

# What is Affordable Housing?

Rental or owner-occupied housing is considered “affordable” when it costs **30% or less** of a household’s income.



**30%** Housing  
**70%** Other Household expenses (food, health, transportation, etc.)

## What’s AMI?

To determine housing eligibility, government programs use the **Area Median Income (AMI)**.

**AMI for Foxborough and surrounding communities is \$113,300**



Half the households earn **less** than the median

Half the households earn **more** than the median

Area Median Income is based on regional incomes and household size. Foxborough is part of the Greater Boston Area as defined by the federal government, so the AMI calculation also takes into account the towns and cities in Suffolk, Plymouth, Norfolk, Middlesex, and Essex Counties.

A household is considered low income if it earns less than a certain percentage of AMI:

How many <b>people</b> live in the home?	1	2	3	4
Extremely Low Income (30% of AMI)	\$24,900	\$28,450	\$32,000	\$35,550
Very Low Income (50% of AMI)	\$41,500	\$47,400	\$53,350	\$59,250
Low Income (80% of AMI)	\$62,450	\$71,400	\$80,300	\$89,200

## Government Programs

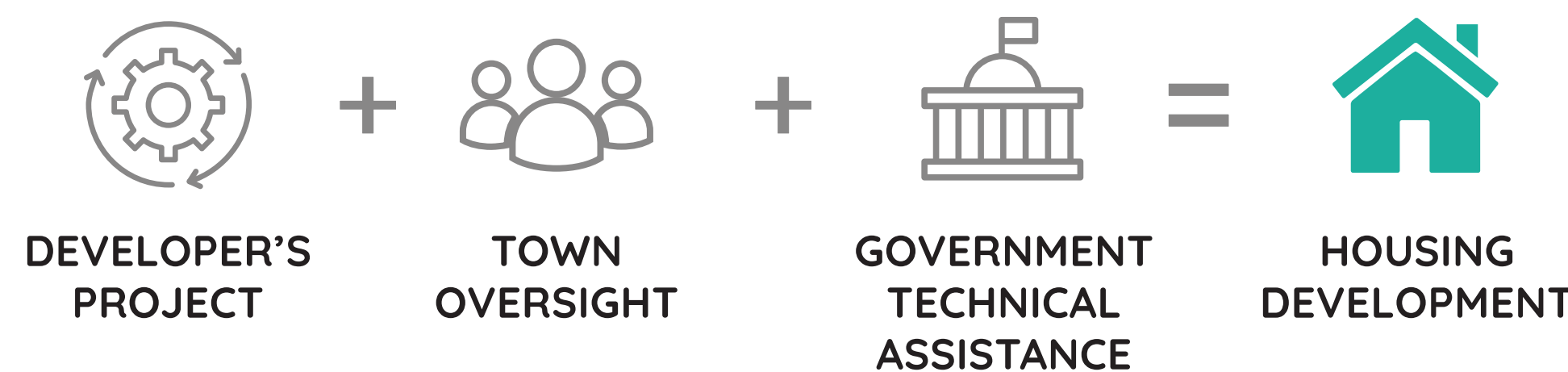
Government housing programs provide assistance in several ways:

