

TOWN of SEEKONK

**HOUSING
PRODUCTION PLAN**

September 29, 2010

***Town of Seekonk
Housing Production Plan Committee***

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Housing Production Plan

Table of Contents

| | Page |
|--|------|
| Executive Summary í . | 4 |
| A. Housing Needs Assessment í í í í í í í í í í ..í . | 4 |
| B. Housing Needs and Challenges í í í í í .í í í í ..í .. | 5 |
| C. Summary of Production Strategies í í í í í í í í ..í ... | 9 |
| Town of Seekonk Housing Production Plan í í í í í í í í í í . | 10 |
| I. Planning for Affordable Housing in Seekonk í í í í í í í í .í | 10 |
| A. Housing Units Affordability Qualifications í í í í í | 11 |
| B. Household Affordability Qualifications í í í í í í í ..í | 12 |
| II. Housing Needs Assessment í í í í í í í í í í í í í ...í . | 14 |
| A. Profile of the Population of Seekonk í í í í í í í í .í .. | 14 |
| B. Housing Profile í í .í í í í í í í í í í í í í í .í .. | 24 |
| C. Housing Affordability í í í í í í í í í í í í í í í . | 29 |
| III. Obstacles to Future Development í í í í í í í í í í í .í . | 35 |
| IV. Affordable Housing Production Plan í í í í í í í í í í .í í | 39 |
| A. Housing Needs Assessment Outcomes í í í í í .í í .. | 39 |
| B. Affordable Housing Goal í í í í í í í í í í í í í | 40 |
| C. Affordable Housing Strategies í í í í í í í í í í .í ... | 40 |
| Appendix A. Town of Seekonk Housing Action Map í í í í í .í | 49 |

TOWN of SEEKONK

Housing Production Plan

EXECUTIVE SUMMARY

Overview

The town of Seekonk is a suburban community on the Rhode Island border. Essentially the town was an agricultural community and stayed that way into the 20th century. The artificial boundary of the state border allowed Seekonk to retain a lower density and more rural land use pattern than many of the Rhode Island suburbs of Providence. The construction of Interstate 195 in the early 1960s had the most significant impact on Seekonk's economy and character. This expressway immediately transformed Seekonk into a desirable location for large-scale commerce with convenient automobile access from the greater Providence area and the Southeastern Massachusetts region. For more than three decades Seekonk has balanced rapid commercial growth with its rural and suburban qualities.

This Housing Production Plan is undertaken to advance the housing goals of the town's Master Plan by identifying housing needs of its residents and developing a means of meeting such needs. The Housing Production Plan consists of two parts. First, a Housing Needs Assessment is undertaken to identify the community's profile, conduct an inventory of the housing characteristics, and also evaluate the housing needs of the town's residents. The second part of this report develops strategies by which the town can meet the identified housing needs.

A. Housing Needs Assessment

Several key findings of the above housing needs assessment portion of this report influenced the establishment of the goals, as well as the creation of strategies, to effectively respond to specific unmet needs for affordable housing in Seekonk. These mechanisms include close attention to the specific status and economic conditions of families in the community, such as:

1. **Elderly Housing**

The housing needs assessment results revealed that the town of Seekonk's elderly population (65 + years) rose dramatically between 1990 and 2000, and along with this growth came the increased need for affordable elderly housing. Data showed that both elderly owners and renters experienced housing cost burdens in 2000.

2. **Affordable housing for young professionals and young families**

In 2000, fewer young adults and young families resided in Seekonk than there were in 1990. Young adults living alone, and young professional couples, do not need large-sized, single-family housing, and are more apt to consider smaller single-family structures or a townhouse or apartment housing unit. The decrease in young children and young adults in the area may also imply that young families are not locating in Seekonk, presumably due to the higher costs of housing.

3. **Limited rental units**

Analysis results also showed very limited availability of rental housing units. Moreover, renters suffer housing cost burdens. Hence there is a great need for affordable rental units suitable for small households: singles, childless couples, and small households with children.

4. **Limited supply of Affordable Housing**

There exists a gap between what the town currently lists as affordable units as mandated by the state's DHCD Chapter 40B Program, and how many it should actually have. Basically, Seekonk needs 411 more affordable housing units to meet the 10% requisite. It is interesting to note that about 25% of the households in town are low- to moderate-income and only 3.5% of the dwelling units are affordable to them. This gap demonstrates a pressing need for more affordable housing in Seekonk. Furthermore, as of 2009, there is a difference of approximately \$108,000 between the median market price of a single-family housing unit and the cost of housing affordable to a family with earnings around the area's median family income of \$72,500.

5. **Zoning as an impediment**

The town's zoning by-law does not encourage affordable housing nor does it allow for a mixture of housing types. Permitted residential structures are limited to single-family structures. Single family structures may be converted to contain no more than two dwelling units through a special permit process, but this process requires double the lot area required in the district. Hence there is a need for zoning modification to accommodate the town's housing needs.

Housing Cost Burdens

Many households are experiencing housing costs burdens, both owners and renters. The market price for many of the single-family houses currently for sale in Seekonk are affordable to those earning greater than 120% of the 2009 median family income. Presently, there exists a great need for the town to provide more affordable housing units.

B. Housing Needs and Challenges

○ ***Housing Needs***

Based on the Housing Needs Assessment, there are key indicators that point to local needs for affordable housing:

- Growth of Elderly population and decreasing younger population.
Seekonk's elderly population (60 years and over) is rising. The 2000 HUD CHAS report shows that 14.3% of elderly renters were experiencing household cost burdens, as did 23.8% of elderly owners. The U.S. Census showed decreases in the following population age groups: less than 5 years, 20 to 24 years, 25 to 29 years, and the 30 to 34 years. This indicates that young people just starting out and young families are not locating in Seekonk, which might be traceable to the higher costs of housing and/or the lack of varied housing types.
- Lack of Rental Units
The town has a very limited number of rental housing units and only a few of these are vacant. There are 543 renters, 21% of which were experiencing household cost burdens.

Gaps in Affordability and Diversity in Housing

The town of Seekonk currently has 82 affordable units, quite insufficient to meet the housing needs of the elderly, families and renters who have earnings at or below the area's median family income. Additionally, young adults and young professionals who are starting their own families require particular housing types. These segments of the population deserve decent, safe and affordable housing, a need currently not being met in Seekonk.

○ ***Housing Challenges***

The town of Seekonk recognizes the need to identify areas within the community that would support a variety of housing choices to current residents while recognizing challenges that may impede the goals involved in these projects.

- Zoning:
While two of Seekonk's residential districts require lower minimum lot sizes, the R-1 district requires 14,400 s.f. minimum land area and the R-2 district requires 22,500 s.f. minimum land area; the two additional residential districts have larger lot size requirements: the R-3 district requires 44,000 s.f. and the R-4 district requires 62,500 s.f. These minimum lot requirements are incompatible with a growing suburban area where other housing options are more needed.

Lot Sizes Incompatible with Housing Needs

Intended to maintain Seekonk's rural quality, these large lot sizes, which promote very low housing density, severely constrain the construction of affordable housing. In addition, the conversion of a single family housing structure into a two-family structure requires twice the minimum lot area required for a single-family use.

With the exception of Multi-family Development Overlay District, multi-family structures are not included as a permitted residential use. There is a provision for the construction of units constructed as 55 and over units in the Multi-family Development Overlay District; however, it is only if the development exceeds a certain number of units.

Lack of Zoning Bylaw Provision for Affordable Housing Development

The zoning bylaw does not include provisions for the inclusion of affordable units in any housing development.

▪ **Infrastructure and Environmental Concerns:**

Infrastructure and environmental constraints have played a major role in Seekonk by limiting development and preserving natural vistas and open spaces. The Town does not have a municipal wastewater system and municipal water service is not available throughout town. The Town has a high water table and an abundance of wetlands that have made development in various areas difficult. Presently, protective zoning considers the lack of municipal infrastructure and preserves wetlands and Seekonk's water supply, but it also serves as a constraint to development.

Compromise Needed for Wastewater, Water Needs and Wetlands Protection

The Town does not have a municipal wastewater system and municipal water service is not available throughout town. Protective zoning preserves wetlands and Seekonk's water supply, but it also serves as a constraint to development.

▪ **Transportation:**

Seekonk is an auto-dependent community and public transit in Seekonk is extremely limited. A GATRA route that provided service to the Route 44 corridor through the center of town was cut due to low ridership in July 2008.

▪ **Rental Housing Units ó Use of Subsidy Funds:**

The town of Seekonk has a need for rental apartments with its current limited supply. While MassHousing and DHCD have financing available for both new rental apartments and the preservation of existing units, the project proposals for new rental apartments are not as prevalent as requests for funds for the preservation of existing units. According to the *Banker & Tradesman March 2010 newsletter*, "[t]here are fewer proposals for new rental housing these days because of poor market conditions." While Seekonk does have a need for affordable homeownership opportunities, it has a great need for rental units.

- Community Perceptions:
Affordable housing conjures images of the potential plunge in property values, increased crime, and neglect. On the other hand, with current real estate prices, there exists a need to provide affordable housing. Many young professionals, young families, and elderly residents and their family members may not be able to afford to live or remain in the community. The town of Seekonk has a deep concern as to how the community should approach affordable housing initiatives.

C. Summary of Production Strategies

In order to meet the needs identified in the Housing Needs Assessment, Seekonk will seek to promote the development of a more diverse housing stock and increase the town's affordable units. The town plans to achieve the goals described above by:

- ❖ Revising zoning bylaws to promote affordable housing and diverse housing types that meet the needs of Seekonk citizens.
- ❖ Creating an Affordable Housing Trust Fund and establish a committee to oversee its management and the promotion of the creation of affordable housing.
- ❖ Exploring municipal opportunities for the development of affordable housing.

The following provides a list of the planned strategies in each category of activities.

| Housing Production Strategies: Seekonk, Through Year - End 2015 | | | | |
|--|-----------------------------|------------|--------------------|---|
| Strategies | Priority for Implementation | | # Affordable Units | Responsible Party |
| | Priority 1 | Priority 2 | | |
| Zoning Bylaw Amendments | | | | |
| Inclusionary Housing Bylaw | * | | 30 | Planning Board |
| Accessory Apartment Bylaw | * | | 20 | Planning Board |
| Assisted Living Bylaw | | * | * | Planning Board |
| Mixed Use Zone Bylaw amendment | | * | * | Planning Board |
| Affordable Housing Overlay District | | * | 37 | Planning Board |
| Affordable Housing Lot Split Bylaw | | * | 10 | Planning Board |
| Affordable Housing Trust Fund/Committee | | | | |
| Establish an Affordable Housing Trust Fund | * | | * | Board of Selectmen |
| Establish an Affordable Housing Committee | * | | * | Board of Selectmen |
| Establish a Housing Partnership | * | | * | Board of Selectmen |
| Municipal Opportunities | | | | |
| Review Existing Sites for Expansion | | * | 8 | Housing Partnership/Housing Authority |
| Encourage Adaptive Reuse | | * | 10 | Housing Partnership/Board of Selectmen |
| Identification of other Town-Owned Parcels & Tax-Title Properties | * | | 26 | Housing Partnership/Board of Selectmen |
| Support private development of appropriate 40B projects | * | | 26 | Board of Selectmen/Planning Board/Housing Partnership |
| Encourage Training for Boards & Committees | * | | * | Board of Selectmen |
| Total: | | | 167 | |

TOWN OF SEEKONK HOUSING PRODUCTION PLAN

Introduction

Seekonk is a town in Bristol County, in the southeastern region of the Commonwealth of Massachusetts with a total area of 18.42 square miles. It is bordered on the southwest by East Providence, Rhode Island; northwest by Pawtucket, Rhode Island; north by Attleboro, Massachusetts; east by Rehoboth, Massachusetts; and Swansea, Massachusetts to the south. It is approximately 5 miles east of Providence, Rhode Island; 13 miles northwest of Fall River, Massachusetts; and 45 miles south of Boston.

Originally settled in 1636, farming was the principal occupation of the early settlers and they established farms that radiated out from the present day Luther's Corners. Once the power of the Seekonk and the Ten Mile Rivers was realized industry developed and two industrial villages developed to supplement the agricultural economy. Several mills and factories were located along the banks of these rivers. Separation of the Pawtucket portion from Seekonk in 1828, and the transferring of several of Seekonk's factories to future East Providence, Rhode Island in 1862 left Seekonk with little manufacturing within its borders at the turn of the century.

