TOWN OF NORFOLK

Housing Production Plan

Funded by the Norfolk Municipal Affordable Housing Trust

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Acronyms

ACS	US Census Bureau's American Community Survey
AMI	Area Median Income
DDS	MA Department of Developmental Services
DHCD	MA Department of Housing and Community Development
DMH	MA Department of Mental Health
HH	Household
HUD	U.S. Department of Housing and Urban Development
LMI	Low/Moderate Income
SRPEDD	Southeastern Regional Planning and Economic Development District
MOE	Margins of Error
SHI	Subsidized Housing Inventory

Key Definitions

The following definitions are for key terms used throughout the document:

Area Median Income – area median household income as defined by the U.S. Department of Housing and Urban Development (HUD) pursuant to section 3 of the 42 U.S.C. 1437 (the Housing Act of 1937), as amended, adjusted for household size.
Chapter 40B (MGL c.40B) – Massachusetts General Laws c.40B, §§ 20 through 23. Chapter 40B permits developers of projects that include a sufficient level of subsidized low and moderate income housing units to apply for a Comprehensive Permit from the local zoning board of appeals (the "Board").
Cost Burdened – Low/moderate income households who pay more than 30 percent of their income for housing.
Disability – The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.
Extremely Low Income Household – a household of one or more persons whose maximum income does not exceed 30 percent of the area median income, adjusted for household size.
Family - A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.
Household – A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.
Housing Unit - A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.
Median Age – The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.
Median Income – Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people fifteen years old and over with income.
Millennials – The demographic cohort following Generation X. There are no precise dates when the generation starts and ends. Researchers and commentators use birth years ranging from the early 1980s to the early 2000s.
Low/Moderate Income Household – a household of one or more persons whose maximum income does not exceed 80 percent of the area median income, adjusted for household size.
Poverty – Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Thresholds by year and households size are found at this link: https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html
Subsidized Housing Inventory – The list compiled by DHCD containing the count of low/moderate income housing units by city or town.
Very Low Income Household – a household of one or more persons whose maximum income does not exceed 50 percent of the area median income, adjusted for household size.

CHAPTER 1
INTRODUCTION

Background and Purpose

This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits the town to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable housing that is based upon a comprehensive housing needs assessment, and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space, and regulatory barriers. The HPP describes how the Town plans to produce affordable housing units to obtain certification of compliance by the Massachusetts Department of Housing and Community Development (DHCD) and builds on the town's 2006 Housing Plan, which identified goals and strategies for the development and preservation of affordable housing in Norfolk, as well as the town's 2007 Master Plan, which established goals and objectives to manage growth and development in the town.

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Commonwealth's goal is for all Massachusetts municipalities is to have 10 percent of housing units affordable to low/moderate income households or to have affordable housing on at least 1.5 percent of their total land area. As of May 2017, the state's Subsidized Housing Inventory (SHI) included 4 percent[1] (125 units) of Norfolk's 2010 year-round housing base (3,112 year-round units). Norfolk would need an additional 186 SHI-eligible units to achieve the state's 10 percent goal.

WHEN AN HPP IS CERTIFIED BY DHCD, A ZONING BOARD OF APPEALS' DENIAL OF A COMPREHENSIVE PERMIT WILL BE UPHELD IF SUCH APPLICATION IS NOT CONSISTENT WITH LOCAL NEEDS. BASED ON 2010 U.S. CENSUS FIGURES, THE TOWN OF NORFOLK MUST PRODUCE SIXTEEN SHI UNITS FOR A ONE-YEAR CERTIFICATE, OR THIRTY-ONE SHI UNITS FOR A TWO-YEAR CERTIFICATE.

[1] In September 2017, Norfolk submitted an additional 9 units to the state for inclusion on their SHI, which would raise the number of units to 134, or 4.3 percent. These additional units were not yet approved by the state at the time that this plan was completed, and so the approved number of 125 units is used throughout this document instead.

COMPREHENSIVE PERMIT DENIAL & APPEAL PROCEDURES

(a) If a Zoning Board of Appeals (Board) considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department of Housing and Community Development (Department), that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

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

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

PLAN METHODOLOGY

The U.S. Census Bureau's Decennial censuses of 2000 and 2010 and the 2009-2015 American Community Survey (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware of the margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts. The Plan also uses data gathered from a variety of available sources including: The Warren Group; Massachusetts Department of Education; DHCD; and UMass Donahue Institute.

Norfolk's census numbers also include the incarcerated population of the Massachusetts Correctional Institutes Norfolk (MCI Norfolk) facility. MCI Norfolk's population fluctuates over the course of the year, and the US Census numbers do not distinguish between the residential and prison populations. Where possible, demographic data which does not include the prison population has been used and in those cases, that distinction is noted.

The housing needs assessment section includes comparison data for a variety of geographies. Many data sets offer comparisons of the town to the county and the state, whereas others offer comparisons to the six abutting communities: Franklin, Medfield, Medway, Millis, Wrentham, and Walpole.

Community Overview

The Town of Norfolk is a semi-rural suburban community located within thirty miles of Boston, Providence, and Worcester. The town was initially settled in 1669, though it was not incorporated as a town until 1870, when it broke away from Wrentham and other communities surrounding it.

The town is located on an upper valley of the Charles River, bordered by Millis, Medfield, Walpole, Franklin, Wrentham, and Medway. In the beginning of Norfolk's establishment, settlers of the town relied on the good agricultural lands for farming and cattle grazing, along with lumber and orchards.

After 1925, the town saw a rapid population increase when a hospital and a state prison were built, and major residential development took place shortly afterwards, beginning the kind of suburban residential development that has continued since.

The state prison located in Norfolk, Massachusetts Correctional Institution at Norfolk, is the largest state prison in Massachusetts, with an average daily population of 1,500 inmates. It was founded in 1927 as the first "community based" prison in the United States – the spacious atmosphere permitted an approach to community life that was not available elsewhere.

Four public schools serve the Town of Norfolk: the H. Olive Day School, the Freeman-Kennedy School, and the King Philip Middle School and High School, both of which are regional schools serving the populations of Norfolk, Plainville, and Wrentham.

Summary of Key Findings

Norfolk's population changed dramatically in the second half of the twentieth century when the predominantly agricultural community began to be replaced with suburban subdivisions. Today, Norfolk is a largely suburban community which has retained much of its rural flavor despite growing development pressures. Between 2010 and 2035, Norfolk is expected to grow by nearly twenty percent, a rate of population expansion which is higher than in any of the six abutting communities. At the same time, Norfolk's population is aging, and its sixty-five years and older demographic is projected to grow to over twenty-five percent of the overall population by 2035.

Norfolk's housing inventory is also unique for the area. Compared to the rest of the county, Norfolk has strikingly higher numbers of both family households (eighty-five percent) and homeownership (ninety-six percent), and sixty-five percent of those households have a family income which is over $100,000 per year. At the opposite extreme, renters only occupy four percent of Norfolk's occupied housing units. This number is not surprising as seventy-eight percent of all residential parcels in Norfolk are single family homes, but is in stark contrast with the percentage of renters in the county (thirty-one percent) and state (thirty-eight percent). Due in part from the relatively recent development of the community, Norfolk's housing is on average newer than in the county and the state and its median income, $146,632, is significantly higher.

Norfolk's landscape is shaped by its waterways with the Charles River to the north, the Mill River to the west and the Stop River to the east. In between are numerous brooks, ponds, and lakes as well as wetlands, marshes, and forested lands. Nearly all of Norfolk's land is categorized as Prime Farmland and/or Prime Forest Land, meaning that the town's soils are considered to be excellent for agriculture. The town also includes the Bristol-Blake State Reservation and the Massachusetts Audubon's Stony Brook Wildlife Sanctuary as well as two historic districts (Sullivan's Corner and Rockwood Road) and four individual properties listed on the National Register of Historic Places.

CHAPTER 2
HOUSING VISION, GOALS, AND STRATEGIES

The housing vision, goals, and strategies that follow were developed based on the community input received at the July 17th community workshop. These ideas were further tested at the second community workshop on September 14th, and revised to reflect the comments and suggestions made at that time. Each element is interconnected, beginning with the housing vision, which considers the community's housing needs and envisions a solution which will preserves the unique characteristics of the community's rural setting and natural environments. The goals further the vision to meet the community's housing needs and the strategies create actionable items to help achieve the goals and vision.

Norfolk's Housing Vision

NORFOLK'S VISION FOR THE FUTURE STRIKES A BALANCE BETWEEN THE ADJUSTMENTS NEEDED FOR A GROWING AND CHANGING POPULATION AND THE PRESERVATION OF THOSE CHARACTER-DEFINING ELEMENTS THAT MAKE NORFOLK BELOVED BY DEVELOPING A HOUSING PLAN WHICH ADDRESSES THE DIVERSE HOUSING NEEDS OF ITS COMMUNITY, FROM THE GROWING EXISTING POPULATION OF SENIORS TO THE YOUNG FAMILIES DRAWN TO ITS SCHOOL SYSTEMS TO RECENT GRADUATES HOPING TO REMAIN IN THEIR HOMETOWN.

Norfolk is at a crossroads. A predominantly residential community which strongly values its existing identity as a small town of single-family homes, has in recent years been tested by a series of proposed new developments which are at odds with this identity, causing the town to take another look at its housing resources and community needs. Norfolk's future will be defined by how well the community's rural character is preserved as the town meets these challenges of change and new growth.

Norfolk's housing vision seeks projects that include as many of the following goals as possible, but includes an understanding that it is not possible for every site to meet every one of these community goals:

- Use locations where new development is appreciated for its contribution to the community
- Create a more diverse housing stock to meet the needs of residents at all stages of life
- Build on the Town's existing transportation and commuting options
- Encourage multi-use developments that incorporate new business space with housing and expand the commercial tax base
- Meet its housing needs without compromising the community's character or the quality and abundance of its natural resources

A well-thought-out plan allows Norfolk to prepare for future development and its impacts, protect the community's existing character, and preserve its key natural and cultural resources.

Five-Year Goals

Goal 1: Preserve and protect community character by developing a plan for the location, scale, and type of new developments needed by the community.

By planning ahead for the needs of the community and identifying key locations where new development can be appreciated for its contribution to the community, Norfolk works to promote new development that enhances housing choice and economic development goals and avoid developments that are out of scale with the community, threaten its natural resources, or diminish its rural character.

Goal 2: Promote increased vibrancy in the Town Center.

A more active Town Center can provide more affordable and senior housing opportunities, enhance the commercial tax base of the town, and create a dining and shopping destination for residents. Increased residential and commercial options, as well as the proximity of Norfolk's commuter rail station, help to create a more walkable Town Center.

Goal 3: Provide more housing options for seniors including programs and services to support aging in place and in community.

Seniors are a growing segment of Norfolk's population, and their varied housing preferences illustrate the community benefits of a diverse housing stock. Increasing the number of smaller units, condominiums, and apartment housing options provides downsizing options for those residents wishing to remain in the community but who no longer want a single-family home. Many seniors also choose to remain in their existing homes long term, and Norfolk's vision considers their needs by providing access to services and programs that support and assist elderly homeowners.

Goal 4: Provide more diverse housing options by creating additional housing units of all sizes that meet the needs of all of Norfolk's residents including its seniors, families, and young professionals.

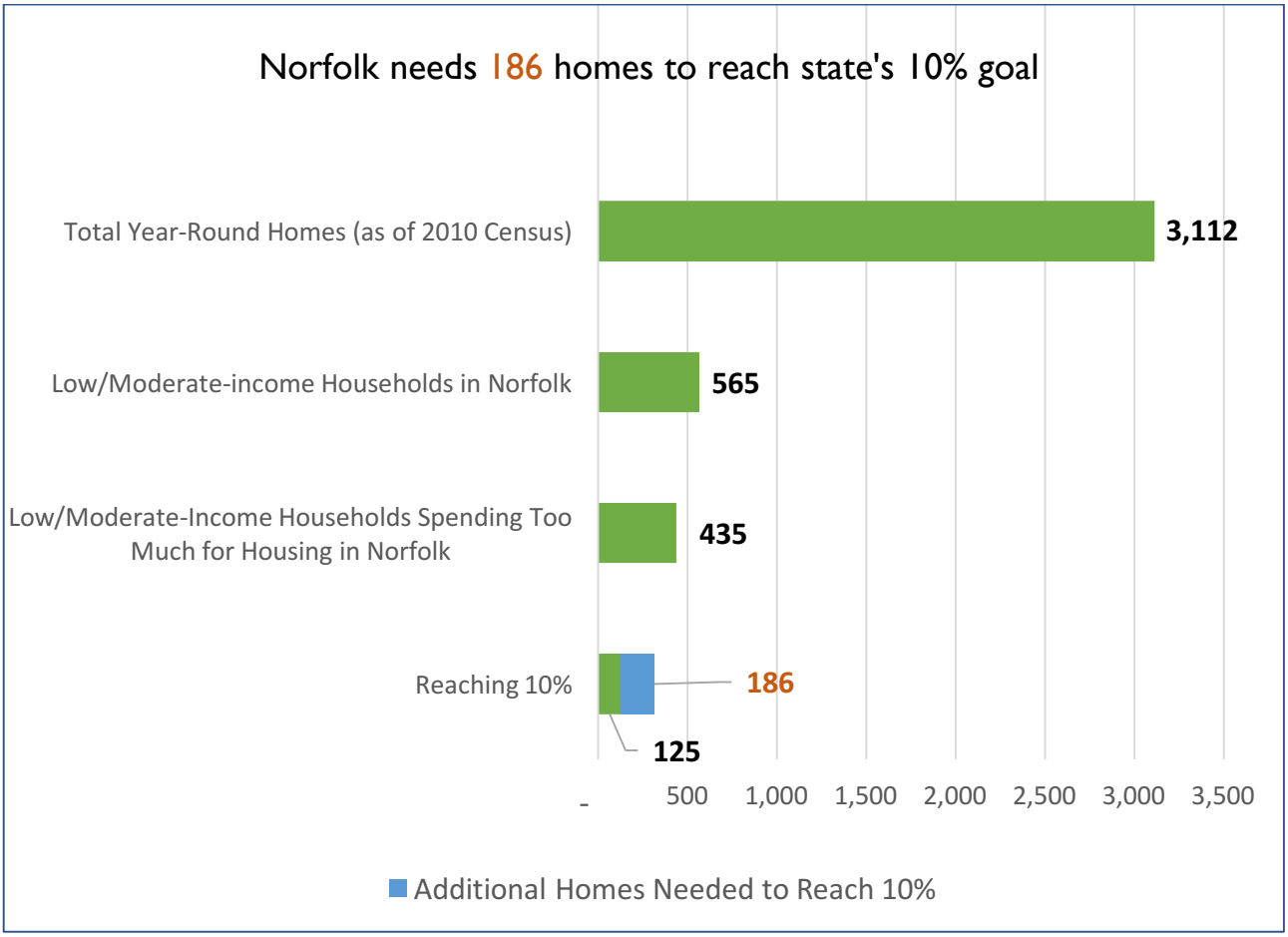
Over ninety percent of Norfolk's existing housing stock consists of single-family houses, and rising property values place many of these houses well out of reach not only to low- and moderate-income households, but to many middle-income households as well. The town's lack of rental and multi-family housing options, including apartments, not only makes it more difficult to enter the community, but also hinders those trying to stay in the community who lack the means or interest for a single-family house. Some Norfolk residents are concerned, though, that allowing more diverse housing developments will impact the very essence of what makes their town special - its winding scenic roads, small-town character, and strong sense of community. The success of this goal lies in developing more diverse housing types in a manner that reinforces and enhances the town's essential characteristics.

Goal 5: Improve Norfolk's water and infrastructure capacity by continuing to implement projects that improve capacity and help the town to meet the needs of the growing community.

While the town works steadily to implement improvements to its infrastructure on a regular schedule, much of Norfolk's infrastructure is designed for the needs of a quiet, rural community and not the growing suburban one it is today. Supporting infrastructure improvements, such as alternatives to septic and wells, as well as installation of sidewalks, bicycle networks, and public transportation, improves livability for existing residents and increases the value of their housing.

Goal 6: Support the creation of 80 low/moderate income (LMI) homes over five years that will qualify for the state's Subsidized Housing Inventory (SHI) and be affordable to a range of household incomes.

Norfolk has a limited number of affordable units, making it particularly difficult for low- and moderate-income households to thrive in the community. In fact, many spend far more than the recommended one-third of their income to meet their housing needs. This proposed rate of production would create an average of 16 LMI homes per year, increasing Norfolk's existing housing stock by 0.5 percent of the total year-round housing stock each year. This rate meets the state's minimum housing production goal to obtain Housing Production Plan certification, but would not produce the 186 new units needed to reach ten percent of total year round housing units before the 2020 US Census is completed. At that time, the number of required units is anticipated to increase in recognition of Norfolk's growing residential numbers.



Strategies

This section includes descriptions of local initiative strategies, local regulatory strategies, and an action plan, all of which are intended to assist the Town of Norfolk in meeting its affordable housing goals. The strategies are listed immediately below and discussed in more detail on the following pages:

Regulatory Strategies
Strategy 1: Consider zoning amendments to Town Center Area to allow multi-family residential developments. Develop associated design guidelines for the Town Center to ensure attractive development that reinforces and enhances the community's character.

Strategy 2: Improve the Inclusionary Zoning Bylaw to provide incentives for developments that include a greater range of affordable units of all types.

Strategy 3: Create design guidelines for multi-unit development to promote site sensitive designs that blend in to the neighborhood context and area amenities.

Local Initiative Strategies
Strategy 4: Encourage the development of affordable housing on surplus town-owned and tax title lands where appropriate.

Strategy 5: Work with private owners to redevelop former Southwood Hospital Site (111 Dedham Street) into a mixed use housing development that includes a significant affordable housing component and expands the diversity of Norfolk's housing stock.

Strategy 6: Continue the Norfolk Municipal Affordable Housing Trust's scattered site housing program for first-time homebuyers to convert existing market-rate homes into affordable homes.

Strategy 7: Develop programs that offer services for seniors who wish to age in place, such as a small grants program for accessible improvements and/or make critical repairs.

Strategy 8: Implement improvements to increase the town's water capacity, such as identifying and specifying work for individual well sites, and develop plans for other necessary infrastructure improvements to accommodate future developments.