**Provide financial support for developers building or rehabilitating affordable housing.**



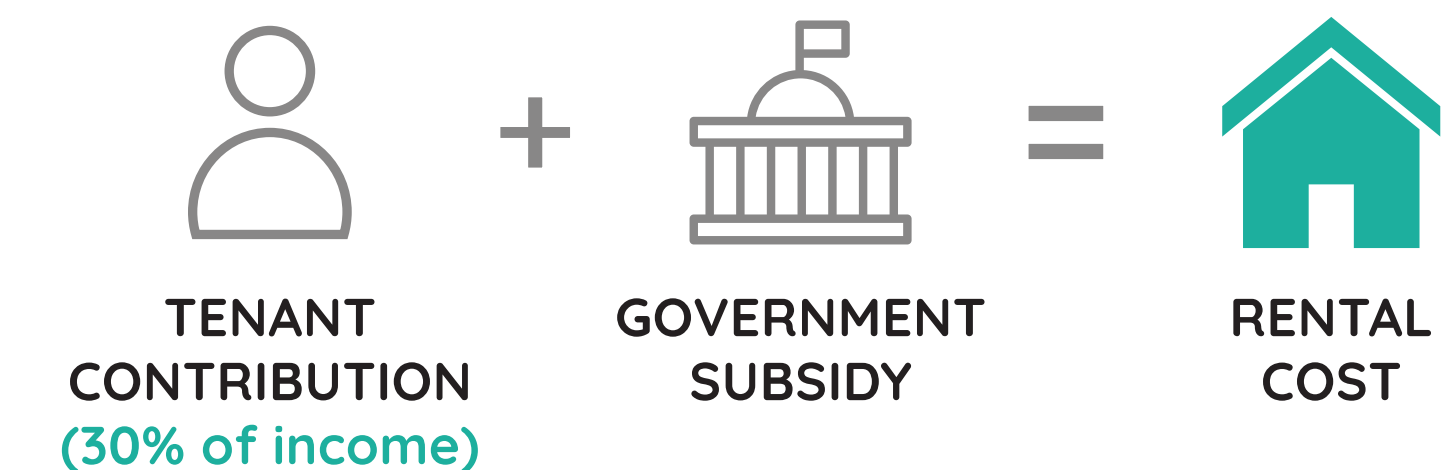
**Low Income Housing Tax Credit (LIHTC)** Provides funding for developers to acquire, rehabilitate, or construct rental housing for lower-income households.

**Grant technical assistance to towns and developers who are working together to create affordable housing.**



**Local Initiative Program (LIP)** Technical oversight from the State housing agency to developers working with town officials to create mixed-income housing. Municipalities remain in control of most aspects of project financing, design, and construction.

**Subsidize households’ rental costs.**



**Housing Choice Voucher Program (HCVP)**  
Grants a rental voucher to eligible households including low-income families, the elderly, and persons with disabilities to assist with monthly housing costs.

## Who is eligible for subsidized housing?

Usually, households must earn **less than 80% of the AMI** to qualify for affordable housing.

How many <b>people</b> live in the home?	1	2	3	4
Does the household <b>earn</b> less than?	\$62,450	\$71,400	\$80,300	\$89,200
How much will the household spend on <b>rent</b> ?	\$1,561	\$1,785	\$2,008	\$2,230

# What is a Housing Production Plan?

A **Housing Production Plan (HPP)** is a proactive strategy for communities to plan for and guide development of housing.

## HPP Components



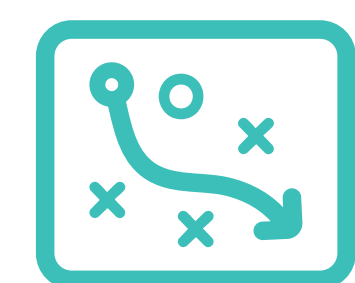
### Comprehensive Housing Needs Assessment

Provides data on demographic trends, existing housing stock, and future housing needs



### Housing Goals

Desired housing and a numerical goal for annual housing production



### Implementation Strategies

Strategies and timeline to achieve housing goals, including zoning modifications, specific sites, and building characteristics.

A HPP helps communities understand their **housing needs, identify housing goals, and make progress towards achieving them.**

HPPs give communities that are under the 10% threshold of Chapter 40B but are making steady progress in producing affordable housing on an annual basis more control over 40B applications. Because Foxborough is above the 10% threshold, an HPP is an opportunity to work towards identifying and meeting its housing needs.

## And what exactly is 40B?

Chapter 40B is a state statute that enables Local Zoning Boards of Appeals to approve affordable housing developments under flexible rules **if at least 20-25% of the units have long-term affordability restrictions.**

Through Chapter 40B, affordable housing has been produced that in most cases could not have been built under local zoning. Developments created under Chapter 40B include church-sponsored housing for the elderly, single-family subdivisions that include affordable units, adaptive reuse projects, multifamily rental housing developments, and mixed-income townhouse or condominium developments.

The goal of Chapter 40B is to encourage the production of affordable housing in communities throughout the Commonwealth.

Because Foxborough is above the 10% affordable housing threshold, it can permit "Friendly 40B" projects to build mixed-income housing. Unlike traditional 40B projects, this allows municipalities to remain in control of most aspects of project design and construction. **The State provides technical support to both the town and the developer throughout the process.**