



April 7, 2014



TOWN OF DUXBURY Housing Production Needs Assessment

Prepared By:
LDS Consulting Group, LLC
233 Needham Street
Newton, MA 02464
617-454-1144

Table of Contents

Table of Contents	2
Glossary of Terms	5
Section 1: Executive Summary	8
Duxbury Affordable Housing Trust	8
Methodology	9
Acknowledgements	9
Section 2: Summary of Key Findings	10
Community and Demographics	10
Housing	11
Subsidized Housing Inventory and Affordable Housing Supply	11
Affordability Gap	12
Demand for Housing	13
Stakeholder Interviews	13
Zoning and Funding	14
Constraints	14
Affordable Housing Goals	15
Implementation Strategies	15
Section 3: Demographic Analysis	17
Community Description	17
Transportation	18
Health Care	19
Senior Services	19
Veterans Services	20
Methodology	20
Population	20
Age Distribution	21
Race	23
Households	23
Household Type and Size	24
Household Size	25
Family Growth – insert family growth chart	25
Household Income	26
Rent Burdened	27
Housing Cost Burden	28
Poverty	29
Education	30
Employment	30
Commute to Work	32
Unemployment	33
Section 4: Housing Characteristics	36
Housing Units	36
Age and Condition	36

Housing Type	37
Housing Tenure.....	37
Building Permit History	38
Vacancy.....	39
Assessed Valuation	40
Tax Bills.....	41
Municipal Services/Cost.....	42
Section 5: Affordable Housing Inventory	43
Affordable Housing Defined	43
Chapter 40B.....	44
Subsidized Housing Inventory.....	44
Affordable Rental Housing.....	45
State Public Housing.....	46
Federal Public Housing	47
Public Housing in Duxbury	47
Existing Private Affordable Rental Housing.....	48
Planned Affordable Rental Housing	49
Market-Rate Rental Housing	49
Homeownership.....	50
Existing Affordable Ownership Housing.....	51
Planned Affordable Ownership Housing.....	53
Market-Rate Ownership Housing.....	54
Multiple Listing Service	56
Foreclosure Data.....	58
Section 6: Demand Analysis	60
Affordability Gap	60
Homeownership Gap	60
Rental Gap.....	63
Section 7: Stakeholder Interviews	67
Section 8: Zoning Review	70
Overview	70
Conclusion.....	70
Section 9: Funding Mechanisms For Affordable Housing	76
Duxbury Affordable Housing Trust.....	76
Community Preservation Act.....	77
Inclusionary Zoning Payments In Lieu.....	77
Affordable Housing Purchase Assistance Program (AHPAP)	77
Senior Citizen Property Tax Incentive Program	78
Section 10: Constraints on Future Development	79
Water and Wastewater Management Constraints.....	79
Conservation Constraints.....	80
Section 11: Affordable Housing Goals	81
Housing Unit Growth Analysis	81

Duxbury Housing Production Program 82

Section 12: Implementation Strategies 84

 Educational Strategies 84

 Zoning and Planning Strategies 86

 Preservation Strategies 89

 Housing Production Strategies..... 90

 Short Term Action Plan 94

Appendix A: Subsidized Housing Inventory..... 97

Appendix B: Duxbury Zoning Map 98

References 99

Glossary of Terms

ACS – American Community Survey – a survey prepared and conducted by the US Census that estimates population, housing, social, and economic statistics in the years between the decennial censuses.

Affordable Housing – Housing with costs at or below 30% of a household's annual income.

AHPAP- Affordable Housing Purchase Assistance Program-

AMI – Area Median Income - Midpoint in the family-income range for a metropolitan statistical area or for the non-metro parts of a state.

CDAC – Community Development Advisory Committee

CDBG – Community Development Block Grant – Block grants that fund activities such as affordable housing, anti-poverty programs, and infrastructure development. Block grants are sums of money granted by the federal government to a regional government with only general provisions as to the way it is to be spent.

Chapter 40B – A state statute, which enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions. Also known as the Comprehensive Permit Law.

CPA – Community Preservation Act

CPC- Community Preservation Committee-

DAHT- Duxbury Affordable Housing Trust

Deed Rider - Addendum to a deed that guarantees affordability status for a unit through future sales.

DHCD – Department of Housing and Community Development

Esri – Data source that projects statistics such as population, income, and households based on US Census data

FMR - Fair Market Rent - Gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service.

HOME funds - Formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Household vs. family - According to the United States Census, a family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

According to the United States Census, a household refers to all individuals who live in the same dwelling. Household types are arranged into two groups: family households and nonfamily households. A family household contains at least two persons -- the householder and at least one other person related to the householder by birth, marriage, or adoption -- and is categorized into three types: married couple; female householder with no spouse present; and male householder with no spouse present. A nonfamily household may contain only one person -- the householder -- or additional persons who are not relatives of the householder. Nonfamily households may be classified as either female nonfamily or male nonfamily households. For each year, the total number of households is the sum of the five mutually exclusive household types. By census definition, householders must be at least 15 years of age.

HUD - Department of Housing and Urban Development

Inclusionary zoning - Planning ordinances that require a share of new construction to be designated as affordable for households with low to moderate incomes.

Local Preference Policy - Policy dictating that preference in affordable housing is shown to individuals and households that live or, work in Duxbury.

Low-income vs. very low-income - Low-income households are those households making at or below 50-80% of the Area Median Income. Very low-income households are those households making below 50% Area Median Income

Median Income - A central point in a sample of household incomes where half of the income range is above the median point and half of the income range is below the median point.

MLS - Multiple Listing Service

Rent Burdened – Households that are paying more than 30% of their annual income towards rent. Severely rent burdened households are those households paying more than 50% of their annual income towards rent.

Section 8 – Program through which the government authorizes housing assistance payments to private landlords in order to provide housing for low-income households.

SHI - Subsidized Housing Inventory – A listing of all units within the state that receive federal or state-level subsidies.

Stakeholder – an individual, group of individuals, or organization with an interest in the issue at hand.

Subsidized Housing - Housing for moderate to low income individuals and households supported by government funding. Households pay 1/3 of their income towards rent and the government pays the remainder.

The Warren Group – Data source that provides housing sales and building permit data from Banker and Tradesman based on individual municipality's registry of deeds.

ZBA – Zoning Board of Appeals

Section 1: Executive Summary

The Town of Duxbury hired LDS Consulting Group, LLC (LDS) to create an Affordable Housing Needs Assessment and Affordable Housing Production Plan (Plan) for submission to the Massachusetts Department of Housing and Community Development (DHCD). Since the last plan, the Town of Duxbury has created a the Duxbury Affordable Housing Trust (Trust) and the goal of this study is to not only identify the supply and demand for affordable housing in Duxbury but to also provide a strategic plan to assist the Town in determining how it should best direct and leverage its resources to meet the affordable housing needs in Duxbury. If the Town is able to follow and implement the plan, and therefore become a “certified community” by DHCD, it will not be as vulnerable to developers.

One of the guiding principles LDS followed in its work is described in the Town of Duxbury Community Development Plan from June 2004:

“Affordable housing should be unique to Duxbury without relying on Chapter 40B. The Town should look at the particular needs of residents rather than following a formula set for all municipalities in the state.”

Duxbury Affordable Housing Trust

The Town of Duxbury Affordable Housing Trust was established through Article 25 at the March 2008 Annual Town Meeting. At the 2013 Annual Town Meeting, Article 29 was passed. This Article disbanded the Local Housing Partnership by eliminating Chapter 6.14 of the General Bylaws. It altered the composition of the Town of Duxbury Affordable Housing Trust (DAHT) by increasing the number of Trustees from five to seven, and eliminated the need for Trustees to represent specific Boards or Committees. Article 25 consolidated the LHP and the DAHT by establishing one group to focus on affordable housing.

The general purpose of a Trust, as stated in Massachusetts General Law, is for the purpose of creation and preservation of affordable housing for the benefit of low and moderate-income households.

This action by Town Meeting authorized the Board of Selectmen to appoint a Board of Trustees of the DAHT, which was required to include no less than five (5) trustees, at least one (1) of whom is also a current member of the Board of Selectmen.

The following Trustees were appointed by the Board of Selectmen: Shawn Dahren, representing the Board of Selectmen; Diane Bartlett – Chair from former Local Housing Partnership, Martha Himes - Vice Chair and former DAHT member and vice chair, Leslie Lawrence, George Wadsworth - Planning Board Chair, Laura L. Schaefer and Matthew Walsh – designee council on aging.

Methodology

LDS reviewed existing studies and plans. Demographic and housing data for the town of Duxbury was obtained by reviewing the latest Census data, including American Community Survey Data (“ACS”), local assessment information, Esri Reports and other sources. Esri projects trends in population, households and other matters in five-year increments. Using this demographic data, LDS has then compared Duxbury to its neighboring towns as well as Plymouth County and the Commonwealth of Massachusetts.

The ACS is a nationwide survey designed to provide communities with a fresh look at how they are changing. It is a critical element in the Census Bureau’s reengineered decennial census program. The ACS collects and produces population and housing information every year instead of every 10 years. However, the data sample is significantly smaller than the summary field data collected in the regular census and therefore, in smaller municipalities, there are larger margins of error.

LDS has also examined the housing inventory for the Town of Duxbury. This was done by reviewing past studies and interviewing local officials and property managers. The Multiple Listings Service, Warren Group and other sources were also used to understand the historic and current housing market. In addition to creating a housing inventory, LDS has provided an overview of the Town of Duxbury Zoning Bylaw and local initiatives that promote and fund affordable housing in Duxbury. This information was gathered through interviews with local officials, a review of the Zoning Bylaw and other research. We also included a summary of the potential constraints on future development. LDS interviewed Duxbury officials and examined past studies to obtain this information.

All of the information was then used to develop affordable housing goals and implementation strategies for the Town of Duxbury.

This report is reflective of the data, market conditions and conclusions considered at this point and time. The information furnished by others is believed to be reliable. However, no warranty is given for its accuracy. The report, or a copy thereof, may not be used for any purposes other than those set forth herein without the written consent of the author, and in any event, only with the proper written qualifications and only in its entirety.

Acknowledgements

We would like to thank the members of the Trust, and in particular its Chair, Diane Bartlett, as well as Town Planner Tom Broadrick. They helped us gather information from various Town Departments and answered many questions. We could not have accomplished this Plan without their time and dedication. We also want to acknowledge the efforts of the Town of Duxbury Council on Aging, Assessors Department, Building Department, Veterans Services and Department of Public Works.

Section 2: Summary of Key Findings

The following is a summary of our findings and detail on these findings can be found in the body of this report.

Community and Demographics

Duxbury is a suburban community located on the coast, 33 miles south of Boston in Eastern Massachusetts. Duxbury is a largely residential town with a number of small retail and commercial areas. It has seen modest growth in the last two decades. Growth can be attributed to the quality of the local school system, its coastal location and its relatively easy highway access. Duxbury, which has a population of 15,059, according to the 2010 Census, experienced a 5.7% growth rate from 2000 to 2010. This growth rate is higher than that of the Commonwealth of Massachusetts, higher than Plymouth County, and higher than all the surrounding municipalities except for Kingston and Pembroke. The southeast section of Duxbury experienced the highest population growth at 13.5%. In terms of age of the population, residents are getting older, and by 2017, over 3,000 persons will be age 65 and older. The 25-34 and 35-44 year old population has seen a net decrease of 34% and 21% respectively from 1990 to 2010. This may be due a lack of housing choice for households in this young professional age group in the community.

The number of new households has kept pace with and actually exceeded population growth, but households have become smaller. The average household size was 3.23 in 2010. Duxbury households are larger on average than households at the state and county levels.

Approximately 49% of Duxbury households have one or two people, and 38% have three or four people. Many town residents are well educated professionals (more than 67% have a minimum of a Bachelor's degree) with high incomes. Median household income has also increased by 80% over the last two decades, reaching \$126,000 in 2010. Southeast Duxbury reported the highest income. However, an estimated 72% of renter households in Duxbury paid at least 30% of their income toward rent and 36% of homeowners paid more than 30% of their income on housing costs over the ten-year period between the 2000 and 2010 Censuses, which indicates a large demand for more affordable housing. In Duxbury, the number of households living below the poverty line has fallen. The majority of these households are single parent households and headed by a female with a child.

The majority of Duxbury workers – an estimated 68% – worked in white collar jobs in 2010 including professional services, finance, education and health care. On average, Duxbury residents have a slightly longer commute to work, 36 minutes, than their counterparts in Plymouth County and the Commonwealth of Massachusetts. The annual unemployment rate in Duxbury (not seasonally adjusted) has remained lower than that of Plymouth County and the Commonwealth of Massachusetts since at least 1990. The unemployment rate was at the lowest in the last 10 years in 1998-2000 when it reached 2.2%. It rose until 2010 and has seen a continuous and net decrease over the last few years, reaching 5.3% in April 2013, the most

recent month with data available. The average real estate tax bill is \$7,497 which could be considered a barrier to entry to affordable housing.

Housing

There has been a consistent increase in the number of housing units in Duxbury over the last two decades. Since 2000, the number of units has increased by 9.9%, which is less than the County and higher than the State's rate of housing growth. Roughly 16% of the housing stock was built within the last two decades. Approximately 32% of the housing stock was built before 1960. Despite these changes, the town's housing stock continues to lack variety and economic housing alternatives. The town largely consists of single-family homes (90%), and the vast majority of housing units (89%) are ownership units. There are few rental options, particularly for lower-income residents. There have been a minimal number of foreclosures in the community, and foreclosed homes tend to be purchased right away. In 2010, 1.3% of homes and 5.4% of rental housing units in Duxbury were vacant, which is a low vacancy number and indicates that there could be a shortage of housing supply. We note that the relatively higher vacancy rate in rental properties may be due to seasonal rentals.

Housing values and real estate tax bills have been increasing. The average assessed value of a single-family home in Duxbury has grown by \$100,000 since FY 2003-2013. Since FY 2000, the average single-family tax bill has increased by over 50%, reaching \$5,773 this fiscal year, FY 2012. This has made it increasingly difficult for lower-income residents, particularly those on fixed incomes, to remain in Duxbury.

Subsidized Housing Inventory and Affordable Housing Supply

The Massachusetts Legislature enacted Massachusetts General Law Chapter 40B in 1969 to "help address the shortage of affordable housing statewide by reducing unnecessary barriers created by local approval processes, local zoning and other restrictions" (Citizen's Housing and Planning Association, 2009). The state's Subsidized Housing Inventory (SHI) is used to determine if a municipality has reached the 10% affordable housing threshold.

According to the SHI, the Town of Duxbury had 5,532 Year Round Housing Units – based on the 2010 Census – and 188 SHI units as of March 8, 2013. That means that currently 3.4% of the Town's housing stock is considered to be subsidized (Massachusetts Department of Housing and Community Development, 2013). This leaves Duxbury vulnerable to developers of Chapter 40B housing. In our housing supply analysis, we identified 5 rental housing units and 8 homeownership units that may qualify for the SHI if the proper paperwork is filed with DHCD. In addition, there are an additional 10 units of affordable homeownership housing that have been permitted but not yet built.

The Duxbury Housing Authority ("DHA") manages a total of 71 housing units including 7 family units, 52 elderly and disabled units, and two group homes with a total of 12-persons. Wait times is two or more years for a resident. They also administer 13 mobile vouchers with a wait time of seven or more years. There are two private affordable rental housing

developments owned by Keith Properties, Island Creek East and West, which include 98 elderly rental units and 13 multi-family rental units. The waitlist for both developments has 139 applicants, the majority of which are waiting for an age-restricted unit. There are no large scale market rate multi-family rental housing developments in Duxbury.

Island Creek West, which has 48 elderly rental units, is listed as having an expiring affordability period in 2013. It has not been able to extend its rental subsidy and will be moving from being all affordable to households earning less than 50% of AMI and subsidized, to having 25% of its units for households at 80% of AMI and 75% of its units market rate, starting in 2016. Beacon Communities applied to HUD for additional rental subsidy in the form of enhanced vouchers and was denied. At this point in time, Beacon is committed to keeping market rents as low as financially feasible. The development will remain on the SHI but this will be a significant loss to low income senior renters.

There is one affordable rental development that has been permitted, Island Creek North, that would add 120 rental housing units to the SHI, and when built, 25% would be affordable to households earning 80% of AMI. In addition, the Affordable Housing Trust is working on two development projects, Camp Wing and the Fire House and Grange sites that could add an additional 8 affordable homeownership units.

Affordability Gap

The average sales price of homes in Duxbury that sold within the last six months is \$690,290. Homes currently listed for sale have an average asking price of \$890,302, and the majority are asking between \$500,000 and \$750,000, according to the Multiple Listings Service. The majority of the condominiums that sold within the last six months fall between the \$180,500 to \$549,000 price range. Condominiums currently listed for sale have an average asking price of over \$400,000. While single family home pricing is higher, it is important to consider the additional burden that condominium association fees at these properties can add to a household's monthly housing costs. For the 17 properties sold within the last six months, monthly condominium fees ranged from \$171 to \$452. These additional monthly costs can drive up the monthly costs for a household of a condominium unit and is beyond what a household at an affordable income level can afford.

There is a substantial gap between the sales price of an affordable home for a low-income family of four – \$218,000 for a single family home and \$170,000 for a condominium– and the average list prices. According to the MLS, the average list price is \$606,653 for a three-bedroom, single-family home currently on the market in Duxbury and the average list price for a three-bedroom condominium currently on the market in Duxbury is \$471,267. That “affordability gap” is \$388,653 for a single-family home and \$301,267 for a three-bedroom condominium.

Market rents are also out of reach for low-income residents in Duxbury in area rental housing. A two-person, low-income household can afford to rent an apartment for \$1,348 a month, if utilities are included, according to 2013 HUD rent limits. This is \$673 less than the minimum of

what a tenant renting a newer market-rate two bedroom unit at Avalon in Plymouth spends monthly on rent and utilities. When you include utilities at Avalon, the gap increases to \$800 a month.

Demand for Housing

Based on our demand calculations, there is significant potential demand for family and age restricted units for households earning at or below 80% of AMI. While not reflected in these numbers, the elderly numbers for households earning below 60% of AMI will increase in three years due to the loss of the subsidy at Island Creek West. Based on the occupancy rates, waiting lists and inquiries to existing affordable rental developments, we believe that the greatest current need is for affordable rental housing since there are a variety of condominium choices in the community for persons seeking homeownership. While the Island Creek North development, if built, could add additional rental units at the 80% level, the real need is at the lower income levels.

While it is impossible to calculate the need for special needs housing, due to the long wait lists at the housing authority and information from our stakeholder interviews, it is clear that there is a need for more housing choice for individuals such as veterans that need not only housing, but supportive services.

Stakeholder Interviews

In order to add some context to our statistical review of affordable housing needs, LDS conducted interviews with 19 community stakeholders to get their perspective on Duxbury's affordable housing needs. The majority of the stakeholders were unaware that the Town of Duxbury had an Affordable Housing Production Plan or was creating a new one. Those who knew of the existing plan had not read it. This indicates a need for public education on affordable housing in the community.

The majority of the stakeholders agree that the existing affordable housing in Duxbury – whether or not it is working – is inadequate or insufficient. Many state that it is very difficult for less affluent people to move into the community or to stay in the community after retiring or losing income (e.g., due to a divorce, death of a spouse or loss of job). This is largely due to the high cost of housing in Duxbury combined with a lack of affordable housing. Other related factors include limited developable land, restrictive zoning, high taxes, high utility costs, difficult permitting processes and a general reluctance to provide affordable housing in the community. In addition, we heard a need for more housing choices for young professionals.

Specifically, many of the stakeholders interviewed as part of this study think affordable senior housing is among the greatest needs in Duxbury. There is also a need for affordable housing for families with children, according to some stakeholders and for middle- to lower-income families that want to move into the community.

Zoning and Funding

Most uses in Duxbury require a Special Permit from either the Zoning Board of Appeals or the Planning Board with the exception of single family homes. While many of the tools to create affordable housing are seemingly in place in the Zoning By-law, the number of units produced as a result of the provisions that address affordability is negligible. Less than five accessory apartments have been permitted, and one off-site unit of affordable housing has been purchased under the inclusionary provision in the By-law. Under this same provision, a developer has contributed a significant amount of money in lieu of construction but no units of affordable housing have been constructed as a result of this contribution. In summary, certain parts of the Zoning By-law discourage the construction of affordable housing in Duxbury while other parts of the By-law, that directly address affordable housing, are ineffective.

Duxbury has a limited number of tools and a limited amount of funding sources to create and preserve affordable housing in the community. These include Community Preservation Funds, although this amount has been cut, Inclusionary Zoning Payments in Lieu of Development and off site development and a new Affordable Housing Purchase Assistance Program which provides gap funding for low income households to buy down market rate uses. In addition, they have a senior citizen real estate tax work off program that has a growing number of participants.

Constraints

Duxbury's water superintendent, Peter Mackin, reports that there are still areas of town without access to municipal water and are therefore dependent on private wells. These areas are scattered through Town, but include Franklin Street, High Street, and Temple Street, for example. The majority of Duxbury does not have access to public sewer and therefore is dependent on private septic. The only area of Duxbury served by a sewer system is Gurnet Road, which is on the northeast most edge of town, bordering Marshfield and Duxbury Beach. It can be assumed that it is related to the fact that the town of Marshfield has a sewer system throughout its downtown (Mackin, 2013). The Town has an aggressive open space acquisition program to preserve significant developable parcels that has removed a lot of land from development while utilizing CPA funds. The lack of public transportation to major employment centers in Duxbury presents a barrier to lower-income residents who may not be able to afford to own and maintain a vehicle.

At a recent Annual Town Meeting, a tax override was approved with an increase in the annual tax bill of almost \$900 for the median-value tax property (according to the Town's Fiscal Advisory Committee (Globe, 2013)). While there was a reduction in household contribution for Community Preservation from 3% to 1%, this savings was only estimated to be about \$90 a year. Furthermore, the reduction in CPA funds reduced the amount of funding available for affordable housing in the community. The Town went even further and re-allocated the CPA funds at 60% land purchases; 20% general; 10% historic; and 10% housing, which is an indication that affordable housing is not a priority for the Town.

Affordable Housing Goals

The Town of Duxbury has taken steps to promote affordable housing and housing diversity in the community by laying the foundation for a variety of initiatives; however with an SHI of 3.4%, it is vulnerable to developers interested in creating developments under Chapter 40B. The purpose of these affordable goals and strategies are to assist the Trust in taking control of its approach to affordable housing. The Town of Duxbury continues to face challenges in meeting all of the community's affordable housing needs. It is looking for direction in how to best invest its limited resources and assistance in prioritizing which projects should be the focus of their efforts going forward. We have suggested a yearly production goal of 10 units which would bring the town to its 10% state requirement approximately 2035.

Based on the housing inventory, demand analysis and other findings in this study, the Town will work toward the following affordable housing goals:

- Preserve existing affordable units, especially rental units for very low income households;
- Increase the supply of affordable rental housing for low-income (60%-80% AMI) households;
- Increase the supply of affordable rental housing for low-income (30%-60% AMI) households;
- Increase affordable homeownership opportunities for first-time homebuyers earning 70%-80% AMI and 80%-100% of AMI;
- Increase housing and support opportunities for special needs populations such as battered women, developmentally disabled persons, survivors of traumatic brain injury, veterans or formerly homeless persons;
- Identify additional sources of funding for affordable developments.
- Amend the Zoning By Law to further encourage affordable housing.

We have recommended a goal for the Town of Duxbury starting in the year 2015 (assuming all other units are created and counted) to create 30 (or .5% of total housing units) affordable units per year to be able to be a certified community and in compliance with this housing production plan.

Implementation Strategies

To meet the housing goals mentioned above, the Town can consider a variety of implementation strategies. These strategies – 28 have been recommended – are based on the local needs, existing resources, constraints and compliance issues discussed throughout this Housing Production Plan. They have been grouped according to the type of strategy proposed: Education and Capacity Building Strategies, Zoning and Planning Strategies, Preservation Strategies, and Housing Production Strategies. While some of the strategies, like those aimed at administrative matters, do not directly create affordable units, they provide the support and environment needed to achieve housing goals.

We have suggested the following goals for consideration by the Town. Each goal has been described in detail in Section 12.

Education and Capacity Building Strategies

1. Continue to educate and train committee members
2. Educate the public
3. Partner with a provider of First Time Home Buyer Classes
4. Secure professional assistance
5. Partner with housing providers and agencies
6. Create a guide of financing options for low-income homeowners/landlords
7. Examine energy efficiency/green building programs

Zoning and Planning Strategies

1. Re-organize and Simplify the Zoning By-law
2. Streamline the Review Process
3. Amend the Accessory Apartment Provision to the By-law
4. Provide Incentives to comply with the Inclusionary Housing Provision to the By-law
5. Amend the Neighborhood Business District Section of the Zoning By-law to encourage the development of family apartments above the ground floor of a commercial building
6. Re-examine the Affordable Housing Provision in the Zoning and make it more effective
7. Consider a fee waiver or reduction program for affordable units
8. Examine Project Review Functions/Funding Allocations

Preservation Strategies

1. Work with the Beacon Companies to preserve Island Creek Village West
2. Ensure that all eligible affordable units are added to the SHI
3. Buy down existing affordable units with new deed riders
4. Pursue CDBG funding to establish a housing rehabilitation program

Housing Production Strategies

1. Complete Camp Wing and Grange/Fire Station Developments
2. Support Completion of Island Creek Village North
3. Identify and make available Town-owned land for affordable housing development
4. Identify vacant, abandoned or underutilized land for affordable or mixed-income housing development
5. Establish a down payment assistance program for first-time homebuyers
6. Continue to partner with private developers
7. Consider joining a HOME Consortium
8. Leverage existing funding resources

Section 3: Demographic Analysis

Community Description

Duxbury is a suburban coastal community located 33 miles south of Boston, in Eastern Massachusetts. Duxbury is bordered by Pembroke on the west, Marshfield on the north, Kingston on the south, and the Atlantic Ocean on the east and southeast. Settled by pilgrims, Duxbury was incorporated in 1637 with a Board of Selectmen/Town Meeting style of government. According to the 2010 Census, the population of Duxbury is 15,059 (US Census Bureau 2010). Duxbury's land area is 37.6 square miles with a population density of 632.7 persons per square mile (Massachusetts Department of Housing and Community Development, 2013).

Duxbury has a limited amount of commercial development and is predominately residential. According to the Economic Advisory Committee in Duxbury, less than 5% of all properties are commercial (Bear, 2013). The busiest shopping center is located in Halls Corner of South Duxbury, an area which includes a number of local shops, a strip mall, post office, and Foodie's Market, a small grocery chain which was recruited into the area just over five years ago by the Economic Advisory Committee (Bear, 2013). There are three main historic districts in town, Nathaniel Windsor District, Bradford District, and the First Parish Church District. The Historical Commission is currently working to designate another historic district, the Shipbuilders District, on Washington Street. Although it is already listed on the National Register as a historic district, they are working on state and local recognition. The Historical Commission is actively working to change bylaws to help preserve historic buildings, although they are open to such buildings being repurposed to include housing units (Vose, 2013).