Regulatory Strategies

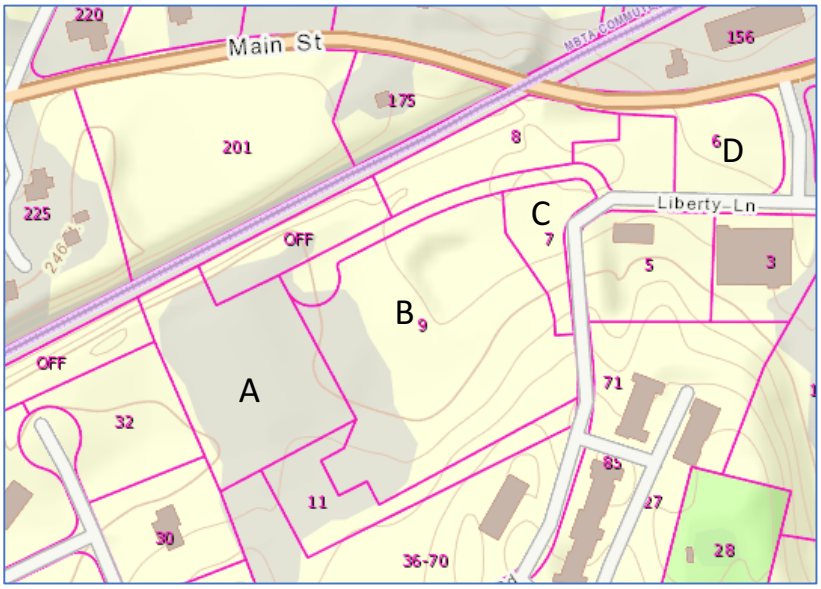
Regulatory strategies refer to recommendations that entail amendments to local zoning bylaws or other local development regulations to help encourage development of more housing options including affordable housing.

Strategy 1: Consider zoning amendments to Town Center Area to allow multi-family residential developments. Develop associated design guidelines for Town Center to ensure attractive development that fits the community's character.

Norfolk's Town Center 's central location and direct access to public transportation make it an ideal location to promote mixed-use and multi-family development which can accommodate affordable housing units. While the area already allows mixed-use development in its B-1 district, the current zoning restricts the size and make-up of these residential units and does not permit multi-family. The town is encouraged to explore

zoning amendments that expand the types of units and uses in this area to create a more vibrant town center.

By providing more flexibllity through an amended bylaw, the town can encourage development of one or more of the four Town Center parcels reviewed at the second workshop. These parcels are shown on the map below as follows:



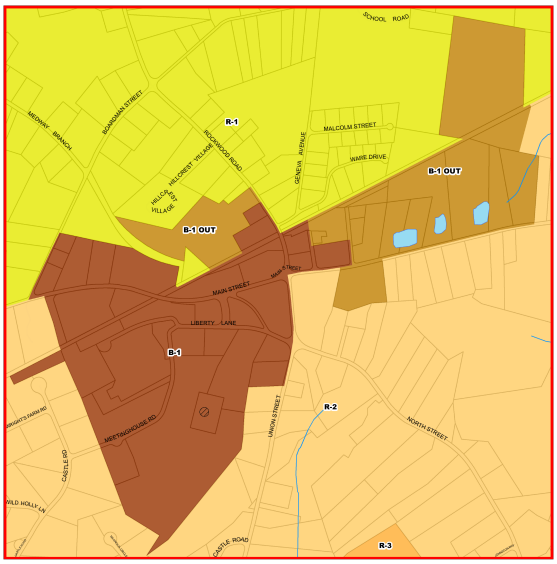
Parcel A: The existing MBTA Commuter Lot
- +/- 2.15 acres
- State owned (MBTA)

Parcel B: 9 Liberty Lane
- +/- 4.09 acres
- Privately-owned vacant parcel

Parcel C: 7 Liberty Lane
- +/- .37 acres
- Privately-owned vacant parcel

Parcel D: 6 Liberty Lane
- +/- 0.73 acres
- Privately-owned vacant land

One possibility suggested at the second community workshop was to combine lots A, B, and C to create a seven-acre parcel that could accommodate more options for future development and public amenities. All four of these sites are within walking distance of the commuter rail station and are located in one of the few locations in town served by a wastewater treatment facility.



To take advantage of the new density and increase the vibrancy of the town center, new developments should be supported with streetscape and pedestrian improvements to enhance the walkability of the Town Center through improved sidewalk infrastructure, linkages, crosswalks, pedestrian lighting, accessibility, and amenities. In crafting these zoning amendments, the town may wish to conduct a visual design study showing possible development scenarios for key properties. This could be a helpful exercise to determine ideal zoning provisions.

This strategy also encourages the town to develop design guidelines for the Town Center area that work in tandem with the revised zoning to create a new and vibrant buildings that complement the town's existing rural character. Design guidelines provide important direction on the size, location, and design of a building as well as its materials and key architectural features to assist the community with managing its growth and development in a manner that respects both its history and key visual elements.

Implementation Milestones:

- Planning Board to develop proposed zoning amendments.
- Planning Board, with support of design/planning consultant, to develop design guidelines for Town Center.
- Planning Board to hold a public hearing in accordance with G.L. c. 40A, Sec. 5, prior to town meeting.
- Planning Board to present proposed zoning amendments to Town Meeting.
- After Town Meeting approval of amendments, submit required documentation to Attorney General.

Strategy 2: Improve the Inclusionary Zoning Bylaw to provide incentives for developments that include a greater range of affordable units of all types.

Norfolk's existing zoning includes several provisions that allow developers to exceed existing zoning requirements so long as additional public amenities are provided. However, these provisions are limited in their availability and effectiveness as the Maximum Lot Coverage Special Permits apply only to non-residential developments and the Affordable Housing Special Permit, which requires that ten percent of a development's units must be set aside for affordable housing if it has ten units or more, has led to many nine unit developments.

The purpose of inclusionary zoning provisions is to ensure that the production of affordable housing units keeps pace with the construction of new dwelling units. This strategy urges Norfolk to consider how a new inclusionary zoning bylaw could:

- create more affordable units in a development by allowing more flexibility regarding underlying density, units per building, and bedrooms per unit;
- provide greater diversity in the types and sizes of units available in Norfolk to meet the needs of the community;
- provide developers with a vehicle for in lieu of payments or land donations as an alternative to developing affordable units; and,
- incorporate design criteria in the zoning provisions that ensure sensitive design and site planning to harmonize with the character of the immediate neighborhood and the broader community character.

Norfolk is already moving forward with this strategy and has proposed a bylaw change to allow in lieu of payments for consideration at their Fall 2017 Town Meeting. The town may also consider rezoning certain areas of town proactively to provide more attractive development alternatives than are available under MGL c.40B. Rezoning the former Southwood Hospital site now, for example, may benefit the town by providing more options for meeting its affordable housing needs when it is developed in the future. Many variations of inclusionary zoning provisions have been adopted in Massachusetts communities with varying levels of success at producing affordable units. It will be important to examine the most current information regarding best practices for inclusionary zoning provisions and to customize a Norfolk bylaw to ensure a successful outcome.

Implementation Milestones:

- Review inclusionary zoning examples from similar communities to consider what provisions and incentives might best suit Norfolk.
- Planning Board to prepare the draft inclusionary zoning amendments.
- Planning Board to hold a public hearing in accordance with G.L. c. 40A, Sec. 5 prior to town meeting.
- Present the proposed zoning amendments to Town Meeting.
- After Town Meeting approval, submit required documentation to Attorney General.

Strategy 3: Create design guidelines for multi-unit development to promote site sensitive designs that blend in to the neighborhood context and area amenities.

One of the most common comments heard during the community engagement process was the concern that new development would negatively impact the character of Norfolk with its narrow winding roads, low density, and abundant natural resources. While design guidelines were previously recommended for the Town Center in Strategy 1, this strategy recommends taking the process a step farther and looking at the town as a whole. Design guidelines provide a clear document for both developers and the town to use in evaluating and developing projects, and can lead to more streamlined review processes and successful projects as the expectations of the town are clearly set out well in advance of the project's design and construction.

Design guidelines should be tailored to the needs of the community and the specific area to be developed. The town may develop one set of design guidelines that look generally at the town as a whole, or may consider smaller sets of design guidelines that look into the needs and characteristics of specific neighborhoods. It is important to note, however, that guidelines are not fixed rules but recommendations for achieving a successful project. It is also possible that there are not one but many approaches that can be taken to achieve these strategies. Design guidelines provide recommendations on the siting, footprint, height, materials, and any green space/community enhancement elements or other public benefits for a site, but they do not dictate the exact solution.

Implementation Milestones:

- Planning Board, working with a design/planning consultant, identifying and quantifying the key features and characteristics of the community and/or neighborhoods. Develop the design guidelines based on this research.
- Incorporate design guidelines into the Planning Board and Zoning Board of Appeals review processes. The town will need to determine whether this can be done through the board's existing rules and regulations or whether an amendment of the zoning bylaw is needed.
- If zoning amendment is needed, develop a warrant article for approval at an upcoming Town Meeting.

Local Initiative Strategies

Strategy 4: Encourage the development of affordable housing on surplus town-owned and tax title properties where appropriate.

The town, in collaboration with the Municipal Affordable Housing Trust, maintains a current list of town-owned and tax title properties that are regularly vetted for potential as affordable housing site. Working with the Town Assessor, the current list and map was reviewed closely as part of this study.

Offering low/no cost land to developers with a track record of context-sensitive affordable housing developments can provide a significant subsidy to help make an affordable housing development feasible.

This option may not be appropriate for all surplus town-owned parcels, but should be considered as an opportunity in evaluating the options for a site's future development. Opportunities for property acquisition could also be tied with Strategy #5 to acquire an/or rehabilitate properties with the assistance of the NMAHT.

Such developments could be100 percent affordable to low/moderate-income (LMI) households or a mix of units affordable to LMI and middle-income households as well as market-rate units. Creating market-rate units in a development with affordable units can help make developments economically feasible by generating cross subsidies that help to offset the costs of providing affordable units. This can reduce the need for additional public or private subsidies.[2] The permitting mechanism for such a development would likely be through a comprehensive permit under MGL c. 40b, unless the town adopts zoning amendments that would accommodate such a development.

Local initiatives on municipally-owned properties can provide Norfolk with enhanced local control over the design, density, and other characteristics of a development. For example, through a local initiative project the town could require additional low impact development methods, greater energy efficiency, and visitability or universal design standards beyond the minimum accessibility requirements for multifamily housing.[3] The town may sell or retain the property under town ownership and lease it to a developer through a long-term ground lease. In this scenario, the developer builds, owns, and manages the building but the town can establish project criteria that become restrictions and provisions in the ground lease. This structure allows the town to create housing without having to administer the construction or management of the housing itself and provides strong assurances for long-term affordability of the units. In addition, it can help reduce acquisition costs since the developer would only be acquiring a ground lease rather than fee ownership of the property. Alternatively, the Town could transfer ownership of such properties to the Norfolk Housing Authority or the NMAHT to create additional public housing units, as described in the strategy below.

Implementation Milestones:

- The Town Assessor and NMAHT to continue to maintain ongoing list of surplus town-owned and tax-title properties and identify properties with development potential.
- NMAHT works with the town to determine which sites might have other town uses and which are best for housing development. The Town can transfer appropriate sites to the NMAHT.
- Town/NMAHT issues RFP to solicit proposals for development of housing which meets the town's specified number of affordable units and affordability levels.
- Town/NMAHT reviews proposals and selects developer. Developer to secure funding and required permits.

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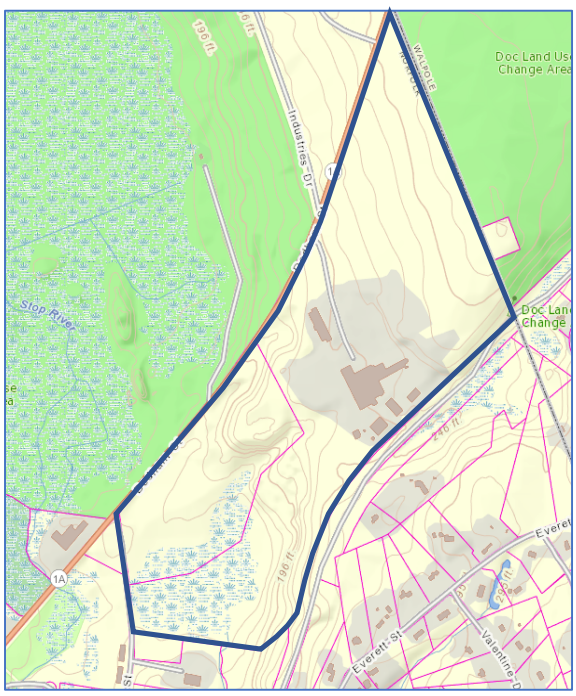
[2] Subsidies for affordable housing developments could include local, state, federal, and private funding. For example, locally, a town can allocate Municipal Affordable Housing Trust funds, CPA funds, or general funds. State funds could include the Affordable Housing Trust Fund, Facilities Consolidation Fund (for rental housing for special needs populations), Housing Innovations Fund (for rental housing for special needs populations), and Housing Stabilization Fund, Federal funds could include Low Income Housing Tax Credit Program (a tax credit subsidy), Private funds could include Federal Home Loan Bank, Community Reinvestment Act, Ford Foundation.

[3] Visitability and Universal Design Standards would go above and beyond the minimum accessibility requirements of the Massachusetts Architectural Accessibility regulation (CMR 521), Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act and the Architectural Barriers Act of 1968. Note, these requirements are complex, however for some basic examples per 521 CMR, townhouses and single-family houses are exempt from accessibility requirements and only 5% of units must be accessible in multifamily buildings with over 20 rental units. Visitability standards can be applied in addition to these minimum requirements (including for townhouses and single-family houses) by requiring three characteristics: 1) a zero-step entrance; 2) wider interior doors, and a half-bathroom on the ground floor. Universal Design is another way municipalities and developers can increase accessible housing and encourages design of products and environments to be usable by all people to the greatest extent possible without need for adaption. (Source: Metropolitan Area Planning Council, http://www.mapc.org/VisibilityHousingToolkit, accessed 5/15/17.)

Strategy 5: Work with private owners to redevelop the former Southwood Hospital Site (111 Dedham Street) into a mixed use housing development that includes a significant affordable housing component and expands the diversity of Norfolk's housing stock.



The former Southwood Hospital Site at 111 Dedham Street was the unanimous first choice for future development of second community workshop attendees. The eighty-seven acre vacant parcel is privately owned and currently on the market. Although the former hospital buildings are still in place and will need to be removed, and existing known contamination remediated, before future development can begin, this is not seen as a barrier to the future development of housing or other uses on the site.

The site is now rezoned for over 55 housing and the town is working with potential buyers to develop a plan for the future of the site. As previously mentioned, the town is encouraged to consider further amending the parcel's zoning to accommodate a greater range of possibilities for its development. Given its size and location on one of the few highways running through Norfolk, the property provides an excellent opportunity to increase both the diversity of the town's housing stock and its inventory of affordable units by establishing a mixed-use development on the site that includes a variety of housing options. Additional public benefits, such as public parks and walking trails, can also be accommodated on the site and could take advantage of the property's existing wetlands and forested areas.

Implementation Milestones:

- Town officials and NMAHT continue to work with potential buyers to develop plans for the site which take advantage of the site's location and size to develop more affordable units and more diverse housing options for community residents.
- Planning Board to develop zoning amendments to meet the development goals for the site.
- Planning Board to hold a public hearing in accordance with G.L. c. 40A, Sec. 5, prior to town meeting.
- Planning Board to present proposed zoning amendments to Town Meeting.
- After Town Meeting approval of amendments, submit required documentation to Attorney General.
- Town departments, officials, and NMAHT work with developers through permitting and construction process to insure successful and timely completion of the project.

Strategy 6: Continue the Trust's scattered site housing program for first-time homebuyers to convert existing market-rate homes to affordable homes.

The NMAHT already has a successful program in place to create affordable units by purchasing houses, rehabilitating where necessary, and selling them to income-eligible households along with a permanent affordability restriction. Nineteen affordable homes have been created over the last seven years through this process. Second community workshop attendees unanimously supported continuing this successful program as another tool towards achieving Norfolk's affordable housing goals.

Implementation Milestones:

- NMAHT to continue to work with the town to develop an inventory of private properties in the community with potential to be converted into affordable housing. NMAHT and/or Housing Director to reach out to owners of potential properties and work closely with the town to prioritize any potential private sites of interest and collaborate with the town and the Community Preservation Committee to negotiate with land owners as opportunities arise.
- Continue to apply for annual CPA funding to purchase properties and facilitate the completion of the permanent deed restriction.
- Once the NMAHT locates a property and secures funding, the NMAHT, town and Housing Director will work together to complete any necessary work and to sell the deed restricted property to an income eligible household.

Strategy 7: Develop programs that offer services for seniors who wish to age in place, such as a small grants program for accessibility improvements and/or make critical repairs.

Norfolk's senior population is on the rise and will be a full quarter of the town's population by 2035. Providing seniors with both housing options and the services necessary to allow them to live comfortable will require Norfolk to develop a number or programs to meet this population's varying needs and goals.

Not all seniors are interested in downsizing into new units. Norfolk must be prepared to assist those seniors who remain in their existing homes by developing programs that help homeowners to make necessary accessibility improvements and critical repairs, and which also provide other on-site assistance. Norfolk already offers a tax abatement work program and income based tax abatement options for its senior residents and may wish to consider additional programs to help seniors deal with rising land values and property tax assessments which can be particularly difficult for seniors on fixed incomes to accommodate.

Several attendees of the second workshop agreed that the community would benefit from a small grants or emergency assistance program but questioned how best to organize and maintain it. Attendees were interested in pursuing a separate benevolent fund for this purpose, to be run by the town with possible assistance from other town organizations for fundraising. Many communities have trust funds set up for this purpose which provides emergency financial assistance to residents in need. Small grants programs can provide similar assistance that is more specifically focused on accessibility, health, and safety improvements to income eligible households. Small grants programs are not eligible for CPA funding and utilize other housing program funds and donations to operate. If the NMAHT wishes to consider implementing a small grants program, it should begin by discussing the project with Town Counsel to address any legal implications involved in using Trust funding in this manner.

While the above examples are not exclusive to seniors, seniors are very often the primary recipients of these programs. Seniors living on pensions or social security may have fixed incomes that cannot easily accommodate home repairs or significant improvements. Small grants and other benevolent assistance programs make it possible for seniors to age in place despite income or accessibility challenges.

Implementation Milestones:

- Council on Aging works to identify the most crucially needed programs for their community and develops outreach and education programs and materials.
- Identify whether the NMAHT or another benevolent association or town agency will oversee a small grants or other emergency benevolent fund for those in need in the community.

- NMAHT or benevolent association develops program materials including applications, funding limits, a list of allowed projects, a schedule for funding decisions, and publicity materials, and establishes a review process for awarding funds and overseeing project work.

Strategy 8: Implement improvements to increase the town's water capacity, such as identifying and specifying work for individual well sites, and develop plans for other necessary infrastructure improvements to accommodate future developments.

Infrastructure connection costs can be a barrier to the development of multi-family, mixed-use, and affordable housing. In communities that rely on septic systems the barrier is even higher, as new developments may need water treatment plants and other systems. Norfolk is already actively working to address these concerns by developing new well sites, partnering with neighboring communities for water backup systems, and implementing stormwater management protocols to reduce the quantity and improve the quality of waters entering the floodplain and aquifers.

