



Insights in Dedham Today for Housing



Dedham's population has been increasing, aging, and becoming more diverse. As a result, the housing stock needs to continually adapt to meet the needs of the Town's population. The master plan topic of housing examines the plans, policies, and regulations the town controls relative to housing production. Housing demand will continue to become increasingly diverse and vary by neighborhood to align with demographic trends.

H1 Mismatch between housing and population characteristics

Although the proportion has been decreasing, single family homes remain the largest portion of housing supply in Dedham representing more than two thirds of the homes (68%). Buildings of 20 or more units make up the next largest portion of housing supply. A variety of housing types are underrepresented, including duplexes, triple-deckers, and other smaller multi-family buildings. These housing options are needed by younger and older Dedham residents, such as those aspiring to purchase their first home or those that need to downsize into a smaller home. The mismatch between the population and housing stock is also evident in each of Dedham's neighborhoods. In four out of six neighborhoods, there are fewer one-bedroom housing units than single-person households. In Dedham Village and West Dedham,

there are fewer two and four-bedroom housing units compared to the number of two- and four-person households.

H2 Zoning bylaws discourage a variety of housing options

Current zoning regulations make it difficult to create a variety of housing options to better meet the needs of Dedham's current and prospective residents. As an example, 62% of parcels in town are below the minimum lot size and therefore considered non-conforming parcels. This mismatch between the built environment and zoning regulations makes home conversions, accessory dwelling units, home improvements, and redevelopment on nonconforming lots more difficult because additional board review will be required to make these changes. Seeking permitting approval for these changes can be particularly discouraging for small property owners that are not accustomed to the development process.

H3 Patterns of discrimination

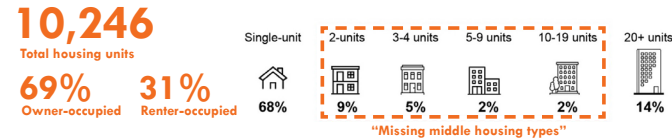
Like communities across the Commonwealth and the country, Dedham is segregated, reflecting clear disparities in wealth and access to opportunities that often fall along racial lines. These inequities are in

large part due to a legacy of housing discrimination and a practice called redlining that started in the 1930s (outlining racially diverse areas in red on a map to reduce mortgage lending there). These patterns have persisted and were once supported by the Federal government. A significant portion of East Dedham was redlined, as well as some parts of Riverdale. Respectively, these neighborhoods have the lowest and second-lowest median income of all Dedham neighborhoods. Zoning laws established across the country, starting between 1930 and 1950, have continued these patterns of inequity. In Dedham, the high percentage of single-family homes (68%), owner-occupied housing (69%), and white residents (84%) reflects this legacy. More recently, Dedham has seen a 12% increase in its non-white population since 2000, but barriers to diversity remain.

H4 Affordable housing is an issue

Like most communities in Greater Boston, housing prices in Dedham are high. For example in Dedham, a 20% down payment on a median-priced single-family home would require \$104,040. Given these housing costs, individuals employed in all but one of the top ten industries in Dedham would be cost burdened, spending more than 30% of their income on housing. Lower income households are most impacted by housing costs and also the most vulnerable to the economic impacts of the pandemic and the threat of eviction and foreclosure. Currently, 3,410 households in Dedham are eligible for deed-restricted affordable housing and 1,104 of this type of unit exist. In November 2020, Town meeting passed inclusionary zoning for mixed use development and initiated the opportunity to create a housing trust to expand the tools to address affordable housing.

Housing Units in Dedham (Data Source: Dedham Housing Study, 2019)



Draft Goals and Strategies Housing

H1 Goal 1: Support the creation and preservation of affordable housing for a range of incomes including deed-restricted, subsidized, and market-based units throughout Dedham

Create market-based housing that households can afford through flexible regulations and incentives that increase the potential for housing production.

