



# Housing Production Plan

Avon, Massachusetts

Old Colony Planning Council September, 2019



Old Colony Planning Council

Prepared by the:

Old Colony Planning Council  
70 School Street  
Brockton, MA 02301  
Tel: (508) 583-1833 – Fax: (508) 559-8768  
Email: [information@ocpcrpa.org](mailto:information@ocpcrpa.org)  
Web Site: [www.ocpcrpa.org](http://www.ocpcrpa.org)

Christine Joy, President  
Pasquale Ciaramella, Executive Director

**REPORT PREPARATION**

Laurie Muncy, AICP  
Principal Comprehensive Planner  
[lmuncy@ocpcrpa.org](mailto:lmuncy@ocpcrpa.org)

Lisa Sullivan, AICP  
Senior Planner  
[lsullivan@ocpcrpa.org](mailto:lsullivan@ocpcrpa.org)





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### OCPC Staff

<b>Pasquale Ciaramella</b>	<b>Executive Director</b>
<i>Charles Kilmer, AICP</i>	Assistant Director/Transportation Program Manager
<i>Shawn Bailey</i>	Transportation Planner
<i>Lila Burgess</i>	Ombudsman Program Director
<i>Paul Chenard</i>	Senior Transportation Planner
<i>Raymond Guarino</i>	Senior Transportation Planner
<i>Patrick Hamilton</i>	AAA Administrator
<i>Bruce Hughes</i>	Economic Development/Community Planner
<i>William McNulty</i>	Senior Transportation Planner
<i>Kyle Mowatt</i>	Transportation Planner
<i>Laurie Muncy, AICP</i>	Principal Comprehensive Planner
<i>Jimmy Pereira</i>	Community/Transportation Planner
<i>Brenda Robinson</i>	Fiscal Officer
<i>Lisa Sullivan, AICP</i>	Senior Planner
<i>Andrew Vidal</i>	GIS Manager/Communications and IT Specialist



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# I. Notices & Acknowledgements

## Notices

The preparation of this Plan has been financed 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.

This District Local Technical Assistance Plan was prepared by the following members of the Old Colony Planning Council staff under the direction of Pat Ciaramella, Executive Director.

Project Manager:

Laurie Muncy, AICP  
Principal Comprehensive Planner  
[lmuncy@ocpcrpa.org](mailto:lmuncy@ocpcrpa.org)

Supporting Staff:

Lisa Sullivan, AICP  
Senior Planner  
[lsullivan@ocpcrpa.org](mailto:lsullivan@ocpcrpa.org)  
Andrew Vidal  
GIS Manager/Communications and IT Specialist  
[avidal@ocpcrpa.org](mailto:avidal@ocpcrpa.org)

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### Town of Avon Board of Selectmen

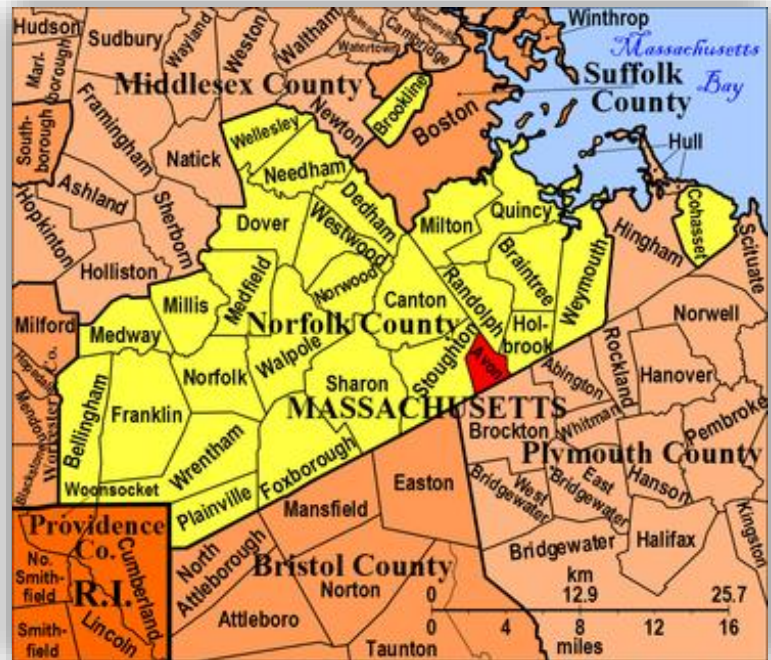
Steven P. Rose, Chairman Avon Board of Selectmen  
Robert F. Brady, Jr., Clerk Avon Board of Selectmen  
Eric S. Beckerman, Associate Avon Board of Selectmen  
Shanna M. Faro, Executive Assistant

Greg Enos, Town Administrator

Gene A. Mazzella, Director Council on Aging  
Bruce Lane, Avon Civic Association

## II. Executive Summary

This Housing Production Plan (HPP) has been prepared in accordance with the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy to increase the production of affordable housing in Avon. The Plan includes a comprehensive housing needs assessment and details housing production goals and strategies aimed at meeting these needs over the next five years (2018-2023). A summary of key demographic, housing stock, and housing affordability data from the comprehensive housing needs assessment, as well as an overview of the Plan's goals and strategies is detailed below. Please note that the data in this



Plan is from the U.S. Census Bureau's 1990, 2000, and 2010 Census, the 2011-2017 American Community Survey (ACS), the U.S. Department of Housing and Urban Development (HUD), the Massachusetts Department of Transportation (MassDOT), The Warren Group, MassGIS, and the Massachusetts Department of Elementary and Secondary Education.

The Metropolitan Area Planning Council (MAPC), the regional planning agency for Metro Boston, has prepared population and housing demand projections for 164 cities and towns in Metropolitan Boston, and the University of Massachusetts Donahue Institute has prepared population projections for the balance of the cities and towns in the state. Both sets of projections include two scenarios: a Status Quo scenario based on continuation of recent trends in migration, housing occupancy, and location preference; and a Stronger Region scenario that assumes increased attraction and retention of young workers and slightly increased preference for urban settings and multi-family housing. The Status Quo scenario found that continuation of current levels of in-migration and housing production would lead to a declining workforce and economic stagnation over the coming decades. In contrast, the increased migration rates of the Stronger Region scenario could fuel job growth of 7% between 2010 and 2040. As a result, MAPC recommends use of the Stronger Region scenario as the basis for housing planning, and the assumptions and outputs of that work have been incorporated into the Commonwealth's multi-family housing production goals of 10,000 multi-family units per year, and have been adopted by the Massachusetts Department of Transportation as the basis for long-term transportation planning.

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## Key Findings:

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### Households

Total population and average household size determine the number of households in a municipality. In Massachusetts overall, and in 96 percent of Massachusetts municipalities with population growth since 2000, the number of households increased faster than population because of declines in average household size. This trend is expected to continue as seniors make up a greater share of householders and younger householders wait longer to form families that are smaller on average than their predecessors.

- The number of households in Avon increased 0.24 percent (4 households) from 1,705 households in 2000 to 1,709 households in 2010. The total households in Avon are projected to increase by 299 through 2040, an increase of 17.52 percent from 2010.
- The large majority (68%) of Avon's households are family households. Family households with children under the age of 18 years make up 43.2 percent of Avon households.
- The average household size in Avon decreased from 2.61 in 2000 to 2.55 in 2010, and is projected to be 2.32 by 2030. Of the 1,309 owner-occupied households in Avon, a significant majority (72.3%) consist of 3 people or less. Of the 400 renter-occupied households in Avon, 84.75 percent consist of 3 people or less.
- According to the 2010 Census, of the owner-occupied households, 20.8 percent are single person households. Of the renter-occupied households, 45.5 percent are single person households.

### Housing Demand

Housing demand is a function not only of population, but also the number and type of households that the population forms. As years pass, some households form, move into the community, or grow larger, while others grow smaller, seek different housing options, or move out. Net housing demand is the number of units needed to accommodate additional households and maintain healthy vacancy rates among owner and renter-occupied housing units. This section looks at the current distribution of household types in Avon, projected household changes, and net housing unit demand through 2030.

- According to MassDOT Population Projections the net housing unit demand will be 299 housing units through 2040.
- In order to address unmet housing needs, Avon will need an additional 106 units to achieve the MGL Chapter 40B requirement of 10 percent of the year round housing inventory designated for households earning at or below 80 percent AMI.

### Population

- The population of Avon has decreased from the year 2000 to 2010 by 87 persons (1.95 percent) from 4,443 persons in 2000 to 4,356 persons in 2010.
- The population of Avon is expected to increase from 4,356 in 2010 to 4,385 in 2020, an increase of 0.67 percent or 29 persons. The population of Avon is expected to increase an additional 1.35 percent to

4,444 residents in 2030. By 2040 the population is anticipated to grow to approximately 4,500 persons but will still be less than the 1990 population count of 4,558.

- The aging of the Baby Boomers will cause the senior population to increase by 460 people, or 62 percent, through 2030.
- The data shows significant population decline in almost all age groups below age 45, with the largest percentage of population decline occurring in the 25 to 34 age group (20.33 percent). Population growth is depicted in most age cohorts over the age of 45 with the exception of the 65 to 74 years age cohort. The highest percentage of population increase is within the 55 to 64 and 85+ age cohorts, an increase of 159 residents (36.21 percent) and 27 residents (36.98 percent) respectively. This trend reflects the growth and maturing of the “Baby Boom” generation (those born between 1946 and 1964) as they move across the age ranges. This aging trend is also reflected in the increase in the median age, which rose from 40.2 years in 2000 to 44.4 years in 2010.

### Population by Race

- Between 2000 and 2010, the racial and ethnic composition of Avon evolved into a more diverse population. In 2010, 3,660 (84 percent) of resident self-identified as White, a slight decrease from 4,152 (93.5 percent) in 2000.
- The Asian population experienced significant growth during the 2000-2010 period, with an increase of 79 individuals (192.68 percent). The Asian community represents 2.8 percent of the total population of Avon.
- The African American population of Avon increased 161.44 percent between 2000 and 2010 an increase of 268 individuals.
- Although only 36 individuals in Avon are Hispanic, this represents an increase of 227.30 percent during the time period resulting in a population increase of 25 residents.

### Educational Enrollment and Attainment

- During the 2018 – 2019 school year, enrollment at Avon’s Ralph D. Butler Elementary School served a student population of 410 students in Prekindergarten through grade 6 which has stayed relatively flat over five school years.
- Avon Middle High School has a student population of 322 students in grades 7 through 12 during the 2018-2019 school year, which has declined by 5 percent over five school years.
- Of the Avon student population, 38.2 percent are African American and 44.4 percent of the student population are white.
- The percentage of students achieving proficiency in Math is 65-69 percent (which is higher than the Massachusetts state average of 64 percent) for the 2015-2016 school year. The percentage of students achieving proficiency in Reading/Language Arts is 80-84 percent (which is higher than the Massachusetts state average of 71 percent) for the 2015-2016 school year.
- Of the residents of Avon, 35 percent of the population age 25 and over have obtained a high school diploma, and 8.10 percent of that age cohort have obtained an associate’s degree or higher. The population of Avon over the age of 25 with a Bachelor’s degree is 22.6 percent, while the population over the age of 25 with a Graduate or Professional degree is 7.8 percent. This is slightly less than the state average of population over the age of 25 with a Bachelor’s degree (23.1 percent) and significantly less than the state percentage of population over the age of 25 with a Graduate or Professional degree (18.2 percent).



## Residents with Disabilities

- According to the 2013-2017 American Community Survey, approximately 15.4 percent of the residents in Avon reported having some type of disability.
- There were an estimated 688 residents in Avon that experience some type of disability, of which 37 percent were between 65 to 74 years of age. Of the population aged 75 years and over, 53.5 percent reported some disability.
- Avon residents comprise approximately 1.71 percent of the reported disabled community in the Old Colony Planning Council region.
- Of the total estimated population with a disability, the most common disability reported was an ambulatory disability, which is a disability that involves serious difficulty walking or climbing stairs. The next most common disabilities are difficulties with living independently and cognitive difficulties.

## Income

- Avon's median household income was \$69,709 in 2017, which was lower than all of its neighboring communities, with the exception of Brockton. The median household income for Avon was also less than the \$74,167 median income of the Commonwealth of Massachusetts.
- Approximately 27.5 percent of the households in Avon had an annual income of less than \$50,000 in 2017 and approximately 72.5 percent of households had an annual income of more than \$50,000. Approximately 8.5 percent of individuals in Avon live below the poverty level.
- The FY2019 Median Family Income is estimated at \$93,445.
- The 2017 American Community Survey (ACS) estimates showed that approximately 213 or 13.6 percent of the households in Avon had an annual income of less than \$25,000, and approximately 556 or 35.4 percent of the households in Avon had an annual income of less than \$50,000.
- Between 1999 and 2017, the median household income for Avon increased by 38.57 percent from \$50,305 in 1999 to \$69,709 in 2017.
- The distribution of income across Avon households has changed significantly since 1999. In Avon, more than 49 percent of households made \$75,000 or more in 2017 and 38.3 percent of households made \$100,000 or more.
- Since 1999, the number of households earning more than \$150,000 in Avon has increased by more than 471 percent, and households with incomes more than \$200,000 increased by more than 153 percent. The number of households earning \$100,000 decreased as a percentage of the total household population.
- Avon has a relatively low rate of individuals below the federal poverty level, which was \$12,140 for a household of one in 2019. Avon's poverty rate for all individuals was 8.5 percent in 2017, which was slightly more than Plymouth County's rate of 8.0 percent and lower than the Commonwealth's rate of 11.1 percent.
- Individuals most likely to live in poverty in Avon are individuals between the age of 18 to 64 years, which is consistent with regional, state, and national trends.
- The 2013-2017 ACS indicates that Avon had a median household income of \$69,709 which is less than the regional municipalities with the exception of Brockton, which had a median household income of \$52,393. Duxbury has the highest median household income in the region with its residents earning \$123,613, followed by Hanover with \$111,311 and Pembroke with \$101,447.
- The median household income in Avon in 2017 was \$69,709, significantly less than the Median Household Income for the Commonwealth of Massachusetts of \$74,167 and Plymouth County \$82,081. Within the

Old Colony Planning Council region, only the city of Brockton had a lower Median Household Income at \$52,393.

- The 2017 American Community Survey (ACS) estimates showed that approximately 213 or 13.6 percent of the households in Avon had an annual income of less than \$25,000, and approximately 556 or 35.4 percent of the households in Avon had an annual income of less than \$50,000.
- The industries that employ the most residents are the educational services, healthcare and social assistance industries (27%) and the professional, scientific, and management, and administrative and waste management services (12.5%).
- The unemployment rate in Avon has steadily declined over the past five years, dropping from 12.7 percent in 2008 to 4.2 percent in 2017.
- Working at the minimum wage of \$12.00 per hour in Massachusetts, a wage earner must have 2.3 full-time jobs or work 91 hours per week to afford a modest one-bedroom apartment and work 2.8 full-time jobs or work 113 hours per week to afford a two bedroom apartment.
- The federal minimum wage has remained at \$7.25 an hour without an increase since 2009, not keeping with the high cost of rental housing.
- They typical renter in Massachusetts earns \$20.72, which is \$13.09 less than the hourly wage needed to afford a modest rental home.

## Housing Stock Analysis

- The number of housing units in Avon decreased 0.17 percent from 1,769 housing units in 2010 to 1,766 housing units according to the 2013-2017 American Community Survey.
- According to the 2013-2017 American Community Survey, of the 1,766 housing units in Avon, 75.4 percent reside within single family detached structures.
- Avon's housing stock is somewhat older, with approximately 77 percent of the housing units being constructed prior to 1969.
- According to the 2013-2017 American Community Survey, of the 1,766 total housing units in Avon, 1,574 are occupied housing units and 192 are vacant housing units.
- Most Avon residents own their own home, as 1,309 of the occupied housing units (76.6 percent) are owner-occupied and 400 units (23.4 percent) are renter occupied.
- Home ownership is more common in Avon for every age group, except for those aged 85 years and over.
- Of the owner-occupied households in Avon, two person households contain the highest percentage of homeowners at 34.4 percent, followed by 1 person households at 20.8 percent. Of the renter occupied housing units, two person households contain the highest percentage at 25.3 percent, followed by 1 person households at 45.5 percent.
- Avon's housing market is very tight, with a 0.7 percent homeowner vacancy rate and a 5 percent rental vacancy rate.
- From 2000 to 2018, Avon's median sales price for a single-family home was the lowest amongst its neighboring communities, Plymouth County and the Commonwealth. Avon's median sales price during this time period was \$267,084, which was approximately \$33,432 lower than the Plymouth County average and approximately \$47,098 lower than the Commonwealth's average.
- Sales prices of single family dwellings peaked in 2005 and 2006, then dipped during The Great Recession, but reached their highest median sales price from 2016 through 2018.
- Between 2000 and 2014, Avon issued building permits for 50 single family dwelling units. During this time period there were no permits issued in the Town for multi-family dwellings.

- With 70 units on the SHI, Avon needs an additional 106 units in order to achieve the M.G.L. Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent of the AMI.
- To demonstrate progress towards meeting the 10 percent goal, the Town should set production goals of 0.5 percent (9 units) for one year, or 1.0 percent (18 units) for two years to be granted relief from Comprehensive Permit projects for one and two years respectively.

## Housing Affordability

- According to ACS data (2012-2016 estimates) households in Avon indicate that 39 percent of owner-occupied households and 43 percent of renter-occupied households are cost-burdened, compared to 29 percent and 14 percent of households statewide. Cost burden rates are typically higher among renter households. Statewide, 47 percent of renter and 31 percent of owners are cost burdened, respectively
- When analyzing the percentage of owner-occupied households that are cost burdened among its neighboring communities, Avon is in the higher percentile at 39 percent of owner-occupied households reporting as cost burdened. When analyzing the percentage of renter-occupied households that are cost burdened, Avon is consistent with other communities in the region with 43 percent of renter-occupied households cost burdened. In the case of most of these communities, with the exception being Halifax, the percentage of renter-occupied households that are cost burdened is higher than the percentage of owner-occupied households that are cost burdened. Of the owner-occupied households in Avon, 12 percent are severely cost burdened. Of the renter-occupied households in Avon, 17 percent are severely cost burdened.
- Individuals between the age of 18 and 34 have the highest levels of poverty in Avon.
- Avon has a low percentage of families below the federal poverty level; however some family types are more likely than others to live in poverty, such as female householders without a husband present.
- Slightly more than thirty-five percent of the households in Avon are considered to be low-income, earning less than 80% of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance.
- Fair Market Rents (FMR) for the Brockton, MA HUD Metro FMR Area have dropped slightly for efficiencies, one-bedroom, and four-bedroom units, but have increased in the more common two-bedroom and three-bedroom units over the past five years.
- Of the 1,763 dwelling units listed on the Subsidized Housing Inventory, 4.0 percent of Avon's housing units (70 units) are listed as subsidized housing.
- Of the 323 occupied units paying rent in Avon, 59 units (18.3%) are considered to be cost burdened as they pay 30 to 34.9 percent of their income on their gross rent, while 133 units are considered severely cost-burdened as they pay 35 percent or more of their household income on gross rent. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.
- The Institute for Community Health, data tables from January, 2019 state that within the town of Avon 39 percent of owner-occupied households and 43 percent of renter-occupied households are cost burdened with more than 30 percent of household income spent on housing.
- The National Low Income Housing Coalition 2019 report "Out of Reach" concludes that a Massachusetts resident would need to earn \$33.81 an hour to afford the fair market rent of a two-bedroom home or apartment without being considered rent-burdened.

- Fair Market Rents (FMR) for the Brockton, MA HUD Metro FMR Area have dropped slightly for efficiencies, one-bedroom, and four-bedroom units, but have increased in the more common two-bedroom and three-bedroom units over the past five years.

### Development Constraints

- According to an analysis of MassGIS L3 parcel data, Avon has a considerable amount of developable residential land (133.9 acres), but it is constrained by the town’s many wetlands and floodplains, its need for onsite water and wastewater systems and its large lot zoning requirements.
- Avon does not have municipal water or wastewater systems, requiring property owners to rely exclusively on on-site systems for water and wastewater. The need to rely on on-site water and wastewater systems necessitates the need for Avon to have large minimum lot size requirements, which can make it difficult to produce the affordable housing needed.
- Avon has a considerable amount of land that is constrained environmentally, as approximately 723.8 acres or 25.14 percent of the Town is located within wetlands and 481.2 acres or 16.71 percent of the Town is located within a 100-year floodplain.

Figure 1: MPO Regions

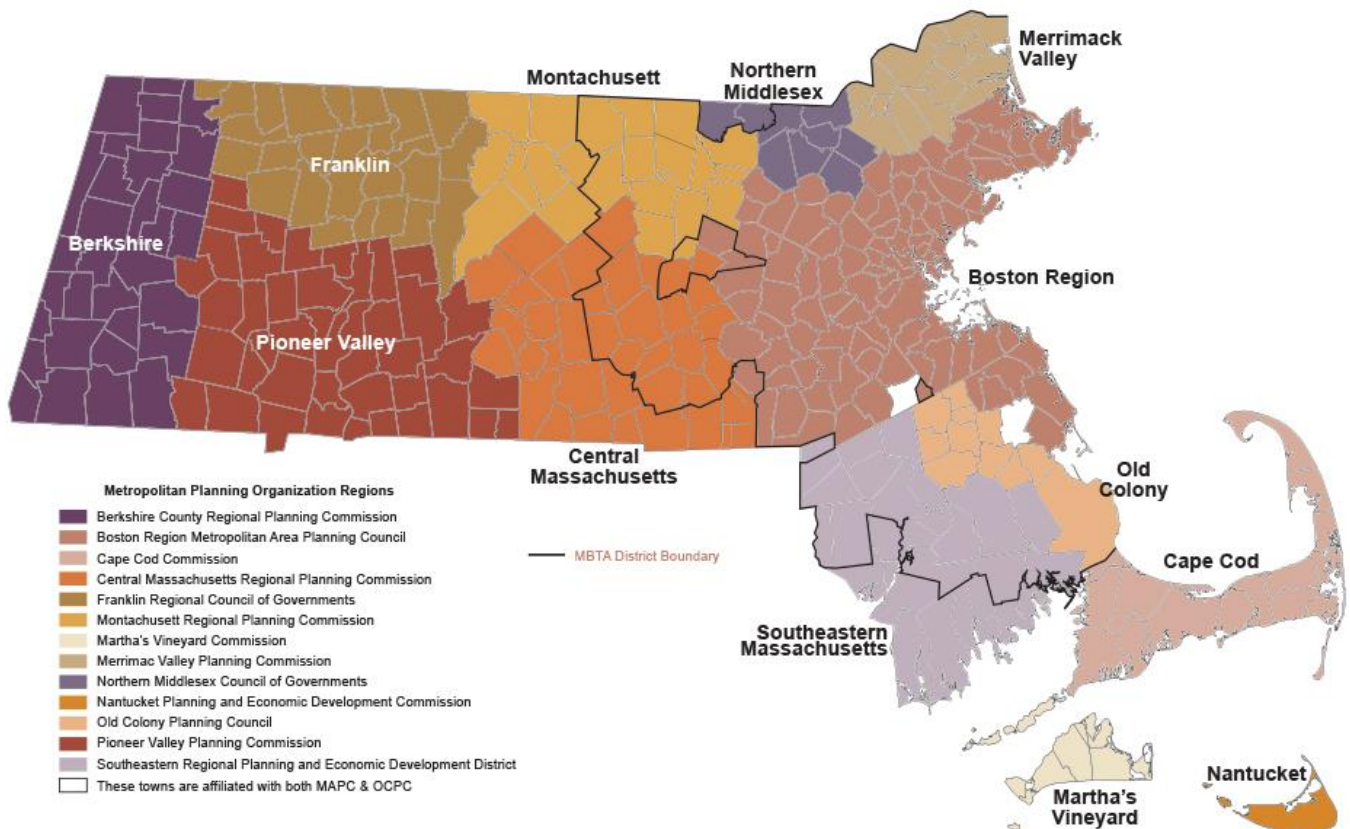
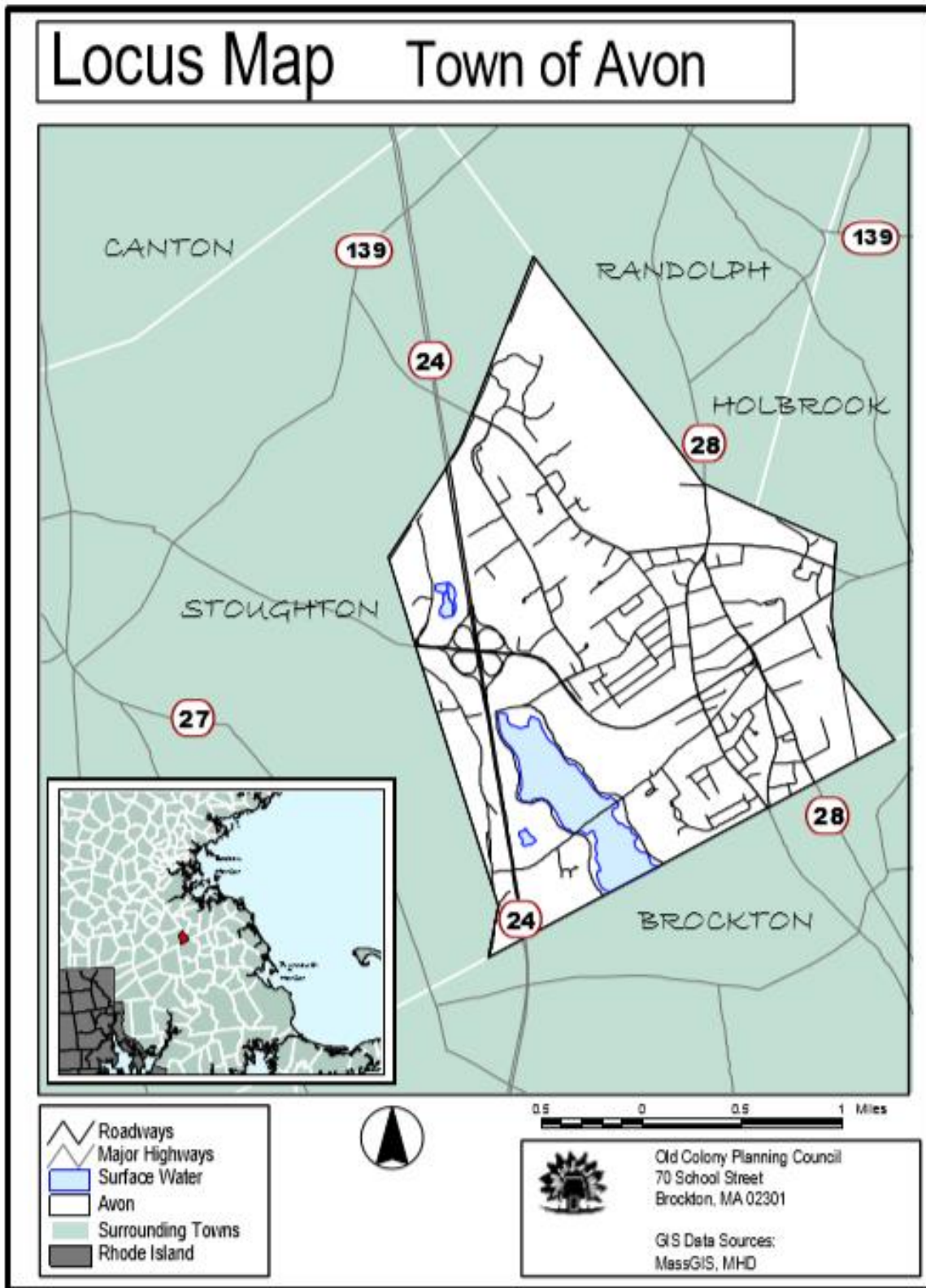


Figure 2: Town of Avon Locus Map





## Affordable Housing Goals & Strategies

### 1. Housing Goals

- **Goal #1:** *Meet the 10 percent state standard for affordable housing so that Avon is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10 percent of total housing units.*
- **Goal #2:** *Ensure that new affordable housing are harmonious with the community vision of maintaining the Town's rural character and zoning bylaws.*
- **Goal #3:** *Create affordable housing units through adaptive reuse of existing buildings and town owned properties.*
- **Goal #4:** *Promote a diversity of housing options in Avon to meet the needs of a changing and aging population and promote a socio-economically diverse population.*

### 2. Implementation Strategies

In order to implement the goals identified previously, strategies to address the housing needs of the community have been developed. These strategies are designed to increase and improve housing opportunities in Avon for all income groups. These strategies are outlined below.

#### ***Maintain Existing Housing and Expand Housing Opportunities***

1. Be proactive in monitoring and maintaining existing affordable housing units.
2. Develop more affordable rental housing (less than 30 percent of annual income) with the increased availability of 3 and 4 bedroom units.
3. Encourage re-use or redevelopment of underutilized property.
4. Document the specific needs of Avon veterans and construct affordable veterans housing units that meet those needs.
5. Consider Chapter 61 properties as potential affordable housing opportunities in the future.
6. Examine opportunities available under the Chapter 40R Smart Growth Overlay District.
7. Consider additional zoning changes to increase affordable housing production.
8. Incorporate the Housing Production Plan into future updates to the Avon Master Plan.
9. Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disabilities.

***Strategies to meet the 10 percent state standard for affordable housing so that Avon is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10 percent of total housing units.***

- **Strategy 1.1:** *Develop a Comprehensive Permit Policy*
- **Strategy 1.2:** *Explore local permitting process for affordable housing and accompanying affordable housing requirements.*
- **Strategy 1.3:** *Identify specific sites for which the municipality will advance town goals and encourage the filing of friendly private comprehensive permit developments.*

- **Strategy 1.4:** Consider incentives to include accessible and adaptable housing units in new developments to provide affordable options to local veterans, seniors and/or the disabled.
- **Strategy 1.5:** Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units.
- **Strategy 1.6:** Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation
- **Strategy 1.7:** Utilize Local Initiative Program
- **Strategy 1.8:** Explore Innovative Affordable Housing Options

**Strategies to ensure that new affordable housing is harmonious with the community vision of maintaining the Town’s rural character and zoning bylaws.**

- **Strategy 2.1:** Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 and over.
- **Strategy 2.2:** Adopt an Inclusionary Zoning Bylaw for definitive subdivisions in R25 and R40 zoning districts.
- **Strategy 2.3:** Encourage Smaller Housing Units

**Strategies to create affordable housing units through adaptive reuse of existing buildings and town owned properties.**

- **Strategy 3.1:** Conduct Screening Analysis of Town-Owned land.
- **Strategy 3.2:** Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.
- **Strategy 3.3:** Explore the adoption of Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties.

**Strategies to promote a diversity of housing options in Avon to meet the needs of a changing and aging population and promote a more socio-economically diverse population, including constructing new units and preserving existing dwellings.**

- **Strategy 4.1:** Support aging in the community through increased multi-generational housing options and progressive senior facilities.
- **Strategy 4.2:** Distribute and diversify new production and insure that new housing creation is harmonious with the character of Avon.
- **Strategy 4.3:** Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.
- **Strategy 4.4:** Review private properties for housing opportunities.

### III. Introduction

#### A. Profile of Avon, Massachusetts

##### Regional Setting

The Town of Avon is a small residential town with a 2010 Census population count of 4,356 and a land area containing 4.57 square miles (2,880 acres), the town of Avon is among the smallest towns in eastern Massachusetts. Avon is adjacent to the city of Brockton and the towns of Stoughton, Holbrook and Randolph and a suburb of Boston. Avon has commuter rail service to Boston via stations in Brockton, Stoughton and Randolph.

Despite its size, a very large volume of traffic travels through Avon daily on two major north-south routes, State Route 28 and Route 24, which in turn connect with the outer circumferential limited-access Route 128 one community to the north, and with the outer circumferential Route 495, three communities to the south. The east-west road network connects the major north-south Route 138, 139, 24, 28, and 37 with each other.

Bus service is available from the Massachusetts Bay Transportation Authority (MBTA) and Brockton Area Transit (BAT) Authority. These run to the MBTA Ashmont Red Line Station, and BAT connects Avon to Brockton and limited adjacent areas. The restoration of commuter rail service through Brockton and Randolph has made Avon more desirable as a Boston commuter community.

Boston and Providence are less than one hour away. The town's strategic location, continuous economic growth, and commercial-industrial developments such as the Avon Industrial Park and the Avon Merchants Park have made it a major employment center.

##### History of the Community

The Town of Avon can trace its history to 1630, when the Indian chief Chicataubut, sold the English the right to settle Dorchester, south of the top of Blue Hill. Later, his brother Kitchamakin extended the boundary further southward, all the way to the Plymouth County line. This "New Grant," as it was called, gave the town of Dorchester title to over 40,000 acres, making it the largest town in New England. In 1726 Dorchester's South Precinct, holding the present Stoughton, Avon, Sharon, Canton, and Foxborough, was set aside and incorporated under the name Stoughton.

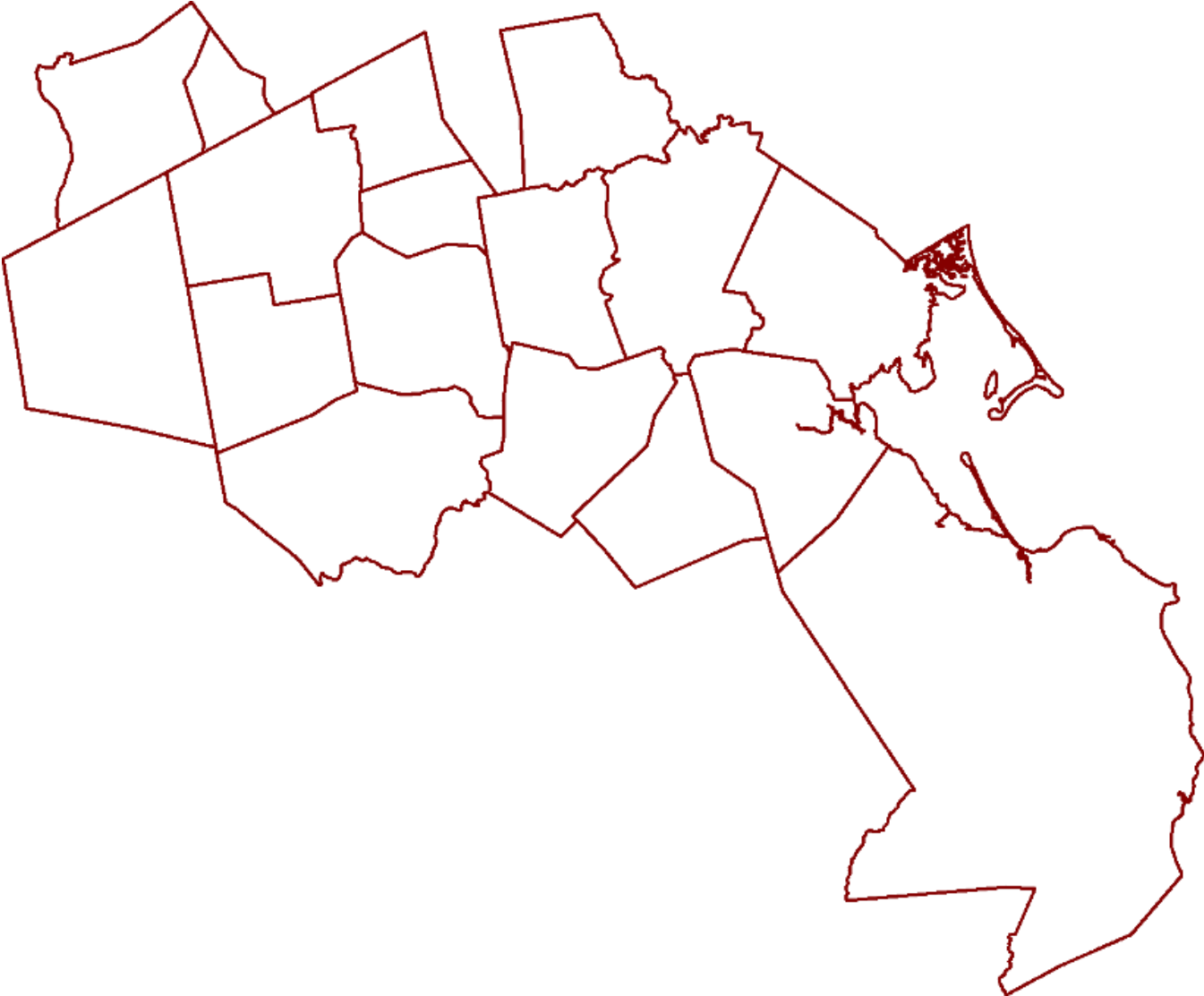
The part of Stoughton that later became Avon was known as East Stoughton. The shoe industry was the major employer in the community. In 1869 there were eight boot and shoe factories and a hotel East Stoughton. Feeling isolated from the rest of Stoughton and ill served by it, residents seceded and established the new town of Avon. Residents named the town in honor of Shakespeare's hometown and incorporated in 1888. They felt closer to Brockton and never pursued a plan to be annexed by the City.

