

Housing Update

September 20, 2023

Topics for this Evening:

- Beginning the process of Updating the Housing Section of the Master Plan
- Town's Chapter 40B Status
- MBTA Communities Zoning Change Status

- **What is a Master Plan** (also called a Comprehensive Plan) ?

A Master Plan is a document that provides a community the basis for decision making regarding the long-term physical development of the municipality. Master Plans (MGL Ch. 41, Section 81D) have requirements on contents and process and is meant to provide the foundation for a communities Zoning By-law .

Master Plans under MGL Ch. 41, Section 81D, are required to cover at a minimum the Following Sections:

- Goals and Policies
- Land Use
- Housing
- Economic Development
- Natural and Historic and Cultural Resources
- Open Space and Recreation
- Services and facilities
- Circulation (Transportation)
- Implementation

In Massachusetts it is recommend to have Master Plans updated every 10 years or current Master Plan was approved in 2015.



Market Place (Mixed Use)



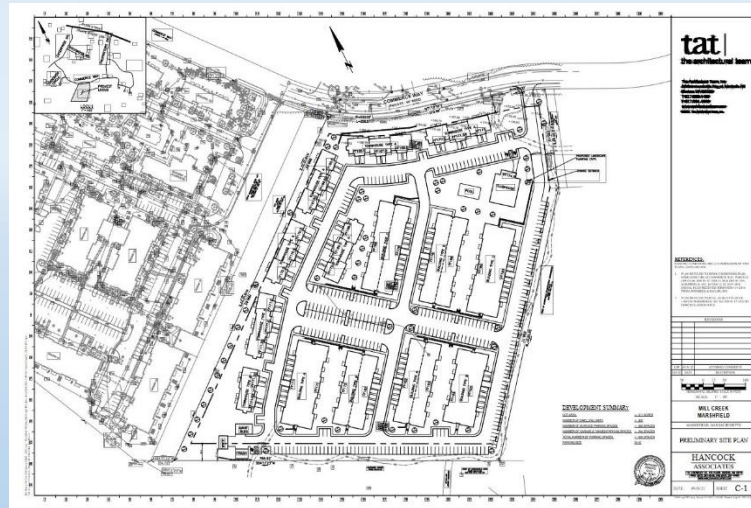
Highland Green (Age Restricted)



Wright's Way



Modera/The Madison Chapter 40B
(248 Units)

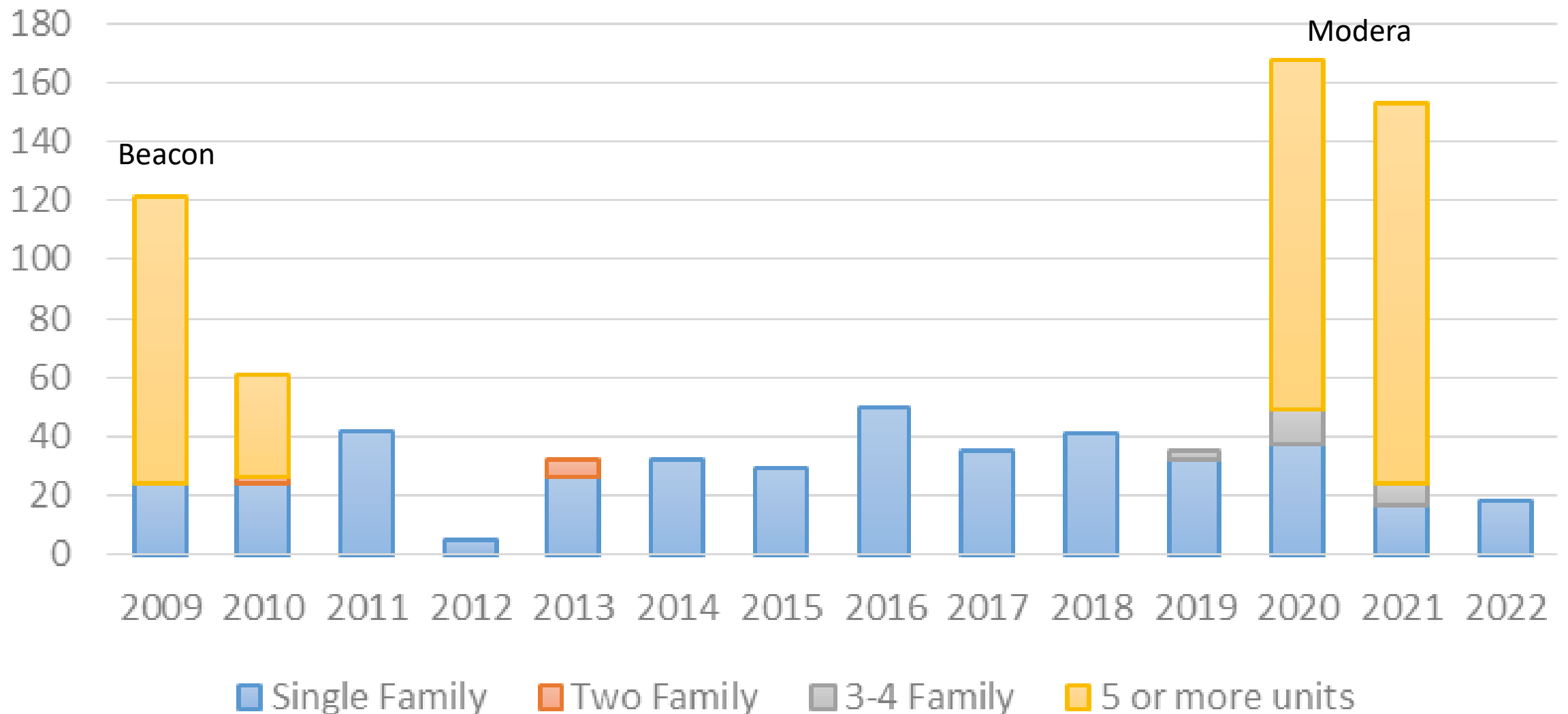


Mill Creek Chapter 40B
(270 units)



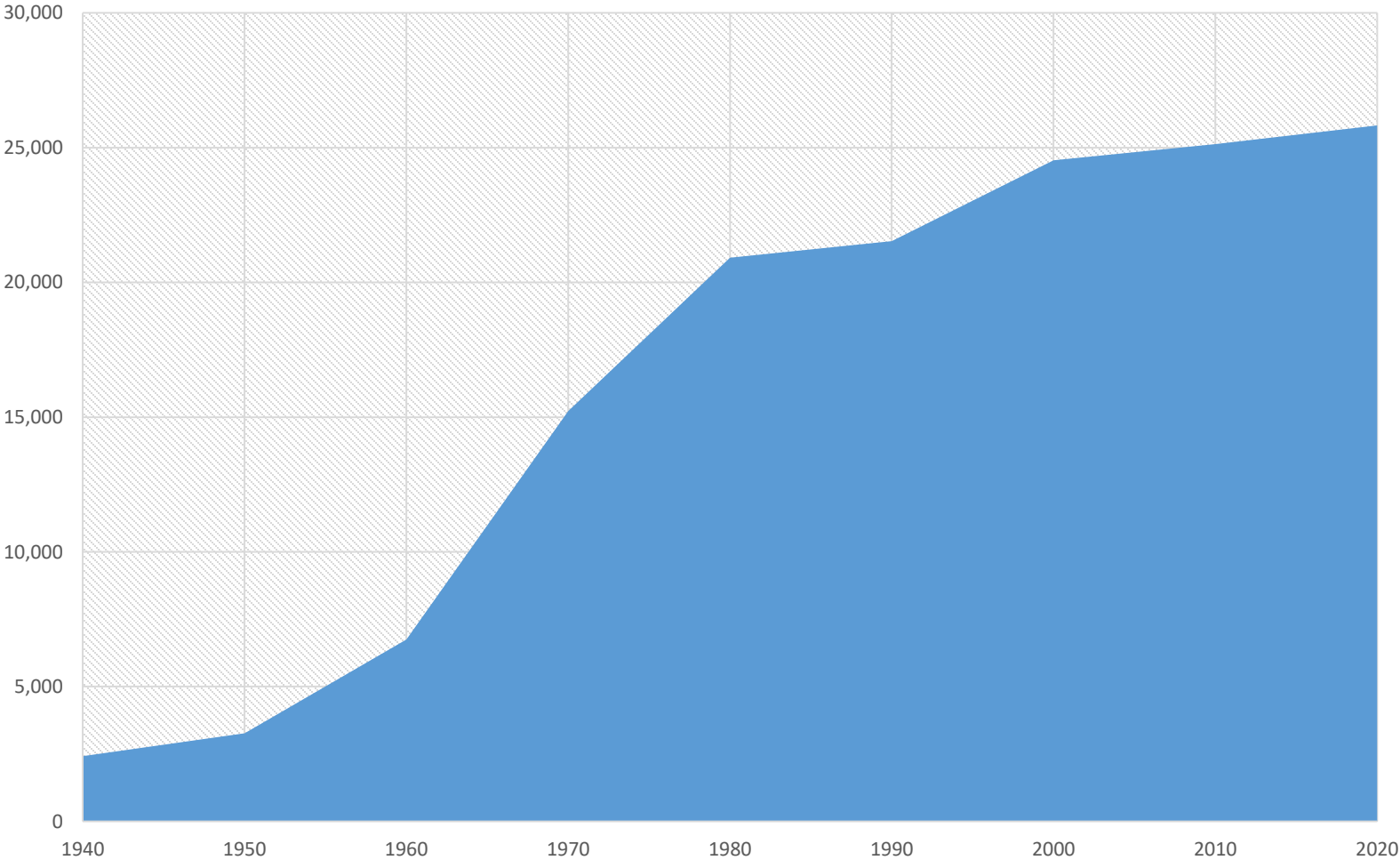
Horseshoe Farm

Annual Housing Units Permitted by Building Type in Marshfield, MA.



