Canton Housing Action Plan

Funding provided by the Commonwealth of Massachusetts South Coast Rail Technical Assistance Program and District Local Technical Assistance Program

August 2015

Prepared for:

Town of Canton Planning Board
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Acknowledgments

This document was produced with input from the Town of Canton Planning Board, Town staff, representatives from Town boards and commissions, the Town Administrator, and the Canton Housing Authority.

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The Metropolitan Area Planning Council (MAPC) is a regional planning agency serving the people who live and work in the 101 cities and towns of Metropolitan Boston. Our mission is promoting smart growth and regional collaboration. MAPC was responsible for undertaking the research, writing, analysis, and facilitation of key public meetings for the development of this assessment.
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I. Executive Summary

Canton is a community located approximately 15 miles southwest of Boston and is in the Three Rivers Interlocal Council (TRIC) subregion of the Metropolitan Area Planning Council (MAPC), with a population of 21,561 according to Census 2010 figures. Canton is categorized as a Maturing Suburb according to MAPC's typology of community types in the region, which is characterized by lower densities throughout the community with a limited amount of vacant land that is developable. The population is growing moderately and new housing opportunities include the redevelopment of existing housing, small-scale development, and larger scaled multi-family projects.

Canton is characterized by a majority of single-family home developments on moderately-sized lots, with a relatively affluent population. New multifamily housing and commercial developments are limited in their extent. Canton is home to major employment and retail centers with connectivity to transit in the town center.

To help maintain the current level of affordable housing, create new affordable housing, and update the town’s Housing Action Plan, the Canton Planning Board engaged with the Metropolitan Area Planning Council (MAPC) to create this document. The updated goals in this document reflect the community housing goals of the Community Preservation Plan and may inform the allocation set aside for housing projects under the Community preservation Act.

The following provides a summary of plan outreach, analysis, findings, and broad updated goals.

Housing Needs and Demand Assessment

Major Findings:

- Based on current trends, Canton’s population is projected to increase by 6.5% (1,412 residents) over the next twenty years. The largest increase will be in people age 65 and older.

- During the 2014-2015 school year, 10.3% of elementary and secondary school students were considered to be economically disadvantaged.

- The vast majority of renter households in Canton (73%) do not have children under the age of 18. Renter households also tend to be smaller at approximately two persons per household versus 2.73 for owner-occupied households. This may be due to the limitations of the existing inventory of rental housing in terms of size and availability.

- The housing market in Canton is expensive and has remained strong and competitive, even through the recession. The number of single-family units sold per year has remained relatively consistent since the mid-1990s, with between 102-170 units sold. Condominium sales have increased in recent years from tens in the 1990s to over 100 annually in the last several years.

- There are several major residential developments in the pipeline that could yield close to 600 new dwelling units over the next 15 years.
- Median home prices for both single-family and condominiums have increased significantly over the last 20 years.

- Rents in Canton are in the higher range of nearby communities (5th highest in TRIC subregion), and significantly higher than Fair Market Rents set by the U.S. Department of Housing and Urban Development (HUD).

- 12.3% of Canton’s year-round housing units are listed on the Subsidized Housing Inventory. This percentage means that the town has exceeded the Chapter 40B statutory minima.

- Canton’s median household income is significantly higher than that of the Boston-Cambridge-Quincy MSA. Despite the high median household income, one in three Canton households is estimated to be low income (households with a gross household income at or below 80% of the area median income).

- There are not enough housing units (ownership or rental) in Canton that are affordable to households earning a gross household income at or below 80% of the area median income of $94,400 or: $47,150 for a single-person household; $53,900 for a two-person household; $60,650 for a three-person household; and $67,350 for a four-person household.

- 35.8% of Canton’s households are cost burdened because they are spending over 30% of their gross household income on housing costs.

- The most significant cost burden is among elderly households (21% of total), including market rate rental elderly households (46% are cost burdened), and low income elderly households (20% or 205 households).

### Constraints on Development

There are no significant constraints on development in Canton. The Town has water and sewer infrastructure, though in some cases, a development may be constrained by current water and sewer capacity. However, all large developments are required to do an impact assessment and mitigate as needed to proceed.

There are no significant land use or zoning constraints, although nearly 15% of residentially zoned land in Canton is in wetlands area and additional area is constrained due to wetland resource area setbacks and minimum lot sizes. The Town’s Zoning By-Laws allow for the creation of multi-family or mixed-use housing and accessory housing in the General Residence, Business or Central Business Districts. However, some of these opportunities may be constrained by a Special Permit process, which is required for multi-family dwellings in the General Residence District and may take longer to permit than a by-right use.

Requiring a special permit may deter developers since there is no assurance their projects will be approved. This is a constraint because multi-family units are typically more affordable than single- or two-family unit buildings.
Goals for Affordable Housing Production

Based on findings from the Affordable Housing Needs and Demand Assessment, previous planning activities, and public input, the planning team recommends adopting broad, updated Housing Action Plan goals to fulfill the Master Plan’s overarching housing goal to create homes for a diversity of residents, including those of different socio-economic levels and those at different points in the life-cycle, while taking care to preserve the New England character throughout the town. These are best reflected in the 2015 Community Preservation Plan, and are as follows:

- Preserve and support affordable housing in the Town.
- Support the Canton Housing Authority in developing additional affordable housing for low-income families, the elderly and persons with disabilities.
- Preserve the existing housing stock managed by the Housing Authority by supplementing the capital funding extended by the state to maintain the housing inventory.
- Establish a first-time homebuyer program so that town residents and employees can become homeowners in our community.
II. Introduction

Because housing needs vary from community to community, each community must come to understand its housing needs based on its unique characteristics. In its 2003 publication, The Housing Needs Workbook: Assessing Community Housing Needs, the Massachusetts Housing Partnership summarized the intent of housing needs assessments as attempting to answer the following questions:

- Who can and cannot afford to live in this community?
- In what direction is our community headed in providing quality housing to a broad spectrum of residents?
- Can our children afford to remain in, or return to, the community as they form their own households?
- Are special needs populations given adequate housing options?
- Are there substandard, overcrowded, or other undesirable living conditions that should be addressed?
- Do our elderly residents have adequate alternatives for remaining in the community as they age?
- Do we provide the type of housing that promotes local economic development?

Overview of this Plan

This Plan was initially prepared to comply with the Massachusetts Department of Housing and Community Development’s regulation 760 CMR 56.03(4), Housing Production Plans. The limited funding used to prepare this document only addressed the housing needs and housing demands assessment, constraints on housing development, and housing goals. In order to fully comply with that regulation, the Town would need to independently, or with further assistance provided by the Metropolitan Area Planning Council, identify sites to encourage Comprehensive Permit applications or other affordable housing initiatives and create an implementation plan with clear housing production targets.

The Plan was developed with input from a broad representation from town departments and commissions, individuals meetings with town officials, and housing forums with the Canton Planning Board as a part of the Planning Board’s process of updating their Housing Action Plan.

Should the Town proceed with preparing a more detailed plan that complies with the Housing Production Plan (HPP) regulation and is approved by the Massachusetts Department of Housing and Community Development (DHCD), then the Town would have more control over comprehensive permit applications for the time the plan is valid (five years). This control would allow the Town to manage growth and meet the community’s affordable housing needs. The revised 760 CMR 56.03(4) HPP regulation became effective on February 22, 2008 when the Department of Housing and Community Development (DHCD) promulgated 760 CMR 56.00 replacing the September 2003 Planned Production Program under 760 CMR 31.07(1)(i).
Further Details about Housing Production Plans

HPPs prepared by communities are submitted for review and approval by DHCD. Communities with approved HPPs may request DHCD certification of their compliance with the approved plans if they have increased the number of affordable housing units in their municipality. Municipalities may be certified for one (0.5% production level) or two (1% production goal) years if they have created sufficient affordable housing. In a municipality with a DHCD certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve with conditions a Comprehensive Permit application will be deemed “Consistent with Local Needs” pursuant to M.G.L. Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC). Given that Canton has now reached and exceeded the 10% threshold, this HPP can provide the town with the strategies and tools necessary to maintain and improve upon its affordable housing inventory.

Establishment of an Annual Goal for Affordable Housing Production

HPPs set target goals for annual housing production, which municipalities endeavor to meet by increasing their Subsidized Housing Inventory (SHI). This typically involves municipalities increasing unit production by a minimum of 0.5% of their total units per year over the length of the plan’s prescribed timeframe. This consistent increase in SHI is included in the plan update until the municipality’s overall SHI exceeds the Statutory minimum set forth in 760 CMR 56.03 (3)(a). For Canton, the target is 78 SHI units per year. Municipalities can also work to produce at a 1% target for a longer reprieve.

Comment on Certification: In the event that a community achieves certification within 15 days from the opening of a Comprehensive Permit Hearing (i.e., the annual numeric SHI units goal has been achieved), and the Comprehensive Permit is denied, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers a denial of the permit or the imposition of its conditions or requirements to be Consistent with Local Needs, and must supply factual documentation that will justify the grounds for its denial. If the Applicant wishes to challenge the ZBA’s assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA’s notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA 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 DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.”
III: Housing Needs and Demand Assessment

The Housing Needs and Demand Assessment section will examine demographic and housing data to identify key population and housing characteristics and trends within Canton that best gauge the need and demand for housing. This assessment provides the framework for the housing production goals, strategies and actions developed later in this document to address Canton’s housing needs, both for market rate and affordable housing units.

A. Demographic Analysis

MAPC undertook a thorough examination of Canton’s demographics to identify trends that will impact future housing needs and direct planning efforts. This is a crucial element of any Housing Production Plan because the composition of a community’s residents, and how that composition is anticipated to change, impacts the future housing needs within that community. The analysis focuses both on current and projected population, households, type of households, age and economic status as well as other datasets.

Key Findings

- Based on current trends, Canton’s population is projected to increase by 6.5% (1,412 residents) over the next twenty years. The largest increase will be in people age 65 and older.

- The total number of households is projected to increase by 1.4% (1,302 households) over the same time period.

- Canton’s average household size of 2.54 people is slightly larger than the region and state. The size decreased over the past decade.

- The vast majority (68%) of Canton’s households are family households. Nearly 32% of total households have children under 18 residing at home.

- During the 2014-2015 school year 10.3% of elementary and secondary school students were considered to be economically disadvantaged.

Population

The Town of Canton’s population is growing. According to Census data, between 2000 and 2010, the town’s population grew by 3.8%, or 1,111 people, with a 2010 total of 21,561 residents. MAPC anticipates this trend to continue over the next two decades.
Table 1: Population Change, Census and MAPC Projections (Stronger Region)

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Canton</td>
<td>18,530</td>
<td>20,775</td>
<td>21,561</td>
<td>22,453</td>
<td>23,641</td>
<td>2,080</td>
<td>10%</td>
</tr>
</tbody>
</table>

Source: MAPC Projections

MAPC prepared population and housing demand projections for 164 cities and towns within the Metropolitan Boston area. Both sets of projections include two scenarios: a Status Quo scenario based on continuation of recent trends in migration, housing occupancy, and location preference; and a Stronger Region scenario that assumes increased attraction and retention of young workers and slightly increased preference for urban settings and multi-family housing. The Status Quo scenario found that continuation of current levels of in-migration and housing production would lead to a declining workforce and economic stagnation over the coming decades. In contrast, the increased migration rates of the Stronger Region scenario could fuel a job growth increase of 7% between 2010 and 2040. As a result, MAPC recommends use of the Stronger Region scenario as the basis for housing planning. According to these projections, Canton’s population has grown consistently at the same rate as the region as a whole.
Figure 1: Population Projections, Canton (Stronger Region)

Source: MAPC Projections

Population by Age

Persons at different stages of life and abilities prefer and need housing unit types that align with their different needs and household size. MAPC analyzed the age composition of Canton’s population over time to provide greater insight into future demand for unit types.

According to MAPC’s Stronger Region projections, Canton’s elderly population (65+) is expected to grow significantly, while the number of middle-age adults (35-54 year olds) and school-age children (5-19) are projected to decline. This is similar to regional and national demographic trends that will impact housing demand and likely shift housing preferences in coming decades.

