



Chapter Housing

Introduction

The demographic trends in Dedham include an aging population and decreasing household size. Accordingly, the housing stock of the Town must be proactively guided to meet the shifting needs of the population, to respond to the housing market, and to address affordability. A more diverse range of housing options can better respond to a greater range of housing needs and offer a wider range of affordable housing options. Market forces and current policies will narrow the range of people who can afford to live in Dedham.

An expanded range of housing options may allow more residents, such as teachers, janitors, firefighters, and others, to find the housing they need in Dedham for different life stages and ranges of income. In guiding housing production in Dedham, equity of access must also be addressed. Throughout the region, a history of housing discrimination and systemic inequities have left a legacy of unequal housing opportunities and a crisis of affordability.

The Master Plan topic of housing examines the characteristics of housing in Dedham today, and outlines plans, policies, and regulations that could guide housing production to better meet Dedham's needs.



Summary

Make Dedham a place where more people can afford to live with more housing options to meet the needs of long-time, new, and aspiring residents.

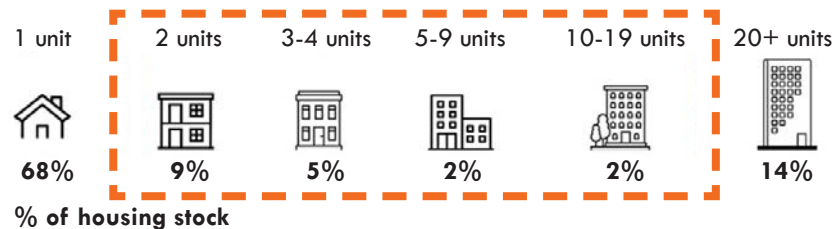


Themes Highlights

- Housing is ranked as one of the greatest challenges facing residents today in a survey of over 1,200 resident responses.
- The current Zoning Bylaw is perpetuating some of the current housing issues and could be modified to better address diversifying housing stock, addressing affordability and equity.
- A mismatch exists between the characteristics of the current population and the characteristics of the current housing stock.

Lack of housing types in the middle (2-19 units)

Type of housing unit



Source: Dedham Housing Study, 2019



Goal/Strategy Highlights

- Support the creation and preservation of affordable housing for a range of incomes including deed-restricted, subsidized, and market-based units throughout Dedham.
- Promote equitable development that includes all incomes, races, ethnicities, family sizes, and life stages to support fair housing and racial equity.
- 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.

10,246

Total housing units

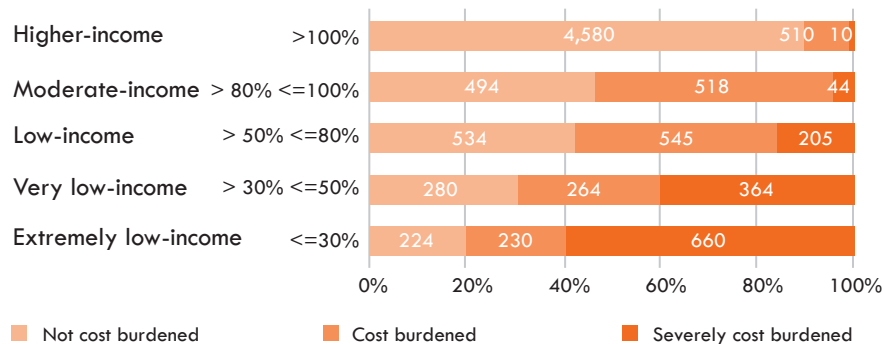
69%

Owner-occupied

31%

Renter-occupied

Dedham income ranges and population burdened by rent



Source: US Census, American Community Survey, 2011-2015

Companion and related plans and studies

- Mixed Use Development Study (2020)
- Dedham Housing Study (2019)
- Dedham Corporate Station: Creating a Connected Neighborhood (2017)



Defining housing terms

Area Median Income (AMI)

The Area Median Income (AMI) is the midpoint of a region's income distribution - half of the families in a region earn more and half earn less. The U.S. Department of Housing and Urban Development (HUD) defines and calculates different levels of AMI based on geographic areas to determine housing affordability requirements locally. Dedham is within the Boston-Cambridge-Quincy, MA-NH HUD Metro Fair Market Rent (FMR) Area where the 2020 AMI is \$119,000. Eligibility for Affordable Housing is based on AMI and varies by household size. For example, 80% AMI, the typical threshold for most Affordable Housing, is \$67,400 for a single-person household in the Greater Boston region, and \$96,250 for a four-person household.

Cost Burden

A household is considered cost burdened when it spends more than 30% of its gross income on housing and may have difficulty affording necessities such as food, clothing, medical care, and transportation. When a household spends more than 50% of its gross income on housing, it is considered severely cost burdened. Cost burdened households have greater difficulty covering the costs of other necessities such as food, healthcare, and transportation. They also have less discretionary income to contribute to the local economy. Households experiencing housing-related cost burden are more vulnerable to the financial impacts of unexpected events, whether personal, such as job loss or illness, or society-wide, such as the COVID-19 pandemic.

Deed-restricted Affordable Housing

Deed-restricted Affordable Housing, often spelled with a capital "A" and "H", is legally required to cost no more than 30% of a household's income and be made available to income-eligible households only. HUD defines income-eligible households as households earning 80% of the Area Median Income (AMI) or less (see the definition above).

M.G.L. Chapter 40B

By state statute Massachusetts General Law (M.G.L.) Chapter 40B, cities and towns are encouraged to provide 10% of their total year-round housing units

as deed-restricted Affordable Housing. If a municipality is not at or above the 10% threshold, a developer can use a special Comprehensive Permit Process to build developments with Affordable Housing, as an alternative to local zoning regulations. Municipalities seeking to encourage more Affordable Housing development can also choose to use 40B regulations to facilitate development through the Local Initiative Program, which offers state technical assistance to support the development process.

M.G.L. Chapter 40R

M.G.L. Chapter 40R, § 1-14, provides for smart growth overlay districts with increased densities for residential development and multifamily housing by right (subject to site plan review). At least 25% of the units in a Chapter 40R district must be affordable to low- or moderate-income people. Municipalities that adopt a 40R Smart Growth Overlay District (SGOD) can receive \$10,000 to \$600,000 in state funding, as well as \$3,000 for every new housing unit created in the district. Communities can also receive state assistance to write 40R zoning and adopt design standards to further guide development.

Naturally Occurring Affordable Housing (NOAH)

Housing that tends to be affordable (30% of household income) or less expensive due to size, age, or other characteristics. NOAH is not protected by deed restrictions or other mechanisms. These homes may become unaffordable at any time, depending on investment, the market, and other factors.

