

MAYNARD HOUSING PRODUCTION PLAN UPDATE 2021



Prepared for the Town of Maynard by
the Metropolitan Area Planning Council

ACKNOWLEDGEMENTS

Prepared for

Town of Maynard
195 Main Street,
Maynard, MA 01754
<https://www.townofmaynard-ma.gov/>

Prepared by

Metropolitan Area Planning Council
60 Temple Place
Boston, MA 02111
www.mapc.org

Contact: Bill Nemser, AICP, LEED AP, Planning Director, Town of Maynard

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Maynard HPP Working Group Members:

- Armand Diarbekirian, *Select Board*
- Christopher Arsenault, *Planning Board*
- Donna Dodson, *Affordable Housing Trust*
- Leslie Knight, *Maynard School Committee*
- Roz Greenstein, *Maynard Economic Development Committee*
- John Cramer
- Sue Grolnic
- Walter Erikson

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MAPC Staff:

Professional support from MAPC staff was provided by:

- Alex Koppelman, AICP: *Regional Housing and Land Use Planner II*
- Josh Fiala, AICP: *Principal Planner*
- Christian Brandt, AICP: *Planner & Community Engagement Specialist I*
- Iolando Spinola: *Community Engagement Specialist*
- Elise Harmon-Freeman: *Communications Manager*

Metropolitan Area Planning Council Officers:

- President: Erin Wortman, Town of Stoneham
- Vice President: Adam Chapdelaine, Town of Arlington
- Secretary: Sandra Hackman, Town of Bedford
- Treasurer: Sam Seidel, Gubernatorial

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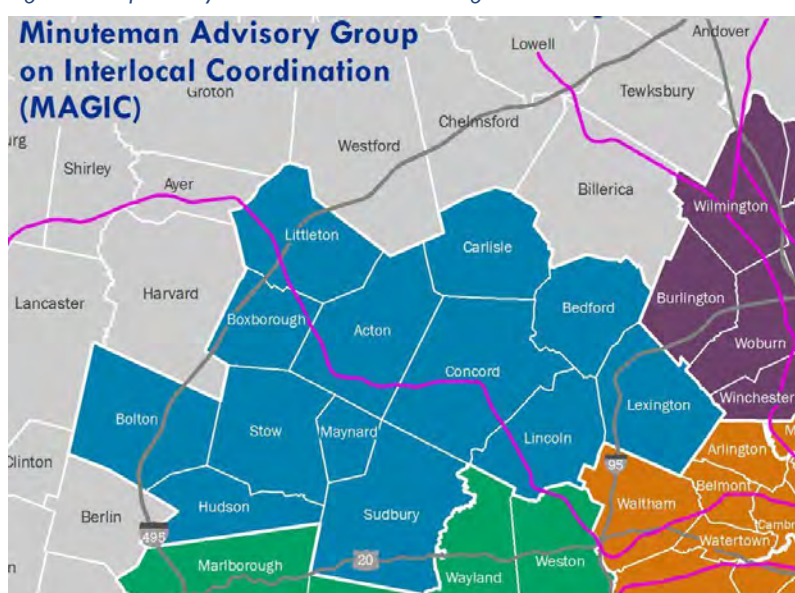
INTRODUCTION

INTRODUCTION

The 2021 Maynard Housing Production Plan (HPP) is an update of the HPP that was adopted by the Town in 2015. This updated plan offers a new set of strategic recommendations for Maynard to continue its progress in meeting housing need and preparing for new challenges that threaten to make it difficult for Maynard's residents to achieve their housing goals. Although housing in Maynard is relatively more affordable than other communities with similar characteristics, rapidly rising home prices across the region and a limited supply of diverse housing options threatens to limit housing choice for Maynard residents and those that seek to settle in town.

Home values continue to rise in Maynard, like they do in the other communities that make up the Minuteman Advisory Group on Interlocal Coordination (MAGIC) subregion—and in Greater Boston as a whole. The increase in home prices is exacerbated by land use regulations that restrict the ability to create a range of housing options for households of all ages and socio-economic backgrounds. The HPP update documents current housing challenges facing Maynard and outlines strategies that the Town should prioritize.

Figure 1: Map of Maynard and the MAGIC Subregion



The Town of Maynard implemented many of the key recommendations made in the 2015 HPP and expanded its capacity for meeting housing need.

Some of the major accomplishments since adoption of the 2015 plan include adopting an Inclusionary Zoning Bylaw (2018), establishing an Affordable Housing Trust (2018), and joining a Regional Housing Services Office (RHSO). Membership with the RHSO, an inter-municipal collaboration between Maynard and eight other nearby towns, gives Maynard greater staff capacity for housing planning and administration.

The leadership of the Maynard Affordable Housing Trust (AHT), Maynard Select Board, Maynard Planning Board, and Maynard Community Preservation Committee was instrumental to these accomplishments. The Town appointed representatives from each of these bodies to the Maynard HPP Working Group, which oversaw the HPP update planning process.

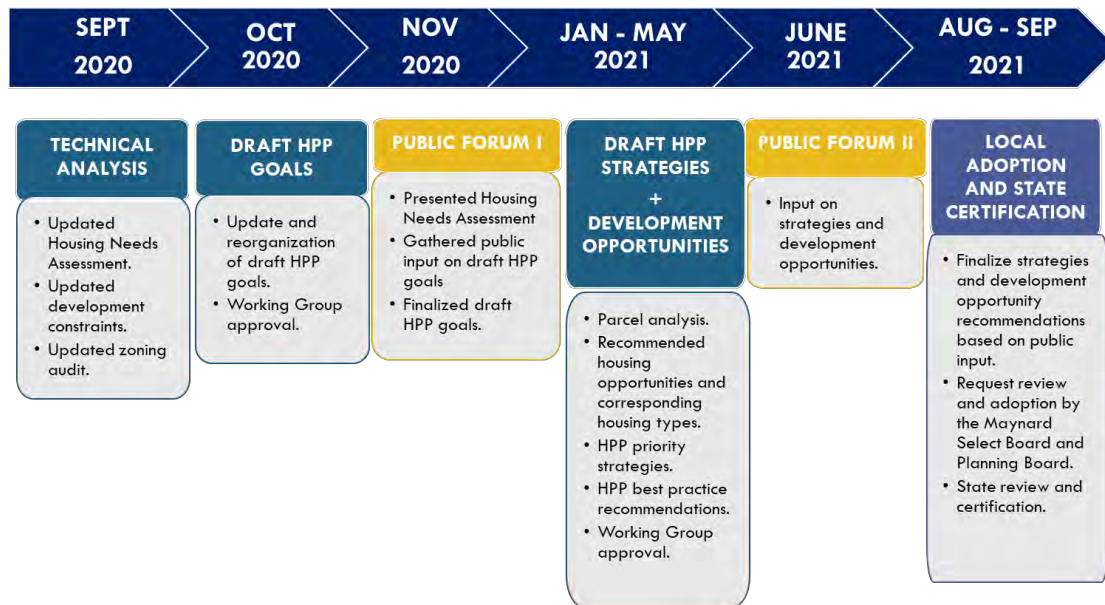
Figure 2: List of HPP Working Group Members

Working Group Members:

- Armand Diarbekirian, *Select Board*
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MAPC began assisting the Town with the HPP update starting in October 2021. The following plan was informed by five working group meetings, two focus group meetings, and two public forum events—all hosted online via Zoom due to public health safety conditions caused by the COVID-19 pandemic.

Figure 3: HPP Update Project Timeline



HOUSING TERMS AND CONCEPTS



HOUSING TERMS AND CONCEPTS

This glossary briefly defines housing terms and concepts that are used in this plan to describe Maynard's housing need.

Cost Burden

A household is considered cost burdened when it spends more than 30% of its gross income on housing. When a household spends more than 50% of its gross income on housing, it's considered extremely cost burdened.



Naturally Occurring Affordable Housing (NOAH)

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



Deed-restricted Affordable Housing

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

Area Median Income (AMI)

The AMI for Maynard and the Boston Cambridge-Quincy, MA-NH HUD Metro FMR Area is \$119,000, as determined by the U.S. Department of Housing and Urban Development. Eligibility for Affordable Housing is based on AMI and varies by household size. For example, 80% AMI, the typical threshold for most Affordable Housing, is \$67,400 for a single-person household in Metropolitan Boston, and \$96,250 for a four-person household.



Context Communities

Context communities provide a frame of reference to compare data, showing the significance of housing trends observed in Maynard. The following communities with demographic characteristics similar to Maynard were used as context communities: Acton, Bedford, Dedham, Hudson, Lancaster, Reading, Stoneham, and Wakefield. MAPC's Minuteman Advisory Group on Interlocal Coordination (MAGIC) subregion, Essex County, and the State of Massachusetts were also used to contextualize data findings and trends in Maynard. Context communities were approved by the Maynard HPP update Working Group.

M.G.L. Chapter 40B

By state statute M.G.L. Chapter 40B, cities and towns are encouraged to provide 10% of their total year-round housing units as deed-restricted Affordable Housing. If a municipality is not at the 10% threshold, a developer can use a special Comprehensive Permit Process to build developments with Affordable Housing, as an alternative to local zoning regulations. Municipalities seeking to encourage more Affordable Housing development can also choose to use 40B regulations to facilitate development through the Local Initiative Program, which offers state technical assistance for this development.

M.G.L. Chapter 40R

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

Subsidized Housing Inventory (SHI)

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

MAYNARD TODAY

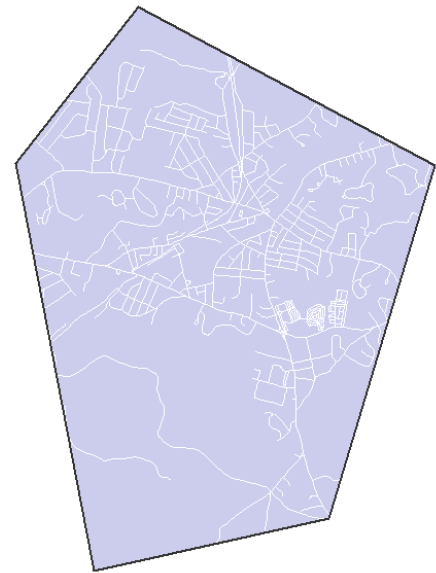


MAYNARD TODAY

Today, Maynard is a thriving town with a growing population and an eclectic mixture of local restaurants, shops, and recreational opportunities.

Downtown Maynard is the center of a cultural district that is considered one of the most walkable areas of Massachusetts. Located approximately 25 miles west of Boston and 25 miles east of Worcester, the town provides access to several local as well as regional destinations and amenities.

Maynard is near major Massachusetts highways (Route 2, I-495, I-90, and I-95). The Town is also a member of CrossTownConnect, a transportation association that provides shuttle services and other services that help to reduce traffic.



When the 2015 HPP was drafted, Maynard's population and number of households had been decreasing. However, the population count has risen in recent years, surpassing 1990 levels to 10,667 (ACS, 2014-2018). MAPC projects that these trends will continue.

Maynard's population is also aging and projected to continue to do so: By 2030, those age 55 and older will have increased by 40%. In 2015, the number of households had been increasing; this figure has remained relatively stable, currently at 4,250 (ACS, 2014-2018). School enrollment in town was also increasing, but has since stabilized as projected.

The majority of Maynard's housing stock is single-family (69%); prices have increased 20% since 2015 to a median price of \$399,000 in 2019. Condominium prices have increased 22% since 2015 to a median of \$305,000 (The Warren Group, 2019). The town also has a substantial supply of multifamily housing of various scales. The median rent for a two-bedroom home in Maynard is \$1,450 (MAPC rental database, 2018).

More than a third of all Maynard households are low-income, earning less than 80% of the area median income (AMI) of \$119,000 (HUD, 2019). Additionally, a little more than a third of Maynard households of various incomes are cost burdened, spending more than 30% of annual income on housing (ACS 2011-2015). There are 419 housing units on the state's Subsidized Housing Inventory for 1,555 local households that are eligible for Affordable Housing.

These trends are described in greater detail along with other key data takeaways in the next chapter: Housing Needs Assessment.



HOUSING NEEDS ASSESSMENT

Demographics

Supply

Affordability

HOUSING NEEDS ASSESSMENT

The updated housing needs assessment was completed over the summer of 2020 and includes the most recent data available at that time. To support and inform the updated HPP recommendations, the analysis of the town's housing needs focused on key data findings and trends. This data was shared with public participants at forums and focus group meetings and these participants also shared their experiences and local knowledge which guided continued data exploration. Key findings and trends regarding the town's demographic makeup, housing stock, and housing affordability have been summarized below and are described in further detail throughout this chapter.