According to Stronger Region for the 2010 to 2030 period, the fastest growing age cohort will be people 65 and over, which is estimated to grow by 66%, or 2,381 residents. At the same time, Canton’s 35-64 population is anticipated to decrease by 3%, or 238 residents, and residents (20-34) are projected to increase by 14%, or 447 people. The number of school-aged children is projected to decline by 11% (-331).
Table 2: Age Trends, Current Trends Projections, 1990 - 2030 (Stronger Region)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>1990</th>
<th>2000</th>
<th>2010</th>
<th>2020</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 or Younger</td>
<td>4,581</td>
<td>5,254</td>
<td>5,441</td>
<td>5,041</td>
<td>4,929</td>
</tr>
<tr>
<td>20-34</td>
<td>4,467</td>
<td>3,442</td>
<td>3,191</td>
<td>3,578</td>
<td>3,638</td>
</tr>
<tr>
<td>35-64</td>
<td>6,897</td>
<td>8,574</td>
<td>9,310</td>
<td>9,215</td>
<td>9,072</td>
</tr>
<tr>
<td>65 &amp; Over</td>
<td>2,585</td>
<td>3,505</td>
<td>3,619</td>
<td>4,618</td>
<td>6,000</td>
</tr>
<tr>
<td>Grand Total</td>
<td>18,530</td>
<td>20,775</td>
<td>21,561</td>
<td>22,452</td>
<td>23,639</td>
</tr>
</tbody>
</table>

Source: MAPC Projections

Figure 2: Canton Age Trends, MAPC Projections, 1990-2030 (Stronger Region)

These changes in Canton’s population are likely to have implications on the type of housing needed in coming years, particularly the significant projected increase in the 65 and over population. As Canton’s elderly population increases, the need or preference for smaller housing units with lower maintenance costs, as well as the need for special housing facilities such as independent and assisted living and other types of supportive housing units, is likely to increase. Simultaneously, as the middle-age and school-age population decreases, the demand for new large single-family homes may also decline, as the middle-age cohort may have children or older family members living at home and reside in such homes. However, demand for moderately priced single-family, condominium or rental options may increase slightly, since these types are often more appealing to a growing young adult/family-aged population.
Households

In understanding housing demand, households correlate more directly to unit demand than population. In 2010, there were 8,378 households in Canton, and the number of households in Canton is increasing. According to the US Census, between 2000 and 2010, Canton added 426 new households, a 5.4% increase.

Table 3: Households, 2010

<table>
<thead>
<tr>
<th>Year</th>
<th>2000</th>
<th>2010</th>
<th>2020</th>
<th>2030</th>
<th>Change 2010-2030</th>
<th>% Change 2010-2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canton</td>
<td>7,952</td>
<td>8,378</td>
<td>9,127</td>
<td>9,944</td>
<td>1,566</td>
<td>19%</td>
</tr>
</tbody>
</table>

Source: MAPC Projections

Family and Non-Family Households

Analyzing household types is important to help project the type of housing units that will be needed within a specific community over time. Different household types often have different housing needs or preferences. For example, a married couple with children may wish to reside in a different housing type than a single person in their early 20s or an elderly couple.

Figure 3: Households by Type – Family and Non-Family, Census 2010

Households are defined by the Census as family and non-family households. Family households include any households with two or more related persons living together. Non-family households include households with one person, or more than one non-related persons living together.

Of Canton’s 8,378 households in 2010 a majority is family households (68%, or 5,712 households). Further, approximately one-third of these households had children less than 18 years of age living at home, and the majority of these households are husband-wife families. These are the types of
households most likely to reside in larger housing unit types, including detached single-family homes with multiple bedrooms.

Of the 2,666 non-family households, 2,261 were people living alone. Significantly, nearly half of these households (41%) were persons 65 years and over living alone. As the population ages in the coming decades, there will be an increase in the number of persons 65 years and over living alone due to decreasing household size. Ensuring units exist for this population to remain in the community, should be a priority for the municipality and quality of life.

Table 4: Households by Type, 2010

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total households</td>
<td>8,378</td>
<td>100</td>
</tr>
<tr>
<td>Family households</td>
<td>5,712</td>
<td>68.2</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>2,661</td>
<td>31.8</td>
</tr>
<tr>
<td>Husband-wife spouse</td>
<td>4,600</td>
<td>54.9</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>2,113</td>
<td>25.2</td>
</tr>
<tr>
<td>Male householder, no spouse present</td>
<td>224</td>
<td>2.7</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>84</td>
<td>1.0</td>
</tr>
<tr>
<td>Female householder, no spouse present</td>
<td>888</td>
<td>10.6</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>464</td>
<td>5.5</td>
</tr>
<tr>
<td>Nonfamily households</td>
<td>2,666</td>
<td>31.8</td>
</tr>
<tr>
<td>Householder living alone</td>
<td>2,261</td>
<td>27.0</td>
</tr>
<tr>
<td>Householder 65 years and over living alone</td>
<td>1,094</td>
<td>13.1</td>
</tr>
<tr>
<td>Average household size</td>
<td>2.57</td>
<td>n/a</td>
</tr>
<tr>
<td>Average family size</td>
<td>3.14</td>
<td>n/a</td>
</tr>
</tbody>
</table>

Note: The above household and family household breakdown is provided by the U.S. Census Bureau.

The large number of family households in Canton, particularly husband-wife families with children living at home, explains why Canton has a far higher average household size than the MAPC region or the Commonwealth as a whole (See Figure 4). Canton’s household size increased over the last decade, whereas it decreased regionally and statewide. This could mean that many families in Canton are having more children, or more families with children have moved to Canton since 2010, attracted by the strong school system.
Figure 4: Average Household Size, Canton vs. MAPC Region and State, 2000-2010

Average Household Size, 2000 and 2010
Canton, MAPC, and State

Source: Census 2000 and 2010

Figure 4a - Average Household Size, Subregion Communities, 2000 and 2010

Avg. Household Size, 2000 and 2010
TRIC Communities

Source: Census 2000 and 2010
Household Change

MAPC’s Stronger Region projections indicate household growth will continue over the coming decades, with Canton expected to gain 1,566 new households by 2030 as compared with Census 2010 figures. Given the change in age composition previously discussed, much of this household growth will be senior households. This 18.7% increase will result in a smaller average household size as most elderly households may not have children living at home, and many will include people over 65 living independently. Additionally, with middle-age and school-age persons anticipated to decline, the number of family households with children is likely to decrease.
These projected changes in household composition will have a significant impact on future housing in Canton, as needs and preferences are likely to change. As mentioned earlier, many seniors prefer smaller, single floor units with lower maintenance costs. At the same time, with the number of middle-age persons and children projected to decline, additional unit types that appeal to families with children may not be needed as the supply already exists within Canton (e.g. single-family units vacated by senior households.)

**Race and Ethnicity**

Canton has grown significantly more diverse since the 2000 Census. Over the past decade, the non-white population increased by 106 percent, a significantly higher rate compared to trends in the TRIC subregion, the MAPC region, and the state. The most significant change was in the Black population, which increased by 124%, or 720 people. However, increases were seen in all non-white populations, including the Asian population and those of Hispanic or Latino (or any race) ethnicity.
Table 6: Race and Ethnicity, 2000 – 2010

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2010</th>
<th>Change</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>20,775</td>
<td>21,561</td>
<td>786</td>
<td>3.8%</td>
</tr>
<tr>
<td>White</td>
<td>19,025</td>
<td>17,951</td>
<td>2,536</td>
<td>-5.7%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>581</td>
<td>1,301</td>
<td>720</td>
<td>123.9%</td>
</tr>
<tr>
<td>American Indian and Alaska Native</td>
<td>24</td>
<td>17</td>
<td>-7</td>
<td>-29.2%</td>
</tr>
<tr>
<td>Asian</td>
<td>626</td>
<td>1,312</td>
<td>686</td>
<td>113.0%</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander</td>
<td>5</td>
<td>1</td>
<td>-4</td>
<td>-80.0%</td>
</tr>
<tr>
<td>Some Other Race</td>
<td>48</td>
<td>81</td>
<td>33</td>
<td>68.8%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>170</td>
<td>302</td>
<td>132</td>
<td>77.6%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>296</td>
<td>596</td>
<td>300</td>
<td>101.4%</td>
</tr>
</tbody>
</table>

Source: Census 2000 and 2010

Figure 6: Change in Ethnicity, Canton vs. Subregion, MAPC and State, 2000-2010

School Enrollment

The quality of a municipality’s public school system can impact the housing market – the better the school system, the more desirable the community may be to families with children. The Canton School District is one of the top 50 in the Commonwealth. Between 2007 and 2014, student enrollment increased by 198 students, and confirms the recent growth projected in the school aged population in MAPC’s current trends analysis, as well as the growing diversity in the community. Of concern, however, is the percentage of low-income students who qualify for free or reduced-price
lunch (i.e. students from households meeting federal low-income eligibility guidelines) which has more than doubled since 2006. This may indicate growing need within the community.

Table 7: Canton School District Enrollment, 2002-03 to 2013-14

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Enrolled</th>
<th>% Change from Previous Year</th>
<th>% First Language not English</th>
<th>% Limited English Proficient</th>
<th>% Low-income (Eligible for Free or Reduced Price Lunch)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-2014</td>
<td>3,247</td>
<td>-0.4%</td>
<td>4.0%</td>
<td>1.6%</td>
<td>15.5%*</td>
</tr>
<tr>
<td>2012-2013</td>
<td>3,262</td>
<td>0.4%</td>
<td>3.3%</td>
<td>1.4%</td>
<td>14.7%</td>
</tr>
<tr>
<td>2011-2012</td>
<td>3,250</td>
<td>1.0%</td>
<td>3.0%</td>
<td>1.2%</td>
<td>13.0%</td>
</tr>
<tr>
<td>2010-2011</td>
<td>3,218</td>
<td>3.0%</td>
<td>3.1%</td>
<td>1.3%</td>
<td>11.3%</td>
</tr>
<tr>
<td>2009-2010</td>
<td>3,125</td>
<td>0.9%</td>
<td>3.0%</td>
<td>1.3%</td>
<td>9.1%</td>
</tr>
<tr>
<td>2008-2009</td>
<td>3,097</td>
<td>1.6%</td>
<td>3.4%</td>
<td>1.4%</td>
<td>9.1%</td>
</tr>
<tr>
<td>2007-2008</td>
<td>3,049</td>
<td>-1.4%</td>
<td>3.1%</td>
<td>1.3%</td>
<td>11.2%</td>
</tr>
<tr>
<td>2006-2007</td>
<td>3,093</td>
<td>0.7%</td>
<td>2.8%</td>
<td>1.3%</td>
<td>8.5%</td>
</tr>
<tr>
<td>2005-2006</td>
<td>3,073</td>
<td>2.8%</td>
<td>3.0%</td>
<td>1.2%</td>
<td>7.1%</td>
</tr>
<tr>
<td>2004-2005</td>
<td>2,990</td>
<td>-0.5%</td>
<td>3.2%</td>
<td>0.9%</td>
<td>7.3%</td>
</tr>
<tr>
<td>2003-2004</td>
<td>3,006</td>
<td>1.7%</td>
<td>3.3%</td>
<td>1.4%</td>
<td>7.1%</td>
</tr>
<tr>
<td>2002-2003</td>
<td>2,957</td>
<td>--</td>
<td>3.2%</td>
<td>0.2%</td>
<td>6.0%</td>
</tr>
</tbody>
</table>

Source: Massachusetts Department of Elementary and Secondary Education, 2015

Note that the Department now uses the term “low income” or “economically disadvantaged”, which may not directly correlate with whether the student receives free or reduced-price lunch.

Figure 7: Canton School District Enrollment, 2002-03 to 2013-14

Source: Massachusetts Department of Education; Information Services & Technology; Student Information Management System (SIMS)
Educational Attainment

Canton slightly exceeds Norfolk County and more substantially exceeds the Commonwealth in the percentage of residents who have completed a bachelor’s degree or greater. The percentage of the population that has not graduated high school is also lower than county and state figures. The Massachusetts Department of Elementary and Secondary Education reports that in 2013, 85.1% of the high school graduating class was planning to attend college.

