HOUSING PRODUCTION PLAN

Town of Medfield

COMMUNITY OPPORTUNITIES GROUP

January 15, 2015

I. INTRODUCTION

The purpose of this Housing Production Plan is to facilitate and guide the appropriate development of housing that addresses the needs of local households, and to increase the inventory of low- and moderate-income housing. While **Chapter 40B** defines a goal that 10 percent of the housing units in a town should be affordable to low- and moderate- income households, understanding housing needs requires a more nuanced approach than can be gleaned from a community's Chapter 40B "gap."[1] An assessment of housing needs and barriers extends beyond economic terms, and encompasses characteristics of form, size, ownership, accessibility, and location, which enable the town to sustain a high quality of life and traditional mix of homes and people.

Prior planning efforts in Medfield have focused on reuse of Medfield State Hospital, which represents the town's most substantial opportunity to address affordable housing needs in the near future. With 80 acres of land targeted for redevelopment, this site could fulfill all of the town's **affordable housing** gap under Chapter 40B, and meet critical housing needs of Medfield residents. However, it may be five years or longer before housing is completed at this site. Meanwhile, the town faces ongoing pressure to address housing issues. Increasing land values in Medfield lead to development of increasingly high-end housing. Smaller homes are lost to "mansionization" while historic single family homes have been demolished to build high-end condos. The high cost of housing and lack of housing diversity also have fiscal consequences. The prevalence of single family homes and the reputation of Medfield's school district attract families with children, thereby increasing the burden on municipal services, while seniors, young adults, and smaller households cannot afford to stay in the community.

The recent approval of a **Comprehensive Permit** on an industrially zoned site has spurred interest in developing an Affordable Housing Production Plan which will enable the town to be proactive in defining appropriate forms and locations of affordable housing. The housing production plan establishes goals and identifies town-wide strategies and opportunities to address the range of housing needs for the Medfield community.

HOUSING GOALS

Housing goals articulated in Medfield's 1997 Master Plan Goals & Policies Statement[2] remain applicable today:

- Protect Medfield's environmental quality, town character and fiscal condition as growth continues. (LU-2)

[1] Note: Words in bold throughout this report are defined in the Glossary of Terms in Appendix.
[2] Whiteman & Taintor (May 1997), 19-21.

  - Decisions affecting land use should be guided by an understanding of the environmental, social, and fiscal implications of development.

- Medfield will accommodate residential development that is consistent with the Town's character and its ability to provide high quality services. (H-1)
  - Residential development should be concentrated in areas that can accommodate development without jeopardizing the environment and town character.
  - Ensure that densities reflect infrastructure and natural resource constraints.
- New housing development will include the variety of lot sizes, unit sizes and housing costs that contribute to Medfield's diverse community. (H-2)
  - Plan for and support development of a wide range of housing options in order to accommodate households with diverse housing needs, as well as changing family structures.
  - The Town should take a direct role in provision of affordable housing in order to protect the character of the community while meeting identified needs and targets.

These goals formed the basis for the housing vision stated in Medfield's 2004 Community Development Plan:[3]

Medfield will accommodate residential development that is consistent with the Town's character and its ability to provide high quality services while ensuring that units that are affordable to a range of incomes are also developed.

AFFORDABLE HOUSING GOALS

The main purpose of a Housing Production Plan is to encourage affordable housing development in cities and towns that fall below the 10 percent statutory minimum. A **Department of Housing and Community Development (DHCD)**-approved Housing Production Plan opens the door to a certification process for a community that creates enough affordable housing to meet the state's unit production goals. During the certification period, a board of appeals can deny comprehensive permits for one year (or two years, as applicable) without being overturned by the **Housing Appeals Committee**, or continue to approve projects based on merit. Requests for certification may be submitted at any time, and DHCD will determine whether a community's request complies with current Chapter 40B regulations. If DHCD finds that a community complies with its Housing Production Plan, the certification will take effect on the date that the numerical target was achieved for that calendar year. The certification expires after one or two years, depending on the number of new Chapter 40B-eligible units created.

[3] Larry Koff & Associates, *Medfield Community Development Plan* (2004), 31.

Even without achieving Housing Certification, communities can utilize the Housing Production Plan to guide the production of affordable housing that conforms with local preferences if the Town implements zoning changes that meet the purpose of Chapter 40B, i.e., districts and/or requirements that provide the opportunity for affordable housing. In making a determination of Project Eligibility (760 CMR 56.04(4)(b)), a Subsidizing Agency must take into account consistency of a project with "previous municipal actions" to create affordable housing. Such municipal actions could include the adoption of multi-family districts, overlay districts, **inclusionary zoning** under **G.L. c.40A**, or overlay districts adopted under G.L. c.40R. To the extent that zoning measures relate to sites or districts that are appropriate for residential use and create opportunities of a scale that reasonably relate to the municipality's need for affordable housing they will be considered in determining project eligibility, even if the development of affordable housing has yet to occur. Under a policy initiated in November, 2012, "Compact Neighborhood" zoning is also defined as evidence of "previous municipal action" for purposes of determining project eligibility.

Toward the aim of Housing Certification, a Housing Production Plan's goals are inherently *quantitative*, i.e., guided (but not limited) by minimum unit creation targets that a community must meet in order to qualify for certification. Units eligible for the **Subsidized Housing Inventory (SHI)** are counted in accordance with 760 CMR 56.03(2). As of 2013, Medfield is currently 228 units short of having 10 percent of its units included in the SHI. To seek housing plan certification, Medfield's minimum housing production goal would be 21 Chapter 40B-eligible units for a one-year certification and 42 for a two-year certification.[4]

SUMMARY OF HOUSING STRATEGIES

1. Develop local capacity to plan and advocate for, as well as to develop and manage affordable housing units.
   - Increase technical capacity
   - Educate/communicate with public
   - Establish an Affordable Housing Trust
   - Adopt Community Preservation Act
   - Explore potential partnerships with nonprofit housing developers
2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.
   - Medfield State Hospital
   - Town-owned properties
   - Privately-owned properties
3. Update zoning to create opportunities for development of affordable housing and to encourage diversity in housing options.

[4] DHCD, "Spreadsheet of 0.5% and 1.0% Thresholds for Each Community Based on 2010 Census Information," June 2011.

- Adopt zoning for Medfield State Hospital, providing for a "Compact Neighborhood", and/or utilizing Chapter 40R.
- Adopt inclusionary housing: for developments above a minimum size threshold, requiring a portion of units to be affordable through construction of units on site, at another site, or payment into an affordable housing fund.
- Adopt zoning incentives allowing a density bonus for housing developments which exceed minimum requirements for affordable units.

4. Provide support to first-time homebuyers and elderly residents to overcome cost barriers.
   - Increase income limit for elderly tax deferral program.
   - Establish a first-time homebuyer assistance program.

II. BACKGROUND

COMMUNITY OVERVIEW

Medfield is an attractive, affluent suburban community located approximately 17 miles southwest of Boston. The town's large preservation areas, historic downtown, and neighborhoods of single-family homes create a small-town character, despite being close to a major metropolitan area. Many families move to Medfield for the high quality of life and strong school system. Founded in 1651, Medfield was historically a farming community. The manufacture of straw ladies hats later became an important industry and was the largest industry in Medfield until the mid-20th century.[5] The Medfield State Hospital, constructed in 1896 and closed in 2003, was also a major regional employer. Today, land use is dominated by single-family homes, and the town is largely a bedroom community to Boston with a vibrant town center retail district, but an otherwise small commercial base.

Historic and natural resource preservation is important to the Medfield community. There are three historic districts in town: the John Metcalf Historic District along Main Street in the downtown area; the state hospital site; and the Clark-Kingsbury Farm Historic District along Spring Street, which includes an eighteenth century farmhouse and associated outbuildings as well as a pond and historic grist mill. Medfield's Conservation Commission was established in 1962, and there are several significant state- and town-owned conservation lands in town including the Medfield Rhododendron Reservation, which protects the habitat of the rare Rosebay rhododendrons; the Medfield Charles River Reservation, the Rocky Woods Reservation, and the Noon Hill Reservation. Trails run through these and other conservation properties in town. Medfield's water resources include the Charles River, which forms the town's western border with Millis and Sherborn, and several ponds. Over 21 percent of the town is wetlands.

[5] Town of Medfield, "History," accessed November 1, 2012, http://www.town.medfield.net/index.cfm/page/History/pid/21362.

MEDFIELD STATE HOSPITAL

Over the past decade, the future of the Medfield State Hospital site has been the focus of substantial analysis and planning by state and local authorities, consultants, and volunteers. The 200 acre site on the banks of the Charles River in the northwesterly corner of the town contains over 50 buildings. It is listed on the National Register of Historic Places, and was designated as a local historic district (the Hospital Farm Historic District) by vote of the Medfield Town Meeting on April 25, 1994. The Massachusetts Department of Mental Health (DMH) declared the property surplus after closing the facility in 2003, and the Division of Capital Asset Management and Maintenance (DCAMM) currently manages the site. [6]

A Vision Plan prepared by Larry Koff & Associates was incorporated into a Community Development Plan[7] in 2004, in conjunction with the neighboring towns of Sherborn, Dover, and Millis. The plan focused on reuse of the Medfield State Hospital Site in the context of a regional assessment of housing, economic development, open space, and transportation.[8] Reuse alternatives were considered which concentrated development in the 80-acre "Core Campus" portion of the site incorporating some new construction while aspiring to retain approximately half of the existing structures on the site, reserving the remaining portions of the property for conservation, recreation, and/or agricultural use. The Board of Selectmen in 2005 adopted a Reuse Plan developed by the Medfield State Hospital Reuse Committee which included 440 units of housing (25 percent affordable) with a mix of condos, apartments, and assisted living, with 25 percent affordable, plus approximately 30,000 square feet of office space. This plan was amended from a previous plan with 340 units in order to satisfy the town's affordable housing requirement. [9] Other commercial, recreational, and institutional uses have been considered, however the lack of access to major highways and relatively weak market for commercial development led to the conclusion that residential use would be most feasible for this location.[10] A recent market analysis in 2012 confirmed again that residential use has greatest potential, along with healthcare, a continuing care retirement community, and recreation. The market is currently strongest for multifamily use. [11]

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[6] Medfield Patch, June 12, 2012

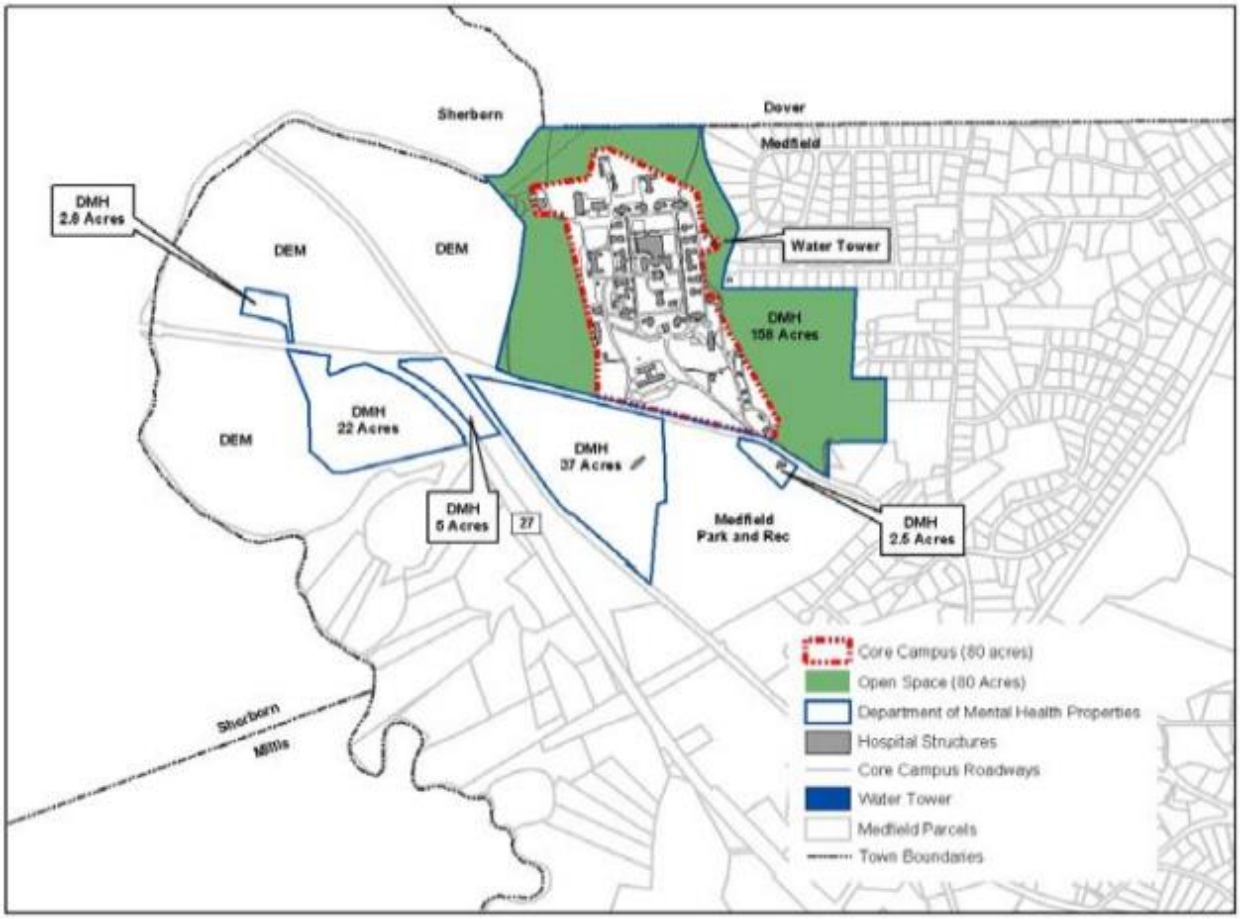
[7] Prepared under Executive Order 418, which provided funding for communities to fulfill many of the objectives of master planning focusing on economic development, housing, natural resources and transportation.

[8] Larry Koff & Associates, EO418 Community Development Plan, 2004

[9] "Meeting with Secretary Gonzalez, July 11, 2011"

[10] Larry Koff & Associates, "Medfield Hospital Reuse Vision Report"(March 30, 2004)

[11] Jones-Lang La Salle, Medfield State Hospital Market Analysis Report Draft (April 20, 2012)



Source: Draft Medfield State Hospital Redevelopment Plan, Medfield State Hospital Reuse Committee, July 2003

The Vision Plan from 2004 identified preservation of a selection of historic buildings on the "Core Campus" as a priority[12]. Since then the buildings have been vacant for over ten years. Reuse potential is limited for many of the buildings as they have deteriorated significantly. Tax credits may be available to underwrite cost of adaptive reuse, if historic preservation criteria can be met. Nevertheless, the restoration of historic buildings for residential use, along with the demolition and removal of asbestos and contamination on the redevelopment parcel will add premium costs to any redevelopment scenario. Sufficient density will be necessary to make redevelopment economically feasible.[13]

The Board of Selectmen had previously negotiated a disposition agreement with DCAMM, which was enacted as Chapter 269 of the Acts of 2008, but for a variety of reasons it was not carried out. In the meantime, the extent of the contamination was recognized, and actions to identify the contaminants and clean-up the site are underway. DCAMM has undertaken the remediation of the contamination along the banks of the Charles River and, to a lesser extent, on primarily vacant land on the westerly side of Hospital Road (the Sledding Hill). It has also

[12] Larry Koff & Associates, "Medfield State Hospital Reuse Visioning Study" (March 30, 2004), 3.

[13] FXM, Evaluation of CCRC Reuse at Medfield State Hospital (2005)

stated that the clean-up of any contamination on the land and in the buildings to be sold will be the responsibility of the purchaser.

After years of mediation regarding environmental contamination on the property and months of negotiating legislations and terms of the land disposition agreement, the Town took ownership of the property on December 3, 2014. DCAM reserved the riverfront property and the hay field flanking the core campus for open space and recreational purposes. Both will eventually be transferred to DCR.

The Board of Selectmen appointed the MSH Master Planning Committee in June of 2014 for the purpose of presenting to the Board of Selectmen a comprehensive and coordinated vision for the sustainable redevelopment and reuse of the former Medfield State Hospital. The goal of the Committee is to create a strategic master plan for the property whose initial phase covers reuse of the core campus but also suggests compatible uses for the adjacent town- and state-owned properties. Alternative reuse designs will be based on balancing the competing uses and following set of objectives: natural resources, rural character, historic preservation, recreation, and establishing economic value while considering a range of housing options and commercial uses.

Zoned for Business/Industrial and Agricultural uses, the site will require rezoning to facilitate housing development. The minimum time frame for initiating construction at the site would be two-three years, however many unknown factors could prolong the process considerably longer.

