

TOWN OF PLYMOUTH



Affordable Housing Plan

July 2013
Update of 2007 Plan

Plymouth Department of Planning and Development
11 Lincoln Street
Plymouth, MA 02360

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Adopted by the Town of Plymouth Planning Board on October 7, 2013; and by the Town of Plymouth Board of Selectmen on October 15, 2013.

Directed by:

Plymouth Department of Planning and Development

Contributors:

Plymouth Redevelopment Authority

Plymouth Housing Authority

Plymouth Affordable Housing Trust

Community Opportunities Group, Inc.

Plymouth Office of Community Development

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EXECUTIVE SUMMARY

Accomplishments 2007-2013

- The Affordable Housing Trust (established in 2008), functions as a CDC as described in the 2007 Goals. Funding from the Community Preservation Act has been provided in the amount of \$500,000 to date. Several projects have been pursued, including the following:
 - Ryder House – 4 units (two 1-bdrm, one 2-bdrm, and one 3-bdrm); occupied;
 - South Street – 1 of 4 affordable homes built & sold; second under construction;
 - Buy-Down Program through Affordable Housing Trust – 5 first-time homebuyer loans; utilized \$250,000 CPC; and
 - Armory building redevelopment – 14 units, one affordable, approved in 2013.
- Participation in the development of the “Priority Development & Priority Protection Areas” report issued by the Old Colony Planning Council (September, 2010) to further identify areas less suited to housing.
- Plymouth updated its Aquifer Protection Overlay Bylaw and Map in 2011 to include the top ten identified future municipal well sites (based on a comprehensive engineering study in 2006) to further protect areas where infrastructure may be most suited to support development (both new and existing).
- Plymouth is updating its village center plans, and has completed Cedarville and North Plymouth updates. Manomet is currently undergoing its update, and West Plymouth is scheduled to begin later this year (2012). Recommendations with respect to growth areas and priority protection areas, as well as zoning within the higher density areas, are included in the goal statements of the village plans.
- Using the Transfer of Development Rights and Traditional Rural Village Development Overlay zoning sections of the zoning bylaw, the Town worked closely with the AD Makepeace Cranberry Company to permit (2008) a revenue-positive, village style community of up to 1,175 new dwelling units with appropriate infrastructure and a village green, impacting less than 400 acres while preserving several thousand acres in a priority protection region of the Town and creating 103 affordable dwellings in the proposed development.
- Cordage Park 40R overlay district zoning was created in 2006, and further enhanced in 2007. Permitting for the “Seaport at Cordage,” a revenue-positive waterfront redevelopment (on an existing waterfront property previously used for industrial purposes) to include 675 dwelling units (including 150 affordable units) at full buildout, with retail and commercial uses, as well.

-
- Plymouth continues to actively acquire/protect priority protection areas where residential development is less desirable:
 - The “Challenge Grant” from the Commonwealth was used to acquire/protect 5,692 acres of land in designated priority wildlife corridors through funding of a series of initial plans: the ENSR Wildlife Corridor Study, Rural Trail Concept Plan and Town of Plymouth Comprehensive Plan. These plans also mapped protection of an additional 2,000 acres within the Pinehills Community which will be preserved through the permitting of the development. Remaining funds were used to leverage \$6 million Community Preservation Act in matching funds from the Commonwealth and \$5.9 million in matching state and federal funds through June of 2009.
 - Public land acquisitions – additional land has been acquired through gifts, special permitting conditions and acquisitions funded through the Community Preservation Act and other state and federal grant funds.
 - Myles Standish State Forest is a 12,500 acre park located within Plymouth, to which trails and open space corridors are actively being designed to connect.
 - Private partnerships – partnerships with the Nature Conservancy, The Wildlands Trust and individual residents in support of land conservation efforts are ongoing, and additional lands within these identified areas are targeted by these partnerships.

Housing Objectives

Housing Production Priorities

Measures to provide the most appropriate housing mix should respond to a priority ranking system that defines what Plymouth wants to encourage, guides local officials in their evaluation of housing proposals, and provides a framework for public investment in affordable housing production. Plymouth's housing priorities include:

- **HIGH** - Housing that is designed to have a positive municipal revenue impact and is located within a designated growth area, as set forth in the Comprehensive Master Plan and/or includes locally initiated affordable housing inside a designated growth area.¹
- **ABOVE-AVERAGE**: Housing that is locally initiated inside a designated growth area, designed to have a neutral (break-even) fiscal impact on the Town.
- **AVERAGE** - Housing located within a designated growth area but designed to have a negative municipal revenue impact.
- **LOW** - Housing located outside the Town's designated growth areas.

With these rankings and appropriate incentives and requirements, Plymouth and private developers can collaborate to produce a mix of housing types that will facilitate the Town's fiscal, social and economic well being. In addition, these priorities are integral to implementing many of the Town's land use objectives, such as linking zoning bonuses with development proposals that contribute to priority housing production. The priority classes provide a valid basis for determining the merit of different proposals, based on a measurable public benefit.

Town-Wide Objectives

General Housing Objectives

- Continue to establish zoning provisions for allowing more efficient alternatives to single-family detached housing, especially accessory units, such as Special permit processes including the Transfer of Development Rights, Rural Density Development, and Village Open Space Development provisions of the zoning bylaw.
- Continue to allow and encourage transfers of development rights from priority protection

¹ The Local Initiative Program (LIP) is a state housing program that provides a vehicle for municipalities and developers to produce low and moderate-income housing eligible for the Chapter 40B Subsidized Housing Inventory without a comprehensive permit – or with a comprehensive permit that requires no subsidy. A community can sponsor LIP projects through various means. In Plymouth, an example is the production of a single family home in the Shallow Pond Estates subdivision (in Plymouth) by the Redevelopment Authority.

areas, such as those identified in the “Priority Development & Priority Protection Areas” report issued by the Old Colony Planning Council (September, 2010), to any of the growth areas where adequate infrastructure can be provided.

- Commission a study to determine the approximate market value of a single development right in each market area of the Town. Use this information to calculate appropriate density or equity incentives for transferring development rights. (This goal will be deferred due to limited activity in the current real estate market, which is not active enough to provide data for comparisons.)
- Establish incentives and regulatory provisions to encourage Above-Average and High Priority housing production. Continue incentives such as the density bonus provided in the zoning bylaw for affordable units, and growth rate cap exemptions.²
- Develop a mechanism to monitor quarterly the market demand for the various housing types in greater Plymouth region.
- Continue to use the new community development corporation (CDC) known as the Affordable Housing Trust, to raise money and secure sites in most acceptable locations for housing accommodation and to help relocate and convert housing potential to higher density, revenue-positive housing in preferred growth areas.
- Use proceeds from Affordable Housing Trust sales of value-added development sites to buy land or development rights in priority protection areas.
- Adopt reliable protection measures to compensate landowners who do not develop the number of home sites allowable under zoning.
- Limit housing densities in priority protection areas outside of growth areas where compensatory protection options are available; provide for special permit for higher density if protection assistance is not available. Plymouth rezoned areas outside of growth areas in the 1990s to 3-acre zoning, and will continue to seek opportunities, such as the Transfer of Development Rights provisions, that allow for special permits of higher densities where adequate infrastructure is available.
- Update the town’s fiscal analysis with respect to projected revenues and identified growth areas and continue to review potential changes to zoning, where suitable, to maintain positive revenues where housing is developed.
- Continue to allow attached housing, and other forms of efficient land utilization as alternatives to single-family sprawl housing in priority protection areas, where land cannot otherwise be protected. Special permit processes such as the Transfer of Development

² The Town’s growth cap provision sunsetted in 2011; however, if future growth demands are as intensive and call for such a provision in the future, exemptions will again be included.

Rights, Rural Density Development, and Village Open Space Development will continue to be supported to meet this objective.

Town-Wide Affordability Objectives

- Continue to provide staff, for the non-profit housing agency (the Affordable Housing Trust) to initiate and implement the Affordable Housing Plan. Please see Accomplishments.
- Encourage the creation of at least 10 affordable housing units per year, using a combination of retention and production approaches, exempt new affordable construction units from any future growth rate caps, and work toward the DHDC's Planned Production Regulations of creating a proportionate annual rate of at least 0.5% affordable units in each year of the Town's year-round home count (which based on 2010 Census data would be 111 new affordable homes annually), until the Town reaches the 10% statutory minimum.
- Continue to support the use of the inclusionary housing bylaw to require private and town actions resulting in proportionate share of developed units as affordable.
- On a project-by-project basis, continue to distribute affordable housing units throughout all of the growth areas; include mechanism for assuring this result.
- Document and prioritize local housing need at meaningful intervals, approximately every five years; tailor housing assistance programs to meet the priority needs.
- Authorize density bonuses to encourage market production of affordable housing; integrate with other development incentives (TDR, resource protection, etc.).
- Target public infrastructure upgrades to encourage siting/production of higher density housing that includes some affordable units.
- For all affordable units created, encourage styling and quality of construction similar to market units.

Housing Objectives for Villages

General Village Housing Objectives

- Adopt design guidelines and size & site development standards that promote compatibility of new housing in existing neighborhoods.
- Allocate quantities of new housing units in each village according to gross densities; allow greater quantities in North Plymouth and Plymouth Center, where Town water and sewer service is available and higher densities already exist.

- Encourage diversity in the mix of housing types in each village area
- Encourage mixed use in village commercial centers.
- Allow vertical housing construction to multi stories and density bonus where infrastructure can accommodate such growth and historic resources will not be impacted.

Village Affordability Objectives

- Encourage creation/production of affordable housing up to 10% of year-round housing stock in each village area.
- Provide zoning bonus for affordable housing that demonstrates reasonable availability of efficient transportation options for occupants.
- Emphasize geographic dispersion of affordable units within village areas; avoid developments that do not have a mix of housing prices and household incomes.

Housing Objectives for Rural Areas

- Allow only low-density housing in rural areas that cannot be preserved.
- Along scenic rural and gravel roads, promote "estate lots" of ten or more acres with density incentive and/or installment buy-outs of development rights over time; make such incentives available to those who preserve a wooded buffer from roadway.
- Limit in-fill density in rural village areas to prevailing levels in the immediate surroundings.
- Discourage siting of higher density affordable housing in rural village areas.
- Encourage creative land use planning on parcels to limit density over the long-term, such as conservation restrictions, clustering, and other alternatives.
- Explore feasibility with developers of conversion of affordable market units to "countable" subsidized units, up to 10% of area units, in delineated rural village areas.

Affordable Housing Strategy

The Town's affordable housing strategy will be consistent with the goals and recommendations of the Comprehensive Master Plan. The Affordable Housing Trust has established overall priorities and an implementation schedule, and has evaluated a number of potential approaches to reach the overall objective of increasing affordable housing in the community:

- **HIGHEST PRIORITY** – the creation of new affordable housing units and the conversion of existing units to affordable housing (whether or not the new units are deed-restricted). This priority may be addressed through strategies such as acquisition of land and creation of additional zoning incentives to create opportunities for new affordable housing units. The committee recognizes the need to create more affordable units in the near term and that conversion of existing housing stock has been identified as a feasible approach. The Committee also recognizes the need to create incentives and opportunities for new units to be created through zoning incentives for new construction and accessory apartments.
- **HIGH PRIORITY** – the conversion and retention of existing affordable housing units, including fiscal incentives to accomplish this goal.
- **PRIORITY** – establishment of programs that will assist with retention and creation of affordable housing in the community over the long term.

With respect to Comprehensive Permits under MGL c. 40B:

If Plymouth has achieved certification within 15 days of the opening of a local hearing for a Comprehensive Permit, the Zoning Board of Appeals (BOA) shall provide written notice to the Applicant, with a copy to the Department of Housing and Community Development (DHCD), that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the BOA's assertion, it must do so by providing written notice to the DHCD, with a copy to the BOA, within 15 days of its receipt of the BOA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The BOA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

The following chart translates these priorities into specific action steps by type, officials or agencies responsible for implementation, and overall timeline.

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Land acquisition, either through purchase, deed restriction or donation, for creation of affordable housing and new units in village centers	AHT, CPC; PRA; NP	Board of Selectmen, RDA, CPC; NP; Town Meeting		Ongoing
Identification opportunities to convert vacant, underutilized, deteriorated or publicly-owned properties for creation of affordable housing primarily in village centers	CPC, AHT	Town Meeting or Selectmen		Ongoing
ZONING CONTROLS				Ongoing
Inclusionary zoning	PB	Town Meeting		Fall 2004 Town Meeting
Demolition delay bylaw with incentives for creation of affordable housing or donations of structures for affordable housing	AHT, Historic District Commission	Town Meeting		Pending

Note: CPC – Community Preservation Committee; PHA – Plymouth Housing Authority; PRA – Redevelopment Authority; AHT – Affordable Housing Trust; NP = non profit; PB = Planning Board

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Identify barriers to affordable housing in the local permitting process, such as exempting affordable units from the building cap	PB, PRA, AHT Town Meeting			Ongoing
Creation of affordable housing overlay districts and/or mixed use zoning districts in existing and new village centers (if any)	PB with AHT	Town Meeting		Ongoing
Create zoning incentives for affordable housing and affordable accessory dwelling units, such as allowing for teacher housing on "excess" municipal land	PB with AHT	Town Meeting		Ongoing

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Create flexible zoning standards for affordable housing, such as in the development of substandard lots through a special permit process to create affordable units	PB with AHT	Town Meeting		Ongoing
Allow density bonuses, with mitigation requirements, including coordination with the TDR option in the bylaw	Planning Board with AHT	Town Meeting		Ongoing
Impact fees	Planning Board, AHT	Town Meeting, State		Ongoing
Village center open space cluster-style development	Planning Board	Town Meeting		Adopted Spring 2004 Town Meeting
Secure existing units with potential for affordable housing with affordable housing deed restrictions	CPC, AHT	Town Meeting; Various		Ongoing

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Identify resources, needs and priorities for the preservation of existing affordable housing	CPC, AHT	Town Meeting; Various		Ongoing
Expand Rental and Homeowner rehabilitation and repair programs if feasible	AHT; PRA; Community Development	Various		Ongoing
Retention of project-based Section 8 or Massachusetts Rental Voucher Program units	PHA	Various		2005-2008
Identify resources and needs for expanding homeownership opportunities in the Town, if feasible	AHT, PRA, Community Development PHA	Various		Ongoing
Explore tax incentives for creation of affordable housing	AHT, PRA, Community Development PHA	Various		Ongoing
Explore amnesty program for illegal apartments if deed-restricted (Barnstable model)	AHT; PRA; Community Development	Town Meeting		2005-2008
Identify potential alternative development and ownership models for affordable housing	AHT, PRA, Community Development PHA	Various		2006-2009

Plymouth Housing Strategy-Summary Table

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Explore property tax relief for owners of affordable housing	Assessors, PB; AHT	Town Meeting		2004-2005
Conduct Community Outreach and educational programs to develop a broader constituency for the creation of affordable housing opportunities	AHT	Various		Ongoing
Explore a transfer tax on real estate sales to create an affordable housing funds pool for Plymouth	PB, PRA, Community Development PHA; AHT	Town Meeting		Some funding via Community Preservation Act being utilized; ongoing
<p>Create an Affordable Housing Trust Fund that serves as a legal mechanism to account for and report housing-related revenue separate from the Town's General Fund:</p> <p>-Home Rule Petition, e.g., Lexington and Acton, <u>or</u></p> <p>-Chapter 491 of the Acts of 2004</p>	PB, AHT, Community Development	Town Meeting		Created in 2008; identifying revenue sources ongoing
Explore expansion of home-sharing and congregate housing expansion opportunities	PHA, private sector; AHT	Various		Ongoing

Description of Use Restrictions

Comprehensive permit affordable housing units and Local Initiative Program (LIP) units must serve households with incomes that do not exceed 80% of the area median income that applies to the Town of Plymouth (currently the Boston PMSA). Units will be subject to use restrictions or resale controls to preserve their affordability as follows:

- ◆ For a minimum of thirty years or longer from the date of subsidy approval or construction for new construction.
- ◆ For a minimum of fifteen years or longer from the date of subsidy approval or completion for rehabilitation.
- ◆ The Town reserves the right to require a term of perpetuity for both new construction and completion of rehabilitation.

Affordable units will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement or, in the case of a Local Initiative Program (LIP) development, the Regulatory Agreement will be executed by the developer, DHCD and the Town. The units will also be marketed in a fair and open process consistent with state and federal fair housing laws. Where possible, the Town may require that up to 70% of the units be made available preferentially to local residents or persons with a connection to Plymouth.

1. INTRODUCTION

1.1 Historical Context

Plymouth is the Commonwealth's largest town. Its 103 square-mile area includes five historic villages, one new planned village under construction, vast tracts of undeveloped forest land and a number of large, regionally significant ponds. Bounded by Duxbury, Kingston, Carver, Wareham and Bourne, Plymouth serves as a gateway between metropolitan Boston and Cape Cod, for the Town is crossed by four state highways, notably Route 3, which terminates north of the Sagamore Bridge. Despite its international name recognition, Plymouth was a fairly isolated seacoast community not long ago. Today, it is a major regional employment center, providing jobs to more than 28,000 workers³ and goods and services for residents throughout the lower South Shore. The original 1620 settlement defines a portion of what is known locally as the Downtown/Harbor District, and while thousands of day tourists visit Plymouth Rock and the Mayflower II each year, Plymouth's economic fortunes were historically linked to the sea, shipping industries and agriculture.

During the 17th and 18th centuries, Plymouth's primary sources of employment included fishing, shellfishing, shipbuilding and farming. By the 19th century, numerous mills had begun to flourish in Plymouth, notably the Plymouth Cordage Company, which opened in 1824. Much of the multi-family housing stock in North Plymouth today is mill housing that was originally built for the Cordage workers. In the same era, North Plymouth became an important node for the East Coast's shipbuilding industry. The Plymouth Cordage Company continued to thrive into the early 1900s, when the Town's fishing fleet also prospered. After World War II, however, the Cordage Company's productivity dropped, primarily due to foreign competition. Moreover, the shipbuilding industry had been deteriorating for several decades because Plymouth Harbor could not accommodate the increased draft of larger, modern ships. A pattern of overall economic decline continued through the mid-1900s, producing severe unemployment in the entire Plymouth area. The Cordage Company eventually closed in 1972, but its demise was foretold by Plymouth's uneasy adjustment to postwar change. As early as the 1950s, cycles of weakening sales began to plague downtown businesses. While the effects of suburbanization were not fully evident in Plymouth until a decade later, the Town's physical evolution from rural and maritime-dependent to modern industrial and auto-dependent had already been initiated.

Agriculture emerged as a significant source of employment for Plymouth in the 18th and 19th centuries. In particular, the cranberry industry developed into an active and lucrative sector of the economy. The cranberry became Plymouth's signature crop, for the Town enjoyed vast productive bogs, and until approximately 20 years ago Ocean Spray Cranberry's corporate headquarters were located on Water Street, facing Plymouth Harbor. Unfortunately, non-

³ Massachusetts Executive Office of Labor and Workforce Development, Current Labor Market Information, 2013 April Figures at <http://lmi2>.

cranberry agriculture has all but disappeared in Plymouth, echoing the gradual loss of farms that has occurred throughout the Commonwealth ever since 1950. Moreover, cranberry prices dropped substantially in the 1990s and into the early 2000s, resulting in many acres of cranberry-related land holdings being sold for single-family home development, although in some cases the cranberry bogs themselves remain in active production. Prices have recovered to their 1980s value (double that of 2000) at the present time.⁴ Plymouth still has a large inventory of cranberry-related land that is vulnerable to development, including 3,400 acres of the A.D. Makepeace Company's land in the southern and central parts of Town. Overall, Plymouth has about 16,698 acres in agricultural, forestry and related uses, much of it with moderate to significant development capacity, after accounting for Myles Standish State Forest.⁵

The South Shore's proximity to Boston and major employment centers along Route 128 has greatly influenced the growth rates of its communities, including Plymouth. The region's desirability in terms of land prices, tax rates, residential amenities and access to water further contributed to the growth of each town. For a time, the same factors seemed to have only a modest impact on development in Plymouth because until 1965, the Town grew more slowly than the remaining areas of Plymouth County and the Commonwealth. From 1900-1960, for example, Plymouth's population rose by 50 percent, gaining only 4,853 people in 60 years. The increase occurred primarily as a result of two growth spurts: the first from 1900-1915 and the second from 1940-1960, both being a product of economic conditions and broader demographic trends. Plymouth's 1966 Comprehensive Plan and other studies attributed the Town's relatively slow rate of growth to physical and economic isolation from growth centers elsewhere in the region. This had the effect of shielding the Town's rural qualities and protected its enormous tracts of inexpensive, developable land from the degree of suburbanization experienced in other parts of Massachusetts and across the nation.

