



# ASHLAND FOR ALL

## Phase I

## HPP Update

## Executive Summary

### DRAFT MAY 2021

**An update to the Town of Ashland's Housing Production Plan (HPP)**



*Presented for adoption to the Ashland Select Board and Ashland Planning Board on May 19, 2021.  
Adopted by the Ashland Select Board and Ashland Planning Board on #####.*

# INTRODUCTION



# AFFORDABLE HOUSING TERMS

**Affordable Housing** – Housing that is deed restricted to cost no more than 30% of income for households meeting specific income thresholds. Typically, “Affordable Housing” is for low-income households—those at or below 80% of the area median income (AMI)—but it can be reserved for those with lower or higher incomes.

**Chapter 40B** – Under the 1969 Massachusetts Comprehensive Permit law, in municipalities where less than 10% of the year-round housing is Affordable Housing, developers of low- and moderate-income housing can pursue expedited local review under the comprehensive permit process and request a limited waiver of local zoning. If their application is denied or approved with conditions that render it uneconomic, developers can appeal to the state to overturn the local decision if it is found unreasonable (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23).

**Chapter 40R** - M.G.L. Ch. 40R, § 1-14, provides for smart growth overlay districts with increased densities for residential development and multifamily housing by right (subject to site plan review). At least 25% of the units in a Chapter 40R district must be affordable to low- or moderate-income people. Municipalities that adopt a 40R Smart Growth Overlay District (SGOD) can receive \$10,000 to \$600,000 in state funding, as well as \$3,000 for every new housing unit created in the district. Communities can also receive state assistance with writing 40R zoning and adopting design standards.

**Cost burden** – Paying more than 30% of income on housing. Paying more than 50% of income on housing is called severe cost burden.

**Deed restriction or deed rider** – A legal mechanism that limits how a home can be used, who can live there, housing costs, and how the home can be transferred. This is the mechanism to ensure Affordable Housing is reserved for specific income groups at a price they can afford over a specified time.

**Naturally occurring affordable housing (NOAH)** – Housing that tends to be less expensive due to size, age, or other characteristics. NOAH is not protected by deed restrictions or other mechanisms, so these homes may become unaffordable at any time, depending on investment, the market, and other factors.

**Subsidized Housing Inventory (SHI)** – In Massachusetts, the SHI is maintained by the MA Department of Housing and Community Development (DHCD) and used to measure each municipality’s supply of Affordable Housing for the purposes of Chapter 40B. The SHI includes all housing developed under Chapter 40B, including both Affordable Housing and market-rate units in rental developments, and other deed-restricted Affordable Housing, such as public housing, project-based vouchers, federal Low-Income Housing Tax Credit (LIHTC) projects, and many others.

*NOTE: For a complete list of housing terms, see the full plan report.*

# PLAN OVERVIEW

**A**shland’s Housing Production Plan (HPP) update is a new set of recommendations for housing goals, strategies, and development opportunities that the Town can implement between 2021 and 2025. This update is the first phase of Ashland for All, a multi-part planning effort to improve housing in Ashland.

The Town’s existing HPP was drafted with technical assistance from the Metropolitan Area Planning Council (MAPC) in 2015 and expired in February 2021. That same year, MAPC assisted with the update to this plan, which will position the Town to meet housing need, have new Affordable Housing recognized on the state’s Subsidized Housing Inventory (SHI), maintain Housing Choice designation, and remain eligible for related state funding opportunities.

The 2015 HPP included over 20 recommendations, but there have been challenges implementing so many strategies. For this reason, the HPP update focuses on strategic implementation and actions the Town can take over the next five years.

