

The background of the cover is a photograph of the Dighton Town Hall. The building is a two-story brick structure with a brown shingled roof and two dormer windows. The words "DIGHTON TOWN HALL" are visible on the brick wall. In front of the building is a green lawn with two small evergreen trees. To the left, an American flag flies on a tall pole. The sky is clear and blue.

# DIGHTON HOUSING PRODUCTION PLAN

**Prepared for:  
Town of Dighton**

**Dighton Planning Board**

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***Prepared by***

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# TOWN OF DIGHTON HOUSING PRODUCTION PLAN

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# TOWN OF DIGHTON

## HOUSING PRODUCTION PLAN

### I. EXECUTIVE SUMMARY

#### A. Introduction

Over the past 30 years Dighton's population has grown by 1,734 or 32.3 % from 5,352 in 1980 to 7,086 in 2010 with more than half of this growth occurring over the last 10 years. As this growth continues Dighton will face the ongoing challenge of addressing increasing housing needs including affordable housing. Although home prices have declined more than 37% since 2007 housing activity is, once again ramping up including rising home prices fueled by low interest rates, higher employment and first-time home buyer opportunities. The reality is that "as the real estate market recovers home prices will again outpace increases in family incomes" demonstrating the continuing concern of addressing affordable housing at both the local and regional levels.

Under Dighton's initial Housing Plan 2009-2013 an aggressive production schedule was identified however, due to the unfortunate timing of the recession, compounded by the housing crisis very little was accomplished under any of the approved comprehensive permits. Currently the timing appears to be more favorable including improved economic conditions and a resurgence in developer interests in comprehensive permits, as such, over the next five years under this 2014 Housing Production Plan Dighton anticipates significant development and improvement towards the town's 10% fair housing threshold.

The first major component of this Housing Production Plan, the Housing Needs Assessment, examines the issue of housing affordability and presents a snap shot of current conditions and trends. It reviews the gaps between what housing is available to serve local residents and what is required to meet the range of local needs, including a review of local regional and state resources.

The second element includes production goals and strategies that together with the Housing Needs Assessment comprise the Housing Production Plan. This Plan is being produced under the state's new Chapter 40B requirements that enable cities and towns to prepare and adopt a Housing Production Plan that demonstrates production of an increase of .50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory. Should Dighton meet these goals it will have to produce approximately thirteen (13) affordable units annually through 2015. If DHCD certifies that the locality has complied with its annual goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers. Production

goals will also help guide actual new housing development and support the Town's progress towards meeting the state's 10% housing affordability goal.

A municipality may request that the DHCD certify its compliance with an approved HPP if it has increased its number of SHI Eligible housing units in an amount equal to or greater than its 0.5% production goal for that calendar year. SHI Eligible Housing units shall be counted for the purpose of certification in accordance with the provisions for counting units under the SHI set forth in 760 CMR 56.03(2). Requests for certification may be submitted at any time, and the Department shall determine whether a municipality is in compliance within 30 days of receipt of the municipality's request. If the DHCD determines the municipality is in compliance with its HPP, the certification shall be deemed effective on the date upon which the municipality achieved its numerical target for the calendar year in question, in accordance with the rules for counting units on the SHI set forth in 760 CMR 56.03(2). A certification shall be in effect for a period of one year from its effective date. If the department finds that the municipality has increased its number of SHI Eligible Housing units in a calendar year by at least 1.0% of its total units, the certification shall be in effect for two years from its effective date.

Once a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of the conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

## B. Summary of Housing Needs Assessment

The Housing Needs Assessment presents an overview of the current housing situation in the Town of Dighton, providing the context within which a responsive set of strategies can be developed to address housing needs and meet production goals.

**Table I-1** summarizes demographic and housing characteristics in Dighton and compares this information with Bristol County and the state.

**Table I-1 Summary of Key Demographic and Housing Characteristics:  
Town of Dighton, Bristol County and State, 2011**

Characteristics	Dighton	Bristol County	Massachusetts
<b>Household Characteristics</b>			
Total population	7,086	548,285	6,547,629
% less than 19 years	28.0%	18.1%	24.8%
% 20 to 34 years	13.5%	18.4%	20.2%
% 35 to 44 years	15.8%		
% 45 to 54 years	17.8%	15.8%	15.5%
% 55 to 64 years	11.8%		
%65 years or more	13.2%	14.2%	13.8%
Median age	40.9% years	39.8 years	39.1 years
% Non-family households	23.3%	32.9%	36.4%
Average household size	2.91 persons	2.54 persons	2.49 persons
Median income	\$85,284	\$55,813	\$65,981
Individuals in poverty	3.5%	11.3%	10.7%
% earning less than \$25,000	14.9%	24.5%	20.0%
% earning more than \$100,000	40.2%	24.6%	31.1%
<b>Housing Characteristics</b>			
% Occupied housing	100%	91.5%	90.1%
% Owner-occupied	89.9%	64.0%	63.6%
% Renter-occupied	10.1%	36.0%	36.4%
% in single-family detached structures	85.1%	52.8%	52.4%
Median Value	\$336,200	\$296,400	\$343,500

Source: U.S. Census and ACS 2007-2011

- **Population and Housing Growth**

From 2000 to 2010 Dighton’s population increased by 911 involving a growth rate of 14.7% during this period that has put substantial pressures on local services and has caused local leaders to reflect on how to better plan for continued growth. Population projections estimate that by 2020 Dighton’s population will be up to 7,444 representing a 5.0% rate of growth and at build-out the population may be above 30,000.

In regards to housing growth, between 2000 and 2011 the number of units increased by 106, a 4.6% rate of growth. Build-out projections prepared SRPEDD suggest that at build-out the number of housing units is expected to increase from 2,280 to 8,414 dwelling units and student population is projected to increase from 1,734 in 2000 to an additional 4,695 students at full build-out.



- Level of Homeownership

Out of 2,386 total housing units in 2011, Dighton had 2,386 occupied units, of which 2,144 or 89.1% were owner-occupied, while the remaining 242 units or 10.1% were rental units. These figures represent a significantly higher level of owner-occupancy than that for both Bristol County and Massachusetts as a whole with 64% and 63.6% owner-occupancy respectively.

- Housing Types

The 2011 American Community Survey indicated 2,031 units or 85.1% of all housing units were single-family detached, considerably higher than the 52.8% level for Bristol County and the 52.4% level for the state as a whole. Dighton has a very small number of mobile homes or trailers. In 2000 they had 41 or 1.7% mobile homes and .2% or 7 in 2010. While mobile homes tend to be considered affordable, they cannot be counted as part of the Subsidized Housing Inventory because they are not considered permanent housing.

- Age of Population

In comparison to Bristol County and state in general, Dighton's population tends to be slightly older, with a median age of 40.9 years as opposed to 39.8 years for the county and 39.1 years for the state. Additionally, the town has a larger portion of school-age children with 28.0% of the total population less than 19 years of age versus 24.8% for the state and 18.1% for the county. The age group representing 20 to 34 years of age makes up 13.5% of the population, which is lower compared to the state and county with 20.2% and 18.4%, respectfully. The escalating costs of homeownership are likely creating barriers for this age group, making it increasingly more likely that those who were raised in Dighton will be less able to raise their own families locally. Dighton also had a somewhat higher percentage of those 45 to 54 years of age who are entering the prime of their earning potential and better able to afford the higher cost of housing, 17.8% as opposed to 15.8% for the county and 15.5% for the state. The town had a smaller portion of individuals 65 years of age or older at 13.2% versus 14.2% for the county and 13.8% for the state.

- Types of Households

Dighton had a lower proportion of non-family households, 23.3% versus 36.4% for the state and 32.9.0% for the county. This correlates to the higher number families with children in Dighton and higher median household size of 2.91 persons as opposed to 2.54 for the county and 2.49 persons state-wide.

- Income Levels

Median income levels per the 2011 census were significantly higher compared to the state and county, \$85,284 in Dighton opposed to \$65,981 and \$55,813 for the state and county, respectively. In addition, the percentage of those earning less than \$25,000 annually was lower than the county and state, 14.9% in Dighton opposed to 24.5% and 20.4% for the county and state. This explains the rather low percentage of individuals living in poverty in Dighton compared to the county and state, 3.5% in Dighton, opposed to 11.3% and 10.7%

for county and state. There were a significantly higher number of Dighton residents earning more than \$100,000, 40.2% compared to 31.1% for the state and 24.6% for the county.

- **Housing Market Conditions**

The 2011 median housing prices provides a comparison of the Dighton housing market to that of Bristol County and the state, with varying housing market values - \$336,400 for Dighton, \$296,400 for the county and \$343,500 for the state.

- **Supply of Affordable Housing**

Recent sales data from the Multiple Listing Service for single-family homes in Dighton indicated that there were few listings for single-family homes under \$200,000 with the exception of condominiums that would be affordable to low-and moderate-income households. Additionally, the Massachusetts Department of Housing and Community Development's most recent data on the Chapter 40B Subsidized Housing Inventory states that Dighton has 2,586 year-round housing units, of which 110 were counted as affordable, representing 4.3% of the year-round housing stock.

1. **Households with limited Incomes**

Despite increasing household wealth, there still remains a population living in Dighton with very limited financial means. For example, in 2011 there were 355 or 14.9% households earning less than \$25,000 in income and of these 248 individuals had earnings below the poverty level.

Need: Given the high cost of housing, more subsidized rental housing is necessary. To make living in Dighton affordable, particular to residents who have very limited financial means.

Goal: At least half of all new affordable units created should be rentals.

2. **Gaps in Affordability and Access to Affordable Housing**

Housing prices have increased by 40% since 2000 and there are few homes for less than \$200,000 in the private housing market that would be affordable to low-and- moderate income households.

Need: A wider range of affordable housing options including first-time homeownership, particularly for younger households entering the job market and forming their own families.

Goal: At least half of all new affordable units created should be directed to homeownership, either small starter homes or affordable condominiums.

3. **Disabilities and Special Needs**

There were 938 individuals who claimed some type of disability in 2000, 481 or more than 60% were identified as seniors, people age 65 and over. Additionally the town's senior population is growing.

Need: Some amount of new housing should be built adaptable or accessible to the disabled, including seniors, and supportive services integrated into housing for these populations as well.

Goal: Incorporate handicapped adaptable and accessible units into all new development of at least 5% of all units produced and include supportive services for a disabled or senior population in approximately 5% of affordable units produced.

#### 4. Housing Conditions

About 57.0% of Dighton's housing stock was built before 1970, and it is likely that some units will have building and sanitary code violations as well as lead paint and potential septic problems and thus need improvement.

Need: Programs to support necessary home improvements, including de-leading and septic repairs for units occupied by low-and moderate- income households, particularly the elderly living on fixed incomes.

Goal: 50 participants over ten years and 25 over the next five years for an average of five participants per year.

There is also a need to produce housing that is accessible for those earning above 80% of the median income but still shut out of the private housing market. This Needs Assessment suggest promoting such units as part of new housing development, including up to 10% of total units for those earning within median income when financially feasible.

This Housing Production Plan suggest a range of options for addressing these challenges, meeting local housing needs and bring Dighton closer to the state's 10% affordable housing goal, presenting a proactive housing agenda of Town-sponsored initiatives based on documented local needs. Due to the rising costs of homeownership, including escalating costs associated with taxes, insurance and utilities, some residents are finding it increasingly difficult to afford to remain in Dighton. Children who grew up in the town are now facing the possibility that they may not be able to return to raise their own families locally. Long-term residents, especially the elderly, are finding themselves less able to maintain their homes and keep up with increased expenses, but are unable to find alternative housing that better meets their current life styles. Families are finding it more difficult to "buy up," purchasing larger homes as their families grow. Town employees and employees of local businesses are increasingly hard pressed to find housing that is affordable in Dighton. Clearly more housing options are required to meet local needs and produce Dighton's fair share of regional needs.

### C. Housing Needs and Challenges

The Town will maintain the following goals identified in the 2009 Plan that will serve as the basis for the strategies proposed in the 2014 Affordable Housing Plan:

- Meet local needs across the full range of housing options, ownership/ rental and housing types at all income levels promoting the stability of individuals and families in Dighton.

- Add housing stock compatible with town’s rural qualities and sensitive natural resources.
- Preserve the existing housing stock including units that are affordable.
- Pro-actively pursue new affordable housing opportunities to meet the 10% state affordable housing goal.
- Promote smart growth development.

Although the housing goals articulate a commitment to producing affordable housing in Dighton it will be a challenge for the Town and developers to build enough housing to meet the state’s 10% affordable housing standard based on current constraints to new development including:

- **Zoning**  
As in most communities, a zoning by-law or ordinance is enacted to control the use of land including patterns of housing development. Dighton’s Zoning By-law, like most localities in Massachusetts, embraces large-lot zoning of 35,000 square feet and other restrictive minimum area requirements. While this zoning was put in place to slow development, preserve the towns rural character and accommodate septic systems in compliance with Title V requirements, the zoning maintains low housing densities that constrain the construction of affordable housing and promote sprawl that unless checked may ultimately degrade the community’s rural charm, scenic resources, wildlife habitat, and air quality.
- **Infrastructure**  
Most of Dighton has municipal water. Those remaining areas rely on the use of private wells. Sewer service is limited, concentrated around the town center area and to the north. In other areas of town, properties must rely on septic systems, if special treatment facilities are not integrated into new development. In those areas of town without sewer service in particular, new housing production must carefully comply with Title V standards and be sensitive to water quality issues, which while essential, contribute to higher development costs. It will be important for the town to grow at a pace that will not place undue burdens on local infrastructure, especially local services, expanding services where appropriate.
- **Environmental Concerns**  
Most residents are aware of the Town’s natural wealth and are concerned about conserving it including the Taunton River, Segregansett River and the Three Mile River, wetlands, vernal pools, forest and other habitats. While regulations to protect the environment are important and essential they present challenges to development by reducing the amount of buildable land and increasing the time and costs of developing new housing.

- Public Transportation**  
Public transportation is limited; commuter rail stations are planned for two locations in neighboring Taunton. There is some public transportation service provided by the Greater Attleboro/Taunton Regional Transit Authority (GATRA) via a single route along Route 44 and Warner Boulevard servicing primarily the Dighton Industries area. It should be noted that 2011 census data (ACS) indicated that about 94% of employed residents used a car as a means to travel to work and 75% of households had 2 or more cars.
- School Enrollment**  
Census numbers for 2011 indicated increasing numbers of school-age children. From 2010 to 2011 school enrollment numbers increased overall from 1,713 in 2010 to 1,804 in 2011 or 5.3%. SRPEDD build-out analysis projects that school-aged population will increase by 4,695 students at build-out, which would ultimately cause significant expansion of existing school capacity.
- Availability of Subsidized Funds**  
Federal and state financial resources to subsidize affordable housing preservation and production as well as rental assistance has suffered significant budget cuts making funding more limited and extremely competitive. Communities through the Commonwealth are finding it increasingly difficult to secure necessary funding and must be creative in determining how to finance project and secure resources.
- Community Perceptions**  
Affordable housing, subsidized housing, low-income housing, projects, Section 8, etc. - these terms can conjure imagines of potential neglect, plunging property values, increased crime, and even tensions concerning class and race. On the other hand, with increased real estate prices, community perceptions have been titling towards the realization that affordable housing is needed in the community. More people are recognizing that the kindergarten teacher, their grown children, or the elderly neighbor may not be able to afford to live or remain in the community. It is this growing awareness, impending 40B developments, and some appreciation that affordable housing can be well designed and integrated into the community, which are spurring communities such as Dighton to take a more proactive stance in support of affordable initiatives.

#### D. Summary of Production Goals

The state administers the Housing Production Program enabling cities and towns to adopt a Housing Production Plan that demonstrates production of .50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory. Dighton would have to produce at least 13 units annually to meet these production

goals through 2015. If the state certifies that the locality has complied with its annual production goals, the Town may, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers.

Using the strategies summarized in Section VII, the Town of Dighton has developed a Housing Production Program to project affordable housing production over a five-year period, however, there is likely to be a great deal of fluidity in these estimates from year to year. The goals are largely based on the following criteria:

- To the greatest extent possible, at least 50% of the units that are developed on publicly owned parcels should be affordable to households earning at or below 80% of area median income and at least another 10% affordable to those earning up to 120% of area median income, depending on project feasibility. The rental projects will also target some households earning at or below 50% or 60% of area median income depending upon subsidy programs;
- Projections are typically based on a minimum of four (4) units per acre. However, given specific site conditions and financial feasibility it may be appropriate to increase or decrease density as long as projects are in compliance with state Title V and wetlands regulations;
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or “friendly” comprehensive permit process. The Town plans to promote increased affordability in these projects when possible; and
- The projections involve a mix of rental and ownership opportunities. The Town will work with developers to promote a diversity of housing types directed to different population with housing needs including families, seniors, and other individuals with special needs to offer a wider range of housing options for residents.

Production goals over the next five years include the creation of 293 affordable units (targeted to those earning at or below 80% of area median income) and 5 workforce units (targeted to those earning between 80% and 120% of area median income who are still priced out of the private housing market), with 508 total projected number of housing units created. This level of activity would enable the Town to meet and exceed the state’s 10% affordability threshold for the foreseeable future.

