
Maynard Housing Production Plan

Funding provided by the Metropolitan Area
Planning Council through Direct Local Technical
Assistance

Prepared for

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Approved By: Maynard Board of Selectmen and Maynard Planning Board on December 10, 2015.
Approved by the Massachusetts Department of Housing and Community Development on February 24, 2016.



Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ♦ Karyn E. Polito, Lt. Governor ♦ Chrystal Komegay, Undersecretary

February 24, 2016

Mr. Chris DiSilva, Chairman
Maynard Board of Selectman
Town of Maynard
Municipal Building 195 Main Street
Maynard, MA 01754

Dear Mr. DiSilva:

The Department of Housing and Community Development (DHCD) approves the Town of Maynard's Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is January 14, 2016, the date that DHCD received a complete plan submission. The HPP has a five year term and will expire on January 13, 2021

Approval of your HPP allows the Town to request DHCD's Certification of Municipal Compliance when:

- Housing units affordable to low and moderate income households have been produced during one calendar year, totaling at least 0.5% (22 units) of year round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: www.mass.gov/dhcd.
- All units have been produced in accordance with the approved HPP and DHCD Guidelines.

I applaud your efforts to plan for the housing needs of Maynard. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or Phillip.DeMartino@state.ma.us, if you need assistance as you implement your HPP.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis Martin".

Louis Martin
Associate Director

cc Senator James B. Eldridge
Representative Kate Hogan
Bill Nemser, AICP LEED AP, Town Planner, Maynard
Kevin A. Sweet, Town Administrator, Maynard

Acknowledgements

This plan would not be possible without the support and leadership of many people in the Town of Maynard. Sincere thanks to the Kevin Sweet, Town Administrator, Andrew Scribner-MacLean, Assistant Town Administrator, and Bill Nemser, Town Planner, for their guidance, and the Maynard Planning Board and Board of Selectmen for their input and participation in this planning process.

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Executive Summary

The Town of Maynard engaged the Metropolitan Area Planning Council (MAPC) to conduct a housing needs and demand assessment in July of 2014. Phase 2 of this work continued in 2015 with an analysis of development constraints and the establishment of housing goals and implementation strategies. The complete Housing Production Plan (HPP) is informed by engagement with Town Administrator Kevin Sweet, Assistant Town Administrator Andrew Scribner-MacLean, Town Planner Bill Nemser, the Planning Board, Board of Selectmen, and the general public. Goals and strategies referenced herein aim to foster a more varied housing stock and increase affordability to support householders at different income levels and in different stages of life.

As part of the planning process, a public forum was held in July of 2015. There, the community learned about demographic and housing trends in Maynard before breaking into discussion groups focused on housing barriers, opportunities, and potential goals. Key findings from MAPC's comprehensive housing needs and demand assessment are summarized below.

Housing Needs and Demand Assessment

In recent years, Maynard's population and number of households have decreased. The population decline is projected to reverse, so that the population will be nearly back to 1990 levels by 2030. Meanwhile, the number of households in town will have far exceeded 1990 levels by that time due largely to shrinking household size. Maynard's population is aging, and projected to continue to do so. By 2030, those age 55 and older will have increased by 40%. Despite the aging population, school enrollment in town has recently increased after years of decline. Based on broader demographic trends, this is expected to be cyclical and to stabilize in a few years.

The majority of Maynard's housing stock is single-family. Prices for this housing type have increased 15% since 2012. The town's supply of multifamily housing is substantial and split among buildings of varying scales. These units are not all in two-family homes or large 40B developments. Condominium prices have increased 21% since 2012, but rental rates remain on the lower end of the subregional spectrum and lower than HUD-determined fair market rents for all unit sizes.

While a majority of those in town age 25-44 and 45-64 earn more than \$75,000 a year, 50% of senior householders earn less than \$39,999. A third of all households are low-income, earning less than 80% of area median income (AMI). These households are technically eligible for housing assistance through federal and state programs. More than a third of all households are cost burdened, spending more than 30% of annual income on housing. More than half of low-income households and more than a third of middle-income households are cost burdened.

Together, this data indicates unmet housing need and demand in Maynard. Currently, 8.33% of the town's year-round housing units are on the state's Subsidized Housing Inventory, or 369

affordable units for 1,380 eligible households in Maynard. This means the units are deed restricted to be affordable to households earning 80% of area median income (\$98,500) or below. Looking forward, robust housing demand for both single- and multifamily units at a range of price points is projected. However, historic permitting patterns in town do not indicate a rate of production that will meet this projected demand.

After these findings were presented at the first public forum for this HPP, discussion focused on the need for greater housing affordability, the housing needs of seniors, the need for and how to encourage a variety of housing types and models, where housing development and redevelopment should be focused in town, and the need to improve and re-use existing housing stock due to lack of developable land. Housing opportunities were also discussed, including some potential sites for development and redevelopment and funding resources. Barriers identified include land and infrastructure constraints, elements of the local regulatory framework, and lack of awareness of housing issues.

This discussion, combined with the comprehensive housing needs and demand analysis described above and a thorough assessment of development constraints, led to proposed housing goals and strategies. In October of 2015, a second public forum was held to share these ideas, elicit feedback from the community, and identify areas for housing development in town. The final plan that emerged based on that input provides Maynard with housing and programming guidance to target those with unmet housing needs, guide housing production to priority development areas, amend zoning to advance housing production, and build community awareness of housing issues and activities.

Goals and Strategies for Affordable Housing Production

Goal 1: Work to Preserve & Advance Housing Affordability in Town to Reduce the Number of Local Cost-burdened Households

Strategies

- Work towards meeting or exceeding the Commonwealth's 10% goal on the Subsidized Housing Inventory
- Produce mixed-income housing on vacant and other parcels with potential for development or redevelopment of housing varying in type and tenure
- Advance projects under the Local Initiative Program to create housing affordable to low- and moderate-income households
- Engage the local real estate community and property owners to increase understanding of and foster development/redevelopment opportunities
- Work collaboratively with non-profit housing developers and other entities to advance housing production
- Streamline local permitting process for affordable housing and accompanying affordable housing requirements
- Monitor and preserve affordability restrictions on existing units for as long as possible

- Allocate local resources to advance affordable housing production

Goal 2: Adopt Zoning Changes to Allow for Housing Choices & Flexible Approaches to Achieve Housing Affordability

Strategies

- Analyze the effectiveness of Section 8.0 Accessory Family Dwelling Unit bylaw as a means to meet affordable housing needs in town
- Consider additional districts where zoning for mixed-use development may be appropriate, and amend Section 9.3 Neighborhood Business or Section 9.4 Downtown Mixed-Use overlay districts to increase the number of residential units allowed
- Establish a Municipal Affordable Housing Trust Fund under M.G.L. Chapter 44
- Adopt a town-wide inclusionary zoning bylaw
- Provide incentives to include accessible and adaptable housing units in new developments
- Assess areas served by existing infrastructure for opportunities to amend zoning to facilitate multifamily housing development
- Amend residential zones to incentivize redevelopment of vacant structures and encourage development of small, affordable single-family homes on substandard vacant or underutilized properties
- Amend Section 11.0 definitions of zoning bylaw to comply with Affirmatively Furthering Fair Housing rules

Goal 3: Address Unmet Housing Needs Through Programming

Strategies

- Maximize existing community resources to enable seniors to continue living in the housing of their choice, and provide education about a range of housing options
- Help eligible homeowners and homebuyers access housing assistance
- Advance a diversity of housing programs

Goal 4: Build Town Awareness of Housing Demand, Issues, & Activities

Strategies

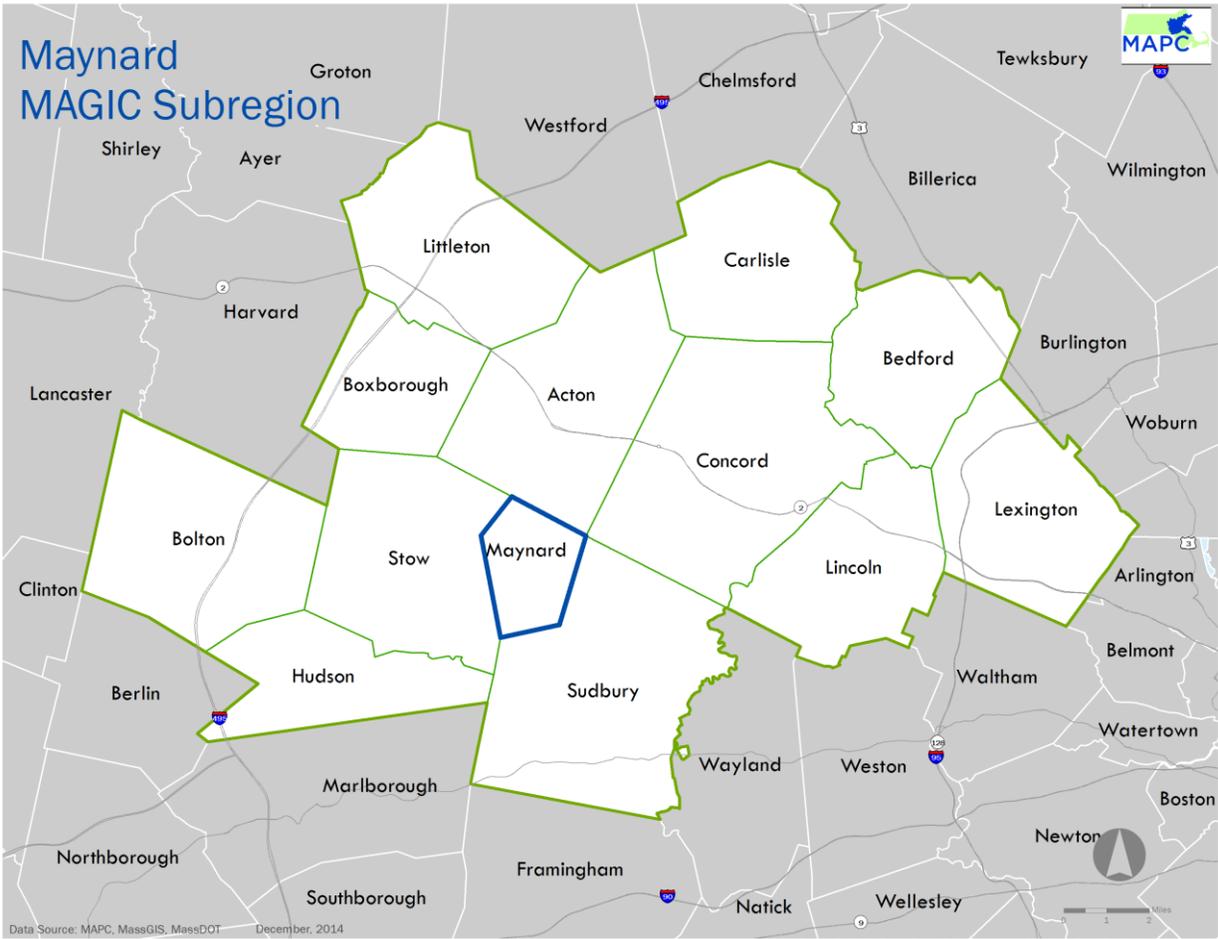
- Increase resident awareness of unmet housing needs and demand and the meaning of affordable housing
- Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements

Introduction

Maynard, Massachusetts, is 5.4 square miles and located west of Boston, in close proximity to the major Massachusetts highway routes 2, I-495, I-90, and I-95. Acton, Concord, Stow and Sudbury abut Maynard. The town is part of MAPC's Minuteman Advisory Group on Interlocal Coordination (MAGIC) sub-region,¹ and categorized as a "Mature Suburb" under our community typology for MetroFuture: Making a Greater Boston Region, the regional plan. These Mature Suburbs—which include a long list of communities such as Danvers, Hingham, Natick, Reading, and Sharon—were built in the middle of the 20th century and have relatively stable populations today. They are characterized by moderate density, with owner-occupied single-family homes on ¼-½-acre lots, and are nearly built out. Less than 15% of land area is vacant and developable, and these tend to be scattered parcels. New housing will typically be infill development, some redevelopment, and the result of teardowns. Because a community's housing needs depend on both its community type and its regional context, throughout this report MAPC compares Maynard to other MAGIC communities also categorized as Mature Suburbs.

¹ This is one of MAPC's eight sub-regions and also includes Boxborough, Bolton, Stow, Hudson, Sudbury, Maynard, Acton, Carlisle, Concord, Bedford, Lincoln, and Lexington.

Figure 1: MAGIC Subregion



This Housing Production Plan (HPP) for Maynard was developed with input from the Town Administrator’s Office, Planning and ZBA Division, Planning Board, Board of Selectmen, and the general public. The planning process included a community survey to assess housing needs, demand, and opportunities, which more than 200 people completed; a public forum to share findings on housing needs and agree on housing goals, and a second public forum to discuss strategies to achieve those goals. The plan in its current state was then presented to the Planning Board and Board of Selectmen for adoption.

This plan was prepared to comply with the Massachusetts Department of Housing and Community Development’s (DHCD) regulation 760 CMR 56.03(4), and to position Maynard to work towards compliance under M.G.L. Chapter 40B. This law stipulates that municipalities achieve at least 10% of their total year-round housing units as affordable to low- and moderate-income households. Until that threshold is met, developers requesting comprehensive permits can receive approval from the local Zoning Board of Appeals even if the project is not zoning compliant.

A DHCD-approved HPP gives municipalities that are under the 10% threshold, but are making steady progress in producing affordable housing on an annual basis, more control over

comprehensive permit applications for one or two years. Communities with approved HPPs may request DHCD certification of their compliance with the plan if they have increased the number of affordable housing units in their municipality by a given rate annually. Municipalities may be certified for one year if their annual affordable housing production rate is 0.5% (22 units in Maynard's case based on the current decennial Census) or for two years if the rate is 1% (44 units). In a municipality with a DHCD-certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve pending certain conditions a Comprehensive Permit application will be deemed "consistent with local needs" pursuant to Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community's vision.

Once the HPP is certified, if the ZBA finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to DHCD, stating that it considers a denial of the permit or the imposition of conditions consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of

the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Comprehensive Housing Needs Assessment

An analysis of local demographic data and housing stock reveals key characteristics and trends in Maynard that help explain housing need and demand. In order to understand how the town compares to its neighbors, Maynard data is compared to other municipalities in the MAGIC sub-region, to the MAPC region, and to Massachusetts. Ultimately, this section will provide the framework for housing production goals and strategies to address local housing concerns included in the final HPP.

Demographics

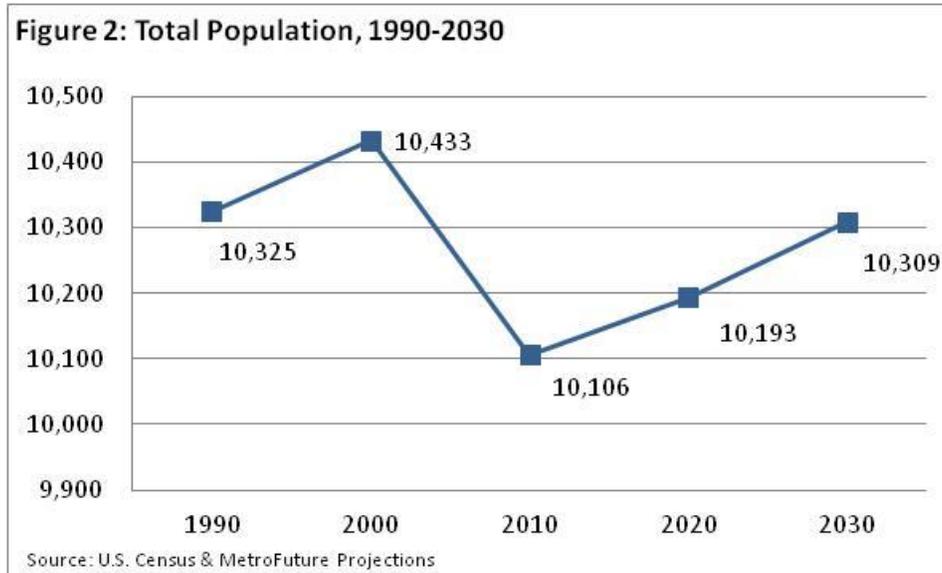
This Housing Production Plan is grounded in a thorough examination of Maynard's demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of Maynard's future residential composition help inform housing planning efforts.

Key Findings

- Maynard's population decreased by 327 residents, or 3%, between 2000 and 2010.
- During this same period, the number of households in Maynard decreased ever so slightly (by 1.2%), contradicting the general regional trend of increasing households.
- Household size has shrunk since 2000, and is smaller than average compared to the region and the state.
- The majority of households are families (63%), though Maynard has the greatest percentage of non-family households of all MAGIC municipalities.
- Most non-family households are one person living alone, one-third of which are seniors.
- Since 2000, Maynard's minority population has grown by 3%.
- School enrollment increased 8% since 2010, though data does not indicate this will be an ongoing trend.
- In the past decade, minority students have more than doubled to 20% of total students enrolled today.
- Almost half of Maynard residents have completed a bachelor's degree or higher educational attainment, compared to the state rate of 39%.
- Median household income is \$79,441, and one-half of Maynard households earn an annual income of \$100,000 or more.
- According to projections, the town's population will grow roughly 2% between 2010 and 2030, with the greatest increases among those age 65 and older. The population under 35 is projected to decrease.
- Going forward, the number of households will increase by 11%, from 4,239 in 2010 to 4,713 in 2030.

Population

After increasing from 10,325 to 10,433 between 1990 and 2000, Maynard's population began to decline. By 2010, it had dropped 3%, or 327 residents, to 10,106. Based on an analysis of how changing trends in births, deaths, migration, and housing occupancy might result in higher population growth and greater housing demand, MAPC projects² that this population decline will reverse going forward. By 2030, the population is projected to have recovered to 10,308. This represents a modest 2% growth rate over the 20-year time period between 2010 and 2030.



As with many municipalities in the MAPC region, Maynard is experiencing a decline in its younger population and a rise in older residents. Between 1990 and 2010, the population age 0-34 decreased on average by 19%. Within this age group, those age 20-34 declined most dramatically, by 45%. In this same time period, the population age 35 and older increased on average by 24%. Those age 55-64 increased by 68%, the greatest jump of any cohort. MAPC projections for 2030 indicate these trends will continue. The greatest anticipated population increases will be among those age 65 and older, while the population under 35 will decrease.

² MetroFuture Stronger Region projections were developed for MAPC's regional plan, and are based on extensive technical analysis developed to quantitatively analyze patterns of future growth as envisioned in the region, including focusing growth in already developed areas to use land more efficiently, protecting open space, and reducing the need for new infrastructure. In 2012, the Executive Office of Housing and Economic Development adopted the Stronger Region scenario as the basis for the Commonwealth's multifamily housing production goal, and is now working to coordinate local and state policies to support its achievement.

