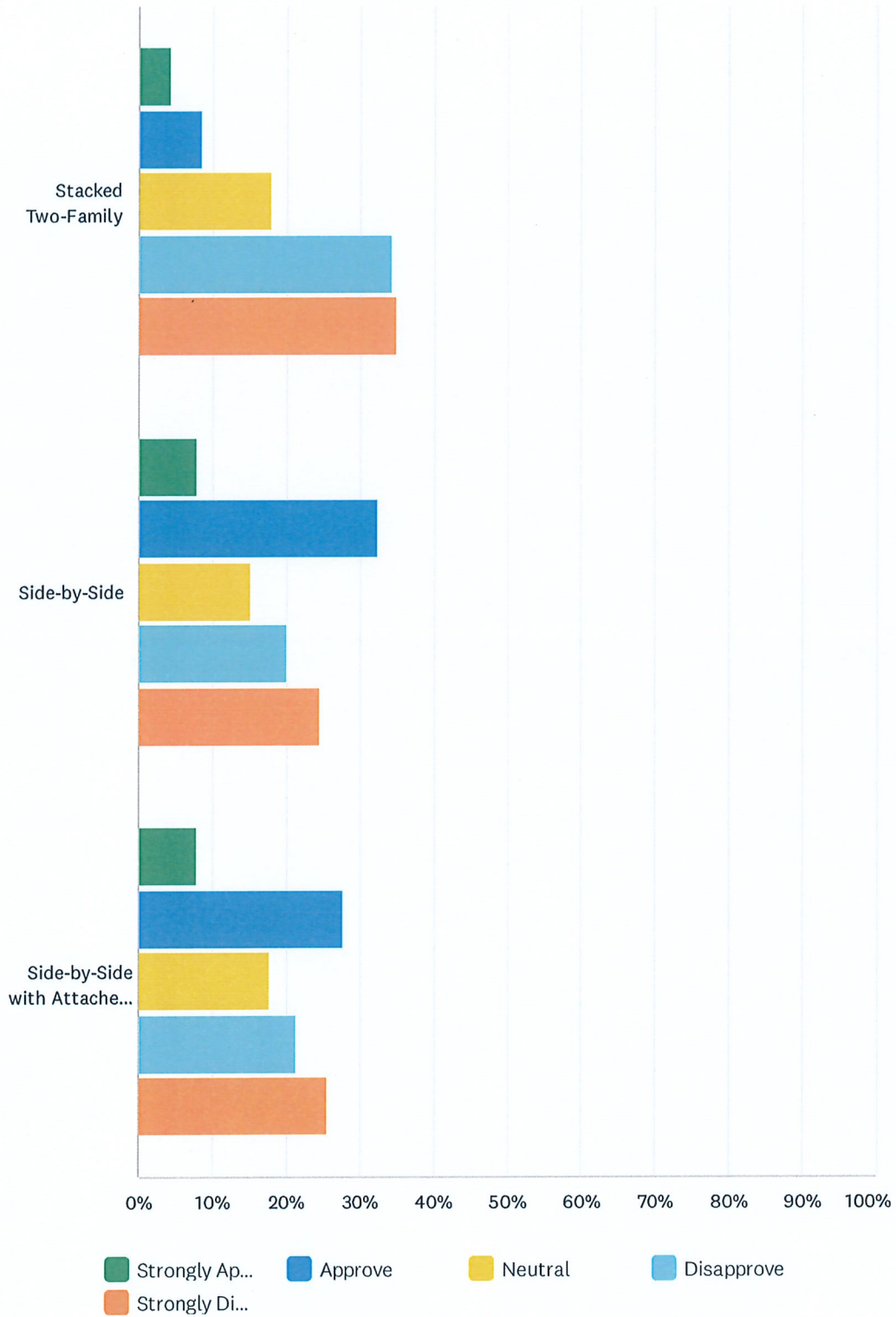
Answered: 142 Skipped: 8



ANSWER CHOICES	RESPONSES	
Strongly approve	8.45%	12
Approve	28.17%	40
Neither approve nor disapprove	12.68%	18
Disapprove	26.06%	37
Strongly disapprove	24.65%	35
TOTAL		142

Q13 Which of these "Duplex" types would fit in Lakeville?

Answered: 145 Skipped: 5



Lakeville Housing Production Plan Survey

	STRONGLY APPROVE	APPROVE	NEUTRAL	DISAPPROVE	STRONGLY DISAPPROVE	TOTAL	WEIGHTED AVERAGE
Stacked Two-Family	4.29% 6	8.57% 12	17.86% 25	34.29% 48	35.00% 49	140	2.13
Side-by-Side	7.91% 11	32.37% 45	15.11% 21	20.14% 28	24.46% 34	139	2.79
Side-by-Side with Attached Garage	7.80% 11	27.66% 39	17.73% 25	21.28% 30	25.53% 36	141	2.71

Q14 Which of these "small apartment" types would fit in Lakeville?

Answered: 143 Skipped: 7



Lakeville Housing Production Plan Survey

	STRONGLY APPROVE	APPROVE	NEUTRAL	DISAPPROVE	STRONGLY DISAPPROVE	TOTAL	WEIGHTED AVERAGE
Townhomes with Garages	6.29% 9	23.08% 33	13.29% 19	27.27% 39	30.07% 43	143	2.48
Courtyard Townhomes (rear parking)	4.96% 7	18.44% 26	12.77% 18	31.91% 45	31.91% 45	141	2.33
2-3 story Multiplex (rear parking)	3.57% 5	5.00% 7	9.29% 13	37.14% 52	45.00% 63	140	1.85

Q15 Do you have any other thoughts or ideas about how we can create more different types housing? Or where we should allow it in Lakeville?

Answered: 65 Skipped: 85

#	RESPONSES	DATE
1	A great location would be the old Lakeville Hospital site. Much, MUCH better than a warehouse!	10/31/2022 8:31 AM
2	No	10/29/2022 11:24 AM
3	Yea, baker lane, rush pond road, settlement, should all have subsidized housing, in their neighborhood, spread it around, not just near a m.b.t.a. station.	10/28/2022 6:23 PM
4	No	10/26/2022 7:18 PM
5	No additional thoughts at this time.	10/23/2022 1:08 PM
6	We need expensive homes. Dedham and Needham do a nice job.	10/20/2022 6:53 PM
7	It isn't needed. you want to live in a townhouse or apartment building, go somewhere else.	10/17/2022 9:22 PM
8	We should leave the town alone. If others can't afford to live here then they should be looking at options/towns their budget allows.	10/17/2022 8:02 AM
9	55 years and older side by side makes sense to me.	10/17/2022 7:50 AM
10	No more building. Certain people that say on the board should not be buying up all the large parcels and change Lakeville.	10/16/2022 8:06 AM
11	I would rather see housing and open space (parks) instead of warehouses.	10/15/2022 6:14 AM
12	Why don't you count the existing houses that would qualify as "affordable" ? Then you would not have to approve every bad idea that comes along until we meet the criteria.	10/14/2022 7:06 PM
13	Preserve open space. Honor existing lot size and setback requirements.	10/14/2022 4:10 PM
14	These ideas are good. Need to accommodate older folks who love it here but nowhere to downsize that is a reasonable cost. Nice to have more neighborly areas. The residents at The cottages at LeBaron love their spot, neighbors are nearby, houses are one level etc. They are expensive though. We also want to maintain the vibe of Lakeville. It's not a city it's a small town with access to Boston via train. Some of those smaller apartment sized buildings might be nice by the train too. The cottage clusters are nice but 1000 sq ft a little small even for downsizers who have bigger homes in Lakeville. 1200-1300 sq ft more attractive. With a few options for 1500-1600 sq ft. Just thinking personally what I would want.	10/14/2022 8:22 AM
15	Disapprove	10/13/2022 9:04 PM
16	Reasonably sized homes on 1/2 acre lots	10/13/2022 8:07 PM
17	I want to keep the rural flavor of Lakeville the same. If I wanted to live in crowded neighborhoods on postage stamp size lots I could have saved a lot of money and bought in Middleboro or Taunton	10/13/2022 6:10 PM
18	When i decided to live in Lakeville many years, one of the reason i choose Lakeville was because of the larger lot sizes and no multiple dwelling homes. This keeps the population down as well as services needed for the town and schools. Slowly over the years the zoning has been changed against my wishes. I believe it is illegal for the state and federal governments to mandate towns provide these types of multiple home.	10/13/2022 6:00 PM
19	Explore housing with common gardening plots for residents and green walking spaces	10/13/2022 5:58 PM
20	Unfortunately I Have no suggestions but would like to say that I think it is important to maintain the feel of the town as this was a big draw to my family moving to this town. I would not like to see housing that is "cityish" especially 2 story duplexes like in Lawrence or Lowell.	10/13/2022 5:23 PM

