

# TOWN OF WESTON

## HOUSING PRODUCTION PLAN

### 1. EXECUTIVE SUMMARY

Weston has historically been recognized as a desirable community, acknowledged in particular for its bucolic setting, strong schools, high quality community services, high-end housing inventory, and easy commutes to Boston and other businesses rimming Route 128. However, based on a widening affordability gap largely outside of the Town's control due to demographic and economic conditions, some previous residents have had to leave the community, some existing residents are struggling to stay, many who were raised in town cannot afford to raise their own children locally, and most local workers are priced out of the housing market. Moreover, the town has experienced an increase in Chapter 40B activity that has concerned many members of the community.

In recognition of this situation, the Town has prepared this Housing Production Plan to enable the strategic planning for future residential development and to follow-up this planning with actual new development that will fit the community's own needs for more diversity in housing types and affordability while still complementing Weston's traditional development patterns. This Housing Plan, when implemented, will also enable the Town to exert greater local control over affordable housing development and thus not be susceptible to what it considers inappropriate Chapter 40B projects that are not responsive to local needs and priorities.

#### 1.1 Summary of Significant Demographic, Economic and Housing Characteristics and Trends

*Demographic Trends – Projected stability of population with projected decreases in children and significant increases in older adults over age 65.*

The Town's total population has fluctuated somewhat over the past several decades and now includes about 11,600 residents. Projections suggest a relatively stable population over the next couple of decades with little population growth but continuing shifts in the age distribution that for the most part reflect past trends of fewer young adults and more older residents. A significant departure is a decrease in children as those under the age of 20 are expected to decrease from 32% to about 26% of all residents with total population numbers remaining about the same. **Those over 65 are estimated to increase substantially from 18% to 28% by 2030.**

These projected population changes suggest the need for housing alternatives to accommodate the increasing population of seniors and their lifestyle changes such as more handicapped accessibility, smaller units, housing with supportive services, and units without substantial maintenance demands. Additionally, more affordable starter housing opportunities to attract young adults, including young families, should be promoted to reduce significant losses of this segment of the population that adds so much vitality to the community.

**While Weston's population grew by 3.3% between 1980 and 2013, the percentage of households increased by almost 16% during this same period, largely driven by increasing numbers of smaller households including increasing non-family households composed of single**

individuals or unrelated household members. Despite increasing non-family households, the average household size actually increased from 2.78 persons in 1990 to 2.85 persons by 2013, counter to expected trends. It is likely that the continuing increases in the size of homes and incomes in Weston is correspondingly driving up the size of families.

***Economic Trends – Extraordinarily high incomes but large income disparities***

Incomes have increased steadily and substantially over the years, and in fact **Weston’s median household income (\$192,563) is the highest in the state** with the next highest levels for Dover (\$187,829), Sudbury (\$170,094), Carlisle (\$160,034), and Wellesley (\$159,167). Nevertheless, income disparities are also increasing and there remains a very small and vulnerable population living in the community with limited financial means. In 2013, 360 or about 10% of all households earned less than \$25,000, which included about 36% of all renters, but there were only 182 subsidized units in town. Consequently it is not surprising that many are paying far too much for their housing and struggling to remain in town.

**While poverty is very low in Weston, it is increasing for seniors**, going from 3.9% to 6.1% of all those 65 years of age or older between 1999 and 2013. It may be that many of these approximately 117 seniors are living in the town’s subsidized housing including 75 units at the Brook School Apartments or 62 units at Merriam Village.

There are also **growing income disparities** between renters and owners. An estimated 42% of renters earned less than \$35,000, more than six times the percentage of homeowners in this income range. On the other hand, more than three-quarters of the homeowners earned more than \$100,000 compared to about one-third of renters. This disparity of incomes is also reflected in median income levels of \$80,117 for renters and \$217,177 for homeowners, that while still relatively high, increased substantially from \$44,083 and \$168,304, respectively, from 2000.

**Those working in Weston were earning on average less than one-third of Weston residents**, averaging \$63,475 (below 80% of area median income or \$69,700 for a four-person household in 2015) compared to a median of \$192,563. Although comparing individual income to household income, this analysis still suggests that many local workers cannot afford to live in Weston but might qualify for affordable housing.

