

Town of Weymouth Housing Production Plan

FY2018-FY2022

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Table of Contents

ACKNOWLEDGEMENTS	4
ACRONYMS	5
KEY DEFINITIONS	5
EXECUTIVE SUMMARY	6
CHAPTER 1	10
INTRODUCTION	10
BACKGROUND AND PURPOSE	10
PLAN METHODOLOGY	10
COMMUNITY OVERVIEW	11
CHAPTER 2	12
COMPREHENSIVE HOUSING NEEDS ASSESSMENT	12
DEMOGRAPHICS	12
HOUSING STOCK	26
HOUSING MARKET	33
HOUSING AFFORDABILITY	43
DEVELOPMENT CONSTRAINTS, CAPACITY, AND OPPORTUNITY	59
IMPLEMENTATION CAPACITY	79
CHAPTER 3	88
HOUSING VISION AND GOALS	88
VISION	88
FIVE-YEAR GOALS	89
CHAPTER 4	91
IMPLEMENTATION STRATEGIES	91
LOCAL INITIATIVE STRATEGIES	93
LOCAL REGULATORY STRATEGIES	99
APPENDIX I	104
OCTOBER 11 COMMUNITY WORKSHOP MAP	104
APPENDIX II	106
SUBSIDIZED HOUSING INVENTORY	106
APPENDIX III	108
STATE SUBSIDIZING AGENCY BEDROOM POLICY	108
APPENDIX IV	110
OCTOBER 11 COMMUNITY WORKSHOP SUMMARY	110
APPENDIX V	120
PUBLIC HEALTH SURVEY RESULTS	120

APPENDIX VI	123
COMPREHENSIVE PERMIT DENIAL & APPEAL PROCEDURES	123
APPENDIX VII	124
UNION POINT DEVELOPMENT ADDENDUM	124

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ACRONYMS

ACS	US Census Bureau's American Community Survey
AMI	Area Median Income
DHCD	MA Department of Housing and Community Development
MAPC	Metropolitan Area Planning Council
MOE	Margins of Error

KEY DEFINITIONS

The following definitions are for key terms used throughout the document and are based on information from the U.S. Census Bureau, unless otherwise noted:

Comprehensive Permit – a local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.G.L. c.40B §§20-23 and 760 CMR 56.00.

Cost Burdened – 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.

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 is a single person or two or more people who occupy the same dwelling unit. 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.

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 15 years old and over with income.

Millennials – A person born in the 1980s or 1990s (Merriam-Webster Dictionary: www.merriam-webster.com/dictionary/millennial)

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.

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/hhes/www/poverty/data/threshld/>.

Subsidized Housing Inventory – a list compiled by the MA Department of Housing and Community Development containing the count of low- and moderate-income housing units in each city and town.

EXECUTIVE SUMMARY

Weymouth is a mature, inner suburb of Boston, located on the South Shore, within 15 miles of the city. Weymouth is a vibrant community with four village centers—Bicknell Square, Columbian Square, Jackson Square, and Weymouth Landing. Housing in Weymouth consists primarily of single-family homes, with dispersed apartment and condominium buildings. Weymouth's property values have increased, outpacing many of the surrounding communities and the composition of the town is changing with the overall population declining and the population of senior households growing.

The town is taking a proactive approach to increase the supply of housing, protect its diversity, preserve and increase its affordable units, and have a positive impact on community health. The town also realizes that a diverse housing stock is key to economic stability and growth. To provide a framework to build on these efforts, the Town of Weymouth created this five-year Housing Production Plan (HPP) and an associated Health Addendum under separate cover.

In April 2017, the Town of Weymouth engaged RKG Associates, JM Goldson community preservation + planning, and the Horsley Witten Group to facilitate this work. The primary purpose of the resulting plan is to position the town to first and foremost, better meet local market-rate and affordable housing needs, and in doing so work towards the Chapter 40B 10% statutory minimum for units. Towards that end, this HPP consists of three major components in accordance with the Department of Housing and Community Development Comprehensive Permit Regulations 760 CMR 56:

- A comprehensive housing needs assessment including the most recent available census data of the municipality's demographics and housing stock, together with a projection of future population and housing needs and demand, analysis of development constraints and limitations, and the capacity of the municipality's infrastructure;
- Housing vision and five-year goals; and
- Implementation strategies and action plan

The Weymouth Planning and Community Development Department guided the creation of this plan and closely oversaw the consultant team. Over the course of the planning process, the consultant team worked with the Housing, Community Development, and Health Department staff as well as the Planning Board, Town Council, local realtors and developers, and residents to better understand the town's housing challenges and opportunities, establish a vision for housing production, and develop practical strategies for achieving the community's five-year housing goals.

COMPREHENSIVE HOUSING NEEDS ASSESSMENT

Work on Weymouth's Housing Production Plan (HPP) began with a review of its current population, the demographic trends anticipated to affect its future growth, the existing housing stock, and the town's future housing needs. To do this, this comprehensive housing needs assessment examined:

- The most recent available census data of the municipality's demographics and housing stock plus a review of available local plans and studies.
- Future population and housing needs projections, considering regional growth factors.
- Development constraints and capacity of the Town's infrastructure to accommodate the current population and anticipated future growth.

This assessment indicates that despite decline in the town's population, the number of households in Weymouth is rising due to a greater number of smaller households, which creates a demand for more housing units. This demand is anticipated to be for both homeownership and rental units, with the highest concentration of demand around senior housing options.

This is in part because of the significant increase in the population of adults over 65 in the community, which is anticipated to reach up to 45 percent of all households in Weymouth by 2030. This projected change in householder age mix suggest an increased demand for smaller units, empty-nester housing, and units with supportive services. Weymouth's older housing stock is not necessarily well suited for this population, and improvements and modernizations are anticipated to be particularly necessary within its rental housing inventory. Lastly, the needs analysis found that many in Weymouth are spending too much of their incomes on housing, particularly seniors with extremely low incomes in rental units.

HOUSING VISION AND FIVE-YEAR GOALS

The housing vision and five-year goals are intended to address the identified housing needs by creating more housing choice and affordable housing and supporting healthy neighborhoods. A portion of the vision and a full list of the five-year goals is below (the full vision is provided in Chapter 4).

Weymouth strives to be a thriving community that welcomes people of all ages, incomes, and cultural roots with a strong commitment to linking residents through parks, open space, and recreation and vibrant village centers.

GOAL 1

Encourage the development of a mix of housing types appropriate for an aging population and affordable to extremely low- to moderate-income senior households, including service enriched housing, and continue to provide resources and support for those long-time senior homeowners who choose to age in place. This goal recognizes that alternative housing options for the senior population can create turnover opportunities for younger families to utilize the existing single-family housing stock.

GOAL 2

Integrate affordable units into a broader range of housing types throughout Weymouth's established and newly developed neighborhoods by incorporating affordable units into new developments, redevelopments of underutilized properties, and the re-use of existing buildings.

GOAL 3

Continue to invest in Weymouth's existing housing stock and neighborhood infrastructure, including sidewalks, parks, and commercial centers, to strengthen the quality of life, aesthetics, access to public transportation, access to healthy food choices, and connectivity of the community, and to increase the desirability of Weymouth as an attractive and livable town.

GOAL 4

Encourage mixed-income housing through mixed-use development in business districts and village centers and reduce the incidence of blighted properties in commercial areas.

GOAL 5

Recognize and address the unique housing quality, suitability, and service needs of seniors and residents with physical, cognitive, and mental disabilities.

GOAL 6

Support opportunities to create service-enriched permanent housing for Weymouth's homeless individuals and families and those at risk of homelessness.

GOAL 7

Strengthen and expand resources that support greater pathways to homeownership for first-time homebuyers, including low- to middle-income households (at or below 80 percent AMI) and middle-income households (80 percent to 100 percent AMI).

GOAL 8

Increase Town capacity to facilitate housing production and rehabilitation by allocating funding, staff, and other resources to relevant activities, and by educating the community about housing needs.

IMPLEMENTATION STRATEGIES

To achieve the goals identified above, this HPP recommends the following strategies. A description of the strategies and an action plan is provided in Chapter 5.

Strategy 1: Establish a Municipal Affordable Housing Trust

Strategy 2: Increase CPA allocations for community housing

Strategy 3: Prioritize investment in lower-income neighborhoods for parks, transportation, and healthy food access

Strategy 4: Increase workforce housing options

Strategy 5: Expand Housing Rehab Program

Strategy 6: Training for landlords

Strategy 7: Expand homeownership assistance

Strategy 8: Preserve affordability of expiring uses

Strategy 9: Preserve and expand public housing

Strategy 10: Senior property tax work-off abatement and other senior service/housing needs

Strategy 11: Encourage creation of veteran's housing

Strategy 12: Explore potential sites to encourage development of mixed-income multifamily housing

Strategy 13: Amend zoning in commercial areas to allow mixed-use development/redevelopment

Strategy 14: Adopt Inclusionary Zoning

CHAPTER 1

INTRODUCTION

Background and Purpose

A 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 based on 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).

The Weymouth Housing Production Plan (HPP) is a report of the Town of Weymouth, created under the guidance of the Weymouth Department of Planning and Community Development and approved by the Town Council and Planning Board on February 20, 2018.

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Commonwealth's goal is for all Massachusetts municipalities to have 10 percent of their housing units affordable to low/moderate income households, or to have affordable housing on at least 1.5 percent of the town's total land area. As of September 2017, the state's Subsidized Housing Inventory (SHI) included 7.6 percent (1,771 units) of Weymouth's 2010 year-round housing base (23,337 year-round units). Weymouth needs an additional 563 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 Weymouth must produce 117 SHI units for a one-year certificate, or 233 SHI units for a two-year certificate. (For more information, see Comprehensive Permit Denial & Appeal Procedures in the appendices of this report.)

Plan Methodology

The HPP is based on a detailed analysis of housing needs, development constraints, implementation capacity, and a public health survey and analysis, as well as community input gathered at two community workshops (June 20, 2017 and October 11, 2017) and a Senior Forum on November 1, 2017.

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, as the estimates are based on samples and not on complete counts. The HPP also uses data from a variety of available sources including: Alteryx, The Warren Group; Massachusetts Department of Education; Massachusetts Department of Environmental Protection (DEP); Massachusetts Department of Housing and Community Development (DHCD); Metropolitan Area Planning Council (MAPC); Town of Weymouth; HUD Office of Policy Research and Development; UMass Donahue Institute; and Zillow.

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, and some offer comparisons to other communities in the region.

Community Overview

Weymouth is a primarily residential suburb located south of Boston in Norfolk County. The total area is 26.1 square miles, with a population of 53,743 people per the 2010 U.S. Census. Weymouth is approximately twelve miles southeast of Boston and forty-two miles northeast of Providence. The town is bordered by Braintree, Holbrook, Abington, Rockland, and Hingham. Weymouth is the second oldest township in Massachusetts, dating back to 1622 when it was founded as the “Wessagusset” colony. It was renamed Weymouth in 1635, and was primarily a fishing and agricultural community for the next 200 years.

Weymouth has no traditional downtown center. Rather, it has four village centers—Bicknell Square, Columbian Square, Jackson Square, and Weymouth Landing. Housing in Weymouth consists primarily of single-family homes, with dispersed apartment or condominium buildings as well. Residents often designate which of the four “districts” of town they live in—North Weymouth, South Weymouth, East Weymouth, or Weymouth Landing. Weymouth has two primary rivers, the Weymouth Back River and the Weymouth Fore River, whose surroundings, formerly industrial, are now parks and natural areas.

The town is accessible by several MBTA bus routes, as well as three Commuter Rail stations, and is near I-93 and Route 3, providing easy access to both Boston and Cape Cod.

Popular recreation areas in Weymouth include Legion Memorial Field, George Lane Beach, the Weymouth Back River, and Great Esker Park. Local landmarks include the Historic Civic Center District, Fogg Library, Jefferson School, and Washington School. The abundance of natural as well as cultural resources and the town’s proximity to the greater Boston area draw many families to Weymouth.

CHAPTER 2

COMPREHENSIVE HOUSING NEEDS ASSESSMENT

This chapter explores a detailed exploration of Weymouth's demographics, housing stock, housing market, and housing affordability, as well as valuable comparisons to its neighboring communities (referred to as the comparison communities throughout this plan).¹ The findings that are detailed throughout this chapter help set the foundation for understanding Weymouth's current housing needs and how these needs may change given future projections.

Demographics

The following pages provide a thorough analysis of Weymouth's demographic makeup – from an in-depth analysis of its current and projected population, the composition of its households, the racial and ethnic makeup of its population, the educational achievement of the town's residents, and school enrollment patterns, to an evaluation of Weymouth's household and family income, poverty rate, and homelessness statistics.

KEY FINDINGS

- Weymouth's population has been declining since the 1990's, and projections indicate that this decline will continue through 2030.
- All age cohorts under the age of 54 are projected to decrease between 2010 and 2030, while those residents age 65 and older will see a 56 percent increase during this time.
- Households in Weymouth are projected to increase by 5 percent between 2010 and 2030, and the number of senior-headed households (those 60 years and older) is expected to increase from about one-third to 45 percent of all households in Weymouth.
- More than half of Weymouth households are families, and close to one-third are married-couple families with their own children under 18 years. Over 80 percent of non-family households in Weymouth are individuals living alone, and close to 60 percent of these singles are between the age of 15 and 64.
- Household size in Weymouth is expected to decline through 2030, dropping from 2.41 in 2015 to 2.25.
- Weymouth is becoming slightly more diverse than in years past, with minorities making up approximately 14 percent of the total population.
- About 32 percent of Weymouth residents have completed a bachelor's degree, which is less than most of its comparison communities, except Holbrook, Abington, and Rockland.

¹ As part of the analysis for the Housing Production Plan, comparison communities were selected as a benchmark for Weymouth. The chosen communities selected are Abington, Braintree, Hingham, Holbrook, Quincy, Rockland, and the Boston Metro Region. In addition, Norfolk County and the state of Massachusetts are used in some cases as additional comparators. Comparing Weymouth to these comparison communities is a way for placing the local data and analysis in the context of a larger geography to which the community is connected.

- Weymouth's median household income of \$69,123 is lower than most of its comparison communities. Households with an income between \$25,000 and \$49,999 make up approximately 22 percent of Weymouth households, followed by those with an income between \$100,000 and \$149,999, which make up about 19 percent.
- The median family income in Weymouth is \$92,221; however, single male householders with their own children under 18 years have the highest median family income at \$115,911, and single female householders with their own children under age 18 have the lowest median family income in Weymouth at \$27,334.
- Despite the number of households with lower incomes, Weymouth has a very low poverty rate of 4.8, which is greater than that of Norfolk County, but lower than that of the state.
- While the number of homeless individuals originating from Weymouth appears to have declined in the past three years, per data provided by a local service agency, in 2017 there were still close to 92 homeless individuals from Weymouth housed in emergency shelters in the region, and 21 homeless families originating from Weymouth housed in 2016.

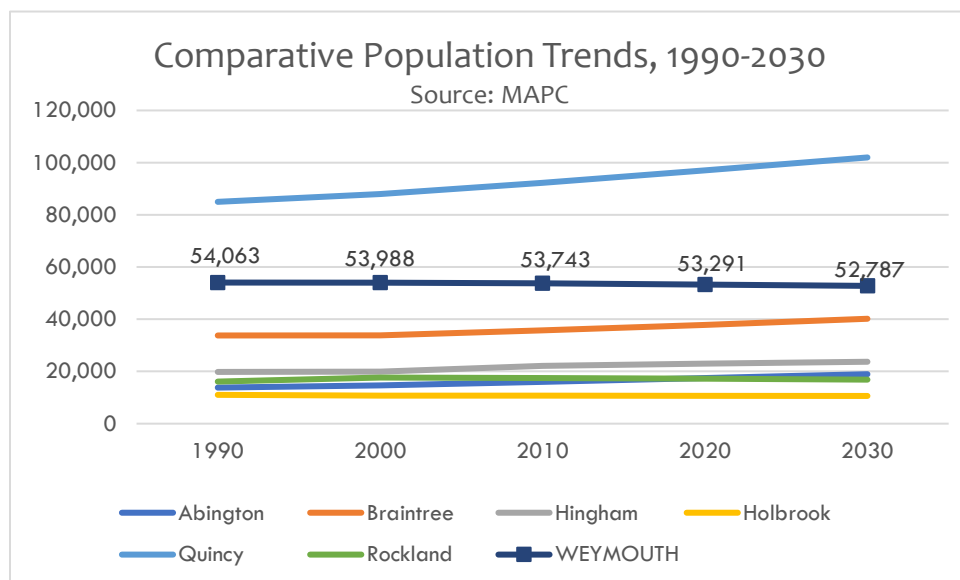
POPULATION

Per the most recent U.S. Census American Community Survey (ACS) estimates, the current total population of Weymouth is 55,304.²

An analysis of Weymouth's historic population trends show that its total population has been declining since 1990. In 2010, the town's total population was 54,743. Population projections provided by the Metropolitan Area Planning Council's (MAPC) Status Quo scenario show that this decline will continue in Weymouth. By 2030, the population is projected to decrease to 52,787, a 2 percent decline between 2010 and 2030. During this time, it is anticipated that Rockland and Holbrook will also experience decreases in population; however, Abington, Braintree, Quincy, and Hingham are projected to experience an increase in population by 19 percent, 12 percent, 11 percent, and 7 percent, respectively.³

² U.S. Census, American Community Survey (2011-2015), Table B01001, "Age."

³ MAPC, "Population and Housing Demand Projections for Metro Boston, Provisional Municipal Forecasts, Status Quo Demand Scenarios," (January 14, 2014).

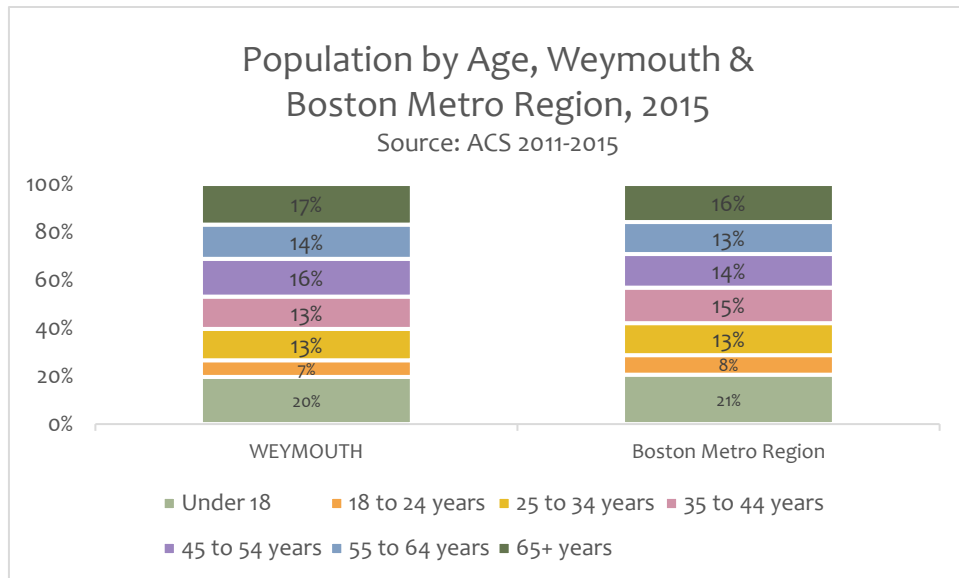


While the total population in Weymouth continues to fall, the change is not evenly distributed across age cohorts. Between 2000 and 2010, two of the older age cohorts experienced varying levels of growth in population: the age cohort 55 to 64 years increased close to 39 percent, and the age cohort 75 years and older increased approximately 1 percent. All other age cohorts saw a decrease in population during this time, with those age 20 to 34 years experiencing the greatest decline at approximately 10 percent, followed by an 8 percent decline for the age cohort 0 to 4 years.⁴

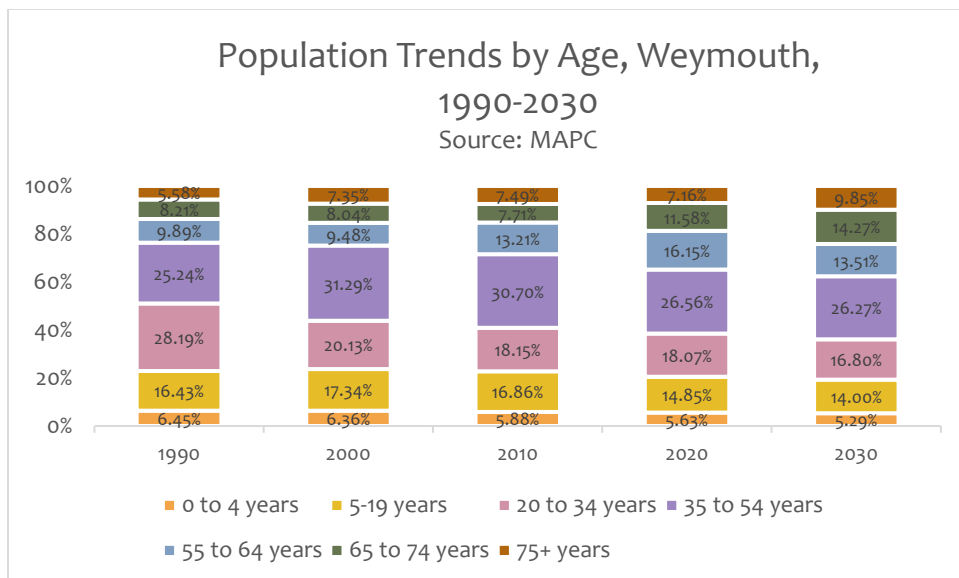
A breakdown of the current population by age shows that slightly over half of Weymouth's estimated population is under age 44, which is comparable to that of the Boston Metro Region. Approximately 20 percent of Weymouth's current population is 18 years and under, while 17 percent is 65 years and over.⁵ However, population projections show that the age structure of Weymouth will continue to shift through 2030 as residents age and the younger age cohorts in town decrease in population.

⁴ MAPC, "Population and Housing Demand Projections for Metro Boston, Provisional Municipal Forecasts, Status Quo Demand Scenarios," (January 14, 2014).

⁵ U.S. Census, American Community Survey (2011-2015), Table B01001, "Age."



Based on recent patterns of migration, fertility, and mortality, MAPC's projections indicate that the school-age population (age 5-19) will continue to decrease between 2010 and 2030, a decline of approximately 18 percent, and the age cohort 35 to 54 years will decline close to 16 percent. In fact, all age cohorts under age 54 are projected to decrease in population during this time, while those residents age 65 and over will see a significant increase: approximately 56 percent during this time.⁶



⁶ MAPC, "Population and Housing Demand Projections for Metro Boston, Provisional Municipal Forecasts, Status Quo Demand Scenarios," (January 14, 2014).

HOUSEHOLD COMPOSITION

More than population, the number and type of households and their spending power within a community correlate with housing demand. A **household** is a single person or two or more people who occupy the same dwelling unit. 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. In 2015, the estimated number of total households in Weymouth was 22,708.⁷

As of the 2010 Census, the total number of households in Weymouth was 22,435. This was second only to the 40,660 households in nearby Quincy and almost 10,000 households greater than Braintree. MAPC's Status Quo Projections anticipate that by 2030, Weymouth will be home to 23,625 total households (a 2 percent growth over 2020 projections, and a 5 percent growth over 2010). While Weymouth and the other comparison communities are all projected to realize household growth over the 2010 to 2030 time-period, the communities expected to experience the greatest growth in households between 2010 and 2030 are Abington, with a 31 percent increase, and Braintree and Hingham, both with a 19 percent increase. Weymouth is expected to decline in regional household representation from 22 percent in 2010 to approximately 20 percent in 2030.⁸

Table 3.1 Change in Total Households, Weymouth and Comparison Communities, 2010-2030

	2010	2020	10 - '20	2030	20 - '30	10 - '30
Abington	6,080	7,082	16%	7,973	13%	31%
Braintree	13,736	14,929	9%	16,346	9%	19%
Hingham	8,465	9,316	10%	10,063	8%	19%
Holbrook	4,102	4,155	1%	4,270	3%	4%
Quincy	40,658	43,754	8%	46,839	7%	15%
Rockland	6,697	6,937	4%	7,010	1%	5%
WEYMOUTH	22,435	23,157	3%	23,627	2%	5%

Source: MAPC Projections, Status Quo, Metro Boston Population and Housing Demand Projections 2014; and RKG Assoc.

HOUSEHOLD SIZE

Per the 2006-2010 ACS estimates, the average household size in Weymouth was 2.35.⁹ Five years later, the average household size grew slightly to an estimated 2.41. The average household size for an owner-occupied unit in Weymouth (2.54) is higher than that of renter-occupied units (1.94). The estimated average household size for all owner-occupied units in Massachusetts, at 2.7, is slightly higher than that of Weymouth, as is the estimated average household size for all renter-occupied units in the state, at 2.25.¹⁰

⁷ ACS 2011-2015 Five-Year Estimates, B11001, "Household Type (Including Living Alone)."

⁸ MAPC, "Population and Housing Demand Projections for Metro Boston, Provisional Municipal Forecasts, Status Quo Demand Scenarios," (January 14, 2014).

⁹ ACS 2006-2010 Five-Year Estimates, B25010, "Average Household Size of Occupied Housing Units by Tenure."

¹⁰ ACS 2011-2015 Five-Year Estimates, B25010, "Average Household Size of Occupied Housing Units by Tenure."

Per MAPC's Status Quo Projections, the average household size in Weymouth and in each of the comparison communities is projected to decline between 2010 and 2020, as well as between 2020 and 2030. As of the 2010 Census, the average household size in Weymouth was the second lowest among the comparison communities, with Quincy as the lowest at 2.24 and Holbrook as the highest at 2.62. Weymouth is projected to remain in this position in the years to come, dropping to 2.28 in 2020 and 2.25 in 2030.¹¹ Smaller household sizes typically reflect a shift in a community's population, with an increase among the elderly and/or empty nesters. This drop in the household size may also result in an increased demand in non-owner housing and generally smaller units.

FAMILY & NON-FAMILY HOUSEHOLDS

Different household types often have different housing needs and preferences. The size and composition of a community's households can indicate how well suited the existing housing inventory is to its residents.

The Census Bureau divides households into two broad categories: families and non-families. A **family** household includes two or more related people living together in the same housing unit, and a **non-family** household can be a single person living alone or two or more unrelated people living together. On a town-wide basis, families comprise approximately 59 percent of all households in Weymouth, and non-families comprise approximately 41 percent. At 45 percent, Quincy is the only comparison community with a larger percentage of non-family households than Weymouth. The other comparison communities, including the Boston Metro Region, range from 26 percent (Hingham) to 36 percent (Boston Metro Region) non-family households.¹²

Of the total number of family households in Weymouth (13,510), married-couple families make up approximately 75 percent. Approximately 41 percent of married-couple families in Weymouth have their own children under 18 years. The other 25 percent of family households in Weymouth is made up of single-parent families, and approximately 84 percent of these single-parent families is comprised of female householders¹³ with no husband present.¹⁴

Of the total number of non-family households in Weymouth (9,198), householders living alone comprise approximately 83 percent.¹⁵ Close to 60 percent of these singles are between the age of 15 and 64, and approximately 41 percent are householders age 65 and over. Of the

¹¹ MAPC, "Population and Housing Demand Projections for Metro Boston, Provisional Municipal Forecasts, Status Quo Demand Scenarios," (January 14, 2014).

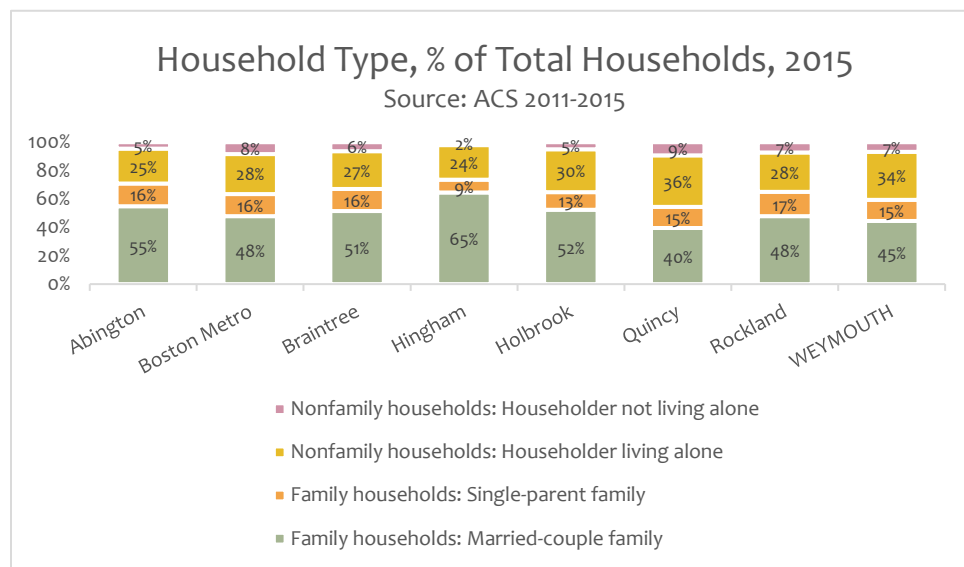
¹² ACS 2011-2015 Five-Year Estimates, B11001, "Household Type (Including Living Alone)."

¹³ According to the U.S. Census Bureau, Current Population Survey, Subject Definitions: The householder refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded. The number of householders is equal to the number of households. Also, the number of family householders is equal to the number of families.

¹⁴ ACS 2011-2015 Five-Year Estimates, B11003, "Family Type by Presence and Age of Own Children Under 18 Years."

¹⁵ ACS 2011-2015 Five-Year Estimates, B11001, "Household Type (Including Living Alone)."

total number of non-family households that do not live alone (1,525), approximately 89 percent are comprised of householders between the age of 15 and 64.¹⁶



Between ACS periods 2006-2010 and 2011-2015, the estimated number of family households across all comparative communities increased by a nominal 0.5 percent. In comparison, family households in Weymouth declined by more than 2 percent, second only to the estimated decline of 11 percent in Rockland. During this time-period, there was a decline of non-family households across all communities of 1.3 percent, while Weymouth experienced an increase of 6 percent, or an increase of 555 non-family households. The other comparison communities that experienced an increase in non-family households during this time were Holbrook at 29 percent, and Rockland and Abington, both at 5 percent.¹⁷

Overall there was decline in the number of family households in Weymouth for all household compositions except for those with female householders, a 21 percent increase between ACS periods 2006-2010 and 2011-2015. On the other hand, Weymouth realized an increase in the number of non-family households for each measurement of composition. Seniors age 65 and over living alone increased 30 percent during this time, from an estimated 2,398 in 2010 to 3,124 in 2015.¹⁸

The decline in family households in Weymouth represents, in part, a changing age and family dynamic. This shift may also reflect a diminished supply of right-sized and affordable family housing options throughout the town.

¹⁶ ACS 2011-2015 Five-Year Estimates, B11010, "Nonfamily Households by Sex of Householder by Living Alone by Age or Householder."

¹⁷ ACS 2006-2010 Five-Year Estimates and ACS 2011-2015 Five-Year Estimates and, B11001, "Household Type (Including Living Alone)," B11003, "Family Type by Presence and Age of Own Children Under 18 Years," B11010, "Nonfamily Households by Sex of Householder by Living Alone by Age or Householder."

¹⁸ ACS 2006-2010 Five-Year Estimates and ACS 2011-2015 Five-Year Estimates and, B11001, "Household Type (Including Living Alone)," B11003, "Family Type by Presence and Age of Own Children Under 18 Years," B11010, "Nonfamily Households by Sex of Householder by Living Alone by Age or Householder."