Lakeville Housing Production Plan Survey

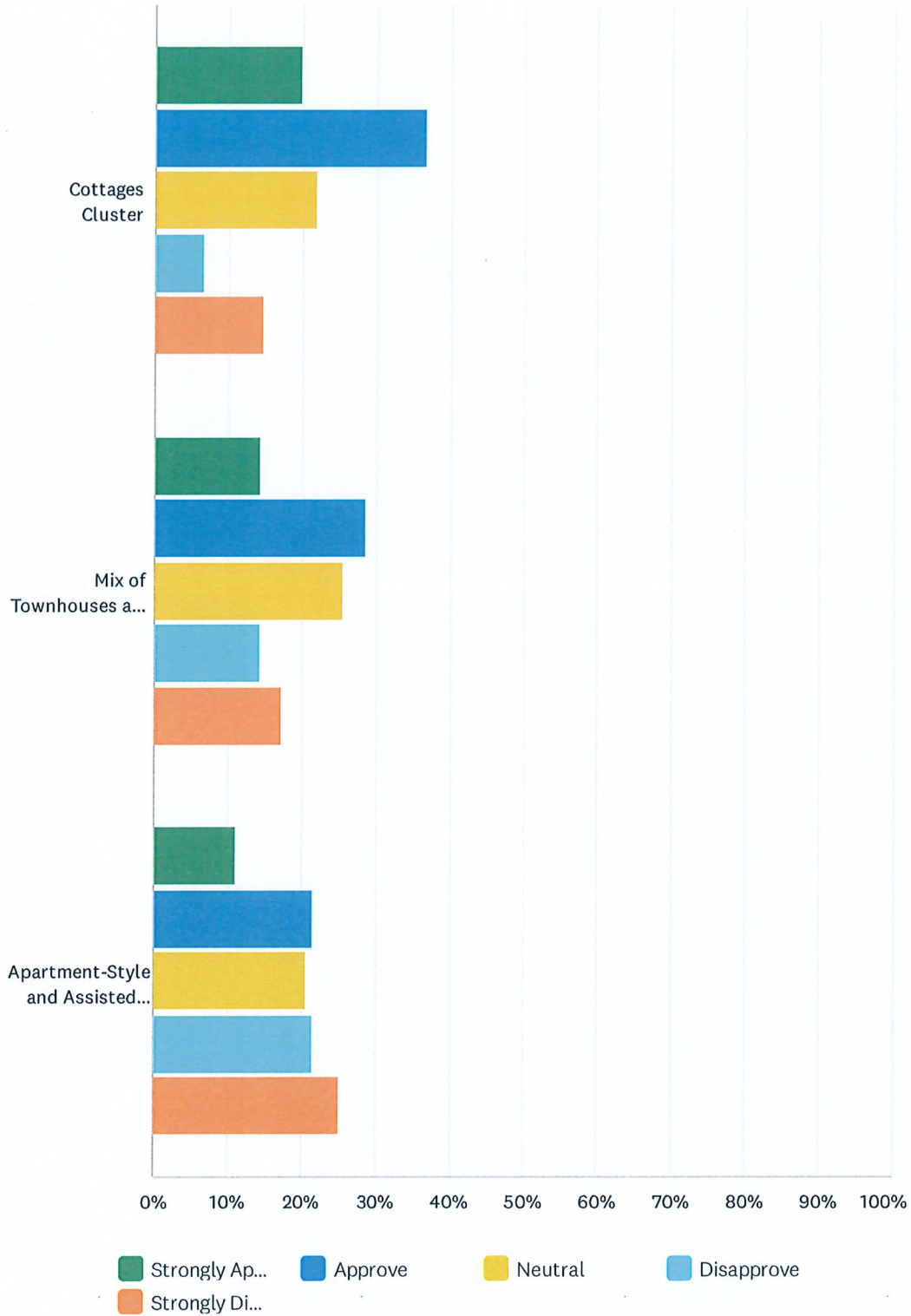
21	Hope the suggested or options all have 2 baths or least a half bath and space for laundry We are now in the 21 century	10/13/2022 4:55 PM
22	Anything being built in Lakeville should be in keeping with the beauty and natural resources of our town. Lakeville should be protected in the same manner of more affluent towns. There is no reason why we can't grow our town without ruining what has made us all want to live here. We should protect our open spaces and all the wildlife and natural resources that go along with that; we should be more like Hingham and Cohasset and LESS like Route 44 in Raynham. We should have been thinking of these protections long ago; no more blinking colored signs, no ruining of open spaces for the profit of some developer who cares nothing for our town. And the Planning Board should be held in check and accountable to the citizens of our town.	10/13/2022 4:35 PM
23	Why add more housing? Why grow the town? We cant maintain what we have now. Why add more?	10/13/2022 3:19 PM
24	Stop destroying Lakeville	10/13/2022 2:36 PM
25	No more building! The schools are too crowded - Esp. AES. We don't have enough teachers or space to support more families	10/13/2022 1:48 PM
26	No more housing unless it's age-restricted	10/13/2022 1:40 PM
27	Don't	10/13/2022 1:01 PM
28	I think the housing you "allow" should also take into consideration schools and capacity as well as increased police, fire and EMT needs as well as traffic. With the T stop, traffic is already chaotic between 3:00-7:00 every workday afternoon.	10/13/2022 12:56 PM
29	You need to start with school resources that would service an increase in he population FIRST.	10/13/2022 9:56 AM
30	We have enough housing	10/13/2022 9:38 AM
31	We're a small town. please don't turn us into New Bedford. I grew up there in a dense population. It's not healthy or safe. Don't conform to the agenda. Don't bring city squalor to our lovely town.	10/13/2022 6:50 AM
32	Lakeville is a natural watershed town. If you put apartment complexes and duplexes you will eventually pollute the watershed. Why do I think this? I know people are stupid and they will dump their oil and demand to have the roads salted which will destroy the watershed, you know your drinking water. Apartments and duplexes are designed for city living not country living.	10/12/2022 11:34 PM
33	Do not approve of using open land or conservation land These can never be replaced once gone	10/12/2022 12:39 PM
34	This is a tough one as the need for housing is there but, we must be careful not to overdevelop the town and lose the charm and feel of country that brought us all to lakeville in the first place.	10/12/2022 12:30 PM
35	Please spread housing beyond the glut at the old train station. North Lakeville is taking on all the traffic and sound pollution. My answers would change to disapprove for everything if it isn't spread around.	10/12/2022 11:44 AM
36	More Affordable One level living for low income, older and/or Disabled who can't do stairs please!	10/12/2022 11:32 AM
37	This town needs to slow down on building residential homes.	10/12/2022 11:25 AM
38	It should be allowed near the t station and old hospital sites.	10/12/2022 11:05 AM
39	No	10/12/2022 9:40 AM
40	Build smaller more affordable single-family homes at the state hospital property for starter homes or people looking to downsize.	10/12/2022 8:20 AM
41	Let private builders decide.	10/12/2022 7:35 AM
42	There should be a min required lot size of at least 1.5 acres for any dwelling in the town.	10/12/2022 6:40 AM
43	I would prefer that we leave Lakeville now it is. I love it just like it is and don't really want to see any major changes. The multi-family homes are not something I would want to see at all.	10/11/2022 10:30 PM

