
Ashland Housing Production Plan

Funding provided by the Town of Ashland and
through District Local Technical Assistance



Prepared for

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Executive Summary

The Town of Ashland engaged the Metropolitan Area Planning Council (MAPC) to develop a Housing Production Plan (HPP) in June of 2014. MAPC engaged with Town Manager Anthony Schiavi, the Planning Department and Town Planner Nathaniel Strosberg, the Ashland Housing Committee, the former Comprehensive Plan Committee, the Comprehensive Plan Advisory Group, Planning Board, and Board of Selectmen to produce this plan and in so doing position Ashland to achieve its housing production goals. Strategies referenced herein aim to create a more varied housing stock and increase affordability to support householders at different income levels and in different stages of life.

As part of the planning process, a public forum was held in January of 2015. There, the community learned about Ashland's current and projected demographic and housing trends. Key findings from MAPC's comprehensive housing needs and demand assessment are summarized below.

Housing Needs and Demand Assessment

Ashland experienced a 13% increase in population from 14,674 in 2000 to 16,593 in 2010. While Ashland's younger residents increased in number during that time period, MAPC's MetroFuture projections indicate this will not be an ongoing trend. As is characteristic of many municipalities in the region, the town's population will age dramatically going towards 2030. Between 2010 and then, the population age 0-19 is projected to decrease by 6%, while the population age 65 and older will increase 123%.

Ashland's number of households also increased between 2000 and 2010, by 12% from 5,720 to 6,385. Nearly 40% of households include children under 18 years old, and household size has not shrunk in recent years, as is common throughout the region. Nevertheless, by 2030, the number of households in Ashland is projected to increase by 32% to 8,437. Householders over the age of 60 are projected to increase the most: 94% from 2010.

More than three-quarters of Ashland's 6,609 housing units are single-family homes, and 80% of all housing is owner-occupied. The town's vacancy rate is quite low at 3%, despite the fact that between 2000 and 2013, 850 residential permits were issued, 71% of which were for single-family homes. Home values have been steadily rising since 2011, though they have not yet recovered to their 2005 peak. Median rent is the median for Ashland's 9-municipality sub-region. In fact, it's lower than HUD-calculated Fair Market Rents (except for efficiency units).

This data on demography and housing stock indicates there is unmet housing demand in Ashland. While the town's median household income is \$93,233, more than a quarter of residents is low income. Meanwhile, more than a third of households across income levels are housing cost burdened. The town is at on 3.66% on the state's Subsidized Housing Inventory; that's 241 units for 1,635 eligible households currently living in Ashland. Looking forward, MAPC projects demand for 877 additional housing units in town: 514 single-family and 363 multifamily units.

At the first public forum for this HPP, discussion focused on the need for more affordable housing, both deed-restricted and “naturally affordable” for seniors and families in particular; the benefit of updating zoning to allow for a wider variety of housing typologies; interest in local preference for residents and municipal employees; and design guidelines as a tool to maintain the character of Ashland’s built environment in the wake of new development. Housing opportunities were also discussed, including vacant properties, areas of town suitable for mixed-use and higher density development, and Community Preservation Act (CPA) and other funding sources for site acquisition and affordable housing development. Barriers identified include natural and built environmental constraints, regulatory and municipal obstacles, capacity limitations, and the challenge of engaging and informing the public around housing issues and activities.

This discussion, combined with the comprehensive housing needs and demand analysis described above and a thorough assessment of development constraints, led to proposed housing goals and strategies. In June of 2015, a second public forum was held to share these ideas, elicit feedback from the community, and identify areas for housing development in town. The final plan that emerged based on that input provides Ashland with housing and programming guidance to target those with unmet housing needs, build capacity and community awareness, guide housing production to priority development areas, and amend zoning to advance housing production.

Goals and Strategies for Affordable Housing Production

Goal 1: Work to Preserve & Advance Housing Affordability in Town

Strategies

- Monitor and preserve affordability restrictions on existing units for as long as possible
- Work toward the 10% goal on the Subsidized Housing Inventory

Goal 2: Maintain High Quality of Life through Smart Housing Planning & Production

Strategies

- Build on existing development review and permit process to assess and mitigate potentially negative housing development impacts on traffic congestion, infrastructural capacity, and other aspects of town life
- Refine existing design review process as part of proposed development evaluation

Goal 3: Ensure Affordability throughout Town & Target Affordable Housing Production to Designated Sites

Strategies

- Advance housing development in special districts and other priority development areas
- Identify vacant and other parcels in identified priority development areas with potential for development or redevelopment of housing varying in type, tenure, and affordability

- Advance Local Initiative Projects to housing affordable to low-to-middle-income households that is compatible with Ashland's other housing planning goals
- Issue formal requests for proposals for development of Town-owned parcels in identified development areas with affordable housing criteria
- Use Community Preservation Act funds to acquire properties for affordable housing development

Goal 4: Build Community Awareness of Housing Issues & Activities

Strategies

- Increase resident awareness of unmet housing needs and demand, and explore real and perceived impacts of housing development on the community
- Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements
- Ensure cross-Town Board coordination and alignment on housing activities

Goal 5: Address Unmet Housing Needs Through Programming

Strategies

- Assess need for and explore strategies to advance a diversity of housing programs
- Promote existing programs aimed at helping seniors to stay in their homes
- Host forums for key landowners and housing developers to advance development or redevelopment that's consistent with town goals and values

Goal 6: Adopt Zoning Changes to Promote Development of Affordable Housing & Diverse Housing Typologies

Strategies

- Adopt an infill development bylaw to encourage development of small, affordable single-family homes on substandard vacant or underutilized properties
- Adopt an inclusionary housing bylaw
- Consider adopting overlay zoning districts to advance affordable housing goals

Goal 7: Promote Healthy Housing

Strategies

- When possible, site housing to minimize exposure to outdoor pollutants
- Connect homeowners and renters to energy efficiency/renewable energy programs and incentives
- Encourage property owners and renters to minimize in-home exposure to irritants and pollutants

This HPP for Ashland was developed with input from the Ashland Affordable Housing Trust, Comprehensive Plan Committee, Planning Board, Board of Selectmen, Town Planner, and Town Manager's office, and the general public. The planning process included a community survey to assess housing needs and demand, a public forum to share findings on housing needs and agree on housing goals, and a second public forum to discuss strategies to achieve those goals. The plan in its current state was then presented to the Planning Board and Board of Selectmen for adoption.

This plan was prepared to comply with the Massachusetts Department of Housing and Community Development's (DHCD) regulation 760 CMR 56.03(4), and to position Ashland to work towards compliance under M.G.L. Chapter 40B. This legislation encourages municipalities to achieve a rate of 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI) in compliance with the State mandate. Until that threshold is met, developers of 40B housing where at least 20-25% of units have long-term affordability restrictions can receive approval from the local Zoning Board of Appeals even if the project is not zoning compliant.

A DHCD-approved HPP gives municipalities that are under the 10% threshold, but are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications for a specified period of time. Communities with approved HPPs may request DHCD certification of their compliance with the plan if they have increased the number of affordable housing units in their municipality by a given rate annually. Municipalities may be certified for one year if their annual affordable housing production rate is 0.5% or for two years if the rate is 1%. In a municipality with a DHCD-certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve pending certain conditions a Comprehensive Permit application will be deemed "consistent with local needs" pursuant to Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community's vision.

Once the HPP is certified, if the ZBA finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to DHCD, stating that it considers a denial of the permit or the imposition of conditions 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 the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days. The Board 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.

For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Comprehensive Housing Needs Assessment

An analysis of local demographic data and housing stock reveals key characteristics and trends in Ashland that help explain housing need and demand. In order to understand how the town compares to its neighbors, Ashland data is compared to other municipalities in the MWRC sub-region, to the MAPC region, and to Massachusetts. Ultimately, this section will provide the framework for housing production goals and strategies to address local housing concerns included in the final HPP.

Demographics

This Housing Production Plan is grounded in a thorough examination of Ashland's demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of Ashland's future residential composition help inform housing planning efforts.

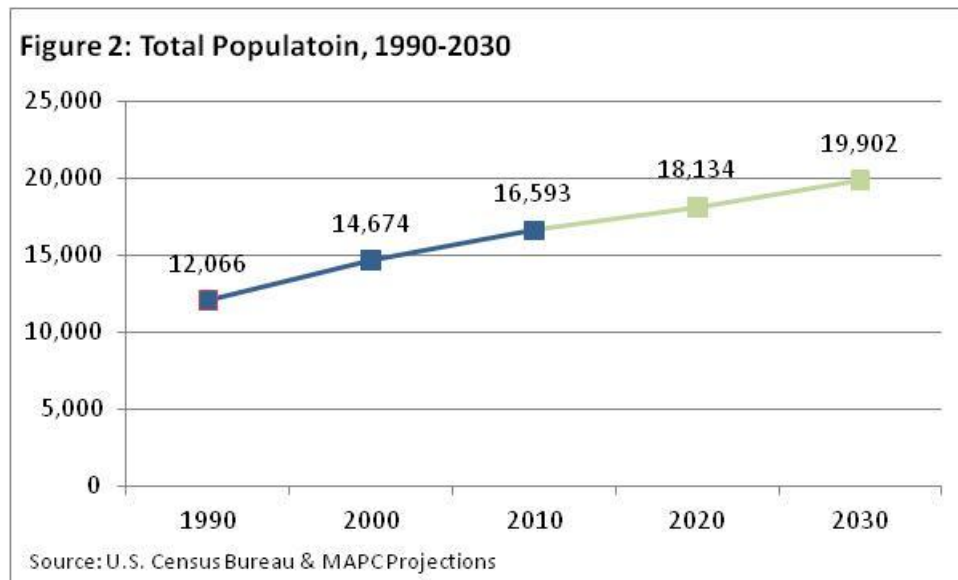
Key Findings

- Ashland's population has grown significantly and consistently since 1990, and is projected to continue to do so.
- During this same period, the town's overall population has aged.
- The number of households in town has also steadily increased, though much more modestly, and is projected to continue to do so.
- In stark contrast to regional trends, Ashland's average household size has increased in recent years.
- The majority of Ashland households are families, yet the town has among the highest rates of non-family households within the MetroWest sub-region.
- In recent years, enrollment in the Ashland school district has slightly declined.
- Median household income is \$93,233, and half of Ashland households earn an annual income of \$100,000 or more.
- Less than a quarter of those age 65 years and over earn \$100,000 or more; half of these senior householders earn less than \$39,999 a year.

Population

Ashland's population has consistently grown since 1990. Between then and 2010, the residential base increased by more than a third, or 4,547 residents, to 16,593. Based on an analysis of how changing trends in births, deaths, migration, and housing occupancy might result in higher

population growth and greater housing demand, MAPC projects² that this trend will continue. By 2030, the population is projected to have increased another 18%, adding 3,274 since 2010.



In recent years, Ashland’s overall population has aged. While nearly all age groups increased by at least 44% between 1990 and 2010, those age 20-34 decreased by more than a quarter and those age 55 and over increased by 88%. Those age 75 and over increased by 109%. Going forward, this aging of the population is projected to intensify. Between 2010 and 2030, the population under the age of 19 is projected to decline by 19%, while the most significant growth will be among those age 65 and up.

Table 1: Population by Age

	1990	2000	2010	2020	2030	Change 2010-2030	% Change 2010-2030
0-14	2,299	3,189	3,463	3,168	3,344	-119	-3.4%
15-19	636	719	918	920	778	-140	-15.3%
20-34	3,514	2,678	2,598	3,105	3,333	735	28.3%
35-54	3,510	5,432	5,649	5,372	5,892	243	4.3%
55-64	968	1,224	2,159	2,750	2,498	339	15.7%
65-74	761	856	1,015	1,926	2,465	1,450	142.9%
75+	378	576	791	879	1,557	766	96.8%
Total	14,056	16,674	18,603	20,140	21,897	3,274	17.7%

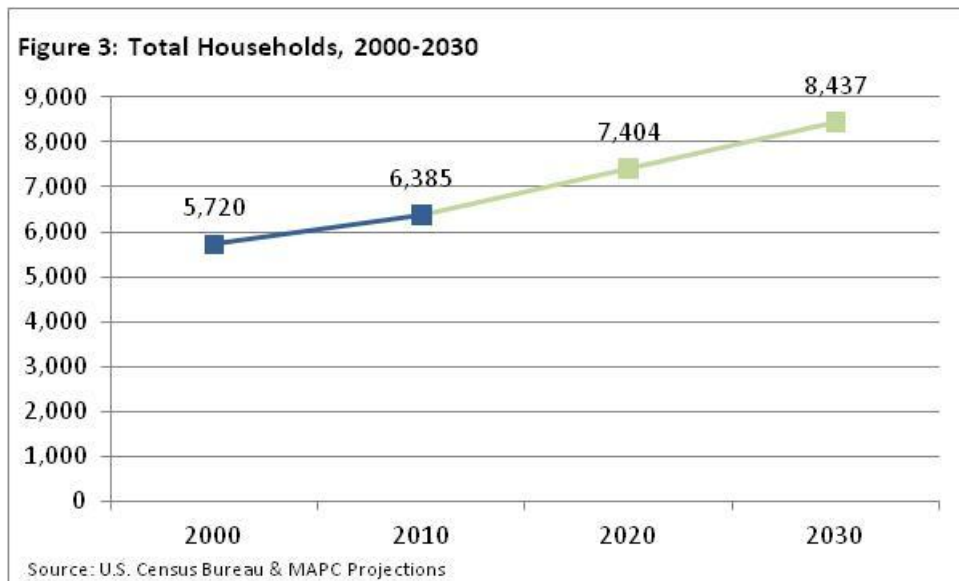
Source: U.S. Census Bureau & MAPC Projections

² MetroFuture Stronger Region projections were developed for MAPC’s regional plan, and are based on extensive technical analysis developed to quantitatively analyze patterns of future growth as envisioned in the region, including focusing growth in already developed areas to use land more efficiently, protecting open space, and reducing the need for new infrastructure. In 2012, the Executive Office of Housing and Economic Development adopted the Stronger Region scenario as the basis for the Commonwealth’s multifamily housing production goal, and is now working to coordinate local and state policies to support its achievement.

Household Composition

More than population, the number and type of households and their spending power within a community correlate to unit demand. Each household resides in one dwelling unit, regardless of the number of household members.

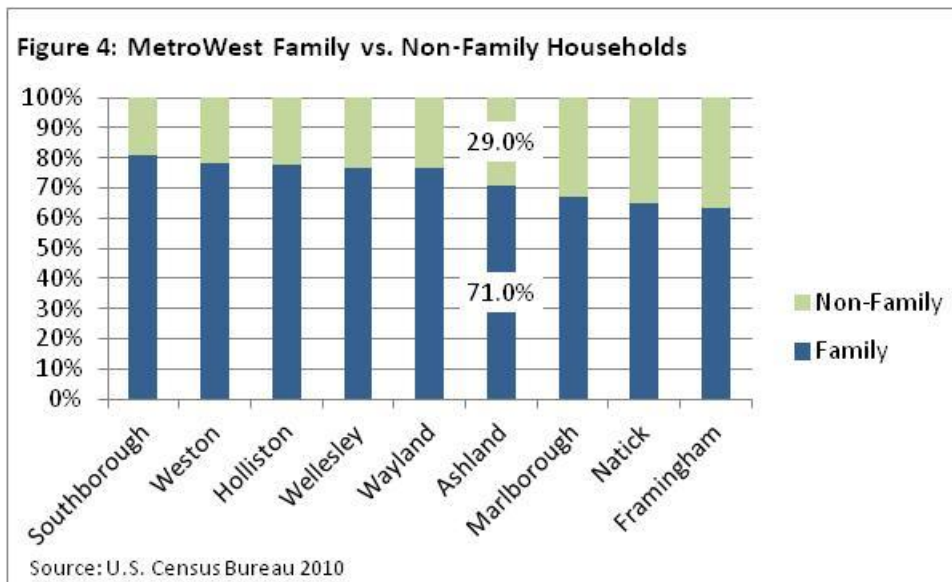
As of the 2010 Census, Ashland is home to 5,720 households. This represents an increase of 12% since 2000. Similar to projections for Ashland's population, this increase will continue in the future. Within the 20-year timeframe between 2010 and 2030, Ashland is projected to add 2,052 households, a 32% increase.



