



TOWN OF LAKEVILLE MEETING POSTING & AGENDA

Town Clerk's Time Stamp
received & posted:
K. Murray
LAKEVILLE TOWN CLERK
RCUD 2023 APR 7 AM 11:31
48-hr notice effective
when time stamped

Notice of every meeting of a local public body must be filed and time-stamped with the Town Clerk's Office at least 48 hours prior to such meeting (excluding Saturdays, Sundays and legal holidays) and posted thereafter in accordance with the provisions of the Open Meeting Law, MGL 30A §18-22 (Ch. 28-2009). Such notice shall contain a listing of topics the Chair reasonably anticipates will be discussed at the meeting.

Name of Board or Committee:	Planning Board
Date & Time of Meeting:	Thursday, April 13, 2023 at 7:00 p.m.
Location of Meeting:	Lakeville Police Station 323 Bedford Street, Lakeville, MA 02347
Clerk/Board Member posting notice:	Cathy Murray

Cancelled/Postponed to: _____ (circle one)

Clerk/Board Member Cancelling/Postponing: _____

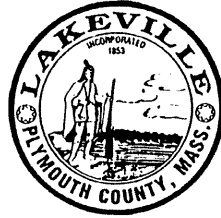
Revised A G E N D A

- Public Hearing (7:00) Codification** – Regarding the acceptance of the renumbering and revision of the Zoning Bylaw from its original to the numbering, or codification, arrangement, sequence and captions and the comprehensive revisions to the text of the Zoning Bylaw as set forth in the March 2023 Final Draft of the Code of the Town of Lakeville.
- Public Hearing (7:05) Citizens petition** – To amend the Zoning bylaw Section 4.1, Table of Use Regulations, Sub-section 4.1.2, Business Uses and add: Retail, office or service business (minimum 1,500 sq ft) with up to 7,000 sq ft of associated storage and wholesale distribution to be allowed only in the Business Zone by Special Permit from the ZBA.
- Public Hearing (7:00) 44 Clear Pond Road, continued** – upon the application for Approval of a Definitive Plan submitted by Derek & Madelyn Maksy and Webster Realty Trust for a two (2) lot subdivision.
- Public Hearing (7:00) Site Plan Review – 13 Main Street, continued** – Main Street Real Estate Holdings, LLC- applicant
- Housing Production Plan – Review -Taylor Perez of SRPEDD
- MBTA Communities Discussion- Taylor Perez of SRPEDD
- Planning Board to discuss possible meetings or communication with nearby communities about MBTA Zoning
- Reorganization of the Board
- Appoint SRPEDD representative
- Discuss Planning Board Goals
- Review the following Zoning Board of Appeals petition:
 - Eiseman – 26 Rush Pond Road
 - McCready – 14 Coombs Street
- Approve the February 23, 2023 Meeting Minutes
- Review correspondence
- Next meeting. . . April 27, 2023 at the Lakeville Police Station
- Any other business that may properly come before the Planning Board.
- Adjourn

Please be aware that this agenda is subject to change. If other issues requiring immediate attention of the Planning Board arise after the posting of this agenda, they may be addressed at this meeting

Town of Lakeville

PLANNING BOARD
346 Bedford Street
Lakeville, MA 02347



NOTICE OF PUBLIC HEARING LEGAL NOTICE

The LAKEVILLE PLANNING BOARD will hold a public hearing pursuant to the Town of Lakeville Zoning Bylaw and M.G.L. ch. 40A §5 on **THURSDAY, April 13, 2023 at 7:00 PM.** at the **LAKEVILLE POLICE STATION, 323 BEDFORD STREET.** The purpose of the public hearing is to provide interested parties with an opportunity to comment on the acceptance of the renumbering and revision of the Zoning Bylaw of the Town from its original numbering, as amended through November 14, 2022 STM, to the numbering, or codification, arrangement, sequence and captions and the comprehensive revisions to the text of the Zoning Bylaw as set forth in the Final Draft of the Code of the Town of Lakeville, dated March 2023, said codification of the Zoning Bylaw having been done under the direction of the Planning Board, and being a compilation and comprehensive revision of the present Zoning Bylaw, including amendments thereto. All Zoning Bylaws, as amended, heretofore in force shall be repealed, except that such repeal shall not affect any suit or proceeding pending as the result of an existing law. The Zoning Bylaw shall be codified as Chapter 270 of the "General and Zoning Bylaws of the Town of Lakeville, Massachusetts"

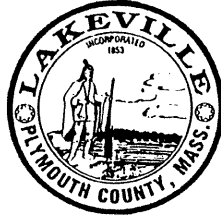
The proposed amendment to the Zoning Bylaw may be viewed at the Lakeville Town Clerk's office in Town Hall, 346 Bedford Street, Lakeville, MA 02347 by appointment only. Amendments are also available for review on the Planning Department page of the Town website.

Mark Knox, Chairman

March 30, 2023 & April 6, 2023

Town of Lakeville

PLANNING BOARD
346 Bedford Street
Lakeville, MA 02347



NOTICE OF PUBLIC HEARING LEGAL NOTICE

The LAKEVILLE PLANNING BOARD will hold a public hearing pursuant to the Town of Lakeville Zoning Bylaw and M.G.L. ch. 40A §5 on **THURSDAY, April 13, 2023 at 7:05 PM.** at the **LAKEVILLE POLICE STATION, 323 BEDFORD STREET.** The purpose of the public hearing is to provide interested parties with an opportunity to comment on a proposed amendment to the Lakeville Zoning Bylaw petitioned by Daniel Cooney, et al. to amend Section 4.1, Table of Use Regulations, Sub-section 4.1.2, Business Uses and add the following new language:

Retail, office, or service business (minimum 1,500 sq. ft.) with up to 7,000 sq. ft. of associated storage and wholesale distribution. Per Special Permit by the Zoning Board of Appeals.

R B I I-B
N SP N N

The proposed amendment to the Zoning Bylaw may be viewed at the Lakeville Town Clerk's office in Town Hall, 346 Bedford Street, Lakeville, MA 02347 by appointment only. Amendments are also available for review on the Planning Department page of the Town website.

Mark Knox, Chairman

March 30, 2023 & April 6, 2023

(SRPEDD)

Final Draft

Lakeville Housing Production Plan Text

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DRAFT

Introduction

The Town of Lakeville

Lakeville is a small, rural community of just over 11,500 residents. Nestled between Taunton, Middleborough, Berkley, Freetown, and Rochester, it is known for its scenic natural resources, agriculture (including being home to the Ocean Spray Corporate Headquarters), and town charm.

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

(Figure X: HPP Timeline & Steps)



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 five (5) main sections, titled:

- **Talking About Housing**, which describes the historic inequities within housing development/policy and will lay the foundation for why we plan for housing;

- **Comprehensive 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.

Affordable Housing Goals and Strategies

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.

The **seven (7) 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; and
- Review the availability of town-owned and tax-title properties to work in tandem with adaptive reuse goals.

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.

Talking About Housing

A House is a Home

Housing is one of the most important aspects of an individual's life and livelihood. A residence is more than a physical shelter or consumer choice – it's a home – a place where children grow up, where individuals care for their family, where friends gather, where meals are cooked, where education takes root, where careers begin and are maintained, where pets play, where passions are pursued, and where we store some of our most important possessions. It is also often an individual's primary financial responsibility. The quality, safety, and stability of an individual's home has a significant impact on their life and happiness.

Persistent Unaffordability

Many families today struggle to find an affordable, safe home with access to nearby necessities, such as quality schools, groceries, hospitals, parks, transportation, and employment. This is due to a phenomenon called **persistent unaffordability**, or the trend towards persistently high costs of living compared to incomes. This lack of affordability has left 37.1 million households (roughly 30% of all households in the nation) **cost burdened** as of 2019.¹ This means these households spend 30% or more of their annual income on housing, a concept we will explore later in the report. Renters are disproportionately cost-burdened compared to homeowners; however, homeowners are more often **severely cost burdened** (spending more than 50% of their annual income on housing alone). More recently, many individuals, largely BIPOC,² low-income, and older adults, are also struggling to keep up with rent and home ownership costs due to loss of income during the COVID-19 pandemic.

What's causing the trend towards persistent unaffordability? Many factors contribute to the issue, but – on a local level – the most common are low-density zoning, excessive parking requirements, high demand for certain locations, high land costs, and high costs of development. Additionally, existing barriers to homeownership and growing racial disparities only exacerbate housing inequities and prevent families, especially BIPOC and low-income families, from accumulating wealth, establishing income security, and experiencing economic choice.

Why Plan for Housing?

Housing insecurity and lack of affordability are structural issues embedded within our social, economic, and political systems. These systemic problems take shape in many ways, but notable manifestations include:

¹ See Harvard University's [State of the Nation's Housing 2020 Report](#) and Habitat for Humanity's [key takeaways](#)

² Black, Indigenous, and People of Color

- Racial disparities in homeownership today that are built upon the legacy of racist practices (such as redlining³ and racial restrictive covenants⁴). Furthermore, predatory lending practices, lack of access to credit, and barriers to saving for the upfront costs of homeownership only widen the gap;
- Displacement via gentrification and/or high housing demand (particularly in communities within commuting distance to major employment centers) that often push low-income, older adults, and BIPOC families from their neighborhoods, disrupting social and community connections;
- Intergenerational poverty that forces children into unstable environments, for example, having to frequently move and change schools. These experiences often bleed into adulthood, making it difficult to escape poverty as adults.⁵; and
- Policies that hinder unhoused individuals (and especially those with behavioral issues, such as addiction and mental illness) from obtaining temporary or permanent housing. These continue to limit unhoused individuals' access to essential supportive services and perpetuate homelessness.⁶

These inequalities and hardships negatively impact an entire community's well-being and prosperity, not just those experiencing them. Housing-related disparities will only continue to grow as the demand for housing, particularly in the form of home ownership, continues to increase while housing production stagnates.

So, why plan for housing? Because it is only possible to address housing inequity if municipal, state, and national governments alike recognize that removing these structural barriers begins with planning.

In Massachusetts, municipalities are especially well positioned to address these issues in a hands-on manner thanks to their control over local zoning and policy; in other words, cities and towns can make a big difference in their communities with sound, community-led initiatives to house residents in comfortable, affordable, and safe environments. Moreover, Massachusetts has a suite of State-level policies and programs (such as Chapter 40B, Chapter 40R, the Community Compact Cabinet, and the Housing Choice Initiative) that can help contribute to the production of both subsidized housing and market-rate housing that is available at affordable price points. Finally, the

³ See the American Planning Association's (APA) [Planning for Equity Policy Guide](#) and Joseph DeAngelis's, AICP article [Grappling with the Racist Legacy of Zoning](#).

⁴ See the APA's [Planning for Equity Policy Guide](#) and the [Seattle Civil Rights Labor History Project's article](#) on racial restrictive covenants throughout history.

⁵ See the National Center for Children in Poverty's report [Childhood and Intergenerational Poverty](#).

⁶ See the National Alliance to End Homelessness' publication [Housing First](#) and the American Psychological Association's [Resolution on Ending Homelessness](#).

Commonwealth is lucky to have numerous public and private entities and agencies (such as the State Department of Housing and Community Development [DHCD] and the Massachusetts Housing Partnership [MHP]) who actively partner with communities to meet housing goals. Taken together, and with proper planning, communities can develop a set of specific and appropriate strategies to address their unique needs and challenges.

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*.⁷

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 the [Community Compact Cabinet](#).

⁷ Available at <https://www.mass.gov/regulations/760-CMR-5600-comprehensive-permit-low-or-moderate-income-housing>

Comprehensive Housing Needs Assessment

The Comprehensive 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?

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 2021.⁸

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 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:

⁸ This is the most recent complete set of ACS data available at the time of this writing.

- 100% AMI: \$111,400;
- 80% AMI: \$89,350. This is approximately 80% of \$117,700 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 different from AMI and only represents Lakeville (and not its region), is **\$112,240**. This figure comes from the **2021 ACS** (described above) and represents the median income of all households within Lakeville.

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.

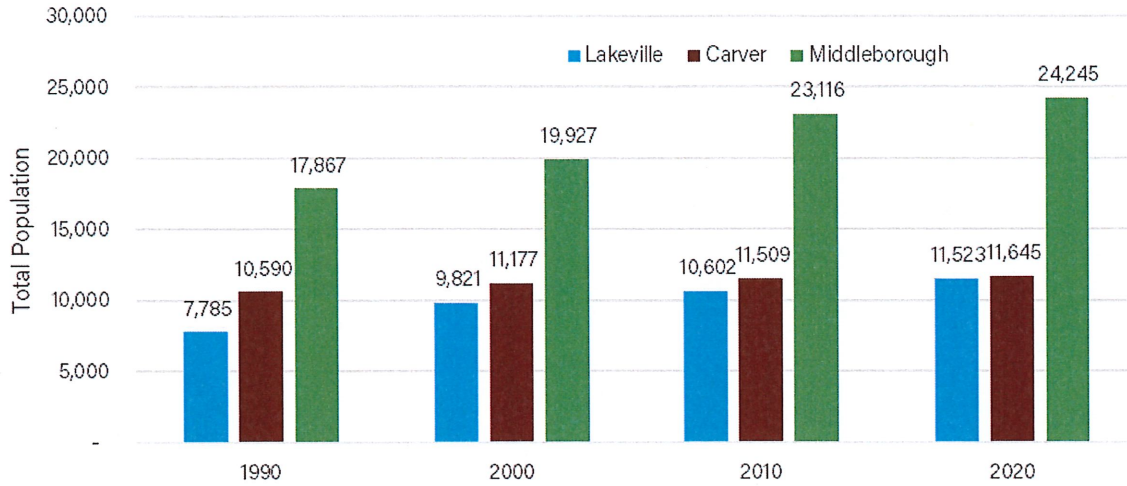
ESRI Business Analyst

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.

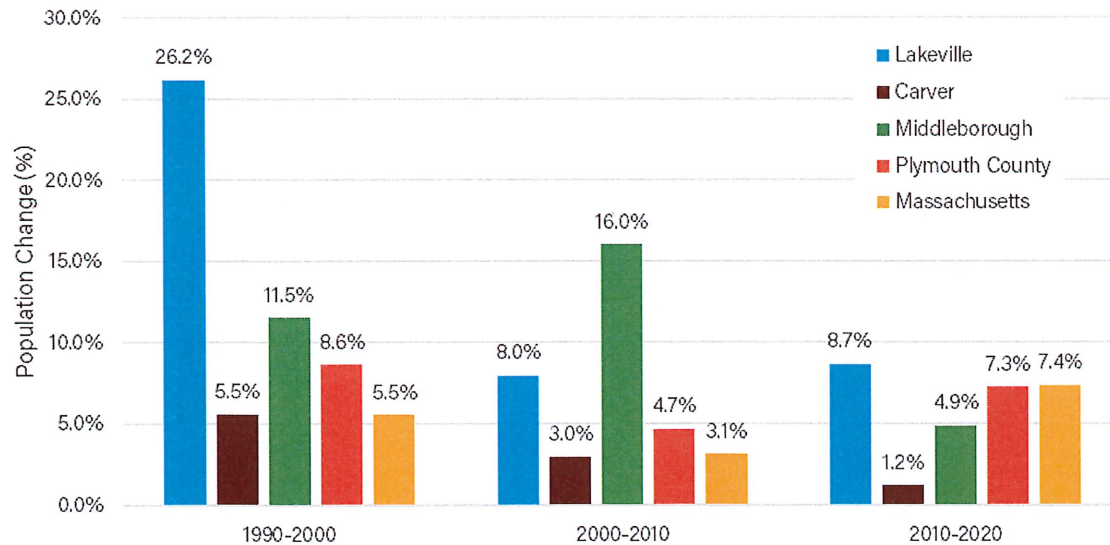
Population and Demographics

The Town of Lakeville is a rural community home to 11,523 residents as of 2020. While the town grew substantially in the 1990s, reflective of much of Southeastern Massachusetts’ “growth spurt,” rates have slowed in the last two decades. **Despite this, Lakeville grew at a rate of 8.7% between 2010-2020, above both County and State levels.**

(Figure X: Total Population, Lakeville and Neighboring Communities)



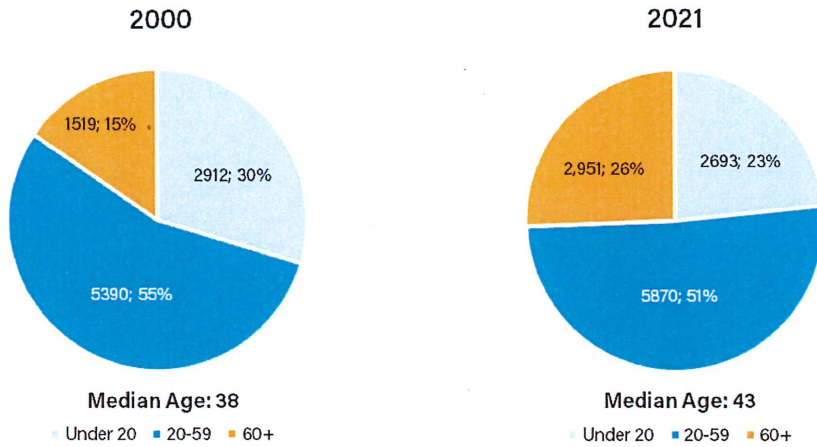
(Figure X: Population Change by Decade)



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.