Key Findings and Trends

Demographics

1. **Maynard's population is no longer declining and has exceeded population growth projections, showing a need for new housing that can accommodate all age groups.** Maynard has eclipsed its 2030 population projection of 10,309 and has 10,600 residents today. The growth of two age cohorts—residents aged 55 or older and those aged 20 to 34—points to a need for smaller housing types for first-time homebuyers and those looking to downsize.
2. **The overall income of Maynard residents has increased, but there are large income disparities that call attention to the housing needs of singles and renters.** In Maynard, family households and owners earn approximately three times more than non-family households and renters.
3. **Maynard has become more racially diverse over the decade, but the town still lacks this diversity.** With a non-white population under 10%, Maynard is less diverse than almost all the context communities, the MAGIC subregion (22%), and the Commonwealth (28%).

Housing Stock

4. **Maynard needs a greater variety of housing types and tenures.** While Maynard has a decent supply of small multifamily homes, most of the housing stock is single-family (69%). Given demographic shifts, the town will need additional housing units of varying sizes to improve the likelihood that residents of all incomes and ages can afford housing in the marketplace that meets their needs.
5. **Since the last HPP was adopted, Maynard has lost a considerable share of rental housing units, and rental housing units make up a small percentage of housing in town.** From 2012 to 2018, the share of renter-occupied housing units declined from 35% to 23%. While the Town has permitted new multifamily housing since

2018 (see building permits and development pipeline section) this trend is still concerning. Renting is the only option for households that can't afford the large down payment needed to purchase a home, so many households cannot stay or settle in Maynard without additional opportunities to rent.

6. **Maynard's homes are more affordable to buy than communities with similar characteristics; however, homeownership is still difficult to attain.** Since 2015, the median price of a single-family home in Maynard increased by 20% to a median price of \$399,000 in 2019. A similar increase was observed in the price of Maynard condominiums, which went up by 22% in four years, now at a median price of \$305,000.

Housing Affordability

7. **Increasing housing costs in Maynard are contributing to continued local housing cost burdens, especially for renters.** Nearly half of renters in Maynard spend more than 30% of their income on housing costs, making it more difficult to pay for other necessities or support the local economy with discretionary spending. Although not as severe, about a quarter of owners in Maynard are cost burdened.
8. **Among income-eligible households already living in Maynard, the housing needs of seniors and single-person households is particularly great.** More than half of elderly households are low-income or below and nearly 50% of those that live alone are also eligible for Affordable Housing.
9. The greatest share of income-eligible households (more than 70%) is very low-income or extremely low-income. **The Town needs to expand its supply of deed-restricted Affordable Housing units that can reach deeper levels of affordability.**

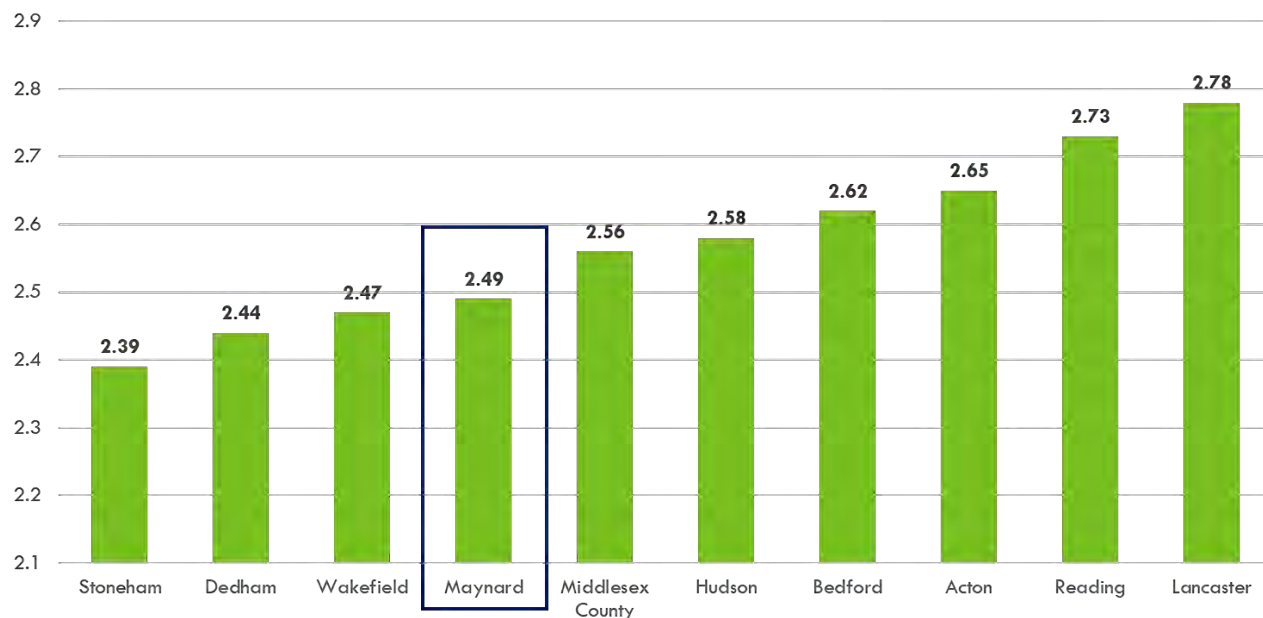
Demographics

Maynard's population has grown from 10,106 total residents in 2010 to 10,667 today (Decennial Census 2010, ACS 2014-2018). This growth is encouraging, considering that the town's population declined between 2000 and 2010. The 2015 HPP included population projections that showed an expected reversal of this trend; however, Maynard's actual population growth exceeds the projections made for 2020 (10,193) and even 2030 (10,309). The increased number of Maynard residents indicates a need for additional housing of all types and tenures. Taking a closer look at the changes in the age, income, and race/ethnicity of Maynard residents provides insight into the housing needs of specific segments of Maynard's population and how to create opportunities for those that wish to settle in Maynard.

Households and Household Size

While Maynard's population has increased, the number of households in town has decreased from 4,301 in 2012 to 4,250 in 2018, according to American Community Survey estimates (ACS, 2008-2012 and 2014-2018). This trend could suggest that household sizes in Maynard have gotten larger: there is evidence of a slight increase in household sizes, going up from 2.36 in 2012 to 2.49 today (ACS, 2008-2012 and 2014-2018). Still, Maynard has a relatively small household size when compared with the context communities (See Figure 4 below). With relatively smaller household sizes, the Town should focus on encouraging housing production that expands smaller housing options for empty-nesters, seniors, young professionals, and those living alone or with roommates.

Figure 4: Household Size, Maynard and Context Communities (2010-2018)

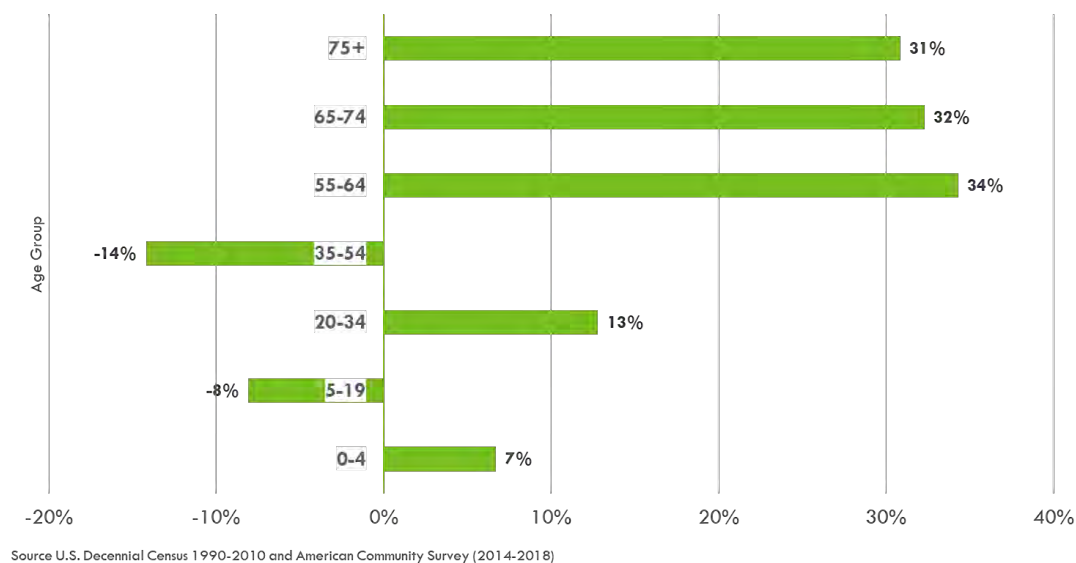


U.S. Census Bureau American Community Survey (2014-2018)

Age

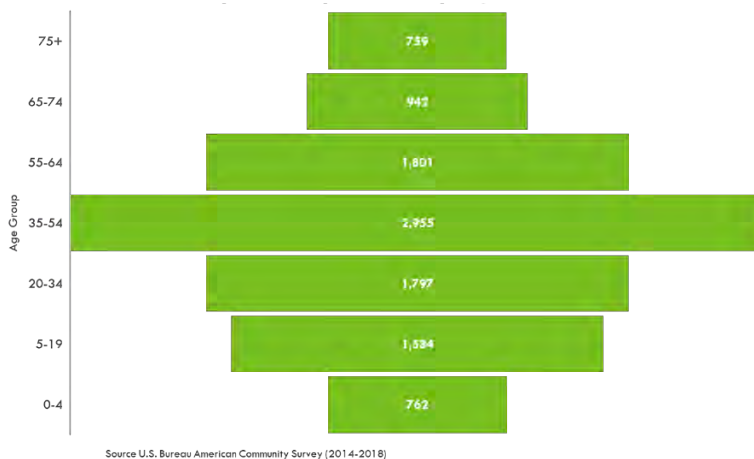
One of the more discernable changes in Maynard's population is seen in the age of residents. Between 2010 and 2018, the number of people in all age cohorts above 55 has grown by over 30%, as shown in Figure 5 below. There was a 13% increase in residents aged 20 to 34, and a 7% increase in children under four years old. The 35-54 age group declined by 14%, but this could simply mean that these households have aged. And today, this age group still represents the largest share of Maynard residents. Aside from the 35-54 age group, those in younger and older age groups are evenly distributed, as demonstrated by the diamond shaped graph in Figure 6.

Figure 5: Maynard Percent Population Change by Age (2010-2018)



These demographic characteristics show the importance of providing a range of housing options for residents of all ages. Households of various ages—families, seniors, singles—all have different housing needs. Family-oriented and intergenerational housing, owner-occupied housing units for downsizers and first-time homebuyers, and rentals are all needed to provide housing opportunities for Maynard's current population and those that could move to Maynard and contribute to its future vibrancy.

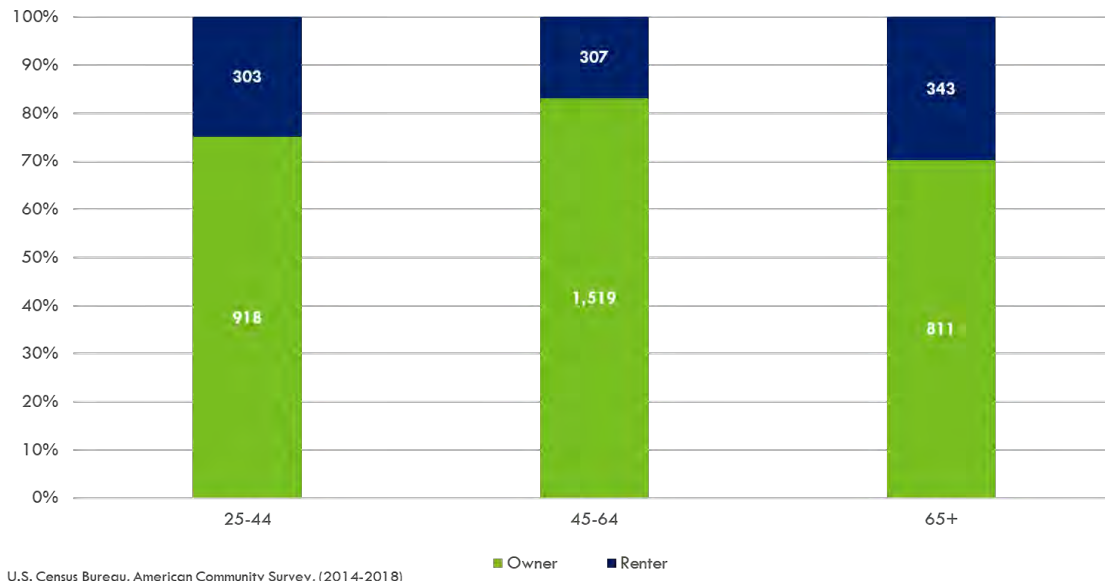
Figure 6: Maynard Population by Age, 2018



Tenure

Of the 4,250 households in Maynard, 3,262 (77%) own their home and 988 rent (23%). This large share of owner-occupied households is related to the town's housing stock: 69% of housing units in town are single-family homes, which are typically owner-occupied, and 31% are multifamily, which typically offer more opportunities to rent.

