HOUSING PRODUCTION PLAN

Town of Dover

FY22-FY26

Prepared for:
Town of Dover
Planning Board

Prepared by:
Roberta Cameron, AICP
Courtney Starling, AICP

December 16, 2021

TOWN OF DOVER
BOARD OF SELECTMEN
5 SPRINGDALE AVENUE
P.O. BOX 250
DOVER, MASSACHUSETTS 02030

John D. Jeffries, Chair
Robyn Hunter, Clerk
Robert P. Springett

Telephone: 508-785-0032 x 221
Fax: 508-785-2341
www.doverma.gov

December 16, 2021

Ms. Jennifer Maddox, Undersecretary
Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Ms. Maddox:

On behalf of the Dover Board of Selectmen and Planning Board, I am pleased to submit the attached Dover's Housing Production Plan for your review and approval under the State's Housing Production Program.

The Planning Board voted to adopt the Housing Production Plan on November 15, 2021 and the Board of Selectmen voted to adopt the Housing Production Plan on December 16, 2021.

This Housing Production Plan outlines how the Town will continue the progress it has made toward reaching and sustaining the goal of having 10% affordable housing. Through the Housing Needs Assessment, completed by Roberta Cameron, AICP, we have documented the extent of the local housing needs for affordable housing as well as more diverse housing options. The Town's staff and Planning Board completed the plan by identifying desired local housing preferences and locations, goals and strategies to help increase the Town's supply of affordable housing, and an implementation plan to meet housing targets through efforts already in progress, such as the construction of Red Robin, a 35-unit Ch. 40b development currently under permitting, and additional sites and actions that have potential to diversify Dover's housing stock and increase its supply of SHI-eligible Affordable Housing.

Our municipal contact is: Courtney Starling, AICP, Land Use Director. Ms. Starling can be reached by telephone at (508) 785-0032 x 238 or email at cstarling@doverma.gov.

We look forward to your determination that the plan meets HPP Regulations and Guidelines.

Sincerely,

John D. Jeffries
Chair

ACKNOWLEDGMENTS

Thank you to all community members who gave their time and insights to this project by participating in the project's interviews, community survey, webinars, public meetings, and reviewing drafts.

Housing Production Plan Working Group

Dover Planning Board

Carol Lisbon, Chair
Jody Shue, Vice-Chair
George Sidgwick
Bill Motley
Scott Freedman
Carol Chirico, Former Member

Town Staff

Courtney Starling, AICP
Land Use Director

With assistance from:

Roberta Cameron, AICP
Planning Consultant

Cover photo by Carol Lisbon
Report photos by Brieanna Allen, unless otherwise noted

Contents

Executive Summary 1

Introduction 2

Process 4

Prior Planning Efforts 5

Needs Assessment 6

Demographic Profile 6

Key Findings 6

Population Trends 6

Economic and Employment Profile 11

Key Findings 11

Housing Inventory 13

Key Findings 14

Development Pipeline 16

Regional Context 16

Housing Cost 17

Key Findings 17

Affordability 18

Key Findings: 18

Affordable Housing Inventory 21

Housing Development Framework & Challenges 23

Physical and Environmental Constraints 23

Infrastructure 24

Zoning 24

Housing Preferences 29

Preferred Housing Types 30

Housing Goals 31

Implementation Strategies 32

Appendix A-1

Glossary of Terms A-2

Housing Resources, Education, and Community Engagement A-3

Subsidized Housing Inventory A-4

Executive Summary

A Massachusetts law went into effect in 1969 (widely known as the "Comprehensive Permit" law or "Chapter 40B") established a mandate for all communities in Massachusetts to have a minimum of 10 percent of their housing stock be affordable to middle- and lower- income households. To count toward this 10 percent, affordable housing units must have a permanent or long-term restriction requiring the unit to be sold or rented to households earning less than 80 percent of the median income in the local area (Area Median Income or AMI). The 10 percent minimum is based on the total number of year-round housing units reported in the most recent decennial census; for Dover, this currently means that 195 units out of a total of 1,950 must be deed restricted as "affordable" (Census 2010). It is expected once the 2020 decennial census data is released the number of year-round housing units will rise to approximately 2,130 housing units, thereby bringing the requirement for 195 affordable housing units to 213 affordable housing units to meet the 10 percent minimum after the release of the 2020 decennial data.

CH.40B Housing Targets		Units
Est. Total Housing Units: 2,128 (ACS)	**Existing SHI Units**	24
	Est. Units Required (10%)	213
213 housing units eligible for inclusion on the SHI will	**One-Year Safe Harbor**	11
be required to meet the Town's Ch.40b obligations	**Two-Year Safe Harbor**	21

For those towns that are making progress towards meeting their affordable housing obligations and meeting their housing targets, they make invoke "safe harbor" and deny comprehensive permit applications that are found to be inconsistent with housing needs identified in the Housing Production Plan. To meet these housing production targets, the Town has identified the following goals:

1. Address local housing needs and meet production goals. Work to meet the 40B Housing Targets to reach and maintain "safe harbor" certification, eventual 10% affordability, and then continue to promote initiatives to address local housing needs.
2. Promote a welcoming, diverse, intergenerational, and inclusive community with a mix of housing opportunities for residents with varying needs and preferences by making key regulatory updates such as modifying zoning requirements.
3. Foster safe, well-designed, and sustainable housing. Promote housing development that is accessible to persons of all ages and abilities and ensure new homes of all types are sensitive and compatible in scale, siting, and design to neighborhood context.
4. Integrate affordable and diverse housing options at a scale and in character with the built environment. Incentivize smaller affordable housing developments by creating a regulatory path to permit and construct them.
5. Preserve the affordability of existing affordable homes by monitoring resales.
6. Expand local capacity to implement housing initiatives and reestablish the Affordable Housing Committee.
7. Utilize the Town's communications to promote transparency and engagement and increase awareness of local housing needs and issues.

Introduction

Centre Street Bridge

Dover has long been settled by human occupants. Within the Hale Reservation, there is evidence of stone quarries in use by ancestors of the Powisset dating back 3,000 years ago. After the Massachusetts Bay Colony was established, Dedham was the sixteenth new town established immediately thereafter by the Puritans. Dedham, known as the "mother town" was established in 1636, and included lands to the "Dedham Tree" on the Charles River, as well as the Town of Dover. Few households were established in the area until after the 1700s. The Springfield Parish was established in 1748 as part of Dedham and became politically separate as the District of Dover in 1784. Both hubs of colonial life, the first parish church was established in 1749, and the first tavern, was established in 1761. The earliest map of Dover, drawn in 1794, depicts two roads – present day Dedham Street/Springdale Avenue/Farm Street/Bridge Street (all one road at that time) and Farm Street (heading southerly into Medfield). The intersection near the Bridge Street crossing was known as Dover's Corner, where shops and houses grew into a village over time. Another road, the Hartford Turnpike, now County Street (Route 109) served as one of the earliest roads from Boston to Hartford and traversed the southern section of Dover. When the turnpike was established in 1806, a Toll House was constructed in Dover at the intersection with Walpole Street and the district served as a hub for travelers as well as industrial activity. At that time, there were several mills operating (a grist mill, sawmill, iron mill, and a paper mill), as agricultural and forestry activities. Dover incorporated as a Town in 1836. The railroad arrived in 1853, where the present day MBTA rail right-of-way is located. By 1899, there were 152 dwelling houses in Dover (as well as 254 horses).[1] Over time, Dover's land has become increasingly more residential and less agricultural and industrial; however, stables, riding rings, paddocks, and horse pastures in active use still line the Town's scenic roads and reveal a unique part of the Town's history that informs its present-day land use. For example, the Norfolk Hunt Club, which moved to Dover in 1903, houses the oldest continuously operating kennels in the country and regularly hosts foxhunts – though not without a good deal of coordination to cross over the Town's vast public and private open spaces. During the late 19th and early 20th centuries, Dover's early conservationists recognized the value of the Dover's large open spaces and forests and carved out large tracts of land for conservation and recreation purposes that remain intact to this day and form vast swaths of interconnected open space that are of immense local and regional ecological, historical, and recreational significance.

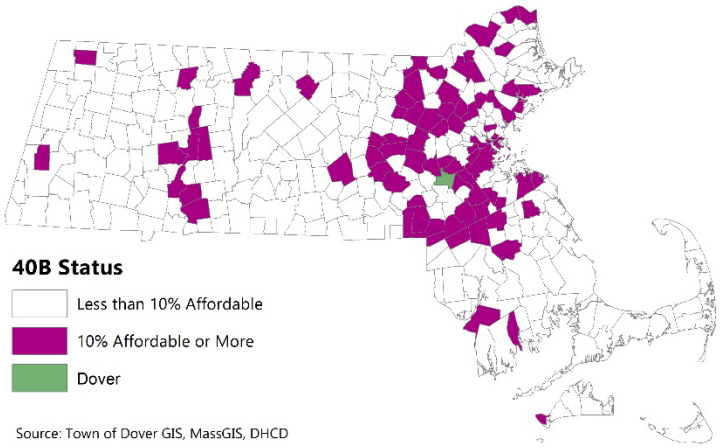
Whiting Tavern, Historical Society

[1] Vara, R. H. (2010). *Dover days gone by: An Illustrated History* (E. K. Tritsch, Ed.). Dover, MA: Dover Historical Society.

TOWN OF DOVER

From the very beginning of settlement, the inhabitants of the Springfield Parish, like all Massachusetts Bay Colony communities, were legally responsible for the welfare of all its inhabitants – including the poor. While those individuals who were deemed not to have land, a useful trade, or other means of support, could be "warned" out of town by the constable, the care of all residents (any inhabitant of the town for a period of twelve months or longer) was the responsibility of the community. The Selectmen served as Overseers of the Poor and the care of the poor was a significant portion of the Town's budget. Support from the town ranged from the delivery of a cord of wood to an elderly widow, to providing shelter, food, clothing, and medical attention to those who were unable to care for or pay for themselves. The town built a poor house on Pine Street in 1851 for widows, orphans, the elderly and infirm. The town also conducted "poor auctions" where townspeople bid to provide room and board for those auctioned to labor on their farms or at trade; lowest bidder won. **The provision of affordable housing serving low-income individuals is not a new concept, it is as old as New England itself.**

Communities meeting 10% Affordable Housing Goal (2020)



Source: Town of Dover GIS, MassGIS, DHCD

Reflecting the changing needs and standards for subsidized housing, a Massachusetts law went into effect in 1969 (widely known as the "Comprehensive Permit" law or "Chapter 40B") that establishes a mandate for all communities in Massachusetts to have a minimum of 10 percent of their housing stock be affordable to middle- and lower-income households. To count toward this 10 percent, affordable housing units must have a permanent or long-term restriction requiring the unit to be sold or rented to households earning less than 80 percent of the median income in the local area (Area Median Income or AMI). The 10 percent minimum is based on the total number of year-round housing units reported in the most recent decennial census; for Dover, this currently means that 195 units out of a total of 1,950 must be deed restricted as "affordable" (Census 2010). It is expected once the 2020 decennial census data is released this number will rise to approximately 2,130 housing units.

The intent of Chapter 40B is to provide a fair-share distribution of affordable housing throughout the Commonwealth. In order to address zoning and permitting barriers that make it too expensive to build low- and moderate-income housing, Chapter 40B supersedes zoning and other local regulations. M.G.L. c. 40B, Sections 20-23 authorizes the Zoning Board of Appeals to grant a comprehensive permit to qualified affordable housing developers. A comprehensive permit is a single permit that replaces the approvals otherwise required from separate city or town permitting authorities. The Zoning Board of Appeals may approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the state Housing Appeals Committee (HAC). Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

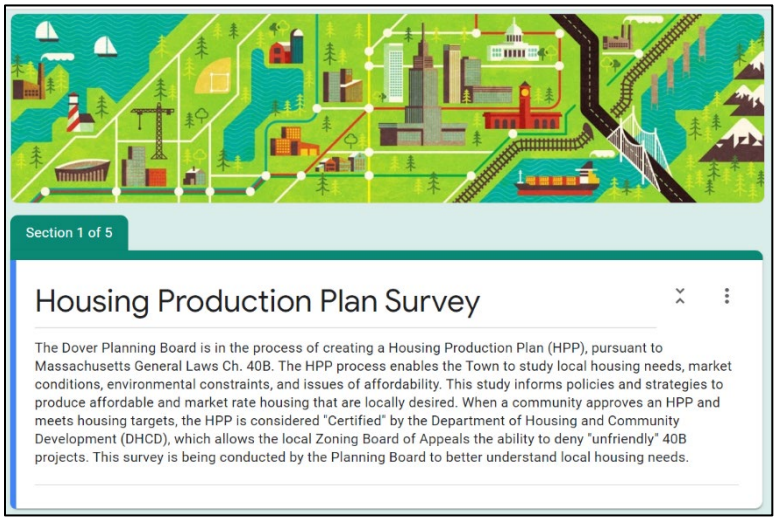
As revised in 2008, Chapter 40B encourages communities to be proactive in guiding the development of affordable housing to meet local needs through Housing Certification. To become Certified, communities must prepare a Housing Production Plan that promulgates proactive strategies toward meeting the 10 percent threshold, which may include affordable homeownership units and all rental units that are part of an eligible mixed income development. Where communities have Housing Production Plans approved by the Department of Housing and Community Development (DHCD), and implement strategies which result in the creation of affordable housing units equal to 0.5 percent of their year-round housing units in a calendar year, communities can deny unfavorable Comprehensive Permit projects for a period of one year. If the number of affordable units created in a year is equal to 1 percent of year-round housing units, the Certification lasts for 2 years.

Dover has made little progress to meet its affordable housing obligation under Chapter 40B. Since 2009 the Town has added approximately 5 units to its Subsidized Housing Inventory, primarily through mixed-income single-family homes developed through Comprehensive Permits. All of the affordable units created within this time frame have been homeownership units, however a comprehensive permit application to construct 35 rental units is under consideration at the Zoning Board of Appeals. The Town is continuing to explore opportunities to construct affordable housing through small-scale redevelopment of underutilized properties.

Process

A Housing Production Plan must address local housing needs, goals, and preferences, along with proposed techniques for implementation. The plan must be adopted by the Board of Selectmen and the Planning Board before it is submitted to DHCD for approval.