1.1.1. Plymouth Since 1960

The Boston metropolitan area expanded southward during the 1960s, largely due to the completion of Route 3. The new highway brought Plymouth within reasonable commuting time to once-distant employment opportunities, manufacturing areas, and serviceable populations. For Plymouth, the 1960s also brought the construction of the Pilgrim Nuclear Power Station and the Plymouth and Camelot Industrial Parks – projects that generated employment and additional tax revenues for the Town. These factors, coupled with Plymouth's natural beauty, made the Town an attractive place to live and its potential as a desirable residential community was quickly realized. In addition, proximity to market populations and industries set the stage for new commercial and industrial development in Plymouth. The Town's population grew at an annual rate of about 7 percent during the 1970s, and ultimately doubled from 18,606 in 1970 to

⁴ Cape Cod Cranberry Growers Association, Average Price Per Barrel tracking from 1960-current, at www.Cranberries.org/cranberries/.

⁵ Town of Plymouth, Assessor's Records via GIS Search of Land Use Codes. The acres referred to here include all vacant land under Chapter 61 and Chapter 61A agreements and associated parcels with an existing residence or business that supports the forest or farm operation.

35,913 by 1980. West Plymouth absorbed most of the development that occurred in the 1970s because it is so close to Plymouth's northernmost Route 3 interchange (Route 44), while South Plymouth became a magnet for new growth in the 1980s. The prevalence of single-family homes and subdivision roads throughout West Plymouth and South Plymouth make these areas visually and operationally different from the older, established villages of Plymouth Center and North Plymouth or the seaside enclave known as Manomet.⁶

Table 1: Local & Regional Population Change, 1950-2010⁷

Geography	Census Year						
	1950	1960	1970	1980	1990	2000	2010
Massachusetts	4,690,514	5,148,578	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629
Plymouth County	189,468	248,449	333,314	405,437	435,276	472,822	494,919
Bourne	4,720	14,011	12,636	13,874	16,064	18,721	19,754
Carver	1,530	1,949	2,420	6,988	10,590	11,163	11,509
Duxbury	3,167	4,727	7,636	11,807	13,895	14,248	15,059
Kingston	3,461	4,302	5,999	7,362	9,045	11,780	12,629
PLYMOUTH	13,608	14,445	18,606	35,913	45,608	51,701	56,468
Wareham	7,569	9,461	11,492	18,457	19,232	20,335	21,822

Source: MISER, "Population of Massachusetts Cities, Towns and Counties, 1930-1998," and Census Bureau, Census 2000, Summary File 1, Table P1, Census 2010.

Table 1 shows that as of Census 2010, Plymouth's population increased 193% since 1970. However, population statistics alone do not begin to convey the impact of such rapid change. For example, the Town issued an average of 550 new residential building permits per year from 1985-1990, and 423 per year from 2000-2005. Most of this newer development can be seen in the rural-residential areas of South Plymouth, and virtually all of it is comprised of new single-family home development. The corresponding changes in the population of each village and rural area are reported in Table 2. Some of these areas have absorbed so much growth in such a short period of time that over 60% of their current population was new in the years 1995 to 2000.⁸

Due to the 2007 global economic downturn, building rates have slowed in recent years (please

⁶ In 1979, Plymouth adopted a comprehensive "Refined Village Centers Plan" to guide future development. The Village Centers Plan promotes concentrated growth within five village centers: North Plymouth, Downtown Plymouth, West Plymouth, Manomet and Cedarville. It also recommended discouraging growth in outlying rural areas, which generally include Bourne Road, Ellisville, Federal Furnace, and Pine Hills. For more information about the Village Centers and Rural Areas, see Appendix.

⁷ Regional comparison tables in this report include statistics for Plymouth County, the Town of Plymouth and all adjoining communities, including the Town of Bourne. Since Bourne is in Barnstable County, its demographic profile is not directly comparable to that of Plymouth County.

⁸ U.S. Department of Commerce, Bureau of the Census, Census 2000, Summary File 3, Table P24, Plymouth County Census Tracts 5301-5309 (Town of Plymouth), via American FactFinder at <http://www.census.gov>.

see **Table 25** for detail). Beginning in 2006, building permits for residential development dropped dramatically, with a five-year average of 170 per year from 2006-2010.

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

Plymouth's population has increased 9.2% since 2000, to 56,468, according to the 2010 Census. The Urbanomics-Census projection indicates a continued growth rate over the decade, an increase to 71,140 in 2025 (24% increase) slowing down after that: 75,223 in 2030 (a 5.7% increase). In the 2010 Census, Plymouth ranks 66th in increased population out of the 167 communities in Massachusetts, a reflection of the 2007 economic crash, which has delayed home construction nationwide.

The increased population projected in the next 10-15 years is anticipated to be reflected in new housing growth within the south portions of Plymouth, including a new village of up to 1,175 dwelling units (with commercial and conservation uses and utilities) permitted by the Town as "River Run," on lands owned by A.D. Makepeace Cranberry Company in southern central Plymouth within the Bourne Road Rural Area, and within redevelopment of the Cordage Park facilities in North Plymouth, which will include up to 675 dwelling units.⁹

⁹ The Commonwealth constructed a commuter rail line to the Plymouth area in the late 1990s, with the main line ending at the Kingston Industrial Park north of the Plymouth town line, and an off-peak spur line that terminates at Cordage Park. This creates the potential for increased commuter use of the rail, and the Town and management of the Cordage complex spearheaded the adoption by Town Meeting of the Cordage 40R Overlay District in 2006, which will allow for a comprehensive development retaining some of the largest mill buildings, and will provide waterfront access for the community.

Table 2: Population Change by Village Center and Rural Area

Area	*1980	*1990	**1995	**2000	**2010
Plymouth Center	7,880	8,537	8,830	8,941	9,509
North Plymouth	4,029	4,314	4,358	4,395	3,176
Manomet	5,983	5,753	6,070	6,479	6,863
Cedarville	1,304	2,211	2,439	2,737	3,018
West Plymouth	8,569	11,067	11,369	11,534	9,762
Bourne Road*	3,028	6,453	6,998	8,200	10,103
Federal Furnace**	2,931	3,095	3,221	3,413	2,354
West Plymouth "corner"	--	--	--	--	307
Ellisville***	1,113	2,506	2,958	3,372	4,376
(Pine Hills CDP+)	--	--	--	--	(955)
Pine Hills Rural	<u>1,076</u>	<u>1,672</u>	<u>1,728</u>	<u>1,836</u>	<u>3,356</u>
Total	35,913	45,608	47,971	50,907	56,468

Source: Plymouth Department of Planning and Community Development.

* West of Cedarville and outside Myles Standish State Forest.

** Outside of West Plymouth and south to northern portions of Myles Standish State Forest.

***Outside Pine Hills, east of Route 3, south of Plymouth Center to Cedarville, excluding Manomet.

See Appendix for reference – numbers are adjusted for new Census tracts in 2010.

+US Census Data now have a CDP of the Pinehills Village – shown for reference, indicating that 28% of the population in the Pine Hills Rural Area is concentrated in this new planned village center.

1.2 Implications of Future Growth

Plymouth is growing rapidly, but it has not experienced the same *rate* of growth among persons under 18 as many towns with comparable population growth rates or populations of comparable size. However, the overall growth rate trends mask what has happened in Plymouth and what the future holds for this unique community. Census 2010 data show that persons under 18 comprise 22% of Plymouth's total population, down from 25.8% in 2000, and lower than the overall Plymouth County's 24.1%. ¹⁰ While Plymouth's under-18 population (24.2%) remains similar to Taunton (24.9%), the potential for future development in these communities is much different because the total land area of Plymouth is twice that of Taunton.

For Plymouth more than most of the Commonwealth's communities, it will be a major growth management challenge to maintain a diverse inventory of homes and simultaneously generate enough tax revenue to support the cost of town and school services. According to the state's building estimate in the mid-1990s, Plymouth's development capacity under zoning in place at that time included nearly 20,000 *additional* single-family homes. Some overlay districts, such as the Open Space Mixed Use Development (OSMUD, aka the Pinehills Community), Traditional Rural Village Development (TRVD, aka River Run), and Cordage Park 40R (aka Seaside at

¹⁰ Massachusetts Institute for Social and Economic Research (MISER); rankings by author

Cordage), have made a significant impact on the potential growth patterns and density, including supporting infrastructure and revenue-positive design, since the time of that Buildout Analysis.

These changes do not, however, change the allowable underlying density, and the potential still exists to double the number of housing units and population in Plymouth by the time the Town is fully developed. This will severely challenge Plymouth's ability to provide the same level of services to current and future residents because new housing development in Plymouth does not pay for itself, as is the case in most communities. Moreover, continued growth outside the village centers will accelerate the rate at which service costs increase due to the comparatively higher cost of serving very-low-density development. Stresses on maintaining level of service for existing development including over 440¹¹ miles of roads in and outside of village centers, continue to build.

The same type of growth pattern could fragment large natural areas such as those found in the RR District while it consumes more energy and generates air pollution. Fortunately, in 2006 the River Run project, which falls within the RR district and the Bourne Road Rural Area, a fiscally-positive village development, was permitted on roughly 1,800 of the 3,400 acres subject to potential development, using Transfer of Development Rights and compact development patterns to allow for significant infrastructure (water and sewer) and road improvements to accommodate this growth. There is not another large landowner where such negotiations are likely to be supported on this scale in the RR zone, where in this case the A.D. Makepeace Company was the sole landowner, and continues to be a major cranberry grower as it develops some of its properties residentially and commercially in the region.

A community's growth from village to modern suburb can be traced through the styles, age and location of its homes. As fields and forests gave way to development, the homes that replaced them tell a story about the physical evolution of each city and town. However, the corresponding decline in open space has many towns to oppose new development – not only affordable housing development, but any residential development. Concerned about community character, natural resources and the cost of public schools, citizens and town officials seek ways to limit new growth, yet the techniques they choose often bring unintended consequences, including the loss of housing choice. As used in the principles of Smart Growth, *housing choice* does not mean affordable housing. Rather, it means a range of housing types and prices so that homebuyers and renters at all income levels have meaningful choices about where they will live.

The Massachusetts Department of Housing and Community Development (DHCD) encourages communities to make steady progress toward providing their regional "fair share" of housing affordable to low- and moderate-income people. Through efforts known as "planned production," DHCD encourages local governments to develop a plan for increasing the supply of affordable housing at an annual rate of at least 0.5% in each year of their year-round total current

¹¹ Plymouth Department of Public Works.

homes that year which (based on 2010 Census data) would be 111 new affordable homes annually in Plymouth. The plan must meet a series of state requirements, and ultimately it must be approved by DHCD.

The production plan regulation offers an incentive to cities and towns that do not meet a statewide affordable housing goal established by the legislature in November 1969. When less than 10% of a community's housing units are affordable to low- and moderate-income people, G.L. c.40B, Sections 20-23 ("Chapter 40B") all but directs local officials to grant a "comprehensive permit" to qualified affordable housing developers. A comprehensive permit overrides local regulations that reduce the feasibility of building affordable housing. By consolidating the approval powers of multiple officials into one permit issued by the Board of Appeals, legislators hoped to make low-income housing available in the suburbs. Chapter 40B allows a Board of Appeals to approve, conditionally approve or deny a comprehensive permit, but in communities that do not meet the 10% statutory minimum, a denied or conditionally approved permit can be appealed by the developer to the state Housing Appeals Committee (HAC). After achieving the statutory minimum of 10%, a Board of Appeals may still approve comprehensive permits, but its denial of one is no longer eligible for the state appeal process.

Without a state-approved production plan, communities that fall below the 10% minimum are potentially vulnerable to large or poorly planned developments. However, other regulations that went into effect to help to buffer towns from very large affordable housing developments and establish a "grace period" for denying additional comprehensive permits even without a production plan. For example, the "large-scale project cap" limits a single affordable housing development to a maximum of 445 units in Plymouth, and under the "recent progress rule," Plymouth could deny a comprehensive permit for 12 months after approving one (or more) with at least 445 low-income units. With a DHCD-approved production plan, however, Plymouth could deny a comprehensive permit for 12 months following the approval of 111¹² new low-income units in the preceding 12 months. By offering the production plan option, DHCD hoped to inspire communities to become more pro-active about affordable housing. Plymouth has to decide whether it is realistic to meet the annual planned production standard of 143 new low- and moderate-income units. Since 1996, Plymouth has issued about 355-360 new residential building permits per year: all for market housing units. Even with the economic slowdown in the last five years averaging 170 new residential building units per year, to alter the Town's production pipeline so that roughly 65% of all new residential building permits were for affordable housing would be very difficult. If Plymouth relied entirely on new construction to provide more affordable housing units, its production pipeline would have to increase significantly, with new affordable units supplementing market-rate housing development.

The decision to prepare a Chapter 40B production plan is important not only because of the potential advantages involved, but also the potential disadvantages. The controversial nature of Chapter 40B makes it hard for even supportive, experienced communities to increase their

¹² DHCD Spreadsheet of 0.5% and 1.0% thresholds based on 2010 Census Information.

supply of affordable housing. Plymouth does not have a long, established track record of low-income housing initiatives. While the Town has a considerable amount of vacant land, the land is located in outlying areas that are not appropriate for higher-density housing. However, Plymouth does have resources to bring to the table: the power to adopt zoning incentives that would attract affordable housing investment in designated growth areas, an Affordable Housing Trust, Community Preservation Act (CPA) revenue, existing buildings that can be converted to permanently affordable housing, CDBG funds, professional staff and volunteers with an interest in affordable housing, and developers, realtors, lenders, and local employers: people and organizations that need more affordable housing and may be able to help the Town make progress toward the 10% statutory minimum. A housing plan tailored to local capacity and resources could succeed in Plymouth even if a Chapter 40B production plan proves to be unrealistic.

1.2.1. Defining Housing Needs

The purpose of Chapter 40B is to increase the supply of low- and moderate-income housing, so city and town housing plans in Massachusetts usually focus on ways to create more low- and moderate-income units. In doing so, they sometimes strive to meet affordability targets that do not match local needs. Under Chapter 40B, a community is said to have unmet housing needs when less than 10% of its homes are affordable to and restricted for occupancy by low- and moderate-income people, and by regulation, “low- and moderate-income” means households with income at or below 80% of area median income (AMI), adjusted for household size, in a community’s economic region. In Plymouth’s region (Boston PMSA), a family of four with annual earnings of \$75,486¹³ meets the definition of “moderate income” and would qualify for affordable housing. According to the Subsidized Housing Inventory, 3.3%¹⁴ of all year-round homes in Plymouth are deed-restricted in perpetuity as affordable to low- and moderate-income people.

A common definition of housing need is the shortfall of Chapter 40B units in a city or town, but Chapter 40B statistics do not really measure the need for affordable housing. First, economic areas do not follow town boundaries. Second, the decline in subsidies for affordable housing has gradually forced Chapter 40B developments to focus more on the strength of a regional housing market and less on housing needs. Third, low- and moderate-income households comprise a much larger percentage of all households than 10%. Understanding housing needs requires an analysis of housing needs and barriers that exist within a regional area. For Plymouth’s plan, the regional area includes Plymouth. The Subsidized Housing Inventory shows that together, these six towns have 2,418 Chapter 40B units, or 4.3% of all year-round homes in these towns. Meeting the state’s 10% target on a regional basis requires at least 3,150 *more* affordable units. However, there are about 52,339 low- and moderate-income households living in the same six communities¹⁵. The potential to underestimate housing needs is fairly obvious, for even if all six

¹³ HUD December 11, 2012 Boston-Cambridge-Quincy, MA Metro Area, FY2013 MFI estimate \$94,358.03.

¹⁴ Using DHCD Chapter 40B Subsidized Housing Inventory as of April 30 2013.

¹⁵ American Community Survey 2007-2011 Estimates, American FactFinder.

satisfied the statutory goal, there would be 9.4 low- and moderate-income households for every one Chapter 40B unit.

It is tempting to measure housing needs by focusing on affordability indicators in a single city or town, without regard for problems that exist in larger regions or among communities with overlapping market demands. In Plymouth County, however, as of 2010 18.3% of all households qualify as low or moderate income and in 2000, 44% of them lived in non-urban communities like Plymouth. Federal census data indicate that 54% of Plymouth County's 2000 population was comprised of move-ins from another part of the state since 1995. Although local officials in most cities and towns worry about the social, economic and fiscal impacts that affordable housing developments may bring to their communities, many households can choose to move from one town to another because they have economic mobility. For low- or moderate-income households, the shortage of affordable housing is effectively a shortage of choices.

Housing needs are not limited to low- or moderate-income people. Accessible homes for households with a disabled family member, small housing units in managed developments for older people, and a base of modestly priced rental units for young citizens entering the workforce are common needs in communities across the state. In 2000, nearly 17% of Plymouth's working-age population has a disability, but except for elderly public housing and a small inventory of rooms in group homes, Plymouth has very little barrier-free housing. In addition, while Plymouth's region has attracted some over-55 housing developments, most are expensive condominiums or "cottage" units with sale prices that far exceed the means of many senior citizens, especially households headed by people over 75. The Plymouth County inventory of public housing for very-low-income elders had not changed 1990-2000 and there is virtually no new housing for seniors of modest means in the lower South Shore area. Although age-restricted Chapter 40B developments have been approved in Massachusetts, the income and asset tests for eligibility to buy a Chapter 40B unit create major marketing and sales challenges.

1.2.2. Defining Housing Barriers

The factors that impede affordable housing development are complex, intertwined and deeply rooted. For example, the most oft-cited barrier to new affordable housing is the shortage of usable land throughout Eastern Massachusetts. The land shortage stems from two conditions: the mature land use pattern found in most communities around Boston, and regulatory barriers to new growth. During the 1990s, land prices skyrocketed as the demand for homes outpaced the land supply. Restrictive zoning regulations that require homes to consume a large amount of land per dwelling unit have contributed to this problem. In suburbs and small towns, most land is zoned for single-family residential development, primarily on one-acre or larger lots. While some communities have multi-family zoning districts, the land is largely built out – as is the case in Plymouth. Locally and regionally, there is a lack of developable land zoned for two-family and multi-family housing.

Zoning makes affordable housing difficult to build, but it is not the only regulatory barrier to housing development. Federal and state authorities administer environmental laws to protect

wetlands and water resources, clean up hazardous waste, reduce non-point source pollution, manage stormwater runoff, and remove lead paint from older homes. Plymouth has vast areas of wetlands, floodplain and open water, a coastal Area of Environmental Concern (ACEC), extensive wildlife corridors and a large state forest. In addition, Title V regulations have the effect of requiring more land per dwelling unit than in the past, particularly in areas without public water. Shared septic systems and alternative wastewater technologies may increase the development potential of marginal land, yet few alternative systems have been approved by DEP and they tend to be expensive. Finally, the presence of lead paint in older homes is particularly significant because many communities want to use existing housing stock for affordable units. Lead-based paint was banned in the United States in the 1970s, but large inventories of pre-1970 housing stock exist throughout the region. In Plymouth, 40% of all housing units (and in 2000 66.7% of all renter-occupied) units are in structures that were built prior to 1970.

Lack of population diversity usually signals a short supply of affordable housing and reinforces geographic barriers for minorities, low-income families and the elderly. Even though the state's population has become more diverse, its suburbs and small towns remain fairly homogenous. In Plymouth and all neighboring communities, well over 90% of the population is white and with the exception of Kingston (<1%) less than 2% of all white people are Hispanic. Since ethnic and racial minorities tend to be concentrated in neighborhoods with large percentages of low-income households and non-English speaking people, it is not surprising to find that Plymouth has Environmental Justice Populations in two areas of town (see Table 26), excluding the County Prison. Furthermore, the overall aging of the region's population has created a market for over-55 housing, but most over-55 developments and assisted living facilities built since 1995 are priced for high-end homebuyers and renters. A limited inventory of affordable, accessible housing exists for very-low-income people, but there is virtually no accessible housing affordable to those of moderate- or middle-income means.