III. HOUSING NEEDS ASSESSMENT

GEOGRAPHIC UNITS

Because housing is inherently a regional issue, there is little value in examining Medfield's demographic, economic, and housing characteristics without also looking at other communities in the region. To allow for comparison, and understand the town within a larger context, each table presented in this plan shows data from Medfield, neighboring towns and, where possible, the state, county, and Boston metropolitan area. For this plan, we use the Boston-Cambridge-Quincy Metropolitan New England Town Consolidated Area (NECTA) as the geographic unit for the Greater Boston area. This NECTA is the largest of the New England Metropolitan areas and encompasses over 4.5 million people from Southern Massachusetts into New Hampshire. The metro area is referred to as "Boston-Cambridge-Quincy" or simply "Boston Metro" in this plan.

POPULATION CHARACTERISTICS

According to the most recent U.S. Census, Medfield has a population of 12,024. Table 3.1 presents basic population data for Medfield along with the state, county, and neighboring communities.[14] Since 2000, Medfield's population decreased by 2 percent. This represents the first time Medfield's population has decreased between decennial censuses and is in contrast to overall growth of approximately 3 percent in both the state and the county.[15] Although two other towns in Medfield's region also lost population, Medfield had the greatest loss. Three communities in the comparison region gained population, most notably Norfolk, whose population increased by 7.3 percent.

Table 3.1. Population Change: 2000-2010

Geography	Census 2000	Census 2010	% Change
Massachusetts	6,349,097	6,547,629	3.1%
Norfolk County	650,308	670,850	3.2%
MEDFIELD	12,273	12,024	-2.0%
Dover	5,558	5,589	0.6%
Sherborn	4,200	4,119	-1.9%
Millis	7,902	7,891	-0.1%
Norfolk	10,460	11,227	7.3%
Walpole	22,824	24,070	5.5%

Source: Census 2000 SF-1, Census 2010 SF-1

POPULATION AGE AND HOUSEHOLD COMPOSITION

Medfield has a large number of school-age children. As shown in Table 3.2, more than 31 percent of Medfield's population is under 18. This percentage is significantly higher than the state, county, or metropolitan area, but is on par with other affluent suburbs with strong school systems, such as Dover and Sherborn. The data seem to support the assertion made by many Medfield residents and town staff that Medfield's schools act as a magnet, attracting families with children. Medfield has a slightly smaller proportion of residents over 65 (11.4 percent of the town's population) than the state, county, metropolitan area, and most towns in the region. However, like most communities, Medfield's population is aging. The number of residents over 65 increased by 20.7 percent between 2000 and 2010, even though the overall population declined.[16]

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[15] University of Massachusetts, Donohoe Institute, State Data Center, "Population of Massachusetts Cities, Towns, & Counties: Census Counts: 1930-2010" (March 2011), http://www.massbenchmarks.org/statedata/data.htm.

[16] Census 2000, Summary File 1, Table DP-1 and Census 2010, Summary File 1, Table DP-1.

Table 3.2. Current Population by Age									
Geography	Total	Under 5		Under 18		Over 65		Over 75	
		Total	Pct.	Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	6,547,629	367,087	5.6%	1,418,923	21.7%	902,724	13.8%	446,264	6.8%
Norfolk County	670,850	37,715	5.6%	152,132	22.7%	97,304	14.5%	49,674	7.4%
Boston Metro	4,287,782	244,064	5.7%	929,650	21.7%	560,222	13.1%	274,293	6.4%
MEDFIELD	12,024	606	5.0%	3,763	31.3%	1,372	11.4%	636	5.3%
Dover	5,589	261	4.7%	1,748	31.3%	762	13.6%	295	5.3%
Sherborn	4,119	177	4.3%	1,239	30.1%	554	13.4%	245	5.9%
Millis	7,891	469	5.9%	1,954	24.8%	937	11.9%	392	5.0%
Norfolk	11,227	529	4.7%	2,580	23.0%	979	8.7%	329	2.9%
Walpole	24,070	1,333	5.5%	6,060	25.2%	3,570	14.8%	1,877	7.8%
Source: Census 2012, DP-1									

As shown in Table 3.3, Medfield's households are typically headed by older adults. More than 73 percent of Medfield's head of households are 45 and older, with most between 45 and 54 years old. Very few households are headed by individuals under 34, which is typical of suburbs with high property values and high taxes.

Table 3.3. Households by Age of Householder							
Geography	Total	Households by Age of Householder					
		Under 25	25 to 34	35 to 44	45 to 54	55 to 64	Over 65
Massachusetts	2,512,552	3.5%	14.9%	19.8%	22.3%	17.7%	21.8%
Norfolk County	255,180	2.5%	13.2%	20.2%	23.2%	17.8%	23.2%
Boston Metro	1,626,564	3.7%	16.0%	20.2%	22.2%	19.7%	20.7%
MEDFIELD	3,954	0.0%	6.7%	19.9%	35.4%	18.1%	20.0%
Dover	1,773	0.0%	1.3%	25.1%	28.6%	21.3%	23.7%
Sherborn	1,468	0.6%	4.8%	18.0%	31.2%	19.8%	25.6%
Millis	3,003	1.2%	8.7%	20.2%	27.5%	22.9%	18.3%
Norfolk	2,913	0.4%	7.7%	22.7%	32.0%	20.6%	16.6%
Walpole	8,542	1.0%	7.2%	20.4%	25.1%	19.8%	26.5%
Source: ACS 2006-2010							

Although Medfield's overall population has declined, the number of **households** and **families** grew moderately between 2000 and 2010, as shown in Table 3.4.[17] In absolute terms, Medfield gained 115 households and 65 families over ten years, while losing 249 residents. Most of the surrounding communities also gained households and families, but some lost families. For example, the number of families in Sherborn decreased by 3.7 percent.

[17] The U.S. Census defines a family as two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit

Table 3.4. Households and Families (2000 - 2010)						
Geography	Census 2000		Census 2010		Percent Change	
	Households	Families	Households	Families	Households	Families
Massachusetts	2,443,580	1,576,696	2,547,075	1,603,591	4.2%	1.7%
Norfolk County	248,827	165,858	257,914	168,903	3.7%	1.8%
MEDFIELD	4,002	3,268	4,117	3,333	2.9%	2.0%
Dover	1,849	1,568	1,869	1,585	1.1%	1.1%
Sherborn	1,423	1,223	1,438	1,178	1.1%	-3.7%
Millis	3,004	2,164	3,030	2,151	0.9%	-0.6%
Norfolk	2,818	2,413	3,049	2,555	8.2%	5.9%
Walpole	8,060	5,972	8,730	6,353	8.3%	6.4%
Source: Census 2012, DP-1						

The vast majority of Medfield's 4,117 households are married families, 71.3 percent. An additional 9.7 percent are categorized as "other families," which include single parents, while the remaining 19 percent are "nonfamily" households, which includes individuals living alone and non-related individuals living together. Table 3.5 reports the breakdown of households by family type. Married families constitute the majority of households in all the surrounding communities. Again, this finding is expected as suburban communities with high quality schools tend to attract families.

Table 3.5. Household Type							
Geography	Total Households	Married Family		Other Family		Nonfamily	
		Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	2,547,075	1,178,690	46.3%	424,901	16.7%	943,484	37.0%
Norfolk County	257,914	134,066	52.0%	34,837	13.5%	89,011	34.5%
Boston Metro	1,652,912	765,705	46.3%	265,443	16.1%	621,764	37.6%
MEDFIELD	4,117	2,935	71.3%	398	9.7%	784	19.0%
Dover	1,869	1,439	77.0%	146	7.8%	284	15.2%
Sherborn	1,438	1,044	72.6%	134	9.3%	260	18.1%
Millis	3,030	1,771	58.4%	380	12.5%	879	29.0%
Norfolk	3,049	2,278	74.7%	277	9.1%	494	16.2%
Walpole	8,730	5,303	60.7%	1,050	12.0%	2,377	27.2%
Source: Census 2010, SF-2							

Consistent with other findings, most families in Medfield have children under 18. Table 3.6 shows the breakdown of families by marriage status and presence of children under 18, along with average family size. Medfield has the *highest* percentage of families with children, 48.9 percent, of all the comparison communities, reinforcing that Medfield is a community dominated by families with children. Most of these families are married couples, although 6.6 percent are single parents. Medfield also has the largest average family size of all the comparison communities, 3.31.

Table 3.6. Families by Type and Presence of Children Under 18					
Geography	**Total Families**	**% Married**	**% Married w/own children < 18**	**% Single Parent w/ own children < 18**	**Average Family Size**
Massachusetts	1,603,591	73.5%	31.3%	13.6%	3.08
Norfolk County	168,903	79.4%	36.9%	9.2%	3.15
Boston Metro	1,031,148	74.3%	33.3%	12.7%	3.13
MEDFIELD	3,333	88.1%	48.9%	6.6%	3.31
Dover	1,585	90.8%	48.1%	4.7%	3.30
Sherborn	1,178	88.6%	46.1%	6.5%	3.21
Millis	2,151	82.3%	38.7%	9.0%	3.11
Norfolk	2,555	89.2%	45.2%	5.0%	3.24
Walpole	6,353	83.5%	39.3%	7.1%	3.21
Source: Census 2012, DP-1					

More than 21 percent of Medfield's households contain persons over 65. This is a lower percentage than nearly all of the comparison communities, but Medfield also has a slightly lower percentage of seniors in its population. More than 320 of Medfield's households, 8.2 percent, are one-person households headed by elderly. Table 3.7 presents certain characteristics of households with seniors. Seniors are an important demographic to consider when analyzing housing needs. Often living on fixed incomes, many seniors struggle to stay in their homes as property values and taxes rise. Seniors - and married empty nesters -often want to downsize to smaller homes or condominiums. If a community does not have a range of housing types, these households may be forced to leave the community to find their desired housing product. During an interview for this assessment, Medfield's Council on Aging Director confirmed that Medfield seniors are moving out of town because they cannot find smaller homes in Medfield.[18]

Table 3.7. Over-65 Population and Characteristics of Households with Over-65 Persons						
Geography	**% of Total Population**	**Total HH**	**Households with Elderly Member(s)**	**% of Total Households**	**One-Person Households/ Headed by Elderly**	**% of Total Households**
Massachusetts	13.8%	2,512,552	623,913	24.8%	265,438	10.6%
Norfolk County	14.5%	255,180	67,204	26.3%	28,187	11.0%
Boston Metro	13.1%	1,626,564	386,395	23.8%	163,196	10.0%
MEDFIELD	11.4%	3,954	845	21.4%	326	8.2%
Dover	13.6%	1,773	490	27.6%	130	7.3%
Sherborn	13.4%	1,468	446	30.4%	169	11.5%
Millis	11.9%	3,003	661	22.0%	224	7.5%
Norfolk	8.7%	2,913	608	20.9%	150	5.1%
Walpole	14.8%	8,542	2,544	29.8%	999	11.7%
Source: Census 2010, ACS 2006-2010						

[18] Roberta Lynch (Director, Medfield Council on Aging), Interview with Community Opportunities Group, Inc., August 29, 2012.

HOUSING OCCUPANCY

Medfield is predominantly a community of homeowners. More than 90 percent of the town's housing units are owner-occupied, which is on par with the surrounding suburban communities and typical of suburbs in general. Table 3.8 shows the breakdown of Medfield's housing units by homeownership and rentals. Medfield has a very small renter population and only 375 rental units, or 9.5 percent of the town's housing stock. Many towns in the region have similar proportions of rental housing, although two surrounding communities, Millis and Walpole, have considerably more rental units.

Table 3.8. Owner- and Renter-Occupied Housing Units

Geography	Total Occupied Housing Units	Total Owner Occupied Housing Units	% Owner Occupied	Total Renter Occupied Housing Units	% Renter Occupied
Massachusetts	2,512,552	1,608,474	64.0%	904,078	36.0%
Norfolk County	255,180	179,764	70.4%	75,416	29.6%
Boston Metro	1,626,564	1,012,161	62.2%	614,403	37.8%
MEDFIELD	3,954	3,579	90.5%	375	9.5%
Dover	1,773	1,614	91.0%	159	9.0%
Sherborn	1,468	1,294	88.1%	174	11.9%
Millis	3,003	2,408	80.2%	595	19.8%
Norfolk	2,913	2,718	93.3%	195	6.7%
Walpole	8,542	7,093	83.0%	1,449	17.0%

Source: ACS 2006-2010

Married-couple families overwhelmingly occupy Medfield's owner-occupied housing units, while the renter population is mostly non-families (i.e., singles living alone and non-related individuals living together). However, 114 families in Medfield live in rental housing and interviews with stakeholders suggest that there is a need for more affordable rental housing for families. The Medfield Housing Authority receives 1-2 calls every day from families in the region looking for rental housing.[19] Tables 2.9 and 2.10 present the breakdown of owner- and renter-occupied housing units by household type.

[19] John Hurd (Executive Director, Medfield Housing Authority), interview by Community Opportunities Group, Inc., August 29, 2012.

Table 3.9. Owner-Occupied Housing Units by Household Type							
Geography	Total	Married Family		Other Family		Non-Family	
		Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	1,608,474	997,414	62.0%	196,764	12.2%	414,296	25.8%
Norfolk County	179,764	116,663	64.9%	19,749	11.0%	43,352	24.1%
Boston Metro	1,012,161	635,527	62.8%	121,902	12.0%	254,732	25.2%
MEDFIELD	3,579	2,808	78.5%	256	7.2%	515	14.4%
Dover	1,614	1,331	82.5%	102	6.3%	181	11.2%
Sherborn	1,294	1,013	78.3%	121	9.4%	160	12.4%
Millis	2,408	1,612	66.9%	310	12.9%	486	20.2%
Norfolk	2,718	2,083	76.6%	262	9.6%	373	13.7%
Walpole	7,093	4,886	68.9%	719	10.1%	1,488	21.0%
Source: ACS 2006-2010							

Table 3.10. Renter-Occupied Housing Units by Household Type							
Geography	Total	Married Family		Other Family		Non-Family	
		Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	904,078	197,995	21.9%	208,415	23.1%	497,668	55.0%
Norfolk County	75,416	18,541	24.6%	13,280	17.6%	43,595	57.8%
Boston Metro	614,403	138,371	22.5%	131,493	21.4%	344,539	56.1%
MEDFIELD	375	53	14.1%	61	16.3%	261	69.6%
Dover	159	83	52.2%	32	20.1%	44	27.7%
Sherborn	174	69	39.7%	9	5.2%	96	55.2%
Millis	595	110	18.5%	228	38.3%	257	43.2%
Norfolk	195	39	20.0%	54	27.7%	102	52.3%
Walpole	1,449	251	17.3%	330	22.8%	868	59.9%
Source: ACS 2006-2010							

RACE AND ETHNICITY

Medfield has little racial and ethnic diversity. The vast majority of Medfield's residents are white (95 percent) and there are very small populations of other racial groups in town.[20] Asians are Medfield's largest minority population, comprising 2.7 percent of the total population. Medfield's lack of diversity is not unique in its region, which is less diverse than the state, county, and metropolitan area. The only comparison community whose population is less than 90 percent white is Norfolk. Norfolk also has the largest minority population; 6.4 percent of the town is black or African-American.

[20] Census 2010, Summary File 1, Table DP-1.

LABOR FORCE, EDUCATION, AND EMPLOYMENT

Medfield's residents are highly educated. Nearly 70 percent of the population has at least a college degree and over 33 percent has an advanced degree. In the comparison communities, only Dover and Sherborn have a more educated population. Table 3.11 shows the highest level of education attained for the comparison geographies. Not surprisingly, income increases with educational attainment. As shown in Table 3.12, the median income for individuals with a college degree is more than twice that of a high school graduate in Medfield. Holding a graduate or professional degree increases income further.

Table 3.11. Highest Level of Education, Population 25 Years and Older

Geography	Less than High School	High School or GED	Some College or Associates Degree	College Degree	Master's Degree	Professional School or Doctorate
Massachusetts	11.3%	26.7%	23.7%	21.9%	11.4%	4.9%
Norfolk County	6.9%	22.9%	22.7%	26.5%	14.0%	6.9%
Boston Metro	10.2%	24.9%	22.1%	24.0%	12.9%	5.9%
MEDFIELD	1.6%	13.3%	15.8%	35.8%	24.6%	8.8%
Dover	1.0%	6.6%	12.1%	38.4%	27.8%	14.1%
Sherborn	0.0%	6.8%	14.1%	35.3%	27.0%	16.9%
Millis	3.8%	21.3%	30.0%	26.2%	14.1%	3.3%
Norfolk	9.6%	25.1%	22.2%	29.6%	10.1%	2.1%
Walpole	4.0%	24.5%	24.4%	29.0%	13.4%	2.7%

Source: ACS 2006-2010

Table 3.12. Median Income by Educational Attainment

Geography	Population 25+ Years (Total)	Less than High School Education	High School Graduate	College Graduate	Graduate or Professional Degree
Massachusetts	$42,322	$22,348	$32,096	$53,381	$67,553
Norfolk County	$50,457	$25,241	$35,095	$59,761	$77,492
Boston Metro	$44,771	$22,130	$32,501	$55,080	$70,923
MEDFIELD	$63,081	$25,875	$32,629	$70,912	$94,531
Dover	$81,721	$12,000	$56,211	$66,458	$123,702
Sherborn	$75,368	-	$39,348	$101,910	$80,827
Millis	$49,575	$64,205	$36,098	$54,611	$72,500
Norfolk	$60,124	$11,369	$30,690	$78,504	$89,250
Walpole	$53,671	$27,969	$40,238	$65,504	$71,853

Source: ACS 2006-2010

According to the Massachusetts Department of Labor and Workforce Development (DLWD), in 2010 Medfield had 368 employers (public and private) that employed 2,779 people (see Table 3.13). The average weekly wage was $802, lower than the metropolitan and state levels. Since 2007, there has been a small gain in the number of employers (7), but an overall decline in jobs

and in weekly wages. Although the state and metropolitan area also lost jobs over this time period, average weekly wages increased.