Subsidized Housing Inventory (SHI)

In Massachusetts, the Subsidized Housing Inventory (SHI) is maintained by the MA Department of Housing and Community Development (DHCD) and used to measure each municipality's supply of Affordable Housing for the purposes of Chapter 40B. The SHI includes all housing developed under Chapter 40B, including both Affordable Housing and market-rate units in rental developments, and other deed-restricted Affordable Housing, such as public housing, project-based vouchers, federal Low-Income Housing Tax Credit (LIHTC) projects, and many others.



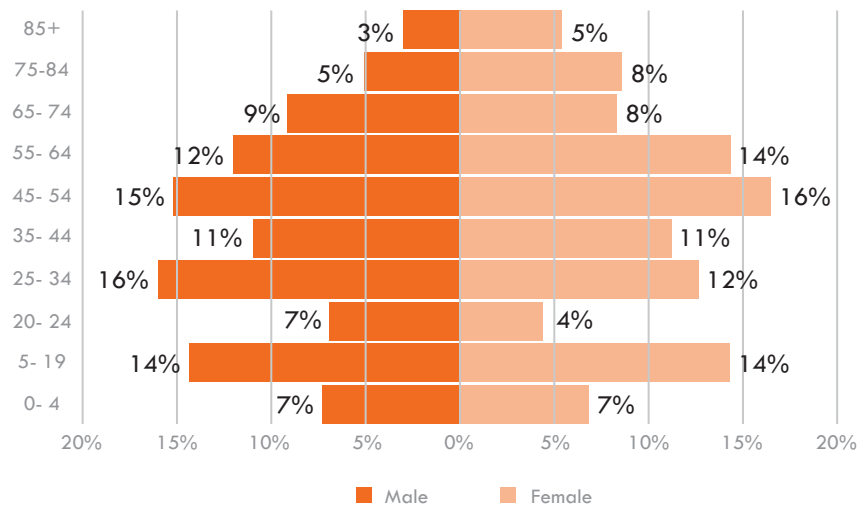
Housing In Dedham today

Housing themes

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 (68%) of the homes. Homes in multi-family residential buildings of 20 or more units make up the next largest portion of the housing supply. As the Dedham population pyramid figure below shows, there is a wide range of

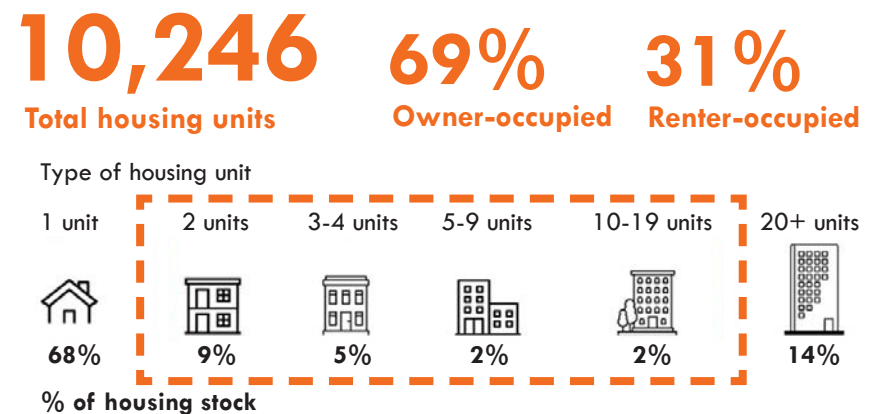
Dedham population pyramid (showing age and gender)



age of Dedham residents, but there is not the same variety in the types of homes available in Town that could support all stages of life represented by those age ranges.

There are a total of 10,246 housing units in Dedham. As stated, the majority of the housing units are single-family homes. The majority of housing units are also owner-occupied, as opposed to renter-occupied. A variety of housing types are underrepresented in Dedham's present housing stock, including duplexes, triplexes, and other smaller multi-family buildings. These housing options are needed by younger and older Dedham residents alike, such as those aspiring to purchase their first home or those that need to downsize into a smaller home. This type of housing is

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















"Missing middle housing types"



sometimes referred to as the “missing middle.” They include housing types that are larger than a single-family home, but that are smaller than typical multi-family and mixed-use building. The missing middle housing types provide options that are relatively affordable because they make more efficient use of the limited land available, and their smaller scale makes them typically more affordable to construct.

The mismatch between the population and housing stock is also evident across Dedham’s neighborhoods. In four out of six neighborhoods, there are fewer one-bedroom housing units than

Comparison of housing stock by number of bedrooms with household size (Data Source: Dedham Housing Study, 2019)

Neighborhood	% of housing stock by bedroom count	% of household size
West Dedham (Precinct 1)	 12% one-bedrooms  17% four-bedrooms	 51% one-person households  30% four-person households
Riverdale	 15% one-bedrooms	 37% one-person households
Oakdale	 28% one-bedrooms	 38% one-person households
Greenlodge, Sprague, Manor	 1% one-bedrooms	 21% one-person households
Dedham (overall)	 10% two-bedrooms	 47% two-person households

single-person households. In Dedham Village and West Dedham (Precinct 1), there are fewer two-bedroom and four-bedroom housing units compared to the number of two-person and four-person households. While this is not a perfect way to match individual housing needs, it provides an indication of how the housing needs may compare with the housing stock and where the housing options may be falling short.

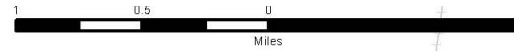
H2 Zoning is not encouraging a variety of housing options

The current zoning regulations in Dedham make it difficult to create a variety of housing options to better meet the needs of current and prospective residents. As examples, 62% of all parcels in Town are below the minimum lot size and therefore considered nonconforming parcels, or the majority of potential land with larger scale development opportunity is zoned Single Residence A with a nearly 1-acre minimum required lot area. The map on the following page shows the distribution of nonconforming lot sizes in blue.

