



ASHLAND FOR ALL PHASE I HPP UPDATE Full Plan Report

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

Prepared for the Town of Ashland by the Metropolitan Area Planning Council (MAPC)

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 #####.



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Prepared for

Town of Ashland
101 Main Street,
Ashland, MA 01721

<https://www.ashlandmass.com/>

Prepared by

Metropolitan Area Planning Council
60 Temple Place
Boston, MA 02111

www.mapc.org

Contact: Peter Matchak, Town Planner/Director of Planning, Town of Ashland

This plan was created for, and in large part by, the people of Ashland. Developing the plan would not have been possible without the support and leadership of Town Planner Peter Matchak, Assistant Town Planner Emma Snellings, Town Manager Michael Herbert, and the members of the Steering Committee, who contributed their time and vital knowledge of Ashland and its housing needs:

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*

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MAPC Staff:

Professional support from MAPC staff was provided by:

- Alex Koppelman, AICP: *Regional Housing and Land Use Planner II*
- Josh Fiala, AICP: *Principal Planner*
- Alyssa Kogan: *Regional Data Analyst*
- Christian Brandt, AICP: *Planner & Community Engagement Specialist I*
- Iolando Spinola: *Community Engagement Specialist*
- Daniel Koff: *Regional Arts and Culture Planner*
- Whitney Plummer: *Land Use and Economic Development Intern*

Metropolitan Area Planning Council Officers:

- President: Erin Wortman, Town of Stoneham
- Vice President: Adam Chapdelaine, Town of Arlington
- Secretary: Sandra Hackman, Town of Bedford
- Treasurer: Sam Seidel, Gubernatorial

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HOUSING TERMS AND CONCEPTS

This glossary briefly defines housing terms and concepts that are used in this plan to describe Ashland’s housing need.

Cost Burden

A household is considered cost burdened when it spends more than 30% of its income on housing. When a household spends more than 50% of its income on housing, its considered extremely cost burdened.



Naturally Occurring Affordable Housing (NOAH)

Housing that tends to be affordable (30% of household income) or 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.

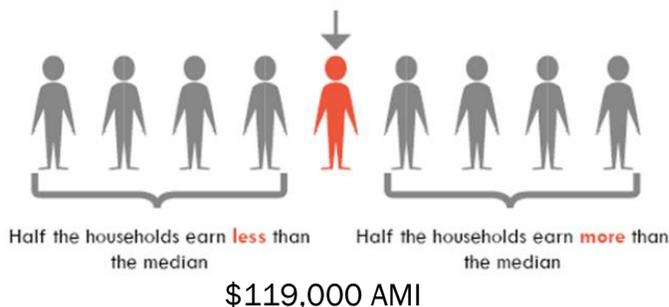


Deed-restricted Affordable Housing

Deed-restricted Affordable Housing, often spelled with a capital “A” and “H”, is legally required to cost no more than 30% of a household’s income and be available to income-eligible households only. The U.S. Department of Housing and Urban Development (HUD) defines eligible households as households earning 80% of the Area Median Income or less.

Area Median Income (AMI)

The AMI for Ashland and the Boston Cambridge-Quincy, MA-NH HUD Metro FMR Area is \$119,000 as determined by the U.S Department of Housing and Urban Development. Eligibility for Affordable Housing is based on AMI and varies by household size. For example, 80% AMI, the typical threshold for most Affordable Housing, is \$67,400 for a single-person household in Metropolitan Boston, and \$96,250 for a four-person household.



Context Communities

Context communities provide a frame of reference to compare data, showing the significance of housing trends observed in Ashland. Communities with demographic characteristics similar to Ashland were used for context communities: Acton, Canton, Holliston, Medway, Norfolk, Norwood, Sharon, and Walpole. MAPC's MetroWest subregion and the State of Massachusetts were also used to contextualize data findings and trends in Ashland. Context communities were approved by the Ashland For All Steering Committee.

M.G.L. Chapter 40B

By state statute M.G.L. Chapter 40B, cities and towns are encouraged to provide 10% of their total year-round housing units as deed-restricted Affordable Housing. If a municipality is not at the 10% threshold, a developer can use a special Comprehensive Permit Process to build developments with Affordable Housing, functioning as an alternative to local zoning regulations. Municipalities seeking to encourage more Affordable Housing development can also choose to use 40B regulations to facilitate development through the Local Initiative Program, which offers state technical assistance for this development.

M.G.L. Chapter 40R

M.G.L. Chapter 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.

Subsidized Housing Inventory (SHI)

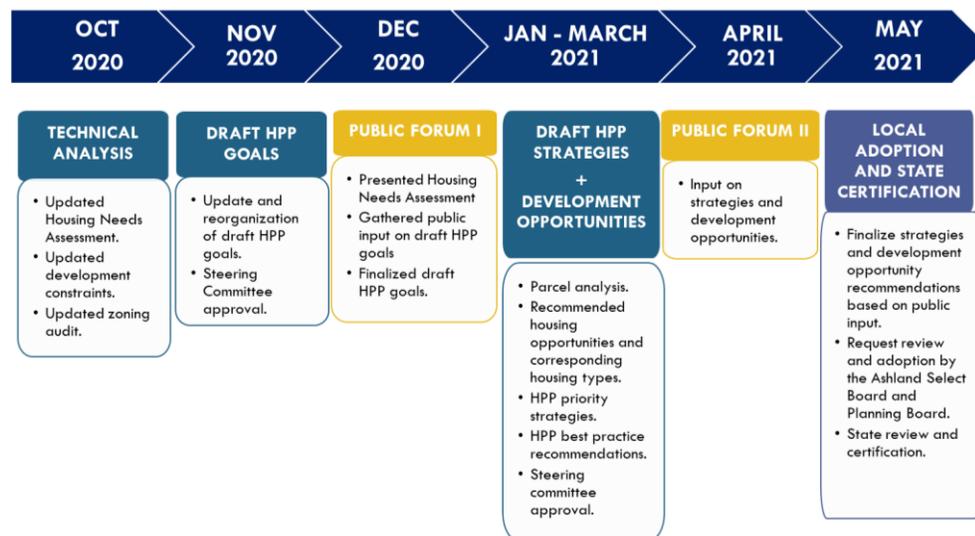
In Massachusetts, the SHI is maintained by the MA Department of Housing and Community Development (DHCD) and used to measure each municipality's supply of Affordable Housing for the purposes of Chapter 40B. The SHI includes all housing developed under Chapter 40B, including both Affordable Housing and 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.

INTRODUCTION TO THE HPP UPDATE

Ashland For All is a two-part planning process to update the Town’s Housing Production Plan (HPP) and draft a town-wide inclusionary housing bylaw. The HPP Update is a strategic plan for Ashland to meet local housing need and work toward creating a community where everyone can live and thrive. Numerous housing challenges threaten to make it difficult for Ashland’s residents to achieve their housing goals and stay in town and restrict opportunities for others with goals to settle in Ashland. Rapidly rising home prices and a limited supply of diverse housing options make it difficult for a range of households to find suitable housing they can afford. Like many suburban communities throughout Greater Boston and Boston’s Metro West, increasing home values and rents is exacerbated by land use regulations that restrict the ability to create a range of housing options for households of all ages and socio-economic backgrounds. The HPP Update takes a hard look at the issues facing Ashland today and outlines strategies that the Town should prioritize as it addresses its current and future housing needs.

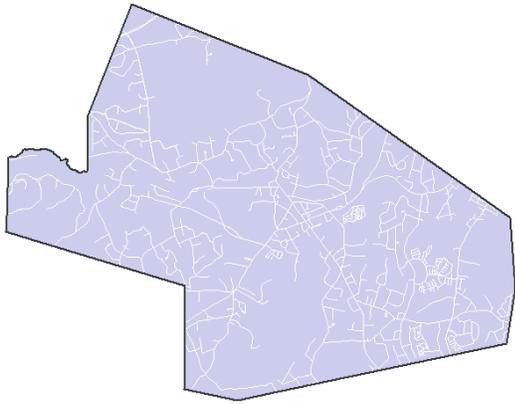
The Town of Ashland has made strong efforts to expand housing opportunities in last several years. In a major step to plan for its housing needs, the Town contracted with MAPC to draft a HPP and adopted the plan in 2015. Since then, the Town has made investments in Affordable Housing and established programs to meet housing need with the leadership of the Ashland Affordable Housing Trust (AHT), Ashland Select Board, Ashland Planning Board, and Ashland Community Preservation Committee. Representatives from each of these bodies were appointed by the Town to assist with this update to the 2015 plan and served on the Ashland For All Steering Committee, which oversaw the HPP Update planning process. MAPC began assisting the Town with the HPP update starting in October 2021 and completed the update after five steering committee meetings, two focus group meetings, and two public forum events—all hosted online via Zoom due to public health safety conditions caused by the pandemic.

- 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*



The project team and the HPP Steering Committee worked together to analyze the most current quantitative data describing the Town's demographics, housing stock, and housing affordability and presented this information at the first public forum in December 2020 before updating the HPP goals. The feedback gathered at the first public forum indicated continued support for the 2015 HPP goals, but also showed that the goals could be clearer and more action-oriented (see Page 37 for forum one goal rankings). Based on this input and the project team's recommendation, the steering committee decided to consolidate the seven 2015 HPP goals into five goals (See "Updated HPP Recommendations" chapter for updated HPP goals). The 2015 HPP included over 20 recommendations, but there have been challenges implementing so many strategies. In order to provide a HPP that can be reasonably implemented over the next five years given the Town's current capacity, the update establishes nine priority strategies that will address Ashland's most pressing housing needs and have the greatest impact. Each priority strategy corresponds to one or more of the HPP goals.

ASHLAND TODAY



Ashland is 12.9 square miles and located within MAPC's MetroWest Regional Collaborative (MWRC) subregion along with Framingham, Holliston, Marlborough, Natick, Southborough, Wayland, Wellesley, and Weston.

Ashland is near several major Massachusetts highways (I-495, I-90, and I-95) and Massachusetts State Routes 9 and 85. Route 135 runs through Ashland. The town has a MBTA Commuter Rail stop, Ashland Station, on the Framingham/ Worcester Line, and numerous bus

routes connect Ashland to destinations in the region.

Once a manufacturing town, Ashland has since become a popular suburb of Boston with wonderful schools and green spaces. Ashland offers many amenities that make it a desired destination: the Town's school system (recently ranked 33rd best in the state) attracts families, its location near Interstate 90 and the Commuter Rail provides access to regional employment centers and transportation into Boston and Worcester, and its spacious parks and historical/cultural assets provide for enriching recreational activities. But the high cost of housing and a limited variety of available housing types makes it difficult for many to settle and stay in town.

The majority of Ashland's housing stock is single-family (79%). Sale prices of these homes have increased 27% since 2015 to a median of \$487,500 in 2019. Condominium prices have increased 45% since 2015 to a median of \$400,000 (The Warren Group, 2019). The gross median rent in Ashland is also high at \$2,100 (Local MLS data, 2018).

Although many Ashland households have higher incomes (57% earn more than \$100,000 a year), the remaining population has a variety of housing needs. Renters, seniors, single-person households, and lower-income households struggle to afford housing in Ashland that meets their needs. This has contributed to a little more than a quarter of households in Ashland being cost-burdened, meaning they spend more than 30% of their income on housing. This affects both renters and owners.

More than a quarter of Ashland households are also low-income, earning less than 80% of the area median income (AMI) of \$119,000 (HUD, 2020). Based on 2021 DHCD numbers, 6.3% of the town's year-round housing units are on the state's Subsidized Housing Inventory. There are 415 units on the SHI for 1,885 eligible local households. These trends are described in greater detail along with other key data takeaways in the next chapter: Updated Housing Needs Assessment.

