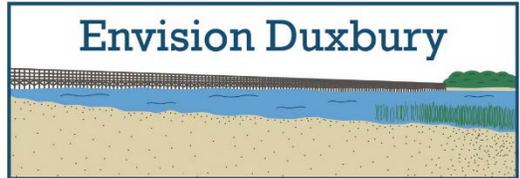




Housing

DRAFT: TO BE REFINED WITH YOUR HELP!



Envision Duxbury: Comprehensive Master Plan

Housing Element

Key Findings

The attractive coastal and historic qualities of Duxbury and the high quality of its housing stock contribute to making Duxbury a desirable place to live in the metropolitan area of Boston. The Town is close enough to benefit from the economy, opportunity, and amenities of the area, while being a distinct coastal community that has a semi-rural character. Effective policies for the conservation of land and the preservation of community character have contributed directly to the attractiveness of the Town, but are also factors contributing to a growing pattern of unaffordability that is one of the greatest challenges for the future of housing in Duxbury. The housing strategies seek to address several demographic trends in the Town – modest population and household growth and an aging population. Additional housing units are needed to accommodate continued and projected growth of the population in such a way that the attractive qualities of Duxbury are not compromised. Additional types of housing units are needed to accommodate an aging population to allow long-time residents to remain a part of the community. Duxbury’s housing stock is primarily comprised of single-family homes. Additional types of housing choices are also needed to provide a greater diversity of offerings in the Town for unit size, tenure, and affordability. The expansion of housing choices primarily focuses on alternatives to the single-family home, such as additional housing units as part of mixed-use village centers and conversion of large historic homes into multiple housing units. Lastly, housing should be seen as a positive opportunity to shape community, connectedness, and pride in Duxbury by adding activity, vitality, and support for local services and businesses.

Introduction

The housing element of a Master Plan is defined in the Massachusetts General Law Chapter 41 Section 81D as follows:

“The comprehensive plan shall be internally consistent in its policies, forecasts and standards, and shall include the following elements: Housing element which identifies and analyzes existing and forecasted housing needs and objectives including programs for the preservation, improvement and development of housing. This element shall identify policies and strategies to provide a balance of local housing opportunities for all citizens”.

In responses to this outline description, the housing element is comprised of three primary sections the Existing Conditions of housing in Duxbury, the Community Input around housing through this Master Plan process, and the recommendations for community goals and strategies for housing in Duxbury. The existing conditions analysis builds on the recently completed Duxbury Housing Production Needs Assessment (2014) and is divided into analyses of the Town's demographics, housing stock, housing affordability, development constraints and limitations, and recommendations. The recommendations build on the foundation for housing strategies that was established in Duxbury's previous Comprehensive Master Plan completed in 1999.

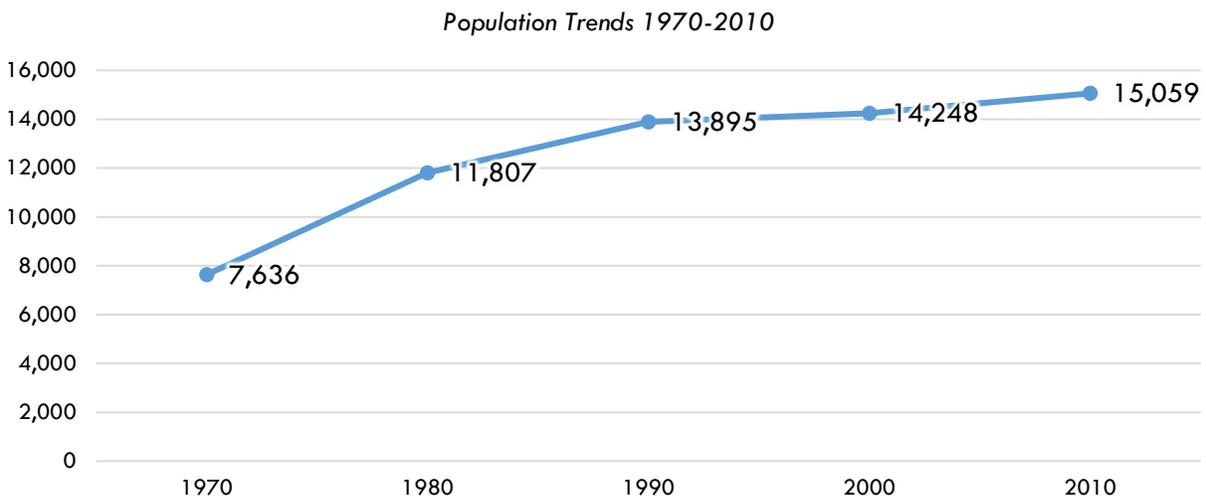
Existing Conditions

Demographics

The demographic analysis provides a baseline of information for the characteristics of the population of Duxbury. The characteristics of the population and projected population trends can be compared to the characteristics of the housing stock and housing affordability to inform the housing recommendations.

Population

The total population of Duxbury, according to the United States Census (2010) was 15,059. The U.S. Census is updated every 10 years with the next update in 2020. In the intervening years, the population is estimated by the U.S. Census through the American Community Survey (ACS). The total number population according to the American Community Survey (ACS) 5-Year Estimates from 2011-2015 was 15,297. When compared to the previous decades, the population of Duxbury has been growing steadily, but not at a rate close to the peak population growth period between 1970 and 1980. In 1970, the total population of the Town was 7,636 and grew 55% to 11,807 in 1980. In 1990, the total population was 13,895. In 2000, the total population was 14,248. Since 1990 the population growth rate has been between 3% and 6% per decade.



The total population of the Town is bound to the total area of Duxbury which is 37.6 square miles. Of the total area, 23.8 square miles of it is land and 13.9 square miles of it is water. This results in a population density of 632.7 people per square mile (Source: U.S. Census).

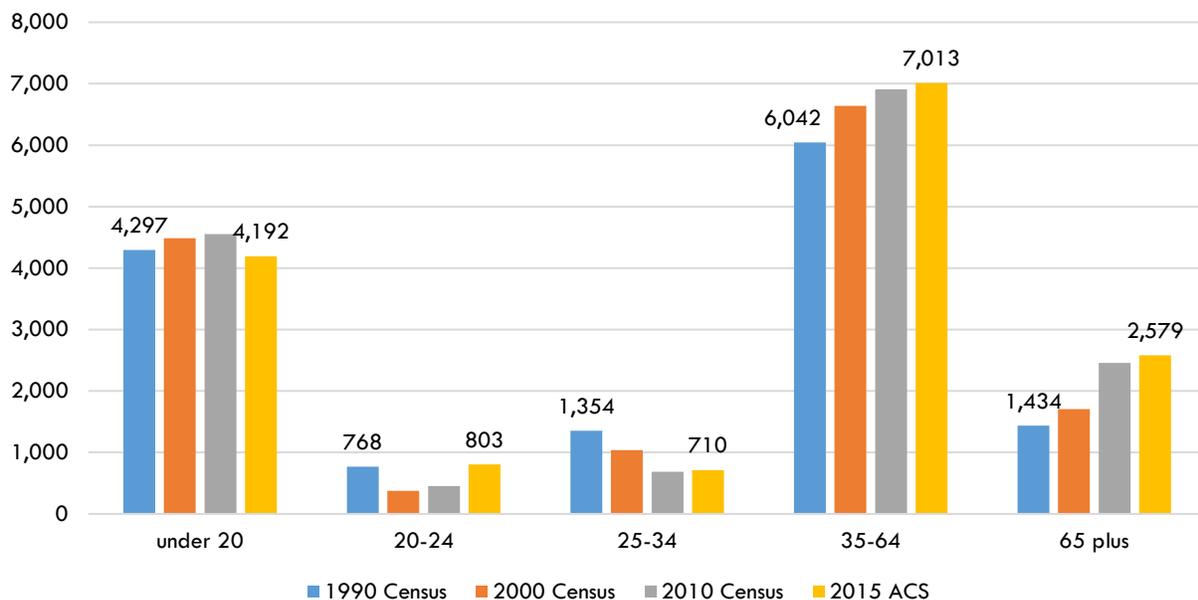
To help plan for the future of the region, MAPC has prepared a dynamic model of future population, household, and housing demand for Metro Boston and its municipalities. These projections can be used by

local, regional, and state agencies to set policies and make investments that anticipate the region’s future needs and help to achieve shared goals. Development of the projections was supported by an advisory team comprising academic experts, state agencies, neighboring regional planning agencies, and member municipalities. The projections include two scenarios for regional growth, the “Stronger Region” scenario explores how changing trends could result in higher population growth, greater housing demand, and a larger workforce. Regional projections and municipal forecasts were last updated in 2014. Using the “Stronger Region Scenario” the projected population for Duxbury in 2020 was 15,140. The projected population in Duxbury in 2030 is 15,434. This is a little more than a 2% increase, similar to the past two decades of modest population growth.

