

Affordable Housing Plan

For

Norfolk, Massachusetts

October 2006

**Planned Production of Affordable Housing in Norfolk, MA:
A Strategy and Action Plan.**

Derived from the EO418 Community Development Plan (June 04)

Developed by Marie Chiofolo, Sarah Del Mastro and Mike Kulesza

In conjunction with Norfolk Town Boards and Committees

Affordable Housing Plan

The purpose of this Affordable Housing Plan is to **define goals and provide supporting strategies, to achieve and maintain 10% affordable housing, in the Town of Norfolk, Massachusetts, in a way that is in keeping with the needs, strategies and objectives of the Town.** It may also provide a source of information on Affordable Housing to be used in the production of the update to the 1992 Master Plan, which is currently in progress.

This plan is based in large part, upon information from the Community Development Plan 2004 (EO418) and adheres to, and builds upon, the goals and objectives established therein.

The Community Development Plan addresses three related concerns: Open Space and Recreation, Housing Development and Economic Development. The Housing Development section includes a profile of population and housing statistics and trends in Norfolk, and a supply-demand gap analysis. It also makes recommendations for the location and types of new housing, establishes goals and objectives, and recommends specific actions and strategies for accomplishing housing goals.

This Affordable Housing Plan supplements the EO418 document with the following additional information:

- Update on constraints to development in general, and constraints specific to Affordable Housing.
- Updated statistics section including updated population, housing growth and housing prices.
- A new Planned Production Section providing a detailed schedule for the provision of affordable housing in Norfolk.
- A new section addressing progress to date towards EO418 goals and objectives, and refining these objectives as necessary.
- An updated section outlining the strategies that will be used to achieve stated objectives.

Norfolk is in the process of creating an Affordable Housing Committee. Amongst other responsibilities, this committee will be responsible for revising and updating this Affordable Housing Plan, including a major update subsequent to the next US Census in 2010.

This plan is arranged in sections as follows:

- 1. Introduction to Norfolk**
- 2. Introduction to Affordable Housing**
- 3. Development Constraints:**
 - 3.1 General constraints to development
 - 3.2 Constraints to Affordable Housing Development
- 4. Statistics and Projections:**
 - 4.1 Land Use

- 4.2 Population
- 4.3 Types of Housing (structural, design, occupancy, vacancy, family types, # of rooms, household size, building permits, buildout, age of housing)
- 4.4 Affordability
- 4.5 Lottery Participation
- 4.6 Down Payment Assistance Program

5. Total Housing: Gaps and Projected Needs

6. Affordable Housing:

- 6.1 Current,
- 6.2 Planned
- 6.3 Projected Needs – Planned Production
- 6.4 Housing Mix

7. Affordable Housing Goals and Objectives:

- 7.1 Background
- 7.2 Goals and Objectives from Community Development Plan
- 7.3 Locations/Quantities of Housing
- 7.4 Progress since the Community Development Plan

8. Strategies and Next Steps

- 8.1 Strategies
- 8.2 Next Steps

9. Description of Use Restrictions and Other Considerations

- 9.1 Restrictions for Affordable Units
- 9.2 Other Considerations

1. Introduction to Norfolk

Norfolk is within 30 miles of Boston, Providence and Worcester. A high percentage of residents commute to these areas. Norfolk is a member of the Metropolitan Area Planning Council (MAPC) and its Southwest Area Planning (SWAP) subregion.

The Town is traversed by two state highways. Route 1A crosses the southeast portion of town from Wrentham to Walpole. Route 115 runs from Route 140 in Foxboro through the center of Norfolk and into Millis. It terminates at Route 27 in Sherborn. Main Street also links Norfolk with Walpole to the east and to Franklin and I-495 on the west.

The Town of Norfolk has experienced significant growth in recent years. Its population increased by 13.9% during the 1990's, after increasing by 45.7% during the 1980's. This has placed stress on the Town's resources and ability to maintain services to support this growth.

The area that became the Town of Norfolk was first settled in the 1630's after the General Court approved a land grant for settlers who wanted to get away from Boston. Many mills were established in Norfolk during the 1800's and the industrial revolution. The community developed around a few smaller settlements: North Parish, City Mills, Pondville and Highland Lake.

Created out of parts of the surrounding Towns of Franklin, Medway, Walpole and Wrentham, Norfolk was incorporated as a town on February 23, 1870. By the early 1900s, Highland Lake was a recreation destination for Bostonians looking to spend the day in Norfolk courtesy of the railroad.

Norfolk State Prison was built in 1927 and in the 1930s Cedar Junction Correctional Facility was built. The area around these facilities has continued to be open space for many years. The Bay State Correctional facility opened in 1989 next to the Norfolk Prison. Norfolk received a \$2.8 million grant in exchange for this facility and used it to build a new town hall.

The State acquired the land for Southwood (formerly Pondville) Hospital during World War I. The first use of the facility was to treat shell-shocked victims. The property is currently owned by Caritas Hospital and is zoned for a mixed use (residential and commercial with the residential limited to 55 and over housing). Caritas is working to resolve issues concerning the clean up of the site.

Farms have long been a mainstay of Norfolk and the Town economy. As late as 1980 seven dairy farms were still operating, but by 1996 only one remained. A small amount of horse, sheep and vegetable farming has remained in the Town and contributes greatly to the rural character of Norfolk, while representing only a fraction of the economy. While most of the existing farms are taxed under the benefits given under Chapter 61A, this does not guarantee that these lands will be protected from future development.

One of the most significant regional aspects affecting Norfolk is its location within the Charles River Watershed Area. The Charles River is the town line between Norfolk and Millis and Norfolk and Medfield. Several rivers and streams meander across Town and flow into the

Charles River, including Stop River, Mill River, Stony Brook and Cress Brook. Norfolk shares major aquifers with Franklin, Medway, Millis and Wrentham.

Norfolk also serves the region as host of the Stony Brook Nature Center, owned and operated by the Massachusetts Audubon Society. The Eastern Box Turtle has been spotted in Norfolk and the Town is home to one of 29 breeding sites in Massachusetts for the Great Blue Heron, recently removed from the Rare Animal List because of sites like this.

2. Introduction to Affordable Housing

2.1 What is Affordable Housing?

Affordable housing is housing reserved for, and affordable to, families or individuals who make less than 80% of median household income for the area, as determined by US Department of Housing and Urban Development (HUD). Past and current income guidelines are available online at www.huduser.org/datasets/il.html.

Norfolk is in the Boston Metropolitan Statistical Area (BMSA). According to the '*Income Eligibility for Affordable Units in Boston Metropolitan Statistical Area*', the 2006 Median Income for a family of 4 in this area is \$84,100.

The 80% Income Guidelines for 2006 are adjusted according to the number of persons in the household as follows:

1 PERSON: \$46,300
2 PERSON: \$52,950
3 PERSON: \$59,550
4 PERSON: \$66,150

Thus, in general terms, a four person family with income less than \$66,150 would qualify to purchase affordable housing. It should be noted however, that any assessment for eligibility, for individuals or households, depends on a variety of factors including debt and asset levels. Prospective applicants for affordable housing should be pre-approved by a lender.

To be considered affordable, housing must be priced so that a qualifying household will spend no more than 30-33% of their annual income on housing. Calculations of affordability must include consideration of interest rates, related fees, real estate taxes, insurance and other factors. In approximate terms, an affordable housing unit in Norfolk, in 2006, might be in the region of \$140,000-170,000. The affordable units in the Town Center Condominiums development are priced at \$153,000 for the two bedroom units, and \$168,609 for the three bedroom units.

Towns and developers may seek to provide a variety of housing to target different income levels, such as 80%, 50% and/or 30% of area's median income, according to the needs of the Town.

2.2 What types of housing can be 'Affordable'?

Affordable Housing can include housing for a variety of age groups and family styles: students, singles, couples, families and seniors. Housing units can be new or existing, homeownership or rental, single or multifamily, condominium or townhouse, group homes or accessory apartments and many other variations. New development proposals may include a percentage (often 20-25%)

of affordable housing units ‘mixed-in’ with, and having exteriors indistinguishable from, regular market rate housing. Rehabilitated and subsidized housing, in addition to units funded under the Community Preservation Act or developed by Habitat for Humanity, may also be considered affordable. To be designated affordable, the property has to be restricted with a deed rider ensuring that the property will remain affordable with each sale and resale (see Section 9).

2.3 Chapter 40B: The State’s Affordable Housing Zoning Law

Chapter 40B, also known as the Comprehensive Permit Law, is the State’s affordable housing zoning law.

Chapter 40B mandates that in all communities statewide, 10% of the community’s housing inventory should be affordable. The Department of Housing and Community Development (DHCD) tracks the progress of each community on the State Housing Inventory (SHI). As new affordable units are approved, the Town may notify the DHCD to update the SHI. The most recent SHI can be viewed online at www.mass.gov/dhcd/ToolKit/shi.htm. As of September 2006, Norfolk shows 3.5% affordable housing on the SHI.

Under Chapter 40B, local Zoning Boards of Appeals (ZBAs) can approve affordable housing developments, by issuing a Comprehensive Permit, provided at least 20-25% of the units have long-term affordability restrictions. As the permitting authority, the ZBA is the enforcing agent for all local regulations and may grant waivers as necessary. The project must comply with all state regulations, such as the Wetlands Protection Act and Title 5. Residents and the Town may work with developers to modify the project to local needs.

Units count on the Subsidized Housing Inventory as soon as a comprehensive permit is issued.

2.4 Importance of Affordable Housing Plan

If the local zoning board rejects an affordable housing project, or imposes conditions that are uneconomic, Chapter 40B allows developers the right to appeal to the State Housing Appeals Committee (HAC). However, developers will be denied their right of appeal if the Town has increased its percentage of affordable housing stock by 2% over the previous 12 months. Alternatively, if the Town has an approved Affordable Housing Plan on record with the State, an annual increase of 0.75% is sufficient for HAC to deem the ZBA’s decision ‘consistent with local needs’ and deny the application.

Developers can also be denied their right of appeal if:

- A developer submitted an application for the same site for a non-40B development within the previous 12 months.

or

- low and moderate income housing exists in the city or town on sites comprising more than 1 1/2% of the total land area zoned for residential, commercial, or industrial use

or

- The application would result in commencement, in any one calendar year, of construction of low and moderate income housing on more than 0.3 of 1% of the city or town's land area, or ten acres, whichever is larger.

3. Development Constraints

3.1 General Constraints to Development

Additional development in Norfolk will impact, and be potentially constrained by, various factors. This sections reviews the current status of each factor, discusses it's current capacity and any plans for expansion, and suggests how the effects of new development might be mitigated if necessary.

3.1.1 Transportation Network

Norfolk is home to between 84 bridges and culverts and 76 miles of road including access to two major connector roads, Main Street and Route 115. These connector roads link Norfolk to Walpole, Franklin, Wrentham, Medfield, Millis and other communities as well as providing access to Routes 1, 1A and 95.

Besides roads, Norfolk is home to several other transit and pedestrian transportation facilities, including an MBTA rail station, and a number of sidewalks. As part of the development of the Town Center, plans are being considered to move the MBTA station to a more effective location and provide parking for an additional 500 vehicles, bring the total MBTA parking to approximately 1000 spaces.

The Pedestrian Pathway Initiative (2005) identifies key areas for sidewalk improvements and additions, with the focus on creating links between 'connecting points', and with priorities around schools, the Town Center and recreation areas.

3.1.2 Water Service

Approximately two thirds of Norfolk's population uses the public water supply, with the remaining one third operating private wells.

Norfolk's water system exists primarily through the town's two wells and private wells. The Town has 51.67 miles of water main, 1986 services, 2 wells and two storage tanks in compliance with Department of Environmental Protection (DEP) regulations. According to 2005 Town Report, the current water use averages 483,976 gallons per day. Several new well sites are under consideration. An additional well, or wells, will provide a backup supply initially, and ultimately will provide the water supply capacity required for complete buildout.

3.1.3 Sewer

Norfolk has no Town sewer system; all sewer services in Norfolk are private, independent systems. The Town aggressively enforces Title 5 requirements to protect ground water. Three private small wastewater treatment plants, to accommodate denser commercial and residential development have been approved. The first is to accommodate mixed-use development (including 44 units of housing) in the Town Center. A second system was approved to serve a 136-unit age-restricted housing development with commercial space in the C-4 mixed-use

district in the northern part of town (Village at River's Edge). A third system was approved to serve a commercial subdivision in the C-1 zoning district near the intersection of Routes 1A and 115.

