



Town of North Attleborough, Massachusetts

PLANNING BOARD

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TO: All Departments, Boards, Committees and Commissions

FROM: Mary E. Burgess, Town Planner 

DATE: October 26, 2010

RE: Public Hearing Master Plan

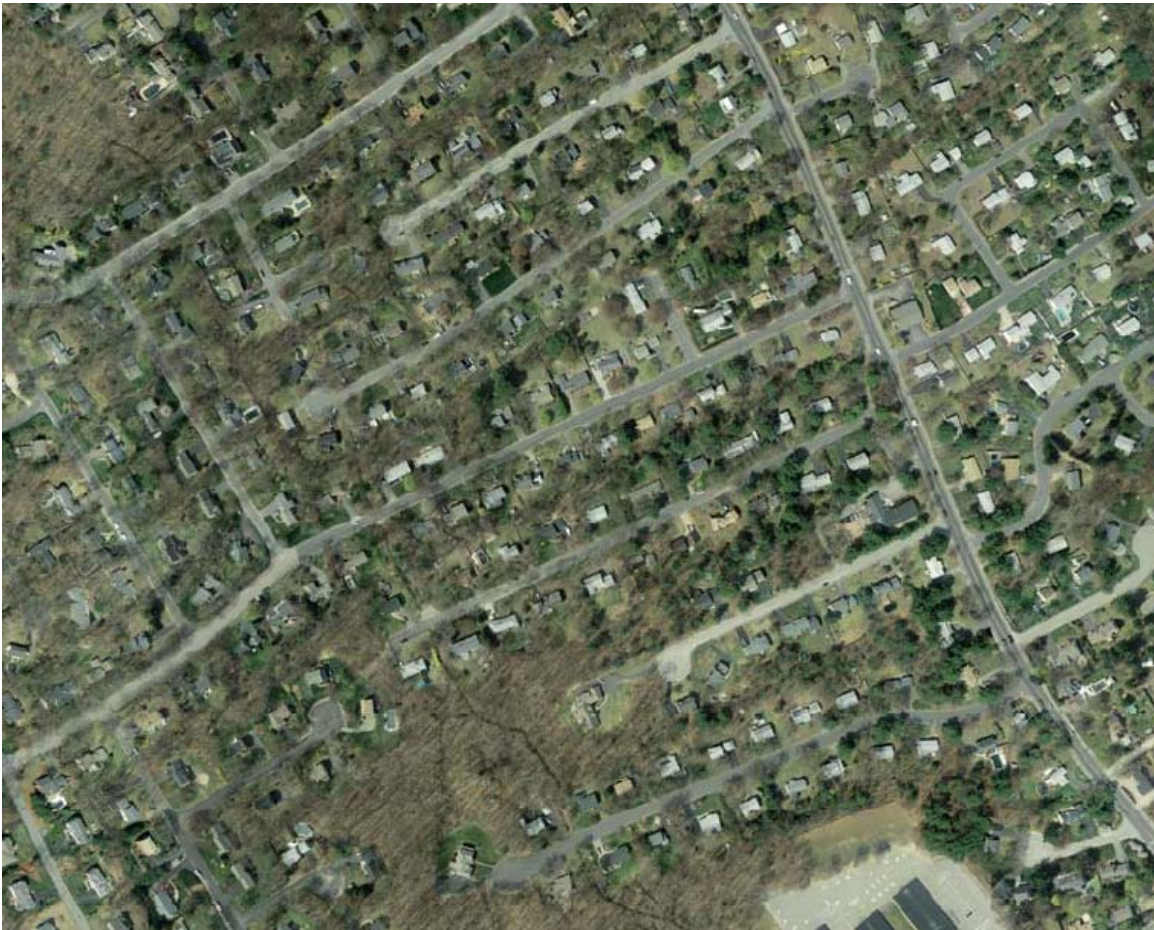
As you may be aware, the Planning Board is currently working towards updating the Town's Master Plan, which has not been revised since 1991. Attached is a draft of the Housing Element of the plan for your review. The document contains the following six sections:

1. Existing Housing Stock
2. Residential Development Patterns and Housing Trends
3. Housing Affordability Analysis
4. Housing Needs
5. Housing Resources
6. Planning and Regulatory Strategies

A public hearing has been scheduled for **Tuesday, November 9, 2010, at 7:00 p.m.**, at the North Attleborough Police Facility, located at 102 South Washington Street, North Attleborough, MA, to discuss the final draft of the Housing Element of the Master Plan. The intent of this public hearing is to allow Town Departments, Boards, Committees, Commissions and residents of the community to participate in the process by providing feedback that will assist with the completion of this portion of the project. The information that will be generated from this portion of the plan will allow for an accurate prediction of other aspects of the Master Plan such as re-zoning opportunities, future land use, facility upgrades and open space and recreation needs. Once completed, the Master Plan will not only charter a course for the Town to follow but also increase the Town's eligibility for grant funding opportunities.

Any and all interested persons are welcome to attend and participate in the public hearing.

NORTH ATTLEBOROUGH
MASTER PLAN
HOUSING ELEMENT



NOVEMBER 2010

Southeastern Regional Planning Economic Development District

North Attleborough Master Plan: Housing Element

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North Attleborough: Master Plan

2. Housing Introduction

Housing has evolved into a major issue in southeastern Massachusetts from about the mid 1990's with housing demand and high prices driven by low mortgage rates and low availability to the present with the national, state and regional housing crisis including: dramatic drops in home values, increased taxes and utility costs and evaporated bank lending, not to mention, record unemployment levels, bankruptcies and the rise in home foreclosures.

The regional housing market has tended to favor the construction of large, expensive single-family dwellings. This trend has been attributed, in part, to transit improvements (commuter rail), the expansion of high technology business in the region, limited land availability and cost and, the migration of more affluent families from the inner suburbs (Boston metro) to semi suburbs and more rural communities.

An analysis of the housing stock should consider three important aspects: the housing structures, the population inhabiting the housing and the environment in which the housing is located. The following sub-sections examine North Attleborough's housing stock in terms of age, condition, cost and availability, and the demographic trends as well as the specific needs of different population groups in the Town. This section also discusses housing affordability in North Attleborough as well as housing resources and programs, in addition to identifying planning and regulatory considerations to help meet local needs. The data and analyses in this Chapter are based on information obtained from the Town of North Attleborough, SRPEDD, the state and the U.S. Census Bureau.

2.1 North Attleborough's Existing Housing Stock

As of 2008, there were 11,288 housing units in North Attleborough. This represents an increase of 653 units or a 6.1% increase from the 2000 total of 10,635 units. During this time, the number of housing units indicates that the Town's housing growth rate was higher than the county but lower than the state average.

2.1.1 Age and Condition of Housing Stock

Information on the age of the Town's housing stock is presented in Table 2-1. Compared to other communities, North Attleborough has an older housing stock. The Town has 21.0% of its existing housing constructed prior to 1940. Of the housing units constructed after 1940, 41.0% were constructed prior to 1980, while nearly 37.0% (4,153) were constructed during the past 25 years. Field investigations of the Town's residential area reveal that most of North Attleborough's housing stock is in good condition. A few marginal areas exist, primarily around the downtown area where homes appear to two-

family and/or multi-family rental properties and some scattered sites around the Falls Pond area.

Year Built	Total Units	%
1939 or earlier	2,393	21.2
1940 to 1959	2,001	17.7
1960 to 1979	2,741	23.5
1980 to 1989	1,994	17.7
1990 to 1999	1,138	10.1
2000 to 2004	714	6.3
2005 or later	307	2.7
Total	11,288	100.0

Source: US Census 2000 and American Community Survey 2006-2008 3 yr Estimates

2.1.2 Housing Stock By Type

Table 2-2 compares the change in the number of different types of housing units in North Attleborough from 2000 to 2008. Consistent with national trends, single family detached housing comprises the majority of the Town’s housing inventory. From 2000 to 2008 the Town’s housing stock grew by 6.1%. Some of the fastest growing segments of the Town’s housing stock were single-family detached units and ten or more unit structures. In addition, mobile homes, which represent 2.0% of the total housing units, lost about half of their units from 440 to 224. Detached single family units comprised by far the largest number of new units, accounting for 641 of the 712 net new units.