It is worthwhile to point out several key findings from the regional projections that are mirrored in the local data and trends in Duxbury. First, new housing demand will outpace population growth due to declining household size. Second, a “senior sell-off” may provide most of the single family homes needed by younger families. Third, many signs point to the resurgence, and importance, of urban communities and smaller nodes of services and amenities that provide similar attributes. Fourth, the number of school-age children in the region and most municipalities peaked in the year 2000 and is likely to decline over the coming decades.

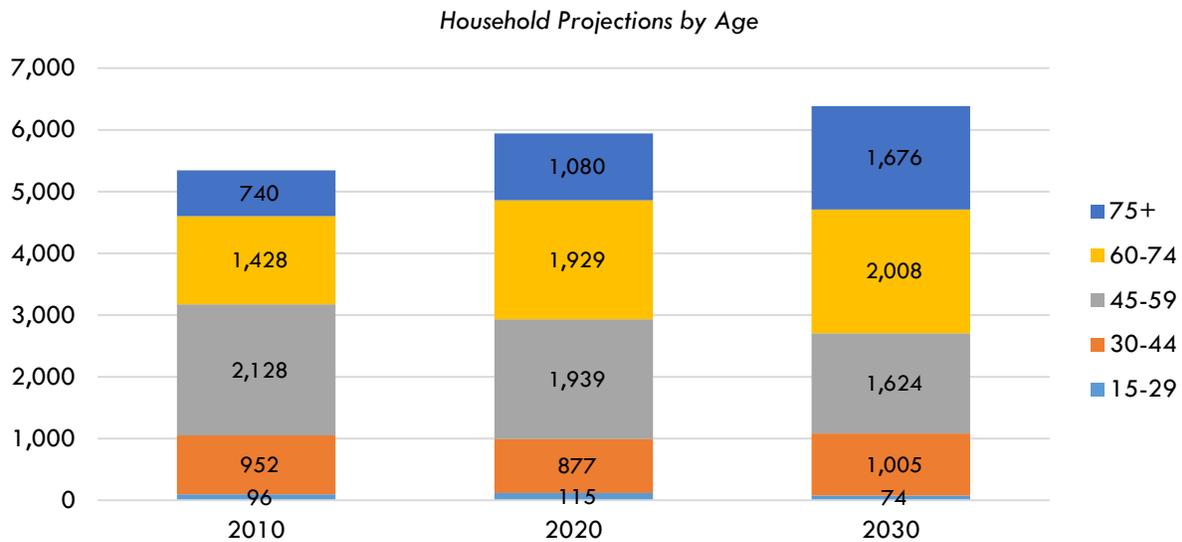
In addition to the trend of overall growth in the total population of Duxbury, it is important to consider the age cohorts for that population growth. The age cohorts include grouping the population together in age ranges including “under 20”, “20-24”, “25-34”, “35-64”, and “65 plus.” The under 20 age cohort has remained relatively steady from 1990 to 2015 at about 4,200 people. The 20-24 age cohort has also remained relatively steady at about 800 people. The 25-34 age cohort has shrunk by almost 50%. The 35-64 age cohort has seen modest growth. The 65 plus age cohort has seen the most substantial growth of about 80% in that time period. The vast majority of the total population is in the 35-64 age cohort at about 46%, followed by the under 20 age cohort at about 27%, and the 65 plus age cohort at about 17%. These patterns show that the population in Duxbury is aging and that families with dependent children in the household remain relatively stable. The age cohort representing young professionals and young families is the only cohort that is decreasing.

Change by Age Group, 1990-2015



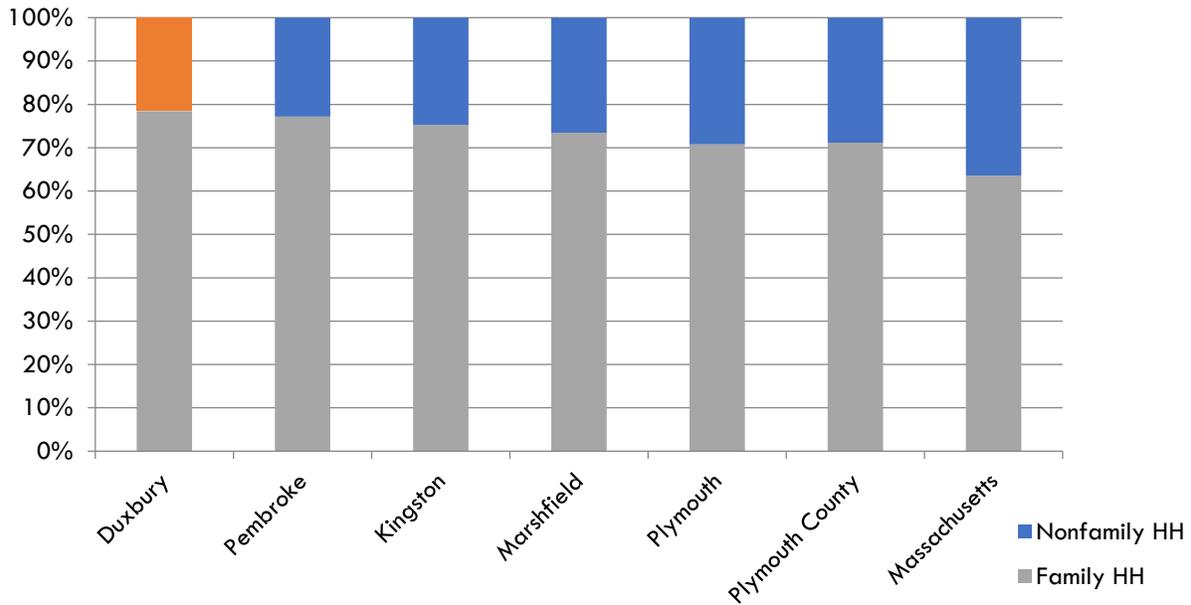
Households

While the total population is accommodated by the total amount of housing in Duxbury, that total number of households is a much better comparison to the total number of housing units in Town as multiple residents often reside in a single housing unit. The households may be families of related individuals, or non-families with unrelated individuals living in the same housing unit. The total number households according to the American Community Survey (ACS) 5-Year Estimates from 2011-2015 was 5,406. This estimate was up slightly from the U.S. Census of 2010 which recorded 5,344 total households. Similar to the overall population trend, Duxbury has been experiencing growth in the number of households with household growth from 2000 to 2010 reaching about 8%. The Metropolitan Area Planning Council's (MAPC) Metro Boston Population and Housing Projections project the household growth to continue to 2020 with a total household projection of 5,940 and to 2030 with a total household projection of 6,387. Also similar to the total population trends, the household age cohorts expected to grow are the older cohorts with the most growth occurring in the 60-74 age cohort and the 75+ age cohort. The division of age cohorts does not exactly match the total population age cohorts, but the overall pattern of growth of an older population is evident, while the younger cohorts are remaining steady or decreasing. The household growth was not evenly distributed across the Town. Across the three Census Tracts in Duxbury (5071.01, 5071.03 and 5071.04), the tract to the southeast (5071.03) increased at the highest percentage from 2000 to 2010.



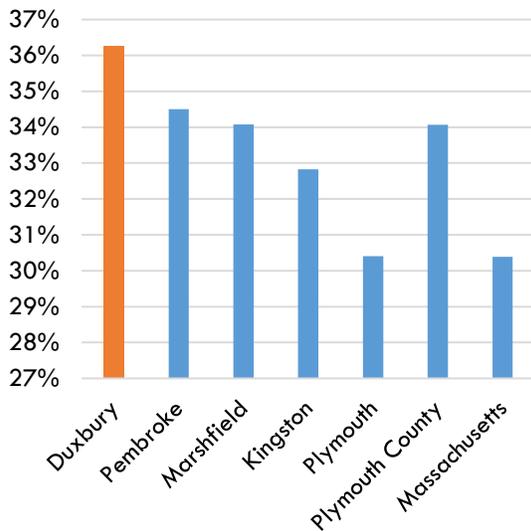
From the ACS 5-Year Estimate, households that were families were 4,242 or 78% and households that were non-families were 1,164 or 22%. In comparison to other nearby communities, Plymouth County, and the Commonwealth, Duxbury has the highest percentage of family households, as shown in the chart below.

