



Housing Production Plan Plymouth, MA

December 2023

Old Colony Planning Council
oldcolonyplanning.org

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NOTICES & ACKNOWLEDGMENTS

Notices

The preparation of this Plan has been financed, in part, through the Massachusetts District Local Technical Assistance (DLTA) program. The views and opinions of the Old Colony Planning Council expressed herein do not necessarily state or reflect those of the Massachusetts Executive Office of Housing and Economic Development.

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BACKGROUND

Glossary of Terms

Affordable: The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30% of a household's income.

Affordable Housing: Affordable housing is also defined according to percentages of median income for an area. According to HUD, "extremely low income" housing is reserved for households earning at or below 30% of the Area Median Income (AMI); "very low income" households are households earning between 31% and 50% of the AMI; and "low income" households are households earning between 51% and 80% of the Area Median Income (AMI).

Area Median Income (AMI): Area median household income as defined by HUD under section 3 of the 42 U.S.C. 1437 (the Housing Act of 1937), as amended, adjusted for household size.

Community Preservation Act: The Community Preservation Act (CPA) is a Massachusetts law that allows participating cities and towns to adopt a real estate tax surcharge of up to 3% to fund the four community preservation purposes of open space, historic preservation, affordable housing, and recreation. In addition to the community tax surcharge, the state provides matching funds that are at least 5% and not more than 100% of the funds raised by the community. The actual percentage varies yearly depending on the health of the Commonwealth's community preservation trust fund, funded by a surcharge on Registry of Deeds transactions. Communities with Community Preservation funding, such as Plymouth, should find this resource invaluable in paying for upfront predevelopment costs and feasibility analysis, staff, and consultants, as well as leveraging additional subsidies.

The Community Preservation Committee (CPC) annually solicits proposals for the funds, ranks the submissions, and recommends Town Meeting for the best use of program funds. By law, a minimum of 10% of the CPA money must be spent on affordable housing. The CPC has strongly advocated affordable housing and will continue to offer financial assistance to worthwhile projects.

CPA in Plymouth: Plymouth adopted the CPA and local bylaw in May 2002. The Plymouth bylaw adopted a rate of 1.5% for the property tax surcharge and established a Community Preservation Committee (CPC). No exemptions were included. The Community Preservation Committee in Plymouth comprises nine members, including a member from the Conservation Committee, the Historical Commission, the Planning Board, the Housing Authority, one member of the Select Board, and four members appointed by the Plymouth Select Board.

Comprehensive Permit: The Comprehensive Permit Act is a Massachusetts law that allows affordable housing developers to override certain aspects of municipal zoning bylaws and requirements. A permit for developing low- and moderate-income housing issued by the Board or the Committee under the M.G.L. Chapter 40B Section 20 through 23 and 760 CMR 56.00.

Cost-Burdened: When a household pays more than 30 percent of its income on housing (including utilities), it is considered cost-burdened.

Detached Unit: A detached home is almost always considered a single-family home, meaning all internal areas are shared and in common. It is also called a single detached dwelling.

Disability: Difficulty with any of the six types of disability collected in the American Community Survey: vision, hearing, ambulatory, cognitive, self-care, and independent living. It covers functional limitations in the three domains of disability (communication, mental, and physical), activities of daily living (ADLs), and instrumental activities of daily living (IADLs). Vision difficulty: Blindness or serious difficulty seeing, even when wearing glasses or contacts. Hearing difficulty: Deafness or serious difficulty hearing. Cognitive difficulty: Serious difficulty remembering, concentrating, or making decisions. Ambulatory difficulty: Serious difficulty walking or climbing stairs. Self-care difficulty: Difficulty dressing or bathing. This type relates to ADLs. Independent living difficulty: Difficulty doing errands alone, such as visiting a doctor's office or shopping. This refers to IADLs.

Eligible for Assistance: A family's eligibility for assistance is based on the income limit applicable to the type of housing assistance the family will receive. A family may be income-eligible for one program but have too high an income for another.

Employment to population ratio: The percentage of people currently employed to the total population age.

Exclusionary zoning is the utilization of zoning bylaws to exclude certain types of people from a given community.

Household: A household comprises all the people who occupy a housing unit. A house, an apartment, another group of rooms, or a single room is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is when the occupants do not live with any other persons in the structure, and there is direct access from the outside or through a common hall. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit or a group of unrelated people sharing a housing unit, such as partners or roommates, is also a household. The count of households excludes group quarters. There are two major categories of households, "family" and "nonfamily".

Housing Unit: A house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters.

Housing Production Plan (HPP): An affordable housing plan adopted by a municipality and approved by the Department, defining specific annual increases in its number of SHI Eligible Housing units as described in 760 CMR §56.03(4).

Housing Resources: The affordability of most housing development projects typically involves multiple financing sources, including 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 necessary for the Town to encourage partnerships with other interested parties, including non-profit organizations, lenders, public agencies, and developers, to secure the required financial and technical resources to create affordable units.

Inclusionary Zoning: Refers to municipal planning bylaws that require a given share of new construction to be affordable by people with low to moderate incomes.

Local Initiative Program (LIP): a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers working together to create affordable rental opportunities for low and moderate-income households.

Low-Income Persons – All persons who, according to the latest available United States Census, reside in households whose net income does not exceed the maximum income limits for admission to public housing, as established by the Department. The Department's calculation shall be presumed conclusive on the Committee unless a party introduces authoritative data to the contrary. Data shall be authoritative only if it is based upon a statistically valid, random sample or household income survey conducted in the relevant area since the latest available U.S. Census. Low- or Moderate-Income Housing – means any units of housing for which a Subsidizing Agency provides a Subsidy under any program to assist the construction or substantial rehabilitation of low- or moderate-income housing, as defined in the applicable federal or state statute or regulation, whether built or operated by any public agency or non-profit or Limited Dividend Organization. Suppose the applicable law or regulation of the Subsidizing Agency does not define low- or moderate-income housing. In that case, it shall be defined as housing units whose occupancy is restricted to an Income Eligible Household.

MAPC Growth Projections: The “Status Quo” scenario is based on the continuation of existing rates of births, deaths, migration, and housing occupancy. Alternatively, the “Stronger Region” scenario explores how changing trends could result in higher population growth, greater housing demand, and a substantially larger workforce. Together, the two scenarios provide different windows into possible futures for the region. <https://www.mapc.org/learn/projections>

Poverty: The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than its threshold, then that family and every individual in it is considered impoverished. The official poverty thresholds do not vary geographically but are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

Severely Cost-Burdened: When a household pays more than 50 percent of its income on housing (including utilities), it is considered severely cost-burdened. As a result, these households may have difficulty affording necessities such as food, clothing, transportation, and medical care.

Subsidized Housing: This can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. This subsidy stays with the tenant, or it can be multifamily subsidized housing, where the subsidy is given to the owner who provides affordable housing. This subsidy stays with the property.

Subsidized Housing Inventory (SHI): Measures a community's stock of low or moderate-income housing for M.G.L. Chapter 40B, the Comprehensive Permit law. A list compiled by the Department containing the count of Low- or Moderate-Income Housing units by city or town.

Subsidizing Agency: Any state or federal government agency that supports the construction or substantial rehabilitation of Low- or Moderate-Income Housing. If the Subsidizing Agency is not an agency of state government, the Department may appoint a state agency to administer some or all the responsibilities of the Subsidizing Agency concerning CMR 56.00; in that case, all applicable references in these Guidelines to the Subsidizing Agency shall be deemed to refer to the appointed project administrator.

Subsidy: Assistance provided by a Subsidizing Agency to assist the construction or substantial rehabilitation of Low- or Moderate-Income Housing, including direct financial assistance; indirect financial assistance through insurance, guarantees, tax relief, or other means; and non-financial assistance, including in-kind assistance, technical assistance, and other supportive services. A leased housing, tenant-based rental assistance, or housing allowance program shall not be considered a Subsidy for the purposes of 760 CMR 56.00.

Use Restriction: A deed restriction or other legally binding instrument in a form consistent with these Guidelines and, in the case of a Project subject to a Comprehensive Permit, in a form also approved by the Subsidizing Agency, which meets the requirements of these Guidelines.

Who your landlord is: If you live in public housing, the housing authority owns your building and is your landlord. In a few cases, a private company may manage the building for the housing authority or be part of the ownership, but the housing authority still controls the building. Housing authorities operate in most cities and towns in Massachusetts. They were established by state law to provide affordable housing for low-income people. The housing authority is not your landlord if you live in subsidized housing. Subsidized housing is owned and operated by private owners who receive subsidies in exchange for renting to low- and moderate-income people. Owners may be individual landlords or for-profit or nonprofit corporations.

Executive Summary:

This Housing Production Plan (HPP) has been prepared by the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy to increase affordable housing production in Plymouth. The Plan includes a comprehensive housing needs assessment and details housing production goals and strategies to meet these needs over the next five years (2024-2029). A summary of key demographic, housing stock, and housing affordability data from the comprehensive housing needs assessment and an overview of the Plan's goals and strategies are detailed below. Please note that the data in this Plan is from the U.S. Census Bureau's 2000, 2010, and 2020 Decennial Census, the 2017-2021 American Community Survey (ACS), the U.S. Department of Housing and Urban Development (HUD), the Massachusetts Department of Transportation (MassDOT), Metro Boston Population and Housing Projections, MassGIS, and the Massachusetts Department of Elementary and Secondary Education as well as other noted sources.



INTRODUCTION

Profile of Plymouth

History

Plymouth, known as “America’s Hometown,” is prominent in American history, folklore, and culture. Founded in 1620 by the Mayflower Pilgrims, Plymouth is one of the oldest towns in North America and the first colonial settlement in New England. Plymouth has preserved and recreated much of its illustrious history and developed an economy centered on tourism. Plimoth Patuxet Museums, the Mayflower II, Pilgrim Hall Museum, and Plymouth Rock are popular tourist attractions.

Plymouth’s economic fortunes were historically linked to the sea, shipping industries, and agriculture. During the 17th and 18th centuries, Plymouth’s primary sources of employment included fishing, shell fishing, shipbuilding, and farming. By the 19th century, numerous mills had begun flourishing in Plymouth, notably the Plymouth Cordage Company, which opened in 1824. North Plymouth became an important node for the East Coast’s shipbuilding industry in the same era. The Plymouth Cordage Company continued to thrive into the early 1900s when the Town’s fishing fleet also prospered. After World War II, however, the Cordage Company’s productivity dropped, primarily due to foreign competition. The shipbuilding industry had deteriorated for several decades because Plymouth Harbor could not accommodate the increased draft of more significant, modern ships. A pattern of overall economic decline continued through the mid-1900s, producing severe unemployment in the entire Plymouth area. The Cordage Company eventually closed in 1972. While the effects of suburbanization were not entirely evident in Plymouth until a decade later, the Town’s physical evolution from rural and maritime-dependent to modern industrial and auto-dependent had already been initiated. Much of the multi-family housing stock in North Plymouth today has evolved from mill housing that was initially built for the Cordage workers to single-family ownership.

Agriculture then emerged as a significant source of employment for Plymouth in the 18th and 19th centuries as the cranberry industry developed into an active and lucrative sector of the economy. Ocean Spray Cranberry’s corporate headquarters was on Water Street, facing Plymouth Harbor, until about 40 years ago. As a result of dropping cranberry prices in the 1990s and 2000s, many acres of cranberry-related land holdings were sold for single-family home development. In some cases, the cranberry bogs remained in active production. Plymouth still has a large inventory of cranberry-related land that is vulnerable to development, especially in the southern and central parts of the Town. Unfortunately, non-cranberry agriculture has disappeared in Plymouth, echoing the gradual loss of farms throughout the Commonwealth since 1950.

Until 1965, the Town grew more slowly than the remaining areas of Plymouth County and the Commonwealth. Plymouth's 1966 Comprehensive Plan and other studies attributed the Town's relatively slow growth rate to physical and economic isolation from growth centers elsewhere in the region. This shielded the Town's rural qualities and protected its enormous tracts of inexpensive, developable land from the degree of suburbanization experienced in other parts of Massachusetts and across the nation.

The Boston metropolitan area expanded southward during the 1960s, mainly due to the completion of Route 3. The new highway brought Plymouth to once-distant employment opportunities, manufacturing areas, and serviceable populations within reasonable commuting time. For Plymouth, the 1960s also brought the construction of the Pilgrim Nuclear Power Station and the Plymouth and Camelot Industrial Parks – projects that generated employment and additional tax revenues for the Town. These factors, coupled with Plymouth's natural beauty, made the Town an attractive place to live, and its potential as a desirable residential community was quickly realized. Proximity to market populations and industries set the stage for Plymouth's new commercial and industrial development.



Today

Plymouth is a major regional employment center, providing jobs to more than 32,130 workers¹ and goods and services for residents throughout the lower South Shore. Plymouth boasts ultra-modern hospital facilities and has a respected pool of professional surgeons at Beth Israel Deaconess Hospital (formally Jordan Hospital), one of Plymouth's largest employers. Other large employers include the Plymouth County Correctional Facility, the Plymouth County Sheriff's

Department, Tech Etch, Inc., and the Pilgrim Nuclear Power Plant, formerly employing nearly 600 individuals, shut down in June 2019.

With a 2020 population of 61,217, Plymouth is the largest town by area in the Commonwealth and operates one of Massachusetts's largest K-12 public school districts. Quincy College and Curry College are institutions of higher learning with facilities located within the community.

The Town operates under a representative town meeting form of government with a Select Board and a Town Manager.

Plymouth is 103 square miles and includes five historic villages, a newly planned village under construction², vast tracts of undeveloped forest land, and several large, regionally significant ponds. The Town boasts essential conservation lands, including Myles Standish State Forest, Massachusetts's second-largest forest, perfect for hiking, camping, and aquatic adventure. Located in Plymouth County³ and bounded by Duxbury, Kingston, Carver, Wareham, and Bourne, Plymouth serves as a gateway between metropolitan Boston and Cape Cod. The Town is crossed by four state highways, notably Route 3, which terminates north of the Sagamore Bridge. Plymouth is easy to navigate to, from, and through. The “Pilgrims Highway” portion of Route 3 runs through Plymouth and serves as an essential road connecting Boston and Cape Cod. Route 44 ends in Plymouth, and Route 25 passes through the southern part of town.

Plymouth’s large tracts of land, access to Boston, rural character, and high quality of community services help explain the location and extent of new residential growth in the past 30 years. Plymouth and surrounding areas continue to outpace state averages for new development.



Overview of a Housing Production Plan

The Massachusetts Executive Office of Housing and Livable Communities (EOHLC) defines a Housing Production Plan (HPP) as “a community’s proactive strategy for planning and developing affordable housing by creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations and producing housing units by the HPP.” Chapter 40B, also known as the Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969), is the statute under which Housing Production Plan regulations are issued, specifically 760 CMR 56.03(4). The regulation encourages communities to achieve the statutory minimum of 10 percent of their total year-round housing units on the Subsidized Housing Inventory (SHI).

To qualify for approval from EOHLC, a Housing Production Plan must consist of three elements: a Comprehensive Needs Assessment, Affordable Housing Goals, and Implementation Strategies. The Comprehensive Needs Assessment is required to understand who currently lives in the community, demographic trends affecting future growth, a community’s existing housing stock, and future housing needs. The Affordable Housing Goals section identifies the appropriate mix of housing consistent with community needs, with particular attention paid to households with lower income levels. This section also sets the community’s minimum affordable housing production goal, as determined by the total number of year-round housing units published in the most recent decennial Census. The minimum annual affordable housing production goal is greater or equal to 0.5 percent of the year-round housing stock. Lastly, the Implementation Strategies section explains how the municipality will achieve its housing production goals and a timeframe to achieve them. This section also targets potential growth areas, identifies sites for development, assesses municipally owned land that the community has targeted for housing, and identifies regional housing development collaborations.



Upon completion of an HPP, the Plan must be approved by the Town's Planning Board and Select Board and then sent to EOHLC for review and approval. Once EOHLC supports it, the Plan is valid for five years. Communities with an approved HPP and have met their 0.5 percent or 1.0 percent annual affordable housing production goals can apply to have their HPP certified by EOHLC (commonly known as Safe Harbor). Communities with certified HPPs have greater power in controlling new residential development

because a decision by a community's Zoning Board of Appeals (ZBA) to deny a Chapter 40B Comprehensive Permit application will be considered "consistent with local need," meaning that the ZBA's decision to deny the permit would be upheld by EOHLC's Housing Appeals Court (HAC).

A community invokes certification in the following manner under 760 CMR 56.03(4). Suppose a community has achieved accreditation within 15 days of the opening of the local hearing for the Comprehensive Permit. In that case, the ZBA shall provide written notice to the Applicant, with a copy to EOHLC, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. Suppose the applicant wishes to challenge ZBA's assertion. In that case, it must provide written notice to the Department, with a copy to the Board, within 15 days of receipt of the ZBA's notice, including any documentation to support its position. EOHLC shall review the materials provided by both parties and issue a decision within 30 days of receiving 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 EOHLC 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.

Subsidized Housing Units Must Be:

Affordable to households with incomes at or below 80 percent of the Area Median Income (AMI).

Approved by a housing subsidy agency as eligible for a comprehensive permit or as "Local Action Units" (developed without a comprehensive permit).

Protected by a long-term affordable housing restriction.

Marketed and sold or rented under an EOHLC compliant Affirmative Fair Housing Marketing Plan.



Defining Affordable Housing

The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30 percent of a household's income. When a household pays more than 30 percent of its income on housing costs, it is considered to be cost-burdened. Severely cost-burdened households spend 50 percent or more of their income on housing. Cost-burdened households may have difficulty affording necessities such as food, clothing, transportation, and medical care.

Affordable housing is also defined according to percentages of median income for an area. According to HUD, "extremely low income" housing describes households that earn at or below 30 percent of the Area Median Income (AMI), "very low income" households earn between 31 percent and 50 percent of the AMI, and "low income" households make between 51 percent and 80 percent of the AMI.

In assessing a community's progress toward the Commonwealth's 10 percent affordability goal, the EOHLC counts a housing unit as affordable if it is subsidized by state or federal programs that support households earning less than 80 percent of the AMI as long as

1. The units are part of a subsidized development built by a public agency, non-profit, or limited dividend organization.
2. At least 25 percent of the units in the development are restricted to households earning less than 80 percent of the AMI and have rent or sale prices limited to affordable levels. These restrictions must last at least 30 years.

3. The development is subject to a regulatory agreement and monitored by a public agency or non-profit organization and
4. Project owners meet affirmative marketing requirements.



Accomplishments:

The Town of Plymouth has been committed to creating programs enabling families and individuals to acquire and rehabilitate affordable housing for over sixty years. Beginning with creating the Plymouth Redevelopment Authority (PRA) by a town meeting vote in 1958, the PRA continues to work closely with the Town of Plymouth Offices of Community Development, performing redevelopment activities focused on brownfield remediation and affordable housing. The PRA administers and works in partnership with state and federal agencies to seek loans, grants, and help programs. The PRA is a HUD-approved Comprehensive Housing Counseling Agency and a member of the Massachusetts Homeowners Collaborative. They are also an approved lottery agent for both new and resale projects. These additional services benefit thousands of Plymouth residents yearly through education, loans, and more.

The Town of Plymouth has consistently maintained up-to-date Housing Production Plans (2007, 2013, 2018, 2022), which have helped keep them on track to meet their affordable housing goals and strategies. Plymouth adopted an Inclusionary Zoning bylaw in 2004 and anticipates up to 3.8 million dollars instead of payments to benefit affordable housing development. Plymouth formed an Affordable Housing Trust in 2008 to identify and respond quickly to opportunities. The AHT has completed several projects, including Ryder House, South Street, and the Armory building redevelopment, and has supported the buy-down program. Plymouth received Housing Choice Designation in 2018

and, as a result, can take advantage of new financial resources, including exclusive access to new Housing Choice Capital Grants and preferential treatment for many state grant and capital funding programs such as MassWorks, Complete Streets, MassDOT Capital Projects and PARC and LAND Grants. The Redbrook Village community will have more than 1,200 units once completed. The Oasis (320 units), The Walk (230 units), and Harborwalk Apartments (300 units) are also large housing projects in development.



COMPREHENSIVE HOUSING NEEDS: DEMOGRAPHICS SUMMARY

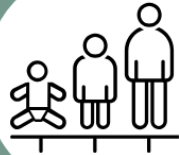


POPULATION GROWTH

- The total population increased by 8.4% from 56,468 in 2010 to 61,217 in 2020.
- Expected to increase an additional 6.1% by 2030 to about 64,973.

HOUSEHOLDS

- Plymouth has 24,587 households, 15.6% more than 2010.
- 68.1% of households are family households.
- The average household size is 2.37 persons and 80.3 percent of households consist of 3 or fewer people.



AGING

- The median age increased from 41.2 years in 2010 to 47.9 in 2021.
- Populations aged 65+ are increasing in number while younger populations are decreasing.

RACE/ETHNICITY

- The racial and ethnic composition of Plymouth is largely homogenous, with 89.1% of the population identifying as white alone.



EDUCATION

- School enrollment rates have decreased by 10.7% in the last decade.
- 41.7% of the population aged 25+ has a bachelor's degree and/or a graduate degree.

DISABILITY

- 11% of residents (6,518 individuals) have some disability.
- The most common disability types are ambulatory, cognitive, and independent living.



INCOME/EMPLOYMENT

- The median household income is \$97,956.
- Approximately 24.5% of the households have an annual income under \$50,000.
- The 2022 annual unemployment rate was 3.9%.

HOUSING STOCK SUMMARY

HOUSING UNITS

- There are 28,353 housing units in Plymouth, a 13% increase since 2010.
- 71.1% of housing units are single-family detached structures.
- 65.6% of the housing stock was built after 1969.



HOMEOWNERSHIP

- 80.9% of housing units are owner-occupied.
- Homeownership is more common than renting among all age groups except those under age 25.

HOUSING MARKET

- In 2020, the homeowner vacancy rate was 0.4% while the rental vacancy rate was 1.5%.
- In 2021, the median sales price of a single-family home was \$391,400.



AFFORDABILITY SUMMARY



POVERTY

- 5.6% of the population is in poverty.
- 10,275 households (44.0%) are considered to be low-income, earning 80% or less of the Area Median Income.
- Children under age 5 have the highest poverty rates (9.9%).

HOUSING AFFORDABILITY



- 6.37% (1,788 units) of Plymouth's housing is currently included on the approved Subsidized Housing Inventory, and currently pending units will bring this to 6.82% (1,916 units).
- Fair Market Rents for the Boston/Cambridge/Quincy, MA HUD Metro FMR Area continue to rise.



COST BURDEN

- 6,202 owner-occupied households (30.6%) and 2,665 renter-occupied households (55.7%) spend more than 30 percent of their gross income on housing.

GOALS & STRATEGIES

Meet, maintain, or exceed 10 percent state standard for affordable housing so that Plymouth is no longer vulnerable to Chapter 40B housing developments.

- 1.1: Make sure all eligible units are added to the SHI on a timely basis.
- 1.2: Preserve existing affordable housing stock including: diversity of prices, building types, lot sizes, restrictions on existing affordable units.
- 1.3: Continue to support the Inclusionary Zoning Bylaw.
- 1.4: Continue housing maintenance and repair programs to support seniors who would like to remain in their households and other households in need.
- 1.5: Continue to utilize Local Initiative Program (LIP)

Utilize established programs that support local housing initiatives.

- 2.1: Create a rental assistance or subsidy program for first month's rent.
- 2.2: Continue to support Homebuyers Assistance Programs.
- 2.3: Continue to support Housing Rehab Loan program.
- 2.4: Continue to support a buydown program for first-time homebuyers.
- 2.5: Continue to support Rental Housing Development Loan Program.

Create deed restricted affordable housing units through adaptive reuse of existing buildings and town-owned properties.

- 3.1: Continue to conduct Screening Analysis of Town-Owned land.
- 3.2: Study opportunities for the reuse of existing buildings or use previously developed or town-owned sites for new community housing.
- 3.3: Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.
- 3.4: Collaborate with Housing Partners like Community Preservation Committee, Plymouth Redevelopment Authority, Plymouth Housing Authority, Affordable Housing Trust, private nonprofits.

Promote a diversity of housing options in Plymouth to meet the needs of a changing/aging population and promote more socioeconomic diversity.

- 4.1: Support aging in the community through increased multi-generational housing (i.e. Accessory Dwelling Units, senior facilities)
 - 4.2: Distribute and diversify new production and ensure that new housing creation is harmonious with Plymouth's suburban character.
 - 4.3: Consider broader use and acceptance of Accessory Dwelling Units.
 - 4.4: Review private properties for housing opportunities.
 - 4.5: Continue to raise awareness of housing needs and objectives.
-

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Prioritize affordable housing for infill development on abandoned and vacant properties.

- 5.1: Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.
- 5.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Plymouth.
- 5.3: Encourage local housing initiatives and continue local planning education to promote continued achievement of state-mandated affordable housing goals.
- 5.4: Create flexible zoning standards for affordable housing by allowing development of substandard lots through the special permit process to create affordable units.

Increase resources to support the implementation of the housing production plan.

- 6.1: Provide additional staff support to the Affordable Housing Trust.
 - 6.2: Create regular communication between responsible entities to support implementation efforts.
-

05

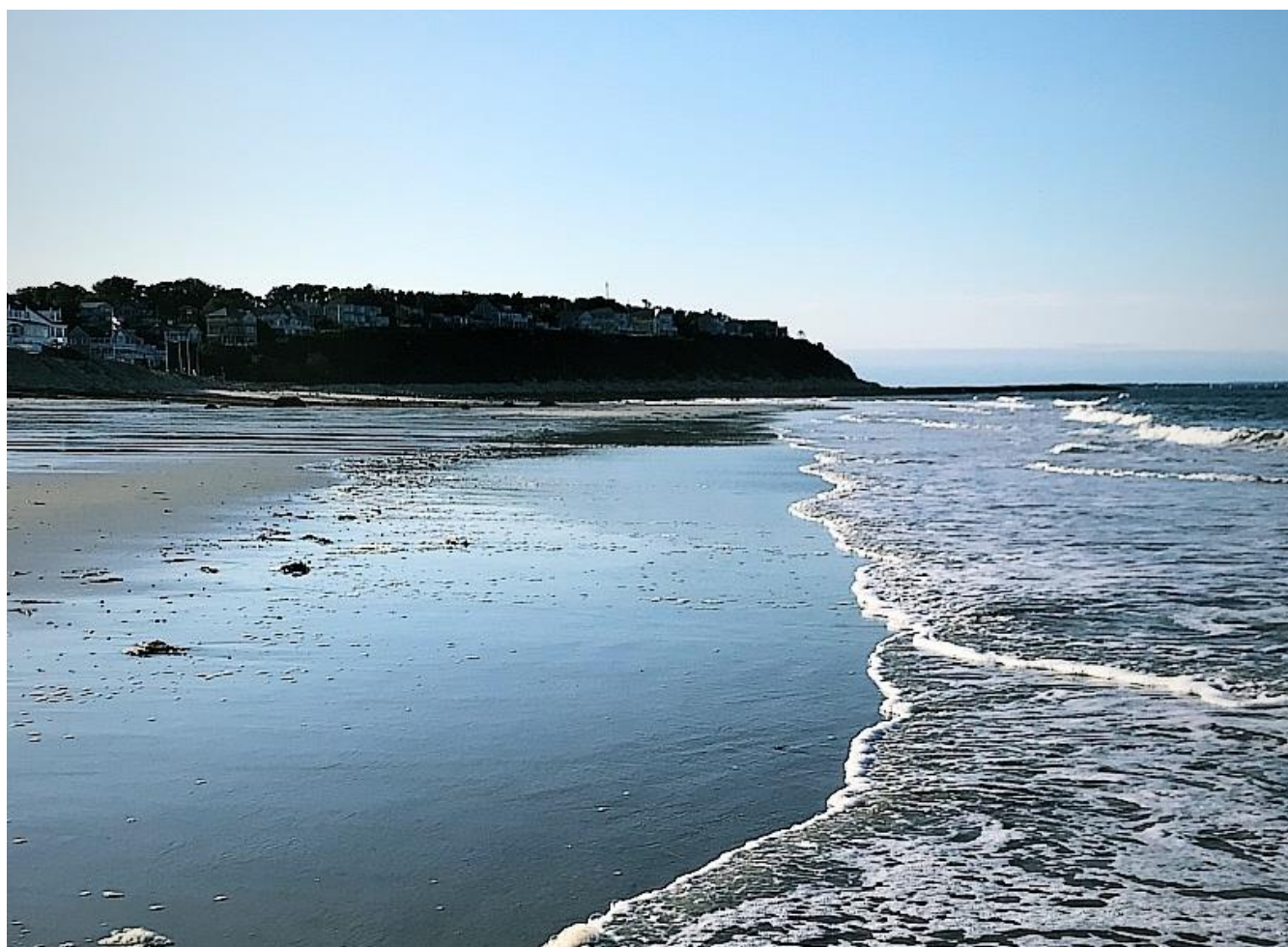
06

COMPREHENSIVE HOUSING NEEDS ASSESSMENT

An analysis of local demographics, housing stock, and housing affordability data reveals vital characteristics and trends in Plymouth that help explain housing needs and demand. To understand how Plymouth compares to other communities, Plymouth's data was compared to its neighboring communities and to Plymouth County and the Commonwealth of Massachusetts. This assessment aims to provide a framework for housing production and develop the strategies necessary to address the housing needs of Plymouth.

DEMOGRAPHICS

This housing needs assessment is based on a thorough review of Plymouth's demographic profile. An analysis of population, household, age, race and ethnicity, education, disability, income, and employment data were reviewed to help provide insight into the existing housing need and demand.



KEY FINDINGS

DEMOGRAPHICS

POPULATION GROWTH

The population of Plymouth increased 8.4 percent from 56,468 in 2010 to 61,217 in 2020. It is expected to increase to 64,973 people by 2030.



68.1 PERCENT
of Plymouth's households are family households.

HOUSEHOLD GROWTH

The number of households in Plymouth increased 15.6 percent from 21,269 in 2010 to 24,587 in 2020. This number is expected to increase another 17.4 percent to 28,869 by 2030.

2.37

PERSONS PER HOUSHOLD
The average houshold size decreased from 2.56 in 2010 to 2.37 in 2020.

PUBLIC SCHOOLS

In the past twenty years, public school enrollment has decreased by 1,812 students. In the 2022-2023 school year, 7,119 students were enrolled in PK and K-12 with a student-teacher ratio of 11-1.

92.4%

of Plymouth's population identifies as white alone, which includes populations living in groups quarters.

DISABILITIES

Approximately 11 percent of residents reported having a disability in 2021. The most common types of disabilities among Plymouth's residents were ambulatory, hearing, and cognitive disabilities.



41.7 PERCENT
of Plymouth's population aged 25 and over holds a college and/or graduate degree.

AGE

Between 2010 and 2020, the median age of residents increased from 41.4 to 47.5. In that same period of time the number of residents 65 years and older increased by 6,540.

2.5%

of Plymouth's population is unemployed. This number is now lower than the pre-pandemic rate.

EMPLOYERS

The industries that employ the most residents are educational services, healthcare, and social assistance (24.1%), professional, scientific, management, administrative and waste services (13.2%) and retail trade (11.4)

\$97,956

MEDIAN HOUSEHOLD INCOME
24.% of households make less than \$50,000 annually.

Population

Plymouth experienced a relatively slow growth rate due to its physical and economic isolation from growth centers in the region until 1960. From 1900-1960, Plymouth's population rose by 50 percent, gaining only 4,853 people in 60 years. The increase occurred primarily due to two growth spurts: the first from 1900-1915 and the second from 1940-1960. Both of these booms were products of economic conditions and broader demographic trends.

The Boston metropolitan area expanded southward during the 1960s, mainly due to the completion of Route 3. The new highway brought Plymouth to once-distant employment opportunities, manufacturing areas, and serviceable populations within reasonable commuting time.

The Town's population grew annually by about 7 percent during the 1970s and ultimately doubled by 1980. West Plymouth absorbed most of that development in the 1970s because of its proximity to Plymouth's northernmost Route 3 interchange (Route 44), while South Plymouth became a magnet for new growth in the 1980s. The prevalence of single-family homes and subdivision roads throughout West Plymouth and South Plymouth make these areas visually and operationally different from the older, established villages of Plymouth Center and North Plymouth or the seaside enclave known as Manomet.

Plymouth's population increased from 45,608 residents in 1990 to 61,217 in 2020. Plymouth's 34.2 percent increase in population over these thirty years surpassed the growth in the County (21.6 percent) and the Commonwealth (8.82 percent).

Table 1 shows that, according to the 2020 US Census, Plymouth's population increased 18.4 percent since 2000.

However, population statistics alone do not begin to convey the impact of such rapid change. For example, the town issued an average of 550 new residential building permits from 1985 to 1990 and 423 per year from 2000 to 2005. Most of this more recent development can be seen in the rural-residential areas of South Plymouth, and virtually all of it is comprised of new single-family home development. Some of these areas have absorbed so much growth in such a short period that over 60 percent of their current population was further from 1995 to 2000.

Table 1: Population, 1970-2020

	1970	1980	1990	2000	2010	2020	Change 2000-2020	
							Number	Percent
Bourne	12,636	13,874	16,064	18,721	19,754	20,452	1,731	9.2%
Carver	2,420	6,988	10,590	11,163	11,509	11,645	482	4.3%
Duxbury	7,636	11,807	13,895	14,248	15,059	16,000	1,752	12.3%
Kingston	5,999	7,362	9,045	11,780	12,629	13,708	1,928	16.4%
PLYMOUTH	18,606	35,913	45,608	51,701	56,468	61,217	9,516	18.4%
Wareham	11,492	18,457	19,232	20,335	21,822	23,303	2,968	14.6%
Plymouth County	333,314	405,437	435,276	472,822	494,919	530,154	57,332	12.1%
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629	7,029,917	680,820	10.7%

Source: MISER, "Population of Massachusetts Cities, Towns and Counties, 1930-1998", U.S. Census Bureau, 1990, 2000, 2010 & 2020 Census

Plymouth's large tracts of land, access to Boston, rural character, and high quality of community services help explain the extent of new residential growth in recent years. Plymouth and its surrounding areas continue to outpace state averages for new development.

The increased population projected in the next thirty years (Table 2) is anticipated to be reflected in new housing growth within the south portions of Plymouth, including the current developments of the Redbrook Village, The Oasis, The Walk, and the north portions of Plymouth, including recent developments at Cordage Park and the Harborwalk Apartments at Plymouth Station.

"I am slightly alarmed at the rate at which Eastern Massachusetts is expanding. Learning in University that the eastern part of this state is exponentially growing means a healthy balance between conservation and development."

-Survey Response

The 2022 UMass Donahue Institute Vintage Population Projections indicate that Plymouth will continue growing from 61,219 residents in 2020 to 65,873 in 2040. Plymouth's population is projected to peak at this point, decreasing to 64,849 by 2050. Plymouth's projected overall 5.9 percent increase in population during these thirty years exceeds all its neighboring communities except for the Town of Kingston. It also exceeds the projected growth of Plymouth County and the Commonwealth over this period.

The continued population growth in Plymouth and across the region and the state suggests a steady increase in housing demand. However, household size and type changes will also impact the type of housing needed.