Housing finance policies exacerbate the barriers to decent housing for the poor. Before 1960, the nation's affordable housing was primarily public housing: units built and operated by local housing authorities with federal financial support. Public housing and urban renewal dominated the federal housing agenda until the late 1960s, when new programs made it possible for private developers to build affordable housing. At the same time, the federal government created tenant-based rental assistance for low-income tenants to rent apartments from private landlords. These changes in federal policy occurred in the same era that produced Chapter 40B (1969). The earliest comprehensive permits included a privately developed project that produced the first Supreme Court decision on Chapter 40B, and many more like it were built in Boston-area suburbs throughout the 1970s. By the early 1980s, however, federal funding for affordable housing declined and states assumed increasing responsibility. Mixed-income housing became the solution for making affordable housing feasible with less federal or state financial support. Today, mixed-income developments serve as the primary supplier of affordable housing and a majority of the units are sold or rented at market rates. Since the feasibility of these projects hinges on the market, they tend to be built in high-growth areas. Moreover, the affordable units are usually sold or rented at prices affordable to people at the high end of the income limits that govern most housing subsidy programs. As a result, many people who need low-cost housing

cannot find a unit affordable to them, primarily families.

The system of public finance creates major barriers to housing development of any kind, and affordable housing in particular. In Massachusetts, communities depend on property tax revenue to pay for community services, so land use decisions often hinge on concern about the fiscal impacts of new growth. Schools are the most expensive service supplied by local governments, so winning support for housing is difficult because local officials and the public associate new homes with school enrollment growth. In Plymouth and most towns, new homes and housing resales attracted many new families over the past decade. When townhouses and multi-family units were built at all after the early 1990s, they typically offered choices to a restricted group of homebuyers or renters: the elderly, and “Boomerlet” singles or childless couples. To reduce conflicts with local permitting authorities, multi-family developers often agreed to build age-restricted housing or they excluded three-bedroom units from their projects, even in Chapter 40B developments, while spacious single-family homes on large lots proliferated throughout the suburbs. Due to the convergence of three barriers – ideological, housing finance and fiscal – low-income families remain the least well served by affordable housing development.

A final barrier that disproportionately affects non-urban communities is lack of capacity to develop, build and manage affordable housing. This challenge is particularly obvious in Plymouth. Funding for new public housing is all but non-existent, and while many federal and state programs offer grants and low-interest loans to non-profit development organizations, very few non-profits serve suburban and rural communities. There are at least two reasons: critical mass, and easier access to financing in the cities. Absent a locally based non-profit developer or a stronger presence by regional organizations, communities like Plymouth have to rely on for-profit developers to provide some affordable units in their projects or to build mixed-income developments under Chapter 40B.

2. HOUSING NEEDS ANALYSIS

2.1 Population Characteristics

2.1.1. Population Age

According to the 1960 U.S. Census and the 1966 Comprehensive Plan, Plymouth had an aging population in the 1960s, evenly divided between male and female. An analysis of 1970 population age cohorts reveals a similar pattern, but conditions changed dramatically by 1980. In fact, the 1980 U.S. Census shows that the fastest growing segments of Plymouth's population included persons between the ages of 5-15 and 25-34. Together, these groups accounted for 39% of the Town's total population at the time. A decade later, the most rapid growth had occurred among persons between the ages of 25-34, 35-44, and 5-15. Census 2000 data indicate an absolute decline in the number of pre-school age children and a modest rate of growth among children 5-15, but the population between 45-54 increased by more than 3,500 people, or 80%. Census 2010 data indicate another 10% decline in the 0-15 year age group. There is a 10% growth in age

group 25-44, an 11% growth in age 45-54. Significant trends towards an older population are shown, with an 86.6% increase in age 55-64 and 36.8% increase in age 65+. Recent in-migration appears to consist primarily of persons 45 and over years of age, a continuation of the trends found in Census 2000 data. The continued in-migration of older individuals and smaller household sizes will converge to create a significant demand for housing. Table 3 reports change in population by age group over the past 40 years.

Table 3: Population Age by Decade, 1970-2010

Year	Measure	Age Cohort							Total Population
		0-4	5-15	16-24	25-44	45-54	55-64	65+	
2010	Persons	3,187	7,015	6,367	14,874	8,840	8,232	7,953	56,468
	Percent	5.6%	12.4%	11.3%	26.3%	16.2%	15.6%	14.0%	100.5%
2000	Persons	3,478	7,859	5,880	16,540	7,932	4,411	5,812	51,701
	Percent	6.7%	15.2%	11.4%	32.0%	15.3%	8.5%	11.2%	100.0%
1990	Percent	3,592	7,590	5,572	16,038	4,401	2,905	5,510	45,608
	Percent	7.9%	16.6%	12.2%	35.2%	9.6%	6.4%	12.1%	100.0%
1980	Persons	2,979	7,210	4,176	11,122	2,774	3,124	4,528	35,913
	Percent	8.3%	20.1%	11.6%	31.0%	7.7%	8.7%	12.6%	100.0%
1970	Persons	1,612	3,235	2,627	3,933	2,188	2,186	2,825	18,606
	Percent	8.7%	17.4%	14.1%	21.1%	11.8%	11.7%	15.2%	100.0%

Source: Plymouth Planning Department.

2.1.2. Population Density

Compared to most Plymouth County communities, Plymouth's population density per square mile (mi²) is fairly low. Its Census 2010 population of 56,468 equates to 548 persons per mi², or about 75% of the average for Plymouth County. Sixty years ago, however, Plymouth's population density of 141 persons per mi² was less than half of the county-wide average.¹⁶ Economic history, development patterns and age of housing stock explain the much higher population density of Plymouth's older waterfront neighborhoods, notably Plymouth Center, North Plymouth and parts of Manomet. In these areas, the population density is reminiscent of municipalities that were incorporated in the mid- to late-19th century and achieved most of their residential buildout by World War II. There has been a gradual increase in the population density of rural areas, particularly in South Plymouth.

2.1.3. Race, Ethnicity & National Origin

Like most of the South Shore, Plymouth does not have a racially or culturally diverse population.

¹⁶ Massachusetts Institute for Social and Economic Research (MISER), "Population of Massachusetts Cities, Towns and Counties: Actual and Estimated, 1930-1998, and Population Density in 1990," updated by author with Census 2000, Summary File 1, Table P1.

From 1990-2000, however, the Town's minority population increased more rapidly than the overall population. Today, racial minorities comprise 6.3%¹⁷ of Plymouth's total population and one-fourth of the inmate population in prisons on Bumps Pond and Long Pond Roads. Compared to the state as a whole, Plymouth also has a very small percentage of Hispanic persons (1.2%), and more than half are white. Similarly, there are few foreign-born persons in Plymouth, and about one-third entered the United States prior to 1965.¹⁸ These statistics make sense in light of the relatively small percentage of people who speak a language other than English at home (6.2%). Still, the foreign languages spoken by Plymouth households have changed somewhat: in absolute terms, there are fewer native-speaking Italian, Portuguese, French Creole and Spanish persons today, and more native-speaking Scandinavian, Slavic, Asian and Arabic persons. However, the decennial growth rate among persons of Irish and Italian descent far surpassed that of any other ancestral group.¹⁹

Table 4: Racial & Ethnic Characteristics of Local and Regional Population

Geography	Total Population	Population Percent			
		Racial Minority	Hispanic	Foreign-Born	Non-English Speaking At Home
Massachusetts	6,547,629	16.6%	9.3%	14.7%	21.4%
Plymouth County	494,919	13.7%	3.2%	8.0%	11.3%
Bourne	19,632	6.5%	1.8%	3.7%	4.8%
Carver	11,059	3.8%	1.4%	3.1%	2.7%
Duxbury	15,059	1.6%	1.1%	3.4%	4.6%
Kingston	12,629	5.8%	<1%	2.7%	5.0%
PLYMOUTH	56,468	5.4%	1.8%	4.7%	6.2%
Wareham	21,822	9.1%	1.6%	3.5%	4.8%

Source: American Community Survey Estimates 2007-2011 5-year estimates; Racial Minority based on White Alone v. total population.

The presence of state and county prison facilities has a significant impact on the proportion of minorities in each part of Plymouth. The minority population percent is substantially larger in the two census block groups with prisons, yet even when those areas are excluded, minority persons are not evenly distributed across the Town. Portions of North Plymouth and Plymouth Center house more minorities relative to overall population than other areas, while the percentage of minorities in residential neighborhoods seaward of Warren Avenue and State Road are much smaller than the Town-wide average.

¹⁷ Based on 2010 Census - White Alone compared to overall population, the difference is 6.3%.

¹⁸ U.S. Department of Commerce, Bureau of the Census, Census 2000, Summary File 1, Tables P9, P10; Summary File 3, Tables P21, P22, obtained via American FactFinder at <http://www.census.gov>.

¹⁹ Census 2000, Summary File 3, Tables PCT10, PCT11; 1990 Census of Population and Housing, Summary File 3, Tables P029, P031.

2.1.4. Population in Group Quarters

Nationwide, 97% of the population is in households: people living alone or together in a dwelling unit that is their usual place of residence. For census purposes, the other 3% is defined as the population in “group quarters,” or people occupying some type of shared living space that does not constitute a housing unit. The group quarters population includes voluntary or non-institutionalized persons such as college students in dormitories and soldiers in military barracks, and involuntary or institutionalized persons, such as prison inmates and nursing home patients. In Massachusetts, about 68% of the group-quarters population is comprised of non-institutionalized people and more than half of them are college students living in Boston-area dormitories. The situation is quite different in Plymouth County, where only 35% of the group quarters population is non-institutionalized and 63% of that group are college students. In general, the characteristics of a group-quarters population tend to be shaped by unique local conditions. From one community to the next, significant differences are more common than among the household population. This is obvious in the unusually large percentage of college students in and around Boston, Cambridge and Amherst, and the unusually large percentages of prison inmates in any town with a federal, state or county prison facility.

Plymouth has not only a larger-than-average group quarters population, but also a substantially larger percentage of institutionalized people due to the state and county prisons. In addition, the Town has a fairly large number of people in nursing homes. As a result, 95% of Plymouth’s group-quarters population is institutionalized and 69% of these are prison inmates. The inmate population rose by 87% from 1990-2000 because of prison expansions. The entire group quarters population increased from 1990-2000, Plymouth had many more people in nursing homes and group-homes for persons with disabilities, resulting in total group quarters population growth of 72%. Overall, the increase in Plymouth’s group-quarters population accounted for about 17% of total population growth from 1990-2000.²⁰ Comparatively, from 2000-2010 the prison population grew by less than 1%, people in nursing facilities dropped 31%, and the overall group quarters population dropped by 9.8% in Plymouth.

²⁰ Census 2000, Summary File 1, Table P37; 1990 Census, Summary File 1, Table P028.

2.1.5. Labor Force, Education & Employment

Compared to adjacent towns, Plymouth tends to be about average for its annual unemployment rate, but historically the percentage of unemployed people in Plymouth has been much smaller than in Wareham and larger than in Duxbury. Table 5 provides a snapshot of regional unemployment rates from 1990-2013.

Table 5: Unemployment Trends in Plymouth & Surrounding Communities

Area	May 2013		Historic Unemployment Rates			
	Labor Force	Unemployed	2002	2000	1995	1990
Massachusetts	3,481,700	6.8%	5.3%	2.6%	5.4%	6.0%
Bourne	11,122	7.0%	4.9%	3.2%	6.4%	6.9%
Carver	6,219	6.6%	5.0%	2.9%	6.8%	7.3%
Duxbury	7,572	5.3%	3.6%	1.6%	3.5%	4.3%
Kingston	6,520	5.8%	3.7%	2.3%	5.1%	6.2%
PLYMOUTH	29,979	6.3%	5.0%	2.9%	6.0%	7.0%
Wareham	13,073	8.0%	6.2%	3.9%	7.9%	9.1%

Source: Massachusetts Division of Unemployment Assistance (1900-2002); Massachusetts Executive Office of Labor and Workforce Development, Department of Unemployment Assistance (May 2013).

Plymouth residents have a somewhat greater tendency to work locally than is the case for residents across the state. In 2000, more than 38% of the Town's residents commuted to a local job each day, but at that time the same could be said for only 24% of Plymouth County's residents and 31% of all residents of the Commonwealth. Since Plymouth has little in the way of in-town public transportation, a relatively large percentage of its residents commute by car. However, the sheer density of housing units and population in North Plymouth and Plymouth Center makes it possible for many residents to walk or bicycle to work. Some of the neighborhoods in these village centers far surpass state and national averages for walk-to-work employees, but the same neighborhoods also house a disproportionately large share of lower-wage earning households.²¹

Overall, Plymouth exceeds the state for percentage of residents employed in retail, the construction trades and transportation-related industries and it has fewer people with jobs in manufacturing and professional, scientific, health care and education services. The employment characteristics of Plymouth's labor force largely correspond to the education levels of its adult population. Relative to the state, Plymouth has a much larger share of adults whose maximum educational attainment is a high school diploma or an unfinished college degree, conditions that make it more difficult for them to compete for high-paying jobs. On one hand, Plymouth's employment base is seemingly large and somewhat diverse, so it offers opportunities for residents to work locally. On the other hand, since average local wages range from 72-85% of the average wages paid by employers in the Boston Labor Market Area (LMA), the number of living-wage jobs is much lower than the total number of jobs in Plymouth's employment base. Moreover, although Plymouth business establishments provide jobs to many people, the size of the employment base is quite small relative to the size of the labor force, resulting in a jobs-to-

²¹ Census 2000, Summary File 3, Tables P29, P30.

labor-force ratio of only .74.²² It is little wonder that more Plymouth residents commute to jobs in Boston, the north suburbs of the South Shore and the west suburbs along Route 128 than any other part of the state, including employment centers closer to Plymouth on Cape Cod and along Route 44.²³

2.1.6. Population with Disabilities

As of 2000, approximately 17% of Plymouth's non-institutionalized population over 5 years of age has a disability, defined as a long-lasting impairment of one or more major life functions. Compared to national or state disability statistics, Plymouth does not have a substantially higher or lower incidence of disabled persons or types of disabilities. The percentage of its school-age population with disabilities is somewhat higher than the state average, but there is a much lower incidence of mental disability among Plymouth's school-age children while physical and self-care disabilities are more common. Statewide, the most frequently occurring class of disability among under-65 adults includes conditions that impair their ability to work, with or without accommodation, and this is also true in Plymouth. However, the Town has a slightly larger percentage of adults with physical disabilities, e.g., mobility impairments. Plymouth's senior citizens are affected by disabilities to the same extent as other seniors across the Commonwealth, both in percentage of seniors and the types of disabilities they face. Table 6 provides a disability population summary for Plymouth and the region. In Plymouth, the total number of persons with one or more reported disabilities is 7,655.

Table 6: Population with Disabilities by Age Group

Geography	Population Over 5	% Persons with Disabilities by Age Cohort					% Total >5 Yrs.
		5-15	16-20	21-64	65-74	75+	
Massachusetts	5,860,845	6.2%	14.0%	17.9%	27.6%	49.0%	18.5%
Plymouth County	430,943	6.2%	15.0%	18.6%	27.6%	49.4%	18.3%
Bourne	16,870	6.7%	15.0%	14.9%	23.3%	36.7%	16.3%
Carver	10,425	10.7%	14.3%	20.4%	40.1%	50.1%	21.9%
Duxbury	13,106	4.5%	13.9%	10.8%	12.8%	36.1%	11.2%
Kingston	10,618	4.9%	21.3%	17.0%	40.1%	49.5%	18.7%
PLYMOUTH	45,883	7.4%	14.6%	16.3%	23.5%	46.9%	16.7%
Wareham	18,846	10.1%	19.3%	26.3%	32.7%	57.1%	26.0%

Source: Census 2000, Summary File 3, Table P42.

²² Commonwealth of Massachusetts, Division of Unemployment Assistance, [Economic Data Programs](#), "Employment and Wages by Industry and Area: ES-202," Town of Plymouth, Boston LMA, Massachusetts ES-202 Reports via NAISC Data Retrieval System, <<http://www.detma.org/LMI/dataprogram.htm>>, and Census 2000, Summary File 3, Tables P49, P50.

²³ Census Bureau, Journey-To-Work & Migration Statistics Branch, Census 2000, "Minor Civil Division/County to Minor Civil Division/County Worker Flow Files: Residence MCD/County: Massachusetts Data Series," <<http://www.census.gov/main/www/cen2000.html>>.

2.2 Household Characteristics

2.2.1 Households & Household Composition

Population trends and population projections are important for town planning because they suggest future needs for public facilities, schools, water, and other local government services. However, planning for housing needs is shaped primarily by household trends. Changes in household types, sizes, composition and incomes, and rates of household formation all create particular needs at all market levels. There is an inextricable relationship between a community's housing stock and the characteristics of its households, and Plymouth is no exception.

The data reported in Table 7 show that while Plymouth's households are predominantly families, the Town has a slightly smaller proportion of family households than most of the surrounding towns and Plymouth County as a whole. The characteristics of Plymouth's non-family households are revealing in their own right, but especially for what they say about the mix of households and people in Plymouth compared to other areas of the state. In Plymouth, 77% of all non-family households are single people living alone and 35% are two-person households.²⁴

Table 7: Households and Families

Area	Households		Families		
	Total	Average Size	Total	Average Size	% All Households
Massachusetts	2,547,075	2.48	1,603,591	3.08	63.0%
Plymouth County	181,126	2.67	127,925	3.18	70.6%
Bourne	7,866	2.30	5,015	2.85	63.8%
Carver	4,297	2.68	3,131	3.13	72.9%
Duxbury	5,344	2.79	4,162	3.23	77.9%
Kingston	4,665	2.66	3,292	3.20	70.6%
PLYMOUTH	21,269	2.55	14,742	3.04	69.3%
Wareham	9,071	2.38	5,761	2.94	63.5%

Source: Census 2010: Summary File 1, Tables P17, P18, P28, P29, P37, P38 and P39.

Nearly 19% of Plymouth's households are elderly households, i.e., a household headed by a person 65 years or older. As of 2000, as a percentage of all households or percentage of non-family households alone, the elderly comprise a smaller share of households in Plymouth than in any neighboring town, Plymouth County or the state. Young households – that is, headed by persons 15-34 – comprise a somewhat larger percentage of all households in Plymouth, in fact Plymouth is the only town in the immediate region to approximate the Plymouth County average for households headed by young citizens.

²⁴ Source: Census 2010: Summary File 1, Tables P17, P18, P28, P29, P37, P38 and P39.

2.2.2. Families & Children

Since Plymouth has relatively large shares of non-family households and persons in group quarters, it is not surprising to find that the proportion of the population in families is somewhat smaller than in other nearby towns. A family is a household of two or more people related by blood, marriage or other operation of law, e.g., adoption. By census definition, families include all households with children under 18, and all subfamilies, such as a multi-generational household with grandparents, parents and children or other relatives occupying the same dwelling unit. Plymouth's families include 886 grandparents living with one or more grandchildren, and 38% have childcare responsibilities. The Town has a larger percentage of grandparents in the role of childcare provider than the statewide average of 28%.²⁵

Compared to Plymouth County, as of 2000 Plymouth has a somewhat larger percentage of married-couple families but fewer children per family. Plymouth's regionally small number of children under 18 per family seems to correspond to a larger-than-average share of family householders 45-54 years of age – i.e., families likely to have children over 18. The Town is very close to the County for school-age children as a percentage of all children under 18 in families.

Massachusetts is very close to the national average for percentage of single-parent families (24%) in 2000, but this is not the case for most of Plymouth County, including Plymouth. While Plymouth has a relatively small percentage of single-parent families, the families are fairly large. Moreover, a larger percentage of Plymouth's single parents are in the labor force (73%) than is the case nationally (68%) or for the state as a whole (66%). Compared to most nearby towns, Plymouth has more female than male single parents, a condition that applies especially to single-parent families with children under 18, in 2000. In this regard, the state as a whole is different from national norms, for the ratio of female-to-male single parents in the United States is 2.96, yet in Massachusetts it is 3.26. Plymouth aligns more closely to the statewide ratio than any town in the immediate region. It differs from neighboring towns in another respect as well: Plymouth's single-parent families are more likely to have school-age children.

2.2.3. Housing Wages

Currently in Plymouth, the Fair Market Rent (FMR) for a one-bedroom apartment is \$1,156 (utilities included). In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,875 monthly, or \$46,500 annually. Assuming a 40-hour work week and 52 weeks per year, this level of income translates into a HOUSING WAGE of \$24.22 per hour.

The FMR for a two-bedroom apartment is \$1,444 (utilities included). In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,558 monthly, or \$54,709 annually. Assuming a 40-hour work week and 52 weeks per

²⁵ Census 2000, Summary File 3, Table DP2.

year, this level of income translates into a HOUSING WAGE of \$28.49 per hour.

In Massachusetts, the estimated mean (average) hourly wage for a renter is \$16.94. In order to afford the FMR for a one-bedroom apartment at this wage, a renter must work 68 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the one-bedroom FMR affordable.

In order to afford the FMR for a two-bedroom apartment at the \$16.94 hourly wage, a renter must work 80 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2 workers earning the mean renter wage in order to make the two-bedroom FRM affordable.