Of all Weston residents in 2013, **633 or 5.5% claimed a disability**. While significantly lower than other communities, this data indicates that there are still special needs within the Weston community. As the population continues to age, with those 65 years of age or older predicted to increase 60% by 2030, the level of special needs in the community will grow.

***Housing Trends – Limited but growing housing diversity but extremely high housing costs***

Only 21.5% of the Town’s approximately 4,000 housing units predates World War II followed by a surge in housing growth between 1950 and 1970 when about 38% of all housing units were built. After that the level of housing construction declined to between 260 to 378 units per decade and has recently slowed down even further.

A review of building permit activity between 2010 and 2014 suggests **substantial teardown/replacement activity** with only 33 net new single-family homes built during this period.

The 2013 census estimates suggest a **loss of 48 rental units** and a gain of 41 owner-occupied units. This data perhaps underestimates the loss of rentals given the conversion of 99 units at Jericho Village (now called Stonegate) from rentals to condos in July 2004.

As to future housing growth, the Metropolitan Area Planning Council (**MAPC**) **predicts that the number of housing units will increase from 4,008 units in 2010 to 4,251 by 2020 and up to 4,542 by 2030**, adding 534 net new units and representing a 13.3% rate of growth during these decades. These projections appear overly optimistic given recent development activity but may be partially realized through the implementation of the Housing Production Plan.

There have been **significant increases in the average number of persons per owner-occupied units and decreases in rental units** between 1980 and 2013. For example, the average number of persons increased from 2.80 persons to 3.06 persons for owner-occupied units, likely due to the increasingly larger houses that are being built. On the other hand, the average number of persons in rental units declined from 2.40 to 1.49 persons, most likely reflecting the relatively small size of the new rental units produced during this period, many for seniors.

Census data indicates that there is limited but growing diversity of housing types in Weston as **single-family detached homes have decreased as a percentage of all units** from 91.7% in 1980 to 86.3% by 2013. Forty percent (40%) of the rental units in town were detached homes, substantially higher than the statewide level of 15.6% and reflective of the predominance of such units in town.

There has been a **considerable increase in the larger multi-family housing stock** over the years from only 53 units or 1.6% of Weston's housing in more than five (5) unit structures in 1980, to 230 units or 6.0% by 2000, and then as high as 302 units or 8.0% by 2013. **This increase includes the rental development of Town-owned property at the Brook School Apartments (75 units) and Merriam Village (62 units) with a total of 137 units or more than 3% of Weston's housing.**

**Homes are getting considerably larger in Weston.** According to 2013 census estimates, the median sized unit was very large with at least nine (9) rooms. This is much higher than the statewide median of 5.6 rooms. The increase in larger homes is also reflected in changes in the proportion of units with nine (9) rooms or more between 2000 and 2013, from 45.3% to 52.9%. In addition, those units most appropriate for single persons, with four (4) rooms or less, comprised only 10.6% of the housing stock. Given that 53% of Weston's households included single individuals or two (2) persons, **a substantial portion of households could be considered "overhoused"**.

Census estimates for 2013 indicate a **vacancy rate of zero (0%) for ownership** and 7.5% for rentals. The 0% vacancy rate for ownership is questionable as no vacancies would eliminate any room for natural housing turnover. The 7.5% rental vacancy is higher than expected compared to the county and state, but approximately in line with the town's 6.9% level in 2010.

**Weston's housing prices have been among the highest in the state and even New England, about triple the county's median and four times the state level with a median of \$1,212,500 for a single-family house as of May 2015.** Town Assessor's data indicates that Weston had

3,365 single-family properties with only eleven (11) such units valued below \$400,000 and another 200 units assessed between \$400,000 and \$600,000.

The average Weston household, based on the median income of \$192,563, could likely afford a home costing about \$980,000. **The affordability gap is then about \$232,500** - the difference between the price of the median priced single-family home (\$1,212,500) and what a median income household can afford (\$980,000). These calculations are also based on the ability of the purchasers to secure sufficient cash for the down payment and closing costs of about \$250,000,

**The affordability gap widens to \$936,750 if the analysis focuses on low- and moderate-income households earning at or below 80% of area median income (AMI),** or \$62,750 for a family of three (3), who can afford a house costing no more than about \$275,750.<sup>1</sup>

**Condominiums are a relatively small segment of Weston's housing stock** with only 223 such units. Not surprisingly, the condos were assessed more affordably on a whole than the single-family homes with 38 units assessed below \$300,000, including 25 subsidized units, and another 47 assessed between \$300,000 and \$400,000. The median assessed value was \$476,300.