Contamination from an on-site sewer treatment facility at the former Southwood Hospital site has delayed redevelopment of that site. Efforts are in progress to clean up the contamination and ready the site for a new development project.

3.1.4 Environmental

Among the most significant environmental constraints in Norfolk are the presence of flood plains, wetlands and streams. While these resources are important and need to be protected, they do reduce the amount of land that can be used to build additional housing.

The 2003 Open Space Corridor Protection Strategic Plan identifies key areas that contribute to the Town's character and have the potential to provide critical links between other already-protected open space areas. This will help maintain wildlife corridors and provide the possibility of developing a trail system connecting the open space areas.

Another important environmental constraint is the need to treat wastewater from housing development. With no public sewer system, individual private septic systems are needed to support development. These are limited by soil types because not all locations can support a septic system. They also limit the density that can be developed beyond zoning because even where suitable soils are present, nitrogen-loading requirements limit density to 1 bedroom per 10,000 square feet. This constraint can be overcome to some extent by installing small wastewater treatment facilities. This is being done to support three development projects in Norfolk, two of which include substantial residential components.

The availability of water for domestic use is another constraint that with the potential to limit housing development. This is a concern that impacts the entire Charles River Watershed. Conservation measures can ameliorate to some degree the limits that this constraint poses.

3.1.5 Stormwater

The treatment and discharge of stormwater runoff presents a challenge for housing development. While ideally stormwater should be recharged to the ground to the maximum extent possible (which also helps ameliorate the domestic water supply issue), not all soils are suitable for such recharge. The Town is moving forward in implementing EPA's Phase II stormwater management guidelines that will result in improvements of both the quantity and quality of stormwater that is returned to the ground while reducing flooding hazards.

3.1.6 Availability of Developable Land

An initial review of the Assessor's database reveals there are approximately 75 parcels of privately-owned land totaling more than 1100 acres that are at least five acres in size, vacant and for which no development project has yet been approved. This represents about 11% of Norfolk's total land area of 9852 acres. It should be noted that all Town and State owned land is not included in this total, nor is land owned by Massachusetts Audubon Society or Upland Game and NStar.

Furthermore, no evaluation of the buildability of these parcels has been made. For example, the largest parcel of 168 acres is encumbered by the fact that most of its area is within a flood plain. Similarly, the presence of wetlands, poor soils or other factors is likely to reduce the development potential of many of the other parcels.

These vacant parcels are scattered throughout the Town and in several zoning districts, including the business and commercial districts. Some of them have already been discussed in a preliminary manner for potential housing or commercial development projects.

3.1.7 Public Safety Services

The provision of public safety services is not dependant on environmental factors, but rather on factors such as the municipal budget, the limitations imposed by Proposition 2 1/2, the willingness or unwillingness of town voters to approve overrides (such as vehicle stabilization fund on this year's annual election), collective bargaining issues, and geographical constraints. In a town such as Norfolk, where greater than 65% of the municipal budget already funds the schools, increases in tax revenue generated from growth, do not necessarily offset the substantial increases in educations and public safety expenditures resulting from such growth. Generally, however, the Town is supportive of appropriate population growth in appropriate areas of the Town, and will work to ensure that available public safety resources do not confine such growth.

3.1.8 School System

The Norfolk Public School system includes the H. Olive Day School (PreK –Grade 2), the Freeman Centennial School (Grades 3-6) and a commitment to the Regional King Phillip Schools (Junior High and High School), which are shared with the towns of Wrentham and Plainville.

Any development containing family housing will create an impact on the school system. Currently class sizes are approximately twenty students per classroom. If necessary the classrooms can accommodate up to twenty-four students.

The HOD and Middle School are new buildings and the High school renovations should be completed in 2007. A School Building Task Force has been established to review school system needs.

Current enrollment figures (October 2005) are shown in Table 1:

TABLE 1: Norfolk Public Schools Enrollment figures (October 2005)

	# of Students	# of Classes	Average Class Size
H. Olive Day			
PreK	52	5	13
K	148	8	19
Gr 1	139	8	17
Gr 2	175	9	20
Freeman Centennial			
Gr 3	132	7	20
Gr 4	150	7	22
Gr 5	148	7	22
Gr 6	151	7	22

Source: Norfolk Town Report 2005.

3.2 Constraints to Affordable Housing

3.2.1 Zoning Constraints

The provision of Norfolk’s Zoning Bylaw that most directly addresses affordable housing is Section H.3. This section provides a density bonus of up to 20% for developments that include affordable housing. This provision has never been used by a developer. One major problem with the provision is that the density bonus can only be used for the affordable units so there is no incentive for the developer to add affordable units. Revisions are being considered to convert this provision to an inclusionary zoning bylaw in which a percentage of allowable units must be affordable for projects over a certain size. Other possible revisions could be to allow the affordable units to be provided as duplexes that are designed to look like single-family homes to blend in with the neighborhood and to require multifamily developments to include a percentage of affordable units as well.

The zoning governing development in the B-1 district allows development of apartments on upper floors of commercial buildings. The allowed density for the apartments is 16 bedrooms per lot and minimum lot size is 30,000 square feet or as little as 4000 square feet for Planned Multilot Developments. While there is no affordability requirement for these units, apartments tend to provide a more affordable option than single-family homes. However, the density allowed by zoning cannot be achieved unless a small wastewater treatment plant is constructed.

The open space preservation subdivision section of the Zoning Bylaw and the C-4 and C-6 districts pertaining to age-restricted developments both allow greater density than conventional zoning. The open space preservation provision provides for a 10% density bonus (and design flexibility) for projects that provide at least 25% open space. The C-4 and C-6 districts allow density of up to 3 units per acres, which is more than double the density of the next least restrictive district (30,000 square foot minimum lot size).

3.2.2 Public Opinion:

Norfolk is a very inclusive community, constantly seeking input and making strong initiatives to include citizens in all strategic decisions. Directly or indirectly the public is involved in much of the decision making process in local government:

- Public opinion determines the election of candidates to town boards.
- Public votes determine the outcome of many important issues at Spring/Fall Town Meetings.
- Public involvement at Board meetings helps guide the direction of many projects.
- Citizens provide direct input via citizen surveys and public forums.

Most recently, in Summer 2006, as part of the update to the 1992 Master Plan, a citizen survey was distributed to solicit input from the public. Subsequently, in September 2006, the Master Plan Sub Committee held separate public forums for each voting precinct. Information from these opportunities will help guide the goals and objectives for Norfolk for the next decade.

Specifically in regard to affordable housing, the Town will establish an affordable housing committee, whose major role will be to inform, educate and involve the public on issues pertaining to affordable housing. This will lead to more informed and effective decision-making.

4. Statistics and Projections:

This section presents past and current statistics, and estimated predictions, for land use, population, housing and housing affordability in Norfolk.

4.1 Land Use

Recent land use trends are illustrated in Table 2. The table indicates the acreage devoted to various land use categories as interpreted from aerial photographs by the Resource Mapping Project at the University of Massachusetts. The land use data is presented for 1971, 1985, and 1999. The table includes the absolute and percentage change between 1971 and 1985, 1985 and 1999 and the entire period of 1971 and 1999.

In 1971, the “developed” land in Norfolk (including recreation, residential, commercial, industrial, mining, urban open land, transportation, and waste disposal) totaled 1,791 acres or 18.2% of the total land area in Norfolk. The “undeveloped” area (including crop land, pasture, forestland, wetland, open land, water and woody perennial) totaled 8,062 acres, or 81.83 of the total. By 1985, the developed land had increased to 2,890 acres, a change of 1,099 acres. By 1999, the developed land totaled 3,549 acres – more than 36% of the Town's land area. Thus, developed land doubled from 1971 to 1999. Meanwhile, population increased by 127% (from 4,656 to 10,560) between 1970 and 2000.

Acreage devoted to commercial and industrial uses only increased by 48 acres during this period. Residential land area however, increased by 1,706 acres. This increase accounted for almost all of the newly-developed land and half of the total developed land. Almost 40% of this increase in residential land (667 of the 1,706 acres) was in the category of low density residential (lots larger than 1/2 acre).

Thus, the 1970 population of 4,656 occupied a total of 1,231 acres in 1971, or about .26 acres per person. The 2000 population of 10,560 occupied 2,938 acres in 1999. This is .28 acres per person. In contrast to many communities, Norfolk has been relatively consistent (and moderate) in its land consumption as it develops. A 2003 Massachusetts Audubon study entitled “Losing Ground: At What Cost?” indicate acreage per resident rates ranging from .52 to 4.56 in some communities for development since 1991. Also see Section 4.2.2 of this plan for further information on population density.

The biggest loss of undeveloped land was in the category of forestland, which decreased by 1,605 acres between 1971 and 1999. Pasture land actually increased during this period, peaking at the 1985 level, but still higher in 1999 (143 acres) than 1971 (138). Cropland was reduced by 203 acres, almost half of its 1971 total (459 acres).

TABLE 2: Land Use Changes, 1971-1999

LAND USE CHANGES, 1971-1999

LAND USE TYPE	1971	1985	CHANGE 1971-1985		1999	CHANGE 1985-1999		CHANGE 1971-1999	
	ACRES	ACRES	ACRES	PERCENT	ACRES	ACRES	PERCENT	ACRES	PERCENT
CROP LAND (AC)	459.86	383.79	-76.07	-16.54%	256.61	-127.18	-33.25%	-203.25	-44.2%
PASTURE (AP)	137.56	178.78	41.23	29.97%	143.73	-35.05	-19.60%	6.17	4.48%
FORESTLAND (F)	6285.40	5312.88	-972.52	-15.47%	4680.33	-632.55	-10.06%	-1605.07	-25.54%
INLAND WETLAND (FW)	518.92	518.92	0.00	0.00%	521.32	2.39	0.04%	2.39	0.46%
MINING (M)	111.72	122.65	10.93	9.78%	49.02	-73.63	-60.03%	-62.70	-56.12%
OPEN LAND (O)	394.18	296.62	-97.57	-24.75%	442.21	145.60	49.09%	48.03	12.18%
PARTICIPATION RECREATION (RP)	30.08	30.08	0.00	0.00%	30.08	0.00	0.00%	0.00	0.00%
SPECTATOR RECREATION (RS)	3.30	3.30	0.00	0.00%	0.00	-3.30	-100%	-3.30	-100%
WATER BASED RECREATION (RW)	0.00	0.00	0.00	n/a	0.00	0.00	n/a	0.00	n/a
MULTI-FAMILY RESIDENTIAL (RO)	0.00	4.18	4.18	n/a	4.18	0.00	0.00%	4.18	n/a
HIGH DENSITY RESIDENTIAL (R1)	0.00	0.00	0.00	n/a	0.00	0.00	n/a	0.00	n/a
MED. DENSITY RESIDENTIAL (R2)	400.74	1022.06	621.32	155.04%	1436.15	414.10	40.51%	1035.41	258.37%
LOW DENSITY RESIDENTIAL (R3)	830.92	1183.00	352.10	42.37%	1497.88	314.89	26.62%	666.96	80.27%
COMMERCIAL (UC)	45.47	54.47	9.00	19.79%	65.27	10.80	19.83%	19.81	43.57%
INDUSTRIAL (UI)	22.32	33.46	11.15	20.20%	50.83	17.37	51.91%	28.51	127.73%
URBAN OPEN -OR- PUBLIC (UO)	195.53	267.87	72.35	37.00%	268.88	0.85	0.31%	73.20	37.44%
TRANSPORTATION (UT)	112.28	112.28	0.00	0.00%	115.96	3.68	3.28%	3.68	3.28%
WASTE DISPOSAL (UW)	38.61	61.10	22.49	58.25%	35.04	-26.06	-42.65%	-3.57	-9.25%
WATER (W)	241.16	242.60	1.44	0.60%	231.52	-11.08	-4.57%	-9.64	-3.99%
WOODY PERENNIAL - ORCHARD (WP)	24.57	24.57	0.00	0.00%	23.76	-0.81	-3.23%	-0.81	-3.30%
TOTALS	9852.62	9852.61			9852.77				

Source: University of Massachusetts Resource Mapping Project (from Central Massachusetts Regional Planning Commission)

4.2 Population Characteristics

This section presents various data representing the past, present and future growth of Norfolk's population.