Marshfield Population 1940 - 2020

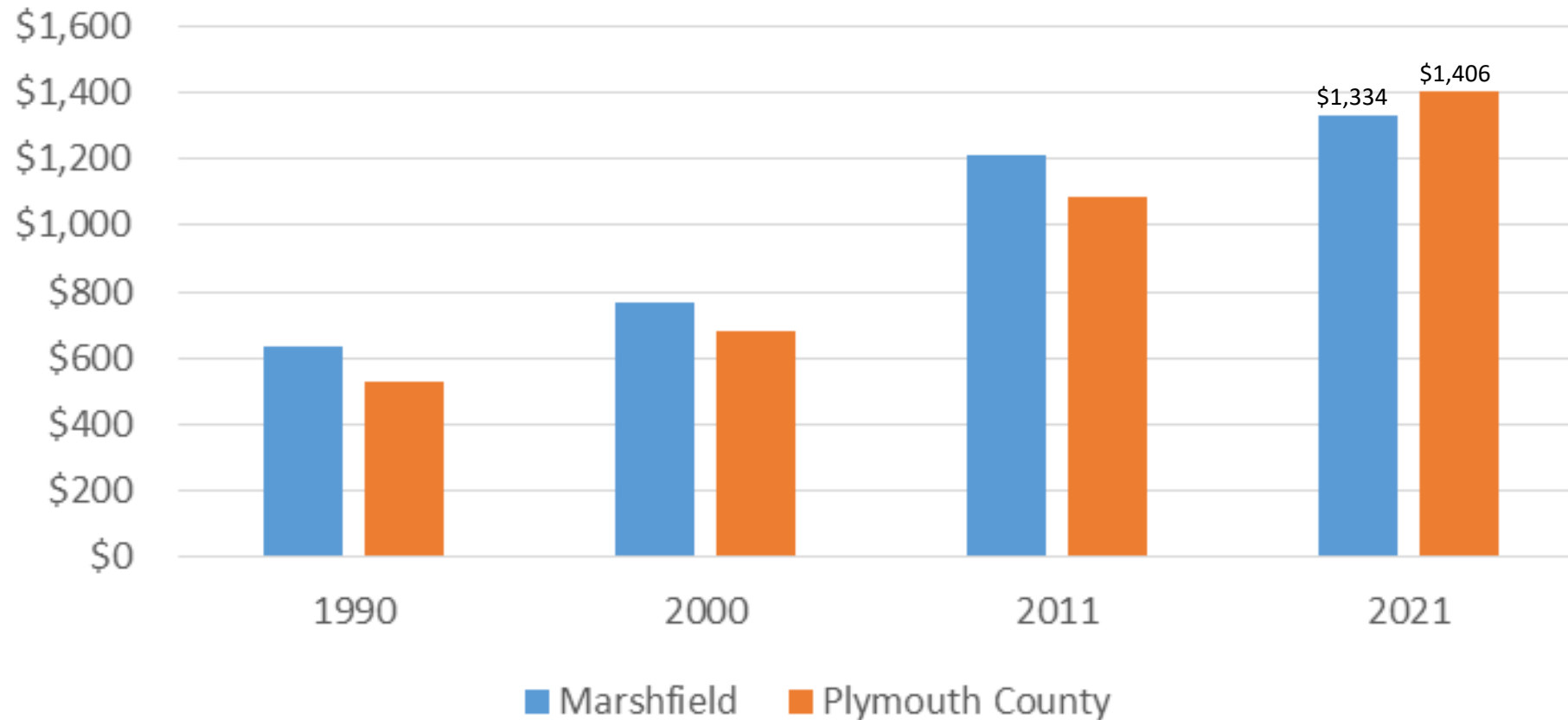
(US Census)



Population of Marshfield		
Year	Population	Percent change
1940	2,419	48.90%
1950	3,267	35.10%
1960	6,748	106%
1970	15,223	125%
1980	20,916	37.40%
1990	21,531	2.90%
2000	24,531	13%
2010	25,132	3.30%
2020	25,825	2.80%

Marshfield’s population has increased by roughly 700 people in the last 10 years.

Median Gross Rent in Marshfield and Plymouth County 1990 - 2021 (US Census)



Note: In 2021 a (market rate) two bedroom unit at Modera was renting at \$2,671.00.
In 2021 a (affordable) two bedroom unit at Modera was renting at \$1,541.00.

Update on the Cost to Rent in Marshfield (Different Sources):

US Census had Gross Rent in Marshfield in 2021 at \$1,334.00

MSL Median List Price for Rental Properties in Marshfield

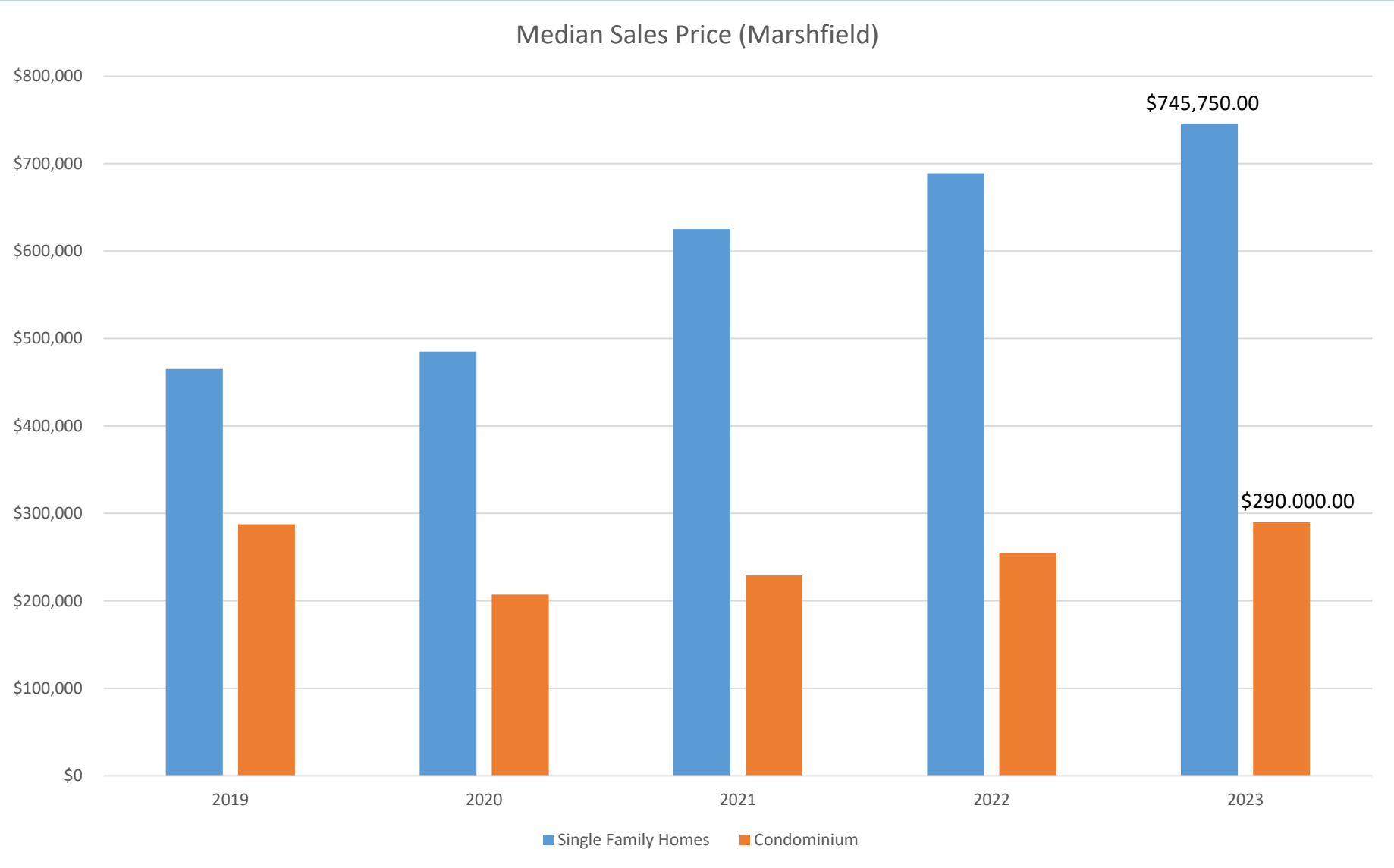
2022	\$2,250.00
2023	\$2,400.00

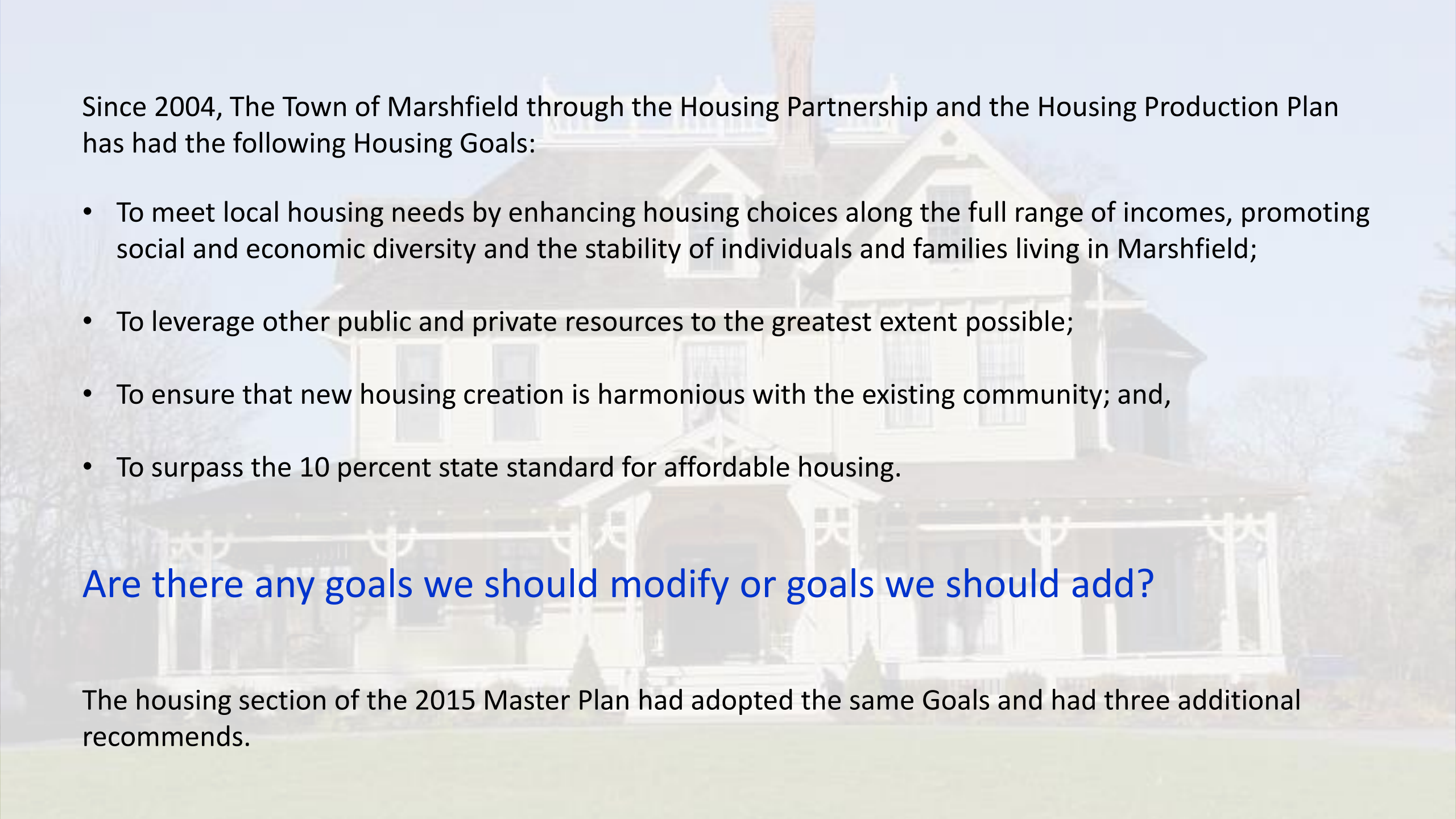
(Heidi A. Conway)

On September 1, 2023 “The Madison” website had the following Market Rent Prices:

One Bedroom units	\$ 2,619 to \$ 4,688
Two Bedroom units (Standard)	\$ 3,194 to \$ 5,297
Three Bedroom Townhouse (w/o garage)	\$ 5,092
Three Bedroom Townhouse (w garage)	\$ 8,445

(Apartments.com)





Since 2004, The Town of Marshfield through the Housing Partnership and the Housing Production Plan has had the following Housing Goals:

- To meet local housing needs by enhancing housing choices along the full range of incomes, promoting social and economic diversity and the stability of individuals and families living in Marshfield;
- To leverage other public and private resources to the greatest extent possible;
- To ensure that new housing creation is harmonious with the existing community; and,
- To surpass the 10 percent state standard for affordable housing.