An aerial photograph of a suburban neighborhood with several houses and a dense forest of trees in autumn colors. A semi-transparent white triangle is overlaid on the left side of the image, containing the title and list items.

UPDATED HOUSING NEEDS ASSESSMENT

Demographic Changes

Housing Stock

Housing Affordability

Key Findings and Trends

“I often joke I got the last affordable house in Ashland. And the only reason I was able to get it was because of my partner. I could never afford to live here as a single person.”

An Ashland resident employed by the Town describes difficulty buying a home in Ashland. Shared at the Housing Need Focus Group Meeting on February 17, 2021. See the *Public Engagement and Plan Input* chapter for a summary of input collected at this focus group meeting and other engagement events.

The updated housing needs assessment was completed over the summer of 2020 and includes the most recent data available at that time. To support and inform the updated HPP recommendations, the analysis of the Town’s housing needs focused on key data findings and trends. To ground truth this quantitative data, public participants shared their experiences and local knowledge at forums and focus group meetings. Excerpts from the housing need focus group are included throughout this assessment where they relate to data points. Key findings and trends regarding the Town’s demographic makeup, housing stock, and housing affordability have been summarized below and are described in further detail throughout this chapter.

Demographics

- 1. Ashland needs to provide housing for people of all life stages.** Between 2010 and 2018, there has been a 39% increase in the number of Ashland residents aged 35 to 44 and a 31% increase in the number of children nine years of age or younger. At the same time, the number of residents 65 years or older has increased by 37% (Decennial Census 2010 + ACS, 2014-2018). Housing of all types is needed now and in the future to accommodate housing needs related to the full age range of Ashland residents.
- 2. Ashland needs housing for people of all incomes.** Since the 2015 HPP was adopted, Ashland’s median household income has gone up from \$95,296 to \$121,406, an increase of 27%. Households earning over \$100,000 increased by 9% in the last five years and these households continue to make up the largest share of the population at 57%. Below this income bracket, household income is evenly distributed. However, there remains large income disparities between Ashland homeowners and Ashland renters. Today, the median income of an Ashland homeowner is \$134,231 and the median income of an Ashland renter is \$54,125, reflecting a similar income disparity as was documented in 2015.

3. **Ashland has become more diverse over the last five years, and continued housing efforts can build upon this progress.** Since the last HPP was adopted, the percentage of non-White residents rose from 11% to 22%. The share of Asian residents in town has increased from 6.5% to 10% and Latinx residents increased from 3% to 7%, but the share of African American residents slightly decreased, from 2.75% to 2.5% (ACS 2009-2013 and ACS 2014-2018). Today, 78% of Ashland residents are White, showing opportunity for Ashland to work toward greater diversity and inclusion as it considers its future housing needs.

Housing Stock

4. **Since the 2015 HPP was completed, Ashland has seen a large increase in housing units in town.** From 398 units at Cirrus Apartments, to 64 units age-restricted units at Robert Hill Way, to 93 age-restricted units at the Lanterns, Ashland has added a significant amount of new multifamily housing and expects to continue to do so.¹
5. **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. 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 rental housing units (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.²
6. **Ashland should work to make homeownership more attainable and provide more rental opportunities** for those who are unable to purchase a home in town. While multifamily development has progressed and the overall number of housing units has increased in the last five years, the share of renter-occupied housing units still remains below 25%. With so few opportunities to rent, single-person households and households without the large savings needed to purchase a home have limited options to live in Ashland.
7. **For households of various sizes and income levels to live in Ashland, lower-cost housing that is affordable in the marketplace is needed.** Many households do not have the large savings required to purchase a home in Ashland. To put 10% down, an individual would need upwards of \$48,750 for the median priced single-family

¹ There are a number of housing development projects currently in pre-permitting discussions, including 501 Pond Street, Village of the Americas – Phase VII and a possible 40R project at 10-50 Main Street. A friendly 40B began the permit process in February 2021, this project in the RTD district called Arbella at Ashland will include 180 age-restricted units.

² See the development opportunities chapter for definitions of these housing types and to learn how they match up with the housing development opportunities in Ashland.

home in Ashland (\$487,500) and \$40,000 for the median priced condominium (\$400,000) (Warren Group, 2019).³

Housing Affordability

8. **Increasing housing costs in Ashland are contributing to continued local housing cost burdens.** A household is considered housing cost burdened when residents spend more than 30% of their income on housing costs, and severely cost burdened when they spend more than half. This makes it 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 low-income (income at 80% of the Area Median Income or lower) and either cost burdened or severely cost burdened (CHAS, 2011-2015).
9. In Ashland, **the range of households that are income-eligible to live in deed-restricted Affordable Housing is distributed fairly evenly** from low-income to extremely 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)
10. Among income-eligible households already living in Ashland, **the housing needs of seniors and single person households is particularly great.** Of the 1,690 senior households in Town, 58% are eligible to live in deed-restricted Affordable Housing and of the 1,030 single or non-related householders, 28% are eligible.
11. **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 4 for SHI definition) from 3.66% to 6.3%. 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, 2021). But since a share of SHI units developed through 40B are market-rate rentals, the need is even greater.

³ 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.

Demographics

Ashland’s population growth exceeded projections made in 2015 and has grown from 16,593 total residents in 2010 to 17,739 today (Decennial Census 2010, ACS 2014-2018). As the town has grown, some changes are discernible in the ages, incomes, and races of Ashland’s residents. Other characteristics have remained the same, such as the ratio of owners and renters in town.

Each of the demographic findings concerning the age, income, and race of Ashland residents should be considered in relation to Ashland’s housing stock and how it determines the ability for people of various backgrounds to live in town.

Age

As Ashland has grown, the portion of the population over 65 has increased and there has been an influx of family aged-residents. Figure 1, below, shows an increase in residents aged 65 and older, aged 35 to 44, and under nine years old.

Figure 1: Ashland Percent Population Change by Age (2010-2018)

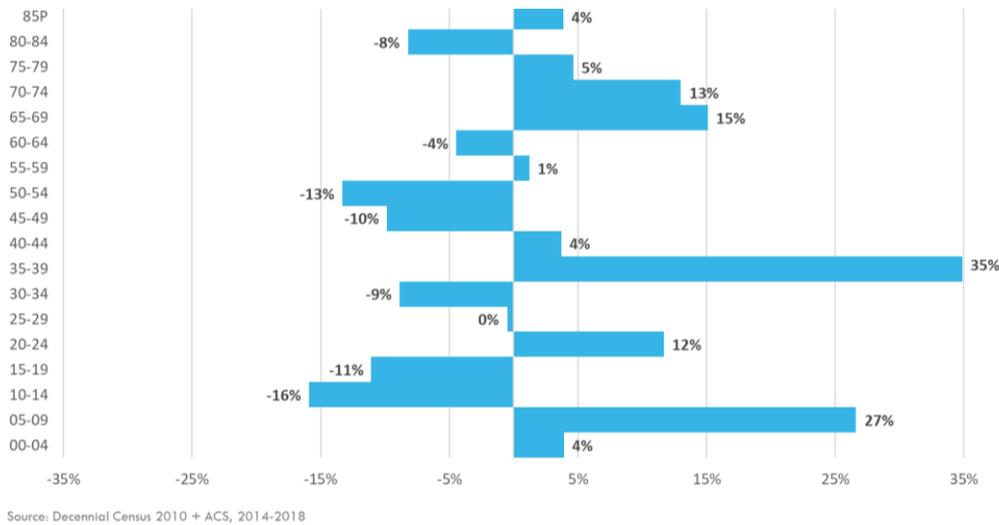
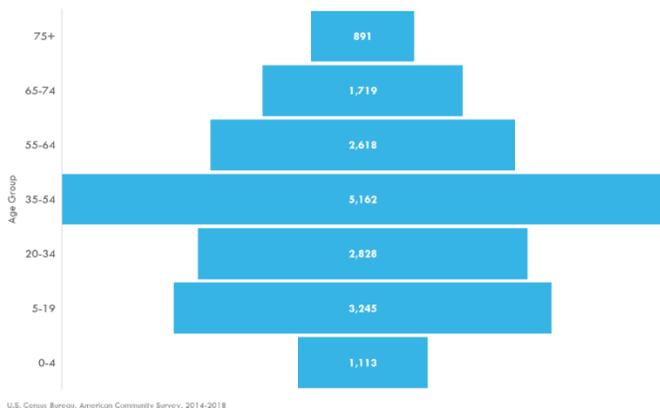


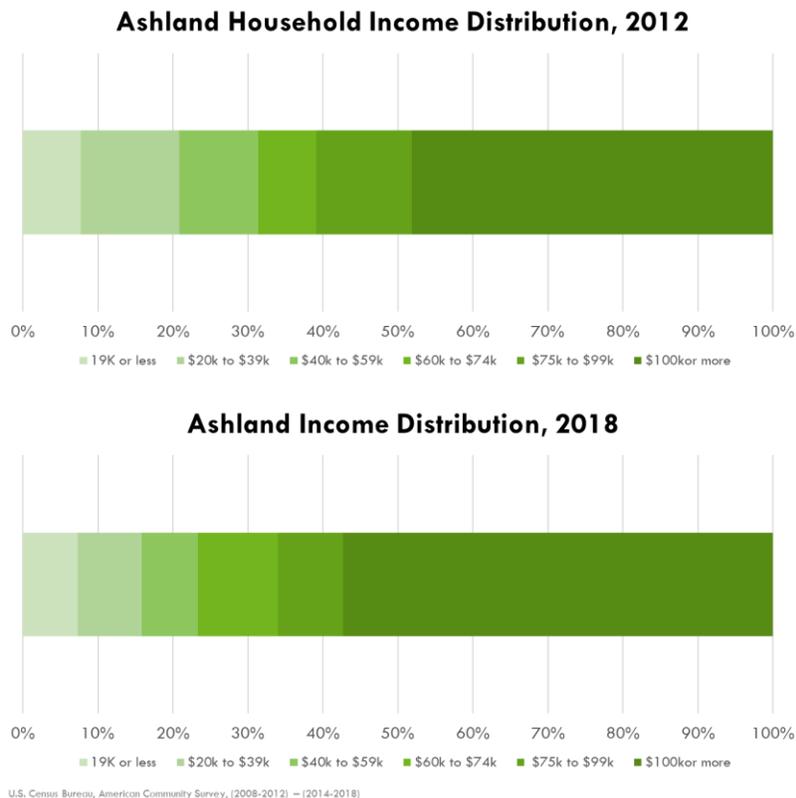
Figure 2: Ashland Population by Age (2018)



Currently, Ashland’s largest age group is aged between 35 and 54. Younger and older age groups gradually expand from the center in a diamond formation as seen in Figure 2. These demographic characteristics show the importance of providing a range of housing options for residents of all ages. Households of various ages—families, seniors, singles—all have different housing needs. Family-oriented and intergenerational housing,

owner-occupied units for downsizers and first-time homebuyers, and rentals are needed to provide housing opportunities for Ashland’s population.

Figure 3: Ashland Household Income Distribution 2012 and 2018



Household Size

As with its population, the average household size in town has also increased from 2.59 in 2010 to 2.62 today. This is a continued trend from the 2015 HPP—the average household size in Ashland in 2000 was 2.56. (Decennial Census 2000 and 2010, and ACS, 2014-2018). Increasing household sizes could be related to the number of bedrooms per housing unit in available housing.

