# CHAPTER 3
# Housing Goals

Housing Production Plans may include two types of goals:

- **Quantitative goals**, which are numerical targets such as the goal of producing several affordable units equal to 0.5% or 1.0% of year-round housing units as described in Section 1.A; and
- **Qualitative goals**, which describe aspirational statements of the types of housing being produced, people being served, or how needs are met.

This Housing Production Plan starts with a vision statement developed based on community input gathered throughout the planning process. Then, goals were developed to address each of the Comprehensive Needs Assessment conclusions listed in **Section 2.G**. For each goal, a qualitative "indicator" was selected to track progress toward that goal. In the next chapter, an action plan of strategies to achieve the goals will be laid out, including characteristics of ideal affordable housing, a list of potential sites selected based on those characteristics, regional partnerships to achieve shared goals, and other recommended zoning changes, policies, investments, or actions to achieve the goals.

## A. Dunstable's Housing Vision

Visioning is a collaborative process to express desired characteristics of a community or an element of a community. Although a vision cannot include every opinion, it can represent a melding of input into common themes and ideals. This plan strives to express a vision that is inclusive of the many, diverse voices that provided input into the plan. The goals in this chapter will address the challenges identified in the Comprehensive Needs Assessment while working toward the desired vision of Dunstable:

> Dunstable will be a community that has a balanced mix of housing that is appropriate and accessible to all types of households. We will provide homes for all stages of life, including starter homes suitable for young families and units that are accessible and affordable to seniors, including multifamily housing. Our housing will be inclusive, with options for all. As Dunstable grows, it will meet housing needs while continuing to strengthen the town center and retaining its rural design aesthetic, working farms, and open space.

## B. Affordable Housing Production Goal

The Housing Production Plan guidelines require that the HPP set an annual goal for housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50% of its total units during every calendar year included in the HPP, until the overall percentage exceeds the 10% Statutory Minimum. There should be a direct link between the setting of these goals and the results of the needs assessment. The numerical goal should be based on the total year-round number of housing units.

The 0.5% goal for Dunstable is 5 units in a single calendar year, and the 1.0% goal is 11 units in a single calendar year. However, this number is also anticipated to be updated based on the 2020 Decennial Census. The 0.5% goal is anticipated to be 6 and the 1.0% goal could range from 11 to 12. In addition,

continued subsidized unit development may help Dunstable reach other goals. This should include easing the housing cost burden of those who may qualify for SHI housing, especially those paying more than half their income on housing. The Comprehensive Housing Affordability Strategy data set estimates a number for this:

> As of the most recent data (2015-19 ACS), an estimated 70 households below 80% AMI pay more than 50% of their annual income on housing costs.

Two scenarios have been created: one with the 0.5% goal and one with the high end of the 1.0% goal. These are shown in **Table 56**, which assumes Dunstable grows at the same rate of total units as its previous 10-year permitting average (see **Section 2.B.5**). Notably, the table shows market rate units being converted to Subsidized Housing Inventory (SHI) units. Assuming this doesn't happen, Dunstable would have to produce more total housing units than its previous 10-year average to reach its SHI goals.

**Finding: An estimated 70 households that earn 80% of AMI or less pay 50% or more of their income on housing, but Dunstable had no Subsidized Housing Inventory (SHI) units as of February 2023.**

**Goal 1:**       Produce an average of at least 6 and preferably 12 SHI units each year. This goal is reflected in **Table 1** below.

**Indicators:** *Number of units that are added to the SHI*

**Table 1: SHI-Eligible Housing Production Goal in Scenario A and Scenario B**

| A: Year | B: End of Year Total Year-Round Units | C: Net new Year-Round units | D: End of Year SHI Units | E: Net new SHI units | F: Percent of Total Units on SHI | G: Percent of 2020 Census Count Total Units on SHI |
|---|---|---|---|---|---|---|
| Scenario A (0.5% goal, 6 units per year) | | | | | | |
| 2023 | 1,188 | 7.15 | 45 | 45 | 3.8% | 3.9% |
| 2024 | 1,196 | 7.15 | 51 | 6 | 4.3% | 4.4% |
| 2025 | 1,203 | 7.15 | 57 | 6 | 4.7% | 4.9% |
| 2026 | 1,210 | 7.15 | 63 | 6 | 5.2% | 5.4% |
| 2027 | 1,217 | 7.15 | 69 | 6 | 5.7% | 5.9% |
| Scenario B (1.0% goal, 12 units per year) | | | | | | |
| 2023 | 1,188 | 7.15 | 45 | 45 | 3.8% | 3.9% |
| 2024 | 1,196 | 7.15 | 57 | 12 | 4.8% | 4.9% |
| 2025 | 1,203 | 7.15 | 69 | 12 | 5.7% | 5.9% |
| 2026 | 1,210 | 7.15 | 81 | 12 | 6.7% | 6.9% |
| 2027 | 1,217 | 7.15 | 93 | 12 | 7.6% | 8.0% |

*Source: NMCOG Analysis. This table estimates the total number of Year-Round units by starting at the highest possible number at the 2020 census (1,167 year-round units) and projecting that forward by 7.15 units annually.*

Because goals are updated by the Executive Office of Housing and Livable Communities (EOHLC) once every ten years, but it is ideal for a community to maintain its 10% goal year-to-year, Column F tracks the percentage of each year's projected total year-round households that would be on the SHI, while Column G tracks the percentage of 2020 year-round units that would be on the SHI. SHI units in the pipeline are shown in 2023.