The town should continue these endeavors and initiate new ones as needed to address the community's concerns for the infrastructure impacts of proposed new development. This may include looking at how it addresses traffic on its rural roads, developing alternative transportation opportunities for walking and bicycling through the community, and addressing questions of school capacity.

Another possible opportunity for the community is to consider the use of non-traditional technologies for waste management systems in multi-family and affordable housing developments. These technologies can include reduction treatments (treatment before disposal to the ground) such as urine diverting and composting toilets, and remediation treatments (treatment in groundwater) including constructed wetlands, permeable reactive barrier-trench, and fertigation systems, as well as other technologies.

Implementation Milestones:

- The town and relevant departments should continue their work to identify crucial well sites and infrastructure projects to present to town meeting for funding.
- Consider initiating a regular development review of town projects and organize a public works investment committee with appropriate representation from department head and other town employees as warranted to coordinate public investment and neighborhood revitalization goals.

Action Plan

The Norfolk Municipal Affordable Housing Trust, having spearheaded this planning effort, will be the natural entity to oversee all aspects of its implementation and to provide regular updates on progress to the Board of Selectmen and Planning Board. The matrix below provides more specific assignment of the responsible entity, supporting entity, and timeframe to implement each housing strategies.

#	Housing Strategies	FY2018	FY2019	FY2020	FY2021	FY2022	Responsible Entity	Supporting Entities
1	Consider zoning amendments to Town Center Area to allow multi-family residential developments. Develop associated design guidelines for the Town Center to ensure attractive development that reinforces and enhances the community's character.						PB	Town Meeting/BOS, PB, NMAHT
2	Improve the Inclusionary Zoning Bylaw to provide incentives for developments that include a greater range of affordable units of all types.						PB	Town Meeting/BOS, PB, NMAHT
3	Create design guidelines for multi-unit development to promote site sensitive designs that blend in to the neighborhood context and area amenities.						PB	Town Meeting/BOS, PB, NMAHT
4	Encourage the development of affordable housing on surplus town-owned and tax title lands where appropriate.						NMAHT	BOS
5	Work with private owners to redevelop 111 Dedham Street (former Southwood Hospital Site) into a mixed use housing development that includes a significant affordable housing component and expands the diversity of Norfolk's housing stock.						BOS	Town Meeting/BOS, PB, NMAHT
6	Continue the Trust's scattered site housing program for first-time homebuyers to convert existing market-rate homes to affordable homes.						NMAHT	BOS
7	Develop programs that offer services for seniors who wish to age in place, such as a small grants program for accessible improvements and/or make critical repairs.						Council on Aging	BOS, NMAHT
8	Implement improvements to increase the town's water capacity, such as identifying and specifying work for individual well sites, and develop plans for other necessary infrastructure improvements to accommodate future developments.						Public Works	BOS, PB

BOS = Board of Selectmen; BOH = Board of Health; Con Com = Conservation Commission; NMAHT = Norfolk Municipal Affordable Housing Trust; PB = Planning Board
Note: lighter shade indicates strategies that are ongoing and/or should be implemented as opportunities arise, rather than a specific schedule.

CHAPTER 3

DEMOGRAPHIC PROFILE

Key Findings:

- Norfolk is expected to experience the highest population growth out of the six abutting communities between 2010 and 2035, at close to 20 percent growth.
- The population of Norfolk that is sixty-five years and older is projected to grow from 9 percent of the population to over 25 percent in 2035.
- 85 percent of households in Norfolk are family households, which is significantly higher than in Norfolk County, which is 66 percent.
- About 97 percent of householders own their home in Norfolk, while 66 percent of householders in Norfolk county own their homes.
- Most households in Norfolk have an income level over $100,000 per year (roughly 65 percent), and the majority of the labor force is employed in the industries of management, business, science, and the arts (60 percent).

Population Trends

The total population of Norfolk in 2015 was estimated to be 11,227, increasing 767 people since 2010, a change of about 6.8 percent. This is significantly more than the increase in Norfolk County of 3.9 percent between 2010 and 2015. The population of Massachusetts increased 3.5 percent and the United States increased 4.1 percent in the same period. The number of households in the Town of Norfolk increased from 3,049 to 3,177, an increase of 4 percent. The number of households increased in the county, state, and country as well, by 1.3 percent, 1.5 percent, and 2.4 percent respectively. From 2000 to 2015, the population of Norfolk was estimated to have risen by 1,200 people – a change of 10.3 percent.

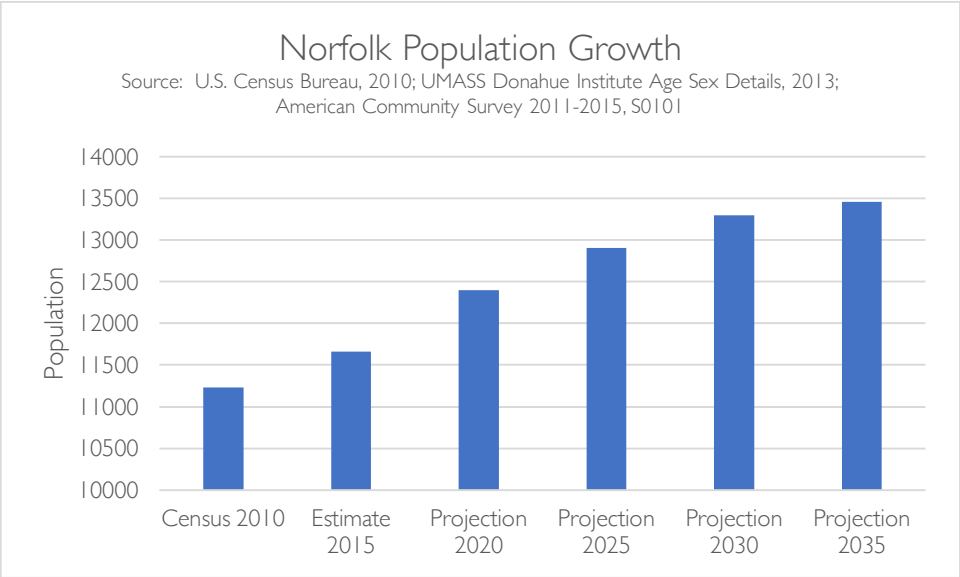
In the five-year period, the average household size and average family size of Norfolk stayed relatively constant, with the household size increasing just 1 percent and the family size increasing by 0.6 percent. In the county, the average household size increased by 2.4 percent and the average family size increased by 2.6 percent. The estimated average household size of 2.98 in Norfolk is higher than that of the county and the state, as the average household size was estimated to be 2.58 in the county and 2.53 in the state in 2015.

Norfolk's households with individuals under eighteen years of age decreased by 2.6 percent from 2010 to 2015, though the number of households with people living alone stayed relatively constant, decreasing by only 0.26 percent. However, from 2000 to 2015, the number of households with individuals under eighteen years of age decreased by 16.7 percent and the number of households with people living alone has increased by almost 20 percent.

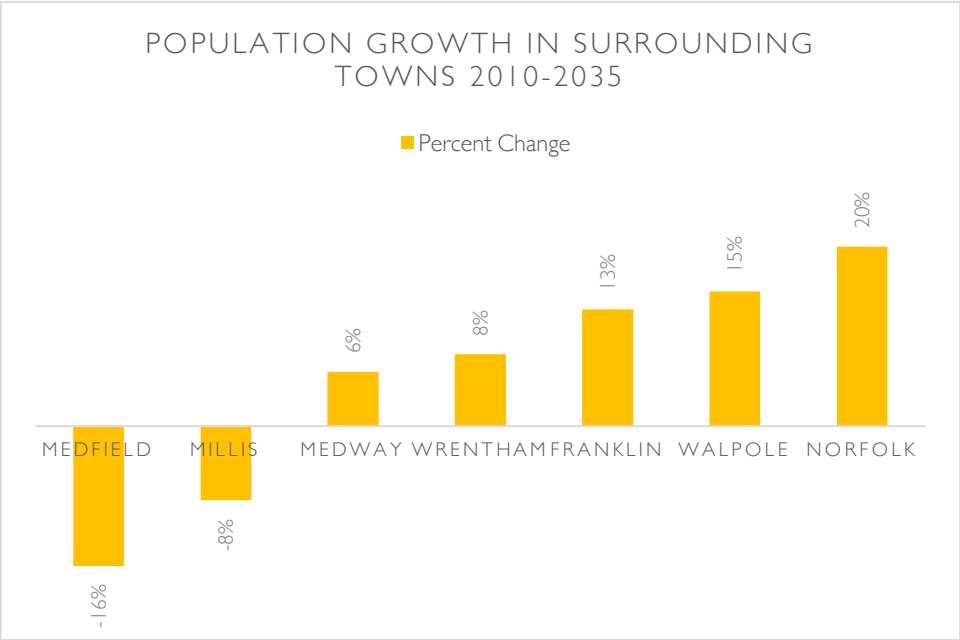
TABLE 3.1: NORFOLK POPULATION AND HOUSEHOLD CHANGE

	2000	2010	2015 Estimate	% Change from 2010-2015
Population	10,460	11,227	11,660	5.2%
Households	2,818	3,049	3,177	4.0%
Households with individuals under 18 years	1,461	1,284	1,252	-2.6%
Single Person Households	304	379	378	-0.26%
Average Household Size	3.08	2.95	2.98	1%
Average Family Size	3.36	3.24	3.26	.61%
Source: US Census Bureau 2010, American Community Survey 2011-2015, S1101, DP-1				

Projections by the UMass Donahue Institute anticipate a population growth in Norfolk between 2010 and 2035 – the population is expected to increase by over 2,200 people, which is a growth of 19.9 percent.



Compared with surrounding Massachusetts communities, Norfolk is expected to experience the highest population growth between 2010 and 2035, per the UMass Donohue population projections. Franklin and Walpole are also expected to grow significantly, 13 percent and 15 percent respectively. Medfield and Millis are expected to have significant population decreases, 16 percent and 8 percent respectively.



Age

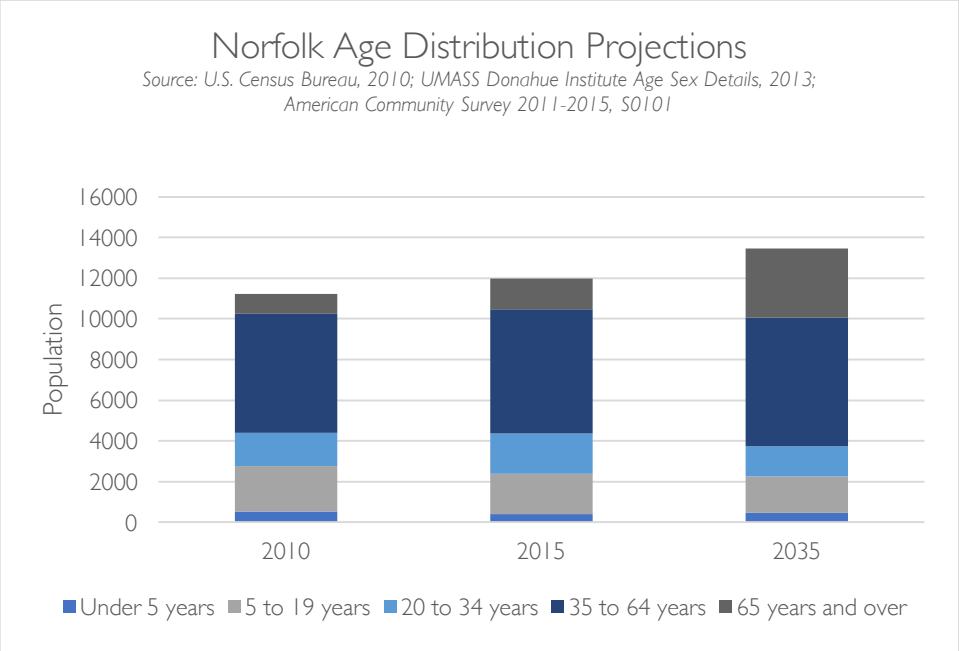
Residents in Norfolk, on average, are older than residents in Norfolk County and in the state. The median age in Norfolk was estimated to be 43.3 in 2015, while it was estimated to be 40.9 in the county and 39.3 in the state. This higher median age was already in existence in 2010, when Norfolk's median age of 42 was quite a bit higher than the county's median age of 40.2, and is a significant increase from the town's median age in 2000, which was 37.4.

TABLE 3.2: NORFOLK POPULATION CHANGE BY AGE

	2000		2010		2015 Estimate		2035 Projection	
	Number	%	number	%	number	%	number	%
Total Population	10,460	100%	11,227	100%	11,660	100%	13,456	100%
Under 5 years	764	7.3%	529	4.7%	711	6.1%	474	3.5%
5 to 19 years	2,251	21.5%	2,244	20%	2122	18.2%	1,796	13.3%
20 to 34 years	1,654	16%	1,617	14.4%	1761	15.1%	1,481	11%
35 to 64 years	5,214	49.8%	5,858	52.2%	5853	50.2%	6,312	47%
65 years and over	577	5.5%	979	8.7%	1213	10.4%	3,393	25.2%
Median Age	37.4	(X)	42	(X)	43.3	(X)	(X)	(X)

Source: U.S. Census Bureau, 2010; UMASS Donahue Institute Age Sex Details, 2013; American Community Survey 2011-2015, S0101

UMass Donahue Institute's population projections by age suggest that Norfolk will continue aging, predicting that the share of residents over 65 years will increase from just under nine percent in 2010 to over twenty-five percent in 2035. In 2010, youth aged 0-19 years make nearly twenty-five percent of the population of the town, and in 2035 that age group is projected to decrease to make up just under seventeen percent of the population.



Race

Norfolk's population predominantly identified race as white (eighty-nine percent of the total population per the 2010 U.S. Census), and the population estimated to identify as white in 2015 is roughly the same. This percentage is higher than the county, where roughly 84 percent identified as white, and the state, where eighty percent identified as white in 2010. Between 2000 and 2015, the percentage of the population of Norfolk identifying as black or African American stayed relatively constant, changing from 6.4 percent to 5.8 percent in the period. The percentages of population identifying as American Indian and Alaska Native and Asian alone stayed relatively constant between 2000 and 2015 as well.

TABLE 3.3: RACIAL COMPOSITION IN NORFOLK

	2000 Census	Percent	2010 Census	Percent	2015 Estimate	Percent
Total Population	10,460	100%	11,227	100%	11,660	100%
White alone	9,306	89%	10,023	89.3%	10,308	88.4%
Black or African American alone	513	5%	720	6.4%	680	5.8%
American Indian and Alaska Native alone	32	.3%	32	0.3%	31	0.3%
Asian alone	123	1.2%	174	1.5%	122	1.0%
Some other race	361	3.4%	185	1.6%	417	3.6%
Two or more races:	125	1.1%	93	0.9%	102	0.9%
Two races including some other race	(X)	(X)	17	.2%	11	,1%
Two races excluding some other race, and three or more races	(X)	(X)	76	.7%	91	.8%

Source: 2011-15 American Community Survey; Table B02001. Note: ACS data based on samples and are subject to variability

Disability

According to ACS 2015 5-year estimates, 5.5 percent of Norfolk's total civilian non-institutionalized population reported having one or more disabilities. The estimates indicate that roughly .4 percent of children under the age of eighteen are reported to have disabilities in Norfolk. Of the population age eighteen to sixty-four years, "working age residents," about 2.58 percent reported having one or more disabilities, and of those over age sixty-five, about 2.53 percent reported having one or more disabilities. The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition.

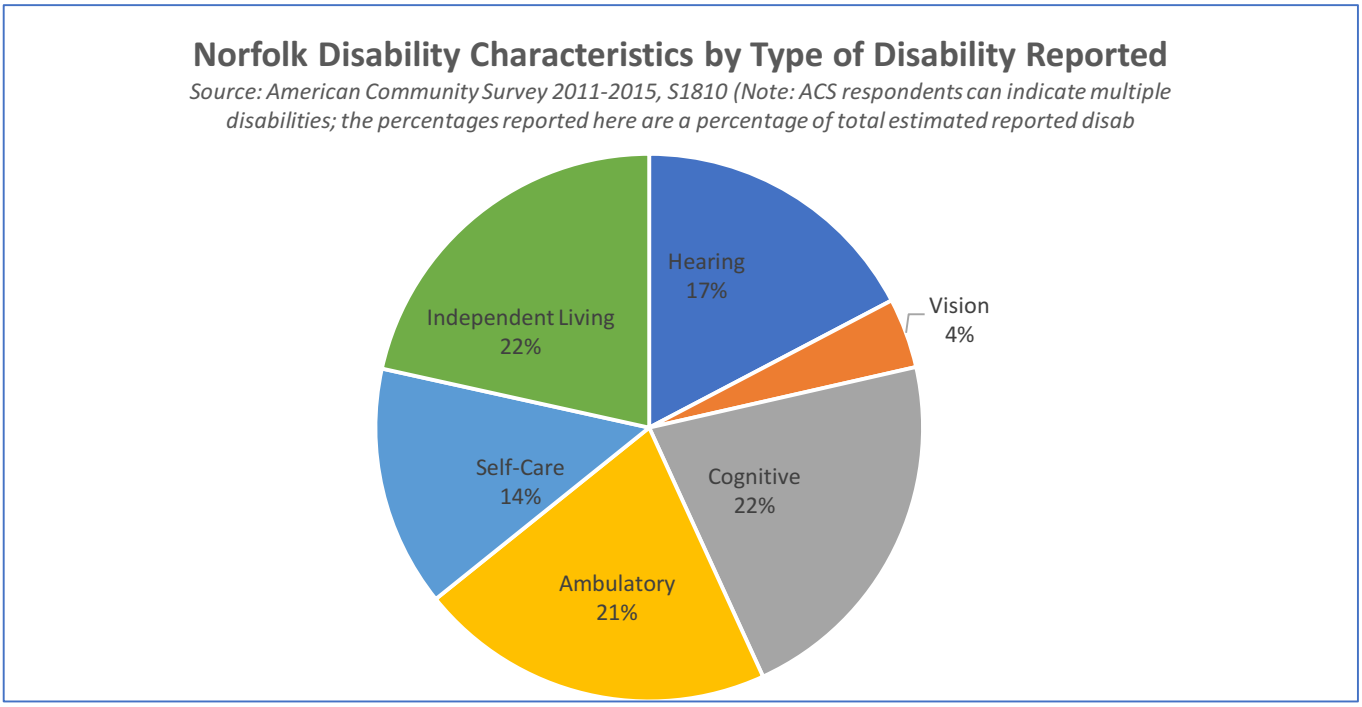
Residents with one or more disabilities can face housing challenges due to a lack of housing that is affordable and physically accessible or that provides supportive services. Norfolk has lower disability rates than the county and the state.