This mismatch between the built environment and zoning regulations makes home conversions, accessory dwelling units, home improvements, and redevelopment on nonconforming lots more difficult by requiring additional board review and approval to make any of these changes. Seeking approval for these changes can be particularly discouraging for a typical homeowner who is not usually accustomed to the development



Nonconforming Lots (Map Source: Dedham Housing Study, 2019)



Town of Dedham: Housing Study

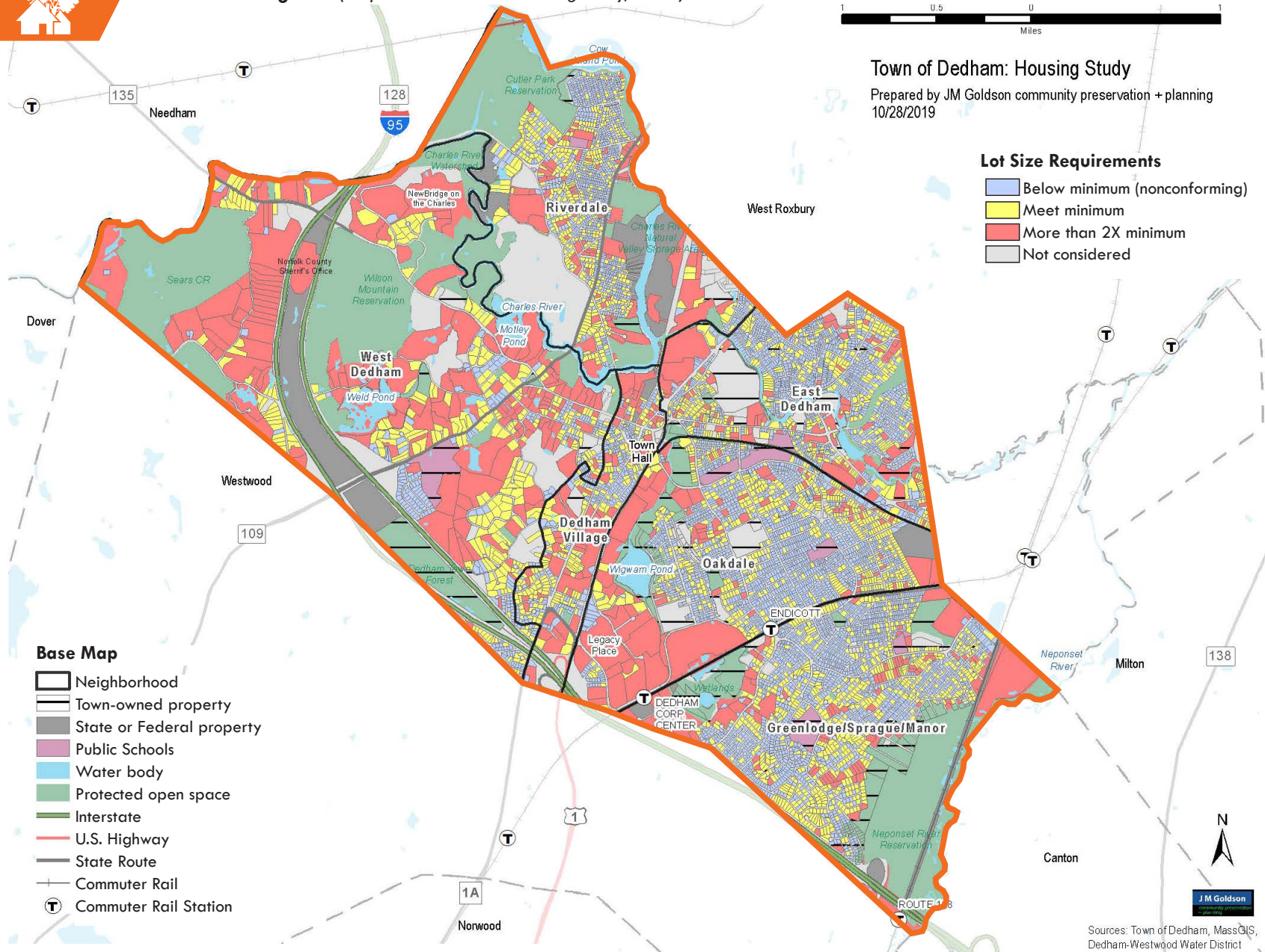
Prepared by JM Goldson community preservation + planning
10/28/2019

Lot Size Requirements

- Below minimum (nonconforming)
- Meet minimum
- More than 2X minimum
- Not considered

Base Map

- Neighborhood
- Town-owned property
- State or Federal property
- Public Schools
- Water body
- Protected open space
- Interstate
- U.S. Highway
- State Route
- Commuter Rail
- Commuter Rail Station



Sources: Town of Dedham, MassGIS,
Dedham-Westwood Water District



review process and may have limited resources to devote to such an effort, including the time needed, to engage in these processes to attain project approval.

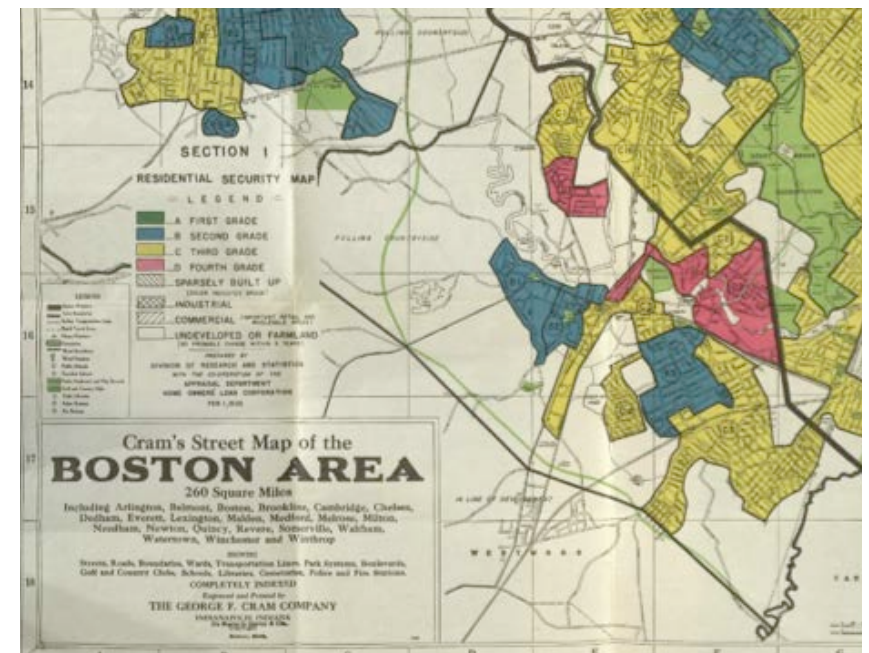
In order to expand the housing options and diversify the housing stock, the housing opportunities that are determined to be desirable for a specific neighborhood should be clearly defined in the zoning regulations with a streamlined and efficient approval process that is resident-friendly and encourages investment in housing.