Income

Over the last several years, the median household income in Ashland—and the share of higher-income residents—has increased. Income disparities between owners and renters, and between family and non-family households, is evident.

Ashland’s median household income has increased by \$26,110 since the 2015 HPP was adopted, going from \$95,296 to \$121,406. The share of households earning over \$100,000 increased by 9% between 2012 and 2018 (2008-2012 and 2014-2018 ACS). These high-earning households now represent a little more than half of the population. The high number of upper-income households could be indicative of high-cost homes in Ashland and a lack of housing for people of moderate and lower incomes (we examine housing stock and housing affordability data in more depth later in this chapter).

Household income is distributed fairly evenly across the remaining half of the population. These households have a wide range of housing needs and goals. Those with lower incomes include seniors, single-person households, and renters.

As was the case in 2015, renters and non-family households earn remarkably less income than owners and family households. Between 2012 and 2018, the median income of homeowners in Ashland increased 20%, from \$111,413 to \$134,231. The median income of renters in Ashland also went up—from \$39,289 to \$54,125—but renters in Ashland still earn significantly less than owners. Some who rent in Ashland may do so by choice, but others may represent a constituency that would like to live in town but cannot afford to buy a

home. In either case, there are limited opportunities to rent (see housing stock subsection on Page 16).

This income disparity is also evident in comparing median incomes for family households (median income: \$141,164) and non-family households (median income: \$58,808).

Race and Ethnicity

“Being a minority, I still feel like Ashland has a ways to go... I moved out of the city and this is my first experience with the suburbs. I can say I like it, but I also have kids, so I feel like I’m biased. If I were a single person with no family, I don’t know if I’d move to Ashland. I’d be hesitant being the only person like me in the suburbs.”

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

Over the last five years, Ashland has grown more diverse. In that time, the town’s share of non-white residents increased by 10%, up from 11% in 2015 to 22% today.

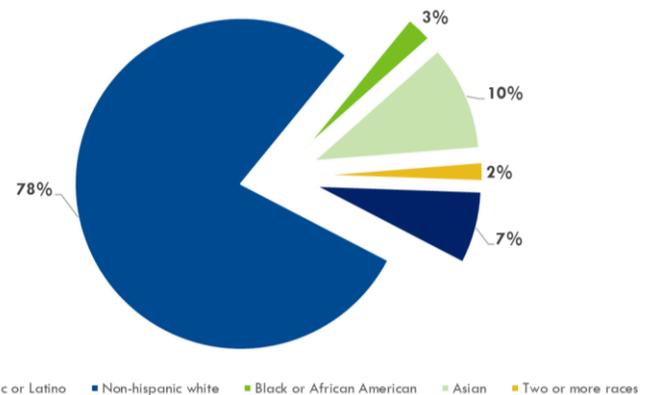
Asian residents now make up the largest non-White race/ethnicity: the share of Asian residents increased from 6.5% to 10%.

Latinx residents now make up 7% of the population, compared to only 3% in 2015. Slightly fewer African

Americans live in Ashland today, dropping from 2.75% to 2.5% of the population.

Racial composition in suburban communities across the United States is connected to a history of federal, state, and local housing policies that caused segregation. One of the biggest causes was redlining, a discriminatory practice supported by the federal government that limited where people of color could access loans to purchase a home. The consequences of redlining are still with us today, and the settlement patterns it created have been perpetuated by zoning’s proliferation of single-family housing and the separation of land uses. Race/ethnicity characteristics in Ashland are similar to other Metro West municipalities, but Ashland is not as diverse as Middlesex County (27% non-white) or the Commonwealth overall (28% non-white).

Figure 4: Ashland Race and Ethnicity (2014-2018)

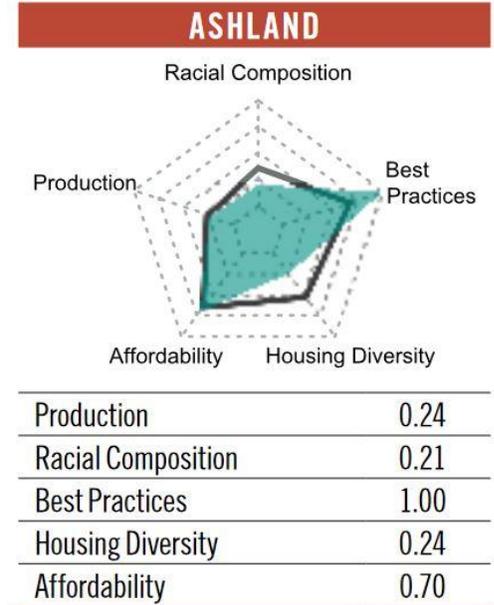


The Greater Boston Housing Report Card is published by the Dukakis Center and the Boston Foundation to score communities across the region on how their housing conditions relate to opportunity, affordability, and racial diversity. The scoring is represented on a radar chart (see Figure 5) which indicates how the community is performing in these areas.

Ashland scores high in best practices and is one of 25 communities in the Commonwealth that have adopted at least six housing best practices. These best practices include having an Affordable Housing Trust (AHT) and adopting the Community Preservation Act (CPA) among others (The Greater Housing Report Card 2019, page 91). However, Ashland ranks low in the areas of production, racial composition, and housing diversity.

Producing more types of housing options in Ashland will create more opportunity for the town to continue to improve its racial diversity and meet the broad array of local housing needs.

Figure 5: Ashland Housing Radar Chart



Housing Stock

Ashland’s population is changing, as are the needs of its householders. To meet a wide variety of housing needs, the Town needs to expand and diversify its housing stock. Ashland’s zoning bylaws permit single-family housing in 78% of town and available housing types follow suit: 79% of the town’s housing stock is single-family homes. However, 21% of these units are attached townhouses or condominiums, offering a collection of moderately-sized homes to buy.

Figure 6: Ashland Housing Units by Type

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



Since the 2015 HPP was adopted, new multifamily development has resulted in 728 residential permits, half for larger multifamily housing developments (Town data, 2016-

2021). Still, the stock of small to mid-sized multifamily housing—duplexes, three- to four-unit buildings, and five- to nine-unit buildings—is lacking. This type of housing is sometimes referred to as “missing middle” housing. Facilitating the development of this housing can result in housing that’s more affordable in the marketplace, often due to smaller size. This is referred to as naturally-occurring affordable housing (NOAH). Currently, there is little of this housing stock and rents in town are relatively high. There could be some more naturally-affordable opportunities in the stock of older buildings, which tend to be more affordable in the marketplace but are sometimes in poor condition depending on their age.

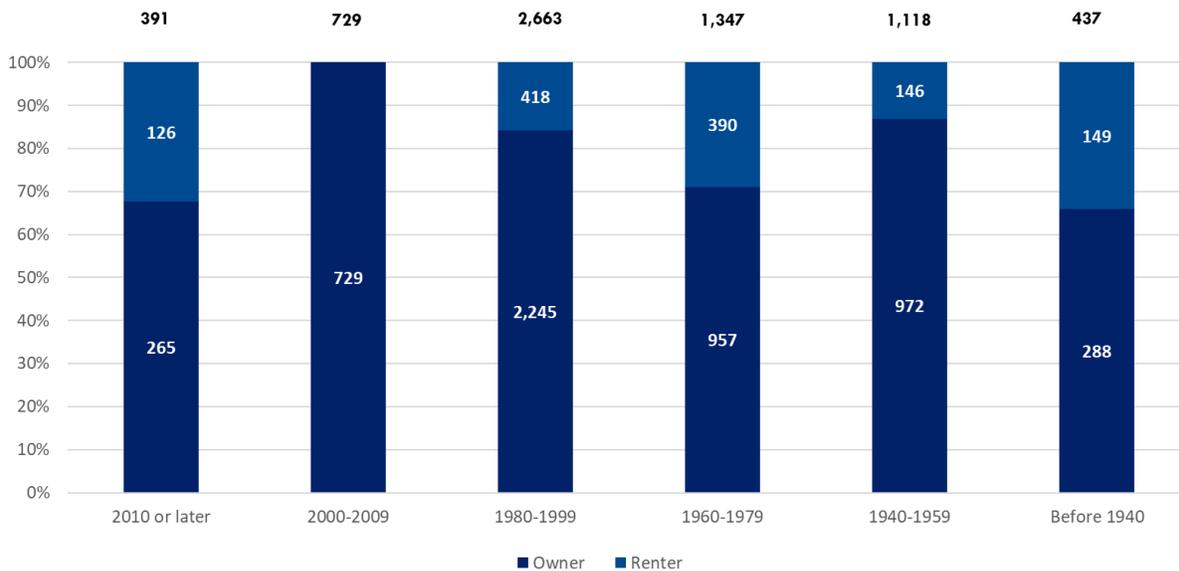
Figure 7: Ashland Housing Tenure, 2012 vs. 2018

	Owner-occupied Households	Renter-occupied Households
		
2012	5,301 (81.4%)	1,211 (18.6%)
2018	5,456 (81.62%)	1,229 (18.38%)

U.S. Census Bureau, American Community Survey, (2008–2012 and 2014-2018)

NOTE: ACS figures are based on sample size and lag behind permitting data. They do not include approximately 400 new rental housing units that have been built in the last two years.

Figure 8: Ashland Housing Tenure by Year of Building Construction



U.S. Census Bureau, American Community Survey, 2014-2018

As described in Figure 8 above, the majority of Ashland’s housing stock was built between 1980 and 1999. Still, 35% of buildings were built prior to 1979. Older buildings vary in condition throughout different parts of Ashland. Recent multifamily development mentioned above has added to the stock of new rentals, but the supply of rentals is still far smaller than the supply of owner-occupied housing.

Median rents in Ashland are in the middle of the pack in relation to the context communities in Figure 9, but the average renter is stilling paying north of \$2,000 a month. The chart

below includes figures from the MAPC rental database, which pulls data from 2018 online listings, as well as local MLS data provided by the Town. According to local MLS data, the overall median cost of a rental housing unit in Ashland is \$2,100. At the time the 2015 HPP was adopted, American Community estimates had the median rent in Ashland at \$1,170. However, high rental costs are observed in virtually all communities throughout Greater Boston.

Figure 9: Median Rent, Ashland + Context Communities, 2018



The greatest issue is the limited supply of rentals in Ashland, which may contribute to their high cost. Rentals are the only way someone can live in town if they don't have the large savings required to buy a home. Although a significant share of multifamily housing units has been permitted and developed in recent years, rental units are still limited to under a quarter of Ashland's housing stock. With so few opportunities to rent, single-person households and households without the large savings needed to purchase a home have a hard time finding a home in Ashland.

“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.