TABLE 3.4 DISABILITY CHARACTERISTICS OF NORFOLK, 2015

	Norfolk		Norfolk County		Massachusetts	
	Estimate	%	Estimate	%	Estimate	%
Total Civilian, (Non-institutionalized Population)	9,462	100%	679,055	100%	6,627,768	100%
With disability	521	5.51%	66,975	9.86%	763,526	11.52%
Under 18 years	2,558	27%	150,294	22.13%	1,394,267	21%
With disability	38	0.40%	5,115	0.75%	63,543	0.96%
18-64 years	5,788	61%	427,183	62.91%	4,286,479	65%
With disability	244	2.58%	29,972	4.41%	383,623	5.79%
65 years and over	1,116	12%	101,578	14.96%	947,022	14%
With disability	239	2.53%	31,888	4.70%	316,360	4.77%

Source: 2015 ACS 5-year estimate, S1810. Note: Data are based on a sample and are subject to sampling variability. This table does not include the population of MCI Norfolk and may be different from the population totals used elsewhere as a result.

In Norfolk, per the 2015 ACS estimates, the largest percentage of estimated reported disabilities were cognitive disabilities (about twenty-two percent; 226 persons) and independent living disabilities (about twenty-two percent; 224 persons) followed by ambulatory disabilities (about twenty-one percent, 219 persons). About seventeen percent reported hearing difficulties, and fourteen percent reported self-care disabilities. Lastly, about four percent of estimated reported disabilities were vision difficulties.



Residence One Year Ago

Roughly ninety percent of Norfolk's total population lived in the same house for at least one year per the 2015 ACS estimate. About eighty-eight percent of the total county population lived in the same house for at least one year prior to the estimate. In Norfolk, most of the population that moved to their current home in the past year moved from within Massachusetts.

TABLE 3.5: HOUSING MOBILITY IN NORFOLK AND NORFOLK COUNTY, 2015 ACS ESTIMATES

	Norfolk		Norfolk County	
	Population (1 year and over)	%	Population (1 year and over)	%
Total	11,505	100%	680,263	100%
Same Home	10,331	89.8%	604,753	88.9%
Same County	311	2.7%	29,932	4.4%
Same State	725	6.3%	27,211	4%
Different State	127	1.1%	12,925	1.9%
Abroad	11	0.1%	5,442	0.8%

Source: 2011-15 American Community Survey; Note: ACS data based on samples and are subject to variability, S0701

Household Trends

Household Types

In 2015, about eighty-five percent of all households in Norfolk were family households, meaning the household consisted of a householder and one or more other people related to the householder by birth, marriage, or adoption. This is higher than the percentage of family households in the Norfolk County (65.2 percent). Roughly 51.6 percent of family households included related children under eighteen years in Norfolk.

About 15.4 percent of households in Norfolk are nonfamily households, and of these nonfamily households, seventy-seven percent are single-person households (11.9% of all households). Of this group of householders living alone, about fifty-three percent are estimated to be older adults (age sixty-five and over) in 2015 (6.4% of all households). From 2010 to 2015, the percentage of householders living alone in Norfolk decreased from thirteen percent to eleven percent, though the percentage of householders living alone that were older adults was estimated to have increased from 5.1 percent to 6.4 percent.

TABLE 3.6: HOUSEHOLDS IN NORFOLK, 2015

Household Type	Norfolk	%	Norfolk County	%
Total households	3,177	100%	260,415	100%
Family households	2,688	84.6%	170,025	65.3%
Married-couple household	2,379	74.9%	138,808	53.3%
Male householder, no wife present with own children	142	4.5%	6,256	2.4%
Female householder, no husband present with own children	168	5.3%	24,961	9.6%
Nonfamily households	489	15.4%	90,390	34.7%
Householder living alone	378	11.9%	70,312	27%
65 years and over living alone	203	6.4%	29,948	11.5%

Source: American Community Survey 2011-2015, S1101. Note: Data are based on a sample and are subject to sampling variability.

About 9.8 percent of all families in the town consisted of single-parent households, with slightly more single mother households than single father households. Single-parent households often rely on one income to support the family and can experience hardships affording housing costs. Proportionally, Norfolk had significantly more male householder single parent households and far fewer female householder single parent households than in Norfolk County as a whole.

Household Tenure

According to the 2015 ACS, approximately ninety-six percent of households in Norfolk own their home and about four percent rent their home. Those who own their home in Norfolk make up a significantly larger proportion than in Norfolk County, where approximately sixty-nine percent of households own their home.

TABLE 3.7: HOUSEHOLD TENURE IN NORFOLK AND NORFOLK COUNTY, 2015

Tenure Type	Norfolk	Norfolk County
Own	9,207	178,599
Rent	250	81,816
Total	9,457	260,415
% Own	96%	69%
% Rent	4%	31%
Source: 2011-15 American Community Survey; Tables K202502 and B25026 Note: ACS data based on samples and are subject to variability		

HOUSEHOLD INCOME DISTRIBUTION

According to the 2011-2015 ACS, a majority of households in Norfolk have an income level over $100,000 per year (roughly sixty-five percent).

TABLE 3.8: INCOME DISTRIBUTION IN NORFOLK

Income Level	Norfolk	
	# of Households	% of Households
Less than $34,999	311	9.8%
$35,000 to 74,999	423	13.3%
$75,000 to 99,999	384	12.1%
$100,000 +	2,059	64.8%
Total	3,177	100%
Source: 2011-15 American Community Survey Table B19001; Note: ACS data based on samples and are subject to variability.		

The median income of renter households is often lower than for owner households and this holds true at both the local and state level. The estimated 2015 median homeowner household income in Norfolk is $146,632 and in the state is $83,847; the estimated median income for renter households in Norfolk is $43,594 and in the state is $34,832. Both owner and renter median incomes in Norfolk are higher than the state median incomes by a significant amount, and the total median income of Norfolk is $141,278, which is still significantly higher than the state total median of $64,496. Out of the surrounding communities, Norfolk had the second highest median income for homeowners, behind Medfield, and the second highest median income for renters after Franklin.

TABLE 3.9: MEDIAN INCOME IN MASSACHUSETTS AND NORFOLK, 2015

Median Income	Massachusetts	Norfolk	Franklin	Medfield	Medway	Millis	Walpole	Wrentham
Owner	$83,847	$146,632	$127,448	$151,984	$124,556	$103,333	$109,537	$114,506
Renter	$34,832	$43,594	$49,904	$39,231	$38,750	$45,518	$30,260	$26,181
Source: 2011-15 American Community Survey; Table B25119. Note: ACS data based on samples and are subject to variability								

Economic Characteristics

Roughly sixty percent of Norfolk's total labor force is employed in the industries of management, business, science, and art. About twenty-one percent are employed in sales or office occupations, and about ten percent are employed in the service industry. The remaining employed population is employed in the fields of natural resources, construction, maintenance, production, transportation, or material moving.

TABLE 3.10: EMPLOYMENT SECTORS IN NORFOLK, 2015

Industry:	Norfolk	
Service Occupations	487	9.8%
Natural Resources, construction, and maintenance	290	5.8%
Management, business, science, and arts	2,962	59.4%
Sales and office	1,047	21%
Production, transportation, and material moving	199	4%
Total civilian employed population 16 years and older	4,985	100%

Source: 2011-15 American Community Survey; Table S2406. Note: ACS data based on samples and are subject to variability

The unemployment rate for Norfolk according to the 2011-2015 ACS estimates was three percent, which is lower than the county rate of 6.9 percent and the Massachusetts rate of 7.6 in 2015.

Travel Time to Work

According to the 2011-2015 ACS estimates, the majority of those who live in Norfolk and commute to work travel more than thirty minutes to get to work. Twenty-four percent of those who commute to work (1,058 persons) travel more than one hour each way for their commute.

Time to work:	Norfolk	
Less than 15 minutes	818	18%
15-30 minutes	968	22%
30-60 minutes	1,595	36%
60 or more minutes	1,058	24%

Educational Attainment

Per the 2015 ACS estimates, Norfolk residents have attained higher education levels than residents statewide, but similar education levels to residents countywide. About fifty percent of both the town and the county's populations of those twenty-five years and over have a Bachelor's degree or higher; whereas about forty-one percent of the statewide population of those twenty-five years and over has a Bachelor's degree or higher.

CHAPTER 4
LOCAL HOUSING CONDITIONS

Key Findings

- Roughly four percent of Norfolk's total occupied housing units are renter occupied, which is significantly lower than the county (thirty-one percent) and state (thirty-eight percent).
- Approximately seventy-eight percent of residential parcels in Norfolk are single-family homes.
- Housing units in Norfolk are on average newer than in the county and the state.
- The median income for a householder in Norfolk ($146,632) is significantly higher than the median income for the county ($110,116).

Housing Supply and Vacancy Trends

Occupancy & Tenure

The 2011-2015 ACS estimated 3,288 housing units in Norfolk, with 3,177 year-round occupied units (ninety-six percent) and an estimated 118 vacant units (four percent of total housing units), with 109 of these vacant units (ninety-two percent) for sale. In the same period, it was estimated that there were no vacant units for rent and no units vacant for seasonal, recreational, or occasional use. Figures for Norfolk County were similar in terms of percentage of vacant units (five percent), though twenty-six percent of vacant units in the county were for rent, and only ten percent were for sale. The state as a whole had an estimated ten percent vacant, fifteen percent of these vacant units for rent, and seven percent for sale. Per the 2010 Census, sixteen of Norfolk's 108 vacant units were for seasonal, recreational, or occasional use, and the rest were vacant for other reasons, leaving no vacant units for rent or for sale in that period.

Vacancy Rates

Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to economic trends. Vacancy rates are measured as a percent of total housing units. A low vacancy rate can result in pressure on housing prices. A 1.5 percent vacancy rate for ownership and seven percent for rental units are considered natural vacancy rates in a healthy market.

Source: Metropolitan Area Planning Council, *Basic Housing Needs Assessment*, Sept 2014 – in consultation with Barry Bluestone, Dukakis Center at Northeastern University.

Per the 2015 ACS, Norfolk's rental vacancy rate is zero percent and ownership vacancy rate is 3.5 percent. This indicates a severe shortage of rental units in Norfolk.

An estimated ninety-six percent of Norfolk's total occupied housing units are owner occupied, while four percent are renter occupied per the 2011-2015 Census. In comparison, the county had an estimated thirty-one percent of renter occupied units and the state had an estimated thirty-eight percent.

TABLE 4.1: HOUSING OCCUPANCY AND TENURE, 2015

	Norfolk		Norfolk County		Massachusetts	
	Estimate	%	Estimate	%	Estimate	%
Total Housing Units	3,288	100%	272,397	100%	2,827,820	100%
Occupied	3,177	96%	259,545	95%	2,549,721	90%
Owner occupied	3,035	96%	178,492	69%	1,583,667	62%
Renter occupied	142	4%	81,053	31%	966,054	38%
Vacant	118	3.5%	12,852	5%	278,099	10%
Vacant Seasonal, Recreational, or Occasional Use	0	0%	1,747	14%	123,040	44%
Rental vacancy rate	0	0%	(x)	4%	(x)	4.2%
Ownership vacancy rate	(x)	3.5%	(x)	.7%	(x)	1.2%

Source: 2011-2015 American Community Survey, Table DP04. Note: Data are based on a sample and are subject to sampling variability.

As of June 2017, there is only one listed vacant unit for rent in Norfolk. The unit, which is a four-bedroom unit listed at $4,000 per month, was the only one listed from the start of May until June 12, 2017, confirmed with weekly searches of Zillow and PadMapper for rental units in the town.

Residential Property Characteristics

Norfolk's land is divided into 3,910 parcels. The majority of residential land in Norfolk consisted of single-family properties (approximately seventy-eight percent), followed by condominiums at nearly six percent.

TABLE 4.2: RESIDENTIAL LAND USE

Use Type	Number of Parcels	% of Land
Single-Family	3,045	78%
Multi-Family	25	0.6%
Condominium	231	5.9%
Apartments	2	0.05%
Other Non-Residential Uses (Vacant, Open Space, Misc.)	451	11.5%
Commercial and Industrial Parcels	156	4%
Total	3,910	100%

Source: DOR Municipal Databank, Parcel Counts by Usage Code, 2017

Ninety-four percent of Norfolk's housing units are single detached units; five percent are single attached units, and the remaining one percent is made up of structures with between two and nine units and mobile homes.

TABLE 4.3: UNITS IN STRUCTURE

	Units
Total:	3,288
1, detached	3,015
1, attached	173
2	49
3 or 4	19
5 to 9	32
10 to 19	0
20 to 49	0
50 or more	0
Mobile home[4]	0
Boat, RV, Van, etc.	0
Source: 2011-2105 American Community Survey, Table B25024	

Age of Housing

Housing in Norfolk is generally somewhat newer than in the county and state. According to the 2015 ACS estimates, roughly forty-eight percent of Norfolk homes were built prior to 1979. Roughly seventy-three percent of the total housing units in both the county and the state were constructed in the same period.

The 2011-2015 ACS estimates thirteen percent of homes were built after 2000 in Norfolk compared to roughly nine percent both in the county and in the state. Roughly eight percent of existing housing units were constructed in Norfolk prior to 1940, which is significantly less than the county (twenty-seven percent) and the state (thirty-four percent). Note that homes predating 1978 may contain lead paint, which can pose health hazards.

TABLE 4.4: NORFOLK HOUSING BY AGE, 2015

	Norfolk		Norfolk County		Massachusetts	
	Est.	%	Est.	%	Est.	%
Total housing units	3,288	100%	272,397	100%	2,827,820	100%
2010 or later	104	3%	2,899	1%	26,488	1%
2000 to 2009	339	10%	21,728	8%	213,547	8%
1990 to 1999	376	11%	21,058	8%	211,209	7%
1980 to 1989	916	28%	28,613	11%	303,738	11%
1970 to 1979	561	17%	32,359	12%	328,414	12%
1960 to 1969	379	12%	32,303	12%	292,628	10%
1950 to 1959	295	9%	39,920	15%	324,491	11%
1940 to 1949	62	2%	19,036	7%	165,661	6%
1939 or earlier	263	8%	74,481	27%	961,644	34%
Source: 2011-2015 American Community Survey, Table B25034 Data are based on a sample and are subject to sampling variability.						

[4] The number of mobile homes in Norfolk as listed here at 0 has been confirmed by the town and differs from the 2011-2015 American Community Survey estimate of 7 mobile homes as of 2015. ACS statistics are based on a sample and are subject to sampling variability. To account for this, the ACS table used here anticipates a margin of error for this line item of +/-12, meaning that their range for this estimate is 0 to 19 mobile homes within the community.

Trends in Residential Property Values

A review of trends in residential property values provides some perspective on what is occurring with housing costs in the local real estate market. Data from the Massachusetts Department of Revenue (DOR) and other sources can offer insights about residential assessed values, average single-family home values, tax rates, and tax bills for each municipality in the Commonwealth.

TABLE 4.5: TAX RATES AND AVERAGE TAX BILLS, REGIONAL COMMUNITIES FY17

Municipality	Residential Assessed Values	Single-Family Parcels	Single-Family Average Value	Residential Tax Rate	Average Single-Family Tax Bill
Franklin	$3,874,399,665	7,688	$411,825	14.58	$6,207
Medfield	$2,391,021,224	3,253	$623,374	16.89	$10,529
Medway	$1,598,875,127	3,667	$391,838	17.92	$2,980
Millis	$977,361,795	2,169	$359,864	18.42	$6,629
Norfolk	$1,518,774,054	3,045	$449,735	18.22	$8,194
Walpole	$3,617,767,615	6,538	$467,562	15.33	$7,168
Wrentham	$1,605,057,192	3,399	$426,244	14.25	$3,376

Source: DOR Municipal Databank, FY17

In FY17, the total assessed value of all residential parcels in Norfolk was $1,518,774,054, and the average value of a single-family home was $449,735, higher than four of the six surrounding communities. Norfolk has the second highest residential tax rate out of the seven communities, behind Millis. Norfolk also has the second highest average single-family tax bill, behind Medfield.

TABLE 4.6: NORFOLK RESIDENTIAL VALUES BY YEAR

Year	Residential Assessed Values	% Change
2006	$1,355,817,375	-
2007	$1,472,180,960	9%
2008	$1,426,459,510	-3%
2009	$1,376,492,405	-4%
2010	$1,401,251,920	2%
2011	$1,346,747,740	-4%
2012	$1,353,622,475	1%
2013	$1,365,270,340	1%
2014	$1,387,917,120	2%
2015	$1,433,095,220	3%
2016	$1,474,348,974	3%

Source: DOR Municipal Databank, Property Tax Trend Report

Owner-Occupied Housing Characteristics

Norfolk has a total of 3,177 owner-occupied housing units. The majority (about fifty-nine percent) of Norfolk residents moved into their households between 1990 and 2009, with another twenty-seven percent of householders moving into their current homes before 1990. In Norfolk County, about fifty-two percent moved into their households between 1990 and 2009, and nearly twenty-two percent moved in before 1990.

TABLE 4.7 OWNER-OCCUPIED: YEAR HOUSEHOLDER MOVED INTO UNIT

Year	Norfolk		Norfolk County	
	Estimate	%	Estimate	%
2015 or later	8	0.3%	3,044	1.2%
2010-2014	437	13.8%	65,978	25.4%
2000-2009	1,051	33%	87,963	33.9%

1990-1999	808	25.4%	46,297	17.8%
1980-1989	527	16.6%	23,296	9%
1979 or earlier	346	10.9%	32,967	12.7%
Total	3,177	100%	259,545	100%
Source: 2011-15 American Community Survey; Note: ACS data based on samples and are subject to variability				

Homeowner Households by Age

The distribution of homeowners by age in Norfolk is similar to that of Norfolk County. Norfolk has slightly more homeowners aged forty-five to sixty-four years (fifty-six percent) than Norfolk County (forty-nine percent).

TABLE 4.8: HOUSEHOLDERS BY AGE IN NORFOLK

	Norfolk		Norfolk County
	Count	Percent	Percent
Owner occupied Units	3,035	96%	69%
Householder 15 to 24 years	8	1%	.2%
Householder 25 to 34 years	151	5%	7%
Householder 35 to 44 years	531	17%	17.8%
Householder 45 to 54 years	863	28%	26%
Householder 55 to 64 years	853	28%	23%
Householder 65 to 74 years	423	14%	14%
Householder 75 to 84 years	158	5%	8%
Householder 85 years and over	48	2%	4%
Source: ACS 2010-14, Table B25007			

Homeowner Households by Income

The median income for a year-round householder in Norfolk is $146,632, which is more than the median income for Norfolk County of $110,116. The median household income for a homeowner in both Norfolk and the county is significantly higher than the median household income for renter occupied units in the town and the county, $43,594 and $48,340 respectively. The majority of Norfolk's homeowner's (sixty-eight percent) earn more than $100,000 a year, and only 7.4 percent earn less than $25,000 a year.