Table 3.13. Employers, Jobs, and Wages: 2007-2010

Economic Measure	Medfield	Boston Metro	Massachusetts
Annual 2010			
Total Establishments	368	136,414	221,849
Average Monthly Employment	2,779	2,222,508	3,150,955
Average Weekly Wage	$802	$1,226	$1,112
Annual 2009			
Total Establishments	358	131,635	213,962
Average Monthly Employment	2,881	2,209,643	3,136,539
Average Weekly Wage	$760	$1,188	$1,082
Annual 2008			
Total Establishments	358	131,965	213,882
Average Monthly Employment	2,843	2,285,004	3,245,755
Average Weekly Wage	$863	$1,201	$1,092
Annual 2007			
Total Establishments	361	130,688	211,843
Average Monthly Employment	2,896	2,271,277	3,236,118
Average Weekly Wage	$838	$1,174	$1,063
Gain-Loss 2007-2010			
Total Establishments	7	5,726	10,006
Average Monthly Employment	-117	-48,769	-85,163
Average Weekly Wage	($36)	$52	$49

Source: MA Department of Labor and Workforce Development, ES-202

Most of Medfield's employers are in the service industries, primarily professional and business services, trade, transportation, and utilities. There are 50 construction businesses and 9 manufacturing operations in town, representing approximately 15 percent of all employers. Wages are higher in the construction and manufacturing industries, around $1,000/week, compared to service industries overall, which have an average wage of just over $800/week. However, there is considerable variation among service industries. Wholesale trade, financial, and insurance positions have the highest average weekly wages, over $1,400, while leisure and hospitality have lowest, under $300/week. Table 3.14 provides a detailed summary of Medfield's local economy. While some residents work in town, the majority commute to Boston or other employment centers for work.

Table 3.14. Composition of Local Economy

Description	No. of Establishments	Average Monthly Employment	Average Weekly Wages
Total, All Industries	383	2,726	$838
Goods-Producing Domain	59	304	$1,075
Construction	50	183	$1,072
Manufacturing	9	120	$1,089
DUR - Durable Goods Manufacturing	8	117	$1,108
Service-Providing Domain	324	2,423	$808
Trade, Transportation and Utilities	77	566	$745
Wholesale Trade	40	107	$1,457
Retail Trade	32	413	$525
Transportation and Warehousing	5	45	$1,094
Information	6	48	$352
Financial Activities	25	137	$1,398
Finance and Insurance	17	118	$1,443
Real Estate and Rental and Leasing	8	19	$1,118
Professional and Business Services	105	444	$1,001
Professional and Technical Services	66	184	$1,162
Administrative and Waste Services	37	256	$889
Education and Health Services	32	638	$995
Health Care and Social Assistance	27	305	$835
Leisure and Hospitality	27	367	$298
Arts, Entertainment, and Recreation	8	92	$352
Accommodation and Food Services	19	275	$279
Other Services	48	146	$471
Other Services, Ex. Public Admin	48	146	$471

Source: ES202 Wage Report, Medfield 2011, MA Department of Labor

Table 3.15. Work Commuting Patterns

Workplace of Medfield Residents		Place of Residence of Medfield Employees	
Boston	1,199	Medfield	1,075
Medfield	1,075	Franklin	254
Newton	233	Walpole	215
Needham	231	Millis	167
Norwood	231	Bellingham	161
Framingham	182	Medway	146
Waltham	161	Boston	126
Natick	159	Norfolk	108
Cambridge	156	Framingham	104
Wellesley	135	Westwood	85
Other Towns	1,932	Other Towns	1,947
Total Working Medfield Residents	5,694	Total Medfield Employees	4,388

Source: Census 2000 Journey to Work

HOUSEHOLD INCOME

The median household income in Medfield is over $126,000, nearly double the statewide level. Table 3.16 presents the breakdown of median income by type of household. Of the comparison communities, only Dover and Sherborn have higher median household incomes. Medfield incomes are higher for families and even higher for families with children. A substantial percentage of Medfield households, 24 percent, earn over $200,000.

Table 3.16. Household and Family Income

Geography	% Households with Income > $200,000	Median Household Income (2010)	Median Family Income (2010)	Median Family Income (2010), Families w/ children <18
Massachusetts	6.7%	$64,509	$81,165	$82,361
Norfolk County	11.2%	$81,027	$101,870	$110,798
Boston Metro	8.4%	$70,254	$88,475	$91,489
MEDFIELD	24.3%	$126,048	$145,060	$158,750
Dover	41.1%	$164,583	$178,065	$202,000
Sherborn	37.3%	$145,250	$167,273	$207,909
Millis	6.1%	$85,472	$95,119	$92,841
Norfolk	17.6%	$113,266	$125,664	$139,946
Walpole	12.2%	$89,697	$111,530	$125,859

Source: ACS 2006-2010

By age of householder, the highest incomes are for householders between 45 and 64 years old. This population has a median household income of $150,833. Households headed by seniors have significantly lower incomes, only $48,646. This is the second lowest household income for seniors in all of the comparison towns and significantly less than neighboring Dover and Sherborn. Given the high cost of housing and limited affordable options in Medfield it is often difficult for older residents on limited incomes to remain in the community, and affordable housing options for seniors is an important housing need in town. This need was corroborated during interviews with stakeholders and service providers, who also noted that there are few options in town for empty nesters and seniors looking to downsize. Medfield's Council on Aging Director noted that many older Medfield residents have moved to a development in Norfolk, dubbed "Little Medfield" by residents, that has smaller one-story homes.[21]

[21] Roberta Lynch (Director, Medfield Council on Aging), Interview with Community Opportunities Group, Inc., August 29, 2012.

Table 3.17. Median Household Income of Selected Household Types					
Geography	**All Households**	**Householder <25 yrs.**	**Householder 25-44 yrs.**	**Householder 45-64 yrs.**	**Householder >65 yrs.**
Massachusetts	$64,509	$30,830	$72,850	$80,150	$34,873
Norfolk County	$81,027	$38,693	$91,708	$100,233	$40,676
Boston Metro	$70,254	$32,139	$78,903	$86,583	$36,847
MEDFIELD	$126,048	-	$148,125	$150,833	$48,646
Dover	$164,583	-	$183,125	$210,208	$78,095
Sherborn	$145,250	-	$175,938	$162,000	$85,750
Millis	$85,472	$15,188	$89,479	$98,594	$44,464
Norfolk	$113,266	-	$131,688	$117,256	$64,821
Walpole	$89,697	$62,188	$110,417	$113,409	$53,045
Source: ACS 2006-2010					

Married couples with dependent children have the highest median family income of all family types in Medfield, $170,000, which is consistent with many of the surrounding communities. Table 3.18 presents median family income for married couples, single males, and single females with and without dependent children. Of all the family types, single fathers have the lowest median family income in Medfield, followed by single mothers. There is no consistent trend in income levels by family type in the surrounding communities.

Table 3.18. Median Family Income by Family Type						
Geography	**Without Dependent Children**			**With Dependent Children**		
	Married Couple	**Single Male**	**Single Female**	**Married Couple**	**Single Male**	**Single Female**
Massachusetts	$88,343	$63,560	$54,209	$105,477	$45,096	$27,568
Norfolk County	$101,947	$72,793	$66,612	$128,126	$62,424	$39,631
Boston Metro	$96,148	$65,915	$57,528	$113,798	$47,151	$30,420
MEDFIELD	$134,750	-*	$74,583	$170,000	$64,779	$68,839
Dover	$159,028	-*	$69,219	$206,250	$65,208	$105,536
Sherborn	$144,556	$98,021	$157,750	$207,933	250,000+	$110,875
Millis	$107,446	$68,988	$98,906	$106,667	$19,514	$53,417
Norfolk	$114,489	$98,958	$87,813	$142,782	$96,375	$50,104
Walpole	$102,482	$87,617	$73,365	$134,444	$125,735	$47,841
Source: ACS 2006-2010	*Not available due to small sample size					

INCOME AND POVERTY

Living in poverty is not the same as being a **low-income** household or family, though people sometimes use these terms interchangeably. The incomes that define very-low, low and moderate income are based on ratios of median family income for a given area. As a result, they serve as a barometer of household wealth on a regional scale, accounting for differences in wages, the cost of living and indirectly, the cost of housing, in different parts of a state and different sections of the country. Each year, **HUD** publishes updated low- and moderate-income

limits, adjusted for household size, for economic areas defined by the federal Office of Management and Budget (OMB). The income limits are used primarily to determine eligibility for various housing assistance programs. This is important, for "low and moderate income" reflects assumptions about a threshold below which households have too little income to afford the cost of housing where they live.

Table 3.19. Income Limits for Medfield, 2013

Geography/Year	Median Income	Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Medfield Town (FY2013)	$94,400	Extremely Low (30%)	$19,850	$22,650	$25,500	$28,300	$30,600	$32,850
		Very Low (50%)	$33,050	$37,800	$42,500	$47,200	$51,000	$54,800
		Low (80%)	$47,150	$53,900	$60,650	$67,350	$72,750	$78,150

Source: HUD, December 11, 2012

In common-sense terms, poverty means having an extremely low household income, but it is not measured the same way. Poverty thresholds are determined annually by the Census Bureau, not by HUD. In addition, the thresholds are national, not tied to economic regions, and they differ not only by household size but also by household composition. For example, when HUD establishes an income limit for a household of three, the same income limit applies to all three-person households: a married couple with a dependent child, a single parent with two dependent children, an older couple with an adult child living at home, or three unrelated individuals in a household. When the Census Bureau publishes poverty thresholds, however, the threshold for a three-person household with no dependent children differs from the threshold for a household with dependent children. The formula for setting poverty thresholds is based on assumptions about the cost of basic food as a percentage of household income, and the purposes served by federal poverty thresholds are quite different from the purposes served by income limits for subsidized housing. Suffice it to say that households and families living at or below the federal poverty threshold are *very* poor, and their needs extend far beyond housing.

Nationally and in Massachusetts, children under 18 comprise a disproportionately large percentage of the population in poverty, and single-parent families with dependent children are far more likely to be in poverty than married couples, with or without children. Table 3.20 shows the incidence of poverty for different populations in Medfield. A very small percentage of children, seniors, and families in Medfield live in poverty. For each of these groups, Medfield has the lowest or second lowest rate of poverty of all the comparison towns. However, a sizeable percentage (17.5 percent) of Medfield's renters live in poverty. This percentage is higher than many surrounding communities and the county overall. Again, this finding reinforces the economic divide between renters and homeowners in town.

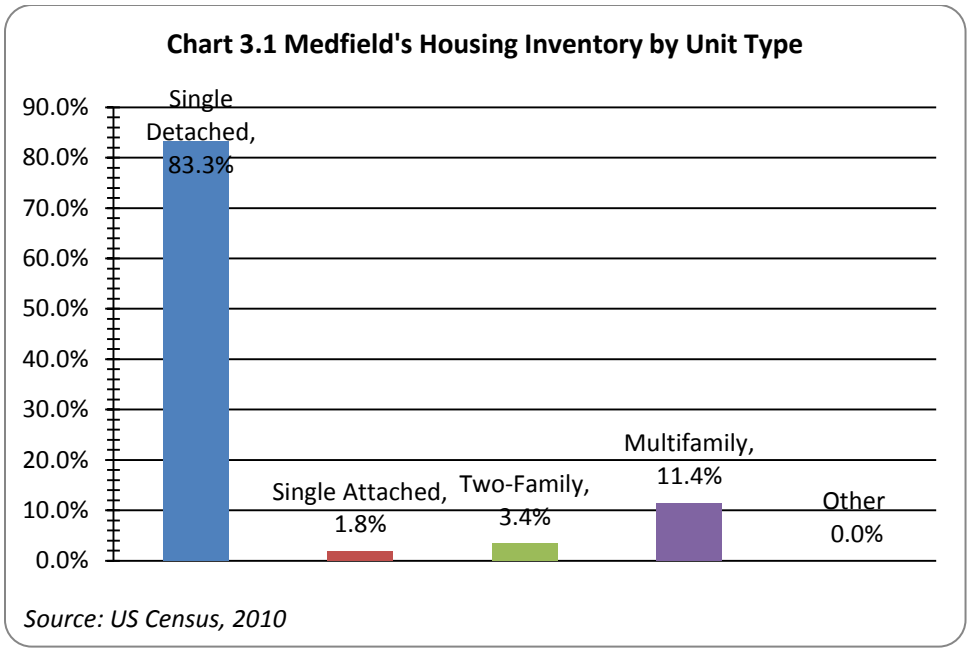
Table 3.20. Incidence of Poverty					
Geography	**Persons < 18**	**Persons > 65**	**Homeowners**	**Renters**	**Families**
Massachusetts	13.2%	9.3%	2.2%	23.0%	7.5%
Norfolk County	6.3%	6.9%	1.6%	14.9%	4.1%
Boston Metro	11.4%	9.5%	1.9%	20.7%	6.8%
MEDFIELD	1.3%	0.9%	0.3%	17.5%	0.9%
Dover	1.9%	1.5%	1.0%	9.6%	1.6%
Sherborn	3.7%	3.2%	1.9%	15.4%	2.8%
Millis	4.0%	1.6%	0.0%	14.2%	2.1%
Norfolk	5.3%	4.5%	1.2%	41.9%	2.8%
Walpole	6.5%	3.7%	1.6%	19.1%	3.3%
Source: ACS 2006-2010					

HOUSING CHARACTERISTICS

AGE AND PHYSICAL CHARACTERISTICS OF HOUSING UNITS

Table 3.21 and Chart 3.1 show that single-family, detached homes dominate Medfield's housing stock, which is typical for an affluent suburb. Multifamily housing represents 11.4 percent of all housing units. Medfield has a higher percentage of multifamily housing than Dover, Sherborn, and Norfolk but less than Walpole and Millis. The multifamily units include several developments with affordable units that are on the Town's Subsidized Housing Inventory, discussed in more detail below. Interviews with social service providers in town suggest a need for more rental developments for all types of households, including families, single parents, and individuals living alone.

Table 3.21. Structural Characteristics of Housing Units						
Geography	**Total Units**	**Single Detached**	**Single Attached**	**Two-Family**	**Multifamily**	**Other**
Massachusetts	2,786,077	52.5%	4.9%	10.6%	31.2%	0.9%
Norfolk County	268,057	58.0%	4.6%	7.8%	29.1%	0.4%
Boston Metro	1,742,581	47.0%	5.5%	11.8%	35.2%	0.6%
MEDFIELD	4,142	83.3%	1.8%	3.4%	11.4%	0.0%
Dover	1,865	94.4%	0.7%	0.4%	4.5%	0.0%
Sherborn	1,498	90.6%	2.9%	0.0%	6.5%	0.0%
Millis	3,087	66.0%	10.5%	5.9%	17.6%	0.0%
Norfolk	3,017	92.8%	2.2%	2.6%	2.4%	0.0%
Walpole	8,879	69.8%	6.3%	3.7%	19.3%	0.8%
Source: ACS 2006-2010						



The Metrowest/495 Compact Plan notes very limited housing diversity in the Compact Region. 65 percent of all housing units are single family homes. In the 33 "Developing and Maturing Suburb" municipalities (which include Medfield), this number increases to more than 75 percent. Multifamily housing is concentrated in the Regional Urban Centers, such as Framingham, Marlborough, and Milford, where more than 50% of the housing is multi-family. The limited housing choices available in the region contribute to the high housing cost burden. The Compact Plan encourages municipalities to address the limited diversity in housing stock in the region through smart growth zoning in support of diverse housing types and increased development densities.[22]

The median age that housing units in Medfield were built is 1969. Overall, Medfield's housing stock is similar in age to other communities in its region, but newer than the state, county, and metro area. Medfield's owner-occupied housing units are very large, with a median size of eight rooms. Only Dover and Sherborn have larger owner-occupied housing. Rental units in Medfield are significantly smaller, with a median size of 3.4 rooms, which is the smallest of all comparison geographies, including the state, county, and metropolitan area. The small size of Medfield's rentals suggests that there may be a lack of rental housing in town suitable for families, while the drastically different sizes of the owner- and renter-occupied units reinforces the divide between Medfield's renters and owners.