Figure 7: Maynard Household Tenure by Age (2018)



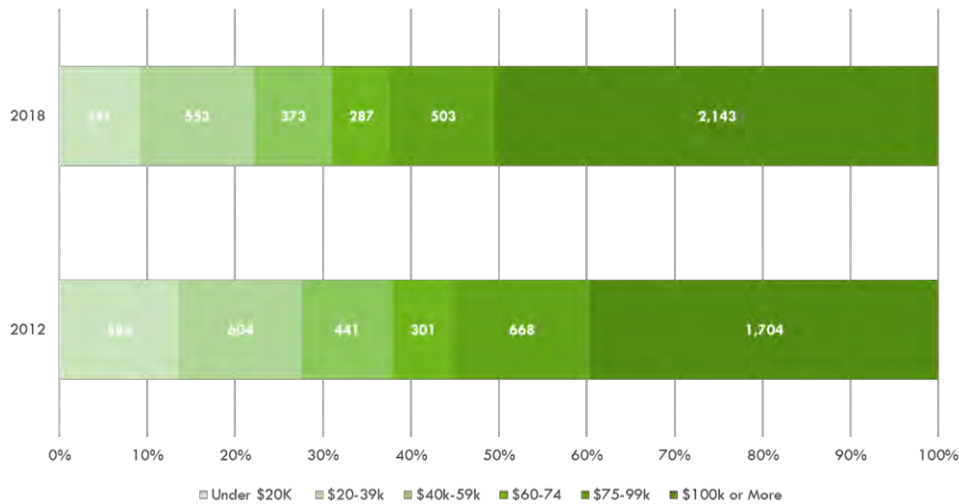
Although the overall share of renters in town is low, these households are evenly distributed across age groups, indicating that young, middle-aged, and older residents all rent homes in Maynard, and demonstrating that adding to the stock of rental housing units would benefit all age groups.

Income

Since 2012, there has been a sizable increase in the median income of Maynard residents. Maynard's median household income in 2018 was \$101,324, up from \$79,441 in 2012 (ACS, 2008-2012 and 2014-2018). This trend could be related to improved employment opportunities as well as an increase in higher-income residents that have settled in Maynard. While an overall increase in the median income of Maynard residents is encouraging, a more nuanced analysis of income is needed to better understand local housing needs.

As Figure 8 below shows, there's been a 26% increase in the number of residents earning over \$100,000. These high-earning households now represent about half of the town's population.

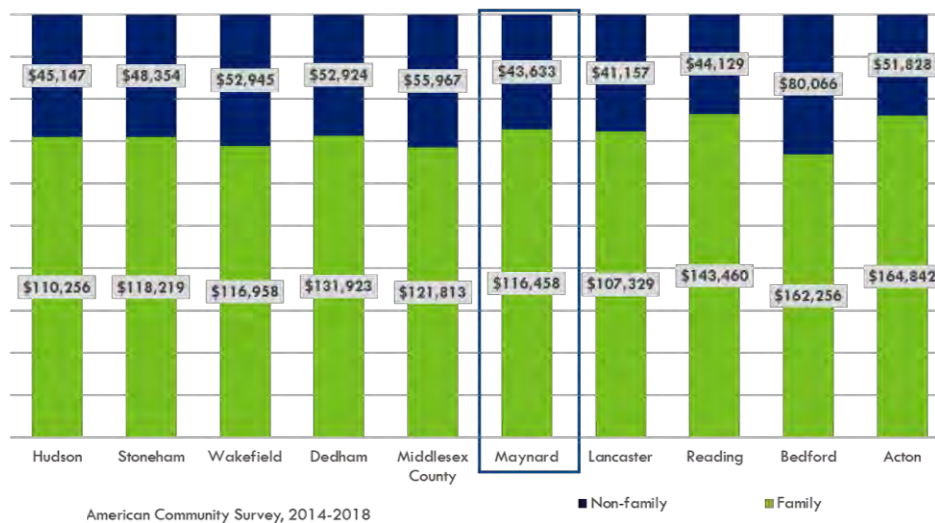
Figure 8: Maynard Household Income, 2012 and 2018



U.S. Census Bureau, American Community Survey, 2008-2012 and 2014-2018

Household income is distributed evenly across the remaining half of the population. But when cross-referencing this data with other household characteristics, sharp income disparities are clear. In Maynard, the median income of family households is \$116,458, while the median income of non-family households is just \$43,633. Similarly, homeowners earn almost three times as much as renters, with a median income of \$115,516 compared to \$38,947 (ACS 2014-2018). These disparities are consistent with regional trends: Figure 9 below shows comparable family and non-family household incomes in context communities.

Figure 9: Median Household Income, Family Versus Non-Family Households, Maynard and Context Communities



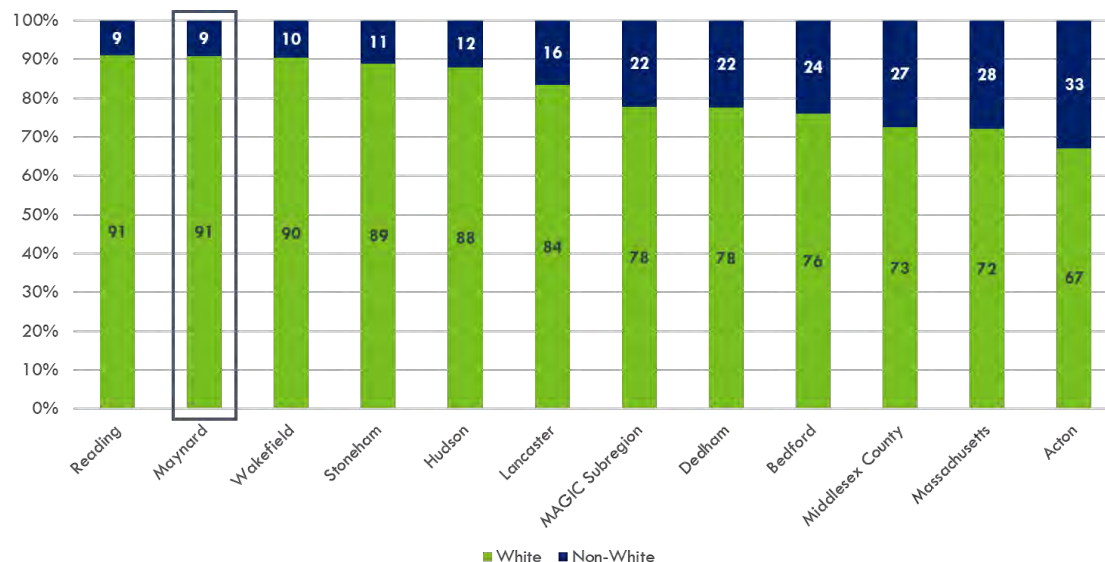
American Community Survey, 2014-2018

Those with middle and lower incomes include seniors, single-person households, and renters. These households have a broad range of housing needs and goals that the Town should work to accommodate through the strategies in this HPP.

Race/Ethnicity

Racial composition in Maynard and suburban communities across the United States is connected to a history of federal, state, and local housing policies that caused segregation. One of the most impactful policies was redlining, a discriminatory housing practice supported by the federal government that limited where people of color could access loans to purchase a home. The consequences of redlining are still with us today, and the settlement patterns it created have been perpetuated by zoning's proliferation of single-family housing and the separation of land uses.

Figure 10: Percent White and Non-white Residents, Maynard and Context Communities

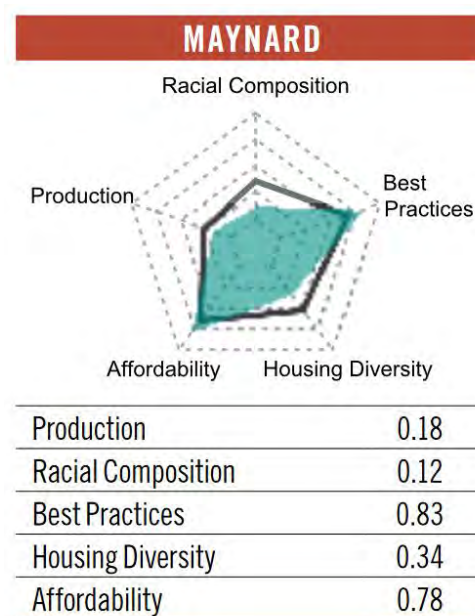


Since 2000, Maynard's population has become more diverse, with a 4% increase in African American residents, a 49% increase in Asian residents, and a 6% increase in Latinx residents. However, the share of non-white residents in Maynard (9%) is the second-lowest of all context communities and substantially lower than the MAGIC subregion (22%), Middlesex County (27%), and the Commonwealth (28%).

The Greater Boston Housing Report Card is published by the Dukakis Center for Urban and Regional Policy and the Boston Foundation to score communities across the region on how their housing conditions relate to opportunity, affordability, and racial diversity. The scoring is represented on a radar chart (see Figure 11), which indicates how the community is performing in these areas.

Maynard scores high in best practices: the Town was designated as a Housing Choice Community in 2021 for applying housing best practices, including having an

Figure 11: Maynard Housing Radar Chart on the Greater Boston Housing Report Card



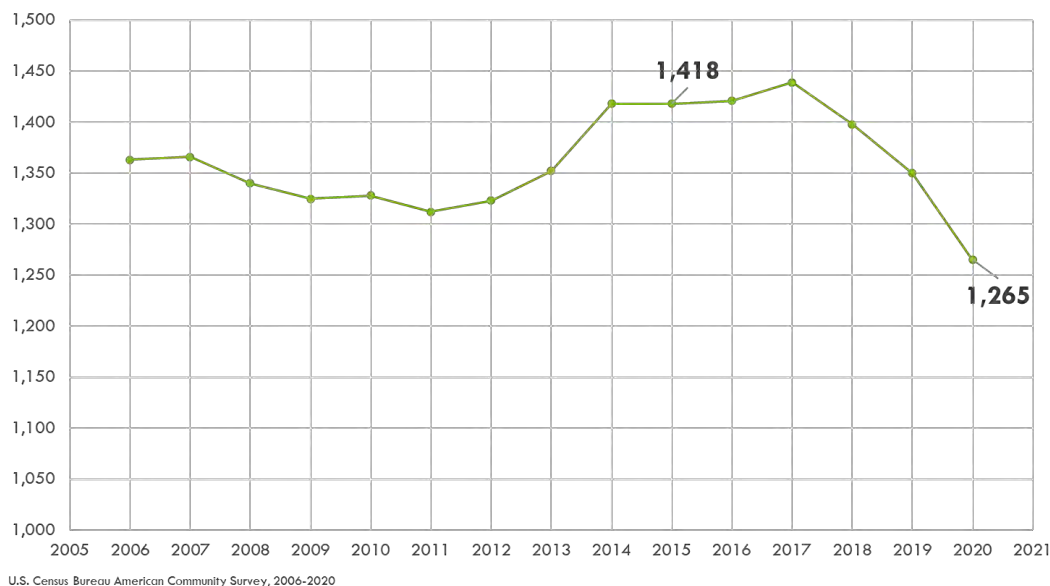
Affordable Housing Trust (AHT) and adopting the Community Preservation Act (CPA). Maynard ranks low in the areas of racial composition, housing diversity, and production, but the Dukakis Center may be missing new production permit data from the Town. When Maynard was designated as a Housing Choice Community in 2021, it had shown an increase in housing production from 2015-2019 that was over 8%. Still, producing more types of housing options in Maynard will create more opportunities for the Town to continue to improve its racial diversity and meet the broad array of local housing needs.

School Enrollment

The potential impact of new housing on school capacity, real or perceived, typically raises concerns from residents, particularly for multifamily units. While this is an understandable reaction, it is incumbent upon the Town to ensure the information of concern is readily available and accurate. This should include recent school data.