Family & Non-Family Households

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

The Town's of Ashland's 6,385 households can be divided among families and non-families. The former includes any household with two or more related persons living together, and the latter includes households with one person or more than one non-related persons living together.



The majority (71%) of Ashland’s households are families. Even so, compared with surrounding MetroWest municipalities, Ashland has among the highest rates of non-family households. This has implications for income distribution, need and demand for certain housing types, and housing affordability.

Table 2: Households by Type

	Estimate	% of Total	% of Supragroup
Family Households	4,531	71.0%	71.0%
With own children under 18 years	2,304	36.1%	50.8%
Married Couples	3,807	59.6%	84.0%
With own children under 18 years	1,951	30.6%	51.2%
Male Householder, No spouse present	168	2.6%	3.7%
With own children under 18 years	82	1.3%	48.8%
Female Householder, No spouse present	556	8.7%	12.3%
With own children under 18 years	271	4.2%	48.7%
Non-family households	1,854	29.0%	29.0%
Householder living alone	1,464	22.9%	79.0%
65 years and over	515	8.1%	35.2%
Total Households	6,385	100.0%	100.0%

Source: U.S. Census Bureau 2010

The majority of Ashland’s family households are married couples (84%). Of them, more than half include children under 18 years old. A significant majority (79%) of non-family households are singles. More than one-third (35%) of them are 65 years old and over.

Head of Householder by Age

In addition to household type, the age of householders can indicate demand for particular unit types and sizes. In 2010, most of Ashland's heads of households were 30-59 years old (4,215 or 66%). Moving forward, residents 60 years and older will increase most significantly. By 2030, householders younger than 59 are projected to make up a smaller proportion of the population than they did in 2010, while those older will make up a more significant portion.

Table 3: Head of Household by Age

Age of Householder	2010	2020	2030	Change 2010-2030	% Change 2010-2030
15-29	402	494	484	82	20.40%
30-44	1,845	1,930	2,268	423	22.93%
45-59	2,370	2,348	2,242	-128	-5.40%
60-74	1,227	2,027	2,358	1,131	92.18%
75+	541	602	1,075	534	98.71%
Total	6,385	7,401	8,427	2,042	31.98%

Source: U.S. Census Bureau & MAPC Projections

Household Size

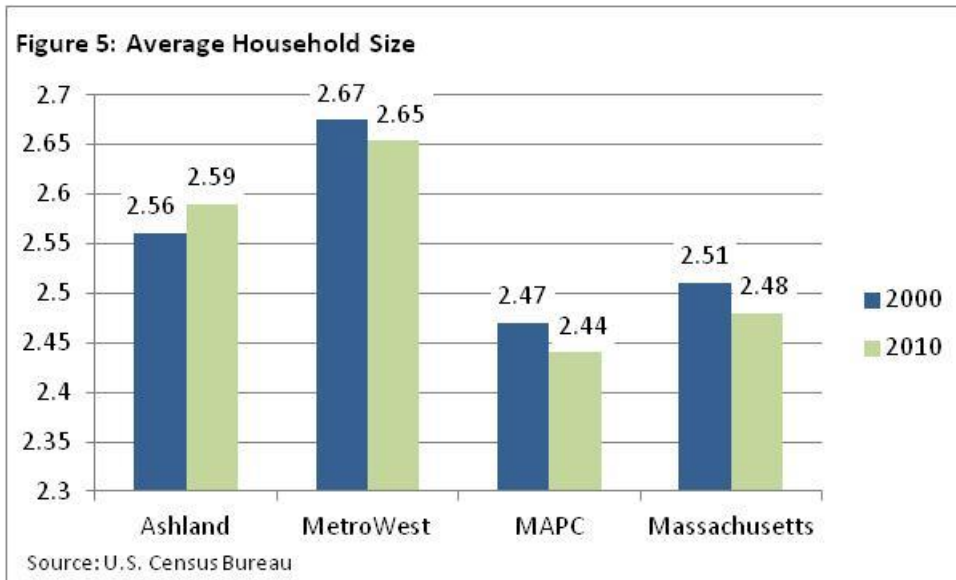
In recent years, average household size has increased in Ashland. Since 2000, there have been slight increases overall and among family households. Renter-occupied households have increased in size most dramatically.

Table 4: Average Household Sizes, 2000-2010

	2000	2010
Household Size	2.56	2.59
Family Household Size	3.04	3.09
Owner-Occupied Household Size	2.66	2.90
Renter-Occupied Household Size	2.17	3.13

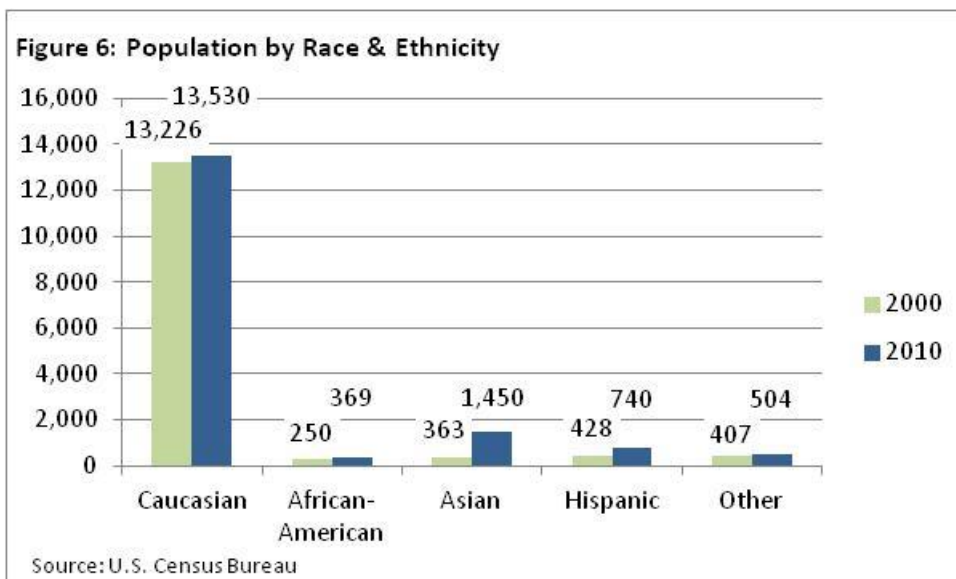
Source: U.S. Census Bureau

This trend is unusual. Household size is generally shrinking throughout the MAPC region. Average household size in the MetroWest sub-region and the state of Massachusetts has decreased since 2000.

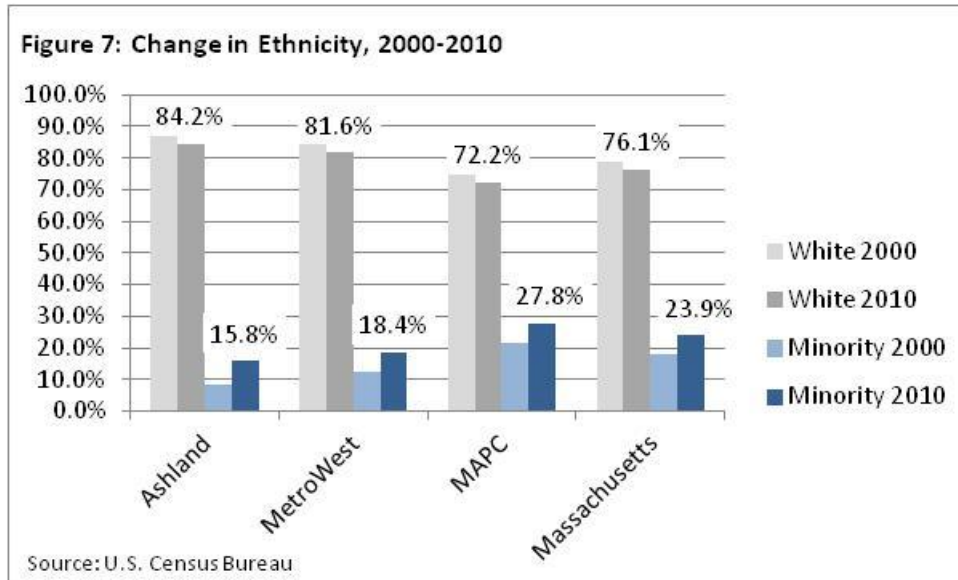


Race & Ethnicity

Ashland’s racial composition has begun to change in recent years. Population growth has occurred across races, but the proportion of the white population has shrunk since 2000 from 90% to 82%. Meanwhile, the proportion of the Asian population increased by 299%, the Hispanic population by 73%, the African-American population by 48%, and other minority groups by 24%. Though these populations are still small in number, they represent a growing residential base.



Broadly speaking, these trends are consistent throughout the surrounding area, with the MetroWest sub-region, MAPC region, and Massachusetts all experiencing an increase in minority populations. Ashland experienced an increase in the minority population of 119% between 2000 and 2010, while MetroWest underwent a 55% increase and the MAPC region and the state saw percent increases in the single digits.



Education

Enrollment

Enrollment in Ashland’s School District can provide additional insight into recent population and economic trends within the town. Between 2003 and 2014, overall enrollment in the school district declined less than 1%. This local decrease reflects broader regional trends. MAPC’s demographic analysis indicates that the region has seen its peak of school-age children.

Though overall school enrollment decreased, certain student populations have increased over the past decade. Changes in the student body reflect increased racial and ethnic diversity in town. Since 2003, the minority, English language learner, and low-income student populations each more than doubled.

Table 5: Ashland School Enrollment

Year	Total Enrolled	Change from Previous Year	Minority	English Language Learner	Low-Income Status
2003-04	2,590	n/a	10.4%	10.3%	5.80%
2004-05	2,629	1.5%	11.8%	12.6%	7.60%
2005-06	2,654	1.0%	13.0%	13.0%	7.40%
2006-07	2,653	0.0%	14.0%	13.3%	7.40%
2007-08	2,671	0.7%	16.6%	14.5%	8.30%
2008-09	2,630	-1.5%	16.5%	14.1%	8.70%
2009-10	2,640	0.4%	17.5%	15.2%	9.90%
2010-11	2,624	-0.6%	19.5%	17.9%	10.20%
2011-12	2,584	-1.5%	20.5%	20.0%	10.20%
2012-13	2,573	-0.4%	21.8%	22.1%	11%
2013-14	2,581	0.3%	23.1%	26.4%	12.40%

Source: MA Department of Primary and Secondary Education

Educational Attainment

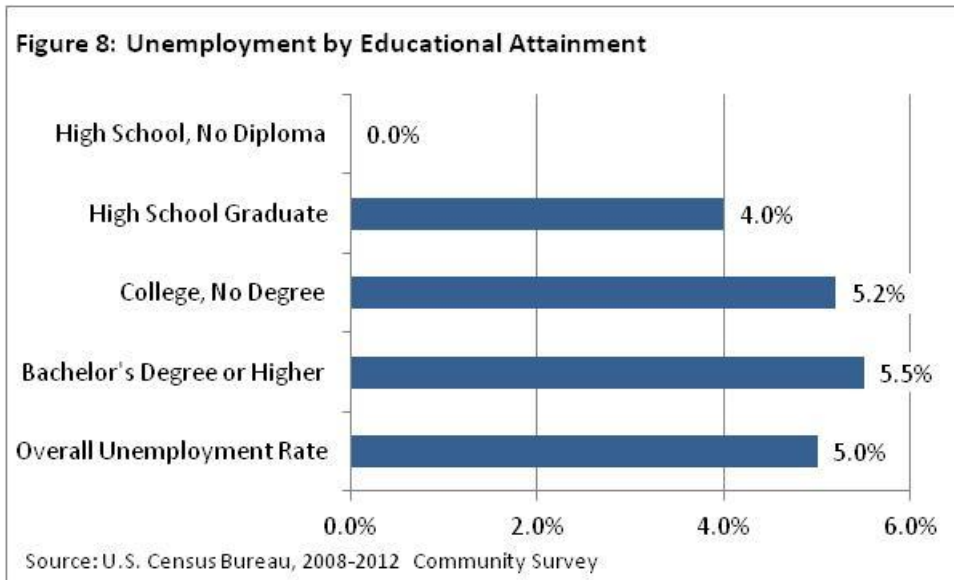
In Ashland, more than half of the population age 25 years and older has a bachelor's degree or higher educational attainment. Town rates of educational attainment are comparable to county and state averages.

Table 6: Educational Attainment

	High School without Diploma	High School Diploma	College without Degree	Bachelor's Degree or Higher
Ashland	4.2%	20.7%	12.3%	55.8%
Middlesex County	4.3%	21.9%	13.7%	50.2%
Massachusetts	6.0%	25.9%	16.6%	39.0%

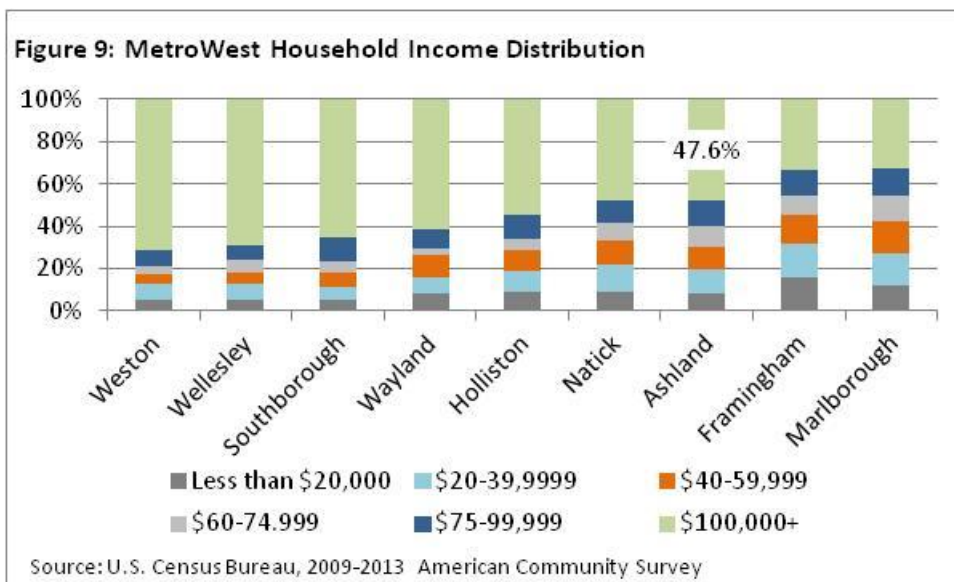
Source: U.S. Census Bureau, 2009-2013 American Community Survey

Ashland residents of all levels of educational attainment experience comparable rates of unemployment. The overall unemployment rate in town is 5%. Interestingly, it is lower for those who graduated high school than it is for those with higher education.



Household Income

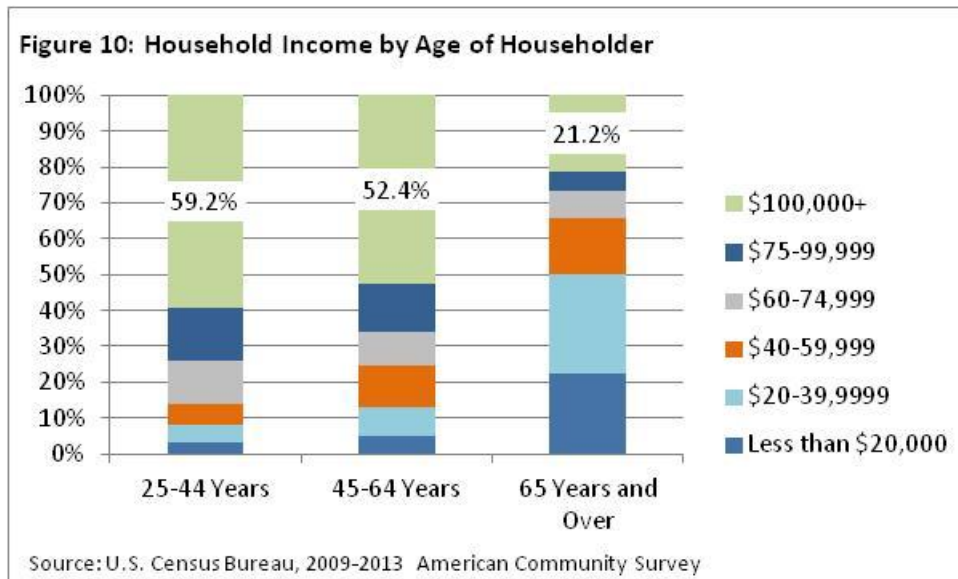
Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household is eligible for housing assistance. Median household income in Ashland is \$93,233. At \$133,121, median family income is notably higher, likely due to more than one earner. Meanwhile, the median non-family income of \$51,037 is significantly lower.