The construction of roads linking Seekonk to other communities in the area has gradually transformed the Town from an agricultural community to its current identification as an inner-ring suburb of Providence. Good transportation networks, including Interstate 195, Route 6 and Route 44, connect Seekonk to Providence to the west and Fall River, New Bedford and Taunton to the east. Routes 114A and 152 traverse the length of the town and provide access to East Providence, Pawtucket and Attleboro. Seekonk is part of the Providence-New Bedford-Fall River Metropolitan Statistical Area (MSA) and the Providence-Fall River, RI-MA HUD Metro FMR Area (HMFA).

The 2000 Master Plan of the town states that, "the challenge that Seekonk faces is to manage growth so that new development does not threaten community character or environmentally sensitive areas." The Plan identifies three housing goals in order to ensure a diversity of housing opportunities for the town's residents: 1) to provide a range of decent, safe, and affordable housing choices; 2) to preserve and enhance the quality of the existing housing stock; and 3) to ensure that the housing stock respects natural resources, and enables the town to effectively service residential neighborhoods. Furthermore, Seekonk envisions more flexible zoning to allow for new development without increasing overall density, while preserving open space and scenic vistas. This smart-growth technique will also allow Seekonk to provide a wider range of housing options.

I. PLANNING FOR AFFORDABLE HOUSING IN SEEKONK

The town of Seekonk is undertaking this study to properly plan for the town's growth and to address its need for affordable housing under M.G.L Chapter 40B. According to the Chapter 40B regulations, all municipalities should have at least 10% of its year-round housing set-aside for low- and moderate-income residents. Any town, not meeting this requisite, is susceptible to a state override on local zoning if a developer chooses to create affordable housing through the

Chapter 40B comprehensive permit. A community group in the town consisting of the Executive Director of the Seekonk Housing Authority, a member of the Zoning Board of Appeals, and the Town Planner, was thereby formed to plan to meet this requirement.

A Comprehensive Housing Needs Assessment is a required component of a Housing Production Plan by 760 CMR 56.03(4) (b). This component is developed using conclusions drawn from a detailed study of housing such as:

- 1.) most recent available data on the municipality's demographic profile and housing stock, projection for future population and housing needs, and regional growth factors involved during the entire coverage period of the plan;
- 2.) the residential development constraints and limitations on current and future needs, and the plans to mitigate those constraints; and
- 3.) the adequacy and capacity of the infrastructure to accommodate the current population and future growth, as well as, meet anticipated needs of the town.

A. Housing Units Affordability Qualifications

The regulations for Chapter 40B found in 760 CMR 56.00 offer affordability standards to classify *housing units* according to how expensive they are to occupy and to classify *households* according to their ability to pay for housing.¹

In assessing a community's progress toward the 10% of affordable housing threshold, the state counts a housing unit as affordable if it meets the criteria outlined below.

FIGURE 1. WHAT IS AFFORDABLE HOUSING UNDER G.L. CH. 40B?

- Must be part of a "subsidized" development built by a public agency, non-profit, or limited dividend corporation
- At least 25% of the units in the development must be income restricted to households with incomes at or below the 80% of area median income and have rents or sale prices restricted to affordable levels. Restrictions must run at least 15 years for rehabilitation, 30 years for new construction and in perpetuity for new homeownership.
- Development must be subjected to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative marketing requirements.

¹ Vandenbroucke, David A.; HUD; *Housing Affordability Data System*; March 1, 2007.

Based on the Massachusetts Department of Housing and Community Development's most recent data on the Chapter 40B Subsidized Housing Inventory, Seekonk had 82 units constructed under this program that are counted as affordable by the state, representing 1.66% of the year-round housing stock (4,927 housing units). Seekonk is therefore vulnerable to losing control over housing development through Chapter 40B comprehensive permit applications and would need at least 411 more affordable units to meet the 10% standard based on the existing housing stock. Assuming future housing growth, this 10% figure is a moving target and ultimately the required minimum number of year-round units will increase over time.

It should also be noted that up to 70% of units in an affordable housing development can be set-aside as "local or community preference units" in its Affirmative Fair Housing Marketing Plan (AFHMP). Allowable preference categories can include Seekonk residents; employees of the town, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees; employees of businesses located in town; or households with children attending Seekonk schools. Therefore, in lotteries for affordable units, those that meet these criteria will be placed in a separate pool, and the purchasers or tenants of 70% of the affordable units can come from this pool. Those in the community preference pool as well as all other applicants are placed in an open pool from which the winners of the other 30% of the units will be drawn.

B. Household Affordability Qualifications

The state's affordable housing program also specifies some criteria for families to meet in order to qualify for the rental or ownership of a 40B affordable unit. For instance, most housing subsidy programs are targeted to particular income ranges depending on program goals. Extremely low-income housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S Department of Housing and Urban Development (\$21,950 for a family of four for the Providence-Fall River, RI-MA HUD Metro FMR Area), very low-income generally refers to those earning at or below 50% of AMI (\$36,600 for a family of four) and low-income refers to those earning at or below 80% of AMI (\$58,550 for a family of four). These income levels are summarized in Table I-1 below.

| Table I-1. Targeted Income Levels for Affordable Housing: Seekonk, 2009 | | | |
|--|------------------------------|------------------------------|------------------------------|
| <i>Persons in Household</i> | 30% of Median Income* | 50% of Median Income* | 80% of Median Income* |
| <i>1</i> | 15,350 | 25,600 | 41,000 |
| <i>2</i> | 17,550 | 29,250 | 46,850 |
| <i>3</i> | 19,750 | 32,900 | 52,700 |
| <i>4</i> | 21,950 | 36,600 | 58,550 |
| <i>5</i> | 23,700 | 39,500 | 63,250 |
| <i>6</i> | 25,450 | 42,450 | 67,900 |
| <i>7</i> | 27,250 | 45,350 | 72,600 |
| <i>8+</i> | 29,000 | 48,300 | 77,300 |

*2009 Median Family Income for Seekonk is \$72,500
 Source: HUD FY 2009 Income Limit Documentation System FY 2009 Income Limits Summary(HUD)

Seekonk is not alone in its dilemma on meeting the state's requisite 10% affordable housing goal. Most of Seekonk's neighbors also have affordable housing levels below the state target.

**Subsidized Housing Inventory (SHI): Seekonk and
Neighboring Communities, 2009**

Attleboro – 1,215 units (7.36%)
Berkley – 41 units (2.2%)
Dighton – 143 units (6.3%)
North Attleborough – 293 units (2.8%)
Rehoboth – 52 units (1.4%)
Seekonk – 82 units (1.66%)
Somerset – 262 units (3.7%)
Swansea – 235 units (3.9%)

Source: DHCD, 2009

II. HOUSING NEEDS ASSESSMENT

This Housing Needs Assessment examines the demographic profile of the town of Seekonk and assesses its current housing situation in the town of Seekonk to provide the context within which a responsive set of strategies can be developed to address housing needs and meet production goals. This process is necessary as it has been increasingly difficult for individuals and families to find affordable housing in the private market; and the private market, without subsidies or zoning relief, is not capable of producing housing that is affordable to low-and moderate-income households. Consequently, it becomes necessary to rely mostly on regulatory relief and housing subsidies to attain affordable housing and produce enough units to meet existing affordable housing needs and demands.

A. Profile of the Population of Seekonk

o *Population Characteristics*

The town of Seekonk's population, gender, and age characteristics are displayed in Table II-1.

| Table II-1. Demographic Profile: Seekonk, 1990-2000 | | | | | |
|--|--------------|-------------|-------------|-------------|---------------------------------|
| | 1990 | % | 2000 | % | % Change 1990 - 2000 |
| Total Population | 13,046 | - | 13,425 | - | 2.9% |
| Gender | | | | | |
| Male | 6,341 | 48.6% | 6,517 | 48.5% | 2.8% |
| Female | 6,705 | 51.4% | 6,908 | 51.5% | 3.0% |
| Age | | | | | |
| Under 5 years | 794 | 6.1% | 751 | 5.6% | -5.4% |
| 5 to 19 years | 2,803 | 21.5% | 2,938 | 21.9% | 4.8% |
| 20 to 24 years | 821 | 6.3% | 524 | 3.9% | -36.2 |
| 25 to 34 years | 1,853 | 14.2 | 1,446 | 10.8 | -22.0 |
| 35 to 44 years | 2,278 | 17.5 | 2,412 | 18.0 | 5.9 |
| 45 to 54 years | 1,622 | 12.4% | 2,195 | 16.3% | 35.3% |
| 55 to 59 years | 622 | 4.8% | 789 | 5.9% | 26.8% |
| 60 to 64 years | 640 | 4.9% | 560 | 4.2% | -12.5% |
| 65 to 74 years | 1,003 | 7.7% | 996 | 7.4% | -0.7% |
| 75 to 84 years | 486 | 3.7% | 655 | 4.9% | 34.8% |
| 85 + years | 124 | 0.9% | 159 | 1.2% | 28.2% |
| Under 19 years | 3,597 | 27.6 | 3,689 | 27.5% | 2.6% |
| 65 years+ | 1,613 | 12.4 | 1,810 | 13.5% | 12.2% |
| Race | | | | | |
| White | 12,724 | 97.5 | 12,964 | 97.7 | X |
| Black | 93 | 0.7 | 70 | 0.5 | X |
| Asian or Pacific Islander | 162 | 1.3 | 127 | 1.0 | X |
| Other Race | 67 | 0.5 | 106 | 0.8 | X |
| Hispanic Origin (of any race) | 72 | X | 99 | X | X |

Source: U.S. Census Bureau

The male/female shares of the population have remained constant from 1990 to 2000 with the female population just over half of the total.

Between 1990 and 2000, there were decreases in children under 5 years of age, in young adults aged 20 to 24, and in the 25 to 34 age group. These decreases taken together may indicate a loss of young families. Children may have gone to college out of town and the young working professionals are leaving Seekonk.

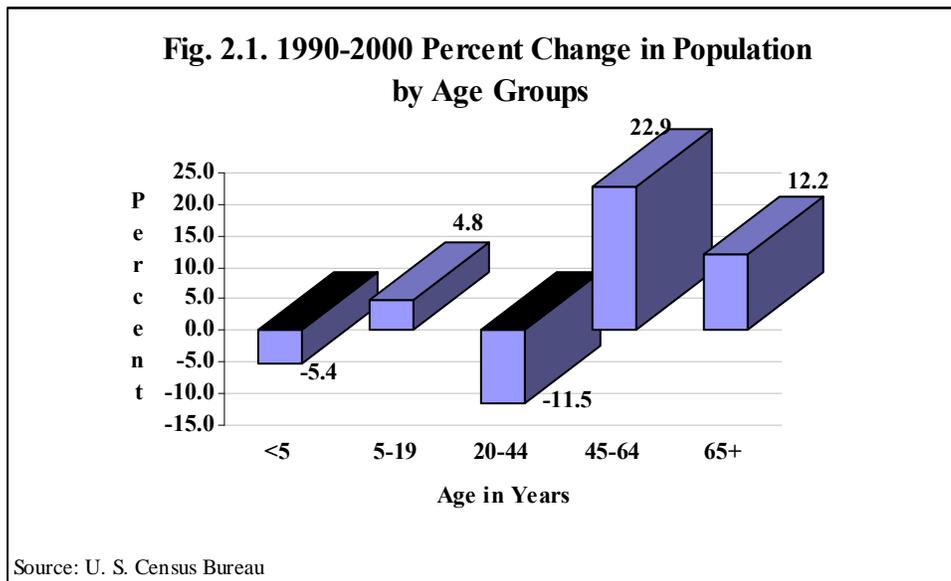
During the same time period however, the 45-59 age population shows a notable increase. Perhaps this age group, being more established in the workforce, maintains their own a homes and support their families in the area. However, these established working age residents are seeing their children settle away from Seekonk. The decrease in the town's 20 to 34 age population indicates an out-migration of young adult professionals which signals a future trend of loss of young families.

Seekonk's demographic data also reveal a dramatic increase in the older population (i.e., those 65 years and older). The town's elderly (most specially those at the ages of over 75 years and over years) seem to be aging in place unless they moved to a retirement location. Seekonk may need to consider alternative housing types that address the needs of the elderly, such as Assisted Living and Nursing Home facilities.