Are there any goals we should modify or goals we should add?

The housing section of the 2015 Master Plan had adopted the same Goals and had three additional recommends.

2015 Master Plan Housing Recommendation # 1:

Meet the State's Affordable Housing Goal of 10% under Chapter 40B

Recommended Tasks:

Inventory town-owned land and tax title property to identify potential parcels for use as affordable housing sites

This has been done several times in the past. donation of lots to South Shore Habitat for Humanity, the reuse of the former Grace E. Ryder School, and the Old South Grammar School (former Hancock Paint)

Create a policy whereby projects with a certain amount of on-site affordable housing receive priority for sewer service.

This would only work in the portion of Town that has sewer (which is also the denser part of Town). There is a limited capacity to the sewer treatment plant and several areas of Town (Black Mount, Kent Park and Ferry Hill/Bayberry/Ridge Road) have already been identified by the DPW that need to be connected to sewer.

Review and revise the inclusionary zoning bylaw.

This by-law is optional and has not been used by a developer to date. Review By-law again consider revising or removal.

Executive Office of Housing and Livable Communities (EOHLC) formerly know as (DHCD)
Chapter 40B Subsidized Housing Inventory (SHI) 6/29/2023

Marshfield Subsidized Housing Inventory (SHI)			
Year	Year Round Housing Units	SHI Units	Percent
4/30/2013	9,852	544	5.50%
11/29/2016	9,852	561	5.69%
3/9/2022	9,852 *	821	8.33%
6/29/2023	10,594	821	7.75%

- * The 2020 US Census had not reported the Year Round Housing Units yet.
- The Year Round Housing Units number for the SHI is only updated every ten years when new census numbers are published.
- The SHI is used by the State to measure the community's attainment of affordable housing goals for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law.



6/29/2023 SHI List for Marshfield and Surrounding Towns

Duxbury	7.35%
Hanover	10.83%
Kingston	4.48%
Marshfield	7.75%
Norwell	5.82%
Pembroke	8.87%
Scituate	4.88%

Possible Changes to the Marshfield SHI List

Approved Chapter 40B Developments But Not Constructed					
Development	Additional CH. 40B Units	Year Round Housing Units	SHI Units	Percent	Status
Veterans House	8	10,594	829	7.82%	Units have been built but not yet on State's SHI list
Mill Creek	270	10,594	1,099	10.37%	Site construction expected to start in October
Bridle Path	40	10,594	1,139	10.75%	New owner expect a modification request to be filed shortly
Webster Point	30	10,594	1,169	11.03%	Approved but problems with the CR on the open space



Affordability - Household Income

In order for a household to be eligible to rent or purchase a restricted unit the household's income shall not exceed 80% of the Area Median Income (AMI). The 80% of AMI for Marshfield currently in order to be eligible for Mass Housing Partnership subsidy is

\$ 82,950 for one person

\$ 94,800 for two people

\$ 106,650 for three people and

\$ 118,450 for a family of 4.



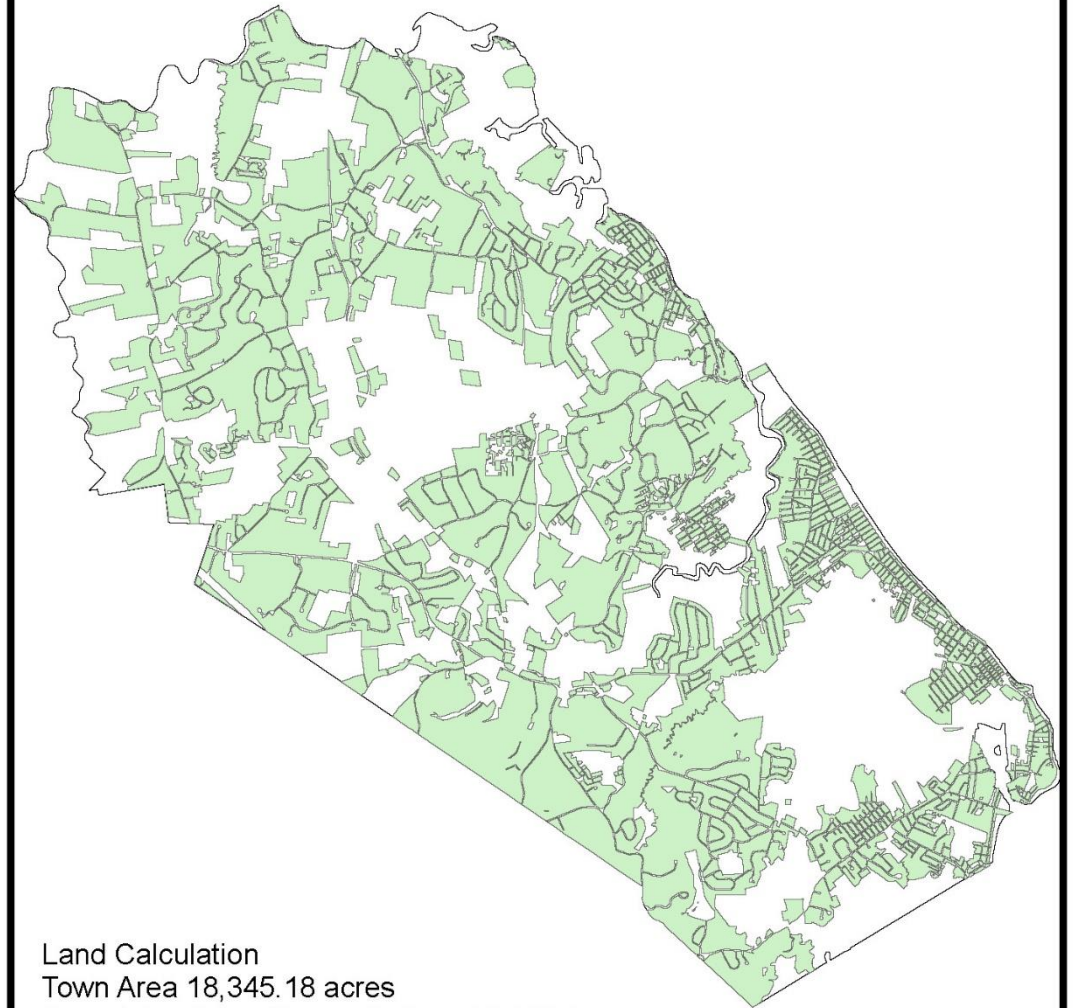
Currently,

Entry Level Profession Staff for Town Hall start at \$ 68,000 to \$ 76,500.

New Teachers start at \$ 69,715.00.

Chapter 40B through 760 CMR 56.03(3)(b) also provides Communities a second way to reach compliance that does not change every 10 years with the new U.S. Census information on occupied housing. This General Land Area Minimum (GLAM) is to calculate whether the Subsidized Housing Inventory Eligible housing (on all sites) within a community occupies more than 1.5 percent of the total land area zoned for Residential, Commercial, or Industrial use (non-government owned land).

Draft General Land Area Minimum (GLAM)



Land Calculation

Town Area 18,345.18 acres

Remaining Area after exclusions 10,019.3 acres

Prorated SHI Area 127.09 acres

GLAM 1.27%



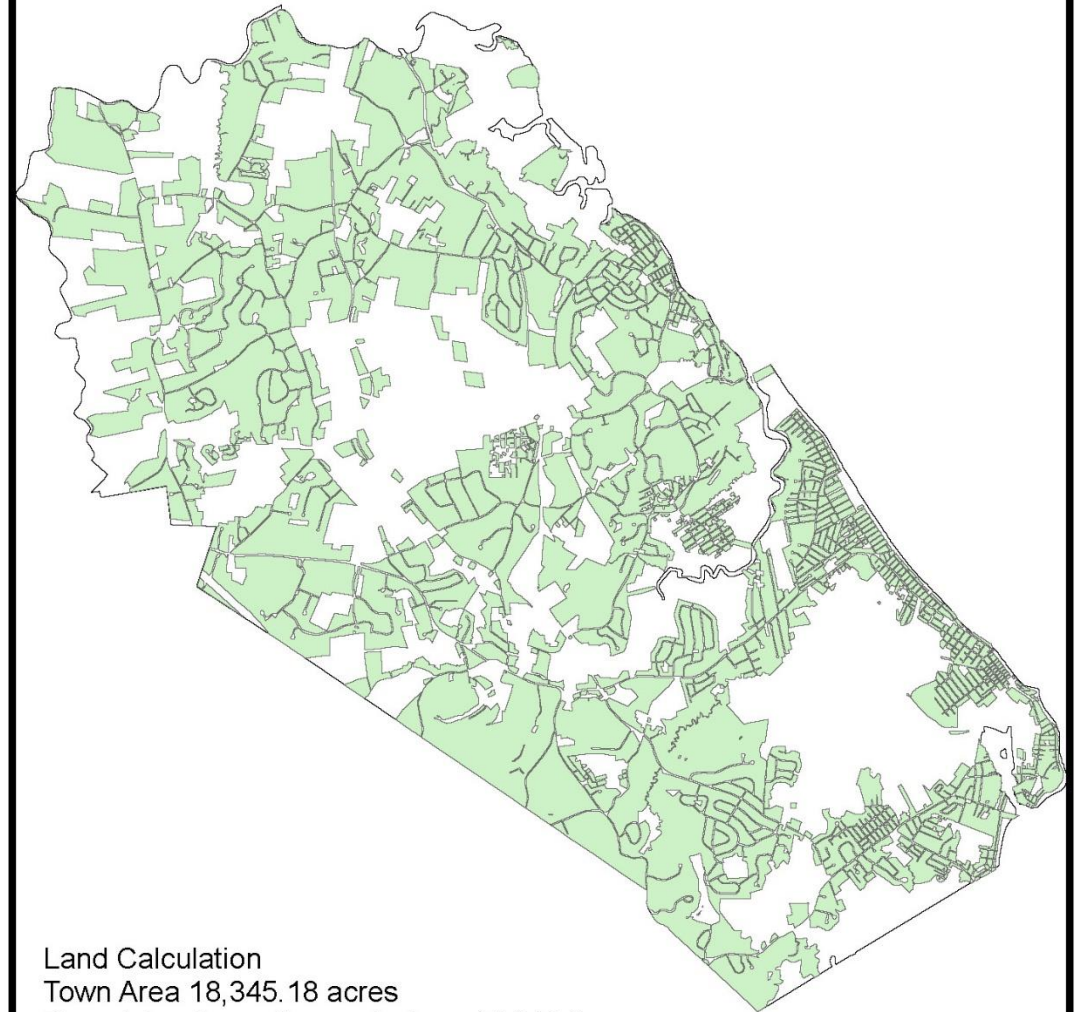
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Date: 9/13/2023