Table 1: Population by Age, 1990-2030

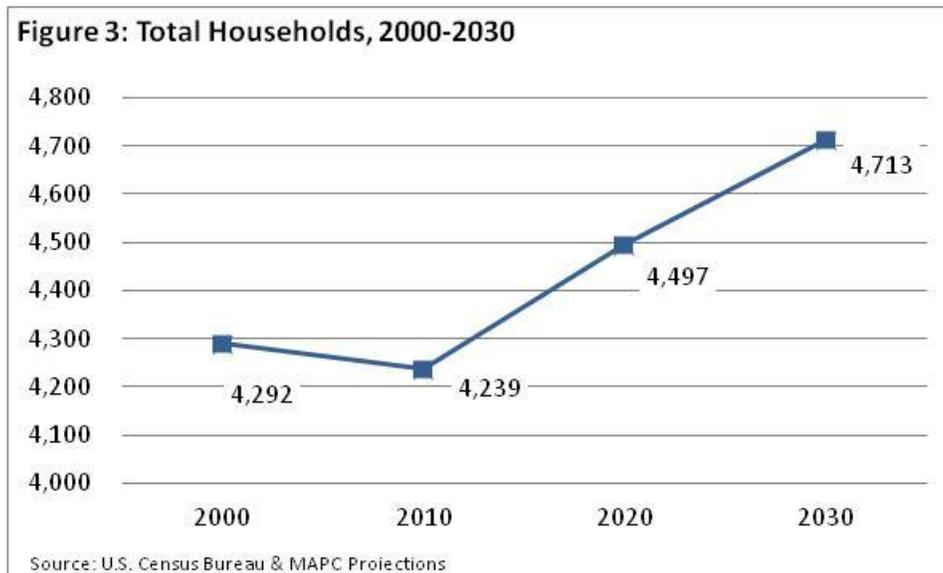
	1990	2000	2010	2020	2030	Change 2000-2030	% Change 2000-2030
0-4	787	737	714	574	576	(161)	-21.85%
5-19	1,770	1,873	1,723	1,560	1,352	(521)	-27.82%
20-34	2,888	2,004	1,593	1,692	1,700	(304)	-15.17%
35-54	2,811	3,604	3,443	2,970	2,946	(658)	-18.26%
55-64	800	941	1,341	1,654	1,401	460	48.88%
65-74	749	631	712	1,139	1,416	785	124.41%
75+	520	643	580	604	918	275	42.77%
Total	10,325	10,433	10,106	10,193	10,309	(124)	-1.19%

Source: U.S. Census Bureau & MAPC Projections

Household Composition

More than population, the number and type of households and their spending power within a community correlate to unit demand. Each household resides in one dwelling unit, regardless of the number of household members.

As of the 2010 Census, Maynard is home to 4,239 households. This represents a slight decline of 1% since 2000. Similar to projections for Maynard’s population, however, this decline will reverse in the future. Within the 20-year timeframe between 2010 and 2030, Maynard is projected to add 492 households, an 11% increase.

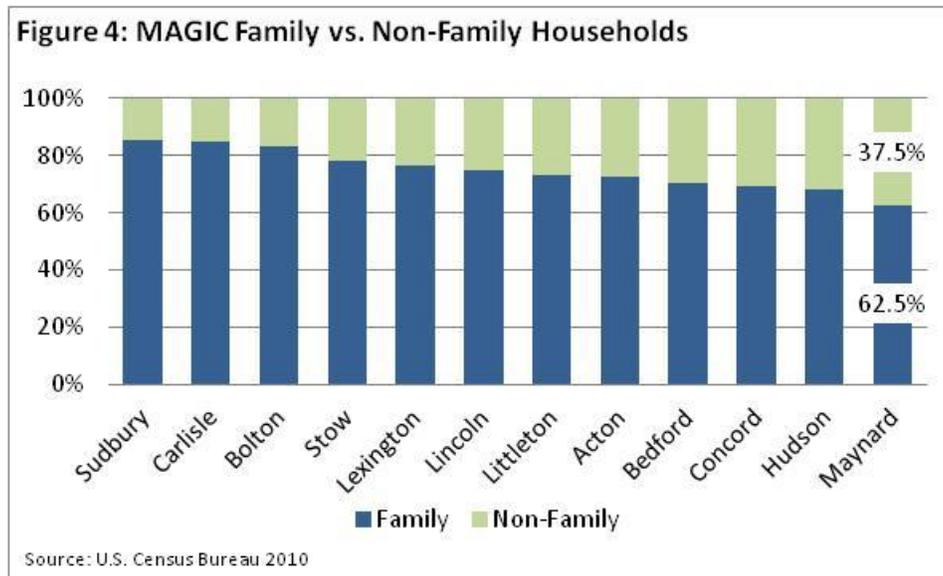


Family & Non-Family Households

Different household types often have different housing needs or preferences. For example, a married couple with children requires a larger dwelling unit than a single person. A municipality’s

composition of household types can indicate how well suited the existing housing inventory is to residents.

The Town of Maynard’s 4,239 households can be divided between families and non-families. The former includes any household with two or more related persons living together, and the latter includes households with one person or more than one non-related persons living together.



The majority (63%) of Maynard’s households are family households. Even so, compared with surrounding MAGIC municipalities, Maynard has the highest rate of non-family households. This ratio of household types is comparable to the broader MAPC region (63% to 37%) and to Massachusetts (60% to 40%).

Table 2: Households by Type

	Estimate	% of Total	% of Supragroup
Family Households	2,649	62.49%	62.49%
With own children under 18 years	1,224	28.87%	46.21%
Married Couples	2,134	50.34%	80.56%
With own children under 18 years	984	23.21%	46.11%
Male Householder, No spouse present	123	2.90%	4.64%
With own children under 18 years	39	0.92%	31.71%
Female Householder, No spouse present	392	9.25%	14.80%
With own children under 18 years	201	4.74%	51.28%
Non-family households	1,590	37.51%	37.51%
Householder living alone	1,301	30.69%	81.82%
65 years and over	460	10.85%	28.93%
Total Households	4,239	100.00%	100.00%

Source: U.S. Census Bureau 2010

The majority of Maynard’s family households are married couples (81%). Of them, 46% include children under 18 years old. A significant majority (82%) of non-family households are singles. Roughly one-third (29%) of them are 65 years old or over.

Head of Householder by Age

In addition to household type, the age of householders can indicate demand for particular unit types and sizes. In 2010, most of Maynard’s heads of households were 30-59 years old (2,678 or 63%). Moving forward, older householders are projected to make up a more significant portion of the population. Those age 45-74 will make up the majority. By 2020, 31% and 28% of heads of households are anticipated to be age 45-59 and 60-74, respectively. This trend is projected to continue into 2030, with the population of householders younger than 59 decreasing and those older increasing by more than half.

Table 3: Head of Household by Age, 2010-2030

Age of Householder	2010	2020	2030	Change 2010-2030	% Change 2010-2030
15-29	283	261	238	-45	-15.90%
30-44	1,196	1,099	1,140	-56	-4.68%
45-59	1,482	1,395	1,158	-324	-21.86%
60-74	849	1,215	1,350	501	59.01%
75+	430	442	660	230	53.49%
Total	4,240	4,412	4,546	306	7.22%

Source: U.S. Census Bureau & MAPC Projections

Household Size

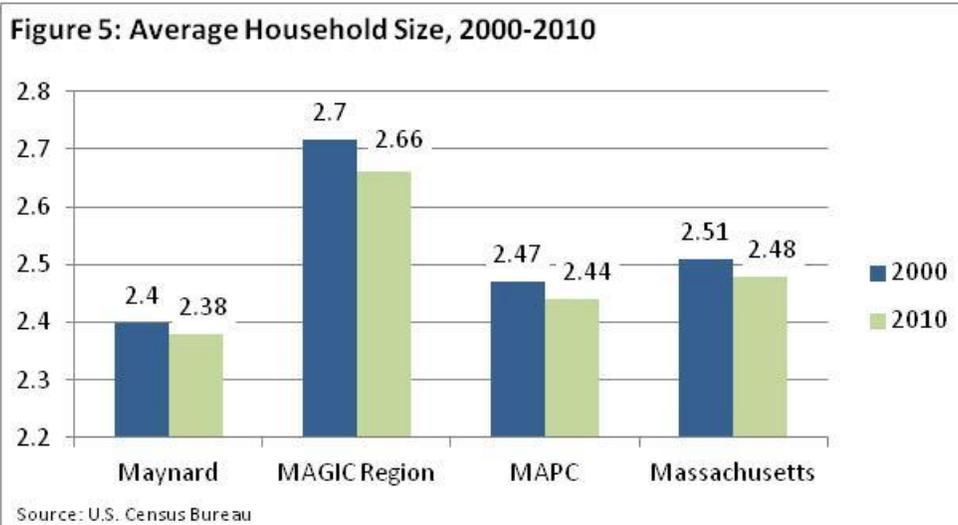
Household size in Maynard has decreased since 2000. This is true overall, as well as for family households and across tenures.

Table 4: Average Household Sizes, 2000-2010

	2000	2010
Household Size	2.43	2.38
Family Household Size	3.02	3.03
Owner-Occupied Household Size	2.61	2.58
Renter-Occupied Household Size	2.01	1.89

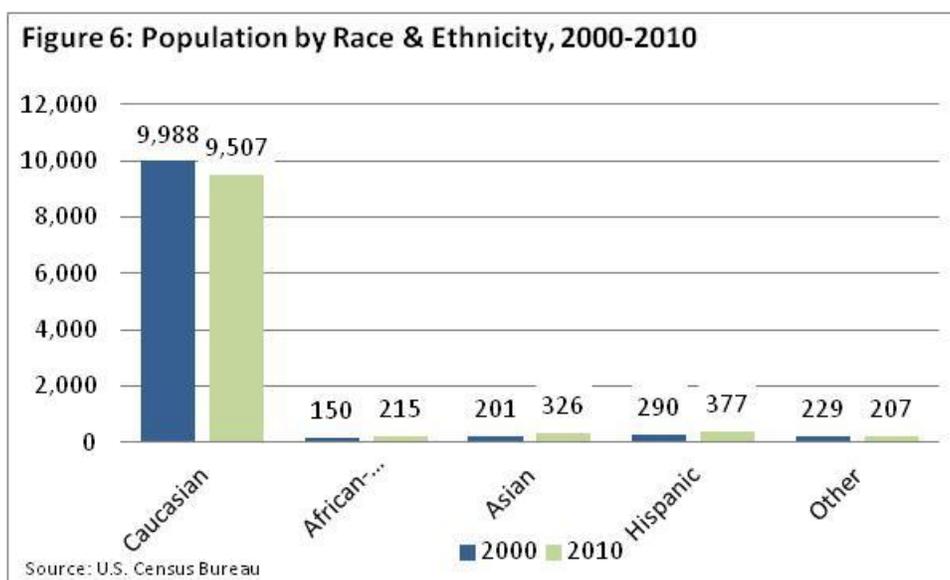
Source: U.S. Census Bureau

Though these declines are slight, they are consistent with broader trends. Compared to the MAGIC sub-region, the broader MAPC region, and the state of Massachusetts, Maynard’s average household size is smaller.

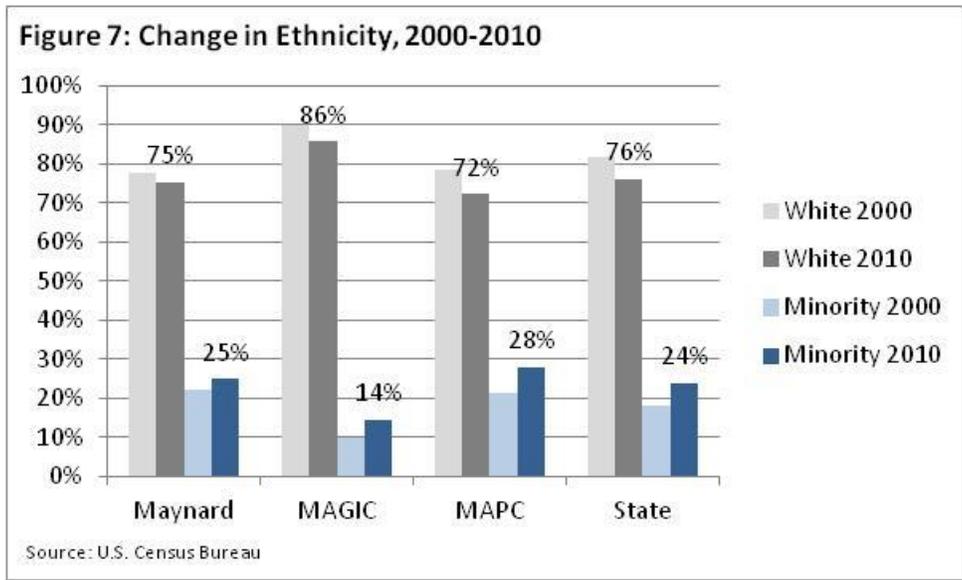


Race & Ethnicity

Maynard’s racial composition has begun to change in recent years. Though town residents are primarily Caucasian, this population dropped from 92% in 2000 to 89% in 2010. In this time, Maynard has seen an increase in African-American, Asian, and Hispanic residents. While residents of minority racial and ethnic groups are still small in number, increases in these populations have been significant. Between 2000 and 2010, the number of Asian residents increased by 62%, African-American residents by 43%, and Hispanic residents by 30%.



Broadly speaking, these trends are consistent throughout the surrounding area, with the MAGIC sub-region, MAPC region, and Massachusetts all experiencing a decrease in the Caucasian population and an increase in minority populations. These fluctuations were least dramatic in Maynard, which experienced the slightest increase in minority population.



Education

Enrollment

Enrollment in Maynard’s public school district can provide additional insight into recent population trends within the town. According to the Massachusetts Department of Primary and Secondary Education, enrollment in the local school district declined between 2003 and 2011. This then began to reverse, with school enrollment increasing moderately from 2011 to 2014. The School District attributes this increase to the opening of the town’s new high school in 2013. Neither Maynard Public Schools nor MAPC analysis indicates this trend will continue long term. The former cites evidence that students are returning to a more historic pattern of enrollment in charter, private, and regional vocational schools. For instance, 2014-15 enrollment at the Assabet Valley Regional Technical High School in nearby Marlborough is up 5% from the previous year. Meanwhile, MAPC’s analysis of broader demographic trends indicates that the region has seen its peak of school-age children. The recent increase in Maynard is likely cyclical and school enrollment numbers will stabilize in a few years.

Changes in the student population reflect increased racial and ethnic diversity in town. In the past decade, minority students increased by 11%. The low-income student population has remained fairly steady (increasing less than 1%), as has students for whom English is not their first language (decreasing less than 1%).

Table 5: Maynard School Enrollment, 2003-2014

Year	Total Enrolled	Change from Previous Year	Minority	English Language Learner	Low Income Status
2003-4	1,399	n/a	8.8%	11.1%	16.9%
2004-5	1,377	-1.6%	8.1%	9.4%	16.8%
2005-6	1,363	-1.0%	11.2%	8.2%	15.4%
2006-7	1,366	0.2%	12.4%	8.8%	14.3%
2007-8	1,340	-1.9%	14.2%	9.0%	13.4%
2008-9	1,325	-1.1%	15.2%	8.5%	12.7%
2009-10	1,328	0.2%	16.9%	9.2%	14.1%
2010-11	1,312	-1.2%	17.3%	8.4%	18.0%
2011-12	1,323	0.8%	17.5%	8.1%	19.4%
2012-13	1,352	2.2%	19.3%	10.0%	18.0%
2013-14	1,418	4.9%	19.9%	10.4%	17.8%

Source: MA Department of Primary and Secondary Education

Educational Attainment

In Maynard, nearly half of the population age 25 years and older has a bachelor's degree or higher educational attainment. Town rates of educational attainment are comparable to the rest of the county and higher than state averages.

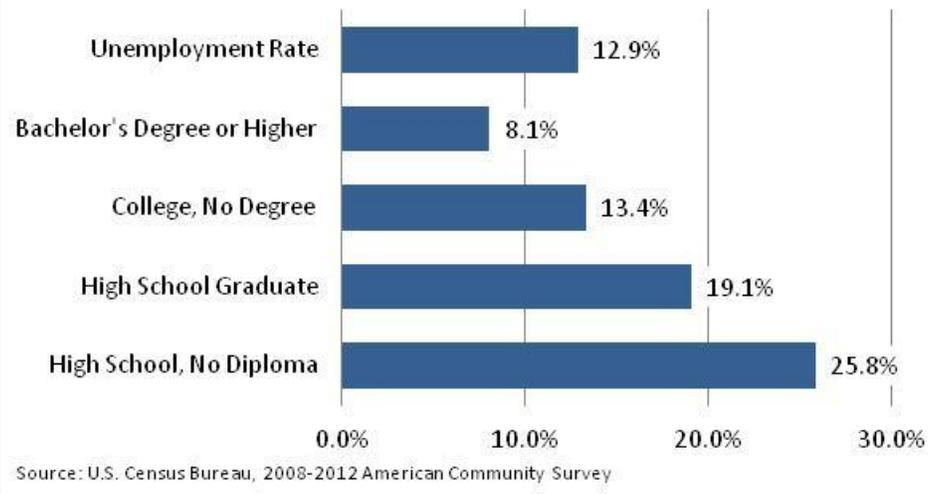
Table 6: Educational Attainment

	High School without Diploma	High School Diploma	College without Degree	Bachelor's Degree or Higher
Maynard	5.3%	23.7%	11.4%	48.7%
Middlesex County	4.3%	21.9%	13.7%	50.2%
Massachusetts	6.0%	25.9%	16.6%	39.0%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Maynard residents with higher education levels experience lower unemployment rates. The overall unemployment rate in town is 13%, according to 2008-2012 American Community Survey estimates. However, it is much higher among those with lower levels of educational attainment. More than a quarter of those who did not finish high school are unemployed, as are nearly 20% of those who did graduate.