Shifting Population

Seekonk has a population which is older than Bristol County and the State. Even while the youngest age group decreased between 1990 and 2000, the elderly population (65 years and over) rose dramatically. During the same time period, the active adult population groups significantly decreased indicating a possible trend in the loss of young families with school-aged children.

Figure 2.1 illustrates the changing age distribution of Seekonk between 1990 and 2000.



Seekonk is not racially diverse. Seekonk's population was overwhelmingly white (97.7%) and remained the same from 1990 to 2000. Hispanics remain less than one percent of the town's total population over the same time period.

- **Households**

Table II-2 shows the distribution of households by type in Seekonk between 1990 and 2000.

| Table II-2. Household Types: Seekonk, 1990 – 2000 | | | | | |
|--|---------------|----------------|---------------|----------------|-------------------------------|
| | 1990 | | 2000 | | % Change 1990-2000 |
| | Number | Percent | Number | Percent | |
| Total Households | 4,482 | 100.0 | 4,843 | 100.0 | 8.0 |
| Family Households | 3,715 | 82.9 | 3,874 | 80.0 | 4.3 |
| Family Households with own children under 18 | 1,687 | 37.6 | 1,727 | 35.7 | 2.4 |
| Married-couple family | 3,234 | 87.0 | 3,273 | 67.6 | 1.2 |
| Married-couple family with own children under 18 | 1,496 | 33.4 | 1,454 | 30.0 | -2.8 |
| Female Head of Household | 368 | 8.2 | 459 | 9.5 | 24.7 |
| Female Head of Household with own children under 18 | 161 | 36.7 | 216 | 4.5 | 34.2 |
| Non-family Households | 767 | 17.1 | 969 | 20.0 | 26.3 |
| Householder living alone | 646 | 14.4 | 815 | 16.8 | 26.2 |
| Householder 65 years and older | 346 | 7.7 | 428 | 8.8 | 23.7 |
| Households with individuals under 18 year | 1,798 | 40.1 | 1,860 | 38.4 | 3.4 |
| Households with individuals 65 years and older | 1,159 | 25.9 | 1,311 | 27.1 | 13.1 |
| Average household size | 2.91 | | 2.77 | | -4.8 |
| Average family size | 3.23 | | 3.12 | | -3.4 |
| <i>Source: U.S. Census Bureau</i> | | | | | |

From 1990 to 2000, Seekonk had a slight decrease in family households, which was complemented with a corresponding rise in non-family households. Both household and family sizes in Seekonk declined during this period.

Changes in Household Types in Seekonk

Between 1990 and 2000, female-headed households increased significantly, especially those with children under 18. Non-family households also rose dramatically when those householders living alone increased and had become a considerable segment of the population.

A closer look at Seekonk's neighbors revealed that the total number of households in Seekonk had the slowest annual rate of growth when compared to its surrounding communities, although it approximates the state's rate of growth during the 1990 to 2000 periods (see Table II-3).

| Table II-3. Household Change: Seekonk and Neighboring Communities, 1990-2000 | | | | | |
|---|-------------------------|-------------|-------------------|-----------------|----------------------------------|
| | Total Households | | Difference | % Change | Annualized Rate of Growth |
| | 1990 | 2000 | | | |
| Seekonk | 4482 | 4,843 | 361 | 8.0 | 0.8% |
| Attleboro | 14,180 | 16,019 | 1839 | 13.0 | 1.3% |
| Rehoboth | 2,870 | 3,523 | 653 | 22.8 | 2.28% |
| Swansea | 5,252 | 5,888 | 636 | 12.1 | 1.21% |
| Bristol County | 187,668 | 205,411 | 17,743 | 9.45 | 0.95% |
| Massachusetts | 2,247,110 | 2,443,580 | 196,470 | 8.74 | 0.87% |

Source: U.S. Census Bureau

The data also reveal that Rehoboth, the next town to the east of Seekonk, had the most household increase in the decade.

▪ ***Income Distribution***

It is clear from Table II-4 between 1989 and 1999, the median household income in Seekonk increased. The households at the lowest income range (\$10,000 or less) considerably decreased, even as the households with incomes greater than \$100,000 dramatically increased.

| Table II-4. Change in Seekonk Household Income Distribution: 1989 – 1999 | | | | | |
|---|---------------|----------------|---------------|----------------|----------------------|
| | 1989 | | 1999 | | % Chg 1989-99 |
| | Number | Percent | Number | Percent | |
| Households | 4,465 | | 4,830 | | |
| Less than 10,000 | 337 | 7.5% | 124 | 2.6% | -63.2% |
| 10,000 to 14,999 | 224 | 5.0% | 207 | 4.3% | -7.6% |
| 15,000 to 24,999 | 519 | 11.6% | 522 | 10.8% | .6% |
| 25,000 to 34,999 | 644 | 14.4% | 427 | 8.8% | -33.7% |
| 35,000 to 49,999 | 794 | 17.8% | 822 | 17.0% | 3.5% |
| 50,000 to 74,999 | 1,243 | 27.8% | 1226 | 25.4% | -1.4% |
| 75,000 to 99,999 | 433 | 9.7% | 733 | 15.2% | 69.3% |
| 100,000 to 149,999 | 193 | 4.3% | 516 | 10.7% | 167.4% |
| 150,000 or more | 78 | 1.7% | 253* | 5.2% | 224.4% |
| Median household income (dollars) | \$43,353 | | \$56,364 | | 30.0% |

* Of these, 142 had HH incomes of \$200,000+

Source: U.S. Census Bureau

Household Income Gap

Despite increasing household income, there remains a segment of Seekonk's population with very limited financial means. Overall, 2,102 households or 43.5% of all households would have likely qualified for housing assistance in 1999.

In 1999, 331 households had extremely low incomes (below 30% of the area's median household income), 522 households were very low-income (50% of the median), and 1,249 were low income (below 80% of the median).

▪ **Poverty Status**

Table II-5 shows 1999 poverty data for Seekonk and its neighbors. It is important to note that only those that report income are included in the U.S. Census Bureau tabulations for poverty status.

| Table II-5. Poverty Status in 1999: Seekonk and Neighboring Towns | | | | | | | | |
|--|--|------------|------------------|------------|-----------------|------------|----------------|------------|
| | Poverty Status: BELOW POVERTY LEVEL | | | | | | | |
| | Seekonk | | Attleboro | | Rehoboth | | Swansea | |
| | No. | % | No. | % | No. | % | No. | % |
| Families below Poverty Level | 66 | 1.7 | 407 | 3.7 | 61 | 2.1 | 156 | 3.4 |
| With related children under 18 years | 41 | 2.2 | 282 | 5.0 | 39 | 2.7 | 49 | 2.5 |
| With related children under 5 years | 8 | 1.5 | 111 | 4.5 | 25 | 4.6 | 12 | 2.0 |
| Families with female head of Household, no husband present | 16 | 4.4 | 185 | 11.7 | 20 | 8.7 | 44 | 9.7 |
| With related children under 18 years | 9 | 4.2 | 160 | 15.9 | 16 | 13.2 | 28 | 9.8 |
| Individuals below Poverty Level | 324 | 2.4 | 2,539 | 6.2 | 313 | 3.1 | 774 | 4.9 |
| 18 years and over | 223 | 2.2 | 1,914 | 6.2 | 235 | 3.1 | 658 | 5.4 |
| 65 years and older | 40 | 2.2 | 485 | 10.1 | 74 | 7.4 | 268 | 11.0 |
| Related children under 18 years | 101 | 3.0 | 573 | 5.6 | 71 | 2.7 | 99 | 2.9 |
| Related children 5 to 17 years | 83 | 3.1 | 453 | 6.1 | 51 | 2.5 | 90 | 3.4 |
| Unrelated individuals 15 years and over | 92 | 7.8 | 1,284 | 18.0 | 139 | 15.4 | 374 | 20.2 |
| <i>Source: U.S. Census Bureau</i> | | | | | | | | |

Less than 2% of Seekonk families live below poverty level, and more among families headed by females, with no husband present (4.4%) in 1999. Insofar as the town's neighboring communities are concerned, the city of Attleboro had the worst poverty situation in the area across all categories, followed by Swansea. Seekonk appeared to have had the lowest poverty rate when compared to its neighbors.

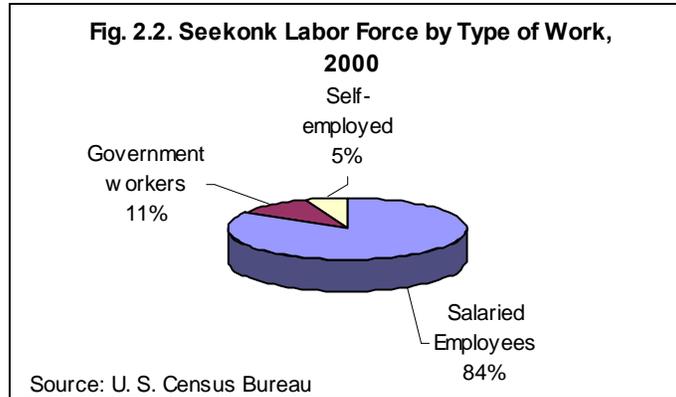
- **Employment**

The occupational and industry distribution of Seekonk's 16+ labor force in 2000 are listed in Table II-6.

| Table II-6. Occupation and Industry of the Labor Force (16+ years old): Seekonk, 2000 | | |
|--|---------------|----------------|
| | Number | Percent |
| Workers | 6,874 | 100 |
| Occupation | | |
| Management, professional, and related occupations | 2,419 | 35.2 |
| Service occupations | 931 | 13.5 |
| Sales and office occupations | 2,023 | 29.4 |
| Construction, extraction, and maintenance occupations | 605 | 8.8 |
| Production, transportation, and material moving occupations | 896 | 13.0 |
| Industry | | |
| Agriculture, forestry, fishing and hunting, and Mining | 55 | 0.8 |
| Construction | 479 | 7.0 |
| Manufacturing | 1,294 | 18.8 |
| Wholesale trade | 337 | 4.9 |
| Retail trade | 893 | 13.0 |
| Transportation and warehousing, and utilities | 212 | 3.1 |
| Information | 175 | 2.5 |
| Finance, insurance, real estate, and rental and leasing | 491 | 7.1 |
| Professional, scientific, management, administrative, and waste management services | 462 | 6.7 |
| Educational, health and social services | 1,503 | 21.9 |
| Arts, entertainment, recreation, accommodation and food services | 456 | 6.6 |
| Other services (except public administration) | 327 | 4.8 |
| Public administration | 190 | 2.8 |

Source: U.S. Census Bureau

It is quite evident from the above data that more than a third (35.2%) of Seekonk's workers were engaged in management, professional or related occupations, over a quarter (29.4%) in sales and office occupations, and 13.5% in service occupations.



In 2000, over a fifth of the labor force worked in the Education sector while about 19% were in the Manufacturing industry. Being located at the border of the city of Providence, Retail industry had engaged some of the town's working population. Moreover, the majority (83.8%) of the town's workforce consisted of salaried workers; only a handful reported being self-employed.

It should be noted here that while Seekonk has a vibrant agricultural industry that is looking for agricultural retention, only 0.8% of residents involved in the farming industry.

- **Disability Status**

Very few members of the 5 to 20 year- old population in 2000 admitted to a form of disability (Table II-7). Of the population age 21 to 64, 13.4% claimed a type of disability, with nearly two-thirds (62.9%) being actively employed despite having one or two disabilities.

| Table II-7. Disability Status: Seekonk, 2000 | | |
|---|---------------|----------------|
| | Number | Percent |
| Population 5 to 20 years | 3,106 | 100.0 |
| With a disability | 137 | 4.4 |
| Population 21 to 64 years | 7,752 | 100.0 |
| With a disability | 1,037 | 13.4 |
| Percent employed | | 62.9 |
| No disability | 6,715 | 86.6 |
| Percent employed | | 82.6 |
| Population 65 years and over | 1,842 | 100.0 |
| With a disability | 766 | 41.6 |
| <i>Source: U.S. Census Bureau</i> | | |

It is not surprising to find that more than two-fifths (41.6%) of the elderly population (65+ years) reported some kind of disability in 2000.

Disability and Special Housing Needs

Even while the working adults (21-64 years old) claimed some sort of disability, most of them remained in productive pursuits. Also, the bulk of the elderly population claimed one or more type of disability. Overall, there is a need for the town to plan for the special housing needs of these segments of the population.