There was also some contradiction in the attached single-family units which experienced a decrease of slightly over 20.0%, as well as decreases in five to nine unit structures.

Type of Structure	2000 Units	2006-2008 Est	% Change
Single-family (detached)	6,041	6,682	10.6
Single-family (attached)	426	429	.7
Two-family units	753	789	4.7
Three or four units	1,314	1,221	-7.0
Five to nine units	415	424	2.0
Ten of more units	1,246	1,519	21.9
Mobile Home	440	224	-49.0
Other	0	0	-
Total Units	10,635	11,288	6.1

Source: US Census 2000 and American Community Survey, 2006-2008 3yr estimates

2.1.3 Ownership

The percentage of owner-occupied units grew, while renter-occupied units declined in North Attleborough since 2000. As shown in **Table 2-3**, approximately 74.7% of housing units in North Attleborough were owner-occupied in 2008 as compared to 68.5% of the units in 2000. The Town’s stock of rental units declined by 561 units, or 6.2 % during the 2006 to 2008 accounting for 25.3% of the total occupied units.

Table 2-3 Housing Occupancy, 2000 and 2008 ACS Estimates				
Category	2000		2006-2008	
	Number	Percentage	Number	Percentage
Occupied Units	10,391	97.7	10,732	95.1
Owner-Occupied	7,113	68.5	8,015	74.7
Renter-Occupied	3,278	31.5	2,717	25.3
Vacant Units	244	2.3	556	4.9
Seasonal, Recreational or Occasional	35	0.3	-	-
Other vacant	-	-	-	-
Total Units	10,635	100.0	11,288	100.0

Source: Us Census 2000 and American Community Survey, 2006-2008 3 yr estimates

2.1.4 Length of Residency

Table 2-4 shows the length of residency for North Attleborough residents as compared to Bristol County residents and residents statewide. In 2000, the percentage of residents residing in their units five years or less (47.5%) was higher than both Bristol County (41.1%) and the State (44.4%). The Town also had a fairly high portion of householders that lived in the same house between six and twenty years which was somewhat consistent with county and statewide tenure patterns (33.7% for North Attleborough as compared to 32.9% for Bristol County and 31.7% for the State). The share of residents that had resided in their units for more than 20 years was significantly lower for North Attleborough with 18.8% when compared to Bristol County with 26.0% and the State with 23.9%. These trends indicate the effect of the Town’s housing boom in the past two decades (hence the large number of residents that have lived in their homes between five and twenty years). Although the town provides a sizable stock of rental housing, the relatively low amount of turnover reflects that North Attleborough not only tends to attracts families with children but perhaps young, mobile individuals or families without children and the elderly to a lesser extent.

Table 2-4				
Length of Residency by Householder, 2000				
Length	Town of N. Attleborough		Bristol County	Massachusetts
	Number	%	%	%
1 year or less	1,751	16.9	14.7	16.4
2 to 5 years	3,182	30.6	26.4	28.0
6 to 10 years	1,692	16.3	16.3	15.6
11 to 20 years	1,805	17.4	16.6	16.1
21 to 30 years	907	8.7	11.6	10.5
31 years or longer	1,054	10.1	14.4	13.4
Total Householders	10,391*	100.0%	205,411	2,443,580
Source: US Census 2000				
*Total occupied units				

2.1.5 Vacancy Rate and Housing Occupancy

Vacancy rate indicates the availability of housing units in a community. In general a vacancy rate of 5.0% is considered ideal because it allows the population to move more freely in the marketplace. A vacancy rate below 5.0% indicates that there is a demand for additional housing. A vacancy rate greater than 5.0% may indicate that a community has a problem with underutilization, has an overabundance of rundown and disinvested properties, or lacks an effective redevelopment/reinvestment policy. High vacancy rates can also be the result of economic weakness at state, regional or national level. The vacancy rate for ownership units in North Attleborough in 2008 was lower than the rates experienced by both the county and the state: 0.7% in North Attleborough as compared to 1.4% for Bristol County and 1.5% for Massachusetts. The vacancy rate for rental units in North Attleborough was 8.6% up from 2.9% in 2000. This figure is lower than both Bristol County and the Statewide rates (See: **Table 2-5**).

While the vacancy rate identifies the availability of units for rent or for sale, the percentage of vacant or unoccupied units includes dwelling units that are not available for rent or sale because they are abandoned, dilapidated, or otherwise not suitable for habitation. In 2008, North Attleborough had 556 unoccupied units, which comprised 4.9% of the Town's housing stock. North Attleborough's unoccupied unit count is lower than the count of 7.8% for Bristol County and the 9.8% count for the State. The low vacancy rate and the unoccupied unit rate indicate that North Attleborough's has a limited supply of housing for sale and that the overall condition of the housing stock is good.

Table 2-5 Vacancy Rate, 2000 and 2008 ACS Estimate						
Vacancy Rate	N. Attleborough		Bristol County		Massachusetts	
	2000	2008	2000	2008	2000	2008
Homeowner Units	0.5	0.7	0.8	1.4	0.7	1.5
Rental Units	2.9	8.6	5.5	5.7	3.5	5.6

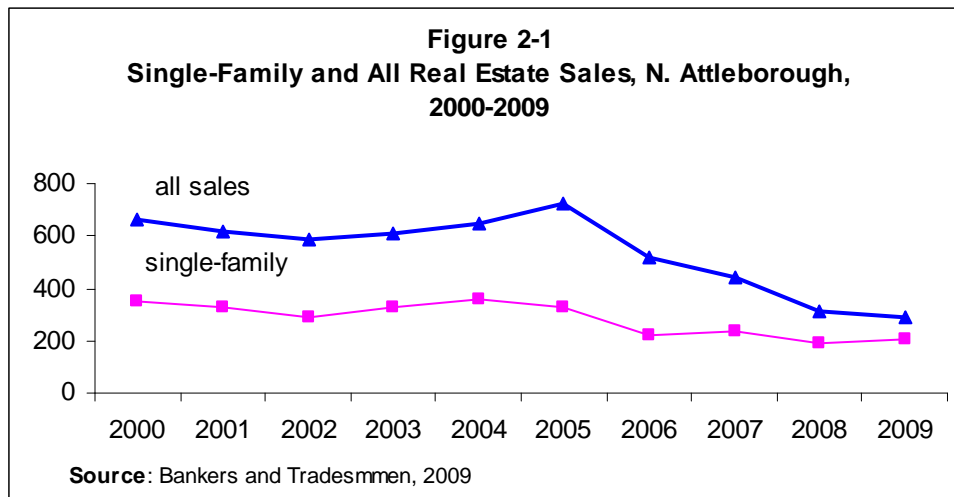
Source: US Census 2000 and ACS 2006-2008 Estimate

2.1.6 Home Sale Activity

Table 2-6 and Figure 1 illustrate the home sales activity in North Attleborough. This data revealed a fairly constant trend for single-family home sales for much of 2000, but began to unsteadily decline in 2006 thru 2009. The peak of home sale activity was in 2004 with 356 units sold; the lowest point was in 2008 when only 194 homes were sold. The trends for all real estate sales were similar to single home sales, declining in the beginning of 2000 to 2003. Then from 2003 to 2005 all sales activity peaked at 727, and then began a steady decline to its lowest point of 291 sales. It should be noted that the condominium market is inclusive of the trends in all real estate sales.

Table 2-6 Single-Family and All Real Estate Sales In North Attleborough, 2000-2009			
Year	Single Family Home Sales	Condominiums	All Real Estate Sales
2000	354	144	663
2001	326	129	614
2002	287	110	588
2003	326	114	606
2004	356	115	644
2005	331	193	727
2006	222	155	515
2007	238	118	444
2008	194	71	314
2009	202	42	291

Source: Banker & Tradesmen and The Warren Group, 2009



2.2 Residential Development Patterns and Housing Trends

Residential development is influenced by a number of factors, including historical development patterns, local zoning regulations, forces of supply and demand, transportation access and availability, school system and other quality of life considerations. This section provides an overview of the Town’s historical and recent residential development patterns and trends. See the Land Use Chapter for a discussion of the Town’s zoning regulations for residential uses.

