

COMMUNITY DEVELOPMENT PLAN

Housing & Economic Development Strategy

Town of Duxbury

June 2004

Prepared by the:
Duxbury Community Development Steering Committee
With assistance from:
Dufresne-Henry, Inc.
Westford, MA.



Funding for the Duxbury Community Development Plan
Provided by a grant from the Executive Order 418 Program
Through the
Department of Housing and Community Development
Executive Office of Environmental Affairs
Executive Office of Transportation and Construction
Department of Economic Development
Administered by
The Metropolitan Area Planning Council

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1.0 THE COMMUNITY VISION

For Housing & Economic Development

1.1. Background

The Community Development Plan serves multiple community needs. Funded by the State's Executive Order 418 Program, the plan's primary purpose is to serve Town boards and organizations, including the Selectmen and the Planning Board, as a framework for expanding affordable housing and economic development within the community. To fulfill this role as a planning tool, the Community Development Plan is based on a thorough analysis of social, economic, environmental and land use trends and conditions in Duxbury.

To ensure that the Community Development Plan reflects Duxbury's collective vision, an extensive public participation program was carried out. The Board of Selects appointed the Community Development Advisory Committee in 2003 to guide the plan's development, and over a year-long process several meetings were held to define housing and economic issues and opportunities. The Committee also guided the public participation program including the compilation of the 2003 Affordable Housing Survey (initiated by the previous Affordable Housing Committee) and the Visioning Workshop. (The results of both are described in further detail below).

The Community Development Plan can help residents learn more about their community, both as a resource document and through the process of public involvement in its creation. The Plan should also serve as the basis for land-use regulations, to bolster applications for local and state grants for various community projects, and guide private decision making on new housing development and business growth. Section 4: The Housing and Economic Development Action Plan identifies issues that require further investigation, planning or design, and provides a framework of specific strategies needed to accomplish community goals and objectives.

Even with professional and technical support, much of the work on the Community Development Plan was done by volunteers from the community. The plan reflects the thoughts and visions of many residents, including those that put in a great deal of time serving on the Community Development Committee.

1.2. Results of the Visioning Workshop

The Duxbury Community Development Committee held a Visioning Workshop on June 18, 2003 in the Duxbury Senior Center. The Committee encouraged all interested citizens to attend through newspaper articles, advertisements, and public notices posted on the local cable TV station, Town hall and other public buildings. Approximately 32 people attended the workshop.



The Town's consultant, Dufresne-Henry, was represented by Stephen Plunkard and Ted Brovitz. The consultants presented a summary of demographic, housing and economic trends and conditions in Duxbury which are listed below¹:

Demographic Trends

- Duxbury's population of 14,248 according to the 2000 Census ranks 12th of 27 communities in Plymouth County.
- The Town's population increased by over 20% between 1980 and 2000 which was higher than both Plymouth County (16%) and the State (11%).
- Between 1940 and 1990 the Town's population averaged 43% growth per decade.
- Between 1990 and 2000 population growth slowed in Duxbury to 2.5% - less than the State and County. However, the 55+ population grew by 32% while under 21 years of age by only 1.2%
- The State projects the Town's population to grow by 18% between 2000 and 2020.
- The median age of Duxbury residents has increased by 3 years over the 1990s to 40 in 2000 (Higher than both the County and State).
- Duxbury's educational attainment rate for high school degrees, bachelor's degrees, and graduate degrees is about double the state and county averages.
- Duxbury's median household income in 1999 of \$97,124 was about 75% greater than the county and 92% more than the state average.

Housing Issues & Trends

- Population and housing grew most in Census Tract 5071.01 (all lands west of Route 3) during the 1990s.
- According to the Census there were 5,345 housing units in Duxbury in 2000.
- Approximately 208 new homes were built between 1990 and 2000 representing a 4% increase in all housing units in Town.
- Approximately 78% of homes in Duxbury have been built since 1940 and over 40% of housing stock was built in the 1970s and 1980s alone.
- About 85% of all dwelling units in Town are single family, detached homes, which is significantly higher than the County and State averages.
- Duxbury has 172 affordable housing units (eligible under Chapter 40B) which comprises 3.37% of total year-round housing stock. (10% is required by the State).
- Average SF Assessed Value in FY03 was \$458,808 resulting in an average SF tax bill of \$5,088. (Nearly twice the state average).
- The median sales price of a single-family home in 2003 is \$462,500, which has increased by 126% over the last 10 years.
- Approximately 867 (or 23%) of homeowners pay more than 30% of Gross HH Income for housing costs. (Accepted Affordability Standard is 30% of Gross HH Income used for home costs).
- Rental costs decreased slightly in the 1990s (\$593 median) but approximately 43% of renters pay more than 30% of Gross HH Income for housing expenses.

¹ The presentation notes are on file in the Duxbury Planning Office.

- CHAPA Affordable Housing Index 2001 results in Duxbury:
 - Median Family Income - \$94,186
 - Median Sales Price - \$398,750
 - Max. Affordable Price @ 28% HHI with 90% Mtge. - \$293,562
 - Affordability Gap in 2001 - \$105,188

A widely accepted definition for “affordable housing” is where households earning 80% of the median household income of the area can afford the median cost of a home assuming that no more than 30% of the households’ income is spent on housing costs (including rent/mortgage payments and basic utilities).

Economic Trends & Conditions

- There are approximately 400 establishments in Duxbury employing 2,551 people to town (Public and Private employers)
- Approximately 1,100 persons are employed in Services, the largest sector (42%), followed by Trade (22%) and Government (21%). Services are the fastest growing local business sector while government has remained steady.
- Over the last 10 years there are approximately 104 new local employers and 556 employees in town.
- Duxbury’s total labor force in 2003 is 8,229 and the unemployment rate is 2.7% (about half the state average).
- The Town’s Ratio of Jobs:Labor Force is .33 (indicating significant commuting)
- The Town’s Ratio of Local Jobs:Housing is .51 (relatively few local jobs per home)
- Duxbury has less local employers and workforce than surrounding towns that have large commercial zoning districts.
- Duxbury has a significant number of small independent business with:
 - Less workers per business
 - 50% are less than 2,500 SF
 - Located in small neighborhood districts and in-home.

Identifying Local Attributes and Constraints

Workshop participants were asked to share their thoughts on Duxbury’s strengths, weaknesses, and opportunities to expand affordable housing and economic development. The results of this discussion are documented below.

What are Duxbury’s Common Interests and Values?

- Open spaces and beaches
- Small town character
- Architecture and historical character
- Public schools
- The Bay
- Proximity to Boston (a reasonable commuting distance)
- Safe place for families

Housing - For who, where, how many, what type, by whom and when?

- Underserved – families that are not earning enough to buy a home in town.
- Rental housing for lower and moderate income individuals and families.
- Community orientation in design – common spaces, tight knit, town houses.
- Scattered and small scale.
- Save the smaller homes and control mansionization using different programs.
- Provide diversity of housing (look at Concord, Lexington) by private non-profit groups
- Need density increases to entice private/public development partnerships
- Island Creek (106 apartment units) and Tarklin on Rt. 53 are good examples of well-designed rental housing.
- Duxbury residents don't want any "development"
- Bay Farm and Southscape are examples of dense development
- Reuse large existing single family homes for multi-family units.
- Build smaller single-family homes around a common gardens.
- Tastefully done business and residential development is essential.
- Use models/examples of other town-initiated projects carried out in partnership with private sector developers.
- Control design, scale and target users.
- No zoning for multi-family rental housing.
- The Town has to control over the greed factor.
- Accessory apartments are needed for younger workers and seniors.
- Retain open space and historical character. If we succeed, you won't even know its there.
- Any housing development should be tastefully done

What are Duxbury's Guiding Principles for Housing and Economic Development?

- Affordable housing should be unique to Duxbury without relying on Chapter 40B. The Town should look at the particular needs of residents (i.e. an apartment program) rather than following a formula set for all municipalities in the state
- Zoning is an issue for affordable housing projects. It is difficult to create affordable housing under existing use and dimensional requirements. An evaluation of possible incentives is necessary.
- Create strategies that will bring us closer to the 10% affordable housing requirement under Chapter 40B. However, the Town should understand that it will not be able to achieve 10% affordability unless legislative reforms are made. One size does not fit all.
- Provide affordable housing opportunities for baby boomers that will be retiring in the next several years.
- Provide more opportunities to exchange larger homes for smaller ones. Housing development for several years has been large family (3 to 5-bedroom) homes and there are very few smaller homes available to accommodate the needs and limitations of the elderly.
- Provide tax benefits geared to keeping seniors in town. Housing prices and local taxes have increased significantly over the past several years making it more difficult for seniors to retain ownership while they have relatively small demands on municipal services.

- Smaller homes are being replaced with larger or added on to; new construction is mostly large single family homes. This has decreased the affordability and diversity of housing stock, which must be addressed in the housing strategy.
- Create clear local definitions of all housing types
- Define the people who need housing. Identify those residents that are being left out (young families, divorcees, the handicapped, town employees and seniors). Provide affordable opportunities to fit their needs.
- Municipal employees can't afford to live in town. A percentage of the affordable inventory should be dedicated to local/town employees.
- Set realistic numbers in terms of all housing stock.
- Provide small and scattered site affordable housing opportunities as opposed to large housing complexes.
- Provide "affordable" housing, not just subsidized housing.
- Maintain and enhance existing small neighborhood business districts by attracting complimentary uses, guiding design, and accommodating needs of surrounding residents.
- Do not provide for or encourage strip commercial development.
- Provide and encourage small cottage and in-home businesses with low impacts on surrounding area.

The information gathered from the Visioning Workshop was used to assist the Community Development Committee in gauging what issues and opportunities are most important to Duxbury, and in defining feasible strategies to expand affordable housing and economic development in the community over the next 10 years.

1.3. Results of Affordable Housing Needs Survey

Members of the Affordable Housing Committee, appointed by the Selectmen in 2001, devised a list of suggested strategies designed to help create and encourage the development of affordable housing in Duxbury. These were presented to the Selectmen in 2001. These strategies, subsequently, became a launching point for discussions held with members of the community and the Community Development Committee (CDC). Many of them are included, in some form, in the final recommendations made by the CDC.

In addition, the Affordable Housing Committee developed and distributed the Affordable Housing Survey, which was completed in 2003. It was sent to all the households in Duxbury, approximately 5400 of them. The return rate was exceptional, with approximately 45% of households responding. The results were analyzed by Plymouth Computer Solutions, an independent consultant, with donated technical assistance from South Shore Housing and Development, Inc.

Of the 2431 respondents to the survey, 83% agreed some kind of affordable housing is needed in Duxbury. In addition, 12% of residents felt rental housing was needed. Another 10% of respondents answered that housing for disabled persons was needed. The full results of the Duxbury Affordable Housing Survey are included in Appendix 1.

Many of the members of the Affordable Housing Committee, who should be recognized for their dedication and hard work, are current members of the CDC. They include Mary McLean,

Jane McNiff, Charlie Rourke, Lorrie Hall and Linda Garrity. Additional former members who also contributed their valuable time and effort included Maxene Armour, Bill Houghton, Carrie Meier, Richard Buccheri, and Laurie Schaefer.

1.4. Economic Goals & Guiding Principles

The benefits of a successful economic development program go well beyond those who own property or open businesses. Economic success should be felt throughout the entire community in terms of: new employment, shopping and cultural opportunities; improved property values; reduced residential property taxes (potentially); and preservation of historic buildings and community heritage.

Overall Economic Development Goals

In order to carry out successful economic development strategies and actions, overall goals were established to guide the process:

- Facilitate strong public participation in creating and implementing the program;
- Guide economic development toward targeted locations throughout the community where it is most appropriate and desired;
- Create a cooperative environment between public sector and business community; and
- Ensure that the Duxbury Community has a stake in the process and feels an ownership of the program.

In order to formulate and carry out effective economic enhancement strategies for Duxbury the following guiding principles were identified:

- Local economic development efforts should focus on maintaining/enhancing Duxbury's diverse economy and protecting locally-owned businesses
- Strive to increase wage levels for local residents.
- Ensure that land use controls and policies effectuate the type and location of business development desired by the community and supportable by the local market.
- Identify and seek out economic development programs aimed at balancing the desire to lessen the residential tax burden while providing new incentives for targeted business investment and expansion.
- Involve local business leaders in developing and implementing business development programs working in partnership with town government and residents.
- Encourage cooperative promotion and networking among local businesses.
- Marketing programs for business retention, expansion and recruitment should target employment opportunities for local residents.
- Build off of South Shore's reputation as beautiful and historical coastal region.

1.5. Housing Goals & Guiding Principles

With limited local powers in terms of land use regulations, funding, and policy direction from state government, it is very important that local housing strategies clearly address affordable housing needs and objectives. Duxbury should not assume that because it does not meet the State's 10% requirement for subsidized housing stock, that there are not reasonable opportunities to expand affordable housing in the community. This perception can lead to local housing plans that are unrealistic and, ultimately, unachievable.

Duxbury, like several other suburban communities, has limited subsidized housing, high incomes, a relatively small population, limited infrastructure and a small employment base. These characteristics combined with a limited amount of developable land and a hot real estate market make it less appealing to developers to build affordable housing when they can command high prices for new market-rate homes.

Based upon the findings in Section 2: Housing Assessment and Analysis, the affordable housing goals aim to narrow the affordability housing gap by expanding supply and loosening demand.

Overall Affordable Housing Goals

- To ensure that residential development benefits the entire community to the maximum extent possible.
- Encourage the reuse of existing structures and infill development wherever possible to achieve affordable housing needs.
- Encourage the development of small-scale and scattered site affordable housing for low and moderate income residents.
- Form partnerships with local and regional housing organizations to assist in providing more affordable housing in town.
- Provide incentives through land use regulations to expand affordable housing opportunities for all ages and appropriate income levels while maintain Duxbury's small town atmosphere and historic character.

For Duxbury, multi-pronged local initiatives combined with regional cooperation are the most realistic and practical way of expanding affordable housing. By utilizing several proven approaches and tools the Town can begin to address the varying needs of local residents. The guiding principles of this approach included:

- Approve and implement programs, which will either work within the confines of existing by-laws and government structure or require minimal changes in order to initiate and implement.
- Take steps to change bylaws or government systems before initiating and implementing more complex programs or alternatives, if deemed appropriate.
- Consider zoning changes, which would realistically encourage the creation of new affordable housing.

Section 4: The Action Plan describes how Duxbury will provide additional housing that responds to the particular needs identified, including where, when, what type, and for whom housing should be built. Alternative types and mixes of housing are also considered.

Meeting affordable housing needs in Duxbury must be factored into the community-wide comprehensive land use planning. The goal is to increase the affordable housing stock that meet local residents' needs, making progress towards the State's subsidized housing requirement, and maintaining Duxbury's control in managing residential growth and other land use objectives.

2.0 HOUSING ASSESSMENT & ANALYSIS

This section of the Community Development Plan analyzes Duxbury's demographic trends and housing characteristics to determine their potential impact on existing and future housing needs, economic development, and land use patterns. This analysis serves as the foundation for recommended affordable housing strategies in **Section 4: The Action Plan** of the Community Development Plan.

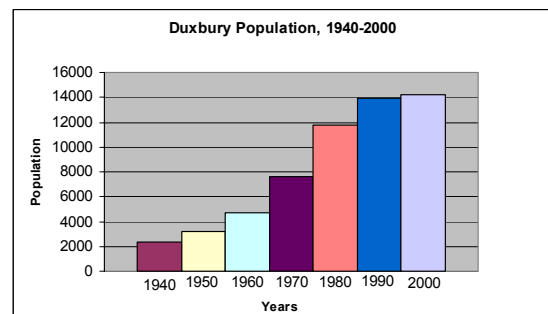
2.1. Demographic Trends & Factors

Local & Regional Population² - Of the 27 towns in Plymouth County, Duxbury ranks 12th in population and 12th in the number of housing units according to the 2000 Census. Duxbury's population increased at a higher rate than both Plymouth County and the State between 1980 and 2000. During this 20-year period, Duxbury's population rose over 20% while the State grew by about 10% and Plymouth County grew by 16.2%. However, during the 1990s the rate of population growth slowed down considerably in town to just 2.5% - less than the County and State averages. Overall, Duxbury's population has risen rapidly over the past 60 years, averaging over 43% growth per decade until 1990 when the trend in population growth began to level off.

Town, County & State Population Trends			
Year	Duxbury	Plymouth County	State
1970	7,636	333,314	5,689,377
1980	11,807	405,437	5,737,037
1990	13,895	435,276	6,016,425
2000	14,248	472,822	6,349,097
% Growth, 1980-00	20.7%	16.6%	10.7%
% Growth, 1990-00	2.5%	8.6%	5.5%

Source U.S. Census Bureau

Comparing Duxbury to the surrounding communities of Kingston, Marshfield, and Pembroke (referred to in this report as the Duxbury Subregion), the town's population growth was below the average between 1980 and 2000. Kingston had the most dramatic increase in

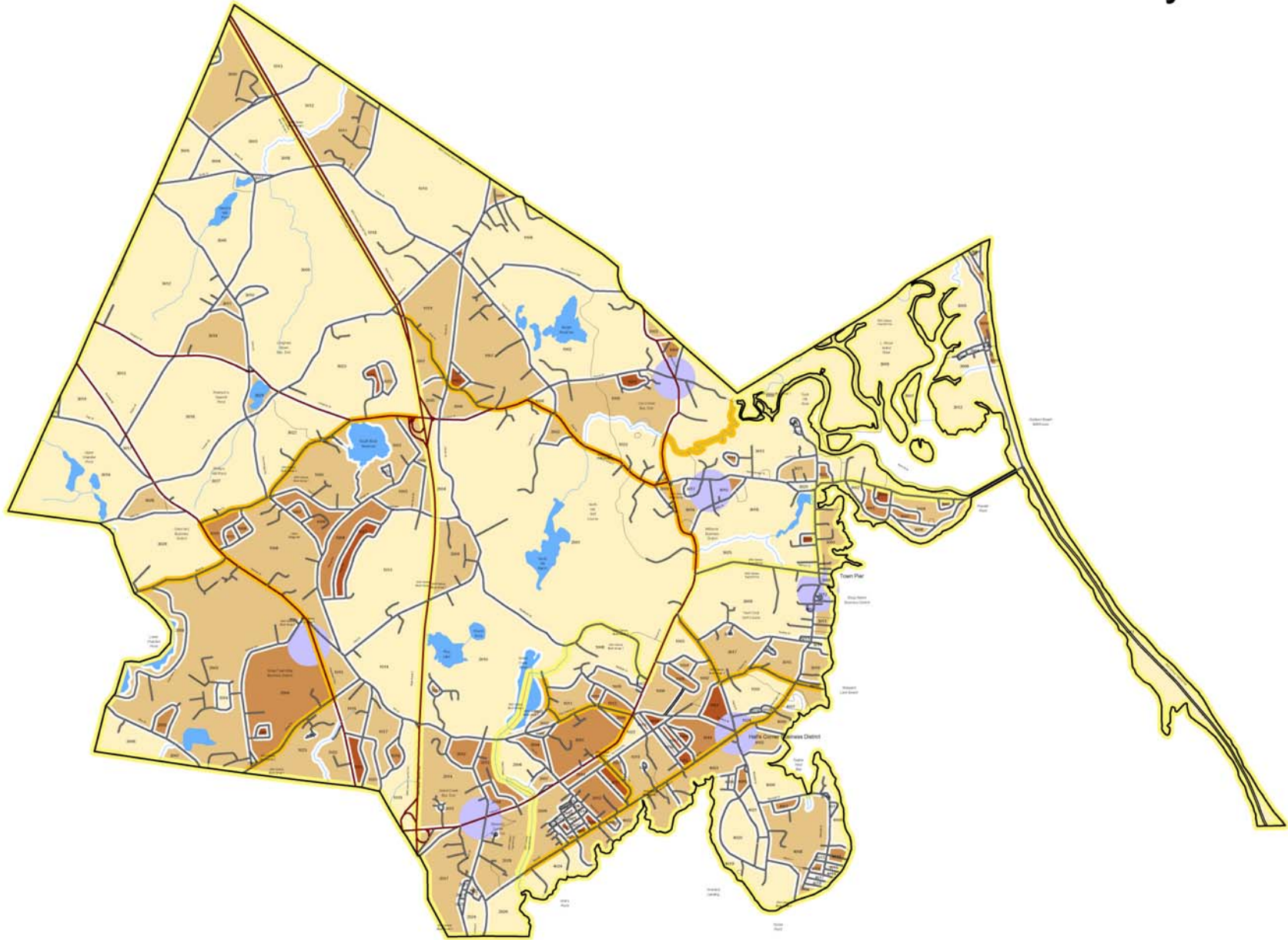


² Unless otherwise noted, 1980-2000 population data cited in this report were obtained from the U.S. Bureau of the Census, Census of Population and Housing, Summary File 1 and 3, for Massachusetts counties and subdivisions (cities and towns): ONLINE, American Factfinder server at www.census.gov/. Population data prior to 1980 were obtained from the Massachusetts Institute for Social and Economic Research (MISER), reporting selected data, Census of Population and Housing, 1930-present: ONLINE: www.umass.edu/miser/.

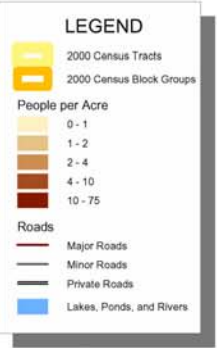
population with 4,418 new residents over this 20-year period. Marshfield, the largest community in the region, had the lowest population growth rate but still gained over 3,400 residents between 1980 and 2000.

Plymouth County Population Trends & Projections									
Community	Census					Miser Projection			State Rank 20 Year Projection
	1980	1990	2000	Pop Change 1990- 2000	% Change 1980- 2000	2005	2010	% Change for 20 Years	
Abington	13,517	13,817	14,605	788	8.0%	15,297	15,440	11.75%	227
Bridgewater	17,202	21,249	25,185	3,936	46.4%	28,400	31,210	46.88%	55
Brockton	95,172	92,788	94,305	1,517	-0.9%	87,261	85,944	-7.38%	329
Carver	6,988	10,590	11,163	573	59.7%	14,648	17,208	62.49%	34
Duxbury	11,807	13,895	14,248	353	20.7%	15,855	16,481	18.61%	168
E Bridgewater	9,945	11,104	12,974	1,870	30.5%	14,177	15,059	35.62%	74
Halifax	5,513	6,526	7,500	974	36.0%	7,853	8,481	29.96%	102
Hanover	11,358	11,912	13,164	1,252	15.9%	13,237	13,413	12.60%	222
Hanson	8,617	9,028	9,495	467	10.2%	10,018	10,101	11.89%	226
Hingham	20,339	19,821	19,882	61	-2.2%	22,127	22,096	11.48%	228
Hull	9,714	10,466	11,050	584	13.8%	11,266	11,430	9.21%	243
Kingston	7,362	9,045	11,780	2,735	60.0%	11,707	12,656	39.92%	68
Lakeville	5,931	7,785	9,821	2,036	65.6%	10,815	12,053	54.82%	40
Marion	3,932	4,496	5,123	627	30.3%	8,620	10,372	130.69%	4
Marshfield	20,916	21,531	24,324	2,793	16.3%	23,079	23,005	6.85%	259
Mattapoisett	5,597	5,850	6,268	418	12.0%	6,148	6,171	5.49%	272
Middleborough	16,404	17,867	19,941	2,074	21.6%	20,704	21,636	21.09%	149
Norwell	9,182	9,279	9,765	486	6.3%	9,810	9,710	4.64%	279
Pembroke	13,487	14,544	16,927	2,383	25.5%	16,726	17,042	17.18%	177
Plymouth	35,913	45,608	51,701	6,093	44.0%	59,514	65,099	42.74%	63
Plympton	1,974	2,384	2,637	253	33.6%	3,068	3,286	37.84%	70
Rochester	3,205	3,921	4,581	660	42.9%	4,795	5,130	30.83%	96
Rockland	15,695	16,123	17,670	1,547	12.6%	17,505	17,565	8.94%	245
Scituate	17,217	16,786	17,863	1,077	3.8%	17,176	16,782	-0.02%	300
Wareham	18,457	19,232	20,335	1,103	10.2%	20,248	20,755	7.92%	252
W Bridgewater	6,539	6,389	6,634	245	1.5%	6,837	6,807	6.54%	264
Whitman	13,534	13,240	13,882	642	2.6%	13,186	12,925	-2.38%	311

MAP 2: EXISTING POPULATION DISTRIBUTION MAP Town of Duxbury



Population and Housing Units by Census Tracts and Blocks for 1990-2000						
Census Tract and Block	Population		Δ in Pop.	Housing		Δ in Housing
	1990	2000		1990	2000	
5071.01	5063	5,309	246	1,545	1815	270
Block Group 1 and 3	3737	3,838	101	1200	1285	85
Block Group 2	1,326	1,471	145	345	530	185
5071.03	3,970	3,834	-136	1787	1543	-244
Block Group 1	1,635	1,129	-506	641	440	-201
Block Group 2	854	979	125	349	368	19
Block Group 3	518	772	254	349	317	-32
Block Group 4	963	954	-9	448	418	-30
5071.04	4,962	5,105	143	1901	1987	86
Block Group 1	2,253	2,200	-53	690	719	29
Block Group 2	1,874	2,073	199	756	833	77
Block Group 3	835	832	-3	455	435	-20
Total	13,995	14,248	253	5,233	5,345	112



Population Change in Duxbury Subregion, 1980-2000					
Town	Land Area (Sq. Miles)	1980	1990	2000	% Change 1980-2000
Duxbury	23.75	11,807	13,895	14,248	20.7%
Kingston	18.53	7,362	9,045	11,780	60.0%
Marshfield	28.45	20,916	21,531	24,324	16.3%
Pembroke	21.84	13,487	14,544	16,927	25.5%

The large number of people migrating to South Shore communities has greatly increased the demand for housing and is one indication of the need for more housing units for various income levels. Additionally, regional population growth over the next

20 years is projected to be significant by the Massachusetts Institute of Social and Economic Research (MISER). Of the 27 communities in Plymouth County, 9 are projected to have population increases in the top 100 statewide over the next 20 years. Duxbury's population is projected to increase by over 18% between 2000 and 2020.

Geographic Population and Housing Distribution - The overall population density in Duxbury is about 600 persons per square mile in 2000 (just under 1 persons per acre), which is slightly lower than the county-wide average. Duxbury's density has increased greatly since 1970, up 87% in this 30-year period.

Duxbury Region Population Density (Persons per Square Mile), 1970-2000						
Town	Land Area (Sq. Miles)	1970 Population	1970 Pop/Sq.Mile	2000 Population	2000 Pop/Sq.Mile	% Change 1970-2000
Plymouth County	646	333,314	516	472,822	732	42%
Kingston	18.53	5,999	324	11,780	636	96%
Duxbury	23.75	7,636	322	14,248	600	87%
Pembroke	21.84	11,193	513	16,927	775	51%
Marshfield	28.45	15,223	535	24,324	855	60%

The Town of Duxbury is divided into Census Tracts 5071.01, 5071.03 and 5071.04. Within these tracts there are subunits referred to as Census Blocks. Map 1 illustrates Duxbury's population and housing growth within each of these blocks. As shown on the map, the largest numbers of residents live in Census Tract 5071.01, which is all land west of Route 3. There is a high concentration of population and housing in the areas between Congress Street, Cross Street, Summer Street and Chandler Street. This western census tract also incurred the highest increase in population and housing during the 1990.

Census Tract 5071.03 includes the southeast area of Duxbury and some of the more densely developed, historic neighborhoods in the community. While the tract has a relatively small land mass, this region represent approximately 27% and 29% of the town's population and housing, respectively. This area actually lost residents and homes during the 1990s primarily due to redistricting but also because of the demolition of smaller homes in the district and replacement with larger ones.

Population and Housing Units by Census Tracts and Blocks for 1990-2000						
Census Tract & Block Group	Population		Δ in Pop.	Housing		Δ in Housing
	1990	2000	1990-2000	1990	2000	1990-2000
5071.01	5063	5,309	246	1,545	1815	270
Block Group 1 and 3	3737	3,838	101	1200	1285	85
Block Group 2	1,326	1,471	145	345	530	185
5071.03	3,970	3,834	-136	1787	1543	-244
Block Group 1	1,635	1,129	-506	641	440	-201
Block Group 2	854	979	125	349	368	19
Block Group 3	518	772	254	349	317	-32
Block Group 4	963	954	-9	448	418	-30
5071.04	4,962	5,105	143	1901	1987	86
Block Group 1	2,253	2,200	-53	690	719	29
Block Group 2	1,874	2,073	199	756	833	77
Block Group 3	835	832	-3	455	435	-20
Total	13,995	14,248	253	5,233	5,345	112

Census Tract 5071.04 includes all other lands east of Route 3. This census tract is the largest of the 3 in Duxbury in terms of land mass. It has the most housing units as well. There are small pockets of higher population and housing density located off West Street, St. Georges Avenue and Powder Point Avenue.

Duxbury Ethnic & Racial Composition, 1990 - 2000						
Group	1990		2000			
	Town	%	Town	%	County %	State %
Total Population	13,895	100%	14,248	100%	100%	N/A
White	13,661	98.32%	14,003	98.3%	90.1%	84.5%
Black	126	0.91%	104	0.7%	6.0%	5.4%
American Indian, Eskimo, or Aleut	5	0.04%	32	0.2%	0.6%	.2%
Asian or Pacific Islander	72	0.52%	115	0.8%	1.3%	3.8%
Other race	31	0.22%	73	0.5%	4.7%	5.1%
Hispanic origin (of any race)	94	0.68%	102	0.7%	2.4%	6.8%

Source U.S. Census Bureau

composition) changed very little.

Racial & Ethnic

Composition - Like many suburban communities in Massachusetts, Duxbury's minority population is a small percentage of the Town's total population. In fact, the minority population in 2000 was less than 2% while the state was about 13% and Plymouth County about 10%. Between 1990 and 2000, Duxbury's population diversity (in terms of ethnic and racial

Age Distribution - Duxbury's age distribution has stayed fairly steady since 1990. There has been a slight decrease in the percent of population in the younger groups both school age (5-19) and young adults (20-25). The largest decrease has been in the group of 25-44 years, which

dropped from 30% to 24% during the 1990s. The age groups 65 years and older has increased from 10% in 1990 to 12% in 2000 with over 269 additional residents falling into this category in 2000.

Duxbury Age Distribution Trends, 1990-2000							
Category	1990		2000				
	Town Pop.	%	Category	Town Pop.	%	County %	State %
Total Population	13,895	100.0%	Total Population	14,248	100.0%	100%	N/A
Male	6,740	48.5%	Male	6,840	48.0%	48.7%	48.2%
Female	7,155	51.5%	Female	7,408	52.0%	51.2%	51.8%
AGE			AGE				
Under 5 years	905	6.5%	Under 5 years	1,001	7.0%	7.0%	6.3%
5 to 17 years	3,030	21.8%	5 to 9 years	1,230	8.6%	7.6%	6.8%
18 to 20 years	523	3.8%	10 to 14 years	1,260	8.8%	7.8%	6.8%
21 to 24 years	593	4.3%	15 to 19 years	996	7.0%	6.7%	6.5%
25 to 44 years	4,172	30.0%	20 to 24 years	376	2.6%	4.8%	6.4%
45 to 54 years	2,178	15.7%	25 to 34 years	1,037	7.3%	12.9%	14.6%
55 to 59 years	583	4.2%	35 to 44 years	2,394	16.8%	17.5%	16.7%
60 to 64 years	473	3.4%	45 to 54 years	2,658	18.7%	14.7%	13.8%
65 to 74 years	745	5.4%	55 to 59 years	996	7.0%	5.4%	4.9%
75 to 84 years	502	3.6%	60 to 64 years	593	4.2%	3.8%	3.7%
85 years and over	191	1.4%	65 to 74 years	810	5.7%	6.0%	6.7%
			75 to 84 years	586	4.1%	4.2%	5.0%
Under 18 years	3,935	28.3%	85 years and over	311	2.2%	1.6%	1.8%
65 years and over	1,438	10.3%	65 years and over	1,707	12.0%	11.8%	13.5%
Median Age (years)	NA		Median Age (years)	40.3			36.5

U.S. Census Bureau

Between 1990 and 2000 the median age in Duxbury increased by 3 years (from 37.2 to 40.3). The Town's median age exceeds the statewide average by about 4 years.

Native Place of Birth – Based on the 2000 census, a large majority of Duxbury residents (96%) are natives of Massachusetts. Out of the total population of Duxbury over 5 years in age, nearly two-thirds have lived in the same home for the past 5 years, which is slightly higher than the county and state statistics. Of the 4,469 current residents that lived in a different home 5 years ago, approximately 44% of them lived in the Plymouth County including Duxbury.

Duxbury Past Place of Residence and Native Place of Birth					
	Duxbury			County	State
RESIDENCE IN PREVIOUS 5 YRS	1990	2000	% in 2000		
Persons 5 years and over	12,912	13,240	100%	100.0%	100%
Lived in same house 5 years ago	8,631	8,730	65.9%	63.5%	58.5%
Lived in different house in U.S.	4,221	4,469	33.8%	35.2%	38.1%
Same State	3,378	1,356	10.2%	11.0%	22.8%
Same County	2,398	1,947	14.7%	20.0%	15.3%
Different County	980	2,522	19.0%	15.1%	7.8%
Different State	843	1,166	8.8%	4.1%	7.5%
Lived abroad or Elsewhere	60	41	0%	1.4%	3.5%
NATIVITY AND PLACE OF BIRTH					

Duxbury Past Place of Residence and Native Place of Birth					
	Duxbury			County	State
RESIDENCE IN PREVIOUS 5 YRS	1990	2000	% in 2000		
Total population	13,805	14,248	100%	100.0%	100.0%
Native population	13,434	13,790	97%	93.7%	87.8%
Percent Born in state of residence	69.9	13,693	96%	79.1%	66.1%
Foreign born population	371	458	3%	6.3%	12.2%
Entered the U.S. in the last 10 years	30	91	0.6%	2.1%	4.9%

Source U.S. Census Bureau

Educational Attainment - In 2000, the percentage of Duxbury residents that graduated from high school or higher education was over 97%. This figure is significantly higher than Plymouth County and the state average. Additionally, those residents that have a bachelor's degree or higher in Duxbury is about double the County and state averages.

Educational Attainment in Duxbury 1980-2000					
Educational Attainment	Duxbury			County	State
	1990	2000	% in 2000		
Persons 25 years and over	8,822	9,365	100.0%	100.0%	100%
Less than 9th grade	132	60	0.60%	3.3%	5.8%
9th to 12th grade, no diploma	245	202	2.2%	9.1%	9.4%
High School graduate	1,490	1,250	13.3%	30.7%	27.3%
Some college, no degree	1,688	1,422	15.2%	20.4%	17.1%
Associate degree	822	848	9.1%	8.7%	7.2%
Bachelor's degree	2,829	3,465	37.0%	18.7%	19.5%
Graduate or professional degree	1,616	2,118	22.6%	9.0%	13.7%
% high school graduate or higher	95.7%	(X)	97.2%	88%	84.8%
% bachelor's degree or higher	50.4%	(X)	59.6%	28%	33.2%

Source U.S. Census Bureau

Household Income - The median household income in Duxbury in 1999 was of \$97,124, which exceeded the Plymouth County median by nearly 75% and the statewide median by 92%. According to the Census, over 48% of Duxbury's households were earning incomes over \$100,000, and the highest percent of local households (27%) have incomes in the range of \$100,000 to \$149,999. Duxbury also has a very low

percentage of low-income residents (those under \$15,000) than the County and State.

Demographic trends show that new growth in Plymouth County is migrating southward but not because of employment opportunities. Most South Shore residents are commuting to larger employment centers to the north. This region has become one of the most desirable residential areas in the State and the growing home construction, home sales and prices, and household incomes is indicative of this fact.

Duxbury Median Household Income, 1999				
Income Range	Town		County	State
	1999	% in 1999		
Households	4,931	100%	100.0%	100%
Less than \$10,000	115	2.3%	6.5%	8.8%
\$10,000 to \$14,999	120	2.4%	5.0%	5.6%
\$15,000 to \$24,999	301	6.1%	9.0%	10.2%
\$25,000 to \$34,999	209	4.2%	9.4%	10.4%
\$35,000 to \$49,999	358	7.3%	14.4%	14.5%
\$50,000 to \$74,999	635	12.9%	22.0%	20.1%
\$75,000 to \$99,999	804	16.3%	14.8%	12.8%

Duxbury Median Household Income, 1999				
Income Range	Town		County	State
	1999	% in 1999		
\$100,000 to \$149,999	1,347	27.3%	12.3%	10.9%
\$150,000 to \$199,999	465	9.4%	3.4%	3.3%
\$200,000 or more	577	11.7%	3.1%	3.5%
Median Household Income (dollars)	\$97,124	(x)	\$55,615	\$ 50,502

Source U.S. Census Bureau

2.2. Housing Inventory & Trends

Current Housing Stock – Duxbury’s total housing stock in 2000 according to the US Census Bureau was 5,345 units. This figure includes all single and multi-family homes, occupied and vacant, and seasonal and year-round dwellings in the community. According to the Census, an additional 208 homes were added to Duxbury’s housing stock in the 1990s, which represents an increase of about 4% over this 10-year period.

Type of Homes in Duxbury, 2000						
Type of Housing Units	Duxbury			County		State
	1990		2000			
	No.	%	No.	%		
Total housing units	5,137	100%	5,345	100%	100.0%	100%
1-unit detached	4,565	89%	4,537	84.9%	71.7%	52.4%
1-unit attached	131	3%	186	3.5%	27.0%	4.0%
2 to 4 units	115	2%	87	1.6%	12.5%	23.0%
5 to 9 units	187	4%	270	5.1%	3.9%	6.0%
10 or more units	81	2%	245	4.6%	6.6%	13.6%
Mobile home, trailer, or other	62	1%	20	0.4%	2.7%	0.9%

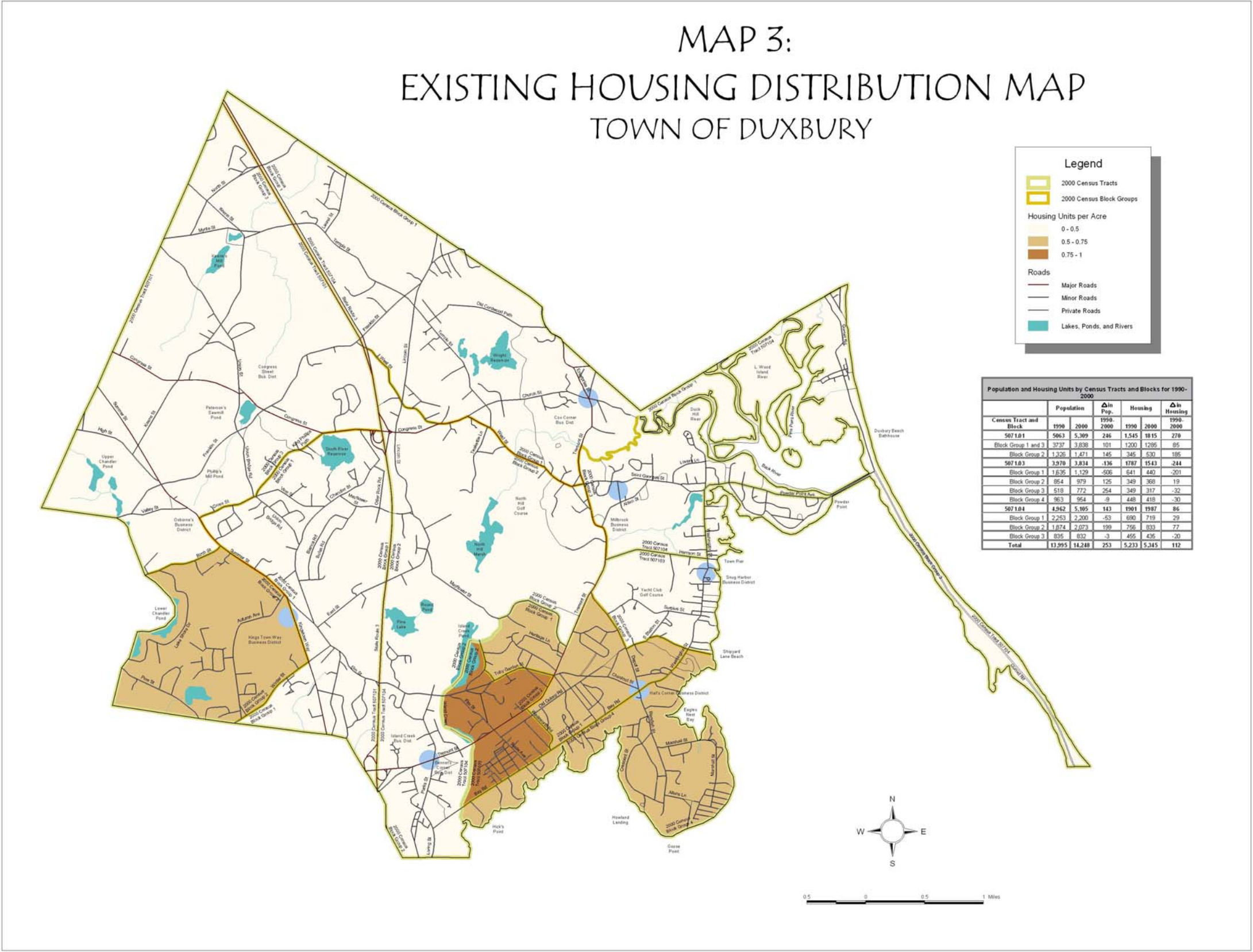
Source U.S. Census Bureau

apartments) were constructed.

The typical home in Duxbury is a single-family, detached residence, and probably built in the last 30 years. According to the 2000 Census, about 85% of homes in Duxbury fall into this category, which exceeds the County average (72%) and State average (52%). However, the percentage of total housing stock in single-family homes has declined slightly since 1990 as more multi-family dwelling units (both condominiums and

The local housing stock has grown steadily over the last 60 years. Approximately 78% of the total housing stock in Duxbury was built since 1940. The 1970s and 1980s were particularly active for housing construction in Duxbury. The number of new dwelling units built in this 20-year period alone represents 42% of the town’s total housing stock.

MAP 3:
EXISTING HOUSING DISTRIBUTION MAP
TOWN OF DUXBURY



Age of Housing Stock in Duxbury, 2000		
Year Structure Built	Number	% of Total Stock
1939 or Earlier	1,264	22.0%
1940 to 1949	277	4.8%
1950 to 1959	481	8.4%
1960 to 1969	704	12.3%
1970 to 1979	1310	22.8%
1980 to 1989	1,101	19.2%
1990 to 1999	208	3.9%

Source U.S. Census Bureau

The majority of homeowners in Duxbury have been living in the same home for at least 10 years and approximately 57% moved into their present residence prior to 1970. However, Duxbury has also had a large percentage of new residents moving in or existing residents moving to new homes in the community during the late 1990s. About 28% of homeowners have moved into their current homes between 1995 and 1998.

While the number of households has increased steadily since 1980, the average person per household in Duxbury has declined from 3.23 persons in 1980 to 2.97 persons in 1990 to 2.85 in 2000. A declining number of residents per household is not unusual. In fact, household size is declining regionally as well as nationally as the population grows older and family structures change.

Tenure by Year Householder Moved into Home in Duxbury		
Owner Occupied Housing Units	4,803	100%
1999 to March 2000	652	13.6%
1995 to 1998	1,334	27.8%
1990 to 1994	842	17.5%
1980 to 1989	852	17.7%
1970 to 1979	499	10.4%
1969 or earlier	624	13.0%

Types of Home Heating Fuel Used in Duxbury				
Type of Fuel	1990		2000	
	No.	%	No.	%
Utility gas	1,837	39.9%	2,244	45.4%
Bottled, tank, or LP gas	63	1.4%	96	1.9%
Electricity	392	8.5%	245	5.0%
Fuel oil, kerosene, etc.	2,197	47.7%	2,328	47.1%
Coal or coke	40	0.9%	0	0.0%
Wood	61	1.3%	25	0.5%
Solar energy	0	0.0%	8	0.20%
Other fuel	15	0.3%	0	0.0%
Total	4,605		4,946	

The majority of homes in Duxbury are heated with oil, which has remained about the same since 1990. The use of utility gas is also common in Duxbury serving about 45% of homes in town while electricity and wood have decreased as primary sources of heating fuel since 1990.

Subsidized Housing Inventory – To provide affordable housing opportunities to low and moderate income residents the State requires each municipality to provide for 10% of the total year-round housing stock to be eligible subsidized dwelling units. The number

of housing units that count toward the municipality's 10% requirement for low and moderate-income housing includes both subsidized and market rate units in certain eligible subsidized developments. An inventory of all long-term eligible subsidized low and moderate income housing in Duxbury is listed in the table below.

In its most recent assessment of Chapter 40B subsidized housing inventories, the State Department of Housing and Community Development (DHCD) counted a total of 172 subsidized housing units meeting the affordability requirement in Duxbury³.

Subsidized Housing in Plymouth County by Community					
Community	2000 Population	Year-Round Units 2000	Total Eligible Units 2001	CH.40B Units	% Subsidized 2000 Base
Abington	13,517	5,332	5,262	250	4.69%
Bridgewater	17,202	7,639	206	206	2.70%
Brockton	95,172	34,794	4,258	4,258	12.24%
Carver	6,988	4,063	76	76	1.87%
Duxbury	11,807	5,103	172	172	3.37%
E Bridgewater	9,945	4,423	151	147	3.32%
Halifax	5,513	2,804	28	28	1.00%
Hanover	11,358	4,440	274	274	6.17%
Hanson	8,617	3,167	113	113	3.57%
Hingham	20,339	7,307	190	172	2.35%
Hull	9,714	4,679	151	151	2.23%
Kingston	7,362	4,370	138	138	3.16%
Lakeville	5,931	2,285	8	8	0.24%
Marion	3,932	2,095	31	31	1.48%
Marshfield	20,916	9,117	370	361	3.96%
Mattapoisett	5,597	2,634	64	64	2.43%
Middleborough	16,404	7,195	302	294	4.09%
Norwell	9,182	3,299	100	97	2.94%
Pembroke	13,487	5,834	287	220	3.77%
Plymouth	35,913	19,008	788	748	3.94%
Plympton	1,974	865	40	40	4.62%
Rochester	3,205	1,619	4	4	25.00%
Rockland	15,695	6,632	450	404	6.09%
Scituate	17,217	6,869	300	292	4.25%
Wareham	18,457	8,650	477	477	5.51%
W Bridgewater	6,539	2,507	48	48	1.91%
Whitman	13,534	5,100	211	211	4.14%

Source: Mass. Dept. of Housing and Community Development, April 2002

³ Federal Section 8 certificates, a rent subsidy program, are not permitted as part of this count.

All of the eligible subsidized housing in Duxbury are rental units – there are no home ownership units included in the inventory. This represents 31% of all renter occupied housing units in Duxbury but only 3.37% of the Town’s total year-round housing stock – well below the State’s 10% requirement.

Duxbury Chapter 40B Subsidized Housing Inventory					
Project Name	Address	Management	Funding Agency	40B Units	Year End
Duxborough Village	59 Chestnut St	DHA	DHCD	52	Perpetual
Housing Authority	75 Merry Avenue	DHA	DHCD	8	Perpetual
Housing Authority	Scattered sites	DHA	DHCD	6	Perpetual
Island Creek East I	30 Tremont St	Keith Properties	MHFA	58	2012
Island Creek West II	Tremont St.	Keith Properties	MHFA	48	2013
Total				172	

Source: Mass. Dept. of Housing and Community Development

Duxbury and the surrounding communities would need an additional 1,551 subsidized units of affordable housing to meet the State’s 10% requirement. In Duxbury alone, an additional 338 units would be necessary to reach this threshold.

Duxbury Area Subsidized Housing Unit Need in Order to Achieve 10% Requirement						
Community	Year-Round Units 2000	Total Eligible Units 2001	CH.40B Units	% Subsidized 2000 Base	10% of Year-Round Units	Shortage of Subsidized Units
Duxbury	5,103	172	172	3.37%	510	338
Kingston	4,370	138	138	3.16%	437	299
Marshfield	9,117	370	361	3.96%	912	551
Pembroke	5,834	287	220	3.77%	583	363

With a relatively low percent of housing stock considered “affordable”, Duxbury may be vulnerable to comprehensive permits. To ensure that zoning and other local bylaws do not exclude affordable housing, the Anti-Snob Zoning

Act (M.G.L. Section 774, Chapter 40B) allows a developer of subsidized low and moderate income housing to obtain a Comprehensive Permit from the ZBA in order to bypass certain local zoning and other regulations, including density, to construct affordable housing. While the ZBA has limited power to deny a comprehensive permit (all decisions are subject to appeal before the State Housing Appeals Board), the Board can impose reasonable restrictions with regard to the size of the development, site planning, and other specific characteristics of the project. However, the conditions imposed cannot make the project economically unfeasible.

In 2002 the Duxbury Board of Appeals adopted Comprehensive Permit Rules from a model put out by the State Housing Appeals Committee for responding to comprehensive permit applications. These rules are intended to facilitate development of affordable housing under Chapter 40B.

To date, the Town has approved two comprehensive permits, Island Creek (East and West) and Webster Point. Island Creek includes a total of 106 subsidized units and is the only Chapter 40B development that has been built in Duxbury. Webster Point, off Tremont Street on the Marshfield town line, includes 20 age-restricted (55+ years) single-family homes of which 5 are perpetually subsidized and meet the requirements of Chapter 40B. The comprehensive permit for this development is currently being appealed to the State Housing Advisory Committee. Another comprehensive permit application was filed for Delano Farms a few years ago (off

Cordwood Path with 51 total units and 13 affordable). However, the Town bought this property in 2003 for open space.

Additional comprehensive permit applications include Forest Green Condominiums (off North Street with 48 condominiums and 12 affordable), Duxbury Farms (on Franklin Street is for 66 total condominiums and 17 affordable), and Duxbury Crossing (on Enterprise Street with 60 condominiums including 15 subsidized units). If all were approved, including Webster Point, an additional 49 subsidized units would be added to the local housing stock resulting in a 4.3% subsidized inventory.

Affordable housing is a growing issue in Duxbury as well as the surrounding communities and the State. According to the most recent Chapter 40B housing inventory, subsidized low and moderate-income housing units constitutes 8.45% of all year-round homes statewide while 10 years ago in was 8.54%. In Plymouth County, there are several communities that have little or no subsidized housing, and as a whole, 23 out of 27 communities are below 5%, averaging 3.69% of housing stock deemed affordable by the State. Only one community in Plymouth County, Brockton, exceeds the 10% subsidized housing requirement.

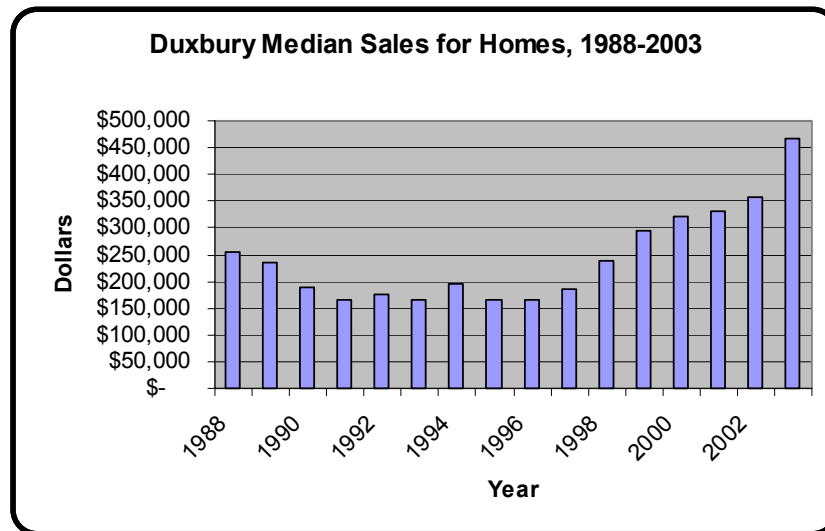
Recent Housing Construction - The table below identifies residential development activity in Duxbury between 1995 and 2002. In this 8-year period, 357 residential units were constructed adding over \$61 million in assessed property valuation to the Town's tax base.

Duxbury Residential Building Permit, 1995-2002								
Type of Permit	1995	1996	1997	1998	1999	2000	2001	2002
Single Family Homes								
Single-Family Bldgs	60	33	41	35	36	27	29	40
Single-Family Units	60	33	41	35	36	27	29	40
SF Valuation	\$9,241,850	\$5,165,000	\$6,821,800	\$6,030,300	\$6,503,120	\$5,005,000	\$5,787,360	\$9,771,600
Duplexes								
2-Fam Bldgs	0	0	0	0	0	4	2	5
2-Fam Units	0	0	0	0	0	8	4	10
2-Family Valuation						\$1,004,000	\$465,000	\$1,449,700
Multifamily								
3 + 4 Family Bldgs	0	3	3	4	0	0	0	1
3 + 4 Family Units	0	9	10	12	0	0	0	3
3 + 4 Family Valuation	\$ -	\$1,097,000	\$964,000	\$1,408,000	\$ -	\$ -	\$ -	\$336,000
5 + Family Bldgs	0	0	0	0	0	0	0	0
5 + Family Units	0	0	0	0	0	0	0	0
5 + Family Valuation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Types								
Total Buildings	60	36	44	39	36	31	31	46
Total Units	60	42	51	47	36	35	33	53
Total Valuation	\$9,241,850	\$6,262,000	\$7,785,800	\$7,438,300	\$6,503,120	\$6,009,000	\$6,252,360	\$11,557,300
Ave. Per Unit	\$154,031	\$149,095	\$152,663	\$158,262	\$180,642	\$171,686	\$189,465	\$218,062

Source: State of Massachusetts; Town of Duxbury

The vast majority of these building permits (301) were for conventional single-family homes on large lots. Much of this construction took place on the west side of Duxbury but there were several larger homes built in the coastal areas as replacements to smaller homes. While large single-family homes continue to dominate the landscape in town, there has been a modest increase in the stock of multifamily homes in Duxbury over the past 10 years.

Home Sales Trends - The median sales price for residential properties in Duxbury dropped off in the late 1980's and early 1990s as the recession took hold of the community. Since then, prices have been climbing rapidly as illustrated in the graph below.



Duxbury Median Sales Price for Residential Properties				
Year	1-Family Homes		All Sales	
	# Sold	\$ Price	# Sold	\$ Price
1988	9	\$ 250,000	22	\$ 255,000
1989	8	\$ 234,000	13	\$ 234,000
1990	7	\$ 201,000	10	\$ 189,750
1991	19	\$ 172,900	26	\$ 165,200
1992	16	\$ 166,250	23	\$ 175,000
1993	14	\$ 182,500	19	\$ 164,500
1994	18	\$ 205,000	19	\$ 196,000
1995	23	\$ 165,000	29	\$ 165,000
1996	12	\$ 169,000	20	\$ 166,500
1997	13	\$ 184,937	23	\$ 187,000
1998	25	\$ 245,000	29	\$ 239,500
1999	13	\$ 335,000	19	\$ 295,000
2000	18	\$ 341,000	25	\$ 322,000
2001	9	\$ 330,000	14	\$ 329,500
2002	13	\$ 415,000	22	\$ 357,500
2003	14	\$ 462,500	18	\$ 465,250

The median sales price for residential property has increased significantly over the past 10 years. While there have been a few peaks and valleys, single family home sales prices have increased by \$257,500 (over 125%) since 1994.

The majority of homes sold over the past 10 years have been single-family homes. Even with dramatically rising home prices, there have not been large numbers of residential sales in Duxbury over the last decade with an average of 21 total residential sales per year. This rate of residential sales is actually somewhat less than the number of new homes constructed in town over the same period of time. However, as the housing market continues to rise, the number of homes put on the market over the next few years should increase.

Recent data from the Duxbury Assessors Office indicates that there have been very few residential sales transactions in the lower end of the market. In fact, in 2003 no sales were recorded for single family homes or condominiums that were less than \$200,000.