▪ **Educational Attainment**

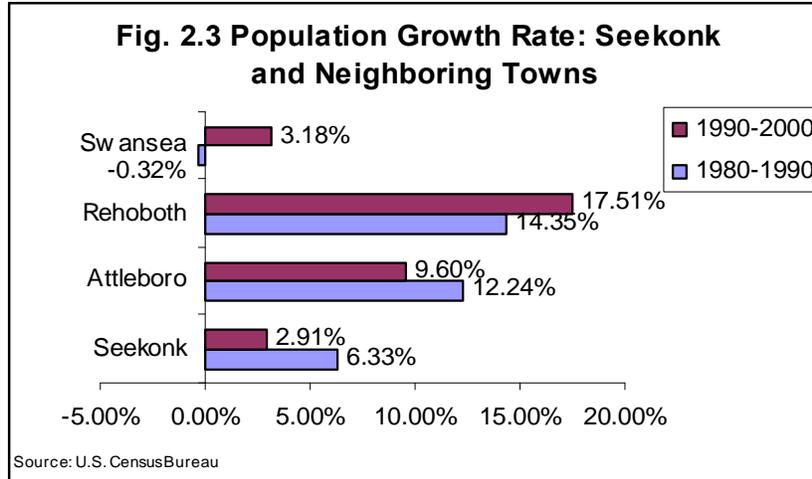
The data in Table II-8 shows that as of 2000, the big majority of Seekonk's adult population (25 years+) had finished high school, and slightly over a quarter had completed a Bachelor's degree. 8.3% had attained graduate or professional degree.

| Table II-8. Educational Attainment: Seekonk, 2000 | | | | |
|--|---------|-------|----------------|------|
| | Seekonk | | Bristol County | MA |
| | Number | % | % | % |
| Population 25 years and over | 9,213 | 100.0 | 100 | 100 |
| Less than 9th grade | 556 | 6.0 | 13.1 | 5.8 |
| 9 th to 12 th grade, no diploma | 1,007 | 10.9 | 13.7 | 5.8 |
| High School graduate (includes GED) | 2,914 | 31.6 | 29.6 | 27.3 |
| Some college, no degree | 1,556 | 16.9 | 16.3 | 17.1 |
| Associate degree | 762 | 8.3 | 7.4 | 7.2 |
| Bachelor's degree | 1,657 | 18.0 | 13.4 | 19.5 |
| Graduate or professional degree | 761 | 8.3 | 6.4 | 13.7 |
| Percent high school graduate or higher | | 83.0 | 73.2 | 84.8 |
| Percent bachelor's degree or higher | | 26.2 | 19.9 | 33.2 |
| <i>Source: U.S. Census Bureau</i> | | | | |

The town's educational levels are higher than Bristol County's, but remained quite lower than the state rates.

○ **Population Growth Rate**

Fig. 2.3 shows the trend population growth rates from 1980 through 2000 for Seekonk and its neighboring communities. As the data show, Seekonk's population grew more during the decade from 1980 - 1990 (6.3%) than in the decade of 1990 to 2000 (2.9%).



Seekonk had the slowest growth among its neighboring communities in the 1990 ó 2000 period.

Table II-9 displays the projected population by age through 2020 prepared by the state in the early 1990s. These figures have not been updated since, and need to be adjusted to the realities of post 2000 decades.

Table II-9. Projected Population Age Group: Seekonk, 1980 - 2020

| Age Group | 1980 U.S. Census | 1990 U.S. Census | 2000 U.S. Census | 2010 Projection | 2020 Projection |
|-----------|------------------|------------------|------------------|-----------------|-----------------|
| 0 ó 4 | 717 | 794 | 751 | 525 | 499 |
| 5 ó 9 | 915 | 904 | 922 | 525 | 498 |
| 10 ó 14 | 1,254 | 928 | 1,060 | 958 | 670 |
| 15 ó 19 | 1,218 | 971 | 956 | 964 | 548 |
| 20 ó 24 | 766 | 821 | 524 | 598 | 540 |
| 25 ó 29 | 838 | 806 | 581 | 563 | 568 |
| 30 ó 34 | 958 | 1,047 | 865 | 621 | 710 |
| 35 ó 39 | 872 | 1,164 | 1,132 | 784 | 760 |
| 40 ó 44 | 719 | 1,114 | 1,280 | 1,007 | 723 |
| 45 ó 49 | 704 | 912 | 1,164 | 1,147 | 794 |
| 50 ó 54 | 761 | 710 | 1,031 | 1,213 | 958 |
| 55 ó 59 | 746 | 622 | 789 | 1,009 | 997 |
| 60 ó 64 | 563 | 640 | 560 | 836 | 985 |
| 65 ó 69 | 451 | 600 | 506 | 642 | 827 |
| 70 ó 74 | 353 | 403 | 490 | 419 | 631 |
| 75 ó 79 | 241 | 285 | 404 | 336 | 428 |
| 80 ó 84 | 98 | 201 | 251 | 295 | 259 |
| 85 ó 89 | 71 | 93 | 110 | 148 | 130 |
| 90 plus | 24 | 31 | 49 | 47 | 59 |
| Total: | 12,269 | 13,046 | 13,425 | 12,637 | 11,584 |

Source: Seekonk Town Planner; [Former] MISER Data

By following the under 10 years old cohort (0-4 and 5-9), the migration patterns of young adults having young children is most evident over the decades. Apparently the predominance of young adults (20-34) could not be sustained after 2000. Meanwhile, the alarming linear decline of the 40- 54 cohorts (active workforce age group) call for some immediate action on the part of the town to retain or attract their residence in place. The data reflect the obsolete progression of the older age groups which should be increasing instead of decreasing over time.

- **Build-out**

SRPEDD completed a Build-out Analysis for Seekonk in 1999 shown in Table II-10. The analysis was based on the assumed maximum development under the 1999 zoning regulations that were in place in 1999, taking various factors into consideration in the town existing at that time.

The data point to an additional 3,019 dwelling units that could possibly be built under the zoning regulations existing in 1999. These dwelling units would be mostly single-family, detached homes.

| Table II-10. Seekonk Build-out Analysis: Seekonk, 1999 | |
|---|-----------|
| Total area (acres) | 11,788.75 |
| Land Area (acres) | 11,724.75 |
| Buildable Land (acres) | 5,198 |
| Non-Buildable Land, Water (acres) | 64 |
| Number of New Dwelling Units | 3,019 |
| New Residential Roads (miles) | 53 |
| New Commercial/Industrial Floor Area (sq. feet) | 7,277,534 |
| Additional Residential Water Use (gallons/day) | 577,839 |
| Additional Commercial/Industrial Water Use (gallons/day) [3] | 545,815 |
| Additional Municipal Solid Waste, Recycled (tons) | 3,968 |
| Additional Municipal Solid Waste, Non-Recycled (tons) | 2,822 |
| Additional Residents | 7,734 |
| Additional Students | 1,504 |
| <i>Source: MassGIS, SRPEDD</i> | |

Since this study was completed, the town zoning by-laws allowed multi-family structures to be built in one location.

Changing Town Population Profile, Changing Needs

The demographic profile of Seekonk has changed from 1990 to 2000 in such a way that varied housing needs of the town's population segments have to be met, particularly for:

- *young professional adult population, and young families who need some motivation to stay and establish residence in the town;*
- *the dramatic increase in the older population and the rise of those who live alone;*
- *households with incomes falling below 80% of the median household income; and*
- *people with special needs who remain productive as well as those who are limited in mobility.*

B. Housing Profile

- ***Housing Characteristics***

Table II-11 shows the Census data for Seekonk's housing characteristics, including occupied units, vacancy rates and units in structures.

| Table II-11. Housing Characteristics: Seekonk, 1990 - 2000 | | | | | |
|---|-------------|-------------|-------------------------|---------------------|--------------------------------------|
| | 1990 | 2000 | Diff- erence | % Growth | Annual Rate of Growth |
| Total Housing Units | 4626 | 4,947 | 321 | 6.9 | 0.7% |
| Total Occupied Housing Units | 4482 | 4,843 | 361 | 8.1 | 0.8% |
| Occupied Ownership Units | 3950 | 3,978 | 28 | 0.7 | 0.07% |
| <i>% of Occupied Hus</i> | 88.1 | 82.1 | - | - | |
| <i>Average Household size of Occupied Units</i> | 2.99 | 2.83 | | -5.3 | -0.5% |
| Occupied Rental Units | 532 | 534 | 2 | 0.4 | 0.04% |
| <i>% of Occupied Hus</i> | 13.5 | 11.0 | - | - | |
| <i>Average Household size of Occupied Units</i> | 2.31 | 2.27 | - | -4.2 | -0.4% |
| Vacancy Rate | | | | | |
| Ownership Units | 0.7% | 0.4% | - | - | - |
| Rental Units | 4.8% | 2.5% | - | - | - |
| Units in structure | | | | | |
| 1-Unit Detached | 4,138 | 4,365 | 227 | 5.5 | 0.55% |
| <i>% of All Housing</i> | 89.4 | 88.2 | | | |
| 1-Unit Attached | 26 | 78 | 52 | 200 | 20% |
| <i>% of All Housing</i> | 0.6 | 1.6 | | | |
| 2 units [2-4 1990] | 413 | 479 | 66 | 15.9 | 1.6% |
| <i>% of All Housing</i> | 8.9 | 9.7 | | | |
| 5 to 9 Units | 17 | 21 | 4 | 23.5 | 2.4% |
| <i>% of All Housing</i> | 0.4 | .4 | | | |
| 10 or more Units | 3 | 4 | 1 | 33.3 | 3.3% |
| <i>% of All Housing</i> | 0.1 | 0.1 | | | |
| Mobile Home, Trailer or Other | 29 | - | -29 | -100 | -10% |
| <i>% of All Housing</i> | 0.6 | - | - | - | - |
| Vacant Housing Units | 144 | 104 | -40 | -27.8 | -2.8% |
| <i>% of All Housing</i> | 3.1 | 2.1 | - | - | - |
| For seasonal, recreational, or Occasional use | 17 | 20 | 3 | 17.6 | 1.8% |
| <i>% of All Housing</i> | 0.4 | 0.4 | - | - | - |
| <i>Source: U.S. Census Bureau</i> | | | | | |

In 2000, Seekonk had predominantly single family detached units, and the town had added 321 more of this type of structure between 1990 and 2000, signifying an annual growth of 32.1.

- ***Rental Housing***

The data shown in Table II-11 also reveal that 11% of the total occupied housing units were rental units. There was a vacancy rate of 2.5% for these units. In both 1990 and 2000, the household size for rental units was lower than that of owner-occupied units.

- ***Condominiums***

Condominiums are new to Seekonk. Data obtained from the town Assessor showed that the town has 42 condominium units as of March 2010, but this only represents a small percentage of its housing stock (0.8%). These units are either townhouse structures or duplex ògarden style villasö. The first condominium units were sold in 2005 with most recent sales in the fall of 2009. The sale price range of these units was \$139,750 to \$284,900.

- ***Age of Housing***

The years when homes in Seekonk were built are shown in Table II-12. As the data show, most of the houses were built prior to 1970 (2,958 units), including over a quarter built prior to World War II.

| Table II-12. Year Homes Built: Seekonk, Pre-1909 – 2009 | | |
|--|---------------|----------------|
| Time Period | Number | Percent |
| 2000 - 2009 | 312 | 6.22 |
| 1990- 1999 | 373 | 7.43 |
| 1980 - 1989 | 662 | 13.20 |
| 1970 - 1979 | 712 | 14.19 |
| 1960 - 1969 | 893 | 17.80 |
| 1950 - 1959 | 766 | 15.27 |
| 1940 - 1949 | 272 | 5.42 |
| 1930 - 1939 | 202 | 4.03 |
| 1920 - 1929 | 292 | 5.82 |
| 1910 - 1919 | 123 | 2.45 |
| 1909 or earlier | 410 | 8.17 |
| TOTAL | 5,017 | 100.00 |
| <i>Source: Town of Seekonk, January 2010</i> | | |

As of the present time, the inevitable aging of the town's housing stock requires updating to meet building and sanitary codes, especially related to the presence of lead paint. The 1950 ó 1990 decades saw the greatest construction of new housing (3,033 units) which transformed Seekonk from a rural pre-WWII community to a post-WWII suburban community. Only 685 housing units have been built since 1990, possibly due to the minimal updating required of existing houses at the time which were adequate for the town's needs.