Table 8: Educational Attainment, Canton vs. Norfolk County and State, 2007-2011

<table>
<thead>
<tr>
<th></th>
<th>% High School Without Diploma</th>
<th>% Completed High School</th>
<th>% Completed Some College</th>
<th>% Completed Bachelors Degree or Greater</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canton</td>
<td>3.0%</td>
<td>21.8%</td>
<td>26.4%</td>
<td>48.8%</td>
</tr>
<tr>
<td>Norfolk County</td>
<td>6.6%</td>
<td>22.3%</td>
<td>23.0%</td>
<td>48.2%</td>
</tr>
<tr>
<td>State</td>
<td>11.1%</td>
<td>26.3%</td>
<td>23.9%</td>
<td>38.7%</td>
</tr>
</tbody>
</table>

Source: ACS 2007-2011

B. Housing Characteristics

The following section looks at Canton’s current housing inventory. Understanding characteristics of the current housing available in Canton: housing types, age and size of units, and units planned or under construction are essential for housing production planning because it assists with determining what type of new housing might be needed to meet the current and projected population demand.

Key Findings

- Canton’s housing stock is comprised largely of single-family homes.
- The majority of housing units (74%) are owner-occupied.
- The vast majority of renter households in Canton (73%) do not have children under the age of 18. Renter households also tend to be smaller at 2 persons per household versus 2.73 for owner-occupied households. This may be due to the availability and limitations of the existing inventory of rental housing.
- There are several major residential developments in the pipeline that could yield almost 600 new dwelling units in the next 15 years.

Housing Stock by Type and Age

Canton is predominantly comprised of single-family homes. This is evident when looking at the breakdown of housing unit types. According to ACS estimates, 68% of units are single-family units, a majority of which are detached units. This is the second lowest single-family rate among the subregion. Alternatively, Canton has the second highest rate of buildings with 5-9 and 10-19 units.
Of the multifamily units, the majority are found in structures with 5-9 units. More than twenty-three (23%) percent of Canton’s units are found in 5 or more family structures.

### Table 9: Housing Units by Type, Canton, 2006-2010

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Units</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family</td>
<td>5,762</td>
<td>68%</td>
</tr>
<tr>
<td>Two-Family</td>
<td>559</td>
<td>7%</td>
</tr>
<tr>
<td>3 to 4</td>
<td>176</td>
<td>2%</td>
</tr>
<tr>
<td>5 to 9</td>
<td>796</td>
<td>9%</td>
</tr>
<tr>
<td>10 to 19</td>
<td>653</td>
<td>8%</td>
</tr>
<tr>
<td>20 or more</td>
<td>516</td>
<td>6%</td>
</tr>
<tr>
<td>Other</td>
<td>12</td>
<td>0%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>8,474</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: ACS 2006-2010

Canton’s lack of housing unit diversity will likely present a challenge in the years to come, particularly for the increasing number of older residents who wish to remain either in their current home, or within the community. Older residents seeking in-town, more affordable alternatives will likely need to find housing in places that have a greater inventory of two-family, small apartment, or larger apartment complexes that offer single floor living options and/or with amenities.

### Figure 8: Housing Units by Type, Canton and Subregion, 2006-2010

Source: 2006–2010 ACS
Tenure

Canton is primarily an owner-occupied residential community. According to 2010 Census data, of Canton’s 8,378 occupied housing units, 74% or 6,184 are owner-occupied, and 2,194 or 26%, were renter-occupied.

Figure 9: Percent of Units Occupied by Renters vs. Owners, 2010

The average household size of owner occupied units is significantly larger than that of renter-occupied households (2.72 vs. 2.00, respectively), indicating owner-occupied homes are more likely to be family households with children under 18. Renter-households are more likely to be mix of singles, couples without children and small families. 27% of renter-occupied households have children under 18 residing in them.
Figure 10: Renter-Occupied Units with Children Under 18

Table 10: Average Household Size by Tenure, 2010

<table>
<thead>
<tr>
<th></th>
<th>HH Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Canton Households</td>
<td>2.54</td>
</tr>
<tr>
<td>Owner occupied*</td>
<td>2.72</td>
</tr>
<tr>
<td>Renter occupied*</td>
<td>2.00</td>
</tr>
</tbody>
</table>

Source: 2010 Census

Looking for opportunities to increase the number of rental units within Canton could provide more affordable options for young professionals as they enter the workforce, small families who cannot afford a single-family home in Canton, as well as older residents looking to remain in town in more modest housing.

Vacancy

According to Census 2010, approximately 95% of the 8,378 housing units in Canton were occupied. The percentage of vacant units for rent and the percentage of vacant units for sale in Canton are similar (34.6% for rent, 33.9% for sale). This contrasts to the percentages in the MAPC region and the state, where there is generally three times as many vacant units for rent as there are vacant units for sale.

Table 11 – Vacant Housing Units by Type, Canton, TRIC, and MAPC Region, 2010

<table>
<thead>
<tr>
<th>Vacant housing units</th>
<th>Canton</th>
<th>TRIC</th>
<th>MAPC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total:</td>
<td>384</td>
<td>2,642</td>
<td>78,595</td>
</tr>
<tr>
<td>For rent</td>
<td>131</td>
<td>1,058</td>
<td>31,019</td>
</tr>
<tr>
<td>Rented, not occupied</td>
<td>2</td>
<td>72</td>
<td>1,999</td>
</tr>
<tr>
<td>Sold, not occupied</td>
<td>14</td>
<td>152</td>
<td>2,959</td>
</tr>
<tr>
<td>For seasonal, recreational, or occasional use</td>
<td>52</td>
<td>321</td>
<td>14,838</td>
</tr>
<tr>
<td>For migrant workers</td>
<td>0</td>
<td>2</td>
<td>37</td>
</tr>
<tr>
<td>Other vacant</td>
<td>69</td>
<td>519</td>
<td>17,585</td>
</tr>
</tbody>
</table>

Source: Census 2010
Housing Units Permitted

Between 2003 and 2013, the Town of Canton issued 1,041 building permits for housing structures, 85% of which were for multi-family units in buildings with five or more units. Of this number, the majority (136) were for single-family structures, whereas 24 were for buildings with 2-4 units, and 881 for buildings with 5+ units.

**Figure 11: Residential Building Permits by Type, Canton, 2003 to 2013**

Permits issued appear to show Canton to be a higher growth community (in terms of permitting volume) when compared to the subregion (Canton is 2nd). Over this period of time, the majority of building permits were issued for multifamily projects, resulting in hundreds of new units over this timeframe. Single-family construction decreased significantly – less than 10 building permits were issued for single-family dwelling units each year since 2008.
Figure 12: Total Residential Building Permits, Subregion, 2003-2013

Source: US Census Building Permits Survey

Projected Development

As noted above, more than half of all building permits issued in Canton were for single-family structures. The table below compares housing type and unit projections to house the anticipated household increase between 2000 and 2030 according to MAPC’s Stronger Region. Although MAPC projects the majority of needs to be for single-family units over the three-decade period, it also projects an increased need for multifamily homes or townhouses, apartments and condo buildings, and accessory apartments/adaptive reuse units. These are the types of units that often appeal to the population cohorts expected to increase in Canton, including older populations, small families, and non-family single and unmarried households.

Table 12: Housing Projections Canton, MA, 2000-2030

<table>
<thead>
<tr>
<th></th>
<th>Total Units 2010</th>
<th>2020</th>
<th>2030</th>
<th>Projected Total Change</th>
<th>Projected % Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Units</td>
<td>8,762</td>
<td>8,968</td>
<td>9,616</td>
<td>854</td>
<td>9.7%</td>
</tr>
</tbody>
</table>

Table 12a: Housing Projections, 2010-2020, Canton, MA

<table>
<thead>
<tr>
<th>Type</th>
<th>Own</th>
<th>Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multifamily</td>
<td>185</td>
<td>193</td>
</tr>
<tr>
<td>Single Family</td>
<td>397</td>
<td>-30</td>
</tr>
<tr>
<td>Grand Total</td>
<td>582</td>
<td>163</td>
</tr>
</tbody>
</table>

Source: MAPC
C. Housing Market Conditions

Housing market conditions influence affordability of the housing stock within a community. Competitive housing markets tend to have a limited supply of available units (ownership or rental), compared to the number of households looking to live in or move to the community. This can lead to increasing housing prices and rents. These factors can significantly reduce affordability within a community, both for potential new residents or existing residents who can no longer afford their current unit.

Key Findings

- The housing market in Canton is expensive and has remained strong and competitive, even through the recession.

- The number of single-family units sold per year peaked in 1998, with 257 units sold. This number has fluctuated with the economic cycles, but has recovered to almost 200 units sold annually since 2012. Condominium sales peaked in 2005 just prior to the most recent recession to just under 100 annually in the last two years.

- After years of rapid escalation, the median home prices for single-family homes and condominiums have fluctuated since the onset of the most recent recession. They are now close to the price recorded just prior to the recession.

- Rents in Canton are in the higher range of nearby communities (5th highest in TRIC subregion), and significantly higher than Fair Market Rents set by the U.S. Department of Housing and Urban Development (HUD).

Median Sale Prices and Total Annual Sales

The housing market in Canton is generally strong, particularly for single-family homes, which comprise the majority of the town’s housing stock. Canton did not experience the steep housing declines during the recent recession in either sales volumes or values. According to data from the Warren Group, the number of single-family and condominium sales has fluctuated since the late 1990s, particularly in the last few years.

Canton’s healthy housing market is reflected in median sales prices. Over the last two decades, median single-family sales price has more than doubled from approximately $225,000 in 1997 to approximately $479,000 in 2014. Similarly, Canton’s median condominium sales price rose from $131,500 in 1997 to $310,000 in 2014.
Although these trends point to a strong housing market, rising home sales prices will increasingly make buying a home difficult or nearly impossible for those with low- or even middle-incomes, particularly seniors, who often live on a fixed income.

**Gross Rents**

Rental units within Canton are expensive. According to the census, average gross rent\(^1\) in Canton was $1,367, the fifth highest of all communities in the TRIC subregion. This is somewhat higher than the average gross rent of the Boston-Cambridge-Quincy MSA, which is $1,207 in 2013.

**Figure 14: Median Rent, 2009-13**

\(^1\) Gross rent is the sum of the rent paid to the unit’s owner plus utility costs incurred by the tenant such as electricity, gas, water and sewer, and trash removal services. Telephone and other communications services are not included. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.
D. Housing Affordability

In the previous sections, we looked at Canton’s population, in particular its age and income distribution and at Canton’s housing stock and market conditions. The intersection of demand (people) and supply (housing units), along with policy and planning priorities, ultimately determines the affordability of housing in a given community. This section explores the affordability of the current housing inventory.

Key Findings

- 12.3% of Canton’s year-round housing units are listed on the Subsidized Housing Inventory. This percentage means that the town has exceeded the Chapter 40B statutory minima.

- Canton’s median household income is significantly higher than that of the Boston-Cambridge-Quincy MSA.

- Despite the high median household income, one in three Canton households is estimated to be low income (households with a gross household income at or below 80% of the area median income).

- 35.8% of Canton’s households are cost burdened because they are spending over 30% of their gross household income on housing costs.

- Low-income households are more cost burdened, with elderly households the most cost burdened. Further, the number of elderly cost-burdened households is likely to rise as the population of people 65 years and over increases significantly.

- There are not enough housing units (ownership or rental) affordable to households earning at or below 80% of the area median income in Canton.

Household Income

Household income not only determines how much a household can afford to pay for their dwelling unit, either to rent or own, but also determines which households are eligible for housing assistance.