[22] 495 Partnership, *495/Metrowest Compact Plan* (March, 2013), 11.

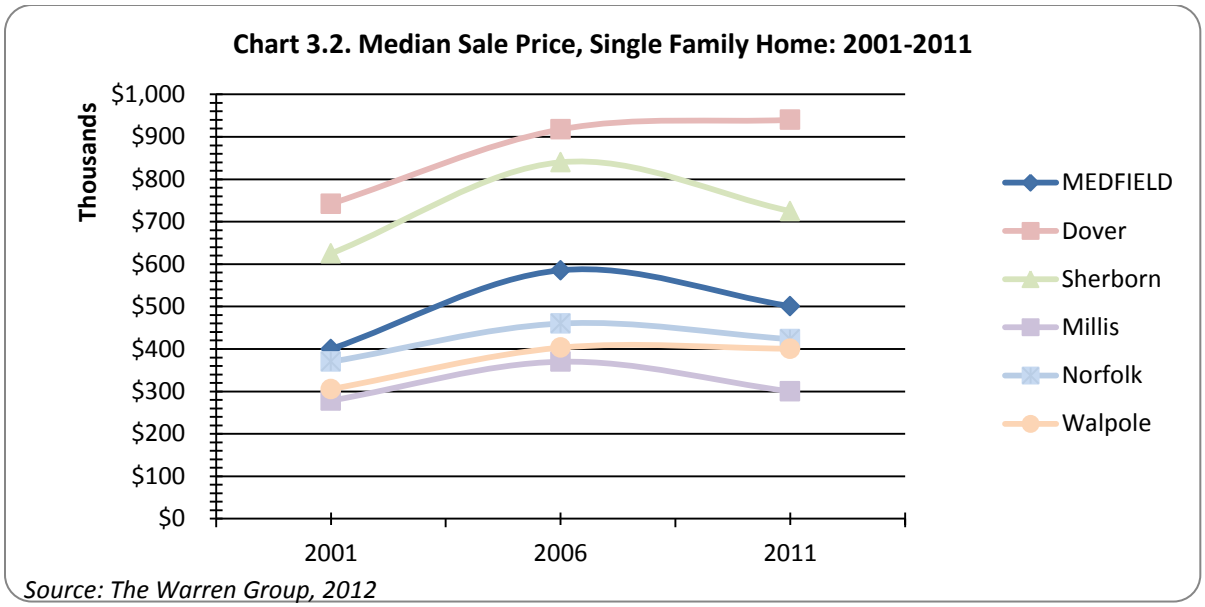
Table 3.22. Median Age of Housing Units and Median Number of Rooms by Occupancy				
Geography	**Median Year Built**	**Median Rooms: All Structures**	**Median Rooms: Owner Occupied**	**Median Rooms: Renter Occupied**
Massachusetts	1957	5.6	6.5	4.1
Norfolk County	1959	6.1	6.9	3.9
Boston Metro	1955	5.6	6.7	4.0
MEDFIELD	1969	8.0	8.2	3.4
Dover	1964	9.0+	9.0+	6.5
Sherborn	1969	8.2	8.3	4.3
Millis	1971	6.5	7.0	4.1
Norfolk	1981	7.7	7.8	4.4
Walpole	1971	6.8	7.3	4.1
Source: ACS 2006-2010				

HOUSING MARKET

Medfield's strong schools, small town character, conservation lands, and historic resources, combined with its close proximity to Boston, make it a desirable suburb for families. This desirability is evident in the town's high property values. Most households in town are homeowners, and large, detached-single family homes are the most desirable housing in town. Little multifamily housing has been built in the past 15 years, and rental housing units are quite small.

HOUSING SALE PRICES

Medfield and its surrounding communities have some of the highest property values in the state. Charts 3.2 and 3.3 show the median sale prices for single family homes and condominiums in Medfield for 2001, 2006, and 2011, capturing the peak of the housing bubble and the housing market collapse. In 2011, the median price for a single-family home was over $500,000, which was lower than the median price in Dover and Sherborn but higher than the median price in Millis, Norfolk, and Walpole. Housing prices in every community except Dover have decreased since 2006, the height of the housing market. Prices in Medfield have declined over 14 percent.



Condominiums are more affordable, with a median sale price of $199,250 in 2011. The condominium market in the region over the past ten years has been volatile. In all communities prices have dropped since 2006, with prices in some communities decreasing by as much as 80 percent. In Medfield, prices decreased 33 percent between 2006 and 2011.

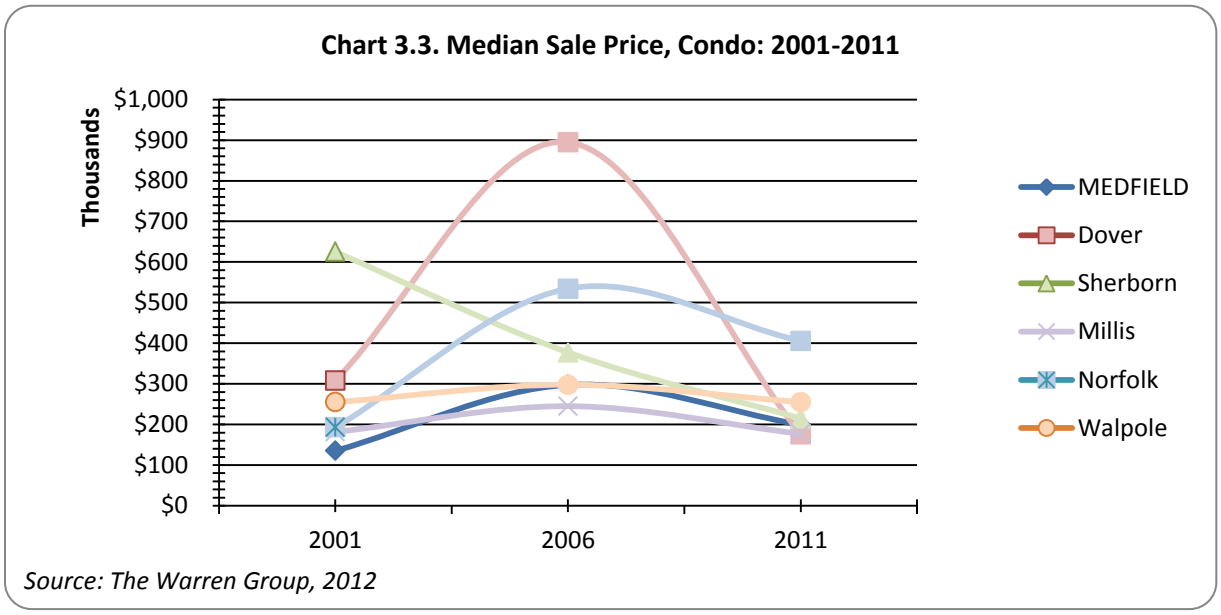


Table 3.23. Residential Property Taxes			
	Average Single Family Assessed Value	Residential Property Tax Rate	Average Single Family Tax Bill
2003	381,543	15.96	6,089
2004	518,360	12.69	6,578
2005	549,099	12.92	7,094
2006	575,797	12.66	7,290
2007	622,253	12.27	7,635
2008	598,897	12.80	7,666
2009	581,710	13.85	8,057
2010	578,363	14.24	8,236
2011	564,396	15.02	8,477
2012	560,115	15.73	8,811
2013	563,196	15.73	8,859
Source: MA Department of Revenue, Division of Local Services 2013.			

Beyond housing which has sold in the past year, assessor's data provides an indication of the trends in all home values and housing costs for residents who already own a home in Medfield. Following sales trends, average assessed valuation has declined moderately since a peak in 2007. Average tax bills have climbed significantly over the past decade.

FORECLOSURES

Medfield has not been immune to the effects of the nationwide housing foreclosure crisis. Since 2007, there have been 15 residential foreclosures in town. Other communities in the region have been more significantly impacted, however, with 64 foreclosures in Walpole and 44 in Millis since 2007.

Table 3.24. Residential Foreclosure Deeds, 2007-2011										
	2007		2008		2009		2010		2011	
Community	Single Family	Condo	Single Family	Condo	Single Family	Condo	Single Family	Condo	Single Family	Condo
MEDFIELD	0	1	2	4	2	0	4	0	0	2
Dover	2	0	2	0	0	0	3	0	4	0
Sherborn	4	0	2	0	0	0	1	0	0	0
Millis	6	1	9	1	4	1	8	7	4	3
Norfolk	5	0	4	0	4	0	5	0	5	0
Walpole	12	1	7	1	10	1	14	5	11	2
Source: The Warren Group, 2012										

MARKET RENTS

The median monthly rent in Medfield is approximately $1,000, which is on par with rents in the state, county, and many communities in region. Rents vary widely, however, and some market-rate developments have rents that would be considered affordable for low- and moderate-income households. There is very little rental housing in Medfield's region and managers of local multifamily developments confirm the high demand for rental housing in the area. Chart 3.4 compares median **gross rents** in Medfield and the comparison geographies, and Table 3.23 provides a sample of market rents in multifamily developments in the region.

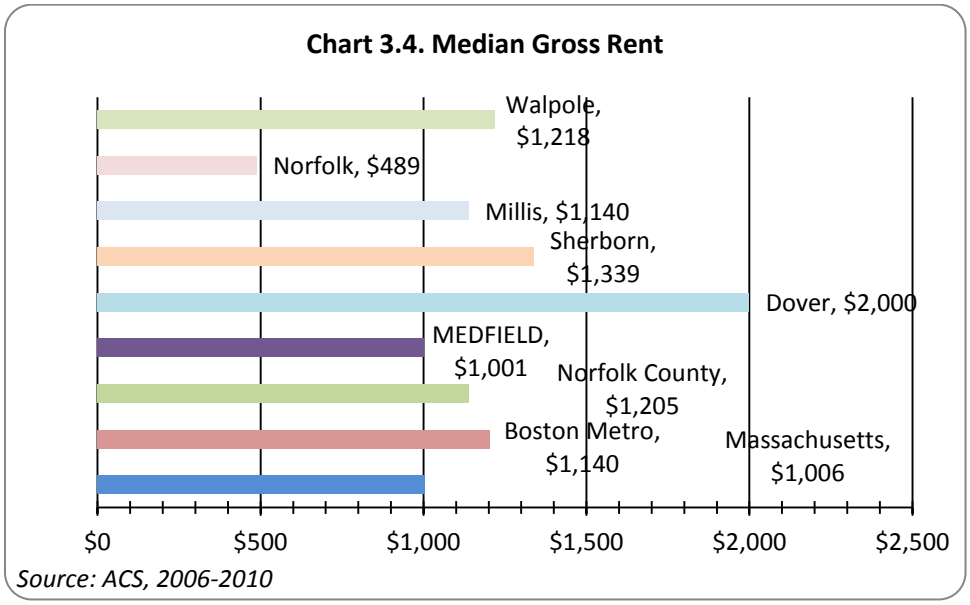


Table 3.25. Survey of Suburban Market Rents in Medfield's Region

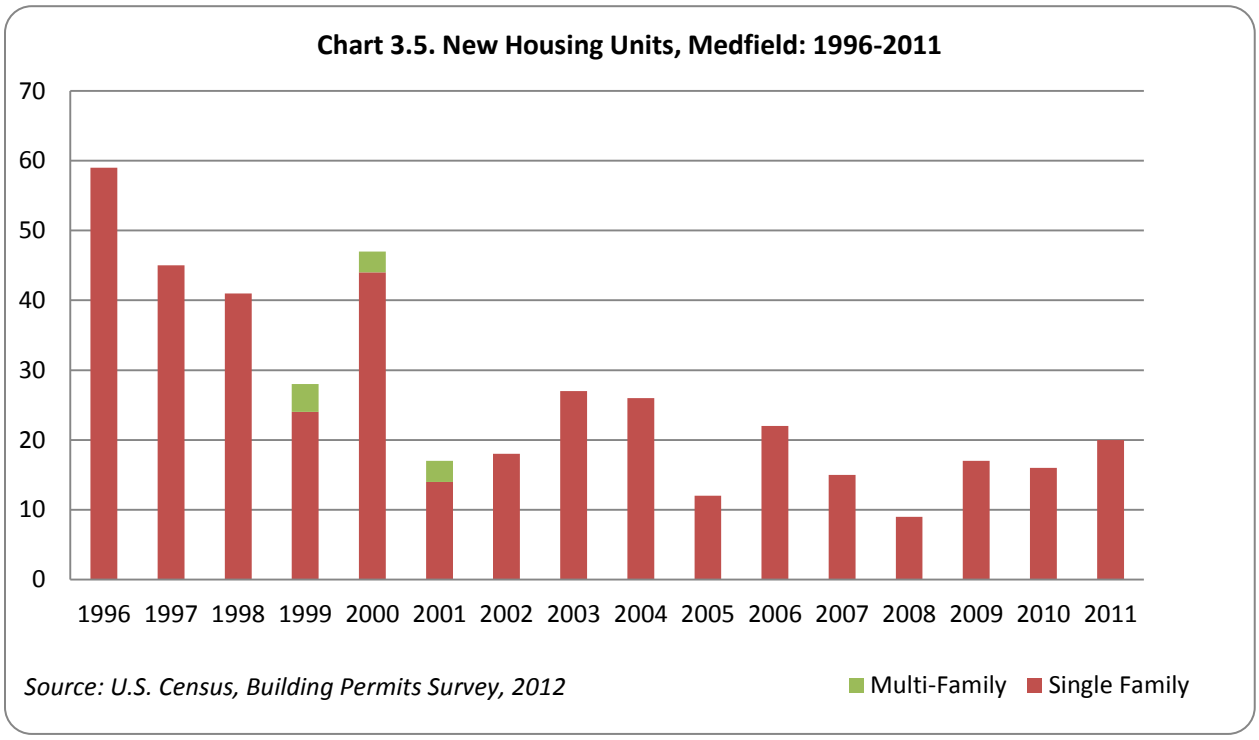
		Rents		Bedrooms		
Community	**Development**	**Low**	**High**	**One**	**Two**	**Three +**
Medfield	Frairy Street Apartments	$850	$1,200	X	X	
Medfield	Wilkins Glen Apartments	$1,075	$1,651	X	X	X
Medfield	Medfield Gardens (condo rentals)	$900	$1,300	X	X	
Medfield	J.D. Murphy real estate, various buildings	$995	$1,125	X	X	
Walpole	J.D. Murphy real estate, various buildings	$950	$1,200	X	X	
Walpole	Hilltop Preserve	$1,395	$2,195	X	X	X
Millis	Stoney Brook Village	$1,033	$1,621	X	X	
Holliston	Cutler Heights	$1,191	$1,372		X	X
Franklin	Glen Meadow	$1,295	$1,395	X	X	

Source: Community Opportunities Group, Inc., October 2012 – March 2013

HOUSING PRODUCTION

Overall, housing production in Medfield has declined over the past 15 years from a high of 59 new housing permits in 1996 to a low of just 9 permits in 2008, the height of the recession. Since 2008, construction has accelerated, and 20 building permits were granted in 2011. Chart 3.5

graphs residential building permits in town over time. There has been very little multi-family development in Medfield in the past 15 years, with only a handful of multifamily units built in 1999, 2000, and 2001.



HOUSING AFFORDABILITY

Most communities have some modestly priced housing: small, older single-family homes that are less valuable than new homes, multi-family condominiums, or apartments that can be leased for relatively low monthly rents. This type of affordable housing often stays affordable as long as the market will allow. Under a Massachusetts law that went into effect in 1969, however, all communities are supposed to have housing that is affordable to low-income households and remains affordable to them even when home values appreciate under robust market conditions. These units remain affordable because their resale prices and rents are governed by a deed restriction that lasts for many years, if not in perpetuity. Both types of affordable housing meet a variety of housing needs and both are important. The crucial difference is that the market determines the price of unrestricted affordable units while a recorded legal instrument determines the price of deed restricted units. There are other differences, too. For example, any household - regardless of income - may purchase or rent an unrestricted affordable unit, but only a low- or moderate-income household is eligible to purchase or rent a deed restricted unit. Households that can afford more expensive housing but choose to live in an unrestricted affordable unit creates an "affordability mismatch."