HOUSEHOLDER AGES

In addition to household type, age of householder can indicate demand for particular types and sizes of housing units, as well as preferred locations. “The **householder** refers to the person (or one of the people) in whose name the housing unit is owned or rented (maintained)... The number of householders is equal to the number of households. Also, the number of family householders is equal to the number of families.”¹⁹

In 2010, about one-third of Weymouth’s heads of households were age 60 and over. This age group also represented about one-third of the heads of households across all the comparable communities’ region. In Weymouth, those age 45 to 59 represented another third, followed by those age 30 to 44 at 25 percent, and those age 15-29 at approximately 9 percent. Per MAPC’s Status Quo Projections, in 2020, the representation of heads of households age 60 and over in Weymouth is projected to increase to 39 percent, and to 38 percent for the comparable communities’ region.²⁰

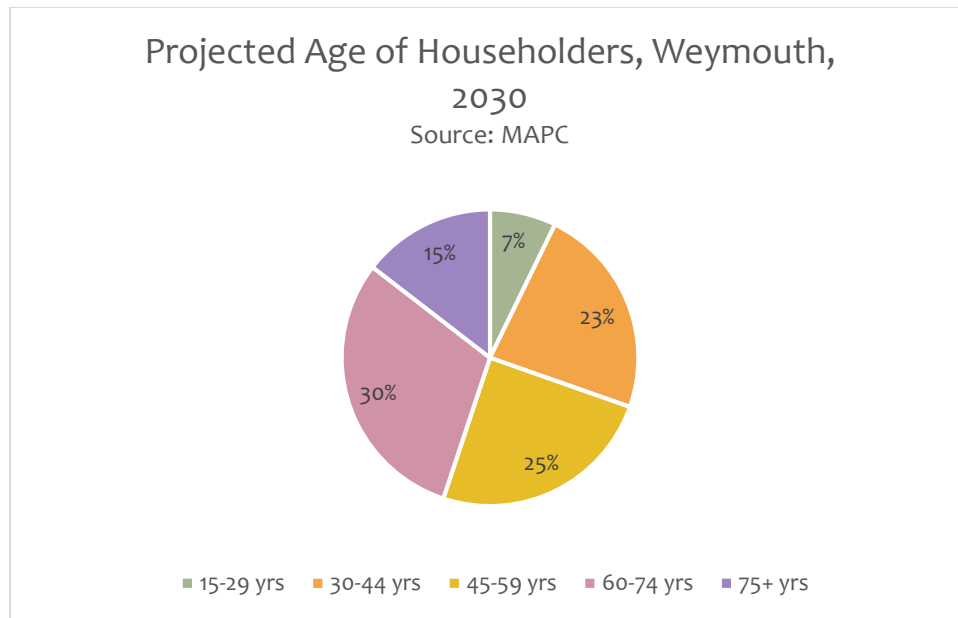
In 2030, elderly heads of households are projected to increase again over 2010, representing 43 percent among all comparison communities, and nearly 45 percent in Weymouth. By comparison, the percentage of households in their family formation years (with householders age 30 to 44 years) and those in their peak earning and spending years (with householders age 45 to 59) is projected to collectively decline approximately 10 percent, from 58 percent in Weymouth (2010) to 48 percent (2030). For the entire comparison communities’ region, this representation declines approximately 8 percent from nearly 57 percent in 2010 to nearly 49 percent in 2030.²¹

The projected change in householder age mix and counts for Weymouth may suggest an increased demand for smaller units, empty-nester housing and/or assisted care/living units. Further, this projected change may also indicate a shift in residential revenues (property taxes) and residential expenses (services for the elderly) for the town.

¹⁹ U.S. Census Bureau, Current Population Survey (CPS), Subject Definitions, Householder, <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#householder> (accessed April 2017).

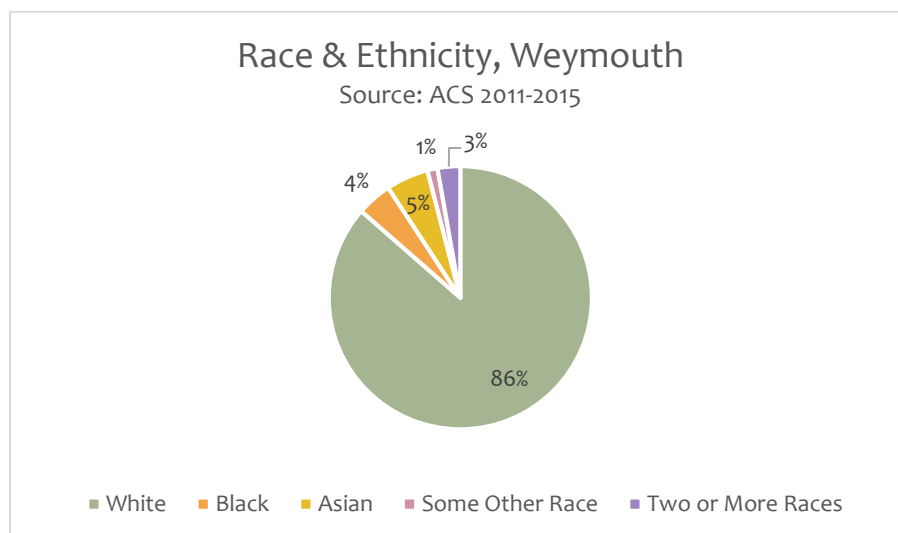
²⁰ MAPC, “Population and Housing Demand Projections for Metro Boston, Provisional Municipal Forecasts, Status Quo Demand Scenarios,” (January 14, 2014).

²¹ MAPC, “Population and Housing Demand Projections for Metro Boston, Provisional Municipal Forecasts, Status Quo Demand Scenarios,” (January 14, 2014).



RACE & ETHNICITY

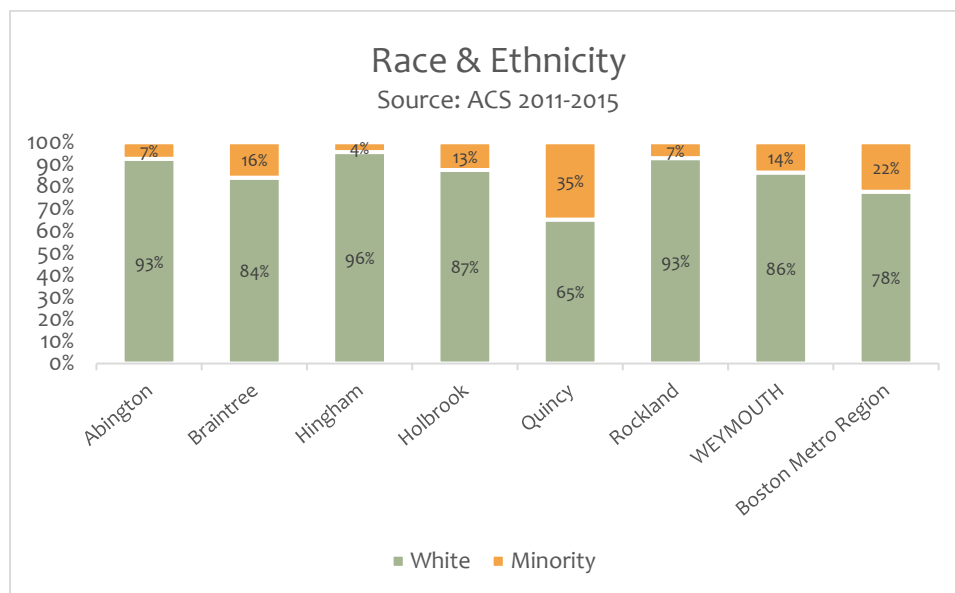
Per the ACS 2011-2015 estimates, approximately 86 percent of the total population in Weymouth is white, followed by 5 percent Asian. However, between ACS periods 2006-2010 and 2011-2015, the population in Weymouth that identifies as white alone decreased by about 5 percent, and the Asian population increased by almost 2 percent. During this time, Weymouth has also seen an increase in residents who identify as two or more races (almost 2 percent increase).²²



²² ACS 2011-2015 Five-Year Estimates, B02001, "Race."

Approximately 3 percent of Weymouth's population is of Hispanic or Latino origin, which is in line with most of its comparison communities, except Holbrook and the Boston Metro Region, with 9 percent and 10 percent, respectively.²³

When looked at against its comparison communities, only Braintree, Quincy, and the Boston Metro Region have a greater minority population than Weymouth: 16 percent, 35 percent, and 22 percent, respectively.²⁴



EDUCATION

ENROLLMENT

Per enrollment data provided by the Massachusetts Department of Elementary and Secondary Education's School and District Profiles, a total of 6,289 students were enrolled in the Weymouth School District for the 2016-2017 school year, 23 percent of which were minorities, approximately 3 percent were English language learners, and about 27 percent were of low-income status. Since the 2010-2011 school year, total enrollment in the Weymouth Public School District has declined by over 9 percent,²⁵ which is in line with the 8 percent decline of population experienced between 2000 and 2010 for the Weymouth age cohort of 0 to 4 years,²⁶ as well as the projected 18 percent decline in the Weymouth school-age population (age 5-19) between 2010 and 2030.²⁷

²³ ACS 2011-2015 Five-Year Estimates, B03001, "Hispanic or Latino Origin by Specific Origin."

²⁴ ACS 2011-2015 Five-Year Estimates, B02001, "Race."

²⁵ Massachusetts Department of Elementary and Secondary Education, School and District Profiles, Weymouth Public Schools, 2010 – 2016, accessed May 2017.

²⁶ MAPC, "Population and Housing Demand Projections for Metro Boston, Provisional Municipal Forecasts, Status Quo Demand Scenarios," (January 14, 2014).

²⁷ MAPC, "Population and Housing Demand Projections for Metro Boston, Provisional Municipal Forecasts, Status Quo Demand Scenarios," (January 14, 2014).

While total enrollment has declined between the 2010-2011 and 2016-2017 school years, the minority population has increased from about 16.4 percent of the total student population to 23.3 percent. The percentage of English language learners and low-income status students has also increased during this time: close to 2 percent increase for English language learners and 0.5 percent increase in low-income status students. The changes in the Weymouth student population reflect the increased racial and ethnic diversity in town, as discussed above.²⁸

Table 3.2. School Enrollment Data, Weymouth, 2010-2016

School Year	Total Enrollment	Minority Population	English Language Learner	Low-Income Status
2010-2011	6,935	16.4%	1.5%	26.5%
2011-2012	6,925	17.7%	2.1%	28.5%
2012-2013	6,897	18.4%	2.3%	27.3%
2013-2014	6,843	19.5%	3.1%	29.8%
2014-2015	6,721	20.4%	3.1%	22.0%
2015-2016	6,541	21.3%	3.1%	23.8%
2016-2017	6,289	23.3%	3.4%	27.0%
% Change 2010-2016 School Years	-9.32%	6.9%	1.9%	0.5%
Source: Massachusetts Department of Elementary and Secondary Education, School and District Profiles, Weymouth Public Schools, 2010 - 2016; and RKG Associates.				

EDUCATIONAL ATTAINMENT

Almost one-third percent of the population 25 years and over in Weymouth is a high school graduate (or the equivalent), while 22 percent has a Bachelor's degree. These statistics most closely resemble the comparison communities of Abington, Braintree, Holbrook, and Quincy. However, approximately 7 percent of Weymouth's population 25 years and over did not attain a high school diploma or its equivalent, which is greater than that of the comparison communities, except for Quincy and the Boston Metro Region.²⁹

²⁸ Massachusetts Department of Elementary and Secondary Education, School and District Profiles, Weymouth Public Schools, 2010 – 2016, accessed May 2017.

²⁹ ACS 2011-2015 Five-Year Estimates, B15003, "Educational Attainment for the Population 25 Years and Over."

Table 3.3. Educational Attainment: Weymouth and Comparison Communities, 2015

	Abington	Braintree	Hingham	Holbrook	Quincy	Rockland	WEYMOUTH	Boston Metro Region
Total Population (25+ years)	11,257	25,792	15,715	8,323	69,366	12,590	40,614	3,235,050
Less than 9th Grade	2%	2%	0%	1%	6%	2%	3%	4%
9th - 12th Grade, No Diploma	2%	4%	2%	2%	5%	4%	4%	5%
High School Graduate (and equivalent)	29%	29%	14%	33%	26%	38%	30%	24%
Some College, No Degree	24%	17%	11%	21%	15%	22%	19%	15%
Associate Degree	12%	9%	6%	15%	8%	10%	12%	7%
Bachelor's Degree	24%	24%	37%	19%	26%	17%	22%	25%
Graduate/Professional Degree	8%	15%	31%	8%	14%	8%	10%	20%
Source: ACS 2011-2015, B15003, "Education"; and RKG Associates, Inc.								

HOUSEHOLD & FAMILY INCOME

Household income largely determines how much a household can afford to pay for housing and whether that household qualifies for some type of housing assistance. Weymouth's median household income is \$69,123. Only two comparison communities have lower median household incomes than Weymouth: Quincy at \$64,155 and Holbrook at \$66,370. Weymouth, however, has a slightly higher median household income than that of Massachusetts at \$68,563.³⁰

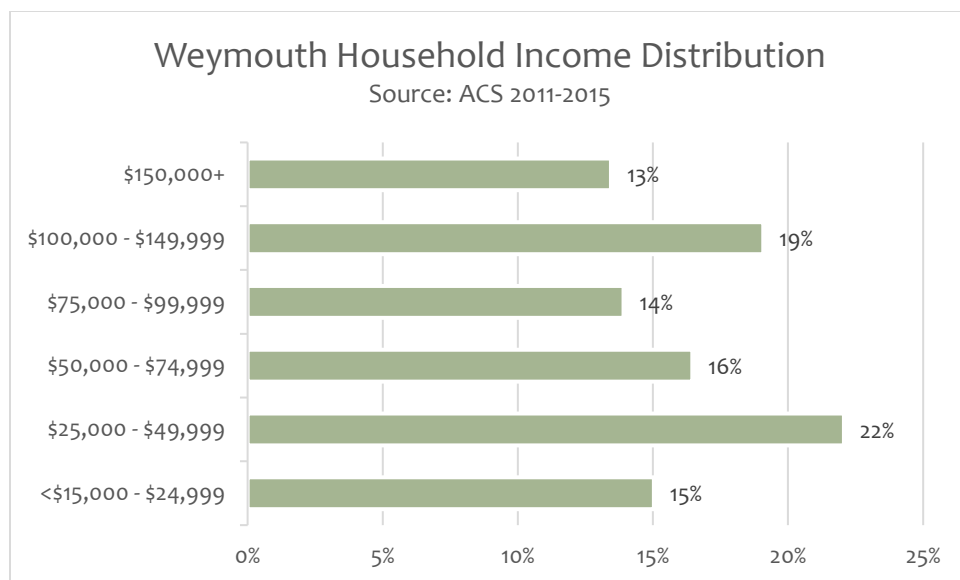
Between ACS periods 2006-2010 and 2011-2015, Weymouth's median household income increased by only 5 percent, an absolute increase of \$3,274. Braintree is the only comparison community with a lower increase during this time, 4.5 percent. Hingham, on the other hand, experienced an increase in median household income of 17.5 percent, from \$98,890 in 2010 to \$116,187 in 2015.³¹

In Weymouth, households with an income between \$25,000 and \$49,999 make up approximately 22 percent of total households, followed by households with an income between \$100,000 and \$149,999, which make up about 19 percent of total households. While approximately 13 percent have incomes of \$150,000 a year or more, about 15 percent of households in Weymouth have an annual income of less than or equal to \$24,999.³²

³⁰ ACS 2011-2015 Five-Year Estimates, B19001, "Household Income in the Past 12 Months (In 2015 Inflation-Adjusted Dollars)," and B19013, "Median Household Income in the Past 12 Months (In 2015 Inflation-Adjusted Dollars)."

³¹ ACS 2011-2015 Five-Year Estimates, B19001, "Household Income in the Past 12 Months (In 2015 Inflation-Adjusted Dollars)," and B19013, "Median Household Income in the Past 12 Months (In 2015 Inflation-Adjusted Dollars)."

³² ACS 2011-2015 Five-Year Estimates, B19001, "Household Income in the Past 12 Months (In 2015 Inflation-Adjusted Dollars)," and B19013, "Median Household Income in the Past 12 Months (In 2015 Inflation-Adjusted Dollars)."



Median household income tends to vary significantly based on household type. In most communities, the economic position of families is generally better than that of all households (which include families and nonfamilies). This is true for a few reasons: first, family households tend to be younger, so they are more likely to be in the labor force, and second, married-couple families often have more than one wage earner. This holds true in Weymouth, where the median family income is \$92,221, over \$23,000 more than the median household income. Rockland, Quincy, and Holbrook all have lower median family incomes than Weymouth, at \$78,243, \$79,585, \$79,710, and, respectively. With a difference of \$37,100, Hingham is the only comparison community with a greater differential between its median household income and median family income than Weymouth.³³

In Weymouth, single male householders with their own children under 18 years have the highest median family income at \$115,911, followed by married-couples with their own children under 18 years at \$114,375. Single female householders with their own children under age 18 have the lowest median family income at \$27,334, which is over \$88,000 less than that of single male householders with their own children.³⁴

³³ ACS 2011-2015 Five-Year Estimates, B19113, "Median Family Income in the Past 12 Months (in 2015 Inflation-Adjusted Dollars)."

³⁴ ACS 2011-2015 Five-Year Estimates, B19126, "Median Income in the Past 12 Months (in 2015 Inflation-Adjusted Dollars) by Family Type by Presence of Own Children Under 18."

Table 3.4. Median Family Income in the Past 12 Months by Family Type: Weymouth, 2015

Total	\$92,221
Married-couple family, total	\$104,080
Married-couple family, with own children under 18 years	\$114,375
Married-couple, no own children under 18 years	\$97,696
Other family, total	\$48,908
Single male householder, total	\$75,057
Single male householder, with own children under 18 years	\$115,911
Single male householder, no own children under 18 years	\$61,653
Single female householder, total	\$46,302
Single female householder, with own children under 18 years	\$27,334
Single female householder, no own children under 18 years	\$62,361

Source: U.S. Census, American Community Survey (2011-2015), Table B19126, "Median Income in the Past 12 Months (in 2015 Inflation-Adjusted Dollars) by Family Type by Presence of Own Children Under 18;" and RKG Associates Inc.

POVERTY RATE

Weymouth has a very low poverty rate. Of the 13,510 families in Weymouth, approximately 4.8 percent live below the federal poverty line. The town's poverty rate is greater than that of Norfolk County at 4.3, but lower than that of the state at 8.3. Weymouth's poverty rate is higher among families with children under 18 years (8.4 percent), much higher still among female householders with no husband present (15 percent), and even higher among female householders with no husband present and with children under 18 years (almost 24.7 percent).³⁵

In 2016, the Poverty Threshold for a family of four with two children under 18 years was \$24,339, and for a single parent with two children under 18 years it was \$19,337.³⁶

HOMELESSNESS

Father Bill's & MainSpring is a homeless prevention and assistance service organization in Southern Massachusetts that provides emergency and permanent housing and helps individuals who are struggling with homelessness or are at risk of homelessness obtain skills, jobs, housing, and services to achieve self-sufficiency. Father Bill's & MainSpring operates two emergency shelters for adult individuals ages 18 and older, one in Quincy and one in Brockton. The organization also shelters families at two congregate shelters in Stoughton and Middleborough, and in apartments throughout the region.

³⁵ ACS 2011-2015 Five-Year Estimates, S1702, "Poverty Status in the Past 12 Months of Families."

³⁶ U.S. Census Bureau, Poverty Thresholds by Size of Family and Number of Children, 2016.

Per data provided by Father Bill's & MainSpring, in fiscal year 2016, 92 homeless individuals from Weymouth were housed in the organization's shelters, which is less than the 164 homeless individuals from Weymouth that were housed there in fiscal year 2015, and the 131 individuals in 2014. Between fiscal years 2014 and 2017, to date, the organization has housed in its two emergency shelters a total of 282 homeless individuals from across the region. Of these 282 individuals, 200 were male and 82 were female; 150 were categorized as having some type of mental health issue; 58 were classified as suffering from alcohol abuse; and 53 were categorized as suffering from drug abuse.³⁷

In fiscal year 2016, the organization served 21 homeless families originating from Weymouth, and in to date in fiscal year 2017, they have served 8 homeless families from Weymouth.³⁸

At the start of fiscal year 2017, Father Bill's & MainSpring took over the motel rehousing work for the Weymouth Super 8 Motel. To date, none of the families that the organization has moved out of the motel found permanent housing in Weymouth. While the data for the families housed in the Weymouth Super 8 Motel was not properly captures, Father Bill's & MainSpring could confirm that 14 families living in the Motel did have Weymouth zip codes of origin. There were potentially more Weymouth families that were sheltered there; however, the data does not exist to confirm the specifics. Of the 14 confirmed families, 2 moved out in fiscal year 2017, 7 moved out in fiscal year 2016, and 2 families in fiscal year 2015, and 3 families moved out prior to fiscal year 2015.³⁹

Housing Stock

This section analyzes the characteristics related to Weymouth's current housing stock: housing type and age, tenure, vacancy, housing quality, and people living in group quarters. Current estimates are provided and assessed, along with key changes that have taken place over the years. The data presented below continues to build the basis for the identified housing needs and recommendations throughout this plan.

KEY FINDINGS

- Weymouth has a somewhat diverse housing stock: over half is single-family homes, 18 percent are in multifamily buildings with 20 or more units, and 15 percent are in multifamily buildings with 3 to 19 units.
- More than half of Weymouth's housing units were built before 1959, which poses maintenance issues and updating challenges.
- Most Weymouth's housing stock is owner-occupied; however, younger households, under 34 years, are much more likely to rent.
- Weymouth has a very low vacancy rate compared to many of its comparison communities, and the homeowner vacancy rate is especially low at 0.8, highlighting a tight housing market for homeowners, in particular.

³⁷ Data provided to Town of Weymouth by Father Bill's & MainSpring in April 2017.

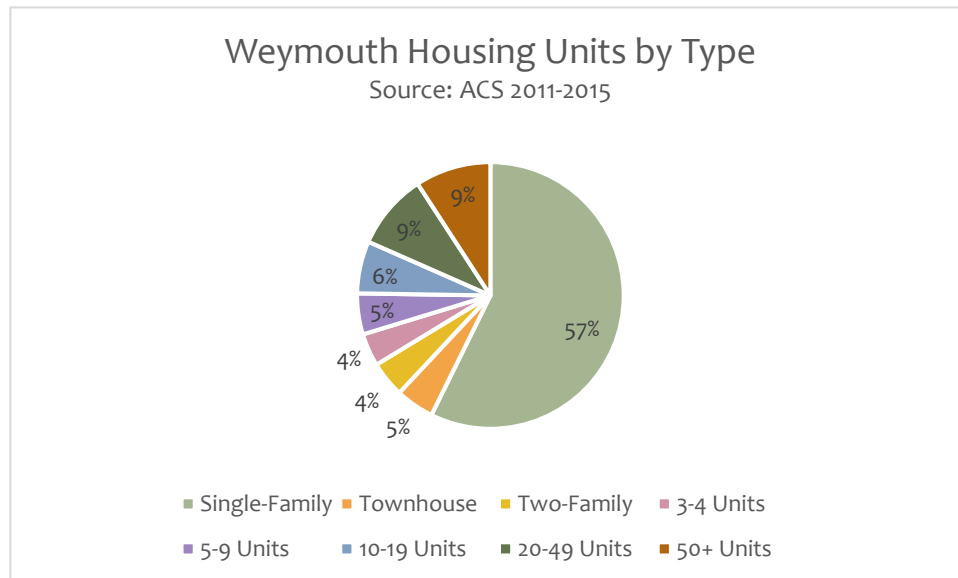
³⁸ Data provided to Town of Weymouth by Father Bill's & MainSpring in April 2017.

³⁹ Data provided to Town of Weymouth by Father Bill's & MainSpring in April 2017.

- Almost 37 percent of Weymouth households occupy housing units that have one of four housing problems, and renters have a higher rate of housing problems than homeowners.
- As of the 2010 decennial census, less than 1 percent of the total Weymouth population lived in some type of group quarters arrangement, with the clear majority living in nursing homes.

TYPE & AGE

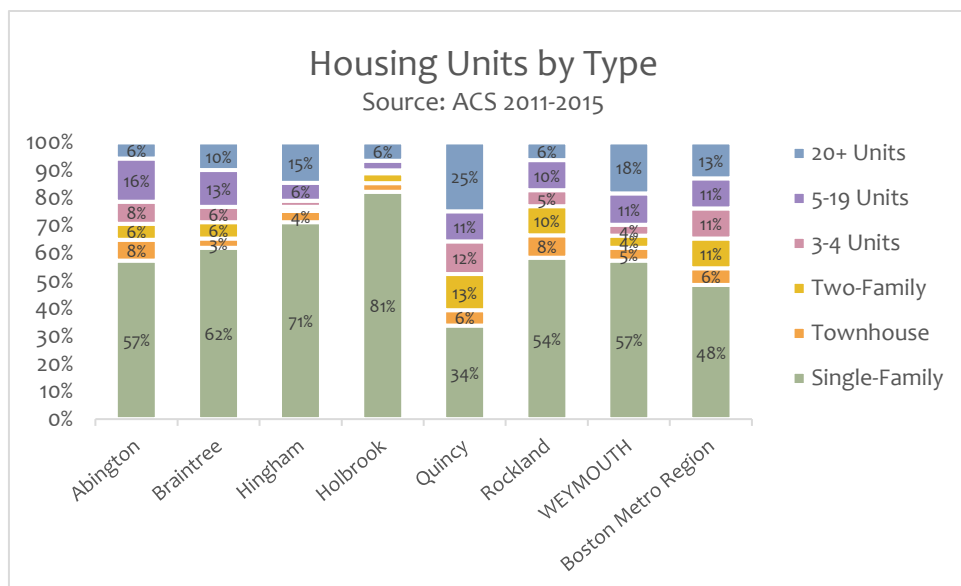
There are 23,624 housing units for Weymouth's 22,708 households. Approximately 57 percent of Weymouth's housing units are single-family detached homes, while 18 percent are in multifamily buildings with 20 or more units, and 15 percent are in multifamily buildings with 3 to 19 units.⁴⁰



While Weymouth has a greater rate of single-family housing than the Boston Metro Region, its rate is lower than that of Holbrook (81 percent), Hingham (71 percent), and Braintree (62 percent). Other than Quincy, Weymouth has the highest rate of multifamily housing with twenty or more units.⁴¹

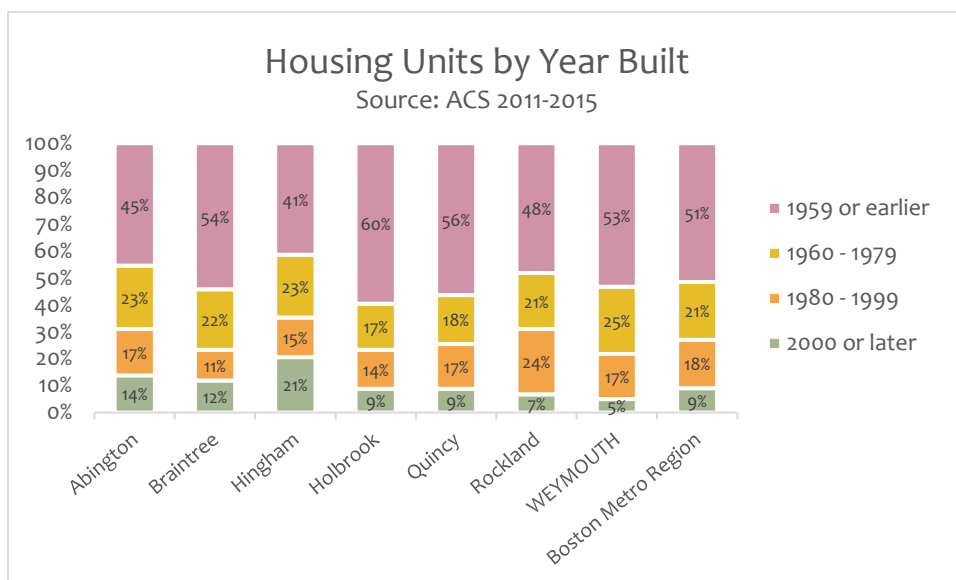
⁴⁰ ACS 2011-2015 Five-Year Estimates, B25024, "Units in Structure."

⁴¹ ACS 2011-2015 Five-Year Estimates, B25024, "Units in Structure."



Much of Weymouth's housing stock is older, with more than half of its units built before 1959. Only 5 percent of Weymouth's housing stock was built in 2000 or later, which is lower than that of all the comparison communities.⁴²

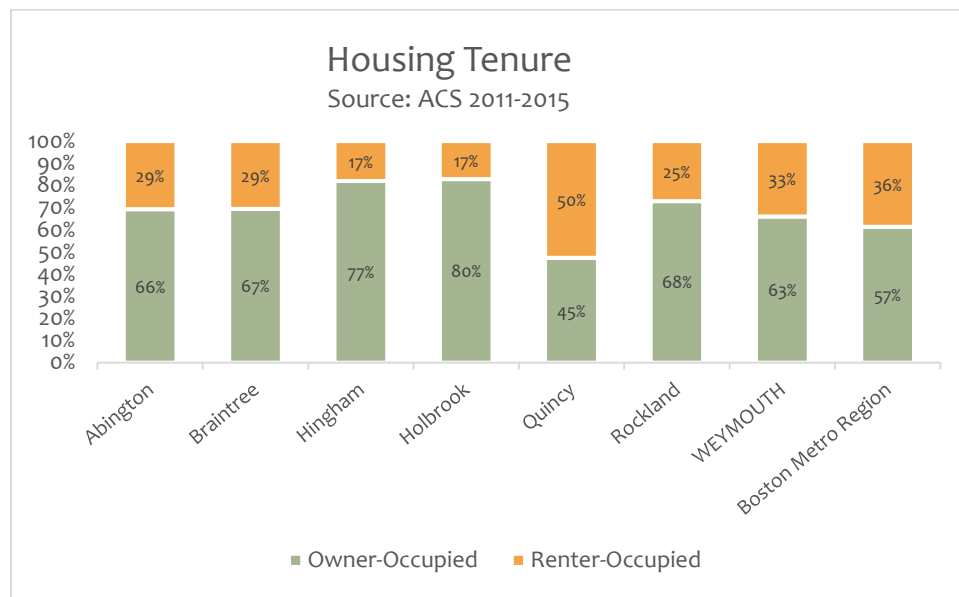
The age of the housing stock matters for several reasons: housing quality, housing preservation, neighborhood character, energy efficiency, code compliance, and impact on federal funds received from the Community Development Block Grant (CDBG) or HOME Investment Partnerships Program. Older buildings are often more expensive to maintain, which in turn affects housing affordability.



⁴² ACS 2011-2015 Five-Year Estimates, B25034, "Year Structure Built."