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In order to meet the 1.5% GLAM requirement the Town would need some combination of roughly 1,570 acres of additional Town owned land and/or 30 acres of land occupied by the buildings/parking of a Chapter 40B developments

Draft General Land Area Minimum (GLAM)



0 0.5 1 2 Miles



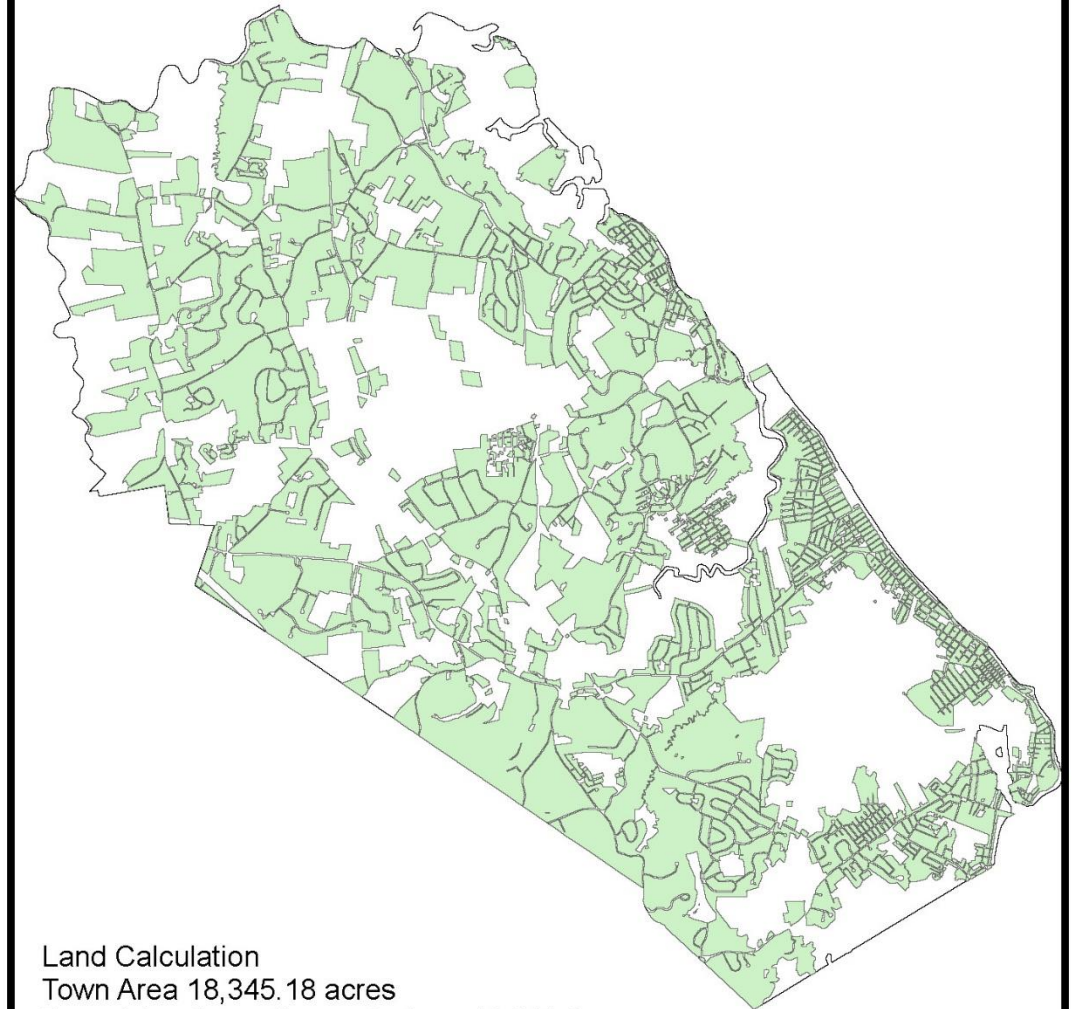
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In order to meet the 1.5% GLAM requirement the Town would need some combination of roughly 1,570 acres of additional Town owned land and/or 30 acres of land occupied by the buildings/parking of a Chapter 40B developments

With the development of the three approved but not constructed 40B projects we will be very close to 1.5% number.

Draft General Land Area Minimum (GLAM)



0 0.5 1 2 Miles



Date: 9/13/2023

2015 Master Plan Housing Recommendation # 1:

Meet the State's Goal 10% under Chapter 40B

Any changes to Housing Recommendation #1 ?

Recommended Tasks:

Inventory town-owned land and tax title property to identify potential parcels for use as affordable housing sites

Create a policy whereby projects with a certain amount of on-site affordable housing receive priority for sewer service.

Review and revise the inclusionary zoning bylaw to encourage more use by developers.

Any changes or additions to the Tasks ?

2015 Master Plan Housing Recommendation # 2:

Provide high-quality affordable housing in attractive neighborhoods

Recommended Tasks:

Encourage more mixed-use and infill development where appropriate, mainly in the Downtown, Planned Mixed-use Development overlay district, and the B-4 zoned areas in Brant Rock.

Town Meeting 10/2021 Approved zoning changes that allowed Residential above in the B-1 (downtown) and made changes to the BRVO to encourage more Mixed Use redevelopment.

Consider revising the zoning bylaw to encourage the development of more duplex and townhouse dwellings in order to increase these types of affordable units.

Town Meeting 4/2019 approved zoning changes to the Age Restricted Adult Village and Open Space Residential Development sections clarifying the yield plans, reducing the percentage required to be paid when using fee in lieu of and clarifying the language for the density bonus provided when providing affordable units. In 2021, Town Meeting approved creation of an Affordable village area inside the PMUD district. That allowed attached townhouse type units at the same density as the Age Restricted Adult Village.

Adopt housing design guidelines for privately sponsored affordable housing development.

Town Meeting 10/2021, Approved zoning changes that included some design guidelines for the Affordable Village District/Residential Above in the PMUD, B-1 and BRVO.

2015 Master Plan Housing Recommendation # 2 (continued)

Provide high-quality affordable housing in attractive neighborhoods

Consider revising the current accessory apartment bylaw. The Town could consider allowing them in certain districts by right. Additionally, the Town should revise this Bylaw to allow accessory units in newly constructed dwelling units, provided they meet the current zoning standards for accessory apartments. This could include the development of separate buildings as accessory apartments by special permit on lots over a certain size.

Town Meeting 10/2021 Approved a zoning change that removed the 3 year waiting period for new housing construction.

Review the feasibility of pursuing housing in the Town Center and other areas, such as Brant Rock. Any redevelopment plans involving the Town Center should promote the incorporation of affordable housing.

Town Meeting 10/2021 Approved zoning changes that allowed Residential above in the B-1 (downtown)

2015 Master Plan Housing Recommendation # 2:

Provide high-quality affordable housing in attractive neighborhoods

Any changes to Housing Recommendation # 2 ?

Encourage more mixed-use and infill development where appropriate, mainly in the Downtown, Planned Mixed-use Development overlay district, and the B-4 zoned areas in Brant Rock.

Consider revising the zoning bylaw to encourage the development of more duplex and townhouse dwellings in order to increase these types of affordable units. [We had tried with the affordable village zoning change.](#)

Adopt housing design guidelines for privately sponsored affordable housing development.

Consider revising the current accessory apartment bylaw. The Town could consider allowing them in certain districts by right. [Keep in mind Accessory Apartments do not have deed restrictions on them and can't be counted towards the Town's 10% goal.](#)

Review the feasibility of pursuing housing in the Town Center and other areas, such as Brant Rock. Any redevelopment plans involving the Town Center should promote the incorporation of affordable housing.

Any changes or additions to the Tasks ?

2015 Master Plan Housing Recommendation # 3: Build capacity to promote affordable housing activities

Recommended Tasks:

Continue to hold educational campaigns for affordable housing.

The Housing Partnership has held general informational sessions in the past on resources available for affordable first time homebuyers.

Hold educational programs for preventing and dealing with foreclosure. Doing this will help retain the Town's residents and increase the awareness of foreclosure resources.

The Housing Partnership has in the past held meetings on dealing with foreclosure.

Continue to fund the Town's Housing Coordinator position, as this has proven to be beneficial for providing expertise in the affordable housing field.

The Town has recently filled the Housing Coordinator position.

In addition the Housing Partnership with the former Housing Coordinator created the Marshfield Housing Opportunity Purchase Program (MHOP) and has created 28 units of affordable units that count towards the Town's 10% affordable housing requirement.

The 2023 Annual Town Meeting approved an article creating a Housing Trust for the preservation and creation of affordable housing.

2015 Master Plan Housing Recommendation # 3:
Build capacity to promote affordable housing activities

Any changes to Housing Recommendation # 3 ?