TABLE 4.9: HOMEOWNER HOUSEHOLDS IN NORFOLK BY INCOME, 2015

	Norfolk		Norfolk County	
	Count	Percent	Count	Percent
Less than $5,000	44	1.4%	1,876	1%
$5,000 to $9,999	46	1.5%	1,399	0.7%
$10,000 to $14,999	48	1.6%	2,716	1.5%
$15,000 to $19,999	46	1.5%	3,208	1.7%
$20,000 to $24,999	41	1.4%	3,587	2%
$25,000 to $34,999	41	1.4%	8,471	4.7%
$35,000 to $49,999	125	4.1%	12,719	7%
$50,000 to $74,999	242	8.0%	22,965	12.8%
$75,000 to $99,999	342	11.3%	22,616	12.7%
$100,000 to $149,999	632	20.8%	40,351	23%
$150,000 or more	1,428	47.1%	58,584	33%
Source: ACS 2011-15, "B25118: Tenure by Household Income in the Past 12 Months (in 2015 Inflation-Adjusted Dollars)".				

Owner-Occupied Housing Values

Home values in Norfolk are on average higher than those in the county, with approximately ninety percent of owner-occupied housing units valued at more than $300,000, and about seventy-five percent valued at

more than $300,000 countywide. Both the town and the county have over ninety percent of housing units valued at over $200,000.

TABLE 4.10: OWNER-OCCUPIED HOME VALUES, 2015

Home Value	Norfolk		Norfolk County	
	Estimate	%	Estimate	%
Less than $50,000	27	1%	3,402	1.9%
$50,000 to $99,999	7	0.2%	1,136	0.6%
$100,000 to $149,999	8	0.3%	2,099	1.2%
$150,000 to $199,999	39	1.3%	5,771	3%
$200,000 to $299,999	201	7%	32,471	18%
$300,000 to $499,999	1,766	58%	74,602	42%
$500,000 to $999,999	955	31%	46,082	26%
$1,000,000 or more	32	1.1%	12,929	7%
Total	3,035	100.00%	178,492	100.00%

Source: 2011-15 American Community Survey, Table B25075; Note: ACS data based on samples and are subject to variability

For-Sale Market

Housing Sales

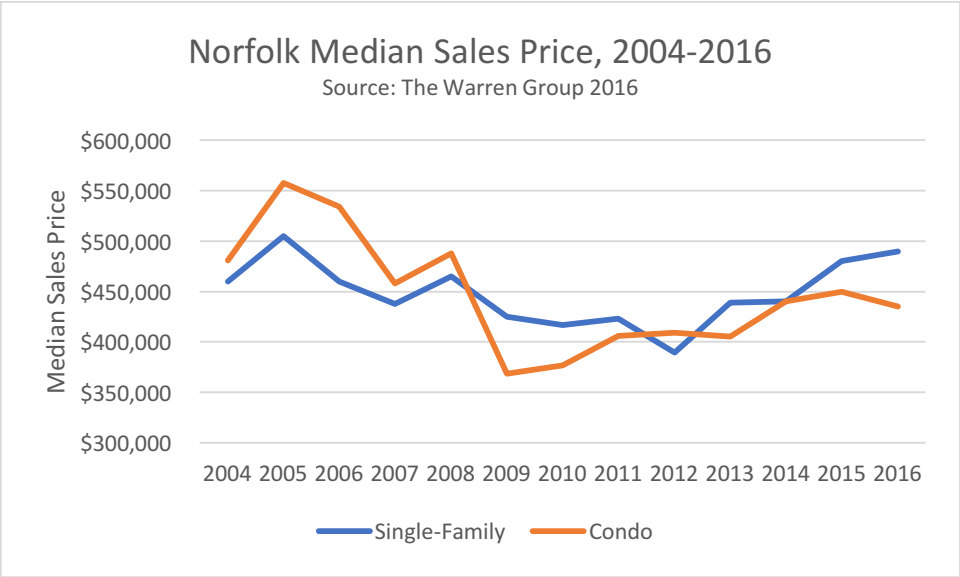
In 2016, the median sales price for a residential property in Norfolk was $501,000, according to The Warren Group. The median sale price for a single-family home in 2016 was $490,000, and the median sale price of a condo was $435,000.

The table below further explores the median sale prices for residential units in Norfolk between 2004 and 2016. From 2008 to 2009, the median sale price of all units decreased by over 13 percent, though from 2012 to 2013, the median price increased by over 12 percent for all residential units. From 2010 to 2016, the median sale price for all residential units in Norfolk increased by over 28 percent.

TABLE 4.11: NORFOLK MEDIAN SALES PRICE BY CALENDAR YEAR, 2004-2016

Year	Single-Family		Condo		All	
	Median Sales Price	% Change	Median Sales Price	% Change	Median Sales Price	% Change
2004	$460,000	-	$480,754	-	$470,000	-
2005	$505,000	9.8%	$557,802	16.0%	$515,000	9.6%
2006	$460,000	-8.9%	$534,321	-4.2%	$460,000	-10.7%
2007	$437,500	-4.9%	$457,996	6.6%	$444,950	-3.3%
2008	$465,000	6.3%	$488,080	6.6%	$464,950	4.5%
2009	$425,000	-10.5%	$368,246	-24.6%	$400,000	-13.9%
2010	$416,500	-2.0%	$376,542	2.3%	$389,500	2.6%
2011	$423,200	1.6%	$405,640	7.7%	$403,250	3.5%
2012	$389,500	-8.0%	$409,365	0.9%	$380,000	-5.8%
2013	$438,750	12.6%	$405,000	-1.1%	$429,050	12.9%
2014	$440,000	-0.3%	$440,100	8.6%	$440,000	2.6%
2015	$480,000	9.1%	$450,000	-2.3%	$480,000	-9.1%
2016	$490,000	2.1%	$435,000	-3.3%	$501,000	4.4%

Source: The Warren Group, 2016. Note: This chart is taken from the Warren Group's Town Stats which includes all valid property transfers with sale prices greater than $1000. The median price indicates the point at which half of the properties sold for less and half sold for more.



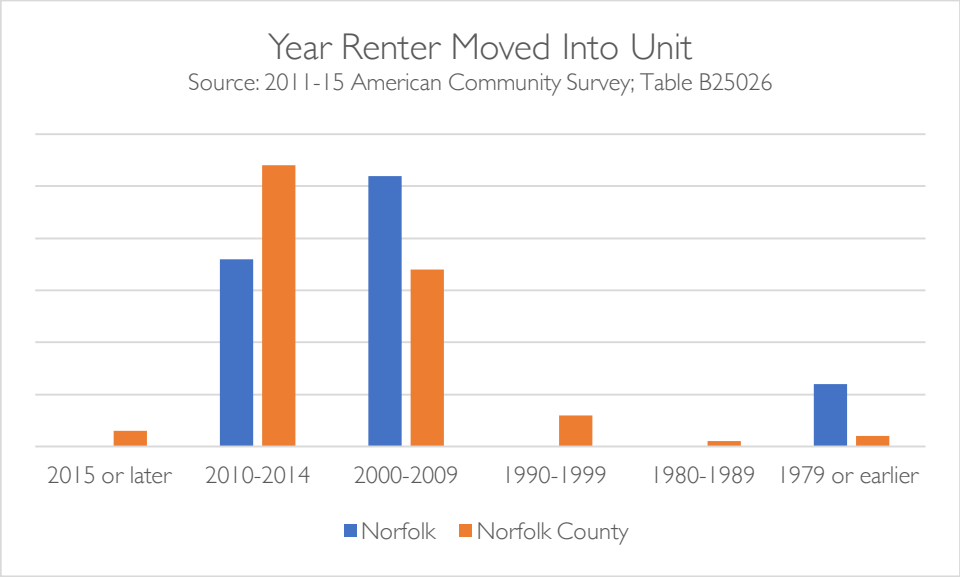
Renter-Occupied Housing Characteristics

According to the most recent ACS estimates (2015), there are a total of 250 rental households in Norfolk. Approximately eighty-eight percent moved into their current unit sometime after 2000, slightly less than the approximately ninety-one percent of renter households countywide that moved into their current unit during this period. In Norfolk, it is estimated that zero people moved into their current rental unit between 1980 and 1999, while in the county approximately seven percent of people moved into their current rental unit in that period.

TABLE 4.12: RENTER-OCCUPIED: YEAR HOUSEHOLDER MOVED INTO UNIT

Year	Norfolk		Norfolk County	
	Estimate	%	Estimate	%
2015 or later	0	0%	4,486	3%
2010-2014	89	36%	88,940	54%
2000-2009	130	52%	56,020	34%
1990-1999	0	0%	9,372	6%
1980-1989	0	0%	2,717	1%
1979 or earlier	31	12%	2,943	2%
Total	250	100%	164,478	100%

Source: 2011-15 American Community Survey; Table B25026. Note: ACS data based on samples and are subject to variability



Renter Households by Age

Renters tend to be younger in the state and in Norfolk County; however, this is not the case in Norfolk. About forty-six percent of renters in Norfolk are over age fifty-five, whereas this age cohort makes up about thirty-three percent of renters in the county and thirty-seven percent of renters in the state. Only about fourteen percent of renters in Norfolk are aged twenty-five to thirty-four years, while twenty-five percent countywide made up the same age cohort.

TABLE 4.13: RENTERS BY AGE, 2010

Householder Age	Norfolk		Norfolk County
	Count	Percent	Percent
Renter occupied Units	219	100%	100%
15 to 24 years	7	3.2%	7%
25 to 34 years	31	14%	25%
35 to 44 years	44	20%	18%
45 to 54 years	36	16%	17%
55 to 64 years	31	14%	12%
65 to 74 years	33	15%	8%
75 to 84 years	31	14%	8%
85 years and over	6	3%	5%
Source: US Census Bureau 2010, Table QT-H2			

Renter Households by Income

The median income for renter households in Norfolk is $43,594, which, as previously mentioned, is significantly less than the median income for a homeowner in Norfolk ($146,632). Approximately fifty-seven percent of renter households in Norfolk have incomes of less than $50,000, compared to about fifty percent in the county, and while no renter households in Norfolk have incomes more than $100,000, twenty-one percent of renter households countywide fall into this income bracket.

TABLE 4.14: RENTER HOUSEHOLDS BY INCOME, 2015

Household Income	Norfolk		Norfolk County	
	Estimate	Percent	Estimate	Percent
Less than $5,000	8	6%	4,241	5%
$5,000-$9,999	18	13%	3,813	5%
$10,000-$14,999	0	0%	6,552	8%
$15,000-$19,999	9	6%	4,954	6%
$20,000-$24,999	8	6%	4,372	5%
$25,000-$34,999	0	0%	7,849	9%
$35,000-$49,999	37	26%	9,860	12%
$50,000-$74,999	19	13%	13,314	16%
$75,000-$99,999	43	30%	9,648	12%
$100,000-$149,999	0	0%	10,171	13%
$150,000 or more	0	0%	6,279	8%
Total	142	100%	81,053	100%

Source: 2011-15 American Community Survey; Table B25118. Note: ACS data based on samples and are subject to variability

Rental Housing Costs

Approximately sixty-five percent of renter households in Norfolk pay less than $1,500 in monthly gross rent (rent and basic utilities), which is slightly more than the county's percentage of roughly sixty-one percent for this monthly gross rent distribution. In Norfolk, it is estimated that no renter households pay more than $2,000 in monthly gross rent, while in the county it is estimated that approximately seventeen percent of renter households pay over $2,000.

Wages Needed to afford Fair Market Rent in Massachusetts

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,347. To afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $53,886 annually. Assuming a 40-hour-work week, 52 weeks per year, this level of income translates into a Housing Wage of $25.91.

In Massachusetts, a minimum wage worker earns an hourly wage of $11.00. To afford the FMR for a two-bedroom apartment, a minimum wage earner must work 100 hours per week, 52 weeks per year.

In Massachusetts, the estimated mean (average) wage for a renter is $18.47. To afford the FMR for a two-bedroom apartment at this wage, a renter must work 56 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage to make the two-bedroom FMR affordable.

Source: Source: National Low-Income Housing Coalition, "Out of Reach 2016: Massachusetts."

The Boston-Cambridge-Quincy HMFA (HUD Metro Fair Market) is made up of thirty-eight percent renters, per the National Low-Income Housing Coalition[5]. Fair Market Rent in the area is more than the Massachusetts fair market rent, at $1,567 for a two-bedroom apartment. The estimated mean renter wage in the Boston-Cambridge-Quincy HMFA is $23.76 which is $4 more than the state mean renter wage. In this area, someone making the mean renter wage would need to work fifty-five hours a week to afford the Fair Market Rent for a two-bedroom apartment.

In Massachusetts and in the Boston-Cambridge-Quincy HMFA, the Supplemental Security Income (SSI) monthly payment is $847, which means that the rent affordable to an SSI

[5] Source: National Low-Income Housing Coalition, Out of Reach 2016.

recipient, if it is the recipient's sole income, is just $254 per month.

TABLE 4.16: RENTER HOUSEHOLDS BY GROSS RENT PER MONTH 2015

Gross Rent	Norfolk		Norfolk County	
	Estimate	Percent	Estimate	Percent
Less than $500	18	14.6%	9,527	12.2%
$500 to $999	25	20.4%	12,215	15.7%
$1,000 to $1,499	37	30%	25,481	32.8%
$1,500 to $1,999	43	34.9%	17,274	22.2%
$2,000 to $2,499	0	0%	7,988	10.3%
$2,500 to $2,999	0	0%	2,842	3.6%
$3,000 or more	0	0%	2,400	3.1%
Total Occupied Units Paying Rent	123	100%	77,727	100%
Source: 2011-15 American Community Survey; Table B25063. Note: ACS data based on samples and are subject to variability				

Housing Affordability in Norfolk

Housing Cost Burden

As defined by the U.S. Department of Housing and Urban Development, "housing cost burden" occurs when low/moderate-income (LMI) households spend more than thirty percent of their gross income on housing costs. When a household is cost burdened, it has less income to spend on other necessities and to circulate into the local economy – this is especially challenging for LMI households.

For homeowners, "housing costs" include the monthly cost of a mortgage payment, property taxes, and insurance. For renters, it includes monthly rent plus basic utilities (heat, electricity, hot water, and cooking fuel). When housing costs exceed fifty percent of a low- or moderate-income household's monthly income, the household meets the definition of "severely cost burdened."

The 2009-2013 ACS estimates indicate that about eighteen percent (570) of Norfolk's total households have income at or below 80 percent of the Area Median Income (AMI). About sixty percent (130) of Norfolk's renter households have incomes below 80 percent AMI as to sixteen percent (440) of owners.

TABLE 4.17: HOUSEHOLD INCOME DISTRIBUTION OVERVIEW

Household Income	Homeowners	% Homeowners	Renters	% Renters	Total	% Total
Very Low Income (less than or equal to 30% AMI / ≤30%)	215	8%	85	40%	300	10%
Low Income (greater than 30%, but less than or equal to 50% AMI / >30% to ≤50%)	55	2%	20	9%	75	2%
Moderate Income (greater than 50%, but less than or equal to 80% AMI / >50% to ≤80%)	170	6%	25	12%	195	6%
Median Income (greater than 80%, but less than or equal to 100% AMI / >80% to ≤100%)	190	6%	20	9%	210	7%
Income greater than 100% AMI (>100%)	2,280	78%	65	30%	2,345	75%
Total	2,910	100%	215	100%	3,125	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2009-2013 ACS Estimates						

About thirty-two percent (705) of total owner households and forty percent (85) of renter households in Norfolk pay more than thirty percent of their income towards housing.

TABLE 4.17: COST BURDENED OWNERS AND RENTERS IN NORFOLK

Housing Cost Burden	Owner		Renter		Total	
Cost Burden <=30%	2,200	75.47%	124	59.33%	2,324	74.4%
Cost Burden >30% to <=50%	380	13.04%	35	16.75%	415	13.3%
Cost Burden >50%	325	11.15%	50	23.92%	375	12.0%
Cost Burden not available	10	0.34%	0	0%	10	0.3%
Total	2,915	100%	209	100%	3,124	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2009-2013 ACS Estimates

Of the estimated 565 households in Norfolk with income at or below 80 percent AMI, there are 435 households (seventy-seven percent) that have housing cost burdens and 330 (fifty-eight percent) with severe housing cost burdens.

TABLE 4.18: TOTAL COST BURDENED HOUSEHOLDS BY INCOME

Income by Cost Burden (Owners and Renters)	Cost burden > 30%		Cost burden > 50%		Total	
Household Income <= 30% HAMFI	255	32.3%	245	65.33%	300	9.6%
Household Income >30% to <=50% HAMFI	45	5.7%	20	5.33%	75	2.4%
Household Income >50% to <=80% HAMFI	135	17.1%	65	17.33%	190	6.1%
Household Income >80% to <=100% HAMFI	40	5.1%	10	2.7%	215	6.90%
Household Income >100% HAMFI	315	39.9%	35	9.33%	2,350	75.1%
Total	790	100%	375	100%	3,130	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2009-2013 ACS Estimates
HAMFI refers to the "HUD Area Median Family Income"

Of the 130 renters in Norfolk with income at or below 80 percent AMI, about eighty-five households (sixty-five percent) are cost burdened. Of the 440 owners in Norfolk with income at or below 80 percent AMI, about 350 households (seventy-nine percent) are cost burdened.

TABLE 4.19: TOTAL COST BURDENED RENTER HOUSEHOLDS BY INCOME

Income by Cost Burden (Renters only)	Cost burden > 30%		Cost burden > 50%		Total	
Household Income <= 30% HAMFI	60	70%	50	100%	85	40%
Household Income >30% to <=50% HAMFI	10	12%	0	0%	20	9%
Household Income >50% to <=80% HAMFI	15	18%	0	0%	25	12%
Household Income >80% to <=100% HAMFI	0	0%	0	0%	20	9%
Household Income >100% HAMFI	0	0%	0	0%	65	30%
Total	85	100%	50	100%	215	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2009-2013 ACS Estimates
HAMFI refers to the "HUD Area Median Family Income"

TABLE 4.20: TOTAL COST BURDENED OWNER HOUSEHOLDS BY INCOME

Income by Cost Burden (Owners only)	Cost burden > 30%		Cost burden > 50%		Total	
Household Income <= 30% HAMFI	195	27.7%	195	60%	215	7%
Household Income >30% to <=50% HAMFI	35	5.0%	20	6%	55	2%
Household Income >50% to <=80% HAMFI	120	17.0%	65	20%	170	6%
Household Income >80% to <=100% HAMFI	40	5.7%	10	3%	190	7%
Household Income >100% HAMFI	315	44.7%	35	11%	2280	78%
Total	705	100%	325	100%	2,910	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2009-2013 ACS Estimates
HAMFI refers to the "HUD Area Median Family Income"

The HUD CHAS data, shown below, indicates that small families and elderly non-family renter households with incomes less than 80 percent AMI are most cost burdened household types in Norfolk, especially elderly non-family households with extremely low income (up to 30 percent AMI). About forty-eight percent of all low/moderate income renter cost burdened households are elderly non-family households - an estimated forty-five out of fifty-nine of those households have extremely low incomes.