M.G.L. c. 40B, Sections 20-23 ("Chapter 40B") authorizes a Zoning Board of Appeals to grant a comprehensive permit to qualified affordable housing developers. A comprehensive permit is a type of *unified permit*: a single permit that replaces the approvals otherwise required from separate city or town permitting authorities. Chapter 40B supersedes zoning and other local regulations that make it too expensive to build low- and moderate-income housing. By consolidating the approval powers of multiple town boards, the state legislature hoped to provide more low-income housing options in suburbs and small towns. Under Chapter 40B, the Zoning Board of Appeals may approve, conditionally approve, or deny a comprehensive permit, but in communities have less than ten percent of their housing stock as deed-restricted affordable housing, developers may appeal to the state Housing Appeals Committee (HAC). The 10 percent minimum is based on the total number of year-round housing units reported in the most recent decennial census; for Medfield, this currently means 4,220 (Census 2010). Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision. Despite many years of controversy about Chapter 40B, Massachusetts voters recently defeated a ballot question to repeal the law.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a list of the deed restricted affordable units in each city and town. Known as the Chapter 40B Subsidized Housing Inventory, the list presumptively determines whether a community meets the 10 percent minimum. It also is used to track expiring use restrictions, i.e., when non-perpetual affordable housing deed restrictions will lapse. Table 3.26 reports Medfield's Subsidized Housing Inventory as of August 2012.

MEASURING AFFORDABILITY

The intent of Chapter 40B is to provide a fair-share distribution of low-income housing throughout the state. However, the number of Chapter 40B units in a city or town does not measure local housing needs or the degree to which a community is affordable to its residents. To a housing policy analyst, a home is unaffordable to low- and moderate-income people if their monthly payments for housing – a mortgage payment, property taxes, and house insurance for homeowners, or rent and utilities for tenants – exceeds 30 percent of their monthly gross income. By definition, they are "housing-cost burdened." According to federal census data, 61,600 homeowners in Norfolk County and 1,100 in Medfield are housing-cost burdened. An additional 33,739 renters in the county and 144 renters in Medfield spend more than 30 percent of their gross income on housing. Tables 2.24 and 2.25 show the percentage of cost burdened homeowners and renters by income.

Not surprisingly, nearly all households with **very low incomes** are housing cost burdened. All homeowners and over 70 percent of renters in Medfield who earn less than $20,000 spend more than 30 percent of their income on housing. Significant percentages of households earning under $50,000 and even under $75,000 are also housing cost burdened.

The ability to find affordable housing is complicated by what housing policy analysts refer to as the "affordability mismatch." This term refers to a mismatch between **housing cost** and income, for example when people who could afford more expensive housing choose to live in less expensive housing, effectively making housing that would be affordable to lower income households unavailable. Households can also be voluntarily housing cost burdened by choosing to spend more than 30 percent of their income on housing when there are more affordable options available. It is highly likely that both conditions exist in Medfield, but these phenomena are difficult to quantify with currently available data.

Table 3.26. Homeowners with Housing Cost Burden by Income

Geography	Income under $20,000		Income $20,000 to $34,999		Income $35,000 - $49,999		Income $50,000 - $74,999		Income > $75,000	
	Total	Pct.	Total	Pct.	Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	99,683	91.3%	92,377	65.6%	83,760	53.2%	135,033	48.0%	162,564	17.8%
Norfolk County	8,643	94.5%	8,905	68.9%	7,983	54.8%	13,714	52.1%	22,355	19.3%
Boston Metro	54,840	94.6%	54,681	71.5%	48,838	56.2%	86,515	53.2%	123,727	19.8%
MEDFIELD	77	100.0%	141	80.1%	172	71.7%	157	59.2%	553	19.7%
Dover	14	56.0%	103	100.0%	48	69.6%	92	61.3%	253	20.0%
Sherborn	39	100.0%	15	62.5%	55	64.7%	20	28.2%	242	22.8%
Millis	100	100.0%	101	64.7%	120	58.8%	257	52.4%	307	21.1%
Norfolk	72	100.0%	100	79.4%	85	57.4%	189	61.8%	381	18.4%
Walpole	335	93.8%	325	90.0%	323	50.2%	566	51.0%	755	16.4%

Source: ACS 2006-2010

Table 3.27. Renter Households with Housing Cost Burden by Income

Geography	Income under $20,000		Income $20,000 to $34,999		Income $35,000 - $49,999		Income $50,000 - $74,999		Income > $75,000	
	Total	Pct.	Total	Pct.	Total	Pct.	Total	Pct.	Total	Pct.
Massachusetts	210,634	79.5%	118,268	75.8%	62,780	51.5%	32,830	23.0%	7,676	4.5%
Norfolk County	14,095	81.0%	8,716	80.7%	5,831	62.4%	4,059	30.1%	1,038	5.2%
Boston Metro	129,340	78.8%	79,164	80.5%	49,646	60.9%	28,556	28.0%	7,046	5.1%
MEDFIELD	24	70.6%	91	80.5%	11	18.0%	0	0.0%	18	29.0%
Dover	11	100.0%	0	0.0%	0	0.0%	21	39.6%	0	0.0%
Sherborn	0	0.0%	0	0.0%	14	100.0%	0	0.0%	11	20.0%
Millis	91	75.2%	34	55.7%	87	63.5%	14	19.7%	0	0.0%
Norfolk	79	78.2%	7	100.0%	18	75.0%	10	66.7%	0	0.0%
Walpole	225	81.2%	137	100.0%	94	64.8%	86	31.5%	41	9.2%

Source: ACS 2006-2010

CHAPTER 40B

Medfield's Subsidized Housing Inventory (SHI) consists of 286 units, which represents 4.6 percent of the town's housing stock. Table 3.26 provides details on Medfield's current SHI. The town's affordable housing goals under Chapter 40B are calculated based on the town's total housing units according to the 2010 Census (4,220). Medfield is currently 136 units short of reaching its goal of having ten percent of its housing stock deed restricted to be affordable to low-and moderate-income households. As shown in Table 3.27, Medfield has a higher percentage of affordable housing than all but one of the comparison communities. No communities in the region have achieved the ten percent affordable housing goal.

Six properties contribute to Medfield's SHI. There are 23 affordable ownership units in town, located in two developments, Allendale and The Village at Medfield (Turtle Brook Way).

Three existing rental properties account for 171 affordable units, while an approved but not yet constructed 40B rental project adds another 92 units:

Tilden Village is a 60-unit development for seniors and disabled persons managed by the Medfield **Housing Authority**. The complex consists of six two-story brick buildings with ten apartments in each. (eight one-bedrooms, one two-bedroom, and one handicap unit). In addition, there is a community building with laundry faculties, a management office and maintenance garage. There are only 18 applications on waiting list, there is a Medfield preference and there are 9-10 turnovers per year.

Wilkins Glen is an apartment community located near downtown Medfield. Beacon Properties recently acquired and renovated the 102 unit apartment building plus an adjacent single family home as an affordable housing preservation project. The financing for this project was through MassHousing, using Low Income Housing Tax Credits. Approximately 65 percent of the units are affordable to households earning below 60 percent AMI, 10 percent to households earning below 30 percent AMI, and the remainder of the units are reserved for households at or below 80 percent AMI. These include a mix of one-, two-, three-, and four-bedroom units.

Prior to Beacon Properties' acquisition, some of the units affordable to households at 80 percent AMI had previously been unrestricted, so the income eligibility requirements will go into effect when the units turn over. A majority of the tenants who receive vouchers through Southern Middlesex Opportunity Council (SMOC) opted for "project based", rather than mobile vouchers. The current financing agreement restricts affordability for a period of 30-40 years. However, as the project was originally developed through a comprehensive permit, a sufficient number of units will remain under some **subsidy** program to enable this development to count permanently on the town's subsidized housing inventory.

Massachusetts Department of Developmental Services (DDS) ***Group Homes*** in town add eight units to the SHI.

Parc at Medfield The town recently approved a 40B development on West Street which will have 92 units in four structures with a combined total of 24 one-bedroom units, 48 two-bedrooms, and 20 three-bedroom units. Funded under the Low Income Housing Tax Credit (LIHTC) program, all of the units will be affordable to households earning no more than 60 percent of the **area median income**. The project is currently under construction. The approved units will count on the town's subsidized housing inventory for 12 months, after which they will drop from the list until the units are completed. As they have already been approved, the units will not count toward the town's annual goal for housing certification, even if they lapse and are later restored to the SHI.

Table 3.29. Medfield Subsidized Housing Inventory

Name	Address	Type	Total Units	Affordable Units	SHI Units	Affordability Expires
Tilden Village	30 Pound Street	Rental	60	60	60	Perpetuity
Allendale	Dale Street	Ownership	17	17	17	Perpetuity
The Village at Medfield	Turtle Brook Way	Ownership	6	6	6	Perpetuity
Wilkins Glen	Wilkins Glen Road	Rental	103	103	103	Perpetuity
DDS Group Homes	Confidential	Rental	8	8	8	n/a
Parc at Medfield 40B	West Street	Rental	92	92	92	Perpetuity*
		Total	**286**	**286**	**286**	**6.7%**

Source: DHCD, 2012
**Note: Units may lapse from the SHI if the development is not completed within 12 months. Upon completion of the project the units will be included again in the SHI but will not count toward annual goal of affordable housing creation for purposes of Housing Certification.*

Table 3.30. Chapter 40B Subsidized Housing in Medfield's Region (2012)

Community	Total Year-Round Housing Units	Total Development Units	Total Subsidized Housing Units	Percent Subsidized
MEDFIELD	4,220	303	286	6.7%
Dover	1,950	69	17	0.9%
Sherborn	1,479	41	34	2.3%
Millis	3,148	183	120	3.8%
Norfolk	3,112	144	111	3.6%
Walpole	8,984	470	470	5.2%

Source: DHCD, 2012

HOUSING DEVELOPMENT FRAMEWORK AND CHALLENGES

Many factors dictate where development can occur and what form that development will take. Natural features such as wetlands, steep slopes, and poor soils (for areas not served by public sewer) limit the amount of buildable land in a community. Physical characteristics such as lot sizes and road capacity also limit development. Public infrastructure, while it can be expanded, is another limiting factor at least in the short-term. On the regulatory side, local zoning bylaws control what uses can occur where and, through density and dimensional requirements, shape the scale and form of development.

NATURAL FEATURES

One of Medfield's most prominent natural features is its abundance of wetlands, which cover more than 21 percent of the town's total area.[23] A large swath of wetlands covers the western side of town, framing the Charles River and its tributaries. Other, smaller wetlands are scattered across town. Almost 6 square miles of the town, or approximately 40 percent of the total area, is open space which includes several large parcels of state-owned conservation land near the Medfield State Hospital and the Medfield Charles River State Reservation. In addition, there are a number of large tracts protected by land trusts such as the Rocky Woods Reservation, Fork Factory Brook, and portions of the Medfield Rhododendron Reservation and Henry L. Shattuck Reservation. In addition, the town has been active in land preservation and has acquired portions of the Noon Hill Reservation, McCarthy Park, Ralph Wheelock Fields, and portions of the Medfield Rhododendron Reservation. Topographically, Medfield is relatively flat, and most of the steep slopes are on preserved lands, including the Noon Hill Reservation, Rocky Woods Reservation, and Charles River Reservation.

DOWNTOWN

Downtown Medfield is primarily defined as Main Street (Route 109) and associated side-streets between North Meadows Road (Route 27) and South Street. Existing downtown on-street public parking consists of spaces along Main Street, Upham Road, North Street, Janes Avenue, Park Street, Miller Street and Pleasant Street. Public off-street lots are provided in the vicinity of the municipal Town House.

The downtown has a mix of one-, two-, and three-story buildings with a very limited amount of usable upper floor space. The buildings are primarily used for retail and offices and there is little vacancy in the downtown area. There has been an unusual amount of retail space that has turned over in recent time, but new commercial tenants are anticipated to take the place of stores which have left. Higher density residential development surrounds the downtown, and nearly one fifth of Medfield residents live within walking distance of downtown.

Downtown Medfield includes a number of historically and culturally significant buildings. Approximately 18 downtown buildings are included in the Medfield Town Center local historic district, one of four local historic districts in Medfield. Historic districts do not preclude redevelopment or new development, but can carry additional restrictions that are intended to preserve significant historical and architectural characteristics of buildings and ensure that new development is compatible with the character of the surrounding neighborhood.

A total of 212 public parking spaces were inventoried and observed in the study area. Of these, 144 are on-street spaces (marked and unmarked) and the remaining 68 spaces are located in two off-street parking lots in the vicinity of the Town House offices.

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[23] Commonwealth of Massachusetts, Executive Office of Administration and Finance, Massachusetts Geographic Information System (MassGIS), "DEP Wetlands" (January 2009) and "Community Boundaries" (September 2009), www.mass.gov/mgis/.

The Montrose preparatory school acquired a 14 acre site in the downtown in 2007. They have further plans to expand their campus where they have several refurbished and new buildings, fields, and courtyards.[24] In 2013 approval was granted to redevelop an existing building into an arts and athletic building.

Recent additions to the Downtown Medfield include a Starbucks coffee shop and a small, neighborhood-sized market called, Brothers Marketplace.

A Downtown Plan completed in 2006, articulated a vision for a walkable downtown with a sense of historic character, complementary mix of uses, and connection to adjacent neighborhoods.[25] Senior housing was specifically identified as a priority within the downtown and surrounding neighborhood, while the plan also recommended expansion of upper floor space and zoning to allow more multifamily development in the business district. The plan focuses on, historic renovation, massing and design guidelines for new development, and improvements to traffic circulation and pedestrian amenities through public/private partnerships to enhance the vibrancy of downtown Medfield.

Medfield has placed sidewalks along all major and collector streets in the Downtown creating a well-defined and safe set of routes for pedestrians to follow. In general, these are well maintained and accessible (meeting the ADA code), with curb ramps in appropriate places. The sidewalks present few obstacles to pedestrians.

Land Use and Zoning

In Massachusetts, land use is regulated primarily through local zoning bylaws, although some state regulations also affect how development occurs, notably the state Wetlands Protection Act and Title 5 regulations for septic systems. Local zoning bylaws that govern use, density, and dimensional requirements impact housing development. Medfield's local zoning impacts housing development in the following ways.

- *Use Restrictions.* Medfield's zoning map divides the town into eight districts, including four residential districts (Residential Estate (R-E), Residential Town (R-T), Residential Suburban (R-S), and Residential Urban (R-U). Single-family houses are allowed by-right in all residential districts and the Agricultural (A) district and by special permit in the Business (B) district. The regulations are more restrictive with other forms of housing. Two-family dwellings are only allowed in the R-U district (by right) and the B district

[24] http://www.montroseschool.org/
[25] Community Preservation Associates with Martha Lyon Landscape Architecture LLC, *Medfield Downtown Vision and Action Plan*, 2006

(by special permit), and multifamily dwellings are only allowed in the R-U district by approval of the Planning Board. Medfield's zoning also includes provisions for two alternative forms of housing: family apartments and accessory dwelling units. Allowing these units can be an effective way to expand the supply of affordable and rental housing in suburban communities with limited impact on a community's physical character.

Section 14.10.8 states that family apartments are intended to:

> Provide housing for family members within the home of another member of their family when situations such as the age, physical condition or financial circumstances of a member of the family of a person occupying what would otherwise be a single family dwelling make it necessary or desirable for the establishment of separate living quarters within that dwelling for said family member.

These units are allowed by right in the R-U district and by special permit in the remaining residential districts, A district, and B district.

As stated in Section 14.10.7, accessory dwelling units are allowed to "encourage preservation and maintenance of the larger older houses in Medfield and to increase the supply of affordable housing without significantly changing the character of existing residential areas." These units are allowed by special permit in all residential districts and district A. To be eligible for the special permit, several conditions must be met, some of which severely limit the number of properties that could create accessory units. For example, the house must be built prior to 1938 and must have a minimum existing floor area of 2,000 sq. ft.