H3 Patterns of discrimination

Dedham, and communities across the Commonwealth, and the nation have a history of housing discrimination, reflecting disparities in wealth and access to opportunities that often fall along racial lines. These inequities are the result of systemic failures that disproportionately impact people of color. Redlining is an example of one such failure. It is a practice that began in the 1930s. For decades, many banks depended on a color-coded map system to determine lending practices. The color-coded, Residential Security Maps, depicted cities and suburbs with grades shaded on different areas. Areas shaded in green, and labeled A, were considered “First Grade” and indicated an area thought to be favorable for lending. Areas shaded in red, and labeled D, were considered “Fourth Grade” and indicated an area thought to be unfavorable for lending.

According to these maps, banks denied mortgages to people in portions of communities shaded in red areas. Such a map showing Dedham is below. The people and areas targeted for these loan denials and disinvestment were disproportionately residents of color living in urban areas. This systemic failure was once supported by the Federal government and although the policies have ended, the patterns they have created persist. Redlining

A Redlining Map in Dedham





was prohibited by the Fair Housing Act of 1968. Zoning laws established across the country, starting between 1930 and 1950 have continued many of these patterns by limiting the scale and type of housing production.

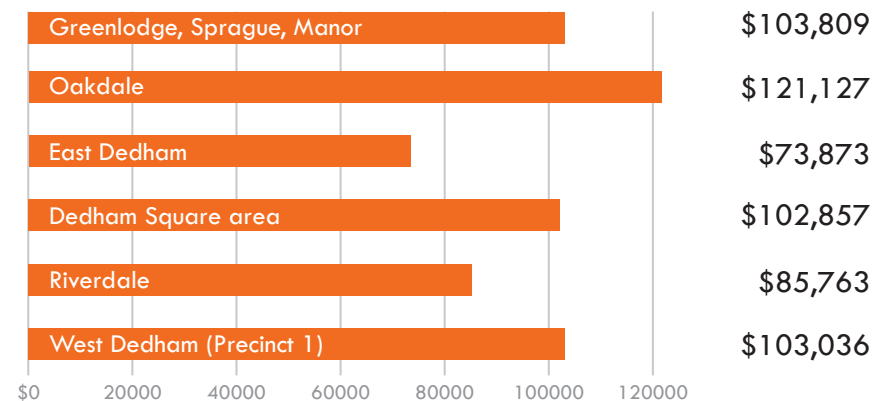
These policies made it disproportionately difficult for generations of residents of color to buy homes in the suburbs or in neighborhoods with greater resources and access to jobs, services, and amenities. This occurred in roughly the same time period of so-called “White flight,” when White residents moved away from areas becoming more racially or socioeconomically diverse, typically from the city to the suburbs. The legacy of these policies and actions is evident today through cities and towns that remain racially segregated.

For most households, a home is their single most valuable asset and homeownership is a path to wealth creation. Making it more difficult for households of color to become homeowners has contributed to racial disparities in the creation of wealth. The *Color of Wealth in Boston* was a 2015 study by the Federal Reserve Bank of Boston. It found the median net worth for White households in Greater Boston was \$250,000. For Black households the same measure of median net worth was \$8. Owning a home significantly increases net worth, particularly as the equity in the home grows with rising home values and decreasing mortgage balances over time.

As seen in the historic redlining map on the previous page, in Dedham, a significant portion of East Dedham, as well as some

parts of Riverdale, were redlined. While not solely the result of redlining, a similar pattern of disparities can be found in areas that were subject to it. A disparity can be found in the life expectancy data in previously redlined areas, with lower life expectancies in East Dedham and Riverdale compared to other Dedham neighborhoods. The disparity is also present in a comparison of the median income levels across neighborhoods in Dedham. The neighborhoods historically subjected to redlining have the lowest and second-lowest median income among all Dedham neighborhoods today. In Dedham, the high percentage of single-family homes (68%), owner-occupied housing (69%), and White residents (84%) also reflect this legacy and its continuation through zoning.

Median Household Income by Neighborhood





H4 Housing affordability is the issue

Similar to most communities in the Greater Boston region, housing prices in Dedham are high and continue to increase, while the needs of all households are not being met by the housing market. This is due to high rent, and large down payments that prevent many from renting or owning a home in Dedham. As an example, a typical 20% downpayment for the median-priced single-family home would be \$104,040 or \$76,040 for a condo in Dedham.

Relative to this amount of downpayment, typical wages for many jobs in Dedham would not support this level of investment. 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, when renting the median one-bedroom apartment at \$2,092 per month. The figure to the right shows this relationship between typical housing costs and earnings in Dedham.

Typical Housing Costs in Dedham

Single-family
\$520,000

Median price

\$104,040

20%
downpayment

Condominium
\$380,000

Median price

\$76,040

20%
downpayment

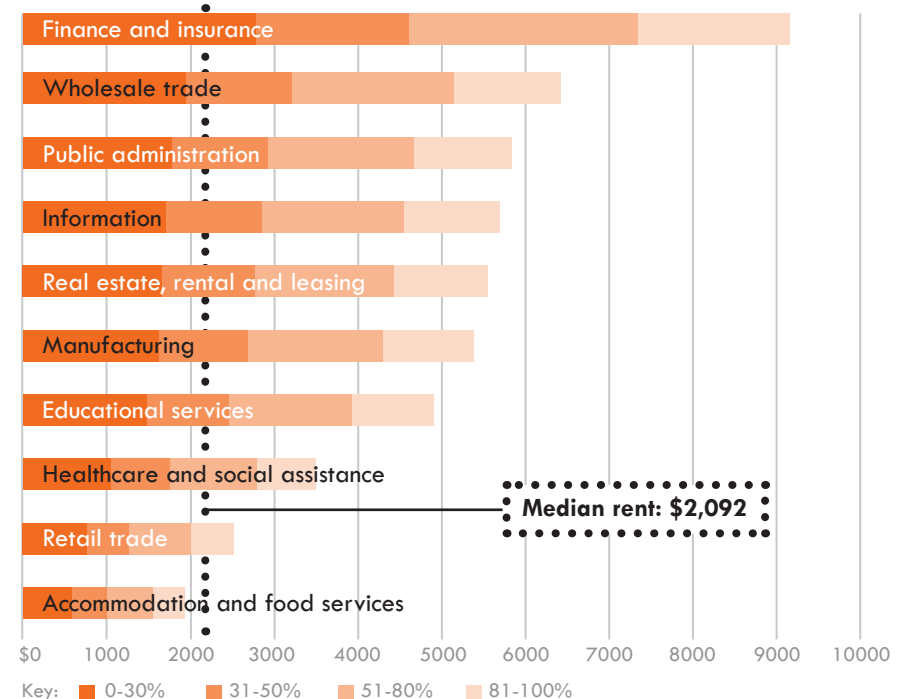
Rental
\$1,546

Median rental cost
Based on MLS Data provided
by local realtors

\$2,092

Median cost of a one-
bedroom apartment
Based on online rental listing from
Craigslist and Padmapper