In 2011, Canton’s median household income was $90,951, an increase of 31% since 2000 ($69,260). Canton’s median household income is higher than that of the Boston-Quincy Metro area ($71,878), and the fourth highest of the communities analyzed for comparison. Although Canton is a middle-income community with nearly 45% of households earning $100,000 or more, 20% of households earn below $40,000 annually. 34.6% of households earn between $40,000 and $99,000 annually (Figure 15).
Table 13 – Median Household Income, 2000-2011- Canton and Boston-Cambridge-Quincy MSA

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Town of Canton</td>
<td>$69,260</td>
<td>$90,951</td>
</tr>
<tr>
<td>MSA</td>
<td>$53,908</td>
<td>$71,878</td>
</tr>
</tbody>
</table>

Figure 15: Income Distribution, Canton and TRIC Communities, 2011

Household incomes in Canton differ widely by age of householder. Nearly 75 percent of younger adults (25-44) and middle-age (45-64) households have an annual income of $100,000 and over compared to only 19% of elderly households (65+). Approximately 42% of elderly households (and more than 11% of younger households) have an annual income below $40,000.
Table 14 – Income Distribution, Canton and TRIC Communities

<table>
<thead>
<tr>
<th>Municipality</th>
<th>TOTAL HOUSEHOLDS</th>
<th>Less Than $20,000</th>
<th>$20,000 to $39,999</th>
<th>$40,000 to $59,999</th>
<th>$60,000 to $74,999</th>
<th>$75,000 to $99,999</th>
<th>$100,000 or More</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canton</td>
<td>8,460</td>
<td>823 (9.73%)</td>
<td>912 (10.78%)</td>
<td>1,166 (13.78%)</td>
<td>578 (6.83%)</td>
<td>1,183 (13.98%)</td>
<td>3,798 (44.89%)</td>
</tr>
<tr>
<td>Dedham</td>
<td>9,528</td>
<td>1,089 (11.43%)</td>
<td>956 (10.03%)</td>
<td>1,195 (12.54%)</td>
<td>1,018 (10.68%)</td>
<td>1,297 (13.61%)</td>
<td>3,973 (41.70%)</td>
</tr>
<tr>
<td>Dover</td>
<td>1,765</td>
<td>20 (1.13%)</td>
<td>133 (7.54%)</td>
<td>78 (4.42%)</td>
<td>149 (8.44%)</td>
<td>125 (7.08%)</td>
<td>1,260 (71.39%)</td>
</tr>
<tr>
<td>Foxborough</td>
<td>6,470</td>
<td>417 (6.45%)</td>
<td>885 (13.68%)</td>
<td>31 (11.30%)</td>
<td>271 (11.10%)</td>
<td>371 (7.08%)</td>
<td>2,898 (44.79%)</td>
</tr>
<tr>
<td>Medfield</td>
<td>4,011</td>
<td>181 (4.51%)</td>
<td>344 (8.33%)</td>
<td>334 (5.36%)</td>
<td>215 (5.36%)</td>
<td>456 (11.37%)</td>
<td>2,481 (61.85%)</td>
</tr>
<tr>
<td>Milton</td>
<td>8,956</td>
<td>811 (9.06%)</td>
<td>863 (9.64%)</td>
<td>788 (8.80%)</td>
<td>626 (6.99%)</td>
<td>1,097 (12.25%)</td>
<td>4,771 (53.27%)</td>
</tr>
<tr>
<td>Needham</td>
<td>10,350</td>
<td>913 (8.82%)</td>
<td>719 (6.95%)</td>
<td>756 (7.30%)</td>
<td>824 (7.96%)</td>
<td>926 (8.95%)</td>
<td>6,212 (60.02%)</td>
</tr>
<tr>
<td>Norwood</td>
<td>11,559</td>
<td>1,045 (9.04%)</td>
<td>1,931 (16.71%)</td>
<td>1,634 (14.14%)</td>
<td>1,255 (10.86%)</td>
<td>1,743 (15.08%)</td>
<td>3,951 (34.18%)</td>
</tr>
<tr>
<td>Randolph</td>
<td>12,041</td>
<td>1,942 (16.13%)</td>
<td>2,014 (16.73%)</td>
<td>1,736 (14.42%)</td>
<td>1,063 (8.83%)</td>
<td>1,899 (15.77%)</td>
<td>3,387 (28.13%)</td>
</tr>
<tr>
<td>Sharon</td>
<td>6,268</td>
<td>556 (8.87%)</td>
<td>497 (7.93%)</td>
<td>496 (7.91%)</td>
<td>418 (6.67%)</td>
<td>597 (9.52%)</td>
<td>3,704 (59.09%)</td>
</tr>
<tr>
<td>Stoughton</td>
<td>10,455</td>
<td>1,630 (15.59%)</td>
<td>1,659 (15.87%)</td>
<td>1,414 (13.52%)</td>
<td>882 (8.44%)</td>
<td>1,320 (12.63%)</td>
<td>3,550 (33.96%)</td>
</tr>
<tr>
<td>Walpole</td>
<td>8,626</td>
<td>806 (9.34%)</td>
<td>762 (8.83%)</td>
<td>1,089 (12.62%)</td>
<td>916 (10.62%)</td>
<td>1,134 (13.15%)</td>
<td>3919 (45.43%)</td>
</tr>
<tr>
<td>Westwood</td>
<td>5,172</td>
<td>438 (8.47%)</td>
<td>532 (10.29%)</td>
<td>404 (7.81%)</td>
<td>336 (6.50%)</td>
<td>422 (8.16%)</td>
<td>3,040 (58.78%)</td>
</tr>
</tbody>
</table>

Source: ACS, 2007-2011
Households Eligible for Housing Assistance

One measure for determining the need for affordable housing in a community is to evaluate the number of households that are eligible for housing assistance and to determine if their housing needs are being met in the community. Federal and state programs use Area Median Income (AMI) figures, along with household size as a basis for income eligibility. Table 15 shows U.S. Department of Housing and Urban Development (HUD) income limits for Extremely Low (Below 30% AMI), Very Low (31-50% of AMI), and Low Income (51-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area, which includes Canton. Typically, households at 80% of area median income qualify for housing assistance and subsidized housing units.
Table 15: FY2015 Individual Income Limits for Affordable Housing: Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area - Median Income: $98,500

<table>
<thead>
<tr>
<th>FY2012 Income Limit Category</th>
<th>Extremely Low (30%) Income Limits</th>
<th>Very Low (50%) Income Limits</th>
<th>Low (80%) Income Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Person</td>
<td>$20,700</td>
<td>$34,500</td>
<td>$48,800</td>
</tr>
<tr>
<td>2 Person</td>
<td>$23,650</td>
<td>$39,400</td>
<td>$55,800</td>
</tr>
<tr>
<td>3 Person</td>
<td>$26,600</td>
<td>$44,350</td>
<td>$62,750</td>
</tr>
<tr>
<td>4 Person</td>
<td>$29,550</td>
<td>$49,250</td>
<td>$69,700</td>
</tr>
<tr>
<td>5 Person</td>
<td>$31,950</td>
<td>$53,200</td>
<td>$75,300</td>
</tr>
<tr>
<td>6 Person</td>
<td>$34,300</td>
<td>$57,150</td>
<td>$80,900</td>
</tr>
</tbody>
</table>

Source: Department of Housing and Urban Development, 2015

As highlighted in the table above, a four-person household may qualify for assistance if they earn at or below $69,700 per year, whereas a one-person household at the same income level would not qualify. For this reason, income by household size as well as age in Canton was analyzed using Comprehensive Housing Affordability Strategy (CHAS) data, a tabulation of American Community Survey (ACS) data that allows us to look at housing costs versus household income, size and other factors that impact affordability.²

While HUD income limits in Table 15 are set according to size of household, CHAS data classifies household size categories as follows:

- Small related households (two persons, neither person 62 years or over, or three or four persons);
- Large related households (five or more persons);
- Elderly households (one or two persons, with either or both age 62 or over); and
- All other households (singles, non-related living together)

Table 16 details the extremely low, very low, and low income households in Canton for each of these categories. Nearly 30% of all households in Canton (2,453 total) would be categorized as low income with more than two thirds of that total in the very low or extremely low categories, earning less than 50 or 30 percent of HUD Area Median Family Income, respectively.

Significantly, nearly 50 percent of all low income households in Canton are elderly households. More specifically, 47% of elderly households earns below 80% of the area median income, and 32% earns less than 50% AMI. Conversely, non-elderly households, both small and large, have higher incomes. Approximately 22% of households in these categories are low-income.

² CHAS data is based on Census American Community Survey estimates. Household number estimates were significantly lower than official counts from the subsequent 2010 Decennial Census. Therefore, CHAS estimates are likely lower than actual need.
Table 16: Income as Percent of Area Median Income by Household Type and Size, Canton, MA 2008-12

<table>
<thead>
<tr>
<th>Low-Income Households</th>
<th>&lt; 30% HAMFI</th>
<th>30-50% HAMFI</th>
<th>50-80% HAMFI</th>
<th>80-100% HAMFI</th>
<th>&gt; 100% HAMFI</th>
<th>Total Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly Family (2+, either or both age 62+)</td>
<td>65</td>
<td>135</td>
<td>215</td>
<td>35</td>
<td>740</td>
<td>1,190</td>
</tr>
<tr>
<td>Elderly non-Family</td>
<td>345</td>
<td>245</td>
<td>155</td>
<td>210</td>
<td>340</td>
<td>1,295</td>
</tr>
<tr>
<td>Large Family (5+)</td>
<td>10</td>
<td>40</td>
<td>74</td>
<td>110</td>
<td>530</td>
<td>764</td>
</tr>
<tr>
<td>Small Family</td>
<td>225</td>
<td>190</td>
<td>240</td>
<td>275</td>
<td>2,935</td>
<td>3,865</td>
</tr>
<tr>
<td>Other (non-elderly) non-family</td>
<td>205</td>
<td>200</td>
<td>109</td>
<td>90</td>
<td>710</td>
<td>1,314</td>
</tr>
<tr>
<td>Grand Total</td>
<td>850</td>
<td>810</td>
<td>793</td>
<td>720</td>
<td>5,255</td>
<td>8,428</td>
</tr>
</tbody>
</table>

Source: CHAS 2008-12

Fair Market Rents

The figure below highlights the Fair Market Rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston-Cambridge, Quincy MSA. The upward trend is reflective of the annual adjustment factor that occurs to reflect market demands for rental housing. Given the many constraints on the Greater Boston rental housing market, increasing rents is not a surprising trend and only makes the need for more rental housing at multiple price points a priority.

Figure 17: Fair Market Rents (FMR) by Unit Type
Boston-Cambridge, Quincy MSA, 2010-2014

Source: HUD
In order for 1- or 2-bedroom rental units (those most needed for senior and small related households) to be considered affordable and qualify on the State’s Subsidized Housing Inventory (SHI), the current FMR would be $1,164 or $1,454, respectively. However, as described earlier, the median gross rent in Canton was $1,367, indicating that many rental households are paying more than the FMR. Further, over two-thirds of rental households (67%) are paying more than $1,250 per month on rent (not including utilities), more than the FMR for a 1-bedroom apartment. Over 60% are paying more than $1,500 per month, higher than the FMR for a two-bedroom unit.

Affordable Housing and MGL Chapter 40B

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

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

Canton has accomplished a great deal in terms of creating affordable housing over the years. As of June 2015, Canton’s SHI was 12.3%, with a total of 1,075 affordable units. Of the 13 TRIC subregion communities analyzed for comparison, Canton had the highest SHI percentage (See Figure 18 below).

Table 17: Subsidized Housing Inventory (SHI) June 2015

<table>
<thead>
<tr>
<th>Municipality</th>
<th>2010 Census Year Round Housing Units</th>
<th>Total Development Units</th>
<th>SHI Units</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canton</td>
<td>8,710</td>
<td>1,180</td>
<td>1,075</td>
<td>12.3%</td>
</tr>
<tr>
<td>Dedham</td>
<td>10,115</td>
<td>1,152</td>
<td>1,107</td>
<td>10.9%</td>
</tr>
<tr>
<td>Dover</td>
<td>1,950</td>
<td>69</td>
<td>17</td>
<td>0.9%</td>
</tr>
<tr>
<td>Foxborough</td>
<td>6,853</td>
<td>621</td>
<td>611</td>
<td>8.9%</td>
</tr>
<tr>
<td>Medfield</td>
<td>4,220</td>
<td>209</td>
<td>191</td>
<td>4.5%</td>
</tr>
<tr>
<td>Milton</td>
<td>9,641</td>
<td>733</td>
<td>477</td>
<td>4.9%</td>
</tr>
<tr>
<td>Needham</td>
<td>11,047</td>
<td>969</td>
<td>838</td>
<td>7.6%</td>
</tr>
<tr>
<td>Norwood</td>
<td>12,441</td>
<td>992</td>
<td>980</td>
<td>7.9%</td>
</tr>
<tr>
<td>Randolph</td>
<td>11,980</td>
<td>1,279</td>
<td>1,279</td>
<td>10.7%</td>
</tr>
<tr>
<td>Sharon</td>
<td>6,413</td>
<td>472</td>
<td>472</td>
<td>7.4%</td>
</tr>
<tr>
<td>Stoughton</td>
<td>10,742</td>
<td>1,535</td>
<td>1,207</td>
<td>11.2%</td>
</tr>
<tr>
<td>Walpole</td>
<td>8,984</td>
<td>470</td>
<td>470</td>
<td>5.2%</td>
</tr>
<tr>
<td>Westwood</td>
<td>5,389</td>
<td>611</td>
<td>493</td>
<td>9.1%</td>
</tr>
</tbody>
</table>

Source: Massachusetts Department of Housing and Community Development
Of Canton’s 1,075 affordable units, 46% of units are affordable in perpetuity, including 272 units owned and operated by the Canton Housing Authority, although the new Avalon Canton units are restricted through 2109. For Canton to maintain an SHI above 10 percent, it is important that the town work with owners of expiring units to potentially recertify those rental units, and/or add more units to the inventory by 2020. Additionally, because the SHI is determined using the total number of housing units from the most recent decennial census (the denominator), the number of SHI units (the numerator) must grow. That means that even if the number of SHI units stays the same, but enough market rate units (owner or rental) are built, the SHI could fall below 10 percent.