TENURE

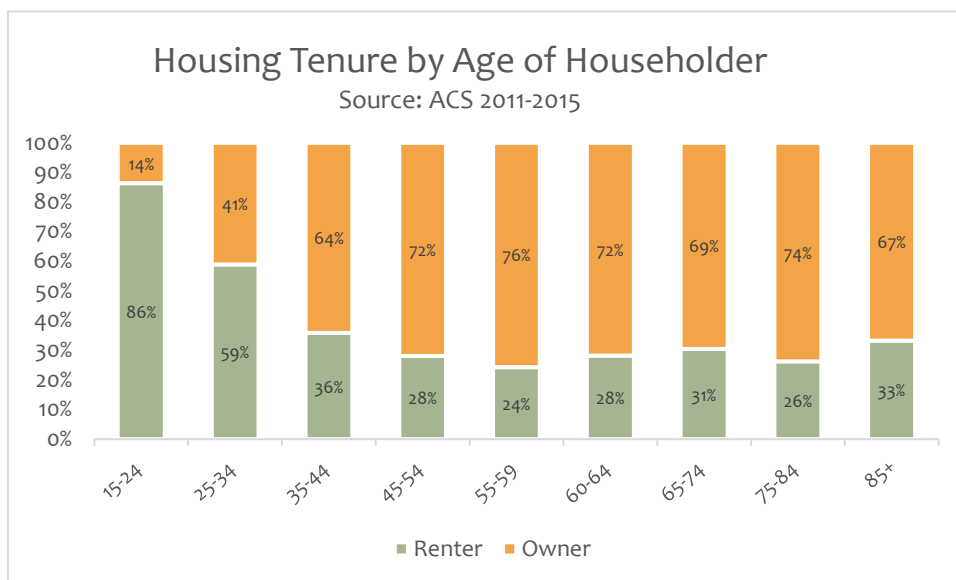
Most of Weymouth's housing stock is owner-occupied: 63 percent. While rental housing makes up about a third of the town's housing inventory, only Quincy and the Boston Metro Region are the only comparison communities that have higher rates of rental rates, 50 percent and 36 percent, respectively.⁴³



The rate of home ownership in Weymouth increases with age; however, beginning with the age cohort 60 to 64 years, the rate of homeownership begins to decline slightly. Over 85 percent of those age 15 to 24 rent, and close to 60 percent of those age 25 to 34 rent. By the time you hit the age cohort of 35 to 44, the rate of renting falls well below the rate of homeownership: 36 percent renter-occupied versus 64 percent owner-occupied.⁴⁴

⁴³ ACS 2011-2015 Five-Year Estimates, B25002, "Occupancy Status," and B25003, "Tenure."

⁴⁴ ACS 2011-2015 Five-Year Estimates, B25007, "Tenure by Age of Householder."



The estimated change in housing tenure between ACS periods 2006-2010 and 2011-2015 has varied greatly among the selected comparison communities. As a collective whole, however, ownership is down, renter housing is up, and vacant housing is down. This pattern does not necessarily hold, though, for each of the individual communities, such as Hingham and Holbrook, where only rental housing has declined during this time.⁴⁵

Weymouth's decline in owner-occupied housing during this time is modest by comparison, a 2.5 percent decline, but nonetheless represents a loss of nearly 385 households. The percent increase in renter-occupied housing in Weymouth, at 8.6 percent, represents more than 610 units and is in line with other growing communities. The decline in Weymouth vacancy, at 12.7 percent, accounts for 135 units, second only to the decline of 300 units in Quincy.⁴⁶

VACANCY

Per ACS 2011-2015, approximately 96 percent of Weymouth's housing units are occupied. The town's vacancy rate of 4 percent (916 units) is very low. Weymouth's vacancy rate is lower than many of its comparison communities: Abington (5 percent), Hingham (7 percent), Quincy (6 percent), Rockland (6 percent), and the Boston Metro Region (7 percent).⁴⁷ Currently in Weymouth, there are not many rental or homeownership opportunities. The

⁴⁵ ACS 2006-2010 and ACS 2011-2015 Five-Year Estimates, B25002, "Occupancy Status," and B25003, "Tenure."

⁴⁶ ACS 2006-2010 and ACS 2011-2015 Five-Year Estimates, B25002, "Occupancy Status," and B25003, "Tenure."

⁴⁷ ACS 2011-2015 Five-Year Estimates, B25002, "Occupancy Status."

homeowner vacancy rate⁴⁸ is a mere 0.8, and the rental vacancy rate⁴⁹ is only 2.6, highlighting a tight housing market.⁵⁰

HOUSING QUALITY

In addition to detailing housing affordability for specific municipalities, HUD's Comprehensive Housing Affordability Strategy (CHAS) dataset also estimates the extent of housing problems in each city or town. These problems can pertain the relationship between the housing unit and the occupant, or to the state of the housing unit itself. Per the most recent CHAS data for Weymouth, of the town's estimated 22,525 households (as of 2013), almost 37 percent occupy housing units that have one of four housing problems (unit lacks complete plumbing or kitchen facilities, household lives in overcrowded conditions, i.e., more than one person per room, or household is cost burdened at greater than 30 percent). Of these 8,225 households, over half are extremely low- to low-income households. Also, in Weymouth, renters have a higher rate of housing problems than homeowners (46 percent compared to 32 percent).⁵¹

PEOPLE LIVING IN GROUP QUARTERS

In federal census status terms, "group quarters" includes unrelated people in some type of group residence or facility owned or managed by an entity that provides housing or services for the residents, such as custodial or medical care. For most cities and towns, the most common group quarters facilities include nursing homes and shared homes for adults with disabilities. However, other types of group living arrangements count too, such as college dormitories, military barracks, religious convents, and safe houses for people recovering from addiction, as well as involuntary facilities such as prisons.

Per the 2010 decennial census, a total of 460 Weymouth residents (or less than 1 percent of Weymouth's total population) lived in some type of group quarters arrangement at the time of the census. The group quarters population in Weymouth consisted primarily of residents living in nursing homes (373 residents, or approximately 81 percent of the total group quarters population), and approximately 19 percent (87 individuals) consisted of residents living in other non-institutional facilities.⁵²

The 2011-2015 ACS estimates that 492 Weymouth residents (still less than 1 percent of the total population) live in group quarters.⁵³

⁴⁸ Homeowner Vacancy Rate is the percentage relationship between the number of vacant units for sale and the total homeowner inventory. It is computed by dividing the number of vacant units for sale only by the sum of the owner-occupied units and the number of vacant units that are for sale only.

⁴⁹ Rental Vacancy Rate is the percentage relationship of the number of vacant units for rent to the total rental inventory. It is computed by dividing the number of vacant units for rent by the sum of the renter-occupied units and the number of vacant units for rent.

⁵⁰ ACS 2011-2015 Five-Year Estimates, DP04, "Selected Housing Characteristics."

⁵¹ HUD, Comprehensive Housing Affordability Strategy (CHAS) Data, 2009-2013.

⁵² 2010 Decennial Census, P42, "Group Quarters Population by Group Quarters Type," Weymouth.

⁵³ ACS 2011-2015 Five-Year Estimates, B26001, "Group Quarters Population," Weymouth.

Housing Market

The following section examines the for-sale and rental markets in Weymouth through an analysis of single-family housing and condominium sale prices and volume, foreclosures, market rents, housing units permitted, and the town's development pipeline. Additionally, this section explores projected housing demand in Weymouth, namely demand for ownership and rental units by income level and age. The market and demand analysis is a critical piece of the overall housing needs assessment for Weymouth, and helps to ground the needs assessment and recommendations in a market context.

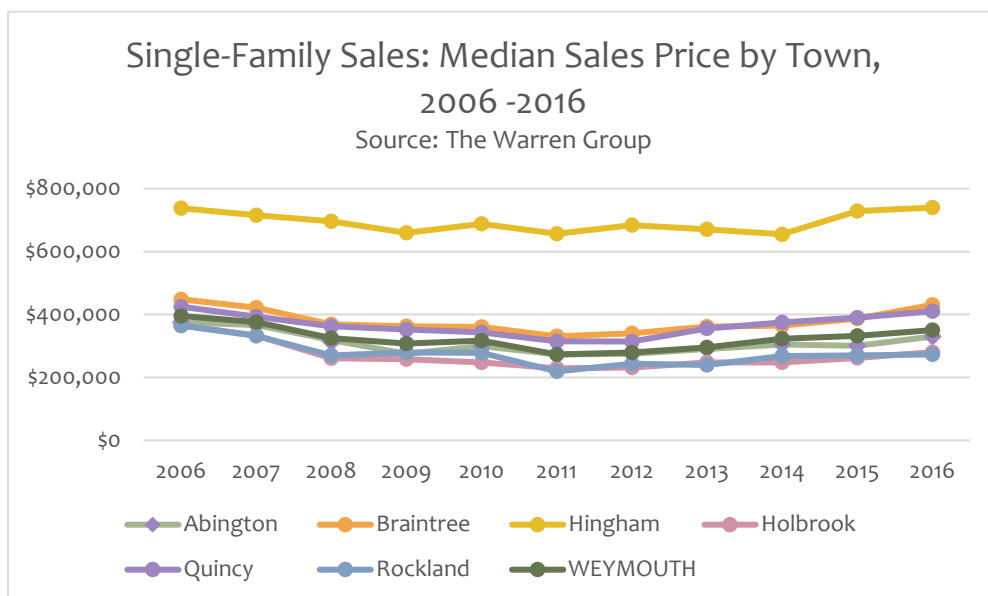
KEY FINDINGS

- The median sales price for single-family homes in Weymouth increased 10 percent between 2010 and 2016, outpacing many of its comparative communities.
- The volume of single-family home sales in Weymouth increased over 200 percent between 2011 and 2016, and since 2011, the price of a four-bedroom single-family home increased 22 percent, indicating a robust market appetite for larger single-family homes in Weymouth.
- While the median sales price of all condominiums in Weymouth saw a slight increase of only 4 percent between 2010 and 2016, the number of condominium sales between 2011 and 2016 surged from 74 sales to 226. Two-bedroom condominium units, however, experienced a significant price increase of 34 percent, between 2011 and 2016.
- In 2016, the total number of foreclosure notices issued in Weymouth was 109, and the foreclosure ratio was 11 percent, placing Weymouth in the middle of its comparison communities in terms of the foreclosure ratio.
- In 2016, Weymouth had the lowest average monthly rent in a multifamily residence amongst its comparison communities, at \$1,779. The average monthly rent on a single-family home was \$2,288, placing Weymouth in the middle of the comparison communities.
- Between 2006 and 2015, Weymouth permitted 822 units of housing, and close to 60 percent was for multifamily housing, with the majority being for buildings with five or more units in the structure.
- Between 2016 and 2021, households are forecasted to increase from 23,271 to 23,819, a net gain of 548 households, or an average of 110 units per year, with 65 percent owner households and 35 percent renter households.
- Demand for ownership units is anticipated to increase by 290 households, which equates to an average increase in demand of 58 owner units per year, and demand for rental units is projected to increase by 258 households, or an average of 52 rental units per year.
- The most apparent change in demand for ownership units is at the highest income threshold of over \$100,000 per year, with the highest concentration in the greater than 65 age cohorts.
- The greatest increase in demand for rental units is also at the highest income threshold of over \$100,000 per year, and again, the highest concentration is in the greater than 65 age cohorts.

SALE PRICES & VOLUME

SINGLE-FAMILY HOUSING SALE PRICES

Between 2010 and 2016, the median sales price for a single-family home in Weymouth rose from \$316,972 to \$350,000, an increase of 10 percent.⁵⁴ The percent change in sale prices between 2010 and 2016 for single-family homes in Weymouth outpaced many of the comparative communities, except for Braintree, Quincy, and Holbrook.⁵⁵ The sharp increases in Braintree and Quincy can be attributed to the increased demand and public transit accessibility.



By utilizing data provided by the Town Assessor, it was possible to determine the median sales prices of homes over time based on the number of bedrooms. In Weymouth, single-family homes with four or more bedrooms had the highest median sales price. In 2016, there were a total of 97 four-bedroom single-family homes sold with a median sales price of \$441,870. Since 2011, the price of a four-bedroom single-family home has increased 22 percent. Comparatively, the median sales price of a three-bedroom single family home has increased 14 percent (to \$363,590), indicating a robust market appetite for larger single-family homes.⁵⁶

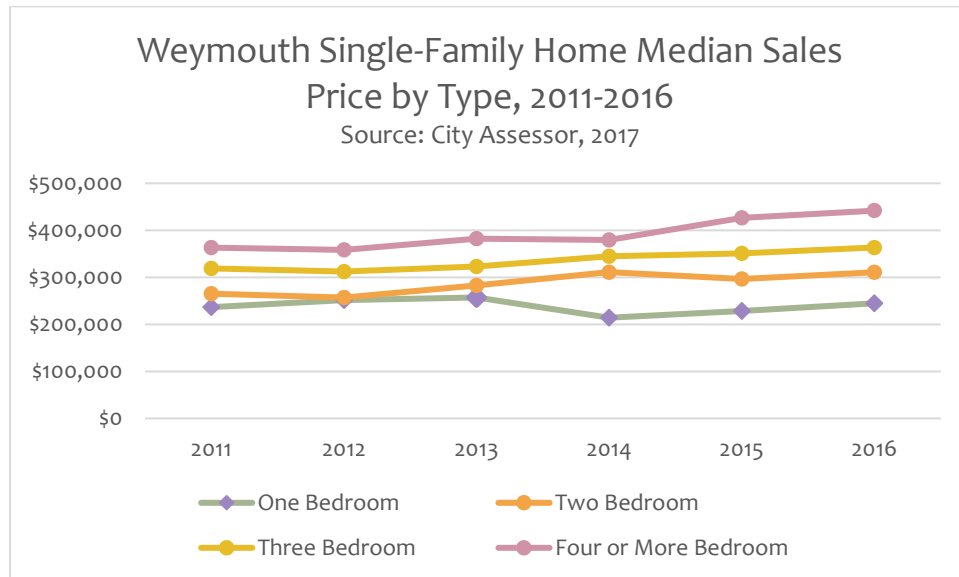
The volume of single-family home sales in Weymouth increased over 200 percent between 2011 and 2016, from 188 single-family home arms-length transactions in 2011 to 565 in 2016. The volume of two-bedroom homes increased from 36 to 107, almost a 200 percent increase. The number of three-bedroom single-family home sales increased approximately 177 percent, from 128 to 355. Single-family homes with four or more bedrooms saw an even greater

⁵⁴ The Warren Group, 2017.

⁵⁵ The Warren Group, 2017.

⁵⁶ Assessor Database, Weymouth, 2017.

increase. From 2011 to 2016, the volume of sales jumped from 23 to 97, a 322 percent increase.⁵⁷

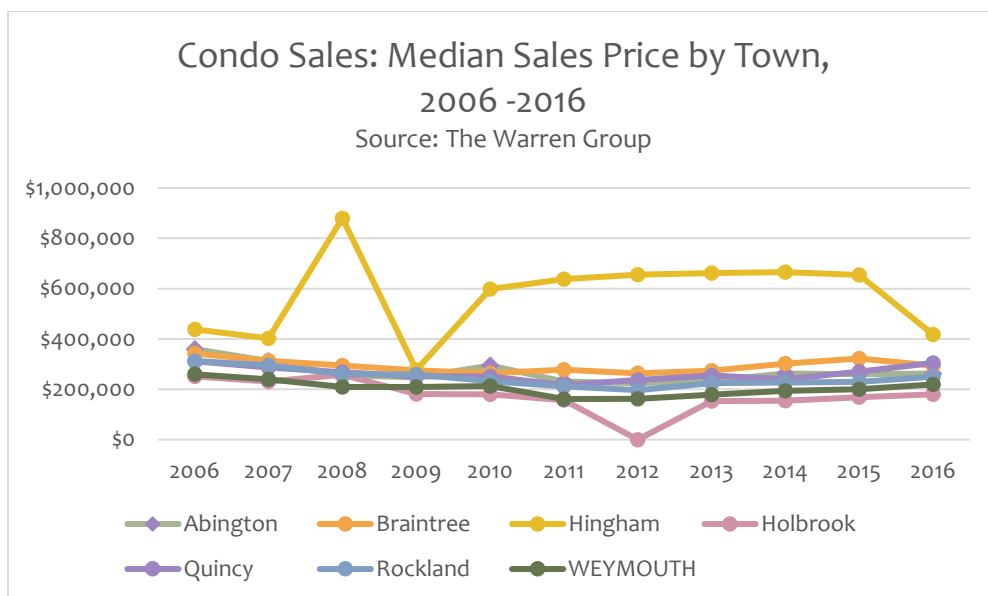


CONDOMINIUM SALE PRICES

Condominiums offer an entry point for homeownership that is typically more affordable than a single-family home. Condominium units differ from single-family homes in that they offer the setting of multi-family housing, but with an ownership component. Condominiums are typically sold in one or two-bedroom configurations and marketed to young professionals or small families. The condominium market in Weymouth experienced a modest price increase between the years 2010 and 2016, with the median sale price jumping from \$212,550 to \$220,000, an increase of 4 percent, compared to the 10 percent increase for single-family homes. Compared to the more urban housing markets of Braintree and Quincy, Weymouth lags in terms of rate of price appreciation.⁵⁸

⁵⁷ Assessor Database, Weymouth, 2017.

⁵⁸ The Warren Group, 2017



While the median sales price of condominiums in Weymouth saw a slight increase of only 4 percent between 2010 and 2016,⁵⁹ the number of condominium sales between 2011 and 2016 surged from 74 sales to 226.⁶⁰ One-bedroom condominium sales jumped approximately 162 percent from 21 sales in 2011 to 55 sales in 2016. Two-bedroom condominium sales surged almost 227 percent during this time, from 49 to 160 sales. Three-bedrooms units increased from 3 to 10 sales. In 2016, of the total number of condominiums sold in Weymouth, approximately 95 percent were either one- or two-bedroom units.⁶¹

Of the one-bedroom units sold between 2011 and 2016, the median sales price increased from \$145,200 to \$164,800, an increase of 13 percent; while two-bedroom units experienced a significant price increase of 34 percent, with prices rising from \$173,800 to \$232,909.⁶²

FORECLOSURES

As the “Great Recession,” began to take hold in 2007, a general trend nationwide was that foreclosure proceedings and actions began to rise. The two metrics that indicate significant foreclosure activity are the foreclosure ratio and the total number of foreclosures. The **foreclosure ratio** is the ratio between the actual number of foreclosure petitions to the number of actual foreclosure sale. A high foreclosure ratio indicates that a foreclosure was acted upon and the lender has taken possession.

Based on data provided by the Warren Group, as the local housing market improved in Weymouth and the comparison communities, foreclosure activity continued to decline. In 2007, the foreclosure ratio in Weymouth was 33 percent, with a total of 227 foreclosure notices

⁵⁹ The Warren Group, 2017

⁶⁰ Assessor Database, Weymouth, 2017.

⁶¹ Assessor Database, Weymouth, 2017.

⁶² Assessor Database, Weymouth, 2017.

issued.⁶³ Over the last five years, the foreclosure ratio and number of foreclosures have fallen significantly. In 2016, the total number of foreclosure notices issued in Weymouth was 109, and the foreclosure ratio dropped to 11 percent.⁶⁴

As a general trend, the total number of foreclosure notices and the foreclosure ratios across the comparison communities have declined significantly since 2008. In 2016, Weymouth sat in the middle of the comparison communities in terms of the foreclosure ratio. Braintree, Quincy, and Hingham all had lower foreclosure ratios than Weymouth, at 6.74 percent, 7.64 percent, and 8.49 percent, respectively. Holbrook, Rockland, and Abington all had higher foreclosure ratios, at 22.66 percent, 18.43 percent, and 18.15 percent, respectively.⁶⁵

MARKET RENTS

The availability and pricing of rental housing is important in a community like Weymouth because rental units offer choices to lower-income households and new residents relocating to an area. In 2016, the average monthly rent on a single-family home in Weymouth was \$2,288, placing Weymouth in the middle of the comparison communities, with Quincy, Braintree, and Hingham at the higher end of the spectrum. Between 2011 and 2016, Weymouth's average single-family rent increased by 17 percent, with Hingham experiencing the greatest increase at 29 percent.⁶⁶

Table 3.5. Average Single-Family Residence Rents (Inflation Adjusted to 2016)							
Geography	2011	2012	2013	2014	2015	2016	11 - '16
Abington	\$1,663	\$1,766	\$1,729	\$1,748	\$1,962	\$1,958	15%
Braintree	\$2,064	\$2,066	\$2,207	\$2,237	\$2,374	\$2,469	16%
Hingham	\$2,372	\$2,485	\$2,535	\$2,848	\$3,109	\$3,352	29%
Holbrook	\$1,821	\$1,930	\$1,950	\$1,982	\$2,088	\$2,195	17%
Quincy	\$1,962	\$2,007	\$2,181	\$2,207	\$2,380	\$2,431	19%
Rockland	\$1,612	\$1,668	\$1,679	\$1,757	\$1,887	\$1,915	16%
WEYMOUTH	\$1,894	\$1,987	\$2,051	\$2,097	\$2,201	\$2,288	17%
Source: Zillow, 2017; and RKG Assoc.							

In 2016, Weymouth had the lowest average monthly rent in a multifamily residence amongst its comparison communities, at \$1,779. Between 2011 and 2016, Weymouth's average multifamily residence rent increased by 13 percent, again, at the lowest end of the spectrum amongst all comparison communities, except for Abington, which also experienced an increase of 13 percent.⁶⁷

⁶³ The Warren Group, 2017.

⁶⁴ The Warren Group, 2017.

⁶⁵ The Warren Group, 2017.

⁶⁶ Zillow, Weymouth, Single Family Residence Rent, 2017.

⁶⁷ Zillow, Weymouth Family Residence Rent, 2017.

Table 3.6. Average Multifamily Residence Rent (Inflation Adjusted to 2016)							
Geography	2011	2012	2013	2014	2015	2016	11 - '16
Abington	\$1,615	\$1,621	\$1,680	\$1,647	\$1,777	\$1,861	13%
Braintree	\$1,686	\$1,737	\$1,738	\$1,823	\$1,949	\$2,006	16%
Hingham	\$1,620	\$1,780	\$1,888	\$2,014	\$2,350	\$2,325	30%
Holbrook	\$1,653	\$1,664	\$1,674	\$1,929	\$2,012	\$1,942	15%
Quincy	\$1,676	\$1,731	\$1,747	\$1,865	\$1,966	\$2,027	17%
Rockland	\$1,552	\$1,531	\$1,571	\$1,697	\$1,801	\$1,852	16%
WEYMOUTH	\$1,551	\$1,646	\$1,630	\$1,694	\$1,757	\$1,779	13%
Source: Zillow, 2017							

HOUSING UNITS PERMITTED

Building permit data tells the story of general development activity in a community. While permitting trends are not a perfect indication of the rate at which a municipality expands its housing stock, they are a good indication of the rate of housing growth a community supports. This data can also provide the average dollar value of the improvements (expressed as an estimate of construction costs). Significant building costs can indicate either large renovations or new construction.

Per available building permit data from the Massachusetts State Data Center, Weymouth permitted 822 units of housing between 2006 and 2015. Of the total units permitted during this time, close to 60 percent was for multifamily housing. Approximately 88 percent of the multifamily housing permits were for units in large multifamily buildings (five or more units in the structure), and 226 of these units are in one large multifamily building permitted in 2011.⁶⁸

Between 2009 and 2010, the number of permits issued for single-family homes jumped from 20 to 45. This number continued to increase through 2013, with 55 permits issued for single-family homes that year, but fell to 32 permits in 2014 and 25 single-family home permits in 2015.⁶⁹

In 2015, at total of 102 housing units were permitted in Weymouth: 25 single-family homes, 50 units in a large multifamily building, and 27 units spread across nine different 3- and 4-unit buildings. The average construction cost for the single-family home permits was \$297,419, which indicates wholesale redevelopment. In the smaller multifamily buildings, those containing 3 to 4 units, the average construction cost per unit was \$230,666. For large multifamily buildings (5 or more units in the structure), the average construction cost was \$126,000.⁷⁰

⁶⁸ University of Massachusetts, Donohue Institute, Massachusetts State Data Center, 2017.

⁶⁹ University of Massachusetts, Donohue Institute, Massachusetts State Data Center, 2017.

⁷⁰ University of Massachusetts, Donohue Institute, Massachusetts State Data Center, 2017.

Per building permit provided by the town, a total of 61 building permits were issued for new construction in Weymouth in 2016. Of these 61 permits issued, 12 included the demolition of an existing structure.⁷¹

⁷¹ Weymouth Building Permit Data, Town of Weymouth, 2017.

PROJECTED DEMAND FOR HOUSING UNITS

This section estimates annual demand for housing in Weymouth over the next five years based on household forecasts obtained from data analytics firm Alteryx and key characteristics from U.S. Census data. The annual demand is allocated to owner and renters by age, income, and pricing.

Understanding current and future housing demand is essential to creating a policy that addresses needs. The housing demand by tenure analysis provides insights into demographic cohorts that are experiencing changes in demand. This information is essential because it can help to inform decisions about how best to address housing supply.

Between 2016 and 2021, households are forecasted to increase from 23,271 to 23,819, a net gain of 548 households, or a 2.35 percent increase, with 65 percent owner households and 35 percent renter households, the same percentage mix of household types as 2016. Demand for ownership units is anticipated to increase by 290 households between 2016 and 2021, which equates to an average increase in demand of 58 owner units per year. Demand for rental units is projected to increase by 548 households, or an average of 110 rental units per year.⁷²

Table 3.7. Weymouth Annual Household Demand for Housing, 2016-2021					
Household Projections	Owner Households		Renter Households		Total HH's
	Number of HH's	Owner-Occupied %	Number of HH's	Renter-Occupied %	
2016	15,140	65%	8,131	35%	23,271
2021	15,430	65%	8,389	35%	23,819
Five Year Growth in HH	290	-	258	-	548
Average Annual Change	58	-	52	-	110
Five Year Change, %	1.92%	-	3.17%	-	2.35%
<i>Source: Alteryx, U.S. Census, and RKG Associates, 2017</i>					

PROJECTED HOUSING DEMAND: OWNERSHIP UNITS

Table 3.8 shows the estimated change in demand for year-round ownership units in Weymouth between 2016 and 2021. The analysis takes into consideration age (head of householder), income, and affordable home value.

Demand by Income Level:

The most apparent change in demand is at the highest income threshold of over \$100,000 per year (24 percent increase from 2016 to 2021). The aggregate positive demand for year-round ownership units in Weymouth is derived from the increase in households from this income bracket. This increased demand holds true across all age groups in the income brackets over \$100,000, with the highest concentration in the greater than 65 age cohorts

⁷² Alteryx, and RKG Associates, Inc, 2017.

(increase of 382 households), and results in an aggregate increase in demand of 1,279 households with incomes over \$100,000.⁷³

Conversely, demand for year-round ownership units in Weymouth between 2016 and 2021 is projected to decrease at all income levels under \$100,000. For owner households with incomes between \$75,000 and \$100,000, demand is projected to decrease by 12 percent, or a total loss of 233 households. Demand is projected to decrease by 11 percent for households with incomes between \$40,000 and \$60,000, and those with incomes between \$60,000 and \$75,000 (or a total loss of 237 and 150 households, respectively). Demand will decrease by 9 percent for households with incomes under \$40,000 (or a total loss of 369 households).⁷⁴

Income Range	Age Groups					Total	% Change From 2016	Home Values Based on Income
	Under 35	35 to 44	45 to 54	55 to 64	Greater than 65			
Less than \$40,000	-80	-88	-164	-77	41	-369	-9%	Up to \$190,000
> \$40,000 and <=\$60,000	-69	-66	-100	-50	48	-237	-11%	\$150,000 to \$285,000
> \$60,000 and <= \$75,000	-30	-26	-90	-31	27	-150	-11%	\$225,000 to \$360,000
> \$75,000 and <= \$100,000	-41	-52	-124	-58	41	-233	-12%	\$285,000 to \$475,000
Greater than \$100,000	163	284	120	330	382	1,279	24%	More than \$370,000
Aggregate Total	-57	53	-359	114	539	290	2%	
% Change From 2016	-2%	2%	-11%	4%	14%			

Source: Alteryx, and RKG Associates, Inc. 2017

Demand by Age Cohort:

The estimated changes in demand for year-round ownership units by age also yield interesting insights. It is estimated that the greatest increase in demand for year-round ownership units will come from households where the head of the householder is 65 years or older (14 percent increase from 2016, or a total increase of 539 households). The growth of the senior population may have potential implications on town services and priorities. Following this senior cohort are households where the head of householder is age 55 to 64 (4 percent increase in demand between 2016 and 2021, or a total increase of 114 households). Of the age cohorts projected to grow (35 to 44, 55 to 64, and 65 and older), only households over 65 years old are projected to experience growth across all income brackets. This may imply a need for more senior housing at all income levels.⁷⁵

On the other end of the spectrum, it is estimated that a decrease in demand for year-round ownership units will come from households where the head of the householder is between 45

⁷³ Alteryx, and RKG Associates, Inc. 2017.

⁷⁴ Alteryx, and RKG Associates, Inc. 2017.

⁷⁵ Alteryx, and RKG Associates, Inc. 2017.

and 54 years old (total loss of 359 households, or 11 percent decline), and where the head of householder is under 35 (total loss of 57 households, or 2 percent decline).⁷⁶ The projected loss of the younger demographics in Weymouth can also have implications for the town.

PROJECTED HOUSING DEMAND: RENTAL UNITS

Demand by Income Level:

Table 3.9 shows the estimated change in demand for year-round rental units in Weymouth between 2016 and 2021. Once again, the most apparent change in demand is at the highest income threshold of over \$100,000 per year (26 percent increase from 2016, or a total increase of 730 renter households at this income level). The increase holds true across all age groups in this income bracket, and again, the highest concentration is in the greater than 65 age cohorts (increase of 211 households). At all other income thresholds, demand for year-round rental units is expected to decline. For renter households with incomes between \$40,000 and \$60,000, \$60,000 and \$75,000, and \$75,000 to 100,000, demand is projected to decrease by 10 percent for each income bracket. Demand is expected to decrease by 8 percent, or a total loss of 172 households, for those with incomes below \$40,000.⁷⁷

Table 3.9. Weymouth Annual Renter Demand by Age, Income, and Value (2016 – 2021)								
	Age Groups							
Income Range	Under 35	35 to 44	45 to 54	55 to 64	Greater than 65	Total	% Change From 2016	Rents Based on Income
Less than \$40,000	-40	-44	-86	-38	35	-172	-8%	\$500 to \$1,000
> \$40,000 and <=\$60,000	-35	-33	-53	-24	31	-114	-10%	\$1,000 to \$1,500
> \$60,000 and <= \$75,000	-14	-13	-47	-15	17	-72	-10%	\$1,500 to \$1,875
> \$75,000 and <= \$100,000	-20	-25	-65	-28	25	-114	-10%	\$1,875 to \$2,500
Greater than \$100,000	93	162	76	188	211	730	26%	More than \$2,500
Aggregate Total	-16	46	-174	83	319	258	3%	
% Change From 2016	-1%	3%	-10%	5%	16%			
Source: Alteryx, and RKG Associates, Inc. 2017								

Demand by Age Cohort:

Looking further at the data, projected changes by age group tell an interesting story. It is estimated that the greatest increase in demand for year-round rental units will come from households where the head of householder is greater than 65 years (16 percent increase in demand, or a total increase of 319 households in this age cohort). In this age bracket, households with incomes greater than \$100,000 will make up the largest increase (211 households) in demand for rental units in Weymouth. The second largest increase by age group is in the 55 to 64 cohort, which is expected to grow by 5 percent, or 83 households, followed by the 35 to 44 age cohort, with a slight increase of 3 percent, or 46 renter households.⁷⁸

⁷⁶ Alteryx, and RKG Associates, Inc. 2017.

⁷⁷ Alteryx, and RKG Associates, Inc. 2017.

⁷⁸ Alteryx, and RKG Associates, Inc. 2017.

As is the case for the change in demand for year-round ownership units in Weymouth, a decrease is projected to come from renter households where the head of the householder is between 45 and 54 years old, with a 10 percent decrease, or total loss of 174 households, followed by those households under 35, with a slight decrease of 1 percent, or a total loss of 16 renter households.⁷⁹

Housing Affordability

Most communities have some modestly priced housing that is more affordable to low- and moderate-income households: small, older single-family homes that are less valuable than new homes; multifamily condominiums; or apartments that can be leased for relatively low monthly rents. This type of affordable housing often stays affordable if the market will allow. Market demand can place tremendous pressure on these units, resulting in major renovations or demolition/reconstruction that effectively reduces the community's supply of affordable housing.