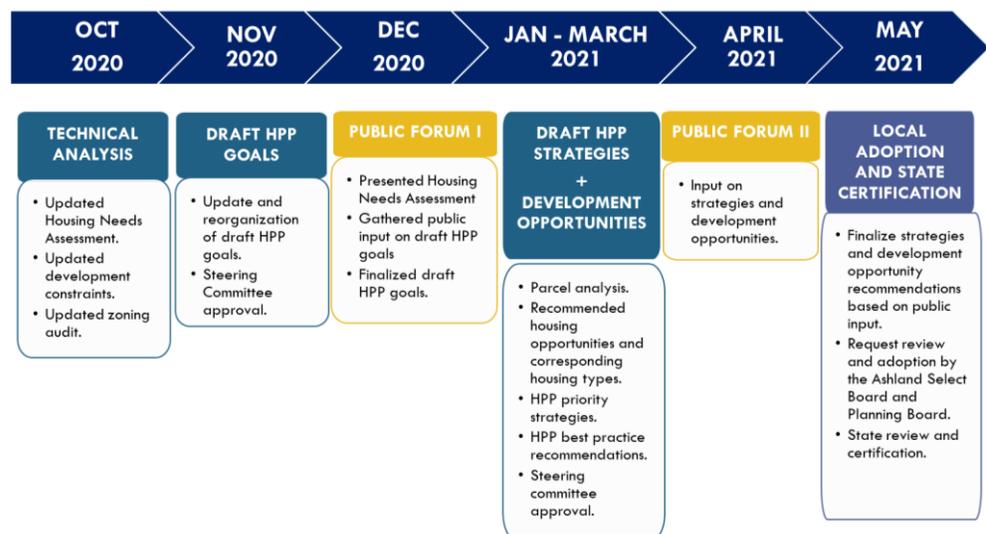
## Ashland HPP Update Steering Committee Members:

- Ron Etskovitz, Board of Health
- Steve Greenberg, Affordable Housing Trust
- Tricia Kendall, Planning Board
- Brandi Kinsman, Select Board
- Aaron Ladd, Community Preservation Committee
- David Rosenblum, Affordable Housing Trust

One recommendation of the 2015 HPP was to establish a town-wide inclusionary housing by-law requiring new housing development to set aside a percent of Affordable Housing units. This by-law will be drafted in Phase II of the Ashland For All planning process, beginning after the HPP update is adopted. This HPP update provides information that will inform the development of this policy.

The most recent quantitative data available and newly gathered public input inform plan recommendations. The planning process was stewarded by a Steering Committee appointed by the Town. The committee met five times between October 2020 and May 2021 to review MAPC’s technical analysis and input gathered through four public engagement events: two focus groups and two public forums. Feedback was gathered through Zoom breakout rooms and real-time polling. Public input broadly informed and supported plan recommendations. See the full plan report for a detailed analysis of public input and how it shaped the plan recommendations.

**Figure 1 Ashland For All Phase I Project Timeline**



An aerial photograph of a residential neighborhood in Ashland, Vermont, during autumn. The houses are mostly white with dark roofs, surrounded by trees with vibrant yellow, orange, and red foliage. A large, semi-transparent white triangle is overlaid on the left side of the image, pointing towards the right. Inside this triangle, the title "ASHLAND'S HOUSING NEEDS TODAY" is written in a bold, dark blue, sans-serif font.

# ASHLAND'S HOUSING NEEDS TODAY

*NOTE: The following is a summary of the takeaways from the updated HPP Housing Needs Assessment. For a comprehensive analysis of the town's housing needs, see the Housing Needs Assessment chapter within the full plan report.*

## TAKEAWAY 1:

A greater variety of housing types and tenures are needed in Ashland to facilitate home ownership, enable downsizing, and create opportunities to rent that are more attainable in the marketplace.

**“We sold our Ashland house and, looking at the future, realized we couldn’t afford to stay in town. We worked it out, but it’s sad we had to leave because we did love the Ashland community.”**

*Shared by a former Ashland resident at the housing need focus group meeting on February 17, 2021.*

Like many suburban communities in Greater Boston and the MetroWest subregion, single-family homes make up the largest share of the town’s housing stock (79%: 58% detached and 21% attached). Since 2016, Ashland has permitted 728 new residential units (roughly half of these were for multifamily housing units that have been developed - Town Permit Data, 2016-2021), but the town still needs a greater variety of housing types, such as accessory dwelling units, duplexes, townhouses, cottage housing, small-to-mid-sized multifamily housing, and vertical mixed-use housing units. Producing this variety of housing options will help facilitate homeownership, rental, and downsizing opportunities that are more likely to be accessible to a greater variety of households with a wider range of income levels.