Table 2: Projected Population, 2020-2050

	2020	2025	2030	2035	2040	2045	2050	Change 2020-2050	
								Number	Percent
Bourne	20,453	20,661	20,510	20,036	19,314	18,496	17,665	-2,788	-13.6%
Carver	11,645	11,797	11,881	11,772	11,494	11,147	10,813	-832	-7.1%
Duxbury	16,089	15,728	15,713	15,818	15,860	15,656	15,210	-879	-5.5%
Kingston	13,708	14,189	14,829	15,415	15,752	15,861	15,880	2,172	15.8%
PLYMOUTH	61,219	63,267	64,973	65,807	65,873	65,484	64,849	3,630	5.9%
Wareham	23,304	23,963	24,432	24,620	24,563	24,402	24,280	976	4.1%
Plymouth County	530,812	536,408	543,094	547,093	547,253	544,493	540,812	10,000	1.9%
MA	7,029,933	7,106,597	7,195,346	7,242,935	7,263,082	7,271,709	7,267,961	238,028	3.4%

Source: UMass Donahue Institute Vintage 2022 Population Projections. 2022, 2020 US Census

Households

According to the U.S. Census Bureau, a household includes all people who occupy a housing unit: a house, apartment, mobile home, group home, or single room occupied as separate living quarters. The number of households in Plymouth grew 15.6 percent from 21,269 in 2010 to 24,587 in 2020. Plymouth's 15.6 percent increase in households surpassed all neighboring communities, the County, and the Commonwealth. The difference between household growth and population growth reflects the declining household size.

Table 3: Households, 2010-2020

	2010	2020	Change 2010-2020	
			Number	Percent
Bourne	7,866	8,475	609	7.7%
Carver	4,297	4,493	196	4.6%
Duxbury	5,344	5,819	475	8.8%
Kingston	4,665	5,049	384	8.2%
PLYMOUTH	21,269	24,587	3,318	15.6%
Wareham	9,071	10,207	1,136	12.5%
Plymouth County	181,126	197,288	16,162	8.9%
Massachusetts	2,547,075	2,749,225	202,150	7.9%

Source: U.S. Census Bureau, 2010 & 2020 Census

Between 2020 and 2040, the number of households in Plymouth is expected to increase from 24,587 in 2020 to 28,869 in 2030, then slow its growth to reach 29,962 by 2050, according to the Mass DOT Demographic and Socio-Economic Forecast. Plymouth's projected 21.9 percent increase in households over the next thirty years surpasses the rate of growth expected to occur in all the surrounding communities and the Commonwealth. Its projected number of families only trails the projected household growth in the neighboring community of Kingston.

Table 4: Projected Households, 2020-2050

	2020	2030	2040	2050	Change 2020-2050	
					Number	Percent
Bourne	8,475	8,289	7,636	6,691	-1,784	-21.1%
Carver	4,493	5,318	5,445	5,381	888	19.8%
Duxbury	5,819	5,831	5,916	5,850	31	0.5%
Kingston	5,049	5,576	5,721	5,731	682	13.5%
PLYMOUTH	24,587	28,869	29,811	29,962	5,375	21.9%
Wareham	10,207	11,708	12,108	12,010	1,803	17.7%
Massachusetts	2,749,225	2,870,730	2,932,930	2,046,290	197,065	7.2%

Source: MassDOT Demographics/Socioeconomic Forecasts

Household Types

Different household types often have different housing needs. For example, a married couple with children typically would require a larger dwelling unit than a single person. A community's composition of household types can indicate how well-suited the existing housing inventory is to residents.

Plymouth's 24,587 households can be divided between family households and non-family households. Family households are any household with two or more related persons living together. In contrast, non-family households are defined as one person or more than one non-related person living together. In 2020, approximately 67.6 percent of Plymouth's households were family households, and 32.4 percent were non-family households, which represented a decrease in the percentage of family households and an increase in the number of non-family households since 2010. In 2020, 24.8 percent of the households in Plymouth included children under 18 years of age, and 35.7 percent of householders were 65 years and older. Between 2010 and 2020, the percentage of non-family households, female householders with no husband present, people living alone, and senior citizens in the community has increased. These numbers suggest a need for smaller living spaces and more housing options suited to senior citizens.

Table 5: Household Types in Plymouth, 2010-2020

	2010		2020		Change 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
Family Households	14,742	69.3%	16,614	67.6%	1,872	12.7%
Married couple family	11,645	54.6%	12,854	52.3%	1,239	10.7%
<i>with own children under 18 years</i>	4,723	22.2%	3,890	15.8%	-833	-17.6
Male householder, no spouse present	830	3.9%	1,146	4.6%	316	38.0%
<i>with own children under 18 years</i>	366	1.7%	262	1.1%	-104	-28.4%
Female householder, no spouse present	2,297	10.8%	6,379	25.9%	4,082	177%
<i>with own children under 18 years</i>	1,186	5.6%	820	3.3%	-366	-30.9%
Nonfamily Households	6,527	30.7%	7,973	32.4%	1,446	22.2%
Householder living alone	5,050	23.7%	6,392	26.0%	1,342	26.6%
<i>householder 65 years and older</i>	2,075	9.8%	4,730	19.2%	2,655	128.0%
Households with Individuals under 18 years	6,846	32.2%	6,094	24.8%	-752	-11.0%
TOTAL HOUSEHOLDS	21,269	100.0%	24,587	100.0%	3,318	15.6%

Source: U.S. Census Bureau, 2010 & 2020 Decennial Census

Household Size

Another important factor when assessing a community's housing needs is household size. According to the U.S. Census Bureau, the average household size in Plymouth decreased from 2.52 persons per household in 2010 to 2.37 in 2021. The decline in the average household size is also prevalent in most of Plymouth's neighboring communities and Plymouth County.

From 2010 to 2020, the households that experienced the most significant increase in Plymouth consisted of one or two people. In contrast, families of three or more people remained stable

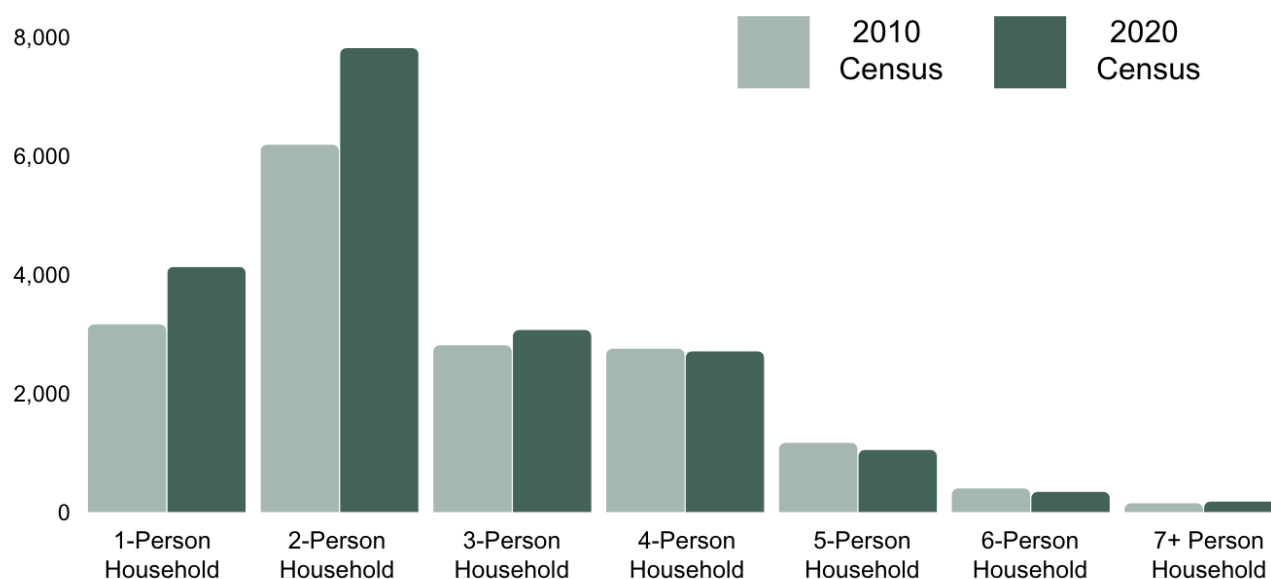
or decreased during the same period. This trend toward smaller household sizes suggests an increasing demand for smaller units.

Table 6a: Owner-Occupied Household Size in Plymouth 2010-2020

	2010		2020		Change 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
1-Person Household	3,158	19.0%	4,123	16.7%	965	30.6%
2-Person Household	6,181	37.2%	7,806	31.7%	1,625	26.3%
3-Person Household	2,804	16.9%	3,064	12.5%	260	8.5%
4-Person Household	2,748	16.6%	2,703	11.0%	-45	-1.6%
5-Person Household	1,162	7.0%	1,044	4.2%	-118	-10.2%
6-Person Household	398	2.4%	342	1.4%	-56	-14.1%
7+ Person Household	149	0.9%	176	0.7%	27	18.1%
TOTALS	17,077	100.0%	19,258	100.0%	2,181	12.8%

Source: U.S. Census Bureau, 2010 & 2020 Census

Figure 1a: Owner-Occupied Household Size in Plymouth 2010-2020



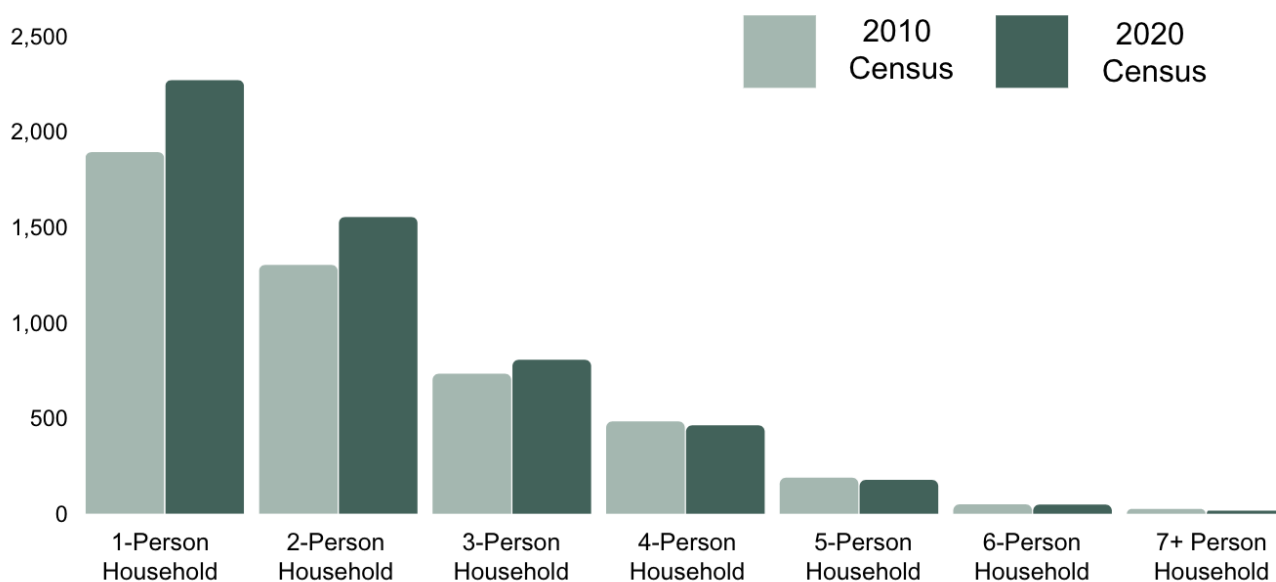
Source: U.S. Census Bureau, 2010 & 2020 Census

Table 6b: Renter-Occupied Household Size in Plymouth 2010-2020

	2010		2020		Change 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
1-Person Household	1,892	40.5%	2,269	42.6%	377	19.9%
2-Person Household	1,302	27.9%	1,552	29.1%	250	19.2%
3-Person Household	732	15.7%	805	15.1%	73	10.0%
4-Person Household	482	10.3%	462	8.7%	-20	-4.1%
5-Person Household	188	4.0%	177	3.35	-11	-2.0%
6-Person Household	49	1.1%	48	0.9%	-1	-2.0%
7+ Person Household	24	0.5%	16	0.3%	-8	-33.3%
TOTALS	4,669	100.0%	5,329	100.0%	660	14.1%

Source: U.S. Census Bureau, 2010 & 2020 Census

Figure 1b: Renter-Occupied Household Size in Plymouth 2010-2020



Source: U.S. Census Bureau, 2010 & 2020 Census

Age of Population

To determine how to meet future housing needs in Plymouth, it is essential to examine the current age of the population, as well as aging trends over time. Table 7 shows the population by age for the Town of Plymouth from 2010 to 2020. The data shows significant population growth in all age groups above age 55. This reflects the aging of the “Baby Boom” generation (born between 1946 and 1964). This aging trend is reflected in the increasing median age, rising from 41.4 years in 2010 to 47.5 years in 2020.

"I grew up in Plymouth. Lived here my whole life. Very disheartened to see how elderly homeowners on fixed incomes are having to dig deeper to pay taxes on their homes. They just want to comfortably age in place in the home they lived all their life in. Plus, the zoning needs to be changed to allow ADU's so family can be nearby to help with their loved ones."

-Survey Response

Table 7: Age Distribution in Plymouth, 2010-2020

	2010		2020		Change 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
Under 5 Years	3,187	5.6%	2,556	4.2%	-631	-19.8%
5 to 9 Years	3,531	6.3%	2,773	4.5%	-758	-21.5%
10 to 14 Years	3,484	6.2%	3,312	5.45	-172	-4.9%
15 to 19 Years	3,495	6.2%	3,332	5.4%	-164	-4.7%
20 to 24 Years	2,872	5.1%	3,040	5.0%	168	5.8%
25 to 34 Years	6,412	11.4%	6,962	11.4%	550	8.6%
35 to 44 Years	8,462	15.0%	6,823	11.1%	-1,639	-19.4%
45 to 54 Years	8,840	15.7%	8,275	13.5%	-565	-6.4%
55 to 64 Years	6,236	11.0%	9,651	15.8%	3,415	54.8%
65 to 74 Years	4,544	8.0%	9,151	15.0%	4,607	101.4%
75 Years and Over	3,409	6.0%	5,342	8.7%	1,933	56.7%
Median Age (Years)	41.4	N/A	47.5	N/A	6.1	14.7%

Source: U.S. Census Bureau, 2010 & 2020 Census

Race & Ethnicity

The racial and ethnic composition of Plymouth changed very little from 2010 to 2020. Plymouth is a racially and linguistically homogenous community. In 2020, 89.1% of residents

identified as White Alone, a slight decrease from 93.8 percent in 2010. Those identifying as Two or More Races significantly increased (256%), while most single-race identifications decreased, including Black or African American Alone (-0.7%), American Indian or Alaskan Native Alone (-28.5%), and Native or Pacific Islander Alone (-77.3%). The proportion of Hispanic or Latino individuals of any race increased (74.1%).

Table 8: Race and Ethnicity in Plymouth, 2010-2020

	2010		2020		Change 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
White Alone	52,955	93.8%	54,544	89.1%	1,589	3.0%
Black or African American Alone	1,147	2.0%	1,139	1.9%	-8	-0.7%
American Indian or Alaskan Native Alone	193	0.3%	138	0.2%	-55	-28.5%
Asian Alone	516	0.9	685	1.1%	169	32.8%
Native Hawaiian or Pacific Islander Alone	22	0.0%	5	0.0%	-17	-77.3%
Some Other Race Alone	649	1.1%	1,199	2.0%	550	84.7%
Two or More Races	986	1.7%	3,507	5.7%	2,521	256%
Hispanic or Latino (of any race)	1,030	1.8%	1,793	2.9%	763	8.4%
TOTAL POPULATION	1,030	1.8%	1,793	2.9%	763	74.1%

Source: U.S. Census Bureau, 2010 & 2020 Decennial Census

School Enrollment

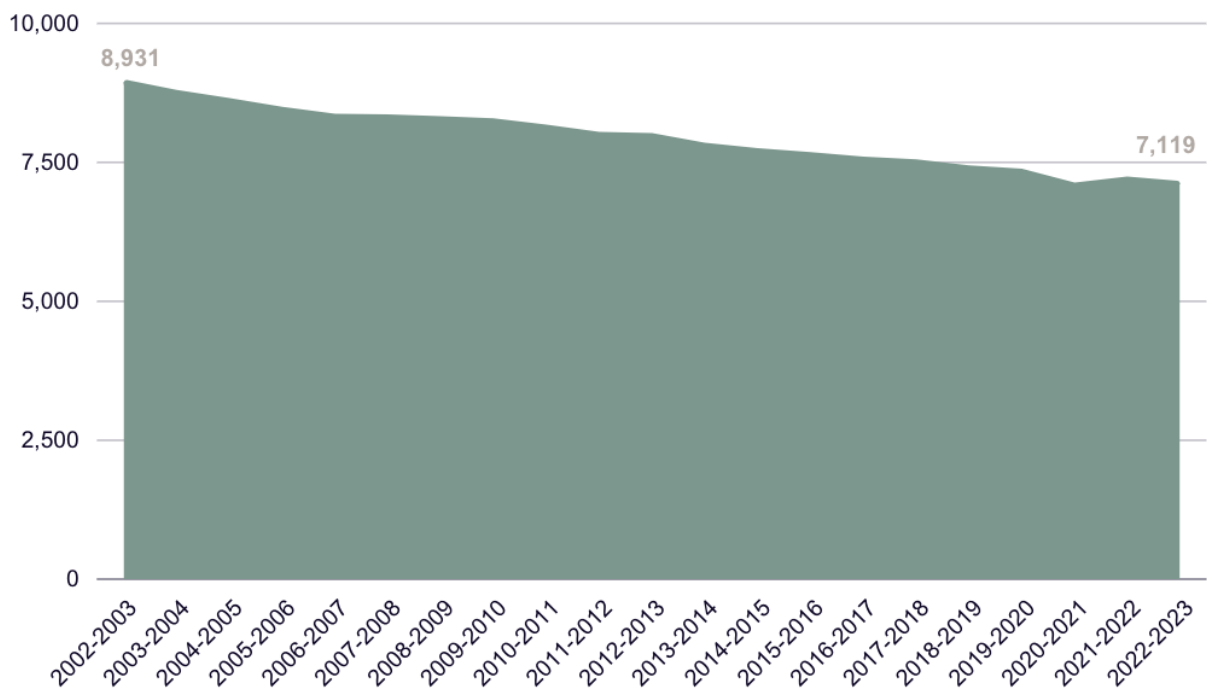
School enrollment trends are critical to Plymouth's growth and population trends. An analysis of school enrollment helps frame a discussion of the potential future impacts of population change on the school system and the community. It helps better plan for future local housing needs.

For this plan, we examined the enrollment numbers in the Plymouth School District available on the Massachusetts Department of Education Website. This data includes the students enrolled at Plymouth's eight elementary schools (Cold Spring Elementary, Federal Furnace Elementary, Hedge Elementary, Indian Brook Elementary, Manomet Elementary, Nathaniel Morton Elementary, South Elementary, and West Elementary), two middle schools

(Plymouth Community Intermediate School and Plymouth South Middle School) and two high schools (Plymouth North High School and Plymouth South High School)

Figure 2 shows that Plymouth’s Public Schools enrollment has declined for the past sixteen years. Despite experiencing an increase in population in recent years, the number of students enrolled in school has dropped. This could result from several factors, including increased enrollment of students at charter or parochial schools, an increased number of homeschooled children, an aging population, and the societal phenomenon of ever-increasing smaller household sizes.

Figure 2: Student Enrollment at Plymouth Public Schools



Source: Massachusetts Department of Elementary and Secondary Education
<http://www.doe.mass.edu/info/services/reports/enroll/default.html?yr=0607>

Educational Attainment

Table 9 displays the educational profile of adults aged 25 years and older in the region. In Plymouth in 2021, 95.4 percent of those aged 25 years and older had a high school diploma or higher education degree, and 52.8 percent had an Associate Degree or higher. These numbers are similar to those of the neighboring communities, the County, and the Commonwealth.

Table 9: Educational Attainment (Ages 25+)

	Less than a High School Diploma	High School Graduate or GED	Some College	Associate Degree	Bachelor's Degree	Graduate or Professional Degree
Bourne	4.25	22.55	20.5%	9.4%	25.4%	18.0%
Carver	3.7%	41.8%	19.6%	10.8%	15.4%	9.0%
Duxbury	3.9%	9.8%	12.1%	3.6%	41.9%	28.8%
Kingston	2.7%	20.8%	18.3%	10.7%	33.2%	14.4%
PLYMOUTH	4.6%	25.1%	17.5%	11.1%	26.1%	15.6%
Wareham	7.8%	35.6%	21.3%	10.8%	15.4%	9.0%
Plymouth County	6.5%	26.3%	16.0%	8.5%	26.0%	16.7%
Massachusetts	8.9%	22.8%	14.1%	7.6%	25.3%	21.3%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Disability Status

Understanding the needs of disabled residents of Plymouth is a crucial aspect of planning for housing. Disabled residents often have unique housing needs, both in terms of the physical design/accessibility of their homes and the cost relative to a fixed or limited income. For those reasons, an affordable housing plan should be sensitive to the needs of the disabled community. It should incorporate these accommodations into the goals and strategies of all housing plans.

"We have been in our house for 48 years, and are finding it difficult to stay here, as our needs change. Not enough handicap accessible houses to accommodate those that need them."

-Survey Response

There are 6,518 residents, or 11.0 percent of the population in Plymouth, who experience some disability. The majority of those who report a disability are aged 65 years and over. The most common disability reported was an ambulatory disability, which involves serious difficulty walking or climbing stairs. The following most common disabilities are cognitive difficulties, independent living, and hearing

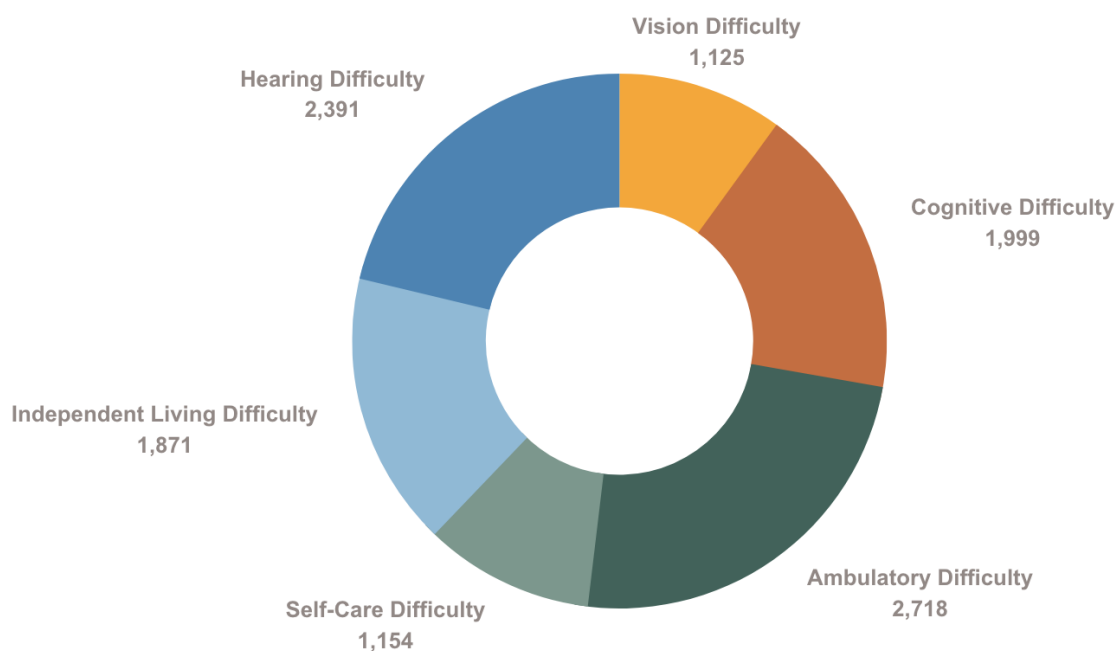
difficulties. It is important to note that some residents experience more than one disability, which is why the values in Figure 2 are more significant than the total number of disabled residents.

Table 10: Disabled Residents by Age in Plymouth, 2021

	Total Number of Residents	Disabled Residents	
		Number	Percent
Disabled Children (Under 18 Years)	10,373	164	1.6%
Disabled Adults (18-84 Years)	35,196	3,177	9.0%
Disabled Seniors (65 Years and Over)	13,586	3,177	23.4%
TOTAL	59,155	6,518	11.0%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Figure 3: Disabilities Reported for Plymouth Residents, 2021



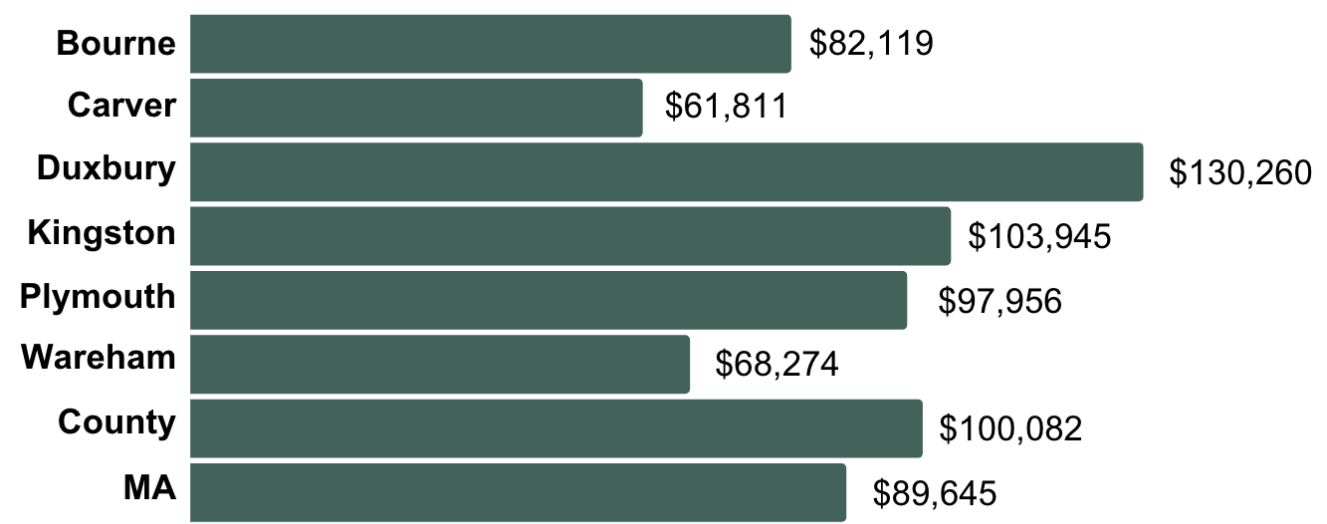
Source: U.S. Census Bureau, 2017-2021 American Community Survey

Income

Household income is the total income of all people 15 years of age and older living in a household. The median household income of a community is determined by dividing the income distribution into two equal groups, one having incomes above the median and the other having incomes below the median. The median household income in Plymouth in 2021 was \$97,956. Compared to the surrounding communities, the county and the

Commonwealth, Plymouth’s median household income trailed Duxbury and Kingston and was slightly below that of the county overall.

Figure 4: Median Household Income in Region, 2021



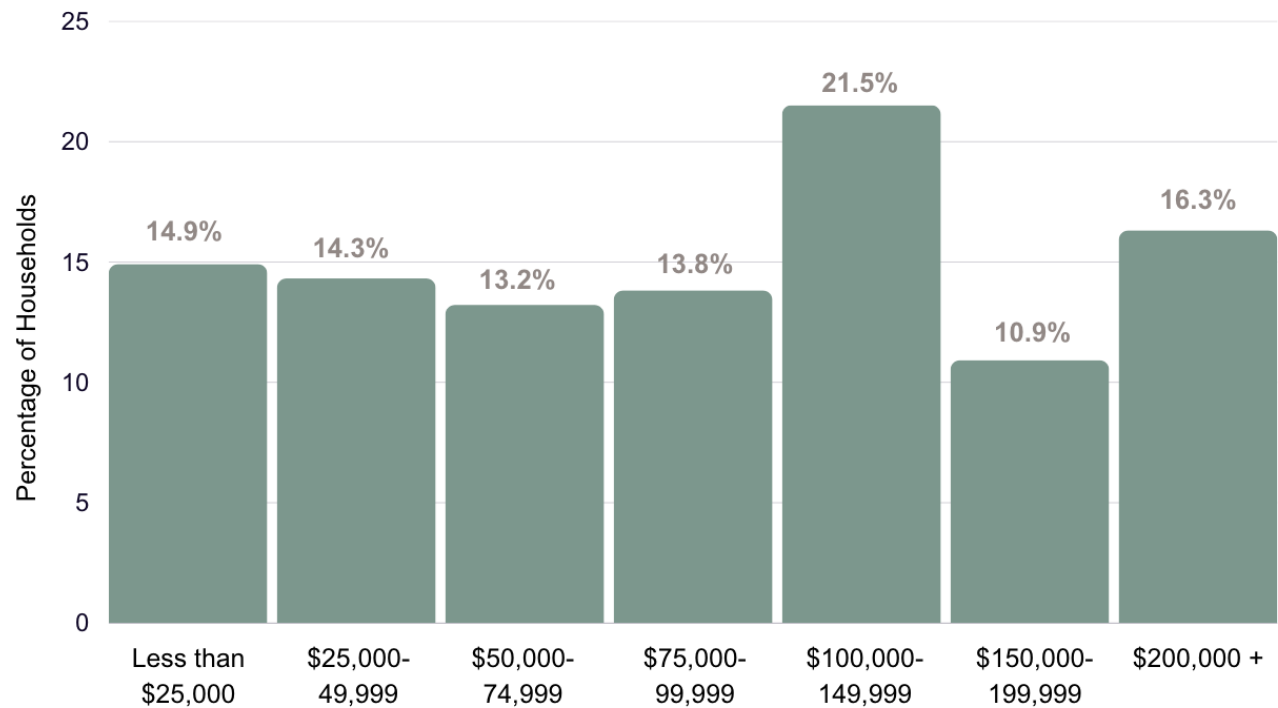
Source: U.S. Census Bureau, 2021 American Community Survey

While median household income is a valuable social and economic indicator, it does not account for a community’s broad range of household incomes. The 2021 American Community Survey (ACS) estimates showed that approximately 3,723 or 14.9 percent of the households in Plymouth had an annual income of less than \$25,000. Approximately 7,296 or 29.2 percent of the households in Plymouth had a yearly income of less than \$25,000. About 7,296 or 29.2 percent of the households in Plymouth had an annual income of less than \$50,000. The needs of low-income households are often overlooked in a community. This Housing Production Plan seeks to focus the Town’s attention on the needs of its low- and moderate-income households.

"Housing needs to be considered for the entire workforce, not just those making under \$80,000. Families who are making a decent income are priced out of the housing market where a starter home is considered to be \$500,000 or above. There need to be alternatives for those who can't or don't want to afford those, if you want to have a sustainable community. Otherwise, you will drive your workforce away, thereby causing the town to fail financially."

-Survey Response

Figure 5: Household Income Distribution in Plymouth, 2021



Source: U.S. Census Bureau, 2017-2021 American Community Survey

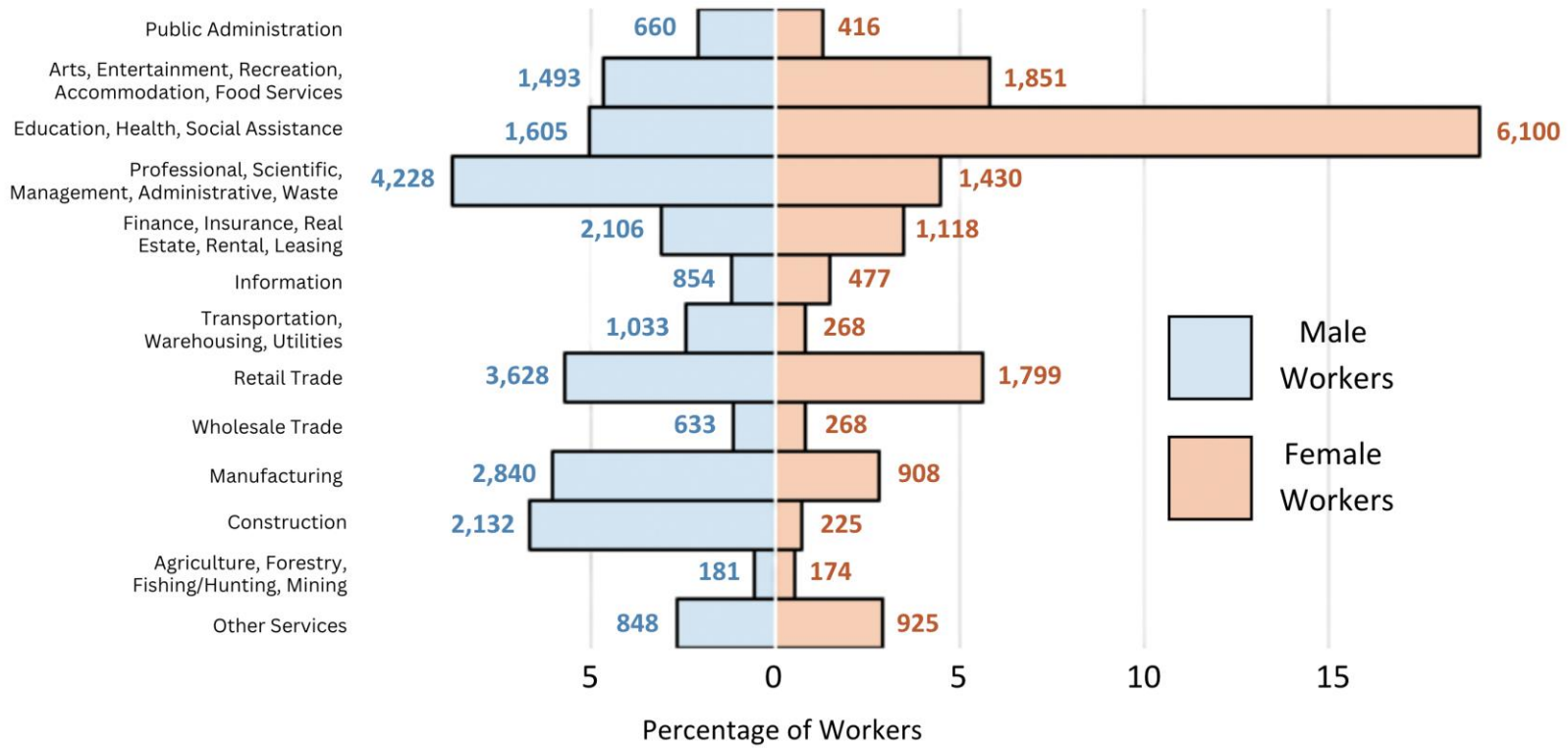
Employment

The residents of Plymouth are employed in a variety of industries, as displayed in Table 11. The industries that use the most residents are the educational services, healthcare, and social assistance industries (23.32 percent) the arts, entertainment, recreation and accommodation and food services (12.42 percent), and retail trades (11.82 percent). This data is essential to review because it shows how many people in Town are working in traditional high-paying industries, such as management and finance, versus people working in conventional low-paying industries, such as the retail, hospitality, and food service industries.