While any household – regardless of income – may purchase or rent an unrestricted affordable unit, only low- to moderate-income households are eligible to purchase or rent a deed-restricted unit that qualifies under federal and state programs. Both types of affordable housing meet a variety of housing needs and both are important. The crucial difference is that the market determines the price of unrestricted affordable units, while a recorded legal instrument determines the price of deed restricted units.

Looking through the lens of a housing policy analyst, a home is unaffordable to low- and moderate-income people if their monthly payments for housing – a mortgage payment, property taxes, and house insurance for homeowners, or rent and utilities for tenants – exceed 30 percent of their monthly gross income. By definition, they are **housing cost burdened**.

The following pages examine housing affordability throughout Weymouth in close detail, including: low- and moderate-income limits and affordable housing costs; a breakdown of housing cost burden for multiple household types and incomes; affordability mismatch; and a discussion of Weymouth's current position with respect to its Subsidized Housing Inventory (SHI). This chapter presents the key indicators of Weymouth's affordable housing needs - critical data points for defining the goals and strategies for this Housing Production Plan.

KEY FINDINGS

- Approximately 40 percent of households in Weymouth are categorized as low- to moderate-income, and would qualify for deed restricted affordable housing, per federal and state guidelines. Close to 62 percent of renter households and close to 30 percent of owner households in Weymouth have low- to moderate-incomes.

⁷⁹ Alteryx, and RKG Associates, Inc, 2017.

- About 35 percent of households in Weymouth are cost burdened, just above HUD's threshold for concern. Approximately 31 percent of all owner households and about 44 percent of all renter households in Weymouth are cost burdened.
- Homeowner households in Weymouth that are the most severely cost burdened are elderly non-families (62 years or over, non-related persons) with annual incomes at or below 30 percent of AMI, and small families with annual incomes between 31 and 50 percent of AMI.
- Renter households in Weymouth that are the most severely cost burdened are non-elderly, non-family households with annual incomes at or below 30 percent of AMI, and small families with annual incomes at or below 30 percent of AMI.
- The discrepancy between supply and demand of affordable rental units in Weymouth is most pronounced for renter households with incomes at or below 30 percent of AMI: there are 1,845 extremely low-income renter households vying for only 975 affordable and available units, or a shortage of 870 units.
- According to the DHCD's most updated records, Weymouth's subsidized housing inventory (SHI) is at 7.6 percent, falling short of the state's 10 percent statutory minimum.

HOUSEHOLDS ELIGIBLE FOR HOUSING ASSISTANCE

One measure of affordable housing need in a community is the number of local households eligible for housing assistance. To identify these households, federal and state programs use the **HUD Area Median Family Income (HAMFI)**, also referred to as **AMI**, adjusted for household size, within a given metropolitan or non-metropolitan area, and updated annually by HUD. For Weymouth, the HUD Area Median Family Income (HAMFI) is based on the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area Median Income (**\$103,400**).

Table 3.10 reports the U.S. Department of Housing and Urban Development (HUD) income limits by household size for extremely low-income, low-income, and moderate-income households for the Boston-Cambridge-Quincy Metropolitan Statistical Area, which includes Weymouth, as well as the maximum housing payment that is affordable in each tier. Typically, households at 80 percent of AMI and below qualify for housing assistance.

As used in this report, **low income** means a household income at or below 50 percent of the **Area Median Income, or AMI**, (also referred to as the HUD Area Median Family Income, or HAMFI). It includes the household income subset known as **extremely low-income** (household income at or below 30 percent of AMI). **Moderate-income** means a household income between 51 and 80 percent of AMI.

Table 3.10. Weymouth Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, 2017

	Extremely Low Income ($\leq 30\%$ AMI)		Low Income ($31\% - \leq 50\%$ AMI)		Moderate Income ($51\% - \leq 80\%$ AMI)	
Household Size (# of People)	Income Limit	Maximum Affordable Housing Payment	Income Limit	Maximum Affordable Housing Payment	Income Limit	Maximum Affordable Housing Payment
1	\$21,700	\$543	\$36,200	\$905	\$54,750	\$1,369
2	\$24,800	\$620	\$41,400	\$1,035	\$62,550	\$1,564
3	\$27,900	\$698	\$46,550	\$1,164	\$70,350	\$1,759
4	\$31,000	\$775	\$51,700	\$1,293	\$78,150	\$1,954
5	\$33,500	\$838	\$55,850	\$1,396	\$84,450	\$2,111
6	\$36,000	\$900	\$60,000	\$1,500	\$90,700	\$2,268
Weymouth Area Median Income (AMI): \$103,400						
Source: U.S. Department of Housing and Urban Development, FY 2017 Income Limits; and RKG Assoc.						

To qualify for a deed restricted affordable housing unit, a household must have an income at or below 80 percent of the Area Median Income (low- to moderate-income households). As detailed in the Table above, a family of four whose annual income does not exceed \$31,000 would be eligible for a housing unit in Weymouth that is deed restricted for an extremely-low income household. Additionally, the maximum affordable housing payment for such a household would be \$775 a month (30 percent of the household's monthly income).

Likewise, a three-person household whose annual income does not exceed \$46,550 would be eligible for a housing unit in Weymouth that is deed restricted for a low-income household. Additionally, the maximum affordable housing payment for such a household would be \$1,164 per month.

As a final example, a two-person household whose annual income does not exceed \$62,550 would be eligible for a housing unit in Chelsea that is deed restricted for a moderate-income household, and the maximum affordable housing payment for such a household would be \$1,564 per month.⁸⁰

LOW- TO MODERATE-INCOME HOUSEHOLDS

The U.S. Department of Housing and Urban Development (HUD) maintains a dataset known as Comprehensive Housing Affordability Strategy (CHAS), which is a special tabulation of American Community Survey data. Per the most recent CHAS data⁸¹ (based on the ACS 2009-2013 estimates), **approximately 40 percent of households in Weymouth (9,045 households) are categorized as low- to moderate-income**, and would qualify for deed

⁸⁰ U.S. Department of Housing and Urban Development (HUD), FY 2017 Income Limits.

⁸¹ The Comprehensive Housing Affordability Strategy (CHAS) data is a special tabulation of ACS data maintained by HUD that provides counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers.

restricted affordable housing, per federal and state guidelines. When broken down even further, 13 percent of all households, or 3,025 households, have extremely low-incomes (at or below 30 percent of AMI); 13 percent have low-incomes, or 3,020 households (31 – 50 percent of AMI); and 13 percent, or 3,000 households, have moderate-incomes (51 – 80 percent of AMI).⁸²

When looked at by tenure, close to 62 percent of renter households in Weymouth have low- to moderate-incomes (4,470 households), and approximately 26 percent of these households have extremely low-incomes (at or below 30 percent of AMI), 20 percent have low-incomes (31 – 50 percent of AMI), and 16 percent have moderate-incomes (51 – 80 percent of AMI).⁸³

Close to 30 percent of owner households in Weymouth have low- to moderate-incomes (4,575 households), and 8 percent of these households have extremely low-incomes, 10 percent have low-incomes, and 12 percent have moderate-incomes.⁸⁴

Table 3.11. CHAS Household Income Distribution Overview, Weymouth, 2009-2013 ACS (CHAS)

Household Income	Owner Households		Renter Households		Total Households	
	Est.	% of Total	Est.	% of Total	Est.	% of Total
<= 30% HAMFI	1,180	8%	1,845	26%	3,025	13%
>30% to <=50% HAMFI	1,580	10%	1,440	20%	3,020	13%
>50% to <=80% HAMFI	1,815	12%	1,185	16%	3,000	13%
>80% to <=100% HAMFI	1,695	11%	615	9%	2,310	10%
>100% HAMFI	9,040	59%	2,135	30%	11,175	50%
Total:	15,310	100%	7,215	100%	22,525	100%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2009-2013; and RKG Assoc.

Note: Totals may not sum due to statistical error in CHAS data.

⁸² CHAS 2009-2013.

⁸³ CHAS 2009-2013.

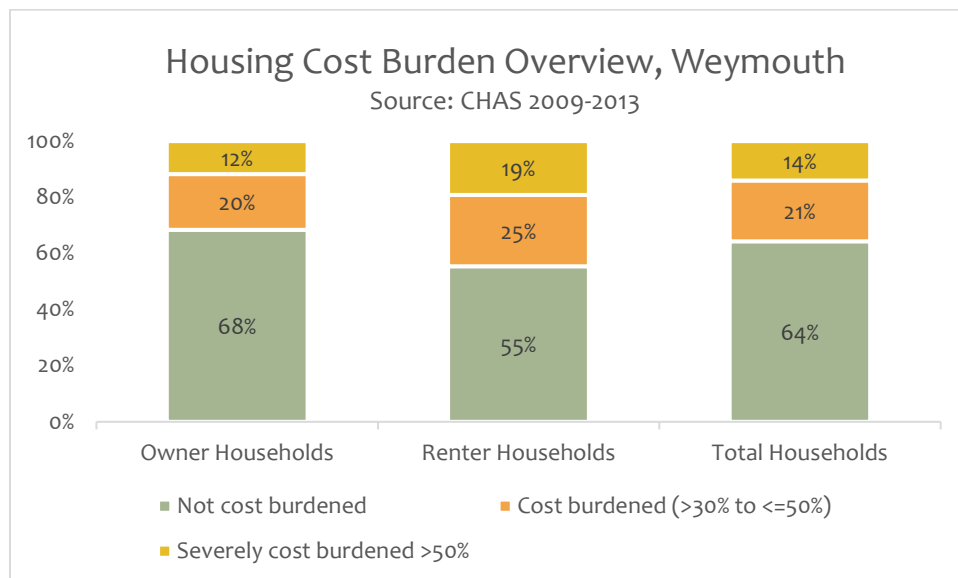
⁸⁴ CHAS 2009-2013.

HOUSING COST BURDEN

Rapid growth in housing prices coupled with sluggish growth or an outright decline in incomes contributes to a housing affordability problem known as “**housing cost burden**.” The U.S. Department of Housing and Urban Development (HUD) defines housing cost burden as the condition in which households spend more than 30 percent of gross monthly income on housing; when housing costs exceed 50 percent of a household’s monthly income, the household meets the definition of “**severely cost burdened**.” For homeowners, “housing costs” include the monthly cost of a mortgage payment, property taxes, and insurance. For renters, housing costs include monthly rent plus basic utilities (heat, lights, hot water, and cooking fuel).⁸⁵

HUD’s Comprehensive Housing Affordability Strategy (CHAS) data tabulates housing cost burden across different household types and income levels. **Housing cost burden is the key indicator of affordable housing need in cities and towns. HUD considers a rate of 30 percent or higher cost burdened households and 15 percent or higher severely cost-burdened households to pose a significant issue for a community.**

- Of the total number of households in Weymouth, approximately 35 percent, or 7,970 households, are cost burdened, just above HUD’s threshold for concern. Close to 40 percent of these households are severely cost burdened.
- Approximately 31 percent of all owner households in Weymouth are cost burdened, and 37 percent are extremely cost burdened.
- Approximately 44 percent of all renter households, or 3,175 households, in Weymouth are cost burdened, and approximately 43 of these households are severely cost burdened.



⁸⁵ For homeowners, “housing cost” includes a mortgage payment, property taxes, and insurance. For renters, “housing cost” includes monthly rent and utilities.

Households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford, even if alternative, less costly market-rate housing is available to them. Because housing costs in Weymouth and across the Boston Metro region continue to rise, even middle-income households spend a high portion of their incomes to live in town, as witnessed with the rates of cost burden for Weymouth homeowners, in particular.

However, while cost burdening can exist across all income levels, households with higher incomes on average have greater options in terms of what they can afford. When discussing the issue of cost burden in a community, it is especially important to consider **the rates of cost burden among low-income households**, as they tend to have fewer options for housing.

- Almost 67 percent, or 6,035 households, of Weymouth's low- to moderate-income households are cost burdened. Close to half of these households, or 2,950 households, are severely cost burdened.
- Approximately 74 percent of Weymouth's low-income households (incomes at or below 50 percent of AMI), or 4,445 households, are cost burdened; while about 53 percent of Weymouth's moderate-income households (incomes between 51 and 80 percent of AMI), or 1,590 households, are cost burdened.⁸⁶

⁸⁶ CHAS 2009-2013.

Table 3.12. Housing Cost Burden Overview by Income Level (All Households), Weymouth 2009-2013 ACS (CHAS)

Income Level	Cost Burden >30%			Cost Burden >50%		
	Est.	% of Total Cost Burdened Households	% of Total Households at this Income Level	Est.	% of Total Severely Cost Burdened Households	% of Total Households at this Income Level
<= 30% AMI	2,250	28%	74%	1,645	52%	54%
>30% to <=50% AMI	2,195	28%	73%	1,030	33%	34%
>50% to <=80% AMI	1,590	20%	53%	275	9%	9%
>80% to <=100% AMI	860	11%	37%	105	3%	5%
>100% AMI	1,070	13%	10%	85	3%	1%
Total	7,965	100%	35%	3,140	100%	14%
Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2009-2013; and RKG Assoc.; Note: Totals may not sum due to statistical error in CHAS data.						

HOUSING COST BURDEN: HOMEOWNERS

Understanding cost burden by household type can help communities plan for housing needs that address the most critical affordability problems. The CHAS data provides a breakdown of cost burden for: large families (5 or more related persons); small families (2 related persons, neither of which are age 62 or over, or 3 or 4 related persons); elderly families (elderly two-person households); elderly non-families (non-related persons); and all other household types (non-family, non-elderly households).

Housing Cost Burden (>30% to <=50%), Weymouth Homeowners:

- The homeowner households experiencing the greatest prevalence of cost burden (housing costs >30% to <=50%) in Weymouth are small families (2 related persons, neither of which are age 62 or over, or 3 or 4 related persons) with annual incomes greater than 100 percent of AMI (a total of 515 owner households); and non-elderly, non-family households with annual incomes greater than 100 percent of AMI (a total of 300 households).⁸⁷
- Other owner households that should be noted as experiencing high rates of cost burden (spending between 30 and 50 percent of their incomes on housing costs) are small families with incomes between 81 and 100 percent of AMI (275 households), small families with incomes between 51 and 80 percent of AMI (205 households), and non-elderly, non-family households with incomes between 81 and 100 percent of AMI (195 households).⁸⁸

⁸⁷ CHAS 2009-2013.

⁸⁸ CHAS 2009-2013.

Severe Housing Cost Burden (>50%), Weymouth Homeowners:

- Homeowner households in Weymouth that are the most severely cost burdened are elderly non-families (62 years or over, non-related persons) with annual incomes at or below 30 percent of AMI (a total of 340 households); and small families with annual incomes between 31 and 50 percent of AMI (a total of 270 households).⁸⁹

Household Income Range	Elderly family (2 persons, with either or both age 62 or over)		Small family (2 persons, neither person 62 years or over, or 3 or 4 persons)		Large family (5 or more persons)		Elderly non-family		Other household type (non-elderly non-family)		All Owner Households in Weymouth	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
<=30% AMI	35	7%	0	0%	0	0%	180	36%	40	5%	255	8%
>30% and <=50% AMI	110	23%	10	1%	75	27%	165	33%	65	8%	425	14%
>50% and <=80% AMI	155	33%	205	20%	90	33%	85	17%	165	22%	700	23%
>80% and <=100% AMI	90	19%	275	27%	65	24%	35	7%	195	25%	660	22%
Income >100% AMI	80	17%	515	51%	45	16%	30	6%	300	39%	970	32%
Total	470	100%	1,005	100%	275	100%	495	100%	765	100%	3,010	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data, 2009-2013; and RKG Assoc.; Note: Totals may not sum due to statistical error in CHAS data.

Household Income Range	Elderly family (2 persons, with either or both age 62 or over)		Small family (2 persons, neither person 62 years or over, or 3 or 4 persons)		Large family (5 or more persons)		Elderly non-family		Other household type (non-elderly non-family)		All Owner Households in Weymouth	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
<=30% AMI	65	20%	155	26%	50	50%	340	71%	140	51%	750	42%
>30% and <=50% AMI	140	43%	270	45%	30	30%	40	8%	85	31%	565	32%
>50% and <=80% AMI	75	23%	95	16%	20	20%	65	14%	15	5%	270	15%
>80% and <=100% AMI	25	8%	45	8%	0	0%	30	6%	10	4%	110	6%
Income >100% AMI	20	6%	30	5%	0	0%	4	1%	25	9%	79	4%
Total	325	100%	595	100%	100	100%	479	100%	275	100%	1,774	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data, 2009-2013; and RKG Assoc.; Note: Totals may not sum due to statistical error in CHAS data.

⁸⁹ CHAS 2009-2013.

HOUSING COST BURDEN: RENTERS

Housing Cost Burden (>30% to <=50%), Weymouth Renters:

- The renter households experiencing the greatest prevalence of cost burden (housing costs >30% to <=50%) in Weymouth are non-elderly, non-family households with annual incomes between 31 and 50 percent of AMI (340 households); and elderly, non-family households with incomes between 51 and 80 percent of AMI (275 households).⁹⁰
- Other renter households experiencing high rates of cost burden (spending between 30 and 50 percent of their incomes on housing costs) are non-elderly, non-family households with incomes between 51 and 80 percent of AMI (225 households); and small families with incomes between 31 and 50 percent of AMI (220 households).⁹¹

Severe Housing Cost Burden (>50%), Weymouth Renters:

- Renter households in Weymouth that are the most severely cost burdened are non-elderly, non-family households with annual incomes at or below 30 percent of AMI (a total of 330 households); and small families with annual incomes at or below 30 percent of AMI (a total of 310 households).⁹²
- Other renter households experiencing high rates of severe cost burden (spending greater than 50 percent of their incomes on housing costs) are small families with incomes between 31 and 50 percent of AMI (210 households); and elderly, non-family households with incomes at or below 30 percent of AMI (200 households).⁹³

Household Income Range	Elderly family (2 persons, with either or both age 62 or over)		Small family (2 persons, neither person 62 years or over, or 3 or 4 persons)		Large family (5 or more persons)		Elderly non-family		Other household type (non-elderly non-family)		All Renter Households in Weymouth	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
<=30% AMI	15	19%	80	19%	0	0%	125	22%	130	18%	350	19%
>30% and <=50% AMI	45	56%	220	52%	10	34%	130	23%	340	48%	745	41%
>50% and <=80% AMI	10	13%	90	21%	4	14%	275	49%	225	32%	604	33%
>80% and <=100% AMI	0	0%	35	8%	15	52%	35	6%	10	1%	95	5%
Income >100% AMI	10	13%	0	0%	0	0%	0	0%	0	0%	10	1%
Total	80	100%	425	100%	29	100%	565	100%	705	100%	1,804	100%
Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data, 2009-2013; and RKG Assoc; Note: Totals may not sum due to statistical error in CHAS data.												

⁹⁰ CHAS 2009-2013.

⁹¹ CHAS 2009-2013.

⁹² CHAS 2009-2013.

⁹³ CHAS 2009-2013.

Table 3.16 Severely Housing Cost Burdened (>50%) Renters by Household Type

Household Income Range	Elderly family (2 persons, with either or both age 62 or over)		Small family (2 persons, neither person 62 years or over, or 3 or 4 persons)		Large family (5 or more persons)		Elderly non-family		Other household type (non-elderly non-family)		All Renter Households in Weymouth	
	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%	Est.	%
<=30% AMI	25	100%	310	60%	25	50%	200	63%	330	72%	890	65%
>30% and <=50% AMI	0	0%	210	40%	25	50%	105	33%	130	28%	470	34%
>50% and <=80% AMI	0	0%	0	0%	0	0%	10	3%	0	0%	10	1%
>80% and <=100% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Income >100% AMI	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total	25	100%	520	100%	50	100%	315	100%	460	100%	1,370	100%

Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data, 2009-2013; and RKG Assoc.; Note: Totals may not sum due to statistical error in CHAS data.

AFFORDABILITY MISMATCH

While most communities have some older, more modestly priced homes and apartments with lower monthly rents, due to the housing's age, condition, limited amenities or location, these units are not necessarily occupied by low- or moderate-income people. HUD reports data for an affordable housing barrier known as **affordability mismatch**: rental housing units that are affordable **but** unavailable to lower-income households because higher-income households already live in these units.

Affordability mismatch measures:

- The number of rental housing units in a community that are affordable to people with very low incomes (at or below 30 percent AMI), low incomes (between 31 and 50 percent AMI), and moderate incomes (between 51 and 80 percent AMI);
- The number of households in each income tier;
- How many of those households live in units they can afford; and
- How many of the affordable rental units have a high probability of housing problems in addition to housing costs, e.g., substandard or otherwise inadequate housing.

The affordability mismatch serves as a proxy for understanding the overall quality of life in a community and estimating populations at risk of homelessness. Per a recent report by HUD on national housing affordability trends, higher-income renters occupy almost half of all units that would be affordable to very-low (also known as extremely-low) income renters:

“Higher income renters occupy about 42 percent of the units that are affordable to extremely low-income renters, who earn less than 30 percent of the Area Median Income (AMI). Further, higher income renters occupy 36 percent of the units that

*are affordable to renters who have incomes at 30 to 50 percent AMI. Because of this competition and because a substantial proportion of available units are not in standard or adequate physical condition, only 32 units of adequate affordable rental housing are available for every 100 extremely low-income renters.*⁹⁴

AFFORDABILITY MISMATCH: ALL BEDROOM TYPES

Table 3.17 presents affordability mismatch information for **all rental bedroom types** in Weymouth. The discrepancy between supply and demand is most pronounced for renter households with incomes at or below 30 percent of AMI (extremely low-income households): there are slightly more than 2 renter households in need of affordable housing for every 1 unit of affordably priced housing. This translates into 1,845 extremely low-income renter households vying for only 975 affordable and available units, or a shortage of 870 units.

While the discrepancy decreases slightly as you go up the income ladder, it is still quite notable at the income threshold of at or below 50 percent of AMI (known as low-income households), which also includes the extremely low-income households discussed above. At this income threshold, there are about 100 renter households competing for 55 affordably priced units, a shortage of over 1,400 units.

For households with incomes at or below 80 percent of AMI (moderate-income), which also includes the very low-income and low-income households discussed above, the affordability mismatch is far less pronounced – the supply of affordable and available rental units more closely mirrors the actual demand. There are about 10 renter households competing for every 9 affordably priced units; however, a shortage of 420 units still exists.⁹⁵

Table 3.17. Affordability Mismatch, All Bedroom Types			
	Household Income ≤ 30% AMI	Household Income ≤ 50% AMI	Household Income ≤ 80% AMI
Total Units Affordable and Available	975	1,800	4,035
Total Renter Households	1,845	3,285	4,455
Total Shortage/Surplus of Units Affordable to Income Groups	870	1,485	420
Affordable and Available Units Per 100 Renter Households	53	55	91
Source: CHAS, 2009-2013; and RKG Assoc.			

AFFORDABILITY MISMATCH: ONE-BEDROOM UNITS

Table 3.18 presents affordability mismatch information for **one-bedroom apartments** in Weymouth, including studios and efficiencies. For extremely low-income households, there are slightly more than 2 renter households in need of affordable housing for every 1 unit of

⁹⁴ HUD Office of Policy Research and Development (PDR), *Worst Case Housing Needs 2009: Report to Congress*, (February 2011), viii.

⁹⁵ CHAS, 2009 – 2013.

affordably priced housing. This translates into 985 extremely low-income renter households vying for only 520 affordable and available units, or a shortage of 465 units.

For low-income households (at or below 50 percent of AMI), which include the extremely low-income households mentioned above, there is a shortage of 720 units: for every 100 renter households at this income level, there are approximately 58 affordably priced units available.

For moderate-income households (at or below 80 percent of AMI), which also include the extremely low-income and low-income households discussed above, there is a shortage of 170 units; however, the available housing stock of one-bedroom units more closely meets the demand at this income level. There are approximately 10 renter households at this income level competing for a little over nine affordable and available units.⁹⁶

Table 3.18 Affordability Mismatch, One Bedroom or Less			
	Household Income ≤ 30% AMI	Household Income ≤ 50% AMI	Household Income ≤ 80% AMI
Total Units Affordable and Available	520	1,010	2,175
Total Renter Households	985	1,730	2,345
Total Shortage/Surplus of Units Affordable to Income Groups	465	720	170
Affordable and Available Units Per 100 Renter Households	53	58	93
Source: CHAS, 2009-2013; and RKG Assoc.			

AFFORDABILITY MISMATCH: TWO-BEDROOM UNITS

Once again, lower-income renters in Weymouth are experiencing significant competition for affordable housing that matches their income level. Table 3.19 presents affordability mismatch information for **two-bedroom apartments** in Weymouth. For extremely low-income households, the mismatch is substantial: there are about 10 renter households vying for just under 4 affordably priced two-bedroom units (or 450 renter households competing for only 165 affordable units).

The situation does not improve at the low-income threshold, which also includes the extremely low-income households mentioned above: there are about 10 renter households vying for 3.5 affordably priced two-bedroom units – a shortage of 595 units.

For moderate-income households (at or below 80 percent of AMI), which also include the extremely low-income and low-income households discussed above, the supply of affordable two-bedroom rental units increases a bit to more closely mirror the actual demand. There are about ten renter households competing for every 8.5 affordably priced units, yet there is still a shortage of 180 units.⁹⁷

⁹⁶ CHAS, 2009 – 2013.

⁹⁷ CHAS, 2009 - 2013

Table 3.19 Affordability Mismatch, Two Bedrooms			
	Household Income<= 30% AMI	Household Income<= 50% AMI	Household Income<= 80% AMI
Total Units Affordable and Available	165	320	1,030
Total Renter Households	450	915	1,210
Total Shortage/Surplus of Units Affordable to Income Groups	285	595	180
Affordable and Available Units Per 100 Renter Households	37	35	85
Source: CHAS, 2009-2013; and RKG Assoc.			

AFFORDABILITY MISMATCH: THREE- OR MORE-BEDROOM UNITS

In Weymouth, the discrepancy between supply and demand for affordable **three- or more-bedroom units** is less pronounced than it is for one- and two-bedroom rental units. For households with incomes at or below 30 percent of AMI (extremely low-income households), there are about 7 affordably priced units for every 10 renter households: a shortage of 125 units.

For low-income households, which includes extremely low-income households, there are a bit over 7 affordably priced units for every 10 renter households: a shortage of 180 units.

For moderate-income households (at or below 80 percent of AMI), which also include the extremely low-income and low-income households discussed above, the mismatch is once again far less pronounced: there are about ten renter households competing for a bit over 9 affordably priced units; however, there is still a shortage of 74 units.⁹⁸

Table 3.20 Affordability Mismatch, Three Bedrooms or More			
	Household Income<= 30% AMI	Household Income<= 50% AMI	Household Income<= 80% AMI
Total Units Affordable and Available	290	475	840
Total Renter Households	415	655	914
Total Shortage/Surplus of Units Affordable to Income Groups	125	180	74
Affordable and Available Units Per 100 Renter Households	70	73	92
Source: CHAS, 2009-2013; and RKG Assoc.			

⁹⁸ CHAS, 2009 - 2013

CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI)

G.L. c. 40B, §§ 20-23 (Chapter 40B) is a state law that went into effect in 1969. Its purpose is to provide for a regionally fair distribution of affordable housing for people with low- to moderate- incomes. Affordable units created under **Chapter 40B** retain their affordability over time, even under strong market conditions, because an affordable housing deed restriction limits resale prices and rents for many years, if not in perpetuity. Another type of affordable housing - generally older, moderately priced dwellings without deed restrictions, and which lack the features and amenities of new, high-end homes - can help to meet housing needs, too, but only if the market allows.

The key difference is that the market determines the price of unrestricted affordable units while a recorded legal instrument determines the price of deed restricted units. There are other differences, too. For example, any household - regardless of income - may purchase or rent an unrestricted affordable unit, but only a low- or moderate-income household is eligible to purchase or rent a deed restricted unit. Regardless of the approach taken, the benefit of creating affordable housing is manifold, as it provides housing options to individuals where there are none. Long-term planning is required on the part of the community to ensure that such housing exists.

Chapter 40B establishes a statewide goal that at least **10 percent** of housing units in every city and town will be deed restricted affordable housing. Chapter 40B also supersedes zoning and other local regulations that make it too expensive to build low- and moderate-income housing. By consolidating the approval powers of multiple town and city boards, the state legislature hoped to provide more low-income housing options throughout the Commonwealth. Under Chapter 40B, the Zoning Board of Appeals (ZBA) may approve, conditionally approve, or deny a **comprehensive permit** to qualified developers to build affordable housing. A comprehensive permit is a unified permit, i.e., a single permit that incorporates all the local approvals required under zoning and other local bylaws and regulations. However, in communities that do not meet the 10 percent minimum, developers may appeal to the state Housing Appeals Committee (HAC). Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

WEYMOUTH'S SHI

DHCD maintains the **Chapter 40B Subsidized Housing Inventory (SHI)**, the list that determines whether a community meets the 10 percent minimum, as required by the state. The SHI is also used to track expiring use restrictions, i.e. when non-perpetual affordable deed restrictions will lapse. The 10 percent statutory minimum is based on the total number of year-round housing units in the most recent federal census (the denominator). **For Weymouth, the 10 percent minimum is 2,334 units**, or 10 percent (rounded) of the 23,337 year-round housing units reported in Census 2010. According the DHCD's most updated records (September 15, 2017), **Weymouth falls short of the 10 percent statutory minimum, as there are 1,771 units on Weymouth's SHI, or 7.59 percent affordable units.**

As seen in Table 3.21, the clear majority of affordable units in Weymouth are rental units (over 99 percent), with only 10 ownership units (Pine Grove) affordable to low- to moderate-income households. Since Weymouth is below the required threshold, the town is at risk for unwanted comprehensive permit developments.

Table 3.21. Weymouth SHI Units	
	Units
Rental	1,761
Ownership	10
Total Affordable Units	1,771
Total Year-Round Housing Units	23,337
Percent Subsidized	7.59%

Source: DHCD CH40B Subsidized Housing Inventory, 9/15/17.

Weymouth is not the only town in the immediate area that currently fails to meet the 10 percent goal. Table 3.22 reports existing SHI units, and the percent of total affordable housing for Weymouth and its neighboring towns. Of the comparison communities, Holbrook and Hingham has an affordable housing percentage above 10 percent.⁹⁹ The importance of remaining over the 10 percent threshold cannot be understated, as it protects the town from comprehensive permits that supersede local oversight and input.

Table 3.22. Weymouth and Comparison Communities Subsidized Housing Inventory			
Community	Year-Round Housing Units	Subsidized Units	Percent Subsidized
Abington	6,364	485	7.6%
Braintree	14,260	1,382	9.7%
Hingham	8,841	1,005	11.4%
Holbrook	4,262	440	10.3%
Quincy	42,547	4,096	9.6%
Rockland	7,030	450	6.4%
WEYMOUTH	23,337	1,771	7.6%

Source: DHCD CH40B Subsidized Housing Inventory, 9/15/17.

TERM OF AFFORDABILITY

Table 3.23 shows the number of SHI units by type and year of expiration in Weymouth. About 32.6 percent of the units on Weymouth's SHI are deed restricted as affordable units in perpetuity. Per DHCD Subsidized Housing Inventory, there are about 1,045 (59 percent of total) expected to expire between 2017 and 2060.¹⁰⁰

⁹⁹ Massachusetts Department of Housing and Community Development (DHCD) CH40B Subsidized Housing Inventory, Weymouth and Comparison Communities, 9/15/2017.

¹⁰⁰ Ibid.