## E. Summary of Housing Strategies

The strategies outlined below are based on the previous 2009 housing plan, the housing needs assessment and housing goals (see Section I.D above). The strategies are grouped according to the type of action proposed – Building Local Capacity, Planning and Regulatory Reforms, Housing Production, and Housing Preservation – and categorized by Priority 1 and Priority 2 actions. Priority 1 actions are those that will begin within the next two years, most of which will

involve some immediate action. Those strategies included in Priority 2 category involve focused attention after the next couple of years, working towards implementation after Year 2 but before the end of Year 5. A summary of these actions is included in APPENDIX 1.

It should be noted however, that a major goal of this Plan is not only to strive to meet the state's 10% goal under Chapter 40B, but also to serve local needs and there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory (examples include the workforce housing for those earning between 80% and 120% of area median income).

Within the context of these compliance issues, local needs, existing resources, affordability requirements and the goals listed in Section II of this Plan, the following housing strategies are offered for consideration. **It is important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.**

#### 1. **Capacity Building Strategies**

In order to be able to carry out the strategies included in this Housing Plan and meet production goals, it will be important for the Town of Dighton to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, continuing to develop partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production.

- **Encourage training for board and committee members**  
Promote opportunities for Town boards and committee members to take advantage of ongoing training and educational programs related to affordable housing.
- **Secure Professional Support**  
If funding is available hire the necessary professional support to effectively coordinate the implementation of various components of the Housing Production Plan.
- **Create a Municipal Affordable Housing Trust**  
Establish a Municipal Affordable Housing Trust to create a Housing Trust Fund dedicated to promoting affordable housing and as a permanent municipal entity for overseeing the implementation of the Housing Production Plan.
- **Access housing resources**  
Reach out to private, public and nonprofit entities to secure additional housing resources – technical and financial – in support of efforts to produce affordable housing.

## 2. **Planning and Regulatory Strategies**

The Town of Dighton should consider the following planning and zoning related strategies to provide appropriate incentives and guidance to promote the creation of additional affordable units:

- **Develop a Comprehensive Permit Policy**  
Adopt a Comprehensive Permit Policy provide the developer with information on the towns expectation regarding comprehensive permit applications providing the developer with greater predictability on what the town is willing to approve whereby the town can obtain new affordable units that meet development criteria, local need and production goals.
- **Incentivize Conservation Subdivision by-law**  
Adopt inclusionary zoning to ensure that any new residential development in Acushnet provides a percentage of affordable units or cash in lieu of units.
- **Promote Mixed-use Development**  
Promote mixed-use residential and commercial development through changes in the Zoning Bylaw, directing such development to places in town that already allow commercial uses and are better suited to higher density development and requiring some amount of affordability.
- **Adopt a Duplex Development By-law**  
Amend the zoning by-law to allow duplex or two-family dwellings if at least one of the units is affordable and can be counted as part of the Subsidized Housing Inventory.
- **Allow Starter Housing on Nonconforming Lots**  
Explore zoning options for promoting starter homes on lots that do not meet minimum area or dimensional requirements but might still be suitable for the development of starter housing and prepare and adopt a zoning bylaw to enable these lots to be developed under specific criteria.
- **Allow a Wider Range of Housing Types**  
Promote greater housing diversity by allowing a broader mix of dwelling types based on specific conditions and in appropriate locations.

## 3. **Housing Production Strategies**

To accomplish the actions included in this Housing Production Plan and meet production goals, it will be essential for the Town of Dighton to reach out to the development community and sources of public and private financing to secure the necessary technical and financial resources to create actual affordable units. While some of the units produced may rely on the



participation of existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – to create affordable housing.

- **Make publicly-owned land available for affordable housing**  
Convey suitable Town-owned properties to developers for some amount of affordable housing based on identified local terms and conditions.
- **Support private development in line with local guidelines**  
Reach out to local developers who have been active in producing affordable housing to discuss the Town’s interest in promoting these units, possible areas and opportunities for new development, local guidelines and priorities for new development, and prospects for working together in the future.
- **Convert existing housing to long-term affordability**  
Explore various program models for converting existing housing units that have long-term affordability restrictions and prepare an implementation plan that outlines program procedures and the respective roles and responsibilities of various municipal staff persons and boards and committees.
- **Encourage adaptive reuse**  
Encourage the redevelopment of vacant, underutilized or obsolete property in to mixed or residential use.

#### 4. **Housing Preservation**

Housing production is critical, but the Town also should make efforts to refer eligible homeowners to existing programs that can address the deferred home maintenance needs of the lower income residents, including seniors.

- **Help qualifying homeowner’s access housing assistance**  
Disseminate information and make referrals to local, regional and state programs that provide technical and financial assistance to help qualifying property owners make necessary home improvements including building code violations, septic repairs, handicapped accessibility improvements, lead paint removal and weatherization.

## II. INTRODUCTION

The Town of Dighton named in honor of the Francis Dighton the wife of Richard Williams, a local elder in 1712 is a small, rural community located along the Taunton River between Taunton and Somerset in Bristol County, SE Massachusetts. It is situated 40 miles south of Boston and only 13 miles from Providence. Dighton is bordered by Taunton to the north, Berkley and Taunton River to the east, Somerset and Swansea to the south and Rehoboth to the west. Dighton began as a farming community in the late 1670s. Due to its proximity to the Taunton River it later became a port of entry attracting ship building, manufacturing industries, cotton mills and farming.

Today Dighton is primarily a residential suburb retaining much of its small town rural character. Many of the farms have been sold for housing development and there are several industries providing employment opportunities including Manheim, Advanced Looseleaf Technologies, Draka and Dighton Power among others.

Over the past 50 years Dighton has experienced steady population growth of nearly 90% averaging about 1.8% per year. The build-out analysis indicates that the town may likely grow substantially in the future with estimates of an additional 24,000 residents over 8,400 new housing units and nearly 4,700 more students at full build-out. It should be noted - that the build-out analysis represents a snapshot of the potential amount of development that could occur under the local zoning controls in place at the time of the study. Although the forecast may seem extreme, Dighton will need to improve their use of smart growth measures to better guide development to appropriate location and select strategies to relieve future growth.

### A. Planning For Affordable Housing In Dighton

Chapter 40B regulations stipulate that all municipalities should have at least 10 percent of its round-year housing set aside for low- and moderate-income residents. Communities that do not met this requirement are susceptible to a state override on local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process. The Town of Dighton is undertaking this study to continue the work started under their 2009 Housing Production Plan, to continue ongoing planning for growth and to address its need for affordable housing under M.G.L. Chapter 40B. Prior to undertaking the strategies outlined in their 2009 plan, Dighton had 97 affordable units on the DHCD Subsidized Housing Inventory (SHI). Dighton now has 110 units listed on the SHI (DHCD, March 2013).

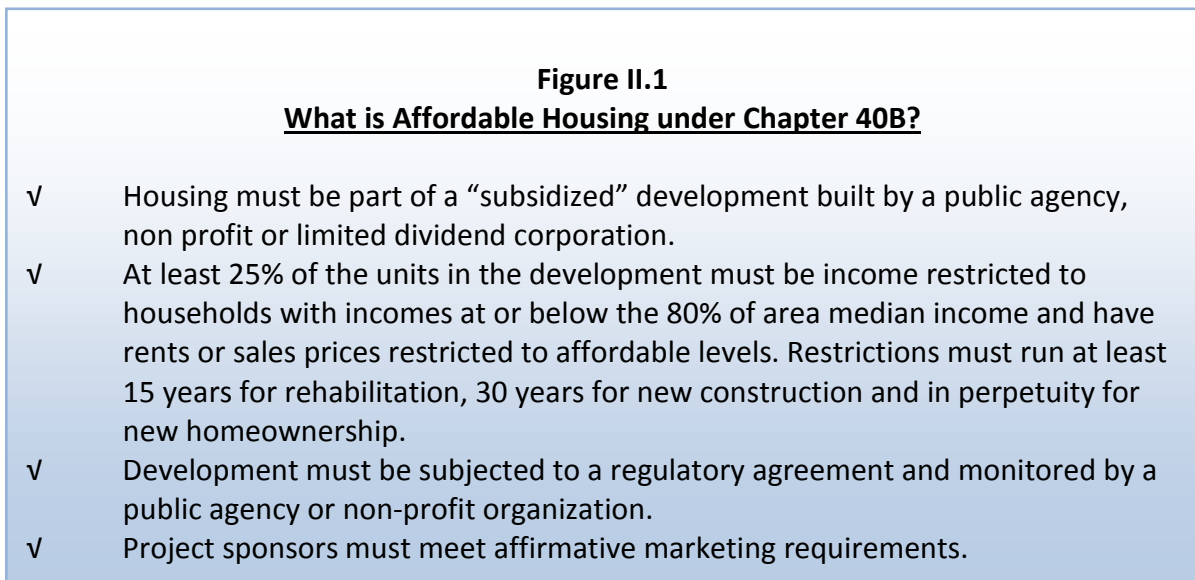
A Comprehensive Housing Needs Assessment is a required component of a Housing Production Plan under 760 CMR 56.03)4) (b) which is developed using conclusions drawn from a detailed housing analysis utilizing information such as:

1. Most recent available data on the municipality’s demographic profile and housing stock, projection for future population and housing needs, and regional growth factors involved during the entire coverage period of the plan;
2. The residential development constraints and limitations on current and future needs, and the plan to mitigate those constraints; and
3. The adequacy and capacity of the infrastructure to accommodate the current population and future growth, as well as meet anticipated needs of the town.

## B. Affordability Qualifications For Housing Units

Chapter 40B regulations under 760 CMR 56.00 provide affordability standards to classify housing units according to how expensive they are to occupy and to classify households according to their ability to pay for housing.

When conducting an assessment of a community’s progress toward meeting the 10% affordable housing threshold, the state counts a unit as affordable if it meets the criteria outlined in **Figure II.1**



As noted previously, based on the Massachusetts Department of Housing and Community Development’s most recent data as of April 2013 on the Chapter 40B Subsidized Housing Inventory, Dighton had 2,568 year-round housing units of which 110 units are counted in the Subsidized Housing Inventory, representing 4.3% of the year-round housing stock and further representing a gap of 146 units needed to meet the state’s 10% affordable housing threshold.

## C. Certification of the Housing Production Plan

For communities working to meet the 10% standard for affordable housing under Chapter 40B, DHCD has set thresholds of 0.5% and 1.0% for the production of affordable units in a given

year. If a community develops affordable housing units that meet or exceed these thresholds in a given year, DHCD may certify their Housing Production Plan as meeting their regional need for affordable housing for one year (0.5% threshold) or two years (1.0% threshold). Dighton’s production goals are shown below in **Table II-1** Planned Production Thresholds.

<b>Table II-1. DHCD Planned Production Thresholds</b>		
2010 Year-Round Housing Units	0.5% Threshold	1.0% Threshold
2,568	13	26

#### D. Household Affordability Qualifications

The state’s affordable housing program specifies criteria for families to meet in order to qualify for rental or ownership of a 40B affordable unit. Most housing subsidy programs are targeted to particular income ranges depending on program goals. These income ranges are percentages of Area Median Family Income (AMFI). The FY 2013 Area Median Family Income for Dighton is \$77,500.

Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the US Department of Housing and Urban Development (HUD) (\$25,250 for a family of 4 for the Taunton-Mansfield-Norton area) and very low-income is defined as households earning less than 50% of area median income (\$42,500 for a family of 4). Low-income generally refers to the range between 51% and 80% of area median income (\$64,400 for a family at 80% level). Below in **Table II-2** is a summary of these income levels.

<b>Table II-2. Targeted Income Levels for Affordable Housing, 2013</b>			
Persons in Household	30% of Median Income	50% of Median Income	80% of Median Income
1	\$17,700	\$29,500	\$45,100
2	\$20,200	\$33,700	\$51,550
3	\$22,750	\$37,900	\$58,000
<b>4</b>	<b>\$25,250</b>	<b>\$42,100</b>	<b>\$64,400</b>
5	\$27,300	\$45,500	\$69,600
6	\$29,300	\$48,850	\$74,750
7	\$31,350	\$52,250	\$79,900
8	\$33,350	\$55,600	\$85,050
2013 Median Family Income for the Taunton-Mansfield-Norton MSA is \$77,500 (MSA includes Dighton)			
<i>Source: HUD FY 2013 Income Limit Documentation System</i>			

### III. HOUSING NEEDS ASSESSMENT

This Housing Needs Assessment examines the demographic profile of the Town of Dighton and assesses its current housing situation to provide the context in order to develop a responsive set of strategies to addressing needs and meet production goals. This process is necessary as it remains increasingly difficult for individuals and families to find affordable housing in the private market. Without subsidies and zoning relief, the private market is not capable of producing housing that is affordable to low-and moderate-income households. As a consequence, it becomes necessary to rely more often on regulatory relief and housing subsidies to attain affordable housing and produce enough units to address existing affordable housing needs and demands.

#### A. Profile of the Population of Dighton

##### 1. Population Characteristics

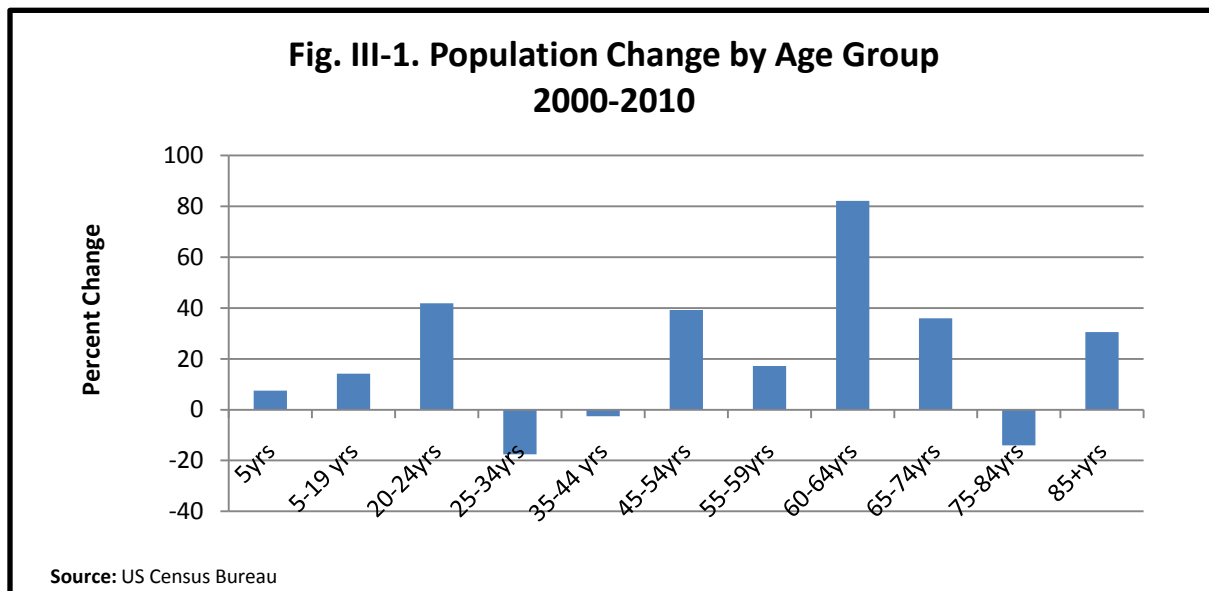
The Town of Dighton’s population, gender, and age characteristics are identified in **Table III-1**.

<b>Table III-1. Population Profile: Dighton, 2000-2010</b>						
	<b>2000</b>	<b>%</b>		<b>2010</b>	<b>%</b>	<b>Percent Change 2000-2010</b>
<b>Total Population</b>	6,175	100	<b>Total Population</b>	7,086	100	14.7
<b>Gender</b>			<b>Gender</b>			
Male	3,037	49.2	Male	3,553	50.1	16.9
Female	3,138	50.8	Female	3,533	49.9	12.5
<b>Age</b>			<b>Age</b>			
Under 5 yrs	357	5.8	Under 5 yrs	384	5.4	7.5
5 to 19 yrs	1,400	22.7	5 to 19 yrs	1,606	22.6	14.2
20 to 24 yrs	248	4.0	20 to 24 yrs	352	5.0	41.9
25 to 34 yrs	727	11.8	25 to 34 yrs	599	8.5	-17.6
35 to 44 yrs	1,150	18.6	35 to 44 yrs	1,119	15.8	-2.6
45 to 54 yrs	901	14.6	45 to 54 yrs	1,255	17.8	39.2
55 to 59 yrs	359	5.8	55 to 59 yrs	421	5.9	17.2
60 to 64 yrs	241	3.9	60 to 64 yrs	417	5.9	82.2
65 to 74 yrs	397	6.4	65 to 74 yrs	540	7.6	36.0
75 to 84 yrs	300	4.9	75 to 84 yrs	258	3.6	-14.0
85 + yrs	95	1.5	85+ yrs	134	1.9	30.5
Under 19 yrs	1,757	28.5	Under 19 yrs	1,990	28.0	13.2
65+ yrs	792	12.8	65+ yrs	932	13.2	17.6
<b>Race</b>			<b>Race</b>			
White	6,039	97.8	White	6,936	97.9	14.8
Black	33	0.5	Black	95	1.3	187.8
Asian or Pacific Islander	31	0.5	Asian or Pacific Islander	77	1.1	148.4
Other Race	17	0.3	Other race	88	1.3	417.6
Hispanic Origin (or any race)	66	1.1	Hispanic Origin (or any race)	104	1.5	57.5
<b>Source: US Census 2000 and 2010</b>						

The US Census indicates that between 2000 and 2010 Dighton’s total population increased by nearly 15% (14.7%) with the largest population growth in the 60 to 64 yrs age group (82.2%). Other substantial increases in the older age groups were identified for those age 65 to 74 yrs (36.0%) and 85 +yrs (30.5%). Dighton may want to consider some alternative housing types to address the needs of the growing elderly population age groups. Elderly housing types may include assisted living facilities and continuing care complexes. Various housing types could allow for independent living, partial and full service care operations.