Recent Sales Transactions in Duxbury					
Calendar Year	Single Family		Condominiums		
	Number	Percent of All Sales	Number	Percent of All Sales	Total # of Sales
Calendar Year 2003					
Less than \$100,000	0		0		
\$100,000-\$149,999	0		0		
\$150,000-199,999	0		0		
\$200,000 or More	188	92%	17	8%	205
Total # of Sales	188		17		205
Calendar Year 2002					
Less than \$100,000	0		0		
\$100,000-\$149,999	0		0		
\$150,000-199,999	0		2	1%	2
\$200,000 or More	151	84%	27	15%	178
Total # of Sales	151		29		180

Source: Duxbury Assessors Office

2.3. Housing Needs Assessment

Providing affordable housing opportunities to low to moderate- income persons in Duxbury is a difficult challenge. To understand Duxbury's housing needs several questions are posed:

Who can afford to live in the community?

One measure of the community's affordability is the Housing Cost Burden⁴. This is determined by the percentage of households paying more than 30% of their household income for household expenses. According to the most recent Census, the housing cost burden did not appear to diminish in Duxbury and surrounding communities (Kingston, Marshfield, and Pembroke) during the 1990s. In 1990, 32% of area renters and 24% of the area homeowners were paying more than 30% of their monthly income on housing costs.

In Duxbury, the burden on renters was even higher in 1990 as over a third was paying 40% of their monthly income toward rent. The renter cost burden declined slightly in 1999 as the number paying 40% of monthly income fell to 30%. For homeowners in Duxbury, the rate of cost-burden households increased to 20%. The rate for both homeowners and renters is fairly consistent with both the county and state levels.

⁴ **Housing Cost Burden:** A household paying more than 30% of its monthly gross income on housing costs is said to be "housing cost burdened." Housing cost burden is one indicator of a housing affordability gap.

According to the 2000 Census, approximately 867 homeowners and 237 renters in Duxbury pay 30% or more of their household incomes on housing expenses. Depending on income levels, many could be eligible for subsidized housing if it were available.

Common Definitions

Affordable Housing – A widely accepted definition for “affordable housing” is where households earning 80% of the median household income of the community or region can afford the median cost of a home assuming that no more than 30% of the household’s income is spent on housing costs (including rent/mortgage payments, taxes and basic utilities).

Low- and moderate-income housing – This can be defined as housing affordable to persons with incomes at or below 80% of the median family income for the metro- or non-metro area where they live.¹

Home Values and Rental Costs - Home Values are another important measurement of affordability. According to the last two censuses and Assessors records, home values have increased significantly in Duxbury during the over the past 15 years. The median home value based on households surveyed in the 2000 Census rose from \$243,200 in 1990 to \$345,900 in 2000, an increase of 42%.

Home Values for Owner-Occupied Homes in Duxbury & Plymouth County					
Specified owner-occupied housing units	Duxbury				County
	1990		2000		
	No.	%	No.	%	%
Sample	3,561	100%	3,947	100%	100.0%
Less than \$50,000	5	0.1%	0	0%	40.0%
\$50,000 to \$99,999	67	1.9%	11	0.3%	5.6%
\$100,000 to \$149,999	243	6.8%	103	2.6%	26.4%
\$150,000 to \$199,999	731	20.5%	322	8.2%	27.6%
\$200,000 to \$299,999	1,469	41.3%	1,015	25.7%	
\$300,000 or more	1,046	29.4%	2,496	63.2%	16.3%
Median (dollars)	\$ 243,200		\$ 345,900		

The median home value reported in 2000 in Duxbury was significantly higher than reported throughout Plymouth County. While 16% of the County’s homes were valued by homeowners at \$300,000 or more, 62% of Duxbury’s housing stock fell into this cost category. Additionally, the number of homes in this category more than doubled during the 1990s.

Home Values and the Tax Bill				
Community	Parcels	FY03 Single-Family Assessed Value	FY03 AVG Single-Family Tax Bill	Local Tax Bill as of % of State Median
Duxbury	4,752	\$ 458,808	5,088	190.4%
Kingston	3,479	\$ 220,220	3,013	112.8%
Marshfield	8,865	\$ 284,501	3,060	114.5%
Pembroke	5,058	\$ 261,745	2,952	110.5%

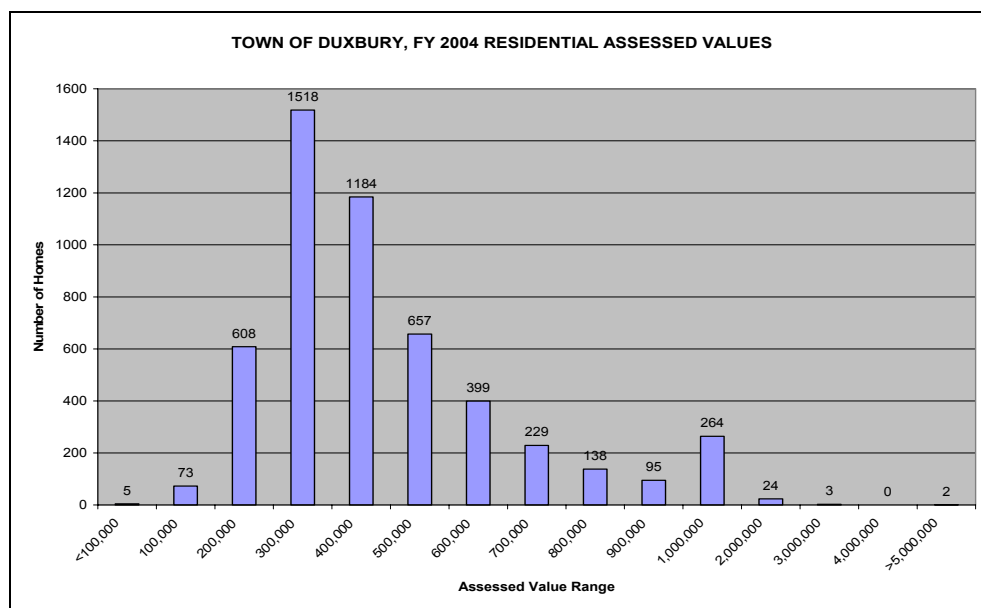
In Fiscal Year 2003, the average assessed value for single family homes in Duxbury was \$458,808 which was the highest in Plymouth County and nearly twice the average in surrounding communities. Associated with this higher value assessment is a high tax assessment. Duxbury's average single-family tax bill is nearly twice the state average.

Owner Occupied Housing Value Distribution, FY04		
Single Family And Condominiums		
Value Range	Number	Percent
FY 2004		
Less than \$100,000	5	0.1%
\$100,000-\$149,999	70	1.4%
\$150,000-199,999	53	1.0%
\$200,000 or More	5,002	98.5%

Source: Duxbury Assessors Office

The high tax rate reflects the high level and quality of services desired by town residents. It is also an indication of the type of development that has occurred in Duxbury over the last 30 years (predominately large single family homes with limited commercial/industrial development), which tend to require more municipal services. The combination of high assessed values, local taxes and climbing sales prices make affordable home ownership even more difficult to achieve in the community.

In FY04 less than 3% of Duxbury's housing stock is valued at less than \$200,000. The community's choices of moderately priced homes are rapidly disappearing.



Rental housing costs are also an important indicator of affordability. The median monthly rent according to the 2000 Census was \$593, which actually declined slightly during the 1990s probably due to the shrinking family size and number of smaller subsidized housing units added to the total housing stock. The percentage of renters paying more than 30% of their income also declines during the 1990s (from 45% to 43%). However, the overall percent is still significantly higher than the State or County averages.

The high desirability for living in Duxbury and on the South Shore explains why both homes and apartments do not stay on the market for very long and are relatively expensive. Combined with limited rental stock and new home construction, high area income, an excellent public

school system, and a desirable natural environment, the Duxbury housing market tends to be more costly than most other areas within the state.

Relationship of Housing Costs to Local Wages - An important consideration in meeting Duxbury's housing needs is determining how much affordable rental and home ownership opportunity there is for those employed in the community. What could a typical worker such as a teacher, policeman, nurse, or retail worker employed in (or by) town afford to pay in rent or mortgage?

According to the most recent state information, the median wage for those employed in Duxbury is \$35,967.⁵ If this wage is divided by 12 and multiplied by 30% (the accepted maximum amount of income that a household can spend on home expenses) than a single person working in Duxbury could afford to spend approximately \$900 per month on rent or mortgage including utilities.

In 2003 there are approximately 425 full-time employees for the Town of Duxbury (including all municipal departments and the School District). While these public employees tend to make higher wages than the average worker in town, the majority of them do not earn enough to afford the median sales cost of a home in Duxbury today. For this and other reasons, 68% of town employees live in other communities.

2003 Duxbury Full-Time Town Employment			
Full-Time Positions	Average Salary	Live in Duxbury	Live in Other Towns
Town Employees*	\$ 48,975	56	99
School Professional Staff	\$ 90,299	76	168
School Support Staff	\$ 34,334	5	21

Town Employees include Town Manager, Town Clerk, Management Schedule, Police Lieutenants (3), Deputy Fire Chief, Asst. Library Directors (3), Police Sergeants (5), Police Officers (21), Police Dispatchers (5), Fire Lieutenants (5), Firefighters (21), Animal Control Officer, Assistant Harbor Master, Assistant Recreation Director, Library - Full Time Staff, Clerical Employees, and Laborers/Custodian.

According to the 2000 Census, the majority of renters in town are single persons in one-bedroom apartments, and the median rental rate is \$593 per month. On the surface this may imply that those persons working in town can afford to rent in town. However, consideration should be given to the fact that the rental housing stock is fairly limited and a large percentage of it is subsidized leaving a limited supply of market rate rentals for local workers. A survey of local newspaper advertisements over the last 7 years indicates that local rental rates are more typically in the \$1,000 to \$1,200 range. (See table below).

In terms of homeownership, the opportunity for local workers is much narrower. Assuming that a 1-person household working in Duxbury is looking to buy a home in town, they could afford to purchase a \$141,000 home. In Duxbury, the percentage of homes that are assessed within this range are less than 1%, and the number that have sold within this range since 2000 are only 14.

According to the 2000 Census, the vast majority of the renter households in Duxbury are earning less than the median household income for both the region and town (approximately

⁵ Mass. Division of Employment & Training, 2001

\$80-100,000). Additionally, the majority is also earning less than the median income for individuals (approximately \$35,000) working in the community.

Rent in Town as Advertised in the Duxbury Clipper, Nov. 1996 - Sept. 2003						
Month	Year	BR	Space	Price	Utilities	Notes
November	1996	1	Apt	\$ 685	Y	
November	1996	2	Apt	\$ 700	N	
November	1996	3	Apt	\$ 1,200	N	
November	1996	4	Home	\$ 2,900	N	
November	1996	x	Small Cottage	\$ 600	N	
November	1996	x	9 rooms	\$ 1,700	Y	
November/December	1998	1	Apt	\$ 800	Y	
November/December	1998	2	Home	\$ 1,500	N	
November/December	1998	3	Apt	\$ 1,300	N	
November/December	1998	3	Apt	\$ 1,500	Y	
November/December	1998	3	Home	\$ 1,500	Y	
November/December	1998	4	Home	\$ 1,900	Y	
March	1999	0	Studio	\$ 600	N	
March	1999	1	Apt	\$ 800	Y	
March	1999	1	Apt	\$ 750	Y	
March	1999	2	Apt	\$ 900	Y	
March	1999	3	Apt	\$ 1,000	N	
March	1999	4	Home	\$ 2,000	Y	Also for Sale at \$325,000.
November	2000	1	in Home	\$ 800	N	
November	2000	1	Apt	\$ 800	Y	
November	2000	1	Cottage	\$ 1,250	Y	
November	2000	2	Apt	\$ 1,300	N	
November	2000	3	Home	\$ 2,850	Y	
December	2001	1	Apt	\$ 975	N	
December	2001	3	Home	\$ 1,500	Y	
December	2001	3	Home	\$ 1,850	Y	
December	2001	3	Home	\$ 2,100	Y	
December	2001	3	Home	\$ 2,500	Y	July/ August \$3,500.
April	2003	1	Apt	\$ 1,200	N	
April	2003	2	Home	\$ 1,650	N	
April	2003	3	Home	\$ 1,990	N	
April	2003	3	Home	\$ 2,200	N	
April	2003	3	Home	\$ 2,850	Y	
April	2003	5	Home	\$ 4,000	N	
September	2003	x	Share House - Room	\$ 800	Y	\$185 per week
September	2003		Share House - Private BR	\$ 700	Y	
September	2003		Room w/House Privileges	\$ 750	Y	
September	2003	1	Apt	\$ 875	N	
September	2003	1	Apt	\$ 1,000	Y	
September	2003	1	Apt	\$ 1,200	Y	Furnished
September	2003	1	Cottage	\$ 1,200	Y	
September	2003	1 or 2	Apt	\$ 1,350	Y	
September	2003	2	Apt	\$ 1,150	Y	
September	2003	2	Apt	\$ 1,300	Y	
September	2003	3	Apt	\$ 2,500	N	

Rent in Town as Advertised in the Duxbury Clipper, Nov. 1996 - Sept. 2003						
Month	Year	BR	Space	Price	Utilities	Notes
September	2003	3 or 4	Apt	\$ 1,800	Y	
September	2003	4 or 4	Home	\$ 2,595	Y	
September	2003	4	Home	\$ 1,800	N	
Winter	2003	2	Home	\$ 1,150	Y	
Winter	2003	4	Home	\$ 2,200	N	

Source: Duxbury Clipper

Household Income in 1999 by Gross Rent as a Percentage of Household Income				
Income	Households	Percent of HHI Spent on Rent		
		30 to 35%	35%+	NC
Total:	548	38	199	65
Less than \$10,000:	63	0	37	0
\$10,000 to \$19,999:	159	10	89	8
\$20,000 to \$34,999:	92	9	35	0
\$35,000 to \$49,999:	45	0	38	0
\$50,000 to \$74,999:	38	19	0	11
\$75,000 to \$99,999:	58	0	0	18
\$100,000 or more:	93	0	0	28

Source: US Census 2000

One additional concern is that the current market rents tend to be higher than the census data for several reasons. There may have been a price escalation since 2000; the census includes representation from subsidized rentals; and, rental units currently available reflect the current market but generally do not reflect the rents paid by those who live in the same rental unit long-term. These renters often pay well below the rents paid for by new residents.

A local supply of rental units at a broad range of costs provides residents with a choice within the local housing market. Those renters paying more than 30% of their income is a possible sign of limited options and market supply. Thirty percent is typically considered the maximum expenditure for housing costs to be affordable. The number of low-income renters paying more than 30% of their income for rent is a potential benchmark for assessing rental housing needs. Most of the households paying large portions of their income for rent fall into income categories below \$35,000 per year. Using the 30% threshold for rent as a portion of household income, there are approximately 237 renters that may be eligible for subsidized housing.

What efforts have been made to provide affordable housing to a broad spectrum of people?

As stated in the Housing Inventory & Trends above, the vast majority of dwellings in Duxbury are single-family homes, and prices have significantly risen in the last 5 years. Additionally, relatively few homes have been sold in the community over the last in the lower price ranges.

These conditions create limited opportunities for home ownership for those in lower income brackets as well as first time home buyers and elderly residents looking for smaller single-family homes, condominiums, and multifamily dwellings.

Sales Price Range for Homes Sold in Duxbury Between 2000 and 2002						
Type of Dwelling	Sales Range					Total
	\$1-100,000	>\$100,000-150,000	>150,000 - \$200,000	>\$200,000 - \$250,000	>\$250,000 - \$300,000	
Single Family	6	26	116	276	660	1,084
Condominium	3	19	35	68	74	199

Sales Price Range for Homes Sold in Duxbury Between 2000 and 2002						
Type of Dwelling	Sales Range					
	\$1-100,000	>\$100,000-150,000	>150,000 - \$200,000	>\$200,000 - \$250,000	>\$250,000 - \$300,000	Total
Two Family	0	0	0	2	2	4
Multiple Houses/Lot	0	0	0	4	4	8
Total	9	45	151	350	740	1295

Source: Town of Duxbury Assessors Office, August 2003

Tenure by Bedrooms in Occupied housing units	
Total Households:	4,946
Owner occupied:	4,398
No bedroom	6
1 bedroom	102
2 bedrooms	414
3 bedrooms	1,640
4 bedrooms	1,791
5 or more bedrooms	445
Renter occupied:	548
No bedroom	0
1 bedroom	284
2 bedrooms	87
3 bedrooms	90
4 bedrooms	58
5 or more bedrooms	29

Source: US Census 2000

A breakdown of households living in different size dwellings can help gauge the size of homes and apartments needed in Duxbury. The majority of renters in town are living in smaller units (1 and 2 bedrooms). As much of the rental housing stock in town is subsidized and age-restricted less room is needed. In fact, nearly 60% of rental housing units are occupied by just 1 person. However, younger families and single-parent families also desire these smaller units as indicated by local waiting lists for apartments.

Owner occupied homes in town tend to be much larger with 88% of homes having 3 or more bedrooms. However, over 46% of owner-occupied housing in town are occupied by 1 and 2-person households. This trend is indicative of the shrinking median family size (2.88 persons) and the growing number of “empty-nesters” and single parents households in the community.

The age of householders in Duxbury, both in rental units and owner-occupied is older on average than surrounding areas and the state. Only 65% percent of homeowners and 8.6% of renters are under 35 years of age. According to the 2000 Census, there were virtually no homeowners or renters under the age of 25.

Tenure by Household Size in Occupied housing units	
Total Households:	4,946
Owner occupied:	4,398
1-person household	560
2-person household	1,450
3-person household	824
4-person household	943
5-person household	490
6-person household	101
7-or-more-person household	30
Renter occupied:	548
1-person household	314
2-person household	98
3-person household	32
4-person household	72
5-person household	11
6-person household	11
7-or-more-person household	10

Source: US Census 2000

On the other end of the spectrum, 16% of homeowners and an enormous 53% of renters are 65 years and older. By comparison, 19% of all rental housing in Massachusetts is occupied by householders 65 and over. Statewide, 32% of all householders 65 and over live in rental housing. The relatively high age of both renters and owners is indicative of several housing characteristics in Duxbury: a limited stock of housing affordable to first time buyers and young family renters; a large percentage of subsidized units are age-restricted (55 years and over); a social environment more suited to family living than for singles.

In general, the range of housing options in Duxbury is largely limited to smaller, subsidized apartments and larger, expensive single-family homes. In order to provide greater opportunities for affordable housing to a variety of demographic groups, the analysis seems to indicate a need for larger rental units and smaller homes to accommodate families of 2 to 4 people.

Are special needs populations given adequate housing options?

According to the 2000 Census there were a total of 2,367 Duxbury residents over 5 years old with a physical or mental disability. Of these residents, there are approximately 720 seniors that have mobility or daily living limitations.

Special needs housing is a general term used to cover a wide range of special housing needs, but is most commonly used in reference to people with mental retardation or mental health disabilities. In Duxbury, there are 8 units at Merry Avenue owned by the Housing Authority and managed by the State Department of Mental Health. These are 1-bedroom units to accommodate 4 females and 4 male tenants with special needs. They are currently the only special needs units in town. According to the Housing Authority, the State maintains a list of approximately 40 individuals in the region in need of special needs housing. A proposal by the Department of Mental Retardation for 4 to 6 special needs housing units on a portion of the Delano property is currently under review by the Town.

Age by Types of Disability for Non-Institutionalized Population 5 Years and Older	
Total disabilities Population:	2,367
Total disabilities tallied for people 5 to 15 years:	137
Sensory disability	0
Physical disability	8
Mental disability	121
Self-care disability	8
Total disabilities tallied for people 16 to 64 years:	1,510
Sensory disability	91
Physical disability	234
Mental disability	182
Self-care disability	34
Go-outside-home disability	266
Employment disability	703
Total disabilities tallied for people 65 years and over:	720
Sensory disability	140
Physical disability	227
Mental disability	122
Self-care disability	82
Go-outside-home disability	149

Special needs housing can also refer to housing for people with specialized housing needs or programmatic needs. According to the State there are a total of 19 rental units in Duxbury of

the 172 subsidized units (11%) that are partially to fully accessible including 2 in Duxborough Village, 2 scattered Housing Authority sites, 9 in Island Creek East, and 6 in Island Creek West.⁶

While 7 of the units in Duxborough Village are dedicated to disabled elderly, none currently meet the American's With Disabilities Act (ADA) accessibility requirements. However, the Housing Authority is currently renovating 4 of the units to bring them into compliance with accessibility requirements. In Island Creek West, 4 of the units are fully accessible.

Are there substandard, overcrowded, or other undesirable living conditions that should be addressed?

Tenure of Occupied Housing Units by Year Structure was Built, 2000	
Total Households:	4,946
Owner occupied:	4,398
Built 1999 to March 2000	49
Built 1995 to 1998	245
Built 1990 to 1994	264
Built 1980 to 1989	884
Built 1970 to 1979	1,142
Built 1960 to 1969	493
Built 1950 to 1959	395
Built 1940 to 1949	139
Built 1939 or earlier	787
Renter occupied:	548
Built 1999 to March 2000	0
Built 1995 to 1998	34
Built 1990 to 1994	41
Built 1980 to 1989	148
Built 1970 to 1979	109
Built 1960 to 1969	47
Built 1950 to 1959	65
Built 1940 to 1949	55
Built 1939 or earlier	49

Source: US Census 2000

The age of housing stock, particularly rental housing, can be an indicator of substandard living conditions. Most owner-occupied homes in town have been built over the last 30 years and, with a vibrant market, few would be candidates for rehabilitation. The majority of renters in Duxbury are living in structures built between 1970 and 1989. Only 75 rental units (14%) were built during the 1990s according to the 2000 Census. Additionally, most are subsidized requiring regular maintenance and rehabilitation.

On the other hand, the limited supply of rental housing stock produced over the past 10 years may be a key issue in providing affordable housing opportunities in Duxbury. A community dependent on older rental housing stock will typically experience more deteriorated properties which are more likely to have lead paint, code violations, accessibility constraints, and sub-standard conditions.

Do our elderly residents have adequate alternatives for remaining in the community as they age?

More seniors are living longer and may need assistance in conducting certain daily living activities for extended periods of their lives. For this reason, senior housing has been the focus of affordable housing development for many communities over the past several years. However, no public senior housing has been produced in Duxbury over the past 10 years and there are no public assisted living facilities within the community that would provide opportunities for local senior to remain in town as their need for assistance increases. Of the 172 subsidized housing units in Town, 86% are age-restricted.

As is the trend statewide, Duxbury senior population is growing both in numbers and in proportion to the total population. Many also have incomes and assets that do not qualify them for traditional subsidized senior housing.

⁶ Massachusetts Accessible Housing Registry, July 2003

There are two primary needs for seniors in Duxbury: opportunities to downsize by selling their larger existing homes for smaller homes or apartments; and incremental life-care services. Seniors are more likely to own their own home than seniors in the past. However, many own larger homes that were needed to raise a family and may have more space than desired or necessary for their lifestyles today.

According to the 2000 Census approximately 21% of Duxbury households are 65 years of age or older (731 owner and 294 renter households). According to interviews with local housing agencies, approximately 148 senior households (or 14% of the total) are living in some form of subsidized senior rental housing. Subtracting these households from the total senior households indicates that a total of 877 senior households reside in market rate housing in Duxbury, of which 146 are renters. A significant percent of these senior renters would likely qualify for subsidized housing. However, there is a very low vacancy rate and long waiting lists at both Duxborough Village and Island Creek where all senior subsidized housing is currently located in town.

Another of Duxbury's primary senior housing issues is the ability to provide a diversity of types of rental and ownership housing for older residents who do not qualify for subsidized housing programs. Encouraging market rate rentals and lower cost condominium developments (i.e. within existing large homes) that meet the needs of older residents may also contribute to meeting senior housing needs.

2.4. Housing Supply & Demand Comparison

The following assessment identifies unmet housing needs between existing supply and existing and future demands. It also considers the potential for expanding affordable housing opportunities under current market and land use regulations.

Measuring the Demand

According to the 2000 Census, the Duxbury homeowner had a median monthly mortgage cost of \$1,923. In terms of costs as a percentage of household income, nearly 22% are paying 30% or more for home expenses. However, the number of homeowners paying a large percentage of household income for home expenses actually dropped somewhat during the 1990s probably due to rapidly rising incomes and long home tenures in Duxbury.

Housing Availability and Vacancy Rates - Homeowner vacancy rates are low in Duxbury as they are throughout Plymouth County. Countywide, vacancy rates have been consistently low and changed little over the past 10 years. Duxbury, at 1% homeowner vacancy rate, is the 6th lowest in the County. Generally, a vacancy rate of 5% or lower is indicative of a very tight housing market where demand is greater than supply.

Selected Owner & Renter Costs in Duxbury, Plymouth County, and the State						
Housing Costs	Duxbury				County	State
	1989		1999			
	No.	%	No.	%	%	%
Specified owner-occupied units	3590	100%	3,947	100%	100%	100.0%
With a mortgage	2875	80.1%	3,147	79.7%	77.6%	71.6%
Less than \$300	0	0.0%	0	0.0%	0.0%	0.1%
\$300 to \$499	11	0.4%	12	0.4%	1.1%	1.2%
\$500 to \$699	203	7.1%	48	1.5%	3.6%	3.8%
\$700 to \$999	545	19.0%	153	4.9%	12.3%	11.8%
\$1,000 to \$1,499	809	28.1%	589	18.7%	31.2%	26.3%
\$1,500 to \$1,999	664	23.1%	916	29.1%	18.3%	15.8%
\$2,000 or more	643	22.4%	1,429	45.4%	11.0%	12.6%
Median (dollars)	\$ 1,409		\$ 1,923		\$ 1,343	\$ 1,353
Not mortgaged	715	19.9%	800	20.3%	22.4%	28.4%
Median (dollars)	\$ 401		\$ 597		\$ 427	\$ 406
Selected Monthly Costs As A Percent of Household Income						
Specified owner-occupied units	3590	100%	3,947	100%	100%	100.0%
Less than 20 percent	1,448	40.3%	1944	49.3%	47.5%	51.5%
20 to 24 percent	640	17.8%	745	18.9%	15.8%	15.0%
25 to 29 percent	524	14.6%	378	9.6%	11.2%	10.3%
30 to 34 percent	253	7.0%	219	5.5%	7.2%	6.4%
35 percent or more	703	19.6%	648	16.4%	17.7%	16.2%
Not computed	22	0.6%	13		1%	0.6%
Gross Rent						
Specified renter-occupied units	586	100%	548	100.0%	100%	100%
Less than \$200	96	16.4%	60	10.9%	7.6%	7.1%
\$200 to \$299	0	0.0%	51	9.3%	6.1%	6.0%
\$300 to \$499	109	18.6%	57	10.4%	11.2%	14.1%
\$500 to \$749	91	15.5%	129	23.5%	33.6%	28.7%
\$750 to \$999	107	18.3%	21	3.8%	25.5%	21.8%
\$1,000 or more	140	23.9%	173	31.6%	11.2%	18.7%
No cash rent	43	7.3%	57	10.4%	4.6%	3.6%
Median (dollars)	\$ 678		\$ 593			(X)
Gross Rent As A Percentage of Household Income						
Specified renter-occupied units	586	100%	548	100.0%	100%	100.0%
Less than 20 percent	131	22.4%	119	21.7%	31.1%	33.2%
20 to 24 percent	52	8.9%	48	8.8%	13.6%	12.5%
25 to 29 percent	95	16.2%	79	14.4%	12.0%	11.8%
30 to 34 percent	11	1.9%	38	6.9%	7.7%	7.7%
35 percent or more	249	42.5%	199	36.3%	28.8%	28.6%
Not computed	48	8.2%	65	11.9%	6.9%	6.2%

Tenure by Age of Householder in Occupied Housing Units		
	HHs	Percent
Total:	4,946	
Owner occupied:	4,398	
15 to 24 years	0	0%
25 to 34 years	285	6.5%
35 to 44 years	1,211	27.5%
45 to 54 years	1,207	27.4%
55 to 59 years	603	13.7%
60 to 64 years	361	8.2%
65 to 74 years	413	9.4%
75 to 84 years	253	5.8%
85 years and over	65	1.5%
Renter occupied:	548	
15 to 24 years	0	0.0%
25 to 34 years	47	8.6%
35 to 44 years	47	8.6%
45 to 54 years	135	24.6%
55 to 59 years	17	3.1%
60 to 64 years	8	1.5%
65 to 74 years	75	13.7%
75 to 84 years	144	26.3%
85 years and over	75	13.7%

Source: US Census 2000

The availability of rental units is another indicator of housing demand in the community. The table beside describes the different types and sizes of housing stock in Duxbury. According to the 2000 Census, Duxbury had 548 renter-occupied housing units. This composes only 11% of the Town's total occupied units. By comparison, 35% of all housing units in Massachusetts, other than Boston, are renter-occupied.

Duxbury has relatively few small multi-family rental units (2-4 units per structure) and the majority of units are in a more dense development pattern of 5 units or more per structure. This appears to be counter to public preference in terms of the pattern of affordable housing desired in the community, which tends to be small and scattered site development. However, for elderly and special needs housing, larger complexes may be more efficient and better equipped to provide services necessary for residents.

A significant amount of the rental housing stock is in the form of single-family homes (36%). However, only 6 of these homes are subsidized and operated by the Housing Authority as affordable family rental units. The remainder are market-rate homes and a number are probably seasonal rentals.

Since single-family homes represent the most expensive rental housing, a high percentage of single-family rentals may be indicative of a limited affordable supply, or in some cases a pattern of neighborhood disinvestments by homeowners.

While it is typical for rental housing tenure to be shorter than owner-occupied tenure, both are quite high in Duxbury. This low turnover rate is indicative of a market that will support additional rental and ownership housing.

According to the 2000 Census, of the 581 total rental units in town 33 were not occupied giving a vacancy rate of 5.6%. However, given the growing demand for housing in the region and the waiting lists for subsidized units in Duxbury, this rate may have been reduced over the last few years.

Rental vacancy rates in Plymouth County are also very low compared to statewide and regional norms. By comparison, in 2000 the statewide overall rental vacancy rate was 3.7%. The relatively small inventory of units available for rent helps explain the significantly low vacancy rates in these communities.

In general, a rental vacancy rate below 5% is considered a condition where renters are subject to limited choice and increasing rental costs. A vacancy rate below 5% is another potential benchmark of the need for additional rental housing stock.

The Waiting List for Subsidized Housing - The Duxbury Housing Authority maintains a waiting list for the Duxborough Village on Chestnut Street. There are 70 people on the waiting list of which one is a Duxbury resident as of August 2003. The Village includes a total of 52 1-bedroom senior rental units of which 13.5% are for disabled elderly residents. There are no vacancies at the Village but there has been a fair amount of turnover over the past year. The Housing Authority works closely with the Council on Aging to provide off-site services and referrals to elderly local residents who might be eligible for affordable housing.

The Housing Authority has a closed waiting list for 6 scattered site family rental units they operate around town. These properties include 3 2-bedroom units on Bay Road, 2 3-bedroom units on Chestnut Street, and a 3-bedroom home on Union Street. (These are the only subsidized family units operated by the Authority in Town). With lengthy waiting lists at the Duxborough Village and scattered family rental units, there are very limited opportunities for elderly and family residents to find affordable housing.

Island Creek East includes 58 units, all with Section 8 subsidies. There are 48 age-restricted (65 years and over) units including 38 1-bedroom units and 10 2-bedroom units, and 10 family units (5 3-bedroom units and 5 2-bedroom units). Island Creek West includes 48 age-restricted (65 years and over) units. The age-restricted units rent for \$675 per month for a 1-bedroom unit and \$750 for the 2-bedroom units. However, tenants pay up to 30% of their family income and the remainder is paid for by the Section 8 subsidy program.

An additional 2-bedroom home is being renovated by the Authority on the Delano property for affordable family housing. According to the Housing Authority there is a significant need for affordable family rental units, particularly to house for those working in the community. The subsidy requirements at Island Creek East and west expire in 2011 and 2012 respectively. The project was originally planned for 140 but reduced to 106 with the addition of commercial office space along Route 3A. The manager indicates that the typical tenants in the family units are single parents with two children, and the vacancy rate is about 1/2%. According to the developer, there is a need for additional family housing.

The Housing Affordability Gap

An “Affordability Gap” is the difference between prevailing home prices or rents and what households in given income ranges can afford to pay in terms of housing costs. To determine this gap, a comparison is made between median single-family home sale prices to both the home buying power of the community’s median family income and the area-wide median family income. For renters a similar comparison is made between the prevailing rental costs and median family income for those interested in renting. These comparisons help identify housing gaps for low, moderate and middle income households, the types of people for whom the gap exists, and the number and types of units needed.

Affordable Homeownership - Duxbury is part of the Boston Metropolitan Statistical Area (MSA), which includes 164 communities in the Greater Boston Area. According to the most recent data, the median family income for the MSA is \$80,800⁷. This figure is used to

⁷ Estimated by the U.S. Department of Housing and Urban Development for FY2003 and used to determine eligibility for subsidized housing in the Boston MSA.

determine affordable rental and ownership limits by various agencies involved in managing or financing subsidized housing. However, Duxbury's estimated median family income is considerably higher at \$106,245 than the MSA according to the 2000 Census. For this reason, an evaluation of what people can purchase based on the general market conditions and the regional affordability criteria are both considered.

Boston MSA Median Family Income, Fiscal Year 2003									
FY 2003 MFI	PROGRAM	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$ 80,800	30 % Median Income	\$ 16,950	\$ 19,400	\$ 21,800	\$ 24,250	\$ 26,200	\$ 28,100	\$ 30,050	\$ 32,000
	50%	\$ 28,300	\$ 32,300	\$ 36,350	\$ 40,400	\$ 43,650	\$ 46,850	\$ 50,100	\$ 53,350
	60%	\$ 33,960	\$ 38,760	\$ 43,620	\$ 48,480	\$ 52,380	\$ 56,220	\$ 60,120	\$ 64,020
	80%	\$ 43,850	\$ 50,100	\$ 56,400	\$ 62,650	\$ 67,650	\$ 72,650	\$ 77,650	\$ 82,700

Source: MHP Fund and State of Massachusetts

Given the median sales price for a single-family home in Duxbury, and the typical expenses paid for taxes, utilities and insurance, a family would spend nearly \$3,000 a month for housing costs.

Buying the Average Single Family Home in Duxbury	
Median Sales Price of Single Family Home in 2003:	\$462,500
10% Down Payment:	\$46,250
Average S.F. Taxes in FY03 for Median Assessed Value (\$458,800):	\$5,000
Estimated Annual Insurance based on Median Sales Price:	\$500
Estimated Annual Utility Costs (heating fuel and electricity):	\$2,400
Estimated Monthly Principle & Interest for 30-year loan @ 5.25%:	\$2,302
Total Monthly Expenses (P&I, Taxes, Insurance and Utilities):	\$2,960

Assuming a family is paying 30% - the upper limit - of their income for these expenses the local and regional income vs. housing affordability gap can be estimated for several types of families:

Comparison of Local/Regional Median Family Income to Median SF Sales Price ⁸				
Family Types	Median Family Income	Max. Monthly Housing Expense Limit	Monthly Exp. Gap vs. Median Sales Expenses	Max. Home \$ Family Can Afford
Boston MSA Family	\$80,800	\$2,020	-\$940	\$316,445
Duxbury Family	\$106,245	\$2,656	-\$304	\$416,250
Single Person Employed in Town	\$35,967	\$899	-\$1,404	\$140,892
80% of Boston MSA	\$64,640	\$1,616	-\$686	\$253,261
What MFI Would Have to Be to Afford Median Sales Price in Duxbury	\$118,400	\$2,960	0	\$462,500

⁸ This comparison assumes the following: Maximum monthly housing expenses are 30% of MFI; housing expenses in Duxbury are broken down to 78% from principle and interest and 22% for taxes and utilities; the mortgage would be a 30-year fixed rate with an interest rate of 5.25%; and a 10% down payment is made on the purchase of a home.

Now that we have determined the housing affordability gap for different local and regional family income groups, and identified the maximum price of a home that these groups can afford, we can now compare this to the available housing stock in Duxbury.

Comparison of Local/Regional MFI Home Sale Price Limit to Local Housing Stock ⁹					
Family Types	Median Family Income	Max. Home \$ Family Can Afford	Affordability gap vs. Median Sales Expenses	No. of Homes with Assessed Value in this Price Range	No. of Homes Sold in Price Range, 2000-2003
Single Person Employed in Town	\$35,967	\$140,892	\$321,608	36	9
80% of Boston MSA	\$64,640	\$253,261	\$209,239	588	149
100% Boston MSA	\$80,800	\$316,445	\$146,055	1,556	357
Duxbury Family	\$106,245	\$416,250	\$46,250	3,064	671
What MFI Would Have to Be to Afford Median Sales Price in Duxbury	\$118,400	\$462,500	NA	3,499	759

Duxbury isn't alone when it comes to having a gap between housing costs and household incomes. In 2000 the Massachusetts Citizens Housing and Planning Association (CHAPA) conducted a survey of the affordability gap for each community in the State. This survey concluded that Plymouth County had a fairly limited "affordability gap" (i.e. in many communities, the median single-family home sales prices was less than what a median income family could afford to buy at the time. The average affordability gap for all Plymouth County municipalities was \$11,299. However, of the 10 towns that make up the South Shore Community¹⁰, 3 showed positive gaps in housing affordability. Of these communities Duxbury had the second highest affordability gap behind Cohasset.

CHAPA Housing Affordability Gap Survey Results in Duxbury Area, ¹¹					
Town	Median Sale Price (2000)	Median HH Income 2000	Affordable Price 2000	Affordable Gap 2000	Affordable Gap 2001
Duxbury	\$ 380,000	\$ 94,186	\$ 279,252	\$ 100,748	\$ 105,188
Kingston	\$ 227,900	\$ 62,095	\$ 186,853	\$ 41,047	\$ 35,573
Marshfield	\$ 219,000	\$ 75,504	\$ 236,096	(\$ 17,096)	(\$ 6,744)
Pembroke	\$ 196,000	\$ 68,521	\$ 213,672	(\$ 17,672)	\$ 12,879

Duxbury's affordability gap in 2001 was estimated to be just over \$100,000. This is by far the largest gap of the 4-town Duxbury Area. In fact, Marshfield had a positive gap - meaning that the median home price was affordable based on the median household income. In Duxbury,

⁹ The figures for median assessed value and the number of sales by price category were provided by the Duxbury Assessors Office, August 2003.

¹⁰ The South Shore Communities as defined by the Metropolitan Area Regional Planning Commission are Cohasset, Duxbury, Hanover, Hingham, Hull, Marshfield, Norwell, Pembroke, Rockland, and Scituate.

¹¹ The CHAPA Survey uses some different parameters in determining the gap: Median Household Income is used rather than MFI which tends to be slightly higher; a maximum 28% of income on housing expenses vs. 30%; and a prevailing interest rate at the time the survey was conducted in 2001.

however, the median home sales price has increased dramatically over the last few years (\$462,500 for a single family home in 2003), further widening the affordability gap.

Approximately 800 Duxbury homeowners (20%) do not have a mortgage. This is a sign of long-term ownership. Could they afford to purchase a house today?

Affordable Rent Levels - Defining the affordable rent levels in Duxbury is based on the median income level for the Boston Metropolitan Statistical Area (MSA) and listed in the table below:

FY2003 Maximum Allowable Rents for Affordable Housing Units							
Metro Area	# Bedrooms	SRO	Studio	1BR	2BR	3BR	4BR
Boston, MA	50% Rent	\$ 531	\$ 707	\$ 757	\$ 909	\$ 1,051	\$ 1,171
	60% Rent	\$ 637	\$ 849	\$ 909	\$ 1,090	\$ 1,261	\$ 1,405
	80% Rent	\$ 822	\$ 1,096	\$ 1,174	\$ 1,410	\$ 1,629	\$ 1,816

Source: Mass. Housing Partnership

Given that the median rental housing costs in Duxbury in 2000 was \$593, it would appear that rent is generally affordable in town. However, as discussed above, much of the rental housing stock in town is already subsidized, and market rate rental housing costs is probably significantly higher than the Census figures.

The Impact of Land Use Regulations on Housing Construction/Rehabilitation

It is difficult to estimate of units of affordable housing that are likely to be constructed under present land use regulations. The Town of Duxbury has made several changes to the zoning regulations over the last few years to encourage the production of affordable units such as planned unit development and inclusionary zoning ordinances. However, new construction in general has been slow for several years and no affordable units have been produced under the revised bylaws. It is probably more likely that market conditions are responsible for the lack of new affordable housing.

2.5. Moving Into Action

The purpose of the housing needs assessment is to enable Duxbury to take effective action toward meeting its local housing needs. It is intended to be a useful foundation on which to build a housing action plan that articulates specific goals and strategies that preserve and promote affordable housing. These goals and strategies are included in *Section 4: Action Plan*, which defines the following:

- The role of the Town and other organizations in managing the quantity, rate and type of residential development desired; and
- Guidelines, policies, and actions for addressing the need for different types of housing to serve various income levels and lifestyles.

The overall goal for Duxbury's housing strategy is to provide residents the opportunity to live their whole lives in Duxbury with housing that meets their needs at different stages in their life.

3.0 ECONOMIC ISSUES & OPPORTUNITIES

3.1. Background

General Socio-Economic Statistics from 2000 Census		
Characteristic	Duxbury	National
Total Population, 2000	14,248	272,928,770
Total Housing Units, 2000	5,345	NA
Number of Households	4,931	102,437,178
Median HH Income, 1999	\$ 97,124	\$39,994
HH Income Under \$50K	11.03%	62.3%
HH Income \$50-\$100K	14.39%	28.4%
HH Income Over \$100K	23.89%	9.3%
Average Home Value	\$ 380,000	\$111,667
Average Rent	\$ 593	\$414
Source: Census 2000		

Duxbury is a historical coastal community located 33 south of the city of Boston. The town was traditionally a rural, summer community with an economic base of fishing, boat building and agriculture. Today, Duxbury is primarily a residential community as the construction of Route 3 and nearby commuter rail service has made Boston and other large employment centers more accessible and convenient. Even with this significant change in community life, Duxbury's economy has predominately small, locally-owned and oriented businesses.

This section of the Community Development Plan identifies local economic trends and potential opportunities for business development in Duxbury.

Duxbury's economic profile was developed with available statistical data, input through community workshops, committee meetings, and interviews with local business and government representatives. The direct participation by local stakeholder provides a realistic evaluation of Duxbury's economic strengths and weaknesses. Various data sources were used to create a profile, which quantifies the potential for and constraints to future economic growth in Duxbury.

By creating a profile of the current and potential future economic climate in Duxbury, residents and town staff can utilize resources to achieve economic goals and implement strategies. Detailed strategies are included in ***Section 4: Housing & Economic Development Action Plan*** of the Community Development Plan.

3.2. Economic Statistical Profile

Local and Regional Economic Trends

Employment Base - The employment base of Duxbury and the surrounding towns of Kingston, Marshfield and Pembroke is comprised mainly of private-sector workers. During the 1990s, the total number of establishments in the 4-town region grew by more than 13% yet the employment base grew by almost 20%. Duxbury and Kingston were the only communities

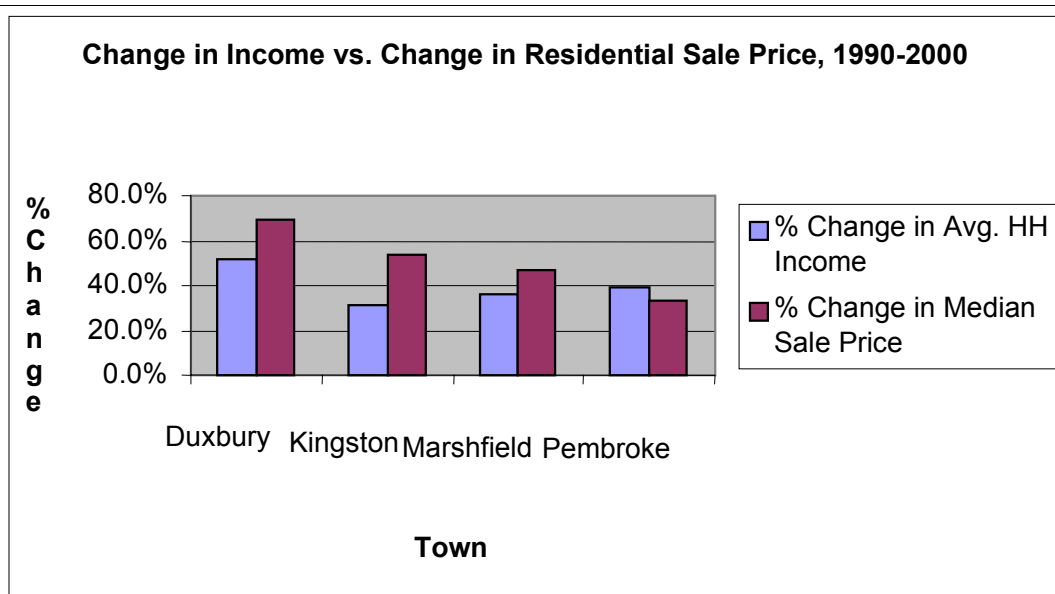
where the ratio of jobs per establishment declined during the 1990s meaning that the average business in the two towns is getting smaller. Additionally, these figures may be underestimated in terms of both establishments and workers because both of the difficulty in obtaining accurate self-employment data, which appears to be a substantial component of Duxbury's economy.

Size of Employment and Number of Establishments in Duxbury and Surrounding Towns						
Community	1990 Establishments	1990 Employment	2001 Establishments	2001 Employment	1990 Jobs per Est.	2001 Jobs per Est.
Duxbury	344	2,256	392	2,551	6.6	6.5
Kingston	340	4,656	411	5,127	13.7	12.5
Marshfield	508	4,201	544	4,994	8.3	9.2
Pembroke	419	3,832	484	5,233	9.1	10.8
Total	1,611	14,945	1,831	17,905	9.3	9.8

Commonwealth of Massachusetts, Division of Employment and Training (Local Area Unemployment Statistics)

Wages - Wages of Duxbury working residents grew significantly during the 1990s and appear to be considerably higher than surrounding communities. In 1990, the average household income was \$63,878 (significantly higher than the County and subregional average) and increased by almost 52% to reach \$97,124 in 2000. During the 1990s wages for those working within town also grew significantly from \$21,742 in 1990 to \$35,214 in 2000, an increase of 62%.

While growth in wages seems to be keeping pace with the growth in the sales price of residential property, the development of single-family homes in Duxbury during the 1990s was considerably lower than in previous decades. Even with the higher household incomes, housing costs are becoming less affordable to many residents due to low production and limited diversity in housing stock. The cost of housing may also pose an obstacle to small business operators that would like to locate in Duxbury but are unable to afford to live in the community.¹²



¹² Detailed information of housing trends and statistics is included in *Section 2: Housing Assessment & Analysis*

Commuting Patterns - A majority of the Duxbury residents do not work in town. Over 45% of the residents travel over 35 minutes outside of Duxbury to surrounding towns or cities for employment.

Duxbury Commuting Patterns, 1990 and 2000				
COMMUTING TO WORK	1990	%	2000	%
Workers 16 years and over	6,750	100%	6,703	100%
Work at Home	367	5.4%	375	5.6%
Worked in Duxbury	1,641	24.3%	1,416	21.1%
Worked in Plymouth County but not in Town	3,751	55.6%	3,499	52.2%
Worked in Boston MSA	6,055	89.7%	5,922	88.3%
Worked in City of Boston	1,151	17.1%	1,313	19.6%
Worked in Massachusetts	6,626	98.2%	6,568	98.0%
Worked outside of Massachusetts	124	1.8%	135	2.0%
MEANS OF TRANSPORTATION				
Private Vehicle (Car, Truck, or Van)	5,915	100%	5,742	100%
Drove alone	5,377	90.9%	5,384	93.8%
In carpools	538	9.1%	358	6.2%
Public Transportation	227	100%	503	100%
Bus	165	72.7%	107	21.3%
Subway and Commuter Rail	62	27.3%	383	76.1%
Commuter Ferry	-	0.0%	13	2.6%
Bicycle	35	0.5%	-	0.0%
Walked	103	1.5%	43	0.6%
Other Means	84	1.2%	40	0.6%
TRAVEL TIME TO WORK				
Not Working At Home	6,383	100%	6,328	100%
Less than 10 Minutes	894	14.0%	636	10.1%
10 to 14 Minutes	864	13.5%	825	13.0%
15 to 19 Minutes	732	11.5%	559	8.8%
20 to 24 Minutes	438	6.9%	573	9.1%
25 to 29 Minutes	347	5.4%	228	3.6%
30 to 34 Minutes	548	8.6%	467	7.4%
35 to 44 Minutes	588	9.2%	547	8.6%
45 to 59 Minutes	734	11.5%	865	13.7%
60 to 89 Minutes	108	1.7%	1,078	17.0%
90 or More Minutes	158	2.5%	550	8.7%
Median Travel Time to Work	NA		38.7	

Source: U.S. Census

orientation and close proximity to large regional employment centers (i.e. Boston). Duxbury's jobs-to-homes ratio of .49 remained the same during the 1990s. It is less than the regional average and about ½ of neighboring Marshfield and Kingston. While it is still considered low by

Of the 6,700 workers in Duxbury (16 and over), 1,416 (21%) work within the community, and 375 (5.6%) work from their homes. After Duxbury, the largest employment locations for local residents are Boston (1,313), Plymouth (366), Quincy (263), Brockton (190), Pembroke (187), Marshfield (185), and Kingston (179).

While the vast majority of Duxbury commuters take private vehicles to work, there has been a significant change in the number and type of those using public transportation. Since 1990, the number of commuters using public transportation has more than doubled due largely to the introduction of commuter rail service to the South Shore, which is now used by nearly 400 Duxbury residents to get to work.

Jobs-to-Housing Ratio -

The jobs-to-housing ratio is an indicator of whether there are adequate opportunities for residents to live and work within the community. The Duxbury Area¹³ has a ratio of 0.73 (i.e. there are .73 jobs for every year-round home within the Subregion). Economists consider a 1.5+ jobs-to-homes ratio to be optimal but the Duxbury Area is reasonable given its suburban

¹³ For the purposes of this report the Duxbury Area is a subregion of the South Shore Communities and includes the town of Duxbury and 3 the surrounding towns of Marshfield, Pembroke and Kingston.

most economic indicators, the town has been very careful about increasing lands available for commercial and industrial development, which could result in undesirable strip development and traffic congestion.

Duxbury Area Ratio of Jobs to Total Housing Units, 1990-2000						
Community	1990			2000		
	Employment	Total Housing Units	Ratio	Employment	Total Housing Units	Ratio
Duxbury	2,526	5,137	0.49	2601	5,345	0.49
Kingston	4,656	3,496	1.33	5318	4,525	1.18
Marshfield	4,201	8881	.47	4890	9,954	0.50
Pembroke	3,832	4,881	0.79	5280	5,894	0.90

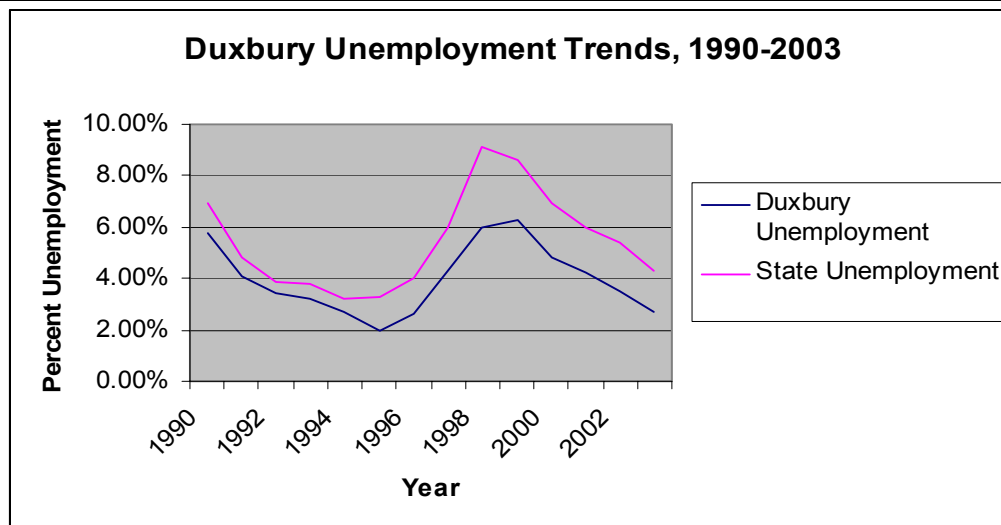
Jobs-to-Laborforce Ratio - Compared to Plymouth County and the State as a whole, the Duxbury Area has a significantly lower ratio of local jobs to the number of local residents in the laborforce. An even jobs-to-laborforce ratio implies a better balance between employment and place of residence – or more opportunities to work locally or within a small “commuter-shed”.

In addition to the low ratio of jobs-to-laborforce, the Duxbury Area has a substantial amount of lower-wage, part-time or seasonally dependant jobs due to significant commercial retail development in surrounding towns and the tourist-orientation of the South Shore and Cape Cod. This type of service economy may necessitate area employees to work more than one job to make a living. It may also indicate that jobs are difficult to fill within the labor market because the cost of living is very high in the region.

Duxbury Area Employment, Labor Force and Housing Indicators, 2000					
Town/County	Local Jobs	Labor Force	Ratio Jobs: Labor Force	Yr. Round Housing Units	Ratio Jobs:Housing
Massachusetts	3,165,520	3,393,200	0.93	252,818	12.52
Duxbury	2,601	7,929	0.33	5,103	.51
Kingston	5,127	6,075	0.84	4,370	1.17
Marshfield	4,890	13,237	0.37	9,117	0.54
Pembroke	5,280	9,274	0.57	5,834	0.91
Average	4,475	9,129	0.53	6,106	0.73

Source: Mass. Dept. of Employment & Training

Labor Force & Unemployment Trends - Since 1990 Duxbury’s labor force (those residents working or actively looking for work) has grown slowly but steadily. Over 77% of the 2000 population over 16 (10,521) is included in the Town’s labor force, which exceeds the county and state levels as a percentage.



Unemployment levels in Duxbury have also dropped overall since 1991. However, there was a peak in unemployment levels in 1998 and 1999 as many workers in high-tech industries around the state were effected by a declining economy. However, Duxbury's unemployment rate has consistently been lower than the state over the past 15 years, and 2003 the town reached a 7-year low of only 2.7% unemployment.

Labor force & Unemployment Trends in Duxbury, 1990-2003					
Year	Labor force	Employment	Unemployment	Duxbury Rate	Statewide Rate
1990	7,158	6,853	322	5.80%	6.90%
1991	6,965	6,550	232	4.10%	4.80%
1992	7,009	6,569	192	3.40%	3.90%
1993	7,138	6,797	187	3.20%	3.80%
1994	7,307	6,997	158	2.70%	3.20%
1995	7,419	7,163	137	2.00%	3.30%
1996	7,528	7,325	183	2.60%	4.00%
1997	7,793	7,602	305	4.30%	6.00%
1998	7,925	7,754	415	6.00%	9.10%
1999	8,022	7,848	440	6.30%	8.60%
2000	8,128	7,995	341	4.80%	6.90%
2001	8,282	8,079	310	4.20%	6.00%
2002	8,406	8,106	256	3.50%	5.40%
2003	8,229	7,926	203	2.70%	4.30%

Source: Mass. Department of Employment and Training

Local Employment by Business Sector.- Overall, the Duxbury economy has been steadily rising over the past 10 years as measured by total annual payroll (up 76% since 1991), the number of business establishments (45% increase), and total employment (37% increase).