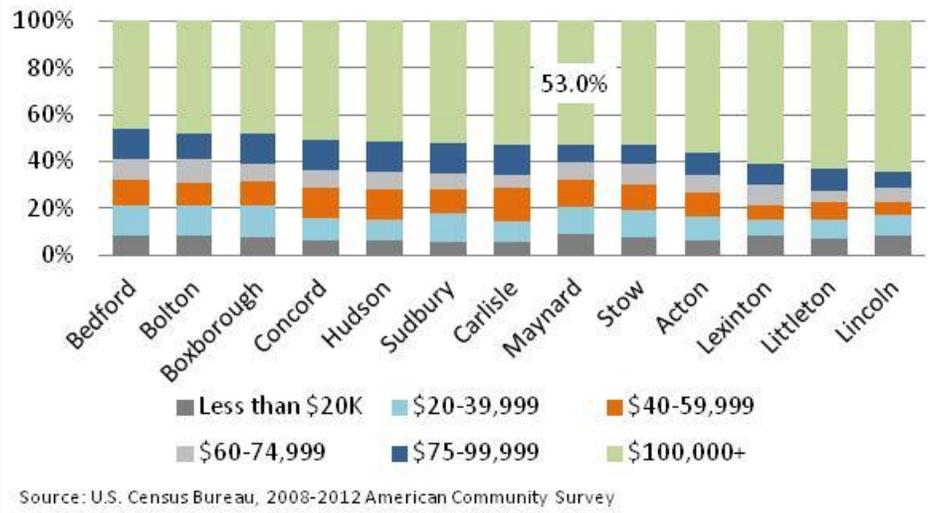
Figure 8: Unemployment by Educational Attainment



Household Income

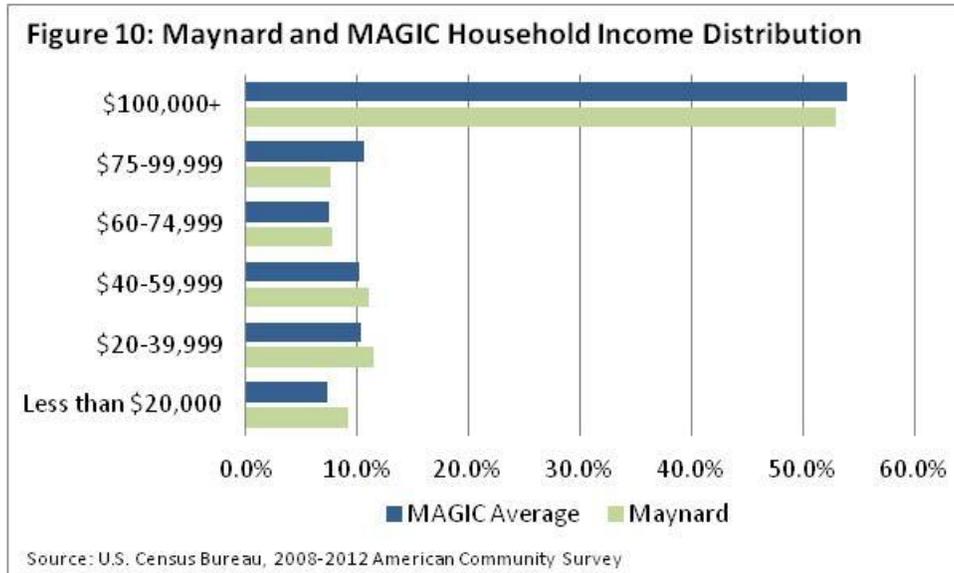
Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household is eligible for housing assistance. Median household income in Maynard is \$79,441. At \$103,750, median family income is notably higher, likely due to more than one earner. Meanwhile, the median non-family income of \$40,625 is significantly lower.

Figure 9: MAGIC Household Income Distribution

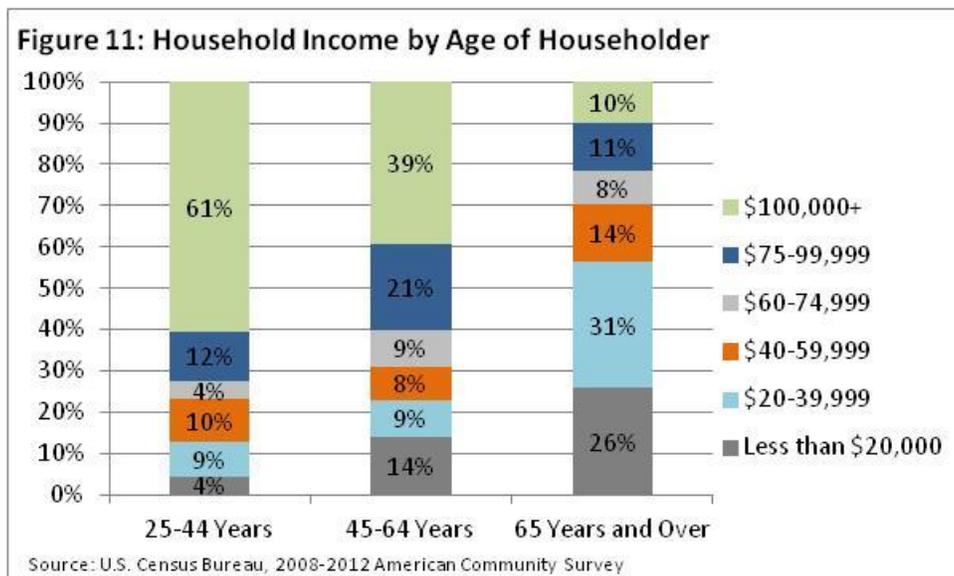


Considering overall income distribution in town, it is likely that the half of households with incomes of \$100,000 or more are primarily family households. Generally, the other half of households is fairly evenly distributed along the income spectrum. Maynard household income distribution is generally consistent with the MAGIC sub-region, which has a significantly higher median

household income of \$119,205. Accordingly, Maynard has slightly higher rates of lower-income households.



Household income in Maynard varies greatly by age of householder. Those age 25-44 are the highest income earners, with just over 60% earning \$100,000 or more annually. This drops to 39% for householders age 45-64. Senior householders, meanwhile, have the most varied household incomes. Only 10% of householders 65 years and older earn \$100,000 or more. Meanwhile, more than half have annual household incomes of less than \$39,999.



Housing Stock

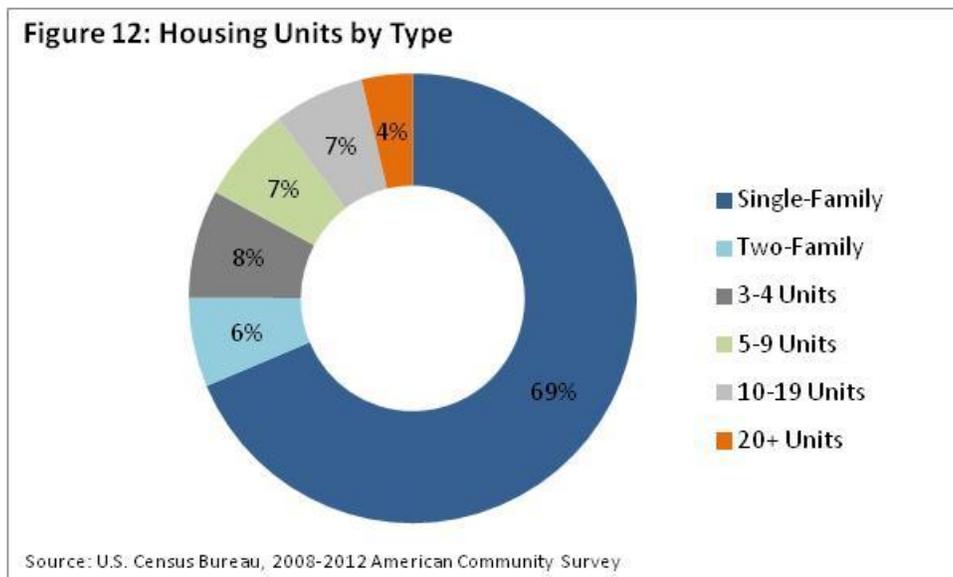
The following section examines Maynard's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development contributes to an understanding of current need and demand in Maynard and thereby helps inform future housing production planning.

Key Findings

- Though Maynard's housing stock is majority single-family homes, more than a third is multifamily, a high rate for the MAGIC sub-region.
- Maynard's housing stock is generally older than that of other MAGIC communities.
- The majority of Maynard homes are owner-occupied, though this rate is lowest within the MAGIC sub-region.
- Maynard has a very low vacancy rate, compared to both the MAGIC sub-region and Massachusetts.
- Median home sale prices have increased significantly since the low in 2012.
- Median rents are at the lower end of the range for the MAGIC sub-region.

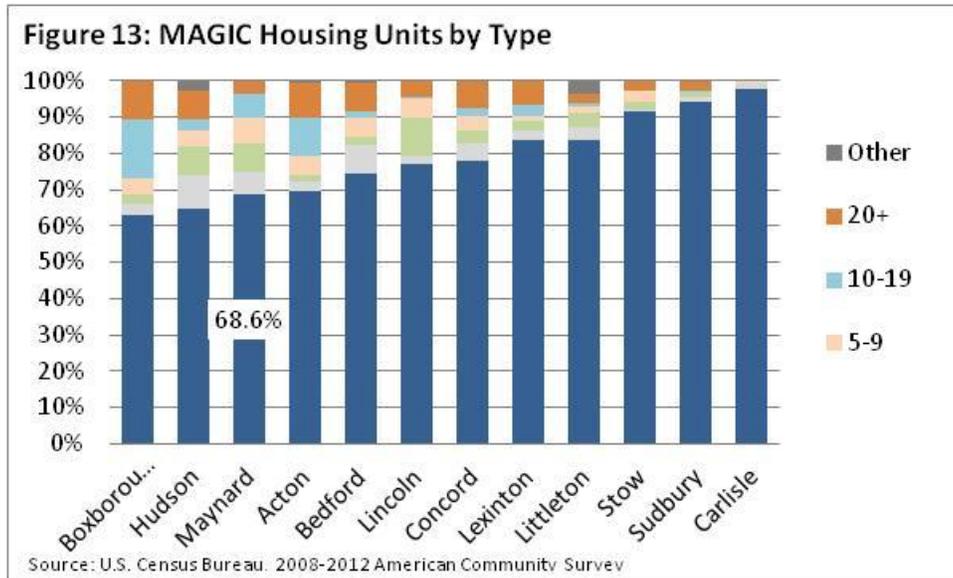
Type & Age

Maynard's 4,425 housing units are mainly single-family homes. The remaining housing stock is made up of multifamily homes, fairly evenly distributed between structures with 2-19 units. A small percentage of the town's housing units is in buildings with more than 20 units.

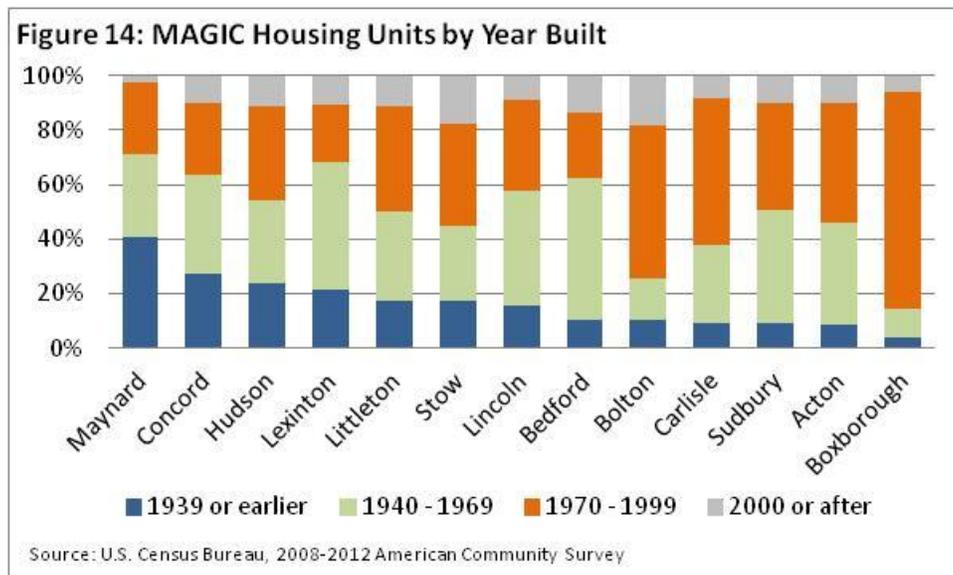


Compared to the MAGIC sub-region, Maynard's rate of multifamily housing is high. At 31%, only two municipalities have higher percentages of this housing type: Hudson at 33% and Boxborough

at 37%. Also notable is the fact that typically MAGIC multifamily housing tends to be 2-4 units and then larger developments of 20 or more units, which are often M.G.L. Chapter 40B (comprehensive permit) projects. Maynard’s multifamily housing stock is more balanced across a range of building sizes.

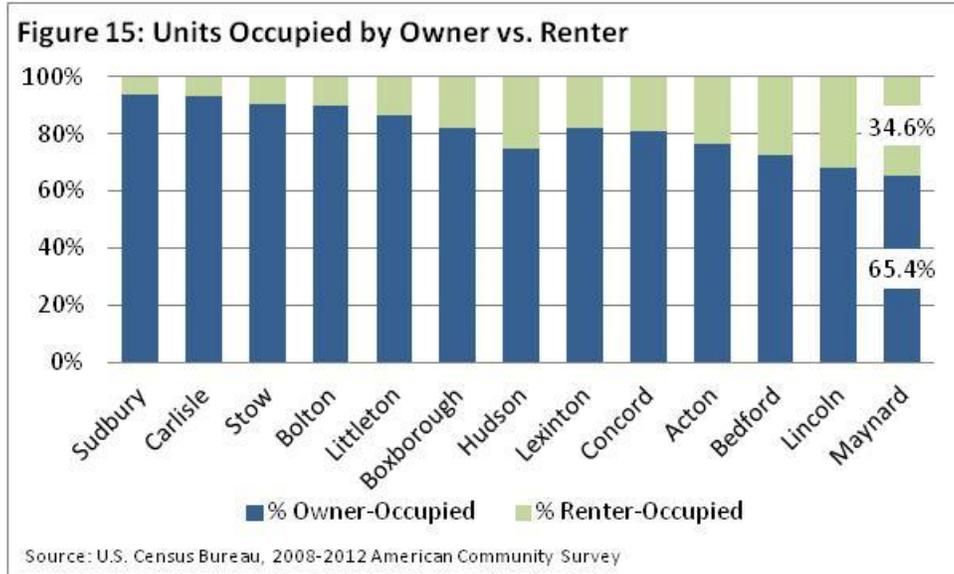


More than 70% of Maynard’s housing stock was built before 1969. Of this, 40% was built before 1939. This is significant because the amount of housing built prior to this date in a given community contributes to its eligibility for Community Development Block Grant Program (CDBG) or funding. Also, older structures may lack heating and energy efficiencies and may not be code compliant, which adds to monthly utility and maintenance costs. These additional costs impact the affordability of older, outdated units for both owners and renters.

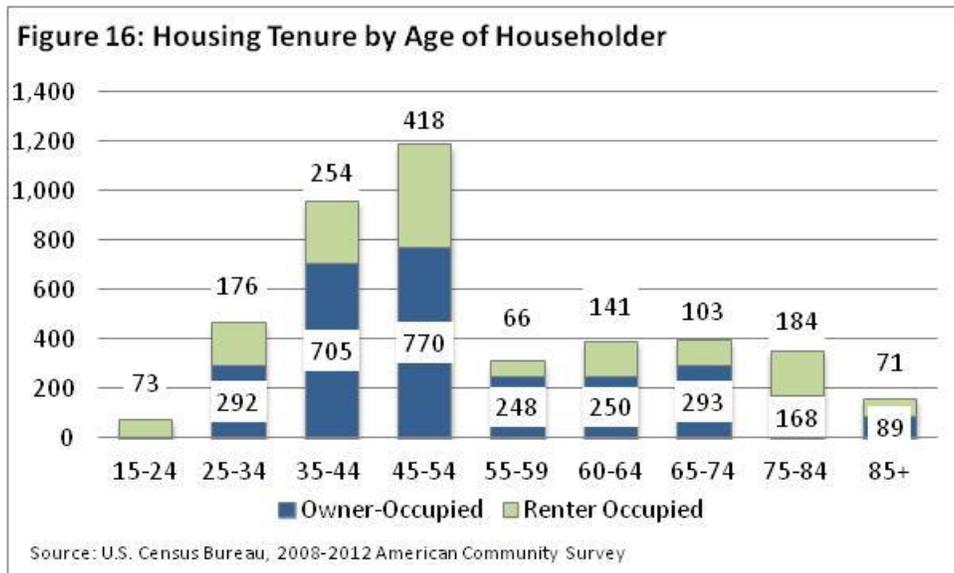


Tenure

The majority of Maynard's housing stock is owner-occupied. Even so, the town has the smallest percentage of housing of this tenure and the highest percentage of rental units compared to other MAGIC municipalities.



Considering housing tenure by age of householder, those on either end of the age spectrum tend to rent. One-hundred percent of those age 15-25 are renters, while more than half of those age 75-84 and nearly half of those age 85 and over rent. Because there is a high number of householders age 25-54, there are still several hundred renters within these ranges even though rates are lower than among younger and older householders.



Vacancy

According to American Community Survey (ACS) 2008-2012 data, nearly 97% of housing units in Maynard are occupied. The town's vacancy rate of 3% (260 units) is considered very low, and therefore the market is very tight. This vacancy rate is lower than that in the MAGIC sub-region (5%), the MAPC region (6%), and Massachusetts (9%). Of the town's vacant housing units, half are rental units and half are ownership units. This differs significantly from the MAPC region and Massachusetts, where there tend to be three times as many vacant units for rent than there are for sale.

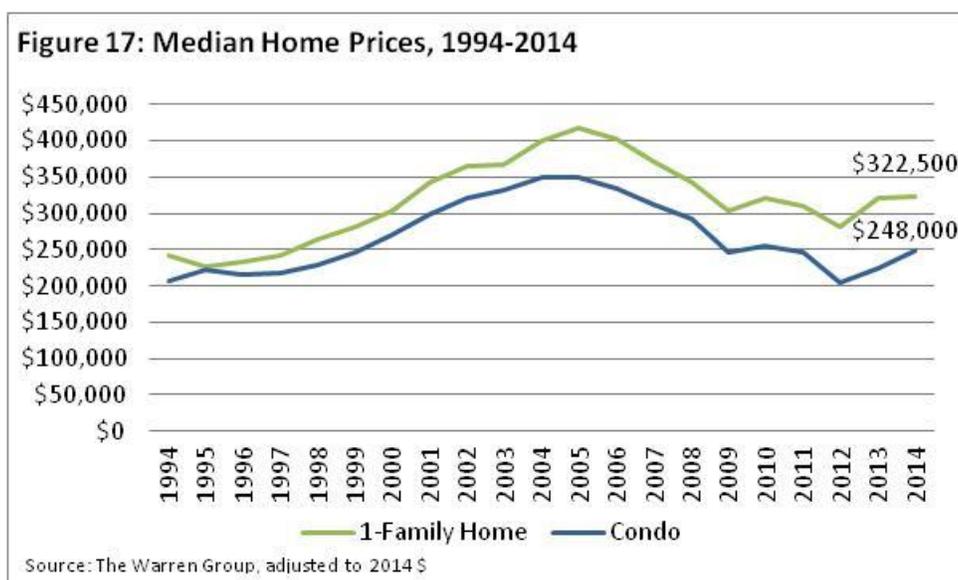
Housing Market

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

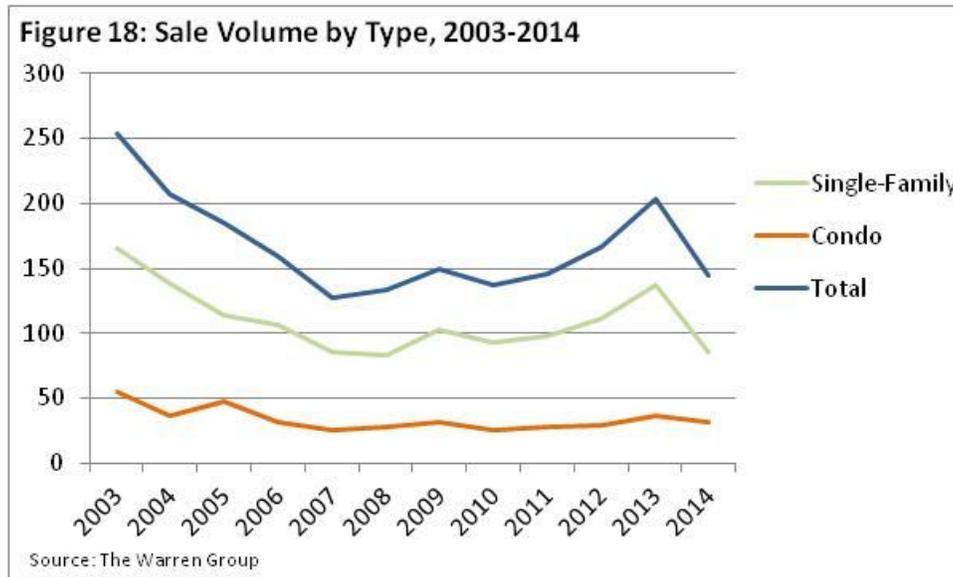
Sale Prices & Volume

Over the last two decades, fluctuations in the Maynard housing market have been more or less consistent with broader state and national trends. Both sale volume and value hit a peak in 2005 before the bubble burst a few years later. Today, housing prices are again on the rise, though sales are falling once more.