Considering overall income distribution in town, it is likely that the nearly half of households with incomes of \$100,000 or more are primarily family households. This is the third lowest rate of high-earning households in the MetroWest sub-region, which has a higher median household

income of \$119,205. Generally, the other half of Ashland households is fairly evenly distributed along the income spectrum.

Household income in Ashland varies greatly by age of householder. More than half of those age 25-64 earn at least \$100,000 annually. However, less than a quarter of those age 65 years and over are in this income bracket. Meanwhile, half of these senior householders earn less than \$39,999 a year.



Housing Stock

The following section examines Ashland’s current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in Ashland and thereby help inform future housing production planning.

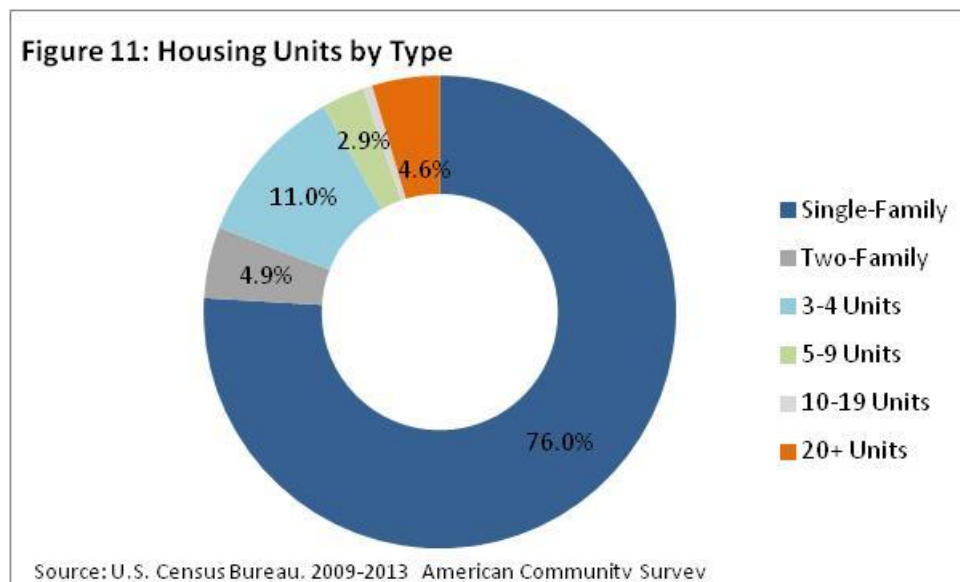
Key Findings

- Though Ashland’s housing stock is majority single-family homes, the town has a high rate of multifamily housing within the MetroWest sub-region.
- Within this sub-region, Ashland’s rate of housing constructed in the pre-war period is low.
- The vast majority of Ashland homes are owner-occupied, though there are higher rates of renters among younger and older residents.
- Ashland has a very low vacancy rate and a tighter market than the MAPC region and Massachusetts.
- Median sale price in town is still down from its height in 2005, but it’s increased 35% from the most recent low in 2010.

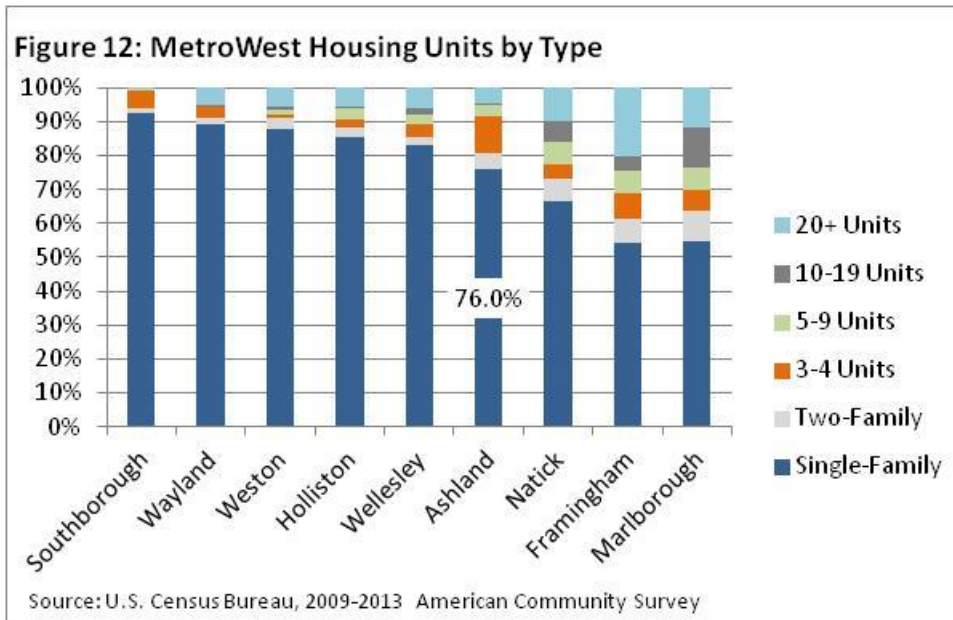
- Ashland’s median rent is also the median for the sub-region and lower than that of Middlesex County.
- Since 2000, Ashland has issued a high number of residential permits compared to many other MetroWest communities; most of them were for single-family housing.
- Unlike in many other municipalities within the MAPC region, demand for single-family housing and for ownership housing in Ashland is projected to remain strong.

Type & Age

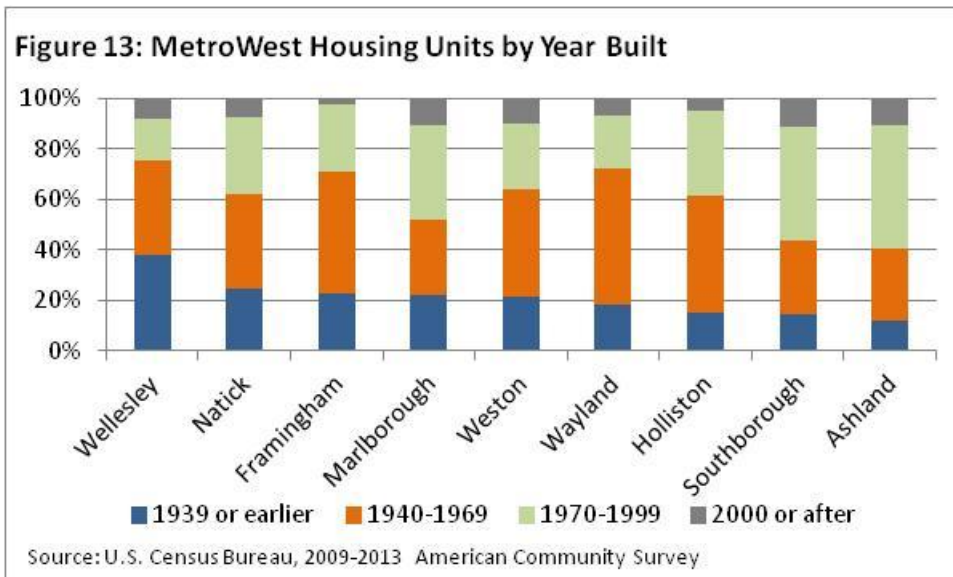
More than three-quarters of Ashland’s 6,609 housing units are single-family homes. The remaining housing stock is made up of multi-family homes. Nearly 16% of all units are in structures with either two, three, or four units. Almost 5% of units are in buildings with more than 20 units.



Compared to the MetroWest sub-region, Ashland’s rate of multifamily housing is on the higher side. At 24%, only three municipalities have higher percentages of this housing type, albeit notably higher: Natick at 33%, Marlborough at 44%, and Framingham at 46%. Ashland’s rate of multifamily housing in structures of 20 or more units is among the lowest in the sub-region, second only to Southborough.

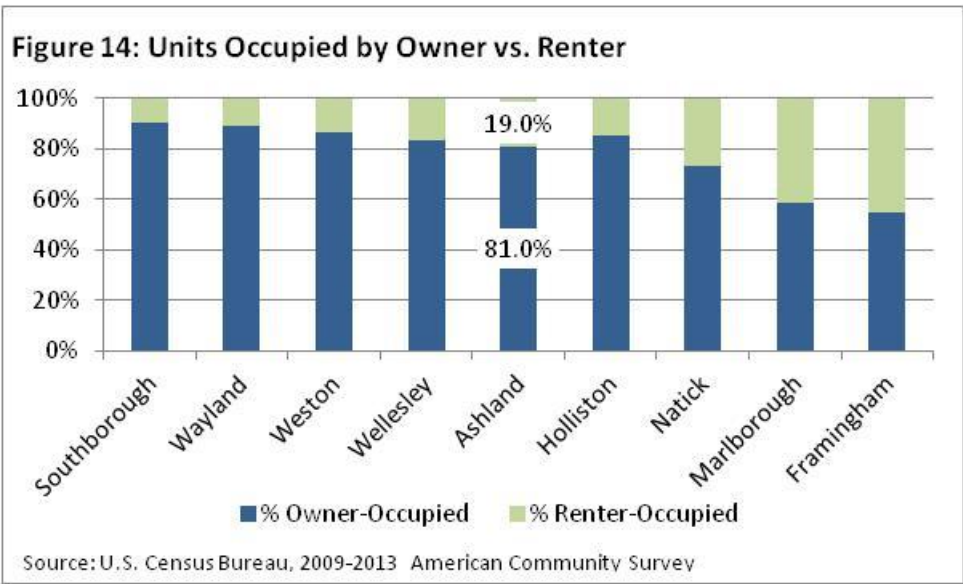


Most of Ashland’s housing stock was built between 1940 and 1999. Only 12% was built prior to 1939, the lowest rate within MetroWest. Older structures may lack heating and energy efficiencies and may not be code compliant, which adds to monthly utility and maintenance costs. These additional costs have an impact on the affordability of older, outdated units for both owners and renters.

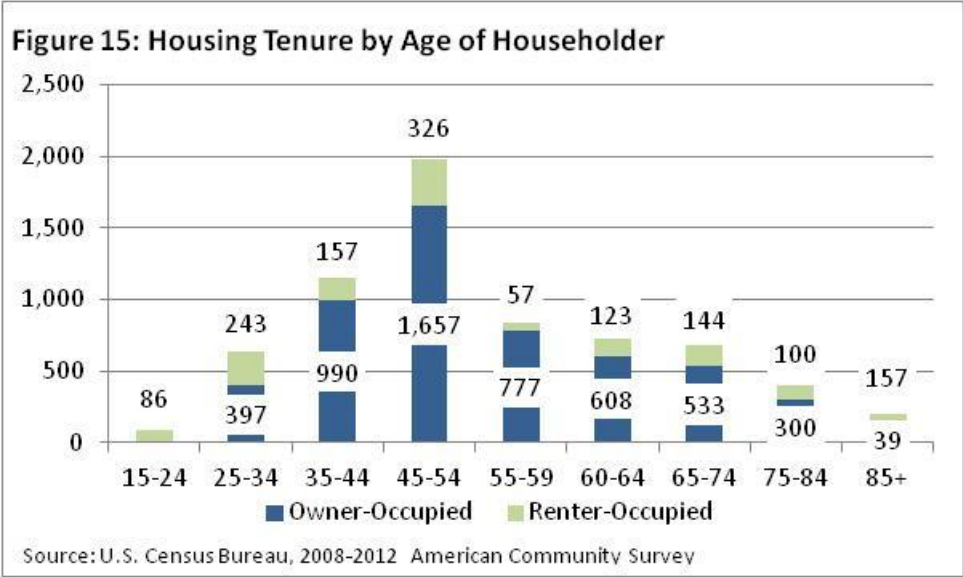


Tenure

The majority of Ashland’s housing stock is owner-occupied. At 81%, the town’s rate is the sub-region’s median. Less than a quarter of units are rental.



Considering housing tenure by age of householder, younger householders tend to rent. One-hundred percent of those age 15-24 are renters. Meanwhile, nearly a quarter of householders age 65 and older rent. However, because there is a high number of householders age 25-64, there are several hundred renters within these ranges.



Vacancy

According to ACS 2008-2012 data, nearly 97% of housing units in Ashland are occupied. The town’s vacancy rate of 3% (260 units) is considered very low, and therefore the market is very tight. This vacancy rate is higher, however, than that in the MetroWest sub-region (2%), but notably lower than that in the MAPC region (6%) and Massachusetts (9%). The town’s rental vacancy rate (3.6%) is five times that of the homeowner vacancy rate (0.7%). This is not unusual;

in the MAPC region and Massachusetts there tend to be three times as many vacant units for rent than there are for sale.

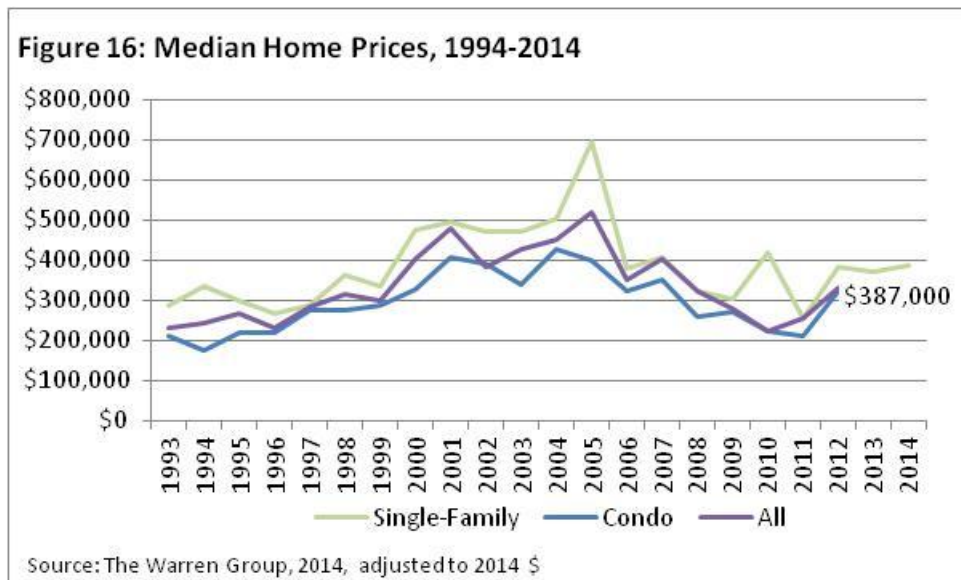
Housing Market

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

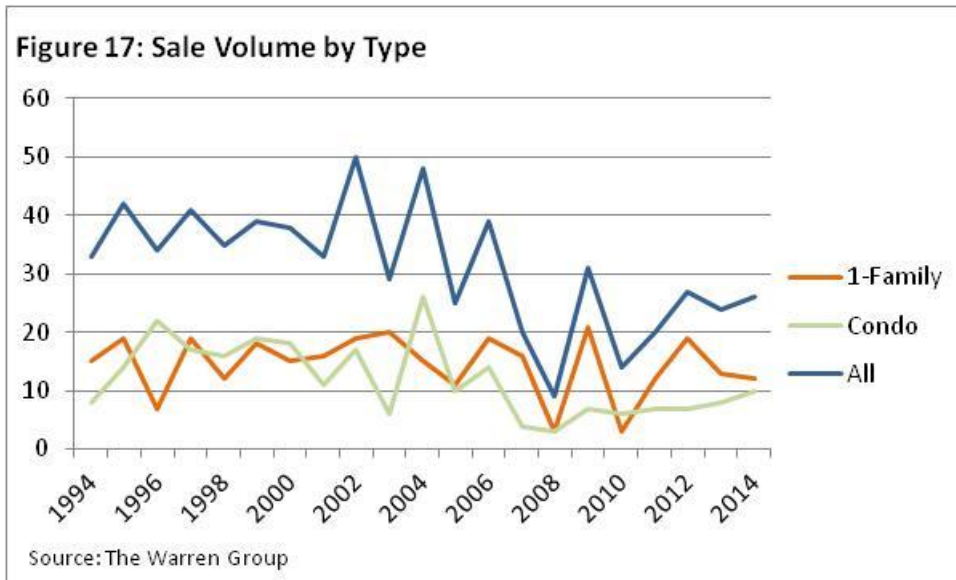
Sale Prices & Volume

Over the last two decades, fluctuations in the Ashland housing market have been more or less consistent with broader state and national trends. Sale value hit a peak in 2005 before the bubble burst a few years later. Sale volume has been volatile. Today, single-family home prices have begun to recover, while sales have not. The opposite is true of condominium transactions.