Lakeville Housing Production Plan Survey

44	Small side by side for military vets.	10/11/2022 8:59 PM
45	Cluster zoning areas with open spaces to go with it. May need better water and sewer systems to make this work. In selected development areas only.	10/11/2022 8:25 PM
46	I have plenty of thoughts but you wouldn't like it the town planner wants Lakeville to be Foxboro he should have stayed there	10/11/2022 7:54 PM
47	Housing is a net burden. Town is not willing to provide services needed to support existing housing, let alone new housing.	10/11/2022 7:42 PM
48	55+ or assisted living puts less stress on our resources.	10/11/2022 7:34 PM
49	Development should be site appropriate. Higher density units closer to services/ stores/ roads/ mass transit.	10/11/2022 7:18 PM
50	Depends on the location as to where these houses will be located	10/11/2022 6:39 PM
51	We have enough housing. If they cannot afford what is here, they can moved on. Stop building	10/11/2022 6:38 PM
52	Go live in New Bedford where these type of houses are abundant. The constant building around Lakeville is heartbreaking.	10/11/2022 5:45 PM
53	Single family Minimum 2 Acre Lot	10/11/2022 5:41 PM
54	We should keep Lakeville how it is rural	10/11/2022 5:38 PM
55	Lakeville is a very small town there are only 2 main roads that can not handle a much larger population. In laws and small homes on current lots should be made affordable homes and added to bilaws so families can support each other and stay close. Elder parents newly weds etc. No large out of character developments should be built as it interferes in the overall enjoyment, look and feel for why people purchased here financials etc for the residents. This town should work to tell the STATE NO to the plans they have for this community and stop taking carrots to change the character here. 1.5 million illegals caused a housing crisis. That's no our problem. More people = more and higher taxes including the need for more municipal costs. NO thanks!!	10/11/2022 5:35 PM
56	Why do we need to build more housing? in a town that relies on well water and septic! Just recently a builder wanted to rent his houses (that were meant to be sold under 40b) because they were not selling. NO NEED FOR MORE HOUSING. I worry about my well water all the time. In some parts of town they are staring to see problems with their water. STOP the building before it's too late for the citizens. NO MORE CLUSTER HOUSING PLEASE. Its only filling the pockets of a handful of builders at the cost of the environment. Shameful.	10/11/2022 5:34 PM
57	Closer to MBTA and highway for ease of commuting.	10/11/2022 5:34 PM
58	Stop building clutter 40bs. Small lot subdivisions unacceptable..... keep the country charm.	10/11/2022 5:23 PM
59	New 40r district near rotary for starter homes 2 bed 1 bath and also efficiency apartments	10/11/2022 5:19 PM
60	no	10/11/2022 5:04 PM
61	Not in or near existing residential areas, u less the housing fits with the area.	10/11/2022 4:59 PM
62	No more development	10/11/2022 4:56 PM
63	instead of approving strip mall development, approve this. take some of the vacant business zoned property and think of how to use it for housing possibly. don't develop on protected land	10/11/2022 4:51 PM
64	Stop stripping land development to develop! Please leave as much woodlands as possible	10/11/2022 4:46 PM
65	Stop building. You are destroying Lakeville Character	10/11/2022 4:41 PM

Q16 Which of these "Adult Retirement Community" types would fit in Lakeville?

Answered: 137 Skipped: 13

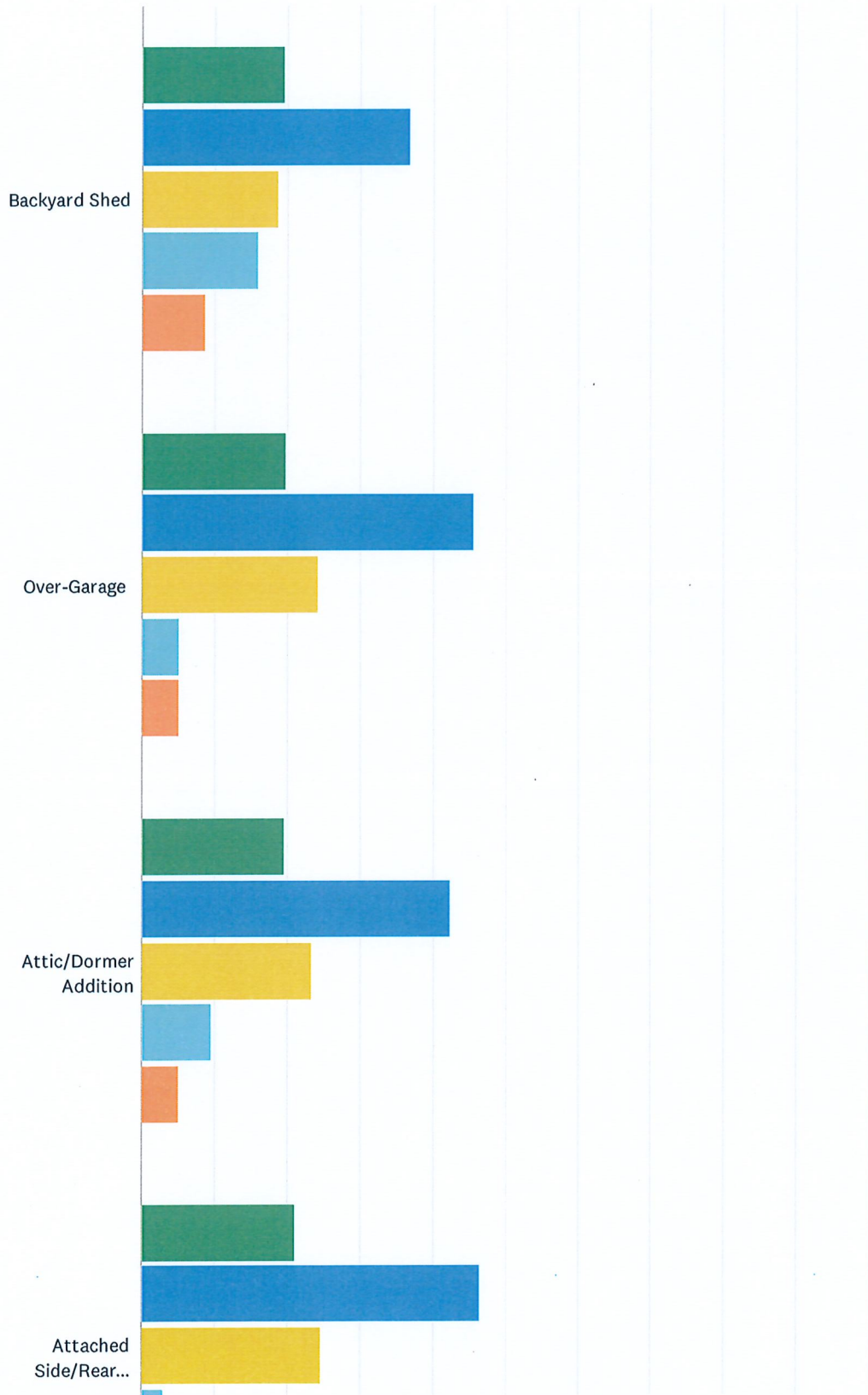


Lakeville Housing Production Plan Survey

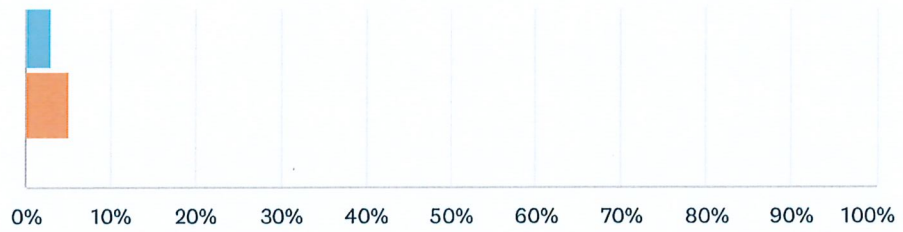
	STRONGLY APPROVE	APPROVE	NEUTRAL	DISAPPROVE	STRONGLY DISAPPROVE	TOTAL	WEIGHTED AVERAGE
Cottages Cluster	19.85% 27	36.76% 50	22.06% 30	6.62% 9	14.71% 20	136	3.40
Mix of Townhouses and Detached homes	14.29% 19	28.57% 38	25.56% 34	14.29% 19	17.29% 23	133	3.08
Apartment-Style and Assisted Living	11.11% 15	21.48% 29	20.74% 28	21.48% 29	25.19% 34	135	2.72

Q17 Which of these "Accessory Dwelling Unit (ADU)" types would fit in Lakeville?