Households by Type, Duxbury and Neighboring Communities

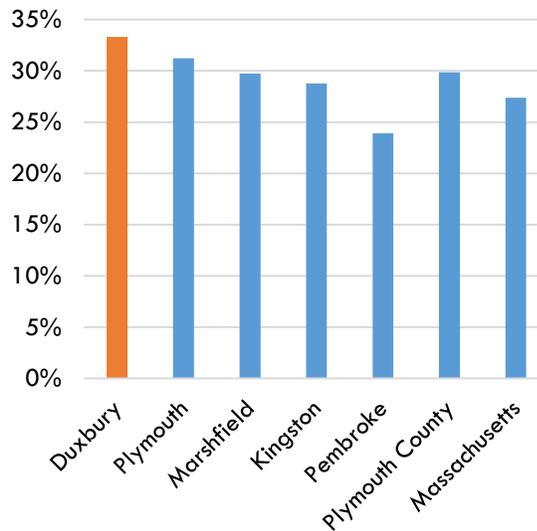


From the ACS 5-Year Estimate, two other population trends in Duxbury were evident. First, that the percentage of households with one or more persons under age 18 is higher than surrounding communities. In the population trends and projections, this age cohort remained relatively constant. Second, the percentage of households with one or more persons over the age of 65 is higher than surrounding communities. In the population trends, this is the age cohort where the most growth is occurring in Duxbury.

Percent of all households with one or more persons under the age of 18



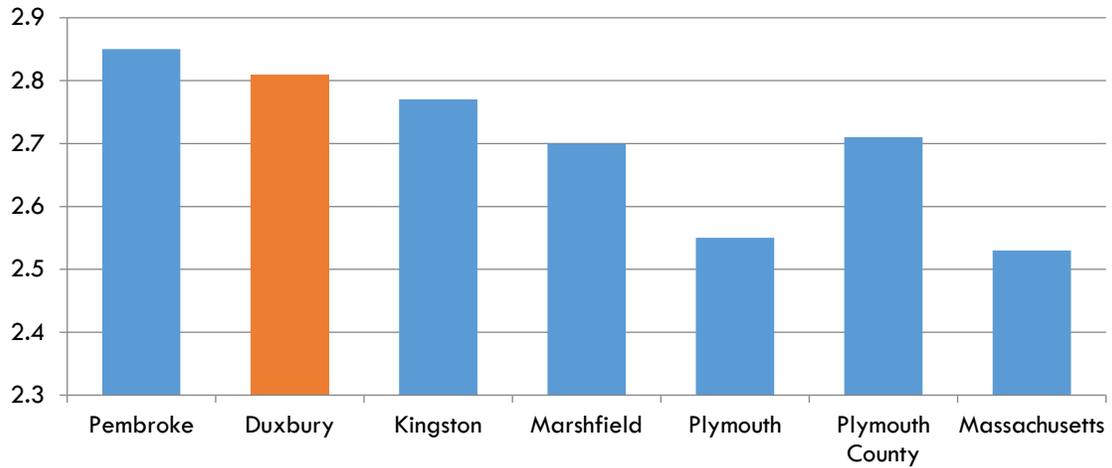
Percent of all households with one or more persons over the age of 65



The average household size in Duxbury at 2.81 is relatively large, particularly when compared to the County and Commonwealth. Pembroke is the only community with a higher average household size among the surrounding communities. The source for the average household size is the 2011-2015 ACS 5 Year

Estimates. The average household size is another piece of data that points to the prominence of families as a large portion of the Duxbury households and population.

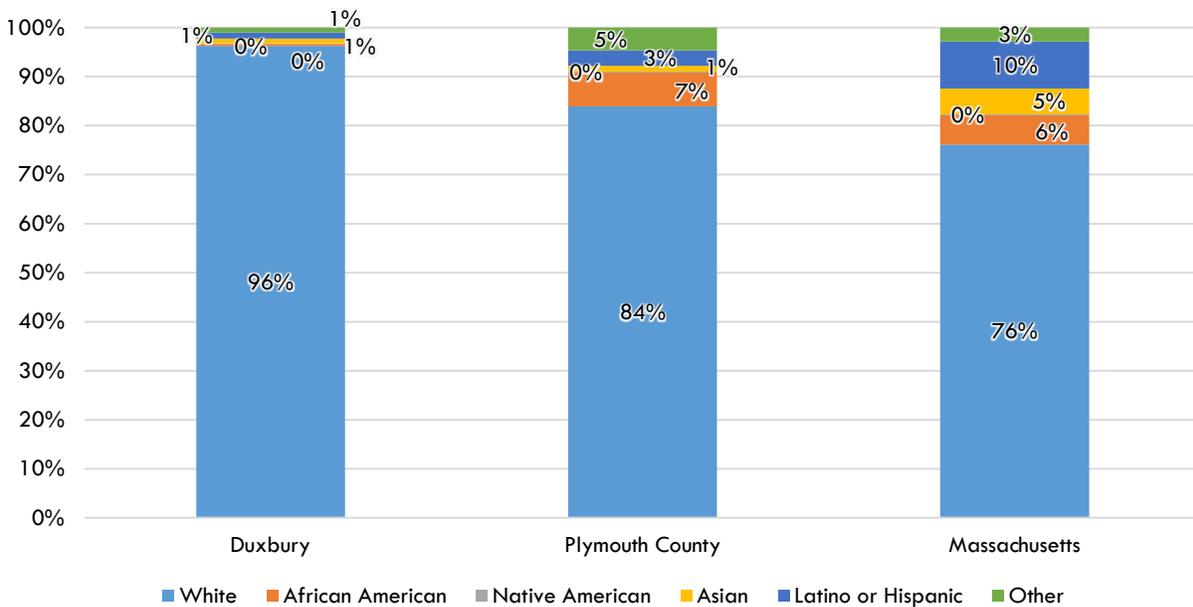
Average Household Size



Race & Ethnicity

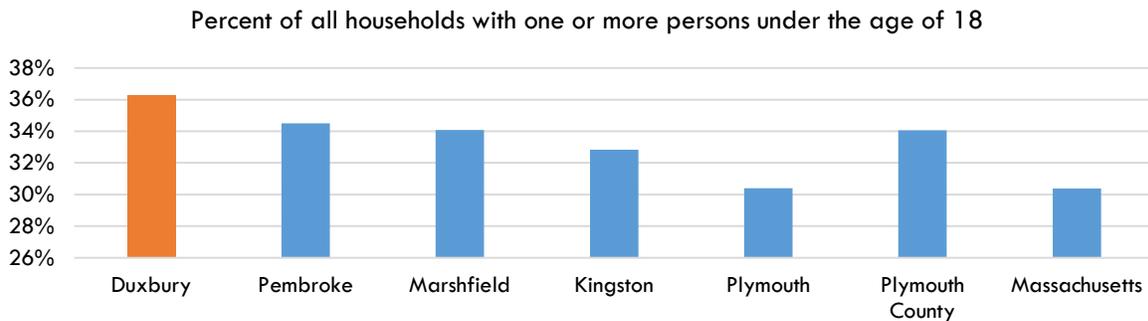
The population of Duxbury is relatively homogenous from a race and ethnicity perspective. The racial makeup of the population is 98% White, 1.4% Asian, 0.8% two or more races, 0.6% Black or African American, 0.5% from other races, 0.3% Native American, and 0.1% Pacific Islander. Hispanic or Latino of any race were 1.20% of the population. These race and ethnicity classifications and percentages are from the U.S. Census of 2010.

Racial and Ethnic Share



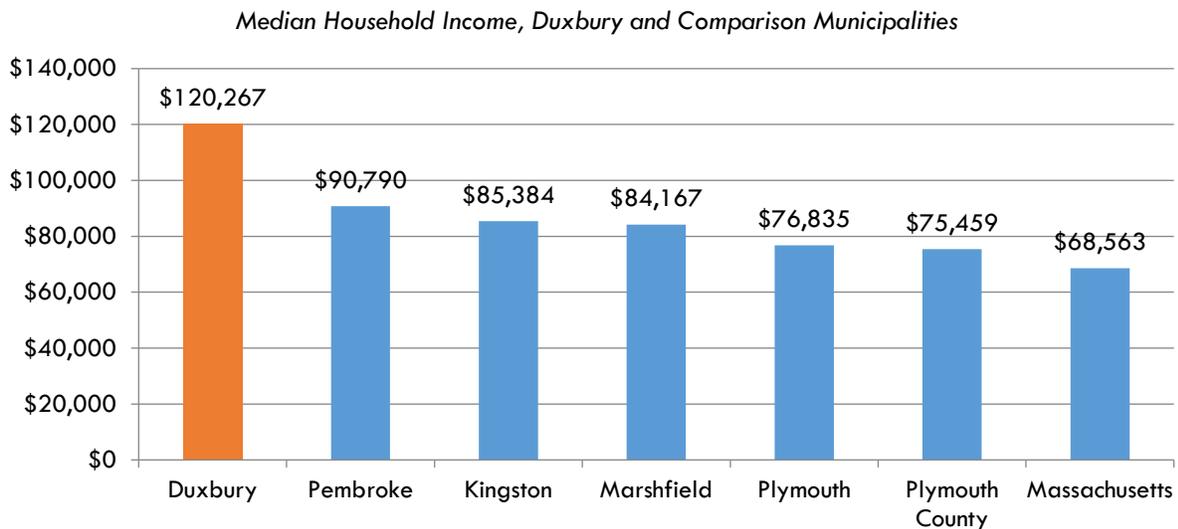
Education

The households with one or more persons under the age of 18 are directly correlated with the school enrollment figures of the Town. In the 2016-2017 school year, the school district enrollment was 3,121. The source of this information is the Massachusetts Department of Elementary and Secondary Education. The demographic trends and anecdotal observations suggest that the school age population and households with children remain relatively constant due to a transitioning of families into and out of the Town near the educational milestones of kindergarten or first grade and high school graduation. With an otherwise aging population, the school enrollment may be in decline if it were not for this pattern of in and out migration of families. The chart below shows the percent of households with one or more persons under the age of 18. This percent remaining higher than the surrounding context is also supportive of this pattern.