"I have lived in Plymouth almost all of my life. I have a down payment and a consistent job, yet I cannot buy where I grew up. This is unacceptable."

-Survey Response

Figure 6: Industry of Employed Population Ages 16 Years and Older by Gender, 2021



Source: U.S. Census Bureau, 2017-2021 American Community Survey

A related concern to employment and income is unemployment. Over the past several years, the unemployment rates in Plymouth, its neighboring communities, the County, and the Commonwealth have dropped as the economy rebounds from the impacts of the COVID-19 pandemic. Low unemployment rates are essential in limiting the number of foreclosures and the overall strength of the housing market. In 2022, the unemployment rate in Plymouth was 3.4 percent, slightly lower than in the County and the Commonwealth.

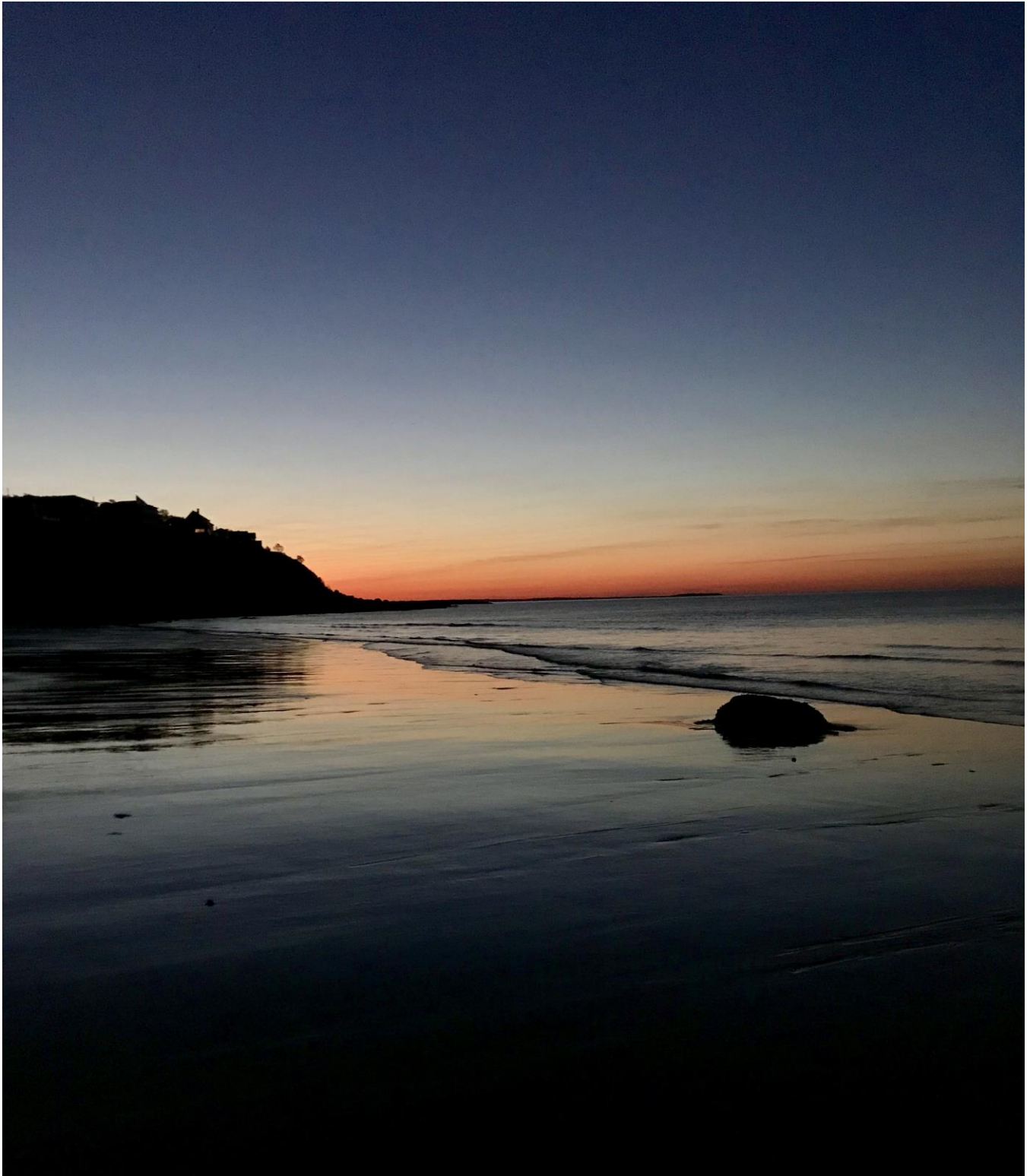
Table 11: Unemployment Rates in Plymouth, 2021

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Bourne	8.0%	7.0%	5.9%	4.6%	4.5%	4.1%	3.6%	10.4%	6.1%	4.1%
Carver	6.8%	6.2%	5.0%	4.1%	3.9%	3.4%	3.1%	9.5%	5.7%	4.1%
Duxbury	5.8%	5.0%	4.3%	3.4%	3.4%	3.1%	2.6%	7.9%	4.8%	3.3%
Kingston	6.4%	5.5%	4.5%	3.8%	3.5%	3.2%	2.9%	9.2%	5.6%	3.7%
PLYMOUTH	6.9%	6.0%	5.0%	4.1%	3.9%	3.6%	3.1%	9.4%	5.6%	3.9%
Wareham	8.3%	7.2%	6.2%	5.0%	4.6%	4.2%	3.8%	10.8%	6.7%	4.5%
Plymouth County	6.9%	6.0%	5.1%	4.2%	4.0%	3.7%	3.2%	9.9%	5.9%	4.0%
Massachusetts	6.6%	5.7%	4.8%	4.0%	3.8%	3.5%	3.0%	9.4%	5.5%	3.8%

Source: Massachusetts Executive Office of Labor and Workforce Development, based on the annual reported data of each year.

HOUSING STOCK ANALYSIS

This section examines the characteristics and conditions of the current housing stock and local housing market in Plymouth and the region. Included is an examination of the number of housing units, housing types, the age and condition of housing, household tenure, home sales trends, recent housing development, and projected housing demand.



KEY FINDINGS

HOUSING STOCK

HOUSING UNIT GROWTH

The number of housing units in Plymouth increased 13.1 percent from 25,058 in 2010 to 28,353 in 2021.



71.1 PERCENT

of housing units are single-family detached structures.

HOUSING STRUCTURE AGE

10.0% (2,846) of Plymouth's housing structures were built between 2010 and 2019. Overall, the housing stock is relatively new, with the majority of units (62.2%) built after 1969.

5,375

HOUSEHOLD GROWTH 2020-2050
New household growth projections outpace population growth as households decrease in size.

MEDIAN GROSS RENT

The median cost of rent in Plymouth is \$1,588, which is above that of the County, the Commonwealth, and most of the surrounding towns.

1.1%

HOMEOWNER VACANCY RATE
This is indicative of a tight housing market.

TENURE BY AGE GROUP

The only age group more likely to rent than to own their home is individuals under age 25. Those aged 85 and older are about as likely to own as they are to rent.



80.1 PERCENT

of housing units are owner-occupied.

TENURE BY HOUSEHOLD SIZE

Larger households are more likely to purchase their home. 89.7% of 4+ person households own their homes as compared to 78.8% of households with 3 or less people.

6.8%

RENTAL VACANCY RATE
This is indicative of a tight housing market.

GEOGRAPHIC MOBILITY

In 2021, 86.2% of Plymouth's residents remained in their same residence from the year prior.

\$391,400

MEDIAN SINGLE FAMILY HOME
Sales prices dipped during the Great Recession but have consistently climbed since 2014

Housing Units

The number of housing units in Plymouth increased by 3,295 from 25,058 in 2010 to 28,353 units in 2021. Plymouth's 13.1 percent increase in housing units trailed neighboring Duxbury, but exceeded the growth of neighboring communities, the County and the Commonwealth.

Table 12: Total Housing Units, 2010-2020

	2010	2020	Change 2010-2020	
			Number	Percent
Bourne	10,443	11,357	914	8.8%
Carver	4,506	4,903	397	8.8%
Duxbury	5,646	6,472	826	14.6%
Kingston	5,017	5,487	470	9.4%
PLYMOUTH	25,058	28,353	3,295	13.1%
Wareham	11,912	13,055	1,143	9.6%
Plymouth County	198,046	216,253	18,207	9.2%
Massachusetts	2,786,077	3,017,772	231,695	8.3%

Source: U.S. Census Bureau, 2006-2010 and 2017-2021 American Community Survey

Housing Unit Types

Plymouth's housing stock primarily consists of single-family detached homes—this type of housing accounts for 71.1 percent of the homes in Plymouth. The remaining 28.9 percent of the housing stock consists of single-family attached homes (7.4 percent), two units (3.4 percent), 3-4 units (4.1 percent), small complexes of 5-9 units (3.2 percent), complexes of 10-19 units (3.1 percent), complexes of 20 or more units (4.9 percent), and mobile homes (2.8 percent).

"Plymouth has done a lot to approve various types of housing for most segments of the community. The overall real estate market is choked by high price tags, bidding wars, and high interest rates. Maybe offering more subsidized housing for first time home buyers and seniors would relieve some of the squeeze."

-Survey Response

Table 13: Housing Units by Type in Plymouth, 2021

	Number	Percent
1 unit, detached	20,171	71.1%
1 unit, attached	2,104	7.4%
Two units	969	3.4%
3 to 4 units	1,153	4.1%
5 to 9 units	898	3.2%
10 to 19 units	891	3.1%
20 or more units	1,384	4.9%
Mobile homes	783	2.8%
TOTAL	28,353	100.0%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Age and Condition of Housing

According to the 2017-2021 American Community Survey (ACS), approximately 65.6% of Plymouth's housing stock was built after 1969, with 30.5 percent built after 1989.

Table 14: Year Built of Residential Structures in Plymouth, 2021

	Number	Percent
Built-in 2020 or later	43	0.2%
Built 2010 to 2019	2,846	10.0%
Built 2000 to 2009	3,018	10.6%
Built 1980 to 1989	4,780	16.9%
Built 1970 to 1979	5,149	18.2%
Built 1960 to 1969	2,091	7.4%
Built 1950 to 1959	2,388	8.45
Built 1940 to 1949	586	2.1%

TOTAL	28,353	100.0%
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Source: U.S. Census Bureau, 2017-2021 American Community Survey

Household Tenure

Data on housing tenure provides information on the appropriate housing types needed to accommodate current and future households. Table 15 compares Plymouth's housing occupancy and tenure with neighboring communities, Plymouth County and Massachusetts. As of 2021, 80.9% of the occupied housing in Plymouth was owner-occupied, trailing neighboring Duxbury, Carver, and Kingston but surpassing neighboring Bourne, Wareham, the County, and the Commonwealth.

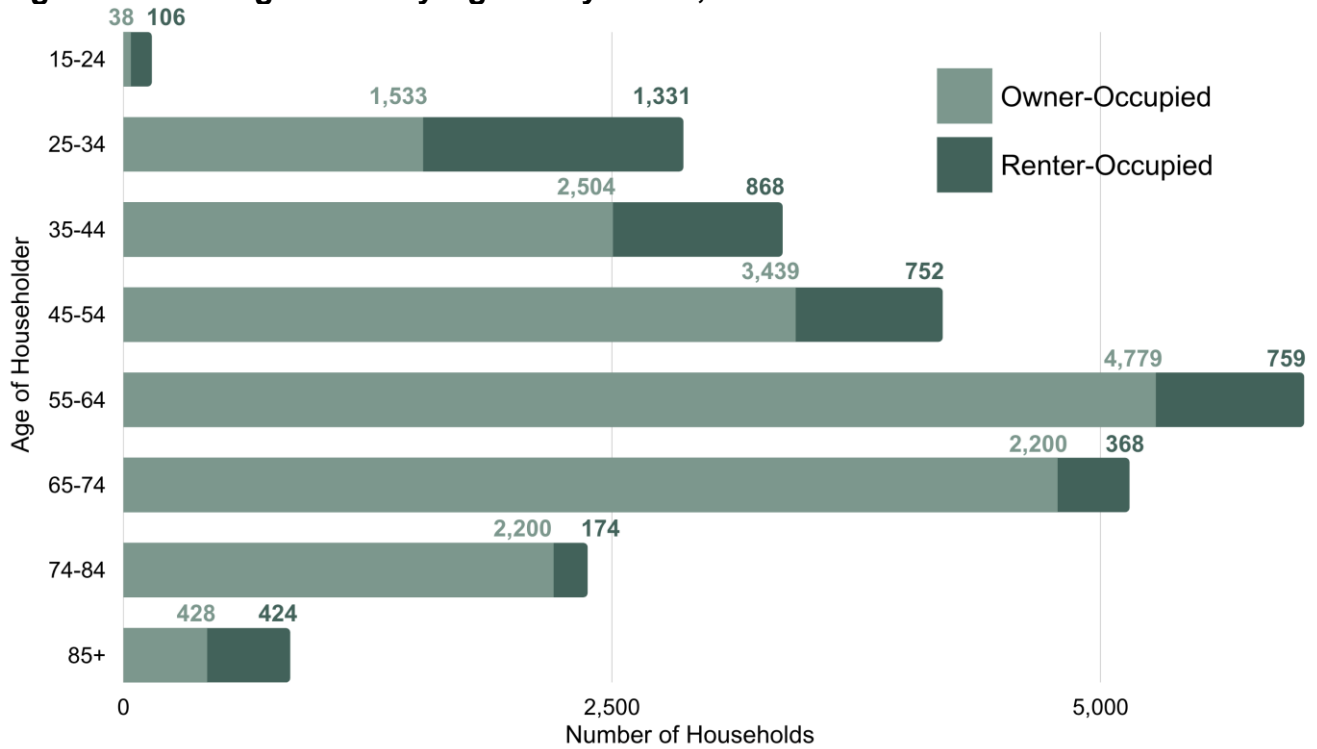
Table 15: Housing Tenure of Occupied Housing Units, 2021

	Occupied Housing Units	Owner-Occupied		Renter-Occupied	
		Number	Percent	Number	Percent
Bourne	8,525	6,542	76.7%	1,983	23.3%
Carver	4,648	4,122	88.7%	526	11.3%
Duxbury	6,092	5,449	89.4%	643	10.6%
Kingston	5,321	4,524	85.0%	797	15.0%
PLYMOUTH	24,985	20,203	80.9%	4,782	19.1%
Wareham	10,280	7,687	74.8%	2,593	25.2%
Plymouth County	196,307	152,142	77.5%	44,165	22.5%
Massachusetts	2,714,448	1,694,407	62.4%	1,020,041	37.6%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

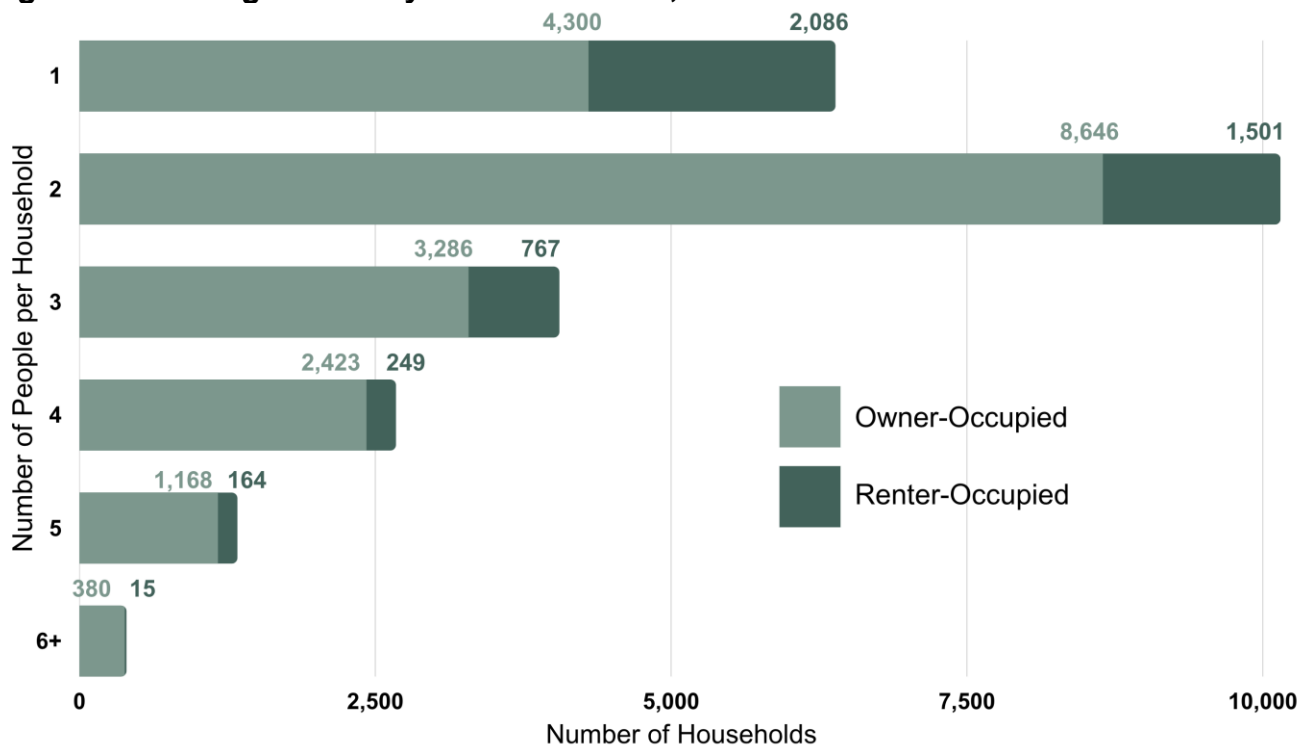
The age of householders, both owner-occupied and renter-occupied, was also analyzed. Figure 6 shows that home ownership is more common in Plymouth between the ages of 25 and older, peaking in the 65-74 age group. Renting is preferred by groups aged 24 and under (73.6 percent), and over age 85 is nearly equal to homeownership (49.8 percent).

Figure 7: Housing Tenure by Age in Plymouth, 2021



Source: 2017-2021 American Community Survey

Figure 8: Housing Tenure by Household Size, 2021



Source: 2017-2021 American Community Survey

The size of households, both owner-occupied and renter-occupied, was also analyzed. Figure 7 shows that larger households in Plymouth are more likely to own their home than rent, as 96.2% of 6+ person households own their homes. Smaller households in Plymouth are still

more likely to purchase than to rent a home, but to a lesser extent, as 67.3% of 1-person households own their homes.

Vacancy

Homeowner vacancy rates across the region, County, and Commonwealth were extremely low, with none exceeding 1.2%. Rental vacancy rates varied slightly, ranging between 3.3% in Duxbury and 6.8% in Plymouth. Low vacancy rates signify a tightening market, and prices often respond by climbing. Plymouth's homeowner vacancy rate was 1.1%, and the rental vacancy rate was 6.8%.

Table 16: Housing Vacancy by Tenure, 2020

	Owner-Occupied	Renter-Occupied
Bourne	0.9%	5.2%
Carver	1.0%	6.1%
Duxbury	0.9%	3.3%
Kingston	1.2%	5.4%
PLYMOUTH	1.1%	6.8%
Wareham	1.2%	4.2%
Plymouth County	0.9%	5.2%
Massachusetts	0.9%	4.9%

Source: U.S. Census Bureau, 2020 Decennial Census

Value of Owner-Occupied Housing Units

In 2021, the median value of an owner-occupied housing unit in Plymouth was \$391,400. When broken down by value, 77.9% of the owner-occupied housing units in Plymouth were valued at \$300,000 or more.

Table 17: Value of Owner-Occupied Housing Units in Plymouth, 2021

	Number	Percent
Less than 100,000	732	3.6%
\$100,000 to \$299,999	3,718	18.4%
\$300,000 to \$499,000	10,311	51.0%
\$500,000 to \$749,999	4,559	22.6%
\$750,000-\$999,999	566	2.8%
\$1,000,000 or more	317	1.5%
TOTAL	20,203	100.0%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

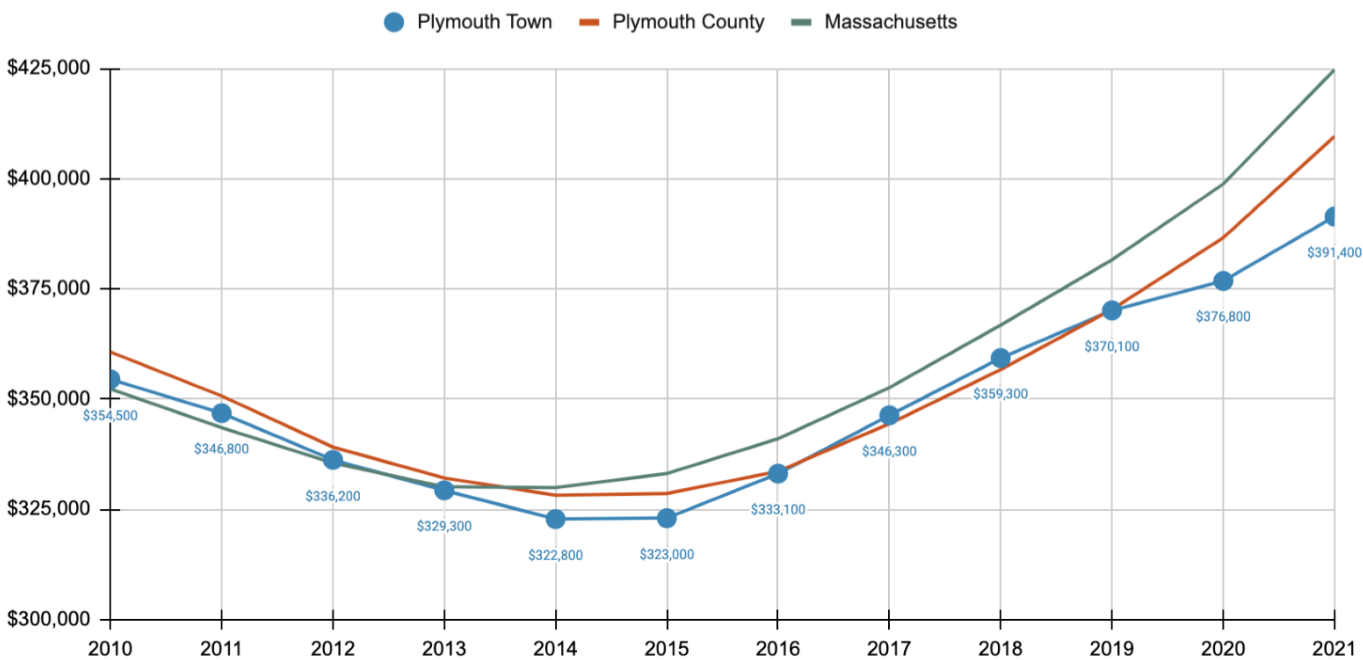
Median Sales Price

Plymouth's median estimated sales value for a housing unit modestly trailed some neighboring communities, including Plympton, Kingston, Duxbury, Plymouth County, and the Commonwealth. Figure 9 shows that sales prices dipped across the region following the Great Recession but began to recover in 2015. Since then, home values have continued to rise. As of 2021, the median home value in Plymouth is 391,400, slightly more affordable than the values across the County and the Commonwealth.

"Seems all new construction is unaffordable to working class folks. Rentals are very expensive and single-family homes are very pricey."

-Survey Response

Figure 9: Median Sales Price of Single-Family Homes in the Region, 2010-2021

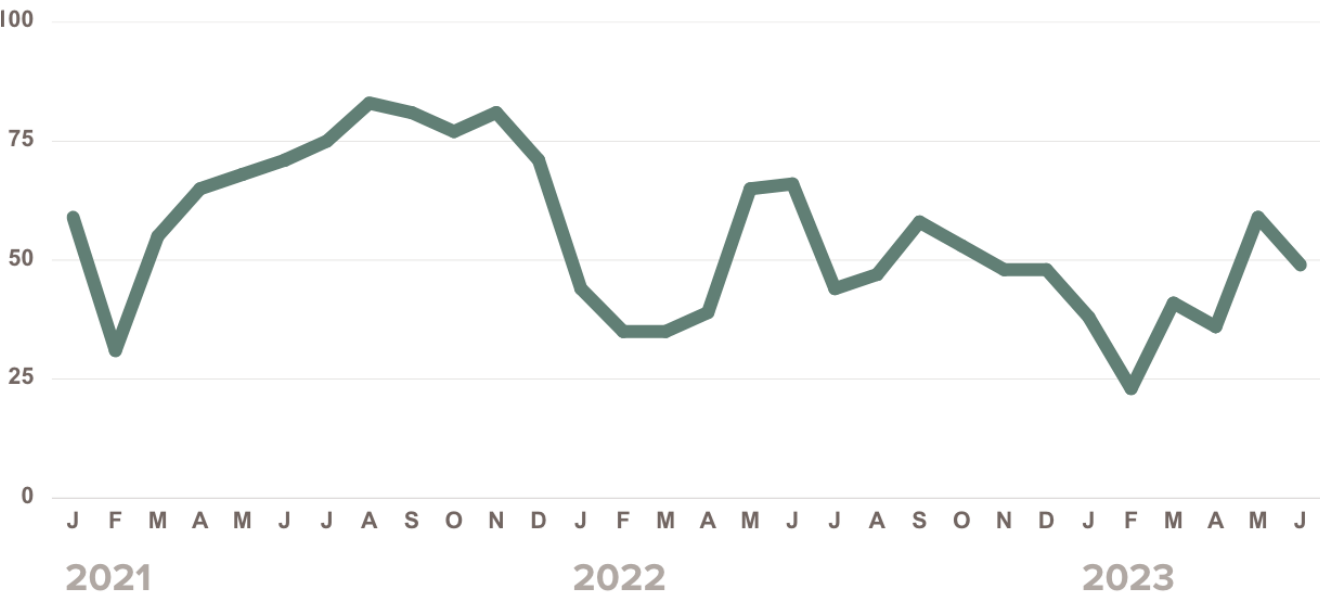


Source: U.S. Census Bureau, American Community Survey

Number of Residential Sales

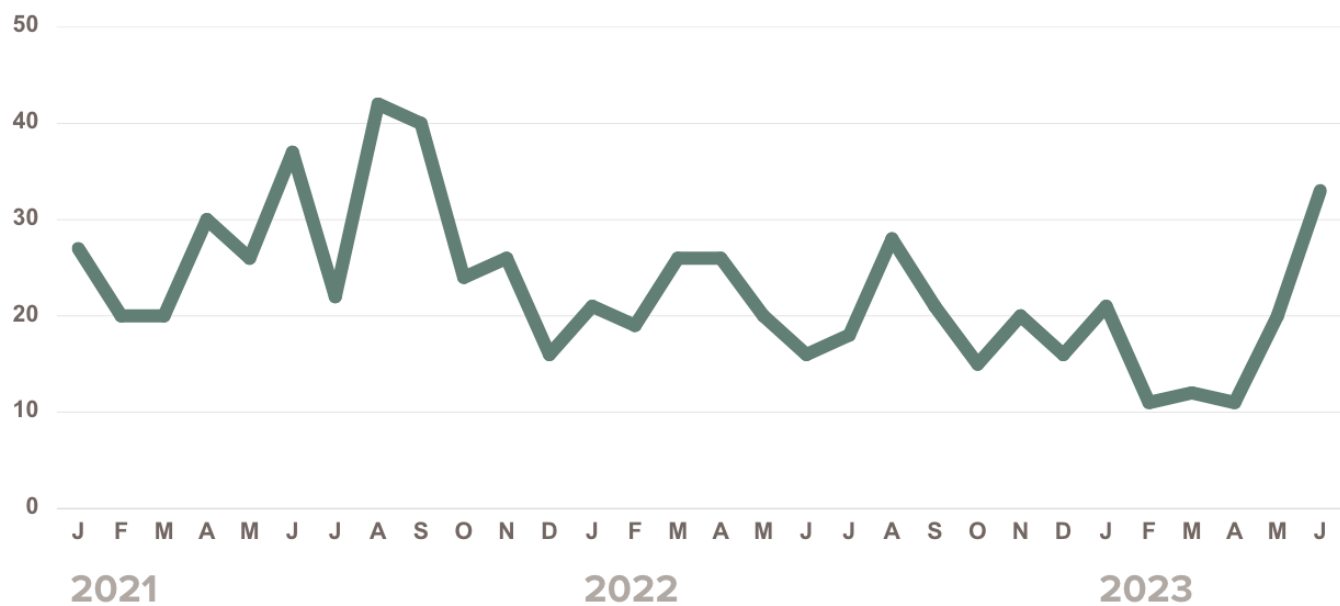
In 2022, 582 single-family homes and 246 condominiums were sold in Plymouth. These numbers are lower than the 817 single-family homes and 330 condominiums sold in 2021. Typically, a higher number of houses are sold during the summer months than in the winter months.

Figure 10: Number of Single-Family Homes Sold in Plymouth, January 2021-June 2023



Source: Massachusetts Association of Realtors. <https://www.marealtor.com/market-data/#1606169791920-c4b3f12f-d6d9>

Figure 11: Number of Condominiums Sold in Plymouth, January 2021-June 2023



Source: Massachusetts Association of Realtors. <https://www.marealtor.com/market-data/#1606169791920-c4b3f12f-d6d9>

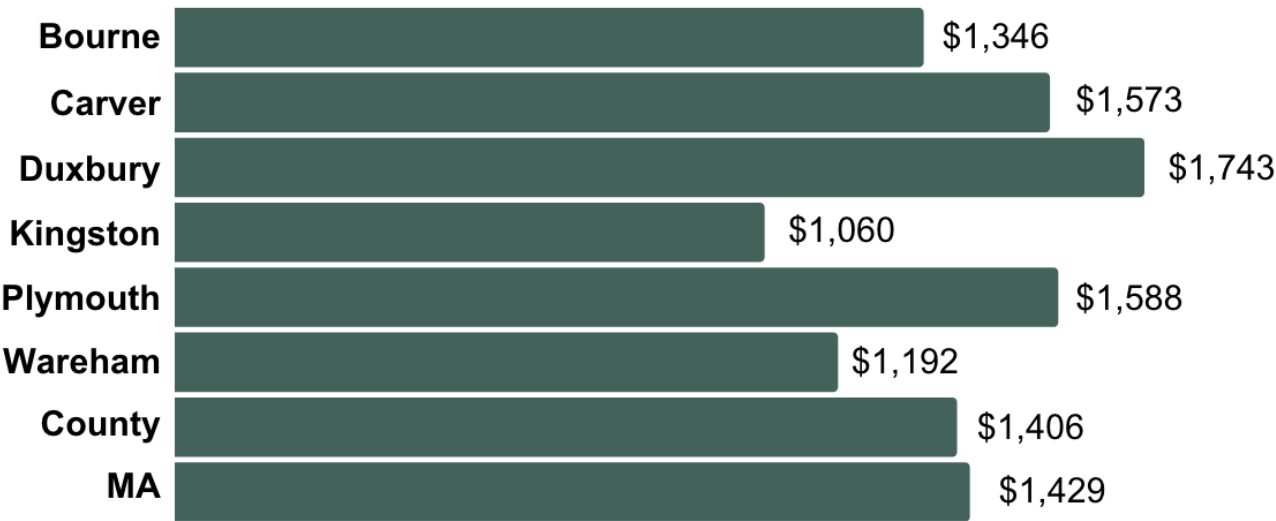
Median Gross Rent

There is a wide range in the median gross rent in the region. At \$1,060, Kingston's median gross rent is the lowest, while Plymouth is second to the highest at \$1,588, trailing only Duxbury at \$1,743. It is hard to determine why there is such a difference in rent between these neighboring communities, but it may be due to the small sample size.

"I would love to see a tiny house community or something that would enable low-income people to be able to afford to live here. Anyone working full time should be able to afford a roof over their head. The rents and housing costs are out of control."

-Survey Response

Figure 12: Median Gross Rent in the Region, 2021

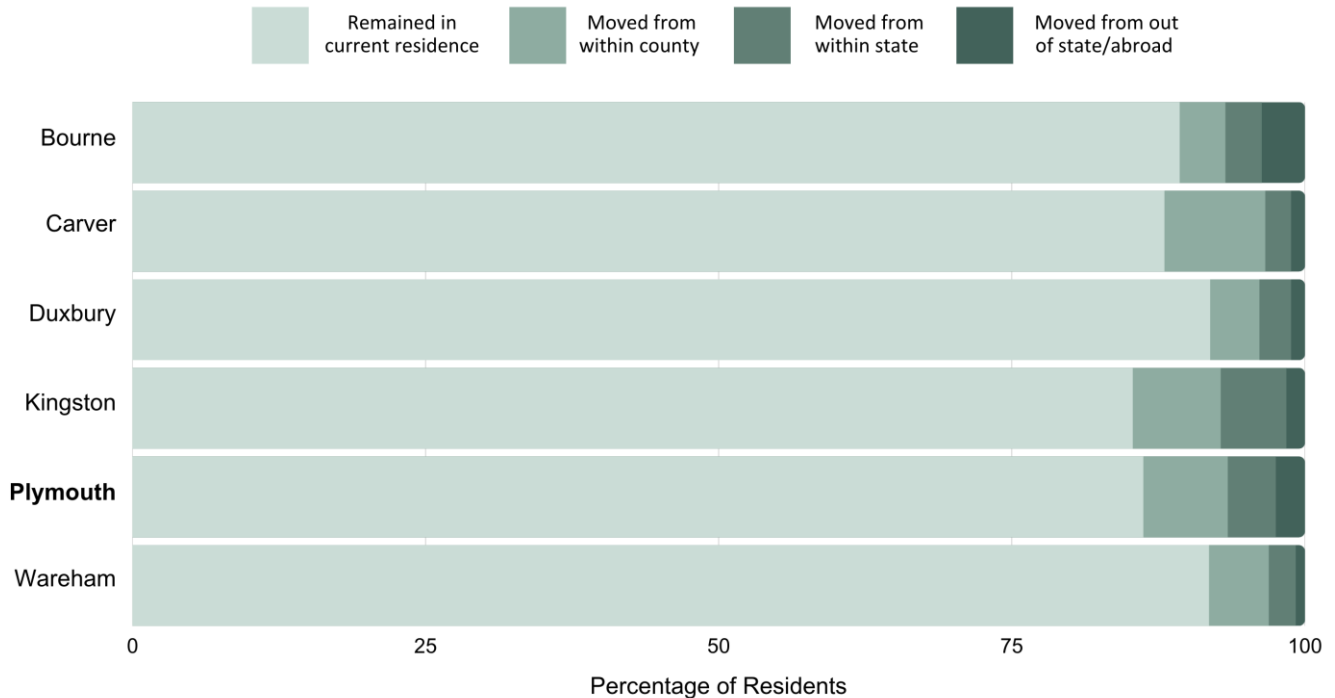


Source: U.S. Census Bureau, 2017-2021 American Community Survey

Geographic Mobility

The frequency of households moving to new housing units may indicate the housing market's stability. In 2021, an estimated 86.2 percent of Plymouth's residents remained in the same residence, 7.2 percent of residents moved to a home in Plymouth from within the county (including from within Town), 4.1 percent moved in from another town within the state, and 2.5 percent moved in from another state or country.