Seekonk's Housing Supply Situation

Overall, the housing data show that the housing stock in Seekonk is predominantly single-family, detached units, with very little diversity. Few condominiums and rental units are available to residents. Given the changing demographics of the town (i.e., more elderly, increasing number of people living alone), there is a need for more options in housing supply in the area in the immediate future as well as in the long term.

▪ **Housing Occupancy and Tenure**

Table II-13 compares Seekonk's housing occupancy and tenure with those of neighboring communities in 2000.

| Table II-13. Housing Occupancy and Tenure: Seekonk and Vicinity, 1990-2000 | | | | | | | | | | |
|---|-----------------|----------|-------------|----------|-------------|------------------|----------|-------------|----------|--------------|
| | Seekonk | | | | | Attleboro | | | | |
| | 1990 | | 2000 | | %Chg | 1990 | | 2000 | | % Chg |
| | No. | % | No. | % | | No. | % | No. | % | |
| Housing Units | | | | | | | | | | |
| Occupied | 4,482 | 96.9 | 4,843 | 97.9 | 7.5 | 14,180 | 94.2 | 16,019 | 96.8 | 11.5 |
| Vacant | 144 | 3.1 | 104 | 2.1 | -38.5 | 865 | 5.8 | 535 | 3.2 | -61.7 |
| Total | 4,626 | 100 | 4,947 | 100 | 6.5 | 15,045 | 100 | 16,554 | 100 | 9.1 |
| Occupied Housing | | | | | | | | | | |
| Owner-Occupied | 3,950 | 88.1 | 4,297 | 88.7 | 8.1 | 8,699 | 61.3 | 10,224 | 63.8 | 14.9 |
| Renter-Occupied | 532 | 11.9 | 546 | 11.3 | 2.6 | 5,481 | 38.7 | 5,795 | 36.2 | 5.4 |
| Vacant Housing | | | | | | | | | | |
| Seasonal/Rec Use | 17 | 0.36 | 20 | 0.40* | 15.0 | 32 | 0.21* | 35 | 0.21* | 8.6 |
| | Rehoboth | | | | | Swansea | | | | |
| | 1990 | | 2000 | | %Chg | 1990 | | 2000 | | %Chg |
| | No. | % | No. | % | | No. | % | No. | % | |
| Housing Units | | | | | | | | | | |
| Occupied | 2,870 | 96.9 | 3,523 | 97.9 | 18.5 | 5,252 | 96.0 | 5,888 | 97.0 | 10.8 |
| Vacant | 93 | 3.1 | 74 | 2.1 | -25.7 | 219 | 4.0 | 182 | 3.0 | -20.3 |
| Total | 2,963 | 100 | 3597 | 100 | 17.6 | 5,471 | 100 | 6,070 | 100 | 9.9 |
| Occupied Housing | | | | | | | | | | |
| Owner-Occupied | 2,544 | 88.6 | 3,147 | 89.3 | 19.2 | 4,611 | 87.8 | 4,995 | 84.8 | 7.7 |
| Renter-Occupied | 326 | 11.4 | 376 | 10.7 | 13.3 | 641 | 12.2 | 893 | 15.2 | 28.2 |
| Vacant Housing | | | | | | | | | | |
| Seasonal/ Rec Use | 18 | 0.61* | 9 | 0.25* | -100.0 | 58 | 1.06* | 38 | 0.63* | -52.6 |
| * Of Total Housing Units | | | | | | | | | | |

Source: U.S. Census Bureau

Of the 4,947 year-round housing units in Seekonk, almost all (98%) of the units were occupied, and the big majority was owner-occupied, with only a spattering of renter-occupied units. Interestingly, while the percentage of occupied housing units increased in the surrounding communities abutting Seekonk, the town's occupancy rate remain static through the 1990-2000 decade.

The data also show that except for Swansea, renter occupancy in the area declined between 1990 and 2000. Very few units meant for seasonal and recreational use existed in Seekonk and its neighboring towns.

- **Home Sales Activity**

Recent activity in the single-family home market is summarized in Table II-14.

As of March 2010, 75 single-family houses were actively for sale on the market. Twelve were under agreement and scheduled to close and 50 single-family homes closed within the previous six months. Thirty percent of the single-family homes at the high-end range of the market

| Table II-14. Real Estate Listings – Single-Family Homes: Seekonk, March 2010 | | |
|---|---------------------------|-------------------------|
| Price Range | Number of Listings | Percent Listings |
| Under \$200,000 | 10 | 13.3 |
| \$200,000 to \$249,999 | 10 | 13.3 |
| \$250,000 to \$299,999 | 8 | 10.7 |
| \$300,000 to \$349,999 | 11 | 14.7 |
| \$350,000 to \$399,999 | 7 | 9.3 |
| \$400,000 to \$449,999 | 6 | 8.0 |
| \$450,000 to \$499,999 | 9 | 12.0 |
| \$500,000 to \$549,999 | 2 | 2.7 |
| \$550,000 and above | 12 | 16.0 |
| Total | 75 | 100.0 |
| <i>Source: Multiple Listing Service, Zip Realty, 3/23/2010</i> | | |

(greater than \$450,000) were located in newer subdivisions, such as the Banna Estates and Brigham Farm Developments. Most of these units were less than two years old and have more than 2,500 s.f. of living space. Presently, there are 11 very large Colonials that could be referred to as “MacMansions” (i.e., lots with very big acreage and units with very spacious living space for one family) in the town.

At the lower price range, there were 10 properties priced below \$200,000, mostly those described as needing work. Of these ten properties, 2 were under foreclosure. The homes that were on the market for less than \$250,000 were smaller, older homes, over 35 years old including a historic colonial, the second-oldest home in Seekonk. The houses at the lower price range have less than 2,000 s.f. of living area and occupy less than half an acre lots. Five condominiums in the town had a median market price of \$269,900. These units were in the Greenbrier multi-family development. Four of the units are of the townhouse variety and one was described as a garden style condominium.

Table II-15 lists the housing sales data for Seekonk and surrounding communities as of April 2010.

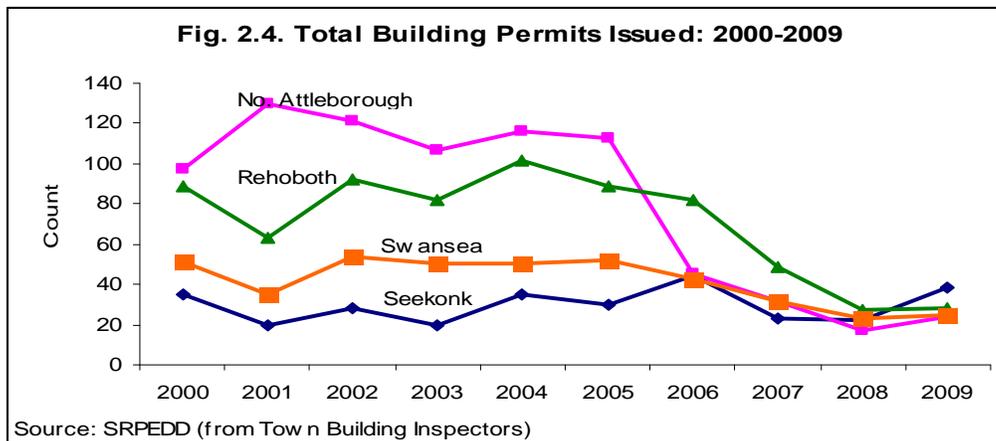
| Table II-15. Housing Sales Data: Seekonk, April 2010 | | | | | |
|---|--------------------|------------------------|------------------------|---------------------------------|-----------------------------------|
| <i>Town</i> | <i>Active (SF)</i> | <i>Active (Condos)</i> | <i>Under Agreement</i> | <i>Inventory Time</i> | <i>Average Sales Price</i> |
| <i>Seekonk</i> | 78 | 5 | 25 | 161 days (sf) | \$340,333 (sf) |
| <i>Attleboro</i> | 187 | 51 | 75 | 145 days (sf) 178 days (cnd) | \$264,676 (sf) \$190,900 (cnd) |
| <i>Rehoboth</i> | 87 | 3 | 9 | 210 days (sf) 300 days (cnd) | \$357,523 (sf) \$289,000 (cnd) |
| <i>Swansea</i> | 108 | 6 | 26 | 158 days (sf) 403 days (cnd) | \$235,259 (sf) \$171,000 (cnd) |

Source: Mark Ferreira of RE/MAX River's Edge

Compared with its three abutting communities, Seekonk ranked high in average sales prices for a single family house as of April 2010 with Rehoboth the only town having a higher average sales price. The two towns with higher average sales price for single-family structures also had the longer inventory time, implying that more expensive homes take longer to sell.

- **Building Permits**

Figure 2.4 graphs the number of residential building permits issued by Seekonk and its neighboring communities from 2000 through 2009.



Seekonk issued the fewest total number of building permits from 2000 to 2008, yet in 2009, it issued the highest number primarily due to the construction of an approved 60 lot subdivision. Conversely, North Attleborough issued the most number of building permits, 18 of which were for multi-family housing units from 2000 to 2007. Rehoboth also issued a high number of building permits, with 6 multi-units over the same period.

Seekonk's Housing Market

Seekonk had a low vacancy rate in 2000, most of which were rental units. As of April 2010, 78 single family homes and 5 condominiums are on sale. Seekonk home prices tend to be at the higher price range, thereby underlining the need for more housing at the lower price range.

Compared with its neighboring towns, Seekonk issued the lowest number of building permits from 2000 to 2008, but in 2009, it issued the most number of permits for single family housing units mainly traceable to the approval of a subdivision with over 60 lots.

C. Housing Affordability

▪ **Home Values**

The Seekonk Assessor's office provided the data on the latest assessed housing values in the town of Seekonk, which is shown in Table II-16.

| Table II-16. Assessed Values of Residential Properties*: Seekonk, 2009 | | | | | | | | |
|---|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Assessment | Single-family | | Condominiums | | Multi-family | | Total | |
| | No. | % | No. | % | No. | % | No. | % |
| Less than \$149,999 | 8 | 0.17 | 1 | 2.38 | 0 | 0.0 | 9 | 0.19 |
| \$150,000- \$199,999 | 220 | 4.71 | 0 | 0.00 | 2 | 1.53 | 222 | 4.58 |
| \$200,000- \$299,000 | 2,356 | 50.42 | 39 | 69.05 | 76 | 58.46 | 2,472 | 51.00 |
| \$300,000 - \$399,999 | 1,311 | 28.05 | 2 | 4.76 | 45 | 34.62 | 1,360 | 28.03 |
| \$400,000 - \$499,999 | 434 | 9.28 | 0 | 0.0 | 6 | 4.62 | 442 | 9.08 |
| \$500,000 - \$599,999 | 199 | 4.27 | 0 | 0.0 | 1 | 0.77 | 200 | 4.13 |
| \$600,000 - \$699,999 | 89 | 1.90 | 0 | 0.0 | 0 | 0.0 | 89 | 1.84 |
| \$700,000 - \$799,999 | 32 | 0.68 | 0 | 0.0 | 0 | 0.0 | 32 | 0.66 |
| \$800,000 - \$899,999 | 14 | 0.30 | 0 | 0.0 | 0 | 0.0 | 14 | 0.29 |
| \$900,000 - \$999,999 | 4 | 0.09 | 0 | 0.0 | 0 | 0.0 | 4 | 0.08 |
| Over \$1 million | 6 | 0.13 | 0 | 0.0 | 0 | 0.0 | 6 | 0.12 |
| Total | 4,673 | 100.0 | 42 | 100.0 | 130 | 100.0 | 4,850 | 100.0 |

Source: Town of Seekonk Assessor, 1/28/2010
^ Includes two-family, three-family, other multi-family;
Excluded are 32 parcels classified by the Assessor as >1 housing unit on each property; 31 have 2 units, and one with 3 units. To date, data on type of structures are unavailable.

The data above which is derived from the 2009 Seekonk Assessor's data revealed that over half of all housing types are assessed between \$200,000 and \$299,999. The median assessed value of a single-family unit is \$288,900 and \$259,000 for condominiums. Only nine units are valued less than \$150,000 (8 single-family detached and one condominium), and the remaining single-family and condominium housing units are valued between \$200,000 and \$399,000.

The assessed housing units are overwhelmingly single-family detached structures (96%). Given that condominiums are new to Seekonk and there are only 42 housing units assessed as such. Of the 130 multi-family structures assessed, most are two-family structures (118), 12 are three-family structures, and 5 are other multi-family structures.