A majority of the jobs in Duxbury today are in services and trade, which have both increased rapidly over the past 10 years. Between 1992 and 2001, Duxbury residents employed in the trade sector increase by 28% and those in the service sector increased by over 73%. Government is the third largest local employer but has steadily declined in the number of jobs over the past 10 years. Along with government, agricultural industries, manufacturing and construction jobs have

all declined in Duxbury over the past 10 years. Employment in other sectors such as TCPU (transportation, communication, and public utilities) and FIRE (finance, insurance and real estate) have fluctuated over the past several years.

Employment and Wage Trends within Duxbury, 1985-2001												
Year	Total Annual Payroll	Average Annual Wage	Establishments	Total Employment	Agri. Forestry Fishing	Govt	Const	Manu	TCPU	Trade	FIRE	Services
1985	\$30,553,000	\$ 15,080	269	2,026	65	543	173	45	62	425	66	648
1986	\$37,658,898	\$ 17,032	295	2,211	73	551	235	51	71	477	85	668
1987	\$43,620,199	\$ 18,899	324	2,308	78	590	236	67	73	526	85	655
1988	\$48,750,801	\$ 19,963	341	2,442	85	603	257	60	72	519	99	758
1989	\$49,636,559	\$ 20,847	353	2,381	72	593	201	34	97	540	113	731
1990	\$49,049,831	\$ 21,742	344	2,256	59	591	171	11	96	482	93	753
1991	\$43,028,599	\$ 21,407	305	2,010	46	572	125	10	87	461	87	622
1992	\$44,854,462	\$ 22,483	288	1,995	47	576	51	24	127	455	110	605
1993	\$48,076,487	\$ 23,671	295	2,031	45	550	62	29	123	444	116	662
1994	\$52,269,131	\$ 24,597	317	2,125	49	549	61	33	138	466	129	700
1995	\$57,214,222	\$ 26,305	337	2,175	45	543	84	31	117	479	123	753
1996	\$65,352,227	\$ 28,981	345	2,255	47	532	84	24	132	504	87	845
1997	\$71,774,838	\$ 30,310	344	2,368	40	554	88	30	113	533	100	910
1998	\$79,283,219	\$ 32,216	366	2,461	53	556	94	33	111	552	89	973
1999	\$86,348,809	\$ 34,252	370	2,521	46	556	98	39	114	582	93	993
2000	\$91,591,144	\$ 35,214	376	2601	45	552	93	40	109	608	82	1072
2001	\$91,064,159	\$ 35,697	392	2551	45	536	89	43	111	571	82	1074

Commonwealth of Massachusetts Division of Employment and Training

TCPU = Transportation, Communication and Public Utilities; FIRE = Finance, Insurance and Real Estate; Conf = data suppressed due to confidentiality

Note: Changes in industry definitions occurred in 1988, so data prior to that year are not strictly comparable to the more recent data.

Employment in the construction industry has declined the most in Duxbury since 1990. This sector dropped off substantially in the early 1990s as the recession took hold and fewer homes were built. The low level of construction jobs continued through the 1990s as lands available for residential development became scarcer, stronger controls on commercial and industrial were put in place, and opposition to development in general grew in the community. However, with the fast-paced residential development of the previous decades, there has been a surge in the number of small home repair, lawn and landscaping, and other home service enterprises over the past 10 years.

Employment Change in Duxbury and Surrounding Communities					
Total Employment				% Change	
Town	1990	2001	% Change	Trade	Service
Duxbury	2,526	2,551	1%	19%	43%
Kingston	4,656	5,443	17%	17%	115%
Marshfield	4,201	4,994	19%	-3%	63%
Pembroke	3,832	5,233	37%	17%	69%

While Duxbury's local economy steadily grew during the 1990s, the surrounding communities grew at a significantly higher rate. Employment increased by at least 17% in each of the 3 neighboring communities, and the highest growth was seen in the trade and service sectors. Each of these communities have allocated large land areas along major highways for commercial growth, while Duxbury has chosen to focus commercial development in smaller districts that are primarily oriented toward neighborhood needs and services.

Commercial & Industrial Property Values - Taxable commercial and industrial property value has gained little over the past 10 years in Duxbury due primarily to limited land zoned or available for these types of land uses. The most common type of commercial and industrial building stock in Duxbury is smaller and older retail properties, water-related light industries, and office buildings. Generally, older commercial properties do not typically appreciate at a very high rate, which may not bode well for increasing the local tax base.

Duxbury Area Tax Levies by Property Class, FY2003								
Town	(1) Res.	(2) Open Space	(3) Comm.	(4) Industrial	(5) Personal Property	Total	(1)+(2) % Tot	(3)+(4) % Tot.
Duxbury	\$ 29,955,093	\$ -	\$ 855,968	\$ 23,955	\$ 223,798	\$ 31,058,814	96.4	2.8
Kingston	\$ 12,555,996	\$ -	\$ 2,207,601	\$ 211,188	\$ 290,969	\$ 15,265,754	82.2	15.8
Marshfield	\$ 30,768,244	\$ -	\$ 1,459,529	\$ 283,607	\$ 361,086	\$ 32,872,466	93.6	5.3
Pembroke	\$ 18,200,637	\$ -	\$ 1,683,538	\$ 658,393	\$ 262,745	\$ 20,805,313	87.5	11.3
Average	\$ 22,869,993	\$ -	\$ 1,551,659	\$ 294,286	\$ 284,650	\$ 25,000,587	90	9

Source: Mass. Dept. of Revenue, Division of Local Services, Municipal Data Bank

By comparison, tax revenues from commercial and industrial properties in Duxbury are substantially lower than the state, county and regional averages. In FY03, only 2.8% of the town's tax base is generated by commercial and industrial property values.

3.3. Duxbury's Business Inventory Characteristics

As of February 2003, a total of 546 employers were identified in Duxbury including 490 private for-profit and non-profit businesses and 56 non-consumer services (i.e. organizations, private schools, government services, and religious institutions).¹⁴ A full inventory of Duxbury Businesses is included in Appendix 2. As the table below indicates, the largest number of Duxbury businesses fall into the "services" category, which also provides the highest number of local jobs and average number of jobs per establishment. In all, the public sector accounts for 11% of all jobs in town, primarily through the Duxbury school system and town government services.

Services have the highest sales volumes in Duxbury with over \$145 million in sales in 2003. Retail trade also represents a significant portion of the local economy with over \$104 million in sales volume. Wholesale businesses represent the highest sales volume per establishment.

The typical Duxbury business is small and owner operated. On average local businesses employ between 3 to 7 people. There are also several businesses in town with just one employee. This

¹⁴ The Duxbury Business Inventory was obtained in May, 2003 from InfoUSA, an online market analysis service, and reviewed for accuracy by the Duxbury Community Development Committee in July, 2003.

may be a factor in future economic strategy as the vast majority of businesses are located in small commercial districts or in homes where expansion opportunities are limited.

Duxbury Business Inventory by Category, 2003				
BUSINESS CATEGORY	SIC Code	2003		
		Number of Businesses	Number of Employees	Ave. No. of Employees at location
	-	-	-	-
AGRICULTURE, FORESTRY AND FISHING	018-078			
Tree and Sod Farm	0191, 25401	2	8	4
Animal Services Veterinary, Grooming, Shelter	0752	7	24	3
Landscape Designers	0781	1	1	1
Landscape Contractors/grounds Maintenance	0782	8	21	3
Tree Service and Other Landscaping Services	0783	1	4	4
<i>Sales Volume, 2003</i>	\$ 6,536,000			
<i>Average Sales Volume by Establishment, 2003</i>	\$ 344,000			
<i>Total</i>		19	58	15
CONSTRUCTION	152-179			
General Contractors	1521	6	24	4
Building Restoration & Preservation	1541	1	1	1
Building Contractors	1542	4	17	4
Road Building Contractors	1611	1	6	6
Heavy Construction, NEC	1629			
Plumbing, Heating & A/C	1711	6	26	4
Painting	1721	5	11	2
Electric Contractors	1731	4	11	3
Tile-Ceramic-Contractors & Dealer	1743	2	6	3
Carpentry Work	1752	3	12	4
Roof/Siding/Sheet Metal, NEC	1761	3	7	2
<i>Sales Volume, 2003</i>	\$ 24,038,000			
<i>Average Sales Volume by Establishment, 2003</i>	\$ 686,800			
<i>Total</i>		35	121	34
MANUFACTURING	2001-3999			
Lumber-Manufacturers	2421	1	1	1
Newspaper Publishers	2711	2	13	6.5
Music Publishers	2741	1	1	1
Printers	2759	2	7	3.5
Heat Treating Metal (Manufacturer)	3398	1	1	1
Computers-Electronic-Manufacturers	3571	1	2	2
Marine Electronic Equipment & Supplies	3663	1	1	1
Golf Equip. & Supplies-Manufacturers	3949	1	5	5
Signs	3993	2	4	2
Manufacturers	3999	1	10	10
<i>Sales Volume, 2003</i>	\$ 8,411,000			
<i>Average Sales Volume by Establishment, 2003</i>	\$ 647,000			
<i>Total</i>		13	45	4
TRANSPORTATION, COMMUNICATION, UTILITIES	4111-4999			
Buses-Charter and Rental	4142	1	10	10
Delivery Service	4212	1	1	1
General Warehousing & Storage	4225	1	3	3
Boat Repairing	4493	1	10	10
Travel Agencies & Bureaus	4724	3	14	5
Telecommunications Services	4813	2	11	6
Television-Cable & Cable TV	4841	1	3	3
Hydrologists	4971	1	4	4
<i>Sales Volume, 2003</i>	\$ 8,819,000			
<i>Average Sales Volume by Establishment, 2003</i>	\$ 801,727			
<i>Total</i>		11	56	5

Duxbury Business Inventory by Category, 2003				
BUSINESS CATEGORY	SIC Code	2003		
		Number of Businesses	Number of Employees	Ave. No. of Employees at location
WHOLESALE TRADE	50-51			
Office Furniture & Equipment Dealers	5021	3	28	9
Housewares-Wholesale	5023	1	5	5
Burglar Alarm Systems	5063	2	5	3
Electronic Equipment and Supplies	5065	3	15	5
Air Cleaning & Purifying Equip.	5075	1	4	4
Safety Equipment & Clothing	5082	1	5	5
Engines-Diesel	5084	3	9	3
Vacuum Cleaning Systems (Wholesale)	5087	1	1	1
Wholesalers	5092	1	3	3
Recycling Centers (Wholesale)	5093	1	4	4
Importers	5099	7	19	3
Business Forms & Systems (Wholesale)	5112	3	6	2
Boxes-Corrugated & Fiber (Wholesale)	5113	1	1	1
Textiles-Wholesale	5131	1	4	4
Nondurable Goods, NEC	5199	3	8	3
<i>Sales Volume, 2003</i>	\$ 81,025,000			
<i>Average Sales Volume by Establishment, 2003</i>	\$ 2,532,031			
<i>Total</i>		32	117	4
RETAIL TRADE	5211-5999			
Paint, Wallpaper Store	5231	2	11	6
Lawn & Garden Services	5261	1	10	10
Department Stores	5311	1	10	10
General Merchandise-Retail	5399	3	19	6
Grocery Stores	5411	5	115	23
Seafood-Retail	5421	3	9	3
Bakers-Retail	5461	3	35	12
Specialty Food Shops	5499	3	3	1
Motor Vehicle Dealer	5511	1	25	25
Gasoline Service Stations	5541	3	12	4
Boat Dealers Sales & Service	5551	1	15	15
Women's Clothing Store	5621	1	1	1
Skating Apparel	5699	1	1	1
Furniture Stores	5712	2	6	3
Carpet & Rug Dealers	5713	1	1	1
Appliances-Household	5722	2	6	3
Computer Software	5734	10	47	5
Eating Places	5812	15	179	12
Pharmacies	5912	1	20	20
Liquor Stores	5921	4	18	5
Used Merchandise Stores	5932	8	18	2
Sporting Goods/Bike Shops	5941	2	16	8
Book Dealers - Retail	5942	2	6	3
Jewelers-Retail	5944	2	5	3
Hobby-Retail	5945	3	6	2
Gift, Novelty & Souvenir Shops	5947	7	30	4
Yarn-Retail	5949	1	2	2
Florists-Retail	5992	3	8	3
Miscellaneous Retail	5999	8	25	3
<i>Sales Volume, 2003</i>	\$ 104,781,000			
<i>Average Sales Volume by Establishment, 2003</i>	\$ 1,069,194			
<i>Total</i>		98	651	7
FINANCE, INSURANCE, AND REAL ESTATE	6022-6531			
Commercial Banks	6022	4	21	5
Real Estate Loans	6162	1	13	13
Security Brokers	6211	2	3	2

Duxbury Business Inventory by Category, 2003				
BUSINESS CATEGORY	SIC Code	2003		
		Number of Businesses	Number of Employees	Ave. No. of Employees at location
Commodity Brokers	6221	1	2	2
Financial Advisory Services	6282	6	7	1
Employee Benefit & Compensation Plans	6371	2	9	5
Insurance	6411	11	36	3
Real Estate Management	6513	1	3	3
Real Estate Agents & Managers	6531	22	155	7
Real Estate Developers	6552	3	8	3
International Trade Services	6799	1	4	4
<i>Sales Volume, 2003</i>	\$ 45,533,000			
<i>Average Sales Volume by Establishment, 2003</i>	\$ 843,204			
<i>Total</i>		54	256	5
SERVICES	7011-8999			
Hotels & Motels	7011	1	3	3
Camps	7032	3	117	39
Cleaners	7212	5	18	4
Photographers-Portrait	7221	4	7	2
Beauty Shops	7231	8	25	3
Barbers	7241	1	1	1
Tax Return Preparation & Filing	7291	1	3	3
Massage Therapists	7299	1	4	4
Advertising Agency	7311	1	4	4
Media Buying Service	7319	1	5	5
Mailing & Shipping Services	7331	2	7	4
Commercial Art/Graphic Design	7336	4	6	2
Court & Convention Reporters	7338	1	1	1
Pest Control	7342	1	3	3
Chimney & Fireplace Cleaning, Building & Repair	7349	2	3	2
Employment Agencies	7361	5	7	1
Computer Consultants	7371	5	9	2
Internet Service	7374	1	10	10
Investigators	7381	2	12	6
Auctioneers, Business Services, NEC	7389	11	23	2
Top/Body Repair/Paint Shop	7532	1	4	4
General Auto Repair Shops	7538	1	5	5
Automobile Detail & Clean Up Service	7542	1	1	1
Lubricating Service-Mobile	7549	1	3	3
Refrigeration Services	7623	1	1	1
Reupholstery/Furniture Repair	7641	2	4	2
Coil Winding	7694	1	2	2
Repair Shops/Related Services, NEC	7699	1	6	6
Video Production Services	7812	2	5	3
Video Tape Rental	7841	1	10	10
Dancing Instruction	7911	1	1	1
Golf Courses-Public	7992	1	2	2
Amusement/Rec. Services	7999	6	35	6
Physicians Office	8011	17	126	7
Offices & Clinics of Dentists	8021	14	73	5
Chiropractors	8041	4	9	2
Optometrist	8042	1	1	1
Podiatrists	8043	1	3	3
Other Health Practitioners	8049	4	22	6
Nursing & Convalescent Homes	8051	3	530	177
Laboratories	8072	1	1	1
Other Health Services	8099	2	7	4
Legal Services	8111	19	53	3
Special Interest Libraries	8231	1	1	1
Computer Training	8243	1	1	1
Other Education Centers	8299	3	26	9

Duxbury Business Inventory by Category, 2003				
BUSINESS CATEGORY	SIC Code	2003		
		Number of Businesses	Number of Employees	Ave. No. of Employees at location
Individual/Family Social Services	8322	12	51	4
Child Care Services	8351	5	67	13
Residential Care	8361	2	8	4
Museums, Art Galleries	8412	2	13	7
Associations	8611	2	4	2
Environmental Conservation, Clubs	8641	1	15	15
Religious Organizations	8661	2	4	2
Engineering Services	8711	7	26	4
Other Engineering	8712	7	18	3
Surveyors	8713	2	5	3
Accountants	8721	9	18	2
Laboratories-Research & Development	8731	1	5	5
Research Service	8732	1	4	4
Constructions Management	8741	1	12	12
Business Management Consultants	8742	16	33	2
Business Consulting Services	8748	5	14	3
Services, NEC	8999	2	4	2
<i>Sales Volume, 2003</i>		\$ 145,383,000		
<i>Average Sales Volume by Establishment, 2003</i>		\$ 634,860		
<i>Total</i>		229	1501	7

GOVERNMENT, ORGANIZATION, SCHOOLS, SOCIAL CLUBS AND RELIGIOUS INSTITUTIONS

FINANCE, INSURANCE, AND REAL ESTATE	4311-9999			
Post Offices	4311	2	26	13
Clubs	8641	3	23	8
Non-classified Establishments	9999	7	47	7
<i>Total</i>		12	96	8
PUBLIC ADMINISTRATION	1611-9631			
Parking Area/Lots Maintenance & Marking	1611	2	85	43
Schools	8211	11	620	56
Libraries-Public	8231	1	40	40
City Government-Executive Offices	9111	1	52	52
Government Offices-City, Village & Twp	9121	9	52	6
Police Departments	9221	1	36	36
Fire Departments	9224	2	44	22
City Government-Finance & Taxation	9311	1	4	4
City Government-Public Health Programs	9431	1	4	4
City Government-Social & Human Resources	9441	1	9	9
City Government-Conservation Departments	9512	1	2	2
City Govt-Regulation/Adm-Comms/Utilities	9631	1	10	10
<i>Total</i>		32	958	30
RELIGIOUS INSTITUTIONS				
Institutions	8661	10	55	6
<i>Total</i>		10	55	6
<i>Source: InfoUSA, May 2003</i>				

Size of Private Businesses in Duxbury		
Square Feet	Number	% of Total
0-2,499	237	48%
2,500-9,999	195	40%
10,000-39,999	52	11%
40,000+	6	1%

As is expected in a local economy with a high percentage of retail trade and service businesses, the average size of private businesses (in terms of square footage) in Duxbury is quite small. In fact, of the 490 private business establishments in town, 432 (or 88%) are less than 10,000 square feet. Only 6 industries in town exceed 40,000 square feet in floor space. This is an important consideration for establishing

dimensional zoning requirements on commercially-zoned land in terms of minimum lot sizes, frontage, and setbacks.

3.4 Economic Opportunities by Zoning District

Estimated Land Area by Zoning District		
Zoning District	Total Acreage	Percent of Total Land
Residential Compatibility (RC)	6,274	42.6%
Wetland Protection (WP)	3,992	27.1%
Planned Development 1 (PD-1)	2,501	17.0%
Planned Development 2 (PD-2)	1,001	6.8%
Planned Development 3 (PD-3)	12	0.1%
Dunes Protection (DP)	87	0.6%
Neighborhood Business 1 (NB-1)	56	0.4%
Neighborhood Business 2 (NB-2)	59	0.4%
Publicly-Owned Land (POL)	757	5.1%

Source: MassGIS

Duxbury is divided into 9 zoning districts: there are 4 overlay districts including Wetlands Protection, Dunes Protection, Publicly-Owned Land, and Aquifer Protection; 3 Planned Development Districts; the Residential Compatibility District (RC); and 2 Neighborhood Business Districts (NB-1 and NB-2). The vast majority of businesses in Duxbury are located in the Residential Compatibility District and Neighborhood Business Districts.

Residential Compatibility District -

The RC Zone is the largest district in

Duxbury comprising over 6,000 acres and approximately 43% of lands in town. It also contains the highest number of businesses in town while the majority of them are small and discrete operations. Several of the recognized commercial areas such as Bennett's area, Millbrook, Snug Harbor, and Kings Town Way are partially zoned RC.

The RC District permits detached, single-family homes, religious and educational uses, and other accessory uses customarily incidental to single family homes. By special permit, business uses such as produce stands, home occupations, and bed and breakfasts are allowed. According to the Zoning Bylaws, the Board of Appeals may issue a special permit for the use of a portion of a dwelling for home occupations such as architects, counselors, consultants, dentists, doctors, engineers, insurance brokers, investment counselors, lawyers or real estate brokers provided the business uses no more than 25% of the home, there are no exterior changes in appearance, and

is clearly incidental to the residential use. Other home occupations that have no visiting clients, extraordinary deliveries, or signage may obtain a permit from the Zoning Enforcement Officer.

There are a few areas within the RC District that may provide opportunities for small-scale commercial development serving the surrounding neighborhood area – or node developments.

Node Development

Nodes are small scale mixed use districts that provide basic services and conveniences to the surrounding neighborhood such as a small grocery, restaurant, pharmacy, or cleaning service.

Providing basic services (i.e. food and other necessities) would be a convenience to residents and possibly reduce the number of vehicle trips and length of travel for everyday needs. Because the RC district does not permit retail or office buildings this would require an amendment to either the zoning district boundaries or the bylaws. There is potential for these small nodes along Route 53 in West Duxbury in areas where some businesses are already established such as the Kings Town Way and Osborn's.

The best economic opportunity in the RC district is for home-based occupations. There is a growing national trend in "work at home" and small in-home businesses. Duxbury has recently revised its home occupation regulations permitting small scale and discrete in-home businesses. Home businesses provide an important opportunity for small entrepreneurs and should be encouraged. They can often serve as business incubators for small growing operations that eventually may relocate to established commercial districts without a great deal of recruitment effort by the community. Home-based businesses also keep local and talented business people in the community.

Neighborhood Business Districts 1 and 2 (NB-1 and NB-2) - The Neighborhood Business Districts 1 and 2 make up approximately 115 acres of land in towns or less than 2% of land area in the community. However, they are strategically located to service different parts of Duxbury and the basic needs of town residents. NB Districts are located at Hall's Corner, Snug Harbor, Millbrook, Cox Corner, Kings Town Way, and Bennett's area.

Permitted uses in both the NB-1 and NB-2 districts are restricted to those permitted in the RC district, namely detached single-family homes, educational and religious uses. A variety of small retail and service businesses are also permitted if less than 3 off-street parking spaces and no loading areas are required. A special permit is required for similar but larger businesses as well as restaurants, take-out food, personal services, and funeral parlors. In NB-2 additional uses are permitted by special permit such as larger retail operations, automobile sales and services, boat sales and services, and building materials.

There is limited land for future development in the NB Districts. The lack of public sewerage in town is also a limiting factor in terms of business expansion or infill. The best development and redevelopment potential for the NB Districts is to expand small retail, restaurant, services, and accessory dwelling units (which would require a zoning change) that accommodate primarily resident needs and, to a lesser degree and in specific locations such as Hall's Corner and Snug Harbor, tourist.

3.5 Economic Opportunities by Business District

The main commercial area in town is Hall's Corner in South Duxbury, while smaller areas include Cox Corner, Mill Brook, Snug Harbor, Bennett's area (located on Tremont Street near Exit 10 to Route 3), and an area on Route 53 west of Route 3 (Kings Town Way), Osborn's area as well as a few other very small areas. While the majority of retail businesses are located in these established districts, several small and home-based businesses are located throughout the community in residential districts.

Hall's Corner – Hall's Corner is the largest business district in Duxbury located at the intersection of Washington Street, Depot Street, Chestnut Street, Bay Road, and Standish Street. This historic district includes a variety of retail, restaurant, professional offices and other services

used on a regular basis by local residents. The primary market area for Hall's Corner are the neighborhoods in East Duxbury but it provides business opportunities for the entire community as well as visitors, particularly in the summer months as it is located on a gateway to Snug Harbor and Duxbury Beach. The district is zoned Neighborhood Business District 1 permitting a mix of uses.

Snug Harbor - The Snug Harbor business area, located on Washington Street, generally between Harrison Road and Surplus Street, is a small mixed-use district with a variety of public and private uses. There are small retail and restaurant operations as well as a post office, private school and the Duxbury Yacht Club. Snug Harbor services mostly the surrounding historic neighborhoods except for the marina, which attracts boaters throughout the community and beyond. The district is zoned Neighborhood Business District 2 which permits small mixed-use operations such as exists today.

Cox Corner - Cox Corner is located in northeast Duxbury at the intersections of Route 139 (Church Street) and Route 3A (Tremont Street) about 1,000 feet south of the Marshfield town line. There are some well-established local businesses in the area but also a few new 2 to 2 ½ story mixed-use buildings including some multi-family residential units, professional office space and limited retail uses. The area is zoned Neighborhood Business 1.

Bennett's Area - Bennett's Area is located on Tremont Street (Route 3A) generally between Exit 10 at the Kingston town line and Oak Street. There are a few well-established retail and service businesses and well as older homes. The businesses service primarily local traffic along Tremont Street. However, there have also been larger office developments in recent years including Island Creek, which take advantage of the access to Route 3. The area includes three different zoning districts: Neighborhood Business 1, Residential Compatibility, and Wetland Protection.

Kings Town Way - The Kings Town Way area is located at the intersections of Summer Street and Route 53 in southwest Duxbury. The intersection includes a large grassy island and there are a few local businesses as well as the Tarklin Community Center in the area. The district is auto-oriented with no existing sidewalks and higher travel speeds. It is zoned for both Neighborhood Business 2 and Residential Compatibility. While there are only a few existing businesses, the volume of traffic between the 2 intersecting roads, proximity to surrounding neighborhoods and Route 3, and it's established roots for private business and public gathering could lend itself to a potential node development that would serve south and west Duxbury.

Millbrook - The Millbrook Area is located off Tremont Street in the area between St. George Street, Railroad Avenue and Alden Street. It is a small district with local businesses that serve the daily needs of surrounding neighborhoods and Duxbury public schools. Millbrook is also the site of the historic John Alden House. The area is zoned Neighborhood Business 1 and Neighborhood Business 2 centered on Railroad Avenue.

3.6 Public Infrastructure

Public Utilities - The Duxbury Water Department provides service to over 5,000 residential and commercial customers, or approximately 90% of town residents. Public water is provided to the major business areas including Hall's Corner, Snug Harbor, Bennett's Area and Cox Corner.

The town uses several wells to provide drinking water and has a daily capacity of over 4 MGD while the estimated maximum daily use is just this limit. The Water Department has several sites that may provide future capacity increases to serve additional development as needed.

Currently, the vast majority of Duxbury is serviced by individual on-site sewage disposal systems. A small section of town is sewered in the vicinity of the High School and other municipal buildings and schools centered on St. George Street and Alden Street. There are also a few areas serviced by small, shared disposal systems. Of the small business districts in town, only Snug Harbor has a shared sewerage system that services 11 buildings. These buildings are connected to a leaching field located under the Duxbury Yacht Club on Harrison Street.

Limited public sewerage in Duxbury can be a significant economic development constraint. The largest districts such as Hall's Corner, Bennett's area, and Cox Corner are reliant on private on-site septic systems. This can limit the location of new and infill mixed-use development.

Transportation – Duxbury has several local and regional arterial roadways and excellent access to other communities in the region and major markets such as Boston 30 miles to the north. Route 3 bisects the community, and is the major arterial for the south shore of Massachusetts, connecting Boston to Cape Cod. There are two exits off Route 3 in Duxbury: Exit 10 at Tremont Street (Route 3A) and Exit 11 at Congress Street (Route 14).

Route 3A is another major north-south state highway that connects the south shore communities. Route 53 runs north-south through west Duxbury and Route 14 runs east-west through the center of town. Route 139 runs north-south between Duxbury and Marshfield

The location of Route 3 in Duxbury and proximity to other major highways (the Massachusetts Turnpike is approximately 30 miles north of Town) provide some economic opportunity for commercial and light industrial businesses. However, the community is very concerned with the potential impacts of traffic congestion and strip development and has selected not to encourage these types of developments along major corridors. There is currently no regular transit service in Duxbury but MBTA commuter rail is easily accessible from Kingston and Plymouth as well as several locations to the north. Regionally, the largest commercial airport is the Logan International Airport in Boston followed by TF Green Airport in Providence, Rhode Island, both about an hour from Duxbury.

3.7 Organizational Support

There are a few local and regional organizations that support Duxbury business development in various ways. Duxbury Business Association includes 81 local business members in 2003. This non-profit organization whose primary purpose is to promote local businesses by providing information on existing and prospective businesses about economic opportunities in town, promotion (i.e. a business directory map), and networking through "business to business" functions.

The Metropolitan Regional Planning Commission (MRPC) provides social-economic data, mapping, and grant assistance to all communities on the South Shore. They are also responsible for developing the regional economic development plan and guiding its implementation. They have assisted many communities in the region in preparing for economic development and obtaining grant funding for various related activities.

3.8 Local Preferences for Business Development

Duxbury is primarily a residential community with a strong preference for maintaining its rural and historic character. There are areas zoned for business uses – mostly retail and office – which are scattered throughout town. There are no strip commercial developments or large office/industrial parks in town but several in the region that local residents rely on for various employment, service and shopping opportunities.

Based on the Economic Base Goals and Policies from the Duxbury Comprehensive Plan adopted in December 1999 the public preferences for economic development in the community are the following:

- Recognize that large commercial development will have an adverse impact on the rural nature of the community.
- Manage growth to minimize financial impacts from new development.
- Support and strengthen the kinds of local businesses that are beneficial to the community in terms of providing needed services, products, employment, and tax revenue.
- Maintain high standards of design, construction, and maintenance in existing and new commercial developments.
- Coordinate vehicular traffic, pedestrian traffic and parking in commercial areas so that they function in an optimal manner.
- Encourage limited amounts of office and high technology uses in existing neighborhood business districts that will yield net tax revenues to the town.
- Seek other desirable land uses (senior assisted living, private schools, etc.) that fit the community and may yield net tax revenues, provided they are not disruptive to the residential community or the environment.

4.0 HOUSING & ECONOMIC DEVELOPMENT ACTION PLAN

4.1 Housing Action Plan

The Housing Action Plan is based on the analysis conducted under *Section 2.0: Housing Assessment & Analysis* to encourage and promote the creation and retention of housing that is affordable to a broad range of Duxbury residents. “Affordable Housing” can be defined as where households earning 80% of the median area income can afford the median price of homes in the community (either through available subsidies or reasonable market choices) assuming that no more than 30% of household income is spent on housing costs including rent/mortgage payments, taxes and basic utilities. The goals and strategies outlined for Duxbury below have been developed in coordination with the Community Development Committee.

Housing Goals

1. To ensure that residential development benefits the entire community to the maximum extent possible.
2. Encourage the reuse of existing structures and infill development wherever possible to achieve affordable housing needs.
3. Encourage the development of small-scale and scattered site affordable housing for low and moderate income residents.
4. Form partnerships with local and regional housing organizations to assist in providing more affordable housing in town.
5. Provide incentives through land use regulations to expand affordable housing opportunities for all ages and appropriate income levels while maintain Duxbury’s small town atmosphere and historic character.

Potential Affordable Housing Impediments

Through research, the community housing needs survey, public workshops, and meetings with the Community Development Committee potential obstacles to increasing the supply of affordable housing in Duxbury were identified:

Limited Public Infrastructure - The limited area served by public water and lack of a public sewer system in Duxbury may be a strong deterrent to creating the density of housing often necessary to bring prices into an affordable range. Existing higher density housing developments such as Island Creek are served by on-site community septic systems. While there may be a handful of locations in the community (including the property adjacent to Island

Creek) for higher density housing expansions, development may be limited by the lack of land to provide for additional sewage treatment, or the cost of extending public sewerage from adjacent municipalities or on-site package treatment plants.

Limited Public Transportation – Duxbury is not connected to regional public transportation systems making it difficult for those residents without personal vehicles to get to other communities for work.

Few Opportunities to Acquire Lands for New Construction – Overall, developable land is limited in town and potentially developable land is often further constrained by environmental limitations, conservation easements, public concern, and costs due primarily to the hot market real estate market in South Shore communities.

Limited Rental Housing - With the employment base comprised primarily of government, service and trade sector jobs with low to moderate wages, there is a need in Duxbury to provide housing affordable to those who work and live in the community. Rental housing is a particular need for people in the area's tourism and hospitality, retail, and service industries. Duxbury's current rental housing stock is very limited comprising only 11% of all occupied housing units.

Limited Homeownership Opportunities– With a median home sales price of \$462,500 and average assessed value of \$458,800 in 2003, the number of people that can afford to live in Duxbury is narrowing. Even those existing residents that sell their homes but wish to stay in the community may find the choices, in terms of both cost and type, very limited. More affordable homeownership opportunities suitable for younger individuals and families are needed to retain the next generation, and provide a diversity of age and income level among local residents.

Zoning – Duxbury has put in place some development incentives such as inclusionary zoning to encourage more housing stock diversity and affordability. However, zoning incentives may not always work because of other factors such as housing market preferences, infrastructure limitations, or suitable lands. Without the use of these incentives by developers, affordable housing opportunities may be lost to further low intensity land development that consumes more open lands, drives home costs up, and may result in high municipal service demands.

Administrative capacity - The Town has a small administrative staff and needs to maximize the use of expertise available in existing regional housing organizations as well as interested community members who are devoted to expanding affordable housing opportunities. The primary non-profit affordable housing organizations in the area are South Shore Housing Development Corporation (SSHDC) and the Duxbury Housing Authority (DHA). While SSHDC is a fairly large and experienced organization, the small-scale, scattered site housing development, which may be most appropriate for Duxbury may not be feasible for the organization to undertake.

Funding – Public and private funding sources for the production of affordable housing in higher-income communities such as Duxbury are limited. (A list of potential funding programs is included in Appendix 5). However, the Town has adopted the Community Preservation Act (CPA) as a means of providing a local funding source for affordable housing, historic preservation and open space protection. While CPA may not fully address the affordable housing needs of Duxbury it may be the only local source of financing currently available to increase low and moderate-income housing. The new Affordable Housing Trust Fund also has potential to generate local housing funds but it will take time to build up this account.

Strategies & Actions for Affordable Housing

The following strategies and actions reflect the Housing Goals above and are generally geared to manage and guide residential development over the next 5 years.

Strategy 1: Create a Local Housing Partnership for the promotion, ownership or management of affordable housing opportunities in Duxbury.¹⁵

Local Housing Partnerships (LHP) were common in the 1980s but lacked the backing by the community and many dissolved. Duxbury created an LHP in the early 1980s as a standing town committee with the goal of creating affordable housing and protecting the environment. While this committee was disbanded, new interest resulted in the reestablishment of the LHP at the Annual Town Meeting in March 2004 to provide a sustained effort to address affordable housing needs.

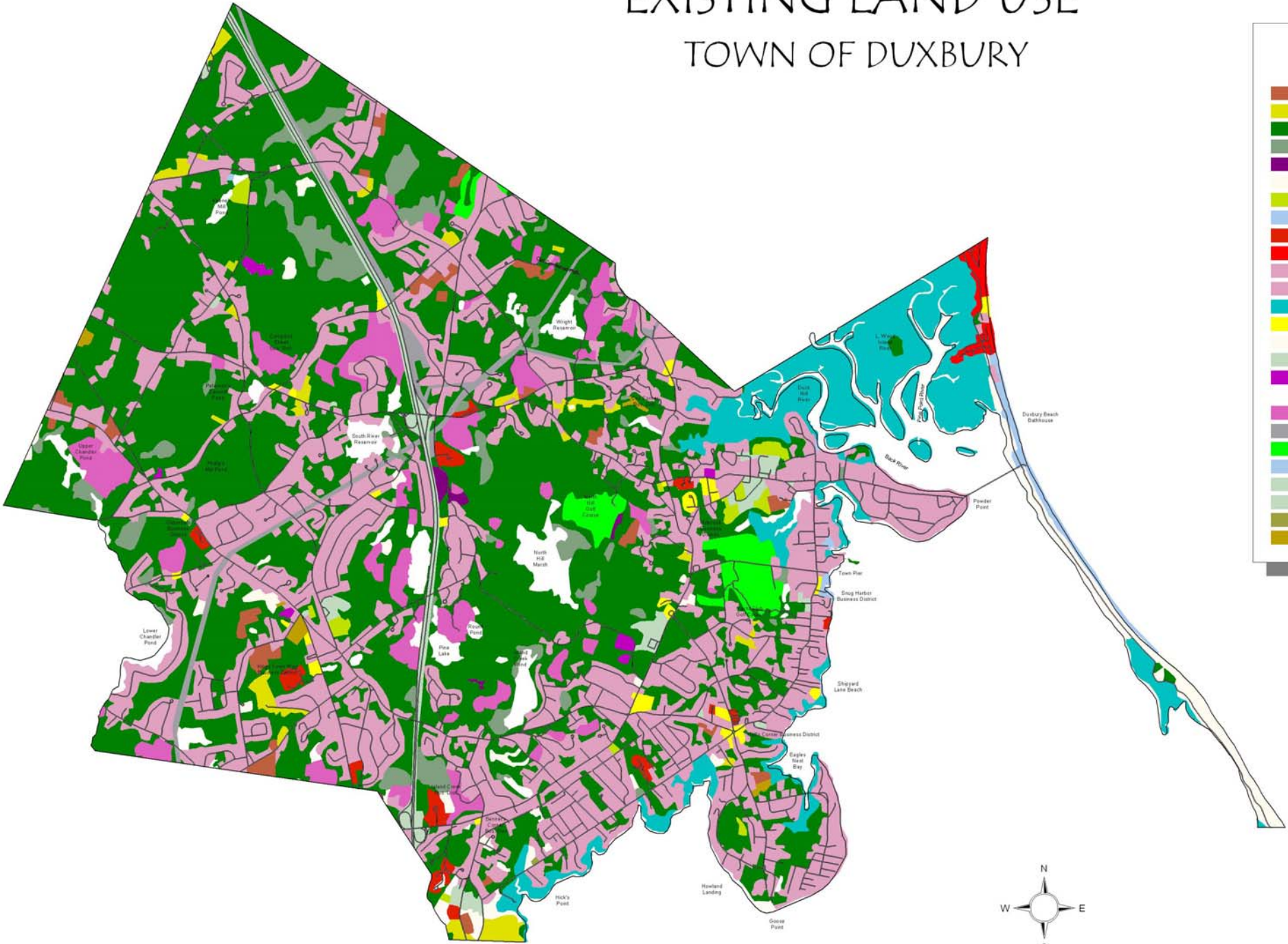
Duxbury recognizes that affordable housing is a critical community resource and a public asset. The new LHP will ensure consistent membership and attention to the issues, with greater regard by the public.

Actions

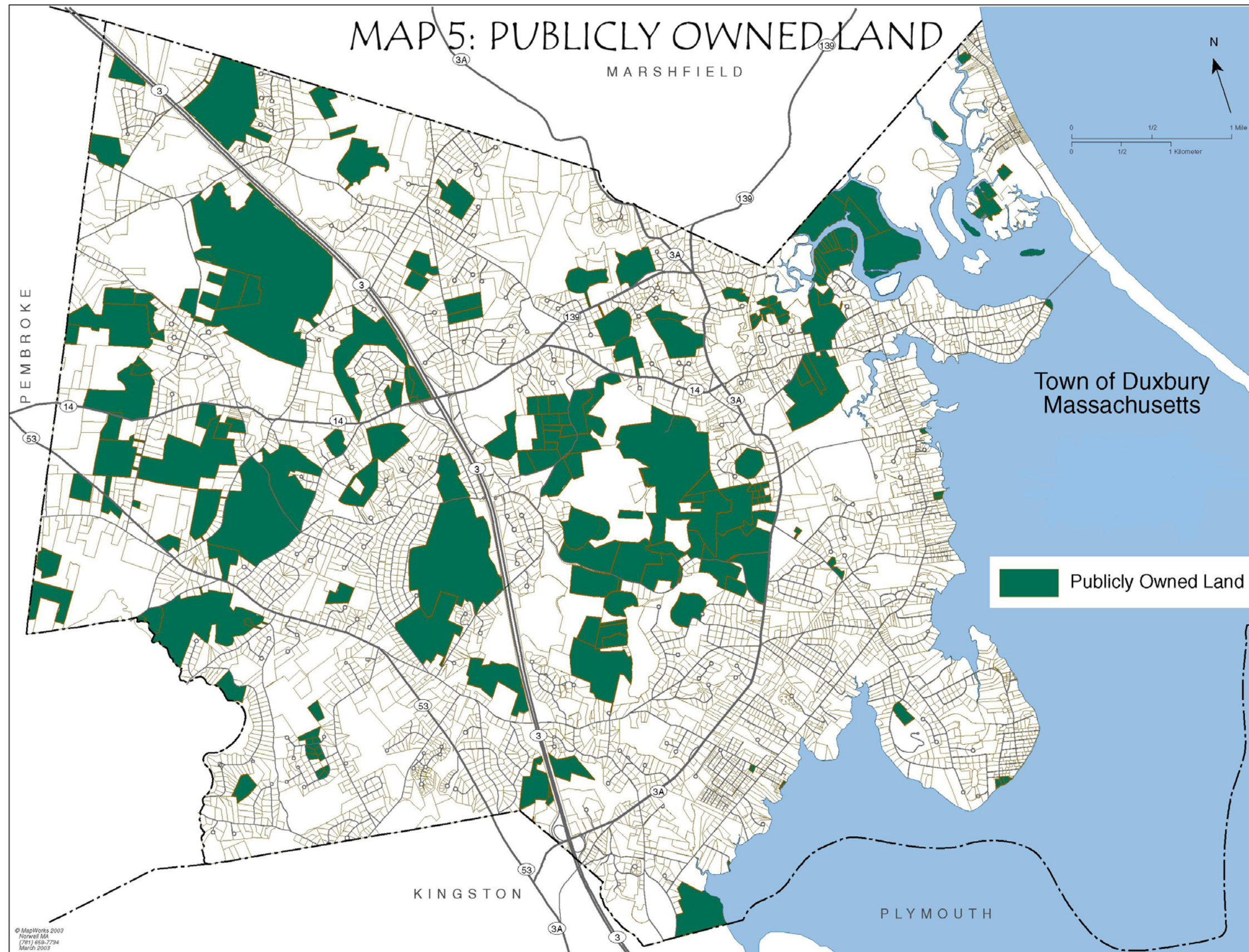
1. **Appoint members to the new Housing Partnership Committee** – The Board of Selectmen should appoint members to the new Housing Partnership Committee with broad representation. The purpose of this committee will be to communicate with town staff, the public and home builders (for profit and non-profit); generate ideas for the potential use of state programs; and identify locations for affordable and mixed income housing developments. Taking an active role will ensure that site selection and planning process will meet Duxbury's housing objectives. The committee's responsibilities will include:
 - Leading the effort on behalf of the town to implement the Housing Action Plan.
 - Working with other town boards to carry out affordable housing strategies.
 - Public education and outreach efforts.
 - Review 40B proposals and make recommendations to the Zoning Board of Appeals.

¹⁵ A Local Housing Partnership was created by vote of the Annual Town Meeting in March of 2004.

MAP 4:
EXISTING LAND USE
TOWN OF DUXBURY



Land Use	
	Cropland
	Pasture
	Forest
	Wetland
	Mining
	Open Land
	Recreation
	Water Recreation
	Multi Family Res
	Res < 1/4 Acre
	Res 1/4 - 1/2 Acre
	Res > 1/2 Acre
	Salt Marsh
	Commercial
	Urban Open
	Transportation
	Waste Disposal
	Water
	Cranberry Bog
	Powerlines
	Golf
	Marina
	Urban Public
	Cemeteries
	Orchard
	Nursury



- Melting the community's housing needs with the character of development projects.
 - Negotiating with developers and providing incentives for increasing affordable units.
 - Serve as a clearinghouse for information on affordable housing for the use of other town boards and residents.
 - Work with the Historic Commission on potential re-use and re-locations of housing tear-downs. Identifying potential relocation sites on Town owned or controlled land. (*E.g. Nantucket*).
 - Act as liaison between town and state in the exchange of information regarding affordable housing.
2. **Seek Technical Assistance** – The LHP should establish relationships with local and regional housing organizations, businesses, and religious institutions to work in partnership in expanding housing opportunities for local residents. The LHP should seek technical assistance, project sponsorship, and co-developer support from established housing planners and developers in the region such as SSHDC and DHA.
3. **Consider regional approaches to meeting affordable housing needs** – The LHP should work with other South Shore towns to examine the feasibility of creating a regional strategy for expanding affordable housing opportunities consistent with the composition, capacity, needs and land use goals of individual communities.
4. **Create a Comprehensive Permit (Chapter 40B) Subcommittee** - The benefits of this subcommittee would be to have more control over the type and scope of affordable housing development earlier in the process. The subcommittee should be comprised of members of the Local Housing Partnership, Planning Board, Building Inspector, School District, Conservation Commission, and the Selectmen. (ZBA members should be excluded in order to maintain neutrality during the 40B hearing process.). The purpose of the subcommittee would be to initiate discussions with a 40B developer in order to:
- Inform the developer of necessary prerequisite forms and procedures to be completed before an application can be considered.
 - Discuss particular affordable housing needs of town.
 - Discuss any potential problems regarding environmental, health or safety issues on designated property.
 - Keep the lines of communication open between the developer and the town and maintaining a working relationship.
 - Inform appropriate committees/boards of development plans in a general sense.
 - Help initiate the negotiation process if deemed appropriate.

This subcommittee could also reach out to known developers who may be interested in creating “friendly 40B” developments. The Town would benefit by taking a proactive approach to creating affordable housing. Establishing a working relationship with developers early in the process will allow the Town to provide more guidance in the type and scope of housing to be developed.

Strategy 2: Evaluate options of incorporating a local housing ownership and management organization

Community development corporations (CDC) and housing trust funds are non-profit entity that can respond quickly to affordable housing opportunities. They can use Community Preservation Act (CPA) funds, Affordable Housing Trust Funds, and several other state and federal programs. The Town should work with DHA, SSHDC, MRPC as well as other organizations in broadening options for addressing affordable housing needs. Some possible steps are as follows:

Actions

1. **Expand the role of the Duxbury Housing Authority** – The Duxbury Housing Authority (DHA) was established on March 17, 1970 by Town Meeting. DHA is governed by a 5-member Board of Directors of which four (4) are elected and one (1) is appointed by the state. Because local residents govern the authority, they undertake housing projects that reflect local housing goals and needs.

The Duxbury Housing Authority could be a key partner in expanding affordable housing in the community. More local housing authorities are becoming involved in the creation and development of new affordable homeownership (e.g. Nantucket). However, authorities are bound by MGL Chapter 121 which limits them to developing and managing rental units¹⁶. Another option would be to form a community development corporation (CDC) as a subsidiary, which is currently being done by DHA.

2. **Create a CDC or Non-Profit Housing Corporation** - Affordable housing can be developed and/or owned by non-profit groups such as a community based developer, community development corporation (CDC), or religious institutions. The advantages are that housing can be developed less expensively and remain affordable in perpetuity.

(Some examples include Belmont and Shrewsbury)

3. **Affordable Housing Trust Fund**¹⁷ – The new Affordable Housing Trust Fund was established for the purposes of creating and preserving affordable housing. All funds should be authorized by the Board of Selectmen, in consultation with the local housing partnership. All expenditures from the fund should be used for low or moderate income housing as defined under Chapter 40B. Expenditures should also follow an allocation plan submitted by the Board of Selectmen and Town Meeting annually.

Strategy 3: Carry out a plan to convert existing housing units into affordable housing units.

All of the following programs could be used to expand the number of affordable housing units within the existing housing stock. The benefits to Duxbury would be no loss of lands to new residential development, an alternative to small-home demolition and mansionization, improvement to blighted properties resulting in increased tax revenues, and a greater increase in

¹⁶ The Nantucket Housing Authority has recently gone to the State legislature to expand their capabilities to include homeownership.

¹⁷ An Affordable Housing Trust Fund was approved at the Annual Town Meeting in March 2004.

the inventory of subsidized housing units as a percentage of total housing stock compared to new development. Examples of programs to be considered by the Town include the following:

Actions

1. **Establish an Affordable Housing Purchase/Resale Program** - The Town should consider instituting a purchase/resale program, whereby the Town purchases existing low-cost housing units as they come on the market. The Town could then re-sell these units to qualified homebuyers with a deed restriction that ensures that the units remain affordable for the long-term, even when they are re-sold.

Section 2: Housing Assessment & Analysis determined that a family earning 80% of the Boston MSA median family income (\$64,640) can afford to purchase a \$253,000 home. In FY04, there are 588 homes with assessed values in this price range. The Town should evaluate these homes and target certain ones for “rights of first refusal”. Acquisition can be made by the Town or an assigned non-profit housing development corporation.

The new Affordable Housing Trust Fund, CPA or other funds could be utilized to acquire the property and then resell it to an eligible family with deed restrictions to limit equity and retain affordability. Alternatively, the Town or an assigned housing organization could retain the property for use as affordable rental units. Existing homeowners should also be encouraged to sell their homes to a designated local affordable housing provider at below market rate to receive a tax write off. This type of program can preserve and expand Duxbury’s supply of affordable housing without new construction or an increase in land consumption.

(Examples: Town of Ipswich)

2. **Establish an Affordable Accessory Apartment Housing Program** – This program would provide an opportunity for home owners with accessory apartments (both legal and not currently approved) to qualify these units as affordable housing. The benefit would be to bring accessory apartments up to code and increase the number of eligible affordable housing units within the existing housing stock. Homeowners interested in applying for the program would be required to place a deed restriction on the accessory apartment declaring it remain as affordable housing during and after the homeowner has left the home.

The accessory affordable housing program would be available to property owners who have an accessory apartment in an owner-occupied dwelling, owners who want to create an accessory apartment, and owners of legal multi-family dwellings who wish to convert or add an additional affordable unit. To qualify as an affordable housing unit, property owners would have to agree to the following:

- Bring (or construct) the unit into compliance with both state building and sanitary codes.
- Apply for and receive a comprehensive permit through the Town of Duxbury
- Agree to a deed restriction on affordability of the unit according to the eligible income standards set by HUD for the Boston MSA
- Agree to a minimum of a one-year lease and maintaining affordability in perpetuity.

In addition to affordable housing, the program could also be geared to creating accessory apartments to serve immediate and extended family members. The process of creating an accessory apartment program would entail the following commitment by the town:

- Enhance identification of and record keeping regarding accessory apartments.
 - Change the current assessment data to include classification of accessory apartments.
 - Change existing bylaws to include identification of family accessory apartments. Send annual letters asking for verification of continued family use. Target non-respondents and newly identified apartments for interview/inspection.
 - Designate or hire coordinator for the program through the appropriate department (i.e. Planning Department). The coordinator would be responsible for initiating and maintaining the program, keeping records on identified units signed on to the program, offering assistance to homeowners in obtaining funding to upgrade apartments to meet codes.
 - Streamline communication from sticker department/building inspector department/assessors office regarding previously unidentified accessory apartments.
 - Inspect homes with more than one kitchen to determine if accessory apartment exists.
- Review the current bylaw to ensure that regulations are consistent with the goals of the program.
- Advertise the program and educate apartment owners of the benefits of participating. (I.e. ensuring the unit is safe and up to code, eliminating penalties for unapproved apartments and code violations, reducing vacancy rates, etc.)
- Seek funding sources for renovation of units to meet all code requirements.

(Some examples include Barnstable and Scituate)

3. **Establish an Affordable Housing Annuity and Tax Credit Program** - Under this program qualified homeowners could place a deed restriction declaring the house remain affordable during and after the homeowner's tenure in exchange for an annuity in the amount equal to the difference between the market value of the home and the value of a mortgage obtained by a qualified moderate income family or individual. This could be set at 80 to 100% of the MSA median family income depending on state requirements.

In addition, the current homeowner would receive an **annual tax credit** equal to the difference between the assessed value and the affordable price. An annual inspection would be conducted prior to receiving the annual tax credit to ensure proper maintenance is occurring while the current owner remains in the home so that it is habitable and not in need of major repair when sold as an affordable home.

Potential benefits to town include increased affordable housing without new development, a lower rate of mansionization (razing smaller homes and replacing them with much larger ones), and increased affordable housing to a broader range of residents.

This program may be most advantageous to older home owners who would benefit more from an upfront annuity and annual tax credit than the rising sales price of the home over time.

A potential obstacle is the need for legislative approval. Additionally, the amount of the annuity and tax credits would often be less in value even over the course of a lifetime than the market value of the home which could make the program less attractive to many homeowners.

The process of creating an Annuity and Annual Tax Credit Program would be as follows:

- Identify single family homes in the lowest 20% of assessed values in Duxbury. According to the FY2004 records this would include homes with assessed value of about \$311,400 or below. Currently, there are 954 homes in town that meet this criterion.
- Estimate the current market value of these homes. An average estimated appraised value can be derived by comparing the difference between the assessed values of single family homes to sales prices in 2004. According to the Duxbury Assessors Office, as of January 2004 the median ratio of assessed value to sales price is 84%.
- Estimate the funds that would be required for all of these homes to be sold at affordable rates with the applicant earning 80% of the median family income. As of the fall of 2003, 80% of the MFI for the Boston MSA is \$64,640 for a family of 4. This would allow for the purchase of a \$253,000 home. The maximum potential funds needed to carryout this program would be:
 - $\text{Total estimated appraised value of all homes within lowest 20\% range} (\$311,400 \times 954) - (\$253,000 \times \# \text{ of homes}) = \text{Total Funds if 100\% of eligible homeowners participated.}$
- Market the program to home owners who meet the criteria above in terms of income eligibility and home values.
- Once eligible homeowners are committed to the program calculate the total current market value of all homes in the program minus the maximum home price for eligible affordable home buyers. The difference is what it would cost to fund the program (not including the annual tax credit).
- Identify and link to funding sources including the Duxbury CPA Fund and Affordable Housing Trust Fund.

(Example: Town of Marion is developing a similar program)

Strategy 4: Identify appropriate areas in Duxbury for new affordable housing development.

The town should be active in guiding the location of affordable housing and possibly selecting sites (both public and private) in town with limited environmental constraints and good access to services. Discussions and negotiations with 40B proposal developers should be initiated (and taking a stand against certain 40B development proposals if they are not conducive to achieving

town's goals), and in bringing land use boards together to discuss affordable housing strategy. Site evaluation should include:

- Town-owned buildings not currently in use
- Town-owned buildable land
- Private parcels that may be acquired for new residential development

This evaluation should include a list of pros and cons to developing each parcel of land or building and prioritizing properties for affordable housing opportunities. Identifying appropriate properties gives the community an opportunity to be involved in the amount and distribution of affordable housing which best meet the needs of local residents.

Actions

1. **Evaluate Potential New Development Sites on Town-Owned Land** - Appendix 3 includes an inventory of selected town-owned properties. A number are under the control of the Conservation Commission, Recreation Department, Water Department, DPW, School Department, Cemetery lands, or Police and Fire Department. The remaining parcels are currently unassigned or under the control of the Board of Selectmen. Some public properties that have been specifically identified as having potential for new affordable housing are the following:

- **Delano Property** – This Chapter 61 property has been acquired by the town. In addition to the open space, there is an existing home on approximately 2 acres of land. A Special Town Meeting was recently held to have the Housing Authority manage a project involving the renovation of home as an affordable family rental unit and to build a new home that would house 4 local disabled residents and would be managed by DMR. This will add 5 affordable units Duxbury's total inventory.

Selective and limited development that combines affordable housing with open space preservation through coordinated planned development is a way of accomplishes two important community goals as well as expanding funding sources. The Delano Property, and other Chapter 61 properties as well as some town lands (i.e. possibly North Hill) could serve as models for this innovative process.