In Maynard, as elsewhere throughout the Commonwealth, studies have demonstrated very little correlation between new housing development and increased school enrollment (MAPC, 2017). As data in the next section will show, Maynard has added to its housing stock since the last HPP was adopted, but school enrollment decreased by 11% in this time period, from 1,418 students in 2015 to 1,265 in 2020 (See Figure 12). If this trend reverses course in the future, Maynard can remain a destination for families and ensure compliance with fair housing laws by pro-actively planning to accommodate potential school enrollment demand and strategically designing appropriate zoning districts.

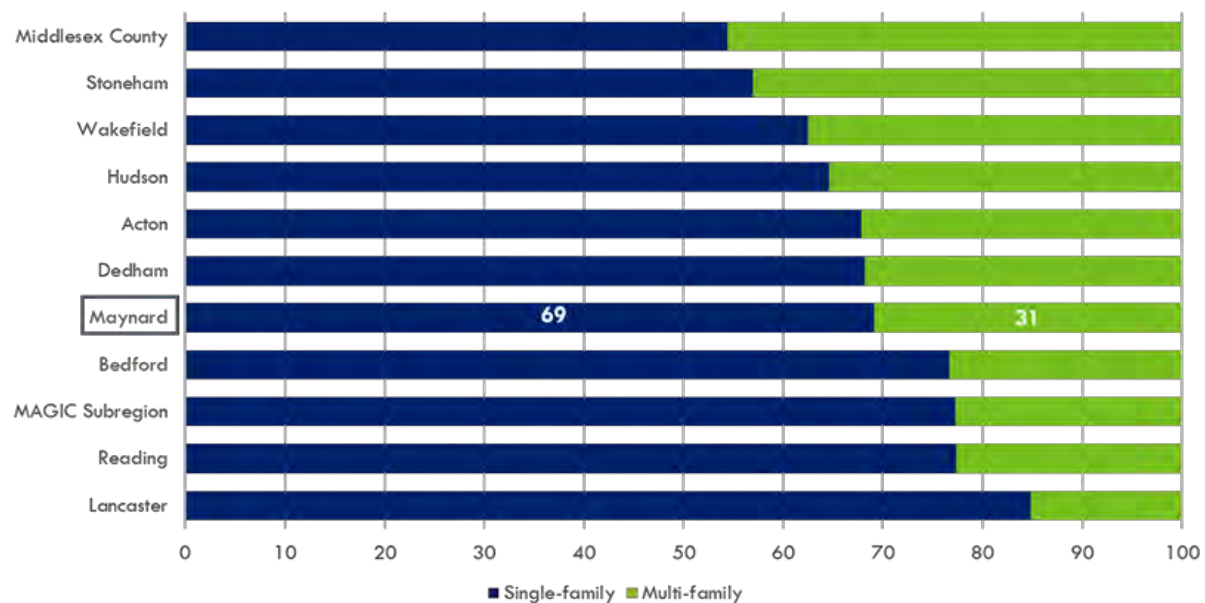
Figure 12: Maynard School Enrollment, 2006-2020



Housing Stock

Maynard's population is changing, as are the needs of its householders. To meet a wide variety of housing needs, the town needs to expand and diversify its housing stock. More than two-thirds of Maynard's housing is single-family homes (69%), falling in the middle of the pack when compared to the context communities in Figure 13. This share of single-family homes is the same as when the 2015 HPP was adopted.¹

Figure 13: Percent Single-family Versus Multifamily Housing Units, Maynard and Context Communities

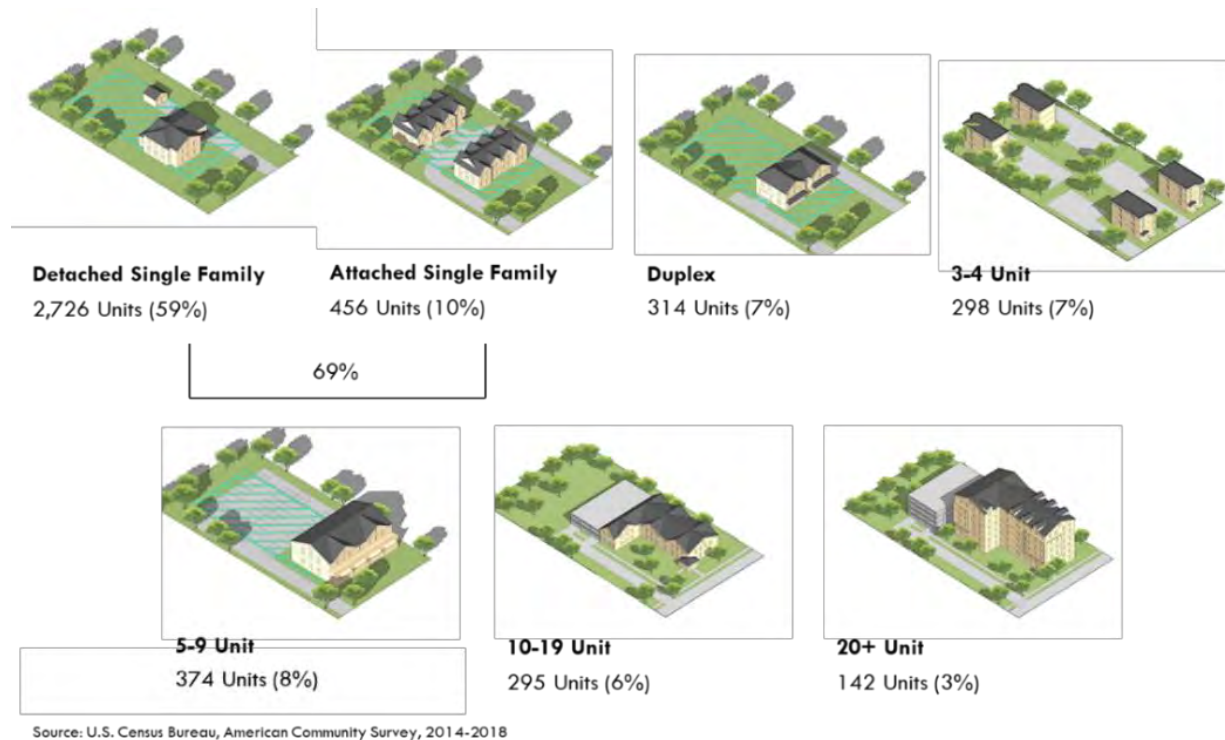


U.S. Census Bureau, American Community Survey, (2014-2018)

As with many suburban communities, heavily impacted by single-family zoning, Maynard could have a greater supply of small to mid-sized multifamily housing. This type of housing is sometimes referred to as “missing middle” housing. Facilitating the development of this housing can result in homes that are more affordable in the marketplace, often due to smaller size. This is referred to as naturally-occurring affordable housing (NOAH).

¹ NOTE: New multifamily housing production since 2018 is not captured in American Community Survey Data. See the development pipeline and permit data section for more information.

Figure 14: Maynard Housing Units by Building Type, 2018



As mentioned earlier in the demographics section, only 23% of homes in Maynard are renter-occupied, a reflection of the large share of single-family homes in town. This share of renter-occupied households is down from 35% in 2012, a decline of 12% in five years. This trend could indicate that former apartments have been converted to condominiums or

redeveloped into owner-occupied homes. A reduced amount of rental opportunities should be a concern for Maynard, since owner-occupied homes already made up the large share of the housing supply and there are now even fewer opportunities to rent. Those that cannot afford the large down payments needed to purchase a home must rent, so a reduced number of rental opportunities may prevent many from staying or settling in Maynard.

Figure 15: Maynard Housing Units Occupied by Owner Versus Renter, 2012 and 2018

Owner-occupied Households



2012 2,815 (65%)

2018 3,262 (77%)

Renter-occupied Households



1,486 (35%)

988 (23%)

NOTE: ACS figures are based on sample size and lag behind permitting data. See building permits and development pipeline for more information.

Maynard's current stock of rental housing is generally more affordable in the marketplace compared with other communities. According to online rental listings gathered by MAPC in 2018, a two-bedroom apartment in Maynard was \$1,450, the lowest cost of all the context communities.

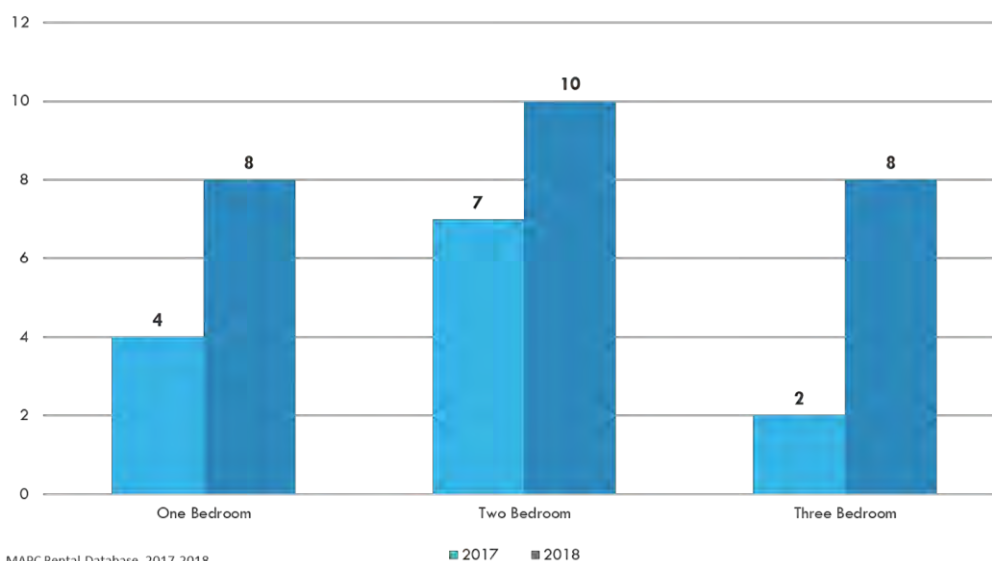
Figure 16: Median Rent by Bedroom Type, Maynard + Context Communities, 2018



MAPC Rental Database, 2018

However, it is difficult to draw definitive conclusions from this data since it is based off a small sample size of rental listings. The low frequency of online rental listings confirms the concern that there are limited opportunities to rent in Maynard. For instance, between 2017 and 2018, there were only 17 two-bedroom apartments listed for rent, demonstrating the difficulty one would have in finding an apartment in town.

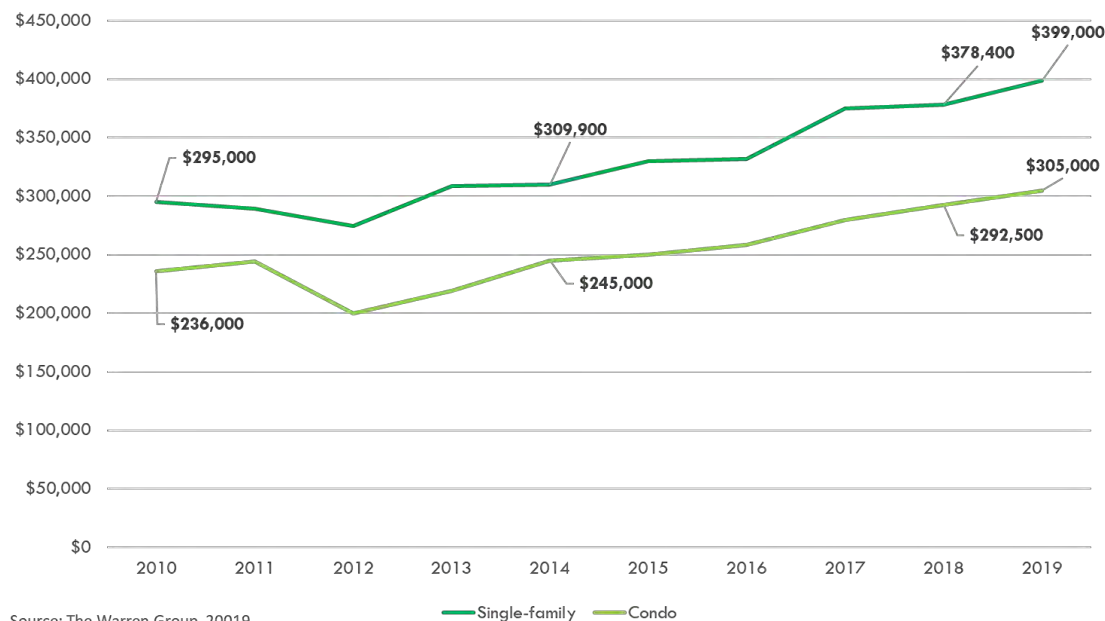
Figure 17: Frequency of Online Rental Listings, Maynard, 2017 and 2018



MAPC Rental Database, 2017-2018

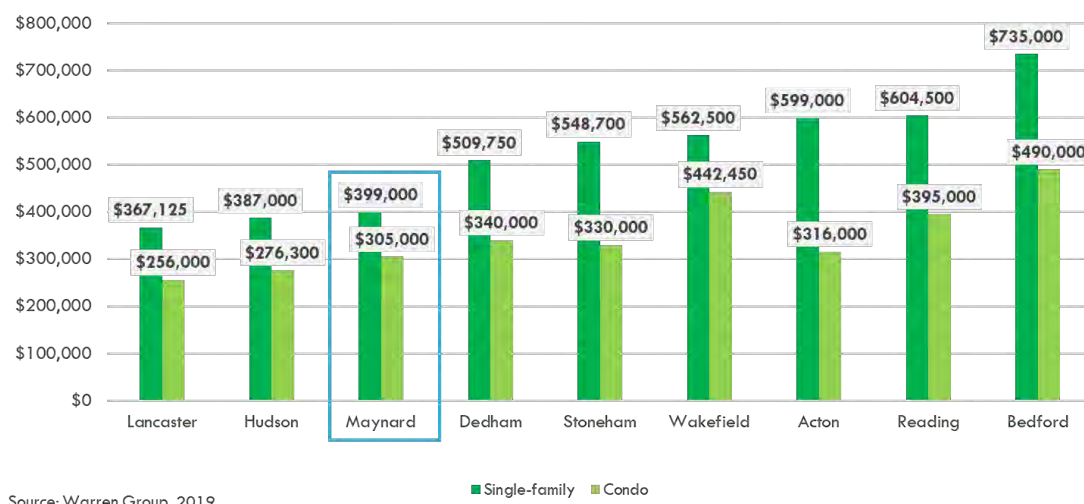
For those looking to transition from renting to owning a home, for-sale prices continue to increase rapidly.