The Town of Duxbury includes a Board of Selectmen, Town Manager and Open Town Meeting. It also has numerous boards and committees, ranging from a Community Preservation Committee to the Sidewalk and Bike Path Committee (Town of Duxbury, 2013).

Duxbury has one high school serving the community, Duxbury High School, as well as one middle school, and two elementary schools. Duxbury High School is ranked 10th within Massachusetts and the AP participation rate in Duxbury is 71% (Duxbury Public Schools, 2013).

Duxbury is home to eight private schools in addition to the Duxbury public schools. These eight schools include Bay Farm Montessori School, an independent Montessori school for children grades pre-kindergarten to 8 (Bay Farm Montessori Academy, 2013). Good Shepherd Christian Academy, a religious school for children grades pre-kindergarten to 7 (Good Shepard Christian Academy, 2013); Berry Brook Preschool, for children ages 3 to 6 (Berry Brook Preschool, 2013); Learn N Play Preschool, for children ages 3 to 6 (Learn N Play Preschool, 2013); Pied Piper Preschool, for children ages 3 to 6 (Preschool, P. P.); South Shore Conservatory Preschool, a performing arts school for children ages 3 to 6 (South Shore Conservatory Preschool, 2013); Magic Dragon Preschool and Children's Center, for children ages 3 to 6 (Magic Dragon

Preschool and Children's Center, 2011); and Pilgrim Childcare, and independent preschool for children ages 3 to 6 (Care, 2011).

Many recreational opportunities exist within the area. Two golf courses are located in Duxbury and there are many more in surrounding towns, particularly Marshfield. The two golf courses in Duxbury are located in the Duxbury Yacht Club and North Hill Country Club. Duxbury is also home to several museums and historical landmarks, as well as many established hiking trails. In addition, there are several sanctuaries, conservation areas and forests throughout Duxbury.

Snug Harbor on Duxbury Bay, just north of Plymouth Bay, is one of the most attractive recreational boat basins on the Massachusetts coast. Duxbury Beach is a major, unspoiled, natural recreational asset and the bay itself supports an active shellfish industry with important conservation characteristics (Americantowns, 2013).

Transportation

Duxbury has limited transportation options to major employment centers. The town is part of the Greater Attleboro Taunton Regional Transit Authority (GATRA) system, busses pass through the town on the SAIL line (Seaside Area Inter-town Link) and make stops at Halls Corner shopping district (South Duxbury), Island Creek, Millbrook Motors (Cox Corner), and the Duxbury Free Library (Millbrook). A single ride costs \$1.00 and there are both elderly and student discounts. The P&B Line (Plymouth & Brockton) offers direct service to Boston and can be accessed at the shopping center in Kingston at Exit 10. This bus line operates every day and runs hourly making six stops, two in Boston at both South Station and Logan Airport. A one-way ticket costs \$14.00 to South Station, and \$20.00 to Logan Airport, and a roundtrip costs \$25.00 to \$36.00. For children the cost is \$7.00 to South Station and \$10.00 to Logan Airport, and a roundtrip costs \$13.00 to \$18.00 (Plymouth&Brockton) which stops at Millbrook Motors (Cox Corner). The last bus line that goes through Duxbury is the Greyhound Bus Line which runs national service and into Canada, which stops at Millbrook Motors (Cox Corner).

Duxbury benefits from an excellent highway and major street system. Route 3 (Pilgrim Highway) bisects the town in a north-south direction and provides a direct route between Duxbury and communities to its north and south. Route 3A (Tremont Street and Enterprise Street) and Bay Road also traverse Duxbury from north to south, serving as a major travel route between Marshfield and other coastal communities to the south. Route 14 bisects the town in an east-west direction (Congress Street west of Route 3; West Street east of Route 3); Route 139 (Church Street); and Route 53 (Kings Town Way and SummerStreet); Elm Street, Franklin Street and Temple Street. In total, there are over 125 miles of highways and streets physically located within the Town of Duxbury (Massachusetts Department of Housing and Community Development, 2013).

The Kingston-Plymouth Line of the MBTA's commuter rail passes through (and terminates in) neighboring Kingston and Plymouth, at the southern end of a route which starts at South Station in Boston. It is roughly 8 miles south, or around 15 minutes driving, from the center of Duxbury to Plymouth's MBTA station. The nearest municipal airport is Marshfield Municipal Airport. The nearest national and international air service can be reached at Logan International Airport in Boston.

Health Care

Duxbury is currently served by Jordan Hospital in the neighboring town of Plymouth, roughly 13 miles, or a 20 minute drive from the center of Duxbury. Jordan Hospital provides a wide range of services to the community including: emergency, surgical, oncology, cardiovascular, maternity, gastroenterology, and rehabilitation services, among others.

Senior Services

Joanne Moore, who is the director for the Council on Aging in Duxbury, was interviewed for this report. The Council on Aging is a local sector of a national organization that functions in communities to help seniors. There is a fairly new senior center that is about eleven years old, which serves approximately 2,000 members within the community. The center and its services are also used by members in nearby towns such as Kingston and Marshfield. The age of members ranges from 47 to 102, the average age is 72. Duxbury's Senior Center brings in seniors from neighboring towns due to its draw of extensive programs, such as lifelong learning and more diverse activities than nearby senior centers offer. Local senior services include transportation, housing, home services, and programs such as SHINE, which helps seniors find suitable healthcare options. Lunch is served on location 4 days per week, which is not subsidized and costs Duxbury seniors \$5.00 per meal. Meals are also delivered to seniors that are not physically able to visit the center, and prices are on a sliding scale based on individual's financial abilities.

Joanne reports that the major challenge facing seniors is finding a way to stay in the community without adequate affordable housing options. She notes that many seniors want to move out of their "big houses" into smaller, more affordable units that are suitable to aging. Widowers are particularly susceptible to housing challenges after losing a spouse. Joanne notes that many seniors in the community are stuck on waiting lists for several years before being placed in suitable housing. Additionally, she notes that taxes are high, and is concerned about the recent tax over ride voted at town meeting..

There are some senior housing options in Duxbury, although Joanne reports that they are not enough to meet the growing demands. Oceanwood, Southscape and Bay Farm are affordable senior developments that all include around 50+ units. They are a mix of townhouses, apartments and condos. Additionally, all three include a mix of single and double floor units. Oceanwood costs roughly \$425,000, Southscape \$275,000 to \$375,000, and Bay Farm \$250,000 to \$450,000. Joanne also notes that there is a subsidized housing option in the Chestnut Street apartments in Duxbury. These apartments are popular because of their close proximity to the

regional bus and supermarket, both within walking distance. However, since they were built around the 1970's, they are in need of some renovation. Island Creek I and Island Creek II also provide some options for senior housing, along with disabled and affordable family housing options. There have been recent proposals to add another 100 to 200 units to the Island Creek developments.

Joanne reports that there is not one solution needed, but a diverse range to suit the differing needs of seniors. She suggests that a buydown program could help create more affordable options, although this program has many limitations. She feels that seniors are open both to more rental and ownership opportunities in the community. Joanne reports that seniors would prefer housing options that allow them access to services via walking so they can have more independence. Additionally, she would like to see accessory apartments recognized as affordable to better illustrate the current housing market, and, more help for seniors to repurpose their homes by adding ramps and grab bars.

Veterans Services

Mike Thorpe is the Veteran's Agent in Duxbury. He helps veterans in the community manage important paperwork and financial applications to the Veterans Administration. He utilizes his networks in the area to help ensure that their basic needs are met, including housing. It should be noted that he is also on the Historic Commission and he is also the Veterans Agent for Norwell and Hanover. Mike notes that the older population is growing in town, and these residents are in need of more affordable options such as apartments. In addition, while veteran's have housing preference there is no suitable housing immediately available. The need exists for appropriate housing options for women veterans. He reports on the importance of this issue, particularly as veterans often deal with issues like PTSD.

Both affordable senior housing developments in Duxbury have waiting lists ranging from roughly two to three years. Mike would like to see housing availability immediately upon request and in particular affordable housing rental options for seniors, noting the long wait lists. While he gets some requests for housing by younger veterans, they are few and sporadic. He recommends a homeownership improvement program to help seniors repurpose their homes to include things such as grab bars and ramps.

Methodology

Three Census tracts have been defined in this study of Duxbury's population in order to draw spatial boundaries. West Duxbury, census tract 5071.01, is considered the entire area West of Route 3. East Duxbury, census tract 5071.04, is defined as the entire area East of Route 3. Southeast Duxbury, census tract 5071.03, encapsulates the rest of the area around Snug Harbor.

Population

Duxbury's population was 15,059 in 2010, as shown in the table below. It has grown approximately 5.7% since 2000, which is more than double its 2.5% rate of growth from 1990 to 2000. Statewide, Massachusetts rate of growth was less than Duxbury's from 2000 to 2010, and

Kingston was the only town in the study with higher population growth. According to Esri, Duxbury's population is expected to increase by another 2.6% from 2000 to 2019. This figure anticipates further growth based on Census figures and increased development in the town over the last several years (US Census Bureau 2010).

Table 1

Population Growth 1990-2017

	1990	2000	2010	Change 1990 - 2000		Change 2000-2010		2017	Change 2010-2017	
				Number	Percent	Number	Percent		Number	Percent
Duxbury	13,895	14,248	15,059	353	2.5%	811	5.7%	15,458	399	2.6%
Kingston	9,045	11,780	12,629	2,735	30.2%	849	7.2%	12,898	269	2.1%
Marshfield	21,531	24,324	25,132	2,793	13.0%	808	3.3%	25,964	832	3.3%
Pembroke	14,535	16,927	17,837	2,392	16.5%	910	5.4%	18,628	791	4.4%
Plymouth County	435,276	472,822	494,919	37,546	8.6%	22,097	4.7%	510,546	15,627	3.2%
Massachusetts	6,016,425	6,349,097	6,547,629	332,672	5.5%	198,532	3.1%	6,757,192	209,563	3.2%

The table below compares population growth in three census tract areas of Duxbury. According to Esri, the population in these three census tracts is expected to grow by 8% from 2000-2017. In 2010 West Duxbury's population was 5,323, Southeast Duxbury's population was 4,351, and East Duxbury's population was 5,385. From 2000 to 2010, Southeast Duxbury's population grew the most at 13.5%, followed by East Duxbury, 2.3%, and Southeast Duxbury's population decreased by 3.4%.

Table 2

Population Growth 1990-2017- Duxbury Census Tracts

Tract	1990	2000	2010	Change 1990 - 2000		Change 2000-2010		2017	Change 2010-2017	
				Number	Percent	Number	Percent		Number	Percent
West	4,963	5,309	5,323	346	7.0%	14	0.3%	5,518	195	3.7%
Southeast	3,970	3,834	4,351	-136	-3.4%	517	13.5%	4,463	112	2.6%
East	4,962	5,074	5,385	112	2.3%	311	6.1%	5,477	92	1.7%
Total	13,895	14,217	15,059	322	6%	842	20%	15,458	399	8%

Age Distribution

Figure 1 shows the population by age for the town of Duxbury, comparing Census data from 1990 to 2017. The 65 and over population has grown significantly from 1990-2010 and is projected to continue to grow in 2017, making up the majority of the population with almost 3,000 persons.

Figure 1

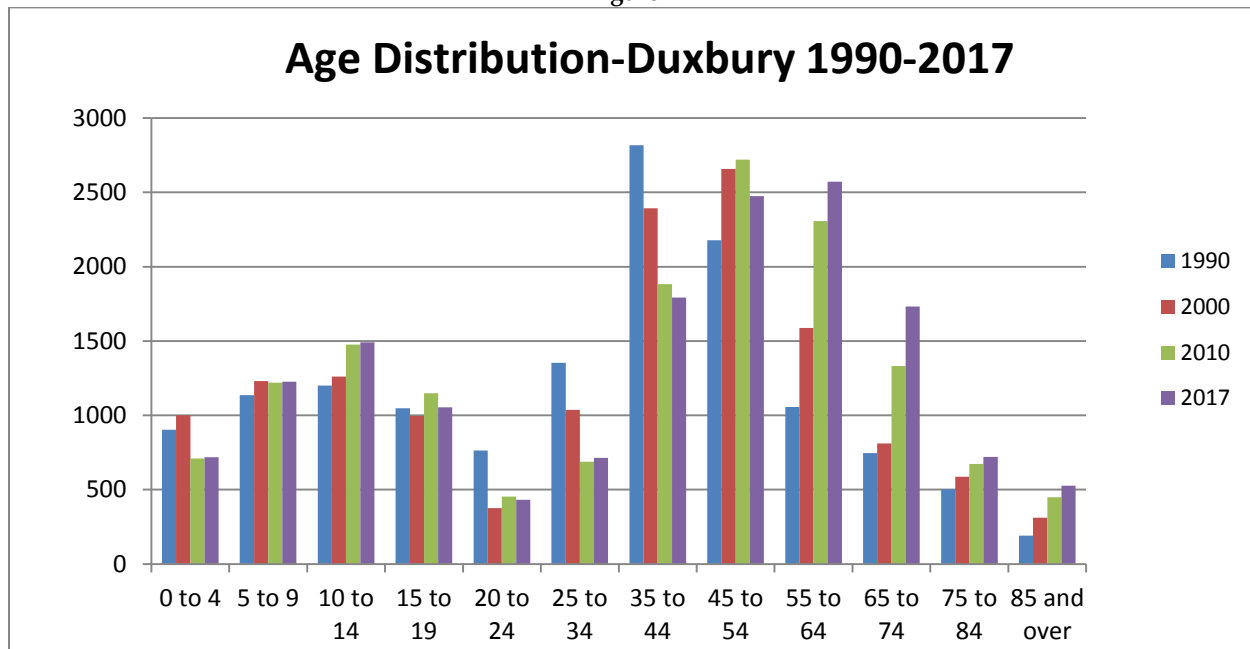


Table 3 shows the percent by age group of overall population, as well as the percent change for the time period of 2000-2017. The data shows significant population growth in all age groups above age 10, except for 25-34 year olds and 35-44 year olds, decreasing respectively by 34% and 21%. This could indicate a lack of housing choice for the young professional population in Duxbury. The highest population growth from 2000 to 2010 can be seen in age group 65 and older, increasing by 47%. The next highest population increase within the same decade was for age 45-55, an increase of 45%. Esri projects that the fastest growing age cohort from 2010-2017 will be in the 65 and older age group, which is projected to increase by 21% (US Census Bureau 2010). This data supports a growing demand in the market for housing choices for seniors in Duxbury.

Table 3

Age group	1990	2000	2010	Change 1990-2000		Change 2000-2010		2017	Change 2010-2017	
				Number	Percent	Number	Percent		Number	Percent
0 to 4	903	1,001	709	98	11%	-292	-29%	718	9	1%
5 to 9	1,135	1,230	1,220	95	8%	-10	-1%	1,227	7	1%
10 to 14	1,201	1,260	1,475	59	5%	215	17%	1,492	17	1%
15 to 19	1,047	996	1,148	-51	-5%	152	15%	1,055	-93	-8%
20 to 24	764	376	454	-388	-51%	78	21%	432	-22	-5%
25 to 34	1354	1037	688	-317	-23%	-349	-34%	714	26	4%
35 to 44	2817	2,394	1,883	-423	-15%	-511	-21%	1,792	-91	-5%
45 to 54	2179	2,658	2,720	479	22%	62	2%	2,475	-245	-9%
55 to 64	1056	1589	2,308	533	50%	719	45%	2,573	265	11%

Age group	1990	2000	2010	Change 1990-2000		Change 2000-2010		2017	Change 2010-2017	
				Number	Percent	Number	Percent		Number	Percent
65 to 74	746	810	1,332	64	9%	522	64%	1,732	400	30%
75 to 84	503	586	674	83	17%	88	15%	721	47	7%
85 and over	190	311	448	121	64%	137	44%	527	79	18%
Median Age	37.2	40.3	44.8	3.1	8%	4.5	11%	46.2	1.4	3%

In 2010, the median age in Duxbury was 44.8. This is higher than its median age in 2000 of 40.3 and in 1990 of 37.2. Esri's projected median age is of 46.2 in 2017. This illustrates the trend of a majority middle-aged population that is aging (US Census Bureau 2010).

Race

The population in Duxbury is not racially diverse. It has remained predominantly White over the past decade, as shown in table 4 below, with a slight decrease between the 2000 and 2010 Census. As a result, minority residents are increasing slightly in number, with Asians seeing the largest increase, almost doubling in growth from 2000 to 2010 (US Census Bureau 2010). The projections show little change in this racial makeup.

Table 4

Race in Duxbury						
	2000		2010		2017	
	Number	Percent	Number	Percent	Number	Percent
White Alone	13,934	97.8%	14,649	97.3%	14,914	96.5%
Black Alone	91	0.6%	62	0.4%	73	0.5%
American Indian Alone	14	0.1%	16	0.1%	16	0.1%
Asian Alone	92	0.6%	149	1.0%	218	1.4%
Pacific Islander Alone	1	0.0%	2	0.0%	2	0.0%
Some Other Race Alone	37	0.3%	58	0.4%	76	0.5%
Two or More Races	79	0.6%	123	0.8%	159	1.0%
Total population	14,248		15,059		15,458	

Households

A household includes all people who occupy a housing unit, which can be a house, apartment, mobile home, group home or single room that is occupied as separate living quarters. The number of households in Duxbury has continued to experience steady growth from 1990, as seen in the table below. Duxbury had an 8% increase in households from 2000 to 2010, almost double the statewide growth of 4.2% in Massachusetts. Also from 2000 to 2010, Duxbury had the third highest household growth rate of surrounding communities, behind Kingston, 9.8% and Pembroke, 9.5%. Esri projects that household growth from 2010 to 2017 will only be by 3.7%, which is less than in previous years but similar to the state and surrounding towns. The

household growth rate has been slightly higher than the population growth rate in Duxbury, perhaps indicating smaller household formation.

Table 5

Household Growth 1990-2017										
	1990	2000	2010	Change 1990 - 2000		Change 2000-2010		2017	Change 2010-2017	
				Number	Percent	Number	Percent		Number	Percent
Duxbury	4,625	4,946	5,344	321	6.9%	398	8.0%	5,540	196	3.7%
Kingston	3,224	4,248	4,665	1,024	31.8%	417	9.8%	4,787	122	2.6%
Marshfield	7,557	8,905	9,526	1,348	17.8%	621	7.0%	9,958	432	4.5%
Pembroke	4,663	5,750	6,298	1,087	23.3%	548	9.5%	6,614	316	5.0%
Plymouth County	149,519	168,361	181,126	18,842	12.6%	12,765	7.6%	187,779	6,653	3.7%
Massachusetts	2,247,110	2,443,580	2,547,075	196,470	8.7%	103,495	4.2%	2,637,121	90,046	3.5%

The number of households in Duxbury has varied based on location within the past two decades. From 2000 to 2010 Southeast Duxbury, Census tract 5071.03, had the highest increase in households at 13.2%, or 181 units. In the same time housing units in east Duxbury, census tract 5071.04, grew by 114 units, or 6.3%. In West Duxbury, census tract 5071.01, housing units increased by 5.8% or 103 units. Southeast Duxbury has undergone the most significant changes, as from 1990 to 2000 the number of households declined by 107 units, or 7.2%. This decline in households is linked to the 3.4% decline in the area's population in the same time. In addition, the population had the highest increase in Duxbury from 2000 to 2010 at 13.5%. Esri data projects that household formation will continue in all of Duxbury in 2017, with West Duxbury predicted to have the highest increase of households at 5.7% or 107 units (US Census Bureau 2010).

Table 6

Household Growth 1990-2017- Duxbury Census Tracts										
Tract	1990	2000	2010	Change 1990 - 2000		Change 2000-2010		2017	Change 2010-2017	
				Number	Percent	Number	Percent		Number	Percent
West Duxbury	1,483	1,763	1,866	280	18.9%	103	5.8%	1,973	107	5.7%
Southeast Duxbury	1,478	1,371	1,552	-107	-7.2%	181	13.2%	1,600	48	3.1%
East Duxbury	1,664	1,812	1,926	148	8.9%	114	6.3%	1,967	41	2.1%

Household Type and Size

As demonstrated below, the distribution of household types in Duxbury has remained relatively the same since 2000. The number of one and two person households increased from 2000 to 2010, while the number of three and four person households decreased. The majority of households have four or less persons, with 2 person households being the most prominent household type (US Census Bureau 2010).

Table 7

Persons Per Household in Duxbury				
Type	2000		2010	
	Number	Percent	Number	Percent
1-person household	876	17.7%	1,044	19.5%
2-person household	1,546	31.3%	1,730	32.4%
3-person household	861	17.4%	845	15.8%
4-person household	1,019	20.6%	1,003	18.8%
5-person household	461	9.3%	520	9.7%
6-person household	142	2.9%	161	3.0%
7-or-more-person household	41	0.8%	41	0.8%
Total	4,946		5,344	

Household Size

A family consists of a householder and one or more people living in the same household who is related to the householder by birth, marriage or adoption. As shown below, the average family size in Duxbury has declined .9% from 2000 to 2010, changing from a median of 3.26 to 3.23 persons per family. Average family size in Duxbury increased by 2.6% in Massachusetts, and 5.6% in Plymouth County from 2000 to 2010. The projection for Duxbury in 2017 anticipates the same decline in Duxbury from 2010 to 2017 as in 2010, and also projects a 0.3 decline in Plymouth County from 2010 to 2017 (US Census Bureau 2010).

Table 8

AVERAGE HOUSEHOLD SIZE 2000-2017					
	2000	2010	% Change 2000-2010	2017	% Change 2010-2017
Duxbury	3.26	3.23	-0.9%	3.20	-0.9%
Plymouth County	3	3.18	5.6%	3.17	-0.3%
Massachusetts	3	3.08	2.6%	3.08	0.0%

Family Growth – insert family growth chart

A family consists of a householder and one or more people living in the same household who is related to the householder by birth, marriage or adoption. As shown below, the number of families in Duxbury from 2000-2010 has grown at a higher rate than Plymouth County and the Commonwealth of Massachusetts average. The projection for 2017 shows additional growth in Duxbury by 3.1%, similar to Plymouth County and higher than Massachusetts.

Table 9
Families Growth 1990-2017

	1990	2000	2010	Change 1990 - 2000		Change 2000-2010		2017	Change 2010-2017	
				Number	Percent	Number	Percent		Number	Percent
Duxbury	3,788	3,943	4,162	155	4.1%	219	5.6%	4,292	130	3.1%
Kingston	2,422	3,138	3,292	716	29.6%	154	4.9%	3,359	67	2.0%
Marshfield	5,667	6,600	6,879	933	16.5%	279	4.2%	7,136	257	3.7%
Pembroke	3,847	4,556	4,769	709	18.4%	213	4.7%	4,988	219	4.6%
Plymouth County	112,853	122,421	127,925	9,568	8.5%	5,504	4.5%	131,832	3,907	3.1%
Massachusetts	1,514,746	1,576,696	1,603,591	61,950	4.1%	26,895	1.7%	1,645,290	41,699	2.6%

Household Income

As shown below, the median household income in Duxbury has increased by approximately 18.2% from 2000 to 2010 to \$125,000. By 2017, median household income in Duxbury is projected by Esri to reach \$125,963, increasing 9.9% from 2010. Duxbury's median income is significantly higher than its surrounding communities. The median income of surrounding towns has not grown as quickly indicating that Duxbury may be becoming a more attractive place to live for a more affluent population. Duxbury's median household income is projected to grow by 100% from 1990-2017, although at a slower rate than in previous decades (US Census Bureau 2010).

Table 10

Median Household Income- 1990-2017							
	1990	2000	2010	% Change 1990-2000	% Change 2000-2010	2017	% Change 2010-2017
Duxbury	\$63,881	\$96,922	\$114,565	51.7%	18.2%	\$125,963	9.9%
Kingston	\$40,872	\$53,666	\$77,656	31.3%	44.7%	\$83,793	7.9%
Marshfield	\$48,971	\$65,933	\$86,486	34.6%	31.2%	\$97,258	12.5%
Pembroke	\$46,932	\$64,808	\$80,694	38.1%	24.5%	\$95,107	17.9%
Plymouth County	\$40,905	\$55,645	\$73,131	36.0%	31.4%	\$81,310	11.2%
Massachusetts	\$36,952	\$50,539	\$64,509	36.8%	27.7%	\$73,930	14.6%

Southeast Duxbury has maintained the highest median income since 2000 at \$96,738, and in 2010 at \$139,643, a 44.4% increase within the last decade. This growth may be explained by the recent population and household growth in Southeast Duxbury in the last ten years. West Duxbury and East Duxbury follow more similar trends, both with median incomes below Southeast Duxbury's. West Duxbury had a median income of \$109,394 in 2010, up 12.3% from 2000. East Duxbury had a median income of \$107,604 in 2010, up 11.5% from 2000. Southeast Duxbury is the only area projected by Esri to decrease in median income by 2017, however there is no clear indication of why this may be the case (US Census Bureau 2010).

Table 11

Median Household Income 1990-2017- Duxbury Census Tracts							
Tract	1990	2000	2010	% Change 1990 - 2000	% Change 2000-2010	2017	% Change 2010-2017
West Duxbury	\$64,847	\$97,451	\$109,394	50.3%	12.3%	\$120,616	10.3%
Southeast Duxbury	\$57,176	\$96,738	\$139,643	69.2%	44.4%	\$129,527	-7.2%
East Duxbury	\$66,851	\$96,506	\$107,604	44.4%	11.5%	\$129,990	20.8%

As seen below, the majority of households in Duxbury in 2010 made more than \$100,000 annually. The percent of households earning over \$100,000 in 2000 was 48%. This number grew to 57% in 2010 and is projected to grow to 71% in 2017. Very few households earn less than 30% of Area Median Income or under \$30,000 a year (US Census Bureau 2010).