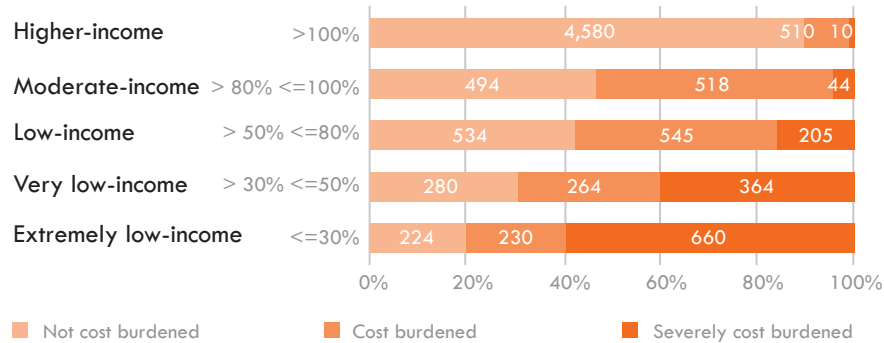
Monthly Median Industry Wages and Rent



This type of financial burden also causes the household to have less discretionary income to support the local economy. The households most vulnerable to the economic impacts of the COVID-19 pandemic and the threat of eviction or foreclosure are those who are lower-income and cost burdened or severely cost burdened. There are 2,268 of these households in Dedham as can be seen in the following figure.



Income and cost burden of rent



There are 3,410 households that are eligible for Affordable Housing in Dedham. The number of affordable housing units in the Town are tracked by the Subsidized Housing Inventory (SHI). The SHI shows a count of 1,104 housing units in Dedham which are deed-restricted Affordable Housing units. Comparing this figure to the households in need of Affordable Housing illustrates the need for additional units in Dedham. Only 1 Affordable Housing unit is available for every 3 households that are eligible to live in a deed-restricted Affordable Housing unit.

A lack of affordable housing impacts most households in Dedham. Addressing housing affordability is in the long-term self-interest of most homeowners to stabilize home values and residential taxes, to create opportunities for downsizing while remaining in Dedham, and to attract the employees of businesses and services that enhance the quality of life in Dedham.

1 for every 3

Affordable housing
unit available for every
eligible household



Dedham Housing Authority, Veterans Road



Source: The Blue Book Building & Construction Network



Housing In Dedham today

Additional context and data Population characteristics

Dedham's total population according to the 2020 U.S. Census data is 25,364. An increase of 635 residents from the previous decade, or an increase of 2.6%. The most recent Census estimate showed a total population of 25,377. A figure that is very close to the 2020 Census data and the figure that was used in the 2019 Dedham Housing Study. The average household size in Dedham is 2.43, which is slightly lower than the state average of 2.53 and the county average of 2.58.

Dedham's population is aging. According to the 2019 Housing Study analysis, 26% of Dedham's residents are 60 years of age or older. The population of residents 60 years of age or older increased by more than 30% from 2000 to 2017 and is projected to continue to increase.

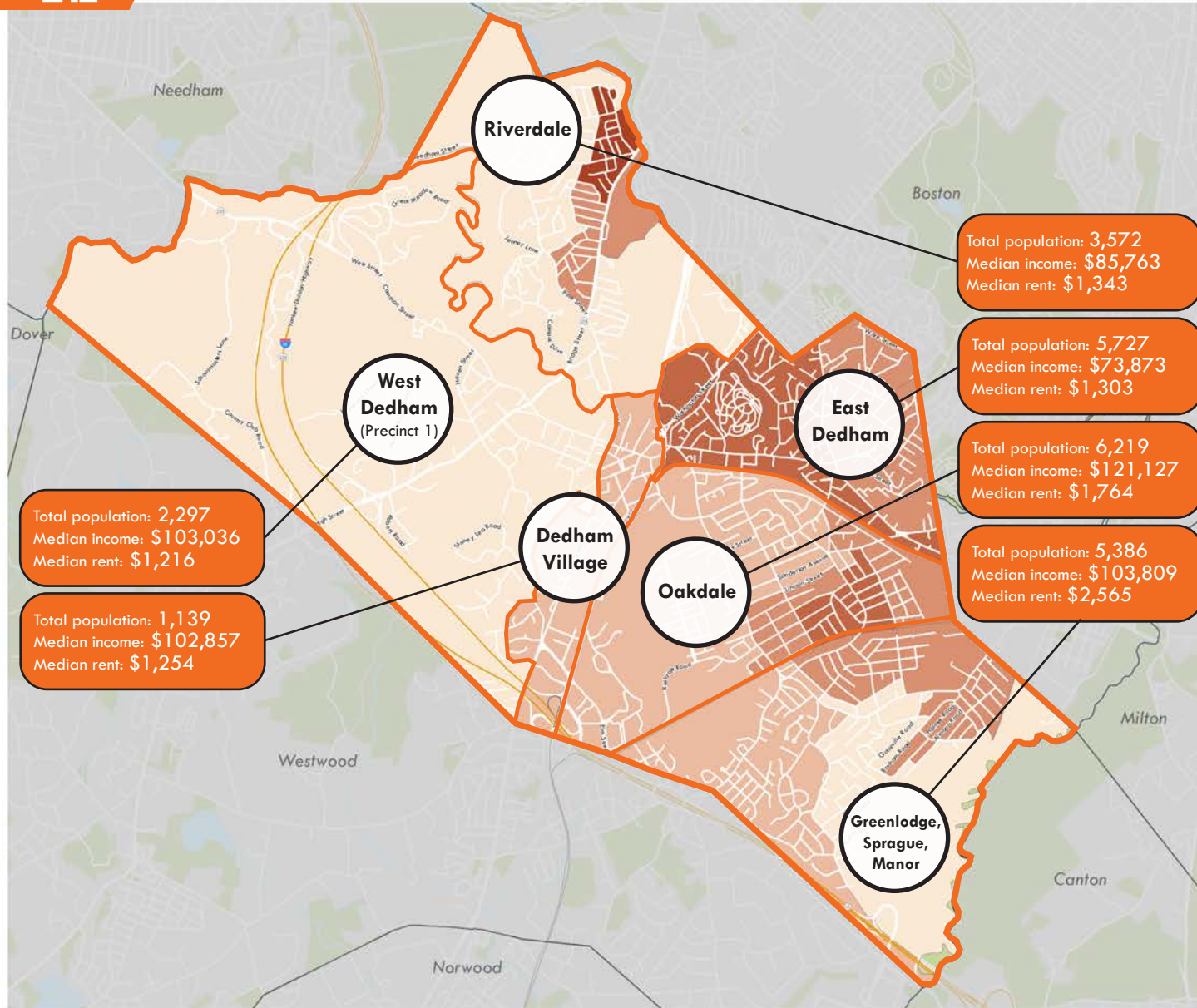
Dedham's population is becoming more diverse. While most of the population at 79% identifies as White, the proportion of population that identifies with another race and ethnicity has been growing. 7% of the population identifies as Black or African American. 3% identifies as Asian. 2% identifies as some other race and 2% identifies as two or more races. 9% of the population of any race identifies as Hispanic or Latinx. The diversity of residents increased by about 12% from 2000 to 2017 and is projected to continue to increase.