Also, there was significant increase in the 20 to 24 yrs (41.2%) and the 45 to 54 yrs (39.2%) age groups. Growth in the younger age group could indicate younger adults living at home longer or college graduates returning home because their unable to secure a job that allows them to live independently. The latter age group demonstrates that the overall population continues to grow older which may prompt considerations for additional housing including housing for those age 55 yrs and older.

While the community experienced increases there were some decreases. The age group for those 25 to 44 yrs decreased (20.2%). This seems to indicate an overall loss of families in Dighton which may have implications on student enrollment levels and other educational implications. The town may want to consider renter and starter housing options as well as continued 40B development.



**STRATEGY IMPLICATIONS**

*Not only should the Town of Dighton maintain the strategy of meeting needs across incomes levels as identified in the previous Housing Production Plan, 2009 but it should consider developing housing options for seniors, young adults and families with young children.*

Population projection's prepared for Dighton and surrounding communities in **Table III-2** showed that Dighton ranked fifth in population percent change from 2010 and 2020 with 5.0% growth and ranks second for the years between 2020 and 2030 with 11.1% growth. By 2030 Dighton's population is estimated to grow by 358 residents from 7,086 in 2010 to 8,274 or 830 residents in 2030.

<b>Table III-2. Projected Growth Dighton and Its Neighbors</b>					
				<b>% Change</b>	
<b>Municipality</b>	<b>2010 Actual</b>	<b>2020 Protected</b>	<b>2030 Protected</b>	<b>2010-2020</b>	<b>2020-2030</b>
<b>Dighton</b>	<b>7,086</b>	<b>7,444</b>	<b>8,274</b>	<b>5.0</b>	<b>11.1%</b>
Berkley	6,411	7,366	7,411	14.8	.61%
Freetown	8,870	9,729	9,913	9.6%	1.8%
Rehoboth	11,608	12,224	14,522	5.3%	18.7%
Somerset	18,165	18,937	19,077	4.2%	.73%
Swansea	15,865	17,171	18,008	8.2%	.73%
Taunton	55,874	59,253	63,169	6.0%	6.6%

*Source: US Census, 2010 and SRPEDD Growth Projections*

## 2. Households

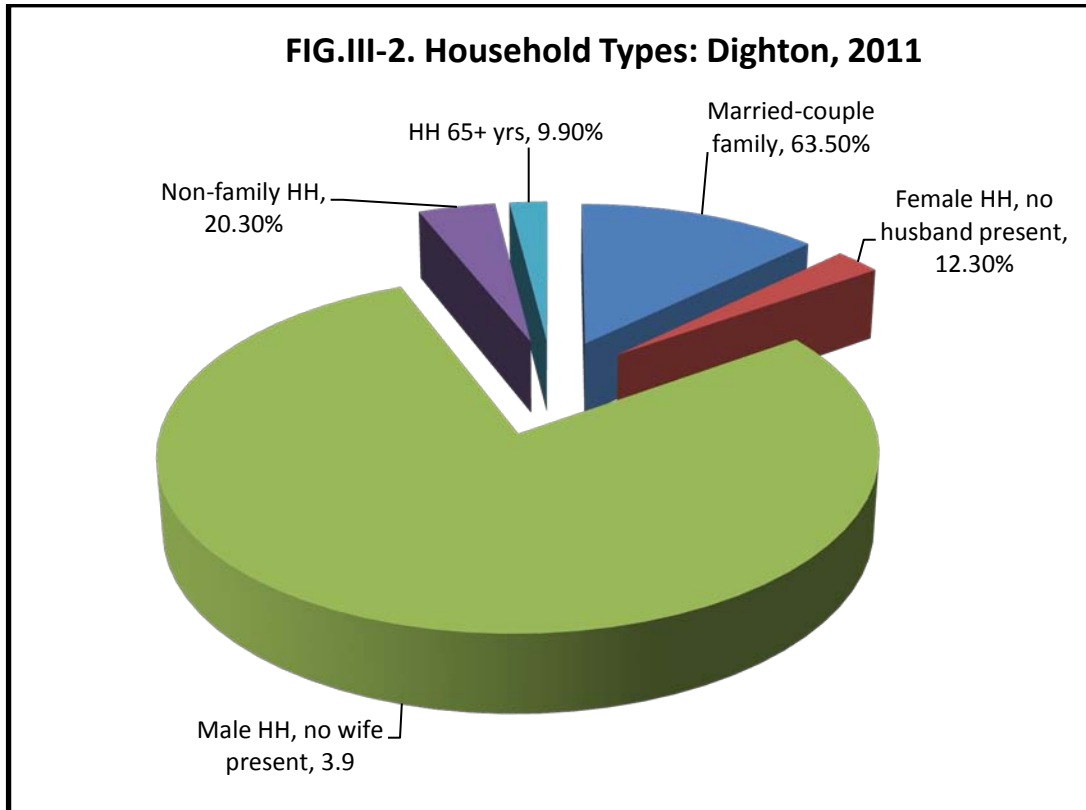
Housing Characteristics in **Table III-3** identifies that total households in Dighton increased by 8.4% or 185 households in 2010 from 2,201 in 2000 to 2,386 in 2010.

Although the average household size has been on the decline across the nation, Dighton's average household size of 2.91 per household and average family size of 3.34 persons in 2011 were significantly higher than Bristol County's 2.54 household size and 3.09 family size and the

<b>Table III-3. Household Characteristics: Dighton 2000-2011</b>					
	<b>2000</b>		<b>2011</b>		<b>2000-2011</b>
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>% Change</b>
Total Households	2,201	100	2,386	100	8.4
Family households:	1,718	78.1	1,901	79.7	10.7
With own children under 18 yrs	823	37.4	672	28.2	-18.3
Married-couple family:	1,419	64.5	1,514	63.5	6.6
With own children under 18yrs	681	30.9	620	26.0	-8.9
Female householder, no husband	217	9.9	294	12.3	35.4
With own children under 18 yrs	112	5.1	39	1.6	-65.1
Nonfamily households	483	21.9	485	20.3	0.41
Householder living alone	414	18.8	410	17.2	-0.96
Householder 65+ yrs and over	213	9.7	236	9.9	10.7
Average household size	2.78	X	2.91	X	
Average family size	3.17	X	3.34	X	

*Source: US Census-ACS 2007-2011 Estimates*

state’s 2.49 and 3.10 respectively. The large and growing household size in Dighton could be the result of a limited number of alternatives to single family housing in town. New housing development consists almost exclusively of single-family dwellings on large lots.



**STRATEGY IMPLICATIONS**

*The dominance of single-family homes in Dighton may be a barrier to other population groups such as senior and singles. The additional data identified in **Table III-2** and **Figure III-2** re-enforces support for consideration that Dighton’s housing strategy provide for various types or choices of housing other than single-family residential to accommodate seniors and singles.*

**Table III-4** below examines Dighton’s household growth compared to its neighbors. Most of the neighboring communities including Dighton experienced growth. Dighton had the second largest growth adding about 185 households an increase of 8.4%. The largest growth occurred in Rehoboth with 570 new households or about 16%. Freetown and Berkley also grew by 7.4% and 6.8% respectively. Taunton and Somerset both experienced a decrease in households.



<b>Table III-4. Household Change: Dighton and Neighboring Communities 2000-2011</b>				
	<b>2000</b>	<b>2011</b>	<b>% Change</b>	<b>Annual Growth Rate</b>
<b>DIGHTON</b>	<b>2,201</b>	<b>2,386</b>	<b>8.4</b>	<b>.84</b>
Berkley	1,843	1,970	6.8	.68
Freetown	2,932	3,150	7.4	.74
Rehoboth	3,523	4,093	16.1	1.6
Somerset	6,987	6,983	(-0.04)	(.004)
Swansea	5,888	6,173	4.8	.48
Taunton	22,045	21,799	(-1.1)	(-.1)
Bristol County	205,411	210,536	2.4	.24
MA	2,443,580	2,522,409	3.2	.32

*Source: US Census 2000 and ACS 5yr-Estimates, 2007-2011*

#### 4. Income Distribution

**Table III-5** compares Dighton’s 2000 and 2011 household income distribution to Bristol County and the state. In 2000, approximately 62% of the town’s households had incomes of \$50,000 or more, as compared to 51% of Massachusetts households and 44% of Bristol County households. Conversely, 15% of the town’s households earned less than \$25,000, while Bristol County had 30%, followed by the state with 25%.

<b>Table III-5. Household Income Distribution, 2000 and 2007-2011</b>						
	<b>Massachusetts</b>		<b>Bristol County</b>		<b>Dighton</b>	
<b>2000</b>	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>
Less than \$10,000	214,700	8.8	21,993	10.7	56	2.6
\$10,000-\$24,999	385,395	15.8	39,658	19.3	266	12.1
\$25,000-\$49,999	608,320	24.9	53,983	26.3	514	23.4
\$50,000-\$99,999	803,739	32.9	67,405	32.8	1,056	48.1
\$100,000+	432,434	17.7	22,577	10.9	304	13.9
Total HHs	2,444,588	100	205,556	100	2,196	100
Median HH Income	\$50,522	(X)	\$43,495	(X)	\$58,600	(X)
<b>2007-2011</b>	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>
Less than \$10,000	164,071	6.5	13,998	6.6	145	6.1
\$10,000-\$24,999	341,431	13.5	35,893	17.0	210	8.8
\$25,000-\$49,999	477,788	18.9	44,749	21.3	437	18.4
\$50,000-\$99,999	753,998	29.9	64,219	30.5	633	26.5
\$100,000+	785,121	31.1	51,677	24.6	961	40.2
Total HHs	2,522,409	100	210,536	100	2,386	100
Median HH Income	\$65,981	(X)	\$55,813	(X)	\$85,284	(X)

*Source: US Census – American Community Survey 2007-2011 5yr Estimates*

The data shows significant gaps in income distribution for 2011. Dighton as a whole grew wealthier from 2000 to 2011. Approximately 67% of the town households earned \$50,000 or more compared to 60% for the state and 55% for Bristol County. In addition, 15% of Dighton’s households earned less than 25,000 in 2011, compared to 23.6% for Bristol County and 20% for the state.

Dighton’s 2011 median household income exceeds both the state and Bristol County medians. Dighton median household income increased in 2011 from \$58,600 in 2000 to \$85,284 or 45.5%. This figure is about 29% higher than the Massachusetts median household income of \$65,981 and nearly 53% higher than Bristol County with \$55,813.

**STRATEGY IMPLICATIONS**

*As income levels rise, housing costs will also rise, potentially leaving long-term residents with limited housing options. Consideration should be given to developing strategies and/or funding mechanisms to assist those who may need help with housing as cost rise beyond their means.*

## 5. Educational Attainment

**Table III-6** compares the educational attainment levels of residents 25 and over in Dighton, Bristol County and Massachusetts in 2007-2011. Overall, Dighton residents have more education than individuals in Bristol County, but lower than the state as a whole.

<b>Table III-6. Educational Attainment: Dighton, 2007-2011</b>			
	<b>Massachusetts</b>	<b>Bristol County</b>	<b>Dighton</b>
<b>2007-2011</b>			
Completed High School	3,928,750	299,944	4,296
Completed 4 yrs College	1,710,266	93,407	1,632
Completed > 4 yrs College	733,602	31,260	477
<b>Percent</b>			
% Completed High School	88.9	80.6	90.0
% Completed 4 yrs College	38.7	25.1	34.2
% Completed > yrs College	16.6	8.4	10.0
<i>Source: US Census - American Community Survey 5yr Estimates, 2007-2011</i>			

## 6. Build-out

SRPEDD conducted a build-out analysis for the Town of Dighton in 1999 with results of the analysis presented below in **Table III-7**. The analysis represents a snapshot of the amount of development that could occur under the 1999 zoning controls in place at the time of the study. It is unlikely that the actual build-out will be exactly as predicted because the town is continually modifying its local zoning regulations, acquiring land and conducting other activities that would modify the build-out (i.e. Chapter 40B development).

<b>Table III-7. Dighton Build-out Analysis, 1999</b>	
Buildable Land (acres)	10,340
Number of New Dwelling Units	8,414
New Residential Roads (miles)	166
New Commercial/Industrial Floor Area (SF)	11.1 million SF
Additional Residential Water Use (gallons/day, GPD)	1.8 million GPD
Additional Commercial/Industrial Water Use (GPD)	830,000 GPD
Additional Municipal Solid Waste, recycled (Tons/yr, TPY )	12,388 TPY
Additional Municipal Solid Waste non-recycled (Tons/yr- TPY)	8,809 TPY
Additional Residents	24,148
Additional Students	4,695

*Source: MassGIS and SRPEDD, 1999 Build-out*

The analysis estimates that the population is projected to increase to 30,323 at full build-out, from 6,175 in 2000 to an additional 24,148 at full build-out. The number of housing units is expected to increase from 2,280 to 8,414 dwelling units, primarily single-family and student population is projected to increase from 1,734 students in 2000 to an additional 4,695 students by full build-out.

***Changing Town Population Profile and Changing Needs***

*The demographic profile of Dighton has changed from 2000 to 2010 in ways that indicate that various needs of the town’s population segments should be addressed, particularly for:*

- ⇒ *Young adult professional population, young families and other young work-aged adults that need some incentives or opportunities that allow those that wish to continue to reside in the town can remain.*
- ⇒ *The growing population approaching retirement, as well as those 65 years and over who are already in retirement.*

## B. Housing Profile

### 1. Housing Growth

In 2011 the census counted 2,386 housing units in Dighton, an increase of 4.6% or 106 additional units since 2000. Although the town’s growth rate increased during this period it was less than both Bristol County and the state which experienced 6.0% and 6.7% increases respectively.

### 2. Age of Housing

**Table III-8** provides information on the age of Dighton’s housing stock. It’s fair to say that Dighton is comprised of older housing, most of which can be characterized as being in good condition. Approximately 57% or 1,368 of Dighton houses were built prior to 1970 and over half of that were built prior to 1940.

There was less than a quarter (22.0%) or 531 units produced between 1970 and 1990. An additional amount 20.0% or about 487 housing units were produced between 1990 and 2005+.

<b>Table III-8. Year Homes Built Pre 1939 - 2011</b>		
<b>Time Period</b>	<b>Number</b>	<b>Percent</b>
2005- or later	61	2.6
2000-2004	175	7.3
1990-1999	251	10.5
1980-1989	211	8.8
1970-1979	320	13.4
1960-1969	482	20.2
1950-1959	121	5.1
1940-1949	78	3.3
1930 or earlier	687	28.8
Total	2,386	100.0

*Source: US Census and American Community Survey 2007-2011*

### 3. Housing Structures

Below, **Table III-9** compares the change in the types of units in Dighton from 2000 to 2011. Overall, Dighton is consistent with national trends as the majority of town's inventory is comprised of single-family detached housing. From 2000-2011 the housing stock grew by 4.6%. Detached single-family housing which comprises about 85% of the total units grew at a slower rate (5.8%) compared to 2-family units which represent about 6.7% but grew at a significantly higher rate of 52.8%. In addition, both single-family attached and five to nine unit structures grew significantly with 31.1% and 30.9% increases respectively. Structures with three to four units and mobile homes experienced decreases in their number of units.

<b>Table III-9. Types of Housing Units Dighton 2000 and 2007-2011</b>			
<b>Type of Structure</b>	<b>2000 Units</b>	<b>2007-2011 Units</b>	<b>% Change 2000-2011</b>
Single-family detached	1,918	2,031	5.8%
Single-family attached	45	59	31.1
Two family units	104	159	52.8
Three or four units	117	58	-50.4
Five to nine units	55	72	30.9
Ten to nineteen	-	-	-
Twenty or more	-	-	-
Mobile home	41	7	-82.9
Other	-	-	-
<b>Total Units</b>	<b>2,280</b>	<b>2,386</b>	<b>4.6</b>

#### 4. Home Ownership

Dighton's rate of home ownership data is shown in **Table III-10**. In 2011, there were 2,386 total housing units with 100% occupancy. The majority, 2,144 or about 90% of these units were owner-occupied and 242 or 10.0% were comprised of renter-occupied units.