Not only is Weston's median the highest in the state, but prices confirm a **relatively resilient "inelastic" housing market** as current values are similar or have surpassed 2005 ones, when the housing market was at its height for most communities prior to the "bursting of the housing bubble". This is not the case for Lincoln or Sudbury for example.

**There are very few available listings of rental opportunities in Weston,** particularly apartments, but what few exist suggest that market rents are much higher than the \$1,292 gross monthly rent indicated by 2013 census estimates.

**The lowest rent listed was for a small apartment on Orchard Avenue for \$2,100 (for a three-room, one-bedroom in-law unit attached to a single-family house)** with two (2) other apartment listings for larger apartments for significantly more, \$4,100 and \$6,000. There were also three (3) listings for townhouses that were being rented, all of which included two (2) bedrooms and rented in the low \$3,000 range. Most of the house listings included four (4) or five (5) bedrooms that listed between \$5,000 and \$8,000.

Based on the federal affordability threshold of spending no more than 30% of one's income on housing costs, the lowest price listing of \$2,100 would require an income of \$91,000, higher than the median income for renters of \$80,117 and the area median income for a household of three (3) of \$62,750. **This indicates that even the lowest market rentals remain largely unaffordable to those earning at or below 80% AMI.**

A special HUD report indicated that **almost one-third of all Weston households were spending too much on their housing** (spending more than 30% of income on housing costs) including more than 14% spending at least half of their income on housing. Of those 635 households

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<sup>1</sup> This analysis assumes the ability of the purchaser to obtain subsidized mortgage financing from the ONE Mortgage Program or MassHousing mortgage offerings. Therefore, no private mortgage insurance (PMI) was included in the calculations and 95% mortgage financing was assumed.

earning within 80% of area median income, 380 or 60% were experiencing cost burdens with 275 or 43% spending more than half of their income on housing costs.

## 1.2 Summary of Priority Housing Needs

The state of Massachusetts has given each town an affordable housing goal of 10% of the year-round housing stock. Given the substantial numbers of residents who are paying too much for their housing and substantial affordability gaps, there is a pressing need to produce more affordable housing units in Weston. The Town intends to work with public and private sector stakeholders to devise and implement strategies that preserve and produce additional community housing options including partnerships with developers.

Based on input from a wide variety of sources including census data, the HUD report on cost burdens, market information, interviews with local and regional stakeholders, public meetings, state requirements, as well as prior planning efforts, this Housing Plan recommends that there be a **focus on rental unit development** based on the following important considerations:

- Target the needs of the community's most vulnerable residents with very limited financial means as rental housing is typically more affordable and requires less up-front cash.
- Enable all units in Chapter 40B rental developments to be counted as part of the SHI while only the actual affordable units can be counted in homeownership projects. This will help the Town meet annual housing production goals and exert greater local control over affordable housing development. For example, with the current 246-unit gap to reach the state's 10% affordability threshold, 246 total units would be needed if they were rentals as opposed to 1,230 in the case of ownership.
- Promote greater housing diversity as Weston's housing is predominantly large single-family homes. More housing options are necessary to meet the needs of local workers who are priced out of the housing market, children who grew up in Weston and want to raise their own families locally, and empty nesters for example.
- Replenish some of the rental housing that has been lost over the past several decades.
- Invest subsidy funds in support of greater numbers of households/occupants over time as rentals turnover more regularly than ownership units and more households will benefit over time. This is particularly important in Weston given such large affordability gaps.
- Provide opportunities for some seniors who are "overhoused" and spending far too much on their housing to relocate to more affordable and less isolated settings, opening up their homes to families requiring more space.
- Leverage other funds as state and federal resources are almost exclusively directed to rental housing development, family rentals in particular.
- Enhance the ability to qualify occupants for housing subsidies as state requirements for including units on the SHI make it very difficult for long-term homeowners to be eligible for new affordable housing opportunities.

While the focus of housing production efforts will be rentals early in production efforts, particularly for the larger sites identified in the Housing Plan, the Town has the latitude to support ownership units based on particular site conditions

Based on annual housing production goals of 20 units per year needed to demonstrate systematic progress in meeting affordable housing goals and indicators of need summarized in Section 5.7, this Housing Production Plan recommends the distribution of priority housing needs summarized in Table 1-1. The specific approaches for addressing these needs are included in the production goals and actions recommended in Sections 7 and 8 of this Plan, respectively.