Figure 18: Median Home Sales Price, Maynard, 2010-2019



Since 2015, the median price of a single-family home in Maynard increased by 20% to a median price of \$399,000 in 2019. Maynard condominiums similarly increased in price by 22% in four years, and now stand at a median price of \$305,000. High, ever-increasing housing costs is a regional trend, although Maynard's stock of owner-occupied housing is more affordable than most context communities. With relatively more attainable opportunities to buy in Maynard, the Town should focus on expanding naturally affordable home ownership opportunities through housing production and on maintaining low to moderate housing costs through strategic planning and programming.

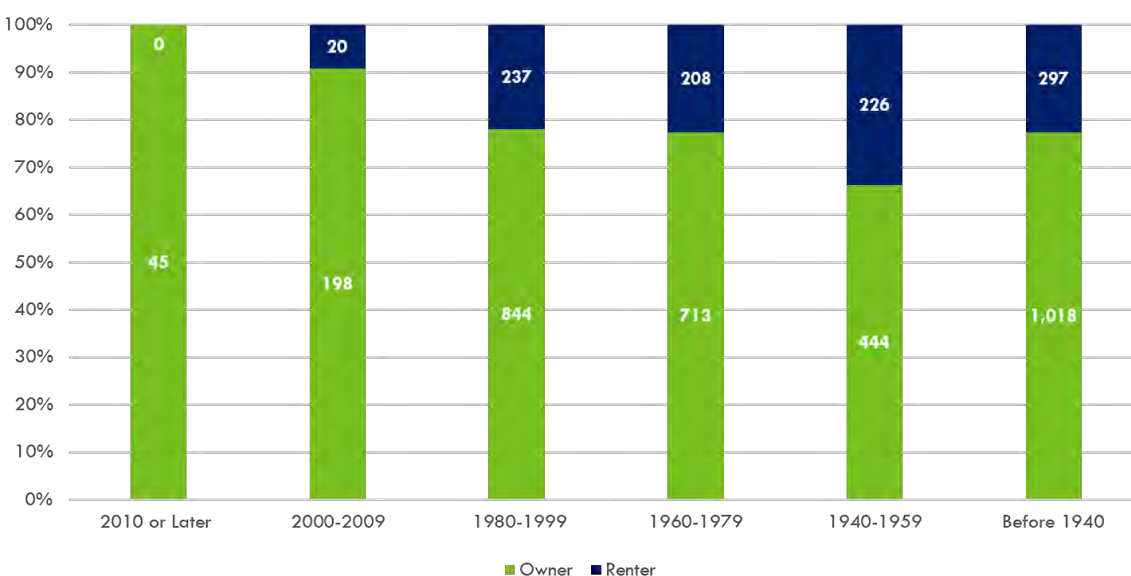
Figure 19: Median Home Sales Price, Maynard, and Context Communities, 2019



To protect the affordability of the town’s existing housing stock, Maynard will need to keep track of its supply of older buildings and how their conditions change. This way, the Town can consider strategies to renovate and preserve the affordability of these buildings when possible. Looking at Figure 20 below, the largest share of homes in Maynard were built before 1940 and 68% of the town’s housing units were built before 1980. Many of these buildings may need maintenance or renovation, others may be redeveloped. If older renter-occupied housing units are redeveloped into owner-occupied homes or expensive renter-occupied homes by market-rate developers, the town will lose more naturally affordable rental opportunities. The Town and its development partners must be proactive and create policies to protect housing affordability as the price of market-rate housing in Maynard and the region continues to rise.

Older housing units can also cause affordability concerns for existing homeowners. Single-family homes can become more difficult to maintain as they age, which could impose cost burdens for those that own these homes. This can be especially challenging for single homeowners, and often those that experience homeowner cost burdens are seniors that live alone. Older homes in need of fixing up can also deter new homeowners that may not be able to afford the renovations.

Figure 20: Housing Types by Tenure and Age, Maynard



U.S. Census Bureau, American Community Survey, (2014-2018)

Figure 20 above provides a sense of production over time using American Community Survey data. However, the number of housing units built since 2010 may not show the whole picture: ACS data is based on sample size and often lags behind permitting data.

Permit data and the development pipeline provides more information to consider, especially about development since 2010.

Building Permits and Development Pipeline

Maynard has seen a notable amount of housing production since the last HPP was adopted. Between 2015 and 2020, 411 residential permits were issued. It's important to note that, permits do not always result in housing construction. Developments permitted from 2018 to 2020 that the Town can confirm resulted in construction are detailed below:

2018

- Eight single-family housing units including five attached townhouses and three detached single-family houses
- 143 senior independent living units (C. Gardens)
- 180 multifamily apartment units (The Vue)

2019

- 5 multifamily housing units (31 Main Street)
- 24 multifamily housing units (42 Summer Street)

2020

- 3 single-family detached houses

The Town is also expecting two new residential developments in the coming years. These include the Bancroft Civico Development and a development at 115 Main Street. Available information about each development was provided by the Town and detailed here below:

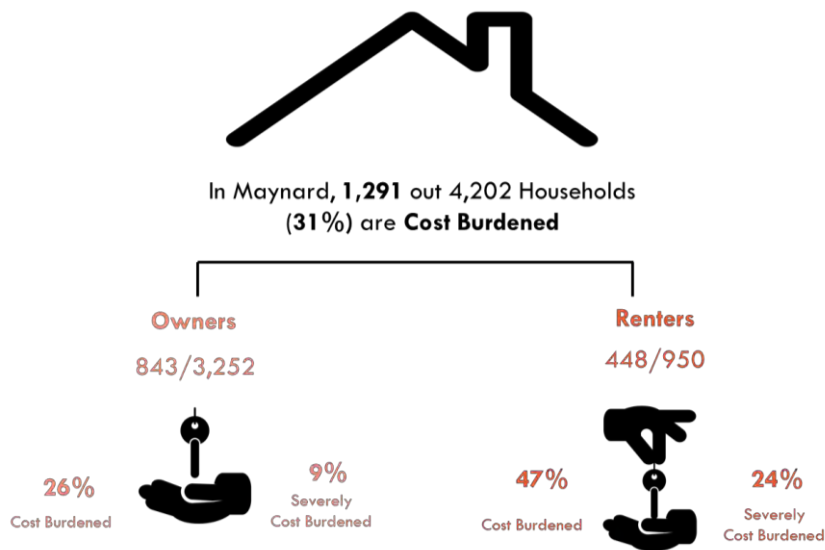
- 12 Bancroft Civico Development
 - 12 total housing units including three deed-restricted Affordable Housing units.
 - Two studio units, six one-bedroom units, and four two-bedroom units.
- 115 Main Street
 - Mixed-use rental housing.
 - 26 total housing units including seven deed-restricted Affordable Housing units.

Housing Affordability

Increasing housing costs impact current Maynard residents by making it more difficult for them to afford other necessities, such as food, healthcare, and transportation. Nearly one-third (31%) of Maynard households are cost burdened (ACS, 2014-2018), meaning they spend too much on housing costs (30% of their income or more).

Cost burden rates are considerably higher for renters, with almost half (47%) experiencing cost burdens. About one-quarter (24%) of renters are severely cost-burdened, spending 50% of their income or more on housing. Homeowners are also experiencing cost burden, although to a lesser extent: 26% are cost-burdened and 9% are severely cost-burdened.

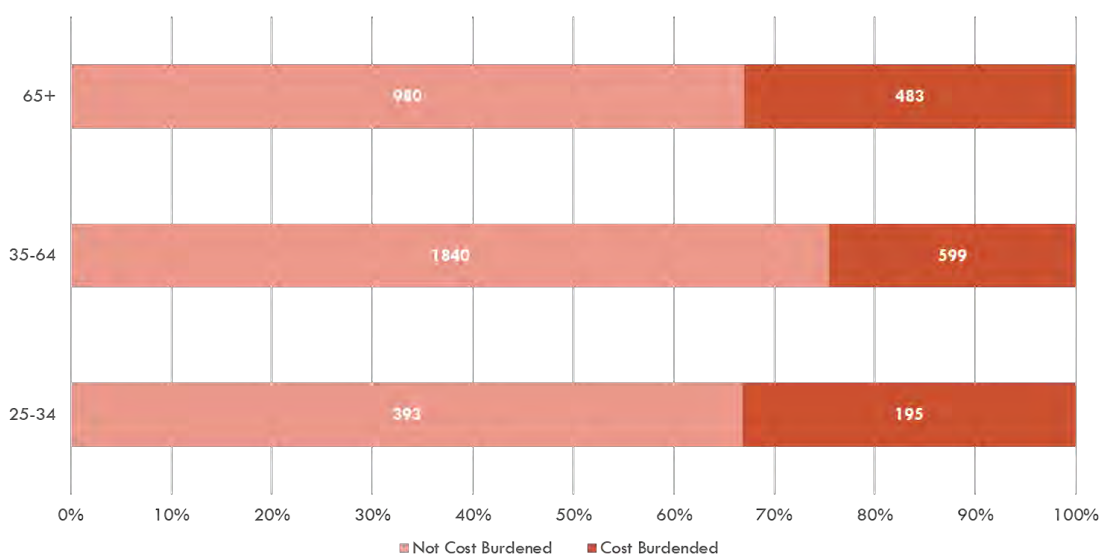
Figure 21: Maynard Housing Cost Burdens by Tenure, 2018



While this is the most current data on cost burden, it was collected prior to the COVID-19 pandemic. It is reasonable to assume that cost burdens documented before the pandemic have likely worsened and additional households may have become cost burdened because of the inability to work.

Cost burden rates are similar across all age groups. As Figure 22 shows, both older, middle-aged, and younger households are experiencing cost burden. Reducing housing cost burdens will benefit everyone: more Maynard residents will be able to accomplish their financial goals and have more discretionary income to support the local economy.