Though the median sale price is still down from its height of \$520,516 in 2005, it has increased 35% from the most recent low of \$225,464 in 2010 to \$304,648 in 2014, according to Ashland market data from The Warren Group.

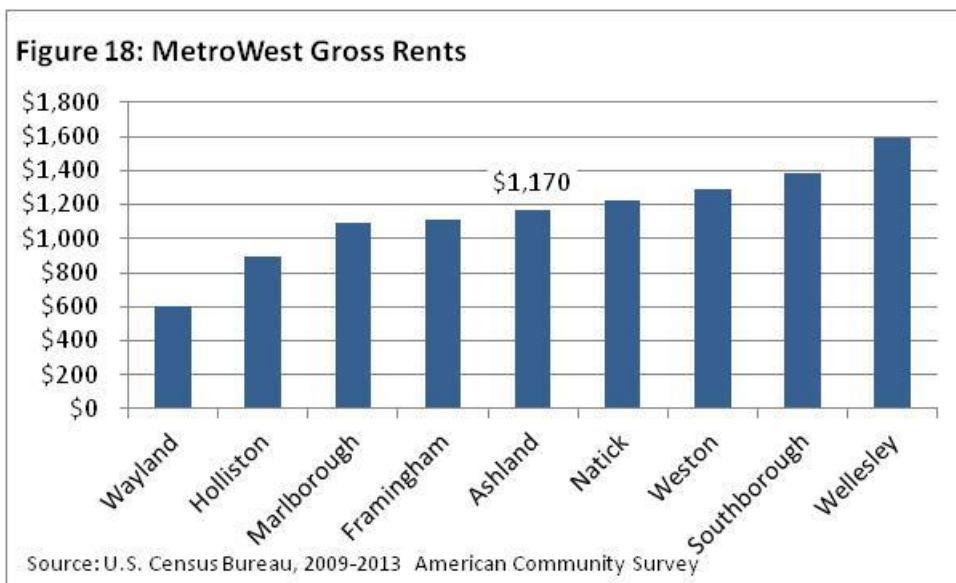


Generally, the volume of home sales in Ashland declined between 2006 and 2008, followed by a brief recovery in 2009 and another brief drop in 2010, and then steadier increases. During this period, condominium sales have been slightly more consistent than single-family home sales.



Rent

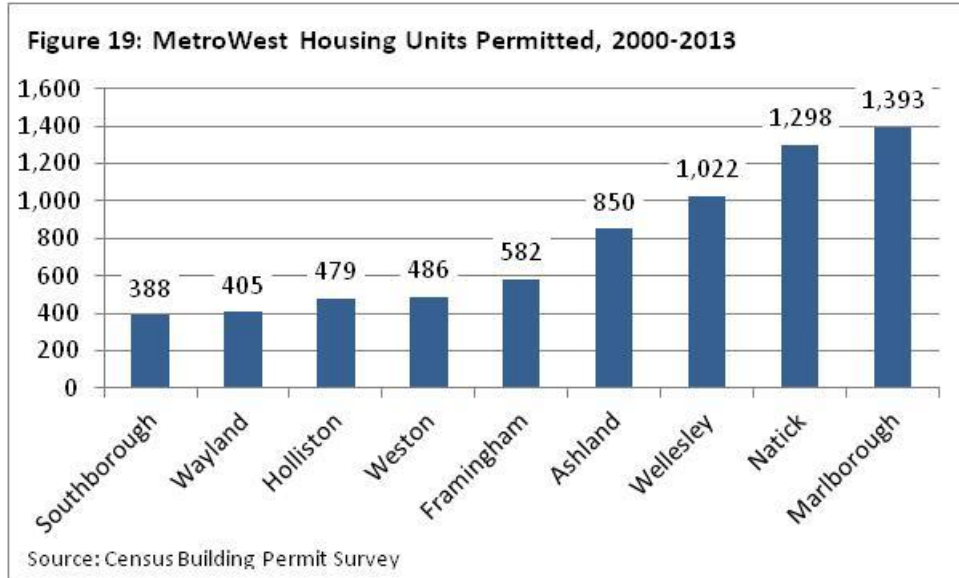
Median gross rents in the MetroWest sub-region vary widely depending on municipality, ranging from \$603 in Wayland to \$1,596 in Wellesley. Ashland's median rent is also the median for the sub-region. At \$1,170, it is also lower than the median gross rent of \$1,268 in Middlesex County.



Unfortunately, Census rental data is not the most reliable. First, rents are self-reported via the American Community Survey. Second, they represent units that were leased at any time prior to survey response, so they do not paint an accurate picture of the current market. Unfortunately, for towns the size of Ashland, there is not a superior data set of rental rates available.

Housing Units Permitted

Between 2000 and 2013, Ashland issued 850 residential permits. This is on the high end of the MetroWest spectrum.



Of the permits Ashland issued, nearly three-quarters (71% or 605 permits) were for single-family houses, while 29% (or 245 permits) were for multifamily housing. Of the latter, the majority (228) were for units in building with 3-4 units. Another 17 permits were issued for units in buildings with 5 or more permits.

Projected Development

Though permits are not a perfect indication of the rate at which a municipality expands its housing stock, because they can be underreported to the Census or units are not always built even if permits are issued, they are a good indication of the rate of housing growth a community will support. In Ashland, historic permitting patterns do not indicate a rate of housing production that will meet current or future needs and demand.

MAPC projects robust demand for housing in Ashland through 2020. According to projections, the town's supply of housing will need to increase by 13% or 877 units between 2010 and 2020 in order to accommodate demand. Unlike in many other municipalities within the region, demand for single-family and for ownership units remains stronger than that for multifamily and for rental units.

Table 7: Change in Housing Unit Demand, 2010-2020

	Rental	Ownership	Total
Single-Family Units	7	507	514
Multifamily Units	129	234	363
Total	136	741	877

Source: MAPC Projections

Housing Affordability

Key Findings

- Ashland has a very low poverty rate; most families living below the poverty level are led by female householders.
- More than a quarter of Ashland households are low income, most of which are elderly non-family households.
- Ashland's median gross rent is less than fair market rents for all unit sizes other than efficiencies, but Census data on the former may not reflect the reality of the market.
- The town's Subsidized Housing Inventory is 3.66%, the second lowest rate in the MetroWest sub-region.
- More than a third of Ashland households are cost burdened, a rate considered high by HUD. Of all household types, unrelated elderly households experience the highest rate of cost burden in town.
- Nearly half of low-income households and half of middle-income households are cost burdened.
- In 2012, Ashland's rate of foreclosures was the median rate for the in the MetroWest sub-region.

In the previous sections, Ashland's population, housing stock, and market conditions were examined. The intersection of the two—demand (people) and supply (housing units)—as well as policy, planning, and funding, ultimately determines housing affordability in a given community. In this section, the affordability of Ashland's housing stock to town residents is assessed.

Poverty Rate

Ashland has a very low poverty rate. Less than 3% of town families live below the poverty level. This rate is slightly lower than that of Middlesex County (5%) and significantly lower than that of the Commonwealth (8%). Most of Ashland's families living below the poverty level are led by female households.

Table 8: Percentage of Families with Income Below Poverty Level

Family Type	%
All Families	2.7%
With related children under 18 years	2.7%
Married couples	2.3%
With related children under 18 years	3.3%
Families with female householders	5.4%
With related children under 18 years	0.0%

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Households Eligible for Housing Assistance

One measure of affordable housing need is the number of households eligible for housing assistance in a community. Federal and state programs use area median income (AMI) figures, along with household size, to identify these households. Table 10 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low- (below 30% of AMI), very-low- (30-50% of AMI), and low-income (51-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area, which includes Ashland. Typically, households at 80% of AMI and below qualify for housing assistance.

Table 9: FY2015 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

Household Size	Extremely	Very Low	Low Income (80% AMI)
	Low Income (30% AMI)	Income (50% AMI)	
1 Person	\$20,700	\$34,500	\$48,800
2 Person	\$23,650	\$39,400	\$55,800
3 Person	\$26,600	\$44,350	\$62,750
4 Person	\$29,550	\$49,250	\$69,700
5 Person	\$31,950	\$53,200	\$75,300
6 Person	\$34,300	\$57,150	\$80,900
7 Person	\$36,730	\$61,100	\$86,450
8 Person	\$40,890	\$65,050	\$92,050

Source: HUD, 2015

Because HUD's regulations are in part based on household size, it is important to understand how Ashland's income as a percent of AMI corresponds with this variable. The most relevant information available is Comprehensive Housing Affordability Strategy (CHAS) data, which groups number of persons occupying a unit into household type:

- elderly households (1 or 2 persons, with either or both ages 62 or over)
- 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 this data, more than a quarter (26% or 1,655) of all Ashland households is categorized as low income. Of the total households in this category, 8% is extremely low income (less than 30% of AMI), 11% are very low income (30-50% of AMI), and 7% are low income (50-80% of AMI). The vast majority of low-income Ashland households are elderly non-family households (70%). A significant portion of households that fall into the “other” category are also low income: 36%.

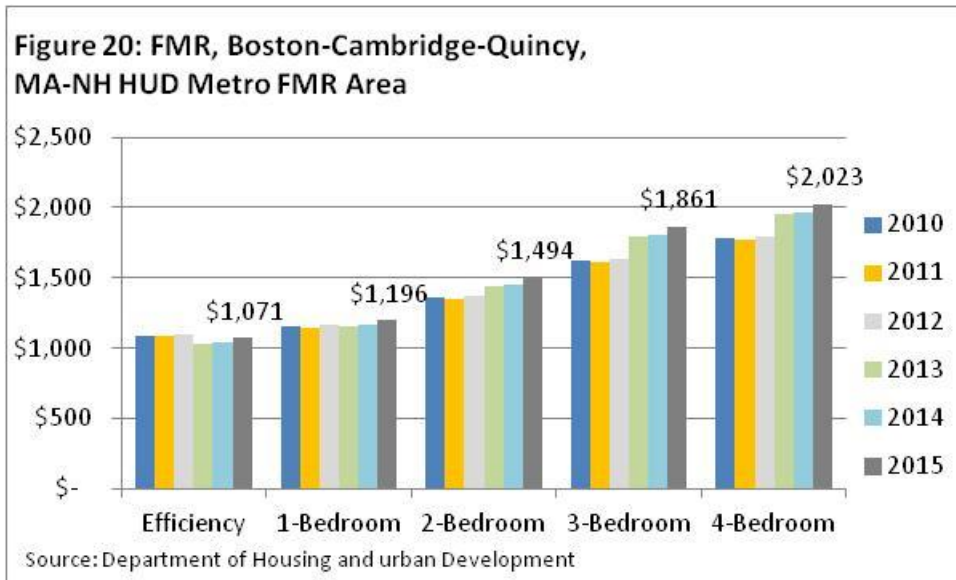
Table 10: Income as Percent of AMI by Household Type/Size

	Total Households	Low-Income Households			
		<30% AMI	30-50% AMI	50-80% AMI	>80% AMI
Elderly Family (1-2 Member)	715	15 (3%)	140 (20%)	95 (22%)	465 (10%)
Elderly Non-Family	835	300 (58%)	175 (24%)	105 (25%)	255 (5%)
Small Related (2-4 Person)	3,325	90 (17%)	205 (29%)	65 (15%)	2,965 (62%)
Large Related (5+ Persons)	520	35 (7%)	40 (6%)	15 (4%)	430 (9%)
Other	1,030	75 (15%)	155 (22%)	145 (34%)	655 (14%)
Total	6,425	515 (8%)	715 (11%)	425 (7%)	4,770 (74%)

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2007-2011

Fair Market Rents

Figure 20 below illustrates Fair Market Rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston Metropolitan Statistical Area, which includes Ashland. The upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rents is unsurprising and points to the need for more housing of this tenure at multiple price points.



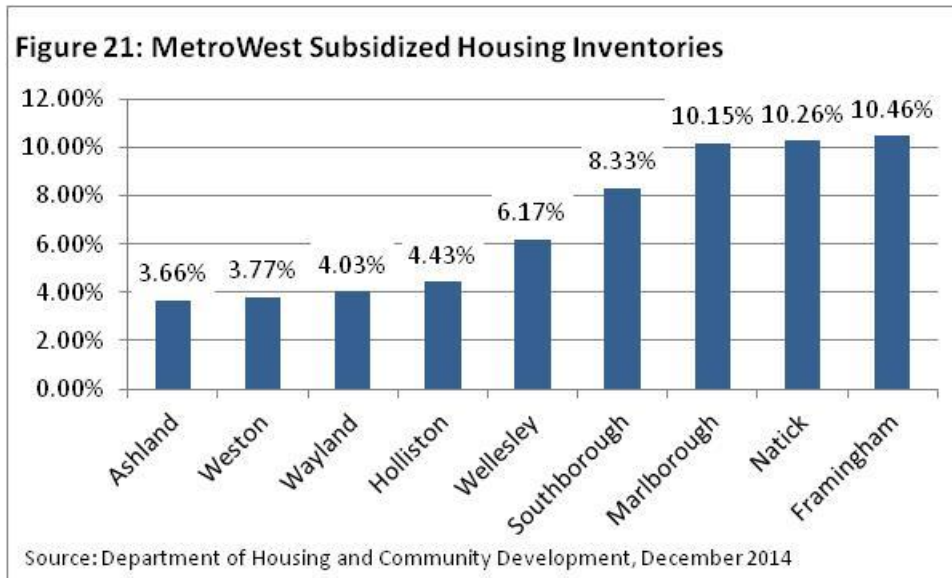
Ashland’s median gross rent of \$1,170 is lower than 2015 fair market rents for all unit sizes other than studios. However, it is important to recall that this median gross rent figure is based on Census data, which does not truly capture the current rental market in town, as already discussed above. It is quite possible actual rates are in fact higher than fair market rents.

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

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of AMI. Units are secured by deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of a community’s housing is included on the SHI.

With 241 affordable units out of 6,581 total year-round housing units, Ashland’s SHI is 3.66% as of June 2015. This is the lowest SHI within the MetroWest sub-region. Ashland requires an additional 417 eligible units to meet the state’s 10% target.

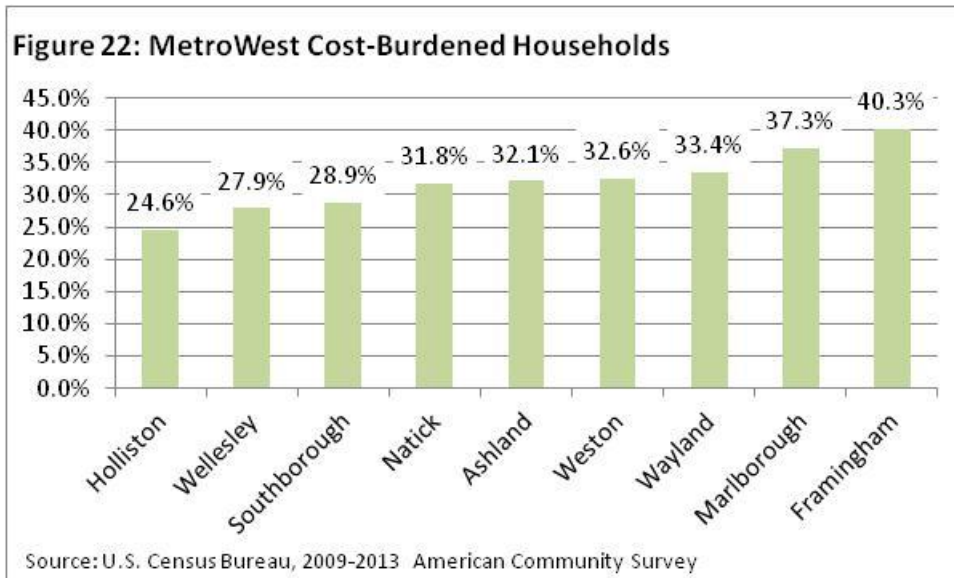


Because the SHI is determined using the total number of housing units from the most recent decennial Census (the denominator), the number of SHI units (the numerator) must increase as the number of market rate units increases in order to preserve—never mind exceed—the current proportion. Of course, if affordable units are lost, then the SHI drops. While Ashland has 51 units that are affordable in perpetuity, three-quarters of the town’s SHI, 71% or 172 units could expire between 2017 and 2054.