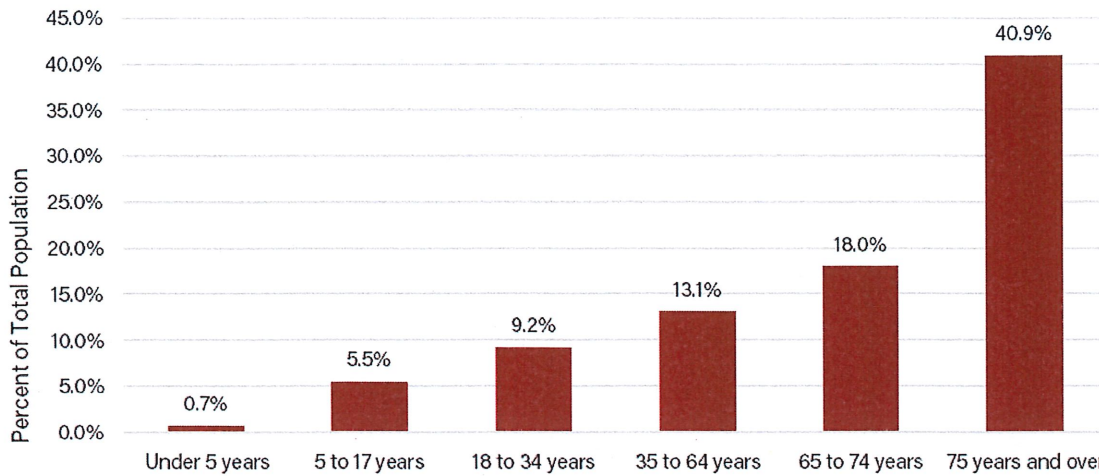
(Figure X: Changes in Age; Census 2000 and ACS 2020 5yr Estimates, Total Population)



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:

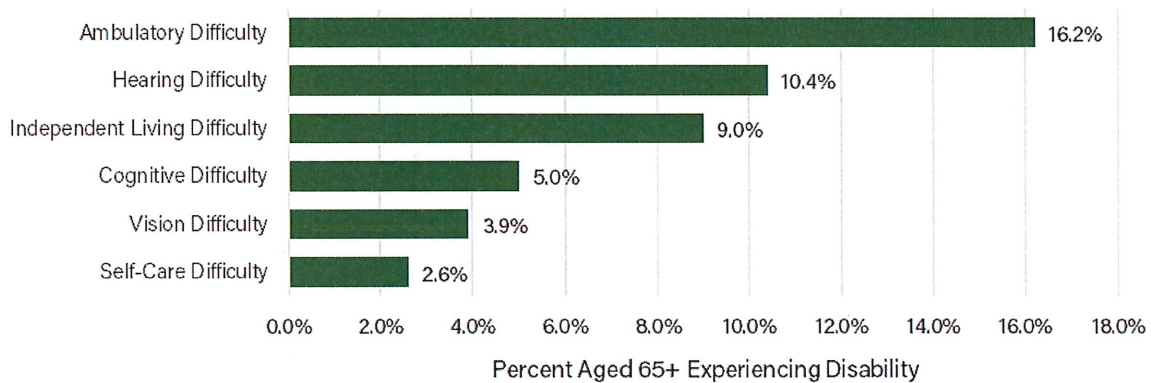
- A step-free entryway
- A bedroom and full bathroom on the first floor
- At least one bathroom accessibility feature
- Additional aging-accessible elements that may be useful include:
 - Sink handles or levers instead of knobs
 - Handrails or grab bars in the bathroom
 - Built-in shower seats
 - Housing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

(Figure X: Percent with a Disability by Age Bracket)



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.

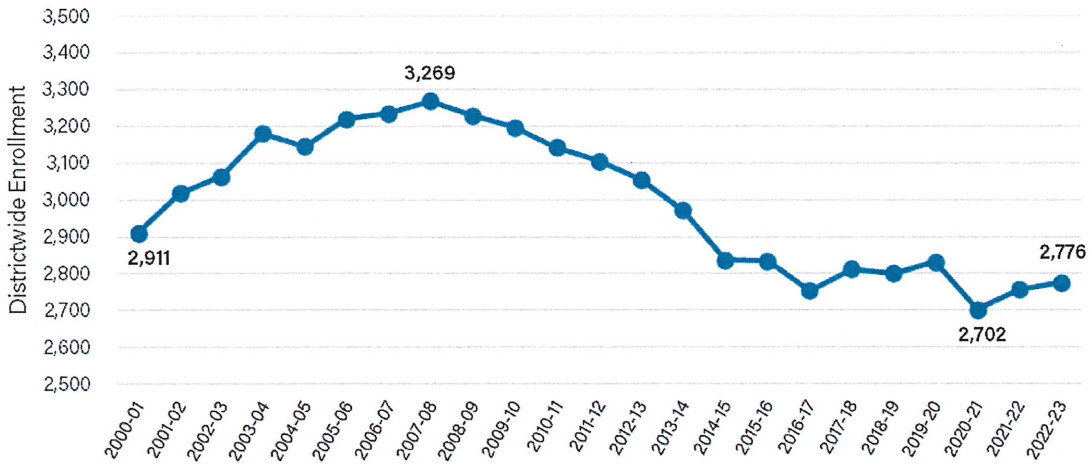
(Figure X: Disability Type for those Aged 65+)



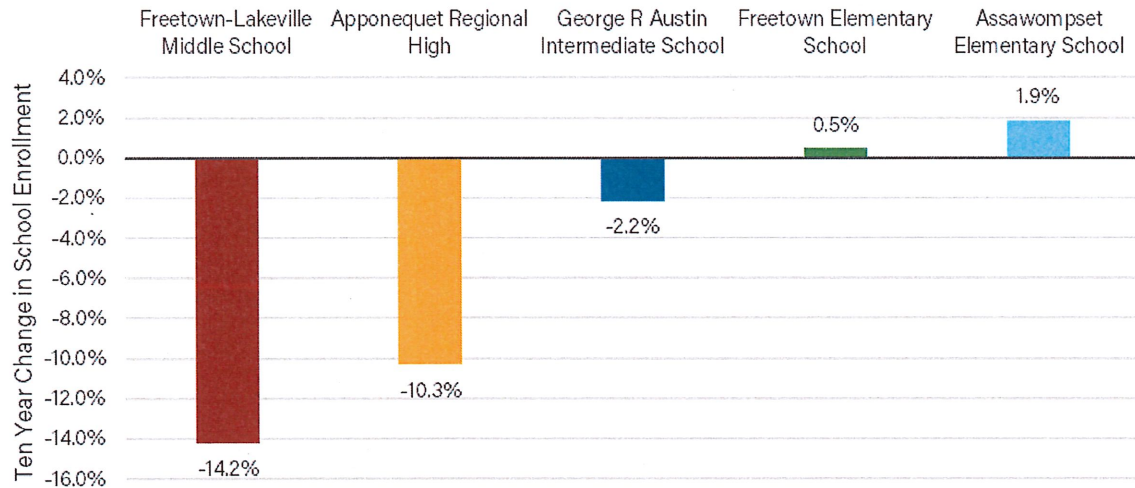
Ambulatory difficulties (having serious difficulty walking or climbing stairs) is the most common disability those over the age of 65 are experiencing in Lakeville (16%), followed by hearing difficulties (10%) and independent living difficulties (having difficulty doing errands alone; 9%). The Town may wish to survey its older residents to determine their current living conditions and any needs for accessibility or housing modifications.

Furthermore, Lakeville's total proportion of those under 20 has declined in the past two decades, down from 30% to 23%. School enrollment 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.

(Figure X: Districtwide Enrollment)⁹



(Figure X: Ten Year Change in Enrollment by School)

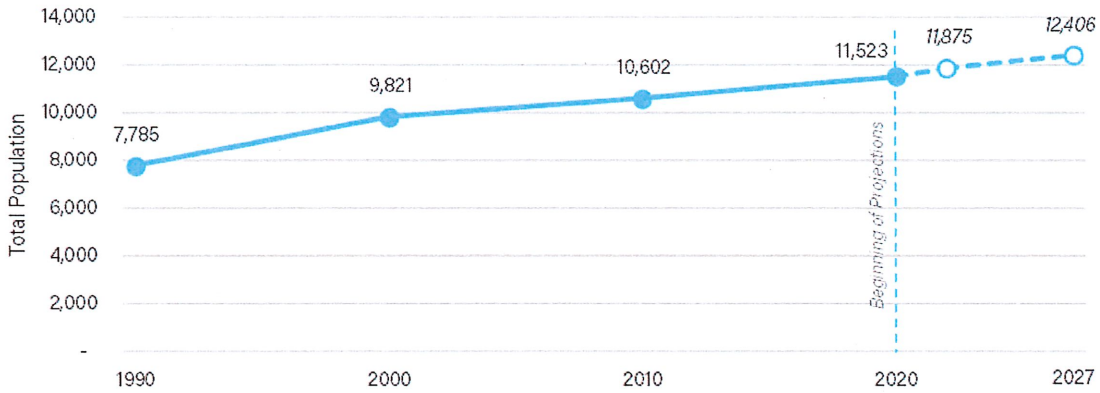


Freetown-Lakeville Middle School and Apponequet Regional High School saw the most notable decreases in enrollment over the past ten years, while Freetown and Assawompset Elementary Schools saw modest increases. This is notable when addressing any concerns regarding the potential impact of additional 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.

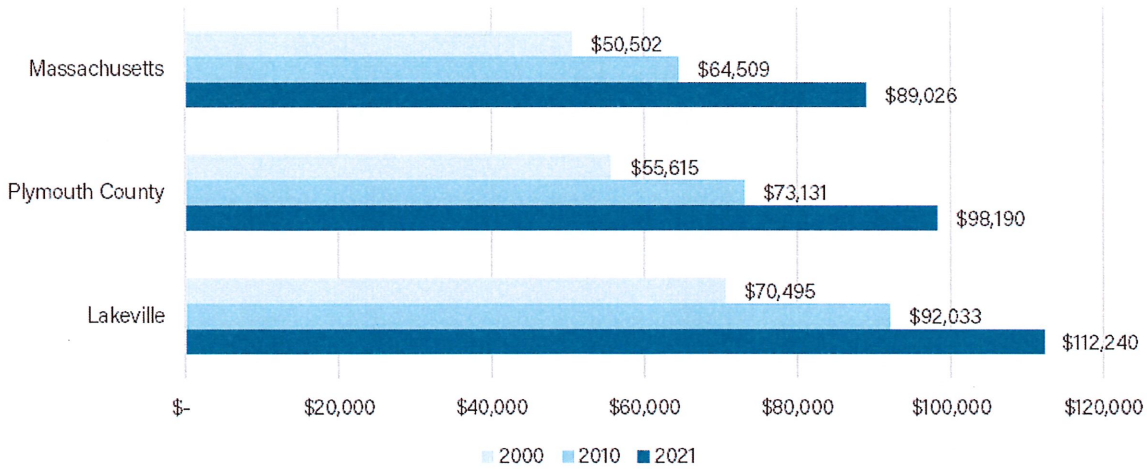
⁹ Enrollment includes totals from Apponequet Regional High School, Assawompset Elementary School, Freetown Elementary School, Freetown-Lakeville Middle School, Freetown-Lakeville Intermediate School, and George R Austin Intermediate School. Please note that this data includes enrollment that occurred prior to the regionalization of the Freetown-Lakeville School District, which occurred in 2011. (ATTN Lakeville Planning Board + Town Staff – please confirm.)

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.¹⁰ 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.

(Figure X: Population Projections; ESRI Business Analyst, 2022)

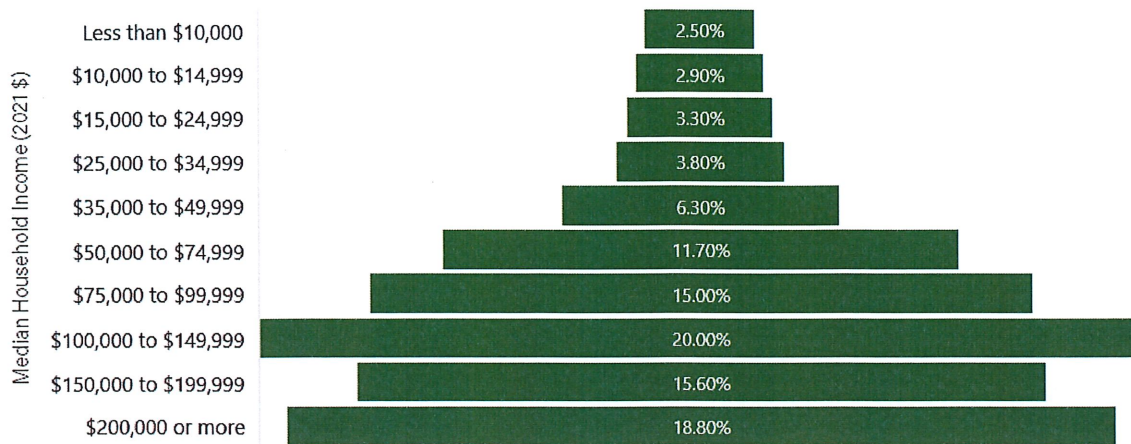


(Figure X: Change in Median Household Income; ACS 5yr Estimates, 2010, 2015, and 2021; Total Households)



(Figure X: Income Breakdown)

¹⁰ At the time of writing, 2022 ACS Estimates have not been released. ESRI forecasts for 2022 and 2027.



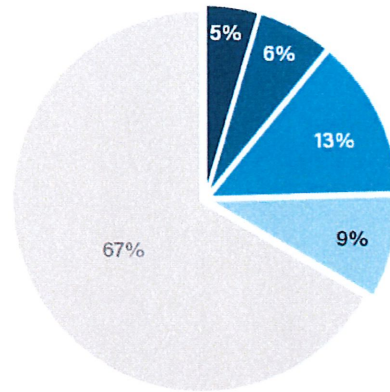
Lakeville is an affluent community, with a median household income of \$112,240, higher than both the State and County. This figure is projected to increase 24% to \$138,732 by 2027. Despite these high incomes, 19% of households in Lakeville make under \$50,000 annually. Furthermore, one third (33%) 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 X: Owner HAMFI Breakdown and Renter HAMFI Breakdown; HUD CHAS, 2015-2019)

Households eligible for varying forms of subsidized affordable housing.

- Household Income \leq 30% HAMFI
- Household Income $>30\%$ to $\leq 50\%$ HAMFI
- Household Income $>50\%$ to $\leq 80\%$ HAMFI
- Household Income $>80\%$ to $\leq 100\%$ HAMFI
- Household Income $>100\%$ HAMFI

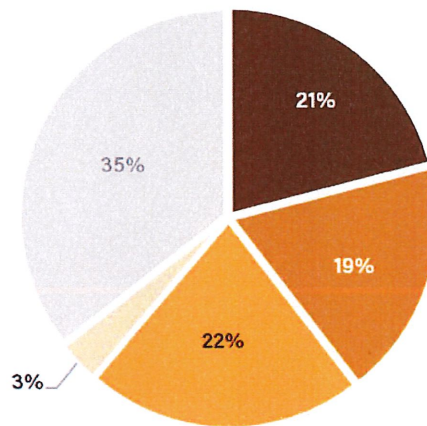
Owners



Households eligible for varying forms of subsidized affordable housing.