Table 12

Households by Income in Duxbury								
	2000		2010		% Change 2000-2010	2017		% Change 2010-2017
	Number	Percent	Number	Percent		Number	Percent	
Household Income Base	4,931		5,302		7.5%	5,540		4.5%
Less than \$15,000	235	4.8%	262	4.9%	11.5%	99	1.8%	-62.2%
\$15,000 to \$24,999	301	6.1%	115	2.2%	-61.8%	122	2.2%	6.1%
\$25,000 to \$34,999	209	4.2%	327	6.2%	56.5%	77	1.4%	-76.5%
\$35,000 to \$49,999	358	7.3%	290	5.5%	-19.0%	176	3.2%	-39.3%
\$50,000 to \$74,999	635	12.9%	783	14.8%	23.3%	402	7.3%	-48.7%
\$75,000 to \$99,999	804	16.3%	499	9.4%	-37.9%	727	13.1%	45.7%
\$100,000 to \$149,999	1,347	27.3%	1,109	20.9%	-17.7%	1,814	32.7%	63.6%
\$150,000 to \$199,999	465	9.4%	746	14.1%	60.4%	1,098	19.8%	47.2%
\$200,000 or more	577	11.7%	1,171	22.1%	102.9%	1,025	18.50%	-12.5%

Rent Burdened

Households are considered rent burdened if they pay more than 30% of their income on rent. Households are considered significantly rent burdened if they pay more than 50% of their income on rent. As shown in Table 12, an estimated 72.4% of households in Duxbury paid at least 30% of their income on rent in 2010. This is a significantly higher percentage than in both Plymouth County and Massachusetts. Similarly, compared to Plymouth County and the state, a smaller percentage of households—an estimated 28.9%- were severely rent burdened. There was a 14.2% decrease in severely rent burdened houses in Duxbury from 2000 to 2010, and a 32.9% increase in households paying more than 30% of their income towards rent. While it is good news that there are less severely rent burdened households, the high percent of rent burdened households indicates a demand for affordable rental housing in Duxbury.

Table 13

Gross Rent as Percentage of Income					
	2000		2010		% Change 2000 to 2010
	Number	Percent	Number	Percent	Percent
Duxbury					
Total Renter Households	548		435		-20.6%
30%+	237	43.2%	315	72.4%	32.9%
50%+	106	19.3%	91	28.9%	-14.2%
Plymouth County					
Total Renter Households	40,941		39,587		-3.3%
30%+	14,926	36.5%	19,100	48.2%	28.0%
50%+	7,074	17.3%	9,536	24.1%	34.8%
Massachusetts					
Total Renter Households	932,073		904,078		-3.0%
30%+	445,472	42.9%	432,188	47.8%	-3.0%
50%+	160,173	15.4%	219,252	24.3%	36.9%

Housing Cost Burden

Homeowners are considered to be burdened by housing costs if they spend more than 30% of their income towards housing costs. Over one fourth of all homeowners in Duxbury, 35.6% or 1,733 people, are considered burdened by housing costs. This is a significant figure considering that the median income of Duxbury is over \$100,000. In Plymouth County over half of all homeowners, 52.6% or 72,943 persons, are considered to be burdened by housing costs. The number of cost burdened homeowners in Massachusetts is 1,002,337 or 62.5%. These trends illustrates that there are high housing costs in Massachusetts, which even burden homeowners in affluent areas who may struggle financially with housing costs (US Census Bureau 2010).

Table 14

Homeowners Costs Percentage of Income- 2010		
	Number	Percent
Duxbury		
Total Owner Households	4,869	
30%+	1,733	35.6%
Plymouth County		
Total Owner Households	138,788	
30%+	72,943	52.6%
Massachusetts		
Total Owner Households	1,604,473	
30%+	1,002,337	62.5%

Poverty

In 2010, the median income in Duxbury was \$114,565. An individual working an average wage job will earn approximately \$22,000 per year. The 2012 federal poverty guidelines show that the 100% poverty level, the income for one person is \$11,170 annually. Therefore, a person earning an average wage in Duxbury will earn approximately 200% of the federal poverty level. A family of four at the 100% poverty earns \$23,050, just above minimum wage.

As shown in Table 14, poverty rates in Duxbury have stayed consistently lower than surrounding towns in terms of percentage of families below the poverty level. In 2010, only .9% of families were below the poverty line in Duxbury, down from 1.8% in 1990. Statewide in 2010, 6.9% of families were below the poverty line, and 4.3% were reported to be below poverty in Plymouth County (US Census Bureau 2010).

Table 15

Families in Poverty						
	1990		2000		2010	
	Total Families	% Below Poverty	Total Families	% Below Poverty	Total Families	% Below Poverty
Duxbury	3,788	1.8%	3,943	1.2%	4,162	0.9%
Kingston	2,422	3.1%	3,138	4.0%	3,292	2.9%
Marshfield	5,667	2.6%	6,600	3.8%	6,879	2.7%
Pembroke	3,847	3.6%	4,556	3.7%	4,769	2.3%
Plymouth County	112,853	5.3%	122,421	5.0%	127,925	4.3%
Massachusetts	1,514,746	6.8%	1,576,696	6.7%	1,603,591	6.9%

We also examined individual poverty rates in Duxbury as compared to the County and State. It shows that as a percentage of all persons, more individual females are below the poverty rate than males. It also illustrates that the percentage of all individuals below the poverty level is less than half the average of Plymouth County and roughly one-third of the state average (US Census Bureau 2010).

Table 16

Individual Poverty Rates- 2010									
	Duxbury			Plymouth County			Massachusetts		
	Total	Below poverty level	Percent below poverty level	Total	Below poverty level	Percent below poverty level	Total	Below poverty level	Percent below poverty level
All Individuals	14,784	385	2.6%	477,030	33,604	7.0%	6,253,462	658,391	10.5%
Under 18 years	4,575	58	1.3%	118,829	9,898	8.3%	1,412,218	186,815	13.2%
18 to 64 years	8,002	183	2.3%	297,291	19,441	6.5%	4,006,774	394,306	9.8%
65 years and over	2,207	144	6.5%	60,910	4,265	7.0%	834,470	77,270	9.3%
Male	7,046	177	2.5%	230,072	14,265	6.2%	3,024,012	283,884	9.4%
Female	7,738	208	2.7%	246,958	19,339	7.8%	3,229,450	374,507	11.6%

In Duxbury, when you look at the details of all families below the poverty level in Table 16, there are significantly higher proportions of single, female-head-of-household families and families with single, female-head-of-household and a child under 18 listed as having incomes below the poverty level (2.4% and 3.5%, respectively), when compared to married-couple-families with or without children under 18 (.4% and .4%, respectively) or all families with or without children (.8% and 1.2%, respectively). Duxbury has had lower poverty rate than Plymouth County and Massachusetts in all age groups. In Duxbury, more than twice the number of persons ages 65 and over experience poverty than any other age group, at 6.5% (US Census Bureau 2010).

Table 17

Poverty Rates Detailed- Duxbury- 2010	
	Percent
All families	0.80%
With related children under 18 years	1.20%
With related children under 5 years only	0.00%
Married couple families	0.40%
With related children under 18 years	0.40%
With related children under 5 years only	0.00%
Families with female householder, no husband present	2.40%
With related children under 18 years	3.50%
With related children under 5 years only	0.00%

Education

As seen in table 17, in 2010, 88%, the majority of the population age 25 or older in Duxbury went on to higher education after high school. This is a larger proportion of the population compared to Plymouth County, which had 59.7% of residents move to higher education or the Commonwealth of Massachusetts, which saw 61.2% go onto higher education (US Census Bureau 2010).

Table 18

	Less than High School Diploma	High School Graduate or GED	Some College	Associate's Degree	Bachelor's Degree	Master's, Professional School, or Doctorate Degree
Duxbury	0.9%	11.1%	13.2%	7.2%	41.2%	26.4%
Kingston	6.3%	33.8%	14.0%	10.9%	24.1%	10.8%
Marshfield	3.3%	24.9%	17.0%	10.1%	29.4%	15.3%
Pembroke	5.8%	33.1%	19.8%	8.5%	24.9%	7.8%
Plymouth County	8.7%	31.6%	18.8%	9.5%	20.4%	11.0%
Massachusetts	11.6%	27.2%	15.8%	7.6%	21.7%	16.1%

Employment

Duxbury residents age 16 years and older worked mainly in professional jobs in 2010, as shown in Table 18. The most common occupation, 23.9% workers, was educational services, health care

and social services, followed by professional scientific, management or administrative jobs, 16.2% workers. Duxbury had roughly the same proportion of the population employed in the educational services, health care and social assistance industries as the Plymouth County and the Massachusetts averages. Other common occupations in Duxbury were finance insurance and retail trade, 18.2%, and retail trade, 10.9% (US Census Bureau 2010).

Table 19

Occupation by Industry for Workers Age 16+						
Industry	Duxbury		Plymouth County		Massachusetts	
	Total	Percent	Total	Percent	Total	Percent
Total Employed Population	6,257		246,162		3,292,019	
Agriculture, forestry, fishing and hunting, and mining	96	1.5%	1,155	0.5%	12,657	0.4%
Construction	427	6.8%	20,895	8.5%	203,730	6.2%
Manufacturing	301	4.8%	19,343	7.9%	332,118	10.1%
Wholesale trade	131	2.1%	8,589	3.5%	92,475	2.8%
Retail trade	682	10.9%	32,499	13.2%	355,905	10.8%
Transportation, warehousing, and utilities	145	2.3%	11,430	4.6%	125,530	3.8%
Information	190	3.0%	6,386	2.6%	90,777	2.8%
Finance, insurance, real estate	1,137	18.2%	20,138	8.2%	270,332	8.2%
Professional, scientific, management, administrative	1,015	16.2%	24,957	10.1%	411,407	12.5%
Educational services, health care and social assistance	1,494	23.9%	57,385	23.3%	854,913	26.0%
Arts, entertainment, recreation, accommodation and food services	359	5.7%	18,519	7.5%	261,906	8.0%
Public administration	114	1.8%	10,453	4.2%	132,221	4.0%
Other services	166	2.7%	11,391	4.6%	148,048	4.5%

Within Duxbury, the five largest employers are Alden Elementary School, Allerton House, Bay Path Rehab & Nursing Center, Duxbury High School, and Duxbury Middle School, all with less than 250 employees, as shown in Table 19. In addition, seven of the top ten employers are related to educational services. This indicates that most jobs in the community are municipal jobs and supports the conclusion that there is little business and industry in town (Massachusetts Executive Office of Labor and Workforce Development, 2013).

Table 20

Top 25 Employers in Duxbury		
Company Name	Address	Number of employees
Alden Elementary School	Alden St	100-249
Allerton House	Kingstown Way	100-249
Bay Path Rehab & Nursing Ctr	Kingstown Way	100-249
Duxbury High School	Saint George St	100-249
Duxbury Middle School	Alden St	100-249
Duxbury School District	Saint George St	100-249
Village At Duxbury	Kingstown Way	100-249
Ameds LLC	Tinkers Ledge Rd	50-99

Top 25 Employers in Duxbury		
Company Name	Address	Number of employees
Bay Farm Academy	Loring St	50-99
Chandler Elementary School	Chandler St	50-99
Coldwell Banker	Depot St	50-99
Duxbury Elementary School	Saint George St	50-99
Duxbury Highway Dept	Tremont St	50-99
Duxbury Police Dept	West St	50-99
Milepost Tavern Restaurant	Tremont St	50-99
Welch Healthcare & Retire Group	House	50-99
Camp Wing	Keene St	20-49
Duxbury Clipper	S Station St	20-49
Duxbury Counseling Svc	Tremont St	20-49
Duxbury Fire Dept	Tremont St	20-49
Duxbury Harbor Master's Office	Mattakeesett Ct	20-49
Duxbury House	Kingstown Way	20-49
Duxbury Library Ofc	Saint George St	20-49
Duxbury Permanent Fire Fightrs	Tremont St	20-49
Duxbury Public Works Dept	Tremont St	20-49

Commute to Work

On average, Duxbury residents have a slightly longer commute to work, with a mean travel time of 35.5 minutes, than their counterparts in Plymouth County and the Commonwealth of Massachusetts. This is not surprising given the lack of large businesses and industry in Duxbury. Over 27% of Duxbury, residents traveled more than sixty minutes to work compared to 17% in Plymouth County and 9.72% in Massachusetts (US Census Bureau 2010).

Table 21

TRAVEL TIME TO WORK			
	Duxbury	Plymouth County	Massachusetts
	Percent	Percent	Percent
Less than 15 minutes	29.43%	22.96%	25.96%
15 - 30 minutes	22.40%	28.37%	33.08%
30 - 45 minutes	12.51%	21.32%	21.86%
45 - 60 Minutes	8.47%	10.67%	9.38%
60 or more minutes	27.19%	16.68%	9.72%
Mean travel time to work (minutes)	35.5	31.9	27.1

It should be noted that 49.2% of all individuals had at least two vehicles available per household in 2010. This is higher than both Plymouth County, 43.6%, and Massachusetts, 37.1% and reflects the lack of public transportation in the community. In addition, roughly one fourth of the population in Duxbury had access to three or more cars (US Census Bureau 2010)

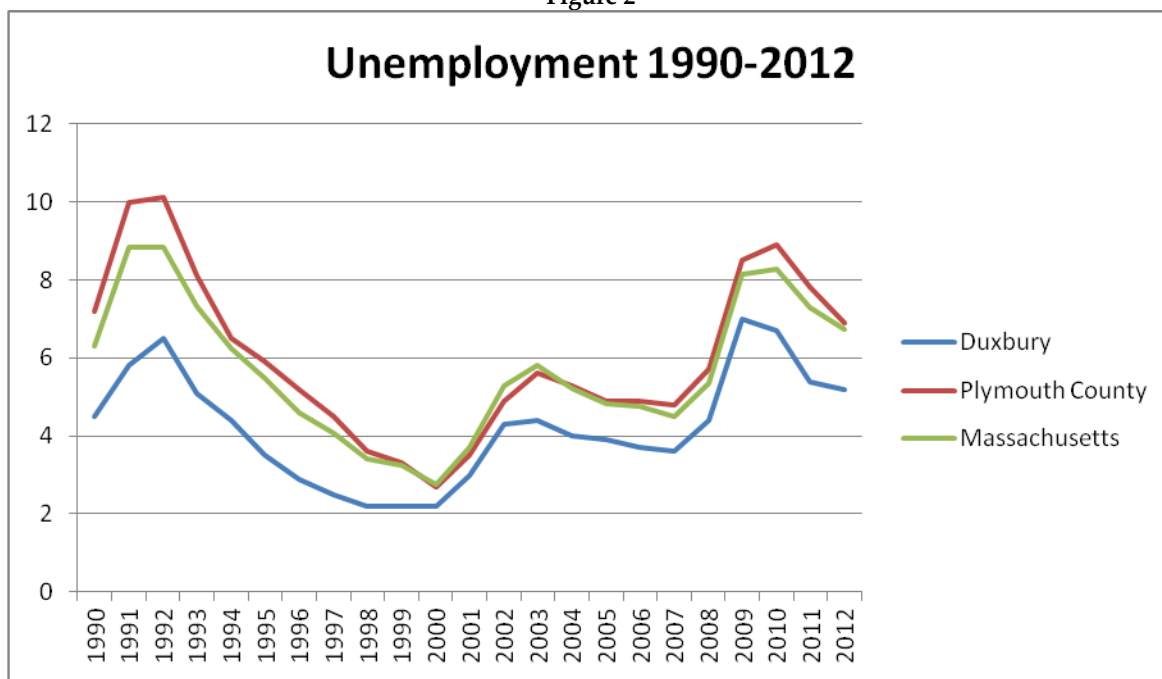
Table 22

VEHICLES AVAILABLE PER HOUSING UNIT- 2010						
	Duxbury		Plymouth County		Massachusetts	
	Number	Percent	Number	Percent	Number	Percent
Occupied housing units	5,256		178,996		2,522,409	
No vehicles available	200	3.8%	10,786	6.0%	311,674	12.4%
1 vehicle available	1,113	21.2%	53,457	29.9%	903,684	35.8%
2 vehicles available	2,587	49.2%	78,122	43.6%	934,818	37.1%
3 or more vehicles available	1,356	25.8%	36,631	20.5%	372,233	14.8%

Unemployment

As Figure 2 demonstrates, the annual unemployment rates in Duxbury (not seasonally adjusted) have remained lower than in Plymouth County and Massachusetts. In Addition, after it peaked at a 7% high in 2009 due to the national economic downturn, unemployment rates have continued to decline steadily (Massachusetts Executive Office of Labor and Workforce Development, 2013).

Figure 2



The lowest the unemployment rate in Duxbury was 2.2% from 1998 through 2000, as seen below in Table 22. In 2012, Duxbury's unemployment rate was 5.2, compared to Plymouth County,

6.9, and Massachusetts, 6.7. (Massachusetts Executive Office of Labor and Workforce Development, 2013).

Table 23

Annual Unemployment Rates			
Year	Duxbury	Plymouth County	Massachusetts
1990	4.5	7.2	6.3
1991	5.8	10	8.8
1992	6.5	10.1	8.8
1993	5.1	8.1	7.3
1994	4.4	6.5	6.2
1995	3.5	5.9	5.5
1996	2.9	5.2	4.6
1997	2.5	4.5	4.1
1998	2.2	3.6	3.4
1999	2.2	3.3	3.3
2000	2.2	2.7	2.8
2001	3	3.5	3.7
2002	4.3	4.9	5.3
2003	4.4	5.6	5.8
2004	4	5.3	5.2
2005	3.9	4.9	4.8
2006	3.7	4.9	4.8
2007	3.6	4.8	4.5
2008	4.4	5.7	5.4
2009	7	8.5	8.1
2010	6.7	8.9	8.3
2011	5.4	7.8	7.3
2012	5.2	6.9	6.7

As seen below in Table 23, the unemployment rate in Duxbury was lower or the same than surrounding towns, Plymouth County and the Commonwealth of Massachusetts on a monthly basis from 2012 to the most recent data available, April 2013. The unemployment rate has declined in Duxbury from a high of 7% in January 2013 to 5.3% in April 2013 (Massachusetts Executive Office of Labor and Workforce Development, 2013).

Table 24

UNEMPLOYMENT RATE IN 2012-2013						
Month	Duxbury	Kingston	Marshfield	Pembroke	Plymouth County	Massachusetts
Apr-13	5.3	5.8	5.7	5.9	6.4	6.3
Mar-13	5.3	6.8	6.3	6.5	7.0	6.8
Feb-13	5.6	6.8	6.5	6.5	7.1	6.8
Jan-13	6.0	7.0	6.8	7.2	7.7	7.4
Dec-12	5.3	5.7	6.0	5.9	6.7	6.6
Nov-12	4.8	5.2	5.3	5.2	6.1	6.2
Oct-12	5.2	5.1	5.2	5.5	6.3	6.3
Sep-12	5.2	5.1	5.3	5.8	6.7	6.6
Aug-12	5.0	5.3	5.2	6.1	6.8	6.7
Jul-12	5.5	5.8	5.5	6.8	7.2	7.0
Jun-12	5.5	5.7	5.7	6.8	7.0	6.9
May-12	4.8	5.5	5.4	6.5	6.6	6.5
Apr-12	4.8	5.9	5.8	6.6	6.5	6.3
Mar-12	5.4	6.9	6.8	7.8	7.3	6.9
Feb-12	5.7	6.8	7.2	8.1	7.8	7.3

Section 4: Housing Characteristics

Housing Units

Table 24 displays the total number of housing units in Duxbury and surrounding areas from 1990 to 2010, with 2017 Esri projections. In 2010, there were 5,875 housing units in Duxbury, a growth of 530 units or 9.9% from 2000. This is similar to surrounding communities. The average housing unit growth rate in Massachusetts was 7.1% for this same time period. When compared to surrounding towns, the housing unit growth rate in Duxbury is tied with Marshfield for smallest change, and Pembroke and Kingston have the highest growth rates, as shown in Table 21 (US Census Bureau 2010).

Table 25
Housing Units

	1990	2000	% Change 1990- 2000	2010	% Change 2000 to 2010	2017	% Change 2010 to 2017
Duxbury	5,141	5,345	4.0%	5,875	9.9%	6,017	2.4%
Kingston	3,496	4,525	29.4%	5,010	10.7%	5,115	2.1%
Marshfield	8,877	9,954	12.1%	10,940	9.9%	11,187	2.3%
Pembroke	4,878	5,897	20.9%	6,552	11.1%	6,995	6.8%
Plymouth County	168,555	181,524	7.7%	200,161	10.3%	206,418	3.1%
Massachusetts	2,472,711	2,621,989	6.0%	2,808,254	7.1%	2,895,695	3.1%

Age and Condition

Table 25 below provides information on the age of the housing stock in Duxbury. The majority of houses, roughly 20%, were built from 1970 to 1979, similar to the 17.2% built from 1980 to 1989. There has been relatively less development of new housing in Duxbury in the past two decades, approximately 1.0% to 5.6% per decade and fairly constant at approximately 225 to 245 units (US Census Bureau 2010).

Table 26

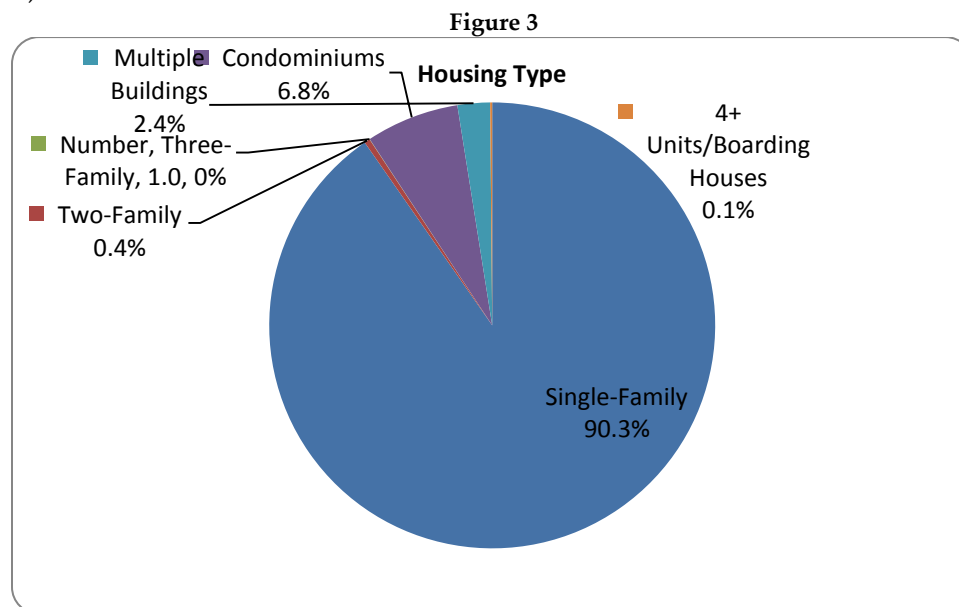
Year Housing Units Built- Duxbury		
	Total	Percent
Built 2005 or later	56	1.0%
Built 2000 to 2004	301	5.6%
Built 1990 to 1999	526	9.9%
Built 1980 to 1989	915	17.2%
Built 1970 to 1979	1,067	20.0%
Built 1960 to 1969	745	14.0%
Built 1950 to 1959	586	11.0%
Built 1940 to 1949	186	3.5%
Built 1939 or earlier	952	17.8%

Figure 4 shows that except for standout decades in 1980 and 1990, when Duxbury had roughly 5% higher rates, the rate of housing production in Duxbury has followed the same patterns as Plymouth County and Massachusetts. Additionally, Duxbury has a much smaller percentage of older homes built before 1939 as compared to the state and county averages.

Housing Type

The housing stock in Duxbury is mostly single-family homes, as shown in Figure 3. Of the remaining 9.7% of the housing stock that is not single-family housing, 22 properties, or 0.4% are two-family houses. There is 1 three-family dwelling, 126 multiple buildings (the tax assessor refers to these as more than one unit on a site), and 126 4+ unit buildings. Condominiums are the second-most prevalent housing type with 362 units, or 6.8% of all housing units in Duxbury.

According to the tax assessor, some rental housing units have been lost to homeownership in the past two decades due to converting two family homes into duplex condominium units (Dunn, 2013).



Housing Tenure

Table 26 shows the housing tenure in Duxbury and surrounding areas from 2000 to 2010, with 2017 Esri Estimates. Duxbury had the highest rate of homeownership, 88.3%, in the study area. Plymouth County was similar to Duxbury at 76.1%, and Massachusetts was lower rate at 62.3%. From 2000 to 2010, there was a 0.5% decrease in homeownership in Duxbury, and it is estimated to be similar in 2017, 87.8%. This indicates that the town may be losing rental units to condominium units and/or that all the growth has been in ownership units

Table 27

Housing Tenure						
	2000		2010		2017	
	Rental	Owned	Rental	Owned	Rental	Owned
Duxbury	11.2%	88.8%	11.7%	88.3%	12.2%	87.8%
Kingston	18.2%	81.8%	18.2%	81.8%	19.1%	80.9%
Marshfield	18.8%	81.2%	17.6%	82.4%	19.4%	80.6%
Pembroke	10.9%	89.1%	14.4%	85.6%	15.2%	84.8%
Plymouth County	24.4%	75.6%	23.9%	76.1%	24.4%	75.6%
Massachusetts	38.3%	61.7%	37.7%	62.3%	38.4%	61.6%

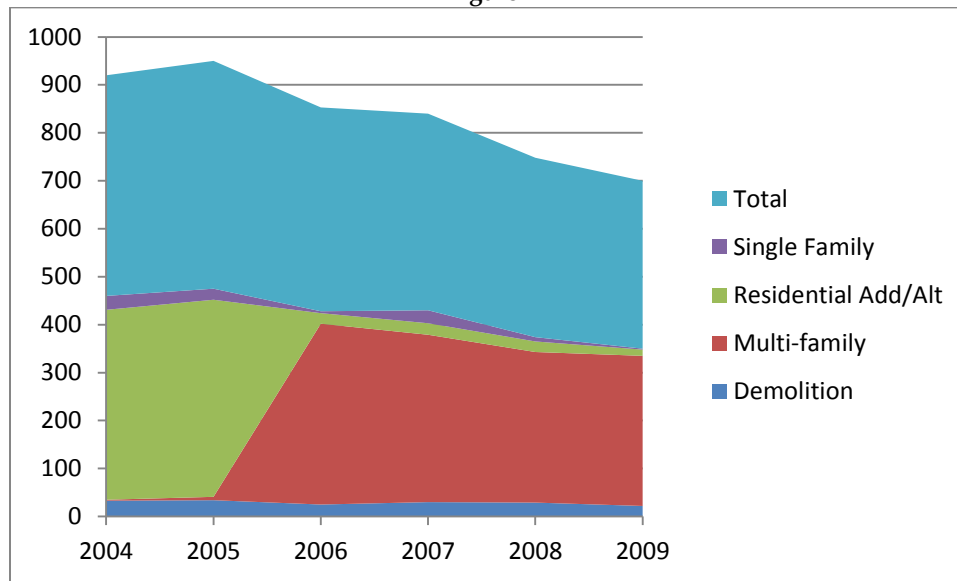
Building Permit History

The history of building construction permits in Duxbury, as shown in Table 27, reflects the growth of new dwellings between 2004 and 2013. There has been a general decline in building demolition since 2004, peaking in 2005 at 34, and down to 6 demolitions in 2013. The number of residential additions or alterations had no significant changes from 296 in 2004 to 339 in 2012, but then decreased to 172 in 2013. The number of single family home permits reached a high in 2008 with 31, then declined in 2010 and 2011 as a direct result of the economic recession. The total number of permits has decreased from 460 in 2004 to 400 in 2012. Since 2013 is an incomplete year it is difficult to know at this point if the number of permits will be closer to pre-recession numbers (Woods, 2013).