Further, because MGL 40B allows 100% of units in rental projects developed by a comprehensive permit where at least 25% of units are deed-restricted for households earning at or below 80% of AMI to count towards the SHI (even the 75% that are market rate), the actual number of affordable units in a given community is much lower than the inventory indicates. We know that 100% of ownership units included on the SHI is affordable, and a minimum of 25% of units in rental developments included on the SHI is affordable. Because most of Ashland’s subsidized housing is rental (90%), the actual number of qualifying affordable units could be as low as 79, or just 1.2% of the year-round housing stock. This has no bearing on the SHI, but could be a better measure of how affordable the town’s housing stock is to residents.

Housing Cost Burden

Another method to determine whether housing is affordable to a community’s population is to evaluate households’ ability to pay their housing costs based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be housing cost burdened, and those that spend more than 50% are considered to be severely cost burdened. HUD considers a rate of 30% or higher cost-burdened households and 15% severely cost-burdened households to pose a significant issue for a community.



In Ashland, 32% of households are cost-burdened and 15% percent are severely cost-burdened; both rates are either slightly above or match HUD’s threshold for concern. The town’s rate of cost burden is the median among MetroWest municipalities. In Ashland, cost-burdened owners far outnumber renters (27% compared to 7% of total households).

Cost Burden by Type

HUD’s Comprehensive Housing Affordability Strategy (CHAS) data³ offers further information on cost burden by income category (low, very low, extremely low, and middle income, or those earning between 80-120% of AMI) and by household type (elderly, small related, large related, and other). While rates of cost burden are high across all household types, some are more impacted than others. Elderly non-families experience the highest rates of cost burden and severe cost burden, followed by households categorized as “other”.

Table 11: Cost Burden by Household Type, All Households

Household Type	Households	Cost Burden		Severe Cost-Burden	
		Count	Percent	Count	Percent
Elderly Family	715	185	25.9%	30	4.2%
Elderly Non-Family	750	440	58.7%	240	32.0%
Small Family	3,310	880	26.6%	300	9.1%
Large Family	524	194	37.0%	79	15.1%
Other	1,090	475	43.6%	325	29.8%
Total	6,389	2,174	34.0%	974	15.2%

Source: CHAS 2007-2011

³ HUD receives custom tabulations of U.S. Census Bureau data that are not typically available through standard Census products.

Because households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford even if alternative market-rate housing is affordable to them, it is important to consider rates of cost burden among low-income households specifically, who tend to have fewer options.

In Ashland, nearly half (47%) of all low-income households are cost burdened and 19% are severely cost burdened. Low-income elderly families experience the highest rates of cost burden and severe cost burden. Elderly non-family and “other” households also experience high rates.

Table 12: Cost Burden by Household Type, Low-Income Households

	Total	Cost Burden	Severe Cost Burden
Elderly Family	250	88%	36%
Elderly Non-Family	565	45%	25%
Small Family	360	31%	0%
Large Family	90	17%	0%
Other	370	46%	22%
Total	1,635	47%	19%

Source: CHAS 2006-2010

An analysis of cost burden among low-, very-low-, and extremely-low-income households provides further insight. Rates of cost burden decline as income status declines, so that rates are highest among low-income households and lowest among extremely low-income households. Rates vary among different household types.

Table 13: Cost Burden by Household Type & Low-Income Category

Household Type	Less Than 30% AMI			30-50% AMI			50-80% AMI		
	Total	Cost Burden	Severely Cost Burden	Total	Cost Burden	Severely Cost Burden	Total	Cost Burden	Severely Cost Burden
Elderly Family	15	0.0%	0.0%	65	89.3%	17.9%	80	100.0%	68.4%
Elderly Non-Family	295	35.6%	10.2%	150	40.0%	40.0%	65	84.2%	42.1%
Small Family	90	0.0%	0.0%	115	39.0%	0.0%	140	46.2%	0.0%
Large Family	35	0.0%	0.0%	15	0.0%	0.0%	50	100.0%	0.0%
Other	75	0.0%	0.0%	90	30.0%	0.0%	115	86.2%	55.2%
Total	510	20.6%	5.9%	435	45.1%	13.4%	450	83.1%	44.6%

Source: CHAS 2006-2010

Middle-Income Housing Problems

CHAS data also indicates the extent to which middle-income households earning 80-120% of AMI suffer from housing problems. A household is said to have a housing problem if it has one or more of the following problems:

1. housing unit lacks complete kitchen facilities,

2. housing unit lacks complete plumbing facilities,
3. household is overcrowded, and/or
4. household is cost burdened.

2009-2013 ACS data estimates indicate that less than 0% of Ashland’s occupied housing units are afflicted by problems #1 and #2, and 0.6% of units are overcrowded. Therefore, it can be concluded that the most prominent housing problem in town is #4: cost burden.

Table 14: Housing Problems for Ashland Households at 80-120% of AMI

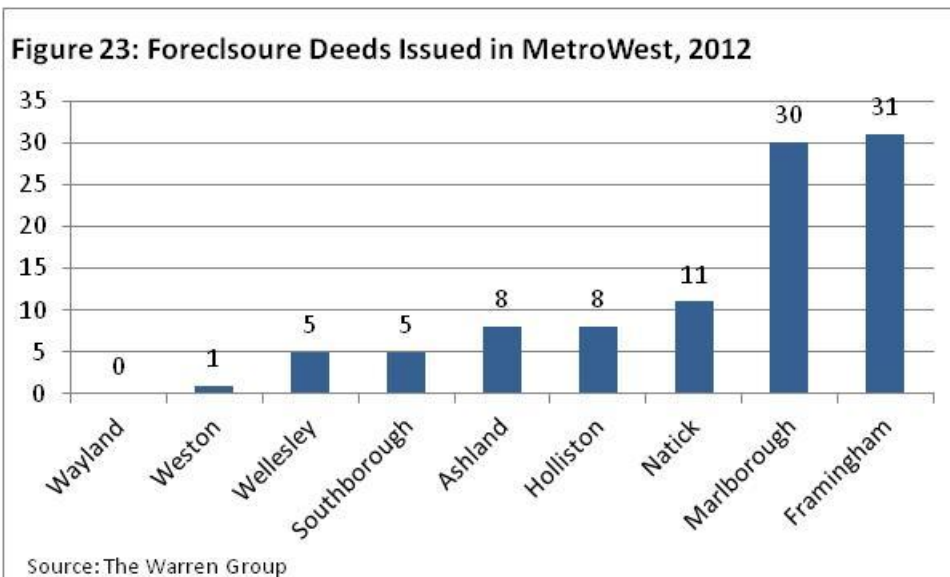
	#	%
Total Households	1,160	n/a
with Housing Problem	580	50.0%
Total Owner-Occupied Households	900	n/a
with Housing Problem	580	64.4%
Total Renter-Occupied Households	260	n/a
with Housing Problem	0	0.0%

Source: CHAS 2005-2009

Half of middle-income households in Ashland experience housing problems. These are all owner-occupied households. Though there is a population of middle-income renters in town, none of them are cost burdened according to this data.

Foreclosures

The Greater Boston region was spared the worst impacts of the recent housing crisis. Nevertheless, foreclosures in the region did surge over the last decade. This is important because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options. In 2012, there were 8 foreclosures in Ashland. This is the median number of foreclosure deeds issued that year within the MetroWest sub-region.



Development Constraints & Limitations

In Ashland, residential development is influenced by various factors pertaining to the natural and built environments; regulatory, municipal, and organizational contexts; and the political and social context. At public forums hosted for the Master Plan and Housing Production Plan, Ashland residents and stakeholders identified the following barriers to housing development and affordability:

- Natural & Built Environment
 - Limited sites with both development potential and accessibility to amenities
- Regulatory & Municipal Environment
 - Current zoning and regulatory framework
 - Multiplicity of zoning districts and overlay districts
 - Reactive in approach to development; need to be proactive
 - Limited access to funds and other resources
 - Disconnect between zoning and development; just because it's an allowed use, doesn't mean a developer will build it
 - No local community development corporation or affordable housing developer
- Political & Social Context
 - Stigma of multi-family housing requires education and awareness on the need for affordable housing and requirements of the affordable housing law and fair housing laws
 - Limited education on how to technically implement strategies to achieve goals
 - Opposition to addressing sewer issue

Building on these concerns, this section provides an overview of Ashland's residential development environment and some of the local obstacles to the creation of affordable housing.

Natural & Physical Constraints

Land Availability

The town of Ashland is 8,240 acres, of which approximately 360 acres are open water, and roughly 850 acres are wetland, leaving approximately 7,000 acres of upland. Ashland has seen significant residential development since the late 1940s.

In order to assess development potential, MAPC undertook a land use analysis that distinguishes between developed, underutilized, and vacant parcels. Categorization of a parcel as underutilized does not account for proposed development.

Ashland is largely residential; parcels developed with residential uses comprise 3,300 acres (about 40% of the town). Another 64 acres are classified by the town Assessor as land "Developable" for residential uses, 444 acres are classified as "Potentially Developable," and 22

acres are classified as “Undevelopable.” According to MAPC’s analysis, there are approximately 200 residential parcels, totaling about 640 acres, which could be considered “under-utilized.” That is to say that according to current zoning these parcels could accommodate one or more additional housing units if subdivided. The majority could accommodate at most one additional unit, but some parcels are quite large and altogether there may be the potential for 500 housing units on these parcels under current zoning.

Parcels classified as commercial or industrial land uses by the town assessor comprise 630 acres of land in Ashland. Approximately 60 parcels, totaling 190 acres, are vacant. Another 80 parcels, totaling 213 acres, could be considered “underutilized” because they have an improvement to land value ratio of 1 or less, meaning the value of the buildings on the land is less than the value of the land itself. The Town should assess this land and determine whether it is likely to see future industrial use and, if not, whether any of it has the potential to be re-zoned for residential development. Factors to consider include the degree of site cleanup needed and location and proximity to transportation networks and amenities.

Watershed Areas & Protected Water Sources

Ashland is situated principally within the watershed of the Sudbury River (in fact, the river runs through the town), though a small portion of Ashland adjacent to Holliston, along the south end of Prospect Street, is in the Charles River watershed. The Ashland Department of Public Works manages municipal water and wastewater.

There are approximately 124 acres of Zone II Wellhead Protection Areas in Ashland: 62 acres at the south end of Ashland Reservoir, which lies mostly on land owned by Aggregate Industries; and another 62 acres in a residential area at the south end of Prospect Street, which contributes to the Town of Hopkinton water supply. These areas were defined and regulated according to the 1996 Safe Drinking Water Act as part of the Source Water Assessment Program.

There are no surface water protection areas in Ashland.

Protected Open Space, Habitats, & Floodplains

Of Ashland’s total acreage, 2,040 acres (almost 25% of the town) are legally and permanently protected open space that cannot be developed. Another 300 acres are open space with only limited protection against development, including 157 acres owned by the town and 143 acres owned by nonprofit organizations such as the Ashland Fish and Game Club, Northeastern University, and the Boy Scouts of America.

Ashland does not have a very substantial amount of important wildlife habitat. There are approximately 93 acres of Core Habitat for Species of Conservation Concern located in the Town forest, but beyond that there are no other areas in town that have been mapped as Priority Habitat for rare species, Critical Natural Landscape, or other significant landscape areas.

Approximately 844 acres, or 10% of the town's acreage, is mapped wetlands, and 655 acres (7.9%) are categorized as 100-year floodplains (not including open water) according to FEMA maps finalized in June 2014. Approximately 202 acres of the Floodplain Overlay District (FPOD) fall outside the "A" and "AE" (100-year) flood zones mapped by FEMA. An additional 50 acres are in mapped 500-year flood zone. Ashland's FPOD bylaw requires a special permit for development in floodplains but does not set specific performance standards, other than a demonstration that and proposed encroachment will not result in increased flood levels.

Contamination

The Massachusetts Department of Environmental Protection (DEP) Bureau of Waste Site Cleanup, in accordance with M.G.L. Chapter 21E, lists four Ashland sites as Activity and Use Limitation (AUL) sites, indicating the continued presence of hazardous materials. This list of sites includes the property at 10-50 Main Street, the former mill building across the street from Town Hall. There are also two former gas stations on Pond Street and an industrial property on Nickerson Road which are also subject to Activity and Use Limitations.

There are also three 21E sites in town which have yet to be remediated, including a Tier I site on Elliot Street, a Tier ID site on Pleasant Street near the MBTA commuter rail station, and a Tier II site on Nickerson Road. The tier II site does not require a permit, but must be remediated by a Licensed Site Professional.

The most significant contamination issue in Ashland, of course, is the Nyanza site, which was a federal superfund site. Remediation of the site has been completed with consolidation of contaminated material into a central landfill. The surrounding area is no longer subject to any use restrictions.

Municipal Infrastructure

Water & Sewer

84% of Ashland parcels are within 100 meters of the public sewer system, containing 91% of the town's housing units. Wastewater is discharged to the MWRA system where it is conveyed to Deer Island for treatment. While sewer costs are a concern in town, capacity is not a significant issue given the size of the MWRA system.

An estimated 98% of Ashland housing units are served by the Ashland public water supply system, which is fed by five wells that produce approximately 600 – 650 million gallons per year; about one-quarter of the water produced is sold to Hopkinton. Average daily withdrawals (in 2013) were approximately 13% less than the registered and permitted withdrawal volumes under the Massachusetts Water Management Act. However, reservoir levels have fallen low enough in recent years to warrant continued Stage 2 water restrictions and emergency connections to the MWRA in 2007 and 2013. One condition of these emergency connections was the development of a long term plan to remedy deficiencies in the local supply. Furthermore, the state's Sustainable Water Management Initiative will also require more robust assessment of the

environmental impacts of water withdrawals in the near future. The town has considered a variety of alternatives, including joining the MWRA for supplementary supply, but a warrant article to pursue that option failed to win the necessary 2/3 majority at the 2014 Town Meeting. The town continues to explore its alternatives, but it is clear that substantially increased water efficiency and/or additional sources are essential for the town to support additional residential and commercial development.

Schools

Ashland’s School Department maintains five school buildings, including a high school, a middle school, an elementary school, a K-2 school, and a pre-school. Enrollment for the 2014 – 2015 school year stood at 2,595 students. Enrollment has fluctuated around this level since 2004, with a peak of 2,671 students in 2008. This followed a decade of rapid growth in enrollment from 1994 – 2004, during which period the district added approximately 800 students.

Regulatory Constraints

Ashland Zoning

Zoning bylaws regulate the type and location of development within a community. For the purposes of a HPP, zoning can be considered a constraint if the ordinance significantly limits expanding the housing supply to meet demand. A simple assessment of housing development potential is made difficult by the unusually large number of zoning districts and overlay districts that exist in town—thirty districts and sub-districts in total. There are three basic Residential zones, but housing is also permitted in most of the commercial districts (except for the Industrial District) and is allowed in specified sub-districts of the Ashland Downtown District, the Pond Street Mixed Use Overlay District, the Wildwood Mixed Use Special District, and the Rail Transit District.