This plan was prepared by Town Staff with assistance by a consultant, Roberta Cameron, AICP, who provided the Needs Analysis, using local funding. The Planning Board served as the Working Group for the Housing Production Plan and hosted a Housing Production Plan workshop in the Spring of 2021, as well as a number of working sessions to review drafts of sections of the plan and to generate ideas and invite feedback on potential opportunities for development and partnership, and other strategies to create and support affordable housing. An additional general affordable housing workshop was also hosted by Town Counsel and Town Staff, also during Spring 2021. Interviews were conducted with department heads, committee members, and stakeholder groups, and local real estate and development professionals to learn anecdotally about local housing needs and opportunities. An online survey that was advertised on the Town's website, social media, and Council on Aging Newsletter was also conducted from April-June 2021.



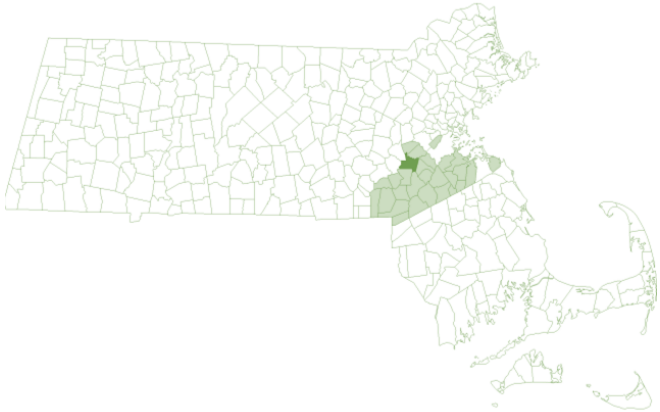
Prior Planning Efforts

The Town of Dover recently hired their first Land Use Director. The Land Use Director also serves as the Town Planner. Previously, the town had not had a full-time planner since the 1990s. For this reason, there have been few plans recently completed; although the Municipal Vulnerability Preparedness Plan was recently completed and updates to the Hazard Mitigation Plan and Open Space and Recreation Plan are currently underway. In addition, the Planning Board will be bringing forward an Accessory Dwelling Units Bylaw for consideration at Annual Town Meeting in 2022 to provide for marginal diversification of the housing stock, and has also applied for funding to assist with the creation of a Natural Resource Protection Zoning bylaw that is anticipated to have an affordability component for consideration at Annual Town Meeting in 2023. In addition, a Village Center Visioning process is currently underway; the first phase of which kicked off in Fall 2021. It is anticipated bringing new housing opportunities, particularly for seniors given the proximity of the Community Center will be prioritized.

Needs Assessment

The Needs Assessment takes into consideration the current and projected demographic profile of the community, as well as the existing housing supply, market trends, and estimated housing growth since 2010. A comparison of household incomes and housing costs provides an indication of the gap in affordability for different types of households and forms of housing.

Data for this analysis comes from public sources, including the US Census/American Community Survey (ACS), Town of Dover Assessor, Massachusetts Department of Housing and Community Development (DHCD), Executive Office of Labor and Workforce Development (EOLWD); as well as proprietary data sources such as The Warren Group.



The Federal Department of Housing and Urban Development (HUD) establishes income guidelines that are used to define housing affordability and defines median incomes on a regional basis in order to identify households with low and moderate incomes in relation to the communities in which they live. Dover is located in the Boston-Cambridge-Quincy, MA-NH HUD Metro Fair Market Rent Area (FMR Area). While the analysis focuses on the Town of Dover, data for larger geographical areas is provided for context. Dover is located in Norfolk County in the western suburbs of the Boston metropolitan area. It is located on the edge between the SWAP (Southwest Advisory Planning Committee) and TRIC (Three Rivers Interlocal Council) sub-regions of the Metropolitan Area Planning Council (MAPC).

Demographic Profile

This Housing Production Plan is grounded in a thorough examination of Dover's demographic makeup. An analysis of the current and projected population, household composition, and social and income characteristics provides insight into existing housing need and demand.

Key Findings

- Dover's population grew by about 8 percent over the past decade, despite projected decline.
- Dover has a high concentration of families with school-aged children; however, the trend has been shifting toward smaller households and a growing senior population.
- Of Dover's total households, 87 percent are families; of non-family households, a large (and growing) share are seniors living alone.
- Dover's median household income is above $250,000. For households headed by seniors (over age 65), the median income is $159,000, while the median income for non-family households (who are primarily people living alone) is $116,442 per year. Median household incomes in every category substantially exceed county and state cohorts.

Population Trends

As of 2019, Dover's total population is just over 6,000, with over 2,000 households. Average household size has declined slightly since 2000, and the rate of household growth exceeded population growth.

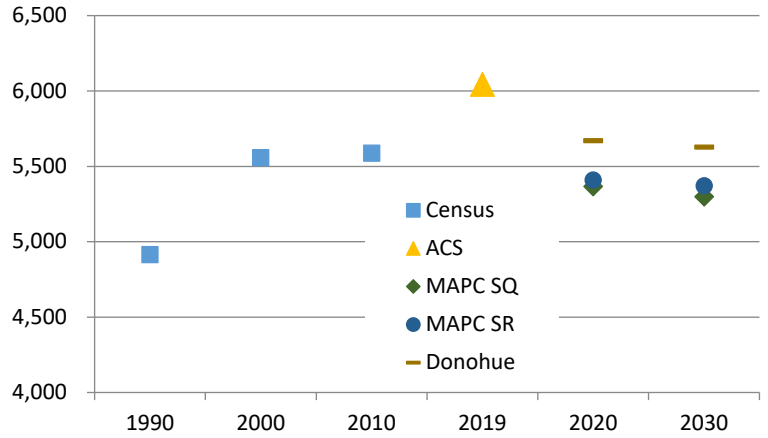
Dover's population remained stable between 2000 and 2010, but has resumed growth, according to ACS estimates. The implications of a decline in household size while there is growth in the number of households is that it takes more housing units to house relatively fewer people than have historically been required. A need for smaller housing units is also correlated with a reduction in household sizes.

Table 1. Population and Household Growth

	2000	2010	2019
Population	5,558	5,589	6,044
% Change		1%	8%
Households	1,842	1,869	2,031
% Change		1%	9%
Average Household Size	3.02	2.99	2.98

Source: US Census 2000 and 2010; ACS 2015-2019

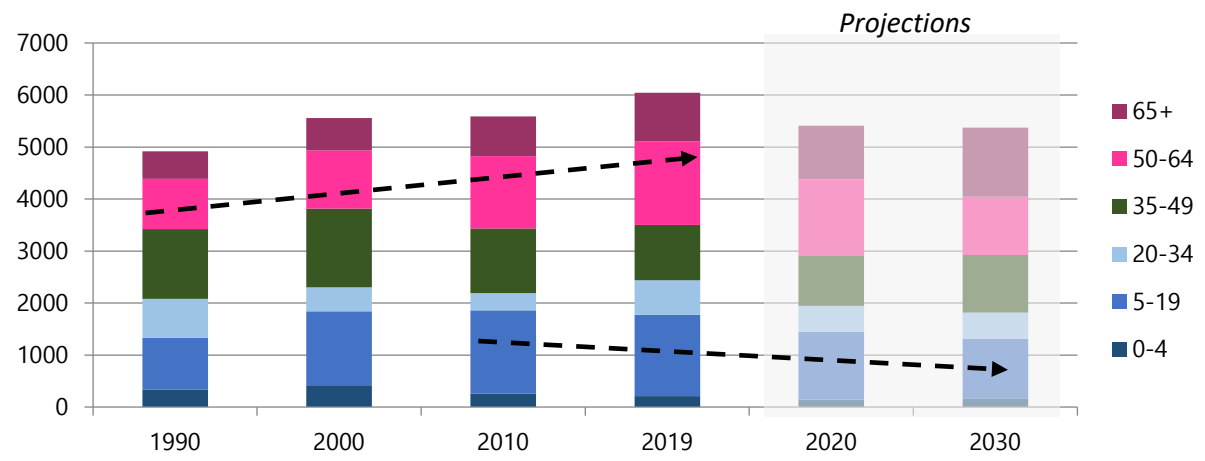
Figure 1. Comparison of Population Projections



Source: US Census, ACS (2019), MAPC Status Quo and Strong Region, Donohue Institute

As shown in **Figure 1**, the Metropolitan Area Planning Council (MAPC) offers two projection scenarios for Dover: The "Strong Region" projection makes assumptions about development-friendly regulatory changes throughout its region over the coming decade, while the "Status Quo" projection assumes no regulatory changes. Differences between the Status Quo and Strong Region projections are minimal for Dover, both indicate declining population over the coming decades. A third projection provided by the University of Massachusetts Donohue Institute shows level population or slight growth over 2010. By ACS estimates (5-year, 2015-2019), the town's population has actually grown by 8 percent since 2010, showing significantly higher growth occurred than was projected.

Figure 2. Population by Age, Historic/Projected



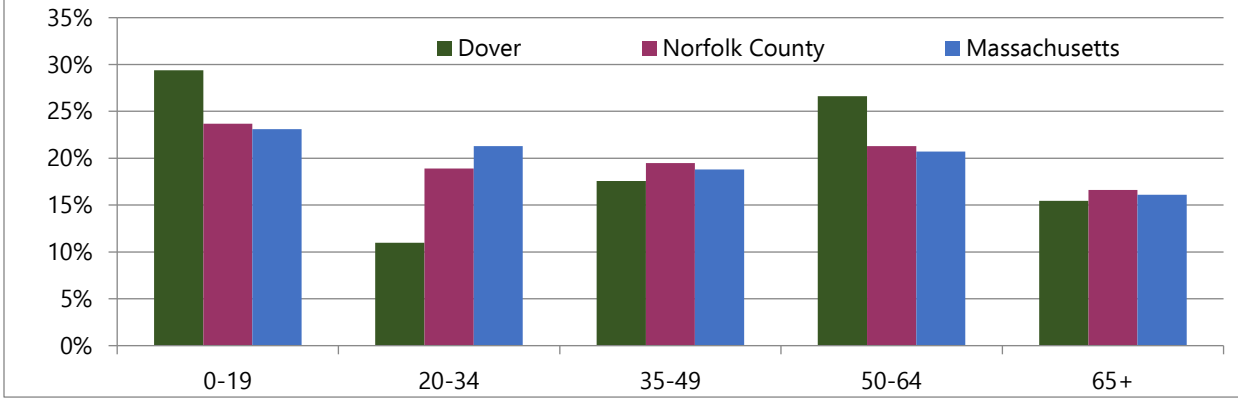
Source: US Census, ACS (2019), MAPC Status Quo Projections

Figure 2 shows population trends and projections by age. Since 1990, the number of adults over age 50 has grown consistently, and is expected to continue to climb. Comprising 30 percent of Dover residents in 1990, 42 percent of the population is over 50 today. By Status Quo estimates for 2030, it is expected that 46% of the population will be over 50, and of those residents nearly 25 percent will be over the age of 65. The population of

younger adults and children has fluctuated in recent time. In particular, the share of young adults (age 20-34) diminished significantly between 1990 and 2010, but more recently has grown. The number of school-aged children increased through 2010, but has since declined and is expected to continue to fall.

As shown in **Figure 3**, The age profile of Dover residents contrasts with Norfolk County and the state as a whole. The town has a larger share of children and older working-aged adults, comparatively fewer young adults, and a slightly smaller share of seniors over the age of 65. The median age of Dover residents is 45.2 years, compared with 40.9 years in Norfolk County and 39.5 years statewide.

Figure 3. Age Profile Comparison



Approximately 6 percent of Dover residents have a recognized disability, according to ACS estimates. A disability is defined as any form of a physical, cognitive, or mental impairment. The incidence rate for disabilities is higher for seniors than younger residents; about 17 percent of residents over the age of 65 report a disability, which may include difficulties with hearing, vision, physical mobility, self-care, or the ability to live independently. Young adults, aged 18 to 34, also have a relatively high rate of disability, at 13 percent. The reason may be that young adults with disabilities may be more likely to continue living at home with their parents rather than living independently.

As the number of older residents grows, the need for safe housing to accommodate people with disabilities – particularly those with mobility challenges – will increase as well, as natural consequence of an aging population.

Dover residents are predominantly white and non-Hispanic, with the largest racial minority group being Asian. About 16 percent of residents were born outside of

Table 2. Disability Status

	Total Population	With a Disability	% with Disability
Population (Civilian)	6,044	354	6%
Under 18 years	1,674	40	2%
18 to 34 years	765	103	13%
35 to 64 years	2,671	56	2%
65 years and over	934	155	17%

Source: ACS 2015-2019

Table 3. Social Characteristics

	Dover	Norfolk County	MA
Race/Ethnicity			
White, not Hispanic	84.8%	74.9%	71.6%
Asian	10.1%	11.0%	6.6%
Black	0.0%	6.7%	6.9%
Other	2.0%	2.8%	3.1%
Hispanic (any race)	3.1%	4.5%	11.8%
Immigration/Language			
Born in US	84.3%	81.6%	83.2%
Foreign born	15.7%	18.4%	16.8%
Limited English-Speaking	2.4%	8.2%	9.2%
Educational Attainment			
High School Graduate or Higher	99.0%	93.9%	90.8%
Bachelor's Degree or Higher	84.8%	53.6%	43.7%

Source: ACS 2015-2019

the US, and less than 3 percent have limited English proficiency. Dover has relatively low social diversity compared with Norfolk County or Massachusetts as a whole. Dover residents have a higher level of educational attainment than Norfolk County or the state as a whole.

The characteristics of Dover households are consistent with population trends. In comparison with Norfolk County and the state, Dover has a higher average household size, and a higher proportion of family households. Dover also has a relatively high proportion of households with children under age 18, while the proportion of households with seniors is on par with Norfolk County but slightly higher than the state. A smaller share of Dover households are "non-families", defined as individuals living alone and unrelated people living together. About 12 percent of Dover households are individuals living alone. Mostly these are seniors (over the age of 65) living alone.