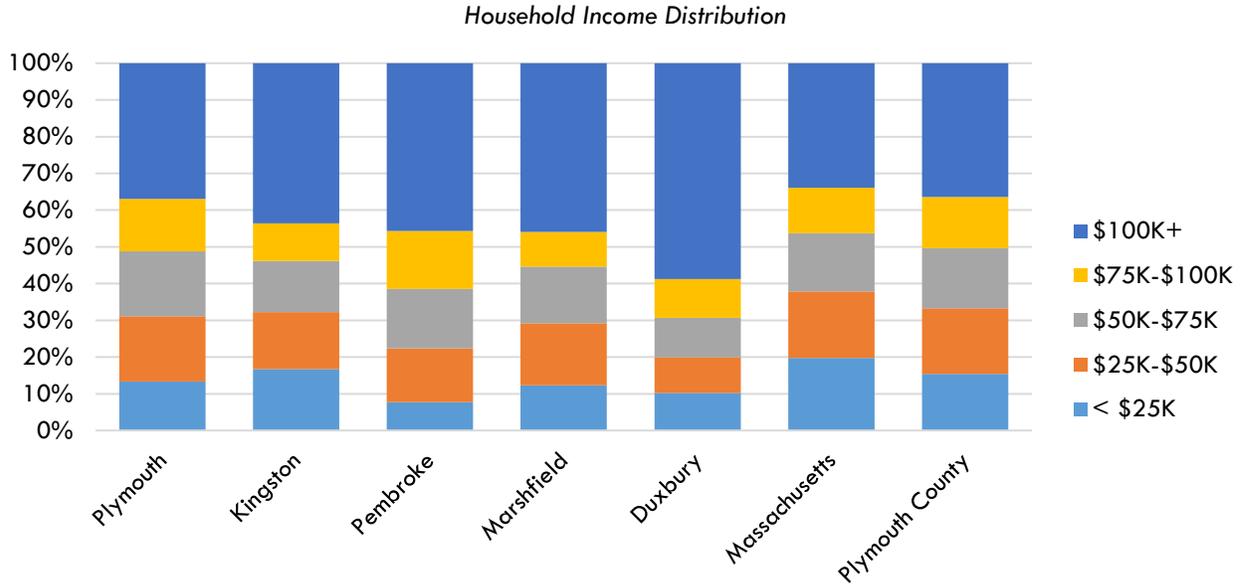


Household Income

The household income is an important characteristic to consider for housing affordability. In 1990, the Median Household Income in Duxbury was \$124,893, adjusted to 2015 dollars, from the source of the U.S. Census of 1990. The median household income in Duxbury grew as recorded in the U.S. Census of 2000 to \$141,666, adjusted to 2015 dollars. The median household came back down and was somewhat reduced from the 1990 figure when adjusted for inflation. The Median Household Income in 2015 was \$120,267 according to the 2011-2015 ACS 5 Year Estimates. Even with the somewhat lower median household income from a historical perspective, the median household income remains relatively high compared to surrounding municipalities.



The distribution of income among Duxbury households is biased toward the higher income range. Duxbury has a higher percentage of households earning over \$100,000 per year as compared to the surrounding communities. Over 59% of the households in Duxbury earn over \$100,000 per year, about 11% of households earn between \$75,000 and \$99,000 per year, and the remaining 30% of households earn less than \$74,000 per year.



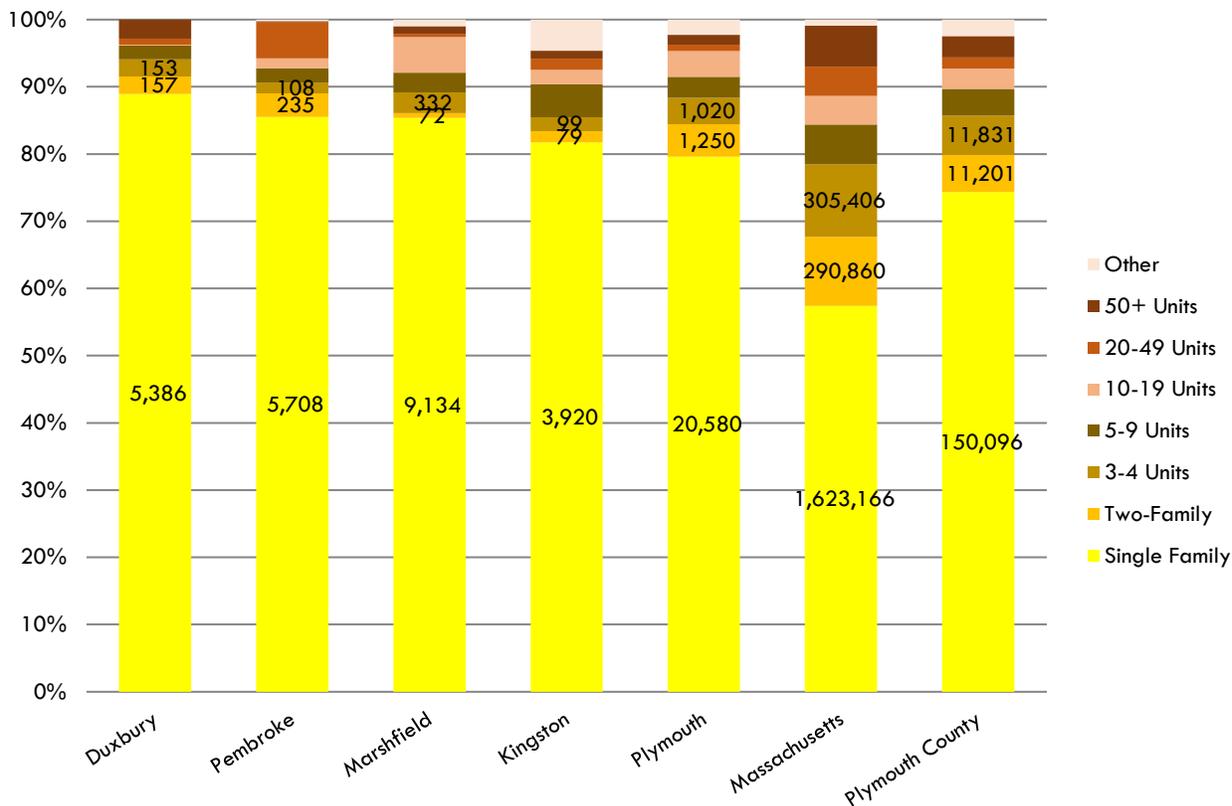
Housing Stock

Housing Type and Age

According to the U.S. Census, a housing unit is a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants do not live and eat with other persons in the structure and which have direct access from the outside of the building or through a common hall. Roughly corresponding to the total number of households of 5,406 is the total number of Duxbury housing units of 5,875. Based on the total land area of Duxbury the average housing density of the town is 246.8 housing units per square mile. The vast majority of housing units are single family homes with about 89% of the housing units. The distant second most prominent type of housing is two-family units with about 2.6% of the housing stock, followed by 3-4 unit types with about 2.5% of the housing stock. Housing types with multiple units (more than 5) are the remaining 5.9% of the housing stock. Compared to other surrounding communities, Duxbury has the highest percent of single family housing as the most dominant housing type.