Answered: 140 Skipped: 10



Lakeville Housing Production Plan Survey



■ Strongly Ap...
 ■ Approve
 ■ Neutral
 ■ Disapprove
■ Strongly Di...

	STRONGLY APPROVE	APPROVE	NEUTRAL	DISAPPROVE	STRONGLY DISAPPROVE	TOTAL	WEIGHTED AVERAGE
Backyard Shed	19.57% 27	36.96% 51	18.84% 26	15.94% 22	8.70% 12	138	3.43
Over-Garage	19.85% 27	45.59% 62	24.26% 33	5.15% 7	5.15% 7	136	3.70
Attic/Dormer Addition	19.71% 27	42.34% 58	23.36% 32	9.49% 13	5.11% 7	137	3.62
Attached Side/Rear Addition	21.01% 29	46.38% 64	24.64% 34	2.90% 4	5.07% 7	138	3.75

Q18 Do you have any other thoughts on Adult Retirement Communities or ADU's

Answered: 38 Skipped: 112

#	RESPONSES	DATE
1	Assisted living does not have to be in large buildings!	11/6/2022 11:05 AM
2	No	10/29/2022 11:26 AM
3	No	10/26/2022 7:20 PM
4	No.	10/23/2022 1:09 PM
5	We need to accommodate multi-generational living.	10/19/2022 10:33 AM
6	We need more in Lakeville!	10/17/2022 2:51 PM
7	No water or sewer capabilities for large scale development!	10/14/2022 4:11 PM
8	We have to make housing more affordable for seniors on fixed incomes	10/13/2022 6:05 PM
9	Just preserve our town.	10/13/2022 4:37 PM
10	No more enough is enough	10/13/2022 2:36 PM
11	Small single level living on smaller lots, not multi-unit complexes	10/13/2022 1:42 PM
12	Maybe a gated community with single story homes to keep the seniors safe, especially those with decreasing mental health.	10/13/2022 12:57 PM
13	Do you seriously want to put Grandma in the backyard shed???	10/13/2022 6:53 AM
14	As long as the lot of land septic can support the "Accessory Dwelling Unit" then I see no problem. If it can't then NO don't build it.	10/12/2022 11:36 PM
15	My idea is to allow an extra building to be built, a bit bigger than a shed on an already existing property so that the older folks could be near family.	10/12/2022 8:49 PM
16	Allow families to create or add on to assist elderly familymembers	10/12/2022 12:41 PM
17	While I personally think they are a great idea overall, the volume should be close to the foretasted aging population. I imagine post baby-boomers that too much may not bring enough revenue to the town.	10/12/2022 11:47 AM
18	I would support loosening any restrictions that prevent people from adding onto their homes to accommodate their parents.	10/12/2022 11:38 AM
19	No	10/12/2022 9:41 AM
20	None	10/12/2022 8:21 AM
21	No	10/12/2022 7:36 AM
22	Need in selected development areas only.	10/11/2022 8:27 PM
23	Place near stores restaurant active areas	10/11/2022 8:03 PM
24	No	10/11/2022 7:55 PM
25	Would require additional EMS resources	10/11/2022 7:43 PM
26	We have enough	10/11/2022 6:39 PM
27	If someone had the room on their land I think any of the above are acceptable options for extra housing.	10/11/2022 5:50 PM

Lakeville Housing Production Plan Survey

28	Open to the idea.	10/11/2022 5:43 PM
29	No	10/11/2022 5:43 PM
30	In law apartment for elderly should be and are as far as I know allowed as long as detached and under 700 sq ft with common entrance. I would agree to adding backyard small unit if property size was large enough. Small ARCs for residents would be nice but large developments that stress the town of its resources is not what we should be doing to the environment. We are dealing with Climate change and we cut down trees in this town as if it were nothing. Shameful. Just so a few builders can fill their pockets with money.	10/11/2022 5:40 PM
31	Carriage house additions, tiny homes, container homes, pool house additions any type of accessory dwelling a property owner wants. Small single dwellings like the ones off of 105 before star market, coming from 105 and 18 are great too.	10/11/2022 5:39 PM
32	ADU should be consie4ably less restrictive to allow aging parents to live with their children	10/11/2022 5:25 PM
33	Need options that don't have outrageous monthly HOA fees, especially for amenties that some folks may not want/need. Oak point lifestyle is great but not everyone is able to or wants to take advantage of all that for so much \$ per month on a fixed income. They mayjust want to have a nice one level home with similar age residents, no kids, and lawn/snow care, but want more of the independence of their 'own' home without feeling like they're in a commune full of restrictions. There should be a happy medium option.	10/11/2022 5:24 PM
34	Manufactured ADU's	10/11/2022 5:20 PM
35	services for seniors are poor, often just shuttling seniors to neighboring communities	10/11/2022 5:05 PM
36	need more	10/11/2022 4:54 PM
37	are the tiny houses an option? instead of a mobile home a park, a tiny house park	10/11/2022 4:53 PM
38	Stop building g	10/11/2022 4:42 PM

Appendix D: SRPEDD's Chapter 40B and Affordable Housing Guidance Materials

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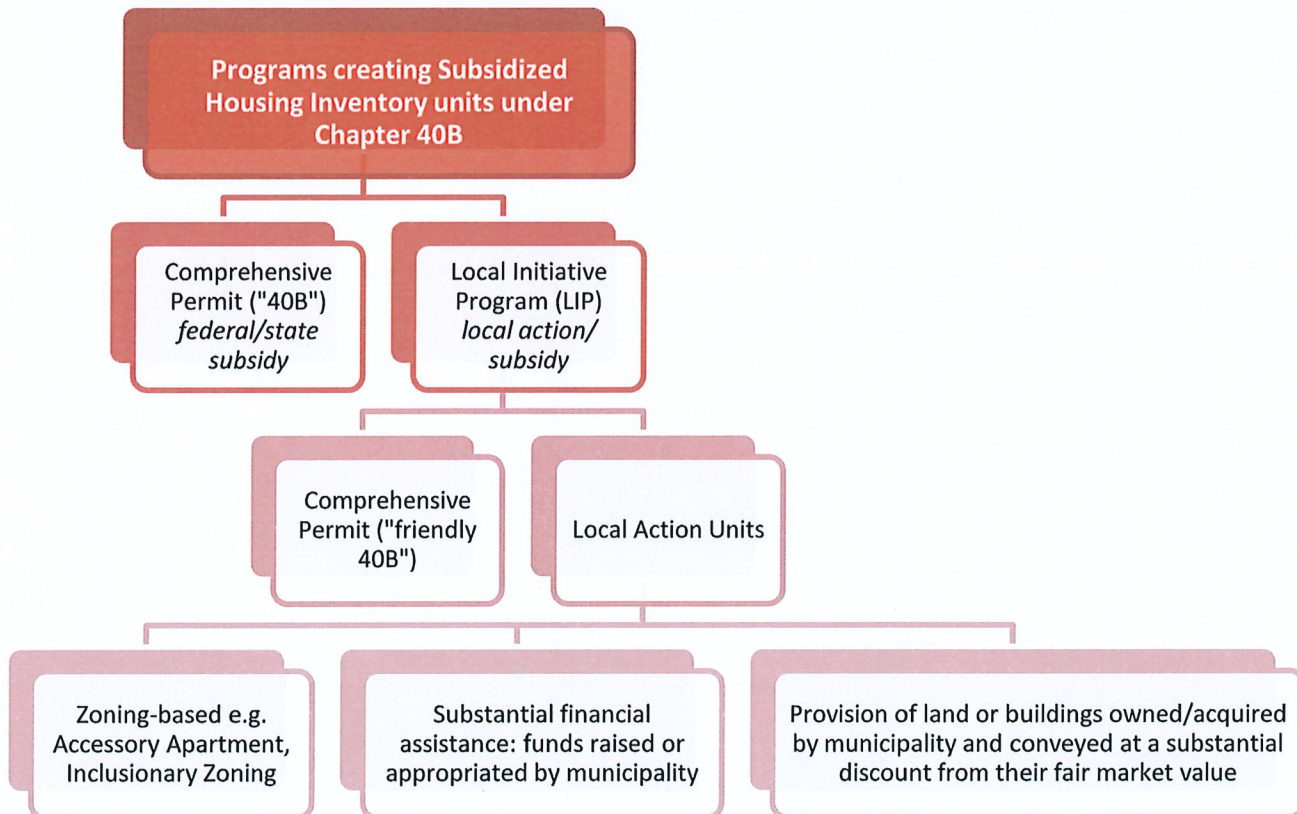
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Overview of programs through which SHI units can be created