Though the Maynard median sale price is still down from its height of \$384,481 in 2005, it has increased 17% from the most recent low of \$252,885 in 2012 to \$296,080 in 2014, according to Maynard market data from The Warren Group. That year, the median sales price for a single-family home was \$322,500 and \$248,000 for a condominium.

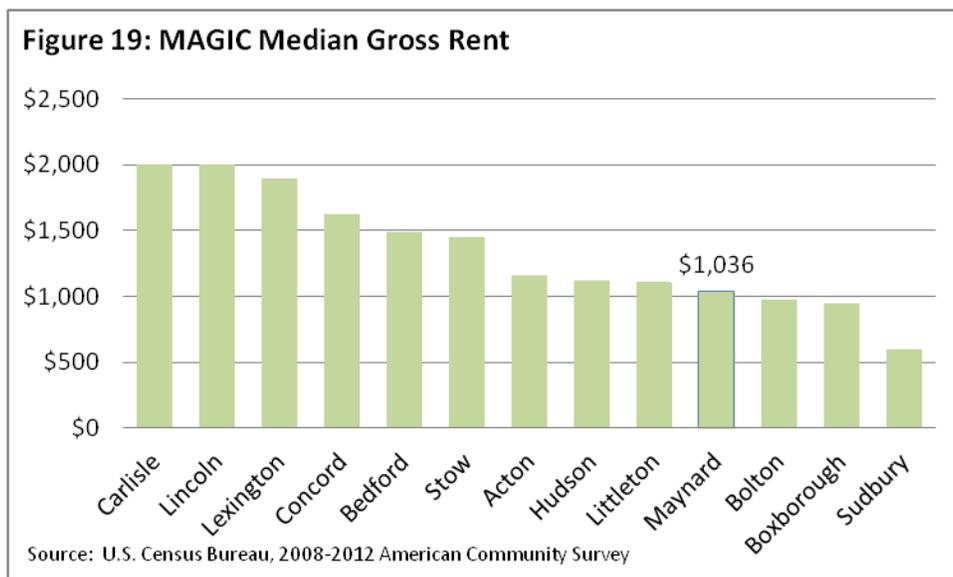


Generally, the volume of home sales in Maynard declined between 2003 and 2007, remained somewhat volatile until 2010, and then began to increase until 2013. In the past year, however, the number of sales has decreased again. This corresponds to rising sale prices. Condominium sales have been more consistent than single-family home sales, perhaps reflecting the lower median sales price.



Rent

Median gross rents in the MAGIC sub-region vary widely depending on municipality, ranging from \$597 in Sudbury to \$2,000 in Carlisle and Lincoln. Maynard’s median rent is on the lower end of the region’s spectrum. At \$1,036, it is also lower than the median gross rent of \$1,268 in Middlesex County.

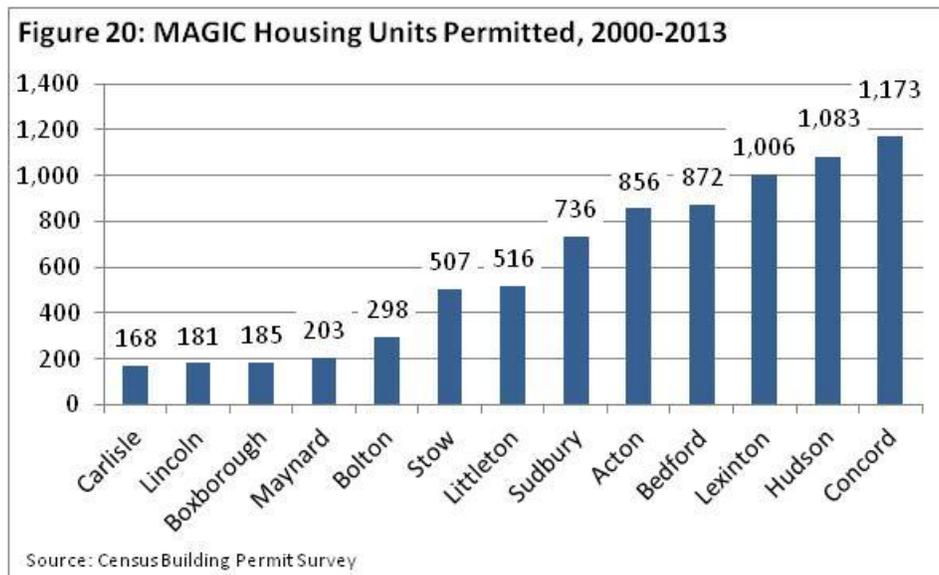


Unfortunately, Census rental data is not the most reliable. First, rents are self-reported via the American Community Survey. Second, they represent units that were leased at any time prior to survey response, so they do not paint an accurate picture of the current market. Unfortunately, for towns the size of Maynard, there is not an alternative data set of rental rates available.

In lieu of this data, MAPC hosted a roundtable with the local real estate community. Those we spoke with described the local rental market as “incredibly strong” with high demand. They cited a monthly rental range of \$1,250-\$2,000 for 1-2-bedroom units, saying cost was increasing faster than that of single-family housing.

Housing Units Permitted

Between 2000 and 2013, Maynard issued 203 residential building permits. This is low compared to other municipalities within the MAGIC sub-region, but substantial for a town the size of Maynard.



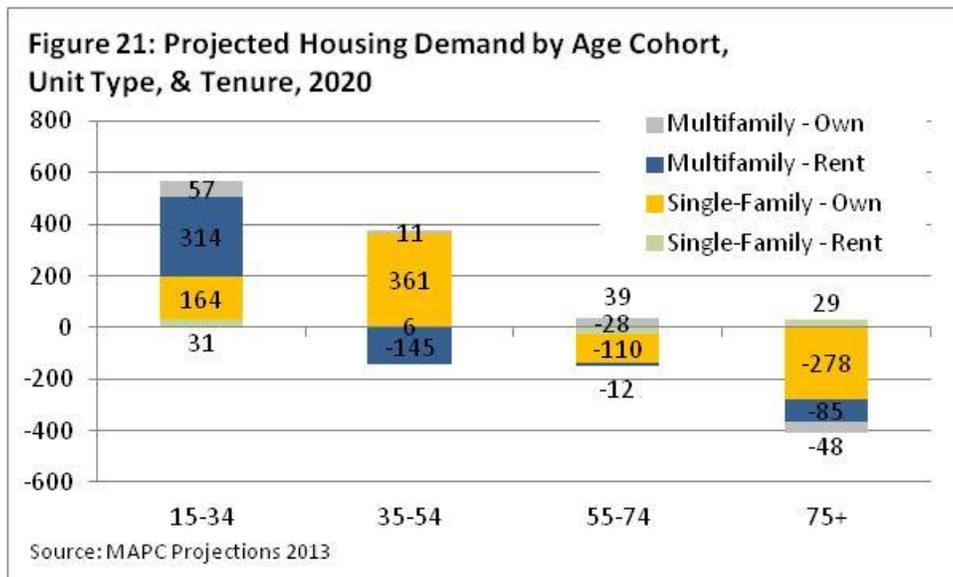
Of the permits Maynard issued, more than three quarters (78% or 127 permits) were for single-family houses, while less than a quarter (22% or 76 permits) were for multifamily housing. In more than half of the years during this time period, all building permits issued were exclusively for single-family homes. Of the multifamily permits, the majority (55) were for units in buildings with five units or more. Another 18 permits were for units in two-family houses and 3 were for units in buildings with 3-4 units.

Projected Demand

Though permits are not a perfect indication of the rate at which a municipality expands its housing stock, because they can be underreported to the Census or units are not always built even if

permits are issued, they are a good indication of the rate of housing growth a community will support. In Maynard, historic permitting patterns do not indicate a rate of housing production that meets current or future needs and demand.

MAPC projects robust demand for housing in Maynard through 2020. According to projections, new Maynard households headed by someone currently under the age of 35 will demand an additional 566 housing units. Households headed by someone currently between the ages of 35 and 55 will demand 233 more units. Householders currently over the age of 55 will demand 493 fewer units than they do today. This translates into net demand for 175 single family and 131 multifamily units, or a total of 306 more units.



Housing Affordability

Key Findings

- Maynard has a low poverty rate, with most families living below the poverty level led by female householders with children under 18 years old.
- More than a third of Maynard households are low income. Most of them are elderly unrelated households or those that fall into the “other” category.
- More than a third of Maynard households are cost burdened, a rate considered high by HUD.
- Of all household types and income levels, unrelated elderly households experience the highest rate of cost burden in town. Of low-income households, 61% are cost burdened; 37% of middle-income households are cost burdened.
- Maynard’s median gross rent is less than fair market rents, but Census data on the former may not reflect the reality of the market.

- In 2012, Maynard had the second highest rate of foreclosures in the MAGIC sub-region.
- Maynard’s subsidized housing inventory is increasing, but at 8.33%, the town has not yet met the state affordable housing target of 10% of total year-round municipal housing.

In the previous sections, Maynard’s population, housing stock, and market conditions were examined. The intersection of the two—demand (people) and supply (housing units)—as well as policy, planning, and funding, ultimately determines housing affordability in a given community. In this section, the affordability of Maynard’s housing stock to town residents is assessed.

Poverty Rate

Maynard has a very low poverty rate. Only 4% of town families live below the poverty level. This rate is on par with that of Middlesex County (5%), but significantly lower than that of the Commonwealth (8%). Most of Maynard’s families living below the poverty level include children under the age of 18. The largest group consists of those with female householders, which is common.

Table 7: Percentage of Families with Income Below Poverty Level

Family Type	%
All Families	4.1%
With related children under 18 years	7.2%
Married couples	3.3%
With related children under 18 years	5.3%
Families with female householders	10.8%
With related children under 18 years	16.8

Source: U.S. Census Bureau, 2009-2013 American Community Survey

Households Eligible for Housing Assistance

One measure of affordable housing need is the number of households eligible for housing assistance in a community. Federal and state programs use area median income (AMI) figures, along with household size, to identify these households. Table 10 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low- (below 30% of AMI), very-low- (30-50% of AMI), and low-income (51-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area, which includes Maynard. Typically, households at 80% of AMI and below qualify for housing assistance.

**Table 8: FY2015 Affordable Housing Income Limits,
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**

Household Size	Extremely Low (30%) Income	Very Low (50%) Income	Low (80%) Income
1 Person	\$20,700	\$34,500	\$48,800
2 Person	\$23,650	\$39,400	\$55,800
3 Person	\$26,600	\$44,350	\$62,750
4 Person	\$29,550	\$49,250	\$69,700
5 Person	\$31,950	\$53,200	\$75,300
6 Person	\$34,300	\$57,150	\$80,900
7 Person	\$36,730	\$61,100	\$86,450
8 Person	\$40,890	\$65,050	\$92,050

Source: HUD, 2015

Because HUD’s regulations are in part based on household size, it is important to understand how Maynard’s income as a percent of AMI corresponds with this variable. The most relevant information available is Comprehensive Housing Affordability Strategy (CHAS) data, which groups number of persons occupying a unit into household type:

- elderly households (1 or 2 persons, with either or both ages 62 or over)
- small related households (2 persons, neither 62 years of age or over, or 3 or 4 persons)
- large related households (5 or more persons)
- all other households (singles, non-related living together)

According to this data, more than a third (34% or 1,380) of all Maynard households (4,100 according to CHAS data) is categorized as low income. Of the total households considered low income, 12% fall into the extremely low-income category (less than 30% of AMI), 10% into the very low-income category (30-50% of AMI), and 11% of low-income households earn 50-80% of AMI. Elderly non-family and “other” households are most commonly low income: 10% and 11%, respectively. The percentage of small families that are low income is not much lower: 8%.

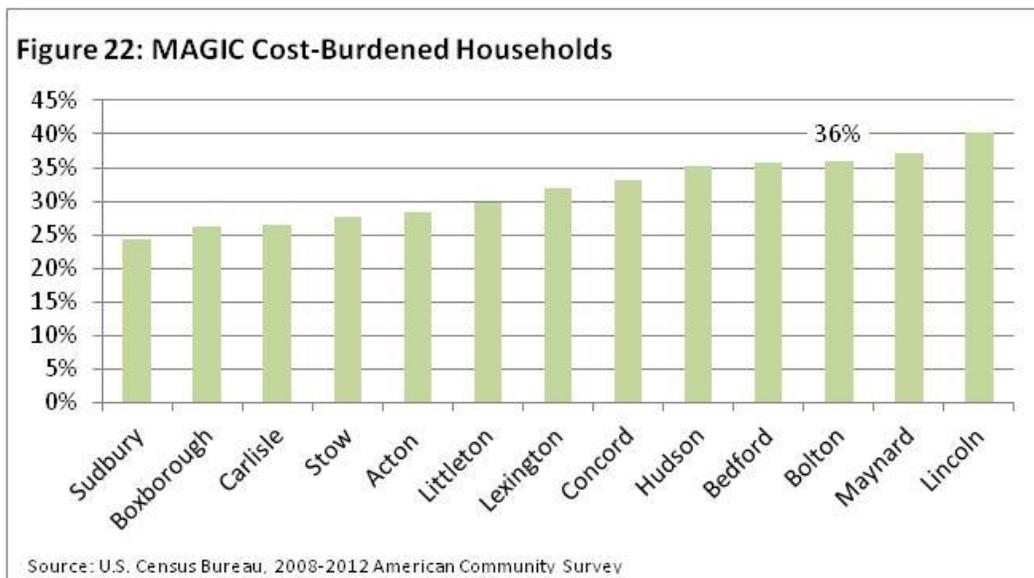
Table 9: Income as Percent of AMI by Household Type/Size

	Total Households	Low-Income Households			
		<30% AMI	30-50% AMI	50-80% AMI	>80% AMI
Elderly Family (1-2 Member)	410	0 (0%)	65 (15%)	80 (18%)	265 (10%)
Elderly Non-Family	535	205 (40%)	150 (35%)	65 (15%)	115 (4%)
Small Related (2-4 Person)	1,815	65 (13%)	105 (25%)	140 (32%)	1,505 (55%)
Large Related (5+ Persons)	280	0 (0%)	15 (4%)	50 (11%)	215 (8%)
Other	1,060	240 (47%)	90 (21%)	110 (25%)	620 (23%)
Total	4,100	510 (12%)	425 (10%)	445 (11%)	2,720 (66%)

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2007-2011

Housing Cost Burden

Another method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their housing costs based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be housing cost burdened, and those that spend more than 50% are considered to be severely cost burdened. HUD considers a rate of 30% or higher cost-burdened households and 15% or higher severely cost-burdened households to pose a significant issue for a community.



In Maynard, 37% of households are cost-burdened, above HUD's threshold for concern, and 14% percent are severely cost-burdened, just under HUD's threshold. The town's rate of cost burden is also high relative to other MAGIC municipalities, with only Lincoln surpassing it. In Maynard, cost-burdened renters outnumber owners (48% compared to 34% of total households).

Cost Burden by Type

HUD's Comprehensive Housing Affordability Strategy (CHAS) data³ offers further information on cost burden by household type (elderly, small related, large related, and other) and income category (low, very low, extremely low, and middle income, or those earning between 80-120% of AMI). While rates of cost burden are high across all household types, some are more impacted than others. Elderly non-families experience the highest rates of cost burden and severe cost burden.

³ HUD receives custom tabulations of U.S. Census Bureau data that are not typically available through standard Census products.

Table 10: Cost Burden by Household Type, All Households

Household Type	Households	Cost Burden		Severe Cost-Burden	
		Count	Percent	Count	Percent
Elderly Family	410	115	28.0%	50	12.2%
Elderly Non-Family	535	275	51.4%	140	26.2%
Small Family	1,830	535	29.2%	150	8.2%
Large Family	270	125	46.3%	40	14.8%
Other	1,175	395	33.6%	210	17.9%

Source: CHAS 2007-2011

Because households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford even if alternative, less costly market-rate housing is affordable to them, it is important to consider rates of cost burden among low-income households specifically, who tend to have fewer options.

In Maynard, more than half (61%) of all low-income households are cost burdened and 36% are severely cost burdened. Rates of both cost burden and severe cost burden are fairly comparable across all household types. Notably, low-income large families experience dramatically higher rates of cost burden (77%).

Table 11: Cost Burden by Household Type, Low-Income Households

	Total	Cost Burden	Severe Cost Burden
Elderly Family	145	66%	31%
Elderly Non-Family	420	67%	38%
Small Family	320	61%	36%
Large Family	65	77%	0%
Other	445	53%	40%
Total	1,395	61%	36%

Source: CHAS 2006-2010

An analysis of cost burden among low-, very-low-, and extremely-low-income households provides further insight. Rates of cost burden are more extreme among very-low- and low-income households than extremely-low-income households, and rates of severe cost burden are highest among low-income households. Rates vary among different household types.