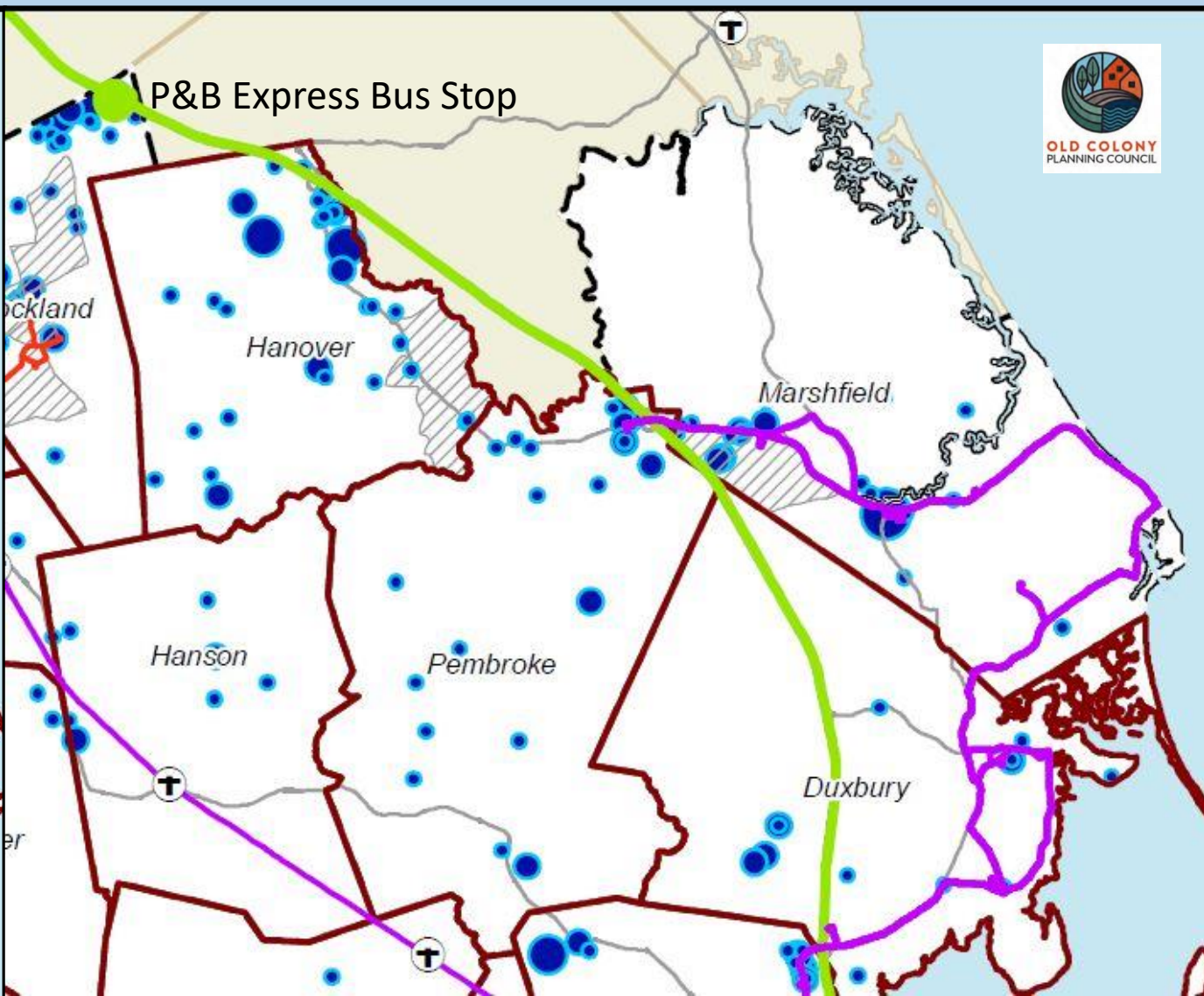
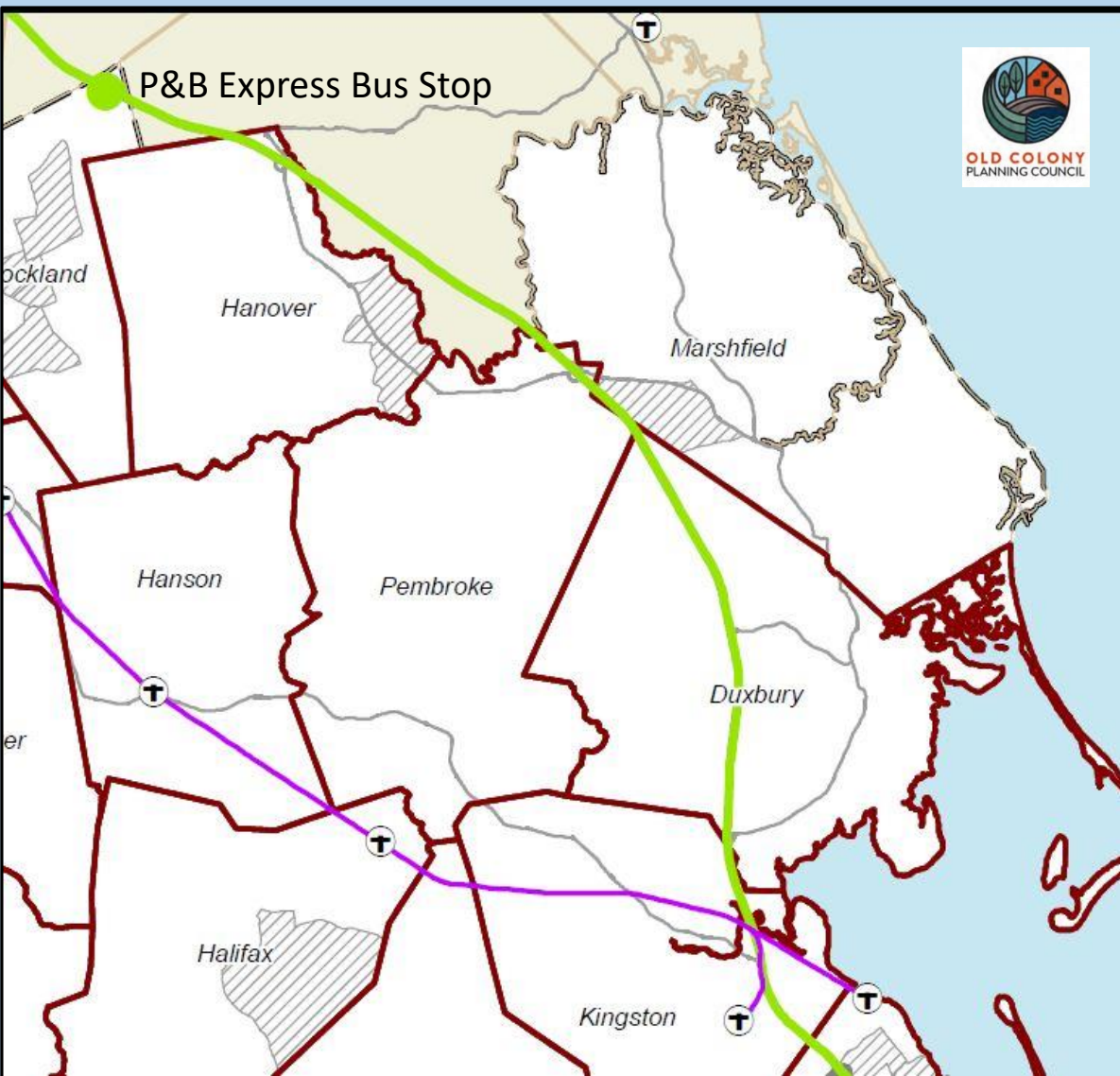
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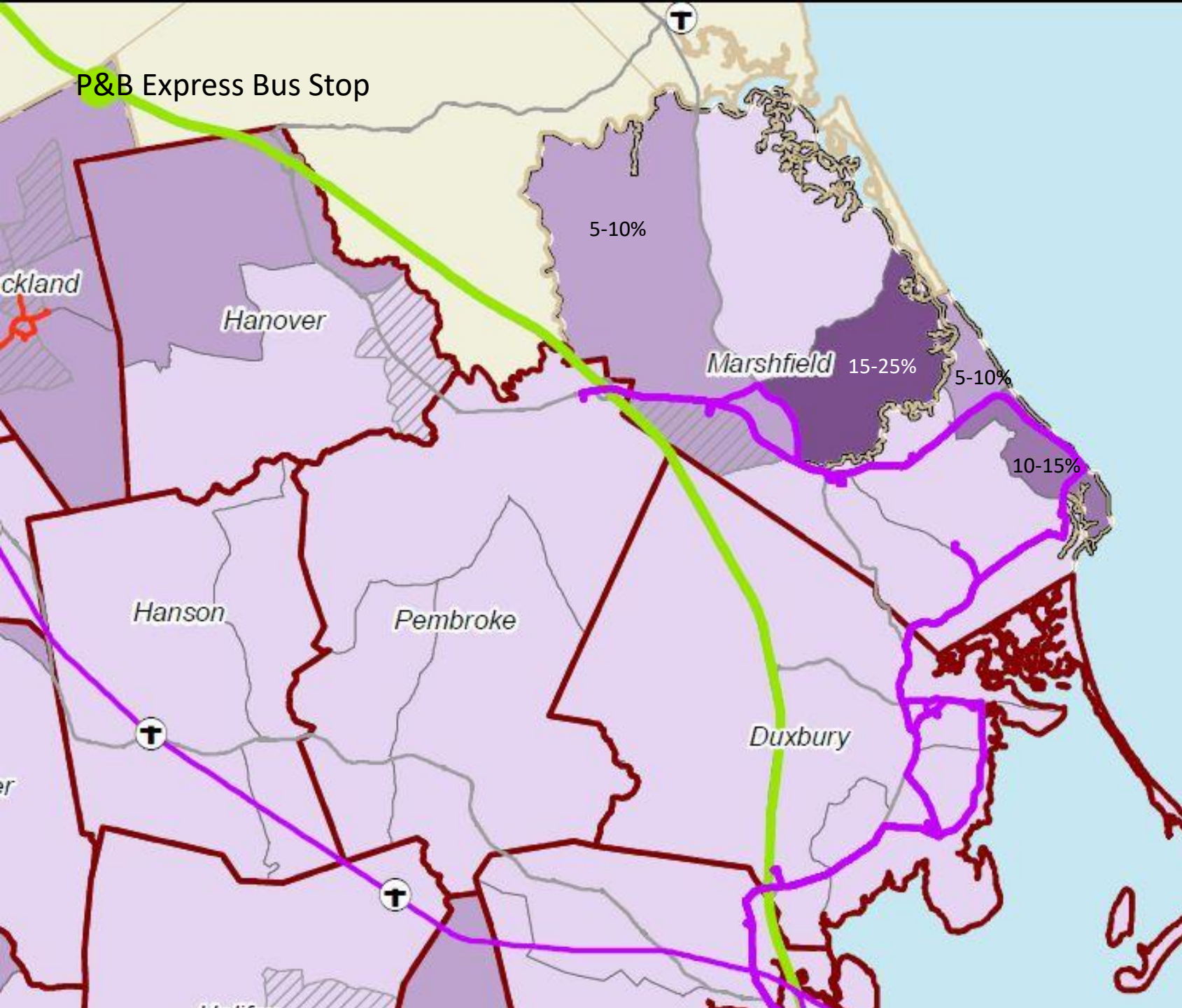
Any changes or additions to the Tasks ?