Figure 18: Subsidized Housing Inventory Formula

\[
\frac{\text{total year round}}{\text{# of subsidized units} \div \text{housing units per last decennial Census}} = \text{SHI \%}
\]

Table 18: Current Canton SHI Units

<table>
<thead>
<tr>
<th>Location &amp; Development</th>
<th>Funding Agency</th>
<th>Unit Count</th>
<th>Comp Permit</th>
<th>Own/Rent</th>
<th>Affordable Units</th>
<th>Year End</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stagecoach Village/Indian Woods</td>
<td>FHLBB</td>
<td>56</td>
<td>Yes</td>
<td>Own</td>
<td>14</td>
<td>PERP?</td>
</tr>
<tr>
<td>Pequit Village</td>
<td>MassHousing</td>
<td>159</td>
<td>Yes</td>
<td>Rent</td>
<td>159</td>
<td>2035</td>
</tr>
<tr>
<td>Pequit View</td>
<td>MassHousing</td>
<td>21</td>
<td>Yes</td>
<td>Own</td>
<td>5</td>
<td>PERP</td>
</tr>
<tr>
<td>Hagan Court (CHA)</td>
<td>DHCD</td>
<td>72</td>
<td>No</td>
<td>Rent</td>
<td>72</td>
<td>PERP</td>
</tr>
<tr>
<td>Rubin Court (CHA)</td>
<td>DHCD</td>
<td>74</td>
<td>No</td>
<td>Rent</td>
<td>74</td>
<td>PERP</td>
</tr>
<tr>
<td>Hemenway (CHA)</td>
<td>DHCD</td>
<td>58</td>
<td>No</td>
<td>Rent</td>
<td>58</td>
<td>PERP</td>
</tr>
<tr>
<td>Pequit Street (CHA)</td>
<td>DHCD</td>
<td>26</td>
<td>No</td>
<td>Rent</td>
<td>26</td>
<td>PERP</td>
</tr>
<tr>
<td>Brayton Circle (CHA)</td>
<td>DHCD</td>
<td>12</td>
<td>No</td>
<td>Rent</td>
<td>12</td>
<td>PERP</td>
</tr>
<tr>
<td>Blue Hill Commons</td>
<td>DHCD</td>
<td>58</td>
<td>No</td>
<td>Own</td>
<td>7</td>
<td>PERP</td>
</tr>
<tr>
<td>DDS Group Homes</td>
<td>DDS</td>
<td>No</td>
<td>Rent</td>
<td></td>
<td>29</td>
<td>NA</td>
</tr>
<tr>
<td>Lamplighter Village</td>
<td>MassHousing</td>
<td>No</td>
<td>Rent</td>
<td></td>
<td>81</td>
<td>2032</td>
</tr>
<tr>
<td>Canton Village</td>
<td>MassHousing</td>
<td>Yes</td>
<td>Rent</td>
<td></td>
<td>56</td>
<td>2030</td>
</tr>
<tr>
<td>Canton Arboretum</td>
<td>DHCD</td>
<td>No</td>
<td>Rent</td>
<td></td>
<td>156</td>
<td>PERP</td>
</tr>
<tr>
<td>Blue Hills Village</td>
<td>DHCD</td>
<td>Yes</td>
<td>Rent</td>
<td></td>
<td>98</td>
<td>PERP</td>
</tr>
<tr>
<td>833 Washington/27 Howard</td>
<td>DHCD</td>
<td>Yes</td>
<td>Rent</td>
<td></td>
<td>5</td>
<td>PERP</td>
</tr>
<tr>
<td>Concord Avenue</td>
<td>DHCD</td>
<td>No</td>
<td>Rent</td>
<td></td>
<td>2</td>
<td>PERP</td>
</tr>
<tr>
<td>Avalon Canton</td>
<td>DHCD</td>
<td>Yes</td>
<td>Rent</td>
<td></td>
<td>196</td>
<td>2109</td>
</tr>
<tr>
<td><strong>Total SHI Units</strong></td>
<td>****</td>
<td><strong>1050</strong></td>
<td>****</td>
<td>****</td>
<td>****</td>
<td>****</td>
</tr>
</tbody>
</table>
Affordability Gap

Another way to measure housing affordability is to compare the median home sale or rental price in a community to the price that a household at the community’s median income can afford. The difference between these values is defined as the affordability gap. As housing prices increase, the affordability gap widens.

To afford the median sales price of a single-family home in Canton ($432,000 in 2013), a household would have to earn approximately $181,306, significantly higher than the town’s median income of $90,951. To afford the median sales price of a condo in Canton ($289,000 in 2013), a household would have to earn approximately $139,373, which is also higher than the town’s median income.

A Canton household earning the median income of $90,951 could afford a house priced at approximately $568,348, resulting in a significant affordability gap of $132,652 for single-family homes. The gap widens even further for low income households. However, there is no affordability gap for condos, since the median price is lower than what Canton households earning the median income can afford.

Cost Burden

One method to identify if housing is affordable to a community’s population is to evaluate households’ ability to pay their mortgage or rent based on their incomes. Households that spend more than 30% of their income on housing are considered to be housing cost burdened. Households that spend more than 50% are considered to be severely cost burdened.

Figure 19: Cost Burdened Households, All, 2011

<table>
<thead>
<tr>
<th>Town</th>
<th>Percent Cost-Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>Randolph</td>
<td>51.3%</td>
</tr>
<tr>
<td>Stoughton</td>
<td>43.2%</td>
</tr>
<tr>
<td>Dedham</td>
<td>39.3%</td>
</tr>
<tr>
<td>Westwood</td>
<td>36.9%</td>
</tr>
<tr>
<td>Walpole</td>
<td>36.3%</td>
</tr>
<tr>
<td>Canton</td>
<td>35.8%</td>
</tr>
<tr>
<td>Sharon</td>
<td>35.4%</td>
</tr>
<tr>
<td>Norwood</td>
<td>34.8%</td>
</tr>
<tr>
<td>Foxborough</td>
<td>32.1%</td>
</tr>
<tr>
<td>Medfield</td>
<td>31.7%</td>
</tr>
<tr>
<td>Needham</td>
<td>30.8%</td>
</tr>
<tr>
<td>Dover</td>
<td>30.3%</td>
</tr>
</tbody>
</table>

Source: ACS 2007-2011

3 Estimates are generated using a mortgage calculator that assumes a good credit profile, a 30-year fixed mortgage at 5%, with a $50,000 down payment, a 1.52% property tax rate, and private mortgage insurance rate of 0.5%.
According to American Community Survey figures, 35.8% of Canton’s households were cost burdened in 2011. (HUD considers it to be a significant issue when over 30% of households in a community are cost burdened.) Although Canton’s cost burden percentage places the town in the middle compared with surrounding communities, the 35.8% translates into an estimated 3,017 households in Canton. Further, Canton’s renter households are more cost-burdened than owners by percentage (not in total numbers). Nearly 50% of renter households are cost burdened, compared to 26% of owners.

**Level of Cost Burden by Type**

To better identify affordable housing need, cost burden by household type was analyzed using CHAS data. In addition to identifying low-income households as previously discussed in the income section, CHAS data identifies cost burden by low income category (low, very low, extremely low) and by household type (elderly, small related, large related and other), as well as middle income households (80-120% median income) with housing problems.

**Key Findings**

- Canton’s low income households are more likely to be housing cost burdened than those earning at or above 80% of the area median income.
- 72% of all low-income households are cost burdened, compared to only 19% of those at or above 80% of the area median income.
- Cost burden was a significant issue among all low-income household types.
- The most significant cost burden is among elderly households (21% of total), including market rate rental elderly households (46% are cost burdened), and low income elderly households (20% or 205 households).

The following is a summary of cost burdened households by type. Again, it is important to note that HUD considers it significant if:

1. More than 30% of either owner or renter households in a community are cost-burdened, or
2. 15% or more owner or renter households in a community are severely cost burdened.

**Elderly 1 & 2 Person Households**

- **Total Elderly Households**: 21% of all Elderly 1 & 2 member households are cost burdened; 17% are severely cost burdened.
- **Total Low Income Elderly Households**: 51% of all low income Elderly 1&2 member households are cost burdened; 44% are severely cost burdened
  - 91% of Extremely Low Income (<30% AMI) Elderly households are cost burdened; 91% are severely cost burdened
  - 55% of Very Low Income (30>50% AMI) Elderly households are cost burdened; 36% severely cost burdened
16% of Low Income (50<80% AMI) households are cost burdened.

- Elderly owner households are more cost burdened than renter households, by percent and total numbers
  - 94% of extremely low income, and 68% of very low income elderly owner households are cost burdened
  - 46 percent of elderly renter market rate households (>80%AMI) are cost burdened.

**Small Related (2-4 person) Households**

- Total Small Related Households: 11% of all small related households are cost burdened; 5% are severely cost burdened.
- Total Low Income Small Related Households: 60% of all Low Income small related households are cost burdened; 36% are severely cost burdened
  - 65% of Extremely Low Income (<30% AMI) small households are cost burdened; 42% are severely cost burdened.
  - 80% of Very Low Income (30>50% AMI) small households are cost burdened; 46% severely cost burdened
  - 77% of Low Income (50<80% AMI) small households are cost burdened; 29% are severely cost burdened.

- Owners are more cost burdened than renters, both by percentage and number of households.

**Large Related (5+ person) Households**

- Total Large Related Households: 53% of all large related households are cost burdened; 18% are severely cost burdened.
- Total Low Income Large Related Households: 100% of all Low Income small related households are cost burdened; 36% are severely cost burdened
  - 100% of Extremely Low Income (<30% AMI) large households are severely cost burdened.
  - 100% of Very Low Income (30>50% AMI) large households are cost burdened; 67% are severely cost burdened
  - 100% of Low Income (50<80% AMI) large households are cost burdened; none are severely cost burdened.

- Renter households are more cost burdened than renters, both by percentage and number of households.
Other (singles, unrelated persons) Households

- **Total Other Households**: 57% of all other households are cost burdened; 26% are severely cost burdened.

- **Total Low Income Other Households**: 83% of all Low Income other households are cost burdened; 42% are severely cost burdened.
  - 85% of Extremely Low Income (<30% AMI) other households are cost burdened; 73% are severely cost burdened.
  - 91% of Very Low Income (30>50% AMI) other households are cost burdened; 45% are severely cost burdened.
  - 58% of Low Income (50<80% AMI) other households are cost burdened; none are severely cost burdened.

- **Owner households are more cost burdened than renters by percentage, but a larger number of renter households are cost burdened.**

As Canton’s population grows and ages, cost-burden is likely to increase as many elderly persons have fixed-incomes, which can make it difficult to pay for emergency repairs, routine maintenance, and other retrofitting to age in place. Ensuring units are in place for this, and other cost-burdened populations within Canton should remain a priority for the community.

Middle-Income Housing Problems

CHAS data also looks at the extent of housing problems for middle-income households earning between 80 and 120 percent of AMI. A household is said to have a housing problem if they have 1 or more of these 4 problems:

1) Housing unit lacks complete kitchen facilities
2) Housing unit lacks complete plumbing facilities
3) Household is overcrowded; and
4) Household is cost burdened.