2.2.1 Residential Development Patterns

Prior to the 1950’s and 60’s, North Attleborough’s residential development was fairly moderate. Residential populations were spread out and primarily located adjacent to the downtown and in the small centers or neighborhoods of Attleboro Falls, Falls Pond and Adamsdale where development was clustered and compact. The expansion of waterline to Kelley Boulevard eventually attracted development to the eastern side of town. Perhaps the most significant factor impacting the character and development pattern of North Attleborough relative to residential development was the construction of I-95 in the early 1960’s. The growth in transportation investments improved regional access and North Attleborough began to emerge into a wider metropolitan area developing more like a suburb. By 1970-1980 residential subdivisions were developed throughout the area. In 1973 to 1981 a sewer moratorium was put into effect causing an increase and the number of single-family homes to be built on septic systems, while multi-family during this period virtually stopped. Additional infrastructure improvements impacted land-use and increased residential development patterns including the completion of Landry Avenue in the late 1990’s linking the eastern and western sections of the town, which had been previously divided by I-95.

Below in **Table 2-7** population in North Attleborough has more than doubled since 1950 from 12,146 to 27,143 in 2000. Between 1960 and 1970 the population growth in North Attleboro grew at a rate of more than 20% per decade. The 1970’s experienced the highest growth at more than 26.0%. From the 1980’s and 1990’s the rate was slower and drastically dropped by 2000 to 8.4%.

Year	Population	%Change
1950	12,146	17.2%
1960	14,777	21.6%
1970	18,665	26.3%
1980	21,095	13.0%
1990	25,038	18.6%
2000	27,143	8.4%

Source: US Census Population 1950-2000

The Town of North Attleborough adopted its zoning bylaws in 1974. Currently the town has eleven (11) Zoning Districts five (5) are residential including R10 - Intensive Residential District (10,000 SFA), R10S – Special Intensive Residential District (10,000 SFA), R15 – Residential District (15,000 SFA) and R20 – Residential District (20,000 SFA) R40 – Rural Residential District (40,000 SFA). In addition, there are two mixed-use Districts including C-7.5 retail District (7,500 SFA) and IC 30 Special Industrial and Commercial District (30,000 SFA). The residential development patterns for North Attleborough are spread out across the town including single-family, multi-family, apartment complexes, duplexes, condominiums and mobile homes.

SRPEDD’s 2000 Build-out analysis identified that the northern and western areas of the Town are susceptible to future residential growth. Building constraints such as wetlands, slopes, soils, and waterways will have an impact on growth in these areas, but most likely not enough to preserve the rural and agricultural landscapes intact.

2.2.2 Housing Permit Data and Construction Trends

In reviewing housing permit data and construction trends, the number of units for North Attleborough and Bristol County appear to be fairly stable. Dramatic declines emerge for both relatively around the same time period from about 2006 to 2009. The number of units peaked in North Attleborough during 2001 with 130 units compared to Bristol County which peaked in 2002 with 1,540 units. North Attleboro experienced its lowest numbers in 2008 and 2009 with 24 units compared to Bristol County’s 454 units 2009.

North Attleborough				Bristol County		
Year	Total Cost	Number of Units	Average Cost/Unit	Total Cost	Number of Units	Average Cost/Unit
2000	18,549,000	92	201,620	205,526,367	1,526	134,683
2001	28,834,000	130	221,800	192,827,966	1,337	144,224
2002	29,559,300	121	244,292	238,725,962	1,540	155,017
2003	26,061,418	107	243,565	210,823,790	1,390	151,672
2004	28,273,858	116	243,740	276,714,766	1,500	184,477
2005	23,208,132	123	188,684	253,626,190	1,394	181,941
2006	16,929,352	43	393,706	194,027,420	1,030	188,376
2007	8,435,600	26	320,985	166,013,559	846	196,234
2008	6,054,410	24	252,267	103,038,276	494	208,580
2009	6,054,410	24	252,267	88,413,458	454	194,743

Source: US Census, 2000-2009 and NA Planning Dept.

The average construction cost of a single-family home in North Attleborough is significantly higher than the Bristol County average. In 2006 North Attleborough’s average single-family construction cost peaked at \$393,706 compared to Bristol County’s highest average of \$208,580 or 47.0% lower than North Attleborough’s average. It should be noted that the construction cost figures cited in **Table 2-8** and **Figures 2-2** exclude land cost.

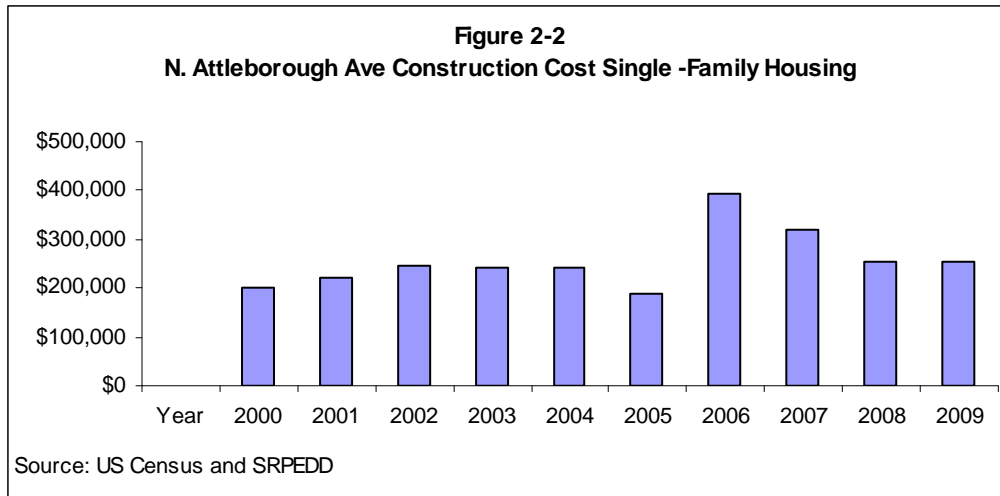
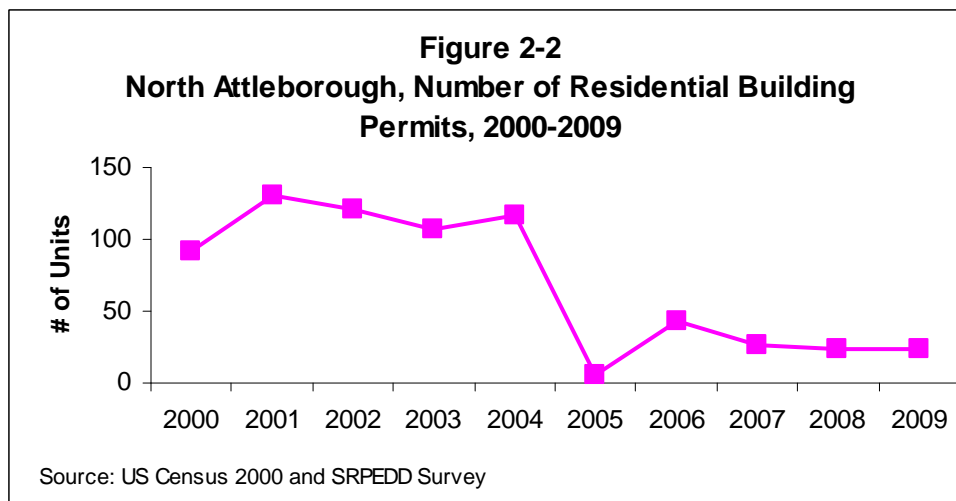


Table 2-9
Number of Residential Building Permits Per Year
North Attleborough and Bristol County, 2000-2009

Year	North Attleborough	Bristol County
2000	97	1,650
2001	130	1,495
2002	121	1,703
2003	107	1,749
2004	116	1,878
2005	113	1,817
2006	45	1,315
2007	32	1,417
2008	17	540
2009	24	476

Source: US Census 2000 and N.A Building Inspector



2.2.3 Potential for Future Residential Growth

The SRPEDD build out analysis completed in 2000 estimated the potential for 5,821 new housing units in North Attleborough. This analysis estimated that the new housing could result in an additional 15,719 new residents and 3,057 new public school children over the baseline numbers. The study indicated that much of this new growth would occur in the northern and western areas of the Town.