Municipalities have various options for producing housing units that qualify for the Subsidized Housing Inventory. In addition to developer-initiated Comprehensive Permits ("40Bs") which may override local zoning, towns can produce SHI units through the Local Initiative Program (LIP), a state housing program established in 1989 to give cities and towns more flexibility. Under this program, the required subsidy is comprised of local action and/or technical assistance provided for the creation, maintenance, and preservation of Low or Moderate Income Housing. LIP initiatives include "friendly 40Bs" and Local Action Units.

Local Action Units (LAU) reflect a program component that gives communities the opportunity to include housing units on the SHI that are being built without a Comprehensive Permit but that meet LIP criteria and are suitable for inclusion in the SHI. Such units must be built pursuant to a local action such as a zoning provision, a condition of a variance or special permit issued by the planning board or zoning board of appeals, an agreement between the town and a developer to convert and rehabilitate municipal buildings into housing, the donation of municipally-owned land, or the use of local funds to develop or write down housing units.

The following chart shows the framework of programs under which SHI units can be created.



Subsidized Housing Inventory

For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00, especially 760 CMR 56.03

For information about the Subsidized Housing Inventory refer to [GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory, section II.A.1-7.](#)

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

Measuring Progress toward Local Affordable Housing Goals [760 CMR 56.03]

The Department of Housing and Community Development (DHCD) maintains the Subsidized Housing Inventory (SHI) to measure a municipality's stock of SHI Eligible Housing. The SHI includes housing units that are:

1. Developed through the issuance of a Comprehensive Permit
2. Developed under G.L. c. 40A, c. 40R
3. Developed by other statutes, regulations, and programs, so long as the units are subject to:
 - a. A Use Restriction
 - b. An Affirmative Fair Marketing Plan
 - c. They satisfy the requirements of guidelines issued by DHCD.

Timeframe for Eligibility

1. A unit becomes eligible for the Subsidized Housing Inventory at the earliest of the following:
 - (a) For Comprehensive Permit, zoning approval under G.L. c. 40A, 40R plan
 - i. When the permit or approval is filed with the municipal clerk, or
 - ii. On the date when the last appeal by the Zoning Board of Appeals is fully resolved.
 - (a) When the building permit is issued.
 - (b) When the occupancy permit is issued.
 - (c) When the unit is occupied by an Income Eligible Household
 - (d) Time Lapses - Unit becomes ineligible for the SHI:
 - i. If more than 1 year lapses before the issuance of a building permit. Unit is eligible again when building permit is issued.
 - ii. If more than 18 months elapse between issuance of the building permits and issuance of certificate of occupancy (CO). Unit is eligible again when CO is issued.
 - (e) If a Comprehensive Permit or zoning approval permits the project to be phased, the entire project remains eligible for the SHI so long as the phasing schedule set forth in

the permit approval is adhered to and not more than one year elapses from the date of issuance of the permit, if:

- i. each phase includes 150 units or more
 - ii. each phase contains the same proportion of SHI Eligible Housing units as the overall project, and
 - iii. the projected average time period between the start of successive phases does not exceed 15 months
2. If construction authorized by a Comprehensive Permit has not begun within three years of the date on which the permit becomes final, except for good cause, the permit shall lapse. [760 CMR 56.05(12)(c)]
- (a) This time period is tolled for the time period of any appeals
 - (b) The ZBA may set a later date for lapse of the permit
 - (c) The ZBA may extend the date for the lapse of a permit.

Application to Include Units on the SHI

1. The community requests units to be included at any time by submitting a “Requesting New Units Form” with supporting documentation.
2. Rehabilitation units: the party administering the grant locally submits the necessary information using the “housing Rehab Units Only Form.
3. Requests to include new units or corrections are submitted by the municipality, a developer, or a member of the public to:

Department of Housing and Community Development
Office of General Counsel
100 Cambridge Street, Suite 300
Boston, MA 02114-2524
Attention: Subsidized Housing Inventory

4. Every two years, the municipality must submit a statement certified by the Chief Executive Officer to DHCD as to the number of SHI Eligible Housing units other than those within a Project subject to a Comprehensive Permit.
5. DHCD updates the SHI every 2 years or more frequently if information is provided by the municipality and verified by the Department.

Project Eligibility Criteria

1. To be eligible to submit an application, the Applicant and the project, at a minimum:
 - (a) The Applicant is a public agency, a non-profit organization, or a Limited Dividend Organization
 - (b) The project receives a subsidy either receiving funding through one of the many State and Federal Eligible Subsidy Programs that administered through a Subsidizing Agency.
 - i. If the federal or local programs are not administered through a Subsidizing Agency, the project must generally receive a Project Eligibility Letter through DHCD's Local Initiative Program (LIP) or receive LIP Local Action Unit ("LAU) approval.
 - (c) The Applicant controls the site.
2. The dwelling unit must be affordable to a household whose income does not exceed 80% of the AMI (Subsidizing Agency may lower this threshold.)
3. Housing Costs are generally established by the housing program. If there are none, then the following apply:
 - (a) Rental: monthly housing costs (including utilities) shall not exceed 30% of monthly income for a household earning 80% of area median income, adjusted for HH size.
[Note: if trash pick-up is not included then must include a trash allowance; if utilities are metered separately, they may be paid by the tenant and rent amount reduced to so reflect]
 - (b) Assisted Living Facility – same as rental housing
 - (c) Homeownership
 - i. Down payment: minimum 3% (1.5% of buyer's funds)
 - ii. Mortgage: 30-year for not more than 97% of purchase price with fixed interest rate, not more than 2 points above current MassHousing interest rate
 - iii. Monthly housing costs (principal, interest, property taxes, hazard insurance, condo/homeowner association fees): not to exceed 38% of monthly income for a house hold earning 80% of area median income, adjusted for household size.
 - (d) Continuing Care Retirement Communities – same as homeownership units.
4. Use Restriction
 - (a) Runs with land; recorded at Registry of Deeds or Land Court
 - (b) Identifies Subsidizing Agency, monitoring agent
 - (c) Restricts occupancy of restricted unit to Income Eligible Households.
5. Affirmative Fair Housing Marketing and Resident Selection Plan
6. Project must be in compliance with the Bedroom Mix Policy

Household Eligibility

A household is deemed an Income Eligible Household if:

1. Household of one or more persons income does not exceed 80% of the AMI (or lower per Subsidizing Agency), adjusted for household size.
2. A Subsidizing Agency may limit household assets limited as follows, or in their absence:
 - a. Age-Restricted Homeownership units: not to exceed \$275,000 (includes dwelling to be sold)
 - b. Non-Age Restricted Homeownership units: not to exceed \$75,000
 - c. Rental Units: the greater of the two
 - i. Income derived from the assets
 - ii. Imputation of value calculated in a manner consistent with HUD requirements in place at time of marketing
 - d. If items are sold for less than market value, full market value shall be used.