Housing Units by Type



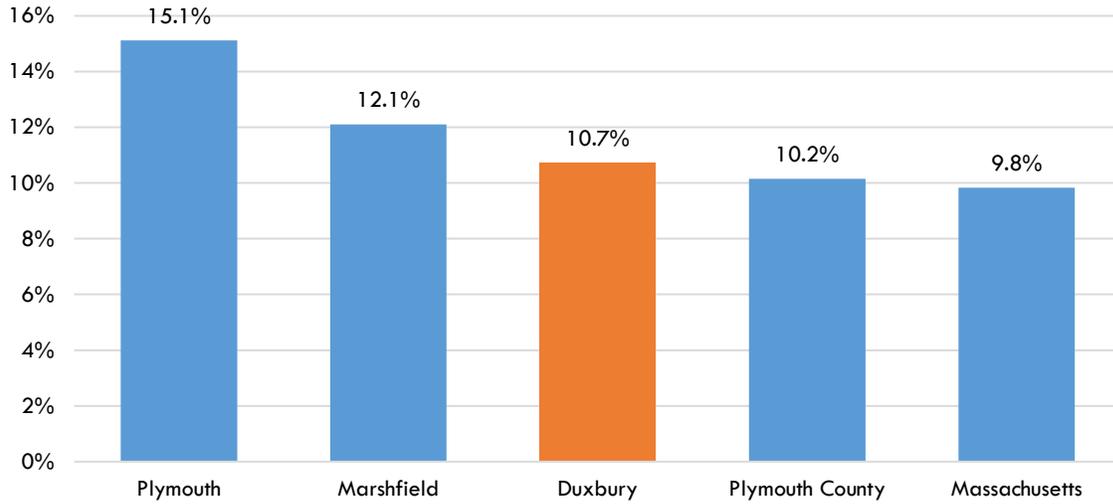
Housing Tenure

Housing tenure refers to the arrangement under which a resident has the right to live in a house or apartment, the most common forms through tenancy as a renter or as an owner. According to the U.S. Census, a unit is owner occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is “owner occupied” only if the owner or co-owner lives in it. All other occupied units are classified as “renter occupied”, including units rented for cash rent and those occupied without payment of cash rent. In Duxbury, housing tenure is biased toward ownership with about 88.5% of the housing units owner occupied and about 11.5% of the housing units occupied as rentals according to the 2011-2015 ACS 5 Year Estimates. This proportion roughly corresponds to the percentage of single family homes as a housing unit type. It would be common and is likely, that most of the single family homes are owned and not rented.

Housing Vacancy

According to the U.S. Census, a housing unit is vacant if no one is living in it at the time of the census interview, unless its occupants are only temporarily absent. In addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere. New units not yet occupied are classified as vacant units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. The housing unit vacancy rate in Duxbury was determined to be 10.7% according to the 2011-2015 ACS 5 Year Estimates. Below is a comparison of Duxbury’s housing unit vacancy rate with other comparable geographies.

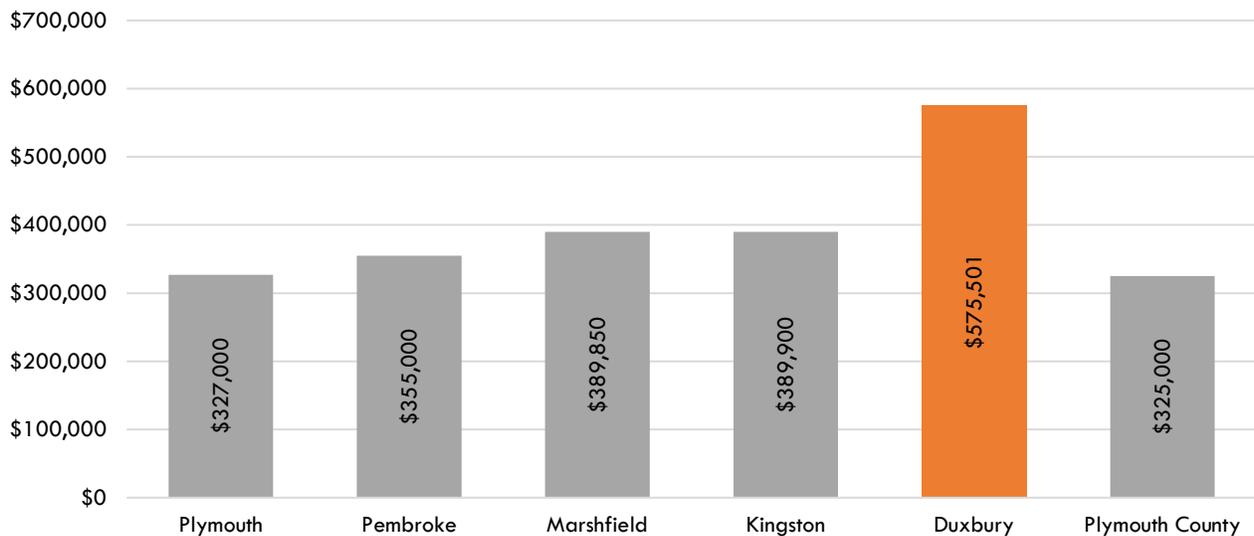
Vacancy Rates



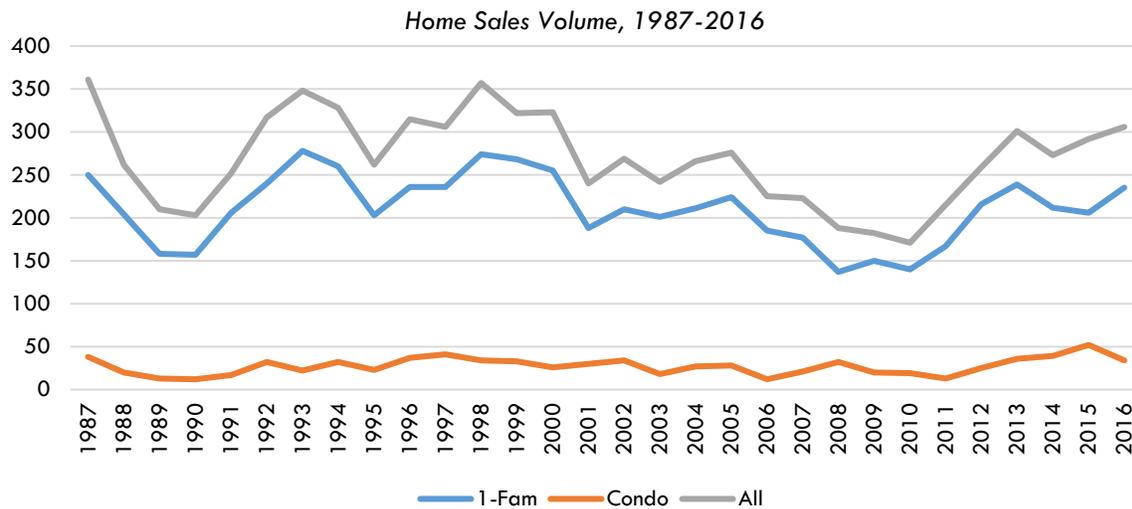
Housing Market

Critical to understanding housing affordability in Duxbury is a survey of the housing sales and rental figures. The average median listing price over the 6-month period from February 2017 to July 2017 was \$771,333. The average median listing price over the preceding 6-month period from January 2017 back to August 2016 was \$777,333. The median closing price was \$659,000 with the average price per square foot at \$272. Listings were on the market for a median of 59 days. This data was collected via a Multiple Listing Service (MLS) search. In 2016, the median sales price was \$575,501 in Duxbury. The sales price is substantially higher than the surrounding comparable communities.

2016 Median Sales Price for All Home Sales, Comparison Municipalities and Plymouth County



In addition to the sales price, the type and volume of sales are an important factor in understanding the market context. The home sales volume varies depending on the year and relates to broader economic cycles, such as the housing bubble and crash of the great recession from 2007-2010. Most of the variability is in the single family home sales due to the large percentage of the housing stock that is that type. If 200 units is about the annual sales volume across the variations through the years, it is only about 3% of the single family housing stock that may be available any given year. The source for this information is the Warren Group.



Recent & Future Development

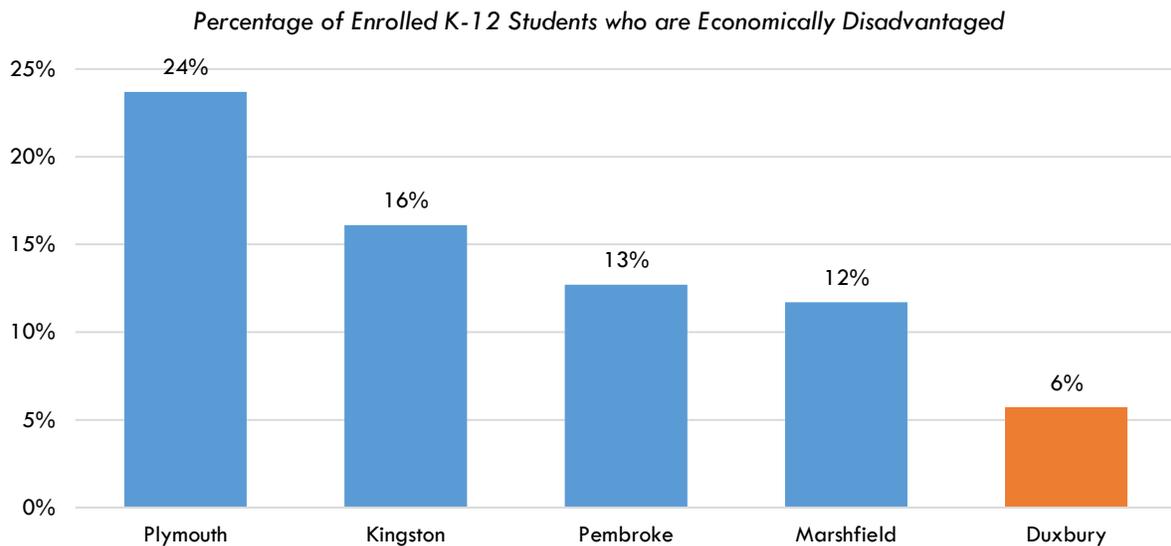
Another important aspect of the housing market is the production of new housing units. Regionally, production of housing units has not kept pace with demand for housing units. This pattern has contributed to rising housing costs and continues to have a direct negative impact on housing affordability. The production of housing units in Duxbury in about the past 10 years has been modest. Since 2007, the total number of housing units produced is about 140 units with about 74 single family homes and 66 multifamily housing units. Over the next few years, about 350 additional housing units have been projected and associated with future projects, nearly all of these additional units are projected as multifamily housing units.