**Figure 2: Ashland Housing Units by Type**

2018 Total Housing Units – 6,917 Source: U.S. Census Bureau, American Community Survey, 2018



## TAKEAWAY 2:

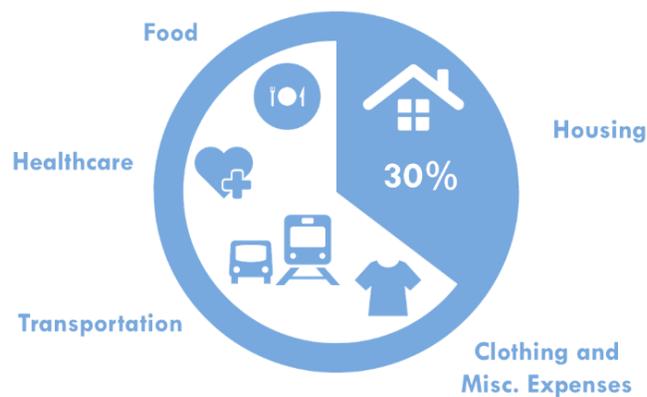
For households of various sizes and income levels to live in Ashland, more lower-cost housing that's affordable in the marketplace is needed.

*“He came to me and said, ‘Hey Dad, how much do I need to save to live in this area?’ And it’s terrible. I look and I see he has to keep going further and further.”*

Shared on February 17, 2021 by an Ashland resident and realtor at the housing need focus group meeting.

**M**any households do not have the large savings required to purchase a home in Ashland. To put 10% down, a single-person household would need upwards of \$48,750 for the median priced single-family home in Ashland (\$487,500) and \$40,000 for the median priced condominium (\$400,000) (Warren Group, 2019).<sup>1</sup> Although a significant share of multifamily housing units has been permitted and developed in recent years, Ashland’s supply of rental housing remains below 20% (ACS 2008-2012, 2014-2018). This share of rental housing units has remained virtually the same since the 2015 HPP was adopted.

**Figure 3 Housing Cost Burden**



Increasing housing costs in Ashland are contributing to continued local housing cost burdens. A household is considered housing cost burdened when they spend more than 30% of their income on housing costs and severely cost burdened when they spend more than half. This makes it more difficult for these households to afford other necessities, such as food, healthcare, and transportation. Households with limited incomes are significantly impacted by housing cost burden. In Ashland, 1,159 out of 6,561 households (18%) are both income-eligible for Affordable Housing and either cost burdened or severely cost burdened (CHAS, 2011-2015).

<sup>1</sup> When households put less than 20% into the down payment on a home, they are required to pay for private mortgage insurance. This expense can amount to hundreds of dollars a month and make or break an aspiring homeowner’s ability to afford a mortgage.

## TAKEAWAY 3:

The Town needs to expand its supply of deed-restricted Affordable Housing units for a range of income-eligible households because the housing market in Ashland does not serve everyone.

Since the 2015 HPP was adopted, Ashland has increased its Subsidized Housing Inventory (SHI) (see housing terms on Page 2 for SHI definition) from 3.66% to 6.23%. The Town should be commended for this progress, but more deed-restricted Affordable Housing units are still needed. For the 1,885 income-eligible households in Ashland, there are 415 housing units on the SHI—a ratio of one unit for every five eligible households (DHCD, 2017). But since a share of SHI units developed through 40B are market-rate rentals, the need is even greater.