- **The former Duxbury Art Association** – This building is located next to the Duxbury Grange at the intersection of Lincoln Street and Franklin Street. It could potentially be used for senior affordable housing or "empty-nesters" that would not require much living space. It is on a .11 acre lot but the septic system is reported to be suitable for 1 or more bedrooms.
- **Public Properties Identified in the Senior Center Study** – The new Senior Center, located on Mayflower Street, sites on a 4-acre site carved out of a larger 19 acre parcel. The remaining land is part of two parcels the Town bought in 1924. In 1925, the Cemetery Trustees re-routed Mayflower Street so that it cuts across a portion of the parcel including part of the Fire Station Lawn. This remaining land may be suitable for limited affordable housing development. Other public properties identified in the study include the following:

Selected Town-Owned Parcels for Potential Affordable Housing Sites				
Parcel ID	Address	Acreage	Description	Preliminary Suitability
070.0-500-0036	Lincoln St.	12.84	Wooded parcel on east side of Lincoln St. between Temple and Congress St.	Has public water but no gas.
070.0-500-0037	Lincoln St.	8.44	Wooded parcel on east side of Lincoln St. between Temple and Congress St.	Has public water but no gas.
090.0-0500-0023.0	245 Summer St.	5.76	Tarkiln Community Center and athletic fields	See Description Below
140.0-0500-0027.0	Merry St.	297	Partially wooded parcel containing the North Hill Country Club	Undetermined
140.0-0500-0080.0	Mayflower St.	Approx. 15	Land adjacent to the Duxbury Senior Center and North Hill	Undetermined
200.0-0500-0000.0	Tremont St.	6.9	Lightly wooded parcel between the east side of Tremont St. and the railroad r-o-w	Undetermined
140.0-0500-0016.0	878 Tremont St.	9.5	Partially wooded parcel behind Town Hall and DPW with public water and gas.	Undetermined

- **The Tarkiln Community Center** - Located off Route 53 at the Kings Town Way intersection, this town-owned property includes a meeting hall and adjacent athletic fields. The recreation area occupies approximately 1.5 acres and includes 2 tennis courts, 2 youth baseball fields, and a playground. The old meeting hall could potentially be rehabilitated for a limited number of affordable housing units.
 - **North Hill Golf Course** – This town-owned facility includes several acres of wooded and open land that could potentially be utilized for affordable housing. Any development on the property would have to be carefully planned to protect natural and scenic vistas. Town-sponsored senior housing may be appropriate for certain sections of the property.
 - **State Highway Barn Property** – The Massachusetts Highway Department (MHD) owns this property located at the corner of East Street and Summer Street. There have been discussions that MHD's consolidation plan would close this facility and sell the property. The Town should consider obtaining a right of first refusal so the property could be redeveloped as an affordable housing site.
 - **Tax Title Properties** - Duxbury may have tax title and other public land or buildings that are suitable for reuse or development for affordable and mixed income housing. Donations or transfer of land or buildings at below market rate to a developer who agrees to provide low and moderate income housing can help to reduce construction costs.
 - **Merlett Property** – This land in West Duxbury was recently purchased by the Town. A development proposal by Habitat for Humanity would add an affordable single family home, and 2 more units are being considered on the property.
2. **Work with private developers to expand affordable housing** – The Community Development Committee considers the **Island Creek Development** and adjacent lands to provide the best opportunity for substantial new affordable housing in Duxbury. The

Committee met with the owner of in November 2003 to discuss future ideas for the property in meeting the town's affordable housing needs.

The affordable restrictions at Island Creek expire in 2012 and 2013. The Town should work with the developer to ensure that an extension is made on the existing units when the terms of the project expire. Otherwise they could possibly be sold at market rate and the town will lose a significant number of affordable units.

The developer has indicated an interest in expanding the project. However, a particular concern is the lack of public subsidy programs for affordable housing construction that were available in the early 1980s when the project was originally built. Therefore, a new expansion would require a mix of market rate and affordable units to make it economically feasible. Some existing issues and possible scenarios:

- The current development includes 106 total units with 96 senior apartments, and 10 townhouse units. Fifty-eight (58) units are project based Section 8 (48 apartments and 10 townhouses). The developer originally planned for 140 units.
- There is a long waiting list for apartments. The 2-bedroom family units have about 70 on the waiting list and the 3-bedroom units have about 20. No tenants have left the family units in the past 2 years. There are approximately 20 school-age children living in the project.
- The project is well regarded by the community and additional development would be well buffered from surrounding neighborhoods.
- There are approximately 5 unused acres and potential infill development opportunities within the established project area. According to the developer, an estimated 127 units could be added to the property with a mix of senior and family, market and subsidized units.
- The State Housing Appeals Board (HAC) permit restricts future development on site. The town and developer would have to work together to lift this restriction.
- An expansion could be mixed income such as an 80/20 mix of market rate/subsidized units. If all were rental units than the town would get 100% credit for all units on the affordable housing inventory.
- Any expansion will probably require a package sewage treatment plant which could service the entire project.
- The Town could assist the development through a friendly 40B permit getting the various boards involved early in the process to achieve the goals of town.
- The town could assist in different parts of the project such as helping to fund (i.e. grants or deferred loans) a package treatment plant; or using CPA funds for acquisition of units with deed restrictions to maintain long-term affordability.
- The Housing Authority (and maybe SSHDC) may be able to apply to HUD for project-based Section 8 certificates that could help pay for development and would ensure affordability in perpetuity.

The town should work with the developer to expand the project. Additional units should primarily be rentals so that even if a portion of them are market rate they will still count on the affordable housing inventory. The town should also negotiate a right of first refusal for the existing units and obtain deed riders so that when the subsidy requirements expire in 2012 they can be retained as affordable units. These units could

also be converted to condos with limited equity deed restrictions so that they remain affordable and add ownership opportunities to the town's affordable housing stock.

The Town is also considering several comprehensive permits that have been filed in Duxbury. Additionally, two other properties have been identified as potential locations for affordable housing including the A.W. Perry property off Keene Street and the Garrity property off Bay Road near Hall's Corner.

3. **Exercise the “Right of First Refusal” for certain Chapter 61 properties that are good candidates for mixed income developments** – Under Chapter 61, private property owners can receive a tax reduction in return for devoting their property to agricultural or horticultural use, forestry, or open space and recreation use. Similar mechanisms can be put in place for nonprofit housing organizations. If the owner decides to sell the land, the municipality has the “right of first refusal” to buy the property at fair market price. The purpose would be to limit the type of future development on the site, which may include a combination of affordable housing, open space and agricultural protection, historic preservation and other public purpose uses.

There are several properties in Duxbury registered in the Chapter 61, 61A and 61B program as follows:

Chapter 61 Lands in Duxbury			
Program	Parcels	Acres	Total Value (FY03)
Chapter 61 (Forestry)	25	353.1	\$2,494,000
Chapter 61A (Agriculture)	43	1,017.1	\$6,031,200
Chapter 61B (Recreational)	6	161.5	\$4,479,500
Total	74	1,531.7	\$13,004,700

Source: Duxbury Assessors Office

The Town Open Space Committee has been evaluating each property to identify the best sites for additional conservation lands. However, coordination should be made with the Local housing Partnership to also consider affordable housing opportunities possibly in combination with preserve open lands. Affordable housing could be accomplished either through limited equity deed restrictions on existing homes or limited new development on excess lands. The Town should cooperate with local and regional conservation and housing organizations that may be interested such projects that achieve both housing and open space objectives.

It is important that criteria are established for prioritizing the properties that the Town wishes to exercise there right of first refusal. Criteria for evaluating Chapter 61 properties may include: meeting overall housing and conservation goals, potential for a combined conservation/affordable housing project, proximity to schools, business districts, and public transportation, access to municipal water, costs and potential funding sources.

4. **Encourage land swaps where appropriate for affordable housing** –The town could exchange town-owned parcels that are not desirable for future public uses but potentially good locations for new homes. The benefit to the town would be that development and affordable housing could be directed to areas targeted for such uses by the Master Plan.

Under such a program, a residential development (including comprehensive permits, or mandatory inclusionary units, or other affordable housing projects) proposed in areas less desirable or conducive to development could be redirected to specific town-owned or controlled parcels or other private properties more suitable for this type of development. The town could offer to exchange certain public properties with affordable housing requirements for the originally proposed site. Potential obstacles to this program are that it can be a complicated process which may involve Chapter 30B regulations, pieces of town-owned property may not be comparable to the developer's property which could result in more funding being required.

While Duxbury does not currently have a large amount of town-owned land that could be developed, it could exercise its right of first refusal on certain Chapter 61 lands when they go up for sale to use in a land swap for affordable housing.

Strategy 5: Provide for housing expansion in established neighborhood business districts while maintaining the characteristics of traditional village design.

Providing for housing in traditionally non-residential zones near job opportunities, services, and existing infrastructure can be an important way of increasing affordable units and effectively using buildings and lands that may currently be underutilized. Existing neighborhood business districts including Hall's Corner, Cox Corner, Snug Harbor, Bennett's Corner, Kings Town Way, and Millbrook provide opportunities for mixed-use residential/commercial nodes. Adding more residential development to the mix would provide new affordable housing opportunities, an expanded and built-in customer base for businesses, and new tax revenue.

Actions

1. **Encourage housing and live-work units in commercial areas** - Upper story apartments in commercial buildings (such as in Halls Corner, Snug Harbor, Millbrook, and Cox Corner) can provide new residential opportunities for low and moderate income residents, fill underutilized or vacant space, generate new income for property owners, and turn a business district into a more viable mixed-use community.
2. **Encourage single-family homes for moderate-income households** - Detached housing can be within reach of moderate-income households provided that densities are high enough. Opportunities exist in some of the neighborhood business districts for infill development where higher density is permitted and public water is available. Zoning regulations should provide opportunities for smaller-lot residential development in less developed NB districts such as Cox Corner, Kings Town Way, Bennett's Corner, and Osborne's Corner through narrow lots with reduced front yard setbacks, recessed garages (located behind the front of the house on the side or rear), and the short end (gable) of house facing the street. Examples of traditional neighborhood development patterns in Duxbury can be found in Hall's Corner and Millbrook.

Strategy 6: Revise zoning, subdivision and building regulations to ensure overall residential quality, desired design and character, and affordable housing opportunities for all income groups.

Conventional development typically segments people by housing type, size and price range, which are not equipped to see families through the life cycle. This is not the case with traditional neighborhoods, which typically have a variety of housing accommodating a mix of people. “Life cycle” housing allows people to remain in the same neighborhood even as their space needs change by mixing housing size and cost. Social networks can remain intact, children need not be uprooted from familiar schools, and elderly persons can remain near friends and families. Provision in the Zoning and Subdivision Regulations that encourage “life cycle” housing strategies and combined “open space/affordable residential development” may take longer to implement but are more in keeping with community character and needs.

Density is necessary for affordability. Higher densities mean less land per unit, which holds down the construction costs of housing. However, higher densities can be perceived to be less when there is open space integrated into the development or on nearby land. Other elements that create the perception of spaciousness are small housing clusters, commons, short blocks, low buildings, and natural landscaping. These can be accomplished through alternative design such as traditional neighborhood development, open space residential development, cluster development or planned developments

Actions

1. Establish provisions for accessory apartments in all residential districts -

Accessory apartment are located on existing residential properties, either within the original structure, in a garage or carriage house, or created as a small separate detached structure. These apartments increase the supply of affordable housing, and are well suited for small households, elderly and single people. Development cost is less than new construction, and there is less impact on open space or agricultural land. Allowing for the construction of new accessory apartments (in addition to the Accessory Apartment Amnesty Program in Strategy 2) effectively increases residential densities while preserving the neighborhood character if provisions are made to reduce potential impacts.

Accessory apartments are becoming more important in Duxbury’s housing strategy as the average household size shrinks, the population gets older, and new development becomes more difficult to site. Some specific considerations for amendments to the zoning ordinance for accessory apartments are the following:

- Requirement for owner occupancy on the premises
- Limits on the amount of alteration
- Limit on the number of bedrooms permitted
- Minimum size requirements for the structure to be altered
- Restrictions on occupancy (live-in help; number of occupants, limit on unrelated occupants, etc.).
- Deed restrictions to control future alterations

(Some municipal examples: Adams, Lexington, Wenham)

2. **Provide for the careful conversion of larger homes to multifamily housing -**

Converting large homes to smaller units, either as rental apartments or condominiums, can protect the property owner's investment in a building that may be too expensive to maintain as a single residence or in which the extra space is no longer needed. If additional units are affordable and deed-restricted, they may be added the Town's Chapter 40B inventory through the **Local Initiative Program**¹⁸. It may also be possible to work with the SSHDC or other interested organizations to subsidize the creation of accessory units or the conversion of single-family homes with CDBG or HOME funds.

(Some municipal examples include Ipswich, Lenox, North Andover, Stockbridge; Acushnet, Hamilton, West Stockbridge, and Williamstown).

3. **Encourage residential construction that is cost effective while providing open space and natural resource protection opportunities –**

Residential construction can be made more affordable through proven development techniques such as cluster/planned unit development, conservation subdivision design, transfer of development programs (TDRs), local land trust programs, and infill development programs. Development and construction costs are significantly affected by land use regulations. Lot frontage is probably the single most important determinant of site development costs and long-term municipal costs. Street and utilities construction and maintenance cost vary with frontage requirements. Front yard setbacks are next most important since driveways and utility service lines vary with setbacks. Smaller setback, frontage and road width requirements also make the neighborhood more walkable by "enclosing" street space. The integration good design regulations that save both the developer and municipality costs can be an important factor in creating affordable housing.

4. **Modify the demolition delay ordinance –** This ordinance requires owners of historic buildings (75 years and older) to wait before demolishing the building for a period of 60 days. This ordinance can temporarily protect small homes and building that have become obsolete for their intended use, but which may present potential affordable housing opportunities if they can be saved through a combination of zoning, financial and other options that the town or private entities may be able to assemble prior to demolition.

The ordinance could be modified to include all residential structures that could potentially be re-used for affordable housing. There are many modest homes in Duxbury that are less than 75 years old that may meet this criterion. An adequate waiting period for these homes as well could provide the time necessary for interested parties to acquire and convert them to affordable housing units.

The ordinance could also be used in combination with programs or tools that allow the surplus structure to be relocated, rehabilitated, and sold. A **Recycled Housing Program** can be that tool. These programs are most effective when there are modest existing homes with a low building-to-land ratio in wealthier communities. Alternative sites need to be identified and secured such as tax title properties and substandard parcels.

¹⁸ The Local Initiative Program (LIP) is described in Appendix 6: Glossary of Terms.

5. **Inclusionary Zoning** – Duxbury’s inclusionary zoning bylaw mandates that developers provide affordable housing units as part of a plan to create market rate housing. In order for inclusionary zoning to work effectively there has to be a sufficiently strong housing market to allow for cross subsidies (or price skewing) from market rate units to affordable one. In 2003 an amendment was made to the bylaw allowing developers to donate suitable land or make a contribution in lieu of building affordable housing units on site. However, the Town had no good mechanism for receiving or spending the contribution, selecting off-sites for construction, or managing the units. At the Annual Town Meeting in the Spring of 2004, an additional provision was made for fees in lieu of affordable housing units within the locus of the propose development or off-site. This fee may now be paid to the new Affordable Housing Trust Fund, and used for the development of affordable housing by the Town or its designees.
6. **Affordable Housing Development on Substandard Lots** - Lots that have less than the prescribed dimensional requirements such as minimum lot size, frontage, and setbacks can be appropriate for affordable housing if the development is in character with the surrounding neighborhood. Under-sized properties are often the most suitable for affordable housing because the land costs are less. Also, developments are scattered and small scale which is more acceptable to the public than larger projects. However, many of these properties sit vacant or are taken by the municipality by tax title.

The Town should evaluate public and private substandard lots and identify the most appropriate ones for affordable housing. Public properties could be donated to affordable housing organizations or qualified moderate income families with deed restrictions for affordability. The Town could also establish specific regulations such as minimum lot size and setbacks (i.e. 75% of typical requirements), buffers, single family home use, number of bedrooms, and design guidelines. Approval would typically be granted by special permit or a comprehensive permit.

(Some examples include Dennis and Martha Vineyard)

7. **Limited development** – This is a technique for preserving open space by developing only a small portion of the larger property. Land that is targeted for preservation by town (such as specific Chapter 61 lands) is often too expensive to acquire. Providing for a limited amount of development on the property may provide the necessary funding to preserve the larger open areas. In the context of affordable housing, the goal is to minimize the cost of housing by splitting the land costs with a conservation organization. This can achieve the goals of both conservation as well as affordable housing advocates.

(Some examples include West Tisbury, Ipswich, Boxborough, and Harvard)

8. **Home-sharing, Cooperatives, Co-Housing and Congregate Housing** – These are living arrangements in which two or more unrelated people or households share housing accommodations. Each has private living space but share common areas such as kitchens, baths, living rooms, as well as other daily living activities. It can be as simple as a senior or single-parent home owner renting out a room, or larger facilities providing cooperative living facilities for several families. Home-sharing, at no cost to the community and economical to the residents, promotes the efficient utilization of existing housing stock. Larger cooperative and congregate housing developments provide

another vehicle for accommodating changing family structures (i.e. size, income and age) in an affordable way. However, these type of shared living opportunities often require amendments to the zoning regulations which closely restricts the number of un-related living together or are only geared to specific populations such as the elderly or disabled. Flexibility is needed to provide other types of sharing living opportunities in various zoning districts, which can also be linked to affordability requirements.

9. **Chapter 40B Comprehensive Permit** – This is an expedited permitting process for developers of low and moderate income housing in communities such as Duxbury where less than 10% of the housing stock is subsidized. Under the program, developers can request a limited waiver of local zoning and other restrictions that hamper the construction of affordable housing. Despite the controversy over Chapter 40B, comprehensive permits have been a useful tool in many communities in producing affordable housing without significant changes to the zoning bylaws. “Friendly 40B” can enable the community to use the comprehensive permit proactively by working directly with developers to site affordable housing developments on designated sites. It is important, however, for towns to have proper guidelines for reviewing and facilitating comprehensive permit proposals, and that these developments are consistent with the town’s housing action plan.

Strategy 7: Utilize innovative public and private funding and technical assistance programs to maintain and produce additional affordable housing opportunities.¹⁹

There are a number of State administered housing assistance programs aimed at providing affordable home ownership and rental opportunities. Many of them fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers. In many cases, these housing programs provide subsidies deep enough to bring high quality housing within reach of low and moderate income households.

Several of the State’s newest funding affordable housing funding mechanisms allow communities to serve higher income populations. The Community Preservation Act (CPA) can be used to benefit households earning up to the Area Median Income and the Affordable Housing Trust Fund can go up to 110%. Executive Order 418 recognizes efforts to serve those earning up to 150% of median income as an important component of a balanced housing strategy.

A complete list of housing resources including grant and loan programs, technical assistance, publications, and organizations is included in Appendix 5. However, because Duxbury is considered a wealthier community by the state several of these programs would be difficult to access. The most feasible funding programs for Duxbury are the Town’s Community Preservation Act Fund and the new Affordable Housing Trust Fund. Some funding and technical assistance programs that may have particular benefits in terms of fulfilling Duxbury’s housing needs are as follows:

¹⁹ A complete list of housing resources including grant and loan programs, technical assistance, publications, and organizations is included in Appendix 5.

State and Federal Resources

- Community Development Block Grant Program (CDBG)
- The HOME Investment Partnership Program (HOME)
- Housing Stabilization Fund
- Soft Second Loan Program
- Housing Innovation Funds.

Tax Relief Programs

- Senior Citizen Property Tax Work-Off Program
- Low and Moderate Senior Income Tax Relief
- Historic Owner-Occupied Residences
- Income Tax Credit for Septic System Repair/Replacement
- Lead Paint Removal Credit
- Low-Income Housing Tax Credit Program (LIHTC)
- Tax Increment Financing (TIF)
- Property tax relief for owners of affordable rental housing

Borrowing and Bonding

Duxbury can provide municipal funding for affordable housing initiatives through its annual budget process, or by authorizing borrowing or bonding. This can compliment (or be used to match) other funding sources or can be useful if the community is supporting a “signature” project that needs to be jump started or that has a housing gap. However, using taxpayer funding for affordable housing initiatives may be a difficult feat when competing with school, roads, libraries, and other public priorities for the same scarce resources.

(Examples of smaller communities that have authorized local funds for housing project initiatives include Boxboro, Manchester-by-the-Sea, Eastham, Westford, Montague, Concord, Easthampton, and Provincetown).

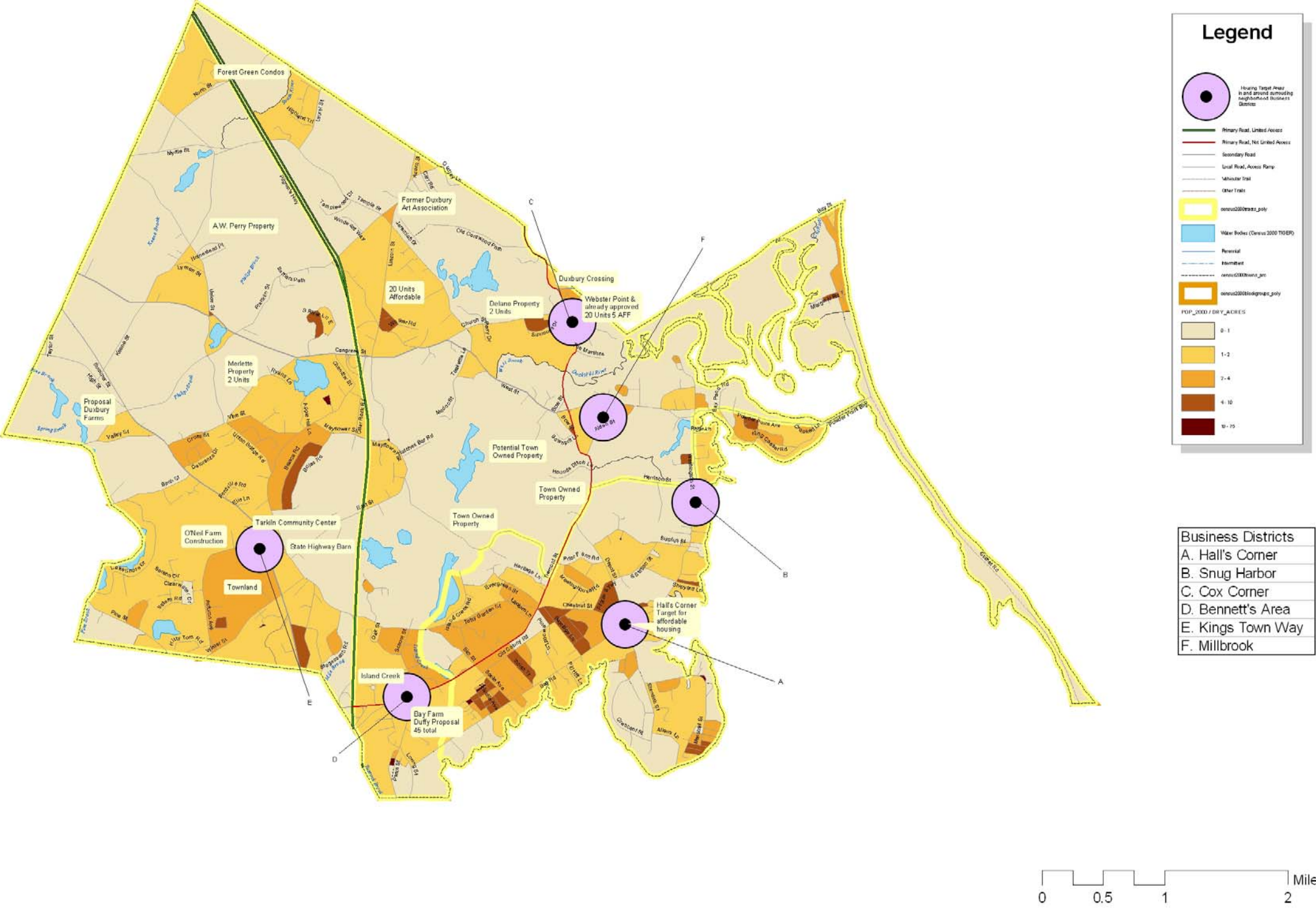
Other Potential Funding Programs

- **The Community Preservation Act** - This new State law enables local communities to establish a transfer fee on the sales of home in the community. The funds accumulated can be set aside and used for the creation of affordable housing, historic preservation and purchase of open space. These funds are also match by the state. This can be an effective tool for Duxbury in combating residential sprawl, enhancing local facilities and preserving cultural and scenic resources.

Like most communities, Duxbury has focused its CPA funding efforts on open space needs. However, CPA can be a particularly good tool for limited development and adaptive reuse projects that combine housing with open space and historic preservation. The new Duxbury Housing Partnership Committee must become active to assure that the community’s affordable housing needs are addressed through CPA as well. This is probably the town’s most viable option for funding affordable housing strategies.

- **Local and Regional Affordable Housing Trust Funds** - Affordable housing trust funds are public funds established by legislation, ordinance, or resolution to receive specific revenues that can only be spent on housing. Trust funds provide a flexible vehicle through which resources can be committed to the production and/or preservation of affordable housing. Dedicated sources such as linkage fees, taxes, building fees, inclusionary housing requirements, or loan repayments (i.e. CDBG program income), proceeds from the sale of public buildings, negotiated contributions and other private donations are common sources of revenues. Local and regional trust funds have been established around the state. Duxbury approved the establishment of an Affordable Housing Trust Fund at the Annual Town Meeting in March 2004.
- Municipal Employees Mortgage Program
- Limited Equity Cooperatives
- Private Donations and Fundraising

MAP 6: DUXBURY HOUSING SUITABILITY MAP



4.2 Economic Development Action Plan

In developing a plan for Duxbury's future economic development the broader notion of community development is a strong underlying theme. Community development relates to Duxbury's well being and the quality of life of its residents as well as fundamental business retention and enhancement strategies. In certain situations, economic development may be at odds with other community goals when the desire to increase income, employment, and fiscal strength occurs at the expense of other valued local attributes such as open space, historic character, rural land use patterns, and environmental protection. For this reason, strategies and actions illustrate the need and desire for economic growth in context with broader community objectives to achieve consensus in Duxbury on an appropriate path for future business development.

Overall Economic Development Goals

In order to carry out successful economic develop strategies and actions, overall goals were established to guide the process:

- Facilitate strong public participation in creating and implementing the program;
- Guide economic development toward targeted locations throughout the community where it is most appropriate and desired;
- Create a cooperative environment between public sector and local business community; and
- Ensure that the Duxbury Community has a stake in the process and feels an ownership of the program.

Economic Development Strategies & Actions

The following economic development strategies and actions are based on the overall goals, the inventory and analysis contained in ***Section 3: Economic Development Profile***, and the hard work of the Community Development Committee.

Strategy 1: Provide business representation in local government.

At the Annual Town Meeting in March 2004 the Town voted to establish a standing Economic Advisory Committee consisting of nine (9) members appointed by the Board of Selectmen. Committee membership will representatives and/or designees from each of the following land use boards: the Board of Selectmen, Planning Board, Board of Appeals, three (3) representatives from the business community, and three (3) representatives from the business community.

The primary purpose of Economic Advisory Committee is to support and promote efforts to foster economic strategies working with the local business community in Duxbury. Some initial actions the committee should take are listed below.

Actions

1. Designate a town staff member to serve as the liaison for the Town on behalf of the committee and business community.
2. Appoint a representative of the Duxbury Business Association to the Committee.
3. Support Duxbury's businesses, locally and regionally, and encourage residents to shop locally.
4. Assist businesses in understanding and complying with town regulations.
5. Support the business community at the town level and increase communication between town officials and businesses.
6. Promote a forum for the sharing of ideas, resources, and the development of cooperative programs.
7. Promote opportunities for mentoring and training youth including linking schools and business.

Strategy 2: Enhance Duxbury's identity by developing its neighborhood business districts.

Some common characteristics that are essential in each of the Neighborhood business districts are the following:

- Encourage Duxbury residents to shop locally.
- Consider implementing design guidelines to maintain our historical New England village centers and aesthetic quality through attractive signage, infrastructure, streetscape treatments, access, landscaping, and architecture.
- Improve/maintain safe traffic circulation flow and convenient parking.
- Provide more opportunities for residents and visitors to "buy locally" by developing businesses such as a small grocery store, arts and crafts, and additional restaurant/coffee shop facilities.
- Increase communications with a town bulletin board, brochures, informational kiosk and website.
- Study sewage system options that might reduce the cost of desired business establishments such as restaurants.

Actions

1. **Hall's Corner** - Halls Corner is the largest business district in Duxbury located at the intersection of Washington Street, Depot Street, Chestnut Street, Bay Road, and Standish Street. This historic district includes a variety of retail, restaurant, professional offices and other services used on a regular basis by local residents. The primary market area for Hall's Corner are the neighborhoods in East Duxbury but it provides business opportunities for the entire community as well as visitors, particularly in the summer months as it is located on a major gateway to Snug Harbor and Duxbury Beach. The district is zoned Neighborhood Business District 1 permitting a mix of uses.

Recommendations for Enhancements

- Work with the owners of the Grand Union Plaza to replace the supermarket with a similar tenant that will serve the daily needs of surrounding neighborhoods and the entire community.
 - Consider expanding the center island (flagpole) at the 5-street intersection for better directional flow and aesthetics. Enhancements may improve safety and circulation, reduce pavement and create an attractively landscaped centerpiece for the district.
 - Retain on-street parking and expand off-street parking behind and on the side of buildings where possible; encourage internal connections between off-street parking lots where possible
 - Encourage village design with mixed-use buildings of 1 ½ to 2 stories, minimal front setbacks and required sidewalks, parking behind buildings, attractive signage, and traditional architecture.
 - Encourage more outdoor uses such as sidewalk dining by amending conflicting local regulations.
 - Encourage infill development where appropriate to enhance village setting including areas where existing building are setback long distances, and 1-story buildings that may provide new 2nd floor business and residential opportunities adding to the vitality of the district.
 - Develop a streetscape improvement plan that can be implemented in phases over the next 10 years including the replacement of existing ornamental trees with larger shade trees, and repairing and extending the sidewalk network in the district.
 - Investigate current sewage capacity in the area.
 - Promote the use of bike racks.
2. **Snug Harbor** - The Snug Harbor business area, located on Washington Street generally between Harrison Road and Surplus Street is a small mixed-use district with a variety of public and private uses. There are small retail and restaurant operations as well as a post office, private school and the Duxbury Marina. Snug Harbor services mostly the surrounding historic neighborhoods except for the Marina, which attracts boaters throughout the community and beyond. The area is served by a small sewage treatment system and drainage improvements have recently been made by the Town. The district is zoned Neighborhood Business District 2 which permits small mixed-use operations such as exists today. Several businesses are considering expansion or on-site improvements including Bayside Marine, the Duxbury Maritime School, and Battelle.

Recommendations for Enhancements

- Encourage private business development that compliment the marina uses and services the surrounding neighborhoods and the entire community.
- Recruit a restaurant that will compliment other businesses in the district and take advantage of the attractive waterfront setting.
- Create attractive gateway signage along Washington Street to identify the area as a local business district.
- Develop a streetscape improvement plan along Washington Street in the district to compliment adjacent buildings, improve sidewalks, control traffic circulation and reduce curb-cuts, and reduce excess paved areas.
- Encourage more outdoor uses such as outdoor dining

- Expand on-street parking where possible, and encourage more shared parking between existing businesses.
 - Review the results of the Bay Management Group Study for recommendations on existing and future land uses.
 - Investigate Traffic Demand Management (TDM) opportunities such as coordinated delivery schedules, remote parking and shuttle services, promotion of bike use, and parking coordination between property owners.
3. **Cox Corner** - Cox Corner is located in northeast Duxbury at the intersection of Route 139 (Church Street) and Route 3A (Tremont Street) about 1,000 feet south of the Marshfield town line. There are some well-established local businesses in the area but also a few new 2 to 2 ½ story mixed-use buildings including some multi-family residential units, professional office space and limited retail uses. The area is zoned Neighborhood Business 1.

Recommendations for Enhancements

- Provide for the continuation of high-quality mixed-use development that primarily serves the needs of Duxbury residents in the surrounding neighborhoods.
 - Encourage the continued development of small professional office space that may be used by area residents for start-up businesses.
 - Encourage the inclusion of affordable housing units as part of the mix in new buildings.
 - Through the Highway Safety Committee encourage the Massachusetts Highway Department to make improvements at the intersection to mitigate additional traffic resulting from 2 new Chapter 40B proposals.
 - Provide a sidewalk network through the area.
4. **Bennett's Area** - Bennett's Area is located on Tremont Street (Route 3A) generally between Exit 10 at the Kingston town line and Oak Street. There are a few well-established homes as well as retail and service businesses in the area that service primarily local traffic along Tremont Street. However, there have also been larger office developments in recent years including Island Creek, which take advantage of the access to Route 3. The area includes three different zones: Neighborhood Business 1, Residential Compatibility, and Wetland Protection.

Recommendations for Enhancements

- Protect existing and well-established businesses in the district.
- Encourage the extension of sidewalks to the town line connecting to Kingston at the bridge.
- Improve lighting within the public right-of-way along Tremont Street between Island Creek and Oak Street.
- Work with Bennett's General Store to improve parking and traffic safety issues at the corner of Tremont and Oak Street. Encourage more patrons to park on the side or rear where spaces are currently available.
- Ensure that new development is buffered from surrounding neighborhoods, traffic impacts are minimized and sensitive wetlands in the area are protected.
- Investigate the possibility of securing two existing dwellings within the district, which already have deed restrictions, for affordable housing.

- Investigate the potential for additional mixed use development at Island Creek.
 - Encourage MHD to make traffic improvements at the intersection of Oak St./Tremont St./Park St. and encourage business owners to participate in the process.
5. **Kings Town Way** - The Kings Town Way area is located at the intersections of Summer Street and Route 53 in southwest Duxbury. The intersection includes a large grassy island and there are a few local businesses as well as the Tarkiln Community Center in the area. This facility is owned by the Town and is in need of significant renovations. The district is auto-oriented with no existing sidewalks and higher travel speeds. It is zoned for both Neighborhood Business 2 and Residential Compatibility. While there are only a few existing businesses, the volume of traffic between the 2 intersecting roads, proximity to surrounding neighborhoods and Route 3, and it's established roots for private business and public gathering could lend itself to a potential village center that would serve south and west Duxbury.

Recommendations for Enhancements

- Consider creating a village center district starting with a conceptual plan illustrating the general layout of existing and potential new buildings and open spaces, streetscape and pedestrian improvements, and guidelines for desired building design and uses.
 - This district should include opportunities for mixed uses including multi-family residential, professional office space and other businesses that primarily serve the daily needs of Duxbury residents.
 - Consider potential re-use options of the Tarkiln Community Center such as for affordable housing or expanded community events.
 - Review the CPTC Route 53 Corridor Study for realignment of the intersection and other recommendations pertaining to this portion of the corridor.
6. **Millbrook** - The Millbrook district is located off Tremont Street in the area between St. George Street, Railroad Avenue and Alden Street. It is a small district with local businesses that serve the daily needs of surrounding neighborhoods and Duxbury schools. Millbrook is also the site of the historic John Alden House. The area is zoned Neighborhood Business 1 and Neighborhood Business 2 centered on Railroad Avenue.

Recommendations for Enhancements

- Consider creating a village center district starting with a conceptual plan illustrating the general layout of existing and potential new buildings and open spaces, streetscape and pedestrian improvements, and guidelines for desired building design and uses.
- This district should include opportunities for mixed uses including multi-family residential, professional office space, cultural facilities, and other businesses that primarily serve the daily needs of Duxbury residents.
- Encourage the extension of sidewalks to adjacent neighborhoods, public schools, and the library.
- Encourage marketing efforts between the businesses and public schools including students, faculty and parents.
- Reach out to key property owners in the district to identify existing issues and future opportunities in the district.

Strategy 3: Support cottage industries.

Home businesses provide an important opportunity for small entrepreneurs and should be encouraged. They can often serve as business incubators for small growing operations that eventually may relocate to established commercial and industrial districts without a great deal of recruitment effort by the community. Home-based businesses also keep local and talented business people in the community. However, all non-residential uses permitted by right and special permit in residential districts should be carefully reviewed to prevent potential negative impacts on the surrounding areas in terms of traffic, noise, lighting, pollution, aesthetic impacts, and property values.

Actions

1. Continue to encourage and support the growing number of home-based businesses such as professional offices, arts and crafts, agricultural products, eco-tourism, bed and breakfasts, and similar enterprises that are in keeping with the character of the neighborhoods in which they operate.
2. Promote local marine and boat building businesses.
3. Encourage the development of incubator and mentoring services to assist small businesses with technical and marketing expertise.

Strategy 4: Support agriculture and forestry industries.

Agricultural and conservation lands are an essential characteristic of Duxbury and, thus, an important asset to local businesses. The town should exercise its option on Chapter 61A lands when opportunities arise to expand affordable housing in combination with the preservation of agricultural lands for small farming operations. CPA funds can help the Town achieve this balance as well as other community goals such as recreational facilities, scenic view protection, preserving wildlife habitat, and historic preservation.

Actions

1. Evaluate all Chapter 61, 61A, and 61B properties for potential combined projects including affordable housing, farming and/or open space, and historic preservation.
2. Minimize fragmentation by guiding development to the edges of open fields through clustering configurations.
3. Advocate that the state waive or reduce taxes on animals and farm equipment for active farmers.
4. Encourage the development of businesses which process, market and distribute local agricultural products.
5. Provide flexibility in signage requirements, especially through the growing season.

**Strategy 5: Enhance local resident and visitor information services
regarding local businesses and public points of interest.**

History, culture and natural resources are important assets to our quality of life as well as to the local economy. Public and private services that support these assets should be encouraged. Some popular points of interest include Duxbury Beach, the Art Complex, Duxbury Rural Historical Society, Miles Standish Monument, the John Alden House, Miramar, Camp Wing, Duxbury

Maritime, and Snug Harbor. Several local businesses such as bed and breakfasts, small retailers, restaurants and others provide important visitor services.

There are also opportunities to expand eco-tourism such as hiking, biking, canoeing, bird-watching, and history tours. Further development and diversity of outdoor recreational facilities and programs in Duxbury would make the town increasingly desirable as a destination, and, in the process, expand the market for local businesses.

Actions

1. Provide visitor services at Town Hall or at Hall's Corner.
2. Offer maps and brochures of Duxbury businesses.
3. Expand the Town's website to include a description of various points of interest and a directory of local businesses.
4. Update and maintain directional (or Wayfinding) signage to points of interest and neighborhood business districts.
5. Provide better access to and promotion of recreational facilities through improved signage, parking areas for hiking trails, and upgrading canoe launches to local ponds and river.
6. Seek to accommodate visitor overflow from other south shore communities such as Plymouth.
7. Encourage the Selectmen to feature a local business owner each month at televised board meetings.
8. Ensure that the scenic landscape and rural character of the town is maintained.

Strategy 6: Enhance public water distribution system and evaluate community sewer options.

While the community workshops indicate support for building up businesses in the established neighborhood business districts, this may be difficult without the availability of public sewerage and sufficient distribution of public water. Duxbury's public water system has sufficient capacity to service business and residential demands but there are certain low pressure areas in the north and western section of Town (i.e. Cox Corner and Kings Town Way) that may need to be addressed in the future. Additionally, the system is limited by the state in terms of the maximum gallons per day that can be drawn from the supply wells.

Duxbury does not have a public sewer system but there are several small communal systems. Alternatives to public sewers that have been used in other communities include soils-based zoning, smaller communal septic systems, and package treatment plants. These treatment systems should be explored for their potential application in Duxbury. The Town should promote a shared system and investigate alternative technologies in areas such as Hall's Corner.

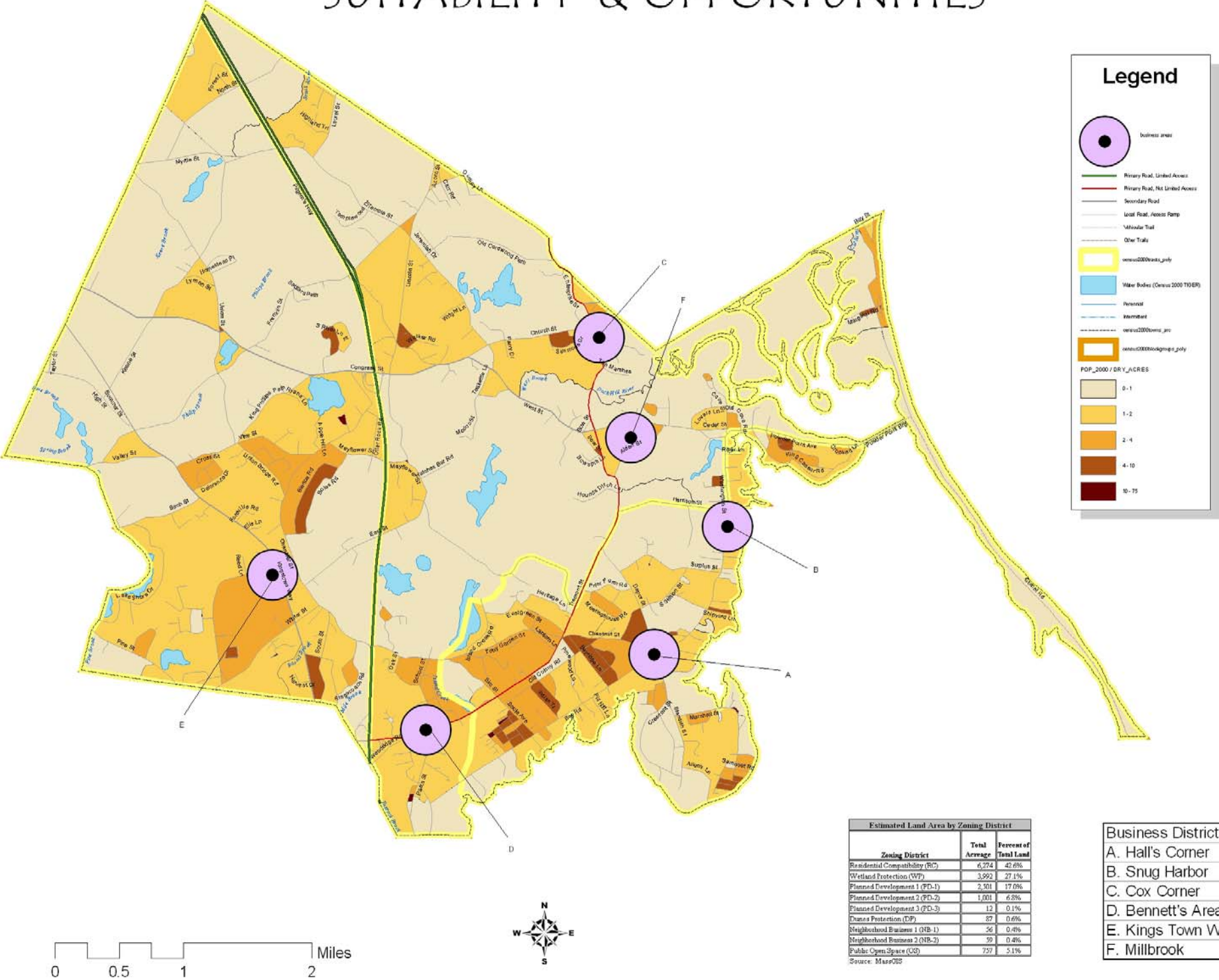
Strategy 7: Identify and Seek New Programs and Potential Funding Sources for Targeted Types and Locations of Economic Development Projects.

There are numerous local, state, federal and private grant programs that might be used to support economic development in Duxbury²⁰. Funding programs can be used for acquisition, construction and rehabilitation, and business development soft costs. Obtaining public funds for economic development by the state is competitive, and Duxbury may not rank high in terms of necessity because of socio-economic conditions. However, some of the more common funding sources for economic development activities include the following:

- Economic Development Administration Programs (Federal)
- Community Development Block Grants (CDBG – Small Cities Program in Massachusetts)
- Community Development Action Grants (CDAG)
- Massachusetts Implementation Grants (MIGs – MA. Department of Housing and Community Development)
- Public Works Economic Development Grants (PWEDs – MA. Executive Office of Transportation and Construction).

²⁰ A full list of potential funding sources is included in Appendix 5.

MAP 7: DUXBURY ECONOMIC DEVELOPMENT
SUITABILITY & OPPORTUNITIES



EXISTING BUSINESS INVENTORY

Business Name	Address	Phone	Website	Hours	Comments
...

Business Name	Address	Phone	Website	Hours	Comments
...

Business Name	Address	Phone	Website	Hours	Comments
...

Business Name	Address	Phone	Website	Hours	Comments
...



MAP 7-A HALL'S CORNER

Existing Businesses

Anne Henning Photography
Artica Gallery
Bayberry Monograms, Ltd.
Brooks Pharmacy
Campbell/Smith Architects
Cantare Voice/Piano Lessons
The Carapan
Christian Science Reading Room
The Cleanist
Coastal Construction
Coldwell Banker Residential Mortgage
Cottons
Creative Concepts
The Deli at Hall's Corner
D'Onazio's Italian Marketplace
Dole & Dowd Jewelers

Drew Atherton Interiors, Inc.
Duxbury Math Center
Duxbury Mortgage Services
Duxbury Pizza
Duxbury Thrift
Duxbury Wine and Spirits
Fleet Bank
Les Ms.
Les Olivades
Lounge Insurance Agency, Inc.
Morning Glories
Octavia's
Paint Paddle
Plymouth Savings Bank
Post Office
Rockland Trust Company

Sales Training & Results
Shoe Repair
Sovereign Bank
Sportworks Ltd.
Steve Daley Mortgage
The Studio of Duxbury
Tiger Mart Exxon
Tsang's Cafe
The Video Scene
Westwinds Bookshop
The Wine Depot & Liquors
The Wool Basket
Scoops
Dunkin' Donuts
The Wildflower Cafe
Duxbury Drycleaners

General Description

Halls Corner is the largest business district in Duxbury located at the intersection of Washington Street, Depot Street, Chestnut Street, Bay Road, and Standish Street. This historic district includes a variety of retail, restaurant, professional offices and other services used on a regular basis by local residents. The primary market area for Hall's Corner are the neighborhoods in East Duxbury but it provides business opportunities for the entire community as well as visitors, particularly in the summer months as it is located on a major gateway to Snug Harbor and Duxbury Beach. The district is zoned Neighborhood Business District 1 permitting a mix of uses.

Recommendations for Enhancements:

- Work with the owners of the Grand Union Plaza to replace the supermarket with a similar tenant that will serve the daily needs of surrounding neighborhoods and the entire community.
- Consider expanding the center island (flagpole) at the 5-street intersection for better directional flow and aesthetics. Enhancements may improve safety and circulation, reduce pavement and create an attractively landscaped centerpiece for the district.
- Retain on-street parking and expand off-street parking behind and on the side of buildings where possible; encourage internal connections between off-street parking lots where possible.
- Encourage village design with mixed-use buildings of 1 1/2 to 2 stories, minimal front setbacks and required sidewalks, parking behind buildings, attractive signage, and traditional architecture.
- Encourage more outdoor uses such as sidewalk dining. This by amending conflicting local regulations.
- Encourage infill development where appropriate to enhance village setting including areas where existing building are setback long distances, and 1-story buildings that may provide new 2nd floor business and residential opportunities adding to the vitality of the district.
- Develop a streetscape improvement plan that can be implemented in phases over the next 10 years including the replacement of existing ornamental trees with larger shade trees, and repairing and extending the sidewalk network in the district.
- Investigate current sewage capacity in the area.
- Promote the use of bike racks.



MAP 7-B SNUG HARBOR

Existing Businesses

Alice M. Vogler
Battelle
Bayside Marine
Doncaster
Dr. Lynn E. Demer
Duxbury Rural and Historical Society
Expressions Ceramic Studio
Impressions
Duxbury Marine School
Snug Harbor Fish Market

The Law Offices of Ken Shine
Long Point Marine, Inc.
The Macdonald & Wood Real Estate Group
Petals Flower Shop of Duxbury
Post Office
Sweetser General Store
Timeless Designs
Windsor House Inn
Talbot's
Le Maison du Vin

General Description

The Snug Harbor business area, located on Washington Street generally between Hamson Road and Surplus Street is a small mixed-use district with a variety of public and private uses. There are small retail and restaurant operations as well as a post office, private school and the Duxbury Marina. Snug Harbor is surrounded by and services mostly the surrounding historic neighborhoods including the Marina, which attracts boaters throughout the community and beyond. The area is served by a small sewage treatment system and drainage improvements have recently been made by the Town. The district is zoned Neighborhood Business District 2 which permits small mixed-use operations such as exists today. Several businesses are considering expansion or on-site improvements including Bayside Marine, the Duxbury Maritime School, and Battelle.

Recommendations for Enhancements:

- Encourage private business development that compliments the marina uses and services the surrounding neighborhoods and entire community.
- Recruit a restaurant that will compliment other businesses in the district and take advantage of the attractive waterfront setting.
- Create attractive gateway signage along Washington Street to identify the area as a local business district.
- Develop a streetscape improvement plan along Washington Street in the district to compliment adjacent buildings, improve sidewalks, control traffic circulation and reduce cut-throughs, and reduce excess paved areas.
- Encourage more outdoor uses such as outdoor dining.
- Expand on-street parking where possible, and encourage more shared parking between existing businesses.
- Review the results of the Bay Management Group Study for recommendations on existing and future land uses.
- Investigate traffic demand management (TDM) opportunities such as coordinated delivery schedules, remote parking and shuttle services, promotion of bike use and parking coordination between property owners.



MAP 7-C COX CORNER

Existing Businesses

Alexandra's European Day Spa and Salon
Francis R. Doran Insurance Agency, Inc.
Marquis Real Estate/GMAC
Millbrook Motors, Inc.
Millbrook Travel Consultants
Siobhan M. Sheehan, D.D.S., M.S., P.C.

Dimitri's Pizza
Duxbury General Store
Dahlen Landscaping
Andrew Putney, MD
Earth Tones Hair Salon

General Description

Cox Corner is located in northeast Duxbury at the intersections of Route 139 (Church Street) and Route 3A (Tremont Street) about 1,000 feet south of the Marshfield town line. There are some well-established local businesses in the area but also a few new 2 to 2 1/2 story mixed-use buildings including some multi-family residential units, professional office space with limited retail uses. The area is zoned Neighborhood Business I.

Recommendations for Enhancements:

- Provide for the continuation of high-quality mixed-use development that primarily serves the needs of Duxbury residents in the surrounding neighborhoods.
- Encourage the continued development of small professional office space that may be used by area residents for start-up businesses.
- Encourage the inclusion of affordable housing units as part of the mix in new developments.
- Through the Highway Safety Committee encourage the Massachusetts Highway Department to make improvements at the intersection to mitigate additional traffic resulting from 2 new chapter 90B proposals.
- Provide a sidewalk network through the area.

Existing Businesses

Bloodgood, Draper & Co., P.C.
South Shore Cabinet & Appliance Center, Inc.
Bennett's General Store
Bennett's Gas
Wild Rose Gift Shop

General Description

Bennett's Area is located on Tremont Street (Route 3A) generally between Exit 10 at the Kingston town line and Oak Street. There are a few well-established homes as well as retail and service businesses in the area that service primarily local traffic along Tremont Street. However, there have also been larger office developments in recent years including Island Creek, which take advantage of the access to Route 3. The area includes three different zones: Neighborhood Business 1, Residential Compatibility, and Wetland Protection.

MAP 7-D BENNETT'S AREA

Recommendations for Enhancements:

- Protect existing and well-established businesses in the district.
- Encourage the expansion of sidewalks to town line connecting to Kingston at the bridge.
- Improve lighting within the public right-of-way along Tremont Street between Island Creek and Oak Street.
- Work with Bennett's General Store to improve parking and traffic safety issues at the corner of Tremont and Oak Street. Encourage more patrons to park on the side or rear where spaces are currently available.
- Evaluate the possibility of securing the existing homes in the district as affordable housing.
- Investigate the potential for additional mixed use development at island creek.
- Ensure that new development is buffered from surrounding neighborhoods, traffic impacts are minimized and sensitive wetlands in the area are protected.
- Encourage MHD to make traffic improvements at the intersection of Oak Street and Park Street and encourage business owners to participate in the process.
- Investigate two existing dwellings within the area already preserved with deed restrictions for affordable housing.





MAP 7-E KINGS TOWN WAY

Existing Businesses

The Village at Duxbury
Bongi's Turkey Farm
Tarklin Community Center
Costa's Greenhouse
Duxbury Green

General Description

The Kings Town Way area is located at the intersections of Summer Street and Route 53 in southwest Duxbury. The intersection includes a large grassy island and there are a few local businesses as well as the Tarklin Community Center in the area. This facility is owned by the Town and is in need of significant renovations. The district is auto-oriented with no existing sidewalks and higher travel speeds. It is zoned for both Neighborhood Business 2 and Residential Compatibility. While there are only a few existing businesses, the volume of traffic between the 2 intersecting roads, its proximity to surrounding neighborhoods and Route 3, and its established roots for private business and public gathering could lend the area to a potential village center that would serve south and west Duxbury.

Recommendations for Enhancements:

- Consider creating a village center district starting with a conceptual plan illustrating the general layout of existing and potential new buildings and open spaces, streetscape and pedestrian improvements, and guidelines for desired building design and uses.
- This district should include opportunities for mixed uses including multi-family residential, professional office space and other businesses that primarily serve the daily needs of Duxbury residents.
- Consider potential re-use options of the Tarklin Community Center such as for affordable housing or expanded community events.
- Review the CPTC Route 53 Corridor Study for realignment of the intersection and other recommendations pertaining to this portion of the corridor.



MAP 7-F
MILLBROOK

Existing Businesses

Alden House	Benchmarkers Sub Shop
The Car Buff Auto Cleaning and Detailing	Doyle's Pizza
Coldwell Banker Residential Brokerage	Zahmat's Hair Salon
Farfar's Danish Ice Cream Shop	Uncommon Grounds
Healing Hands Massage Therapy	Champion Drycleaners
The Lobster Pound	Barney's Mobil
Millbrook Market	Baymen Outfitters
Once Upon a Time	Newport Creations
Packaging Plus of Back River	Duxbury Lobster Pound
DEK Engineering	

General Description

The Millbrook Area is located off Tremont Street in the area between St. George Street, Railroad Avenue and Alden Street. It is a small district with local businesses that serve the daily needs of surrounding neighborhoods and Duxbury schools. Millbrook is also the site of the historic John Alden Home. The area is zoned Neighborhood Business 1 and Neighborhood Business 2 centered on Railroad Avenue.

Recommendations for Enhancements:

- Consider creating a village center district starting with a conceptual plan illustrating the general layout of existing and potential new buildings and open spaces, streetscape and pedestrian improvements, and guidelines for desired building design and uses.
- This district should include opportunities for mixed uses including multi-family residential, professional office space, cultural facilities, and other businesses that primarily serve the daily needs of Duxbury residents.
- Encourage the extension of sidewalks to adjacent neighborhoods, public schools, and the library.
- Encourage marketing efforts between the businesses and public schools including students, faculty and parents.
- Reach out to key property owners in the district to identify existing issues and future opportunities in the district.

4.3 Putting It All Together

Under the direction of the Community Development Committee, the **Future Land Use Plan** was put together and incorporates the housing and economic development conditions and opportunities reports as well as the Town Master Plan which includes policies and recommendations for open space protection and transportation improvements. This plan essentially merged into a single Community Development Plan including a Community Vision Statement, and economic development and housing suitability maps.