The predominance of families with children has declined slightly since 2010, corresponding to a decrease in average household size, and an increase in people living alone. At the same time, the proportion of households with seniors over the age of 60 also increased from 39 percent in 2010 to 42 percent in 2017. As these trends are projected to continue, the implications of growth in smaller and older households are that the most significant demand on the housing stock will be for smaller, lower-cost, housing units physically designed to maximize the ability to age in place. These types of housing are notably in short supply in Dover, which may explain why the senior population has grown more slowly than was projected by MAPC.

Table 4. Household Composition

	Population	Average Household Size	Family Households	Nonfamily Households	Single Person Households	Households with Children
Dover (2019)	**2,031**	**2.98**	**87%**	**13%**	**12%**	**45%**
Norfolk County	265,300	2.57	66%	34%	27%	31%
Massachusetts	2,617,497	2.52	63%	37%	29%	29%
Dover (2010)	1,773	3.12	87%	13%	11%	46%

Source: ACS 2015-2019, ACS 2006-2010

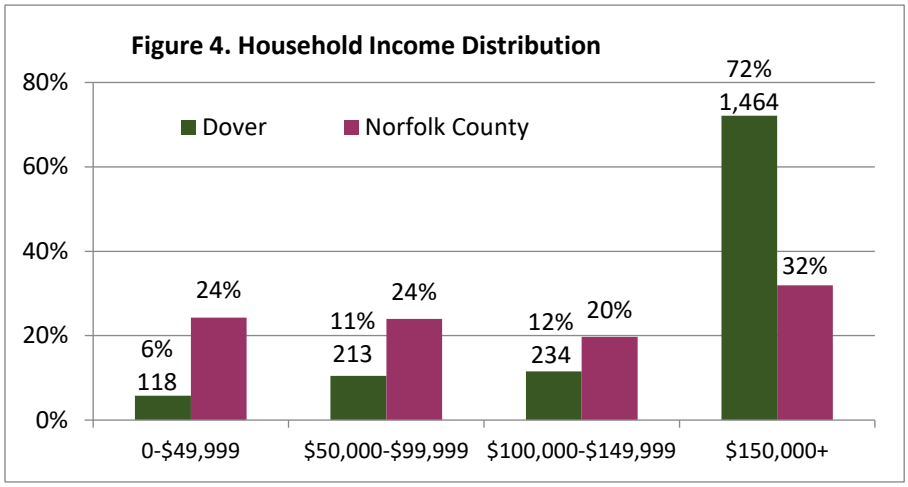
Dover households have considerably higher median incomes than Norfolk County or the state as a whole. ACS only reports a range where household incomes exceed $250,000, and Dover's median is above this level. Family households tend to have the highest incomes, and the median likewise exceeded $250,000 in 2019. Nonfamily households have much lower incomes, nevertheless a median of just $116,442 is more than twice the median for Norfolk County or the state. As mentioned above, the majority of non-family households are seniors living alone. Household incomes in Dover have grown at a considerably faster pace than those in Norfolk County or Massachusetts as a whole.

Table 5. Median Household Incomes

	Median Income All Households	Median Family Income	Median Nonfamily Income	Change in Household Income since 2010
Dover	**$250,000+**	**$250,000+**	**$116,442**	**52%+**
Norfolk County	$103,291	$101,870	$54,874	**27%**
Massachusetts	$81,215	$81,165	$46,467	**26%**

Source: ACS 2015-2019

As shown in **Figure 4**, A relatively small proportion of Dover households have low and moderate incomes. Approximately 118 households (9.5 percent) earn less than $50,000, which falls below the "low income" threshold



for all household sizes. (See **Table 22** for income thresholds.) Almost three-quarters of households have incomes above $150,000.

Table 6 shows how incomes vary by the age of heads of household. There is a marked disparity between middle-aged households and seniors and young adults. Householders aged 25-64 have median incomes above $250,000, while the median income for seniors in Dover is much lower, although still considerably higher than the median for seniors throughout Norfolk County). Across the county, young adults have the lowest median household income. ACS found no young adult households in Dover. To a large extent, earning potential follows an arc correlated to age where we see younger households at the beginning of their careers earning less than their more experienced counterparts as well as a dip in income as households age and transition into retirement. The cost of housing in Dover may contribute to the disproportionate share of households who are at the peak of their earning potential, indicating that the town is a transitory destination.

Table 6. Household Income by Age of Householder

	Dover			Norfolk County	
	Households	%	Median Income	Households	Median Income
15 to 24 years	0	0%	NA	2%	$60,758
25 to 44 years	301	15%	$250,000+	30%	$116,137
45 to 64 years	1204	59%	$250,000+	41%	$126,936
65 years & over	526	26%	$159,000	27%	$59,435

Source: ACS 2015-2019

Among surrounding communities, Dover bears the most resemblance to Sherborn in terms of size, density, income, and population characteristics. By contrast, Wellesley, Natick, and Needham are much larger and have higher population densities, while Westwood, Walpole and Medfield are mid-sized. Only Medfield has a higher average household size and comparable share of households with children. Dover has by far the highest median household income, although all of the neighboring communities are relatively affluent, with Walpole and Natick being closer to the average for Norfolk County.

Table 7. Regional Context, Population and Households

	Population	Pop Density (Pop/Mi^2)	Household Size	% Households with Seniors	% Households with Children	Median Income
Wellesley	28,747	2,824	2.85	44%	44%	$197,132
Needham	30,970	2,458	2.79	46%	42%	$165,547
Westwood	16,136	1,467	2.91	48%	38%	$160,132
Walpole	25,129	1,226	2.81	41%	39%	$119,846
Medfield	12,841	886	3.01	38%	45%	$160,963
Sherborn	4,316	270	2.83	39%	42%	$198,681
Natick	36,128	2,393	2.46	37%	34%	$115,545
Dover	**6,044**	395	2.98	**42%**	**45%**	**$250,000+**
Norfolk County	265300	670	2.57	42%	31%	$103,291

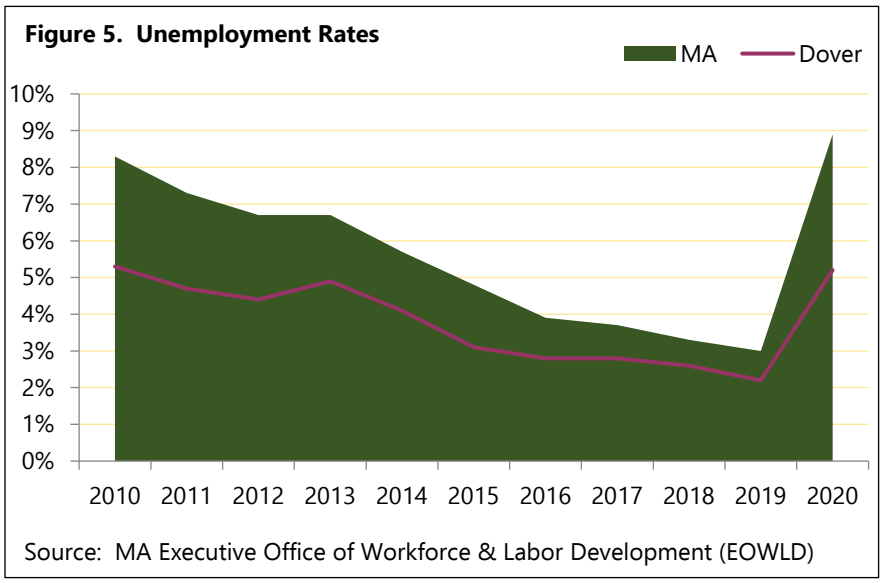
Source: ACS 2015-2019

Economic and Employment Profile

Dover's housing demand is influenced by economic conditions, including workforce participation, and employment opportunities within the town and region. Dover's location along major multimodal corridors and proximity to several labor markets increases its desirability.

Key Findings

- Dover has a modest economic base; local establishments employ 0.33 workers for every resident member of the workforce. The majority of jobs (57 percent) are in the public sector.
- The rate of participation in the workforce is high, at 60 percent of residents over age 16, while about 14% of Dover residents receive retirement income.
- The unemployment rate had reached a low of 2.2 percent in 2019; the annual average for 2020 was 5.2 percent, reflecting impacts of the economic crash caused by the COVID-19 pandemic.
- Dover residents primarily work in Boston, Cambridge, and surrounding western suburbs; 5 percent are employed in town.
- About 65 percent of the jobs in Dover are in industries where the average wage would be considered low income for a single income household. Only about 20 percent of jobs are in industries where the average wage is above the "low income" threshold for a family of four (per HUD 2021 Income Limits).



Dover has a small commercial base, with few employment opportunities relative to the number of residents who are in the workforce, with a jobs-to-workforce ratio of 0.33. About 60 percent of Dover residents over the age of sixteen are in the labor force, while 14 percent receive retirement income.[2] The unemployment rate in Dover was around 2.2 percent in 2019, having fallen from 5.3 percent in 2010. Likely due to the recent pandemic, unemployment rates spiked in 2020, averaging 5.2 percent in Dover over the calendar year, compared with 8.9 percent in Massachusetts overall.[3] The rate of unemployment in Dover has remained consistently lower than for the state.

About one-third of Dover residents work in Boston; close to 20 percent work within Dover and immediately surrounding towns.

Table 8. Journey to Work (2018)

Where Dover Residents Work		Where Dover Workers Live:	
Boston	32%	Dover	14%
Dover	5%	Boston	7%
Newton	5%	Natick	5%
Needham	4%	Medfield	4%
Cambridge	4%	Millis	4%
Wellesley	3%	Sherborn	3%
Waltham	3%	Walpole	3%
Norwood	3%	Framingham	3%
Natick	2%	Holliston	3%
Framingham	2%	Franklin	2%
All other locations	36%	All other locations	52%
Total Residents in the Workforce	2,513	Total Dover Jobs	869

Source: Census On The Map 2018

Industries describe the type of activity at a place of work — classifying what business, government and nonprofit entities do based on their major products or services, while *occupations* describe what individual workers do — their tasks and responsibilities. About 49 percent of Dover residents work in the Finance, Insurance, Real Estate,

[2] ACS 2015-2019

[3] The annual average for 2020 captures a wide range of conditions, as the economic effects of the COVID-19 pandemic began abruptly in late March, 2020 peaked in the second quarter, and gradually improved in the third and fourth quarters.

Professional Services, Management and Administration industries. The Education, Health Care, & Social Services industries employ 24 percent of Dover's workforce, and Construction and Manufacturing, employs another 9 percent. Within these industries, over 75 percent of Dover residents are employed in professional, business, and management occupations, compared with 14 percent in sales and office occupations, and 6 percent in service occupations.

Table 9. Industry of Employment for Dover Workforce

Major Industries	Workers
Total Employees	**2,708**
Construction & Manufacturing	9%
Retail, Restaurants & Hospitality, Arts, Entertainment & Recreation	6%
Finance & Insurance, Real Estate & Leasing, Professional & Technical Services, Management & Admin	49%
Education, Health Care & Social Services	24%
Wholesale trade, Transportation & Warehousing, Information, Other Services	8%
Public Administration	4%

Source: ACS 2015-2019

In addition to the population who currently live in Dover, the Town's housing needs are also driven by those who work in the town, and by local employers seeking to attract a quality workforce. As of 2020, there were 177 establishments employing 975 workers (year-round average). This includes about 558 people employed by the public sector, such as by Dover's schools, public safety, public works, and other government services. Average wages for jobs located in Dover are significantly lower than median household incomes. Two-thirds of the Town's jobs, including retail, restaurants, and hospitality, as well as education and health care, pay an average wage below $75,000 annually, which would be considered low income for most single-income households. Only 2 percent of jobs in Dover are in industries where the average wage is above $150,000, which is the income required to obtain market rate housing in Dover. **Only a small minority of people who work in Dover can afford to live in Dover.**

Table 9: 2018 Employment and Wages in Dover

Major Industries	Employers	Average Wages	Jobs	% of Jobs
Goods Producing	**13**	**$65,052**	**19**	**2%**
Construction	9	$79,664	13	1%
Service-Providing	**164**	**$68,016**	**956**	**98%**
Retail, Restaurants & Hospitality, Arts, Entertainment & Recreation	11	$33,583	77	8%
Finance & Insurance, Real Estate & Leasing, Professional and Technical Services, Management & Administration	60	$113,868	173	18%
Education, Health Care & Social Services	17	$59,072	480	49%
Wholesale trade & Electronic Markets and Agents and Brokers	10	$209,144	24	2%
Other Services	56	$50,700	71	7%
Total Employers/Employees	**177**	**$67,964**	**975**	**100%**
Industries with average annual wage below $75,000			637	65%
Industries with average annual wage above $100,000			197	20%

Source: MA EOWLD, ES-202, 2018

Housing Inventory

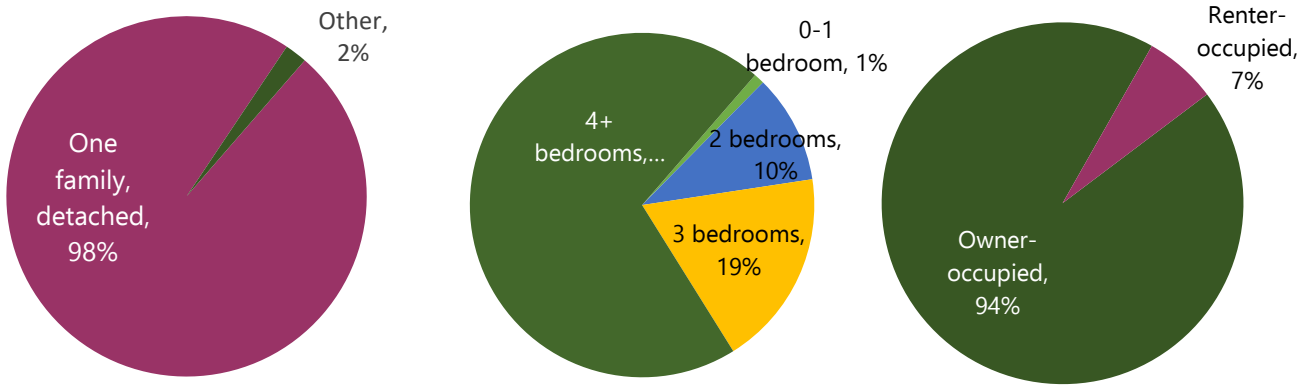
The following section examines Dover's current housing supply and how it has changed over time. Identifying the physical characteristics, market, and development trends of Dover's existing housing will contribute to an understanding of housing needs.