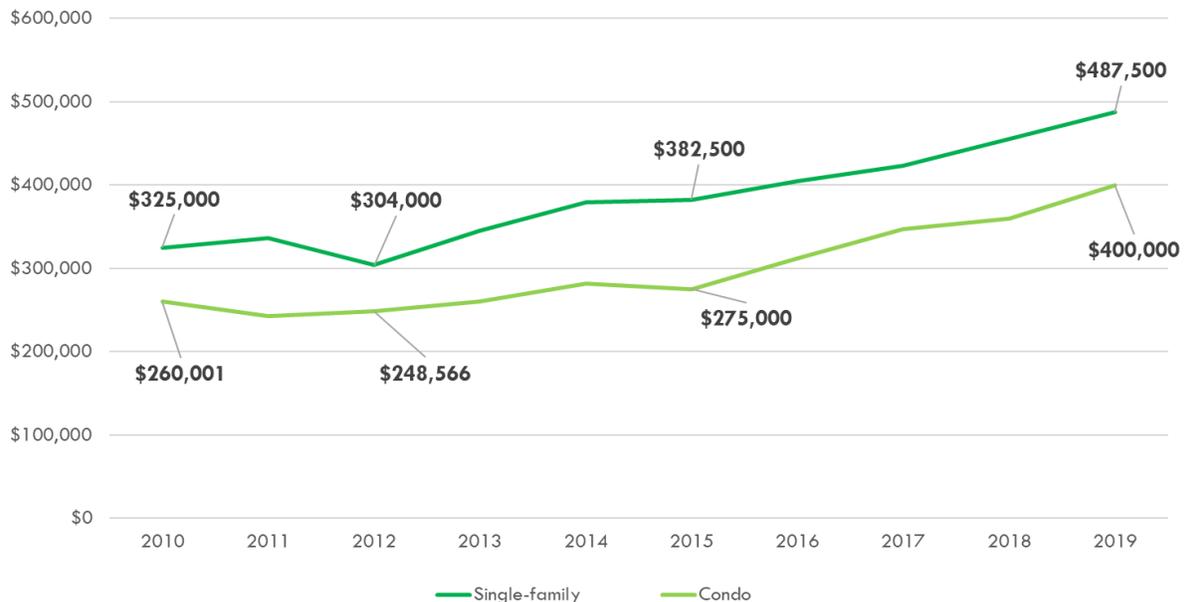
Figure 10: Median Residential Sales Prices, Ashland + Context Communities, 2019



Warren Group, 2019

As in Metro West and the rest of Greater Boston, home purchase prices in Ashland have increased over the last several years. From 2015 to 2019, the median price of a single-family home in Ashland increased 27%, from \$382,500 to \$487,500. Although Ashland has a moderate share of condominiums, these housing units are also expensive, and have increased in cost at an even greater rate. The median cost of a condominium in town increased by 45%, going from \$275,000 in 2015 to \$400,000 in 2019 (Warren Group, 2015-2019).

Figure 11: Ashland Median Home Sale Prices, 2010-2019



Warren Group, 2010-2019

The high median cost of a single-family home in Ashland is similar to costs for these homes in other communities. However, Ashland has the second-highest median price for condominiums, suggesting that newer high-cost condo developments have impacted this number.

A greater variety of housing types is needed in Ashland to provide for more affordable homeownership opportunities as well as opportunities to rent. Diversifying the housing stock will better match the needs of town residents and support households struggling with a variety of housing needs.

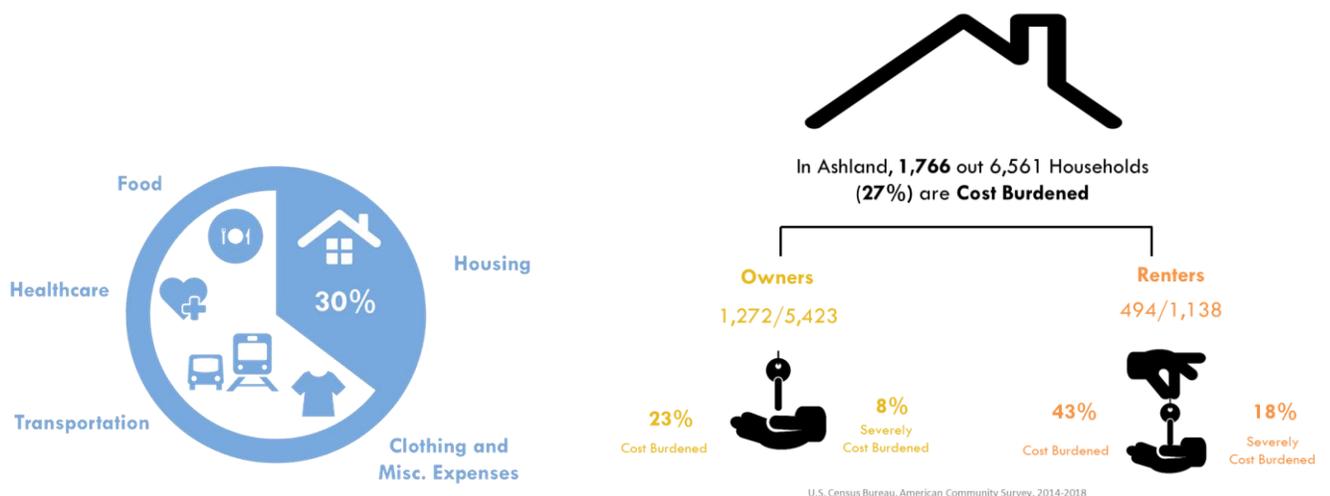
Housing Affordability

“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.

Increasing housing costs impact current Ashland residents by making it more difficult for them to afford other necessities, such as food, healthcare, and transportation. More than a quarter (27%) of Ashland households are cost-burdened (ACS, 2014-2018), meaning they spend too much on housing costs (30% of their income or more). Cost burden rates are higher for renters, but owners experience cost burden as well. 43% of renters in town are cost-burdened. Of these, 18% are severely cost-burdened, spending more than half of their income on housing. 23% of owners are cost-burdened and 8% of them are severely cost-burdened.

Figure 12: Ashland Housing Cost Burdens by Tenure, 2018



Cost burden is occurring in Ashland across households of all ages. Reducing housing cost burdens will benefit everyone: more Ashland residents will be able to accomplish their financial goals and have more discretionary income to support the local economy.

Cost burden has the greatest impact on households that have less income to begin with. For example, a higher-income homeowner could spend more than 30% of their income on housing and not experience any housing insecurity. This is not the case for lower-income households that have limited resources to expend on housing costs.

Low to extremely low-income households earning between 30 and 80% of the Area Median Income are considered at risk of not being able to meet their financial obligations when spending more than 30% or more than 50% of their income on housing. In Ashland, 1,159 households are low-income and cost burdened or severely cost burdened. This data indicates the need for continued housing assistance programs and the development of deed-restricted Affordable Housing.

Figure 13: Ashland Cost Burdened Households by Age, 2018

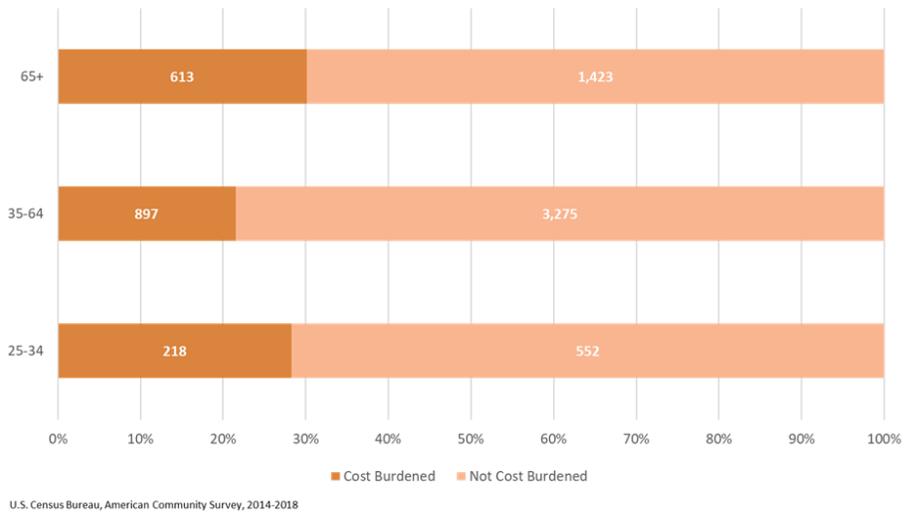


Figure 14: Ashland Cost Burden by Households Income, 2015

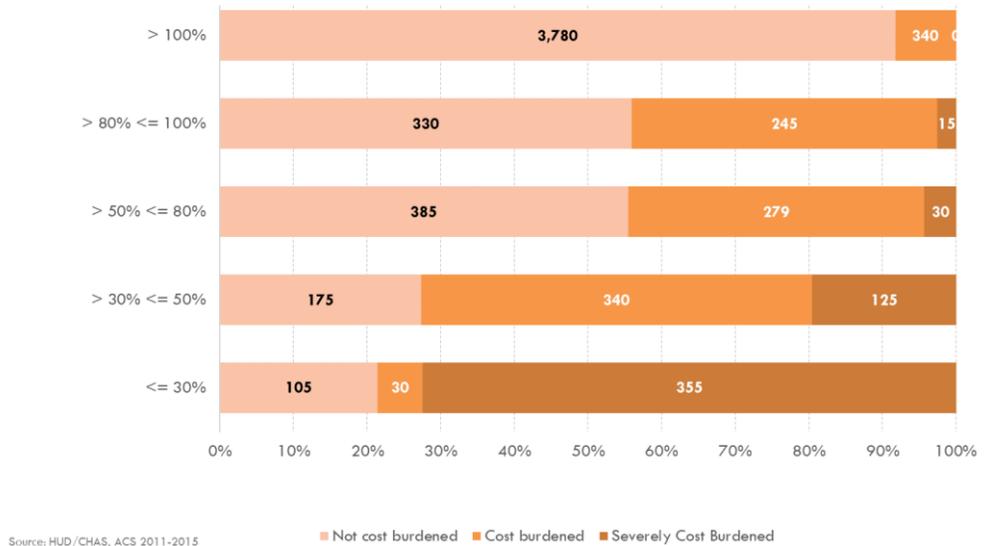


Figure 15: FY 2020 Income Limits for Affordable Housing

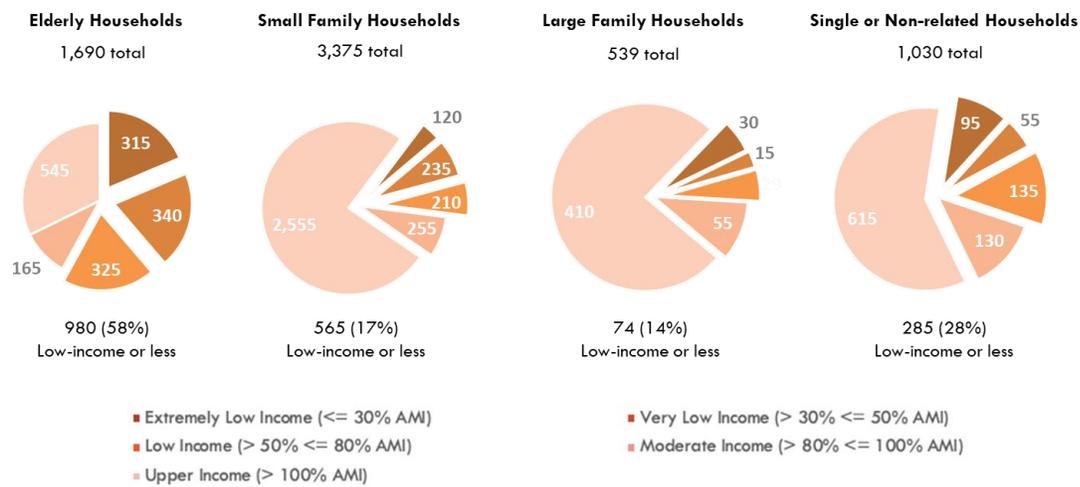
FY 2020 Income Limits

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

Area Median Income (AMI)	Income-eligible Households	Individual Household	Two-person Household	Three-person Household	Four-person Household
\$119,000	80% AMI	\$67,400	\$77,000	\$86,650	\$96,250

Eligibility to live in Affordable Housing is based on the Area Median Income (AMI): \$119,000. This figure varies by household size and is \$67,400 for an individual household.

