



Action Plan 2016

Community Workshop / Forum

GCTV Interview & Outreach Talking Points

Data / Facts

- Continued population growth projections. 2010 population was 17,765 and is projected to grow to a total population of 22,210 by 2024.
- Roughly 2,000 households in Grafton have low-incomes - below 80% of the Area Median Income
- Only 313 affordable units. Of these low-income households, there are about 1,150 residents living below the poverty level, many of which are children.
- More than 1,800 households were paying more than 30% of income towards housing costs – this is considered cost burdened.
- More than 50% of Grafton's low-income households were estimated to be cost burdened.
- Housing options are primarily limited to owner-occupied single-family houses – Only roughly 25% of the housing stock is rental and about 75% of the housing stock is single-family.

Key Terms / Concepts

- Affordable housing projects and programs focus on either home ownership or rental opportunities without any long term subsidies. Low income housing is owned by a governmental agency where tenants receive ongoing subsidies due to their financial status and income level.
- Affordable (defined by the State) is not Low Income (as defined by the State and Federal Government).
- Mass General Law Chapter 40B – Comprehensive Permit – A State law that requires all municipalities in Massachusetts to have 10% of its housing stock be certified by the State as affordable.
- Towns that fail to achieve and maintain 10% affordable housing stock are subject to 40B which allows developers to bypass local permitting to build housing developments anywhere in Town despite local zoning in exchange for 25% of the units to be sold or rented as affordable.
- Once a municipality reaches 10% then it is no longer prone to 40B.
- Permitting 40B projects are under the jurisdiction of the Zoning Board of Appeals and must follow State, not local, requirements.
- The total number of units needed to achieve the State mandated 10% changes as the Town adds more housing units through new development. The number of base units is determined by the Federal census.
- Grafton is currently at 4.5% of the State required 10%.
- Affordable units certified by the State are tracked on the Subsidized Housing Inventory which is verified and certified by the State every 2 years.

Grafton Affordable Housing Trust Action Plan 2016
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Purpose of The Trust

- Established by Town Meeting in 2007 – General By-Law Article 35
- Seven Members: One appointed by the Board of Selectmen; 2 year terms
- Mission Statement:
To provide for the creation, preservation and retention of affordable housing and rental housing in the Town of Grafton for the benefit of low and moderate income households through a variety of programs including education and advocacy.”
- Develop and maintain units to be listed on the Subsidized Housing Inventory with a goal of achieving and maintaining 10% affordable housing stock to eliminate the State mandate of MGL Chapter 40B and regain control of all housing development through its zoning.
- Provide opportunities for multiple resident constituencies who cannot afford to live in Town because of the high cost of housing and and do not qualify for low income subsidies.
- **Trust Funds: two sources**
 - Community Preservation Act Funds – 1.5% surcharge for real estate transactions to be spent on three types of projects: open space / recreation, historic preservation and affordable housing. Money distributed annually by Town Meeting with recommendations from the Community Preservation Committee. State Law and the Department of Revenue restrict the types of eligible projects.
 - Other funds: such as the Pulte Settlement, endowments, gifts, etc. Spending guidelines are unrestricted but must be done in the public interest for local affordable housing projects and programs.
 - **Current Trust Account Balance (as of 2/11/16): \$1,347,745.37**

Some Strategies

- Develop Town Owned Land for Affordable Housing
- Support Private, Scattered Site Affordable Housing – i.e. new subdivisions, Habitat for Humanity
- Support Friendly 40B Projects (Comprehensive Permit) – provides a larger number of affordable units
- Convert Existing Housing Units to Affordable Units
- Market Rate to Affordable Buy Down Program

Purpose of Workshop

- Meet the Trust
- To create an action item list of projects and programs that the Trust can invest in over the next five years. Current Trust Account Balance (as of 2/11/16): \$1,347,745.37
- Provide the Trust with important information to guide them in making future decisions.