- **Cost of Homeownership**

Table II-17 provides a breakdown on the number of housing units existing within various affordability ranges based on the FY 2009 HUD Income Limits. The town of Seekonk's FY 2009 Median Family Income was \$72,500.

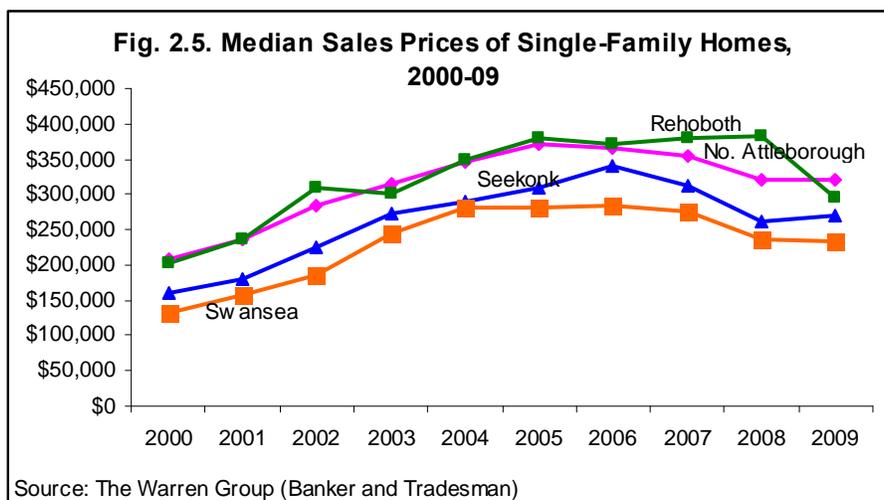
| Table II-17. Approximate Cost of Homeownership Units: Seekonk, 2009 | | | |
|---|--|---|----------------|
| Approximate Home Price Range** | Affordability Range: % HUD Median Family Income for 2009) | Single-Family Units* Available in Home Price Range | |
| | | Number | Percent |
| Less than \$120,800 | Less than 50% (Less than \$36,250 | 0 | 0.0 |
| \$120,801 - \$193,300 | 50% - 80% (\$36,250 - \$58,000) | 166 | 3.5 |
| \$193,301 - \$241,700 | 80% - 100% (\$58,000 - \$72,500) | 999 | 21.2 |
| \$241,701 - \$290,000 | 100% - 120% (\$72,500 - \$87,000) | 1,243 | 26.4 |
| More than \$290,001 | More than 120% (More than \$87,000 | 2,307 | 48.9 |
| | Total | 4,715 | 100.0 |
| Median single-family unit assessed value | \$287,900 | | |
| Median single-family house assessed value | \$288,900 | 4,673 single-family | |
| Median condominium assessed value | \$259,900 | 42 condominiums | |
| <i>* Includes single-family detached structures and condominiums</i> | | | |
| <i>** Based on the Town of Seekonk Assessor's Database. Please note that as a standard practice, assessed value is assumed to be 93% of actual value or potential sale price.</i> | | | |

The Assessor's data shown in Table II-17 demonstrate that 75% of the single-family units are affordable to those families earning 100% or more of the town's specified HUD median family income (\$72,500) in 2009. The data also show that 166 single-family units are affordable to families earning 80% or less of the 2009 median family income.

In 2009, there is no available housing for families earning less than 50% of the town's median family income.

Housing Prices

The trends in median sales prices of single-family homes in Seekonk and its surrounding communities are displayed in Fig. 2.5.



The foregoing monitoring data on actual sales from 2000 to 2009 reveal the rising median costs of single-family homes from 2000 to 2006, the decrease in costs between 2007 and 2008, and then the slight rise by 2009.

Attleboro, North Attleborough, and Rehoboth hit the peak of their home sale prices in 2005. Of these four Massachusetts communities in the Providence-Fall River, RI-MA HUD Metro FMR Area, two communities had higher median sales price in 2009 than Seekonk: North Attleborough and Rehoboth.

- ***Affordability***

The determination of *housing affordability* considers both the price of the housing unit and the income of the household living in it. In this report, *housing affordability* takes into account the costs of housing relative to the income of the household.

Affordable housing should not be confused with *subsidized housing* for persons of moderate and/or low income. Housing under Chapter 40B is considered *subsidized housing* since it is part of a “subsidized” development built by a public agency, non-profit, or a limited dividend corporation. On the other hand, *affordable housing* is considered affordable to a families in the community when the housing-related expenses is less than or equal to 30% of the family’s gross income of that area. “Affordable” as 30% of gross income is based on the HUD standards.

Table II-18 exhibits the change in housing cost burdens for owners and renters in Seekonk from 1990 to 2000.

| Table II-18. Housing Burdens: Seekonk, 1990 – 2000 | | | | |
|---|-------------|-------------|-------------------|--------------|
| | 1990 | 2000 | Difference | % Chg |
| Owned Housing with Mortgage | - | 2,618 | - | - |
| Monthly Cost of Mortgage (Median) | \$851 | \$1,244 | \$393 | 46.2 |
| Owner Costs as >=35% of HH Income | 560 | 901 | 341 | 60.9 |
| Renter-Occupied Units | 516 | 546 | 14 | 2.63 |
| Renter Gross Monthly Rent (Median) | \$495 | \$592 | \$97 | 19.6 |
| Gross Rent as >=35% of HH Income | 68 | 121 | 53 | 77.9 |

Source: U.S. Census Bureau

The above data suggest that in 2000, 901 families in Seekonk were living in housing commonly defined as *unaffordable*. This is an increase of 341 more families than the number in 1990.

A report issued in 2000 by the U.S. Department of Housing and Urban Development (HUD) referred to as the Comprehensive Housing Affordability Strategy (CHAS) identifies cost burdens by household type and tenure. Cost burdens means households are spending more than 30% of their income on housing and related expenses, such as taxes and insurance. Table II-19 presents the number of household according to tenure and income levels relative to the areas Median Family Income in 2000.

| Table II-19. Families with Cost Burdens by Tenure and Income Category, 2000 | | | | | | |
|--|------------------------------------|--------------------------|--------------------------|------------------------|--------------|----------------|
| | Income Levels of Households | | | | Total | Percent |
| | <=30% of MFI | >30-50% of MFI | >50-80% of MFI | >=80% of MFI | | |
| Housing Tenure | Number | | | | | |
| Total Renters | 89 | 149 | 125 | 180 | 543 | 100.0 |
| Renters with housing burdens | 24 | 70 | 20 | 0 | 114 | 21.0 |
| Total Owners | 208 | 364 | 740 | 2,989 | 4,301 | 100.0 |
| Owners with housing burdens | 188 | 159 | 345 | 269 | 961 | 22.4 |
| Total Households | 297 | 513 | 865 | 3,169 | 4,844 | 100.0 |
| Total families with housing burdens | 212 | 229 | 365 | 269 | 1,075 | 22.2 |

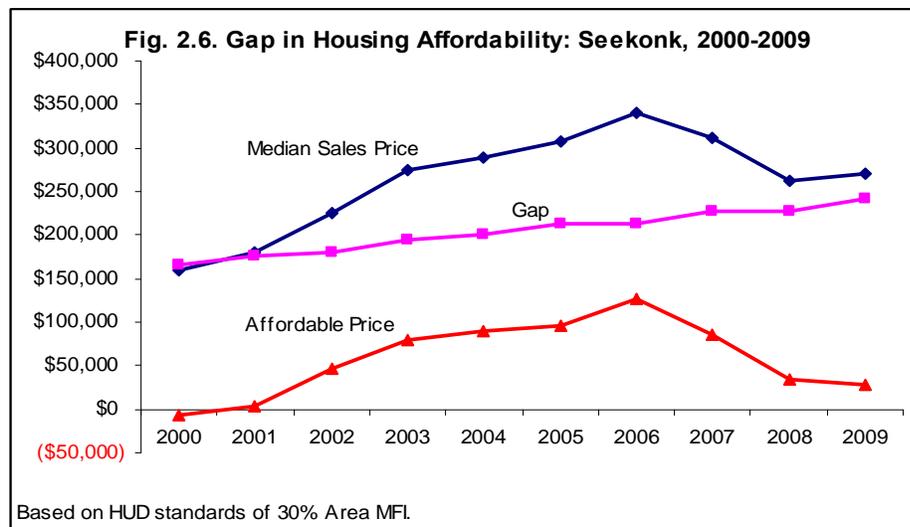
MFI = Median Family Income

Source: HUD (CHAS Report, 2000)

This CHAS data indicate that about a fifth (22%) of all families in Seekonk were spending more than 30% of their household income on housing costs in 2000. This is true for both renters and owners.

- ***Affordability Gap***

Fig. 2.6 illustrates the calculated gap in the affordability of single-family housing in Seekonk from 2000 to 2009. Basically, the median sale price of single-family homes at a given year is compared with the “affordable housing price” in the area. Affordability implies that the cost of housing would not impose a housing cost burden on a family with earnings within the median family income. The data on “affordability gap” shows the difference between the median housing sales price and the price of housing within the means of those earning the median family income.



The data from the figure above show that from 2000 to 2006, the housing prices in Seekonk rose steadily over the rise in household income resulting in a widening “affordability gap” during those years. With the recent downturn in the housing market, this trend has reversed and the gap has been decreasing. Single-family housing is becoming more affordable in Seekonk although it has not reached the same low level of affordability as was seen in Seekonk in 2001. There is a concern is that as the market recovers; the cost of housing will once again outpace the growth of family incomes.

- ***Existing Needs and Current Supply***

To date, the gap in housing affordability may have narrowed, but a gap still exists nonetheless. The current homeownership market remains beyond the means of those earning within median to low-and moderate-income families in Seekonk.

The town's affordable units as of July 2009 are listed in Table II-20.

| Table II-20. Available Subsidized Housing: Seekonk, July, 2009 | | | | | |
|--|-----------------|-------------|------------------------|---------------------------------|---------------------------|
| <i>Project Name</i> | <i>Address</i> | <i>Type</i> | <i>Total SHI Units</i> | <i>Affordability Expiration</i> | <i>Subsidizing Agency</i> |
| Seekonk Common | 25 Chappell St | Rental | 72 | Perpetuity | DHCD |
| n/a | Scattered Sites | Rental | 8 | Perpetuity | DHCD |
| DMR Group Homes | Confidential | Rental | 2 | N/A | DMR |
| TOTAL | | | 82 | | |
| <i>* Source: DHCD Chapter 40B Subsidized Housing Inventory (subject to change without prior notice).</i> | | | | | |

The state's Department of Housing and Community Development (DHCD) counts 82 units in Seekonk that meet affordability requirements under the Chapter 40B program. These units are counted towards the town's requisite Subsidized Housing Inventory as of 2009, with 411 more units needed to meet the required number.

STATUS OF SEEKONK HOUSING

In summary:

- Seekonk's housing mainly comprised of the single-family detached structures since 1990 through 2000. Condominiums are virtually new in town. Most of the existing housing structures were built prior to 1970 and only a few were built since 1990.
- The majority of the housing units in Seekonk are owner-occupied but the vacancy rate for rental units was a bit higher than that of the owner-occupied units.
- Seekonk issued the lowest number of building permits annually compared to its neighboring towns from 2000 to 2008. However, in 2009, Seekonk issued the most number of permits for single-family housing while Attleboro issued the most number for multi-family housing structures.
- About a fifth of both homeowners and renters in Seekonk shoulder some housing burdens in 2000.
- The gap or difference between the median sales price and the housing costs affordable to households with family income equivalent to the area median has decreased in recent years.

These findings call for a housing diversity in Seekonk which will be attuned to the various needs of the different segments of the town's population. Variability in lot sizes and housing styles, income affordability, and mobility access all have to be considered in the town's housing plan.

III. OBSTACLES TO FUTURE DEVELOPMENT

The town of Seekonk has made limited progress towards meeting the state's DHCD Chapter 40B requirement of 10% of affordable housing for each community, particularly in the light of current constraints to new development including the following:

- *Zoning Constraints*

Challenges:

Seekonk's Zoning By-law, along with those of many other municipalities in Massachusetts, was adopted to control the use of land which had much impact on the patterns of housing development. Consequently, the current zoning by-law has a range of minimum lot sizes, R-1 is 14,400 s.f., R-2 is 22,500 s.f., R-3 is 40,000 s.f., and R-4 with 62,500 s.f. The minimum frontage also ranges from 100' in the R-1 to 200' in the R-4. The larger lot sizes of the R-3 district and the R-4 district, while intended to maintain a rural quality and water quality standards, also promote very low housing density that severely constrains the construction of affordable housing.