**Table 1-1: Summary of Housing Production Goals Based on Priority Needs**

Type of Units	Target Populations	Annual Goals	5-Year Goals
Rental housing	Seniors (40%)	8	40
	Families (60%)	12	60
	Disabled (10% of all new units created) – handicapped accessible and/or with services	(2)	(10)
<b>Total</b>		<b>20</b>	<b>100</b>

### 1.3 Summary of Housing Production Goals

The state administers the Housing Production Program that enables cities and towns to adopt an affordable housing plan that demonstrates production of 0.50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI). Weston would have to produce at least 20 affordable units annually based on these goals, a formidable challenge, and housing growth will continue to drive-up the 10% goal.

If the state certifies that the locality has complied with its annual production goals, the Town may be able, through its Zoning Board of Appeals, to deny comprehensive permit applications without the developer’s ability to appeal the decision.<sup>2</sup> Production goals over the next five (5) years include the creation of an estimated 261 affordable units that would enable the Town to surpass the 10% state affordability goal (see Table 7-1).

### 1.4 Summary of Housing Strategies

The strategies listed in Table 1-2 and described in Section 8 are based on input from a wide variety of sources including interviews with local and regional stakeholders, local housing policies and preferences, prior planning efforts, the priority housing needs identified in Section 5.7, the community workshop held on November 7, 2015, other public meetings, and the experience of other comparable localities in the area and throughout the Commonwealth.

<sup>2</sup> If a community has achieved certification within 15 days of the opening of the local hearing for the comprehensive permit, the ZBA shall provide written notice to the applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the 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 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.

The strategies are grouped according to three (3) specific strategic goals that include:

1. *Promote greater local capacity to produce affordable housing*  
Strategies involve strengthening and potentially reorganizing the Town’s relevant staffing and governance entities, providing ample opportunities for local input into housing-related initiatives, and maximizing occupancy of affordable units by those who live and work in the community.
2. *Amend zoning to promote affordable housing and smart growth development*  
Strategies involve zoning changes that would promote greater diversity in the housing stock to address a wider range of local housing needs (more multi-family and senior housing) and to better guide new development to more appropriate “smarter” locations.
3. *Partner with developers to leverage other public and private resources*  
Strategies involve insuring that new development meets local needs and priorities but also finding opportunities to partner with developers to leverage the Town’s own resources.

Table 1-2 Summary of Housing Strategies	Priority for Implementation		# Affordable Units	Responsible Parties**
	Short Term	Middle Term		
<b>Goal 1: Promote Greater Local Capacity to Produce Affordable Housing</b>				
1. Conduct substantial community outreach	X		*	HP
2. Capitalize the Housing Trust	X		*	BOS/CPC
3. Consider changes in governance		X	*	BOS
4. Consider changes in staffing		X	*	BOS
5. Maximize local preference in unit occupancy	X		*	HP
<b>Goal #2: Amend Zoning to Promote Affordable Housing and Smart Growth Development</b>				
1. Consider modifying existing multi-family zoning	X		*	PB
2. Consider changes to the AARD bylaw		X	*	PB
3. Explore 40R/40S smart growth zoning	X		*	PB
4. Consider changes to promote assisted living development		X	*	PB
<b>Goal #3: Partner with Developers to Leverage Other Resources</b>				
1. Make suitable public property available for affordable housing	X		17	BOS/HT/EHC
2. Support private development that complies with local policies	X		244	HP/HT/CPC/PB/ZBA

\* Indicates actions for which units are counted under other specific housing production strategies, have an indirect impact on production, do not add to the Subsidized Housing Inventory, or cannot be counted towards production goals.

**\*\*Abbreviations**

Board of Selectmen = BOS

Housing Partnership = HP

Housing Trust = HT

Elderly Housing Committee = EHC

Planning Board = PB

Community Preservation Committee = CPC

Zoning Board of Appeals = ZBA

The strategies are also categorized according to priority – those higher priority short-term actions to be implemented within Years 1 and 2 and those of more moderate middle term priority for Years 3 to 5 – and reflect state requirements that ask communities to address a number of major categories of strategies to the greatest extent applicable.<sup>3</sup> Also, while a major goal of this Plan is to meet the state’s 10% affordability threshold under Chapter 40B, another important goal is to serve the range of local housing needs.