Key Findings

- Existing housing in Dover is predominantly larger, owner-occupied, single-family homes.
- Homes are becoming more expensive as the average square footage and lot sizes are growing over time.
- Very little housing exists in Dover that offers an alternative to single-family homeownership.

The Decennial Census in 2010 counted 2,128 housing units, of which 3,403 (95 percent) were occupied year-round. The majority are detached single-family houses (98 percent). Most of these housing units (94 percent) are owner-occupied, and 70 percent have four or more bedrooms. Dover has a limited supply of housing that would be suitable for households seeking smaller housing options, such as young households or seniors wishing to downsize. There are also limited housing units that would be suitable for residents with impaired physical mobility, for people who want to have less property to maintain and/or those who are seeking to rent.

Figure 6. Characteristics of Dover Housing Inventory (ACS 2015-2019)



Vacancy rate provides an indication of the availability of housing for people who are looking to buy or rent. A vacancy rate of 5 percent is considered to be an indication of a healthy level of housing turnover. Currently there is very little vacancy in residential units in Dover. The American Community Survey estimates that approximately 97 units, or 5 percent of the town's homes were vacant at the time that they were sampled. Common reasons for units to have been vacant are because they were under construction or renovation, on the market for sale or rent, or seasonally occupied. The vacancy rate for owner-occupied units is about 3 percent, and for units available to rent, 0 percent.

Table 10. Residential Vacancy

	Units	%
Vacant Units	97	4.6%
Vacancy Rates		
Owner-occupied	3.00%	
Renter-occupied	0.00%	

Source: ACS 2015-2019

Local Tax Assessor's data provides the most current profile of the housing supply (see **Table 11**). The Assessor's database identifies 2,014 residential properties in Dover, of which 91 percent are single-family houses, 4 percent are condominiums, and 5 percent are other forms of structures, including two-family, mixed use, multiple houses, etc. Although Dover has a notable stock of historic residential properties dating as early as 1680, the majority of residential units were built in the mid 20th century. One in four single-family homes in Dover was built in the 1960's, when the town experienced its largest surge in construction. Most of the Town's supply of condominiums are in developments constructed during the 1990's.

Table 11. Residential Properties by Land Use

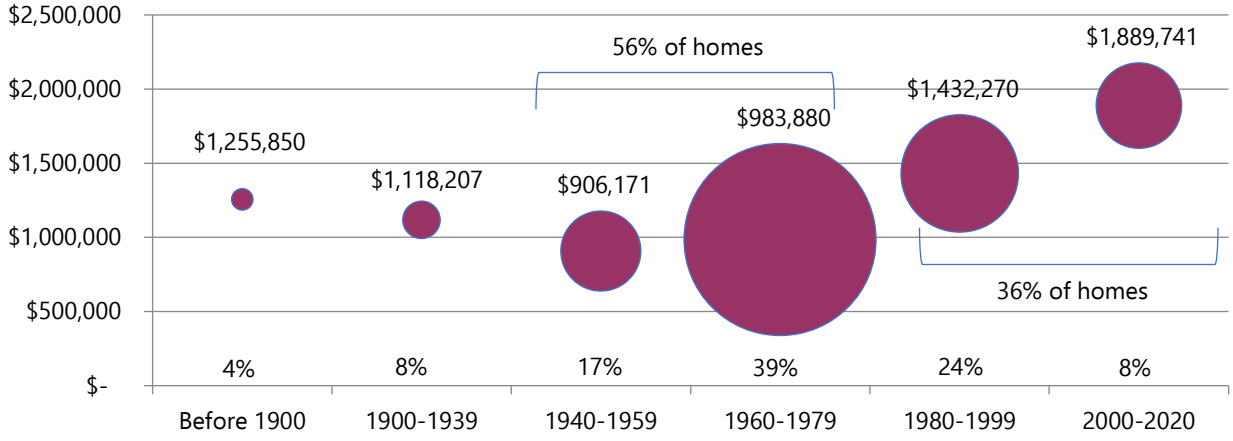
Use/Year Built	Properties	Average Lot Size (Acres)	Average Value	Average Living Area (Square Feet)
Single Family	**1837**	**1.99**	**1,234,774**	**4,363**
1670-1899	66	3.66	$1,255,850	3,738
1900-1939	130	2.11	$1,118,207	3,425
1940-1959	283	1.8	$906,171	3,124
1960-1969	460	1.46	$939,288	3,436
1970-1979	200	1.78	$1,086,441	3,924
1980-1989	223	2.25	$1,300,686	4,773
1990-1999	181	2.58	$1,594,387	5,789
2000-2009	134	2.68	$2,097,228	7,356
2010-2020	160	1.75	$1,715,970	6,100
Condominiums	**62**	**NA**	**$485,531**	**2,236**
1990-1999	56		$431,355	2,042
2000-2009	6		$991,167	4,048
2010-2020	19		$740,795	3,463

Other Residential	Properties	Average Year Built
2 Family	21	1925
Mixed Use	23	1946
Multiple Houses on Single Lot	50	1924
Other Residential	2	1946

Source: Town of Dover Assessor's Database, FY2021

Figure 7 illustrates the quantity of housing built in each era, along with the average cost of homes in each cohort. The average cost of homes corresponds with average living area; homes built since 2000 are about twice as large as homes built in the mid-20th century.

Figure 7. Average Value by Year Built / Quantity of Units



Source: Dover Assessor's Database 2021

More diverse housing forms were constructed prior to the mid-20th century, although Dover has few examples of these today, including two-family homes, mixed use, and multiple houses on a lot. Other residential properties include a five-unit multifamily structure and a property classified by the Assessor as a boarding house having 6 units each with a bedroom and bathroom. Dover has very little housing that offers any alternative to high end single-family homeownership.

Development Pipeline

Dover is not generally attracting significant amounts of new development, averaging approximately 158 units a decade since the 1990's. Given Dover's small size, this nevertheless represents a moderate rate of growth, increasing by about 10 percent between 2010 and 2020. At current the only development proposal pending is Red Robin Pastures, a comprehensive permit application to construct 35 one-, two-, and three-bedroom unit rental apartments that will be at least 25% affordable and offered to eligible households earning 80% of the Area Median Income.

Regional Context

Dover is surrounded by communities with widely varied development patterns. Natick is a larger community with higher density development and more diversity in housing types, while Dover and Sherborn are at the low end in terms of the number of housing units and share of rental housing. Wellesley, Needham, Westwood, and Medfield have moderate patterns of density and housing diversity. Wellesley has the oldest housing stock, by far, with 22 percent constructed since 1980. Two-thirds of Dover's housing stock is at least 40 years old, while Walpole, Medfield, and Natick have a larger share of new housing. The majority of housing stock throughout all of the towns in the region is single family homes. Rental housing options are limited, with the largest quantity being located in Natick. Dover's home values are the second highest among surrounding towns, which spans from a median of $566,400 in Natick to $1,149,100 in Wellesley.

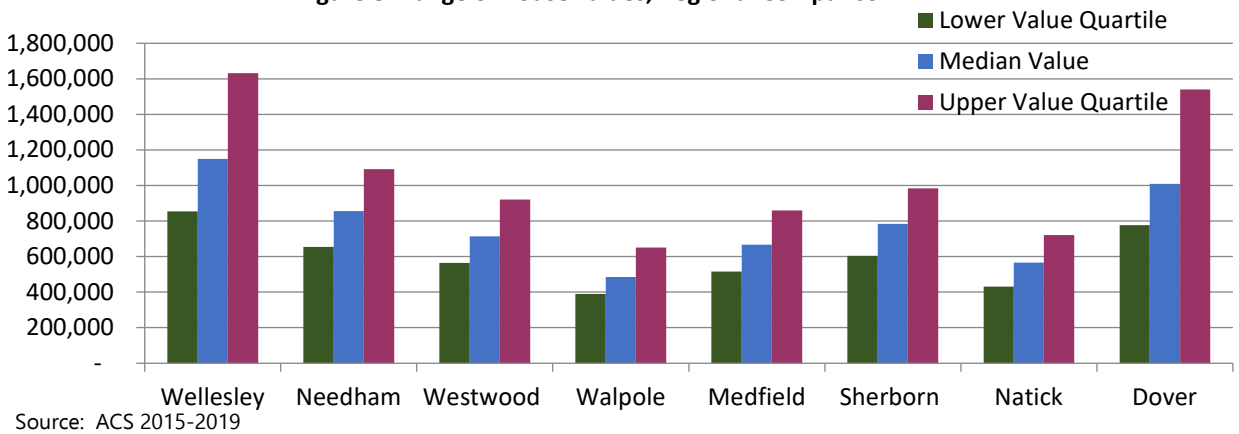
Table 12. Regional Context, Housing Inventory

	Housing Units	Average acres per unit	Median Home Value	% Rental	% Detached Single-family	% built after 1980
Wellesley	8,926	0.73	$1,149,100	19%	81%	22%
Needham	11,309	0.71	$855,300	16%	76%	31%
Westwood	5,977	1.18	$713,800	15%	78%	34%
Walpole	9,049	1.45	$484,800	18%	73%	40%
Medfield	4,354	2.13	$667,500	13%	83%	37%
Sherborn	1,601	6.40	$783,800	4%	92%	31%
Natick	15,269	0.63	$566,400	31%	58%	36%
Dover	**2,128**	**4.60**	**$1,008,600**	**6%**	**98%**	**34%**

Source: ACS 2015-2019

The range of home values (shown in **Figure 8**) shows that the nearby towns with the most affordable inventory of housing are Walpole and Natick, where the lower quartile median is around $400,000, compared with nearly $800,000 in Dover.

Figure 8. Range of house values, Regional Comparison



Source: ACS 2015-2019

Housing Cost

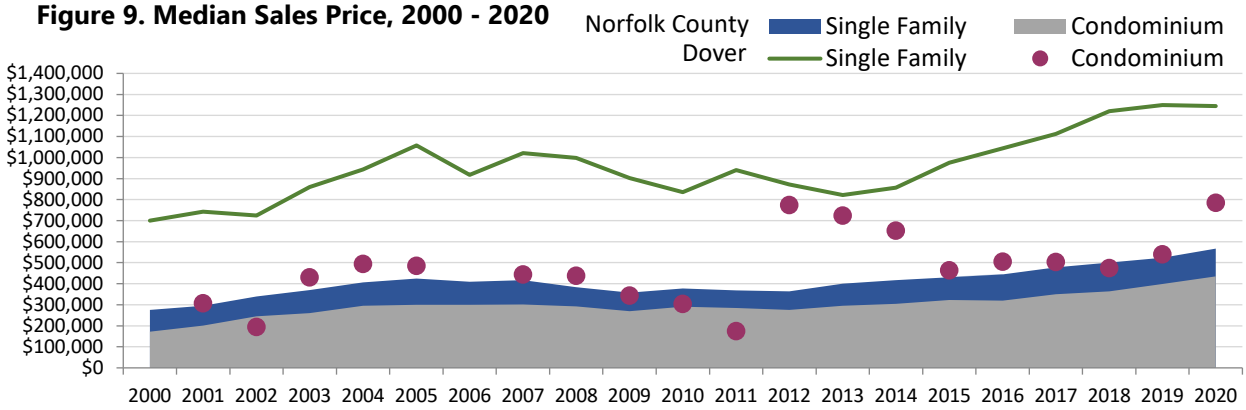
Housing costs within a community reflect numerous factors, including demand and supply. Where there is insufficient housing supply available to meet demand, prices and rents tend to rise. Housing availability and cost have regional impacts; people who have a connection to Dover or a preference to live in Dover for proximity to family, community, employment, or educational opportunities, may seek housing in other communities if they cannot find suitable housing that meets their needs in Dover.

Key Findings

- Dover's home prices are among the highest within the Boston metropolitan region.
- Home prices fluctuated between 2005 and 2013, but have since trended upward at a faster pace than regional market trends.
- The cost of entry-level market rate housing in Dover is affordable to households earning $150,000 for homebuyers.
- There is too little rental housing available in the community to identify market trends. Market rents likely exceed the monthly ownership cost for carrying a mortgage on comparable homes.

Housing prices in Dover are consistently higher than the median for Norfolk County. The Metropolitan Area Planning Council (MAPC) classifies Dover in a housing submarket described as "premium-priced low-density suburbs with predominantly large, older housing stock in very expensive single-family home neighborhoods with low and declining renter share."[4] Fluctuation over the past twenty years has generally reflected volatility in the regional market; prices peaked in the mid 2000's, then dipped around 2006-2013, and have climbed since, well surpassing previous bubble-era 2005 peaks. Overall, median sales prices for single-family houses rose from $700,000 in 2000 to $1,245,000 in 2020. As a snapshot of current market conditions, the asking price for homes on the market in June, 2021, ranged from $649,900 to $6,500,000, with 20 homes available. Of these, 1 home was priced under $700,000, 5 homes were priced between $1,000,000 and $1,500,000, and 13 homes were priced over $1,500,000.[5] One home was on the market as a foreclosure, listed at $3,482,100. Sales prices for condominiums, which represent approximately 1 to 5 percent of property sales in any given year, have seen steeper fluctuation. Over the 20-year period the median price rose from about $308,000 to $785,000. There are currently no condos or townhouses listed on the market.[6]

Figure 9. Median Sales Price, 2000 - 2020



Source: The Warren Group/Banker & Tradesman (2021)

4 MAPC Housing Submarkets, 2020
5 Zillow, June 2, 2021.
6 Zillow, June 2, 2021.

Table 13. Characteristics of Homeowner and Renter Households

	Owner	Renter	Renters as % of all Households
Dover Households	**1,898**	**133**	**7%**
Less than $50,000	4%	31%	35%
$50,000-$99,999	10%	17%	10%
$100,000 or more	86%	53%	4%
1-2 person households	47%	45%	6%
3 or more persons	53%	55%	7%
Householder under age 35	3%	8%	17%
Householder age 35-64	70%	86%	8%
Householder age 65+	27%	6%	2%
Source: ACS 2015-2019			

Given the small supply of rental housing in Dover, at the time of this writing there was only one advertised rental listing, which was for a 3-bedroom single family house listed at $4,750 per month.[7] The income needed to be able to afford this rent is $190,000. By contrast, the income needed to be able to purchase what would qualify as an entry level house in Dover (assuming a purchase price of $700,000 and a 20% down payment) would be about $150,000 with monthly housing payments of approximately $3,750 per month.