Selected Demographics	1990	2000	Build-out	Additions
Population	25,038	25,973	41,692	15,719
Students	3,715	4,361	7,418	3,057
Households	9,235	9,235	15,056	5,821
Water Use GPD	-	2,748,000	4,833,709	2,085,709
Source: SRPEDD Buildout Analysis 2000				

These numbers would have been larger, but in 1995 the Town undertook zoning changes in a 245 acre area located in the northeastern section of North Attleborough at Landry Avenue with the rezoning of the R-20 District to a new OP-60 District (Residential, 20,000 square feet to Office Park, 60,000 square feet) decreasing the amount of land available for housing units in this area

2.3 Housing Affordability Analysis

Housing affordability is a critical factor that determines who will be able to live in North Attleborough and, in turn, what type of community North Attleborough will be. This section provides an analysis of housing costs and affordability, as well as existing programs and policies for providing affordable housing in the Town.

2.3.1 Cost of Homeownership Units

According to Banker and Tradesman, the median sales price for single-family houses sold in North Attleborough during 2009 was \$321,500 or a 35.1% increased compared to \$208,500 in 2000. Overall in comparing North Attleboro to its neighbors, North Attleborough ranked second to Mansfield with the highest median sales price of \$345,000 followed by Plainville with \$304,000, Norton and Attleboro with \$272,500 and \$252,500 respectively. Nearly all the communities peaked in 2005; Mansfield was identified with a median sales price of \$427,450 while North Attleborough had \$370,386. Below see **Figure 2-4** for history of median single-family home sales prices in North Attleborough and **Table 2-11** for a more detailed comparison of the median home sales price trends in neighboring communities.

Comm.	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Attleboro	179,900	200,000	240,000	275,000	312,750	327,400	318,000	300,000	200,000	252,500
Mansfield	275,000	289,500	319,500	363,750	402,000	427,450	422,000	385,000	380,000	345,000
N. Attleboro	208,500	235,000	284,000	315,000	345,700	370,386	364,750	355,000	320,000	321,500
Norton	207,000	237,500	274,500	305,000	339,800	346,500	357,700	325,000	290,000	272,500
Plainville	210,000	240,300	280,000	335,000	368,950	379,000	366,450	349,500	352,500	304,000

Source: Bankers & Tradesman, 3/2010

On additional review Banker and Tradesman identifies the median sale price for condominiums sold in North Attleborough for 2009 was \$160,000 or a 38.1% increase from \$99,900 in 2000. In comparing North Attleboro to its neighbors the median sales price were significantly higher in Norton with \$222,900 for 2009. North Attleboro ranked last behind Attleboro with \$185,000. Plainville ranked second with \$215,500 followed by Mansfield in third with \$200,000. The peak price in Norton occurred in 2006 with \$335,000 while North Attleboro peaked in 2005 with only \$209,900. See **Table 2-9** below for more details on the areas median condominium sales price.

Comm	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Attleboro	125,000	141,900	168,000	190,000	207,900	204,900	230,000	216,000	200,000	185,000
Mansfield	97,500	118,000	140,000	163,000	211,900	212,000	207,000	206,500	206,750	200,000
N. Attleboro	99,900	122,500	152,000	169,250	203,500	209,900	194,000	186,750	183,500	160,000
Norton	152,900	179,450	209,900	262,524	269,900	293,450	335,000	311,450	225,000	222,900
Plainville	139,250	149,900	190,000	220,000	235,900	285,438	305,750	280,000	302,500	215,500

Source: Banker and Tradesman, 2010

2.3.2 Cost of Rental Housing

Rental housing in eastern Massachusetts has become more expensive in recent years. Although historically rental units in the outlying areas have risen more slowly in the past, the pressure on the rental market is increasing in the suburbs as housing availability grows tighter in the city. In 2000, median gross rent in North Attleborough was \$648 per month which was more than Bristol County's \$499 per month but less than the Mass median gross rent of \$684 per month. In 2008, median gross rent in North Attleborough was \$990 per month which was greater than Bristol County (\$777) and Mass (\$987) as a whole. From 2000 to 2008 North Attleborough experienced a growth change of nearly 53.0% compared to nearly 56.0% for Bristol County and 44.0% for Mass respectively.

Year	N. Attleboro	Bristol County	Mass
2000	\$648	\$499	\$684
2008	\$990	\$777	\$987
% Change	52.7%	55.7%	44.2%

Source: US Census, 1990-2000 and ACS 2006-2008 3yr estimate

2.3.3 Housing Affordability Indices

The definition of affordability considers both the price of the housing unit and the income of the household living in it. It should be noted that the term “affordable housing” is relative, since it depends on the income of the household. Affordable housing is not the same thing as subsidized housing for persons of low and/or moderate income, although subsidized housing is one type of affordable housing.

The U.S. Department of Housing and Urban Development (HUD) defines affordability as a household spending no more than 30% of its annual income on housing. Families who pay more than 30% of their income for housing are considered to be cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. This federal definition of affordability housing has become the generally accepted standard. A guideline used by banks when evaluating home mortgage applications is that monthly payments should not exceed 30-33% of household income.

The 2008 ACS estimated that approximately 30.8% of North Attleborough homeowners spent 35% or more of their household income on housing costs while renters spent 26.4% or more of their household income on housing costs. Additionally, 10.4% of homeowners spent between 30.0%-34.9% compared to 12.7% renters. Another 27.6% of homeowners spend less than 20.0% compared again to 32.9% for renters. Overall, 41.2% of homeowners spent 30.0% or more of household income on housing costs compared to 39.1% for renters. These numbers indicate high housing costs burdens. See **Table 2-14** below for more details.

	Homeowner				Renter			
	2000	%	2008	%	2000	%	2008	%
Less than 20%	3,031	52.8	1,781	27.6	1,301	39.7	880	32.9
20.0% to 24.9%	1,059	18.5	981	15.2	574	17.5	410	15.3
25.0% to 29.9%	588	10.3	1,037	16.0	449	13.7	340	12.7
30.0% to 34.9%	349	6.1	671	10.4	205	6.3	340	12.7
35.0% or more	700	12.2	1,993	30.8	626	19.1	750	26.4

Source: US Census 2000 and American Community Survey (ACS) 2006-2008 3 yr estimate

Affordability Gap

Table 2-15 shows the trend in the affordability of single-family housing in North Attleborough from 2000 to 2009. It compares the median sales price of single-family homes with the “affordable housing price”. This is the cost of housing that would not impose a housing cost burden on a family earning the median family income (MFI). It shows the “affordability gap” between these numbers; that is, the difference between the median housing sales price and the pricing of housing that is affordable to those earning the median family income, using affordable as 30% of gross income based on Housing and Urban Development (HUD) standards.

**Table 2-15
Affordability of Housing: North Attleborough, 2000-2009**

Year	MFI ¹	Median Sales Price	Affordable Price ²	Gap ³
2009	\$72,500	\$321,500	\$241,666	\$ 79,834
2008	\$68,300	\$320,000	\$227,667	\$ 92,333
2007	\$68,300	\$355,000	\$227,667	\$127,333
2006	\$64,000	\$364,750	\$213,333	\$151,417
2005	\$63,850	\$370,386	\$212,833	\$157,553
2004	\$60,000	\$345,700	\$200,000	\$145,700
2003	\$58,400	\$315,000	\$194,667	\$120,333
2002	\$54,100	\$284,000	\$180,333	\$103,667
2001	\$52,800	\$235,000	\$176,000	\$ 59,000
2000	\$49,800	\$208,500	\$166,000	\$ 42,500

1 HUD Median Family Income for Providence-Fall River-Warwick, RI-MA MSA

2 Housing expenses less than 30% household income

3 Difference between median sale price and affordable price

From 2000 to 2005 housing prices in North Attleboro rose steadily out pacing household income and drastically widening the affordability gap. In 2000 the median sale price of a home was \$208,500, median family income was \$49,800 and the gap was \$42,500. By 2005 the median sale price had risen to \$370,386, median family income was only \$63,850 and the gap was \$157,553. Although the down turn in the housing market has begun to close in on the affordability gap, North Attleboro has a long way to go before it reaches the level seen in 2000 and much further to reach affordability.