Table 12: Cost Burden by Household Type & Low-Income Category

Household Type	Less Than 30% AMI			30-50% AMI			50-80% AMI		
	Total	Severly		Total	Severly		Total	Severly	
		Cost Burden	Cost Burden		Cost Burden	Cost Burden		Cost Burden	Cost Burden
Elderly Family	0	0.0%	0.0%	65	53.8%	0.0%	80	75.0%	56.3%
Elderly Non-Family	205	39.0%	34.1%	150	90.0%	26.7%	65	100.0%	76.9%
Small Family	65	23.1%	23.1%	115	69.6%	34.8%	140	71.4%	42.9%
Large Family	0	0.0%	0.0%	15	0.0%	0.0%	50	100.0%	0.0%
Other	240	47.9%	47.9%	90	66.7%	16.7%	115	52.2%	43.5%
Total	510	41.2%	39.2%	435	71.3%	21.8%	450	74.4%	45.6%

Source: CHAS 2006-2010

Middle-Income Housing Problems

CHAS data also indicates the extent to which middle-income households earning 80-120% of AMI suffer from housing problems. A household is said to have a housing problem if it has one or more of the following problems:

1. housing unit lacks complete kitchen facilities,
2. housing unit lacks complete plumbing facilities,
3. household is overcrowded, and/or
4. household is cost burdened.

2009-2013 ACS data estimates indicate that less than 1% of Maynard’s occupied housing units are afflicted by problems #1 and #2 (0.9% and 0.5%, respectively), and 3.3% of units are overcrowded. Therefore, it can be concluded that the most prominent housing problem in town is #4: cost burden.

Table 13: Housing Problems for Maynard Households at 80-120% of AMI

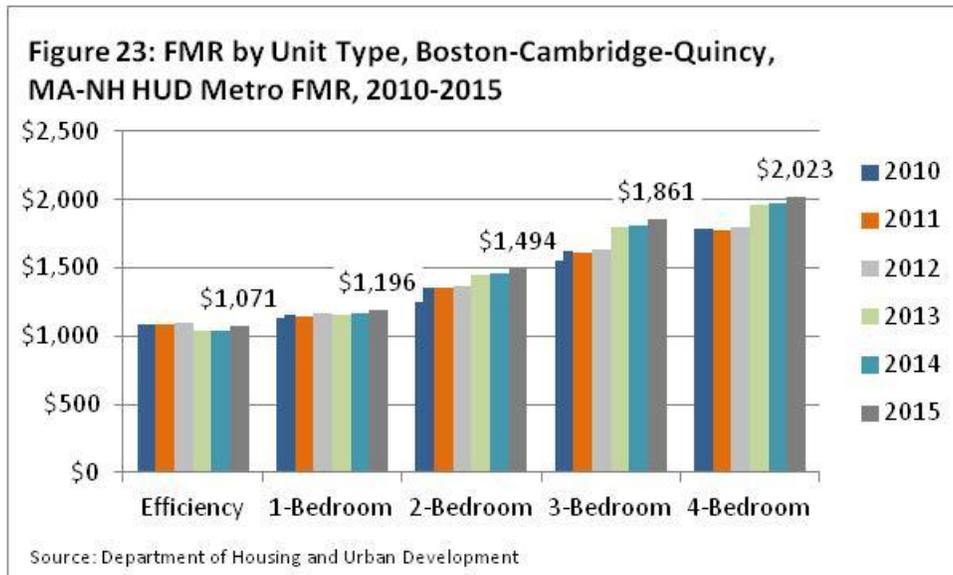
	#	%
Total Households	805	n/a
with Housing Problem	295	36.6%
Total Owner-Occupied Households	560	n/a
with Housing Problem	295	52.7%
Total Renter-Occupied Households	245	n/a
with Housing Problem	0	0.0%

Source: CHAS 2005-2009

More than a third of middle-income households in Maynard experience housing problems. These are all owner-occupied households. In fact, more than half of middle-income homeowners have housing problems. Though there is a population of middle-income renters in town, none of them are cost burdened.

Fair Market Rents

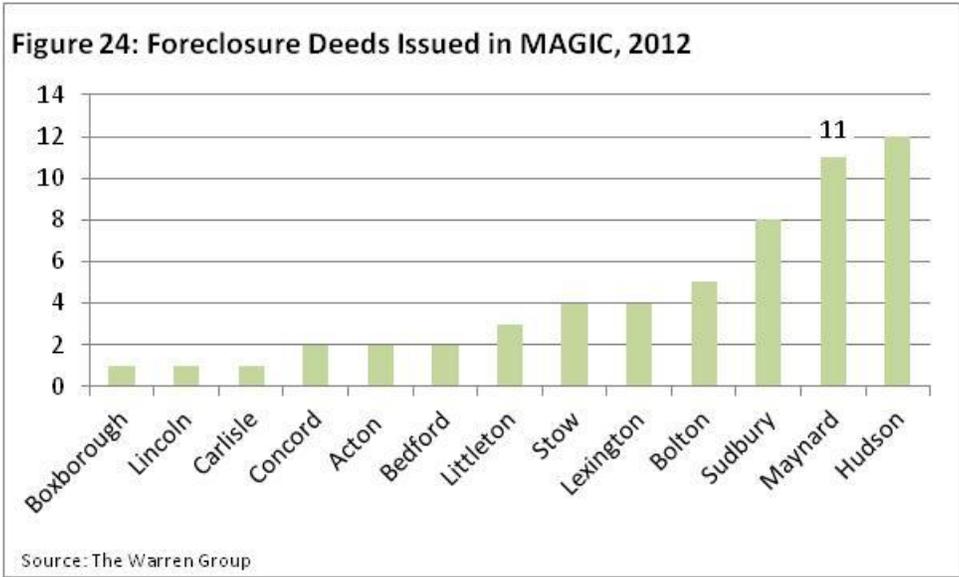
Figure 20 below illustrates fair market rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston Metropolitan Statistical Area, which includes Maynard. The upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rents is unsurprising and points to the need for more housing of this tenure at multiple price points.



Maynard's median gross rent of \$1,036 is lower than 2015 fair market rents for any unit size, which range from \$1,071 for an efficiency to \$2,023 for a 4-bedroom. However, it is important to recall that this median gross rent figure is based on Census data, which does not truly capture the current rental market in town, as already discussed above. According to local realtors, the market price of \$1,250-\$2,000 for a 1-2-bedroom is closer to fair market rents, or in the case of a 1-bedroom, exceeding.

Foreclosures

The Greater Boston region was spared the worst impacts of the recent housing crisis. Nevertheless, foreclosures in the region did surge over the last decade. This is important because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options. In 2012, there were 11 foreclosures in Maynard. Only one other municipality in the MAGIC region saw more foreclosures that year: Hudson; most saw half that many.

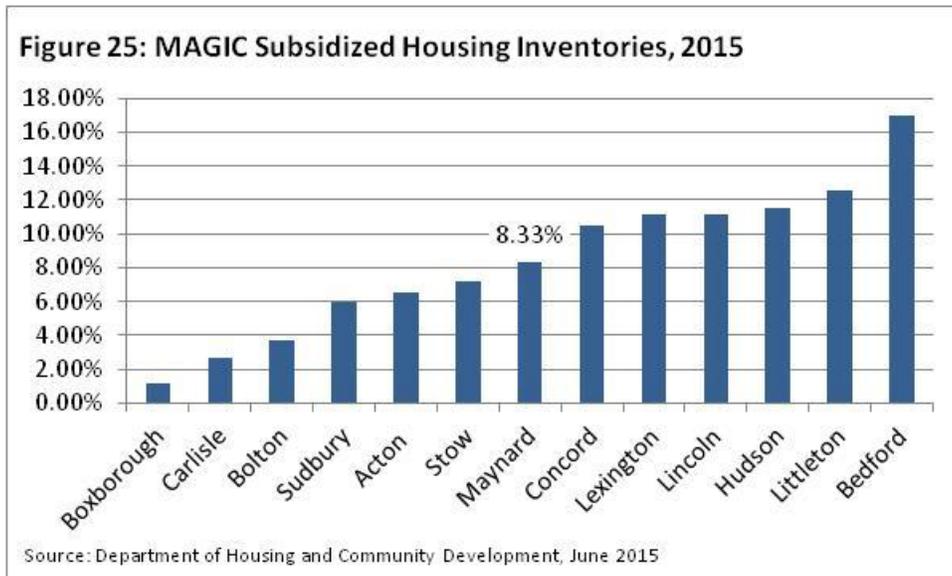


Current M.G.L. Chapter 40B Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of AMI. Units are secured by deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of a community’s housing is included on the SHI.

With 369 affordable units out of 4,430 total year-round housing units, Maynard’s SHI is 8.33% as of June 2015. Ninety-eight percent of these units are rentals. Though the town has not yet met the state’s 10% target, it has made progress, increasing from 8.19% in April 2014. To meet the target, the town requires an additional 74 eligible units. Within the MAGIC sub-region, only six municipalities meet or exceed the 10% target. Maynard’s SHI is the median.



Because the SHI is determined using the total number of housing units from the most recent decennial Census (the denominator), the number of SHI units (the numerator) must increase as the number of market-rate units increases in order to preserve—never mind exceed—the current proportion. Of course, if affordable units are lost, then the SHI drops. While Maynard has 150 units that are affordable in perpetuity, 188 could expire between 2015 and 2038. Nearly half of Maynard’s SHI (48%) is subsidized by MassHousing, a third (31%) by DHCD, 13.6% by HUD, and the rest by a combination of Department of Developmental Services (DDS) and Department of Mental Health (DMH) funding.

Further, because MGL 40B allows 100% of units in rental projects developed by a comprehensive permit where at least 25% of units are deed-restricted for households earning at or below 80% of AMI to count towards the SHI (even the 75% that are market rate), the actual number of affordable units in a given community is much lower than the inventory indicates. We know that 100% of ownership units included on the SHI is affordable, and a minimum of 25% of units in rental developments included on the SHI is affordable. Because most of Maynard’s subsidized housing is rental, the actual number of qualifying affordable units could be as low as 97, or just 2.19% of the year-round housing stock (4,430). This has no bearing on the SHI, but could be a better measure of how the town’s housing stock serves its low-income residents.

Development Constraints & Capacity

In Maynard, residential development is influenced by various factors pertaining to the natural and built environments; regulatory, municipal, and organizational contexts; and political and social contexts. At public forums hosted for the Housing Production Plan, Maynard residents and stakeholders identified the following barriers to housing development and affordability.

- Natural & Built Environment
 - Limited developable land
 - Insufficient parking downtown
 - Real and perceived obstacles like aging roads and school and sewer capacity
 - Limited transit alternatives to the car restrict travel modes to and from town
 - Redevelopment challenges like lack of sprinkler system preventing conversion of second-story retail to residential uses
- Regulatory & Municipal Environment
 - Undefined zoning bylaw with little permitted by-right
 - Zoning bylaw that allows development not compatible with vision of town, such as large “McMansions” spaced too close together
 - Administrative obstacles facing developers
 - Existing non-conforming buildings
- Education & Communications
 - Historic stigma of past development processes has today’s developers weary of developing in town despite interest
 - Property owners, especially downtown, who are not on board with new development or redevelopment

Building on these concerns, this section provides an overview of Maynard’s residential development environment and some of the local obstacles to the creation of affordable housing.

Natural & Physical Constraints

Land Availability

Maynard is 3,436 acres, including 102 acres of water. These bodies include the Assabet River, Puffer Pond, and Taylor Brook. Wetlands compose 450 acres. Another 991 acres, or 29% of the total, are permanently protected open space. Flood zones are also potential development constraints: 13% of the town’s acreage is in the 100-year flood zone (184 acres) or the 500-year flood zone (261 acres).

There are four Chapter 21E tier classified sites in town: two Tier II sites and two 21E Activity and Use Limitations sites (see appendix for location). These areas are contaminated with oil and/or hazardous materials and require a certain degree of remediation.

Due to these constraints, much of the available land for future housing production occupies now-vacant sites or those with other land uses that may have redevelopment potential.

Municipal Infrastructure

Water & Sewer

The Town of Maynard's water supply is sourced from three well sites: Rockland Avenue, Old Marlboro Road, and Great Road, as well as a surface water supply at White Pond located in the towns of Stow and Hudson. Currently, the Rockland Avenue wells provide Maynard with most of its water supply. The other wells have capacity and treatment deficiencies. If the Rockland Avenue wells were to fail, then, the Town does not have sufficient redundancy to meet average and maximum daily demands.

In 2011, the Town contracted with a consultant to conduct an assessment of current water sources and identify potential alternatives to the Rockland Avenue Wells. The following potential water source alternatives were identified: White Pond surface water treatment, White Pond well development, Old Marlboro well capacity and treatment alternatives, new well development to connect with the Great Road well. For each, the water yield, estimated cost, and permitting requirements were considered. More information can be found here: <http://www.townofmaynard-ma.gov/dpw/water-and-sewer/water-resources-report-2011/>.

The town has public sewer and a waste water treatment plant. Currently, Maynard has excess sewer capacity. The waste water treatment plant is responsible for ensuring that all effluent discharged into the Assabet River meets or exceeds all Environmental Protection Agency (EPA) and Department of Environmental Protection (DEP) requirements. Some houses in town also have septic systems.

Roads & Transportation

Though Maynard used to have train and trolley service, it is now a one-transit mode town: the automobile. Today, the nearest rail station is in South Acton on the MBTA Commuter Rail Fitchburg Line. Clock Tower Place once offered a shuttle from the station to the CTP office park, primarily for commuting employees, but no longer does. Instead, the Town is proposing a fixed-route shuttle program to provide the same service. In addition, construction on the Assabet River Rail Trail will begin in spring 2016. This will connect downtown Maynard to the South Acton Commuter Rail. To maintain its road network, the Town conducts annual maintenance.

Schools

The Maynard Public Schools comprise one elementary school, the Green Meadow School, pre-K-3rd grade; one elementary/middle school, the Fowler School, grades 4-8; and the high school. The Green Meadow School is approximately 60 years old. It's had two renovations/expansions in its lifetime, but will require additional upgrades in the next decade in order to modernize it. The former Coolidge School closed in 2014, and the Town is currently considering plans for re-use.

According to Massachusetts Comprehensive Assessment System (MCAS) scores, the Maynard elementary school ranks 166th (of 361); the middle school ranks 198th (of 267); and the high school ranks 182nd of (238).⁴ *Boston Magazine* ranked Maynard 85th of 125 school districts in its “Best Schools in Boston 2015,” which analyzes enrollment, class size, graduation rate, percent of students attending college, per pupil expenditure, student-teacher ratio, and test scores.⁵

In 2014, the School Committee evaluated existing buildings and estimated space needs for the future. The study shows that the Maynard Public Schools could accommodate an increase in enrollment in current buildings without an increase in staffing costs for a total capacity of 1,711. Even greater enrollment could be accommodated at additional staffing costs, up to 1,951 students. In either scenario, additional materials such as desks and textbooks would be required. Any greater enrollment and the School District would have to consider expansion to additional building(s).

Regulatory Constraints

Residential Zoning

Zoning bylaws regulate the type and location of development within a community under M.G.L. Chapter 40A. For the purposes of a HPP, zoning can be considered a constraint if the bylaw significantly limits expanding the housing supply to meet demand. While Maynard’s zoning bylaw has many positive attributes—including a definition and use for alternatives to single-family housing, such as multifamily development and live/work space, other aspects serve as barriers to housing diversity. In Maynard, it is possible to achieve some housing diversity given the zoning bylaw, but housing that is not of a single-family typology tends to be largely confined to a particular district and/or require special permitting.

⁴ Local School Directory, 2005-20014 <<http://www.localschooldirectory.com/city-schools/Maynard/MA>>.

⁵ “Best Public Schools in Boston 2015,” *Boston Magazine*, <<http://www.bostonmagazine.com/boston-best-schools-2013>>.

Table 14: Maynard Residential Zoning Bylaw

Residential Uses	Districts									
	Single Residence S-1	Single Residence S-2	General Residence GR	Business B	Central Business District CB	Industrial I	Garden Apartment GA	Neighborhood Business Overlay NBOD	Downtown Mixed-Use Overlay DOD	Health Care Industrial HCID
Single-family (SF)	Y	Y	Y	Y	N	N	N			N
Two-family	N	N	Y	Y	N	N	N			N
Multifamily	N	N	PB	PB	N	N	N	PB	PB	Y
Garden apartment	N	N	N	N	N	N	Y			Y
Healthcare/edlerly housing, assisted living	BA	BA	BA	N	N	N	N			Y
Nursing and convalescent home	BA	BA	BA	BA	N	N	N			Y
Live/work dwelling unit	N	N	N	Y	Y	N	N			Y
Accessory apartment	BA	BA	BA	BA	N	N	N			N
Mixed-use								Y*	Y**	

Source: Town of Maynard Zoning Bylaw. *With fewer than 5 DU; **With 6 or fewer DU, otherwise by SP.

In Maynard, multifamily housing is permitted by special permit from the Planning Board in the General Residence, Business, Neighborhood Business Overlay, and Downtown Mixed-Use Overlay districts. Mixed-use development is allowed by right in the latter two overlays.

The Neighborhood Business Overlay District is designed to encourage and authorize developments with a mix of uses and building types. Developments are limited to no more than five dwelling units, and the maximum number of dwelling units in the overlay cannot exceed 100.

The Downtown Mixed-Use Overlay is designed to enable a mix of retail, commercial, and residential uses, and a modest increase in density. Mixed-use development with six or fewer dwelling units is allowed by right; a higher number of units requires a special permit. The minimum lot requirement of 1,500 square feet per residential unit can be reduced to a minimum of 800 square feet pending a development agreement that includes, among other requirements, a minimum of 15% affordable units or a donation to the Maynard Affordable Housing Trust or Community Preservation Fund. Parking minimums are reduced from the typical 2 spaces to 1.5 spaces per dwelling unit. This inclusionary housing provision is positive, but applicable nowhere else in Maynard. The lack of a town-wide inclusionary housing policy means that opportunities to leverage market-rate housing for affordable units are missed.

In Maynard, a garden apartment is defined as a building or series of buildings, each containing not less than three full family units, located on a fully landscaped building lot and used exclusively for dwelling purposes. Off-street parking is required. It is clear that building height is not

desirable in the Garden Apartment District, given the maximum of 40 feet. But landscape requirements could be applied to other housing typologies, such as townhomes or cottage-style housing, in order to more efficiently utilize land and encourage greater density.

Accessory Family Dwelling Units are allowed in Maynard by special permit from the Zoning Board of Appeals (ZBA) in single-family residential and business districts. In this case, “family” is defined as being related by blood, marriage, or adoption. No more than three people can occupy an accessory family dwelling unit. Floor area may not exceed 600 square feet. In other Mature Suburbs, 750 square feet is more typical. Off-street parking is required.

The only area of town where the height needed for multifamily development is allowed is the Health Care Industrial District, where buildings can rise as high as 70 feet. However, multifamily development is also permitted in the following districts where the height maximum discourages this land use: General Residence, Business, NBOD, and DOD. In the NBOD, for example, the building height maximum is 45 feet. This generally allows for three stories, whereas four-to-five stories are typically needed to facilitate new multifamily development.