Figure 13: Geographic Mobility of Residents, 2021



Source: U.S. Census Bureau, 2017-2021 American Community Survey

HOUSING AFFORDABILITY ANALYSIS

This section examines the affordability of Plymouth's housing stock to its residents. An analysis of the town's poverty rate, the number of households eligible for assistance, rent prices, current subsidized housing inventory, and housing burdens by household type is included.



KEY FINDINGS

AFFORDABILITY

SECTION 8 WAITLIST

1,071 local households are currently on the waiting list for Section 8 housing. The majority of these applicants (55.18%) consist of just one household member.



51.4 PERCENT
of renter-occupied households are cost burdened.

FAIR MARKET RENTS

Rent continues to rise. Plymouth is part of the Boston-Quincy-Cambridge FMR Area, where the fair market rent for a one-bedroom apartment is now \$2,198.

8,845

Households that live below the Area Median Income (AMI).

POVERTY BY FAMILY TYPE

Although just 3.1% of families are in poverty, female householders with related children under age 18 experience poverty at a rate of 29.5%.

5.6%

of Plymouth's population falls below the federal poverty level.

OWNERSHIP OF SHI UNITS

The majority of Plymouth's affordable units included in the SHI are rental units. Many of the units that are set up for ownership are condominiums.



30.8 PERCENT
of owner-occupied households are cost burdened.

POVERTY BY AGE

The age group most at risk of poverty is individuals under 18 years old (7.1%). The age group least at risk is individuals 65 years and older (3.9%).

6.37%

of Plymouth's housing units are included in the Subsidized Housing Inventory.

POTENTIAL SHI UNITS

Should all anticipated SHI units be built and approved through the permitting process, Plymouth could have 1,916 affordable units (6.82% of the housing stock).

\$29,000

Gap between the cost of the average single-family home and what a family earning the AMI can afford.

Poverty Rate

Plymouth has a relatively low rate of individuals below the federal poverty level, which was \$13,590 for one household in 2022. Plymouth's poverty rate for all individuals was 5.6 percent in 2021, less than Plymouth County's rate of 7.2 percent and the Commonwealth's rate of 10.4%. Individuals most likely to live in poverty in Plymouth are children under the age of 18, which is consistent with regional, state, and national trends.

Table 18a: Percentage of Individuals in Plymouth Living Below the Poverty Level, 2021

	Total Number	Below Poverty	
		Number	Percent
Under 18 Years	10,199	729	7.1%
18 to 64 Years	35,279	2,068	5.9%
65 Years +	13,586	536	3.9%
TOTAL	59,064	3,333	5.6%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

In terms of families, Plymouth has a low rate of families below the federal poverty level, which is \$27,750 for a household of four in 2022. Plymouth's poverty rate for all families is 3.1 percent, less than Plymouth County's rate of 8.0 percent and the Commonwealth's rate of 11.4%. The family type most likely to live in poverty in Plymouth are female householders who have children under 18 years of age living with them.

Table 18b: Percentage of Families in Plymouth Living Below the Poverty Level, 2021

	Total Number	Below Poverty	
		Number	Percent
All Families	17,004	527	3.1%
With related children under 18 years	35,279	2,068	5.9%
Married Couple Families	13,915	139	1.0%
With related children under 18 years	4,389	66	1.5%
Female Householder, No Spouse Present	2,223	347	15.6%
With related children under 18 years	1,139	336	29.5%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Households Eligible for Housing Assistance

One measure of the need for affordable housing in a community is the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI) and household size to identify these households. Table 23 shows the U.S. Department of Housing and Urban Development (HUD) income limits for highly low-income (below 30 percent of AMI), very low-income (30-50 percent of AMI), and low income (50- 80 percent of AMI) households by household size for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, which includes Plymouth. Households at 80 percent of AMI and below are eligible for housing assistance, adjusted for household size.

"There is not enough affordable housing for young individuals. My household is made of 2 people, with a combined income of \$120K and we cannot afford to buy a home and are about to be in danger of not being able to afford renting our apartment. We also make too much to qualify for any programs (section 8 housing, etc) so we're in a gray area and on the verge of being homeless when we feel that we are certainly active and contributing members of society."

-Survey Response

Table 19: FY2023 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD

Persons in Family	Extremely Low Income (30% of AMI)	Very Low Income (50% of AMI)	Low Income (80% of AMI)
1	\$31,150	\$51,950	\$82,950
2	\$35,600	\$59,400	\$94,800
3	\$40,050	\$66,800	\$106,650
4	\$44,500	\$74,200	\$118,450
5	\$48,100	\$80,150	\$127,950
6	\$51,650	\$86,100	\$137,450
7	\$55,200	\$92,050	\$146,900
8	\$58,750	\$97,950	\$156,400

Source: U.S. Department of Housing and Urban Development (HUD)

According to the most recent CHAS (Comprehensive Housing Affordability Strategy) data available (2015-2019 estimates), 10,275 households or 44.0 percent of all the 21,945 households in Plymouth are low-income households with a household income \leq 80 percent HUD Area Median Family Income (HAMFI). Of that population, 2,900 are very low-income (30 percent-50 percent AMI), and 3,305 households are extremely low-income (<30 percent AMI).

Table 20: Household Income Distribution by HAMFI in Plymouth

	Owner		Renter		Total Households	
	Number	Percent	Number	Percent	Number	Percent
Income less than 30% of the HAMFI	1,610	8.7%	1,695	35.8%	3,305	14.2%
Income >30% to <= 50% of HAMFI	2,160	11.6%	740	15.6%	2,900	12.4%
Income >50% to <=80% of HAMFI	3,320	17.8%	750	15.8%	4,070	17.4%
Income >80% to >=100% of HAMFI	2,220	11.9%	685	14.5%	2,905	3.2%
Income >100% HAMFI	9,300	50.0%	865	18.3%	10,165	43.5%
TOTAL	18,610	100.0%	4,735	100.0%	23,345	100.0%

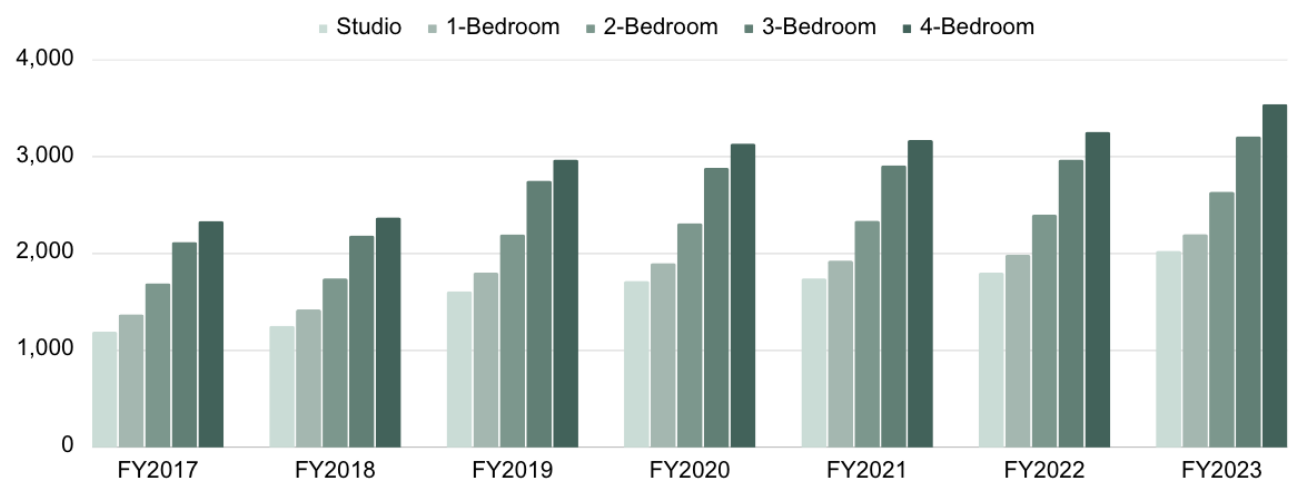
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2015-2019

Fair Market Rents

Another measure of housing affordability is whether local rents exceed the Fair Market Rents (FMR) or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the Boston- Cambridge-Quincy, MA-NH HUD Metro FMR Area. As seen in Figure 10, FMR has varied depending on the number of bedrooms in a unit. Rents for all types of apartments are on the rise.

In 2023, studio apartment rent is \$2,025, one bedroom \$2,198, two bedroom \$2,635, three bedroom \$3,207, four bedroom \$3,540. A July 2023 search of Apartments.com showed 269 units available to rent ranging from studio to three-bedroom. Approximately 14 studio units, 117 one-bedroom units, 118 two-bedroom units, 20 three-bedroom units, and no four-bedroom units. One-bedroom units were advertised for \$1,915-\$3,325, two-bedroom units were advertised from \$2,340 to \$4,670, and three-bedroom units were advertised for \$ 3,516-4,865.

Figure 14: Fair-Market-Rent, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

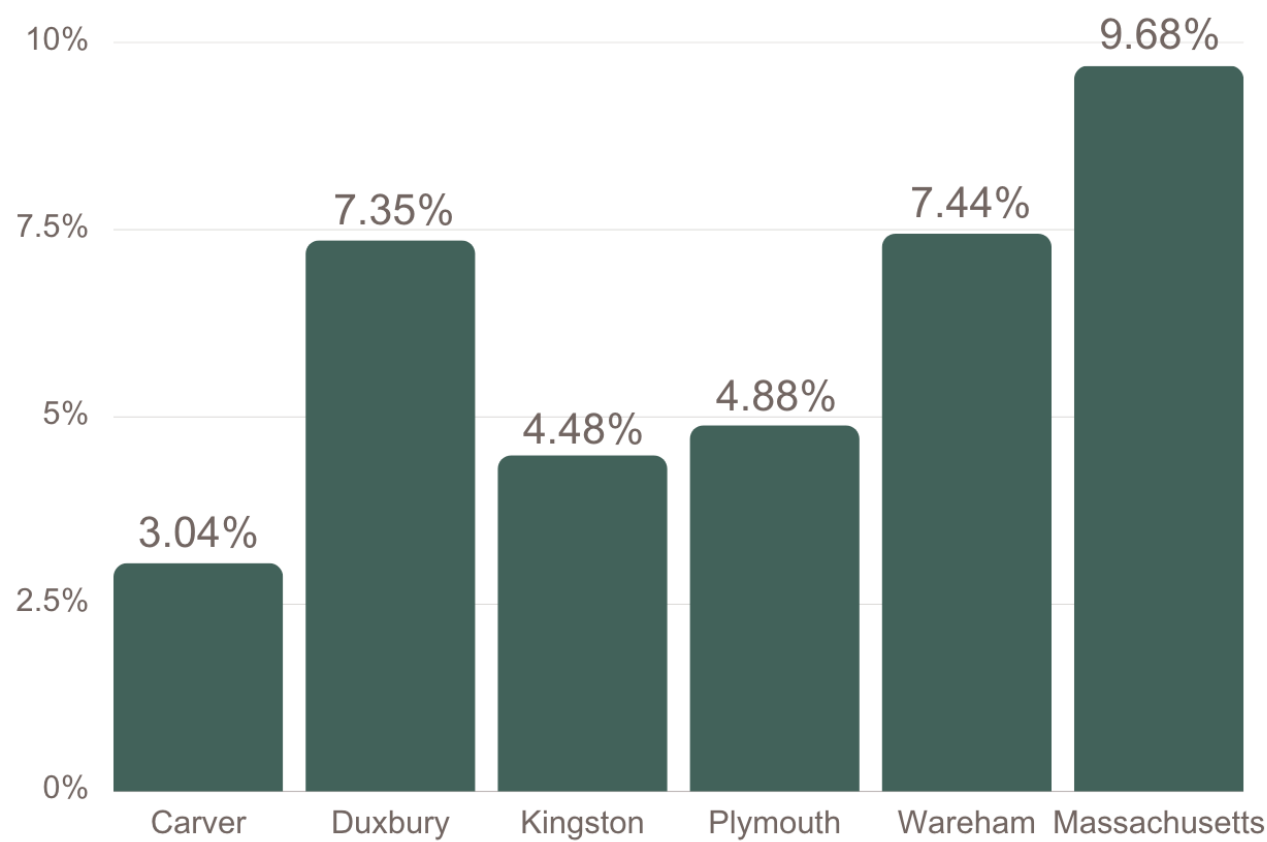


Source: U.S. Department of Housing and Urban Development (HUD)

Current M.G.L. Chapter 40B Subsidized Housing Inventory

According to M.G.L Chapter 40B, affordable housing is defined as housing that is developed or operated by a public or private entity and is reserved by deed restriction for income-eligible households at or below 80 percent of the Area Median Income (AMI). The regulation encourages communities to achieve the statutory minimum of 10 percent of their total year-round housing units on the Subsidized Housing Inventory (SHI).

Figure 15: Percentage of Subsidized Housing Inventory in the Region as Reported by the Commonwealth, June 2023



Source: EOHLC Chapter 40B Subsidized Housing Inventory Statewide report 12-21-2020

Housing that meets the requirements, if approved by EOHLC, is added to the SHI. A community's SHI fluctuates with new affordable and market-rate housing development. The SHI percentage is determined by dividing the number of affordable units by the total number of year-round housing units in the most recent decennial Census. However, due to state reporting delays, this state report of 4.88% is lower and not representative of Plymouth's total approved SHI units.

Table 21: Plymouth's Existing Approved SHI Units

	Rental/Ownership	Units	
		Total	Affordable
11 Clyfton - 7 Russell Street (2) – Amory (1)	Rental	21	2
137 Court Street	Rental		1
17 Cutter Drive	Ownership	1	1
2106 State Road	Ownership	1	1
76 Court Street (Armory)	1 Ownership	20	2
Breezy Hill Condominiums	Ownership	32	3
Kathleen Drive	Ownership		1
Knapp Place (Ellis Curtain) 278 Court Street	Ownership	18	2
Murray Street	Ownership		1
Brailey Settlement	Ownership	13	1
Nick's Rock Road	Rental		30
Ocean Point Manomet	Ownership		20
Old Sandwich Road	Ownership		1
Olmstead Terrace	Rental		40
Pine Knoll (Benway) – 103 Wareham Road	Rental	8	8
Obery Street Village (Pointe 1620)	Rental	54	5
Village at South Street – South St Hat Trick Drive	Ownership	10	3
Algonquin Heights – Algonquin Terrace	Rental		201
Twin Pine Farms – 335 Carver Road	Ownership	16	4
The Oasis 40B (incomplete but have received credit)	Rental	320	320
High Cliff Prince Street – 23 Prince Street	Rental		82
DDS Group Homes	Rental		72

DMH Group Homes	Rental		8
Castle Hill Elderly	Rental		50
Cherry Hill Elderly – 128 Court Street	Rental		81
Scattered Sites	Rental		6
Simes	Rental		2
41 Valley Road (Replacement for Arbor Ridge)	Ownership	29	1
Corvette Drive	Ownership	1	1
The Walk	Rentals	320	320
Elbow Pond/Blue Gill/Lower Elbow	Ownership	60	5
Southfield Elderly – 105 South Street	Rental		60
865 Long Pond Habitat	Ownership	2	2
Deer Pond Village	Ownership	39	3
Copper Cove	Ownership	42	4
Harborwalk Cordage Park	Rental	302	302
Sawmill Woods/Drum Drive	Ownership	200	16
Redbrook	Ownership/Rental	1175	103
574 State Road/Brookside Apartments	Rental	23	23
TOTAL			1,788

Source: Town of Plymouth, 2023 Affordable Housing Units

Plymouth is not currently at the 10 percent affordable housing threshold. As of August 2023, 1,788 units are included in the approved Subsidized Housing Inventory. This is 6.37 percent of the total 28,074 units in town. This number represents a higher percentage than the most recent SHI reported by the state. This discrepancy may be due to a lack of updated reporting to the state.

Most affordable units included in the SHI are rental units, and many ownership units are condominiums. Some units were developed via Comprehensive Permit, but many were not. Among these units, the Massachusetts Department of Developmental Services (DDS) operates 72 housing units, and the Department of Mental Health (DMS) operates eight units. These units represent one bedroom in a group home.

The approval for 42 units at Mayflower Village recently expired, removing these units from this list. Despite this, Plymouth continues to progress to achieve its housing goals. Since December 2018, the Town of Plymouth has gotten approval for 1,056 more affordable units. In 2018, affordable units represented just 3.28 percent of the total units in town. Now at 6.37 percent, the Town of Plymouth is increasingly getting closer to the 10% statewide affordable housing threshold.

Table 22: Plymouth's Pending SHI Units

	Rental/Ownership	Units	
		Total	Affordable
NOT INCLUDED			16
Coalition for Homeless			8
234 Beaver Dam Road	Ownership	1	1
Nye Acres	Ownership	8	1
Ryder House	Rental	4	4
Beaver Dam Ridge	Ownership	19	2
SUBMITTED, PENDING APPROVAL			6
687 State Road	Rental	6	3
10 Oak Street	Rental	3	3
PROPOSED FUTURE			122
98 Water Street (Bradford Inn)	Rental	28	3
Sandy Pines	Ownership	30	10
Tupper Hill Road	Ownership	11	1
Fresh Pond Lofts 949 State Road	Rental	17	1
2294 State Road	Ownership	30	3
Carver Road	Rental	28	6
Village Landing	Rental	6	1
Carver Landing	Rental	66	66
Mt Pleasant School	Rental	12	1
10 River Street	Rental	6	4
Bartlett Pond Pastures / Estates	Ownership	60	15
Atlantic Country Club	Ownership	64	6
193-195 Courtt Street	Rental	9	2
Water Works Settlement	Rental	8	2
TOTAL (CURRENT APPROVED SHI + POTENTIAL)			1,915

Source: Town of Plymouth, 2023 Affordable Housing Units

Six units have been submitted to EOHLC and await approval for SHI inclusion. Another 121 units are proposed and will be added once through the permitting process. Should all anticipated units be built and approved, the total number of affordable units would reach 1,915 or 6.82 percent.

To address unmet housing needs and to be compliant with M.G.L Chapter 40B, Plymouth officials should continue to work towards achieving their housing production target. With

1,915 units potentially on the SHI, Plymouth would still need an additional 893 units of affordable housing to meet the 10 percent threshold at its current figure of 28,074 total housing units. In the future, the town should ensure that new housing developments include units that can be added to the SHI to keep pace with the Commonwealth’s Chapter 40B requirement.

Housing Cost Burden

Another way to determine if housing is affordable in a community is to analyze monthly housing costs as a percentage of household income. HUD defines a cost-burdened household as spending more than 30 percent of its gross income on housing. 30.8 percent of Plymouth’s owner-occupied households are cost-burdened, lower than many neighboring communities and Commonwealth but higher than the overall County. A much higher percentage of renter-occupied households are cost-burdened, 59.4 percent, slightly higher than the County and the Commonwealth. In the case of most of these communities, the percentage of renter-occupied households that are cost-burdened is higher than the percentage of owner-occupied households that are cost-burdened.

"I personally feel that as a 25-year-old who has started a career years ago and works a second job I still am being pushed out of the town I love and grew up in simply due to high housing costs."

-Survey Response

Figure 16a: Percentage of Owner-Occupied Cost-Burdened Households, 2021

Source: U.S. Census Bureau, 2017-2021 American Community Survey

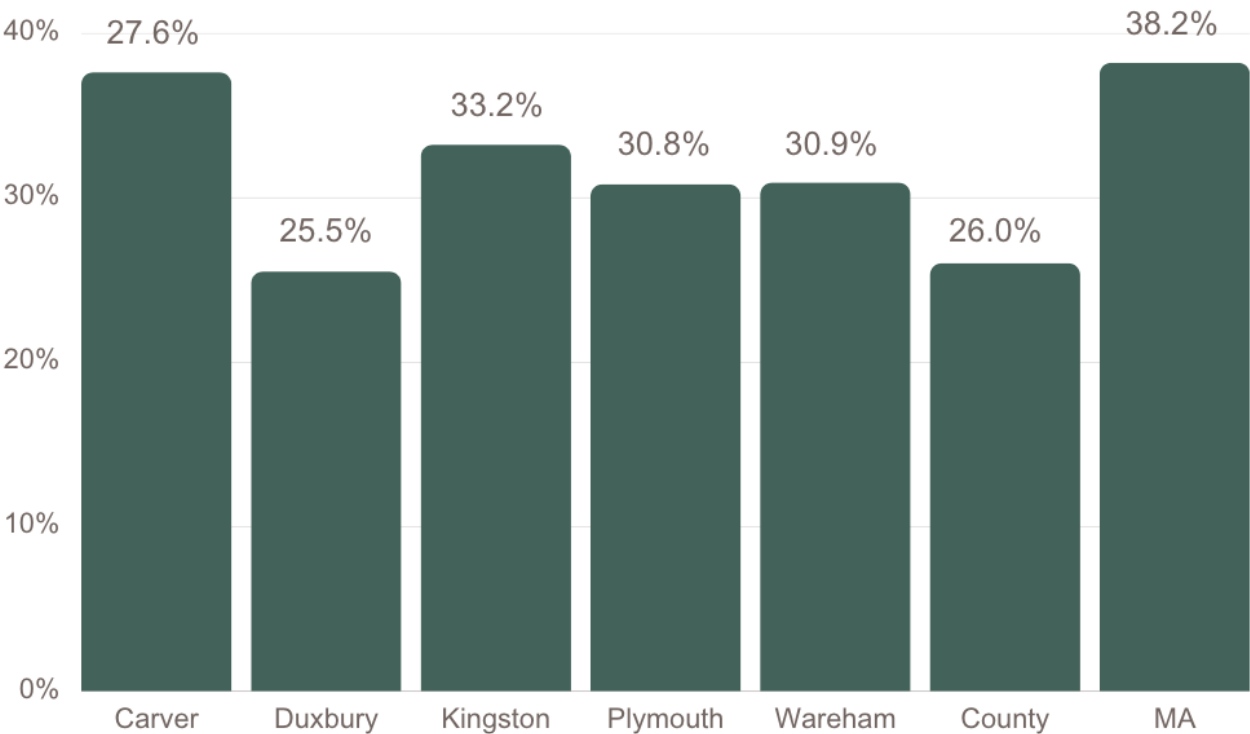
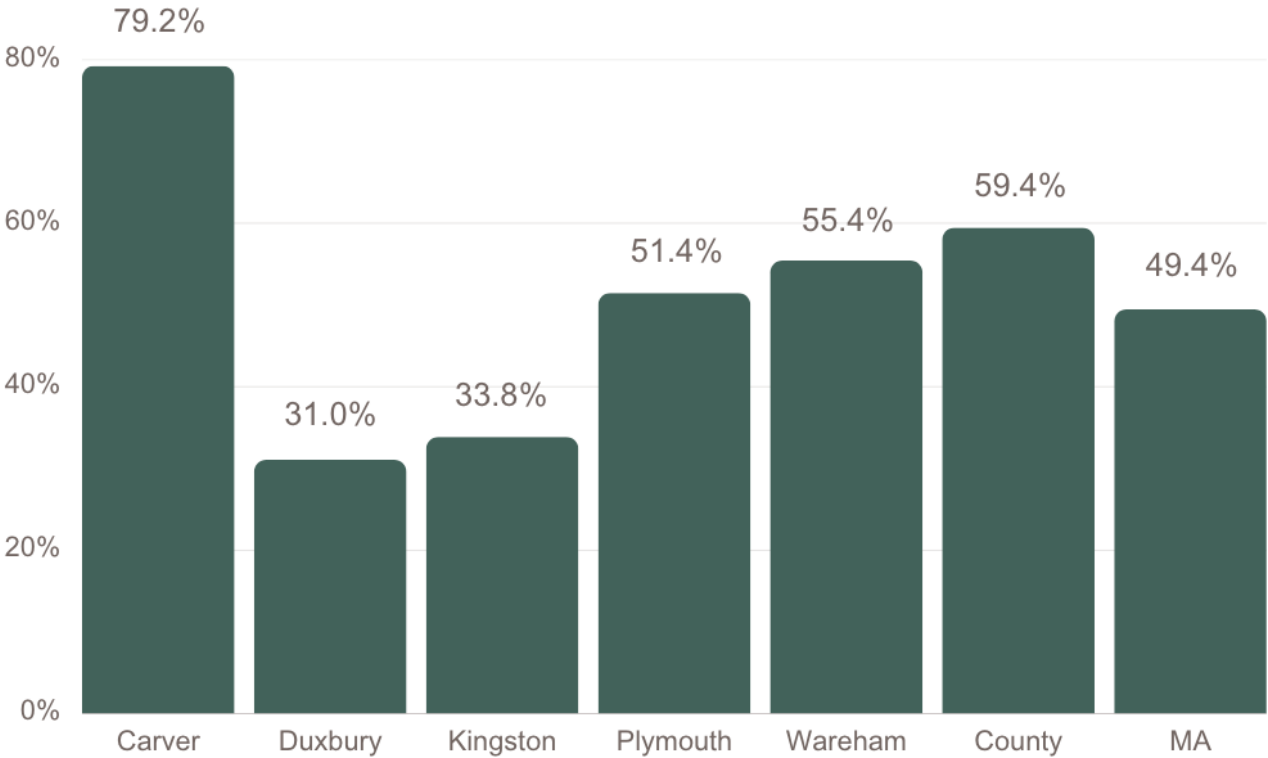


Figure 16b: Percentage of Renter-Occupied Cost-Burdened Households, 2021



Source: U.S. Census Bureau, 2017-2021 American Community Survey

Housing costs will also rise as income levels rise, potentially leaving long-term residents with limited housing options. Consideration should be given to developing strategies and funding mechanisms to assist those needing help as costs rise beyond their means.

Wages Needed to Afford Fair Market Rent 2023

In MA, the Fair Market Rent for a two-bedroom apartment is 2,165\$. To afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$86,613 annually.

In MA, a minimum wage worker earns \$15.00 per hour. In order to afford a two-bedroom, a household earning minimum wage must work 111 hours per week, 52 weeks per year.

In MA, the estimated average wage for a renter is \$29.40. At this rate, they must work 55 hours per week, 52 weeks per year.

In MA and the Boston-Cambridge-Quincy HMFA, the SSI monthly payment is \$914, which means the rent affordable to an SSI recipient is \$309 per month.

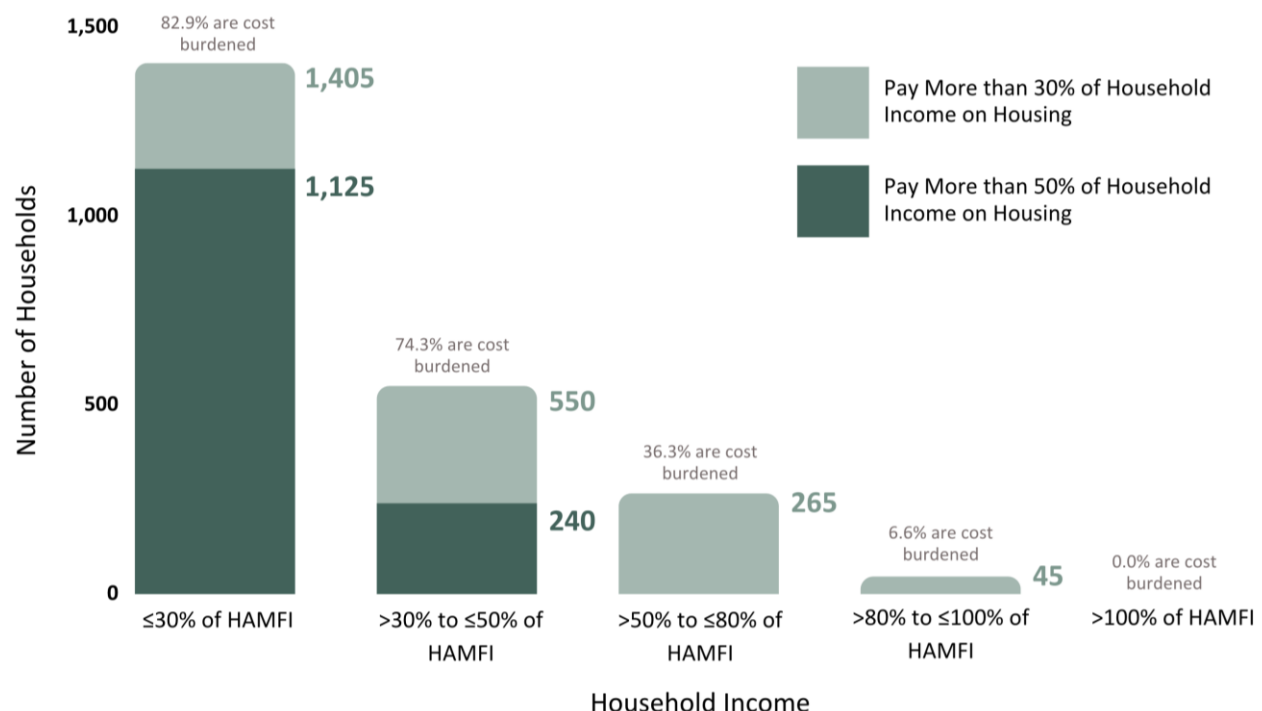
Rental Affordability for Current Households

The median gross rent for Plymouth in 2017 was \$1,588, placing the town second among neighboring communities, trailing only Duxbury at 41,743. The median gross rent in Plymouth County was \$1,406.

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) comprises forty-one percent of renters, per the National Low Income Housing Coalition. The Boston-Cambridge-Quincy fair market rent, at \$2,635 for a two-bedroom apartment, is higher than the Massachusetts fair market rent. The estimated mean renter wage for this area is \$35.84, \$6.44 more than the state mean renter wage. In this area, someone making the mean renter wage would need to work fifty-

six hours per week to afford the FMR for a 2-bedroom apartment.

Figure 17a: Plymouth's Cost Burden by Income Bracket (Renters)



Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2015-2019

The income limits of 80% and 50% of the HUD-adjusted area median family income are defined as “low-income” and “very low-income,” respectively. In the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, the HAMFI is \$120,800.

The US Department of Housing and Urban Development (HUD) defines households that spend over 30 percent of their gross income on housing costs as “cost burdened” and households that spend over 50 percent of their gross income on housing costs as “severely cost burdened.” This includes both rent and utilities. Using this definition, the 2015-2019 Comprehensive Housing Affordability Strategy found that 2,265 renters (47.8 percent) are cost-burdened, and 1,365 renters (28.8 percent) are severely cost-burdened. These values are slightly lower than the 2021 estimates in Figure 12b.

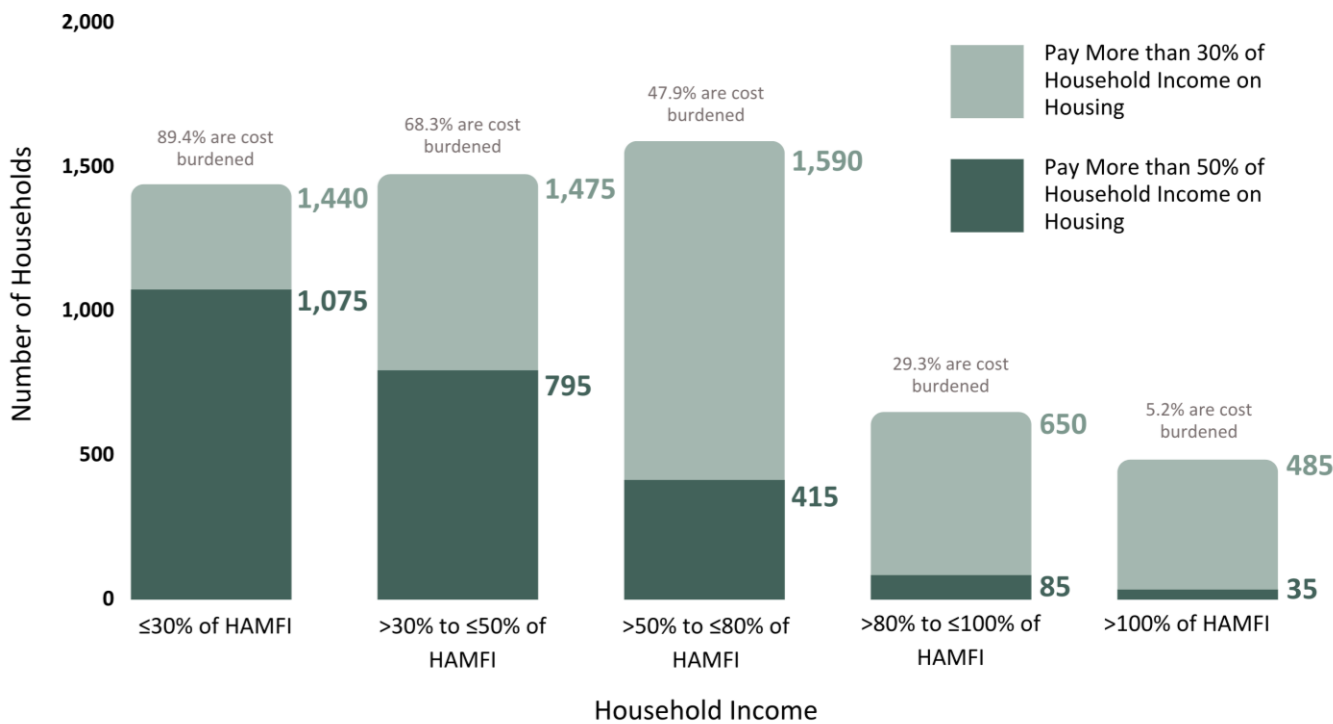
"I greatly benefited from the first-time homebuyer program that the town hosted in 2019, I hope these programs continue and there continue to be first time buyer mortgages. Getting people into their first home is sometimes the biggest hurdle, and I want people to be freed from the endless rent-paying cycle."

-Survey Response

Homeownership Affordability for Current Households

For homeowners, housing costs that may contribute to the classification of a household as “cost-burdened” include mortgage payments, utilities, association fees, insurance, and real estate taxes.