Dedham's median household income is estimated at \$100,757 according to the 2015-2019 ACS estimates. This is about \$11,000 less than the Area Median Income (AMI). 63% of Dedham's households are family households. Of these households, 44% have school-aged children and 44% include at least one person age 60 or older. Of non-family households, about 91% live alone.

A recently constructed two-family home in Dedham



Source: Coldwell Banker Homes



Housing Housing Density

Households per acre

- 1.0 or less
- 1.1 to 2.3
- 2.4 to 3.4
- 3.5 to 4.6
- 4.7 or more
- Rivers and Streams
- Water
- Open Space
- Dedham

0 0.225 0.45 0.9 Miles

Data Sources:
Metropolitan Area Planning Council (MAPC)
Massachusetts Geographic Information System (MassGIS)
Massachusetts Department of Transportation (MassDOT)

February 2020



Types of housing

Dedham's housing stock consists of a total of 10,246 housing units. Dedham's housing stock consists of primarily detached single-family homes (68%) that are owner-occupied (69%). The composition of Dedham's housing stock changed between 200 and 2017 with the share of single-family homes decreasing by 12% and the share of multi-family housing with 20+ units increasing. The average size of housing units has also decreased across the same time period. The proportion of units with five or more bedrooms decreased by 78% from 2000 to 2017.

Neighborhood characteristics

The overall demographic and housing patterns described in Dedham above vary by neighborhood. For the purposes of the 2019 Housing Study and the Master Plan, Dedham has been defined by six neighborhoods including Dedham Village/Dedham Square, East Dedham, Greenlodge/Sprague/Manor, Oakdale, Riverdale, and West Dedham (Precinct 1).

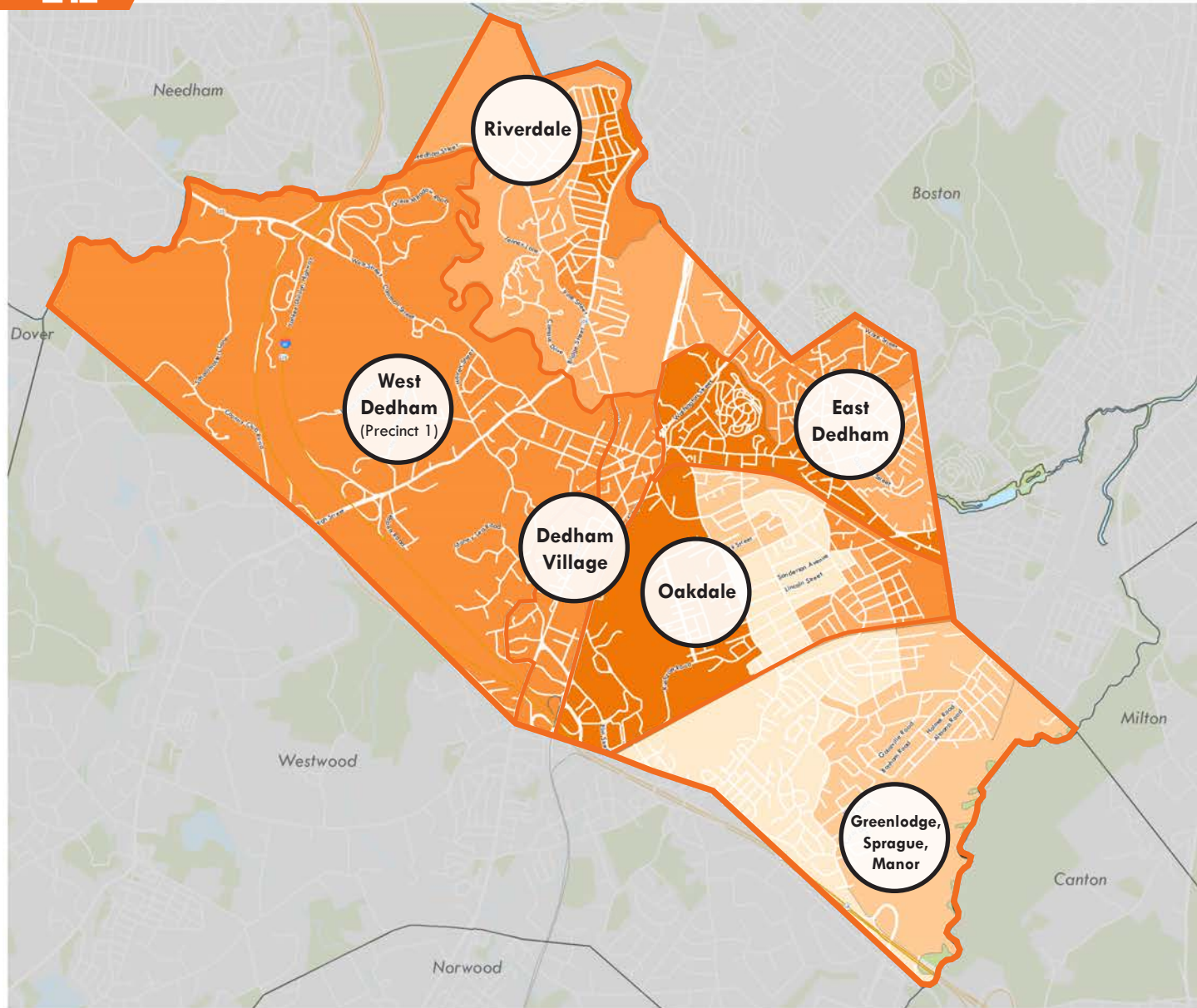
The largest neighborhood by population is Oakdale with 25% of the Town's total population with 6,219 residents. The median age by neighborhood is highest in West Dedham (Precinct 1) at 56 years of age. The percent of residents of color is greatest in East Dedham with 27% of the population.