A summary of residential uses permitted in the various base zones can be found in the following table:

Table 15: Principal Use Regulations

A. RESIDENTIAL USES	Res A	Res B	Res Multi-family	Comm High-way	Comm Down-town	Comm Village	Comm Neighb-orhood	Comm Office	Indust-rial
Single-family dwelling	Y	Y	Y	Y	Y	Y	Y	Y	N
Mobile home or trailer	N	N	N	N	N	N	N	N	N
Two-family dwelling	N	Y	Y	BA	Y	BA	Y	N	N
Conversion of single-family to two-family dwelling	N	Y	Y	BA	Y	BA	Y	N	N
Conversion of single/two-family to	N	N	N	N	N	N	BA	N	N

dwelling with not more than four units									
Multifamily dwelling	N	N	BA	N	N	N	N	N	N
Lodging or boarding house	N	N	N	Y	Y	Y	BA	N	N
Assisted living facility	Y	Y	N	Y	Y	N	BA	N	N
Cluster development	PB	PB	PB	N	N	N	N	PB	N
Planned multifamily development	N	N	N	BA	BA	BA	N	N	N
Senior residential community	Y**	Y	N	Y	Y	N	N	N	N
Nursing or convalescent home	N	N	N	Y	Y	Y	BA	N	N
Mixed residential units and commercial uses in the same building	N	N	N	PB*	N	N	N	PB*	N

Y: Permitted as-of-right

BA: Subject to special permit issued by Board of Appeals

PB: Subject to special permit issued by Planning Board

PB: Subject to special permit issued by Board of Selectmen

*Number of dwelling units permitted shall not exceed a maximum of five (5) units per acre

** According to Section 7.2 of the zoning bylaw, this use requires a special permit from the Planning Board

Residence A covers three-quarters of the town. It is a conventional district for single-family home development, though Ashland also allows assisted living facilities and senior housing by right. A conforming lot in this district requires at least 30,000 sq. ft. of land (90 percent upland) and 150 feet of frontage with a 40-foot front setback. In addition, lot shape regulations apply in RA and all other zoning districts (Section 4.1.4).

Residence B covers approximately 400 parcels around Downtown Ashland and the north side of Pond Street/Route 126. It allows both single-family and two-family dwellings (new or by conversion) by right. A conforming lot in the RB district has 20,000 sq. ft. of land and 125 feet of frontage, but a two-family home requires 30,000 sq. ft. Further, Ashland imposes a maximum floor area cap of 4,500 sq. ft. on single-family and two-family dwellings in the RB (and other) districts for lots with less than 30,000 sq. ft. in area. The size limit applies unless the Board of Appeals grants a waiver.

Residence Multifamily (RM) is a district designated for multi-family housing - except that multi-family dwellings are allowed only by special permit from the Board of Appeals and only on parcels of five or more acres with at least 300 feet of frontage. There is a density limit of one unit per 5,000 sq. ft. of lot area and 2,500 sq. ft. per bedroom. The design standards clearly favor townhouses over garden-style units (and by default, homeownership developments over rental housing) for Ashland prohibits building entrances that provide access to more than two units

and also limits building heights to two stories and twenty-eight feet. By contrast, the maximum height for single-family and two-family homes in all zoning districts is 2 1/2 stories and thirty-five feet.

Highway Commerce (CH) is a commercial district where single-family dwellings, assisted living facilities, and senior housing developments are permitted as of right. The Board of Appeals has authority to grant special permits for two-family homes and "planned" multi-family developments (a term undefined in the Zoning Bylaw.) Although not shown in the Table of Principal Use Regulations, mixed uses with residential units are allowed by special permit in the CH district, up to five units per acre (Section 7.7). There is a maximum height of three stories for residential uses (two stories less than allowed for commercial uses.)

Downtown Commerce (CD) is nearly identical to CH, except that two-family homes are allowed by right and mini-storage facilities are prohibited. Dwellings must comply with the same dimensional regulations that apply in the RB district, including maximum height of three stories and thirty-five feet (again, two stories less than allowed for commercial uses.)

Village Commerce (CV) is a small district east of Route 126 in the Southeast corner of town. In this district, two-family homes require a special permit. The minimum lot requirement is 15,000 sq. ft., with at least 100 feet of frontage; the minimum front setback, twenty feet; and the maximum height, four stories.

Neighborhood Commerce (CN) is the only area in Ashland where the town allows accessory apartments by right and the Board of Appeals can grant a special permit to convert a single-family or two-family home to multi-family units (up to four). There is a very small minimum lot area requirement of 5,000 sq. ft. However, there is a maximum lot coverage rule of 15 percent.

Office Commerce (CO) allows single-family dwellings but is the only commercial district that prohibits two-family dwellings. However, a mixed-use building with upper-story housing units is allowed by special permit.

Ashland Downtown District (ADD) is intended to operate as Ashland's downtown zoning. It consists of three sub-areas, each with different use and dimensional requirements. It is the only district to impose a *maximum* front setback or to regulate use intensity based on gross floor area ratio (FAR.) Parking requirements are 75% of what would typically be required in other districts.

Sub-Area A provides for the highest intensity of use (FAR 2.0); it allows multi-family dwellings and both horizontal and vertical mixed uses by right, together with retail stores, bakeries, ice cream shops, restaurants, theatres, indoor recreation, light industrial uses, Single-family and two-family homes are prohibited. Multi-family density cannot exceed ten units per acre. Permissible building heights vary by class of use.

Sub-Area B is similar to *Sub-Area A*, but single-family dwellings are allowed by special permit.

Sub-Area C seems to encourage a more residentially oriented mix of uses. Here, the town allows single-family homes by right and limits multi-family dwellings to a special permit requirement. Buildings are limited to three stories regardless of use.

Ashland has placed many expectations on development in the ADD, and some of those expectations imply a desire for larger-scale projects. For example, the town requires construction of sidewalks in front of buildings in the ADD, pedestrian areas and amenities for buildings exceeding 30,000 sq. ft., and connecting walkways with adjacent neighborhoods. These standards would not be difficult for a large-scale project, but for existing properties seeking to evolve toward the goals of the ADD, the cost to provide pedestrian infrastructure could be problematic and may discourage small redevelopment projects.

Pond Street Mixed-Use Overlay District (PSMUOD) allows horizontal and vertical mixed uses, retail development, light industrial uses, and research and development, if a proposed project satisfies eight criteria and five review standards. The maximum building height is five stories, though the Planning Board can approve a height increase. PSMUOD contemplates fairly high-density development, for the district allows multi-family units up to one per 2,000 sq. ft. of lot area (21 units per acre). Any development with ten or more dwelling units is required to set aside at least 10 percent of the units as housing affordable to low- and moderate-income households.

Wildwood Mixed Use Special District (WMUSD) consists of five sub-areas with a combined total of about 150 acres. Wildwood "A" provides for more residential uses and a variety of housing by right, whereas Wildwood "B," "D," and "E" around the intersection of Waverly, East Union, and Union Streets provide for industrial and office uses, restaurants, banks, and nursing homes by right, and hotels by special permit. Development in the WMUSD requires a minimum tract of fifty acres. The maximum residential density permitted in the district varies by sub-area and class of use. For example, senior housing requires a minimum of 4,000 sq. ft. per unit plus 1,050 feet for two bedrooms, but multi-family units without age restrictions require a minimum of 5,000 sq. ft. per unit and 1,000 sq. ft. per bedroom. The bylaw also imposes limits on the percentage of developable land that can be devoted to multi-family dwellings in Wildwood "A," and when proposed in Wildwood "D," multi-family projects have to include a reservation of land for commercial development. As in the PSMUOD, affordable housing is required in Wildwood "A" and "D." This district has remarkably prescriptive site planning requirements and performance standards, and specific application procedures (in addition to Ashland's customary site plan application requirements) that are intended to document a project's consistency with the WMUSD bylaw.

Rail Transit District (RTD) includes nearly 200 acres in the vicinity of the Ashland MBTA station and the Nyanza Superfund site. The RTD concept calls for a mix of industrial, commercial, and residential uses in a planned arrangement that takes advantage of access to commuter rail. It consists of six sub-areas, including three that encourage many types of residential uses and one sub-area (A) limited to age-restricted housing. Rental housing is specifically listed as a permitted use in only one sub-area (D). The maximum allowable density for the RTD as a whole depends on the unit type, with rental housing at a maximum of twenty units per buildable acre (in sub-area E)

and ten units per buildable acre for age-restricted units. A Transit Village Community (TVC) composed of "luxury" housing units and accessory services is allowed by right with significantly reduced off-street parking requirements, subject to site plan review by the Planning Board, in two of the RTD's sub-areas.

Specific Zoning Issues

Mixed-Use Development

As described above, mixed use development is permitted, generally by special permit, in a variety of zoning districts and overlay districts in Ashland.

Accessory Dwellings

Section 7.6 of the zoning bylaws permit Accessory Family Dwelling Units in single family homes by special permit. The bylaw limits occupancy of the accessory unit to four persons and requires owner occupancy of the structure (either the principal or accessory unit.) Boarders and lodgers are not permitted. The floor area of the accessory unit may not exceed 800 square feet, or 25% of the floor area of the principal unit, whichever is larger. Occupancy permits for accessory units must be renewed every two years and are not transferrable upon sale or change of occupancy.

Conversion of Dwellings

Single family buildings may be converted to two-family dwellings in the Residence B, Residence Multifamily, Downtown Commerce, and Neighborhood Commerce districts as-of-right, and in the Highway Commerce and Village Commerce districts subject to special permit by the Board of Appeals. Conversion to three-or four family structures is permitted only in the Neighborhood Commerce district by special permit from the Board of Appeals. The zoning bylaw prohibits expansion of the principal structure or the creation of additional entrances visible from a street. The lot must satisfy minimum lot area requirements plus 50% of the lot area requirement for each additional unit. Minimum unit size is 700 square feet.

Over-55 Housing Developments

Section 7.2 of the Zoning bylaw sets forth requirements for "Senior Residential Communities" in Ashland. Units must be owned/occupied by at least one person over 55 and no more than one non-handicapped person under that age, except in case of emergency and for a limited period of time. Maximum density for such developments is five units per acre, with no more than two bedrooms per unit. Only detached or attached single family homes are permitted. Specific site design requirements are specified in the bylaw, including a prohibition on through streets, a maximum lot coverage of 25%, and a 30-foot separation distance between structures.

Parking Requirements

The zoning bylaw requires two spaces per residential unit, except in the ADD, where requirements are reduced by 25%. Shared parking and reductions in parking requirements are permitted by

special permit in certain districts such as the Village Commerce and Neighborhood Commerce districts.

Existing Municipal Housing Strategies

The Town of Ashland, along with State and other entities, provides several resources to help advance the creation and preservation of affordable housing within the community. Below is a summary of the tools Ashland currently has at its disposal to meet housing and demand.

Community Preservation Act

The Town of Ashland adopted the Community Preservation Act (CPA) in 2002, which raises funds for open space preservation, creation of recreation opportunities, historic preservation, and community housing development through a 3% surcharge on property taxes and state matching funds. As of 2009, the Town had raised approximately \$275,397 for community housing.

Housing goals highlighted in the 2009 annual report include:

- Encourage greater diversity of housing opportunities to meet the needs of a changing and diversified population with respect to age, household size, and income
- Evaluate the impact of “tear-downs” on the community and the housing stock
- Expand affordable housing opportunities in both business and residential districts
- Encourage affordable housing units, including comprehensive permits that recognize the community’s needs and goals
- Allow incentives for inclusion of affordable housing units in single-family subdivisions
- Support initiatives to create a Housing Partnership or Community Development Corporation to secure funding for, construct, and administer affordable housing

Ashland Affordable Housing Committee

The Ashland Affordable Housing Committee is charged with assisting the Board of Selectmen in vetting affordable housing opportunities for low- and moderate-income households and seniors. Current projects include the senior affordable rental development Robert Hill Way; the Comprehensive Plan; this HPP; ongoing qualifying of potential buyers of existing affordable resale units at Avenue of the Americas; and assisting existing owners with refinancing of units, also at Avenue of the Americas.

Ashland Affordable Housing Trust

The Town of Ashland Affordable Housing Trust, established in 2007, is authorized to acquire by gift or purchase property to use for affordable housing preservation and creation in town. Since the fall of 2007, when Town Meeting approved \$500,000 to be transferred from the Community Preservation Committee (CPC) to the Affordable Housing Trust, the Trust has made great strides to

increase affordable housing opportunities in town. These include completing 17 transactions involving the purchase, repair, and resale of deed-restricted affordable units at Avenue of the Americas; conducting due diligence including appraisal, inspections, and legal at 133 West Union Street in 2011; and purchasing 6 Cherry Street in 2013. More recently, the Trust contributed \$20,000 towards the development of a new Comprehensive Plan for the Town; retained Meridian Associates to develop outlines for potential affordable housing opportunities at West Nurseries and Cherry Street/Main Street; conducted two lotteries of 8 for-sale affordable condos at Avenue of the Americas; and a third lottery of 15 affordable rental units at Ashland Woods. Now, the Trust is requesting \$450,000 in CPA funding to continue its work and address challenges that have arisen in recent years. These include increase in affordable for-sale units and the associated cost of purchasing, repairing, and re-selling them.

Previous Planning Efforts

The Town of Ashland has conducted multiple planning processes in the past decade, all of which acknowledge the importance of meeting housing needs and demand in town. Completed in 2010 by Community Opportunities Group, the Ashland Economic Policy Plan states: “The health of a community’s economy hinges on access to housing choices: a range of housing types, a continuum of price bands, opportunities to purchase or rent, and neighborhood settings that support different lifestyles and different stages in the life cycle” (p. 47). It also acknowledges that residential development generates more than 90% of Ashland’s tax revenue each year and most of the demand for municipal and school services (p. 47), and that housing development has not caused Ashland’s revenue shortages (p. 102). It makes one housing-related recommendation, which centers on redevelopment of the fire station. The consultant suggests the property be disposed at below-market value in exchange for a mixed-use project that includes affordable housing (or, alternatively, disposed at market rate but allow flexible payment terms in order to reduce the developer’s up-front risk).

In 2006, a Downtown Vision plan for Ashland was completed. The plan focuses on enhancing the charter and increasing the vitality of downtown by creating, among other things, more housing. Five specific locations were identified in the downtown for additional housing (and retail), including the Mill Complex, the aforementioned fire and police station, the corner of Summer and Main streets, 125 Front Street, and riverfront parcels along Front Street. In addition, the plan recommends that rezoning the area around Pleasant Street be rezoning to allow additional housing development. More specifically, the Downtown Vision calls for 48 units of townhouse-style housing facing the river and Front Street.

Lastly, back in 2003, the town completed a Comprehensive Plan that recognizes the need for additional affordable housing in town. It states, “Many Ashland residents cannot afford to buy a home or rent an apartment in town” (p. 1). More specifically, the plan cites Ashland’s aging population and asserts the need for housing choices for those over the age of 55, as well as the need for reasonably priced first-time home buying opportunities for younger households. The plan establishes the following housing goals: (1) provide a range of housing typologies and (2) work to

maintain and expand housing of both tenures at a range of price points. Strategies to achieve these goals include the creation of an Affordable Housing Plan; maintaining the town's rental housing stock and multifamily developments; local preference to town employees and senior and other Ashland residents for housing supported with public funds; preservation of expiring use units; careful consideration of proposals to increase lot size as a means of either decreasing overall density or avoiding future problems with septic systems; identification of town-owned parcels that might be used for affordable housing; consideration of inclusionary housing programming; examination of the usefulness of an Affordable Housing Trust; adoption of a mixed-use zone downtown that would encourage affordable housing development. Since then, some of these strategies have been implemented while others are ongoing.

Affordable Housing Goals

As part of the Housing Production Plan process and in preparation for public meetings, MAPC designed a Housing Opportunities Survey for the Town of Ashland, which requested information on housing development and affordability in town. One-hundred-and-seven responses were returned, the results of which are summarized below.

- Respondents were fairly evenly split between thinking there is and is not sufficient affordable housing in Ashland, 35% to 37%
- Respondents are supportive of multifamily housing development (four or more units) in the Rail Transit District (56%), along major routes like 126 and 135 (50%), and in Downtown Ashland (47%)
- Respondents are also supportive of housing paired with amenities or other land uses, including housing and public open space anywhere in town (89%) and for mixed-use development in Downtown Ashland (80%), along major routes like 126 and 135 (81%), and in the Rail Transit District (68%)
- More specifically, respondents suggested several sites for housing development, including the Village of the Americas, the Front Street site where the farmer's market is currently held, the clock factory downtown, and the excavated site on Chestnut Street near America Avenue

Many of these ideas and sentiments were reiterated at the first public meeting on January 12, 2015, facilitated by MAPC. The meeting had 33 attendees, including residents and representatives from various organizations and Town offices.⁴ Discussion was framed by MAPC's analysis of housing needs, including data on demographic and household characteristics, existing housing stock, and affordability. Attendees provided insight on development constraints and opportunities, and suggested housing goals. The following is a summary of comments shared during the meeting.