Maynard’s zoning bylaw does not permit single- to multifamily housing conversion. This is a good strategy to increase the housing supply by creating smaller units within existing stock. It is particularly appropriate for empty nesters with large homes.

Generally, two parking spaces per dwelling unit are required throughout town, regardless of housing type. This makes multifamily housing development a challenge. There may be areas, such as the Downtown Mixed-Use Overlay District, where a parking maximum, rather than minimum, would allow developers greater flexibility to meet housing need. The market, then, would determine how much parking is appropriate. Alternatively, parking could be reduced to 1.5 or even 1 space per multifamily dwelling unit in certain areas of Town, or tied to bedroom mix.

Maynard’s special permit and site plan review processes are not always clear to developers. There may be opportunity to make these processes more transparent and streamlined so that developers know what to expect and that they can expect efficiency.

Based on this understanding of existing zoning and other development constraints, as well as analysis of housing needs and demand, this plan offers recommendations for specific zoning amendments in order to facilitate greater housing diversity and affordability in Maynard.

Existing Municipal Housing Strategies

The Town of Maynard, along with State and other entities, provides several resources to help advance the creation and preservation of affordable housing within the community. Below is a summary of the tools Maynard currently has at its disposal to meet housing need and demand.

Community Preservation Act

In 2006, Maynard voters adopted the Community Preservation Act (CPA). The town funds its CPA account through a 1.5% surcharge on all real estate property tax bills with few exemptions, such as housing that is owned and occupied by anyone who qualifies for low-income housing or low-moderate-income senior housing. For fiscal year 2007, the first year the surcharge was levied, estimated revenues were \$165,000. By 2008, the balance in the fund was approximately \$495,000. Today, it is approximately \$643,000. The community housing allotment, specifically, is up to \$217,571, with \$266,110 in budgeted reserve.

The Maynard Community Preservation Committee (CPC) is charged with studying town needs, opportunities, and resources regarding community preservation. The Committee also oversees the Community Preservation Fund and selects and recommends projects, including acquiring and developing community housing, for funding.

According to the town's Community Preservation Plan (2007), the CPC, in conjunction with the Housing Authority and others, has identified the following community housing goals:

- Provide and preserve community housing that promotes age and income diversity. To the extent possible, universal design features should be incorporated into the construction of such housing.
- Create new and preserve existing community housing that is well designed and maintained, is of high quality, and is based on sound planning principles.
- Disperse community housing throughout the town.
- Create housing in neighborhoods that currently have little or no affordable housing.
- Create new and preserve existing community housing that will contribute to the State-mandated target of 10% of the town housing stock being affordable to low-income households.
- Provide community housing opportunities that give priority to local residents, town employees, and families of students enrolled in the town public schools.
- Re-use existing buildings or use previously developed or Town-owned sites for new community housing.

Proposals brought before the CPC may receive preference for funding if they advance some or all of these goals.

Currently, there are several possibilities for the use of CPA funds to support community housing initiatives:

- Private for-profit or non-profit developers could create housing in which a set percentage of units are put aside to meet HUD guidelines in exchange for CPA funding to write down the cost of development.
- The Town zoning regulations could be amended to require that any new subdivisions with 8 or more housing units have 10% of the units designated as permanently affordable.

- The Town, along with the Housing Authority, can explore whether any Town-owned parcels or buildings could be developed as community housing.
- CPA funds could be used to purchase existing market-rate units and then sell them to eligible low- and moderate-income families using the CPA funds to discount the resale price. These units would be subject to recorded deed restrictions, making them permanently affordable.

To date, the CPC has received a couple of proposals for community housing projects. In 2008, it funded a Housing Production Plan, but that project saw no advancement. Then in 2013, a veteran's housing development was funded and is currently in progress.

Maynard Housing Authority

In 1969, M.G.L. Chapter 121B, Section 3, was passed to allow for the creation of housing authorities by cities and towns in Massachusetts. The Maynard Housing Authority (MHA) serves the needs of low-income residents through units it owns or operates and through administering vouchers to qualifying individuals and households.

The MHA manages 56 1-bedroom units under the Chapter 667-1 program, which is state-aided elderly housing. It also manages 56 Section 8 project-based new construction units under Chapter 667-2, an elderly/handicapped housing program administered by the Department of Housing and Community Development (DHCD). Lastly, MHA's inventory includes 32 2-4-bedroom units under Massachusetts 137 federal family public housing.

There is a lengthy waiting list for MHA units. There are 90 applicants awaiting housing through 667-1, 92 through 667-2, and 41 through 137.

In addition, the MHA administers 25 Massachusetts Rental Voucher Program (MRVP) mobile vouchers; of which 19 have been used, while 6 voucher holders are still seeking housing.

Previous Planning Efforts

The Town of Maynard has facilitated several planning processes in the past decade that acknowledge the importance of meeting housing needs and demand in town and recommend strategies to do so.

In 2004, a community-wide visioning process resulted in the establishment of a town vision that highlights the importance of housing: "...a diverse, economically vibrant, welcoming community with a wide range of housing opportunities..." Of the 10 Community Development Principles that emerged from that process, 2 pertain to housing:

1. Concentrate development and integrate uses: Support development that is compact, conserves land, protects historic resources, and mixes residential, commercial, and retail uses.

2. Expand housing opportunities: Although Maynard should support construction and rehabilitation of housing to meet the needs of people of all abilities and income levels, there are a number of constraints for doing so. Due to its size and urban nature, Maynard has limited opportunities for housing growth compared to many other towns in Massachusetts. Also, through Chapter 40B and other state requirements, towns must take steps to ensure that affordable housing is made available.

Regarding the latter, the town aims to maintain its diversity, advance a broad range of housing options, and be compliant with government mandates for affordable housing. Initiatives suggested under this principle include:

- Review recommendations in the 2004 Community Development Plan, including land use planning, changes to zoning regulations, pursuing DHCD grants to rehabilitate existing housing stock, etc.
- Take steps to increase the amount of housing available to above median income families to allow families to “buy up” while remaining in Maynard.
- Achieve and maintain compliance with Chapter 40B; investigate and pursue other regulatory and non-profit opportunities to increase affordable housing.
- Support compliance with the Americans with Disabilities Act (ADA).
- Concentrate the development of housing in infill development and rehabilitation of existing housing (including tax-delinquent properties).

In December of 2014, the Maynard Public Schools Administration vacated the historic building at 12 Bancroft Street, formerly the Coolidge School. The Board of Selectmen appointed the Coolidge Re-Use Task Force to explore and recommend alternative uses for the property. Towards that end, there was a public forum held in February of 2015. To inform recommendations, attendees discussed community needs, including mixed-income and affordable housing. In the final report, published in June of 2015, the Task Force recognizes senior, veterans, or affordable housing as a re-use that would be welcomed by the community.

The Task Force recommends formulating an adaptive re-use request for proposal (RFP) that should first be distributed to Town departments and, if no promising proposals are forthcoming, then made available to all potentially interested parties, including “corporations that invest in affordable/alternative housing.” After presenting these recommendations to the Board of Selectmen, the Task Force was dissolved. Today, the Town has not decided if it will sell the property, but has no plans to develop it directly.

Maynard’s 2006 Master Plan also supports meeting housing needs in town. It states “suitable housing to meet changing needs should be available, subject to land resources and other environmental and fiscal constraints.” Towards that end, there are two relevant community goals and objectives.

1. Provide opportunities for housing of various types to meet anticipated needs within the town’s limited land resources.

This goal is advanced by four policy recommendations:

- A. Encourage single-family homes on moderate sized lots where suitable land is available, since this is the predominant housing style in town.
- B. For moderate or large lots with environmental development constraints, encourage cluster zoning to group homes on the flatter or better land while preserving sensitive areas for permanent open space.
- C. Balance single-family homes with multifamily dwellings or townhouses to meet the needs of smaller families and individuals.
- D. Assist those who are of moderate financial resources by encouraging assisted housing and types of housing within their means.

The second goal is advanced by two policy recommendations.

- 2. Encourage retention and improvement of the existing housing stock of the community, which includes a variety of housing types.
 - A. Seek state or federal grant funds to assist in upgrading existing housing stock.
 - B. Consider the use of small accessory or in-law apartments within existing structures.

The plan suggests that higher density housing be located in the town center, and states that adequate land, public water, and sewer service is available to meet the demand for single-family residences in Maynard in the foreseeable future.

The plan also advises that existing commercial and industrial buildings should be considered for housing redevelopment, and that Town-owned land should be considered for development of low-moderate-income housing or special needs housing.

Maynard's previous planning efforts establish reasonable housing goals for the town, many of which were echoed during the planning process for this HPP. With the resources described above—including funds like CPA and activities like those of the MHA—and others the town might leverage, Maynard is well positioned to work towards these and additional housing goals established by this HPP for the next five years.

Affordable Housing Goals

As part of the Housing Production Plan process and in preparation for public meetings, MAPC designed a Housing Opportunities Survey for the Town of Maynard to circulate to residents. The survey requested information on housing development and affordability in town. A summary of responses is below.

- According to respondents, low-income households, families, and seniors have the greatest unmet housing need in town
- 44% of respondents think there's sufficient affordable housing in town, but 29% do not and 27% need more information
- Support for single-family housing in town, but also multifamily housing where appropriate
- Support for mixed-use development where appropriate, and development of housing with public open space through town
- Support for development of affordable housing, assisted living, and senior living

Many of these ideas and sentiments were reiterated at the first public meeting on July 1, 2015, facilitated by MAPC. Residents and representatives from various Town offices and committees were in attendance.⁶ Discussion was framed by MAPC's analysis of housing needs and demand, including data on demographic and household characteristics, existing housing stock, and affordability. Attendees of the forum suggested housing goals and provided insight on development opportunities. The following is a summary of their comments.

Based on the data shared, what do you think Maynard's housing goals should be?

- Seniors
 - Assist low-income seniors to age in place
 - Assist low-income seniors to age in the community
 - Provide assisted/independent living options
- Housing Types & Models
 - Encourage development of smaller housing units/micro units
 - Provide veteran's housing
 - Facilitate development of co-housing
 - Focus on existing housing stock
 - Convert larger single-family housing to multifamily housing
 - Rehab existing housing inventory when feasible
- Regulatory Framework
 - Create thoughtful zoning and enforce zoning that aligns with housing development goals
 - Permit housing that better aligns with the housing we want

⁶ Members from the following local entities were present: Board of Selectmen, Council on Aging, Cultural Council, Housing Authority, Planning Board, Planning and ZBA Division.

- Develop a targeted, fast-track permitting process for priority development types and areas; for example, online permitting
- Location
 - Develop multi-unit housing near existing infrastructure
 - Maintain/increase income diversity → don't segregate housing by income to different parts of town
- Affordability
 - Provide a greater depth of affordability of deed-restricted units
 - Provide affordable housing for qualifying households from Maynard
 - Make current affordable housing stock deed restricted
 - Reduce rate of cost-burdened households
 - Build more affordable housing for lower-income households
 - Attract higher-income households with spending power to town

Are there specific opportunities in town to advance these housing goals?

- Use CPA funds to advance affordable housing goals
- Develop 129 Parker Street and Mill & Main
- Site housing near amenities since Maynard has a good mix of uses in many locations
- Downtown retail structures have vacant second stories that could be converted to residential
- Re-use former Coolidge School and two former churches, now vacant
- Improve permitting process, already spearhead by Town's Office of Municipal Services

Survey respondents also offered suggestions for how the Town can assist with the creation and preservation of affordable housing in the community. These include, in descending order of popularity:

- Create incentives for small-scale, well-designed affordable housing
- Convert existing units to affordable units
- Amend zoning to make more flexible
- Use CPA funds
- Provide Town-owned land
- Use other Town funds

The ideas shared in the survey and at the first public meeting, combined with the above analysis of housing needs and demand and of development constraints, indicate the need for greater housing diversity in Maynard. The Town should focus on supporting more housing development to address the low vacancy rate, projected increase in households, and projected demand for units. More specifically, the following housing supplies should be expanded: housing that's accessible and affordable to an aging population, smaller housing for shrinking households, and affordable housing that will meet the needs of low-income and/or cost-burdened households. Given this, MAPC worked with the Town to develop a set of housing goals and strategies that will serve as a

guide for building a more diverse and affordable housing stock that will meet current and future demand.

On October 21, MAPC and the Town hosted a second public forum for the purposes of refining proposed housing goals and strategies, as well as identifying areas for housing development in town. The small discussion groups were engaged and vocal. Attendees were receptive and supportive of the following four goals, which, together with implementation strategies, are targeted to address development constraints in town, such as limited land availability, outdated zoning, and lack of public awareness about housing issues. An annual review of the goals and strategies set forth in this plan should be undertaken through its expiration, and milestones should be celebrated.

Goal 1: Work to Preserve & Advance Housing Affordability in Town to Reduce the Number of Local Cost-burdened Households

Strategy 1.1: Work towards meeting or exceeding the Commonwealth’s 10% goal on the Subsidized Housing Inventory

In order to address unmet housing need and be compliant with Chapter 40B, Maynard officials must establish and work to achieve housing production targets. Currently, 369 units, or 8.33% of the year-round housing stock, are deed-restricted affordable housing, according to the Commonwealth’s Subsidized Housing Inventory (SHI). Despite this substantial stock of affordable units, Maynard has not met the state-mandated target of at least 10%.

The production goals listed in the below table are based upon the total number of year-round homes as listed in the 2010 decennial Census (4,447) and MAPC’s projection for housing unit demand (rather than number of households) for the year 2020 (4,704). The “cumulative state-certified affordable units” row is based upon the SHI as of June 2015 (369) and a rate of increase of 0.5% of total units, which is required for municipalities to avoid issuing comprehensive permits for Chapter 40B development. The Town of Maynard seeks to increase its inventory of State-certified affordable units at a pace generally consistent with the following production schedule. Doing so puts them above the 10% target by 2020.

Table 15: Maynard Affordable Housing Production Goals, 2015-2020

	2015	2016	2017	2018	2019	2020
Total year-round homes	4,447	4,498	4,550	4,601	4,653	4,704
Cumulative state-certified affordable units*	369	391	414	436	459	483
10% requirement	445	450	455	460	465	470
Chapter 40B gap	76	59	41	24	6	-12
Required units for relief at 0.5% of total units	22	22	23	23	23	24
Required units for relief at 1.0% of total units	44	45	45	46	47	47

*Based on 2015 SHI plus 0.5% rate of increase. Source: U.S. Census Bureau, 2010 Census, & MAPC MetroFuture Projections for 2020

These numbers assume that the expiring affordability restrictions on existing SHI units will be monitored and preserved for as long as possible.

Action Plan

- Adopt housing production goals
- Work with developers to coordinate affordable housing development
- Annually review HPP productions goals through the plan's expiration
- Regularly measure and celebrate achievements

Strategy 1.2: Produce mixed-income housing on vacant and other parcels with potential for development or redevelopment of housing varying in type and tenure

On multiple occasions during this planning process, the Maynard community expressed a desire to disperse affordable housing throughout town in order to maintain income diversity. The Town has already identified several sites for housing development, all in different areas (see map of development potential in Appendix D), some already in negotiation.

- 129 Parker Street: currently in negotiations; Board of Selectmen has agreed to a proposal for 175-180 units, including 17-22 affordable units.
- Mill & Main: approved for residential up to 50% of gross floor area.
- Former Coolidge School: Town estimates 6-8 affordable units could be developed here.
- Two currently vacant, former church properties.
- Retail buildings downtown: Currently vacant second floors that could be converted to residential; the Town is pursuing a downtown housing development program.

Action Plan

- Work with property owners and developers to advance residential development of the above-noted properties and others as opportunities arise
- Prioritize proposals that not only build the supply, but also the diversity of housing in Maynard and that include units affordable to households earning at or below 80% of AMI

Strategy 1.3: Advance projects under the Local Initiative Program to create housing affordable to low- and moderate-income households

The Local Initiative Program (LIP) is a state program that provides technical assistance to communities and developers working together to create affordable rental opportunities for low- and moderate-income households. This can be done one of two ways: units developed through a Comprehensive Permit as authorized by M.G.L. 40B or Local Initiative Units developed through conventional zoning. Both strategies result in units that are included on the SHI, but the latter allows municipalities a greater degree of influence over what kind of affordable housing is

developed and where. Maynard should work with developers on LIP affordable housing proposals, utilizing DHCD for technical support as needed. Application materials can be found here: <http://www.mass.gov/hed/community/40b-plan/local-initiative-program-lip.html>.

Action Plan

- Consider the former Coolidge School and former church property sites for LIP projects
- Work with DHCD to advance LIP projects at these and other locations
- Devise a downtown housing program that will enable the town to add units to the SHI via LIP, such as through the conversion of second-story retail space to residential

Strategy 1.4: Engage the local real estate community and property owners to increase understanding of and foster development/redevelopment opportunities

In order to position Maynard to achieve housing goals, the Town should engage those who have a key role in advancing them: property owners, developers, and realtors. Maynard should work with local property owners to unlock the development potential of sites identified in Strategy 1.2. This includes communicating the benefits of new development or redevelopment, and investigating solutions to barriers. In addition, the Town should forge effective relationships with the real estate development community to better understand Maynard's housing market from the realtor and developer perspectives, and to connect the latter with local property owners. Engagement could occur via a roundtable discussion of affordable housing need and opportunities in town.

Action Plan

- Compile and maintain a list of local property owners, housing developers, and realtors for outreach and engagement purposes
- Design a housing forum and invite property owners to discuss the town's housing goals via this plan, the local market, housing typologies, what amenities appeal to specific demographics, and what is needed to attract desirable housing development
- Explore additional strategies to engage the local real estate community, such as distribution of information via an online discussion platform

Strategy 1.5: Work collaboratively with non-profit housing developers and other entities to advance housing production

There are many opportunities for the Town of Maynard to partner with non-profit housing developers, such as the local Habitat for Humanity affiliate in North Central Massachusetts, and public entities like the Maynard Housing Authority to achieve affordable housing development goals. Through the use of CPA funds, the Town can assist with the purchase of properties at-risk of losing their affordability restrictions, pre-development costs related to affordable housing development, and the cost of construction of affordable housing. Maynard can also make CPA funding available to the Maynard Housing Authority to improve existing and create new units.

Lastly, Maynard can provide CPA resources to assist with affordable housing planning and advocacy work.

Action Plan

- Compile and maintain a list of non-profit housing developers and public entities active in the MAPC region and Maynard area for outreach and engagement purposes
- Explore the use of CPA funds to support collaborative activities with the above entities
- Approach relevant entities with opportunities to collaborative and resources to support initiatives that advance Maynard's housing goals

Strategy 1.6: Streamline local permitting process for affordable housing and accompanying affordable housing requirements

In order to meet or exceed the Commonwealth's 10% target, the Town of Maynard should develop a predictable and consistent permitting process that facilitates affordable housing production by increasing efficiency and therefore cutting development costs.