2.2.4. Households and Families in Poverty

Massachusetts has a poverty level of 7.6% for the general population, while in Plymouth the poverty level is 4.6%.

2.3 Housing Characteristics

2.3.1. Inventory of Existing Housing

Plymouth is the region's leader for amount, mix, and choice of housing. Its housing units have been developed over time in a wide range of settings and at variable densities, though most of the Town's newer homes are single-family dwellings on large lots in rural areas. Table 16 provides a summary-level profile of the regional housing inventory.

Table 8: Housing Inventory by Number of Units and Occupancy Characteristics

Area	Total Housing Units	Percent Occupied Units	Occupied Units		Vacant Units	
			Owner	Renter	Total Vacant	Seasonally Occupied
Massachusetts	2,808,254	90.6%	67%	33%	261,179	44.3%
Plymouth County	200,161	90.5%	49.4%	50.6%	19,035	53.4%
PLYMOUTH	24,800	85.8%	59.8%	40.1%	3,531	71.2 %

Source: Census 2010 Census Redistricting Data, Summary File, Tables P1 and H1; Also 2010 Census Congressional District file H11; 2010 Census SF1 H3 Summary File 1

Plymouth's entire housing inventory occupies about 15,100 acres (as of 2000, not much growth has occurred in the last decade), including all privately owned homes in village and rural neighborhoods and on farms, public housing managed by the Plymouth Housing Authority, and housing units in mixed-use buildings. The most densely settled areas lie along the coast in North Plymouth, Plymouth Center and Manomet, with moderately-dense development in and around the villages of West Plymouth and Cedarville. Since 1970, however, there has been significant new residential growth outside of Plymouth's village planning areas. For every 1.1 residential parcels within village areas, the Town has added one new parcel in rural areas (4,787 new

residential uses in villages vs. 4,310 new residential uses outside village areas). Excluding farm acreage associated with a dwelling unit, the average density of residential development town-wide is 1.52 dwelling units per acre.

2.3.2. Physical Characteristics and Condition of Existing Homes

As of 2000, approximately 75% of all housing units in Plymouth are detached single-family homes, but two-family and small (3- to 4-unit) multi-family dwellings are prevalent in the Town's older village centers and overall, they surpass modern multi-family developments as a source of attached housing. In some North Plymouth and Plymouth Center neighborhoods, more than half of all housing units are two-family and three- or four-unit multi-family dwellings while less than 35% are single-family homes.

Table 9: Housing Units by Type of Structure

Area	Total Units	Single-Family		Two-Family	Multi-Family	Mobile Homes/Other
		Detached	Townhouse			
Massachusetts	2,621,989	52.4%	4.0%	11.6%	25.6%	0.9%
Plymouth County	181,524	71.7%	2.7%	6.1%	14.4%	2.7%
PLYMOUTH	21,250	75.4%	2.3%	6.0%	11.9%	3.5%

Source: Census 2000, Summary File 3, Table H30.

New subdivisions in Plymouth offer relatively spacious residences on large lots, yet the Town is unusual for its generous supply of modest single-family homes. Although the presence of so many multi-family units contributes to the Town's visual character, the single-family home nonetheless ranks as the dominant housing type in Plymouth. As a result, the diversity that exists within the single-family home inventory plays an important part in meeting housing and labor force needs both locally and throughout the lower South Shore area. Plymouth provides housing choices that do not exist in other communities, but to some extent these choices hinge on the variety in size, type, design and price range found among the Town's older homes. For Plymouth and most rapidly growing communities, preserving a mix of housing is a major challenge because federal and state environmental laws, local regulations and the market have converged to produce a collection of homes that are larger, more expensive and more isolated from community facilities and services. The trend toward larger homes and land-consuming residential development is particularly dramatic in Plymouth due to the Town's sheer size.

Overall, Plymouth does not have pervasive housing quality problems. While substandard conditions exist in several parts of town, there are no large, obvious areas with deteriorated homes or a persistent pattern of disinvestment. Basic plumbing, cooking and heating systems exist in virtually every housing unit, and public safety demolitions are rare. Although Plymouth has several tier-classified hazardous waste sites and remediated sites under use restrictions, they are in predominantly commercial areas and not identified as having made any dwelling units unfit for human habitation.²⁶

²⁶ Massachusetts Department of Environmental Protection, Bureau of Waste Site Cleanup, "WSC Site Notifications and Status Database" in .dbf format, and "List of Sites with Activity Use Limitations" (January

A half-century ago, a pocket of dilapidated buildings at the southern edge of downtown, generally along Summer Street, was cleared and redeveloped as an urban renewal area. Unfortunately, the urban renewal project brought new investment at the expense of many historic buildings. Hoping to arrest decline in adjacent neighborhoods before the homes deteriorated beyond repair, the Plymouth Redevelopment Authority (PRA) obtained Community Development Block Grant (CDBG) funds from the state in 1984 and launched a housing rehabilitation program in the Bradford-Green area. The program eventually expanded to serve three target areas and later, the entire town. Today, two local agencies – the Plymouth Community Development Office and PRA – offer a variety of housing rehabilitation loans to landlords and lower-income homeowners. In 2001, Plymouth became a CDBG entitlement community, which means the Town receives an annual CDBG allocation directly from HUD. Since 2001, Plymouth has received \$4.7 million in CDBG funds and currently, all of this year’s allocation in housing rehabilitation loans, mainly to low- to moderate-income homeowners.²⁷ Despite the Town’s long-standing efforts, however, there is statistical and visual evidence of poor housing quality in scattered locations.

Housing age is one of several factors that affect the condition of a building, but just as Plymouth’s older neighborhoods have distressed properties, they also have many well-maintained historic residences. Homes built prior to the Civil War command values that are nearly as high as new homes.

2.3.3. Occupancy & Tenure

Resistance to new housing development exists in virtually every city and town in the Commonwealth. The demand for both year-round and seasonal housing is intense throughout Eastern Massachusetts. During the past decade, the statewide inventory of vacation homes increased by 3,400 units and in many resort communities on Cape Cod or in Berkshire County, some of the demand was met by converting former year-round housing to seasonal residences. However, the opposite occurred in Plymouth. In 1990, Plymouth had 2,797 seasonal or vacation dwelling units: homes in coastal neighborhoods, along the shorelines of ponds, or nestled in forested areas in the southern part of town. By 2000, Plymouth’s inventory of seasonal homes had declined to 2,242 units, for a 19.8% loss in ten years.

But for the year-round market’s absorption of 550 seasonal units, it is not clear how Plymouth would have met the accelerated rate of demand that defined the regional market after 1995. In contrast to the Town’s 8.1% increase in housing units from 1990-2000, the total number of households in Plymouth rose by 16%. Like most communities, Plymouth had many vacancies in 1990 due to the recession, but the rate of household formation far surpassed the supply of units

2005), <<http://www.mass.gov/dep/bwsc/>>.

²⁷ HUD Office of Community Planning and Development, Funding Allocations, “Formula Allocations by State: 2002-2005,” “Historical Allocations 1993-2001,” and “CDBG Disbursement Reports: Plymouth, Program Years 2001-2003,” <<http://www.hud.gov/offices/cpd/>>.

that were available for sale or rent at the beginning of the decade. The result was not only a net loss of seasonal units but also a slight decline in rental units, presumably for condominium conversions. Moreover, very little new rental development occurred anywhere in Plymouth's region. As of Census 2000, only 6% of the decade's new dwelling units were occupied by renters in Plymouth and surrounding towns.

Area	Year of Construction						
	2000-2010	1990-2000	1980-89	1970-79	1960-69	1950-59	Pre-1950
All Units							
Massachusetts		218,407	292,701	336,814	314,855	337,660	1,121,552
Plymouth County		19,636	22,913	31,170	24,554	24,199	59,052
PLYMOUTH	84.3%	3,032	3,682	5,312	2,158	2,034	5,032
Owner-Occupied							
Massachusetts		160,306	185,869	170,437	184,833	216,870	589,933
Plymouth County		16,816	17,698	21,892	17,831	16,907	36,095
PLYMOUTH	80.7%	2,692	2,880	4,066	1,205	968	2,480
Renter-Occupied							
Massachusetts		41,107	85,539	143,880	108,874	99,279	456,653
Plymouth County		1,659	4,117	8,038	5,135	4,758	17,415
PLYMOUTH	19.3%	121	403	854	573	441	1,740

2.3.4. Tenure by Race, Age and Household Type

Nationally and in Massachusetts, minority households are more likely to be renters than homeowners. A similar pattern exists in Plymouth, where racial minorities comprise 2.5% of all households and 4.7% of all renters. Although more than half of the Town's minority households own the home they live in, minorities remain disproportionately concentrated in rental housing relative to their presence in the overall population of householders.

The elderly comprise a relatively small share of all households in Plymouth, but the percentage of elderly homeowners or renters is very similar to the percentage of elderly households overall. Specifically, 18.7% of the Town's households, 19.1% of its homeowners and 17.1% of its renters are households headed by persons over 65. Plymouth is the only town in the region with a roughly proportional distribution of elderly renters and homeowners, which suggests that it offers more housing options for seniors. In neighboring towns, the percentage of elderly renters is smaller than the percentage of elderly households, except that in Duxbury, the elderly comprise a much larger percentage of all renters (and families, a much smaller percentage) because the town has so little rental housing.²⁸ In contrast, Plymouth modestly exceeds the state average for family rental units, but more significantly, it has the region's smallest percentage of renters living in single-family homes and townhouses – units traditionally built for homeowners.

²⁸ Census 2000, Summary File 1, Tables P21, H16.

In general, while rental units comprise a smaller share of all housing in Plymouth than statewide, its rental inventory is similar to the Plymouth County average. However, Plymouth has felt the effects of market pressure for homeownership housing. Its absolute decline in number of renter-occupied units from 1990-2000 occurred in all types of structures, notably condominiums that experienced sluggish sales in the late 1980s.²⁹ At the time, condominiums throughout the state were temporarily rented, only to be sold when the market recovered in 1992-1993. Just as rental availability declined, the rate of household formation increased. These events, along with constraints against new multi-family development, help to explain the present statewide shortage of rental housing and modestly priced homeownership units.

2.4 Housing Market

In 2012, 219 single-family homes were sold at a median price of \$260,300. The current year-to-date (June 2013) 185 single-family homes have been sold at a median price of \$269,000.

Most of Plymouth's incoming homebuyers come from Plymouth County and the Boston metropolitan area in search of good neighborhoods with relatively affordable homes. Priced out of other coastal communities to the north, homebuyers consider Plymouth because it offers good schools, high-quality services, coastal beaches, and a wide range of housing options. The Town's easy access to the regional highway system makes it attractive to people who commute to jobs in Boston or major employment centers along Route 128 and I-495. Furthermore, since Plymouth offers a continuum of home prices, it provides current homeowners with trade-up opportunities. Since 1990, the housing market throughout Massachusetts and in Plymouth has tightened considerably. Despite Plymouth's increase of nearly 1,600 housing units in the past decade, the number of vacant units declined by 25.3%. By 2000, the homeownership vacancy rate was only 0.8% and the rental vacancy rate was a very low 3%. On average, 620 homes sold in Plymouth each year from 1989-2000, with re-sales outpacing new home sales 2.6 to 1.³⁰ As of 2000, for every new housing unit built in Plymouth since 1990, the town has absorbed 1.60 new households.³¹

²⁹ Census 2000, Summary File 3, Table H32; 1990 Census, Summary File 3, Table H022.

³⁰ Plymouth Department of Planning and Community Development, citing RKG Associates, March 2004.

³¹ Census 2000, Summary File 1, Tables P15, H1; 1990 Census, Summary File 1, Tables P003, H001.

2.4.1. Housing Sales and Sale Prices

Table 11: Change in Single-Family Assessments and Property Tax Bills, 2004-2012³²

Town	Fiscal Year 2004			Fiscal Year 2012			Change	
	Assessed Value	Tax Rate	Tax Bill	Assessed Value	Tax Rate	Tax Bill	Assessed Value	Tax Bill
Bourne	\$347,540	\$7.37	\$2,561	\$422,510*	\$9.12	\$3,469*	21.6%	35.4%
Carver	\$229,224	\$14.01	\$3,211	\$261,799	\$15.47	\$4,050	14.2%	26.1%
Duxbury	\$510,324	\$11.33	\$5,782	\$556,941	\$13.79	\$7,680	9.1%	32.8%
Kingston	\$313,525	\$10.95	\$3,433	\$333,779	\$15.33	\$5,117	6.5%	49%
PLYMOUTH	\$273,821	\$11.81	\$3,234	\$308,814	\$13.84	\$4,274	12.8%	32.2%
Wareham	\$182,556	\$10.22	\$1,866	\$254,393	\$9.37	\$2,384	39.4%	27.8%
State Average	\$307,417	\$11.10	\$3,413	\$358,687	--	\$4,711	16.7%	38%

Source: Mass. Department of Revenue, Municipal Data Bank.

*Bourne data available for FY2011 on Mass.Gov, city data portal; no data in Mass DOR Municipal Data Bank or town website.

Plymouth remains third in the Greater Boston area for number of single family home sales each year 2010, 2011 and 2012.³³ For prospective homebuyers, particularly people entering the market as first-time homebuyers, market conditions in Plymouth's area are far less comforting. Setting aside Duxbury's long-standing lack of affordability, communities like Plymouth, Bourne, Carver, Wareham and to some extent Kingston, have historically been affordable to a fairly broad segment of the market. Compared to suburbs closer to Boston, these communities still offer relatively affordable homes. However, since household and family incomes have not increased at the same rate as home values, purchasing a home has become much more difficult for new homebuyers in the moderate- to middle-income range, even with the multitude of homebuyer assistance programs that have evolved at the national, state and local level since the mid-1980s. Furthermore, no homebuyer assistance program is designed to address the impact of rising property tax bills on a homeowner's long-term ability to pay, yet tax bills have increased at a faster rate than household incomes in three of the six towns: Bourne, Kingston and Plymouth.³⁴ Since the maximum affordable purchase price for mortgage loan applicants is partially determined by their estimated monthly payment for property taxes, local government expenditures for town and school services and dependence on the property tax have an impact on what is actually affordable to households looking for homes in a given community.

³² Author's note: Average single-family assessed values shown in Table 11 reflect values for fiscal years ending June 30, 1995 and June 30, 2004, which means they reflect prior-year market conditions. Moreover, the six towns are on different three-year revaluation cycles, so for some communities the assessed values are closer to actual market conditions. Variances due to three-year revaluation cycles should decrease somewhat with the advent of annual valuation updates now required by the Department of Revenue.

³³ Greater Boston Housing Report Card 2012, The Boston Foundation.

³⁴ Census 2000, Summary File 3, Table P53, and 1990 Census, Summary File 3, Table P080A; and Massachusetts Department of Revenue, Municipal Data Bank.

2.4.2. Market Rents

Federal census data are not a good measure of the market because they reflect conditions that existed five years ago. However, they can be used to describe a community's market position relative to other towns, and to estimate what renters are accustomed to paying for rent as a percentage of household income. Although rents across the lower South Shore are less expensive than in Boston and the west and north suburbs, there is a significant difference in household and family incomes, especially among tenants. Rents in Plymouth generally rank at the top of the lower South Shore market and as a result, tenants pay a slightly larger share of their monthly income for rent and utilities than tenants in the Boston metropolitan area. However, they pay a smaller share of their income for rent and utilities than tenants in most surrounding towns, and the reason is that Plymouth's renters have somewhat higher incomes. In addition to offering the region's largest inventory of rental housing, Plymouth has the smallest percentage of subsidized rental units even though its subsidized rental inventory is quite large. Accordingly, market rents in Plymouth are very important to the lower South Shore because the Town houses about half region's renter households and well over half of all renters in non-subsidized housing units.

Akin to the escalation in home values that occurred locally and regionally during the 1990s, the range of market rents narrowed in Plymouth such that by 2000, low-end rents had risen much faster than higher-end rents. Low-end market rents in Carver increased even more dramatically, but Carver has a very small collection of rental units and a substantial change in market rents there is more likely to have a localized than regionalized effect. From 1990-2000, the mid-point rent in Plymouth did not increase as rapidly as the mid-point rent for the state as a whole – a statistic that is heavily influenced by Boston-area market conditions – but Plymouth surpassed Plymouth County for both low-end and mid-market rent increases. Significantly, its higher-end rents rose at a rate well below that of Eastern Massachusetts.

As of 2000, the median gross rent (rent and utilities) in Plymouth is about 26% of renter household incomes overall, but there are substantial differences in the affordability of market rents in various parts of town even though the rents do not vary significantly. In general, the median gross rent constitutes a larger share of renter household incomes where tenants have incomes that are too high to qualify for subsidized housing and too low for market-rate rentals to be reasonably affordable.

2.4.3. Housing Development Trends

Plymouth remains third in the Greater Boston area for number of single family home sales each year 2010, 2011 and 2012.³⁵ According to The Boston Foundation's "Greater Boston Housing Report Card 2012," there were 3,057 single family building permits issued, Plymouth represents 2.3% of that number in 2010. As of 2011, Plymouth ranked first in number of single-family units permitted (149) in the region. Plymouth has absorbed a staggering amount of new residential

³⁵ Greater Boston Housing Report Card 2012, The Boston Foundation.

development since the end of the 1980s, issuing an average of 239 building permits per year for new housing units from 1989-2000. More than 3,200 new housing units have been built since 1996, nearly all in rural areas and predominantly the Pine Hills. Except for luxury apartments in the Avalon at Pine Hills development, Plymouth has attracted no new investment in rental housing for many years. Table 25 shows that approximately 88% of Plymouth's 1990-2004 growth was comprised of detached single-family homes and that the average construction cost of new housing units has skyrocketed. A building permit cap adopted by town meeting in 1998 serves to regulate the amount of residential construction that occurs in Plymouth each year, but it has no impact on where new development takes place, and has since sunsetted. The Town's abundant supply of vacant land in outlying areas and its zoning policies have effectively steered new growth away from its traditional village centers, causing average single-family lot sizes to double in the past 24 years, as of 2004.³⁶

Table 12: New Housing Units Built in Plymouth, 1996-2010

Year	Housing Units by Type					Total Units Permitted	Average Construction Cost Per Unit
	Single Family	Two Family	Three and Four Family	Five or More Family			
1996	279	2	0	14	295	\$81,657	
1997	311	0	3	5	319	\$87,781	
1998	308	0	0	12	320	\$96,255	
1999	270	2	3	14	289	\$99,979	
2000	263	14	0	64	341	\$114,158	
2001	258	16	30	0	332	\$146,420	
2002	343	6	4	5	364	\$153,389	
2003	429	8	4	0	446	\$148,049	
2004	400	28	29	72	544	\$149,896	
2005	454	18	4	0	503	\$189,537	
2006	182	14	3	0	222	\$201,380	
2007	210	3	0	0	216	\$116,805	
2008	134	0	0	0	134	\$220,409	
2009	124	0	0	0	124	\$198,194	
2010	131	0	0	5	156	\$215,331	
Total	4096	111	80	191	4605		

Source: Plymouth Dept. of Planning and Community Development, July 2012.

³⁶ For additional growth statistics, see Goody Clancy and RKG Associates, Growing Smarter in Plymouth's Fifth Century: A Strategic Action Plan for the Town of Plymouth, Massachusetts (October 2004), 4-7.

2.5 Housing Affordability, Attainability & Accessibility

2.5.1. Subsidized Housing

Federal housing policy and most state housing programs define “affordable housing” as homes that are priced for purchase or rent by lower-income households and subject to a deed restriction to protect long-term affordability. Plymouth has 771 housing units that qualify as “affordable” under the state’s comprehensive permit law, Chapter 40B. The Plymouth Housing Authority owns and operates 349 public housing units, including 191 apartments for the elderly and 158 family units. The remaining Chapter 40B units are in privately owned and managed rental developments except for a small number of homeownership units at Ocean Point and owner-occupied units assisted with federal CDBG funds. Table 13 summarizes Plymouth’s current Chapter 40B Subsidized Housing Inventory.