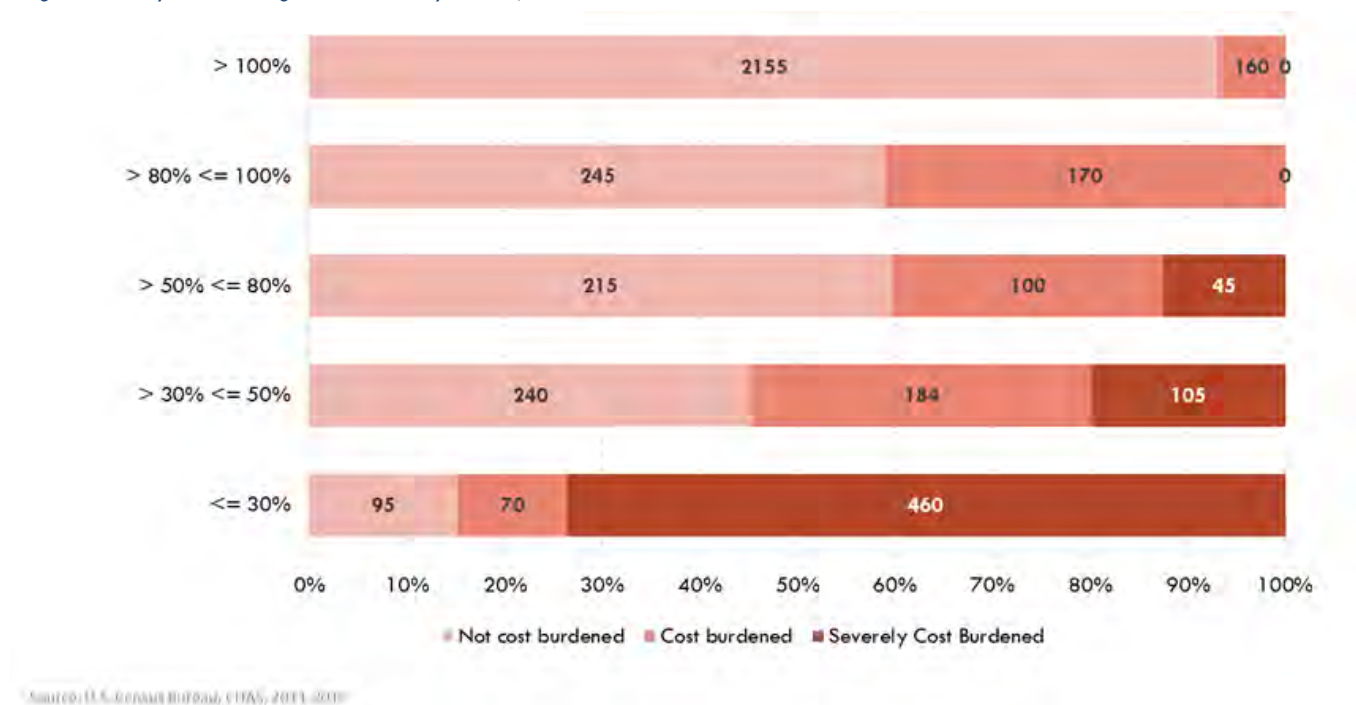
Figure 22: Maynard Cost Burdened Households by Age, 2018



U.S. Census Bureau, American Community Survey, (2014-2018)

Cost burden has the greatest impact on households that have less income to begin with. For example, a higher-income homeowner could spend more than 30% of their income on housing and not experience any housing insecurity. This is not the case for lower-income households that have limited resources to expend on housing costs.

Figure 23: Maynard Housing Cost Burdens by Income, 2015



Low to extremely low-income households (those earning between 30% and 80% of the Area Median Income) risk being unable to meet their other financial obligations if they spend high percentages of their income on housing. In Maynard, 964 households are low-income and cost burdened or severely cost burdened. This data indicates the need for continued housing assistance programs and the development of deed-restricted Affordable Housing.

Eligibility to live in Affordable Housing is based on the Area Median Income (AMI), \$119,000. Eligibility varies by household size: a one-person household must earn \$67,400 or less to qualify for Affordable Housing.

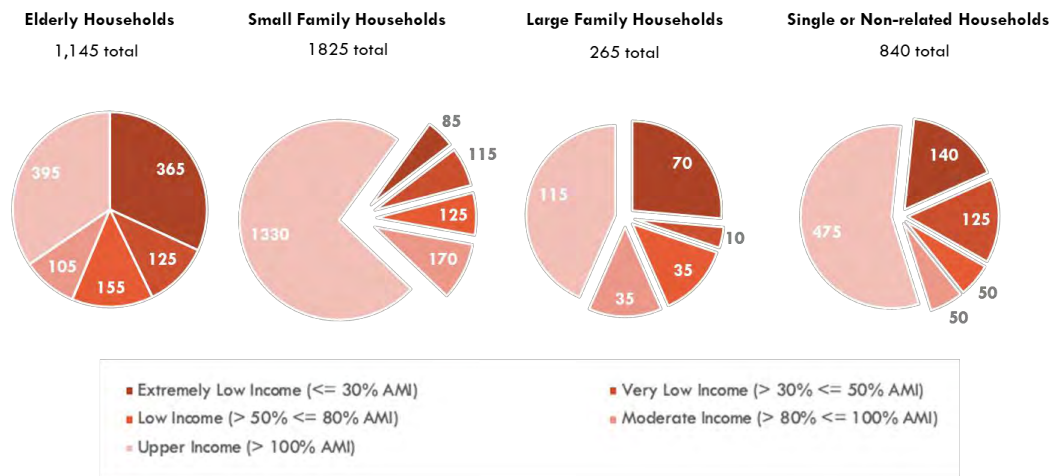
Figure 24: FY 2020 Income Limits for Affordable Housing

FY 2020 Income Limits

U.S. Department of Housing and Urban Development (HUD)

Area Median Income (AMI)	Income-eligible Households	Individual Household	Two-person Household	Three-person Household	Four-person Household
\$119,000	80% AMI	\$67,400	\$77,000	\$86,650	\$96,250

Figure 25: Household Income by Household Type, Maynard 2015



Source: American Community Survey, CHAS/HUD Dataset, 2015

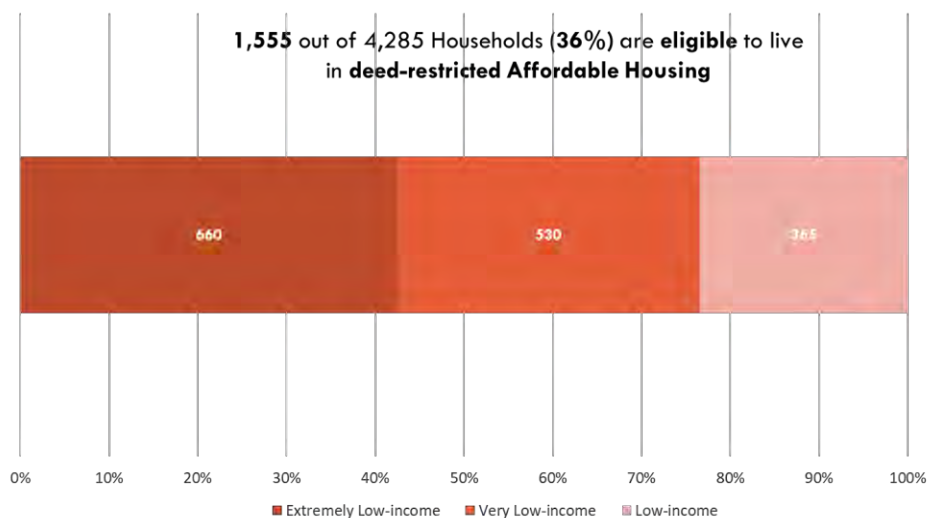
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Figure 25 above shows Maynard's elderly households and single-person households have the greatest need for Affordable Housing. Still, a considerable portion of the general population earns below 80% AMI and is eligible for Affordable Housing.

In Maynard, there is a need for Affordable Housing that is available to those with very and extremely low incomes. These households make up more than 70% of households that are eligible for Affordable Housing. In Maynard:

- 365 households are considered low-income (50-80% AMI)
- 530 households are considered very low-income (30-50% AMI)
- 660 households are considered extremely low-income (Less than 30% AMI)

Figure 26: Households eligible for Affordable Housing, Maynard 2015



² A small family is defined by the U.S. Department of Housing and Urban Development (HUD) as two persons, neither 62 or over, or 3 or 4 persons. A large family is defined as 5 or more persons.

Given this data, the Town should focus on meeting housing needs for very low-income and extremely low-income households.

Since the 2015 HPP was adopted, Maynard has increased its Subsidized Housing Inventory (SHI) (see housing terms on Page 8 for SHI definition), albeit slightly, from 8.33% to 8.58%. The Town should be commended for this progress, but more deed-restricted Affordable Housing units are still needed. For the 1,555 income-eligible households in Maynard, there are 419 housing units on the SHI—a ratio of one unit for every four eligible households (DHCD, 2021). But since a share of SHI units developed through 40B are market-rate rentals, the need is even greater.





PUBLIC INPUT

PUBLIC ENGAGEMENT AND PLAN INPUT

Public input on housing needs and plan recommendations was a major addition to the HPP update. The project team presented data and recommendations for updated HPP goals, priority strategies, best practices, and development opportunities at two public forums. Qualitative information gathered from a housing need focus group illuminated key data findings and helped to personalize housing issues. Additionally, insights about the town's land use regulations and development opportunities were gathered from local board members and the development community during a housing development focus group meeting. All this input strengthened the plan's analysis and informed recommendations. Information gathered from the public is summarized in Table 1 below and referenced throughout the report where applicable. In general, public input supports the plan recommendations and the Town's efforts to expand housing opportunity.

Table 1: HPP Update Public Engagement Events

Event	Date	Number of Participants	Engagement activities
Public Forum I	December 9, 2020	43	Input on updated data and live polls ranking 2015 HPP goals for importance/relevance.
Housing Need Focus Group	December 12, 2021	13	Group discussion and share of personal housing challenges and goals.
Housing Development Focus Group	February 8, 2021	8	Group discussion of the town's housing challenges, goals, and possible solutions.
Public Forum II	June 23, 2021	32	Main room and breakout room discussions of draft HPP priority strategies and best practices. Live polls ranking importance of proposed HPP priority strategies and housing opportunities/recommended housing types
Five working group meetings	October 2020 – August 2021	6	Discussion of data, public input, and plan recommendations.
TOTAL: Nine meetings	Seven months	102 participants	

NOTE: Takeaways from public discussions and polling results are described throughout the report to show how they influenced and informed the HPP update recommendations.

HOUSING DEVELOPMENT CONSTRAINTS



HOUSING DEVELOPMENT CONSTRAINTS

The 2015 HPP included a detailed assessment of constraints on housing development. This documented natural constraints such as protected open space, wetlands and sewer; an evaluation of the Town's capacity to address housing needs; and a zoning audit. **Zoning and natural constraints have remained mostly the same since 2015, but constraints on water and sewer capacity have become more significant. Upgrading this infrastructure is critical to developing additional housing options in town.** Maynard's administrative capacity has increased considerably and the Town has a more expansive toolkit after implementing the majority of recommendations made in 2015. One of the strategies implemented was the adoption of inclusionary zoning. Aside from this, there haven't been other zoning changes since the 2015 HPP was adopted. Updates to housing development constraints are summarized below.

Updates to Development Constraints

Water Capacity

Maynard's ability to accommodate new development is severely limited by its current water infrastructure. Two of the Town's wells have been abandoned, and the remaining active wells are limited in their pumping capacity due to poor water quality. The Town is struggling to meet existing maximum daily demand. If additional capacity is lost, particularly at the Rockland Avenue treatment system, the Town may be unable to meet the existing average day demand. Without providing greater capacity, the Town runs the risk of a moratorium on new development.

Sewer Capacity

The Town's sewer system, which serves over 95% of Maynard residents, is mostly comprised of pipes from the early- to mid-20th century and has experienced numerous failures. Overall, the Town's wastewater treatment capacity needs to increase to serve future community needs and pipes require replacement and other upgrades. Maynard's Department of Public Works (DPW) has indicated that continued growth is likely to overburden the already compromised infrastructure, leading to failures greater in number and scale.

Limited Developable Land

More than half of Maynard's roughly 111 acres of vacant land is comprised of "undevelopable land" as defined in the Assessors' database. Land is partially made undevelopable by topographic limitations and the need to preserve natural resources such as floodplains, wetlands, and wellhead zones.

While redevelopment of the Town's vacant land inventory may be a viable option for housing production, certain opportunities for redevelopment are limited due to 21E Brownfields Use Limitations. One of the largest by-right opportunities for future housing in Maynard is at Mill

& Main, which currently has a use limitation that prohibits residential uses until further environmental remediation is completed (in addition to water/sewer capacity issues).

Public Perception

A segment of Maynard residents has expressed concern that further residential development, or the development of specific types of housing units, will negatively impact the Town and its community character. There is ongoing concern that new residential units would strain existing services, such as schools, police, and fire.

Updates to Maynard's Housing Toolkit

In some communities, a lack of capacity and tools can be a constraint on development. Since the adoption of the 2015 HPP, Maynard has significantly expanded its capacity by implementing many of the recommendations made in the plan. This expansion of the Town's toolkit positions Maynard to continue to make progress towards meeting housing need. Updates to the Town's housing toolkit since 2015 are summarized here below.