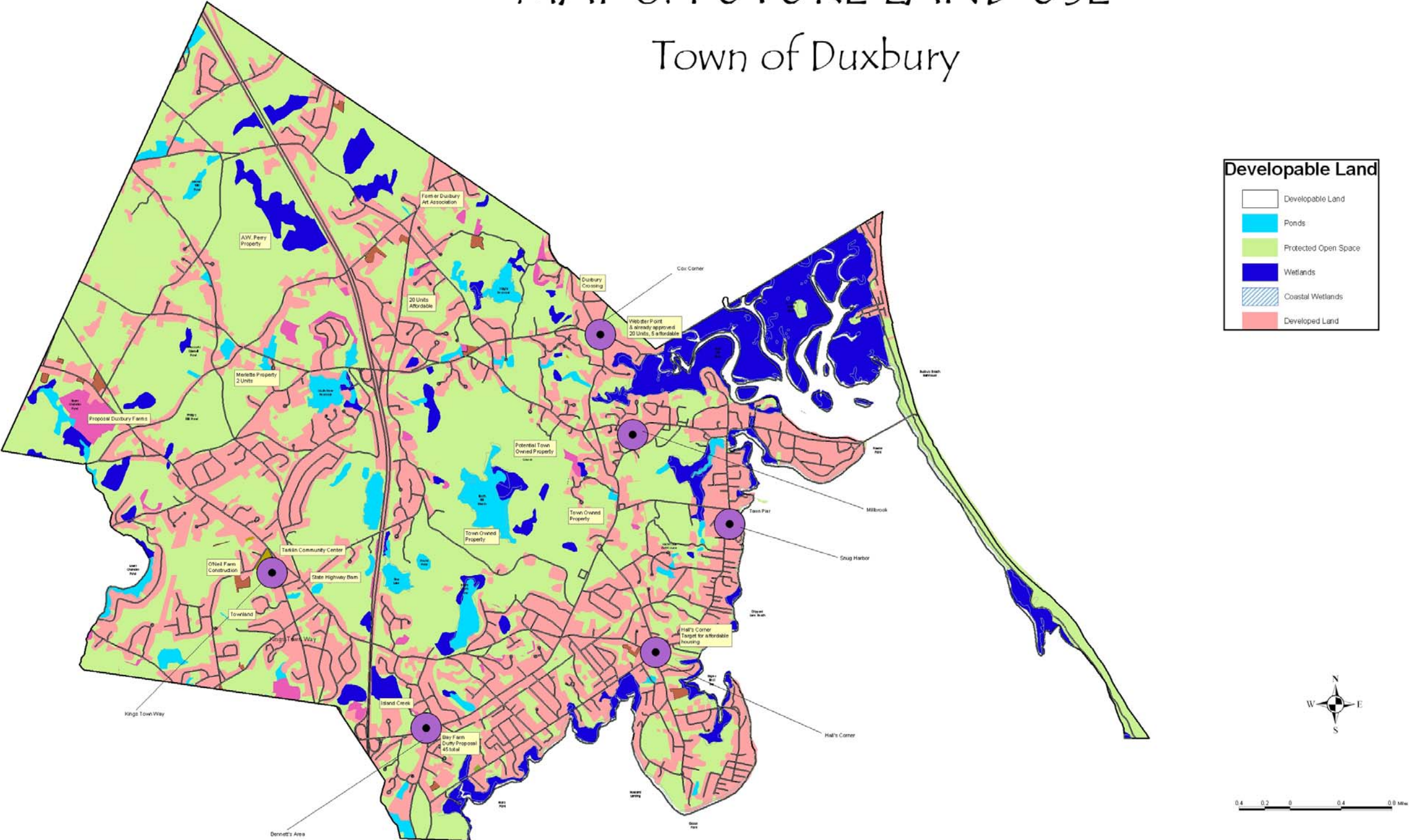
Utilizing maps and the recommendations housing and economic development actions and strategies above, a single consistent plan addressing the location, quantity, and type of the open space, transportation, housing and economic development was created.

As the Future Land Use Plan illustrates, Duxbury's collective goals under the Community Development Plan elements take into account the following:

- The need to address particular growth issues in a specific and innovative way;
- Balancing community concerns of land rights, economic opportunities, and land stewardship;
- Protecting significant natural resources particularly wildlife habitat, scenic vistas and prime agricultural lands;
- Encouraging appropriate development in targeted area to create new economic and residential opportunities for residents, and enhancing the quality of life; and
- Controlling the impacts of growth on municipal infrastructure, schools, public safety, and cultural and natural resources.

MAP 8: FUTURE LAND USE

Town of Duxbury



APPENDIX 1

SUMMARY OF AFFORDABLE HOUSING SURVEY PRELIMINARY RESULTS SEPTEMBER 2003

The Affordable Housing Committee mailed 5480 surveys to Duxbury residents in late January 2003. The number of surveys returned was 2431, giving a 45% response rate. (NOTE: Q + a numeral at the bottom of each graph indicate the corresponding # of question on survey.)

OVERALL DEMOGRAPHICS

Over 69% of respondents were aged 36-65 years and 48.33% were aged 55 years and over.

<i>Age</i>	<i># of Answers</i>	<i>% of Answers</i>
19-25 years	7	29
26-35 years	156	6.42
36-45 years	564	23.20
46-55 years	620	25.50
56-65 years	496	20.40
66-74 years	266	10.94
75 years and over	322	13.25
Total	2431	Q1

Eighty-six or 3.6% of respondents indicated that they are town employees. Of this group, 26 or 30.23% indicated that they were aware of mortgage options for municipal employees. In addition, 63.95% said they were interested in more information about these options. The Affordable Housing Committee had published this information in the Duxbury Clipper awhile ago but this is something that can possibly go out in paycheck envelopes at a later date. Before the committee was dissolved, it had planned to send out a similar survey to only town employees to try to obtain information from nonresident employees of the town who may or may not be interested in living in Duxbury.

<i>Town Employee?</i>	<i># of answers</i>	<i>% of answers</i>
Yes	86	3.60
No	2303	96.40
Total	2389	Q2a
<i>Aware of Mortgage Options?</i>	<i># of answers</i>	<i>% of answers</i>
Yes	26	30.23
No	NA	NA
Total	NA	NA Q2b
<i>Want more re: options?</i>	<i># of answers</i>	<i>% of answers</i>
Yes	55	63.95
No	NA	NA
Total	NA	NA Q2c

More than 72% of respondents have lived in their current residence for 20 years or less and more than 12% have lived their current homes for 31 years or more.

<i># years in current residence</i>	<i># of answers</i>	<i>% of answers</i>
0-5 years	720	29.80
6-10 years	524	21.69
11-20 years	512	21.19
21-30 years	368	15.23
31 years or more	292	12.09
Total	2416	Q6

The majority of respondents live in a house and over 12% live in another type of residence such as an apartment or condominium.

<i>Type of Dwelling</i>	<i># of answers</i>	<i>% of answers</i>
House	2092	87.75
Apartment	115	4.82
Condominium	140	5.87
Room	1	.04
Other	36	1.51
Total	2384	Q7

While we are still awaiting data regarding the average and median income level of the survey respondents as well as the average family size of the survey sample, we do know that the median home income level for a family of four in Duxbury is \$106,245 and for this region, it is \$80,800.

Over 49% of respondents indicated that they had a total family income of \$100,000 or more. However, more than 10% of individuals or families make less than \$30,000, and more than half of this group actually earns less than \$20,000/year. Again, these numbers are difficult to reference as we do not have complete data on family size. However, assuming the respondents in this category are single individuals living alone, this amount is still very low when compared with the median income for a single person in the Boston Metropolitan Statistical Area (MSA) which is \$54,811. In fact, a single individual making \$29,999 or less per year would be living at 55% or below the median income level. In addition, according to the survey, the total number of respondents making below \$30,000 was 215. However, only 44 people indicated that they currently live in subsidized housing. Therefore, at least 171 people who do not receive a housing subsidy are living well below the median income level for this region, and that is assuming they are single persons. As the family size increases, the level at which that family lives relative to the region's median income obviously decreases.

<i>Total Family Income</i>	<i># of answers</i>	<i>% of answers</i>
\$0-9,999	28	1.31
\$10,000-19,999	86	4.02
\$20,000-29,999	101	4.72
\$30,000-49,999	220	10.29
\$50,000-69,999	244	11.41
\$70,000-99,999	394	18.42
\$100,000-149,999	532	24.87
\$150,000 or more	534	24.96
Total	2139	Q9

A large majority of respondents own their own home but over 41% indicated that they would not be able to buy their own home if they were to buy it today.

<i>Own home or rent?</i>	<i># of answers</i>	<i>% of answers</i>
Rent	151	6.29
Own	2197	91.50
Live with family	29	1.21
Other	24	1.00
Total	2401	Q10

<i>Able to buy own home today?</i>	<i># of answers</i>	<i>% of answers</i>
Yes	683	37.86
No	749	41.52
Maybe	289	16.02
Don't Know	83	4.60
Total	1804	Q12

RENTERS

Of the respondents who indicated that they rent, 65.77% said that they do so because they cannot afford to purchase their own home while 25.50% rent because they prefer it to home ownership. Approximately 9% is either waiting for a home to be built or they are still looking for the right one.

Why rent?	# of answers	% of answers
Cannot afford to buy	98	65.77
Cannot find ideal home	10	6.71
Building own home	3	2.01
Prefer to rent	38	25.50
Total	149	Q13a

Of the renters, more than 52% indicated that they are renting an apartment in a multi-unit complex and over 30% rent a house. In addition, about 10% live in accessory apartments.

<i>What is being rented?</i>	<i># of answers</i>	<i>% of answers</i>
House	43	30.28
Apartment in a multi-unit	74	52.11
Room	2	1.41
Studio or Loft	2	1.41
Accessory Apt. (attached or not)	14	9.86
Other	7	4.93
Total	142	Q13b

Almost two thirds of the renters have owned their own home previously.

<i>Owned home previously?</i>	<i># of answers</i>	<i>% of answers</i>
Yes	95	62.09
No	58	37.91
Total	153	Q13c

Of this group, about 55% are aware of mortgage options for first time buyers and over 32% said they would be or might be interested in learning more about these options.

<i>Aware of 1st time mortgage options?</i>	<i># of answers</i>	<i>% of answers</i>
Yes	62	54.87
No	51	45.13
Total	113	Q13c2

<i>Want more info on 1st time mortgage options?</i>	<i># of answers</i>	<i>% of answers</i>
Yes	27	22.31
No	82	67.77
Maybe	12	9.92
Total	121	Q13c3

When asked if they would consider purchasing a home which fit into their budget if one became available in Duxbury, almost 47% indicated that they would and over 13% said that they might.

<i>Consider buying affordable house in Duxbury?</i>	<i># of answers</i>	<i>% of answers</i>
Yes	67	46.85
No	57	39.86
Maybe	19	13.29
Total	143	Q13d

Only 33% of renters responding to the survey indicated that they either live in subsidized housing or receive a housing subsidy.

<i>Live with housing subsidy?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Yes</i>	44	32.59
<i>No</i>	91	67.41
<i>Total</i>	135	Q13e

AGED 55 AND OVER

Over 48% of the respondents indicated that they were 55 years of age or over. Of these individuals, more than 60% are either retired, semi-retired, or unemployed and looking for work.

<i>Work Status of 55 or over?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Working and receiving salary</i>	424	36.09
<i>Semi-retired</i>	141	12.00
<i>Retired</i>	549	46.72
<i>Unemployed/looking for work</i>	17	1.45
<i>Other</i>	44	3.74
<i>Total</i>	1175	Q14

Of the 55 and over group, over 90% said it was at least a possibility that they would remain in their current residence during retirement, with 57% indicating that they plan to stay and over 33% saying they may or they do not know.

<i>Plan to stay in residence during retirement?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Yes</i>	670	57.41
<i>No</i>	110	9.43
<i>Maybe</i>	239	20.48
<i>Don't Know</i>	148	12.68
<i>Total</i>	1167	Q15

Over 55% of those in this age group indicated that if they were to remain in their current residence during retirement, they would either experience some level of difficulty in meeting their monthly expenses or they would not be able to do so at all.

<i>Level of difficulty meeting expenses in home?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Very easily</i>	82	7.10
<i>Easily</i>	435	37.66
<i>With difficulty</i>	470	40.69
<i>With much difficulty</i>	25	0.82
<i>Not at all</i>	43	3.72
<i>Total</i>	1155	Q16

The members of this group were also asked if they would still prefer to stay in Duxbury even if they do not remain in their home during retirement. Over 60% said that they would like to stay here while over 30% indicated that they may stay.

<i>Stay in Duxbury if moving?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Yes</i>	662	60.73
<i>No</i>	100	9.17
<i>Maybe</i>	328	30.09
<i>Total</i>	1090	Q17a

For the group that responded “Yes” or “Maybe” to staying in Duxbury, the majority indicate that they would prefer either a smaller home or a condominium, but apartment rentals, assisted living residences, and age restricted adult residences also received a considerable percentage of votes. (NOTE: The total # of answers in many of the following tables is greater than the total # of respondents because multiple answers were allowed. Therefore, the results include the percentage of total answers as well as the percentage of respondents (N) who gave each of the answers.)

<i>Type of housing of respondents preferred if staying in Duxbury?</i>	<i># of answers</i>	<i>% of answers</i>	<i>% of respondents (N=990)</i>
<i>Apartment rental</i>	122	6.42	12.32
<i>House rental</i>	64	3.37	6.46
<i>Condominium</i>	507	26.88	51.21
<i>Smaller Home</i>	553	29.11	55.86
<i>Duplex</i>	894	68	8.99
<i>Age restricted adult residence</i>	348	18.32	35.15
<i>Assisted living residence</i>	173	9.11	7.47
<i>Housing for the disabled</i>	44	2.32	4.44
<i>Total</i>	1900		Q17b

Respondents in this age group were also asked to give the possible reasons that they might leave their current home. Again, multiple answers were allowed.

<i>Reasons for leaving home?</i>	<i># of answers</i>	<i>% of answers</i>	<i>% of respondents (N=1175)</i>
<i>Too difficult to</i>	536	27.28	45.62
<i>Maintain upkeep too expensive</i>	570	29.01	48.51
<i>Health reasons</i>	378	19.24	32.17
<i>Would move in with family</i>	28	1.42	2.38
<i>Too big for my needs</i>	371	18.88	31.57
<i>Other</i>	82	17	6.98
<i>Total</i>	1965		Q17c

OVERALL HOUSING NEEDS

All respondents were asked to indicate what type of housing was either lacking or needed in Duxbury. Multiple answers were permitted. Nearly 83% of respondents indicated that some type of “affordable housing” is lacking or needed in Duxbury.

<i>What type of housing is needed or lacking in Duxbury?</i>	<i># of answers</i>	<i>% of answers</i>	<i>% of respondents (N=2341)</i>
<i>Rental apartments for families</i>	293	8.05	12.05
<i>Rental houses for families</i>	268	7.37	11.02
<i>Homes for first time buyers</i>	770	21.17	31.67
<i>Smaller, starter homes</i>	813	22.35	33.44
<i>Housing for the disabled</i>	176	4.84	7.24
<i>Housing for the elderly</i>	522	14.35	21.47
<i>All of the above</i>	381	10.47	15.67
<i>None, housing is adequate</i>	415	11.41	17.07
<i>Total</i>	3638		Q18

When asked if they were currently looking for affordable housing in Duxbury, nearly 93% of the respondents said “No.” Factors which may influence this number may be either respondents already live in housing that they can afford or they believe there is no “affordable” housing available in Duxbury.

<i>Currently looking for affordable housing in Duxbury?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Yes</i>	160	7.42
<i>No</i>	1995	92.58
<i>Total</i>	2155	Q19a

The respondents who are looking for affordable housing were asked to indicate which type of housing they were seeking. Multiple responses were allowed.

<i>What type of housing looked for?</i>	<i># of answers</i>	<i>% of answers</i>	<i>% of respondents (N=160)</i>
<i>Rental apartments for families</i>	12	4.27	7.50
<i>Rental houses for families</i>	9	3.20	5.63
<i>Homes for first time buyers</i>	49	17.44	30.63
<i>Smaller starter homes</i>	102	36.30	63.75
<i>Housing for the disabled</i>	16	5.69	10.00
<i>Housing for the elderly</i>	93	58	13
<i>Total</i>	281		Q19b

Ninety-three respondents indicated that they were currently looking for housing for the elderly. Their desired type of housing is found in the following table.

<i>Type of housing for elderly?</i>	<i># of answers</i>	<i>% of answers</i>	<i>% of respondents (N=93)</i>
<i>Rental apartments</i>	44	16.00	47.31
<i>Rental houses</i>	21	7.64	22.58
<i>Smaller homes</i>	87	31.64	93.55
<i>Assisted living</i>	40	14.55	43.01
<i>Adult only, age restricted</i>	83	30.18	89.25
<i>Total</i>	275		Q19b2

Respondents were then asked if they have children or other family members who are looking for housing in Duxbury which is affordable. According to the results, a larger percentage of family members are looking for affordable housing in Duxbury than those in the respondent group itself. Again, a factor that may be included in the "No" response is that family members may believe that housing which is affordable is not available in Duxbury, and therefore, are not looking here for such housing.

<i>Do you have family members looking for housing in Duxbury which is affordable?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Yes</i>	342	15.36
<i>No</i>	1885	84.64
<i>Total</i>	2227	Q20a

The largest group looking for housing among family members included children. The relationships of the family members are as follows:

<i>How are they related?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Child(ren)</i>	223	66.17
<i>Parent(s)</i>	43	12.76
<i>Other family</i>	71	21.07
<i>Total</i>	337	Q20b

Of the family members looking for housing, a larger percentage are looking for rental housing as well as homes for first time buyers than those in the respondent sample. Multiple answers were permitted.

<i>What type of housing are family members looking for</i>	<i># of answers</i>	<i>% of answers</i>	<i>% of respondents (N=342)</i>
<i>Rental apts. for families</i>	39	8.25	11.40
<i>Rental houses for families</i>	24	5.07	7.02
<i>Homes for first time buyers</i>	184	38.90	53.80
<i>Smaller starter homes</i>	168	35.52	49.12
<i>Housing for the disabled</i>	102	11.2	92
<i>Housing for the elderly</i>	48	10.15	4.04
<i>Total</i>	473		Q20c

Of the family members looking for elderly housing, they chose their preferred type of housing as follows:

<i>Type of elderly housing sought by family members</i>	<i># of answers</i>	<i>% of answers</i>	<i>% of respondents (N=48)?</i>
<i>Rental apartments</i>	17	15.18	35.42
<i>Rental houses</i>	7	6.25	14.58
<i>Smaller homes</i>	33	29.46	68.75
<i>Assisted living</i>	23	20.54	47.92
<i>Adult only, age restricted</i>	32	28.57	66.67
<i>Total</i>	112		Q20c2

CREATING AFFORDABLE HOUSING

Then respondents were asked to give their opinions regarding a few alternative programs or methods of creating affordable housing. Over 75% either responded positively to each proposal or indicated they were unsure or needed more information before making a decision.

<i>Voluntary programs to allow residents to financially remain in home in exchange for an affordable housing deed rider?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Yes</i>	331	14.13
<i>No</i>	534	22.79
<i>Maybe</i>	289	12.33
<i>Don't know</i>	372	15.88
<i>Need more information</i>	817	34.87
<i>Total</i>	2343	Q21

<i>Voluntary programs to assist residents in renovating accessory apts. in exchange for affordable housing deed rider?</i>	<i># of answers</i>	<i>% of answers</i>
<i>Yes</i>	397	17.34
<i>No</i>	512	22.36
<i>Maybe</i>	328	14.32
<i>Don't know</i>	306	13.36
<i>Need more information</i>	747	32.62
<i>Total</i>	2290	Q22

<i>Should Duxbury convert unoccupied town buildings into affordable housing</i>	<i># of answers</i>	<i>% of answers</i>
<i>Yes</i>	806	36.29
<i>No</i>	548	24.67
<i>Maybe</i>	867	39.04
<i>Total</i>	2221	Q23

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
AGRICULTURE, FORESTRY AND FISHING						
O'Neil Farm	146 Winter St	4	\$500,000 - 1 Million	19101	Farms	0 - 2,499
Bongi's Turkey Roost	414 Kingstown Way	4	\$1 - 2.5 Million	25401	Poultry Farms	10,000 - 39,999
Duxbury Animal Hospital	103 Depot St	6	\$500,000 - 1 Million	74201	Veterinarians	0 - 2,499
Visiting Vet	612 Congress St	5	Less Than \$500,000	74201	Veterinarians	0 - 2,499
Standish Humane Society	622 Congress St	2	Less Than \$500,000	75203	Animal Shelters	0 - 2,499
Classic Canine	17 Standish St	1	Less Than \$500,000	75204	Pet Washing & Grooming	0 - 2,499
Critter Corner	681 Congress St	4	Less Than \$500,000	75204	Pet Washing & Grooming	0 - 2,499
Beresford Kennels	492 Franklin St	2	Less Than \$500,000	75211	Pet Boarding & Sitting	0 - 2,499
Greengate Farm & Kennels	881 Congress St	4	Less Than \$500,000	75211	Pet Boarding & Sitting	0 - 2,499
Connors Landscape Design Inc	30 Pine Hill Ave	1	Less Than \$500,000	78103	Landscape Designers	0 - 2,499
Atlantic View Landscaping	22 Strawberry Ln	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Celtic Landscaping	36 Gardner Rd	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Ferrari Landscaping Inc	104 Oak St	1	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Fox Run Landscape Construction	158 Tremont St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Richmond's Landscape Design	235 Depot St	2	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Treesmith Inc	22 Depot St	3	Less Than \$500,000	78204	Landscape Contractors	0 - 2,499
Celtic Landscaping li	21 Westford Farm Rd	3	Less Than \$500,000	78206	Lawn & Grounds Maintenance	0 - 2,499
Johnny Appleseed Landscaping	289 Keene St	3	Less Than \$500,000	78206	Lawn & Grounds Maintenance	0 - 2,499
Phillips Tree Removal	36 Mullins Ave	4	Less Than \$500,000	78301	Tree Service	0 - 2,499

TOTAL 19 58 \$6,536,000

AVERAGE 3 \$344,000

CONSTRUCTION

Coastal Construction	22 Depot St	10	\$1 - 2.5 Million	152103	General Contractors	2,500 - 9,999
Fabrizio Construction	630 Tremont St	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Husky Construction	316 Chandler St	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
L F & Son Property Contractors	365 Keene St	3	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Sea View Construction	1267 Franklin St	1	Less Than \$500,000	152103	General Contractors	0 - 2,499
Stone Construction Co	2 Peach Tree Ln	4	\$500,000 - 1 Million	152103	General Contractors	2,500 - 9,999
Conathan Design	881 Tremont St	1	Less Than \$500,000	154101	Building Restoration & Preservation	2,500 - 9,999
Ahiquist, Roy W	21 Chandler St	3	\$1 - 2.5 Million	154213	Building Contractors	2,500 - 9,999
David H Gould Building Contrs	355 Winter St	3	\$1 - 2.5 Million	154213	Building Contractors	2,500 - 9,999
Shawn Dahlen & Co	1500 Tremont St	8	\$2.5 - 5 Million	154213	Building Contractors	2,500 - 9,999
Sullivan Construction	27 Saltmeadow Ln	3	\$1 - 2.5 Million	154213	Building Contractors	2,500 - 9,999
Highway Dept Mntnc Garage	Summer	6	\$1 - 2.5 Million	161102	Road Building Contractors	0 - 2,499
Heating Pro's	PO Box 1864	4	\$500,000 - 1 Million	171102	Heating Contractors	2,500 - 9,999
Clarke Plumbing & Heating	4 Duck Hill Rd	3	Less Than \$500,000	171105	Plumbing Contractors	2,500 - 9,999

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Country Ways Inc	301 Saint George St	3	Less Than \$500,000	171105	Plumbing Contractors	2,500 - 9,999
Lenhardt Plumbing & Heating	43 Simmons Dr	3	Less Than \$500,000	171105	Plumbing Contractors	2,500 - 9,999
Sylvester Plumbing & Heating	51 Parting Rock Rd	3	Less Than \$500,000	171105	Plumbing Contractors	2,500 - 9,999
Duxbury Construction	126 Tremont St	10	\$1 - 2.5 Million	171108	Septic Tanks	2,500 - 9,999
Dr Paint	21 Winthrop Ave	2	Less Than \$500,000	172101	Painters	0 - 2,499
Elden F Wadsworth & Son	56 Stetson Pl	1	Less Than \$500,000	172101	Painters	0 - 2,499
Guardian Painting	28 Longview Rd	2	Less Than \$500,000	172101	Painters	0 - 2,499
Guardian Painting	303 Lake Shore Dr	2	Less Than \$500,000	172101	Painters	0 - 2,499
William A Olson Painting Inc	138 Chandler St	4	Less Than \$500,000	172101	Painters	2,500 - 9,999
Ken Savard Electrical Contr	15 Depot St	6	\$500,000 - 1 Million	173101	Electric Contractors	2,500 - 9,999
Mitchell, Craig	98 Powder Point Ave	1	Less Than \$500,000	173101	Electric Contractors	0 - 2,499
Orie Fontaine Electric Contr	221 Old Cordwood Path	1	Less Than \$500,000	173101	Electric Contractors	0 - 2,499
Soby Services	23 Meadow Ln	3	Less Than \$500,000	173101	Electric Contractors	2,500 - 9,999
Boca Raton Co	91 Hitty Tom Rd	2	Less Than \$500,000	174301	Tile-Ceramic-Contractors & Dealers	2,500 - 9,999
Mc Laughlin Marble & Tile	425 Union Bridge Rd	4	Less Than \$500,000	174301	Tile-Ceramic-Contractors & Dealers	2,500 - 9,999
R A Richard Woodworking	27 Winslow St	1	Less Than \$500,000	175106	Woodworkers	2,500 - 9,999
Snug Harbor Boat Works	31 Mattakeesett Ct	10	\$1 - 2.5 Million	175106	Woodworkers	10,000 - 39,999
Snug Harbor Tile & Flooring	275 Saint George St	1	Less Than \$500,000	175203	Floor Laying Refinishing & Resurfacing	0 - 2,499
Rain Pro Svc Co	PO Box 1738	1	Less Than \$500,000	176103	Gutters & Downspouts	0 - 2,499
C A Geldmacher Co	350 Temple St	3	Less Than \$500,000	176109	Roofing Contractors	2,500 - 9,999
Sirois Roofing & Construction	1127 Tremont St	3	Less Than \$500,000	176109	Roofing Contractors	2,500 - 9,999
TOTAL	35	121	\$24,038,000			
AVERAGE		3	\$686,800			

MANUFACTURING

Bush-Foster Inc	134 Surplus St	1	Less Than \$500,000	242101	Lumber-Manufacturers	2,500 - 9,999
Duxbury Clipper	11 S Station St	10	\$1 - 2.5 Million	271101	Newspapers (Publishers)	2,500 - 9,999
Pet Gazette	36 Indian Trl	3	Less Than \$500,000	271101	Newspapers (Publishers)	2,500 - 9,999
Diakonia Media Group Inc	100 Screenhouse Ln	1	Less Than \$500,000	274104	Music Publishers	2,500 - 9,999
Advanced Form Systems Inc	183 Chestnut St	3	Less Than \$500,000	275202	Printers	2,500 - 9,999
Print Tech	183 Chestnut St	4	\$500,000 - 1 Million	275202	Printers	2,500 - 9,999
Bodycote Lindberg	282 Saint George St	1	Less Than \$500,000	339801	Heat Treating Metal (Manufacturers)	2,500 - 9,999
Advanced Data Systems	PO Box N	2	\$1 - 2.5 Million	357101	Computers-Electronic-Manufacturers	2,500 - 9,999
Nav-Com Svc Co Inc	49 Bianca Rd	1	Less Than \$500,000	366303	Marine Electronic Equipment & Supl-Mfrs	2,500 - 9,999
Sport Glove Intl	35 Depot St	5	\$500,000 - 1 Million	394915	Golf Equipment & Supplies-Manufacturers	2,500 - 9,999
Bayside Associates	30 Tremont St # 11	2	Less Than \$500,000	399302	Signs (Manufacturers)	2,500 - 9,999
Signs On Site	20 Tremont St # 11	2	Less Than \$500,000	399302	Signs (Manufacturers)	2,500 - 9,999
Orion Industries	1 Stockade Path	10	\$1 - 2.5 Million	399903	Manufacturers	10,000 - 39,999

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
TOTAL	13	45	\$8,411,000			
AVERAGE		3	\$647,000			

TRANSPORTATION

A Plus Storage	1 Gideon Way	3	Less Than \$500,000	422503	Storage-Household & Commercial	40,000+
Adelphia Cable Entertainment	Saint Georges	3	\$1 - 2.5 Million	484101	Television-Cable & Catv	10,000 - 39,999
Baymen Charters & Tackle	285 Saint George St	10	\$500,000 - 1 Million	414201	Buses-Charter & Rental	10,000 - 39,999
Duxbury Travel Svc Inc	457 Washington St	5	Less Than \$500,000	472402	Travel Agencies & Bureaus	0 - 2,499
French Country Waterways LTD	24 Bay Rd	4	Less Than \$500,000	472406	Cruises	0 - 2,499
Global Integrated Cabling	36 Trout Farm Ln	8	\$2.5 - 5 Million	481302	Telecommunications Services	10,000 - 39,999
Ladia	28 Cedar St	3	\$500,000 - 1 Million	481302	Telecommunications Services	10,000 - 39,999
Long Point Marine Inc	553 Washington St	10	\$1 - 2.5 Million	449304	Boat Repairing	2,500 - 9,999
Medical Couriers Inc	273 Tremont St	1	Less Than \$500,000	421205	Delivery Service	2,500 - 9,999
Subterranean Research Inc	33 Enterprise St	4	Less Than \$500,000	497101	Hydrologists	10,000 - 39,999
Travel Directions	49 Depot St	5	Less Than \$500,000	472402	Travel Agencies & Bureaus	0 - 2,499
TOTAL	11	56	\$8,819,000			
AVERAGE		5	\$801,727			

WHOLESALE TRADE

June O'Neil Enterprises	129 Washington St	3	\$1 - 2.5 Million	502112	Office Furniture & Equip-Dealers (Whol)	10,000 - 39,999
Royal Distributors	615 Washington St	22	\$10 - 20 Million	502112	Office Furniture & Equip-Dealers (Whol)	10,000 - 39,999
J T O'Neil Co	129 Washington St	3	\$1 - 2.5 Million	502131	School Furniture & Equipment-Retail	10,000 - 39,999
Cool Gear Intl Inc	42 Tremont St	5	\$2.5 - 5 Million	502314	Housewares-Wholesale	10,000 - 39,999
Alarms USA	PO Box 2632	2	\$1 - 2.5 Million	506324	Burglar Alarm Systems (Wholesale)	2,500 - 9,999
Piesco Security Systems	314 Lake Shore Dr	3	\$1 - 2.5 Million	506324	Burglar Alarm Systems (Wholesale)	10,000 - 39,999
New England Wireless Comm	95 High St	11	\$10 - 20 Million	506504	Radio Communication Equip & Systems-Whol	2,500 - 9,999
Security Concepts Inc	8 Pine St	3	\$2.5 - 5 Million	506515	Television Sysys/Eqpt-Clsd Crct (Whol)	2,500 - 9,999
Mitel Semiconductor Inc	161 Flint Locke Dr	1	\$1 - 2.5 Million	506519	Electronic Equipment & Supplies-Whol	2,500 - 9,999
Shaklee Master Co-Ordinator	7 Standish St	4	\$1 - 2.5 Million	507501	Air Cleaning & Purifying Equip (Whol)	10,000 - 39,999
Bay Nets	24 Bay Rd	5	\$2.5 - 5 Million	508203	Safety Equipment & Clothing (Whol)	10,000 - 39,999
East Coast Diesel Svc Inc	267 Crescent St	1	\$500,000 - 1 Million	508414	Engines-Diesel (Wholesale)	2,500 - 9,999
Murata Wiedemann Inc	25 Apple Hill Ln	4	\$1 - 2.5 Million	508427	Machinery-New (Wholesale)	10,000 - 39,999
Faspak Machinery Corp	12 Apple Hill Ln	4	\$1 - 2.5 Million	508438	Packaging Machinery-Wholesale	10,000 - 39,999
Foster's Central Vac Systems	147 King Phillips Path	1	Less Than \$500,000	508742	Vacuum Cleaning Systems (Wholesale)	2,500 - 9,999
American Wholesale LTD	25 Depot St	3	\$1 - 2.5 Million	509223	Wholesalers	10,000 - 39,999
Bristol Paper Recycling	42 Tremont St	4	\$1 - 2.5 Million	509312	Recycling Centers (Wholesale)	10,000 - 39,999
Poellnitz Associates	55 Bianca Rd	2	\$1 - 2.5 Million	509901	Exporters	2,500 - 9,999
P H Import Co	113 Flint Locke Dr	3	\$2.5 - 5 Million	509905	Importers	10,000 - 39,999
Architectural Design Resources	620 Lincoln St	3	\$2.5 - 5 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Hartwell Associate	57 Western Way	1	\$500,000 - 1 Million	509908	Manufacturers-Agents & Representatives	2,500 - 9,999
T M Walsh Sales Co	77 Tussock Brook Rd	3	\$2.5 - 5 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
Trn Inc	20 Holly Tree Ln	3	\$2.5 - 5 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
Wyllie Marketing	15 Union Hall Rd	4	\$2.5 - 5 Million	509908	Manufacturers-Agents & Representatives	10,000 - 39,999
Checkchecks.Com	568 Franklin St	3	\$1 - 2.5 Million	511207	Business Forms & Systems (Wholesale)	10,000 - 39,999
National Medical Health Card	22 Bay Farm Rd	1	Less Than \$500,000	511207	Business Forms & Systems (Wholesale)	2,500 - 9,999
South Shore Business Checks	568 Franklin St	2	\$500,000 - 1 Million	511207	Business Forms & Systems (Wholesale)	2,500 - 9,999
Packaging Corp Of America	275 Parks St	1	\$500,000 - 1 Million	511318	Boxes-Corrugated & Fiber (Wholesale)	2,500 - 9,999
Performance Textile Inc	42 Tremont St # 3	4	\$2.5 - 5 Million	513106	Textiles-Wholesale	10,000 - 39,999
E B Williams	18 Forge Way	2	\$1 - 2.5 Million	519917	Advertising-Specialties (Wholesale)	2,500 - 9,999
Pro-Max Inc	201 Saint George St	4	\$2.5 - 5 Million	519917	Advertising-Specialties (Wholesale)	2,500 - 9,999
KATZ Yarn Sales	35 S River Ln W	2	\$1 - 2.5 Million	519940	Yarn-Wholesale	2,500 - 9,999
TOTAL	32	117	\$81,025,000			
AVERAGE		4	\$2,532,031			

RETAIL TRADE

Paint Paddle	40 Depot St	7	\$1 - 2.5 Million	523107	Paint-Retail	2,500 - 9,999
Raymond's Paint Paddle	40 Depot St	4	\$500,000 - 1 Million	523107	Paint-Retail	2,500 - 9,999
Eagle's Nest Tree & Landscape	24 Standish St	10	\$1 - 2.5 Million	526136	Sprinklers-Garden & Lawn-Retail	2,500 - 9,999
Talbots Inc	447 Washington St	10	\$1 - 2.5 Million	531102	Department Stores	40,000+
Bennett's General Store	136 Tremont St	10	\$2.5 - 5 Million	539901	General Merchandise-Retail	10,000 - 39,999
Duxbury General Store	1514 Tremont St	1	Less Than \$500,000	539901	General Merchandise-Retail	0 - 2,499
Sweetsers Properties	459 Washington St	8	\$1 - 2.5 Million	539901	General Merchandise-Retail	10,000 - 39,999
Millbrook Market	277 Saint George St	5	\$500,000 - 1 Million	541101	Food Markets	0 - 2,499
Duxbury Exxon	10 Washington St	6	\$1 - 2.5 Million	541103	Convenience Stores	0 - 2,499
Halls Corner Store	2 Chestnut St	2	Less Than \$500,000	541103	Convenience Stores	0 - 2,499
A & P Food Store	41 Depot St	55	\$10 - 20 Million	541105	Grocers-Retail	2,500 - 9,999
Super Foodmart	Depot St	47	\$5 - 10 Million	541105	Grocers-Retail	2,500 - 9,999
Duxbury Lobster Pound Inc	81 Railroad Ave	2	Less Than \$500,000	542101	Seafood-Retail	0 - 2,499
Mullaney's Fish Market	35 Depot St	2	Less Than \$500,000	542101	Seafood-Retail	0 - 2,499
Snug Harbor Fish Co	459 Washington St	5	\$500,000 - 1 Million	542101	Seafood-Retail	0 - 2,499
Gunter Tooties Bagel Co Inc	10 Washington St	5	Less Than \$500,000	546101	Bagels	0 - 2,499
French Memories	459 Washington St	20	\$1 - 2.5 Million	546102	Bakers-Retail	2,500 - 9,999
Dunkin Donuts	5 Chestnut St	10	\$500,000 - 1 Million	546105	Doughnuts	2,500 - 9,999
Act Naturally Thru Shaklee	192 Cross St	1	Less Than \$500,000	549901	Health & Diet Foods-Retail	2,500 - 9,999
Herbalife Distributor	29 Pettibush Ln	1	Less Than \$500,000	549901	Health & Diet Foods-Retail	2,500 - 9,999
Gourmet's Pantry	453 Washington St	1	Less Than \$500,000	549920	Gourmet Shops	2,500 - 9,999
Millbrook Motors Inc	1474 Tremont St	25	\$10 - 20 Million	551102	Automobile Dealers-New Cars	10,000 - 39,999
Barney's	266 Saint George St	2	\$500,000 - 1 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499
Bennett Tire & Svc	127 Tremont St	6	\$1 - 2.5 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499
Verc Enterprises Inc	5 Chestnut St	4	\$1 - 2.5 Million	554101	Service Stations-Gasoline & Oil	0 - 2,499

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Bayside Marine Corp	433 Washington St	15	\$2.5 - 5 Million	555104	Boat Dealers Sales & Service	2,500 - 9,999
Bun's In The Oven Infant	1 Bay Rd	1	Less Than \$500,000	562103	Maternity Apparel	0 - 2,499
Seaside Originals Dance	32 Myles View Dr	1	Less Than \$500,000	569957	Skating Apparel	2,500 - 9,999
Timeless Designs Inc	459 Washington St	3	\$500,000 - 1 Million	571211	Kitchen Cabinets & Equipment-Household	10,000 - 39,999
Mustards	459 Washington St	3	\$500,000 - 1 Million	571216	Furniture-Dealers-Retail	10,000 - 39,999
Oriental Express	45 Depot St	1	Less Than \$500,000	571305	Carpet & Rug Dealers-New	2,500 - 9,999
J B Appliance	15 Treetop Ln	1	Less Than \$500,000	572202	Appliances-Household-Major-Dealers	2,500 - 9,999
South Shore Cabinet & Appl Ctr	122 Tremont St	5	\$1 - 2.5 Million	572202	Appliances-Household-Major-Dealers	2,500 - 9,999
Anexsys	37 Back River Way	4	\$1 - 2.5 Million	573401	Computer Software	2,500 - 9,999
Ansys Inc	105 Surplus St	1	Less Than \$500,000	573401	Computer Software	2,500 - 9,999
Brennan Computer Systems Inc	110 S Station St	1	Less Than \$500,000	573401	Computer Software	2,500 - 9,999
Global Knowledge	12 Prior Farm Rd	4	\$1 - 2.5 Million	573401	Computer Software	2,500 - 9,999
Global Software Inc	195 Parks St	10	\$2.5 - 5 Million	573401	Computer Software	2,500 - 9,999
Globetrotter Software Inc	968 Union St	1	Less Than \$500,000	573401	Computer Software	2,500 - 9,999
Tiburon Technologies	25 Mill Pond Ln	1	Less Than \$500,000	573401	Computer Software	2,500 - 9,999
Vermont Information Processing	20 Tremont St	1	Less Than \$500,000	573401	Computer Software	2,500 - 9,999
Aurum Telemedia Co	27 Pill Hill Ln	10	\$2.5 - 5 Million	573407	Computer & Equipment Dealers	2,500 - 9,999
Proven Technology Partners	11 Apple Hill Ln	4	\$1 - 2.5 Million	573407	Computer & Equipment Dealers	2,500 - 9,999
Farfar's Danish Ice Cream Shop	272 Saint George St	10	Less Than \$500,000	581203	Ice Cream Parlors	2,500 - 9,999
Scoops The Ice Cream Shop	13 Standish St	10	Less Than \$500,000	581203	Ice Cream Parlors	2,500 - 9,999
Bennett Lobster & Seafood	286 Parks St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Hollyberry's Restaurant	254 Shore Rd	4	Less Than \$500,000	581208	Restaurants	0 - 2,499
Milepost Tavern Restaurant	581 Tremont St	50	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Sun Tavern	500 Congress St	29	\$1 - 2.5 Million	581208	Restaurants	2,500 - 9,999
Tsang's Cafe	45 Depot St	8	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Wild Flower Cafe	8 Chestnut St	10	Less Than \$500,000	581208	Restaurants	2,500 - 9,999
Winsor House Inn	390 Washington St	20	\$500,000 - 1 Million	581208	Restaurants	2,500 - 9,999
Deli	12 Bay Rd	4	Less Than \$500,000	581209	Delicatessens	0 - 2,499
Thymes Square	35 Depot St	7	Less Than \$500,000	581212	Caterers	2,500 - 9,999
Benchwarmer Sub Shop	282 Saint George St	4	Less Than \$500,000	581219	Sandwiches	0 - 2,499
Dimitri's Pizza & Subs	1518 Tremont St	5	Less Than \$500,000	581222	Pizza	0 - 2,499
Doyle's Duxbury Pizza Courier	281 Saint George St	1	Less Than \$500,000	581222	Pizza	0 - 2,499
Duxbury Pizza	7 Standish St	7	Less Than \$500,000	581222	Pizza	2,500 - 9,999
Brooks Pharmacy	28 Depot St	20	\$2.5 - 5 Million	591205	Pharmacies	10,000 - 39,999
Duxbury Wine & Spirits	1 Washington St	5	\$1 - 2.5 Million	592102	Liquors-Retail	0 - 2,499
Osborn's Country Store	632 Summer St	10	\$1 - 2.5 Million	592102	Liquors-Retail	2,500 - 9,999
Wine Depot	35 Depot St	1	Less Than \$500,000	592102	Liquors-Retail	0 - 2,499
LA Maison Du Vin	459 Washington St	2	Less Than \$500,000	592103	Wines-Retail	0 - 2,499
Wickham Books	285 Saint George St	2	Less Than \$500,000	593201	Book Dealers-Used & Rare	0 - 2,499
Folk Art Antiques	447 Washington St	3	Less Than \$500,000	593202	Antiques-Dealers	2,500 - 9,999
Gordon Deming Antiques	125 Wadsworth Rd	2	Less Than \$500,000	593202	Antiques-Dealers	0 - 2,499

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Simon Hill Antiques	453 Washington St	3	Less Than \$500,000	593202	Antiques-Dealers	2,500 - 9,999
Snowy Owl	285 Saint George St	1	Less Than \$500,000	593202	Antiques-Dealers	0 - 2,499
Yellow House	449 Washington St	2	Less Than \$500,000	593202	Antiques-Dealers	0 - 2,499
Clothes Closet Of MSPCC	19 Standish St	1	Less Than \$500,000	593222	Thrift Shops	0 - 2,499
Duxbury Thrift & Consignment	62 Depot St	4	Less Than \$500,000	593222	Thrift Shops	2,500 - 9,999
Sport Works LTD	45 Depot St	15	\$1 - 2.5 Million	594113	Sporting Goods-Retail	2,500 - 9,999
Snug Harbor Fishing Ctr	433 Washington St	1	Less Than \$500,000	594133	Fishing Bait	0 - 2,499
Once Upon A Time	272 Saint George St	3	Less Than \$500,000	594201	Book Dealers-Retail	2,500 - 9,999
Westwinds Bookshop	45 Depot St	4	\$500,000 - 1 Million	594201	Book Dealers-Retail	2,500 - 9,999
Dole & Dowd Jewelers	18 Washington St	4	\$500,000 - 1 Million	594409	Jewelers-Retail	0 - 2,499
Duxbury Jewelers	5 Standish St	1	Less Than \$500,000	594409	Jewelers-Retail	0 - 2,499
Duxbury Green	382 Kingstown Way	2	Less Than \$500,000	594508	Hobby & Model Constr Supplies-Retail	2,500 - 9,999
Duxbury Dollhouse	19 North St	2	Less Than \$500,000	594511	Doll Houses & Accessories	2,500 - 9,999
Expressions	433 Washington St # A	2	Less Than \$500,000	594513	Ceramic Equipment & Supplies	2,500 - 9,999
Duxbury Blossoms & Balloons	459 Washington St	3	Less Than \$500,000	594701	Balloon Decorators	2,500 - 9,999
Bayberry Monograms LTD	35 Depot St	5	Less Than \$500,000	594708	Invitations & Announcements-Retail	2,500 - 9,999
Cotton's	3 Standish St	4	Less Than \$500,000	594712	Gift Shops	2,500 - 9,999
Les Olivades	35 Depot St	2	Less Than \$500,000	594712	Gift Shops	0 - 2,499
Octavia's Gift Gallery	9 Standish St	3	Less Than \$500,000	594712	Gift Shops	2,500 - 9,999
Studio Of Duxbury	25 Depot St	13	\$1 - 2.5 Million	594712	Gift Shops	2,500 - 9,999
Wool Basket Inc	19 Depot St	2	Less Than \$500,000	594911	Yarn-Retail	2,500 - 9,999
Duxbury Flowers & Art	35 Depot St	3	Less Than \$500,000	599201	Florists-Retail	0 - 2,499
Morning Glories	17 Standish St	2	Less Than \$500,000	599201	Florists-Retail	0 - 2,499
Petals Flower Shop	459 Washington St	3	Less Than \$500,000	599201	Florists-Retail	0 - 2,499
Mitel Inc	35 Mallards Cv	1	Less Than \$500,000	599904	Telephone Equipment & Supplies	0 - 2,499
Tele Corp	30 Flint Locke Dr	2	Less Than \$500,000	599904	Telephone Equipment & Supplies	0 - 2,499
Stonehouse Gallery	PO Box 1938	1	Less Than \$500,000	599927	Picture Frames-Dealers	0 - 2,499
Artica Gallery	22 Depot St	11	\$1 - 2.5 Million	599969	Art Galleries & Dealers	2,500 - 9,999
Conservation Design	14 Valley St	2	Less Than \$500,000	599969	Art Galleries & Dealers	0 - 2,499
Miracle Ear Hearing Aid Ctr	20 Tremont St # 7	4	\$500,000 - 1 Million	599979	Hearing Impaired Equipment & Supplies	2,500 - 9,999
Edwoods Plus	1 Bay Rd	2	Less Than \$500,000	599988	Craft Galleries & Dealers	0 - 2,499
Harbor Laboratories Inc	455 Washington St	3	Less Than \$500,000	599992	Cosmetics & Perfumes-Retail	2,500 - 9,999

TOTAL	98	651	\$104,781,000
AVERAGE		7	\$1,069,194

FINANCE, INSURANCE, AND REAL ESTATE

Plymouth Savings Bank	19 Depot St	6	\$1 - 2.5 Million	602101	Banks	2,500 - 9,999
Rockland Trust Co	27 Bay Rd	6	\$1 - 2.5 Million	602101	Banks	2,500 - 9,999
Rockland Trust Co	290 Kingstown Way	1	Less Than \$500,000	602101	Banks	2,500 - 9,999
Rockland Trust Co	Village At Duxbury	8	\$1 - 2.5 Million	602101	Banks	2,500 - 9,999
Jack Conway Realty	116 Tremont St	13	\$2.5 - 5 Million	616201	Real Estate Loans	2,500 - 9,999

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Snug Harbor Investment Svc	161 Upland Rd	2	\$500,000 - 1 Million	621101	Stock & Bond Brokers	0 - 2,499
Guillemin Investments	62 Tanglewood Trl	1	Less Than \$500,000	621105	Investment Securities	0 - 2,499
Atlantic Foreign Exchange LTD	455 Washington St	2	\$500,000 - 1 Million	622104	Commodity Brokers	2,500 - 9,999
Congregation Shirat Hayam	32 Wadsworth Ln	1	Less Than \$500,000	628203	Financial Advisory Services	2,500 - 9,999
Fichter & Co Investors	1 Gardner Rd	1	Less Than \$500,000	628203	Financial Advisory Services	2,500 - 9,999
Hilco Receivables	282 Saint George St	2	\$500,000 - 1 Million	628203	Financial Advisory Services	2,500 - 9,999
Windsor Group	30 Tremont St # 28	1	Less Than \$500,000	628203	Financial Advisory Services	2,500 - 9,999
American Express Financial Adv	94 Stockade Path	1		628205	Financial Planning Consultants	2,500 - 9,999
Startzell, Stanley E	19 Saltmeadow Ln	1		628205	Financial Planning Consultants	2,500 - 9,999
Nationwide Pension Svc	39 Trout Farm Rd	4	Less Than \$500,000	637102	Pension & Profit Sharing Plans	10,000 - 39,999
Clark/Bardes Consulting CRG	441 Washington St	5	Less Than \$500,000	637103	Employee Benefit & Compensation Plans	10,000 - 39,999
T M Seger Claim Svc Inc	459 Washington St	6	\$500,000 - 1 Million	641102	Insurance Adjusters	0 - 2,499
Atlantic Risk Management Inc	14 Cedar St	3	Less Than \$500,000	641104	Insurance Consultants & Advisors	0 - 2,499
Anchor Insurance Inc	40 Tremont St	3	Less Than \$500,000	641112	Insurance	0 - 2,499
Anchor International Insurance	30 Tremont St # 57	3	Less Than \$500,000	641112	Insurance	0 - 2,499
Arnold Insurance Svc	100 Tussock Brook Rd	3	Less Than \$500,000	641112	Insurance	0 - 2,499
Francis R Doran Insurance Inc	33 Enterprise St	6	\$500,000 - 1 Million	641112	Insurance	0 - 2,499
Gerald C Ockerbloom Insurance	40 Tremont St	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Hamilton Insurance Svc	328 Tremont St	2	Less Than \$500,000	641112	Insurance	0 - 2,499
Lougee Insurance Inc	24 Bay Rd	7	\$500,000 - 1 Million	641112	Insurance	2,500 - 9,999
Matheson, Stuart B	33 Trout Farm Ln	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Richard W Bartlett Insurance	200 Franklin St	1	Less Than \$500,000	641112	Insurance	0 - 2,499
Southscape Condominium Trust	225 Lincoln St	3	\$500,000 - 1 Million	651301	Condominiums	2,500 - 9,999
Park At Island Creek	30 Tremont St # 50	3	Less Than \$500,000	653102	Office & Desk Space-Rental	0 - 2,499
Applied Management Strategies	83 Stagecoach Rd	4	\$500,000 - 1 Million	653108	Real Estate Management	0 - 2,499
Early Bird Realty Trust	835 Plane	1	Less Than \$500,000	653108	Real Estate Management	0 - 2,499
American Eagle Appraisal	1 Bay Rd	12	\$1 - 2.5 Million	653116	Real Estate Appraisers	2,500 - 9,999
Kopke Appraisal Group	226 Evergreen St	4	\$500,000 - 1 Million	653116	Real Estate Appraisers	0 - 2,499
Standish Appraisal & Consulting	200 Standish St	4	\$500,000 - 1 Million	653116	Real Estate Appraisers	0 - 2,499
Keefe Realty	3 Bay Farm Rd	1	Less Than \$500,000	653117	Real Estate Consultants	0 - 2,499
Button Down Marketing	28 Alden Ave	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Century 21	RR 14 & RR 3a	18	\$1 - 2.5 Million	653118	Real Estate	2,500 - 9,999
Century 21 Walker Bros	Junct Rts 14	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Clark Realty Capital	15 Depot St	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Coldwell Banker	53 Railroad Ave	23	\$2.5 - 5 Million	653118	Real Estate	2,500 - 9,999
De Wolfe New England Real Est	15 Depot St	25	\$2.5 - 5 Million	653118	Real Estate	2,500 - 9,999
Duxbury Sails Real Estate	467 West St	2	Less Than \$500,000	653118	Real Estate	0 - 2,499
Duxbury Village Realtors	6 Chestnut St	11	\$1 - 2.5 Million	653118	Real Estate	2,500 - 9,999
Mac Donald & Wood Real Estate	459 Washington St	8	\$1 - 2.5 Million	653118	Real Estate	2,500 - 9,999
Mark Wenham Realty Co	53 Railroad Ave	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Marquis Real Estate	10 Enterprise St	5	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Realty Mtc	175 Washington St	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Southard Realty	238 Keene St	4	\$500,000 - 1 Million	653118	Real Estate	0 - 2,499
Thomas Real & Assoc	167 Winter St	1	Less Than \$500,000	653118	Real Estate	0 - 2,499
Buyer Broker-South Shore	89 Prior Farm Rd	4	\$500,000 - 1 Million	653120	Real Estate Buyers & Brokers	0 - 2,499
Beverly A Walters Real Estate	422 Washington St	1	\$1 - 2.5 Million	655202	Real Estate Brokers	2,500 - 9,999
Viking Development	282 Saint George St	3	\$1 - 2.5 Million	655202	Real Estate Developers	2,500 - 9,999
D K Trading Corp Inc	42 Tremont St	4	\$1 - 2.5 Million	679901	International Trade Services	10,000 - 39,999
TOTAL AVERAGE	54	252 5	\$45,533,000 \$843,204			

SERVICES

Powder Point Bed & Breakfast	182 Powder Point Ave	3	Less Than \$500,000	701107	Bed & Breakfast Accommodations	10,000 - 39,999
Camp Vega	19 Depot St	5	Less Than \$500,000	703203	Camps	0 - 2,499
Camp WING	119 Myrtle St	100	\$5 - 10 Million	703203	Camps	40,000+
Camp WING Keene	742 Keene St	12	\$1 - 2.5 Million	703203	Camps	10,000 - 39,999
Cleanist	16 Chestnut St	5	Less Than \$500,000	721201	Cleaners	2,500 - 9,999
Duxbury Cleaners & Tailors	49 Depot St	4	Less Than \$500,000	721201	Cleaners	2,500 - 9,999
Empire Cleaners	4 Chestnut St	4	Less Than \$500,000	721201	Cleaners	2,500 - 9,999
Razia's	35 Depot St	3	Less Than \$500,000	721201	Cleaners	2,500 - 9,999
Sunshine Dry Cleaner	282 Saint George St	2	Less Than \$500,000	721201	Cleaners	0 - 2,499
Anne Henning Photography	19 Depot St	2	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Artistic Reflections	884 Tremont St	2	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Deni Johnson Photography	22 Goosepoint Ln	2	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Tracy Sheehan Photography	1036 Franklin St	1	Less Than \$500,000	722101	Photographers-Portrait	0 - 2,499
Alexandra's European Skin Care	1500 Tremont St	8	Less Than \$500,000	723101	Skin Treatments	0 - 2,499
Crossroads Salon	15 Depot St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Duxbury Day Spa	35 Depot St	3	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Larri's Hair Styles	31 Bay Rd	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
London Looks Beauty Salon	15 Washington St	1	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Sanje Total Nail & Skin Care	35 Depot St	3	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Starboard	8 Standish Rd	3	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Zahmat's Haircutters	285 Saint George St	5	Less Than \$500,000	723106	Beauty Salons	0 - 2,499
Great Outlooks	17 Standish Rd	1	Less Than \$500,000	724101	Barbers	0 - 2,499
Paul C Curtin Tax Specialist	244 Kingstown Way	3	Less Than \$500,000	729101	Tax Return Preparation & Filing	0 - 2,499
Healing Hands Massage Therapy	178 Saint George St	4	Less Than \$500,000	729917	Massage Therapists	0 - 2,499
Nichols Creative Enterprises	65 Samoset Rd	4	\$500,000 - 1 Million	731101	Advertising-Agencies & Counselors	2,500 - 9,999
Jordan Group	30 Tremont St # 59	5	\$500,000 - 1 Million	731913	Media Buying Service	10,000 - 39,999
Newport Creative Comms	33 Railroad Ave	4	\$500,000 - 1 Million	733101	Mailing & Shipping Services	10,000 - 39,999
Bocca Direct Marketing Inc	1 Garden Ln	3	Less Than \$500,000	733104	Mailing Lists	10,000 - 39,999
Lans Bouthillier Design Assoc	25 Bradford Rd	1	Less Than \$500,000	733603	Graphic Designers	0 - 2,499
Mackin Design & Communication	21 Cranberry Dr	2	Less Than \$500,000	733603	Graphic Designers	0 - 2,499