Table 28

Building Permits in Duxbury										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013 through June 12, 2013
Demolition	33	34	25	30	29	22	9	16	31	6
Residential Add/Alt	396	411	377	349	314	313	337	339	339	172
Single Family	29	23	26	31	31	13	12	20	30	10
Total	460	475	428	410	374	350	358	375	400	188

Figure 4



Vacancy

The Foundation for Growth created a working paper to project housing construction needs for the state under a variety of possible economic scenarios through the year 2020 (Koshgarian, October 2010). In their findings, they assumed that a healthy vacancy rate is defined as the rate at which prices neither rise nor fall, and has been estimated by the Harvard Joint Center for Housing Studies for the purposes of national housing projections to be 1.5 percent for owner-occupied housing and 7.4 percent for rental housing (McCue, November 2007). The report stated that rental vacancy rate should be close to 7.4 percent to avoid unnecessary price inflation.

The report highlighted the following information:

- In 2008, Massachusetts had a shortage of 20,116 housing units statewide, if vacancy rates needed for healthy markets are considered.
- In 2008, the Boston Metro region had a shortage of 14,343 units, reflecting shortages in both single- and multi-family housing units, and 10,330 for multi-family units alone.
- Rental vacancy rates were lowest for multi-family housing in Massachusetts in Metro Boston (4.5 percent).
- They forecasted population growth in Massachusetts from 2008-2020 is projected to be 11.6% growth for person's age 25 to 34 year old.
- They forecasted for Massachusetts a gap in housing supply of 33,775 multi-family units, including 20,651 in Greater Boston.

Table 28 shows the increase in vacancy rate by tenure from 2000 to 2010. In 2010 in Duxbury the owner vacancy rate was 1.3% and the renter vacancy rate was 5.4%. Vacancy rates in Duxbury are in the middle range of surrounding towns, and lower than in Plymouth County, 1.5% owner vacancy, 6.5% renter vacancy and Massachusetts, 1.5% owner vacancy, 6.5% renter vacancy. Duxbury's vacancy rate increased less than all surrounding towns except for

Marshfield, with owner vacancies increasing by 0.4% and renter vacancies increasing by 0.6%. It should be noted that the increased vacancies in 2010 are likely the result of the economic environment at that time, including the inability to obtain financing and units in foreclosure (US Census Bureau 2010).

Table 29

VACANCY RATE BY TENURE						
	2000		2010		Change 2000-2010	
	Owner	Renter	Owner	Renter	Owner	Renter
Duxbury	0.9%	4.8%	1.3%	5.4%	0.4%	0.6%
Kingston	1.1%	3.6%	1.7%	6.4%	0.6%	2.8%
Marshfield	0.5%	4.7%	1.1%	5.1%	0.6%	0.4%
Pembroke	0.3%	0.9%	0.9%	3.8%	0.6%	2.9%
Plymouth County	0.6%	3.2%	1.5%	6.7%	0.9%	3.5%
Massachusetts	0.7%	3.5%	1.5%	6.5%	0.8%	3.0%

In addition, it is likely that many of the vacant units are seasonal rentals. According to Census data, 531 of Duxbury's 5,875 housing units were vacant in 2010, a vacancy rate of 9%. Of the vacant units, 65%, or 343 units, were designated for seasonal, recreational, or occasional use, as shown in the table below. This data suggests that very few of the Town's year-round housing units are vacant, and low vacancy is an indicator of demand for more stable, permanent housing.

Table 30

VACANCY IN DUXBURY-2010		
	Number	Percent
Occupancy Status		
Total housing units	5,875	100%
Occupied housing units	5,344	91%
Vacant housing units	531	9%
Vacancy Status		
Total vacant housing units	531	100%
For seasonal, recreational, or occasional use	343	65%
Vacant for other reasons	188	35%

Assessed Valuation

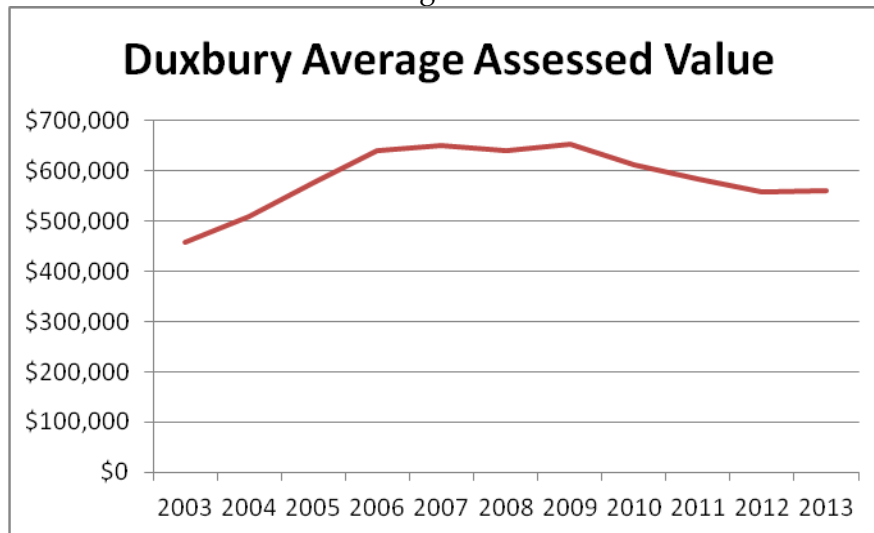
The total assessed value of single family homes rose from 2003-2006, in line with the boom in the housing market in the early 2000's up until when the financial crisis hit in 2007. The number of residential properties in Duxbury also increased from 4,752 in FY2003 to 4,819 in FY2013 (Massachusetts Department of Revenue, 2013). This increase – roughly 1.4%– has contributed to a rise in the total assessed value of single-family properties in Duxbury, as shown in Table 30. This rise in total assessed value has also been caused by increasing property values. The total assessed value of a single-family property's in Duxbury has increased by \$528,666,900, as

shown in Figure 6. The largest increases were 15.3% in FY2005 and 11.6% in FY2004 (Massachusetts Department of Revenue, 2013). Since the peak in 2009, the average assessed value of single-family properties has fallen by only 0.3% (Massachusetts Department of Revenue, 2013).

Table 31

Total Single Family Assessed Values			
Fiscal Year	# of Single Family Parcels	Total Assessed Value	% Change
2003	4,752	\$2,180,256,700	10.8%
2004	4,770	\$2,434,243,200	11.6%
2005	4,870	\$2,806,023,900	15.3%
2006	4,791	\$3,062,673,700	9.1%
2007	4,798	\$3,114,378,100	0.0%
2008	4,803	\$3,080,319,900	-1.1%
2009	4,809	\$3,144,871,900	0.2%
2010	4,814	\$2,943,055,100	6.4%
2011	4,819	\$2,817,129,700	0.0%
2012	4,819	\$2,683,900,600	5.0%
2013	4,837	\$2,708,923,600	0.1%

Figure 5

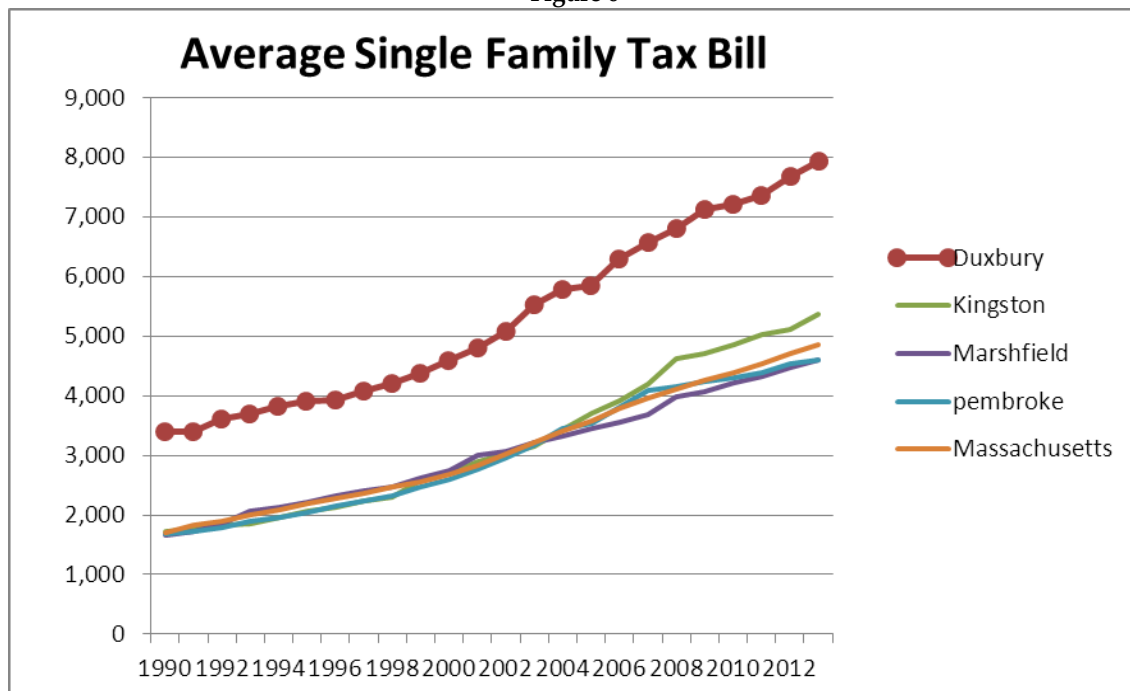


Tax Bills

Duxbury has a single tax rate for residential, commercial, industrial and personal properties. This fiscal year, FY2013, the tax rate is \$14.19 per \$1,000 of assessed valuation (Massachusetts Department of Revenue, 2013).

As shown in Figure 7 below, the average single-family tax bill in Duxbury, its neighboring towns and the Commonwealth of Massachusetts have been steadily increasing since FY 1990, although Duxbury's has remained higher. The average tax bill in Duxbury has risen from \$3,405 in FY 2000 to \$7,947 in FY 2013. This is a total increase of 74%, or an average increase of 7.4% a year. This increase is lower than the statewide median tax bill which has grown by 51.2% since FY 2000 (Massachusetts Department of Revenue, 2013). The purpose of this paragraph is to show that taxes are considered a real estate expense related to the cost of housing. In communities with higher tax bills, it is considered a barrier to entry. The increase in real estate tax bills also affects persons on fixed incomes and their ability to afford and maintain housing.

Figure 6



Municipal Services/Cost

The Town of Duxbury collected \$57,946,152 in revenues in FY 2012, up from \$55,661,427 in FY 2011, \$55,241,142 in FY 2010 and \$55,499,968 in FY 2009 (Massachusetts Department of Revenue, 2013). Property taxes - \$46,616,573- are expected to represent 80% of all revenues in FY 2012, with the rest coming from State Aid and other sources. The majority of the Town's expenditures goes towards education. This is the case in most, if not all, communities in Massachusetts, though Duxbury spent a higher percentage of its budget – 59.6% – on education in FY 2012 than the state average of 48.5%. Other FY 2012 expenditures in Duxbury included police (6.7%), general government (5.3%), public works (5.0%), human services (1.1%), and culture and recreation (3.7%). Roughly 10.7% of expenditures went to fixed costs and debt service. (Data on FY 2013 expenditures was not available).

Section 5: Affordable Housing Inventory

Affordable Housing Defined

The term “affordable housing” can mean different things so we typically refer to affordable housing by the income one needs to earn to qualify to live in affordable housing. Typically, housing is considered affordable if a household pays no more than 30% of its income toward housing costs. Affordable housing can either be subsidized (i.e. a resident pays 30% of their income for rent and the government subsidizes the rest) or self – pay (i.e. the rent is lower than market and the tenant pays the lower rent). Examples of subsidized housing are most public housing units and persons that utilize a Section 8 mobile voucher to pay rent.

The term “low-income” housing generally refers to housing that is affordable to households earning up to 80% of Area Median Income (AMI”). According to HUD, Duxbury is located in the Boston-Cambridge-Quincy Primary Service Area (BCQ PSA) for purposes of calculating affordable income limits, rents and homeownership prices. A household qualifying at 80% of AMI in the Boston-Cambridge-Quincy PSA could earn no more than \$53,900 for a two-person household or \$67,350 for a four-person household. “Very low-income” housing is typically affordable to qualifying households earning no more than 50% of AMI; that would be \$37,800 for a two-person household or \$47,200 for a four-person household. These two income levels – 50% and 80% of AMI – are used in 40B projects. Table 32 shows the income limits for households in Duxbury by household size.

Table 32

2013 INCOME LIMITS FOR AFFORDABLE HOUSING IN BCQ PSA						
Area Median Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
30% AMI	\$19,850	\$22,650	\$25,500	\$28,300	\$30,600	\$32,850
50% AMI	\$33,050	\$37,800	\$42,500	\$47,200	\$51,000	\$54,800
60% AMI	\$39,660	\$45,360	\$51,000	\$56,640	\$61,200	\$65,760
80% AMI	\$47,150	\$53,900	\$60,650	\$67,350	\$72,750	\$78,150
110% AMI	\$72,710	\$83,160	\$93,500	\$103,840	\$112,200	\$120,560

Source: Massachusetts Housing Partnership

Table 33 provides the maximum allowable rents for affordable housing in Duxbury in 2013. It shows, for example, that the monthly rent of a one-bedroom unit in Duxbury that is affordable to households earning no more than 80% AMI cannot exceed \$1,263. The rents listed below assume that the landlord pays all utilities.

Table 33

2013 MAXIMUM ALLOWABLE RENTS FOR AFFORDABLE HOUSING IN BCQ PASA						
# Bedrooms	SRO	Studio	1 Br	2 Br	3 Br	4 Br
30% RENT	\$372	\$496	\$531	\$637	\$736	\$821
50% RENT	\$619	\$826	\$885	\$1,062	\$1,227	\$1,370
60% RENT	\$743	\$991	\$1,062	\$1,275	\$1,473	\$1,644
80% RENT	\$883	\$1,178	\$1,263	\$1,516	\$1,751	\$1,953
110% RENT	\$1,362	\$1,817	\$1,948	\$2,337	\$2,700	\$3,014

Source: Massachusetts Housing Partnership

Table 34 below shows Fair Market Rents for the Town of Duxbury in FY 2013. These rents are used for several purposes, including determining the amount of contract rent used for the Housing Choice Voucher program, commonly known as the Section 8 mobile voucher program. This is the amount of rent a landlord can get for a unit occupied by a tenant with a mobile voucher. The tenant pays 1/3 of their income towards rent and the federal government pays the remaining amount to the landlord. Some communities are located in high wealth areas and may be able to charge 110% or 120% of FMR, whereas other communities are of lower wealth and may not be able to charge the full amount, if it is less than market rate rents.

Table 34

2013 FAIR MARKET RENTS (FMR) FOR BCQ PSA					
	0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
FMR	\$1,035	\$1,156	\$1,444	\$1,798	\$1,955

Source: Massachusetts Housing Partnership

Chapter 40B

The Massachusetts Legislature enacted Massachusetts General Law Chapter 40B in 1969 to “help address the shortage of affordable housing statewide by reducing unnecessary barriers created by local approval processes, local zoning and other restrictions” (Citizen's Housing and Planning Association, 2009). Known as the “Comprehensive Permit Law” or “Anti-Snob Zoning Law,” 40B has streamlined the permitting process for low- and moderate-income housing projects by allowing developers to apply for a single permit, known as a comprehensive permit, from the Zoning Board of Appeals (ZBA) instead of having to obtain approvals from numerous boards.

To qualify for 40B, projects must meet certain criteria. For example, at least 25% of units must be affordable to households earning at or below 80% of AMI or 20% of units must be affordable to households earning at or below 50% of AMI (Citizen's Housing and Planning Association, 2009). The affordability restrictions must run for at least 30 years. In addition, Chapter 40B can allow developers of 40B projects to circumvent local zoning in communities where less than 10% of their housing inventory is considered affordable.

Subsidized Housing Inventory

The state’s Subsidized Housing Inventory (SHI) is used to determine if a municipality has reached the 10% affordable housing threshold. To encourage rental housing development, if at least 25% of units are occupied by Income Eligible Households earning 80% or less than the area median income, or alternatively, if at least 20% of units are to be occupied by households earning 50% or less of area median income, and all criteria outlined for SHI inclusion are met, then all of the units in the rental development shall be eligible for inclusion on the SHI. In determining the number of units required to satisfy either percentage threshold, fractional numbers shall be rounded up to the nearest whole number (e.g. in a 51 unit development, 13 units would be restricted in order to meet the 25% standard). According to the SHI, the Town of Duxbury had 5,532 Year Round Housing Units – based on the 2010 Census – and 188 SHI

units as of March 8, 2013, which equates to 3.4% of all housing units. This leaves Duxbury vulnerable to potential developers of Chapter 40B housing.

See Appendix A for the Town of Duxbury's SHI. It is important to note that all of the units on the SHI are not necessarily affordable or below market rate. In rental projects, for example, all units are counted on the SHI even if only 20% at 50% of AMI or 25% at 80% of AMI are actually affordable to lower-income residents. In addition, according to information from the Town Planner and the Town Building Inspector, there are additional homeownership units that have been built and sold but have not filed the proper paperwork with DHCD to be listed on the SHI, as further described in the affordable homeownership section below as well as Housing Authority rental units. The table below breaks down these affordable units by tenure and type.

Table 35

SUMMARY OF AFFORDABLE HOUSING IN DUXBURY	
Rental	
Family	14
Senior/Disabled	158
DMH/DDS	11
Ownership	
Family	5
Total	188

Duxbury's affordable housing can be created in several ways, including Chapter 40B, Inclusionary Housing, and the Affordable Housing Purchase Assistance Program.

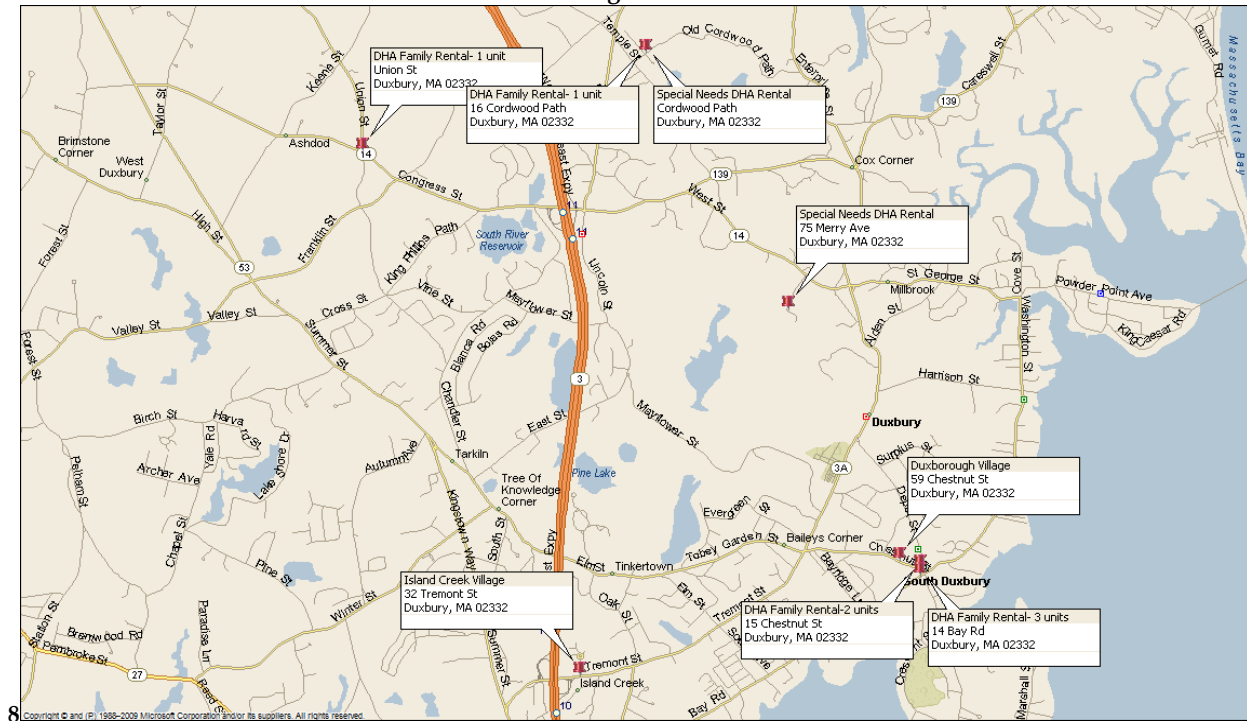
Affordable Rental Housing

The table below shows a summary of all public and private affordable rental housing units in Duxbury, according to the status of the project and whether or not it is listed on the SHI or if it is proposed:

Table 36

AFFORDABLE RENTAL UNITS IN DUXBURY			
Name of Development	On SHI	Built Not on SHI	Proposed
Duxborough Village (DHA)	52		
Scattered Sites (DHA)	6	1	
75 Merry Ave (DHA Special Needs)	8		
DDS Group Homes	11	4	
Island Creek Village East	58		
Island Creek Village West	48		
Island Creek Village North			214
Totals	183	5	214

Figure 7



State Public Housing

State public housing falls under Massachusetts General Laws Chapter 667 for elderly housing and Chapter 705 for family housing. State-aided public housing generally refers to projects built with 100% state funding (i.e. construction grants or payments to the local housing authority to cover debt service). There are some units whose construction has effectively been paid by the federal Department of Housing and Urban Development (HUD) through annual payments to cover debt service, and some of their operating costs have been paid through Section 8 programs. In elderly housing, occupancy is restricted to households with a member age 60 or older, and in MGL 667 projects up to 13.5% of the units in are available to any age individual with disabilities.

Admission to state public housing is limited to households with net incomes below 80% of AMI. In reality, tenant incomes tend to be far lower than the maximum allowed. There are no asset limits and no citizenship or residency requirements. The amount of rent a tenant pays is based on household income and whether the cost of any utilities (electricity, heat, cooking fuel) is included in the rent. Rent also differs in elderly versus family public housing (Community Resources Information, Inc.)

Currently, tenants in state elderly/disabled public housing typically pay:

- 30% of net income if utilities are included;
- 25% of net income if utilities are separate.

Tenants in state family public housing typically pay:

- 32% of net income if the tenant does not pay for utilities;

- 30% of net income if the tenant pays for some utilities;
- 27% of net income if the tenant pays for all utilities.

DHCD provides operating subsidies for state-aided public housing to help cover deficits. These deficits result from rents being set at a percentage of tenant income and therefore not always cover operating costs. In some cases, DHCD may provide funds for service coordinators to assist tenants in elderly state-aided housing.

Federal Public Housing

Federal public housing refers to public housing that is built with 100% federal (HUD) funds. These projects are subject to federal regulations and receive annual operating subsidies from HUD as well as modernization funds for capital and management improvements as they age. Under current law, 75% - 85% of new openings must go to households earning less than 50% of AMI, with the balance being limited to households earning no more than 80% of AMI. Tenants typically pay 30% of their monthly adjusted income in rent. (Monthly adjusted income is annual income minus allowed deductions.)

Public Housing in Duxbury

The Duxbury Housing Authority (DHA) owns and/or manages a total of 71 affordable housing units as shown below including a scattered site family rental property, a development for individuals with special needs, and an elderly/disabled rental property. All units are 100% occupied, and wait time for a resident is at least two years, while waiting time for a non-resident can be at least three to four years. Residents can qualify to live in these units if they earn less than 50% of AMI and pay 30% of their income towards rent.

Table 37

PUBLIC HOUSING IN DUXBURY	
Family units	7
Elderly/disabled units	52
Group Home	12
Resident Wait List Time	2+ years
Non-Resident Wait List Time	3 - 4 years
Section 8 Mobile Vouchers	13
Wait List	7 years
Centralized List	Yes

The elderly housing development is Duxborough Village, which was built in 1974, and consists of 52 one-bedroom units in seven brick two-story walkup buildings. The property is consistently fully occupied and has a long wait list.

The family housing units are all located at scattered sites. These include a one-bedroom unit on Union Street, three two-bedroom units on Bay Road, two three-bedroom units on Chestnut Street, and one two-bedroom unit on Cordwood Path. The long wait time for family rental

units at the Housing Authority is attributed to the limited number of units as well as the tendency of families to stay in their units once they move in, so there is minimal turnover and therefore vacancy.

All of the units but for 1 scattered site family unit at Cordwood Road and a 4 room group home on Cordwood Road are listed on the SHI.

The housing authority also administers 13 Section 8 mobile vouchers. They utilize the NAHRA centralized wait list, which has an approximate waiting time for a voucher of seven years, (Gill, 2013).

Existing Private Affordable Rental Housing

There are two private subsidized rental housing developments in Duxbury, Island Creek Village East and Island Creek Village West. We did not identify any self-pay affordable developments.

Island Creek Village East is a subsidized rental development for elderly and families located at 30 Tremont Street. All tenants earn at or below 30% of Area Median Income (AMI) and pay a third of their income towards rent through project-based Section 8 subsidies. The property was built through a comprehensive permit by Keith Properties approximately 40 years ago, and is managed by Beacon Communities. Island Creek East includes 58 units including 40 one-bedroom units and 8 two-bedroom garden-style elderly apartment units, and 5 two-bedroom and five three-bedroom family townhouse units. As of June 13, 2013, occupancy for Island Creek East was 97% (Musicant, 2013). The affordability restriction on Island Creek Village East was set to expire in 2012, but according to ownership, the property has been refinanced and the affordability period extended (Gallagher, 2013).

Island Creek Village West is located at 30 Tremont Street. The property was also built by Keith Properties approximately 40 years ago through a comprehensive permit and is managed by Beacon Communities. It is comprised of 48 elderly units including 41 one-bedroom units and 7 two-bedroom units in several Cape Cod-style two story buildings. There are a limited number of units available for disabled tenants of any age. Island Creek West was 96% occupied as of June 13, 2013 (Musicant, 2013). The property was built with State Chapter 13A funding which came with rental subsidy. The funding and rental subsidy matured in 2013. Beacon Communities applied to HUD for additional rental subsidy in the form of enhanced vouchers and was denied. They were however able to refinance the debt with MassHousing and obtain rental subsidy for an additional three years (June 2013-May 2016). After three years, 75% of the units will become market rate units, although all units will remain on the SHI. At this point and time, Beacon is committed to keeping market rents as low as financially feasible. The two Island Creek Village developments include a furnished community room with kitchen facilities, a fitness center, communal laundry facilities, and on-site management and maintenance. Heat and hot water are included in rent. The waitlist for both developments has 139 applicants, the majority of which are waiting for an age-restricted unit. According to the

property manager, David Musicant, all of the family units at the property are occupied, and all of the units specifically for disabled tenants are fully occupied. Vacancy rates are due to the turnover of age-restricted units, which they are currently filling from their waitlist. Turnover last year was very low, approximately 2%, and Mr. Musicant noted that turnover is mostly attributed to elderly residents leaving to go to assisted living or nursing facilities, or passing away (Musicant, 2013).