TABLE 4.21: COST BURDENED RENTER HOUSEHOLDS BY HOUSEHOLD TYPE

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	Household type is large family (5 or more persons)	Household type is elderly non-family	Other household type (non-elderly non-family)	Total Cost Burdened
<=30% AMI	0	15	25	45	0	85
>30% and <=50% AMI	10	0	0	10	0	20
>50% and <=80% AMI	0	4	0	4	10	25
>80% and <=100% AMI	0	10	0	4	4	20
Income >100% AMI	10	15	0	0	40	65
Total Cost Burdened	20	44	25	63	54	215

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2009-2013 ACS Estimates
HAMFI refers to the "HUD Area Median Family Income"

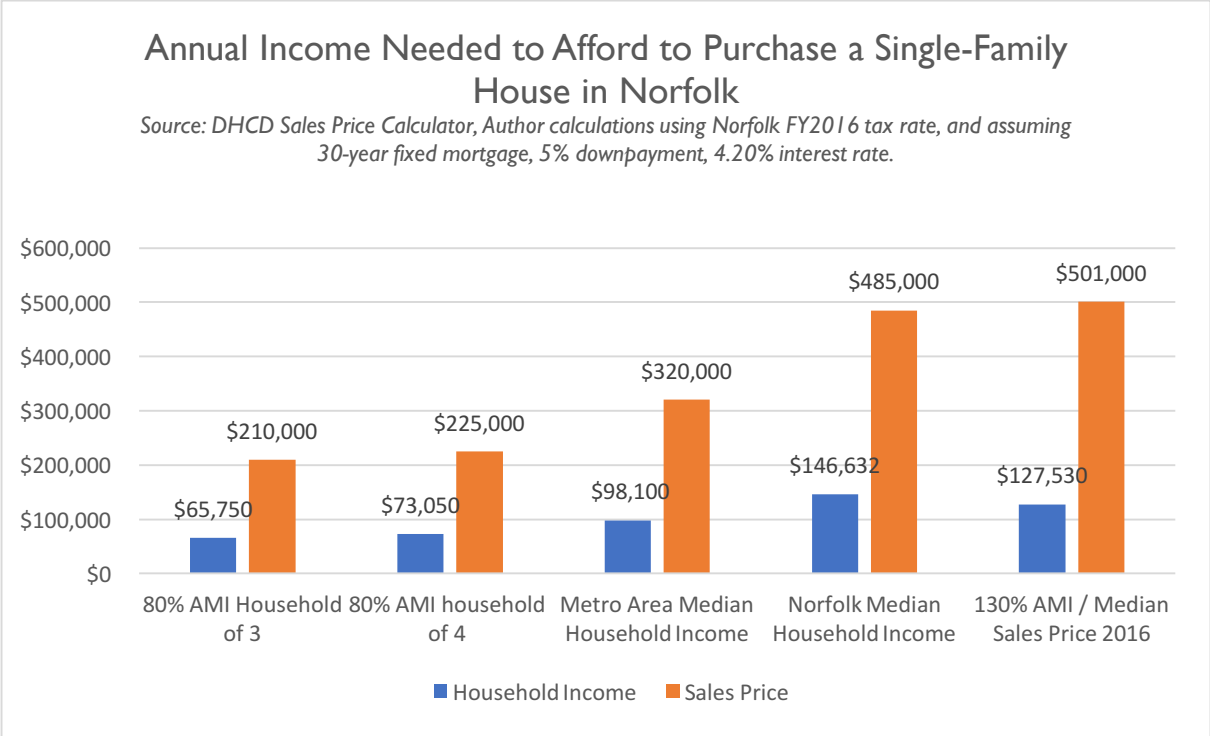
The HUD CHAS data indicates that small family homeowner households with incomes up to 80 percent AMI are the most cost-burdened household type in Norfolk – thirty-four percent of low/moderate-income cost burdened owner households are small family twenty-one percent are elderly family households, and twenty-one percent are elderly non-family households. Small family homeowner households with middle-incomes (between 80 and 100 percent AMI) also appear to be significantly cost burdened with an estimated 150 small family households in the income range spending more than thirty percent of gross income for housing costs.

TABLE 4.22: COST BURDENED OWNER HOUSEHOLDS BY HOUSEHOLD TYPE

Household Income Range	Household type is elderly family (2 persons, with either or both age 62 or over)	Household type is small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	Household type is large family (5 or more persons)	Household type is elderly non-family	Other household type (non-elderly non-family)	Total Cost Burdened
<=30% AMI	15	80	10	80	30	215
>30% and <=50% AMI	25	20	0	10	0	55
>50% and <=80% AMI	50	50	25	4	40	170
>80% and <=100% AMI	55	130	10	0	0	190
Income >100% AMI	275	1475	310	100	120	2280
Total Cost Burdened	420	1755	355	194	190	2910

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), based on 2009-2013 ACS Estimates
HAMFI refers to the "HUD Area Median Family Income"

As seen in the figure below, a household of four in Norfolk with 80 percent AMI could afford to spend up to $225,000 to purchase a home. A household making the median household income in the Boston-Cambridge-Quincy HMFA could afford to buy a home that is no more than $320,000, and a household making the median household income in Norfolk of $146,632 per year could afford to buy a house costing up to $485,000. In 2016, the median sales price for a home in Norfolk was $501,000. According to town assessor's data, there are seventy-six single-family homes and twelve condominiums assessed at or below $220,000 (roughly an affordable price for a low/moderate-income household). This is less than two percent of total single-family housing stock and six percent of total condominiums.



Affordable Housing Characteristics

For the purposes of this analysis, affordable housing is housing that is restricted to individuals and families with qualifying incomes and asset levels, and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. Public housing is managed by a public housing authority, established by state law to provide affordable housing for low-income households. Private income-restricted housing is owned and operated by for-profit and non-profit owners who receive subsidies in exchange for renting to low- and moderate-income households.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all affordable housing units that are reserved for households with incomes at or below eighty percent of the area median income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues.

The SHI is the state's official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B (C.40B). This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable housing developments if less than ten percent of year-round housing units in the municipality is counted on the SHI. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

Norfolk Affordable Units

As of May 2017, there were 125 units in Norfolk listed on the SHI.

TABLE 4.21: AFFORDABLE UNITS BY TYPE

	SHI
Rental	84
Ownership	25
Other	16
Total	125

Hilcrest Village on Rockwood Road has sixty-four total affordable units for rental, and Pine Knoll on Arnold Road has twenty total affordable units for rental. Both Hillcrest Village and Pine Knoll are Housing Authority properties. DDS Group Homes, for residents with disabilities, has sixteen total SHI units. The Norfolk Affordable Housing Scattered Site Program has nineteen affordable units for ownership, all two-, three-, or four-bedroom, in different areas of town.

Pipeline

According to DHCD's tracker of application notices and project eligibility letter notices, there are six pending projects: Boyd's Crossing, Cranberry View Estates, Lakeland Commons, Norfolk Landing, Norfolk Town Center Condominiums, and The Village at Norfolk. Three of these projects – Cranberry View Estates, Norfolk Town Center Condominiums, and The Village at Norfolk – are no longer under consideration by the town. In their place, the town has anticipated 40B projects in development at five additional sites including Meetinghouse Village, the Enclave, Lakeland Hills, Abbeyville Commons, and the Preserve at Abbeyville. A total of177 units are anticipated to be added to Norfolk's SHI as a result of the following projects.

- Boyd's Crossing at 106-108 Main Street proposes forty townhouse units, with ten that would count on the SHI.
- Meetinghouse Village, located on Meetinghouse Road, proposes twenty units, five of which would count on the SHI
- Cranberry View Estates applied in 2003 to propose seventy-two units in 55 and Over Condominium complex, with eighteen units that would count towards the SHI.
- Lakeland Commons, 144 Seekonk Street, proposes the creation of twenty-eight apartments in 55 and Over townhouses and duplex style buildings, all of which would count on the SHI (seven will be affordable).
- Lakeland Hills, also at 144 Seekonk Street, proposes seventy-six condominium units, nineteen of which would be affordable.
- The Enclave, located on Village Green (formerly the Boy Scout Land) would construct fifty-six condominium units, fourteen of which would could on the SHI.
- The Village at Norfolk applied in 2016 for the creation of thirty-two single-family units (eight affordable).
- The Preserve at Abbeyville, 17 Lawrence Street, proposes 148 single family units, thirty-seven of which could be affordable and could be on the SHI.
- Abbeyville Commons, also at 17 Lawrence Street, proposes forty-eight town-home duplex units, all of which could be counted on the SHI (twelve affordable).

CHAPTER 5
DEVELOPMENT CONSTRAINTS ANALYSIS

The focus of this chapter is to detail Norfolk's development constraints and limitations. This also includes analysis of environmental constraints, historic and cultural resources, infrastructure capacity, and regulatory barriers. The information presented in this section is largely based on other planning documents, primarily the 2017 Open Space and Recreation Plan.

Key Findings:

- Nearly all of Norfolk's land is categorized as either Prime Farmland and/or Prime Forest Land, meaning that the town's soils are considered to be excellent for agriculture.
- Norfolk is located in the Charles River Watershed and includes three priority areas (Areas G, K, and L) of the Charles River Natural Valley Storage Area, an 8,103-acre floodwater control area made up of wetlands, swamps, marshes, and wet meadows overseen by the Army Corps of Engineers
- Norfolk has a wealth of natural resource and scenic landscapes including three rivers (Charles, Mill and Stop), multiple ponds and brooks, the Bristol-Blake State Reservation, and the Massachusetts Audubon's Stony Brook Wildlife Sanctuary
- There are two historic districts (Sullivan's Corner and Rockwood Road) as well as four individual properties listed on the National Register of Historic Places
- Norfolk has two public elementary schools and is part of the King Philip Regional School System at the middle school and high school levels

Environmental Constraints

Specific environmental elements that impact housing development include landscape character, geology, soils, topography, groundwater, freshwater ponds and lakes, coastal and estuarine resources, plant communities & wetlands, rare and endangered species, critical habitats, scenic views, and hazardous waste sites, as further described below. The following sections are excerpted from the 2017 Open Space and Recreation Plan unless otherwise noted.

Landscape Character

The Town of Norfolk is characterized by its rural landscapes, including extensive woodlands, farmlands, ponds, and rivers. The rural character of the town is visible in the several remaining horse and agricultural farms as well as in the community's efforts to protect and preserve its open spaces and conservation lands. All but two of Norfolk's roadways (Route 115 and 1A) are "scenic" roadways and are protected from unnecessary development, preserving the heritage of the area and particularly its remaining stone walls. Norfolk's protected landscapes include federal and state-owned lands as well as municipal and local nonprofit controlled conservation areas. Stony Brook Wildlife Sanctuary and Bristol Blake State Reservation provide access to hiking trails as well as opportunities to observe wildlife habitats.

Water resources are a significant aspect of Norfolk's landscape. Noon Hill, the highest elevation in Norfolk, is distinguished as the location of pressurized springs which, per the Massachusetts Division of Water Resources, are the only circumstance in which water will appear to run uphill. Norfolk is located within the Charles River Watershed Area, and the Charles River runs across the northwest corner of the town, dividing Norfolk from the towns of Millis and Medfield. Multiple rivers and streams flow through Norfolk into the Charles River, including Stop River, Mill River, Stony Brook, and Cress Brook. These waterways and their surrounding wetlands define the landscape of large sections of Norfolk. Wetlands are particularly abundant in the areas surrounding the Stop River in the southeast section of the community and Mill River in the northwest. In

addition to streams and rivers, Highland Lake and City Mills Pond provide both recreational and wildlife opportunities. Norfolk also includes all or part of seven major aquifers, sharing some of these with the towns of Franklin, Medway, Millis, and Wrentham.

Although Norfolk was not incorporated until 1870, the area was first settled in the late 1600s and many of its historic buildings and roadways date to before the town's incorporation. These early structures include some of the town's most prominent buildings such as the Federated Church (1833) and Grange Hall (1860), as well as early residences, two of which date back to the seventeenth century beginnings of the town. Other historic spaces in Norfolk include the town's cemetery and crypt, which were built in 1745 and 1750; Town Hill, which is the site of the first Town Hall; and Lake and Myrtle Streets, which were initially laid out in the late 1600s.

Geology

Norfolk's geology is the result of glacial activity in the area approximately 20,000 years ago and consists of an uneven mass of bedrock covered with till or outwash material. Glacial stratified deposits of course material cover the vast majority of the town, with the exception of areas adjacent to the town's water resources and higher elevations. Areas with more significant elevation changes (ten feet or more) are more typically found to be bedrock outcroppings covered in thin till, with a few limited areas of thick till bedrock generally located within larger areas of thin till bedrock. In Norfolk, bedrock is most often found less than fifty feet from the surface and outcrops are common features of the landscape.

Norfolk geology is a mix of post-glacial low hills and open valleys, with elevations ranging from 120 to 300 feet above sea level. The presence of the Charles River along the northern border of the town provides surface draining via smaller tributaries. In the area's directly adjacent to the town's rivers, ponds and streams, the geology is more typically found to be made up of postglacial deposits. These later deposits are often swamp deposits with a few areas of floodplain alluvium at the intersection of Mill River and the Charles River, and to the north of Bush Pond.

Soils

Most of Norfolk's soil (approximately fifty-six percent) is Hinckley-Windsor-Sudbury Association soil, a sandy and gravelly mix that works well for residential, commercial, or industrial development. It is especially good for developing new sources of groundwater as well as mining sand and gravel.

Norfolk's remaining soils are a mix of varieties. Approximately twenty percent of the town is made up of Gloucester-Charlton-Acton soil, which is a moderately to well-draining stony soil that is well suited for agriculture, recreation, and woodland. These characteristics also mean, however, that these soils are poorly suited for sewage disposal. Another seventeen percent of Norfolk is made up of Muck-Whitman-Ridgebury-Scarboro soils. Muck-Whitman-Ridgebury-Scarboro are mineral soils found along waterways and floodplains which are characterized by poor to very poor draining capacity. These soils are excellent for recreation, wildlife and woodlands uses but are a challenge to residential, commercial, and industrial development because of its water saturation levels.

Norfolk also has small pockets of Scituate-Paxton-Essex soils (approximately four percent) and Hollis-Shapleigh (approximately three percent). Scituate-Paxton-Essex are stony soils which drain moderately well and are considered to be best suited for agriculture and woodland uses because of their ability to hold moisture. The high-water permeability of these soils makes them poorly suited for any residential, commercial, and industrial development which requires on-site sewage disposal. Similarly, Hollis-Shapleigh soils also have limited development potential, but for very different reasons. The least common soil in Norfolk, it is characterized by the presence of shallow bedrock which makes any development difficult, and is considered to be best suited to wildlife and woodland uses as a result.

Taken all together, Norfolk's soils are excellent for agricultural use. The U.S. Department of Agriculture (U.S.D.A) defines "prime forest" as any land that has soil capable of growing wood at a rate of eighty-five cubic feet or more per acre per year. While these lands are generally forested, they do no need to be to meet this standard. Nearly all of Norfolk's land area (ninety-seven percent) is prime forest land. Additionally, forty-five percent of Norfolk's land area is "prime farmland", meaning that the USDA has found it to have the best combination of physical and chemical characteristics for producing food, feed, and other crops, and that it is also available for this use.

Topography

While most of Norfolk's boundaries follow a straight line through the landscape, the Charles River dips south along its northwest border and the town stretches south in its southeast corner, as if to make up for the missing space. The resulting shape has the appearance of a parallelogram which has had its upper corner removed and pasted on the opposite, southeast, corner. Although its rivers do not strictly define the boundaries of the town – the Charles River accounts for only a small portion of the boundary between Norfolk and Millis and the Stony River for less than half of Norfolk's boundary with Walpole – they are significant and defining elements of the landscape, including their ponds and creeks. The Mill River runs down the western edge of Norfolk from the Charles River into Wrentham, as does the Stony River on the opposite, eastern, side of town. Large and small ponds and creeks lie along and between these two rivers, dotting Norfolk's landscape.

A review of Norfolk's topography makes it easy to understand its USDA designations as prime farmland and prime forest land. Most of Norfolk 's land was farmed in the past, taking advantage of the its predominantly open, rolling landscape with few natural obstructions and easy access from nearly all sides to water bodies, rivers, or creeks. Scattered throughout the town are relatively low and gentle hills. Less than twelve percent of Norfolk's land area is steeply sloped, and all of these areas appear to be in currently wooded locations that are considered to be prime forest land. Additionally, just under sixteen percent of the town's land area is covered in wetlands and seventeen percent is included in FEMA floodplain areas.

Watershed

Norfolk is located entirely within the Charles River Watershed, a 308-square mile area beginning at Echo Lake in Hopkinton and ending at the Boston Harbor. The Charles River Watershed is one of 28 distinct watersheds in Massachusetts, and includes twenty-three communities. It is also the most densely populated watershed in New England.[6]

Surface Water Bodies

Water bodies and adjacent lands in Norfolk offer a variety of recreational activities and amenities, including swimming, fishing, wildlife sanctuaries, canoeing, and park lands. The following is a list of surface water bodies in the town.

Cress Brook

Cress Brook is located in the northwest corner of Norfolk. The Brook runs west from the privately-owned Cress Brook Pond into the Mill River.

Stony Brook

Stony Brook connects Stony Brook Pond to the Stop River running along the eastern boundary of Norfolk. For nearly two hundred years, Stony Brook was the site of mill operations in Norfolk including saw mills, cotton mills, a box factory, washing machine works, and finally the Norfolk Woolen Company. Mill operations in the area ended in the early twentieth century, and a portion of Stony Brook is protected by the Bristol Blake Reservation and Stony Brook Wildlife Sanctuary.

[6] Charles River Watershed Association, Charles River Watershed Facts. http://www.crwa.org/charles-river-watershed#map

Highland Lake

Located near the eastern border of Norfolk with Walpole, the forty-acre Highland Lake is fed by the Stop River with the MBTA commuter rail line running across its northern shore. Highland Lake was also the site of early mills in Norfolk, but by 1900 it had turned into a popular recreation destination thanks to its easy access by rail to Boston. At its height, the lakefront boasted a racetrack, dance hall, amusement park, skating rink and ball fields in addition to water activities including swimming and boating. While the amusement park amenities are long gone, Highland Lake is in good condition and has town owned public access for canoeing and fishing.

Mirror Lake

Mirror Lake is also located on Norfolk's southern border and is shared with Wrentham. While the majority of the lake is located in Wrentham, the only public access and beach area is located in Norfolk.

City Mills Pond

City Mill Pond is located midway along the Mill River's run along Norfolk's western border. The pond is located on fifteen acres of town-owned land and was originally created by the dams established for the many surrounding mills which gave the pond its name. Today, the pond is available for fishing and canoeing. The 2017 Open Space and Recreation Plan considers the site to be an excellent candidate for future improvements and recreational opportunities such as skating.