Rental housing in Dover is predominantly occupied by households who earn less than the income needed to be able to afford market rents; nearly half (48 percent) of renter households have incomes less than $100,000, which is considered to be "low income" for a household of 4. As shown in Table 13, renters tend to be less affluent than homeowners, and a larger share of renters are households headed by middle-aged adults with 3 or more people. Young adult households (under age 35) have the lowest rate of homeownership, as they tend to have lower incomes and have not yet accumulated the savings needed for a down-payment. The proportion of homeowners and renters in each age category may be reflective of the cost and availability of housing that meets the needs of households given the stages of their careers and lifecycles.

While sales and advertised rent prices reflect the cost for people seeking housing today, ACS estimates median housing values and median rent based on a sample of all units in the community. The ACS estimate for median gross monthly rent in Dover from 2015-2019 was $2,181, which includes affordable units along with market rate units.[8] The median value of single-family owner-occupied units was $1,008,600.

Affordability

In the previous sections, Dover's population, economic conditions, housing stock, and market conditions were examined. This section assesses affordability of Dover's housing for Town residents and employees, which is determined by the intersection of these factors. The vast majority of houses are owner occupied, by households earning $100,000 or more. Few homeowners are headed by persons under the age of 35, while a disproportionate share of renter households are (in spite of the majority of renters being aged 35-64). Nearly half the housing units are occupied by two people are less, and over a quarter of households are headed by seniors.

Key Findings:

- Over half of Dover's renters and one quarter of homeowners are paying more than they can afford on housing.
- Young adults, seniors, and lower income households are all disproportionately cost-burdened.

[7] Zillow, June 2, 2021.

[8] Affordable units comprise approximately 14 percent of the Town's total rental housing stock.

- The supply of housing affordable to households earning less than $150,000 is very limited. About 10 percent of homes are valued at less than $700,000.
- The town has attracted homeowners with increasingly high incomes, outpacing the growth in home values over the past 10 years. By contrast, the median income of renter households has declined over this time.
- About 2 percent of jobs based in Dover the salary needed to be able to afford housing in Dover (at least $150,000). Two-thirds of jobs pay less than $75,000.

A dwelling unit is considered unaffordable to low- and moderate-income people if their monthly payments for housing – mortgage, property taxes, and homeowner's insurance for owners; or rent and utilities for tenants – exceeds 30% of their monthly gross income. By definition, when this occurs when they are ***housing-cost burdened***. Those whose housing costs exceed 50 percent of their income are considered to be ***severely cost burdened***.

The majority of households in Dover are homeowners with a mortgage. ACS estimates that 25 percent of these households pay more than 30 percent of their income on housing, with 8 percent bearing a severe housing cost burden. A smaller proportion of those who own their properties without a mortgage are burdened with housing costs. Among renters, 57 percent of households are cost burdened, with 23 percent paying more than half of their income on rent.

Table 14. Households by Cost Burden by Tenure

Housing Costs as % of Income	Renters	%	Owners w/ Mortgage	%	Owners w/out Mortgage	%
Less than 20.0 %	35	43%	723	56%	480	80%
20.0 to 29.9%	0	0%	255	20%	38	6%
30.0 to 34.9%	0	0%	118	9%	0	0%
35.0 to 49.9%	27	33%	98	8%	58	10%
50.0% or more	19	23%	102	8%	26	4%
Not calculated	52		0		0	
Total	**133**		**1,296**		602	
All Cost-burdened Households	46	57%	318	25%	84	14%
Severely Cost-burdened	19	23%	102	8%	26	4%

Source: ACS, 2015-2019

As one might expect, households who earn less than $50,000 per year are far more likely to be cost-burdened and unable to afford their housing costs than those earning more. All of the households sampled by ACS earning less than $50,000 pay more than they can afford for housing, while two-thirds of those earning between $50,000 and $100,000 pay more than 30% of their income on housing, young adults (under age 35) have the highest rate of housing cost burden, while seniors are also disproportionately cost-burdened.

Table 15. Cost Burden by Income, Age Householder

Household Income	Cost-Burdened Households	Total % Cost Burdened	Age	Cost-Burdened Households	% Cost Burdened
Less than $50,000	118	100%	Under 35 years	42	64%
$50,000-$100,000	141	66%	35-64 years	283	20%
More than $100,000	217	13%	65+ years	175	33%
Total	**476**	**23%**	**Total**	**500**	**25%**

Source: ACS 2015-2019

According to ACS 2017 estimates, the median income for households in Dover is above $250,000. About 10 percent of residents earn below $75,000, while 72 percent earn more than $150,000. Table 16 provides a comparison of household income distribution and the supply of homes affordable at each income range, based on ACS estimated value of single-family homes. Less than 10 percent of the Town's housing stock is valued so that it would be affordable to households earning below $150,000.

Table 16. Housing Demand and Supply by Income Threshold

Income (ACS)	Households	% of all Households	Affordable Purchase Price*	Housing by Value	% of Housing
<$75,000	193	10%	**up to $350,000**	27	1%
$75,000-$99,999	138	7%	**$350,000 - $449,999**	41	1%
$100,000-$149,999	234	12%	**$500,000 - $699,999**	193	7%
>$150,000	1,464	72%	**$700,000+**	1,657	58%

Sources: ACS 2015-2019, Dover Assessor's Database 2021; Affordable price range calculated by Author.
* Assumes mortgage + property tax + insurance payment = 30% of monthly income with 20% down payment, 3.8% interest rate, and estimated tax and insurance.

Property taxes also contribute to housing cost burden, particularly for seniors who often own homes without a mortgage. In 2020, Dover's property taxes averaged $15,679 for single-family homes, compared to $6,177 average state-wide (ranking 3 out of 351 cities and towns). The average property tax bill for single-family homeowners in Dover has risen by 34% since 2010, with a property tax rate of $12.84 per $1,000, compared to $10.92 per $1,000 in 2010.

Median household incomes for homeowners in Dover have increased faster than the cost of housing. While home values in Dover have risen by about 11 percent since 2010, the median income of homeowners has increased by at least 51 percent over the same period of time. This is a reflection of the increasing homogenization of Dover's population, where homes are unattainable for first-time homebuyers or downsizers. Meanwhile the median income of renters actually declined by 12 percent. (Median gross rent was expressed as a range in 2010, so it is not possible to compare how rents have changed.)

Table 17. Change in Median Housing Costs and Median Income

	2010	2019	Change 2000-2019	% Change
Median Value Single Family Owner-Occupied Units	$912,000	$1,008,600	$96,600	11%
Median Gross Rent	$2000+	$2,181	$181	9%
Median Household Income Homeowners	$165,833	$250,000+	$84,167	51%
Median Income Renter Households	$114,028	$100,795	$(13,233)	-12%

Source: ACS 2006-2010, 2015-2019

The increase in median household income for homeowners may be a reflection of the income required to be able to obtain housing in Dover, rather than actual growth in income. It should also be noted that given the high proportion of income-restricted units in Dover's rental housing supply, the households who can obtain rental housing are more likely to have low incomes. However, despite the relative increase in housing costs vis a vis household income, the proportion of cost-burdened households has declined, from 28 percent of households in 2010 to 20 percent in 2019. **The local decline in cost-burdened households is not reflective of a declining regional need for more affordable housing; that need is growing. It simply demonstrates the existence of barriers for low- and middle-income households to access housing in Dover.**

Table 18. Change in Cost Burden

	2010	2019
Pay More than 30%	**28%**	**20%**
Pay 30-49%	**17%**	**13%**
Pay 50% or more	**11%**	**6%**

Sources: Census 2000, ACS 2015-2019

About 2 percent of jobs in Dover are in industries in which the average wages are sufficient to be able to afford housing in town. At the lowest end of the wage scale – including retail, restaurants, and other services – workers may earn less than half the income required to rent, while those employed in education and health care, the Town's largest employment sector, earn well below the threshold needed to access market rate housing. Jobs that pay enough to comfortably support the cost of housing comprise approximately 20 percent of employment opportunities in Dover. **In order to support economic vitality and reduce reliance on regional commuting, more affordable housing is needed for people who work locally.**

Affordable Housing Inventory

To be considered affordable under Chapter 40B, housing must be deed-restricted to be sold or rented for an amount that is affordable to households earning up to 80 percent of Area Median Income (AMI), and a Fair Housing Marketing Plan must guide tenant or homebuyer selection.[9] In practice, income limits for subsidized housing typically follow the HUD definition for "Low Income" households.[10] The Town of Dover is located within the Boston-Cambridge-Quincy, MA-NH Fair Market Rent Area (HMFA), for which the median family income was $120,800 in FY21. **The "Low Income" definition for a household of four who could be served by 40B housing (at 80% AMI) in the Boston Metro Area is $101,050.**

Table 19. HUD Income Limits (FY21)

Income Limit Area	Income Limit Category	Persons in Household 1	2	3	4	5	6
Boston-Cambridge-Quincy, MA-NH HMFA **MFI: $120,800**	Ex. Low (30%)	$47,000	$53,700	$60,400	$67,100	$72,500	$77,850
	Very Low (50%)	$28,200	$32,200	$36,250	$40,250	$43,500	$46,700
	Low (80%)	$70,750	$80,850	$90,950	$101,050	$109,150	$117,250

Source: HUD User Income Limits Documentation Summary

[9] "Subsidized" does not always mean the project receives direct financial assistance, such as a low-interest loan or grants from public agencies. Often the "subsidy" is in the form of technical assistance or regulatory oversight by a public or quasi-public agency. A mixed-income development may be "privately" subsidized by a density bonus because the additional income from market-rate sales or rents helps to offset the cost of the affordable units. Regardless of whether the subsidy is public or private, affordable units eligible for the Subsidized Housing Inventory must be protected by a long-term deed restriction and be offered for sale or rent through a fair and open process that complies with the federal Fair Housing Act of 1968, as amended.

[10] The income and asset limits for specific affordable housing developments may vary, depending on the requirements of the subsidizing program.

Table 20. Subsidized Housing Inventory

Community	Total Housing Units	Affordable Units	% of Housing Stock
Dover	**1,950**	**18**	**0.9%**
Medfield	4,220	406	9.6%
Natick	14,052	1,477	10.5%
Needham	11,047	1,410	12.8%
Sherborn	1,479	34	2.3%
Westwood	5,389	598	11.1%

Source: DHCD

The Massachusetts Department of Housing and Community Development (DHCD) maintains a list of the deed restricted affordable units in each city and town. Known as the Chapter 40B Subsidized Housing Inventory (SHI), the list determines whether a community meets the 10 percent minimum. It is also used to track expiring use restrictions, i.e., when non-perpetual affordable housing deed restrictions will lapse. **Table 20** shows Dover's current SHI status as of December 21, 2020, the last time the SHI was updated. Dover currently has 18 units of affordable housing, all ownership, that is included on the SHI. However, since the list was last updated, the Town of Dover has applied to include six (6) additional affordable housing units that had not previously been submitted for inclusion. These units are located within the Dover Farms development and the Dover Meadows development. The inclusion of these units shifts Dover's housing stock from 0.9% affordable to 1.2% affordable, based on year-round housing units as determined by the last decennial census. This minor uptick, however, will be offset when the 2020 decennial data is released and the 10% target moves from 185 required units to approximately 213 required affordable units; at which point Dover will fall to 1.0%. Nearly all surrounding communities east of Dover have met their obligations to provide at least 10% of their year-round housing stock as affordable housing, and it is likely development pressure on those communities, like Dover, that have not done so already will continue to increase.

Table 21. Dover SHI (2021) and Ch. 40B Housing Goals

Project Name	Address	Type	Units	Expires
County Court	Tisdale Drive	Ownership	17	Perp
Dover Village	67 County St	Ownership	1	Perp
Units Submitted for Inclusion on SHI but not yet listed:				
Dover Farms	48,52, 52 A Centre St	Ownership	5	Perp
Dover Meadows	20 Springdale St.	Ownership	1	Perp
			Total SHI Units	18 • 24
			Census 2010 Year-Round Housing Units	1,950
			Percent Subsidized	0.9%

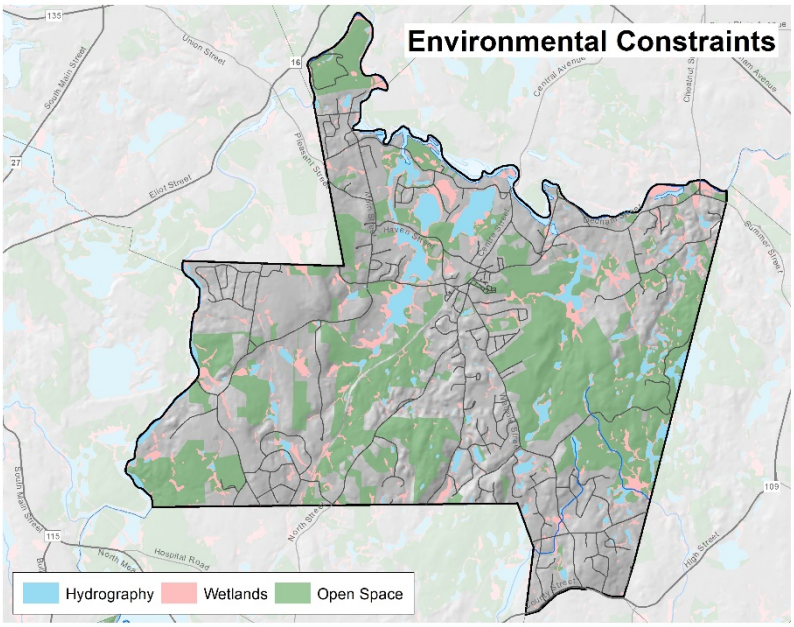
2020 Projections			Units
Est. Total Housing Units:	2,128 (ACS)	**Existing SHI Units**	24
		Units Required (10%)	213
189 housing units eligible for inclusion on the SHI		**One-Year Safe Harbor**	11
are required to meet the Town's Ch.40b obligations		**Two-Year Safe Harbor**	21

However, under Chapter 40B, a town can protect itself from unwanted Comprehensive Permit proposals by requesting Housing Certification. To be ***certified***, the town must have an approved Housing Production Plan, and create SHI units equal to 0.5% of its housing stock, granting one year of "safe harbor" or 1%, granting two years. The Zoning Board of Appeals is currently reviewing a comprehensive permit application known as Red Robin Pastures to construct 35 units of rental housing that will be eligible for inclusion on the SHI. Pending Certification of this Housing Production Plan and if the ZBA votes to approve the project, once the applicants apply for a building permit, the units may be listed on the SHI and the town will have made sufficient progress towards its housing targets that it will be eligible for "safe harbor" for two years.