Planned Affordable Rental Housing

Island Creek Village North is a proposed expansion of the Island Creek Village Development that will include 94 assisted living units and 120 multi-family rental apartments. The developer was granted a comprehensive permit a number of years ago and a court case ensued due to the number of conditions put on the permit. The case was settled two years ago and the developer has requested to extend their permit through Fall 2013. Accordingly, 25% of units will be set aside for households earning at or below 80% of AMI at both the assisted living facility and the multi-family rental apartments. At this point, an assisted living provider has not been identified and the assisted living development is on hold (Epker, 2013).

Construction of the multi-family rental building is anticipated to begin in 2014. The 120 multi-family rental apartments will include 66 one-bedroom and 42 two-bedroom units in a three-story building, as well as 12 townhouse-style three-bedroom units. A breakdown of the proposed units is shown below:

Table 38

Proposed units at Island Creek North					
	Total	Affordable at 80% AMI	One Bedroom	Two Bedroom	Three Bedroom
Apartment Units	108	27	66	42	
Townhouse Units	12	3			12
Assisted Living Units	94	24	94		
Total	214	54	160	42	12

Market-Rate Rental Housing

Duxbury has no large scale market-rate rental apartments. An MLS search of rentals in the Town showed only one year round unit currently listed for rent. The other three units currently listed for rent are summer and vacation rentals, indicating that the majority of Duxbury's rental housing stock is for seasonal use. In order to examine market rate rental pricing in the immediate region, we examined market rate rental housing in the surrounding towns of Plymouth, Pembroke and Marshfield, and found five larger rental apartment complexes. Pembroke Woods in Pembroke and Avalon at Pinehills in Plymouth are the newest, built in 2006 and 2004 respectively, and Mayflower Village is the oldest, built in 1970. The table below shows sizes and rents by unit type for each of the properties:

Table 39

REGIONAL MARKET RATE RENTS					
Development Name	The Village at Marshfield	Mariner's Hill	Pembroke Woods	Mayflower Village Townhouses	Avalon at Pinehills
Community	Marshfield	Marshfield	Pembroke	Plymouth	Plymouth
Year Built	1972	1988	2006	1970	2004
Total units	276	90	240	158	101
1BR Rent	\$1,215 - \$1,346	\$1,102 - \$1,425	\$1,527 - \$1,612	\$1,095 - \$1,120	\$1,735 - \$1,870
Sq. Ft.	685-740	589 -864	736 - 898	550	805-892
Rent/SqFt	\$1.75 - \$1.96	\$1.65 - \$1.87	\$1.73 - \$2.07	\$1.99 - \$2.03	\$2.00 - \$2.33
2BR Rent	\$1,618 - \$1,663	\$1,650 - \$1,775	\$1,685 - \$2,329	\$1,315 - \$1,350	\$2,020 - \$2,905
Sq. Ft.	790 - 830	1,139 - 1,346	1,080 - 1,300	700	1,132 - 1,290
Rent/SqFt	\$2.00 - \$2.05	\$1.32 - \$1.45	\$1.50 - \$1.87	\$1.87 - \$1.93	\$1.72 - \$1.78
3BR Rent				\$1,520 - \$1,600	Unavailable
Sq. Ft.	N/A	N/A	N/A	900	1,877
Rent/SqFt				\$1.69 - \$1.78	Unavailable

Market rate rents at these properties range from \$1,095 to \$1,870 for a one bedroom unit, \$1,315 - \$2,905 for a two bedroom unit, and from \$1,520 to \$1,600 for the one complex that was able to give information on three-bedroom rents. Avalon at Pinehills also has three bedroom units but was unable to provide unit pricing at the time. The newer properties in Pembroke and Plymouth tend to have higher rents than the other properties, which are much older and have less amenities (Dierdre, June) (Paula, 2013) (Harriet, 2013) (Danielle, 2013) (Property Manager, Mayflower Village, 2013).

Homeownership

The table below shows a summary of existing, sold by not on SHI, and proposed affordable homeownership units in Duxbury:

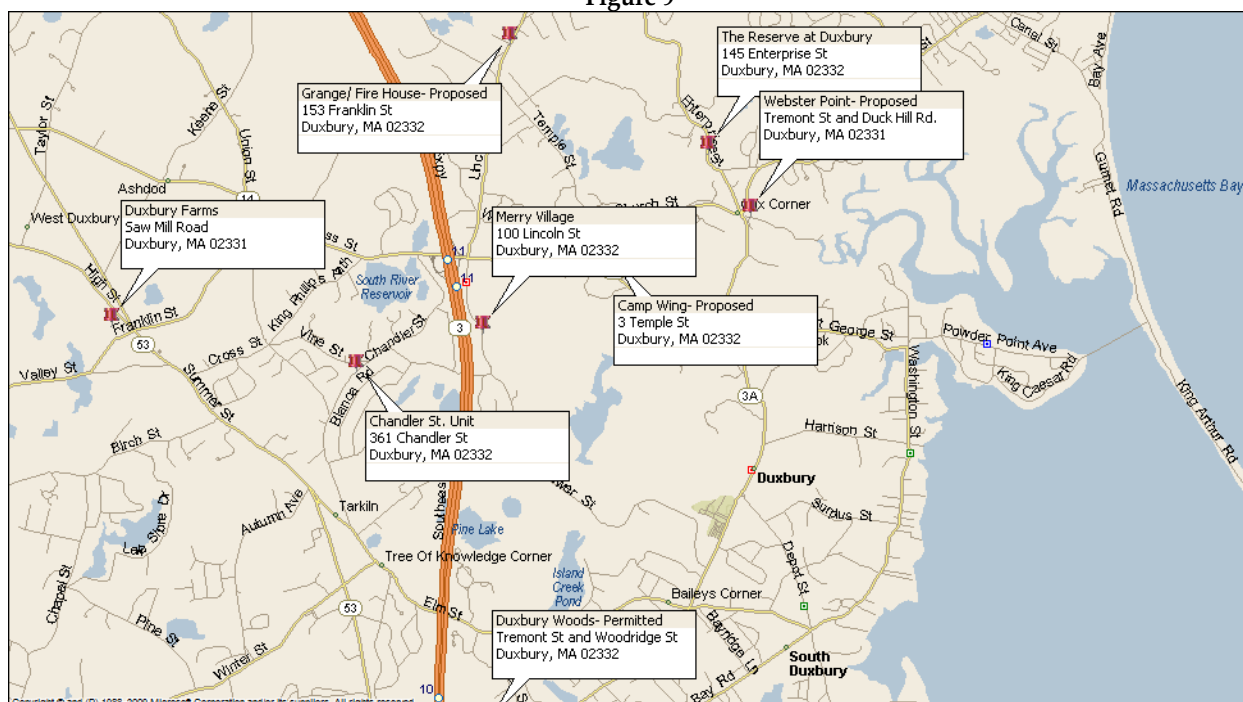
Table 40

AFFORDABLE HOMEOWNERSHIP IN DUXBURY				
	On SHI	Sold but not on SHI	Permitted	Proposed
Duxbury Farms	2	3		
Merry Village	3	2		
The Reserve at Duxbury		3	2	
Chandler Street		1		
Duxbury Woods			10	
Webster Point Village				4
Camp Wing				6
The Firehouse and Grange				2
Totals	5	9	12	12

According to our research with town building officials and developers, Duxbury Farms, Merry Village, the Reserve at Duxbury, and Chandler Street have units that have been built, sold and occupied but are not yet listed on the SHI for a total of 8 additional homeownership units (Planner, Town of Duxbury, 2013).

In addition, there are 10 affordable units in a development at Duxbury Woods that are permitted and expect to begin construction in July 2013, and 14 affordable units in proposed developments that are still in the permitting stages. The location of these developments is shown in the map below.

Figure 9



Map showing location of existing and planned affordable homeownership developments

Existing Affordable Ownership Housing

As show on Table 39, there are thirteen affordable homeownership units in four developments, Duxbury Farms, Merry Village, The Reserve at Duxbury and Chandler Street that have units that have been sold in Duxbury, and only five units are listed on the State Subsidized Housing Inventory for the Town.

A core issue in many communities is that some older deed riders on affordable units allow for annual increases in sales prices. These kinds of allowances have resulted in prices that quickly exceed the maximum sales price threshold for households earning up to 80% of AMI. The units therefore may become ineligible to be listed on the SHI. In these situations, the Affordable Housing Trust may wish to work with owners of affordable units to try to “buy down” their unit so that deed riders can be replaced with the state’s standard Local Initiative Program Deed Rider. The Town of Duxbury is in the process of implementing another type of buy down

program that may be able to be adapted to this use, as described later in this study. This will ensure long-term affordability and will allow the unit to remain on or be added to the SHI. In addition, some communities are having issues with projects that use HOME funds for homeownership development and/or for down payment assistance or first time homebuyer training. There is a disconnect between what HOME will allow and the standard form of deed rider required by DHCD.

These developments are further described below:

Duxbury Farms, located on Saw Mill Road between High and Franklin Streets, is a 40B homeownership development built between 2008-2012 consisting of 20 single family homes, five of which are affordable to households earning at or below 80% of AMI. As of March 8, 2013, only two of these units that were sold in an initial lottery were listed on the SHI for Duxbury. There was a second lottery for the remaining three units, conducted by Delphic Associates, who confirmed, along with the building inspector, that they have been sold. Prices for the affordable units in the most recent lottery were \$207,200 for a three-bedroom unit and \$223,900 for a four-bedroom unit (Cusson, 2013).

Merry Village, at 100 Lincoln Street, is a development of townhouse-style condominium units built through a comprehensive permit in 2007-2008. There are 20 units total, 5 of which are income-restricted to households earning at or below 80% AMI. The development was originally permitted as an age restricted development, and during the economic downturn, the developers were successful in having the age restriction lifted. Units range in size from 1,700 to 2,125, and all have two bedrooms and one and a half baths. According to the Town of Duxbury Assessment data, these affordable units all sold for \$170,000 each between 2008 and 2009. Three of the affordable units are listed on the SHI; however, all five have been sold and are occupied according to the Town Building Inspector and a representative from Delphic Associates, who conducted the second of two lotteries for Merry Village (Building Inspector, 2013) (Cusson, 2013).

361 Chandler Street is an affordable single-family home that was renovated and sold in 2010. The property was an offsite unit created under the Town of Duxbury Inclusionary Zoning provision of the Zoning Bylaw. The unit is deed-restricted to be affordable to households earning at or below 80% AMI (Planner, Town of Duxbury, 2013)(Town of Duxbury Assessing Database).

The Reserve at Duxbury is a 40B homeownership development from Juliano Enterprises Developers, located at the intersection of Enterprise and Careswell Streets, just off Route 3A. There will be a total of 20 units in 10 duplex buildings in the development, with five of the units affordable to households earning at or below 80% AMI. As of June 17, 2013, three of the affordable units have been sold and are occupied. The developer anticipates that the remaining two affordable units, which are under agreement, to close by the end of 2013. According to data from the Town of Duxbury Assessing database, a three-bedroom affordable unit at the Reserve

sold for \$185,000 in August 2012. None of the affordable units at the Reserve at Duxbury are listed on the most current SHI for the Town (Building Inspector, 2013) (Town of Duxbury Assessing Database).

Planned Affordable Ownership Housing

There are two homeownership developments permitted in Duxbury that will contain affordable units, and two affordable homeownership developments that are proposed and in the permitting process. Duxbury Woods, which will have ten affordable homeownership units, is set to begin construction soon, while all other projects are on currently on hold indefinitely or not officially permitted. If all of the planned and proposed units are built, they could potentially add up to 19 affordable homeownership units to the Town's Subsidized Housing Inventory. Additional detail is provided below:

Duxbury Woods is a 40-unit townhouse homeownership development located off of Tremont and Woodridge streets. Ten of the units will be income-restricted to households earning at or below 80% of AMI. The project has been given a comprehensive permit and is set to begin construction in July 2013. According to Jack Dawley of Northland Residential, the first homes will be coming online in Spring 2014, with the entire development completed by Summer 2016. There are two existing homes onsite that will be gut renovated and will be earmarked as affordable, and the lottery for these units is tentatively set for Spring 2014, with the remainder of the new affordable units to follow (Dawley, 2013).

Webster Point Village is a proposed 40B homeownership development from Delphic Associates on the Duxbury-Marshfield town line. The development received a Chapter 40B comprehensive permit for 40 total units, 16 of which will be in Duxbury and 22 in Marshfield. Four of the Duxbury units will be affordable to households earning at or below 80% of AMI and if built, eligible for the SHI. This project is on hold pending results of litigation regarding the comprehensive permit and it is not clear when or if construction will begin (Cusson, 2013).

Camp Wing is a proposed affordable homeownership development located at 3 Temple Street which will include three units affordable to households earning at or below 80% of AMI and three units affordable to households earning at or below 100% of AMI. The project is being proposed by the Town of Duxbury and is utilizing CPA and Inclusionary Zoning Funds. The project has applied to The Department of Housing and Community Development (DHCD) for site eligibility approval.

The Firehouse and Grange are located at 153 and 159 Franklin Street. It is a proposed development of two homeownership units, one affordable to low-income households and one affordable to moderate-income households. The Town of Duxbury has purchased the Grange and already owned the Fire Station properties which are located next door to each other. The Firehouse lot is vacant and the Grange lot has an existing structure. The project is currently on hold due to lack of funding to complete the permitting process and/or fund the development gap. The Town is considering a Request for Proposals (RFP) for the development of this site.

Market-Rate Ownership Housing

The chart below shows the median sales price of single-family homes in Duxbury for the period January through April of the years noted, the most recent data available. It illustrates that sales prices in Duxbury have historically been much higher than those in Plymouth County and the state. In fact, median sales prices in Duxbury have been approximately 74% higher on average than the median for the state from 2000-2013 for January through April. However, prices in Duxbury have declined at a sharper rate than the county or the state, falling 24% since a high of \$595,200 in 2008. Duxbury also saw a 10% decrease in median price from January to April of 2013 compared to the same time in 2012, while median prices during the same period in Plymouth County and Massachusetts increased 13% and 11%, respectively.

Table 41

MEDIAN SALES PRICE OF SINGLE FAMILY HOMES						
January - April	Duxbury		Plymouth County		Mass.	
Year	Price	% Change	Price	% Change	Price	% Change
2013	\$450,000	-10.2%	\$272,000	13.3%	\$294,000	11.4%
2012	\$501,000	2.2%	\$240,000	-5.5%	\$264,000	-0.7%
2011	\$490,000	-2.3%	\$254,000	-4.2%	\$265,900	-5.0%
2010	\$501,465	14.0%	\$265,000	6.0%	\$280,000	8.1%
2009	\$440,000	-26.1%	\$250,000	-18.0%	\$259,000	-15.9%
2008	\$595,200	1.2%	\$305,000	-10.3%	\$308,000	-9.4%
2007	\$588,000	12.0%	\$340,000	-1.5%	\$340,000	-1.2%
2006	\$525,000	-0.9%	\$345,000	2.1%	\$344,000	-0.3%
2005	\$530,000	-0.4%	\$338,000	7.3%	\$344,900	8.5%
2004	\$532,000	-11.3%	\$315,000	11.2%	\$318,000	9.7%
2003	\$599,490	40.3%	\$283,250	18.0%	\$290,000	13.7%
2002	\$427,188	8.8%	\$240,000	16.0%	\$255,000	13.3%
2001	\$392,500	8.3%	\$206,900	15.6%	\$225,000	12.5%
2000	\$362,500	16.2%	\$179,000	10.8%	\$200,000	12.9%

Source: The Warren Group

The decrease in home prices from 2003 may impact the mobility for existing homeowners in the community due to a potential loss in equity. Overall, the number of single family home sales in Duxbury has started to increase since falling to an all-time low in 2009 of 31 sales, for the period January through April. This is most likely due to a settling down in the credit environment after the traumatic economic conditions resulting from the subprime lending crisis. In 2011, home sales increased 29% over 2010 and 2009 numbers, most likely due to foreclosures starting to move through the system and banks being able to lend again.

Table 42

NUMBER OF SALES- SINGLE FAMILY HOMES						
January - April	Duxbury		Plymouth County		Mass.	
Year	Sales	% Change	Sales	% Change	Sales	% Change
2013	33	-44.1%	1,139	-6.0%	11,244	-2.7%
2012	59	47.5%	1,211	22.8%	11,558	18.3%
2011	40	29.0%	986	-12.7%	9,769	-14.6%
2010	31	0.0%	1,129	15.7%	11,444	26.1%
2009	31	-18.4%	976	-3.4%	9,075	-12.3%
2008	38	-25.5%	1,010	-19.7%	10,346	-21.0%
2007	51	30.8%	1,257	-7.3%	13,088	-4.9%
2006	39	-13.3%	1,356	-12.6%	13,756	-10.5%
2005	45	-8.2%	1,552	-8.3%	15,368	-3.8%
2004	49	8.9%	1,692	24.1%	15,966	20.3%
2003	45	-19.6%	1,364	-19.2%	13,267	-14.9%
2002	56	40.0%	1,687	8.1%	15,595	9.8%
2001	40	-39.4%	1,561	-4.3%	14,203	-9.3%
2000	66	-4.4%	1,631	-7.5%	15,652	-10.3%

Source: The Warren Group

Median sale prices of condominiums in Duxbury are also historically much higher than the median for Plymouth County and Massachusetts, but tend to have a wider range of fluctuation, as shown in the table below. Median price for the period of January through April reached a high of \$344,000 in 2010 after decreasing sharply between 2008 and 2009. Prices fell again after 2010, and have increased slightly in 2012 and 2013, similar to the patterns of prices in the county and the state. The most recent data show that the median condominium price in Duxbury is currently well below the 2008 peak.

Table 43

MEDIAN SALES PRICE OF CONDOMINIUMS						
January - April	Duxbury		Plymouth County		MA	
Year	Price	% Change	Price	% Change	Price	% Change
2013	\$266,750	2.2%	\$217,500	15.1%	\$260,000	1.6%
2012	\$261,078		\$189,000	18.1%	\$256,000	3.6%
2011	N/A		\$160,000	-21.0%	\$247,000	0.0%
2010	\$344,000	86.0%	\$202,500	1.3%	\$247,000	8.6%
2009	\$185,000	-45.1%	\$200,000	-16.4%	\$227,400	-14.2%
2008	\$337,000	12.3%	\$239,318	-2.1%	\$265,000	-3.6%
2007	\$300,000		\$244,325	-5.8%	\$274,950	-1.1%
2006	N/A		\$259,450	-3.9%	\$278,000	3.0%
2005	\$304,750	-4.2%	\$269,900	10.0%	\$269,900	8.4%
2004	\$318,000	19.8%	\$245,297	31.6%	\$248,900	14.2%

MEDIAN SALES PRICE OF CONDOMINIUMS						
January - April	Duxbury		Plymouth County		MA	
Year	Price	% Change	Price	% Change	Price	% Change
2003	\$265,500	93.4%	\$186,450	24.3%	\$218,000	10.7%
2002	\$137,283	-50.0%	\$150,000	15.5%	\$197,000	20.9%
2001	\$274,500	17.3%	\$129,900	31.0%	\$163,000	15.6%
2000	\$234,000	-11.4%	\$99,150	-3.0%	\$141,000	12.8%

Source: The Warren Group

The table below shows that there have been relatively few condominium sales in Duxbury, although the number has increased slightly over the last two years, which parallels the activity in Plymouth County and the state. There were 8 condominium sales in Duxbury from January through April 2012, the highest since 2007 for this same time period. Units at the Reserve at Duxbury were starting to come online during this time period, so the increase is most likely attributed to these new units.

Table 44

NUMBER OF SALES- CONDOMINIUMS						
January - April	Duxbury		Plymouth County		Mass.	
Year	Sales	% Change	Sales	% Change	Sales	% Change
2013	6	-25.0%	213	8.1%	4,546	2.4%
2012	8	300.0%	197	4.2%	4,439	11.4%
2011	2	-66.7%	189	-21.3%	3,985	-24.3%
2010	6	100.0%	240	21.8%	5,262	32.5%
2009	3	-57.1%	197	-27.6%	3,971	-28.2%
2008	7	-22.2%	272	-16.6%	5,528	-30.0%
2007	9	800.0%	326	-22.0%	7,896	-5.0%
2006	1	-87.5%	418	-15.2%	8,313	-6.7%
2005	8	33.3%	493	20.2%	8,908	21.0%
2004	6	-25.0%	410	28.9%	7,364	22.2%
2003	8	0.0%	318	-11.9%	6,026	-12.8%
2002	8	-20.0%	361	2.0%	6,907	14.4%
2001	10	0.0%	354	17.2%	6,039	-2.4%
2000	10	42.9%	302	11.0%	6,190	-1.4%

Source: The Warren Group

Multiple Listing Service

We examined information on the Multiple Listing Service (MLS) to get a more detailed analysis of the current housing market and recent home sales in Duxbury. We looked at data on current listings, as well as listings for properties sold within the last 6 months and between 6 and 12 months ago, for both single family homes and condominiums (i.e. January 2013-June 19, 2013). We looked at that high, low and average sales price, as well as homes sold in particular price ranges. In addition, we looked at the selling period and/or days on market ("DOM"). The first table shows a summary of single family home sales in Duxbury for the time periods indicated:

Table 45

SINGLE FAMILY HOME SALES IN DUXBURY- MLS			
	Currently For Sale	Sold within Last 6 Months	Sold Between 6 and 12 Months Ago
Total Units	82	89	106
Low DOM	2	7	13
High DOM	1,058	726	725
Average DOM	150	132	156
Low Price	\$180,000	\$150,000	\$125,000
High Price	\$3,495,000	\$4,100,000	\$2,760,000
Average Price	\$890,302	\$690,290	\$725,453
Less than \$250,000	1	4	4
\$250,000 - \$500,000	12	37	32
\$500,001-\$750,000	35	25	33
\$750,001 - \$1,000,000	16	9	19
More than \$1,000,000	17	14	17

As the table illustrates, at first glance there is an extremely wide price range of both homes that are for sale and that have sold. However, in looking at the listings for the lowest-priced homes, these appear to be much smaller, older cottage-style units that may need extensive repairs to be fully year-round units. Homes sold within the last six months spent slightly less time on average on the market, 132 days, than homes sold within the prior six months, which averaged 156 days on the market. Homes currently listed for sale have a wide range of time spent on the market, with one property having been listed for sale for 1,058 days. Despite this one unusually lengthy listing, the average is 150 days on market for homes currently for sale. The majority of the home that sold within the last six months fall between the \$250,000 to \$500,000 price range, while the majority of homes sold in the six months prior sold for between \$500,000 and \$750,000. The average sales price of homes sold within the last six months is \$690,290, and the average price for homes sold between six and twelve months ago is \$725,453. Homes currently listed for sale have an average asking price of \$890,302, and the majority are priced between \$500,000 and \$750,000.

The next table shows a summary of condominium sales:

Table 46

CONDOMINIUM SALES IN DUXBURY- MLS			
	Currently For Sale	Sold within Last 6 Months	Sold Between 6 and 12 Months Ago
Total Units	18	17	6
Low DOM	4	1	1
High DOM	729	985	119
Average DOM	229	171	56

CONDOMINIUM SALES IN DUXBURY- MLS			
	Currently For Sale	Sold within Last 6 Months	Sold Between 6 and 12 Months Ago
Low Price	\$210,000	\$180,500	\$235,000
High Price	\$629,900	\$549,900	\$478,881
Average Price	\$411,994	\$369,722	\$343,064
Less than \$250,000	3	1	1
\$250,00 - \$300,000	2	5	2
\$300,001-\$350,000	3	2	0
\$350,001 - \$400,000	0	2	2
More than \$400,000	10	7	1

The majority of the condominiums that sold within the last six months fall between the \$180,500 to \$549,000 price range, while the majority of homes sold in the six months prior sold for between \$235,000 and \$478,881. The average sales price of condominiums sold within the last six months is \$369,722, and the average price for condominiums sold between six and twelve months ago is \$343,064. Condominiums currently listed for sale have an average asking price of over \$400,000.

The average days on market of condominium units in Duxbury has been increasing in the last year according to MLS. Units that were sold between six months and twelve months ago spent between 1 and 119 days on the market, averaging 56 days. However, units sold within the last six months were on the market between 1 and 985 days, with an average of 171 days on market. Units currently for sale have spent between 4 and 229 days on market, averaging 229 days. This could be due in part to the increased inventory of new condominium units currently available. Compared to the pricing for single family homes, the price of condominium units tend to be more affordable, since the average sales price of units sold within the last six months is \$369,722. Six of the 17 units sold during the last six months and three of the six units sold in the six months prior sold for less than \$300,000. However, it is important to consider the additional burden that condominium association fees at these properties can add to a household's monthly housing costs. For the 17 properties sold within the last six months, monthly condominium fees ranged from \$171 to \$452 per month, and for the units sold during the six months prior, monthly fees ranged from \$271 to \$410. These additional monthly costs can drive up the monthly costs for a household of a condominium unit and beyond what a household at an affordable income level can afford.

Foreclosure Data

The table below shows foreclosure data for the Town of Duxbury for the years 2010, 2011 and 2012, as per information from the tax assessor's office:

Table 47

FORECLOSURES 2010-2012				
	#	Low	High	Average
Bank Repossession				
2012	4	\$ 311,156	\$ 500,000	\$ 437,424
Foreclosure Sale				
2010	8	\$ 169,000	\$ 1,800,000	\$ 590,438
2011	6	\$ 55,000	\$ 455,000	\$ 302,667
2012	10	\$ 127,500	\$ 450,000	\$ 298,450

Source: Town of Duxbury Tax Assessor

In general, there are very few foreclosures in Duxbury relative to the total housing units, 6-10 units a year compared to 5,875 total housing units as of the 2010 Census in the Town. While the number of foreclosures annually in Duxbury has been steady, as the table shows, the sale prices can vary widely. In 2012 there were 10 foreclosure sales, averaging \$298,450, and four bank repossessions averaging \$437,424, similar to the previous years. A search of MLS listings showed only one foreclosed property currently for sale in Duxbury for \$530,000. It has been on the market for nine days, and has several restrictions on the timing of offers and what kind of prospective buyers can make offers which are affecting how long it will be on the market. Since there is only one listing with relatively few days on market, it shows that the few foreclosures in Duxbury most likely are bought within a short period of time. The small number of foreclosures, the relatively high selling prices and the short time for sale illustrates a healthy single family home market in Duxbury.