Homebuyers Affordability Index

To determine the affordability of ownership units for any given family, it is necessary to estimate the maximum price of a home that the family could afford. A house is considered affordable when they don't spend more than 30.0% of their income on housing costs, including mortgage payments, property taxes and insurance. This calculation depends on many factors, including interest rates (which in turn are affected by the borrower's credit rating), length of the mortgage (e.g., 15 year vs. 30 year) and the amount of the down payment. Based on assumptions for a typical homebuyer, a family earning the 2010 median family income for the Fall River Providence Metropolitan Statistical Area (MSA) of \$72,100 could afford a home costing about \$240,333. This is nearly \$75,000 (\$74,600) less than the North Attleborough 2010 (June, the most recent) median single-family sale price of \$315,000.

2.3.4 Chapter 40B- Qualifying Affordable Housing

Chapter 40B of the Massachusetts General Laws mandates that communities have 10% of their total housing units dedicated to households with low and moderate incomes as defined by HUD. In order to qualify as affordable under Chapter 40B, housing units must be subsidized by the state or federal government. Initially, "subsidized" in the context of

Chapter 40B was taken to mean financial subsidies only. As a result communities had little incentive to undertake housing initiatives not involving direct state or federal financial assistance, even if they were otherwise consistent with the intent of the statute. This changed in 1990, the definition of “subsidized” was broadened to include programs providing subsidies in-kind or through technical assistance or other supportive services. As a result several non-traditional subsidy programs became more widely used including the Department of Housing and Community Development’s (DHCD) Local Initiative Program (LIP), the Federal Home Loan Bank of Boston Affordable Housing Program, and the New England Fund (NEF).

In communities that have less than 10% affordable housing, Chapter 40B allows private developers who construct affordable housing to circumvent local zoning and subdivision control regulations through the Comprehensive Permit process. This process allows developers to submit a single application to the Zoning Board of Appeals, and requires that the application must be approved unless it presents serious health or safety risks. A project must contain at least 25% affordable housing to be eligible for a Comprehensive Permit. Comprehensive permits have caused great concern in many Massachusetts communities because they strip cities and towns of their local land use control and sometimes result in developments that are poorly sited in remote or environmentally sensitive areas. On the other hand, they have also resulted in the creation of thousands of units of much-needed affordable housing statewide.

Communities that lack 10% affordable housing may nevertheless comply with Chapter 40B’s housing requirement (and thus deny Comprehensive Permit applications) if they have 1.5% of their buildable land area dedicated to low and moderate-income housing. As DHCD has not fully established the rules that govern the land area minimums, no Massachusetts communities have yet been approved as having met their Chapter 40B obligations under the land area minimum. Recent changes to Chapter 40B (2002) also protect cities and towns against “unfriendly” Comprehensive Permits if they have made significant recent progress (as defined in the statute) toward meeting the affordable housing goal. In addition, accessory dwelling units created after July 2002 now count toward the affordable housing inventory even if they were created without a subsidy program.

As of May 2010, 293 units or 2.8% of North Attleborough’s total housing inventory of 11,288 qualified as affordable under Chapter 40B. The average percentage of affordable housing in the SRPEDD 27 community region is 8.1%; the Town of North Attleborough ranks 21 out of 27 in the lowest amount affordable units.

Below **Table 2-16** compares North Attleborough’s level of affordable housing to its neighbors identifying it with only 2.8% of all housing units as qualified toward the subsidized housing inventory (SHI). Ahead of North Attleborough was Norton with 6.1% SHI, both Attleboro and Plainville were identified with 7.3% and 7.0% respectively. Mansfield had the highest SHI portion with 11.6%.

Table 2-16 Level of Affordable Housing North Attleborough and Neighboring Communities			
Community	# Year Round Units	# Affordable Units	% Affordable Units
Attleboro	16,519	1,198	7.3%
Mansfield	8,083	934	11.6%
N. Attleborough	10,600	293	2.8%
Norton	3,088	189	6.1%
Plainville	5,942	413	7.0%

Source: Department of Housing & Community Development (DHCD), 4/2010

2.4 Summary of Housing Needs Assessment

Table 2-17 summaries demographic and housing characteristics in North Attleborough and compares this information to that for Bristol County and the state.

Table-17 Summary of Demographic and Housing Characteristics for North Attleborough, Bristol County and the State 2008			
Characteristics	N. Attleborough	Bristol County	Massachusetts
Household Characteristics			
Total Population	28,501	545,225	6,469,770
% less than 20 yrs	27.8	32.3	25.3
% 20 to 34 yrs	16.6	19.6	19.8
% 45 to 54 yrs	16.8	14.9	15.3
% 65 yrs or more	10.6	13.6	13.3
Median Age	38 yrs	38 yrs	38.5 yrs
% non family households	32.5	32.4	36.2
Average household size	2.63	2.56	2.53
Median income	\$75,851	\$55,845	\$64,684
% individuals in poverty	3.1	10.7	10.0
% earning less than \$25,000	10.2	23.4	20.1
% earning more than \$100,000	32.4	23.1	29.7
% occupied housing	95.1	92.2	90.2
% owner-occupied	74.7	63.8	64.9
% renter-occupied	25.3	36.2	35.1
% in single-family, Detached structures	59.2	52.7	52.8
Median sales price 2009	\$321,500	\$256,895	\$285,000

Source: American Community Survey (ACS) 2006-2008 estimates

The information shown indicates that North Attleborough is a moderately large, “small community” (local population under 50,000) with less families and children than other communities in Bristol County but more than the state as whole, providing a higher rate of owner occupancy and single-family homes. More specific comparisons of North Attleborough to Bristol County and the state are highlighted below.

- *Somewhat Younger Population*

A smaller portion of North Attleborough’s population includes seniors- 10.6% versus 13.6% for Bristol County and 13.3% for the state. The median age of 38 years is fairly young and constant with Bristol County and the state.

- *Fewer Young Adults*

The numbers of those 20 to 34 years old have been decreasing, and North Attleborough had a lower percentage of these younger adults, at 16.6% of the population as opposed to 19.6% and 19.8% for the county and state, respectively.

- *Types of Households – More Families*

North Attleborough non-family households comprising 32.5% was constant with the county but less than the 36.2% for the state. Although the percentage of children under 20 years, 27.8% is less than the county, 32.3% but higher than the state, 25.3%. There are more family households in North Attleborough 67.5% versus non-family households with 32.5%. In addition the average household size is greater as well, 2.63, as opposed to 2.56 for the county and 2.53 for the state.

- *Significantly Higher Income Levels*

Median income levels per the 2008 ACS were significantly higher in North Attleborough, \$75,851 as opposed to \$55,845 and \$64,684 for the county state, respectively. Additionally, the percentage of those earning less than \$25,000 was substantially lower in North Attleborough, 10.2% versus 23.4 for the county and 20.1 for the state. Also North Attleborough had 3.1% of its population living in poverty with a much higher levels for the county and state of 10.7% and 10.0%, respectively. North Attleborough also had more residents earning more than 100,000, 32.4% in comparison to 23.1% for the county and 29.7% for the state.

- *Housing Market Conditions*

The 2009 median housing prices provide a comparison of North Attleborough’s housing market to that of Bristol County and the state and indicate higher market values, \$321,500 for North Attleborough, \$256,895 for the county and \$285, 000 for the state. Housing prices increased more than half (54.0%) since 2000 from \$208,500 to 321,500 in 2009.

2.4.1 Changing Demographics

Several demographic trends will influence the need for various types of housing in North Attleborough. A complete Demographic Profile follows.

Population Growth

North Attleborough's total population was 27,143 according to the 2000 Census, an increase of 2,105 residents or 8.4% since the 1990 census population count. **Table 2-17** presents US Census population data from 1990 through 2008 for North Attleborough and its neighbors. North Attleborough's estimated population for 2008 was 27,794 or 2.4% higher than 2000. North Attleborough ranks 2nd in total population in comparison to its neighbors and its population growth rate from 1990 to 2000 was the slowest of the 5 communities. Mansfield had the highest growth rate from 1990 to 2000 at 35.3%. North Attleborough's estimated growth rate for 2000 to 2008 was the second lowest at 2.4% Attleboro at 1.8% was the lowest of the five municipalities.