Figure 17b: Plymouth’s Cost Burden by Income Bracket (Homeowners)



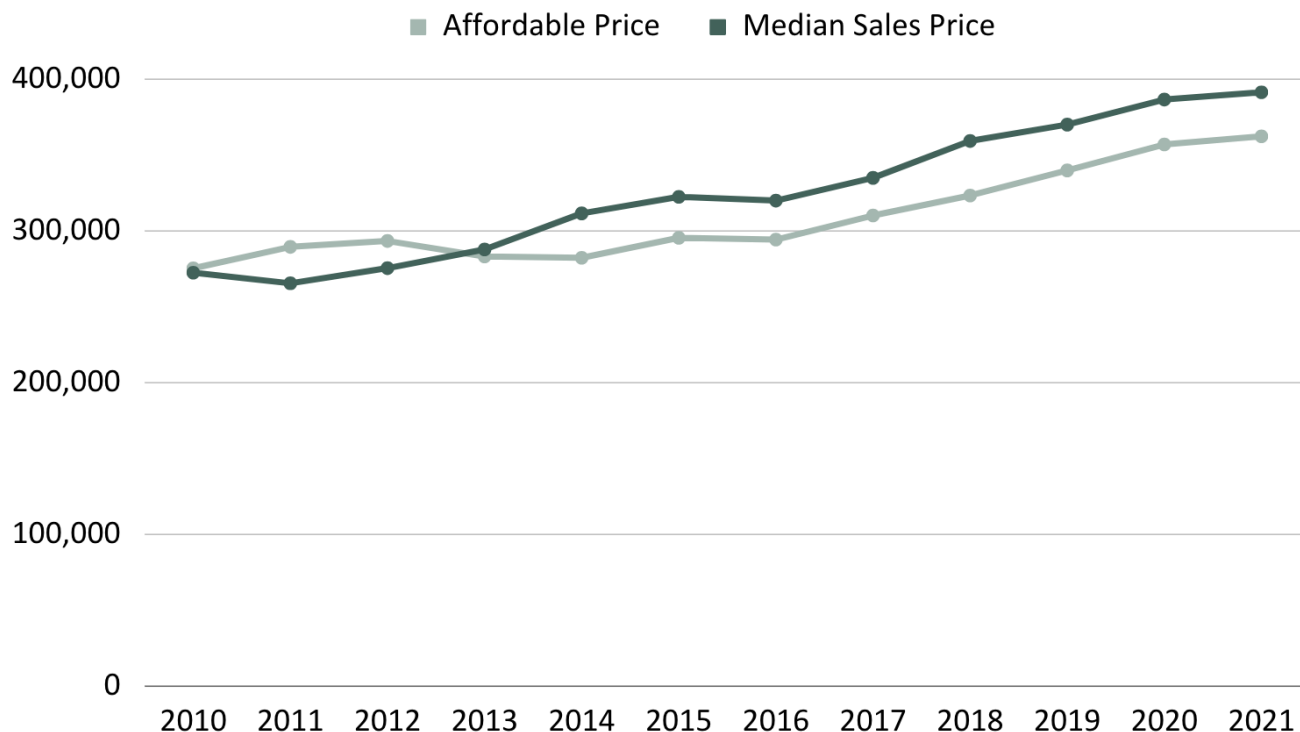
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2015-2019

Housing Affordability Gap

Another way to measure the housing cost burden in a community is to conduct a Housing Affordability Gap Analysis. For the following analysis, a home's "affordable price" is defined as three times the HUD area median family income (HAMFI) for each year. This number is then compared to the median sales price of a single-family home for that year.

From 2010 to 2012, the median sales price was lower than what the median household could afford, but since then, real estate costs have outpaced income levels, resulting in an affordability gap. In 2021, this affordability gap was \$29,000.

Figure 18: Single-Family Home Affordability Gap, 2010-2021



Source: U.S. Department of Housing & Urban Development (HUD) & ACS Estimates

Local Waiting List for Affordable Housing

To assist in understanding the great need for affordable housing in Plymouth, the waiting list for the Plymouth Housing Authority is summarized below. As of August 2023, 1,071 applicants to the Section 8 Housing Choice Voucher live, work, and attend school locally.

Table 23: Local Households on the Waiting List for Affordable Housing

Family Type	Number of Households on the Waiting List	Percentage of Applicants
One Household Member	591	55.18%
Families with Disabilities	376	35.11%
Elderly Families	108	10.08%
Families with Children	367	24.27%
TOTAL	1,071	100.00%

Source: Plymouth Housing Authority, 2023

CHALLENGES TO AFFORDABLE HOUSING

Despite automobile dependence, Plymouth has attracted and developed 6.37 percent of its year-round housing units in affordable housing. The town hopes that, through their fourth update to the Housing Production Plan (2007, 2013, 2018, 2024), they can maintain their affordable housing goals and continue to produce and maintain diverse housing options for all income levels. This section identifies and examines land constraints and limitations that may impact future development in Plymouth. It includes analyzing land use, the natural and built environment, zoning, infrastructure, and transportation.

Land Availability

According to the MassGIS L3 parcel file, which categorizes each parcel by type or land use, it was found that Plymouth has 3,988.59 acres of wetlands and 8,611.8 acres of open water. 18,534.81 acres are permanently protected open space and 3,429.91 acres are classified as other open space. 268.8 acres are located within the 100-year flood zone. Approximately 2,657.9 acres of developable land remains though wetlands, floodplains, or other zoning restrictions may constrain this development. Much of this land is in the rural-residential zone of the Town.

Watershed Areas

A watershed consists of land where run-off from higher elevations is channeled into a specific body of water such as a pond, lake, river, or ocean. Plymouth's 12 Watersheds include 343 inland ponds (including 32 globally rare coastal plain ponds), five anadromous fish runs, and 21 miles of coastline. Please refer to Table 6-1 for waterbodies listed by Watershed.) Please refer to the Plymouth Coastal Water Resources Map (Figure 6-5). The five anadromous fish runs are Town Brook, Eel River, Herring River (Bournedale run), Agawam River (spawning at Halfway Pond) and Bartlett Pond. Estuaries include South Coastal Watershed Action Plan 6-2 9/12/2006 Watershed Action Alliance.

Plymouth Harbor, Plymouth Bay, and Ellisville Harbor are all saltwater bodies with excellent habitats for fish and other aquatic life and suitable for primary and secondary recreation (Map 6-1). The most significant river system is the Eel River, which has a watershed of 15.4 square miles (9,856 acres). This watershed is located within central coastal Plymouth and contains several coastal plain ponds fed primarily by the groundwater flowing through the aquifer. The Eel River Watersheds' Coastal Plain Ponds are shallow ponds created by glaciers and form a unique wildlife habitat supporting many of Plymouth's globally rare wildlife species. Over 30 percent of the Eel River watershed has been designated BioMap Core Habitat under the Commonwealth's Natural Heritage and Endangered Species Program (Open Space Plan, 2018).

Two main branches of the river join below, Hayden and Howland Ponds. The northern branch flows southeast from the Town's new Eel River Headwaters Preserve, and the southern branch, also known as Shingle Brook, flows northeast out of the Pine Hills Development. The Plymouth Carver Aquifer, the second largest in Massachusetts and

designated as a sole source aquifer (requiring an EIS for federal projects), covers nearly 200 square miles, including all or part of six communities, and stores an estimated 500 billion gallons of fresh water (Plymouth's Open Space Plan, 2018). The boundaries of the groundwater-contributing areas within the Plymouth Carver Aquifer do not coincide with the surface watershed boundaries mapped by EOEA. The groundwater-contributing areas in the Plymouth Carver Aquifer are more significant than the surface watershed delineation because Plymouth's surface water bodies, its rivers, streams, and ponds, are primarily fed by this groundwater aquifer rather than by run-off from rain. The direction and flow of groundwater through the aquifer is radially outward from the high point of the groundwater in West Plymouth and is controlled by proximity to rivers and coastal discharge boundaries, as well as geologic heterogeneity, rather than the hills and valleys at the surface. The area of groundwater within a watershed system is the area that feeds the rivers, streams, and ponds within that watershed. Therefore, watershed boundaries based on surface topography differ significantly from those defined by groundwater. Watersheds in Plymouth need to be delineated by the zone contributing groundwater to the surface waterbodies. Identifying accurate groundwater contributing zones is critical to evaluating how the impact of permitted groundwater discharges and water withdrawals will affect the surface water bodies in each of Plymouth's watershed systems. (Neal Price, email correspondence, 2006). This has been done for one watershed, the Eel River Watershed and the area of groundwater contribution to the watershed differs by over 2000 acres from the surface watershed area (Mettie Whipple, Eel River Watershed Association).

Plymouth maintains a thriving commercial fishing fleet. In 2018, 205 vessels listed Plymouth as their homeport, and 4,033 fishing trips landed in Plymouth. This led to 1,675,898 pounds of catch, earning the most revenue from American Lobster, Eastern Oyster, and Bluefin Tuna (Urban Harbors Institute, 2021). Providing a harbor with high water quality standards is essential for preserving and enhancing a vital and vibrant local economy.

The purpose of the Floodplain and Watershed Protection District is to protect the health and safety of persons against the hazards of flooding, to conserve the value of land and buildings, to facilitate the adequate provision of a water supply through preservation and maintenance of the groundwater table, to protect and to preserve the marches, bogs, ponds and water courses and their adjoining wetlands, to encourage the most appropriate use of wetlands, to promote the most appropriate use of the land and to preserve and increase the amenities of the Town. A map of these areas is in Appendix C.

Protected Open Space, Wetlands, and Floodplains

The town's 3,988.59 wetlands, 8,611.8 acres of open water, and 268.8 acres within the 100-year flood zone are protected via the Wetlands Protection Bylaw, riverfront buffers, floodplain, and Watershed Protection Areas. The Wetlands Protection Bylaw aims to protect the wetlands, water resources, flood-prone areas, adjoining upland areas, water recharge areas surrounding water supply wells, and wildlife habitat areas. There are also bio map areas, priority habitats, and estimated habitats not shown on the map and having less direct constraints on development. The 18,534.81 acres of permanently protected open space and

3,429.91 acres are classified as other open spaces overseen by the Conservation Commission or Plymouth Parks and Recreation Department as applicable.

Water & Sewer

Plymouth has twelve wells and ten groundwater sources with a distribution of six service zones, as seen on the water service distribution map in Appendix C. There is a close relationship between preserving natural resources and maintaining the quality and quantity of local water. Protecting the recharge areas contributing to the public drinking water wells is especially important to preserve potable water. These areas are designated as Zone II wellhead protection areas under the Source Water Assessment and Protection Program of the Commonwealth and the Federal Safe Drinking Water Act. The Town's Zoning Bylaw works in conjunction with developing and protecting these well fields. Roughly eighty percent of the Town is located within its Aquifer Protection Zoning District. Strict density, use, and wastewater discharge requirements are imposed in this area. Plymouth's town water system is well-developed, and supplies are adequate for moderate growth.

Plymouth has well-developed wastewater collection and treatment facilities, considered adequate for moderate growth. A map is included in Appendix C. The town restricts on-site septic systems and certain commercial operations near well sites. Several small-scale sewage treatment plants, often called "package plants" and "small community systems," are currently licensed and operating in Plymouth. Such plants represent a viable way to prevent water pollution in discrete geographical areas because they can achieve cleaner discharge levels than individual "Title V" septic systems, which do nothing to remove nitrogen and phosphorus, the two main by-products of the septic system process that degrade water quality.

Transportation

Roadways

The Plymouth Department of Public Works maintains 300 miles of town roadway. In addition, state highway routes 3, 3A, 44, 80, and 25 go through the Town of Plymouth. Plymouth lies along the "Pilgrims Highway" portion of Route 3, the primary route between Cape Cod and Boston. The town can be accessed from six exits on the highway, more than any other municipality along the Pilgrims Highway. Plymouth is also the eastern terminus of U.S. Route 44. This route links to Route 3 through a divided highway section. Route 25 goes through a remote section of the town north of Buzzards Bay but does not have an exit. The short Plimoth Patuxet Highway allows easy access between Routes 3 and 3A and has an exit that allows direct entry into Plimoth Patuxet's museum.

Rail

Plymouth's MBTA Commuter Rail station, formerly a stop on the Plymouth/Kingston line into South Station, closed in 2021. The nearest rail station is now in Kingston, behind the Independence Mall.

Bus

The Plymouth & Brockton Street Railway Company offers scheduled service to Logan Airport, downtown Boston, Hyannis, and Provincetown. Buses can be boarded at the commuter parking lot at exit five off Route 3, behind the McDonald's rest stop. The Greater Attleboro Taunton Regional Transit Authority (GATRA) operates public transportation buses known as the Plymouth Area Link (PAL) throughout much of Plymouth and Kingston.

Ferry

A seasonal ferry to Provincetown and several other excursion lines offer Plymouth Bay and Cape Cod Bay cruises. The ferry is operated by Captain John Boats and offers one round trip daily from June to September. The ferry leaves from the State Wharf in Plymouth Center. In addition to the ferry, Plymouth Harbor offers service for harbor excursions, whale-watching tours, and deep-sea fishing.

Air

The town is home to the Plymouth Municipal Airport, which lies on the border between Plymouth and Carver. Founded in 1931, it offers scheduled service to Nantucket and private service. The airport features a local restaurant and gift shop but does not have an on-site traffic control tower.

Barnstable Municipal Airport in Hyannis offers additional scheduled carrier service. The airport provides scheduled flight services to Nantucket, Martha's Vineyard, Boston, and New York City. It is approximately 30 miles from Plymouth.

The nearest national and international airport is Logan International Airport in Boston, roughly 43 miles from Plymouth. T.F. Green Airport, a state airport located in Warwick, Rhode Island, is about 63 miles away.

Bicycle and Pedestrian Facilities

Plymouth is an auto-dependent community with limited bicycle and pedestrian infrastructure in town. The Master Plan recognized the need to expand the bike and pedestrian networks to facilitate more walking and biking between neighborhoods and commercial centers. This is important to help alleviate automobile traffic and foster greater economic activity. There is generally a need for more sidewalks and bicycle facilities. However, the Planning Board and Select Board have adopted Complete Streets policies for private and public roads to better support bicyclists and pedestrians. The pedestrian network is highly concentrated within the downtown area and in the neighborhood of North Plymouth and some bicycle facilities on Water Street.

Schools

Plymouth Public Schools is a district that operates twelve schools (eight elementary schools, two middle schools, and two high schools), making it one of the largest town school districts in the state. The district serves over 7,100 students and employs more than 600 teachers. Development does not appear to be limited by school capacity because the number of

students in the schools continues to decline despite population growth. This trend is primarily attributed to an aging population and a changing average household size.

Residential Zoning

There are many direct and indirect constraints on preserving and expanding affordable housing. Regulatory factors include the minimal provisions for multi-unit housing. Plymouth's zoning bylaws allow single-family dwellings in all residential zoning districts as of right. Two-family developments are allowed as of right in two residential zoning districts and by special permit in two additional districts. There are additional provisions for two-family and multi-family housing in other areas. The Cordage Park 40R, Downtown Harbor (DH), Open Space Mixed Use Development (OSMUD), Traditional Rural Village Development (TRVD), Waterfront (WF), and Transitional Commercial (TC) also allow for multi-family by special permit or as-of-right, depending on the overlay, refer to Appendix A.



GOALS AND STRATEGIES

Community Perceptions of Affordable Housing

The term “affordable housing” can sometimes evoke erroneous images of negative impacts on the community, decreased property values, increased crime, and neglect. However, those responding to Plymouth’s Housing Production Plan Community Survey (Appendix I) responded positively toward affordable housing, suggesting that residents appreciate the need for affordable housing, particularly among first-time homebuyers, young families, and veterans. Many respondents also wanted to utilize Accessory Dwelling Units (ADUs) to alleviate cost burdens, particularly for aging residents. Plymouth has welcomed affordable housing and will continue using a creative and proactive approach to affordable housing initiatives.

Housing Goals

An analysis of demographics, housing needs, projected demand, and zoning policy indicates the continued need for more affordable and deed-restricted housing in Plymouth to meet the community’s reasonable housing needs. To that end, the following goals and strategies were developed to guide the generation of a diverse and affordable housing stock that will meet Plymouth’s current and future housing demands.

Implementation Strategies

To meet and maintain a 10 percent affordable housing in a manner reflective of its rural character, Plymouth will need to strategically work to preserve the affordability of the current units on the subsidized housing inventory and to create new affordable renter and homeownership opportunities as the number of market-rate units increases.

The Town should explore and consider the following planning and zoning-related strategies to promote the creation of additional affordable units and appropriately direct new development. This plan intends to identify strategies that can promote new affordable housing opportunities. These strategies will create new affordable units more responsive to local needs and priorities when applied to particular circumstances.

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. These items include information the municipality or other parties provided regarding municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family, and mixed-use districts. In short, the state has incentivized municipalities to adopt these measures. Plymouth’s progress in reforming its land use provisions to promote affordable housing and

community-appropriate growth will likely have a meaningful impact on determining project eligibility/site approval for comprehensive projects in the future.

As this section outlines, Plymouth has defined the following implementation strategies to accomplish the affordable housing goals. The strategy described in this section is the specific initiatives by which Plymouth can continue to meet and maintain its housing production goals.

To carry out the strategies included in the Housing Production Plan and meet production goals, it will be necessary for the Town of Plymouth to build its capacity to promote affordable housing activities. This capacity includes gaining access to more excellent financial and technical resources, building local support, developing partnerships with public/private developers and lenders, and creating local organizations and systems to support housing production.

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



1. Meet, maintain, or exceed the 10 percent state standard for affordable housing so that Plymouth is no longer vulnerable to Chapter 40B housing developments.

State law, Chapter 40B, dictates that if a municipality has less than 10 percent of its year-round housing set aside for low- and moderate-income residents, it is not meeting the local need for affordable housing. Not meeting this affordability standard makes the town susceptible to a state override of local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process.

With a focus on affordable housing goals and strategies, Plymouth can make steady progress each year toward meeting its goal of 10 percent total year-round housing units affordable to households with incomes less than or equal to 80 percent AMI (Per c.40B state mandate). Once achieved, the town will work to sustain 10 percent affordable housing in proportion to the future growth of total housing units. The town will lead the effort to ensure expiring affordable units are preserved.

Plymouth will encourage the development of rental units affordable for lower-income households and homeownership units that are affordable to households at or below 80 percent of the area median income to meet the need for affordable starter homes, multi-family units, and housing for the elderly and disabled. 78.01 percent of units in Plymouth are owner-occupied, while 21.98 percent are renter-occupied. The Plymouth County average for rental occupation is 23.90 percent, and the Commonwealth average is 37.7 percent.

The town needs to maintain the affordability of existing units and, as the market rate of units grows, create additional affordable rental units for those with incomes at or below 30 percent of the area's median income. In addition, the town needs to maintain and create affordable homeownership opportunities for households at or below 80 percent of the area's median income, especially family housing.

- ***Strategy 1.1: Ensure all eligible units are added to the Subsidized Housing Inventory on time.***
 - Timeframe: Priority 1.
 - Responsible Entities: The Office of Community Development (OCD) will be responsible for promptly adding units to the Subsidized Housing Inventory (SHI).
- ***Strategy 1.2: Preserve the existing affordable housing stock, including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.***

The Town should consider and explore incentives or other methods to preserve affordability restrictions on existing affordable units for the most extended period allowable under the law, fostering housing stability for all income households. The Town could consider using housing trust funds to preserve

affordability on expiring units or utilize the first refusal right to purchase available units until income-eligible householders can be found.

- Timeframe: Priority 1.
- Responsible Entities: The Department of Planning and Development.

○ ***Strategy 1.3: Continue to support the Inclusionary Zoning Bylaw.***

The inclusionary Zoning Bylaw incentivizes the private sector to produce affordable housing. The town continues to experience residential growth primarily by creating single-family subdivisions. This type of development could impact the town's suburban character and the cost of home ownership in the community if not for the inclusionary zoning bylaw, which includes provisions for creating affordable single-family housing.

Inclusionary zoning is a tool to create affordable housing. It helps to ensure that the production of new affordable units keeps pace with the overall rate of further development of market-rate units in the community, thereby helping to ensure continued compliance with the State's 10 percent affordable housing goal. The Inclusionary Zoning bylaw requires a developer to set aside a certain percentage of housing units that will qualify for certification as affordable housing. An inclusionary zoning bylaw is an effective and predictable way to increase affordable housing stock in the community without requiring significant outlays by the community and ensures that new sizeable market-rate developments will not adversely affect the Town's SHI percentage. The bylaw allows in-lieu payments that reflect the price of affordable housing and land availability in Plymouth. The fee will be calculated based on a formula detailed within the Zoning Bylaw.

Single-family housing is a critical component of Plymouth's housing stock, which puts responsibility on the developer to help make single-family housing more affordable. For every ten market rate units developed, Plymouth requires one additional unit at 80% AMI. In the future, to incentivize developers to create more affordable units, it might be considered to allow a 2-unit density bonus on a 10-unit development, including one additional market rate unit and creating one affordable unit at 60% AMI.

- Timeframe: Priority 1.
- Responsible Entities: The Office of Community Development (OCD) will continue to work with developers to encourage private development of affordable housing and instead of payments through the support of the Inclusionary Zoning Bylaw

- ***Strategy 1.4: Continue housing maintenance and repair programs to support seniors who want to remain in their households and others in need.***

Older housing stock tends to be more moderately priced than new units. Still, it is also harder to maintain, often lacks heating and energy efficiencies, and may not be in compliance with state building, health, and safety codes. This adds to monthly utility and maintenance costs that impact the affordability of older, outdated units. In addition, this housing may contain lead-based paint and other environmental hazards. Seek deed restrictions or provide grants and loans to low-income households by providing funds for repair and maintenance to support eligible homeowners. This would help preserve homes that are important to preserve because of their moderate size and historic quality. To access increased funding, pursue programs and grant opportunities at the state and federal levels. Allocate additional funds through the affordable housing trust. Promote programs for residents in need. Funding sources might include CDBG, CPC, Affordable Housing Trust, and Plymouth Redevelopment Authority Funds.

- Timeframe: Priority 2.
- Responsible Entities: The Office of Community Development and the Affordable Housing Trust should study opportunities and build professional networks to support affordable housing opportunities.

- ***Strategy 1.5: Continue to utilize the Local Initiative Program.***

The Planning Board should review Local Initiative Program criteria to make sure it meets the town's needs and to develop further a cooperative relationship with private, not-for-profit developers of affordable housing. Too often, comprehensive permit developments create adversarial contests with neighbors, who may feel high-density proposals are detrimental to the value of their single-family home. A LIP proposal, however, sometimes called a "Friendly 40B," creates a different dynamic. The town can negotiate with the developer to help realize a project that will benefit the community with an appropriate scale, better design, open space, other 71 amenities, and sensitivity to neighborhood concerns. Affordable units created through this process are eligible for the SHI.

- Timeframe: Priority 2.
- Responsible Entities: The Town Manager and the Select Board will work with the Affordable Housing Trust in conjunction with the Planning Board and other appropriate boards and committees.

2. Utilize established programs that support local housing initiatives, including down payment and closing cost assistance, rental down payment assistance programs by leveraging funding and administrative resources of the Plymouth Affordable Housing Trust (PAHT), The Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA) and Community Development Block Grants (CDBG).

These programs include down payment assistance, closing cost, and rental assistance programs by leveraging funding and administrative resources of the Municipal Affordable Housing Trust (AHT), The Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA), and Community Development Block Grants (CDBG).

By leveraging the funding available through the Municipal Affordable Housing Trust and other sources with the administrative capabilities of others, the Town can establish programs to support local housing initiatives that aid the creation and preservation of affordable housing for the benefit of low- and moderate-income households, while at the same time preserving the Town's character and resources. Funding for the Municipal Affordable Housing Trust can come from several sources: 1.) Community Preservation Act Funds; 2.) Payments instead of Onsite Construction provided for by the Inclusionary Zoning Bylaw; 3.) Community Development Block Grant funding; 4.) Private Cash Contributions to the Trust Fund; and 5.) from Principal and Interest earned from Trust Fund loan payments, etc.

- ***Strategy 2.1: Create a subsidy program and continue to support the rental assistance program for the first month's rent for new deed-restricted property lotteries.***

Consider utilizing available Community Preservation or Plymouth Housing Trust funds to provide local vouchers (modeled after federal Section 8 Housing Choice Vouchers) that subsidize the rental costs for income-qualified households. The rental subsidy assumes that the tenant cannot pay the fair market rent for the unit and, therefore, pays one-third of their income toward rent, and another source, typically the government, pays the remaining rent. For example, if the fair market rent is \$900 per month and 1/3 of the household's total income is \$600, the subsidy fund would pay the additional \$300 to satisfy the rent balance. The yearly cost to subsidize one unit would be \$3,600, and over ten years, \$36,000, substantially less than the cost to build a new unit.

- Timeframe: Priority 2.
- Responsible Entities: Affordable Housing Trust
- ***Strategy 2.2: Continue to support Homebuyers Assistance Programs, including closing costs, down payments, mortgage interest, or other financial assistance to income-qualified first-time homebuyers.***

There is a gap between the sales price of an affordable home for a low-income family and the average price of a single-family home on the market. To help low-income households (<80%AMI) purchase their first home, the Trust has implemented down payment and closing cost assistance programs for deed-restricted properties. The program is limited to income-eligible, first-time homebuyers and is structured as a zero-interest program. The trust can determine if the program will require the purchaser to repay the Trust if they sell or refinance the property. This assistance will require deed restrictions. In addition, Mass Housing Partnership provides fixed-rate mortgages with lower down payments and interest rates than commercial mortgages for low- and moderate-income households. Ideally, financial assistance programs should be accompanied by education, so families know the homeownership responsibilities.

- Timeframe: Priority 1.
- Responsible Entities: Affordable Housing Trust, Office of Community Development.

○ ***Strategy 2.3: Continue supporting the Housing Rehab Loan Program and additional opportunities to provide home maintenance and repair resources for eligible households.***

Continue to support housing maintenance and repair programs to support households who want to remain in their homes and other needy families. Seek deed restrictions or provide grants and loans to low-income households by providing funds for repair and maintenance to support eligible homeowners and Promote programs for residents in need. Section 5b (2) limits the use of CPA funds specifically for housing rehabilitation, though this section has various interpretations. It is always advisable to check with your municipal council for the final determination of an activity's eligibility under the statute.

- Timeframe: Priority 2.
- Responsible Entities: Office of Community Development, Affordable Housing Trust.

○ ***Strategy 2.4: Continue to support a buydown program for first-time homebuyers.***

Continue to help low-income residents purchase their first home through a buydown program. Such a program helps with part of the down payment and most of the closing costs, bridging the affordability gap through a zero percent deferred loan. Eligible buyers must be first-time homebuyers and must income-qualify. They must also live in their home as their primary residence and agree to long-term restrictions on the resale price of their property as per the recorded deed rider.

- Timeframe: Priority 1.
- Responsible Entities: Affordable Housing Trust.

○ ***Strategy 2.5: Continue to support the Rental Housing Development Loan Program.***

This is a below-market interest rate, deferred second mortgage loan offered to developers for the acquisition/construction of new affordable rental units in the Town of Plymouth.

- Timeframe: Priority 2.
- Responsible Entities: Affordable Housing Trust.

3. Create deed-restricted affordable housing units through adaptive reuse of existing buildings and town owned properties by partnering with the Community Preservation Committee (CPC), private non-profits like Habitat for Humanity, The Housing Authority, and the Plymouth Redevelopment Authority (PRA).

Plymouth may have municipal structures that become abandoned, underutilized, or functionally obsolete.

There may be opportunities to convert town-owned property to accommodate some affordable housing. Future tax title property may also allow the community to construct affordable housing for its residents—additionally, privately owned affordable units.

○ ***Strategy 3.1: Continue to conduct screening analysis of Town-owned land.***

The Town of Plymouth will continue to conduct ongoing screening analyses of town-owned land to target other opportunities for developing affordable housing. Many parcels of Town land are dedicated to park and conservation purposes and thus are not available for development (Article 97 of the Massachusetts Constitution requires that in order to withdraw conservation land for other purposes, the Conservation Commission must give its unanimous consent, Town Meeting must provide a 2/3 vote and the State legislature must also offer a 2/3 vote). Land not otherwise committed to a specific purpose may be suitable for affordable housing development. The screening analysis will filter out properties that are not suitable; factors to consider include environmental constraints, slope, soils, road access, and neighborhood compatibility. If one or more properties offer promise, the Board will propose engaging professionals to perform a feasibility study, including

soil testing to estimate septic capacity and installing test wells to judge the quantity and quality of groundwater.

- Timeframe: Priority 2.
- Responsible Entities: The Office of Community Development, The Planning Board, and The Affordable Housing Trust should study opportunities for adaptive reuse.

○ ***Strategy 3.2: Study opportunities for re-using existing buildings or using previously developed or town-owned sites for new community housing.***

In the future, Plymouth may have municipal structures that become abandoned, underutilized, or functionally obsolete. There may be opportunities to convert town-owned property to accommodate some affordable housing. Future tax title property may also allow the community to construct affordable housing for its residents. Additionally, privately owned properties (for example, a farmhouse) might be converted to multi-unit dwellings that would include affordable units.

- Prioritize affordable housing on abandoned and vacant properties.
- Identify potential funding and grant options.
- Target development projects to Town-owned properties where feasible to take advantage of parcels that will have discounted or nominal acquisition costs to make affordable housing more financially viable.
- The Town can explore whether any Town-owned parcels or buildings could be developed as affordable.
- Consider streamlining the permitting process.
- Consider discounting permitting fees for the development of affordable housing units.

Recommended Action: The Office of Community Development and The Affordable Housing Trust will study municipal land holdings to determine if any are appropriate for affordable housing. The town will explore the potential for re-using structures as the need arises. Reusing properties as housing is a strategy that enables the community to accommodate growth in established locations instead of in green spaces and simultaneously preserve or restore the architectural fabric of the community.

In the future, when the community analyzes property for future municipal uses, affordable housing potential will be considered. If any parcel is determined to have potential, land planners or other consultants could be hired to conduct a more rigorous analysis of the property. Suppose a property is deemed appropriate for the construction of affordable housing. In that case, the town will work with a not-for-profit developer and target the disposition of the property for the specific purpose of creating affordable housing. The town will

retain control over the review process and will structure the deed in such a way as to protect the community and public interest.

- Timeframe: Priority 2.
- Responsible Entities: Office of Community Development, Town Manager, Affordable Housing Trust, Planning Board.

○ ***Strategy 3.3: Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.***

Mixed-use should be facilitated in commercial zones to integrate high-density residential uses with commercial uses under appropriate design criteria. This approach makes for optimal use of commercial areas while providing efficient locations for housing units.

- Timeframe: Priority 2.
- Responsible Entities: Office of Community Development, Planning Board, Zoning Board of Appeals.

○ ***Strategy 3.4: Collaborate with housing partners.***

The implementation of this Housing Production Plan will likely require support and assistance from a variety of resources. The Town of Plymouth will establish or strengthen partnerships with housing providers, funding agencies, and other housing experts to achieve the goals of this Plan. The town should reach out to local community housing development organizations, including Housing Solutions for Southeastern Massachusetts, NeighborWorks Southern Mass, and South Shore Habitat for Humanity. These organizations can provide technical assistance, resources, funding, and development services to help the Town of Plymouth achieve its housing goals.

- Timeframe: Priority 2.
- Responsible Entities: Office of Community Development, Town Manager, Select Board, Affordable Housing Trust.

Resources: Housing Solutions for South Eastern Massachusetts:

<https://www.housingsolutionssema.org>

NeighborWorks: <https://www.neighborworks.org>

Habitat for Humanity: <https://www.habitat.org>

4. Promote a diversity of housing options in Plymouth to meet the needs of a changing and aging population and encourage a socio-economically diverse population.

The community's housing needs are diverse, yet most stock consists of single-family homes. It is essential to enable children who grew up in town to return to raise their own families here, to offer town employees the opportunity to live in the community in which they work, to provide housing alternatives to elderly residents who have spent much of their lives in town but now require alternatives to their large single-family homes, and to offer families the flexibility of moving to larger homes as their families grow.

- ***Strategy 4.1: Support aging in the community through increased multi-generational housing options and progressive senior facilities.***
 - Maximize existing community resources to enable seniors to continue living in the housing of their choice and provide education about various housing options.
 - Provide multi-generational community housing opportunities that give priority to residents, veterans, town employees, and families of students enrolled in the town public schools.
 - Timeframe: Priority 2.
 - Responsible Entities: Planning Board, Affordable Housing Trust.
- ***Strategy 4.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Plymouth.***
 - Spread new affordable housing development geographically throughout town to avoid substantial impacts in any residential neighborhood.
 - Create housing in neighborhoods that currently have little or no affordable housing.
 - Develop project alternatives in recognition of a range of housing needs in town, including rental and homeownership options and housing for seniors, veterans, families, and individuals with disabilities.
 - Help eligible homeowners and home buyers access housing assistance.
 - Encourage the creation of workforce-housing units that are affordable to middle-income households, making between 80 percent and 120 percent of AMI. Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80 percent income limits and cannot afford market-rate housing in Plymouth. Enabling people who work in Plymouth to live in Plymouth creates a sustainable community and helps to reverse the trend of exporting professionals during the day and importing service workers.
 - Timeframe: Priority 1.
 - Responsible Entities: The Office of Community Development, Select Board, Town Manager, and The Affordable Housing Trust will work with the appropriate board and committees (Zoning Board & Planning Board and Conservation Commission) to accomplish this goal.

- ***Strategy 4.3: Consider zoning changes to allow Accessory Dwelling Units to function independently.***

Two previous Accessory Dwelling Unit proposals did receive Town Meeting approval. The Town should continue to pursue the adoption of an ADU Bylaw. ADU can accommodate young or old, relatives or the unrelated, students or the working or the retired. These small units inside larger single-family homes exist in some authorized and unauthorized communities. The zoning rules vary widely across the state, which is one reason ADUs haven't caught on faster. US Census figures show that household sizes have decreased significantly in recent decades. Single-family houses are the most prominent housing type in most communities. Most baby boomer homeowners have some empty rooms. Additionally, older people with fixed incomes and rising costs may want to stay in their homes but find it financially difficult or physically demanding.

In these cases, an ADU may be a valuable option with obvious benefits for the homeowner and the tenant. The minimum criteria might be to require an owner-occupied single-family house on a lot of more than 5,000 square feet, must contain sleeping, cooking, and sanitary facilities, and maintain a separate entrance from the inside or the outside. Consider a bylaw allowing ADUs to function as independent units, creating new housing opportunities and supplemental income for primary dwelling unit owners.

- Timeframe: Priority 2.
- Responsible Entities: The Office of Community Development, the Select Board, and the Affordable Housing Trust would consider broader guidelines through interactions with appropriate committees (Zoning Board, Planning Board, Conservation Commission, and Board of Health).

- ***Strategy 4.4: Review private properties for housing opportunities.***

Identify bank-foreclosed properties for purchase and re-sale as deed-restricted affordable units. In addition, examine options to buy housing at market rate also to be re-sold sale as deed restricted affordable units. The Town should review private parcels for affordable housing development when the opportunity arises. Some private properties of interest include Chapter 61 (Forestry), Chapter 61A (Agriculture) and 61B (Recreation) property. These properties are under special designated tax status to benefit the Town and the landowners. Many parcels in this program are interested in preserving open space and conservation. Some parcels would also be suitable for a small number of housing units and more extensive open space use. These are explored in detail when those properties are sold or converted and the Town considers exercising its Right of First Refusal. The Town will review any

property under Chapter 61, 61A, or 61B for suitability for affordable housing when it considers exercising its Right of First Refusal.

- Timeframe: Priority 2.
- Responsible Entities: The Select Board, the Town Manager, and the Affordable Housing Trust will work with the appropriate board and committees (Planning Board, Conservation Commission, Board of Health, Zoning Board of Appeals) to coordinate the review of properties under Chapter 61 to determine which properties are suitable for the construction of affordable housing when those properties become eligible for sale.

○ ***Strategy 4.5: Continue to raise awareness of housing needs and objectives.***

Work with the community to increase understanding of housing needs in town, its benefits, and potential development impacts. Many community members may not be aware of the unmet housing need in town, while others burdened by housing costs may not know what resources are available to them. Meanwhile, persistent misconceptions and community concerns around development impacts can hinder housing needs. Through community discussions and promotional campaigns in partnership with community organizations and regional entities, Plymouth residents can better understand housing needs and resources.

- Timeframe: Priority 2.
- Responsible Entities: The Select Board, the Town Manager, and the Affordable Housing Trust will work with the appropriate boards and committees (Planning Board, Conservation Commission, Board of Health, Zoning Board of Appeals) to coordinate the review of properties under Chapter 61 and determine which properties are suitable for the construction of affordable housing when those properties become eligible for sale.