Table 13: Chapter 40B Subsidized Housing Inventory in Plymouth

Development & Type	Location	Chapter 40B Units	Expiration	Subsidy
Rental				
Plymouth Housing Authority				
High Cliff Apartments*	23 Prince Street	82	Perpetual	HUD
Nick's Rock Road	Nick's Rock Road	30	Perpetual	HUD
Olmstead Terrace*	Olmstead Terrace	40	Perpetual	DHCD
Castle Hill Elderly*	Castle Court	50	Perpetual	DHCD
Cherry Hill Elderly*	128 Court Street	81	Perpetual	DHCD
Southfield Elderly	105 South Street	60	Perpetual	DHCD
Scattered Sites	N/A	6	Perpetual	DHCD
Privately Owned Rental Developments				
Algonquin Heights	Algonquin Terrace	201	2019	MassHousing
Mayflower Village II	Colonial Terrace	58	2013	HUD
Group Homes				
DMR Group Homes	Confidential	7		DMR
DMH Group Homes	Confidential	16		DMH
Other Rental Housing				
Section 8 Mod Rehab	Scattered Sites	12	2006-07	DHCD
Homeownership				
Ocean Point	2512 Highland Terr.	20	Perpetual	DHCD
Plymouth HOR Program	N/A	8	2008	DHCD
Total Subsidized Housing		671		
Total Year-Round Units		18,908		
Percent Subsidized		3.3%*		

Source: Department of Housing and Community Development, February 2005; *Current SHI per May 10, 2012.

*Environmental Justice Areas with household incomes at 65% of the statewide median; the Plymouth Housing Authority maintains four developments for lower income families totaling 253 units, a significant factor in the Environmental Justice Area designation. # All of Mayflower Village Units were lost as of 2010; 58 more units in Mayflower Village II will be lost in 2013.

According to DHCD, 9.2% of all dwelling units in Massachusetts meet the statutory definition of "low- and moderate-income housing," yet only 42 of the state's 351 communities have produced enough affordable housing to meet or exceed the 10% statutory minimum under Chapter 40B in 2013 (an increase of 1.4% since 2000). In contrast, all of the towns in Plymouth's area fall well below 10%. Since the late 1990s, Bourne and Wareham have absorbed a modest increase in percentage of Chapter 40B units. However, the percentage has declined in Plymouth, Duxbury, Carver and Kingston because each of these communities experienced new housing growth without a corresponding increase in affordable units. Table 14 shows that the combined regional shortfall is 3,006 Chapter 40B units, including 1,488 in Plymouth.

Table 14: Regional Subsidized Housing Inventory

Town	Year-Round Units	Total Development Units	Chapter 40B Units	Chapter 40B Percent	Chapter 40B Shortfall
Bourne	8,584	1,183	563	6.6%	296
Carver	4,514	144	144	3.2%	307
Duxbury	5,532	437	188	3.4%	365
Kingston	4,881	347	170	3.5%	318
PLYMOUTH	22,285	845	740	3.3%	1,488
Wareham	9,880	887	757	7.7%	231
Total	55,676	3,843	2,562	6.9%	3,006
Statewide	2,692,186	276,010	247,059	9.2%	22,160

Source: Department of Housing and Community Development, April 2013.

2.5.2. Housing Cost Burden

The legislative intent of Chapter 40B is to assure a fair-share distribution of low-income housing across the state and within metropolitan areas, but housing policy analysts do not define affordable housing need on the basis of a fixed 10% standard. A home is affordable to its occupants if their monthly housing costs – a mortgage payment, property taxes, and house insurance, or rent and utilities – are equal to or less than 30% of their monthly gross income. Affordable housing need exists when households pay more than 30% of their gross income for housing costs. In housing industry parlance, they are classified as "housing-cost burdened."

In Plymouth, the Fair Market Rent (FMR) for a one-bedroom apartment is \$1,156 (utilities included). In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,875 monthly, or \$46,500 annually. Assuming a 40-hour work week and 52 weeks per year, this level of income translates into a HOUSING WAGE of \$24.22 per hour.

The FMR for a two-bedroom apartment is \$1,444 (utilities included). In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,558 monthly, or \$54,709 annually. Assuming a 40-hour work week and 52 weeks per year, this level of income translates into a HOUSING WAGE of \$28.49 per hour.

In Massachusetts, the estimated mean (average) hourly wage for a renter is \$16.94. In order to afford the FMR for a one-bedroom apartment at this wage, a renter must work 68 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the one-bedroom FMR affordable.

In order to afford the FMR for a two-bedroom apartment at the \$16.94 hourly wage, a renter must work 80 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2 workers earning the mean renter wage in order to make the two-bedroom FRM affordable.

Clearly, there is a glaring mismatch between the cost of housing, the wages people earn today, and the availability of “truly affordable” housing.

2.5.3. Attainable & Affordable Housing

In a competitive market like Plymouth’s, the cost of housing poses a significant challenge to low- or moderate-income people. The measure of these terms varies by household size and region, but generally a household is low-income if its annual income is at or below 50% of area median income (AMI), and moderate-income if its annual income is between 51-80% AMI. For Plymouth, “area median income” refers to the median income for the Boston Primary Metropolitan Statistical Area (PMSA), which includes communities with much higher and lower incomes than Plymouth. Five years ago, Plymouth housing sale prices were attainable for middle-income homebuyers, yet the Town’s traditional affordability to low and moderate-income people had already begun to wane in 2000. Today, as in 2004, the median single-family home sale price in Plymouth creates barriers not only for moderate-income households but also for households at the median for the Boston area. The trend in the Greater Boston area since 2005 has been stagnating and then falling home prices, with rising foreclosure rates, and escalating rents. Plymouth ranked 4th in 2010, then 3rd in 2011 and 2012, in foreclosures on single family homes in the Greater Boston Region.³⁷

A homebuyer at Plymouth’s Census 2000 median household income (\$54,677) could have afforded a maximum purchase price of \$167,055.³⁸ In 2000, the Town’s median single-family home sale price was \$175,000. The current median income in Plymouth, according to the 2010 Census, is \$94,400. The affordable housing income bracket as defined by the State under Chapter

³⁷ The Greater Boston Housing Report Card, 2012, The Boston Foundation.

³⁸ Maximum affordable purchase price calculations assume a 30-year fixed-rate mortgage at 7.5% and a 5% downpayment, i.e., assumptions consistent with Fannie Mae affordability guidelines. A local affordability gap analysis is not feasible for 2004 because the Census Bureau publishes median household incomes by city or town for the decennial census. At mid-decade, analysts compare a community’s housing sale prices to the maximum price affordable to a household at the region-wide median income, using metropolitan and non-metro income statistics updated by HUD.

40B (earning 80% of the median income) is a maximum \$67,350 annual income for a household of four (4), which could purchase a home valued at about \$235,000. In the Boston MSA (source: Mass. Dept. Of Economic Development website), the affordable income range can afford to purchase a four-bedroom home in the range of \$165,000 to \$190,000.

In Plymouth 2012, 219 single-family homes were sold at a median price of \$260,300. The current year-to-date (June 2013) 185 single-family homes have been sold at a median price of \$269,000. Using \$261,000 as the current median sale price of a home in Plymouth, less than 10% of Plymouth's year-round housing has an assessed value within the limit eligible for purchase via Chapter 40B (at 80% AMI for households of 2 and 4 persons).

48% of Plymouths homeowners carry a mortgage which exceeds 30% of their income after accounting for principle, interest, real estate taxes, and insurance. 54% of Plymouth renters dedicate more than the 30% of their income towards their rent. These expenditures exceed the minimum 70% income for housing threshold, as defined by the Chapter 40B regulations, for affordable housing. The typical municipal employee or first responder in Plymouth makes about \$44,505 annually, and so cannot afford to live in Plymouth (Office of Community Development).

When a community's housing sale prices exceed the price a typical homebuyer can afford, the result is known as a "housing affordability gap." In many cities and towns, an affordability gap exists not only for homebuyers region-wide but also for households already living in the community. However, Plymouth had a very small affordability gap in 2000, for its own median-income households or those living elsewhere in Plymouth County or the Greater Boston area. In 2000, its for-sale units were priced at a level that would be considered attainable for local and regional median-income homebuyers. Furthermore, homes in Plymouth sold at a price that was almost affordable to moderate-income homebuyers from the Boston area: for them, the Town's median sale price was only \$22,548 more than they could afford. By 2004, these conditions had changed. Plymouth's home values rose so dramatically after 2000 that last year's median sale price was \$67,316 higher than the maximum affordable purchase price for homebuyers at the Boston area median household income, and \$120,972 higher than the price affordable to a moderate-income family. In Plymouth, the gap in 2013 is closer to \$34,000. Regardless of Plymouth's affordability relative to the regional housing market two years ago, the Town is no longer affordable to moderate-income households and at best, its single-family home sale prices are marginally attainable for median-income households.³⁹

2.5.4. Rental Housing Needs

Chapter 40B developers are allowed to price affordable homes at the high end of the affordability range (70-80% AMI). However, the most difficult needs to address are not among moderate-

³⁹ Bonnie Heudorfer, Barry Bluestone and Stein Helmrich, The Greater Boston Report Card: An Assessment of Progress on Housing in the Greater Boston Area, Center for Urban and Regional Policy (CURP), Northeastern University (April 2004), Appendix B: Affordability Gap.

income homebuyers but rather, low- and very-low-income renters: a four-person family with an income of less than \$41,350 or, quite often, a one- or two-person household with income below \$25,000.⁴⁰ In the 1980s, the state began to reduce spending on elderly apartments; since housing authorities could not obtain local support for family units, most applied for state or federal grants to build senior housing instead, thereby reducing some opposition to their projects. Since the need for family housing was so great, DHCD often approved senior housing grants on the condition that housing authorities would develop family units as well. In some towns, the elderly units went forward but the family units were delayed for many years because of neighborhood conflicts, resistance from local officials or litigation. The recession of the late 1980s and a change in administration resulted in deep cutbacks or the elimination of many public housing programs. Investments in new housing for very-low-income people have never recovered in Massachusetts, and the effects are evident in rising numbers of renters with severe housing cost burdens. In Plymouth, for example, nearly 90% of all renter families with incomes below 50% AMI are housing cost burdened.⁴¹

Unfortunately, new Chapter 40B developments do not address many of the needs that exist among very-low-income people – not because of defects in the legislation but rather, because subsidies have declined. State policies and the system of housing finance have changed considerably since Chapter 40B was enacted in 1969, so the very large “projects” that the general public associates with low-income housing are no longer built. Mixed-income rental developments are the norm today, and some can be found in South Shore communities. Hoping to encourage new rental production, DHCD has established a policy that all apartments in a comprehensive permit rental development will be added to a community’s Subsidized Housing Inventory as long as 25% are priced as affordable to households at or below 80% AMI.⁴² Since many suburbs prohibit multi-family housing or allow multi-family development only at a low density of units per acre, comprehensive permits continue to serve as the principal vehicle for developing new rental units in a majority of Eastern Massachusetts communities. In Plymouth, 66% of all renters live in housing units that were built prior to 1970. The prevalence of renters in older housing stock exists throughout Plymouth County, where communities also tend to have relatively large percentages of renters living in single-family homes.⁴³

⁴⁰ For an overview of the rental housing shortage and its impact on very-low-income people both nationally and by state, see Kathryn P. Nelson, et al., Trends in Worst Case Needs for Housing, 1978–1999, with 2001 Update: A Report to Congress in Worst Case Housing Needs (U.S. Department of Housing and Urban Development, Office of Policy Development and Research, December 2003), and Kathryn P. Nelson, “Whose Shortage of Affordable Housing?” Housing Policy Debate 5 (4; 1994): 401-402.

⁴¹ HUD/PDR, “Comprehensive Housing Affordability Strategy (CHAS) Data,” State of the Cities Data Systems.

⁴² All units in comprehensive permit rental developments will also be added to the Subsidized Housing Inventory if at least 20% are affordable to households with incomes at 50% AMI.

⁴³ Census 2000, Summary File 3, Tables H32, H36.

Over the past 15 years, there has been little investment in new rental housing south of Boston, with or without comprehensive permits, except in towns along the northern edge of the region. DHCD recently updated the Chapter 40B Subsidized Housing Inventory and according to an analysis published by the Citizens Housing and Planning Association (CHAPA), most South Shore communities have experienced a decline in their percentage of Chapter 40B units since the late 1990s. In Plymouth's area, the exceptions are Bourne, where the Chapter 40B inventory rose by less than 2% in the past eight years, and Wareham, with a <1% increase. Plymouth, Carver, Kingston and Duxbury all have smaller percentages of Chapter 40B housing today than in 1997,⁴⁴ yet communities along I-495 have experienced a considerable amount of comprehensive permit activity that resulted in new market-rate and subsidized housing. To some extent, this reflects the tendency of Chapter 40B to attract rental investment in very high-growth towns with a declining supply of developable land and very restrictive zoning. Since the feasibility of today's comprehensive permit developments relies heavily on the inclusion of market-rate units, high market demand coupled with significant constraints on development has more influence over decisions to apply for a comprehensive permit than other factors.

Where there is ample land and relatively few restrictions, most developers choose to build all-market housing and comply with a community's zoning regulations because it is easier and faster than risking exposure to the lengthy appeals process associated with a comprehensive permit. Moreover, very few rental developers will consider small-scale projects even though suburban officials often object to Chapter 40B rental developments precisely because the scale and density differ from established neighborhoods. When small rental developments are built at all today, they generally represent the work of non-profit development corporations that qualify for subsidies, while national for-profit developers have become the main producers of comprehensive permit rental housing in Massachusetts.

As a rule, affordable rents in a comprehensive permit development may not exceed 30% of the low-or moderate-income limits for households of a size appropriate for a given number of bedrooms or HUD Fair Market Rents (FMR), which the federal government establishes each year for metropolitan areas and rural counties, much like the income limits that govern eligibility for assisted housing. The FMR is intended to measure the average cost of modest, decent market-rate rental housing and tie HUD's outlay for Section 8 vouchers to a reasonable market standard. In the Boston metro area, including Plymouth, the HUD Fair Market Rent for a two-bedroom apartment is currently \$1,266: a rent that is affordable to households with an annual income of at least \$50, 640 and slightly higher than market rents in Plymouth today. However, the estimated median household income among renters in Plymouth is only \$37,013.⁴⁵ For households at the

⁴⁴ Citizens Housing and Planning Association, "Analysis of 2005 Subsidized Housing Inventory," January 15, 2005, <<http://www.chapa.org/chapter40b.html>>.

⁴⁵ Estimated median renter household income represents 2003 inflation-adjusted dollars as reported in the Census Bureau's American Community Survey (2003), Table P070: Median Household Income in the Past 12 Months. Note: household income growth is derived from data reported for Plymouth County. Unlike the decennial census, the American Community Survey (ACS) collects sample data at the city or town level only for a limited selection of major cities. However, all of the data sets are available for states, counties and

local median, an affordable monthly rent is \$925. Without Section 8 rental assistance, a rent of \$1,266 is not affordable to a majority of the households that need rental housing. While there are about 518,000 low- and moderate-income renter households in Massachusetts, the state has only 70,000 HUD Section 8 vouchers. Very high rents in relation to income explain the state's rank as the second least affordable state in the country last year. Moreover, the Census Bureau estimates that as of 2003, 48% of all renters in Plymouth County are housing cost burdened – up significantly from 39% in 2000.⁴⁶

Another concern for Plymouth and many towns is the potential that currently-subsidized rental units will convert to market-rate housing when use restrictions imposed by housing finance agencies expire. About half of Plymouth's subsidized rental units may be vulnerable to expiring use restrictions: Algonquin Heights, Mayflower Village I and II, and 12 units in small multi-family buildings that were renovated under a financing program that commits Section 8 rental assistance for low-income tenants living in the improved apartments. For older rental developments built during the 1960s and 1970s, affordable housing restrictions are sometimes extended because the owners obtain subsidized financing for modernization or expansion, but this outcome is hardly guaranteed. Local officials in many communities assume that regardless of expiring use restrictions, a landmark decision by the Supreme Court in 2001 protects all subsidized rental housing from market-rate conversion but this, too, is not guaranteed.

A third rental housing concern is the affordable housing "mismatch," a condition that occurs when the only units available to lower-income households are fairly expensive while renters with higher incomes occupy a community's modestly priced apartments. This is rarely a problem in Chapter 40B rental developments due to annual monitoring requirements, but privately owned and unsubsidized housing has no comparable government oversight: landlords may rent to any tenant regardless of income. In Plymouth, approximately 51% of all affordably-priced rental units are occupied by tenants who could afford to pay more for rent and utilities, i.e., the rents are affordable to but not occupied by households with lower incomes. Access to low-rent apartments benefits not only to young renters trying to save for a down payment, but also to households with unusually high expenses that make spending 30% of their monthly income on rent a hardship. At the same time, this condition is detrimental to low-income households that need affordable apartments. The problem is most obvious among units for which rents are affordable to households with incomes between 31-50% AMI – units that are predominantly old and prone to housing quality issues. In 2000, the asking rents for 126 vacant apartments were affordable to households with incomes below 80% AMI, yet the characteristics of Plymouth's renter-occupied housing inventory suggest that many of the units probably were not rented to low- or moderate-income tenants.

metropolitan areas.

⁴⁶ National Low-Income Housing Coalition, Out of Reach 2004 (December 2004); Census Bureau, "Selected Housing Characteristics, Plymouth County," Data Profile Series, American Community Survey (2003), <<http://www.census.gov/acs/www/index.html>>.

In Plymouth, the Fair Market Rent (FMR) for a one-bedroom apartment is \$1,156 (utilities included). In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,875 monthly, or \$46,500 annually. Assuming a 40-hour work week and 52 weeks per year, this level of income translates into a HOUSING WAGE of \$24.22 per hour.

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2.5.5. Accessible Housing

A homebuyer at Plymouth’s Census 2000 median household income (\$54,677) could have afforded a maximum purchase price of \$167,055.⁴⁷ In 2000, the Town’s median single-family home sale price was \$175,000. The current median income in Plymouth, according to the 2010 Census, is \$94,400. The affordable housing income bracket as defined by the State under Chapter 40B (earning 80% of the median income) is a maximum \$67,350 annual income for a household of four (4), which could purchase a home valued at about \$235,000. In the Boston MSA (source: Mass. Dept. Of Economic Development website), the affordable income range can afford to purchase a four-bedroom home in the range of \$165,000 to \$190,000.

⁴⁷ Maximum affordable purchase price calculations assume a 30-year fixed-rate mortgage at 7.5% and a 5% down payment, i.e., assumptions consistent with Fannie Mae affordability guidelines. A local affordability gap analysis is not feasible for 2004 because the Census Bureau publishes median household incomes by city or town for the decennial census. At mid-decade, analysts compare a community’s housing sale prices to the maximum price affordable to a household at the region-wide median income, using metropolitan and non-metro income statistics updated by HUD.

In Plymouth 2012, 219 single-family homes were sold at a median price of \$260,300. The current year-to-date (June 2013) 185 single-family homes have been sold at a median price of \$269,000. Using \$261,000 as the current median sale price of a home in Plymouth, less than 10% of Plymouth's year-round housing has an assessed value within the limit eligible for purchase via Chapter 40B (at 80% AMI for households of 2 and 4 persons).

48% of Plymouths homeowners carry a mortgage which exceeds 30% of their income after accounting for principle, interest, real estate taxes, and insurance. 54% of Plymouth renters dedicate more than the 30% of their income towards their rent. These expenditures exceed the minimum 70% income for housing threshold, as defined by the Chapter 40B regulations, for affordable housing. The typical municipal employee or first responder in Plymouth makes about \$44,505 annually, and so cannot afford to live in Plymouth (Office of Community Development).

2.6 Critical Issues

2.6.1. Local Capacity

Plymouth does not have a long tradition of coordinating efforts to maintain and increase its supply of affordable housing. The Plymouth Housing Authority, Plymouth Redevelopment Authority and Community Development Office have led the Town's affordable housing initiatives, including new construction, rehabilitation, rental housing management, and administration of rental assistance vouchers. Less than 10% of Plymouth's existing housing stock represents a potential opportunity to help meet the 10% statutory minimum of Chapter 40B if the units can be protected by a long-term use restriction that guarantees affordability to future owners or renters. Unfortunately, while these three agencies have worked to address local housing needs over a long period of time, each operates under certain constraints. The Town has not had an over-arching affordable housing policy to guide its development. In Plymouth like many towns, growth management focuses more on the overall rate of growth and adequate facilities than on preserving affordable housing for low- and moderate-income people.

2.6.2. Potential Loss of Chapter 40B Units

According to the most recent Chapter 40B Subsidized Housing Inventory, 369 of Plymouth's 671 subsidized units are subject to expiring use restrictions. To qualify for the Subsidized Housing Inventory, Chapter 40B units must be protected by a long-term affordable housing restriction that is recorded at the Registry of Deeds. An expiring use restriction means the deed restriction will terminate, and the investors in control of a multi-family development would be free to convert the units to market-rate housing. In Plymouth, some of the restrictions are scheduled to expire in two or three years while affordability in the largest expiring-use development, Algonquin Heights, is secure until 2019. Most or all of the units may be protected by Ardemore Apartments v. Wellesley Board of Appeals (2001), but this is not clear, especially if the units did not require a comprehensive permit. Plymouth should verify the status of each development and evaluate the risk of market-rate conversion. The issue is not only to preserve affordable housing, but also to assure that Plymouth does not lose more ground under Chapter 40B.