4.2.1 Population Density

As Table 3 indicates, the average density in Norfolk increased from 314 persons per square mile in 1970 to 712 per square mile in 2000. This is lower than the average statewide density of 810 persons per square mile.

TABLE 3: Population Density 1980-2000 (persons per square mile)

Year	Norfolk	Massachusetts
1970	314	726
1980	429	732
1990	625	767
2000	712	810

Source: Norfolk Community Development Plan

It is important to note that average density is not necessarily an indicator of either the existence or quality of open space. Two towns with the same average density can have vastly different development patterns. One town could be developed into concentrated centers or villages surrounded by vast areas of open space, while the other could be characterized by low-density

sprawl spread throughout its land area. Concentrating development in city, town and village centers can be a contributing factor in protecting and preserving open space.

4.2.2 Labor Force and Employment

Table 4 indicates the growth of the labor force in Norfolk from 1990 to 2016. It represents the employment status of Norfolk residents, wherever their jobs may be located.

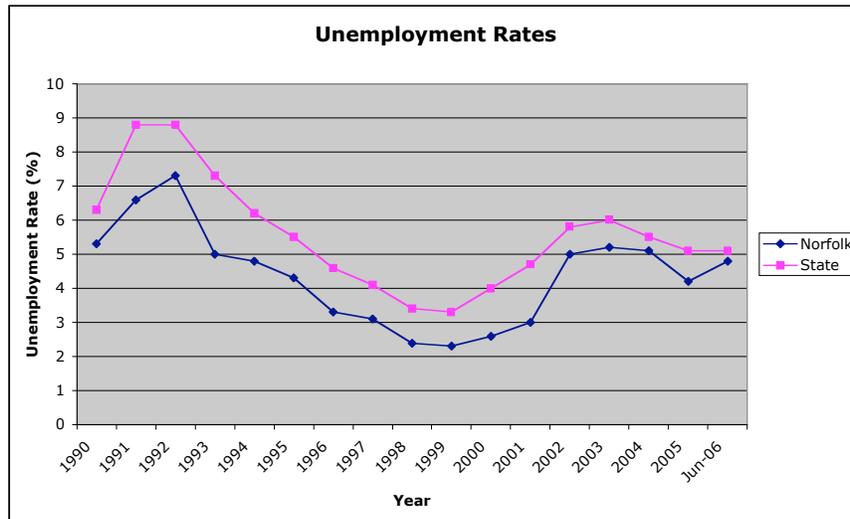
The labor force in Norfolk increased about 17.8%, from 4201 in 1990 to a peak of 4950 in 1999. It declined to 4609 in 2005 before beginning to rise again in 2006. This is consistent with the increase in population (12.8%) during that time period. Table 4 indicates that the unemployment rate in Norfolk increased until 1992, and then declined steadily through 1999 when it began to rise again to 6.0% in 2003. It now stands at 5.5%. The table also indicates that the unemployment rate in Norfolk has consistently been below the statewide average.

It should be noted that Table 4 illustrates official adjusted average figures for the years shown. More recent data for June 2006 indicate that Norfolk's labor force had increased to 4675 and that the unemployment rate (not seasonably adjusted) was 4.8% compared to a statewide rate of 5.1%.

TABLE 4: LABORFORCE, EMPLOYMENT AND UNEMPLOYMENT IN NORFOLK, 1990-2006

Year	Labor Force	Employment	Unemployment	Unemployment Rate	Statewide Rate
June, 2006*	4,675	4,451	224	4.8	5.1
2005	4,609	4,415	194	4.2	5.1
2004	4,646	4,409	237	5.1	5.5
2003	4,645	4,402	243	5.2	6.0
2002	4,671	4,438	233	5.0	5.8
2001	4,677	4,535	142	3.0	4.7
2000	4,705	4,584	121	2.6	4.0
1999	4,950	4,835	115	2.3	3.3
1998	4,895	4,777	118	2.4	3.4
1997	4,734	4,589	145	3.1	4.1
1996	4,602	4,452	150	3.3	4.6
1995	4,542	4,348	194	4.3	5.5
1994	4,569	4,348	221	4.8	6.2
1993	4,420	4,200	220	5.0	7.3
1992	4,381	4,061	320	7.3	8.8
1991	4,277	3,994	283	6.6	8.8
1990	4,201	3,977	224	5.3	6.3

*This row presents the latest figures for the month of June 2006. All other rows reflect the average annual figures for that year.



Source: Commonwealth of Massachusetts, Department of Workforce Development, (Local Area Unemployment Statistics), (www.detma.org).

4.2.3 Population Growth

As Table 5A indicates, Norfolk experienced explosive growth throughout the 1970's and 1980's and experienced a sharp drop in growth during the 1990's. Still, Norfolk's 13.9% growth rate during the 1990's greatly exceeded the statewide rate of 5.5%.

Town Clerk's records, presented in Table 5B and accompanying graph, further demonstrate that the population grew fastest in the 80's, followed by a fairly consistent growth rate from 1990 to 2000. The percentage changes for each decade are: 1980-1990 (44%), 1990-2000 (16%).

TABLE 5A: Population Growth, 1970-2000

Year	Population	Absolute Change	Percentage Change
1970	4,656 ¹	NA	NA
1980	6,363 ²	1,707	36.7%
1990	9,270 ³	2,907	45.7%
2000	10,560 ⁴	1,290	13.9%

Source: 1970, 1980, 1990 and 2000 U. S. Censuses

- 1 Includes prison inmate population of 906.
- 2 Includes prison inmate population of 913.
- 3 Includes prison inmate population of 1,348.
- 4 Includes prison inmate population of 1,762.

TABLE 5B: Population Growth, 1972-2005

Year	1972	1973	1974	1975	1976	1977	1978	1979
Population	4752	4752	4509	4825	4880	4877	5091	5273
% Change		0.0	-5.1	7.0	1.1	-0.1	4.4	3.5

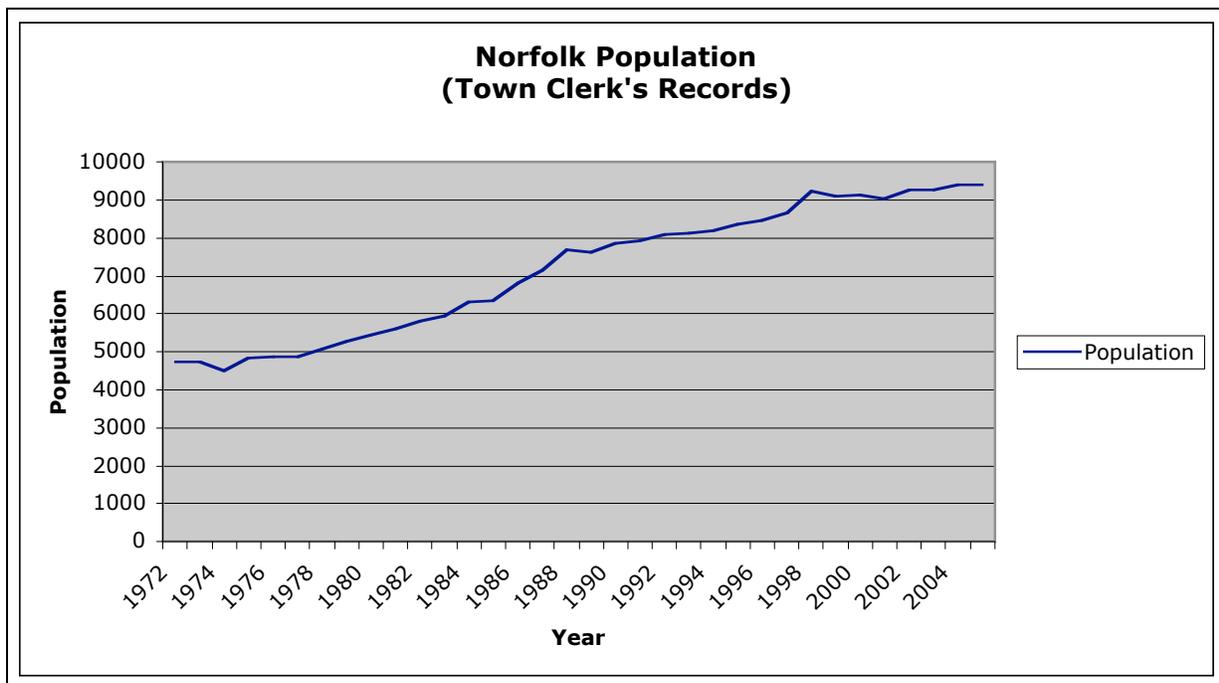
1980	1981	1982	1983	1984	1985	1986	1987	1988	1989
5446	5607	5807	5941	6310	6365	6814	7151	7682	7639
3.3	3.0	3.6	2.3	6.2	0.9	7.1	4.9	7.4	-0.6

1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
7856	7922	8106	8133	8212	8356	8475	8654	9240	9116
2.8	0.8	2.3	0.3	1.0	1.8	1.4	2.1	6.8	-1.3

2000	2001	2002	2003	2004	2005
9126	9050	9281	9285	9398	9419
0.1	-0.8	2.6	0.0	1.2	0.2

-0.1

Source: Town Clerks Records (These figures do not include prison population)



Population Growth Relative to SWAP Region

Table 6, MAPC data, shows that between 1990 and 2000, Norfolk's population grew from 9,270 to 10,460, an increase of 12.8%. These figures include the prison population. 12.8% was the sixth-highest increase in the 11-town Southwest Area

Planning (SWAP) subregion of the Metropolitan Area Planning Council (MAPC) area. During the same period, the population growth in the state as a whole was 5.5%, and the MAPC area grew only 4.9%.

TABLE 6: Population Growth in SWAP Region, 1990-2000 (includes prison population)

POPULATION GROWTH IN SWAP REGION 1990-2000

RANK	TOWN	1990	2000	PERCENT CHANGE	ABSOLUTE CHANGE
1	Hopkinton	9,191	13,346	45.2	4,155
2	Franklin	22,095	29,560	33.8	7,465
3	Medway	9,931	12,448	25.3	2,517
4	Wrentham	9,006	10,554	17.2	1,548
5	Dover	4,915	5,558	13.1	643
6	Norfolk	9,270	10,460	12.8	1,190
7	Holliston	12,926	13,801	6.8	875
8	Milford	25,355	26,799	5.7	1,444
9	Sherborn	3,989	4,200	5.3	211
10	Millis	7,613	7,902	3.8	289
11	Bellingham	14,877	15,314	2.9	437
	SWAP	124,253	144,384	16.2	20,131
	MAPC	2,922,934	3,066,394	4.90	143,460
	Massachusetts	6,016,425	6,349,097	5.5	332,672

Source: MAPC, 2001

Population Growth Projections

According to the Town Clerk's figures in Table 5B above, the population of Norfolk grew 3.2% from 2000-2005. Assuming the same growth rate for the remainder of the decade, the total growth rate 2000-2010 can be estimated as 6.4%.

Mass DET statistics in Table 7, which include the prison population, suggest a potential for a growth rate in Norfolk (2010 to 2020) of 9%.

TABLE 7: Population Growth and Projections – Norfolk and Surrounding Towns, including prison population.

	2001	2002	2003	2004	2010	2020	2030
Norfolk	10431	10383	10450	N/A	11298	12355	N/A
Medfield	12442	12425	12414	N/A	11739	10682	N/A
Medway	12662	12865	12900	N/A	13829	15080	N/A
Millis	7987	8000	8023	N/A	7926	7972	N/A
Franklin	29911	29903	30175	N/A	35062	41150	N/A
Foxborough	16378	16371	16382	N/A	16683	16738	N/A
Walpole	22357	22459	22521	N/A	23436	23417	N/A

Source: Mass DET (www.DETMA.ORG)

Population Growth Projections by Age

Table 8A presents the age breakdown for Norfolk for the years 1990 and 2000 as well as the projected breakdown for 2010 by the Massachusetts Institute for Social Research (MISER) at UMass-Amherst. It indicates that the Town of Norfolk’s residents tend to be younger than the residents of the state as a whole. In 1990, 28.03% of Norfolk residents were under the age of 20 compared to 25.95% for the State. This gap is projected to increase by 2010.