- Household Income \leq 30% HAMFI
- Household Income $>30\%$ to $\leq 50\%$ HAMFI
- Household Income $>50\%$ to $\leq 80\%$ HAMFI
- Household Income $>80\%$ to $\leq 100\%$ HAMFI
- Household Income $>100\%$ HAMFI

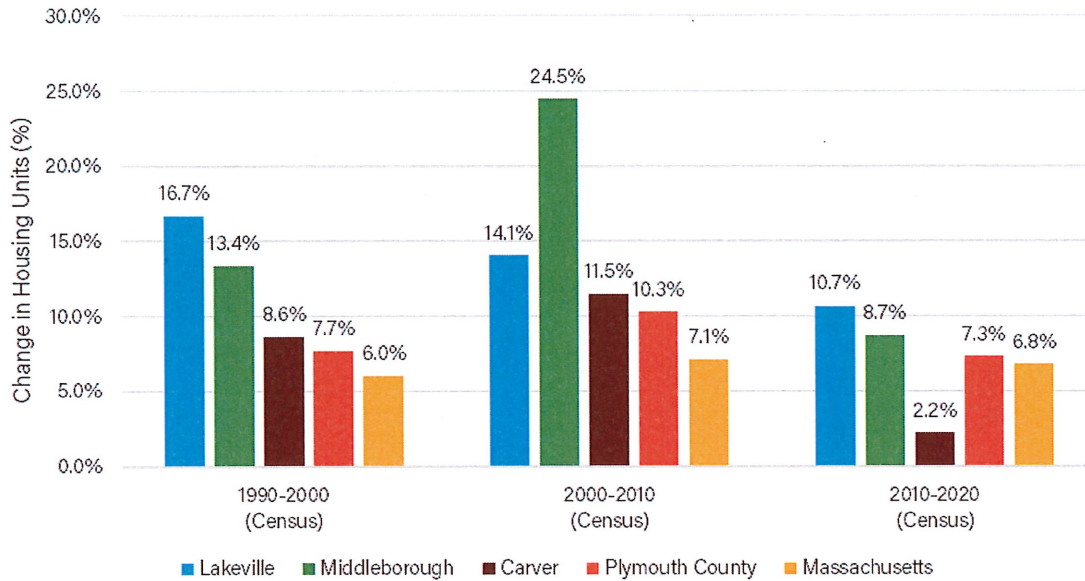
Renters



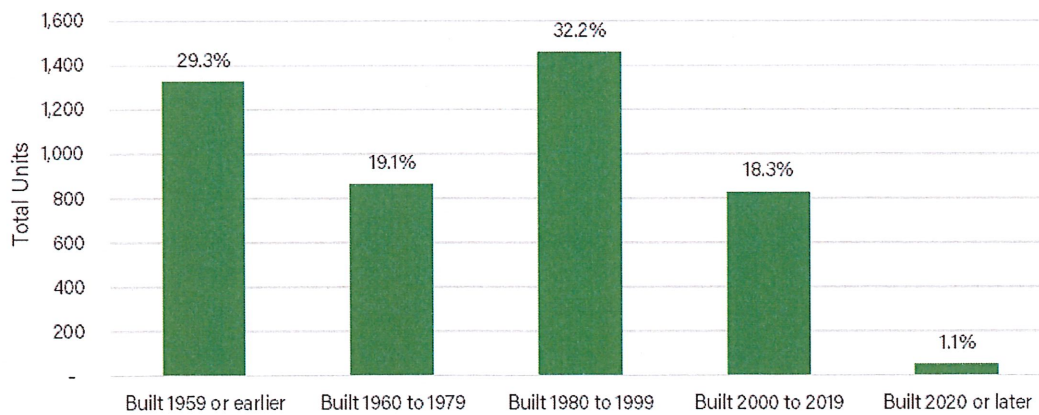
Housing Stock Characteristics

Lakeville is home to 4,624 housing units as of 2020, an increase of 8.7% since 2010. Lakeville’s rate of housing production per decade has **slowed** (as it has in most neighboring communities); however, the town’s 2020 rate **continues to outpace both** Plymouth County and the State **as it has in prior decades**.

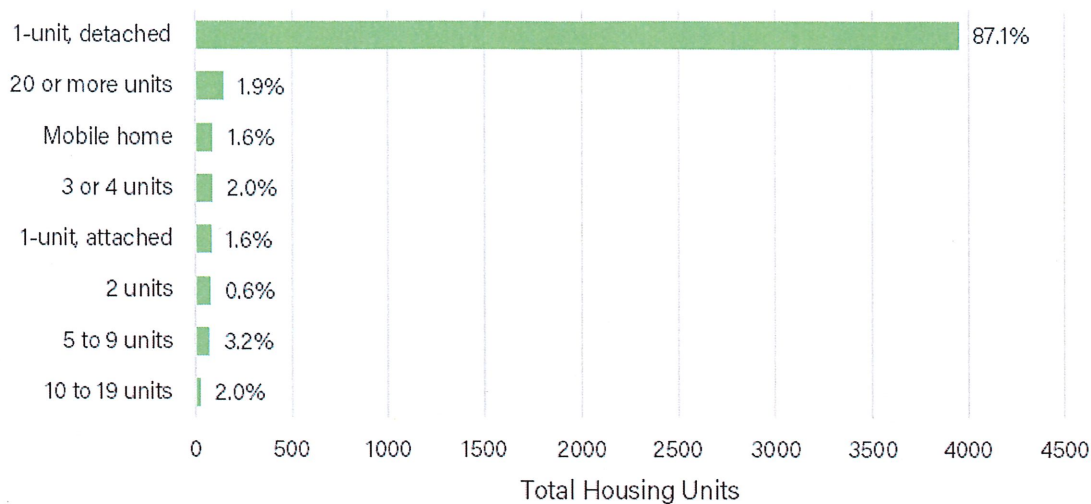
(Figure X: Change in Housing Units, Lakeville and Neighboring Communities)



(Figure X: Housing Age; Occupied Housing Units, ACS 5yr Estimates 2021)



(Figure X: Units in Structure; All Housing Units; 2021)

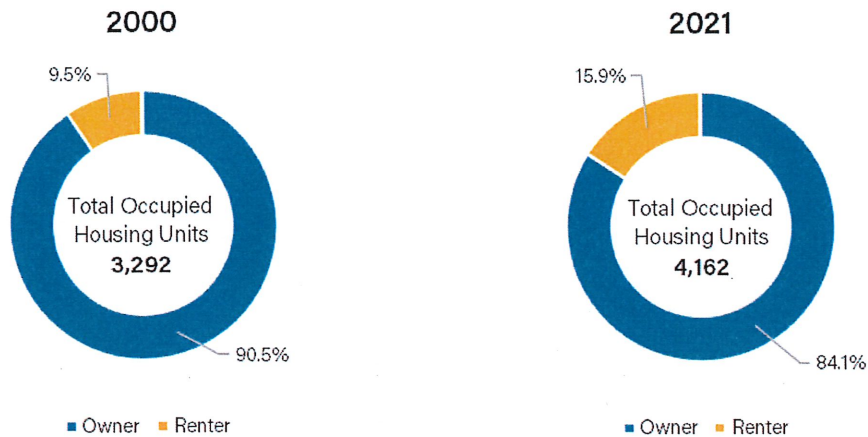


Lakeville has a relatively older housing stock, consisting of majority single-family homes. Just under 30% of the existing housing stock having been built in 1959 or earlier. Older homes can require more upkeep than newer homes, and likely require some form of accessibility modifications to allow comfortable 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.”¹¹

As described earlier, Lakeville’s population is aging and an estimated 16% of those aged 65 or over have an ambulatory difficulty. It will be important for the Town to examine the needs of older adults living in Lakeville to determine if they are choosing to age in place, if they feel their home needs accessibility modifications or other safety-related renovations, and if they feel they can afford the necessary modifications. At that point, the Town can outline the most appropriate avenue forward, which can include providing direct funding resources or connecting residents to existing organizations who can offer assistance.

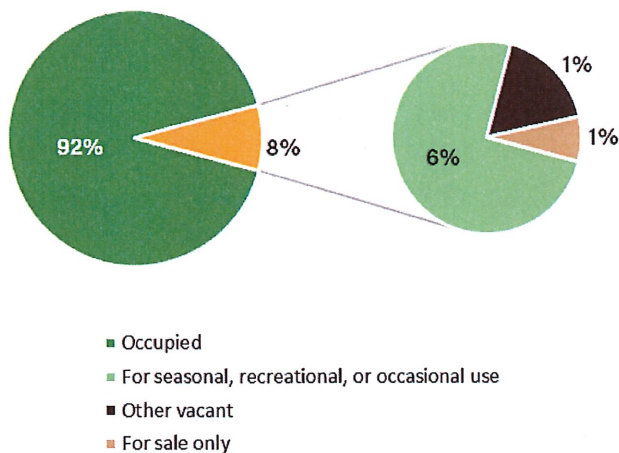
(Figure X: Occupancy Status)

¹¹ See the Joint Center for Housing Studies of Harvard University’s article *Aging Society and Inaccessible Housing Stock Suggest Growing Need for Remodeling* <https://www.jchs.harvard.edu/blog/aging-society-and-inaccessible-housing-stock-suggest-growing-need-for-remodeling>



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 X: Vacancies)



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 X: Detailed Vacancies, ACS 5yr Estimates, 2021)

Type of Vacancy	ACS Estimate (# 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	0%
Rented, not occupied	0	0%
Sold, not occupied	0	0%
For migrant workers	0	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.

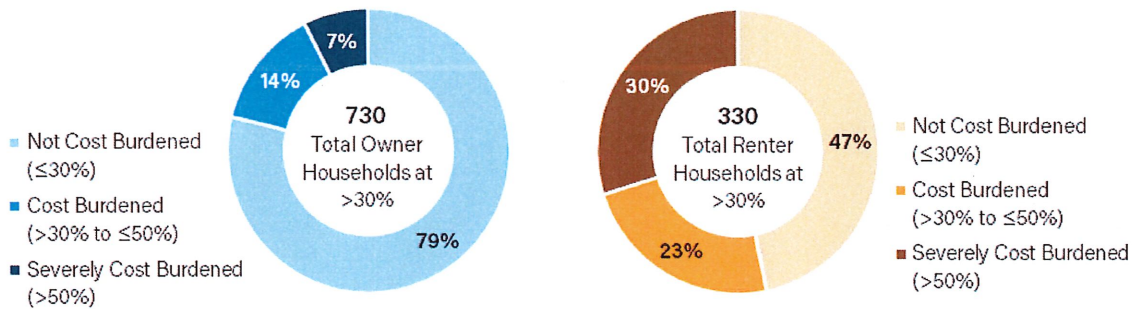
Market Conditions and Affordability

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.

(Figure X: Cost Burden; HUD CHAS, 2015-2019)



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).

An Example of Cost Burden

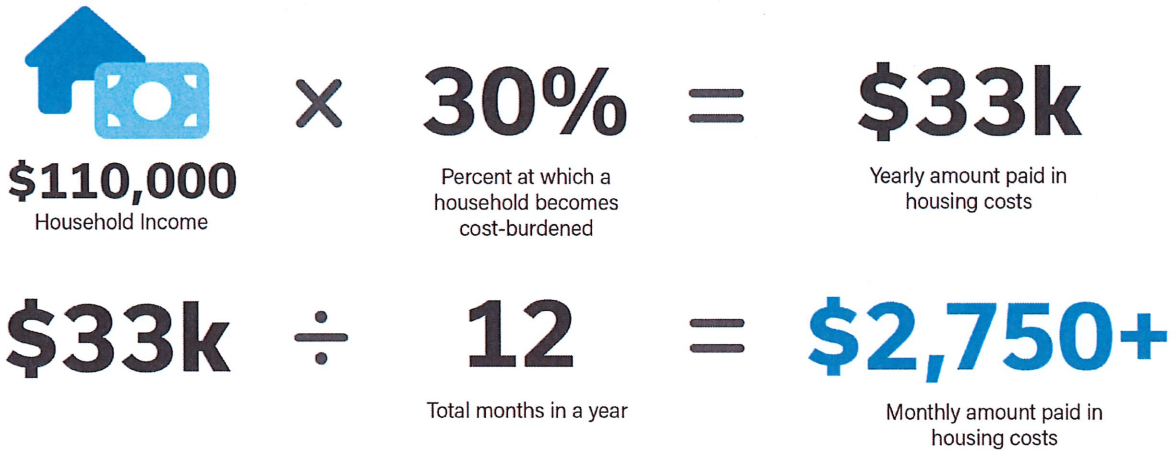
Let's dive a little deeper into the concept of cost burden with a rough example. In 2020, the median household income in Lakeville was \$112,240. We will round down to \$110,00 for simplicity.

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?

Ex., (\$100,000 annual HH income * 0.3) / 12 = \$2,500/per month or more

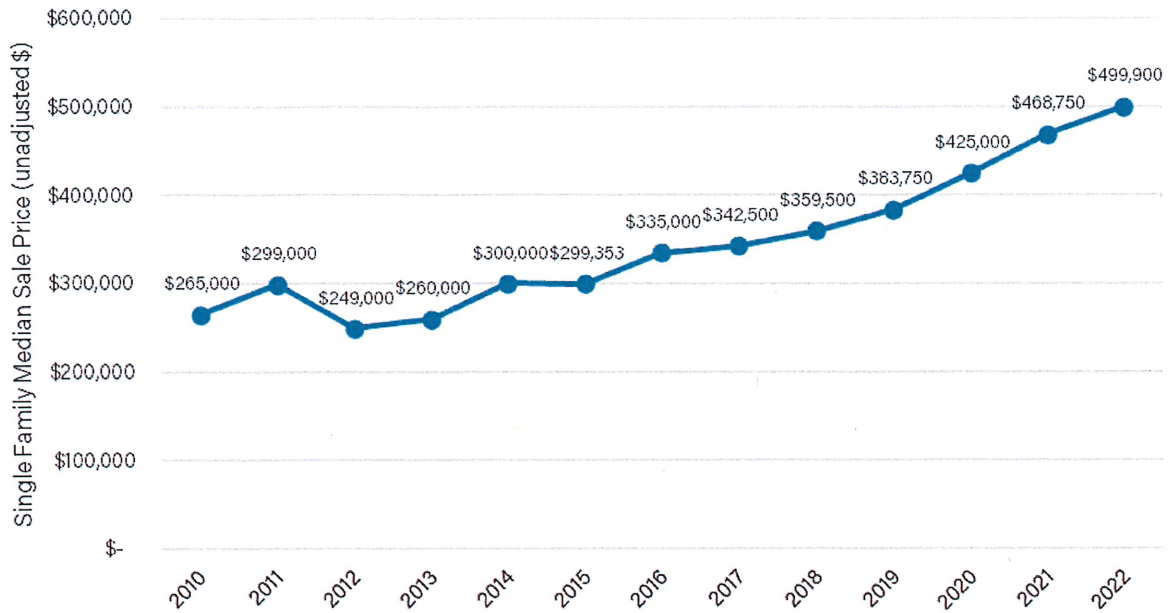


A household making **\$110,000 annually** will be considered "cost-burdened" if they are paying **\$2,750+ per month** on housing costs (mortgage/rent and utilities).

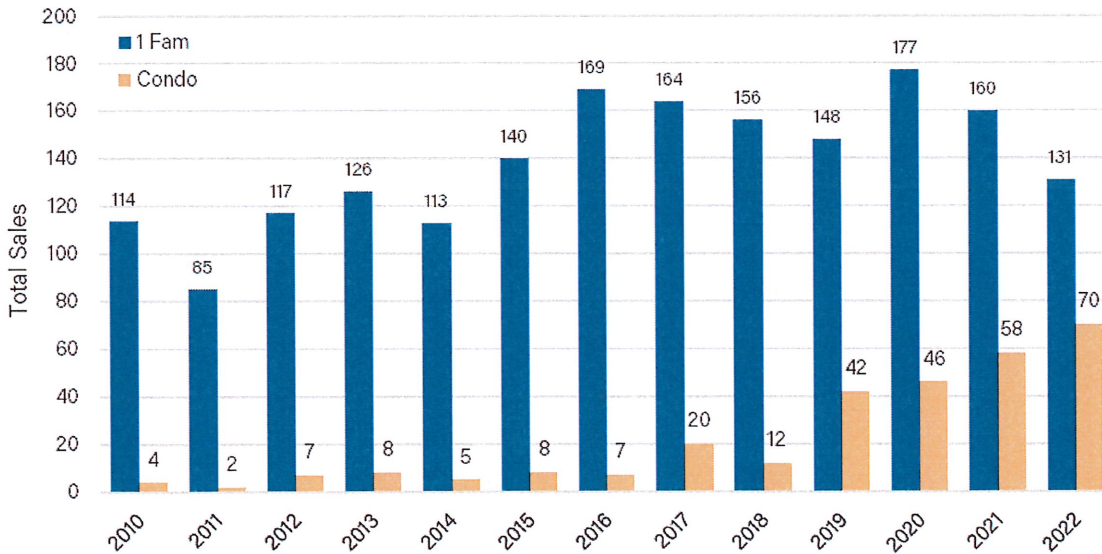
Current Market Conditions in Lakeville

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.