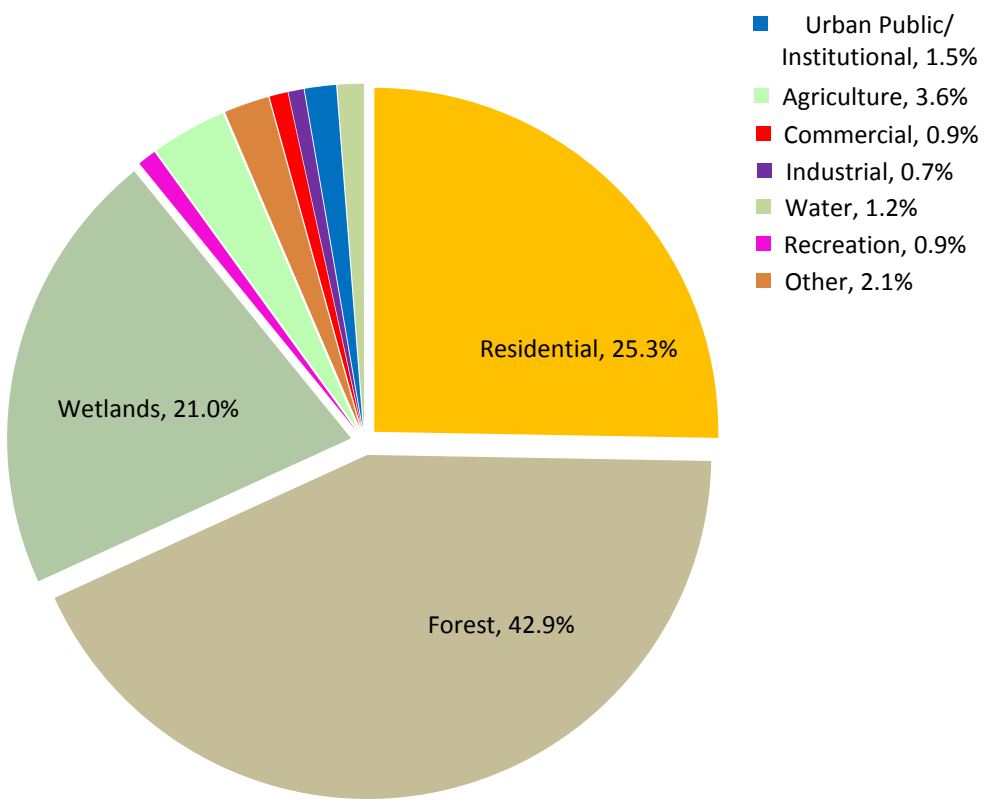
- *Density and Dimensional Requirements.* Medfield's zoning allows for more dense residential uses than many other suburban communities. A single-family home requires as little as 12,000 square foot lot and 80 feet of street frontage in the R-U District. Two-family homes require 20,000 sq. ft. lots and 100 feet of frontage, and multifamily developments require 24,000 sq. ft. for the first three units, plus 6,000 sq. ft. for each additional unit, and 200 feet of frontage. Maximum building height is 35 feet all districts except Business Industrial (B-I). The maximum floor area ratio (FAR) is very low in the residential districts (between 0.20 and 0.35) but increases to 0.75 in the B and B-I districts. The R-U district is the only district in which multifamily dwellings are allowed. However, dimensional requirements such as minimum lot size and frontage, in addition to the 2 ½ story height limit and relatively low FAR (0.35), impede the development of multifamily housing in much of the district.

- *Natural Resources Protection.* Substantial portions of the town fall within natural resource protection **overlay districts**, including the Floodplain District, Watershed Protection District, and Aquifer Protection District. A special permit is required establishing minimum elevations for development within the Floodplain and Watershed Protection Districts. Residential development is permitted within the Aquifer Protection District, except that where public sewer is not available, the minimum lot size is 80,000 square feet in the Well Protection (Zone 1), and 40,000 square feet in the Primary Aquifer Zone.

LAND USE

Natural resources account for nearly 64 percent of Medfield's land area. Another quarter of the town is used for residential uses. The remaining 11 percent of the town's land is used for various other uses, including agriculture, commercial, industrial, recreation, and public uses. Chart 2.7 shows the complete land use breakdown for Medfield.

Chart 3.6. Existing Land Uses



Source: MassGIS, 2012

INFRASTRUCTURE CAPACITY

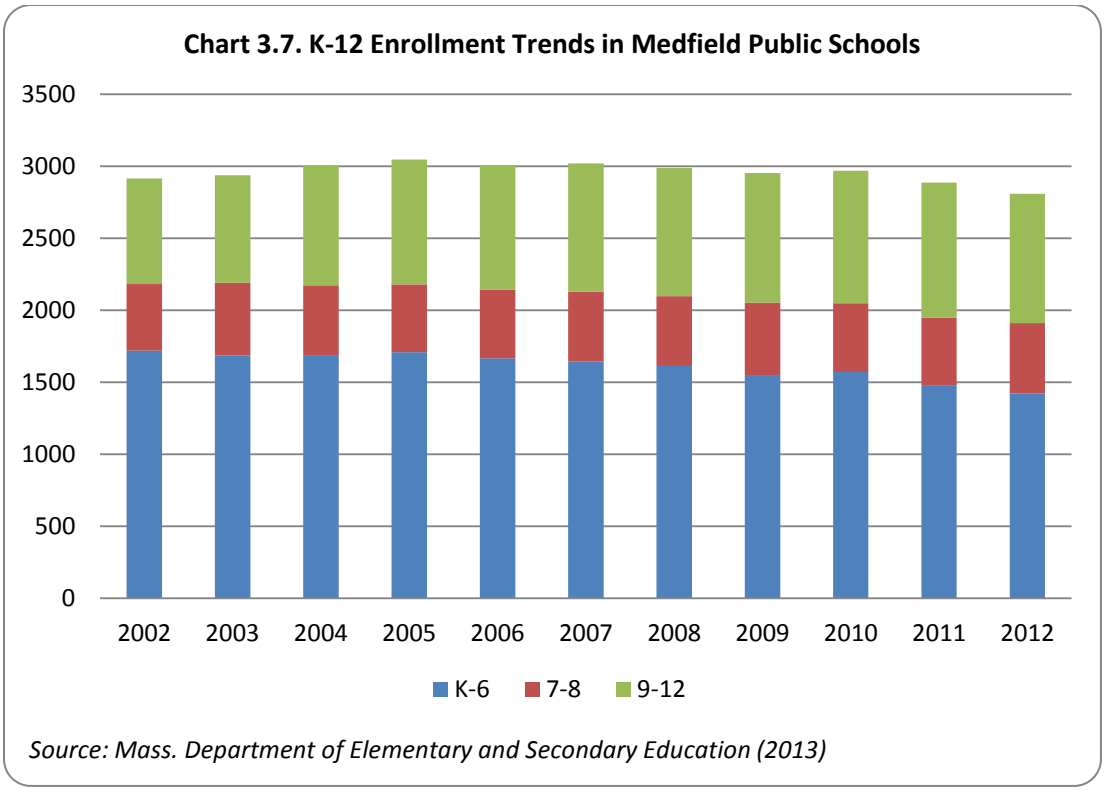
According to the Massachusetts Department of Transportation, there are 71.6 miles of accepted roadway in Medfield. Two arterials handle the bulk of Medfield's traffic volume: Route 109, which runs east-west across town, and Route 27, which runs north-south. The roads intersect in Medfield's downtown and connect Medfield to surrounding communities and the regional road network. Both roads have only two lanes and have significant congestion during commuting times. Increasing traffic on these roads is likely to be a concern with new, large-scale developments. The Police Department is undertaking a traffic study in response to concerns about new commercial uses locating in the downtown.[26]

Alternative transportation options are limited in Medfield. Although the MBTA "Ride" is available in Medfield for qualifying individuals, there is no other public transportation available in the town. The nearest MBTA bus and commuter rail stations are located in Walpole and Dedham. In addition, the sidewalk network is limited predominantly to the downtown area in town limiting walkability or safe bicycle transit in surrounding neighborhoods.

There are also limitations to the water and sewer capacity and both systems will be impacted by future development. There has been a rate increase on a yearly basis for both water and sewer in Medfield for several years in a row. The rate increases are due to increased use and costs to the town for the delivery of services. Currently, a 25 percent rate increase is being debated to help pay to: replace the storage tank at the Medfield State Hospital which was constructed in 1930 and is currently not operational; drain and paint the interior and exterior of the Mount Nebo Storage Tank which was constructed in 1983; construct a treatment plant for Wells 3 and 4 behind the Wheelock School; replace hydrants; and rehabilitation and replace existing water mains.

In addition to infrastructure, housing production impacts schools districts. Medfield has an outstanding school district which attracts families to locate in town. According to the 2010 U.S. Census, 39.2 percent of households in Medfield were comprised of families with children under the age of 18. The Medfield Public School System consists of three elementary schools (Wheelock, Dale Street, and Memorial), as well as a middle school and a high school. School enrollments have been relatively stable over the past decade with slightly less than 3,000 students enrolled in the school system. As chart 3.7 shows, enrollment in recent years have seen a decrease of elementary aged students while the number of high school students grew during the latter portion of the past decade. In addition to the public schools, the Montrose School, an independent girl's school, recently located in the downtown. The Montrose School has 204 students, grades 6-12, who come from 49 different communities in the Greater Boston area.

[26] Sarah Raposa, Town Planner, by phone interview with Community Opportunities Group (April 2, 2013).



HOUSING RESOURCES

The town of Medfield has a number of local and regional agencies and organizations available to help support the production of affordable housing or provide housing-related services.

- *Medfield Housing Authority.* The Medfield Housing Authority is located at 30 Pound Street in Medfield Massachusetts. The MHA is authorized and operates under the provisions of Chapter 121B of the Massachusetts General Law and is responsible to the Department of Housing and Community Development for the management of Chapter 667 Elderly/Handicapped Housing. Until recently the Housing Authority also administered several housing vouchers at Wilkins Glen, however these vouchers lapsed and were replaced by federal housing vouchers administered by SMOC.

  Housing Authority policies are established by a five member board of which four are elected by the voters of Medfield and one is appointed by the Governor.[27] The Housing Authority facilities are managed by part-time Executive Director. The number of hours provided by the Director is prescribed by state law based on the number of units managed by the Housing Authority. Anticipating increased regionalization of local

[27] http://medfieldhousing.org/

authorities under state policy, the Housing Authority recently brought the part time director of Millis' Housing Authority to fill as Executive Director.[28]

- *Medfield Affordable Housing Committee.* An Affordable Housing Committee has met intermittently for many years. The Committee successfully coordinated the Allandale affordable townhouse development in the early 1990's, but has been less proactive since. The Medfield Affordable Housing Committee also acts as the Housing Partnership for purposes of partnering cooperatively with developers through a Chapter 40B development process. There is cross-membership between the Affordable Housing Committee and the State Hospital Reuse Committee, which includes real estate professionals with experience in affordable housing development and historic preservation.

- *Medfield Foundation, Inc. (MFi).* A private non-profit which originated in 2001 to raise private monies for public purposes in the Town of Medfield, such as public facilities improvements, transportation, cultural programming, and community events. The Medfield Foundation also oversees the annual Angel Run road race, which raises funds specifically to provide emergency assistance to residents who need assistance paying their mortgage, rent, utilities, car repairs, food, and other personal expenses. Proceeds are distributed through Medfield Youth Outreach.[29]

- *Medfield Youth Outreach.* Located under the auspices of the Medfield Board of Health, the purpose of the office is to serve youth age infant to age eighteen and their families. The town's Youth Outreach Worker provides free and confidential individual and family counseling, assistance with access to financial assistance programs, information and referral, community programming, and crisis intervention to Medfield residents. The Youth Outreach office is an intake site for the federal Fuel Assistance Program for Medfield residents.[30]

- *Medfield Council on Aging.* Operating out of The Center, built in 2008, the Council on Aging provides transportation, advocacy, health support, and social programming for Medfield's seniors. The Council on Aging also provides information and referrals to financial assistance programs for members of the senior community.

- *Southern Middlesex Opportunity Council (SMOC).* Based in Framingham, SMOC's mission is to improve the quality of life of low-income and disadvantaged individuals and families by advocating for their needs and rights; providing services; educating the community; building a community of support; participating in coalitions with other advocates and searching for new resources and partnerships. SMOC provides housing services throughout the region, including shelters and transitional housing, first-time homebuyer classes, and homelessness prevention programs. SMOC established the

[28] Interview with Roberta Lynch, Chairman Housing Authority Board, March 28, 2013
[29] http://www.medfieldfoundation.org/
[30] http://www.town.medfield.net/index.cfm/page/Medfield-Youth-Outreach/pid/21462

South Middlesex Non-profit Housing Corporation in 1986 which develops and manages affordable housing for families, individuals, and disabled adults.[31] SMOC manages vouchers for tenants of affordable rental units in Medfield.

IV. AFFORDABLE HOUSING GOALS

PRIORITY HOUSING NEEDS

The data show that there are significant affordable housing needs among the population that is already living in Medfield. When the region overall is considered, there are even greater housing needs. These needs are largely hidden however, and there is a strong sentiment among some segments of the Medfield community that there is already sufficient affordable housing in town and that people who cannot afford to live in the community should move. These sentiments are not unique to Medfield and raise the importance of education about what affordable housing is and who lives in it, and about the existing housing needs in the community. Perceptions about affordable housing often change when people realize that affordable housing serves individuals already living and working in their community and combats the commonly held belief that these projects will attract undesirable populations from outside the community. In addition to an overarching need for education about affordable housing, the following housing priorities emerged out of the needs assessment.

- Medfield's housing stock is relatively homogenous, and there is a need for more diverse housing options in town suitable for households of all ages, sizes, and incomes. Increasing the diversity of housing options in Medfield will enable seniors, younger adults, and extended family households to establish and maintain long-term residence in the community.
- There is a need for affordable rental units suitable for families, including single parents. Medfield has a large population of families and large family sizes. Even though most families are homeowners, there is a population of families in town who rent. Medfield's existing rental units are very small - the median number of rooms is only 3.4 – which suggests a need for larger units suitable for families.
- Medfield's homes are large, and there are few options for seniors and empty-nesters to downsize and remain in the community. Smaller single family homes or condominiums would allow residents an opportunity to stay in Medfield as they age.
- Single family homes in Medfield are very expensive. There is a need for more affordable homeownership opportunities for younger adults, people who work in town, and care providers. Medfield will have an increasingly difficult time recruiting quality candidates

[31] http://www.smoc.org

for municipal, school department, service, or other private sector jobs as employees cannot afford to live within a reasonable commuting distance.

- Demand for the existing rental properties in town is high, suggesting a surplus demand for rentals in town. Conversations with social service providers in the region suggests that there is a need for rental housing for all types of households, including young adult households, single parents, traditional families, seniors, and single individuals.

CHAPTER 40B CERTIFICATION

Certification is available to communities that receive DHCD approval of their affordable housing plan and meet their annual production targets. The first step involves completing a housing plan that meets state requirements. When DHCD receives this plan, it has thirty days to conduct a completeness review and notify the Town if the plan has any deficiencies. Once DHCD determines that the plan (as submitted or subsequently revised) meets the regulatory specifications for a Housing Production Plan (760 CMR 56.03(4)), it has ninety days to issue an approval letter.[32]

Low- or moderate-income housing production (units eligible for the Subsidized Housing Inventory) that occurs during the effective period of this plan will position Medfield to seek certification if the minimum numerical target of at least twenty-one new low- or moderate-income housing units (or an amount equal to or greater than the 0.50 percent production goal) is reached within a given calendar year. The units may be entirely within one development or in separate developments, and while all must be approved in the same calendar year, they do not have to be approved on the same date. As soon as the minimum target is reached, the Board of Selectmen should provide DHCD with supporting documentation and request a certification of compliance.

Requests for certification may be submitted at any time. DHCD will determine whether Medfield complies within 30 days of receipt of the Town's request. If DHCD finds that Medfield complies with the Housing Production Plan, the certification will be deemed effective on the date upon which Medfield achieved its numerical target for the calendar year. The certification will remain in effect for one year from its effective date. If DHCD finds that Medfield has increased its number of SHI Eligible Housing units in a calendar year by at least 1 percent of its total housing units, the certification will remain in effect for two years from its effective date.

[32] Note: a housing plan could be complete but inconsistent with state regulations and policies, in which case DHCD would issue a denial letter.

Table 4.1. Goals for Low- or Moderate-Income Housing Production in Medfield	
Total Year Round Homes (Census 2010)	4,220
Total Subsidized Housing Inventory	286
10% Requirement	422
Gap	136
Required # for 0.5 of 1%	21
Required # for 1.0%	42
Note: Total Existing Subsidized Housing Inventory includes the Parc at Medfield development, as the Comprehensive Permit was approved in January, 2013. If this development is not completed, the 92 units will "lapse" from the SHI after 12 months.	

While affordable units in comprehensive permit developments will automatically qualify, units produced through an affordable housing bylaw, or other local initiatives will need to be submitted to DHCD for approval. The mechanism for doing so is the **Local Initiative Program (LIP)** "Local Action Units" process. An eligible "local action" may include any of the following:

- Zoning approval, such as units created under an inclusionary housing bylaw;
- Financial assistance from funds raised, appropriated, or administered by the town, such as a "buydown" unit made affordable with assistance from the Affordable Housing Trust; or
- Town-owned land or buildings conveyed at a substantial discount from fair market value, i.e., a "public benefit" disposition under M.G.L. c. 30B.

During the period certification is in effect, the Board of Appeals would have the option to continue approving comprehensive permits, with or without conditions, or to deny them. If the Board wanted to deny a comprehensive permit or approve one with conditions, it would have to follow certain procedures specified in DHCD's Chapter 40B regulations:

- Within fifteen days of opening the public hearing on a comprehensive permit application, the Board would have to notify the applicant in writing, with a copy to DHCD, that denying the permit or imposing conditions or requirements is consistent with local needs because the Town has been certified by DHCD. The Board has the burden of proving consistency with local needs. The Applicant may challenge the Board's position by submitting a written objection to DHCD, with a copy to the Board, within fifteen days of receiving the Board's notice.
- Thereafter, DHCD has thirty days to review the materials from the Board and the applicant and make a decision. This review process tolls the requirement for the Board to complete the public hearing within 180 days. If DHCD does not issue a timely decision, the Board's position automatically prevails.