Strategy H1.1: Update the Dedham Zoning Bylaw to allow for and provide flexibility to build small and "missing middle" housing types that are more likely to be affordable in the marketplace due to their size or layout

Strategy H1.2: Leverage publicly owned land (excluding parks and protected open space) for deed-restricted Affordable Housing Development

Strategy H1.3: Establish an Affordable Housing Trust (AHT) and consistent funding source for the trust to support the implementation of the Town's housing goals and strategies

Strategy H1.4: Build upon the recent adoption of inclusionary zoning (IZ) requirements in November 2020 and expand their applicability from rental mixed-use and age-restricted housing development

Strategy H1.5: Supplement a portion of incoming deed-restricted Affordable Housing that's being developed in Dedham, so these housing units are available for low to extremely-low-income households

Strategy H1.6: Build capacity for a residential property acquisition program that removes housing from the speculative marketplace and places a deed restriction on these housing units to ensure they are affordable in perpetuity

Strategy H1.7: Ensure the preservation of all existing deed-restricted Affordable Housing in Dedham by building capacity to monitor these housing units

H2 Goal 2: Promote equitable development that includes all incomes, races, ethnicities, family sizes, and life stages to support fair housing and racial equity

Income-eligible housing is typically reserved for households earning less than 80% of the Area Median Income (AMI) which is \$80,300 for a 3-person household in Dedham

Strategy H2.1: Adopt affirmatively fair housing (AFFH) requirements as part of Dedham's zoning bylaws to ensure new large development and redevelopment proposals affirmatively further housing for all classes protected under law

Strategy H2.2: Establish a non-discriminatory tenant-screening program that requires all rental housing units to be registered with the Town and ensures local landlords do not discriminate against applicants based on race

Strategy H2.3: Support aging in place by offering a property tax reduction to income-eligible senior homeowners and promote existing state programs that support aging in place

Strategy H2.4: Establish a race-conscious local first-time homebuyer program with a sustainable funding source that leverages existing state programs that provide down payment and private mortgage assistance to income eligible first-time homebuyers

Strategy H2.5: Increase diverse representation on Dedham's boards related to housing policy and project approvals by encouraging people of color that may be interested in serving on these boards

Strategy H2.6: Promote training opportunities provided by the Citizen Planner Training Collaborative (CPTC) and other programs and pay for any costs associated with board member participation. Training should also focus on fair housing laws and how to uphold them in planning review processes

H3 Goal 3: Provide policy and program support for vulnerable households that may be at risk of eviction, foreclosure, or other housing insecurities

Strategy H3.1: Explore establishing a local emergency rental and mortgage assistance program with the goal of assisting cost-burdened households pay for rent, mortgage, and/or utility costs

Strategy H3.2: Use federal funding to add supportive housing services to existing or incoming Affordable Housing. Supportive services can be offered as an option for tenants

who face physical or emotional health issues, financial stress, or need assistance for their family

Strategy H3.3: Refer households at risk of being displaced to resources that support tenants such as tenant associations, legal counsel, and advocacy organizations

Strategy H3.4: Consider adopting a local eviction and foreclosure moratorium to continue to protect vulnerable households after the federal moratorium is lifted

Strategy H3.5: Join other communities in efforts to lobby the state to allow municipalities to implement local rent-control/stabilization policies that cap increases in rent over a specific time period

H4 Goal 4: Improve zoning to better align with the improvement, preservation, and diversification of the Town's housing stock while requiring linked community benefits and mitigation of community impacts

Strategy H4.1: Update zoning regulations to align with current built conditions and reduce the number of non-conforming residential lots

Strategy H4.2: Modify the Town's planned unit development/residential cluster and open space bylaws to better match the goals of the town to leverage the development to increase community benefits and reduce impacts

Strategy H4.3: The Town should work with the Dedham Zoning Board of Appeals (ZBA) to evaluate possible updates to the Accessory Dwelling Unit (ADU) bylaw that encourage ADU development through more flexible requirements coupled with design guidelines that ensure ADU development aligns with the context