Housing tenure

Of the total housing units in Dedham, 96% are occupied with 69% owner-occupied and 31% renter-occupied. The owner vacancy rate is 0.7%. This is an indication of a very competitive housing market where a 2% vacancy rate is considered a healthy average. The rental vacancy rate is 5.9%, which is more closely comparable to the 5.5% that is considered a healthy average. From 2000 to 2017, the Town has seen a 3% decrease in owner-occupied units and a 3% increase in renter-occupied units.

Affordability

According to the 2019 Housing Study, the median sales price in Dedham is \$512,500. The median sales price of a single-family home is \$520,200 and \$380,000 for a condominium. From 2010-2017, there was a 28% increase in median sales price, based on the cost of a single-family home adjusted for inflation. Over the same time period, there was a 40% increase in median sales price, based on the cost of a condominium adjusted for inflation. Median rent is \$1,546 and has seen a 33% increase in median gross rent adjusted for inflation from 2000-2017. This is more expensive than the median rent in Norfolk County of \$1,450 and the Commonwealth of \$1,173.



Housing Housing Tenure

Percent of Renter Occupied Households

- 0% - 5.2%
- 5.3% - 12.2%
- 12.3% - 19.9%
- 20% - 43.1%
- 43.2% - 60.4%
- Rivers and Streams
- Water
- Open Space
- Dedham

0 0.225 0.45 0.9 Miles

Data Sources:
Metropolitan Area Planning Council (MAPC)
Massachusetts Geographic Information System (MassGIS)
Massachusetts Department of Transportation (MassDOT)

February 2020



Housing Community Priorities

As part of the Master Plan process, themes and priorities heard from the community were identified related to housing through the extensive community engagement process detailed in Chapter 1 that included community surveys, community open houses, and other opportunities for community conversation. While the themes and priorities heard from the community are reflected in the housing themes and data presented earlier in this chapter, these items deserve additional recognition and in some cases repetition due to the frequency with which these themes and priorities were mentioned by the community.

H1 Housing is a critical challenge

In an overall survey covering all Master Plan topics, the majority of participants ranked housing as the greatest challenge facing Dedham (32% ranked #1, 564 total votes) along with traffic congestion (32% ranked #1, 604 total votes). Most notably, only 1% of respondents ranked access to jobs as the greatest challenge for the Town. This public input and corresponding data show the need for an economic development related housing strategy that will need to address the high cost of housing in Dedham to reduce cost burden, provide workforce housing, increase spending power to support local businesses, and attract new households to support Dedham's future and vibrancy.

H2 Housing available is not matching everyone's needs

Public input supports the findings that there is a mismatch between Dedham's housing and its households. 75% of the survey participants said affordability was important (41%) or the most important (34%) housing challenge for the Town. Additionally, 59% said there was a mismatch between the type of housing and the needs of the population, and 49% said there isn't enough variety of housing types in Town. All these perceptions by the community are reinforced by the data presented in this chapter.

H3 Staying in homes for long term

57% of the survey participants said their future housing goal was to remain in their current home for as long as possible. This individual goal causes ripple effects across the local housing market by reducing the turnover of homes. This goal is also directly related to the availability of other types of homes and affordable homes to move into. It is undesirable to leave your current home if it will be difficult to find somewhere new to live that meets your current needs. This goal may also present a challenge for the large number of non-conforming properties that may face greater difficulty making changes to their property, such as modifying their home to facilitate aging in place. 86% of participants support increasing the variety of amenities and uses that can be accessed by walking with (39%) considering it important and (47%) the most important zoning challenge.



Housing Goals and Strategies

Capacity Building Steps for Housing Implementation

Through the efforts of the Master Plan Committee, data analysis, and community input, Dedham has established six main goals to better meet housing needs, as described above. This following section details many implementation strategies that work towards accomplishing these goals. Several of these strategies will require the Town to expand its capacity to administer and facilitate housing efforts. The steps the Town should take to build this capacity are described and symbolized by icons. The icons are referenced in strategies that require capacity building. The Town should focus on capacity building first, but should also implement other housing strategies as opportunities arise.



1 Shared Housing Service Office (SHSO)

Join an existing SHSO or establish a new one with nearby communities to expand the capacity and resources available to address housing needs in Dedham. Currently, no staff member is dedicated to housing needs in Dedham. Sharing a housing staff member based on the Town's varying demand for housing administration is a cost-effective alternative to hiring a full-time housing planner. A full-time Town staff member should coordinate with SHSO staff. Refer to the Critical next steps for additional information.



3 Rental Registry

Require landlords that own more than three housing units to register these housing units with the Town. A rental registry provides a simple tool to track basic information about rental housing and the treatment of tenants to add transparency to the landlord-tenant relationship. Consider incentive, imposing fines, or other penalties to encourage participation.



4 Housing Coalition

Convene and establish a coalition of residents, Affordable Housing developers, community development corporations (CDCs), mission-based lenders, and other housing stakeholders, or organizations to work collaboratively towards meeting Dedham's housing needs. The coalition could be positioned as an advisory group to help the town strategize around specific housing issues or potential housing opportunities.



2 Affordable Housing Trust (AHT)

Establish an Affordable Housing Trust (AHT), a distinct fund established by the town to support preservation and production of affordable housing. Also establish consistent funding source(s), including renewed exploration of the Community Preservation Act (CPA), for the trust to support the implementation of the Town's housing goals and strategies.



Summary: 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.

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.

Facilitate the development of housing that households can afford in the marketplace 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, explore modifications such as reducing the minimum lot size for large lot residential districts.

Strategy H1.2: Leverage publicly owned land (excluding parks and protected open space) for deed-restricted Affordable Housing Development. This land should be provided at little or no cost to, the Dedham Housing Authority (DHA), community development corporations, groups interested in forming a community land trust (CLT) or other non-profit organizations to ensure housing built on this land will be affordable in perpetuity.



Strategy H1.3: 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 to a Town-wide policy that includes both rental and owner-occupied housing developments.



Strategy H1.4: 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 H1.5: Establish 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 H1.6: Ensure the preservation of all existing deed-restricted Affordable Housing in Dedham by monitoring these housing units before they expire.



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

Equitable development provides housing opportunities for all household types and demographics of the Town. 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. In addition to income, cultural background, family size, and life stage may all impact the type of housing that is most needed.



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 state and federal fair housing laws.



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 2.3: Attract non-profits engaged in development of mixed-income housing to partner with Dedham around housing production opportunities.