Housing Development Framework & Challenges

Although Dover has long been settled by human inhabitants, the town retains a low-density development pattern featuring rolling hills and rocky peaks, open pastures, pine forests, and riverine corridors. Located on the banks of the Charles River, and within the Neponset River watershed, Dover has a complex hydrology system connected by acres of high-value wetlands. The town's Village Center is largely municipally-owned land where the Town House, Library, Caryl Community Center, and Highway Garage facilities are located along with a market, gas station, pizza shop, liquor store, several banks, and dry cleaners are located. The village center formerly housed a commuter rail station (now Dunkin Donuts) and is traversed by a rail Right-of-Way that connects to existing rail trails in Needham and Medfield. Dover has an extensive trail network connecting most areas of the community to those wishing to travel on foot, bicycle, or horse. Due to Dover's large parcels and existing equestrian heritage, the town continues to be a draw to the horse community which helps preserve the rural character and equestrian tradition. However, fragmentation of large parcels and ANR subdivision activity is increasing and generally results in the construction of multimillion-dollar single-family homes on one- to three-acre lots. Dover is crisscrossed by a number of historic routes, many of which are now designated as Scenic Roads, and wind throughout the community. Dover is heavily forested and approximately 49 percent of the town is conserved as protected or semi-protected open space. The town has a limited public water supply system, with approximately 70 percent of residents relying on private wells for potable water, and no sewer system, the town's groundwater supply and soil conditions are in a precarious state and have limited ability to support high intensity development.

Physical and Environmental Constraints



With approximately half of the land restricted for open space and conservation uses, as well as a large amount of wetlands, ponds, rivers and streams, and a challenging topography, Dover's land presents challenges for development. The map adjacent shows the shaded relief (topography) and steep slopes of the town, as well as roadways, open space, wetlands, and open water that represent some of the local environmental constraints. Much of the town is considered to be prime forest and contains numerous high-priority natural vegetation communities. The environmental and ecological resources within the town are of local, regional, and statewide importance and provide habitat area for critical wildlife species and natural stormwater management and water storage area. Finally, in addition to the traditional environmental constraints, the town is also lined by two easement corridors that accommodate high-voltage transmission lines and a natural gas transmission line.

Infrastructure

Although the town's environmental constraints are significant, they are secondary to issues associated with local infrastructure. Of critical concern are water quality and quantity issues. With rights to draw water from the Charles River rather than MWRA, the community is grappling with reduced flows, lower water tables, and a necessity to dig deeper wells that are exacerbated during drought conditions. It is presumed these conditions will continue to occur and that without the ability to store water and or an adequate water treatment facility, boil water orders, like those issued twice in 2020, and issues with low water pressure and volume will increase in frequency and severity. The public water supply wells are largely concentrated in one area of town, where development is more concentrated, and the system operates on a loop. Where contamination occurs in one well, it is quickly spread throughout the entire system which has occurred repeatedly since the 1990s, when nitrates first commonly started appearing in the water supply along with heavy metals like cadmium, beryllium, chromium, barium, and mercury. In the aughts, excessive amounts or perchlorate, selenium, trihalomethanes, and nitrates were found. More recently, chloroform bacteria, manganese, and haloacetic acids, and chlorobromides have been found. Due to limited storage capacity, there have been recent challenges where the local Public Water Supplier was unable to flush the system in spite of suspected manganese contamination. In addition to issues with contamination, the water supply is also incapable of providing sufficient capacity while the undersized mains are incapable of providing sufficient pressure for fire suppression purposes. Most new homes are required to be built with underground water storage tanks for fire suppression purposes, which can add significant cost to build, while many others are at risk to fire damage. Although there is local pressure for improvements, there is limited ability for the Town to require a water supplier that is not operated by the town to build storage tanks and water treatment facilities, and DEP has limited staff capacity to provide enforcement on systems of this size to resolve issues with overconsumption and quality. For this reason, the town is actively looking for long-term solutions in the provision of clean water resources.

In addition to challenges with the provision of water, the town also does not have a sewer system and the local Board of Health does not allow shared septic systems, which generally precludes the ability to build any type of new housing that would address local housing needs for more diverse housing opportunities, especially those suitable for seniors. This results in the town being 100% reliant upon a patchwork of privately owned septic systems and cesspools for wastewater. Adding to buried underground structures is the lack of natural gas available within the town so all homes are heated by electricity, bottle gas, or oil. This adds to the local cost of living and increases challenges with constructing affordable housing. Due to the reliance on private wells and septic systems, the soils drive the development opportunities, which in many areas of town are extremely limited simply because basic water and sewer service is non-existent. For some, limiting infrastructure to preclude development is desirable, but for others, it is coming at the cost of clean drinking water resources.

Zoning

The Town of Dover is split into nine zoning districts: Conservancy, Open Space, Residential (1/2 acre), Residential 1 (1 acre), Residential 2 (2 acres), Business, Manufacturing, Medical/Professional, and Multi-family Residential. It should be noted that the multi-family residential district is an overlay district. Single-family residential uses are allowed in every district but the Conservancy and Open Space districts (however, lots that are located in the Open Space district may adopt the use and dimensional regulations of the nearest residential zoning district by a vote of the Board of Selectmen). Dover is unusual in that a two-family structure is considered multi-family housing. Multi-family housing is prohibited in every zoning district, but allowed in the multifamily residential overlay district (which is a floating district that applies to sites 8 acres or larger). Below is a basic description of each of the zoning districts:

Conservancy: The Conservancy District is intended for the preservation and maintenance of the groundwater table upon which the inhabitants depend for water supply; to protect the public health and safety, persons and property against the hazards of floodwater inundation; for the protection of the community against the costs which may be incurred when unsuitable development occurs in swamps, along watercourses or in areas subject to floods; to preserve and increase the amenities of the Town; and to conserve natural conditions, wild life and open spaces for the education, recreation and general welfare of the public. Building and filling are generally not allowed in the Conservancy zone; however, provisions for agricultural structures, commercial recreation, and single-family uses by special permit granted by the Zoning Board of Appeals exist.

Official or Open Space: The Official or Open Space District consists of those areas which have already been dedicated or used for public or semipublic nonprofit uses, such as parks and recreation areas, public buildings, cemeteries, schools, churches, reservoirs and open space reservations, and which are not available for residential, commercial or other private uses. The district generally limits building, however, it also has an interesting caveat to the regulations to allow for a change of use. The bylaw states as follows: "If for any reason land shown on the Zoning Map as being in the Official or Open Space District shall become available for other than public or semipublic use, it shall be deemed to be thereafter zoned in the residence district which it adjoins, and, if it adjoins more than 1 residence district, it shall be deemed to be zoned in the one with which it has the largest common boundary." As it applies to the Hale Reservation, this could allow for some development along Powisset Street should land in that area be sold for other use.

Business District: The Business District is located in part of the Village Center. The business district allows for typical retail and professional services, and for single-family residential uses provided they follow the dimensional requirements of the R district. Otherwise there is no minimum lot size or frontage in the B district.

Manufacturing: The Manufacturing District is also located in the Village Center, on the lots currently occupied by the Highway Garage. Most general business uses and limited manufacturing uses are allowed in the district. Like the B district, there is no minimum lot size or frontage requirements; however, residential uses are subject to the standards of the R district.

Medical/Professional: The Medical/Professional District is to allow for medical or professional offices for the following occupations: doctors, dentists, lawyers, architects, and engineers. Fortunately for financial professionals, banks or professional offices are authorized under a separate use category. Like the B and M districts, there is no minimum lot size or frontage requirements; however, residential uses are subject to the standards of the R district.

Table 22. Schedule of Dimensional Requirements

District	Minimum Lot Size (acres)	Minimum Street Frontage (feet)	Minimum Perfect Square (feet)	Minimum Setbacks (Feet) Front	Side	Rear	Maximum Height Stories	Feet	Maximum Lot Coverage
R	½	100	100 x 100	20	15	30	2.5	35	20%
R-1	1	150	150 x 150	40	30	30	2.5	35	20%
R-2	2	200	200 x 200	60	40	30	2.5	35	20%
O				40	20		2.5	35	40%
B				40	20	10	2.5	35	40%
M-P				40	20	10	2.5	35	40%
M				40	20	10	2.5	35	40%
RM	8	200		50	50	50	2.5	35	25%

Residential Districts: **Table 22** indicates the dimensional requirements allowed. The R, R-1, and R-2 Base Zoning Districts allow for single-family residential uses, as well as accessory dwelling units, provided the apartment is located within a structure that has existed prior to 1985. The vast majority of town is zoned R-2, with the R and R-1 districts located through the corridors in Dover served by public water (see zoning map on **Page 28**).

Multifamily Residential District: The multifamily residential district is an overlay district that may be used on lots greater than eight (8) acres in size with Town Meeting authorization. The provision has never been exercised, likely for that reason. However, if a project were built under the overlay district, the density of the project would determined by subtracting the wetlands from the lot acreage, and then multiplying by four. For example, if a 10-acre lot had two (2) acres of wetlands, then the total development potential of the site would be thirty-two units (8 acres x 4 units). The Multifamily Residential District is authorized in the Zoning Bylaws, but largely governed by provisions on the Planning Board's Rules and Regulations. The following regulations apply to projects in the District:

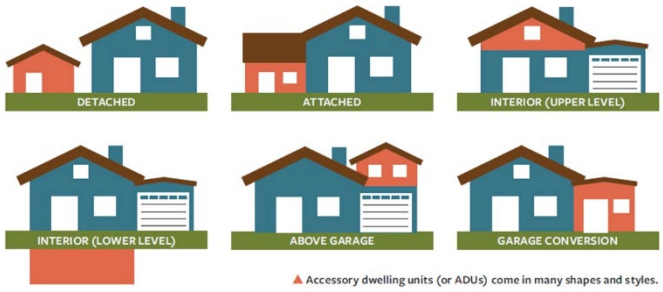
1. At least 25% of the units constructed in a Multifamily Residence District shall be affordable. At least 40% of the units shall also be elderly, including any elderly units which are also affordable.
2. No multifamily development shall be built within one-half mile of any other such development.
3. The total number of dwelling units in a multifamily development shall be limited to the lesser of 4 times the difference between the total number of acres in the tract less the number of acres of wetlands and 40.
4. The total number of multifamily dwelling units of any kind erected in the Town shall not exceed 15% of the dwelling units in the Town. Such percentage shall be computed without reference to accessory dwelling units constructed pursuant to § 185-43 of this chapter and shall be determined as of the most recent Federal Census, and no permit shall be issued under this chapter if it would cause the number of multifamily dwelling units to exceed such percentage.
5. Provision shall be made to ensure that the affordable and elderly units in a Multifamily Residence District shall continue to be used as affordable and elderly units in accordance with the requirements of this chapter.
6. Affordable and elderly units shall be integrated into the project in a manner acceptable to the Planning Board.

Overall, the bylaws encourage the development of large, costly, single-family homes nearly to the exclusion of every other form of housing. Although there are provisions for Accessory Apartments that were adopted in 1986, the bylaw is rather onerous and few have taken advantage of it. Regardless, a number of guest houses, pool houses, in-law apartments, and quarters for domestic staff have proliferated in Dover over the years and there are quite a few properties that are not currently in exclusively single-family use when the property is viewed in its entirety. Nevertheless, Dover's strict provisions do not directly provide for their occupancy by more than one household. Further, while most communities treat two- and three-family structures with more flexibility than structures with four units or more, Dover's regulations do not. Consequently, there are no apartment buildings, much less a three-family home in the entire town. There are only twenty-two two-family structures and a handful of condos and townhouses. Overall, Dover has some of the least diverse housing in the region, particularly given its proximity to Boston.

As the provision of basic infrastructure, services, and facilities by the town becomes more challenging every year, the town must invest in infrastructure improvements and fixed costs regardless of population change. For example, the town is presently undertaking necessary study to increase water quality and capacity. Further, declining enrollment does not diminish the cost of school administration, building maintenance, and employee

benefits. Balancing the tax base on a veritable monoculture of single-family homes with no economic development opportunities caused by the absence of infrastructure reduces efficiencies in property taxes and increases the financial burden on single-family homeowners. Despite economic development efforts, most suburban communities struggle to attract significant opportunities to substantially shift the composition of the local tax base away from residential uses and onto commercial uses. More diverse housing options including multifamily housing in appropriate locations helps to balance fiscal burdens caused by high demand users on town services and can help offset the tax burden on single family homeowners by enabling infrastructure, and other fixed costs to be shared among a larger tax base without concentrating needs of any specific population cohort.