Figure 16: Ashland Income-eligible Households by Household Type, 2015



HUD/CHAS, 2015

Income-eligible households in Ashland include families, but particularly elderly households and those that live alone have the greatest need for Affordable Housing.

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. 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)

Figure 17: Ashland Income-eligible Households, 2015

1,885 out of 6,595 Households (29%) are eligible to live in deed-restricted Affordable Housing



Source: CHAS/HUD, 2015

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 6.31%. 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, 2021). But since a share of SHI units developed through 40B are market-rate rentals, the need is even greater.



With the adoption of the HPP the Town is positioned to increase its SHI and possibly attain periods of safe harbor depending on the progress made adding to this stock.⁴

⁴ Additional information about the Town's SHI and pathways to safe harbor can be found in the Appendices.



PUBLIC ENGAGEMENT AND PLAN INPUT

PUBLIC ENGAGEMENT AND PLAN INPUT

Public input on housing needs and plan recommendations was a major addition to the HPP update. The project team presented data and recommendations for updated HPP goals, priority strategies, best practices, and development opportunities at two public forums. Qualitative information gathered from a housing need focus group illuminated key data findings and helped to personalize housing issues. Additionally, insights about the town’s land use regulations and development opportunities were gathered from local board members and the development community during a housing development focus group meeting. All this input strengthened the plan’s analysis and informed recommendations. Information gathered from the public is summarized in Table 1 below and referenced throughout the report where applicable. In general, public input supports the plan recommendations and the Town’s efforts to expand housing opportunity.

Table 1: HPP Update Public Engagement Events

Event	Date	Number of Participants	Engagement activities
Public Forum I	December 29, 2020	41	Input on updated data and live polls ranking 2015 HPP goals for importance/relevance.
Housing Need Focus Group	February 17, 2021	10	Group discussion and share of personal housing challenges and goals.
Housing Development Focus Group	March 18, 2021	16	Group discussion of the town’s housing challenges, goals, and possible solutions.
Public Forum II	April 29, 2021	36	Main room and breakout room discussions of draft HPP priority strategies and best practices. Live polls ranking importance of proposed HPP priority strategies and housing opportunities/recommended housing types
Five steering committee meetings	October 2020 – May 2021	6	Discussion of data, public input, and plan recommendations.
TOTAL: Nine meetings	Seven months	109 participants	

NOTE: Takeaways from public discussions and polling results are described throughout the report to show how they influenced and informed the HPP update recommendations.

An aerial photograph of a town in winter, with snow covering the ground and rooftops. The town features a mix of residential and commercial buildings, including a prominent light blue building in the foreground. A large, semi-transparent white triangle is overlaid on the right side of the image, containing the text. The sky is clear and blue.

UPDATED HOUSING DEVELOPMENT CONSTRAINTS

UPDATED HOUSING DEVELOPMENT CONSTRAINTS

The 2015 HPP included a detailed assessment of constraints on housing development. This documented natural constraints such as protected open space, wetlands and sewer; an evaluation of the Town’s capacity to address housing needs; and a zoning audit. Natural constraints remain the same as in 2015, but there have been some updates to the town’s zoning bylaws and housing toolkit/capacity.

Updates to Zoning Audit

Since the 2015 HPP was published, there have been numerous changes to Ashland’s zoning bylaws, but few of those changes affect housing development in Ashland. In the fall of 2016, a rate-of-development bylaw was added to the Town’s zoning regulations. This bylaw restricted the rate at which building permits could be issued to certain development projects. The restriction included a four-year sunset clause and expired in 2020. It is difficult to determine whether the rate-of-development bylaw dissuaded potential developers from projects in Ashland. However, it likely did not have a negative effect on the size of developments for those projects that went through the permitting process, as the restriction was not on the number of units permitted but the rate at which they could be built.

In the spring of 2018, the Office Commerce district was removed, and areas that were Office Commerce were rezoned as Residential A district. The two districts had similar use regulations, and the only residential use difference was that assisted living facilities are now allowed in the area. The remainder of Ashland’s zoning bylaws are the same as when they were audited in 2015. A summary of this audit is included below.

Ashland’s Zoning Constraints

Ashland’s Zoning bylaws regulate the type and location of development within town. For the purposes of a HPP, zoning can be considered a constraint if the bylaws significantly limit 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—29 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 2: Principal Use Regulations

A. RESIDENTIAL USES	Res A	Res B	Res Multi-family	Comm High-way	Comm Down-town	Comm Village	Comm Neighborhood	Industrial
Single-family dwelling	Y	Y	Y	Y	Y	Y	Y	N
Mobile home or trailer	N	N	N	N	N	N	N	N
Two-family dwelling	N	Y	Y	BA	Y	BA	Y	N
Conversion of single-family to two-family dwelling	N	Y	Y	BA	Y	BA	Y	N
Conversion of single/two-family to dwelling with not more than four units	N	N	N	N	N	N	BA	N
Multifamily dwelling	N	N	BA	N	N	N	N	N
Lodging or boarding house	N	N	N	Y	Y	Y	BA	N
Assisted living facility	Y	Y	N	Y	Y	N	BA	N
Cluster development	PB	PB	PB	N	N	N	N	N
Planned multifamily development	N	N	N	BA	BA	BA	N	N
Senior residential community	Y**	Y	N	Y	Y	N	N	N
Nursing or convalescent home	N	N	N	Y	Y	Y	BA	N
Mixed residential units and commercial uses in the same building	N	N	N	PB*	N	N	N	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

Description of Zoning Districts⁵

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% 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 multifamily housing - except that multifamily 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, because Ashland prohibits building entrances that provide access to more than two units and limits building heights to two stories and 28 feet. By contrast, the maximum height for single-family and two-family homes in all zoning districts is 2 ½ stories and 35 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" multifamily 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 35 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, 20 feet; and the maximum height, four stories.

⁵ Districts that regulate development opportunity areas (discussed in the Updated Housing Development Opportunities Chapter) are noted with an asterisk.

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 multifamily 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%.

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 multifamily dwellings and both horizontal and vertical mixed uses by right, together with retail stores, bakeries, ice cream shops, restaurants, theatres, indoor recreation, and light industrial uses. Single-family and two-family homes are prohibited. Multifamily density cannot exceed 10 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 multifamily 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: the district allows multifamily units up to one per 2,000 sq. ft. of lot area (21 units per acre). Any development with 10 or more dwelling units is required to set aside at least 10% 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 50 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 multifamily 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 multifamily dwellings in Wildwood "A," and when proposed in Wildwood "D," multifamily 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 20 units per buildable acre (in sub-area E) and 10 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 sq. ft., 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.

Information collected from the housing development focus group indicated very few accessory dwelling units are permitted each year but there's significant public interest and need for building them.

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 sq. ft.

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.

Town Capacity

Since the 2015 HPP was adopted, the Town’s capacity has grown due to a strong commitment to address housing needs as well as the urgency required to respond to the impacts of the pandemic. Since 2015, both the Ashland Affordable Housing Committee and the Ashland Affordable Housing Trust were described. Since then, the Committee has been dissolved and merged with the Ashland Affordable Housing Trust. The Trust uses Community Preservation Funds to preserve and increase affordable housing in Ashland.

The Ashland Affordable Housing Trust is an active member of the affordable housing scene in Ashland and is constantly looking for new opportunities to preserve and increase affordable housing in Ashland. Recently, the Trust committed funds to help create affordable units in the 12 Pond Street development and oversaw the purchase and sale of existing affordable units in Ashland.

In 2020, the Trust committed \$250,000 to an Ashland COVID-19 Rental/Mortgage Assistance Program. In response to housing issues created by the COVID-19 crisis, the Town of Ashland and the Affordable Housing Trust worked together to create the Ashland COVID-19 Rental/Mortgage Assistance Program. Using funds from the CARES Act and the Affordable Housing Trust, rental/mortgage assistance has been available since July 2020 for Ashland residents that have experienced a reduction in income due to COVID-19, make less than 80% AMI, and do not receive other state-funded housing assistance. Since its inception, the program has committed \$150,000 to Ashland residents. In addition to this program, Ashland’s Department of Human Services has ramped up their efforts to connect

Ashland residents with other housing and utility assistance resources at the local and state level. For more information on the town's existing housing toolkit, see Appendix D.

As a part of the outreach involved with the HPP update, the project team met with Candace Avery, the Executive Director of the Ashland Housing Authority (AHA), to learn more about the AHA and its interest in the HPP update planning process. The AHA has one property at 59 Park Road (overseen by the state) with 40 Affordable Housing units. The AHA conducts semi-annual needs assessments and submits to the state for funding to make improvements to its housing units. The AHA is currently in the process of renovating bathrooms, replacing water heaters, and making needed cosmetic upgrades. Additionally, the AHA is planning to pursue a weatherization program to improve the energy efficiency of its housing units.

Most of the AHA's housing units are for income-eligible seniors, and 13.5% are for non-elderly disabled households. Residents here enjoy direct access to Stone Park and proximity to downtown Ashland. The AHA has considered pursuing the acquisition of additional property in the area and hopes to work with the Town to identify low-cost land to develop new Affordable Housing.

Natural and Physical Constraints

Natural and physical constraints on development are largely the same as in 2015 and are summarized below.

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. There are approximately 200 residential parcels, totaling about 640 acres. Parcels classified as commercial or industrial land uses by the town assessor comprise 630 acres of land in Ashland. 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's 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, Framingham State 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 the consolidation of contaminated material into a central landfill. A new solar development, 16 acres in size, developed by Citizen's Energy, was completed since the 2015 HPP was adopted. This is a second life for a once contaminated site.

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 to 650 million gallons per year. About one-quarter of the water produced is sold to Hopkinton.