At the other end of the scale, Norfolk had a lower percentage of its population age 65 years and older than the state, 5.46% vs. 13.56% in 2000. While both the Town and State indicate an increase in the 65+ age group from 1990 to 2000, this same group is projected to decline in the State as a whole but increase in Norfolk by 2010.

TABLE 8A: Comparison of Age breakdown for Norfolk and State

**AGE 1990-2010
(By percent)**

	1990		2000		2010	
	Norfolk	MA	Norfolk	MA	Norfolk	MA
0-4	8.40%	7.00%	7.23%	6.26%	6.10%	5.67%
5-19	19.63%	18.95%	21.32%	20.14%	21.30%	19.45%
20-64	67.14%	60.50%	62.15%	60.01%	64.74%	62.27%
65+	4.84%	13.54%	5.46%	13.56%	7.91%	12.62%
Total	100.00%	100.00%	100%	100.00%	100.00%	100.00%

Sources: 1990 U. S. Census
MISER, 2003

Note: 1990 and 2000 percentages are from U.S. Census. 2010 percentages are projections by the Massachusetts Institute for Social and Economic Research.

Table 8B presents 2 projections of population growth through 2010, broken down by age cohort. One projection was prepared by the Massachusetts Institute for Social and Economic Research

(MISER) at the University of Massachusetts in December 2003, and the other was completed by MAPC in March of 2003. Both data sets include the prison population. The differences in the projections by age group are noteworthy. Both projections indicate a decline in those less than ten years old and an increase in those aged 10-19, and those over 65. The MISER projection indicates substantially fewer residents in their 20's and more in their 30's than the MAPC projection. MISER also indicates substantially fewer persons in their 40's, 50's and early 60's than MAPC, but more over 65.

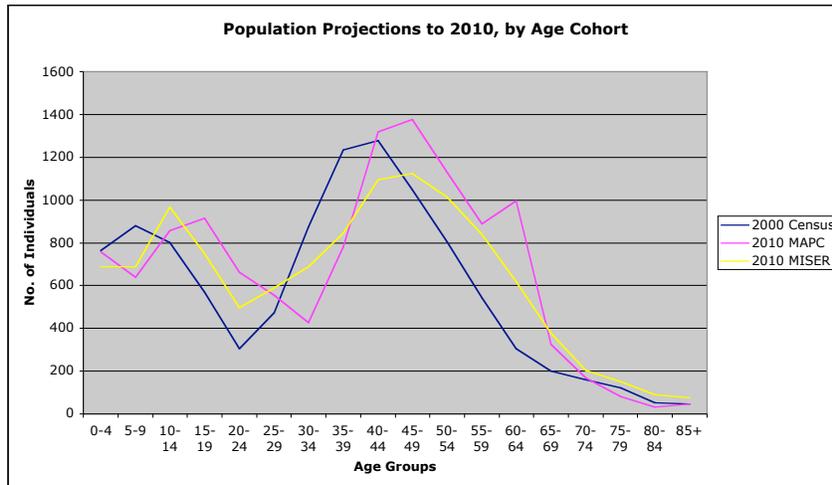
TABLE 8B: Current and Projected Populations by Age Cohort (including prison population)
POPULATION PROJECTIONS TO 2010, BY AGE COHORT

AGE GROUP	2000 U.S. CENSUS	2010 MAPC¹	2010 MISER²
0-4	764	759	687
5-9	880	639	687
10-14	801	856	967
15-19	570	915	750
20-24	305	662	497
25-29	474	554	590
30-34	875	427	689
35-39	1,235	781	846
40-44	1,278	1,318	1,096
45-49	1,049	1,378	1,124
50-54	803	1,131	1,015
55-59	544	888	838
60-64	305	996	618
65-69	200	326	377
70-74	158	167	204
75-79	120	80	151
80-84	52	32	88
85+	47	45	74
TOTAL	10,460	11,955	11,298

Sources:

¹Metropolitan Area Planning Commission projection, March 17, 2003

²Massachusetts Institute for Social and Economic Research, UMass-Amherst, projection made in December 2003.



4.2.4 Population – Disabilities

As Table 9 indicates, a smaller percentage of Norfolk’s population has disabilities than that of most other surrounding towns. The low percentage could be a result of the prison population. However, the percentage with disabilities in the 16 to 64 years age group (in which most prison inmates would presumably fall) is actually a little closer to that of the surrounding towns and the percentage among the 5 to 15 and over 65 age groups is lower than surrounding towns. These facts tend to indicate that the prison population is not responsible for a lower percentage of persons with disabilities in Norfolk.

TABLE 9: Types of Disability by Age Group for Norfolk and Surrounding Towns, 2000 Census

	Foxborough	Franklin	Medfield	Medway	Millis	Norfolk	Walpole	Wrentham
Total population:	16,246	29,560	12,273	12,448	7,902	10,460	22,824	10,554
Total disabilities tallied:	3,407	5,364	1,503	1,957	1,480	1,432	4,343	1,686
Percentage of total:	20.97%	18.15%	12.25%	15.72%	18.73%	13.69%	19.03%	15.97%
Total disabilities tallied for people 5 to 15 years:	149	221	178	105	123	65	273	96
Sensory disability	14	0	13	0	17	0	0	13
Physical disability	14	22	0	7	5	14	6	0
Mental disability	107	159	152	98	101	46	238	83
Self-care disability	14	40	13	0	0	5	29	0
Total disabilities tallied for people 16 to 64 years:	2,051	3,408	747	1,285	1,013	1,075	2,293	1,193
Sensory disability	229	199	69	96	22	92	130	85
Physical disability	337	575	108	230	216	225	344	232
Mental disability	317	532	72	124	114	162	167	161
Self-care disability	99	105	42	49	60	75	64	80
Go-outside-home disability	362	452	110	166	191	117	432	203

Employment disability	707	1,545	346	620	410	404	1,156	432
Total disabilities tallied for people 65 years and over:	1,207	1,735	578	567	344	292	1,777	397
Sensory disability	192	370	163	121	65	50	367	105
Physical disability	441	643	178	222	130	129	505	132
Mental disability	87	160	39	53	7	41	229	38
Self-care disability	143	166	46	50	36	7	248	32
Go-outside-home disability	344	396	152	121	106	65	428	90

Source: Census 2000 Summary File 3 (SF 3), P41. AGE BY TYPES OF DISABILITY FOR THE CIVILIAN NONINSTITUTIONALIZED POPULATION 5 YEARS AND OVER WITH DISABILITIES [19] - Universe: Total disabilities tallied for the civilian noninstitutionalized population 5 years and over with disabilities

4.2.5 Population – Ethnic Distribution

Table 10A, based on the total population of Norfolk, including the prison population, indicates that persons of Hispanic or Latino heritage constitute the largest ethnic minority in Norfolk at 4.9%. African Americans make up the next largest group at 4.7%. These percentages are much higher than those of surrounding towns, indicating that the prison population may be distorting the analysis.

Table 10B, based on households, and therefore excluding the prison population, presents a more accurate picture. It indicates that non-Hispanic whites make up 97.8% of Norfolk’s households. Asian households are second at 0.7% followed by Hispanic households at .6% and African American households at .3%. This indicates that Norfolk, in keeping with neighboring towns, is not an ethnically diverse community at the present time.

TABLE 10A: Ethnic background for Hispanic/Latino and Not Hispanic/Latino, for Norfolk and Surrounding Towns, 2000 Census. (Includes prison population)

	Foxborough	Franklin	Medfield	Medway	Millis	Norfolk	Walpole	Wrentham
Total:	16,246	29,560	12,273	12,448	7,902	10,460	22,824	10,554
Not Hispanic or Latino:	16,074	29,242	12,163	12,343	7,828	9,950	22,363	10,471
White alone	15,659	28,165	11,794	12,052	7,598	9,199	21,582	10,248
Black or African American alone	114	305	62	70	56	493	353	60
American Indian and Alaska Native alone	17	36	5	12	11	24	21	12
Asian alone	199	486	216	118	90	123	257	84
Native Hawaiian and Other Pacific Islander alone	2	7	1	1	0	0	2	1
Some other race alone	8	32	11	8	14	18	23	17
Two or more races	75	211	74	82	59	93	125	49
Hispanic or Latino:	172	318	110	105	74	510	461	83
White alone	115	199	84	87	62	107	195	57
Black or African American alone	20	13	0	1	0	20	10	4
American Indian and Alaska Native alone	1	7	0	0	0	8	3	1
Asian alone	0	5	0	2	0	0	0	0
Native Hawaiian and Other Pacific Islander alone	0	2	0	1	0	2	0	0
Some other race alone	24	55	17	12	5	341	233	17
Two or more races	12	37	9	2	7	32	20	4

Source: US Census 2000 Summary File 1 (SF 1), P8. HISPANIC OR LATINO BY RACE [17] - Universe: Total population

Note: Includes prison population

TABLE 10B: Ethnic background for Hispanic/Latino and Not Hispanic/Latino Households, for Norfolk and Surrounding Towns, 2000 Census. (Includes prison population)

	Foxborough	Franklin	Medfield	Medway	Millis	Norfolk	Walpole	Wrentham
Total:	6,141	10,152	4,002	4,182	3,004	2,818	8,060	3,402
Not Hispanic or Latino households:	6,099	10,076	3,983	4,158	2,981	2,802	8,010	3,383
Households that are White alone	5,979	9,786	3,884	4,080	2,920	2,757	7,876	3,326
Households that are Black or African American alone	40	94	21	20	18	9	30	13
Households that are American Indian and Alaska Native alone	2	11	3	3	5	3	4	4
Households that are Asian alone	56	138	60	30	26	20	69	26
Households that are Native Hawaiian and Other Pacific Islander alone	1	2	0	0	0	0	0	1
Households that are Some other race alone	2	4	2	3	0	1	4	4
Households that are Two or more races	19	41	13	22	12	12	27	9
Hispanic or Latino households:	42	76	19	24	23	16	50	19
Households that are White alone	29	59	14	21	20	13	40	11
Households that are Black or African American alone	5	1	0	0	0	0	0	3
Households that are American Indian and Alaska Native alone	0	0	0	0	0	0	1	0
Households that are Asian alone	0	0	0	0	0	0	0	0
Households that are Native Hawaiian and Other Pacific Islander alone	0	0	0	0	0	0	0	0
Households that are Some other race alone	5	9	3	2	1	1	6	4
Households that are Two or more races	3	7	2	1	2	2	3	1

Source: US Census 2000 Summary File 1 (SF 1), H7. HISPANIC OR LATINO HOUSEHOLDS BY RACE
 [17] - Universe: Occupied housing units

4.3 Types of Housing

Structural design: Table 11 is a breakdown of the types of housing units in Norfolk compared with Massachusetts as a whole. In 2000, there were a total of 2861 housing units in Norfolk. As the table indicates, the vast majority of Norfolk housing units (93.3%) are detached single-family homes. Another 0.9% are attached single-family homes and 2.0% are duplex units. Only 3.8% (109 units) of Norfolk's housing units are in buildings with 3 or more units. **This is a typical mix for a suburban community.** By contrast, in the state as a whole, only 52.4% of housing units were single-family detached units. Thirty one percent of housing units in the state were structures with 3 or more units.