Regional Transportation Availability for Marshfield Residents

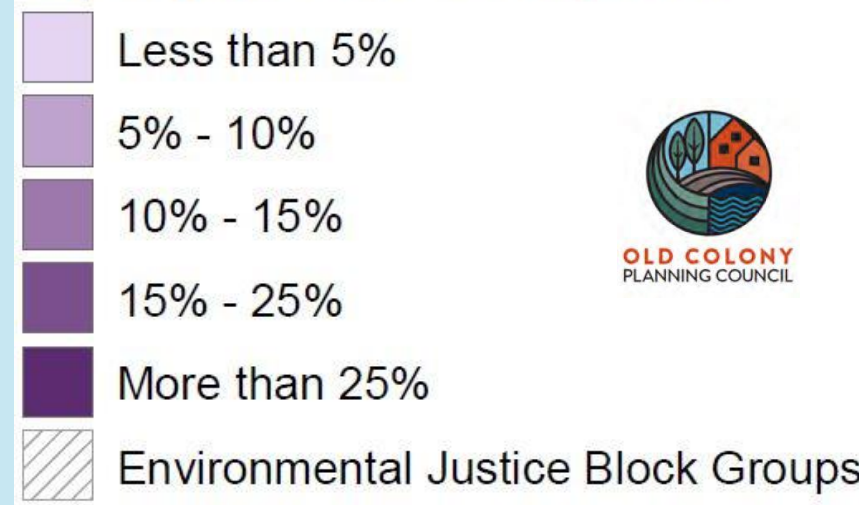


Commuter Rail Stations  and Express Bus Stops 

Distribution of Large Employers  to Transit



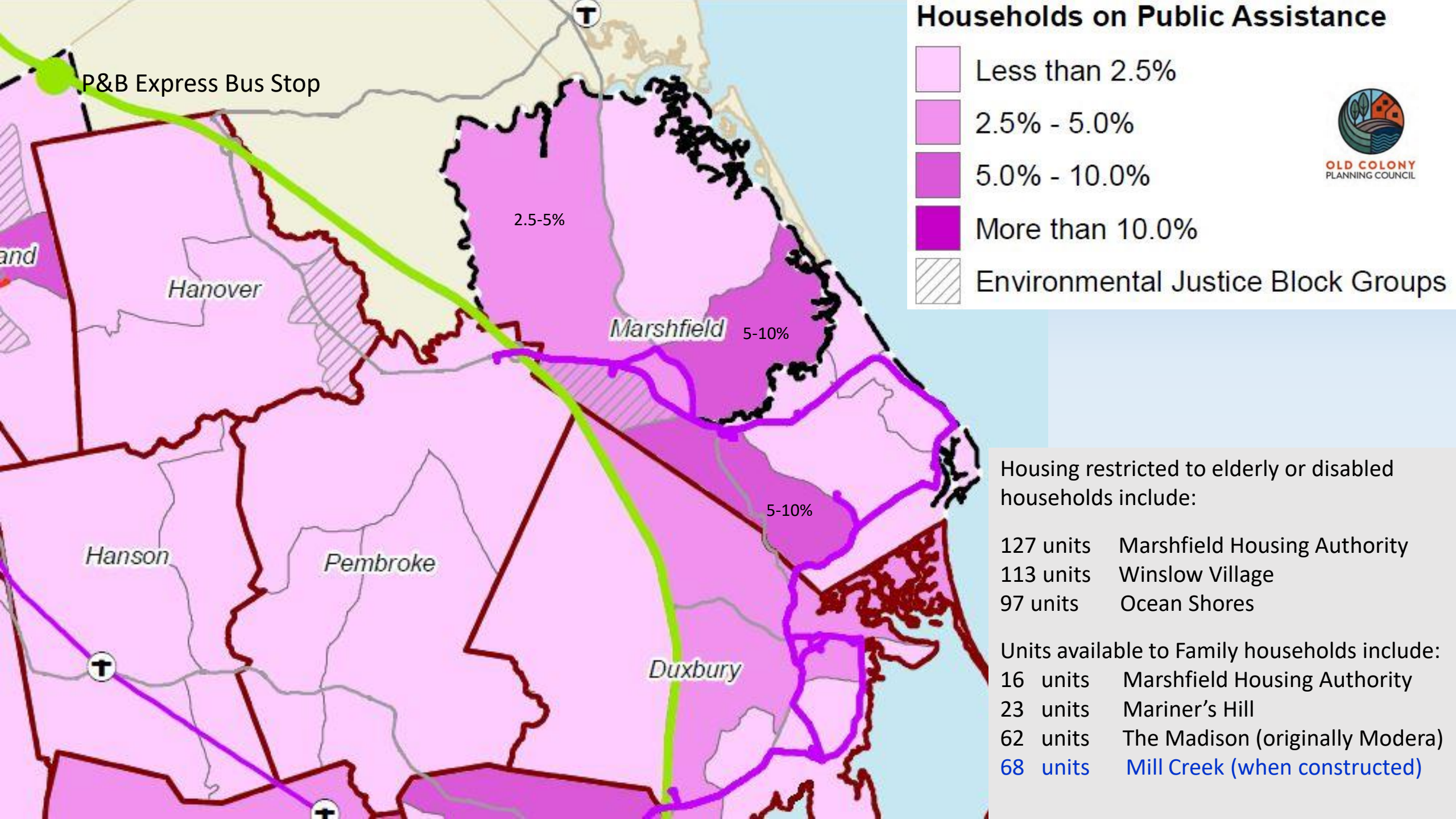
Population Below Poverty Level



According to Mass Housing Data Portal

847 Households in Marshfield are designated as extremely low income
686 Households in Marshfield are Designated as very low income and
1,049 Households are low income.

2,582 Households in Marshfield or 25.6% are low income or less.



Households on Public Assistance



OLD COLONY
PLANNING COUNCIL

- Less than 2.5%
- 2.5% - 5.0%
- 5.0% - 10.0%
- More than 10.0%
- Environmental Justice Block Groups

Housing restricted to elderly or disabled households include:

127 units	Marshfield Housing Authority
113 units	Winslow Village
97 units	Ocean Shores

Units available to Family households include:

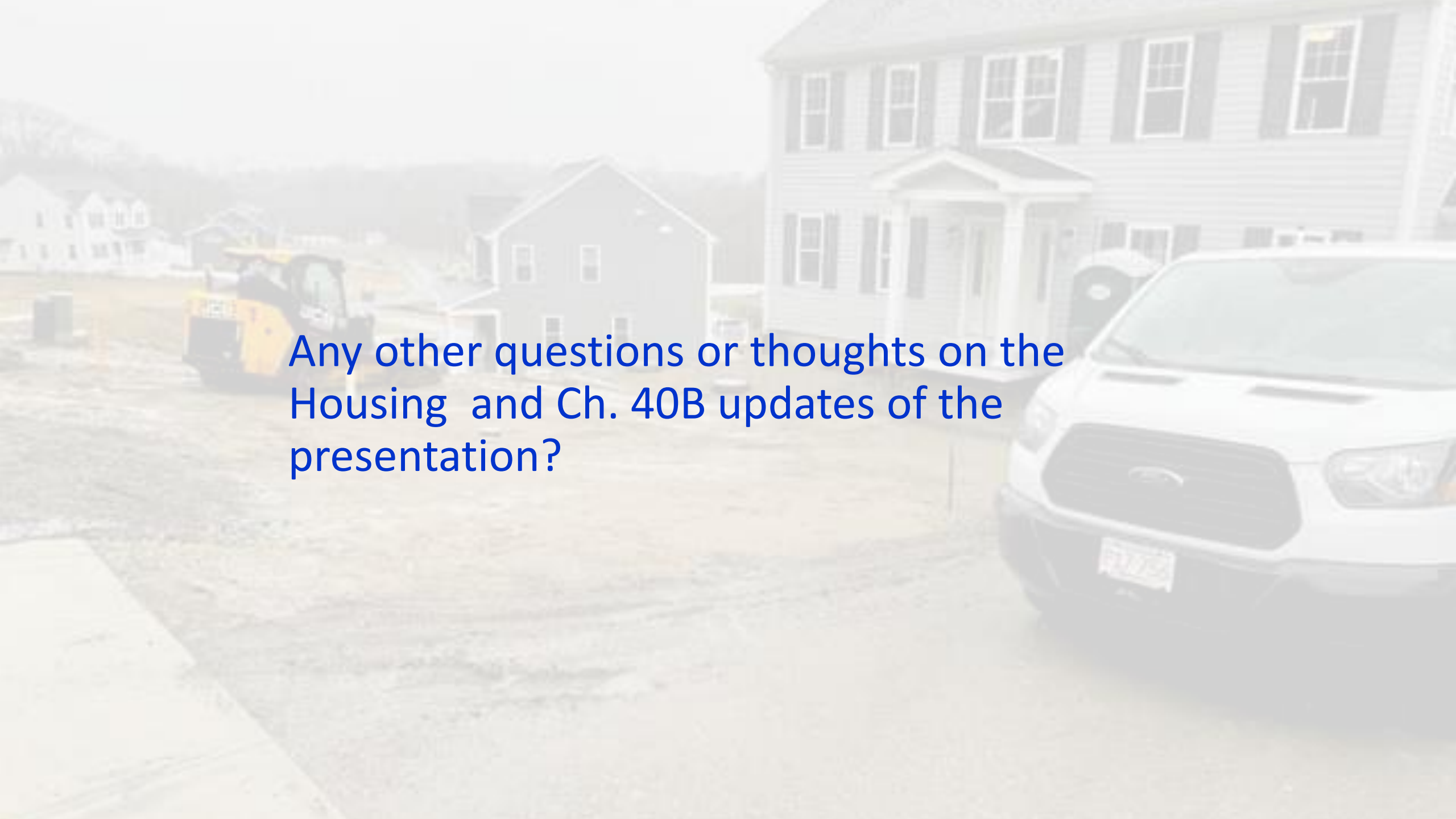
16 units	Marshfield Housing Authority
23 units	Mariner's Hill
62 units	The Madison (originally Modera)
68 units	Mill Creek (when constructed)

Housing Development vs. Carrying Capacity

A number of factors influence new housing developments for a community including:

- Location,
- Quality of the schools,
- Commute to work,
- Safety,
- Availability of land,
- Land use regulations
- Ability to work at home,
- Amenities such as access to beaches, ponds, rivers and the ocean,
- Household makeup,
- Housing choices and
- Price

The Town through its Master Plan should review future developments with the carrying capacity (road/sewer/water networks,) and natural features (aquifers, wetlands etc.) of the community.



Any other questions or thoughts on the
Housing and Ch. 40B updates of the
presentation?



MBTA/ ~~DHCD~~ EOHLC Communities

Chapter 40A, Section 3A

Section 3A Breakdown (a)

An MBTA community shall have a zoning ordinance or by-law that provides for at least 1 district of reasonable size in which multi-family housing is permitted as of right;

2. *Said district..* shall have a minimum gross density of 15 units per acre ;
3. *Said district shall..* be located not more than 0.5 miles from a commuter rail station, subway station, ferry terminal or bus station, if applicable
4. Housing can't have age restrictions
5. Housing has to be suitable for families with children

Originally, there is no requirement for any of these units to be affordable or count towards Town's required 10% affordable housing under Chapter 40B. **This issue has been changed in the MBTA Guidelines to allow communities to ask for at least 10% of the units to be affordable.**