The number of shoe firms in Avon steadily diminished from the final quarter of the nineteenth century on, but hundreds of townspeople continued to work in the shoe trade locally in one of Brockton's shoe factories. The shoe industry further declined after World War II. When Route 24 was built providing easy access to Route 128 and during the 1950's and early 1960's Avon became a "bedroom community" oriented toward Boston. The town lost factory workers, household workers and laborers, while it gained professionals, skilled blue-collar workers and employees engaged in the public service sector.



The population expanded in the post war years reaching 5,295 in 1970 and then declined to 4,443 by 2000 and 4,356 in 2010. Growth was slowed or reversed by a limited water supply and a lack of buildable land due to limited capacity for on-site sewage disposal. Just as residential building in the town was slackening, industrial and commercial construction was increasing. The 1956 Town Meeting created the Avon Industrial and Development Commission and the modern industrial/commercial history began with the 1966 creation of the Avon Industrial Park. This capitalized on its extensive undeveloped land, some of it challenging wetlands, and on its immediate proximity to Route 24.

*Figure 3: Old Colony Planning Council Region*



## B. Overview of a Housing Production Plan

The development of housing that is accessible and affordable to people with a range of incomes, household characteristics, and demographic qualities is critical to successful and sustainable community planning. The Massachusetts Department of Housing and Community Development (DHCD) 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 in accordance with the HPP.”<sup>1</sup> 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 DHCD, a Housing Production Plan must consist of three elements: a Comprehensive Needs Assessment, Affordable Housing Goals, and Implementation Strategies. The Comprehensive Needs Assessment is needed to gain an understanding of who currently lives in the community, demographic trends affecting future growth, a community's existing housing stock and the community's future housing needs. The Affordable Housing Goals section identifies the appropriate mix of housing that is consistent with community needs, with particular attention paid to households with lower levels of income. 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.<sup>2</sup> Lastly, the Implementation Strategies section consists of an explanation of the specific strategies by which the municipality will achieve its housing production goals as well as a timeframe/schedule for achieving the identified housing goals. 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 a HPP, the Plan must be approved by the Town's Planning Board and Board of Selectmen and then sent to DHCD for review and approval. Once it is approved by DHCD, the Plan is valid for five years. Communities that have an approved HPP and that have met their 0.5 percent or 1.0 percent annual affordable housing production goals can apply to have their HPP certified by DHCD. 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 DHCD's Housing Appeals Court (HAC).

A community invokes certification in the following manner under 760 CMR 56.03(4). If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of 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. If the applicant wishes to challenge ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all

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<sup>1</sup> Massachusetts Department of Housing and Community Development: Housing Production Plan: <http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html>

<sup>2</sup> Ibid.

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 DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

### C. 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 (including utilities), it is considered to be cost burdened; when a household pays more than 50 percent of its income on housing (including utilities), it is considered to be severely cost burdened. As a result these 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 is reserved for households earning at or below 30 percent of the Area Median Income (AMI); “very low income” households are households earning between 31 percent and 50 percent of the AMI; and “low income” households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

In assessing a community’s progress toward the Commonwealth’s 10 percent affordability goal, the Department of Housing and Community Development (DHCD) 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.

- The units must be part of a subsidized development built by a public agency, non-profit or limited dividend organization;
- At least 25 percent of the units in the development must be restricted to households earning less than 80 percent of the AMI and have rent or sale prices restricted to affordable levels. These restrictions must last at least 30 years;
- The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
- Project owners must meet affirmative marketing requirements.

## WHAT MAKES AFFORDABLE UNITS “COUNT” ON THE SHI?

Units must be:

1. Affordable to households with incomes at or below 80 percent of the Area Median Income.
2. Approved by a housing subsidy agency as eligible for a comprehensive permit or as “Local Action Units” (developed without a comprehensive permit).
3. Protected by a long-term affordable housing restriction; and
4. Marketed and sold or rented under a DHCD compliant Affirmative Fair Housing Marketing Plan.

## IV. Comprehensive Housing Needs Assessment

An analysis of local demographic, housing stock, and housing affordability data reveals key characteristics and trends in Avon that help explain housing need and demand. In order to understand how Avon compares to other communities, Avon's data was compared to all of its neighboring communities as well as to Plymouth County and the Commonwealth of Massachusetts. The goal of this assessment is to provide a framework for housing production and to develop the strategies necessary to address the housing needs of Avon.

### A. Demographics

This housing needs assessment is based on a thorough review of Avon's demographic profile. An analysis of population, household composition, age, race and ethnicity, educational attainment, disability, income and employment data was reviewed to help provide insight into the existing housing need and demand. Projections of Avon's future residential composition help inform housing planning efforts.

#### Margins of error and confidence intervals for estimates.

Estimates based on survey data have a degree of uncertainty quantified by the margin of error. The US Census Bureau uses a margin of error based on a 90 percent confidence interval for their American Community Survey estimates. This means the true value will fall within the displayed range with 90 percent likelihood.

Small communities have small sample sizes, and this leads to relatively larger margins of error and confidence intervals.

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#### *Key Findings*

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- The population of Avon decreased by 115 residents, or 2.52 percent between 1990 and 2000. The population further decreased by 87 residents, or 1.96 percent between 2000 and 2010. According to estimates by the Massachusetts Department of Transportation, the population is expected to increase by 144 residents, or 3.3 percent by 2040.
- The number of households in Avon increased by 114 (7.2 percent) from 1,591 households in 1990 to 1,705 in 2000. There was only a slight increase of 4 households between the years 2000 through 2010 resulting in a 0.2 percent increase. MassDOT projections anticipate an increase of 17.49 percent resulting in 2,008 total households by 2040.
- According to the 2010 Census, a large majority (68 percent) of Avon's households are family households, a decrease from 71.6 percent from the 2000 Census.
- The average household size in Avon decreased from 2.61 persons in 2000 to 2.55 persons in 2010. A significant majority (75.2 percent) of households in Avon consist of 3 people or less.
- The town continues to age, as the population of Avon over the age of 45 increased to 48.1 percent of the population from 41.7 percent in 2000. The population under the age of 45 only slightly increased from 58.4 percent in 2000 to 58.5 percent in 2010.
- The racial and ethnic composition of Avon is largely homogenous, with 84 percent of the population identifying as white and 10 percent of the population identifying as Black or African American.

- For the 2018-2019 school year, there are 2 public schools managed by Avon School District serving 732 students in Avon, Massachusetts. Minority enrollment is 47 percent of the student body, which is more than the Massachusetts state average of 37 percent. The student to teacher ratio of 11.1 is less than the state average of 13 to 1. The Avon Middle High School contains grades 7 through 12 and educates 322 students. The Ralph D. Butler Elementary School serves pre-kindergarten to grade 6 with 410 students.
- The population of Avon over the age of 25 with a Bachelor’s degree is 22.6 percent, while the population over the age of 25 with a Graduate or Professional degree is 7.8 percent. This is slightly less than the state average of population over the age of 25 with a Bachelor’s degree (23.1 percent) and significantly less than the state percentage of population over the age of 25 with a Graduate or Professional degree (18.2 percent).
- Approximately 15.4 percent of the residents in Avon reported having some type of disability in 2017. The most common types of disabilities were ambulatory difficulties, hearing difficulties, and cognitive difficulties.
- Avon’s median household income was \$69,709 in 2017, which was lower than all of its neighboring communities, with the exception of Brockton. The median household income for Avon was also less than the \$74,167 median income of the Commonwealth of Massachusetts.
- Approximately 27.5 percent of the households in Avon had an annual income of less than \$50,000 in 2017 and approximately 72.5 percent of households had an annual income of more than \$50,000. Approximately 8.5% of individuals in Avon live below the poverty level.
- The industries that employ the most residents of Avon are the educational services, healthcare and social assistance at 27 percent of the population, followed by professional, scientific, and management and administrative and waste management services (12.5 percent). Retail trade industries employ 11.2 percent of Avon residents.
- The unemployment rate in Avon has significantly declined over the past five years, dropping from 12.7 percent in 2012 to 4.2 percent in 2017. The unemployment rate for the Commonwealth of Massachusetts also declined from 8.5 percent in 2012 to 6 percent in 2017.

## 1. Population

In recent years, Avon’s population has decreased while the number of households increased by only four in the 2000-2010 decade. The population decline is projected to reverse, so that the population will be nearly back to 1990 levels by 2040. Meanwhile, the number of households in town will have far exceeded 1990 levels by that time due largely to shrinking household size. Avon’s population, like that of the Commonwealth, is aging and projected to continue to do so. The median age has increased from 40.2 in 2000 to 44 in 2010.

According to the American Community Survey, the population of Avon in 2017 was estimated to be 4,468. The Census Bureau data indicates that from 1990 to 2000, Avon’s population decreased 2.52 percent, from 4,558 residents in 1990 to 4,443 residents in 2000. The population further decreased an additional 1.96 percent from 2000 to 2010. The population of Avon decreased a total of 4.6 percent from 1990 to 2010 by 202 residents. Avon was the only community in the Old Colony Planning Council region to experience a decrease in population. The town of Kingston experienced the highest rate of population growth from 1990-2010 with 3,305 new residents, an increase of 28.4 percent. The population of Bridgewater increased by 5,314 residents, a twenty percent increase over the period.

Table 1 Population Change 1990-2010

	1990	2000	2010	Change 1990-2010		Change 2000-2010	
				Number	Percent	Number	Percent
<b>Avon</b>	<b>4,558</b>	<b>4,443</b>	<b>4,356</b>	<b>(202)</b>	<b>(4.6%)</b>	<b>(87)</b>	<b>(1.95%)</b>
Abington	13,817	14,605	15,985	2,168	13.6%	1,380	9.49%
Bridgewater	21,249	25,185	26,563	5,314	20.0%	1,378	5.47%
Brockton	92,788	94,304	93,810	1,022	1.1%	(494)	(0.52%)
Duxbury	13,985	14,248	15,059	1,074	7.1%	811	5.69%
East Bridgewater	11,104	12,974	13,794	2,690	19.5%	820	3.67%
Easton	19,807	22,299	23,112	3,305	14.3%	813	3.64%
Halifax	6,526	7,500	7,518	992	13.2%	18	0.24%
Hanover	11,912	13,164	13,879	1,967	14.2%	715	5.43%
Hanson	9,028	9,495	10,209	1,181	11.6%	714	7.51%
Kingston	9,045	11,780	12,629	3,584	28.4%	849	7.20%
Pembroke	14,544	16,927	17,837	3,293	18.5%	910	5.37%
Plymouth	45,608	51,701	56,468	10,860	19.2%	4,767	9.22%
Plympton	2,384	2,637	2,820	436	15.5%	183	6.94%
Stoughton	26,777	27,149	26,962	185	0.7%	(187)	(0.69%)
West Bridgewater	6,389	6,634	6,916	527	7.6%	282	4.25%
Whitman	12,240	13,882	14,489	1,249	8.6%	607	4.37%
Plymouth County	435,276	472,822	494,919	59,643	13.7%	22,097	4.67%
<b>Massachusetts</b>	<b>6,016,425</b>	<b>6,349,097</b>	<b>6,547,629</b>	<b>531,204</b>	<b>8.8%</b>	<b>198,532</b>	<b>3.13%</b>

Source: U.S. Census Bureau, 1990, 2000, & 2010 Census

The Massachusetts Department of Transportation (MassDOT) Demographic and Socio-Economic Forecast indicates that Avon will grow from 4,356 residents in 2010 to 4,500 residents by 2040. Avon’s expected 3.3 percent increase in population during this time period trails neighboring Abington (18.9 percent), Easton (8.2 percent) and Brockton (3.5 percent), as well as the Commonwealth (12.7 percent); but will surpass the growth expected to occur in Halifax (1.6 percent) and Stoughton (0.7 percent).

The continued population growth, not only in Avon, but across the region and the state, suggests a continued increase in housing demand, although changes in household size and type will have an impact on the type of housing that will be needed.

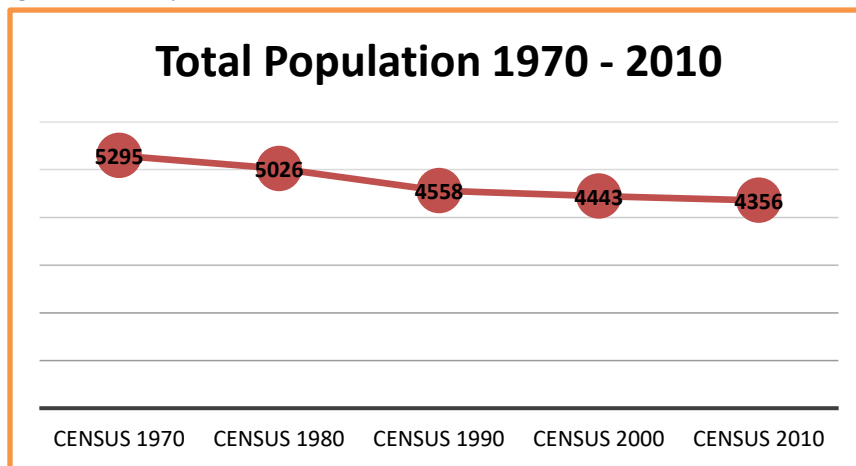
Table 2 MassDOT Demographic and Socio-Economic Forecast Population Projections, 2010-2040

	2010	2020	2030	2040	Change 2010-2040	
					Number	Percent
<b>Avon</b>	<b>4,356</b>	<b>4,385</b>	<b>4,444</b>	<b>4,500</b>	<b>144</b>	<b>3.3%</b>
Abington	15,985	17,386	18,764	19,000	3,015	18.9%
Bridgewater	26,563	27,800	28,333	28,689	2,126	8.0%
Brockton	93,810	96,000	96,700	97,100	3,290	3.5%
Duxbury	15,059	15,030	15,307	15,500	441	2.9%
East Bridgewater	13,794	14,400	14,616	14,800	1,006	7.3%
Easton	23,112	23,830	24,689	25,000	1,888	8.2%
Halifax	7,518	7,600	7,620	7,640	122	1.6%
Hanover	13,879	13,864	13,999	14,084	205	1.5%
Hanson	10,209	10,600	10,863	11,000	791	7.7%
Kingston	12,629	13,369	14,814	15,000	2,371	18.8%
Pembroke	17,837	18,300	18,695	18,931	1,094	6.1%
Plymouth	56,468	64,166	68,559	70,312	13,844	24.5%
Plympton	2,820	2,910	2,963	3,000	180	6.4%
Stoughton	26,962	27,900	28,279	28,635	1,673	6.2%
West Bridgewater	6,916	7,227	7,549	7,644	728	10.5%
Whitman	14,489	15,169	15,389	15,583	1,094	7.6%
Plymouth County						
<b>Massachusetts</b>	<b>6,547,629</b>	<b>6,933,887</b>	<b>7,225,472</b>	<b>7,380,399</b>	<b>832,770</b>	<b>12.7%</b>

Source: MassDOT Demographics/Socio-Economic Forecasts

<https://www.massdot.state.ma.us/planning/Main/MapsDataandReports/Data/Demographics.aspx>

Figure 4: Total Population 1970 – 2010



## 2. Households

More than population, the number and type of households and their spending power within a community correlate with housing demand. A **household** is a single person or two or more people who occupy the same housing unit, which can be a house, apartment, mobile home, group home or single room that is occupied as separate living quarters. According to the US Census Bureau, a household consists of all the people who occupy a housing unit (e.g. house, apartment, single room). A household includes the related family members and all the unrelated people, if any, such as lodgers, or foster children who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. The household count excludes group quarters.

According to the US Census Bureau, from 1990 to 2010, the number of households in Avon increased from 1,591 households in 1990 to 1,709 in 2010, an increase of 118 households (7.4 percent). The 2017 American Community Survey estimates the number of households in Avon to be 1,574 reflecting an estimate decrease in the number of households by 135 households.

Table 3 Households 1990-2010

	1990	2000	2010	Change 1990-2010	
				Number	Percent
<b>Avon</b>	<b>1,591</b>	<b>1,705</b>	<b>1,709</b>	<b>118</b>	<b>7.4%</b>
Abington	4,817	5,263	6,080	1,263	26.2%
Bridgewater	5,947	7,526	7,995	2,048	34.4%
Brockton	32,850	33,675	33,303	453	13.8%
Duxbury	4,625	4,946	5,344	719	15.5%
East Bridgewater	3,593	4,344	4,750	1,157	32.2%
Easton	6,436	7,489	7,865	1,429	22.2%
Halifax	2,362	2,758	2,863	501	21.2%
Hanover	3,742	4,349	4,709	967	25.8%
Hanson	2,838	3,123	3,468	630	22.2%
Kingston	3,224	4,248	4,665	1,441	44.7%
Pembroke	4,666	5,750	6,298	1,632	35.0%
Plymouth	15,875	18,423	21,269	5,394	33.9%
Plympton	766	854	1,006	240	31.3%
Stoughton	9,394	10,254	10,295	901	9.6%
West Bridgewater	2,232	2,444	2,571	339	15.1%
Whitman	4,435	4,999	5,300	865	19.5%
Plymouth County	149,519	168,361	181,126	31,607	21.10%
<b>Massachusetts</b>	<b>2,247,110</b>	<b>2,443,580</b>	<b>2,547,075</b>	<b>299,965</b>	<b>13.30%</b>

Source: U.S. Census Bureau, 1990, 2000 & 2010 Census

Overall, household growth in Avon is expected to increase. Between 2010 and 2040, the number of households in Avon is expected to increase from 1,709 in 2010 to 2,008 in 2040 according to the MassDOT Demographic and Socio-Economic Forecast. Avon's 17.52 percent increase in the number of households between 2010 and 2040 is



consistent with other communities of the region but less than the 23.74 percent anticipated growth of the number of households throughout the Commonwealth of Massachusetts.

Table 4: MassDOT Demographic and Socio-Economic Forecast Households, 2010-2040

	2010	2020	2030	2040	Change 2010-2040	
					Number	Percent
<b>Avon</b>	<b>1,709</b>	<b>1,793</b>	<b>1,902</b>	<b>2,008</b>	<b>299</b>	<b>17.52%</b>
Abington	5,263	6,080	6,887	7,589	1,687	27.75%
Bridgewater	7,995	8,946	9,553	9,626	1,631	20.40%
Brockton	33,303	34,967	35,465	35,668	2,365	7.10%
Duxbury	5,344	5,890	6,436	6,551	1,207	22.59%
East Bridgewater	4,750	5,327	5,613	5,737	987	20.78%
Easton	7,865	8,499	9,185	9,261	1,396	17.75%
Halifax	2,863	3,098	3,255	3,370	507	17.72%
Hanover	4,709	5,090	5,388	5,472	763	16.20%
Hanson	3,468	3,808	4,033	4,129	661	19.06%
Kingston	4,665	5,294	6,075	6,191	1,526	32.72%
Pembroke	6,298	6,904	7,263	7,384	1,086	17.24%
Plymouth	21,269	26,119	29,172	30,283	9,014	42.38%
Plympton	1,006	1,134	1,198	1,203	197	19.54%
Stoughton	10,295	1,1178	1,1754	12,217	1,922	18.67%
West Bridgewater	2,571	2,779	2,956	3,006	435	16.93%
Whitman	5,300	5,808	6,071	6,195	895	16.88%
<b>Massachusetts</b>	<b>3,547,075</b>	<b>2,830,145</b>	<b>3,044,477</b>	<b>3,151,722</b>	<b>604,647</b>	<b>23.74%</b>

Source: MassDOT Demographics/Socio-Economic Forecasts

<https://www.massdot.state.ma.us/planning/Main/MapsDataandReports/Data/Demographics.aspx>

### 3. Household Types

Different household types often have different housing needs. As an example, a married couple with children usually require a larger dwelling unit than does a single person. A community’s composition of household types can indicate how well suited the existing housing inventory is to residents.

According to the 2010 US Census, Avon had 1,709 households which were divided between family households and non-family households. Family households are defined as any household with two or more related persons living together, whereas non-family households are defined as one person or more than one non-related persons living together. According to the 2010 Census, approximately 68 percent of Avon’s households were family households (1,162) and 32 percent (547) were non-family households, which represented a decrease in the percentage of family households from the 2000 Census total of 1,220 family households (71.6 percent) and 485 non-family households (28.4 percent). The 2017 American Community Survey data estimates 1,103 family households (70 percent) and 471 (29.9 percent) non-family households. Of the 471 non-family households, 385 (24.45 percent of the total households in Avon) lived alone.

According to the 2017 American Community Survey, Avon was estimated to contain a total of 1,574 households. This was estimated to be a decrease of 135 households (7.9 percent) from the 2010 US Census. Of those households 431 (27.4 percent) were households with children under 18 years of age.

Table 5: Household Types in Avon, 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Family Households	1,220	71.6%	1,162	68%	-58	-3.4%
Husband-wife family	947	77.6%	853	73.4%	-94	-5.5%
With own children under 18 years	361	29.6%	502	43.2%	141	8.27%
Female householder, no husband present	204	16.7%	212	18.24%	8	0.47%
With own children under 18 years	73	5.9%	355	30.5%	282	16.54%
Nonfamily Households	485	28.4%	547	32.%	62	3.64%
Male Householder living alone	401	23.5%	169	9.9%	-232	-13.6%
Female Householder living alone	204	12%	325	19%	121	7.1%
Householder 65 years and over	210	12.3%	94	9.40%	-116	-6.8%
Households with individuals 65 years and over	568	33.3%	291	17.02%	-277	-16.25%
<b>Total Households</b>	<b>1,705</b>	<b>100.00%</b>	<b>1,709</b>	<b>100.00%</b>	<b>4</b>	<b>0.24%</b>

Source: U.S. Census Bureau, 2000 & 2010 Census

The 2010 Census data shows the number of total households increased by 4 households from 2000 to 2010 to 1,709 total households (0.24 percent). Of the 2010 family households in Avon, 43.2 percent included children under 18 years of age. When you consider both family and non-family households in Avon calculated by the US Census bureau in 2010, those with children under the age of 18 were 29.38 percent of the total households. Of the total households in Avon, 17.2 percent contained individuals 65 years of age and over.

According to the 2017 ACS, 27.4 percent (431) of the total households included children under the age of 18.

Between 2000 and 2010, the percentage of female households with children under age 18 increased by 16.54 percent while the non-family households with individuals 65 years of age and over decreased by almost the same percentage. According to the 2017 ACS, 159 households were female households with no husband present, 10.1 percent of the total households in Avon. Of those female households, 70 included children of the householder under 18 years of age (4.4 percent of the total households in Avon).

#### 4. Household Size

Another important factor when assessing the housing needs of a community is household size. According to the U.S. Census Bureau, the average household size in Avon decreased from 2.61 persons per household in 2000 to 2.55 persons per household in 2010. The decline in the average household size is also prevalent in most of Avon’s neighboring communities as well as Plymouth County. The average household size is projected to decrease from 2020 to 2030. The average household size projected for 2020 is 2.41. The average household size for 2030 is projected to decrease to 2.32.

*Figure 5: Projected Household and Household Size*

<b>Avon Projected Households in 2020</b>	<b>Avon Projected Households in 2030</b>	<b>Avon Projected Average Household Size in 2020</b>	<b>Avon Projected Average Household Size in 2030</b>
<b>1,808</b>	1,888	2.41	2.32

From 2000 to 2010, the households that experienced the largest increase in Avon were 1 person owner-occupied households which increased by 44 households or 19.3 percent. Owner occupied households containing three, five and six people all saw decreases during the same time period. Owner occupied housing units of 7 or more persons increased by 2 units or 16.6 percent. From 2000 to 2010, there was no net increase or decrease of renter occupied housing units.

Table 6: Household Size Owner-Occupied and Renter Occupied Housing Units, 2000-2010

	2000 Owner Occupied		2010 Owner Occupied		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	228	17.5%	272	20.8%	44	19.3%
2 Person Household	452	34.6%	450	34.4%	(2)	(0.44%)
3 Person Household	250	19.2%	224	17.1%	(26)	(10.4%)
4 Person Household	201	15.4%	214	16.3%	13	6.47%
5 Person Household	121	9.3%	100	7.6%	(21)	(17.4%)
6 Person Household	41	3.10%	35	2.7%	(6)	(14.6%)
7 or More Person Household	12	0.9%	14	1.1%	2	16.6%
<b>Total Owner Occupied Housing Units</b>	<b>1,305</b>	<b>100%</b>	<b>1,309</b>	<b>100%</b>	<b>4</b>	<b>0.31%</b>
	2000 Renter Occupied		2010 Renter Occupied		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
1 Person Household	173	43.3%	182	45.5%	9	2.25
2 Person Household	124	31%	101	25.25%	(23)	(5.75)
3 Person Household	52	13%	56	14%	4	1%
4 Person Household	34	8.5%	36	9%	2	0.5%
5 Person Household	12	3%	13	3.25%	1	0.25%
6 Person Household	2	0.5%	11	2.75%	9	2.25%
7 or More Person Household	3	0.7%	1	0.25%	(2)	(0.5%)
<b>Total Renter Occupied Housing Units</b>	<b>400</b>	<b>100%</b>	<b>400</b>	<b>100%</b>	<b>0</b>	<b>0</b>
<b>Total Owner Occupied and Renter Occupied Housing Units</b>	<b>1,705</b>		<b>1,709</b>			

Source: U.S. Census Bureau, 2000 & 2010 Census Summary File 1 QT-H2

## 5. Age Distribution

The population of the United States is aging at a pace historically unprecedented. This statistical demographic reality is indisputable, yet not every community is addressing this reality in policies and planning efforts. In the US in 2010, there were 40.3 million people age 65 and older, 12 times the number in 1900. The percentage of the overall US population age 65 and over increased from 4.1 percent in 1900 to 13.0 percent in 2010; it is projected to reach 20.9 percent by 2050. People age 85 and older are the fastest-growing cohort among older adults in both absolute numbers and percentages. Generally speaking, the US older-adult population is growing steadily, with increasing numbers of older adults living longer, healthier lives and contributing to their communities and to society in general.

In order to determine how to best meet future housing needs in Avon, it is important 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 Avon from 2000 to 2010. The data shows significant population decline in almost all age groups below age 45, with the largest percentage of population decline occurring in the 25 to 34 age group (20.33 percent). Population growth is depicted in most age cohorts over the age of 45 with the exception of the 65 to 74 years age cohort. The highest percentage of population increase is within the 55 to 64 and 85+ age cohorts, an increase of 159 residents (36.21 percent) and 27 residents (36.98 percent) respectively. This trend reflects the growth and maturing of the “Baby Boom” generation (those born between 1946 and 1964) as they move across the age ranges. This aging trend is also reflected in the increase in the median age, which rose from 40.2 years in 2000 to 44.4 years in 2010.

Table 7: Age Distribution in Avon, 2000-2010

	2000		2010		Change 2000-2010	
	Number	Percent	Number	Percent	Number	Percent
Under 5 Years	243	5.5%	224	5.1%	(19)	(7.8%)
5 to 9 Years	292	6.6%	245	5.6%	(47)	(16.1%)
10 to 14 Years	289	6.5%	268	6.2%	(21)	(7.3%)
15 to 19 Years	266	6.0%	269	6.2%	3	1.13%
20 to 24 Years	222	5.0%	208	4.8%	(14)	(6.3%)
25 to 34 Years	546	12.3%	435	10.0%	(111)	(20.33%)
35 to 44 Years	732	16.5%	612	14.1%	(120)	(16.39%)
45 to 54 Years	634	14.3%	756	17.3%	122	19.24%
55 to 64 Years	439	9.9%	598	13.7%	159	36.21%
65 to 74 Years	453	10.2%	364	8.4%	(89)	(19.64%)
75 to 84 Years	254	5.7%	277	6.4%	23	9.05%
85+ years	73	1.6%	100	2.3%	27	36.98%
<b>Total Population</b>	<b>4,443</b>		<b>4,356</b>		<b>(87)</b>	<b>(1.95%)</b>
<b>Median Age (Years)</b>	<b>40.2</b>		<b>44.4</b>		<b>+2.2</b>	<b>(Years)</b>

Source: U.S. Census Bureau, 2000 & 2010 Census

## 6. Age Balance

Age balanced communities tend to be either Gateway Cities or suburban communities with a diverse housing stock. These are areas where both millennials and baby boomers live. There are 118 of these communities across the state.

Figure 6: Age Distribution of Avon's Population Compared to Age Balanced Archetype

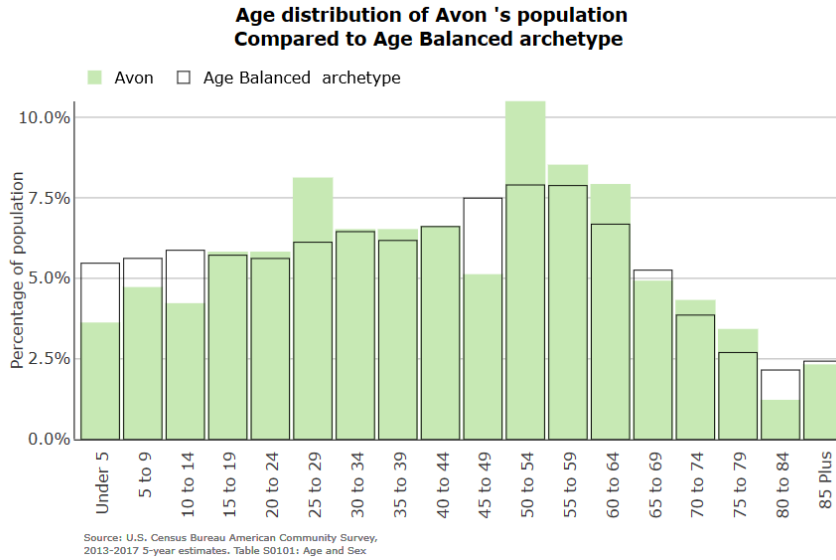
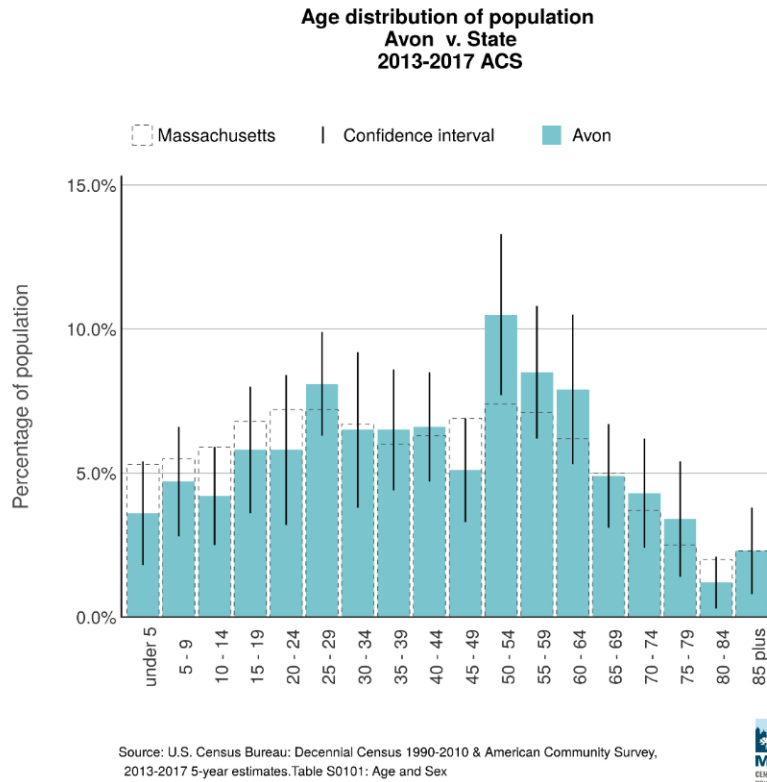


Figure 7: Age Distribution of Population Avon v. State



## 7. Race & Ethnicity

Between 2000 and 2010, the racial and ethnic composition of Avon evolved into a more diverse population. In 2010, 3,660 (84 percent) of residents self-identified as White, a slight decrease from 4,152 (93.5 percent) in 2000. The Asian population experienced significant growth during the 2000 to 2010 period, with an increase of 79 (192.68 percent) individuals, the Asian community represents 2.8 percent of the total population of Avon. According to the US Census Bureau, persons in Avon identifying as Some Other Race Alone increased by 31 individuals representing a 91.17 percent growth in population between 2000 and 2010. Although only 36 individuals in Avon are Hispanic, this represents an increase of 227.30 percent during the time period resulting in a population increase of 25 residents.

Table 8: Race and Ethnicity, 2000 - 2010

	2000		2010		Change 2000 - 2010	
	Number	Percent	Number	Percent	Number	Percent
<i>White Alone</i>	4,152	93.5%	3,660	84%	(492)	(11.84%)
<i>Black or African American Alone</i>	166	3.7%	434	10%	268	161.44%
<i>American Indian or Alaskan Native Alone</i>	12	0.3%	5	0.1%	(7)	(58.33%)
<i>Asian Alone</i>	41	0.9%	120	2.8%	79	192.68%
<i>Native Hawaiian or Pacific Islander Alone</i>	0	0.00%	0	0.00%	0	0.00%
<i>Some Other Race Alone</i>	34	0.8%	65	1.5%	31	91.17%
<i>Two or More Races</i>	38	0.9%	72	1.7%	34	89.47%
<b>Total Population</b>	<b>4,443</b>	<b>100.00%</b>	<b>4,356</b>	<b>100.00%</b>	<b>(87)</b>	<b>(1.95%)</b>
<i>Hispanic or Latino (of any race)</i>	11	0.40%	36	1.30%	25	227.30%

Source: U.S. Census Bureau, 2000 & 2010 Census

## 8. School Enrollment

School enrollment trends are a critical component of Avon’s town-wide growth and population trends. An analysis of school enrollment helps to frame a discussion of the potential future impacts of population change on both the school system and the community and helps better plan for future local housing needs. The results of the analysis are useful in formulating an affordable housing strategy that is sensitive to these changes over time.