Section 6: Demand Analysis

Affordability Gap

The following demand analysis assesses the gap between home sales prices and rental rates in Duxbury and the amount of housing costs low-income homeowners and renters can actually afford. It uses the 2013 HUD 80% income limits for affordable housing in the Boston-Cambridge-Quincy PSA, which includes Duxbury, shown in the table below:

Table 48

2013 INCOME LIMITS FOR AFFORDABLE HOUSING IN BCQ PSA						
Area Median Income	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
80% AMI	\$47,150	\$53,900	\$60,650	\$67,350	\$72,750	\$78,150

Source: Massachusetts Housing Partnership

To better understand whether Town of Duxbury employees qualify for low-income housing, we have examined average annual salaries for several areas of municipal employment. As the chart below illustrates, the average annual salary of a school teacher in the Duxbury Public Schools is \$65,173. This amount exceeds the 80% AMI income limit for a one-, two-, and three- person household in Duxbury, which means local school teachers, on average, will not qualify for low-income housing in the community. Similarly, Duxbury police officers, who make an average annual salary of \$65,248, will not likely qualify for affordable housing. (This is not to say that individual teachers or police officers with lower salaries would not qualify for affordable housing in Duxbury or qualify for moderate priced units.) Firefighters in Duxbury, on the other hand, have a lower average salary of \$58,984, which is below the limit for one- and two-person households, meaning some may qualify depending on the number of persons per household and if they are the only wage earner in the household. Town Hall staff members tend to have the lowest average salary, roughly \$42,850, which means they are the most likely to qualify for affordable housing depending on household size.

Table 49

AVERAGE SALARIES FOR TOWN OF DUXBURY EMPLOYEES	
Teachers	\$65,173
Police officers	\$65,248
Firefighters	\$58,984
Town Hall administrative staff	\$42,850

Source: Duxbury Human Resources.

Homeownership Gap

As stated previously, the state considers homeownership to be affordable if no more than 30% of a household's income is paid toward housing expenses. This 30% threshold includes not only principal and interest payments – or monthly mortgage costs – but also property taxes, homeowner insurance, private mortgage insurance and any homeowner or condo association fees. In addition, DHCD encourages cities and towns to set affordable sale prices below 80% of AMI to ensure that there is a window of affordability for potential low-income buyers. These window targets households with incomes between 70% and 80% of AMI, and currently for new

projects, the state is pricing units at 70% of AMI. For example, in Duxbury, using current interest and tax rates, a four-person, low-income household can afford to purchase a \$218,000 single-family home. See **Table 50**, which uses the maximum selling price formula from DHCD.

Table 50

HOUSING COSTS- SINGLE FAMILY	
Sales Price	\$218,000
5% Down payment	\$10,900
Mortgage	\$207,100
Interest rate	4.00%
Amortization	30
Monthly P&I Payments	\$989
Tax Rate	\$14
monthly property tax	\$258
Hazard insurance	\$91
PMI	\$135
Condo/HOA fees	\$0
Monthly Housing Cost	\$1,472
Necessary Income:	\$58,878
Household Income:	
# of Bedrooms	3
Sample Household size	4
80% AMI/"Low-Income" Limit	\$67,350
Target Housing Cost (80%AMI)	\$1,684
10% Window	\$58,931
Target Housing Cost (70%AMI)	\$1,473

If a household were looking to purchase a condominium, because there are typically monthly condominium fees, the price of the unit they could afford would go down, as the table below shows. When we examined MLS data for condominiums in Duxbury, the condominium fees ranged from \$200 to \$440 for all units currently on the market, and from \$258 to \$411 for three bedroom units. To illustrate the effect of condominium fees on the maximum price of an affordable home, we calculated the maximum price from the DHCD formula with a condominium fee of \$334, the median fee for currently listed three-bedroom units:

Table 51

HOUSING COSTS- CONDOMINIUMS	
Sales Price	\$170,000
5% Down payment	\$8,500
Mortgage	\$161,500
Interest rate	0.04
Amortization	\$30

HOUSING COSTS- CONDOMINIUMS	
Monthly P&I Payments	\$771
Tax Rate	\$14
monthly property tax	\$201
Hazard insurance	\$57
PMI	\$105
Condo/HOA fees	\$334
Monthly Housing Cost	\$1,468
Necessary Income:	\$58,708
Household Income:	
# of Bedrooms	3
Sample Household size	4
80% AMI/"Low-Income" Limit	\$67,350
Target Housing Cost (80%AMI)	\$1,684
10% Window	\$58,931
Target Housing Cost (70%AMI)	\$1,473

The addition of a monthly condo fee of \$334 decreases the maximum affordable unit price for a low-income, four-person household to \$170,000, considerably less than the maximum sales price for an affordable single family home at \$218,000.

There is a substantial gap between the sales price of an affordable home for a low-income family of four – \$218,000 for a single family home and \$170,000 for a condominium– and the average list prices. According to MLS, the average list price is \$606,653 for a three-bedroom, single-family home currently on the market in Duxbury and the average list price for a three-bedroom condominium currently on the market in Duxbury is \$471,267. That “affordability gap” is \$388,653 for a single-family home and \$301,267 for a three-bedroom condominium, as shown in Table 52. (The gap is smaller between the sales price of an affordable home and the median sales price of a home according to the Warren Group data which was included in Table 40 of the Affordable Housing Inventory Section--that gap is \$232,000 for a single family home and \$96,750 for a condominium unit).

Table 52

AFFORDABILITY GAP	
Average 3-Bed Single Family Home Sales Price	\$606,653
Affordable Home Price	-\$218,000
Affordability Gap	\$388,653
Average 3-Bed Condominium Sales Price	\$471,267
Affordable Condominium Price	-\$170,000
Affordability Gap	\$301,267

Rental Gap

As described earlier, Duxbury has no large scale market rate rental housing. According to DHCD, affordable rents for rental housing are based on rents equal to 30% of -80% of AMI. In order to illustrate the gap in affordability for market-rate rental housing units in the immediate region near Duxbury, we used the current lowest rent for a two-bedroom unit at Avalon at Pinehills in nearby Plymouth. We note that street rents at Avalon at Pinehills do not include heat, hot water or electricity. As shown in Table 53, a two-person, low-income household can afford to rent an apartment for \$1,348 a month, if utilities are included, according to 2013 HUD rent limits. This is \$673 less than the minimum of what a tenant renting a market-rate two bedroom unit at Pinehills spends monthly on rent and utilities. When you include utilities at Avalon, the gap increases to \$800 a month.

Table 53

AFFORDABILITY GAP CALCULATION – Two Bedroom Unit	
80% AMI Household Income (2 Person)	\$53,900
30% Income toward Rent	\$16,170
Affordable Monthly Rent	\$1,348
Market-Rate Rent	\$2,020
Affordability Gap (monthly)	\$673
Market- rate rent with Utility Adjustment	\$2,147
Affordability Gap (monthly)	\$800

Source: MassHousing

Note: The utility adjustment is based on the 2013 State Regional utility allowance for a Multi-family two-bedroom unit with gas heat, hot water, and cooking, plus electric

In general, the income gap for renters in and around Duxbury is notable. For example, a two-person household paying only 30% of their income towards rent would need an annual income of \$85,880 to afford a two-bedroom, market-rate unit at Avalon at Pinehills, including utilities. The income limit for a two-person household earning no more than 80% of AMI in Duxbury is \$53,900. As Table 54 shows, this is an annual income gap of \$31,980. Furthermore, a person earning minimum wage is at the 30% of AMI level and could only afford to pay \$500 per month for rent.

Table 54

INCOME GAP	
Market-Rate Rent	\$2,020
Rent Adjusted for Utilities	\$2,147
Annual Rent	\$25,764
Household Income Needed to Afford Market-Rate Rent	\$85,880
80% AMI Household Income (2 Person)	\$53,900
Income Gap	\$31,980

Source: MassHousing

Note: The utility adjustment is based on the 2013 State Regional utility allowance for a Multi-family two-bedroom unit with gas heat, hot water, and cooking, plus electric.

Demand for Housing

To determine demand, we look at supply, the number of existing affordable units in the community on the SHI, and demand, the number of age and income qualified households in the community. We look at age to separate out age restricted from non-age restricted households. The United States Census starts tracking households at age 15 and most elderly units do not allow households with head of householders under age 62. This is a very broad look at demand because we have no way of determining what other type of affordable housing may be in the community that does not have an affordability limit and is therefore not on the subsidized housing inventory. While a family may have had a house in their family for generations that they purchase for \$80,000 and is now worth \$400,000, chances are the persons living in that home could not go out and buy that same home today.

We began by examining households by age and income level for five income levels in Duxbury. We utilized the income requirements as set forth previously. For non-elderly households, 15-61 years old, we used income levels for two- to four-person households as basic parameters. Table 55 shows the number of age- and income-qualified households age 15-61 in Duxbury, estimated for 2012. Because the income range is so broad at 110% of AMI and over, this category had the most qualified households, but also indicates the majority of households in Duxbury are high income households. In addition, we note that there is overlap among the different income levels.

Table 55

2-4 PERSON HOUSEHOLD AGES 15-61 2012		
Income Level	HUD Income Limits	Qualified Households
0-30%	0-\$28,300	78
30%-60%	\$22,650-\$56,640	199
60%-80%	\$45,360-\$67,350	190
80%-110%	\$53,900-\$103,840	638
110% and Over	\$83,160+	2,683

For elderly households 62 years and over, we used income levels for one- and two-person households as basic parameters. The chart below shows the number of age- and income-qualified households age 62 and over in Duxbury, estimated for 2012. Because the income range is so broad at 110% of AMI and over, this category had the most qualified households.

Table 56

1-2 PERSON HOUSEHOLD AGES 62+ 2012		
Income Level	HUD Income Limits	Qualified Households
0-30%	0-\$22,650	176
30%-60%	\$19,850-\$45,360	222
60%-80%	\$39,660-\$53,900	124
80%-110%	\$47,150-\$83,160	463
110% and Over	\$72,710+	1,519

We then subtracted out all of the existing affordable competitive units from the subsidized housing inventory and what remains is the unmet demand for the age and income-eligible households, minus the competition. We included all of the DMR/Group Home units with the family units. We allocated 90% of the units for households earning less than 50% of AMI to 0-30% and 10% to 30%-60%. This is because most residents using rental subsidies earn less than 30% of AMI. We only included units that have been permitted and built. We also included Island Creek West as it is today, fully subsidized but note there units will go from being for elderly households earning at or below 50% of AMI to 25% at 80% and 75% at market.

Table 57

2-4 PERSON HOUSEHOLD AGES 15-61 2012			
Income Level	Qualified Households	Existing Units	Unmet Demand
0-30%	78	36	42
30%-60%	199	4	195
60%-80%	190	27	163
80%-110%	638	n/a	n/a
110% and Over	2,683	n/a	n/a

Table 58

1-2 PERSON HOUSEHOLD AGES 62+ (ELDERLY) 2011			
Income Level	Qualified Households	Existing Units	Unmet Demand
0-30%	176	148	28
30%-60%	222	30	192
60%-80%	124	0	124
80%-110%	463	n/a	n/a
110% and Over	1,519	n/a	n/a

This illustrates that there is significant potential demand for non-age restricted and age restricted units for households earning at or below 80% of AMI. While not reflected in these numbers, the elderly numbers for households earning below 60% of AMI will increase in three years due to the loss of the subsidy at Island Creek West. Based on the occupancy rates, waiting lists and inquiries to existing affordable rental developments, we believe that the greatest current need is for affordable rental housing since there are a variety of condominium choices in the community for persons seeking homeownership. While the Island Creek North development, if built could add additional rental units at the 80% level, the real need is at the lower income levels.

While it is impossible to calculate the need for special needs housing, due to the long wait lists at the housing authority and information from our stakeholder interviews, it is clear that there is a need for more housing choice for individuals such as veterans that need not only housing, but supportive services.

In addition, we do not recommend homeownership products for households earning at or below 70% of AMI as they are not able to absorb the costs required to maintain a property long term. The homeownership market for affordable age-restricted housing is very small for a variety of reasons, including the fact that there is an asset limitation, so we do not recommend any affordable age-restricted homeownership units. In addition, there is a need for moderate income homeownership for households earning up to 110% of AMI.

We note that there is a large and growing elderly population, and there is a need for a product that provides a higher level of care such as supported elderly housing at an affordable level. The community already has a high end retirement community that caters to higher wealth individuals.

Section 7: Stakeholder Interviews

In order to add some context to our statistical review of affordable housing needs, LDS conducted interviews with 19 community stakeholders to get their perspective on Duxbury's affordable housing needs. They included representatives from local and regional civic, religious and social service organizations as well as municipal committees and major employers including representatives from the following organizations:

- Alternative Energy Committee
- ARC Greater Plymouth
- Duxbury Business Association
- Duxbury Interfaith Council
- Economic Advisory Committee
- First Baptist Church
- First Parish Church UU
- Historical Commission
- Holy Family Church
- King Caesar Fund
- Lion Club/Food Pantry
- Municipal Council on Disabilities
- Nazarene Church
- Pilgrim Church
- Plymouth Area Chamber of Commerce
- Rotary
- South Shore Community Action Council
- Sovereign Bank
- Town of Duxbury, Schools
- United Way of Greater Plymouth
- Wildlands Trust

The majority of the stakeholders were unaware that the Town of Duxbury had an Affordable Housing Production Plan or was creating a new one. Those who knew of the existing plan had not read it. This is an indicator of a need for additional public education on affordable housing in Duxbury.

Several stakeholders have been involved in affordable housing matters in the community, largely through the provision of financial assistance. For example, South Shore Community Action Council provides rental or mortgage assistance and helps people find new housing if they are evicted from their homes. Similarly, two other local churches provide financial assistance to those who need help paying for rent, utilities, fuel and other costs. St. Paul's Church of the Nazarene helps homeless residents find housing by working with other organizations on the South Shore, such as Friends of the Homeless of the South Shore. Two

other stakeholders have conducted work related to affordable housing development in Duxbury, one designing 40B projects and the other providing financing to a 40B unit purchaser.

Regardless of the different levels of involvement, the majority of the stakeholders agree that the existing affordable housing in Duxbury – whether or not it is working – is inadequate or insufficient. Many state that it is very difficult for less affluent people to move into the community or to stay in the community after retiring or losing income (e.g., due to a divorce, death of a spouse or loss of job). This is largely due to the high cost of housing in Duxbury combined with a lack of affordable housing. Other related factors include limited developable land, restrictive zoning, high taxes, high utility costs, difficult permitting processes and a general reluctance to provide affordable housing in the community.

A few stakeholders report that the existing amount of affordable housing is adequate. One thinks the Island Creek project meets the affordable housing needs in the community, while another states that Duxbury has a small “smattering” of different types of housing – including seasonal housing – that meets the community’s housing needs.

By and large, however, the majority of the stakeholders report that Duxbury needs more affordable housing, and the need has only increased over the last five years. During the recession, Duxbury residents have lost their jobs or their homes, and some have gotten divorced or faced other personal issues that have reduced their income. According to stakeholders, these people have been forced to move out of Duxbury (or they are trying to sell their homes) because they can no longer afford to live in the community. More people have also sought assistance from social service organizations in the area, and more people are struggling with homelessness.

Specifically, many of the stakeholders interviewed as part of this study think affordable senior housing is among the greatest needs in Duxbury. They say it is difficult for many seniors to stay in the community after they retire because their incomes become fixed and they can no longer afford their housing costs. Some seniors have also become widowed, which stresses their financial situation. In either case, seniors struggle to maintain their homes or downsize to homes that fit their needs (e.g., wheelchair accessible or equipped with bars in the showers). The solution, according to the stakeholders, is the creation of smaller affordable homes, both apartments and condominiums.

There is also a need for affordable housing for families with children, according to some stakeholders. Middle- to lower-income families that want to move into the community – the schools are a major draw – cannot find affordable apartments that have enough bedrooms to accommodate them. One stakeholder familiar with the real estate market in Duxbury states that affordable apartments with three bedrooms are specifically needed.

Other segments of the population that need affordable housing in Duxbury include single people, according to several stakeholders. Single people – whether they are seniors who have been widowed, younger Duxbury natives seeking to return to town, or residents who have

gotten divorced – cannot generally afford to move into or remain in the community. The Town, according to stakeholders, does not have small starter homes or an adequate supply of affordable rental units for single people.

In addition, we heard that young professionals are returning to live at home after college in order to save money and due to the high cost of housing/student loan payments. The cost of rental housing is out of reach for them in Duxbury, as is the ability to purchase afford their first home.

Several stakeholders also think the town lacks enough affordable housing – or housing generally – for people with disabilities. This includes seniors as well as the broader population that needs handicapped accessible units. One stakeholder stated that the older housing stock in Duxbury was not designed to be handicapped accessible and suggests that all new housing units be created using universal design. This type of housing would be safe and accessible for everyone.

Overall, many stakeholders think rental units are needed in Duxbury. The town's existing housing stock is largely single-family ownership homes; the supply of apartments is limited. The creation of more affordable rental units would help families, single people and seniors, among others. One stakeholder who works in real estate reports that people who have had problems paying their mortgage in recent years have also been looking for apartments in town to rent. (An affordable monthly rent in Duxbury would be roughly \$1,000 to \$1,800, according to some stakeholders.)

Given the needs mentioned by stakeholders, it is not surprising that there is no clear consensus as to whether the affordable housing needs of any segment of Duxbury's population are currently being met. Some stakeholders are unsure if any needs have been met, while a few stakeholders think all affordable housing needs have been met. Some are unsure as to whether more affordable housing is needed in the community.

Section 8: Zoning Review

Overview

A Zoning Bylaw provides the legal framework for policies adopted by a Town regarding growth and development by regulating certain types of land uses and densities, and by directing development to specific locations. A Bylaw may also provide protection of fragile resource areas through the use of Overlay Districts.

The Town of Duxbury creates the opportunity for the development of affordable housing through the Inclusionary Housing, Affordable Housing, and Accessory Apartment sections of the Zoning Bylaw. In a more indirect way, the By-law addresses affordable housing through the Residential Conservation Cluster approach, the Planned Development Districts provision, and the Neighborhood Business District provision of the By-law. The Demolition Delay Bylaw, part of the Town's General By-laws, can also contribute to affordable housing.

The Town has amended its Zoning By-law numerous times. While providing additional uses and protections, it has also created some confusion in interpretation of the Bylaw. In 2011, the Board of Selectmen appointed a Zoning Bylaw Review Committee to examine the Bylaw. The Committee produced a report with recommendations in late 2012, and the 2013 Annual Town Meeting approved the hiring of a zoning consultant. The Bylaw currently contains twelve Districts: the Flood Hazard Areas Overlay District, the Dunes Protection District, the Wetlands Protection Overlay District, the Publicly- Owned Land Overlay District, the Residential Compatibility District, the Neighborhood Business District 1, the Neighborhood Business District 2, the Planned Development District 1, the Planned Development District 2, the Planned Development District 3 and the Waterfront Scenic Overlay District.

Conclusion

Most uses in Duxbury require a Special Permit from either the Zoning Board of Appeals or the Planning Board. A Special Permit is a discretionary permit and the designated Special Permit Granting Authority will weigh the benefits or detriments of a proposal according to criteria specified in the Bylaw and issue the permit with conditions that make the project more acceptable. A Special Permit is a land use tool that is frequently used in Massachusetts. While it provides greater protection for a Town, the Special Permit process is lengthy and expensive, according to many developers. With a few exceptions, any use or structure that requires a Special Permit in Duxbury is also subject to administrative Site Plan Review by the Planning Board, a process that includes review of a proposal by nine Town Boards, Committees or Departments.

While many of the tools to create affordable housing are seemingly in place in the Zoning By-law, the number of units produced as a result of the provisions that address affordability is negligible. Less than five accessory apartments have been permitted, and one off –site unit of affordable housing has been purchased under the inclusionary provision in the Bylaw. Under this same provision, a developer has contributed a significant amount of money in lieu of construction but no units of affordable housing have been constructed as a result of this contribution.

In summary, certain parts of the Zoning By-law discourage the construction of affordable housing in Duxbury while other parts of the By-law, that directly address affordable housing, are ineffective.

The following paragraphs summarize the various provisions of the Duxbury Zoning By law that pertain to residential housing development:

Residential Compatibility District: In this District, which comprises a significant portion of the Town according to the latest Zoning Map, a detached single family dwelling is allowed by-right. Lot area requirements are 40,000 square feet of upland with 200 feet of frontage. Minimum front setback is 25 feet from a 40 foot right of way and 45 feet when a right of way is less than 40 feet. A minimum of fifteen feet is required for both rear and sideline setbacks. The maximum height allowed is 30 feet. There are dimensional requirements governing lot shape which creates uniformly shaped lots, and criteria for building coverage.

Accessory Apartments are an allowable use in this District with a Special Permit and Site Plan Approval from the Zoning Board of Appeals. An Accessory Apartment can serve as a type of affordable rental housing for elders or a couple without changing the appearance of the neighborhood, since they are limited to existing structures. This provision of the Bylaw contains a list of requirements which include maximum size of an apartment, minimum lot size, a compliant septic system, and sufficient parking for the principal dwelling and accessory apartment. The single family dwelling has to be at least 10 years old at the time of application for the Special Permit and no additions or alterations creating additional living space can have occurred within 1 year of the application for a Special Permit. The Bylaw also specifies that the accessory apartment be contained within the existing dwelling. This can potentially restrict the pool of available structures that could house an accessory apartment, such as a carriage house or barn. **According to the Town Planner, in the last four years, less than five accessory apartments have been permitted. It was noted that a number of accessory apartments exist without permits.**

A Residential Conservation Cluster Development is allowed in this District by Special Permit and Site Plan Approval from the Planning Board.

Neighborhood Business Districts 1 and 2: Single Family Dwelling Units are permitted by right in this District provided that they meet the density, dimensional, and building coverage requirements specified in the Residential Compatibility District. In addition, a dwelling unit is allowed in a business structure with Site Plan Approval from the Planning Board and a Special Permit from the Zoning Board of Appeals, provided that the apartment is located above the ground floor and is limited to a maximum of two bedrooms. **This traditional “mom and pop” apartment over the store can be a type of affordable housing but it discourages family housing due to the two bedroom restriction. It's not clear how many of these apartments exist in Duxbury.**

Division of Land and Development of Multiple Dwellings: Special Permits are required for: 1. the division of land into 6 or more lots (through a conventional subdivision, an Approval not Required Plans under the Subdivision Control Law -“ANR Plans”, or a Residential Conservation Cluster); 2. The division of a tract of land greater than 10 acres into 5 or more lots; 3. The construction of 6 or more dwelling units on land that does not require division/subdivision held in single ownership as of January 1, 2001 or thereafter. The Planning Board is the Special Permit Granting Authority for category #1 and #2 and the Zoning Board of Appeals is the Special Permit Granting Authority for category #3.

It has been noted by the Zoning Bylaw Review Committee that the “marriage” of a special permit to a subdivision may be questionable under recent case law. This may have implications for the provision of affordable housing in Duxbury since these projects also trigger the Inclusionary Housing provision of the Bylaw.

Inclusionary Housing Provision: According to the Duxbury Zoning Bylaw, this provision, adopted in 2004, sets out policies for the development of affordable housing. It specifies that the housing developed under this section are considered as Local Initiative Program (“LIP”) dwelling units and must count towards the Town's requirements under G. L. 40B sec. 20-23.

The inclusionary provision applies to the division of land, specifically: 1. The division of land into 6 or more lots; 2. to “Cluster Development”, as defined by G.L. c. 40A sec. 9, The Zoning Act; 3. Conventional Subdivisions, per G. L. c. 41 sec. 81-L, and sec. 81-U The Subdivision Control Act, including those divisions of land that do not require subdivision approval (Approval Not Required Plans or “ANR” Plans). All projects as defined above require a Special Permit from the Planning Board.

The Inclusionary Provision to the Bylaw also applies to multiple units, specifically the construction of 6 or more dwelling units in a Planned Development, whether on one or more contiguous parcels. This type of project requires a Special Permit from the Zoning Board of Appeals.

Any project that is defined by the criteria described above must conform to the following: 1. At least 10% of the lots in a division of land or units in a multiple unit development shall be established as affordable housing units by any one or combination of methods provided below: a) Constructed or rehabilitated on the locus subject to the special permit; b) Constructed or rehabilitated on a locus different than the one subject to the special permit (off site); c) An Applicant may offer and the Special Permit Granting Authority in concert with the Board of Selectmen may accept donations of land in fee simple, on or off site where the SPGA determines that the site is suitable for the construction of affordable housing. The value of donated land must be equal to or greater than the value of construction or set-aside of the affordable units; d) For non-rental affordable housing units, a cash payment may be made to the Affordable Housing Trust Fund. The By-law sets out specific policies regarding the cash contributions to the Affordable Housing Trust Fund including the calculation of fees for the units and specifies that

the methodology used to determine an affordable purchase price must comply with the Local Initiative Program guidelines that are in effect. The Applicant may choose to either provide a lump sum payment to the Affordable Housing Trust Fund at the time of application for the initial building permit, or, follow a prorated payment schedule established by the Planning Board and initiated with the first building permit application and paid in full by the time the project is 80% complete.

The Inclusionary Housing provision addresses the siting and design of affordable units, requires a marketing plan for the affordable units, establishes restrictions on re sale to ensure that the LIP units are available to qualified buyers in the future, and requires a deed restriction enabling long term affordability of the units. The affordable housing use restriction must meet the requirements of the Local Initiative Program.

According to the Town Planner, one off -site unit has been permitted under the Inclusionary Housing provision and involved the purchase of an existing dwelling. Duxbury Estates, a Planned Development of 44 units for adults over 55, agreed to an inclusionary payment schedule in October 2007 which provides \$1,350,000 in fees-in lieu of construction, tied to the building permits for this development.

Residential Conservation Cluster: The RCC allows, by Special Permit from the Planning Board, on larger tracts of land, the development of six or more lots in a more compact design than allowed in a conventional subdivision with the reduction of lot size and frontage requirements, in order to take into account the natural features of the land. The Planning Board has the discretion to determine whether an RCC should be used for land division for tracts of land this size or larger. Sixty percent of the land area in a RCC must be designated permanent open space that is deeded to a homeowner's association, nonprofit, or to the Duxbury Conservation Commission. Density bonuses are not allowed. A RCC development may contain single family, two family and multifamily residential structures. A Residential Conservation Cluster proposal must be in compliance with the Inclusionary Housing provision of the By-law. Consequently, developers will submit a subdivision plan showing 3 or 4 lots in order to avoid this provision and presumably to avoid the Special Permit process. **The RCC provision was adopted in 2003 and has not been used.**

Planned Development Districts: A Special Permit is required from the Zoning Board of Appeals for a proposal in any of the three Planned Development Districts. These districts allow for mixed use development including nonresidential buildings and single family buildings, semidetached buildings, three -and four-family buildings and multi-family buildings. Despite the flexibility in building style, the restriction of a maximum of two bedrooms in any building of two or more dwelling units discourages the construction of affordable family units in these Districts. There is a requirement for permanent open space that is based on the type of residential structure proposed but cannot be less than 25% of the area of the site. **Any proposal in a Planned Development District must be in compliance with the Inclusionary Housing provision of the Bylaw.**

According to the Town Planner, there are no affordable townhouses or affordable semi-detached dwellings in the Planned Development Districts.