2006-2010 American Community Survey Data estimates indicate that approximately 1.5% and 2.3% of Canton’s housing units lack complete kitchen or plumbing facilities (124 and 191 units, respectively), and less than 1% of total housing units (67 total) have more than one occupant per room. Therefore, it can be assumed that the housing problem for most households represented below is cost burden. As shown in Table 19, 53.7% of owner-occupied households and 30 percent of renter-occupied households earning between 80-120 percent of AMI have a housing problem.
Table 19: Housing Problems for Canton Households at 80-120% of AMI

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
<th>% with Housing Problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Owner occupied HH: 80 - 120 % AMI</td>
<td>820</td>
<td>n/a</td>
</tr>
<tr>
<td>with Housing Problem</td>
<td>440</td>
<td>53.7</td>
</tr>
<tr>
<td>Total Renter occupied HH: 80 - 120 % AMI</td>
<td>245</td>
<td>n/a</td>
</tr>
<tr>
<td>with Housing Problem</td>
<td>95</td>
<td>30.2</td>
</tr>
</tbody>
</table>

Source: Department of Housing and Community Development 2006-2010 CHAS Data

Gaps between Existing Needs and Current Supply

The following charts compare the estimated number of households in Canton by income category and tenure (owners vs. renters) and the number of housing units within Canton that are affordable to these households – the need (households) and supply (units).

Figure 20 shows that there are a greater number of owner households at or below 50 percent of the Area Median Income than there are units affordable within that income range. Similarly, those households earning between 50 percent and 80 percent of the Area Median Income are unlikely to find units to purchase as there are very few that are affordable within their income range as well. However, owner households earning above 80 percent AMI are not constrained. There are far more housing units affordable to these households than there are households. This indicates that many of the housing units affordable to those earning above 80 percent AMI are actually occupied by households who cannot afford these units – those earning below 80 percent AMI.

Renters face similar challenges, but not to the same extent. Renter households earning at or below 50%, and between 50 and 80% of the Area Median Income are somewhat constrained by affordable rental housing availability. There are slightly fewer units affordable to these households than the number of households. Conversely, there are slightly more units available to higher income households (above 80% AMI).
Figure 20: Housing Gap for Affordable Housing by Type in Canton

Figure 21: Housing Gap for Affordable Housing in Canton

Figure 21, however, summarizes the needs of all households, renter and owner combined. The major finding is that there is a gap between the number for households earning at or below 50% of
the Area Median Income and the number of housing units affordable within this income range. The same appears to be true for those earning between 51 and 80 percent AMI – there are fewer units available than there are households. However, there is a significant supply of housing units affordable to households earning greater than 80% of the Area Median Income. This indicates a housing mismatch, where lower income households are living in units affordable to higher incomes, thus indicating a need for more housing units specifically dedicated to households earning below 80 percent AMI. This notion is supported by the high percentage of households earning below 80 percent of AMI that are cost burdened or severely cost burdened.

Foreclosures

The Greater Boston region was spared the worst impacts from the recent Great Recession and resulting housing crisis. Nevertheless, foreclosures in the region did surge over the last decade. This is important, because as homes become foreclosed, families needed to relocate, often increasing demand for more affordable housing options in the region. However, as Table 20 and Figure 23 show, foreclosures have not been a significant issue in Canton, which has fared well in terms of foreclosures when compared to other TRIC subregion communities.

Table 20: Foreclosure Information, TRIC Communities, 2011

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Canton</td>
<td>24</td>
<td>28</td>
<td>12</td>
<td>0.14%</td>
</tr>
<tr>
<td>Dedham</td>
<td>34</td>
<td>2</td>
<td>27</td>
<td>0.26%</td>
</tr>
<tr>
<td>Dover</td>
<td>2</td>
<td>10</td>
<td>4</td>
<td>0.20%</td>
</tr>
<tr>
<td>Foxborough</td>
<td>28</td>
<td>0</td>
<td>9</td>
<td>0.13%</td>
</tr>
<tr>
<td>Medfield</td>
<td>9</td>
<td>7</td>
<td>3</td>
<td>0.07%</td>
</tr>
<tr>
<td>Needham</td>
<td>8</td>
<td>22</td>
<td>3</td>
<td>0.03%</td>
</tr>
<tr>
<td>Norwood</td>
<td>38</td>
<td>2</td>
<td>24</td>
<td>0.19%</td>
</tr>
<tr>
<td>Randolph</td>
<td>135</td>
<td>193</td>
<td>95</td>
<td>0.79%</td>
</tr>
<tr>
<td>Sharon</td>
<td>15</td>
<td>32</td>
<td>10</td>
<td>0.15%</td>
</tr>
<tr>
<td>Stoughton</td>
<td>52</td>
<td>89</td>
<td>28</td>
<td>0.26%</td>
</tr>
<tr>
<td>Walpole</td>
<td>27</td>
<td>2</td>
<td>16</td>
<td>0.18%</td>
</tr>
<tr>
<td>Westwood</td>
<td>7</td>
<td>12</td>
<td>1</td>
<td>0.02%</td>
</tr>
</tbody>
</table>

Source: Greater Boston Housing Report Card, 2012

The total number of foreclosure deeds indicates the number of homes that are in the final stage of the foreclosure process. In 2011, there were 12 foreclosure deeds, or 0.14% of all housing units. This places Canton among communities with a low to moderate foreclosure rate.
IV. Constraints on Development

Residential development is influenced by various factors, including historical development patterns, local land use regulations and restrictions or covenants, availability of developable land, natural constraints and municipal infrastructure. This section provides an overview of the development constraints impacting residential development in Canton, including regulatory, environmental and physical obstacles to the creation of affordable housing.

A. Regulatory Constraints

Zoning

Zoning bylaws regulate the type and location of development. Ideally, zoning reflects land use decisions reached during development of the community’s comprehensive plan. In general, Canton’s Comprehensive Plan (2004) has a goal of providing “…homes for a diversity of residents, including those of different socio-economic levels and those at different points in the life-cycle (e.g. singles, young families/couples, empty nesters, elderly). Care should be taken to preserve the New England character throughout the town.” Four (4) specific policies related to housing include:

1. Housing development should seek to preserve the neighborhood feel and sense of community.

2. Canton should be more proactive about developing affordable housing and should “increase residents’ knowledge of the M.G.L. Chapter 40B process. The Town should also consider amending the accessory apartment laws to allow for more affordable housing opportunities.

3. The Town should consider ways in which multi-family housing can contribute to the town’s mission and is consistent with the town’s sense of character.

4. Canton should encourage cluster zoning, and use of the Flexible Residential District bylaw.

Specific implementation actions recommended that relate to housing include:

- A provision to give amnesty to illegal accessory apartments
- Allow neighborhood mixed-use zones that would include a residential component
- Adopt the Community Preservation Act

Allowed Residential Uses by Zoning District

The Town of Canton’s zoning bylaw includes five residential zones: Single Residence AA, Single Residence A, Single Residence B, Single Residence C, and a General Residence district. Table 21 below outlines the land area associated with all of the Town’s residential and non-residential zoning districts (ten in total). Approximately 60% of the Town’s total land area is in land that is zoned for residential purposes, although residential development is allowed under certain conditions in some non-residential zoning districts. The majority of this land has already been developed.
Table 21: Canton Zoning Districts

<table>
<thead>
<tr>
<th>District Name</th>
<th>Acres</th>
<th>% Total Land Area in Canton</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Residence AA District (SRAA)</td>
<td>2,794</td>
<td>22.8%</td>
</tr>
<tr>
<td>Single Residence A District (SRA)</td>
<td>1,954</td>
<td>15.9%</td>
</tr>
<tr>
<td>Single Residence B District (SRB)</td>
<td>1,604</td>
<td>13.1%</td>
</tr>
<tr>
<td>Single Residence C District (SRC)</td>
<td>670</td>
<td>5.5%</td>
</tr>
<tr>
<td>General Residence District (GR)</td>
<td>348</td>
<td>2.8%</td>
</tr>
<tr>
<td>Business District (B)</td>
<td>108</td>
<td>0.9%</td>
</tr>
<tr>
<td>Central Business District (CB)</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Limited Industrial District (CB)</td>
<td>1,419</td>
<td>11.6%</td>
</tr>
<tr>
<td>Industrial District (I)</td>
<td>657</td>
<td>5.4%</td>
</tr>
<tr>
<td>Parkland and Open Space District (POS)</td>
<td>2,714</td>
<td>22.1%</td>
</tr>
<tr>
<td><strong>Total All Districts</strong></td>
<td>12,268</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

**Note:** The Town of Canton does not employ an abbreviation for its zoning districts but one has been established for the purpose of this study for brevity.

Source: Town of Canton Zoning Bylaw

The single-family SR and GR zoning districts are intended specifically to encourage and allow for low density housing development for all types of households. Both SR and GR districts allow single-family dwellings and other complementary uses but only GR allows two-family dwellings and an additional 2,000 square feet of lot area above the minimum is required for siting such units. Multi-family dwellings, both singular and in conjunction with a commercial component (hereinafter referred to as mixed-use), are not permitted in SR districts but are permitted in GR districts by special permit. These residential districts also allow for related public uses, institutional uses (e.g. schools), agricultural uses, and other compatible primary or accessory uses. The SR districts (AA, A, B, and C) set a minimum lot area of 45,000 square feet, 30,000 square feet, 15,000 square feet, and 10,000 square feet respectively, whereas the GR district allows single-family housing on 10,000 square feet lots but does allow for maximum lot coverage of 30% while SRC only permits 25%. Single-family, two-family, and both multi-family residential types are also permitted by-right in Business and Central Business districts. It should be noted that while the Table of Use Regulations lists multi-family dwellings as allowed by right in those districts (except in the GR), Section 8.2 of the bylaw states that “multifamily dwellings may be authorized by special permit by the Zoning Board of Appeals”. Thus, there is an internal inconsistency in the bylaw that should ultimately be addressed. Finally, Canton allows for the conversion of pre-1937 single-family homes into two-family residences, convalescent or nursing homes, or tourist homes.

Table 22 summarizes where the various types of residential uses are allowed within the town’s designated zoning districts.
Table 22: Residential Uses Allowed by Zoning District

<table>
<thead>
<tr>
<th></th>
<th>SRAA</th>
<th>SRA</th>
<th>SRB</th>
<th>SRC</th>
<th>GR</th>
<th>B</th>
<th>CB</th>
<th>LI</th>
<th>I</th>
<th>POS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-family Dwelling</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Two-family Dwelling</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Conversion of one-family to two-family dwellings, convalescent or nursing home, boarding or lodging house, or tourist home</td>
<td>BA</td>
<td>BA</td>
<td>BA</td>
<td>BA</td>
<td>BA</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Building containing one or two dwelling units in combination with stores or other permitted uses</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Multi-family dwelling</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>BA</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Multi-family dwelling containing 3 or more dwelling units in combination with stores or other permitted uses</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Accessory apartment in single-family dwelling</td>
<td>BA</td>
<td>BA</td>
<td>BA</td>
<td>BA</td>
<td>BA</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
</tbody>
</table>

Key: Y – Yes, permitted as of right; N – No, not permitted; BA – Special permit required from the Zoning Board of Appeals

Flexible Zoning

Section 8.6 provides for Flexible Development with a Special Permit from the Planning Board in the SRAA, SRA and SRB districts. The goals of this provision are to promote more efficient use of the land, preserve common open land, and preserve historical/archaeological resources and protect water supplies. The Planning Board may grant a special permit that exempts a project from complying with the dimensional requirements of the underlying zoning district if certain conditions are met. Depending upon the applicable zoning district, the minimum tract size ranges from 100,000 square feet (roughly 2.3 acres) to 300,000 square feet (roughly 6.9 acres). The basic density of the underlying district still applies but the lot configuration is flexible and the dimensional requirements are reduced in order to create contiguous open space.

Mixed-Use

The only mixed-use residential development allowed as of right is allowed in the CBD district in Canton Center. Here, residential units are allowed above the street level floor in either a commercial or institutional building. However, presently there is no land zoned CB in Canton. Mixed-use development is also allowed within CD Planned Commercial Districts through a special permit process, which requires a vote at Town Meeting to proceed similar to the process highlighted for RD districts.

Section 9.4 of the bylaw establishes a Mixed Use Overlay District (MUOD) which allows for the designation of an overlay district on any parcel of land by a Town Meeting vote. Parcels must contain at least two acres of contiguous upland area that abuts a Business District. A special permit from the
Zoning Board of Appeals is required. The residential density within a MUOD is capped at one unit per 5,000 square feet.

**Senior Housing**

Canton established a Village Housing Overlay District which is designed to provide housing for citizens age 55 and over in a manner that promotes a mix of housing types, affordable housing and conserves the natural features of the site. Multi-family developments may be permitted within the overlay district with a special permit issued by the Planning Board. Townhouse and apartment style structures are allowed. There is a requirement that 15% of the units are to be deed restricted for purchase by people earning no more than 80% of the area median family income.