Additionally, multi-family structures are not a permitted use with the exception of Multi-family Development. Section 4.7 that allows multi-family structures if a parcel has the minimum lot area required in combined totals for a lot unit to be located on a parcel. Multi-family structures are not included in the list of permitted residential uses in Seekonk.

Interestingly, there remain some promising provisions in Seekonk's Zoning By-law that hold potential for promoting smart growth and/or more affordable units including:

- *Mixed Use Overlay District (Town of Seekonk Zoning By-laws, section 9.3):*
The overlay district was adopted to preserve the rural character of the area along Seekonk's major roadways and to promote a well-planned viable commercial development in the community. However, it does not allow a mix of uses on one parcel and the underlying district minimum lot sizes prevail: the R-2 district requires 22,500 s.f. minimum lot size and that which overlays the R-3 district requires 40,000 s.f. minimum lot size.
- *Multi-family Development Overlay District (Town of Seekonk Zoning By-laws, section 9.6):*
One purpose of this zoning district is to promote the by-right development of varied housing opportunities, such as town houses. The maximum number of units specified in a development:
 - a) shall be the greater of a) the total area of the subject property in square feet divided by 10,000 sq. ft., or
 - b) the total upland area of the property in square feet divided by 5,000 sq. ft. Upland area shall mean land not regulated by the provisions of G.L.C. 131 S.40 as protected resource area.

Another provision for the construction of units intended for those aged 55 and over with this mandate:

öthe unit count of (a) in excess of (b) or (b) in excess of (a) will be constructed as 55 and over units.ö

- *Conservation Subdivision Design (Town of Seekonk Zoning By-laws section 25):*
This zoning promotes a by-right alternative subdivision design that encourages the preservation of open land for its scenic beauty and the development of housing on smaller lots sizes: 15,000 s.f. for lots serviced by municipal water and 20,000 s.f. for lots not serviced by municipal water.

Mitigation Measures:

This Housing Production Plan includes a number of strategies that are directed to reforming local zoning regulations so as to make them öfriendlierö to the production of affordable housing and smart growth development in Seekonk. These strategies include 1) revising the Mixed Use Overlay District to make room for mixed use of single parcels, 2) developing an Inclusionary Housing Zoning, and 3) Accessory Apartment Zoning.

- *Infrastructure & Environmental Constraints*

Challenges:

Seekonk has no municipal sewer service, and housing properties must rely on septic systems. These septic systems must comply with Title V if special treatment facilities are not integrated into new development. However, there are concerns about the impact of septic systems on existing wetlands.

In areas where municipal water service is unavailable, residents rely on private wells for their water. The development authorities of housing units in these areas are mandated to incorporate a private water source as well as septic systems that comply with Title V standards. While close attention to water quality issues is essential, it also contributes to higher development costs.

Mitigation Measures:

Developers in Seekonk have installed packaged wastewater treatment systems to handle larger residential and commercial developments. These systems offer an alternative option to future developers if a site does not have the capacity for the size of a Title V-compliant subsurface absorption system.

- *Transportation Access*

Challenge:

Seekonk is an auto-dependent community. Public transit in Seekonk is extremely limited. GATRA Route 16 services Route 152 between Central Plaza on Central Avenue in Seekonk and

Attleboro Center near the commuter rail station. GATRA had a route that went along Route 44 from Taunton to Kennedy Plaza in Providence. As of July 2008, this route was eliminated due to low ridership.

Mitigation Measures:

The town will be conducting a land use study of a portion of the Route 44 corridor for the reuse of vacant car dealerships. One item being considered is the reuse of these large parcels into mixed use development. The residents living in these housing developments could then generate a need for the reinstatement of the bus service in the area. Outreach and education about public transit could also bring awareness and interest in transit service along Route 44 in Seekonk.

- **Availability of Subsidy Funds**

Challenge:

Subsidized funding for affordable housing projects is available through MassHousing and the Department of Housing and Community Development for
worthy affordable housing development projects and for affordable mortgage loans
(Letter to the Editor, *Banker & Tradesman*, March 15, 2010, p.4).

While MassHousing and DHCD have financing available for both new rental apartments and the preservation of existing units, the project proposals for new rental apartments are not as prevalent as requests for funds for the preservation of existing units.

There are fewer proposals for new rental housing these days because of poor market conditions
(Letter to the Editor, *Banker & Tradesman*, March 15, 2010, p.4).

Seekonk needs affordable homeownership opportunities, but it has an even greater need for rental units given the limited supply of this type of housing currently available in the town.

Mitigation

Seekonk recently adopted the Community Preservation Act. Funds raised through this program could provide an important funding mechanism for affordable housing, and offer alternative options for the adaptive reuse of municipal buildings into affordable housing.

- ***Negative Community Perceptions***

Challenge:

Affordable housing conjures up images of imminent plunge in property values, increased crime, and neglect. And yet, faced with the current real estate prices, the town needs to provide affordable housing for its young professionals, college-aged children, and elderly residents who may not be in the position to afford steep homeownership fees but prefer to live or remain in the

community. Consequently, the town of Seekonk remains faced with the dilemma of how it should approach affordable housing initiatives.

Mitigation:

Engaging the community in an open discussion about affordable housing and an information campaign related to the issue may help dispel myths about the issue and solidify local support. These outreach efforts are requisites on the part of the community if it has to supply its residents with affordable housing in the long term as well as in the immediate future.

- *Evaluation of Existing Infrastructure*

Seekonk has no municipal sewer; consequently, all developments require on-site septic systems.

Municipal Water System.

Seekonk has a municipal water system that covers much of the town, but not all of its parts. Therefore, the town's water supply is carefully (and properly) protected with zoning restrictions. The northeast portion of the town with 62,500 s.f. minimum lot sizes remains unreached by the municipal water system, thus residents have to rely mainly on private wells on-site for their water supply.

Municipal Wastewater Disposal System.

In the absence of a town wastewater disposal system, wastewater is disposed through Title V on-site wastewater treatment and disposal systems, such as septic systems. The Greenbrier multi-family housing development has a package wastewater treatment system. Additionally, some of the commercial developments along Fall River Avenue have these septic treatment systems in place. Overall, the need for private wastewater disposal systems limits the development of higher density housing options, which are generally more affordable. The town did explore a municipal sewer system in the 1990s, but was defeated at a Town Meeting. Hence the town's initiative for growth and residential development must address the issues of wastewater.

IV. STRATEGIES IN PLANNING FOR AFFORDABLE HOUSING

The Massachusetts Department of Housing and Community Development (DHCD) took charge of the state's Planned Production Program in December 2002. This program has enabled cities and towns to prepare and adopt housing plans that demonstrate the production of increased year-round housing stock (0.5% over one year or 1.0% over two years), which will meet the criteria for eligibility and inclusion in the town's Subsidized Housing Inventory.

A. *Housing Needs Assessment Outcomes*

Several key findings of the above housing needs assessment portion of this report influenced the establishment of the goals, as well as the creation of strategies, to effectively respond to specific unmet needs for affordable housing in Seekonk. These mechanisms include close attention to the specific status and economic conditions of families in the community, such as:

1. **Elderly Housing**

The housing needs assessment results revealed that the town of Seekonk's elderly population (65 + years) rose dramatically between 1990 and 2000, and along with this growth came the increased need for affordable elderly housing. Data showed that both elderly owners and renters experienced housing cost burdens in 2000.

2. **Affordable housing for young professionals and young families**

In 2000, fewer young adults and young families resided in Seekonk than there were in 1990. Young adults living alone, and young professional couples, do not need large-sized, single-family housing, and are more apt to consider smaller single-family structures or a townhouse or apartment housing unit. The decrease in young children and young adults in the area may also imply that young families are not locating in Seekonk, presumably due to the higher costs of housing.

3. **Limited rental units**

Analysis results also showed very limited availability of rental housing units. Moreover, renters suffer housing cost burdens. Hence there is a great need for affordable rental units suitable for small households: singles, childless couples, and small households with children.

4. **Limited supply of Affordable Housing**

There exists a gap between what the town currently lists as affordable units as mandated by the state's DHCD Chapter 40B Program, and how many it should actually have. Basically, Seekonk needs 411 more affordable housing units to meet the 10% requisite. It is interesting to note that about 25% of the households in town are low- to moderate-income and only 3.5% of the dwelling units are affordable to them. This gap demonstrates a pressing need for more affordable housing in Seekonk. Furthermore, as of 2009, there is a difference of approximately \$108,000 between the median market price of a single-family housing unit and the cost of housing affordable to a family with earnings around the area's median family income of \$72,500.

5. **Zoning as an impediment**

The town's zoning by-law does not encourage affordable housing nor does it allow for a mixture of housing types. Permitted residential structures are limited to single-family structures. Single family structures may be converted to contain no more than two dwelling units through a special permit process, but this process requires double the lot area required in the district. Hence there is a need for zoning modification to accommodate the town's housing needs.

B. Affordable Housing Goal

The 2000 Master Plan identifies the need to ensure a diversity of housing opportunities for Seekonk residents by providing a range of decent, safe, and affordable housing choices. In order to achieve this goal, the Master Plan has listed specific objectives that are responsive to the needs identified in the Housing Needs Assessment of this Plan:

1. Creating more affordable homeownership and more affordable rental housing alternatives in Seekonk;
2. Providing more flexibility, and a wider range of housing options in Seekonk;
3. Promoting more multi-family, rental housing, and accessory apartments in selected areas of Seekonk; and
4. Exploring possible forms of incentives for the construction of affordable units.

Based upon the Seekonk Assessor's data, there were 5,239 housing units in 2009. This means 524 units will have to be affordable in order for the town to meet the required 10% affordable goal. Given that Seekonk has only 82 units of this type, the town would have to produce 442 more units. The 0.5% and 1.0% housing production yearly target for certification of the Plan by DHCD will then be 26 and 52, respectively. This Housing Production Plan will be effective for five years, and during this period, the town must produce about 130 affordable housing units.

If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be Consistent with Local Needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the

DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

C. Affordable Housing Strategies

In order to meet the needs identified in the Housing Needs Assessment, and achieve the goals mentioned above, Seekonk has adopted certain strategies for priority implementation.

Priority 1 strategies will be targeted for completion in Year 1 and Year 2 of this Plan. Priority 2 strategies will be targeted for completion in the subsequent three years of this plan. These strategies are:

- ❖ Revision of zoning bylaws to promote affordable housing and diverse housing types that meet the needs of Seekonk citizens.
- ❖ Creation of an Affordable Housing Trust Fund and establish a committee to oversee its management and promote the creation of affordable housing.
- ❖ Determination of municipal opportunities for the development of affordable housing.

1. Zoning Bylaw Revisions

a. Action Item 1.1 Inclusionary Housing Bylaw

Issue: The zoning bylaw does not require or provide an incentive for the private sector to produce affordable housing. As a consequence, Seekonk continues to experience residential growth in subdivisions that include large single family housing structures. This type of development is beginning to impact the town's rural character as well as the cost of home ownership.

Recommended Action: Single family housing is a major component of Seekonk's housing stock. Inasmuch as the current zoning does not include provisions for the creation of affordable single family housing, the town has to adopt an Inclusionary Housing rule that includes the provision of affordable units.

Timeframe: Priority 1

Responsible Entity: The Planning Board should undertake an Inclusionary Housing/Incentive Zoning Bylaw. The Town Meeting will have to vote the bylaw into law.

b. Action Item 1.2 Accessory Apartment Bylaw

Issue: An existing single-family unit may be converted to contain no more than two dwelling units with a Special Permit from the Zoning Board of Appeals only if the lot area is at least double the lot areas required in the district. The town of Seekonk does not currently allow the creation of accessory apartments as an affordable housing unit.

Recommended Action: The town will review and draft an accessory apartment bylaw that allows accessory apartments to be constructed or included into existing housing structures. The structures need not conform to the required double lot size, and the units have to be affordable, thereby eligible to be counted as part of DHCD's Subsidized Housing Inventory.