Table 3.23. Weymouth Subsidized Housing Inventory and Expiring Use Timeline				
Year of Expiration	Rental	Ownership	Grand Total	% of Total
2017	78	0	78	4.4%
2018	176	0	176	9.9%
2019	89	0	89	5.0%
2020	3	0	3	0.2%
2024	7	0	7	0.4%
2027	11	0	11	0.6%
2035	310	0	310	17.5%
2036	199	0	199	11.2%
2041	2	0	2	0.1%
2049	70	0	70	4.0%
2054	90	0	90	5.1%
2060	10	0	10	0.6%
Perpetuity	567	10	577	32.6%
N/A	109	0	109	6.2%
Totals	1,761	10	1,771	100%
Source: DHCD CH40B Subsidized Housing Inventory, 9/15/17; and JM Goldson				

Development Constraints, Capacity, and Opportunity

The following chapter examines the regulatory barriers to residential development in Weymouth, as well as the geographic development constraints present throughout the town, including: natural resources and protected landscapes, water resources, key environmental challenges, infrastructure and utilities, facilities and services, and transportation and mobility.

REGULATORY BARRIERS: ZONING

The Weymouth Zoning Bylaw includes minimal provisions to encourage the creation of affordable housing. In fact, a search through the Bylaw did not yield any definition or provision for affordable housing. The current Bylaw does not have provisions or definitions for accessory dwelling units either, only accessory structures that are subordinate to the principal building (namely garages, pools, storage buildings, etc.). The Town has not yet adopted any form of inclusionary zoning or housing to help with the creation of affordable housing, and continue to move the town toward its 40B 10 percent affordability goal.

RESIDENTIAL USES PERMITTED

The Weymouth Zoning Bylaw includes four residential zoning districts that range in minimum lot size requirements from 15,000 up to 25,000 square feet. The R-1 and R-2 residential districts are lower density and intended to support and promote single-, two-, and three-family structures. The R-3 and R-4 residential districts are intended to support higher density multifamily development either as-of-right or through the Town's Special Permit process.

Residential uses are also allowed in non-residential zoning districts in Weymouth. The Neighborhood Center District (NCD), Highway Transition (HT), Business 1 and 2, Village Center Overlay District (VCOD), Planned Office Park (POP), and Open Space District (OSD) districts all allow some types of residential development.

OTHER RESIDENTIAL USES PERMITTED

Nursing homes are allowed in the R-4 zoning district, and by Special Permit in the Planned Office Park (POP) district. The Weymouth Zoning Bylaw does not have a definition for what constitutes a nursing home. The Town also does not allow Assisted Living as a defined and permitting use in any zoning district.

Lodging Houses are allowed by Special Permit in the NCD, B-1, B-2, and VCOD. The Weymouth Zoning Bylaw defines a Lodging House as "a house where lodgings are let to four or more people not within the second degree of kindred of the person conducting it, but not including dormitories of charitable, education or philanthropic institutions."

Table 4.1 Zoning Districts that Allow At least One Type of Residential Use

Residential Use Categories	Zoning Districts										
	R-1	R-2	R-3	R-4 (1)	NCD	HT	B-1	B-2	VCOD	POP	OSD
Detached One-Family Dwelling	Y	Y	Y	N	Y	Y	SP	SP	Y	N	N
Two-Family Dwelling	SP (2)	Y	Y	N	Y	SPR	N	N	Y	N	SP
Three-Family Dwelling	N	SPR	Y	N	SP	N	N	SP	SPR	N	SP
Conversion Up to Four Dwellings	N	N	N	N	N	SP	N	N	SPR	N	N
Multifamily Building(s) housing 2 - 19 households	N	N	SPR	SPR	SP	N	N	SP	SPR	N	SP
Multifamily Building(s) housing 20+ households	N	N	SP	Y	SP	N	N	SP	SP	N	SP
Lodging House	N	N	N	N	SP	N	SP	SP	SP	N	N
Nursing Home	N	N	SPR	SPR	N	N	N	N	N	SP	N
Planned Unit Development	SP	SP	SP	SP	N	N	N	N	N	N	N
(1) Allowable uses on parcels larger than 40,000 sqft or a structure larger than 20,000 sqft require a Special Permit from the Planning Board											
(2) Alternation of an existing dwelling for a two-family dwelling.											

PLANNED UNIT DEVELOPMENTS

The Weymouth Zoning Bylaw allows the Planning Board to make a finding that a Planned Unit Development (PUD) is superior to a conventional plan for the zoning districts for which a PUD is allowed. The purposed of the PUD is to facilitate a mixture of residential uses with open space and recreational uses, and may include some accessory uses that typically go along with those primary uses. The districts that current allow PUDs include the R-1 through R-4, and are permitted through the Special Permit process.

To file for a PUD in the R-1 district, an applicant would have to have a minimum of twenty-five acres of land. In the R-3 and R-4 districts, that minimum land area decreases to five acres. The lots and dimensions still need to conform with the requirements of the base zoning district within which the proposed PUD lies. The basic number of dwelling units shall not exceed the number of units which could be developed with a conventional plan for land in the R-1 through R-4 zoning districts.

LOCAL WETLANDS PROTECTION ORDINANCE

Compared to the Massachusetts Wetlands Protection Act, the Weymouth Wetlands Protection Ordinance, Section 7-300 of the town code, protects additional wetland interests and protects some resource areas more stringently (primarily isolated wetlands and vernal pools). The Commission has adopted local regulations which include required setbacks from wetland resource areas (typically 25 feet for residential projects and 50 feet for commercial and industrial projects).¹⁰¹

¹⁰¹ Excerpted directly from the Town of Weymouth Conservation Commission's webpage: <http://www.weymouth.ma.us/conservation-commission>, accessed 5/4/17.

STORMWATER MANAGEMENT ORDINANCE

The purpose of this ordinance, Section 8-700 of the town code is to implement the requirements of the National Pollutant Discharge Elimination System (NPDES) General Permit for Stormwater Discharges from Small Municipal Separate Storm Sewer Systems issued by the U.S. Environmental Protection Agency and to satisfy the appropriate water quality requirements of the Federal Clean Water Act. The Ordinance requires a stormwater management permit for minor projects with land disturbance of 7,500 s.f. up to one acre and major projects with land disturbance of one acre or more. The ordinance prohibits illicit discharges, connections, and obstructions of the municipal storm drain system.

LOCAL HISTORIC DISTRICTS

Weymouth has no local historic districts. However, the town has five historic districts listed on the National Register of Historic Places, which are described on the pages to follow under the section “Historic and Cultural Resources.”

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 habitat, scenic views, and hazardous waste sites, as further described below. The following sections are excerpted from the 2014 Open Space and Recreation Plan unless otherwise noted.

LANDSCAPE CHARACTER

The landscape of Weymouth is dominated by its abundant shoreline and glacial features. Two town beaches, sheltered areas for yacht clubs and marinas, and peninsulas jutting into the bay offer many active and passive options for the community. Great Hill, a drumlin rising from the coast, offers one of the best panoramic views of Hingham and Quincy Bay and the skyline of Boston. King Oak Hill, which is another drumlin and is the location of the Emery Estate, also offers views of the Boston skyline.¹⁰² The town has numerous salt marshes and tidal flats along the Fore and Back Rivers and portions of those flats supply shell-fish.

Great Esker Park, which is along the Back River, was part of the Hingham Naval Ammunition Depot from 1903 and passed from the U.S. military to the town for park purposes in 1965. Together with Bare Cove Park on the Hingham side of the river, it is the most undeveloped estuary in Boston Harbor.

Significant pieces of the town's history can be seen in the current landscape. The Bay Trail, a designated Scenic Road, travels along the western border from Weymouth Landing south to the town line. The four village centers retain much of their charm and neighborhood character.

GEOLOGY

¹⁰² The town purchased the Emery Estate in 2011 with Community Preservation funds.

The geology of Weymouth is characterized by hard crystalline bedrock predominantly located less than 50 feet below the ground surface, with some troughs and valleys up to 150 feet deep. Unconsolidated (loose) glacial deposits of sand, gravel, silt and clay generally overlie the bedrock. The bedrock underlying the surface is of two kinds: slate in the northern part, and granite and similar rocks in the south. The boundary between these two areas is roughly along the Greenbush rail line.

There are three kinds of slates represented in Weymouth, one, in North Weymouth at Mill Cove and Pearl Street, and another, in the railroad cuts near Weymouth Landing. These are from the Cambrian geologic era, but are quite distinct in character. The third, at Slate Island, belongs to the much more recent Carboniferous Period.

The islands of Hingham Bay, Slate Island, Grape Island and Sheep Island, all consist of fine, dark gray slate. Slate Island is composed almost wholly of slate ledges while Grape Island only has small outcrops of slate on its northern and southern borders. The bottom of Hingham Bay is mostly marine sediment that overlies late-glacial marine clay in many places and to a lesser extent, till and glacial sand and gravel.

After the retreat of the ice sheet, sea level was considerably lower than today. Weymouth Fore River meandered across Hingham Bay, which was then coastal lowland. The slowly rising sea flooded the lowland to produce the bay. The present sea level was attained about 2,000 years ago, and the shape of the bay has been further modified by the formation of salt marshes and beaches around the margins.

Within two bedrock valleys there are thick deposits of unconsolidated sand and gravel that are known to yield significant quantities of water. These areas, known as aquifers, were mapped and are shown in the 1984 Watershed Protection Study. This area contains approximately 120 acres, all within the drainage basin of the town's main surface water supply (Great Pond). In addition to the high yield aquifers there are about 2,200 acres of shallower sand and gravel deposits located in other areas of town.

SOILS

Table 4-1 lists all soil found in the Town of Weymouth and provides a brief description of their major characteristics and limitations.

SOIL TYPES IN WEYMOUTH

Soil Series	Description	Major Limitations
Scituate	Moderately well drained, sandy glacial till.	Wetness, slow permeability and stoniness
Ridgebury	Poorly drained compact glacial till, very stony surface.	Wetness, slow permeability and stoniness
Merrimac	Excessively drained soils, formed in sandy glacial material.	Few limitations for most uses
Sudbury	Moderately well drained, formed in sandy/gravelly materials.	Wetness
Scarboro	Very poorly drained wetland soil, high water table at or near surface.	Wetness
Saco	Very poorly drained floodplain soils, frequently flooded.	Flooding and wetness
Swansea	Very poorly drained organic soils, high water	Wetness and low strength
Freetown	Very poorly drained organic soils, high water table.	Wetness and low strength
Ipswich	Very poorly drained soils on tidal flats and estuaries.	Flooding, wetness and low strength
Beaches	Sandy/gravelly shores.	Flooding and erosion
Windsor	Excessively drained sandy glacial outwash.	Droughtiness and slope
Ninigret	Moderately well drained, sandy glacial outwash.	Wetness
Canton	Well-drained upland soils, very stony surface.	Slope and stoniness
Paxton	Well-drained soils on drumlins, formed in compact glacial till.	Slow permeability, slope, stoniness
Hollis	Somewhat excessively drained, rock outcrops and surface boulders are common.	Shallow depth to bedrock, rockiness and slope
Hinckley	Excessively drained soils on glacial outwash plains, terraces, kames, and eskers.	Slope and droughtiness
Montauk	Well-drained soils on drumlins, formed in compact glacial till.	Slow permeability, slope, stoniness

Source: Norfolk County Soils Maps

TOPOGRAPHY

The shape of the town is that of a long parallelogram, oriented in a north – south alignment. In North Weymouth, the Fore River and Back River form the town's boundaries, the rest of the town's boundaries are straight lines that follow north – south orientations. Glacial land formations such as drumlins, eskers, glacial erratics, kames, and sandy outwash plains are common throughout the town.

Two good examples of drumlins are King Oak Hill and Great Hill located in the northern part of town. The southern half of the town is a flat plain, one hundred feet or more above sea level. The topography of the town generally slopes from the higher elevations, approximately

150' – 160', from the Abington - Rockland line in South Weymouth down to sea level in North Weymouth. The town's two small rivers, Mill River and Old Swamp River, are all that is left of the great glacial melt water streams that once filled their valleys. Both rivers run into and through Whitman's Pond connecting to the Back River that flows to Hingham Bay.

Eskers are serpentine ridges of stratified drift that were formed from rivers that once were winding beneath and within the glaciers. In Weymouth, eskers are most noticeable just west of the Back River, in and near Great Esker Park. Two of Weymouth's largest glacial erratics are House Rock, the largest boulder in Weymouth, and Perched Rock that overlooks Oak Street near the Hingham line.

WATERSHEDS

The land area of the town falls within three major watersheds: the Boston Harbor, South Coastal, and Taunton Watersheds. Most of Weymouth, 92 percent is part of the Weymouth-Weir sub-watershed section of the Boston Harbor Watershed. A small portion of South Weymouth, approximately 7 percent of the town, contributes to the South Coastal Watershed and about 1 percent contributes to the Taunton Watershed. The boundaries of the Boston Harbor and South Coastal Watersheds are shown on Map 6 Water Resources in Appendix A. The major watersheds are divided into eight sub-watersheds.

SURFACE WATER BODIES

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

GREAT POND

Great Pond is the town's original public water supply source and has been used for this purpose for over 100 years. The pond is about 310 acres in size and has an elevation of 166 feet (USGS) above sea level. Due to the pond's status as a source of public drinking water, recreational use of the watershed land around the pond is currently prohibited, although discussions are ongoing about opening trails around the reservoir for passive, recreational use.

WHITMAN'S POND

Whitman's Pond has a watershed area of 12.03 square miles and has two main tributaries, Mill River and Old Swamp River. The Mill River, originating as the outflow of Great Pond in South Weymouth, flows north to the vicinity of Route 3, then turns northeastward and flows through the wellfield into Whitman's Pond. The Old Swamp River has its source in Rockland and flows north through a corner of Hingham into Weymouth. Reaching Route 3, it turns west and runs within the median between the northbound and southbound lanes of the highway, then turns northeast to flow into the South Cove of Whitman's Pond.

Although the town no longer utilizes the main body of the Pond for water supply, it is considered an emergency supply. Within the South Cove of Whitman's Pond, the flows of the Old Swamp River are captured and pumped through pipes to Great Pond for treatment. The Washington Street pump station is operated to pump water entering the cove to Great Pond

at a rate sufficient to maintain a supply in the primary reservoir. With both new pumps operating, between 4.2 and 4.4 mgd can be diverted to Great Pond.

The level of Whitman's Pond can be controlled at two locations. The overflow from the Whitman's Pond spillway and the fish ladder form the headwaters of the Back River, which flows north to the ocean. At Washington Street, where the water from South Cove flows north main pond, a weir gate has been installed to regulate flows. Repair work on the weir gate was conducted in 2011.

Early development around Whitman's Pond included industrial uses along the Mill River entrance and the Herring Run outfall. During the 1920's the popularity of the pond resulted in development of summer cottages around the pond. Today's uses reflect the historical development with businesses replacing the industry and the cottages now converted to full-time housing. The suburban development of the Whitman's Pond watershed contributes to the pond's eutrophication. There are still some on-site septic systems that flow to the pond. Residential lawn fertilizers, road runoff and periodic sewer overflows also contribute to nutrient loading that has accelerated the eutrophication of the pond. The occurrence of sewer overflow into Whitman's Pond has been significantly reduced by sewer capital improvements in recent years. Invasive aquatic plants are well-established in the pond and pose a threat to water quality, fisheries and recreation. The town adopted a vegetation management action plan for Whitman's Pond in 2013.¹⁰³

Whitman's Pond has several points of access for recreational uses such as fishing, canoeing, and ice skating. There was a public beach on Lake Street that was quite active during the 1950's and 60's.

A new park along Middle Street adjacent to Whitman's Pond was completed in 2004. The park includes a fishing platform, boat launching ramp and a gazebo. The park was developed with donations from local businesses and residents. The creation of the park also helped to address environmental impacts from informal parking and other activities on the edge of the pond that were impacting the buffer zone.

OTHER PONDS

Weymouth has a few other ponds that are smaller than ten acres and offer limited recreational opportunities. Cranberry Pond offers fishing with access available off Cranberry Rd. and Dorothea Drive. Limited public access is available on Whortleberry Pond for fishing and ice skating. Elias's Pond is private access only.

COASTAL WATERS

Weymouth has 12.5 miles of waterfront with unobstructed views of the beautiful Boston Harbor skyline and islands. There are three public beaches in Weymouth, two of which are salt water beaches. The two are Wessagussett Beach and George Lane Beach; the third is on Whitman's Pond off Lake Street. In 2003 the town was granted permission from the state DEP to restore Wessagussett Beach. The project involved depositing sand on the beach where currents had eroded sand away to the point that recreational use of the beach had

¹⁰³ http://www.weymouth.ma.us/sites/weymouthma/files/file/file/whitmans_pond_final_report_093013.pdf

become limited. In addition, dredging was performed in an area where shoaling was deterring recreational boating around the Wessagussett Yacht Club. This project has improved recreational use of the waterfront for town residents and visitors. Wessagussett Beach offers swimming lessons and canoeing. The Weymouth shoreline is a valued recreational asset to residents and all these recreational areas are extensively used. The waterfront views also add considerable value to the town's real estate.

FORE RIVER

The Fore River has access for boating and swimming off Fore River Avenue. The William Newell Playground, also located on the Fore River, has facilities for baseball, basketball and an open playing field. As part of the mitigation package negotiated by the town for the MBTA Greenbush commuter rail, a new park and car top, canoe and kayak launching ramp was completed and dedicated in July 2012 adjacent to the planned Weymouth Landing Station. The Idlewell Improvement Association maintains a small park and canoe/kayak boat launch off Idlewell Boulevard.

BACK RIVER

The primary point of access for recreational use on the Back River is at Great Esker Park. The park provides recreational opportunities for fishing and canoeing, as well as hiking trails. The park's nature center offers classes focusing on nature exploration and outdoor recreation. The town has a public boat landing and there is a private marina, located off River Street that provides boating access to the river and the bay.

All along Weymouth's coastline from Fore River around to Back River there are numerous marinas, boatyards and private docks providing many residents valuable and direct water access to Hingham Bay, and the Boston Harbor National Recreation Area.

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 to Weymouth. Category 5 means that the water is impaired for one or more designated use(s), requires the development of one or more TMDL(s): Impairment is caused by a pollutant. TMDL refers to Total Maximum Daily Load – it's 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.

- **Hingham Bay** – the area north of the mouth of the Weymouth Fore River extending on the west along the line between Nut Island and the south point of West Head, and on the east side along a line from Prince Head just east of Pig Rock to the mouth of the Weymouth Fore River, Quincy. Impairment causes are fecal coliform and PCB in fish tissue.
- **Mill River** - impairment causes are fecal coliform and nutrient/eutrophication biological indicators
- **Old Swamp River** – impairment cause is fecal coliform
- **Weymouth Back River** – impairment causes are fecal coliform, PCB in fish tissue, and oxygen, dissolved

- **Weymouth Fore River** – impairment causes are fecal coliform and PCB in fish tissue
- **Whitman's Pond** – impairment causes are non-native aquatic plants and DDT

FLOOD HAZARD AREAS

The town has several areas that are subject to flooding. They are broken down into two major categories, coastal and inland flooding. The North Weymouth waterfront area is susceptible to flooding from coastal storms and wave action. Specific areas subject to coastal flooding are: Saltwater Creek, George Lane Beach, Wessagusset Beach, Wituwamat Road, Fort Point Road, and King Cove Beach Road.

Areas adjacent to the town's major rivers; the Fore, Back, Mill, Old Swamp and Plymouth Rivers, and their associated wetlands and flood plains are prone to flooding. Several inland streams flood during heavy rains and spring snowmelt.

WETLANDS

The state geographical information system (MASSGIS) records indicate that there are 1,498.6 acres of fresh water wetlands and 216.6 acres of saltwater wetlands. Table 4-2 has a detailed breakdown of the area of each type of wetland: bog, deep marsh, salt marsh, shallow marsh, shrub swamp, and wooded swamps. There are extensive wetlands around Great Pond. As one might expect, there is usually a corridor of wetlands on both sides of the town's rivers. There are also many isolated wetland areas scattered throughout the town.

Weymouth has a local Wetlands Protection Ordinance that is administered by the Conservation Commission. The local ordinance is more stringent than the State regarding protection of vernal pools and isolated wetlands.

VERNAL POOLS

There is one certified vernal pool located off Middle St. near Walton St. The town has not aggressively pursued certification since there is already stringent protection afforded potential vernal pools under the local wetlands protection ordinance.

Per MassGIS, there are forty-five potential vernal pools in the town. Several are clustered near Whitman's pond, and others are located along the border of Weymouth and Hingham. Still more are dispersed among the town, many located in the southern half.

VEGETATION

As Weymouth is a coastal community, the town has numerous salt marshes and estuaries along the shoreline. These areas are important for wildlife and fisheries and that promote fishing, walking, hiking, and bird watching.

Weymouth's open spaces span several different natural community types. The predominant communities and their vegetation can be summarized as follows:

- Tidal wetlands dominated by salt marsh vegetation (*Spartina spp.*) at the lower edges and the invasive *Phragmites australis* at the upper elevations and around stormwater outfalls.
- Vegetated wetlands bordering inland streams, rivers and ponds. Some of these areas are scrub-shrub type wetlands and others are marsh areas dominated by cattails or the invasive *Phragmites australis*. Much of the vegetated shoreline of Whitman's Pond is dominated by the shrub *Amorpha fruticosa*. This shrub is listed as a potentially invasive plant in the State of Connecticut; it is not currently listed as invasive in Massachusetts.
- Inland wetlands and floodplain areas vegetated with red maple swamps, scrub-shrub wetlands, and inland marshes. The inland marshes are typically dominated by the invasive plant *Phragmites australis*.
- Upland forests typically dominated by oak, American beech and white pine.

In general, the town's vegetation is typical of a suburban community in the New England Region.

RARE AND ENDANGERED SPECIES

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

RARE AND ENDANGERED PLANTS

Taxonomic Group	Scientific Name	Common Name	State Rank	Most Recent Observation
Vascular Plant	<i>Panicum philadelphicum</i>	Philadelphia Panic-Grass	SC	1918
Vascular Plant	<i>Platanthera flava</i> var. <i>herbiola</i>	Pale Green Orchis	T	1905
Vascular Plant	<i>Rumex pallidus</i>	Seabeach Dock	T	2002
Vascular Plant	<i>Sabatia kennedyana</i>	Plymouth Gentian	SC	2004
Vascular Plant	<i>Triosteum perfoliatum</i>	Broad Tinker's-Weed	E	1905
State Rank: E – Endangered; SC – Special Concern; T – Threatened				

Source: State Division of Fisheries and Wildlife Natural Heritage and Endangered Species Program, 2012

The following is a list of rare and endangered animals that have been identified in town by the State Division of Fisheries and Wildlife Natural Heritage and Endangered Species Program (NHESP, August 2010). The 2010 BioMap2 and 2004 BioMap and Living Waters Map (both published by NHESP) identify several areas in town that are critical to the preservation of endangered plant and animal species. This includes land to the north and south of Great Pond, land on Grape Island, and land along the Fresh River.

RARE AND ENDANGERED ANIMALS

Taxonomic Group	Scientific Name	Common Name	State Rank	Most Recent Observation
Amphibian	<i>Ambystoma opacum</i>	Marbled Salamander	T	1927
Bird	<i>Circus cyaneus</i>	Northern Harrier	T	1986
Bird	<i>Sterna hirundo</i>	Common Tern	SC	2007
Dragonfly/Damselfly	<i>Somatochlora linearis</i>	Mocha Emerald	SC	2003
State Rank: SC – Special Concern; T – Threatened				

Source: State Division of Fisheries and Wildlife Natural Heritage and Endangered Species Program, 2012

NATURAL RESOURCES

Although Weymouth is predominantly a mature suburban community, it hosts an impressive array of unique natural resources. These include two Great Ponds (Whitman's Pond and Great Pond), two anadromous fish runs (Back River and Fore River), harbor islands, tidal flats, salt marshes and one certified vernal pool. The regional importance of many of these resources is well documented.

In 1982, the Back River and Herring Brook were designated by the state as an Area of Critical Environmental Concern. Several areas in Weymouth are mapped as Core Habitat or Critical Natural Landscapes in the state's BioMap2, which was published in 2010. These areas include: Great Pond, Whitman's Pond and Herring Brook; Fresh River and Back River and their adjacent salt marshes; the Fore River and adjacent tributaries and salt marshes; areas within the former South Weymouth Naval Air Station; and an area east of the former air station adjacent to the Hingham town line.

SCENIC LANDSCAPES

Weymouth has several distinctive scenic landscapes. These landscapes offer views of the bay and natural features formed by glacial erosion.

Great Hill Park

This park is in North Weymouth off Bradley Road. The park is on a drumlin that rises 153 feet above sea level and provides an excellent view of the harbor and surrounding area, most notably the Boston skyline. A drumlin is a glacial deposit streamlined by the sculpture of moving glaciers. They are formed as elongated parallel hills and their orientation, predominantly north – south, gives a clue as to the direction the ice sheet was moving. The Fore River is in the fore-ground, with Quincy across the river. Some people say this is the best view in town.

Grape, Slate, & Sheep Islands

These islands, lying within Weymouth town boundaries but managed by the Department of Conservation and Recreation, are part of the Boston Harbor Islands National Park Recreation Area. They are listed on the National Register of Historic Places as an Archeological District because of their physical remnants of prehistoric use. One goal of the park is to provide an affordable ferry system that links the islands to other points of interest. Another goal is to use the islands as a living laboratory of coastal processes, one that will teach future generations to care for the environment. The National Recreation Area, so

easily accessible to Weymouth and Boston area residents by a shuttle boat service, is a valued source of recreation and education.

Grape Island, being the largest of the islands at fifty acres, is the most widely used. Public access is available at the Hingham Shipyard via the water taxi or a private craft. The island, staffed by the Department of Conservation and Recreation, has camp sites, trails, a picnic area, toilets, a wooded area, a salt marsh, and two drumlins.

Boston Harbor Islands

Weymouth's waterfront is the gateway to the Boston Harbor Islands. Ferry boats leaving from the Hingham Shipyard visit many of the Harbor Islands. There are recreational activities available on the Boston Harbor Islands, just minutes away from Weymouth.

UNIQUE ENVIRONMENTS

Areas of Critical Environmental Concern

Areas of Critical Environmental Concern (ACECs) are places in Massachusetts that receive special recognition because of the quality, uniqueness and significance of their natural and cultural resources. These areas are identified and nominated at the community level and are reviewed and designated by the state's Secretary of Energy and Environmental Affairs. ACEC designation creates a framework for local and regional stewardship of critical resources and ecosystems.¹⁰⁴

The tidal flats, wetlands, abutting upland areas and waters of the Weymouth Back River were designated in 1982 an ACEC by the Secretary of Environmental Affairs. This area was the seventh ACEC designated in the State. It was found that the coastal resource area included in the Back River ACEC is significant to flood control, the prevention of storm damage, and the protection of land containing shellfish and fisheries. The estuary, being rich in marine life, is a resource of unparalleled value for the Town of Weymouth.

Harbor Islands

Grape, Slate and Sheep Islands are part of the Boston Harbor Islands located minutes offshore. Grape Island is 50 acres in size and offers camping, trails, wildlife and bird watching. Access is provided by the Harbor islands ferry shuttle. Grape Island also offers spectacular water views of the Boston skyline and the other harbor islands. The island is managed by the State Department of Conservation & Recreation. Slate Island is small and does not offer much by way of recreational opportunities. However, the islands have interesting slate stone geologic features. Sheep Island is about 1.5 acres. All three islands are owned by the state.

HAZARDOUS WASTE SITES

Weymouth, like many other urbanized communities, has had various properties that have had reportable releases of hazardous waste, some of which have contaminated soil and groundwater in the area around the discharge and downgradient of the discharge. Some of these locations are the result of actions prior to the advent of hazardous waste regulations and others are accidents or deliberate neglect of proper handling of hazardous materials.

¹⁰⁴ Massachusetts Executive Office of Energy and Environmental Affairs

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 1980's, there have been 264 incidents reportable to the state DEP. From this list, there are eleven (11) active MCP sites in the town, excluding the former Naval Air Station. The list, with reporting date, compliance, and phase information, follows.

ACTIVE HAZARDOUS WASTE SITES

Release Address	Site Name/Location Aid	Notification Date	Compliance Status	Date	Phase
Julia Rd	Julia Field	07/26/2007	RAO A3	07/27/2007	Phase IV
580-590 Middle St	Colonial Towers	06/10/2014	RAO A3	4/20/2007	
158 Park Avenue West	Masonry Building	3/24/2015	PSC PA	3/10/2015	Phase II
Randall Ave	Parcel 22-200-38	11/21/2007	RAO A3	11/21/2007	
Weymouth Neck	Weymouth Neck Landfill	02/21/2007	RAO A3	02/06/2008	
185 Washington Street	Lincoln Square Service Center	9/18/2012	RAO A3	03/28/2014	
1305 Pleasant St	Gasoline Station	08/06/1996	RAO B2	08/08/1996	
115 Washington St	Amoco Station FMR	02/13/1997	RAO A3	02/01/1995	Phase II
565 Broad St	B&B Auto Service	12/22/2009	RAO A3	04/27/2010	Phase V
252 Bridge St	No Location Aid	05/13/1994	RAO A3	05/13/1994	
296-300 Bridge St	Route 3A	08/16/1996	RAO A3	08/16/1996	
800 Bridge St	Cashman Site FMR	06/20/2000	Invsb	7/5/2002	
1 Bridge St	Sithe FMR Generating Facility	01/02/2002	RAO A3	12/03/2001	Phase II
Naval Air Station	Varying Locations	Varying	Adequate Reg		
51 Broad Reach	Weymouthport Condominiums	02/08/2008	RAO A3	02/08/2008	
River St	Varying Locations	Varying	RAO		
340 Washington St	No Location Aid	01/04/2007	RAO B2	12/21/2006	

Source: Mass. DEP, April 25, 2017.

Some hazardous waste sites, when properly remediated, can provide recreational opportunities for the community. On the eastern end of Weymouth Neck was the former American Agricultural Fertilizer Co. (AGRICO) plant. The site had heavy industrial use from the 1860's until the 1960's and is now occupied by a marina, multi-family housing, and a state park. Some remediation took place in the late 1970's, however additional testing showed that those efforts were inadequate, and the State DEP pursued responsible parties to address the issue. Conoco Philips, successor to Agrico, stepped in and began a multi-year, multi-million-dollar cleanup that was completed in 2009. The work included extensive reworking of Webb State Park, including the removing of some unsuitable material and consolidation and capping of other material. The park reopened in 2005 and continues to be an active and attractive walking and picnicking site along the shore.

The Durante property in East Weymouth is owned by the MBTA and will be remediated, and a portion will be used for wetland restoration. The town will also use the land as a walkway

along the Back River Trail and a canoe/kayak launch. Cleanup and ownership issues of the site are still being discussed by the MBTA and the town.

The above are two examples of reusing contaminant sites for recreational opportunities. The town will continue to explore opportunities to safely use remediated sites for recreation and open space.

HISTORIC & CULTURAL RESOURCES

Being the second community settled in Massachusetts (1622), and having been a habitation area for prehistoric Indians, Weymouth has a rich cultural heritage that is significant to American history. Within the town are seven buildings and five districts that have been placed on the National Register of Historic Places. The National Register endeavors to identify, evaluate, and protect historic and archeological resources. These historic properties are distinguished by having been documented and evaluated according to uniform standards.

ARCHEOLOGICAL SITES

Twenty-three archeological sites in Weymouth have been recorded with the Massachusetts Historical Commission. These sites, through the artifacts of daily life which they contain, provide crucial documentation of the town's development. Most of the archeological work undertaken in Weymouth has been in the form of amateur artifact collecting. Artifacts from various sites throughout the town are now in the Historical Society's collection. Unfortunately, as the town developed into a residential community many potentially significant sites were destroyed. They were accidentally discovered as roads, homes, and businesses were being constructed. However, there are a few sites that have been relatively well preserved.