## C. Qualitative Goals

Fourteen qualitative goals were developed by utilizing the Housing Vision, as voiced in section 3.B above, to address each of the eight Comprehensive Needs Assessment findings listed in section 2.G. The goals are grouped below by the findings they seek to address, and each goal has been paired with a quantitative indicator that can be used to measure progress toward the goal. These goals are in no particular order, and their order does not indicate priority. Note that goals describe **what** the community wants to achieve. **How** the community can achieve the goals is explored in the next chapter, Implementation Strategies.

### Finding: There are a significant number of residents who make very low incomes and extremely low incomes, and their housing needs aren't being met.

**Goal 2:** Create safe, comfortable, affordable units through new construction, conversion, or adaptive reuse, especially those that are targeted to incomes at 60% AMI or lower.

**Indicators:** *Number of units that are added to the SHI, Qualifying income levels of units*

**Goal 3:** Build awareness about affordable housing needs, create opportunities to build consensus on how to meet those needs, and clearly communicate housing-related issues and opportunities to provide feedback to community members.

**Indicator:** *Number of educational and training opportunities provided and number of people in attendance and accessing opportunities*

**Goal 4:** Ensure newly-created income-restricted units are monitored, maintained as affordable, and continue meeting all the requirements of their respective deed restrictions.

**Indicator:** *Number of units that are removed from the SHI*

### Finding: Homeownership is increasingly out of reach for the median income earner.

**Goal 5:** Create more diverse types and sizes of ownership units, including types such as smaller single-family detached, duplexes, and townhouses at affordable prices that could serve as "starter homes"

**Indicator:** *Median sales price for condos and single-family detached homes*

**Goal 6:** Develop ladders to homeownership in Dunstable both for Dunstable residents and those who may wish to settle in Dunstable.

**Indicator:** *Number of first-time homebuyers in Dunstable*

**Finding: Two-family housing is not allowed in 97.1% of the town, and two acre minimum lot sizes are required for single family houses.**

**Goal 7:**  Increase the land that allows types of housing other than single-family detached by right or by special permit while protecting specific Areas of Critical Environmental Concern (ACEC), such as the Petapawag ACEC.

**Indicators:**  *Percent of land available for residential uses other than single-family detached*

**Goal 8:**  Provide equitable access to affordable homeownership and rental homes suitable for a variety of household types, including single bedroom apartments and homes with multiple bedrooms suitable for families with children.

**Indicator:**  *Number of units by number of bedrooms*

**Finding: Dunstable does not reflect the diversity of other neighboring suburban and rural communities in the region, raising fair housing concerns.**

**Goal 9:**  Ensure that mortgages or leases are monitored for discrimination and ensure Dunstable housing is welcoming and accessible to all.

**Indicators:**  *Number of mortgages applied for and approved by nonwhite or Hispanic or Latino/a households, complaints recorded by the Massachusetts Commission Against Discrimination*

**Goal 10:**  Actively address racial and other disparities by including people of diverse races, ethnicities, ages, and backgrounds in housing decision-making processes.

**Indicator:**  *Number of people who have diverse lived experiences in roles that impact housing production, both decision-making and advisory roles on the Planning Board, Conservation Commission, Affordable Housing Committee, and other capacities.*

**Finding: Dunstable has a growing senior population that may need affordable and fully-accessible housing.**

**Goal 11:**  Increase the proportion of fully Americans with Disabilities Act (ADA) accessible or adaptable units that meet the needs of people with mobility or other impairments through new construction or conversion.

**Indicator:**  *Number of ADA accessible or adaptable units*

**Goal 12:**  Emphasize the creation of complete neighborhoods when considering new development which provide a variety of housing types which may include multifamily, townhouses, duplexes, and smaller single-family detached homes and equitable, safe, and walkable with multimodal access to green spaces and other town amenities.

**Indicators:**  *Average Vehicle Miles Traveled diversity of housing units and typologies in neighborhoods*

**Finding: Infrastructure capacity varies across the town, and maintaining a high quality of town services is important.**

**Goal 13:**    Increase infrastructure capacity in areas targeted for development or redevelopment.

**Indicator:**    *Number of households water infrastructure can support in targeted areas*

**Goal 14:**    Encourage development patterns that make wise use of existing resources while increasing the amount of affordable and market-rate housing and promote water and energy conservation and other sustainable practices for existing and new development.

**Indicator:**    *Average water, wastewater, and energy use per household*

**Goal 15:**    Continue to provide new and existing homes with high-quality services such as education, emergency response, fire protection, and police protection in a cost-effective way.

**Indicator:**    *Appropriate tracking measures from service providers*