Timeframe: Priority 2

Responsible Entity: The Planning Board should undertake an Accessory Apartment Zoning Bylaw. The Town Meeting will have to vote the bylaw into law.

c. Action Item 1.3 Mixed Use Zone Bylaw amendment

Issue: The current Mixed Use Zone Bylaw does not allow for a wide mixture of housing types and commercial uses. Apartments and smaller units are absent from the Bylaw and are subsequently not constructed by the private sector. This has led to an extremely limited rental market and lack of housing options for singles, empty nesters, and young couples.

Recommended Action: Amend the current Mixed Use Zone Bylaw to allow a mix of residential and commercial uses on the same properties, horizontally and vertically. Residential uses may include, but not be limited to, single family residences, duplexes and accessory apartments above a commercial use. The commercial uses currently permitted may need to be further refined. The town *should* also consider making these uses by right with Site Plan Review.

Timeframe: Priority 2

Responsible Entity: The Planning Board should undertake revisions of the existing Mixed Use Zone Bylaw. The Town Meeting will have to vote the amendments to the bylaw into law.

d. Action Item 1.4 Determination of Lot Split Bylaw for Affordable Housing

Issue: There are several properties that do not have enough required lot area and frontage for splitting into two lots conforming to the current required lot area and frontage.

Recommended Action: The town of Narragansett, RI has developed an Affordable Lot Split bylaw that promotes the creation of infill affordable housing units. The bylaw allows subdividing a parcel where one part conforms to the area and frontage requirement, and a second parcel that complies with 60% of the same requirements, although with an attached condition that the second lot be used for a deed restricted affordable housing unit.

Timeframe: Priority 1

Responsible Entity: The Planning Board should undertake a review and adopt a Lot Split Zoning Bylaw. The Town Meeting will have to vote the bylaw into law.

e. Action Item 1.5 Affordable Housing Overlay District Bylaw

Issue: There are areas in Seekonk that have vacant storefronts, underutilized structures, and uses in facilities that may become functionally obsolete.

Recommended Action: An affordable housing overlay district bylaw should be developed to allow the redevelopment of properties that may lend themselves to adaptive reuse. One such area is the Highland Avenue big box retail developments. Currently there are two underutilized retail areas with vacant storefronts that combined have approximately 40 acres of buildable land. A mixed use overlay with the provision of affordable units gives property owners an option for the reuse of their properties.

Timeframe: Priority 2

Responsible Entity: The Planning Board should undertake the review of an Affordable Housing Overlay District Zoning Bylaw. The Town Meeting will have to vote the bylaw into law.

f. Action Item 1.6 “Assisted Living” Bylaw

Issue: Seekonk has an expanding elderly population that may need alternative living facilities.

Recommended Action: An “Assisted Living” bylaw would enable the production of alternative living facilities that offer care as needed. Currently, those seeking such living arrangements must do so outside of Seekonk. This bylaw can also include required affordable units.

Timeframe: Priority 2

Responsible Entity: The Planning Board should undertake the development of an “Assisted Living” Bylaw. The Town Meeting will have to vote the bylaw into law.

2. Affordable Housing Trust Fund and Committee establishment

a. Action Item 2.1 - Establish a Affordable Housing Trust Fund

Issue: The town does not have an Affordable Housing Trust Fund that serves as a source of funding for affordable housing projects.

Recommended Action: The town of Seekonk has to establish an Affordable Housing Trust Fund, a public fund to create and preserve affordable housing for low-and moderate-income households. The ability to create such an entity is enabled through Chapter 491 of the Acts of 2004, MGL Chapter 44, § 55C and

acceptance of this section to establish the Fund is accepted by a majority vote at Town Meeting. All moneys paid to the trust in accordance with any zoning bylaw, exaction fee or private contribution can be paid directly into the trust and do not need to be appropriated or accepted and approved into the trust.

Timeframe: Priority 1

Responsible Entity: The Board of Selectmen should create an Affordable Housing Trust Fund. Town Meeting will have to vote to accept the provisions of MGL Chapter 44, section 55C.

b. Action Item 2.2 – Establish or Reinstate an Affordable Housing Committee.

Issue: The town needs to convene a board or committee of trustees to administer the Affordable Housing Trust Fund.

Recommended Action: This board of trustees, such as an Affordable Housing Trust Committee, will consist of no less than 5 trustees, including a member of the Board of Selectmen. Other members of the board may include, but not be limited to, the Executive Director of the Seekonk Housing Authority, or designee; the Finance Director, additional member(s) of the Board of Selectmen, Town Administrator and town residents. The powers of this board will be determined in a bylaw and may include, the ability to accept and receive real property, personal property, or money; to purchase and retain real or personal property; to sell, lease, exchange, transfer or convey any personal, mixed or real property, and several other powers listed in the above law.

Timeframe: Priority 1

Responsible Entity: The Board of Selectmen should create a general bylaw to establish an Affordable Housing Committee and establish the powers of this committee. Town Meeting will have to vote adopt the general bylaw.

c. Action Item 2.3 – Establish a Housing Partnership.

Issue: The town does not have an organization that addresses the wide variety of topics related to housing.

Recommended Action: Establish a housing-related community entity or Housing Partnership which can serve as a clearinghouse for all housing information, programs, and strategies. This body will review proposed town policies and their impact on the housing market, as well as propose strategies to help address housing needs as they arise. Further, it will serve as the lead negotiator for future 40B developments and will advise the Board of Selectmen and the Zoning Board of Appeals on affordable housing issues and projects. This group can also cultivate appropriate projects and provide guidance through the permitting process. More information on Housing Partnerships can be found in the following website:

http://www.mhp.net/uploads/resources/chipartnership_guidebook.pdf

Timeframe: Priority 1

Responsible Entity: The Board of Selectmen should establish a Housing Partnership.

3. Municipal Opportunities

a. Action Item 3.1 – Review existing sites of affordable housing for possible expansion.

Issue: The Seekonk Housing Authority has property sites that may have room for expansion. However, in order to expand existing Comprehensive Permits may need to be amended.

Recommended Action: The town and the Housing Authority can explore the possibility of adding some affordable units on existing sites. This will require the review of existing infrastructure on their capacity for additional units on-site.

Timeframe: Priority 2

Responsible Entity: The Housing Partnership should work with the Housing Authority to review the potential for expansion and further action.

b. Action Item 3.2 – Municipal Opportunities for Adaptive Reuse.

Issue: There are existing municipal structures that are no longer in use. These and others in the future may become abandoned, underutilized, or functionally obsolete.

Recommended Action: The town will study the potential for reusing these unused structures for affordable units. Reusing these properties as housing will enable the community to accommodate growth in established locations instead of as green field development. Furthermore, it will preserve or restore the architectural fabric of the community. One such potential structure reuse is the former School Administration Building. Once properties are identified, the town can solicit private developers to undertake the conversion of this municipally-owned facility into residential affordable housing units.

Timeframe: Priority 2

Responsible Entity: The Board of Selectmen study opportunities for adaptive reuse (such as the structure mentioned above) and for further action.

c. Action Item 3.3 – Encourage Opportunities for Private Sector Adaptive Reuse

Issue: There are commercial properties that are left vacant, underutilized and which may become functionally obsolete in the immediate future.

Recommended Action: The town should encourage private-sector opportunities to identify areas for adaptive reuse that could include affordable housing. Opportunities for reuse should consider the following: the Highland Avenue big box retail development, which currently has vacant storefronts; motor inn style motel developments that remain currently underutilized; and the commercial or recreational facilities, such as old cinemas or drive-in facilities, which are becoming functionally obsolete. An affordable housing overlay district zoning designation may provide owners of these properties the opportunity for redevelopment. Private developers considering 40B developments could be directed to these properties.

Timeframe: Priority 2

Responsible Entity: The Housing Partnership should study opportunities for adaptive reuse and make recommendations to the Board of Selectmen, Planning Board and the Housing Authority for further action.

d. Action Item 3.4 – Identification of other Town-owned parcels and tax title property:

Issue: There may be town-owned property that could accommodate some affordable housing units. Future tax title property may also provide the community with opportunities to construct affordable housing for its residents.

Recommended Action: The town will study municipal-owned properties to determine if any, are appropriate for affordable housing. Although there are no sites identified in the preliminary analysis, the town can analyze future tax-titled properties for their potential as affordable housing sites. The town should consider the construction of affordable housing units in tax-titled properties.

Timeframe: Priority 1

Responsible Entity: The Housing Partnership should study opportunities for adaptive reuse, and make recommendations to the Board of Selectmen and the Housing Authority for further action. Until a Housing Partnership is operational, the Board of Selectmen should designate the Planning Board for this task.

e. Action Item 3.5 – Guide and Approve Appropriate Comprehensive Permits

Issue: There are some 40B projects under consideration. In the future, the projects compliant with Seekonk's Master Plan and which are consistent with this Housing Production Plan should be supported and promoted.

Recommended Action: The town should work with 40B developers to create housing units that are affordable across a wide range of incomes while protecting the town's critical resources and community character. The town will continue to

review and issue permits to appropriate 40B developments. The Housing Partnership will serve as critical overseer in this process on future projects. The town should also enlist the participation of qualified and trustworthy private developers to build or redevelop units on town-owned property, when identified.

Timeframe: Priority 1

Responsible Entity: The Board of Selectmen and/or Planning Board should guide appropriate Comprehensive Permits until the establishment of a Housing Partnership. Once a Housing Partnership is in existence, the Partnership may take over initial discussions and administrative responsibility.

f. Action Item 3.6 – Encourage Training for Board and Committee Members

Issue: Local boards, especially newly-formed boards and committees and fresh members of existing boards, may not have the full knowledge and understanding of affordable housing issues and the comprehensive permit process.

Recommended Action: Local boards such as a newly-formed Affordable Housing Committee, Housing Partnership, the Zoning Board of Appeals, the Planning Board, and other interested local leaders, as well as members of the Seekonk Housing Authority, should receive training on affordable housing issues as well as on the comprehensive permit process. New members without significant housing experience would benefit from these trainings and orientations about their respective responsibilities. Requirements also keep changing and local leaders must remain up-to-date. The University of Massachusetts Extension's Citizen Planner Training Collaborative (CTPC) offers classes periodically throughout the year. Moreover, the group provides customized training sessions to individual communities on topics such as Roles and Responsibilities of Planning and Zoning Boards; How to Hold the Perfect Public Hearing; Chapter 40B; and Inclusionary Housing.

Timeframe: Priority 1

Responsible Entity: The Board of Selectmen should encourage members of appropriate committees, such as the ZBA, Planning Board, the proposed Affordable Housing Committee or Housing Partnership to attend statewide and regional training sessions on housing-related issues. If fees are involved, the town may provide the funding for this purpose.

Table IV-1 displays a list of the planned strategies in each category of activities.

The town of Seekonk also developed a Housing Action Map that shows the housing development strategies and the location of local actions that can be found in Appendix A.

Table IV -1. Summary of Housing Development and Strategies, Year-End 2015

| Strategies | Priority for Implementation | | No. Affordable Units | Responsible Party |
|---|-----------------------------|------------|----------------------|---|
| | Priority 1 | Priority 2 | | |
| Zoning Bylaw Amendments | | | | |
| Inclusionary Housing Bylaw | * | | 30 | Planning Board |
| Accessory Apartment Bylaw | * | | 20 | Planning Board |
| Assisted Living Bylaw | | * | * | Planning Board |
| Mixed Use Zone Bylaw amendment | | * | * | Planning Board |
| Affordable Housing Overlay District | | * | 37 | Planning Board |
| Affordable Housing Lot Split Bylaw | | * | 10 | Planning Board |
| Affordable Housing Trust Fund/Committee | | | | |
| Establish an Affordable Housing Trust Fund | * | | * | Board of Selectmen |
| Establish an Affordable Housing Committee | * | | * | Board of Selectmen |
| Establish a Housing Partnership | * | | * | Board of Selectmen |
| Municipal Opportunities | | | | |
| Review Existing Sites for Expansion | | * | 8 | Housing Partnership/Housing Authority |
| Encourage Adaptive Reuse | | * | 10 | Housing Partnership/Board of Selectmen |
| Identification of other Town-Owned Parcels & Tax-Title Properties | * | | 26 | Housing Partnership/Board of Selectmen |
| Support private development of appropriate 40B projects | * | | 26 | Board of Selectmen/Planning Board/Housing Partnership |
| Encourage Training for Boards & Committees | * | | * | Board of Selectmen |
| Total: | | | 167 | |

APPENDIX A