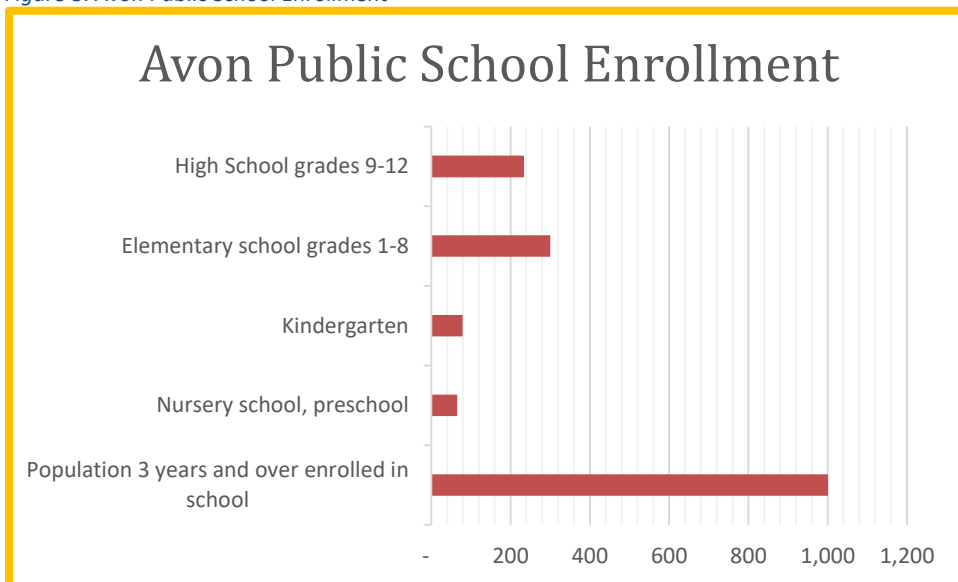
Table 9: Avon School Enrollment Race/Ethnicity

Enrollment by Race/Ethnicity (2018-19)			
Race	% of School	% of District	% of State
African American	38.2	30.5	9.2
Asian	4.7	4.8	7.0
Hispanic	7.1	8.9	20.8
Native American	0.3	0.3	0.2
White	44.4	49.7	59.0
Native Hawaiian, Pacific Islander	0.0	0.0	0.1
Multi-Race, Non-Hispanic	5.3	5.8	3.8

Source: <http://www.profiles.doe.mass.edu>

The Town of Avon Public School System is a comprehensive public school system serving 732 students in grades Pre-Kindergarten to 12 in 2019. The district consists of two public schools, the Avon Middle High School and the Ralph D. Butler Elementary School.

Figure 8: Avon Public School Enrollment



Source: 2013-2017 ACS Selected Social Characteristics DP-02



During the 2018 – 2019 school year, the Ralph D. Butler Elementary School serves a student population of 410 students in Prekindergarten through grade 6 and has stayed relatively flat over five school years. The percentage of students achieving proficiency in Math is 61 percent (which is lower than the Massachusetts state average of 64 percent) for the 2015-2016 school year. The percentage of students achieving proficiency in Reading/Language Arts is 76 percent (which is higher than the Massachusetts state average of 71 percent) for the 2015-2016 school year. The Ralph D. Butler Elementary School placed in the bottom 50 percent of all schools in Massachusetts for overall test scores (math proficiency is bottom 50 percent and reading proficiency is top 50 percent) for the 2015-2016 school year. Minority enrollment is 39 percent of the student body (majority Black or African American), which is higher than the Massachusetts state average of 37 percent.

Figure 9: Ralph D. Butler School Enrollment

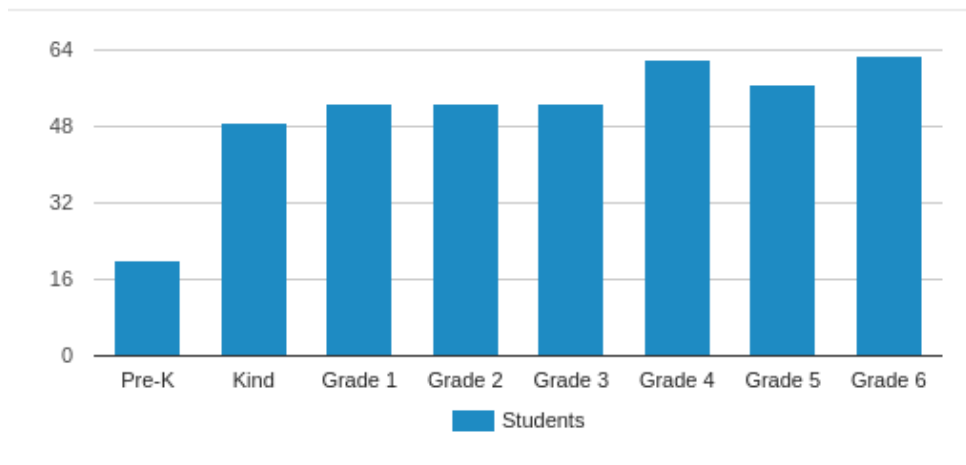


Figure 10: Ralph D. Butler Enrollment by Ethnicity

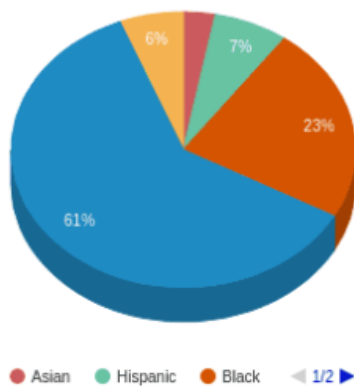
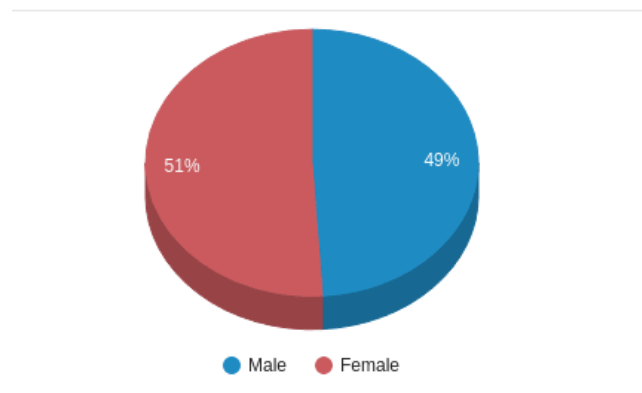


Figure 11: Ralph D. Butler Enrollment by Gender



Avon Middle High School has a student population of 322 students in grades 7 through 12 during the 2018-2019 school year, which has declined by 5 percent over five school years. The teacher population of 42 teachers has stayed relatively flat over five school years. Avon Middle High School is ranked within the top 50 percent of all 1,671 schools in Massachusetts (based off of combined Math and Reading proficiency testing data) for the 2015-

2016 school year. The percentage of students achieving proficiency in Math is 65-69 percent (which is higher than the Massachusetts state average of 64%) for the 2015-2016 school year.

The percentage of students achieving proficiency in Reading/Language Arts is 80-84 percent (which is higher than the Massachusetts state average of 71 percent) for the 2015-2016 school year. Minority enrollment is 56 percent of the student body (majority Black or African American), which is higher than the Massachusetts state average of 37 percent. The graduation rate for the student body is between 80 and 89 percent for the 2018-2019 school year.

Figure 12: Avon Middle High School Students by Grade

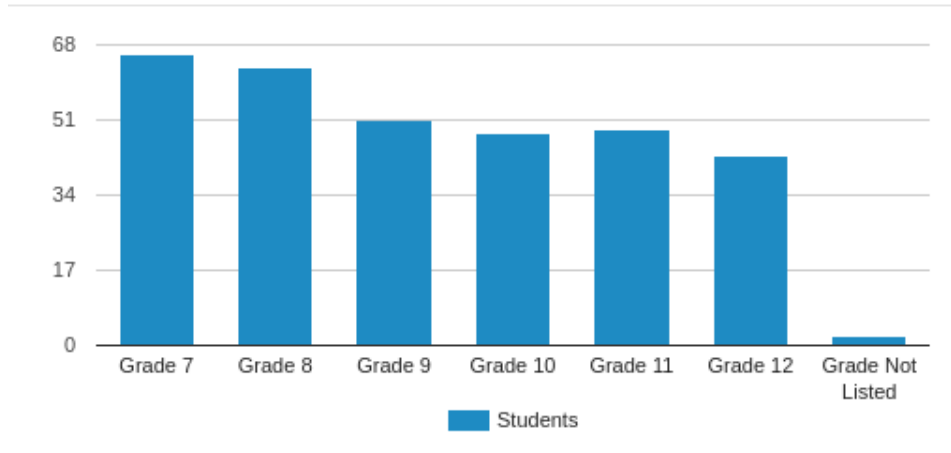


Figure 9: Avon Middle High School Gender Percentage

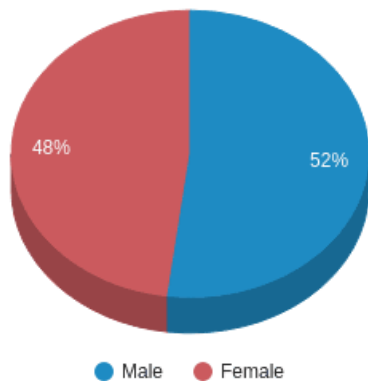


Figure 10: Avon Middle High School Ethnicity

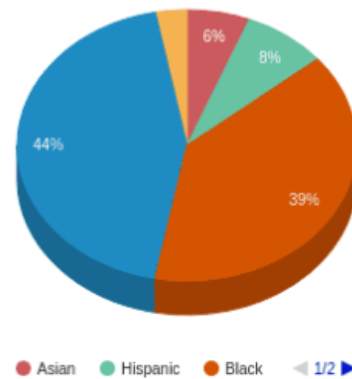


Table 10: Enrollment by Grade (2018-2019)

Enrollment by Grade (2018-19)																
	PK	K	1	2	3	4	5	6	7	8	9	10	11	12	SP	Total
Avon Middle High School	0	0	0	0	0	0	0	0	57	66	56	42	47	51	3	322
Ralph D Butler	17	42	51	53	61	58	60	64	0	0	0	0	0	0	0	406
District	17	42	51	53	61	58	60	64	57	66	56	42	47	51	3	728

Source: <http://www.profiles.doe.mass.edu>

## 9. Educational Attainment

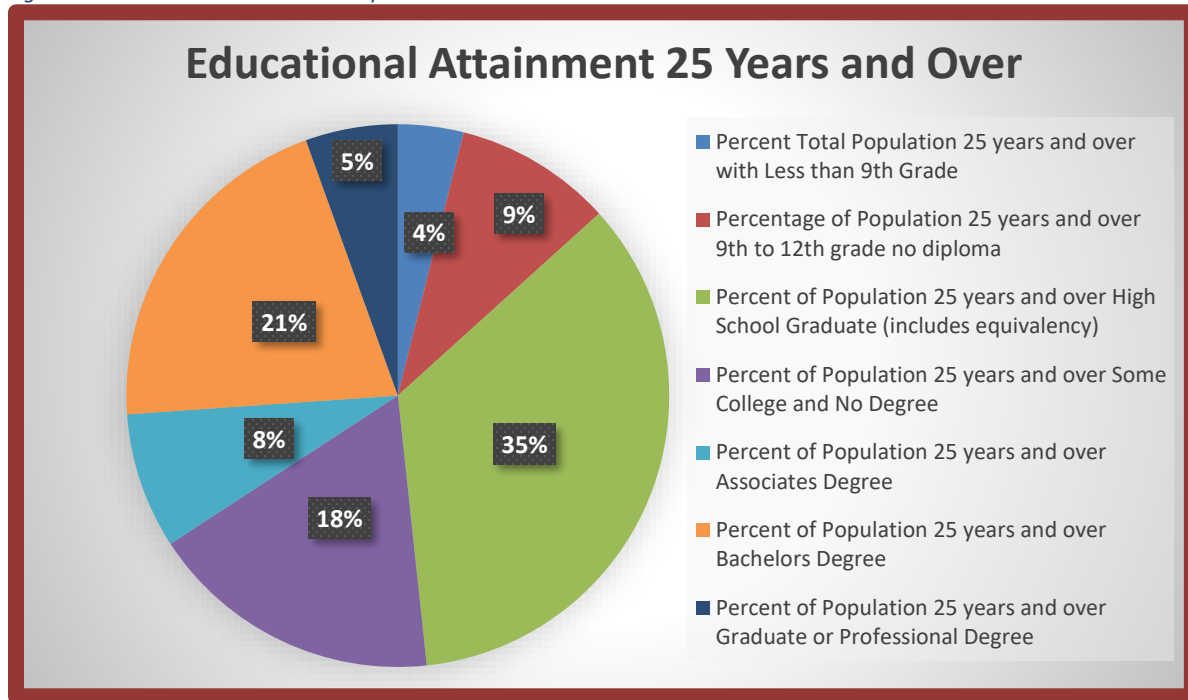
The table below shows the educational profile of adults aged 25 years and older in the region. In Avon, during 2017, 35 percent of those aged 25 years and older had a high school diploma or higher and 8.10 percent had an associate's degree or higher. These figures are similar to most of its neighboring communities, Plymouth County and the Commonwealth.

Table 11: Educational Attainment Age 25+

	Less than High School Diploma	High School Graduate or GED	Some College	Associate's Degree	Bachelor's Degree	Graduate or Professional Degree
<b>Avon</b>	<b>319</b>	<b>1,185</b>	<b>593</b>	<b>276</b>	<b>697</b>	<b>186</b>
Abington	381	3,076	2,465	1,363	2,840	1,018
Bridgewater	868	4,960	3,177	1,770	3,700	1,886
Brockton	6,045	20,964	13,282	5,076	7,664	3,211
Duxbury	77	1,207	1,271	675	4,124	3,023
East Bridgewater	301	3,113	2,405	944	1,691	1,082
Easton	421	3,179	2,579	1,643	4,624	2,830
Halifax	180	2,082	889	737	958	532
Hanover	237	2,182	1,593	973	2,636	1,710
Hanson	350	2,182	1,543	883	1,746	610
Kingston	274	2,398	1,359	834	2,659	1,248
Pembroke	364	3,721	2,260	1,311	3,411	1,372
Plymouth	1,397	3,532	8,442	5,066	9,768	5,702
Plympton	103	12,134	358	251	455	243
Stoughton	918	5,182	3,860	2,041	4,888	2,637
West Bridgewater	225	1,655	821	491	1,112	600
Whitman	458	3,431	1,789	1,165	2,107	902
Plymouth County	15,855	99,509	66,538	34,688	79,833	45,718
<b>Massachusetts</b>	<b>241,431</b>	<b>1,162,683</b>	<b>741,582</b>	<b>363,330</b>	<b>1,101,605</b>	<b>879,256</b>

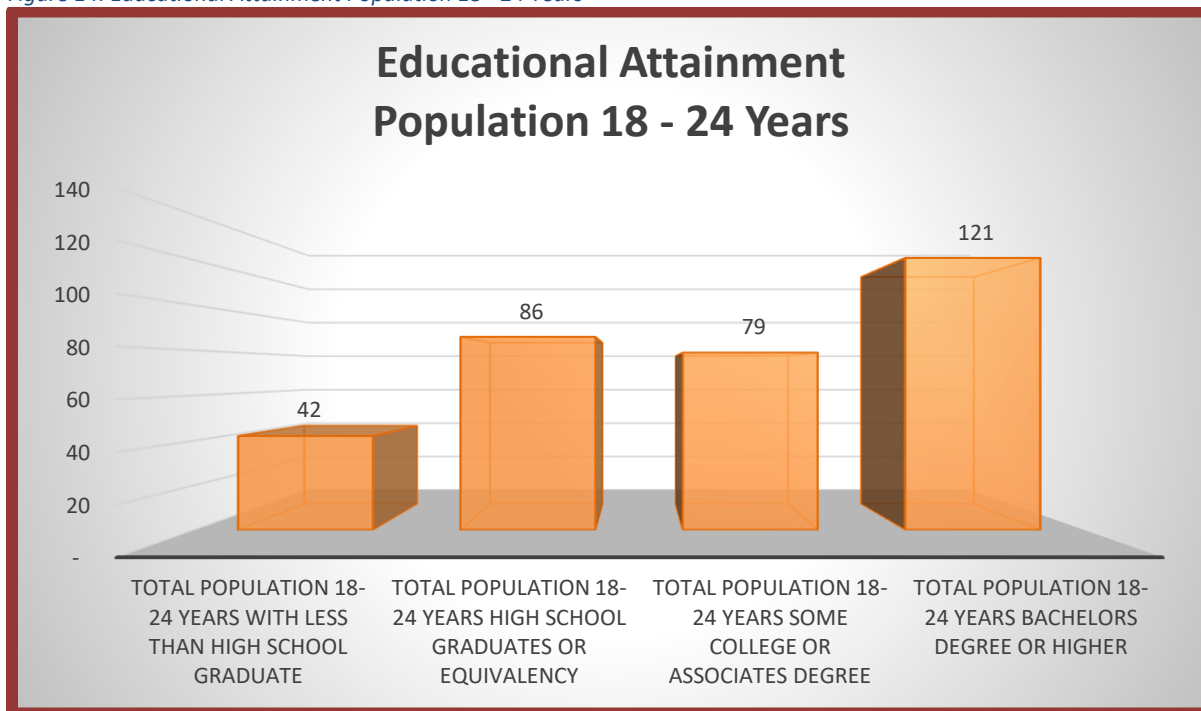
Source: U.S. Census Bureau, 2013-2017 American Community Survey S1501

Figure 13: Educational Attainment Population 25 Years and Over



Source: 2013-2017 American Community Survey, S1501

Figure 14: Educational Attainment Population 18 - 24 Years



Source: 2013-2017 American Community Survey, S1501

## 10. Residents with Disabilities

Understanding the needs of disabled residents of Avon is a crucial aspect in planning for housing. Disability data for Avon is available in the 2000 US Census and the American Community Survey, but no disability data was collected for the 2010 US Census. Therefore, disability data in the 2013-2017 American Community Survey (ACS) is the most recent data. According to the US Census Bureau, shortly after the 2000 Census, there was growing agreement that survey questions on disability did not coincide with recent models of disability. An interagency group was formed to develop a new set of questions, and new questions were introduced in 2008. These questions categorize a disability as one having difficulty in one of the following: hearing, vision, cognition, walking or climbing stairs (ambulatory), self-care (difficulty bathing or dressing), and independent living (difficulty doing errands alone such as visiting a doctor’s office or shopping).

Because of the changes to the questions, the US Census Bureau recommends that the new ACS disability questions not be compared to the previous ACS disability questions or the 2000 US Census disability data. As a result, this section focuses only on disability data available from the 2013-2017 ACS.

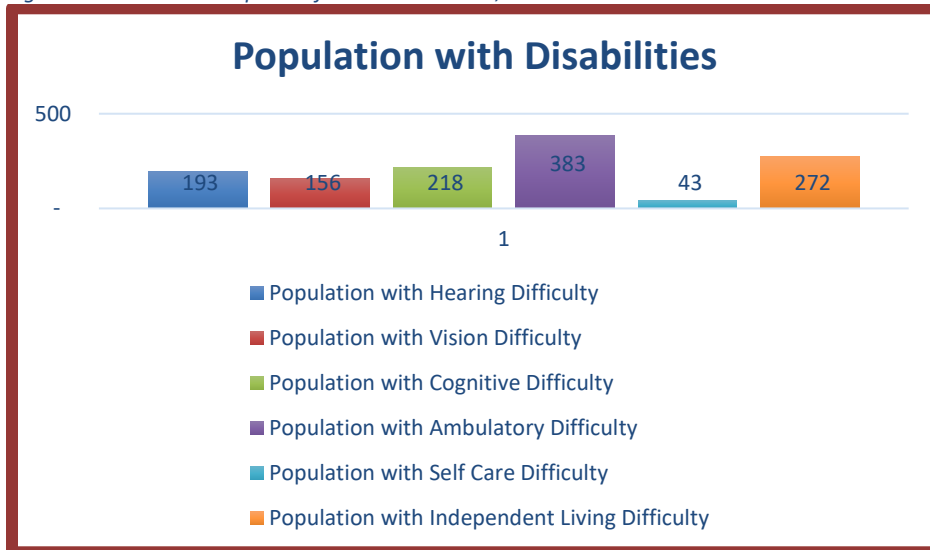
According to the ACS, there were an estimated 688 residents in Avon that experience some type of disability, of which 37 percent were between 65 to 74 years of age. Of the population aged 75 years and over, 53.5 percent reported some disability. Of the total estimated population with a disability, the most common disability reported was an ambulatory disability, which is a disability that involves serious difficulty walking or climbing stairs. The next most common disabilities are difficulties with living independently and cognitive difficulties.

Table 12: Disabled Residents by Age in Avon, 2013-2017

	Total Civilian Noninstitutionalized Population	Disabled Residents	
		Number	Percent
<i>Disabled Children (Under 5 years)</i>	163	0	0
<i>Disabled Children 5 to 17 Years of Age</i>	590	28	4.7%
<i>Disabled Adults 18 to 34 Years of Age</i>	981	59	6.0%
<i>Disabled Adults 35 to 64 Years of Age</i>	2,017	286	14.2%
<i>Disabled Seniors 65 to 74 Years of Age</i>	413	153	37.0%
<i>Disabled Seniors 75 Years and Over</i>	304	162	53.3%
<b>Totals</b>	<b>4,468</b>	<b>688</b>	<b>15.40%</b>

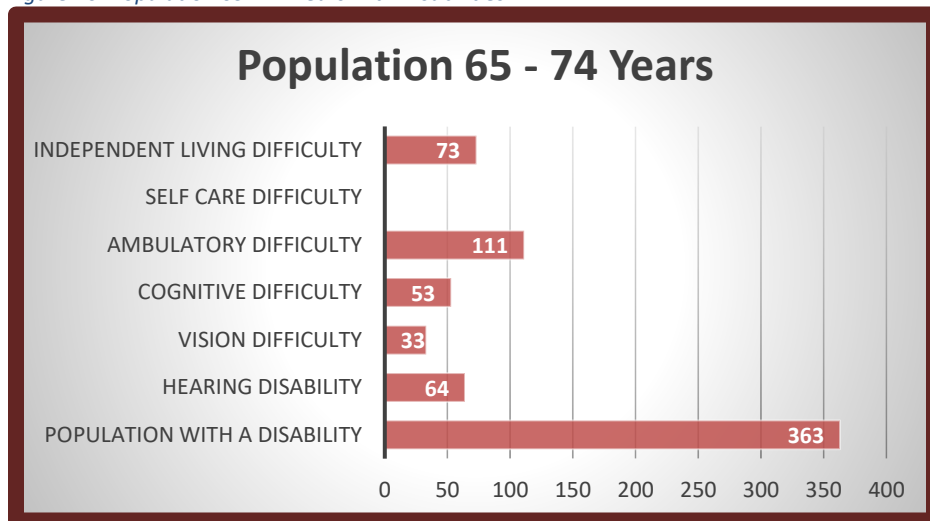
Source: 2013-2017 American Community Survey, Disability Characteristics, S1810

Figure 15: Disabilities Reported for Avon Residents, 2013 - 2017



Source: U.S. Census Bureau, 2013-2017 American Community Survey Disability Characteristics S1810

Figure 16: Population 65 - 74 Years with Disabilities

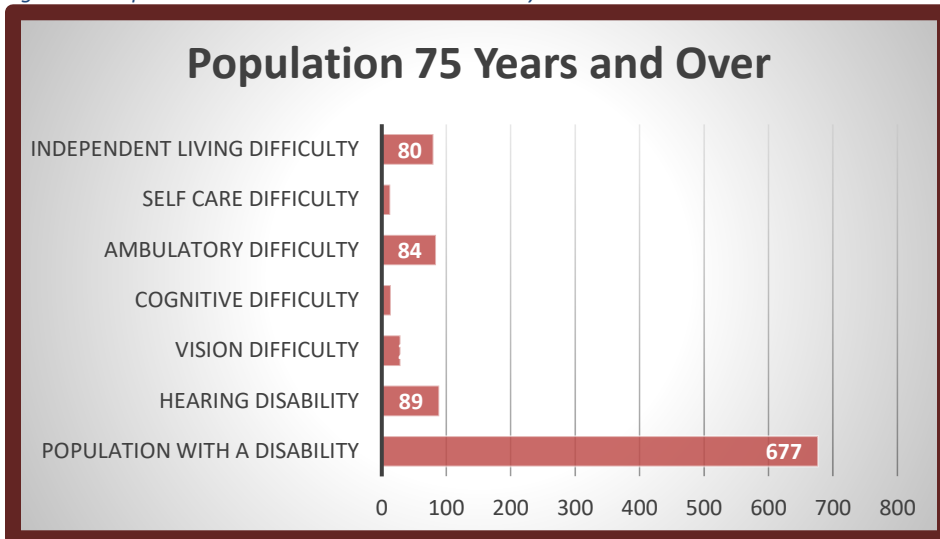


Source: 2013-2017 American Community Survey Disability Characteristics, S1810

It is important to note that some residents experience more than one disability, which is why the values in Figure 17 sum to greater than the total number of disabled residents. In addition, this data is based on a survey sample and is therefore subject to sampling variability, which can result in a degree of uncertainty.

Disabled residents often have unique housing needs, both in terms of physical design/accessibility of their homes as well as 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 and should incorporate their issues into the goals and strategies for all future affordable housing plans.

Figure 17: Population 75 Years and Over with Disability 2017



Source: 2013-2017 American Community Survey Disability Characteristics, S1810

Avon residents comprise approximately 1.71 percent of the reported disabled community in the Old Colony Planning Council region. As shown in Table 13, this figure is much lower than Brockton, which comprised 32.58 percent of the reported disabled community. Plympton has the lowest percentage of disabled residents with 0.72 percent.

**SENIORS RELYING PRIMARILY ON SOCIAL SECURITY ARE LIKELY TO HAVE MONTHLY INCOMES THAT FALL BELOW MARKET RENT LEVELS AS WELL AS RENTS TARGETED TO HOUSEHOLDS EARNING AT 80% AMI. DEEPER SUBSIDIES ARE REQUIRED FOR THESE HOUSEHOLDS.**

Table 13: Characteristics of the Disabled Community in the OCPC Region Part 1

Age Characteristics	Avon	Abington	Bridgewater	Brockton	Duxbury	East Bridgewater	Easton	Halifax	Hanover
<b>Under 5 years</b>	<b>0</b>	<b>9</b>	<b>30</b>	<b>107</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>48</b>
<b>5 to 17 years</b>	<b>28</b>	<b>71</b>	<b>151</b>	<b>1,378</b>	<b>41</b>	<b>66</b>	<b>173</b>	<b>35</b>	<b>123</b>
<b>18 to 34 years</b>	<b>59</b>	<b>292</b>	<b>414</b>	<b>1,701</b>	<b>168</b>	<b>149</b>	<b>228</b>	<b>88</b>	<b>159</b>
<b>35 to 64 years</b>	<b>289</b>	<b>754</b>	<b>749</b>	<b>5,738</b>	<b>222</b>	<b>589</b>	<b>686</b>	<b>109</b>	<b>269</b>
<b>65 to 74 years</b>	<b>153</b>	<b>363</b>	<b>383</b>	<b>1,669</b>	<b>242</b>	<b>280</b>	<b>397</b>	<b>123</b>	<b>328</b>
<b>75+ years</b>	<b>162</b>	<b>319</b>	<b>489</b>	<b>2,561</b>	<b>506</b>	<b>431</b>	<b>437</b>	<b>189</b>	<b>325</b>
<b>Total Population with Disability</b>	<b>691</b>	<b>1,808</b>	<b>2,216</b>	<b>13,154</b>	<b>1,179</b>	<b>1,515</b>	<b>1,921</b>	<b>544</b>	<b>1,252</b>
<b>Percent Regional Disabled Population</b>	<b>1.71%</b>	<b>4.48%</b>	<b>5.49%</b>	<b>32.58%</b>	<b>2.92%</b>	<b>3.75%</b>	<b>4.76%</b>	<b>1.35%</b>	<b>3.10%</b>

Source: 2013-2017 American Community Survey Disability Characteristics, S1810

Table 14: Characteristics of the Disabled Community in the OCPC Region, Part 2

Age Characteristics	Hanson	Kingston	Marshfield	Pembroke	Plymouth	Plympton	Stoughton	West Bridgewater	Whitman
<b>Under 5 years</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>32</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>
<b>5 to 17 years</b>	<b>52</b>	<b>98</b>	<b>196</b>	<b>131</b>	<b>329</b>	<b>32</b>	<b>181</b>	<b>40</b>	<b>140</b>
<b>18 to 34 years</b>	<b>127</b>	<b>84</b>	<b>310</b>	<b>260</b>	<b>449</b>	<b>43</b>	<b>321</b>	<b>24</b>	<b>165</b>
<b>35 to 64 years</b>	<b>548</b>	<b>350</b>	<b>993</b>	<b>856</b>	<b>2,128</b>	<b>148</b>	<b>1,308</b>	<b>262</b>	<b>759</b>
<b>65 to 74 years</b>	<b>132</b>	<b>375</b>	<b>523</b>	<b>350</b>	<b>1,122</b>	<b>69</b>	<b>680</b>	<b>88</b>	<b>253</b>
<b>75+ years</b>	<b>267</b>	<b>432</b>	<b>789</b>	<b>464</b>	<b>1,372</b>	<b>72</b>	<b>995</b>	<b>207</b>	<b>337</b>
<b>Total Population with Disability</b>	<b>1,126</b>	<b>1,339</b>	<b>2,828</b>	<b>2,093</b>	<b>5,400</b>	<b>289</b>	<b>3,495</b>	<b>621</b>	<b>1,654</b>
<b>Percent Regional Disabled Population</b>	<b>2.79%</b>	<b>3.32%</b>	<b>7.01%</b>	<b>5.18%</b>	<b>13.38%</b>	<b>0.72%</b>	<b>8.66%</b>	<b>1.54%</b>	<b>4.10%</b>

Source: 2013-2017 American Community Survey Disability Characteristics, S1810



## 11. Income

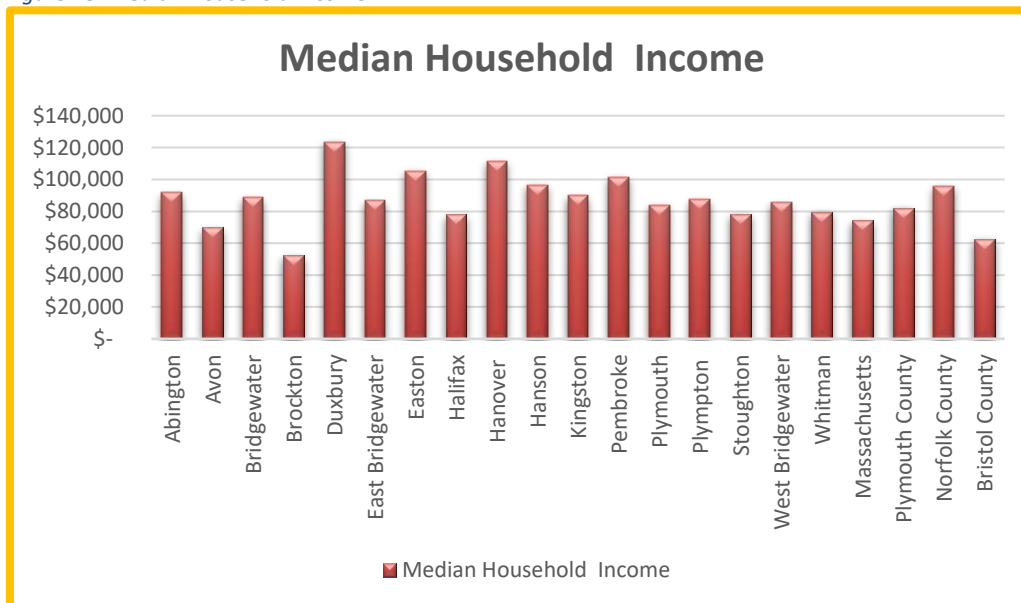
According to the US Census Bureau, median household income is calculated based on the income of the householder and all other individuals 15 years old and over living in a household. The median household income of a community is determined by dividing the income distribution into two equal groups, one having incomes above the median, and the other having incomes below the median. The median household income in Avon in 2017 was \$69,709, significantly less than the Median Household Income for the Commonwealth of Massachusetts of \$74,167 and Plymouth County \$82,081. Within the Old Colony Planning Council region, only the city of Brockton had a lower Median Household Income at \$52,393.

A special tabulation of Median Family Income (MFI) estimates from the 2012-2016 5-year ACS was prepared by the US Census Bureau and used by HUD as the basis for calculating HUD's FY2019 Median Family Incomes. Estimates of MFI from this tabulation are used if they are determined to be statistically reliable. The FY2019 Median Family Income is estimated as follows:

Area	2016 ACS 1 Year Estimate	CPI Inflation Factor	FY2019 Area MFI Estimate
Brockton MA HUD Metro FMR Area	\$87,916	1.06289	$(\$87,916 * 1.06289) = \$93,445$

In keeping with HUD policy, the median family income estimate is rounded to the nearest \$100: **\$93,400**.

Figure 18: Median Household Income



Source: U.S. Census Bureau, 2013-2017 American Community Survey, Selected Economic Characteristics, DP03

While median household income is a valuable social and economic indicator, it does not account for the broad range of household incomes in a community. The 2017 American Community Survey (ACS) estimates showed that

approximately 213 or 13.6 percent of the households in Avon had an annual income of less than \$25,000, and approximately 556 or 35.4 percent of the households in Avon had an annual income of less than \$50,000. The needs of low-income households can often be 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.

The 2013-2017 ACS indicates that Avon had a median household income of \$69,709 which is less than the regional municipalities with the exception of Brockton, which had a median household income of \$52,393. Duxbury has the highest median household income in the region with its residents earning \$123,613, followed by Hanover with \$111,311 and Pembroke with \$101,447.

Between 1999 and 2017, the median household income for Avon increased by 38.57 percent from \$50,305 in 1999 to \$69,709 in 2017 (Table 15). Within the Old Colony Planning Council region, the community with the highest percentage increase to median household income was Kingston, with an increase of 66.97 percent from 1999. Plympton experienced the lowest percentage increase to median household income with an increase of 24.83 percent over the same time period.

It is important to adjust these values for inflation so an absolute comparison can be made. According to the Bureau of Labor Statistics (BLS) Inflation Rate Calculator, one dollar in 1999 has the same buying power as \$1.54 in 2019 dollars, which indicate a rate of inflation of 54 percent between 1999 and 2017. The inflation calculator uses the average Consumer Price Index (CPI) for a given calendar year, and the data represents changes in the prices of all goods and services purchased for consumption by urban households.