Overall, owner occupied units increased from 84% in 2000 to nearly 90% in 2011, compared to a decrease in renter-occupied units, from 16% in 2000 to 10% in 2011. Census data generated under the American Community Survey (ACS) 5yr estimates 2007-2011 did not identify any vacant units in Dighton.

	No Units 2000	%	No. Units 2011	%	2000-2010 % Change
Total Housing Units	2,280	100	2,386	100	
Occupied Housing	2,201	96.5	2,386	100	
Owner-Occupied	1,849	84	2,144	89.1	
Renter-Occupied	352	16	242	10.1	
Vacant Housing	79	3.5	119	-	
Seasonal/Rec Use	19	0.8	23	-	

*Source: US Census 2000 and ACS 5yr Estimates 2007-2011*

#### 5. Home Sales Activity

Home sales activity in Dighton from 2000-2012 compiled by The Warren Group is presented in **Table III-11**. Overall, home sales activity (i.e. number of all sales) in Dighton has decreased by 42.4% and median price by 32.3% since 2006. This is reflective of both statewide and national trends due to real estate and financial markets, and to the general economic conditions.

Year	Single-Family		Condominium		All Sales	
	Number of Sales	Median Price	Number of Sales	Median Price	Number of Sales	Median Price
2012	45	\$260,000	2	-	73	\$254,900
2011	31	\$230,000	3	\$175,000	83	\$215,000
2010	53	\$262,900	2	-	86	\$261,450
2009	46	\$268,000	5	\$269,900	93	\$247,500
2008	65	\$271,000	8	\$149,900	103	\$260,000
2007	51	\$339,000	8	\$185,000	96	\$295,500
2006	74	\$335,625	3	\$253,000	125	\$318,000
2005	82	\$333,200	2	-	121	\$315,000
2004	67	\$335,625	4	\$231,450	106	\$300,000
2003	85	\$333,200	-	-	136	\$260,000
2002	73	\$303,400	2	-	113	\$230,000
2001	73	\$279,000	1	-	108	\$187,500
2000	69	\$250,000	5	-	103	\$172,900

*Source: The Warren Group*

The median sale price for a single-family home peaked in 2007 at \$339,000 and condominiums sales peaked in 2009 at \$269,900. Since 2007, the median sale price steadily decreased from \$339,000 in 2007 to \$230,000 in 2011, dropping below the 2000 median price of \$250,000. In 2012 the median price rose to \$260,000 consistent with sales price in 2010.

Condominium activity has been limited in Dighton due to low sale numbers, gaps exist in median prices. From 2000 to 2003 no median price was established for condominium sales. In 2009 sales peaked at \$269,900 consisting of 93 sales. By 2011, the median price decreased to \$175,000 or about 35% below the 2009 price. In addition, the median sale price in 2011 is about 24.3% below the median price of \$231,450 in 2004. Due to the low number of sales there are no median prices identified for 2010 and 2012.

## 6. Housing Permits

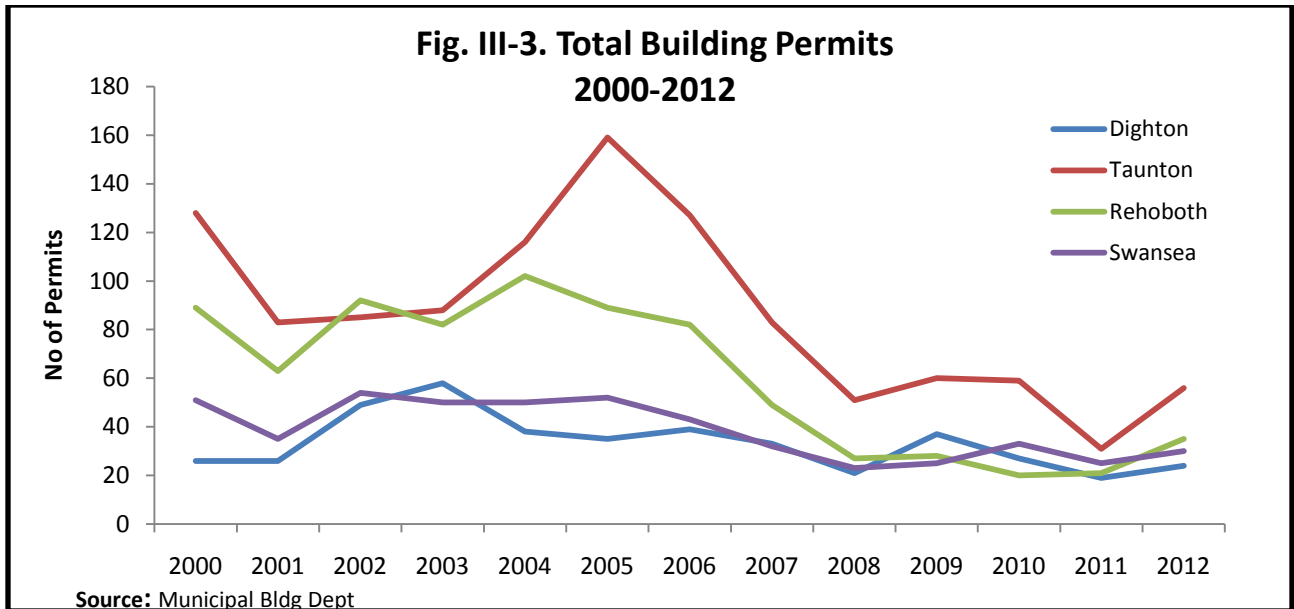
**Table III-12** provides comparative building permit activity for Dighton and its neighboring communities between 2000 and 2012. Overall, Dighton falls in the middle, having the fourth highest amount with 432 permits, behind Swansea in third with 503, Rehoboth, second with 779 and Taunton with the highest number of permits with 1,126. Following Dighton were

<b>Table III-12. Permits for Residential Units: Dighton and Neighboring Communities 2000-2012</b>													
<b>Total units</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>
<b>Dighton</b>	<b>26</b>	<b>26</b>	<b>49</b>	<b>58</b>	<b>38</b>	<b>35</b>	<b>39</b>	<b>33</b>	<b>21</b>	<b>37</b>	<b>27</b>	<b>19</b>	<b>24</b>
Berkley	43	70	49	34	32	25	26	18	20	13	20	14	6
Freetown	48	43	63	63	54	32	26	19	15	15	11	14	15
Rehoboth	89	63	92	82	102	89	82	49	27	28	20	21	35
Somerset	75	62	40	38	41	20	9	7	10	8	7	7	8
Swansea	51	35	54	50	50	52	43	32	23	25	33	25	30
Taunton	128	83	85	88	116	159	127	83	51	60	59	31	56

**Source:** City and Town Building Departments

Freetown with 418 permits, Berkley with 370 and Somerset, the lowest, with 332 total permits. Generally, over the last few years communities with the exception of Berkley have experienced an increase in housing permits including Dighton.

In 2012, Dighton permitted 24 residential units following Swansea, Rehoboth and Taunton permitting 30, 35 and 56 units respectively.



## C. Housing Affordability

### 1. Affordability

The determination of housing affordability considers both the price of the unit and the income of the household residing in it. Housing affordability, in this report considers the cost of housing relative to household income.

Affordable housing should not be confused with subsidized housing for persons of low and/or moderate income. Housing under Chapter 40B is considered subsidized housing since it is part of a “subsidized” development built by a public agency, non-profit, or a limited dividend corporation. Affordable housing, on the hand is considered affordable to families in the community when housing-related expenses are less than or equal to 30% of the family’s gross income for that area. Affordable as 30% of gross income is based on HUD standards. If a household is paying more than thirty percent (30%) of its income on housing costs, it may be an indication that food, clothing and medical needs are not being adequately addressed for these households.

In **Table III-13** data is presented that identifies the number of owners and renters in Dighton who are experiencing housing costs greater than 30% of their household income.

Census data for 2011 estimates that approximately 26.0% had housing costs greater than 30% of their household income. This is an increase of 190% in owners who are experiencing a housing burden from 2000 to 2011. In contrast, approximately 85 or 41% of householders who are renting were spending greater than 30% of their household income on housing costs. This represents a decrease over 8.5% for the same period.

<b>Table III-13. Housing Burdens: Dighton 2000-2011</b>				
	<b>2000</b>	<b>2011 Estimate</b>	<b>Difference</b>	<b>% Change</b>
Owner-Occupied Housing	1,616	2,144	528	32.6
Owned Housing with Mortgage	1,116	1,447	331	29.6
Monthly Cost of Mortgage (Median)	\$1,183	\$2,116	933	78.8
Owner costs as >=30% of HH Income	191	556	365	191.0
Renter-Occupied Units	347	207	-140	-40.3
Renter gross Monthly Rent (Median)	\$560	\$982	422	75.3
Gross Rent as >=30% of HH Income	93	85	-8	-8.6
<b>Source:</b> US Census, American Communities Survey 5Yr Estimates (2007-2011)				

In addition, the above data suggest that nearly 27.0% (26.8%) of households in Dighton were living in housing commonly defined as unaffordable.

The 2011 Census (ACS) indicated that there were 207 occupied rental units in Dighton down 40.3% from 347 in 2000. The median gross rent was \$982, 75.3% higher than the 2000 gross rent of \$560. The number of individuals paying gross rent in the \$1,000 to \$1,499 range increased from 6 or 1.7% in 2000 to 94 or 45.4% in 2011. Rental units comprise less than one

<b>Table III-14. Dighton Rental Cost, 2000-2011</b>				
<b>Gross Rent</b>	<b>2000</b>		<b>2011</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Under 200	24	6.9	-	-
\$200 to \$299	27	7.8	14	6.8
\$300 to \$499	63	18.2	-	-
\$500 to \$749	75	21.6	11	5.3
\$800 to \$999	105	30.3	88	42.5
\$1,000 to \$1,499	6	1.7	77	37.2
\$1,500 or more	-	-	17	8.2
Total	347	100	207	100
No rent paid	47	-	35	-
Median rent	\$560		\$982	
<b>Source:</b> Census 2000 and American Community Survey 2007-2011				

quarter or 8.6% of Dighton's total occupied housing units, compared to 35% for both Massachusetts and Bristol County. In 2011 Dighton's median gross rent was \$982 or nearly 19% (18.9%) higher than \$797 for Bristol County.



## 2. Housing Prices

<b>Table III-15. Dighton 2011 Home Values</b>		
<b>Value</b>	<b>Numbers of Units</b>	<b>% units</b>
Less than \$50,000	68	3.2%
\$50,000 to \$99,999		0
\$100,000 to \$149,999	13	0.6%
\$150,000 to \$199,999	72	3.4%
\$200,000 to \$299,999	612	28.5%
\$300,000 to \$499,999	1,217	56.8%
\$500,000 to \$999,999	88	4.1%
\$1,000,000 or more	74	3.5
Total (occupied units)	2,144	100%
<b>Median (dollars)</b>	<b>\$336,200</b>	

*Source: US Census, American Community Survey, 5Yr Estimates, (2007-2011)*

Above in **Table III-15** data provided by American Community Survey (ACS) indicates that the 2011 median home value for Dighton was \$336,200, an increase of nearly 120% (119.7%) from the median in 2000 of \$153,000. In 2011, 68 homes were valued at less than \$50,000 and another 85 homes were valued between \$100,000 and \$199,999. These 153 homes comprise about 7.0% of all occupied homes. The bulk of homes, over 85% were valued between the range of \$200,000 and \$499,999. In addition, 162 homes or about 8.0% were valued at \$500,000 or more.

More updated market information is tracked by The Warren Group from Multiple Listing Service (MLS) data based on actual sales. This market data is summarized in **Table III-16** showing median sales prices from 2003 through 2012.

<b>Table III-16. Median Sales Price of Single-Family Homes 2003-2012</b>										
<b>Community</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>
<b>Dighton</b>	<b>\$279,000</b>	<b>\$303,400</b>	<b>\$333,200</b>	<b>\$335,625</b>	<b>\$337,500</b>	<b>\$277,500</b>	<b>\$255,000</b>	<b>\$250,000</b>	<b>\$211,500</b>	<b>\$260,000</b>
Berkley	\$298,000	\$331,000	\$350,000	\$360,000	\$334,950	\$333,500	\$301,000	\$269,000	\$260,000	\$259,500
Freetown	\$274,000	\$310,000	\$351,750	\$329,000	\$332,000	\$282,000	\$260,000	\$255,000	\$224,500	\$250,000
Rehoboth	\$299,900	\$349,900	\$380,000	\$372,500	\$380,000	\$382,000	\$295,000	\$280,000	\$257,500	\$288.325
Somerset	\$249,000	\$270,000	\$290,000	\$285,000	\$275,000	\$245,000	\$228,000	\$232,000	\$206,000	\$215,000
Swansea	\$245,000	\$280,000	\$280,000	\$285,000	\$275,000	\$236,000	\$234,250	\$226,000	\$213,958	\$195,000
Taunton	\$260,000	\$289,900	\$305,900	\$300,000	\$277,000	\$249,000	\$225,000	\$219,500	\$175,000	\$215,000

*Source: The Warren Group*

The 2012 median sale price of a single-family home Dighton was \$260,000, an increase of \$48,500 or 23% above 2011 median sales value and \$19,000 or 7.0% below the median sales value in 2003 of 279,000. Dighton reached its highest median sale price of \$337,500 in 2007. Since that time period values have steadily decreased until 2012.

The Multiple Listing Service (MLS) provides an example of recent activity in the single-family home market below in **Table III-17**.

<b>Table III-17. Real Estate Listings: Dighton Single-Family Homes November 2013</b>		
<b>Price Range</b>	<b>Number of Listings</b>	<b>Percent of Listings</b>
Under \$200,000	3	7.1
\$200,000 to \$249,999	7	16.6
\$250,000 to \$299,999	6	14.2
\$300,000 to \$349,999	6	14.2
\$350,000 to \$399,999	13	30.9
\$400,000 to \$449,999	3	7.1
\$450,000 to \$499,999	-	-
\$500,000 to \$549,999	2	4.7
\$550,000 and above	2	4.7
<b>Total</b>	<b>42</b>	<b>100.0</b>
<b>Average Sales Price: \$327,381</b>		
<b>Median Sales Price: \$325,000</b>		
<i>Source: Multiple Listing Service, Zip Realty, November 2013</i>		

November MLS data for single-family listings in Dighton identifies with a fairly active housing market with 42 listings. Generally the majority, over 45% of all the listings fall in the middle to upper middle end of the \$300,000 to \$399,999 price range. There are few homes under \$200,000 and over 9.0% of the listings average \$500,000 or more. The average median sale price is estimated at \$327,381

### **3. Affordability Gap**

**Table III-18** presents data that calculates the gap in affordability of single-family housing in Dighton from 2003 to 2012. The median sale price of single-family homes in a given year is compared with the “affordable housing price” in the area. The difference or “gap” between the median housing sales price and the affordable price (price of housing within the means of those earning the median family income) is referred to as the “affordability gap”. The data also shows that from 2003 to 2007 housing prices in Dighton increased over increase in household income including the decrease in 2006 which resulted in a continued widening of the affordability gap.

<b>Table III-18. Affordability of Housing: Dighton, 2003-2012</b>				
<b>Year</b>	<b>MFI<sup>1</sup></b>	<b>Median Sale Price</b>	<b>Affordable Price<sup>2</sup></b>	<b>Gap<sup>3</sup></b>
2012	\$88,600	\$260,000	\$295,333	(\$35,333)
2011	\$87,400	\$211,500	\$291,333	(\$79,833)
2010	\$82,900	\$250,000	\$276,333	(\$26,333)
2009	\$84,600	\$255,000	\$282,000	(\$27,000)
2008	\$79,300	\$277,500	\$265,000	\$12,500
2007	\$79,300	\$337,500	\$265,000	\$72,500
2006	\$76,200	\$335,625	\$254,000	\$81,625
2005	\$82,600	\$333,200	\$275,333	\$57,867
2004	\$82,600	\$303,400	\$275,333	\$28,067
2003	\$80,800	\$279,000	\$269,333	\$9,667
<sup>1</sup> HUD Area Median Income for Taunton-Mansfield-Norton PMSA. Prior to 2006 Dighton under Boston MSA				
<sup>2</sup> Housing expenses less than 30% of household income				
<sup>3</sup> Difference between Median Sales Price and Affordable Price				
<b>Source:</b> HUD MFA 2003-2012 and The Warren Group				

Generally, from 2008 to 2011 the median family income increased while the median sale price declined which helped to close and eventually eliminate the gap by 2009, whereby the median sale price fell below the affordable price. The median sales price increased significantly in 2012 but still remains lower than the affordable price.

Although the past several years have provide opportunities, homeownership in Dighton remains beyond the means of many families earning within the median to low-and-moderate incomes and as the real estate market recovers housing cost will again outpace increases in family incomes.

#### **4. Existing Need and Current Supply**

As of April 2013, the Department of Housing and Community Development (DHCD) counts 110 units in Dighton that meet the affordability requirements under Chapter 40B and are included in the Subsidized Housing Inventory (SHI). Chapter 40B mandates that the town should have 10.0% of its year-round housing stock as affordable housing which would total 256 out of its 2,568 year-round housing units (2010 Census). With a current inventory of 110 (4.3%) affordable housing units, Dighton currently has a deficit of 146 affordable units.