Table 2-17 Population Growth: North Attleborough and its Neighbors 1990-2009					
Municipality	1990	2000	2008	% Change	
	<i>Actual</i>	<i>Actual</i>	<i>Estimate</i>	1990-2000	2000-2008
Attleboro	38,383	42,068	42,833	9.6%	1.8%
Mansfield	16,568	22,414	23,969	35.3%	6.9%
N.Attleborough	25,038	27,143	27,794	8.4%	2.4%
Norton	14,265	18,036	19,186	26.4%	6.4%
Plainville	6,871	7,683	8,204	11.8%	6.8%

Source: US Census, 1990, 2000 & T1, 2009 Population Estimates

Southeastern Regional Planning and Economic Development (SRPEDD) prepared population projections for cities and towns in their district. **Table 2-18** shows population growth estimates for North Attleborough and its four neighbors for 2000 to 2010, 2010 to 2020 and 2020 to 2030. North Attleborough's population is estimated to grow 9.2% from 27,143 in 2000 to 29,654 by 2010. Its 2010 population is estimated to grow 9.0% to 32,331 by 2020 and the 2020 population is projected to grow 8.5% to 35,094 by 2030.

Table 2-18 Projected Growth: North Attleborough and its Neighbors 2000-2030							
Municipality	2000	2010	2020	2030	% Change		
					2000-2010	2010-2020	2020-2030
Attleboro	42,068	43,650	45,215	46,838	3.5%	3.8%	3.5%
Mansfield	22,414	23,450	24,976	26,553	4.6%	6.5%	6.3%
North Attleborough	27,143	29,654	32,331	35,094	9.2%	9.0%	8.5%
Norton	18,036	18,576	19,851	21,162	2.9%	6.8%	6.6%
Plainville	7,683	8,850	9,882	10,943	15.1%	11.6%	10.7%

Source: SRPEDD Projections 2010-2030

North Attleborough Population, Sex and Age Trends

Table 2-19 shows the sex and age distribution of North Attleborough's 2008 population. Females were 53% of the population while males were made up of 47%. **Figure 2-4** illustrates the age distribution of North Attleborough's population.

Table 2-19			
Town of North Attleborough Population, Sex and Age Characteristics, 2000 & 2008			
ACS Estimates			
	<u>2000</u> #/%	<u>2006-2008</u> #/%	<u>% Change</u>
Total Population	27,143/100.0%	28,910/100%	8.4%
Sex			
Male	13,192/48.6%	13,483/46.6%	7.9%
Female	13,951/51.4%	15,427/53.4%	8.9%
Age			
Under 5 years	1,957/7.2%	2,075/7.2%	6.0%
5 to 19 years	6,117/22.5%	6,291/21.8%	2.9%
20 to 24 years	1,251/4.6%	1,548/5.4%	23.7%
25 to 34 years	4,168/15.3%	3,362/11.6%	-19.3%
35 to 44 years	5,157/19.0%	5,238/18.1%	1.5%
45 to 54 years	3,966/14.6%	4,364/15.1%	10.0%
55 to 59 years	1,263/4.7%	1,920/6.6%	52.0%
60 to 64 years	885/3.3%	1,034/3.6%	16.8%
65 to 74 years	1,371/5.1%	1,699/5.9%	23.9%
75 to 84 years	934/3.4%	857/3.0%	-8.2%
85 years +	317/1.2%	522/1.8%	64.6%
Under 18 years	7,831/28.8%	7,803/26.9%	-.35%
65 years and older	2,622/9.7%	3,078/10.6%	17.3%
Source: American Community Survey 2006-2008 3 yr estimates: Table DP-1Profile of General Demographic Characteristics			

The age distribution information in **Table 2-19** provides some insights on recent demographic trends. First, there was a small increase of about 3.6% in the number of children from 8,074 under the age of 18 in 2000 to 8,366 in 2008. Those over 65 increased by 328 individuals, from 1,371 in 2000 to 1,699 in 2008 representing an increase of 0.8%. In addition those individuals age 85 years + increased from 317 in 2000 to 522 in 2008 or 65%. It is important to note that a sub-set of the population of those younger adults entering the workforce and forming their own families, age 25 to 34 decreased in North Attleborough by 806 individuals or 19.0% from 2000 to 2008. Although the high costs of living, housing in particular may have caused this population decrease, this age cohort still comprises about 12% of the total population.

The Metropolitan Area Planning Council (MAPC) prepared population projections by age group through 2030, which appear in **Table 2-20**. These demonstrate a small increase in school age children and a substantial increase in those over 60. For example, those under the age of 14 are projected to increase by only about 43 individuals. Those age 15

to 29 drop from 18.5% in 2010 to 16.7% in 2030. Additionally, the age group 45 to 59 is projected to shift downward from 24.7% in 2010 to 20.2% in 2030. The population ages 30 to 44 are projected to remain relatively stable with only 0.1% growth. Significant projected growth is estimated to occur in the over 60 age cohort increasing by 2,651 or 59.6% by 2030. It can be reasonably estimated that additional housing will be needed to meet the needs of “empty nester” couples as well as older adults seeking independent or assisted congregate living options.

Age Range	2010 #/%	2020 #/%	2030 #/%
0-14	5,660/19.7%	5,458/18.2%	5,703/18.5
15-29	5,311/18.5%	5,485/18.3%	5,163/16.7%
30-44	6,119/21.3%	5,935/19.8%	6,612/21.4%
45-59	7,103/24.7%	7,053/23.6%	6,230/20.2%
Over 60	4,455//15.5%	5,923/19.8%	7,106/23.0%
Total	28,648/100.0%	29,854/100.0%	30,814/100.0%

Source: MAPC, January 2006

North Attleborough Household Trends

From 2000 to 2008 North Attleborough’s total households grew by 341 households or 3.2%. Other indicators that experienced growth included non-family households increased by 328 or 10.3%, householders with persons under 18 had a small increase of 47 households or 1.1% and households with persons age 65 + increased as well from 1,871 in 2000 to 1,970 2008 or 5.2%. In addition the average household and family size increased from 2.60 and 3.15 in 2000 to 2.63 and 3.24 in 2008 respectively.

See **Table 2-21** below for additional details.

	2000		2008	
	Number	Percent	Number	Percent
Total Households	10,391	100.0	10,732	100.0
Family Households	7,227	69.6	7,240	67.5
<i>Family with children under 18</i>	3,741	36.0	3,652	34.0
<i>Married-couple fam</i>	5,918	57.0	5,731	53.4
<i>Married with children under 18</i>	3,002	28.9	2,945	27.4
<i>Female householder, no husband</i>	976	9.4	998	4.8
<i>Female householder with children under 18</i>	578	5.6	491	2.0
Non-family Households	3,164	30.4	3,492	9.3
<i>Householder living alone</i>	2,568	24.7	3,023	4.6

<i>Householder 65+</i>	762	7.3	830	32.5
Households with persons under 18	3,941	37.9	3,988	28.2
Households with person 65+	1,871	18.0	1,970	7.7
Average household size	2.60	-	2.63	
Average family size	3.15	-	3.24	
Source: ACS 2006-2008 3 yr estimate				

As shown in **Table 2-22** the number of households in North Attleborough grew by less than 13.0% from 1990 to 2000, which was the slowest of the five neighboring communities. Mansfield’s household growth was the highest among the five communities at about 34.0% followed by Norton at nearly 27.0%. In all communities, with the exception of Mansfield, the number of persons per household declined from 1990 to 2000 reflecting regional and national trends towards smaller households.

Municipality	Households (HH)			% Change 1990-2000	Annual Rate of Growth	Persons/HH	
	1990	2000	Differ			1990	2000
Attleboro	14,180	16,019	1,839	13.0%	1.30%	2.66	2.57
Mansfield	5,940	7,942	2,002	33.7%	3.40%	2.79	2.82
N. Attle	9,235	10,391	1,156	12.5%	1.30%	2.69	2.60
Norton	4,641	5,872	1,331	26.5%	2.70%	2.81	2.79
Plainville	2,642	3,009	367	13.9%	1.40%	2.57	2.53
Source: US Census, DP-1 General Population and Housing Characteristics							

Income Distribution

The median household income in 2000 was \$59,371 representing an increase of 41.2% from the 1990 median income, not adjusted for inflation. Based on the percentage change in HUD’s median income levels from 2000 to 2010 (44.7%), from \$49,800 to \$72,100, an adjusted income level of \$85,910 can be calculated that perhaps better reflects current economic conditions.