Table 15: Median Household Income 1999 to 2017

<b>Old Colony Municipalities</b>	<b>1999 Median Household Income (Dollars)</b>	<b>2013 - 2017 Median Household Income (Dollars)</b>	<b>% change 1999 to 2017</b>
Abington	\$ 57,100	\$ 91,643	60.50%
Avon	\$ 50,305	\$ 69,709	38.57%
Bridgewater	\$ 65,318	\$ 88,640	35.71%
Brockton	\$ 39,507	\$ 52,393	32.62%
Duxbury	\$ 97,124	\$ 123,613	27.27%
East Bridgewater	\$ 60,311	\$ 86,568	43.54%
Easton	\$ 69,144	\$ 105,380	52.41%
Halifax	\$ 57,015	\$ 77,993	36.79%
Hanover	\$ 73,838	\$ 111,311	50.75%
Hanson	\$ 62,687	\$ 96,389	53.76%
Kingston	\$ 53,780	\$ 89,796	66.97%
Marshfield	\$ 66,508	\$ 94,737	42.44%
Pembroke	\$ 65,050	\$ 101,447	55.95%
Plymouth	\$ 54,677	\$ 83,746	53.16%
Plympton	\$ 70,045	\$ 87,438	24.83%
Stoughton	\$ 57,838	\$ 78,343	35.45%
West Bridgewater	\$ 55,958	\$ 85,368	52.56%
Whitman	\$ 55,303	\$ 79,705	44.12%

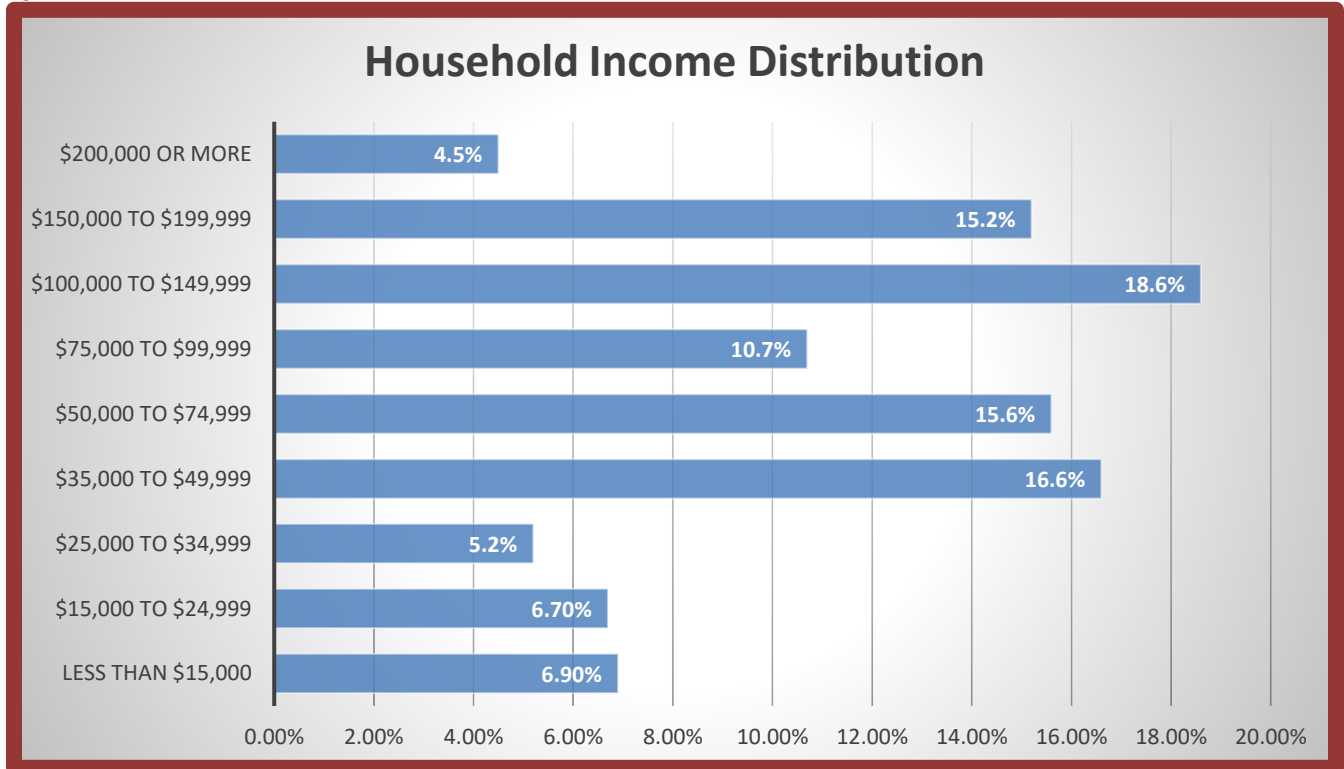
Source: 2013-2017 American Community Survey, Selected Economic Characteristics, DP03, Census 2000 Summary File 3 Selected Economic Characteristics

Table 16: Median Household, Family, and Non-Family Income for 2017

Old Colony Municipalities	2017 ACS Median Household Income	2017 ACS Median Family Income	2017 ACS Median Non-Family Income
Abington	\$ 91,643	\$ 104,676	\$ 44,679
Avon	\$ 69,709	\$ 98,365	\$ 40,524
Bridgewater	\$ 88,640	\$ 112,409	\$ 45,115
Brockton	\$ 52,393	\$ 61,947	\$ 29,457
Duxbury	\$ 123,613	\$ 138,707	\$ 58,826
East Bridgewater	\$ 86,568	\$ 106,130	\$ 40,781
Easton	\$ 105,380	\$ 117,582	\$ 54,363
Halifax	\$ 77,993	\$ 91,037	\$ 31,607
Hanover	\$ 111,311	\$ 130,341	\$ 39,722
Hanson	\$ 96,389	\$ 110,491	\$ 35,486
Kingston	\$ 89,796	\$ 114,798	\$ 34,623
Marshfield	\$ 94,737	\$ 114,144	\$ 40,920
Pembroke	\$ 101,447	\$ 118,056	\$ 52,969
Plymouth	\$ 83,746	\$ 100,295	\$ 48,017
Plympton	\$ 87,438	\$ 99,079	\$ 52,768
Stoughton	\$ 78,343	\$ 98,908	\$ 39,158
West Bridgewater	\$ 85,368	\$ 107,632	\$ 42,557
Whitman	\$ 79,705	\$ 92,595	\$ 41,471

Source: US Census Bureau, 2013-2017 American Community Survey, Selected Economic Characteristics, DP03

Figure 19: Avon Household Income Distribution



Source: 2013 – 2017 American Community Survey Selected Economic Characteristics, DP03

Table 17: Income Distribution for Avon Households in 1990 and 2017

Income Category	1999		2017		Percent Change
	Number	Percent	Number	Percent	2000-2012
\$200,000 or More	28	1.6	71	4.5	153.57%
\$150,000 to \$199,999	42	2.5	240	15.2	471.43%
\$100,000 to \$149,999	197	11.5	293	18.6	48.74%
\$75,000 to \$99,999	273	15.9	169	10.7	-38.10%
\$50,000 to \$74,999	326	19	245	15.6	-24.85%
\$35,000 to \$49,999	281	16.4	261	16.6	-7.12%
\$25,000 to \$34,999	138	8.1	82	5.2	-40.58%
\$15,000 to \$24,999	219	12.8	105	6.7	-52.06%
Less than \$15,000	208	12.1	108	6.9	-48.08%

Source: 2013 – 2017 American Community Survey, Selected Economic Characteristics, DP03

The distribution of income across Avon households has changed significantly since 1999. In Avon, more than 49 percent of households made \$75,000 or more in 2017 and 38.3 percent of households made \$100,000 or more (Table 17). Subsequently, the American Community Survey estimates that 51 percent of the population of Avon earned less than \$75,000 during 2017. Since 1999, the number of households earning more than \$150,000 in Avon has increased by more than 471 percent, and households with incomes more than \$200,000 increased by more than 153 percent. The number of households earning \$100,000 decreased as a percentage of the total household population.

### Per Capita Income

The US Census Bureau defines per capita income as the average income received in the past 12 months for every man, woman, and child in a geographic area. It is derived by dividing the total income of all people 15 years old and over in a geographic area by the total population in that area. Income is not collected for people under 15 years old even though those people are included in the denominator of per capita income.

Table 18: Per Capita Income, Avon & Massachusetts

Area	1999	2017	% Increase 1999 to 2017
Avon	\$ 24,410	\$ 32,011	31.14%
Massachusetts	\$ 25,952	\$ 39,913	53.80%

## 12. Employment

The residents of Avon are employed in a variety of industries. The industries that employ the most residents are the educational services, healthcare and social assistance industries (27%) and the professional, scientific, and management, and administrative and waste management services (12.5%). Employment data is important to review because it gives a sense as to how many people in Town are working in traditional high-paying industries such as management and finance versus people working in traditional low-paying industries, such as the retail, hospitality and food service industries.

*Table 19: Occupation of Avon Residents by Industry, 2017*

Industry	Number	Percent
Agriculture, forestry, fishing, hunting and mining	12	0.5%
Construction	183	7.3%
Manufacturing	252	10.0%
Wholesale Trade	35	1.4%
Retail Trade	282	11.2%
Transportation, warehousing and utilities	138	5.5%
Information	62	2.5%
Finance, insurance, real estate rental and leasing	127	5.1%
Professional, scientific, management, administrative and waste management services	313	12.5%
Educational services, healthcare and social assistance	677	27.0%
Arts, entertainment, recreation, accommodations and food services	267	10.6%
Other services except public administration	94	3.7%
Public administration	68	2.7%
<b>Total civilian employed population (16 years+)</b>	<b>2,510</b>	<b>100.00%</b>

*Source: U.S. Census Bureau, 2013-2017 American Community Survey Selected Economic Characteristics, DP03*

A related concern to employment and income is unemployment. Over the past five years the unemployment rates in Avon, its neighboring communities, the County and the Commonwealth have all dropped, as the economy continues to rebound from the most recent recession. Low unemployment rates are important in limiting the number of foreclosures. The current unemployment rate of 4.2 percent is significantly lower than the highest unemployment rate of 14.3 percent recorded during the 2009-2013 American Community Survey. Currently at 9.7 percent unemployment, Brockton has consistently maintained the highest unemployment rate of the region.

Table 20: Annual Unemployment Rates, 2008-2017

	2013-2017	2012-2016	2011-2015	2010-2014	2009-2013	2008-2012
<b>Avon</b>	<b>4.2%</b>	<b>6.9%</b>	<b>9.8%</b>	<b>12.2%</b>	<b>14.3%</b>	<b>12.7%</b>
Abington	6.1%	6.8%	7.6%	8.10%	8.5%	6.6%
Bridgewater	6.9%	7.0%	8.0%	7.7%	8.6%	9.1%
Brockton	9.7%	10.7%	12.1%	13.6%	15.3%	14.1%
Duxbury	5.1%	6.1%	6.6%	6.7%	8.0%	7.2%
East Bridgewater	5.4%	6.2%	6.3%	6.2%	5.9%	5.7%
Easton	5.5%	6.0%	6.5%	6.9%	7.4%	7.6%
Halifax	5.8%	6.2%	9.2%	9.5%	8.8%	8.5%
Hanover	6.3%	6.5%	7.5%	8.2%	7.8%	7.2%
Hanson	4.0%	6.3%	7.0%	9.3%	9.9%	8.5%
Kingston	5.0%	6.7%	8.4%	9.2%	9.4%	9.9%
Marshfield	4.9%	4.6%	5.4%	6.0%	6.0%	5.8%
Pembroke	4.3%	5.2%	5.9%	6.8%	7.0%	7.0%
Plymouth	5.0%	6.2%	7.3%	8.0%	9.4%	8.8%
Plympton	5.1%	6.4%	6.7%	5.1%	4.4%	7.3%
Stoughton	6.3%	6.1%	7.1%	8.6%	8.4%	8.5%
West Bridgewater	6.1%	6.2%	8.3%	9.6%	10.8%	8.9%
Whitman	4.8%	5.3%	6.8%	7.9%	7.5%	8.1%
Plymouth County	6.0%	6.9%	7.9%	8.8%	9.6%	9.1%
<b>Massachusetts</b>	<b>6.0%</b>	<b>6.8%</b>	<b>7.6%</b>	<b>8.4%</b>	<b>8.9%</b>	<b>8.5%</b>

Source: US Census Bureau, 2013-2017 American Community Survey Selected Economic Characteristics, DP03

## B. Housing Stock Analysis

This section examines the characteristics and condition of the current housing stock and local housing market in Avon as well as 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.

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### *Key Findings*

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- The number of housing units in Avon decreased 0.17 percent from 1,769 housing units in 2010 to 1,766 housing units according to the 2013-2017 American Community Survey.
- According to the 2013-2017 American Community Survey, of the 1,766 housing units in Avon, 75.4 percent reside within single family detached structures.
- Avon’s housing stock is somewhat older, with approximately 77 percent of the housing units being constructed prior to 1969.
- According to the 2013-2017 American Community Survey, of the 1,766 total housing units in Avon, 1,574 are occupied housing units and 192 are vacant housing units.
- Most Avon residents own their own home, as 1,309 of the occupied housing units (76.6 percent) are owner-occupied and 400 units (23.4 percent) are renter occupied.
- Home ownership is more common in Avon for every age group, except for those aged 85 years and over.
- Of the owner-occupied households in Avon, two person households contain the highest percentage of homeowners at 34.4 percent, followed by 1 person households at 20.8 percent. Of the renter occupied housing units, two person households contain the highest percentage at 25.3 percent, followed by 1 person households at 45.5 percent.
- Avon’s housing market is very tight, with a 0.7 percent homeowner vacancy rate and a 5 percent rental vacancy rate.
- From 2000 to 2018, Avon’s median sales price for a single-family home was the lowest amongst its neighboring communities, Plymouth County and the Commonwealth. Avon’s median sales price during this time period was \$267,084, which was approximately \$33,432 lower than the Plymouth County average and approximately \$47,098 lower than the Commonwealth’s average.
- Sales prices of single family dwellings peaked in 2005 and 2006, then dipped during The Great Recession, but reached their highest median sales price from 2016 through 2018.
- Between 2000 and 2014, Avon issued building permits for 50 single family dwelling units. During this time period there were no permits issued in the Town for multi-family dwellings.
- With 70 units on the SHI, Avon needs an additional 106 units in order to achieve the M.G.L. Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent of the AMI.
- To demonstrate progress towards meeting the 10 percent goal, the Town should set production goals of 0.5 percent (9 units) for one year, or 1.0 percent (18 units) for two years to be granted relief from Comprehensive Permit projects for one and two years respectively.

## 1. Housing Units

The number of housing units in Avon increased by 26 units from 1,740 in 2000 to 1,766 units in 2017. Avon's 1.5 percent increase in the number of housing units trailed only neighboring Brockton (0.1%).

Table 21: Total Housing Units, 2000 - 2017

	2000	2010	2017	Change 2000-2017	
				Number	Percent
<b>Avon</b>	<b>1,740</b>	<b>1,769</b>	<b>1,766</b>	<b>26</b>	<b>1.5%</b>
Abington	5,348	6,377	6,538	1,190	22.25%
Bridgewater	7,652	8,336	8,435	783	10.23%
Brockton	34,837	35,552	34,873	36	0.1%
Duxbury	5,345	5,875	5,957	612	11.45%
East Bridgewater	4,427	4,906	5,018	591	13.35%
Easton	7,631	8,155	8,308	677	8.88%
Halifax	2,841	3,014	2,941	100	3.52%
Hanover	4,445	4,852	5,026	581	13.08%
Hanson	3,178	3,589	3,811	633	19.92%
Kingston	4,525	5,010	5,070	545	12.04%
Marshfield	9,954	10,940	10,660	706	7.09%
Pembroke	5,897	6,552	6,731	834	14.14%
Plymouth	21,250	24,800	26,710	5,460	25.69%
Plympton	872	1,043	1,067	195	22.36%
Stoughton	10,488	10,787	11,636	1,148	10.94%
West Bridgewater	2,510	2,669	2,690	180	7.17%
Whitman	5,104	5,522	5,548	444	8.69%
Plymouth County	181,524	200,161	201,930	20,406	11.20%
<b>Massachusetts</b>	<b>2,621,989</b>	<b>2,808,254</b>	<b>2,827,820</b>	<b>205,831</b>	<b>7.90%</b>

Source: U.S. Census Bureau, 2000 Census & 2013-2017 American Community Survey DP04



## 2. Housing Unit Types

Avon’s housing stock primarily consists of single family detached homes. This type of housing accounts for 75.40 percent of the housing units in Avon. The remaining housing stock consists of a large apartment complex of 20 units (1.2%), 97 single family attached homes (5.5%) and 5 mobile homes (0.3%).

Table 22: Housing Units by Type in Avon, 2017

	2011-2015		2013-2017		Change 2011-2017	
	Number	Percent	Number	Percent	Number	Percent
1 unit, detached	1,393	79.60%	1,331	75.40%	-62	-4.45%
1 unit, attached	38	2.20%	97	5.5%	59	155.26%
2 units	77	4.40%	115	6.5%	38	49.36%
3 or 4 units	174	9.90%	119	6.7%	-55	-31.61%
5 to 9 units	35	2.00%	40	2.3%	5	14.28%
10 to 19 units	0	0	37	2.1%	37	100%
20 or more units	24	1.40%	22	1.2%	-2	-8.33%
Mobile Homes	10	0.60%	5	0.3%	-5	-50.0%
<b>Totals</b>	<b>1,751</b>	<b>100%</b>	<b>1,766</b>	<b>100.00%</b>	<b>15</b>	<b>-0.86%</b>

Source: U.S. Census Bureau, 2013-2017 American Community Survey DP04

## 3. Age and Condition of Housing

According to the 2013-2017 American Community Survey (ACS), approximately 77 percent of Avon’s housing stock was built before 1969, with only 24 units (1.4%) being built after 2000. Most communities in eastern Massachusetts have a long history with a sizeable amount of their housing being built prior to World War II. While Avon does have a long history dating back to the seventeenth century, Avon has always had a very small population due to both its topography and location.

Table 23: Year Built of Residential Structure in Avon, 2017

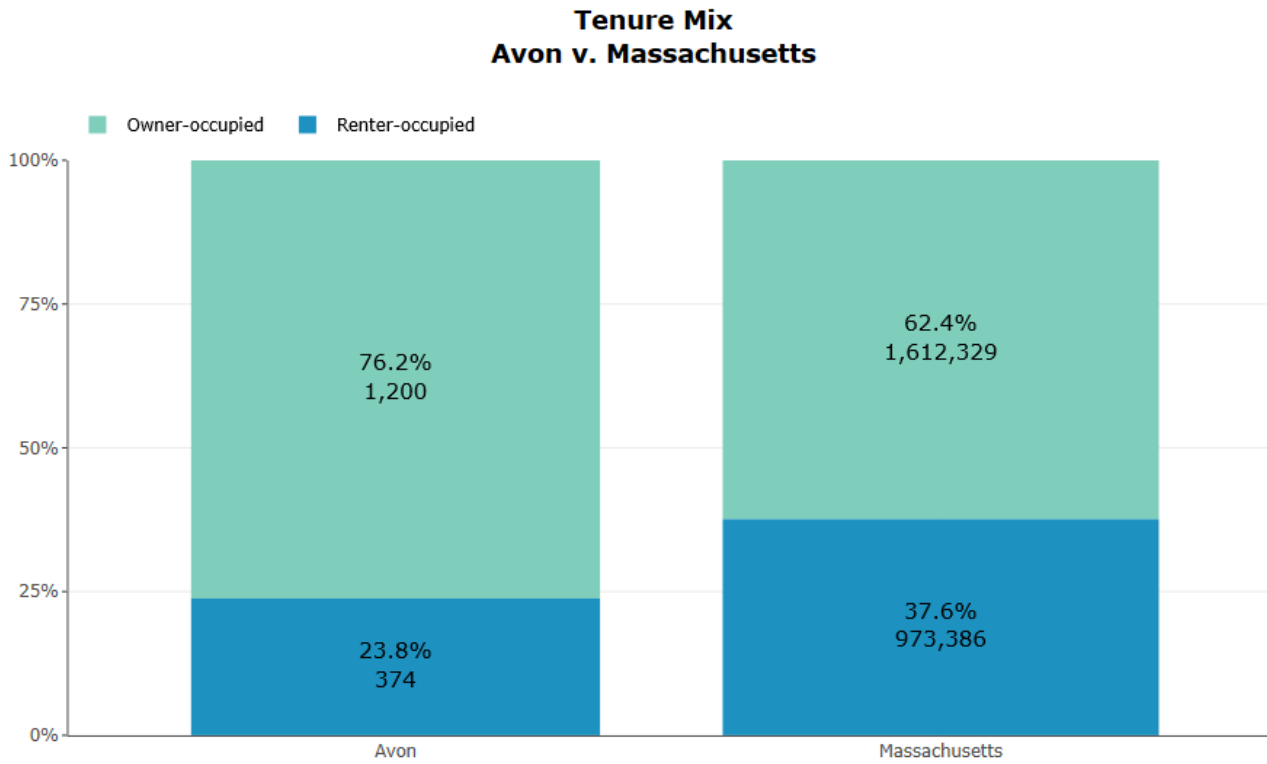
	Number	Percent
Built 2014 or later	0	0%
Built 2010 – 2013	0	0%
Built 2000 to 2009	24	1.4%
Built 1990 to 1999	129	7.3%
Built 1980 to 1989	83	4.7%
Built 1970 to 1979	171	9.7%
Built 1960 to 1969	212	12.0%
Built 1950 to 1959	544	30.8%
Built 1940 to 1949	88	5.0%
Built 1939 or earlier	515	29.2%
<b>Totals</b>	<b>1,766</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2013-2017 American Community Survey DP04

#### 4. Household Tenure

Housing tenure refers to the financial arrangements under which someone has the right to live in a house or apartment. In Massachusetts, the majority of residents own their place of residence, while a substantial 37.9 percent are renters. Lower income households are more likely to be renters than homeowners. However, in many suburban communities renting can be unaffordable.

Figure 20: Housing Tenure Mix



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates. Table DP04: Selected Housing Characteristics

Data on housing tenure provides information as to the appropriate types of housing that is needed to accommodate current and future households. The following table compares Avon’s housing occupancy and tenure with those of neighboring communities, Plymouth County and Massachusetts as a whole. As of 2017, 76.2 percent or 1,200 of the 1,574 occupied housing units in Avon were owner-occupied. There were 374 renter occupied units, 23.8 percent of the total occupied units in Avon. According to the ACS there were 192 vacant housing units in Avon during 2017. The percentage of housing units that were owner-occupied in Avon trailed neighboring Halifax (88.4%) and Hanson (92.0%); but surpassed neighboring Abington (67.8%), Kingston (79.6%), and Brockton (54.9%) as well as the County (76.0%) and the Commonwealth (62.1%).

Table 24: Housing Tenure of Occupied Housing Units, 2017

	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Owner-Occupied		Renter-Occupied	
				Number	Percent	Number	Percent
<b>Avon</b>	<b>1,766</b>	<b>1,574</b>	<b>192</b>	<b>1,200</b>	<b>76.2%</b>	<b>374</b>	<b>23.8%</b>
Abington	6,538	6,236	302	4,225	67.8%	2,011	32.2%
Bridgewater	8,435	7,897	538	5,829	73.8%	2,068	26.2%
Brockton	34,873	32,200	2,673	17,402	54.0%	14,798	46.0%
Duxbury	5,957	5,427	530	4,899	90.3%	528	9.7%
East Bridgewater	5,018	4,854	164	4,065	83.7%	789	16.3%
Easton	8,308	8,075	233	6,606	81.8%	1,469	18.2%
Halifax	2,941	2,850	91	2,519	88.4%	331	11.6%
Hanover	5,026	4,980	46	4,311	86.6%	669	13.4%
Hanson	3,811	3,720	91	3,422	92.0%	298	8.0%
Kingston	5,070	4,758	312	3,785	79.6%	973	20.4%
Marshfield	10,660	9,284	1,376	7,274	78.3%	2,010	21.7%
Pembroke	6,731	6,464	267	5,676	87.8%	788	12.2%
Plymouth	26,710	22,468	4,242	17,733	78.9%	4,735	21.1%
Plympton	1,067	1,005	62	870	86.6%	135	13.4%
Stoughton	11,636	10,724	912	7,635	71.2%	3089	28.8%
West Bridgewater	2,690	2,469	221	2,138	86.6%	331	13.4%
Whitman	5,548	5,380	168	3,908	72.6%	1,472	27.4%
Bristol County	233,550	215,903	17,647	135,144	62.6%	80,759	37.4%
Norfolk County	275,925	262,324	13,601	181,881	69.3%	80,443	30.7%
Plymouth County	204,764	184,195	20,569	137,942	76.00%	43,483	24.00%
<b>Massachusetts</b>	<b>2,864,989</b>	<b>2,585,715</b>	<b>279,274</b>	<b>1,583,667</b>	<b>62.10%</b>	<b>966,054</b>	<b>37.90%</b>

Source: U.S. Census Bureau, 2013-2017 ACS, Selected Housing Characteristics, DP04

The age of householders, both owner-occupied and renter-occupied was also analyzed. Table 25 shows that home ownership is more common in Avon in every age group. Ownership peaks in the 45 to 54 age group and then declines.

Table 25: Housing Tenure by Age in Avon, 2010

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
15 to 24 years	7	0.5%	9	2.3%
25 to 34 years	87	6.6%	61	15.3%
35 to 44 years	227	17.3%	66	16.5%
45 to 54 years	321	24.5%	90	22.5%
55 to 64 years	270	20.6%	68	17.0%
65 to 74 years	178	13.6%	48	12.0%
75 to 84 years	165	12.6%	34	8.5%
85 years and over	54	4.1%	24	6.0%
<b>Totals</b>	<b>1,309</b>	<b>100.00%</b>	<b>400</b>	<b>100.00%</b>

Source: 2010 Census Summary File 1, Tenure, Household Size and Age of Householder QT-H2

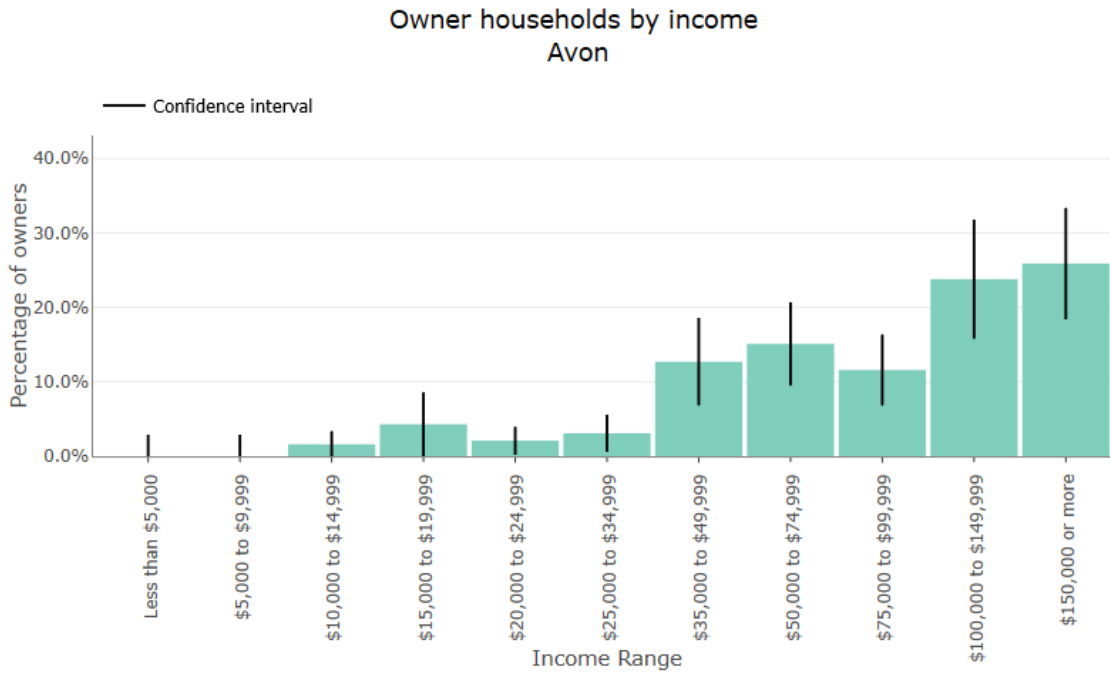
Table 26: Housing Tenure by Household Size in Avon, 2010

	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
1-person household	272	20.8%	182	45.5%
2-person household	450	34.4%	101	25.3%
3-person household	224	17.1%	56	14.0%
4-person household	214	16.3%	36	9.0%
5-person household	100	7.6%	13	3.3%
6-or-more person household	35	2.7%	11	2.8%
7-or-more person household	14	1.1%	1	0.3%
<b>Totals</b>	<b>1,309</b>	<b>100.00%</b>	<b>400</b>	<b>100.00%</b>

Source: 2010 Census Summary File 1, Tenure, Household Size and Age of Householder QT-H2

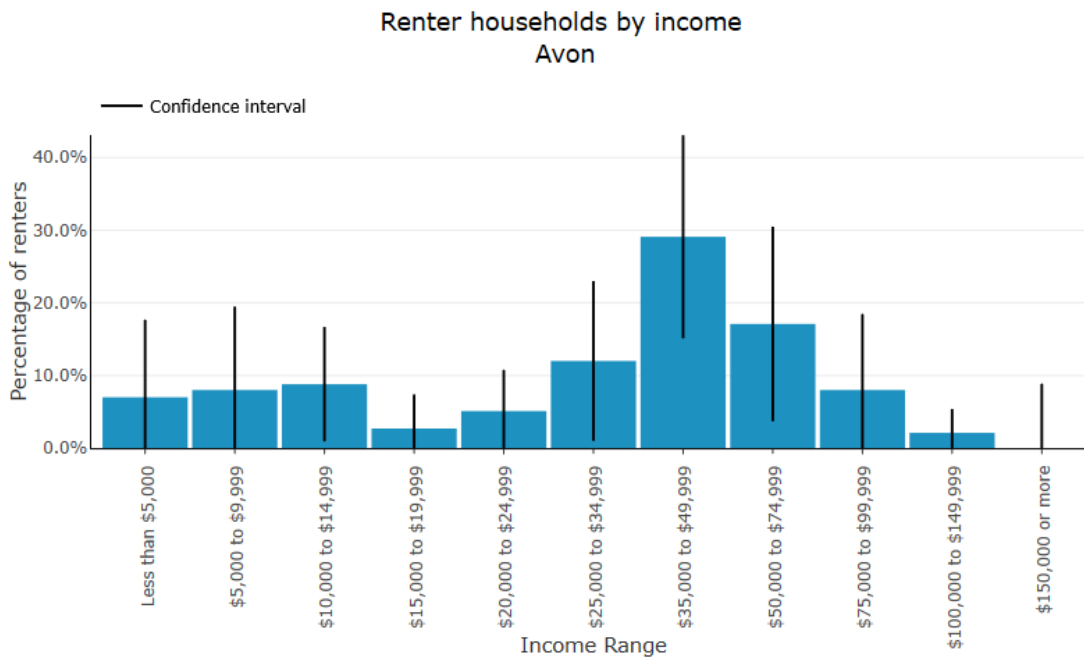
The size of households, both owner-occupied and renter-occupied was analyzed as well. Table 26 shows that larger households in Avon are far more likely to purchase a home than to rent, as 3+ person households account for 17.1 percent of owner-occupied households versus just 14 percent of renter-occupied households. Conversely, smaller households in Avon are much more likely to rent than to purchase a home, as 1 and 2 person households account for 70.8 percent of renter-occupied households versus 55.2 percent of owner-occupied households.

Figure 21: Owner Households by Income



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates:  
Table B25118: Tenure by household income in the past 12 months

Figure 22: Renter Households by Income



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates:  
Table B25118: Tenure by household income in the past 12 months

## 5. Vacancy

Vacancy rates and median rents are important barometers of how much rent landlords should charge, how affordable housing may be, and whether we expect increasing or decreasing rental property values and increasing or decreasing homelessness. The vacancy rate is the percentage of all available units in a rental property, such as a hotel or apartment complex, that are vacant or unoccupied at a particular time. A vacancy rate is the opposite of the occupancy rate, which is the percentage of units in a rental property that are occupied. High vacancy rates indicate that a property is not renting well while low vacancy rates can point to strong rental sales.

Vacancy rates in the region were all very low, according to the 2013-2017 American Community Survey Selected Housing Characteristics (ACS). Homeowner vacancy rates across the region, County and Commonwealth were extremely low, with none exceeding 2.90 percent. Rental vacancy rates varied a bit more, from 0 percent in multiple communities to 6.10 percent in Marshfield. In Avon, the Homeowner vacancy rate is 2.10 percent while the Rental vacancy rate is much higher at 6 percent.

*Table 27: Housing Vacancy by Tenure, 2017*

	Homeowner	Rental
<b>Avon</b>	<b>2.10%</b>	<b>6.00%</b>
Abington	1.20%	5.40%
Bridgewater	1.00%	2.40%
Brockton	1.20%	8.30%
Duxbury	2.10%	0.00%
East Bridgewater	2.50%	1.50%
Easton	0.90%	0.90%
Halifax	0.00%	0.00%
Hanover	0.00%	0.00%
Hanson	0.00%	0.00%
Kingston	1.30%	0.00%
Marshfield	0.90%	6.10%
Pembroke	1.10%	4.40%
Plymouth	0.90%	6.00%
Plympton	0.00%	3.60%
Stoughton	1.90%	6.70%
West Bridgewater	2.90%	0.00%
Whitman	0.80%	0.50%
Bristol County	1.30%	4.70%
Norfolk County	0.80%	3.80%
Plymouth County	1.00%	5.50%
<b>Massachusetts</b>	<b>1.10%</b>	<b>4.00%</b>

Source: U.S. Census Bureau, 2013-2017 ACS Selected Housing Characteristics DP04

## 6. Value of Owner Occupied Housing Units

A housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. The owner or co-owner must live in the unit.

In 2017, the median value of an owner-occupied housing unit in Avon was \$294,900. Of the owner-occupied housing units in Avon, 95.2 percent were valued \$200,000 or more. When broken down by value, 48 percent of the owner-occupied housing units in Avon were valued between \$200,000 and \$299,999. Of the owner-occupied housing units in Avon, 37.3 percent were valued between \$300,000 and \$499,900 and 3.6 percent of the housing units were valued under \$50,000 (43 housing units).

*Table 28: Value of Owner-Occupied Housing Units in Avon, 2017*

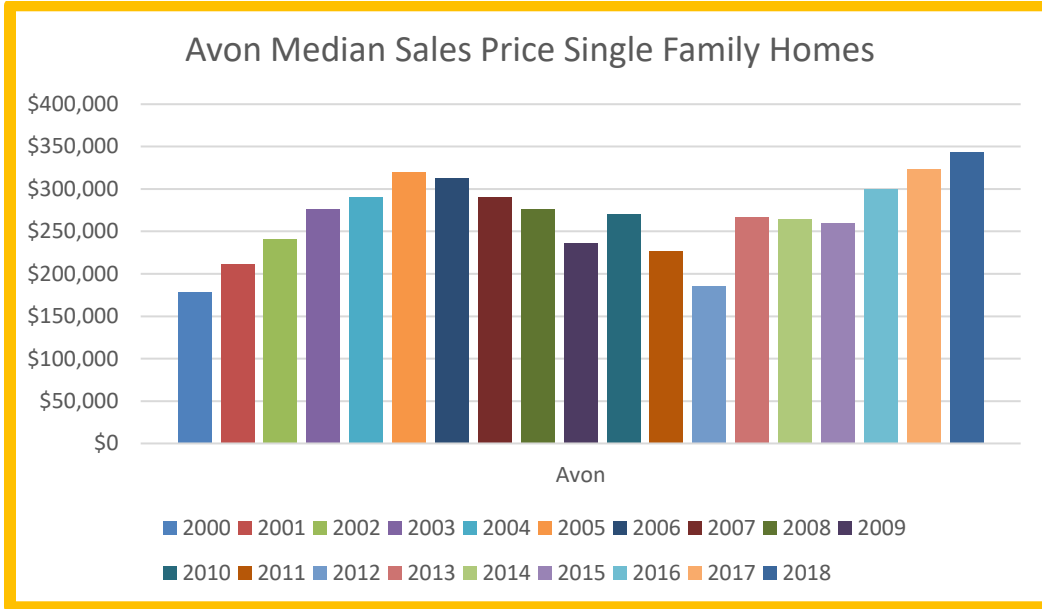
Value	Number	Percent
Less than \$50,000	43	3.60%
\$50,000 to \$99,000	5	0.40%
\$100,000 to \$149,999	0	0.00%
\$150,000 to \$199,999	9	0.80%
\$200,000 to \$299,999	576	48.00%
\$300,000 to \$499,999	448	37.30%
\$500,000 to \$999,999	119	9.90%
\$1,000,000 or More	0	0.00%
<b>Total</b>	<b>1,200</b>	<b>100.00%</b>

Source: U.S. Census Bureau, 2013-2017 American Community Survey, Selected Housing Characteristics, DP04

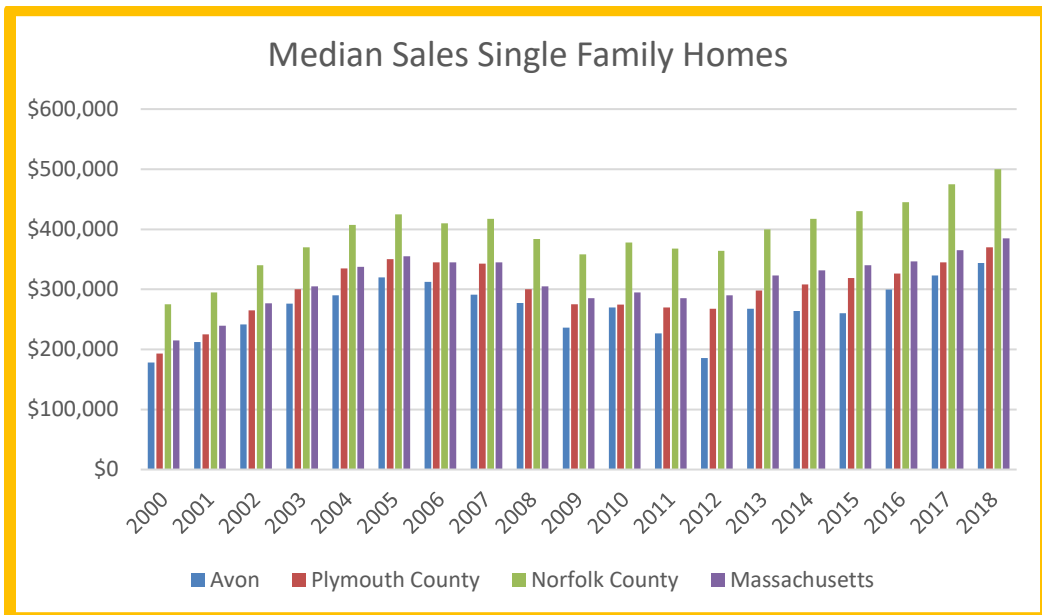
## 7. Median Sales Price

From 2000 to 2018, Avon’s median sales price for a single-family home was the lowest amongst its neighboring communities, Plymouth County and the Commonwealth. Avon’s median sales price during this time period was \$267,084, which was approximately \$33,432 lower than the Plymouth County average and approximately \$47,098 lower than the Commonwealth’s average. Figure 24 shows that sales prices of single family dwellings peaked in 2005 and 2006, then dipped during The Great Recession, but reached their highest median sales price from 2016 through 2018.