Dighton is not alone in being challenged by the 10.0% state threshold as many communities in Massachusetts have not met the 10.0% level, however, Dighton ranks second in comparison to its neighbors as indicated in **Table III-19** below:

<b>Table III-19. Level of Affordable Housing: Dighton and Neighboring Communities</b>			
<b>Community</b>	<b># Year Round Units</b>	<b># Affordable Units</b>	<b>% Affordable Units</b>
<b>Dighton</b>	<b>2,586</b>	<b>110</b>	<b>4.3%</b>
Berkley	2,169	20	0.9%
Freetown	3,263	80	2.5%
Rehoboth	4,252	25	0.6 %
Somerset	7,335	267	3.6%
Swansea	6,290	244	3.9%
Taunton	23,844	1,645	6.9%

*Source: DHCD Chapter 40B, April 2013*

The bulk of Dighton’s affordable units, about 94 units or 85% are rental units that have primarily been produced by the Dighton Housing Authority or the Department of Social Services (DSS) with assistance provided by DHCD and DSS. All of these units service either the elderly, handicapped or disabled persons. The remaining 6% or 16 units are ownership units built by private developers under comprehensive permits (see **Table III-20**).

<b>Table III-20. DHCD - Available Subsidized Housing: Dighton, November 2013</b>					
<b>Project</b>	<b>Address</b>	<b>Type</b>	<b>Total SHI Units</b>	<b>Affordable Expiration</b>	<b>Subsidizing Agency</b>
Lincoln Village	300 Lincoln Ave	Rental	64	Perp	DHCD
Somerset Ave	1295 Somerset Ave	Rental	8	Perp	DHCD
The Orchards	1020 Somerset Ave	Ownership	12	NA	DHCD
DSS Group Homes	Confidential	Rental	22	Perp	DSS
Stonegate Landing	Center Street/ Somerset Ave	Ownership	4	Perp	FHLBB
Total			110		

*Source: DHCD Chapter 40B Subsidized Housing Inventory, November 2013*

Currently, Dighton has approved five (4) comprehensive development permits (40B), totaling 215 housing units and approximately 58 (27%) proposed SHI units. Although these projects have been approved none of the projects has been built-out. Projects with comprehensive permits include:

- Dighton Woods: 52 ownership units and 15 proposed SHI units
  - StoneGate Landing: 58 ownership units and 14 proposed SHI units
  - The Pines: 45 ownership units and 13 proposed SHI units
  - Stoney Ridge Estates: 60 ownership units and 16 proposed SHI units
- Totals                                      215 units                                      58 SHI units

In addition, the Zoning Board of Appeals is currently reviewing Somerset Woods Village proposal for the development of 180 rental units under a multi phased program. All units proposed as SHI units. Although approved by the ZBA Arborcrest Estates, an 84 ownership unit development including 26 proposed SHI units is in litigation with an abutter and not likely to see construction in the near term.

See **Table VI-1** Dighton Housing Units Program on page 40.

<b>Table III-21. Dighton’s Projected Update Department of Housing and Community Development CH 40B Subsidized Housing Inventory</b>							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with Comp Permit	Subsidizing Agency
863	Lincoln Village	300 Lincoln Ave	Rental	64	Perp	No	DCHD
<b>864</b>	<b>N/A</b>	<b>1295 Somerset Ave</b>	<b>Rental</b>	<b>9</b>	<b>Perp</b>	<b>No</b>	<b>DHCD</b>
865	The Orchards	1020 Somerset Ave	Ownership	12	N/A	No	DHCD
4258	DDS Group homes	Confidential	Rental	22	Perp	No	DDS
4769	Dighton Woods	Off Buck Plain Rd	Ownership	6	Perp	Yes	MassHousing
6782	Stonegate Landing	Center St & Somerset Ave (w of Rte 138)	Ownership	4	Perp	Yes	FHLBB
7845	The Pines	1422 Pine St – parcel 5	Ownership	0	Perp	Yes	MassHousing
9234	Stoney Ridge Estates	Pine St	Ownership	0	Perp	Yes	MassHousing
	<b>Cooperative Production</b>	<b>701 William St</b>	<b>Rental</b>	<b>5</b>	<b>Perp</b>		
	<b>Cooperative Production</b>	<b>840 William St</b>	<b>Rental</b>	<b>4</b>	<b>Perp</b>		
<b>Dighton Totals</b>				<b>120</b>	Census 2010 year round housing units <b>2,568</b> Percent subsidized <b>4.67%</b>		

**Table III-21** identifies Dighton’s projected update of DHCD CH 40B SHI units. The Town anticipates DHCD approval of revised units for Somerset Ave, rental and Dighton Woods, ownership projects. In addition to the proposed SHI units under the Cooperative Production projects. Upon DHCD approval Dighton anticipates the total SHI units at 120 or 4.67% of the total year round housing units. This represents a gap of 136 units that would still be required in order for the town to meet the state’s 10% fair housing threshold.

**Summary of Dighton’s Current Housing Status**

- ⇒ *Dighton’s housing is comprised of mostly detached single-family structures, condominiums are relatively new. The town’s housing stock is older with nearly 30% of the existing housing structures built after 1980.*
- ⇒ *The majority of housing units in Dighton are owner-occupied. The vacancy rate for rental was higher than that of owner-occupied units in 2010.*
- ⇒ *From 2000 to 2012 Dighton issued more building permits than three of its neighboring communities but less than Taunton, Rehoboth and Swansea.*
- ⇒ *Although the gap or difference between the median sales price and the cost affordable to households with family income equivalent to the area median has been eliminated over the past few years, median sale prices are rising and as the real estate market recovers housing cost will again outpace increases in family incomes.*

## IV. Obstacles To Future Development Challenges and Mitigation

Although the Town of Dighton has made progress in creating housing affordable to Dighton residents and meeting the state's 10% affordability standard the town recognizes the challenges under current constraints to new developments including the following:

### 1. Zoning Constraints

#### Challenges:

Dighton's zoning by-law divides the town into four (4) zoning districts. They are Residence, Business, Open Recreation and Conservation, and Industrial. The Town also has three (3) overlay districts including Flood Hazard Overlay District, Water Resource Protection District and an Industrial Area Overlay District. The current zoning by-law does not allow any multi-family structures such as duplexes, apartment building or condominiums.

Like many Massachusetts communities, Dighton's zoning bylaw was adopted to control the use of land whereby impacting the pattern of housing developed. Consequently, current zoning requires a minimum lot size of 35,000 SF with a minimum frontage of 175 feet. Furthermore, lots without water and sewer must have a minimum area of 43,560 SF and 250 feet of frontage. The larger lot sizes are intended to maintain the town's rural character and water quality standards but promote low housing density and constrain the construction of affordable housing. Single-family housing is permitted in the residential and business districts. Uses requiring a special permit include accessory apartment, conversion from one-family to a two-family dwelling, multi-family housing for elderly and assisted living facilities.

There are several provisions in the existing zoning bylaw that potentially promote more affordable units and/or smart growth opportunities including

**Single-Family Conversion provision** – Single-family conversion is allowed under special permit in the residential and business districts. A conversion of a one-family which has been in existence for two (2) years or longer is required before it can be converted into a two-family dwelling. A minimum of thirty-five (35,000) square feet is required.

**Accessory Apartment provision** – accessory apartment are allowed under special permit for the purpose of enabling owners of single-family dwellings larger than required for their present needs, particular elderly homeowners to share space and the burdens of homeownership. The habitable floor area of the accessory unit shall not exceed 15% of the habitable floor area of the existing single-family dwelling. The unit cannot exceed 750 square feet with at least one off street parking space. The special permit must be renewed every two years.

**Subdivision Phasing Bylaw** – This bylaw has been established to assure that growth shall be phased so as not to unduly strain the town's ability to provide for public facilities and services;

so that it will not disturb the social fabric of the community; so it will maintain the community's desired rate of growth and so that the community can study the impact of growth and plan accordingly. The bylaw places a cap on eight (8) residential building permits in a 12-month period on land subdivided into more than eight (8) lots or 10% of the lots approved under the subdivision plan, whichever is greater. The planning board can approve an exception to this requirement by special permit if it determines that the probable benefits of the development outweigh the expected adverse impacts. The bylaw indicates that the Planning Board should give particular consideration to developments that reduce the allowable densities by 50% or more and provide substantial open space.

Conservation Subdivision Design Bylaw – The goal of the conservation subdivision design is to encourage the preservation of open land and enhance agricultural, open space, forestry and recreational use; to preserve historical and archeological resources, to protect natural environment; protect the value of real property; to be more sensitive to overall site planning; to perpetuate the appearance of Dighton's traditional new England landscape; to allow landowners a reasonable return on their investment; to facilitate the construction and maintenance of streets, utilities and public services in economical and efficient manner and to promote the development of housing affordable to low-and moderate-incomes families. The number of units allowed is no more than approved under a conventional subdivision plan. This bylaw is available under special permit granted by the Planning Board. A minimum of 20% of the parcel should be contiguous open space and no more than 25% of this space should be wetlands.

#### Mitigation:

This housing production plan includes a number of strategies designed to modify local zoning regulation making them friendlier to the production of affordable housing and smart growth development in Dighton. Strategies include:

## 2. Infrastructure and Environmental Constraints

#### Challenges:

Most of Dighton has municipal water. Those remaining areas rely on the use of private wells. Sewer service is limited, located in and to the north of town center. In other areas, properties must rely on septic systems, if special treatment facilities are not integrated into new development. In addition, areas without sewer, specifically new housing production must carefully comply with Title V standards and be sensitive to water quality issues. While this is essential, it will contribute to higher development cost.

#### Mitigation:

It will be important for any new affordable housing development to address these infrastructure constraints, septic issues in particular, and insure sufficient financing incorporated into the project to adequately service new residents and protect the environment. Additionally, this plan offers strategies for better directing development to appropriate

locations where higher density development makes sense and where infrastructure has capacity.

### 3. Transportation

#### Challenges:

In Dighton public transit is very limited. The Greater Attleboro/Taunton Regional Transit Authority (GATRA) provides a single route via Route 44 and Warner Boulevard, Taunton and only serves the North Dighton area near Dighton Industries.

Dighton residents are automobile centric. In 2011 94% of employed residents used a car as a means to travel to work and 75% of households had 2 or more cars.

#### Mitigation:

Dighton officials should work with GATRA to review options for expanding service for Dighton residents. There are two commuter rail stations proposed for neighboring Taunton which could help in supporting expanded transit to Dighton, especially in areas with higher densities such as Route 138 (Somerset Avenue) or other areas.

### 4. Availability of Subsidy Funds

#### Challenges:

Dighton needs to create more affordable housing opportunities. The community should be creative in financing and securing resources to develop afford housing not just for homeownership but for rental projects as well given the limited supply for this type available in the community.

#### Mitigation:

In April 2010 Dighton passed the Community Preservation Act (CPA) which will help provide an important resource for affordable housing and enable the town to build capacity, support for local initiatives and leverage other public and private financing to make affordable housing feasible including housing subsidies from regional, state and federal sources. Additional resources are available through MassHousing and the Department of Housing and Community Development.

### 5. Community Perceptions

#### Challenges:

Affordable housing summons up images of potential neglect, plunging property values and increased crime. And yet, faced with escalating home prices, the town needs to provide affordable housing opportunities for young professionals, young families, college-aged persons and the elderly who are not in the position to afford high homeownership costs but wish to remain in their community. Consequently, Dighton remains faced with the dilemma of how it should approach affordable housing initiatives.



Mitigation:

The town should engage the community in open discussions on affordable housing and an informational campaign related to issues needed to dispel myths and galvanize local support, political and financial, for new affordable housing production, particularly in regard to new housing initiatives.

6. Evaluation of Existing Infrastructure

Dighton has limited municipal and sewer services although approximately 50% or more of the town is served with municipal water. Depending on location, many developments opt for on-site water and septic systems but must comply with Title V requirements for water and wastewater systems.

A. Municipal Water System

Dighton does have a municipal water system with an established water district and several wells that provide water service to approximately 50% of the town. Businesses and residents in North Dighton and along Somerset Avenue (Rte 138) as well as other areas throughout the town are served by municipal water. Those who are not, rely mainly on private on-site wells for their water supply.

B. Municipal Wastewater Treatment System

Dighton does not have its own sewer treatment facility. Approximately 11% of Dighton has sewer through the City of Taunton waste water treatment system. Generally, service is provided in North Dighton including, Dighton Industries and a portion of Somerset Avenue (Rte 138). Areas that are not service by sewer have individual on-site waste water treatment and disposal system and septic systems under Title V regulations. Based on the limited availability of sewer service, the need for private wastewater disposal systems limits the development of higher density housing options. The town will have to address its wastewater infrastructure needs as population growth and housing development continues.

## V. PROPERTY INVENTORY

The following information represent an initial review, revisions will occur on an ongoing basis in coordination with various town departments, boards and committees.

### A. Public Properties

**Table V-1** lists some properties that are owned by the Town of Dighton including the Dighton Housing Authority that may be suitable for some amount of affordable housing.

<b>Table V. 1</b>				
<b>Public-owned Properties with Potential for Affordable Housing Development</b>				
Parcel	Map and lot	Total	Estimated # of Units/Aff Units	Comments
Expansion of Lincoln Woods	4/40	6.7	13/13	Owned by HA; Access to sewer
Tremont St Lots	3/5,6 and 7	21.5	43/22	Wetland and access issues: access to water; phased development
N. Dighton Field	4/89	2.1	4/4	Town relocating athletic field; site has Town W&S
Brook/Pine	12/37	27	54/27	Access of paper St; adjacent to existing 4OB
Hortons Road	12/13A,27,28 and 29	28	55/28	Close proximity to Brook/Pine site
May/William St	19/34	15	30/15	No sewer, access to town water
*Estimates based on half the parcel conducive to development and four units/acre with at least 50% affordable				

### B. Private Properties

It is likely that developers will continue to pursue comprehensive permit applications or the standard regulatory process for housing development, including affordable housing and it will be incumbent on the Town to determine the best approach for guiding new development to appropriately address local needs and requirements. One of the strategies recommended in this Housing Production Plan is to prepare a Comprehensive Permit Policy (see Strategy VII.B.1) that establish general local criteria for new housing development, as well as a strategy to reach out to developers to promote development opportunities consistent with local priorities (see Strategy VII.C.2).

As previously mentioned, the town should monitor potential opportunities to acquire property that would be appropriate for affordable housing. Possible tax foreclosures may provide options for the Town to development scattered-site affordable housing. Appropriate sites should address a number of smart growth principals:

- The redevelopment of existing structures, including vacant and abandoned houses and buildings;
- Infill development;

- Development of housing in underutilized areas with infrastructure;
- Areas or sites sufficient to accommodate clustered housing;
- Good carrying capacity for water and septic systems or able to accommodate package treatment facilities;
- Appropriate zoning and buffering between adjacent properties, and
- Locations with good roadway access.

## VI. AFFORDABLE HOUSING GOALS

Over the next five (5) years the Town of Dighton will continue to maintain the housing production goals established for the 2009 to 2013 Housing Production Plan. Annual production goals of 0.50% of the community's year-round housing stock translates into 13 units per year or 1.0% or 26 units over two years for Dighton, meaning that Dighton will now have to produce at least 13 units affordable units annually to meet production goals.

Using the strategies summarized under Section VII, the Town of Dighton has developed a Housing Production Program to move affordable housing production forward over the next five (5) years. Production goals are available in Table VI-1. Be reminded, production goals are best guesses and there is likely to be a great deal of fluidity in the estimates from year to year. The goals are based primarily on the following criteria:

- To the greatest extent possible, at least 50% of the units that are developed on publicly owned parcels should be affordable to households earning at or below 80% of area median income and at least another 10% affordable to those earning up to 120% of area median, depending on project feasibility. The rental projects will also target some households earning at or below 60% of median income and lower depending upon subsidy programs;
- Projections are typically based on a minimum of four (4) units per acre. However, given specific site conditions and financial feasibility it may be appropriate to increase or decrease density as long as projects are in compliance with state Title V wetland regulations;
- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or the "friendly" comprehensive permit process. The Town will continue to work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase the numbers of affordable units by potentially investing some CPA funding; and
- The projections involve a mix of rental and ownership opportunities. The Town will work with developers to promote a diversity of housing types targeted to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents.