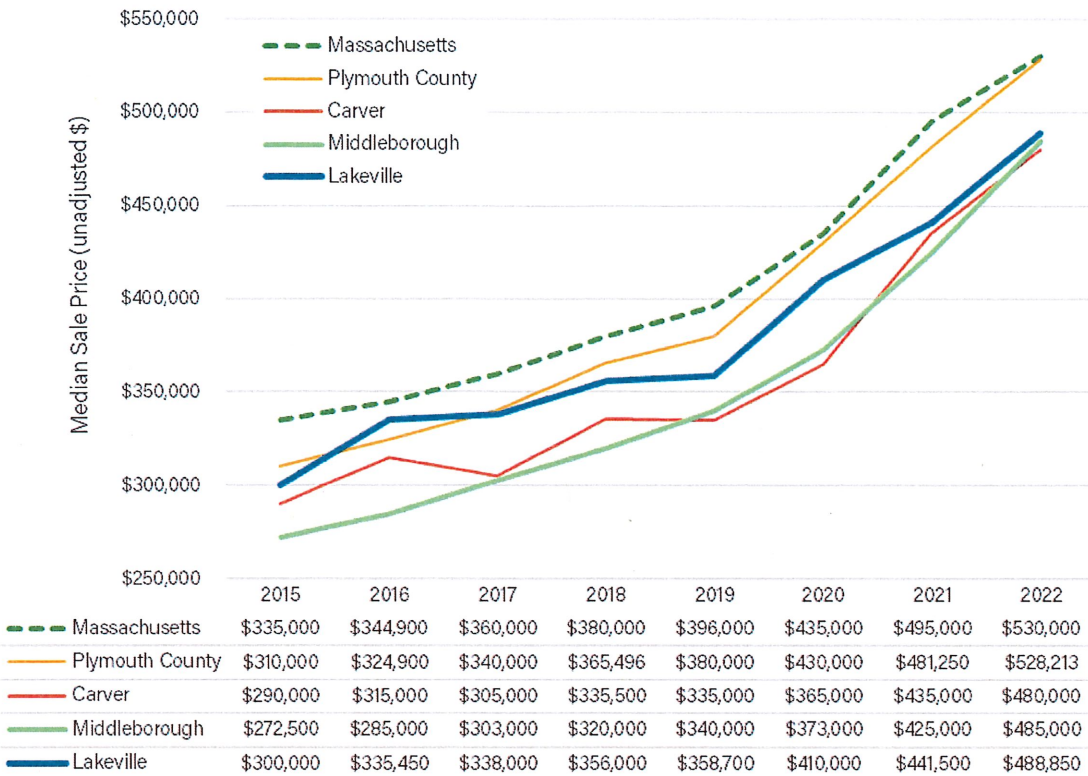
(Figure X: Home Sale Price Trends; The Warren Group, 2023)



(Figure X: Home Sale Volume; The Warren Group, 2023)



(Figure X: Regional Sale Prices; The Warren Group, 2023)



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 remain 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.

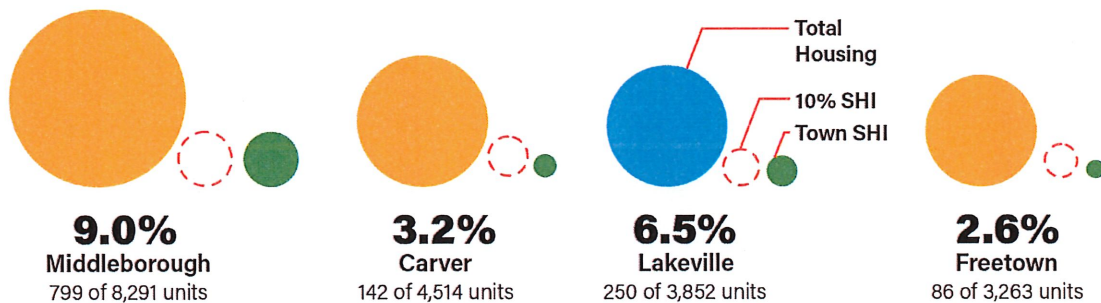
Subsidized Affordable Housing

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.¹² 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%.

(Figure X: Lakeville and Neighboring Communities’ SHI; DHCD, 2021)



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.

¹² 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.

- 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 X: AMI Breakdown, FY2022)

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

Area Median Family Income: \$111,400 (4 Persons in Family)

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.

(Figure X: Zoning and Overlays – *To be inserted upon review with the Town Planner*)

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 Access to Public Utilities

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, except for within the Town's 40R District, which receives sewer service from neighboring Middleborough. There is also 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.

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.

Limited Staff Capacity and Experience

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.

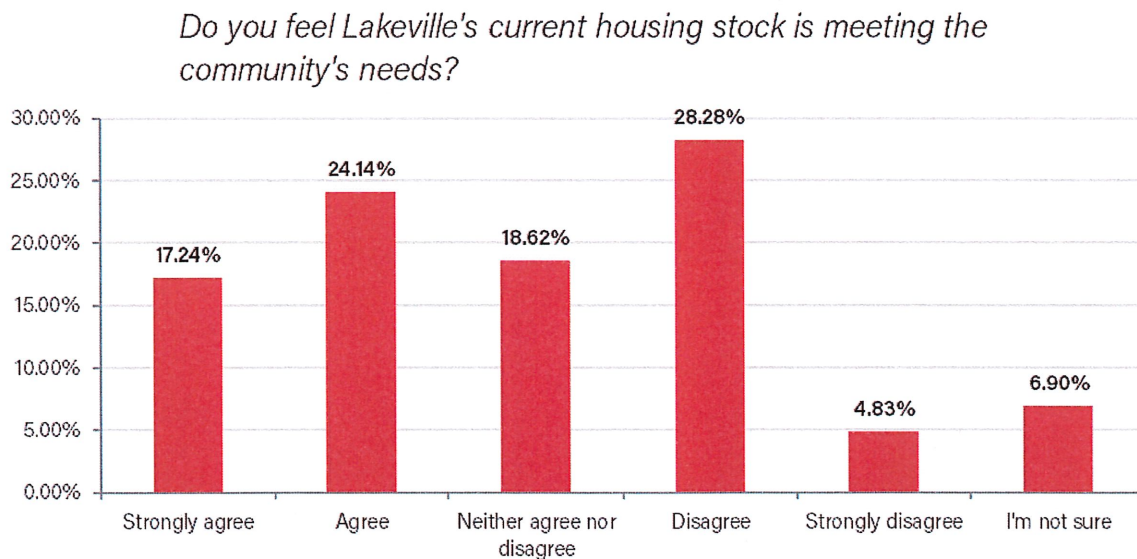
Affordable Housing Goals

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 X: Survey Responses to "Do you feel Lakeville's current housing stock is meeting the community's needs?")

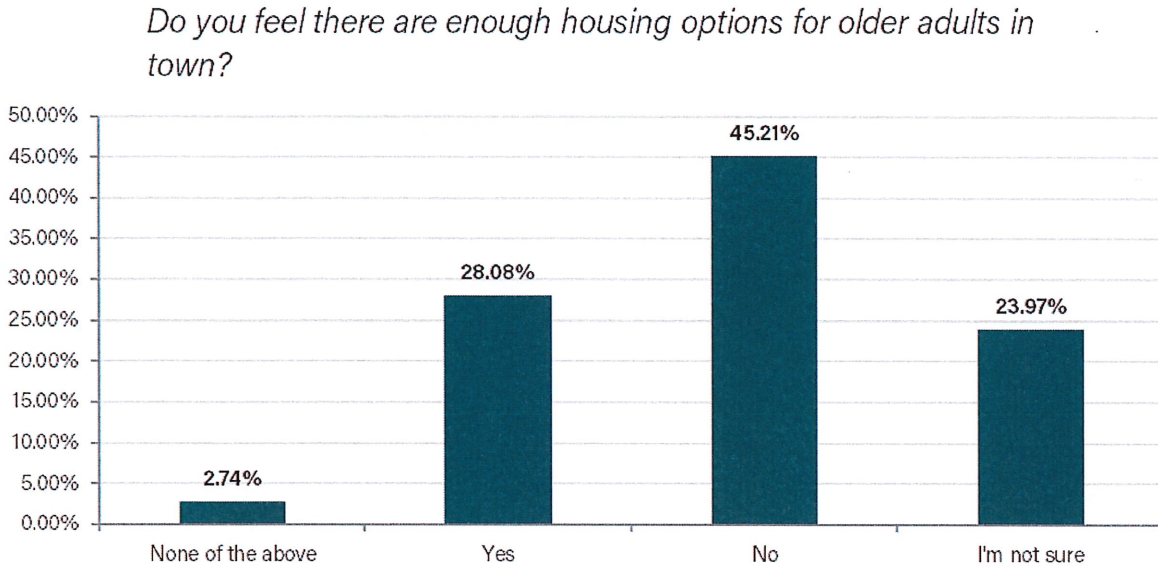


Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

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 X: Survey Responses to “Do you feel there are enough housing options for older adults in town?”)



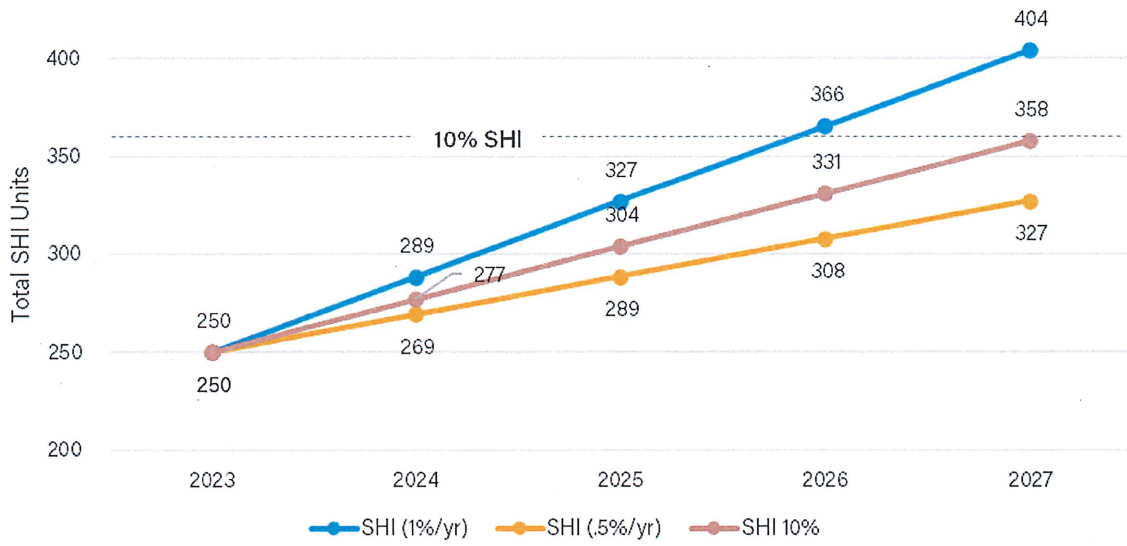
Goal C: Implement key zoning amendments to create new affordable housing options.

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 X: Hypothetical production scenarios for SHI units in Lakeville)



DRAFT

Implementation Strategies

There are seven (7) 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.

(Figure X: DRAFT Action Map) **ATTN Lakeville Planning Board + Town Staff: Please confirm one additional site for development.**



Open Space (Level of Protection)

- In Perpetuity
- Limited
- None
- Term Limited
- Unknown

- Sewer Line
- Water Line
- Interim Wellhead Protection Area (IWPA)
- Town-Owned Land

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: B, C

Priority: High

Implementation Timeframe: Medium (2-5yrs)

Impact: Direct

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 their residents' needs, such as reducing lot size requirements and incorporating mechanisms to produce affordable units under the Local Initiative Program.¹³ This encourages smart growth, reduces barriers for accessory or multi-family units, and actively pursue development for populations whose housing options may be limited (e.g., retirement-age residents, first-time homebuyers, low-income residents).

Survey respondents were receptive to small-scale housing development (1-4) units, though support remained under 50%.

(Figure X: Survey Responses to "What housing-related interventions would you support?")

¹³ 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.

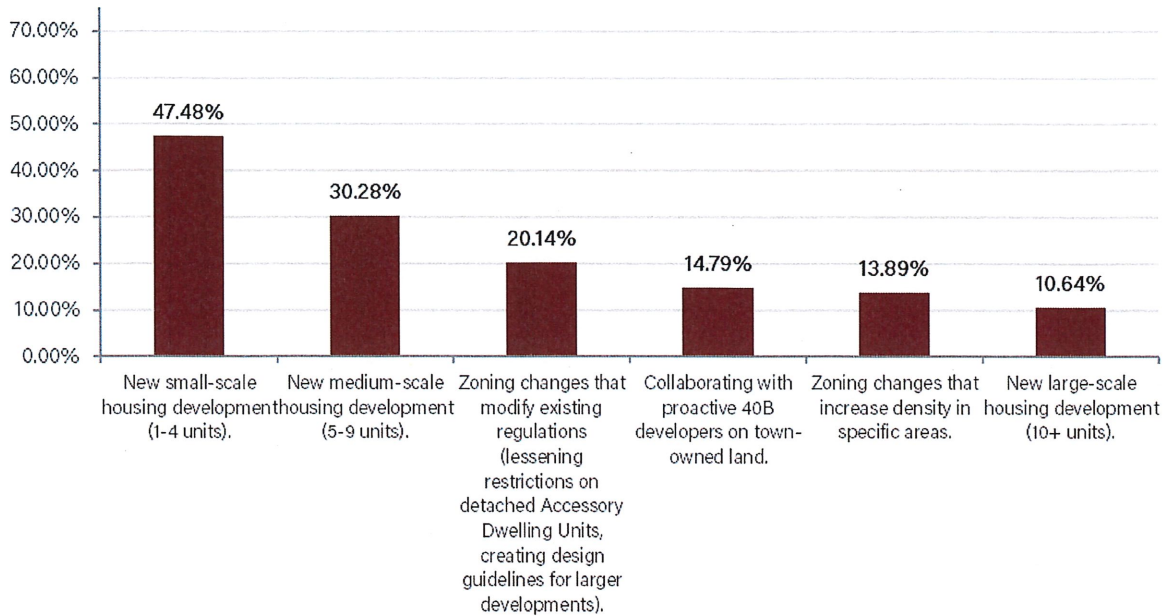
There are two means of creating affordable housing under LIP:

- 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?

What housing-related interventions would you support?



With enough outreach and subsequent buy-in, the Town could implement new zoning that allows for smaller-scale housing development. Lakeville could modify their existing base zoning district to create a new residential zone with reduced lot sizes (between 20,000¹⁴-40,000sqft, as deemed appropriate by the Town). Previous planning documents (including the prior Housing Production Plan and 2020 Master Plan) also suggest the development of an OSRD bylaw and/or a Transfer of

¹⁴ 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).

Development Rights (TDR) bylaw, both of which would promote more compact development in key areas throughout town while shifting growth away from important open spaces 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 40R Starter Home Zoning District (SHZD), which promotes the development of small (not to exceed 1,850sqft) single family homes or accessory dwelling units (not exceeding 600sqft) on the same lot. SHZDs must be at least 3 contiguous acres in size and allow development at a density of at least 4 units per acre (approximately 10,000sqft in size).¹⁵ In these districts, a minimum of 20% of the starter homes must be deed-restricted affordable at or below 100% of the Area Median Income; a feature which is highly suitable for Lakeville, considering the prevalence of moderate- and high-income households in Town. Siting of a 40R SHZD 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).

Finally, 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.¹⁶ These important changes can contribute to the town’s implementation of many of the above zoning-related strategies.

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 40R 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 \(NRPZ\)](#)

¹⁵ Chapter 40R Starter Home Districts may not be subject to local environmental or health regulations (referred to as “Additional Municipal Standards” in 760 CMR 59) that exceed State regulations unless “the Additional Municipal Standards applicable in a Starter Home District do not Render Development Infeasible” or “DEP determines that the Municipality has demonstrated that local conditions warrant imposition of Additional Municipal Standards.” For more information, see 760 CMR 59.05(2)(e).

¹⁶ For more information on Chapter 358 of the Acts of 2020, please see <https://www.mass.gov/info-details/housing-choice-legislation>

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

Associated Goals: A

Priority: High

Implementation Timeframe: Short (<2yrs)

Impact: Enabling

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 a Chapter 40R 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.

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

Associated Goals: B, C

Priority: High

Implementation Timeframe: Long (>5yrs)

Impact: Direct

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 pursue. 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).

Case Study

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.

Potential Funding Resources

HUD HOME Program, CDBG, MassHousing

Additional Reading

[Housing Toolbox for Massachusetts Communities Affordable Housing Trust + CPA Conference 2022 resources](#), [MHP's Municipal Affordable Housing Trust Guidebook](#)

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

Associated Goals: B, D

Priority: Medium

Implementation Timeframe: 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 (ZBA) 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.¹⁷ These Rules and Regulations can also serve as a starting point for fostering collaborative municipal/developer relations.

Case Study

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, including the Oasis at Plainville.

¹⁷ 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.

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

Associated Goals: A, B, C, D

Priority: Low

Implementation Timeframe: Medium (2-5yrs)

Impact: Enabling

Lakeville would benefit from acquiring additional assistance in implementing their 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.

Case Study

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 that 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.

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

Associated Goals: B, D

Priority: Low

Implementation Timeframe: 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.

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

Associated Goals: B, D

Priority: Low

Implementation Timeframe: 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. Some of these parcels are protected open space, however, there are several parcels that may be eligible for smaller housing development, such as starter homes on lots that may be non-conforming due to their size or on currently underutilized parcels.

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 would produce 46 apartments, is currently undergoing review to determine if it is eligible to apply for a Comprehensive Permit. These apartments will be designed considering net zero energy goals, and will feature rooftop solar, all electric building systems, and low flow plumbing fixtures.

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.