5. Prioritize affordable housing for infill development on abandoned and vacant properties through combined initiatives with the Affordable Housing Trust (AHT), Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA), and private non-profits.

Create affordable housing opportunities through adaptive reuse of vacant properties and infill development. This can include preserving historic buildings, redeveloping previously developed properties to utilize existing infrastructure, capitalizing on underutilized sites, and mixed-use development in appropriate sites.

Plymouth can support multiple community goals for historic preservation, economic revitalization, and affordable housing.

○ ***Strategy 5.1: Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.***

Under appropriate design criteria, mixed-use should be facilitated in commercial zones to allow high-density residential uses to be integrated with commercial uses. This approach makes for optimal use of commercial areas while providing efficient locations for housing units.

- Timeframe: Priority 1.
- Responsible Entities: The Select Board, the Town Manager, and the Affordable Housing Trust will work with the appropriate boards and committees (Planning Board, Zoning Board of Appeals, Conservation Commission) to accomplish this goal.

○ ***Strategy 5.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Plymouth.***

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any residential neighborhood.
- Create housing in neighborhoods that currently have little or no affordable housing.
- Develop project alternatives to recognize a range of housing needs in town, including rental and homeownership options and housing for seniors, veterans, families, and individuals with disabilities.
- Help eligible homeowners and home buyers access housing assistance.
- Encourage the creation of workforce-housing units that are affordable to middle-income households, making between 80 percent and 120 percent of AMI. Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80 percent income limits and cannot afford market-rate housing in Plymouth. Enabling people who work in Plymouth to live in Plymouth creates a sustainable community and helps to reverse the trend of exporting professionals during the day and importing service workers.

Workforce households, both local municipal employees and employees of local businesses, earn slightly over the 80 percent income limit and cannot afford market-rate housing in Plymouth. Enabling people who work in Plymouth to live in Plymouth creates a sustainable community. It helps to reverse the trend of exporting professionals during the day and importing service workers.

- Timeframe: Priority 1.
- Responsible Entities: The Office of Community Development, Select Board, Town Manager, and The Affordable Housing Trust will work with the appropriate board and committees (Zoning Board & Planning Board and Conservation Commission) to accomplish this goal.

○ ***Strategy 5.3: Encourage local housing initiatives and continue local planning education to promote the achievement of state-mandated affordable housing goals.***

Education of the community at large, as well as members of specific boards, will be an essential component of successfully meeting the goals of this plan.

- Increase resident awareness of unmet housing needs and demand and the meaning of affordable housing. Town-wide, there may be concerns about the impacts of developing additional affordable housing.
- The Town should promote dialogue on this issue to exchange ideas and concerns.
- Engage the local real estate community and property owners to increase understanding and foster development/redevelopment opportunities.
- Provide and encourage affordable and fair housing education/training opportunities to Town Boards, Committee members, and staff to take advantage of ongoing training and educational programs related to affordable housing and ensure compliance with the Fair Housing Act and the Americans with Disabilities Act (ADA) and other legal housing requirements.

Specific learning opportunities include the University of Massachusetts Extension's Citizen Planner Training Collaborative (CPTC), which offers classes periodically throughout the year and may provide customized training sessions to individual communities. The Massachusetts Housing Partnership (MHP) conducts the annual Massachusetts Housing Institute "a workshop that actively engages participants in discussion and problem solving around issues related to affordable housing development". Other organizations, such as the Department of Housing and Community Development (DHCD), the Citizens Housing and Planning Association (CHAPA), The National Community Development Association (NCDA), and the Community Preservation Coalition (CPC), also provide conferences, training sessions, and publications on a wide variety of housing issues. If fees are involved, funding should be made available. This training should also be accessed continuously as membership of these boards and committees turns over. Specialized training should also be made available to professional staff to keep them up to date on the new regulations and best practices.

- Timeframe: Priority 1.
- Responsible Entities: The Select Board, the Town Manager, and the Affordable Housing Trust should encourage members of the appropriate committees (Planning Board, Zoning Board of Appeals, Conservation Commission, Board of Health) to attend statewide and regional training sessions on housing-related issues.

- ***Strategy 5.4: Create flexible zoning standards for affordable housing by allowing the development of substandard lots through the unique permit process to create affordable units.***
 - Timeframe: Priority 1.
 - Responsible Entities: The Select Board, the Town Manager, and the Affordable Housing Trust will work with the appropriate boards and committees (Conservation Commission, Zoning Board of Appeals, Planning Board, Board of Health) to accomplish this goal.
-

6. Increase resources to support the implementation of the housing production plan.

The town is committed to reaching its goals outlined in this plan over the next decade. To accomplish this, the Affordable Housing Trust needs additional staff and staff hours to meet the community's housing needs. Staff across many boards and departments are responsible for implementing these goals through the work of bylaw review, permitting, applying for grants, and outreach. Collaborative efforts within the staff, the town, and residents at large are responsible for the success of this plan.

- ***Strategy 6.1: Provide additional staff support to the Affordable Housing Trust.***
 - The staff currently supporting the Affordable Housing Trust also supports several other planning activities, including applying for grants and outreach. With an increased demand for these services, there needs to be increased availability.
 - A full-time housing planner position should be created to support the Trust better and implement the strategies included within this plan.
 - Timeframe: Priority 1.
 - Responsible Entities: The Select Board, the Town Manager, and the Affordable Housing Trust.
- ***Strategy 6.2: Create regular communication between responsible entities to support implementation efforts.***

Creating housing in town requires work across many boards and departments. When looking at existing town-owned properties and the potential for new sites, there is a need for zoning, bylaw review, ongoing research, and grant opportunity. Communication between responsible entities will help reach decisions that benefit many town initiatives and help progress implementation efforts.

- Timeframe: Priority 1.
- Responsible Entities: The Select Board, the Town Manager, and the Affordable Housing Trust should encourage members of the appropriate committees

Conclusion

The housing strategies outlined above form a comprehensive and complex web that directly relates to the policy implications, gap analysis, and housing goals identified in this Plan. The Town of Plymouth is confident that the goals and strategies in this document will help diversify the housing stock and provide alternative housing options for Plymouth's residents.

Table 24 lists the planned strategies in each category of activities.

Table 24: Plymouth's Housing Goals and Strategies

Strategies	Priority 1	Priority 2	Responsible Entities
Goal #1: Meet the 10% state standard for affordable housing so that Plymouth is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10% of total housing units.			
Increase the number of low-income and moderate-income year-round housing units, as counted on the SHI, in an amount equal to or greater than that enumerated in the approved HPP .5% of 1.0% to achieve a one-year or two-year certification.			
Strategy 1.1: Make sure all eligible units are added to the Subsidized Housing Inventory on time.	√		OCD
Strategy 1.2 Preserve the existing affordable housing stock, including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.	√		OCD, AHT
Strategy 1.3: Continue to support the inclusionary zoning bylaw.	√		OCD, P&D, PB, ZBA
Strategy 1.4: Continue to leverage funding sources for affordable housing maintenance and rehabilitation.		√	OCD, AHT, PRA, CDBG, CPC
Strategy 1.5: Continue to utilize the local initiative program (LIP).		√	BOS, TM, AHT, PB
Goal #2: Utilizing established programs that support local housing initiatives, including: down payment and closing cost assistance, rental down payment assistance programs by leveraging funding and administrative resources of the Plymouth Affordable Housing Trust (PAHT), The Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA) and Community Development Block Grants (CDBG).			
Strategy 2.1: Create a rental assistance and subsidy program for the first month's rent for new deed-restricted property lotteries.		√	AHT
Strategy 2.2: Continue to support Homebuyers Down Payment Assistance Programs including closing costs or other financial assistance to qualified first-time homebuyers.	√		AHT, PRA
Strategy 2.3: Continue supporting the Housing Rehab Loan Program and additional opportunities to provide home maintenance and repair resources for eligible households.	√		AHT, PRA, OCD

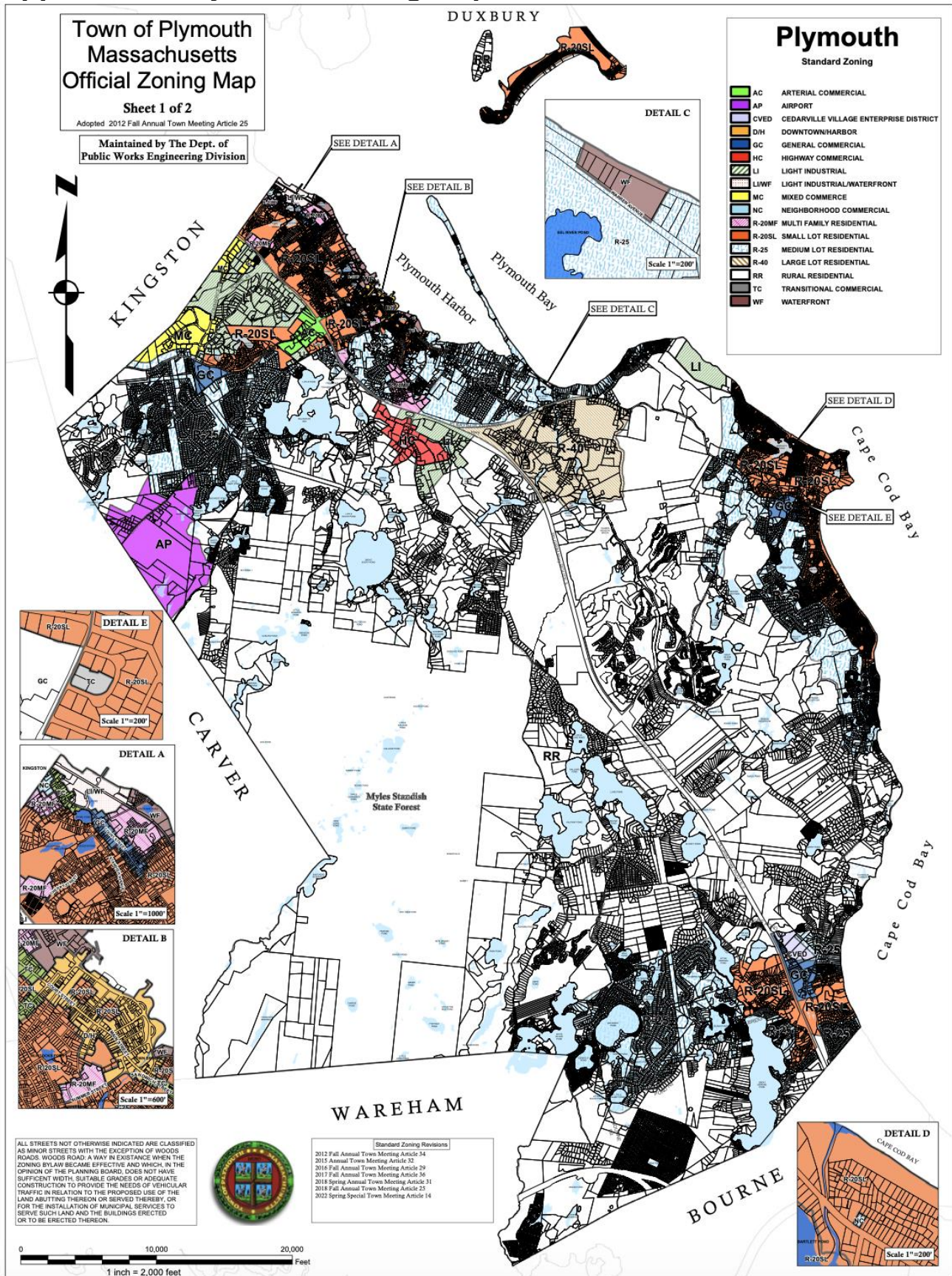
Strategy 2.4: Continue to support the down payment and closing cost assistance program for first-time home buyers.	√		AHT OCD
Strategy 2.5: Continue to support the Rental Housing Development Loan Program.		√	AHT
Goal #3: Create deed-restricted affordable housing units through adaptive reuse of existing buildings and town-owned properties by partnering with the Community Preservation Committee (CPC), private non-profits like Habitat for Humanity, The Housing Authority, and the Plymouth Redevelopment Authority (PRA)			
Strategy 3.1: Continue to conduct screening analysis of Town-owned properties		√	OCD, AHT, PB
Strategy 3.2: Study opportunities for re-use existing buildings or use previously developed or town-owned sites for new community housing.		√	OCD, TM, AHT, PB
Strategy 3.3: Encourage mixed-use development to promote a mix of commercial and affordable units near amenities.		√	OCD, PB, ZBA
Strategy 3.4: Collaborate with Housing.		√	OCD, BOS, TM, AHT, PB
Goal #4: Promote a diversity of housing options in Plymouth to meet the needs of a changing and aging population and promote a socio-economically diverse population.			
Strategy 4.1: Support aging in the community through increased multi-generational housing options and progressive senior facilities.		√	BOS, AHT
Strategy 4.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the suburban character of Plymouth.	√		BOS, TM, AHT, PB, ZBA, CC
Strategy 4.3: Consider zoning changes to allow Accessory Dwelling Units (ADU) to function independently.		√	BOS, TM, AHT, PB, ZBA, CC, BOH
Strategy 4.4: Review private properties for housing opportunities.		√	BOS, TM, AHT, PB, ZBA, CC, BOH
Strategy 4.5: Continue to raise awareness of housing needs and objectives.		√	BOS, TM, AHT, PB, ZBA, CC, BOH
Goal #5: Prioritize affordable housing for infill development on abandoned and vacant properties through combined initiatives with the Affordable Housing Trust (AHT), Office of Community Development (OCD), Plymouth Redevelopment Authority (PRA), and private non-profits.			
Strategy 5.1: Encourage mixed-use development to promote a mix of commercial and affordable units near downtown amenities.	√		BOS, TM, AHT, PB, ZBA, CC
Strategy 5.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Plymouth	√		BOS, TM, AHT, PB, ZBA, CC
Strategy 5.3: Encourage local housing initiatives and continue local planning education to promote the achievement of state-mandated affordable housing goals.	√		BOS, TM, AHT, PB, ZBA, CC, BOH
Strategy 5.4: Use the Town's Inclusionary Bylaw to allow for the development of affordable units on substandard lots through the special permit process.		√	BOS, TM, AHT, PB, ZBA, CC
Goal #6: Increase resources to support the implementation of the housing production plan.			

Strategy 6.1: Provide additional staff support to the Affordable Housing Trust.	✓		BOS, TM, AHT
Strategy 6.2: Create regular communication between responsible entities to support implementation efforts	✓		BOS, TM, AHT, PB, ZBA, CC



APPENDIX

Appendix A: Plymouth Zoning Maps



**Town of Plymouth
Massachusetts
Official Zoning Map
Sheet 2 of 2**

Adopted: 2012 Fall Annual Town Meeting Article 25

DUXBURY

**Plymouth
Zoning Overlays
and
Street Classifications**

- Collector Street
- Limited Access
- Major Street
- Scenic Street
- Overlay Street
- Municipal Wastewater
- 5 Story Overlay
- R40 Cottage Park
- R40 SubDistricts

KINGSTON

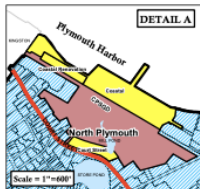
Plymouth Harbor

Plymouth Bay

CARVER

Cape Cod Bay

Cape Cod Bay



Myles Standish
State Forest
Not a Zoning District

WAREHAM

RURAL AREAS ARE THOSE AREAS OUTSIDE OF THE VILLAGE SERVICE AREAS: NORTH PLYMOUTH, PLYMOUTH CENTER, WEST PLYMOUTH, MANOMET, CEDARVILLE.

ALL STREETS NOT OTHERWISE INDICATED ARE CLASSIFIED AS MINOR STREETS WITH THE EXCEPTION OF WOODS ROADS. WOODS ROAD: A WAY IN EXISTENCE WHEN THE ZONING BYLAW BECAME EFFECTIVE AND WHICH, IN THE OPINION OF THE PLANNING BOARD, DOES NOT HAVE SUFFICIENT WIDTH, SUITABLE GRADES OR ADEQUATE CONSTRUCTION TO PROVIDE THE NEEDS OF VEHICULAR TRAFFIC IN RELATION TO THE PROPOSED USE OF THE LAND ABUTTING THEREON OR SERVED THEREBY, OR FOR THE INSTALLATION OF MUNICIPAL SERVICES TO SERVE SUCH LAND AND THE BUILDINGS ERECTED OR TO BE ERECTED THEREON.

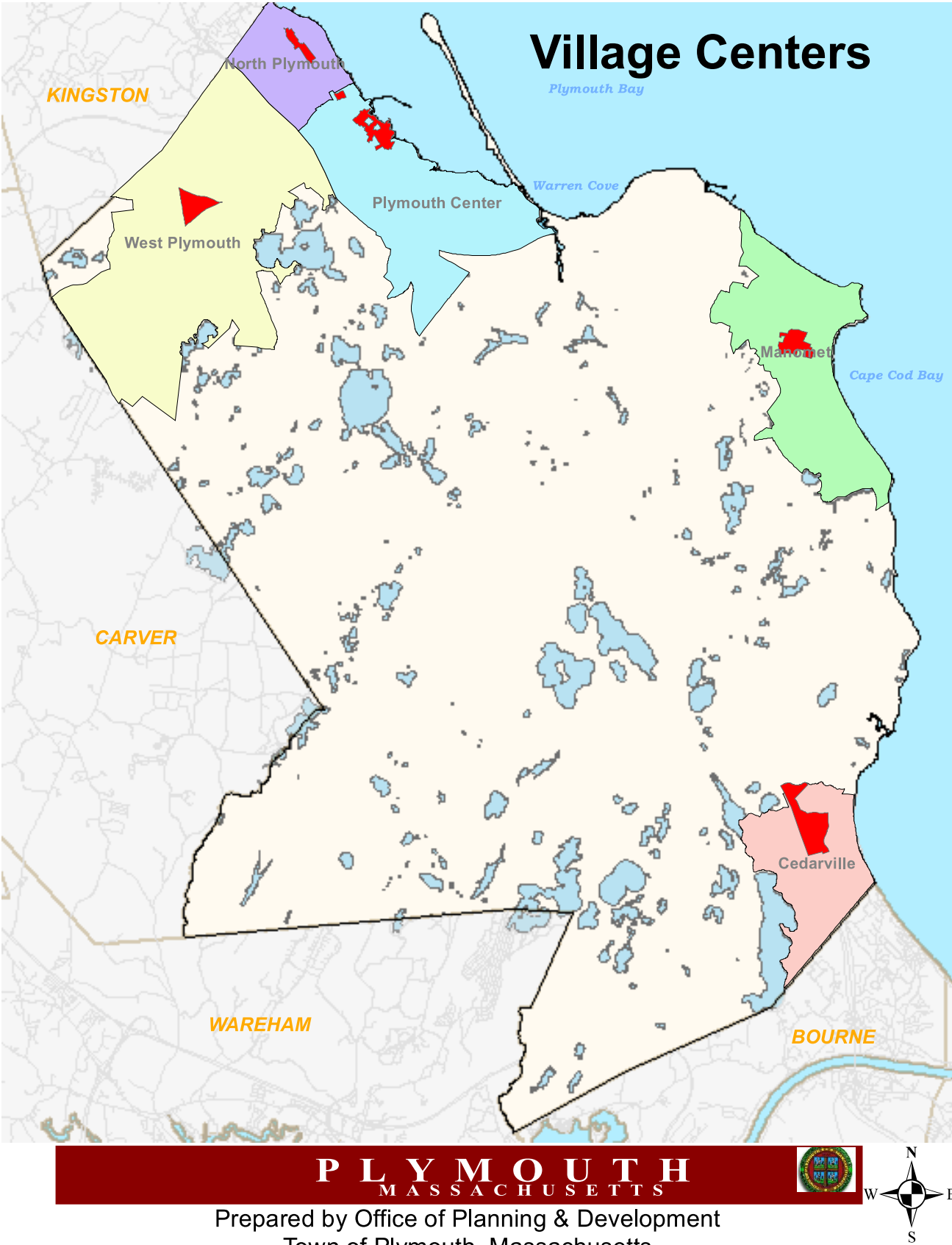
Reserved for Future Revisions

0 10,000 20,000
1 inch = 2,000 feet

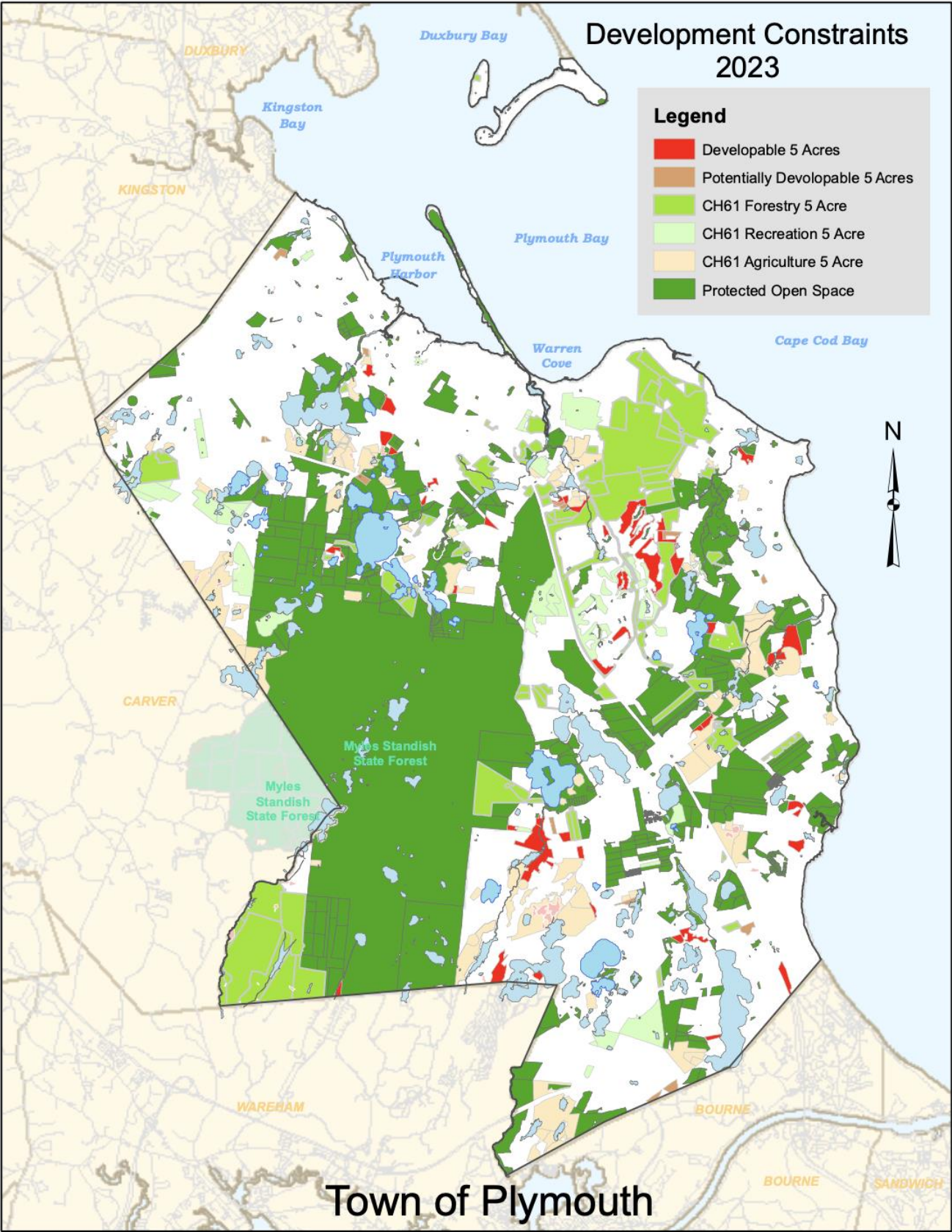
BOURNE

Maintained by The Dept. of
Public Works Engineering Division

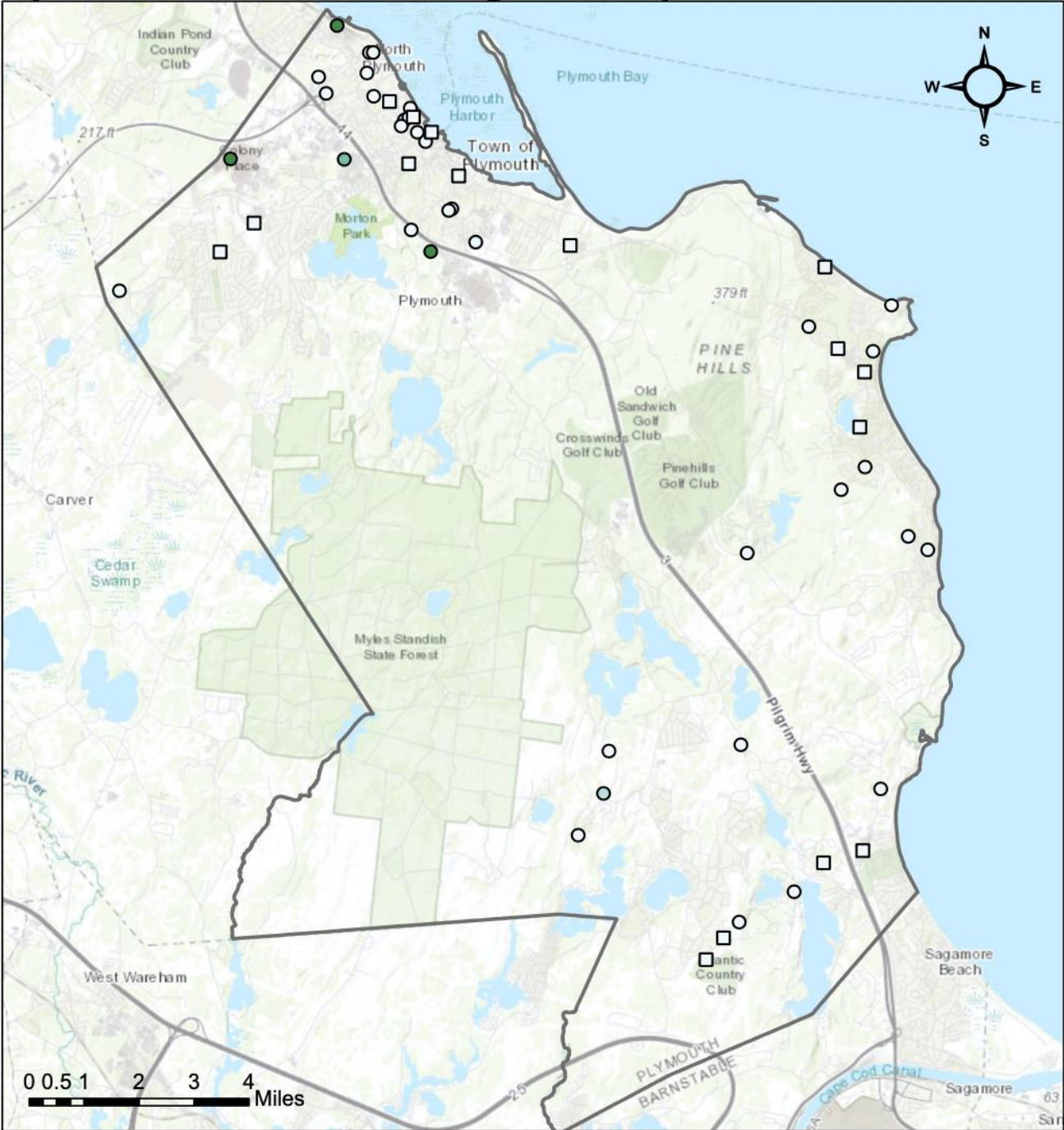
Appendix B: Plymouth Village Centers



Appendix C: Plymouth Development Constraints



Appendix D: Plymouth Subsidized Housing Inventory Units



- Status

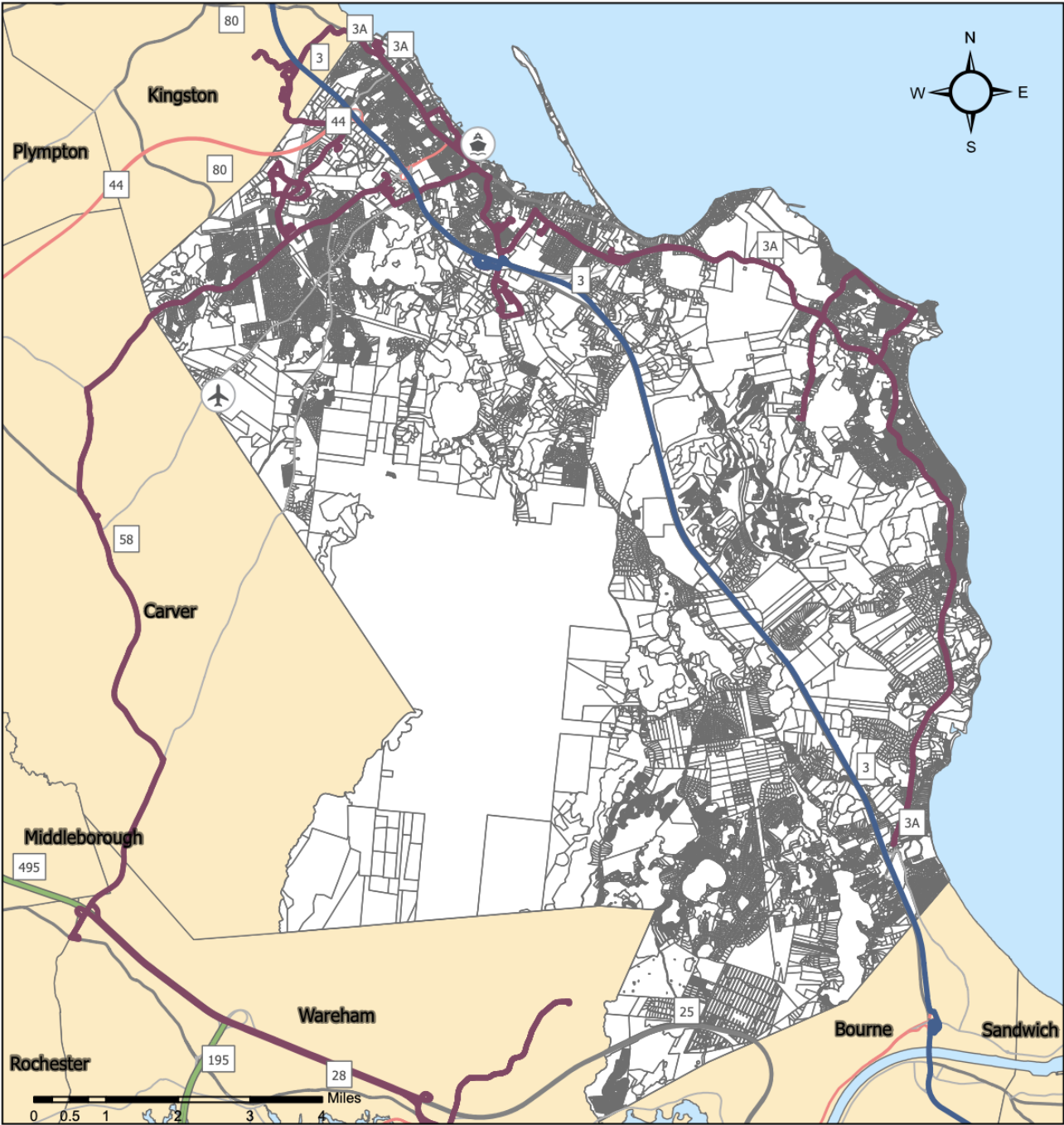
 - Existing
 - Potential
- Affordable Units

 - 1 - 100
 - 101 - 200
 - 201 - 300
 - Greater Than 300



Old Colony Planning Council
70 School Street, Brockton,
MA 02301
oldcolonyplanning.org
Created Aug 2023
GIS Data Sources:ESRI, MassGIS,
Old Colony Planning Council

Appendix E: Plymouth Transportation



- State Wharf
- Airport
- GATRA
- Plymouth & Brockton Bus Company
- Interstate
- U.S. Highway
- State Route
- Non-numbered Road
- Parcel



OLD COLONY
PLANNING COUNCIL

Old Colony Planning Council
70 School Street, Brockton, MA 02301

oldcolonyplanning.org
Created Sep 2023

GIS Data Sources: MassGIS,
Old Colony Planning Council

Appendix F: Available Housing Resources & Programs

U.S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business. Additional information can be found at <https://portal.hud.gov/hudportal/HUD>.

Massachusetts Department of Housing and Community Development (DHCD)

DHCD's mission is to strengthen cities, towns, and neighborhoods to enhance the quality of life of Massachusetts residents. DHCD provides leadership, professional assistance, and financial resources to promote safe, decent, affordable housing opportunities, economic vitality of communities, and sound municipal management. Further information is at <http://www.mass.gov/hed/housing/>

Citizens' Housing and Planning Association (CHAPA)

The Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for Massachusetts's affordable housing and community development activities. Established in 1967, CHAPA's mission is to encourage the production and preservation of affordable housing to low- and moderate-income families and individuals and to foster diverse and sustainable communities through planning and community development.

CHAPA pursues its goals through advocacy with local, state, and federal officials; research on affordable housing issues; education and training for organizations and individuals; programs to expand rental and homeownership opportunities; and coalition building among various housing and community development interests. Additional information can be found on the CHAPAs website at <https://www.chapa.org/>

Massachusetts Housing Partnership (MHP)

The Massachusetts Housing Partnership (MHP) is a statewide public, non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development (DHCD) to help increase the supply of affordable housing in Massachusetts.

MHP was established in 1985 to increase the state's overall rate of housing production and work with cities and towns to demonstrate new and better ways of meeting affordable housing needs. The MHP focuses on three main areas:

community assistance, rental development, and homeownership. Additional information can be found on the MHP website at <http://www.mhp.net/>

South Shore Habitat for Humanity

Habitat for Humanity is a global nonprofit housing organization working in nearly 1,400 communities across the United States and in approximately 70 countries around the world. Habitat's vision is a world where everyone has a decent place to live. Habitat works toward its vision by building strength, stability, and self-reliance in partnership with people and families needing a decent and affordable home.

The South Shore Chapter of Habitat for Humanity was founded in 1986 and covers 35 cities and towns south and southwest of Boston. In the 30 years since its inception, South Shore Habitat for Humanity has built 56 homes in 21 communities, helping more than 99 adults and 194 children build a place to call home. Additional information can be found on the Chapter's website at <https://sshabitat.org/>

Housing Solutions for Southeastern Massachusetts

Housing Solutions for Southeastern Massachusetts – formerly South Shore Housing – is a regional nonprofit organization focused on providing housing services and developing affordable housing in Plymouth and Bristol counties. Its mission is to help low- and moderate-income families and individuals secure affordable housing and use it as a foundation for improving their economic stability and well-being.