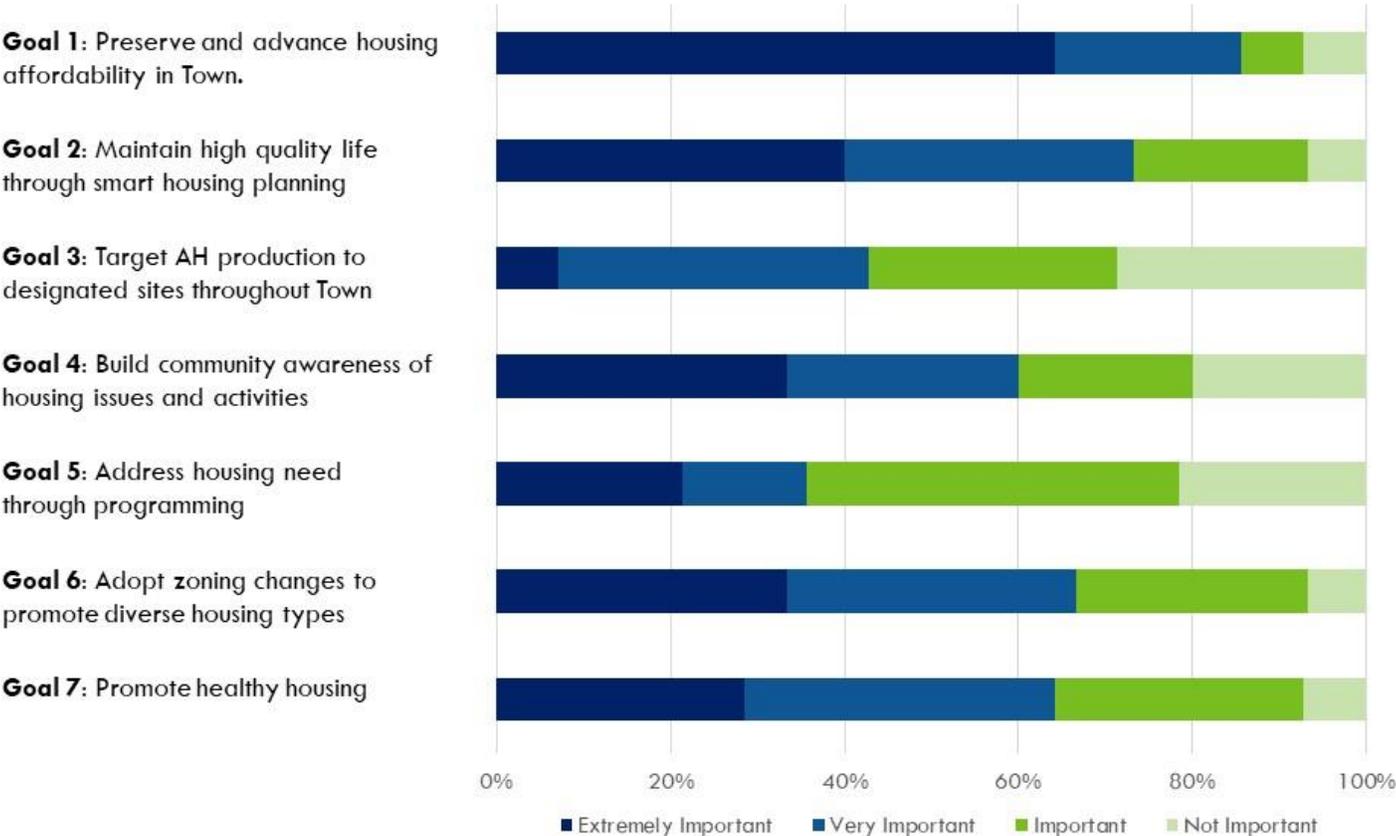
An aerial photograph of a suburban neighborhood with several large, light-colored houses and dark roofs. The houses are surrounded by lush green trees, some of which show early autumn colors. A semi-transparent, light-colored triangular overlay is positioned over the left and center of the image, containing the text. The text is in a bold, dark blue, sans-serif font.

UPDATED HPP RECOMMENDATIONS

Updated HPP Goals

The update to the HPP goals was informed by the latest available data and public input. At the first public forum, participants heard key findings from the updated housing needs assessment before ranking the relevance of the 2015 HPP goals. These goals were supported by public input, which was expected since they were adopted as a part of an extensive public planning process five years ago.

Figure 18: 2015 HPP Goals, Ranked by Public Forum I Participants



However, input gathered through discussion also showed some of the goals were difficult for the public to understand. Conversations with the HPP Steering Committee also led the project team to work on improving the clarity of the HPP goals and making them more action-oriented. Ultimately, the goals were consolidated, re-written, and re-organized into a matrix allowing for relationships between the goals and updated HPP strategies to be visualized (see goals and priority strategies chart on Page 43).

A description and basis for each goal is detailed below.

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. Additionally, the Town should work to meet the **state goal of 10% Subsidized Housing Inventory (SHI)** and to achieve **housing production SHI targets** as outlined in Appendix B.

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 an anti-racism pledge committing 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 bylaws 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 the Ashland For All 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 bylaw should be a key priority for initial storytelling efforts.

2015 HPP Goals

- Goal 1:** Work to preserve and advance housing affordability in town.
- Goal 2:** Maintain high quality life through smart housing planning and production.
- Goal 3:** Ensure affordability throughout town and target affordable housing production to designated sites.
- Goal 4:** Build community awareness of housing issues and activities.
- Goal 5:** Address unmet housing needs through programming.
- Goal 6:** Adopt zoning changes to promote development of affordable housing and diverse housing typologies.
- Goal 7:** Promote healthy housing.

Updated HPP Goals 2021

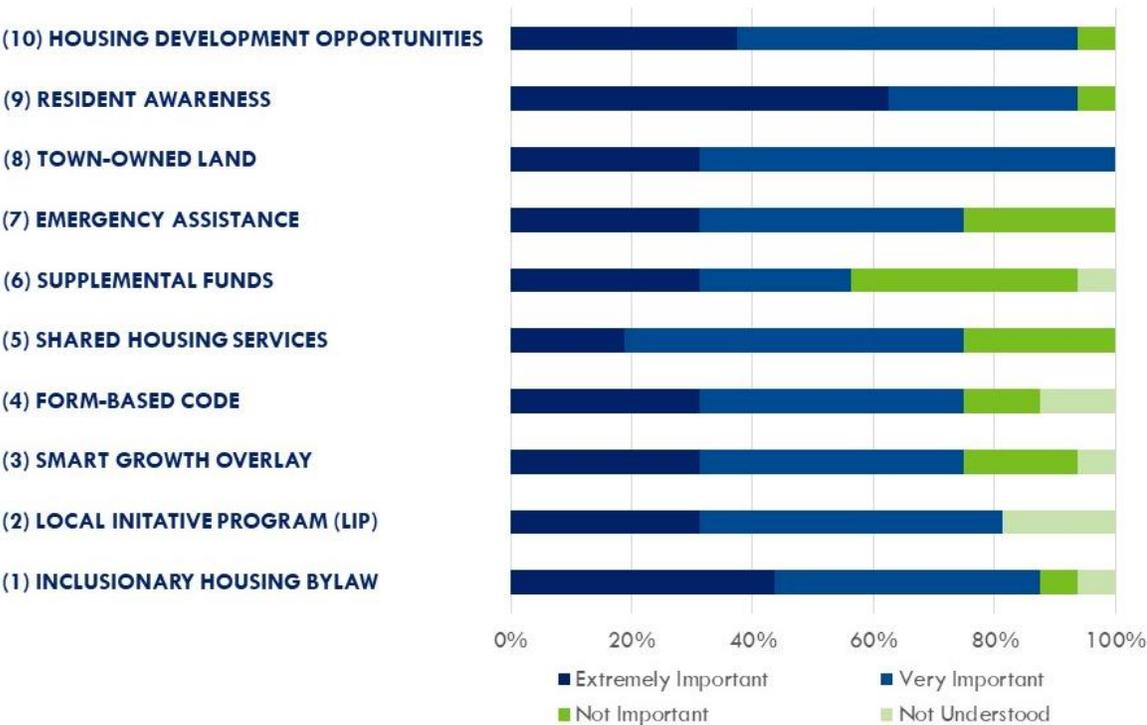
- Goal 1:** Provide and preserve **housing for all** incomes and ages.
- Goal 2:** Adopt **inclusive zoning** that facilitates the development of diverse housing typologies and Affordable Housing.
- Goal 3. Affirmatively further fair housing** to promote equal housing opportunities for people of color and all classes protected under the federal and state Fair Housing laws.
- Goal 4: Promote sustainability** by harmonizing housing needs with walkability and access to open space, recreation, public transit, commercial amenities, and clean energy opportunities.
- Goal 5: Build community awareness and support** to address the town's housing needs by personalizing housing issues and addressing misconceptions about Affordable Housing.

HPP PRIORITY POLICY STRATEGIES

In order to provide a HPP that can be reasonably implemented over the next five years given the Town’s current capacity, this 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.

The project team presented 10 draft priority strategies at the second public forum and gathered input on the proposed recommendations via Zoom breakout rooms and live polling. Generally, poll results showed support for the recommended priority strategies as seen in Figure 19 below.

Figure 19: Input on Draft Priority Policy Strategies, Public Forum II



However, additional verbal and written input and conversations with HPP Steering Committee members led the project team to make changes to the priority strategies. Proposed priority strategies (5) Shared Housing Services and (6) Supplemental Funds were downgraded to best practices (see list of best practices on Page 54). Additionally, input from the housing development focus group and other public engagement events showed need and interest in making accessory dwelling units (ADUs) easier to build. The Town currently has an ADU bylaw, but the regulations only allow internal ADUs used by occupants of the principal building (see zoning audit on Page 27 for more details). Based on this information, the Steering Committee decided to add an updated ADU bylaw to the HPP priority policy strategies. The final priority policy strategies and corresponding HPP goals are listed and described in the chart below.

Table 3: HPP Updated Priority Policy Strategies

2021 HPP Goals and Priority Policy Strategies		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	Inclusionary Housing: Adopt an inclusionary housing bylaw (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	Local Initiative Program (LIP): 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 the 10% SHI goal and safe harbor through M.G.L. Chapter 40B.	X	X	X		
3	Smart Growth Overlay District: 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	Form-Based Code: Build on existing form-based code and consider using similar regulations in other districts throughout town.	X	X			
5	Updated Accessory Dwelling Unit (ADU) Bylaw: 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.	X	X			

2021 HPP Goals and Priority Policy Strategies		1. Provide Housing for All Incomes and Ages	2. Adopt Inclusive Zoning	3. Affirmatively Further Fair Housing	4. Promote Sustainability	5. Build community Awareness
6	Emergency Assistance: 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.	X				
7	Town-Owned Land: 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.	X			X	
8	Resident Awareness: 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.					X
9	Housing Development Opportunities: 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.	X	X		X	

An aerial photograph of a town during autumn. In the foreground, a white church steeple with a dark roof is prominent. To its left, a large, multi-story building is under construction, with a white tarp covering a portion of its ground floor. The background shows a street intersection, a brick building, and trees with vibrant fall foliage in shades of orange, red, and yellow. The sky is clear and bright.

UPDATED HOUSING DEVELOPMENT OPPORTUNITIES

Updated Housing Development Opportunities

The development constraints and opportunities assessed in the 2015 HPP (see Page 26 for development constraints) provided guidance and a starting point for taking a deeper dive into development opportunities and specific housing types the Town would like to see built in these areas. The 2015 HPP included a high-level spatial analysis that evaluated areas of housing development opportunity based on favorable characteristics such as proximity to the Ashland Station and other public transit and walking access to open space, recreational, and commercial opportunities. Protected open space, wetlands, and environmentally sensitive areas were excluded.