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Profile Marketing Thomas Dowd	150 Birch St	2	Less Than \$500,000	733603	Graphic Designers	0 - 2,499
Vis-A-Vis Design	517 Franklin St	1	Less Than \$500,000	733603	Graphic Designers	0 - 2,499
Ljv Court Reporting	100 Heritage Ln	1	Less Than \$500,000	733801	Court & Convention Reporters	0 - 2,499
Brockton Extermination Co	6 Colonial Dr	3	Less Than \$500,000	734201	Pest Control	0 - 2,499
Chimney Chap	4 Trout Farm Ln	1	Less Than \$500,000	734916	Chimney & Fireplace Cleaning Build/Rpr	2,500 - 9,999
Southeast Chimney & Masonary	26 Laurel St	2	Less Than \$500,000	734916	Chimney & Fireplace Cleaning Build/Rpr	2,500 - 9,999
Cook & Assoc Inc	PO Box 1778	2	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
Mohrman Placement Consultants	17 Linden Ln	1	Less Than \$500,000	736103	Employment Agencies & Opportunities	0 - 2,499
Essential Placements	201 Pine St	1	Less Than \$500,000	736105	Executive Search Consultants	0 - 2,499
Mc Clure Partners	7 Longview Rd	2	Less Than \$500,000	736105	Executive Search Consultants	0 - 2,499
Mountain Hire	39 Delorenzo Dr	1	Less Than \$500,000	736105	Executive Search Consultants	0 - 2,499
Alert Systems Inc	561 Tremont St	1	Less Than \$500,000	737103	Computers-System Designers & Consultants	2,500 - 9,999
Bowden Computer Svc	39 Woodridge Rd	1	Less Than \$500,000	737103	Computers-System Designers & Consultants	2,500 - 9,999
Distributors Edge Inc	56 Saint George St	3	Less Than \$500,000	737103	Computers-System Designers & Consultants	2,500 - 9,999
Focus Office Systems	15 Depot St	1	Less Than \$500,000	737103	Computers-System Designers & Consultants	2,500 - 9,999
South Shore Codeworks	30 Woodridge Rd	3	Less Than \$500,000	737103	Computers-System Designers & Consultants	2,500 - 9,999
Paper Thin Inc	267 King Caesar Rd	10	\$1 - 2.5 Million	737415	Internet Service	10,000 - 39,999
ADD Investigative Assoc Inc	PO Box 1410	1	Less Than \$500,000	738108	Investigators	0 - 2,499
Safe Investigations Inc	PO Box 1289	11	Less Than \$500,000	738108	Investigators	2,500 - 9,999
Creative Concepts	10 Bay Rd	3	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Drew Atherton Interiors Inc	19 Depot St	2	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Gallison & Robson Interiors	8 Standish St # A	2	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Grapevine Interiors	213 Powder Point Ave	1	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Horton & Assoc	260 Washington St	2	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Jutras Nobili Dougenik	41 Allens Ln	1	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Nancy Pratt Interiors	PO Box 254a	2	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Renaissance	23 Meadow Ln	2	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Sweetser Antiques & Interiors	477 West St	1	Less Than \$500,000	738902	Interior Decorators Design & Consultants	2,500 - 9,999
Most Medical Office Svc	175 King Phillips Path	3	Less Than \$500,000	738917	Transcribing Service-Tape Disc Etc	2,500 - 9,999
Packaging Plus	285 Saint George St	4	Less Than \$500,000	738988	Packaging Service	2,500 - 9,999
Dek Engineering	260 Saint George St	4	Less Than \$500,000	753201	Automobile Body-Repairing & Painting	2,500 - 9,999
St George Street Garage	260 Saint George St	5	\$500,000 - 1 Million	753801	Automobile Repairing & Service	0 - 2,499
Car Buff	260 Saint George St	1	Less Than \$500,000	754203	Automobile Detail & Clean-Up Service	0 - 2,499
American Fleet Svc Inc	85 Heritage Ln	3	Less Than \$500,000	754906	Lubricating Service-Mobile	0 - 2,499
Ryan Refrigeration & Air Cond	5 Mayflower Rd	1	Less Than \$500,000	762304	Air Conditioning Equipment-Repair	0 - 2,499
Lovejoy Antiques	521 West St # 13	1	Less Than \$500,000	764105	Furniture-Repairing & Refinishing	0 - 2,499

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Coverups	61 Cranberry Dr	3	Less Than \$500,000	764109	Upholsterers	0 - 2,499
Coil Craft	455 Washington St	2	Less Than \$500,000	769401	Coil Winding	2,500 - 9,999
Fred's Duxbury Fix-It Shop	638 Summer St	6	\$500,000 - 1 Million	769957	Lawn Mowers-Sharpening & Repairing	0 - 2,499
Boston Visuals	1347 Tremont St	1	Less Than \$500,000	781211	Video Production & Taping Service	2,500 - 9,999
North East Media Productions	16 Chestnut St	4	\$1 - 2.5 Million	781211	Video Production & Taping Service	2,500 - 9,999
Video Scene Inc	36 Depot St	10	\$500,000 - 1 Million	784102	Video Tapes & Discs-Renting & Leasing	2,500 - 9,999
Fontaine Academy Of Dance	27 Railroad Ave	1	Less Than \$500,000	791101	Dancing Instruction	0 - 2,499
North Hill Golf Course	29 Merry Ave	2	Less Than \$500,000	799201	Golf Courses-Public	0 - 2,499
Baymen Guide Svc Inc	PO Box 366	1	Less Than \$500,000	799934	Guide Service	0 - 2,499
Gymnastics With Flair	14 Chestnut St	5	Less Than \$500,000	799936	Gymnastic Instruction	2,500 - 9,999
Duxbury Beach Park	Gurnet Rd	3	Less Than \$500,000	799951	Parks	2,500 - 9,999
Duxbury Recreation Dept	Alden	3	Less Than \$500,000	799951	Parks	2,500 - 9,999
Percy Walker Pool	175 Saint George St	20	\$1 - 2.5 Million	799969	Swimming Pools-Public	2,500 - 9,999
Playgroup Connection	14 S River Ln E	3	Less Than \$500,000	799999	Amusement & Recreation Nec	2,500 - 9,999
AAA Allergy & Asthma Assoc	30 Tremont St	7	\$1 - 2.5 Million	801101	Physicians & Surgeons	2,500 - 9,999
AAA Allergy & Asthma Assoc	40 Tremont St # 10	9	\$2.5 - 5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Armstrong, Anne-Marie MD	42 Tremont St	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Consumer's Medical Resource	45 Depot St	5	\$1 - 2.5 Million	801101	Physicians & Surgeons	0 - 2,499
Duxbury Counseling Svc	113 Tremont St	20	\$5 - 10 Million	801101	Physicians & Surgeons	2,500 - 9,999
Duxbury Primary Care	20 Tremont St # 9	5	\$1 - 2.5 Million	801101	Physicians & Surgeons	0 - 2,499
Ikeda, Stephen C MD	24 Bay Rd	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Jeffery Abboud Plastic/Reconst	30 Tremont St # 5	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Kohler, Ulrike MD	42 Tremont St # 2	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Lahey, Allen C Do	Snug Harbor	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Ma Gastrointestinal	42 Tremont St # 10	4	\$1 - 2.5 Million	801101	Physicians & Surgeons	0 - 2,499
Muido, Leo R MD	20 Tremont St # 27	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Plymouth Bay Orthopedic Assoc	95 Tremont St # 1	35	\$10 - 20 Million	801101	Physicians & Surgeons	2,500 - 9,999
Putney, Andrew T MD	1500 Tremont St	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Savage, Beverly MD	95 Tremont St # 10a	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
South Shore Women's Health	42 Tremont St	14	\$2.5 - 5 Million	801101	Physicians & Surgeons	2,500 - 9,999
Ulseth, Robert N MD	17 Railroad Ave	3	\$500,000 - 1 Million	801101	Physicians & Surgeons	0 - 2,499
Cressman, Peter T DDS	42 Tremont St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Duxbury Periodontics	372 Kingstown Way	6	\$500,000 - 1 Million	802101	Dentists	0 - 2,499
Faiella, Robert A DDS	20 Tremont St # 3	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Frederick, Edward DDS	20 Tremont St # 34	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Harrington & Powers Assoc	24 Bay Rd	16	\$1 - 2.5 Million	802101	Dentists	2,500 - 9,999
Messier, Harry B DDS	40 Tremont St # 58	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Michaud, Edward DDS	42 Tremont St # 2	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Mortland, Regina DDS	10 Enterprise St # 7	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Pellegrini, David A DDS	27 Railroad Ave # 2	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Sheehan, Siobhan M DDS	1510 Tremont St	4	Less Than \$500,000	802101	Dentists	0 - 2,499

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COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
South Shore Cranofacial Pain	42 Tremont St	6	\$500,000 - 1 Million	802101	Dentists	0 - 2,499
South Shore Endodontic Assoc	20 Tremont St # 10a	5	Less Than \$500,000	802101	Dentists	0 - 2,499
South Shore Endodontic Assoc	30 Tremont St # 10a	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Wiemeyer, Peter DDS	11 Washington St	4	Less Than \$500,000	802101	Dentists	0 - 2,499
Back & Body Studio	182 Summer St	3	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
KARR Chiropractic Office	11 Standish Rd	1	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
LA Londe Chiropractic	30 Tremont St # 52	2	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Wellspring Chiropractic	178 Saint George St	3	Less Than \$500,000	804101	Chiropractors Dc	0 - 2,499
Van Tosh, Patricia OD	27 Railroad Ave # 1	3	Less Than \$500,000	804201	Optometrists Od	0 - 2,499
Advanced Foot Care Inc	95 Tremont St # 1	3	Less Than \$500,000	804301	Podiatrists	0 - 2,499
New England Ortho & Sports	95 Tremont St # 5	9	\$500,000 - 1 Million	804918	Physical Therapists	2,500 - 9,999
Albin, Rochelle S	27 Railroad Ave	3	Less Than \$500,000	804922	Psychologists	0 - 2,499
Christina Doran Psychotherapist	33 Enterprise St	5	Less Than \$500,000	804924	Psychotherapists	0 - 2,499
Cohen, Susan J	30 Tremont St	5	Less Than \$500,000	804924	Psychotherapists	0 - 2,499
Allerton House	290 Kingstown Way	130	\$5 - 10 Million	805101	Nursing & Convalescent Homes	40,000+
Bay Path At Duxbury	308 Kingstown Way	200	\$5 - 10 Million	805101	Nursing & Convalescent Homes	40,000+
Duxbury House	298 Kingstown Way	200	\$5 - 10 Million	805101	Nursing & Convalescent Homes	40,000+
Omega Dental Lab	141 Birch St	1	Less Than \$500,000	807201	Laboratories-Dental	0 - 2,499
Home Health Care	12 Village Way	4	Less Than \$500,000	809907	Health Services	2,500 - 9,999
Duxbury Scientific Inc	80 Seabury Point Rd	3	Less Than \$500,000	809913	Medical & Surgical Svc Organizations	2,500 - 9,999
Colleen, Carroll	33 Enterprise St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Collins, Susan	40 Tremont St # 56	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Cook, Amy	105 Saint George St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Galvin & Galvin	10 Enterprise St # 3	6	\$1 - 2.5 Million	811103	Attorneys	0 - 2,499
Gapstur, James J	15 Depot St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Gapstur, James J	32 Winsor St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Grant, Laurie	459 Washington St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Haney, Michael J	25 Bay Rd	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
James Taylor Pye Law Office	24 Bay Rd	4	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
McCarthy & Walsh	266 Saint George St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Miles & Miles	907 Tremont St	5	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Robert M Bent Attorney At Law	27 Railroad Ave # 4	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Sawyer, Roberta F	38 Hornbeam Rd	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Shine, Kenneth G	459 Washington St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Spillane & Mrowka	459 Washington St # 22	5	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
SSDP	175 High St	5	\$500,000 - 1 Million	811103	Attorneys	0 - 2,499
Tucker, Thomas H	459 Washington St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Vogler, Alice M	441 Washington St	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Woods, John L	24 Bay Rd	2	Less Than \$500,000	811103	Attorneys	0 - 2,499
Massachusetts Diversity-Reform	PO Box 962	2	Less Than \$500,000	811104	Immigration & Naturalization Services	0 - 2,499
Battelle	397 Washington St	1		823111	Special Interest Libraries	2,500 - 9,999

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Computer Ease	149 Temple St	1	Less Than \$500,000	824301	Computer Training	2,500 - 9,999
Cantare Music Lessons	22 Depot St	2	Less Than \$500,000	829915	Music Instruction-Vocal	0 - 2,499
Laidlaw Education Svc	93 Chandler St	22	\$1 - 2.5 Million	829929	Educational Service-Business	2,500 - 9,999
Educational FM Assoc	19 Bolas Rd	2	Less Than \$500,000	829972	Education Centers	0 - 2,499
Love The Children Inc	2 Perry Dr	4		832207	Adoption Agencies	10,000 - 39,999
Baypath Adult Day Health Ctr	286 Kingstown Way	4	Less Than \$500,000	832210	Day Care Centers-Adult	10,000 - 39,999
Comprehensive Services	33 Enterprise St # 6	15	\$500,000 - 1 Million	832215	Marriage & Family Counselors	10,000 - 39,999
Cranbrook Counseling Assoc	30 Tremont St # 15	6	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Flynn, Madeleine	280 High St	3	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Ikeda, Diana H	441 Washington St	3	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Ikeda, Stephen	441 Washington St	3	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Psychological Health Care Inc	36 Plumfield Ln	4	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Winstanley, Rosemarie	53 Flint Locke Dr	3	Less Than \$500,000	832215	Marriage & Family Counselors	10,000 - 39,999
Jane Wallace Consulting	1 Jeremiah Dr	1		832218	Social Service & Welfare Organizations	2,500 - 9,999
Patriot's Trail Girl Scouts	71 Washington St	4		832222	Youth Organizations & Centers	10,000 - 39,999
S W Hall & Assoc	20 Tremont St # 29	1	Less Than \$500,000	832259	Health Care Instruction	2,500 - 9,999
Pilgrim Child Care & Preschool	404 Washington St	27	\$500,000 - 1 Million	835101	Child Care Service	2,500 - 9,999
Good Shepherd Preschool	2 Tremont St	20	\$500,000 - 1 Million	835102	Schools-Nursery & Kindergarten Academic	2,500 - 9,999
Learn In Play Pre School	298 High St	5	Less Than \$500,000	835102	Schools-Nursery & Kindergarten Academic	2,500 - 9,999
Noah's Ark Day School	136 Summer St	6	Less Than \$500,000	835102	Schools-Nursery & Kindergarten Academic	2,500 - 9,999
Pied Piper Preschool	38 Kingstown Way	9	Less Than \$500,000	835102	Schools-Nursery & Kindergarten Academic	2,500 - 9,999
Duxbury Rural & Historical	479 Washington St	2		839998	Non-Profit Organizations	2,500 - 9,999
Wildlands Trust-South East Ma	165 West St	6		839998	Non-Profit Organizations	2,500 - 9,999
Alden House Museum	105 Alden St	3		841201	Museums	2,500 - 9,999
Art Complex Inc At Duxbury	189 Alden St	10		841201	Museums	2,500 - 9,999
Bay Farm Condo 1a Assoc	80 Parks St	3		861102	Associations	2,500 - 9,999
Cordwood Jeremiah Neighborhood	8 Cordwood Path	1		861102	Associations	2,500 - 9,999
Cornerstone Lodge AF & Am	585 Washington St	15		864101	Fraternal Organizations	2,500 - 9,999
Blairhaven Retreat Ctr	23 Howland Lndg	2		866101	Retreat Houses	2,500 - 9,999
Cedar Hill Conference Ctr	346 Standish St	2		866101	Retreat Houses	2,500 - 9,999
Seacoast Engineering Co	21 Village Way	5	\$500,000 - 1 Million	871110	Engineers-Civil	2,500 - 9,999
Amory Engineers	25 Depot St	9	\$1 - 2.5 Million	871111	Engineers-Consulting	2,500 - 9,999
CFS Utility Svc	68 Hornbeam Rd	5	\$500,000 - 1 Million	871111	Engineers-Consulting	2,500 - 9,999
Consultant Index	958 Union St	5	\$500,000 - 1 Million	871111	Engineers-Consulting	2,500 - 9,999
Integrated Sortation Systems	4 Puritan Rd	1	Less Than \$500,000	871111	Engineers-Consulting	0 - 2,499
Seacoast Engineering Co	459 Washington St	5	\$500,000 - 1 Million	871126	Engineers-Marine	2,500 - 9,999
Technical Consulting Svc	27 Moulton Rd	1	Less Than \$500,000	871133	Engineers-Professional	0 - 2,499

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Bradford White Architect	459 Washington St	3	Less Than \$500,000	871202	Architects	0 - 2,499
Campbell Smith Architects Inc	22 Depot St	4	\$500,000 - 1 Million	871202	Architects	0 - 2,499
Duxborough Designs	153 West St	1	Less Than \$500,000	871202	Architects	0 - 2,499
George C Haight Assoc	75 Highland Trl	3	Less Than \$500,000	871202	Architects	0 - 2,499
William Lee & Assoc	636 Mayflower St	5	\$500,000 - 1 Million	871202	Architects	0 - 2,499
Spec-Tran	22 Fordville Rd	1	Less Than \$500,000	871206	Architectural & Constr Specifications	0 - 2,499
Take Offs	112 Flint Locke Dr	1	Less Than \$500,000	871208	Construction Estimates	0 - 2,499
Millbrook Survey & Engineering	10 Enterprise St # 5	2	Less Than \$500,000	871301	Surveyors-Land	0 - 2,499
Orwig Associates	9 S Pasture Ln	3	Less Than \$500,000	871301	Surveyors-Land	0 - 2,499
Bloodgood Draper & Co	20 Tremont St # 31	3	Less Than \$500,000	872101	Accountants	0 - 2,499
Fougere & Fougere	99 Heritage Ln	1	Less Than \$500,000	872101	Accountants	0 - 2,499
Hughes, Ann S CPA	980 Tremont St	2	Less Than \$500,000	872101	Accountants	0 - 2,499
Kingsbury, Sandy CPA	30 Tremont St	2	Less Than \$500,000	872101	Accountants	0 - 2,499
Shaklee Distributor	63 Lovers Ln	1	Less Than \$500,000	872101	Accountants	0 - 2,499
Shropshire & Shropshire	145 Pine Lake Rd	3	Less Than \$500,000	872101	Accountants	0 - 2,499
Wheeler Financial Svc	99 Millbrook Way	2	Less Than \$500,000	872101	Accountants	0 - 2,499
ACC Office Svc	9 Clinton Ln	1	Less Than \$500,000	872102	Accounting & Bookkeeping General Svc	0 - 2,499
Brennan & Assoc	205 Powder Point Ave	3	Less Than \$500,000	872102	Accounting & Bookkeeping General Svc	0 - 2,499
York River Research	45 Depot St	5	\$500,000 - 1 Million	873101	Laboratories-Research & Development	2,500 - 9,999
Canopus Research	160 Standish St	4	Less Than \$500,000	873206	Research Service	10,000 - 39,999
Farrell Consulting Group Inc	20 Ford St	12	\$1 - 2.5 Million	874104	Construction Management	10,000 - 39,999
Anderson, Reggie	226 Bay Rd	2	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
Catalyst Group	22 Depot St	4	\$500,000 - 1 Million	874201	Business Management Consultants	2,500 - 9,999
Cutter Associates	33 Railroad Ave	2	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
First Matrix Group	282 Saint George St	2	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
Hill Management	459 Washington St	2	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
Ollinger Partners	355 Washington St	2	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
Srv Assoc	35 Mount Hope Cir	1	Less Than \$500,000	874201	Business Management Consultants	0 - 2,499
I D Staffing Solutions	20 Tremont St	2	Less Than \$500,000	874203	Personnel Consultants	0 - 2,499
Foley Marketing Inc	7 Ryans Ln	2	Less Than \$500,000	874213	Marketing Programs & Services	0 - 2,499
Marketing Alchemy Inc	787 Keene St	1	Less Than \$500,000	874213	Marketing Programs & Services	0 - 2,499
Bowes & Assoc	PO Box 1637	1	Less Than \$500,000	874214	Marketing Consultants	0 - 2,499
Hanes Consulting	34 Hidden Acres Dr	2	Less Than \$500,000	874214	Marketing Consultants	0 - 2,499
Relax Enterprises Inc	42 Lake Shore Dr	2	Less Than \$500,000	874214	Marketing Consultants	0 - 2,499
Data Capture Institute	63 Hornbeam Rd	4	\$500,000 - 1 Million	874215	Consultants-Referral Service	2,500 - 9,999
European Surgical Inc	73 Eagles Nest Rd	2	Less Than \$500,000	874215	Consultants-Referral Service	0 - 2,499
Hanes Associates	14 Massasoit Rd	2	Less Than \$500,000	874215	Consultants-Referral Service	0 - 2,499
Sales Training & Results	22 Depot St	3	\$500,000 - 1 Million	874811	Sales Training	2,500 - 9,999
Carolyn Moore & Assoc	711 West St	3	\$500,000 - 1 Million	874823	Communications Consultants	2,500 - 9,999
College Choice Inc	46 West St	3	\$500,000 - 1 Million	874825	Educational Consultants	2,500 - 9,999
Cairns IRIS Thermal Imaging	147 Church St	3	\$500,000 - 1 Million	874832	Fire Protection Consultants	2,500 - 9,999

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Connect International & Assoc	81 Onion Hill Rd	2	Less Than \$500,000	874878	International Consultants	2,500 - 9,999
Keystone Services Inc	30 Tremont St	2	Less Than \$500,000	899999	Services Nec	2,500 - 9,999
Member Services Ctr	81 Bianca Rd	2	Less Than \$500,000	899999	Services Nec	2,500 - 9,999

TOTAL 229 1,510 \$145,383,000
AVERAGE 7 \$634,860

GOVERNMENT, ORGANIZATION, SCHOOLS, SOCIAL CLUBS AND RELIGIOUS INSTITUTIONS

ORGANIZATIONS

Duxbury Post 223 American Lgn	5 West St	1		864108	Clubs	2,500 - 9,999
Duxbury Yacht Club	19 Depot St	15		864108	Clubs	2,500 - 9,999
Duxbury Yacht Club	70 Fairway Ln	7		864108	Clubs	2,500 - 9,999
Dawbert Press Inc	232 King Caesar Rd	9		999977	Nonclassified Establishments	10,000 - 39,999
Island Creek Village	30 Tremont St # 50	3		999977	Nonclassified Establishments	10,000 - 39,999
J M Morris & Assoc	33 Railroad Ave # 2	3		999977	Nonclassified Establishments	10,000 - 39,999
KAI	980 Tremont St	4		999977	Nonclassified Establishments	10,000 - 39,999
Lipidex Corp	50 Franklin Ter	12		999977	Nonclassified Establishments	10,000 - 39,999
Miramar Retreat House	121 Parks St	15		999977	Nonclassified Establishments	10,000 - 39,999
Tom Wycall Business	83 Lovers Ln	1		999977	Nonclassified Establishments	2,500 - 9,999
US Post Office	445 Washington St	1		431101	Post Offices	2,500 - 9,999
US Post Office	54 Depot St	25		431101	Post Offices	10,000 - 39,999

TOTAL 96
AVERAGE 8

PUBLIC ADMINISTRATION

Duxbury Conservation Dept	878 Tremont St	2		951204	City Government-Conservation Departments	2,500 - 9,999
Duxbury Town Clerk	878 Tremont St	2		911104	City Government-Executive Offices	2,500 - 9,999
Duxbury Town Hall	878 Tremont St	50		911104	City Government-Executive Offices	40,000+
Duxbury Town Assessor	878 Tremont St	4		931104	City Government-Finance & Taxation	2,500 - 9,999
Duxbury Board Of Health	878 Tremont St	4		943104	City Government-Public Health Programs	10,000 - 39,999
Duxbury Council On Aging	862 Tremont St	9		944104	City Government-Social & Human Resources	10,000 - 39,999
Duxbury Water Dept	878 Tremont St	10		963104	City Govt-Regulation/Adm-Comms/Utilities	10,000 - 39,999
Duxbury Fire Dept	668 Tremont St	21		922404	Fire Departments	10,000 - 39,999
Duxbury Permanent Fire Fghtrs	668 Tremont St	23		922404	Fire Departments	10,000 - 39,999
Duxbury Accounting Dept	878 Tremont St	4		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Duxbury Animal Control Officer	878 Tremont St	2		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Duxbury Building Dept	878 Tremont St	7		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Duxbury Cemetery Dept	774 Tremont St	6		912104	Government Offices-City, Village & Twp	2,500 - 9,999

APPENDIX 2: TOWN OF DUXBURY BUSINESS INVENTORY, FEBRUARY 2003

COMPANY NAME	STREET ADDRESS	ACTUAL EMPLOYEE SIZE	SALES VOLUME RANGE	PRIMARY SIC	PRIMARY SIC DESCRIPTION	SQUARE FOOTAGE
Duxbury Collector	878 Tremont St	6		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Duxbury Emergency Planning	668 Tremont St	2		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Duxbury Harbor Master's Office	878 Tremont St	20		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Duxbury Planning Dept	878 Tremont St	2		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Duxbury Refuse Transfer Sta	Mayflower	3		912104	Government Offices-City, Village & Twp	2,500 - 9,999
Duxbury Free Library	77 Alden St	15		823106	Libraries-Public	10,000 - 39,999
Duxbury Library Ofc	147 Saint George St	25		823106	Libraries-Public	10,000 - 39,999
Duxbury Highway Dept	878 Tremont St	50	\$10 - 20 Million	161104	Parking Area/Lots Maintenance & Marking	2,500 - 9,999
Duxbury Public Works Dept	878 Tremont St	35	\$5 - 10 Million	161104	Parking Area/Lots Maintenance & Marking	2,500 - 9,999
Duxbury Police Dept	443 West St	36		922104	Police Departments	10,000 - 39,999
Alden Elementary School	Alden St	80		821103	Schools	40,000+
Bay Farm Montessori Academy	145 Loring St	50		821103	Schools	40,000+
Berrybrook School	267 Winter St	9		821103	Schools	10,000 - 39,999
Chandler Elementary School	93 Chandler St	55		821103	Schools	40,000+
Duxbury Bay Maritime School	31 Mattakeesett Ct	7		821103	Schools	10,000 - 39,999
Duxbury High School	130 Saint George St # 1	150		821103	Schools	40,000+
Duxbury Middle School	130 Saint George St	30		821103	Schools	40,000+
Duxbury School District	130 Saint George St	200		821103	Schools	40,000+
Extended Day Program-Chandler	130 Saint George St	10		821103	Schools	10,000 - 39,999
South Shore Conservatory-Music	64 Saint George St	25		821103	Schools	40,000+
Pilgrim Area Collaborative	130 Saint George St	4		821107	Schools With Special Academic Education	10,000 - 39,999

TOTAL 958
AVERAGE 28

RELIGIOUS INSTITUTIONS

Christian Science Church	17 Standish St	2		866107	Churches	2,500 - 9,999
Christian Science Church	243 Parks St	5		866107	Churches	10,000 - 39,999
Christian Science Reading Room	17 Standish St	2		866107	Churches	2,500 - 9,999
First Baptist Church-Duxbury	2 Tremont St	5		866107	Churches	10,000 - 39,999
First Parish Church Unitarian	842 Tremont St	5		866107	Churches	10,000 - 39,999
High Street United Methodist	298 High St	3		866107	Churches	10,000 - 39,999
Holy Family Parish	601 Tremont St	2		866107	Churches	2,500 - 9,999
Pilgrim Church Of Duxbury	404 Washington St	10		866107	Churches	10,000 - 39,999
St John The Evangelist	410 Washington St	10		866107	Churches	10,000 - 39,999
St Paul's Church Of-Nazarene	136 Summer St	11		866107	Churches	10,000 - 39,999

TOTAL 55
AVERAGE 6

APPENDIX 3 - DUXBURY TOWN OWNED PARCELS POTENTIAL FOR AFFORDABLE HOUSING				
Parcel I.D.	Land area	Address	Remarks	Code
070.0-0500-0036.0	12.84	Lincoln Street	Reserved for town use (1)	
070.0-0500-0037.0	8.44	Lincoln Street	reserved for town use (2)	
090.0-0500-0023.0	5.76	245 Summer Street	Tarkiln (3)	*3
140.0-0500-0080.0	25.99	Mayflower Street	North Hill (4)	
140.0-0500-0016.0	9.49	878 Tremont Street	Town Hall, Senior Center, DPW (5)	
140.0-0500-0027.0	297.00	Merry Street	Golf Course (6)	
200.0-0500-0000.0	6.90	Tremont Street (1.8 ?)	access/land locked (see LC54871) (2)	
010.0-0510-0026	8.47	Keene Street	Recreation Department	*1
020.0-0500-0016.0	2.99	Ashdod Lane	open space in subdivision	
020.0-0500-0017.0	2.40	Ashdod Lane	access/land locked	
020.0-0500-0044.0	4.91	Union Street	access/land locked	
020.0-0500-0066.0	3.00	Dingley Dell Lane	may be land locked or have access problems	
020.0-0500-0073.0	4.49	Keene Street	access/land locked	
020.0-0500-0087.0	5.28	Union Street	off Keene Street - land locked w/ROW	
030.0-0500-0095.0	12.37	297 High Street	access/land locked - wet	
040.0-0500-0087.0	2.10	Lake Shore Drive	Zone II water protection lot	
060.0-0500-0002.0	2.37	Union Street	access/land locked	
060.0-0500-0006.0	3.66	Keene Street	access/land locked	
070.0-0500-0058.0	9.74	Congress Street	access issues - wet lands	
070.0-0510-0017	12.23	Lincoln Street	Recreation Department	*2
080.0-0500-0006.0	3.78	Mayflower Street	unable to locate on map	
080.0-0500-0065.0	23.50	Mayflower Street	access/land locked	
100.0-0500-0024.0	2.00	Mayflower Street	sand pit/narrow strip - cellular tower ?	
100.0-0500-0065	11.75	Mayflower Street	access/land locked	
140.0-0500-0001.0	2.24		Water Department Land	
140.0-0500-0014.0	18.98		Water Department Land	
140.0-0500-0034.0	5.24		Water Department Land	
140.0-0500-0053.0	4.09		Water Department Land - North Hill	
140.0-0500-0082.0	27.22	Mayflower Street	North Hill	
140.0-0500-0098.0	2.26	Mayflower Street	right of way	
150.0-0500-0039.0	18.99	Mayflower Street	Transfer Station	
150.0-0500-0431.0	2.52	Mayflower Street	Transfer Station	
160.0-0500-0025.0	44.10	Bay Road	conservation land	
170.0-0500-0025.0	3.68	The Marshes	access/land locked/marsh	
170.0-0500-0042.0	4.12	Back River Way	access/land locked	
170.0-0500-0076.0	6.44	Duck Hill Road	Marsh	
170.0-0500-0077.0	2.59	Bourne Wharf Road	Marsh	
170.0-0500-0121.0	113.69	Common Islands	Marsh	
180.0-0500-0009.0	6.37	Saint George Street	Percy Walker Pool	
210.0-0500-0903.0	4.00	Duck Hill Road	access/land locked - Marsh	

*1 - (1 acre) 2 tennis courts & 1 youth baseball field; *2 - (3.5 acre) 1 regulation soccer field; *3 - (1.5 acre) 2 tennis courts, playground, 2 youth baseball

APPENDIX 4 – CHAPTER 61 LANDS IN DUXBURY

PARCEL ID	USE	LO CAT ION		OWNER-1	OWNER-2	ADDRESS-1	ADDRESS-2	CITY	ST	ZIP	LND SZ
CHAPTER 61 - FORESTRY											
082/120.0-0018-0000.0	601	0	TEMPLE ST	MERRY CRANBERRY REALTY TRUST	MERRY STANLEY H TRS	705 TEMPLE ST		DUXBURY	MA	02332	81.74
082/120.0-0013-0000.0	016	221	ENTERPRISE ST	CLIGGOTT CATHERINE J		PO BOX 278		MARSHFIELD	MA	02050	23.51
082/160.0-0041-0000.0	016	175	TREMONT ST	PIERCE FAMILY NOM TRUST	COOK B & WAREHAM R	160 FEDERAL ST 20TH FLOOR		BOSTON	MA	02110	21.16
082/120.0-0022-0000.0	601	0	CHURCH ST	WILLIAMS JOHN A	PURPURA SUSAN M	PO BOX 84		HANOVER	MA	02339	20.53
082/020.0-0066-0000.0	601	0	DINGLEY DELL LN	DINGLEY DELL ESTATES INC		PO BOX 2723		DUXBURY	MA	02331	19.13
082/120.0-0015-0012.0	601	0	OLD CORDWOOD PATH	DELANO PHILLIP W JR	DELANO BARBARA E	265 CORDWOOD PATH		DUXBURY	MA	02332	18.90
082/120.0-0018-0006.0	016	301	TEMPLE ST	MERRY WILLIAM NEAL	MERRY ELIZABETH B	PO BOX 1017		DUXBURY	MA	02331	18.28
082/120.0-0015-0017.0	601	0	OLD CORDWOOD PATH	DELANO PHILLIP W JR	DELANO BARBARA E	265 CORDWOOD PATH		DUXBURY	MA	02332	12.75
082/010.0-0058-0000.0	016	10	NORTH ST	PHALEN JAMES A & FLAHERTY A TR	GEORGE E PHALEN JR REAL EST TRU	10 NORTH ST		DUXBURY	MA	02332	12.50
082/020.0-0023-0000.0	601	0	KEENE ST	NELSON FAMILY NOMINEE TRUST	NELSON DONALD H & CHRISTINE E T	113 KEENE ST		DUXBURY	MA	02332	11.95
082/010.0-0052-0000.0	601	0	NORTH ST	PHALEN J S JR & FLAHERTY A TRS	GEORGE E PHALEN JR R E TRUST	10 NORTH ST		DUXBURY	MA	02332	10.95
082/130.0-0039-0001.0	601	0	WEST ST	CLAIRE J WALKER REV TRUST	WALKER CLAIRE J TRS	252 DEL RIO PASEO		SONOMA	CA	95476	10.38
082/120.0-0018-0007.0	601	0	TEMPLE ST	MERRY WILLIAM NEAL	MERRY ELIZABETH B	PO BOX 1017		DUXBURY	MA	02331	7.88
082/120.0-0015-0015.0	016	228	OLD CORDWOOD PATH	GEORGE O FONTAINE TRUST	JUSTINE A FONTAINE TRUST	228 OLD CORDWOOD PATH		DUXBURY	MA	02332	7.85
082/010.0-0059-0000.0	601	0	NORTH ST	PHALEN VERONICA		10 NORTH ST		DUXBURY	MA	02332	7.69
082/020.0-0028-0000.0	601	0	KEENE ST	NELSON FAMILY NOMINEE TRUST	NELSON DONALD H & CHRISTINE E T	113 KEENE ST		DUXBURY	MA	02332	6.94
082/120.0-0018-0005.0	601	0	TEMPLE ST	MERRY WILLIAM NEAL	MERRY ELIZABETH B	PO BOX 1017		DUXBURY	MA	02331	6.50
082/120.0-0015-0007.0	601	0	ENTERPRISE ST	DELANO ROBERT B & DELANO NAN	REED RICHARD W & MARSHA	142 OLD CORDWOOD PATH		DUXBURY	MA	02332	5.54
082/010.0-0056-0000.0	601	0	NORTH ST	GEORGE E PHALEN R E TRUST	PHALEN JAMES S & FLAHERTY ANN	10 NORTH ST		DUXBURY	MA	02332	5.00
082/120.0-0015-0008.0	016	142	OLD CORDWOOD PATH	DELANO ROBERT B & NANCY B	REED RICHARD W & MARSHA DELAN	142 OLD CORDWOOD PATH		DUXBURY	MA	02332	4.71
082/120.0-0015-0005.0	016	0	ENTERPRISE ST	DELANO ROBERT B & DELANO NAN	REED RICHARD W & MARSHA DELAN	142 OLD CORDWOOD PATH		DUXBURY	MA	02332	3.65
082/020.0-0027-	601	0	HIGH ST	NELSON FAMILY NOM TRUST	NELSON DONALD H &	113 KEENE ST		DUXBURY	MA	02332	2.18

APPENDIX 4 – CHAPTER 61 LANDS IN DUXBURY

PARCEL ID	USE	LO CAT ION	OWNER-1	OWNER-2	ADDRESS-1	ADDRESS-2	CITY	ST	ZIP	LND SZ
082/050.0-0028-0000.0	601	0	LAUREL ST COSTELLO ESTHER	CHRISTINE E T	PO BOX 354		MARSHFIEL D	MA	02050	0.28
CHAPTER 61-A - AGRICULTURAL/HORTICULTURAL										
082/110.0-0016-0000.0	017	144	WINTER ST ONEIL CARL D	ONEIL EDWARD C	146 WINTER ST		DUXBURY	MA	02332	74.41
082/040.0-0010-0000.0	017	0	PINE ST WEST JAMES C		68 PINE ST		DUXBURY	MA	02332	65.50
082/040.0-0035-0000.0	717	0	AUTUMN AVE ONEIL CARL D	ONEIL EDWARD C	146 WINTER ST		DUXBURY	MA	02332	65.15
082/050.0-0026-0000.0	717	0	ACORN ST 101 BAKERS LN RLTY TRUST	BAKER LAURIE L TRS	101 BAKERS LN		MARSHFIEL D	MA	02050	62.50
082/060.0-0018-0040.0	710	618	CONGRESS ST DUXBURY BAY CRANBERRIES RLTY	GRAY ROLAND III TRS	C/O ANDRESEN JOHN & DOANNE	PO BOX 2268	DUXBURY	MA	02331	60.60
082/140.0-0001-0001.0	722	0	MODOC ST MERRY CRANBERRY REALTY TRUST	MERRY STANLEY TRS	705 TEMPLE ST		DUXBURY	MA	02332	50.90
082/110.0-0046-0000.0	710	0	OAK ST BEATON CRANBERRIES INC	BAYSIDE AGRICULTURAL INC	PO BOX 43		WAREHAM	MA	02571	46.59
082/130.0-0005-0000.0	710	0	CONGRESS ST CROWELL CRANBERRY CORP		PO BOX 5373		WAYLAND	MA	01778	45.39
082/050.0-0032-0003.0	710	0	TEMPLE ST MERRY CRANBERRY RLTY TRUST	MERRY STANLEY H TRS	705 TEMPLE ST		DUXBURY	MA	02332	39.47
082/100.0-0021-0000.0	710	0	EAST ST EDGAR W LORING INC		54 EVERGREEN ST		KINGSTON	MA	02364	39.04
082/120.0-0018-0101.0	710	0	CHURCH ST MEERBROOK LIMITED	PINK LAWRENCE W	87 OLD CORDWOOD PATH		DUXBURY	MA	02332	38.78
082/150.0-0024-0000.0	017	293	MAYFLOWER ST RICKER EARLE B		293 MAYFLOWER ST		DUXBURY	MA	02332	36.86
082/060.0-0030-0001.0	710	0	TEMPLE ST MERRY CRANBERRY REALTY TRUST	MERRY STANLEY H TRS	705 TEMPLE ST		DUXBURY	MA	02332	33.95
082/020.0-0014-0000.0	717	0	CONGRESS ST COSTANZO ROBERT A		254 TAYLOR ST		PEMBROKE	MA	02359	28.71
082/100.0-0901-0037.0	710	0	EAST ST NUDD FRANK E JR & LORING J		BOX 1100		DUXBURY	MA	02331	23.90
082/040.0-0004-0000.0	017	68	PINE ST WEST JAMES C		68 PINE ST		DUXBURY	MA	02332	23.20
082/100.0-0901-0039.0	722	0	EAST ST EDGAR W LORING INC		54 EVERGREEN ST		KINGSTON	MA	02364	22.50
082/050.0-0032-0002.0	720	92	TEMPLE ST MERRY CRANBERRY REALTY TRUST	MERRY STANLEY H	705 TEMPLE ST		DUXBURY	MA	02332	22.14
082/120.0-0015-0019.0	017	0	OLD CORDWOOD PATH GEORGE O FONTAINE TRUST	JUSTINE A FONTAINE TRUST	228 OLD CORDWOOD PATH		DUXBURY	MA	02332	19.70
082/070.0-0044-	710	0	TEMPLE ST MERRY CRANBERRY REALTY	MERRY STANLEY H TRS	705 TEMPLE ST		DUXBURY	MA	02332	18.55

APPENDIX 4 – CHAPTER 61 LANDS IN DUXBURY

PARCEL ID	USE	LO CAT ION		OWNER-1	OWNER-2	ADDRESS-1	ADDRESS-2	CITY	ST	ZIP	LND SZ
0000.0 082/050.0-0022- 0000.0	017	761		TRUST HARRINGTON PAULINE M		761 TEMPLE ST		DUXBURY	MA	02332	18.40
082/100.0-0901- 0038.0	710	0		EAST ST EDGAR W LORING INC		54 EVERGREEN ST		KINGSTON	MA	02364	17.30
082/130.0-0020- 0000.0	722	0		LINCOLN ST CROWELL CRANBERRY CORP		PO BOX 5373		WAYLAND	MA	01778	16.74
082/140.0-0055- 0000.0	710	0		MAYFLOWER ST EDGAR W LORING INC		54 EVERGREEN ST		KINGSTON	MA	02364	16.58
082/120.0-0015- 0006.0	710	0		ENTERPRISE ST MEERBROOK LIMITED	PINK LAWRENCE W	87 OLD CORDWOOD PATH		DUXBURY	MA	02332	13.12
082/150.0-0021- 0000.0	710	0		TOBEY GARDEN ST MORNING DEW FARM INC		PO BOX 774		PLYMOUTH	MA	02362	12.19
082/200.0-0830- 0003.0	017	74		BAY RD MHE RLTY TRUST	C/O EDDY & HENRY & ODONNELL	PO BOX 1623		DUXBURY	MA	02331	10.60
082/050.0-0019- 0003.0	017	109		LAUREL ST DELOID FAMILY TRUST	DELOID JOHN P & CAROLYN DELOID	109 LAUREL ST		DUXBURY	MA	02332	10.47
082/010.0-0057- 0005.0	017	80		NORTH ST QUEVILLON BRUCE		80 NORTH ST		DUXBURY	MA	02332	8.64
082/100.0-0941- 0042.0	710	0		TINKERTOWN PONDS TINKERTOWN PONDS TRUST	MOWTSCHAN VICTOR TRS	C/O JOHN COUGHLIN	130 PINE LAKE RD	DUXBURY	MA	02332	8.33
082/130.0-0042- 0009.0	017	1398		TREMONT ST DORAN FRANCIS R	DORAN CHRISTINA M	1398 TREMONT ST		DUXBURY	MA	02332	8.01
082/160.0-0044- 0000.0	017	536		BAY RD JOYCE BARBARA J		536 BAY RD		DUXBURY	MA	02332	7.50
082/070.0-0012- 0001.0	716	0		FRANKLIN ST CHANDLER JEFFREY A	CHANDLER SUSAN F	602 LINCOLN ST		DUXBURY	MA	02332	6.04
082/040.0-0001- 0200.0	017	9		ROLLING PINE DR BOUCHIE MICHAEL R	BOUCHIE ELAINE D	9 ROLLING PINE DR		DUXBURY	MA	02332	6.02
082/120.0-0020- 0003.0	710	0		OLD CORDWOOD PATH MEERBROOK LIMITED	PINK LAWRENCE W	87 OLD CORDWOOD PATH		DUXBURY	MA	02332	5.80
082/070.0-0017- 0001.0	017	602		LINCOLN ST CHANDLER JEFFREY A	CHANDLER SUSAN F	602 LINCOLN ST		DUXBURY	MA	02332	5.80
082/150.0-0018- 0000.0	710	0		ELM ST EDGAR W LORING INC		54 EVERGREEN ST		KINGSTON	MA	02364	5.03
082/050.0-0023- 0000.0	720	705		TEMPLE ST MERRY RLTY TRUST	MERRY STANLEY H TRS	705 TEMPLE ST		DUXBURY	MA	02332	4.80
082/130.0-0007- 0003.0	720	0		LINCOLN ST CROWELL CRANBERRY CORP		PO BOX 5373		WAYLAND	MA	01778	3.88
082/130.0-0036- 0000.0	710	0		WEST ST MERRY CRANBERRY REALTY TRUST	MERRY STANLEY H TRS	705 TEMPLE ST		DUXBURY	MA	02332	3.00
082/160.0-0051- 0000.0	717	0		BAY RD JOYCE BARBARA J		530 BAY RD		DUXBURY	MA	02332	2.35
082/050.0-0032- 0008.0	710	0		TEMPLE ST MERRY CRANBERRY RLTY TRUST	MERRY STANLEY H TRS	705 TEMPLE ST		DUXBURY	MA	02332	1.79

APPENDIX 4 – CHAPTER 61 LANDS IN DUXBURY

PARCEL ID	USE	LO CAT ION		OWNER-1	OWNER-2	ADDRESS-1	ADDRESS-2	CITY	ST	ZIP	LND SZ
082/140.0-0104-0000.0	710	0		WEST ST	MERRY CRANBERRY REALTY TRUST	MERRY STANLEY H TRS	705 TEMPLE ST	DUXBURY	MA	02332	0.70
082/150.0-0020-0001.0	720	0	TOBEY GARDEN ST	MORNING DEW FARM INC			PO BOX 774	PLYMOUTH	MA	02362	0.56
CHAPTER 61-B - RECREATIONAL											
082/180.0-0008-0003.0	805	106	HARRISON ST	DUXBURY YACHT CLUB			PO BOX 2804	DUXBURY	MA	02331	52.34
082/050.0-0033-0000.0	805	0	ACORN ST	MARSHFIELD COUNTRY CLUB			PO BOX 635	MARSHFIEL D	MA	02050	21.11
082/050.0-0033-0001.0	805	0	ACORN ST	MARSHFIELD COUNTRY CLUB INC			PO BOX 635	MARSHFIEL D	MA	02050	12.50
082/020.0-0003-0001.0	018	35	TAYLOR ST	ANDERSON ANN E	ANDERSON PHILLIP		35 TAYLOR ST	DUXBURY	MA	02332	11.16
082/020.0-0013-0001.0	018	0	SUMMER ST	CLARK NANCY F TRST	WEST WIND REALTY TRUST		53 TAYLOR ST	DUXBURY	MA	02332	4.86
082/020.0-0012-0000.0	018	53	TAYLOR ST	CLARK NANCY F			53 TAYLOR ST	DUXBURY	MA	02332	2.42
082/050.0-0044-0001.0	805	0	FRANKLIN ST	MARSHFIELD COUNTRY CLUB	GALEMME JOSEPH M		PO BOX 635	MARSHFIEL D	MA	02050	1.33
082/190.0-0001-0001.0	805	0	SURPLUS ST	DUXBURY YACHT CLUB			PO BOX 2804	DUXBURY	MA	02331	0.34

APPENDIX 5

HOUSING & ECONOMIC DEVELOPMENT RESOURCES

General Planning & Community Development Resources

REGIONAL PLANNING AGENCIES (RPAs)

RPAs are a good source of local and regional statistics, land use regulation models, reports and studies, mapping, and other useful planning information.

Berkshire Regional Planning Commission

33 Dunham Mall, Pittsfield, MA 01201-6207

Phone: (413) 442-1521

Fax: (413) 442-1523

Cape Cod Commission

3225 Main Street, Barnstable, MA 02630

Phone: (508) 362-3828

Fax: (508) 362-3136

Central Massachusetts Regional Planning Commission

35 Harvard Street, Worcester, MA 01609-2801

Phone: (508) 756-7717

Fax: (508) 792-6818

Franklin Regional Council of Governments

425 Main Street, Greenfield, MA 01301

Phone: (413) 774-3167

Fax: (413) 774-3167

Martha's Vineyard Commission

Old Stone Building, New York Avenue, Oak Bluffs, MA 02557

Phone: (508) 693-3453

Fax: (508) 693-7894

Merrimack Valley Planning Commission

160 Main Street, Haverhill, MA 01830-5000

Phone: (978) 374-0519

Fax: (978) 372-4890

Metropolitan Area Planning Council

60 Temple Place, Boston, MA 02111

Phone: (617) 451-2770

Fax: (617) 482-7185

Montachusett Regional Planning Commission

R1427 Water Street, Fitchburg, MA 01420

Phone: (978) 345-7376

Fax: (978) 345-9867

Nantucket Planning and Economic Development Committee

1 East Chestnut Street, Nantucket, MA 02554

Phone: (508) 228-7237

Fax: (508) 228-7236

Northern Middlesex Council of Governments

115 Thorndike Street, Lowell, MA 01852-3308

Phone: (978) 454-8021

Fax: (978) 454-8023

Old Colony Planning Council

70 School Street, Brockton, MA 02401-4097

Phone: (508) 583-1833

Fax: (508) 559-8768

Pioneer Valley Planning Associates

26 Central Street, West Springfield, MA 01089

Phone: (413) 781-6045

Fax: (413) 732-2593

Southeastern Regional Planning and Economic Develop District

Address: 88 Broadway, Taunton, MA 02780

Phone: (508) 824-1367

Fax: (508) 880-7869

OTHER PLANNING ORGANIZATIONS**Massachusetts American Planning Association**

100 Morrissey Boulevard, Boston, MA 02125-3393

Phone: (617) 287-5607

Website www.massapa.org

Massachusetts Association of Planning Directors

Contact through MAPA

Massachusetts Municipal Association

60 Temple Place, Boston, MA 02111

Phone: (617) 426-7272

Fax: (617) 695-1314

CHAPA - Citizens' Housing & Planning Association,

18 Tremont Street, Boston, MA 02109

Phone: (800) 466-3111

Website: www.chapa.org.

COMMUNITY DEVELOPMENT CORPORATIONS

The following is a selected list of CDCs around the state that operate affordable housing programs:

Allston-Brighton Community Development Corporation

15 North Beacon Street; Allston, MA 02134

Phone: 617-787-3874
Fax: 617-787-0425
E-mail: abcdc@allstonbrightoncdc.org

Brightwood Development Corporation

2345 Main Street; Springfield, MA 01107
Phone: 413-734-2144 or 413-736-8373
Fax: 413-746-3934

Cambodian American League of Lowell, Inc.

60 Middlesex Street; Lowell, MA 01852
Phone: 978-454-3707
Fax: 978-441-1781
Website: <http://www.cambodianusa.com>

Chelsea Neighborhood Housing Services

162 Shawmut Street; Chelsea, MA 02150
Phone: 617-889-1375
Fax: 617-884-8406
E-mail: CNHS@bellatlantic.net

Coalition for a Better Acre

450 Merrimack Street; Lowell, MA 01854
Phone: 978-452-7523
Fax: 978-452-4923
E-mail: theacre@ix.netcom

Codman Square Neighborhood Development Corporation

628 Washington Street; Dorchester, MA 02124
Phone: 617-825-4224
Fax: 617-825-0893

Dorchester Bay Economic Development Corporation

594 Columbia Road, #302; Dorchester, MA 02125
Phone: 617-825-4200

Fax: 617-825-3522

E-mail: DORBAY@aol.com

Fenway Community Development Corporation

73 Hemenway Street; Boston, MA 02115

Phone: 617-267-4637

Fax: 617-267-8591

Hilltown Community Development Corporation

P.O. Box 17 (432A Main Road); Chesterfield, MA 01012-0017

Phone, 413-296-4536

Fax: 413-296-4020

E-mail: staff@hilltowncdc.org

Housing Assistance Corporation

460 West Main Street; Hyannis, MA 02601

Phone: 508-771-5400

Fax: 508-775-7434

Website: www.oncapecod.net/hac

Hungry Hill Community Development Corporation

776 Liberty Street; Springfield, MA 01104

Phone: 413-788-9014

Fax: 413-732-1326

E-mail: HHDC@aol.com

Lawrence Planning & Community Neighborhood Development Program

197 Essex Street; Lawrence, MA 01840

Phone: 978-685-3115

Fax: 978-683-3946

Lower Cape Cod Community Development Corporation

PO Box 1860 (Main Street Mercantile, #6);

Eastham, MA 02651

Phone: 508 240-7873

Fax: 508-240-5085

Website: www.lowercape.org

Main South Community Development Corporation

1020 Main Street; Worcester, MA 01603

Phone: 508-752-6181

Fax: 508-797-4514

E-mail: AFWES@aol.com

Mission Hill Neighborhood Housing Services

1530 Tremont Street; Boston, MA 02120

Phone: 617-442-5449

Fax: 617-442-5457

Neighborhood Development Corporation of Jamaica Plain

31 Germania Street; Jamaica Plain, MA 02130

Phone: 617-522-2424, x231

Fax: 617-524-3596

E-mail: Rthal@JPNDC.org

Neighborhood of Affordable Housing

22 Paris Street; East Boston, MA 02128

Phone: 617-567-5882, x214

Fax: 617-567-7563

North County Community Development Corporation

The Venture Center; 243 Union Avenue;

North Adams, MA 01247

Phone: 413-664-8500

Fax: 413-664-8600

Website: www.northcountycdc.org

Nuestra Comunidad Development Corporation

56 Warren Street, Suite 200; Roxbury, MA 02119

Phone: 617-427-3599

Fax: 617-989-1216

Website: <http://home.earthlink.net/~Nuestra>

Nueva Esperanza, Inc.

401 Main Street; Holyoke, MA 01040

Phone: 413-533-9442

Fax: 413-533-2661

Oak Hill Community Development Corporation

74 Providence Street; Worcester, MA 01604

Phone: 508-754-2858

Fax: 508-754-0138

Quincy-Geneva Housing Development Corporation

PO Box 51 (320 Blue Hill Avenue); Dorchester, MA 02121

Phone: 617-442-5711

Fax: 617-442-4520

E-mail: Qgeneva@aol.com

Salem Harbor Community Development Corporation

102 Lafayette Street; Salem, MA 01970

Phone: 978-745-8071

Fax: 978-745-4345

South Boston Neighborhood Development Corporation

365 West Broadway; South Boston, MA 02127

Phone: 617-268-4813

Fax: 617-268-9610

Tent City Corporation

434 Massachusetts Avenue, #204; Boston, MA 02118

Phone: 617-262-4103

Fax: 617-262-8713

E-mail: NH5046@earthlink.net

Twin Cities Community Development Corporation

195 Kimball Street; Fitchburg, MA 01420

Phone: 978-342-9561

Fax: 978-345-7905

E-mail: TwinCDC@ix.netcom.com

Urban Edge Housing Corporation

2010 Columbus Avenue; Roxbury, MA 02119

Phone: 617-522-5515

Fax: 617-522-5584

E-mail: hacobian@urbanedge.org

Valley Community Development Corporation

16 Armory Street; Northampton, MA 01060

Phone: 413-586-5855

Fax: 413-586-7521

Waltham Alliance to Create Housing, Inc.

333 Moody Street, #201; Waltham, MA 02154

Phone: 781-891-6689

Fax: 781-891-1703

Worcester Common Ground

7-11 Bellevue Street; Worcester, MA 01609-1819

Phone: 508-754-0908

Fax: 508-754-8771

E-mail: wcg@plusnet.com

Worcester East Side Community

Development Corporation

Address: 218 Shrewsbury Street, 2nd Floor; Worcester, MA 01604

Phone: 508-799-6942

Fax: 508-799-0110

Housing Resources

FINANCIAL ASSISTANCE FOR AFFORDABLE HOUSING

The Department of Housing and Community Development (DHCD) Division of Private Housing administers several federal and state funded programs that provide financing to communities, for-profit and not-for-profit developers creating affordable homeownership and rental opportunities in the private sector. Among the programs administered by the division are those that fund and encourage the development of mixed-income projects sponsored by community housing partnerships and developers, programs that make housing overstock and foreclosure properties available to first time homebuyers, and programs that provide advantageous home financing terms for low- and moderate income families. The specific financing programs administered by the division are the Low-Income Housing Tax Credit (LIHTC), the HOME Investment Partnerships Program (HOME), the Housing Stabilization Fund (HSF), the Housing Innovations Fund (HIF) and the Soft Second Loan Program. All of these funds may be secured independently or in combination with one another. The only exception is that HOME and HSF funds may be included as sources in the same application. In addition, the Division of Private Housing also oversees the review of Chapter 40B projects through the Local Initiative Program (LIP) and maintains oversight of affordable homeownership resale opportunities through the Homeownership Opportunity Program (HOP).