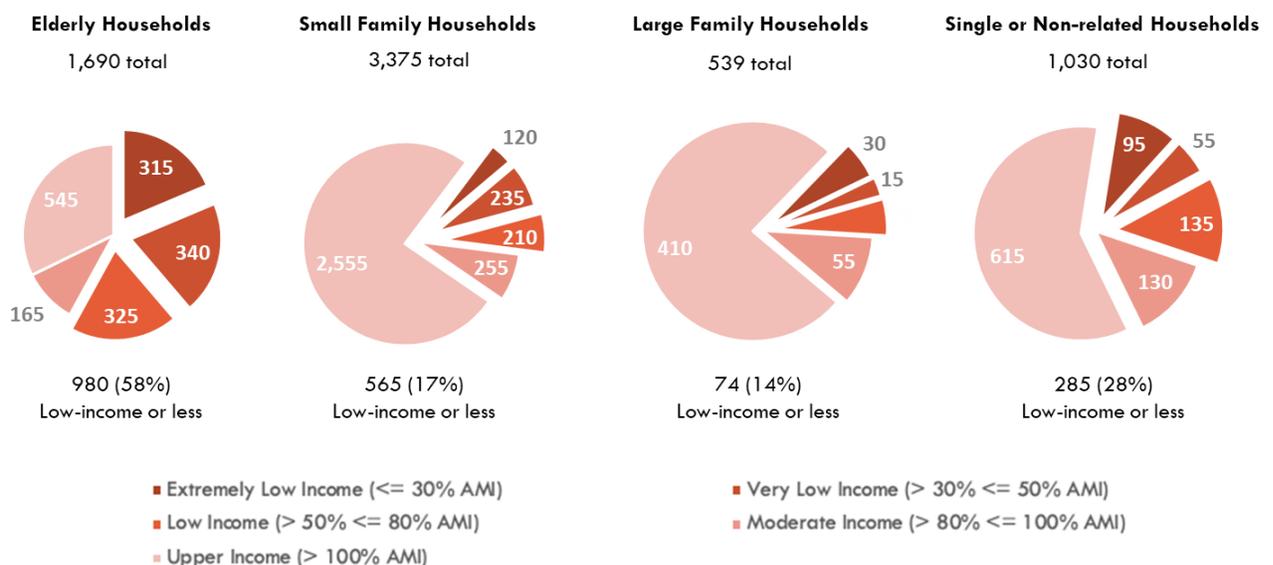


The range of income-eligible households in Ashland is distributed fairly evenly from extremely low to low income, so the Town should work to provide Affordable Housing units that are available to this full range of households. Area Median Income (\$119,900 - HUD FY 2020) is used to determine eligibility for deed-restricted Affordable Housing, and eligibility varies by household size. In Ashland:

- 690 households are considered low-income (50-80% AMI)
- 630 households are considered very low-income (30-50% AMI)
- 565 households are considered extremely low-income (Less than 30% AMI)

Among income-eligible households already living in Ashland, the housing needs of seniors and single people is particularly great, as shown in Figure 4 below. However, opportunities for lower-income families to live in town should be created in order to increase diversity and not run afoul of Fair Housing laws. These laws prohibit housing discrimination against families with children through zoning, development agreements, and other policies.

**Figure 4 Ashland Households Eligible for Affordable Housing by Household Type**



# UPDATED HPP RECOMMENDATIONS



DOWNTOWN  
HALL

ca. 1855

# UPDATED HPP GOALS

**T**he seven goals established in the 2015 HPP were consolidated into four goals in this update and a fifth goal to affirmatively further fair housing was added based on analysis and public input. The goals were reorganized for improved clarity and to better work toward strategic implementation. A description and basis for each goal is detailed below. See the full plan report for more information.

- 1. Provide and preserve housing for all incomes and ages.** The Town should work to provide more housing that is affordable in the marketplace and create deed-restricted Affordable Housing options to make Ashland more accessible to a wider range of households. Doing so will advance the current and future vibrancy of the town by fostering greater social capital and community support.

## **Basis for Goal**

- Only 19% of the town's housing units are renter-occupied, providing limited options for those that do not have the savings required to purchase a home in town (ACS, 2014-2018).
- 79% of homes in Ashland are single-family (ACS, 2014-2018). Limited housing alternatives such as accessory dwelling units, duplexes, and other naturally occurring affordable housing (NOAH) makes it difficult for many households to find a home in town they can afford to purchase, particularly single-person households and other smaller-sized households.
- 1,159 households in Ashland are eligible to live in deed-restricted Affordable Housing and are either cost burdened or severely cost burdened.
- Public input gathered at the housing need focus group and public forums supports the need for a greater variety of housing options to facilitate home ownership, renting opportunities, and downsizing.