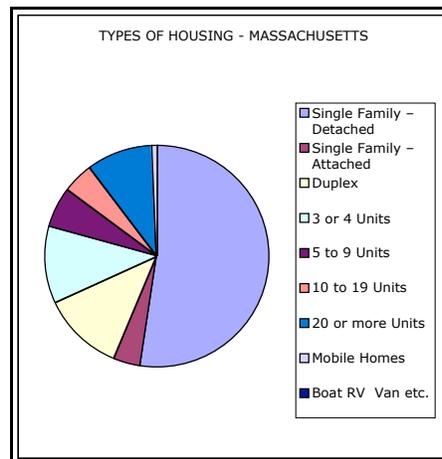
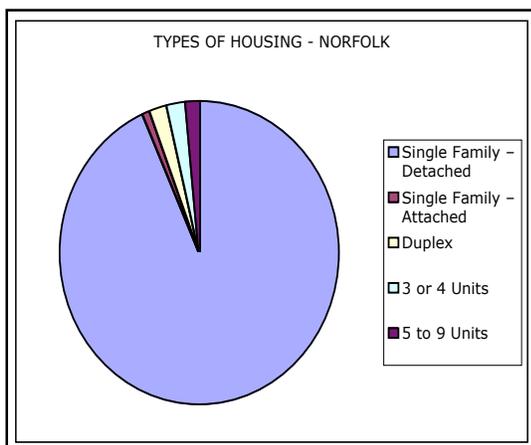
TABLE 11: Types of Housing

TYPES OF HOUSING IN NORFOLK AND MASSACHUSETTS, 2000

Unit Type	Norfolk		Massachusetts	
	Number	Percentage	Number	Percentage
Single Family - Detached	2,668	93.3	1,374,479	52.4
Single Family - Attached	26	0.9	104,129	4.0
Duplex	58	2.0	304,501	11.6
3 or 4 Units	63	2.2	299,416	11.4
5 to 9 Units	46	1.6	156,135	6.0
10 to 19 Units	--	--	113,697	4.3
20 or more Units	--	--	244,892	9.3
Mobile Homes	--	--	24,117	0.9
Boat, RV, Van, etc.	--	--	623	--
TOTAL	2,861	100.0	2,621,989	100*

*Numbers may not add to 100% due to rounding

Source: 2000 U.S. Census



Occupancy: In Norfolk, 92.3% of housing units are owner-occupied and 7.7% are renter-occupied. In Massachusetts, 61.7% of housing units are owner-occupied while 38.3% are renter-occupied. As would be expected in a growing community, 29.3% of households moved into their current unit between 1995 and March 2000 (U.S. Census).

Vacancy: The homeowner vacancy rate is 0.3% (Statewide rate is 0.7%). The rental vacancy rate is 0.9% (Statewide rate is 3.5%).

Type of Family: The vast majority (2,413 or 85.6%) of the 2,818 households in Norfolk are families. Of these families, 1,423 (50.5%) have children under 18, and 2,200 are married couples. There are 405 nonfamily households, of which 304 are individuals living alone.

Number of rooms: Table 12 presents the number of rooms in housing units in Norfolk and Massachusetts. Only 30.4% of units in Norfolk have 6 or fewer rooms compared to 68.7% of units in all of Massachusetts. Conversely, 69.6% of housing units in Norfolk have 7 or more rooms versus only 31.4% in Massachusetts as a whole.

TABLE 12: Number of Rooms in Norfolk and Massachusetts

NUMBER OF ROOMS IN NORFOLK AND MASSACHUSETTS, 2000

Room	Norfolk		Massachusetts	
	Number	Percentage	Number	Percentage
1	--	--	52,726	2.0
2	30	1.0	124,481	4.7
3	103	3.6	254,740	9.7
4	139	4.9	388,408	14.8
5	281	9.8	502,111	19.2
6	318	11.1	479,951	18.3
7	425	14.9	334,349	12.8
8	782	27.3	240,039	9.2
9 or more	783	27.4	245,184	9.4
Median	7.7	--	5.5	--

Source: 2000 U.S. Census

The 2000 U.S. Census indicates that the median number of rooms is 7.7 in Norfolk while it is 5.5 in Massachusetts.

Household size: The average household size in Norfolk is 3.08 compared to 2.51 in Massachusetts as a whole. It is interesting to note, however, that the average household size of owner-occupied units in Norfolk is 3.17 compared to 2.72 for owner-occupied units in Massachusetts. However, for renter-occupied units, the average household size is only 2.12 in Norfolk, while for Massachusetts it is 2.17 (See Table 13)

TABLE 13: Household Size

**AVERAGE HOUSEHOLD SIZE IN NORFOLK AND MASSACHUSETTS,
2000**

Average Household Size	Norfolk	Massachusetts
Overall	3.08	2.51
Owner-occupied units	3.17	2.72
Renter-occupied units	2.12	2.17

Source: 2000 U.S. Census

Building Permits: The number of building permits for new housing units in Norfolk and its six abutting towns during the period of 1997-2002 is presented in Table 14. As the table indicates, Norfolk issued a total of 207 building permits for single-family houses, an annual average of 35 over the six-year period. There were no permits issued for multiple family units. More recently, Table 15 shows the number of building permits issued during the period 2002-2006, with a calculated annual average growth of 30 units of housing.

TABLE 14: Building Permits

BUILDING PERMITS IN NORFOLK AND ABUTTING TOWNS, 1997-2002.

SINGLE FAMILY

Town	Year						Total	Average
	1997	1998	1999	2000	2001	2002		
Norfolk	34	29	40	35	31	38	207	35
Foxborough	58	53	41	44	28	33	257	43
Franklin	322	349	111	86	68	65	1,001	167
Medfield	45	41	24	44	14	18	186	31
Medway	78	53	63	57	65	38	354	59
Millis	17	15	26	28	20	26	132	22
Walpole	65	104	71	72	81	75	468	78
Wrentham	49	104	29	81	53	56	372	62
Total	668	748	405	447	360	349	2,977	496

TABLE 15: Building Permits Issued (2002-2006)

Year	2002	2003	2004	2005	2006 (as of 6/13/06)	Average (2002-2005)
New Dwellings	37	30	31	33	12	32.75
Demolitions	5	2	3	1	6	2.75
Growth	32	28	28	32	6	30

Source: Norfolk Building Dept

Projected Buildout

In 2001, the Massachusetts Executive Office of Environmental Affairs contracted to perform a “buildout analysis” for every city and town in the state. The results of the Norfolk buildout analysis, based on current zoning estimated that there is a potential for a total of 5,156 housing units (an increase of 2,295 from the 2000 total of 2,861). This would result in a buildout population of 17,276 acres, an increase of 65% over the 2000 level. To accommodate this growth, an additional 3,009 acres of land would be developed.

Age of Housing/Housing Growth

The age of Norfolk’s housing stock is presented in Table 16. As would be expected for a community that has experienced growth in recent years, 16.14% of Norfolk’s housing units were constructed from 1990 through March 2000. During this same period, only 8.3% of the housing stock in the state was constructed. Furthermore, while 55.6% of the state’s housing stock was constructed prior to 1960, only 26.0% of Norfolk’s housing was constructed prior to that date. Again, this is to be expected as Norfolk experienced moderate growth in the 1960’s. Growth accelerated substantially in the 1970’s and 1980’s before moderating somewhat in the 1990’s.

TABLE 16: Age of Housing**AGE OF HOUSING UNITS IN NORFOLK AND MASSACHUSETTS, 2000**

Year Built	Norfolk		Massachusetts	
	Number	Percentage	Number	Percentage
1999-March 2000	56	2.0	24,461	0.9
1995-1998	155	5.4	87,730	3.3
1990-1994	250	8.7	106,216	4.1
1980-1989	776	27.1	292,701	11.2
1970-1979	569	19.9	336,814	12.8
1960-1969	311	10.9	314,855	12.0
1940-1959	274	9.6	553,514	21.1
1939 or before	470	16.4	905,698	34.5
TOTAL	2,861	100.0	2,621,989	100.0*

*Numbers may not add to 100% due to rounding

Source: 2000 U.S. Census

4.4 Affordability

Table 17 presents the median housing unit value and median rent for Norfolk and its abutting towns in 1990 and 2000, as reported in the U.S. Census. The table indicates that Norfolk has the second (after Medfield) highest median housing unit value among its neighbors. It also has the fourth highest median rent, and the second highest rate of increase from 1990 to 2000.

Table 18 presents a breakdown of the values of owner-occupied units in Norfolk in 2000, as well as the percentage of income necessary for monthly mortgage payments and other selected monthly costs. Table 19 presents the same information for renters. Housing is generally considered affordable when it requires less than 30% of its occupants' income. These tables indicate that 19.2% of homeowners and 18.8% of renters devoted 30% or more of their income to housing in 2000.

TABLE 17: Median Housing Values and Rents

MEDIAN HOUSING UNIT VALUES AND RENTS, NORFOLK AND SURROUNDING TOWNS, 1990 AND 2000

TOWN	MEDIAN HOUSING UNIT VALUE			MEDIAN RENT LEVELS		
	1990	2000	Percent Change	1990	2000	Percent Change
Norfolk	\$225,000	\$271,700	20.76	\$545	\$752	37.98
Foxborough	\$170,700	\$220,600	29.23	\$665	\$801	20.45
Franklin	\$167,800	\$227,100	35.34	\$562	\$677	20.46
Medfield	\$240,900	\$358,700	48.90	\$662	\$756	14.20
Medway	\$175,300	\$233,000	32.92	\$518	\$720	39.00
Millis	\$178,700	\$204,200	14.27	\$781	\$822	5.25
Walpole	\$189,200	\$245,700	29.86	\$694	\$820	18.16
Wrentham	\$176,600	\$236,400	33.86	\$588	\$695	18.20

Source: MAPC, 2003

TABLE 18: House Values and Percentage of Income Required

NORFOLK VALUES AND PERCENTAGE OF INCOME NEEDED FOR HOUSING FOR OWNER-OCCUPIED UNITS, 2000

2000 Value			PERCENTAGE OF INCOME		
Range	Number	Percent	Range	Number	Percent
Less than \$50,000	--	--	Less than 15%	821	33.6
\$50,000-\$99,999	18	0.7	15-19.9%	500	20.4
\$100,000-\$149,999	103	4.2	20-24.9%	326	13.3
\$150,000-\$199,999	359	14.7	25-29.9%	309	12.6
\$200,000-\$299,999	1,036	42.3	30-34.9%	208	8.5
\$300,000-\$499,999	803	32.8	35% or more	261	10.7
\$500,000-\$999,999	128	5.2			
\$1,000,000+	--	--	Median monthly cost	\$1,593	
Median	\$271,700				

Source: U.S. Census

TABLE 19: Norfolk Rents and Percentage of Income Required

NORFOLK RENTS AND PERCENTAGE OF INCOME NEEDED FOR RENTS, 2000

2000 Value			PERCENTAGE OF INCOME		
Range	Number	Percent	Range	Number	Percent
Less than \$200	38	18.8	Less than 15%	47	23.3
\$200-\$299	13	6.4	15-19.9%	4	2
\$300-\$499	--	--	20-24.9%	19	9.4
\$500-\$749	43	21.3	25-29.9%	69	34.2
\$750-\$999	66	32.7	30-34.9%	--	--
\$1000-\$1499	30	14.9	35% or more	38	18.8
\$1500+	--	--	Not Computed	25	12.4
No cash rent	12	5.9			
Median	\$752				

Source: U.S. Census

4.5 Lottery Participation as an Indicator of Demand for Affordable Housing

On August 1, 2005 a public lottery was held for the Town Center Condominiums. The results below demonstrate the need for and interest in affordable housing in Norfolk. Almost 50% of applications were from households with local ties to the town.

TABLE 20: Lottery Participation for Town Center Condominiums

3-bedroom, family (Total of 7 units)	5 units – local preference	2units – all applicants (local + non-local)
3+ household size	12	26
2person households	6	11
1 person households	4	10
TOTAL applications	22	47

2-bedroom, 55+ (Total of 4 units)	3 units – local preference	1units – all applicants (local + non-local)
TOTAL applications	7	14

Source: Author, from attendance at lottery meeting

4.6 Down Payment Assistance Program as an Indicator of Demand for Affordable Housing

Coinciding with the availability of the Town Center Condominiums, the Community Preservation Committee (CPC) have seen significant interest in the Down Payment Assistance Program for eligible households purchasing affordable housing; applications from 10 qualified applicants have been received for (5) grant awards for \$20,000. The CPC hopes to expand this program with approval from a future Town Meeting.

5. Total Housing: Gaps and Projected Needs

Table 21 presents the median sales price of housing units in Norfolk from 1990 through July 2003. As the table indicates, the median sales price of single family houses more than doubled during that time period.

Table 22 indicates the increase in median family income between 1989 and 1999, and an estimate for 2003. Median family income in Norfolk rose from \$69,137 in 1989 to \$92,001 in 1999, an increase of 33%.