In addition, the Canton zoning bylaw permits assisted living and long-term care facilities in SRC districts by special permit. It also allows congregate living facilities as conversions from single-family residences in all residential districts except SRB). In the 2013 Annual Town Meeting, Canton passed a warrant article adopting a Senior Housing Overlay District (SHOD) which allows for the establishment of a specialized congregate care residential development for the elderly. The overlay can be applied to any parcel of land of ten (10) acres or more of upland area that is designated by Town Meeting vote. At least 12% of the number of independent living units in the SHOD is restricted for rental by persons earning not more than 80% of the area median family income.

**Accessory Apartments**

Accessory apartments have the potential to provide for additional opportunities for smaller scale and affordable alternatives to single-family homes in Canton. Such units are allowed in detached single-family dwellings by special permit from the Zoning Board of Appeals in all residential districts provided that fifteen conditions are met that include owner-occupancy of the lot, minimum 2,000 square feet of the primary dwelling, minimum 10,000 square foot lot, maximum 30 percent floor area for the accessory unit, appearance standards, and off-street parking standards. Accessory apartments are allowed by right in the Business and Central Business districts.

Accessory apartments that meet the DHCD affordability requirements to qualify on the Subsidized Housing Inventory may also be established by special permit. These units have fewer restrictions than standard accessory apartments and pre-existing units may apply for the affordable accessory apartment special permit.

Canton also allows a separate structure, such as a carriage house or barn, to serve as a dwelling unit by special permit or variance if such a structure was established prior to zoning.

**B. Natural and Physical Constraints**

For the purposes of this document, protected open space and natural resources such as wetlands, surface water, and endangered species habitats may be considered constraints to potential residential development, and will be discussed as such, since their presence on a parcel may render that portion of the property unbuildable, or may require mitigation measures.

---

4 Senior housing bylaws often encourage development of moderately priced housing unit types attractive to and/or restricted to people over 55 years of age, often using increased density allowances as an incentive to build units.
As detailed below, a small percentage of Canton’s total land area of 18.94 square miles (19.58 square miles of total area including water) includes these sensitive environments. However, given that much of the town is already developed, they do serve as constraints to housing development. Understanding these limitations and where they exist is needed to identify target development areas that can accommodate growth at desired and appropriate densities to achieve affordable housing goals.

**Wetlands and Floodplains**

Wetlands are important because they provide floodwater retention, groundwater recharge and wildlife habitat. However, these areas also constrain development in some of Canton’s residential districts because wet parcels either cannot be developed at or, or significant portions cannot, limiting housing development potential.

According to MassGIS data, there are 2,931 acres of wetlands in Canton, just over 23 percent of total land area in town. As Table 23 below shows, there are over 1,050 acres of wetlands located in residential districts.

<table>
<thead>
<tr>
<th>Zoning District</th>
<th>Total Land Area</th>
<th>Total Wetlands Area</th>
<th>Percent in Wetlands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Residence AA District (SRAA)</td>
<td>2,794</td>
<td>495.8</td>
<td>17.7%</td>
</tr>
<tr>
<td>Single Residence A District (SRA)</td>
<td>1,954</td>
<td>280.1</td>
<td>14.3%</td>
</tr>
<tr>
<td>Single Residence B District (SRB)</td>
<td>1,604</td>
<td>182.1</td>
<td>11.4%</td>
</tr>
<tr>
<td>Single Residence C District (SRC)</td>
<td>670</td>
<td>36.3</td>
<td>5.4%</td>
</tr>
<tr>
<td>General Residence District (GR)</td>
<td>348</td>
<td>57.7</td>
<td>16.6%</td>
</tr>
<tr>
<td>Business District (B)</td>
<td>108</td>
<td>7.77</td>
<td>7.2%</td>
</tr>
<tr>
<td>Central Business District (CB)</td>
<td>0</td>
<td>0.00</td>
<td>0.0%</td>
</tr>
<tr>
<td>Limited Industrial District (LI)</td>
<td>1,419</td>
<td>300.8</td>
<td>21.19%</td>
</tr>
<tr>
<td>Industrial District (I)</td>
<td>657</td>
<td>196.4</td>
<td>29.9%</td>
</tr>
<tr>
<td>Parkland and Open Space District (POS)</td>
<td>2,714</td>
<td>1147.98</td>
<td>42.5%</td>
</tr>
<tr>
<td><strong>Total Zoned Land Area</strong></td>
<td><strong>12,268</strong></td>
<td><strong>2704.95</strong></td>
<td><strong>22.1%</strong></td>
</tr>
</tbody>
</table>

These wetlands constitute nearly 15 percent of Canton’s residentially zoned land area (and 22% of zoned land in total) and thus these wet areas pose a significant constraint to development. Additional zoning protections for these valuable wetland resources, including the state Wetlands Protection Act, Canton’s Wetlands Protection Bylaw (Article XV), and National Flood Insurance District, further constrain development potential in residential districts and other areas of town.

**Wetlands Protection Act**

The Massachusetts Wetlands Protection Act (M.G.L. Chapter 131, §40) requires a 100 ft. River Protection Buffer where development is generally forbidden.
Flood Insurance District

This special overlay district includes all floor hazard areas in Canton designated as Zone A or AE on local Flood Insurance Rate Maps (FIRM) issued by FEMA for Norfolk County, and prohibits development in all areas within the one-hundred-year base flood elevations.

Rare and Endangered Species Habitat

Estimated Habitats for Rare Wildlife are regulated under the Massachusetts Wetlands Protection Act, and any development within the Habitat must be reviewed under the State’s Natural Heritage and Endangered Species Program. According to MassGIS data, there are 1,778 total acres of Core Habitat in Canton (of which 1,067 acres or 60% are protected).

Municipal Infrastructure

Drinking Water & Sewer

Water and sewer supply are not considered to be significant constraints on housing development in Canton. Canton belongs to the Massachusetts Water Resources Authority (MWRA), purchasing 448 million gallons of water annually to serve town residents and businesses while providing 325 million gallons from town wells. Canton currently operates seven (7) municipal wells including wells number 7, 9, 11, 12, 13, 14, and 16.

Nearly all residential units in town are connected to the public water system, and all but 6% of units are connected to public sewer. Infrastructure consists of 121.5 miles of water main, 5 water storage tanks storing 5.39 million gallons and a total finished water storage capacity of 6 million gallons and about 6109 residential control valves located on property lines plus 320 commercial connections, 136 industrial connections, 31 institutional connections, and 54 municipal connections. Canton has 32.1 miles of 12" main, 2.2 miles of 10" main, 42.4 miles of 8" main, 42.5 miles of 6" main, and 2.3 miles of other mains.

The Town pays the MWRA to treat and dispose of the town's sewage. The sewer system has 66 miles of street line sanitary sewers with 5 sewer pump stations. Canton has no plans for sewer system expansion or line extensions at this time.

With water and sewer infrastructure in place, the only constraint is capacity, and all large developments are required to do an impact assessment, and mitigate as needed to proceed.

Summary of Constraints

Town Land by Development Status

According to an analysis completed using MassGIS 2010 Open Space, 2005 Land Use, and 2009 Parcels data from the Town of Canton, the acres of developable land in the Town are as follows:

Total Land Area

Canton contains a total land area of 18.94 square miles or 12,122 acres out of a total area of 19.58 square miles or 12,531 acres or 96.7%.

Total Land Constrained by Physical Features
Nearly 15% of residentially zoned land in Canton is in wetlands area and additional area is constrained due to wetland resource area setbacks and minimum lot sizes.

*Total Land Constrained by Non-Physical Regulatory Mechanisms*

Of 12,531 total acres, 97.9% or 12,268 acres is controlled by zoning in 10 districts. In addition, 1,067 acres of core wildlife habitat are protected from development.
V. Existing Municipal Tools and Resources

Canton Housing Authority

In 1969, MGL Chapter 121B, Section 3, was passed to allow the creation of housing authorities by cities and towns in Massachusetts. The Canton Housing Authority (CHA) is a five (5) member elected body that serves the needs of very low-income residents through units it owns or operates and through administering vouchers to individuals and income-eligible households. The CHA is the primary entity in Canton that actively addresses the housing needs of very-low income households. The CHA has a staff of seven and an annual budget of $651,422 and operates out of 660 Main Street in Canton.

The CHA manages a total of 249 units of public housing across several properties including: Hagan Court (72 units); Rubin Court (74 units); and The Hemenway (58 units). It manages 204 units of elderly housing (minimum 60 years old unless qualified for non-elderly/handicap), 26 units of housing for veterans at Pequito Street, 7 units of scattered site family housing, 12 barrier-free units at Brayton Circle, 10 Massachusetts Rental Housing Vouchers, and the hosting of 24 Section 8 vouchers.

Community Preservation Act (CPA)

The Town of Canton adopted the Community Preservation Act (CPA) at the 2012 Town Meeting with a 1% surcharge on all real estate property tax bills, with exemptions for persons who qualify for low income housing and for the first $100,000 of residential property value.

Four eligible activities can be funded with CPA funds: Community Housing, Historic Preservation, Open Space and Recreation. The first three are required and the fourth is optional. The legislation requires that a minimum of 10% of all collected CPA funds (local and state) must be spent of each of the three required activities.

Canton began collecting funds from real estate surcharges in the fall of 2013. A nine (9) member Community Preservation Committee (CPC) was established in 2013 to develop project and programming recommendations for Town Meeting. The recommendations in the Housing Plan will provide the CPC with valuable information about housing needs and housing goals.

Canton Fair Housing Committee

The Canton Fair Housing Committee is a Board of Selectmen appointed body currently inactive and with no appointed members. The Fair Housing Committee was established for the purpose of proactively working to bring more affordable housing units to Canton and to prevent discriminatory practices in Canton.

Previous Planning

Executive Order (E.O.) 418 Community Development Plan (CDP)

Due to the identification of a significant shortage of housing across Massachusetts, both particularly low-, moderate-, and middle-income housing, Executive Order 418 (EO418) was enacted in January
of 2000. The EO418 program made planning funds available to all Massachusetts communities to help prepare a community development plan based on a build-out analysis.

This plan assisted communities in planning for future growth, particularly affordable housing while at the same time balancing the need for economic development, transportation, and infrastructure improvements, and cultural resources and open space preservation.

Canton developed a CDP which indicated that based on the present zoning; an additional 2,750 new residential units could be built in Canton.

2004 Master Plan

Canton has established housing and related goals embedded within the Town’s 2004 Master Plan. The Housing goal states, “Canton will provide homes for a diversity of residents, including those of different socio-economic levels and those at different points in the life cycle. Care should be taken to preserve the New England character throughout the town.”

Note that the 2004 Master Plan analyzed the fiscal impact of all residential development options permitted by the Town’s Zoning Bylaw. This analysis determined that all residential scenarios elicited a negative fiscal impact.

Housing Action Plan

A Housing Action Plan was developed as a part of the 2004 Master Plan but stands on its own as a separate entity. This plan serves as the overall strategy for the development of affordable housing in the Town of Canton. It has a foundation of three principles that encourage design excellence, environmental responsibility, and excellence in long range community planning. The housing strategy established clear objectives and an implementation plan to achieve affordable housing goals.
VI. Housing Goals

A. Defining Housing Goals

On October 16, 2013, the Metropolitan Area Planning Council (MAPC) facilitated a portion of the Canton Planning Board’s regularly scheduled meeting in the Town of Canton as part of this process. The meeting was attended by 10 people and was held at the Town Hall. The context provided for this discussion was MAPC’s analysis of housing needs that included data points of demographic characteristics, household characteristics and existing housing stock, and income and affordability, which helped outline housing needs in Canton in the context of trends in a broader subregional study area, the MAPC region, and the state.

The following is a summary of comments emerging from the public meeting.

*Based on the data shared, what do you think Canton’s housing goals should be?*

- Lack of sufficient barrier-free units. Additional units should be built.
- Need more senior housing.
- Innovative tools or bylaws should be considered to help the Town meet housing goals.
- There is significant concern over expiring units. The Town needs to find a means to prevent unit expiration. Determine who or what role in Town will take “ownership” or responsibility for administering and monitoring affordable housing information. It was suggested that the Planning Board Chair could contact the Town Administrator.
- The Town needs to develop strategies to utilize CPA funds related to affordable housing. It was suggested to look at housing authorities in the Commonwealth that currently utilize CPA funds.
- Establish a municipal affordable housing trust if deemed applicable, viable, and useful to meet the Town’s housing goals.