Figure 23: Median Sales Price of Single Family Homes, 2000 - 2018



Source: The Bankers and Tradesmen

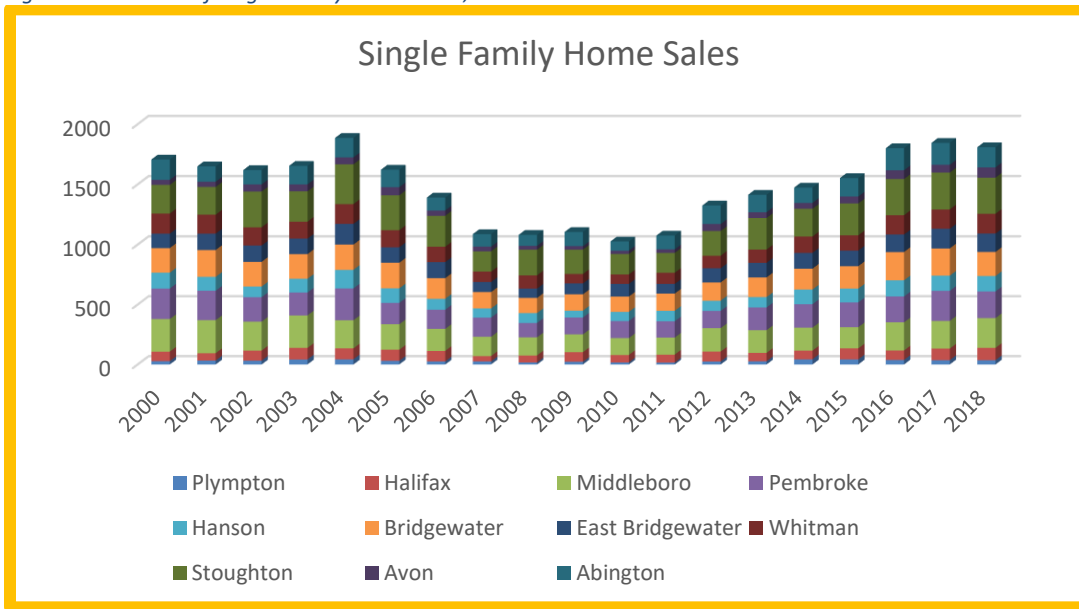




## 8. Number of Residential Sales

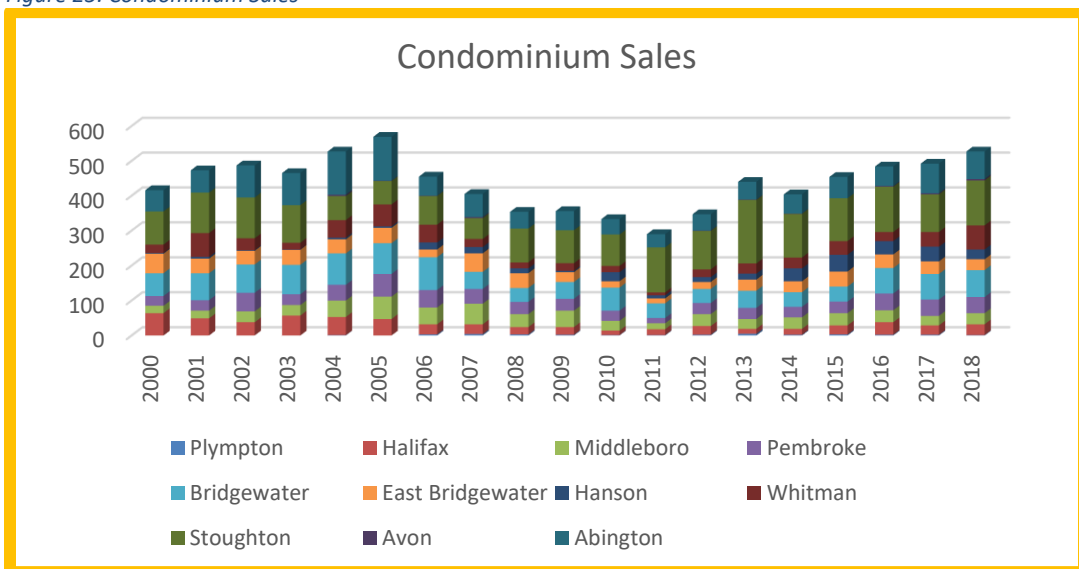
From 2000 to 2018, the median number of single-family homes sold in Avon was 51. Obviously, this number was the lowest among Avon’s neighboring communities, due to Avon’s small population. Only the town of Plympton had less single family home sales with a yearly average of just 31 sales. As was the case with single family home prices, Figure 25 below shows that the number of single family homes sold in each community also dipped during The Great Recession, but has begun to climb again in recent years.

Figure 24: Number of Single Family Homes Sold, 2000 – 2018



Source: The Bankers and Tradesmen

Figure 25: Condominium Sales



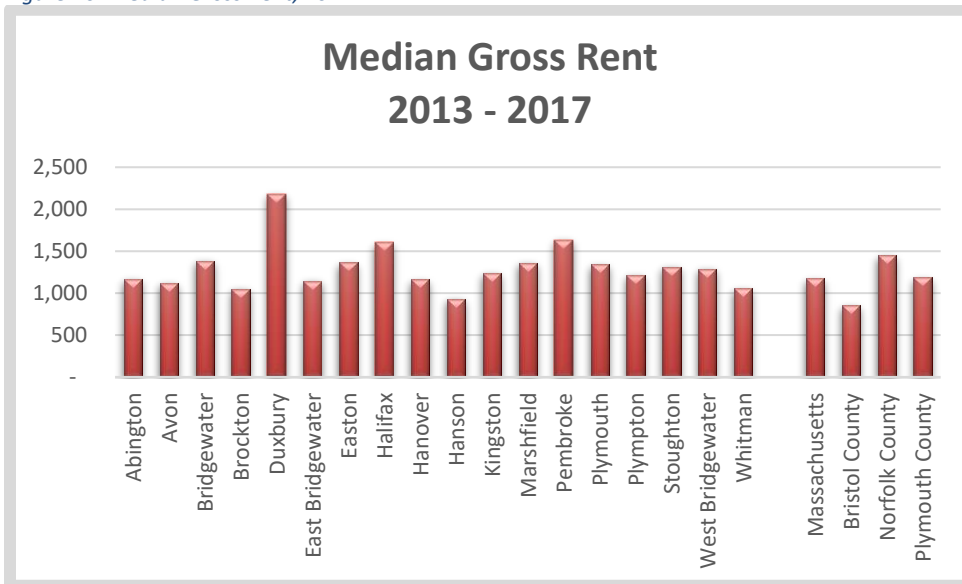
Source: Bankers & Tradesmen

## 9. Median Gross Rent

Lower income households are more likely to be renters than homeowners. However, in many suburban communities renting can be unaffordable. There is quite a range in the median gross rent in the region. Availability of rental or ownership alone is not the only determinant of demographics. If there isn't enough housing available and prices are high, this can make it difficult or impossible for low income households to afford to live in the community.

At \$932, Hanson's median gross rent is the lowest in the region, while neighboring Duxbury is the highest at \$2,176. The median gross rent for Avon is \$1,116 which is lower than the abutting community of Stoughton (\$1,313) but slightly higher than neighboring Brockton (\$1,054). The Median Gross Rent for Plymouth County is \$1,185; sandwiched between Norfolk County at \$1,450 and Bristol County \$855. The median gross rent for the Commonwealth of Massachusetts was \$1,173 according to the American Community Survey data of 2017.

Figure 26: Median Gross Rent, 2017

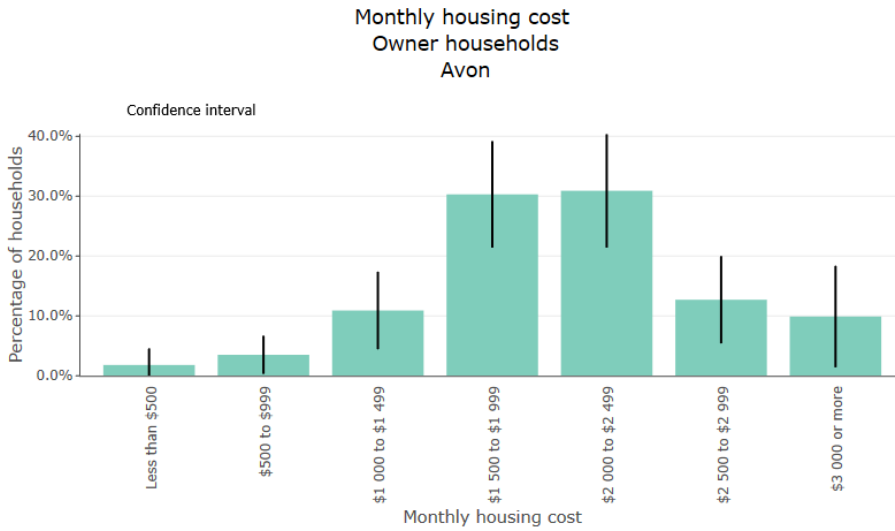


Source: U.S. Census Bureau, 2013-2017 ACS Selected Housing Characteristics DP04

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,758**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,861** monthly or **\$70,333** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

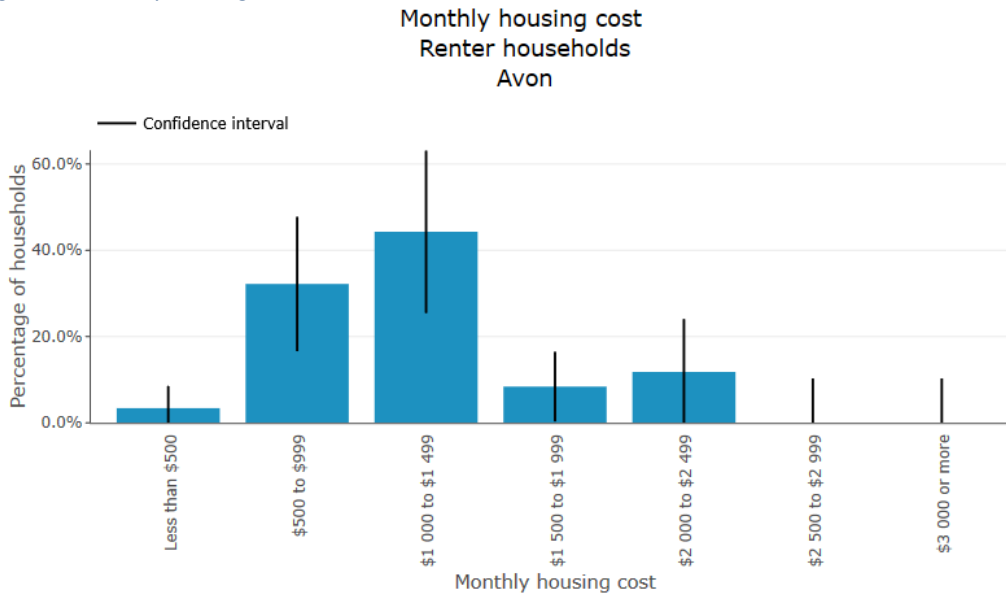
**\$33.81**  
PER HOUR  
STATE HOUSING  
WAGE

Figure 27: Monthly Housing Costs Owner Households



Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates. Table DP04: Selected Housing Characteristics

Figure 28: Monthly Housing Costs Renter Households

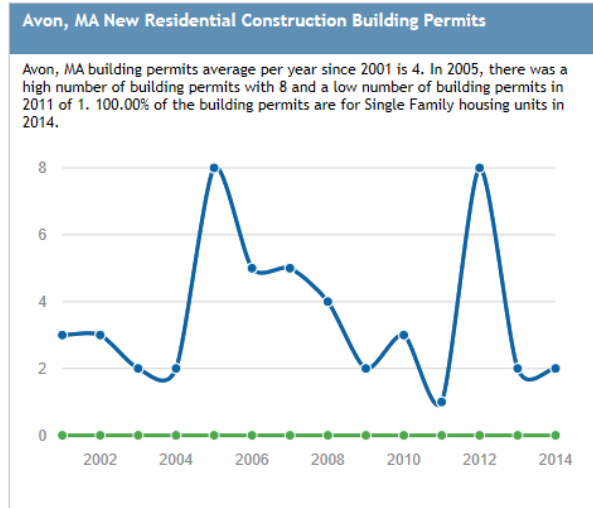


Source: U.S. Census Bureau American Community Survey, 2013-2017 5-year estimates. Table DP04: Selected Housing Characteristics

## 10. Housing Units Permitted

Between 2000 and 2014, Avon issued building permits for 50 single family dwelling units. During this time period there were no permits issued in the Town for multi-family dwellings. The neighboring community of Stoughton issued 988 building permits between 2001 and 2014. Of these permits, 329 were for single family dwellings, 12 for two-unit dwellings, 8 permits were for 3 and 4 units and 639 permits were for 5 or more unit dwellings.

Figure 29: Housing Units Permitted in Avon, 2001 - 2014



Source: Homefacts

## 11. Recent & Future Development

The Town of Avon Zoning Board of Appeals has received a Chapter 40B comprehensive permit application entitled **Joanna Hills Estates** located east of Page Street and at the end of Joanna Road in Avon. The property is situated in a residential area and abutting properties to the east are owned by the Town of Avon. Currently the property is wooded with dirt access roads from the end of Joanna Road. The parcel is zoned Residential B (Assessors Map C7, Block 3, lot 15). The project site consists of one parcel of land with a total land area of 29.37 acres and is currently owned by SNA Realty Trust.

Figure 30: Joanna Hills Estates



The Joanna Hills Estates project will consist of the development of 80 single family homes with 20 homes designated for affordable buyers for households with 80 percent median income. The development will cater to young families seeking smaller lots with a neighborhood feel and an older demographic downsizing from larger home on large lots. The proposed lots will be a minimum of 5,000 square feet with some variations.

## 12. Projected Housing Demand

To determine future housing demand in Avon, OCPC utilized the Massachusetts Department of Transportation (MADOT) Population Projections which indicates that the number of households in Avon between 2010 and 2040 is anticipated to increase by 17.52 percent or 299 new households.

### DEFINITIONS

**Affordability** in this report is consistent with the federal standard that no more than 30% of a household's gross income should be spent on rent and utilities. Households paying over 30% of their income are considered cost-burdened. Households paying over 50% of their income are considered severely cost-burdened.

**Area Median Income (AMI)** is used to determine income eligibility for affordable housing programs. The AMI is set according to family size and varies by region.

**Extremely Low Income (ELI)** refers to earning less than the poverty level or 30% of AMI.

**Housing Wage** is the estimated full-time hourly wage a household must earn to afford a decent rental home at HUD's Fair Market Rent while spending no more than 30% of their income on housing costs.

**Full-time work** is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 34.5 hours per week, according to the Bureau of Labor Statistics.

**Fair Market Rent (FMR)** is typically the 40<sup>th</sup> percentile of gross rents for standard rental units. FMRs are determined by HUD on an annual basis, and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

**Renter wage** is the estimated mean hourly wage among renters, based on 2017 Bureau of Labor Statistics wage data, adjusted by the ratio of renter household income to the overall median household income reported in the ACS and projected to 2019.

### C. Housing Affordability

This section of the Plan examines the affordability of Avon’s housing stock to its residents. Included is an analysis of the town’s poverty rate, the number of households eligible for assistance, rent prices, its current subsidized housing inventory, housing burdens by household type, and the number of foreclosures. Information on housing costs is collected through the American Community Survey (ACS), run by the US Census Bureau. The data tables in this document list Massachusetts cities and town and show the percentage of households that are **cost burdened**. This means that more than 30 percent of household income is spent on housing. Low wages, wage inequality, racial inequities and a severe shortage of affordable rental homes leave too many vulnerable people unable to afford their housing. Only four million rental homes are affordable and available to the nation’s eleven million extremely low-income renter households whose incomes are less than the poverty rate or 30 percent of their area median income (AMI), leaving a shortage of seven million rental homes (NLIHC, 2019b). The percentage of Massachusetts renters qualifying as “burdened” by housing costs increased by 0.4 percent from 2016-2017. The data in this document is based on the most recently available ACS data (2013-2017 estimates). The tables show cost burden data for both renter-occupied and owner-occupied households.

## FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$20.72
2-Bedroom Housing Wage	\$33.81
Number of Renter Households	973386
Percent Renters	38%

#### *Affordability*

Housing prices are determined by the demand for and supply of housing units. If supply does not keep up with demand, higher prices result. Affordability is determined by the distribution of housing process and household incomes. If prices rise but incomes remain flat – a familiar dynamic in many communities in recent years – affordability declines.

Affordability is measured in several ways. In this section, we will measure affordability according to:

- The percent of households that pay more than 30 percent and 50 percent of income on housing costs (“cost burdened” and “severely cost burdened”), by household tenure, income and type;
- The percent of housing units listed on the Massachusetts Subsidized Housing Inventory (SHI);
- The percent of recent home sales affordable to low and median income households; and
- The gap in the number of households by income level, and the number of housing units affordable by income level.

### *Affordability Gaps*

While it is useful to have a better understanding of past and current housing costs, it is also important to analyze the implications of these costs on residents' ability to afford them.

One traditional rough rule of thumb is that housing is affordable if it costs no more than 2.5 times the buyer's household income. By this measure, the median income household earning \$69,709 in Avon could afford a house of approximately \$174,272, a little more than half of the median house price of \$267,084 according to *Banker & Tradesman*. **This implies that the household in the middle of the town's income range faced an "affordability gap" of approximately \$92,812.**

**Housing prices have in fact risen much faster than incomes**, making housing much less affordable. As time went by, the gap between median household income and the median single-family house price widened considerably based on census data.

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### *Key Findings*

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- Individuals between the age of 18 and 34 have the highest levels of poverty in Avon.
- Avon has a low percentage of families below the federal poverty level; however some family types are more likely than others to live in poverty, such as female householders without a husband present.
- Slightly more than thirty-five percent of the households in Avon are considered to be low-income, earning less than 80% of the Area Median Income (AMI) and potentially eligible for federal and state housing assistance.
- Fair Market Rents (FMR) for the Brockton, MA HUD Metro FMR Area have dropped slightly for efficiencies, one-bedroom, and four-bedroom units, but have increased in the more common two-bedroom and three-bedroom units over the past five years.
- Of the 1,763 dwelling units listed on the Subsidized Housing Inventory, 4.0 percent of Avon's housing units (70 units) are listed as subsidized housing.
- Of the 323 occupied units paying rent in Avon, 59 units (18.3%) are considered to be cost burdened as they pay 30 to 34.9 percent of their income on their gross rent, while 133 units are considered severely cost-burdened as they pay 35 percent or more of their household income on gross rent. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.
- The Institute for Community Health, data tables from January, 2019 state that within the town of Avon 39 percent of owner-occupied households and 43 percent of renter-occupied households are cost burdened with more than 30 percent of household income spent on housing.
- The National Low Income Housing Coalition 2019 report "Out of Reach" concludes that a Massachusetts resident would need to earn \$33.81 an hour to afford the fair market rent of a two-bedroom home or apartment without being considered rent-burdened.

## 1. Poverty Rate

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 percent of the Area Median Income (AMI); “very low income” households are households earning between 31 percent and 50 percent of the AMI; and “low income” households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

Avon has a relatively low rate of individuals below the federal poverty level, which was \$12,140 for a household of one in 2019. Avon’s poverty rate for all individuals was 8.5 percent in 2017, which was slightly more than Plymouth County’s rate of 8.0 percent and lower than the Commonwealth’s rate of 11.1 percent. Individuals most likely to live in poverty in Avon are individuals between the age of 18 to 64 years, which is consistent with regional, state, and national trends.

Affordability is of particular concern to low income households. Many federal and state housing programs define low income households according to household size and household income, measured as a percent of Area Median Income (AMI). The breakdown for extremely low, very low, and low income households by household size is shown in Table 29 below.

*Table 29: Low Income Households in Avon by Household Size*

<b>Income Level</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
<i>Extremely low Income (30%)</i>	\$18,000	\$21,000	\$24,000	\$26,000	\$28,000	\$31,000	\$33,000	\$35,000
<i>Very Low Income (50%)</i>	\$31,000	\$35,000	\$39,000	\$44,000	\$47,000	\$51,000	\$54,000	\$58,000
<i>Low Income (80%)</i>	\$45,000	\$51,000	\$58,000	\$64,000	\$69,000	\$74,000	\$79,000	\$84,000

Source: US Department of Housing and Urban Development (HUD)

***Of the residents of Avon, 6.2 percent of households have income levels that are classified as extremely low. Thirteen percent of the households report income that is classified as very low income, and 11 percent of households are reported to have low income. This means that 30.2 percent of all households qualify for federal and state affordable housing programs based on household income.***



Table 30: Percentage of Individuals in Avon Living below the Poverty Level, 2017

Age Range	Total Number	Below Poverty	
		Number	Percent
All Individuals	4,468	379	8.5%
Under 18 Years	753	37	4.9%
18 to 64 Years	2,998	315	10.5%
18 to 34 Years	981	118	12.0%
35 to 64 Years	2,017	197	9.8%
60 Years and Over	1,072	87	8.1%
65 Years and Over	717	27	3.8%

Source: U.S. Census Bureau, 2013-2017 American Community Survey S1701

Table 31: Percentage of Individuals in Massachusetts Living below the Poverty Level, 2017

Age Range	Total Number	Below Poverty	
		Number	Percent
All Individuals	6,552,347	727,546	11.1%
Under 18 Years	1,361,932	198,980	14.6%
18 to 64 Years	4,178,243	437,834	10.5%
18 to 34 Years	1,486,509	209,937	14.1%
35 to 64 Years	2,691,734	227,897	8.5%
60 Years and Over	1,431,612	128,418	9.0%
65 Years and Over	1,012,172	90,732	9.0%

Source: U.S. Census Bureau, 2013-2017 American Community Survey, S1701

In terms of families, Avon has a low rate of families below the federal poverty level, which is \$26,000 for a household of four in 2019. Avon’s poverty rate for all families is 5.3 percent, which is less than both Plymouth County’s rate of 5.8 percent and the Commonwealth’s rate of 8.2 percent. The family type most likely to live in poverty in Avon are female householders with no husband present (6.3%) which is significantly less than the Plymouth County (19%) and the Commonwealth (24.4%). The second highest family type most likely to live in poverty in Avon are married couple families with related children under 18 years of age (6% of all families in Avon).

Table 32: Percentage of Families in Avon below the Poverty Level, 2017

Family Type	Total Number	Below Poverty	
		Number	Percent
All Families	1,103	58	5.30%
With related children under 18 years	478	22	4.60%
Married-Couple Families	858	22	2.60%
With related children under 18 years	366	22	6.00%
Female Householder, No Husband Present	159	10	6.30%
With related children under 18 years	79	0	0.00%

Source: U.S. Census Bureau, 2013-2017 American Community Survey S1702

Commonwealth of Massachusetts female headed households with no husband present and related children under 18 years of age are the family type with the highest percentage of poverty; 34.4 percent of all families are classified under this category.

Table 33: Percentage of Families in Massachusetts below the Poverty Level, 2017

Family Type	Total Number	Below Poverty	
		Number	Percent
All Families	1,647,619	128,514	7.8%
With related children under 18 years	760,018	95,002	12.5%
Married-Couple Families	1,219,185	37,795	3.1%
With related children under 18 years	513,680	19,006	3.7%
Female Householder, No Husband Present	319,077	77,855	24.4%
With related children under 18 years	194,103	66,771	34.4%

Source: U.S. Census Bureau, 2013-2017 American Community Survey S1702

**113**  
 Work Hours Per Week At  
**Minimum Wage To Afford a 2-Bedroom  
 Rental Home (at FMR)**

**91**  
 Work Hours Per Week At  
**Minimum Wage To Afford a 1-Bedroom  
 Rental Home (at FMR)**

**2.8**  
 Number of Full-Time Jobs At  
**Minimum Wage To Afford a  
 2-Bedroom Rental Home (at FMR)**

**2.3**  
 Number of Full-Time Jobs At  
**Minimum Wage To Afford a  
 1-Bedroom Rental Home (at FMR)**

## 2. 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), along with household size to identify these households. Table 34 shows the U.S. Department of Housing and Urban Development (HUD) income limits for extremely low-income (below 30% of AMI), very low-income (30-50% of AMI), and low income (50-80% of AMI) households by household size for the FY2019 Brockton, MA HUD Metro Fair Market Rent (FMR) Area, which includes Avon. Households at 80 percent of AMI and below are eligible for housing assistance, adjusted for household size.

*Table 34: HUD FY2019 Affordable Housing Income Limits for the Brockton, MA HUD Metro FMR Area*

Persons in Family	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1	\$19,450	\$32,400	\$51,800
2	\$22,200	\$37,000	\$59,200
3	\$25,000	\$41,650	\$66,600
4	\$27,750	\$46,250	\$74,000
5	\$30,170	\$49,950	\$79,950
6	\$34,590	\$53,650	\$85,850
7	\$39,010	\$57,350	\$91,800
8	\$43,430	\$61,050	\$97,700

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

Since HUD’s regulations are partially based on household size, it is important to understand how Avon’s income distribution as a percent of AMI corresponds with the composition of households. The most relevant information available is HUDs Comprehensive Housing Affordability Strategy (CHAS) data, which provides information about different household sizes, types, and income levels. Each year, the US Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the US Census Bureau. These data, known as the “CHAS” data demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50 and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.

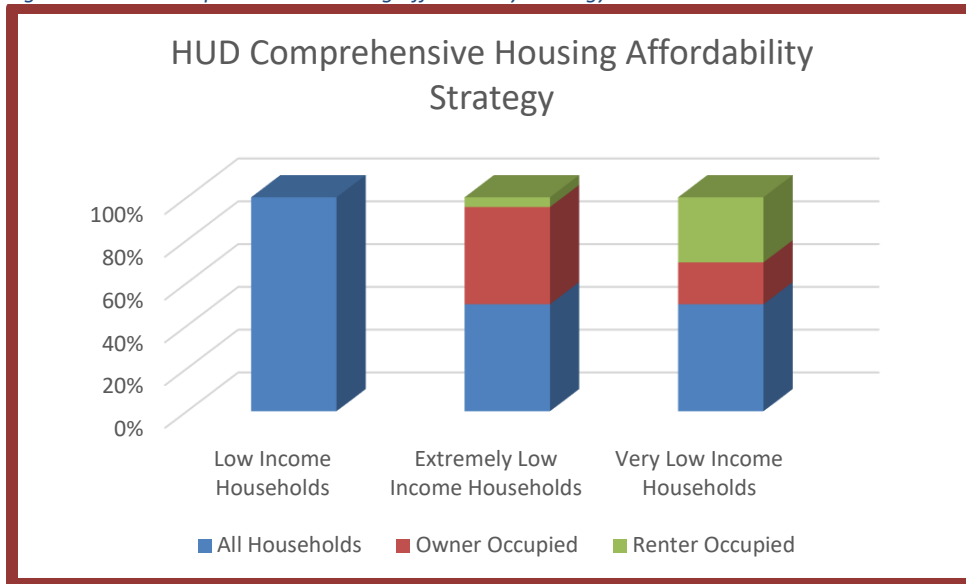
In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, “affordability mismatch,” and the interaction of affordability with variables like age of homes, number of bedrooms and type of building.

The different CHAS household types are as follows:

- Elderly Households (1 or 2 persons, with either or both age 62 or over)
- Elderly Non-Family Households
- Small Related Households (2 persons, neither 62 years of age or over, or 3 or 4 persons)
- Large Related Households (5 or more persons)
- All Other Households (singles, non-related living together)

According to the most recent CHAS data available (2011-2015 estimates), 590 households or 35.54 percent of all households in Avon are low-income households. Of that population, 6.6 percent (110 households) are extremely low-income (<30% AMI) and 6.9 percent (115 households) are very low-income (30%-50% AMI). Of the extremely low income population, 100 households are owner-occupied and 10 are renter-occupied. Of the very low-income population, 45 households are owner-occupied and 70 households are renter-occupied.

Figure 31: HUD Comprehensive Housing Affordability Strategy



Source: US Department of Housing and Urban Development (HUD)

Figure 32: Comprehensive Housing Affordability Strategy (CHAS) data

Comprehensive Housing Affordability Strategy ("CHAS") data				
Summary Level: MCD		Created on: June 28, 2019		
Data for: Avon town, Norfolk County, Massachusetts		Year Selected: 2011-2015 ACS		
<b>Income Distribution Overview</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	
Household Income less-than or= 30% HAMFI	100	10	110	
Household Income >30% to less-than or= 50% HAMFI	45	70	115	
Household Income >50% to less-than or= 80% HAMFI	215	150	365	
Household Income >80% to less-than or=100% HAMFI	115	20	135	
Household Income >100% HAMFI	885	45	930	
<b>Total</b>	<b>1,365</b>	<b>295</b>	<b>1,660</b>	
<b>Housing Problems Overview 1</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	
Household has at least 1 of 4 Housing Problems	525	115	640	
Household has none of 4 Housing Problems	835	175	1,010	
Cost burden not available, no other problems		10	10	
<b>Total</b>	<b>1,365</b>	<b>295</b>	<b>1,660</b>	
<b>Severe Housing Problems Overview 2</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	
Household has at least 1 of 4 Severe Housing Problems	200	25	225	
Household has none of 4 Severe Housing Problems	1,165	265	1,430	
Cost burden not available, no other problems		10	10	
<b>Total</b>	<b>1,365</b>	<b>295</b>	<b>1,660</b>	
<b>Housing Cost Burden Overview 3</b>	<b>Owner</b>	<b>Renter</b>	<b>Total</b>	
Cost Burden less-than or= 30%	835	175	1,010	
Cost Burden >30% to less-than or= 50%	330	90	420	
Cost Burden >50%	200	25	225	
Cost Burden not available		10	10	
<b>Total</b>	<b>1,365</b>	<b>295</b>	<b>1,660</b>	
<b>Income by Housing Problems (Owners and Renters)</b>	<b>Household has at least 1 of 4</b>	<b>Household has none of</b>	<b>Cost Burden not available,</b>	<b>Total</b>
	<b>Housing Problems</b>	<b>4 Housing Problems</b>	<b>no other housing problem</b>	
Household Income less-than or= 30% HAMFI	100		10	110

Household Income >30% to less-than or= 50% HAMFI	90	25		115
Household Income >50% to less-than or= 80% HAMFI	210	160		365
Household Income >80% to less-than or= 100% HAMFI	100	35		135
Household Income >100% HAMFI	140	790		930
<b>Total</b>	<b>640</b>	<b>1,010</b>	<b>10</b>	<b>1,660</b>
<b>Income by Housing Problems (Renters only)</b>	<b>Household has at least 1 of 4</b>	<b>Household has none of</b>	<b>Cost Burden not available,</b>	<b>Total</b>
	<b>Housing Problems</b>	<b>4 Housing Problems</b>	<b>no other housing problem</b>	
Household Income less-than or= 30% HAMFI			10	10
Household Income >30% to less-than or= 50% HAMFI	45	25		70
Household Income >50% to less-than or= 80% HAMFI	70	85		150
Household Income >80% to less-than or= 100% HAMFI		20		20
Household Income >100% HAMFI		45		45
<b>Total</b>	<b>115</b>	<b>175</b>	<b>10</b>	<b>295</b>
<b>Income by Housing Problems (Owners only)</b>	<b>Household has at least 1 of 4</b>	<b>Household has none of</b>	<b>Cost Burden not available,</b>	<b>Total</b>
	<b>Housing Problems</b>	<b>4 Housing Problems</b>	<b>no other housing problem</b>	
Household Income less-than or= 30% HAMFI	100			100
Household Income >30% to less-than or= 50% HAMFI	45			45
Household Income >50% to less-than or= 80% HAMFI	140	75		215
Household Income >80% to less-than or= 100% HAMFI	100	15		115
Household Income >100% HAMFI	140	745		885
<b>Total</b>	<b>525</b>	<b>835</b>		<b>1,365</b>
<b>Income by Cost Burden (Owners and Renters)</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>	
Household Income less-than or= 30% HAMFI	105	70	110	
Household Income >30% to less-than or= 50% HAMFI	95	55	115	
Household Income >50% to less-than or= 80% HAMFI	205	70	365	

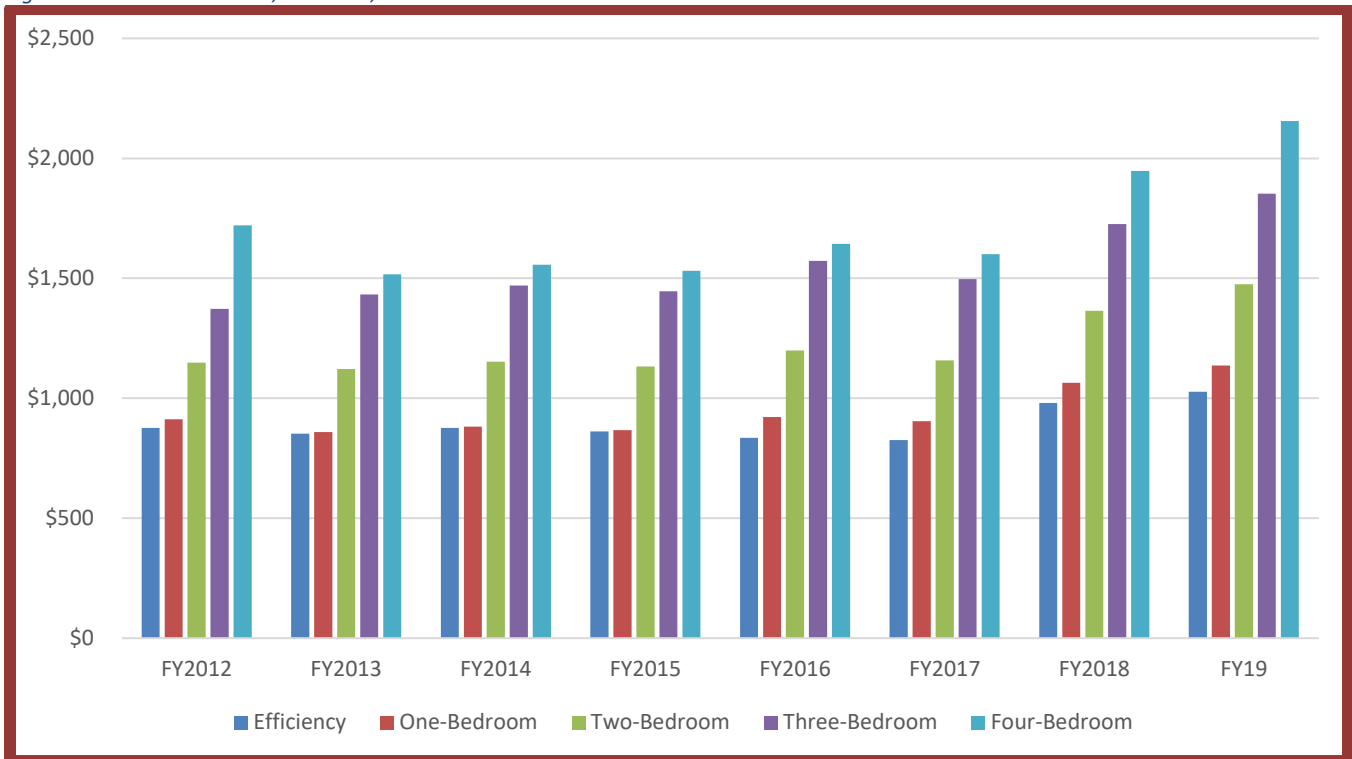
Household Income >80% to less-than or= 100% HAMFI	105	20	140	
Household Income >100% HAMFI	140	10	925	
Total	650	225	1,660	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI			10	
Household Income >30% to less-than or= 50% HAMFI	45	25	70	
Household Income >50% to less-than or= 80% HAMFI	70		150	
Household Income >80% to less-than or= 100% HAMFI			20	
Household Income >100% HAMFI			45	
Total	115	25	295	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income less-than or= 30% HAMFI	105	70	100	
Household Income >30% to less-than or= 50% HAMFI	45	30	45	
Household Income >50% to less-than or= 80% HAMFI	135	70	215	
Household Income >80% to less-than or= 100% HAMFI	105	20	115	
Household Income >100% HAMFI	140	10	885	
Total	530	200	1,365	

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

### 3. 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 Brockton, MA HUD Metro FMR Area. As seen in Figure 33, FMR have varied depending on the number of bedrooms in a unit. From FY2012 to FY2017, rents have dropped in efficiencies, one-bedroom, and four bedroom units, but have increased in the more common two-bedroom and three-bedroom units. HUD Fair Market Rent for Avon, Massachusetts in Norfolk County for studio apartments is \$1,027, one bedroom apartments \$1,136, two bedroom apartments \$1,475, three bedroom apartments \$1,853, and four bedrooms apartments \$2,155.