Based on the data shared, what do you think Ashland's housing goals should be?

- Work to attain certification of Housing Production Plan
- Work toward the 10% goal on the Subsidized Housing Inventory
- Update and amend zoning for greater flexibility
- Produce housing that's affordable to seniors, not necessarily age-restricted housing, and families
- Develop "naturally affordable" housing with no deed rider for households earning above 80% of AMI
- Develop a buy-down program to retrofit/repurpose properties
- Utilize local preference to house eligible residents and municipal employees
- Develop design guidelines to influence what new housing will look like

⁴ Present were members from the Affordable Housing Committee, Affordable Housing Trust, Ashland Medical Reserve Corps, Board of Selectmen, Comprehensive Planning Committee, Community Preservation Committee, Historical Commission, the Residence at Valley Farm, and the Zoning Board of Appeals.

What are the barriers in Ashland to achieving these housing goals?

- A zoning bylaw that doesn't encourage the kind of development needed/wanted
- Limited infrastructural capacity (roads, water, sewer), limited local service capacity (fire, police), limited school capacity
- Historic preservation goals
- NIMBYism, fear that property values will decline due to affordable housing, fear of change
- Apathy, lack of participation in planning process

Are there specific housing opportunities that exist for new development, redevelopment, or preservation?

- Vacant properties (should school enrollment continue to decline, repurpose vacant school buildings for affordable housing; repurpose public safety complex, which may be vacant in 2-5 years)
- Mixed-use higher density development at Sears Plaza, including office, residential, retail
- Repurpose Dwight Printing Company building
- Housing development on town-owned land, like Weston Nurseries
- Use CPA money for site acquisition and affordable housing development

The ideas shared in the survey and at the first public meeting, combined with the above analysis of housing needs and demand and of development constraints, indicate the need for greater housing diversity in Ashland. More specifically, the Town should focus on additional smaller and multi-family units to serve the growing number of smaller households, including senior households, projected over the next several decades. Additionally, it is important that more affordable units be included in the mix as new housing is developed to meet the needs of Ashland's lower-income residents. Given this, MAPC worked with the Town to develop a set of housing goals and strategies that will serve as a guide for building a more diverse and affordable housing stock that will meet current and future demand.

On June 15, MAPC hosted a second public forum for the purposes of discussing proposed housing goals and strategies and identifying areas for housing development in town. The group of 35 attendees was receptive and supportive of the following seven goals and accompanying strategies, which are targeted to address development constraints, leverage resources, and capitalize on opportunities. An annual review of the goals and strategies set forth in this plan should be undertaken through its expiration, and milestones should be celebrated.

Goal 1: Work to Preserve & Advance Housing Affordability in Town

Strategy 1.1: Monitor and preserve affordability restrictions on existing units for as long as possible

Ashland's subsidized housing inventory is composed of 241 affordable units out of 6,581 total year-round housing units, or 3.66%. This is a substantial stock of affordable housing that needs to be monitored to ensure compliance with deed restrictions and to ensure eligible low- and moderate-income households are residing in units.

Additionally, while nearly a quarter of these units are affordable in perpetuity, 71% could expire at some point between 2017 and 2054. The latter includes a 66-unit rental property subsidized by HUD and due to expire in 2017; a 96-unit rental property subsidized by MassHousing and due to expire in 2024; a 4-unit rental property subsidized by EOHHS and due to expire in 2026; and a 6-unit ownership property subsidized by DHCD and due to expire in 2054. If these units were to expire, the Town's SHI would significantly drop and unmet need would dramatically increase.

The Town should work with the respective owners of these properties as well as State agencies such as the Community Economic Development Assistance Corporation (CEDAC) to preserve expiring units so that they remain on the SHI. CEDAC or other state subsidizing agencies may be able to provide the respective owners of these properties with housing subsidies that will enable owners to continue to rent units at an affordable price and to households who earn at or below 80% of the area median income.

Action Plan

- Monitor existing inventory
- Work with property owners, DHCD, and the Community Economic Development Assistance Corporation (CEDAC) prior to the expiration of a deed restriction to access financial resources that could be used to maintain affordability terms; funding could be provided to the Town or to the property owner directly

Strategy 1.2: Work toward the 10% goal on the Subsidized Housing Inventory

In order to address unmet housing need and be compliant with Chapter 40B, Ashland officials must establish and work to achieve production targets. The goals listed in the below table are based upon the total number of year-round homes as listed in the 2010 decennial Census (6,581) and MAPC's projection for the year 2020 (7,458). The "cumulative state-certified affordable units" row is based upon the SHI as of June 2014 and a rate of increase of 0.5% of total units, which is required for municipalities to avoid issuing comprehensive permits for Chapter 40B

development. The Town of Ashland seeks to increase its inventory of State-certified affordable units at a pace generally consistent with the following production schedule.

Table 16: Ashland Affordable Housing Production Goals, 2015-2020

	2015	2016	2017	2018	2019	2020
Total year-round homes	6,581	6,756	6,932	7,107	7,283	7,458
Cumulative state-certified affordable units*	241	274	308	342	378	414
10% requirement	658	676	693	711	728	746
Chapter 40B gap	417	402	385	368	350	332
Required units for relief at 0.5% of total units	33	34	35	36	36	37
Required units for relief at 1.0% of total units	66	68	69	71	73	75

*Based on 2015 SHI plus 0.5% rate of increase. Source: U.S. Census Bureau, 2010 Census, & MAPC MetroFuture Projections for 2020

To help the Town meet these goals, the Board of Selectmen, with support from the Town Manager, should require any new deed-restricted units to be affordable in perpetuity. This will help avoid slippage as a result of expiring affordability restrictions.

Action Plan

- Adopt housing production goals
- Establish the type and location of affordable units the Town will add annually
- Work with developers to coordinate affordable housing development
- Annually review HPP goals and strategies through its expiration
- Regularly measure and celebrate achievements

Goal 2: Maintain High Quality of Life through Smart Housing Planning & Production

Strategy 2.1: Build on existing development review and permit process to assess and mitigate potentially negative housing development impacts on traffic congestion, infrastructural capacity, and other aspects of town life

Development proposals are typically subject to at least one of three review processes in the Town of Ashland: site plan review, subdivision review, and the special permit process. For the former, the Planning Board considers consistency of the proposal with the Comprehensive Plan, impacts on the natural environment and town services, noise pollution, and design. The Board is also empowered to put certain conditions on a proposal, such as changes to setback, traffic flow, landscaping, and other elements. For the subdivision of land, the Planning Board considers access to lots; adequate provision of water, sewerage, and other services; and neighborhood compatibility. Lastly, the Board of Appeals grants special permits based on consideration of community needs served by the proposal, traffic flow and safety, adequacy of utilities and other public services, impacts on the natural environment, and the potential fiscal impacts on the town. While these are robust review practices, some noted during this planning process that there is

opportunity to leverage them further in order to guide developers to create housing that meets local needs without detracting from quality of life. The Town should consider additional review criteria, such as residential use types, project scale, parking provisions, and locations that developers should consider.

Action Plan

- Evaluate various town review processes and identify additional criteria that could be considered in order to guide housing development in a favorable direction
- Update existing review processes and/or draft new ones that reflect other development considerations

Strategy 2.2: Refine existing design review process as part of proposed development evaluation

Ashland's Design Review Committee (DRC) is charged with overseeing the aesthetic development of designated areas of Town through land, site, architectural, and sign review. The DRC reviews site plan applications for the downtown and Pleasant Street, Route 135 and Route 126 corridors, and elsewhere. It considers landscape, building orientation, open space, heritage, and pedestrian access. However, as a result of the vote at Town Meeting, the DRC serves in a purely advisory capacity.

In order to strengthen this review process, the Town should consider implementing form-based codes. In fact, Ashland has recently hired a consultant at the Harvard Graduate School of Design to develop a form-based code for the Ashland Downtown District. The intention is to bring the code before Town Meeting in fall 2015. If it is well received, the Town hopes to develop form-based codes for the complete zoning ordinance.

Action Plan

- Develop pilot form-based code for the ADD and bring before Town Meeting
- Develop form-based codes for other districts in town and campaign to garner support leading up to Town Meeting

Goal 3: Encourage Affordability throughout Town and Target Affordable Housing Production to Designated Sites

Strategy 3.1: Advance housing development in special districts and other priority development areas

Ashland has identified several parts of town where higher density development and more varied housing typologies are appropriate, including the Wildwood Mixed use Special District (WMUSD), Rail Transit District (RTF), Ashland Downtown District (ADD), and Pond Street Mixed Use Overlay District (PSMUOD). The Town should assess and promote development opportunities here,

where there's existing infrastructure and access to the train station and downtown. While more "naturally" affordable housing is permissible here according to zoning, only the PSMUOD actively incentivizes the development of deed-restricted affordable units through the use of density bonuses. In order to increase the stock of this housing and disperse it throughout town in accordance with the community's wishes as expressed throughout the HPP engagement process, the Town might consider adopting affordable housing incentives for additional special districts that already allow multifamily and mixed-use development, both of which are especially well suited for the inclusion of affordable units.

Action Plan

- Assess development opportunities in special districts and other priority development areas
- Work to connect landowners with developers
- Consider providing incentives to develop affordable housing in these areas

Strategy 3.2: Identify vacant and other parcels in identified priority development areas with potential for development or redevelopment of housing varying in type, tenure, and affordability

Ashland should investigate opportunities to develop or redevelop vacant or underutilized land with housing. Towards that end, the Town should conduct a GIS analysis to identify parcels that are vacant or have redevelopment potential, defined as sites occupied by buildings worth significantly less than the land they occupy. These parcels should be considered within in the context of legal development constraints, such as the 100-year flood zone, and cultural or natural resources worthy of preservation, such as prime farmland or endangered species habitats. By conducting this spatial analysis, the Town can identify development and redevelopment opportunities to actively promote.

Action Plan

- Locate vacant or underutilized parcels using MAPC's Massachusetts Land Parcel Database, a statewide atlas of land parcel boundaries and associated tax assessor data:
<http://www.mapc.org/parceldatabase>
- Market and support interest in these development opportunities

Strategy 3.3: Advance Local Initiative Projects to create housing affordable to low- to middle-income households that is compatible with Ashland's other housing planning goals

Ashland is motivated to reach a 10% affordable housing ratio to both meet need and to avoid new development that circumnavigates the town's zoning ordinance and therefore contradicts broader town planning goals. Expiring units and new market-rate development can pose a challenge to increasing the affordable housing inventory. As new housing units come on the market, increasing the 2020 decennial Census count of total year-round housing units, the Town

should work with affordable housing developers to increase the supply of deed-restricted housing in tandem. So-called “friendly 40Bs,” or those developments that are generally in keeping with the needs and objectives of the community, are a way to build affordable housing of a type and in a location the Town supports. As part of the 40B development process, the Town should ensure that most future Comprehensive Permit developments will require the creation of at least 10% of all units as 3-bedroom units.⁵

Action Plan

- Monitor market-rate housing development to calculate its impact on the decennial Census count in 2020
- Cultivate relationships with non-profit housing developers
- Promote sites identified for affordable housing development

Strategy 3.4: Issue formal requests for proposals for development of Town-owned parcels in identified development areas with affordable housing criteria

The Town of Ashland has 200 residential parcels, totaling about 640 acres, which could be considered under-utilized. This land can be leveraged to increase the affordable housing stock. Towards that end, the Town should assess development potential of these parcels and determine how best to dispose of land. Next, development opportunities should be proactively promoted through the issuing of requests for proposals (RFPs) describing the site and the Town’s vision for it. Affordable housing requirements should be made clear, including depth of affordability, percentage of total units, unit mix, distribution within the building(s) and site, and affirmative fair housing marketing plan.

Action Plan

- Assess development potential of Town-owned land
- Issue RFPs for residential development of relevant sites, including affordable housing
- Award contract and dispose of land

Strategy 3.5: Use Community Preservation Act funds to acquire properties for affordable housing development

The Town of Ashland has a significant source of funding available for affordable housing via the Community Preservation Act (CPA). These monies can be used for development, preservation, rehabilitation, support, and site acquisition. A portion of funds should go towards the latter in order to create new affordable housing development opportunities. The Town should monitor properties with residential development potential, work with landowners to negotiate acquisition of appropriate sites, and, once acquired, subject this Town-owned land to strategy 3.4, above.

⁵ Exceptions to this state interagency rule can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/familyhousinginteragencyagreement.pdf>.

Action Plan

- Monitor properties with residential development potential as they come on the market
- Negotiate with landowners to acquire said properties

Goal 4: Build Community Awareness of Housing Issues & Activities

Strategy 4.1: Increase resident awareness of unmet housing needs and demand, and explore real and perceived impacts of housing development on the community

Ashland should continue to build and maintain support for and respond to concerns regarding affordable housing development. Towards that end, the Town should clearly articulate the unmet housing needs and demand for new housing outlined in this plan to public and private partners and to the general public. Affordable housing, its benefits, costs, and eligibility requirements should continue to be explained as the opportunity arises. Issues related to the needs of lower-income residents, housing density and design, the preservation of Ashland's character, and other real or perceived community impacts must be recognized and addressed. Ashland should consult the many studies exploring a variety of concerns related to multifamily housing development. For additional information on strategies that can be applied in Ashland, the Massachusetts Toolbox provides clear steps to gaining support and addressing fears of new development, specifically around affordable housing initiatives, including strategies for community engagement and dispelling misperceptions: http://www.housingpolicy.org/toolbox/index_MA.html. The Town might utilize social media, the community center, and the farmer's market to conduct outreach and make residents aware of housing-related issues, educational materials, and upcoming learning and discussion opportunities.

Action Plan

- Educate the community about households in need, explain the consequences of lack of action to address this issue, and advocate for greater housing diversity and affordability
- Work with community partners and provide online educational materials via the Town's website and key brick-and-mortar locations to raise awareness about affordable housing issues and activities
- Hold an annual housing forum to discuss progress towards housing goals and to celebrate successes

Strategy 4.2: Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements

Ashland has created a foundation for future investment in affordable housing through this HPP, and the Town should ensure that its staff is well-positioned to achieve the goals stated herein. Towards that end, employees and board members must be educated on the requirements of M.G.L. Chapter 40B and federal and state fair housing laws. These rules, regulations, and executive orders inform municipalities (and developers) of their fair housing obligations and the rights of protected classes. For example, the Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of dwellings. HUD's Affirmatively Furthering Fair Housing (AFFH) Proposed Rule provides direction and guidance on how to promote fair housing choice by emphasizing public participation and incorporating fair housing planning into broader planning processes.

The Massachusetts General Law Chapter 151B is the state's fair housing law outlawing discrimination in housing and mandating accessibility in new construction of housing with three units or more. Municipal zoning must support opportunities for community-based housing for people with disabilities, such as group homes. Municipalities also have the obligation to analyze and modify rules, policies, and practices that have potential discriminatory effects/disparate impact. Ashland should review the rules and regulations applicable to Town decision-making in regard to housing, and take the necessary steps to ensure compliance. Both increased awareness of these requirements and compliance training will help position the Town to meet legal requirements and address housing needs in Ashland.

Action Plan

- Disseminate information to all Town boards, commissions, departments, and elected officials about housing and fair housing laws
- Hold trainings for Town staff and board members on M.G.L. Chapter 40B and fair housing laws
- Ensure zoning, local housing authority, and other municipal entities are in compliance with said laws

Strategy 4.3: Ensure cross-Town Board coordination and alignment on housing activities

The Town of Ashland made an important commitment to addressing local housing issues by developing a HPP. Local leadership and continued advocacy are critical ingredients to implementing the community's housing goals. That commitment should be maintained throughout the housing development process, from project concept to completion. Coordination among all relevant Town boards and officials engaged in land use and housing policy setting and decision-making is vital in order to ensure that housing strategies are implemented in a way that is compatible with other planning goals.