Housing Affordability

Everyone needs a home. Young professionals, families with kids, empty nesters, seniors, workers, people with disabilities, people struggling to make ends meet. Assessing housing affordability in Duxbury is important to understanding broader issues of local housing, economy, and equity. Housing affordability is an issue for households living below the poverty level, households eligible for housing assistance, and middle-class households that may be burdened by high housing costs. Housing affordability is assessed through an understanding of local poverty rates, fair market rents, the current subsidized housing inventory, and an analysis of the housing cost burden and potential affordability gap. Although the median household income in Duxbury is higher than surrounding communities, about 30% of the households earn less than \$75,000 indicating that housing affordability is an issue that many households are confronting.

The poverty data available, when analyzed at the municipal level were associated with a margin of error too large to be reliable. County data was compared to state data to give a more reliable representation of the poverty patterns. Based on data from Plymouth County in the 2011-2015 ACS 5 Year Estimates, across all family households, the percent living below the poverty line is 5.9%. This is lower than the overall poverty rate in Massachusetts of 10.4%. This rate represents the percentage of people who fell below the poverty line, \$24,340 of annual income per household based on the 2016 ACS 1 Year Estimate. While it is difficult to assess an accurate share of this percent present in Duxbury, it is important to recognize that housing affordability must accommodate a broad spectrum of incomes in all communities.

Another metric that can be used to assess rates of poverty in the community is a measure of the percentage of enrolled school age students who are considered economically disadvantaged. The metric of economically disadvantaged is defined and tracked by the Massachusetts Department of Elementary and Secondary Education. The metric is based on a student’s participation in one or more of the following state-administered programs: the Supplemental Nutrition Assistance Program (SNAP); the Transitional Assistance for Families with Dependent Children (TAFDC); the Department of Children and Families’ (DCF) foster care program; and MassHealth (Medicaid). The measure does not line up exactly with the Census Bureau’s income-based definition of poverty, but is a useful surrogate in identifying how many children are served at the lower end of the socioeconomic scale. In Duxbury of the 3,121 K-12 students enrolled in the 2016-2017 School Year, approximately 6% were defined as students who are economically disadvantaged. The chart below compares Duxbury to surrounding communities for this metric and shows that Duxbury has a much lower percent of students who are economically disadvantaged.



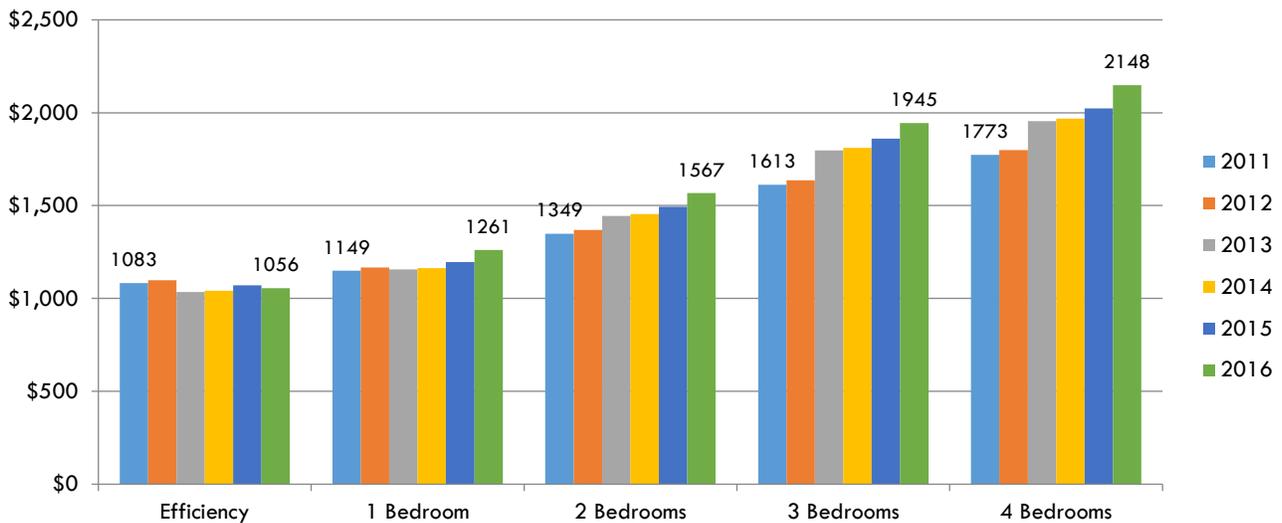
Fair Market Rents

Fair Market Rents are used to determine the payment standard amounts for the Housing Choice Voucher program of the U.S. Department of Housing and Urban Development (HUD). HUD annually estimates Fair Market Rents for defined metropolitan areas, Duxbury is within the defined metropolitan area Boston-Cambridge-Quincy, MA-NH. The table below shows the fair market rents for the past 8 years. In that 8 year period, Fair Market Rents have increased from 15% for an efficiency/studio unit to 33% for a 4 bedroom unit. The table below depicts these changes from 2011 to 2016.

Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

Bedrooms	2011	2012	2013	2014	2015	2016	2017	2018
Efficiency	\$1,083	\$1,099	\$1,035	\$1,042	\$1,071	\$1,056	\$1,194	\$1,253
1 Bedroom	\$1,149	\$1,166	\$1,156	\$1,164	\$1,196	\$1,261	\$1,372	\$1,421
2 Bedrooms	\$1,349	\$1,369	\$1,444	\$1,454	\$1,494	\$1,567	\$1,691	\$1,740
3 Bedrooms	\$1,613	\$1,637	\$1,798	\$1,811	\$1,861	\$1,945	\$2,116	\$2,182
4 Bedrooms	\$1,773	\$1,799	\$1,955	\$1,969	\$2,023	\$2,148	\$2,331	\$2,370

Fair Market Rents

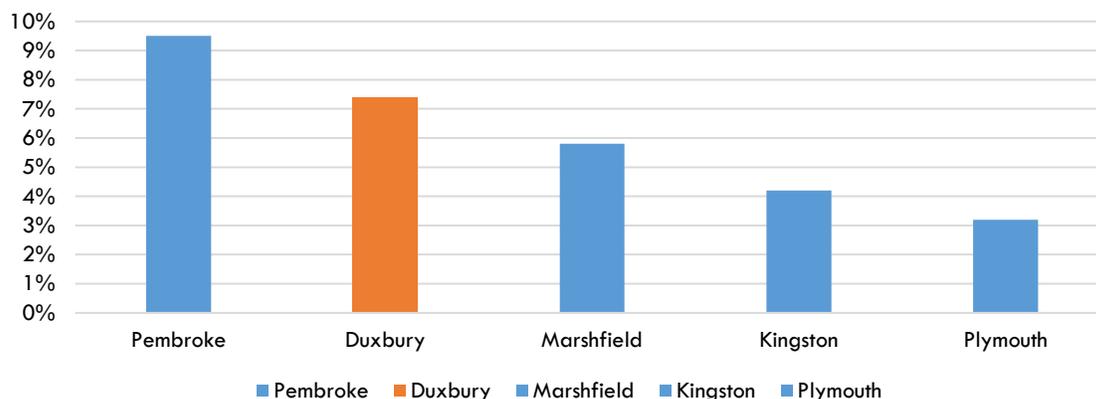


Source: Department of Housing and Urban Development (HUD)

Subsidized Housing Inventory

Massachusetts General Law Chapter 40B is a state statute, which enables a local Zoning Board of Appeals to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions. While contentious in many communities, Chapter 40B is an important mechanism supporting the production of affordable housing in Massachusetts. Each community has a target of creating 10% of its total housing units as affordable units. Each year the Massachusetts Department of Housing and Community Development (DHCD) Chapter 40B Subsidized Housing Inventory is updated to reflect local progress against this 10% goal. The list was most recently updated on September 14, 2017. On the list Duxbury the total housing units as per the most recent census (2010) of 5,532 housing units is used as the denominator for the calculation. The list reflects the total number of development units that have been recorded with DHCD as 441 and that 410 of them are subsidized housing inventory units. This is used as the numerator for the calculation for current progress of 7.4% against the 10% goal.