Eligible Units within a Project

1. Rental & Assisted Living Facility (ALF)
 - (a) General: if at least 25% of units are restricted to Income Eligible Households earning 80% or less of AMI or, at least 20% of units are restricted to households earning 50% or less of AMI, then all of the units in the rental development are eligible for the SHI. If fewer, then only the restricted units will be eligible.
 - (b) Accessory Apartments: are eligible if they meet the requirements of the LIP.
 - (c) Tenants who become over-income: If there are no provisions in the affordability restriction, then the change in income shall not affect the treatment of the Project or the unit provided that either (1) the tenant's income does not exceed 140% of the maximum allowable income, or (2) the owner rents the next available unit as an affordable unit to an eligible tenant pursuant to the terms.
2. Homeownership: Only the units that meet the eligibility requirements are eligible.
3. Continuing Care Retirement Communities – Independent living units: only those that meet the requirements are eligible for inclusion in the SHI.
4. Group Homes as reported to DHCD by DMH and DDS shall be eligible to be included.
5. Housing Rehabilitation Units rehabilitated through a program funded through CDBG or HOME are eligible.

Comprehensive Permit Information Sheet

For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00.

For Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory :

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

Summary of the Process

[For complete information see 760 CMR 56.04-06]

STEP ONE: Application for Determination of Project Eligibility [760 CMR 56.04(2)]

The Applicant submits an application for Project Eligibility to the Subsidizing Agency, with a copy to the Chief Executive Officer of the municipality and written notice to the Department of Housing and Community Development (DHCD), which shall include:

- (a) the name and address of the Applicant;
- (b) the address of the site and site description;
- (c) a locus map identifying the site within a plan of the neighborhood, accompanied by photographs of the surrounding buildings and features that provide an understanding of the physical context of the site;
- (d) a tabulation of proposed buildings with the approximate number, size (number of bedrooms, floor area), and type (ownership or rental) of housing units proposed;
- (e) the name of the housing program under which Project Eligibility is sought;
- (f) relevant details of the particular Project if not mandated by the housing program (including percentage of units for low or moderate income households, income eligibility standards, the duration of restrictions requiring Low or Moderate Income Housing, and the limited dividend status of the Applicant);
- (g) conceptual design drawings of the site plan and exterior elevations of the proposed buildings, along with a summary showing the approximate percentage of the tract to be occupied by buildings, by parking and other paved vehicular areas, and by open areas, the approximate number of parking spaces, and the ratio of parking spaces to housing units;
- (h) a narrative description of the approach to building massing, the relationships to adjacent properties, and the proposed exterior building materials;
- (i) a tabular analysis comparing existing zoning requirements to the Waivers requested for the Project; and
- (j) evidence of control of the site.

STEP TWO: Review and Comment Process. [760 CMR 56.04(3)]

- (a) Upon receipt of the application, the Subsidizing Agency provides written notice to the Chief Executive Officer of the municipality where the Project is located
- (b) 30-day review period of Project begins with written notice to municipality.
- (c) The Subsidizing Agency shall conduct a site visit, which Local Boards may attend.
- (d) Local Boards and other interested parties submit written comments to Subsidizing Agency.
- (e) The Subsidizing Agency issues a determination of Project Eligibility after the 30-day review period.

STEP THREE: Findings in Determination. [760 CMR 56.04(4)]

After the 30-day review period, the Subsidizing Agency will make a determination of Project Eligibility based upon its review of the application, and taking into account information received during the site visit and from written comments. Copies of the written determination of Project Eligibility will be provided to the Department, the Chief Executive Officer of the municipality, and the Board.

Issuance of a determination of Project Eligibility shall be considered by the Zoning Board of Appeals (ZBA) or the Housing Appeals Committee (HAC) to be conclusive evidence that the Project and the Applicant have satisfied the project eligibility requirements of 760 CMR 56.04(1).

STEP FOUR: Applicant Files an Application with the Local Zoning Board of Appeals [760 CMR 56.05(2)]

The applicant files a Comprehensive Permit Application and a complete description of the proposed project with the municipality's ZBA.

STEP FIVE: Conduct of Zoning Board of Appeals Hearing. [760 CMR 56.05(3)-(4)]

- (a) The ZBA has seven days, after the receipt of a complete application, sends a notice of the application and a copy of the list of Waivers required by 760 CMR 56.05(2)(h) and invite the Local Boards to participate in the hearings.
- (b) The Board shall open a hearing within 30 days of its receipt of a complete application, and it shall thereafter pursue the hearing diligently.
- (c) A hearing shall not extend beyond 180 days from the date of opening the hearing, presuming that the Applicant has made timely submissions of materials in response to reasonable requests of the Board that are consistent with its powers under 760 CMR 56.05, except with the written consent of the Applicant.
- (d) If the Board wishes to deny an application on one or more of the grounds set forth in 760 CMR 56.03(1), it must do so in accordance with the procedure set forth in 760 CMR 56.03(8), or it shall be deemed to have waived its rights.
- (e) A Board may stay the commencement of a hearing if three (3) or more Comprehensive Permit applications are concurrently undergoing hearings before the Board, and the total number of housing units in those pending Projects exceeds the numerical threshold for a large project within that municipality, as set forth in 760 CMR 56.03(6).

Consultant Review

[760 CMR 56.05(5)]

- (a) If, after receiving an application, the Board determines that in order to review that application it requires technical advice in such areas as civil engineering, transportation, environmental resources, design review of buildings and site, and (in accordance with 760 CMR 56.05(6)) review of financial statements that is unavailable from municipal employees, it may employ outside consultants. Whenever possible it shall work cooperatively with the Applicant to identify appropriate consultants and scopes of work and to negotiate payment of part or all of consultant fees by the Applicant. Alternatively, the Board may, by majority vote, require that the Applicant pay a reasonable review fee in accordance with 760 CMR 56.05(b) for the employment of outside consultants chosen by the Board alone. The Board should not impose unreasonable or unnecessary time or cost burdens on an Applicant. Legal fees for general representation of the Board or other Local Boards shall not be imposed on the Applicant.
- (b) A review fee may be imposed only if:
1. the work of the consultant consists of review of studies prepared on behalf of the Applicant, and not of independent studies on behalf of the Board;
 2. the work is in connection with the Applicant's specific Project; and
 3. all written results and reports are made part of the record before the Board.
 4. a review fee may only be imposed in compliance with applicable law and the Board's rules.

Review of Financial Statements

[760 CMR 56.05(6)]

- (a) A Board may request to review the *pro forma* or other financial statements for a Project only after the following preconditions have been met:
1. Other consultant review has been completed;
 2. The Applicant has had an opportunity to modify its original proposal to address issues raised;
 3. the Board has had an opportunity to propose conditions to mitigate the Project's impacts and to consider requested Waivers; and
 4. The Applicant has indicated that it does not agree to the proposed condition(s) or Waiver denial(s) because they would render the Project uneconomic. A Board may not conduct review of a *pro forma* in order to see whether a Project would still be economic if the number of dwelling units were reduced, unless such reduction is justified by a valid health, safety, environmental, design, open space, planning, or other local concern that directly results from the size of a project on a particular site, consistent with 760 CMR 56.07(3).