TABLE 21: Median Sales Prices

MEDIAN SALES PRICE, 1990-2003

YEAR	SINGLE FAMILY HOUSES		CONDOMINIUMS		ALL SALES	
	NUMBER	PRICE	NUMBER	PRICE	NUMBER	PRICE
2003	69	\$407,000	0	--	101	\$407,000
2002	131	\$379,900	0	--	201	\$370,000
2001	103	\$370,000	3	\$192,500	157	\$370,000
2000	160	\$310,000	0	--	208	\$310,000
1999	154	\$275,000	1	--	198	\$270,000
1998	117	\$258,600	1	--	169	\$247,000
1997	139	\$235,275	2	--	203	\$228,000
1996	138	\$242,250	0	--	181	\$227,500
1995	157	\$212,000	1	--	174	\$205,450
1994	179	\$210,000	0	--	218	\$204,825
1993	177	\$185,000	1	--	243	\$173,000
1992	170	\$195,000	0	--	226	\$169,900
1991	121	\$183,000	0	--	177	\$188,000
1990	103	\$195,000	0	--	159	\$205,000

Source: The Warren Group, 2003

¹January through July only

TABLE 22: Norfolk Median Family Income

MEDIAN FAMILY INCOME IN NORFOLK

INCOME		
1989 ¹	1999 ¹	2003 ²
\$69,137	\$92,001	\$108,101

Source: U.S. Census

¹As reported in 1990 and 2000 U.S. Census for previous year

²The U.S. Department of Housing and Urban Development has estimated that median family income increased in the Boston, MA-NH Primary Metropolitan Statistical Area by a factor of 1.75 between 1999 and 2003. Applying this factor to Norfolk's 1999 median family income produces this estimate for 2003.

The U.S. Department of Housing and Urban Development (HUD) estimates that the median family income for the Boston, MA-NH Primary Metropolitan Statistical Area (PMSA) increased from \$68,772 in 1999 to \$80,800 in 2003. If this increase of 17.5% is applied to Norfolk's 1999

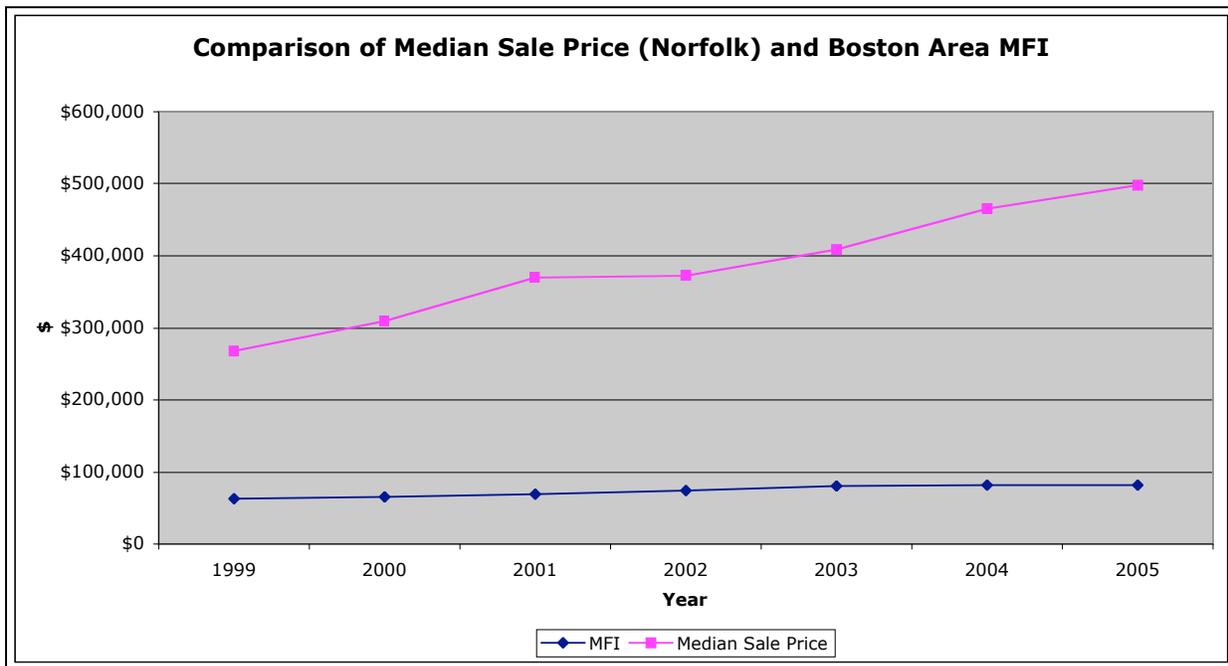
median family income of \$92,001, we can estimate Norfolk's 2003 median family income to be \$108,101.

Using this estimate, the total increase in Norfolk's median family income from 1989 to 2003 is 57%. This is far below the 98.5% increase in Norfolk's median sale price of housing units (and the 109% increase in median sale price of single family homes) from 1990 to 2003.

2005 update:

TABLE 23: Boston MA-NH Median Family Income and Norfolk Median Sales Prices (1989-2005)

Year	Median Family Income Boston MA-NH <small>Source: US Dept of Housing and Urban Development (HUD)</small>	Norfolk Median Sales Price <small>Source: The Warren Group</small>
2005	82,600	497,500
2004	82,600	465,251
2003	80,800	408,450
2002	74,200	372,500
2001	70,000	370,000
2000	65,500	310,000
1999	62,700	267,500
1989		205,000



The U.S. Department of Housing and Urban Development (HUD) estimates that the median family income for the Boston, MA-NH Primary Metropolitan Statistical Area (PMSA) increased from \$62,700 in 1999 to \$82,600 in 2005. If this increase of 31.7% is applied to Norfolk's 1999 median family income of \$92,001, we can estimate Norfolk's 2005 median family income to be \$121,165.

Using this estimate, the total increase in median family income from 1989 to 2005 is 75.3%. This is still far below the 142.7% increase in the median sale price of housing units (and the 128.4% increase in median sale price of single family homes) from 1989 to 2005.

While HUD estimates that median family income rose 17.5% from 1999 to 2003, the median sales price of single-family homes increased 48%. The increase in median sales price of all housing units increased by more than 50%. Nevertheless, a Norfolk family with the estimated 2003 median family income of \$108,101 can afford the median sales price of a single-family home of \$407,000. Assuming 5% down (\$20,350) and a mortgage of \$386,650 at 7% interest over 30 years results in a monthly payment of \$2572.39. This equals an annual cost of \$30,869, well within 30% of the median family income of \$108,101 (\$32,430)).

2005 update: While HUD estimates that median family income rose 31.7% from 1999 to 2005, the median sales price of single-family homes increased 72.9%. The increase in median sales price of all housing units increased by 86.0%. Nevertheless, a Norfolk family with the estimated 2005 median family income of \$121,165 can afford the median sales price of a single-family home of \$475,000. Assuming 5% down (\$23,750) and a mortgage of \$451,250 at 7% interest over 30 years results in a monthly payment of \$3,002.18. This equals an annual cost of \$36,026.16, still within 30% of the median family income of \$121,165 (\$36,350).

However, the median family income and median sales price mask the impacts of housing costs on households at the low and high ends of the income scale.

- Low income households are defined as those whose income is 50% or less of the region's median income. For the Boston metropolitan area, that means households with incomes of \$40,400 or less (50% of the 2003 median income of \$80,800).
- Moderate income households are those with incomes between \$40,400 and \$64,640 (80% of median).
- Middle income households have incomes between \$64,640 and \$121,200 (150% of the median).

Thus in 2003, Norfolk's median income falls in the middle income category.

2005 update: Low income in 2005 means households with incomes of \$42,050 or less (50% of the 2005 median income of \$84,100). Moderate income is between \$42,050 and \$66,150 (80% of median). Middle income households have incomes between \$66,150 and \$126,150 (150% of the median). In 2005, Norfolk's median income (\$121,165) remains in the middle income category.

As the following table demonstrates, there are housing needs in all three groups, but especially the low and moderate income categories.

Table 24 presents a more detailed analysis of housing affordability by income categories. It illustrates the number of housing units available to households at various income levels, based on data from the **2000 U.S. Census**. The median household income in Norfolk in 1999 was \$92,001 (compared to \$55,183 to in the Boston, MA-NH PMSA).

TABLE 24: Norfolk Housing Supply-Demand Gap

NORFOLK HOUSING SUPPLY-DEMAND GAP							
HOUSHOLD INCOME LEVEL	PERCENT OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	AFFORDABLE PURCHASE PRICE ¹	NUMBER OF HOMES AT AFFORDABLE PRICE ²	AFFORDABLE RENTAL LEVEL ³	NUMBER OF AFFORDABLE RENTAL UNITS ²	TOTAL UNITS
Less than \$10,000	3.0	85	\$38,850	--	\$250	44	44
\$10,000-\$14,999	1.2	33	\$58,800	3	\$375	7	10
\$15,000-\$24,999	5.3	149	\$98,700	15	\$625	22	37
\$25,000-\$34,999	2.9	82	\$137,500	77	\$875	54	131
\$35,000-\$49,999	8.4	238	\$195,300	351	\$1,250	48	399
\$50,000-\$74,999	19.6	552	\$294,000	1,008	\$1,875	15	1,023
\$75,000-\$99,999	21.4	603	\$393,750	438	\$2,500		438
\$100,000-\$149,999	19.3	545	\$592,200	450	\$3,750		450
\$150,000-\$199,999	6.9	196	\$789,114	43	\$5,000		43
\$200,000 +	12.0	339	\$789,114+	62	\$5,000+		62
TOTALS	100	2,882	--	2,447	--	202⁴	2,649⁴

Source: U.S. Census and derived by author

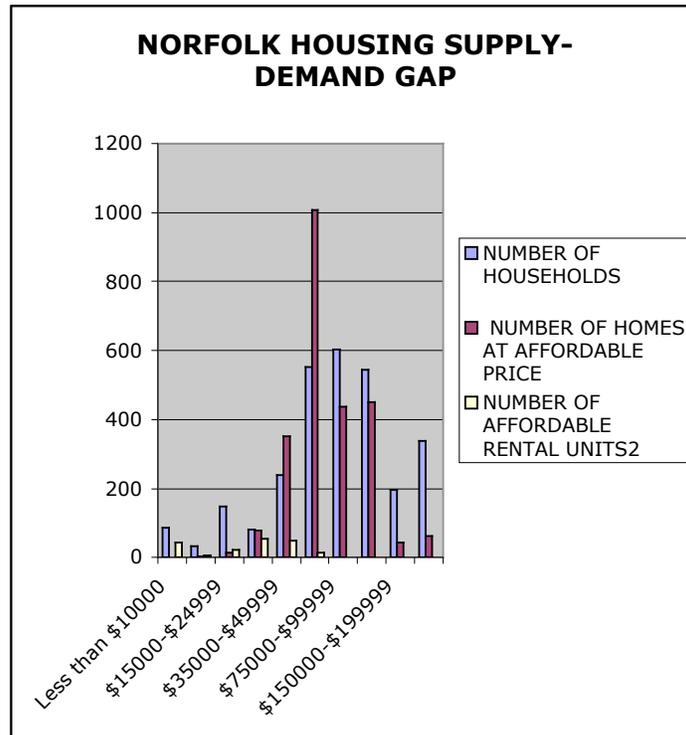
¹Based on 30% income, 5% down payment and a 30-year loan at 7% interest

²Figures have been interpolated based on 2000 U.S. Census figures

³Based on 30% of income

⁴Including 12 units for which no rent was paid. U.S. Census reported a total of 2,816 occupied housing units in 2000, so these figures slightly understate actual numbers.

Source: Community Development Plan



As Table 24 illustrates, there were 349 households (12% of total households) in Norfolk that could afford a house costing no more than \$137,500 in 2000. Only 95 houses were valued at that level or below. The gap is partially made up by the 127 rental units affordable to these income levels.

However, that still means that only 222 housing units (7.7% of total housing units) were affordable to this group that equals 12% of households.

Table 24 seems to indicate that there is a surplus of housing serving the next two income categories.

While there are 238 households in the income range of \$35,000 to \$49,999, there are 351 homes and 48 rental units (499 total housing units) affordable to this group. Similarly, there are 552 households with incomes from \$50,000 to \$74,999, while 1,008 houses and 15 apartments are affordable to this group. This phenomenon in the middle-income categories can be partially explained by the fact that 19.2% of homeowners (469 households) and 18.8% of renters (38 households) are spending more than 30% of their income on housing. Thus, they are living in these middle-income units but spending more than what is considered an “affordable” percentage of their income on housing. In some instances, of course, the houses were purchased several years ago, prior to the more recent rapid increase in value.