Sampson's Cove Native American Site

This site is in North Weymouth along the south side of Sampson's Cove. It is a small wooded lot covered with Oak trees that are up to 100 years old. The site is in what was a heavily populated prehistoric Indian habitation area. Other than small rare pockets in Esker Park, this site is believed to be the last undisturbed prehistoric site in North Weymouth.

Sweet Grass Creek

Found in land that is now occupied by Old North Cemetery and the Abigail Adams House, this site contains evidence of extensive prehistoric occupation. Artifacts were found during disturbance of the soil by grave digging and street construction.

Great Pond

When the water level in Great Pond was lowered during a drought in 1965, a dugout Native American canoe was found in the mud. The canoe which is remarkably well preserved for its age is on display at the Tufts Library. Other artifacts have been found on dry ground at the site.

HISTORIC RESOURCES LISTED ON THE NATIONAL REGISTER OF HISTORIC PLACES

The National Register of Historic Places is the nation's official list of places across the country worthy of preservation. The Register is administered by the National Park Service, within the U.S. Department of the Interior. The process for including a particular place on the Register begins at the state level with the State Historic Preservation Officers (SHPO). For example, in the Commonwealth of Massachusetts, the listing of a particular place on the Register would start with the Massachusetts SHPO.

The role of the SHPO includes surveying, evaluating and nominating significant historic buildings, sites, structures, districts and objects to the National Register is one such key activity. In Massachusetts, the SHPO annually updates and publishes the State Register of Historic Places that identifies 65,000 properties in over 330 cities and towns across the state that have received local, state, or national designations based on their historical or archeological significance.

The State Register in Massachusetts currently includes 17 listings including historical districts and buildings and other listings such as an open air theater and a memorial wall.

HISTORIC DISTRICTS

Central Square Historic District

Central Square Historic District is in the east central part of town and includes properties along Broad and Middle Street. It is an area of about 35 acres that contains a total of 55 principal buildings and 28 outbuildings. The dominant building type is nineteenth century residences. A range of architectural styles represents these residences, including Greek Revival, Italianate, Second Empire and Queen Anne. There are also institutional buildings, including a fire station, a Masonic Temple and a school.

Sea Street Historic District

The district is in North Weymouth, near the site of the first permanent settlement in town in 1623. The district encompasses 49 acres and 156 properties mainly on North, Sea, Bridge, Shaw, and Athens Streets. The buildings are primarily residential, dating from the 17th through the mid 20th centuries. Many of the historic resources relate to small scale shoemaking, which flourished here in the mid 19th the early 20th century. The district was approved in 2009.

Front Street Historic District

The district is a predominantly residential district on the northwest edge of town, adjacent to Braintree. The district has 77 acres and 155 contributing properties mostly on Front Street with portions on Summer, Broad and Hunt Streets. Front Street is a well-preserved collection of ambitious, high-style residences that show a progression of popular architectural styles from the mid-18th to the mid-20th century. There are also several buildings relating to the shoe industry, two cemeteries and a school. The district was approved in 2011.

Meeting House Historic District

The district is defined by almost four centuries of association with the first meetinghouse of Weymouth and Abigail Smith Adams, the wife of John Adams, second president of the United

States. The 31-acre district stretches along North Street south to include portions of Norton, East, and Church Streets. The district includes the First Church of Weymouth, two parsonages, Old North Cemetery and the oldest surviving school building in Weymouth. The area was the political and religious center for Weymouth during the early colonial period until 1723, when a separate parish and precinct were established. The district was approved in 2010.

Civic Center Historic District

The Civic Center Historic District is a complex of two buildings and two monuments situated near the center of town that is associated with the development of Weymouth's principal governmental and educational complex. The district includes roughly four acres, part of a larger town-owned parcel that contains 11.3 acres. The oldest building on the site is the Weymouth Industrial School (1926), which is a 1.5 story Tudor Revival-style structure. The Weymouth Town Hall (1928) is a 2.5-story brick structure, designed in the Colonial Revival style as a copy of the Old State House in Boston. The Memorial Wall/Open Air Theater (1929) is a stretch of grassed lawn that extends from a parking area in front of the high school toward middle street. The Memorial Cross (1930) is a granite monument located south of the Memorial Wall, set on a knoll.

OTHER HISTORIC LISTINGS

Fogg Library

The Fogg Library in South Weymouth located at the corner of Pleasant, Columbian and Torrey Streets was built in 1897 at the bequest of John S. Fogg, a local businessman and philanthropist, and was the first public library in Weymouth. The architectural style combines Dutch and classical elements in a style approaching Italian Renaissance. The library remains one of the outstanding buildings in Weymouth. The exterior is constructed entirely of Weymouth seam-face granite and the interior was created to be spacious and graceful. Among the most impressive features are the stained-glass windows, which were made from the studios of Redding, Baird, and Co.

Fogg Building

The Fogg building is located at the corner of Columbian and Pleasant Streets. Built in 1888 by John S. Fogg, the building's architectural style is Richardson Romanesque. Dominating the scenery of Colombian Square, Fogg insisted that only the latest styles and best materials be used. The main distinctive feature of the structure is the tall octagonal tower at the junction of the two main facades. The functional concept of the building originally called for an Opera House and hall for public assemblies on the second floor and shops and banks on the first floor. The Hall has been converted to apartments and the ground floor altered to accommodate commercial enterprises.

Jefferson School

This former school located at 200 Middle Street, was built in 1889 and is a classic example of Queen Anne style architecture. It has a central cross gable pavilion, scalloped shingles decorating a pent eave, triangular dormers, corner porches with typical Queen Anne turned posts, and a large octagonal clock tower. The design of the four-room school was adapted from S.S. Woodcock's drawings for the six-room Washington School. The Jefferson School is currently the home of South Shore Stars, a day care provider.

John Adams School

Located at 16 Church St. the John Adams School is a wood-frame, two-room schoolhouse that was built in 1852 on the same site where Weymouth's first schoolhouse once stood (built in 1681). The school is a good example of Italianate-style architecture and is well preserved inside and out. The town's oldest standing school is in what could be considered Weymouth's most historic neighborhood. Within a short distance of the school is the First Church of Weymouth, Old North Cemetery, Abigail Adams Birthplace, General Solomon Lovell's home, and Watch House Hill (Old North Burying Ground) where the first Meeting House was erected. The building is currently occupied by Just Right Preschool.

Washington School

Built in 1887, located at 8 School St. in Commercial Square, the architecture of the Washington School (above) is a two-story structure that reflects the Queen Anne style that was popular at the time. Detailing on both the interior and exterior have been well preserved. The school is a rare survivor being a virtually intact wood-frame example of a late 19th century educational facility. In 1984 the school was rehabilitated for use as office space.

Weymouth Landing Post Office

The Landing Post Office is located at 103 Washington St. and built in 1941, this Colonial Revival post office reflects nation-wide trends in government building design and construction during the 1930's and 1940's. It was the first Federal building in Weymouth and was erected with local seam-face granite. The Weymouth Landing Post Office contains a mural by Guy Pene du Bois, an internationally acclaimed artist. The mural depicts the landing of Pilgrims on Weymouth's shore in 1622.

Pond Street School

The Pond Street School, later renamed as the Alice E. Fulton School, has a main building constructed in 1928 in a Colonial Revival Style. It was designed by Boston architect Howard B. S. Prescott. There are several additions from 1953 and 1958. The original building and additions are all of brick construction. A cupola is located at the center of the hip roof ridge line. The building was added to the National Register in 2010.

INFRASTRUCTURE CAPACITY

SCHOOLS

The Town of Weymouth's public school system consists of Abigail Adams Middle School, Academy Avenue, Frederick C Murphy, Johnson Early Childhood Center, Lawrence W Pingree, Maria Weston Chapman Middle School, Ralph Talbot, Thomas V. Nash, Thomas W. Hamilton Primary School, Wessagusset, Weymouth High School, and William Seach.¹⁰⁵

¹⁰⁵ Source: Massachusetts Department of Education

ENROLLMENT

Between 2013 and 2017, school enrollment decreased roughly 8.8 percent in Weymouth. In the state, enrollment stayed relatively consistent in those five years, decreasing by only 0.1 percent. The student/teacher ratio in Weymouth is 14.9 to 1, which is slightly higher than the state ratio of 13.2 to 1.

School	Total District Students (PK-12)
Abigail Adams Middle School	939
Academy Avenue	317
Frederick C Murphy	240
Johnson Early Childhood Center	199
Lawrence W Pingree	220
Maria Weston Chapman Middle School	916
Ralph Talbot	282
Thomas V Nash	231
Thomas W. Hamilton Primary School	345
Wessagusset	294
Weymouth High School	1,953
William Seach	353
District Total	6,829

SPECIAL NEEDS

The special needs enrollment for the 2015-2016 school year was 1050 students in Weymouth Public Schools. 58 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 2015 was 77 percent, which is lower than the state target of 82 percent but higher than the state rate of 70 percent.

Roughly 10 percent of students in the district have a first language that is not English, and 3.4 percent are English language learners. Just over 17 percent are students with disabilities, and about 40 percent are considered High Needs students. Lastly, about 27 percent are considered economically disadvantaged.

TRANSPORTATION

ROADWAYS

The town is well served by various transportation options. Limited access highway Route 3 bisects the Town and provides access to Boston north and Cape Cod south. Locally, state Routes 53, 18, 58, and 3A give access throughout Town for local and through traffic. The town has over two hundred miles of local roads that connect all parts of the community.

PUBLIC TRANSIT

Public transit is available by bus, commuter rail, and water shuttle. Bus routes from Quincy Center service North Weymouth along Route 3A, South Weymouth from the Landing to Columbian Square, and Jackson Square and Lovell Square via North Weymouth.

WALKING AND BICYCLING

Most arterial and collector roads have sidewalks and all roads in the four commercial villages have sidewalks. This provides ample opportunities for pedestrian activity. Town improvement projects to the road system include sidewalk improvements and handicap curb access. The town also has a procedure to review and evaluate requests for crosswalks. This review includes not only safety issues but also evaluates walking path connections.

The town includes bicycle accommodation both in its road improvement programs and land use permitting decisions. Since the town is an older urban area, bicycle lanes are not always easy to fit into the existing roadway system. New bike lanes are part of the Route 18 widening, Washington and Middle Street intersection upgrade, and the new Fore River Bridge. The town has participated in the MAPC bicycle rack program for two years, placing racks at most parks and public buildings and village center areas.

DRINKING WATER SUPPLY

In 1825 Micah Raymond, together with Abraham Thayer and Ezra Leach, formed a corporation called the Weymouth Aqueduct Corporation. This private corporation was the first established water system to operate in the Town. The corporation carried on until 1855, and was dissolved in 1873. In 1880 a water system and supply was proposed for the town, but met with opposition and was not approved until 1883. After a very dry August in 1883 a Special Town Meeting voted to "accept Chapter 174 of the Acts of 1881, an Act to Supply Weymouth with pure water". In 1885, the Water Commission was established to oversee the administration and construction of the new system with Great Pond as its source.

As water demand increased due to the suburbanization of the community, the town continued to expand and improve the water supply and distribution system. System improvements included land purchase around Great Pond in the 1920's, Essex Street standpipe (1947), Main Street well (1951), Park Ave. and Great Hill standpipes (1957), Libbey Park well (1959) and Winter Street well (1963). A pumping station and piping were constructed in the late sixties to transfer water from the south cove of Whitman's Pond to Great Pond. The Great Pond filtration plant (1936) was expanded twice and the Winter Street treatment plant and well were constructed in 1975.

The present system provides drinking water to almost every residence and business with over 15,600 separate accounts throughout the town. These are broken down into 15,024 residential, 737 commercial, and 11 industrial connections. Water is drawn from two surface water reservoirs and five wells and treated at two separate facilities. There are only 4-5 private wells used for drinking water.

In 2008 the town began construction of a new water treatment plant at Great Pond. The \$40 million facility uses a treatment process including Dissolved Air Flotation and Ozone. The plant went online in September, 2010.

Due to instances of the town exceeding its registered withdrawal amount in the 1980's and 1990's, the State Department of Environmental Protection (DEP) had the town sign an Administrative Consent Order (ACO) to comply with the registered withdrawal of 4.51 mgd in

1994. Actions taken by the town included a water use restriction bylaw, a water conservation program (including new permits being issued in conjunction with a 2:1 water savings ratio), and an annual leak detection program. All actions have been successful in reducing water consumption to a current rate of 4.1 mgd. For example, the 2010 leak detection program identified twenty-six leaks and repaired them for a savings of 165,000 gallons per day. Even greater savings were realized in previous years.

Today's water supply and distribution system is well managed and is within its permit restrictions. Under the Water Management act, the town has a permitted withdrawal volume of .49 mgd from Winter Street well #1 and a registered withdrawal volume of 4.51 mgd from all of the other supply sources. Water supply has little bearing on open space and recreation activities for the town. From a protection point of view, the town continuously evaluates parcels for possible acquisition or greater management that could impact water resources. New stormwater regulations also help to protect the town's water supply. These regulations will be discussed below under the regulatory barriers section.

WASTEWATER TREATMENT

The town's sewer system, built mainly between 1947 and 1980, is part of the MWRA system with final treatment at Deer Island. The town is divided into six interceptor sub-basins and is connected to the MWRA system at eleven different locations. Most of the system is gravity flow but there are twelve pump stations and eighteen submersible lift stations.

Approximately 90 percent of the town is sewered and the remaining 650 homes are on septic systems. Most of these homes have access to sewer, but elevation or ledge problems make sewer tie-in cost prohibitive.

Since the 1980's the town has experienced overflows and surcharges at several locations. Aging pipes, undersized pipes and inflow/infiltration are all part of the town's problems. Excessive I/I reduces both capacity and life expectancy of sewer systems and wastewater treatment facilities, and it's a growing concern within older sewer collection system infrastructures. The reduced capacity of the sewer systems results in the need to build additional capacity in wastewater treatment plants and pipes—the cost of which becomes the burden of municipalities and ratepayers.¹⁰⁶In 1998, the town entered into an Administrative Consent Order (ACO) with the Massachusetts DEP to address its system. Remedies included payment for mandated demand inflow reduction from any new proposed tie-in and a major capital improvement program. Over the last ten years over \$20 million in capital improvements has greatly reduced sewer surcharges and overflows. Major upgrades to the MWRA system, include a new intermediate pump station and new enlarged pipes have also had positive impacts on the town's system.

Some capital improvement projects, particularly along the shoreline, have enhanced recreation and open space. In the Idlewell neighborhood, the MWRA rebuilt a beach park and boat ramp as well as improved Newell Playground in conjunction with the installation of new sewer pipes in the neighborhood. The town will continue to look to piggy-back recreation improvements on capital expenditures for infrastructure.

¹⁰⁶ Source: Tata & Howard, *Unsurpassed Solutions in the Water Environment*

Implementation Capacity

Weymouth has access to a wide range of affordable housing advocates and experts working with seniors, the homeless, victims of domestic abuse, and the disabled as well as families and individuals in need of affordable housing. This chapter describes Weymouth's capacity and resources for implementation of affordable housing initiatives including state and federal funding programs (CDBG and HOME) as well as nonprofit developers and funding sources such as Neighborworks Southern Mass and the Massachusetts Housing Partnership. The chapter is organized in two sections: organizations and funds.

KEY FINDINGS

- Weymouth's town departments take full advantage of public housing programs by taking part in state and federal funding programs wherever possible, including regional partnerships to leverage federal funds for the community.
- Weymouth's Elder Service Programs are dynamic and offer an extensive array of activities including health, wellness, and financial assistance and services. The handyman program is a particularly interesting service rarely seen in other communities.
- Weymouth is well served by federal and state agencies which provide both local assistance and affordable housing development opportunities. These programs could offer additional opportunities for affordable housing development in Weymouth in the future.
- Weymouth actively works to take advantage of state and federal funding programs where possible. federal CDBG and HOME funding programs have been used within target neighborhoods to fund initiatives developed by at least two town departments (Planning and Elder Services).
- The town has chosen to take advantage of local public funding as well with the Community Preservation Act funds. CPA funds have developed a substantial and growing Community Housing Reserve Account for future affordable housing development.
- While the town has taken advantage of some of the available nonprofit and private funding sources in the past, there are no significant projects now in development. There appears to be significant capacity available for partnerships and financial assistance with these organizations to develop more affordable housing in the future.

ORGANIZATIONS

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

WEYMOUTH PLANNING AND COMMUNITY DEVELOPMENT DEPARTMENT

The Planning and Community Development Department (PCDD) has nine staff members including the Director and principal planner, community development planner, a community development coordinator, a traffic engineer, a conservation administrator and clerk, a

housing coordinator, and secretary. The PCDD oversees the federal Community Development Block Grant (CDBG) funding program that funds infrastructure projects in low and moderate-income target areas, social services, and housing rehabilitation.

The Housing Coordinator oversees the town's affordable housing programs and provides general housing information and resources to the public. An Affordable Housing Information sheet, including information on affordable homebuyer and rental programs, foreclosure assistance, and emergency rental assistance, is available to the public on the town's website along with general information on the programs run by the Housing Coordinator.

The Housing Coordinator oversees the town's Home Rehabilitation Grant and Loan Program, a zero percent, deferred payment loan program developed under Weymouth's CDBG funding program. The program provides income eligible (low and moderate income) homeowners with funding for home repairs, prioritizing projects which correct building code violations and/or make energy efficient improvement to the home.

In addition to its CDBG funding, the department is also a member of the HOME Consortium, which provides funding for the First-Time Homebuyers program as well as housing rehabilitation and development.

WEYMOUTH ELDER SERVICES

Weymouth Elder Services is a town department located in the Whipple Senior Center. Using programs and services designed for Weymouth's senior population (60+), the department fulfills its mission to advocate for an improved quality of life for all seniors and to ensure that they have the resources they need to live with independence, dignity and security.

The Elder Services' Outreach Program provides confidential assistance to seniors including home visits, friendly visits, referrals, and advocacy, as well as assistance in completing the paperwork needed for Fuel Assistance, Medicaid, Food Stamps, blood pressure clinics, and other similar programs.

The department also provides programs on finance, legal assistance, nutrition, health, and fitness. The "Ask the Experts" programs provide monthly access to legal, financial, and medical assistance by appointment. Their transportation program provides rides to seniors for both medical appointments in Weymouth and Boston as well as shopping services.

Additionally, the Senior Center itself is a gathering place for the senior community, hosting a wide variety of activities and social programs, and holding blood pressure, hearing, and other clinic services as needed. A monthly newsletter, Elder Horizons, promotes and advertises senior programs and is available in multiple locations in the community. In addition to the programs hosted at the Senior Center, Elder Services also oversees Weymouth's Meals on Wheels program for homebound residents. The department also provides handy men through its volunteer services program.

WEYMOUTH REDEVELOPMENT AUTHORITY

Under M.G.L. Chapter 121B, a local Redevelopment Authority has broad powers to redevelop underutilized, deteriorated, or blighted open areas for industrial, commercial, business, residential, recreational, education, hospital, or other purposes. These powers include the taking of real estate through eminent domain; relocating businesses and residents; occupying property in state-approved urban renewal areas; and demolishing and/or rehabilitating substandard structures.

Weymouth's Redevelopment Authority consists of five members, four of which are appointed by the Mayor and one appointed by the Massachusetts Department of Housing and Community Development.

The Redevelopment Authority developed 10 affordable single-family houses at Pine Groves and owns approximately 12.83 acres of potentially developable land on the Hingham/Rockland border.

WEYMOUTH HOUSING AUTHORITY

The Weymouth Housing Authority is an important partner with the Town of Weymouth in developing and maintaining the community's public housing. The Weymouth Housing Authority (WHA) administers the town's Section 8 Home Choice Voucher (HVC) program, the Massachusetts Rental Voucher Program, and the Massachusetts Alternative Housing Voucher Program. WHA also provided subsidized state and federal funded housing to Weymouth's low and moderate-income families, seniors, and the disabled. The WHA takes part in the Massachusetts Section 8 HCV centralized waiting list program and oversees six public housing developments that include family, senior, and disabled housing. The WHA manages 475 units of public housing as follows.

Name	Location	Units	Population Served
Cadman Place	575 Bridge St.	30	Senior, some disabled
Pleasantville	990 Pleasant St.	40	Family
Lakeview Manor	Off Lake St.	189	Family
Joseph Crehan Apts	Calnan Circle	80	Elderly
Joseph Crehan Apts	Harrington Circle	76	Elderly
Pope Towers	25 Water St.	60	Senior, some disables
TOTAL		475	

NEIGHBORWORKS SOUTHERN MASS

NeighborWorks Southern Mass (NWSOMA) is a nonprofit organization that provides homeownership assistance and counseling to low- and moderate-income residents of Southeastern Massachusetts, including Weymouth. Established in 1981, the nonprofit provides a wide variety of homebuyer programs and services. NeighborWorks Southern Mass is an approved Housing Counseling Agency certified by the Dept. of Housing and Community Development (DHCD), the Federal Housing Administration (FHA), the Dept. of Housing and Urban Development (HUD) and Citizens for Housing and Planning Association (CHAPA).

For first time homebuyers, NeighborWorks offers homebuyer education, pre-purchase counseling, foreclosure prevention programs and down payment assistance programs. For existing income-eligible homeowners, the organization provides Home Owner Rehab/Repair Loans tailored to the needs of homeowners for both emergency and other home construction work. NeighborWorks also takes part in the statewide “Get the Lead Out” program to provide low cost financing to remove lead paint in one to four unit buildings. This program provides loans ranging from \$30,000 to \$45,000 to homeowners, investors renting to income eligible tenants, and nonprofit organizations.

In addition to its first time and existing homebuyer programs, NeighborWorks also partners with other nonprofit organizations to develop new affordable housing. In Weymouth, the organization recently completed 741 Main Street, six service enhanced single room occupancy (SRO) units for veterans.

HOUSING SOLUTIONS OF SOUTHEASTERN MASSACHUSETTS

Housing Solutions of Southeastern Massachusetts (HSSM) was founded as South Shore Housing in 1970 and has grown into a regional affordable housing nonprofit overseeing a twenty-million-dollar budget in five program areas located in Bristol and Plymouth counties as well as four communities (including Weymouth) in Norfolk county. Their mission to assist low and moderate income households to secure affordable housing as a foundation for economic stability and wellbeing is served by a wide variety of programs including homelessness prevention, homebuyer support programs, oversight of rental subsidy programs and new affordable unit development.

HSSM programs include several State sponsored regional efforts. HSSM oversees the Housing Consumer Education Center (HCEC) which provides training, assistance and counseling to new homebuyers, existing homeowners, tenants, landlords, and others with housing related questions. Through a contract with DHCD, the organization provides Rental Assistance to 2,200 households in their service area, providing rental subsidy assistance through both tenant-based and project-based Section 8 vouchers (both HCVP and MRVP). The organization also runs the State’s FSS (Family Self Sufficiency) program in this area. FSS is a five-year program including education and counseling for program households who are interested in working towards homeownership and family-sustaining employment.

HSSM also oversees several state programs designed to assist homeless and at risk households in securing housing and services. For example, HSSM oversees the state’s HomeBase program, which provides flexible housing assistance to eligible households on a case by case basis. The program partners with a variety of other community organizations in Southeastern Massachusetts to provide supportive services to families housed through HomeBase, and has helped over 400 participants gain access to job training, counseling and placement programs. Another program administered by HSSM, RAFT (Rental Assistance to Families in Transition), helps families with children to avoid homelessness by assisting with rent, deposits, utilities, transportation, and other family rental costs. Lastly, the SSTAP (Scattered Site Transitional Apartment Program) assists families who are homeless due to domestic abuse in securing transitional housing and counseling services. Families may stay in this program for up to eighteen month, after which HSSM provides assistance in finding permanent, long term housing and other services.

In addition to its rental and assistance programs, HSSM is also a significant developer of affordable housing. Since 1975, HSSM has developed approximately 500 affordable housing units for families, seniors, and disabled residents, 390 of which are still owned and operated by HSSM. These units include multi-family housing developments, scattered individual buildings, group homes, senior community housing, and transitional housing units. When not developing its own units, HSSM regularly consults with other affordable housing developers on potential projects in Southeastern Massachusetts and provides monitoring and lottery services to three 40B developments in their service area.

POAH COMMUNITIES

POAH (Preservation of Affordable Housing) is a national nonprofit developer of affordable housing with over 9,000 units in nine states and the District of Columbia. POAH owns twenty-six developments (2,964 affordable units) in the Boston area, including Torrey Woods in Weymouth. Built in 2011, Torrey Woods includes twenty family units and has many newer green technologies built into its design.

POAH's primary mission is to preserve, create and sustain affordable and healthy housing options that support economic security and equal opportunity for all. The organization preserves existing at-risk affordable units, builds new developments, and renovates existing units for long term sustainability. The organization works to develop creative solutions, foster community in its developments, and to invest in its residents.

SOUTH SHORE HABITAT FOR HUMANITY

Habitat for Humanity is an ecumenical, nonprofit Christian ministry dedicated to building simple, decent homes in partnership with families in need. It has grown over the past two decades into one of the largest private homebuilders in the world. The organization has almost 1,600 U.S. affiliates and over 2,000 affiliates worldwide.

Established in 1986 and serving thirty-five communities south of Boston, the South Shore chapter has created 57 homes in communities over the last thirty years, including one home in Weymouth. These first-time homebuyer units are constructed using donated land, materials, labor and funding as well as other special financing strategies. The South Shore Habitat for Humanity also runs ReStore, a community donation center offering new and used building materials, appliances, and furniture at deep discounts. This store is open to the public for donations, purchases or volunteering.

FATHER BILL'S AND MAINSPRING

Father Bill's and MainSpring (FBMS) is a nonprofit organization with a mission to end and prevent homelessness in Southern Massachusetts. The organization offers programs that provide emergency and permanent housing and help people obtain jobs, housing, and services. The organization helps people who are struggling homelessness, or are at risk of homelessness, to achieve self-sufficiency. The organization has emergency shelters in Brockton, Middleborough, Plymouth, Quincy, and Stoughton. In addition, the organization has permanent supportive housing for families, veterans, and individuals in Brockton, Hingham, Quincy, Wareham, and Weymouth.

QUINCY COMMUNITY ACTION PROGRAMS, INC.

The Quincy Community Action Programs (QCAP) provides pathways to assist families and individuals in their efforts to realize economic opportunity and create meaningful connections to improve the quality of their lives. QCAP serves the communities of Braintree, Hull, Milton, Quincy, and Weymouth and provides adult education and workforce development; early education and care; energy programs; food, nutrition, and health programs; money management programs; and housing programs including eviction assistance, foreclosure counseling, landlord/tenant mediation, move-in cost assistance, rental and mortgage assistance, and subsidized housing application assistance.

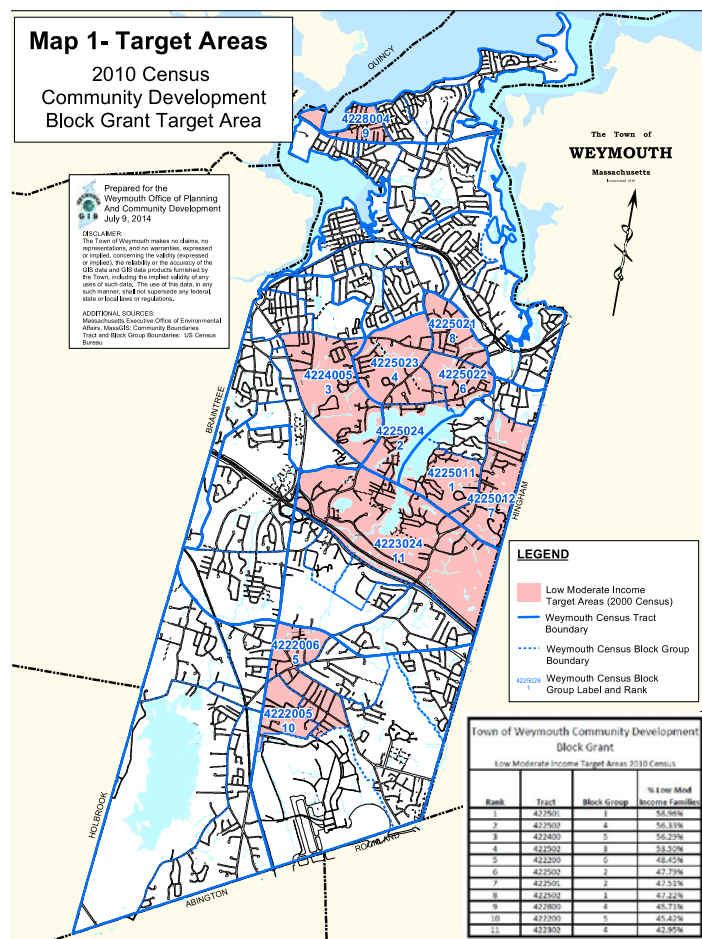
FUNDS

The following section examines the programs and organizations which provide funding for affordable housing development and programs in Weymouth. The list below includes a wide variety of options, including a few which are not currently in use but could provide funding opportunities in the future. The sources listed below include state and federal funding sources as well as local and national private and nonprofit organizations.

COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS

Weymouth is an entitlement community and, therefore, receives federal Community Development Block Grant Funds (CDBG) on an annual basis from the U.S. Department of Housing and Urban Development (HUD). The town's CDBG program divides its funding between a variety of programs which assist in rehabilitating housing, providing needed improvements at community centers and facilities, including accessibility improvements, and making street and public infrastructure improvements in CDBG Target Areas.

In past years, Weymouth spent approximately 30 percent of its funding on housing programs; 38 percent on public facilities and improvements; 14 percent on public services; and 18 percent on program administration and planning. In 2016, Weymouth's CDBG program received \$635,910 in project funding.



In FY2016-2017, CDBG funds are being used to provide senior programs including transportation to appointments, stores, and meal sites and the services supplied by its volunteer management programs. CDBG funds are also used to assist with homeless case management.

Other funds were used to improve public facilities improvements including road and drainage work and for improvements to Weymouth's vocational center for severely handicapped adults. Lastly, CDBG funds are available to restore single family homes owned by income eligible individuals.

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 3 percent of the property tax with a corresponding state match of up to 100 percent funded through new fees at the Registry of Deeds and Land Court.

Once adopted, the Act requires at least 10 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 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 the City Council, how to spend the Community Preservation Funds.

Weymouth adopted the CPA in November 2005 with a one percent surcharge and exemptions for both low- and moderate-income homeowners and the first \$100,000 of property value for both residential and commercial properties. CPA funds for community housing are now in use to complete a Housing Production Plan for the community.

Past CPA funded community housing projects include development of community housing at 741 Main Street, preservation of affordability at Tammy Brook Apartments, and window replacement at the Weymouth Housing Authority. The town has allocated under 6 percent of total CPA revenue (FY2006-2016) for community housing projects.¹⁰⁷ The program currently has a reserve fund balance for community housing of \$462,098.64.

Weymouth anticipates that it will have a total of \$806,000 available for use over all CPA categories in the coming fiscal year (FY18), with roughly \$80,000 minimum required to spend or set aside for community housing initiatives.

¹⁰⁷ Community Preservation Coalition, CPA Project Database, accessed 5/4/17 and JM Goldson calculations.