2.6.3. Preservation of Below-Market Affordability

As of 2000, about 35% of Plymouth's existing housing units have reached or are approaching their estimated usable life of 35-40 years.⁴⁸ The Town continues to see more of its older housing stock convert from below-market, informally affordable units to higher-end market rate housing as homes are recycled, renovated and expanded. This means a potential loss of units affordable to moderate- and middle-income owners and renters (i.e., units valued or rented at below-market prices). On one hand, the turnover of older housing can be fiscally advantageous because value-added renovations increase the property tax yield of a dwelling unit. On the other hand, the same value-added renovations reduce the availability of unsubsidized affordable housing.

Plymouth has several options for tailoring housing assistance to address the unique needs of older units occupied by empty-nester and elderly households. In addition to the Town's CDBG allocation, Plymouth has Community Preservation Act (CPA) revenue that could be used to create a program for homeowners with incomes between 80-100% AMI. This approach could help to preserve "market" affordability and control the community service cost impacts that often occur upon resale of older homes. A combination of low-cost financing and tax incentives may help to preserve some of Plymouth's unsubsidized but relatively affordable rental units in small, older multi-family buildings.

2.6.4. Rental Housing Needs

Plymouth needs to expand its inventory of rental housing. In addition to a very low rental vacancy rate, there is a long waiting list for subsidized units, there has been little rental housing production in the last decade, and renter-occupied units comprise only 19.3% of all occupied units in the community. Furthermore, 53.9% of the Town's renters pay more than 30% of gross income for rent – a condition that is magnified for low-income renters – and there is no guarantee that where modestly priced apartments exist, they will actually meet the affordable housing needs of low- or moderate-income people.

Family size in relation to available units suggests a shortage of apartments suitable for one-person households and small families. Substantial demographic changes are underway in Plymouth and they point to an older, higher-income population. This type of change brings hope to the task of balancing the revenue and community service costs associated with housing, yet it also creates obstacles to retaining a skilled and unskilled workforce that can support a diverse, growing economy. Even at the higher end of the wage spectrum, the average weekly wages paid by local employers are not adequate to carry a mortgage payment, taxes and house insurance given prevailing sale prices in Plymouth today. To attract and maintain a vital workforce, the Town needs more moderately priced rental housing for young one-person

⁴⁸ While 67% of the Town's Census 2000 housing units were built between 1960-March 2000, more than half of these 14,195 units were constructed from 1960-1979. Another one-third of the total housing stock was built before 1960.

households and couples.

According to the Plymouth Housing Authority, waiting lists for subsidized units in Plymouth run from six months for local senior citizens to seven years or more for families. Using Chapter 40B comprehensive permits to create new rental housing that can address needs at all market levels should be considered, but lower-impact strategies are available if the Town establishes adequate capacity to use them. For example, partnering with a non-profit housing development corporation or a community development corporation could position Plymouth to compete for grants and low-interest loans from state and federal programs that specialize in preserving affordable housing for low-income people.

2.6.5. Expanded Homeownership Efforts

In 2000, many of Plymouth's renter households were within reach of purchasing a home or condominium if they had access to subsidized financing. The median renter household income of \$39,800 was adequate for a maximum purchase price of \$124,571. First-time homebuyer assistance with HOME funds, the Soft Second Loan Program* or USDA would have put these households in the lower end of the single-family home market and nearly at mid-market for condominiums. Many first-time homebuyers who received assistance from these programs are now successful homeowners. However, current household income statistics give a more realistic analysis of today's market. The buying power of a four-person household at the Boston PMSA median income (2004) is about \$245,000. Even with subsidized financing, many households cannot afford to buy a single-family home unless they are trading up and have equity to invest from the proceeds of selling their first house. Condominiums are the only option for young families and smaller households.

*Soft Second will continue to be available through the end of 2013 but MHP will be transitioning the program from a two-mortgage structure to one and will re-launch the program as the ONE Mortgage Program. MHP and its partner banks expect to start making ONE Mortgages by the summer of 2013. Like Soft Second, ONE will offer first-time homebuyers a discounted fixed interest rate, a low down payment and will not require the homebuyer to purchase costly private mortgage insurance.

The Greater Boston Housing Report Card (2003, The Boston Foundation) rated Plymouth as relatively affordable in 2002-2003. The Town's estimated median household income in 2003 was \$61,522, and its median single-family home price of \$289,000 was nearly affordable to households at the local median. Since Plymouth has some single-family homes and condominiums at the lower end of the market, it has been able to provide homeownership opportunities to first-time homebuyers. In 2003, for example, the estimated maximum purchase price affordable to first-time homebuyers was \$191,162. By the end of 2004, the Town's median single-family home sale price had jumped to \$325,450: a 12.6% increase in one year and not matched by growth in household income.

The median household income for renters in 2000 was not enough to purchase a home, even at the lower-quartile value, without some form of homebuyer assistance. Given the increase in housing sale prices since 2000, it is reasonable to assume that renters have less access to homeownership today than five years ago. A household with 1.5 workers earning median wages in 2000 could have purchased a house in Plymouth, and a majority of Plymouth's first-time homebuyers have been households with more than one wage earner. Ownership housing is not affordable for single-person households earning average local wages. Housing sale prices have far outpaced increases in wages, making homeownership even less affordable.

A homebuyer at Plymouth's Census 2000 median household income (\$54,677) could have afforded a maximum purchase price of \$167,055.⁴⁹ In 2000, the Town's median single-family home sale price was \$175,000. The current median income in Plymouth, according to the 2010 Census, is \$94,400. The affordable housing income bracket as defined by the State under Chapter 40B (earning 80% of the median income) is a maximum \$67,350 annual income for a household of four (4), which could purchase a home valued at about \$235,000. In the Boston MSA (source: Mass. Dept. Of Economic Development website), the affordable income range can afford to purchase a four-bedroom home in the range of \$165,000 to \$190,000.

In Plymouth 2012, 219 single-family homes were sold at a median price of \$260,300. The current year-to-date (June 2013) 185 single-family homes have been sold at a median price of \$269,000. Using \$261,000 as the current median sale price of a home in Plymouth, less than 10% of Plymouth's year-round housing has an assessed value within the limit eligible for purchase via Chapter 40B (at 80% AMI for households of 2 and 4 persons).

48% of Plymouth's homeowners carry a mortgage which exceeds 30% of their income after accounting for principle, interest, real estate taxes, and insurance. 54% of Plymouth renters dedicate more than the 30% of their income towards their rent. These expenditures exceed the minimum 70% income for housing threshold, as defined by the Chapter 40B regulations, for affordable housing. The typical municipal employee or first responder in Plymouth makes about \$44,505 annually, and so cannot afford to live in Plymouth (Office of Community Development).

2.6.6. Senior Housing Needs

Measured by household income or degree of housing cost burden, Plymouth does not have enough affordable rental units for senior citizens. The number of seniors with incomes below \$30,000 is more than twice the number of subsidized elderly housing units. The same applies to

⁴⁹ Maximum affordable purchase price calculations assume a 30-year fixed-rate mortgage at 7.5% and a 5% down payment, i.e., assumptions consistent with Fannie Mae affordability guidelines. A local affordability gap analysis is not feasible for 2004 because the Census Bureau publishes median household incomes by city or town for the decennial census. At mid-decade, analysts compare a community's housing sale prices to the maximum price affordable to a household at the region-wide median income, using metropolitan and non-metro income statistics updated by HUD.

seniors paying more than 30% of their income for rent. Plymouth has a regionally low percentage of elderly households. While this is largely attributable to the rate of new housing growth and a corresponding influx of younger families, the percentage of cost-burdened senior citizens in Plymouth far exceeds the state or county average. The Town has an undeniable need for rental units affordable to low- and very-low-income seniors, and unfortunately there are very few public resources available to finance new rental housing development for elderly households. Partnerships with non-profit housing developers may be the only realistic means to address this need.

2.6.7. Housing for Persons with Disabilities

About 7,600 Plymouth residents have a disability. Physical impairments, e.g., restricted mobility, are the most commonly reported disabilities in Plymouth, but the Town also has a fairly large population of adults with mental and cognitive disabilities. The Departments of Mental Retardation and Mental Health have enough group home units for only 23 people in Plymouth, and new funding for special needs housing is very limited. According to the Massachusetts Housing Registry, there are no accessible or adaptable apartments vacant and available for rent in Plymouth today. Moreover, all of the accessible or adaptable units on record in Plymouth are located in subsidized, primarily elderly housing developments, so a household with income over 80% AMI would not have access to these units even if they were available for rent.

The more significant problem is that while 1,100 Plymouth residents with a mobility or self-care limitation live in housing units with some type of access barrier, most are in owner-occupied homes, not rental units, and senior citizens are not the primary population that needs accessible housing. Creating more barrier-free rental units will benefit tenants with existing access problems, but it will not address the needs of homeowners with a mobility-impaired family member.

3. GOALS & STRATEGIES

3.1 Affordable Housing Goals

Today, 671 housing units in Plymouth are listed in the Chapter 40B Subsidized Housing Inventory. The Affordable Housing Trust strives to accomplish many housing objectives, including but not limited to achieving the 10% statutory minimum under Chapter 40B. The Town estimates that its total housing inventory includes 21,250 units as of June 2003, including 872 units that are affordable and appear to meet Chapter 30B criteria. The Affordable Housing Trust adopted the following charge based on the Board of Selectmen's directive:

- Develop a Strategic Housing Plan for Plymouth.
- Identify housing challenges within the community.
- Work with Plymouth boards, committees and staff who deal with housing issues to:
 - Identify opportunities to coordinate and streamline Town permitting and administrative services associated with the creation of affordable housing.
 - Identify opportunities for converting vacant, under-utilized, deteriorated or publicly-owned property (local, state and county) for the creation of affordable housing.
 - Identify zoning, regulations, and permit procedures that may act as barriers to the creation of affordable housing units.
 - Conduct community outreach and educational programs to develop a broader constituency for the creation of affordable housing opportunities.
 - Explore the establishment of a non-profit entity within the community or identify an existing non-profit partner with skills in housing development, rehabilitation and financing.
- Become knowledgeable with Chapter 40B and become an official part of the review process for all proposals at the local level.
- Become knowledgeable on pending legislation at the local, state and federal level that directly impacts affordable housing development in Plymouth.

3.1.1. Estimates of Need

Since 2000, Plymouth has issued building permits for an average of 353 new housing units per year. Most of these new units are associated with The Pine Hills Community. Assuming the Town continues to absorb 353 units each year for the next five years, Plymouth's total housing inventory will grow by 1,765 housing units. Making 10% of all new units affordable to low- or moderate-income households would require at least 36 per year. However, in the next 5-10

years, Plymouth expects to issue building permits for about 300 units per year in The Pine Hills alone, which means 1,500 new market-rate units without any contribution to the Town's affordable housing inventory. If all new developments were targeted to increase Plymouth's affordable housing by 10%, approximately 70% (36 of every 53) of all new dwelling units outside The Pinehills Community would have to be restricted as affordable units. This is not only an unrealistic goal, but also one that fails to move the Town closer to the 10% minimum. In fact, it would barely maintain the status quo.

According to Census 2000, the median family income in Plymouth ranges from \$38,380 in the North Plymouth area to \$50,344 - \$76,688 in other parts of town. Households between 80%-150% AMI would be able to purchase units ranging from \$140,000 to about \$263,000, based Executive Order 418 calculations. The Town estimates that less than one-third of its households could afford the January 2003 median single-family home sale price of \$276,500; by the end of 2004, the median single-family home sale price was \$325,450. Every indicator shows that housing affordability will continue to decline during the next decade unless the Town takes steps to address housing needs.

According to the Town's master plan in 2000, about 11% of Plymouth's housing stock appeared to be inexpensive owner-occupied housing. These units represent a potential opportunity to work toward the 10% goal, but they must be identified and confirmed, and the Town needs to establish programs to protect their affordability. As Plymouth continues to grow, an increasingly large percentage of its housing stock will be comprised of detached single-family homes on large lots due to current zoning regulations. These homes are not only unaffordable, but also fiscally detrimental to the Town, as shown in Table 15. Efforts to correct this imbalance should be a major growth management objective for the Town's Housing Plan. The Town needs ways to balance the impacts of new residential construction and simultaneously compensate for existing housing development that does not pay its own way. Overall, Plymouth should focus on higher-density affordable homes in growth areas to meet the fiscal needs of the Town while working to improve the availability of affordable housing.

Table 15: Cost of Community Service Impacts by Type of Residential Use: 2001⁵⁰

Unit Type	Total Estimated Service Cost	Break-Even Property Tax	Minimum Break-Even Assessed Value(5)
Single-Family Rural(1)	\$8,641	\$7,829	\$474,500
Single-Family High Density(2)	\$4,186	\$3,595	\$217,900
Multi-Family(3)	\$3,233	\$2,825	\$171,200
Empty Nesters(4)	\$2,215	\$1,773	\$107,500

Source: RKG Associates. Data based on FY 2001 conditions.

3.2 Housing Objectives

3.2.1 Housing Production Priorities

Measures to provide the most appropriate housing mix should respond to a priority ranking system that defines what Plymouth wants to encourage, guides local officials in their evaluation of housing proposals, and provides a framework for public investment in affordable housing production. Plymouth's housing priorities include:

- **HIGH** - Housing that is designed to have a positive municipal revenue impact and is located within a designated growth area, as set forth in the Comprehensive Master Plan and/or includes locally initiated affordable housing inside a designated growth area.⁵¹
- **ABOVE-AVERAGE**: Housing that is locally initiated inside a designated growth area, designed to have a neutral (break-even) fiscal impact on the Town.
- **AVERAGE** - Housing located within a designated growth area but designed to have a negative municipal revenue impact.
- **LOW** - Housing located outside the Town's designated growth areas.

With these rankings and appropriate incentives and requirements, Plymouth and private developers can collaborate to produce a mix of housing types that will facilitate the Town's fiscal, social and economic well being. In addition, these priorities are integral to implementing many

⁵⁰ RKG Associates, *Plymouth Economic Development Strategy* (2001). (1) Single-family homes on lots > 1 acre; (2) single-family homes on lots < 1 acre; (3) all residential and mixed-use property containing two or more dwelling units; (4) condominiums, mobile homes, or age-restricted housing. Based on representative tax rate of \$16.50/thousand.

⁵¹ The Local Initiative Program (LIP) is a state housing program that provides a vehicle for municipalities and developers to produce low and moderate-income housing eligible for the Chapter 40B Subsidized Housing Inventory without a comprehensive permit – or with a comprehensive permit that requires no subsidy. A community can sponsor LIP projects through various means. In Plymouth, an example is the production of a single family home in the Shallow Pond Estates subdivision (in Plymouth) by the Redevelopment Authority.

of the Town's land use objectives, such as linking zoning bonuses with development proposals that contribute to priority housing production. The priority classes provide a valid basis for determining the merit of different proposals, based on a measurable public benefit.

Town-Wide Objectives

General Housing Objectives

- Continue to establish zoning provisions for allowing more efficient alternatives to single-family detached housing, especially accessory units, such as Special permit processes including the Transfer of Development Rights, Rural Density Development, and Village Open Space Development provisions of the zoning bylaw.
- Continue to allow and encourage transfers of development rights from priority protection areas, such as those identified in the "Priority Development & Priority Protection Areas" report issued by the Old Colony Planning Council (September, 2010), to any of the growth areas where adequate infrastructure can be provided.
- Commission a study to determine the approximate market value of a single development right in each market area of the Town. Use this information to calculate appropriate density or equity incentives for transferring development rights. (This goal will be deferred due to limited activity in the current real estate market, which is not active enough to provide data for comparisons.)
- Establish incentives and regulatory provisions to encourage Above-Average and High Priority housing production. Continue incentives such as the density bonus provided in the zoning bylaw for affordable units, and growth rate cap exemptions.⁵²
- Develop a mechanism to monitor quarterly the market demand for the various housing types in greater Plymouth region.
- Continue to use the new community development corporation (CDC) known as the Affordable Housing Trust, to raise money and secure sites in most acceptable locations for housing accommodation and to help relocate and convert housing potential to higher density, revenue-positive housing in preferred growth areas.
- Use proceeds from Affordable Housing Trust sales of value-added development sites to buy land or development rights in priority protection areas.
- Adopt reliable protection measures to compensate landowners who do not develop the number of home sites allowable under zoning.
- Limit housing densities in priority protection areas outside of growth areas where

⁵² The Town's growth cap provision sunsetted in 2011; however, if future growth demands are as intensive and call for such a provision in the future, exemptions will again be included.

compensatory protection options are available; provide for special permit for higher density if protection assistance is not available. Plymouth rezoned areas outside of growth areas in the 1990s to 3-acre zoning, and will continue to seek opportunities, such as the Transfer of Development Rights provisions, that allow for special permits of higher densities where adequate infrastructure is available.

- Update the town's fiscal analysis with respect to projected revenues and identified growth areas and continue to review potential changes to zoning, where suitable, to maintain positive revenues where housing is developed.
- Continue to allow attached housing, and other forms of efficient land utilization as alternatives to single-family sprawl housing in priority protection areas, where land cannot otherwise be protected. Special permit processes such as the Transfer of Development Rights, Rural Density Development, and Village Open Space Development will continue to be supported to meet this objective.

Town-Wide Affordability Objectives

- Continue to provide staff, for the non-profit housing agency (the Affordable Housing Trust) to initiate and implement the Affordable Housing Plan. Please see Accomplishments.
- Encourage the creation of at least 10 affordable housing units per year, using a combination of retention and production approaches, exempt new affordable construction units from any future growth rate caps, and work toward the DHDC's Planned Production Regulations of creating a proportionate annual rate of at least 0.5% affordable units in each year of the Town's year-round home count (which based on 2010 Census data would be 111 new affordable homes annually), until the Town reaches the 10% statutory minimum.
- Continue to support the use of the inclusionary housing bylaw to require private and town actions resulting in proportionate share of developed units as affordable.
- On a project-by-project basis, continue to distribute affordable housing units throughout all of the growth areas; include mechanism for assuring this result.
- Document and prioritize local housing need at meaningful intervals, approximately every five years; tailor housing assistance programs to meet the priority needs.
- Authorize density bonuses to encourage market production of affordable housing; integrate with other development incentives (TDR, resource protection, etc.).
- Target public infrastructure upgrades to encourage siting/production of higher density housing that includes some affordable units.
- For all affordable units created, encourage styling and quality of construction similar to

market units.

Housing Objectives for Villages

General Village Housing Objectives

- Adopt design guidelines and size & site development standards that promote compatibility of new housing in existing neighborhoods.
- Allocate quantities of new housing units in each village according to gross densities; allow greater quantities in North Plymouth and Plymouth Center, where Town water and sewer service is already available and higher densities already exist.
- Encourage diversity in the mix of housing types in each village area
- Encourage mixed use in village commercial centers.
- Allow vertical housing construction to multi stories and density bonus where infrastructure can accommodate such growth and historic resources will not be impacted.

Village Affordability Objectives

- Encourage creation/production of affordable housing up to 10% of year-round housing stock in each village area.
- Provide zoning bonus for affordable housing that demonstrates reasonable availability of efficient transportation options for occupants.
- Emphasize geographic dispersion of affordable units within village areas; avoid developments that do not have a mix of housing prices and household incomes.

Housing Objectives for Rural Areas

- Allow only low-density housing in rural areas that cannot be preserved.
- Along scenic rural and gravel roads, promote "estate lots" of ten or more acres with density incentive and/or installment buy-outs of development rights over time; make such incentives available to those who preserve a wooded buffer from roadway.
- Limit in-fill density in rural village areas to prevailing levels in the immediate surroundings.
- Discourage siting of higher density affordable housing in rural village areas.
- Encourage creative land use planning on parcels to limit density over the long-term, such as conservation restrictions, clustering, and other alternatives.
- Explore feasibility with developers of conversion of affordable market units to "countable" subsidized units, up to 10% of area units, in delineated rural village areas.