- (b) If the Applicant does not agree to some or all of the proposed permit conditions or Waiver denials because they would render the Project Uneconomic, the Board may ask the Applicant to submit its *pro forma*, in form satisfactory to the Subsidizing Agency, and revised as necessary to reflect the additional cost of meeting these conditions and/or denials. The revised *pro forma* may be subjected to the same consultant review as any other technical information submitted to the Board, in accordance with 760 CMR 56.05(5) and the Board's rules.

The Board may then use this information to decide whether to adopt or modify its originally proposed conditions and/or denials. *Pro forma* review should conform to recognized real estate and affordable housing industry standards, consistent with the policies of the Subsidizing Agency and guidelines adopted by the Department.

- (c) Related financial issues, including related-party transactions, the estimated sales price or rental rates of market-rate units, and land acquisition costs, shall be addressed in accordance with the Department's guidelines. Disagreements between the Applicant and the Board's consultant should be resolved in accordance with the Department's guidelines. The Subsidizing Agency has the sole responsibility to establish and enforce reasonable profit and distribution limitations on the Applicant, as set forth in 760 CMR 56.04(8).

Waivers from Local Requirements and Regulations

[760 CMR 56.05(7)]

The Applicant may request Waivers, solely from the "as-of-right" requirements of the zoning district where the project site is located, as listed in its application or as may subsequently arise during the hearing, and the Board shall grant such Waivers as are Consistent with Local Needs and are required to permit the construction and operation of the Project.

If a Project does not request a subdivision approval, waivers from subdivision requirements are not required (although a Board may look to subdivision standards, such as requirements for road construction, as a basis for required project conditions, in which case the Applicant can seek Waivers from such requirements).

STEP SIX Board Decisions. [760 CMR 56.05(8)]

- (a) Forty-five days after the close of the public hearing, the Board shall render a decision, based on a majority vote of the Board, taking into consideration the recommendations of Local Boards.
- (b) The Board shall file its decision within 14 days in the office of the city or town clerk, and it shall forward a copy of any Comprehensive Permit to the Applicant or its designated representative and to DHCD when it is filed.
- (c) The Board may:
 1. approve a Comprehensive Permit on the terms and conditions set forth in the application;

2. approve a Comprehensive Permit with conditions with respect to height, site plan, size, shape or building materials that address matters of Local Concern; or
3. deny a Comprehensive Permit as not Consistent with Local Needs if the Board finds that there are no conditions that will adequately address Local Concerns.

(d) Uneconomic Conditions. The Board shall not issue any order or impose any condition that would cause the building or operation of the Project to be Uneconomic, including a requirement imposed by the Board on the Applicant:

1. to incur costs of public infrastructure or improvements off the project site that:
 - a. are not generally imposed by a Local Board on unsubsidized housing;
 - b. address a pre-existing condition affecting the municipality generally; or
 - c. are disproportionate to the impacts reasonably attributable to the Project; or
2. to reduce the number of units for reasons other than evidence of Local Concerns within the purview of the Board (see 760 CMR 56.05(4)(e); see also 760 CMR 56.07(3)(c – h) regarding evidence that would be heard by the Committee on an appeal), such as design, engineering, or environmental deficiencies that directly result from the impact of a Project on a particular site.

If a proposed nonresidential element of a Project is not allowed by-right under applicable provisions of the current municipal zoning code, a condition shall not be considered Uneconomic if it would modify or remove such nonresidential element.

STEP SEVEN Appeals from Board Decisions [760 CMR 56.05(9)]

- (a) If the Board approves the Comprehensive Permit, any person aggrieved may appeal within the time period and to the court provided in M.G.L. c.40A, §17.
- (b) If the Board denies the Comprehensive Permit or approves the permit with unacceptable conditions or requirements, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06.
- (c) If the Board takes action adverse to the Applicant under 760 CMR 56.03(8), 760 CMR 56.05(11), or a similar provision of 760 CMR 56.00, or otherwise violates or fails to implement M.G.L. c.40B, §§20 through 23, the Applicant may appeal to the Housing Appeals Committee as provided in M.G.L. c.40B, §22 and 760 CMR 56.06.

For Procedural Regulations for Appeals to the Housing Appeals Committee see 760 CMR 56.06.

Local Initiative Program (LIP): Local Action Units

For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00.

For LIP LOCAL ACTION UNIT guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory, section VI. Local Initiative Program (LIP):

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

LIP is a state housing program established in 1989 to give cities and towns more flexibility.

The **subsidy** for this program is technical assistance and services provided to municipalities and developers for the creation, maintenance and preservation of Low or Moderate Income Housing.

There are two means of creating affordable housing under LIP:

- 1) Local Initiative Projects “Friendly 40B”: go through the Comprehensive Permit process
- 2) Local Action Units: developed through local zoning, such as Inclusionary Zoning bylaws, or permit issue process.

Units developed through LIP are eligible for SHI

DHCD reviews for:

- 1) Consistency with State Sustainable Development Principles
- 2) Consistency with Local Housing Needs
 - a. LIP approval for age-restricted housing needs to show actual need and marketability within the municipality.
 - b. Do other age-restricted units, created with a Comp Permit, unbuilt or unsold? Are the proposed age-restricted units, in context with other housing efforts, unresponsive to needs for family housing?

Local Action Units

Housing units that are built without a Comprehensive Permit but meet LIP criteria and are suitable for inclusion in LIP.

1. Built pursuant to a local action and not developed with a comprehensive permit:
 - a. Zoning-based approval
 - i. Inclusionary Zoning, Accessory Apartment Bylaw meeting the LAU criteria
 - ii. Condition of a variance or special permit; agreement between town and a Developer to convert and rehabilitate municipal buildings into housing;
 - b. Substantial municipal financial assistance: Funds raised, appropriated, administered by city or town.

- c. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.
 - iii. donation of municipally-owned land
 - iv. use of local funds to develop or write down housing units
- 2. Must meet the following criteria
 - 1. Resulted from city or town action or approval
 - 2. Meet requirements for SHI eligibility
 - i. Have a subsidy
 - ii. Affordable to households with household income that does not exceed 80% of the AMI
 - iii. Meet the Household Assets limitations
 - iv. Meet Housing Costs limits
 - 1. Rental: 30% of Household income
 - 2. Ownership: 3% of purchase price as down payment and monthly housing costs not to exceed 38% of monthly income
 - v. Units having a use restriction restricting occupancy to Income Eligible Household having a lower percentage of AMI than 80%.
 - vi. Project is in compliance with the Bedroom Mix Policy and affordable units subject to an Affirmative Fair Marketing and Resident Selection Plan.
- 3. The community is strongly encouraged to meet with DHCD LIP staff to discuss project *prior to* submitting an application

Process

STEP ONE. Discuss the Local Action Unit projects with DHCD LIP staff *prior* to submitting an application.

STEP TWO. File a MEPA Environmental Notification Form, for new construction only.

STEP THREE. Complete a Regulatory Agreement for Ownership Developments, or a Regulatory Agreement or Rental Developments, or a HOME Covenant/Deed Restriction

STEP FOUR. Application

www.mass.gov/dhcd (search "LIP Local Action Unit application")

Submit a complete, signed copy of the Local Initiative Program Application for Local Action Units to DHCD, attention LIP Program Coordinator; including:

- (a) Documentation of the municipal action
- (b) Submit a copy of the Regulatory Agreement for Ownership or Rental Developments or the HOME covenant/deed restriction, redlined to reflect any proposed changes.
- (c) MEPA environmental notification form (ENF) for new construction only
- (d) Affirmative Fair Marketing and Lottery Plan.

STEP FIVE. DHCD expects to review and process the application within 60 days. To receive LAU approval, DHCD reviews for location action or approval. LAUs cannot be developed with a Comprehensive Permit.