Figure 33: Fair Market Rent, Brockton, MA HUD Metro FMR Area



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



**FY19 HOUSING WAGE**

**HOUSING COSTS**

**AREA MEDIAN INCOME (AMI)**

**RENTERS**

**Massachusetts**

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly affordable renter wage at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	\$33.81	\$1,758	\$70,333	2.8	\$102,474	\$2,562	\$30,742	\$769	973,386	38%	\$20.72	\$1,078	1.6
Combined Nonmetro Areas	\$23.67	\$1,231	\$49,235	2.0	\$90,055	\$2,251	\$27,017	\$675	12,180	30%	\$12.42	\$646	1.9
<b>Metropolitan Areas</b>													
Barnstable Town MSA	\$29.31	\$1,524	\$60,960	2.4	\$91,300	\$2,283	\$27,390	\$685	20,149	21%	\$12.47	\$649	2.3
Berkshire County (part) HMFA	\$20.52	\$1,067	\$42,680	1.7	\$78,900	\$1,973	\$23,670	\$592	5,071	26%	\$12.21	\$635	1.7
Boston-Cambridge-Quincy HMFA	\$42.19	\$2,194	\$87,760	3.5	\$113,300	\$2,833	\$33,990	\$850	544,795	41%	\$24.88	\$1,294	1.7
Brookline HMFA	\$28.37	\$1,475	\$59,000	2.4	\$93,400	\$2,335	\$28,020	\$701	25,911	30%	\$11.54	\$600	2.5
Eastern Worcester County HMFA	\$23.92	\$1,244	\$49,760	2.0	\$116,200	\$2,905	\$34,860	\$872	7,095	21%	\$13.84	\$720	1.7
Easton-Raynham HMFA	\$28.60	\$1,487	\$59,480	2.4	\$117,900	\$2,948	\$35,370	\$884	2,392	19%	\$12.72	\$661	2.2
Fitchburg-Leominster HMFA	\$21.08	\$1,096	\$43,840	1.8	\$85,800	\$2,145	\$25,740	\$644	21,226	38%	\$13.84	\$720	1.5
Lawrence HMFA	\$26.10	\$1,357	\$54,280	2.2	\$102,100	\$2,553	\$30,630	\$766	40,393	39%	\$14.55	\$757	1.8
Lowell HMFA	\$29.12	\$1,514	\$60,560	2.4	\$107,600	\$2,690	\$32,280	\$807	34,772	31%	\$25.31	\$1,316	1.2
New Bedford HMFA	\$17.94	\$933	\$37,320	1.5	\$75,700	\$1,893	\$22,710	\$568	28,484	44%	\$12.72	\$661	1.4
Pittsfield HMFA	\$20.15	\$1,048	\$41,920	1.7	\$80,000	\$2,000	\$24,000	\$600	12,005	34%	\$12.21	\$635	1.6
Providence-Fall River HMFA	\$20.38	\$1,060	\$42,400	1.7	\$81,900	\$2,048	\$24,570	\$614	37,949	40%	\$12.72	\$661	1.6
Springfield MSA	\$20.40	\$1,061	\$42,440	1.7	\$76,000	\$1,900	\$22,800	\$570	89,386	38%	\$11.80	\$613	1.7
Taunton-Mansfield-Norton HMFA	\$23.44	\$1,219	\$48,760	2.0	\$106,500	\$2,663	\$31,950	\$799	11,934	28%	\$12.72	\$661	1.8
Western Worcester County HMFA	\$18.27	\$950	\$38,000	1.5	\$80,500	\$2,013	\$24,150	\$604	2,747	24%	\$13.84	\$720	1.3
Worcester HMFA	\$23.12	\$1,202	\$48,080	1.9	\$97,700	\$2,443	\$29,310	\$733	76,897	37%	\$13.84	\$720	1.7
<b>Countries</b>													
Dukes County	\$32.00	\$1,664	\$66,560	2.7	\$98,300	\$2,458	\$29,490	\$737	1,369	22%	\$16.55	\$860	1.9

\* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).  
 1: BR = Bedroom  
 2: FMR = Fiscal Year 2019 Fair Market Rent  
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.  
 4: AMI = Fiscal Year 2019 Area Median Income  
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

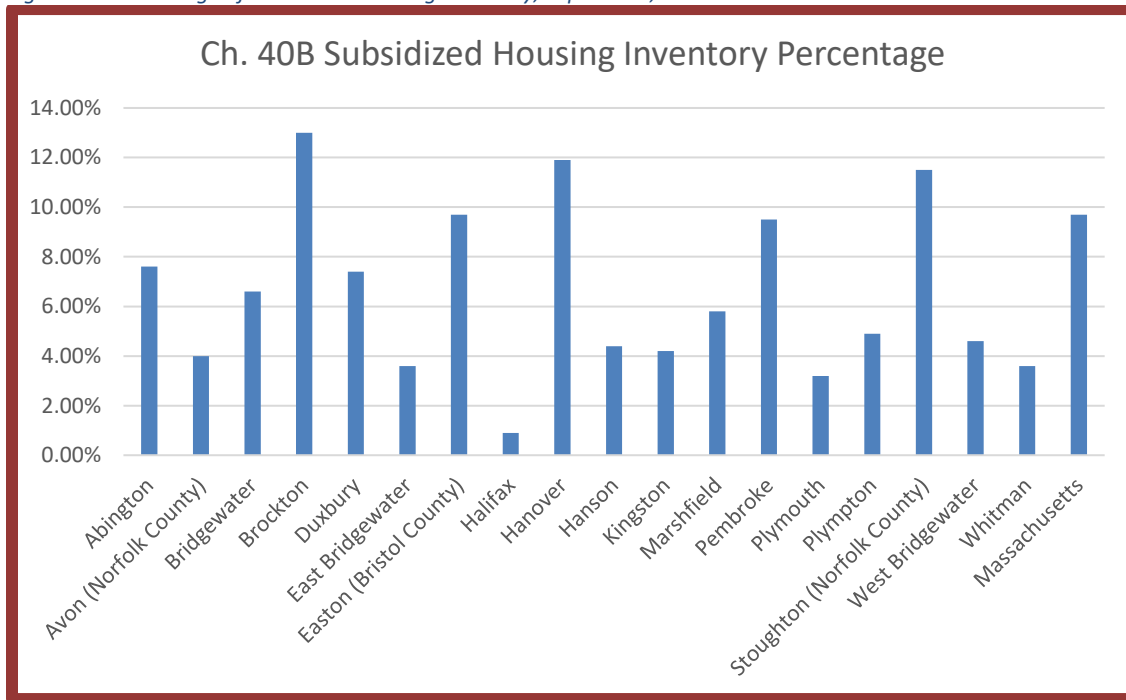
#### 4. Current M.G.L. Chapter 40B Subsidized Housing Inventory

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).

Housing that meets these requirements, if approved by DHCD, is added to the SHI. A community's SHI fluctuates with new development of both affordable and market-rate housing. 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.

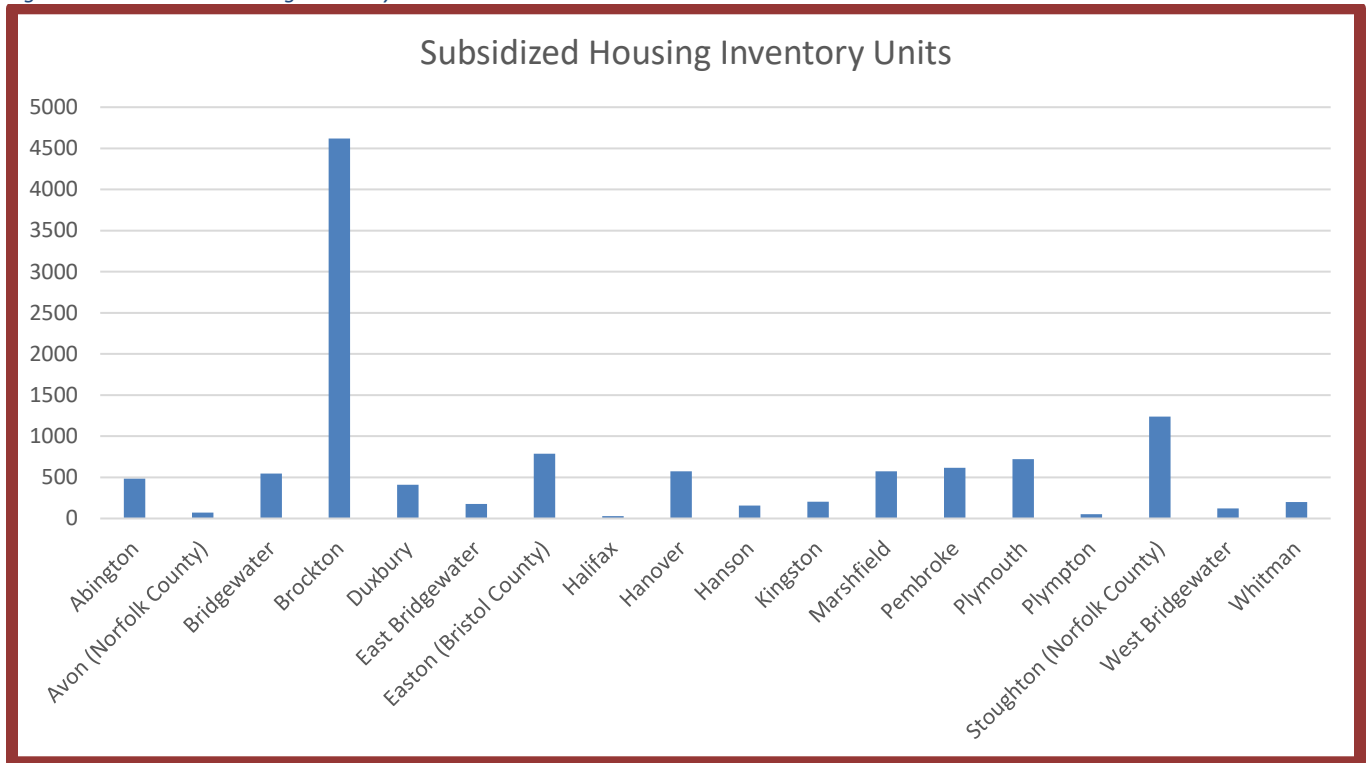
Avon has yet to achieve the 10 percent threshold. As of September 14, 2017, 70 housing units or 4.0 percent of the town's 1,763 housing units have been included in Avon's SHI. When compared to its neighboring communities, Avon is in the middle of the pack.

Figure 34: Percentage of Subsidized Housing Inventory, September, 2017



Source: Massachusetts Department of Housing and Community Development (DHCD)

Figure 35: Subsidized Housing Inventory Units



Source: Massachusetts Department of Housing and Community Development (DHCD)

The Avon Housing Authority administers 70 units of State-Aided Housing for the Elderly (Ch. 667) including six units for the handicapped. This housing comprises 4 percent of the 2010 housing stock, well under the 10 percent required for exemption from the Comprehensive Permitting provisions of Chapter 40B. The Authority also administers 100 units of US Department of Housing and Urban Development Section 8 Rental Assistance vouchers. The Section 8 certificates enable families to obtain housing through a three-way lease agreement between the landlord, the tenant and the Housing Authority. The certificates are mobile and may be used outside of Avon. The town’s limited moderate-cost rental stock and the relatively low applicable Brockton area HUD Fair Market Rents (FMRs) may divert many certificate holders to nearby communities, particularly where the higher Boston FMRs are combined with relatively low rents.

Table 35: Avon Affordable Housing Production Goals, 2020 - 2033

Year	Year Round Units	0.5% Annual Goal	Net Affordable Units	10% Requirement	Chapter 40B Gap	Percentage of Affordable Units
2020	1,766	9	79	176	97	4.47%
2021	1,775	9	88	177.5	89.5	4.96%
2022	1,782	9	97	178.4	81.4	5.44%
2023	1,790	9	106	179.3	73.3	5.91%
2024	1,798	9	115	180.2	65.2	6.38%
2025	1,806	9	124	181.1	57.1	6.85%
2026	1,814	9	133	182	49	7.31%
2027	1,822	9	142	182.9	40.9	7.76%
2028	1,830	9	151	183.8	32.8	8.22%
2029	1,838	9	160	184.7	24.7	8.66%
2030	1,846	9	169	185.6	16.6	9.11%
2031	1,854	9	178	186.5	8.5	9.54%
2032	1,862	9	187	187.4	0.4	9.98%
2033	1,870	9	196	188.3	-7.7	10.41%

\*Based on MassDOT Demographics/Socio-Economic Forecasts

\*\*Based on September 2017 SHI, plus 0.5% rate of increase

Source: U.S. Census Bureau, 2010 Census

In order to address unmet housing needs and to be compliant with M.G.L. Chapter 40B, Avon officials should establish and work towards achieving housing production targets. With 70 units on the SHI, Avon needs an additional 106 units in order to achieve the M.G.L. Chapter 40B requirement of 10 percent of the year-round housing inventory designated for households earning at or below 80 percent of the AMI.

To demonstrate progress towards meeting the 10 percent goal, the Town should set production goals of 0.5 percent (9 units) for one year, or 1.0 percent (18 units) for two years to be granted relief from Comprehensive Permit projects for one and two years respectively. In the future, the town should ensure that new housing developments include units that can be added to the SHI, so the Town can keep pace with the Commonwealth's Chapter 40B requirement.

## 5. Housing Cost Burden

### STRATEGY IMPLICATIONS

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

If supply is limited and housing costs are high, a community's housing prices might be putting a serious strain on residents. One common measure to determine if housing is affordable in a community is to analyze monthly housing costs as a percentage of household income. **HUD defines households that spend more than 30% of their gross income on housing to be cost burdened. Households that are severely cost burdened spend more than 50 percent of their household income on housing.** Areas where more than 30 percent of households are cost burdened face an affordable housing shortage.

Information on housing costs is collected through the American Community Survey (ACS) run by the US Census Bureau. The share of US households facing housing costs burdens fell slightly last year, according to the Joint Center for Housing Studies of Harvard University analysis of data from the 2017 American Community Survey. The percent of households with cost burdens declined from 32 percent in 2016 to 31.5 percent in 2017 (37.8 million households). The share facing severe housing costs burdens also fell slightly, declining from 15.6 percent in 2016 to 15.2 percent in 2017 (18.2 million households). However, despite the decrease in cost-burdened households last year, the share of such households remains larger than in 2001.

According to ACS data (2012-2016 estimates) households in Avon indicate that 39 percent of owner-occupied households and 43 percent of renter-occupied households are cost-burdened, compared to 29 percent and 14 percent of households statewide. Cost burden rates are typically higher among renter households. Statewide, 47 percent of renter and 31 percent of owners are cost burdened, respectively

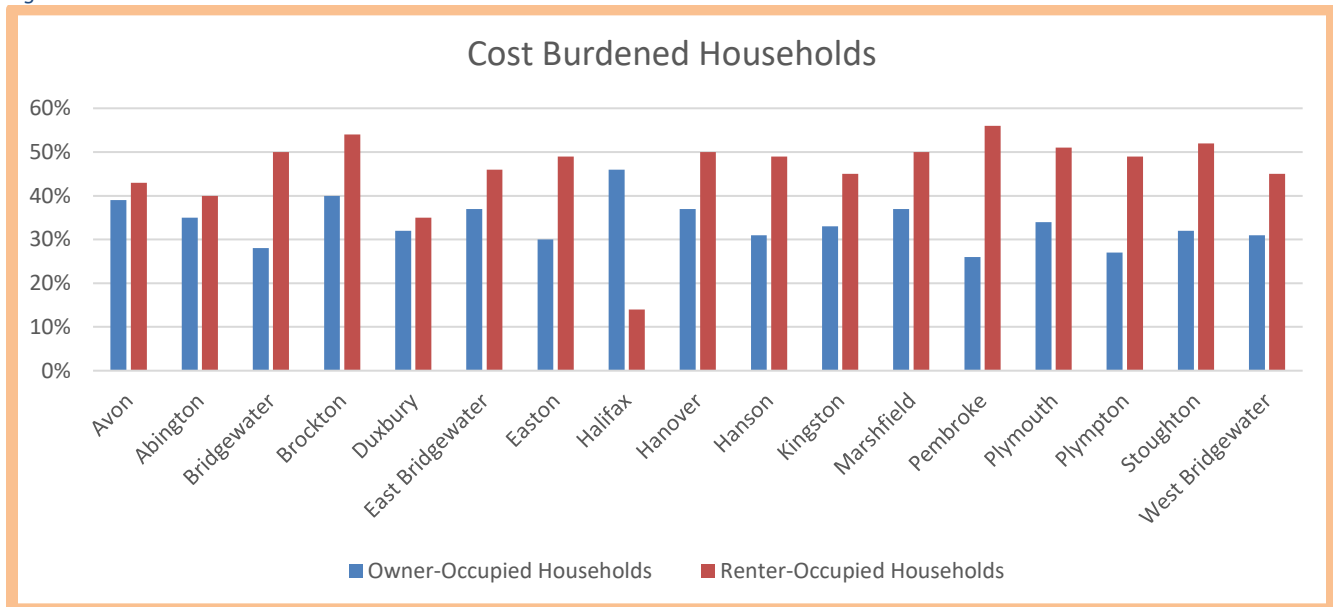
When analyzing the percentage of owner-occupied households that are cost burdened among its neighboring communities, Avon is in the higher percentile at 39 percent of owner-occupied households reporting as cost burdened. When analyzing the percentage of renter-occupied households that are cost burdened, Avon is consistent with other communities in the region with 43 percent of renter-occupied households cost burdened. In the case of most of these communities, with the exception being Halifax, the percentage of renter-occupied households that are cost burdened is higher than the percentage of owner-occupied households that are cost burdened. Of the owner-occupied households in Avon, 12 percent are severely cost burdened. Of the renter-occupied households in Avon, 17 percent are severely cost burdened.

Table 36: Cost Burdened and Severely Cost Burdened Households

Percentage of Households that are Cost Burdened			Percentage of Households that are Severely Cost Burdened	
Community	Owner-Occupied Households	Renter-Occupied Households	Owner-Occupied Households	Renter-Occupied Households
Avon	39%	43%	12%	17%
Abington	35%	40%	8%	15%
Bridgewater	28%	50%	10%	25%
Brockton	40%	54%	16%	26%
Duxbury	32%	35%	15%	19%
East Bridgewater	37%	46%	9%	22%
Easton	30%	49%	9%	25%
Halifax	46%	14%	19%	4%
Hanover	37%	50%	9%	25%
Hanson	31%	49%	9%	19%
Kingston	33%	45%	12%	22%
Marshfield	37%	50%	12%	25%
Pembroke	26%	56%	9%	30%
Plymouth	34%	51%	11%	27%
Plympton	27%	49%	10%	22%
Stoughton	32%	52%	12%	28%
West Bridgewater	31%	45%	13%	22%
Whitman	31%	45%	10%	18%

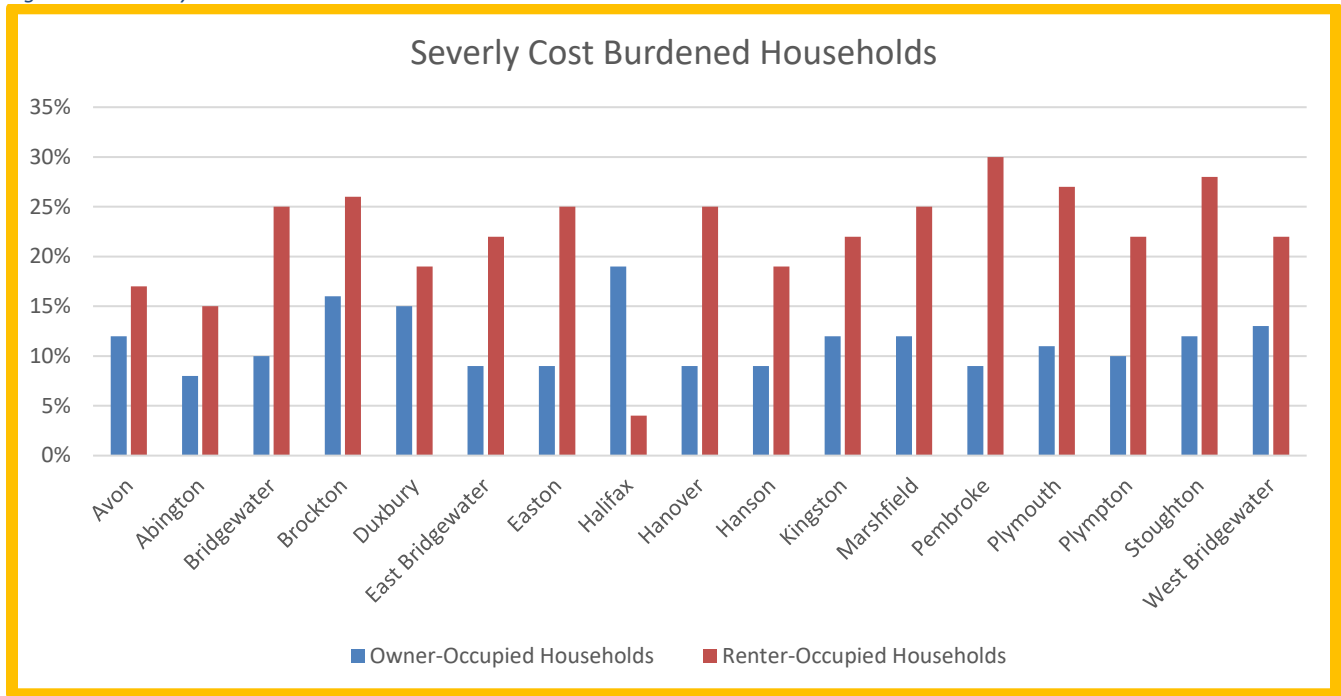
Source: 2012-2016 American Community Survey Tables B25091 and B25070

Figure 36: Cost Burdened Households



Source: 2012 – 2016 American Community Survey Tables B25091 and B25070

Figure 37: Severely Cost Burdened Households



Source: 2012 – 2016 ACS Tables B25091 and B25070

Table 37: Elderly and Family Cost Burdened Households

Cost Burdened Households	
<b>Percent Elderly Family Households that are cost burdened</b>	33.96%
<b>Percent Small Family Households that are cost burdened</b>	28.01%
<b>Percent Large Family Households that are cost burdened</b>	57.41%
<b>Percent Elderly Non-Family Households that are cost burdened</b>	35.56%
<b>Percent Other Households that are cost burdened</b>	38.98%

Source: 2011-2015 CHAS Data

Housing cost burdens do not impact all households in Avon equally. According to an analysis of 2011-2015 CHAS data (Figure 32) the most recent data available, the household types (elderly, elderly non-family, small related, large related, and other) that experiences the highest rate of cost burden and severe cost burden was the elderly non-family household type and the category for other households that are cost burdened.

## 6. Housing Affordability Gap

Another way to measure the housing cost burden in a community is to conduct a Housing Affordability Gap Analysis. According to an analysis of single-family ownership costs 31.1 percent of the homes in Avon are affordable to households making less than the HUD Area Median Family Income (AMFI) of \$93,400. However, just 4.3 percent of houses are affordable to low-income households making 80 percent or less of the AMFI. These figures, including the aforementioned housing burden figures indicate a need for more affordable housing – both in terms of market rate housing and subsidized housing.

*Table 38: Avon Housing Affordability Gap, 2019 (Single Family Homes)*

	A	B	C	D
	HUD MFI	“Affordable Price” (A x 3)	Single Family Home Median Sales Price	“Affordability Gap” (C – B)
2019	\$93,400	\$280,200	\$353,000	\$91,700
2018	\$84,100	\$252,300	\$344,000	\$91,700
2017	\$98,365	\$295,095	\$323,000	\$27,905
2016	\$87,100	\$261,300	\$299,650	\$38,350
2015	\$81,200	\$243,600	\$260,000	\$16,400
2014	\$80,700	\$242,100	\$264,000	\$21,900
2013	\$78,300	\$234,900	\$267,500	\$32,600
2012	\$83,700	\$251,100	\$185,500	(\$65,600)
2011	\$82,600	\$247,800	\$226,750	(\$21,050)
2010	\$79,800	\$239,400	\$270,000	\$30,600
2009	\$79,500	\$238,500	\$236,000	(\$2,500)
2008	\$76,000	\$228,000	\$277,000	\$49,000
2007	\$71,700	\$215,100	\$291,000	\$75,900
2006	\$73,600	\$220,800	\$312,500	\$91,700
2005	\$73,650	\$220,950	\$320,000	\$99,050
2004	\$72,900	\$218,700	\$290,000	\$71,300
2003	\$70,300	\$210,900	\$276,000	\$65,100
2002	\$63,500	\$190,500	\$241,450	\$50,950
2001	\$61,300	\$183,900	\$178,250	(\$5,650)

Source: U.S. Department of Housing & Urban Development (HUD) & The Bankers & Tradesmen



Table 39: Approximate Cost of Single Family Home Ownership Units in Avon, 2019

A	B	C	D	E
Income Range Relative to Area MFI (\$93,400)	Family Income Range	Family Income Range x3 (method for determining approximate maximum value of "affordable housing")	Number of SF Units "affordable" to families in this income range	Percent of SF Units "affordable" to families in this income range
	A x \$93,400 (AMFI)	B x 3	Number of SFHs valued in Range C	D ÷ XXXX
Less than 50% MFI	< \$46,700	< \$140,100	43	0.10%
50% to 80% MFI	\$46,700 to \$74,720	\$140,100 to \$224,160	14	4.20%
80% to 100% MFI	\$74,720 to \$93,400	\$224,160 to \$280,200	576	26.80%
100% to 120% MFI	\$93,400 to \$112,080	\$280,200 to \$336,240	48	24.90%
More than 120% MFI	≥ \$112,080	≥ \$336,240	519	44.00%
<b>Totals</b>			<b>1,200</b>	<b>100.00%</b>

Source: U.S. Department of Housing & Urban Development (HUD), U.S. Census Bureau, 2013-2017 American Community Survey, Selected Housing Characteristics, DP04, MassGIS FY2017 Level 3 Parcel Data

Note: As a standard practice, assessed value is assumed to be approximately 93% of potential sale price. This adjustment was not incorporated into this analysis, indicating that the cost values here are low estimates.

## D. Summary of Housing Needs

Given the substantial numbers of residents who are paying too much for their housing and growing affordability gaps, there is a pressing need to produce more subsidized housing units in Avon. The major obstacle to meeting these underserved needs is the gap between the level of need and the resources available, which is further exacerbated by increasing housing process in tandem with limited local, state and federal subsidies.

The Town will continue to work with public and private sector stakeholders to devise and implement strategies that preserve and produce additional community housing options, directing development to appropriate locations and target populations. It should be noted that specific strategies and production goals to meet priority needs will be detailed in this Housing Production Plan that will incorporate this Housing Needs Assessment.

Based on input from a wide variety of sources including census data, market information, and interviews with local and regional stakeholders, community meetings and a survey, as well as prior planning efforts, the following housing needs have been identified:

### ***Rental housing is the most significant need***

Both rental and ownership housing are needed to encourage a mix of housing types in response to diverse populations and household needs. There is, however, a more compelling case for rental units based on the following important considerations:

- Target the needs of the community's most vulnerable residents with very limited financial means as rental housing is typically more affordable and requires less up-front cash.
- Promote greater housing diversity as most of the more recent development has largely involved single-family homes that are primarily directed to those who can afford market prices. More housing options are necessary to meet the needs of local workers who are priced out of the housing market, people who grew up in Avon and want to raise their own families locally, and empty nesters, for example.
- Provide more appropriately sized units for increasing numbers of small households.
- Provide opportunities for some seniors who are "over-housed" and spending far too much on their housing to relocate to more affordable and less isolated settings, opening up their homes to families requiring more space.
- Leverage state and federal resources directed to rental housing development, family rentals in particular.
- Enhance the ability to qualify occupants for housing subsidies as state requirements for including units on the SHI make it very difficult for long-term homeowners to be eligible for subsidized housing.
- Provide opportunities for mixed-income housing where several different income tiers can be accommodated within the same project.

## **Indicators of Need for Rental Housing**

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*As detailed throughout this Housing Needs Assessment the following issues related to limited income, high cost burdens, low vacancy rates, suggest a pressing need for more subsidized rental housing.*

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**Limited Incomes** – Almost 13.53 percent of all households earned less than \$25,000, including 31.55 percent of all renters. These households can afford no more than about \$500 per month, including utility costs, making it extremely difficult if not impossible to find affordable market rentals without spending too much on housing.

**High Cost Burdens** – Avon’s renters are in fact spending too much for their housing with about 43 percent of all renter households earning at or below 80 percent AMI including 17 percent who were spending more than 50 percent of their income on housing costs (with severe cost burdens).

**High Rents** –The estimated gross median rent for a studio apartment would require an income of almost \$50,000, assuming \$175 per month in utility bills and housing expenses of no more than 30 percent of the household’s income. Market rents are typically higher and tend to be beyond the reach of lower wage earners. The HUD Fair Market Rent for Avon, Massachusetts in Norfolk County for studio apartments is \$1,027, one bedroom apartments \$1,136, two bedroom apartments \$1,475, three bedroom apartments \$1,853, and four bedrooms apartments \$2,155.

**High Up-Front Cash Requirements** – Many apartments require first and last month’s rent plus a security deposit. For a \$2,300 apartment, that totals as much as \$3,900, an amount that many prospective tenants do not have available to them. Additionally, realtors indicate that most of Avon’s rental opportunities are not advertised and consequently those who do not have a special connection to the community are often out of luck.

### **Rental Needs of Senior Citizens**

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*Rental housing needs of seniors are growing as this population continues to become a larger segment of Avon’s population and cost burdens remain significant. Clearly housing alternatives to accommodate this increasing population of seniors, such as more handicapped accessibility, housing with supportive services, and units without substantial maintenance demands, should be considered in housing planning efforts.*

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**Recent Population Growth** - Population growth is depicted in most age cohorts over the age of 45 with the exception of the 65 to 74 years age cohort. The highest percentage of population increase is within the 55 to 64 and 85+ age cohorts, an increase of 159 residents (36.21 percent) and 27 residents (36.98 percent) respectively.

**High projected Growth** – The Metropolitan Area Planning Council (MAPC) projects that those over the age of 65 will increase from 4.38 percent of all residents in 2010 to 7.08 percent by 2035, representing a gain of 89

residents (46.60 percent) in this age category. MAPC projected that those between the age of 70 and 74 will increase by 116 residents (67.05 percent) from 2010 to 2035.

*High Cost Burdens* – Of the elderly family households in Avon, 33.96 percent were estimated to be cost burdened in 2017. Of the elderly non-family households in Avon, 35.56 percent were estimated to be cost burdened in 2017.

## V. Challenges to Producing Affordable Housing

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### STRATEGY IMPLICATIONS

*The dominance of single-family homes in Avon may be a barrier to other population groups such as senior and singles. The data re-enforces support for consideration that Avon's housing strategy provide for various types or choice of housing other than single-family residential to accommodate seniors and singles.*

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Avon has been poised to attract affluent family households as it relies on private septic systems, automobile dependence, large lot requirements and zoning bylaws that favor single-family homes. Though these techniques have and will continue to limit the number of dwelling units in Town, they create significant challenges to meeting Avon's affordable housing goals. The Town intends, through the implementation of the Housing Production Plan, to create new housing opportunities but the following obstacles will nevertheless present significant challenges to such development. This section examines land constraints and limitations that have an impact on the development of new housing opportunities in Avon. It includes an analysis of land use, an assessment of the natural and built environment, as well as an analysis of zoning, infrastructure, and transportation.

#### A. Land Availability

According to the MassGIS L3 parcel file, which categorizes each parcel by type or land use, it was found that Avon has 2,880 acres, 70.2 acres of which are open water, leaving 2,809.8 acres of land. For analyzing land availability in Avon, OCPC excluded any parcels that are in an area with a restriction on construction, including 100-year flood zones, wetlands, and permanently protected open space. After excluding those areas, the analysis showed that Avon is largely residential, with 133.9 acres of developable land. The analysis showed that 289.1 acres of land are permanently protected open space and 481.2 acres are within the 100 year flood zone.

With the analysis showing that there are 133.9 acres of developable residential land in Avon, there is room for new residential development. This development may be constrained by the town's many wetlands and floodplains, its need for onsite water and wastewater systems and its large lot zoning requirements.

The town's primary land use is residential and the greatest proportion of this is in detached single-family home development. Because most of the buildable land in town has been developed, most housing is built along existing roads as "subdivision approval not required" or "Form A" lots. The Form A lots make use of existing roads and hence have less impact on drainage or road maintenance costs than new subdivisions. However they wall off the interior landscape from a view from the road giving the appearance of full development. Subdivisions consume more land but can have less of a visual impact.