- 2. Adopt inclusive zoning that facilitates the development of diverse housing typologies and Affordable Housing.** The Town should adjust its land use regulations to facilitate diverse and affordable housing development and adopt or expand zoning that results in these housing opportunities. An inclusionary housing policy requiring a certain percent of housing units in new developments to be affordable is being created as a part of this planning process. Additionally, the Town should work to make other zoning changes that promote equitable development. These zoning changes should align with the effort to draft an inclusionary housing policy and the zoning recommendations being made as a part of the Ashland Downtown Zoning Study (this study was being conducted with assistance from MAPC at the time of the HPP update).

### **Basis for Goal**

- Single-family zoning covers 78% of zoned land in town. Since these single-family districts have large minimum lot size requirements (30,000 sq. ft. in Residence A and 20,000 sq. ft. in Residence B), homes built in these areas must be large and are therefore less affordable.

### **3. Affirmatively further fair housing to promote equal housing opportunities for people of color and all protected classes under the federal and state Fair Housing laws.**

Ashland is striving to be a diverse and inclusive community and should be commended for its efforts. Over the summer of 2020, Ashland established a racial equity study group and became one of the 18 communities in the Commonwealth to sign the anti-racism pledge which commits the Town to address issues of systemic racism and law enforcement reform. Moving forward, the Town should establish programs and policies to promote fair housing and opportunities in accordance with fair housing laws. The Federal Fair Housing Act protects households from discrimination based on race, color, national origin, religion, sex, family status, and disability. Additionally, Massachusetts state law protects source of income (e.g. a Section 8 voucher, gender identity, marital status, veteran or active military status, and genetic information).

### **Basis for Goal**

- Today, 78% of residents in Ashland are White, but the community has started to grow more diverse. Since the last HPP was adopted, the percent of Asian residents in town has increased from about 6.5% to 10% and the number of Latinx residents has gone up from about 3% to 7%. The share of African American residents slightly decreased from 2.75% to 2.5% (ACS 2009-2013 and ACS 2014-2018). While the town has become more diverse, there is more progress to be made.
- Section 7.0 Special Regulations and Section 8.4.14 Transit Village Community (TVC) of Ashland's zoning by-laws conflict with fair housing laws that protect families by limiting the number of bedrooms that can be built in new multifamily housing and single-family to multifamily home conversions.
- Public input gathered throughout the process supported the desire to address historic discriminatory housing practices and provide more opportunities for people of color to live in Ashland.

### **4. Promote sustainability by harmonizing housing needs with walkability and access to open space, recreation, public transit, commercial amenities, and clean energy opportunities.**

The Town and local leaders have recognized the importance of policies that support healthy living and sustainability. The Town should continue to work with the Ashland Sustainability committee when making strategic decisions about where to locate housing and when evaluating clean energy opportunities for residential development to minimize indoor and outdoor air pollutants. Policies should incentivize infill

development and redevelopment near existing infrastructure and guide development to locations that are free of outdoor pollutants and near walkable areas with access to open space, recreation, public transit, and commercial amenities.

#### **Basis for Goal**

- During the Winter Town Meeting of 2019, Ashland residents voted to commit the town to become a net-zero community, setting a goal to either eliminate or offset its greenhouse gas emissions (GHGs) by 2040. While the greatest share of GHGs come from vehicles and industrial uses, as much as a quarter of GHGs across the Commonwealth are generated from commercial and residential buildings.
- Energy efficient homes use less energy to operate, resulting in lower utility costs, which benefits households that spend more than 30% of their income on housing (a little more than quarter of all households in Ashland).
- Ashland has a significant share of older homes, with nearly half of its buildings constructed before 1979. These homes would benefit from weatherization and clean energy retrofits to reduce utility costs and improve indoor air quality for residents.

### **5. Build community awareness and support to address the town's housing needs by personalizing housing issues and addressing misconceptions about Affordable Housing.**

As with the last HPP, this planning process has shown Affordable Housing is often perceived negatively, and expanding housing options in general can often be met with public opposition. The HPP update should continue to include strategies that improve the awareness of housing need and address misconceptions about Affordable Housing.