COMMUNITY ECONOMIC DEVELOPMENT ASSISTANCE CORPORATION (CEDAC)

The Community Economic Development Assistance Corporation (CEDAC) provides financial resources and technical expertise to community based and nonprofit organizations working on community development in Massachusetts. The organization is a public-private community development financial institution which supports what they consider to be the three building blocks of community development: affordable housing, workforce development, and early childcare and education. CEDAC has been in operation for over thirty-five years and annually loans approximately \$20 million in patient capital to fifty affordable housing developments producing or preserving over 2,400 units each year.

CEDAC housing funds can be used for both affordable and supportive housing developments as well as for the preservation of existing units. While no projects have been completed in Weymouth in recent years, this funding source may be an option for the future.

HOME FUNDS

Weymouth is a member of the South Shore/Quincy HOME Consortium along with the Towns of Milton, Braintree, and Holbrook and the City of Quincy. The South Shore HOME Consortium is administered by the City of Quincy and provides federal HOME Program funding to support a wide variety of housing activities in all five member communities. HOME funds awarded to local projects have resulted in the creation of 737 affordable housing units in the South Shore Consortium area since it was established in 1992. During this period, approximately 41 percent of the HOME funds received have been used to develop rental units, 28 percent to develop homebuyer units, and 31 percent for homeowner rehabilitation projects.¹⁰⁸

South Shore HOME Consortium funds of about \$1.2M¹⁰⁹ were divided equally in 2016 between two of the Consortium's three programs. Half of the available funding was used for the Consortium's affordable rental housing development program which produced four new units and half of its funding was allocated for its homeowner rehabilitation program for income-eligible homeowners in member communities. The Weymouth HOME Program was allocated \$147,701 for FY2016-2017.¹¹⁰

The Consortium also has a First-Time Homebuyer program and HOME funds may be used for new homebuyer development opportunities.

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.

¹⁰⁸ Housing and Urban Development (HUD). HUD Exchange Dashboard Reports. HOME Dashboard Report – Quincy, MA Consortium – December 31, 2016. https://www.hudexchange.info/resource/reportmanagement/published/HOME_Dash_PJ_QUCN-MA_MA_20161231.pdf

¹⁰⁹ South Shore HOME Consortium, *FY2016-2017 Action Plan for Community Development, Housing, Homelessness, and Special Needs*.

¹¹⁰ Ibid. p. 41.

These funds have been used by the South Shore HOME Consortium to complete a Fair Housing Plan and could be available to Weymouth for other projects and programs.

MASSACHUSETTS HOUSING PARTNERSHIP

The Massachusetts Housing Partnership (MHP) is a private, nonprofit organization that supports and finances affordable housing development. MHP achieves this goal with three primary programs:

- Community assistance by supporting local housing authorities and nonprofits through the early stages of local affordable housing development
- Rental financing for multifamily affordable housing developments
- Low interest mortgages for first time homebuyers

MHP is also active in developing training and educational programs for housing applicants and professionals.

In Weymouth, MHP funds were used in conjunction with other funding sources to complete the Torrey Woods development.

MASSACHUSETTS HOUSING INVESTMENT CORPORATION (MHIC)

The Massachusetts Housing Investment Corporation (MHIC) provides private financing for affordable and community housing development throughout Massachusetts. Their mission is to provide less cumbersome, streamlined lending processes for affordable housing units with the belief that expanding investment into affordable housing will have long term benefits to minority businesses and low income workers in these areas. MHIC believes in providing long term support to these projects and its programs include tax credit programs, loan programs, and equity funds.

In Weymouth, MHIC was responsible for over one million dollars of the funding necessary to complete Torrey Woods.

MASSHOUSING

MassHousing is a quasi-public independent agency established in 1966 to provide financing for affordable housing projects in Massachusetts. The agency has raises funding for affordable housing by selling bonds and lending the resulting funds to homebuyers, homebuilders and developers to create affordable housing units. Since 1970, MassHousing has provided \$7.5 billion in funding for affordable housing which created 79,000 mixed income units and 43,000 loans for first time homebuyers.

In 2016, MassHousing announced a partnership with the Center for Community Recovery (CCRI) to provide \$75,000 to develop six units of sober housing for homeless Veterans in Weymouth.

CHAPTER 3

HOUSING VISION AND GOALS

The housing vision and goals included in this chapter are aimed primarily at creating more housing choice, developing new affordable housing, and supporting healthy neighborhoods in Weymouth. The town developed the housing vision and goals through a detailed analysis of housing needs, input from town officials and community members, and a public health survey, as well as the consultant team's review of relevant planning documents.

Vision

Weymouth strives to be a thriving community that welcomes people of all ages, incomes, and cultural roots with a strong commitment to linking residents through parks, open space, and recreation and vibrant village centers.

The town's quiet, single-family neighborhoods and walkable commercial centers offer a variety of housing options:

- **Village squares and major corridors contain developments of compact housing for both homebuyers and renters, with affordable units for lower-income residents seamlessly interspersed with the market-rate options.**
- **Mixed-use buildings with “top of the shop” apartments are recognized for the role that the housing plays in inspiring high-quality commercial development, and this mixed-income housing solution is encouraged and warmly supported by Weymouth residents and stakeholders.**
- **A diverse supply of housing types addresses the housing needs of seniors and frail elders, allowing older residents to age comfortably and safely in their community.**
- **Affordably priced housing for health care, social assistants, and other workers assisting the senior population makes Weymouth a model of smart strategies for both accommodating aging “Baby Boomers” and meeting the housing needs of the workforce caring for them.**
- **Safe, supportive housing for residents with disabilities helps them to stay in their community.**

An important goal of any plan is to help a community prepare for change. Weymouth will continue to change, sometimes in ways that may not have been apparent when this plan was written.

If conflicts arise in the future about development that includes affordable housing, town officials will look to this plan for guidance about Weymouth's housing needs and how best to address them. The town's Housing Production Plan is a living document that will help Weymouth prepare for growth and create affordable housing for all.

Five-Year Goals

GOAL 1

Encourage the development of a mix of housing types appropriate for an aging population and affordable to extremely low- to moderate-income senior households, including service enriched housing, and continue to provide resources and support for those long-time senior homeowners who choose to age in place. This goal recognizes that alternative housing options for the senior population can create turnover opportunities for younger families to utilize the existing single-family housing stock.

GOAL 2

Integrate affordable units into a broader range of housing types throughout Weymouth's established and newly developed neighborhoods by incorporating affordable units into new developments, redevelopments of underutilized properties, and the re-use of existing buildings.

GOAL 3

Continue to invest in Weymouth's existing housing stock and neighborhood infrastructure, including sidewalks, parks, and commercial centers, to strengthen the quality of life, aesthetics, access to public transportation, access to healthy food choices, and connectivity of the community, and to increase the desirability of Weymouth as an attractive and livable town.

GOAL 4

Encourage mixed-income housing through mixed-use development in business districts and village centers and reduce the incidence of blighted properties in commercial areas.

GOAL 5

Recognize and address the unique housing quality, suitability, and service needs of seniors and residents with physical, cognitive, and mental disabilities.

GOAL 6

Support opportunities to create service-enriched permanent housing for Weymouth's homeless individuals and families and those at risk of homelessness.

GOAL 7

Strengthen and expand resources that support greater pathways to homeownership for first-time homebuyers, including low- to middle-income households (at or below 80 percent AMI) and middle-income households (80 percent to 100 percent AMI).

GOAL 8

Increase Town capacity to facilitate housing production and rehabilitation by allocating funding, staff, and other resources to relevant activities, and by educating the community about housing needs.

CHAPTER 4

IMPLEMENTATION STRATEGIES

Achieving the community's housing vision and goals will require the town's focused effort to implement a variety of local initiative and regulatory strategies. These strategies are presented as a package of strategies rather than a menu of choices because they are designed to work together to be most effective. They are like pieces of a puzzle that, when assembled and embraced together, can help the community accomplish its goals.

This chapter includes descriptions of local initiative strategies, regulatory strategies, and an action plan. The strategies are listed below and discussed in more detail on the following pages:

LOCAL INITIATIVE STRATEGIES

- Strategy 1: Establish a Municipal Affordable Housing Trust, partially or fully capitalized by CPA funds
- Strategy 2: Increase CPA allocations for community housing
- Strategy 3: Prioritize investment in lower-income neighborhoods for parks, transportation, and healthy food access
- Strategy 4: Increase workforce housing options
- Strategy 5: Expand Housing Rehab Program
- Strategy 6: Training for landlords
- Strategy 7: Expand homeownership assistance
- Strategy 8: Preserve affordability of expiring uses
- Strategy 9: Preserve and expand public housing, integrating it with market rate, or mixed-income housing
- Strategy 10: Senior property tax work-off abatement and other senior service/housing needs
- Strategy 11: Encourage creation of veteran's housing
- Strategy 12: Explore potential sites to encourage development of mixed-income multifamily housing

LOCAL REGULATORY STRATEGIES

- Strategy 13: Amend zoning in commercial areas to allow mixed-use development/redevelopment
- Strategy 14: Adopt Inclusionary Zoning

The matrix below demonstrates the relationship between the goals and strategies. Some strategies will help to address multiple goals.

Housing Strategies and Goals – Relationship Matrix								
	Goal 1: Mix of housing types	Goal 2: Integrate affordable units	Goal 3: Invest in existing neighborhoods	Goal 4: Encourage mixed-income & mixed-use	Goal 5: Needs of seniors and those with disabilities	Goal 6: Needs of homeless and at-risk	Goal 7: Homeownership	Goal 8: Town capacity
Strategy 1: Establish a Municipal Affordable Housing Trust capitalized by CPA funds								✕
Strategy 2: Increase CPA allocations for community housing								✕
Strategy 3: Prioritize investment in lower-income neighborhoods for parks, transportation, and healthy food access			✕					
Strategy 4: Increase workforce housing options	✕	✕		✕				
Strategy 5: Expand Housing Rehab Program			✕					
Strategy 6: Training for landlords			✕					
Strategy 7: Expand homeownership assistance		✕					✕	
Strategy 8: Preserve affordability of expiring uses			✕					
Strategy 9: Preserve and expand public housing	✕		✕		✕	✕		
Strategy 10: Senior property tax work-off abatement and other senior service/housing needs					✕			
Strategy 11: Encourage creation of veteran's housing	✕	✕			✕	✕		
Strategy 12: Explore potential sites to encourage development of mixed-income multi-family housing	✕	✕		✕	✕			
Strategy 13: Amend zoning in commercial areas to allow mixed-use development/redevelopment housing	✕			✕	✕			
Strategy 14: Adopt Inclusionary Zoning		✕		✕				✕

Local Initiative Strategies

Local initiative strategies refer to recommendations that the town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature - they deal with allocation of town resources including staff time, funding, and property and include building the town's implementation capacity.

1. ESTABLISH A MUNICIPAL AFFORDABLE HOUSING TRUST FUND TO UTILIZE LOCAL HOUSING FUNDS IN AN EFFICIENT AND TARGETED WAY.

This strategy is to create a Municipal Affordable Housing Trust (MAHT) through MGL c.44 s.55C. MAHTs can expand the town's capacity to spearhead local initiative projects utilizing town-owned or acquired property.

As enabled through MGL c.44 s.55C, a municipality's local legislative body (i.e. Weymouth's Town Council) can vote to create a Municipal Affordable Housing Trust that has the power to create and preserve affordable housing. A municipality's chief executive officer (Weymouth's Mayor) appoints the members of the Board of Trustees who then oversee the use of MAHT funds and have the power to acquire, sell, lease, and improve property with no further town approvals and to allocate trust funds for these purposes.



Massachusetts Housing Partnership, Jennifer Goldson, Principal Author, *Municipal Affordable Housing Trusts*, 2013

Trust funds can include allocations from the town's general funds, private donations, revenue from the sale of property interest, Inclusionary Zoning payments, and Community Preservation Act (CPA) funds, among other sources. There are many MAHTs across the state, most of which utilize CPA funds as their primary funding source. An MAHT is subject to the provisions of state procurement and prevailing wage laws including MGL c.30B.

2. WORK WITH THE COMMUNITY PRESERVATION COMMITTEE, THE MAYOR, AND TOWN COUNCIL TO INCREASE THE ALLOCATION OF CPA FUNDS TO COMMUNITY HOUSING INITIATIVES

Per the Community Preservation Coalition's CPA online database¹¹¹, just over 4 percent of total CPA revenue collected since adoption (2005) has been allocated for community housing initiatives. CPA funds are locally controlled and require a three-part approval process in Weymouth. First, the Community Preservation Committee makes its recommendation to the Mayor, then the Mayor's recommendation is sent to the Town Council, and lastly the Town Council votes on its approval. In Weymouth, CPA revenue is generated from a one percent local property tax surcharge and a variable distribution from the State Community Preservation Trust Fund. Total revenue collected since adoption is about \$8.83M.

¹¹¹ CPA Projects Database at www.communitypreservation.org.

Under MGL c.44B, section 5(b)(1), CPCs are required to

. . . study the needs, possibilities, and resources of the city or town regarding community preservation . . . The committee shall consult with existing municipal boards, including the conservation commission, the historical commission, the planning board, the board of park commissioners and the housing authority, or persons acting in those capacities or performing like duties, in conducting such studies. As part of its study, the committee shall hold one or more public informational hearings on the needs, possibilities and resources of the city or town regarding community preservation possibilities and resources . . .

Many CPCs create a five-year Community Preservation Plan based on this study and update the plan annually. A target allocation can be established in the Community Preservation Plan for CPA categories (open space and recreation, historic preservation, and community housing) that exceeds the minimum 10 percent allocation required by the statute. Through this strategic planning process, which includes input from the multiple boards/commissions listed in the statute and is encouraged to seek broader community input, community preservation resources and needs are thoroughly evaluated and the community can set allocation goals and priorities. The target for any one CPA funding category can range between 10 and 80 percent.¹¹² Funds can be set aside for housing in the CPA housing reserve or allocated to a housing trust (see Strategy #1, above).

3. PRIORITIZE INVESTMENT IN LOWER-INCOME NEIGHBORHOODS FOR NEW PARKS TRANSPORTATION OPTIONS, AND HEALTHY FOOD ACCESS POINTS.

There are eleven areas in the Town of Weymouth that qualify for HUD Community Block Grant funds based on the percentage of low to moderate income residents in the area as determined by HUD and US Census data. These “Target Areas” have been prioritized for investment with CDBG funds. The town should prioritize other public funds to leverage these CDBG funds to create healthy neighborhoods with adequate access to parks that provide both active and passive recreation opportunities, public transit, and healthy food as well as to create neighborhood connections with sidewalks, walking paths, bike path, and the like.

For example, one such area to consider for neighborhood improvements is the neighborhood that includes the Weymouth Housing Authority’s Lakeview Manor property. Lakeview Manor is located on the shores of Whitman’s Pond, which provides a variety of recreational opportunities including fishing, boating, and ice skating and could further enhance the neighborhood with improved connectivity. Other neighborhoods could have similar opportunities to enhance connections to existing recreation opportunities, create new parks, or realize other recreation opportunities.

This strategy should leverage and strengthen the town’s successful *Healthy Wey* program – an effort of the town’s Health Department to make Weymouth a healthier community. The program’s initiatives include a restaurant initiative, farmer’s market, Complete Streets Policy, and healthy dining program.

¹¹² Recreation funds are an exception to this rule as there is no requirement to set 10 pr.

4. PRIORITIZE THE USE OF LOCAL RESOURCES TO INCREASE WORKFORCE HOUSING OPTIONS TO ENHANCE THE AREA'S ATTRACTIVENESS FOR REGIONAL ECONOMIC DEVELOPMENT AND TO MEET THE NEEDS OF LOCAL BUSINESSES.

By working with the South Shore Chamber of Commerce, South Shore Hospital, and local employers, the town could encourage and support the private development of more workforce housing options. The state defines Workforce Housing as rental housing affordable to households with incomes between 61-120 percent AMI and supports the development of workforce housing through MassHousing.¹¹³ In 2016, the state created a new \$100 million MassHousing fund for the creation of workforce housing. The program provides up to \$100,000 of subsidy per workforce housing unit.

Use of the town's resources, including political, financial, and technical support, should help to create workforce housing and support the recommendations of the South Shore Chamber of Commerce's recently released Housing Report: *South Shore 2030 – Choosing Our Future*. As stated in the report:

The Chamber's economic strategy starts with a premise that desirable communities and a strong workforce help to create and attract businesses that will propel regional prosperity. The alternative future as a collection of bedroom communities with long commutes to good jobs, an aging population, and a stagnating economy is less attractive and less sustainable. (page. 4)

5. EXPAND THE TOWN'S HOUSING REHABILITATION PROGRAM FOR LOW- OR MODERATE-INCOME HOMEOWNERS AND LANDLORDS WITH LOW- OR MODERATE-INCOME TENANTS.

The town is a CDBG entitlement community and a member of the South Shore HOME Consortium. The town should continue to seek and increase the amount of federal funding for the Housing Rehabilitation Loan Program. The program provides 0 percent, interest-deferred home improvement financing and technical rehabilitation assistance to eligible homeowners undertaking necessary home repairs. To be eligible for this program, properties may have one to four dwelling units and must be owner-occupied or rented by tenants whose income meet HUD low/moderate income requirements. For the rental rehab assistance program, at least 51 percent of the property's tenants must have incomes under 80 percent AMI, and none of the units can be rented for more than the HUD published Fair Market Rent or HOME program rent for the Weymouth area.

The program assists low/moderate income (LMI) residents by providing 0 percent deferred payment loans to fix building code violations, replace antiquated or failed systems, and complete weatherization improvements, accessibility modifications, hazardous material abatement, and other housing-related rehabilitation needs.

If federal funding remains available and the program continues to have positive outcomes, the town would seek additional funds in future years.

¹¹³ MassHousing (The Massachusetts Housing Finance Agency) is an independent, quasi-public agency created in 1966 and charged with providing financing for affordable housing in Massachusetts.

6. SUPPORT FAIR HOUSING AND “BEST PRACTICES” TRAINING FOR LANDLORDS TO MAINTAIN THEIR BUILDINGS IN SAFE AND HABITABLE CONDITIONS, IMPROVE BUILDING PERFORMANCE, AND REDUCE OPERATING COSTS.

As recommended through the South Shore HOME Consortium’s 2014 *Fair Housing Plan*, this strategy proposes to conduct public forums to educate tenants and property owners on fair housing rights and responsibilities, including for first-time landlords, small property owners, and public and private housing developers. The materials developed as part of these programs could then be disseminated in collaboration with local and regional media, including community access television, to make the materials as widely available as possible. These and any other resources would also be made readily available in municipal offices and online.

In addition to outlining their rights and responsibilities, local and regional trainings should also include best practice for landlords to maintain their buildings in safe and habitable conditions, improve building performance, and reduce operating costs.

7. EXPAND HOMEOWNERSHIP ASSISTANCE OPPORTUNITIES.

The South Shore HOME Consortium supports a homeownership assistance program for first-time home buyers in Braintree, Holbrook, Milton, Quincy, and Weymouth. The town could expand the reach of this program or create a similar program to support additional low- to moderate-income homebuyer households.

CPA funds can be used to support the programmatic and administration costs of homeownership assistance programs. In addition, federal CDBG and HOME funds can be used to support homeownership assistance programs which assist low- to moderate-income households to purchase a home. The programs can be designed in a variety of ways including the following three examples:

1) Down Payment Assistance: Down payment assistance programs provide financial support to assist with down payment and closing costs. This assistance is provided in the form of deferred payment loans with recapture provisions. CPA funds may be used to provide subsidies directly to eligible households to lower the cost of obtaining affordable housing, including covering down payment and closing cost. This type of program does not create units that would count on the state’s Subsidized Housing Inventory because the subsidy provided is modest and would not create a deed-restricted unit.

2) Purchase/Rehab Model: The sponsoring entity, such as a Municipal Affordable Housing Trust (MAHT), acquires property, rehabilitates it as necessary, and sells it to a qualified buyer for an affordable price with a deed restriction to secure ongoing affordability. It is important to determine an acceptable level of rehabilitation for the subject properties which stays within the program’s budget and does not place unreasonable repair costs on the new homebuyer. These units may be eligible for inclusion on the state’s Subsidized Housing Inventory.

3) Subsidy Model: In this model, the sponsoring entity, such as a MAHT, qualifies potential buyers, who then locate a market rate home to purchase with the help of a subsidy from the sponsoring entity which buys-down the cost of the mortgage to an affordable price. A permanent deed restriction is then executed for the property to secure ongoing affordability. It is critical to set program parameters, including maximum subsidy per unit, maximum

property acquisition cost, and minimum property condition/rehabilitation needs with quality standards, at the start of the process to ensure that the sustainability of the program. These units may also be eligible for inclusion on the state's Subsidized Housing Inventory.

In all these homeowner assistance models, the sponsoring entity must create a transparent, fair, and affirmative process to market the program and select qualified buyers to ensure compliance with federal Fair Housing laws and the Massachusetts Anti-Discrimination Act.

For the units to count on the state's Subsidized Housing Inventory, the program guidelines and marketing plan must meet with the requirements of the Department of Housing and Community Development (DHCD) under the state's Local Action Unit program. Units must have a permanent deed restriction, be affirmatively and fairly-marketed, and comply with DHCD's resident selection criteria.

8. WORK WITH OWNERS OF EXISTING AFFORDABLE HOUSING TO EXTEND THE AFFORDABILITY OF THEIR UNITS BEFORE SUBSIDIES EXPIRE AND TO MAKE CAPITAL IMPROVEMENTS AS NECESSARY.

Weymouth has close to 800 affordable units with affordability restrictions which will expire between 2018 and 2036. The town should work with the owners of these units to extend their affordability before subsidies expire, and consider making capital improvements as necessary at this time.

The town has a successful model for this program at the Tammy Brook Apartments. In 2009, the town used CPA funds, state's Capital Improvement and Preservation Fund (CIPF) funding, and state tax credits to complete a deal which preserved 65 affordable units.

9. WORK IN PARTNERSHIP WITH THE WEYMOUTH HOUSING AUTHORITY TO ENSURE THE LONG-TERM PRESERVATION OF ITS PUBLIC HOUSING UNITS AND SUPPORT THE REHABILITATION, REDEVELOPMENT, AND/OR CREATION OF NEW UNITS WHERE APPROPRIATE THROUGH POLITICAL, REGULATORY, AND FINANCIAL ASSISTANCE.

The Weymouth Housing Authority (WHA) manages approximately 475 units of public housing at six properties including senior, disabled, and family housing. The town can work closely with the Housing Authority to support the long-term preservation of public housing units as well as the creation of new units. This could include exploring the feasibility for redevelopment of Housing Authority property to create a mixed-income and/or mixed-use development. Federal Community Development Block Grant and local Community Preservation Act funds could be used to support eligible projects.

10. ADOPT THE SENIOR PROPERTY TAX WORK-OFF ABATEMENT AND WORK WITH ELDER SERVICES TO ASSESS AND ADDRESS THE SUPPORTIVE HOUSING AND PROGRAMMATIC NEEDS OF WEYMOUTH SENIORS.

Seniors are often on fixed-incomes and are likely to be housing cost burdened, in part as a result of rising property taxes. Per the Massachusetts Division of Local Services, Department of Revenue, the average 2017 single-family tax bill in Weymouth was \$4,270.¹¹⁴ To help

¹¹⁴ <https://dls.gateway.dor.state.ma.us/reports/rdPage.aspx?rdReport=AverageSingleTaxBill.SingleFamTaxBill>

provide tax relief, Weymouth's Town Council should consider adopting the state's Senior Property Tax Work-off Abatement. Massachusetts Senior Property Tax Work-Off Abatement law (MGL c.59 s.5K) allows local governments to establish programs which give property owners who are 60 years or older the opportunity to volunteer services to the town in exchange for a reduction in local property taxes of up to \$1,500 annually (as amended effective November 7, 2016). The town administers the program and tracks hours worked, crediting for each hour worked an amount not to exceed the minimum wage (\$11.00 in 2017).

The Weymouth Elder Services Department provides a variety of services to support the needs of Weymouth's seniors including handy man services, outreach programs, nutrition programs, health programs, transportation, education, exercise programs, and Medicaid equipment loans. Given the population projections for this age cohort in Weymouth, the needs of seniors will continue to evolve and expand in the near future. It will be important to regularly evaluate the needs of seniors in general, and to specifically consider the type and extent of the housing needs and services necessary to support aging in the community and alleviate cost burden.

11. ENCOURGE CREATION OF AFFORDABLE VETERAN'S HOUSING INCLUDING ENHANCED SINGLE ROOM OCCUPANCY AND FAMILY HOUSING.

The town should consider providing funding, political, and technical support to encourage the creation of service-enriched veterans housing, especially for chronically homeless individuals and those at-risk of homelessness, including both permanent supportive housing designed as enhanced single-room occupancy (studio apartments with a kitchenette) and housing for families. Weymouth recently provided HOME funds towards the completion of a veterans housing development by nonprofit NeighborWorks of Southern Massachusetts on Main Street which is an example of an enhanced SROs for individuals.

12. EXPLORE POTENTIAL SITES TO ENCOURAGE DEVELOPMENT OF MIXED-INCOME MULTIFAMILY HOUSING

During the second community workshop on October 11th, the workshop participants reviewed and discussed a map of town that indicated six potential development sites (public and private) and four areas to encourage mixed-income multifamily housing including areas for consideration of rezoning to allow mixed-use development in commercial areas and corridors (see strategy #13 below regarding rezoning).¹¹⁵ The map distributed at the October community workshop is included in the appendices with the workshop summary for reference.

The town, possibly utilizing Community Preservation Act funds, could fund preliminary feasibility studies on town-owned property, such as the McCulloch/Whipple Senior Center property¹¹⁶ at 182 Green Street and/or the property owned by the Weymouth Redevelopment Authority¹¹⁷ on Liberty Street (Hingham/Rockland border)¹¹⁸ to evaluate development

¹¹⁵ Note: Housing Authority property was also considered at the October community workshop and this property is the subject of a separate strategy (Strategy #9).

¹¹⁶ The McCulloch/Whipple Senior Center property is about 7.6 acres with one building of about 26,148 s.f.

¹¹⁷ Under M.G.L. Chapter 121B, a local Redevelopment Authority has broad powers to redevelop underutilized, deteriorated, or blighted open areas for industrial, commercial, business, residential, recreational, education, hospital, or other purposes. These powers include the taking of real estate through eminent domain; relocating businesses and residents; occupying property in state-approved urban renewal areas; and demolishing and/or rehabilitating substandard structures.

¹¹⁸ The Weymouth Redevelopment Authority property is approximately 12.83 acres.

potential and consider the public disposition of the properties for affordable housing development. CPA funds are often used for such purposes. Such a study could include a community engagement component to share results and solicit community feedback.

The town may sell or lease town-owned properties to a developer or nonprofit through a long-term ground lease by issuing a Request for Proposals in accordance with State procurement laws and real estate disposition procedures. This allows the developer to build, own, and/or manage any buildings on the site under specific criteria established by the town for the project through restrictions and provisions in the ground lease. This process allows the town to create affordable housing without having to administer the construction or management of the housing itself and provides for the long-term affordability of the units.

The permitting mechanism would likely be through a comprehensive permit under MGL c. 40B, since existing local zoning requirements are more limited. Alternatively, the town could entertain zoning amendments to allow such development, such as adopting a Smart Growth Zoning Overlay District per MGL c.40R.

The town can also encourage mixed-income multifamily housing development and/or restoration/reuse of existing buildings on privately-owned properties by considering zoning amendments or as a friendly 40B through the state's Local Initiative Program.¹¹⁹ Private properties discussed at the community workshop included the Francer Industries¹²⁰ at 44 Wharf Street and the Bates Brothers and Bristol Family Quarry at 611 Pleasant Street. Further investigation would be needed to determine the level and extent of environmental or other development constraints at these or other sites.

Local Regulatory Strategies

Zoning techniques to increase housing supply can, when paired with other actions, give new opportunities for growing the affordable housing inventory, expanding housing choice, and supporting healthy neighborhoods. The following is a list of potential ways that Weymouth could encourage affordable housing production, more housing options, and healthy neighborhoods through regulatory amendments.

13. AMEND ZONING TO ALLOW MIXED-USE DEVELOPMENT IN COMMERCIAL AREAS, VILLAGE CENTERS, AND PUBLIC TRANSIT-ACCESSIBLE AREAS THAT ENCOURAGES THE PRODUCTION OF MIXED-INCOME, MULTIFAMILY HOUSING AND PROMOTES THE DEVELOPMENT OF NEIGHBORHOOD-SCALE RETAIL ON THE FIRST FLOOR WITH APARTMENTS ABOVE.

¹¹⁹ Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities. For more information: <https://www.mass.gov/service-details/local-initiative-program>

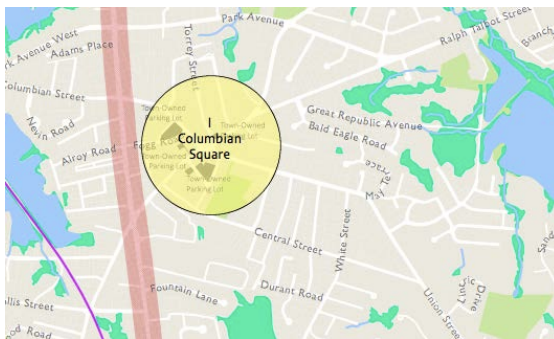
¹²⁰ The Francer Industries property is about 3.5 acres and was constructed in 1908. The site is not listed in Massachusetts Cultural Resource Information System (MACRIS) as having historical significance, it may merit further examination for potential historical significance. If the site has national or state historic significance, it could be eligible for state or federal historic tax credits, which can provide financial incentives for historic rehabilitation and make conversion to multi-family housing more feasible.

The town should consider amending the zoning of primary commercial corridors and areas in Weymouth to encourage mixed-income/mixed-use residential redevelopment and infill development. These areas included the Golden Triangle, Columbian Square, Jackson Square, and Arbor Inn area, as described below, as well as Route 53 and 18 corridors (see Community Workshop map included in the appendices).



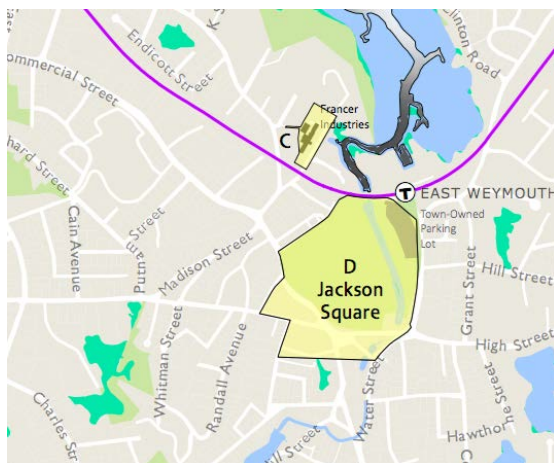
GOLDEN TRIANGLE

The Golden Triangle area is located where Route 18 meets Route 53, north of Winter Street and west of Whitman's Pond. Participants in the workshop suggested that the Golden Triangle area would be best suited for family or senior housing development.



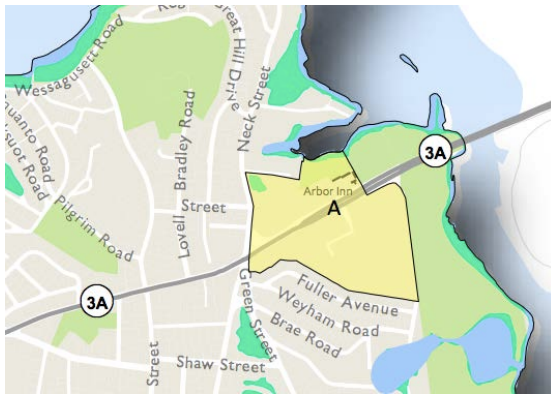
COLUMBIAN SQUARE

Columbian Square is in South Weymouth, east of Route 18. It includes the Fogg Library, Fogg Opera House, and Old South Union Church. Participants recommended considering top-of-shop housing for this area, as it is relatively dense with businesses.