Maynard Housing Authority

As documented in the 2015 HPP, the Maynard Housing Authority (MHA) manages 56 1-bedroom units under the Chapter 667-1 program, which is state-aided elderly housing. It also manages 56 Section 8 project-based new construction units under Chapter 667-2, an elderly/handicapped housing program administered by the Department of Housing and Community Development (DHCD). Lastly, MHA's inventory includes 32 2-4-bedroom units under Massachusetts 137 federal family public housing. In addition, the MHA administers 25 Massachusetts Rental Voucher Program (MRVP) mobile vouchers.

Regional Housing Services Office Membership

In 2020, the Town of Maynard joined the Regional Housing Services Office (RHSO), a collaboration between the member towns of Acton, Bedford, Concord, Lexington, Lincoln, Maynard, Sudbury, Wayland, and Weston. The RHSO assists with the municipal function of Affordable Housing, including proactive monitoring, program administration, project development, and resident assistance.

Affordable Housing Trust

In 2018, the Maynard Affordable Housing Trust was formed, creating a separate fund for local initiatives to create and preserve Affordable Housing, such as providing financial support for affordable housing development, rehabilitation, conversion, recertification, or creating low-income homeownership or rehabilitation programs.

Adoption of an Inclusionary Zoning Bylaw

An Inclusionary Zoning Bylaw was adopted in May 2018, with the purpose of leveraging the creation of market-rate housing to advance Affordable Housing objectives through new development while also meeting the needs and expectations of residents.

The Community Preservation Act and Committee

In 2006, Maynard voters adopted the Community Preservation Act (CPA). The Town funds its CPA account through a 1.5% surcharge on all real estate property tax bills (with a few exemptions). One allowed use of the funds, which are controlled by the Community Preservation Committee (CPC), is addressing housing needs by recommending housing projects, including acquiring and developing community housing, for funding.

Today, the CPC annually funds the Maynard Affordable Housing Trust and the Town's RHSO membership.

Adoption of the 2020 Master Plan and creation of the Master Plan Implementation Committee

The 2020 Maynard Master Plan was formally adopted by the Town, and lays out specific housing goals:

- “Maintain and encourage a range of housing options, including those that are accessible to persons and households of various ages, abilities, and economic means.”
- “Pursue housing development strategies that balance growth with Town services and infrastructure, consumable resources, natural resources, open space, and energy supply.”
- “Support mixed-use housing in downtown, as appropriate to the area’s scale, density, and aesthetic character, in a manner that does not detract from its economic and cultural functions.”

In 2021, the Town formed the Master Plan Implementation Committee, an advisory body charged with monitoring and supporting Town departments and committees as they carry out the tasks set forth in the Master Plan. The Committee’s mission is to oversee progress and confirm Maynard’s development in accordance with the Master Plan, including those goals related to housing.

Powder Mill Road Zoning Study

In 2019, Maynard began working with MAPC to conduct a zoning study along the Powder Mill Road Corridor. This study includes several recommendations for zoning changes in this area that would create a more bike- and pedestrian-friendly environment and provide greater access to the Assabet River.

Housing Choice Designation

In March 2021, the Town applied for Housing Choice Community designation, which is a state designation for communities with at least 3% growth in residential units within a five-year period. Maynard received Housing Choice designation, as the Town had a residential growth rate of over 8% in the last five years and holds best practices such as having an Affordable Housing Trust (AHT) and passing the Community Preservation Act (CPA).

The designation will help the Town acquire grants for projects related to housing as well as infrastructure that may forward housing production.

Adoption of Off-site Stormwater Mitigation for Redevelopment Projects

In Fall 2020, the Town amended its Stormwater Management Bylaws to allow off-site stormwater mitigation for redevelopment projects. This allows redevelopment projects that otherwise would not be able to achieve required stormwater standards to provide mitigation off-site to meet state and local requirements. This is especially important for housing and mixed-use redevelopment within the downtown area.

The Coolidge School Redevelopment Project

The Town, through a working group and request for proposals, was able to successfully negotiate the sale and redevelopment of the long-vacant Coolidge School. The planned housing development includes Affordable units above the requirements of the Inclusionary Zoning Bylaw. This is the first time that the Town has repurposed municipal facilities into new housing.

Maynard HPP Zoning Audit Summary

With the exception of adopting an Inclusionary Zoning Bylaw, the Town has not had any other zoning changes since the 2015 HPP was adopted. The zoning audit from the 2015 HPP is summarized below for reference. The updated HPP includes several recommendations for changes and updates to Maynard's zoning.

Residential Zoning

Zoning bylaws regulate the type and location of development within a community under M.G.L. Chapter 40A. For the purposes of a HPP, zoning can be considered a constraint if the bylaw significantly limits expanding the housing supply to meet demand. While Maynard's zoning bylaw has many positive attributes—including a definition and use for alternatives to single-family housing, such as multifamily development and live/workspace, other aspects serve as barriers to housing diversity. In Maynard, it is possible to achieve some housing diversity given the zoning bylaw, but housing that is not of a single-family typology tends to be largely confined to a particular district and/or require special permitting.

Table 2: Maynard Residential Zoning Districts

	Districts									
	Single Residence	Single Residence	General Residence	Business	Central Business District	Industrial	Garden Apartment	Neighborhood Business Overlay	Downtown Mixed-Use Overlay	Health Care Industrial
Residential Uses	S-1	S-2	GR	B	CB	I	GA	NBOD	DOD	HCID
Single-family (SF)	Y	Y	Y	Y	N	N	N			N
Two-family	N	N	Y	Y	N	N	N			N
Multifamily	N	N	PB	PB	N	N	N	PB	PB	Y
Garden apartment	N	N	N	N	N	N	Y			Y
Healthcare/edlerly housing, assisted living	BA	BA	BA	N	N	N	N			Y
Nursing and convalescent home	BA	BA	BA	BA	N	N	N			Y
Live/work dwelling unit	N	N	N	Y	Y	N	N			Y
Accessory apartment	BA	BA	BA	BA	N	N	N			N
Mixed-use								Y*	Y**	

Source: Town of Maynard Zoning Bylaw. *With fewer than 5 DU; **With 6 or fewer DU, otherwise by SP.

In Maynard, multifamily housing is permitted by special permit from the Planning Board in the General Residence, Business, Neighborhood Business Overlay, and Downtown Mixed-Use Overlay districts. Mixed-use development is allowed by right in the latter two overlays. The Neighborhood Business Overlay District is designed to encourage and authorize developments with a mix of uses and building types. Developments are limited to no more than five dwelling units, and the maximum number of dwelling units in the overlay cannot exceed 100.

The Downtown Mixed-Use Overlay is designed to enable a mix of retail, commercial, and residential uses, and a modest increase in density. Mixed-use development with six or fewer dwelling units is allowed by right; a higher number of units requires a special permit. The minimum lot requirement of 1,500 square feet per residential unit can be reduced to a minimum of 800 square feet pending a development agreement that includes, among other requirements, a minimum of 15% affordable units or a donation to the Maynard Affordable Housing Trust or Community Preservation Fund. Parking minimums are reduced from the typical two spaces to 1.5 spaces per dwelling unit. This inclusionary housing provision is positive, but applicable nowhere else in Maynard. The lack of a town-wide inclusionary housing policy means that opportunities to leverage market-rate housing for affordable units are missed.

In Maynard, a garden apartment is defined as a building or series of buildings, each containing not less than three full family units, located on a fully landscaped building lot and used exclusively for dwelling purposes. Off-street parking is required. It is clear that building height is not desirable in the Garden Apartment District, given the maximum of 40 feet. But landscape requirements could be applied to other housing typologies, such as townhomes

or cottage-style housing, in order to more efficiently utilize land and encourage greater density.

Accessory Family Dwelling Units are allowed in Maynard by special permit from the Zoning Board of Appeals (ZBA) in single-family residential and business districts. In this case, “family” is defined as being related by blood, marriage, or adoption. No more than three people can occupy an accessory family dwelling unit. Floor area may not exceed 600 square feet. In other Mature Suburbs, 750 square feet is more typical. Off-street parking is required. The only area of town where the height needed for multifamily development is allowed is the Health Care Industrial District, where buildings can rise as high as 70 feet. However, multifamily development is also permitted in the following districts where the height maximum discourages this land use: General Residence, Business, NBOD, and DOD. In the NBOD, for example, the building height maximum is 45 feet. This generally allows for three stories, whereas four-to-five stories are typically needed to facilitate new multifamily development.

Maynard’s zoning bylaw does not permit single- to multifamily housing conversion. This is a good strategy to increase the housing supply by creating smaller units within existing stock. It is particularly appropriate for empty nesters with large homes.

Generally, two parking spaces per dwelling unit are required throughout town, regardless of housing type. This makes multifamily housing development a challenge. There may be areas, such as the Downtown Mixed-Use Overlay District, where a parking maximum, rather than minimum, would allow developers greater flexibility to meet housing need. The market, then, would determine how much parking is appropriate. Alternatively, parking could be reduced to 1.5 or even one space per multifamily dwelling unit in certain areas of Town, or tied to bedroom mix.

Maynard’s special permit and site plan review processes are not always clear to developers. There may be opportunity to make these processes more transparent and streamlined so that developers know what to expect and that they can expect efficiency. Based on this understanding of existing zoning and other development constraints, as well as analysis of housing needs and demand, this plan offers recommendations for specific zoning amendments in order to facilitate greater housing diversity and affordability in Maynard.



HOUSING DEVELOPMENT OPPORTUNITIES

HOUSING DEVELOPMENT OPPORTUNITIES

Introduction

The Maynard HPP defines housing affordability strategies that will complement the market-rate residential development that will occur in the town. This development opportunities analysis was undertaken to better understand the potential impacts of private residential development and determine how best to align that development with the Town's affordable housing goals. It identifies potential residential development opportunities based on a Geographic Information Systems (GIS) analysis, distinguishes sites with similar characteristics, and groups these as site types. Based on the characteristics of each site type and the surrounding context, this analysis also considers where new housing may be located and the suitability of different housing types. The analysis focused on the most centrally located and dense districts in Maynard as the most appropriate locations to consider denser residential redevelopment.

The Development Constraints Chapter describes the constraints on new housing development and redevelopment in Maynard and the Town's capacity to implement housing strategies. Since the 2015 HPP, the Town has made considerable progress to expand its housing toolkit, build public support for addressing local housing needs, and implement mechanisms to produce Affordable Housing (such as the Town's Inclusionary Zoning Bylaw that was adopted in May 2018). In March 2021, Maynard was designated as a Housing Choice Community for the progress the Town has made to grow its housing stock and for implementing several housing best practices, such as establishing an Affordable Housing Trust (AHT) in 2018. But even with these advancements, barriers to housing development remain: limited open space, conservation regulations that limit development potential, and most significantly, a lack of water and sewer capacity combined with outdated infrastructure.

The following development opportunity analysis considered these constraints and identified several opportunities to expand the housing stock. Additionally, the analysis includes a projection of new housing units that could be produced from identified development opportunities. To realize this development potential, the Town will need to significantly upgrade its water and sewer capacity. The Town should use the projections contained in this plan to ascertain infrastructure requirements to support future housing development/redevelopment. The projections can also support the Town as it seeks funding for infrastructure upgrades through financing like the MassWorks Grant program, which assists in funding infrastructure upgrades to attract and accommodate private development.