#### **Basis for Goal**

- Focus group participants and members of the Steering Committee frequently commented that housing terms carry a negative connotation, and more awareness of the town's housing needs would help build public support for housing initiatives.
- The storymap that's being produced through this planning process will be a strong communication tool that provides both data and personal housing stories to help the public empathize with housing needs and better understand how housing impacts the community overall. Additionally, the storymap identifies housing development opportunities the Town can use while working with development partners. The Town can build onto the storymap by adding video interviews that represent a range of housing needs experienced by Ashland's residents and those that hope to live in town.
- Other digital or on-the-ground public outreach campaigns can also build support for the implementation of HPP strategies. Building public support to pass a town-wide inclusionary zoning by-law should be a key priority for initial storytelling efforts.

# DEVELOPMENT OPPORTUNITIES

To identify development opportunities for Ashland, the project team analyzed parcels in areas of town targeted for residential growth in the 2015 HPP. The analysis did not consider single-family residential areas (see best practices in the full plan report for recommendations related to these areas): only the yellow and orange parcels on the map below were considered (see Figure 5). Four development opportunity types were identified through this analysis, and appropriate housing typologies have been recommended for each.

Figure 5 Development Opportunity Analysis Scope

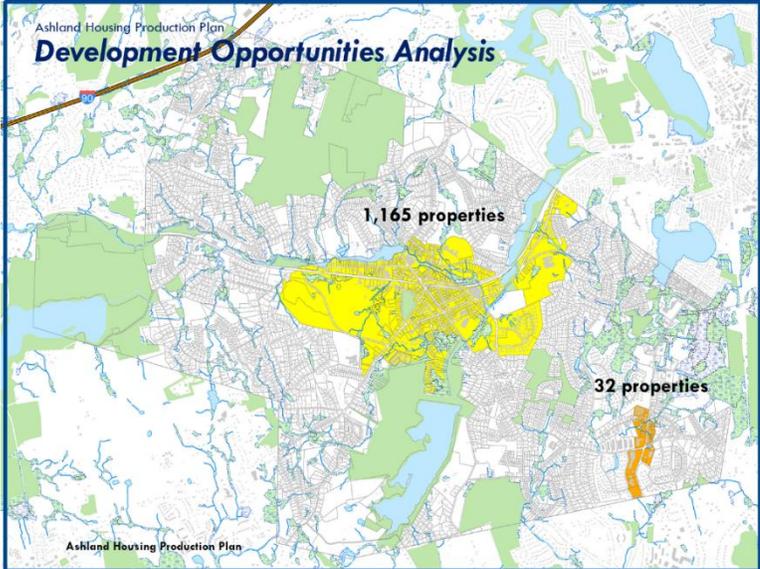


Figure 6 Ashland Development Opportunity Types

### Type 1



### Type 2



### Type 3



### Type 4



The characteristics of each development opportunity type informed recommendations for housing typologies that should be encouraged by policies and incentives. Characteristics that were considered include parcel size, proximity to transit, economic impact on the workforce and local spending power, the built environment, and surrounding context of each area. Public input on development opportunity types and corresponding housing was gathered at the second public forum and support these recommendations.

## DEVELOPMENT OPPORTUNITY TYPE 1: **Downtown** (Small +/- 1 acre parcels)

**Recommended appropriate housing types:**



**G Townhouse**



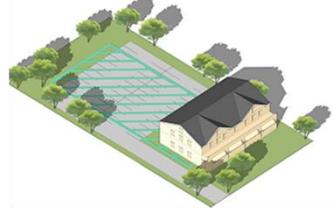
**H Small Multifamily**



**I Multifamily**



**K Conversion**



**L Mixed-use**



**M Multifamily Over Parking**

## DEVELOPMENT OPPORTUNITY TYPE 2: **Near Train Station** (Small +/-1 acre parcels)

**Recommended appropriate housing types:**



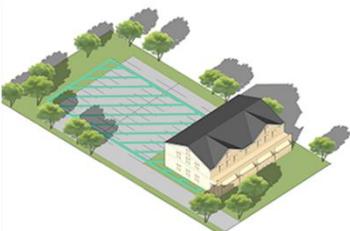
**G Townhouse**



**H Small Multifamily**



**I Multifamily**



**L Mixed-use**



**M Multifamily Over Parking**

*NOTE: Definitions for each housing type are available in the full plan report.*

## DEVELOPMENT OPPORTUNITY TYPE 3:

Pond Street (Small +/- 1 acre parcels)