A portion of the phenomenon can also be explained by the fact that there are 1,683 households with incomes (\$75,000+) sufficient to afford houses costing \$393,750 and up. However, there are only 931 such units. Therefore, the rest of the households live in lower cost housing and can spend lower percentages of their income on housing. As illustrated in Tables 18 and 19, 1,372 households (1,321 homeowners and 51 renters) spend less than 20% of their income on housing.

Furthermore, it should be noted that housing is a regional issue. As noted above, the median household income of the Boston, MA-HN PMSA is only 60% of Norfolk's.

6. Affordable Housing: Current, Planned and Projected Needs

The Chapter 40B Subsidized Housing Inventory (SHI) maintained by the Massachusetts Department of Housing and Community Development (DHCD) classifies 100 housing units in Norfolk as subsidized, out of a total of 2,851 (based on 2000 US Census), or 3.5%. Several projects are in process and according to the schedule of planned production presented below Norfolk should achieve 10% affordable housing by the year 2015.

6.1 Current Affordable Housing

Norfolk's current affordable housing is found in three developments:

Hillcrest Village - Completed in 1975. (64) One bedroom units of 'Section 667' State-aided housing for elderly and disabled (12.5% cap on number of disabled residents) developed with funding from the Department of Housing and Community Development. This housing currently receives no state funding assistance, and is run solely on the budget developed by the Housing Authority. Housing is currently filled. Current residents come mostly from Norfolk and surrounding towns. Current median age of residents is 72 years old. Wait list approx 15 individuals (2-5 years). Applicants must income qualify and pay 30% of adjusted gross income for housing. This housing is administered by Norfolk Housing Authority.

Pine Knoll - Completed in 1991. (8) Two bedroom and (12) three bedroom units of Section 705 State-aided Family Housing. developed with funding from the Department of Housing and Community Development. This Housing currently receives no state funding assistance, and is run solely on the budget developed by the Housing Authority. Wait list of 63 for 2-bed units, 30 for 3-bed units (2-5 years). Applicants must income qualify and pay 27% of adjusted gross income for housing. This housing is administered by Norfolk Housing Authority.

DMR/DMH Homes – Norfolk has a number of homes under the jurisdiction of the Department of Mental Retardation (DMR) and the Dept of Mental Health (DMH). Each individual person housed in this way counts as one unit on the State Housing Inventory (SHI). Norfolk has 16 units on the SHI for this type of housing.

Town Center Condominiums – Currently under construction in 2006 and 2007. (11) Affordable townhouse condominiums will be sold to first-time homebuyers with incomes at or below 80% of the area median income. The affordable (4) two bedroom units (\$153,280) will be sold to buyers age 55 or older. The affordable (7) three bedroom units (\$168,609) will be sold to any appropriate size households who are income eligible. These townhouse condominiums will be part of a forty-four unit development. These units are not currently included on the SHI; the Town is in the process of submitting forms to the State for these units to be included on the SHI.

According to the SHI, Norfolk has 100 units of affordable housing, which is equivalent to 3.5% of our total housing. Including the (11) Town Center Condominiums, Norfolk has 110 units of affordable housing which is equivalent to 3.9%.

6.2 Planned Affordable Housing

Norfolk Landing - (7) affordable homes have been proposed as part of a 28 unit housing development. These homes will be three bedroom, single family homes with private septic systems, marketed to homebuyers at or below 80% of area median income. The ZBA public hearing for Comprehensive Permit on this project was recently closed and is approved with conditions.

Habitat for Humanity – Early in 2006, the Town voted at Town Meeting to purchase a piece of land for open space and affordable housing. The Norfolk Housing Authority and Community Preservation Committee, in cooperation with Habitat for Humanity, are planning to construct two single-family homes on this property.

6.3 Projected Affordable Housing – Planned Production

Norfolk’s objective is to increase the town’s percentage of affordable housing at a rate of 0.75% of ‘Total Housing’ annually, until the amount of affordable housing units equals, or exceeds, 10% of Total Housing. The percentage of affordable housing is monitored on the State’s Subsidized Housing Inventory (SHI).

Norfolk’s 2000 Census Total Housing number is 2861 units. Thus the State’s production goal for Norfolk is 21 units of affordable housing per year. In Table 25, planned production is detailed as far as the next Census in 2010. Subsequent to the availability of new Census information, this plan will be revised and updated as necessary.

Since these goals are in keeping with the production goals set by the State, if achieved, they will enable Norfolk to have greater local control of affordable housing development.

TABLE 25: Projected Affordable Housing to 2010
(0.75 % annually through 2010 –21 affordable units per year)

	2004	2005	2006	2007	2008	2009	2010 (US Census Year)
Subsid. Units	84	100	111*	132	153	174	195
%Aff Hsg - SHI	2.9	3.5	3.9	4.6	5.3	6.1	6.8

*This figure includes the (11) Town Center Condominiums units as well as group homes that are included in the DHCD count for 2006.

Subsid. Units – 2004-2006 is actual data. 2007-2010 is projected data.

% Aff Hsg (SHI) For 2000-2009 = Subsidized Units / 2000 Census Total Housing (2861).

Source: Authors calculations

6.4 Housing Mix

The Town's commitment to providing a variety of housing to meet the needs of families, individuals, the elderly and those with special needs is evident in three actions. First, the B-1 district (Town Center) allows apartments by right in an area that provides convenient access to goods and services as well as commuter rail service. This housing is intended to serve the young and the elderly. No developer has yet taken advantage of this opportunity and the Town will examine ways to encourage its use.

Second, at its Fall, 2006 Town Meeting, Norfolk adopted an inclusionary zoning bylaw that requires all housing developments of 10 or more units to provide 10% affordable units. These units will serve primarily families.

Finally, the Town negotiated with the developer of the Town Center condominiums to provide a mix of units for families and persons over 55. The Town has also approved two condominium projects for persons over 55. One of these is a mixed-use project that will provide convenient commercial services to its residents.

The Town remains committed to providing a diverse mix of housing. The Town's master plan is currently being updated and its housing element will reiterate the need to encourage affordable housing for a variety of ages and lifestyles.

7. Affordable Housing Goals and Strategies:

This section describes and updates the relevant goals and objectives of the 2004 Community Development Plan.

7.1 Background

The Town of Norfolk has consistently been working to address its economic development, open space and recreation, transportation and housing needs as evidenced by the following reports which have guided the Town for the last decade.

1992 - Master Plan

1996 - Open Space and Recreation Plan (OSRP)

2002 - Open space subdivision provision of Zoning Bylaw completely re-written

2002 - Growth Management Project (life cycle housing)

2003 - Open Space Corridor Strategic Plan (identifies critical parcels to be preserved, with a focus on linking the existing protected areas together.)

2004 - Community Development Plan

The goals and objectives of these various plans demonstrate Norfolk's commitment to the protection of critical natural resources, while providing for diverse housing and economic needs.

As a direct result of these plans the following actions have been adopted:

- In response to the Master Plan completed in 1992, the Town adopted a mixed-use zoning district in order to encourage development of a traditional New England town center.
- The Town is encouraging commercial development in the area of the Route 1A/Route 115 intersection. There are two other mixed-use districts for commercial development and age-restricted housing.
- Norfolk recently joined with other area towns to successfully seek designation as an Economic Target Area.
- The Town completely revised its open space subdivision bylaw in 2002.
- Regarding housing, the Town's B1 zoning district allows apartments on the upper floors of commercial buildings.
- The Zoning Bylaw also provides a density bonus of 10% for affordable housing and for using the open space subdivision option.
- In 2004, the Town approved a comprehensive permit development in the Town Center providing for 44 units of which 11 are affordable. This is under construction.
- The Town also adopted the Community Preservation Act in 2001 providing a means of funding initiatives in open space, recreation, housing and historic preservation.

Norfolk has taken several actions addressing the specific issue of housing since adoption of the 1992 Master Plan. Each of these measures is discussed below.

Age-Restricted Housing- In the early 1990's, the Town adopted a Zoning Bylaw amendment that provided for age-restricted housing as part of a mixed use zoning district in the area of Holbrook Street and Route 115. More recently, the Town created a second mixed-use district that allows age-restricted housing as well. These zoning districts allow greater density (up to 3 units per acre) for housing units restricted to persons 55 years of age or older, and it encourages mixed uses (including limited commercial development). Such developments are authorized through a special permit granted by the Planning Board. One 43-unit project was granted a special permit by the Planning Board in 2002 and is currently under construction. A second development of 136 units plus some commercial development was approved in 2005 and is currently under construction.

Apartments in Town Center – In an attempt to provide housing for young people, the town amended its Zoning Bylaw to allow one-bedroom apartments within its Town Center on the upper floors of commercial buildings. A conceptual plan for such apartments was approved by the Planning Board. However, the developer who presented the conceptual plan later proposed a stand-alone condominium project of 36 units. Working with the Town, this became 44 units that are better integrated into the commercial aspects of the Town Center to more closely achieve the Town's goal of mixed-use development. These units are now under construction, under the name Town Center Condominiums.

Density Bonus For Affordable Housing – The Town amended its Zoning Bylaw to provide up to a 10% density bonus for housing developments that included affordable housing. To date, no developers have taken advantage of this provision.

Adopt/Amend Open Space Preservation Subdivision Bylaw – The Town adopted, and subsequently amended, an open space preservation development bylaw to help protect critical resources. Six subdivisions, totaling more than 100 housing units have been approved under this provision, while preserving approximately 113 acres of open space. The bylaw also allows a 10% density bonus above the "yield" as demonstrated in a conventional subdivision plan.

Adoption of Community Preservation Act – Norfolk adopted the Community Preservation Act (CPA) in 2002. The Act imposes a surcharge of 3% on property taxes and qualifies the Town to receive matching funds from a document-recording fee levied at the Registry of Deeds. A minimum of 10% of the revenues (including match) generated from this legislation must be dedicated to producing affordable housing (at least 10% each must also be used for open space and historic preservation respectively, and recreation is an eligible expenditure as well).

Establish Chapter 40B Comprehensive Permit Process – While no formal process has been established in any bylaw, the Town (as discussed above) has worked with a developer on the design and composition of a Chapter 40B project (Town Center Condominiums). The Town established a series of "roundtable" meetings with representatives from several Town boards and commissions. The meetings have not focused solely on the project itself, but also the impacts and interactions of the project vis-à-vis other developments in the newly developing Town Center as well. Another Chapter 40B project (Norfolk Landing) is close to being permitted. Prior to, and throughout the ZBA public hearing the Developer, Town boards and neighborhood residents have worked in concert, to create a development that addresses the needs and concerns of all parties to the maximum extent feasible.

7.2 Goals and Objectives from Community Development Plan (2004)

Based on existing conditions and actions taken since the 1992 Master Plan and the 2002 Growth Management Project was adopted, Norfolk's housing goals and objectives were refined and updated as follows. Some objectives advance more than one goal.

7.2.1 Goal 1 Create several residential development areas that would permit a higher density of housing units of smaller unit size better suited for youthful and elderly lifestyles. –

This goal is already well on its way to being achieved, as the B-1 zoning district provides for one-bedroom apartments and the C-4 and C-6 districts provide for age-restricted housing which is being pursued.

The following objectives will help advance this goal further:

- Consider incentives for developing one-bedroom apartments designed to appeal to young people in the Town Center
- Encourage additional higher density housing within the B-1 district. Septic issues would need to be resolved.
- Consider “transferring” development rights from land the Town may purchase elsewhere in Town to the Town Center area.
- Consider an “accessory apartment” bylaw.
- Encourage a more diverse housing stock that includes a greater mix of apartments, duplexes, townhouses, senior housing, units for the disabled, etc. to serve the diverse and changing needs of Town residents.

7.2.2 Goal 2 Promote affordable housing at a ratio of at least 10% of all new dwelling units in private developments, and continue to increase such housing by adding to the public housing stock so that 10% of total housing stock is affordable. –

As discussed above, the Town would need to build about 250 affordable units over the next 5 years in order to achieve this goal.

The following objectives will result in progress toward this goal:

- Consider increasing incentive for affordable housing in private developments or adopt an inclusionary zoning bylaw.
- Consider using CPA funding for one or more additional public housing developments.
- Consider an accessory apartment bylaw.
- Increase the number of housing units affordable to those households with less than 50% of median family income.