Source: Department of Housing & Community Development (DHCD)

One Congress Street, 10th Floor, Boston, MA 02114

Phone: (617) 727-7765 ext. 431

Website: www.state.ma.us/dhcd

DHCD - Community Development Block Grant Program (CDBG)

CDBG is a HUD program that provides annual block grants to the State and larger cities (Entitlement Communities) for several eligible uses including housing, as long as the majority of beneficiaries are low and moderate income, the activity removes slum or blight and/or fills an urgent community need. Massachusetts has been using approximately 40% of annual funds for the preservation and creation of affordable housing through rental development and rehabilitation, first-time home buyers, and homeowner rehabilitation loan and grant programs. Funds are accessed by applying to DHCD and there are several different programs depending on the community's needs. The Community Development Funds (CDF) I and II (the largest program) and the Housing Development Support Program (HDSP) are applied to on an annual basis. A number of cities and towns have also created an additional income stream from their CDBG loan repayments (called program income) to support additional housing needs.

The HOME Investment Partnership Program (HOME)

This is a federal housing program administered by HUD that provides annual grants to States, entitlement communities, and consortia of smaller communities for affordable housing activities. HOME-supported rental programs are targeted for individuals earning less than

60% of the MFI and homebuyer programs to those with incomes below 80%. The State allocates its HOME funds annually for programs involving rental housing production and rehabilitation, first-time homebuyer assistance, tenant-based rental assistance, and rehabilitation assistance for homeowners.

To access funds, a non-entitlement community can:

- Join a HOME consortium, and become entitled to annual funding in the future
- Apply on its own.
- Partner with an eligible non-profit – A community housing development organization (CHDO) could apply for the funds and administer the program on the Town's behalf (i.e. South Shore Housing Development Corporation).
- Partner with a developer who wishes to build affordable housing in the community.

The HOME Program provides zero or low interest loans for housing developers who pass these loans on to homebuyers and renters. In a rental program, 20% of units must be set aside for households at 50% or less of the area median income; 10% for households at 80% or less of median income. In a home ownership program, it is necessary that all households are at 80% or less of the area median income, without regard to proportions.

HOME funds are allocated on a competitive basis through scheduled funding cycles. In HOME or CDBG entitlement communities, the maximum amount of HOME available is the lesser of \$600,000 per project or \$40,000 per HOME-assisted unit. In non-entitlement communities the maximum amount of HOME available for rental projects is the lesser of \$600,000 per project or \$45,000 per HOME-assisted unit. Eligible applicants for funding are municipalities, for-profit developers and non-profit housing organizations. The full text of the HOME statute and regulations are available for review by interested parties on the U.S. Department of Housing and Urban Development's website <http://www.hud.gov/cpd/home/homeweb.html>. HOME staff can be reached by phone at (617) 727-7824.

Low-Income Housing Tax Credits (LIHTC)

The tax credit for low-income rental housing was created by the U.S. Congress under Section 252 of the Tax Reform Act of 1986 to promote the construction and rehabilitation of housing for low-income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial rehabilitation of housing for low-income persons. In the Commonwealth of Massachusetts, DHCD is responsible for allocating these credits and each year the department prepares an annual plan known as the Qualified Allocation Plan (QAP). The QAP describes in detail the Department's selection criteria and preferences for project types to evaluate applications for awarding that year's credits. Tax credits are available on a competitive basis to both for-profit and not-for-profit developers. All tax credit buildings must be retained as rental housing with affordability restrictions for a period of at least 30 years. At least 20% of rental units must be rent restricted and occupied by households with incomes no higher than 50% of the area median gross income as determined by the U.S. Department of Housing and Urban Development (HUD). Or, at least 40% of the rental units must be rent restricted and occupied by households with incomes no higher than 60% of the area median gross income as determined by HUD. The full

text of the LIHTC Program Guidelines as well as the QAP are available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). LIHTC staff can be reached by phone at (617) 727-7824.

Housing Stabilization Fund (HSF)

The Housing Stabilization Fund (HSF) was created for the purpose of stabilizing cities and towns by providing financial support for the acquisition, preservation and rehabilitation of affordable housing with a specific emphasis on the reuse of distressed properties. In the most recent bond bill, eligibility has been extended to allow new construction on infill sites created by the demolition of distressed property. HSF is offered on a competitive basis to both for-profit and non-profit developers and can be used for both rental and project-based homeownership. The full text of the HSF Guidelines and Regulations is available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). HSF staff can be reached by phone at (617) 727-7824.

Capital Improvement and Preservation Fund

The Capital Improvement and Preservation Fund (CIPF) was included in the Massachusetts 1998 Housing Bond Bill. CIPF is intended to help preserve and improve projects where the prepayment of a state or federally-assisted MHFA mortgage would lead or has led to the termination of a use agreement for low-income housing. CIPF funds are currently available on a rolling basis; however, it is subject to the bond expenditure cap that is established for DHCD by the Executive Office of Administration and Finance. The maximum request is the lesser of \$20,000 per affordable unit or \$1,000,000. The full text of the CIPF Guidelines and Regulations are available for review by interested parties on the Division of Private Housing web page located within the DHCD website (<http://www.state.ma.us/dhcd/components/private/default.htm>). CIPF staff can be reached by phone at (617) 727-7824.

Soft Second Loan Program

The Soft Second Loan Program is a joint effort among DHCD, the Massachusetts Bankers Association, and the Massachusetts Housing Partnership Fund. The program makes purchasing a home easier by combining a conventional first mortgage with a publicly subsidized second mortgage.

Eligible applicants for this program are municipalities in partnership with lending institutions. More information on the Soft Second Loan Program can be found on the DHCD website http://www.magnet.state.ma.us/dhcd/publications/fact_sheets/softsecond.pdf. Soft Second staff can be reached by phone at (617) 727-7824.

Housing Innovations Fund

The Housing Innovations Fund (HIF) was created to support the development of alternative forms of rental and ownership housing. An alternative form of housing may be a residential development involving a specialized level of management or social services, an innovative financing or ownership structure or other innovative features including, but not limited to, any of the following types of housing: single

room occupancy; transitional housing for the homeless; transitional and shelter housing for battered women and/or their children; limited equity cooperative; preservation of expiring use properties.

These funds are available on a competitive basis to not-for-profit developers only. Applications should involve the creation or preservation of alternative forms of housing. Housing creation must involve either new construction or rehabilitation and conversion of a property from a non-eligible to an eligible HIF use. However, properties that already incorporate a HIF eligible use may receive HIF funding if they involve:

- a. transfer of ownership to a non-profit or CDC developer; and/or
- b. physical improvements to the real estate necessary to preserve both it's habitability and use or to accommodate new program or service needs of residents.

All HIF buildings must be retained as rental housing with affordability restrictions for at least 30 years. While many HIF projects will provide housing exclusively for low-income populations, at a minimum, at least 50% of the units must be occupied by households with incomes below 80% of the area median gross income as determined by the U.S. Department of Housing and Urban Development (HUD). Within this group of units, at least half (25% of the total number of units) must be occupied by households with incomes below 50% of the area median gross income as determined by HUD.

The full text of the HIF Guidelines and Regulations are available for review by interested parties on the Division of Private Housing web page located within the DHCD website

(<http://www.state.ma.us/dhcd/components/private/default.htm>). HIF staff can be reached by phone at (617) 727-7824.

MA Housing Investment Corporation

Offers may financing programs for predevelopment, acquisition, rehabilitation, and construction of affordable housing as well as lines of credit and bridge and tax credit equity. Priority is given to distressed or under-served communities and those that lack affordable housing.

Source: MA Housing Investment Corporation

70 Federal Street, Boston, MA 02110

Phone: (617) 850-1000

Website: www.mhic.com

National Trust for Historic Preservation - Inner City Ventures Fund

Provides low-interest loans on flexible terms for projects that reuse historic buildings for the benefit of low-, moderate-, or middle-income households.

Source: National Trust for Historic Preservation

7 Faneuil Hall Market Place, 4th Floor, Boston, MA 02109

Phone: (617) 523-0885

Website: www.nationaltrust.org/community_partners/loan.html

Community Development Finance Corporation - Real Estate Fund

Provides flexible financing for real estate projects lead by CDCs that result in affordable housing, revitalization of blighted areas, or job creation.

Source: Community Development Finance Corporation

100 City Hall Plaza, Suite 300, Boston, MA 02108

Phone: (617) 523-6262

Website: www.mcdfc.com

TAX SUPPORT FOR AFFORDABLE HOUSING

Massachusetts' laws provide several avenues of property tax relief; such relief may assist low-income elders, the disabled, and veterans to remain in their homes by partially offsetting property taxes. More information on specific abatements, exemptions, and deferrals are available from the office of the city or town's Board of Assessors, other staff from the community's Council on Aging or other organizations offering assistance to the elderly or disabled may also be able to offer information and assistance. The deadline for applying for most exemptions is December 15 of each year or three months after the mailing of tax bills, whichever is later. It is important to note that several of these abatements and exemptions are available only by local option -- that is, the municipality's legislative body must have accepted certain provisions of state law in order for individuals in the city or town to be eligible. The city or town Board of Assessors will know which statutes have been accepted and are in effect in your community.

Exemptions are available for certain categories of veterans and their surviving spouses, the blind, those seeking abatements because of "age, infirmity, and poverty", abatements of property tax increases for water and sewer debt costs, and those renovating their properties in order to provide housing for those over 60 years of age (e.g. "grandmother apartment"). Most abatements and exemptions have a maximum dollar limit of value, and require submission of an application yearly with the local Board of Assessors.

Senior Citizen Property Tax Work-Off

Abatement Cities and towns may adopt a state law authorizing those over 60 years old to volunteer their services to the community in exchange for a property tax reduction. The maximum reduction allowed by law is \$500. The rate of service per hour used to calculate the reduction cannot exceed the Commonwealth's minimum wage (as of July 2000, the state minimum wage is \$6.00/hr. and rises to \$6.75/hr. effective in January, 2001.- see below). The community adopts a bylaw or ordinance setting forth the procedures governing operation of the program. (1) The following basic minimum wage applies to all occupations as defined in M.G.L. c. 151, § 2: \$5.25 (effective 1/1/97); \$6.00 (effective 1/1/2000); \$6.75 (effective 1/1/2001). Notwithstanding the provisions of 455 CMR 2.00, in no case shall the basic minimum wage be less than 10¢ higher than the effective Federal minimum wage rate.

Historic Owner-Occupied Residences

State law allows cities and towns, by local option, to adopt a special assessment that captures the increased value of substantially rehabilitated historic residences over a period of five years, with 1/5 of the increased assessed value added each year until the full value assessment is reached. Rehabilitation activities must meet the standard of the Massachusetts Historical Commission (MHC). For additional information, contact the city or town Board of Assessors to determine if your community has adopted a bylaw or ordinance authorizing this practice. Contact MHC (telephone: 617-727-8470) or the municipality's Historic Commission or Historic District Commission to determine if the property as rehabilitated would qualify for the special assessment.

Income Tax Credit for Low and Moderate Income Seniors

In addition, a state income tax credit for property taxes will be available to low- and moderate-income seniors on tax returns in 2002. This "circuit breaker" program has higher income limits than the property tax exemptions referenced above. The maximum credit for tax year 2001 is \$375; this will rise in future years to \$750. **Income Tax Credit for Septic System Repair/Replacement**
State law authorizes a state income tax credit of up to \$1,500 yearly (to a maximum of \$6,000 over five years) for expenses incurred to meet Title V compliance for a principal residence or to connect to a municipal sewer service, under certain conditions. A 5-year carryover of any unused credit is allowed.

Lead Paint Removal Credit

The state provides a state income tax credit of up to \$1,500 for each housing unit where lead paint is removed in compliance with state requirements and regulations. Unused credits may be carried over for up to 7 years. Additional information on the state income tax credits described briefly above may be found in the Instructions of the Commonwealth of Massachusetts Income Tax Form (Form 1) or visit the state Department of Revenue web site <http://www.dor.state.ma.us/forms/>.

Income Tax Credit for Septic System Repair/Replacement

The State allows for income tax credits of up to \$1,500 yearly (to a maximum of \$6,000 over 5 years) for expenses incurred to meet Title V compliance for a principal residence or to connect to a municipal sewer service, under certain conditions.

Economic Development Resources

STATE FUNDING & TECHNICAL ASSISTANCE PROGRAMS

Massachusetts has created a simple, streamlined approach to economic development assistance for communities assessing their economic development needs and for businesses looking to locate or expand in the Commonwealth. Each One-Stop Business Center of the Massachusetts Office of Business Development (MOBD) is staffed with professionals who know about Massachusetts' programs and opportunities for businesses throughout the state. MOBD seeks to assist both new and established businesses in the state and to serve as a resource for companies seeking to locate here. An MOBD Project Manager assists in identifying state or other resources that can be accessed to meet the community's or the company's needs, taking it step-by-step through the process. The staff at the One-Stop Business Centers knows the availability of sites, skilled workers, training/education, and financing. MOBD staff can also connect an interested business with local economic development groups as well as with other statewide agencies.

MOBD - Locating Business Ventures

MOBD will work with cities and towns that are looking to attract new businesses. Businesses can use the free Massachusetts Site Finder Service, offered through the Massachusetts Alliance for Economic Development. A confidential, statewide search for industrial land or buildings to fit a company's specifications can be done quickly and professionally for any expanding business. MOBD can also provide up-to-date Community Profiles of cities and towns companies are considering as business locations. Information provided includes the local tax structure, local permitting requirements, and a demographic profile of area residents.

MOBD - One-Stop Permitting

Massachusetts has implemented a One-Stop Permitting Program for all state-issued construction-related permits. A business can access this program by calling 1-800-5-CAPITAL. A Project Manager will identify and assist in obtaining all required permits.

MOBD - Massachusetts Manufacturing Extension Partnership

Mass MEP can help a company plan and implement a strategy for increased competitiveness, whether by adopting new production technologies and management techniques, finding new markets, or training its workforce. Industry led regional offices are staffed by Field Agents who will work with a business to combine sources of assistance most responsive to the business's needs.

MOBD - Small Business Assistance Program

Some of the ways that MOBD can assist new and growing companies include:

- The new comprehensive guide: "Starting a Business in Massachusetts" is now available either upon request at MOBD offices or on-line.

- Business or Marketing Plan Development: The Commonwealth has a statewide network of Small Business Development Centers, staffed with professionals who provide free one-to-one counseling and workshops to prospective and existing small businesses. Counseling services include business and financial plan development, domestic and international marketing analysis, cash flow management, and human resource issues (training, placement, recruitment).
- Training programs on a variety of topics of interest to smaller business are offered for a fee.
- MOBD can put a company in touch with a Small Business Development Center in its area. Financing: Several debt, equity, loan guarantee, grant and bonding programs are available to smaller businesses. For example, the Capital Access Program streamlines access to bank loans of up to \$500,000 for smaller business borrowers in Massachusetts. Small Business
- Development Counselors can find the right funding for any venture, and assist companies in developing and packaging their business plans and applications for financing.

MOBD - Minority and Women-Owned Businesses Assistance

The State Office of Minority and Women Business Assistance (SOMWBA) certifies companies as minority or women-owned or controlled, and publishes a directory listing of verified firms. SOMWBA provides management and technical assistance seminars and workshops for minority and women entrepreneurs on a wide variety of business topics. Contact MOBD to learn more about the following programs:

- Minority Business Financing: A MOBD Project Manager can guide a company to several targeted financing programs including the Community Development Finance Corporation's Urban Initiative Fund, the Economic Development Fund and others.
- Management Counseling: Massachusetts Small Business Development Centers provide free counseling and technical assistance to start-ups and smaller businesses; over 40% of their clients are women and minority entrepreneurs. There are also specialized Minority Business Assistance Centers with multilingual services throughout the network. Workforce Training
- Massachusetts' workforce programs include:
 - Training for Smaller Manufacturers: Smaller and medium-sized manufacturing firms can take advantage of tailored work force training through, the Massachusetts Manufacturing Extension Partnership (Mass MEP). Mass MEP works with these firms to increase their local and global competitiveness by developing and successfully completing training projects that increase quality, streamline processes, strengthen employee performance, and enhance products.
 - The Workforce Training Fund (WTF) provides resources to Massachusetts businesses and workers to train current and newly hired employees. The mission of WTF is to encourage investment in the workforce and improve employee skills.
 - Employer Services/Labor Market Information: The Commonwealth's Division of Employment and Training (DET) can provide a business with detailed information on the labor pool within its region so it can hire the skilled employees needed. A firm can also take advantage of DET's resume screening and employee search services when filling job openings.

If a business is in an urban or economically disadvantaged area, it can also secure working capital through the Urban Initiative Fund. Massachusetts also has programs for working capital loans through several revolving pools including the Economic Development Fund and the Massachusetts Community Capital Fund.

Global Ventures

Massachusetts' jobs and its economic health depend on the ability of the state's businesses to export goods and services. For this reason, the Commonwealth has established a one-stop resource for international business, the Massachusetts Export Center. The Export Center is a cooperative effort of the Massachusetts Office of International Trade and Investment, the Massachusetts Port Authority, the Massachusetts Small Business Development Center, MassDevelopment and the Massachusetts Office of Business Development. From this consortium companies may receive:

- One-on-one Export Counseling.
- Export Workshops, Training Programs and Conferences.
- Overseas Market Research, Statistics and Trade Leads.
- International Marketing Activities, including Trade Missions and Exhibitions.
- Network of International Offices.
- Meetings with International Business Delegations.
- Export Financing.
- International Business Resource Library.
- Bimonthly Newsletter on International Trade Opportunities.

Assistance is also provided through the Massachusetts Office of International Trade and Investment (MOITI). See its web site home page information on upcoming trade missions and lists of events and seminars about doing business in the global market.

Economic Development Incentive Program (EDIP)

The EDIP Program was created to stimulate economic development in distressed areas, attract new businesses, and encourage existing businesses to expand in Massachusetts. Thirty-six Economic Target Areas are designated throughout Massachusetts. Within ETAs, Economic Opportunity Areas of particular economic need and priority are further defined. Businesses that undertake certified projects within Economic Opportunity Areas qualify for additional investment incentives:

- 5% Investment Tax Credit for Certified Projects.
- 10% Abandoned Building Tax Deduction within designated areas.
- Municipal Tax Benefits (Tax Increment Financing or Special Assessments on Property Values).
- Priority for state capital funding.

Source: Massachusetts Office of Business Development

10 Park Plaza, Suite 3720, Boston , MA 02116

Phone: (617) 973-8610

Website: www.state.ma.us/mobd

Emerging Technology Fund

ETF is designed to be a catalyst for economic growth for technology-based companies. The fund is designed to stimulate increased financing for new manufacturing, research and development and equipment purchases by complementing traditional lenders with direct loans and guarantees.

Equipment Lease/Purchase Program

This program provides manufacturers, non-profit institutions and environmental enterprises with a low-cost alternative for financing \$300,000 or more in new equipment needs.

Tax-exempt Industrial Development Bonds

Available for manufacturers undertaking capital expansion projects, new equipment purchases and facility expansion projects.

Taxable Industrial Development Bond (IDB) Program

Taxable IDBs are available for the costs associated with industrial and commercial capital expansion, including manufacturing, warehouse and distribution, economic development, and research and development projects. Taxable IDBs can also be used to refinance existing asset based debt and, in some cases, for working capital. There are no size restrictions on taxable bonds.

Direct Loan/Guarantee Programs

Funding program for private companies, municipalities, non-profit institutions and community development corporations, provided that said projects meet public purpose criteria (as required by statute). Transactions that benefit inner city neighborhoods or are located in designated Economic Target Areas are given priority.

The Commonwealth's Capital Access Program

This program streamlines access to bank loans for small Massachusetts businesses. The Program guarantees loans of up to \$500,000 with participating banks throughout the Commonwealth.

Working Capital for Exports

The Export Finance Guarantee Fund may work with a bank to provide a business with the working capital to buy materials and meet payroll. Security is provided to private lenders who may be reluctant to fund export ventures.

DHCD - Community Development Action Grants (CDAG)

Funds economic development projects on publicly owned or managed properties including work on buildings or other structures, facades, streets, roadways, thoroughfares, sidewalks, rail spurs, utility distribution systems, water and sewer lines, playgrounds; site preparation and improvements, including demolition of existing structures; relocation assistance; other revitalization of the area in which the project is located. Priority is given to projects which provide substantial employment or other direct benefit for low-income persons, significantly improve the condition of a low-income neighborhood, or provide reinforcement of other housing or community development related investments by the Commonwealth.

Source: Department of Housing & Community Development (DHCD)

One Congress Street, 10th Floor, Boston, MA 02114

Phone: (617) 727-7001 ext. 456

Website: www.state.ma.us/dhcd

DHCD - Ready Resource Fund (RRF)

Provides funds for economic development, defined broadly. Program is part of the Community Development Block Grant program and must satisfy a national objective. Communities must have a long-term downtown plan and an existing downtown organization with at least one year of active effort. Applications are accepted on a rolling basis.

Source: Department of Housing & Community Development (DHCD)

One Congress Street, 10th Floor, Boston, MA 02114

Phone: (617) 727-7001 ext. 418

Website: www.state.ma.us/dhcd

DHCD – Urban Renewal Program

MGL Chapter 121A authorizes the creation of Urban Redevelopment Corporations to develop residential, commercial, industrial, civic, recreational, or historic projects in areas that are considered to be blighted, decadent or substandard.

Chapter 121B permits cities and towns to set up redevelopment authorities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds. While the urban renewal program no longer exists, localities can still create redevelopment authorities and apply for specific redevelopment grants. Redevelopment authorities have the power of eminent domain and they are exempt from the State's Uniform Procurement Act when engaged in property disposition and development, making them powerful tools for large scale redevelopment projects.

DHCD - Chapter 79A Relocation

Provides assistance and oversight to state and local agencies undertaking projects, which result in the displacement of businesses or residents, such as real estate acquisition for a downtown parking lot.

Source: Department of Housing & Community Development

One Congress Street, 10th Floor, Boston, MA 02114

Phone: (617) 727-7001 ext. 425

Website: www.state.ma.us/dhcd

DHCD - Peer to Peer Program

A technical assistance program administered by DHCD through which it provides small grants to local officials for short term problem solving.

MassDevelopment – Pre-development Services

Assists communities do real estate projects by providing services such as project management, site assessment oversight, feasibility studies, and marketing, among others.

Source: Massachusetts Development Finance Agency

75 Federal Street, Boston, MA 02110

Phone: (800) 445-8030

Website: www.massdevelopment.com

MassDevelopment - Brownfields Redevelopment Program

A state-subsidized program, which will back cleanup loans by themselves or in conjunction with development or redevelopment loans for business purposes on contaminated sites, with environmental insurance and loan guarantees. Provides: broad environmental insurance coverage on projects for lender and borrower, including cost-cap, at subsidized rates; pre-negotiated, low cost policies, with a menu of additional coverages; project loan guarantees for the lender; minimal paperwork or delays for the loan officer and borrower.

Source: Massachusetts Business Development Corporation

50 Milk Street, Boston, MA 02109

Phone: (617) 350-8877

Website: www.mass-business.com/site/content/brownfields.asp

MassDevelopment - Business & SBA 7a Loans

Provides senior debt or secondary debt to primary bank financing for long-term working capital, machinery & equipment, subordinated debt, mergers & acquisitions, real estate, debt reduction, growth needs, and treasury stock.

Source: Massachusetts Business Development Corporation

50 Milk Street, Boston, MA 02109

Phone: (617) 350-8877

Website: www.mass-business.com/site/content/conventional.asp

MassDevelopment - Capital Access Program

Provides banks with a “cash collateral” guarantee. The program encourages banks to make loans to small businesses and is available to Massachusetts companies with annual sales of less than \$5 million that have borrowing needs up to \$500,000. Start-up companies, retailers, manufacturers, and service businesses are among those eligible.

Source: Massachusetts Business Development Corporation

50 Milk Street, Boston, MA 02109

Phone: (617) 350-8877

Website: www.mass-business.com/site/content/capital.asp

MassDevelopment - Community Investment Loans

Provides direct funding to minority, women and disadvantaged businesses, non-profits, and other organizations. Loan requests will be considered for up to \$1,000,000 for working capital, acquisition of assets, and restructuring of debt.

Source: Massachusetts Business Development Corporation

50 Milk Street, Boston, MA 02109

Phone: (617) 350-8877

Website: www.mass-business.com/site/content/community.asp

MassDevelopment - Mezzanine Capital Fund

Provides financing for corporate expansions, mergers and acquisitions, recapitalizations, refinancing, ownership changes and other strategic growth initiatives via subordinated debt with warrants.

Source: Massachusetts Business Development Corporation

50 Milk Street, Boston, MA 02109

Phone: (617) 350-8877

Website: www.mass-business.com/site/content/mezzanine.asp

Community Economic Development Assistance Corporation - Development Assistance Loan Program

Three loan programs are available to non-profit developers for acquisition, rehabilitation, or construction of real estate projects. The three programs are: Initial Feasibility Assistance, Front Money Loans, and Technical Assistance Advances.

Source: Community Economic Development Assistance Corporation

18 Tremont Street, Suite 1020, Boston, MA 02108

Phone: (617) 727-5944

Website: www.cedac.org

Community Economic Development Assistance Corporation - Acquisition Loan Program

Non-profit development and CDCs are eligible for short-term acquisition loans to cover the cost of acquiring and holding properties.

Loans are up to 90% of appraised value of property.

Source: Community Economic Development Assistance Corporation
18 Tremont Street, Suite 1020, Boston, MA 02108
Phone: (617) 727-5944
Website: www.cedac.org

Community Development Finance Corporation - Minority & Woman Contractor Bond Fund

Provides loans and technical assistance to minority and women-owned firms.

Source: Community Development Finance Corporation
100 City Hall Plaza, Suite 300, Boston, MA 02108
Phone: (617) 523-6262
Website: www.mcdfc.com

Community Development Finance Corporation - Urban Initiative Fund

Businesses that are 51% minority owned with sales less than \$500,000 are eligible for loans for working capital, equipment, leasehold improvements, and start-ups. Loans and grants are also made to non-profits. Businesses must be in an urban minority area.

Source: Community Development Finance Corporation
100 City Hall Plaza, Suite 300, Boston, MA 02108
Phone: (617) 523-6262
Website: www.mcdfc.com

Community Development Finance Corporation - Working Capital Fund

Provides flexible financing to CDCs to cover operating expenses.

Source: Community Development Finance Corporation
100 City Hall Plaza, Suite 300, Boston, MA 02108
Phone: (617) 523-6262
Website: www.mcdfc.com

Community Development Finance Corporation - Venture Capital Fund

Provides debt financing to businesses looking to expand employment in communities with a Community Development Corporation.

Source: Community Development Finance Corporation
100 City Hall Plaza, Suite 300, Boston, MA 02108
Phone: (617) 523-6262
Website: www.mcdfc.com

Public Works Economic Development (PWED)

Funds the design, construction, reconstruction or existing and/or newly located public access roads, streets, bridges, curbing, sidewalks, lighting systems, traffic control and service facilities, drainage systems and culverts associated with municipal economic development opportunities.

Source: Executive Office of Transportation and Construction (EOTC)

10 Park Plaza, Suite 3170, Boston, MA 02166

Phone: (617) 973-8257

Massachusetts Business Development Corporation - SBA 504 Term Loans

Provides low-cost, second mortgage financing for smaller businesses for acquiring real estate, expanding facilities, or purchasing machinery and equipment among others.

Source: Massachusetts Business Development Corporation

50 Milk Street, Boston, MA 02109

Phone: (617) 350-8877

Website: www.mass-business.com/site/content/sba.asp

MA Office of Travel and Tourism (MOTT) Tourism/Marketing Promotion

With Funding from MOTT, the 15 RTCs provide assistance to public and non-profit organizations in marketing attractions in their region as a travel destination. Specific programs vary by RTC.

Source: Regional Tourist Councils (RTC)

10 Park Plaza, Suite 4510, Boston, MA 02116

Phone: (617) 973-8500

Website: www.massvacation.com

Division of Energy Resources (DOER)- Rebuild Massachusetts

Helps communities reduce energy costs in buildings through development of partnerships to target distressed commercial districts, public schools, and public or subsidized housing.

Source: Division of Energy Resources (DOER)

70 Franklin Street, 7th Floor, Boston, MA 02110-1313

Phone: (617) 727-4732 ext. 205

Website: www.state.ma.us/doer/programs/pub_bld/pub_bld.htm#eep

New Markets Tax Credit (NMTC)

A new federal program (enacted by Congress in December 2000) that authorizes tax credits in an amount expected to generate \$15 billion for the financing of economic development in low-income communities by 2007. The tax credits are available to investors in “community development entities,” which will use the proceeds to make loans and investments in businesses located in low-income communities.

Expected to bridge financing gaps; create new partnerships among investors, communities, businesses, and government; and generate jobs, services and revitalization in distressed areas, in much the same way that LIHTCs did for affordable housing. A list of NMTC community development entities by state is available at <http://www.cdfifund.gov/programs/nmtc/index.asp>

Community Preservation Act Funds (CPA)

MGL Chapter 44B (The Community Preservation Act) allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds' fees. (Chapter 267 of the Acts of 2000).

Economic Development Industrial Corporations (EDIC)

MGL Chapter 121C permits municipalities to establish Economic Development Industrial Corporations (EDICs) for the purpose of implementing local economic development plans and projects to reduce unemployment and eliminate blight. Only communities that have been designated by the U.S. Department of Labor as labor surplus areas due to high unemployment are eligible.

Other Resources - The Commonwealth has resources to assist smaller and medium-sized manufacturers to stay competitive and to ensure that their work force has the skills necessary to be re-employed.

- The Workforce Training Fund (WTF) provides resources to Massachusetts businesses and workers to train current and newly hired employees. The mission of WTF is to invest in the workforce and improve employee skills.
- The Massachusetts Small Business Development Centers also provide counseling services, including domestic and international market identification and financial management assistance to manufacturers to stay competitive.
- Firms in related industries can take advantage of the Massachusetts Manufacturing Network Program, which provides technical assistance and funding to help them leverage resources, share information, and accomplish tasks that they could not do on their own.

FEDERAL FUNDING PROGRAMS

EPA - Region I Brownfields Beneficial Reuse Initiative

Provides pilot grants to projects involving site assessment, site identification, or remediation planning for Brownfields. Activities can include administration, outreach to stakeholders, and fieldwork.

Source: Environmental Protection Agency (EPA)

One Congress Street, Boston, MA 02114

Phone: (617) 573-9681

Website: www.epa.gov/sewrosp/bf/html-doc/region01.htm

Economic Development Administration (EDA) - Economic Adjustment Program

Help State and local areas design and implement strategies for facilitating adjustment to changes in the economic situations that are causing or threaten to cause serious structural damage to the underlying economic base. Such changes may occur suddenly (“Sudden and Severe Economic Dislocation”) or over time (“Long Term Economic Deterioration”) and result from industrial or corporate restructuring, new Federal laws or requirements, reductions in defense expenditures, depletion of natural resources or natural disasters.

Requirements: Applicant may be a state, city or other political subdivision, an Indian tribe, a designated Redevelopment Area, a community development corporation, or nonprofit organization determined by EDA to be representative of a Redevelopment Area. The area to be assisted must either 1) have experience or anticipated a change in the economic situation resulting in the loss of a significant number of permanent jobs relative to the area’s employed labor force and/or other severe economic impacts, or 2) manifest at least one of three symptoms of economic deterioration: very high unemployment, low per capita income, or failure to keep pace with national economic growth trends over the last five years.

Source: Economic Development Administration

Phone: (888) 693-1370

Economic Development Administration (EDA) - Program for Economic Development Districts

Grants support the formulation and implementation of economic development programs designed to create or retain full-time permanent jobs and income for the unemployed and underemployed in areas of economic distress.

Requirements: Eligible applicants are Economic Development Districts, Redevelopment Areas, and organizations representing Redevelopment Areas.

Source: Economic Development Administration

Phone: (888) 693-1370

Economic Development Administration (EDA) - Program for New Markets and Livable Communities

Through the Economic Development Administration, the Economic Development Assistance Programs support projects that are designed to alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas and regions of the Nation, and to address economic dislocation resulting from sudden and severe job losses. Economic distress, according to the EDA, includes high levels of unemployment, low-income levels, large concentrations of low-income families, significant decline in per-capita income, high rates of business failures, closing of plants and military bases, mass layoffs, and depletion of natural resources. EDA will concentrate its funding on projects that address the New Markets and Livable Communities initiatives, as well as the general priorities of the Commerce Department. This includes projects that:

- Build and rehabilitate public works infrastructure and economic development facilities that contribute to long-term growth and provide stable, diverse, local economies in distressed communities;
- Build local capacity such as small business incubators and community financial intermediaries, and projects benefiting minorities, businesses owned by women, and people with disabilities;
- Attract private investment in economically distressed inner-city areas, small and medium sized towns, rural areas, and Native American communities as part of the New Markets Initiative;

- Support the economic development of Native American and/or Alaskan Native communities;
- Support locally created partnerships that focus on regional solutions for economic development.

Amount: EDA has set aside approximately \$204.5 million for this initiative; the average grant award in FY1999 was \$849,000.

Requirements: Cities, states, and counties; nonprofit organizations; Indian Tribes; economic development districts; and institutions of higher education located in economically distressed areas.

Source: Economic Development Administration (EDA)

Economic Development Administration (EDA) - Local Technical Assistance

Through the Economic Development Administration, awards grants to communities or CDCs for solving specific technical or market feasibility studies, technical analysis of potential economic development projects, tourism development, minority enterprise, and skill training. Funds pay for consultants only.

Source: U.S. Department of Commerce

Curtis Center, Independence Square West, Suite 140, South Philadelphia, PA 19106

Phone: (215) 597-4603

Website: www.doc.gov/eda

USDA Rural Development - Intermediary Relending Program Loans (IRP)

Loans are made to finance business facilities and community development projects not within the outer boundary of any city having a population of 25,000 or more. Makes loans through the Rural Business Cooperative Service to intermediaries providing loans to ultimate recipients for business facilities and community development in rural areas. The interest rate on the loan to the intermediary is 1% with a term of up to 30 years. Eligible applicants may be public bodies or not-for-profit corporations and must have a record of successfully assisting rural businesses, including experience in making and servicing commercial loans.

Source: USDA Rural Development

451 West Street, Amherst, MA 01002

Phone: (413) 253-4300 or (413) 253-4318

Website: www.rurdev.usda.gov/rbs/busp/irp.htm

USDA Rural Development - Business & Industry Guaranteed Loans (B&I)

Loan guarantees are made to improve, develop, or finance businesses, industry, and employment and to improve the economic and environmental climate in rural communities including pollution abatement and control. Bolsters the existing private credit structure with guarantees on quality loans that will provide lasting community benefits. Available only to businesses located in areas outside the boundary of a city of 50,000 or more and its immediate adjacent urbanized area. The guarantee funds may be used for real estate purchase or improvement, equipment, or working capital.

Source: USDA Rural Development

451 West Street, Amherst, MA 01002

Phone: (413) 253-4318 or (413) 253-4300

Website: www.rurdev.usda.gov/rbs/buspb&Igar.htm

USDA Rural Development - Rural Cooperative Development

Rural Cooperative Development grants are made for establishing and operating centers for cooperative development for the primary purpose of improving the economic condition of rural areas through the development of new cooperatives and improving operations of existing cooperatives. The U.S. Department of Agriculture desires to encourage and stimulate the development of effective cooperative organizations in rural America as part of its total package of rural development efforts.

Amount: In FY2001, grants were awarded to twenty applicants and totaled nearly \$4.8 million.

Requirements: Grants are available to non-profit organizations or institutions of higher learning. Grant funds may be used to pay up to 75% of the cost for carrying out relevant projects.

Source: Rural Business Cooperative Service, USDA

Stop 3250, Room 4016, South Agricultural Building,
1400 Independence Avenue, SW, Washington, DC 20250-3250

Phone: (202) 720-8460

Website: <http://www.rurdev.usda.gov/rbs/coops/rcdg.htm>

USDA - Rural Business Enterprise Grants (RBEG)

Makes grant to finance and facilitate development of small and emerging private business enterprises outside the boundary of a city with a population of 50,000 or more and its adjacent urbanized area. Priority is given to applications for projects in open country, rural communities, and towns of 25,000 and smaller, and economically distressed communities. Funds may be used to facilitate the development of small and emerging private business enterprises. Cost that may be paid from grant funds include the acquisition and development of land, and the construction of buildings, plants, equipment, access streets and roads, parking areas, utility and service extensions, refinancing, fees, technical assistance, startup operating cost and working capital. Grants may also be made to establish or fund revolving loan programs.

Amount: Variable

Requirements: Eligibility is limited to public bodies and private nonprofit corporations serving rural areas. Priority for such grants are given to areas having a population of less than 25,000.

Source: USDA – Rural Development County Office

441S. Salina Street, Suite 357, 5th Floor, Syracuse, NY 13202-2425

Phone: (315) 477-6400

Website: www.rurdev.usda.gov:80/ny/rbeg

USDA - Rural Community Development Initiative

The department of Agriculture, through its Rural Housing Service, has opened competition for its Rural Community Development Initiative to improve housing, community facilities, and community and economic development. Approximately \$6 million is available to develop the capacity for rural communities of fewer than 50,000 through technical assistance provided by qualified intermediary organizations. These grants may be used to:

- Provide technical assistance to develop recipients' ability to improve housing, community facilities or community and economic development;
- Develop the capacity of recipients to conduct community development programs such as home-ownership education or training for minority business entrepreneurs;
- Enhance the capacity of recipients to conduct development initiatives, such as programs that support micro-enterprise, cooperative, and sustainable development;
- Increase the leveraging ability and access to alternative funding sources for providing resources to recipients for training, staffing, and other related costs;
- Develop successful community facilities by providing resources to recipients for training, staffing and other related costs;
- Provide resources for a technical assistance program to assist recipients in completing predevelopment requirements for housing, community facilities, or community and economic development projects.

Amount: Variable

Requirements: Low-income rural communities, private nonprofit organizations.

Source: Community Programs

RHS, USDA, STOP 0787

1400 Independence Avenue, SW, Washington, DC 20250-0787

Contact: Beth Jones, Senior Loan Specialist

Phone: (202) 720-1498

Fax: (202) 690-0471

E-mail: epjones@rdmail.rural.usda.gov

HUD - Rural Housing & Economic Development

Provides funding for: 1) capacity building for local rural non-profits and community development corporations (CDCs); 2) innovative housing and economic development activities at non-profits and CDCs; and 3) seed support for non-profits and CDCs that are located in areas that have limited development capacity to create, support, or innovate rural housing and economic development activities.

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

Office of Community Planning and Development, 451 7th Street SW, Room 7134, Washington, DC 20410

Website: www.hud.gov/rhed.html

HUD Community Outreach Partnership Centers

Funds universities for development of partnerships with urban areas to provide information and technical aid. Topics include neighborhood revitalization, infrastructure, planning, housing, crime prevention, jobs and economic development.

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

820 First Street NE, Suite 300, Washington, DC 20002-4205

Phone: (202) 708-1537 ext. 218

Website: www.hud.gov/progdesc/copc.html

U.S. Department of Health & Human Services - Community Economic Development Program

Offers flexible funding for community development targeting low-income populations, including planning. CDCs are eligible.

Source: U.S. Department of Health & Human Services

Region 1: JFK Federal Building, Room 2000, Boston, MA 02203

Phone: (617) 565-1020

Website: www.acf.dhhs.gov/programs/ocs/#PA

American Communities Fund

Provides equity investment, debt financing, and historic tax credits to revitalization projects in underserved communities. Projects must provide housing and/or neighborhood retail, make a significant impact on the community, offer a reasonable return of investment, and demonstrate market viability.

Source: Fannie Mae

Northeastern Regional Office, 1900 Market Street, Suite 800, Philadelphia, PA 19103

Phone: (215) 575-1400

Website: www.fanniemae.com/housingcommdev/acf.jhtml

Federal Community Reinvestment Act (CRA)

Various Funding is available under the Community Reinvestment Act and other federal laws and regulations. Check with your bank to see what they offer; if they do not offer a program ask to have one created.

Source: Local Banks

Website: www.state.ma.us/dob/cra.htm

INFORMATIONAL RESOURCES

Massachusetts Division of Employment and Training

Local Data Types of information on Massachusetts's municipalities that are available on the Internet include:

- Labor market information

- Municipal Employment Data: Comprehensive annual data on employment, unemployment, labor force, wages and the number of businesses in municipalities. Published by the Massachusetts Division of Employment and Training <http://www.detma.org/lmi/local/local.htm>
- Municipal Tax Rates and Local Financial Data: the most up-to-date source for local financial and tax information published by the Massachusetts Department of Revenue <http://www.state.ma.us/dls/mdm.htm>
- Labor force / Unemployment Rate: Includes monthly data. Published by the Massachusetts Division of Employment and Training. <http://www.detma.org/lmi/laus/monthly/>
- Employment in Industries: A more detailed look at various industries. Published by the Massachusetts Division of Employment and Training. <http://www.detma.org/lmi/lmi.htm#202>

Federal Reserve Bank

The Beige Book from the Federal Reserve Bank summarizes the economic conditions of the area covered by the Federal Reserve Bank of Boston. Choose the most recent date in the Boston region. <http://www.federalreserve.gov/FOMC/BeigeBook/2000/>
New England Economic Indicators from the Federal Reserve Bank of Boston is a monthly publication that has a large variety of economic statistics for each of the New England States and the U.S. www.bos.frb.org/economic/nee/nee.htm
Various regional publications by the Federal Reserve Bank of Boston, which include Massachusetts's data. www.bos.frb.org/genpubs/catalog.htm

U.S. Bureau of Labor Statistics

New England regional data from the Bureau of Labor Statistics that includes data on Massachusetts. Includes employment, wages and consumer prices <http://www.bls.gov/ro1news.htm>

U.S. Bureau of Economic Analysis

Click the links under the "Regional" section for information on Massachusetts' gross state product and personal income <http://www.bea.doc.gov/>

U.S. Census Bureau

Contains a variety of information about Massachusetts through this site including information on population, poverty, employment, business establishments, income, housing, and all other census information. Be sure to see the State Profile and the Statistical Abstract of the United States. <http://www.census.gov/>

The Massachusetts Small Business Development Centers

A major provider of counseling services to small business and can work with a company in securing federal Small Business Administration (SBA) loans.

National Main Street Center

For members of the program, provides technical assistance on comprehensive downtown revitalization to urban downtowns, neighborhood commercial districts, and downtowns of smaller cities and rural communities. Services are offered in areas such as program organization, economic development, preservation, planning, physical improvements, and marketing. Membership provides access to the National Main Street Network and other Trust Services.

Source: National Trust for Historic Preservation

7 Faneuil Hall Market Place, 4th Floor, Boston, MA 02109

Phone: (617) 523-0885

Website: www.mainstreet.org

International Economic Development Council

Offers fee based assistance to communities in a wide range of economic development areas, including: real estate, redevelopment, business attraction and retention, strategic planning, Brownfields remediation, and technology transfer.

Source: International Economic Development Council

734 – 15th Street NW, Suite 900, Washington, DC 20005

Phone: (202) 223-7800

Website: www.iedonline.org

International Downtown Association

Provides publications for a fee on various topics: panhandling and the homeless, business development, organizational development. Also publishes a resource guide on how to fund downtown projects (\$15 cost). Some consultant services available.

Source: International Downtown Association

1250 H Street, 10th Floor, Washington, DC 20005

Phone: (202) 393-6801

Website: www.ida-downtown.org

State Board of Building Regulation and Standards - Building Code Training

Provides training for the state building code and energy code. Also helps locate licensed contractors.

Source: State Board of Building Regulation and Standards

One Ashburton Place, Room 1301, Boston, MA 02108

Phone: (617) 727-7532

Website: www.state.ma.us/bbrs

Other Resources

- Commonwealth Communities: A page maintained on the central state government server that links to all local data relating to specific municipalities. <http://www.magnet.state.ma.us/cc/>
- Massachusetts Electronic Atlas <http://massatlas.hcl.harvard.edu/>
- MISER at University of Massachusetts – Amherst

Community Facilities & Services

Rural Information Center (RIC)

The Rural Information Center (RIC) provides information and referral services to local, state, and federal government officials; community organizations; health professionals and organizations; rural electric and telephone cooperatives; libraries; businesses; and, rural citizens working to maintain the vitality of America's rural areas. The Office of Rural Health Policy in the Department of Health and Human Services (DHHS) and the National Agricultural Library (NAL) jointly created a rural health information clearinghouse known as the Rural Information Center Health Service (RICHS). RICHS, situated within RIC, is designed to be a national clearinghouse for collecting and disseminating information of rural health issues, research finding related to rural health, and innovative approaches to delivery of rural health care services. Staff will: provide customized information products to specific inquires including assistance in economic revitalization issues; local government planning projects; rural health topics; identification of a wide array of funding sources; technical assistance programs; research studies; and other issues. Information requests processed include such topics as: successful strategies, models, and case studies of community development projects; small business attraction, retention, and expansion; housing programs and services; tourism promotion and development; community water quality; technology transfer to rural areas; and health programs and services.

Amount: Non-monetary.

Requirements: Contact source.

Source: USDA/NAL/DHHS

1031 Baltimore Avenue, Room 304, Beltsville, MD 20704

Phone: (800) 633-7701

e-mail: ric@nal.usda.gov

Website: www.nal.usda.gov/ric

U.S. Department of Agriculture (USDA) – Rural Development Facility Loans

USDA is authorized to make loans to develop community facilities for public use in rural areas and towns of not more than 20,000 people. Loans are available for public entities such as municipalities, counties, and special purpose districts.

Amount: Contact source

Requirements: Loans are available for public entities such as municipalities, counties, and special purpose districts. Nonprofit corporations may also receive loan assistance when adequate plans for loan repayment are made. Borrowers must be unable to obtain needed funds from other sources at reasonable rates and terms; have legal authority to borrow and repay loans, to pledge security for loans, and to

construct, operate, and maintain the facility or services; be financially sound, and be able to organize and manage the facility effectively. Loan repayment must be based on taxes, assessments, revenues, fees, or other satisfactory sources of money sufficient for operation, maintenance, and reserve, as well as to retire the debt. The project also must be consistent with available comprehensive and other development plans for the community, and comply with Federal, State and local laws.

HUD - Community Outreach Partnership Centers

Funds universities for development of partnerships with urban areas to provide information and technical aid. Topics include neighborhood revitalization, infrastructure, planning, housing, crime prevention, jobs and economic development.

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

820 First Street NE, Suite 300, Washington, DC 20002-4205

Phone: (202) 708-1537 ext. 218

Website: www.hud.gov/progdesc/copc.html

COPS MORE

COPS MORE provides funds to acquire new technologies and equipment and to hire civilians for administrative tasks.

Source: U.S. Department of Justice Response Center

1100 Vermont Avenue NW, Washington, DC 20530

Phone: (800) 421-6770

Website: www.cops.usdoj.gov/Default.asp?Item=55

Universal Hiring Program

Provides grants for community policing programs to municipalities or special area police agencies. Applicants must have a community policing plan in place.

Source: U.S. Department of Justice Response Center

1100 Vermont Avenue NW, Washington, DC 20530

Phone: (800) 421-6770

Website: www.cops.usdoj.gov/Default.asp?Item=53

DOR - Cities and Towns Municipal Grants

Provides up to 50% reimbursement to city and town governmental bodies for cost they incur in removing and/or replacing underground storage tanks. Cities and towns must first remove and/or replace at their own expense and then file a grant with the program for reimbursement.

Source: Department of Revenue (DOR)

UST Program, 200 Arlington Street, 1-C, Chelsea, MA 02150

Phone: (617) 887-5978

Website: www.dor.state.ma.us/ust/ust_home.htm

Public Building Accessibility

The AAB is responsible for developing and enforcing regulations designed to make public buildings accessible to, functional for, and safe for use by persons with disabilities. The website offers information on applicable accessibility regulations in MA and the regulatory role of the AAB in public projects.

Source: Massachusetts Architectural Access Board

One Ashburton Place, Room 1310, Boston, MA 02108

Phone: (617) 727-0660

Website: www.state.ma.us/aab

DEP - Community Septic Management Program

Provides pre-loan financial assistance to develop a Comprehensive Community Septic Management Program including and on-site inspection or management plan and a local betterment program (loan). Contact district representatives. Communities that participated in the \$10 million septic system repair program are not eligible.

Source: Department of Environmental Protection (DEP)

1 Winter Street, Boston, MA 02108

Phone: Northeast – (617) 932-7742 Central – (508) 767-2850

 Southeast – (508) 946-2836 West – (413) 784-1100 ext. 353

Website: www.state.ma.us/dep/brp/wwm/onsite.htm

MIT - Department of Urban Studies and Planning

MIT is a source of interns and special field studies in design and development, economic development, and community development.

Source: Massachusetts Institute of Technology

77 Massachusetts Avenue, Cambridge, MA 02139

Phone: (617) 253-2024

Website: dusp.mit.edu/DUSP/main/home.lasso

University of Massachusetts, Amherst - Department of Landscape Architecture & Regional Planning

An outreach program that provides assistants to communities, particularly through graduate studios in areas of landscape architecture, planning, urban design, and economic development. Participating programs include: Landscape Architecture, Regional Planning, the Center for Economic Development, the Center for Rural Massachusetts, and the Urban Places Project.

Source: University of Massachusetts at Amherst

109 Hills North, UMass, Amherst, MA 01003

Phone: (413) 545-2255

Website: www.umass.edu/larp

University of Massachusetts, Boston - John W. McCormack Institute of Public Affairs

Provides forums, conferences, lectures, etc. on a variety of topics including urban affairs and economics.

Source: University of Massachusetts at Boston

Urban Affairs, 100 Morrissey Boulevard, Dorchester, MA 02125

Phone: (617) 287-5550

Website: www.mccormack.umb.edu

Harvard Graduate School of Design

Offers graduate design studios in urban planning and design.

Source: Harvard University

Urban Planning & Design, 44 Quincy Street, Room 312, Cambridge, MA 02138

Phone: (617) 495-9571

Website: www.gsd.harvard.edu

Conway School of Landscape Design

The masters program provides professional quality studies for governmental and non-profit organizations in areas of landscape planning and design.

Source: Conway School of Landscape Design

P.O. Box 179 Conway, MA 01341

Phone: (413) 369-4044

Website: www.csld.edu

Tufts University - Urban Places Project

Through the Department of Landscape Architecture and urban Planning, the Urban Places Project provides urban design and neighborhood planning services to low-income, central neighborhoods in mid-sized cities.

Source: Tufts University

97 Talbot Avenue, Department of Urban & Environmental Policy, Medford, MA 02155

Phone: (617) 627-3165

Website: www.tufts.edu

WPI - Projects Program

Provides professional quality studies for private, governmental, and non-profit organizations in a variety of WPI disciplines including environmental engineering and planning.

Source: Worcester Polytechnic Institute

Project & Registration Office, 100 Institute Road, Worcester, MA 01609

Phone: (508) 831-5457

Website: www.wpi.edu/Acedemics/Projects/intro.html

Private Non-Profit Resources

Amoco Foundation

Provides funding in the following areas; seed money, operating budgets, continuing support, annual campaigns, emergency funds, building funds, equipment, scholarship funds, fellowships, special projects, general purpose, capital campaigns, and employee matching gifts, higher education, education, social services, community development, cultural programs, youth urban affairs, conservation, energy, science and technology, engineering, and medical research.

Amount: Contact source

Requirements: Giving primarily in areas of company representation to assist communities. No support for primary or secondary schools, religious, fraternal, social, or athletic organizations; generally no support for organizations already receiving operating support through United Way. No grants to individuals, nor for endowments, research, publications, or conferences; no loans.

Source: Amoco Foundation

200 East Randolph Drive, Chicago, IL 60690

Phone: (312) 856-6306

Bretzlaff Foundation

The Foundation supports ethnic & folk arts and resource conservation. Provides grants for project/program support and specializes in cultural resources and land-use planning.

Amount: Contact Source

Requirements: Nonprofit organizations

Source: Bretzlaff Foundation

4700 Plumas Street, Reno, NV 89509

Phone: (702) 333-0300

Broadhurst Foundation Centers

The Broadhurst Foundation supports the areas and humanities, community development, and medical research. In addition to program support, funds are awarded for building programs and necessary equipment in these areas.

Amount: Variable

Requirements: Contact source

Source: Broadhurst Foundation

100 Mid-Continent Tower, 401 South Boston, Tulsa, OK 74103

Phone: (918) 584-0661

Butler Foundation

Funding priorities include conservation, historic preservation, religious, youth, and women. Specifically, areas including land acquisition/protection and cultural resources.

Amount: Contact source

Requirements: Grant used for project/program support

Source: Charter Trust Company

P.O. Box 2530, Concord, NH 03302

Phone: (603) 224-1350

Community Foundation of Cape Cod

Provides grants to Cape Cod towns on the topic of non-profit organizational development and affordable housing, among others.

Source: Community Foundation of Cape Cod

P. O. Box 406, Yarmouthport, MA 02675

Phone: (800) 947-2322

Website: www.capecodfoundation.com

Capital Planet Foundation

The Capital Planet Foundation supports hands-on environmental projects for children and youths. The objective is to encourage innovative programs that empower children and youth around the world to work individually and collectively to solve environmental problems in their neighborhoods and communities.

Amount: \$250 to \$2,500

Source: Capital Planet Foundation

One CNN Center, 6 North, Atlanta, GA 30303

Contact: Sona Chambers

Website: www.turner.com

Geraldine R. Dodge Foundation, Inc.

The Foundation's special interests include: ecosystem and habitat preservation, pollution prevention and reduction, biodiversity/species conservation, energy conservation, and enlightened environmental policy through education and communication.

Amount:

Source: Geraldine R. Dodge Foundation, Inc.

1631 Madison Avenue, P.O. Box 1239, Morristown, NJ 07962-1239

Contact: Scott McVay, Executive Director

Phone: (973) 540-8442

Website: <http://jerfferson.village.virginial.edu/readings/dodge.htm>

Getty Grant Program (Architectural Conservation Program)

The Architectural Conservation Grants are designed to support the preservation of buildings for the development of outstanding architectural, historic, and cultural significance.

Amount: Variable

Requirements: Nonprofit, charitable organizations are eligible to apply. Funding is available for the development of through research and documentation in preparation for a property's long-term preservation; support is also available on a highly selective basis for actual conservation intervention. Projects must focus on the historic structure and fabric of building(s), and should also address conservation issues related to the building's urban or rural settings.

Source: The Getty Grant Program

1200 Getty Center Drive, Suite 800, Los Angeles, CA 90049-1685

Contact: John James Oddy, Program Officer

Phone: (310) 440-7320

Fax: (310) 440-7703

Website: www.getty.edu/grants/gcons

Graham Foundation Grants

It is the mission of the Graham Foundation to nurture and enrich an informed and creative public dialog concerning architecture and the built environment. Grants are generally given for activities that lead to the public dissemination of ideas through publication, exhibition, or educational programming.

Amount: Average is less than \$10,000, but organization can receive as much as \$50,000.

Requirements: Offered to individuals and institutions in support of activities focused on architecture and the built environment.

Customarily, grants are not made for endowment; annual operating expenses, construction; or architectural fees in support of construction or renovation projects.

Source: Graham Foundation

4 West Burton Place, Chicago, IL 60610-1416

Phone: (312) 787-4071

Website: <http://www.grahamfoundation.org>

E-mail: info@grahamfoundation.org

The Charles A. and Anne Morrow Lindbergh Foundation

The Lindbergh Grants program functions as a provider of seed money and credibility for pilot projects that subsequently receive larger sums from other sources to continue and expand the work. Lindbergh Grants are made in the following categories: agricultural, aviation/aerospace, conservation of natural resources – including animals, plants, water and general conservation, education, health and population sciences, adaptive technology, and waste management.