<b>Table VI-1 Dighton Housing Units Program</b>			
<b>Strategies By Year</b>	<b>Units &lt;80% AMI</b>	<b>Units 80% - 120% AMI</b>	<b>Total Units</b>
<b>Year 1 - 2014</b>			
Conversion of existing housing	2		4
Dighton Woods (ownership, 40B)	15		52
<i>Subtotal</i>	<i>17</i>		<i>56</i>
<b>Year 2 - 2015</b>			
Private development duplex units	2	2	8
Stonegate Landing (ownership, 40B)	10		42
<i>Subtotal</i>	<i>20</i>	<i>2</i>	<i>50</i>
<b>Year 3 - 2016</b>			
Mixed-use development or adaptive reuse	4	1	8
Somerset Woods Village (rental 40B- 50%)	90		90
The Pines (ownership, 40B)	13		45
<i>Subtotal</i>	<i>107</i>	<i>1</i>	<i>143</i>
<b>Year 4 - 2017</b>			
Stoney Ridge Estates	16		60
Private development-starter housing on non-conforming lots	2		2
Lincoln Village Expansion (elderly housing- rentals)	13		13
<i>Subtotal</i>	<i>31</i>		<i>75</i>
<b>Year 5 - 2018</b>			
Somerset Woods Village (rental 40B-50%)	90		90
Private development- inclusionary incentives	2	2	10
<i>Sub total</i>	<i>92</i>	<i>2</i>	<i>100</i>
<b>Total</b>	<b>267</b>	<b>5</b>	<b>424</b>

Total = 267 affordable units (for those earning at or below 80% of area median income). 5 workforce units (for those earning between 80% and 120% of area median), and 152 market rate units with a total projected number of units created of 424 units.

Building these units and meeting the production goals will be challenging. Currently there is a 146 unit gap between existing affordable units (110) and 10% of the town's year-round housing units (256 units). If the Town were to meet each of its production goals, obtaining certification each year, it would be able to meet and exceed the 10% state threshold for the foreseeable future.

## VII. HOUSING STRATEGIES

The Strategies outlined below are based on the Housing Needs Assessment, local housing goals and strategies previously established in the 2009 Housing Plan, planning initiatives, discussions and the experience of other comparable localities in the area and throughout the Commonwealth. In addition to what's happening with current permitted 40B developments, as well as any newly proposed developments.

Housing strategies are grouped according to the type of action proposed – Building Local Capacity, Planning and Regulatory Reforms, Housing Production, and Housing Preservation - and categorized by level of priority – as either Priority 1 or 2 actions. Priority 1 actions are those that will begin within the next two years, most of which will involve some immediate actions. Those strategies listed as Priority 2 involve focused attention after the next couple of years, working towards implementation after Year 2 but before Year 5. A summary of these actions is included in Appendix 1.

The strategies to address all of the following major categories of strategies to the greatest extent applicable:

- *Identification of zoning districts or geographical areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal;*
  - Promote mixed-use development (see strategy VII. B.6)
  
- *Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects;*
  - Promote mixed-use development (see strategy VII.B.3)
  - Allow starter housing on non-conforming lots (see VII.B.5)
  - Support private development in line with local guidelines (see strategy VII.C.2)
  
- *Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality;*
  - Develop a Comprehensive Permit Policy (see strategy VII.B.1)
  - Incentivized Conservation Subdivision Bylaw (see strategy VII.B.2)
  - Promote mixed-use development (see strategy VII.B.3)
  - Adopt duplex development bylaw (see strategy VII.B.4)
  - Allow a wider range of housing types (see strategy VII.B.6)
  - Support private development in line with local guidelines (see strategy VII.C.2)
  - Convert existing housing to affordability (see strategy VII.C.3)
  - Encourage adaptive reuse (see strategy VII.C.4)
  
- *Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing;*

- Make suitable public land available for affordable housing (see strategy VII.C.1)
- *Participation in regional collaborations addressing housing development.*
  - Access new resources such as homebuyer counseling, other homebuyer services, and other regional programs and services (see strategy VII.A.4)

It will be important to also insure that affordable units produced through this Plan get counted, to the greatest extent possible, as part of the Subsidized Housing Inventory (SHI), applied through the Local Initiative Program (LIP) administered by the state’s Department of Housing and Community Development (DHCD) if another state or federal housing subsidy is not used. In addition to being used for “friendly” 40B projects, LIP can be used for counting those affordable units as part of a Town’s Subsidized Housing Inventory that are being developed through some local action including:

- Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- Substantial financial assistance from funds raised, appropriated or administered by the city or town; or
- Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

In order to be counted as part of the Subsidized Housing Inventory the units must meet the following criteria:

- A result of municipal action or approval;
- Sold or rented based on procedures articulated in an affirmative fair marketing and lottery plan approved by DHDC;
- Sales prices and rents must be affordable to households earning at or below 80% of area median income; and
- Long-term affordability is enforced through affordability restrictions, approved by DHCD.
- Additionally, a Subsidized Housing Inventory New Units Request Form must be submitted to DHCD to insure that these units get counted.

Some of the important tasks for insuring that the affordable units, now referred to as Local Action Units (LAU’s), meet requirements of Chapter 40B/LIP include:

- Meet with the developer to discuss requirements for insuring that the unit(s) meets the requirements for inclusion in the Subsidized Housing Inventory through the state’s Local Initiatives Program (LIP);
- Determine the purchase price based on LIP guidelines;
- Contact DHCD to discuss the project and determine affordable purchase prices or rents;
- Prepare a LIP Local Action Units application submitted by the municipality (chief elected official);

- Identify a marketing agent to prepare the Affirmative Fair Housing Marketing Plan, conduct outreach and coordinate the lottery;
- Execute a regulatory agreement to further ensure long-term affordability between developer, municipality and DHCD;
- Prepare a LIP Local Action Units application submitted by the municipality (chief elected official) that includes an Affirmative Fair Housing Marketing Plan;
- Obtain state approval of the Affirmative Marketing Plan and LAU application and implement the Marketing Plan;
- Hold at least one information session about the lottery;
- Approve applicants for eligibility in the lottery;
- Prepare a letter to those eligible for inclusion in the lottery and another to those who do not qualify;
- Work with winning applicants and lenders to secure mortgage commitments for ownership projects;
- Obtain the deed rider and Resale Certificate from DHCD that requires the mortgage commitment letters, purchase and sale agreements, and contact info for the closing attorneys for homeownership projects;
- Work with winning applicants and the developers to sign leases and occupy their units for rentals;
- Work with lenders and the developer to close on the units for homeownership.
- Submit necessary documentation to DCHD to have the unit counted as part of the Subsidized Housing Inventory;
- Annually recertify the continued eligibility of the affordable units; and
- Prepare a Ready Buyers List or Ready Renters List, approved by DHCD, for any resales or upon tenant turnover.

A designated municipal employee or a consultant should be identified to coordinate this work. The affordability restrictions for all units produced through the Local Initiative Program will be monitored by DHCD, but the premise of LIP that the municipality and DHCD work together to create affordable housing and fulfill the obligations of the affordability restrictions, recertifying annually that the units remain eligible for counting as part of the SHI.

It should be noted however, that while a major goal of this Plan is to eventually meet the state's 10% goal under Chapter 40B there is another important goal to serve local needs, and there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory (examples may include the promotion of accessory apartments or even workforce housing for those earning between 80% and 120% of median income).

Within the context of these compliance issues, local needs, existing resources affordability requirements, the Master Plan and the goals listed in Section I of this Plan, the following housing strategies are offered for consideration. It is important to note that these strategies are presented as a package for the Town to consider, prioritize,



and process, each through the appropriate regulatory channels.

**A. Capacity Building Strategies**

In order to carry out the strategies included in the Housing Production Plan and meet production goals, it will be important for the Town of Acushnet to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local political support, developing partnerships with public and private developers and lenders, and creating and augmenting local organizations and systems that will support new housing production.

Specific actions to help build local capacity to meet local housing needs and production goals are detailed below. While these strategies do not directly produce affordable units, they provide the necessary support to implement a proactive housing agenda that ultimately will produce new units.

**1. Encourage Training for Board and Committee Members**

*Current Status:* Local boards such as the Affordable Housing Committee, Zoning Board of Appeals, Planning Board and other interested local leaders as well as members of the Dighton Housing Authority should receive training on affordable housing issues including the comprehensive permit process, the new regulations and guidelines in particular. Well advised and prepared board and committee members are likely to conduct Town business in a more effective and efficient manner. New members without significant housing experience would benefit substantially from some training and orientation regarding their responsibilities. Moreover, requirements keep changing and local leaders must remain up-to-date. Funding for the professional development of staff would also help keep key professionals informed on important new developments, best practices and regulations.

The University of Massachusetts Extension’s Citizens Planner Training Collaborative (CPTC) offers classes periodically throughout the year and will even provide customized training sessions to individual communities.

The Massachusetts Housing Partnership annually conducts the Massachusetts Housing Institute, which is “an educational program to support municipalities and local participants to better understand the affordable housing development process and have an effective role in initiating and implementing local solutions to increasing housing choices”. Other organization and agencies, such as DHCD, MHP, CHAPA, and the Community Preservation Coalition also provide conferences and training sessions on a wide variety of housing issues that would be useful for local officials and staff persons to attend. In addition, there are numerous written resources for localities. For examples, DHCD has prepared a procedural “how to” booklet for local communities on the development process, MHP has many technical guides for localities, and CHAPA has a wide variety of reports on many issues related to affordable housing as well.

*Next Steps:* The Town’s Board of Selectmen should encourage members of appropriate committees, the ZBA, Planning Board, and Affordable Housing Committee or proposed Housing

Trust as well as the Housing Authority to attend statewide and regional training sessions on housing-related issues. If fees are involved, this funding should be made available. This training should also be accessed on an ongoing basis as membership of these boards and committees turns over. Specialized training should also be made available to professional staff persons to keep them up-to-date on the new regulations and best practices.

*Timeframe:* Priority 1

*Responsible Party:* Board of Selectmen

*Resources Required:* Information on available training should be tracked by professional staff or the Affordable Housing Committee and made available. Attendance fees should be paid when required, the costs potentially ranging from \$2,000 to \$4,000 annually.

## **2. Secure Professional Support to Implement the Plan**

*Current Status:* If the Town of Dighton wants to assume a more proactive role in promoting affordable housing and effectively implement actions included in this Housing Plan, it will have to augment its capacity to coordinate these activities. While most of the strategies that are included in this Plan do not by themselves involve substantial amounts of staff time from Town officials or donated time from board and committee members, when considered altogether they require a significant time commitment and involve some specialized expertise in planning, housing programs, policy and development. Dighton is a small community with very limited local capacity and virtual no one with any affordable housing expertise.

In the past, on an as needed basis, Dighton has utilized a number of consultants to work on affordable housing projects including reviewing comprehensive permit applications and providing professional support on housing-related matters.

*Next Steps:* The Board of Selectmen should work with a proposed Affordable Housing Committee and eventually a proposed Housing Trust (see strategy V.A.3) to determine how best to bring on the necessary skills and expertise to effectively oversee the implementation of various components of this Housing Plan. In April 2010 the Town approved the Community Preservation Act (CPA) and assuming this funding is available, it could support a staff position related to implementing community housing initiatives as could fees from developers seeking approval 40B permits.

Dighton should consider partnering with neighboring communities or regional entities in an effort to get professional support towards the implementation of various strategies including:

- Dighton Housing Authority (DHA): The Dighton Housing Authority may be interested in taking on specific tasks outlined in this Housing Plan, particularly reviewing and analyzing town sites or adaptive reuse properties that may be appropriate for development.

- Greater Attleboro-Taunton HOME Consortium: There may be opportunities for Dighton to partner with Fairhaven OPED to prepare joint CDBG applications to address affordable housing issues, i.e., education and outreach, first time homebuyers programs or housing rehabilitation. Other options maybe contracting with OPED housing staff on a part-time basis to undertake specific tasks outlined in this Housing Plan.
- Pro-Home Inc: Pro-Home is a non-profit housing organization based in Taunton that provides a number of services to support first-time homebuyers and the development of affordable housing. It is one of the few organizations that has successfully used the state Attorney General’s special program directed to the redevelopment of abandon tax delinquent properties into first-time homeownership opportunities.
- South Shore Housing Development Corporation (SSHDC): SSHDC is the region’s non-profit housing organization and has decades of experience managing various housing services, developing affordable housing and managing real estate. South Shore Housing has helped many communities in Plymouth and Bristol Counties advance their affordable housing agendas and can be helpful in providing support rental housing, marketing and outreach for lotteries, etc.

*Timeframe:* Priority 1

*Responsible Party:* Board of Selectmen in consultation with the Affordable Housing Committee or proposed Housing Trust.

*Resources Required:* Consultant fees would be based on implementation of specific priority tasks or strategies and a scope of services. Assistance provided through housing authorities would probably be paid on a fee for basis. Some fees could by generated through specific development project budgets. Community Preservation funds can provide for an excellent resource to pay for such services.

### **3. Create a Municipal Affordable Housing Trust and Dedicated Housing Trust Fund**

*Current Status:* Discussions with other communities regarding the success of their affordable housing initiatives indicate that it is often critical to have accessible funds available to respond immediately and effectively to housing opportunities as they arise. Also, applications for state subsidy sources are substantially more competitive when there are local contributions either through local funds, donation of Town-owned property, or private donations. In order to receive donations and avoid paying taxes, it is useful for a locality to have a dedicated housing fund that offers communities greater ability to support the development of affordable housing.

On June 7, 2005, the Governor signed new legislation, called the Municipal Affordable Housing Trust Fund Act, which simplified the process of establishing such funds. More than forty (40) communities have adopted these funds to date and more have plans to do so in the coming year. Previously cities could create trusts through their own resolution, but Towns had to get approval from the legislature through s home rule petition. The law provides guidelines on what trusts can do and allows communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and use these funds without going

back Town Meeting for approval. It also enables trusts to own and manage real estate, not just receive and disburse funds. The law further requires that local housing trusts be governed by at least a five-member board of trustees, appointed and confirmed by the Board of Selectmen, in case of towns and including a member of the Board of Selectmen. While the new trusts must be in compliance with Chapter 30B, the law which governs public procurement as well as public bidding and construction laws, it is likely that most trusts will opt to dispose of property through a sale or long-term lease to a developer so as to clearly differentiate any affordable housing development project from a public construction project.

*Next Steps:* Dighton's Board of Selectmen should seek approval of Town Meeting for the establishment of a Municipal Affordable Housing Trust Fund and subsequently appoint members of the Board of Trustees. This Housing Trust would serve as the Town's permanent committee for overseeing housing issues and the implementation of the Housing Production Plan, managing the Affordable Housing Trust Fund, defining policy issues that are in the public interest, serving as the Town's development review committee, and working in conjunction with the Planning Board on establishing housing guidelines for housing efforts. This entity may effectively assume the responsibilities of the Affordable Housing Committee and current members might be considered for serving on this Housing Trust.

It will also be important to explore a wide range of possible fundraising options to capitalize the trust fund. In addition to CPA funding and other public sector resources, the Town should also consider private sector donations. This process of securing private support not only provides financial benefits to support local housing efforts, but it is also a vehicle for raising awareness of the affordable housing issue and generating interest and political support for affordable housing initiatives.

Many communities are reaching out to residents for private donation of land or funds to promote housing affordability. Such contributions and the bargain sale of real estate could become a part of the Dighton's land ethic, but donations need to be promoted, nurtured, and facilitated. Inclusionary zoning, if passed, may also provide cash resources of a wider range of possible development that can help capitalize the Affordable Housing Trust Fund if the developer decides to pay cash in lieu of constructing actual affordable housing units. Developers may also contribute to the Housing Fund through negotiations on comprehensive permit projects or other local developments. Developers make additional contributions to these funds if the purchase prices for the market units are higher than the prices that were projected in their comprehensive permit applications and profits are more than the 20% allowed under Chapter 40B.

Faith-based affordable housing initiatives are also widely viewed as effective, as reported by the organization World Vision. The Dighton Housing Committee/Trust can work with local churches on some additional activities that focus on affordable housing, including, for example, donations to the Housing Fund, perhaps during Fair Housing month.

Timeframe: *Priority 1*

This process could be accomplished within the next year, ready for vote by the next Town Meeting.

*Responsible Party:* Board of Selectmen with support from the Affordable Housing Committee

*Resources Required:* The process for creating the Affordable Housing Trust Fund is relatively straightforward and can be coordinated by the Affordable Housing Committee in concert with the Board of Selectmen. Once established, it will be incumbent upon the Town to support efforts to capitalize the Fund including possible future CPA funding in support of affordable housing initiatives. Other resources include the donated time of volunteers to coordinate fund raising activities with staff support at some point in the future.

#### **4. Access Housing Resources**

*Current Status:* The affordability of most housing development projects typically involves multiple sources of financing including both private and public loans and grants. Even Chapter 40B comprehensive permit projects rely on what is referred to as “internal” subsidies where the market rate units support the costs of the affordable ones in tandem with increased density. It will be important for the Town to encourage the establishment of partnerships with other interested parties including non-profit organizations, lenders, public agencies, and developers to secure the necessary financial and technical resources to create affordable units.

Communities with Community Preservation funding, such as Dighton, should find this resource invaluable in paying for upfront predevelopment costs and feasibility analysis, staff and consultants, as well as leveraging additional subsidies. Dighton approved CPA in April 2010, including the minimum allowed surcharge of 1.0%. Currently this has enabled Dighton to raise about \$161,718 locally, and the state has matched it nearly 30% to date for a total of \$204,960. While the state match has decreased due to the sluggish real estate market and more communities adopting CPA and sharing the funding, CPA still remains an important local resource to support affordable housing initiatives.

There is a wide range of other regional and state resources that can be tapped to support Dighton’s housing efforts, some of which are discussed in strategy VII.A.2 above.