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Final Draft
Lakeville Housing Production Plan
Text

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Introduction

The Town of Lakeville

~~Lakeville~~ ¹The Town of Lakeville is a small, rural community of just over 11,500 residents, first settled in 1717 as part of the Town of Middleborough, but later split from Middleborough and was incorporated as a separate town in 1853. Lakeville is located on the southwestern edge of Plymouth County in southeastern Massachusetts and is bordered by Middleborough on the north and east, Rochester and Freetown on the south, and Berkley and Taunton on the west. Lakeville is approximately thirty eight (38) miles south of Boston and two hundred and six (206) miles from New York City. The town's 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 and suburban neighborhoods. The many ponds, rivers and streams in Lakeville also serve as a source of drinking water. Lakeville is connected to the larger southeastern Massachusetts region via its many state routes including north-south Routes 18, 105 and 140, and the east-west Route 79. U.S. Route 44 passes through the northern end of town and Interstate 495 runs along its northern edge with an interchange located just over the town line in Middleborough. ~~–Middleborough, Berkley, Freetown, and Rochester, it is known for its scenic natural resources, agriculture (including being home to the Ocean Spray Corporate Headquarters), and town charm.~~

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

¹ 2017 HPP - Executive Summary – **excerpt from current HPP

subsidized and market-rate housing.

About the Plan

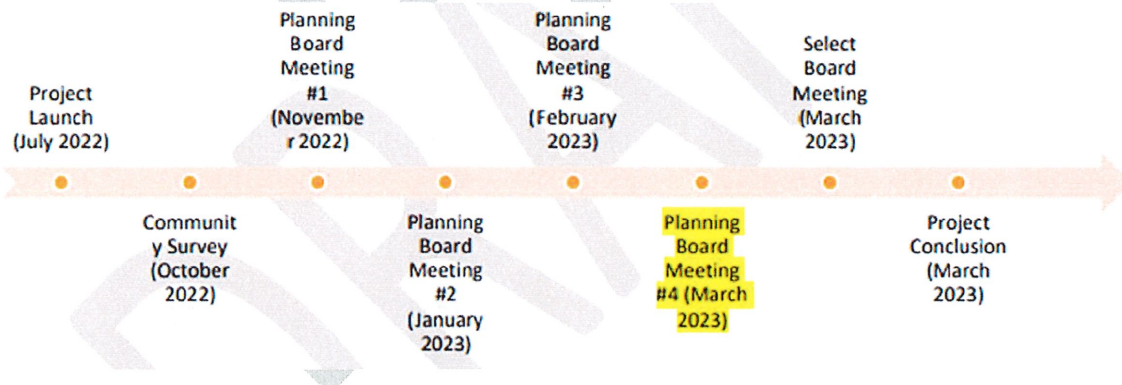
A Housing Production Plan consists of a comprehensive housing needs assessment, a set of affordable housing goals, and accompanying implementation strategies. The comprehensive housing needs assessment is an analysis of the community’s demographics and housing stock, the community’s future population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

(Figure X: HPP Timeline & Steps)



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 five (5) main sections, titled:

~~• **Talking About Housing**, which describes the historic inequities within housing development/policy and will lay the foundation for why we plan for housing;~~

- **Planning for Housing**, which describes the importance of planning for housing
- **Comprehensive 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.

Affordable Housing Goals and Strategies

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.

The **seven (7) 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; and
- Review the availability of town-owned and tax-title properties to work in tandem with adaptive reuse goals.

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.

Planning For Housing

Talking About Housing

Benefits of Homeownership

A House is a Home

Housing is one of the most important aspects of an individual's life and livelihood. A residence is more than a physical shelter or consumer choice – it's a home – a place where children grow up, where individuals care for their family, where friends gather, where meals are cooked, where education takes root, where careers begin and are maintained, where pets play, where passions are pursued, and where we store some of our most important possessions. It is also often an individual's primary financial responsibility. The quality, safety, and stability of an individual's home has a significant impact on their life and happiness. **The benefits of homeownership are not only reaped by the individual or family, but also by the community as a whole.**

Benefits to Families and Individuals

~~Persistent Unaffordability~~

Some of the financial and long-term benefits of homeownership for families and individuals include the following:

²Building Equity: Equity refers to the amount of value you have in a given asset. As you pay your mortgage each month, you will be building equity in your home. This differs from renting because you will be contributing to a physical asset rather than making monthly payments to a landlord. This is why purchasing a home is often thought to be a financially savvy investment.

Long-Term Savings: By building equity in your home, you are also setting aside money for your future. That's because there are several ways to tap into your home's equity down the road. Studies show that homeownership rates peak at or near retirement ages, suggesting that home equity contributes to retirement savings for many Americans. Therefore, by buying a home, you are promoting financial stability.

Building Wealth: As your property increases in value, so does your equity, allowing you to sell for a profit. You could use that extra money to reinvest in a new home as well as another property. Additionally, you could use your home to build wealth right away by using it as rental property or house hacking.

Control Over Expenses: When you own a home, you can be certain of the monthly payments you will need to make while living in the house. On the other hand, when you rent a home, you are faced with the uncertainty of an increase in rent if your landlord decides to charge more. Unless you decide to change your mortgage terms, your monthly payment will remain the same throughout the duration of your home's mortgage.

Strong Credit History: Buying a home can help you strengthen your credit over time as you are consistently making your monthly mortgage payment. As you build your credit, it becomes easier to secure other forms of financing, for example, if you decide to purchase a car or finance an investment property. Sylvie Coleman from Family Destinations Group says that "owning can build your credit. Paying your mortgage on time will make your credit score start going up. Payment history near debt makes up the larger portion of your FICO score, that is about 35%. That is also what lenders look at when they're trying to decide how much money to loan you, at what interest rate and on what terms. So it's very important to have a good record and pay on time. And as your mortgage balance goes down, your FICO score continues to increase. That is, in essence, a great way to build your credit".

~~Many families today struggle to find an affordable, safe home with access to nearby necessities.~~

² [15 Little-Known Benefits Of Homeownership | FortuneBuilders](#)

as quality schools, groceries, hospitals, parks, transportation, and employment. This is due to a phenomenon called persistent unaffordability, or the trend towards persistently high costs compared to incomes. This lack of affordability has left 37.1 million households (roughly 30% of households in the nation) cost-burdened as of 2019.¹ This means these households spend more of their annual income on housing, a concept we will explore later in the report. Renters are disproportionately cost-burdened compared to homeowners; however, homeowners are not severely cost-burdened (spending more than 50% of their annual income on housing alone). Recently, many individuals, largely BIPOC,² low-income, and older adults, are also struggling with rent and home ownership costs due to loss of income during the COVID-19 pandemic. What's causing the trend towards persistent unaffordability? Many factors contribute to this, but — on a local level — the most common are low-density zoning, excessive parking requirements, high demand for certain locations, high land costs, and high costs of development. Additionally, existing barriers to homeownership and growing racial disparities only exacerbate housing inequality and prevent families, especially BIPOC and low-income families, from accumulating wealth, establishing income security, and experiencing economic choice.

Benefits to the Community

Why Plan for Housing?

The benefits to homeownership are community-wide. Since a home is typically someone's greatest asset, they become invested not only in their own home, but in their community as well, knowing that choices made by the community will impact their greatest investment.

³Civic Participation: When compared to renters, homeowners will often remain in their neighborhood for longer periods of time, adding a certain degree of stability to the neighborhood. Homeowners are also more likely to contribute to the maintenance of their property and surrounding areas. This then translates to increased incentives to participate in local politics and community organizations, potentially leading to increased civic participation.

Financial Education: One little-known perk of homeownership is that, often times, the financial knowledge that comes with buying a home will be passed onto future generations. By demonstrating the financial skills required to handle mortgage payments, parents can help prepare their children for several financial decisions.

³ [15 Little-Known Benefits Of Homeownership | FortuneBuilders](#)

Health Benefits: A study from the NAR homeowners have higher self-rated health compared to non-homeowners. This study also showed homeowners have higher perceived control over their lives and higher self-esteem and happiness rates than renters.

Lower Crime Rates: Homeowners often have more incentives to deter neighbors when compared to renters because of their ties to a given area. Areas with a high percentage of homeowners are therefore more likely to have voluntary crime prevention programs and lower rates of property crime when compared to markets dominated by rental properties.

Privacy: It's true that buying a house becomes public record. However, living in a house compared to an apartment often affords people more privacy overall. In most cases, you cannot share any walls or spaces with other tenants. As a homeowner you can choose to enter and leave as you please, rather than receiving notices from your landlord to enter or leave. Homebuyers enjoy this new level of privacy after buying a property.

Property Improvements: One of the biggest benefits of homeownership is that of freedom of customization. Homeowners can complete renovations to make their homes exactly as they want, which could boost the property's value in the process. Additionally, owner-occupied housing is often better maintained than rental properties, providing yet another benefit of homeownership.

~~ing insecurity and lack of affordability are structural issues embedded within our social and economic, and political systems. These systemic problems take shape in many ways, but notable manifestations include:~~

~~ial disparities in homeownership today that are built upon the legacy of racist practices (such as redlining³ and racial restrictive covenants⁴). Furthermore, predatory lending practices, lack of access to credit, and barriers to saving for the upfront costs of homeownership only widen the gap;~~

~~placement via gentrification and/or high housing demand (particularly in communities with a long commuting distance to major employment centers) that often push low-income, older, and BIPOC families from their neighborhoods, disrupting social and community connections;~~

~~ergenerational poverty that forces children into unstable environments, for example, frequent moves and changing schools. These experiences often bleed into adulthood, making it difficult to escape poverty as adults.; and~~

~~olicies that hinder unhoused individuals (and especially those with behavioral issues, such as~~

addiction and mental illness) from obtaining temporary or permanent housing. These continue to limit unhoused individuals' access to essential supportive services and perpetuate homelessness.

These inequalities and hardships negatively impact an entire community's well-being and prosperity, not just those experiencing them. Housing-related disparities will only continue to grow as the demand for housing, particularly in the form of home ownership, continues to increase while housing production stagnates.

So, why plan for housing? Because it is only possible to address housing inequity if municipal, state, and national governments alike recognize that removing these structural barriers begins with planning.

In Massachusetts, municipalities are especially well positioned to address these issues in a hands-on manner thanks to their control over local zoning and policy; in other words, cities and towns can make a big difference in their communities with sound, community-led initiatives to house residents in comfortable, affordable, and safe environments. Moreover, Massachusetts has a suite of State-level policies and programs (such as Chapter 40B, Chapter 40R, the Community Compact Cabinet, and the Housing Choice Initiative) that can help contribute to the production of both subsidized housing and market-rate housing that is available at affordable price points. Finally, the Commonwealth is lucky to have numerous public and private entities and agencies (such as the State Department of Housing and Community Development [DHCD] and the Massachusetts Housing Partnership [MHP]) who actively partner with communities to meet housing goals. Taken together, and with proper planning, communities can develop a set of specific and appropriate strategies to address their unique needs and challenges.

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) **of 19 units**, or two years (by meeting the 1% threshold) **of 39 units**. During its certification period, a community’s Zoning Board of Appeals has the right to deny a Comprehensive Permit – **otherwise known as reaching “Safe Harbor”**. All requirements for HPPs are described in state regulations 760 CMR 56.00: Comprehensive permit; low- or moderate-income housing.

⁴As of ⁵**September 2017**, the Town of Lakeville has ⁶**274** housing units which does not meet the affordability requirements set forth in M.G.L. Chapter 40B §§ 20 thru 23 and 760 CMR 56.00. This represents ⁷**6.49%** of their ⁸**4,624** year-round housing units. Lakeville needs to produce at least ⁹**111** more affordable units to meet the Housing Unit Minimum of the Statutory Minima (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. Assuming future housing growth, this 10% figure is a moving target and ultimately the required minimum number of year-round units will increase over time as new year-round housing units are built. The number of year-round housing units in a community from which the required number of affordable units is calculated by DHCD (10% of year-round housing units) is based on the number of year-round housing units reported in the decennial census, the latest being ¹⁰**2020**. Therefore, as additional year-round housing units are constructed through a decade, the subsequent

⁴ this is quoted text from current 2017 HPP which needs current figures verified

⁵ verify current date

⁶ Verify unit count as of current date

⁷ Verify current percentage

⁸ Verify current year-round housing number

⁹ Verify current quantity

¹⁰ Verify current year

number of year-round housing units reported in the next decennial census increases, as does the corresponding required number of affordable housing units.

In addition, loss of current affordable properties from the Subsidized Housing Inventory through expiration of their deed restrictions can accelerate this situation. For example, affordability restrictions on two smaller rental properties in Lakeville are set to expire in ¹¹9 to 10 years. 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 set to expire in 2026 and 2027, respectively. These two properties changing to market-rate units coupled with typical housing growth and a slow growth in the production of affordable housing units would be detrimental to Lakeville meeting the required 10% affordable housing threshold. As such, Lakeville needs to continue to produce affordable housing units to meet the needs of its residents and to achieve the required 10% affordable housing threshold. This HPP outlines how Lakeville can do so while meeting other important affordable housing production goals, by way of an assortment of strategies and actions to be undertaken in the next five (5) years.

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 the Community Compact Cabinet.~~

¹¹ Verify this current time frame, possibly 3-4 years?

Comprehensive Housing Needs Assessment

The Comprehensive 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?

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.

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 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 \$117,700 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 different from AMI and only represents Lakeville (and not its region), is \$112,240. This figure comes from the 2021 ACS (described above) and represents the median income of all households within Lakeville.

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.

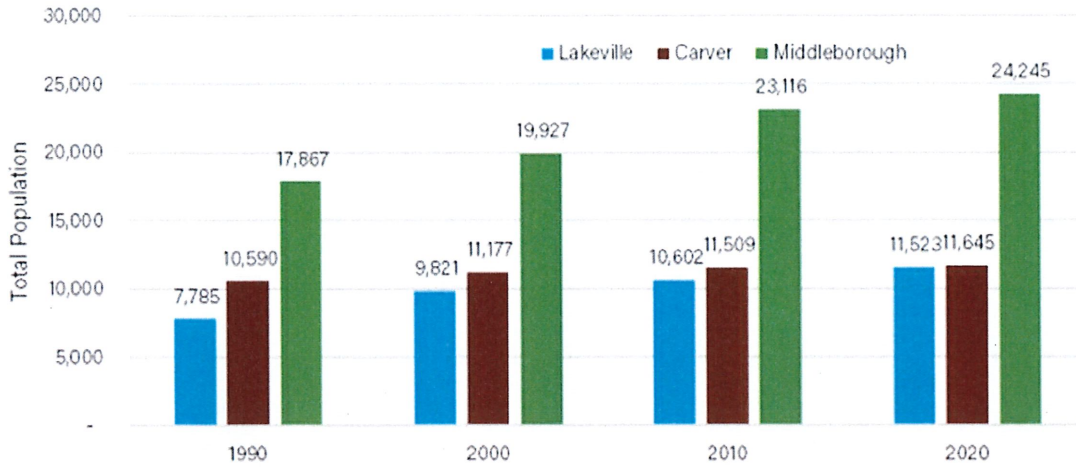
Population and Demographics

The Town of Lakeville is a rural community home to 11,523 residents as of 2020. ¹²For decades Lakeville has consistently been among the fastest growing towns in the region. Between 1970 and 2000, Lakeville's population increased by 124%, compared to Plymouth County's 90%, the Southeast Regional Planning and Economic Development District's regional community average of 25%, and the state's 12%. This population increase has been accompanied by an increase in development: over 400 acres of land were developed between 1999 and 2005, including the 200+ acre Le Baron Estates, 100+ acre Woodland Ridge, and new apartment complexes adjacent to the town's train station. The rate of development has since slowed within the Town of Lakeville since the 2004 regional hazard mitigation plan, and from 2012 to 2017, 90 acres of land were developed, a rate of 2.5 acres per square mile. (APC & Nemasket watershed Management and Climate Action Plan, 2021). ~~While the town grew substantially in the 1990s, reflective of much of Southeastern Massachusetts' "growth spurt," rates have slowed in the last two decades.~~ **Despite this, Lakeville grew at a rate of 8.7% between 2010-2020, above both County and State levels.**

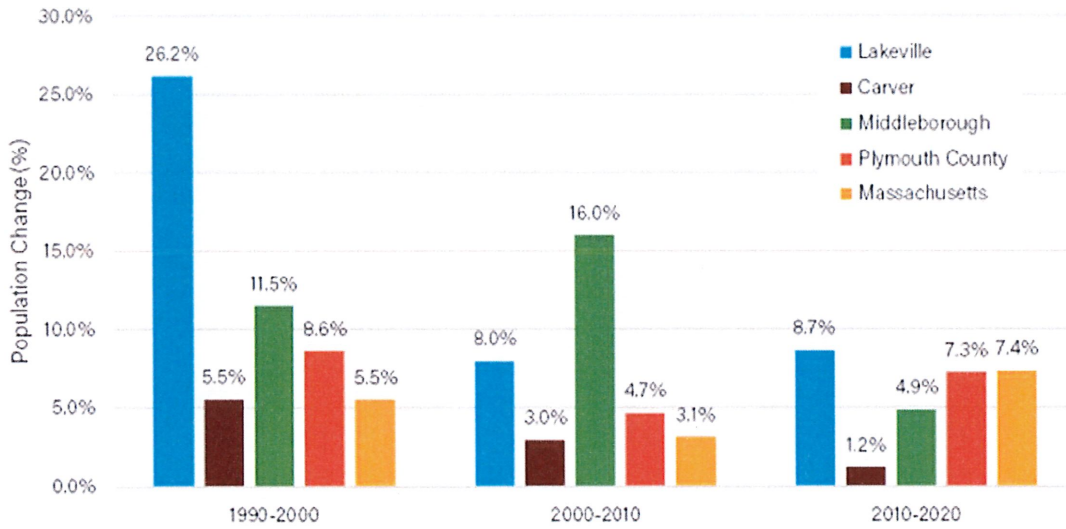
(Figure X: Total Population, Lakeville and Neighboring Communities)

¹² [lakeville_hmp_08152022.pdf \(lakevillema.org\)](#) Quoted from Lakeville Natural Hazard Mitigation Plan

****Middleboro has 69 square miles of land and 3 miles of water – replace with another town that more closely resembles Lakeville size land (36 sq miles) and water (6 sq miles)**

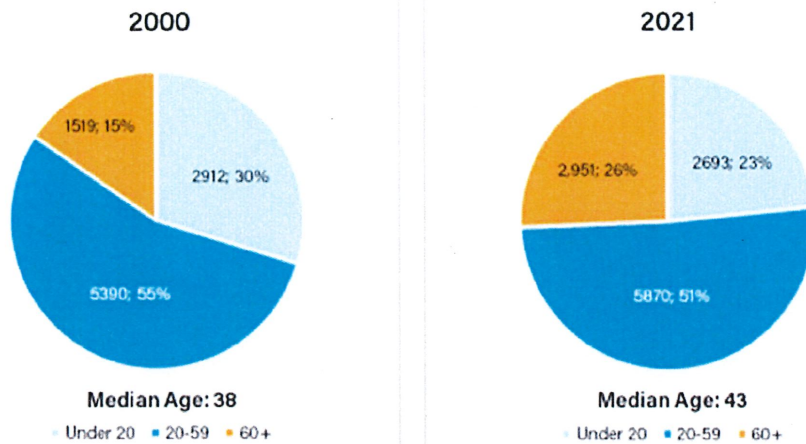


(Figure X: Population Change by Decade)



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.