Action Plan

- Hold biannual all land-use board meetings

Goal 5: Address Unmet Housing Needs Through Programming

Strategy 5.1: Assess need for and explore strategies to advance a diversity of housing programs

There is unmet housing need in Ashland as is evident by the key findings of the comprehensive housing need and demand assessment earlier in this document. One fundamental way to address this is to increase the town's quantity and variety of housing. The HPP process revealed community interest in seeing a range of housing typologies developed in Ashland, such as co-housing, bungalows and other smaller dwelling units, and new models of senior housing. The Town should take steps to investigate which models are best suited to meet local needs and demand and are also feasible to develop and market locally. Next, strategies to encourage housing development should be established.

Action Plan

- Explore the need for and marketability of various housing typologies brought up during the HPP public process
- Establish programs to support the development of housing types identified as suitable to Ashland

Strategy 5.2: Promote existing programs aimed at helping seniors to stay in their homes

The analysis of housing needs included earlier in this report identified a significant number of senior households in need of potential housing assistance due to cost burden and other issues related to maintaining their homes. To respond to the needs of this demographic, the Town should promote existing programs to assist seniors who would like to stay in their homes with rehabilitation, modification, and emergency repairs.

There are non-local programs the Town can work to connect seniors with, including a Home Modification Loan Program offered by the South Middlesex Opportunity Council (SMOC), which can be further leveraged with local CPA funds. This program offers no- and low-interest loans of up to \$30,000 (inclusive of costs) to modify the homes of seniors and individuals with disabilities. Homeowners who are frail, have disabilities, or are renting to someone with disabilities and who have incomes of up to 100% (and sometimes 200%) of AMI are eligible.

The Town should also promote existing State programs that assist with weatherization, rehabilitation, modifications, and other home repairs. For a full listing, visit:

http://www.massresources.org/massachusetts_energy_assistance_d.html.

Lastly, Ashland should consider sponsoring a small grant Emergency Repair program designed to provide assistance to income-eligible seniors making repairs and alternations to their homes for safety and health reasons, such as minor plumbing or electrical work, light carpentry, smoke and carbon monoxide detector installation, weather stripping, grab bars and railings, and State Building Code updates.

Action Plan

- Disseminate existing information about State and regional programs that assist seniors with home repairs

Strategy 5.3: Host forums for key landowners and housing developers to advance development or redevelopment that's consistent with town goals and values

The Town should bring together key landowners and housing developers to communicate municipal opportunities, constraints, and concerns; gain a better understanding of Ashland's housing market from the developers' and realtors' perspectives; and forge effective relationships with the real estate development community. In order to facilitate the kind of residential development the community expressed support for during this planning process, the Town should host a series of forums with discussion focused on the local market; multi-family housing, starter homes, senior housing, and affordable housing; amenities appealing to specific demographics; and incentives needed to attract housing development that is compatible with town goals. Such meetings would provide the opportunity for the Town to learn about developer and landowner interests, for developers and landowners to learn about Town goals, and for developers and landowners to learn about development opportunities.

Action Plan

- Compile a list of local housing developers and realtors and landowners
- Host an annual or biannual forum to exchange ideas

Goal 6: Adopt Zoning Changes to Promote Development of Affordable Housing & Diverse Housing Typologies

Strategy 6.1: Adopt an infill development bylaw to encourage development of small, affordable single-family homes on substandard vacant or underutilized properties

Ashland has a number of vacant or underutilized parcels, including small and irregular parcels, some of which might be well suited to infill development. This technique is often used to provide greater housing type diversity by allowing the development of small, affordable single-family homes on substandard vacant lots interspersed in developed residential areas, thereby reducing demand to develop farmland and open space and consequently conserving land and limiting

sprawl. The Town should identify areas to encourage infill development, establish criteria that these sites meet, and develop a zoning bylaw that would apply to areas that meet said criteria. In developing the bylaw, the Town should consider appropriate setbacks, minimum lot size, minimum frontage, maximum lot coverage, and building height and footprint. Regulations and design guidelines should help promote the development of smaller units that by their nature require less maintenance and are less costly.

The Town should also consider whether the bylaw might require or incentivize units created through it to be affordable in perpetuity. The provision could require a special permit to ensure full compliance with DHCD's requirements under the local action unit program to create units that will count on the SHI or to create workforce housing at a higher income level to target teachers and other municipal workers.

Action Plan

- Assess vacant and underutilized land, and identify sites for infill development
- Establish criteria for sites to which an infill development zoning bylaw would apply
- Refer to model bylaws in Andover (Section 8.7.5, <http://andoverma.gov/planning/townyard/finalasgod.pdf>) and Ipswich (In-town Residence District, <http://www.mass.gov/hed/docs/dhcd/cd/pp/ipswich.pdf>) to better understand how infill development provisions could be applied in Ashland
- Draft and adopt a zoning bylaw to promote the development of small, affordable single-family homes in Ashland

Strategy 6.2: Adopt an inclusionary housing bylaw

Inclusionary zoning is an effective and predictable way to increase affordable housing stock. It is especially important to leverage larger market-rate projects that might be proposed in special districts where zoning allows multifamily housing and mixed-use development. The by-law stipulates that a certain percentage of units in new housing developments must be affordable. An in lieu of units payment option can be offered providing it reflects the price of affordable housing development and land availability in Ashland. Inclusionary zoning would also ensure that new sizable market-rate development will not adversely affect the Town's SHI percentage. Inclusionary zoning can be applied town-wide or to a particular area.

Action Plan

- Discuss inclusionary zoning options and framework for Ashland with the Planning Board, Housing Committee, and planning staff
- Draft an inclusionary zoning by-law

Strategy 6.3: Adopt overlay zoning districts to advance affordable housing goals

There may be a number of opportunities for the town to designate a Chapter 40R District in locations that fit smart growth criteria. A 40R is an overlay zoning mechanism to advance M.G.L. Chapter 40R Smart Growth Zoning and Housing Production that is accompanied by state incentives and sometimes reimbursement for school costs related to new housing development under Chapter 40S. To learn more about how 40R has been used throughout Massachusetts at a variety of scales and in rural or urban communities, see:

<http://www.mass.gov/hed/docs/dhcd/cd/ch40r/theuseofch40rinma.pdf>.

Alternatively, a Compact Neighborhood District may be favorable in Ashland. A complement to 40R for communities wishing to develop housing at a smaller scale and lower density, this policy differs from 40R in that the overlay zoning district allows for one or more of the following densities as of right: a density of at least 8 units per acre for developable land zoned for multi-family residential use (2-family housing or more) or at least 4 units per acre for developable land zoned for single-family residential use. Additionally, instead of the 20-25% of all units designated affordable under 40R, Compact Neighborhoods requires a municipality to provide no less than 10% of all units constructed within projects of more than 12 units as affordable. The Compact Neighborhoods program does not provide incentives, density bonus, or school reimbursement payments. Additional information about the program can be found here:

<http://www.mass.gov/hed/community/planning/compact-neighborhoods.html>.

Action Plan

- Present information about 40R Districts, sample by-laws, 40R applications, and information on Compact Neighborhoods to the Planning Board and Housing Committee
- Identify potential sites for Chapter 40R Smart Growth Overlay or Compact Neighborhood Zoning Districts
- Amend zoning to reflect the new overlay district

Goal 7: Promote Healthy Housing

Strategy 7.1: When possible, site housing to minimize exposure to outdoor pollutants

In considering sites for new housing development, the Town should bear in mind that research shows that housing located near air pollutants, caused by contributors such as traffic emissions, can have harmful impacts on residents. Housing should not be developed near Interstate 90 or Routes 135 or 126 without taking necessary precautions. There are several techniques to reduce resident exposure to traffic emissions, including the use of high-efficiency particulate air (HEPA) filtration in buildings, urban design that varies building sizes and shapes to promote air circulation, and use of vegetation and/or sound wall barriers.

Action Plan

- During review of housing proposals, review selected site for potential proximity to high vehicular traffic corridors
- Provide developers with the following resources:
- MassDEP Resources, <http://www.mass.gov/eea/agencies/massdep/cleanup/programs/>
- MassDevelopment Brownfield Redevelopment Fund, <http://www.massdevelopment.com/financing/specialty-loan-programs/brownfields-redevelopment-fund/>
- Improving the Health of Near Highway Communities, <http://sites.tufts.edu/cafeh/project-description/improving-the-health-of-near-highway-communities/>

Strategy 7.2: Connect homeowners and renters to energy efficiency/renewable energy programs and incentives

Retrofitting existing residential properties to meet energy efficiency guidelines can greatly reduce household utility bills. The installation of renewable energy sources, such as solar panels, can protect against energy price volatility. There are several state and federal programs that offer technical assistance, subsidies, and complete financing for renewable energy sources and energy saving home-upgrades. Available resources include, but are not limited to, the Mass Save Gas Residential Rebate program, Mass Save HEAT Loan Program, Massachusetts Residential New Construction Program, the Massachusetts Department of Housing and Economic Development's Weatherization Assistance Program, and other energy and conservation services, and the Commonwealth Solar Hot Water Program. A sampling of Massachusetts-specific renewable and energy efficiency retrofit incentives can be found at these websites:

- <http://dsireusa.org/incentives/homeowner.cfm?state=MA&re=0&ee=0>
- <http://www.masssave.com/residential/offers/12-homes-rebates>
- <http://www.masscec.com/programs/commonwealth-solar-hot-water>
- <http://www.mass.gov/hed/community/energy/>

Action Plan

- Host a forum with relevant government officials to raise awareness among community residents of the financial benefits of energy efficiency and to connect residents to available programs

Strategy 7.3: Encourage property owners and renters to minimize in-home exposure to irritants and pollutants

Research shows that indoor environmental pollutants such as lead, pests, mold, secondhand smoke, and other irritants can lead to or exacerbate chronic health conditions and impair quality of life. The Town can encourage property owners and residents to take steps to mitigate these hazards. For example, property owners can conduct risk assessments and lead abatement; adopt integrated pest management (IPM) techniques to reduce exposure to indoor and outdoor pests;

and make use of drainage systems, insulating cold HVAC and plumbing components, or watertight and weather-tight sealing materials to prevent mold. To reduce indoor exposure to secondhand smoke, property owners should adopt smoke-free housing policies that prohibit smoking in the residence and preferably exclude smoking on the premises or, at least limit smoking to a designated outdoor smoking area a minimum of 25 feet away from the building.

Action Plan

- Hold a Smoke-Free Housing Policy Forum with the local housing authority and property owners/developers of multi-family housing and the Ashland Board of Health
- Provide property owners/developers with the following resources:
 - DHCD Guidelines for Smoke-free Housing Policies, <http://www.mass.gov/hed/docs/dhcd/ph/publicnotices/14-08guidelines.pdf>
 - Environmental Protection Agency (EPA) Lead Resources, <http://www2.epa.gov/lead/protect-your-family>
 - MassHousing Get the Lead Out Loan Program, https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/get_the_lead_out
 - Environmental Protection Agency (EPA) Integrated Planning Model Fact Sheet, <http://www.epa.gov/opp00001/factsheets/ipm.htm>
 - EPA Mold Remediation, http://www.epa.gov/mold/mold_remediation.html or <http://www.epa.gov/mold/index.html>
 - Massachusetts Tobacco Control Program, <http://www.mass.gov/eohhs/gov/departments/dph/programs/mtcp/tobacco-control-prevention-and-cessation.html>

Implementation Plan

Table 17: Town of Ashland Housing Production Plan, 2015-2020				
Goal	Responsible Entities		Timeframe	Page #
	Board/Policy Leadership	Staff/Administration		
Goal 1: Work to Preserve & Advance Affordability in Town				
Strategy 1.1: Monitor and preserve affordability restrictions on existing units for as long as possible	Board of Selectmen	Town Manager	Ongoing	48
Strategy 1.2: Work toward the 10% goal on the Subsidized Housing Inventory	Board of Selectmen	Town Manager	Ongoing	48
Goal 2: Maintain High Quality of Life Through Smart Housing Planning & Production				
Strategy 2.1: Build on existing development review and permit process to assess and mitigate potentially negative housing development impacts on traffic congestion, infrastructural capacity, and other aspects of town life	Planning Board	Town Planner	Near Term	49
Strategy 2.3: Refine existing design review process as part of proposed development evaluation	Planning Board	Town Planner	Near Term	50
Goal 3: Ensure Affordability Throughout Town & Target Affordable Housing Production to Designated Sites				
Strategy 3.1: Advance housing development in special districts and other priority development areas	Planning Board	Town Planner	Ongoing	50
Strategy 3.2: Identify vacant and other parcels in identified priority development areas with potential for development or redevelopment of housing varying in type, tenure, and affordability	Planning Board, Board of Selectmen	Town Manager, Town Planner, Housing Committee, Council on Aging	Mid Term	51
Strategy 3.3: Advance Local Initiative Projects to create housing affordable to low-to-middle-income households that is compatible with Ashland's other housing planning goals	Planning Board	Town Planner	Ongoing	51
Strategy 3.4: Issue formal requests for proposals for development of Town-owned parcels in identified development areas with affordable housing criteria	Planning Board	Town Planner	Mid Term	52
Strategy 3.5: Use Community Preservation Act funds to acquire properties for affordable housing development	Community Preservation Committee	Town Planner	Mid Term	52

(continued on following page)

Goal 4: Build Community Awareness of Housing Issues & Activities				
Strategy 4.1: Increase resident awareness of unmet housing needs and demand, and explore real and perceived impacts of housing development on the community	Town Planner		Near Term	53
Strategy 4.2: Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements	Town Planner via consultant(s)	Town manager	Near Term	54
Strategy 4.3: Ensure cross-Town Board coordination and alignment on housing activities	Planning Board	Town Manager	Ongoing	54
Goal 5: Address Unmet Housing Needs Through Programming				
Strategy 5.1: Assess need for and explore strategies to advance a diversity of housing programs	Planning Board	Town Planner, AHA	Near Term	55
Strategy 5.2: Promote existing programs aimed at helping seniors to stay in their homes	Board of Selectmen	Town manager, Town Planner, Housing Committee, Council on Aging	Ongoing	55
Strategy 5.3: Host forums for key landowners and housing developers to advance development or redevelopment that's consistent with town goals and values	Planning Board	Town Planner	Mid Term	56
Goal 6: Adopt Zoning Changes to Promote Development of Affordable Housing & Diverse Housing Typologies				
Strategy 6.1: Adopt an infill development bylaw to encourage development of small, affordable single-family homes on substandard vacant or underutilized properties	Planning Board, Town Manager, Housing Committee	Board of Selectmen/Town Meeting	Long Term	56
Strategy 6.2: Adopt an inclusionary housing bylaw	Planning Board	Town Planner	Long Term	57
Strategy 6.3: Adopt overlay zoning districts to advance affordable housing goals	Planning Board	Town Planner	Long Term	58
Goal 7: Promote Healthy Housing				
Strategy 7.1: When possible, site housing to minimize exposure to outdoor pollutants	Planning Board	Town Planner	Ongoing	58
Strategy 7.2: Connect homeowners and renters to energy efficiency/renewable energy programs and incentives	Town Manager	Town Planner, Housing Committee, Council on Aging	Ongoing	59
Strategy 7.3: Encourage property owners and renters to minimize in-home exposure to irritants and pollutants	Board of Selectmen	Town Planner	Ongoing	59

Appendices

Appendix A

DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

Appendix B

Interagency Agreement: Housing Opportunities for Families with Children

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.



(continued on following page)

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, 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.



Appendix C

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Ashland

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
121	n/a	59 Park Road	Rental	40	Perp	No	DHCD
122	Ashland Commons	Union & Metropolitan Aves	Rental	96	05/01/24	No	MassHousing
123	Ashland House	119 Main St.	Rental	66	2017*	No	HUD
124	Corp. Independent Living	177 Olive Street	Rental	4	2026	No	EOHHS
125	Sudbury Park	Marchette/Myrtle St.	Ownership	10	Perp	Yes	DHCD
4197	DDS Group Homes	Confidential	Rental	5	N/A	No	DDS
4539	DMH Group Homes	Confidential	Rental	5	N/A	No	DMH
7093	Village of the Americas II	off Chestnut Street	Ownership	9	perp	No	DHCD
7677	Village of the Americas I	off Chestnut Street	Ownership	6	2054	NO	DHCD
9051	Ashland Affordable Housing Committee/Independence Lane	Independence Lane	Mix	0	Perp	YES	MassHousing
Ashland Totals				241	Census 2010 Year Round Housing Units		6,581
					Percent Subsidized		3.66%

6/5/2015

Ashland
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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 D

Maps