*What are the barriers to Canton achieving its housing goals?*

- There is a need to change public perceptions about affordable housing through education, outreach, and other methods.
  - The terms “multi-family” and “apartments” are negative terms to many Canton citizens.
  - There is a perception that affordable housing will result in a negative fiscal impact to schools and other town services.
  - There is also a concern that schools are at capacity now and additional students would be a burden.
- The lack of a town planner who could be used for a range of housing-related tasks is a barrier to achieving goals.

*Are there specific housing opportunities that exist for redevelopment, preservation, or new housing? New partnerships, resources, and support?*

- While participants were unable to identify any specific opportunities, they expressed that the Community Preservation Committee (CPC) could be a significant asset as part of the Town’s efforts to develop affordable housing.
Based on ideas articulated at this meeting and in follow-up discussion with our liaison from the Planning Board and the analysis of existing demographic, housing, and affordability conditions, as well as development constraints, our findings indicate the need for a diverse housing mix in Canton, with a focus on developing additional smaller and multi-family units to serve the growing number of smaller households, including senior households, projected over the next several decades. Additionally, it is important that more affordable units be included in the mix as new housing is developed both to meet the needs of Canton’s residents, and to maintain the current 10% threshold.

B. Affordable Housing Goals, Strategies and Actions

_Overarching Goal from Town Master Plan: Canton will provide homes for a diversity of residents, including those of different socio-economic levels and those at different points in the life cycle while taking care to preserve the New England character throughout the town._

The housing goals in the 2015 Community Preservation Plan are:

- Preserve and support affordable housing in the Town.
- Support the Canton Housing Authority in developing additional affordable housing for low-income families, the elderly and persons with disabilities.
- Preserve the existing housing stock managed by the Housing Authority by supplementing the capital funding extended by the state to maintain the housing inventory.
- Establish a first-time homebuyer program so that town residents and employees can become homeowners in our community.

Strategy 1: Ensure that at least 10% of all year-round housing in Canton remains on the state’s Subsidized Housing Inventory and is affordable to households earning at or below 80% of the area median income via a deed restriction and regulatory agreement in compliance with Massachusetts General Law Chapter 40B.

Action 1.1: Ensure that existing deed-restricted housing is monitored for compliance with restrictions, including occupancy by income-eligible households.

Action 1.2: Develop, adopt and implement a DHCD-approved Housing Production Plan to specifically assess housing needs and housing demand, determine the constraints and opportunities of the existing housing inventory, and identify strategies and potential sites to create and preserve new affordable housing units.

Action 1.3: Identify locations where the town can encourage the development of affordable housing, including friendly 40Bs through the Local Initiative Program. As new housing units come on the market, increasing the 2020 decennial Census count of total year-round housing units, the Town, should work with affordable housing developers to increase the supply of deed-restricted housing in tandem.

Action 1.4: Leverage Community Preservation Act (CPA) funds to acquire, create, preserve, and rehabilitate/restore low- and moderate-income housing for individuals, families, and senior housing. CPA money has been used by the Town to upgrade HVAC systems in Canton Housing Authority properties. As the fund continues to grow, the Town has additional opportunities to create new affordable units or offer financial assistance in addition to the rehabilitation of existing units. Examples of ways in which communities have leveraged CPA funds for affordable housing can be
found at the Community Preservation Coalition website (see http://communitypreservation.org/projectsdatabaseaccess). Additionally, the town could consider increasing the CPA percentage allocation that is dedicated to housing to provide additional funding.

Action 1.5: Establish a Canton Housing Partnership and create an Affordable Housing Trust Fund. The Partnership can work with other community agencies and organizations to carry out certain tasks in support of the town’s affordable housing goals. These tasks could include:

- Identifying local, state, and federal housing resources available to Canton
- Working to enhance land use regulations and zoning bylaws to mandate or encourage a more affordable housing stock
- Developing and modifying affordable housing strategies based on the town’s planning efforts
- Increasing public awareness through public information and forums
- Locating available land and developed properties suitable for development of affordable housing
- Working with developers of affordable housing
- Advising the Selectmen and the Planning Board to aid in their decision-making process

A local housing trust allows municipalities to collect funds for affordable housing, segregate them out of the general municipal budget into a trust fund, and use the funds for local initiatives to create and preserve affordable housing. CPA funds can also be transferred to the trust for oversight and administration. Examples of what a local affordable housing trust can do include:

- Provide financial support for the construction of affordable homes by private developers (non-profit or for-profit);
- Rehabilitate existing homes to convert to affordable housing;
- Increase affordability in new housing development projects;
- Develop surplus municipal land or buildings;
- Preserve properties faced with expiring affordability restrictions;
- Create programs to assist low- and moderate-income homebuyers;
- Create programs to help low- and moderate-income families make health and safety repairs;
- Educate and advocate to further affordable housing initiatives.5

Action 1.6: Address the housing needs of the senior citizens by examining regulatory barriers in the establishment of accessory apartments, single-family home conversions, and multi-family development, including the Senior Housing and Village Housing Overlay Districts.

Strategy 2: Encourage a mix of housing types to accommodate smaller households, full-accessibility, and lower-cost rental and ownership housing that is consistent with local and regional needs and feasible within the Canton housing market.

Action 2.1: One of the greatest constraints to a more diverse housing stock to serve the needs of different household types is the limited opportunities for development beyond single-family structures. The town should undertake a comprehensive review of the Canton Zoning Bylaw to identify potential barriers to increasing housing choice and affordability. This should include seeking ways to encourage more accessory apartments, and the identification and correction of internal inconsistencies that may lead to confusion about the types of housing allowed in the various zoning districts, as well as the permit process that is required for multi-family housing.

5 Massachusetts Housing Partnership, Municipal Affordable Housing Trusts Updated Guidebook, July 2013.
Action 2.2: Identify barriers to multi-family development and consider revisions to the Zoning Bylaw that allows for multi-family dwellings by right where appropriate to do so.

Action 2.3: Support the development of rental housing and identify strategies to provide low-income households access to this housing through existing tenant-based rental assistance programs.

Strategy 3: Affirmatively advance fair housing throughout the town.

Action 3.1: Engage in proactive community dialogue about lower-cost housing needs, the development process, and potential development impacts. Reactivate the Canton Fair Housing Committee to address issues and monitor compliance with applicable state and federal law.

Action 3.2: Ensure use of affirmative fair marketing plans and processes for the rental or sale of affordable housing units. For example, the Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of dwellings. HUD’s Affirmatively Furthering Fair Housing (AFFH) Proposed Rule provides direction and guidance on how to promote fair housing choice by emphasizing public participation and incorporating fair housing planning into broader planning processes.

The Massachusetts General Law Chapter 151B is the state’s fair housing law outlawing discrimination in housing and mandating accessibility in new construction of housing with three units or more. Municipal zoning must support opportunities for community-based housing for people with disabilities, such as group homes. Municipalities also have the obligation to analyze and modify rules, policies, and practices that have potential discriminatory effects/disparate impact.

Action 3.3: Educate land use decision makers on fair housing requirements and their specific fair housing obligations. Disseminate information to all Town boards, commissions, departments, and elected officials about housing and fair housing laws.

Strategy 4: Explore opportunities to assist first-time home buyers.

Action 4.1: Partner with a program that provides counseling and education services to assist first-time homebuyers.

Action 4.2: Consider utilizing CPA funding to establish a program for providing grants or mortgage subsidies to provide down-payment assistance to qualified first time homebuyers, upon application and other requirements, for homes in town for those who have strong ties to the community.
Appendix A:

DHCD Affirmative Fair Housing Marketing and Resident Selection Guidelines (May 2013)

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all privately assisted housing or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing and Resident Selection Plan (AFHMP). To that end, DHCD has prepared and published comprehensive guidelines that all agencies use to guide the resident selection of affordable housing.

In particular, the local preference allowable categories are specified:

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

The guidelines in full can be found at the link:

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6 Department of Housing and Community Development, Affirmative Fair Housing Marketing and Resident Selection Guidelines, May 2013
Appendix B:

Canton Housing Production Plan Kickoff Meeting

July 9, 2013

Jeremy Comeau gave a welcome and initiated the introductions. Participants included:

- Jeremy J. Comeau, Canton Planning Board Chairman
- Jennifer Raitt, MAPC
- Christopher Ryan, MAPC
- Mark Roy, Executive Director, Canton Housing Authority
- Greg Pando, Zoning Board of Appeals
- Ed Walsh, Canton Building Commissioner
- William T. Friel, Canton Town Administrator
- Jody Middleton, Human Resources
- John McSweeney
- Janet Walrod
- Sal Salvatori, Selectmen
- Jim Donovan, Town Engineer
- Jim Sims

Heather Cahill, Conservation Admin. Assist. Jennifer Raitt provided a scope and overview of the project. She noted that the project was funded through the South Coast Rail Project (EOHCD). Ms. Raitt opened it up to comment by the participants.

Jeremy Comeau discussed the Housing Action Plan that the Town had adopted in 2005. He explained that it was hard to implement because of the large number of 40B projects that hit Canton in short order.

Mark Roy said that one issue is that there are too few elderly handicapped accessible units available.

Greg Pando said that the 40B projects that had been developed in town were not well integrated into the community; they were isolated at the end of cul-de-sacs, not connected. He also said that Canton is a keystone community related to the South Coast Rail Project. Canton Junction is a great opportunity. Washington Street connected back to downtown.

The Plymouth Rubber site was mentioned as a good site for a multi-thousand car parking garage and biotech companies.

One participant mentioned that mapping was needed to show existing affordable housing pockets and developments. Participants expressed concern about development of additional housing in the Route 138 area.

It was mentioned that the Canton road network is essentially the same as it was for the last 200 years. Other infrastructure is also stressed. The east-west road network is not well-developed and causes problems.
Jennifer Raitt mentioned that the next meeting of the group would take place in September with a draft report following in October.

It was mentioned that traffic and infrastructure need to be addressed. The committee should focus on this and zoning.

Ed Walsh talked about a recently permitted project including the Avalon apartment and townhouse development on Randolph Street. This is going to add 196 units including 53 over-55 units.

The Piquot View project was approved for 138 units but is currently stalled by the arboretum. There are 40 units remaining to be built there. It still has an active Comprehensive Permit.

The new assisted-living overlay district approved in May will add 225 units.

Mr. Walsh said that Canton approved approximately 20 permits for single-family homes per year.

Mansionization was also mentioned as an issue.

A Council on Aging representative mentioned that people were interested in aging-in-place and that this was difficult to do in Canton.

It was mentioned that several Canton 40B projects did not have permanent deed restrictions and thus were not guaranteed low income. These were considered “time bombs” that when they expired would make Canton vulnerable to more unfriendly 40Bs.

It was asked who had the official list of subsidized housing units for the Town. DHCD and the Building Commissioner were thought to have that list.

Mr. Comeau noted that Canton had drafted an inclusionary housing bylaw but that it had not been acted upon yet.

It was asked again who in the town was monitoring the affordable units regularly. The answer was that it was supposed to be the Board of Selectmen and the Building Commissioner.

Ms. Raitt said that there are key steps that communities can take to stay ahead of the 10% SHI. One is an annual production plan with a minimum annual production of 0.5% of total town inventory of units.

Bill Friel said that there should be a system of mutual community benefit if a project is built on a town boundary. A legislative effort is needed to make this happen.

Mark Roy noted that the Housing Authority could only help people with elderly units when residents reach 60 years of age. There is a waiting list for the non-elderly.

Mr. Friel also noted that there were limits to the capacity of the sewer system which constrains new development. The Town is looking to move away from MWRA water supply to be water independent.

It was mentioned that Canton has submitted Community Development Block Grant applications but that they have not been awarded any funds.
Sal Salvatori wants a useable document to come out of this process. He also noted that there was a lot of vacant commercial and industrial space. He said that the Master Plan has been abandoned by the community. It is important to look at what is practical.

There was a plan for a project on a 40-acre parcel on Revere Street. A plan went to Town Meeting but it was rejected several times.

Bill Friel was going to verify membership of the Master Plan Implementation Committee. He said it was used on a project-specific basis.