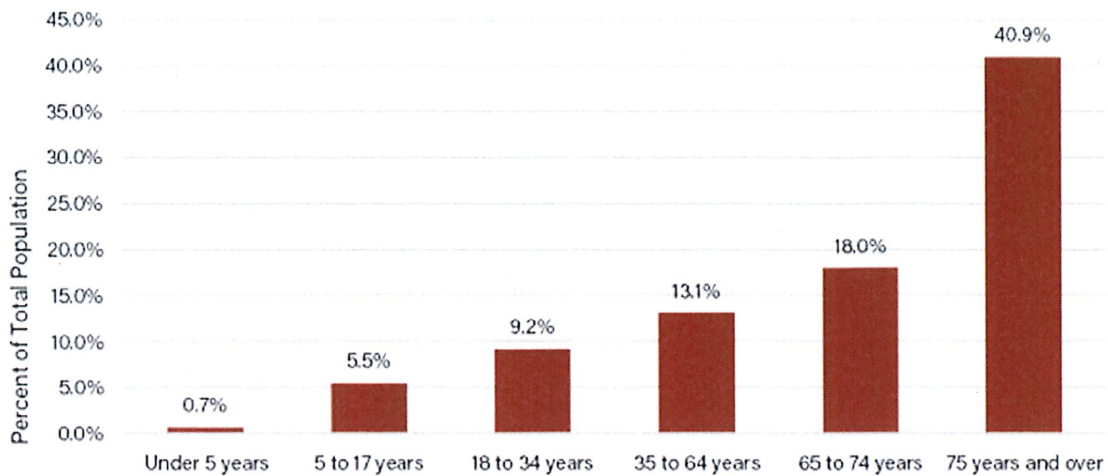
(Figure X: Changes in Age; Census 2000 and ACS 2020 5yr Estimates, Total Population)



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:

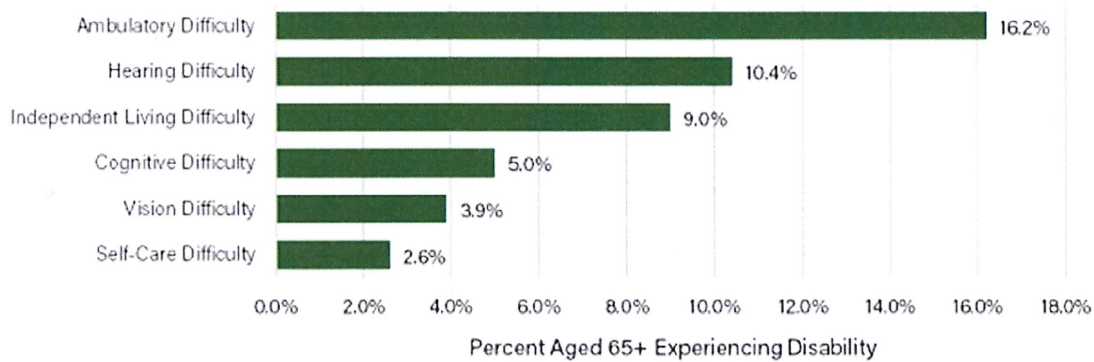
- A step-free entryway
- A bedroom and full bathroom on the first floor
- At least one bathroom accessibility feature
- Additional aging-accessible elements that may be useful include:
 - o Sink handles or levers instead of knobs
 - o Handrails or grab bars in the bathroom
 - o Built-in shower seats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

(Figure X: Percent with a Disability by Age Bracket)



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.

(Figure X: Disability Type for those Aged 65+)

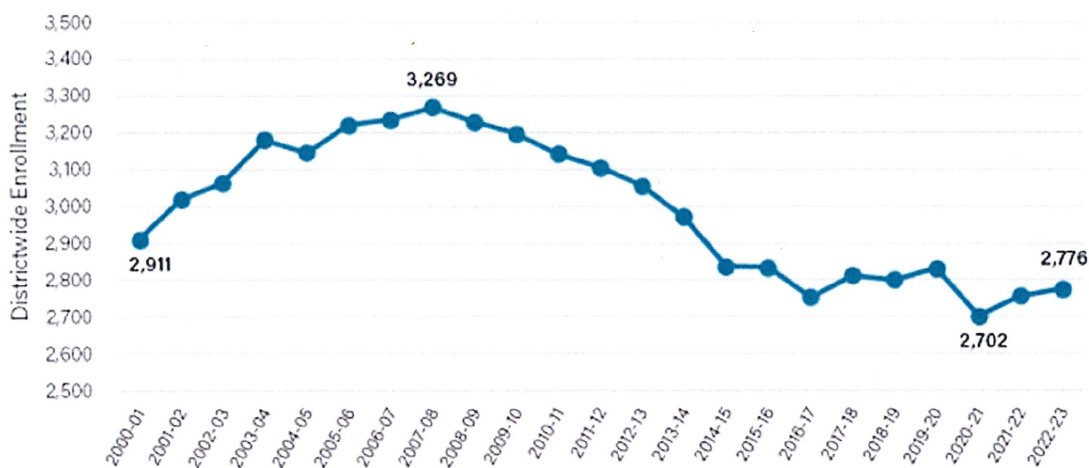


Ambulatory difficulties (having serious difficulty walking or climbing stairs) is the most common disability those over the age of 65 are experiencing in Lakeville (16%), followed by hearing difficulties (10%) and independent living difficulties (having difficulty doing errands alone; 9%). The Town may wish to survey its older residents to determine their current living conditions and any needs for accessibility or housing modifications.

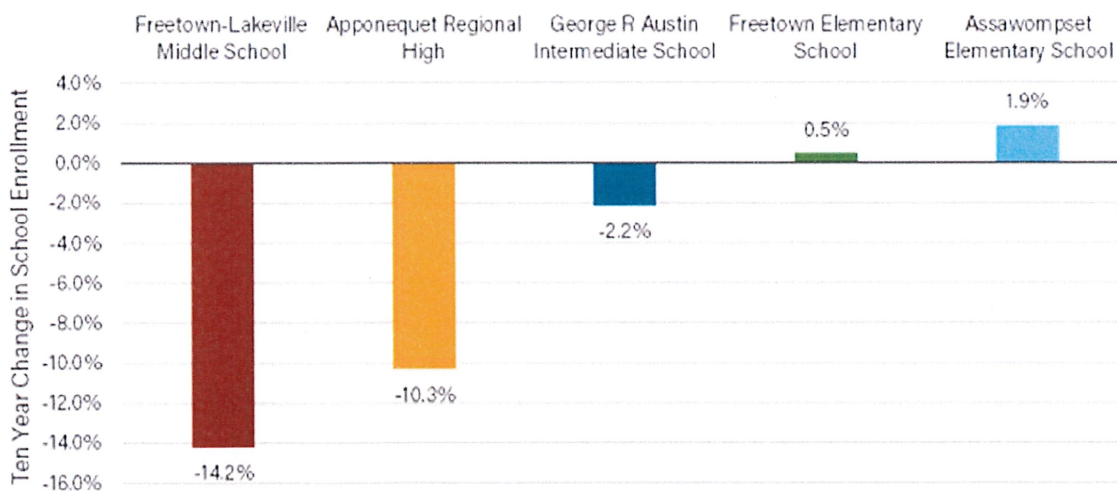
Furthermore, Lakeville's total proportion of those under 20 has declined in the past two decades,

down from 30% to 23%,¹³ after experiencing a “bubble” which moved through the school system during the 2000s. School enrollment 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.

(Figure X: Districtwide Enrollment)



(Figure X: Ten Year Change in Enrollment by School)



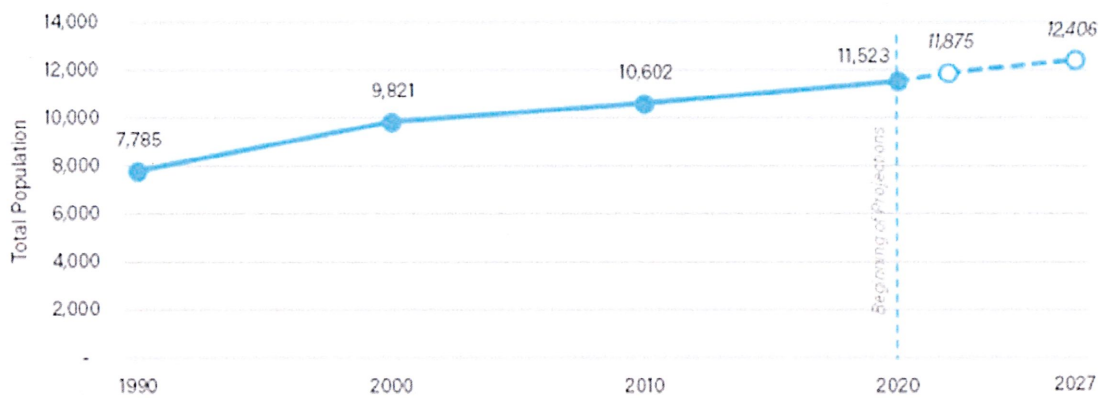
¹³ According to a School Committee member from this time period, this was what they referred to as a “bubble” which required teachers to move with the students through the grades.

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.~~

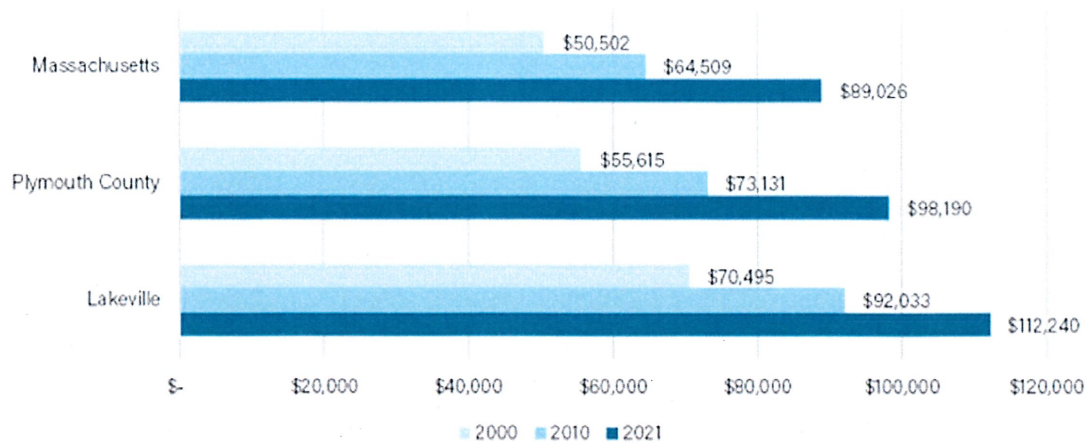
Lakeville’s population is predicted to grow over the next five years according to ESRI Business Analyst, which projects population and housing unit changes in five-year increments.

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.

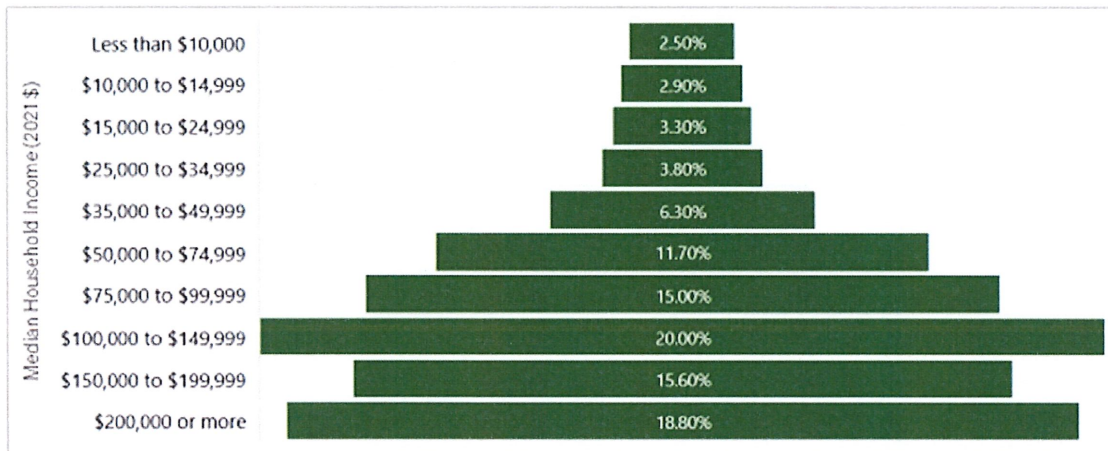
(Figure X: Population Projections; ESRI Business Analyst, 2022)



(Figure X: Change in Median Household Income; ACS 5yr Estimates, 2010, 2015, and 2021; Total Households)



(Figure X: Income Breakdown)



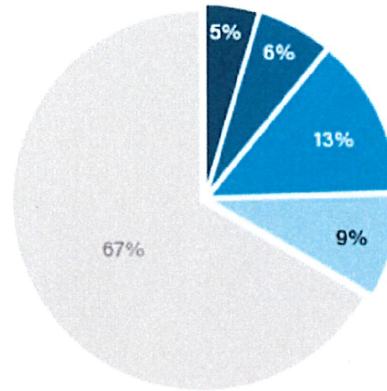
Lakeville is an affluent community, with a median household income of \$112,240, higher than both the State and County. This figure is projected to increase 24% to \$138,732 by 2027. Despite these high incomes, 19% of households in Lakeville make under \$50,000 annually, which illustrates the diverse nature of Lakeville’s housing stock. 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 X: Owner HAMFI Breakdown and Renter HAMFI Breakdown; HUD CHAS, 2015-2019)

Households eligible for varying forms of subsidized affordable housing.

- Household Income ≤ 30% HAMFI
- Household Income >30% to ≤50% HAMFI
- Household Income >50% to ≤80% HAMFI
- Household Income >80% to ≤100% HAMFI
- Household Income >100% HAMFI

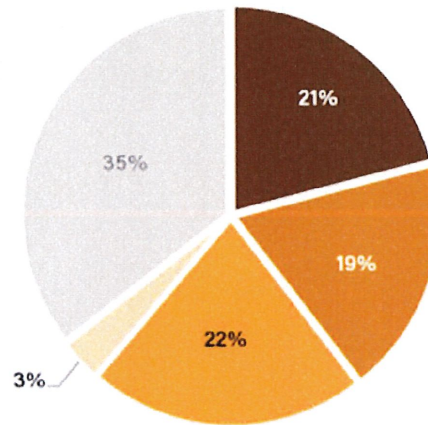
Owners



Households eligible for varying forms of subsidized affordable housing.