- Identify areas where residential growth is encouraged, and encourage mixed uses where appropriate.
- Develop a program and schedule for increasing the number of affordable housing units to a minimum of 10% of total housing units.

7.2.3 Goal 3 Protect critical natural resources and restrict these sensitive areas from intensive residential development. –

The essence of this goal is to encourage housing development where it is most appropriate and where it advances Town goals while discouraging and/or preventing it where it impacts resources.

Objectives to advance this goal include:

- Use CPA funding to purchase sensitive areas
- Consider “transferring” development rights of such areas to areas and/or projects where greater density is desired.
- Encourage compact development to reduce infrastructure and service needs, and protect the environment, while creating a sense of community.

7.2.4 Goal 4 Protect commercial areas in order to maximize economic development potential and fiscal stability. –

The Town has three residential zoning districts and three mixed-use districts where commercial and housing uses are both permitted. However, the Town wishes to maintain an appropriate balance and does not want its limited commercial development opportunities to be displaced by constructing housing instead of commercial uses on land zoned for commercial uses. The following objectives will advance this goal:

- Oppose housing proposed to be located strictly in commercial areas (unless part of a mixed-use development).
- Ensure that housing in mixed use zoning districts is appropriately balanced with commercial uses or fulfills a major housing need.

7.2.5 Goal 5 Develop a Town policy for working with developers seeking a comprehensive permit, and designate areas of Town best suited for such projects. –

As stated above, the Town wishes to encourage housing in appropriate areas (such as near the Town Center or other commercial area and where existing infrastructure is in place to support it) and discourage it from inappropriate areas (such as environmentally sensitive areas and commercial areas). This document designates areas where additional housing may be encouraged below. The following objectives will help advance this goal:

- Formulate a policy indicating locations, quantities and types of housing that would be encouraged and agree to support a Local Initiative Project under Chapter 40B that conforms to the policy.

- Use CPA funding to purchase sensitive areas.
- Consider “transferring” development rights of such areas to areas and/or projects where greater density is desired.

7.3 Locations/Quantities of New Housing

This section identifies general location for new housing in Norfolk. The preferred locations for new housing are generally those areas with existing infrastructure (including primarily transportation, Town water service and some form of commercial development. This suggests that new housing should be located near existing or emerging centers or villages. Therefore, the following are preferred locations:

- Town Center (B-1 district) area. – Apartments on upper floors within the district, other types of housing within 1/2 mile of the district.
- Holbrook Street/Route 115 area – Consider expanding the C-4 district.
- Route 1A (C-6 district) – Age-restricted/mixed uses.
- Along Main Street and Route 115 – Except near sensitive areas

It is difficult to project a number of apartments that may be built within the B-1 district. However, a conceptual plan prepared a developer for the newly developing part of the Town Center assumed 36 apartments as part of that project. A 44-unit (11 affordable) condominium project has been approved and is being built in the B-1 district. In addition, a 49-unit subdivision adjacent to the B-1 district has been approved and is under construction.

One logical possible expansion of the C-4 district would be to rezone the area directly across the street from the current district (and site of 2 projects) and extending to the Millis Town line and Route 115. This area is approximately 23 acres in size and could accommodate about 69 units (at the allowed density of 3 units per acre.). In addition, there are about 25 additional acres within the existing district that could accommodate another 75 units.

The C-6 district encompasses more than 80 acres. An age-restricted project in that area could accommodate up to 240 additional units.

The number of housing units that could be developed along the Main Street and Route 115 corridors is also highly uncertain without a detailed analysis of the available properties. Several of the parcels in this area are environmentally sensitive and or contribute to the aesthetic character of Norfolk and it would be preferable that any future development preserve these parcels.

7.4 Progress since the CDP (2004)

Since the 2004 Community Development Plan was completed, the following progress toward affordable housing goals has been made:

- The section of the Zoning Bylaw pertaining to the B-1 district has been amended to provide for 2-bedroom apartments as well as one-bedroom apartments.
- One 40B project in the Town Center (Town Center Condominiums) is under construction. It includes 44 townhouse units, of which 11 are affordable.

- Another 40B project, Norfolk Landing, is approved. It includes 28 three-bedroom single-family detached houses, of which 7 will be affordable.
- An inclusionary zoning bylaw is being considered.
- An effort to update the 1992 master plan has been initiated. One of its objectives is to advance the goal of affordable housing in Norfolk.

8. Strategies and Next Steps

8.1 Strategies

This section presents several strategies for addressing the affordable housing needs of Norfolk. Those strategies with the highest priority are those that are part of an approach to accomplish multiple objectives for community development that are compatible with the goals of the 1992 Master Plan as well as the Community Development Plan. In addition, the overachieving goal of these strategies is to result in the Town's achieving and maintaining a level of 10% of its housing stock as affordable in compliance with Chapter 40B.

- **Encourage additional age-restricted housing**

The 43-unit Pin Oaks development is under construction and the first residents are moving in. The adjacent 136-unit development is going through the approval process. There is interest in an additional development at the former Southwood Hospital site. A portion of the Local Initiative Program comprehensive permit located in the B-1 district will be age-restricted. These developments help address the demand for senior housing created by the aging baby boomer generation while also providing fiscal stability for the Town. The Town should consider expanding the C-4 district as well as consider whether additional age-restricted housing would be desirable near the Town Center.

- **Continue to encourage development of a mixed-use Town Center**

The original concept plan for development of a portion of the Town Center included 36 apartments above commercial space, in accordance with zoning. These are no longer part of the plan. The town should continue to explore ways to encourage the inclusion of such apartments in future developments in the Town Center.

- **Adoption of inclusionary zoning bylaw**

Several towns in Massachusetts have developed "inclusionary" zoning bylaws, in which a certain percentage of housing units (typically 10%) in new developments must be affordable. In some cases, they allow a payment to an affordable housing fund in lieu of providing the affordable units.

- **Develop additional public housing**

As delineated above, the Norfolk Housing Authority already operates 84 units of affordable housing serving families, and senior citizens and handicapped individuals. Since the housing supply-demand gap illustrates a significant shortage of housing for those with less than 50% of median household income, additional subsidized affordable housing should be considered by the Norfolk Housing Authority.

- **Develop criteria for Local Initiative Program (LIP) projects**

In order to encourage additional private sector development of affordable housing and to maintain additional control of potential Chapter 40B projects, the Town should adopt criteria by which it would evaluate proposed Chapter 40B projects and decide which to support. Such criteria could include location, design, density, amenities, percentage of affordable units, infrastructure issues, etc.

- **Review/Revise Affordable Housing Development Provision of Zoning Bylaw**

The current provision of the Zoning Bylaw (Section H.3) that provides density bonuses for affordable housing has never been used by a developer. This provision needs to be reviewed and possibly revised in order to make it more attractive to developers. Currently, the provision only

provides a density bonus for the affordable housing units themselves. In addition, it requires affordable units to be single-family dwellings. It may be more attractive if it allowed multi-unit buildings designed to look like comparable single family homes in the neighborhood. Also, consideration should be given to applying the bonus provision to multi-family dwellings (age-restricted) as well as single-family homes.

8.2 Next Steps

The Affordable Housing Committee will take the lead in implementing the next steps for affordable housing in Norfolk. Members may include people with appropriate interest and expertise, such as public officials, business and community leaders, attorneys, realtors, clergy, interested citizens and/or representatives from other Town boards and committees. Next steps, to be enacted by the Affordable Housing Committee, will include the following:

- Stay informed at local/state/federal levels. Become a reliable source of info and resources.
- Communicate and liaise with other Town Boards.
- Promote, advocate and educate on affordable housing issues (meetings, NCTV, Norfolknet, town website, forums, community events, fact sheets).
- Establish criteria to evaluate affordable housing proposals.
- Involvement in affordable housing proposals (developer led/local initiative).
- Liaise with developers.
- Make recommendations on the pros and cons of particular housing proposals.
- Identify land for affordable housing (empty lots, existing houses, Town owned land).
- Identify public and private resources for further development.
- Maintain list of developers and tradesmen to build / renovate affordable housing.
- Maintain list of potential homeowners.
- Facilitate lotteries.
- Update and revise Affordable Housing Plan as necessary.
- Apply for funding.
- Review land use regulations and zoning bylaws that impact the development of affordable housing.

9. Description of Use Restrictions and Other Considerations

9.1 Restrictions for Affordable Units

Affordable units must serve households with incomes no greater than 80% of the area median income for which the unit is located. Units must be subject to use restrictions or re-sale controls to preserve their affordability as follows:

- **For a minimum of thirty years or longer from the date of subsidy approval or construction for new construction.**
- **For a minimum of fifteen years or longer from the date of subsidy approval or completion for rehabilitation**
- **Alternatively, a term of perpetuity is encouraged for both new construction and completion of rehabilitation.**

Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The units have been, or will be marketed in a fair and open process consistent with state and federal fair housing laws.

Preservation of affordability: The Town of Norfolk is committed to a term of perpetuity on all affordable units.

Right of First Refusal: The Town of Norfolk shall have the right of first refusal to purchase an Affordable Unit upon any notice of an impending mortgage foreclosure.

Income eligibility: Income eligibility shall be governed by the rules and regulations of MassHousing under the Housing by the Massachusetts Department of Housing and Community Development (DHCD) or the Department of Housing and Urban Development in the selection of income-eligible tenants for publicly subsidized housing. Affordable units must serve households with incomes no greater than 80% of the area median income in which the unit is located.

Sale Prices: The Affordable Units shall be sold to qualified households at prices deemed affordable to households earning 80% of the area median income, adjusted for household size, utilizing cost assumptions developed under the MassHousing Housing Starts Program or the NEF Program.

55+ Housing: A 55+housing restriction shall:

- require that at least one owner and one resident of each unit shall be aged fifty-five (55) years or older; and

- prohibit the full time occupancy of any persons aged eighteen years or younger.

Buyer Selection and Use of Fair Lottery: Affordable units will be marketed in a fair and open process consistent with state and federal fair housing laws. Buyers will be selected through a fair lottery.

70% Local Preference: To the maximum extent permitted by law, first preference for the purchase of 70% of the Affordable Units shall be given to households that meet one or more of the following “Norfolk Connection” preference criteria:

- (a) at least one member of the household is currently a legal resident of the Town of Norfolk.
- (b) at least one member of the household is either a son, daughter, or parent of a Norfolk resident.
- (c) at least one member of the household is an employee of the Town of Norfolk, the Norfolk Public Schools, or the King Philip Regional School District, and has been an employee for a period of at least six months at the time of the Affordable Unit lottery application deadline.
- (d) at least one member of the household is currently privately or publicly employed within the Town of Norfolk and has been so employed for a period of at least six months at the time of the Affordable Unit lottery application deadline.

Phasing-in of Affordable Units: No more than three certificates of occupancy shall be issued by the Building Inspector for units designated for sale at fair market prices (the “Market Rate Units”) until at least one certificate of occupancy is issued for an Affordable Unit. The proportion of Market Rate Unit certificates of occupancy issued to Affordable Unit certificates of occupancy issued shall at no time exceed 3:1.

Distribution of Affordable Units: The Affordable Units shall be reasonably interspersed within the Project.

External appearance: When Market Rate Units and the Affordable Units are in the same project, where feasible the Market Rate Units and the Affordable Units shall be indistinguishable from the exterior.

9.2 Other Considerations:

Smart-Growth: The Town will encourage projects that are consistent with so-called “Smart-Growth” principles.

Architectural Design: The Town will encourage architectural designs, and project configurations, which are aesthetically pleasing and generally consistent with housing styles in the Town of Norfolk.

Stormwater Management: Any stormwater management system shall be designed to meet or exceed all best management practices and the Massachusetts Stormwater Management Guidelines.

Trees/Open Space: The developer shall, to the extent that it is feasible, protect and maintain as many mature trees and wildlife/recreation/open space areas as possible.

Energy Efficiency: The Town will encourage developments in which all housing units shall be constructed with energy efficient building materials, appliances and mechanical systems, obtaining an “Energy Star” efficiency rating under the Environmental Protection Agency’s Energy Star program.

Mitigation: To mitigate local concerns, a developer may be asked to make a financial donation to be dedicated to the Town’s efforts to facilitate the development of affordable housing. Such donation may be included as a project cost.