Assuming DHCD agrees with the Board, a comprehensive permit approved with conditions or denied by the Board of Appeals would not be subject to reversal by the Housing Appeals Committee. Instead, the Board's decision would be deemed consistent with local needs under 760 CMR 56.03(1)(b).

HOUSING PRODUCTION PLAN REQUIREMENTS

The following strategies would address DHCD's current Housing Production Plan requirements (effective February 22, 2008), relying on a combination of local, state, and private resources:

- Zoning Amendments. Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal [760 CMR 56.03(4)(d)(1)];
- Comprehensive Permits. Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects [760 CMR 56.03(4)(d)(2)];
- Housing Preferences. Characteristics of proposed residential or **mixed-use** developments that would be preferred by the municipality [760 CMR 56.03(4)(d)(3)];
- Town-Owned Land. Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing [760 CMR 56.03(4)(d)(4)];
- Regional Collaboration. Participation in regional collaborations to address housing development [760 CMR 56.03(4)(d)(5)].

V. IMPLEMENTATION STRATEGIES

1. **Develop local capacity to plan and advocate for, as well as to develop and manage, affordable housing units.**

   - *Increase technical capacity.* Numerous educational and training resources available to strengthen the capacity of committee members and municipal staff to address housing concerns, including conferences and seminars offered by DHCD, Citizens' Housing and Planning Association (CHAPA), and the Massachusetts Housing Partnership (MHP). Direct technical assistance and grants are also provided by MHP and DHCD. In addition to the Affordable Housing Committee, planning-related committees such as the Medfield State Hospital Master Planning Committee and the Downtown Study Committee should continue to include members who are knowledgeable about affordable housing needs and policies.

     The Town could also consider hiring a staff person dedicated to affordable housing. The Town of Sudbury has been able to staff a Community Housing Office with a full time Community Housing Specialist funded entirely from Community Preservation Act (CPA) and Sudbury Housing Trust Funds. The Town of Northborough, by contrast, provides staff support for its Affordable Housing Partnership through the Planning Department.

   - *Educate/Communicate with the public.* It is important for the public to be well informed about local housing needs, initiatives and challenges. Not only do housing initiatives – such as zoning bylaw changes – often require local support, an informed public is more likely to provide pertinent information, feedback and suggestions. Education can also

dispel myths associated with affordable housing, people who need and occupy affordable housing, the impact of affordable housing on real estate values, and local housing needs – and help create an environment whereby the community becomes a partner in the Town's housing initiatives. This will be of particular importance in building consensus around reuse of the Medfield State Hospital, or in implementing recommended funding or regulatory strategies. Public education requires sustained effort and many types of outreach: public meetings, neighborhood meetings, articles in local newspapers, presentations, and "talk show" discussions on local cable television, and curriculum activities for school students.

- *Establish an Affordable Housing Trust.* Medfield can maximize the effectiveness of this housing plan by establishing an Affordable Housing Trust. In 2004, the General Court enacted G.L. c. 44, § 53C, the Municipal Affordable Housing Trust Law, in order to increase the capacity of cities and towns to create affordable housing. Should Medfield adopt the Community Preservation Act (CPA) or inclusionary zoning provisions which provide a payment-in-lieu option, the Affordable Housing Trust would provide an entity to receive these funds and carry out housing activities. Many of the ideas promoted in this plan could be conducted with or financially assisted by an Affordable Housing Trust.

  Establishing an Affordable Housing Trust is fairly straightforward; activating it is more challenging. The Board of Selectmen will need to place an article on a future Town Meeting warrant to adopt G.L. c. 44, § 53C and a basic bylaw establishing the trust and the board of trustees.[33] A simple majority vote is required. Once the board of trustees has been appointed and executes a Declaration of Trust for recording with the Registry of Deeds, it will be able to operate as a legally recognized entity. Its first steps should include the following:

  - Obtain technical assistance;
  - Network with active Affordable Housing Trusts elsewhere in the region;
  - Consult with non-profit developers located or working in Medfield's region, such as South Shore Habitat for Humanity and Neighborhood of Affordable Housing, to explore ways the trust fund can be used to support housing development for very-low and low-income people;
  - Consult with competent for-profit developers whose backgrounds include working with cities and towns on local affordable housing initiatives;
  - Consult with housing finance programs about possibilities for leveraging non-local dollars with CPA and other resources;
  - Establish funding priorities;
  - Develop a business plan for the trust fund;
  - Set one-year and five-year goals and an action plan; and

[33] See Appendix

- Begin with a relatively low-risk, simple project. Many housing trusts in Massachusetts are purchasing existing housing units and reselling them as deed-restricted affordable homes, which is a relatively uncomplicated venture.

The Town will need to determine how it wants to provide funding for the trust. Practices vary from town to town, but many CPA communities have decided to transfer their annual appropriations for community housing directly to the trust. This helps to ensure that housing appropriations actually produce some results. An Affordable Housing Trust may also be used to account for and report other revenues and expenditures, such as inclusionary housing payments or housing development grants received from state or federal sources.

- *Adopt the Community Preservation Act (CPA).* The Community Preservation Act (CPA) (**G.L. c. 44B**) provides cities and towns with an option to raise funds through a real estate tax surcharge for historic preservation, open space and recreation, and "community housing" – a term that includes low- or moderate-income housing *and* housing for median income families. The town can set the amount of the surcharge up to 3 percent, and establish exemptions. A minimum of ten percent of the revenue collected annually must be reserved for each of the three statutory purposes. The remaining 70 percent may be used for any single purpose or combination thereof. In addition, communities that adopt CPA receive a distribution from the state trust fund (currently about 26 percent) as a supplement to local surcharge revenue. Initiated in 2000, about 155 municipalities in MA have adopted CPA, including several communities in the surrounding region, as shown in the following table:

Table 5.1. Community Preservation Act Examples

Community	Surcharge / 2011 CPA Revenue	Avg SF tax bill*	Exemptions	Sample projects
Holliston	1.5% / $385,037	$7,090	Low income, first $100,000 residential	Conversion of Cutler and Andrews Schools to affordable condos
Medway	3% / $555,155	$6,336	Low income, first $100,000 residential	Purchase and rehabilitation of historic homes
Millis	1% / $105,932	$5,540	Low income	Open space acquisition and restoration of historic resources
Norfolk	1% / $485,935	$7,186	Low income, first $100,000 residential	Affordable housing purchase price subsidy program, open space acquisition
Carlisle	2% / $351,402	$11,960	Low income, first $100,000 residential	Benfield Farms: conservation, recreation, and housing development
Sharon	1% / $374,429	$8,583	Low income, first $100,000 residential	Acquisition of Horizons for Youth Camp
Needham	2% / $1,566,385	$8,416	Low income, first $100,000 residential	Needham Town Hall $15M restoration
Wellesley	1% / $888,636	$12,198	Low income, first $100,000 residential	Restoration of Fuller Brook Park and Morses Pond
Wayland	1.5% / $687,071	$10,529	Low income, first $100,000 residential	89 Oxbow: housing development and conservation
Sudbury	3% / $1,502,906	$11,205	Low income, first $100,000 residential, commercial	Affordable housing buydown program

* Note: By comparison, Medfield's average single family tax bill is $8,859.
Source: MA Department of Revenue Division of Local Services Municipal Databank, Community Preservation Coalition CPA Projects Database

The CPA statute requires that a Community Preservation Committee be appointed to recommend proposed CPA expenditures to town meeting. When there are no proposed activities to consider, the 10 percent allocation for housing (or any other purpose) must be transferred to a special reserve fund for future use. The Housing Trust may be the recipient of these funds.

Under CPA, housing can serve households earning up to 100 percent of the area median income (AMI). CPA funds may be used for a range of housing activities, including acquisition, creation, preservation, and support. CPA encourages the reuse of existing buildings or construction on previously developed sites. When CPA-funded units are restricted for occupancy by low- or moderate-income households (up to 80 percent of AMI), they become eligible for listing on the Subsidized Housing Inventory. Communities may also use CPA revenue to offer homeowner and tenant assistance programs, such as first/last month rent deposits for low-income tenants, or matching funds for MHP's Soft-Second Loan Program. Since these kinds of activities do not qualify as a housing subsidy under Chapter 40B, units rented or purchased by assisted families will not be eligible for listing on the Subsidized Housing Inventory. However, they are important forms of housing assistance and should not be rejected simply because Chapter 40B does not recognize them.

- *Explore potential partnerships with nonprofit housing developers.* Compared with for-profit developers, public agencies and private non-profit housing organizations almost always provide a larger percentage of affordable units in their developments as well as more deeply affordable units. Access to a variety of housing subsidies is the key to high levels of affordability. Since the mid-1980s, private nonprofit housing developers and community development corporations (CDCs) have become the preferred recipients of most of these subsidies.

  Several experienced, successful non-profit developers have begun seeking opportunities to develop affordable housing in suburban and rural towns. The South Shore Habitat for Humanity has developed homes in the region with support from Medfield community members, and is seeking available land to build affordable units in Medfield.[34] Another nonprofit, East Boston-based Neighborhood of Affordable Housing, Inc. (NOAH) has recently partnered with local governments and small non-profits to create new low-income housing in Holliston, Webster, and Carlisle. The Community Builders (TCB) has partnered with small non-profits, too, as in Stow, where the Stow Affordable Housing Corporation was formed years ago to manage two low-income rental projects sponsored by TCB. South Middlesex Non-Profit Housing Corporation has developed family and transitional housing throughout the region, including a recent family housing development in West Boylston, as well as providing housing support and other services for low and moderate income households. The Town should meet with some of these organizations and identify opportunities to collaborate.

2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.

- *Medfield State Hospital.* The Town should undertake a further planning effort to develop a final plan for the disposition and redevelopment of the State Hospital property. The feasibility study prepared by Jones Lang LaSalle in 2012 confirmed the findings of the Vision Study in 2004, which identified housing as having the greatest potential on this site given its location and other constraints.[35] The Board of Selectmen previously endorsed a vision for the site that entailed as many as 440 units of housing with a mix of styles and market/affordability, which represents a density of approximately 5 units per acre for the 88 acre core campus. Housing for empty nesters and seniors has been consistently identified as a priority for this site, although a mix of housing types with sufficient density and a limited proportion of age-restricted units would provide greater flexibility for a feasible development project which achieves a range of community goals. Depending on the mix of housing, the site has the potential to fulfill the town's

[34] http://medfield.patch.com/articles/south-shore-habitat-for-humanity-offers-beneficial-solution-to-affordable-housing-need

[35] Jones-Lang La Salle, Medfield State Hospital Market Analysis Report Draft (April 20, 2012); Larry Koff & Associates, *Community Development Plan* (2004)

entire Chapter 40B gap. However, given the uncertainty of when the site will become available for development, the town should continue to pursue opportunities to meet its housing needs in other locations.

- *Town-owned properties.* Adjacent to Tilden Village is a 2 acre vacant property owned by the Medfield Housing Authority. This has been identified as an ideal location to accommodate up affordable housing development, most likely for seniors and disabled as an expansion of Tilden Village. In contrast to the existing 2-story walk-up units at Tilden Village, a fully handicapped accessible building with elevators would be preferable for a new senior housing development. Assuming a density comparable to the Tilden Village development (9 units per acre), the site could accommodate approximately 20 units.

  The town can undertake an inventory of municipal property to identify surplus land which is not subject to conservation restrictions or is not in active use for municipal or educational purposes. Tax title foreclosure is a possible method for providing new opportunities for affordable housing development if tax title properties are available. After the town has undertaken the time-consuming and complex process of obtaining a foreclosure decree, the town can have the property deed-restricted so that it is eligible for the SHI, and then sell it to a qualified low-or moderate-income homebuyer, or convey the property to an affordable housing development partner such as Habitat for Humanity.

- *Privately-owned properties.* There are a number of ways that the town can facilitate the creation of affordable housing on scattered sites throughout the town with funding through an Affordable Housing Trust. The Town can "buy down" the purchase price of existing homes to make them affordable to first time homebuyers or extend tax-relief and/or financial assistance for rehabilitation to financially burdened low- and moderate-income homeowners in exchange for establishing a permanent deed restriction to preserve affordability. The subsidy required to make existing market rate homes eligible for the SHI with a deed restriction to make them affordable to low- and moderate-income homebuyers could be substantial, however a program to assist middle income first-time homebuyers (earning up to 100 percent AMI) would also be beneficial in addressing the Town's affordability gap.

  Finally, the Town can identify opportunities to work with institutional or private property owners and development partners to create affordable housing units in conjunction with historic preservation, downtown revitalization, or open space conservation, or where the town would support the use of Chapter 40B to create housing that meets local preferences through the Chapter 40B/Local Initiative Program (LIP). The Town of Wayland, for example, used CPA funds to purchase a 13 acre site of surplus federal land to create an environmentally sustainable 16-unit townhouse development of which 11 units are affordable to moderate-income households and 5 units affordable to households earning 100 percent of AMI. Ten acres of the site were

preserved for passive recreation and hiking trails. Leveraging local funds, the town was able to make the project feasible for a private developer to carry out, and enable the town to define the outcome with respect to design, construction standards, and affordability.

The downtown would be a good place to focus efforts to identify individual properties for housing. The Downtown Plan prepared by community Circle in 2005 noted that increasing density in the downtown will help to support business vitality, by bringing customers to the downtown businesses. While many of the buildings in the downtown are currently single story, there may be some underutilized upper floor space that could be adapted to accommodate housing. The Town could coordinate with large property owners in the downtown, in particular the Montrose School, to determine whether surplus space or land could accommodate higher density mixed use development, or **infill development** around the perimeters and nearby neighborhood. The town could also encourage the conversion of historic homes on relatively large lots near the center to accommodate additional condo or apartment units while preserving the historic character of homes from the view of the street.

3. **Update zoning to create opportunities for development of affordable housing, and to encourage diversity in housing options.**

Medfield State Hospital. The town should adopt zoning to facilitate implementation of a reuse plan for the Medfield State Hospital. A residential village at Medfield State Hospital might include a combination of rental and ownership housing types including apartments, townhouses, small detached or semi-attached homes, and/or assisted living units. Zoning should allow for an appropriate density, with flexibility and incentives to optimize the feasibility of development which provides community benefits, including historic preservation, affordable housing, open space, and natural resource protection.

The Medfield State Hospital site could provide an opportunity for the Town to adopt zoning that qualifies under the Compact Neighborhood Policy, a new incentive program under DHCD. To participate a municipality must identify an "as-of-right" zoning district (Compact Neighborhood), receive a Letter of Eligibility from DHCD confirming that the Compact Neighborhood is in an "eligible location" (as defined under **Chapter 40R** regulations 760 CMR 59.01 et seq.) and that the zoning meets or exceeds the application requirements for the program, and 3) adopt the Compact Neighborhood

Zoning, submit proof of local adoption and receive a Letter of Certification from DHCD. The compact neighborhood must:

1) Allow for a minimum number of "Future Zoned Units", which is generally one percent of the year round housing units (42 units in Medfield);

2) Allow as-of-right at least 8 units per acre for multifamily residential use (2 family or more), or at least 4 units per acre for land zoned for single-family residential use.

3) Provide that at least 10 percent of all units constructed within projects of more than 12 units are affordable, and

4) Not impose restrictions on age or any other form of occupancy restrictions on the Compact Neighborhood as a whole (however specific projects within the district may be age-restricted or assisted living.)

If DHCD certifies that the municipality has created a "Compact Neighborhood", this certification can be used by the municipality as evidence of a "Previous Municipal Action" that must be considered by a Subsidizing Agency in making the findings that are necessary under Chapter 40B for a determination of Project Eligibility (760 CMR 56.04(4)(b) and relevant Guidelines). Under the Guidelines, existence of a Compact Neighborhood may be given weight in this determination. Certification of a Compact Neighborhood can also enhance a municipality's competitiveness when applying for discretionary funding by state agency programs such as MassWorks and Priority Development Fund.[36]

Alternatively, the town could adopt zoning for all, or a portion of the State Hospital site under Chapter 40R (760 CMR 59.01) with a minimum density of 20 units per acre for multifamily or 8 units per acre for single-family residential use, and a minimum of 20 percent affordable units. The Town would receive incentive funds of up to $600,000 incentive funds when the zoning is adopted, plus an additional $3,000 for every new housing unit created, subject to availability of incentive funds.

In addition to these incentive programs, expedited permitting under Chapter 43D has recently been extended to residential zoning. To be eligible, a municipality must provide for local permitting decisions on a designated priority development site within 180 days of a complete application. Expedited permitting will also increase the town's preference in discretionary funding.