Downtown

Applicable zoning districts:

- Ashland Downtown District (ADD)
- Neighborhood Commerce (CN)
- Downtown Commerce (CD)

Adjacent/Near Downtown

Applicable zoning districts:

- Residence B
- Residence Multifamily (RM)
- Wildwood Mix-Use Special District (WMUSD)

Near Ashland Station

Applicable zoning districts:

- Rail Transit Districts (RTD)
 - Sub-Area B
 - Sub-Area F

Pond Street/Elliott Street Corridor

Applicable zoning districts:

- Pond Street Mixed-Use Overlay District (PSMUOD)
- Village Commerce (CV)
- Highway Commerce (CH)

The HPP Update used this high-level spatial analysis as a starting point and expanded upon the analysis by evaluating a series of parcels in the development opportunity

Figure 20: Zoning Districts in Development Opportunity Areas 1-3

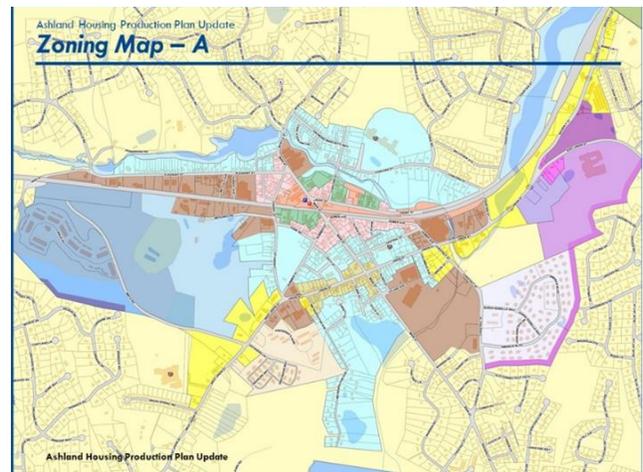
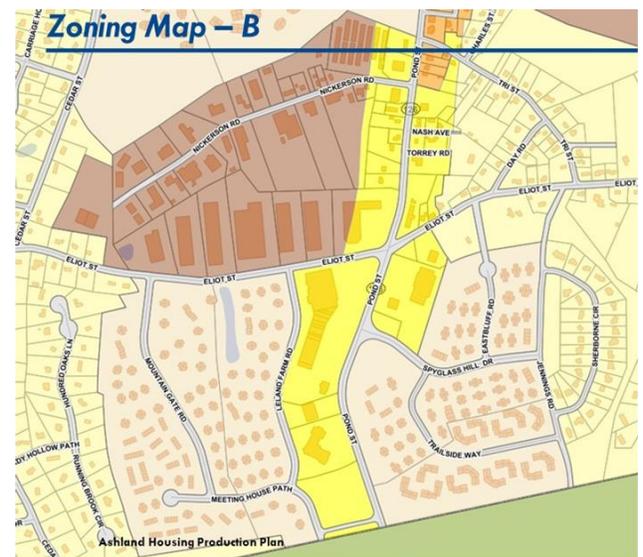


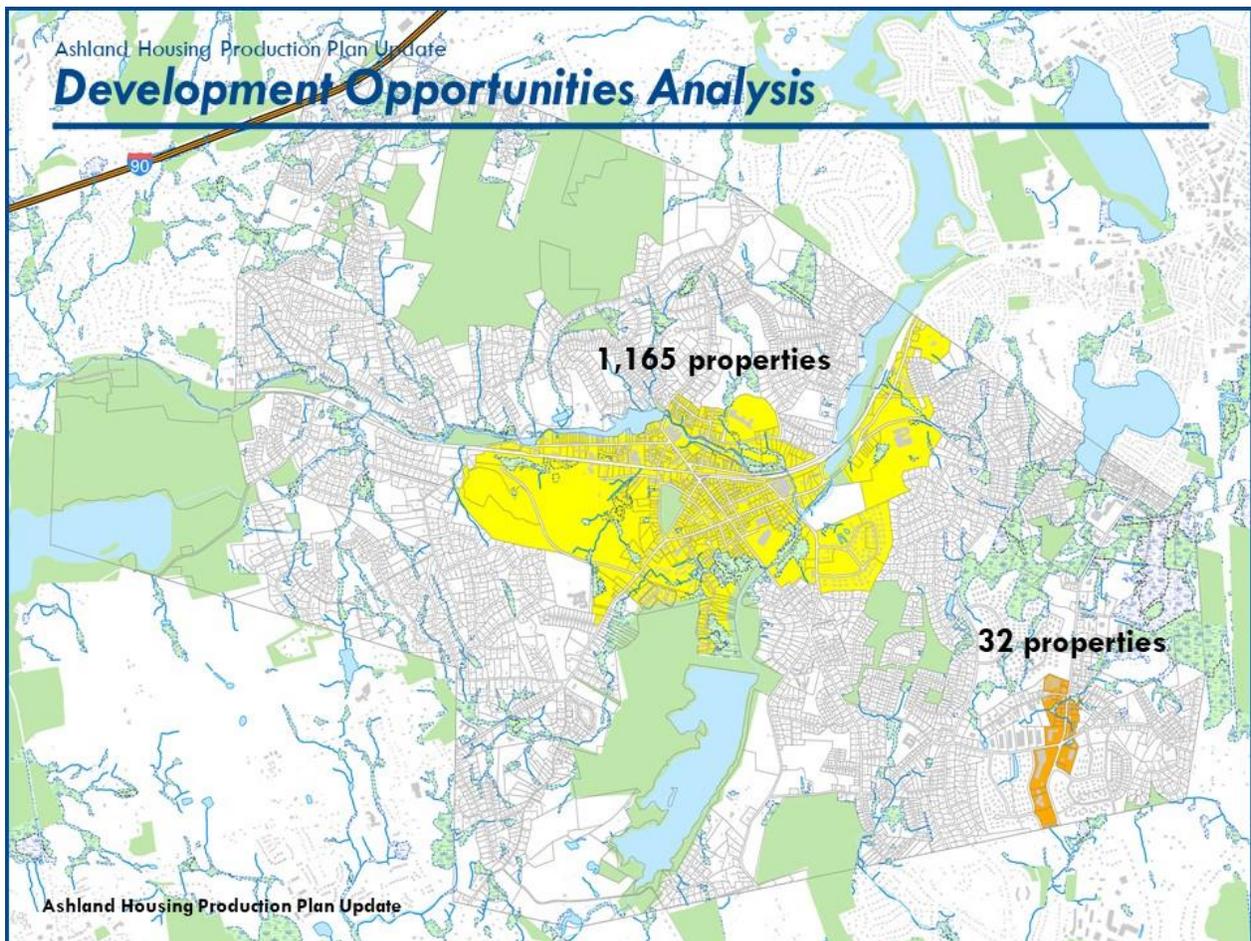
Figure 21: Zoning Districts in Development Opportunity Area 4



Note: The single-family zones identified in yellow were excluded from the updated housing development opportunity analysis.

areas. The updated analysis considers where new housing may be located and the suitability of different housing types based on surrounding context. The update began by looking at properties in the previously-identified development opportunity areas and establishing a framework for these sites based on their scale, location, and other factors. Then, each kind of site is matched with different housing types based on parcel features and context. Factors considered included pedestrian access to transit, recreation, and commercial amenities and how housing in different areas can support the local workforce and increase local spending power. Generally speaking, more housing units near commercial uses supports economic development by supporting the workforce and increasing local spending power.

Figure 22: Total Initial Parcels Evaluated For Development Opportunities



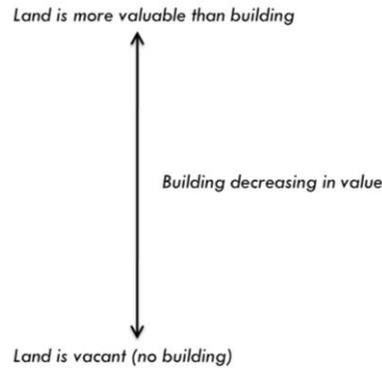
The opportunity analysis examined individual parcels that were located in these zoning districts and refined the list of parcels to consider as development opportunities by assessing the building to land value ratio. Protected public space and wetlands were removed from consideration, leaving 1,165 properties in Area A and 32 properties in Area B.

Table 4: Development Opportunity Analysis – Primary Parcels

Development Opportunities Analysis – Primary Parcels

620 properties not included (Above 1 = building is more valuable than land)	Building to Land Value Ratio	Parcel Acreage				
		Over 2 acres	Over 1 acres	Over 0.75 acres	Over 0.5 acres	Less than 0.5 acres
Less than 1.0	545	30	59	125	172	369
Less than 0.75	455	27	52	115	153	298
Less than 0.5	259	26	45	101	127	130
Less than 0.25	150	22	40	91	104	45
Less than 0.15	139	21	38	88	99	39
Less than 0.10	136	19	36	86	96	39
Less than 0.05	83	19	35	40	50	32
Equal to 0	80	17	33	38	48	31

Ashland Housing Production Plan Update



To narrow the analysis to properties more likely to have development potential, building to land value ratio was used. This refinement process reduced the number of parcels in consideration from 620 to 142.

Table 5: Development Opportunity Types

Ashland Housing Production Plan

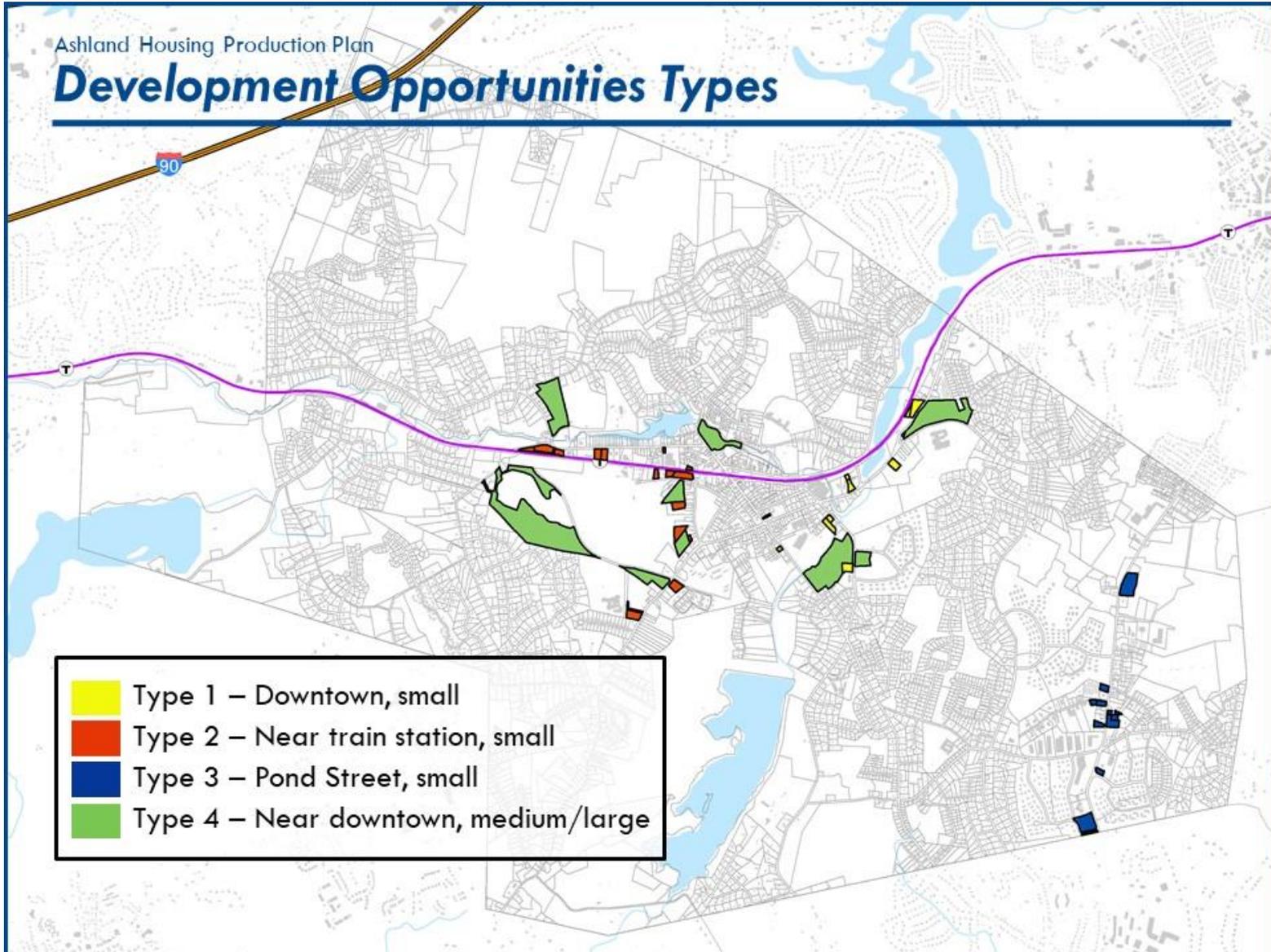
Development Opportunities Types

Size	Location	Area (total acres)	# of Parcels
Type 1 Small +/- 1 acre	Downtown	7.4	12
Type 2 Small +/- 1 acre	Near Train Station	14.2	17
Type 3 Small +/- 1 acre	Pond Street	13.5	12
Type 4 Medium 3 to 9, and Large 10 to 38 acres	Near Downtown	107.2	9
Totals		142.3	50

The remaining properties were then categorized by location, size, and grouping. Four types of development opportunities were defined based on these characteristics. The total number of parcels for each development opportunity area is listed as well as the total acreage of these parcels. Each type is identified on Figure 23 and Table 5.