SHI Progress for Comparison Municipalities



Housing Cost Burden

HUD defines cost-burdened households as those who pay more than 30% of their annual household income for housing and therefore may have difficulty affording necessities such as food, clothing, transportation, and medical care. Severe cost-burdened is defined as paying more than 50% of annual income on rent. In Duxbury, according to 2011-2015 ACS 5 year Estimates, 30.7% of the households are cost-burdened. Of the surrounding comparison communities, Pembroke has a lower percentage of cost-burdened households and all others have a higher percent of cost-burdened households. Of the 30.7% of cost-burdened households in Duxbury, about half of them or 15.27% are severely cost-burdened and pay more than 50% of their annual income on rent. The frequency of cost-burdened households vary by household tenure with more cost-burdened households in renter occupied units than in owner occupied units. Owner occupied units have about 29% of total households that are cost-burdened. Whereas, renter occupied units have about 45% of total households that are cost-burdened.

Municipal Tax Rate

Another component of housing affordability is the annual cost of municipal property taxes. The proposed single tax rate for the 2018 Fiscal Year is \$15.16 per \$1,000 of assessed value. This is a reduction from the 2017 tax rate of \$15.51 per \$1,000 of assessed valuation and the 2016 tax rate of \$15.55 per \$1,000 of assessed valuation. The average single family home tax bill for 2018 is projected to be \$10,311.83 as per the Town of Duxbury FY2018 Tax Classification Hearing Fact Sheet. The average single family annual tax bill for 2017 was \$9,924.85.

Affordable Housing Trust

The Town of Duxbury established an Affordable Housing Trust through Article #25 at the March 2008 Annual Town Meeting. The purpose of an affordable housing trust is to assist in identifying housing needs and opportunities for residents of all income levels, while at the same time preserving the Town's character and resources. The affordable housing trust receives funding from the Community Preservation Act, development mitigation payments, and contributions. The Community Preservation Act was adopted in Duxbury in 2001 and can be used to support the creation of affordable housing in the town.

Housing Development Constraints and Limitations

The analysis of demographics, housing stock, and affordability provide a view into the trends and dynamics of housing in Duxbury. These characteristics point to the need to continue to create new housing opportunities in Duxbury. It is important to consider the constraints and limitations that present challenges for the production of housing in Duxbury. These items are discussed below and have built on the list of challenges presented in the 2014 Duxbury Housing Production Needs Assessment.

Open Space and Conservation Parcels

As documented in the Open Space and Recreation Plan and the Open Space and Recreation element of the master plan, the conservation of land in Duxbury has been a strong priority for decades. In the 1960's and 1970's, the Duxbury Conservation Commission acquired over 2,000 acres of land which remains under the control and stewardship of the Conservation Commission today. Of that, 550 acres of Duxbury's land are permanently protected with Conservation Restrictions and an additional 122 acres are permanently protected through an Agricultural Preservation Restriction. Another large percent of land use in Duxbury is devoted to single family residential uses with about 77% of the town's parcels with this use. These two land use characteristics remove a large proportion of the land in Town from availability as "development ready." Even though it may appear that large parcels of undeveloped or under-developed land exist, many of these are restricted due to past conservation efforts of the Town.

Municipal Utilities

Development in Duxbury is also limited by the limited access to municipal water and wastewater services in the town. The protection of municipal water sources is a priority for the Town and this protection potentially reduces the available location for prospective future development or may pose limitations on the scale or density of that future development. Similarly, municipal sewer is not available in the town, except for some areas near municipal boundaries. Supporting development through on-site septic systems or package wastewater treatment plants pose similar reductions to the potentially available locations for prospective future development and may pose limitations on the scale or density of that future development.

Zoning and Permitting Requirements

A more detailed review of the zoning bylaw will be performed as part of the land use and zoning elements of the Master Plan process. One initial observation that poses a limitation to the potential production of housing is the permitting requirements for any housing that is not single family. Currently, a special permit is required from the Zoning Board of Appeals or the Planning Board for most uses, except for single family homes. This requirement reduces the predictability of the review and approval process and would likely increase the amount of time required for approval for any type of housing that is not single family.

Allocation of Community Preservation Act Funds to Housing

The role of the Affordable Housing Trust was briefly outlined in Duxbury along with its funding sources. One of the funding sources are funds from the locally-enacted Community Preservation Act. Currently, the funds generated are allocated to prioritize open space and conservation activities. The minimum amount that is required to go to housing is the current amount.

Public Input

2017 Community Survey

Public input for the Housing Element has occurred throughout the year-long process for Phase 1 of the Duxbury Master Plan. Initial priorities for housing in Duxbury were assessed through an online community survey which was open and available online, widely promoted in the Town, and received very positive results. The survey was open for several months in the late summer and fall of 2017. Over 1,200 survey responses were received, representing about 8% of the total population of Duxbury. A summary of the results most relevant to housing is outlined below. The Community Survey was organized into three major categories, “Creating a Shared Community Vision”, “Assessing Existing Conditions”, and “About You.” Interesting results pertaining to housing can be found in each of these categories.

In “Creating a Shared Community Vision”, the first survey question asked respondents to prioritize community values, one of the values listed was phrased as “housing option for a range of household incomes and life stages.” Out of 14 values, this housing-related sentiment was ranked 12th out of 14, a relatively low priority. As an example of the other types of values listed, “a high-quality school system” was rated as the most important.

The second survey question asked respondents “what do you like most about Duxbury?” The importance of preserving the “small town, semi-rural character” was the 5th most important. The “variety of neighborhoods” and “housing options” were near the least important at 18th and 21st respectively out of 21 statements about assets. The most liked asset of Duxbury is the “beaches.” Conversely, the “housing options”, “variety of neighborhoods” were listed near the top of the greatest challenges, responding to the question “what do you think is most in need of improvement or change in Duxbury?” at the 3rd and 6th most important challenges respectively. Also, important as a consideration for housing options, the “business districts (size, character, quality, and mix of uses)” was listed as the 2nd greatest challenge of the Town, following only “transportation options.”

The word “community” was used most frequently in responses to the open-ended question “What is your vision for Duxbury in the future?” Housing could play an important role in the enhancement of community in the future of the town. Respondents were asked to indicate the level of agreement or disagreement with specific statements about important topics, including housing. One such statement was “The Town is preparing to support our aging population.” Less than 40% agreed with the statement, less than 20% disagreed, and over 40% were neutral or not sure about the statement. Another such statement was “The Town supports the private development of affordable housing for low and moderate income households.” Just over 20% agreed with the statement, over 20% disagreed, and nearly 60% were neutral or not sure about the statement.

Finally, one survey question asked for the current level agreement or disagreement with potential solutions to challenges and opportunities in Duxbury that had been put forward by previous plans or processes. Two of these items were directly related to housing. The first was “providing more affordable housing options (particularly for seniors and low income renters) is important to meet housing needs in our community.” Over 40% agreed with the statement, about 20% were neutral, about 30% disagreed and about 10% needed more information. The second was “a more diversified housing stock (i.e. infill units and multi-family units) would help to meet housing needs in our community.” Over 30% agreed with the statement, about 20% were neutral, over 30% disagreed with the statement, and over 10% needed more information. A majority, at 61% of the respondents of the survey, have lived in Duxbury for at least 10 years.

Additional public input on housing in the Town of Duxbury was gathered at a Community Forum held on the evening of November 15, 2017. The following exercises were provided to gather input from the

community members present at the meeting. The Forum was attended by nearly 100 members of the community. The following results were compiled from this meeting.

November 2017 Community Forum

The existing conditions analysis of the housing data was presented and discussed with the Planning Board on October 11th, 2017 and presented at the Community Forum on November 15th, 2017. Other housing related exercises and inputs were gathered at the Community Forum and are summarized below. One of the most interesting housing exercises asks participants to place a dot next to photo examples of different types of housing they think are appropriate for Duxbury. The most highly ranked images are included below and were in the categories of clustered/cottage housing, two or three family homes, and mixed-use housing. The top five most preferred images of housing appropriate for Duxbury are included and reflect a modest scale, traditional style, and high quality building and site design.



A draft summary of the Housing Element recommendations and strategies was prepared and distributed to the Master Plan Ambassadors, Town Departments and Boards, and the Planning Board for review and comment in January of 2017. The feedback received as part of this review has been integrated with the full compilation of the Housing Element. A draft of the Housing Element was presented to the Planning Board on March 21st, 2018.

Recommendations

The Town of Duxbury is primarily a residential community with an attractive housing stock that includes many historic homes and large estates. The character of the Town is largely defined by individual homes with 89% of the housing stock in the form of an owner-occupied single family home. The 2017 Community Survey confirmed that the small town, semi-rural character of Duxbury is one of its greatest assets. Preserving and strengthening this character is a primary focus of the housing recommendations.