Between 2000 and 2008, there were decreases in the numbers of households in several income categories including those in the income range earning less than \$10,000 through to those earning in the income range \$50,000 to \$74,999. The largest losses occurred in the income ranges of those earning \$25,000 to 34,999 with a drop of 515 households or about 43.6% and those earning \$15,000 to \$24,999 which experienced a drop of 408 households or 45.2%. Those households earning more than \$75,000 increased to over 18% of the population in 2008 from 15% in 2000. Those households earning \$100,000 to

\$149,999 drastically rose to nearly 62.0% from 1,436 in 2000 to 2,324 in 2008 which represent about 22.0% of all households. During this same period those earning more than \$150,000 nearly tripled from 245 in 2000 to 710 in 2008 about 6.5% of total households. Similarly those earning 200,000 or more also experienced growth from 237 in 2000 to 438 in 2008 or about 84.0%. The income distribution for those households that include children – families – is much higher with a median family income in 2008 of \$86,472 with nearly 50% or 3,578 of all families earning 1,022 or 14.0% earning \$150,000 or more.

	2000		2006-2008	
	Number	Percent	Number	Percent
Households	10,413	100%	10,732	100%
Less than 10,000	356	3.4%	227	2.1%
\$10,000 - \$14,999	496	4.8%	378	3.5%
\$15,000 - \$24,999	902	8.7%	494	4.6%
\$25,000 - \$34,999	1,179	11.3%	664	6.2%
\$35,000 - \$49,000	1,360	13.1%	1,301	12.1%
\$50,000 - \$74,999	2,374	22.8%	2,230	20.8%
\$75,000 – \$99,999	1,828	17.6%	1,966	18.3%
\$100,000 – \$149,999	1,436	13.8%	2,324	21.7%
\$150,000 – 199,999	245	2.4%	710	6.6%
\$200,000 or more	237	2.3%	438	4.1%
Median Household Income	\$59,371	(X)	\$75,851	(X)
Source: American Community Survey 2006-2008 3yr estimate				

Despite increasing household wealth, there still remains a population living in North Attleborough with very limited financial means. Of the 10,732 total households counted in 2008, 227 or 2.1% had incomes of less than \$10,000 and 872 or 8.0% had incomes between \$10,000 and \$24,999, representing extremely low-incomes levels at or below 30% of area median income. An additional 637 households had incomes within what public agencies would define as very low-income, within 50% of area median income based on 2008 levels. The total number of households within these lower income categories was 1,763 households in 2008 or 16.4% of all North Attleborough households, a significant number given the general affluence of the community.

Poverty Status

Table 2-24 shows 2000 poverty data for North Attleborough.

Table 2-24		
Poverty Status in 2000, North Attleborough		
	# Below Poverty Level	% Below Poverty Level
Families	200	2.7%
w. related children under 18 yrs	157	4.0%
w. related children under 5 yrs	69	4.2%
Families with female householder, no husband	78	8.7%
w. related children under 18 yrs	67	11.2%
w. related children under 5 yrs.	29	20.9%
Individuals	1,037	3.8%
18 years and older	625	3.2%
65 years and older	96	3.9%
Related children under 18 yrs.	361	5.0%
Related children 5-17 yrs	286	5.5%
Unrelated individuals 15 yrs and over	388	9.3%
Source: US Census 2000, Table DP-3. Profile of Selected Economic Characteristics		

Less than 3% of families lived below the poverty level, while female headed households with no husband had much higher rates of poverty at 8.7%. These households with children under the age of 18, and those under 5, included 11.2% and 20.9% respectively of all such households. Additionally, nearly 4% of individuals aged 65 and older lived below the poverty level.

Table 2-25 below shows poverty status for North Attleborough and its neighboring communities. Of the five neighboring communities Attleboro had the highest poverty rate for many of the major categories followed by Mansfield. North Attleborough ranked second for families and individuals with related children under 5 and 18 years old under the poverty level with 4.2% and 4.0% and 5.5% and 5.0% respectively. In most other categories when compared to the other communities, North Attleborough generally fell between the 3rd and 5th positions.

Table 2-25					
Poverty Status in 2000: North Attleborough and its Neighbors					
Percent Below the Poverty Level					
	Attleboro	Mansfield	N.Attleborough	Norton	Plainville
Families	3.7	3.0	2.7	2.2	2.4
w. related children under 18yrs.	5.0	3.8	4.0	3.1	3.3
w. related children under 5 yrs.	4.5	2.9	4.2	0.6	-

Families with female householder, no husband present	11.7	16.6	8.7	11.1	17.9
w. related children under 18 yrs	15.9	24.7	11.2	15.5	26.2
w. related children under 5 yrs	18.1	33.6	20.9	8.6	-
Individuals	6.2	4.5	3.8	4.0	4.0
18 yrs and over	6.2	4.9	3.2	4.3	4.0
65 yrs and older	10.1	12.9	3.9	12.9	8.5
Related children under 18 yrs	5.6	3.6	5.0	2.9	3.6
Related children under 5-17 yrs	6.1	4.2	5.5	3.9	4.9
Unrelated children 15 and over	18.0	15.0	9.3	18.7	13.1
Source: US Census: Table DP-3					

2.4.2 Senior, Family, Special Needs and Other Housing

Existing Supply

The Department of Housing and Community Development identifies North Attleborough with having 293 affordable units, representing 2.8% from the 11,288 town-wide total housing units. The North Attleborough Housing Authority (NAHA) has created nearly all (about 93.0%) of the affordable housing stock in the town. Currently there are a total of 272 rental units housing 365 individuals including 220 elderly, 20 handicapped and 62 children. The breakdown of units include: 224 1 bedroom units, 27 2 bedroom units and 21 3 bedroom units. The remaining 21 units or 7.0% have been developed by the Department of Mental Retardation (DMR) as group homes and there locations are confidential.

The North Attleborough Housing Authority, Executive Director, Carol Lyons indicated that there is a 5-7 year waiting list for family housing with 2 years for emergencies. All have local preference.

Table-26 summarizes North Attleborough’s existing 40B Subsidized Housing Inventory.

Table 2-26 Department of Housing and Community Development North Attleborough Chapter 40B Subsidized Housing Inventory August 2010			
Property Name & Address	Housing Type & Agency	Total Units/ Type	Subsidizing Agency
Circle Court	Over 60 and/or disabled/ N. Attleboro Housing Authority (NAHA)	104 units 1 bdrm	DHCD ₁
Elm Terrace	Over 60 and/or disabled/ NAHA	72 units 2 2Bdrm and 70 1Bdrm	DHCD
22 Washington St	Veterans/ NAHA	50 units 1Bdrm	DHCD

340-368 Smith St	Family/ NAHA	2-3Bdrm	DHCD
2-18 Falmouth St	Family/NAHA	2-3Bdrm	DHCD
40A-48B Clinton St	Family/NAHA	10 units 2-3Bdrm	DHCD
77-79 Jefferson St	Family/NAHA	4 units 2-3 Bdrm	DHCD
11-15 Goldie St	Family/NAHA	4 units 2-3 Bdrm	DHCD
99-103 Hope St	Family/NAHA	12 units 2-3Bdrm	DHCD
Group Home	-	15 units	DMR ₂
Group Home	-	6 units	DMR
Source: DHCD and North Attleborough Housing Authority, August 2010			
1 Department of Housing and Community Development			
2 Department of Mental Retardation			

Future Needs

As discussed above, the number of elderly residents in North Attleborough is expected to increase dramatically in the next 20 years. In addition to senior citizens, people needing special housing include physically and mentally handicapped persons of all ages, and persons with debilitating illnesses. Some common types of housing for seniors and other persons with special needs include age-restricted townhouses or condominiums, assisted living complexes, congregate living, and single room occupancy units. Future population trends in North Attleborough will create local demand of all of these housing types.