*It is also important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels. Moreover, the proposed actions present opportunities to judiciously invest limited Community Preservation funding and the Housing Trust Fund to build local capacity, modify or create new local zoning provisions, and subsidize actual unit production that leverage other necessary resources.*

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<sup>3</sup> Massachusetts General Law Chapter 40B, 760 CMR 56.03.4.

## 2. INTRODUCTION

### 2.1 Background and Purpose

The Board of Selectmen (BOS) have made the development of affordable and moderately-priced housing a community priority, reflected in the following key actions for promoting such housing:

- In the late 1970's, the Town of Weston provided the land to Weston Community Housing, Inc., a non-profit corporation, to build Merriam Village. The project was built in two (2) phases and includes a total of 62 units for those 60 years of age or older and earning within 80% of area median income.
- In the late 1970s, the Town converted the surplus Brook School into 51 units of mixed-income housing, with 42 HUD Section 8 subsidies, creating much needed affordable housing for area seniors with 10% of the units targeted to younger residents with a disability.
- In 2001, the Town approved the adoption of the Community Preservation Act (CPA) soon after it was authorized by the state and at the highest allowable surcharge of 3%. Since then \$10,318,788, or 36% of the Community Preservation Fund has been committed in support of community housing initiatives.
- In 2003, the Town prepared and issued *Guidelines for Affordable Housing in Weston* to provide direction on local priorities and preferences for developing affordable housing in the community, particularly developments involving Chapter 40B permitting.
- In 2004, the Town added another building to the Brook School Apartments that included 24 units, providing rental subsidies for 13 of these units similar to the federal Section 8 Program.
- In 2007, the Town hired the MetroWest Regional Collaborative (formerly the MetroWest Growth Management Committee) to conduct a housing study to ensure that Town government was adequately structured to efficiently and effectively address local housing needs. The resulting report, *Weston Affordable Housing: Present and Future*, made a number of recommendations including replacing the Housing Needs Committee with a Weston Housing Partnership and establishing an Affordable Housing Trust Fund.
- In 2008, the Town established the Weston Housing Partnership as the strategic planning entity for maximizing local control over affordable housing development and proactively addressing the range of local housing needs. The Partnership has been charged with participating in the review of Chapter 40B proposals, serving as a resource to developers, increasing public awareness about the needs and opportunities for affordable housing, and developing a set of *Priorities and Criteria* on affordable housing development in Weston to guide developers and Town boards.
- In 2011, the Town established the Weston Affordable Housing Trust Fund to serve as the implementing entity with respect to Town efforts to create affordable housing opportunities.
- In May 2012, the Town approved the conveyance of Town-owned property with three (3) existing structures for subsidized housing at the end of Warren Avenue, including the Old Water Department. The project, funded through CPA, will create a total of seven (7) rental units, four (4) to those earning at or below 80% AMI and the remaining three (3) to those earning between 80% and 100% AMI. The Trust received comprehensive permit approval for the project and construction is underway with leasing expected to start in 2016.

In 2015, the Board of Selectman appointed a Steering Committee to prepare a Housing Production Plan that will serve as a blueprint for affordable housing development intended not only to address the range of local housing needs but to also offer the Town greater local control over such development upon implementation. The Steering Committee subsequently hired a consultant to assist them in this effort.

The Town recognizes that it will need commitment, cooperation and creativity and even some concessions from local leaders to fully implement the Housing Plan and has embarked on a substantial outreach effort to explain the benefits of producing such a Plan and to garner support. Representatives of the Steering Committee have met with members of a significant number of local boards and committees, and the full Committee held an informational meeting on Saturday, July 25<sup>th</sup> to discuss the reasons for preparing the Plan, to preliminarily introduce some potential development opportunities, and to address questions from local leaders and community representatives. This meeting was well attended and will be followed by additional public meetings to present elements of the Plan and ultimately obtain support and approval.