Amount:

Source: The Charles A. and Anne Morrow Lindbergh Foundation

2150 Third Avenue North, Suite 310, Anoka, MN 55303-2200

Phone: (763) 576-1596

Website: <http://www.lindberghfoundation.org>

The Educational Foundation of America

The foundation supports smaller, more grass roots organizations and projects with sustainability, replicability, and potential for long-term environmental impact. Interests include: energy efficiency and conservation, environmental education, alternatives to nuclear energy, sustainable agriculture, water quality issues, and public land resources conservation. The foundation encourages educational institutions, nonprofit organizations, public agencies, and research institutions to apply.

Source: The Educational Foundation of America

35 Church Lane, Westport, CT 06880-3515

Contact: Diane Allison, Executive Director

Phone: (203) 236-6498

Website: <http://www.efaw.org>

The Enterprise Foundation

Assists community-based organizations and local governments in improving poor neighborhoods by providing low-interest loans, grants, and equity to finance affordable housing. Provides training to develop professionals on a variety of topics. Also offers an extensive list of publications.

Source: The Enterprise Foundation

10227 Wincoppin Circle, Suite 500, Columbia, MD 21044

Phone: (410) 964-1230

Website: www.enterprisefoundation.org/default.asp

Fuller Foundation

Provides grants for projects including the arts. Funded projects have included are and performing arts festivals, and the creation of murals and sculpture. Geographic focus is limited to the Boston area.

Source: Fuller Foundation

Contact: P. K. Erickson, Program Administrator

P. O. Box 461, Rye Beach, NH 03871

Website: www.agmconnect.org/fuller1.html

The John D. and Catherine T. MacArthur Foundation

Program supports efforts to: generate new knowledge about community dynamics and community-building, and about the relationships between community characteristic and individual development; enhance the capacity of community residents to organize, to mobilize their own resources, and to obtain and use external resources; support, evaluate, and strengthen community-improvement initiative, especially in education, public safety, economic opportunity and recreation.

Amount: Contact source

Requirements: Contact source

Source: The John D. and Catherine T. MacArthur Foundation

140 South Dearborn Street, Suite 1100, Chicago, IL 60603-5285

Phone: (312) 920-6285

The Rockefeller Foundation

Supports groups and communities undertaking change that is culturally informed and builds on diversity. The Foundation identifies community-based, cooperative and culturally grounded initiatives that are building on diversity.

Amount: Contact source

Requirements: Contact source

Source: The Rockefeller Foundation

420 Fifth Avenue, New York, NY 10018

Mabel Louise Riley Foundation

Provides grants in areas including: community development in low-income and minority neighborhoods, job development and training, housing, historic preservation, urban environment, and the arts. Funded projects include capital improvements, historic preservation, building acquisition, community planning, and organization development. Support for projects outside the City of Boston and vicinity is limited.

Source: Mabel Louise Riley Foundation

75 State Street, 6th Floor, Boston, MA 02109

Phone: (617) 951-9100

Website: www.agmconnect.org/riley5.html

A. C. Ratsheshky Foundation

Provides grants for arts and culture projects in low-income areas. Grants are generally limited to Boston and contiguous communities.

Source: A. C. Ratsheshky Foundation

c/o GMA, 77 Summer Street, 8th Floor, Boston, MA 02110

Phone: (617) 426-7172 ext. 302

Website: www.grantmanagement.com/ratsheshky.html

Verizon Foundation

Grants are provided to non-profit assisting communities. Priority topic include economic development, workforce development, small business development, and women & economic development.

Source: Verizon Foundation

Website: foundation.verizon.com/index.html

Go to the “In Your Community” section of the site to find your regional contact.

APPENDIX 6

GLOSSARY OF PLANNING TERMS

General Planning Terms & Definition

Americans with Disabilities Act (ADA)

Federal law enacted in 1990 that requires public agencies to operate housing programs in ways that make them accessible and that do not discriminate against persons with disabilities. It also requires that homeless shelters be accessible. It generally does not apply to private housing (but many of its provisions are included in the 1988 amendments to the Fair Housing Act).

Benchmark

A point of reference of a standard against which measurements can be compared. The origin of the term benchmark can be traced historically to woodworking on a bench or table, where a mark was placed as a point of reference from which relative lengths could be measured. Its contemporary use refers to a land surveyor's starting reference point, which is officially recognized as the location and elevation at that point from which the surveyor can determine another location and elevation. In the context of indicators, a benchmark is an accurate data point, which is used as a reference for future comparisons (similar to a baseline). Sometimes it also refers to "best practices" in a particular field, and communities compare themselves against those standards. For example, if the best recycling rate for communities in the state of Illinois is 33% of all homes in the jurisdiction or other communities in the state may use that figure as a benchmark to work towards or surpass. (Many groups use benchmarks as a synonym for **Indicator** or **Target**.)

Best Management Practices

Best Management Practices (BMPs), used here in terms of protecting water quality, are an effective way of addressing existing high-risk land uses, non-point sources of pollution and development practices and are the best available methods to prevent or mitigate a contaminated release to the environment. BMPs can be structural, non-structural or managerial techniques used to prevent and reduce non-point source pollution. Many BMPs are low or no cost efforts as they focus on a change in general practices. An example of BMP initiative for Sheffield would be to provide nurseries with information related to proper fertilizer and pesticide application that could be distributed to customers.

Chapter 40A

The State's zoning enabling legislation, called The Zoning Act. Originally enacted in 1954, it was updated in 1975 to facilitate and encourage the modernization of zoning ordinances and by-laws by municipal governments.

Chapter 41

The State's subdivision control law spells out the powers and duties of local planning boards, whose approval is required before land can be subdivided. It specifies the type of provisions the local boards can adopt and specifies certain procedural requirements. Subdivisions of land with adequate road frontage do not require local approval (called **ANR**, or approval not required plans).

Chapter 44B

The Community Preservation Act Enabling Legislation. Allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds' fees. (Chapter 267 of the Acts of 2000)

Cluster Subdivision

A form of development for single-family residential subdivisions that permits a reduction in lot areas and built requirements, provided there is no increase in the number of lots permitted under conventional subdivision and resultant land area is devoted to open space.

Community Preservation Act

The CPA, which was enacted in 2000, enables cities and towns to establish a property tax surcharge of 1-3% to fund open space, historic preservation, and affordable housing initiatives. The statute requires that 30% of funding must be distributed evenly under the 3 categories (i.e. 10% to housing, 10% to open space and 10% to historic reservation. The remaining 70% is at the discretion of the community. CPA is enabling legislation and not a mandate but as of January 2003, 58 municipalities from around the Commonwealth have voted to adopt the program to achieve these local goals. Each community must also determine the level of surcharge and set policies that the statute leaves to their discretion such as exemptions for low-income or elderly homeowners. Communities that adopt CPA are eligible for matching state funds. The state's share comes from fees collected when real property transfers from sellers to buyers.

Community Reinvestment Act (CRA)

A federal law enacted in 1977 (and amended in 1989), which states that all federally insured financial institutions have a continuing and affirmative obligation to help meet the credit needs of the local communities in which they are chartered. Such institutions are required to demonstrate to their regulatory agencies, through regular examinations, that they are meeting the credit needs of their community, including low and moderate-income neighborhoods. That record is taken into account when the institution applies to enter new markets or merge or acquire another institution.

Comprehensive Regional Planning

Municipal planning on a metropolitan or regional level that is based on overall, not jurisdictional, boundaries. May include changes in jurisdictional boundaries, but typically addresses services and/or land use planning.

Department of Housing and Community Development (DHCD)

Massachusetts DHCD is the state's lead agency for housing and community development programs and policy. It oversees the state-funded public housing, administers rental assistance programs, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing. Until July 1996, DHCD was known as the Executive Office of Communities and Development. Prior to that, it was also called the Department of Community Affairs.

Department of Mental Health (DMH)

Massachusetts DMH, an agency within EOHHS, is the state's key provider of services to people with psychiatric disabilities, primarily through day programs, treatment and counseling services, and community-based housing. Its budget includes funds to assist homeless clients through outreach, shelter and transitional housing programs and to provide services for clients in community-based housing, as well as some funds for rental assistance.

Department of Mental Retardation (DMR)

Massachusetts DMR, an agency within EOHHS, is the state's key provider of services for people with mental retardation, primarily through a variety of social service programs and community-based housing. Like DMH, its budget includes funds to develop and staff community-based residences and subsidize the living costs of the residents.

Department of Public Health (DPH)

Massachusetts DPH, an agency within EOHHS, is the state's key agency for public health programs, including lead paint poisoning prevention, emergency and longer-term substance abuse treatment programs, programs for children at risk for developmental or other disabilities, programs for people with chronic medical problems and services for people living with AIDS. Its budget includes limited funds for the housing needs of its consumers, including supported housing services and rental assistance.

Department of Social Services (DSS)

Massachusetts DSS, an agency within EOHHS, funds most of the state's social services for families and children, including services and shelters for battered women, protective services for children, adoption, foster care and day care programs. Its budget includes limited funds for emergency shelter programs for children, adolescents and victims of domestic violence as well as transitional housing programs and rental assistance for specialized housing. Cases are handled in 26 area offices.

Department of Transitional Assistance (DTA)

Massachusetts DTA provides financial assistance and services for low-income families and individuals. In addition to administering the Temporary Aid for Families with Dependent Children (TAFDC) program, which replaced AFDC under state welfare reform, EAEDC (Emergency Aid to the Elderly, Disabled and Children), and food stamp programs, it is a key provider of homeless services. It operates over 120 shelters for homeless families and individuals and pays rent arrearages to prevent the eviction of low income families.

Department of Veterans Services (DVS)

Massachusetts DVS, an agency within the Executive Office for Administration and Finance, oversees a variety of programs for veterans of the Armed Services, including outreach centers, shelters and transitional housing for homeless and formerly homeless veterans and their families (including their parents).

Division of Capital Asset Management and Maintenance (DCAM)

Formerly the Division of Capital Planning and Operations, this state agency operates within the Executive Office of Administration and Finance responsible for major public building construction and real estate services for the Commonwealth. It manages the redevelopment of over 3,700 acres of surplus state property.

Entitlement Community

A city or urban area with a population of 50,000 or more that receives Community Development Block Grant (CDBG) funds directly from the federal government.

Executive Office of Elder Affairs (EOEA)

A Massachusetts Cabinet level agency that includes many of the state agencies that perform planning functions related to transportation.

Executive Office of Environmental Affairs (EOEA)

A Massachusetts cabinet level agency that oversees programs and policies relating to the environment. EOEA is made up of the Metropolitan District Commission and the Departments of: Environmental Protection; Environmental Management; Food and Agriculture; Fisheries, Wildlife and Environmental Law Enforcement; and the Metropolitan District Commission.

Executive Order 418

State executive order issued in 2000 by former Gov. A. Paul Cellucci and subtitled “Assisting Communities in Addressing the Housing Shortage”. It makes available up to \$30,000 in planning resources to each community in the state to plan for new housing opportunities while balancing economic development, transportation infrastructure improvements and open space preservation. EO418 gives priority in the awarding of \$364 million+ in annual discretionary funding to communities that have been certified as having taken steps to increase the supply of housing to individuals and families across a broad range of incomes. It also establishes an inter-agency "Community Development Plan" program to ensure that cities and towns are adequately addressing the interests of resource protection, economic development and housing affordability.

Floor Area Ratio (FAR)

A commonly used measure of building intensity, FAR is the relationship between building volume and land area. Determined by dividing the gross floor area of all buildings on a lot and the area of that lot.

501(c)(3) Corporation

A section of the Internal Revenue Code that grants status as a nonprofit corporation. This designation entitles organizations to receive tax-exempt status and tax-deductible donations.

Geographic Information System (GIS)

A computerized system that stores and links spatially defined data in a way that allows information display and processing and production of maps and models. GIS is a powerful planning and analytical tool.

Green Development

Development that uses environmentally friendly building practices and energy efficiency. There are a number of public and private incentives for green development, and increasingly, nonprofit developers use green construction as a way of increasing the expendable resources of lower income persons.

Green Building

A whole-building and systems approach to design and construction that employs building techniques that minimize environmental impacts and reduce the energy consumption of buildings while contributing to the health and productivity of its occupants.

Greenfields

Undeveloped land. Smart Growth principles dictate that new development be steered away from greenfields to the maximum extent possible and toward sites where infrastructure and public transportation already exist, or to contaminated and/or underutilized sites that can be reclaimed to accommodate new development.

Greenway

Green areas, including parks, that are often connected and accessible to the everyday lives of people in existing neighborhoods and communities.

Greyfields

Term coined by the Congress for the New Urbanism for failing retail properties (shopping centers) that require significant public and private-sector intervention to stem decline and redevelop into mixed use neighborhoods.

Growth Management

A central tenet of sustainable development that espouses the idea that uncontrolled growth cannot be sustained over time and that communities should intentionally plan the ways they want to develop.

Healthy and Sustainable Community

A community that develops and maintains a strong quality of life for its residents through consideration of long-term economic, ecological, social and political well-being

Impact Fees

A one-time assessments, which may be applied by municipalities to new development to fund the expansion or construction of municipal facilities and infrastructure that benefit the development.

Incentive Zoning

Zoning provisions that encourage but do not require developers to provide certain amenities or qualities in their projects in return for identified benefits, such as increased density or expedited processing.

Indicator

A measurement that reflects the status of some social, economic, or environmental system over time. The term Indicator is derived from the Latin verb *indicare*, meaning “to point out or proclaim.” Generally an indicator focuses on a small, manageable, tangible and telling piece of a system to give people a sense of the bigger picture.

Inclusionary Zoning

A zoning ordinance that requires a developer to include affordable housing as part of a development, or contribute to a fund for such housing.

Infill Development

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development, which in turn allows undeveloped land to remain open and green.

MassDevelopment (formerly Massachusetts Development Finance Agency, MDFA)

A quasi-public agency created in 1998 by the merger of the Government Land Bank of the Massachusetts Industrial Finance Agency. MassDevelopment offers a variety of programs in support of economic development, large-scale real estate development projects and brownfield clean-up including pre-development assistance, loans, loan guarantees, mortgage insurance and taxable and tax-exempt bond financing. Its programs can also be used for mixed commercial and residential projects.

Master Plan

A comprehensive long-range plan intended to guide the growth and development of a community or region and one that includes analysis, recommendations and proposals for the community’s population, economy, housing, transportation, community facilities and land use.

Mean

The statistical average. An arithmetic mean is determined by adding up all the data and dividing that sum by the number of data points (n). For example, in the series 1, 2, 6, the arithmetic mean is 3.

Median

The figure in an array of data points that falls midway in the series between the highest and the lowest values. For example in the series 1, 2, 6, the median is 2. (Note the distinction between median and mean.)

Mixed Use Development

Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project. Mixed-use redevelopment of neighborhoods promotes comprehensive revitalization through retention or addition of housing, services and jobs.

New Urbanism

A movement to build and rebuild communities on a human scale with interconnecting streets, homes with porches, pedestrian friendly traffic patterns, shared open space and greenways, local retail businesses that are near housing and services, and construction practices that are environmentally sensitive. In suburbia, may be a new town center or in cities, may be called an urban village.

Node Development

Nodes are small scale mixed use districts that provide basic services and conveniences to the surrounding neighborhood such as a small grocery, restaurant, pharmacy, or cleaning service.

Overlay Zoning

A zoning district, applied over one or more other districts that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.

Payment in Lieu of Taxes (PILOT)

Generally refers to arrangements under which governments exempt certain properties (e.g. public housing) or entities from real property or other taxes, but entity agrees to make some type of annual payment to the taxing entity, usually at a lower level than would be due under full taxation.

Peer to Peer

A technical assistance program administered by DHCD through which it provides small grants to local officials for short term problem solving.

Per Capita

Latin for “by heads”. A measurement that is presented in terms of units per person, as opposed to a total aggregate figure.

Quality of Life

The level of enjoyment and fulfillment derived by humans for the life they live within their local economic, cultural, social, and environmental conditions. The Jacksonville Community Council defines quality of life as the “feeling of well-being, fulfillment, or satisfaction resulting from factors in the external environments.” Quality of life, in this sense, is most directly measured using subjective indicators. However, objective indicators are often used to track the external conditions that affect quality of life.

Regional Planning Agencies (RPAs)

Public agencies that coordinate planning in each of thirteen regions of the state. They are empowered to undertake studies of resources, problems, possibilities and needs of their districts. They provide professional expertise to communities in areas such as master planning, affordable housing and open space plan, and traffic impact studies. With the exception of the Cape Cod and Nantucket Commissions, however, which are land use regulatory agencies as well as planning agencies, the RPAs serve in an advisory capacity only.

Report/Retirement/Artistic Communities (RRA)

Under a classification system devised by the Massachusetts Department of Revenue (DOR), four towns in South Berkshire County qualify as RRA communities: Egremont, Sheffield, Stockbridge, and West Stockbridge. Lenox is identified as a “growth community”. Lee, a “rural economic center”, and Great Barrington an “urbanized center”. (Footnote: Massachusetts Department of Revenue (DOR), “Kind of Community” Report, 904b.xls). See Appendix 4.

Smart Growth

A land use planning technique in response to the problems associated with unplanned, unlimited suburban development. Smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of diverse housing opportunities and choices, equitable allocation of costs and benefits of development, and an improved job/housing balance. Examples of smart growth development and planning include:

- Providing for mixed-use development in an near town and village centers
- Locating housing in close proximity of public transit
- Allowing higher density mixed use development near transit stops, along commercial corridors, or in town and village centers
- Redeveloping environmentally impacted or brownfield sites
- Restoring vacant, underutilized or abandoned building for productive use
- Encouraging the development of housing and preservation of open space so that the goals of each will be mutually satisfied using techniques such as cluster zoning, transfer of development rights, or other innovative zoning or regulatory devices
- Promoting the redevelopment of vacant infill parcels
- Participating in regional responses to addressing housing, natural resource, transportation, public service, and employment needs

Smart Codes

Modification of existing state building codes to allow realistic construction requirements/costs for older buildings. New Jersey and Maryland, for instance, encourage rehabilitation by amendments that cut the costs and time of rehab work.

Smart Growth Incentives

Use of tax and planning incentives by state and local governments to promote sustainable growth in developed areas and discourage growth in green areas. For instance, state funding is funneled to schools in dense, built areas and not provided for schools in new areas with no infrastructure.

Stakeholder

Participant in a community mobilization effort, representing a particular segment of society. School board members, environmental organizations, selected officials, chambers of commerce representatives, neighborhood advisory council members and religious leaders are all examples of local stakeholders.

Strip Development

A commercial or retail development, usually one-store deep, that fronts on a major street.

South Route 7 Corridor Area

For purposes of this Master Plan, "South Berkshire" means the seven-town area including Sheffield, Egremont, Great Barrington, Lee, Lenox, Stockbridge and West Stockbridge.

Streetscape

The surface vehicle and pedestrian components of a public right of way including roadway pavement and curbing, parking areas, sidewalks, street trees and pits, public signage and traffic control devices, cross-walk treatments, and street furniture such as benches, trash receptacles, and lighting fixtures.

Sustainability

A sustainable society is one that is healthy, vital, resilient, and able to creatively adapt to changing conditions over the long-term. Sustainable Seattle defines it as the long-term health and vitality of cultural, economic, environmental and social systems.

Sustainable Development

The United Nations Commission on Environment and Development defines it as "development which meets the needs of the present without endangering the ability of future generations to meet their own needs" (*Our Common Future*, 1987). Sustainable Seattle describes it as economic and social changes that promote human prosperity and quality of life without causing ecological or social damage.

SWOT Workshop

A interactive public participation process in which the format is to identify the community's strengths, weaknesses, opportunities and threats. These terms can be further defined as follows:

- **"Strengths"** are the already existing positive qualities of a place that should be built upon.
- **"Weaknesses"** are the aspects of a place that are obstacles to desired change and must be addressed if progress is to be made toward the future.
- **"Opportunities"** are areas where a place's strengths or potential strengths align with long term trends, giving that place a competitive advantage. Pursuing opportunities today can ensure long term economic health.
- **"Threats"** are emerging or long term trends that could destabilize a place's economic health.

Transfer of Development Rights (TDR)

The conveyance of development rights by deed, easement or other legal instrument from one parcel of land to another. It is a mechanism used to encourage development in certain areas and not in others.

Transit Oriented Development (TOD)

Mixed-use, higher density development centered on existing or new transportation facilities (including bus, rail, automobile, bicycle and pedestrian). In many cities, neighborhood redevelopment strategies are increasingly centered on TOD.

Universal Design

Products and buildings that are accessible and usable by everyone, including people with disabilities.

Urban Growth Boundary (UGB)

A locally designated boundary for projected growth that restricts zoning and services inside the boundary. Inner city neighborhoods are often found within UGBs, which may in turn help concentrate resources inside growth neighborhoods.

Housing Terms & Definitions

Affordable Housing

A subjective term. As used in this Master Plan, housing available to a household earning no more than 80% of the area median income at a cost that is no more than 30% of total household income.

Affordable Price

This means the sale price affordable to households at the median family income in each town. CHAPA defines “Affordable Purchase Price” as monthly housing costs equal to 28% of the family income, with a 30-year mortgage at 8.25% interest, 10% down payment.

Affordable Housing Program (AHP)

An affordable housing program run by the Federal Home Loan Bank (FHLB) system, AHP provides grants and subsidized interest rates on advances to its member institutions for low and moderate-income housing.

Affordable Housing Trust Fund

See “Housing Trust Funds” and “Massachusetts Affordable Housing Trust Fund” below.

Affordability Gap

This means the difference between prevailing home prices and what households in a given income range can afford to pay for housing costs. A comparison is made between median single-family home sale prices to the home buying power of a town’s median family income.

Alternative Housing Voucher Program(AHVP)

A DHCD rent subsidy program funded by the State for people under 60 with disabilities on waiting lists for public housing.

Area Median Income (AMI)

The estimated median income, adjusted for family size, by metropolitan area (or county, in non-metropolitan areas). AMI is updated annually by HUD and used as the basis of eligibility for most housing assistance programs. Sometimes referred to as “MFI,” or median family income.

Chapter 40B

The State’s comprehensive permit law, enacted in 1969, which established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate income housing can seek an expedited local review under the **comprehensive permit** process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the State if their application is denied or approved with conditions that render it uneconomic and the State can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L. c.40B §20-23); see also Comprehensive Permit)

Chapter 40B Unit

A housing unit that is (a) made affordable to low- or moderate-income households by a state or federal housing development subsidy, and (b) included or eligible for inclusion in the state's inventory of low- and moderate-income housing. Chapter 40B units count toward each community's 10% low- and moderate-income housing threshold, which determines a developer's right of appeal to the state's Housing Appeals Committee (HAC).

Chapter 121D

(See “Massachusetts Affordable Housing Trust Fund”)

Chapter 667²¹

State public housing program. Administered by Local Housing Authorities (LHAs), provides rental housing for low-income elderly (age 60+) and handicapped persons.

Chapters 167 & 689²²

State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing with specialized services for low-income persons with mental illness, mental retardation or physical disabilities.

Chapters 200 & 705²³

State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing for families. Chapter 200 housing developments were constructed in the 1940s and 50s, originally to house low-income veterans. The program was replaced in the 1960s by the 705 program, with the goal of providing smaller-scale housing (maximum 24 units), in neighborhood settings, for low-income families. During the late 1980s and early 90s, some 705 funding was made available to allow LHAs to purchase units on the private market.

Citizen’s Housing and Planning Association (CHAPA)

A Massachusetts-based non-profit umbrella organization advocating for affordable housing.

Citizen Planner Training Collaborative (CPTC)

A professional education initiative affiliated with Umass that provides local planning and zoning officials with tools, training and information about land use planning.

Co-Housing

A hybrid form of housing that combines private and communal forms of living. Residents occupy individual, complete living units, but may share additional kitchen, dining and recreational facilities with other residents. Ownership and design may take a variety of forms.

Community Action Agency (CAA)

CAAs, sometimes called CAP agencies, are publicly and privately funded agencies that provide social services, such as fuel assistance, daycare and education to low-income residents. By law, the State must distribute at least 90% of its federal Community Services Block Grant funds to CAAs. The State also contracts with CAA’s to operate its fuel assistance and weatherization programs. CAAs may also be involved in the development and management of affordable housing.

Community Development Advance

A reduced-rate advance (loan) that be accessed by FHLB member institutions to help finance the purchase, construction, rehabilitation, or predevelopment financing to projects in income-eligible neighborhoods.

²¹ There has been limited funding for the creation of new units under any of these public housing programs in recent years.

²² Ibid.

²³ Ibid.

Community Development Block Grant (CDBG)

HUD program which provides flexible annual grants on an entitlement basis, by formula, directly to states and larger communities (population over 50,000) for activities benefiting low and moderate income people, including housing, community development, economic development, services.

Community Development Corporation (CDC)

A form of community-based organization engaged in local housing and economic development activities. Although CDCs vary in size and scope, most are nonprofit, tax-exempt 501(c) 3 organizations. Under Massachusetts's law, CDCs must be located in and serve a designated community where the median family income is below 85% of the regional median family income. There are 67 CDCs operating in Massachusetts today.

Community Development Finance Corporation: (CDFC)

A state quasi-public agency, created in 1975, to provide flexible financing for small business, commercial development and housing ventures expected to provide a public benefit. (increased employment and affordable housing opportunities in targeted low-income areas). It works in partnership with community development corporations (CDCs).

Community Development Financial Institution (CDFI)

An organization certified by the US Department of the Treasury as a lending institution that has a primary mission of promoting community development. To be certified, the organization must serve a target market, offer development services, maintain accountability, and be a non-government controlled legal entity. CDFIs provide a wide range of financial products and services, including mortgage financing, commercial loans, financing for community facilities, and financial services needed by low income households. Some also provide technical assistance.

Community Development Fund (CDF)

A component of the Massachusetts Community Development Block Grant Program, CDF supports revitalization efforts and addresses the needs of low and moderate-income residents by supporting housing, community and economic development activities in Massachusetts cities and towns.

Community Housing Development Organizations (CHDOs)

Nonprofit community-based organizations which meet certain HUD criteria and thus qualify to apply for HOME funding set-aside specifically for non-profits.

Comprehensive Permit

Expedited permitting process for developers building affordable housing under Chapter 774 "anti-snob zoning" law. A comprehensive permit, rather than multiple individual permits from various local boards, is issued by local zoning boards of appeals to qualifying developers. Comprehensive permits are not authorized in communities that meet the following State standards including:

- 10% or more of housing stock in existence is subsidized.
- At least 1.5% of land zoned for residential, commercial or industrial use is utilized for subsidized housing.

Community Services Block Grant (CSBG)

Federal poverty reduction program created to provide services to encourage self-sufficiency for low-income families and individuals. CSBG provides funding to the state's 25 Community Action Agencies (CAAs) for a wide range of social service programs including housing assistance, child care, youth and family development, elderly services, fuel assistance and many others.

Condominium

A type of real estate ownership in which owners own their own units plus an undivided share of all common areas. In Massachusetts, condominiums are established under MGL Chapter 183A. Limited equity condominiums are those where the resale price is regulated, through a deed covenant, a regulatory agreement, a land trust or other mechanism.

Congregate Housing

Housing accommodation that offers separate rooms or apartments but provides shared activities of daily living with other residents. May be rental or ownership.

Consolidated Plan (ConPlan)

A combination planning document and performance report required of states and communities receiving HUD block grants. The ConPlan establishes local housing needs and priorities, and HUD uses it to assess proposed local housing policies and funding requests. Applicants for funding under any of 17 other HUD programs must show that their application is consistent with the local ConPlan. The ConPlan has several components, including: housing and community development needs analyses, an annual action plan, and an annual performance report.

Co-operative: (co-op)

A form of shared ownership housing where all residents own stock in the corporation that owns the property. They do not own their own units, but co-op share ownership entitles a resident to a long-term lease on a unit and a vote in the governance of the property. Limited equity cooperatives are a form of affordable, resident-controlled homeownership in which the individual share purchase prices are very low so that the resident does not need mortgage financing to buy in. Like rental properties, co-ops may be syndicated to raise money for the construction.

Deferred loan (or “deferred payment second mortgage”)

Debt (borrowed money), often from a public or charitable source, repayment of which may be postponed for a specified period of time, indefinitely, or forgiven entirely. A commonly used financing mechanism to support affordable housing.

Emergency Assistance (EA)

A state program to assist low-income pregnant women and households with children who are homeless or at-risk of homelessness.

Emergency Shelter Grants (ESG)

A federal program designed to improve the quality of existing emergency shelters for homeless people, provide additional shelters and transitional housing, meet shelter operating costs, provide essential services to homeless individuals, and support programs to end homelessness. Funding is provided to states and cities according to CDBG formula.

Executive Order 215

State executive order, issued in 1982 but not enforced, which required all state agencies to withhold discretionary development-related state assistance from municipalities that were unreasonably restrictive in their housing practices.

Expiring Use Restrictions (EUR)

Refers to affordable housing where the restrictions on rents and/or incomes of occupants could or will expire in the near future if owners prepay their publicly assisted mortgages and convert the units to market rate housing. The units were built with federal and/or state subsidies (such as low cost mortgages, interest subsidies, rent subsidies and loan guarantees). While mortgages and other assistance often had terms as long as 30-40 years, many gave owners the option to prepay the mortgage after 20 years and thus remove use restrictions on the property.

Extremely Low-Income

Household income below 30% of area median, as defined by HUD for its own programmatic purposes.

Factory-built Housing

Any home that is built in a factory setting as opposed to on site. This can include manufactured and modular homes as well as pre-cut (in which building materials are factory-cut to design specifications then transported to the site for assembly) and panelized units (in which panels—a whole wall with windows, doors, wiring and outside siding—are transported to the site and assembled).

Fair Housing Act

Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents: (FMRs)

Maximum rents allowed by HUD in the Section 8 rental assistance program. Updated and published annually, FMRs represent HUD's estimate of the actual market rent for an apartment in the conventional marketplace. HUD sets FMRs by unit size (0-bedroom, 1-bedroom, etc.) and regions within each state. The current FMRs are posted on HUD's website at <http://www.huduser.org/datasets/fmr.html>

Family Self Sufficiency (FSS)

Program Family Self-Sufficiency is a HUD program for public housing and Section 8 tenants. Tenants who choose to participate sign a contract outlining progress they seek to make toward economic self-sufficiency over five years; in exchange, local housing agencies commit to provide appropriate services (day care, training, etc.) to help tenants meet goals and put any rent increases which may occur as participant incomes rise into an escrow account for tenants to use at end of program.

Family Unification Program

A HUD Section 8 rent subsidy program which provides rent subsidies to families, including victims of domestic violence, at risk of losing their children to foster care (or unable to regain them) due to lack of housing.

Federal Deposit Insurance Corporation (FDIC)

Federal agency established in 1933 that guarantees (within limits) funds on deposit in member banks and thrift institutions and performs other functions such as making loans to or buying assets from member institutions to facilitate mergers or prevent failures. Regulates some banks under the Community Reinvestment Act.

Federal Home Loan Bank System (FHLB)

Created by Congress in 1932, the FHLB System's public policy mission is to support residential mortgage lending and related community investment through its member financial institutions. The System fulfills its mission by providing members with access to reliable, economical funding and technical assistance, as well as special affordable housing programs. Federal Home Loan Banks are government sponsored enterprises, federally chartered but privately capitalized and independently managed.

Federal Home Loan Bank of Boston (FHLBB)

One of the 12 district banks, the FHLBB covers the 6 New England states and is owned by more than 460 New England financial institutions. A wholesale bank (a bank for banks), it provides access to credit for its members and administers several programs to promote community development and expand affordable housing.

Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac)

Congressionally chartered agency established in 1970 (and privatized in 1989) to buy qualifying residential mortgages from originating lenders. The loans are either kept in portfolio or packaged and sold as securities. Freddie Mac also offers programs with more flexible underwriting guidelines for lower income homebuyers. With Fannie Mae, the corporation's activity has helped to create an enormous secondary mortgage market.

Federal Housing Administration (FHA)

Federally sponsored agency, now a division of HUD, that insures lenders against loss on residential mortgages. It was founded in 1934 in response to the Great Depression to execute the provisions of the National Housing Act.

Federal Housing Finance Board (FHFB)

U.S. government agency created by Congress in 1989 to assume oversight of the Federal Home Loan Bank System from the dismantled Federal Home Loan Bank Board.

FHA Insurance

Insurance program by which the federal government stimulates new housing production. When a mortgage is FHA insured, the Federal government promises to buy it from the lender at full value if there is any default.

Federal National Mortgage Association: (FNMA or Fannie Mae)

Created in 1938 to purchase FHA, and later VA and conventional mortgages, Fannie Mae is now a privately-owned and managed, federally chartered corporation, the largest source of home mortgage funds in the United States. It buys qualifying residential mortgages from originating lenders and either keeps them in portfolio or packages and sells them as securities. Fannie Mae also offers programs with more flexible underwriting guidelines for lower income homebuyers.

Federal Reserve Board: (FRB)

Governing board of the Federal Reserve System. Its seven members are appointed by the President of the United States, subject to Senate confirmation, and serve 14-year terms. The Board establishes Federal Reserve System policies on such key matters as reserve requirements and other bank regulations, sets the discount rates, and tightens or loosens the availability of credit in the economy.

"Friendly" Comprehensive Permit

A comprehensive permit that meets or closely approximates local affordable housing guidelines, or that a community has actively recruited, such as by procuring for a developer to build low-income housing on a parcel of town-owned land.

Fuel Assistance

DHCD program, using federal LIHEAP—low income heating assistance programs—funds, which makes grants to low-income families, elders and people with disabilities to help pay winter heating costs.

Government National Mortgage Association (GNMA or Ginnie Mae)

An agency of HUD, Ginnie Mae guarantees payment on mortgage-backed pass-through-securities, which represent pools of residential mortgages insured or guaranteed by the FHA, the Veterans Administration, or the Rural Housing Service. It also manages a portfolio of federally owned mortgages. It does not purchase loans.

Government Sponsored Enterprise (GSE)

An enterprise established by the federal government but privately owned and operated. These enterprises are excluded from the budget totals because they are classified as private entities. However, financial information concerning them is included in the budget. Fannie Mae and Freddie Mac are GSEs, as are the Federal Home Loan Banks.

Heating Energy Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP)

A state-run weatherization program providing emergency heating system repairs, tune-ups, retrofits, etc. to low income households.

HOME Investment Partnerships Program (HOME)

A federal program run by HUD which provides annual grants on an entitlement basis to states, large cities and consortia of smaller communities for affordable housing activities, including homeownership, rent subsidies, housing development and rehabilitation.

Home Modifications Loan Program

A newly established state funded loan program that provides loans for access modifications to the principal residence of elders, adults with disabilities and families with children with disabilities. Based on income eligibility, from \$1,000-25,000 may be extended as a deferred payment loan, due upon sale or transfer of the property, or as a low interest amortizing loan. The loans are secured by a mortgage lien on the property.

Home Mortgage Disclosure Act: (HMDA)

A federal law enacted in 1975 (and amended in 1989) that requires home mortgage lenders to compile and make available information on every mortgage loan application received. Such information includes the race, sex, and income of the potential borrower and the disposition of the application.

Homelessness Intercept Program (HIP)

DHCD program to help homeless families find permanent housing and to help families at risk of homelessness.

HOP (Homeownership Opportunities Program)

DHCD program that is no longer in effect which provided 5%-down MassHousing mortgages with state-funded interest subsidies to first time homebuyers purchasing homes in developments where developer reserved at least 30% of units for buyers earning less than 80% of median. Some units were sold to LHAs for family public housing.

HOPE VI

A federal program (aka the Urban Revitalization Program) that provides funding for the revitalization of severely distressed or obsolete public housing sites. Funds can be used for demolition or rehabilitation of units; construction of replacement units; rental assistance to tenants who are displaced; provision of self-sufficiency services for tenants; and for programs designed to improve management.

Housing Appeals Committee (HAC)

A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

Housing Choice Voucher Program (See “Section 8”)**Housing Consumer Education Centers**

A statewide information and referral network that assists tenants, landlords, current and prospective homeowners with their housing problems. The Centers are located at agencies that provide a variety of housing services throughout Massachusetts.

Housing Cost Burden

A household paying more than 30% of its monthly gross income on housing costs is said to be "housing cost burdened." Housing cost burden is one indicator of a housing affordability gap.

Housing Development Support Program (HDSP, or Heads Up)

A component of the Massachusetts Community Development Block Grant (CDBG) Program, “Heads Up” provides gap financing for affordable housing projects of seven units or less, in smaller communities.

Housing Innovations Fund (HIF)

State funded program, using bond proceeds to help finance innovative forms of affordable housing, such as SROs, transitional housing, limited equity cooperatives and community residences and to preserve existing affordable housing developments.

Housing Opportunities for People With AIDS (HOPWA)

Federal program that provides funds to states and cities for housing assistance and supportive services for low-income people with HIV/AIDS and their families.

Housing Services Program

State-funded program to prevent homelessness and assist tenants, landlords and homeowners with housing problems and questions.

Housing Stabilization Fund (HSF)

State program using bond proceeds to fund a variety of activities including homeownership, affordable housing development and preservation, demolition of abandoned housing, and local match to federal HOME grants.

Housing Trust Fund

A fund established by state legislation or local ordinance that uses public funds to finance the construction or renovation of affordable housing. The fund typically has a dedicated, ongoing source of revenue. Most are administered by a public agency, but foundations or other entities administer some.

Limited Equity Homeownership

Ownership housing in which resale values are restricted in order to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance in order to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land). Can take the form of a cooperative, a condominium or fee simple ownership.

Local and Regional Housing Authorities (LHAs)

A housing authority set up by a city or town, or group of towns, in accordance with state law to provide low-income family or elderly housing.

Local Initiative Program (LIP)

A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory. LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set aside as affordable to households earning less than 80% of the area median.

Local Initiatives Support Corporation (LISC)

Local Initiatives Support Corporation is a national nonprofit organization established to help resident-led, community-based development organizations transform distressed communities and neighborhoods into healthy ones. By providing capital, technical expertise, training, and information, LISC supports the development of local leadership and the creation of affordable housing, commercial, industrial and community facilities, businesses, and jobs.

Low-Income Household

Household income below 80% of metropolitan area median, as defined by HUD, for its own programmatic purposes. (Note: 80% of median income is still considered by many to be moderate income and 50% of median to be low-income. These were the standards that had been used for more than 25 years until HUD changed them in the mid-1990s.)

Low- and Moderate-Income Housing(or abbreviated, low-income housing)

Housing affordable to persons with incomes at or below 80% of the median family income for the metro- or non-metro area where they live, as set annually by the U.S. Department of Housing and Urban Development (HUD).

Low-Income Heating Assistance Program (LIHEAP)

The federal program which provides funds to states for Fuel Assistance programs.

Low-Income Housing Tax Credit (LIHTC)

Federal tax credit for developers of affordable housing. States receive an annual dollar value of credits, which they then allocate to qualifying projects based on priorities established in a state allocation plan. DHCD is the allocating agency for Massachusetts.

Manufactured Homes

Homes built entirely in the factory under a federal building code administered by HUD. The Federal Manufactured Home Construction and Safety Standards (commonly known as the HUD Code) went into effect June 15, 1976. Manufactured homes may be single- or multi-section and are transported to the site and installed. The Federal standards regulate manufactured housing design and construction, strength and durability, transportability, fire resistance, energy efficiency, and quality.

Massachusetts Affordable Housing Trust Fund (ATHF)

A \$100 million revolving trust fund (\$20 million per year for five years) established by the Massachusetts Legislature as Section 227 of Chapter 159 of the Acts of 2000, and now known as Chapter 121D. Administered by MassHousing, ATHF functions as a gap filler, the last funding piece necessary to make an affordable housing development financially feasible and sustainable for the long term. Funding is typically in the form of deferred payment loans. (ATHF is also a common acronym for affordable housing trust funds in general. See “Housing Trust Fund.”)

MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)

A quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family programs. MassHousing bonds have financed over 70,000 rental units in mixed income projects and over 35,000 home

mortgages and home improvement loans. The Agency oversees and regulates the properties it has assisted, and runs a number of other programs, some on behalf of HUD and DHCD.

Massachusetts Housing Investment Corporation (MHIC)

A private, non-profit corporation which provides loans for affordable housing, equity funds for low-income housing tax credit (LIHTC) developments and loan guarantees for lead paint abatement loans. Created in 1991 by a consortium of banks, MHIC also administers a bridge financing program for tax credit projects in conjunction with the Massachusetts Housing Partnership Fund.

Massachusetts Housing Partnership Fund (MHP)

A quasi-public agency created by the Legislature in 1985 to support affordable housing and neighborhood development. It is funded by state-mandated contributions from interstate banks and has received State funds as well. A seven-member board appointed by the Governor and the state's banking industry governs it. MHP provides technical assistance and below-market financing to nonprofit and for-profit developers and public agencies. It offers both long term fixed-rate financing and bridge loans for affordable rental housing, runs the "Soft Second" program for first time homebuyers together with DHCD, and provides funds to assess the feasibility of potential projects.

Massachusetts Rehabilitation Commission (MRC)

A state agency that assists individuals with disabilities to live independently and go to work. MRC is the agency responsible for vocational rehabilitation and independent living services and for determining eligibility for federal SSI/SSDI benefits for Massachusetts citizens with disabilities.

Massachusetts Rental Voucher Program (MRVP)

A state-funded rental assistance program begun in November 1992, as a revised version of the state's previous rental assistance program (Chapter 707). It has both a project-based component and a tenant-based component.

McKinney Act/McKinney Programs

The Stewart B. McKinney Federal Homeless Assistance Act of 1987 established a number of federal programs through HUD, HHS and other agencies to provide housing and services to homeless families and individuals as well as those at risk of homelessness.

McKinney Emergency Community Services Homeless Grant (EHP)

A federal program providing annual grants from HHS to states for distribution to CAAs to provide services to the homeless.

Metropolitan Statistical Area: (MSA)

The term is also used for CMSAs (consolidated metropolitan statistical areas), and PMSAs (primary metropolitan statistical areas), geographic units used for defining urban areas that are based largely on commuting patterns. Office of Management and Budget defines metropolitan areas for statistical purposes only, but many federal agencies use them for programmatic purposes, including allocating federal funds and determining program eligibility. HUD uses MSAs as its basis for setting income guidelines and fair market rents.

Mixed Income Housing Development

Development that includes housing for various income levels. In urban neighborhoods, it is a tool to deconcentrate poverty. In suburban neighborhoods, it is a design principle that designates a percentage of housing to different price ranges and may include persons with very low-income.

Mobile Homes

Factory-built home produced prior to June 15, 1976, when the HUD Code went into effect. By 1970, mobile homes were built to voluntary industry standards that were eventually enforced by 45 of the 48 contiguous states.

Moderate-Income Household

A household (1 + persons) whose gross monthly income is at or below 80% of the median family income for the applicable metropolitan or non-metropolitan area.

Modular Homes

Factory-built home built to applicable State, local, or regional codes where the home will be located. Modules are transported to the site and installed.

Mortgage

Debt instrument by which the borrower (mortgagor) gives the lender (mortgagee) a lien on property as security for the repayment of a loan. The borrower has use of the property, and the lien is removed when the obligation is fully paid. A mortgage normally involves real estate, and is commonly used to purchase a house.

Mortgage Banker

Company, or individual, that originates mortgage loans, sells them to other investors, services the monthly payments, keeps related records, and acts as escrow agent to disperse funds for taxes and insurance. A mortgage banker's income derives from origination and servicing fees, profits on the resale of loans, and the spread between mortgage yields and the interest paid on borrowings while a particular mortgage is held before resale.

NeighborWorks Network®: (NWOs)

A nationwide network of community-based, locally-controlled nonprofits, NeighborWorks® organizations develop resident leadership, increase homeownership, produce and preserve affordable housing, and develop special programs such as commercial revitalization and economic development. Each NWO is an autonomous organization governed by local residents, business leaders and government officials. There are 12 NWOs in Massachusetts chartered by the Neighborhood Reinvestment Corporation (see below), including CDCs and Neighborhood Housing Services (the predecessor to NW). All receive operating assistance and capital investment from NR.

Neighborhood Reinvestment Corporation (NR)

A Congressionally chartered, federally funded, nonprofit corporation established in 1978 to assist in the revitalization of lower income neighborhoods. Its four core business areas: capacity building, affordable housing, resident leadership and community-based economic development. Services are provided to and through local Neighbor Works® organizations. Support includes training, operational grants, capital investments, and technical assistance. NR also advances broader community goals and provides broader training through national Neighborhood Reinvestment Training Institutes.

New England Fund (NEF)

An affordable housing program run by the Federal Home Loan Bank of Boston (FHLBB), NEF provides advances (loans) to member financial institutions to finance affordable housing. NEF is one of the most widely used programs for the development of new mixed income ownership housing under the comprehensive permit.

New Markets Tax Credit (NMTC)

A new federal program (enacted by Congress in December 2000) that authorizes tax credits in an amount expected to generate \$15 billion for the financing of economic development in low-income communities by 2007. The tax credits are available to investors in “community development entities,” which will use the proceeds to make loans and investments in businesses located in low-income communities.

Expected to bridge financing gaps; create new partnerships among investors, communities, businesses, and government; and generate jobs, services and revitalization in distressed areas, in much the same way that LIHTCs did for affordable housing. A list of NMTC community development entities by state is available at <http://www.cdfifund.gov/programs/nmtc/index.asp>

Notice of Funding Availability (NOFA)

A notice by HUD to inform potential applicants that program funding is available. The NOFA outlines the application process and timetable, program requirements, and includes names and addresses of agency personnel to contact for application forms and information.

Project Based Assistance (PBA)

Term used to describe rental assistance which is assigned to a specific housing unit or housing development. Also refers to a specific Section 8 program.

Property and Casualty Initiative: (PCI)

A private community development loan fund capitalized by a consortium of twenty-six Massachusetts property and casualty insurance companies in 1999. PCI lends to a range of community development projects including affordable housing. It makes most of its loans directly, but may also participate with other community lenders.

Public Housing Agency (PHA)

A public entity which operates housing programs: includes state housing agencies (including DHCD), housing finance agencies and local housing authorities. This is a HUD definition, which is used, describes the entities that are permitted to receive funds under or administer a wide range of HUD programs, including public housing and Section 8 rental assistance. It includes not only local housing authorities, but also state housing agencies, such as DHCD.

Regional Non-profits

Nine private, non-profit housing agencies who administer the Section 8 program on a statewide basis, under contract with DHCD. Each agency serves a wide geographic region. Collectively, they cover the entire state and administer over 15,000 Section 8 certificates and vouchers. In addition to administering Section 8 subsidies, they administer state-funded rental assistance (MRVP) in communities without participating LHAs. They also develop affordable housing and run housing rehabilitation and weatherization programs, operate homeless shelters, run homeless prevention and first-time homebuyer programs, and technical assistance and training programs for communities.

Rent Supplement (RS)

Program See “Section 8 Existing Loan Management Set Aside”

Rental Development Action Grant: (RDAL)

A DHCD program providing operating assistance through a loan to affordable housing projects.

Rental Rehabilitation

Grants to cities and states for rental housing rehabilitation. These grants, authorized by Section 17 of the Housing Act of 1937, as amended by the Housing and Urban-Rural Recovery Act of 1983, are designed to attract private financing to rehabilitation.

Rural Housing Service (RHS)

RHS, formerly Farmers' Home Administration, is part of the US Department of Agriculture. It runs a number of housing programs for people living in non-urban communities with populations of up to 20,000, providing low-cost mortgages, loan guarantees, repair and rehabilitation loans to low-income homeowners. It also has programs to build affordable rental housing and has financed over 2,000 units in Massachusetts.

Seasonal Home (or seasonal housing unit)

Generally, a home other than the owner's principal, residence and which the owner occupies for only a portion of the year.

Secondary Mortgage Market:

Institutions—including, but not limited to, Fannie Mae and Freddie Mac—that purchase home mortgages from originating lenders, providing liquidity to the mortgage market. They affect the housing market by increasing the supply of funds local lenders have to lend. They also influence the types and pricing of mortgages lenders offer, and the underwriting standards they use (e.g. down payment and credit requirements, loan to value ratios, how rental income is counted in 2-4 family properties) by what they are willing to purchase.

Section 8

Refers to the major federal (HUD) program—actually a collection of programs—providing rental assistance to low-income households to help them pay for housing. Participating tenants pay 30% of their income (some can pay more) for housing (rent and basic utilities) and federal subsidy pays balance of rent. Now officially called the Housing Choice Voucher Program.

Section 8 for Homeownership Initiative

A new program that allows rental assistance recipients to use their vouchers to qualify for a mortgage. Participants must earn a minimum of \$10,300/year, work full-time, and be purchasing a single-family home.

Section 108 Loan Guarantees

A loan guarantee program within the CDBG Program under which entitlement communities may borrow up to five times their most recent annual CDBG allocations to fund additional housing rehabilitation or economic development activities.

Section 202

Federal competitive grant program provides capital advances to nonprofit organizations for the construction or rehabilitation of rental housing for very low-income elderly and/or handicapped persons. Advances are interest-free and need not be repaid if housing remains available for very low-income for at least forty years.

Section 221d3 program (HUD)

Active between 1961 and 1968, the program provided HUD interest subsidies on mortgages obtained from private lenders to bring the interest rate to 3%. The FHA also insures the mortgage. Initial income limits for admissions were 95% of median; now the limit is 80% of median with some priority given to very low-income households (earning under 50% of median).

Section 236 program: (HUD)

Active between 1968 and 1973 (though some mortgages started as late as 1980). This program provided HUD interest subsidies on mortgages obtained from private lenders to bring the interest rate to 1%. HUD (FHA) also insured the loans.

Severe Housing Problems

As used by HUD in defining priorities, severe housing problems are homelessness, displacement, housing cost burden above 50% of income, occupancy of housing with serious physical problems. Data on severe housing problems drawn from the American Housing Survey measures only cost burden and physical problems.

SHARP

State Housing Assistance for Rental Production -- a state funded multi-family production program that operated during the 1980s which uses operating budget funds to provide shallow 15 year loans to mixed-income housing projects in which at least 25% of the units were set aside for low-income households. Developers used MASSHOUSING tax-exempt mortgages and the SHARP loan was set at the amount needed to bring the effective interest rate to 5%.

SHOP (Self Help Homeownership Opportunity) Program

A federal program that provides funding to national and regional nonprofit organizations that provide technical assistance to low-income homebuyers in small and rural communities. Program is a complement to the Rural Housing Service self-help (or sweat-equity) housing programs.

Single Room Occupancy: (SRO)

Generally refers to housing units which are not equipped with both individual kitchen and individual bathroom facilities and which are rented for longer than 15 consecutive days. Some units may have kitchenettes and/or bathroom facilities.

Small Cities Program

A federally funded entitlement program, under which DHCD receives an annual grant (about \$38 million/year) of HUD CDBG funds to support housing and community development activities in the communities which do not receive CDBG entitlement funds directly from HUD. Communities apply to DHCD for funds for specific projects.

Soft Second

State first time homebuyer assistance program operated by the Mass Housing Partnership. Buyers obtain a bank mortgage for 75% of the purchase price and the Soft Second program provides a second mortgage for 20% of the price. The interest on the second mortgage may be subsidized for 10 years.

Subsidized Housing Inventory (SHI)

This is the official list of units, by municipality, that count toward a community's 10% goal.

Sweat Equity

The equity that is added to a property through the unpaid labor put into its improvement. A method used to help reduce the cost of a home.

Syndication

As used in affordable housing, syndication refers to the raising of equity (investment capital) for low income rental housing through the sale to outside investors of a stream of tax credits.

Syndicated Cooperative

A cooperative owned in part by outside investors who are able to take advantage of federal tax credits.

TELLER (Tax-Exempt Local Loans to Encourage Rental Production)

A state (DHCD) program that is no longer in effect which set aside a portion of the state's tax-exempt bond volume allocation for local housing authorities (LHAs) so LHAs could provide tax-exempt mortgages to private developers of mixed income housing, with 20-40% of units set aside for low-income households.

Temporary Assistance for Needy Families (TANF)

Block grant to states administered under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which established a new welfare system. The TANF block grant replaced Aid to Families with Dependent Children (AFDC). The chief feature of the new system is the abolition of a federal entitlement to cash assistance.

Tenant Assistance Program (TAP)

MassHousing-funded program providing training courses and seminars for residents and property management staff in MassHousing- and HUD-assisted housing, covering topics such as substance abuse and when to intervene, cultural diversity, AIDS awareness and domestic violence.

The Life Initiative (TLI)

A private community investment fund capitalized by a consortium of eleven Massachusetts life insurance companies in 1998. TLI invests in a range of community development activities including affordable housing, channeling most (2/3) of its loans and investments through community loan funds and intermediaries.

Transitional Housing

Temporary housing for families or individuals who do not have permanent housing but require more stability than an emergency shelter.

U.S. Department of Health and Human Services (HHS)

The primary federal agency for health programs, such as Medicaid and Medicare, and public assistance/ income maintenance programs such as Temporary Assistance to Needy Families (TANF), SSI and SSDI.

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

The primary federal agency for regulating housing, including fair housing and housing finance. It is also the major federal funding source for affordable housing programs.

Very Low-Income

Household income below 50% of metropolitan area median, as defined by HUD, for its own programmatic purposes. In 1995, 41% of renter households and 18% of owner households were very low-income according to American Housing Survey data.

Voucher

A government payment to, or on behalf of, a household, to be used solely to pay a portion of the household's housing costs.

Weatherization

Whole-house approach to improving the energy efficiency of an existing home. In the whole house approach, all the energy-impacting systems in the home are examined and improved upon simultaneously, as needed.

Economic Development Terms & Definitions

Chapter 121A

State law authorizing the creation of Urban Redevelopment Corporations to develop residential, commercial, industrial, civic, recreational, or historic projects in areas that are considered to be blighted, decadent or substandard.

Chapter 121B

State law permitting cities and towns to set up redevelopment authorities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds. While the urban renewal program no longer exists, localities can still create redevelopment authorities and apply for specific redevelopment grants. Redevelopment authorities have the power of eminent domain and they are exempt from the State's Uniform Procurement Act when engaged in property disposition and development, making them powerful tools for large scale redevelopment projects.

Chapter 121C

State law permitting municipalities to establish Economic Development Industrial Corporations (EDICs) for the purpose of implementing local economic development plans and projects to reduce unemployment and eliminate blight. Only communities that have been designated by the U.S. Department of Labor as labor surplus areas due to high unemployment are eligible.

Community Development Action Grant (CDAG)

A state funded program using housing bond bill funds, to help finance infrastructure necessary to make affordable housing and economic development projects feasible.

Community Economic Development Assistance Corporation (CEDAC)

A quasi-public agency created by the Legislature in 1978 to provide development assistance to nonprofit developers in order to increase the supply of affordable housing and help revitalize chronically distressed areas. By statute, it can only provide services to nonprofit corporations.

Community Enterprise Economic Development (CEED)

A state funded program providing operating funds for CDCs.

Commutershed

The general geographic area in which commuters will travel for the purposes of working

Laborshed

The general geographic area in which a regional employment center draws most of its workforce.

Ready Resource

DHCD program, using federal Small Cities funds, to help fund economic development activities in eligible communities.

Redevelopment Authorities (121B)

State law, under Chapter 121B, permits cities and towns to set up these entities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds. While the urban renewal program no longer exists, localities can still create redevelopment authorities and apply for specific redevelopment grants.

Redevelopment Corporations (121A)

State law, under Chapter 121A, permits corporations, individuals, non-profits and local housing authorities to set up redevelopment corporations to receive an exemption from local real estate and state corporate taxes, for a specific housing or economic development project. The corporation makes a PILOT payment instead.

Tax Increment Financing (TIF)

A method of funding redevelopment activities that allows communities to use all, or part, of the new tax revenue generated by development in a specific area to pay the site improvements, infrastructure and other activities that enabled it to occur.

Urban Renewal Development Grants

(URDG) A state funded DHCD program providing grants to redevelopment authorities for specific redevelopment projects (residential, commercial, industrial, educational, recreational, medical or governmental). Localities pay 100% of the cost initially and the state uses state and federal funds to repay them for 50% of the cost in 20-year installments.