Affordable Housing: The purpose of this section, according to the By-law, is to provide a mechanism for the construction of affordable housing units for low and moderate income individuals. These units can “count” on the subsidized housing inventory. Adopted in 2008, this provision applies only to eligible pre-existing non-conforming lots that meet strict criteria specified in the By-law. This criteria for eligibility includes dimensional restrictions, a floor area ratio, coverage limitation, minimum and maximum dwelling unit size, and a formula that measures lot irregularity so that only lots that are standard in shape may be considered.

Affordable Housing, as defined in this section of the By-law, is an allowable use in the Residential Compatibility and Planned Development Districts. The Planning Board is the Special Permit Granting Authority.

Use restrictions are stipulated to ensure that the affordable housing unit created under this section remains affordable. Maximum income for potential inhabitants is defined by State statute with the Duxbury Housing Authority or designee appointed by the Town as Monitoring Agent. The maximum housing cost is established by the Department of Housing and Community Development through their Local Initiative Program.

The Affordable Housing provision is not compulsory. No affordable units, as defined by this section of the Bylaw, have been constructed to date. Allowing the construction of affordable housing on non-buildable lots is a creative approach. The voluntary aspect of the By-law and the criteria for what constitutes an eligible lot may contribute to the fact that it has not been used.

Demolition Delay By-law: The Demolition Delay By-law has the potential to preserve older existing housing stock that may be smaller and more affordable than newly constructed housing in Town. Administered by the Historical Commission, the Demolition Delay applies to homes that are 75 years or older at the time of application for a demolition permit to the Building Inspector. The Historical Commission must find that the home is listed on the State or Federal National Register, or is associated with historical persons or events, or is of an architectural style or construction or associated with a significant architect. If any of these criteria are met, then the home cannot be demolished for six months. During that time the Historical Commission will work with the owner to find alternatives to demolition.

The Code Enforcement Officer is responsible for the enforcement of the Demolition Delay Bylaw. As a deterrent to demolition, the system of fines must be significant. Section 911.2 deals with penalties. Any individual violating the provisions of the By-law is fined a maximum of \$50 00 for each offense. Each day that the violation continues is considered a separate offense. The Town may also use Non-Criminal Disposition as a deterrent. Fines under this provision are tiered based on whether the violation is a first, second, third or fourth violation. However, the language in this

section is not the same as the penalty provision since it doesn't consider each day to be a separate violation.

Sources:

Zoning By-Laws, Town of Duxbury Massachusetts March 2003 (Amended through March 2012)

Duxbury Zoning Maps

Section 9: Funding Mechanisms For Affordable Housing

Limited funding sources are currently available for affordable housing in Duxbury. These include Community Preservation Act Funds and Inclusionary Housing funding.

Duxbury Affordable Housing Trust

The Town of Duxbury recently consolidated its Local Housing Partnership into the Duxbury Affordable Housing Trust in early 2013. For many years prior to the creation of the DAHT, the Local Housing Partnership worked as an advocate to implement the previous housing plan. Much of this work focused on educating the public as well as advocating and laying the ground work for the creation of addition affordable units, which may shortly bear fruit. Some of their efforts and accomplishments are listed below (Bartlett, 2013):

- Educated the Community for the need for Affordable Housing and the State 10% requirement
- Advocated for the Purchase of the Grange building to be paired with existing Town Owned land
- Habitat for Humanity initiative on the Grange development
- Designed Affordable Housing for the Grange and Fire Station development
- Brought Allocation Plans to Town Meeting yearly for inclusionary zoning money
- Developed the Housing Trust Committee through Town Meeting Action
- Secured Funding for the First Time Home Buyer Program
- Joined in the Purchase of the Crossroad for Kids Land, securing approx. 3 acres for Housing
- Designed Affordable and Moderate Income Housing (Crossroad for Kids)
- Secured the Site Eligibility letter for the Crossroad for Kids development (Feinberg Bog Road)
- Transferred land to the Housing Trust for future development (2 lots)
- Supported changing zoning for the accessory apartment bylaw
- Recycling of Homes gifted to the Town (this was discontinued primarily because of lack of lots to place homes on)
- Supported the expansion of Island Creek Village through attendance at ZBA meetings for months
- Developed the First Planned Production Plan and won approval through the local boards and DHCD
- Brought Odd Lot Bylaw to Town meeting and won approval (lots less than 44,000 sq. ft.)

The DAHT has several powers, including the ability to buy, retain, construct and improve property. The DAHT currently as of August 20, 2013 has \$144,272.22 in available funds from inclusionary payments and \$930,255 in CPA funds. It anticipates acquiring an additional \$945,000 from Inclusion Payments negotiated as cash in lieu Duxbury Estates and more fully described below. It is difficult to predict the amount of funds that will be available from the CPA in the future, as further described below.

The Trust is working on two developments, Camp Wing and The Grange and Fire House as previously described in Section 5.

Community Preservation Act

The Town of Duxbury has adopted the Community Preservation Act (CPA). The Town surcharge on property tax bills was recently reduced at Town Meeting from a 3% to a 1% surcharge on property tax bills. The first \$100,000 of assessed valuation for residential properties is exempt as are low- and moderate-income households that apply. In addition to the funds raised by the Town, the state provides an amount of matching funds, which are divided up between of the communities in Massachusetts that have adopted the act (Massachusetts Department of Revenue, 2013).

CPA funds can be used for three community purposes: open space, historic preservation and community housing. No less than 10% of the total revenues received must be spent on each of the three categories. The remaining 70% can be spent at the discretion of Town Meeting, which must approve appropriations of CPA money. At Town Meeting, Duxbury also voted to only allocate 10% of its CPA funds for affordable housing. This amount is voted yearly.

Current CPA 2013 funds are allocated as follows:

Article Description	Account Balance
Article 31 3/06 ATM - Housing Consultant	100.00
Article 24 3/08 ATM - Grange Property	12,787.05
Article 26 3/08 ATM - Housing Assistance Program	323,782.60
Article 21 3/09 ATM - Temple Street Affordable Housing (Camp Wing)	160,755.00
Article 28 3/10 ATM - Grange - Historical Restoration	102,830.80
Article 27 3/11 ATM - Homeownership Assistance Program (Camp Wing)	330,000.00

In 2012, \$75,000 was allocated towards the Housing Assistance Program for the purchase of 225 Lincoln St., #4 and 21 Reserve Way.

Inclusionary Zoning Payments In Lieu

The inclusionary zoning by law allows for developers to either build a unit off site and/or provide a payment to the Town in lieu of building affordable units. Under this provision, one unit of affordable homeownership was created off site, and the Trust is receiving payments from the Developer of Duxbury Estates. To date, the town has received \$135,000 based on 22 building permits being issued. If the project is fully built out, the developer is obligated to pay an additional \$945,000 at the 39th building permit request.

Affordable Housing Purchase Assistance Program (AHPAP)

Through funding from the Community Preservation Act, contributions from Inclusionary Zoning payments and other sources, the Duxbury Affordable Housing Trust has established the Affordable Housing Purchase Assistance Program (AHPAP) in 2012. Originally \$500,000 was allocated to the program and the balance is \$350,000 has been allocated for this program from these funding sources. The goal of the AHPAP is to assist moderate-income first-time homebuyers looking to purchase a home in Duxbury, by helping to “buy down” the affordability of market-rate homes to a price affordable to households earning 80% or less of Area Median Income (AMI). The maximum grant amount for qualified buyers for a home is \$100,000, and the

homes when purchased under this program will be subject to long term affordability restriction. Condominium units may qualify for the AHPAP, but in many instances the condominium association fees increase the buyers monthly carrying costs therefore reducing the amount the buyer can pay for the unit. The result is that they the maximum buy down of \$100,000 is not enough to close the gap between what the buyer can pay and the purchase price. Grant amounts for the original lottery were based on the market rate price, number of bedrooms, and size of prospective household. An inventory of homes eligible for purchase through the program was created through working with a local broker, and at the onset of the program there were three such properties. As of June 3,2013, there are two homes listed for sale that are eligible for purchase with the help of the program, and another two homes listed for sale that would be eligible with a reduction in asking price on the inventory. All four are single family homes. According to Brian Engler of S-E-B, the firm in charge of administering the lottery and maintaining the list of qualified homes for sale, there were no responses to the first lottery. They have started a new campaign and set the applications deadline for a new lottery in August 2013. They have revised the program to allow a household of any size to utilize the entire \$100,000. Since grant money cannot be used toward anything except the purchase price of the home, this program may be more appealing and effective if combined with a home repair assistance program since lower priced homes tend to need more repairs.

Senior Citizen Property Tax Incentive Program

The Town of Duxbury offers a number of real estate tax incentives to seniors under a variety of different programs depending on the age of a senior, whether or not they are a veteran and/or disabled. In addition, some of the programs have an income and asset test. We have provided a list of the programs, number of participants and the amount of tax discounts for the past 4 years. In particular, we point to the Senior Citizen Property Tax Incentive Program for residents age 60 and over. While the program does not fund the creation of affordable housing in town, it makes housing more affordable for seniors by reducing their property taxes by \$1,000 a year. The program has 35 approved positions for 125 hours of work a year. As you can see, the number of participants in this program has increased form 11 in 2010 to 31 in 2013.

Table 59

Senior Citizen Property Tax Incentive Program.								
	2013		2012		2011		2010	
CLAUSE	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT
17E	10	\$ 2,640	16	\$ 4,255	12	\$ 3,036	13	\$ 3,289
37	7	\$ 3,500	9	\$ 4,500	10	\$ 5,000	10	\$ 5,000
22	83	\$ 45,770	89	\$ 47,255	83	\$ 45,466	84	\$ 45,388
22A	1	\$ 750	1	\$ 750	1	\$ 750	2	\$ 1,500
22E	14	\$ 14,000	15	\$ 14,600	12	\$ 12,000	11	\$ 11,000
22C	1	\$ 1,500	1	\$ 1,500	1	\$ 1,500	1	\$ 1,500
41A	9	\$ 49,530	11	\$ 57,180	10	\$ 49,401	10	\$ 48,867
41D	23	\$ 23,000	20	\$ 20,000	21	\$ 21,000	18	\$ 18,000
WORK-OFF	31	\$ 28,580	19	\$ 17,968	15	\$ 14,704	11	\$ 7,856
Total	179	\$ 169,269	181	\$ 168,007	165	\$ 152,856	160	\$ 142,401

Section 10: Constraints on Future Development

This section examines a variety of matters that could impede the development of affordable housing in the Town of Duxbury.

Duxbury is largely an auto-dependent coastal community and is located 35 miles south of Boston. It has good north-south freeway access via Route 3 known as Pilgrim's Highway, along with Route 53 west of Route 3. Route 14 and Route 139 provide east-west access. Residents can therefore drive east-west-south to nearby employment centers as well as to the City of Boston. However, speaking with a local member of the Council on Aging, lack of public transportation was identified as problematic for the aging population in accessing downtown amenities.

The lack of public transportation in Duxbury presents a barrier to lower-income residents who may not be able to afford to own and maintain a vehicle. It points to the need for mixed-use development, particularly near the largest business district, Halls Corner, which is also home to the only GATRA bus stop in town that provides regional service a few times daily. If housing were developed near jobs, shopping and other amenities, residents would not necessarily need to have their own vehicle.

During the course of our interviews with stakeholders, a financial constraint that was identified was the tax override approved at Annual Town Meeting to fund construction of a new police station, an expanded fire station, and a new high and middle school, with costs expected to run well over \$100 million. This will burden residents with an increase in the annual tax bill for the median-value tax property by almost \$900, according to the town's Fiscal Advisory Committee (Globe). While there was a reduction in household contribution to Community Preservation from 3% to 1%, the savings was only estimated to be about \$90 a year. Furthermore, the reduction in CPA funds reduced the amount of funding available for affordable housing in the community. The Town went even further and re-allocated the CPA funds to 60% land purchases; 20% general; 10% historic; and 10% housing, which is an indication that affordable housing is not a priority for the Town.

Water and Wastewater Management Constraints

There are a number of constraints influencing building prospects in Duxbury. Duxbury has a good supply of water, and uses 1.35 million gallons on average daily out of its 1.85 million gallon permit allowance. In 2009, a new water tower was built in Duxbury that split high and low water pressure so water pressure is not an issue in town (Mackin, 2013).

Duxbury's water superintendent, Peter Mackin, reports that there are still areas of town without access to municipal water and are dependent on private wells. These areas are scattered throughout Town and include Franklin Street, High Street, Temple Street, along with numerous other streets.

The majority of Duxbury does not have access to public sewer and therefore is dependent on private on lot disposal systems. The only area of Duxbury that is sewerred is Gurnet Road, which is on the western most edge of town, bordering Marshfield and Duxbury Beach. It can be assumed that it is related to the fact that the town of Marshfield has a sewer system throughout its downtown (Mackin, 2013).

Duxbury has three shared septic systems: one at Bay Road, a residentially zoned area; one in the small Neighborhood Business District by the Town Pier; and one small one by the Bluefish River residential zone. The School Complex in Duxbury has its own Sewage Treatment Facility that is permitted to use 20,000 gallons of water a day, and on average they use 15,000 gallons daily. This School Complex is the only place in Duxbury that treats sewage on site. The separate Chandler Elementary School has its own septic system. There may be an opportunity to build affordable units that could take advantage of the excess volume in the School Complex system but it is dependent on the availability of land. Mr. Mackin also reports that there are sections of Duxbury that are not suitable for septic systems, mainly due to wetlands that are closer to the shoreline (Mackin, 2013).

Conservation Constraints

According to the Planning Director, the Town has an aggressive open space acquisition program which purchases significant developable parcels, using its CPA funds. This removes a number of tracts from the market so that they are no longer available for development of housing. It was not until the recent purchase of the 100 acre Camp Wing site when the Town chose to set aside 3 acres for affordable housing development. The Town has a total of 37.6 square miles, of which 23 square miles is land and 14 square miles is water. The many large wetland areas, bogs, floodplains and aquifers all present limitations to both market rate and affordable housing.

Section 8 of the report addressed regulatory constraints to the development of affordable housing in the Duxbury Zoning Bylaw.

Section 11: Affordable Housing Goals

The Town of Duxbury has taken steps to promote affordable housing and housing diversity in the community by laying the foundation for a variety of initiatives; however with an SHI of 3.4%, it is vulnerable to developers interested in creating developments under Chapter 40B. The purpose of these affordable goals and strategies are to assist the Trust in taking control of its approach to affordable housing.

The homeownership developments (Camp Wing and the Grange/Fire Station Project) are in the process of completion; however, they have taken a lot of time and resources. Expectations are that both developments will seek to issue a request for proposals for developers within the next year. In addition, the Town has done a great job in collecting inclusionary zoning fees and allocating CPA funds. However, the affordable housing purchase program has had little participation due to the lack of inventory of appropriately priced homes.

The Town of Duxbury continues to face challenges in meeting all of the community's affordable housing needs. It is looking for direction in how to best invest its limited resources and assistance in prioritizing which projects should be the focus of their efforts going forward.

Based on the housing inventory, demand analysis and other findings in this study, the Town will work toward the following affordable housing goals:

- Preserve existing affordable units, especially rental units for very low income households;
- Increase the supply of affordable rental housing for low-income (60%-80% AMI) households;
- Increase the supply of affordable rental housing for low-income (30%-60% AMI) households;
- Increase affordable homeownership opportunities for first-time homebuyers earning 70%-80% AMI and 80%-100% of AMI;
- Increase housing and support opportunities for special needs populations such as battered women, developmentally disabled persons, survivors of traumatic brain injury, veterans or formerly homeless persons;
- Identify additional sources of funding for affordable developments.
- Amend the Zoning By Law to further encourage affordable housing.

Housing Unit Growth Analysis

In order to estimate the number of housing units that Duxbury may add from 2010 to 2020, we examined the growth in housing units over two decades, which showed 4% growth from 1990-2000 and 10% growth from 2000-2010. Therefore, we assumed that growth would continue at an average of this rate or 6% from 2010-2020 given the effects of the economic downturn. According to the 2010 United States Census, the total number of housing units in Duxbury 2010 was 5,875. The chart below shows the number of housing units to be added between 2010 and 2020, which totals 623 units, to get to a total housing unit count of 6,228 in 2020. Next we

calculated the number of units that would be required on the SHI, or 623 units. We subtracted the existing SHI to show the potential gap in SHI housing units:

Table 60

HOUSING UNITS	
2010 US Census*	5,875
6% Growth 2010-2020	353
2020 Total Units	6,228
10% Housing Requirement	623
Current SHI	188
SHI Potential Gap	435

*differs from SHI as SHI was based on ACS, not actual

The next chart identifies the units that are permitted and/or under construction that most likely will be added to the SHI in the next decade, totaling 220 units. If we subtract this from the potential SHI gap, we are left with a gap of 206 affordable housing units. If all units are built as planned, the total SHI will be 206 or 6.5%.

Table 61

PLANNED UNITS TO BE ADDED TO SHI	
Built but not on SHI	5
Island Creek Village North	214
Grange/Fire Station	2
Camp Wing	8
Total	229
Less SHI potential Gap	206

Duxbury Housing Production Program

Since the Town of Duxbury will not meet the state's 10% affordable housing goal, it likely that developers will consider filing for new large multiple-unit and high-density 40B projects in the future. However, if the Island Creek North Development does occur, it will give the town some relief for a few years.

Communities that have not met the minimum 10% requirement must annually increase the number of SHI units by at least 0.5% of year-round housing units in order to be granted certification by DHCD. If a community receives this certification, they have the choice to deny new Comprehensive Permit applications. In other words, a community can effectively avoid "hostile" Chapter 40B proposals.

Therefore, we have suggesting a reasonable goal for the Town of Duxbury starting in the year 2015 (assuming all other units are created and counted) will be to create 10 (or .17% of total housing units) affordable units per year to be able to be a certified community and in compliance with their housing production plan as illustrated on the table below:

Table 62

Annual Subsidized Housing Unit Production to Achieve 10% Goal							
Year	2014	2015	2016	2017	2018	2019	2020
Housing Units	5,875	5,875	5,875	5,875	5,875	5,875	6,228
10%	588	588	588	588	588	588	623
Production	0	10	10	10	10	10	10
SHI	417	427	437	447	457	467	477
Gap	171	161	151	141	131	121	146
% of Total Units	7%	7%	7%	8%	8%	8%	8%
*assumes 6% growth 2010-2020							

If we assumed another 6% growth from 2020-2030, Duxbury would reach 10% in the year 2035. It is recognized that the Town alone cannot accomplish all of its affordable housing goals. It can and should, however, use its resources and planning initiatives to further encourage and facilitate the production of affordable housing. Section 12 outlines specific strategies that the Town can pursue to accomplish its housing goals.

Section 12: Implementation Strategies

Based on the local needs, existing resources, constraints and compliance issues discussed in this Housing Production Plan, the Town of Duxbury should consider the following implementation strategies as it works to meet its affordable housing goals listed in Section 10. The proposed strategies will also help the Town direct and leverage its funds to best meet the community's housing needs. The strategies, which are described in detail in the following pages, have been grouped into four categories shown below. Table 4 further lists the priority (year of implementation) and responsible party for each strategy.

- Education Strategies
- Zoning and Planning Strategies
- Preservation Strategies
- Housing Production Strategies

While some of the strategies, like those aimed at education, do not directly create affordable units, they provide the support and environment needed to achieve housing goals. The implementation strategies also reflect the state's requirements to address the following strategies to the greatest extent possible:

- Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purpose of creating SHI Eligible Housing developments to meet its housing production goal;
- Identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications;
- Identification of the characteristics of proposed residential or mixed-use developers that would be preferred by the municipality;
- Identification of municipally-owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing;
- Participation in regional collaborations addressing housing development.

Educational Strategies

1. Continue to educate and train committee members

The Duxbury Affordable Housing Trust is very new, and we suggest that it take the lead role in promoting affordable housing in Duxbury, and as such, it is important that trust members understand and keep up to date on housing programs, funding sources, regulations, best practices, fair housing and other related issues. Members should therefore receive ongoing training on affordable housing issues. They can do this by attending meetings of the South Shore HOME Consortium, Metropolitan Boston Housing Partnership, Old Colony Planning Council, Urban Land Institute and other agencies or by participating in housing conferences and seminars sponsored by DHCD, Citizens' Housing and Planning Association (CHAPA), the Massachusetts Housing Partnership (MHP) and the Massachusetts Housing Alliance. MHP, for example, holds an annual Housing Institute

every summer to train local officials on a variety of housing issues. They can also reach out to regional housing providers, housing planning consultants and agencies as described below. In addition, the Town can retain a housing professional to provide training on specific issues. As Trustees gain expertise, they can help educate other local officials such as members of the Board of Selectmen and the Planning Board on housing matters.

2. Educate the Public

It is important for the public to learn and stay abreast of local housing needs, initiatives and challenges. Not only do housing initiatives – such as zoning bylaw changes – often require local support, an informed public is more likely to provide pertinent information, feedback and suggestions. Education can also dispel myths and help create an environment whereby the community becomes a partner in the Town’s housing initiatives. Duxbury should subsequently work to educate the public about the need and benefits of affordable housing and keep residents informed of housing initiatives. The Town can achieve this through a variety of means. For example, the Town can host community meetings on specific housing initiatives, providing local officials with the opportunity to present their proposals and solicit public input. An informational public meeting on the successful projects that other towns have developed utilizing CPA funds or funds received under an inclusionary zoning bylaw serve as basic examples.

3. Partner with a provider of First Time Home Buyer Classes

In order for households to be eligible to purchase an affordable home ownership unit they are asked to attend a homebuyer educational course that provides information to households to find, purchase and maintain a home. Not-profit homeownership agencies throughout Massachusetts offer approved first-time homebuyer education course and post-purchase classes. Several options are Neighborhood Housing Services of the South Shore located in Quincy, Plymouth Redevelopment Authority and South Shore Housing Development Corporation in Kingston.

4. Secure professional assistance

Like other small Massachusetts towns, Duxbury does not have staff solely dedicated to affordable housing. The Town has, however, made progress toward building capacity and institutional knowledge of housing issues, particularly with the formation of the Affordable Housing Trust. The Town Planner has also provided support the development of this Housing Production Plan.

To help ensure that this Plan can be implemented, the Town can either expand / and or/ redirect the Town Planner’s hours, dedicating at least 8 hours a month to staff the Affordable Housing Trust, or hire a consultant to provide ongoing support to the Trust. This will allow the Town Planner – who has additional responsibilities outside of housing issues – or the consultant to more effectively monitor SHI units, review and revise deed restrictions as needed, manage contracts, apply for CDBG funds, create a program for

HOME funds and other tasks. If a consultant is hired, this professional could also help train and educate both the Trust and public, as mentioned earlier.

5. Partner with housing providers and agencies

The implementation of this Housing Production Plan will likely require support and assistance from a variety of resources. The Town should consider establishing or strengthening partnerships with housing providers, funding agencies and other housing experts. Some providers in the area or providers who work in Eastern Massachusetts are: South Shore HOME Consortium, Caritas Communities, South Shore Community Action Council, South Shore Habitat for Humanity, Women's Institute for Housing and Community Development, The Community Builders, B'Nai B'Brith Housing, and The Neighborhood Corp. These organizations can provide technical assistance, resources, funding and development services to help the Town of Duxbury achieve its housing goals. In addition to these housing development providers, there are social service organizations such as domestic violence programs that provide shelter.

6. Create a guide of financing options for low-income homeowners/landlords

In addition to the newly created buy-down program, there are other funding resources available to preserve low-income housing. Examples include the "Get the Lead Out" program administered by MassHousing; Hazardous Abatement Grants for cleanup of oil spills, de-leading and asbestos removal; and architectural barriers removal grants. The Town may want to consider creating a guide about these and other financing options that could assist low-income homeowners or landlords.

7. Examine energy efficiency/green building programs

Start the conversation to identify resources available for low-income homeowners and developers to help promote and facilitate green building. This might be as simple as identifying indigenous plant species that require little water, free energy audit resources, or the most efficient hot water systems. The Town could also look for funding sources for solar panels and green roofs.

Zoning and Planning Strategies

1. Re-organize and Simplify the Zoning By-law

Provisions in the Zoning By-law that address the production of Affordable Housing are located in many different sections of the By-law, as are the requirements for the permitting and approval of Affordable Housing, specifically those requirements for the issuance of a Special Permit and Administrative Site Plan Review. For example, there are several sets of standards for issuance of a Special Permit, which creates confusion. The Zoning By-law should be reviewed by the consultant to make it more comprehensible and user-friendly.

2. Streamline the Review Process

Consider streamlining the review process for those uses that address production of Affordable Housing. With the exception of single family residential structures, all uses

require a Special Permit from either the Planning Board or the Zoning Board of Appeals. Many uses trigger both a Special Permit and Site Plan Review which can potentially require review by nine separate Boards. By adopting clear performance standards, some uses can be made by-right and other uses require only Administrative Site Plan Review.

The Planning Board may want to consider adopting a document separate from the Zoning By-Law entitled Rules and Regulations for Administrative Site Plan Review. This document could address submission requirements, filing and procedural requirements, and fees for Administrative Site Plan Review and eliminate these from the By-law, thereby simplifying the document.

3. Amend the Accessory Apartment Provision to the By-law

Accessory Apartments are a lower cost housing alternative and have the advantage of not disrupting the character of a neighborhood. Despite the fact that they are an allowable use by Special Permit from the Zoning Board of Appeals, a very limited number of permits have been issued over the past five years. The Town could consider allowing an Accessory Apartment in a detached structure on the same lot but separate from the principal dwelling, such as a carriage house or barn. By allowing these buildings to be repurposed into accessory dwelling units, the Town can create the economic incentive and value necessary to encourage property owners to assist the Town in preserving its architectural heritage, while also supporting a range of environmental and housing goals. Consider making an Accessory Apartment a By-right use with Administrative Site Plan Review provided that the apartment is located within the existing dwelling. Retain the Special Permit for an Accessory Apartment located in a detached structure. As an alternative, consider limiting use of detached structures to historic buildings. By allowing historic buildings to be repurposed into accessory dwelling units, Duxbury can create the economic incentive necessary to encourage property owners in preserving architectural significant detached structures, while also supporting affordable housing goals.