- Household Income ≤ 30% HAMFI
- Household Income >30% to ≤50% HAMFI
- Household Income >50% to ≤80% HAMFI
- Household Income >80% to ≤100% HAMFI
- Household Income >100% HAMFI

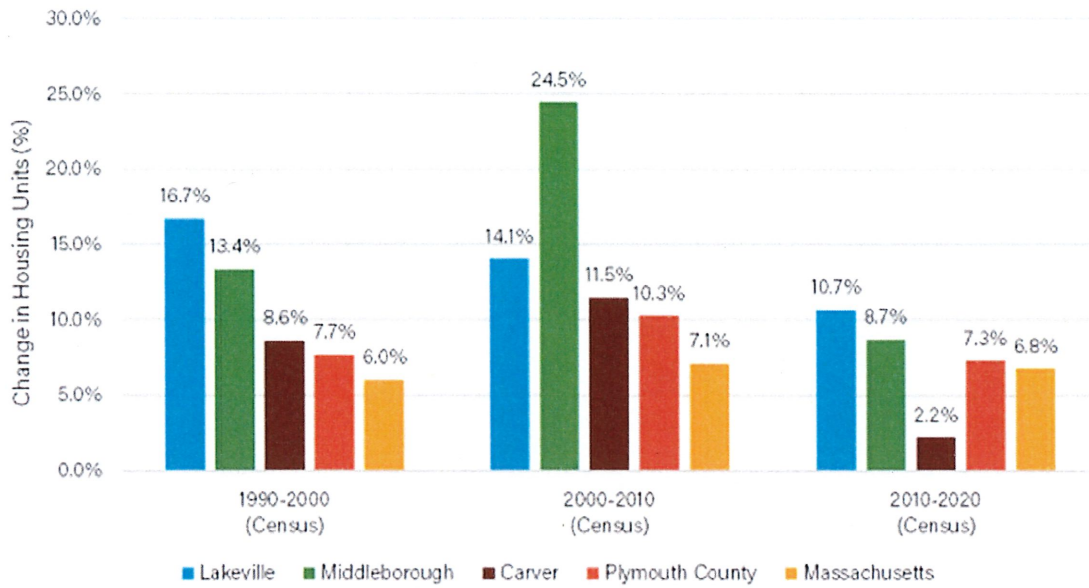
Renters



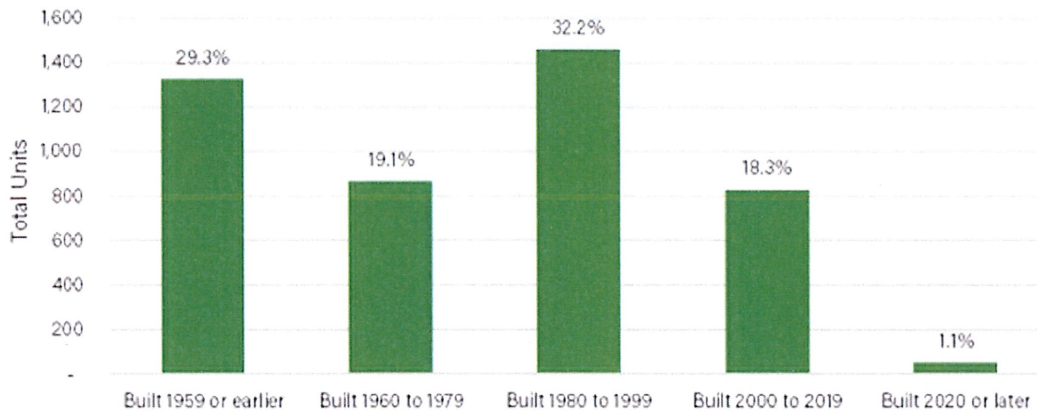
Housing Stock Characteristics

Lakeville is home to 4,624 housing units as of 2020, an increase of 8.7% since 2010. Lakeville's rate of housing production per decade has **slowed** (as it has in most neighboring communities); however, the town's 2020 rate **continues to outpace both** Plymouth County and the State **as it has in prior decades.**

(Figure X: Change in Housing Units, Lakeville and Neighboring Communities)



(Figure X: Housing Age; Occupied Housing Units, ACS 5yr Estimates 2021)



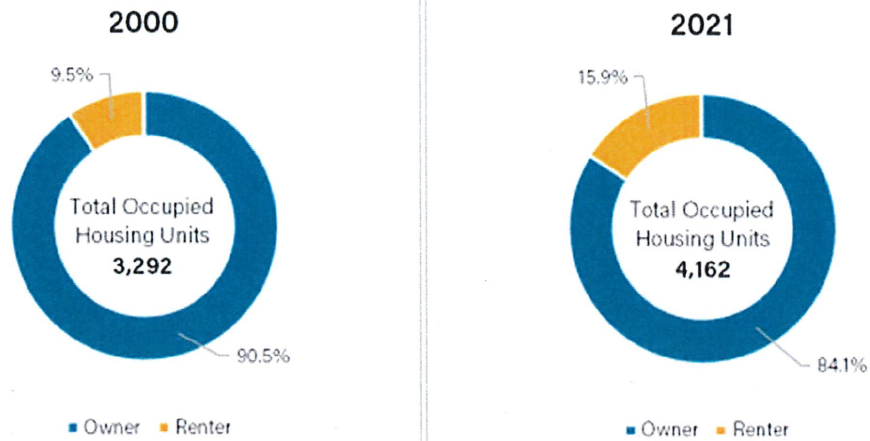
(Figure X: Units in Structure; All Housing Units; 2021)



Lakeville has a relatively older housing stock, consisting of majority single-family homes. 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.”¹¹

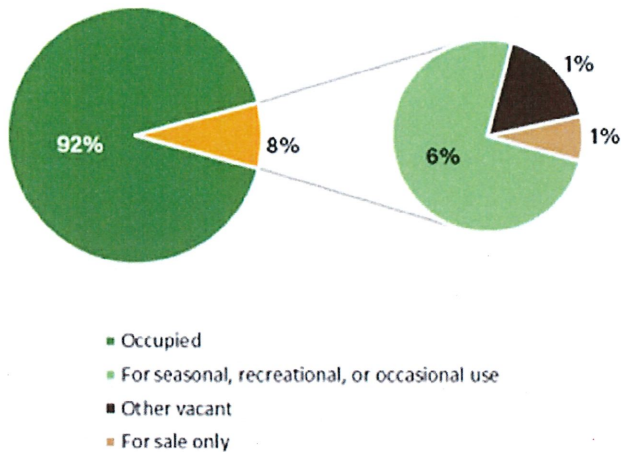
As described earlier, Lakeville’s population is aging and an estimated 16% of those aged 65 or over have an ambulatory difficulty. It will be important for the Town to examine the needs of older adults living in Lakeville to determine if they are choosing to age in place, if they feel their home needs accessibility modifications or other safety-related renovations, and if they feel they can afford the necessary modifications. At that point, the Town can outline the most appropriate avenue forward, which can include providing direct funding resources or connecting residents to existing organizations who can offer assistance.

(Figure X: Occupancy Status)



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 X: Vacancies)



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 X: Detailed Vacancies, ACS 5yr Estimates, 2021)

Type of Vacancy	ACS Estimate (# 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	0%
Rented, not occupied	0	0%
Sold, not occupied	0	0%
For migrant workers	0	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.

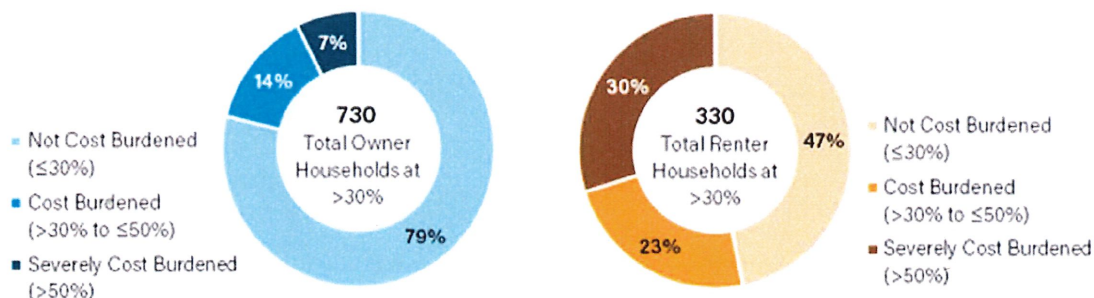
Market Conditions and Affordability

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.

(Figure X: Cost Burden; HUD CHAS, 2015-2019)



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).

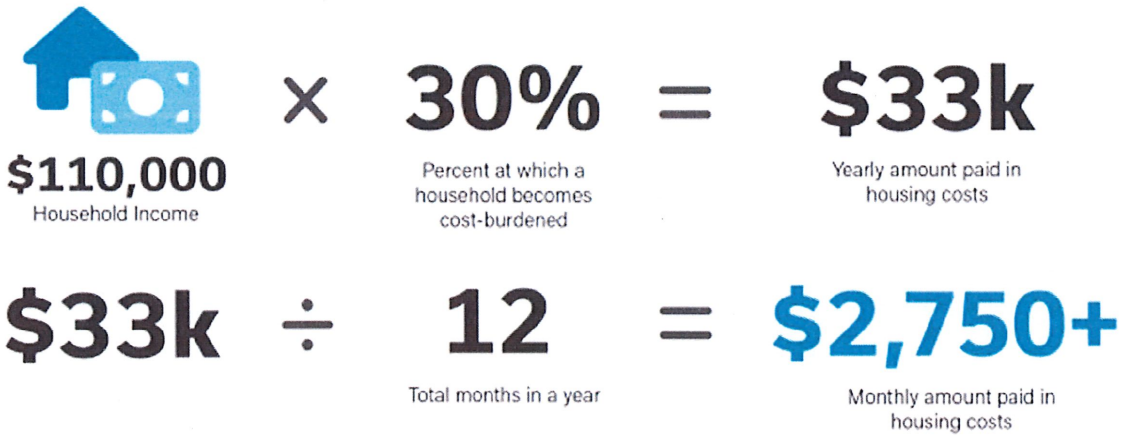
An Example of Cost Burden

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?

Ex., (\$100,000 annual HH income * 0.3) / 12 = \$2,500/per month or more



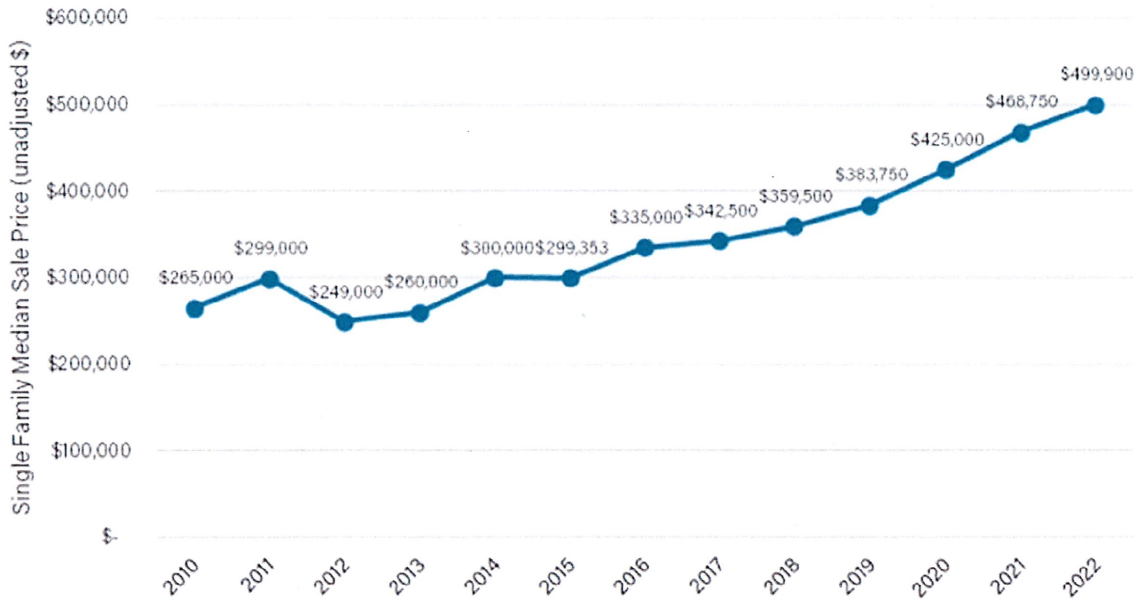
A household making **\$110,000 annually** will be considered "cost-burdened" if they are paying **\$2,750+ per month** on housing costs (mortgage/rent and utilities).

Current Market Conditions in Lakeville

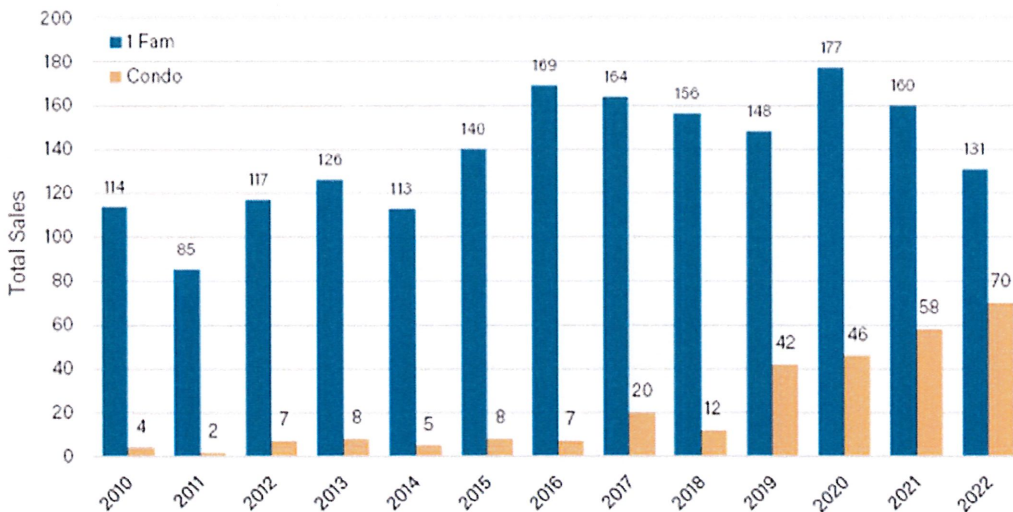
A total of 233 home sales occurred in Lakeville in 2022, about half of which were single-family homes

(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 X: Home Sale Price Trends; The Warren Group, 2023)



(Figure X: Home Sale Volume; The Warren Group, 2023)



(Figure X: Regional Sale Prices; The Warren Group, 2023)



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 remain 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.

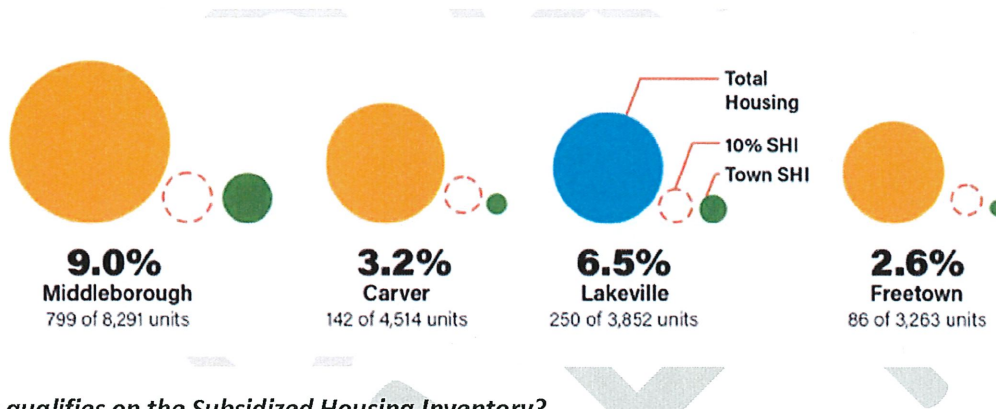
Subsidized Affordable Housing

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. 12 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%.

(Figure X: Lakeville and Neighboring Communities' SHI; DHCD, 2021)



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.
 - o 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 X: AMI Breakdown, FY2022)

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

Area Median Family Income: \$111,400 (4 Persons in Family)

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

g 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, such as medium (1-1.5 acre) minimum lot sizes, is unclear to developers, and maintains high minimum lot sizes can prohibit the production of moderately priced homes. This often leads to unsustainable and unaffordable development outcomes.

Table X: Zoning and Overlays — To be inserted upon review with the Town Planner

Lakeville's zoning contains 4 distinct districts (Residential, Industrial, Industrial-B, and Business) and 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 district:

Residential District

In Lakeville's zoning districts, the Residential Zoning District comprises over 86% of Lakeville's total land and is the largest zoning district in town. This district requires a minimum lot size of 70,000 sqft.

Smart Growth Overlay District

Lakeville's 40R Smart Growth Overlay District, located at the Lakeville/Middleborough border, encompasses both the current and future MBTA Commuter Rail stations and comprises roughly 33 acres. It is divided into two sub-districts: The Residences at Lakeville Station Sub-District and The Nemasket River Station Sub-District. Both sub-districts 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 River Station), respectively. Minimum lot sizes in both sub-districts are substantially smaller than the requirements of the Residential district at 5,000 sqft for a single-family; 7,000 sqft for a two/three-family; and 10,000 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 Hospital. This district allows for the inclusion of age-qualified housing, which requires a minimum 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

In the Business District, the zoning 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 Access to Public Utilities

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, except for within the Town's 40R District, which receives sewer service from neighboring Middleborough. There is also 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.