This is accomplished through a wide variety of programs and resources, including housing for homeless families, homeless prevention initiatives, training and support for homebuyers and owners, the effective administration of 2,200 rental subsidies, the development, and management of affordable housing, technical assistance to help cities and towns increase the supply of affordable housing, and through partnerships with service providers to address the housing needs of individuals with mental illness and developmental disabilities. Additional information can be found at <http://housingsolutionssema.org/>

NeighborWorks Southern Mass

NeighborWorks Southern Mass is a non-profit corporation that believes affordable housing and stable neighborhoods help individuals and families realize their full dignity and potential. NeighborWorks Southern Mass is a partnership of residents, businesses, and local governments. Its mission is to help people have a safe and affordable place to live. They accomplish this by developing and managing affordable housing, educating and assisting homeowners and homebuyers, and helping homeowners repair and maintain their homes. Additional information can be found at <http://nwsoma.org/>

MassHousing

MassHousing is an independent public authority that provides financing for constructing and preserving affordable rental housing and first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that raises capital by selling bonds lending the proceeds to low- and moderate-income homebuyers, homeowners, and developers who build or preserve affordable and mixed-income rental housing. Additional information can be found at <http://masshousing.com>.

Community Preservation Act (CPA)

The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000 and allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic preservation, affordable housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund, which varies from year to year.

To adopt the CPA, the Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low-income residents from paying the surcharge or exempting the first \$100,000 of a property's assessed value. Each year, at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining funds can be used for any of these areas and outdoor recreation. The CPA requires a local Community Preservation Committee to recommend how to use the funds to the Select Board and Town Meeting. To date, 172 municipalities (49% of the municipalities in Massachusetts) have adopted the CPA, including the local communities of Plymouth, Kingston, Hanson, Norwell, Marshfield, Hanover, Duxbury, and Plympton. Halifax is the only community bordering Plymouth that has not adopted CPA. Additional information can be found at <http://www.communitypreservation.org/>

Local Initiative Program

The Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers working together to create affordable rental opportunities for low- and moderate-income households. Unlike conventional housing subsidy programs, in which a state or federal agency must approve every aspect of financing, design, and construction, the LIP allows most of these decisions to be made by the municipality. LIP regulations and guidelines address those program components that must be reviewed and approved by DHCD. For example, incomes of households served, fair marketing, profit limitation, and establishing long-term affordability for the units built. Eligible applicants include for-profit

and non-profit developers working in concert with a city or town, as the municipality and developer jointly apply. Further information can be found at <http://www.mass.gov/hed/housing/affordable-own/local-initiative-program-lip.html>

HOME Investment Partnerships Program (HOME)

HOME is a federally funded program that assists in producing and preserving affordable housing for low and moderate-income families and individuals. HOME funds can be used to acquire and rehabilitate existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties or the new construction of homeownership projects. Projects seeking HOME funds must include a minimum of 3 HOME-assisted ownership units, the sites for which must be secured with a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers, non-profit developers, non-profit organizations designated as Community Housing Development Organizations (CHDOs), and municipalities in cooperation with any of the above. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/home-investment-partnerships-program.html>.

Housing Stabilization Fund

The Housing Stabilization Fund (HSF) is a state-funded bond program that assists in producing and preserving affordable housing for low-income families and individuals. HSF monies may be used to acquire and rehabilitate existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties or the new construction of homeownership projects. Projects seeking HSF must have a minimum of 3 HSF-assisted ownership units, which must be secured with, at a minimum, a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers, non-profit developers, local housing authorities, and municipalities cooperating with for-profit or non-profit developers. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/housingstabilization-fund.html>

The Massachusetts Affordable Housing Trust Fund (AHTF)

The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households with incomes above 110% of the median income. AHTF funds are focused on those activities that make, preserve, or acquire housing throughout the state to benefit those households. AHTF funds may also be used for permanent or transitional housing for homeless families and individuals and the modernization, rehabilitation, and repair of public housing. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing

organizations, other nonprofit organizations, for-profit entities, and private employers. Additional information can be found on the AHTF's website at <http://www.mass.gov/hed/housing/affordable-rent/ahtf.html>.

Community Development Block Grants (CDBG)

The Massachusetts Community Development Block Grant Program is a federally funded, competitive grant program designed to help small cities and towns meet various community development needs. Assistance is provided to qualifying cities and towns for housing, community, and economic development projects that assist low and moderate-income residents or by revitalizing areas of slum or blight. Municipalities with a population of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD) are eligible for CDBG funding.

Eligible CDBG projects include but are not limited to housing rehabilitation or development, micro-enterprise or other business assistance, infrastructure, community/public facilities, public social services, planning, removal of architectural barriers to allow access by persons with disabilities, and downtown or area revitalization. Additional information can be found at <http://www.mass.gov/hed/community/funding/community-development-blockgrant-cdbg.html>.

Federal Low-Income Housing Tax Credit (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) was created by Congress in 1986 to promote the construction and rehabilitation of housing for low-income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial housing rehabilitation for low-income persons. Both for-profit and nonprofit developers can take advantage of the tax credit. At least 20% of the units must be reserved for persons with incomes at/or below 50% of the area median income adjusted for family size, or at least 40% of the units must be made affordable for persons with incomes at/or below 60% of the area median income adjusted for family size. In addition, the project must be retained as low-income housing for at least 30 years. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-rent/low-incomehousing-tax-credit-lihtc.html>

Community Economic Development Assistance Corporation (CEDAC)

CEDAC is a public-private community development finance institution that provides financial resources and technical expertise for community-based and other non-profit organizations engaged in effective community development in Massachusetts. CEDAC's work supports three key building blocks of community development: affordable housing, workforce development, and early care and education. Regarding housing programs, CEDAC helps community

development corporations and other non-profit developers by providing them with early-stage capital financing and technical assistance throughout the development process. CEDAC Housing's financing options, which include predevelopment, acquisition, and bridge lending, provide developers with the patient capital to acquire property, hire a team of professional consultants to move a development forward and assemble financing packages to complete the projects. Additional information can be found at <https://cedac.org/>

MassWorks Infrastructure Program

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development, multi-family housing opportunities, community revitalization, and job creation. The Program represents an administrative consolidation of the following six former grant programs: Public Works Economic Development (PWED), Community Action Development Grant (CDAG), Growth Districts Initiative (GDI), Massachusetts Opportunity Relocation and Expansion Program (MORE), Small Town Rural Assistance Program (STRAP), and the Transit Oriented Development (TOD) Program. Additional information can be found at

<http://www.mass.gov/hed/economic/eohed/pro/infrastructure/massworks/>

Appendix G: DHCD, MHP, CEDAC, MassHousing and MassDevelopment Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment, and CEDAC are collectively referred to as a "State Housing Agency" and collectively as the "State Housing Agencies."

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class under fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. To respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted, or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities by the action steps outlined in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies concerning this effort.

Definitions

1) "Affordable" - For this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement, "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or another casualty.

Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment, and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, the State Housing Agencies intend that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted, or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three-bedroom or larger units shall be distributed proportionately among affordable and market-rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency, which imposes affordability restrictions that comply with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single-room occupancy, or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency;
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered given the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall apply to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed, and overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall apply to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

Appendix H: Plymouth's Inclusionary Zoning Bylaw

Zoning Bylaws from the Town of Plymouth

§ 205-71. Inclusionary Housing [Added 4-4-05 SPTM by Art. 7; Amended FTM 10/23/06]

A. Purpose and Intent.

(1) The purpose of this Section of the Bylaw is to promote public welfare by promoting the development and availability of housing affordable to a broad range of households with varying income levels within the Town of Plymouth and to outline and implement a coherent set of policies and objectives for the development of affordable housing which will satisfy the Town's obligations under Massachusetts General Laws (M.G.L.) Chapter 40B Sections 20-23, its regulations, or any amendments to it, and which will be consistent with the Refined Village Centers Plan, as well as any Affordable Housing Plan and Comprehensive Master Plan for the Town as may be adopted from time to time.

(2) It is intended that the Affordable Units that result from this Section of the Bylaw be considered as Local Initiative Program (LIP) dwelling units in compliance with the requirements for the same as specified by the Massachusetts Department of Housing and Community Development (MHDC), and that said units count toward the Town's requirements under Massachusetts General Law Chapter 40B, Sections 20-23, its regulations, or any amendments to it.

B. Definitions.

AFFORDABLE UNIT – A dwelling unit constructed per the requirements of Section 205-71 of the Bylaw, which meets the following conditions:

1. In a Project in which Affordable Units will be rented, a unit shall be considered an Affordable Unit if:
 - a. It is rented to an eligible LOW- or MODERATE-INCOME HOUSEHOLD and
 - b. It is made available at a cost including rent, insurance, and tenant-paid utilities of no more than 30% of gross household income of households at LOW or MODERATE HOUSEHOLD INCOME LEVELS.
 - c. The Massachusetts Department of Housing and Community Development (DHCD) regulations and guidelines for qualification of the Affordable Units towards meeting the requirements under Chapter 40B of the Massachusetts General Laws, its rules, or any amendments to it, including maximum rents and sale price, will be followed to enable the Town to qualify the dwelling units created under Section 205-71 of the Bylaw towards the Town's subsidized housing inventory.
2. In a Project in which Affordable Units will be sold, a unit shall be considered an Affordable Unit if:
 - a. It is sold to an eligible LOW or MODERATE HOUSEHOLD INCOME and
 - b. It is made available at a cost including mortgage interest, principal, taxes, insurance, and standard charges of no more than 30% of gross household income of LOW OR MODERATE HOUSEHOLD INCOME LEVELS.

- c. The Massachusetts Department of Housing and Community Development (DHCD) regulations and guidelines for qualification of the Affordable Units towards meeting the requirements under Chapter 40B of the Massachusetts General Laws, its regulations, or any amendments to it, including maximum rents and sale price, will be followed to enable the Town to qualify the dwelling units created under Section 205-71 of the Bylaw towards the Town's subsidized housing inventory.

HOUSEHOLD INCOME, LOW -- a combined household income less than or equal to 50% of **MEDIAN HOUSEHOLD INCOME** or any other limit established under Chapter 40B, its regulations, or any amendment to it.

HOUSEHOLD INCOME, MEDIAN -- the median income, adjusted for household size, as reported by the most recent information from, or calculated from regulations promulgated by, the United States Department of Housing and Urban Development (HUD), under Section 8 of the Housing Act of 1937, as amended by the Housing and Community Development Act of 1974, and the Commonwealth's Local Initiative Program and any successor federal or state program.

HOUSEHOLD INCOME, MODERATE -- a combined household income less than or equal to 80% of **MEDIAN HOUSEHOLD INCOME** or any other limit established under M.G.L. Chapter 40B, its regulations, or any amendment to it.

HOUSING TRUST -- An account established by (a) the Town for the specific purpose of creating affordable housing or (b) a housing trust or community development corporation designated by the Town and created under the laws of the Commonwealth of Massachusetts; for the specific purpose of creating affordable housing, including use of the funds for the purchase of land or units, or the development of new or rehabilitation of existing dwelling units for low or moderate income housing occupants.

MARKET RATE UNIT -- a dwelling unit in a residential or mixed-use development that is not restricted in terms of price or rent.

PROJECT -- any residential development, including the subdivision of land, under M.G.L. Chapter 41 Section 81-U, which results in the construction of new dwelling units within the Town of Plymouth as defined in Paragraph C(1) of Section 205-71 of the Bylaw.

RURAL SERVICE AREA -- As defined in Section 205-37 of the Bylaw.

SPECIAL PERMIT GRANTING AUTHORITY -- Planning Board and Board of Appeals.

VILLAGE SERVICE AREA -- As defined in Section 205-37 of the Bylaw.

C. Procedures.

1. Applicability. In all zoning districts, a special permit from the Special Permit Granting Authority under the provisions of this Section shall be required for the following uses:

- a. any residential use of land that requires a special permit and results in any net increase of six (6) or more dwelling units, whether on one or more contiguous parcels, and whether by new construction or by the alteration, expansion, reconstruction or change of existing residential or non-residential space; and b. a residential subdivision of land into six (6) or more lots for residential use under M.G.L. Chapter 41 81-U; and any development of less than six (6) dwelling units or less than six (6) lots is eligible for this Special Permit voluntarily.

This Section's requirements apply to lots within a tract of land in whole or in part. For this section, a tract of land shall mean a single parcel or lot or a set of contiguous parcels or lots held in common ownership on April 4, 2005, or on any date after it.

Local Preference. The Special Permit Granting Authority shall require the applicant to comply with local preference requirements, if any, as established by the Select Board and the Director of the Office of Community Development.

2. Affordable Units Required.

- a. Requirement. All Projects shall include the Affordable Units required under this Section of the Bylaw. No application for uses noted in Section (C)(1) shall be approved, nor shall any such Project be constructed without compliance with this Section of the Bylaw.
- b. Exemptions. This Section of the Bylaw shall not apply to the reconstruction of any Dwelling Units destroyed by fire, flood, earthquake, or other act of nature or a project of less than six (6) dwelling units.

3. Information in Application. Applications for Projects shall include the following information, in addition to information otherwise required under the Bylaw: three (3) copies of ONE of the next (a through e), and f, in order of preference:

- a. The Memorandum of Understanding (MOU) between the Developer and the Plymouth Housing Authority as described in the Town of Plymouth's Developing Affordable Housing in Plymouth guide, OR
- b. The information requested for submittal to the Plymouth Housing Authority and the Plymouth Office of Community Development under "Review Process for Developers" in the Developing Affordable Housing in Plymouth guide, OR
- c. The following information: i. The location, structure, proposed tenure (rental or ownership), and size of the proposed Market Rate and Affordable Units; ii. The calculations are used to determine the number of required Affordable Units; iii. A floor plan or site plan depicting the location of the Affordable Units; iv. The income level targets for each Affordable Unit; v. The mechanisms that will be used to assure that the Affordable Units remain affordable for the required term; vi. for phased developments, a phasing plan; vii. a description of any requested incentives as allowed in Paragraph C(8); and viii. a marketing plan for the process by which qualified households will be reviewed and selected to either purchase or rent affordable units, consistent with the Local Initiative Plan requirements of the Massachusetts Department of Housing and Community Development; OR
- d. A written request for waivers of this requirement stating the reasons for this request OR
- e. A written explanation of reasons Petitioner seeks confirmation of exemption from said requirements, AND
- f. Any other information requested by the Special Permit Granting Authority.

4. Number of Affordable Units.

- a. **Basic Requirement.** The required number of Affordable Units included in a Project shall depend upon the total number of Dwelling Units in the Project. The Developer of the Project may choose which type of Affordable Units to include. Once the total number of Dwelling Units is established within a Project, based on the underlying zoning regulations and applicable subdivision rules and regulations (the “By Right Dwelling Units”), there shall be added to and included within Rental Projects or Ownership Projects an additional number of Affordable Units consisting of not less than ten (10) percent of the By Right Dwelling Units. The Special Permit Granting Authority and the applicant can mutually agree upon a number that exceeds the Basic Requirement number. The Special Permit Granting Authority shall have the authority as part of the Special Permit provided in this Section to waive the dimensional, intensity, and other applicable regulations of the Bylaw to implement the creation of the Affordable Units required herein.
- b. **Fractional Units.** When the application of the percentages specified above results in a number that includes a fraction, the fraction shall be rounded up to the following whole number if the fraction is 0.7 or more. If the result consists of a fraction below 0.7, the Developer shall have the option of rounding up to the following whole number and providing the Affordable Unit on-site.
- c. **Blended Targeted Income Levels.** The Developer may request that the project include Affordable Units targeted to a mix of income levels (Moderate and Low) instead of just one income level. The Special Permit Granting Authority shall decide on the mix of targeted income levels pursuant to Paragraph D.
- d. **Unit Mix.** The Affordable Units' unit mix (i.e., the number of bedrooms per unit) shall be the same proportion as the unit mix of the market rate units. For example, if a project has ten two-bedroom units and 20 one-bedroom units and is required to include 3 Affordable Units, then the Affordable Units must consist of 1 two-bedroom and two one-bedroom units. If only one Affordable Unit is needed and the other units in the project have various bedrooms, the Developer may select the number of bedrooms for that unit. If the Market Rate Units cannot proportionate Affordable Units, the Special Permit Granting Authority shall determine the unit mix under Paragraph D.
- e. **Location of Affordable Units.** Except as provided in Paragraph C (5) Alternatives, all Affordable Units shall be built on the same site as the remainder of the project.
- f. **Replacement Units.** If a proposed residential project would result in the demolition or elimination of existing dwelling units that have (or within the twelve months before submittal of the application had) 97 rent levels affordable to Low-Income Households, and these dwelling units were built less than 30 years ago, and these dwelling units did have an affordable deed-restriction, the affordable dwelling units must be replaced on a one-for-one basis affordable to Low-Income Households under the provisions of this Section of the Bylaw. Suppose the number of required Affordable Units is less than the number of low-income units being eliminated. In that case, the developer shall include several affordable units affordable to low-income households in an amount equal to the number of low-income units being eliminated.

5. **Alternatives.** The Developer may propose an alternative means of compliance with this Section of the Bylaw instead of providing on-site Affordable Units. The Developer is required to submit the reasons why the alternative to the construction of affordable units on-site is being offered for consideration. The Town prefers to construct affordable units on-site where feasible. If an alternative is proposed, information supporting the request is required at the time of the submittal of the Petition.

- a. Off-Site Construction of Affordable Units. Affordable Units may be constructed off-site upon a determination by the Special Permit Granting Authority that on-site construction is infeasible, that on-site construction is not in the best interests of the Town, or that off-site construction would be more advantageous, as demonstrated to the satisfaction of the Special Permit Granting Authority by the proponent. The proponent must provide a written summary concerning the proposal's consistency with the State's Smart Growth guidelines and the Town of Plymouth's Comprehensive Master Plan, and in making said determination, the SPGA will evaluate whether the proposal is consistent with the stated criteria. If this option is chosen, then the off-site Affordable Units must be constructed before or concurrently with the construction of the on-site project. The Affordable Unit size must meet the exact requirements as if the Affordable Units were built on-site. No Certificate of Occupancy will be issued for any corresponding Market Rate Unit before Affordable Unit construction completion.
- b. Land Dedication. The Special Permit Granting Authority may, in its sole discretion, only upon a determination by the Special Permit Granting Authority that construction of the affordable units per Paragraph C(4) or Paragraph C(5)a is infeasible and is not in the best interest of the Town, determine that, instead of building Affordable Units, the Developer may offer to the Town of Plymouth land within the Town of Plymouth. The Special Permit Granting Authority, in concert with the Select Board, may recommend to the Town Meeting to accept donations of land in fee simple, on or off-site, that the Special Permit Granting Authority determines is suitable for the construction of at least the number of Affordable Units otherwise required per Section C(4). The proponent must provide a written summary concerning the proposal's consistency with the State's Smart Growth guidelines and the Town of Plymouth's Comprehensive Master Plan, and in making the said determination, the SPGA will evaluate whether the proposal is consistent with the stated criteria. The Special Permit Granting Authority shall require, before accepting land as satisfaction of the requirements of this Bylaw, that the Developer shall submit two (2) appraisals of the land in question (future values may be taken into account in this appraisal), as well as other data relevant to the determination of equivalent value. The value of donated land shall equal or exceed 115% of the construction or set-aside of affordable units. The Developer must also supply reliable information that the land to be donated will support the required number of dwelling units per current Plymouth Zoning Bylaws, Plymouth Board of Health Regulations, and Plymouth Conservation Commission requirements as of the date of transfer (i.e., that the land is buildable). The land transfer shall be free to the Town and include title insurance. Providing that the Town Meeting accepts said land, the developer will not have to build the Affordable Units otherwise required under this Section of the Bylaw.

c. Fees instead of Affordable Housing Units.

- i. As an alternative to Section (C) (4A), and allowed by law, a Developer may contribute a fee to the Plymouth Affordable Housing Trust Fund or other 501 (C) (3) fund established to create affordable housing s designated by the Special Permit Granting Authority to be used for the development of affordable housing in-lieu of constructing and offering affordable units within the locus of the proposed development or off-site.
- ii. Calculating fees-in-lieu of units is subject to the current pricing of affordable housing units and related land and construction costs.
- iii. Payment of Fees-in-lieu of Affordable Housing Units shall be paid according to the following schedule: 25% of Calculated Fee to be paid by developer to the Plymouth Affordable Housing Trust Fund or other 501 (C) (3) fund as designed by the Special Permit

Granting Authority within ten (10) days from the date on which a copy of the special permit is filed with the Town Clerk, excluding the amount of time required for the appeal period to expire and the amount of time necessary to pursue and await the determination of any such appeal, then these Special Permits shall expire, except insofar as the preceding statement is modified by Chapter 195 of the Acts of 1984.. The balance is to be paid in three (3) equal payments: the first payment is due when 1/3 of the total units have been built, the second payment is due when 2/3 of the total units have been made, and the final payment is due when ninety percent of the units are have been built. This payment schedule may be negotiated at the sole discretion of the SPCA and may include incentives for earlier payments.

6. Affordable Unit Standards

- a. Design. Affordable Units must be dispersed throughout a Project and be comparable in construction quality and exterior design to the Market Rate Units. The Affordable Units must have access to all onsite amenities.
- b. Timing. All Affordable Units must be constructed and occupied concurrently with or before the construction and occupancy of market-rate units or development. In phased developments, Affordable Units may be built and occupied in proportion to the number of units in each phase of the Project.
- c. Terms of Affordability. Rental Affordable Units must remain affordable in perpetuity, as documented through a reasonable housing agreement recorded against the property per Paragraph C(8). Ownership Affordable Units must remain affordable in perpetuity under an affordable housing agreement recorded against the property per Paragraph C(8)

7. Inclusionary Housing Agreement

- a. Agreements Required. Applications for Projects shall be approved only concurrently with the approval of an Inclusionary Housing Agreement under this Section.
- b. Approval. An Inclusionary Housing Agreement between the Developer and the Town of Plymouth in a form approved by the Special Permit Granting Authority shall be executed and recorded at the Plymouth County Registry of Deeds or Land Court Registry District of Plymouth County before the issuance of a building permit. The Inclusionary Housing Agreement shall provide for implementing the requirements of this Section of the Zoning Bylaw. All Inclusionary Housing Agreements must include, at minimum, the following:
 - i. Description of the development, including whether the Affordable Units will be rented or owner-occupied.
 - ii. The Affordable Units' number, size, location, or any approved alternative.
 - iii. Inclusionary incentives by the Town of Plymouth (if any).
 - iv. Provisions and documents for resale restrictions, deeds of trust, rights of first refusal, or rental restrictions that shall be recorded against the property.
 - v. Provisions for monitoring the ongoing affordability of the units, the process for marketing units, and qualifying prospective residents' households for income eligibility.

- vi. Deed Restriction acceptable to the Town of Plymouth.

8. Incentives. In approving an Inclusionary Housing Agreement, the Special Permit Granting Authority may, in its sole discretion, include one or more of the following incentives:

- a. Unit Size Reduction. The size of the Affordable Units may be smaller than the Market Rate Units as long as the units meet the requirements under Massachusetts General Law Chapter 40B, Sections 20-23, its regulations, or any amendments to it, and are consistent with all other provisions herein.
- b. Interior Finishes. Affordable Units may have different interior finishes and features than Market Rate Units so long as the interior features are durable, of good quality, and consistent with current State building code standards for new housing.
- c. Exemption available for Affordable Units. Affordable Units created under this Section of the Bylaw shall be deemed exempt from the provisions of Section 205-11 (Building Permit Limitations) and Section 205-68 (Residential Development Phasing).

D. Administration

For this Section, the designated Special Permit Granting Authority shall be (a) the Planning Board in the case of special permits issued by the Planning Board by the provisions of the Bylaw and for residential subdivisions, or (b) the Zoning Board of Appeals in the case of special permits issued by the Zoning Board of Appeals by the provisions of the Bylaw. In reviewing an Inclusionary Zoning proposal, the Special Permit Granting Authority shall be governed by the special permit and environmental design procedures specified in Section 205-9. It shall take advisory recommendations from the Town's Office of Community Development and Affordable Housing Committee under consideration on all Projects regarding consistency with the Town's Affordable Housing Plan. The Special Permit Granting Authority may adopt regulations for carrying out its duties under this Bylaw.

Appendix I: Plymouth's Community Housing Survey

1. Are you a resident of the Town of Plymouth?

☐ Yes

☐ No

About You and Your Household

2. How long have you lived in Plymouth?

☐ Less than a year

☐ 1 to 5 years

☐ 5-10 years

☐ 10-20 years

☐ More than 20 years

3. How old are you?

☐ Under 18

☐ 18-24

☐ 25-34

☐ 35-44

☐ 45-54

☐ 55-64

☐ 65+

4. Including yourself, how many people live in your home?

☐ 1 - I live alone

☐ 2

☐ 3

☐ 4

☐ 5 or more

5. Do any children (aged under 18) live in your home?

☐ Yes

☐ No

6. Do any adults aged 65 or older live in your home?

☐ Yes

☐ No

7. Do you or does someone who lives with you have any disability, handicap, or chronic disease that keeps you/them from participating fully in work, school, housework, or other activities?

☐ Yes

☐ No

Your Housing Situation

8. Which of the following describes your housing situation?

- ☐ Rent your home
- ☐ Own your home
- ☐ Live with friends or family
- ☐ Live in an assisted living, rest, or nursing home
- ☐ Unhoused
- ☐ Other (please specify):

9. About what percent of your household's income is spent on housing costs (rent or mortgage plus property tax, insurance, and utilities)?

- ☐ Less than 30%
- ☐ Between 30% and 49%
- ☐ 50% or more
- ☐ I don't know

10. Is housing affordability an issue for you or anyone you know who lives in Plymouth?

- ☐ Yes
- ☐ No

If yes, please tell us why:

11. What is your annual household income before taxes?

- ☐ Under \$15,000
- ☐ Between \$15,000 and \$29,999
- ☐ Between \$30,000 and \$49,999
- ☐ Between \$50,000 and \$74,999
- ☐ Between \$75,000 and \$99,999
- ☐ Between \$100,000 and \$150,000
- ☐ Over \$150,000
- ☐ I prefer not to say

12. Does your home meet your current living needs?

- ☐ Yes
- ☐ No

13. If no, why not? *Check one or more boxes.*

- ☐ Too small - need more room
- ☐ Too big - want to downsize
- ☐ Too expensive - can't keep up with maintenance and repairs
- ☐ Too expensive - rent/mortgage too high
- ☐ Too expensive - property taxes too high
- ☐ Unsuitable for physical/mobility needs
- ☐ Other (please specify):

14. Who in our community, if anyone, do you think has the greatest need for suitable housing in Plymouth? *Please check one or more boxes.*

- ☐ Young families
- ☐ Veterans
- ☐ Unhoused families or those at risk of losing their homes
- ☐ Those needing accessible homes (e.g., no stairs, roll-in showers, handrails, etc.)
- ☐ Families making less than \$64,000
- ☐ Families making less than \$38,000
- ☐ Those aged 55+
- ☐ Families making less than \$80,000
- ☐ Recent college graduates/young professionals
- ☐ First-time homebuyers
- ☐ Other (please specify):

- ☐ None of the above

15. Which of the following types of housing would you support or not in Plymouth? *Please choose one answer for each row.*

	Yes	Maybe	No
Open space residential developments (homes closer together with conserved open space)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Smaller single-family houses (1,800 square feet or less)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assisted living/memory care facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior co-housing (private units with shared living spaces)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pocket neighborhoods (small cottage homes centered around a common green space)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mixed-use properties (e.g., commercial first floor with residential above)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Age-restricted housing for those 55+	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accessible housing (e.g., no stairs, roll-in showers, handrails, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supportive or transitional housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rental apartments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accessory dwelling units (in-law apartments)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Converted use buildings (e.g., turning existing non-residential buildings into housing units)

☐☐☐

Townhouses or condos

☐☐☐

Green design (low environmental impact housing)

☐☐☐

Other (please specify):

Housing Strategy

16. Overall, how satisfied or dissatisfied are you with the direction our community is headed in providing quality housing to a broad spectrum of residents?

Very satisfied

Satisfied

Somewhat satisfied

Dissatisfied

Somewhat dissatisfied

Very dissatisfied

☐☐☐☐☐☐

17. If you'd like to explain your answer to the question above, please do so here:

18. To what extent do you agree or disagree with the following statements? *Please select one answer for each row.*

	Strongly agree	Agree	Somewhat agree	Somewhat disagree	Disagree	Strongly disagree
We provide the type of housing that promotes local job growth.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Our children can afford to remain in, or return to, Plymouth as they start their own households.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Older residents have adequate alternatives for remaining in the community as they age.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Those who provide essential services in our community can afford to live here.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

19. Which of the following town-led actions would you support? *Please choose one answer for each row.*

	Yes	Maybe	No
Use Community Preservation Act funds to convert existing non-residential buildings into units that include housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Encourage development of 3- and 4-bedroom rental units suitable for families	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Review parking regulations to ensure requirements do not prevent development of housing that is affordable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Offer zoning incentives for development that includes affordable housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Expand inclusionary zoning so larger housing developments are required to include some housing that is affordable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Continue to use Affordable Housing Trust and Community Development Block Grant funds to offer Down Payment Assistance to low- to moderate-income households	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use Community Preservation Act funds to create supportive housing (transitional, veterans, disabled, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Amend zoning to allow for smaller lot sizes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Continue to use Community Preservation Act funds to partner with nonprofits to create family housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If there are other actions you think the town should take, please describe these below:

Thank you!

20. If there's anything else you'd like to share about housing in Plymouth, please use this space:

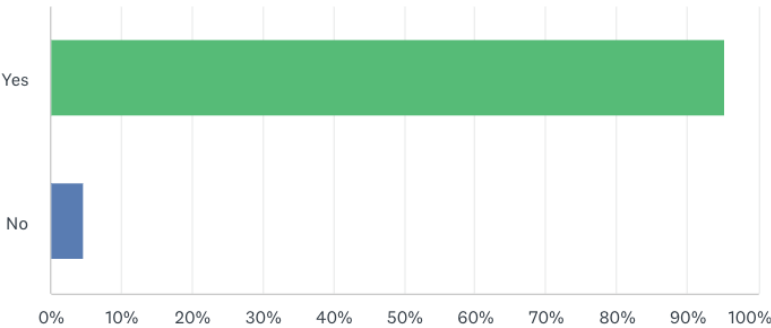
We very much appreciate you taking this time to share your thoughts and opinions with us. It's only with your help that we can develop a plan best-suited for our community. Thank you for your input!

If you have any questions about this project, please contact Lee Hartmann, Director of Planning and Development, at 508-322-3373 or lhartmann@plymouth-ma.gov.

Appendix J: Plymouth’s Community Housing Survey Results

Are you a resident of the Town of Plymouth?

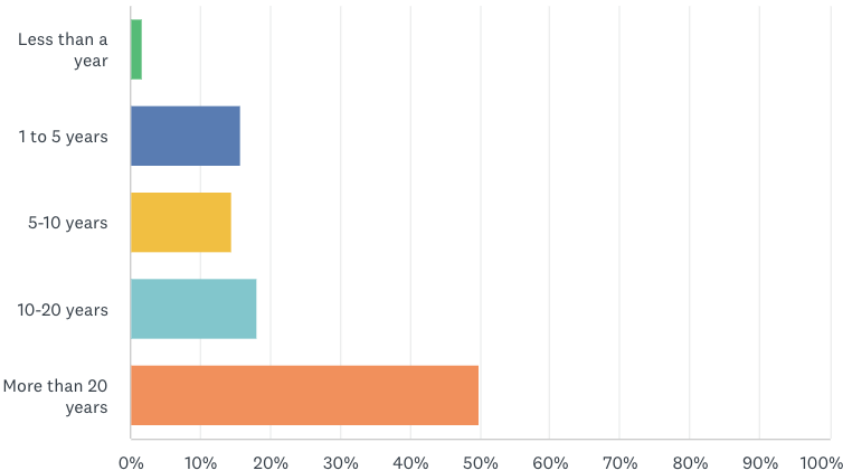
Answered: 799 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	95.37%	762
No	4.63%	37
TOTAL	799	

How long have you lived in Plymouth?

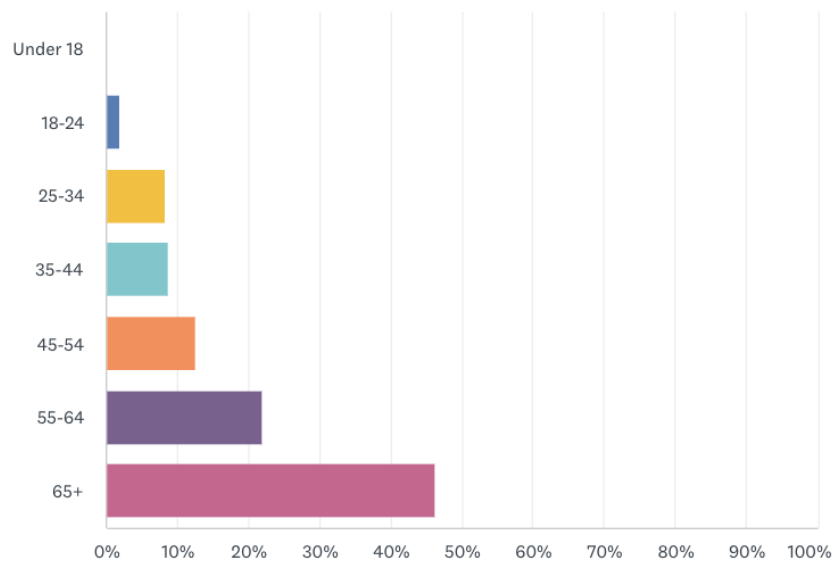
Answered: 743 Skipped: 56



ANSWER CHOICES	RESPONSES	
Less than a year	1.75%	13
1 to 5 years	15.88%	118
5-10 years	14.40%	107
10-20 years	18.17%	135
More than 20 years	49.80%	370
TOTAL	743	

How old are you?

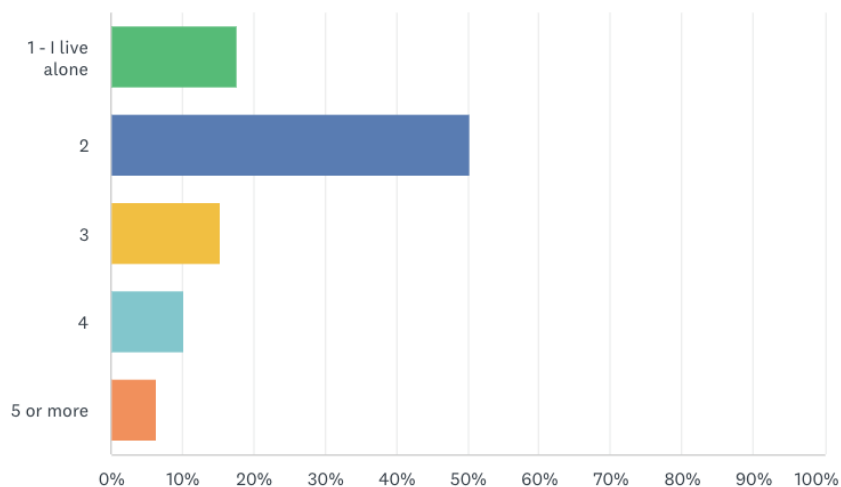
Answered: 738 Skipped: 61



ANSWER CHOICES	RESPONSES
▼ Under 18	0.14% 1
▼ 18-24	1.90% 14
▼ 25-34	8.27% 61
▼ 35-44	8.81% 65
▼ 45-54	12.60% 93
▼ 55-64	21.95% 162
▼ 65+	46.34% 342
TOTAL	738

Including yourself, how many people live in your home?