JACKSON SQUARE

Jackson Square is in East Weymouth, south of East Street. It includes the East Weymouth commuter rail station as well as a town-owned parking lot, which could be further explored for development potential. The area could be suitable for mixed-use development including mixed-income housing.



ARBOR INN AREA

The Arbor Inn area is in North Weymouth to the west of Abigail Adams State Park. Participants identified the area encompassing Arbor Inn as suitable for mixed-use or senior housing.

14. ADOPT AN INCLUSIONARY ZONING ORDINANCE TO REQUIRE THAT NEW RESIDENTIAL DEVELOPMENTS INCLUDE HOUSING UNITS AFFORDABLE TO A WIDE RANGE OF INCOMES, INCLUDING EXTREMELY LOW- OR MODERATE-INCOMES.

Quite simply, inclusionary zoning refers to a bylaw or ordinance that requires or provides incentives for the inclusion of affordable units in market-rate developments. Weymouth's Planned Unit Development (PUD) provisions could be modified to incorporate a density bonus for inclusion of affordable units. In addition, rezoning of some of the town's primary commercial corridors could include inclusionary zoning provisions for mixed-use/multi-family residential development.

The purpose of adopting inclusionary zoning provisions would be to ensure that the production of affordable housing units keeps pace with the construction of new dwelling units. 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 the ordinance to Weymouth to ensure a successful outcome. The Town could also consider allowing cash payments as an alternative in lieu of construction of units, which could help to capitalize the Municipal Affordable Housing Trust (per Strategy #1, above).

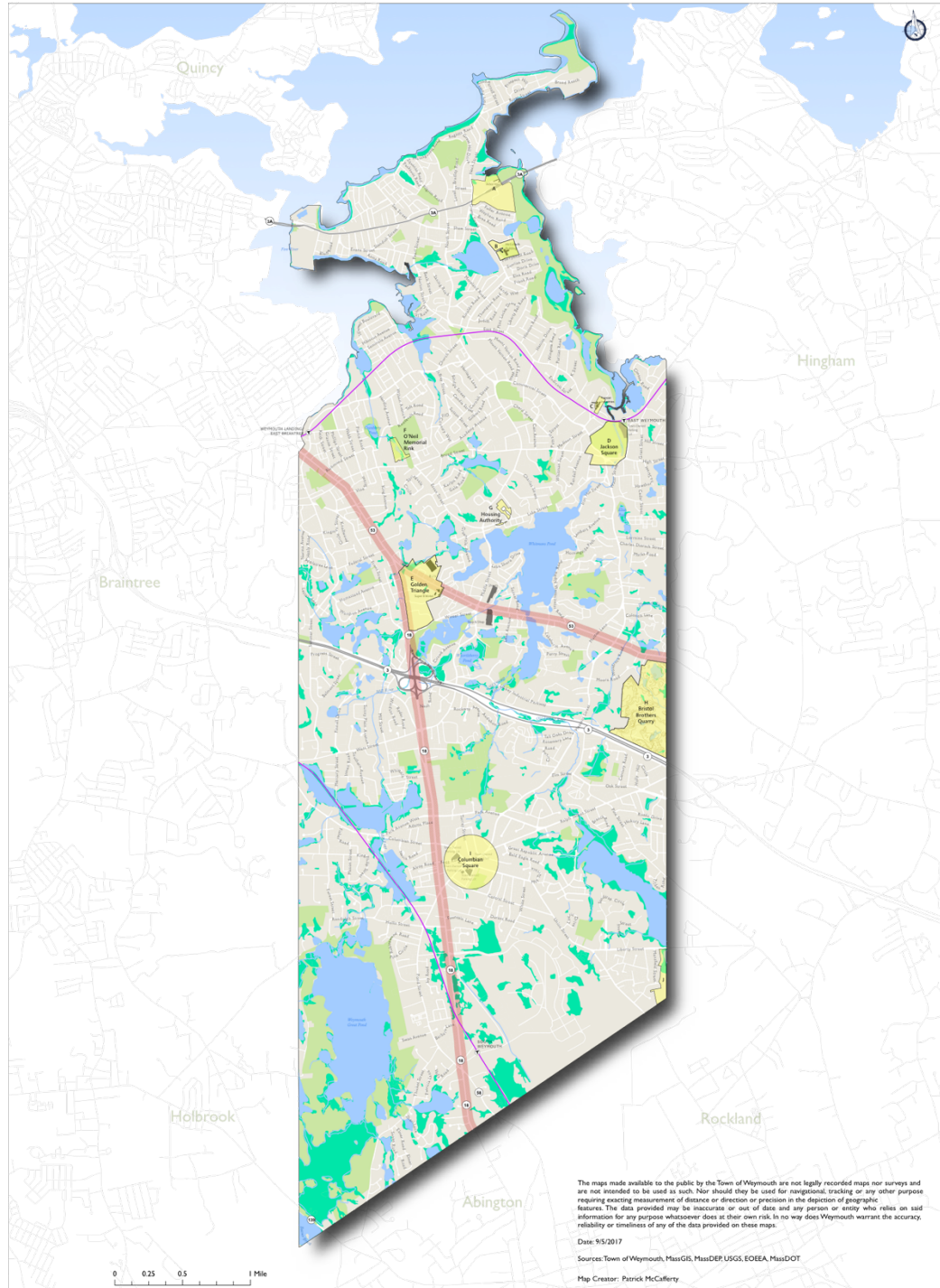
ACTION PLAN

The matrix below provides specific assignment of responsible entity, supporting entity, and timeframe to implement the housing strategies.

[illegible]

APPENDIX I

OCTOBER 11 COMMUNITY WORKSHOP MAP



- | | |
|---|-------------------------------------|
| Target Areas | Quarry Elevation Contours (1:5,000) |
| State Routes with Potential Zoning Amendments | Rivers/ Brooks/ Streams |
| Commuter Rail Stop | Open Water |
| Commuter Rail Route | Wetlands |
| Parcel Boundary | Open Space |



J M Goldson
 community preservation
 + planning

Weymouth
HPP

APPENDIX II

SUBSIDIZED HOUSING INVENTORY

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Weymouth

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3415	Cadman Towers	575 Bridge St.	Rental	30	Perp	Yes	HUD
3416	Pleasantville	990 Pleasant St.	Rental	40	Perp	No	HUD
3417	Lakeview Manor	Memorial Dr.	Rental	189	Perp	No	DHCD
3418	n/a	Calnan Circle	Rental	80	Perp	No	DHCD
3419	n/a	Harrington Circle	Rental	76	Perp	Yes	DHCD
3420	Pope Towers	25 Water Street	Rental	60	Perp	No	DHCD
3421	Allerton House	43 School House Road	Rental	70	2049	No	MassHousing
3422	Broad Street Acquisition Project	686 Broad Street	Rental	9	Perp	No	HUD
3423	Col. Lovell's Gate	Pleasant St.	Rental	176	2018	No	MassHousing
3424	Colonial Village	107-111 Broad St.	Rental	89	2019	Yes	MassHousing
3425	Front Street Rehab Project	76-82 Front St.	Rental	11	2027	No	DHCD
3426	Greentree Condominiums Acquisition Project	36 Greentree; 46 Greentree; 50 Webster; 70 Webster	Rental	6	2035*	No	HUD
3427	Pine Grove Urban Renewal Project		Ownership	10	Perp	No	DHCD
3428	Queen Anne's Gate I	1402 Washington Street	Rental	37	2019*	Yes	HUD
3430	Tammy Brook Apartments	159 King Ave.	Rental	90	2054	No	HUD
3431	Union Towers I	95 Broad St.	Rental	199	2036*	Yes	HUD

11/15/2017

F

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Weymouth

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3432	Union Towers II	519 Broad St.	Rental	75	2017	Yes	HUD
4032	Avalon Ledges	1 Avalon Drive	Rental	304	2035	Yes	MassHousing
4067	Bridge St	Bridge St	Rental	6	2024	No	MHP
4068	Leslie Avenue	Leslie Avenue	Rental	1	2024	No	MHP
4520	DDS Group Homes	Confidential	Rental	82	N/A	No	DDS
4620	DMH Group Homes	Confidential	Rental	27	N/A	No	DMH
5111	Queen Anne's Gate II		Rental	3	2019*	No	HUD
5957	Tom's Place	Central Street	Rental	3	2017	No	HUD
7942	Neighborhood Housing Services	Main Street	Rental	2	2020	NO	HUD
7943	Neighborhood Housing Services	North Street	Rental	1	2020	NO	HUD
9453	Fulton School Residences	235 Pond Street	Rental	63	Perp	NO	DHCD
9454	Torrey Woods	679 Pond Street	Rental	20	Perp	YES	DHCD
							MHP
9547	Neighborhood Housing Services	Main Street	Rental	10	2060	NO	DHCD
9680	Lake Street	Lake Street	Rental	2	2041	NO	HUD
Weymouth Totals				1,771	Census 2010 Year Round Housing Units Percent Subsidized		

APPENDIX III

STATE SUBSIDIZING AGENCY BEDROOM POLICY

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

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

Background

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

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

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

Definitions

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

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



Agreements

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

Bedroom Mix Policy

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



APPENDIX IV

OCTOBER 11 COMMUNITY WORKSHOP SUMMARY

The purpose of the community workshop held on October 11, 2017 in Weymouth was to conduct an interactive community meeting to solicit public opinion on a set of strategies, goals, a vision to include in the Housing Production Plan.

MAIN CONCLUSIONS

- Participants are passionate about preserving and creating affordable, accessible housing for senior residents in Weymouth.
- Transportation access is an important goal in the creation of new housing.
- The development or expansion of housing rehabilitation programs and homeownership assistance programs is supported.
- Most of the strategies presented were supported with little to no changes by most participants.
- Sites most supported for encouraging housing development included Arbor Inn area, Golden Triangle area, and Columbian Square.

WORKSHOP DESIGN

The workshop took place in the Mary Jo Livingston Humanities Room in Weymouth High School at 7:00 pm, Wednesday October 11, 2017. About fifteen people were in attendance, most of which were Weymouth residents. The meeting was interactive and informative, including an open house exercise on the vision and goals, a presentation by consultants Eric Halvorsen, RKG Associates, and Jennifer Goldson, and two group exercises that the participants completed in small groups. There were several means for participants to record their feedback, including dot voting in the open house and comments on strategies and potential development sites. The recorded comments are transcribed in the Appendix.

METHODS

Attendees were instructed to begin walking through the open house exercise, where consultants Jennifer Goldson and Eric Halvorsen answered questions and offered explanations about housing needs and the draft vision and goals. The boards included information about housing needs and demographics in Weymouth, Weymouth's draft housing vision for 2022, along with participation boards to indicate level of agreement and comments. Lastly, there was a board asking participants to comment their thoughts on the draft housing goals, which were presented as a handout.

After attendees were seated, Planning and Community Development Director, Robert Luongo welcomed participants and Erik Halvorsen and Jennifer Goldson presented a brief overview of the project and introduced eleven draft strategies. After the presentation, each group discussed which, if any, strategies they think the town should pursue in the next five years. After twenty-five minutes of group discussion, Jennifer outlined the next group exercise, where participants commented on potential sites for development. Before beginning discussion, Jennifer pointed out each site's location and gave short descriptions. Participants then

consulted a map of Weymouth to discuss which sites merited further consideration to include in the plan as site to encourage housing development.

Lastly, participants presented the highlights of their group discussions. The workshop lasted just under two and a half hours.

OPEN HOUSE EXERCISE

The open house exercise involved seven boards, including a board detailing the Draft Housing Vision, two boards to respond to the vision by voting and leaving comments, and a board to leave comments regarding the draft housing goals.

WEYMOUTH'S DRAFT HOUSING VISION 2022

DRAFT HOUSING VISION

Weymouth strives to be a thriving, pleasant, middle-class community that welcomes people of all ages, incomes, and cultural roots.

Its quiet, single-family neighborhoods and walkable commercial centers offer a variety of housing options:

- *Village squares and major corridors containing developments of compact housing for both homebuyers and renters, with affordable units for lower-income residents seamlessly interspersed with the market-rate options.*
- *Mixed-use buildings with "top of the shop" apartments are recognized for the role that the housing plays in inspiring high- quality commercial development and the mixed-income housing solution is encouraged and warmly supported by Weymouth residents and stakeholders.*
- *A continuum of housing types address the housing needs of seniors and frail elders, allowing older residents to age comfortably and safely in their community.*
- *By providing enough affordably priced housing for health care, social assistance, and other workers assisting the senior population, Weymouth becomes a model for smart strategies for both accommodating aging "Baby Boomers" and meeting the housing needs of the workforce caring for them.*
- *Safe, supportive housing for residents with disabilities helps them to stay in their community.*

An important goal of any plan is to help a community prepare for change. Weymouth will continue to change, sometimes in ways that

Eight people indicated that they agreed with the draft housing vision, and two people marked that they had mixed feelings.

Supporters of the vision wrote that it would encourage healthier living with walkable streets and intergenerational housing, and that they liked top of shop units, the fact that senior and disabled needs are considered, and that the village centers will get attention.

Some critiques were that the

opening statement lacked a commitment to parks, open space, and recreation, and that the public support for aspects of the plan may not be available.

Participants were enthusiastic about housing for seniors, suggesting that senior housing with outside space, decks, and proper transportation options become available in the community.

Updated Weymouth Housing Goals

DRAFT HOUSING GOALS, AS REVISED AFTER WORKSHOP #1 IN JUNE

GOAL 1

Encourage the development of a mix of housing types appropriate for an aging population and affordable to extremely low- to moderate-income senior households, including service enriched housing, and continue to provide resources and support for those long-time senior homeowners who choose to age in place.

GOAL 2

Integrate affordable units into a broader range of housing types throughout Weymouth's established and newly developed neighborhoods by incorporating affordable units in new development, redevelopment of underutilized properties, and re-use of existing buildings, and improve zoning to allow for more appropriate parking standards for multifamily buildings.

GOAL 3

Continue to invest in Weymouth's existing housing stock and neighborhood infrastructure, including sidewalks, parks, and commercial centers, to strengthen the quality of life, aesthetics, and connectivity of the community, and to increase the desirability of Weymouth as an attractive and livable town for middle-class families.

GOAL 4

Encourage mixed-income housing through mixed-use development in business districts, village centers, and light industrial districts, and reduce the incidence of blighted properties in commercial areas with effective regulatory incentives.

GOAL 5

Recognize and address the unique housing quality, suitability, and service needs of residents with physical and cognitive disabilities, and people recovering from substance abuse.

GOAL 6

Support opportunities for service-enriched permanent housing for Weymouth's homeless individuals and families.

Few participants commented on the revised goals. Those who did said that it was a good idea to integrate affordable units into all housing categories, such as new construction and rehabilitation, and that it would be ideal to make new housing accessible to transportation.

POLLING RESULTS

At the beginning of the presentation, participants took part in a digital polling exercise, where, using remote controls, participants answered several multiple-choice questions. We found from this exercise that 33 percent of participants live in Weymouth, 33 percent work in Weymouth, and 27 percent both live and work in Weymouth. Most participants (73 percent) own their homes, and the almost half of participants (47 percent) are between age 50 and 64. Fifty-seven percent of participants had attended the first workshop in June, and 80 percent responded to the Housing Survey. When asked about their relation to the town, 40 percent of participants were town employees, 27 percent were a current member of a town board or committee, and 7 percent were a former member of a town board or committee. Lastly, when asked about their familiarity with affordable housing concepts and issues, half the participants marked that they knew some, but have more to learn. The remaining half claimed more familiarity with affordable housing issues.

DISCUSSION EXERCISE PART I – STRATEGIES



1. *Amend zoning to use mixed-use development in commercial areas, village centers, light industrial zones, and public transit-accessible areas to encourage the production of mixed-income, multifamily housing and develop an Inclusionary Zoning Ordinance to require these developments to include housing units affordable to a wide range of incomes, including extremely low- or moderate-incomes.*

Participants had mixed feelings regarding this strategy, with some participants agreeing with some reservations about location, type, usefulness, and access to transportation, and others disagreeing because it makes more sense to put housing where people most likely want to live.



2. *Establish a Municipal Affordable Housing Trust Fund under G.L. c. 44, § 55C to utilize local housing funds in an efficient and targeted way and work with the Community Preservation Committee to allocate a larger percentage of CPA funds to this and other community housing initiatives that identify and acquire property for development of affordable housing.*

Participants were generally in agreement with this strategy, with one group commending the emphasis on efficient use of funds to increase affordable housing.



3. *Identify and prioritize locations within lower income areas for new parks (both passive and active), transit options, and healthy food access points adjacent to existing residential areas and make connections to neighborhoods with sidewalks, walking paths, bike paths, etc.*

Participants agreed with this strategy, but noted that it could be very challenging to do. One group wondered whether the town would need to bring in people to achieve this strategy or whether there are people in place who could do it.



4. *Work with the South Shore Chamber of Commerce, South Shore Hospital, and other large employers to increase workforce housing to make the area more attractive for regional economic development and to meet the needs of local businesses and increasing access to transit.*

Participants agreed on this strategy.



5. *Strengthen and support housing rehabilitation programs for low- or moderate-income homeowners, and landlords with low- or moderate-income tenants, and support “best practices” training for landlords to maintain their buildings in safe and habitable conditions, improve building performance, and reduce operating costs.*

Participants agreed on this strategy, with one table writing that it would be an excellent program.



6. *Expand and support homeownership assistance programs, including down payment assistance for first-time Weymouth homebuyers, buy-down, foreclosure prevention, and housing rehabilitation programs.*

Participants agreed that this strategy is worth pursuing in the town.



7. *Work with owners of existing affordable housing to extend the affordability of their units before subsidies expire and to make capital improvements as necessary.*

Participants agreed with this strategy and had no suggested changes.



8. *Work in partnership with the Weymouth Housing Authority to ensure the long-term preservation of its 450-plus public housing units and support the rehabilitation and/or redevelopment of units where appropriate through political, regulatory, and financial assistance.*

Participants agreed with this strategy, though noted that it would also be useful to add more units, and to focus on increasing safety in the existing units.



9. *Explore the creation of a local Community Land Trust (CLT) where low- or moderate-income residents buy an affordable home and enter into a 99-year renewable ground lease with the CLT. This structure provides affordable homeownership opportunities for Weymouth residents while ensuring the long-term affordability of the units.*

Participants agreed with this strategy, but commented that identifying properties is an important step to take in order to pursue this strategy.



10. *Fund the creation of affordable ownership units for moderate- to middle-incomes households of all sizes.*

Participants agreed with this strategy and had no suggested changes.



11. *Work with Elder Services and the Weymouth Senior Center to assess the supportive housing and programmatic needs of Weymouth's seniors and disabled population and take steps to address those needs by developing a variety of residential options and expanding outreach to educate seniors on available housing resources, including services that enable seniors to live in the community and housing of their choice as they age.*

Participants agreed with this strategy and commented that outreach to seniors on housing resources is a particularly important aspect.

When asked what other housing strategies the town should consider including in the plan, one group mentioned workforce development initiatives to connect employers to schools and talent, as well as management support to new businesses in town.

DISCUSSION EXERCISE PART II – DEVELOPMENT SITES

In the second part of the discussion exercise, each table was asked to identify one or more sites that merit further consideration for creation of affordable or mixed-income housing in the next five years. The sites presented as options are listed below:

- A. Arbor Inn
- B. McCulloch Building
- C. Francer Industries
- D. Jackson Square
- E. Golden Triangle
- F. DCR
- G. Housing Authority
- H. Bristol Brothers Quarry
- I. Columbian Square

One table commented that the Golden Triangle, Columbian Square, and Arbor Inn were their top options for further consideration.

Another also identified these three, stating that Arbor Inn could be used as mixed use or senior housing, Golden Triangle could be used as family or senior housing, and Columbian Square would be suited for Top of Shop housing. That table also identified the McCulloch Building for affordable family or supportive senior housing and Francer Industries as a possible development site.

Union Point, the South Weymouth naval air station redevelopment site, was not on the suggested sites list, but was brought up by one group as a potential development site.

OPEN HOUSE EXERCISES COMMENTS

COMMENTS ON DRAFT HOUSING VISION

- Keeps seniors in our community if housing inventory is addressed including transportation.
- Encourages healthier living w/ walkable streets and intergenerational housing
- Can't find any Sec 8 housing
- Need more senior housing with outside space. Decks on new housing for seniors to go outside and get fresh air.
- Keep housing connected to transportation for seniors and low income
- I like top of shop units. I like the fact that senior and disabled needs are considered. I like that our village centers will get attention
- My 'mixed feelings' selection is based upon 2nd bullet as I am unsure of the public's overall support at this time. Better communication is needed to daylight the reasoning.
- Add commitment to parks, open space, rec for all to opening statement

Eight people marked that they agreed with the Draft Housing Vision, and two people marked that they had mixed feelings.

COMMENTS ON DRAFT HOUSING GOALS

- Good idea to integrate affordable units into all housing categories like new housing and rehabs
- Make housing accessible to transportation

COMMENTS ON DISCUSSION EXERCISE PART I – STRATEGIES

Group 1

1. It makes the most logical sense to put housing where people most likely want to live, until final zoning plan is presented—not in agreement
2. Extremely important as to allow acceptance of money in lieu of affordable housing on certain projects therefore allowing funds to be used however seemed fit and possibly build new affordable all-inclusive housing
3. Do we need to hire or do we have people now who can step in to do this?

Group 2

1. Agree—dependent on location, type and usefulness, parking, must be public transit accessible and walkable
2. Agree—written well
3. Agree—extremely challenging
4. Agree—no changes
5. Agree—excellent program
6. Agree—very good
7. Agree—no change
8. Agree—no change, but add more units, ensure increased safety
9. Agree—excellent, need to identify properties
10. Agree
11. Agree—more outreach to seniors

Group 3

Didn't finish going through strategies

What other housing strategies should the town consider including in this plan?

Workforce development initiatives—connect employers, schools, talent

Plan for success—management support to new businesses in town

Comments on Individual Strategy Lists

Take a serious look at rebuilding the 10+ acre site at Lakeview where you can probably fit another 150 housing units.

1. Agree, some concerns
2. Agree, no concerns
3. Agree, CPA could be used, difficult to do
4. Agree, no changes
5. Agree, no changes
6. Agree, no changes
7. Agree, no changes
8. Agree, add units, increase safety
9. Agree, good idea, work to identify property
10. Agree, no changes
11. Agree, more outreach

COMMENTS ON DISCUSSION EXERCISE PART II – DEVELOPMENT SITES/AREAS

- A. Arbor Inn
- B. McCulloch Building
- C. Francer Industries
- D. Jackson Square
- E. Golden Triangle
- F. DCR
- G. Housing Authority
- H. Bristol Brothers Quarry
- I. Columbian Square

Group 1

E, I, A

Group 2

- A. Mixed use/senior housing
- B. Affordable family/supportive senior housing
- C. Francer
- I. Top of Shop
- E. Family/senior

Air Base > Union Point

APPENDIX V

PUBLIC HEALTH SURVEY RESULTS

Town of Weymouth Public Health Survey

Survey Summary

A total of 361 responded to the survey. It appears that not everyone completed the survey. The number of respondents answering the final questions dropped to 300, with 295 answered the final three demographic questions.

Below is a summary of all survey answers, and a detailed tally of each question follows.

In Their Neighborhood

Most respondents feel safe and comfortable in their neighborhoods (77%), but only one about third (36%) spends time with their neighbors being physically active.

Three quarters of respondents (76%) are unfamiliar with local groups that influence or promote healthy living in Weymouth, and those that are (53 respondents) predominately cite Healthy Wey, North Weymouth Neighborhood Association, and Mass in Motion.

More than half (65%) of respondents are not aware of any projects to improve health outcomes or public safety in their neighborhoods. Half of respondents feel that sidewalks, walking, and biking routes in Weymouth are not accessible to people with disabilities and the same percentage also feels that neighborhoods with schools do not have adequate sidewalks, cross walks, or crossing signals for safety. Almost half (43%) are unsure if new development should include these types of walking or biking amenities. About one quarter (28%) feel they should not.

Access to Healthy Foods

Most respondents feel healthy food options are available in their community, but you may have to drive to access them. Less than half of respondents (48%) feel that local food stores accessible by walking, biking or public transportation offer healthy food options and a majority carry a variety of high quality fruits and vegetables. More than half (60%) feel that fruits and vegetables are also available outside of food stores. Nearly all of respondents feel that local food stores offer other healthy food options, including low-fat products (94%) and whole-grain products (91%). Only one third of respondents feel that local food stores promote healthy foods and drinks through incentives or signage in the store.

Outside of food stores, only one quarter of respondents feel that restaurants promote healthy eating, and 29% are unsure. Most respondents (69%) are unsure if healthy food options are offered at community meetings or events.

Access to Resources to be Active

Respondents feel that there are opportunities to be active in their community, but there is room for improvement. Just over half of respondents (58%) feel that Weymouth does not have a network of well-maintained sidewalks and paths for walking, and 68% feel it does not have these resources for biking. For the latter, about one quarter (23%) are unsure if these types of resources are available.

Nearly three quarters (72%) feel that public or private parks are available and conveniently located to people of all income levels. Most feel that Weymouth offers a variety of low, free, or no-cost publically

accessible areas or facilities, including beaches and access to the coast (83%), baseball or softball fields (79%), sports fields (for soccer, lacrosse, and/or football) (78%), playgrounds (76%), and passive recreation (71%). About half feel that facilities for walking after dark or during inclement weather are not available (58%), nor are centers for health, wellness, and/or recreation (50%). Another quarter to one third of respondents are unsure about the availability of indoor walking areas (35%), health and recreation centers (34%), basketball courts (31%), or swimming pools (26%).

Just under half of respondents (43%) are unsure if these facilities are used by residents of all income levels, and the same proportion indicates yes, they are.

Transportation Options

Respondents report needed improvements to public transportation and its infrastructure, but less than half actually use it. Just under half of respondents (46%) feel that public transportation is not adequate to reach employment areas, medical facilities, schools, recreational areas, or locations offering healthy foods (food stores or restaurants). One third says yes, it is adequate, and the remaining 21% is unsure. Half feel that transportation stops and shelters are not conveniently located throughout town.

One quarter feel that existing transportation services do not offer adequate services to medical facilities, shopping areas, or other needs in the community. Nearly half (46%) indicate that this is not applicable to them.

Chronic Diseases and Risk Factors

Awareness of local programs and services focused on education and prevention of chronic diseases like diabetes, heart disease, high blood pressure, and obesity is mixed, but many are not aware of or unsure about resources locally. Generally, half of respondents are not aware of programs or educational opportunities in their community on chronic diseases and associated risk factors. About one third are unsure of what is available.

More than half of respondents (65%) are not aware of programs to prevent chronic diseases offered in the community, and about one quarter is unsure. Of those that answered yes they are aware (27 respondents), many listed programs at Healthy Wey, Mass in Motion, Senior Center/Elder Services, Whipple Center, and South Shore Hospital.

About half are unsure if there are health care or social service workers in the community to help residents with referrals for parenting and life skills, counseling and support for special populations, social and emotional development, nutrition, and physical activity. Between one third and half of respondents (between 37% and 40%) are not aware of these resources.

Access to Health Care

Nearly all respondents (94%) have a primary care physician. Health care costs impact less than one quarter of respondents. 19% have not visited a doctor in the past 12 months because of costs, and 13% did not get a prescription for the same reason.

Out of 113 respondents, more than half (65%) says that the cost of co-pays stops them from getting medical or mental health care. About one quarter respond that they can't find a doctor that accepts their insurance (21%) and the fact that they don't understand what's covered under their insurance

policy (23%) as other reasons for not getting the care they need. While most respondents get health-related information from their doctor or nurse (83%), more than half (65%) also consult the Internet.

Drug Use

Most respondents understand the effects of drugs on their body. A majority have not used cocaine (100%), heroin (100%), or marijuana (93%) in the last 30 days. About half have used prescription medication (45%) or alcohol (66%). Equally, respondents know of someone who has taken prescription medication (61%) or drank alcohol (84%) in the last 30 days, while less than half (43%) are aware of someone who used marijuana. A majority are not aware of someone using cocaine or heroin (92% and 88%, respectively).

Most respondents (91%) do not feel there is a heroin use problem in Weymouth; however, just over half are concerned about alcohol (62%) and prescription medication (67%). Slightly less than half of respondents are concerned about marijuana (46%) and cocaine (47%). Most felt that more counseling and support (83%), more education (74%), and better enforcement (72%) are the best interventions to decrease drug abuse problems. 56 respondents provided additional interventions. Below are a few examples and common themes.

- Educating youth/teens in schools
- Offering mentor programs
- Addressing social and economic conditions that may lead to drug abuse
- Increasing resources for support, treatment, and rehabilitation
- Educating doctors about abuses and alternative treatments

Half of respondents agree that social media makes it easier to access and obtain drugs and alcohol, but 37% are unsure. Nearly three quarters of respondents (72%) are not aware of the Town of Weymouth's existing anonymous community hotline.

Who Took the Survey

Most respondents live in South Weymouth (25%), East Weymouth (22%), North Weymouth (18%), and The Landing (14%). Most were female (65%) and either between the ages of 25 and 49 (51%) or 50 and 74 (44%). No one under the age of 18 took the survey.

APPENDIX VI

COMPREHENSIVE PERMIT DENIAL & APPEAL PROCEDURES

(a) If a Zoning Board of Appeals 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, 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.

Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8).

APPENDIX VII

UNION POINT DEVELOPMENT ADDENDUM

Union Point is a mixed use, Smart Growth redevelopment encompassing approximately 1,462 acres of the former South Weymouth Naval Air Station overseen by LStar Ventures located in the Towns of Weymouth, Rockland and Abington (the “Host Communities”).

Located off Rt. 18, the development is projected to include 8 million sq. ft. of commercial space, 1,000 acres of Open Space, which including passive and active recreational facilities. The development has been approved for 3,855 housing units: 355 single family dwelling units, 2,000 apartments and condominiums, 500 townhomes and 1,000 age restricted units. As of June 30, 2017, there was a total of 616 occupied units. (164 single family homes, 298 rental apartments and 50 condo/apartment sales). Most units are market priced, with only 13 units designated as “workforce” housing, for owners at 100% Low-moderate income.¹²¹

This development is exempt from Chapter 40B, and therefore cannot be factored into affordable housing production on the HPP. According to the 190th General Court of the Commonwealth of Massachusetts Acts of 2014, Chapter 291, *An Act to Promote the Sustainable Economic Development of the Former Weymouth Naval Air Station for the Benefit of the Towns of Abington, Rockland, and Weymouth, the NAS South Weymouth Region and the Commonwealth*, Section 32: “[Chapter 40B of the General Laws](#) shall not apply to the provision of affordable housing within the NAS South Weymouth redevelopment area. Such affordable housing within the NAS South Weymouth redevelopment area shall be governed by section 14(b)(2), the zoning by-laws and the regulations adopted thereunder. None of the land located within the NAS South Weymouth redevelopment area, nor any of the housing which may be constructed thereon from time to time, shall be included in any calculation applicable to said chapter 40B with respect to any of the towns.”¹²²

While future housing at Union Point will be almost exclusively market-rate and generally have little impact on the production of affordable housing, the mix of unit types will provide additional housing options to Weymouth residents who might be looking for a different housing product than what they may live in today. There will be a mix of single-family homes, multi-family units, townhouses, and age restricted units all located within the Union Point development. This mix provides a wide range of market-rate priced options for families, seniors, young professionals, and most everyone in between.

¹²¹ All information on Union Point provided to RKG Associates by the Town of Weymouth.

¹²² Research and text provided by the Town of Weymouth.

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