Affordable Housing Strategy

The Town's affordable housing strategy will be consistent with the goals and recommendations of the Comprehensive Master Plan. The Affordable Housing Trust has established overall priorities and an implementation schedule, and has evaluated a number of potential approaches to reach the overall objective of increasing affordable housing in the community:

- **HIGHEST PRIORITY** – the creation of new affordable housing units and the conversion of existing units to affordable housing (whether or not the new units are deed-restricted). This priority may be addressed through strategies such as acquisition of land and creation of additional zoning incentives to create opportunities for new affordable housing units. The committee recognizes the need to create more affordable units in the near term and that conversion of existing housing stock has been identified as a feasible approach. The Committee also recognizes the need to create incentives and opportunities for new units to be created through zoning incentives for new construction and accessory apartments.
- **HIGH PRIORITY** – the conversion and retention of existing affordable housing units, including fiscal incentives to accomplish this goal.
- **PRIORITY** – establishment of programs that will assist with retention and creation of affordable housing in the community over the long term.

Table 16 translates these priorities into specific action steps by type, officials or agencies responsible for implementation, and overall timeline.

Description of Use Restrictions

Comprehensive permit affordable housing units and Local Initiative Program (LIP) units must serve households with incomes that do not exceed 80% of the area median income that applies to the Town of Plymouth (currently the Boston PMSA). Units will be subject to use restrictions or resale controls to preserve their affordability as follows:

- ◆ For a minimum of thirty years or longer from the date of subsidy approval or construction for new construction.
- ◆ For a minimum of fifteen years or longer from the date of subsidy approval or completion for rehabilitation.
- ◆ The Town reserves the right to require a term of perpetuity for both new construction and completion of rehabilitation.

Affordable units will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement or, in the case of a Local Initiative Program (LIP) development, the Regulatory Agreement will be

executed by the developer, DHCD and the Town. The units will also be marketed in a fair and open process consistent with state and federal fair housing laws. Where possible, the Town may require that up to 70% of the units be made available preferentially to local residents or persons with a connection to Plymouth.

Plymouth Housing Strategy-Summary Table 16

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Land acquisition, either through purchase, deed restriction or donation, for creation of affordable housing and new units in village centers	AHT, CPC; PRA; NP	Board of Selectmen, RDA, CPC; NP; Town Meeting		Ongoing
Identification opportunities to convert vacant, underutilized, deteriorated or publicly-owned properties for creation of affordable housing primarily in village centers	CPC, AHT	Town Meeting or Selectmen		Ongoing
ZONING CONTROLS				Ongoing
Inclusionary zoning	PB	Town Meeting		Fall 2004 Town Meeting

Plymouth Housing Strategy-Summary Table 16

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Demolition delay bylaw with incentives for creation of affordable housing or donations of structures for affordable housing	AHT, Historic District Commission	Town Meeting		Pending
Identify barriers to affordable housing in the local permitting process, such as exempting affordable units from the building cap	PB, PRA, AHT Town Meeting			Ongoing
Creation of affordable housing overlay districts and/or mixed use zoning districts in existing and new village centers (if any)	PB with AHT	Town Meeting		Ongoing

Note: CPC – Community Preservation Committee; PHA – Plymouth Housing Authority; PRA – Redevelopment Authority; AHT – Affordable Housing Trust; NP = non profit; PB = Planning Board

Plymouth Housing Strategy-Summary Table 16

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Create zoning incentives for affordable housing and affordable accessory dwelling units, such as allowing for teacher housing on "excess" municipal land	PB with AHT	Town Meeting		Ongoing
Create flexible zoning standards for affordable housing, such as in the development of substandard lots through a special permit process to create affordable units	PB with AHT	Town Meeting		Ongoing
Allow density bonuses, with mitigation requirements, including coordination with the TDR option in the bylaw	Planning Board with AHT	Town Meeting		Ongoing
Impact fees	Planning Board, AHT	Town Meeting, State		Ongoing

Plymouth Housing Strategy-Summary Table 16

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Village center open space cluster-style development	Planning Board	Town Meeting		Adopted Spring 2004 Town Meeting
Secure existing units with potential for affordable housing with affordable housing deed restrictions	CPC, AHT	Town Meeting; Various		Ongoing
Identify resources, needs and priorities for the preservation of existing affordable housing	CPC, AHT	Town Meeting; Various		Ongoing
Expand Rental and Homeowner rehabilitation and repair programs if feasible	AHT; PRA; Community Development	Various		Ongoing
Retention of project-based Section 8 or Massachusetts Rental Voucher Program units	PHA	Various		2005-2008
Identify resources and needs for expanding homeownership opportunities in the Town, if feasible	AHT, PRA, Community Development, PHA	Various		Ongoing
Explore tax incentives for creation of affordable housing	AHT, PRA, Community Development, PHA	Various		Ongoing

Plymouth Housing Strategy-Summary Table 16

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
Explore amnesty program for illegal apartments if deed-restricted (Barnstable model)	AHT; PRA; Community Development	Town Meeting		2005-2008
Identify potential alternative development and ownership models for affordable housing	AHT, PRA, Community Development, PHA	Various		2006-2009
Explore property tax relief for owners of affordable housing	Assessors, PB; AHT	Town Meeting		2004-2005
Conduct Community Outreach and educational programs to develop a broader constituency for the creation of affordable housing opportunities	AHT	Various		2005-2009, ongoing
Explore a transfer tax on real estate sales to create an affordable housing funds pool for Plymouth	PB, PRA, Community Development, PHA; AHT	Town Meeting		2005-2008

Plymouth Housing Strategy-Summary Table 16

Action Item	Responsible Agency		Expected Impact on Affordable Housing Percentage/Goals	Timeframe
	Initiate	Adopt		
<p>Create an Affordable Housing Trust Fund that serves as a legal mechanism to account for and report housing-related revenue separate from the Town's General Fund:</p> <p>-Home Rule Petition, e.g., Lexington and Acton, <u>or</u> -Chapter 491 of the Acts of 2004</p>	PB, AHT, Community Development	Town Meeting		Created in 2008; identifying revenue sources ongoing
Explore expansion of home-sharing and congregate housing expansion opportunities	PHA, private sector; AHT	Various		Ongoing

3.2.2. Housing Production Plan and Goals

To meet the Chapter 40B Planned Production requirement of 0.05 of 1% per year until Plymouth complies with the statutory minimum of 10%, the Town must create at least 165 low or moderate-income units annually. The probability of Plymouth being able to shrink its affordability gap by creating new low-income units at a rate of 0.05 of 1% per year may sound good, but the probability of this being accomplished is highly unlikely.

A Chapter 40B production plan that mandates 10% of Plymouth's housing be "affordable" is unrealistic and the demand and need within the community does not exist. However, if a Chapter 40B production plan tailored to Plymouth's local capacity and resources was realistic, we could succeed.

Due to the weak economy and the home building industry collapse, Plymouth has not been able to produce many new Chapter 40B units in the past few years. Currently the Town continues to revise and implement a plan of action that calls for a phased growth strategy to create affordable housing units in Plymouth. This plan is designed to clearly articulate the strategy for identifying the Town's current needs and achieving on-going growth of affordable housing in Plymouth.

During the past six years, the community has undertaken several affordable housing initiatives for increasing the production of affordable housing in Plymouth. Town Meeting actions resulted in the establishment of the Town of Plymouth Municipal Affordable Housing Trust Fund whose purpose is to provide for the creation and preservation of affordable housing in the Town, passing of an amendment to the Town's 10% Inclusionary Bylaw to allow alternatives including a payment in lieu of on-site affordable units, approval of a 40R District for Cordage Park creating the potential for the construction of 135 affordable units, approval of two million dollars of Community Preservation Funds for the construction of 39 affordable senior housing units, approval of a half a million dollars of CPC Funds to the Plymouth Municipal Affordable Housing Trust fund, and a First-Time Home-Buyers Buy-Down Program. These initiatives have resulted in increased affordable housing production in the community.

While there are many tools and techniques available, few provide financial resources sufficient to produce housing at a cost that low or even moderate income households can afford. In Plymouth, the FMR for a one-bedroom apartment is \$1,156/month with utilities. In order to afford this level of rent without paying more than 30% of income on housing, a household must earn \$3,875 a month or \$46,500 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a HOUSING WAGE of \$24.44 per hour. The FMR for a two-bedroom apartment is \$1,444 with utilities. In order to afford this level of rent, without paying more than 30% of income on housing, a household must earn \$4,558 monthly or \$54,709 annually. This level of income translates into a HOUSING WAGE of \$28.49/hour.

In Massachusetts, the estimated (average) wage for a renter is \$16.94. In order to afford the FMR for a one-bedroom apartment at this wage, a renter must work 68 hours per week. In order

to afford the FMR for a two-bedroom apartment, a renter must work 80 hours per week. The purchase of an “Affordable Home” poses the same dilemma. Clearly, there is a glaring mismatch between the cost of housing, the wages people earn day to day, and the availability of “truly affordable” housing.

Producing affordable housing almost always requires a combination of strategies and resources. Utilizing a combination of strategies – town owned land, zoning incentives, local developers and alternative financing exemplify more than one approach. Currently the Plymouth Municipal Affordable Housing Trust, in partnership with the Town’s Office of Community Development have chosen a specific way to encourage and implement the creation and preservation of affordable housing which is to collaborate in the development (financing affordable housing).

A successful long-term outcome of this plan and its initiatives over the next ten years, while the current 40B Legislation remains intact, is highly improbable. That being said, Plymouth has set the following short term goals for affordable housing:

1. Increase our affordable housing inventory from 3.3% in 2013 to 3.5% by the end of 2014. This is based on the current list of LIP and 40B projects that have come before the Town Boards. This list represents the potential for the creation of two hundred and twenty one (221) affordable units out of a total 1,166 potential units (just under 19% affordable).
2. By the end of 2017 increase our affordable housing inventory by an additional 68 units based on 170 market rate units per year in 2011 and 2012, so the Town is at 3.9% of total inventory.

APPENDIX A: PLYMOUTH COMPREHENSIVE MASTER PLAN

Plymouth has met the requirements of a Comprehensive Needs Assessment through the creation of an update of the Comprehensive Master Plan in 2002-2004. In addition to covering housing and affordable housing needs, the Master Plan assesses and recommends policies for land use, economic development, the protection of natural and cultural resources, open space, public services and facilities, and transportation. Plymouth's first Master Plan was completed in 1966. In 1998, the Town convened a Master Plan Committee to update the 1980 Master Plan and determine if it was in compliance with Massachusetts General Laws, Chapter 41, Section D. The Committee began its work in 1999 and, utilizing a grant from the Executive Office of Communities and Development, held several public forums that drew many participants.

The following pages contain information that is excerpted and summarized from Executive Summary and Recommendations Section of the Town of Plymouth Comprehensive Growth Management Plan, dated 2004.. These excerpts deal specifically with housing-related framework issues, although other priorities are also listed, they are not presented in great detail for purposes of this Affordable Housing Plan. The Master Plan represents hundreds of hours of community input and professional expertise, and presents a framework for the future in which any plan for affordable housing should be developed. Development of affordable housing is listed as a high short-term and long-term priority in the Master Plan recommendations.

Plymouth's Master Plan represents a revised framework for both preservation and growth. This framework sets forth what is most important to preserve, where growth is most acceptable, and how growth shall be accommodated. It also expresses specific roles of the Town and expectations of private property owners in terms of what each can do to help achieve this vision of both preservation and growth. The Plymouth Master Plan provides a policy framework for future preservation and growth efforts. The Plan is intended to guide the Town's land use, development, and conservation decisions for the next 15 to 20 years.

Priority Goals and Vision Statement

Priority Goals

Throughout the master planning process, the Committee continually considered issues that squarely fell into six fundamental priority categories, which have now become the foundation blocks of this Plan. These priorities served as the basis for the formulation of Plymouth's vision for the future and for prioritizing the various recommendations. The six planning priorities are as follows:

- Control Sprawl
- Encourage Economic Development

- Balance Costs and Growth
- Preserve Character
- Protect the Environment
- Improve Quality of Life

Master Plan Vision Statement

While each Plymouth citizen holds a unique dream for his or her own future, there are several common desires for the community as a whole, which have been repeatedly expressed through many different forums. First, the Town will retain its outstanding visual character, which is defined by its vast natural areas, pristine ponds, rivers, and wetlands, extensive coastline, and wooded ambiance. Second, the Town will efficiently provide a full array of services and amenities through its success in achieving and sustaining smart growth. Third, economic prosperity will prevail through abundant opportunities for desirable business investment, employment, shopping, tourism, housing choice, and entrepreneurship. The successes in plan-making and plan implementation will be reflected in a beautiful, maturing community with something for everyone. With vibrant and pleasant village centers, a preserved and enhanced historic heritage, long stretches of accessible coastline, integrated areas of commerce and compact housing, and vast, connected areas for open space, outdoor activities, and appreciation of nature, Plymouth will be an even more desirable town to live in than it is today.

Strategies for Addressing Priority Goals

Control Sprawl

Sprawl can be controlled by guiding future growth to specific, compact areas where it is most acceptable and can be most efficiently accommodated by existing infrastructure and services. Concurrently, aggressive initiatives to preserve priority natural areas and the rural landscape, in general, can complement the growth guiding mechanisms. These mechanisms include incentives and regulations aimed at redirecting potential housing away from valuable resource areas to the designated growth areas. The growth accommodation areas consist largely of the five village areas (plus the Pinehills Community) as well as portions of current and future commercial zones where mixed use is recommended. Growth may also occur as discreet, smaller versions of the Pinehills, where private infrastructure, compact development, revenue positive housing, and preserved open space converge to make nearly self-sustained communities, provided they do not threaten the priority resources this Plan seeks to protect.

This strategy also recommends accommodating higher residential densities than traditional zoning currently allows with the highest allowable densities in mixed use zones and moderate densities as infill within the five traditional village areas. The density and development patterns for the Pinehills have already been established.

Since new growth within existing developed areas would strain current transportation resources, this Plan recommends a significant investment in creating an efficient transportation network that includes convenient transit and fewer reasons to use a car within the growth areas. It also recommends focusing infrastructure spending within the growth areas and avoiding extension of new municipal infrastructure outside the village and commercial/industrial growth areas. Growth can also be further encouraged to locate in the growth areas by lowering the allowable density in the preservation areas but with equitable options for affected properties. One such option recommended herein is transferable development rights, which allow some or all development potential to be shifted from one site to a more suitable location.

In the course of preserving land, the Town should track the number of housing units avoided through permanent protections and use up to 50% of such units as a pool from which permitting boards can disburse density bonuses in exchange for developer/owner cooperation in implementing this Plan.

Encourage Economic Development

The recommended approach to improving local economic and fiscal conditions consists of four major elements: new commercial and industrial development, re-development, tourism enhancement, and cost containment. The Town should allow market forces to continue the build-out of commercial and industrial zones while reserving options for additional commercial and industrial growth areas. It should encourage and support re-development efforts at Cordage Park, prime commercial highway locations, and the village areas, in general.

Balance Costs and Growth

First, the "smart growth" principles recommended above for controlling sprawl will enable the Town to avoid significant infrastructure costs by eliminating the need for hundreds of miles of additional roadway and water mains to maintain and replace. Second, the new emphasis on compact development will lead to construction of a greater percentage of housing types that cost the Town less to service than the sprawl pattern driven by current zoning that emphasizes detached single-family homes on large lots. A recent detailed cost of community services study for Plymouth has shown conclusively that the average detached single-family home annually costs more in services than it generates in tax revenue, a finding that matches results of similar studies done across the country.

In addition to the smart growth initiatives and adjustments to the housing type mix, the Town can realize savings from encouraging/requiring the provision of privately built and maintained infrastructure, as provided at the Pinehills Community. Density bonuses and municipal infrastructure expansion limits are also recommended to facilitate private infrastructure.

Higher density residential uses will require new wastewater treatment where public sewer service is not available. These facilities would be provided by each project until a more regional solution can be feasibly implemented through a realistic sewer district rate structure. Betterment

assessments and impact fees are also recommended as options that could help defray municipal infrastructure costs.

Preserve Character

If Plymouth is to retain its semi-rural historic appeal and serve as a highly memorable destination, the Town should invest a variety of resources in preserving the remnants of its past and integrate them into the normal visitor's experience.

Protect Environment

Successful environmental stewardship requires widespread participation by landowners and State/town agencies and officials. For this reason, the right approach requires a blending of incentives, guidelines, coordination, and regulation to optimize the "pull together" effect. The majority of at-risk resources lie within the mapped priority protection areas. So the recommended approach here is similar to the approach for controlling sprawl, which is to guide new growth into acceptable areas and away from sensitive resources while focusing resources on protecting priority resources.

The most promising and cost-effective tool for protecting Plymouth's vast natural areas is TDR or Transferable Development Rights. With such system in place in the Town's by-laws, development potential can be transferred from sensitive preservation areas to areas where growth is more acceptable and better served by infrastructure and services. An evaluation of incentives for use of this tool is encouraged.

Improve Quality of Life

Progress made toward addressing virtually all of the above goals will help improve the quality of life in Plymouth. Other specific recommended measures would also have direct benefits for residents. These include expanding coastal and pond access, increasing recreation options, improving the appearance and vitality of village centers, increasing the number and variety of eating establishments, and increasing cultural venues. The recommendations are varied but they involve the same general approaches as previous priority goals: incentives, guidelines, coordination, and regulation.

Short-Range Recommendations (1 to 5 Years)

The following recommendations are deemed to be of greatest immediate importance in advancing the planning objectives. These actions should be initiated in the order presented and completed as the existing and future resources the Town can realistically allow. Note: Many of the specific tasks will be ongoing, but early initiation/recognition is of utmost importance. Gauging community support for implementation actions should precede their initiation.

■ DESIGNATE AREAS FOR PRESERVATION AND AREAS FOR GROWTH.

The Planning Board should revise the zoning map to establish preservation and growth overlay districts.

■ FOCUS GROWTH INTENSITY AROUND CURRENT AND FUTURE TRANSIT HUBS.

The Planning Board should include in its zoning recommendations incentives and requirements to guide growth to locations nearest transportation hubs to enhance the efficiency and sustainability of local transit service.

■ ESTABLISH TOWN INFRASTRUCTURE EXPANSION LIMITS.

The Board of Selectmen, Capital Outlay Committee, and Finance Committee should adopt a joint policy resolution to substantially limit the extension of town infrastructure to village centers. Maintenance of existing infrastructure investments, public health emergencies, and infrastructure for town facilities should be exempt from this policy.

■ ESTABLISH FRAMEWORK FOR BALANCING HOUSING MIX.

The inventory and analysis has shown that annual housing production in Plymouth typically creates mostly sprawl-style housing and few, if any, affordable housing units. This imbalance is very costly in terms of high annual municipal service costs required for the inefficient, sprawl pattern of housing. The lack of affordable housing undermines economic development initiatives while forcing hardship and change on a large segment of the population. Correcting this imbalance is the single most important challenge before the Town, as it will mean the difference between financial sustainability and courting a severe fiscal crisis (service cuts and higher taxes and insufficient resources for community preservation or improvement).

■ ADOPT NEW STANDARDS FOR DEVELOPMENT IN GROWTH AND PRESERVATION AREAS.

Mixed use should also be facilitated in certain highway commercial zones to allow high density residential uses to be integrated with commercial uses, pursuant to appropriate design criteria. This approach makes for optimal use of commercial areas while providing efficient locations for transferred housing units.

■ PREVENT INCOMPATIBLE DEVELOPMENT IN ECONOMIC EXPANSION AREAS.

The Town should assure that areas designated for future economic opportunities do not fill in with incompatible residential development. To this end, the following steps should be taken:

- ◆ The Planning Board should prepare zoning amendments to restrict single-family development in designated economic growth areas, allowing for just compensation through deferred development incentives or transfer (away) of single-family development rights until the permanent zoning is in place in such areas, following adequate provision for infrastructure.
- ◆ Facilitate new growth patterns and increased tourism with adequate transportation resources.

- ◆ The Board of Selectmen should create and appoint a new volunteer Transportation Advisory Committee (TAC) to explore transportation options and annually report its recommendations to the Board.

■ **ENCOURAGE CORDAGE PARK REDEVELOPMENT.**

■ **PURSUE THE USE OF IMPACT FEES.**

■ **ADDRESS WASTEWATER TREATMENT ISSUES.**

The Town should retain a consultant to assist the Planning Board and Board of Health in exploring the options and costs for providing wastewater treatment solutions for the designated growth areas that lack current and future access to the Town's current sewer system. While a town-wide wastewater solution is being explored, new high-density development will require individual treatment systems or connection to the Town sewer system. The Planning Board and Board of Health should collaborate with MA DEP to evolve a consistent policy approach to small-scale private sewage treatment plants. Such systems should be permitted in nitrogen-sensitive areas only if the following conditions are met:

The addition of the plant will improve the current groundwater quality of the affected area
The plant discharge is more than 2,000 feet from a sensitive pollutant receptor including any pond, stream, Zone I well head area or private well.