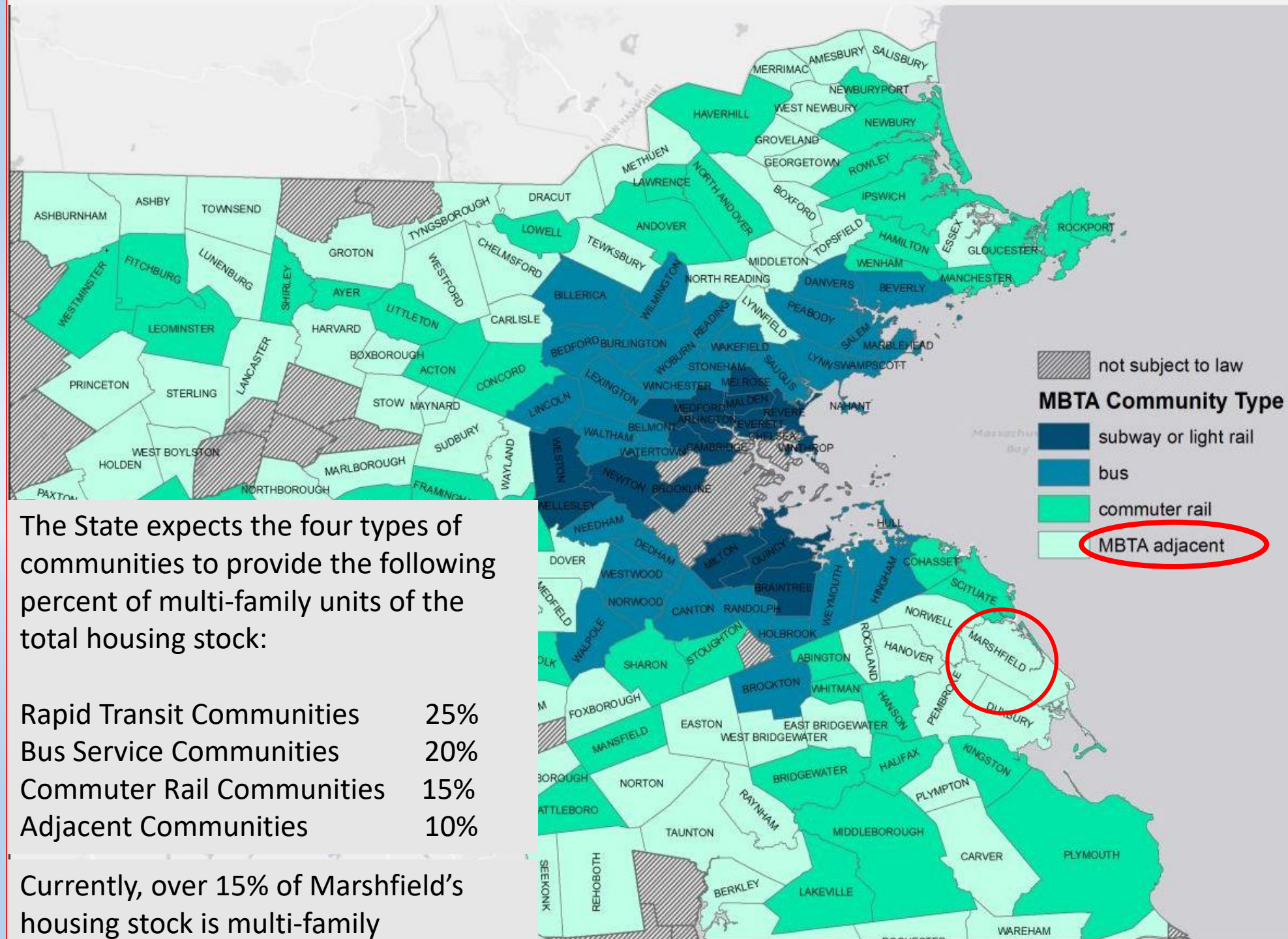
Section (b) Discretionary Grant Funds

Originally, there were 3 discretionary grants tied to the MBTA Communities Zoning change.

- a) Housing Choice grant program
- b) The Local Capital Fund
- c) The MassWorks Infrastructure Program

On August 17, 2023 the State (EOHLC) revised the MBTA Communities Guidelines to include the following 13 discretionary grants:

- a) Community Planning Grants, EOHLC,
- b) Mass Downtown Initiative, EOED,
- c) Urban Agenda, EOED,
- d) Rural and Small Town Development Fund, EOED,
- e) Brownfields Redevelopment Fund, MassDevelopment,
- f) Site Readiness Program, MassDevelopment,
- g) Underutilized Properties Program, MassDevelopment,
- h) Collaborative Workspace Program, MassDevelopment,
- i) Real Estate Services Technical Assistance, MassDevelopment,
- j) Commonwealth Places Programs, MassDevelopment,
- k) Land Use Planning Grants, EOEEA,
- l) Local Acquisitions for Natural Diversity (LAND) Grants, EOEEA,
- m) Municipal Vulnerability Preparedness (MVP) Planning and Project Grants, EOEEA



Show entriesSearch:

Community	Community category	2020 Housing Units	Minimum multi-family unit capacity*	Minimum land area**	Developable station area***	% of district to be located in station area
Mansfield	Commuter Rail	9,282	1,392	50	327	40%
Marblehead	Adjacent community	8,965	897	27	-	0%
Marlborough	Adjacent community	17,547	1,755	50	-	0%
Marshfield	Adjacent community	11,575	1,158	50	-	0%
Maynard	Adjacent community	4,741	474	21	-	0%

At 15 units per acre Marshfield would need to rezone at least 77 acres could be more likely closer to 80+ acres in order to provide for screen buffer and parking requirements.

Showing 81 to 85 of 175 entries

[Previous](#)[1](#)[...](#)[16](#)[17](#)[18](#)[...](#)[35](#)[Next](#)

* Minimum multi-family unit capacity for most communities will be based on the 2020 housing stock and the applicable percentage for that municipality's community type. In some cases, the minimum unit capacity is derived from an extrapolation of the required minimum land area multiplied by the statutory minimum gross density of 15 dwelling units per acre. In cases where the required unit capacity from these two methods would exceed 25% of the community's housing stock, the required unit capacity has instead been capped at that 25% level.

** Minimum land area is 50 acres for all communities in the rapid transit, commuter rail and adjacent community types. There is no minimum land area requirement for adjacent small towns. Where 50 acres exceeds 1.5% of the developable land area in a town, a cap has been instituted that sets minimum land area to 1.5% of developable land area in the town.

*** Developable station area is derived by taking the area of a half-mile circle around an MBTA commuter rail station, rapid transit station, or ferry terminal and removing any areas comprised of excluded land.

**** This data table was updated on 10/21/2022 to correct a minor data error that affected the posted unit capacity and land area requirements for two municipalities (Lincoln, and Manchester-by-the-Sea).

Compliance Model Process

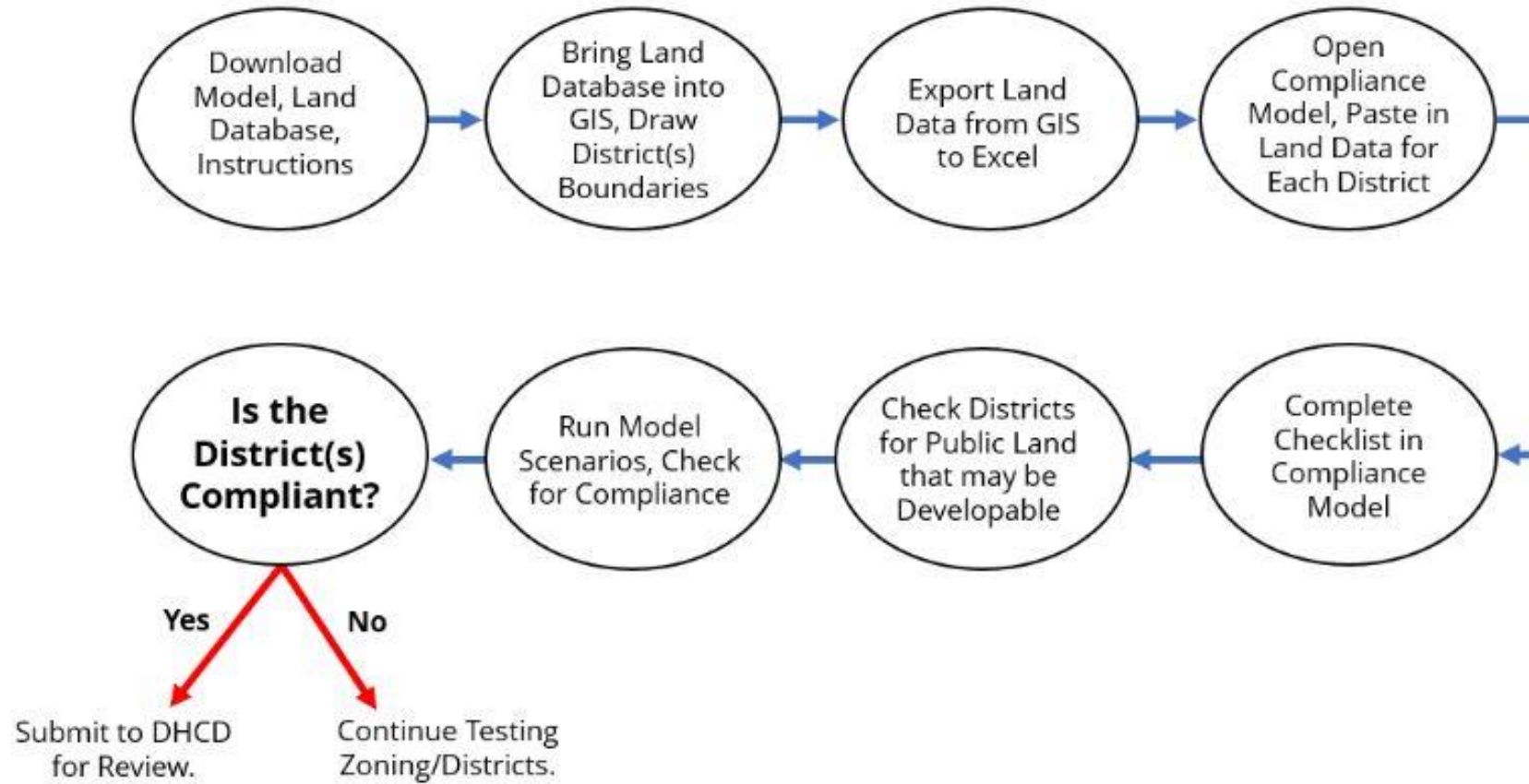


Figure 1 Compliance Model Process Outline

This is the EOHLC ~~DHCD~~ process the planning staff has used to identify possible areas.

The State guidelines are very prescriptive and provides little flexibility for communities.
The State requires a minimum of half the district land area must be contiguous.

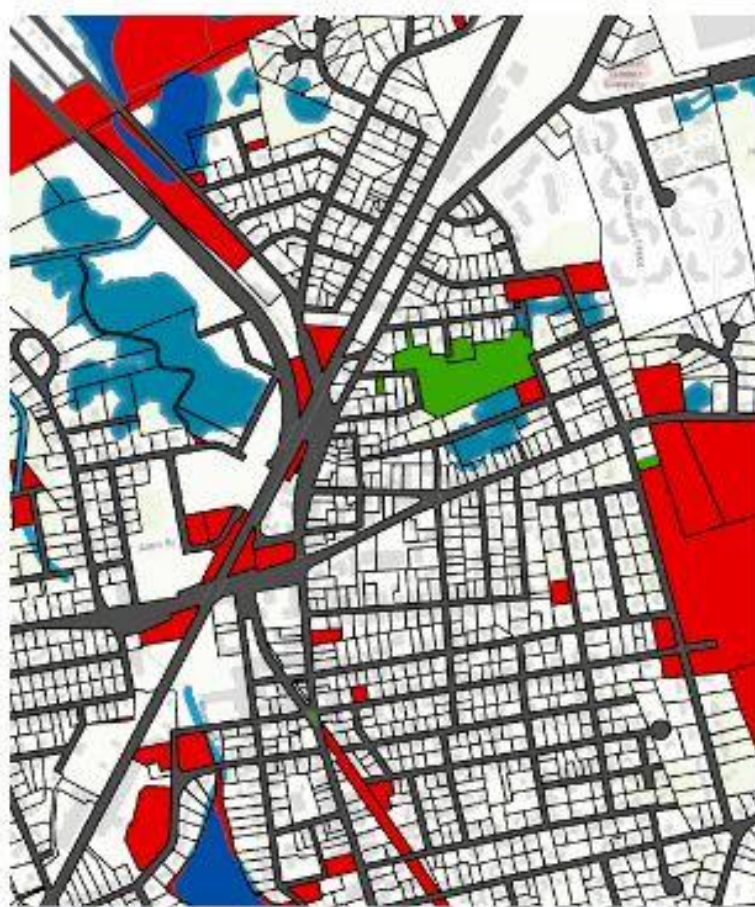


Figure 3 Map section showing excluded and sensitive land

Excluded land includes:

- Hydrological features
- Protected/restricted open space
- Wellhead Protection Areas (Zone I only)
- Title 5 setbacks and Surface Water Protection Zone A
- Rights of way
- Most public land, except certain types

Sensitive land includes:

- Wellhead Protection Areas (Zone II and Interim Wellhead Protection Areas)
- Special Flood Hazard Areas (A or V flood zones)
- Active Farmland
- Priority Habitats of Rare Species
- Surface Water Protection Zones B & C

The State does allow a community to include land already developed.