The total number of potential opportunity sites was narrowed to 50 potential opportunity sites. The sites were classified into four opportunity types as shown on the map below. The four opportunity types were matched with recommended appropriate housing types that should be encouraged in these areas. The recommended housing types for each development opportunity type is detailed on the next page.

Figure 23: Housing Development Opportunity Types



Development Opportunity Types

Type 1



Type 2



Type 3



Type 4



Development Type 1:
Downtown Small (+/-1 acre parcels)

Recommended appropriate housing types:



Development Type 2:
Near Train Station Small (+/-1 acre parcels)

Recommended appropriate housing types:



Development Type 3:
Pond Street Small (+/- 1 acre parcels)

Recommended appropriate housing types:



Development Type 4: Outside of Downtown
Medium (3-10 acres) and Large (10 acres or greater)

Recommended appropriate housing types:



Participants at the second public forum voted on which housing types they thought should be directed to these opportunity areas. The results are summarized in the charts below along with definitions for each housing type and other related information.

Table 6: Housing Type Definitions, Characteristics, and Public Input

Housing Type	Housing Definition	Current Percent of Housing Stock	Housing Development Opportunity Areas	Percent of Favorable Poll Votes Received at Public Forum II
	Three-family – four-family is three or four housing units in a single building. The units could be arranged horizontally in a triplex or sometimes stacked one per level up to four levels.	8.5%	1- Downtown 2 – Train Station 3- Pond Street 4 – Near Downtown	3% NA 3% NA
	Townhouse is a housing type that typically vertically stacks or horizontally connects multiple housing units that share common areas and a common exterior building envelope.	-	1- Downtown 2 – Train Station 3- Pond Street 4 – Near Downtown	15% 24% 11% 26%
	Cluster/cottage housing typically refers to a collection of smaller single-family homes that are clustered around a common green on smaller lots or designed on a single lot under common ownership. This type of housing is typically a density of 10 to 25 units per acre.	-	1- Downtown 2 – Train Station 3- Pond Street 4 – Near Downtown	NA NA NA 41%
	Small multifamily refers to a building with common interior circulation between units with a total of 5 to 9 units.	3.25%	1- Downtown 2 – Train Station 3- Pond Street 4 – Near Downtown	21% 21% 25% NA
	Multifamily refers to a building with common interior circulation between units amounting to 10 or more.	6.5%	1- Downtown 2 – Train Station 3- Pond Street 4 – Near Downtown	15% 31% 29% 15%
	Courtyard is a type of multifamily building with common interior circulation between units and an enclosed or semi-enclosed open space in the middle of the building that provides a shared outdoor amenity. This type of housing is typically a density between 20 to 50 units per acre.	-	1- Downtown 2 – Train Station 3- Pond Street 4 – Near Downtown	NA NA NA 7%

Housing Type	Housing Definition	Current Percent of Housing Stock	Housing Development Opportunity Types/Areas	Percent of Favorable Poll Votes Received at Public Forum II
	<p>Conversion of a non-residential building is a general housing type that represents any adaptive reuse of an existing building for housing. This can include a wide range of existing structures. Density can be a wide range depending on the existing structure, and results in a range of anywhere between 15 and 50 units per acre.</p>	-	1- Downtown 2 – Train Station 3- Pond Street 4 – Near Downtown	12% NA NA NA
	<p>Mixed-use development is a building typically composed of residential uses over other non-residential uses on the ground floor, or residential uses on the same property with commercial uses. Density can range anywhere from 15 to 45 units per acre.</p>	-	1- Downtown 2 – Train Station 3- Pond Street 4 – Near Downtown	25% 15% 32% 11%
	<p>Multifamily housing over structured parking is an approach to achieve more density with efficient parking that is placed under the building footprint. The parking under the building may include all of required spaces or only some. This approach to parking increases the construction cost. It can be used with a number of housing types, including mixed-use development, mid-rise multifamily development, and high-rise multifamily development. Density can range anywhere from 20 to 50 units per acre.</p>	3.7% of Ashland's housing stock is multifamily housing of 20-50 units.	1- Downtown 2 – Train Station 3- Pond Street 4 – Near Downtown	9% 9% NA NA

NOTE: Data showing current percent of the housing stock for several specific housing types was not available and therefore left blank, but these housing types may exist in Ashland today.



HOUSING BEST PRACTICES

Housing Best Practices

The following is a list of regulatory, programming, and funding housing best practices that were included based on the 2015 HPP recommendations and analysis and input gathered during the HPP update. These housing best practices are not recommendations the Town should focus on implementing in the immediate future but rather a list of options the Town might consider as situations and opportunities arise. The list was presented at public forum II and received supportive input.

Table 7: HPP Best Practices

2021 HPP Housing Best Practices		1. Housing for All Income and Ages	2. Inclusive Zoning	3. Affirmatively Further Fair Housing	4. Sustainability	5. Build community awareness
Regulatory Best Practices						
1	Build on existing development review and permit process to assess and mitigate potentially negative housing development impacts and establish a list of possible developer contributions that build infrastructural capacity and support other aspects of town life.		X		X	
2	When possible, site housing to minimize exposure to outdoor pollutants and in walkable locations that offer recreational opportunities.				X	
3	Consider reducing minimum lot size requirements for the Town's single-family districts, offering more flexible dimensional requirements, and allowing for small lot single family, duplexes and triplexes, and rowhouses in these districts. Write design guidelines to ensure these housing types fit into the built environment of these neighborhoods.	X	X			
4	Reduce minimum parking requirements or offer a fee-in-lieu option to pay for public parking to reduce housing development costs, avoid negative impacts of large surface parking areas, and generate funding for shared public parking spaces.	X	X		X	

2021 HPP Housing Best Practices		1. Housing for All Incomes and Ages	2. Inclusive Zoning	3. Affirmatively Further Fair Housing	4. Sustainability	5. Build community awareness
5	Comply with new TOD MBTA legislation that requires by-right multifamily zoning near transit stations.	X	X			
6	Consider strengthening the Town's building code to create more energy-efficient homes, after analyzing financial impacts to ensure the cost to develop Affordable Housing is not affected.				X	
PROGRAMMING BEST PRACTICES						
7	Increase administrative and housing planning capacity to monitor Affordable Housing units before they expire by exploring opportunities to join an existing Shared Housing Services Office (SHSO) or partner with surrounding communities to establish a new SHS).	X	X			
8	Host forums for key landowners and housing developers to advance development or redevelopment that's consistent with town goals and values.					X
9	Promote shared equity ownership and housing cooperatives by referring interested community groups to state resources and technical assistance to establish these housing models.	X		X		
10	Work with the MetroWest Chamber of Commerce to establish partnerships with large regional developers that may be interested in participating in an employer-assisted housing program.	X				
11	Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements.	X		X		
12	Establish a non-discriminatory tenant screening program to ensure local landlords do not discriminate against applicants based on race.	X		X		

2021 HPP Housing Best Practices		1. Housing for All Incomes and Ages	2. Inclusive Zoning	3. Affirmatively Further Fair Housing	4. Sustainability	5. Build community awareness
13	Promote existing programs that help seniors age in place and continue to make Ashland their home.	X				X
14	Promote existing state programs that provide down payment assistance and PMI reduction for income-eligible first-time homebuyers.	X				X
15	Connect homeowners and renters to energy efficiency/renewable energy programs and incentives.				X	X
FUNDING BEST PRACTICES						
16	Use Community Preservation Act funds and consider using Affordable Housing Trust funds to support Affordable Housing development by supplementing development costs, increasing the affordability of proposed units, and acquiring properties when possible.	X				
17	Adopt the updated HPP to ensure the Town is eligible for existing and new grant opportunities.	X				
18	Apply for a MassWorks grant to expand sewer capacity and other infrastructure needed to provide for more housing options.	X				

APPENDIX A

Ashland 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	2022'	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	6	N/A	No	DMH
7093	Village of the Americas II	off Chestnut Street	Ownership	10	perp	No	DHCD
7677	Village of the Americas I	off Chestnut Street	Ownership	6	2054	NO	DHCD
9051	Robert Hill Way	Independence Lane	Rental	64	Perp	YES	MassHousing
9697	133 West Union Street	133 West Union Street	Rental	0	Perp	YES	MassHousing
10008	Ashland Woods	277 West Union Stret.	Rental	60	Perp	YES	MassHousing
10140	Village of the Americas III	America Boulevard	Ownership	8	Perp.	NO	DHCD
10195	Cirus Apartments	1 Campanelli Drive	Rental	40	Perp	NO	DHCD

1/12/2021

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.

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
	Ashland	Totals		415	Census 2010 Year Round Housing Units		6,581
					Percent Subsidized		8.31%

APPENDIX B

SHI Targets and Safe Harbor Pathways

To achieve safe harbor through the certification of this Housing Production Plan, Ashland would need to hit the following targets.

TARGET 1: Obtain certification of the HPP

Certification of Municipal Compliance with the HPP will be achieved if, during a single calendar year following DHCD’s approval of the plan, Ashland increases its number of Affordable Housing units (as counted on the SHI) in an amount equal to or greater than the following numbers.

**HPP Certification Option 1
2-Year Safe Harbor**

Increase SHI units by at least 1%, or 70 units, in one calendar year

**HPP Certification Option 2
1-Year Safe Harbor**

Increase SHI units by at least 0.5%, or 35 units, in one calendar year

TARGET 2: Achieve Safe Harbor by achieving and maintaining 10% of Ashland’s housing stock as deed-restricted Affordable Housing.

**10% SHI Option 1
5-Year Plan**

Add 243 Affordable Housing units to the SHI by permitting 49 or more units per year over 5 years.

	2021	2022*	2023*	2024*	2025	2026*
Total Year-Round Units (U.S. Census, 2010)	6,581	6,581	6,581	6,581	6,581	6,581
Cumulative SHI Units	415	464	513	562	611	658
10% Requirement	658	658	658	658	658	658
Additional Units for 10% SHI	243	194	145	123	47	-
Units to Reach 10% in 5 Years	49	49	49	49	47	-

*When 2020 Decennial Census numbers are recorded by DHCD for total year-round units these calculations will change, and more SHI units may be required to meet safe harbor.

**10% SHI Option 2
10-Year Plan**

Add 243 Affordable Housing units to the SHI by permitting 25 or more units per year over 10 years.

	2021	2022*	2023*	2024*	2025*	2026*	2027*	2028*	2029*	2030*	2031*
Total Year-Round Units (U.S. Census)	6,581	6,581	6,581	6,581	6,581	6,581	6,581	6,581	6,581	6,581	6,581
Cumulative SHI Units	415	440	465	490	515	540	565	590	615	658	658
10% Requirement	658	658	658	658	658	658	658	658	658	658	658
Additional Units for 10% SHI	243	218	193	168	143	118	93	68	43	18	-
Units to Reach 10% in 10 Years	25	25	25	25	25	25	25	25	25	18	-

*When 2020 Decennial Census numbers are recorded by DHCD for total year-round units these calculations will change, and more SHI units may be required to meet safe harbor.

APPENDIX C

State Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

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

Definitions

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

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



APPENDIX D

2015 HPP Existing Housing Toolkit

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.