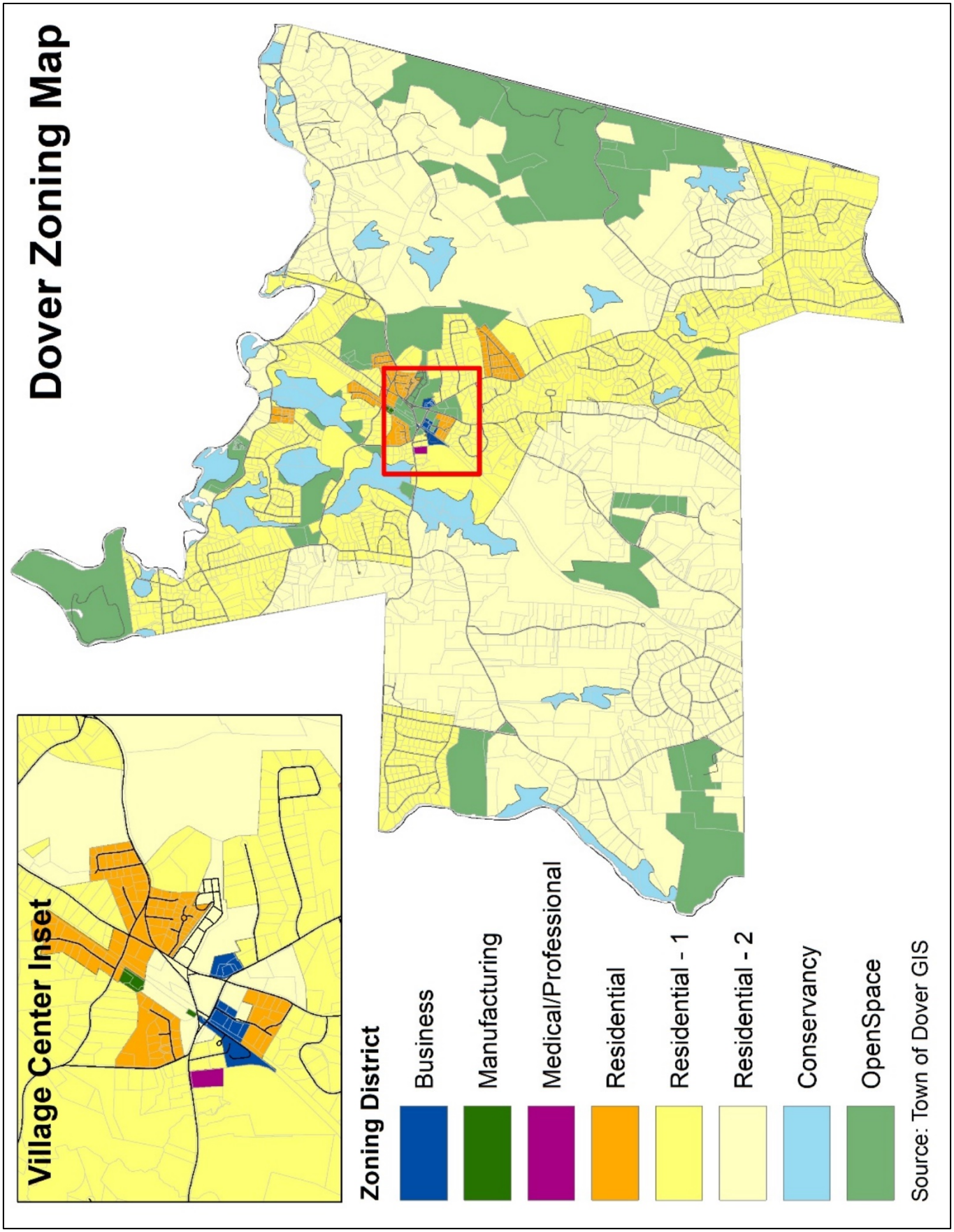
The regulations governing conventional single-family home development unwittingly promote high development costs and a fiscally inefficient pattern of low-density sprawl. Managing overall density is important for environmental reasons, but a 200 ft. lot frontage regulation invites more impervious cover, more stormwater, more roadway surfaces that have to be maintained to serve a small number of units, along with water and potentially wastewater infrastructure. Wide lot frontage, lot configuration rules, and minimum front setback requirements also encourage large lawns and landscaped areas that place considerable demand on water supplies, while the separation of dwellings discourages healthy behaviors such as walking and socializing with neighbors. The town's flexible residential development provisions help somewhat to allow for more efficient development, but complicated and restrictive requirements limit their use.



▲ Accessory dwelling units (or ADUs) come in many shapes and styles.

Even mild intensifications of use, such as allowing by-right the provision of accessory dwelling units, makes each lot more fiscally sustainable for both the Town and the homeowner, and could make a significant difference with respect to providing housing opportunities for people of all ages without requiring any additional land to be converted from ecologically sustaining greenspace to developed land. Reconsideration of how land use policy will sustain future financial needs for the town is of great importance in upcoming years. For this reason, the Planning Board is pursuing the creation and adoption of several key bylaws to help diversify the housing. The Planning Board will be sponsoring a warrant article to update the 1986 Accessory Apartments Bylaw at Annual Town Meeting in 2022, and will be pursuing Natural Resource Protection Zoning and Updated Village Center Zoning Overlay District bylaw for consideration at Annual Town Meeting in 2023.

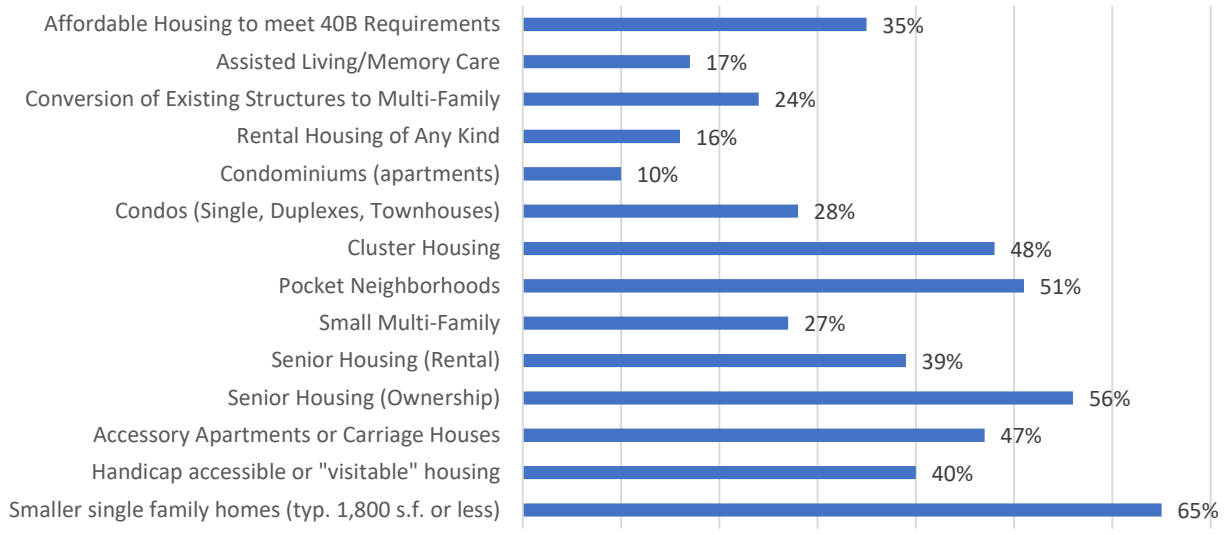
In addition, the Planning Board is beginning a review of their Rules and Regulation and plans to put forward an update to the Table of Uses and Definitions at Annual Town Meeting in 2022. Updates to the Table of Uses could include provisions to authorize two-family structures in certain districts which may make the provision of more diverse housing options, particularly serving seniors, more feasible in Dover.


Dover Zoning Map
Village Center Inset
Zoning District
Business
Manufacturing
Medical/Professional
Residential
Residential - 1
Residential - 2
Conservancy
OpenSpace
Source: Town of Dover GIS

Housing Preferences

A Housing Needs Survey was conducted as part of the Housing Production Plan process to help determine local housing needs and housing preferences. The survey was administered online over the course of two months, advertised in multiple locations, and received 108 responses. Of those surveyed, approximately 80 percent were between the ages of 35 and 64, 98 percent owned their homes, 60 percent of households had children under 18 ages of age while 25 percent of households contained members over 65 years of age. Of those who responded, 80 percent felt that their current housing met their needs. Approximately 30 percent were considered cost-burdened based on the percentage of their income spent on housing costs, while nearly three-quarters of households reported that at least one member of their household planned to move out of their current housing unit (approximately 40 percent of which was due to children attending college or beginning their careers while the other 60 percent wished to downsize). The most common issue for those who were looking to move was finding an appropriate housing unit at an appropriate price, an issue more acutely afflicting empty-nester households seeking to downsize but who wish to remain in Dover. Figure 9 depicts responses to the following question: "What types of housing diversity would you support in Dover (provided there is adequate water and wastewater capacity)? (check all that apply)"

Figure 9: Types of Housing Diversity Supported by Survey Respondents



The responses to this question help provide insight both into what types of housing residents feel are missing from the community, as well as what types of housing, if constructed, may help meet their current or projected housing needs. As our population continues to age, more thought needs to be given to those who wish to remain in the community but need more suitable housing with lower maintenance requirements and costs.

Preferred Housing Types

Well-designed smaller-scale multifamily housing options that generally falls within the architectural vernacular, bulk and massing of local housing options, could be considered in locations along Route 109, tucked back and built into the landscape on larger parcels, and within the Village Center, provided the developments are contextually appropriate.

An example of small-scale affordable multifamily housing in neighboring Medfield, Massachusetts

Multifamily units can also be created through single-family conversions. This approach provides opportunities to preserve and reuse some existing older structures instead of losing them to the teardown/rebuild market. In addition, many homes contain underutilized floor area that has already been constructed. With the ability to configure existing space, conversations could offers a seamless way to mix housing types in established single-family neighborhoods, without requiring significant additional construction. Further, existing homes could also be converted for use as group homes, thereby allowing each bedroom to be counted on the Subsidized Housing Inventory. Ranch homes tend to be particularly popular for use as group homes for individuals living with disabilities.

An example of a cottage development in California

Pocket neighborhoods, or clusters of cottage-style homes could provide desirable homeownership options both for downsizing seniors and young families. Although many prize the privacy of Dover's residential areas, for some, it can create social isolation and cottage-style housing can provide social benefits to families with young children and seniors alike. This method of creating housing choices in Dover may be hard for private developers because of the town's reliance on private wells and septic, but mixed-income cottages could be feasible on private land at a higher density or municipally owned land because the town could choose to offer the land at below-market value.

Accessory Dwelling Units are in high demand in Dover. In the past few years, numerous communities have adopted zoning that makes it easier for single-family homeowners to create accessory apartments. By complying with a set of basic requirements and design standards in the zoning bylaw, a homeowner with an eligible property can obtain approval to construct an accessory unit by applying for a building permit and filing a simple site plan. Most towns still require a special permit for free-standing accessory dwellings, e.g., back yard cottages, carriage houses, or units above a detached garage, but an accessory apartment inside a single-family home can be almost invisible to the neighborhood.

Senior housing is also critical need in Dover with or without income restrictions. The current zoning does not provide for "downsizing" opportunities that would help older residents choose to stay in town as their housing needs change. A well-thought-out senior housing bylaw needs to accommodate a variety of residential options, from detached cottages to independent living apartments, assisted living, and memory care, all with enough density to support the requisite residential amenities.

Housing Goals

These goals and strategies were developed based on a comprehensive housing needs and development constraints analysis combined with input from interviews and public input collected through plan's engagement process, as well as the consultant's recommendations and best practices.

1. Address local housing needs and meet production goals. Work to meet the 40B Housing Targets to reach and maintain "safe harbor" certification, eventual 10% affordability, and then continue to promote initiatives to address local housing needs.
2. Promote a welcoming, diverse, intergenerational, and inclusive community with a mix of housing opportunities for residents with varying needs and preferences by making key regulatory updates such as modifying zoning requirements.
3. Foster safe, well-designed, and sustainable housing. Promote housing development that is accessible to persons of all ages and abilities and ensure new homes of all types are sensitive and compatible in scale, siting, and design to neighborhood context.
4. Integrate affordable and diverse housing options at a scale and in character with the built environment. Incentivize smaller affordable housing developments by creating a regulatory path to permit and construct them.
5. Preserve the affordability of existing affordable homes by monitoring resales.
6. Expand local capacity to implement housing initiatives and reestablish the Affordable Housing Committee.
7. Utilize the Town's communications to promote transparency and engagement and increase awareness of fair housing issues.

Implementation Strategies

Housing Production Plan Requirements

The following strategies would address DHCD's current Housing Production Plan requirements, relying on a combination of local, state, and private resources:

1. **Zoning Amendments.**
Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal [760 CMR 56.03(4)(d)(1)];

2. **Comprehensive Permits.**
Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects [760 CMR 56.03(4)(d)(2)];

3. **Housing Preferences.**
Characteristics of proposed residential or mixed-use developments that would be
preferred by the municipality [760 CMR 56.03(4)(d)(3)];

4. **Town-Owned Land.**
Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing [760 CMR 56.03(4)(d)(4)];

5. **Regional Collaboration.**
Participation in regional collaborations to address housing development [760 CMR 56.03(4)(d)(5)]

1. Enhance local capacity to plan and advocate for, as well as develop and manage affordable housing units.

Build Capacity

Complex regulatory and financial issues present barriers to the development of affordable housing. In recognition of the need to build capacity to address housing needs, the Town will need to create supportive infrastructure to further the creation of affordable housing opportunities in Dover. One such way to increase capacity, would be through the reestablishment of the Affordable Housing Committee to provide leadership on housing issues within the Town of Dover. One central goal of such a committee could be to establish an Affordable Housing Trust (AHT) to implement policy. Effective advocacy for affordable housing will require teamwork among various Town departments and boards, as well as coordination with supporting regional and state entities.

Provide Support

However, it is not enough to create a committee or a housing trust; they must also be supported. Since these are volunteer-led efforts, frequently citizens are in a position where they are performing tasks and creating policies that require specialized expertise. For these reasons, the composition of such committees should include members who are knowledgeable about affordable housing needs and policies through related professional experience. Educational and training resources are available to strengthen the capacity of municipal staff and committee members to address housing concerns, including seminars and conferences offered by DHCD, Citizens' Housing and Planning Association (CHAPA), and the Massachusetts Housing Partnership (MHP). These agencies also provide direct technical assistance and grants.