Recommended appropriate housing types:



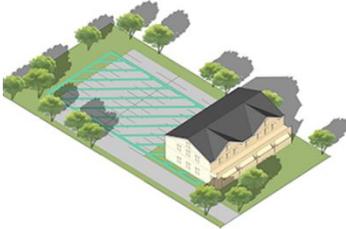
**G Townhouse**



**H Small Multifamily**



**I Multifamily**



**L Mixed-use**

## DEVELOPMENT OPPORTUNITY TYPE 4:

Near the Downtown (Medium 3-10 acres and Large parcels 10 acres or greater)

Recommended appropriate housing types:



**F Cluster/Cottage**



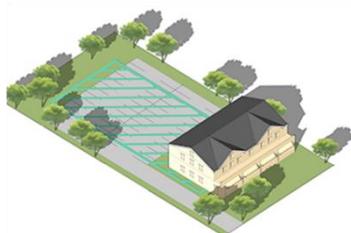
**G Townhouse**



**I Multifamily**



**J Courtyard**



**L Mixed-use**

# RECOMMENDED PRIORITY STRATEGIES

In order to provide an HPP that can be reasonably implemented over the next five years given the Town’s current capacity, the update establishes eight priority strategies that will address the Town’s most pressing housing needs and have the greatest impact. Each priority strategy corresponds to one or more goals. See the full plan report for a list of additional best practice recommendations that the Town can consider as municipal capacity increases and opportunities arise in the mid-to-long-term.

<i>DRAFT 2021 HPP Goals and Priority Policy Strategies</i>		1. Provide Housing for All Incomes and Ages	2. Adopt Inclusive Zoning	3. Affirmatively Further Fair Housing	4. Promote Sustainability	5. Build community awareness
1	<b>Inclusionary Housing:</b> Adopt an inclusionary housing by-law (requiring a percent of Affordable Housing units to be set aside in new developments) based on the updated housing needs assessment and development pro-forma analysis (forthcoming summer 2021).	X	X	X		
2	<b>Local Initiative Program (LIP):</b> Continue to use the Local Initiative Program (LIP) and comprehensive permitting process to facilitate Affordable Housing development available to a range of income levels before and after the town reaches safe harbor through M.G.L. Chapter 40B.	X	X	X		
3	<b>Smart Growth Overlay District:</b> Undertake technical analysis to explore adopting a 40R Mixed Use Overlay District or 40R Starter Home Overlay District in areas of town identified in this plan’s development opportunity parcel analysis.	X	X	X		
4	<b>Form-Based Code:</b> Build on existing form-based code and consider using similar regulations in other districts throughout town.	X	X			

5	<p><b>Updated Accessory Dwelling Unit (ADU) Bylaw:</b> Investigate local interest in ADUs and how this relates to the Town's current ADU bylaw. The Town should work with the Ashland Zoning Board of Appeals (ZBA) to evaluate possible updates to the bylaw that encourage ADU development through more flexible requirements coupled with design guidelines that ensure ADU development aligns with the built environment.</p>	X	X			
6	<p><b>Emergency Assistance:</b> Assess existing local emergency rental and mortgage assistance programs with the goal of establishing a permanent program offering broader assistance based on changing demand. Funding should be flexible and easy for the Town and Affordable Housing Trust (AHT) to access as needs arise.</p>	X				
7	<p><b>Town-Owned Land:</b> Dispose or lease Town-owned land in identified development areas for Affordable Housing production based on criteria that meets the Town's housing goals and development standards.</p>	X			X	
8	<p><b>Resident Awareness:</b> Utilize the Ashland for All Storymap (produced as a part of this planning process) and other materials and engagement efforts to increase resident awareness of unmet housing needs.</p>					X
9	<p><b>Housing Development Opportunities:</b> Use the development opportunity parcel analysis to identify vacant and other parcels in identified development areas to guide zoning and permitting decisions, acquire properties when possible, use funding to incentivize or supplement desired housing development, and market sites to development partners.</p>	X	X		X	

# See the Full Plan Report for More Details.

## Questions or Comments?

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