2. *Inclusionary Zoning.* An inclusionary zoning bylaw requires developers to include affordable housing in developments that exceed a certain size threshold, e.g., six or more lots or dwelling units. Usually, inclusionary bylaws offer developers some options to comply with affordability requirements: creating new affordable units in a proposed development, providing equivalent units off-site in another location, donating usable

[36] DHCD, Compact Neighborhoods Policy effective November 14, 2012.

land to the town, or paying the town a fee in lieu of creating affordable units. When communities accept fees in lieu of affordable units, they must establish a special revenue fund to segregate developer revenue from the General Fund. An Affordable Housing Trust could fulfill this role. By receiving land and/or fees from developers, a community can assemble the resources it needs to guide affordable housing to preferred locations and choose the kind of housing that will best meet local needs. Nearby towns which have implemented inclusionary zoning include Wayland, Wellesley, and Holliston.

3. *Incentive Zoning.* In addition to, or as an alternative to inclusionary zoning, the town might consider offering a density bonus and/or relief from dimensional regulations for development which provides affordable housing. Incentives which allow for more intensive development may appropriately be focused in areas suited for higher-density housing, in the downtown, RU-District, and areas served by public sewer. In addition to affordable housing, incentives could also apply to historic preservation, in order to facilitate more intensive and diverse housing while discouraging tear-downs. Stronger site plan requirements and/or design review could help to protect neighborhood character while facilitating higher density development with affordable units.

   As the RU District already provides for fairly flexible and dense housing development, the Town might consider zoning disincentives for development which does not meet the town's preferences for affordable housing and historic preservation. Disincentives might include the requirement of a special permit, or a density restriction.

4. *Accessory Dwelling Units.* In order to broaden the availability of economical alternatives to meet the housing needs of a wider range of residents, the provisions for accessory dwelling units (Section 14.10.7) could be extended to allow for accessory dwelling units (not restricted to family members) in owner-occupied homes built after 1938, but which otherwise meet the conditions under Section14.10.7. This would expand the availability of rental housing, allow over-housed homeowners to generate additional income from unneeded space, and provide for housing connected with childcare or service providers.

   To a similar end, the town might consider allowing the permanent conversion of homes constructed prior to 1938 from single family to contain two or more units, consistent with the dimensional and architectural requirements under the existing Accessory Dwelling Unit bylaw, but eliminating the restriction of the permit to the owner-applicant/occupant. Encouraging conversion and appropriate expansion of older homes, rather than tear-down and replacement, could help to increase housing diversity while preserving community character.

4. Provide support to first-time homebuyers and elderly residents to overcome cost barriers.

1. *Tax deferral program.* A tax deferral program is currently offered to Medfield seniors with a $40,000 annual income limit. Significant percentages of households earning under $50,000 and even under $75,000 are also housing cost burdened. The town of Lincoln's income limit for tax deferral was $60,000.

2. *First-time homebuyer assistance program.* The town should establish a first-time homebuyer assistance program. With funding through a Housing Trust Fund, down-payment assistance could be provided to qualifying moderate- and middle- income households. The town could also provide information to prospective homebuyers about financing resources available to assist first-time homebuyers such as the Soft Second Loan Program and **MassHousing** First-time homebuyer financing.

RATE OF AFFORDABLE HOUSING CREATION

Redevelopment of Medfield State Hospital can potentially fulfill Medfield's entire gap of 136 units under Chapter 40B. Given the uncertainties about when construction could occur at this site, the town must undertake more immediate strategies to address housing needs. Expansion of Tilden Village with at least 21 units could enable the town to obtain Housing Certification for one year. The town would have to identify additional public or private sites for affordable housing development in order to maintain certification. An inclusionary zoning bylaw as well as strategies carried out through a Housing Trust using CPA or other funding sources could help the town to be a continuing proactive partner in creating and managing affordable housing units, but they are likely to add a small number of units to the Subsidized Housing Inventory in any given year.

GLOSSARY OF TERMS

Affordable Housing. As used in this plan, "affordable housing" is synonymous with low- or moderate-income housing, i.e., housing available to households earning no more than 80 percent of area median income at a cost that does not exceed 30 percent of their monthly gross income.

Area Median Income (AMI). The median family income, adjusted for household size, within a given metropolitan or non-metropolitan area, updated annually by **HUD** and used to determine eligibility for most housing assistance programs.

Chapter 40A. G.L. c. 40A, the state Zoning Act. The current version of the Zoning Act was adopted in 1975 (1975 Mass. Acts 808).

Chapter 40B. G.L. c. 40B, § 20-23 (1969 Mass. Acts 774), the state law administered locally by the Board of Appeals in order to create affordable housing. It provides eligible developers with a unified permitting process that subsumes all permits normally issued by multiple town boards. Chapter 40B establishes a basic presumption at least 10 percent of the housing in each city and town should be affordable to low- or moderate-income households. In communities below the 10 percent statutory minimum, affordable housing developers aggrieved by a decision of the Board of Appeals can appeal to the state Housing Appeals Committee, which in turn has authority to uphold or reverse the Board's decision.

Chapter 40R. G.L. c. 40R (2004 Mass. Acts 149, s. 92), a state law that provides for overlay districts with variable densities for residential development and multi-family housing by right (subject to site plan review). At least 25 percent of the units in a Chapter 40R district have to be affordable to low- or moderate-income people.

Chapter 44B. G.L. c. 44B (2000 Mass. Acts 267), the **Community Preservation Act**, allows communities to establish a Community Preservation Fund for open space, historic preservation, and community housing by imposing a surcharge of up to 3 percent on local property tax bills. The state provides matching funds (or a partial match) from the Community Preservation Trust Fund, generated from Registry of Deeds fees.

Community Development Block Grant (CDBG). Under the Housing and Community Development Act of 1974, as amended (42 U.S.C. 5300 et seq.), the U.S. Department of Housing and Urban Development (HUD) makes funds available each year for cities with populations of 50,000 or more ("entitlement communities") and each of the fifty states (the Small Cities or "non-entitlement" program). CDBG can be used to support a variety of housing and community development activities provided they meet one of three "national objectives" established by Congress. Housing activities are almost always designed to meet the national objective of providing benefits to low- or moderate-income people. Funds may be used for housing rehabilitation, redevelopment of existing properties for residential purposes (in some cases), making site improvements to publicly owned land in order to support the construction of new housing, interest rate and mortgage principal subsidies, and downpayment and closing cost assistance. As a "non-entitlement community," Medfield can access CDBG funds only by applying to DHCD. The state program is guided by a five-year **Consolidated Plan** and One-Year Action Plans required by HUD.

Comprehensive Permit. The unified permit authorized by Chapter 40B for affordable housing development.

Consolidated Plan. A five-year plan prepared by **CDBG** entitlement recipients and Participating Jurisdictions under the **HOME** Program. The purpose of the plan is to document and analyze housing market conditions, affordable housing needs, homelessness and disability housing needs, and non-housing community development needs in the city or state that receives federal housing and community development funds and design a strategy to address those needs using federal, state, local, and private resources. Grant recipients also have to prepare one-year action plans showing how each year's funding will be used in a manner consistent with the five-year Consolidated Plan.

Department of Housing and Community Development (DHCD). The state's lead housing agency, originally known as the Department of Community Affairs (DCA). DHCD oversees state-funded public housing and administers rental assistance programs, the state allocation of **CDBG** and **HOME** funds, various state-funded affordable housing development programs, and the Community Services Block Grant (CSBG) Program. DHCD also oversees the administration of **Chapter 40B.**

Extremely Low Income. See Very Low Income.

Fair Housing Act, Federal. Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.

Fair Housing Law, Massachusetts. G.L. c. 151B (1946), the state Fair Housing Act prohibits housing discrimination on the basis of race, color religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran history, public assistance recipiency, or physical or mental disability.

Fair Market Rent (FMR). A mechanism used by HUD to control costs in the **Section 8** rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas (a total of 2,736 FMR areas nationally). The FMR is the 40th percentile of gross rents for **typical, non-substandard rental units** occupied by recent movers in a local housing market. (See 24 CFR 888.)

Family. A household of two or more people related by blood, marriage, or adoption.

Gross Rent. Gross rent is the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services but not telephone service. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

Group Home. A type of congregate housing for people with disabilities; usually a single-family home.

HOME Investment Partnership Program (HOME). A HUD-administered formula grant program that supports the creation and preservation of housing for low- or moderate-income people. Authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990, as amended, HOME provides funding to states, larger cities, and groups of contiguous communities that form a consortium for the purpose of qualifying as a "Participating Jurisdiction," or "PJ," which is similar to a CDBG entitlement recipient. HOME funds can be used for home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers, construction or rehabilitation of housing for rent or ownership, or site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and relocation expenses. PJs may also use HOME funds for tenant-based rental assistance contracts of up to two years if doing so is consistent with their Consolidated Plan and

justified under local market conditions. Up to 10 percent of the PJ's annual allocation may be used for program planning and administration.

Household. One or more people forming a single housekeeping unit and occupying the same housing unit.

Housing Appeals Committee (HAC). A five-member body that adjudicates disputes under Chapter 40B. Three members are appointed by the Director of DHCD, one of whom must be a DHCD employee. The governor appoints the other two members, one of whom must be a city councilor and the other, a selectman.

Housing Authority. Authorized under G.L. 121B, a public agency that develops and operates rental housing for very-low and low-income households.

Housing Cost, Monthly. For homeowners, monthly housing cost is the sum of principal and interest payments, property taxes, and insurance, and where applicable, homeowners association or condominium fees. For renters, monthly housing cost includes rent and basic utilities (oil/gas, electricity).

HUD. See **U.S. Department of Housing and Urban Development.**

Inclusionary Zoning. A zoning ordinance or bylaw that encourages or requires developers to build affordable housing in their developments or provide a comparable public benefit, such as providing affordable units in other locations ("off-site units") or paying fees in lieu of units to an affordable housing trust fund.

Infill Development. Construction on vacant lots or underutilized land in established neighborhoods and commercial centers.

Jobs-to-Housing Ratio. An indicator of the adequacy of employment and housing in a given community or area.

Local Initiative Program (LIP). A program administered by DHCD that encourages communities to create Chapter 40B-eligible housing without a comprehensive permit, e.g., through inclusionary zoning, purchase price buydowns, a Chapter 40R overlay district, and so forth. LIP grew out of recommendations from the Special Commission Relative to the Implementation of Low or Moderate Income Housing Provisions in 1989. The Commission prepared a comprehensive assessment of Chapter 40B and recommended new, more flexible ways to create affordable housing without dependence on financial subsidies.

Low Income. As used in this plan, low income means a household income at or below 50 percent of AMI. It includes the household income subset known as **very low income.**

MassHousing. The quasi-public state agency that provides financing for affordable housing.

Mixed-Income Development. A residential development that includes market-rate and affordable housing.

Mixed-Use Development. A development with more than one use on a single lot. The uses may be contained within a single building ("vertical mixed use") or divided among two or more buildings ("horizontal mixed use").

Moderate Income. As used in this plan, moderate income means a household income between 51 and 80 percent of AMI.

Open Space-Residential Development. An approach to residential development that seeks to preserve as much land as possible for open space and resource protection by allowing housing to be concentrated on less sensitive areas of a site.

Overlay District. A zoning district that covers all or portions of basic use districts and imposes additional (more restrictive) requirements or offers additional (less restrictive) opportunities for the use of land.

Regulatory Agreement. An affordable housing restriction, recorded with the Registry of Deeds or the Land Court, outlining the developer's responsibilities and rights

Section 8. A HUD-administered rental assistance program that subsidizes "mobile" certificates and vouchers to help very-low and low-income households pay for private housing. Tenants pay 30 percent (sometimes as high as 40 percent) of their income for rent and basic utilities, and the Section 8 subsidy pays the balance of the rent. Holders of Section 8 certificates have to choose rental units with a monthly gross rent that does not exceed the **Fair Market Rent (FMR)**, and the subsidy they receive makes up the difference between 30 percent of their monthly gross income and the actual gross rent for the unit. By contrast, the subsidy for a Section 8 voucher holder is the difference between the FMR and 30 percent of their monthly gross income. Thus, while Section 8 voucher holders may choose units with gross rents that exceed the FMR, they have to make up the difference between the FMR and the monthly gross rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not "mobile" because they are attached to specific units.

Shared Equity Homeownership. Owner-occupied affordable housing units that remain affordable over time due to a deed restriction that controls resale prices, thereby retaining the benefits of the initial subsidy for future moderate-income homebuyers.

Single Room Occupancy (SRO). A building that includes single rooms for occupancy by individuals and usually includes common cooking and bathroom facilities shared by the occupants.

Subsidized Housing Inventory (SHI). A list of housing units that "count" toward a community's 10 percent statutory minimum under Chapter 40B.

Subsidy. Financial or other assistance to make housing affordable to low- or moderate-income people.

Transit-Adjacent Development (TAD). Development that is in close proximity to transit, but with a design that has not been significantly influenced by it. It is distinguished from **TOD**, where transit is the central design feature.

Transit-Oriented Development (TOD). Residential and commercial developments designed to maximize access by transit and non-motorized transportation. A TOD typically has a rail or bus station at its center, surrounded by relatively high-density development, with progressively lower-density within one-quarter to one-half mile of the center.

Typical, Non-substandard Rental Units. A term that defines the types of rental units that HUD includes and excludes in establishing the **FMR** for each housing market area. The term excludes: public housing units, rental units built in the last two years, rental units with housing quality problems, seasonal rentals, and rental units on ten or more acres.

U.S. Department of Housing and Urban Development (HUD). The lead federal agency for financing affordable housing development and administering the Fair Housing Act.

Very Low Income. As used in this plan, very low income is a household income at or below 50 percent of AMI. In some housing programs, a household with income at or below 30 percent of AMI is called **extremely low income.**

AFFORDABLE HOUSING TRUST

An Affordable Housing Trust is essentially an accounting mechanism for segregating revenues from the General Fund and dedicating them for the purpose of creating affordable housing. A board of trustees appointed by the Board of Selectmen oversees the fund and has authority to invest monies in the trust for any of sixteen purposes listed in the statute. They include:

(1) to accept and receive real property, personal property or money, by gift, grant, contribution, devise or transfer from any person, firm, corporation or other public or private entity, including but not limited to money, grants of funds or other property tendered to the trust in connection with any ordinance or by-law or any general or special law or any other source, including money from chapter 44B [Community Preservation Act];

(2) to purchase and retain real or personal property, including without restriction investments that yield a high rate of income or no income;

(3) to sell, lease, exchange, transfer or convey any personal, mixed, or real property at public auction or by private contract for such consideration and on such terms as to credit or otherwise, and to make such contracts and enter into such undertaking relative to trust property as the board deems advisable notwithstanding the length of any such lease or contract;

(4) to execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases and other instruments sealed or unsealed, necessary, proper or incident to any transaction in which the board engages for the accomplishment of the purposes of the trust;

(5) to employ advisors and agents, such as accountants, appraisers and lawyers as the board deems necessary;

(6) to pay reasonable compensation and expenses to all advisors and agents and to apportion such compensation between income and principal as the board deems advisable;

(7) to apportion receipts and charges between incomes and principal as the board deems advisable, to amortize premiums and establish sinking funds for such purpose, and to create reserves for depreciation depletion or otherwise;

(8) to participate in any reorganization, recapitalization, merger or similar transactions; and to give proxies or powers of attorney with or without power of substitution to vote any securities or certificates of interest; and to consent to any contract, lease, mortgage, purchase or sale of property, by or between any corporation and any other corporation or person;

(9) to deposit any security with any protective reorganization committee, and to delegate to such committee such powers and authority with relation thereto as the board may deem proper and to pay, out of trust property, such portion of expenses and compensation of such committee as the board may deem necessary and appropriate;

(10) to carry property for accounting purposes other than acquisition date values;

(11) to borrow money on such terms and conditions and from such sources as the board deems advisable, to mortgage and pledge trust assets as collateral;

(12) to make distributions or divisions of principal in kind;

(13) to comprise, attribute, defend, enforce, release, settle or otherwise adjust claims in favor or against the trust, including claims for taxes, and to accept any property, either in total or partial satisfaction of any indebtedness or other obligation, and subject to the provisions of this act, to continue to hold the same for such period of time as the board may deem appropriate;

(14) to manage or improve real property; and to abandon any property which the board determined not to be worth retaining;

(15) to hold all or part of the trust property uninvested for such purposes and for such time as the board may deem appropriate; and

(16) to extend the time for payment of any obligation to the trust.

In effect, the trustees may function as a developer, investor, lender, property manager, or housing services provider. They can acquire, improve, and sell or lease real property as long as they use the trust for the purposes for which it is intended: the creation and preservation of affordable housing. An important advantage of an affordable housing trust is that the trustees can receive and expend monies without a specific authorization vote from Town Meeting, which means they will be able to act quickly as opportunities arise. The statute does not set a cap on the number of trustees, so the Town may decide how large the board should be (the law requires at least five members), the town boards and commissions that should be represented on it, and the particular skills and interests that would create a balanced board of trustees. The Board of Selectmen must have representation on the board of trustees, but other town boards are optional at the community's discretion.