Comey's Pond

Comey's Pond is located in the western edge of Norfolk and is owned by the Conservation Commission. One of several Norfolk ponds fueled by the Mill River, the six-acre pond is considered to be in good condition and is open to the public for passive recreational uses including fishing and picnicking.

Kingsbury Pond

The smallest of Norfolk's publically accessible ponds, the quarter acre sized Kingsbury Pond is located in the northwest corner of Norfolk. The Conservation Commission owns a portion of the pond's shorefront, and provides public access to the water body from that location. While it is currently considered to be in good condition, the last few years of drought and increased municipal water consumption in nearby Franklin have put pressure on the pond which is now in decline.

Populatic Pond

Located at the northwestern tip of Norfolk and sharing a shoreline with Franklin and Medway, Populatic Pond is one of the town's most accessible water features and the only pond with direct access to the Charles River. The forty-acre pond has a boat ramp with on-street parking and its public right of way is noted to provide excellent views of the pond and its surrounding area.

Stony Brook Pond

Stony Brook Pond is located at the center of the Bristol Blake Reservation, a 140-acre nature preserve run by the Massachusetts' Department of Conservation and Recreation (DCR), and abuts the Stony Brook Wildlife Sanctuary, a 116 acre preserve owned by Mass Audubon. The area also includes Kingfisher Pond, and provides public access to walking trails and wildlife education services, with wintertime access for snowshoeing.

Other Ponds

Norfolk has many other ponds, including Bush Pond along the Mill River and Mann Pond along the Stop River, which are privately owned and inaccessible to the public at this time.

Charles River

The Charles River runs along the northwest border of Norfolk with Millis and Medfield. Norfolk is located within the Charles River Watershed and all of the town's significant rivers and streams flow into the Charles River. The Charles River provides recreational access to Norfolk residents for boating and fishing and is partially protected as part of Area G of the Charles River Natural Valley Storage Area.

Mill River

Beginning in Wrentham and running along the western edge of Norfolk into the Charles River, the Mill River is one of Norfolk's most significant natural features. Portions of the Mill River near Franklin are protected as

part of Area L of the Charles River Natural Valley Storage Area and the entire river is considered to be one of Norfolk's most significant wildlife corridors.

Stop River

Running nearly parallel to the Mill River along the eastern edge of Norfolk, the Stop River is also an important wildlife corridor for the community. Similarly, the Stop River also begins in Wrentham and joins several ponds and tributaries before entering Medfield where it empties into the Charles River. The Stop River is also included in Area G of the Charles River Natural Valley Storage Area and contributes to significant wetlands, particularly in and around the large parcel of land owned by the Dept. of Corrections in southeastern Norfolk.

Water Quality

The following is based on the 2014 Massachusetts Department of Energy's Integrated List of Waters. These are all Category 5 waters either in or near Norfolk. Category 5 means that the water is impaired due to one or more pollutants and requires a TMDL. TMDL refers to Total Maximum Daily Load and is a regulatory term in the U.S. Clean Water Act describing a plan for restoring impaired waters that identifies the maximum amount of a pollutant that a body of water can receive while still meeting water quality standards.

- **Charles River** – beginning at the Populatic Pond along the Norfolk border for eighteen miles to Natick, the impairment is caused by non-native aquatic plants, aquatic macroinvertebrate bio assessments, chlordane, DDT, mercury in fish tissue, excessive algae growth, dissolved oxygen saturation, nutrient/eutrophication biological indicators, phosphorus, and oxygen, dissolved
- **Mill River** – the length of the river is impaired by temperature, water
- **Populatic Pond** – impairment is caused by chlordane, DDT, excessive algae growth, dissolved oxygen saturation, nutrient/eutrophication biological indicators, mercury in fish tissue, and oxygen, dissolved
- **Stop River** – is broken into two sections: from Wrentham to Norfolk-Walpole MCI discharge/Highland Lake area, the river is impaired by ambient bioassays – chronic aquatic toxicity, oxygen, dissolved and phosphorous; from the Norfolk Walpole MCI discharge to the Charles River, it is impaired by Escherichia coli, organic enrichment (sewage) biological indicators, phosphorous, and temperature, water

Flood Hazard Areas

Norfolk has a long history of flooding, with four significant flooding events in the last century including a "rare flood" in 1955 when two hurricanes arriving back to back dropped over sixteen inches of rain on the community. As a result of the Army Corp of Engineers studies following those intense flooding events, Congress passed the Charles River Natural Valley Storage Area (Public Law 93-251) which allowed the Army Corps of Engineers to acquire seventeen wetland areas, including marshes, swamps, and wet meadows. By protecting the 8,103 acres of wetlands surrounding the Charles River, the Army Corp of Engineers has significantly reduced flooding in the surrounding communities. Three of these protected areas are in Norfolk - Area G includes the confluence of the Charles and Stop Rivers; Area K includes the rest of the Stop River; and Area L covers the Mill River. In all, these areas include just over thirty-six acres of land preserved in its natural state for flood control, fish and wildlife management, and passive recreation (bird watching, hiking, canoeing, fishing, and cross-country skiing).

Given this history of flooding, it is not surprising that Norfolk has multiple areas located within FEMA flood zones. FEMA flood zones are geographic areas which FEMA has identified as being of higher flood risk for the purposes of determining where flood insurance will be required. Inclusion in a FEMA flood zone means that a property has at least a one percent annual chance of flooding.[7] A little less than seventeen percent of

[7] FEMA Flood Zones Definition, https://www.fema.gov/flood-zones.

Norfolk's land area is included in these zones, which are found primarily surrounding the Mill River, Stop River, Cress Brook, Stony Brook, and at the Charles River adjacent to Populatic, Harlow, and Philips Ponds. The areas around Kingsbury Pond and Stony Brook Pond are also included within separate FEMA flood zones.

Wetlands

The state geographical information system (MASSGIS) records indicate that there are 1,559.39 acres of wetlands in Norfolk, representing just under sixteen percent of the town's land area. There are extensive wetlands in the southeast section of Norfolk surrounding Stony Brook Pond and the Stop River leading to and from the open lands owned by the Dept. of Corrections, and surrounding the Mill River and Cress Brook in the northwestern corner of the community. As one might expect, there is generally a corridor of wetlands on both sides of the town's rivers, brooks, and ponds. There are also several isolated wetland areas scattered throughout the town.

Norfolk has a local Wetlands Protection Bylaw and Floodplain/Wetland Protection Districts which are administered by the Conservation Commission. These local ordinances provide additional protections for the community's wetland resources beyond those required by the Massachusetts Wetlands Protection Act, including vernal pools.

Vernal Pools

According to MassGIS, there are twenty-six certified vernal pools and more than fifty potential vernal pools found in Norfolk. These vernal pools are scattered widely throughout the community and can be found in nearly every neighborhood and conservation area. The Open Space and Recreation Plan specifically recognizes the Kunde Conservation land and Stony Brook Wildlife Sanctuary for their vernal pools.

Vegetation

Norfolk's vegetation consists primarily of deciduous forests, with limited crop land and a variety of wetlands interspersed throughout the town. Small areas of brushland and one cranberry bog can be found in Norfolk, but the predominant natural community types and their vegetation can be summarized as follows:

- Upland Forests in Norfolk are typically dominated by red oak, shagbark hickory and white pine;
- Forested Wetlands are largely made up of red maple near streams but also include speckled alder, highbush blueberry, sweet pepperbush underbrush with elm, popular, and willow trees;
- Scrub-shrub Wetlands including trees growing in saturated or standing water, usually willow, buttonbush, meadow sweet, hardhack, and red-osier dogwood;
- Emergent Wetlands that include semi-woody plants growing in water up to eighteen inches deep including cattail, purple loosestrife, reed blue-joint, and sedge; and,
- Aquatic Vegetation that either floats or has roots on the bottom contains white water lily, bladderwort, and duckweed.

It should also be noted that Norfolk has passed a Shade Trees Act and Scenic Roads Act to encourage the preservation and enhancement of public shade trees. Its subdivision regulations also require the addition of public shade trees within a 7-foot strip between the edge of pavement and sidewalk along new roads.

Rare and Endangered Species

The following is a list of rare and endangered plants that have been identified by the State Division of Fisheries and Wildlife Natural Heritage and Endangered Species Program, as of November 2012, as being found in Norfolk.

RARE AND ENDANGERED PLANTS

Taxonomic Group	Scientific Name	Common Name	State Rank	Most Recent Observation
Vascular Plant	Carex oligosperma	Few-seeded Sedge	E	1905
Vascular Plant	Gentiana andrewsii	Andrews' Bottle Gentian	E	1910
Vascular Plant	Petasites frigidus var. palmatus	Sweet Coltsfoot	E	1897
Vascular Plant	Spiranthes vernalis	Grass-leaved Ladies'-tresses	T	1907
State Rank: E – Endangered; SC – Special Concern; T – Threatened				

Source: State Division of Fisheries and Wildlife Natural Heritage and Endangered Species Program, Town Species Viewer, www.mass.gov/eea/agencies/dfg/dfw/natural-heritage/species-information-and-conservation/town-species-viewer.html

The following is a list of rare and endangered animals that have been identified in Norfolk by the state's Division of Fisheries and Wildlife Natural Heritage and Endangered Species Program (NHESP, August 2010). The 2012 BioMap2, also prepared by NHESP, identifies several areas in Norfolk that are critical natural landscapes and core habitats necessary for the preservation of endangered plant and animal species. The Stop River wetlands in southeastern Norfolk and two smaller areas to the north along Stop River include both critical natural landscapes and core habitats. Core habitats are also present in the Bristol-Blake Reservation/Stony Brook Wildlife Sanctuary area and in the southwest corner of the town.

RARE AND ENDANGERED ANIMALS

Taxonomic Group	Scientific Name	Common Name	State Rank	Most Recent Observation
Amphibian	Ambystoma opacum	Marbled Salamander	T	2005
Fish	Notropis bifrenatus	Bridle Shiner	SC	1995
Reptile	Terrapene carolina	Eastern Box Turtle	SC	2013
State Rank: SC – Special Concern; T – Threatened				

Source: State Division of Fisheries and Wildlife Natural Heritage and Endangered Species Program, Town Species Viewer www.mass.gov/eea/agencies/dfg/dfw/natural-heritage/species-information-and-conservation/town-species-viewer.html

Natural Resources

Norfolk's development into the suburban community it is today is relatively recent and the town has retained an abundance of natural resources. Reminders of its rural, agricultural heritage are present throughout the community in its winding country roads, open landscape, and still active farming sites. The town includes many ponds and lakes, including two Great Ponds (Populatic and Kingsbury), three rivers (Charles, Mill and Stop) and their many tributaries, large areas of woodland and forests, and at least twenty-six certified vernal pools.

A variety of strategies have been used over time to assist in preserving this rich abundance of resources. Gifts in 1959 and 1963 by Mrs. Bennet Bristol established the state-owned Bristol Blake Reservation and the Mass Audubon's Stony Brook Wildlife Sanctuary. Large sections of Norfolk's riverfront and wetlands areas are included in the Charles River Natural Valley Storage Area which protects and preserves wetland and floodplain areas to prevent disastrous flooding in the future. Several areas in Norfolk are mapped as core habitat and/or critical natural landscapes in the state's BioMap2, which was published for Norfolk in 2012. There are three core habitats which are also critical natural landscapes along the Stop River, the largest of which takes in the wetlands on the Norfolk-Walpole MCI land. A second location along the Charles River also contains both a core habitat and a critical natural landscape. Two additional core habitats are located in the Bristol-Blake Reservation/Stony Brook Wildlife Sanctuary area and in the southwest corner of the community.

Scenic Landscapes and Unique Environments

Norfolk has multiple distinctive scenic landscapes and unique environments. These landscapes offer views of the surrounding rivers, woods, and wetlands, as well as the surviving farmland in the area.

Bristol-Blake State Reservation
A state-owned nature reserve and park space which, together with the adjacent wildlife sanctuary, preserves a large area at the center of Norfolk including Stony Brook Pond, wetlands, core habitats and a critical natural landscape.

Campbell Town Forest
Known as the Norfolk Town Forest, the woodland area is located near the center of town and includes walking trails that are open to the public.

Charles River
Important for both its recreational uses and its contributions to the scenic landscape, the Charles River flows across the northwest corner of Norfolk and is accessible for fishing, canoeing and boating, and viewing from Town-owned conservation land.

City Mills Pond
A nine-acre pond located near the western border of Norfolk near Franklin, the pond is owned by the Conservation Commission and is available for passive recreation including boating and fishing.

Clark & West Streets
A unique and scenic viewing location where an antediluvian oak tree is situated amongst wetlands and the Stop River. This scenic landscape is across from Norfolk-Walpole MCI.

Cranberry bog
Located on the southern border of Norfolk near Park Street and the Foley Dairy Farm, the site has reduced production in recent years but continues operations within the community.

Holmes Family Farm
Farmland located between Main and Myrtle Streets which has been owned and farmed by the Holmes family for generations.

Jane and Paul Newton's Farm
Located in north Norfolk at the corner of Cleveland and Fruit Streets, the farm grows vegetables and raises a few sheep in addition to running a small fruit and vegetable stand during the summer and a strawberry picking facility.

Kunde Conservation Land
This twenty-acre conservation area donated in memory of Mrs. Ida Kunde in the 1990s. Located behind the H. Olive Day Elementary School, the property includes woods, vernal pools, and easily accessible walking trails.

Mass Audubon's Stony Brook Wildlife Sanctuary
As noted above, Mass Audubon oversees half of a large natural area considered to be both a critical natural landscape and a core habitat for endangered species which includes walking trails and a nature center.

Norfolk Trout Club/Upland Game Club
Although both are private clubs, the sites include three trout ponds surrounded by woodland and provide visibility to the Charles River.

Populatic Pond
This Great Pond is a scenic landscape and includes a public boat ramp which provides both physical and visual access to the pond and the adjacent Charles River.

Town Hill
Although newer in its development and character than the other sites on the list, Town Hill is a locally developed scenic landscape at the heart of Norfolk.

Hazardous Waste Sites

Like so many other urbanized communities, Norfolk has various properties with reportable releases of hazardous waste, some of which have contaminated soil and groundwater in the area around the discharge and the downgradient of the discharge. Some of the contamination was the result of actions prior to the advent of hazardous waste regulations and others were caused by accidents or the improper handling of hazardous materials. Regulation enforcement and oversight lies with the state; however, the town, led by the Health Department, advocates and assists in the proper and timely remediation of these sites.

Since the late 1980's, there have been 46 incidents reportable to the state DEP. The following list includes those properties where remediation efforts are either currently underway or have yet to begin. The address and location of the properties along with the reporting date, current level of compliance, and remediation phase information is also shown below.

ACTIVE HAZARDOUS WASTE SITES

Release Address	Site Name/Location Aid	Notification Date	Compliance Status	Date	Phase
15 LINCOLN RD	CALL & WAIT AUTO SERVICE	1/11/07	TIER 2	12/2/10	PHASE II
2 CLARK STREET	MCI NORFOLK	10/19/15	TIERI	10/26/16	PHASE II
111 DEDHAM ST	SOUTHWD HOSPITAL DISPOSAL AREA	1/15/87	RAO	11/1/07	PHASE IV
DEDHAM ST RTE 115	SCHMIDT EQUIPMENT INC	12/27/89	RAO	7/13/95	
2 CLARK ST	MCI NORFOLK WELL 2 PUMP HOUSE	6/29/98	RAO	7/3/07	

Source: Mass. DEP, August 2, 2017

Two sites in Norfolk have Activity and Use Limitation (AUL) notices in place, meaning that the sites are considered to be clean but that there is still oil and/or other hazardous materials present on the site. The two locations in Norfolk are:

- Old Campbell Street in northeast Norfolk, Oil and Fuel Discharge
- Buckley and Mann, 17 Lawrence Street, Wastewater Discharge

Fully remediated hazardous waste sites can often find a second life as a playing field or other municipal recreational use. No such projects have been pursued in Norfolk as of this writing, but it could be an option for the town to explore in the future. In the meantime, Norfolk will continue to explore opportunities to safely use remediated sites for recreation and open space.

Historic & Cultural Resources

Settled in the 1680s, Norfolk grew slowly during its first two centuries with new residents drawn to the advantages of its rolling plains for farmland and its abundant water resources for mills and industry. Previously known as North Wrentham, the town was not given the name of Norfolk until it was incorporated in 1870. Norfolk has 341 historic properties inventoried and on record with the Massachusetts Historical Commission (MHC), including thirty-one properties and/or areas included on the State Register of Historic Places. Three individual properties, two historic districts and one cemetery are listed on the National Register of Historic Places. The National Register endeavors to identify, evaluate, and protect historic and archeological resources. All of the historic properties listed have been documented and evaluated according to uniform standards.

Archeological Sites

Norfolk's known archeological sites are recorded with the Massachusetts Historical Commission. These sites, through the artifacts of daily life which they contain, provide crucial documentation of the town and

region's development. While it is likely that many potentially significant sites were lost or destroyed as the town developed over time, it is also possible that there are undocumented sites that are relatively well preserved in Norfolk's wetlands, river front areas, forests, and undeveloped sites.

Historic Resources Listed on the National Register of Historic Places

The National Register of Historic Places is the United States' federal government's list of significant historic places deemed worthy of preservation. Massachusetts has over 4,200 listings on the National Register, making up about five percent of all listings nationwide. In Norfolk, there are three individual properties, one cemetery, and two districts listed on the National Register of Historic Places.

National Register listed properties can present opportunities for restoration and reuse not found in other buildings, and their listed status can provide additional opportunities for grant and project funding for future projects. National Register sites in Norfolk include:

Norfolk State Hospital (Now Norfolk Walpole MCI)

Listed on the National Register as part of the Massachusetts State Hospitals and State Schools designation, the Norfolk State Hospital was originally constructed in 1912 to replace Massachusetts first specialized hospital built in nearly Foxborough - The Massachusetts Hospital for Dipsomaniacs and Inebriates. The new hospital was designed as a "colony" style institution which used labor, gymnastic exercise, and a regular schedule, as well as therapeutic baths, to treat its patients. In 1927, the facility was renamed the State Prison Colony and inmates were transferred here from the state prison in Charlestown. Much of the current prison, including the walls, was constructed by the inmates living in the Colony. In the mid 1950s, the institution was renamed the Mass. Correctional Institute at Norfolk.

Wrentham State School

Although the majority of this site and its historic buildings are located in Wrentham, the northern portion of the former Wrentham State School campus is located on the southern border of Norfolk. Designed by prominent institutional architectural firm Kendall and Taylor, the campus was established in 1906 as Massachusetts's second school for the "feeble minded" and was considered to be an excellent school for children into the mid-twentieth century. The campus was expanded in the 1950s and remains in operation today.