## **2.2 What is Affordable Housing?**

Affordable housing is generally defined by the income of the household in comparison to housing costs. For example, the federal government identifies units as affordable if gross rent (including costs of utilities borne by the tenant) is no more than 30% of a household's net or adjusted income (with a small deduction per dependent, for child care, extraordinary medical expenses, etc.) or if the carrying costs of purchasing a home (mortgage, property taxes and insurance) is not more than 30% of gross income. If households are paying more than these thresholds, they are described as experiencing housing affordability problems or cost burdens; and if they are paying 50% or more for housing, they have severe housing affordability problems.

Affordable housing is also defined according to its availability to households at percentages of median income for the area,<sup>4</sup> and most housing subsidy programs are targeted to particular income ranges depending upon programmatic goals. Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S. Department of Housing and Urban Development (\$26,600 for a family of three for the Boston area) and very low-income is defined as households earning between 31% and 50% of area median income (\$44,350 for a family of three). Low-income generally refers to the range between 51% and 80% of area median income (\$62,750 for a family of three).<sup>5</sup>

In general, programs that subsidize rental units are typically targeted to households earning within 50% or 60% AMI with some lower income requirements within the 30% AMI level. First-time homebuyer projects and the state's Chapter 40B Comprehensive Permit Program typically apply income limits of up to 80% AMI. Income limits under the Community Preservation Act (CPA) are up to 100% AMI.

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<sup>4</sup> Weston is part of the Boston, MA-NH Metro Area that includes a considerable number of communities in the Greater Boston area, also including some municipalities in New Hampshire.

<sup>5</sup> The family of three (3) is illustrated here and is used in affordability calculations as the average household size was 2.85 persons per 2013 census estimates from the American Community Survey (ACS).

**Table 2-1: HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metropolitan Area, 2015**

# Persons in Household	30% of Area Median Income	50% of Area Median Income	80% of Area Median Income	100% of Area Median Income
1	\$20,700	\$34,500	\$48,800	\$68,950
2	23,650	39,400	55,800	78,800
3	26,600	44,350	62,750	88,650
4	29,550	49,250	69,700	98,500
5	31,950	53,200	75,300	106,380
6	34,300	57,150	80,900	114,260
7	36,730	61,100	86,450	122,140
8+	40,980	65,050	92,050	130,020

Source: U.S. Department of Housing and Urban Development (HUD) and the Community Preservation Coalition

A common definition of affordable housing relates to the Chapter 40B comprehensive permit program. The state established legislation for promoting affordable housing under the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B).<sup>6</sup> This legislation allows developers to override local zoning if the project meets certain requirements, the municipality has less than 10% of its year-round housing stock defined as affordable in its Subsidized Housing Inventory (SHI), or housing production goals and other statutory requirements are not met. Specifically, all SHI units must meet the following criteria:

1. Subsidized by an eligible state or federal program or approved by a subsidizing state agency.
2. At least 25% of the units must be affordable to those earning at or below 80% AMI or 20% must be affordable to those earning at or below 50% AMI.
3. Subject to a long-term deed restriction limiting occupancy to income eligible households for a specified period of time (at least 30 years or longer for newly created affordable units and at least 15 years for rehabilitated units).
4. Subject to an Affirmative Fair Housing Marketing Plan.

All of the units are eligible for inclusion in the SHI in Chapter 40B rental developments while only the actual affordable units are counted in ownership projects.

Of the 3,952 year-round housing units in Weston, 149 or 3.77% meet the Chapter 40B requirements and thus have been determined to be affordable by the Commonwealth of Massachusetts as part of what is called a Subsidized Housing Inventory (SHI). More details on the SHI are included in Section 5.6.

<sup>6</sup> Chapter 774 of the Acts of 1969 established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B) to facilitate the development of affordable housing for low- and moderate-income households (defined as any housing subsidized by the federal or state government under any program to assist in the construction of low- or moderate-income housing for those earning less than 80% of median income) by permitting the state to override local zoning and other restrictions in communities where less than 10% of the year-round housing is subsidized for low- and moderate-income households.

This total of 149 SHI units means that Weston has a gap of 246 units in order to meet the state's 10% affordability threshold under Chapter 40B without considering future growth that will increase the number of year-round housing units and the 10% goal over time. With production goals of 20 SHI units per year, it would take the Town more than a dozen years to reach this 10% goal, an extremely challenging endeavor given the costs and complexities of producing affordable units.

Another 26 rental units should also be eligible for inclusion in the SHI, bringing the total to 175 units or 4.4% of the town's year-round housing units with a gap of 220 affordable units to reach the 10% state goal.