The second largest land uses are the varied industrial/distribution/wholesale and retail uses in the Avon Industrial Park and the Avon Merchants Park. These are well separated from most residences, being on either side of Route

24 at the western edge of town. However some of the residential/industrial border is irregular. To minimize impacts on adjacent housing the Industrial District required planted buffers. While housing is the dominant land use, commercial and industrial development is in the area of the Avon Industrial Park, on Bodwell Street, the Avon Merchants Park on Stockwell Drive, and along Route 28 towards Brockton.

## B. Watershed Areas

The town of Avon is almost entirely in the Taunton River Basin, being largely drained by Beaver Brook, which flows to the Avon Reservoir and on to the Salisbury Plain River, and by other streams flowing to Trout Brook and on to the Salisbury Plain River in route to the Taunton River. A small area in the northeastern corner of the town drains to the Boston Harbor Basin via the Swamp Brook, the Monatiquoit River and ultimately the Weymouth Fore River. Avon is at the top of each basin and, accordingly, the streams are small and flows are limited.

Shared resources include the City of Brockton's D.W. Field Park, the Beaver Brook system, wooded wetlands along the Avon/Randolph border, and water recharge areas along the Trout Brook. The Park has 735 acres of ponds, lakes, dams and woods, a golf course and an encircling parkway. Much of this, 238.26 acres is in Avon, including the northernmost pond, the Brockton Reservoir. This supplies the city with about 0.8 million gallons/day of drinking water.

The most significant local sub-watersheds are the Beaver Brook Watershed draining approximately 2,000 acres to the Brockton Reservoir, and the Trout Brook Watershed draining 1,100 acres in Avon to the Salisbury Plain River. The Beaver Brook emerges from tributaries in Stoughton and Avon, feeds the Avon Reservoir and then flows to the Taunton River via the Salisbury Brook and Salisbury Plain River as noted above. Its quality is very important. Actions to protect it are its inclusion in the Town's Water Supply Protection Zoning District (though Avon does not draw on the Reservoir), a DEP-funded joint Avon-Brockton storm drainage retrofitting project coordinated by the Old Colony Planning Council in a portion of the Avon Industrial Park, and enforcement of Wetland Protection Act requirements where the Brook runs through the Avon Merchants Park. Wooded wetlands bracket the Avon/Randolph border with discontinuous holding by each town.

The Zone II water recharge area for the town's Trout Brook wells extends south into Brockton. The aquifer is not tapped by Brockton, but activities in the city could affect Avon's water supply. The Town supports the City's water supply protection ordinance to protect Brockton's portions of the Zone II recharge areas for local wells in Avon and West Bridgewater.

The town's topography is low-lying, with many small streams and related wetlands, and limited relief ranging from <120' msl at Trout Brook on the Brockton line to 280' at the highest point in the Industrial Park to the North.

## C. Protected Open Space, Wetlands & Floodplains

Of Avon's total acreage, 289.1 acres, or 10.4 percent, is legally and permanently protected as open space that cannot be developed. Wetlands and floodplains have a significant presence in Avon. Approximately 25.13 percent

of town's acreage, or 723.8 acres are wetlands and approximately 16.71 percent or 481.2 acres of town's acreage is within a 100-year floodplain, both of which are scattered throughout the town.

### Water Supply Protection District

The Water Supply Protection District seeks to protect ground and surface water resources by prohibiting potentially contaminating land uses in the Zone II of water supply wells and in areas flowing to the major surface water supply, the Brockton Reservoir, by requiring a special permit for other-wise allowed uses and by restricting septic system loads in those areas. The last essentially requires a 40,000 square foot lot for the 440 gallons a day of waste expected from a four-bedroom house, comparable to the state standards for protecting new sources. This lessens the usefulness of the town's common 25,000 square foot lots but leaves the Board of Health with some discretion in approving expansion of existing systems consistent with the purposes of the bylaw.

### Wetlands

Avon's wetland areas provide wildlife habitat, flood storage, pollution abatement and ground water recharge. The major estimates of these wetlands from the 1972 tabulation shows 66.8 acres of wetlands while the 1985 report showed a 25.1 percent drop to 50.03 acres. The 1991 total remained at 50.03 acres suggesting effective enforcement of the Wetlands Protection Act. Most of the town's wetlands are in the extensive wooded swamp east of Page Street and along the Randolph town line. Most of the wetlands are in mapped flood plain or in areas with severe septic limitations. Therefore, they are protected through the Zoning and Health Board regulations, as well as by the Wetlands Protection Act. It is appropriate to acquire important wetlands, but higher priorities should go to key developable uplands, or to areas with good potential to recharge groundwater by holding storm water.

### Flood Plains

The Flood Plain District is an overlay district mapped over the 100-year flood plain on the FEMA Flood Insurance Rate Maps (FIRM) of the Federal Emergency Administration's flood insurance program. It requires that any fill or construction be approved under the Wetlands Protection Act, and that occupied building space be protected in accord with the state building code.

Though flood flows are limited by the town's location at the head of two basins, the low-lying terrain has a significant amount of mapped flood plain. These areas run generally north-south beside Three Swamp Brook, Trout Brook and Beaver Brook and spread out in low-lying areas. There are also local hazard areas.

### D. Contamination

The industrial site at 100 Ladge Drive near the Trout Brook Well Field is contaminated with petroleum products. It is under the jurisdiction of the Department of Environmental Protection.

The town has many older septic systems on small lots with a potential for failure. Studies in the 1970s recommended ultimate town-wide sewerage with discharge to the Brockton Advanced Waste Water Treatment Plant, but no project has been implemented. The Board of Health monitors potential problem areas and helps

home owners to replace or upgrade the systems for the maximum feasible compliance with the current Title V Sanitary Code and the Water Supply Protection District.

The Town’s former landfill off Bodwell Street Extension is closed and capped. It is remote from any water supply wells.

Energy and Environmental Affairs Waste Site and Reportable Releases Information website indicates the following properties:

Site Number	Category	Site Name	Compliance Status	Address
4-0025351	120 DY	Commercial Property	PSC	61 Strafello Drive
4-0015676	120 DY	Junk Yard	PSC	57 LittleField Street
4-0010381	72 HR	No Location Aid	RAO	255 Bodwell Street

Source: <https://eeaonline.eea.state.ma.us/portal#!/wastesite/4-0025351>

## E. Water & Sewer

The water supply system consists of six wells listed below along with their Safe Yields in million gallons/day (MGD). This is the amount that can be produced safely during a six month drought.

Well	Safe Yield (MGD)
Memorial No. 1 off Route 28	.216
Memorial No. 2 off Route 28 (unused due to high iron and manganese)	N/A
Porter Well at Avon Place (shallow dug well)	.190
Theater Well No. 3 off Argyle Avenue	.072
Connelly Road Well No. 4	.072
Trout Brook Well Field	.324
Total	.874

All but the Porter Well are in a cluster near Trout Brook in the southeast corner of town. There has been concern about a plume of contamination moving towards Well 3, but it is presently reported to be unaffected. Well No. 2 is unused due to high iron and manganese levels, but it is so close to the Well No. 1 that its use would lessen that well’s yield.

There are two standpipes for storage and pressure: a 1,000,000 gallon at Central Street and a 1.5 million gallon at Page Street, for a total of 2.5 million gallons or almost 5 days normal consumption. So far, the Water Department has been able to supply the needs of Avon’s significant commercial growth and its modest residential growth. Supplies should not constrain probably near-future growth unless the town is constructs a municipal sewer system and significantly more industrial/commercial development is allowed.



Avon does not have municipal water or wastewater systems, with the exception of the Wal-Mart store and a restaurant on Route 28 that are tied into the Brockton system, Avon relies on exclusively on on-site sewage systems for water and wastewater disposal. The lack of a public sewer system can restrict residential development or expansion particularly within the Water Supply Protection District, and restricts allowable non-residential growth.

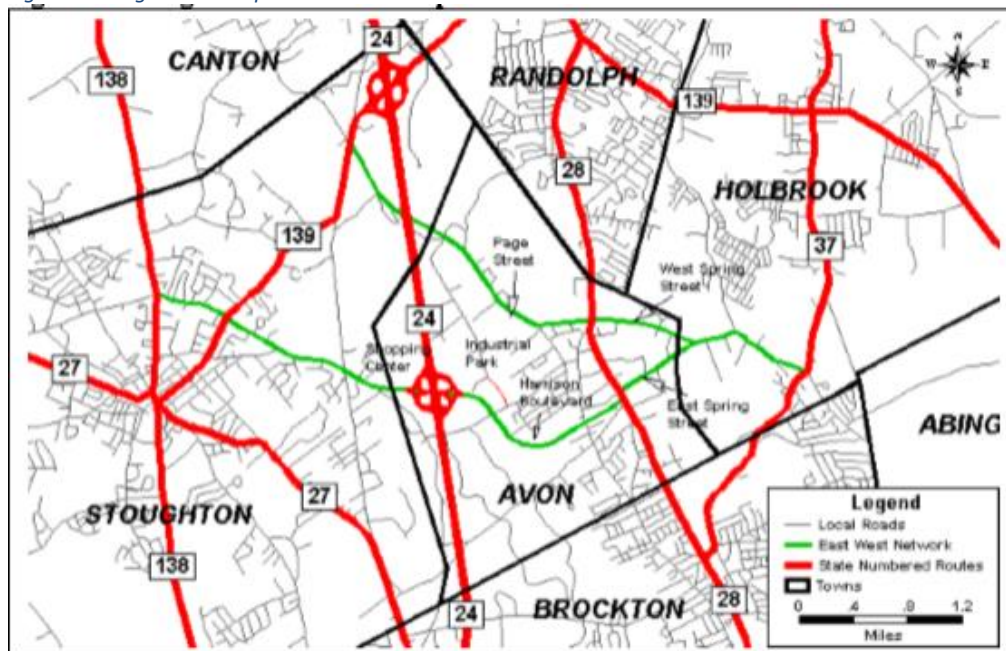
The majority of vacant land has septic limitations or flood hazards. This has limited the development of this land. Any future sewer service would presumably be used to meet existing needs before serving land that is presently undevelopable without sewers. Installation of municipal sewers in areas with stressed septic systems or quite close to the wellheads could protect groundwater and that flowing to the Reservoir, and allow higher densities in strategic locations or more intensive use of the industrial commercial parks. But it would do so at the cost to lost groundwater recharge. The effects on groundwater would depend on the discharge points, with the greatest loss coming with a downstream plant like that in Brockton, and with much less loss with one or more local plants discharging within the town.

## F. Transportation

### Roadways

With a population of approximately 4,468 and a land area of only 4.38 square miles, the town of Avon is among the smallest towns in eastern Massachusetts. Despite its size, a very large volume of traffic travels through Avon daily on two major north-south routes (Routes 24 and 28) and on a network of east-west roadways. Those east-west roadways connect Stoughton on the town’s western border to Holbrook on the eastern border. More importantly, the east-west road network connects the major north-south Routes 138, 139, 24, 28, and 37 with each other.

Figure 38: Regional Transportation Network

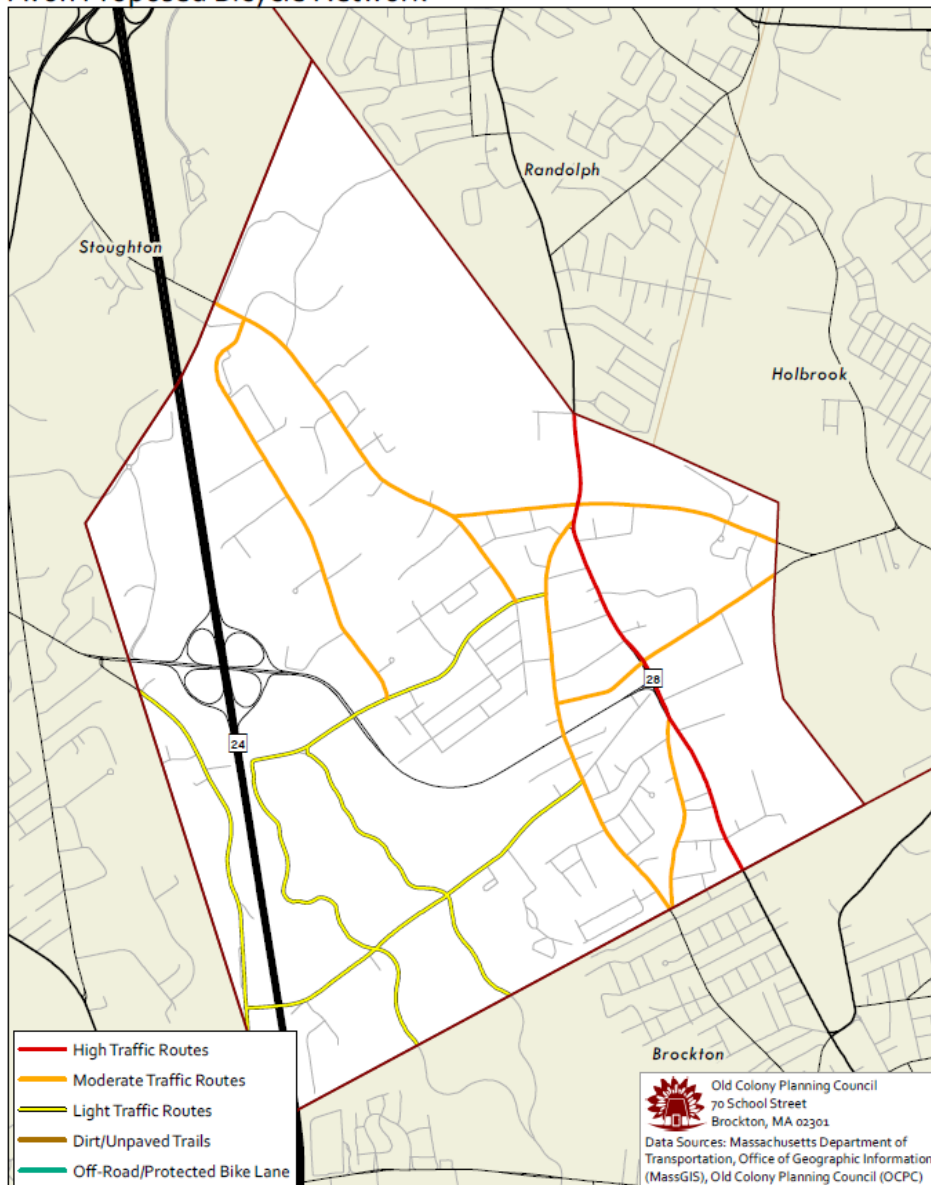


Source: OCPC Avon East-West Traffic Study, January 2003

In addition to its proximity to major north-south routes, Avon has several major traffic generators within town. Merchants Park, located on Stockwell Drive off New Pond Street (Harrison Blvd.) to the west of Route 24 on the Stoughton town line features numerous large retailers such as Home Depot, Jordan’s Furniture, and Christmas Tree Shops, and generates a very large volume of traffic. Average daily traffic volume on New Pond Street in the vicinity of Merchants Park exceed 30,000 vehicles, with the shopping plaza itself generating as many as 25,000 trips on peak retail days (weekends). The Avon Industrial Park, located along Bodwell Street between Pond Street and Wales Avenue in the western part of town is the home of several major employers and trucking facilities that generates about 8,000 trips on a typical weekday. On Route 28, Wal-Mart along with numerous other small businesses along the route contribute to the large average daily traffic volumes (10,000 to 22,000 vehicles) along that roadway.

Figure 39: Avon Proposed Bicycle Network

### Avon Proposed Bicycle Network



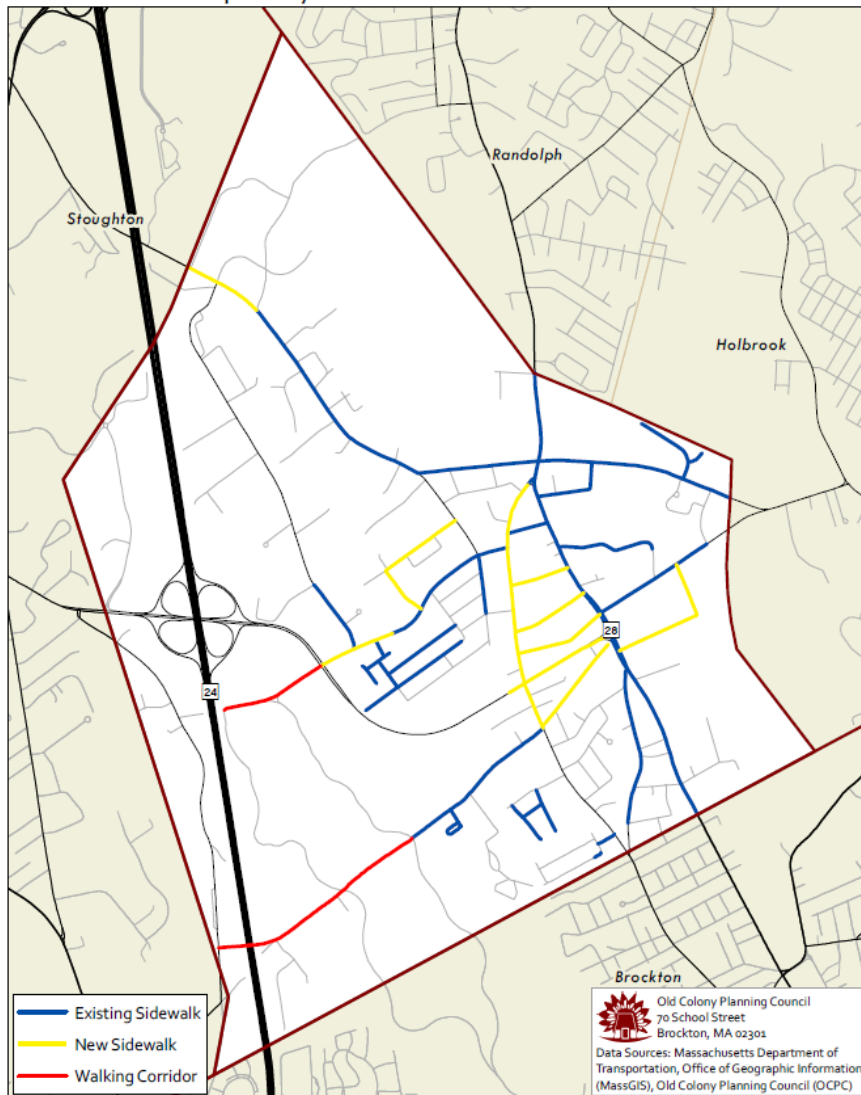
### Bicycle and Pedestrian Facilities

Currently there are no bicycle lanes or connections in the Town of Avon. Like many other communities throughout the Commonwealth, the Town of Avon has primarily focused on the automobile portion of its transportation network. While automobiles remain the dominate mode of transportation in the community, the Town is considering future investment in pedestrian infrastructure.

The Town of Avon has worked towards improving bicycle infrastructure for residents and visitors of the community. Avon has installed bicycle parking at a number of locations utilizing Old Colony's Bicycle Parking Program, which is funded through the Old Colony Transportation Improvement Program (TIP). These locations include the Avon Public Library, the Police and Fire Station (Route 28), and the bus stop at Saint Michael's (Route 25). Currently there are no existing bicycle lands in Avon and cyclists tend to use sidewalks in high traffic areas. Interconnections between communities such as Brockton and Randolph are important in order to incentivize mode shift.

Figure 40: Avon Sidewalk Gap Analysis

#### Avon Sidewalk Gap Analysis



The Town of Avon is well covered by sidewalks, with the exception of a few narrow residential streets. Conditions of the sidewalks vary depending where you are in Town. Along major corridors like Main Street, sidewalks are in need of reconditioning and in other areas they are in good condition. In the section of Town with older sidewalks, they lack American with Disability Act (ADA) compliant sidewalk ramps and reasonable width for a pedestrian using a wheelchair to pass fixed objects; whereas on the newer sidewalks these accommodations are present.

The Town of Avon has been diligent in establishing sidewalks throughout the community in recent years, but there is opportunity for improvement. The Community Development Plan calls for establishing sidewalks throughout the Town, especially to places of concentrated employment and commercial areas. Some areas of the community where there are concentrations of employers and commercial businesses have sidewalks, which connect them to neighborhoods and other areas of Town. However, there are still sections of the Town where there are no sidewalks for example between the center of Avon and Merchants Parks on the far west side of town.

It is not uncommon to see pedestrians making the perilous walk along Harrison Boulevard (crossing the on and off ramps for Route 24) to reach shops and employment opportunities located at this commercial area. In addition, many residential roads are still in need of sidewalks.

#### *Public Transit*

Public transit options are available by the Brockton Area Transit Authority (BAT), allowing access to the region's public transportation network, and the Massachusetts Bay Transportation Authority (MBTA) that provides additional public transit service and transportation access to Boston and the communities served by the MBTA.

## G. Residential Zoning

As is the case in most American communities, a zoning bylaw or ordinance is enacted to control the use of land including the patterns of housing development. Like most localities in the Commonwealth, Avon's Zoning Bylaw embraces zoning that maintains low housing densities in an effort to protect the environment and maintain its rural character. Such constraints can limit the construction of affordable housing. For the purposes of a Housing Production Plan, such zoning can be considered a constraint or limitation if it significantly limits expanding the housing supply to meet demand.

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*The Town of Avon is divided into eight Zoning Districts to be designated as follows:*

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- **Residence – Suburban A:** This allows detached single-family and two-family housing on 25,000 square foot lots and agriculture as-of-right, and attached single-family housing, conversion of single-family to two-family dwellings, apartment buildings and Cluster or Planned Unit development by Special Permit. It also allows various institutional and recreational uses as-of-right or by Special Permit.
- **Residence – Suburban B:** This district allows the same uses as the Residence A district but requires 40,000 square foot lots and 200 feet of frontage for conventional lots.
- **General Business:** The Business District allows a wide range of retail and service activities as-of-right or by Special Permit, and excludes most industrial uses and open storage uses. It requires 8,000 square foot lots but limits coverage only by applying yard and parking requirements.
- **Industrial:** The Industrial District permits a wide range of industrial and distribution activities as-of-right but requires special permit for outdoor displays, retail sales, vehicle sales, trucking terminals, and Planned Industrial Developments. It excludes housing, hazardous or noxious industries, junkyards, open storage activities and some general retail activities.
- **Flood Plain District:** The Flood Plain District is an overlay district mapped over the 100-year flood plain on the FEMA Flood Insurance Rate Maps (FIRM) of the Federal Emergency Administration's Flood Insurance Program. It requires that any fill or construction be approved under the Wetlands Protection Act, and that occupied building space be protected in accordance with the state building code. It prohibits activities that reduce flood storage or flow patterns and requires a special permit for the Board of Appeals for uses otherwise allowed in the underlying district.
- **Commercial:** The Commercial District was added to the bylaw in 1992 and mapped over the previously Industrial zones Avon Merchants Park (the former Avon Industrial Park West). It combines the use regulations of the Business District with the dimensional regulations of the Industrial District. Thus it allow most retail uses as-of-right while excluding wholesale and manufacturing uses.
- **Water Supply Protection District:** The Water Supply Protection District seeks to protect ground and surface water resources by prohibiting potentially contaminating land uses in the Zone II of water supply wells and in areas flowing to the major surface water supply, the Brockton Reservoir, by requiring a special permit for otherwise allowed uses and by restricting septic system loads in those areas.
- **Mixed-Use – Low Density:** Any combination of low-density residential use and general business use in a single structure.

- **Residential – High Density:** Residential construction or reconstruction at a density of more than four (4) dwelling units and less than eleven (11) dwelling units per 40,000 square feet of land in a single structure. Dwelling units constructed must include at least 20 percent but not more than 50 percent affordable housing units as defined by the Commonwealth of Massachusetts Department of Housing and Community Development.

Table 40: Dimensional and Density Regulations Table

Dimensional and Density Regulations Table								
Zoning District	Minimum Lot Size (s.f.)	Minimum Lot Area Per Dwelling Unit (s.f.)	Minimum Lot Frontage	Minimum Yard Depth			Maximum Building Height	Maximum Percentage of Lot Coverage by Structure
				Front	Rear	Side		
Residential A	25,000	25,000	150'	25'	30'	15'	35'	35'
Residential B	40,000	40,000	200'	35'	40'	20'	35'	35'
General Business	8,000	8,000	50'	15'	30'		35'	
Industrial	40,000		200'	40'	40'	25'	40'	60'
Commercial	40,000		200'	40'	40'	25'	40'	60'
Mixed-Use Low Density	25,000	10,000	100'	6'	50'	10'	35'	25'
Residential High Density	25,000	4,000	200'	35'	40'	20'	35'	35'

Source: Town of Avon Zoning Bylaws, Revised through June 2014



Figure 41: Zoning Map

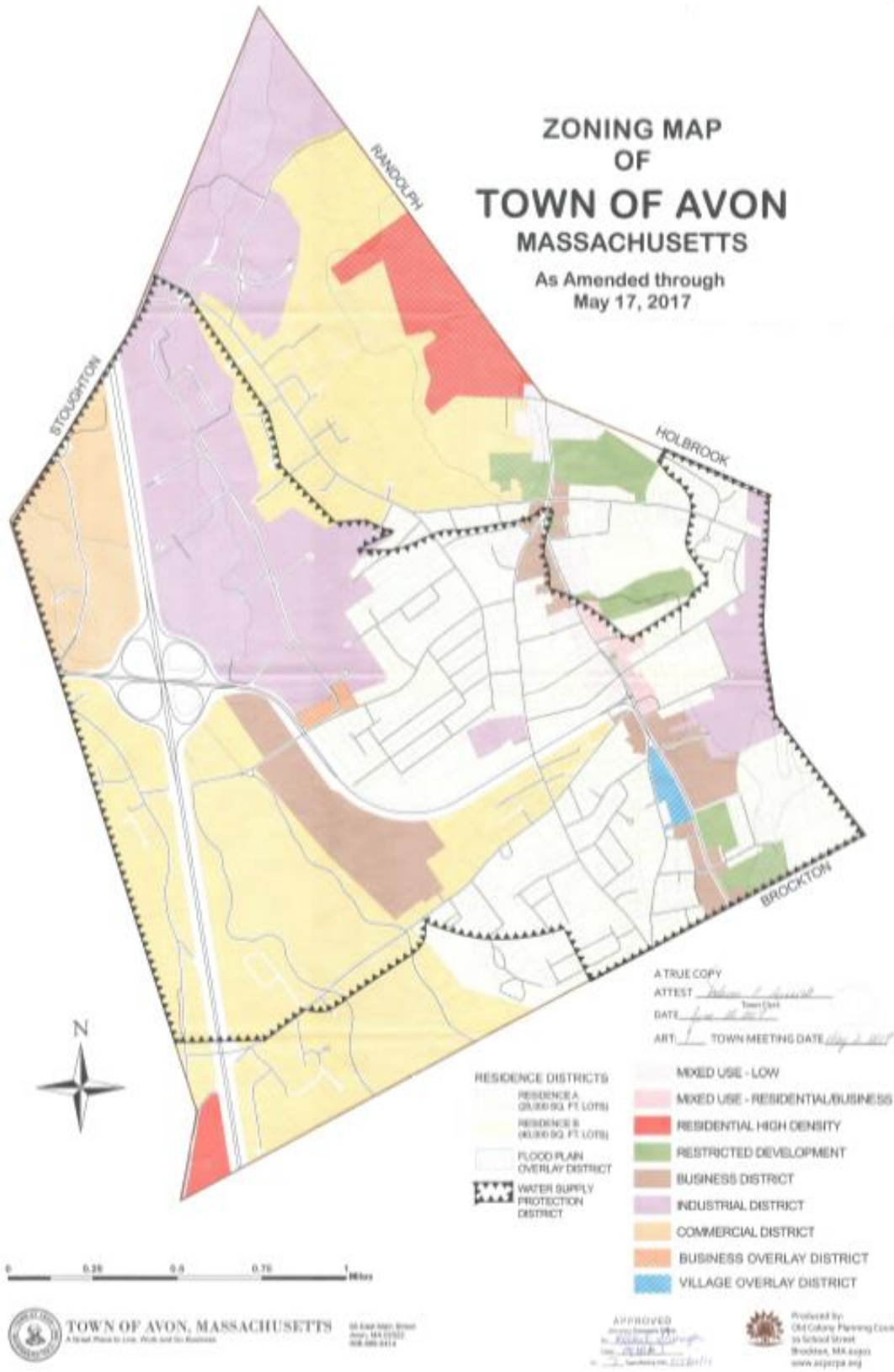


Table 41: Zoning Table of Use

Residential Uses	Residential A	Residential B	General Business	Industrial	Commercial	Mixed-Use Low Density	Residential High Density
<i>Detached dwelling on a separate lot occupied by not more than one family</i>	Y	Y	N	N	N	N	N
<i>One two-family or one duplex dwelling on a separate lot</i>	Y	Y	N	N	N	N	N
<i>Attached dwelling occupied by not more than one family in each unit</i>	SP	SP	SP	N	N	Y	Y
<i>Planned Unit Development</i>	SP	SP	N	N	N	N	SP
<i>Cluster Residential Development</i>	SP	SP	N	N	N	N	SP
<i>Hotels/Motels</i>	N	N	SP	SP	SP	SP	N
<i>Renting of rooms in an existing dwelling to not more than six (6) persons</i>	SP	SP	SP	N	N	SP	N
<i>Conversion of an existing dwelling to accommodate not more than two families, provided that each resulting unit has at least 900 square feet of habitable floor space</i>	SP	SP	SP	N	N	Y	SP
<i>Mobile Homes</i>	N	N	N	N	N	N	N
<i>Trailer Park or Mobile Home Park</i>	N	N	N	N	N	N	N
<i>Campgrounds</i>	N	N	N	N	N	N	N
<i>Parking of Commercial Vehicles over five (5) tons</i>	SP	SP	SP	Y	Y	SP	N



Avon’s zoning bylaws require a minimum lot area of 25,000 square feet in the Residential A zoning district for a single family dwelling unit and a minimum lot area of 40,000 square feet in the Residential B zoning district. These zoning districts do not require units to be marketed for families with incomes less than 80 percent AMI.

### H. Community Perceptions about Affordable Housing

The term “affordable housing” can sometimes conjure images of negative impacts to the community, decreased property values, increased crime and neglect. However, approximately 4.4 percent of Avon residents completed the Avon Housing Production Plan Community Survey. This suggests that residents appreciate need for affordable housing for its young professionals, families, and elderly residents who may not be in the position to afford steep homeownership costs but prefer to live or remain in the community. Consequently, the Town of Avon needs to creatively and proactively approach affordable housing initiatives.

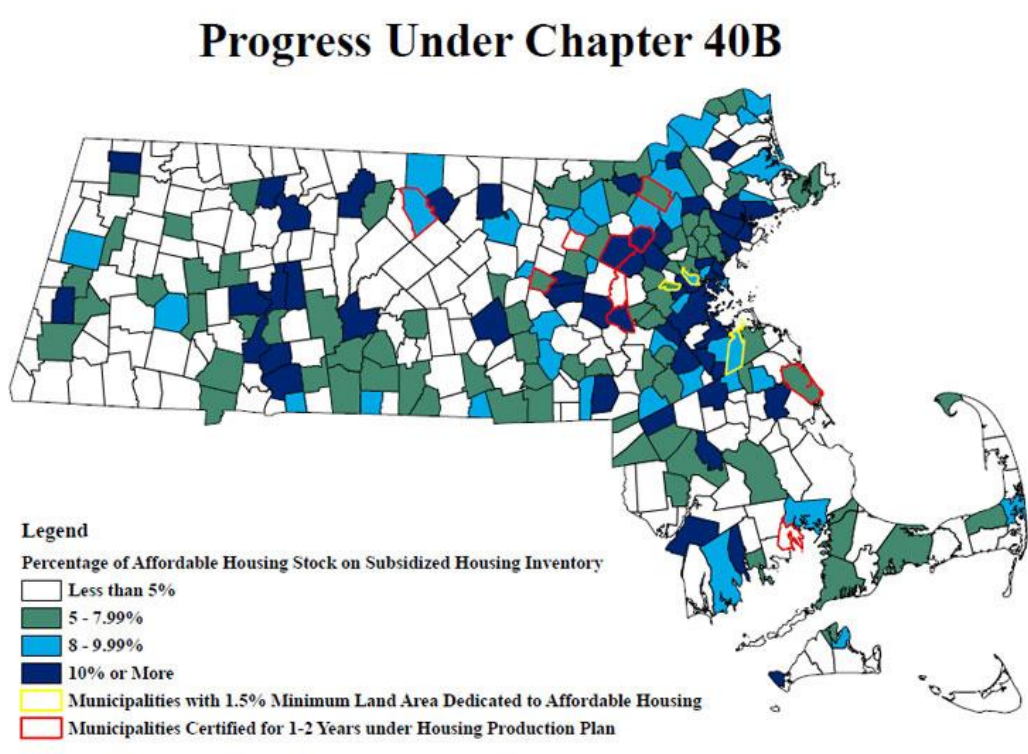
The following issues need to be considered when promoting Housing Diversity.

**Community Opposition:** The municipality may need to address community resistance that is sometimes encountered when providing for “affordable housing”.

**Inadequate Ordinances:** Regulatory barriers within municipal regulations will need to be reconsidered.

**Market Resistance:** In the Commonwealth of Massachusetts the market for suburban single family homes has, for many years, been quite strong. Market forces appear to be changing but it may take some time to see significant changes.

Figure 42: Massachusetts Chapter 40B



Source: [www.Housingtrustfundproject.org](http://www.Housingtrustfundproject.org)

## VI. Affordable Housing Goals and Strategies

### A. Housing Goals

An analysis of demographics, housing needs, projected demand and zoning policy indicate the need for more affordable and deed-restricted housing in Avon in order to meet the community’s affordable housing needs. To that end, the following goals and strategies were developed to serve as a guide for generating a diverse and affordable housing stock that will meet Avon’s current and future housing demands.

***Goal #1: Meet the 10 percent state standard for affordable housing so that Avon is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of total affordable housing units that equals 10 percent of total housing units.***

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 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 Chapter 40B comprehensive permit process.

Avon will proactively support an incremental development of affordable housing in keeping with the community’s desire to maintain its rural character, until 10 percent of total year round housing units are 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 with future growth of total housing units. The town will lead the effort to ensure expiring affordable units are preserved.

Avon 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 area median income to meet the need for affordable starter homes and multi-family units. The percent of owner-occupied units and renter-occupied units in Avon did not change much between 2000 and 2017. As identified through Housing Production Plan, the Town needs additional rental units that are affordable with incomes at or below 80 percent of the area median income. In addition, the Town needs homeownership opportunities that are affordable to households at or below 80 percent of the area median income, especially family housing.

Table 42: Occupied Housing Units, 2000 - 2017

	Occupied Housing Units	Owner Occupied	Renter Occupied
Year 2000	1,705	76.53%	23.46%
Year 2010	1,709	76.59%	23.40%
Year 2017	1,574	76.23%	23.80%

Source: American Community Survey, Selected Housing Characteristics, DP04

**Goal #2: Ensure that new affordable housing is harmonious with the community vision of maintaining the rural character and zoning bylaws.**

Encouraging the development of housing and preservation of open space so that the goals of each will be mutually satisfied using techniques such as creating a senior overlay district and/or a mixed-use district. Provide opportunities for housing of various types to meet anticipated needs within the town's limited land resources.

**Goal #3: Create affordable housing units through adaptive reuse of existing buildings and town owned properties.**

Create affordable housing opportunities through adaptive reuse of existing buildings, including preservation of historic buildings and redevelopment of previously developed properties to utilize existing infrastructure, capitalize on the embodied energy of existing and underutilized sites and preserve open space. Avon can support multiple community goals for historic preservation and economic revitalization in addition to affordable housing.

**Goal #4: Promote a diversity of housing options in Avon to meet the needs of a changing and aging population and promote a socio-economically diverse population.**

The community's housing needs are diverse, yet most stock consists of single-family homes. Solutions need to be found 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.

Housing Diversity refers to the range of housing options available to residents of Massachusetts. Each community should provide opportunities for all types of housing through their zoning ordinances. Offering a diverse mix of housing, in cost, unit types, and neighborhood settings is important to meet the needs and preferences of all residents.