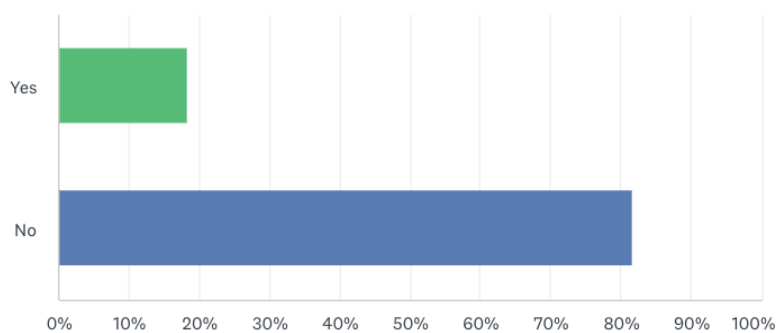
Answered: 741 Skipped: 58



ANSWER CHOICES	RESPONSES	
▼ 1 - I live alone	17.68%	131
▼ 2	50.34%	373
▼ 3	15.25%	113
▼ 4	10.26%	76
▼ 5 or more	6.48%	48
TOTAL		741

Do any children (aged under 18) live in your home?

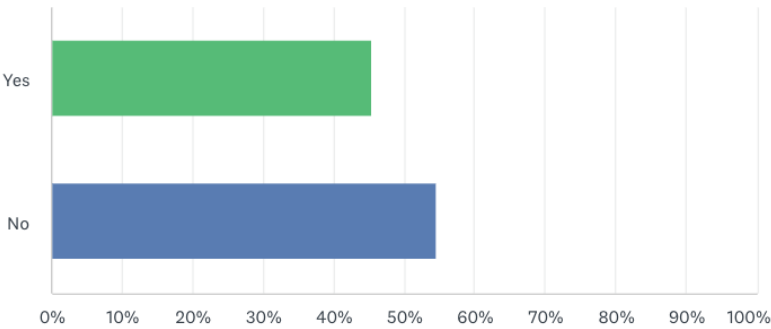
Answered: 741 Skipped: 58



ANSWER CHOICES	RESPONSES	
▼ Yes	18.35%	136
▼ No	81.65%	605
TOTAL		741

Do any adults aged 65 or older live in your home?

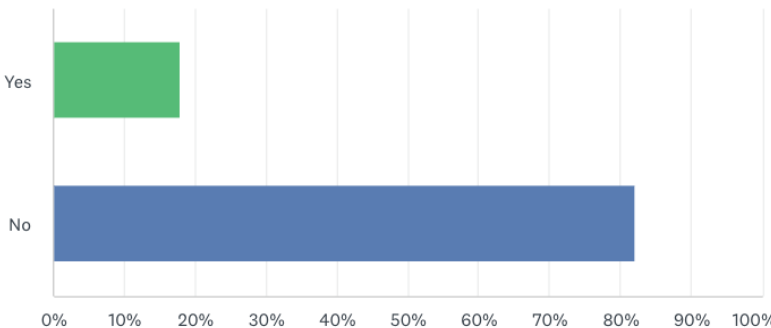
Answered: 741 Skipped: 58



ANSWER CHOICES	RESPONSES	
Yes	45.48%	337
No	54.52%	404
TOTAL	741	

Do you or does someone who lives with you have any disability, handicap, or chronic disease that keeps you/them from participating fully in work, school, housework, or other activities?

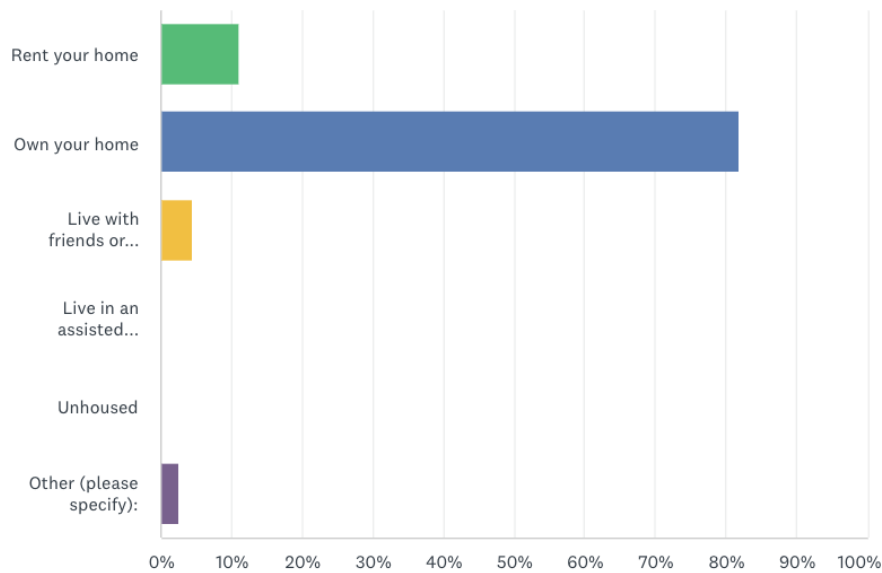
Answered: 742 Skipped: 57



ANSWER CHOICES	RESPONSES	
Yes	17.92%	133
No	82.08%	609
TOTAL	742	

Which of the following describes your housing situation?

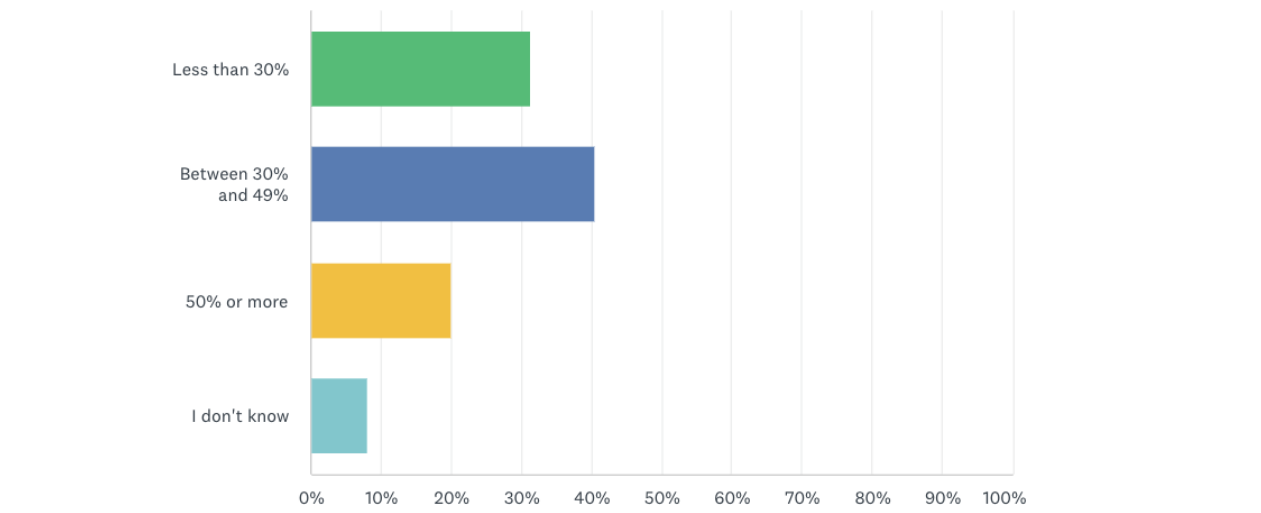
Answered: 703 Skipped: 96



ANSWER CHOICES	RESPONSES	
▼ Rent your home	11.10%	78
▼ Own your home	81.79%	575
▼ Live with friends or family	4.41%	31
▼ Live in an assisted living, rest, or nursing home	0.00%	0
▼ Unhoused	0.14%	1
▼ Other (please specify):	Responses 2.56%	18
TOTAL		703

About what percent of your household's income is spent on housing costs (rent or mortgage plus property tax, insurance, and utilities)?

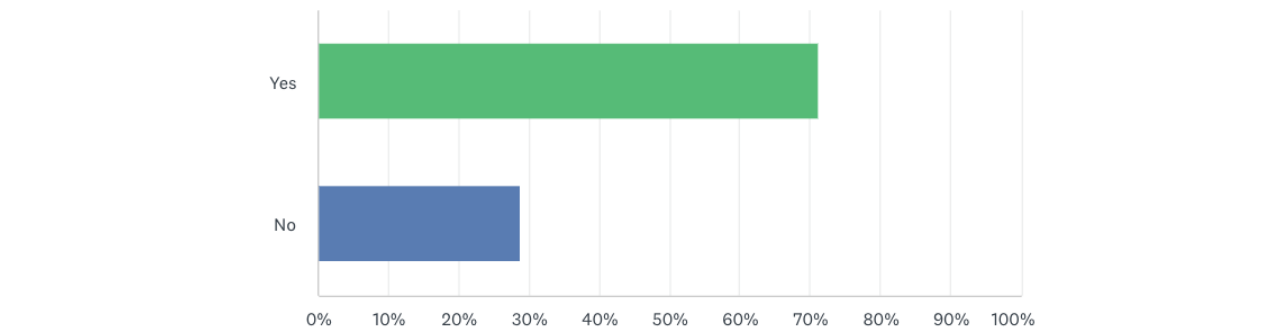
Answered: 700 Skipped: 99



ANSWER CHOICES	RESPONSES	
Less than 30%	31.29%	219
Between 30% and 49%	40.57%	284
50% or more	20.00%	140
I don't know	8.14%	57
TOTAL	700	

Is housing affordability an issue for you or anyone you know who lives in Plymouth?

Answered: 704 Skipped: 95

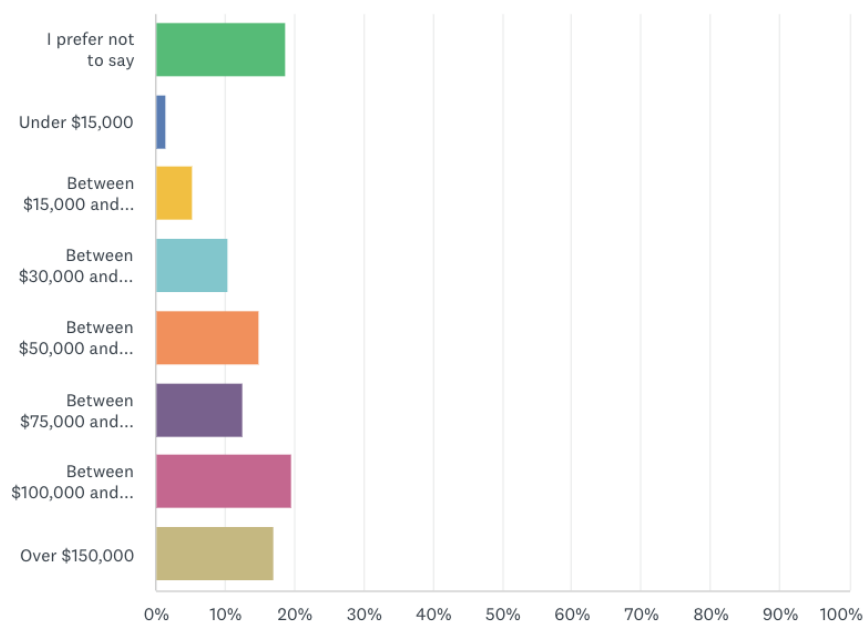


ANSWER CHOICES	RESPONSES	
Yes	71.31%	502
No	28.69%	202
TOTAL	704	

[Comments \(397\)](#)

What is your annual household income before taxes?

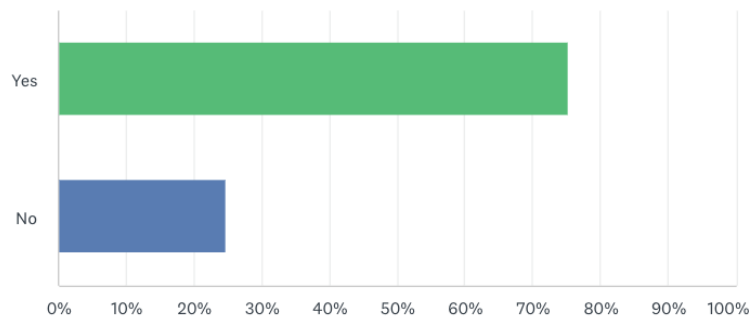
Answered: 696 Skipped: 103



ANSWER CHOICES	RESPONSES	
▼ I prefer not to say	18.82%	131
▼ Under \$15,000	1.44%	10
▼ Between \$15,000 and \$29,999	5.32%	37
▼ Between \$30,000 and \$49,999	10.34%	72
▼ Between \$50,000 and \$74,999	14.94%	104
▼ Between \$75,000 and \$99,999	12.64%	88
▼ Between \$100,000 and \$150,000	19.54%	136
▼ Over \$150,000	16.95%	118
TOTAL		696

Does your home meet your current living needs?

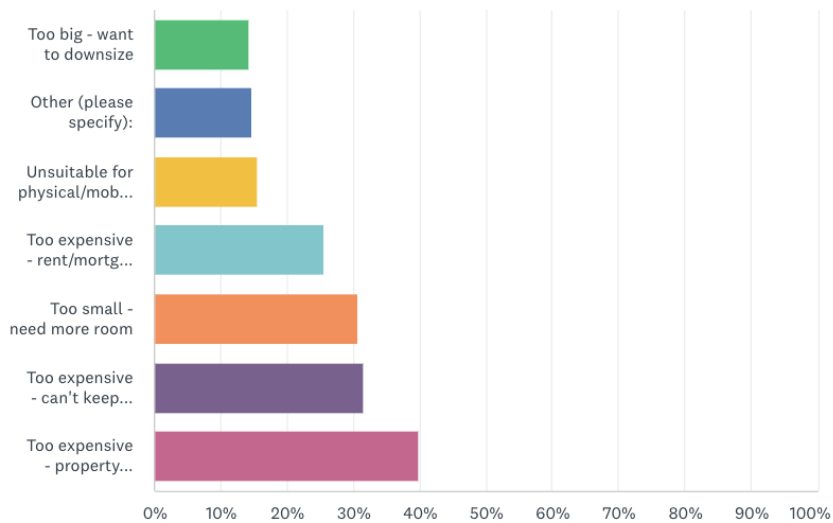
Answered: 704 Skipped: 95



ANSWER CHOICES	RESPONSES	
▼ Yes	75.28%	530
▼ No	24.72%	174
TOTAL		704

If no, why not? Check one or more boxes.

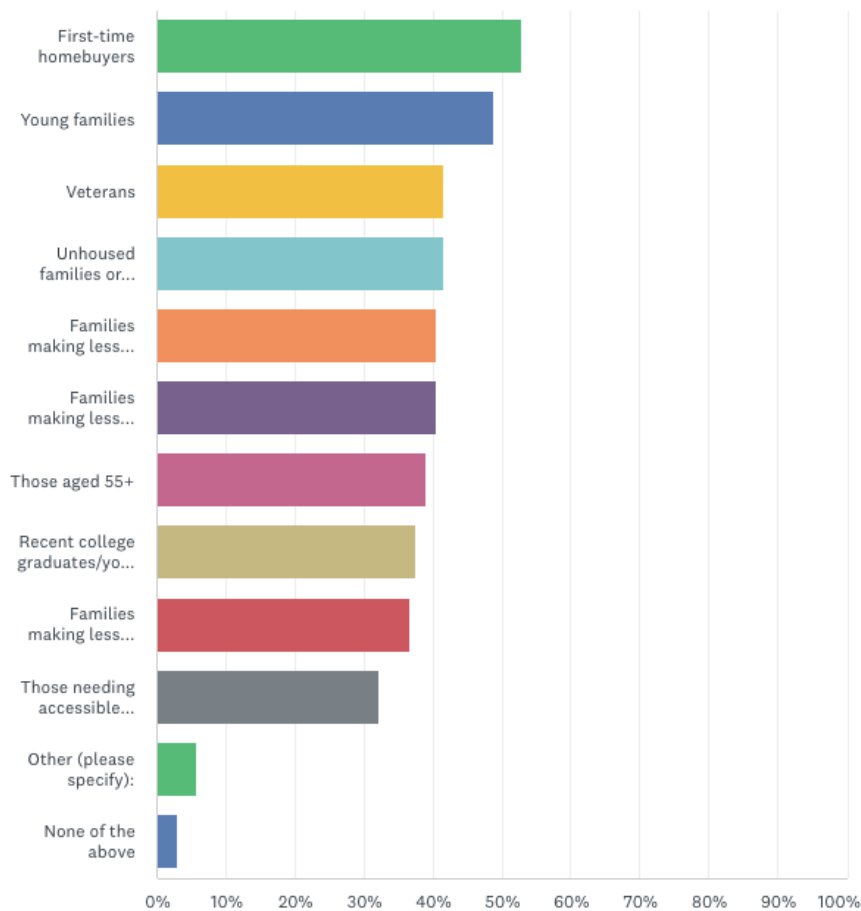
Answered: 218 Skipped: 581



ANSWER CHOICES	RESPONSES	
▼ Too big - want to downsize	14.22%	31
▼ Other (please specify):	Responses 14.68%	32
▼ Unsuitable for physical/mobility needs	15.60%	34
▼ Too expensive - rent/mortgage too high	25.69%	56
▼ Too small - need more room	30.73%	67
▼ Too expensive - can't keep up with maintenance and repairs	31.65%	69
▼ Too expensive - property taxes too high	39.91%	87
Total Respondents: 218		

Who in our community, if anyone, do you think has the greatest need for suitable housing in Plymouth? Please check one or more boxes.

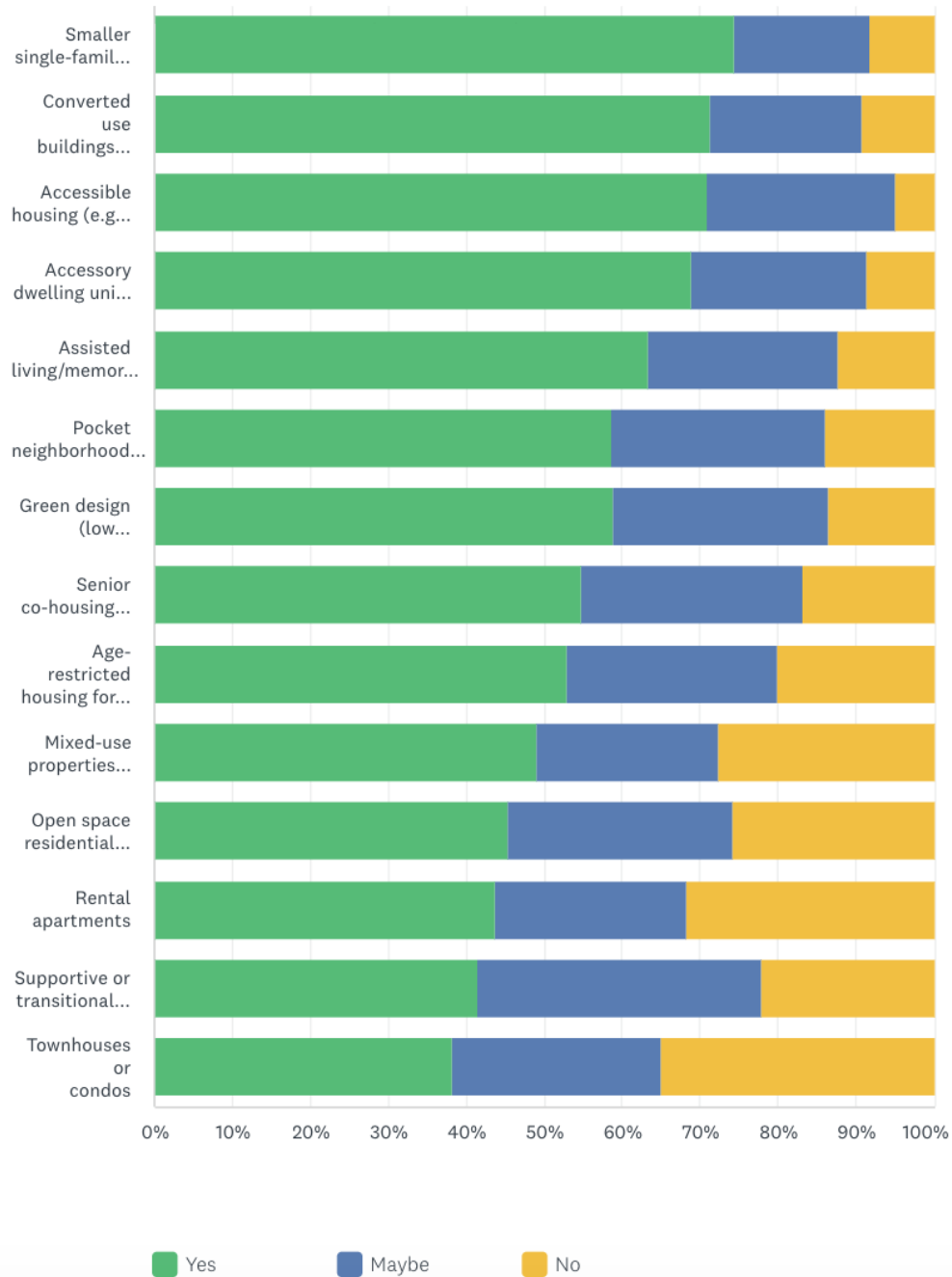
Answered: 675 Skipped: 124



ANSWER CHOICES	RESPONSES	
▼ First-time homebuyers	52.89%	357
▼ Young families	48.74%	329
▼ Veterans	41.63%	281
▼ Unhoused families or those at risk of losing their homes	41.48%	280
▼ Families making less than \$64,000	40.59%	274
▼ Families making less than \$38,000	40.59%	274
▼ Those aged 55+	39.11%	264
▼ Recent college graduates/young professionals	37.63%	254
▼ Families making less than \$80,000	36.59%	247
▼ Those needing accessible homes (e.g., no stairs, roll-in showers, handrails, etc.)	32.30%	218
▼ Other (please specify):	Responses 5.78%	39
▼ None of the above	2.96%	20
Total Respondents: 675		

Which of the following types of housing would you support or not in Plymouth? Please choose one answer for each row.

Answered: 674 Skipped: 125

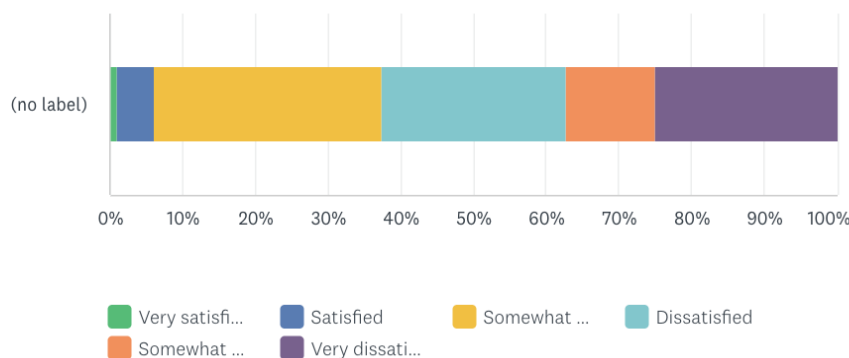


	YES	MAYBE	NO	TOTAL
▼ Smaller single-family houses (1,800 square feet or less)	74.39% 488	17.38% 114	8.23% 54	656
▼ Converted use buildings (e.g., turning existing non-residential buildings into housing units)	71.43% 470	19.45% 128	9.12% 60	658
▼ Accessible housing (e.g., no stairs, roll-in showers, handrails, etc.)	71.03% 461	24.04% 156	4.93% 32	649
▼ Accessory dwelling units (in-law apartments)	69.02% 450	22.39% 146	8.59% 56	652
▼ Assisted living/memory care facilities	63.42% 404	24.33% 155	12.24% 78	637
▼ Pocket neighborhoods (small cottage homes centered around a common green space)	58.78% 385	27.33% 179	13.89% 91	655
▼ Green design (low environmental impact housing)	58.80% 381	27.78% 180	13.43% 87	648
▼ Senior co-housing (private units with shared living spaces)	54.84% 357	28.42% 185	16.74% 109	651
▼ Age-restricted housing for those 55+	52.94% 342	26.93% 174	20.12% 130	646
▼ Mixed-use properties (e.g., commercial first floor with residential above)	49.07% 317	23.37% 151	27.55% 178	646
▼ Open space residential developments (homes closer together with conserved open space)	45.33% 291	28.97% 186	25.70% 165	642
▼ Rental apartments	43.69% 277	24.61% 156	31.70% 201	634
▼ Supportive or transitional housing	41.52% 262	36.29% 229	22.19% 140	631
▼ Townhouses or condos	38.22% 245	26.83% 172	34.95% 224	641

[Comments \(51\)](#)

Overall, how satisfied or dissatisfied are you with the direction our community is headed in providing quality housing to a broad spectrum of residents?

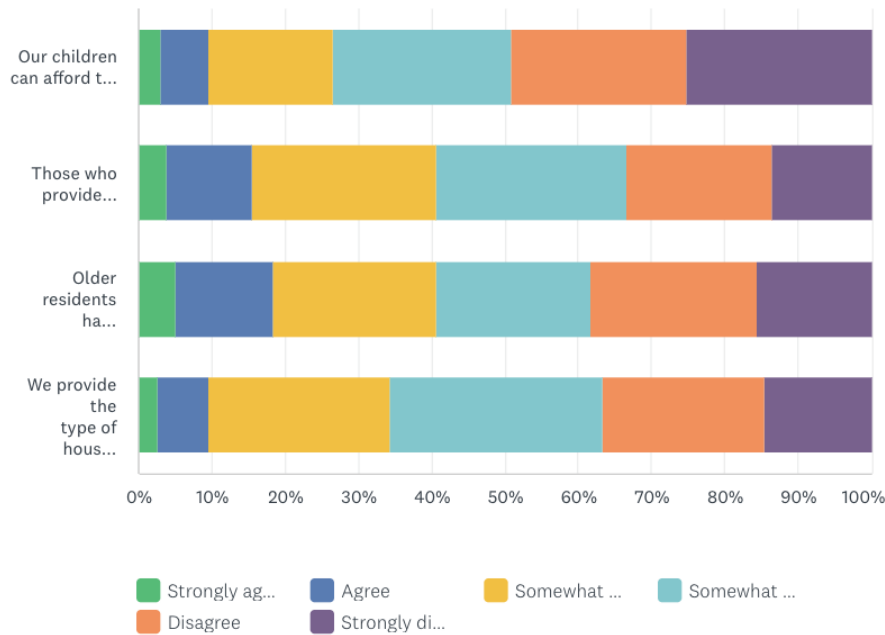
Answered: 638 Skipped: 161



	VERY SATISFIED	SATISFIED	SOMEWHAT SATISFIED	DISSATISFIED	SOMEWHAT DISSATISFIED	VERY DISSATISFIED	TOTAL	WEIGHTED AVERAGE
▼ (no label)	1.10% 7	5.02% 32	31.35% 200	25.24% 161	12.38% 79	24.92% 159	638	4.18

To what extent do you agree or disagree with the following statements? Please select one answer for each row.

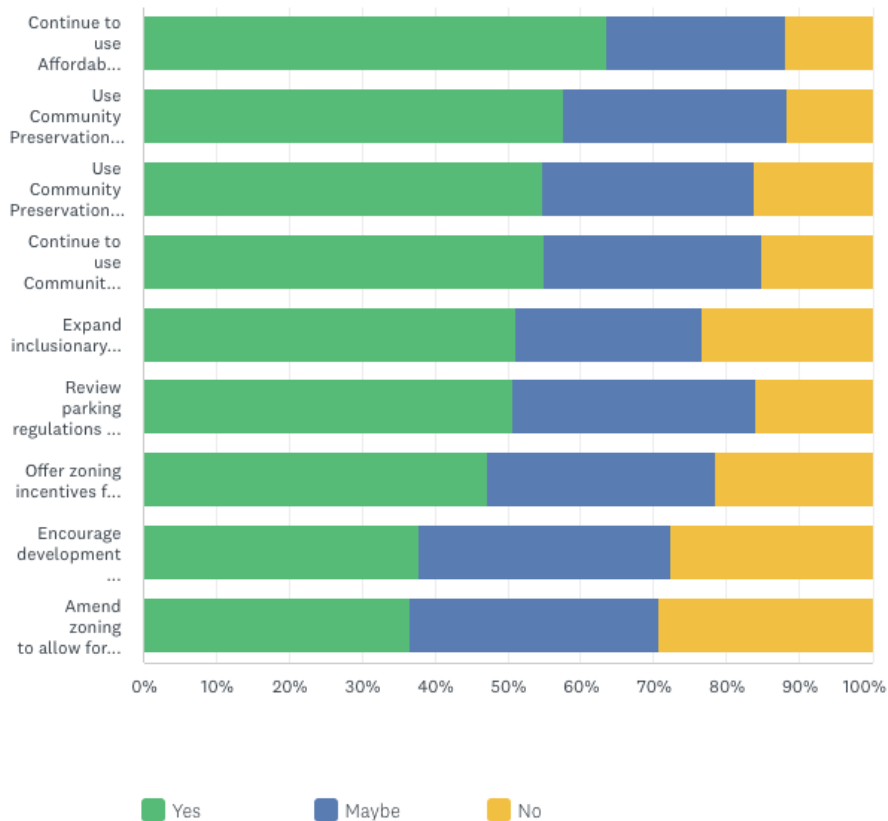
Answered: 638 Skipped: 161



	STRONGLY AGREE	AGREE	SOMEWHAT AGREE	SOMEWHAT DISAGREE	DISAGREE	STRONGLY DISAGREE	TOTAL
Our children can afford to remain in, or return to, Plymouth as they start their own households.	3.13% 20	6.43% 41	16.93% 108	24.45% 156	23.82% 152	25.24% 161	638
Those who provide essential services in our community can afford to live here.	3.92% 25	11.60% 74	25.24% 161	25.86% 165	19.91% 127	13.48% 86	638
Older residents have adequate alternatives for remaining in the community as they age.	5.17% 33	13.17% 84	22.26% 142	21.16% 135	22.73% 145	15.52% 99	638
We provide the type of housing that promotes local job growth.	2.66% 17	6.90% 44	24.76% 158	29.00% 185	22.26% 142	14.42% 92	638

Which of the following town-led actions would you support? Please choose one answer for each row.

Answered: 636 Skipped: 163



	YES	MAYBE	NO	TOTAL
Continue to use Affordable Housing Trust and Community Development Block Grant funds to offer Down Payment Assistance to low- to moderate-income households	63.64% 399	24.56% 154	11.80% 74	627
Use Community Preservation Act funds to create supportive housing (transitional, veterans, disabled, etc.)	57.71% 363	30.68% 193	11.61% 73	629
Use Community Preservation Act funds to convert existing non-residential buildings into units that include housing	54.91% 347	28.96% 183	16.14% 102	632
Continue to use Community Preservation Act funds to partner with nonprofits to create family housing	54.98% 342	29.90% 186	15.11% 94	622
Expand inclusionary zoning so larger housing developments are required to include some housing that is affordable	51.19% 323	25.52% 161	23.30% 147	631
Review parking regulations to ensure requirements do not prevent development of housing that is affordable	50.64% 316	33.33% 208	16.03% 100	624
Offer zoning incentives for development that includes affordable housing	47.28% 296	31.31% 196	21.41% 134	626
Encourage development of 3- and 4-bedroom rental units suitable for families	37.86% 237	34.50% 216	27.64% 173	626
Amend zoning to allow for smaller lot sizes	36.67% 231	34.13% 215	29.21% 184	630

[Comments \(152\)](#)

Appendix K: Subsidized Housing Inventory — Facts, Questions, Answers

The Department of Housing and Community Development (DHCD) maintains the Subsidized Housing Inventory (SHI) to track each municipality's stock of eligible affordable housing. The SHI includes housing units either • Developed through the issuance of a Comprehensive Permit • Developed under G.L. c. 40A, c. 40R • Developed by other statutes, regulations, and programs, so long as the units are subject to a use Restriction, an Affirmative Fair Marketing Plan, and the requirements of guidelines issued by DHCD. For Regulatory Authority, see G.L. C 40B, s. 20-23 and 760 CMR 56.00, particularly 760 CMR 56.03.

Communities must follow these steps to add units to the Subsidized Housing Inventory (SHI).

More detail is available at

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

1. The community may request that units be added to the SHI by submitting a “Requesting New Units Form” with supporting documentation.
2. For rehabilitation units, the party administering the grant locally submits the necessary information using the “Housing Rehab Units Only” form.
3. Requests to include new units or corrections are submitted by the municipality, a developer, or a member of the public to the Department of Housing and Community Development Office of General Counsel 100 Cambridge Street, Suite 300 Boston, MA 02114-2524 Attention: Subsidized Housing Inventory.
2. Every two years, the municipality must submit a statement to DHCD certified by the Chief Executive Officer stating the number of SHI-eligible housing units besides those created in a Comprehensive Permit project.
3. DHCD updates the SHI every two years or more frequently if information is provided by the municipality and verified by the Department.

Requesting new SHI units form <http://www.mass.gov/hed/docs/dhcd/hd/shi/rnuf.doc>.

Requesting new rehabbed SHI units' form <http://www.mass.gov/hed/docs/dhcd/hd/shi/rehabunits.xls>

Appendix L: Requesting New Units Form (SHI)

SUBSIDIZED HOUSING INVENTORY – REQUESTING NEW UNITS FORM

Development _____

Address _____

Total Acreage _____

Subsidizing Agency – List All (i.e., MassHousing, DHCD)

Subsidy Program – List All (i.e., Housing Starts, NEF, LIP, HOME)

	Rental	Ownership
Total Units in Development		
Total Affordable Units		
Restricted at 80% of AMI		
Restricted at 50% of AMI		
Restricted at 30% of AMI		

Date of Building Permit(s) _____

(Provide a listing of issued building permit numbers and corresponding unit numbers and addresses. Please note that foundation permits are *not* to be included as building permits)

Date of Occupancy Permit(s) _____ (Provide a listing of issued occupancy permit numbers and corresponding unit numbers and addresses)

For Comprehensive Permit Projects, Zoning Approvals under M.G.L. c.40A, and Completed Plan Reviews under M.G.L. c.40R (provide copy of applicable permit, approval, or plan review):

- Date comprehensive permit application was filed with the ZBA: _____
- Date comprehensive permit, zoning approval under M.G.L. c.40A, or completed plan review under M.G.L. c.40R was filed with the town clerk: _____
- Was an appeal filed? YES or NO
Was an appeal filed by the Zoning Board of Appeals? YES or NO
- Date the last appeal was fully resolved: _____
(Provide documentation)

Documentation* evidencing the following must be submitted with this form:

1. The zoning or permitting mechanism under which the housing development is authorized
2. The units are subsidized by an eligible state or federal program
3. The units are subject to a long term use restriction limiting occupancy to income eligible households for a specified period of time (at least thirty years or longer for newly created affordable units, and at least fifteen years for rehabilitated units)
4. The units are subject to an Affirmative Fair Housing Marketing Plan
5. The last appeal has been fully resolved (where applicable)

Submit form and documentation to: DHCD Office of the General Counsel
Attn: Subsidized Housing Inventory
100 Cambridge Street, Suite 300
Boston, MA 02114

Submitted by: Name & Title: _____
Mailing Address: _____
Phone and email: _____

*Please review Section II of the DHCD Comprehensive Permit Guidelines, "Measuring Progress Towards Local Goals," available at <http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf> for more information about the required criteria for inclusion on the Subsidized Housing Inventory.