Nitrogen Sensitive Areas

¹⁴Massachusetts Department of Environmental Protection (MassDEP) has taken bold steps towards addressing nitrogen pollution. Nitrogen contributes to devastation in ocean ecosystems by causing algal blooms, depleting oxygen from water, and killing marine life. Runoff from septic systems and chemical lawn and garden treatments close to watershed areas contribute to this issue. MassDEP has been proposing revisions to Title 5 regulations which may affect Lakeville homeowners with septic systems. This should be kept in mind when planning for future housing in Lakeville since there are already areas of high nitrogen loading within residential areas of Lakeville.

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

¹⁴ [download \(mass.gov\)](https://www.mass.gov/info-details/download-mass-dep-what-s-up-with-dep-s-proposed-septic-system-rule-regarding-nitrogen-pollution?), [What's up with DEP's proposed Septic System Rule regarding Nitrogen Pollution? - Buzzards Bay Coalition \(savebuzzardsbay.org\)](https://www.buzzardsbaycoalition.org/what-s-up-with-dep-s-proposed-septic-system-rule-regarding-nitrogen-pollution/)

electd/appointed officials often cite associated costs (e.g., more students in schools, emergency services, and added infrastructure) as another reason housing should be created at a more absorbable rate. ~~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. ~~that will support young professionals, families, and older adults who are not in the position to afford high homeownership costs.~~

Limited Staff Capacity and Experience

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.

Affordable Housing Goals

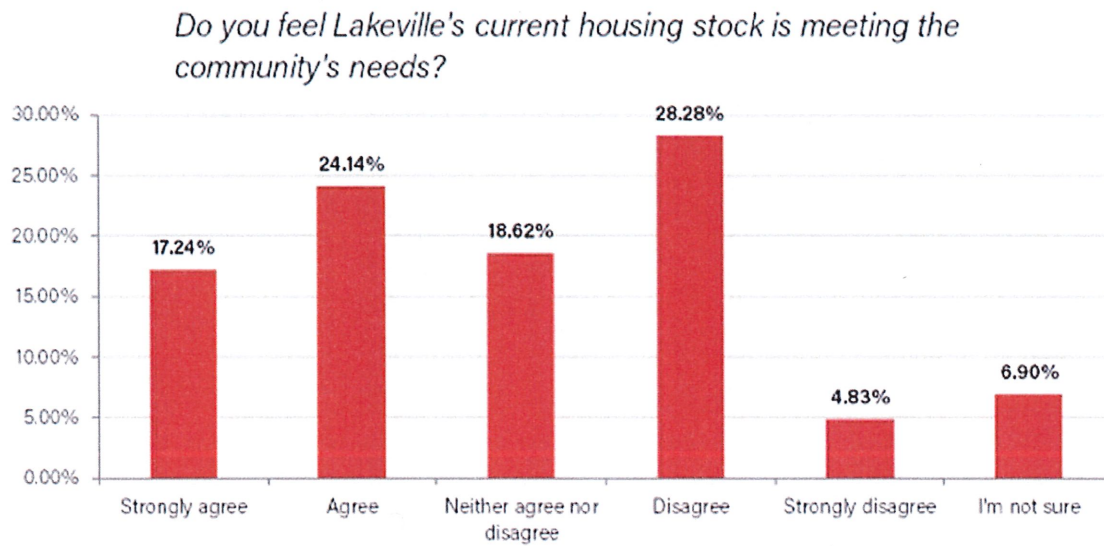
There are four (4) main goals identified in this Housing Production Plan. These goals describe the vision for housing in Lakeville and build from the discussion in the Needs Assessment, as well as feedback gathered through public outreach for this HPP. The four goals are as follows:

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 X: Survey Responses to "Do you feel Lakeville's current housing stock is meeting the community's needs?")

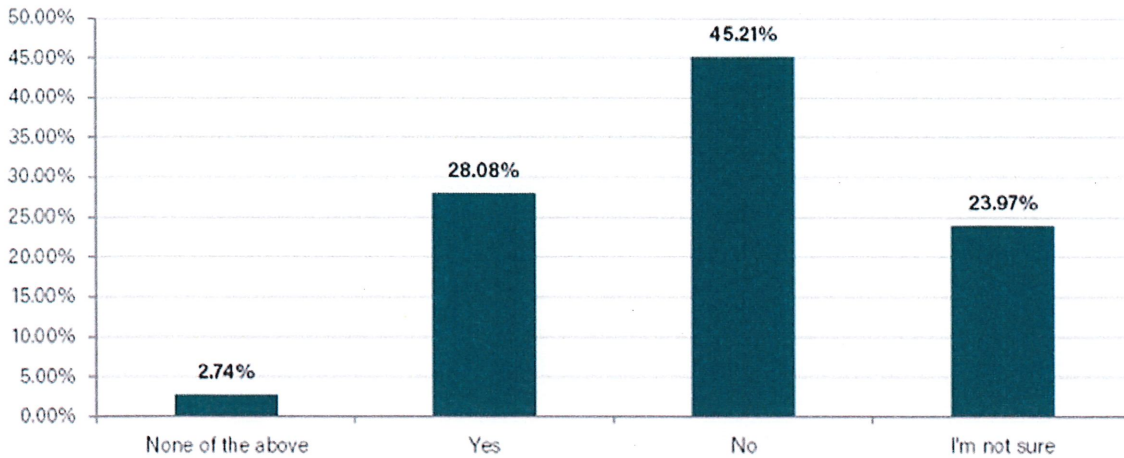


Goal B: Create housing options and modify existing units to support older adults who wish to age in place or downsize.

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 X: Survey Responses to "Do you feel there are enough housing options for older adults in town?")

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



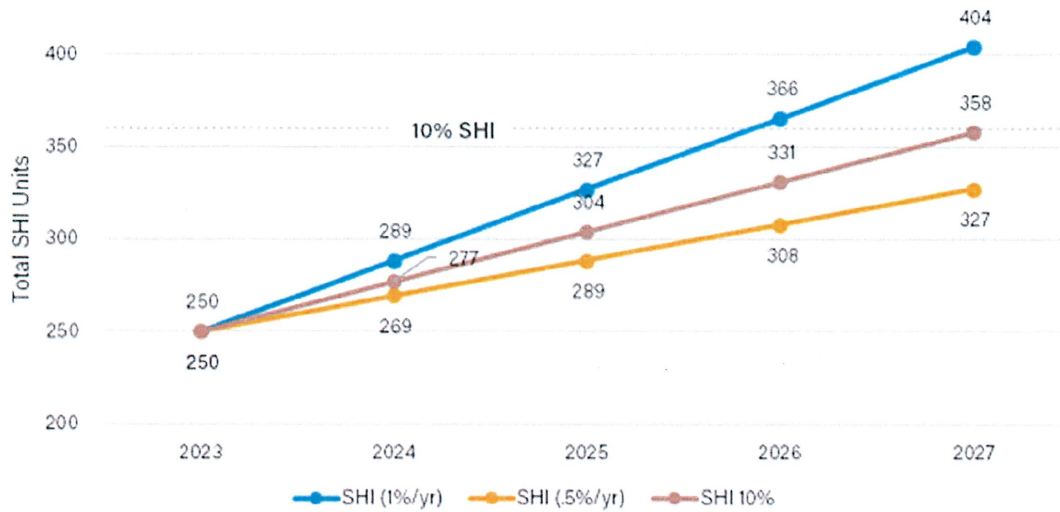
Goal C: Implement key zoning amendments to create new affordable housing options.

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 X: Hypothetical production scenarios for SHI units in Lakeville)



Implementation Strategies

There are seven (7) 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

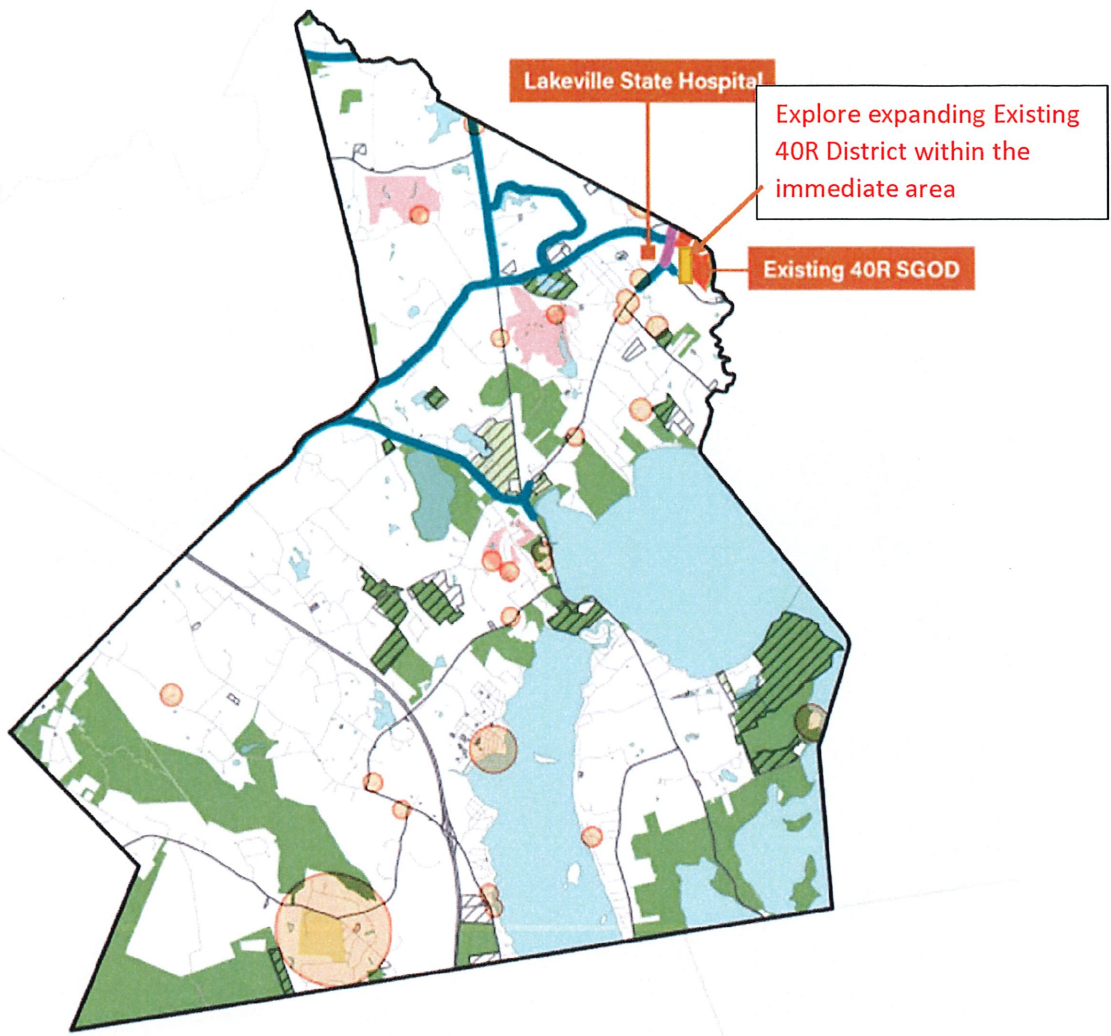
- Long: Greater than 5 years to explore and implement.

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.

(Figure X: DRAFT Action Map)

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Open Space (Level of Protection)

- In Perpetuity
- Limited
- None
- Term Limited
- Unknown

- Sewer Line
- Water Line
- Interim Wellhead Protection Area (IWPA)
- Town-Owned Land

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: B, C

Priority: High

Implementation Timeframe: Medium (2-5yrs)

Impact: Direct

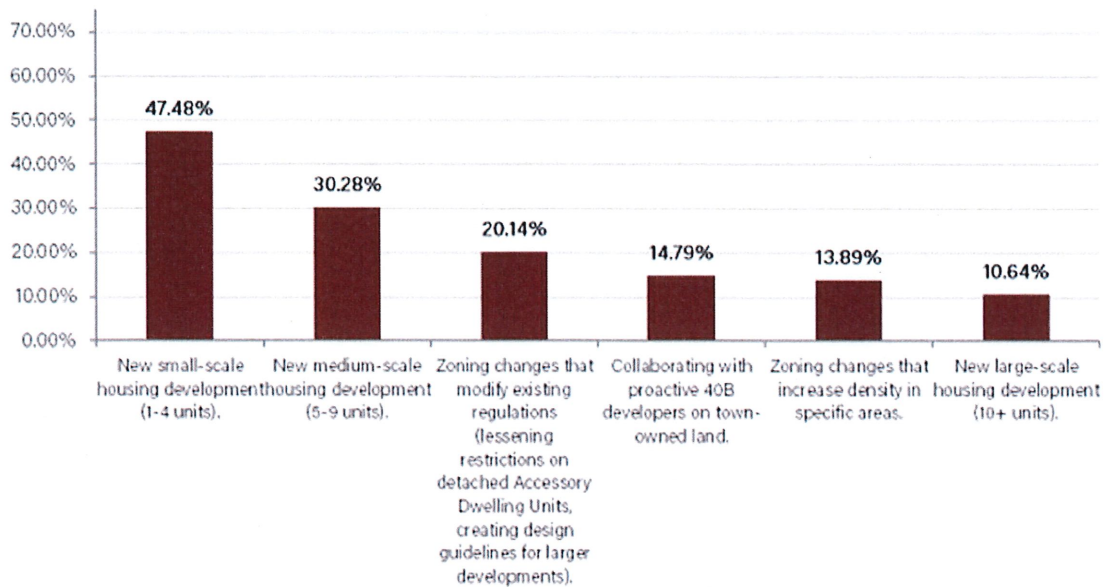
Zoning changes are one of the main tools available for increasing affordable housing production.

Lakeville can implement a variety of zoning changes, designed to suit their residents' needs, ~~such as reducing lot size requirements and~~ by incorporating mechanisms to produce affordable units under the Local Initiative Program. This encourages smart growth, reduces barriers for accessory or multi-family units, and actively pursue development for populations whose housing options may be limited (e.g., retirement-age residents, first-time homebuyers, low-income residents).

Survey respondents were receptive to small-scale housing development (1-4) units, though support remained under 50%.

(Figure X: Survey Responses to "What housing-related interventions would you support?")

What housing-related interventions would you support?



With enough outreach and subsequent buy-in, the Town could implement new zoning that allows for smaller-scale housing development. Lakeville could modify their existing base zoning district to create a new residential zone with reduced lot sizes (between 20,000-40,000sqft, as deemed appropriate by the Town). Previous planning documents (including the prior Housing Production Plan and 2020 Master Plan) also suggest the development of an OSRD bylaw and/or a Transfer of Development Rights (TDR) bylaw, both of which would promote more compact development in key areas throughout town while shifting growth away from important open spaces 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 40R Starter Home Zoning District (SHZD), which promotes the development of small (not to exceed 1,850sqft) single family homes or accessory dwelling units (not exceeding 600sqft) on the same lot. SHZDs must be at least 3 contiguous acres in size and allow development at a density of at least 4 units per acre (approximately 10,000sqft in size).¹⁵ In these districts, a minimum of 20% of the starter homes must be deed-restricted affordable at or below 100% of the Area Median Income; a feature which is highly suitable for Lakeville, considering the prevalence of moderate- and high-income households in Town.

Siting of a 40R SHZD 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).

Finally, 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.¹⁶ These important changes can contribute to the town’s implementation of many of the above zoning-related strategies.

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.

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

Associated Goals: A

Priority: High

Implementation Timeframe: Short (<2yrs)

Impact: Enabling

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 a Chapter 40R Starter Home Zoning District.

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

Associated Goals: B, C

Priority: High

Implementation Timeframe: Long (>5yrs)

Impact: Direct

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 pursue. 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).

Case Study

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.

Potential Funding Resources

HUD HOME Program, CDBG, MassHousing

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

Associated Goals: B, D

Priority: Medium

Implementation Timeframe: 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 (ZBA) 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.¹⁷ These Rules and Regulations can also serve as a starting point for fostering collaborative municipal/developer relations.

Case Study

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, including the Oasis at Plainville.

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

Associated Goals: A, B, C, D

Priority: Low

Implementation Timeframe: Medium (2-5yrs)

Impact: Enabling

Lakeville would benefit from acquiring additional assistance in implementing their 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.

Case Study

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 that 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.

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

Associated Goals: B, D

Priority: Low

Implementation Timeframe: 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.

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

Associated Goals: B, D

Priority: Low

Implementation Timeframe: 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. Some of these parcels are protected open space, however, there are several parcels that may be eligible for smaller housing development, such as starter homes on lots that may be non-conforming due to their size or on currently underutilized parcels.

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 would produce 46 apartments, is currently undergoing review to determine if it is eligible to apply for a Comprehensive Permit. These apartments will be designed considering net zero energy goals, and will feature rooftop solar, all electric building systems, and low flow plumbing fixtures.

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.

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