■ **ENCOURAGE GROWTH TO PROVIDE ITS OWN INFRASTRUCTURE.**

Due to the inherent cost savings from privately built and maintained infrastructure, especially wastewater treatment, the Planning Board should prepare zoning amendments aimed at encouraging this manner of growth while the ultimate complement of Town infrastructure comes into being. Encouragement through density bonus incentives and attached development options should be added to the existing "adequate facilities" provisions in the Zoning Bylaw.

■ **MATCH GROWTH CAPACITY TO CAPACITY OF AVAILABLE INFRASTRUCTURE.**

The Planning Board should prepare zoning amendments that aim to permit development that meets or exceeds standards for infrastructure capacity and reasonable function. Since the Town will benefit from the long-term cost savings of compact growth in appropriate locations, incentives to assist developers in meeting the capacity challenges are warranted. In addition to incentive bonuses, the Town permitting agencies can permit additional development capacity and advise the capital planning process of the need to include certain improvements within a certain time frame in order to cost share with the developer. Impact fees, as discussed above in section 5.4.1.17, would help the Town to take this approach in a more balanced manner.

■ PROMOTE HISTORIC RESOURCES.

The Town has the substance available for abundant connections with the past through its historic structures and places. However, the lack of a coordinated effort to restore, maintain, and promote the Town's historic treasures has limited the Town's success with heritage tourism.

■ PROTECT PRIORITY NATURAL RESOURCES.

Provide density bonuses for planned growth development that provides remedial water quality benefits to adjoining areas (i.e. for projects that will provide advanced wastewater treatment for adjacent land uses). Preserve scenic roads, scenery related to water features, and the quality of coastal environment. Expand coastal access in all four coastal villages; increase pond access town-wide. Encourage pedestrian and bicycle travel. Establish new recreation areas.

APPENDIX B: VILLAGE AND RURAL AREA SUMMARIES

Please refer to Table 2 for updated population characteristics.

North Plymouth Center

North Plymouth is an established community characterized by a dense mixed-use development pattern. It has historically been a center of population and employment. The center extends from the town's boundary with Kingston on the north, Nelson Memorial Park to the south, Route 3 to the west and Plymouth Harbor to the east. Municipal sewer and water service this section of the Town, although many dwellings and commercial buildings do not utilize both services. The focal point of this village is Cordage Park, which is undergoing a shift from a retail center to an office complex and marina.

Commercial uses are clustered on Court Street. Additional commercial uses mixed with high-density residential uses can be found along each of the principal streets leading to the Center. Dense residential development, consisting of multiple family dwellings, is typically located adjacent to or within one block of commercial development on Court Street. Although most of the area is zoned for high density residential and commercial development, the population has been fairly stable over the past ten years, increasing from 4,029 in 1980 to 4,314 in 1990 and 4,395 in 2000. This stability is due in large part to the lack of available land for new development.

Plymouth Center

Plymouth Center is bounded to the north by North Plymouth (Nelson Street), to the south by the Pilgrim Plantation Highway, to the west by Route 3 and to the east by Cape Cod Bay. This area grew by an estimated 30.8 percent from 6,024 in 1970 to 7,880 in 1980, and by only 8 percent from 1980 to 8,537 in 1990. The 2000 population is estimated to be 8,941, a 4.7 percent increase since 1990. Land use has historically been of large single and two family homes located off the Main Street/Court Street commercial area. Waterfront and tourist related uses along Water Street near Plymouth Rock have also been long established.

The Plymouth Center/Waterfront area has been blessed with both natural and man-made features that make it attractive for both visitors and residents. From its waterfront to its many parks, gardens, beaches, athletic fields, and commons, the environment is particularly cordial. The central feature of the area is Plymouth Harbor. Anchored by Nelson Memorial Park to the north and Stephens Field to the south, it compares favorably in natural beauty to many locations worldwide. This protected harbor shelters an active commercial fishing fleet, as well as pleasure boating and tour-boat operations. The waterfront was identified as the favorite spot by residents surveyed by the Master Plan Committee recently, and Nelson Memorial Park was reconstructed within the last few years, increasing the draw to the park. Water Street is scheduled for partial reconstruction later in 2013.

In recognition of the unique character of downtown/waterfront area, the Town passed several

significant changes to the bylaws regulating development in this area. The Town has expanded the Historic District to include most of the Downtown/Waterfront area. In addition, a Downtown/Harbor zoning district was created. This district is designed to assist in revitalizing the downtown/harbor area. The district increases the flexibility in the types of uses allowed. Municipal services are available throughout this area. The Downtown/Harbor District is recognized as the primary commercial, cultural, and governmental center of Plymouth. In April of 2002, the Plymouth Downtown Waterfront & Business Development Plan was completed, which provides a comprehensive plan for improvements to this portion of Plymouth, and the Downtown/Harborfront Plan update is scheduled for Town meeting adoption in the Spring of 2004. Many renovations of historic buildings have taken place in the last five years in this area, improving the quality of the visual and cultural experience of the downtown area.

Manomet

Manomet is roughly bounded by the Pilgrim Power Plant Access Road and the Pine Hills to the north, Cape Cod Bay to the east, the cranberry bogs to the west, and Indian Brook to the south. Manomet retains a rural/historic feel along the single arterial roadway, Route 3A. Manomet's recreational character thrives with intensive summer activity at the White Horse and Taylor Avenue beaches.

The development that has occurred in Manomet can generally be categorized by the following trends. The first trend was established during a period from the 1920s to the 1950s. During this thirty-year period many small lot, seasonal, single family settlements were created along the shoreline. Much of Manomet's housing stock was originally built as vacation homes for Boston area residents. The second trend has been the ongoing conversion of many of these older seasonal homes to year-round use. The next trend that has been occurring is the construction of scattered, large lot, single family dwellings on existing roads within the village. The fourth trend is the development of several single-family residential subdivisions throughout Manomet. The final trend is the continued commercial development occurring in the village center. The increase in the retail stores, banks, and service businesses is a result of the steady increase of population. The 2000 population, according to the U.S. Census, is 6,479, an increase of 12.6 percent since 1990 (according to the 1990 U.S. Census, the population of Manomet was 5,753).

Most of the land areas along Route 3A are serviced by the Town's public water system. The Indian Brook Elementary School serves the central and southern portions of Manomet, and the Manomet Elementary School located on Manomet Point Road serves the northern section. State Road (Route 3A) is the principal arterial roadway through the Village. Access to Route 3 is indirect but not difficult via State Road or Beaver Dam Road. Current zoning provisions allow for medium and small lot residential development east of State Road.

Cedarville

Ellisville Road and Hedges Pond bound Cedarville to the north, to the south by the Town of Bourne, to the west by Little and Great Herring Ponds, and to the east by Cape Cod Bay. The area was designated as a village center due to the proximity of Exit 2 and the absence of a village

service area in the southern area of town. This village had the largest percentage population increase in the 1970s and the 1980s when compared to the four other villages. The population increased by eighty-five percent from 705 in 1970 to 1,304 in 1980 and by seventy percent from 1980 to 2,211 in 1990. The population is estimated at 2,737 in 2000, a 23.8 percent increase since 1990.

With small lot zoning and direct accessibility to Route 3, residential development has been explosive. The growth is expected to continue with particularly heavy pressure in the area near Long Pond Road, Route 3 and the Hedges Pond area. The zoning in Cedarville allows for single and two family dwellings on lots ranging in size from 20,000 and 35,000 square foot lots. The State Road corridor is the only area with public water. There is no public sewerage in Cedarville. This does not generally constrain development within the village.

The Village Center is located at the junction of Routes 3 and 3A, providing immediate access to the highway. This accessibility is expected to continue to stimulate new growth. The most recent developments include the construction of a Shaw's Supermarket, White Cliffs (402 condominiums and an 18-hole golf course) and construction of several other commercial businesses. A 175,000 square-foot retail shopping center has recently received a special permit for construction in this location, but remains under appeal by a third party. If constructed, there will be improved vehicular and pedestrian access in the highway intersection area. Additionally, 2003 Town Meeting has approved expansion of the commercial zone to allow for more commercial/industrial office space in this area, and a new industrial park is being graded in that new zoning area in expectations that a subdivision could be developed when the economy improves.

West Plymouth

West Plymouth is bounded to the north by the Town of Kingston, to the south by Billington Sea and Myles Standish State Forest, to the west by Plymouth Airport, and to the east by Route 3.

Unlike Plymouth's other village centers, West Plymouth does not have a "traditional" or historical commercial center. In fact, this village exemplifies the impact that automobile transportation has had on the pattern of residential, commercial, and industrial development. During the ten-year period from 1970 to 1980, West Plymouth's population increased by 478 percent from 1,793 in 1970 to 8,569 in 1980. Although less dramatic, the population grew at a rate of 29 percent from 8,569 in 1980 to 11,067 in 1990. The population as of 2000 is estimated to be 11,534, an increase of 4 percent since 1990. Before 1965, land use within this area was confined to forestry and agricultural uses, with seasonal residences on Clear Pond and Pine Wood Lake and scattered low-density year-round residential development along each side of Route 44. West Plymouth has strong recreation roots associated with its ponds and woods, but many former camps and cottages are being converted to year-round use. The growth rate in this area is expected to remain relatively stable given the limited amount of remaining developable land.

Arterial Commercial Zoning at the intersection of Route 44 and Route 3 is designed to encourage

vehicle-oriented uses near this infrastructure. Route 44 is undergoing an upgrade to a divided highway. A portion of this area, adjacent to the West and North Plymouth Village Centers, has been zoned Mixed Commerce, and is the site of an 865,000 square-foot retail shopping center (Colony Place) which has become a regional shopping destination. It serves residents within West, North and downtown Plymouth as well as many other residential areas throughout Plymouth. The Plymouth Industrial Park is located in the northern portion of the village. Another large retail area is under development at the intersection of Route 80 and Commerce Way, and this intersection was reconstructed in 2013.

More than any other portion of Town, the Village of West Plymouth and its development pattern was affected by the demand for suburban homes in the late 1960s and 1970s. The immediate access to Route 3 and the availability of inexpensive developable land along such major roads as Route 44, Federal Furnace Road and South Meadow Road were the main catalysts of this growth.

Pine Hills Area

The Pine Hills area is bounded by Plymouth Center to the North, Manomet Center to the south, Route 3 to the west and Cape Cod Bay to the east. The population of the area was estimated to be 1,076 in 1980 and 1,672 in 1990. According to this information, the population of the Pine Hills Area appears to have grown by a whopping rate of 55 percent. A more plausible explanation is that in 1980 the Pine Hills population was over-estimated, and the Manomet population was under-estimated, in 1980. This error was a result of the less defined nature of the 1980 census information. The population is estimated to be 1,836 in 2000, a 9.8 percent increase since 1990.

The northern section of this area is commonly known as Chiltonville. The majority of the Pine Hills Area is zoned for 120,000 square foot density development. Slightly denser development is allowed in the Chiltonville area where 40,000 square foot lots are allowed.

A large undeveloped tract of rural residential land, commonly referred to as the geographic Pine Hills, acts as a buffer between the Villages of Plymouth and Manomet. The western boundary of this area is Old Sandwich Road, the southern boundary is Beaver Dam Road, the northern boundary is Clifford Road and the eastern boundary is Cape Cod Bay. The Pine Hills, with an elevation of 395 feet above mean sea level, are the highest coastal hills on the East coast, south of Maine's Acadia National Park. The hills have been a geologic landmark for navigation for hundreds of years. Entergy (the power company) owns 1,600 acres in the Pine Hills area. These tracts include much of the Pine Hills from Old Sandwich Road to Cape Cod Bay, and this land is not permanently protected, although it serves as an important security buffer to the nuclear power plant operated by Entergy.

In 1996, Town Meeting adopted the Open Space Mixed Used Development (OSMUD) special permit process. A mix of residential, retail, and industrial uses are permitted through the OSMUD, and in return, seventy percent of the property must be set aside as open space. The OSMUD process was developed to provide an alternative for 3,500 acres of the Pine Hills property, which was owned by Digital Equipment but identified for potential development at the

time. The Digital Equipment land was purchased by Pinehills, LLC in 2000. A Master Plan for the 3,500 acres under the OSMUD special permit process was adopted, using a community name of "The Pinehills." The Pinehills community is permitted to have up to 3,000 households, although the homes are required to have the master bedroom on the first floor to limit the number of families with young children purchasing in the community, and a portion are age-restricted. Approximately 400 homes have been constructed as of autumn 2003, and build-out is expected over roughly a twenty-year horizon.

Bourne Road Area

The Bourne Road Area (also known as South Plymouth) is bounded to the north by Myles Standish State Forest, to the south by the Towns of Bourne and Wareham, to the west by the Towns of Carver and Wareham, and to the east by Route 3 and Great Herring Pond. The Six Ponds region is included in this general area (Long Pond, Bloody Pond, Halfway Pond, Gallows Pond, Little Long Pond and Round Pond).

The population of this section of Town grew by 113 percent from 3,028 in 1980 to 6,453 in 1990. The population as of January 1, 2000 is estimated at 8,200, a 27 percent increase since 1990. This population change represents the largest numerical increase for any section of Town. The high growth rate is expected to continue in the coming years.

Historically, development in South Plymouth (Long Pond Road and Bourne Road) was seasonal in nature. Development occurred around Big Sandy, Great Herring and White Island Ponds. Dominant land uses were cottages, summer camps, cranberry production and forestry.

Over the past twenty years, South Plymouth has been the fastest growing non-village center area in the Town. The growth has been from both new construction and conversion of summer cottages to year-round dwellings. The Ponds at Plymouth, an 824-lot subdivision, is located in this area. Town services are limited in this rural section of Plymouth. The low purchase price of existing seasonal homes, the availability of undeveloped lakefront property, and the recreational potential within this large geographical area have created an environment favorable for year-round living.

Accessibility to this area is via Bourne Road, Long Pond Road, Hedges Pond Road, Lunn's Way and Herring Pond Road. Many of the area's older residential neighborhoods are serviced by poor-quality asphalt or gravel roads. New roads, especially Lunn's Way and Amanda Avenue built in the Ponds at Plymouth subdivision, have created a new east-west connection between Bourne Road and Long Pond Road, improving access to the south central portion of Plymouth.

Most development in the northern portion of this area, along Long Pond Road from the State Forest to Herring Pond, and along the northern portion of Bourne Road, occurred during the late 1970s and the early 1980s. This area was almost completely wooded 25 years ago. Presumably the proximity of Myles Standish State Forest, easy accessibility to Route 3 via Long Pond Road and Beaver Dam Road, comparatively low land prices and the desire for remoteness from the

more popular residential areas in Plymouth has encouraged development.

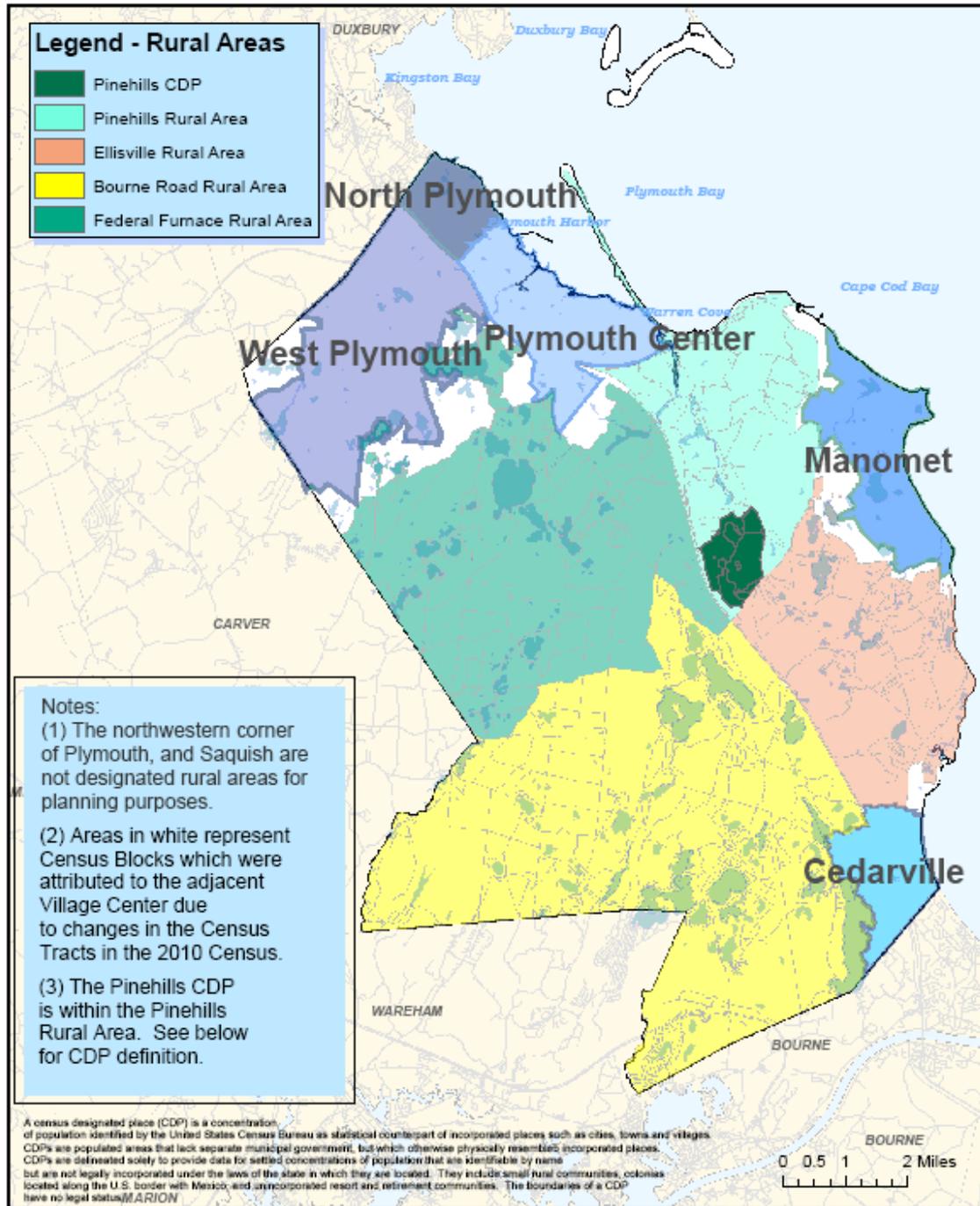
A.D. Makepeace, a large cranberry company, was proposing to develop approximately 3,400 acres of land in this general area, located primarily around Halfway Pond and between Bourne Road and the Wareham/Carver town line to the west. Currently, the area is zoned for rural residential 120,000 square foot lots. The community and Town effort to try to work with A.D. Makepeace to focus the potential development in ways that will protect and enhance open space and environmentally sensitive areas while limiting the impacts on town services has been very successful. Using the Transfer of Development Rights and Traditional Rural Village Development Overlay zoning sections of the zoning bylaw, the Town worked closely with the AD Makepeace Cranberry Company to permit (2008) a revenue-positive, village style community of up to 1,175 new dwelling units with appropriate infrastructure and a village green, impacting less than 400 acres while preserving several thousand acres in a priority protection region of the Town and creating 103 affordable dwellings in the proposed development.

Ellisville Area

Ellisville Harbor, located just north of Cedarville, is one of the most picturesque sections of Plymouth. Several groups have worked on a phased rehabilitation of the harbor itself; and a large parcel on the south side is now controlled by the Wildlands Trust (the north is State owned). A new walkway to the harbor has been installed. It is bounded to the north by Manomet, to the south by Cedarville, to the west by Route 3, and to the east by Cape Cod Bay. Growth in the Ellisville Area has been heavy over the past twenty years. The population increased by 125 percent from 1980 to 1990 (from 1,113 to 2,506). The population is estimated to be 3,372 as of 2000, a 34 percent increase in the last decade, and a 203 percent increase since 1980. The area still retains much of its rural character through many acres of undeveloped woodlands and cranberry bogs; however, several small single-family subdivisions have been constructed in recent years, scattered throughout the area.

Federal Furnace Area

The Federal Furnace Area is generally located in the area between the Village of West Plymouth, Route 3 and Myles Standish State Forest. The Federal Furnace Area has grown at a relatively slow rate in comparison to the rest of the community. The population increased by 5.6 percent from 2,931 in 1980 to 3,095 in 1990. The population is estimated to be 3,413 in 2000, a 10 percent increase since 1990. The availability to lakes, ponds, and accessibility to commercial services has encouraged single-family residential development.



Department of Planning and Development

Village Centers & Rural Areas Plymouth, Massachusetts