The Town should consider an amnesty program for the unpermitted Accessory Apartments and obtain a commitment from the rental owner to rent on affordable terms. While this may not satisfy requirements for inclusion on the SHI, it will provide housing at a lower than market price and may satisfy a need for elder or young adult housing.

Review criteria in the existing Zoning for Accessory Apartments with an eye towards eliminating standards that may hamper the permitting and development of Accessory Apartments while maintaining criteria that preserve the character of the neighborhood. Several Towns have decreased the time when a house is eligible for application for an Accessory Apartment from 10 years after construction to five years.

4. Provide Incentives to comply with the Inclusionary Housing Provision to the By-law

The Inclusionary Housing provision to the By-law applies to the division of land into 6 or more lots. Adopted in 2004, the inclusionary housing provision has only yielded one off site

affordable unit and a substantial pay-out for a development approved in 2007. Developers avoid the trigger for mandatory provision of affordable units by submitting a subdivision plan that is just under the number of lots required to provide an affordable housing unit (s), typically as a 3 or 4 lot subdivision plan. Consider a density bonus for a Residential Conservation Cluster Development as an incentive to create additional lots so that the affordability component is triggered.

5. Amend the Neighborhood Business District Section of the Zoning By-law to encourage the development of family apartments above the ground floor of a commercial building

The Zoning By-law allows a dwelling in a business structure above the ground floor by Special Permit and Site Plan Review. Encourage the creation of affordable apartments for families above the ground floor in a commercial building in the Neighborhood Business District 1 by eliminating the maximum two bedroom restriction. For buildings constructed prior to a given date, allow the Zoning Enforcement Officer to issue an occupancy permit based on public health and safety standards. The Housing Trust could work with commercial landlords to inform and advertise this residential use. An additional approach would be to consider allowing dwelling units on the first floor.

6. Re-examine the Affordable Housing Provision in the Zoning and make it more effective

Development of affordable units on undersized lots is a creative approach since it creates units that would count on the SHI and provides additional affordable housing opportunities for the Town; however, no units were identified as constructed under this provision to the By-law. It's unclear why this provision is not utilized but one of the factors may be the difficulty in compliance with the requirements for an eligible lot or it may be economically unfeasible. The Town should consider eliminating the irregular lot shape criteria and reducing setbacks in order to make more lots eligible for affordable infill development. In addition, it may want to consider some type of pilot program to allow conversion of older homes into affordable housing. For example, a 4,000 square foot home could be divided into four rental units, with one affordable, and all the units would be counted on the SHI.

7. Consider a fee waiver or reduction program for affordable units

With affordable provisions in place, the Town can provide incentive to developers of smaller projects with a waiver or reduction of filing fees for Special Permits, Site Plan Review, and Building and Occupancy permits and/or sewer connection fees.

8. Examine Project Review Functions/Funding Allocations

The creation of the housing production plan as a result of the housing needs assessment is a very good time to examine various boards and committees that interact with affordable housing and determine if there may be a more streamlined approach to either review projects, and/or allocate funding. For example, what committee is in charge of ensuring that the housing that is developed is quality housing that is sustainable or what committee is in charge of overseeing that fair housing laws are being addressed?

Preservation Strategies

1. Work with the Beacon Companies to preserve Island Creek Village West

Work with the owners and managers of Island Creek Village West Equity Residential to try to preserve the affordability and rental subsidy for all of the units. LDS set up a call among Beacon, Diane Bartlett and Tom Broadrick in August 2013 to kick off this effort. After the call LDS suggested a quarterly check in and that the best assistance the town could offer is in the form of a rental subsidy to the extent there is no full time resolution. It is our understanding that the Trust has already met with key stakeholders in September 2013 and is providing political support as well as considering providing rental subsidy.

2. Ensure that all eligible affordable units are added to the SHI

Work with the Duxbury Housing Authority, the town planner and developers to ensure that LIP DHCD units only paperwork is completed in order to have all units that are built counted on the SHI including 5 rentals and 9 homeownership units identified in this study.

3. Buy down existing affordable units with new deed riders

The format of many of the older, existing deed riders has been a problem in some communities in the Commonwealth. Many older deed riders on affordable units allow for annual increases in sales prices. This kind of allowances result in prices that quickly exceed the maximum sales price threshold for households earning up to 80% of AMI. The units therefore become ineligible to be listed on the SHI. The goal of a buy down program would be to replace the existing deed rider with the state's standard Local Initiative Program Deed Rider or if HOME Funds are used, a typical re-purchase rider. By using the state's deed rider, the units can be added or maintained on the SHI.

4. Pursue CDBG funding to create a housing rehabilitation program

The Town should consider applying for CDBG funding to create a housing rehabilitation program and/or allocate some CPA funds for this purpose. This could be accomplished either by Duxbury, or perhaps partnering with a community that already has a CDBG program in place like Plymouth or Taunton. Housing rehabilitation programs can take many forms. One example is to provide a loan to the homeowner that is reduced by 1/15th each year over a 15-year period as long as the owner remains in the home. Eligible households would need to earn less than 80% of AMI. If they move during the 15 year period, the remaining amount will need to be repaid. If they live there for 15 years, the loan is forgiven. While rehabbed homes do not qualify for listing on the SHI – because they are not deed restricted – such a program helps low- and moderate-income residents remain in their homes and avoid displacement due to code violations or hazardous conditions (Displaced lower-income residents would likely struggle to find affordable housing in Duxbury and could therefore be forced to leave the community). In order for this type of program to be successful it will be important to dedicate housing staff time to provide oversight and coordination of the program. In addition, it might be a great compliment to the Buy Down program as we heard many lower priced homes are in need of repairs.

Housing Production Strategies

The Trust would like to encourage affordable housing development in areas in close proximity to retail and services such as those located in Neighborhood Business Zones and has identified the following locations as areas in the community that might lend themselves to affordable housing development:

- Mayflower Street near Route 3/Senior Center
- Cox's Corner
- Tarklin Area,
- Rte. 53
- Hall's Corner
- Millbrook Business Area
- Snug Harbor (Battelle)
- Bennett's Corner (Rte.3A)
- Ashdod
- North Duxbury
- Island Creek
- Tinkertown
- Miramar

In addition, in order to protect the environment, the Trust highly encourages the utilization of existing structures and/or built lots in order to create new affordable housing units.

1. Complete Camp Wing and Grange/Fire Station Developments

The Town of Duxbury has expended time, money and political capital on both of these developments which will provide much needed single family affordable homes ownership opportunities to Duxbury residents which do not exist today for both low income and moderate income households. It is important for the Towns credibility with state funding and permitting sources that the Trust is provided with the proper guidance and funding support in order to bring these projects on line and to completion.

2. Support Completion of Island Creek Village North

This development will add 214 units of rental housing, including 55 for households earning at or below 80% of AMI.

3. Create a Rental Subsidy Program

Some communities have utilized HOME funds to assist very low income families pay rent. A rental subsidy assumes that the tenant cannot pay the fair market rent for the unit and therefore pays one third of their income toward rent, and another source, typically the government pays the remaining rent. For example, if the fair market rent is \$900 a month and 1/3 of the households' income is \$600, then the subsidy fund would pay the additional \$300. If you did this for one unit, the yearly cost would be \$3,600 and over ten years, \$36,000, substantially less than the cost to build a new unit. This strategy may be a good one in the event Island Creek Village West is not able to gain back its rental subsidy.

4. Identify and make available Town-owned land for affordable housing development

There appears to be few Town-owned properties in Duxbury that are suitable for affordable housing development. Nonetheless, the Town could continue to review its own inventory of properties, including tax title land, and identify any surplus or vacant sites that could potentially support affordable housing in the future. If parcels are identified, the Town could work to make them available for housing development. This could be done through a Request for Qualifications and/or a Request for Proposal process.

Currently, as noted previously, there are two town owned parcels that are in the permitting stages to develop affordable housing – Camp Wing and the Grange/Fire Station. Once permitted, the town intends to issue requests for proposals for qualified developers. In addition, the Town owns two vacant lots, one Summer Street and one on Lake Shore Drive. It is the towns' intention to work towards creating affordable single family homes on these lots. In addition, the Town owns a 20 acre lot of land off of Lincoln Street. There have been discussions with regard to developing a portion of the land for affordable housing. We have suggested ideas for this in paragraph 5.

5. Identify vacant, abandoned or underutilized land for affordable or mixed-income housing development

The Trust can work toward preparing a list of vacant, abandoned or underutilized land or structures in Duxbury and then target them for affordable or mixed-income housing. The Trust may want to consider doing this in concert with the open space committee since it is possible that the two interests may be aligned. Working with the Town Planner, or simply driving around town, the Trust can investigate these properties in more detail to determine its development potential, examining such matters as ownership, zoning, cost, development, benefits and constraints of development. This process will also help to identify the most appropriate target population and development type for each property, whether that is special needs, multi-family rental or senior housing. They can then prioritize the properties based on which have the highest chance of being successfully developed.

They could then pursue a variety of actions. For example, if it is a small home in disrepair with some excess land, the Trust might want to try to secure a right of first offer for when the property comes on line. Or the Town could purchase and develop a property into affordable or mixed-income housing and then sell the units itself. Alternatively, it could purchase a property and then issue an RFP to developers, outlining the kind of housing it wants to see developed. (It could be a LIP or "friendly 40B" project.) The Town's course of action will depend on the particulars of each property. A small, infill redevelopment project would likely be more appropriate for the Town to pursue on its own rather than a large development on a vacant property. The Town, though, might be able to assist with permitting, funding or other types of expertise and support for larger developments. In any case, by developing or redeveloping abandoned or underutilized properties, much-needed

affordable housing may be created, and the amount of taxes generated by the properties will most likely increase.

The Town may want to consider creating small infill housing models such as a house that has two-bedroom townhouses in the first two floors and a three-bedroom flat on the third floor. This could provide an alternative for renters wanting to live in more residential units that would blend well into a neighborhood.

The Trust identified one property, a 20 acre lot of land off of Lincoln Street as a possible developable parcel. One possibility for the Lincoln Street property would be to create a phased development of approximately 2-3 buildings with 30-40 units of affordable rental housing. There are many developments in Massachusetts that use the tool of 9% low income housing tax credits along with other funding to create affordable rental housing for households earning at or below 60% of AMI and the ideal size for these buildings is 30-40 units. They are typically three story buildings and can contain elevators and therefore can serve seniors as well as families. The units are rented at below market rents however occupants need to be employed, be credit checked and not have a criminal background. Some examples of developments in closed proximity that have been built under this program are:

The Villages at 815 Main Street, Wareham,

The Retreat and the Gardens at Union Pond is located at 1 Gatehouse Drive in Wareham,
Residences at Canal Bluffs, located at 100 Harmony Hill Road in Bourne.

6. Establish a down payment assistance program for first-time homebuyers

There is a substantial gap between the sales price of an affordable home for a low-income family in Duxbury and the average price of a single-family home on the market. As discussed in Section 6 Demand Analysis, that gap is more than \$250,000. In order to help low-income households (<80% AMI) purchase their first home, the Town should consider establishing a down payment assistance program which could be funded through CPA funds.

The town of Danvers has a very successful program that is capped at \$10,000 per home and while at one time they funded up to ten homes a year, in recent years it has been 3-4 homes as follows:

“The **First Time Homebuyer program**, or FTHB, is a down payment assistance loan program designed to assist first time homebuyers in Danvers with the purchase of their first home. Income for qualified applicants can be no more than 80% of area median income. Deferred payment, no-interest loans are issued to assist with down payments and/or closing costs. Eligible properties must be located in Danvers, and can be condominiums, single family homes, small multi-family homes with 2-4 units, or mobile homes. Homebuyers must use some of their own funds towards the home purchase, which will be matched by the Town up to maximum loan amount of \$10,000 or 10% of the purchase price, whichever is lower. Monthly payments are not required, but the loan

must be repaid in full when the homebuyer sells, transfers, or refinances the home. Since its inception, the Danvers FTHB program has assisted over 100 first time homebuyers in purchasing their first home, most recently awarding three loans totaling \$30,000 to eligible homebuyers in 2012 (Town of Danvers, 2013).”

7. Continue to partner with private developers

The Town should endeavor to work with private developers to facilitate the construction and preservation of affordable housing. As mentioned earlier, for example, the Town may want to consider partnering with developers to use the state’s Local Initiative Program (LIP). Through this collaborative process, the Town can encourage the kind of development it desires while benefiting from the developer’s expertise and DHCD’s technical assistance. Any units created under the LIP program would be counted on the SHI.

The Town should also consider collaborating with developers to better understand the different challenges they face in trying to build affordable housing, either generally in Duxbury or on specific sites. Obtaining this information will help the Town address or mitigate these challenges as it works to encourage affordable housing. Keeping an open dialogue with developers will also allow the Town to promote areas where it would like to see affordable housing built.

8. Consider joining a HOME Consortium

The HOME consortiums closest to Duxbury are the Greater Attleboro/Taunton HOME consortium (GATHC) and South Shore Home Consortium in Quincy. The HOME Program was created under Title II of the Cranston-Gonzalez National Affordable Housing Act (NAHA) of 1990. It provides HOME consortiums with the flexibility to determine the kinds of housing assistance most appropriate to address its housing needs. Federal requirements provide for 100% of the HOME funds to be used to assist low-income households. They receive federal HOME Program funds from the U.S. Department of Housing and Urban Development on an annual basis to support the development and preservation of affordable housing units for low- and moderate-income individuals, families, the elderly, and people with special needs. They grant HOME funding to nonprofit and for-profit developers to preserve and increase the supply of affordable housing in the community. The amount of money available depends on the program itself, as well as the availability of funding. This is important to remember because they receive a limited amount of funds each year for the programs; all of the programs are subject to the availability of funding. Typical program goals are:

- Provide decent affordable housing;
- Expand capacity of nonprofit housing providers;
- Strengthen ability of state and local governments; and to
- Leverage private sector participation.

9. Leverage existing funding resources

The Town has limited funding for affordable housing preservation and development. The Trust should consider exploring ways that it can utilize this money to raise additional funds. For example, when applying for funding for a small rental development, being able to state that the Town already has a commitment of local funds may result in a higher score than other competing developments. It is suggested that the Town consider creating a guide of funding programs, resources and application dates to assist in this process. This is because programs often only have one or two application dates a year, while other programs have rolling deadlines. One program that supports small rental development is the Federal Home Loan Bank of Boston Affordable Housing Program. Information on this program can be found at www.fhlbboston.com. This program provides both grant funding and low-interest loans.

Short Term Action Plan

As noted in Table 63, we have set forth items to be addressed in either Years 1, 2, 3 or ongoing, meaning they are ongoing long term strategies. Below, we have outlined in more detail a proposed action plan for Year 1.

Year 1: The main goal of Year 1 will be for the Town to address administrative matters such as paperwork to get existing units on the SHI and creating an operating plan for Years 1, 2 and 3. Action items we suggest are:

Months 1 and 2: Establish and agree on benchmarks for each year so that you will be able to check off items as accomplished in any given year.

Months 3 and 4: Discuss and agree on the best use of CPA and inclusionary funds for the coming year. Given that the existing homeownership projects that are in the pipeline, this may be a good choice.

Months 5 and 6: Determine which suggested zoning and planning strategies are most achievable and start working on one.

Months 7 and 8: Learn about the CDBG program and determine what programs would serve the affordable housing needs of the community such as the home improvement program. Interview lead agencies for this work, such as the Town of Plymouth or Taunton.

Months 9 and 10: Review possible development/redevelopment sites. For example, the land off Lincoln Street could be a great site for a 20-30 unit affordable rental housing development that could serve workforce households earning at or below 60% of AMI.

Months 11 and 12: Research funding grants that would support affordable housing development efforts.

Table 63

Strategies		
1. Education and Organization		
A. Continue to educate and train committee members and the public		
a. Send Trust members to MHP training		
B. Educate Public	Ongoing	Trust
a. Present HPP to community		
C. Partner with a provider of First Time Home Buyer Classes	Year 1	Trust
D. Secure Professional Assistance	Year 1	Trust/Planner
a. Allocation of planner hours to support trust		
b. Contract with outside consultants to support trust		
E. Partner with housing providers and agencies	Ongoing	Trust
a. Meet with organizations suggested in HPP to learn about their housing production goals		
F. Create a guide of financing options for low-income homeowners/landlords	Year 1	Planner/Consultant
G. Examine energy efficiency/green building programs		
a. Find a community member interested in these issues and create a guide for Trust members		
2. Zoning and Planning Strategies		
A. Re-organize and Simplify the Zoning By-law	Year 2	All
B. Streamline the Review Process	Year 2	All
C. Amend the Accessory Apartment Provision to the By-law	Year 2	All
D. Provide Incentives to comply with the Inclusionary Housing Provision to the By-law	Year 3	All
E. Amend the Neighborhood Business District Section of the Zoning By-law to encourage the development of family apartments above the ground floor of a commercial building	Year 3	All
F. Re-examine the Affordable Housing Provision in the Zoning and make it more effective	Year 3	All
A. Consider a fee waiver or reduction program for affordable units	Year 4	All
B. Examine Project Review Functions/Funding Allocations	Year 4	All
3. Preservation Strategies		
A. Work with the Beacon Companies to preserve Island Creek Village West		
B. Ensure that all eligible affordable units are added to the SHI (will add 5 units to inventory)	Year 1	Planner
C. Buy down existing affordable units with new deed riders	On going	SEB
D. Pursue CDBG funding to establish a housing rehabilitation program	Year 3	All
E. Join a HOME Consortium (also with help with production)	Year 4	Trust
4. Housing Production Strategies		

A. Complete Camp Wing and Grange/Fire Station Developments (will add 8-10 units to inventory)	Year 1	Trust
B. Support completion of Island Creek Village North (120 Units)	Years 1-3	Developer
C. Identify and make available Town-owned land for affordable housing development	Year 2	Planner
D. Identify vacant/abandoned or underutilized land for affordable housing or mixed-income housing development	Year 2	Planner
E. Create a Rental Subsidy Program	Year 2	Trust
F. Leverage existing funding resources	On going	Trust
G. Establish a down payment assistance program (could be paired with 3 C and D).	Year 4	Trust
H. Complete a LIHTC development at Lincoln Street (40-120 rental units)	Year 5	Trust/Developer

Assumes start date of calendar year January 2014

Abbreviations

Trust = Affordable Housing Trust

Planner = Town Planner

PB = Planning Board

Appendix A: Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Duxbury

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
881	Duxburrough Village	59 Chestnut Street	Rental	52	Perp	Yes	DHCD
882	n/a	75 Merry Avenue	Rental	8	Perp	No	DHCD
883	n/a	Scattered sites	Rental	6	Perp	No	DHCD
884	Island Creek East I	30 Tremont Street	Rental	58	2012	Yes	MassHousing
885	Island Creek West II	Tremont Street	Rental	48	2013	Yes	MassHousing
4264	DDS Group Homes	Confidential	Rental	11	N/A	No	DDS
9033	Merry Village	Lincoln St	Ownership	3	Perp	YES	MassHousing
9034	Duxbury Farms	Off High and Franklin Sts	Ownership	2	Perp	YES	MassHousing
9342	Island Creek Village North	30 Tremont St	Rental	0	Perp	YES	MassHousing
Duxbury Totals				188	Census 2010 Year Round Housing Units		5,532
					Percent Subsidized		3.40%

Appendix B: Duxbury Zoning Map

Town of Duxbury, Massachusetts
ZONING MAP
March 2009

Planning Board



DATA SOURCES

Base upon the new parcel data layer developed by Applied Geographics, Inc., the 2004 zoning data layer is adjusted to "fit" onto the new parcel base data by Greatwall GIS Services LLC in January 2007. The zoning data layer was digitized based upon the Town's 1998 Zoning Map created by Amory Engineers due to the inaccessibility of digital GIS data. Changes made in the "Amendment to Duxbury Zoning Map March 8, 2003 Annual Town Meeting" Articles 26, 27, 28 and 29 were digitized and incorporated. The OS parcels on the 1998 Zoning Map were researched by the Town's Planning Department and the results have been incorporated into the current zoning layer.

The Flood Hazard Areas Overlay District layer was developed from the FEMA digital data obtained by the Town's Planning Department. It does not replace the official FIRM paper maps. It is not suitable for engineering applications or site work nor can the data be used to determine absolute delineations of flood boundaries. For detailed information or should there be any discrepancy between this map and the official FEMA maps, please refer to the official FEMA FIRM maps.

The Aquifer Protection Overlay District layer was based upon the Town's Aquifer Protection Districts Map dated December 4, 2002 and prepared by Woodward & Curren, who provided the digital ArcView shapefiles to the Town.

The Publicly-Owned Land Overlay District layer was developed based upon the Town's parcel data layer, the Assessor's CAMA database, and the Town Owned Land Map dated October 1999, prepared by Amory Engineers, and as approved by Town Meeting in March, 2003. Additional parcels were added from information provided by the Town's Planning Department. A new category, Duxbury Housing Authority Owned land parcels are created, and newly purchased Conservation Commission owned land parcels are added.

The Wetland Protection Overlay District zones were digitized from the 1998 Zoning Map. For detailed information on wetlands protection overlay districts, please refer to the "Town of Duxbury, Massachusetts Wetlands and Watershed Protection Districts" map book dated March 4, 1971, prepared by Charles E. Downe, and revised in 1982.

All aforementioned GIS data layers were compiled by Greatwall GIS Services LLC for the Town of Duxbury. The parcels, roads, and road names were developed by Applied Geographics Inc. The town boundary layer was obtained from MassGIS.

LEGEND

- Roads
- Parcels
- DP - Dunes Protection District
- RC - Residential Compatibility District
- NB1 - Neighborhood Business District 1
- NB2 - Neighborhood Business District 2
- PD1 - Planned Development District 1
- PD2 - Planned Development District 2
- PD3 - Planned Development District 3
- WP - Wetlands Protection Overlay District
- Commonwealth of Massachusetts Owned
- Water Body
- Publicly Owned Land
- Waterfront Scenic Areas
- FEMA - An Area Inundated by 100-Year Flooding (* See FIRM Maps for Details)
- FEMA - An Area Inundated by 100-Year Flooding with Velocity Harzard (* See FIRM Maps for Details)
- APOD - Aquifer Protection Overlay District (* Also see 2002 Aquifer Protection Districts map)

References

- Americantowns*. (2013). Retrieved from <http://.americantowns.com/ma/duxbury>
- Bartlett, D. (2013, 10 18). Chair Duxbury Affordable Housing Trust. (LDS, Interviewer)
- Bay Farm Montessori Academy. (2013). Retrieved from <http://berrybrookschoool.org/>
- Bear, J. (2013). Economic Advisory Committee Duxbury.
- Berry Brook Preschool. (2013). Retrieved from <http://www.berrybrookschoool.org/>
- Building Inspector, T. o. (2013, June). (L. Consulting, Interviewer)
- Care, P. C. (2011). Retrieved from <http://www.pccpduxbury.org/>
- Citizen's Housing and Planning Association. (2009). *Housing Policy*. Retrieved from <http://www.chapa.org/>
- Cooper, B. (2012, February). MetroWest Interfaith Hospitality Network. (J. Gelcich, Interviewer)
- Cusson, P. (2013, June). Delphic Associates. (C. Snow, Interviewer)
- Danielle. (2013, June). Lease Consultant, Pembroke Woods. (C. Snow, Interviewer)
- Dawley, J. (2013, June). Development Director, Northland Residential. (C. Snow, Interviewer)
- Development, M. D. (2011, April 24). DHCD Community Profiles. Georgetown.
- Development, M. D. (2012). *CH40B Subsidized Housing Inventory*. Georgetown.
- Dierdre. (June, 2013). Leasing Consultant, Avalon at Pinehills. (C. Snow, Interviewer)
- Dunn, S. (2013, June). Duxbury Tax Assesor. (C. Snow, Interviewer)
- Duxbury Public Schools*. (2013). Retrieved from <http://www.duxbury.k12.ma.us/site/default.aspx?PageID=1>
- Epker, M. (2013, June). President, Beacon Communities. (C. Snow, Interviewer)
- Evans, T. (2012, June 27). Natick Planning Board. (L. D. Sweet, Interviewer)
- Gallagher, R. (2013, June). President, Keith Properties. (L. Consulting, Interviewer)
- Gill, M. (2013, June). Executive Director, Duxbury Housing Authority. (L. Consulting, Interviewer)
- Globe. (2013). Duxbury Advisory Committee.
- Good Shepard Christian Academy. (2013). Retrieved from <http://www.goodshepherdchristianacademy.com/>
- Harriet. (2013, June). Property Manager, The Village at Marshfield. (C. Snow, Interviewer)
- Koshgarian, L. (October 2010). The Foundation for Growth.
- Labor Force and Employment Data*. (n.d.). Retrieved 2013, from Massachusetts Executive Office of Labor and Workforce Development: http://lmi2.detma.org/lmi/lmi_lur_a.asp#4
- Learn N Play Preschool. (2013). Retrieved from <http://www.learnandplaypreschool.com>
- Mackin, P. (2013, July). Duxbury water superintendent . (L. Knisely, Interviewer)
- Magic Dragon Preschool and Children's Center. (2011). Retrieved from <http://duxbury.k12.ma.us/domain/58>
- Massachusetts Department of Housing and Community Development*. (2013). Retrieved from <http://www.mass.gov/hed/economic/eohed/dhcd/>
- Massachusetts Department of Revenue. (2013). Retrieved July 2013, from <http://.www.mass.gov/dor/>
- Massachusetts Executive Office of Labor and Workforce Development*. (2013). Retrieved from <http://www.mass.gov/lwd/>

McCue. (November 2007). Harvard Joint Center for Housing Studies for the purposes of national housing projections.

Multiple Listing Service. (n.d.). Retrieved 2011, from <http://h3m.mlspin.com/home.asp>

Musicant, D. (2013). Property Manager, Island Creek Apartments. (C. Snow, Interviewer)

Paula. (2013). Property Manager, Island Creek Apartments. (C. Snow, Interviewer)

(2013, June). Planner, Town of Duxbury. (L. Knisely, Interviewer)

Preschool, P. P. (n.d.). Retrieved from <http://piedpiperpreschool.net/home.html>

(2013). Property Manager, Mayflower Village. (L. Knisely, Interviewer)

South Shore Conservatory Preschool. (2013). Retrieved from <http://www.sscmusic.org>

Town of Danvers. (2013). *Project Funding Review- HOME funds*.

Town of Duxbury. (2013). Retrieved from http://www.town.duxbury.ma.us/Public_Documents/index

Town of Duxbury Assessing Database. (n.d.). Retrieved June 2013, from http://www.town.duxbury.ma.us/Public_Documents/DuxburyMA_Assess/gis

US Census Bureau 2010. (n.d.). Retrieved 2013, from US Census Bureau: <http://factfinder2.census.gov>

Vose. (2013). Historical Commision, Duxbury. (L. Consulting, Interviewer)

Woods. (2013). City of Duxbury. (L. Consulting, Interviewer)