Norfolk Grange Hall

Constructed in 1863 as Norfolk's First Baptist Church, the Norfolk Grange Hall is one of the communities finest historic buildings and has survived with its Federal/Italianate form and architectural features intact. The building was constructed as a church but became a town meeting space in 1922 after Norfolk's Town Hall burned to the ground. Renamed "Grange Hall" at this time, the building was used for all town activities, meetings, and events, and housed the town library from the 1920s to the 1950s. The building continues today to be an important community meeting space. The Norfolk Grange was first listed on the National Register in 1989 and was included in the Rockwood Road Historic District in 2017.

Pondville Cemetery

The second of Norfolk's two historic cemeteries, Pondville was established by the Pond family who first founded the community of Pondville in what is now the southeastern section of Norfolk. Now owned and operated by Norfolk's Department of Public Works, Pondville Cemetery is just under two acres in size and includes two tombs, several family plots, approximately 310 individual gravestones and monuments, and a small section reserved for residents of the Pond Home, a local facility caring for elderly persons with no known immediate family. Pondville internments began in 1757 and continue today.

Rockwood Road Historic District

Established in 2017, the Rockwood Road Historic District is Norfolk's most recent historic district and includes its largest extant collection of historic buildings along a single roadway in Norfolk's Town Center. Extending along Rockwood Road from the MBTA line to Boardman Street, the primarily residential neighborhood includes homes dating from 1806 to the mid-twentieth century and architectural styles including Federal, Italianate, Victorian Eclectic, and Colonial Revival. The District also includes two

nonresidential structures – the ca. 1863 Norfolk Grange Hall and the mid-nineteenth century Dupee house and restaurant.

Sullivan's Corner Historic District

Located at the intersections of Main Street, Seekonk Street, and Needham Street, the Sullivan's Corner Historic District, also known as North Wrentham, has retained its small village character with homes set close to the street. Originally surrounded by farmland, the village area includes homes dating from 1830 to the early twentieth century which are predominantly Greek Revival and Colonial Revival in design. The oldest resource within the historic district, the Norfolk Cemetery (originally established as the North Wrentham Cemetery) is the older of Norfolk's two colonial cemeteries and has been in use since 1736.

Infrastructure Capacity

Schools

The Town of Norfolk has two public schools - the H. Olive Day School which includes pre-K through second grade, and the Freeman-Kennedy School which includes grades three through six. For middle and high school, it joins with Plainville and Wrentham to form the King Philips Regional School District. The King Philip Regional Middle School is located on King Street in Norfolk and the High School is located on Franklin Street in Wrentham.[8]

Enrollment

NORFOLK PUBLIC SCHOOL ENROLLMENT, 2016-17

School	Total District Students (PK-12)
H. Olive Day School	442
Freeman-Kennedy School	496
King Philips Middle School	257 (out of 776 in Regional District)
King Philips High School	457 (out of1,323 in Regional District)
Total	1,652

Between 2013 and 2017, school enrollment in the Norfolk School District remained steady with an increase in enrollment of less than one percent. At the same time, the King Philips Regional School District declined by 2.4 percent. This is consistent with the state as a whole, as statewide enrollment also stayed relatively consistent in those five years, decreasing by only 0.1 percent.

	2013	2014	2015	2016	2017
Norfolk	934	925	895	909	938
King Philips Regional District	2,151	2,125	2,101	2,130	2,099
State	954,773	955,739	955,844	953,429	953,748

Source: Massachusetts Department of Elementary and Secondary Education

The student/teacher ratio in Norfolk is 13.6 to 1, which is only slightly higher than the state ratio of 13.2 to 1.

[8] Source: Town of Norfolk School Department and King Philips Regional School District

Special Needs

The King Philips Regional School District had a special needs enrollment for the 2015-2016 school year of 374 students. Nearly 98 percent of these students are full inclusion (inside the general education classroom for more than 80 percent of the school day). The graduation rate for students with IEPs in 2016 was 66.7 percent, which is lower than both the state target of 84 percent and that actual state rate of 71.8 percent.

Roughly two percent of students in the regional school district and 2.7 percent of students in Norfolk public schools have a first language that is not English. Norfolk Public Schools has a significantly higher number of students who are English language learners, 1.8 percent, in comparison to the regional school system, which is just .2 percent. Approximately 14.5 percent of both school systems are students with disabilities. Approximately 19.6 percent of the regional school systems students are considered High Needs students, while Norfolk Public Schools has a slightly higher percentage of 20.3 percent. Economically disadvantaged students make up 7.3 percent of the regional school system and 6.2 percent of the local one.

Transportation

Roadways

The town is located just 30 miles from Boston, Providence, and Worchester but lacks direct access to any major highways. This lend the community a rural character which would not otherwise be possible. Three corridors - Route 115, Seekonk Street/Needham Street/North Street, and Myrtle Street/Park Street provide north/south access through the town, but only one main roadway, Main Street/Clark and West Streets, provides east/west accessibility. Much of the community is made up of separated neighborhoods and the large number of ponds and wetlands in Norfolk require residents to go around rather than through certain areas. Norfolk has a total of 70 miles of paved roadways.

Public Transit

Public transit is available by commuter rail in Norfolk. The town has a centrally located train station on the Franklin Line into Boston's South Station.

Walking and Bicycling

Norfolk is like many formerly rural communities in Massachusetts with long, winding, and relatively narrow roads which are now seeing far more traffic than in the past. While some of Norfolk's roadways have sidewalks, many do not and bicycle lanes are not yet available on its roadways. Instead, the town has a large number of conservation and parklands available to the public for walking and hiking. These lands include state and town owned parcels, as well as those owned and operated by state and local nonprofit organizations.

Drinking Water Supply

The Water Division of Norfolk's Public Works Department oversees the municipal water supply for the community. Water is drawn from four gravel packed wells – Gold Street well, Medway Street well, Myrtle Street well and t Spruce Road well - all of which are located within the Charles River Watershed. The Water Division oversees fifty-seven miles of water pipes and two one-million gallon capacity storage facilities, providing 172 million gallons of water to the community in 2015. The town makes every effort to conserve water and reduce waste within the system, leading to a sixty-six percent reduction in water use between 2009 and 2015. While MCI-Norfolk has its own private water source, the town occasionally supplies water to the site in emergencies. Other private properties also have individual wells within the community which are regulated by Norfolk's Board of Health.

Norfolk's Water Division is looking towards the future in multiple ways. It has established connections with Franklin and Wrentham to meet any emergency demand requirements and is working to identify and test potential new well sites to ensure that it continues to meet the community's needs. Mandatory water bans

are periodically put in place during the summer months and typically prevent the watering of yards and filling of swimming pools during these periods. The town closely monitors the pH of the municipal water supply and tests it regularly to avoid contaminants.

Wastewater

Norfolk has no town sewer system. The town has approved two small, private wastewater treatment plants, though, for more densely developed areas. The first was built as part of a private development in order to accommodate denser commercial and residential development in the Town Center. In 2015, the town acquired this plant. The second plant is located in the River's Edge development in north Norfolk. This development is a 136-unit residential development with a commercial component in the C-4 mixed-use district. A third system, an onsite sewage treatment system located on the former Southwood Hospital land, failed some time ago and the need to remediate this contamination has slowed the site's redevelopment.

Aside from these areas, septic systems are required for all existing and future developments. Most of these systems are constructed to serve a single residence or property, but a common septic system has been approved for Norfolk's industrial park in southeastern corner of the town on Route1A. The town aggressively enforces all Title 5 regulations to protect the community's groundwater supplies.

As noted previously flooding is an issue which the town and region grappled with in developing the Charles River Natural Valley Storage Area. Stormwater too is an issue, and the town has been working since 2007 to implement the EPA's Municipal Separate Stormwater Sewer System (MS4) stormwater management regulations. Norfolk has already made improvements to both the quantity and quality of stormwater that is returned to the ground through these efforts, further reducing flooding hazards.

Regulatory Barriers

This section describes land use and environmental regulations that affect residential development including zoning and wetlands protection bylaws. All information below is taken from Norfolk's Town Bylaws and Zoning Bylaw unless otherwise noted.

Zoning Bylaws

Norfolk is primarily zoned for single family residential development, with a minimum lot size requirement of 30,000 square feet. Mixed-use structures are allowed by right only in the B-1 District located in the Town Center. Here, residential units with no more than two bedrooms may be located above the first floor in buildings where the first floor is limited to commercial or business uses. In Planned Multi-Lot Developments (PMLD) within the B-1 District, up to 65% of the square footage of the building may be made up of residential dwelling units so long as the commercial structure is constructed first and has a footprint which is equal to or greater than that of the residential units.

Beyond this district, the town allows Planned Multi-Lot Residential Developments in its C-4 Mixed Use District (Route 115 and Holbrook Street) with a minimum lot size of 8,000 square feet per unit. PMLDs are also allowed in Norfolk's C-6 District (located along Dedham Street in the southeast corner of the town) by Special Permit through the Planning Board. In these cases, the lot must be a minimum of 80,000 square feet and divided into individual lots with specific requirements for the height and scale of the buildings, location of driveways, integration of commercial uses, and underground utilities. Norfolk also has a specific section and provisions for Age Restrictive Housing within the PMLD section of the bylaw and allows Assisted Living Facilities by Special Permit of the Zoning Board of Appeals.

Outside of these specific districts, Norfolk's Zoning Bylaw provides for Maximum Lot Coverage Special Permits, which allow developers to exceed the maximum lot coverage intensity of use for the site so long as

the project includes a public benefit such as open space, traffic or pedestrian improvements, or other town amenities. However, this exemption applies only to non-residential development in Norfolk. Other allowed Special Permits by the Planning Board include Open Space Preservation and Affordable Housing Construction. For the Affordable Housing Special Permit process, ten percent of the units in the new development must be affordable to low and moderate-income households as well as eligible for inclusion on the state's Subsidized Housing Inventory (SHI) for Norfolk. This section provides for both on-site and off-site unit construction. During discussions with Norfolk staff, it is clear that the onsite development of affordable units proposed by this section has not had the intended effect, as many developments are constructed with only nine units to avoid the ten percent requirement.

Norfolk's zoning bylaw also includes protections for the town's natural resources through the creation of the Watershed Protection District, Aquifer and Water Supply and Interim Wellhead Protection District, and the Flood Plain – Wetlands Protection District. The Watershed Protection District is an overlay district which is intended to protect Norfolk's wetlands, water bodies, water table and water recharge areas from detrimental uses and land developments in these areas, and to conserve these resources for the community. The district includes all existing rivers, ponds, lakes and other water bodies within Norfolk and their surrounding land up to twenty-five feet from the mean high-water line and/or from adjacent low, marshy areas of any brooks streams rivers, lakes, ponds, marshes, swamps, and bogs. Passive recreational uses and the construction of boat docks, landings, and other recreational resources are allowed within the district, but no dumping, excavation, or new construction is allowed in this district unless a Special Permit is approved for the project.

The Aquifer and Water Supply and Interim Wellhead Protection District protects, preserves, and maintains Norfolk's aquifers and recharge areas from temporary and permanent contamination as well as to comply with federal and state laws including the Federal Water Pollution Control Act, Safe Drinking Water Act Amendments, and the Massachusetts Source Approval Regulations. This is also an overlay district which includes two zones – a Certain Groundwater Zone and a Surface Water Protection Zone. Inclusion in this district and its specific zones is determined by standard geological and hydrogeological investigations and are modified as needed. Within this district, general residential and recreational uses are allowed, but uses which could expose the area to contamination, such as the storage of chemicals, landfills, and industrial or commercial activities with wastewater discharges, are prohibited.

Lastly, the Flood Plain – Wetlands Protection District prevents the construction of new buildings and structures on any lands which are seasonally or periodically subject to flooding. The purpose of this district is twofold – to protect the health and safety of Norfolk residents from flooding, and to protect and preserve the natural environment from future contamination. In addition to new construction, earthmoving and the construction of septic tanks, sewage lines, or leachfields are prohibited. General recreation, forestry, farming, and certain pre-existing uses are allowed within this district. This is also an overlay district and its boundaries follow those established for the National Flood Insurance Program by the Federal Emergency Management Agency (FEMA).

Local Wetlands Protection Bylaw

The Norfolk Wetlands Protection Bylaw, as amended in 2010, provides for the protection of Norfolk's wetlands, related water resources, and adjoining land areas through a review process overseen by the town's Conservation Commission, which has the power to deny projects which are deemed likely to have a significant or cumulative effect upon resource area values, including but not limited to the following: public or private water supply, groundwater, flood control, erosion and sedimentation control, storm damage prevention, water pollution prevention, fisheries, wildlife habitat, recreation, aesthetics, agriculture, and aquaculture values. This bylaw works in cooperation with the Massachusetts Wetlands Protection Act, but provides more specific and stringent restrictions in those areas which are specific to the needs of the community.

In addition to the above, Norfolk also has a Water Use Restriction Bylaw to provide protection in times of drought for the community and its environment. Established in 1995, the purpose of this bylaw is to protect, preserve, and maintain the public health and safety whenever declared a state of Water Supply Conservation or state of Water Emergency. The bylaw provides the town with the means to enforce any water restrictions, requirements, provisions, or conditions imposed by the Town or by the Department of Environmental Protection.

Stormwater Management Bylaws

The Town of Norfolk has two bylaws directed at managing stormwater issues within the community. The first, the Prohibition of Illicit Discharges to Storm Drain System, was passed in 2006 to eliminate non-stormwater discharges into the municipal stormwater system. The goal of this bylaw is to provide additional protections to the groundwater and natural landscape of the town.

The second bylaw was passed in 2007 and is titled the Post-Construction Stormwater Management of New Developments and Redevelopments. This bylaw established stormwater management standards and regulations for the types of materials entering the municipal separate stormwater system (MS4) in an effort to protect the health and safety of residents and preserve the aquifer and wetlands resources in the area.

Scenic Roads Bylaw

Norfolk has adopted MGL Chapter 40, Section 5C, which provides protections against the removal or cutting of trees or the removal of stone walls within the right of way on any road designated by the community as a Scenic Road. A public review process through the Planning Board is required whenever such changes are proposed along scenic roadways. Norfolk defines Scenic Roads as being any public way accepted by the town as of November 25, 1986, with the exception of Route 1A and Route 115.

Demolition of Historically Significant Properties

Norfolk's Demolition Review Bylaw is intended to encourage the preservation of the town's historically and/or architecturally significant structures by instituting a review process and potential delay of demolition for historic structures. As amended in 2012, the bylaw requires that any building which is seventy-five years or older must be reviewed by the Norfolk Historical Commission before a demolition permit is issued. If the Commission finds that the building or structure is historically or architecturally significant (listed on the National Register of Historic Places or otherwise found to be significant for its construction or association with an important architect, builder, person, or event), demolition can be delayed for up to six months to provide time to consider other options for the preservation of the building or structure.

CHAPTER 6
IMPLEMENTATION CAPACITY & RESOURCES

Norfolk has grown significantly in the last half century and is now facing the same challenges that many Massachusetts towns face as land prices soar. This chapter describes Norfolk's capacity and resources for the implementation of affordable housing initiatives and is organized into two sections: organizations and funds.

Key Findings:

- Norfolk's housing development programs are run by the Norfolk Municipal Affordable Housing Trust, a volunteer committee which serves as the town's only non-profit affordable housing developer and is overseen by the Affordable Housing Director, who is a town employee
- To date, funding for Norfolk's affordable housing projects has come primarily from Community Preservation Act funds

Organizations

The following section examines Norfolk's existing affordable housing community. Below is a list of the organizations and town departments whose mission it is to assist in the development and/or preservation of affordable housing and to implement those community development initiatives which create a safe and healthy environment for Norfolk residents.

Town Affordable Housing Director

The Affordable Housing Director is a town employee with others located in the Town Hall who manages the Norfolk Municipal Affordable Housing Trust's programs and provides information to the public on affordable housing resources in Norfolk. The director manages the resale of existing affordable housing units, including running any required lotteries and ensuring that all state and federal requirements are met, and works directly with the Housing Trust to develop new affordable units throughout the community. The director also provides information on existing affordable housing options on the town's website and updates the information as needed.

Norfolk Housing Authority

The Norfolk Housing Authority (NHA)was established in 1975 to provide affordable senior housing in the community. The resulting development, Hillcrest Village, provides sixty-four one-bedroom units to senior and disabled residents who meet the income and eligibility requirements. The NHA opened a second family housing development on Arnold Road in 1991 with twenty two- and three-bedroom family units. Both housing developments are fully occupied at the time of this writing. The Norfolk Housing Authority is an important partner with the town in developing and maintaining the community's public housing units.

Norfolk Municipal Affordable Housing Trust

The Norfolk Municipal Affordable Housing Trust (NMAHT) is the town's only nonprofit developer of affordable housing and has accomplished a great deal in a relatively short period. Over the last seven years, the Trust has developed nineteen affordable units scattered throughout the town. The Trust has used

several methods to accomplish this goal, including using Community Preservation Act funds to buy existing homes and resell them with affordable restrictions and to construct new homes on donated land. The Trust has also worked with local housing developers to build required units on town owned or gifted lots, in the process gaining additional affordable units for the community. The Trust continues to look for vacant land and existing homes to purchase for future affordable housing and is considering other potential programs to further affordable housing development in Norfolk.

Funds

The following section examines the Community Preservation Act program which is Norfolk's primary source for funding for affordable housing development as well as a regional planning organizations which the town could reach out to in the future for both funding and development assistance.

Community Preservation Funds

In September of 2000, the Community Preservation Act (CPA) was enacted to provide Massachusetts cities and towns with another tool to conserve open space, preserve historic properties, and produce affordable housing. This enabling statute established the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of up to three percent of the property tax with a corresponding state match of up to one hundred percent funded through new fees at the Registry of Deeds and Land Court.

Once adopted, the Act requires at least ten percent of the monies raised to be distributed to each of three categories: open space, historic preservation, and community housing. The Act allows flexibility in distributing the remaining funds to any of the CPA categories as determined by the community. The Act further requires that a Community Preservation Committee of five to nine members be established, representing various boards or committees in the community, to recommend to the legislative body, in this case town meeting, how to spend the Community Preservation Funds.

Norfolk was an early adopter of the CPA in 2001 with a three percent surcharge and exemptions for both low- and moderate-income homeowners and the first $100,000 of property value for residential properties. In 2012, the town voted to decrease its surcharge to one percent.

Past CPA funded community housing projects have included the creation of the Municipal Housing Trust Fund and annual funding to the Trust to further its work to create affordable housing in the community; developing new affordable units at 82 Main Street; establishing an affordable housing buy-down program; and the purchased of Gump's Farm for both affordable housing and open space uses. CPA funds for community housing are now in use to complete a Housing Production Plan for the community.

To date, Norfolk has received just over $9.3 million in CPA funds, with $3.8 million coming from the state match.

MAPC Technical Assistance Program

The Metropolitan Area Planning Council (MAPC) provides grant funding to communities in the Greater Boston area to access technical assistance in promoting affordable housing and other land use planning programs. Funding can be used for a single community or on a regional basis. Norfolk is part of the MAPC's South West Advisory Planning Committee subregion.

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