According to the 2000 U.S. Census the population age 5 to 20 years old is identified as with having 408 individual or 6.8% with a disability. The population age 21 to 64 years old were identified with 2,432 individual or 14.7% who claimed some type of disability, but 67 % of this group were employed, leaving approximately 33% unemployed, possibly due to the disability. In regard to the population 65 years of age or older 871 or 35.2% claimed some type of disability. These levels of disability are lower than those identified for the Boston region as a whole, where 7.9% of those 5 to 20 years of age claimed a disability, 16.5% of those 16 to 64 claimed a disability (38.2% of whom were not employed), and more than one-third, 37.1% of those over 65 were disabled. (Figures are based on 2000 census data for the Boston SMSA).

2.4.3 Affordable and Subsidized Housing

Additional subsidized affordable housing, meeting the definition provided by the Department of Housing and Community Development (DHCD), is needed in North Attleborough to meet the state's 10% affordable housing requirements under Chapter 40B. More importantly, new affordable housing could make it possible for groups who cannot now afford to live in North Attleborough to do so in the future, such as young people who were born and raised in North Attleborough and are looking for an affordable rental or a small starter home as their first residence.

DHCD counts 293 units in North Attleborough that meet affordability requirements under 40B and are included in the Town's Subsidized Housing Inventory (SHI). Chapter 40B mandates that the town should have 10% of its year-round housing stock as affordable housing which would total 1,060 units out of its 10,600 year-round housing units (2000 US Census). With a current inventory of 293 affordable units or 2.8%, North Attleborough has a deficit of 767 affordable units.

2.5 Housing Resources

The Town of North Attleborough has limited local and area housing resources. The resources that have been identified include the following:

North Attleborough Housing Authority

Description: The Mission of the North Attleborough Housing Authority is to provide decent, safe, and sanitary affordable housing to residents of the Community, and to assist them in full participation within their community of North Attleborough.

North Attleborough Housing Authority
P.O. Box 668, 20 South Washington Street
North Attleboro, MA 02761
Tel: 508-695-5142
Fax: 508-695-6847
Contact: Carol Lyons

Attleboro Office of Community Development

Description: The Attleboro Office of Community Development (AOCD) engages residents, non-profit organizations and the general public in articulating the cities needs and priorities in an effort to revitalize neighborhoods by increasing safe, decent, and affordable housing, stimulating economic development, and supporting programs and services that use federal resources to help low and moderate income residents attain economic self-sufficiency and achieve their vision of a healthy and viable community.

Attleboro Office of Community Development
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Attleboro, MA 02703
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Contact: Salvador Pina, Community Development Director

Old Colony Habitat for Humanity (HFH)

Description: Habitat for Humanity is an ecumenical, non-profit Christian ministry dedicated to building simple, decent homes in partnership with families in need. The organization has grown over the past two decades into one of the largest private homebuilders in the world with almost 1,600 U.S. affiliates worldwide, including several in close to North Attleborough including Attleboro, Providence and Fall River, that have

been able to build new homes for first-time homebuyers through donated land, materials, labor and funding as well as other special financing strategies

Old Colony Habitat For Humanity
118 South Main Street
Attleboro, MA 02703
Tel: 508-226-8833

Community Preservation Act (CPA)

Description: The Community Preservation Act (CPA) is enabling legislation designed to help communities plan ahead for sustainable growth and raise funds to achieve their goals. CPA allows cities and towns that accept its provisions to levy a community wide real estate tax surcharge of up to 3 percent for the purpose of creating a local Community Preservation Fund and qualifying for state matching funds. The CPA surcharge is calculated based on one's real estate property tax and not based on assessed valuation. The Fund may only be used to acquire, create and preserve open space and land for recreational uses, to acquire and preserve historic buildings and landscapes, and to create, preserve and support affordable housing. The state will provide matching funds to communities approving CPA.

Executive Office of Energy and Environmental Affairs
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2.6. Planning and Regulatory Strategies

Housing development is not only contingent on the construction of housing but on the planning and regulatory tools that enable localities to make informed decisions to strategically invest limited public and private to create housing. In order to capture additional housing including those that are affordable greater flexibility will be needed in the Town's Zoning Bylaws to better guide new development to smarter "locations" and certain permitting reforms should be considered.

The Town of North Attleborough should consider the following planning, regulatory and zoning-related strategy to promote housing development and address local needs.

1. Adopt Inclusionary Zoning Bylaw

Inclusionary zoning not currently included in North Attleborough's Zoning Bylaw is a zoning provision that requires a developer to include affordable housing as part of a development or potentially contribute to a fund for such housing. This mechanism has been adopted by more than one-third of the communities in the state to insure that any new development project over a certain size includes a set-aside in numbers of affordable

units or funding from the developer to support the creation of affordable housing. This bylaw applies to development that typically meet local zoning requirements, but most communities have determined it appropriate to incorporate density bonuses in their inclusionary bylaw. Many of the communities that have inclusionary zoning in place are reaping the rewards of these actions through the creation of actual affordable units and/or cash contributions to the locality for investment in affordable housing production. Most of the bylaws include mandated percentages of units that must be affordable, typically 10% to 20% and density bonuses. Some have allowed the development of affordable housing off-site and/or cash in lieu of actual units.

2. *Adopt Accessory Apartment Bylaw*

The Zoning Bylaw does not allow for accessory apartments. The availability of accessory apartments would provide small rental units that could help diversify the housing stock. It is generally recognized that there are illegal accessory apartments in town as well that may in fact possibly pose health and safety hazards.

Accessory units are helpful in meeting a number of public policy objectives including the following:

- Enables homeowners to capture additional income, which is particularly important for elderly homeowners or single parents where such income may be critical to remaining in their homes. Also, some young families or moderate-income households might be able to afford homeownership if they could count on income from an accessory apartment.
- Provides appropriately sized units for growing numbers of smaller households.
- Are inexpensive ways of increasing the rental housing stock at lower cost than new construction and without loss of open space, without significant impact on the surrounding neighborhood, and without additional Town services such as streets or utilities.
- Tenants in accessory apartments can also provide companionship, security and services for the homeowner, from shoveling the sidewalk for an elderly owner to babysitting for a single parent.
- Provide the opportunity for keeping extended families in closer contact.
- New accessory units typically generate tax revenue in a locality because accessory units add value to existing homes.

3. *Promote Mixed-Use Development*

North Attleborough's Zoning Bylaw allows mixed-use development (mixed residential and business uses) where residential is allowed above the first floor level on a limited basis. For example mixed-use is allowed in the Intensive Residential 10,000 SF (R-10) and Special Intensive Residential 10,000 SF (R-10S) Districts under special permit from the Zoning Board of Appeals. Mixed-use development is also encouraged in the Retail District: 7,500 (C-7.5) as well as in the Special Industrial & Commercial District 30,000 SF (IC30). Again both are under special permit granted by the Zoning Board of Appeals.

This zoning reflects a recognition that it is appropriate to look towards promoting mixed uses, particularly mixed commercial and residential uses, in areas that already allow commercial development and where somewhat higher density makes sense. Although

North Attleborough allows mixed-use development in several districts consideration should be given to encourage more opportunities, specifically along the south portion of Route 1 and in the area along Route 152 and Plain Street at the North Attleborough/Plainville town lines.

4. Allow “Starter Home” Development on Nonconforming Lots

There are parcels of land that at this time can not be developed because they do not meet the dimensional requirements of the Zoning Bylaw such as minimum lot size as well as front, rear and side yard provisions. It is likely that some, if not many, of these parcels could in fact be suitably developed for housing. Smaller lots will encourage the construction of smaller homes under appropriate guidelines to provide some housing options that are not currently being created by the private market as starter housing.

One potential model is to adapt a bylaw that has been approved in Dennis to allow affordable lots that enables nonconforming lots to be built on by special permit if they meet the following conditions:

- Contains at least 10,000 square feet of land and satisfies other Board of Health requirements.
- Has safe and adequate access to a public or private way.
- Is similar in size and shape to surrounding lots.
- The dwelling can not have more than three bedrooms. Each bedroom must have a minimum bedroom size of at least 500 sq ft.
- The applicable front, rear and side yard requirements are determined by establishing an average setback based on the homes adjacent and across the street from the lot in question.
- Where two lots are in common ownership, one of the two lots must be deed restricted to insure permanent affordability. If there is more than two lots held in common ownership, the second and, third lot as well as fifty percent of the remaining lots shall be deed restricted as permanently affordable (the fourth lot may be market rate, fifth affordable, sixth market rate, etc.).