Encouraging Housing Diversity offers the following benefits:

***Economic Stability:*** Housing that is affordable to the workforce is critical to the local economy, and directly impacts the ability of employers to recruit and retain staff. Businesses, commercial establishments, school districts, universities, and municipal governments that employ workers at moderate-income levels will benefit from more diverse housing choices.

***Commuting and Traffic Advantages:*** The shortage of affordable housing causes young professionals and families to locate in outlying areas, requiring lengthy commutes to and from their jobs. Transportation costs and traffic congestion can be reduced when diverse housing options, close to employment centers, are provided.

***Accommodating our Aging Population:*** The growing population of seniors living longer, healthier lives, suggests that demands for diverse housing options will increase. Housing that addresses the spectrum of income levels and lifestyle choices or limitations will allow seniors to remain in their homes and contribute to their communities.

**Sustaining Families:** Diverse, affordable housing is critically important to the health and well being of children and families. When housing needs are appropriately met, children are more likely to be healthy and perform well in school, and parents are more likely to be productive members of a strong workforce.

## B. Implementation Strategies

To achieve and maintain a 10 percent affordable housing rate in a manner reflective of its rural character, Avon will need to strategically invest limited public and private resources in the production of affordable housing.

The Town should explore and consider the following planning and zoning related strategies to promote the creation of additional affordable units and to appropriately direct new development. The intent of this plan is to identify strategies that can promote new affordable housing opportunities. When these strategies are applied to particular circumstances they will enable new affordable unit creation that is more responsive to local needs and priorities.

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 provided by the municipality or other parties regarding municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family and mixed-use districts. In short, the state has created an incentive for municipalities to adopt these measures. Avon's progress in reforming its land use provisions to promote affordable housing and community appropriate growth will likely have a meaningful impact on the determination of project eligibility/site approval for comprehensive projects.

Avon has defined the following implementation strategies to accomplish the affordable housing goals, as outlined in this section. The strategies defined in this section are the specific initiatives by which Avon can achieve its housing production goals. In order to carry out the strategies including in the Housing Production Plan and meet production goals, it will be important for the Town of Avon to build its capacity to promote affordable housing activities. This capacity includes gaining access to greater resources – financial and technical – as well as building local support, developing partnerships with public/private developers and lenders, and creating a local organization and systems that will support new housing production.

Specific actions to help build local capacity to meet local housing needs and production goals are detailed below. While these strategies do not directly produce affordable units, they provide the foundation to implement a proactive affordable housing agenda. A note about implementing this plan and its strategies: Implementing this plan will be a complex endeavor. The Housing Production Plan strongly recommends that the Board of Selectmen assign a volunteer committee to coordinate implementation of this plan (referred to below as The Committee).

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*Goal #1: Meet the 10 percent state standard for affordable housing so that Avon is no longer vulnerable to Chapter 40B housing developments. Create and maintain a level of affordable housing units that equals 10 percent of total housing units.*

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***Strategy 1.1: Develop a Comprehensive Permit Policy***

The Town of Avon should consider adopting a Comprehensive Permit Policy based on ideas and contributions from the community at large, as well as relevant committees and the Board of Selectmen. A Comprehensive Permit Policy provides information to developers on expectations of the town with respect to Comprehensive Permit applications. For example, a policy may include desired outcomes, minimum performance standards, and possible trade-offs that the town might be willing to make in negotiations with developers (“Friendly” Chapter 40B process).

Such a policy should be a helpful tool for promoting greater cooperation between the town and private for profit and not-for-profit developers on affordable housing production while protecting the town from inappropriate development. This Housing Plan incorporates production goals that identify development opportunities leading to the production of at least 0.5 percent of the year-round housing stock per year of at least 9 units. However, given past production, this goal is ambitious and will require the town to work with developers to boost the level of affordable housing. To this end, through such a Policy, the developer can anticipate greater predictability in what the town is willing to approve, and the town should be able to better obtain new affordable units that meet locally established development criteria that help it meet local needs and production goals. It can be useful to integrate specific design criteria to also better guide new development and ensure that such development is harmonious with the rural nature of Avon.

This policy should be developed to ensure that it is consistent with the housing needs, production goals and strategies included in this Housing Plan, as well as state guidelines. The policy should be reviewed regularly for consistency with town vision and goals. Other town’s Housing Guidelines may serve as resources.

***Timeframe:*** Priority 1.

***Responsible Entities:*** The Board of Selectmen or The Committee, working with the associated Town boards and committees will explore models of Comprehensive Permit Policies and Procedures, suggest necessary changes and share them with the Board of Selectmen and other interested boards and committees for their review and comment.

***Strategy 1.2: Explore local permitting process for affordable housing and accompanying affordable housing requirements.***

In order to meet the Commonwealth’s 10 percent target, it is recommended that the Town of Avon develop a predictable and consistent permitting process that facilitates affordable housing production by increasing economic efficiency and therefore reducing development costs. It is recommended that the Town create an all-

inclusive permitting guide; and also offer pre-application meetings that allow developers the opportunity to sit down with all reviewing entities and discuss the project prior to filing an application. This could flag potential issues and therefore expedite permitting review.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen or The Committee, working with the associated Town boards and committees will strive to create a Comprehensive Permit Policy that encourage a streamline local permitting process in the development of affordable housing.

***Strategy 1.3: Identify specific sites for which the municipality will advance town goals and encourage the filing of private comprehensive permit developments.***

This strategy strives to support “Friendly” 40B developments with non-profit entities. The Town will collaborate on "friendly" 40B projects that are consistent with the goals of this plan as long as the community has a need for affordable housing.

**Recommended Action:** The Board of Selectmen or The Committee should partner with not-for-profit 40B developers to create affordable housing across a wide range of incomes while protecting the town’s critical resources and rural nature.

**Timeframe:** Priority 1

**Responsible Entity:** The Zoning Board of Appeals will be responsible for approving Comprehensive Permits (Friendly 40B developments) as they deem appropriate.

***Strategy 1.4: Consider incentives to include accessible and adaptable housing units in new developments to provide affordable options to local veterans, seniors, and individuals with disabilities.***

In Avon, there are limited affordable housing options appropriate for seniors, veterans, and individuals with disabilities on limited incomes or for those wishing to downsize from larger homes. Encouraging the development and maintenance of housing that is accessible and adaptable should be a Town priority.

The Town should work with developers to reach out to private, public and non-profit entities to secure additional housing resources – technical and financial – in support of its efforts to produce new affordable housing as new opportunities arise. The developer is typically responsible for applying for these funds, but the support of municipal governments is often critical for securing very competitive funding. Moreover, there may be opportunities to work with other financial services establishments to make some concessionary financing available in support of local housing efforts, enhancing affordability. The Town should work with for-profit and non-profit developers to better understand what incentives may prove effective in the development of affordable housing that is consistent with this plan.

- The Town should study potential for a Comprehensive Permit Policy to offer flexible options and other incentives to development of affordable housing options for local veterans, seniors, and individuals with disabilities.

**Timeframe:** Priority 1

**Responsible Entity:** The Board of Selectmen or The Committee will consult with the associated Town Boards and Committees to draft recommended amendments to the Zoning Bylaws consistent with the above considerations. All amendments to the Zoning Bylaws must be approved by Town Meeting vote.

**Strategy 1.5: 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 longest period allowable under the law, fostering housing stability for all income households.

**Timeframe:** Priority 2

**Responsible Entity:** The Board of Selectmen or The Committee should be responsible for preserving the existing affordable housing stock.

**Strategy 1.6: Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation**

Seek regional housing rehabilitation programs that provide grants to correct code violations, upgrade deficient systems, and make energy improvements in existing SHI stock.

**Timeframe:** Priority 2

**Responsible Entity:** The Board of Selectmen or The Committee should study opportunities and build professional networks to support affordable housing opportunities.

**Strategy 1.7: Utilize Local Initiative Program**

The Planning Board should review and consider adopting a Local Initiative Program criteria to develop 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 referred to as 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 and other amenities, and sensitivity to neighborhood concerns. Affordable units created through this process are eligible for the SHI.

**Timeframe:** Priority 2

**Responsible Entity:** The Board of Selectmen or The Committee in conjunction with the Planning Board and other appropriate boards and committees.

**Strategy 1.8: Explore Innovative Affordable Housing Options**

Existing methods and subsidies intended to generate new affordable housing stock sometimes constrain the Town's ability to provide the support that cost burdened and/or low-income households require. It may be that innovations can help meet this need. The Town will seek to create ethical and creative ways to promote the ability for individuals in these households to remain in town, reduce their cost burden and, whenever feasible, increase the SHI.

*Timeframe:* Priority 2

**Responsible Entity:** The Board of Selectmen and The Committee.



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*Goal #2: Ensure that proposed projects are harmonious with the community vision of maintaining our rural community and zoning bylaws*

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***Strategy 2.1: Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 or over.***

Identify zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments for populations aged 55 or over to meet its production goal. Identify specific sites for which the municipality will encourage the filing of age restricted friendly comprehensive permit projects. This Housing Production Plan includes a number of strategies that are directed to reforming local zoning regulations and making them “friendlier” to the production of age restricted affordable housing. These strategies include amending the Zoning Bylaw to promote affordable over 55 independent living developments by using the “friendly 40B” process through the state’s Local Initiative Program (LIP).

- Provide alternative housing for a maturing population (all dwellings are limited to those 55 years of age or older);
- Provide a type of housing which reduces residents’ burdens of property maintenance as well as demands on municipal services;
- Encourage the development of affordable housing for active adults with lower and moderate income, as defined in 760 CMR 45.02; and
- Promote flexibility in site planning while protecting natural features, scenic views into property, existing vegetation and land forms and the utilization of land in harmony with neighboring properties.

***Timeframe:*** Priority 1

***Responsible Entity:*** The Board of Selectmen or The Committee in conjunction with the Planning Board and other appropriate boards and committees.

***Strategy 2.2: Adopt an Inclusionary Zoning Bylaw for the R25 and R40 Zoning Districts.***

The Zoning Bylaw neither mandates, nor provides any incentive for the private sector to produce affordable housing in the R25 and R40 zoning districts. Therefore, the town continues to experience residential growth primarily through the creation of expensive single family subdivisions. This type of development could impact the town’s rural character as well as impact the cost of home ownership in the community.

Single family housing is a critical component of Avon’s housing stock; however, the current zoning does not include provisions for the creation of affordable single family housing. Therefore, the town of Avon should adopt “Inclusionary Zoning” provisions for both of the Residential Zoning Districts. This may be done by adopting an Inclusionary Zoning Bylaw applicable to these zoning districts.

Inclusionary zoning is another tool to create affordable housing and helps to ensure that production of new affordable units keeps pace with the overall rate of new development of market rate units in the community, thereby helping to ensure continued compliance with the State's 10 percent affordable housing goal. An Inclusionary Zoning bylaw would require a developer to set aside a certain percentage of housing units for 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.

It should be noted that the bylaw can also allow in-lieu payments that reflects the price of affordable housing and land availability in Avon. The fee will be calculated based on a formula that will be detailed within the Zoning Bylaw. Many variations of inclusionary zoning bylaws have been adopted throughout the Commonwealth with varying degrees of success. It is important that Avon craft a bylaw that is custom to Avon to ensure its success.

- Consider adopting inclusionary zoning to ensure that any new residential development in Avon provides a percentage of affordable units or cash in lieu of units.
- The Town zoning regulations could be amended to require that any new subdivisions with 4 or more housing units located in the R25 or R40 zoning districts be required to have 25 percent of the units designated as permanently affordable (1 of every 4 units must be affordable).
- The Planning Board should review an Inclusionary Zoning Bylaw proposal. After detailed review and analysis with public comment, the Planning Board could bring an Inclusionary Zoning Bylaw to the Annual Town Meeting for acceptance.

**Timeframe:** Priority 1

**Responsible entity:** The Board of Selectmen and The Committee will work with the Planning Board, the Zoning Board of Appeals to write an Inclusionary Zoning Bylaw. The Town Meeting will have to vote the bylaw into law.

### **Strategy 2.3: Encourage Smaller Housing Units**

A noticeable trend in Avon is the increase in the size of single family homes. Homes built from 2000 to 2015 are significantly larger than homes built from 1950-1975, the post WWII era. Home builders stand to earn a larger profit by building larger homes. However, this trend is ignoring demographic forces that favor construction of smaller units. Avon has a large number of empty-nesters and active adults who raised family in single family homes who now wish to down-size into smaller units. Recent graduates and couples without children are unable to find starter homes in Town that they can afford. And of course, lower income residents are unable to afford a home in Avon without a subsidy.

**Timeframe:** Priority 1

**Responsible Entity:** The Board of Selectmen and The Committee should provide the Planning Board with research regarding methods employed by other communities to incentivize smaller units.

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*Goal #3: Create affordable housing units through adaptive reuse of existing buildings and town owned properties*

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**Strategy 3.1: Conduct Screening Analysis of Town-Owned Land**

The Town of Avon will conduct screening analysis 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 provide a 2/3 vote). Land that is 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 ground water. For those sites with high development suitability, the Planning Board will reach out to the neighborhood and collaborate with other boards to seek to develop a consensus on a preferred housing concept.

**Timeframe:** Priority 2: begin process of analyzing Town-owned land for affordable housing suitability. Rank sites and identify priority locations. Year 3: Hold informational meeting(s) on the process and generate support for proceeding to the next step. Request funding for testing and engineering costs. Year 4: Conduct preliminary site planning process. Year 5: Pending the outcome of the previous phases, prepare a strategy for implementation.

**Responsible Entity:** The Board of Selectmen and The Committee should study opportunities for adaptive reuse.

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

In the future, Avon 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 provide the community with opportunities 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 feasible.
- 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 development of affordable housing units.

**Recommended Action:** The Board of Selectmen and The Committee will study municipal land holdings to determine if any are appropriate for affordable housing. The town will study 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 on green space and at the same time preserve or restore the architectural fabric of the community.

In the future, whenever the community analyzes property for future municipal uses, affordable housing potential will be taken into consideration. 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. If a property is deemed appropriate for the construction of affordable housing, 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 1

**Responsible Entity:** The Board of Selectmen or The Committee should study opportunities for adaptive reuse for housing on town owned property and tax title property.

***Strategy 3.3: Explore the adoption of Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties:***

A zoning overlay district to allow senior housing developments where consensus exists for developing housing that meets local needs. The advantage of this approach is that the Town can regulate the amount and type of development that may occur on its land. Adjacent neighborhoods can have input into the process to protect the investment in their home. For any sites the Town wishes to seek housing proposals, the Planning Board will formulate a zoning overlay district that specifies the Town's objectives. Town Meeting approval of the district will allow an alternative development concept to proceed. For any sites the Town wishes to seek housing proposals, the Planning Board will formulate a zoning overlay district that specifies the Town's objectives. Town meeting approval of the district will allow an alternative development concept to proceed.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen and The Committee will work with the appropriate board and committees to review the Town's Zoning Bylaws.

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*Goal #4: Promote a diversity of housing options in Avon to meet the needs of a changing and aging population and promote a socio-economically diverse population*

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***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 a range of housing options.
- Provide multi-generational community housing opportunities that give priority to local residents, veterans, town employees, and families of students enrolled in the town public schools.

***Timeframe:*** Priority 2

***Responsible Entities:*** The Board of Selectmen and The Committee.

***Strategy 4.2: Distribute and diversify new production and insure that new housing creation is harmonious with the rural character of Avon.***

- Spread new affordable housing development geographically throughout town to avoid substantial impacts in any one 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 as well as 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 Avon.

Enabling people who work in Avon to live in Avon creates a sustainable community and helps to reverse the trend of exporting professionals during the day, and importing the service workers.

***Timeframe:*** Priority 1

***Responsible Entities:*** The Board of Selectmen and The Committee will work with the appropriate board and committees to accomplish this goal.

***Strategy 4.3: Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.***

Education of the community at large, as well as members of specific boards, will be an important 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 promote the exchange of ideas and concerns.
- Engage the local real estate community and property owners to increase understanding of 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) 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 the development of affordable housing". Other organizations, such as Department of Housing and Community Development (DHCD), Citizens Housing and Planning Association (CHAPA), 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 on an ongoing basis as membership of these boards and committees turns over. Specialized training should also be made available to professional staff persons to keep them up-to-date on the new regulations and best practices.

***Timeframe:*** Priority 1

***Responsible Entities:*** The Board of Selectmen should encourage members of appropriate committees to attend statewide and regional training sessions on housing-related issues.

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

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 the benefit of both the Town and the landowners. Many of the parcels enrolled in this program are of interest for preservation of open space and conservation. Some parcels would also be suitable for a small number of housing units in addition to the larger 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 the Town considers exercising its Right of First Refusal.

**Timeframe:** Priority 1

**Responsible Entities:** The Board of Selectmen and The Committee will work with the appropriate board and committees 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.

**Conclusions:** 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 Avon is confident that the goals and strategies set forth in this document will help to diversify the housing stock and provide alternative housing options for Avon's residents.

Table 43 provides a list of the planned strategies in each category of activities.

Table 43: Avon Housing Production Plan Strategy

Strategies	Priority 1	Priority 2	Responsible Entities
<b>Goal #1: Meet the 10% state standard for affordable housing so that Avon 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.</b>			
Strategy 1.1: Develop a Comprehensive Permit Policy	✓		BOS, TC, PB, ZBA, CC, BOH
Strategy 1.2: Explore local permitting process for affordable housing and accompanying affordable housing requirements	✓		BOS, TC, PB, ZBA, CC, BOH
Strategy 1.3: Identify specific sites for which the municipality will advance town goals and encourage the filing of private comprehensive permit developments	✓		ZBA
Strategy 1.4: Consider incentives to include accessible and adaptable housing units in new developments to provide affordable options to local veterans, seniors and the disabled	✓		BOS, TC, PB, ZBA, CC, BOH
Strategy 1.5: Preserve the existing affordable housing stock including its diversity of prices, building types, lot sizes, and restrictions on existing affordable units		✓	BOS, TC
Strategy 1.6: Investigate Funding Sources for Affordable Housing Maintenance and Rehabilitation		✓	BOS, TC
Strategy 1.7: Utilize Local Initiative Program		✓	BOS, TC, PB
Strategy 1.8: Explore Innovative Affordable Housing Options		✓	BOS, TC
<b>Goal #2: Ensure that new affordable housing is harmonious with the community vision of maintaining the Town's rural character and zoning bylaws</b>			
Strategy 2.1: Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 and over.	✓		BOS, TC, PB
Strategy 2.2: Adopt an Inclusionary Zoning Bylaw	✓		BOS, TC, PB, ZBA
Strategy 2.3: Encourage Smaller Housing Units	✓		BOS, TC, PB
<b>Goal #3: Create affordable housing units through adaptive reuse of existing buildings and town owned properties</b>			
Strategy 3.1: Conduct screening analysis of Town-owned properties		✓	BOS, TC
Strategy 3.2: Study opportunities for re-use of existing buildings or use previously developed or town-owned sites for new community housing.	✓	-	BOS, TC
Strategy 3.3: Explore the adoption of Senior Affordable Housing Overlay Districts to allow affordable senior housing developments on Town-owned properties.	✓		BOS, TC, PB, ZBA, CC, BOH



Strategies	Priority 1	Priority 2	Responsible Entities
<b>Goal #4: Promote a diversity of housing options in Avon to meet the needs of a changing and aging population and promote a socio-economically diverse population.</b>			
<i>Strategy 4.1: Support aging in the community through increased multi-generational housing options and progressive senior facilities.</i>		✓	BOS, TC
<i>Strategy 4.2: Distribute and diversify new production and ensure that new housing creation is harmonious with the rural character of Avon.</i>	✓		BOS, TC, PB, ZBA, CC, BOH
<i>Strategy 4.3: Encourage local housing initiatives and continue local planning education to promote achievement of state-mandated affordable housing goals.</i>	✓		BOS, TC, PB, ZBA, CC, BOH
<i>Strategy 4.4: Review private properties for housing opportunities.</i>	✓		BOS, TC, PB, ZBA, CC, BOH

\*Affordable Housing Committee=TC; Board of Selectmen=BOS; Planning Board=PB; Conservation Commission=CC; Zoning Board of Appeals=ZBA, Town Administrator = TA, Board of Health = BOH

## 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 percent 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 percent of the Area Median Income (AMI); "very low income" households are households earning between 31 percent and 50 percent of the AMI; and "low income" households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

**Area Median Income (AMI):** The area median household income as defined by HUD pursuant to 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 percent in order 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 not less than 5 percent and not more than 100 percent of the funds raised by the community. The actual percentage varies from year to year dependent on the health of the Commonwealth's community preservation trust fund, which is funded by a surcharge on Registry of Deeds transactions. Communities with Community Preservation funding should find this resource invaluable in paying for upfront predevelopment costs and feasibility analysis, staff and consultants, as well as leveraging additional subsidies.

**Comprehensive Permit:** The Comprehensive Permit Act is a Massachusetts law which allows developers of affordable housing to override certain aspects of municipal zoning bylaws and requirements. A permit for the development of low and moderate income housing issued by a Board or the Committee pursuant to 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 to be cost burdened.

**Detached Unit:** A detached home is almost always considered a single-family home, meaning all internal areas are shared and in common, 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 relates to IADLs.

**Disabled:** In 2008, Census modified the ACS questions related to disability. Beginning with the 2008-2010 and 2008-2012 CHAS data, HUD has separately identified four different physical or cognitive limitations: hearing or vision impairment, ambulatory limitation, cognitive limitation, and independent living limitation.

**Elderly:** People aged 62 and up. Individuals age 75 and up are generally recognized as a population with different needs than those 52-74, so the CHAS data separates these groups. "Elderly" refers to individuals 62-74, while those 75 and up may be referred to as "extra elderly" or "frail elderly".

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

**Employment to population ratio:** The ratio of people who are currently employed to the total population, in terms of percentage.

**Exclusionary zoning:** Exclusionary zoning refers to the utilization of zoning ordinances to exclude certain types of people from a given community.

**Family:** Related Individuals living in the same household. The Census Bureau also tracks subfamilies.

**HAMFI:** HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made. If you see the terms "area median income" (AMI) or "median family income" (MFI) used in the CHAS, assume it refers to HAMFI.

**Household:** A household consists of all the people who occupy a housing unit. A house, an apartment or other 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 roomers, is also counted as a household. The count of households excludes group quarters. There are two major categories of households, "family" and "nonfamily".

**Household Income:** Adjusted household income, which includes the income of all members of the household at the time of the survey, adjusted for inflation to reflect the most recent year of the data release.

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

**Housing Problems:** There are four housing problems in the CHAS data: 1) Housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost-burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems.

- Overcrowding – More than 1 person per room.
- Severe overcrowding – More than 1.5 persons per room.
- Cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.
- Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

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

**Housing Production Plan Community Survey:** A brief survey created and available through survey monkey, to help the committee determine community need and solicit input on affordable housing for inclusion in development of this plan. Pages 1-11 in the back of this plan are the questions and the community responses from the 84 individuals who participated.

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

**Inclusionary zoning:** Inclusionary Zoning refers to municipal planning ordinances that require a given share of new construction to be affordable by people with low to moderate incomes.

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

**Low Income Persons:** Low Income Persons describes 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 survey of household income conducted in the relevant area since the latest available U.S. Census.

**Low or Moderate Income Housing:** Low or Moderate Income Housing refers to 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. If the applicable statute

or regulation of the Subsidizing Agency does not define low or moderate income housing, then it shall be defined as units of housing whose occupancy is restricted to an Income Eligible Household.

**Poverty:** The US Census Bureau established a set of money income thresholds that vary by family size and composition to determine who lives in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they 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 to be severely cost burdened. As a result these households may have difficulty affording necessities such as food, clothing, transportation and medical care.

**Subsidized Housing:** Subsidized Housing 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):** A Subsidized Housing Inventory (SHI) is used to measure a community's stock of low-or moderate-income housing for the purposes of 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:** A Subsidizing Agency refers to any agency of state or federal government that provides a subsidy for 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 of the responsibilities of the Subsidizing Agency with respect to 760 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:** A Subsidy refers to 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 Use Restriction refers to 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.

**Warren Group:** The Warren Group collects and compiles data on real estate sales and ownership throughout New England. They offer a wide range of real estate products, information services and printed and on-line

publications, including the weekly newspaper Banker & Tradesman and monthly magazine The Commercial Record.

***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 may be part of the ownership, but the building is still controlled by the housing authority. Housing authorities operate in most cities and towns in Massachusetts. They were established by state law to provide affordable housing for low-income people. If you live in subsidized housing, the housing authority is not your landlord. 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.

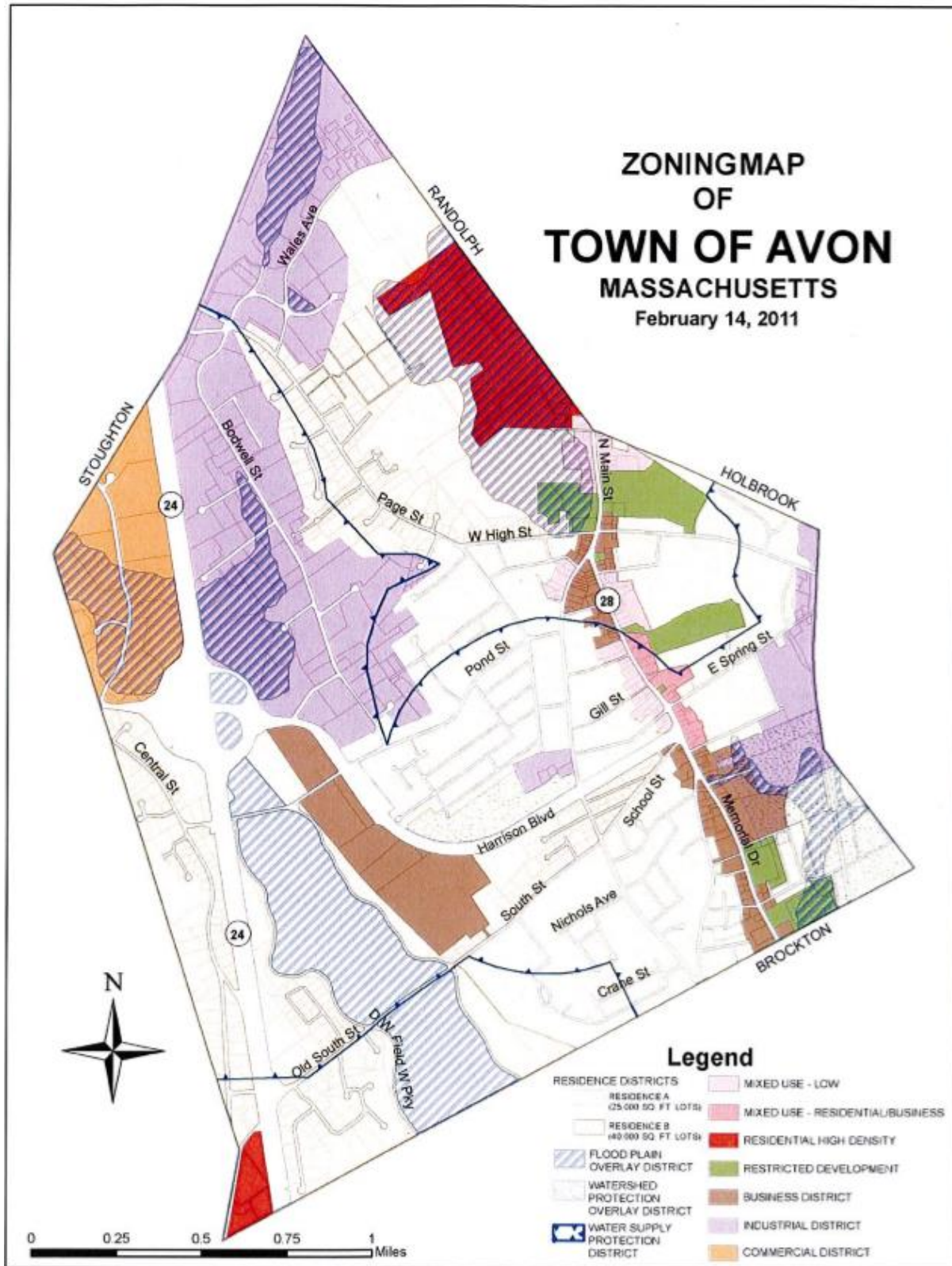
# Appendix A: Subsidized Housing Inventory

## DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Avon DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires Perp	Built w/ Comp. Permit?	Subsidizing Agency
163	Fellowship Circle Apts	1 Fellowship Circle	Rental	70	Perp	No	DHCD
4201	DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
<b>Avon Totals</b>							
				70	Census 2010 Year Round Housing Units	1,763	
					Percent Subsidized	3.97%	

8/20/2019 Avon  
Page 1 of 1  
This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

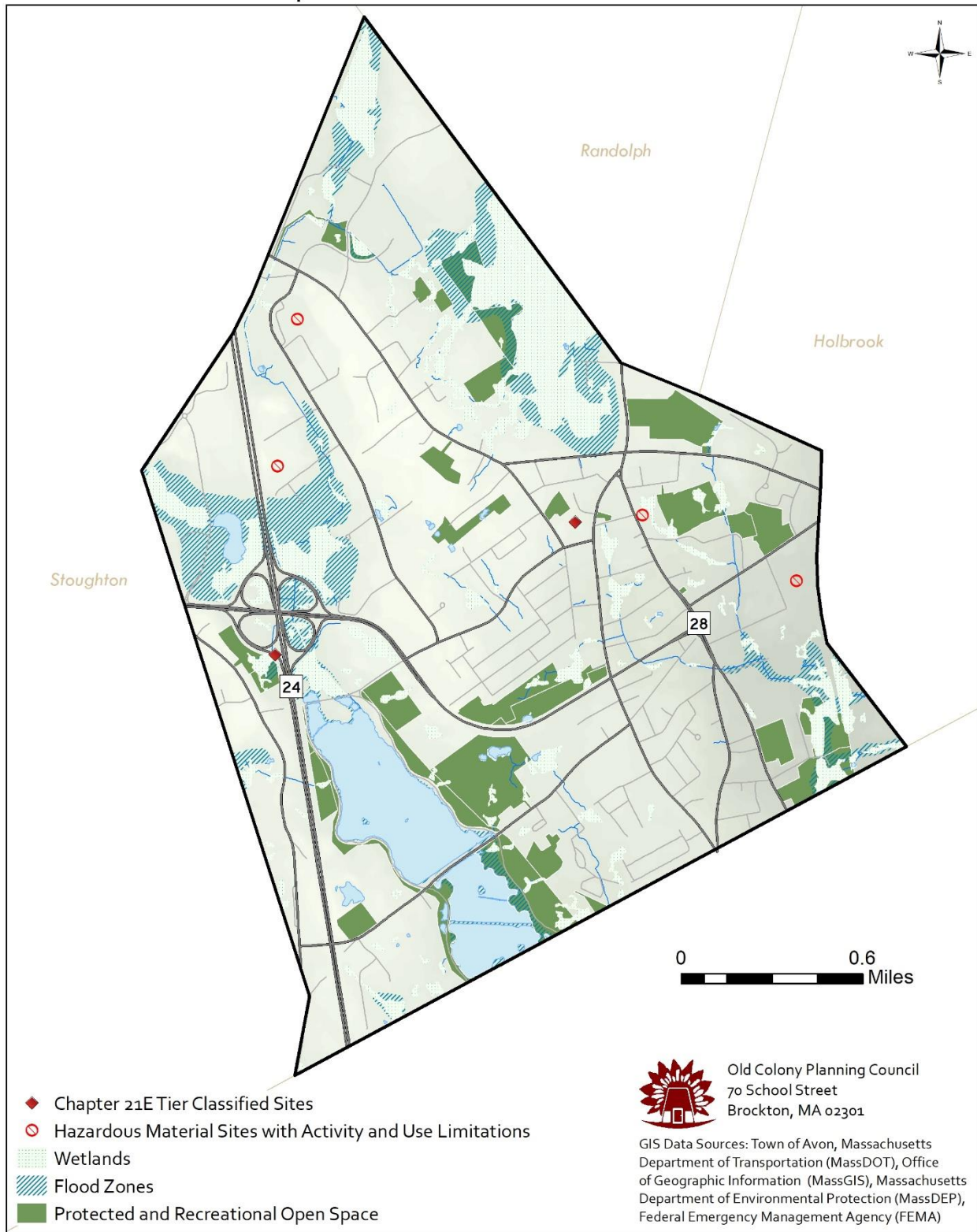
# Appendix B: Avon Zoning Map





# Appendix C: Avon Developmental Constraints Map

## Town of Avon Development Constraints



- ◆ Chapter 21E Tier Classified Sites
- ⊘ Hazardous Material Sites with Activity and Use Limitations
- ▨ Wetlands
- ▨ Flood Zones
- Protected and Recreational Open Space



Old Colony Planning Council  
 70 School Street  
 Brockton, MA 02301

GIS Data Sources: Town of Avon, Massachusetts Department of Transportation (MassDOT), Office of Geographic Information (MassGIS), Massachusetts Department of Environmental Protection (MassDEP), Federal Emergency Management Agency (FEMA)

## **Appendix D: 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. Additional information can be found 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 affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA's mission is to encourage the production and preservation of housing that is affordable 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 a broad array of interests in the housing and community development field. Additional information can be found on CHAPA's 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 the need for affordable housing. The MHP focuses its efforts in three main areas: community assistance, rental development, and homeownership. Additional information can be found on MHP's 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 of a world where everyone has a decent place to live. Habitat works toward their vision by building strength, stability and self-reliance in partnership with people and families in need of 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://sshahabitat.org/>

### **Housing Solutions for Southeastern Massachusetts**

Housing Solutions for Southeastern Massachusetts – formerly known as 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 that housing as a foundation for improving their economic stability and wellbeing.

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 non-profit corporation that believes affordable housing and stable neighborhoods help individuals and families realize their full dignity and potential. NeighborWorks Southern Mass consists of 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 the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that raises capital by selling bonds and then lending the proceeds to low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or 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, 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 choose to 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 that a local Community Preservation Committee be created that makes recommendations to the Board of Selectmen and Town Meeting on how to use the funds. To date, 172 municipalities (49% of the municipalities in Massachusetts) have adopted the CPA, including the local communities of Abington, Bridgewater, Hanson, Hanover, Rockland and West Bridgewater. Additional information can be found at <http://www.communitypreservation.org/>

### **Local Initiative Program (LIP)**

The Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are 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 which are built. Eligible applicants include both for-profit and non-profit developers working in concert with a city or town, as the municipality and developer jointly submit the application. Additional 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 the production and preservation of affordable housing for low and moderate-income families and individuals. HOME funds can be used for the acquisition and/or rehabilitation of existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties, or for 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 the production and preservation of affordable housing for low-income families and individuals. HSF monies may be used for the acquisition and/or rehabilitation of 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 in cooperation with for-profit or non-profit developers. Additional information can be found at <http://www.mass.gov/hed/housing/affordable-own/housing-stabilization-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 whose incomes are not more than 110% of median income. AHTF funds are focused on those activities that create, preserve or acquire housing throughout the state for the benefit of those households. AHTF funds may also be used for permanent or transitional housing for homeless families and individuals, and for 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 AHTFs 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 a broad range of 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-block-grant-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 rehabilitation of housing for low income persons. Both for-profit and nonprofit developers are eligible to 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-income-housing-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. In terms of housing programs, CEDAC helps community development corporations and other non-profit developers by providing them 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 that are needed for moving 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 E: 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 each referred to herein 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 pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. In order 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 in accordance with the action steps set forth in the AI.

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

#### Definitions

1) "Affordable" - For the purposes of 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 other casualty.

#### Agreements

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



## Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies 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 that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, and 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; or

(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 in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or 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 be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

## **SURVEY QUESTION RESPONSES**