Lessons Learned

- Maximum LIP maximum rents are calculated at what is affordable to a household earning 80% of the area median family income adjusted for household size. E.g.:
2 BR unit Household size = (#BR +1) = 3 80% of AMFI = \$58,000 Monthly Income = \$4,875 Max Rent (30% of monthly income) = \$1,462

Accessory Apartments

In order for Accessory Apartments to be added to the Subsidized Housing Inventory, they must receive Local Action Unit (LAU) approval:

- Resulted from city or town action or approval
 - Subject to a recorded use restriction approved by DHCD, that has a term of not less than 15 years
 - Meet the requirements for LIP units, with the exception of receiving a Comprehensive Permit.
1. Municipality adopts an Accessory Apartment zoning bylaw or ordinance that permits the creation of accessory apartments that are affordable to Income Eligible Households.
 - a. *Submit a draft to DHCD for compliance review prior to local approval – DHCD’s review will be limited to noting any provisions that might conflict with LIP requirements.*
 - b. Units to be submitted to DHCD will have received zoning approval under the bylaw or ordinance.
 - c. There shall be no provisions that conflict with the LIP requirements
 - i. Allowing affordable accessory dwelling units to be rented to family members.
 - ii. Allowing affordable accessory apartments to be rented to households earning more than 80% of AMI
 - iii. A requirement that all accessory dwelling units shall be restricted to residents of the municipality
 - iv. Any provision in conflict with applicable fair housing laws.
 2. Complete a Local Initiative Program Application for Accessory Apartments.
 - a. Letter of Support signed by the Chief Executive Officer
 - b. An Affirmative Fair Housing Marketing Plan
 - c. Designation of a Local Project Administrator (LPA) for all accessory apartments – responsible for oversight of all accessory apartments
 - i. Local Official
 - ii. Local Housing Partnership board member or staff member
 - iii. Director of an area housing non-profit organization
 - iv. Another appropriate person meeting DHCD approval

- d. Schedule of maximum rent for each accessory apartment
 - e. Proposed tenant application form and plan for processing of applications
 - f. Plan for annual verification of tenants' income
3. Submit a letter of support from the local housing partnership, if any.
 4. Meet the Local Action Requirements:
 - a. Municipality has a local zoning bylaw or ordinance that permits the creation of accessory apartments.
 - b. Received approval under the bylaw
 5. Tenant Eligibility
 - a. Family Members Prohibited
 - b. Household income shall not exceed 80% of the AMI adjusted for actual household size, as determined by HUD. Limits may be lower.
 - i. Certification of income eligibility made by the Local Project Administrator (documentation may include recent tax returns, pay stubs, affidavits, etc.). Any post-occupancy changes must be reported to the owner and the LPA.
 6. Affirmative Fair Housing Marketing
 - a. Affirmative Fair Housing and Marketing and Resident Selection Plan
 - i. Outreach
 - ii. Minimum Advertising Period – 60 days
 - iii. Wait List: "Ready Renters List"
 - b. Annual Data Collection: the LPA shall collect data annually regarding the number of minority households renting accessory apartments.
 - c. DHCD may suspend/revoke the eligibility of units if a Failure to Apply Good Faith Efforts is found.
 - d. Tenant Selection
 - i. Owner gives written notice to LPA that a unit is available and requests referral of applicants.
 - ii. Within 5 business days, the LPA refers the top appropriately-sized household(s), no more than 3 at a time.
 - iii. The owner meets the referred applicant(s) and show the unit. The referred applicant has a *minimum* of 10 business days to view the unit. Owner may select one of the applicants or request additional referrals. Non-selected applicants return to the top of the Ready Renters List.
 - iv. Owner enters into a 1-year lease with selected applicant.
 - v. Upon request of the LPA, the owner shall specify in writing a substantial nondiscriminatory reason for having rejected an applicant.

Local Initiative Program Comprehensive Permits (“Friendly 40B”)

For Regulatory Authority see: G.L. C 40B, s. 20-23 and 760 CMR 56.00.

For LIP Comprehensive Permit guidance refer to GUIDELINES: G.L. C 40B Comprehensive Permit Projects; Subsidized Housing Inventory, section VI. Local Initiative Program (LIP):

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

Local Initiative Project – means a Project for which the project eligibility application is submitted by the Chief Executive Officer of the municipality under 760 CMR 56.04(2) to the Department of Housing and Community Development, in accordance with the Department’s Local Initiative Program (“LIP”).

<http://www.mass.gov/hed/economic/eohed/dhcd/legal/regs/760-cmr-56.html>

LIP is a state housing program established in 1989 to give cities and towns more flexibility.

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There are two means of creating affordable housing under LIP:

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- 2) Consistency with Local Housing Needs
 - a. LIP approval for age-restricted housing needs to show actual need and marketability within the municipality.
 - b. Are other age-restricted units, created with a Comp Permit, unbuilt or unsold? Are the proposed age-restricted units, in context with other housing efforts, unresponsive to needs for family housing?

Comprehensive Permit Projects: Summary of the Process

[For complete information see GUIDELINES, section VI]

STEP ONE: Project must meet requirements of 40B

STEP TWO: Receive written support of Chief Executive Officer

STEP THREE: Complete Local Initiative Program Application for Comprehensive Permit Projects as Word Fillable Form [*LIP Guidelines* pg. VI – 3]: <http://www.mass.gov/hed/housing/affordable-own/local-initiative-program-lip.html> Include:

- (a) Letter of support signed by the Chief Executive Officer of the municipality.
- (b) Signed letter of interest from a construction lender
- (c) Site plan showing contours of the site and the footprint of all proposed buildings, roads, parking and other improvements
- (d) Front and rear elevations for each building and sample floor plans for each unit type
- (e) Description of proposed units by size, type, number of bedrooms, location within the project, and proposed rents or sales prices.

APPLICATION FEE: \$1,500 per project plus an additional \$20 per unit with checks payable to Department of Housing and Community Development. [Reduced by one-half for non-profit developers; waived for public agencies and municipalities.] Application fee is refunded if the application is not accepted or is rejected. One-half of the fee is refunded if application not approved.

STEP FOUR: Determination of Project Eligibility. [GUIDANCE, p. VI-9]

Upon receipt of the application, DHCD reviews the LIP Comprehensive Permit Application.

- (a) The Determination of Project Eligibility is a prerequisite to application for a Comprehensive Permit for the Project from the municipality's Zoning Board of Appeals.
- (b) DHCD makes the following findings in order to issue a Determination of Project Eligibility.
 1. The application meets the requirements specified in 760 CMR 56.04(4).
 2. The proposed project appears generally eligible under the requirements of the LIP, subject to final program review and approval.
 3. The proposed site plan is appropriate in the context of the surrounding area and taking into account previous municipal action to meet affordable housing needs, and the housing design is appropriate for the site.
 4. The proposed project appears financially feasible in the context of the local housing market.
 5. The initial pro forma for the project appears financially feasible on the basis of estimated development costs and revenues.
 6. The applicant is a public agency, a non-profit organization, or a Limited Dividend Organization.
 7. The applicant controls the site.

8. For age-restricted housing, that the market study demonstrates need and marketability within the municipality.
- (c) A Determination of Project Eligibility will be effective for two years from date of issuance unless otherwise stated therein.

STEP FIVE Comprehensive Permit Application and Zoning Board of Appeals Hearing

See G.L.C. 40B COMPREHENSIVE PERMIT INFORMATION SHEET, starting with STEP FOUR.

STEP SIX Regulatory Agreement and Use Restrictions

The Regulatory Agreement memorializes the rights and responsibilities of the parties and provides for monitoring of the project throughout the term of affordability. DHCD has model regulatory agreements for ownership and rental projects and a model Local Initiative Program Affordable Housing Deed Rider.

- (a) The Developer forwards a copy of the final Comprehensive Permit to the LIP staff at DHCD.
- (b) DHCD prepares a Regulatory Agreement, which also serves as the final written approval for the Project.
- (c) A Regulatory Agreement for each project will be executed by DHCD, the municipality, and the Developer
- (d) The Regulatory Agreement is filed with the Registry District of the Land Court.
- (e) The term of affordability for the Project generally should be the longest period permitted by law (in perpetuity).