The Office of Municipal Services is already focused on improving the permitting process. Towards that end, the Town is creating an all-inclusive permitting guide; offering mandatory "pre-application meetings" that allow developers the opportunity to sit down with all reviewing entities and discuss the project prior to filing an application in order to flag potential issues and therefore expedite permitting review; and establishing tracking numbers for all applications to allow for simplified identification and routing.

This is a good start to developing an integrated and easy-to-navigate permitting process for development the Town supports. Other strategies ranging from simple to more complex include:

- Brief reference guide to be provided to applicants to help them navigate the review process that includes submission requirements, fees, a timeline for review and approval process, and other important information
- Online permitting (the Maynard Building Department is already online; the Planning Department might consider following suit)
- Expedited permit processing times for projects meeting certain requirements (and perhaps in exchange for an additional fee)
- Simplified permitting process for smaller, less complex projects with fewer likely community impacts
- Option to submit concurrent applications for developments that require permits from more than one board or agency (water, sewer, fire protection, building inspection, stormwater, etc.)
- Standardized permit applications across municipal offices

Action Plan

- Create materials to communicate permitting process to developers
- Assess current permitting process and note areas for improvement
- Host joint meeting with various land use, permitting, review boards, and Town departments to investigate opportunities for collaboration
- Determine which other strategies noted above may be right to implement in Maynard

Strategy 1.7: Monitor and preserve affordability restrictions on existing units for as long as possible

Currently, 188 out of 369 units, or 51% of Maynard's SHI inventory, could expire between 2015 and 2038. The town should work with the respective owners of these properties, as well as State agencies such as the Community Economic Development Assistance Corporation (CEDAC), to preserve expiring units so that they remain on the SHI. CEDAC or other state subsidizing agencies may be able to provide the respective owners of these properties with housing subsidies that will enable them to continue to rent units at an affordable price to households who earn at or below 80% of the area median income.

Going forward, the Board of Selectmen, with support from the Town Administrator, should require any new deed-restricted units to be affordable in perpetuity. This would help the Town meet the 10% goal, and avoid slippage as a result of expiring affordability restrictions.

Action Plan

- Compile detailed information on each unit listed on the SHI, including mortgages, notes, deed restrictions, and original regulatory agreements, as well as contact information for each unit/property and records indicating compliance or corrective action
- Monitor and maintain existing inventory
- Work with owners of expiring SHI units to renew affordability terms before property expiration

Strategy 1.8: Allocate local resources to advance affordable housing production

Part of facilitating affordable housing production is site identification and preparation (Strategy 1.2), and then ensuring developers are aware of opportunities (1.4). The third step, when possible, is to support development through the allocation of Town resources. These might include CPA and other potential funds, municipally-owned properties, and properties taken for tax title, as well as zoning relief. The Town should consider projects that are compatible with its Community Development Principles for allocation of local resources in order to help close the developer funding gap and make affordable housing production possible.

Action Plan

- Flag projects that are compatible with Maynard Community Development Principles
- Develop and maintain an inventory of Town resources that can be used to support these projects
- Identify and allocate Town resources to select projects

Goal 2: Adopt Zoning Changes to Allow for Housing Choices & Flexible Approaches to Achieve Housing Affordability

Strategy 2.1: Analyze the effectiveness of Section 8.0 Accessory Family Dwelling Unit bylaw as a means to meet affordable housing needs in town

Maynard's existing accessory dwelling unit (ADU) bylaw is restrictive. Under current zoning, these units are only allowed in the Single Residence, General Residence, and Business districts; can only be created via special permit; and must be occupied by relatives. The community reports that there are few of these units in town, though engaged residents support the development of more as a strategy to address affordable housing need provided non-relatives be allowed to occupy them.

The current bylaw should be assessed to determine how many units have been created under it and to investigate what are the barriers to development. For example, the nature of the lots in districts where ADUs are currently allowed may not be conducive to their development and other areas of town should be considered. In addition to the bylaw, an analysis of the market demand for ADUs in Maynard should be undertaken. This would include what types of households seek this type of housing and what needs they have (bedroom mix, parking, etc.).

Depending on the findings of this analysis, the bylaw should be amended to facilitate development of ADUs. One way to do so is to allow the creation of ADUs in additional districts, by-right, and/or occupation of them by non-relatives. By doing so, ADUs would become a strategy to encourage multi-generational and/or lower-cost housing for any occupant(s).

Action Plan

- Assess effectiveness of Section 8.0 of current zoning
- Analyze barriers to development of ADUs in town
- Amend the bylaw to permit the development of accessory dwellings in additional districts and for non-relative households
- Amend Section 8.0 to align with the definition of "family" in Section 11.0 of the Maynard Zoning Bylaw: "A person or number of persons occupying a Dwelling Unit and living as a single housekeeping unit"

Strategy 2.2: Consider additional districts where zoning for mixed-use development may be appropriate, and amend Section 9.3 Neighborhood Business or Section 9.4 Downtown Mixed-Use overlay districts to increase the number of residential units allowed

Mixed-use development is currently constrained in Maynard. It's allowed in two overlay districts: Neighborhood Business (NBOD) and Downtown Mixed-Use (DOD). In the former, mixed-use projects with fewer than five dwelling units are permitted by right; larger developments require a special permit. No more than 100 dwelling units shall be allowed in the overlay overall. For the latter, mixed-use projects with six or fewer dwelling units is allowed by right; larger developments require a special permit. In order to facilitate mixed-use development, which both the Town and the community supports, the Town should consider increasing the number of dwelling units allowed by right in mixed-use projects in these districts.

In addition, the Town should consider additional areas where mixed-use development is appropriate. These would include parts of Maynard well served by existing infrastructure—sewer, water, etc.—and services—buses, trash collection, etc.. It is also important to consider where there is a market for commercial uses and/or live-work spaces in Maynard. Once these areas have been identified, the Town should amend its zoning to allow mixed-use development there.

Action Plan

- Consider allowing larger-scale mixed-use projects in NBOD and DOD
- Investigate other parts of town where mixed-use development is appropriate
- Update zoning to allow mixed-use development in additional districts
- Develop a downtown parking strategy to address increased residential demand

Strategy 2.3: Establish a Municipal Affordable Housing Trust Fund under M.G.L. Chapter 44

Maynard should establish a municipal affordable housing trust fund by vote for collection of CPA funds and any potential new housing funds, such as those resulting from adoption of an inclusionary zoning policy with in-lieu of development provisions. Under M.G.L. Chapter 44, Section 55C, a Municipal Affordable Housing Trust creates a separate fund for local initiatives to create and preserve affordable housing. Such initiatives can include providing financial support for affordable housing development, rehabilitation, conversion, or recertification, or creating low-income homeownership or rehabilitation programs.

Action Plan⁷

⁷ "Municipal Affordable Housing Trust Guidebook," Massachusetts Housing Partnership, November 2009.

- Work with the Board of Selectmen to review M.G.L. Chapter 44, Section 55C, provisions, and identify staff and volunteers to draft Trust charter and bylaws
- Adopt Trust and appoint members

Strategy 2.4: Adopt a town-wide inclusionary zoning bylaw

Inclusionary zoning is an effective and predictable way to increase affordable housing stock. It is especially important to leverage market-rate multifamily housing projects allowed in General Residence and Business Districts or which might be proposed if zoning is amended to increase the number of units allowed in mixed-use developments. Currently, inclusionary housing provisions exist only for Maynard’s Downtown Mixed-Use Overlay. The Town should adopt a town-wide inclusionary zoning bylaw to ensure that new sizable market-rate residential development will not adversely affect the Town’s SHI percentage. The bylaw can include an in-lieu payment that reflects the price of affordable housing development and land availability in Maynard.

Action Plan

- Discuss inclusionary zoning options and framework for Maynard with the Planning Board and planning staff, including payment in lieu of units (PILU)
- Draft an inclusionary zoning by-law for Town Meeting

Strategy 2.5: Provide incentives to include accessible and adaptable housing units in new developments

In Maynard, there are limited affordable housing options appropriate for seniors on limited incomes or for those wishing to downsize from larger homes. Yet, the town has a large low-income senior population projected to increase in number. Encouraging the development and maintenance of housing that is accessible and adaptable should be a Town priority. Towards that end, the Town should consider a zoning by-law that provides density bonuses to developers including senior and/or handicap-accessible units as part of the overall unit mix of their general developments. Moreover, community supportive housing services should be integrated into or connected with new residential development.

Action Plan

- Encourage accessible and adaptable units in new private development
- Study potential for a Senior Housing bylaw that would provide density bonuses to developers that include accessible and adaptable units in new developments
- Integrate or connect community supportive housing services with new residential development

Strategy 2.6: Assess areas served by existing infrastructure for opportunities to amend zoning to facilitate multifamily housing development

Currently, multifamily housing development is allowed in General Residence, Business, and Health Care Industrial districts by special permit. There are several multifamily projects in Maynard's pipeline. To respond to developer interest and Maynard's housing need and demand, the Town might consider additional areas where multifamily housing development is appropriate. The focus should be on parts of town already served by strong infrastructure: roads, water, sewer, etc. In addition, parts of town with buildings suitable for redevelopment as multifamily housing should be assessed.

Action Plan

- Review applications for multifamily housing to assess parts of town where developers have expressed interest or found sites conducive to this land use
- Assess infrastructure capacity throughout town
- Determine what areas of town are suitable for multifamily development and amend zoning accordingly

Strategy 2.7: Amend residential zones to incentivize redevelopment of vacant structures and encourage development of small, affordable single-family homes on substandard vacant or underutilized properties

Given Maynard's development constraints, new housing production will largely happen through the redevelopment of sites either vacant or whose buildings are vacant. To capitalize on these key opportunities, the Town should consider adopting an infill development zoning bylaw. Towards that end, areas where infill development should occur must be identified, criteria that these sites meet must be established, and a zoning bylaw that would apply to areas that meet said criteria should be developed.

Action Plan

- Assess vacant structures and historic properties, and identify areas for redevelopment and infill development
- Establish criteria for sites to which an infill development zoning bylaw would apply
- Draft zoning bylaw to promote the reuse of historic properties, vacant structures, and infill development

Strategy 2.8: Amend Section 11.0 definitions of zoning bylaw to comply with Affirmatively Furthering Fair Housing rules

In order to be in compliance with Affirmatively Further Fair Housing rules, there are several steps the Town must take to update its zoning bylaw. First, the definition of "Affordable Unit" should be amended to "Affordable Housing." Generally, the definition should include language describing

housing that is restricted for sale, lease, or rental to households within a specific income range and at specific prices.

Second, a definition for “Group Home” should be added to the bylaw. Generally, such a definition would include language on the maximum number of occupants of the dwelling, how many of them are persons with a disability, and the fact that they need not be related by blood or marriage; the maximum number of staff residents; and whether the dwelling must be licensed by a regulatory agency.

Third, the Town should adopt a town-wide Reasonable Accommodation bylaw. According to the Fair Housing Act, it is unlawful to refuse to make “reasonable accommodations,” or changes to rules, policies, practices, or services, when necessary to allow persons with disabilities equal opportunity to occupy a dwelling unit. An accommodation is considered reasonable if it does not impose an undue financial or administrative burden, and if it does not fundamentally alter the zoning bylaw. Accommodations can include changes in setback or installation of a ramp or lift, for example. This bylaw would include notice to the public of availability of accommodation process, how a request is made, the review process for requests, factors for considering requests, and the appeals process.

Action Plan

- Amend definition of “affordable unit”
- Add a definition for “group home”
- Draft and adopt a Reasonable Accommodation bylaw

Goal 3: Address Unmet Housing Needs Through Programming

Strategy 3.1: Maximize existing community resources to enable seniors to continue living in the housing of their choice, and provide education about a range of housing options

The analysis of housing needs included earlier in this report identified a significant number of senior households in need of potential housing assistance due to cost burden and other issues related to maintaining their homes. There are several actions the Town can take to respond to the needs of this demographic.

First, the Town should work to connect seniors with social and health service providers, the Council on Aging, and the Maynard Housing Authority.

Second, the Town should work with the Council on Aging to promote existing programs to assist seniors who would like to stay in their homes with rehabilitation, modification, and emergency repairs. There are non-local programs the Town can work to connect seniors with, including a Home Modification Loan Program offered by the South Middlesex Opportunity Council (SMOC),

which can be further leveraged with local CPA funds. This program offers no- and low-interest loans of up to \$30,000 (inclusive of costs) to modify the homes of seniors and individuals with disabilities. Homeowners who are frail, have disabilities, or are renting to someone with disabilities and who have incomes of up to 100% (and sometimes 200%) of AMI are eligible.

The Town should also promote existing State programs that assist with weatherization, rehabilitation, modifications, and other home repairs. For a full listing, visit: http://www.massresources.org/massachusetts_energy_assistance_d.html.

Third, Maynard should consider sponsoring a small grant Emergency Repair program designed to provide assistance to income-eligible seniors making repairs and alterations to their homes for safety and health reasons, such as minor plumbing or electrical work, light carpentry, smoke and carbon monoxide detector installation, weather stripping, grab bars and railings, and State Building Code updates.

Fourth, the Town should educate seniors on housing alternatives in town that meet their needs, such as independent living or assisted living facilities. This can be done by distributing information via the Council on Aging, the senior center, the local library, Town Hall, and other venues.

Action Plan

- Disseminate existing information about State and regional programs that assist seniors with home repairs
- Provide seniors with information on housing alternatives

Strategy 3.2: Help eligible homeowners and homebuyers access housing assistance

There are many resources available to first-time homebuyers and qualifying homeowners. First-time homebuyer education is available through CHAPA Homeownership Education Workshops, MassHousing Homebuyer Counseling, Massachusetts Affordable Housing Alliance, and Housing Consumer Education Centers, to name a few.

There are also a number of state and federal mortgage products available to first-time homebuyers through MassHousing, Fannie Mae, Freddie Mac, and others. For example, the State's ONE Mortgage program offers low, fixed-rate financing and a state-backed reserve.

Maynard might also explore matching local CPA funds with other programs, such as the Home Affordable Modification Loan Program, designed to provide deep savings for homeowners experiencing unaffordable increases in expenses or reductions in income.

Community Teamwork, Inc., a regional nonprofit housing agency based in Lowell, but serving many communities throughout Essex and Middlesex Counties, offers a Home Modification Loan Program. The program provides no- and low-interest loans between \$1,000 to \$30,000 (inclusive of borrowers' fees) in a deferred payment loan or amortized loans to modify the homes of elders

and adults and children with disabilities. Income eligibility requirements are 100-200% of AMI. Any homeowner who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan. Information about the program is available here: http://www.comteam.org/MRC_brochure_web_version32011.pdf.

Action Plan

- Promote down payment assistance and mortgage programs for first-time homebuyers and other resources for eligible homeowners by providing materials on various programs in visible locations at town hall, the library, and other public places
- Leverage Home Modification Loan Program funds when applicable and possible using CPA funds for housing rehabilitation activities

Strategy 3.3: Advance a diversity of housing programs

There is unmet housing need in Maynard as is evident by the comprehensive housing need and demand assessment earlier in this document. One fundamental way to address this is to increase the town's quantity and variety of housing. The HPP process revealed community interest in seeing a range of housing typologies developed in Maynard. The following housing types were discussed at forums associated with the drafting of this HPP: housing for homeless and at-risk populations, veterans housing, assisted living facilities, independent living facilities, and co-housing. The Town should take steps to investigate which models are best suited to meet local needs and demand, and are also feasible to develop and market locally. Next, strategies to encourage housing development, like many of those listed above under Goal 1, should be implemented.

Action Plan

- Establish a committee charged with exploring the need for and marketability of various housing typologies brought up during the HPP public process
- Establish programs to support the development of housing types identified as suitable to Maynard

Goal 4: Build Town Awareness of Housing Demand, Issues, & Activities

Strategy 4.1: Increase resident awareness of unmet housing needs and demand and the meaning of affordable housing

Throughout the public process for this plan, participants shared the perception that many members of the community have an incomplete understanding of what affordable housing is, how it works, and the local need for it. They also expressed strong support for strategies to address this knowledge gap. Towards that end, Maynard should educate public and private partners and the

general public on affordable housing definitions and terminology, qualifications, successful examples, the positive impacts of new development and redevelopment, and unmet housing need in town.

By providing accurate information on affordable housing, the Town will continue to build support for and respond to opposition to affordable housing development. Issues related to the needs of lower-income residents, housing density and design, the preservation of Maynard's character, and other real or perceived community impacts must be recognized and addressed. Maynard should consult the many studies exploring a variety of concerns related to multifamily housing development. For additional information on strategies that can be applied in Maynard, the Massachusetts Toolbox provides clear steps to gain support and address fear of new development, specifically around affordable housing initiatives, including strategies for community engagement and dispelling misperceptions:

http://www.housingpolicy.org/toolbox/index_MA.html.

The Town might utilize its website, social media platforms, and the local paper to conduct outreach and make residents aware of housing-related issues, educational materials, and upcoming learning and discussion opportunities.

Action Plan

- Work with community partners and provide online educational materials via the Town's website and local paper to raise awareness about affordable housing facts and activities
- Educate the community about households in need, explain the consequences of lack of action to address this issue, and advocate for greater housing diversity and affordability
- Hold an annual housing forum to discuss progress towards housing goals and to celebrate successes

Strategy 4.2: Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements

Maynard has created a foundation for future investment in affordable housing through this HPP, and the Town should ensure that its staff is well-positioned to achieve the goals stated herein. Towards that end, employees and board members must be educated on the requirements of M.G.L. Chapter 40B and federal and state fair housing laws. These rules, regulations, and executive orders inform municipalities (and developers) of their fair housing obligations and the rights of protected classes. For example, the Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of dwellings. HUD's Affirmatively Furthering Fair Housing (AFFH) Proposed Rule provides direction and guidance on how to promote fair housing choice by emphasizing public participation and incorporating fair housing planning into broader planning processes.

The Massachusetts General Law Chapter 151B is the state's fair housing law outlawing discrimination in housing and mandating accessibility in new construction of housing with three units or more. Municipal zoning must support opportunities for community-based housing for people with disabilities, such as group homes. Municipalities also have the obligation to analyze and modify rules, policies, and practices that have potential discriminatory effects/disparate impact. Maynard should review the rules and regulations applicable to Town decision-making in regard to housing, and take the necessary steps to ensure compliance. Both increased awareness of these requirements and compliance training will help position the Town to meet legal requirements and address housing needs in Maynard.