Strategy H4.4: The Town should evaluate areas where form-based code or hybrid zoning with a greater emphasis on building form may help to increase understanding of potential residential development and build support for housing density in appropriate locations

Strategy H4.5: Create a list of community benefits that board members can request and negotiate for when developments are reviewed, such as the construction of sidewalks, provision of open space, or other benefits

Strategy H4.6: Reduce minimum parking requirements or offer a fee-in-lieu option to pay for public parking to reduce housing development costs

H5 Goal 5: Leverage mixed-use and multifamily residential development for areas that would benefit from redevelopment and investment including existing retail centers and near transit stops

Strategy H5.1: Comply with new state Housing Choice legislation requiring by-right multifamily zoning near train stations

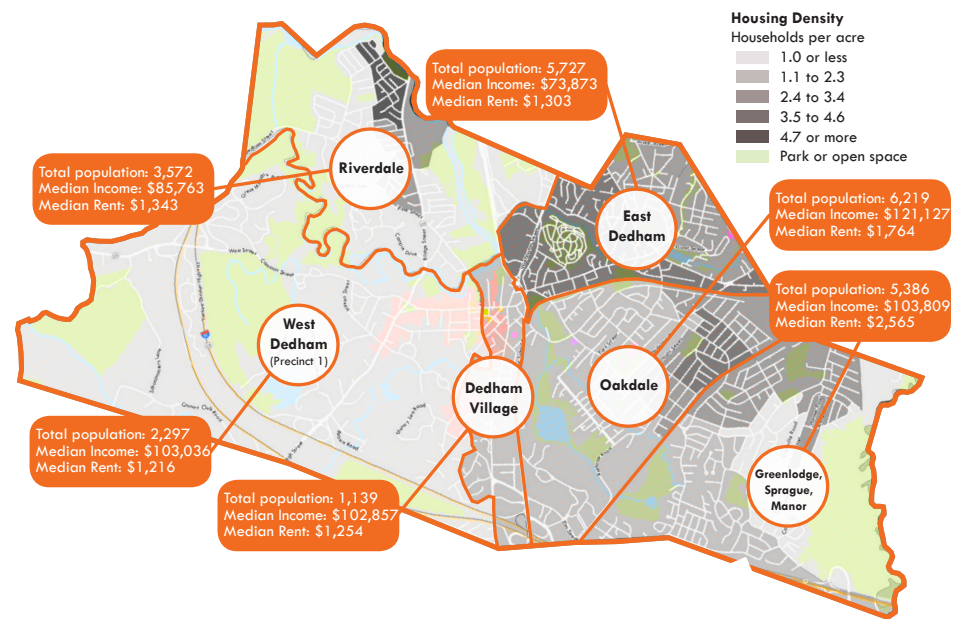
Strategy H5.2: Encourage mixed-use and multifamily development in centers of economic activity with a large retail footprint, particularly if persistent vacancies are present. This type of housing would be particularly impactful in transforming areas of the Providence Highway Corridor to be more pedestrian friendly

Strategy H5.3: Evaluate adopting a 40R Smart Growth Overlay District (SGOD) to facilitate mixed-use development and Affordable Housing development in centers of economic activity or near transit

H6 Goal 6: Promote strategic community engagement to alleviate misconceptions about housing and build support for the actions needed to address local housing needs

Strategy H6.1: Facilitate community engagement events with those who are supportive or neutral in meeting local housing needs. Provide these residents and groups such as Livable Dedham with data and information they can use to advocate for action to address housing needs

Strategy H6.2: Hire a marketing consultant to create a marketing campaign that includes public service announcement videos and other engaging content to describe housing issues in Dedham and solutions that require public support preceding strategic moments, such as town meeting vote on zoning changes



Advance progress on making Dedham a place where more people can afford to live which would give long-time, new, and aspiring residents equal access to opportunities.