Excluded and Sensitive Areas

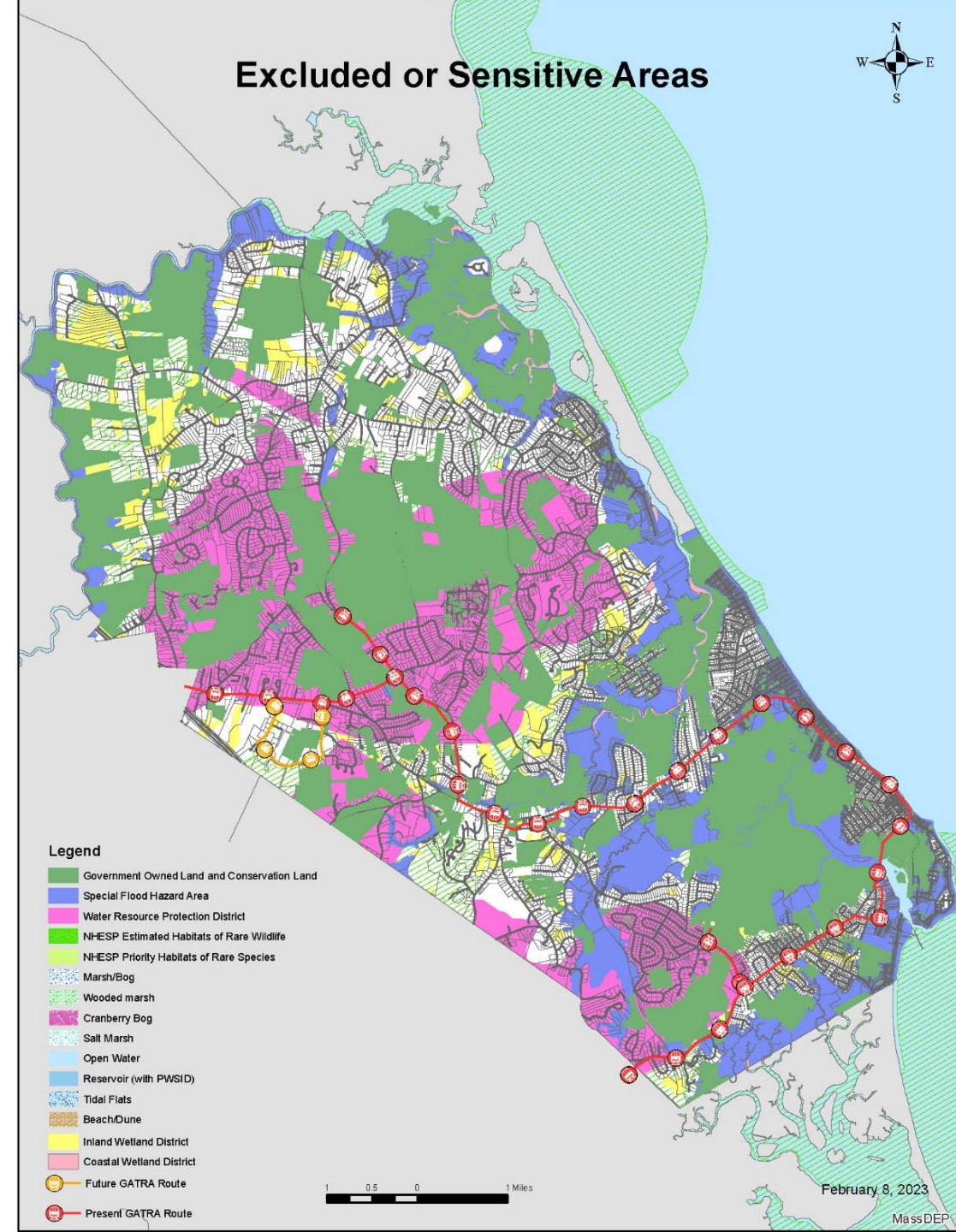
The State would like the Adjacent Communities to locate MBTA Community zones:

- within a half mile of a station
- along transit routes
- walking distance to stores and services
- In village or downtowns
- along commercial zoned areas.

The map shows the GATRA route, we do not have a station within a mile and a half of the Town line.

Following the Section 3A Compliance Model User Guide you can see how much of the Town is either Excluded or Sensitive areas.

There were no areas in town that met the minimum contiguous land requirement and a suitable (by avoiding excluded or Sensitive areas and including the points above) location.

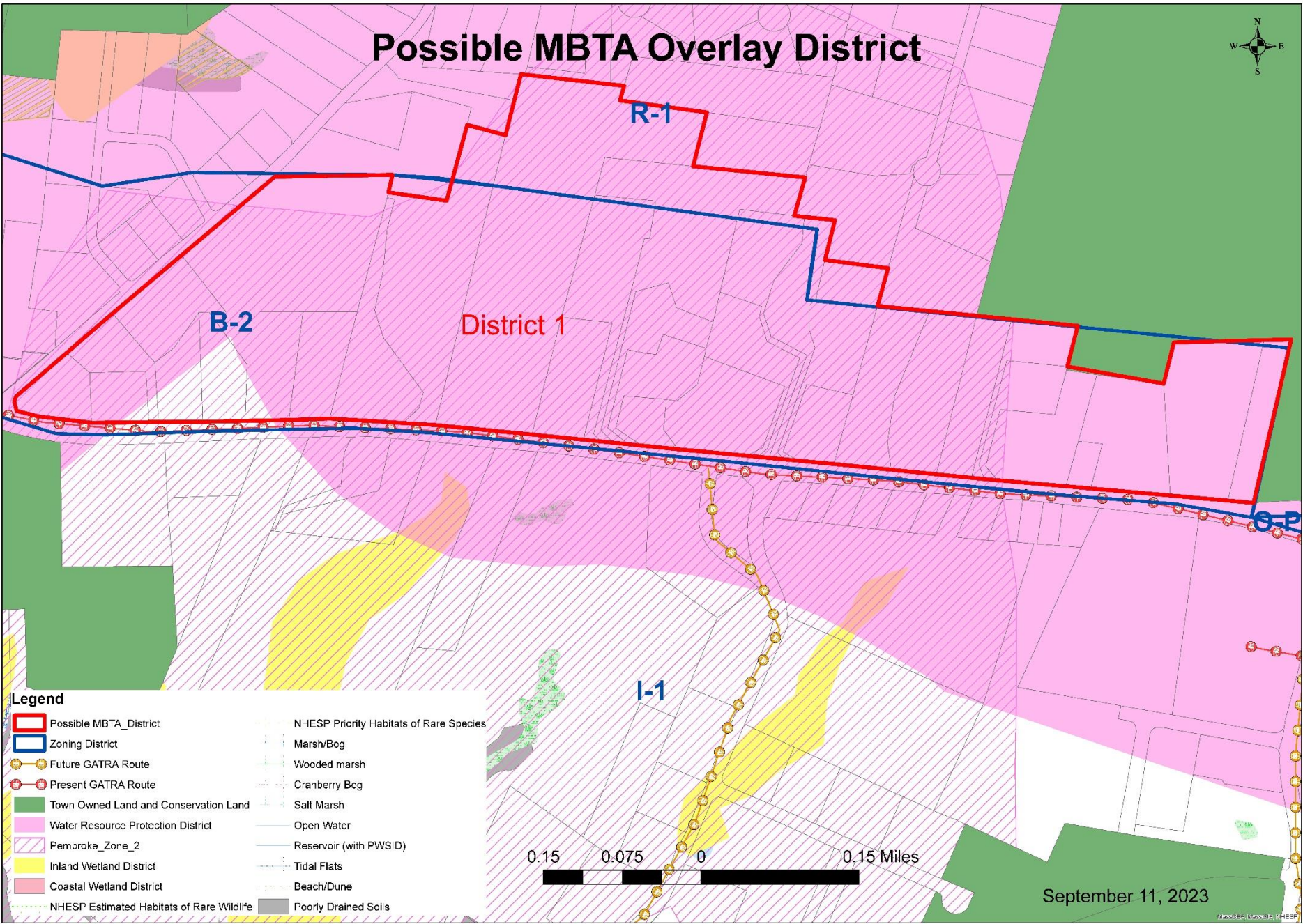


The planning staff used the following process when trying to identify possible locations :

- Follow the existing GATRA Route through the Town,
- Areas within walking distance to stores and services,
- Check the village centers,
- Check Commercial and Industrial zoned areas (MAPC recently recommended against using anymore Industrial zoned areas for housing)
- Avoid excluded lands,
- Try to avoid sensitive areas,
- Try not to overload any one area of Town,
- Try to improve existing land uses if possible (ie: existing land uses like automotive repairs in a water resource protection district)



- After the initial review last spring the planning staff had come up with three (less than perfect) potential areas to consider to Re-Zoning.
- After additional review and discussion the planning staff narrowed it down the area on the north side of Route 139 from roughly School Street east to the High/Middle School to prepare the MBTA Communities zoning articles.



- This area outlined in red has no excluded land areas but is a sensitive area due to it being located within the Zone II for Furnace and Union Street Wells. Expect a development will need to install a package treatment plant as part of the development.
- This area is 88 acres in size and exceeds the land area requirement and could exceed the required number of units by roughly 150.

MBTA Communities Status Update:

The State had a deadline of January 31, 2023 deadline to submit Action plans in order to have Interim Compliance.

Marshfield after having several public meeting on the subject submitted the Action Plan (April 2023) and the State has granted Interim Compliance status to the Town.

~~DHCD~~ EOHLC expects Marshfield to have passed and submitted the zoning changes to them before 12/31/24.

The planning department is in the process of drafting a zoning package ready for ATM in April 2024.

Town Meeting will decided if the Town passes a MBTA Communities Zoning change.

Part of the State's changes to the State Zoning Act was to change pro-housing zoning amendments from 2/3 to simple majority votes. All other zoning changes still require a 2/3 vote.

The MBTA Communities is a By-Right zoning change, this requires the Town to set up all potential parameters up front.

Questions:

How many stories should be allowed 4, 5 or 6?

Should there be setback and buffer requirements to adjacent properties or along the edge of the district ?

Should we have a minimum setback between different buildings on the same lot?

Should we specify minimum parking requirements?

Questions: (Continued)

Should we allow for a higher amount impervious surface (pavement/roofs) in our Zone II ?

Should we allow a higher density in order to get a higher percent of affordable units?

Should we require a minimum requirement for playgrounds and outdoor common areas? (The State wants family housing)

Should we require affordable units to be located onsite versus a fee-in lieu payment for a future off site unit?



Any other questions or thoughts on the MBTA Communities
update part of the presentation?

Next Housing Public Meeting will be on
December 6, 2023 or December 13, 2023
Time 6:30 PM
Location TBA