Action Plan

- Disseminate information to all Town boards, commissions, departments, and elected officials about housing and fair housing laws
- Hold trainings for Town staff and board members on M.G.L. Chapter 40B and fair housing laws
- Ensure zoning, local housing authority, and other municipal entities are in compliance with said laws

Implementation Strategies

Table 16: Town of Maynard Housing Production Plan Implementation Strategies, 2015-2020				
Goal & Implementation Strategies	Responsible Entities		Time Frame	Page #
	Lead	Support		
Goal 1: Work to Preserve & Advance Housing Affordability in Town to Reduce the Number of Local Cost-burdened Households				
Strategy 1.1: Work towards meeting or exceeding the Commonwealth's 10% goal on the Subsidized Housing Inventory	Board of Selectmen	Town Manager	Ongoing	47
Strategy 1.2: Produce mixed-income housing on vacant and other parcels with potential for development or redevelopment of housing varying in type and tenure	Board of Selectmen	Town Manager, Planning Department, MHA	Mid Term	48
Strategy 1.3: Advance projects under the Local Initiative Program to create housing affordable to low- and moderate-income households	Office of Municipal Services	Planning Department	Ongoing	48
Strategy 1.4: Engage the local real estate community and property owners to increase understanding of and foster development/redevelopment opportunities	Economic Development Committee	Planning Department	Ongoing	49
Strategy 1.5: Work collaboratively with non-profit housing developers and other entities to advance housing production	Board of Selectmen	Town Administrator, Planning Department, MHA	Mid Term	49
Strategy 1.6: Streamline local permitting process for affordable housing and accompanying affordable housing requirements	Office of Municipal Services	Conservation, Building Dept, Planning Dept	Mid Term	50
Strategy 1.7: Monitor and preserve affordability restrictions on existing units for as long as possible	Board of Selectmen	Town Administrator, RHSD	Ongoing	51
Strategy 1.8: Allocate local resources to advance affordable housing production	Board of Selectmen, Planning Board	Town Administrator, Planning Department	Ongoing	51
Goal 2: Adopt Zoning Changes to Allow for Housing Choices & Flexible Approaches to Achieve Housing Affordability				
Strategy 2.1: Analyze the effectiveness of Section 8.0 Accessory Family Dwelling Unit bylaw as a means to meet affordable housing needs in town	Planning Board	Board of Selectmen/Town Meeting, Planning Department, MHA	Mid Term	52
Strategy 2.2: Consider additional districts where zoning for mixed-use development may be appropriate, and amend Section 9.3 Neighborhood Business or Section 9.4 Downtown Mixed-Use overlay districts to increase number of residential units allowed	Planning Board	Planning Department	Long Term	53
Strategy 2.3: Establish a Municipal Affordable Housing Trust Fund under M.G.L. Chapter 44	Board of Selectmen	Town Administrator	Near Term	53
Strategy 2.4: Adopt a town-wide inclusionary zoning bylaw	Board of Selectmen	Planning Board	Near Term	54
Strategy 2.5: Provide incentives to include accessible and adaptable housing units in new developments	Planning Board	Planning Department	Long Term	54
Strategy 2.6: Assess areas serviced by existing infrastructure for opportunities to amend zoning to facilitate multifamily housing development	Planning Board	Planning Department	Mid Term	54
Strategy 2.7: Amend residential zones to incentivize redevelopment of vacant structures and encourage development of small, affordable single-family homes on substandard vacant or underutilized properties	Planning Board	Planning Department	Mid Term	55
Strategy 2.8: Amend Section 11.0 definitions of zoning bylaw to comply with Affirmatively Furthering Fair Housing rules	Planning Board	Planning Department	Near Term	55

(Continued on following page)

Goal 3: Address Unmet Housing Needs Through Programming				
Strategy 3.1: Maximize existing community resources to enable seniors to continue living in the housing of their choice, and provide education about a range of housing options	MHA, Council on Aging	Town Manager, Planning Department	Ongoing	56
Strategy 3.2: Help eligible homeowners and homebuyers access housing assistance	Board of Selectmen	Planning Department, MHA	Mid Term	57
Strategy 3.3: Assess need for and explore strategies to advance a diversity of housing programs	Planning Board	Planning Department, MHA	Near Term	58
Goal 4: Build Town Awareness of Housing Demand, Issues, & Activities				
Strategy 4.1: Increase resident awareness of unmet housing needs and demand and the meaning of affordable housing	Planning Department	Council on Aging, MHA	Ongoing	58
Strategy 4.2: Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements		Town Manager, Planning Department via consultant(s), Town staff and boards	Ongoing	59

Appendices

Appendix A

DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

Appendix B

DHCD, MHP, MassHousing, MassDevelopment, and CEDAC Bedroom Mix Policy

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

- 1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.
- 2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.
- 3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:
 - (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
 - (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.
- 4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.
- 5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



Appendix C

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Maynard

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1882	Dawn Grove	Dawn Road	Rental	32	Perp	No	HUD
1883	Concord St. Circle Apartments	15 Concord St. Circle	Rental	56	Perp	No	DHCD
1884	Powder Hill Circle Apts	15 Powder Hill Circle	Rental	56	Perp	No	DHCD
1885	Community Housing Options-Acton St	81 Acton St	Rental	8	2036	No	HUD
1886	Community Housing Options-Roosevelt St	17 Roosevelt St	Rental	4	2036	No	HUD
1887	Great Road Apartments	208 Great Road	Rental	6	2038	No	HUD
1888	Old Mill Glen	317 Dawn Rd./ Powder Mill Rd	Rental	50	2015*	No	MassHousing
1889	Summer Hill Glen	Summer Hill Rd.	Rental	120	09/01/18	No	MassHousing
4359	DDS Group Homes	Confidential	Rental	25	N/A	No	DDS
7597	DMH Group Homes	Confidential	Rental	6	n/a	No	DMH
9735	Marble Farm	Marble Farm Road	Ownership	6	Perp	YES	MassHousing
Maynard Totals				369			Census 2010 Year Round Housing Units
							Percent Subsidized
							4,430
							8.33%

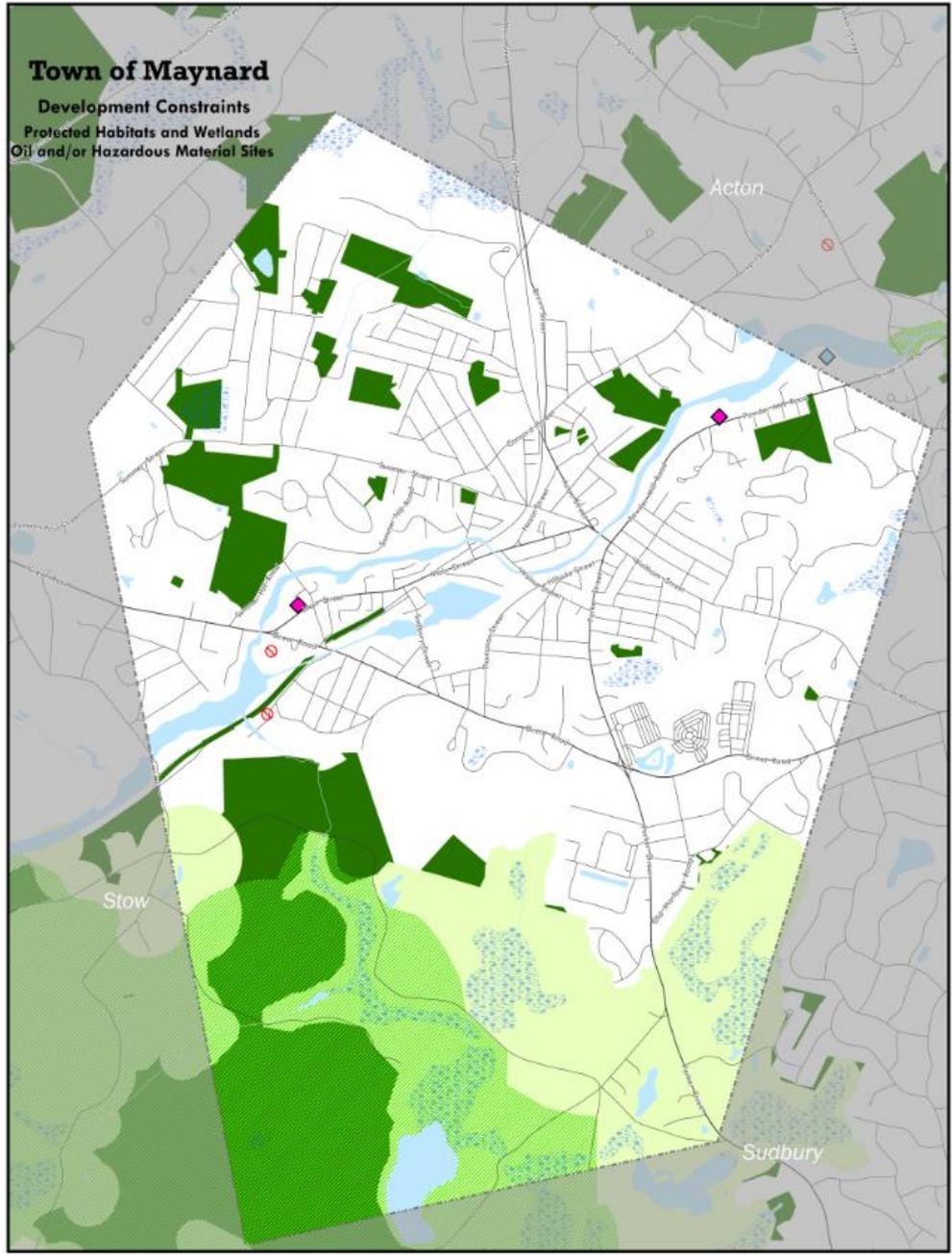
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Maynard
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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Appendix D

Natural Development Constraints & Housing Opportunities



- Chapter 21E Tier Classified Sites**
- ◆ Tier II
- ⊗ 21E Activity and Use Limitations
- BioMap**
- BioMap2 Critical Natural Landscape
- BioMap2 Core Habitat
- Permanently Protected Open Space
- Municipal Boundary



The information depicted on this map is for planning purposes only. It is not conclusive for legal boundary definition, regulatory interpretation, or parcel-level analysis.

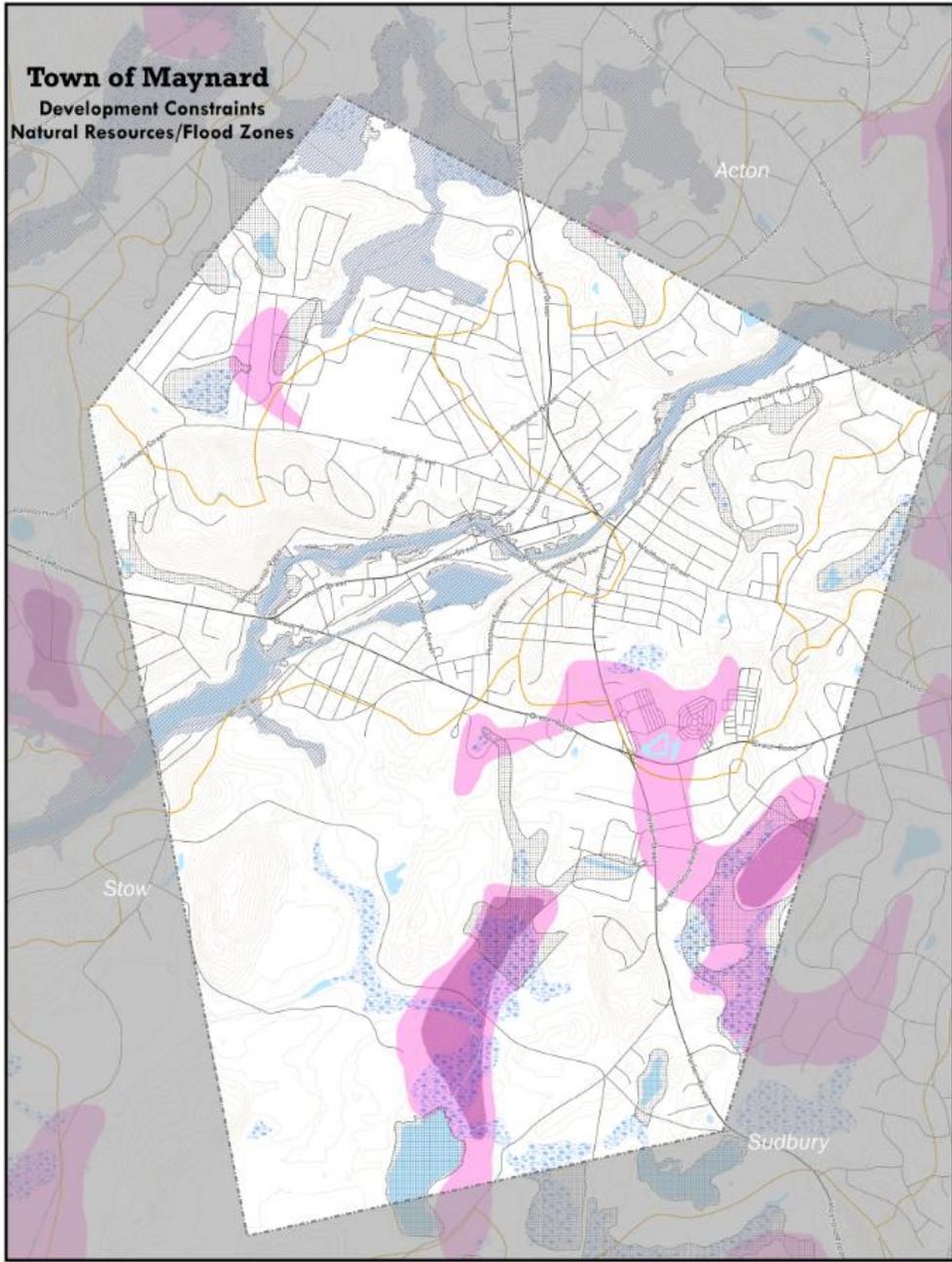
Produced for:
 Metropolitan Area Planning Council
 60 Temple Place, Suite, MA 02111 | (617) 933-0700

Data Sources:
 Metropolitan Area Planning Council (MAPC)
 Massachusetts Geographic Information System (MassGIS)
 Massachusetts Department of Transportation (MassDOT)

October, 2015

0 0.05 0.1 0.2 Miles

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Town of Maynard
Development Constraints
Natural Resources/Flood Zones

- Subbasin Outline**
 Subbasin Outline
- Flood Zones**
 100 Year Flood zone
 500 year Flood Zone
- Aquifers**
 High Yield
 Medium Yield

- 3m Contours
- Perennial Stream
- Open Water
- Municipal Boundary



The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analysis.

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Date: Several
 Metropolitan Area Planning Council (MAPC)
 Massachusetts Geographic Information System (MassGIS)
 Massachusetts Department of Transportation (MassDOT)

October, 2015
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Reviewed Date: 10/20/2015 10:00 AM Project: Planning, Production, Final (Version) Project File: Resource_Development_Constraints

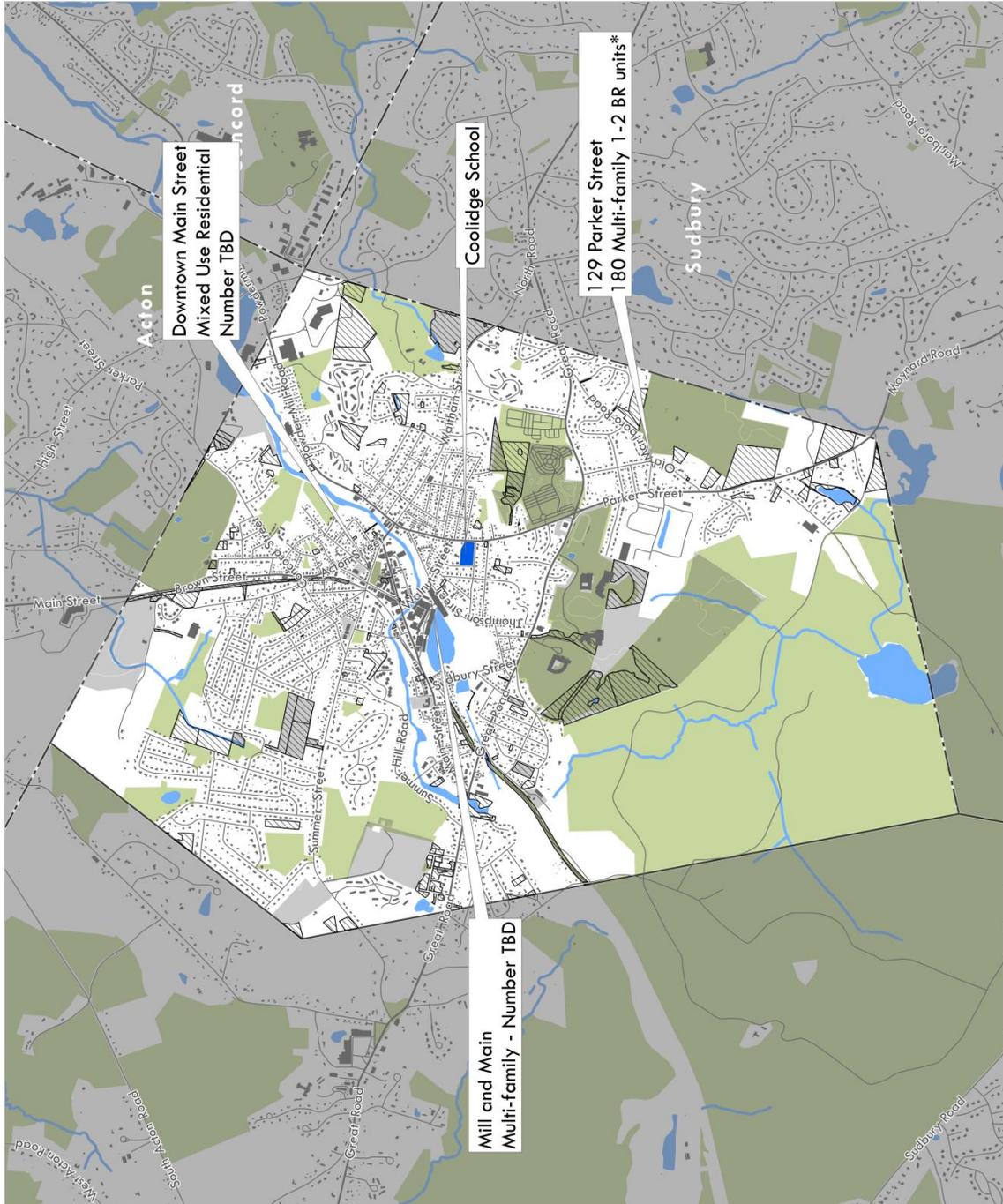
Maynard

Development Potential

-  Development Potential Sites
 -  Building Structures
 -  Developable Vacant Land
 -  Town-owned Land
- Roads**
-  Interstate
 -  U.S. Highway
 -  State Route
 -  Non-numbered route
 -  Perennial Stream
 -  Open Water
 -  All Open Space

* affordable component required

Data Sources:
 Town of Maynard Planning Council (MAPC),
 Massachusetts Office of Geographic Information (MassGIS),
 Massachusetts Department of Transportation (MassDOT),
 Natural Heritage & Endangered Species Program (NHESP),
 Massachusetts Department of Environmental Protection (MassDEP)
 December, 2015



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