However, several other housing dynamics have been identified that must be balanced with preservation of the existing character and neighborhoods. First, housing can be used more strategically to introduce additional economic activity in existing business districts. The 2017 Community Survey identified housing options and the business district size, character, quality and mix of uses as two of the Town's greatest challenges. Second, the demographic trends in Duxbury show an aging population, highlighting the need to provide future options for current residents. The 2017 Community Survey confirmed that an inclusive and supportive community for people of all ages is an important community value. Finally, housing affordability is a major concern that underlies each of the other housing dynamics and that must be proactively addressed.

The following goals and strategies include updated housing goals from the 2017 Community Survey, Duxbury Housing Needs Assessment (2014), Duxbury Community Development Plan (2014), and the previous Duxbury Comprehensive Plan (1999) and modifications based on public input during this process.

Strategies

Goal 1: Preserve and strengthen the Town's established and historic residential neighborhoods and semi-rural and coastal character.

This goal has a strong overlap with the Historic and Cultural Resources goals and is an area of considerable synergy and productive shared strategies.

- Identify and develop design guidelines for each established and historic residential neighborhood to strengthen the character and features of each.

In addition to establishing the important characteristics for each district or neighborhood, the guidelines should establish the desired characteristics of future investments. This assessment and articulation of design should be combined with regular design review.

- Create local historic districts in the most historically significant residential neighborhoods.

Local historic districts offer recognition and the strongest protection of historic resources and should be combined with other tools for demolition delay, design review, and preservation incentives to protect historically significant buildings.

- Reduce the likelihood of removal of historic homes through both regulations, such as increased dimensional controls, and incentives, such as historic tax credits.

Although some of these types of protections and incentives are currently used, each of these tools should be explored to further strengthen the protection of historic resources.

- Encourage additions, conversions, or accessory dwellings that enhance the economic viability of preservation while maintaining neighborhood character.

Active economic use of historic structures must be a part of the preservation of these structures. Exploring conversions that are acceptable approaches to preservation and the production of housing units should be a preferred approach.

- Explore opportunities to allow income-producing historic properties to expand tax credit opportunities.

The creation of housing units in historic structures may provide an economic incentive for preservation and open opportunities for other economic incentives, such as historic tax credits that might not otherwise be available, such as the Low Income Historic Tax Credit (LIHTC).

Goal 2: Integrate new housing into existing commercial districts.

This goal has a strong overlap with Economic Development, Open Space and Recreation, and Transportation. By providing the opportunity to add housing units in previously developed commercial centers, the new units strengthen support for local businesses, direct housing units away from undeveloped areas, and encourage walking and biking between destinations for new residential uses.

- Encourage conversion of upper-story commercial space into residential units where appropriate.

Upper story uses in the commercial centers of Hall's Corner, Snug Harbor, Millbrook may be underused or may provide an economic opportunity if converted to housing units. This conversion should be allowed and encouraged.

- Encourage the redevelopment of single-story commercial buildings into multiple story buildings that include ground floor commercial uses and upper floor residential units in the commercial centers of Hall's Corner, Snug Harbor, and Millbrook.

Increasing the density in village commercial centers is a straightforward approach to strengthening vitality and sustainability of these districts. One-story structures in these districts generally represent an opportunity for adding new activity to support vital centers.

- Streamline zoning and permitting approvals for projects that include residential uses and amend the zoning bylaw to encourage mixed uses in existing commercial centers.

While a more detailed zoning review will occur in Phase 2 of the Master Plan, zoning should align with the production of housing and provide incentives for adding new housing where it is desired, such as in commercial centers.

- Explore targeted infrastructure investments (water and wastewater) to support additional mixed-use activity in compact commercial centers.

Opportunities for district-based package treatment plants may provide shared benefits to district property owners and the Town, by enhancing the viability of increased residential uses through an increase in density at village commercial centers. The Town should consider the study and implementation of these types of infrastructure improvements.

- Focus regulations and incentives on the creation of both smaller units and rental units to diversify housing options in existing commercial centers.

While a more detailed zoning review will occur in Phase 2 of the Master Plan, zoning should align with the production of different types of housing, other than the predominant single-family owner-occupied house, and provide incentives for adding smaller housing units or rental units. Partner with

the Duxbury Housing Trust to support the production of housing in commercial centers to support housing affordability in the community.

Goal 3: Encourage independent living for seniors, people with disabilities and other special needs.

Independent living may take several forms to address the diverse needs that may be present in the community. It may range from specialized care facilities to market-based housing units that offer a choice for smaller units that may be maintenance free and within walking distance of amenities and Town services.

- Identify targeted locations near existing clusters, such as The Village at Duxbury, to add age-restricted and special needs housing units and additional amenities.

Clusters of senior and special needs housing are emerging in the Town and could be locations to concentrate a cluster of additional housing choices and resources. The Village at Duxbury and Bay Path Rehabilitation and Nursing Center is one such existing cluster. Island Creek Village is another existing cluster. Other targeted locations may include those near Town services or commercial centers. In addition to housing units, add amenities, walking paths, and multi-modal connections to enhance attractiveness and utility of these clusters.

- Streamline zoning and permitting approvals for senior and special needs housing including exploring opportunities for incentives.

As specific needs are identified, mechanisms for supporting the response to those needs should be in place. The mechanisms may be through special zoning districts, incentives such as density bonuses, provision of Town land for specific types of uses, or support through the Affordable Housing Trust or other entities.

- Explore tax benefits to assist senior residents.

In order to directly address housing affordability concerns, particularly for community members with a fixed income and rising property taxes, property tax exemptions are an effective tool for relief. Other property tax relief could be considered as an incentive for the creation of accessory dwelling units.

Goal 4: Diversify housing options to support affordability and a more diverse population.

An increase in the available choices for housing in the community will increase the likelihood that affordable options are available. Diverse housing options may include smaller homes in a compact cluster, units above commercial uses, accessory units on the property of a single-family home, multiple units created from a large historic single family home, or other approaches.

- Foster new housing types, such as mixed-use housing at commercial centers.

Mixed-use housing at the upper level of commercial center buildings provide a housing choice not available in the community today.

- Explore adaptive reuse options to create multiple housing units in existing and historic structures.

Not a strategy for every historic structure, but at the right location for the right property and owner, the conversion of a larger and historic single-family home into multiple housing units is an effective approach to preservation and the creation of affordable housing units.

- Support affordable housing trust, cooperative housing, or other models to diversify housing offerings and options.

Proactive housing implementation activities can advance some or all of these housing choices by either developing new housing in these models, or by providing a framework and support for others to produce housing in these models.

- Explore a policy or program to add undocumented or illegal housing units to the roster of affordable housing options in the Town.

Explore incentives to encourage property owners to make informal housing circumstances formal so that they can be recognized as a resource for housing affordability in the Town.

- Identify Town-owned or privately owned land that would be well suited to additional affordable housing production that aligns with other Master Plan goals.

If land suitable for housing production can be identified or acquired, then a process for the production of affordable housing could be pursued. Ideally, the opportunity would align with other Master Plan Housing goals and provide synergy with other Master Plan elements.

- Preserve existing affordable housing units that may require deed-restriction renewals.

The progress that has been made in the production of affordable housing needs to be maintained through continued monitoring and renewal of deed-restrictions or other agreements that pertain to affordability.

- Add all existing eligible affordable housing units to the Subsidized Housing Inventory.

If existing units are eligible to contribute to the Town's affordable housing inventory, then they should be documented and added to the roster. If existing units have the potential to be restricted for use as an affordable unit, owners should be assisted through the process.

- Maintain updates to the Housing Production Plan.

A detailed housing production plan should continue to be updated and maintained. The plan should be consistent with the Master Plan's housing goals and build on its strategies.

Goal 5: Strengthen walkability within existing compact nodes of residential development and mixed-use commercial centers.

Compact nodes of existing housing should be strengthened as a walkable neighborhood that is compact and connected by sidewalks and bike paths. Additionally, multi-use paths should connect residential and mixed-use commercial center nodes in Town that allow for circulation without the use of a vehicle.

- Use new residential redevelopment to increase pedestrian and bicycle connections.

Residential redevelopment should be located and designed to make connections between existing concentrations of development and activity. New public realm benefits should be designed to facilitate walking and biking connections interior and exterior to the redevelopment site.

- Encourage residential development to occur in existing, compact, mixed-use clusters that support walkability.

The focus on compact clusters reinforces the historic patterns of the Town and respects the distances that can be comfortably traveled by walking or biking. The more these compact clusters can be strengthened within walking or biking distance to existing commercial centers, the more beneficial they will be.

- Use residential redevelopment or incentives for adding multi-modal connectivity as a complement to adjacent conservation land and open spaces.

Residential redevelopment should be seen as a way to bring amenity and access to Town conservation land and open spaces. Sensitive and low impact development can occur adjacent to conservation and open space and could be combined with multi-use paths, common amenities, or parking, that may be needed to expand access to the Town's extensive open space resources. If redevelopment is not likely to occur, explore other incentives that would encourage private support or investment in multi-modal connections that would enhance Town amenities and existing residential communities.