*Next Steps:* The Town of Dighton should work with developers to reach out to private, public and non-profit entities to secure additional housing resources – technical and financial – in support of its efforts to produce new affordable housing as new opportunities arise. The developer is typically responsible for applying for these funds, but the support of municipal governments is often crucial for securing very competitive funding. Moreover, there may be opportunities to work with local or regional lenders or other financial service establishments to make some concessionary financing available in support of local housing efforts, enhancing affordability. Regional resources also include South Shore Housing’s wide range of housing services and programs (e.g. downpayment and closing cost assistance, homebuyer counseling, home improvements financing, rental subsidies, homeless prevention, and housing

development and property management assistance) that are available and should be accessed where appropriate.

*Timeframe:* Priority 1

*Responsible Party:* Board of Selectmen and in some cases the Affordable Housing Committee or proposed Housing Trust.

*Resources Required:* Donated time of members of the Affordable Housing Committee or proposed Housing Trust.

## **B. Planning and Regulatory Strategies**

Housing production is contingent not only on actual development projects but on the planning and regulatory tools that enable localities to make well informed decisions to strategically invest limited public and private resources on housing creation. To most effectively and efficiently execute the strategies included in this Plan and meet production goals, greater flexibility will be needed in the Town's Zoning Bylaw, new tools will be required to capture more affordable units and better guide new development to specific "smarter" locations.

Similarly to most communities in Massachusetts, the bylaw includes large lot zoning and other exclusionary provisions. In the case of Dighton, the majority of the town is covered under the Residential A (RA) District with a minimum lot requirement of 35,000 square feet combined with frontage, setback and other requirements that are not conducive to affordable housing. This creates the likely need for regulatory relief for any residential development that includes affordable units, possibly through the "friendly" comprehensive permit process that overrides local zoning if not through normal regulatory channels.

The Town of Dighton should consider the following planning and zoning-related strategies to promote the creation of additional affordable units and to direct new development in appropriate locations. These actions can be considered as tools that the Town will have available to promote new housing opportunities, each applied to particular circumstances and providing a powerful group of resources when available in combination. The strategies enable new affordable unit creation that is more responsive to local needs and priorities. Estimates of units that might be produced through these planning and regulatory tools are incorporated under Section VI.C – Housing Production Strategies.

It should also be noted that recent changes to Chapter 40B regulations expand the items that a subsidizing agency must consider when determining the appropriateness of a site for eligibility through the comprehensive permit process and includes information provided by the municipality or other parties regarding *municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family and mixed-use districts*. Therefore, a community's progress in reforming its land use provisions to promote affordable housing and smart growth will likely have a meaningful impact on the determination of project eligibility/site approval for comprehensive permit projects.

## **1. Develop a Comprehensive Permit Policy**

*Current Status:* The Town should consider adopting a Comprehensive Permit Policy based on ideas and contributions from the planning board, partnership, housing committee and Master Plan Committee. The policy provides information to developers on expectations of the town with respect to comprehensive permit applications including desired outcomes, minimum performance standards and possible trade-offs that the town might be willing to make in negotiations with developers (“friendly” Chapter 40B process) .

Such a Policy should be a helpful tool for promoting greater cooperation between the town and private for profit and non-profit developers on affordable housing production while protecting the town from inappropriate development (see strategy VII.C.2). This Housing Plan incorporates production goals that identify development opportunities leading to the production of at least 0.5% of the year-round housing stock per year of at least 13 units. However, given past production, this goal is ambitious and will require the town to work with developers to boost the level of affordable housing. To this end, through such a Policy, the developer can anticipate greater predictability in what the town is willing to approve, and the town should be able to better obtain new affordable units that meet locally established development criteria that help it meet local needs and production goals. It can be useful to integrate specific design criteria to also better guide new development and ensure that such development is harmonious with the physical character of Dighton.

The Policy should be developed to ensure that it is consistent with the housing needs, production goals and strategies included in this Housing Plan, as well as state guidelines. The policy should be reviewed regularly for consistency with town vision and goals. There are other models of such Housing Guidelines or Policies (LIP Policies and 40B guidelines) that can also be referred to, and elements that might be adapted to Dighton.

Next steps: The Planning Board, Housing Committee or proposed Housing trust, and Zoning Board of Appeals should explore models of Comprehensive Development Policies (Affordable Housing Guidelines or LIP Policies, Chapter 40B Policies and Procedures) make necessary changes and share them with the Board of Selectmen, Conservation Commission, Board of Health and other interested boards and committees for their review and comment.

*Timeframe:* Priority 1

*Responsible Party:* Zoning Board of Appeals with support from the Housing Committee or proposed Housing Trust and Planning Board.

*Resources Required:* The donated time of local officials and various town boards and committees and possibly the services of a consultant.

*Project # Affordable Units Produced:* These units are counted under strategy VII.C.2.

## **2. Incentivize Conservation Subdivision Bylaw**

*Current Status:* Dighton’s Zoning Bylaw includes conservation subdivision provisions that allow cluster development, a “smarter” way of developing new sites. Cluster development better protects the environment and the community’s rural character while potentially offering a broader range of housing options that can promote affordability. The bylaw should promote development of housing that is affordable to low-and moderate-income households with specific provisions to make affordable housing feasible such as density bonuses and other incentives that are appropriate and beneficial to the Town.

*Next Steps:* The Planning Board should review model bylaws and identify bylaws that may be appropriate for Dighton. Model bylaws have been produced by the Metropolitan Area Planning Council (MAPC), Massachusetts Audubon, and others in the Green Neighborhood Alliance, and adopted by a number of Massachusetts communities. Several examples are offered on the Citizen Training Collaborative website ([www.umass.edu/masscptc/examplebylaws.html](http://www.umass.edu/masscptc/examplebylaws.html)) and the state’s Smart Growth Toolkit ([www.mass.gov/envir/smart\\_growth\\_toolkit/SG-bylaws.html](http://www.mass.gov/envir/smart_growth_toolkit/SG-bylaws.html)).

*Timeframe:* Priority 2

*Responsible Party:* Planning Board

*Resources Required:* The Planning Board should work with other appropriate local officials in drafting the zoning amendment, coordinating the necessary approvals toward implementation. The strategy is likely to require some professional support from an Affordable Housing Consultant.

*Projected# Affordable Units Produced:* Units created under this strategy become part of the private development estimates (see strategy VII.C.2 for estimates).

## **3. Promote Mixed-Use Development**

*Current Status:* Dighton’s Zoning Bylaw does not allow mixed–use development in any of its zoning districts. It’s typically appropriate, at least in a planning context, to look towards promoting mixed-uses, particularly mixed commercial and residential uses, in areas that already allow commercial development and where somewhat higher density makes sense such as town or village center or in commercial areas or corridors. In the case of Dighton, it would be useful to promote this type of development in appropriate areas along Routes 138 and 44, including business and commercial zoning districts. Opportunities for attracting new business development to diversify Dighton’s tax base and integrating affordable housing should be promoted in this bylaw.

In 2009, SRPEDD worked with the Planning Board and developed a Village Overlay Bylaw that included mixed-use (i.e. housing over ground floor retail). At the June Town Meeting residents rejected the bylaw due to dimensional requirements that were feared would allow and/or encourage development that would not retain the harmony of Dighton’s small town character.



Dighton should consider amending the Village Overlay Bylaw, scaling down the dimensional requirements as well as reviewing other low impact development (LID) standards.

There are bylaws that have been adopted in many other communities that offer models on how to incorporate housing, including affordable housing, in town or village centers and other commercial areas. These bylaws encourage the development of housing on top of the first-floor retail space, for example. The Town of Yarmouth recently passed Village Center Bylaw as did the Town of Dennis. The Metropolitan Area Planning Council (MAPC) has prepared a report entitled, *“Mixed-Use Zoning: A Planner’s Guide”* that can be referenced. Additionally, the Citizen Training Collaborative offers several models. The establishment of Smart Growth Overlay District under the state 40R and 40S provisions may also be helpful in promoting the feasibility of mixed-use development.

Another option would be to develop policy and design guidelines on mixed-use development and process acceptable mixed-use development projects through the “friendly” 40B process as established under the state’s Local Initiative Program (LIP). These policies could be incorporated into the Comprehensive Permit Policy proposed under strategy VII.B.1.

*Next Steps:* The Planning Board should re-examine Village Overlay Bylaw promoting mixed-use development and prepare a zoning amendment that best meets Dighton’s needs, this then would be re-submitted to Town Meeting for approval.

*Timeframe:* Priority 2

*Responsible Party:* Planning Board

*Resources Required:* This strategy may require town staff time or a consultant. Potential developers may also be willing to cover at least some of the cost related creating this bylaw.

Projected # Affordable Units Produced: Counted under strategy VII.C.2.

#### **4. Adopt Duplex Development By-law**

*Current Status:* Dighton’s current zoning bylaw does not allow the development of duplex housing and two-family homes are allowed only under special permit through a conversion process. This dwelling type is conducive to a number of affordable housing options including:

- Side by side duplex units in either a one-story, two- or three-story configuration
- One unit on top of the other (vertical development), either as a rental in an owner-occupied property, two condos or even two rentals managed by a non-profit organization or the Housing Authority.
- The rental in the owner-occupied provides rental income calculated in the financial analysis for obtaining a mortgage, allowing lower income households to purchase a home. This provides opportunities for starter housing while providing a rental unit to diversify the town’s housing stock.
- These properties can be well designed to fit into existing neighborhoods and in some cases can resemble even larger single-family homes.

*Next Steps:* The Town should explore the adoption of a bylaw to allow duplex housing if at least one of the units is affordable and eligible for counting as part of the Subsidized Housing Inventory and meets other local conditions. There should be some consideration for allowing these units on smaller lots on a by-right basis.

*Timeframe:* Priority 2

*Responsible Party:* Zoning Board of Appeals in conjunction with Planning Board

*Resources Required:* Town staff time and/or consultant.

*Project # Affordable Units Produced:* Units counted under strategy VII.C.2

## **5. Allow “Starter Home” Development on Nonconforming Lots**

*Current Status:* There are parcels of vacant land that at this time cannot be developed because they do not meet the dimensional requirements of the zoning bylaw such as minimum lot size as well as front, rear and side yard provisions. It is likely that some, if not many, of these parcels could in fact be suitably developed as housing. Smaller lots will encourage the construction of smaller homes under appropriate guidelines to provide some housing options that are not currently being created by the private market as starter housing.

*Next Steps:* The Planning Board should explore what other communities are doing with respect to these undersized lots and should prepare a zoning amendment to enable these lots to be developed based on specific criteria. One potential model is to adapt bylaw that has been approved in Dennis to allow “affordable lots” that enables nonconforming lots to be built on by special permit if they meet the following conditions:

- Contains at least 10,000 square feet and satisfies other Board of Health requirements;
- Has safe and adequate access to public and private way;
- Is similar in size and shape to surrounding lots;
- The dwelling cannot have more than three (3) bedrooms with a minimum of 500 square feet per bedroom;
- The applicable front, rear and side yards requirements are determined by establishing an average setback based on the homes adjacent to and across the street from the lot in question; and
- Where two lots are in common ownership, one of the two lots must be deed restricted to insure permanent affordability and where more than two lots are held in common ownership, the second, third and fifty percent of the remaining lots to be built upon shall be deed restricted as permanently affordable (the fourth lot may be market rate, fifth affordable, sixth market rate, etc.).

Another consideration might be to decrease the minimum lot requirements to 15,000 or even 10,000 square feet for two-family homes where one of the units is affordable and eligible for counting as part of the Subsidized Housing Inventory as long as the development is

in line with Title V requirements. The development of these lots could also be promoted through the friendly “40B” process of the state’s Local Initiative Program (LIP).

*Timeframe:* Priority 2

*Responsible Party:* Zoning Board of Appeals in coordination with Planning Board

*Resources Required:* The Planning Board should coordinate this effort with other appropriate local officials in determining the feasibility of implementing this strategy in Dighton, drafting the zoning amendment and coordinating the necessary approvals toward implementation. In addition to Town staff, Town Planner, this strategy may also require some professional support from a consultant. It will also be incumbent upon the Town to insure that any affordable units created under this strategy meet all state requirements and be included on the Subsidized Housing Inventory as well as annually monitored, once again with assistance from a consultant (see strategy VII.A.2).

*Projected # Affordable Units Produced:* Counted under strategy VII.C.2.

## **6. Allow a Wider Range of Housing Types**

*Current Status:* Dighton’s zoning bylaw is directed to single-family housing development providing a minimum lot size of 35,000 square feet. The bylaw allows two-family dwelling under very limited circumstances. For example, two-family dwelling and single-family conversion are allowed in Residential District under a provision through a special permit with not more than two (2) dwelling units provided the lot retains at least 35,000 square feet and are also allowed in the Business District under a special permit but retains the minimum lot size allowed in the residential district. It should also be noted that the Town has an accessory apartment provision. The Zoning Board of Appeals can authorize accessory apartments under special permit in the residential or business districts. The accessory apartment shall not exceed 750 square feet and units are subject to a maximum habitable floor area of no more fifteen percent (15%) of the habitable floor area of the entire existing single-family dwelling.

The majority of Dighton’s housing stock is comprised of single-family detached homes with a minimum lot size of 35,000 square feet and although there are some provision for allowing two-family units it has not provided sufficient incentives to developers and property owners to create many of these types of opportunities. Although it is very limited, there are some options for families and seniors, rental or ownership including the handicapped. With few affordable housing options available more needs to be done to generate subsidized housing opportunities for the town. This Housing Plan recommends revising some Zoning Bylaws to encourage a broader range of housing types (single and multi-family units, rentals, duplexes, condominiums and assisted living facilities) to better reflect the range of existing needs, including the integration of affordable housing.

*Next Steps:* The Affordable Housing Committee or proposed Housing Trust to explore adapting bylaws that would that would encourage greater housing diversity working with a designated

town official and Planning Board. Planning Board to propose a zoning amendment for Town Meeting approval.

*Responsible Party:* Planning Board in cooperation with the Affordable Housing Committee /Housing Trust.

*Timeframe:* Priority 2

*Resources Required:* The Affordable Housing Committee or proposed Housing Trust should coordinate this effort with the Planning Board and other appropriate local officials, determine the feasibility of implementing various approaches in Dighton, drafting the amendment (s) and coordinating the necessary approvals towards implementation. This strategy may also require some professional support from an Affordable Housing Consultant.

### **C. Housing Production Strategies**

While some of the affordable units produced may rely on the participation of the existing homeowners, most of the production will require joint ventures with developers – for profit and non-profit – to create affordable units. For profit developers have express interest in and are developing in Dighton, and there are a number of effective non-profit organizations that have successfully completed affordable housing developments in Southeastern Massachusetts.

In addition to the active participation of the development community, it will be important for Dighton to seek support from state and federal agencies. In addition to state’s Department of Housing and Community Development (DHCD), other state and quasi-public agencies that have resources to support affordable and special needs housing include MassHousing, MassDevelopment, Department of Developmental Services, Department of Mental Health, Community Economic Development Assistance Corp. (CEDAC), Massachusetts Housing Partnership Fund, and Massachusetts Housing Investment Corporation (MHIC). Regional resources should be considered as well as including South Shore Housing Development Corporation (SSHDC), Pro-Home, Inc., and the greater Attleboro-Taunton HOME Consortium. Because affordable housing is rarely developed without private financing, project developers will need to reach out to private lenders as well.

The following programs provide the basic components for the Town to meet its housing production goals:

#### **1. Make Suitable Public Land Available for Development**

*Current Status:* The contribution or sale of land owned by the Town but not essential for public purposes is a component of production goals, and the Town has identified a short list of potential publicly-owned parcels that might possibly be developed as affordable housing (see Section V.A. of this Plan for the list of properties under preliminary consideration). Final determination of the use of these parcels for affordable housing is subject to a more thorough feasibility analysis of site conditions and in the case of municipally-owned properties, Town Meeting approval.

In addition to currently owned Town parcels, the Town of Dighton may decide that it will acquire privately owned sites at some point in the future for the purposes of protecting open space and developing some amount of housing, including affordable housing, through cluster development on a portion of the sites. Smaller infill sites might be acquired as well to build affordable starter homes. Acquisitions could occur through the private housing market, through special negotiations with existing owners who are interested in selling their properties for a discounted price in exchange for tax advantages, or through the tax foreclosure process.

*Next Steps:* Where feasible, the Town should investigate the suitability of various Town-owned sites (see Section IV.A) for development based on the knowledge of expertise of various Town staff persons and support the costs of preliminary feasibility analyses where appropriate. Such analyses could be funded through Community Preservation funds or potentially some state funding for predevelopment work. For Town-owned properties, approval will be required from the Board of Selectmen and Town Meeting to acquire and/or designate these parcels for housing development that includes affordable housing and perhaps other uses as well.

Because this strategy involves the use of publicly-owned property, it would be appropriate to maximize the public benefits by setting aside at least 50% of the units as affordable. This is likely to require multiple sources of public subsidies and the Town should select a developer that has substantial experience and expertise in this type of development.