Create Opportunities for Advocacy

In addition to building capacity to address affordable housing issues, an Affordable Housing Committee can advocate for housing diversity that would be beneficial to residents at any price point. Most affordable housing developments are a mix of affordable and market-rate units – so even if there is a perception that affordable housing does not immediately benefit those residents in Dover due to the perceived affluence of the community, the amount of unmet housing needs, particularly relative to local senior households, indicate that market rate housing is also needed; albeit not of the type that Dover's regulations encourage: large, single-family homes. Making changes, such as changes to the local bylaws to incentivize more creative development that prioritizes Dover's demonstrated housing needs, is necessary but also requires significant advocacy to accomplish. An Affordable Housing Committee could provide such leadership and needed expertise to educate other local boards and committees to push forward regulatory and policy changes that better conserve Dover's natural resources through more responsible development practices.

Mobilize Housing Resources

> *"Establishing a municipal affordable housing trust fund signals a community's readiness to address its housing needs. Communities with municipal housing trust funds have thought long and hard about what kind of affordable housing they need and are well prepared to use local funds to achieve their goals."*
>
> *-MHP Municipal AHT Guidebook*

While housing committees can do a wonderful job setting policy and advocating for housing issues, the creation of an Affordable Housing Trust provides the necessary funding arm to participate in the creation of affordable housing. Once an AHT is created, the Town will need to seek sustainable and predictable funding sources in order for such a Trust to be effective. Among the more common sources are Community Preservation Act (CPA) funds. Although Dover has not yet adopted CPA, doing so would provide critical funding to the Town to proactively address housing issues rather than being in a reactive position whenever comprehensive permit applications are filed with the Zoning Board of Appeals. It is not possible to "get ahead", much less be positioned to negotiate for project upgrades if the Town is not adequately resourced to respond.

Housing Trust Activities to Support Affordable Housing:

The following AHT activities could allow Dover to proactively create affordable housing opportunities:

- Provide financial support for the construction of affordable homes by private developers (non-profit or for-profit);
- Rehabilitate existing homes to convert to affordable housing;
- Increase affordability in new housing development projects;
- Develop surplus municipal land or buildings;
- Create programs to assist low- and moderate-income homebuyers;
- Create programs to help low- and moderate-income families make health and safety repairs;
- Educate and advocate to further affordable housing initiatives.

Strengthen and Expand Partnerships

While there are no housing agencies specifically located in Dover, the town lies in the catchment area for a number of non-profits and agencies serving Metro West Boston. Organizations like Metro West Collaborative Development, Metro West Housing Solutions, Metro West Community Development Organization, and the Metro West Center for Independent Living among others. These agencies provide an extensive range of housing services in the region, including the development and management of affordable housing, rental and financial lending for consumers, and development technical assistance in choice neighborhoods. Fostering relationships and partnerships with these agencies can help to ensure that the resources of these organizations effectively target Dover's housing needs.

In addition, there are several successful non-profit developers that seek opportunities to develop affordable housing in suburban and rural communities throughout Massachusetts and beyond, such as Habitat for Humanity, Neighborhood of Affordable Housing, Inc. (NOAH), and The Community Builders (TCB). The Town should maintain or invite connections with these organizations to identify opportunities to collaborate on specific projects. Compared with for-profit developers, non-profit housing organizations can provide a larger percentage of affordable units in their developments as well as more deeply affordable units, having access to a variety of housing subsidies. The town can help to facilitate development through these partnerships by identifying opportunities and desired outcomes, and by leveraging publicly-owned land, AHT funding, or waiving permitting or infrastructure fees for specific projects.

Guide Development

The town can encourage the development of affordable housing consistent with local land use goals by developing guidelines that articulate the Town's preferences and priorities. Whether projects are developed under Chapter 40B or conventional zoning, proactively communicating what development outcomes the Town is looking for can enable a smoother permitting process by providing developers with an understanding of what will be positively received. Project review guidelines can also enhance coordination, providing criteria for boards and staff to use when reviewing and commenting on applications. A set of guidelines can unify the Town's approach to comprehensive permit reviews and provide clear direction to prospective developers.

The Zoning Board of Appeals' Comprehensive Permit Guidelines covers matters such as priority housing needs, the scale and density of developments, design review, areas of town that may be suitable for moderate- to higher-density development, and areas that would not be suitable because they have high natural resource value or significant physical constraints.

The following preferences for affordable housing development are incorporated into guidelines:

- Areas appropriate for higher density housing are those that have access to water and sewer infrastructure, and have proximity to public transit, shopping, services, or other amenities. As Dover is not served by sewer, has limited groundwater resources, no public transit, and few amenities, there are not many obvious locations for "high density" housing; however, there is ample room for higher density housing than one unit per two acres.
- Natural and historic resources should be preserved and protected.
- In established parts of town and along major collector roads, infill activity and expansion of existing uses should be in scale with existing development patterns.

- Both rental and homeownership opportunities are needed that would be affordable to people who live or work in Dover in a variety of configurations including small units (1-2 bedrooms), large units (3 or more bedrooms), single room occupancy, and housing that includes supportive services. Deeply affordable housing is encouraged which serves specific disadvantaged groups such as low income seniors, veterans, people with disabilities, and people experiencing homelessness.

- Affordable housing should incorporate green design principles including water conservation and stormwater management measures and optimize energy efficiency to minimize the cost that residents will have to pay for utilities, including use of onsite renewable power generation.

Educate/Communicate with the Public

It is important for the public to be well informed about local housing needs, initiatives and challenges. Not only do housing initiatives – such as zoning bylaw changes – often require local support, an informed public is more likely to participate in the process and provide pertinent information, feedback and suggestions. Education can also dispel myths associated with affordable housing about the people who need and occupy affordable housing, the impact of affordable housing on real estate values, and local housing needs. With increased involvement, the town's ability to reach households that would be eligible for affordable housing but do not seek it for a variety of reasons – they may not know it exists or think they would be eligible, for example – would also increase. This is particularly important as the town seeks to meet the growing need for more deeply affordable units, more affordable family units, and senior housing of all types. The need to reach different types of households, particularly those that do not traditionally participate in local government, is a perennial challenge in local government but one that nevertheless can be overcome with good community relationships and inter-organizational cooperation. These conditions help create an environment whereby the community becomes a partner in the Town's housing initiatives.

2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.

Publicly-Owned Development Opportunities

Dover has very few Town-owned properties that could potentially be converted, subdivided, or otherwise used for housing purposes. Most of the land that is owned by the Town is owned for conservation or groundwater protection purposes and is unbuildable. There may be a small number of tax-title properties that could provide scattered opportunities for small-scale development or rehabilitation to create affordable housing units. However, the feasibility of utilizing these sites for affordable housing will depend on environmental conditions, a viable non-profit partner, and the availability of public water and private sewer infrastructure to serve them.

The most developable land under Town ownership is located in the village center, where the Town House, Library, Caryl Community Center, Public Safety and Highway Buildings are located. Many of these sites are located on large lots that with minor subdivision, could accommodate complementary village-style housing.

Privately-Owned Development Opportunities

There is further development potential to be found in privately-owned properties that are currently vacant, underutilized, or may be nearing the end of their utility under their current use. Owners of estates, agricultural properties, and other large lots may be willing to engage with the Town in discussions regarding their future plans for improvement or possible redevelopment. In some cases, religious, fraternal, or social organizations have

surplus land which might become available for redevelopment. There may also be opportunities to preserve historic structures through adaptive reuse or conversion to multifamily. The Town could play a pivotal role in helping guide discussions about future reuse and establishing the conditions for complementary redevelopment to occur – such as by drafting and adopting necessary zoning changes – as opportunities occur.

In addition, due to anticipated changes in the Village Center, the Planning Board is currently working on the Village Center Visioning Process. Adjacent to the Caryl Community Center, 10 Springdale Street has been purchased by a local developer who is seeking input from the town with respect to future use. One potential use could for the creation of affordable senior multifamily housing. Additional sites in the village may yield the potential for mixed-use on Whiting Road and along the Springdale Village frontage.

Preserving Affordable Units

All of Dover's existing affordable housing are privately-owned affordable homeownership units that are protected in perpetuity, but must continue to be tracked and monitored to ensure that resales of units comply with marketing and income requirements. The Town has not been tracking resales of units to ensure compliance with deed restrictions and also failed to list two affordable housing developments on the Subsidized Housing Inventory (SHI). By hiring planning staff, the Town has made progress in ensuring that affordable units are not lost.

3. Update zoning to create opportunities for development of affordable housing, and to encourage diversity in housing options.

Dover's zoning bylaws provide for very little housing diversity. The majority of the town is zoned for single-family homes with a minimum lot size of 2 acres. The smallest allowable lot is a ½ acre, but only a small amount of land is zoned R, and even still such lots require 100' of frontage. Building multi-family housing in Dover requires an act of Town Meeting to rezone land for multi-family purposes. This regulation, in effect, is a ban on multi-family housing. There are no regulations to facilitate a range of housing styles and density, including single family, small- and medium-scale multifamily options, or flexible development alternatives to allow for open space conservation combined with smaller lot sizes.

However, even with expanded regulations, dimensional requirements, use restrictions, and environmental regulations, Board of Health regulations pertaining to private and sewer and water, in addition to high land and materials costs makes it difficult to build diverse types of units. Fine-tuning the regulations pertaining to mixed-use and multi-family housing, with buildings at an appropriate scale, would facilitate more opportunities for providing needed housing alternatives, to accommodate more intensive use, or for the redevelopment of existing buildings particularly in areas that are served by sewer.

The Planning Board is working to adopt an updated Accessory Dwelling Units Bylaw in Spring 2022, and a Natural Resource Protection Bylaw to allow for more flexible development at Spring Town Meeting in 2023. In addition, the Planning Board will be leading the process of a zoning diagnostic and developing a zoning recodification. In that process, some specific zoning changes that could meet plan objectives include:

- **Village Center District:** Encourage infill and redevelopment to create more diverse housing opportunities by allowing upper story housing and first floor retail/service uses by right, and require at least one affordable unit projects involving 6 units or more.

- **Revise Multifamily Regulations:** The current Multifamily regulations (both within the Zoning Bylaw and the Planning Board Rules and Regulations) require a Town Meeting vote to authorize multifamily housing and limit a percentage of housing developed under that bylaw to senior or disabled households only. The regulations are excessively onerous and function better to prevent multifamily housing from being created than they do to facilitate it.

- **Natural Resource Protection Zoning (NRPZ):** Allow cluster development as of right to encourage use of open space design to preserve scenic road frontage and to protect natural resources.

- **Conversions/Congregate Housing:** Provide simple process for the conversion of existing structures into multi-family housing, and also potentially for the creation of congregate housing serving special needs populations.

- **Accessory Dwelling Units:** Remove provision requiring the dwelling unit to be located within a structure that existed in 1985, allow as-of-right if under 900 square feet, and by special permit if larger. ADUs may be located in attached or detached structures.

- **Fair Housing Review:** A number of regulations found within Dover's Zoning Bylaws potentially violate the civil rights of members of Protected Classes. Regulations should never create disparate impacts based on race, gender, ethnicity, familial status, marital status, disability status, veteran status, source of income, or sexual orientation. Regulations that are designed to discourage families with children or restrict rental and multifamily housing can create such impacts on protected communities.

Rate of Affordable Housing Creation

Between 2010 and 2020, Dover's overall housing production was the creation of 185 single-family homes. Of those, five were affordable to income-eligible households. At no point, even with a Housing Production Plan, in the last ten years would the town have been able to achieve "Safe Harbor" certification. Achieving such certification would have required at least ten units of housing eligible for inclusion on the SHI during the past decade, and moving forward, it will likely require 11 units for one-year and 21 units for two-year certification. Should the proposed comprehensive permit for the Red Robin project be approved with at least 21 units, the Town will be eligible to invoke a two-year Safe Harbor upon the issuance of a building permit for that project. In order to maintain certification, it is important to line up Town-supported projects on a two-year cycle sufficient to meet housing targets.

Appendix

Glossary of Terms

Housing Resources

Subsidized Housing Inventory

Glossary of Terms

This list of key definitions is intended to assist the reader and is not intended to replace applicable legal definitions of these terms. The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

Areawide Median Income (AMI) – the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area.

Cost-Burdened Household – a household that spends 30 percent of more of their income on housing-related costs (such as rent or mortgage payments). Severely cost-burned households spend 50 percent or more of their income on housing-related costs.

Elderly Non-Families – a household of one elderly person as defined by in the US Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data.

Extremely Low-Income – an individual or family earning less than 30 percent of area median family income set by HUD (AMI).

Family Household - Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.

Household – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

Labor Force – all residents within a community over the age of 16 who are currently employed or actively seeking employment. It does not include students, retirees, discouraged workers (residents who are not actively seeking a job) or those who cannot work due to a disability.

Low- and Moderate-Income Housing – housing for persons or families whose annual income is less than 80 percent of the areawide median family income (AMI) (as defined by Chapter 40B and DHCD). The AMI is determined by the United States Department of Housing and Urban Development (HUD).

Non-Family Households – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

Open Space – land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and saltwater marshes and other wetlands, oceans, rivers, streams, lake and pond frontage, beaches, dunes and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserve, and/or land for recreational use.

Unemployment Rate - the percentage of the labor force who is not employed but actively seeking employment.

Housing Resources, Education, and Community Engagement

Housing Toolbox for Massachusetts Communities

www.housingtoolbox.org

Citizens Housing and Planning Association (CHAPA)

www.chapa.org

Local Initiatives Support Corporation (Boston Office)

www.lisc.org/boston/

Joint Center for Housing Studies at Harvard University

www.jchs.harvard.edu/

National Low-Income Housing Coalition

www.nlihc.org/

MassAccess Housing Registry

http://www.massaccesshousingregistry.org/

National Fair Housing Alliance

www.nationalfairhousing.org/

Housing Rights Center

www.hrc-la.org/

The Fair Housing Center of Greater Boston

http://bostonfairhousing.org/

Massachusetts Affordable Housing Alliance

www.mahahome.org/

National Community Land Trust Network cltnetwork.org/ National Housing Trust
www.nationalhousingtrust.org/

Subsidized Housing Inventory

Address	Type	Units	Expires
Tisdale Drive	Ownership	17	Perp
67 County St	Ownership	1	Perp
Units Submitted for Inclusion on SHI but not yet listed:			
48,52, 52 A Centre St	Ownership	5	Perp
20 Springdale St.	Ownership	1	Perp
		Total SHI Units	18 ● 24
		Census 2010 Year-Round Housing Units	1,950
		Percent Subsidized	0.9%