Strategy H2.4: 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. Reduce barriers and incentivize construction of Accessory Dwelling Units to offer additional options for aging in place.



Strategy H2.5: 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 H2.6: 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. 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. See the governance section for more ways to increase diversity of Town boards and committees.



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

Housing insecurity can have wide ranging and lasting negative impacts and is a difficult situation for residents to face without support. Policies and programs that may help address housing insecurity would benefit Dedham residents and strengthen their ability to contribute positively to the community.

Strategy H3.1: Explore establishing a local emergency rental and mortgage assistance program with the goal of assisting cost-burdened households to pay for rent, mortgage, and/or utility costs. Funding should be flexible and easy for the Town to access as needs arise and should be distributed through the suggested Affordable Housing Trust (AHT).

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. Support staff can also play a role as an intermediary between the tenant, legal counsel, and the landlord to help prevent evictions.

Strategy H3.3: Refer households at risk of being displaced to resources that support tenants such as tenant associations, legal counsel, and advocacy organizations. Assign a staff person to assist community members with housing issues. Partner with school, library, and church programs to expand awareness and connect with populations who may benefit from these resources.

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 preservation, improvement, and diversification of the Town's housing stock while requiring linked community benefits and mitigation of community impacts.

Align zoning with the priorities of the community to maximize the positive outcomes for development investments that include new housing throughout the Town.

Strategy H4.1: Update zoning regulations to align with current lot conditions and reduce the number of non-conforming residential lots and to expand production of a diverse housing stock.

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: Due to housing needs for smaller households, supporting aging in place, and significant public interest in accessory dwelling units (ADU) received throughout the planning process, the Town should consider revamping its accessory unit bylaw. The Town should work with the Dedham Zoning Board of Appeals (ZBA) to evaluate possible updates to the 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 when developments are reviewed, such as the construction of sidewalks, provision of open space, or other benefits that are proportional to the development being proposed. Define the community benefits and thresholds for compliance clearly as part of future zoning modifications.

Strategy H4.6: Reduce minimum parking requirements or offer a fee-in-lieu option to pay for public parking to reduce housing development costs, support affordable housing, and avoid negative impacts of large surface parking areas.



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.

Encourage mixed-use redevelopment in areas of Dedham where housing can support retail and other economic activity, as well as benefit from convenient access to transit. Most homes near Dedham's business districts and areas of economic importance are single-family. With fewer multifamily housing options in these areas and fewer housing units overall, there is less foot traffic and spending power to support local businesses. Additionally, only 4% of Dedham residents walk to work, less than 1% bike, and 11% use public transit despite the Town's two commuter rail stations and other transit systems. Closer proximity of housing to transit could increase transit use and decrease congestion.

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 as defined in the Economic Development Chapter. 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. 40R is a state tool to permit this type of housing in areas that meet state criteria for smart growth. If a SGOD is adopted, the state will provide Dedham with funding to support capital improvements in this area. This funding can be used to upgrade deteriorating sidewalks, make new bike and pedestrian connections, expand sewer and water capacity, and to undertake similar upgrades.

Strategy H5.4: Advocate for diverse housing options as part of mixed-use development pre-development conversations and review. Diverse housing options may include more affordable micro-housing units, intergenerational housing, or cooperative housing models.



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

Provide opportunities to share information and facilitate community discussion to help reduce housing misconceptions, particularly surrounding affordable housing. Expand awareness for housing needs in the community, and build support for the actions required to address those 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. Work with other housing advocate organizations to engage around housing needs in the community.

Strategy H6.2: Cultivate renewed support for passing the Community Preservation Act (CPA) locally. CPA efforts have failed in Dedham in the past, but it is such an important funding source for housing as well as other needs that it should be pursued again and combined with a substantial public outreach and engagement effort. In FY2022, the first round CPA state match is projected at

32.3%. 177 municipalities in the Commonwealth have adopted CPA locally.

Strategy H6.3: 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. The campaign should advance a new set of housing terms that better describe various forms of affordable and mixed-income housing and alleviate misconceptions about this housing. New housing terms should emphasize the importance of housing in supporting the Town's culture, economy, and other assets. Examples of new housing terms could include "need-based housing and workforce housing." This outreach could communicate the income levels that qualify for affordable housing as discussed in this chapter. The income levels of 80% AMI are typical of teachers, public servants, and other essential service providers and talent that the Town is trying to attract.



Housing Implementation

Critical next steps

In the Implementation Chapter of the Master Plan, a more detailed level of actions is added under each goal and strategy. The actions are associated with responsible parties, a suggested timeframe, and potential external funding or resources that may be available. The following critical next steps highlight several of these actions that would provide tangible steps to make progress on the top priorities that have been identified for housing.

H1 **Assign a staff member or utilize the suggested Shared Housing Service Office to coordinate housing implementation**

This action would build on the Capacity Building Steps for Housing Implementation outlined prior to the goals and strategies. This first step would allow the other housing actions to have a dedicated and responsible party and to focus on the implementation of housing goals and strategies. The lead responsibility would initially be the Planning Department in coordination with the Select Board and Town Manager to get the new position or shared office initiated. The timeframe for this action would be near-term, to occur within 1 to 3 years of the conclusion of the Master Plan process. Potential resources include funding resources that may be available through the American Rescue Plan Act (ARPA).

H2 **Advance zoning modification conversations related to housing**

This action would focus on the residential zoning districts of the Town to explore where and how to encourage the “missing middle” housing types to be developed in the Town. The lead responsibility would be the Town’s Planning Department in close coordination with the Planning Board and Zoning Board of Appeals. The timeframe for this action would be mid-term, to occur within 4 to 6 years of the conclusion of the master plan process. Potential resources include the base zoning and spatial analysis of the 2019 Dedham Housing Study.



Source: Cape Cod Commission



H3 Promote resources to support senior homeowners to age in place

This action would produce and distribute outreach materials promoting state programs, such as home modification loans and financial assistance, through pamphlets, newsletters, or utility bills, to inform seniors about these programs. A guide for navigating the approval process could also be produced to help navigate the steps needed to construct these improvements. The lead responsibility would be the housing staff member or Shared Housing Service Office in close coordination with the Planning Department. The timeframe for this action would be mid-term, to occur within 4 to 6 years of the conclusion of the Master Plan process. Potential resources include the Commonwealth's Home Modification Loan Program (HMLP). The Home Modification Loan Program provides no interest loans to modify the homes of adults and children with disabilities. The program website is available at <https://www.mass.gov/home-modification-loan-program-hmlp>



Source: Community Teamwork