Following the necessary approvals for the conveyance of Town-owned properties, the Town's Chief Procurement Officer, working with a housing consultant, should prepare a Request for Proposals (RFP) to solicit interest from developers based on the Town's specific project requirements and select a developer based also on identified criteria included in the RFP. Projects are likely to require densities or other regulatory relief beyond what is allowed under the existing Zoning Bylaw, and this might be obtained through normal regulatory channels, if community support is assured, or through the use of the "friendly" 40B comprehensive permit process through DHCD's Local Initiative Program (LIP) or other subsidizing agency. Additionally, the Town will need to be involved in working with the selected developer to secure the necessary financial, technical and political support. Evidence of municipal support is often critical when seeking financial or technical assistance from regional, state or federal agencies, and municipalities are required to take the lead in applying for eligibility on the state's Local Initiative Program (LIP), also referred to as the "friendly" 40B process.

*Timeframe:* Priority 1

*Responsible Party:* Board of selectmen with support from the Affordable Housing Committee or proposed Housing Trust

*Resources Required:* It would be useful to have professional support to coordinate this effort, working with the Town's Chief Procurement Officer to prepare a Request for Proposals (RFP) and staff the developer selection process. Moreover, if the selected developer did not have the necessary capacity to undertake the marketing and lottery for the affordable units, the

designated professional or other experienced consultant, agency or organization should be identified to perform these functions, with funding from the project budget to cover these costs. It is worth noting that South Shore Housing has been performing these functions for projects throughout Bristol and Plymouth Counties in addition to local consultants.

Resources will also be required to help subsidize the development. Comprehensive permits typically do not involve external public subsidies but use internal subsidies by which the market units in fact subsidize the affordable ones. Many communities have used the “friendly” comprehensive permit process to take advantage of these internal subsidies, to create the necessary densities to make development feasible, and to make it easier to navigate the existing regulatory system. Other communities are finding that they require public subsidies to cover the costs of affordable or mixed-use residential development need to access a range of programs through state and federal government and other financial institutions to accomplish these objectives. Because the costs of development are typically significantly higher than the rents or purchase prices that low-and moderate-income households can afford, multiple layers of subsidies are often required to fill the gaps. Sometimes even Chapter 40B developments are finding it useful to apply for external subsidies to increase the numbers of affordable units, to target units to lower income or special needs populations, or to fill gaps that market rates cannot fully cover.

It is likely that a number of financial and technical resources will be required to produce affordable units in Dighton. Some of these programs are highlighted below.

- Predevelopment funding from state programs such as the Priority Development Fund, Smart Growth Technical Assistance Program, CEDAC, MHIC, Life Initiative, etc;
- Federal Home Program financing of up to \$65,000 per unit administered through DHCD for a range of housing activities. These are competitive funding sources, and DHCD typically accepts proposals through two funding rounds per year;
- Possible federal financing through Low Income Housing Tax Credits to developers of affordable housing that provide a significant equity into a development. The allocating agency is DHCD and there are typically two funding rounds per year. These funds are directed to rental properties solely and are extremely competitive;
- Section 202 federal financing to non-profit organizations for the development of rental housing targeted to very low-income seniors or those with disabilities;
- Affordable Housing Program grant funding from the Federal Home Loan Bank Board, applied through participating banks;
- Rental subsidies through the Project Based Section 8 Program or individual Section 8 vouchers (this program is administered through the state, Housing Authorities and regional non-profit organizations);
- Section 8 to Homeownership Program, enabling Section 8 subsidy recipients to access homeownership;
- Additional resources that are directed solely to first-time homebuyer projects to

make homeownership more affordable including the Soft Second Loan Program, American Dream Downpayment Assistance Program and MassHousing First-Time Homebuyer financing;

- Financing from CEDAC to support innovative forms of affordable housing including SRO's, congregate living options, transitional housing, limited equity cooperatives, etc. and to preserve existing affordable housing developments;
- OneSource Loan Program is a streamlined financing program offered jointly by MHIC and Massachusetts Housing Partnership Fund offering construction and permanent financing in a single package; and
- Other state funding programs such as the Affordable Housing Trust Fund, Housing Stabilization Fund, etc.

*Projected # Affordable Units Produced: 13 affordable units*

## **2. Support Private Development in Line with Local Guidelines**

*Current Status:* With incentives created in the Zoning Bylaws to promote affordable housing (see Section VII.B), and with local policies that provide guidance to developers on what the Town would like to see with respect to new development (see strategy VII.B.1), the Town is in a good position to work cooperatively with developers, both for profit and non-profit, to guide new development that incorporates affordable units. This Housing Production Plan suggests that new provisions be made to encourage the following types of housing:

- Mixed-use development in appropriate locations;
- Smaller infill housing on non-conforming lots;
- Small multi-family housing;
- The redevelopment of non-residential properties into housing;
- Cluster development that is consistent with smart growth principles, and
- Small, scattered sites, like those that are developed by Habitat for Humanity, when developed as affordable housing.

Support for such development could be processed through normal regulatory channels when projects are in basic compliance with existing zoning or could be handled through the “friendly” 40B process offered through the state’s Local Initiative Program (LIP) or 40R. Comprehensive permits have proven to be a useful tool in many communities for projects that require significant waivers of local zoning but meet local needs and priorities. Some of these projects have also incorporated more affordable units than those required under Chapter 40B. Key to the success of these new developments has been the partnership between Town and the developer to build affordable housing, the infusion of Community Preservation funding to support the enhanced affordability of these development and leveraging other sources of financing, as well as using the expertise of the developer in building affordable housing.

*Next Step:* The Town should *reach out* to local developers who have been active in producing affordable housing to discuss the Town’s interest in promoting these units,

possible areas and opportunities for new development, local guidelines and priorities for new development (see strategy VII.A.2) and the prospects for working together in the future. This will be particularly useful after the Town has produced a Comprehensive Development Policy and has passed key zoning changes summarized in Section VII.B.

To effectively guide development, the Town should also establish a process for reviewing local development proposals in their early conceptual stages to provide useful feedback to developers on preliminary plans. The Town should therefore identify a particular municipal entity, such as, Affordable Housing Committee or proposed Housing Trust to oversee this review and designate a municipal employee town planner or an affordable housing consultant, to bring in professional expertise to staff the review process and work with the developer throughout the project planning and the regulatory processes.

*Timeframe:* 1

*Responsible Party:* Affordable Housing Committee or proposed Housing Trust

*Resources Required:* Representatives of the Affordable Housing Committee or proposed Housing Trust should take the lead in reaching out to affordable housing developers and the local proposal review process, working with developers on the “friendly” 40B process where appropriate. The support of an affordable housing consultant would be useful in implementing this strategy.

*Projected # Affordable Units Produced:* 248 affordable units

### **3. Convert Existing Housing Units to Affordability**

*Current Status:* Dighton should not overlook the potential of working on strategies to not only preserve the affordability of existing housing stock but to, when possible, convert existing market units to state-defined “affordable” ones, thus insuring the long-term affordability of existing units.

There are a variety of program strategies that provide affordability by focusing on existing dwelling units rather than new ones. Examples include:

- Homebuyer Assistance Programs: Provision of subsidies to qualified first-time homebuyers to fill the gap between the market purchase price and the affordable price that is allowed under the state’s Local Initiative Program (LIP). Several towns have adopted such assistance programs. For example, the Town Chatham has introduced the first Time Homebuyers Program that uses up to \$60,000 in CPA funds per household to fill the gap between the market price of a home and the affordable purchase price as allowed under the state’s Local Initiative Program (LIP). Purchasers are pre-qualified through the Program before they are able to search in the private housing market for a qualifying home and deed restrictions are required. Purchasers are also required to attend first-time homebuyer classes and encouraged to explore more affordable



mortgage financing such as loans through the state's Soft Second Loan Program. The Chatham Housing Authority administers the Program. Comparable programs are also available in Acton, Bourne, Cambridge, Marshfield and Newton, largely subsidized through Community Preservation funding. Most of these efforts have been implemented.

- Buy-down Programs: Purchase of two-family structures or other housing types, renting or reselling one (or possibly both/several) of the units subject to a deed restriction that assures permanent affordability. Buy-down programs have proven to be viable strategies in a number of communities including the Sandwich Home Ownership Program (SHOP) implemented several years ago that produced seven (7) affordable housing units under the coordination of the Housing Assistance Corporation (HAC), the Cape's regional non-profit housing organization. This work is usually coordinated by a non-profit housing organization and has also been implemented in Arlington, Bedford, Cambridge and Newton, for example.
- Equity Conversion Homeownership Programs (ECHO – also known as Affordable Deed Restriction Programs): Purchase of a restriction on housing occupied by an income eligible senior or other lower income household, providing public assurance (deed restriction) that the house when resold will remain affordable and offering residents cash for rehab plus an annuity or lump-sum subsidy. While ECHO initiatives have been popular in communities, including Bedford, Marion and Westport. For example, which provided set-asides of funding; there have not been any affordable units created through this strategy to date. The Town of Stow indicates that it has interested participants but its program design has been under review by DHCD for months.

*Next Steps:* The Town should review these models and determine which makes the most sense in Dighton. It should then prepare an implementation plan that outlines program procedures and the respective roles and responsibilities of various municipal staff persons and boards and committees. The focus of such an initiative should be those housing units that are most affordable in Dighton's private housing market to minimize the amount of subsidy required to fill the gap between the purchase price and any costs of improvements and the affordable rents or purchase prices. Smaller homes are reasonable targets, or the more limited but affordable condo market. Community Preservation funding would be an effective program subsidy.

*Timeframe:* Priority 2

*Responsible Party:* Affordable Housing Committee or proposed Housing Trust

*Resources Required:* Some professional time from an affordable housing consultant (potentially paid through CPA funds) to prepare an implementation strategy and oversee program operations.

*Projected # Affordable Units Produced: 2 units*

#### **4. Encourage Adaptive Reuse**

*Current Status:* The reuse of any abandoned, underutilized, or obsolete property could enable Dighton to direct growth towards already developed location thus reducing the development of land in areas without existing infrastructure. It could also be a way of preserving and/or restoring unique architecture in the community, which maybe also be of historical significance.

*Next Steps:* Work on developing an inventory to identify properties that might be purchased, rehabilitated and converted to residential use and then attract interested for profit or non-profit developers to undertake development. It might be possible to acquire such properties through tax taking, donation, negotiation, distress sale, and bank foreclosure, or brownfields remediation through the proposed Housing Trust and convey to a developer selected through an RFP process.

*Timeframe:* Priority 2

*Responsible Party:* Affordable Housing Committee or the proposed Housing Trust

*Required Resources:* The Affordable Housing Committee should work to identify possible properties and ultimately find partners to developed them. Predevelopment funding from DHCD's Priority Development Fund, EOEAs Smart Growth TA Fund, CEDAC, MHIC or other agency should be explored to support project planning if CPA funds are not available.

*Projected # Affordable Units Produced: 4*

#### **D. Housing Preservation**

Housing production is critical, but the Town also needs to be concerned that it supports lower income residents including seniors in accessing important housing resources to maintain their properties.

##### **1. Help qualifying Homeowners Access Housing Assistance**

*Current Status:* Some town residents including seniors living on fixed incomes are finding it increasingly difficult to afford the costs associated with rising taxes, energy costs insurance and home improvements. Additionally, some seniors and those with special needs require handicapped adaptations and repairs to help them remain in their homes. Dighton residents might also benefit from technical and financial support in the case of septic failures and Title V compliance issues. Increasingly, homeowners are confronting the risk of foreclosure, particularly those who financed their homes through subprime predatory lenders, and are looking for way to hold onto their homes.

There are existing programs administered by Citizens for Citizens and the area's community action agencies based in Taunton and Fall River that are available to help property owners with these needs such as:

- *Fuel Assistance Program*  
Assists eligible households in paying their heating bills during winter season or until all benefits are exhausted through federal funding. Eligibility is based on federal criteria related to annual gross income, family size and annual heat consumption.
- *Weatherization Assistance Program*  
A federally-funded program designed to help qualifying property owners make energy-efficient home improvements. Most households that receive fuel assistance also qualify for this program.
- *Heating Assistance Program (Heart WAP)*  
An emergency repair program for households receiving fuel assistance that requires the repair or replacement of their heating system.

There are also a range of programs available in Dighton that are offered by MassHousing and other organizations, applied through either a particular agency or lender including:

- *Housing Renovation Program*  
The OEDC and GATHC assists qualified owner occupied home with renovations and repairs. The OEDC and GATHC can provide rehabilitation specialist services to determine the repairs, upgrades and renovations necessary, develop work scopes, contracts, bidding support and provide oversight of the construction process. These programs offer income eligible homeowners a non-forgivable, 0% interest, no monthly payment loan, due and payable when the property sold, transferred, or otherwise encumbered. All loans are secured by a mortgage against the subject property.
- *Home Improvement Loan Program*  
Provides a 5%, 5 to 15 year term loan to qualifying homeowners, the amounts ranging from \$5,000 to \$50,000. Loans are available through particular lenders, available throughout the greater Taunton and Fall River areas. Income limits are \$92,000 for one and two-person households and \$104,000 for larger households. One to four-family dwellings and condominiums are also eligible for these loans.
- *Get the Lead Out*  
With funding from MassHousing, this Program provides low-cost financing to owners of 1-4 family properties to remove lead and reduce the possibility of lead poisoning in children. The closest participating agency is Taunton's Office of Economic and Community Development (EOCD). Interest rates range from 0% to 3% for owner-occupants, 0% for non-profit organizations, and 5% for investor-owners.

- *Septic System Repair Program*  
Provides 0% to 5% interest loans ranging from \$1,000 to \$25,000 to improving failing septic systems. Loan terms vary from 3 to 20 years. These loans are accessed through participating lenders including the Bank of Fall River, Bridgewater Savings Bank, Citizens Union Savings Bank, Foxboro Federal Savings, Lafayette Federal Savings Bank, South Shore Savings Bank, St Anne's Credit Union, and Taunton Federal Credit Union. Taunton's OEDC can provide applications and guidance on the process to secure funding.
- *Home Saver Foreclosure Prevention Program*  
This program offers assistance to those who are at risk of losing their home through foreclosure. Participants must initially contact the Homeownership Preservation Foundation to talk to a counselor and may be referred to a local counseling agency as well as a participating lender to obtain a loan. There are a number of participating lenders in the greater Taunton and Fall River areas.

South Shore Housing Development Corporation, the region's non-profit housing organization, also administers programs for prospective homebuyers including downpayment and closing cost assistance as well as counseling services. It also offers the Home Modification Loan Program that provides financial assistance to persons seeking to make home modifications to improve accessibility for the physically disabled. Interest rates range from 0% (families at or below median income) to 3% (families earning between 100% and 200% of area median) and loan amounts range from \$1,000 to \$25,000.

*Next Steps:* Through accessing housing resources recommended in Section VII.A.4, important information on housing improvement resources could be disseminated to real estate professionals, local organizations and community residents. The Town, through its Council on Aging should provide the necessary education and referrals to programs sponsored by South Shore Housing, Self Help, Inc. and MassHousing for example, which provide low-cost financing for repair needs including de-leading, septic systems, weatherization and other home improvements.

*Timeframe:* Priority 1

*Responsible Party:* Dighton Council on Aging

*Resources Required:* Donated time of volunteers or some limited staff time from appropriate Town employees.

*Projected # Affordable Units Produced:* The available home repair programs provide needed assistance, helping seniors and others with special needs remain independent in their homes; however, these programs do not include the necessary requirements to enable properties to be included in SHI.

APPENDIX 1  
Summary of Housing Strategies

Actions	Priority 1	Priority 2	# Affordable Units	Responsible Party**
<b>Capacity Building Strategies</b>				
1. Conduct ongoing educational campaign	X		*	AHC/HT
2. Secure professional support	X		*	BOS/AHC/HT
3. Create Municipal Affordable Housing Trust	X		*	BOS/AHC
4. Access housing resources	X		*	BOS/AHC/HT
<b>Planning and Regulatory Strategies</b>				
1. Develop a comprehensive permit policy		X	*	PB
2. Incentivize conservation subdivision		X	*	PB/ZBA/AHC/HT
3. Promote mixed-use development		X	*	PB
4. Adopt a duplex development by-law		X	*	PB
5. Allow start housing on nonconforming lots		X	*	ZBA/PB
6. Allow a wider range of housing types		X	*	PB
<b>Housing Production Strategies</b>				
1. Make suitable public land available for affordable development	X		13	BOS/AHC/HT
2. Support private development	X		248	AHC/HT
3. Convert existing housing units to affordability		X	2	AHC/HT
4. Encourage Mixed-use and adaptive re-use		X	4	AHC/HT
<b>Housing Preservation Strategies</b>				
1. Help qualifying homeowners access housing assistance	X		*	AHA/COA

\* Indicates actions for which units are counted under other specific housing production strategies, have an indirect impact on production, or do not add to the Subsidized Housing Inventory.

**\*\* Abbreviations \*\***

Board of Selectmen (BOS)

Planning Board (PB)

Affordable Housing Committee (AHC)

Housing Trust (HT)

Council on Aging (COA)

Zoning Board of Appeals (ZBA)

Dighton Housing Authority (DHA)