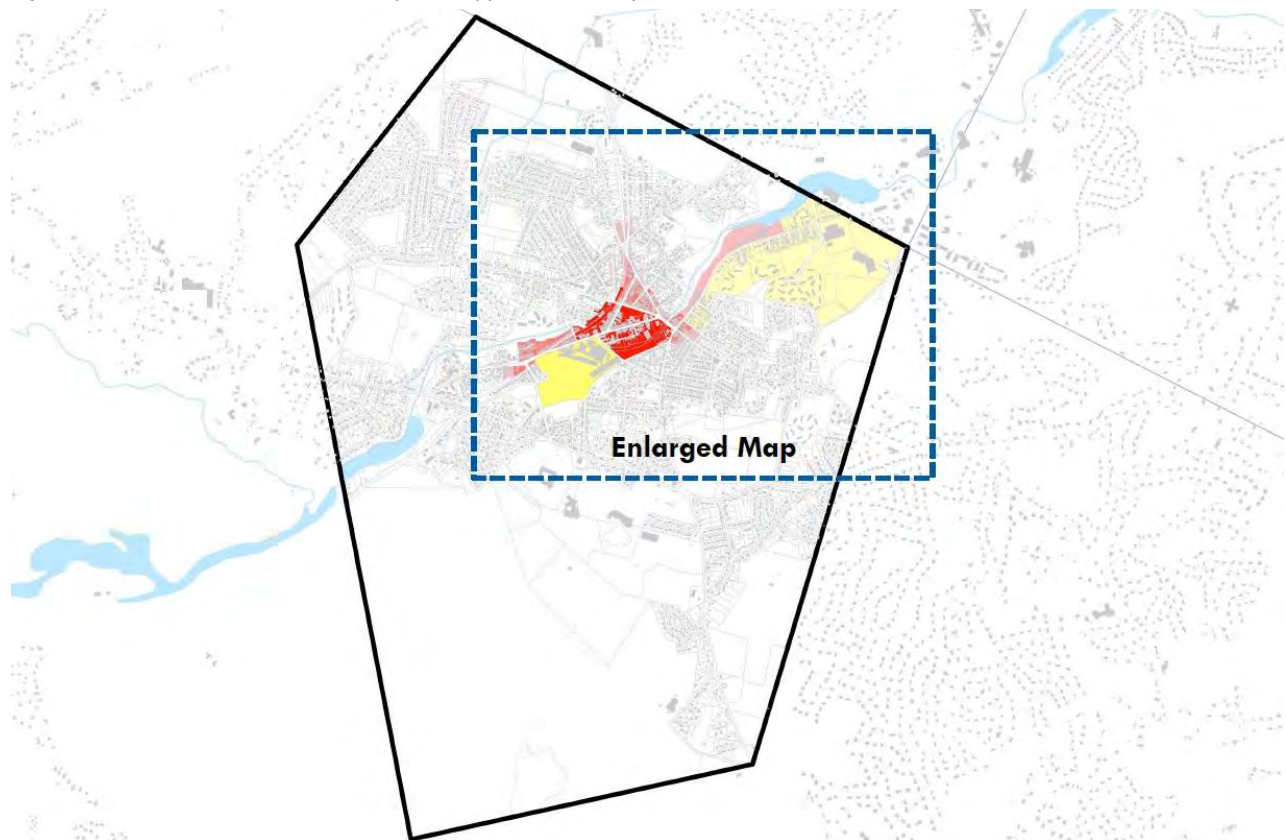
This analysis indicates there are still opportunities to support additional residential units in Maynard. However, the bulk of identified opportunities involve redevelopment rather than new development, largely due to limited developable land and regulatory constraints. The analysis did not result in the identification of vacant parcels that are available to support new larger-scale development. The opportunities that do exist primarily consist of redevelopment of existing parcels (infill) or renovations/modifications to existing structures. As with many city and town centers throughout the region, many development opportunities

may not be obvious at first glance, but this analysis shows that redevelopment is possible on a range of parcel sizes and locations throughout the area of Maynard that was analyzed. The opportunities represent undervalued or underused parcels that could contribute more positively to their neighborhoods and the town at large. This potential, along with increased demand to live in Maynard, is attracting developer interest and outside investment, and it is crucial to establish priorities for new development and ensure a regulatory framework that advances the Town's housing goals.

Opportunities for Potential Residential Development

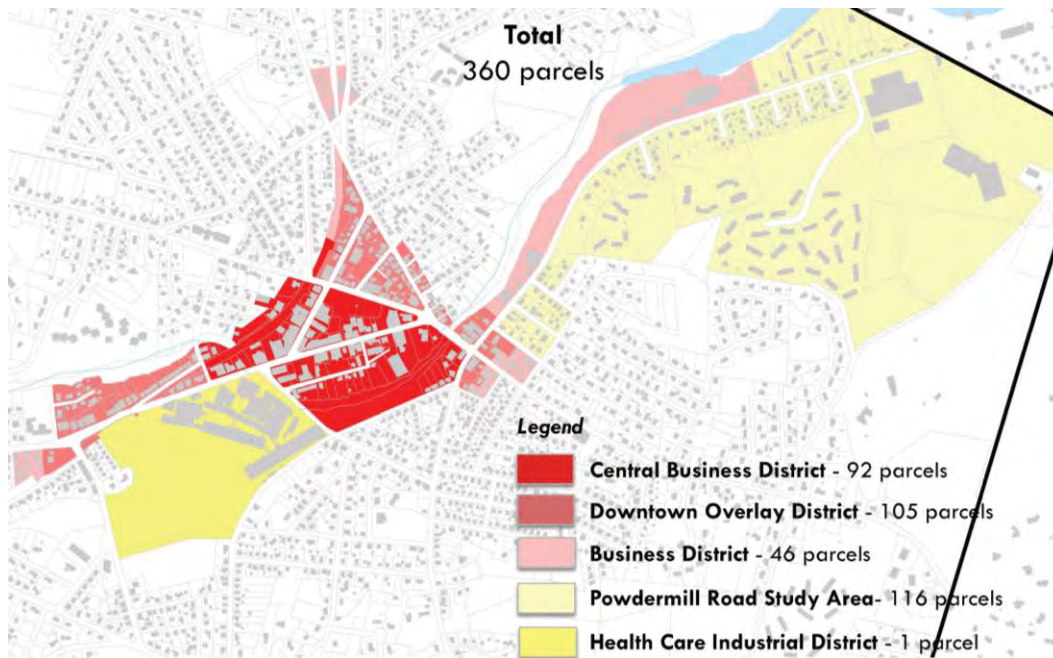
The development opportunities analysis focused on the most centrally located and dense districts in Maynard. These include the Central Business District, Downtown Overlay District, Business District, Powder Mill Road Study Area, and Health Care Industrial District. The opportunity analysis examined individual parcels that were located in these districts of the town. The Central Business District includes 92 parcels. The Downtown Overlay District includes 105 parcels. The Business District includes 46 parcels. The Powder Mill Road Study Area includes 116 parcels. The Health Care Industrial District includes one (1) parcel. A total of 360 parcels were included in the development opportunities analysis across these districts. These districts are clustered in the northern center and northeast corner of the town. The illustration below shows the districts that were part of the analysis.

Figure 27: Districts Included in the Development Opportunities Analysis



The enlarged diagram shows the five districts that were part of the analysis in greater detail.

Figure 28: Enlarged map of districts included in Development Opportunity Analysis



To narrow down the focus further, a simple analysis determined the parcels more likely to present redevelopment opportunities. The analysis was based on Maynard Assessor's data for the 360 parcels in the five districts under study. The analysis compared the building value to the land value of each parcel. Where the building value was more than the land value, the redevelopment opportunity was considered less likely, with the value of investments already present in the building. Where the building value was less than land value, the redevelopment opportunity was considered more likely with the value of the land presenting, an opportunity for new investments in the building.

As mentioned, this is a simple and high-level analysis that does not consider the detailed circumstances of each property. For example, a building may not have a high-value, but it may host a thriving business that does not need improvements to the building. This circumstance would not present a more likely redevelopment opportunity, but it would be identified as such in this analysis. Similarly, a historic building could present a quality structure and high-quality spaces that are presently vacant. The higher building value would place this circumstance as less likely for redevelopment under this analysis, but the building's vacancy would present a high likelihood of redevelopment. While the analysis is not perfect, it does identify potential opportunities that could be explored further.

This comparison of building to land value reduced the total 360 parcels down to 220 parcels. These parcels are distributed throughout the five districts under study and detailed in the bullets below:

- Central Business District: a total of 92 parcels were reduced to 37 parcels with a lower building value than land value.

- Downtown Overlay District: a total of 105 parcels were reduced to 61 parcels with a lower building value than land value.
- Business District: a total of 46 parcels were reduced to 28 parcels with a lower building value than land value.
- Powdermill Road Study Area: a total of 116 parcels were reduced to 93 parcels with a lower building value than land value.

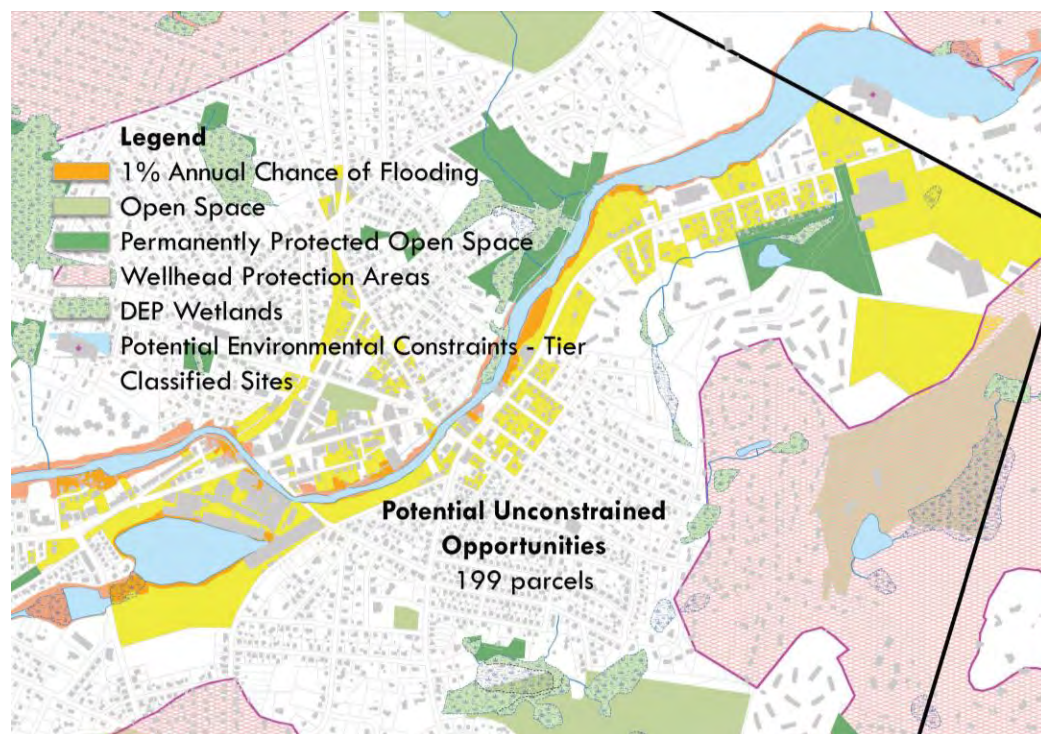
In the Health Care Industrial District, the mill building is an example of a high-value building that has vacancies, but that was not identified as a “more likely” development opportunity based on this analysis.

The 220 parcels identified were then reviewed in greater detail relative to the parcel characteristics and constraints that are present. Parcels that are protected open space, impacted by wetlands, within wellhead protection areas, within a floodplain with a 1% annual chance of flooding, and with potential environmental constraints were removed.

The Rivers Protection Act also impacts many of the identified parcels that abut the Assabet River. The Act defines the 200 feet measured outward from the river’s mean high-water line as “Riverfront Area,” a wetland resource area regulated by the Conservation Commission with significant developmental restrictions. Properties that may be impacted by the Rivers Protection Act, but that may still have an opportunity for redevelopment under these constraints, remain in the set of identified opportunity parcels. The diagram below shows the 220 parcels identified in yellow, with many of the property constraints shown. For individual property constraints, the property owner or developer should complete a more detailed and thorough investigation of the property.

Through this analysis of potential constraints, the properties identified as more likely redevelopment opportunities were reduced again to a total of 59 properties.

Figure 29: Potential unconstrained development opportunities



The characteristics of the 59 potential opportunity sites were examined to group similar sites and establish site types. Establishing site types generalizes the types of redevelopment opportunities that may be present in these areas of Maynard and helps to consider different redevelopment guidance that could be established for each site type.

The characteristics that were most consequential in the definition of site types were the size of the site and the context of its location, such as land use, built environment, and roadway type. Based on these features, the 59 potential opportunity sites were classified into six site types:

Type 1: Small size (<1 acre) in the Central Business District.

Type 1 includes small parcels under one acre located in the Central Business District downtown area. There are at least 29 sites of this type in this area of the town, representing a combined total of 5.9 acres of redevelopment opportunity.

Type 2: Large (36 acres) size in the Central Business District.

Type 2 includes large parcels over 36 acres in size located in the Central Business District downtown area. There is one site of this type in this area of the town, representing a combined total of 36.0 acres of redevelopment opportunity. This is a unique opportunity site that is difficult to group with any of the other types of sites that have been identified.

Type 3: Small size (<1 acre) outside of the Central Business District.

Type 3 includes small parcels under one acre located outside of the Central Business District downtown area. There are at least 17 sites of this type in this area of the town, representing a combined total of 4.5 acres of redevelopment opportunity.

Type 4: Small size (1 acre) in the Powder Mill Road Study Area.

Type 4 includes small parcels about one acre located in the Powdermill Road Study Area. There are at least three sites of this type in this area of the town, representing a combined total of 2.1 acres of redevelopment opportunity.

Type 5: Medium size (1 to 4 acres) in the Powder Mill Road Study Area.

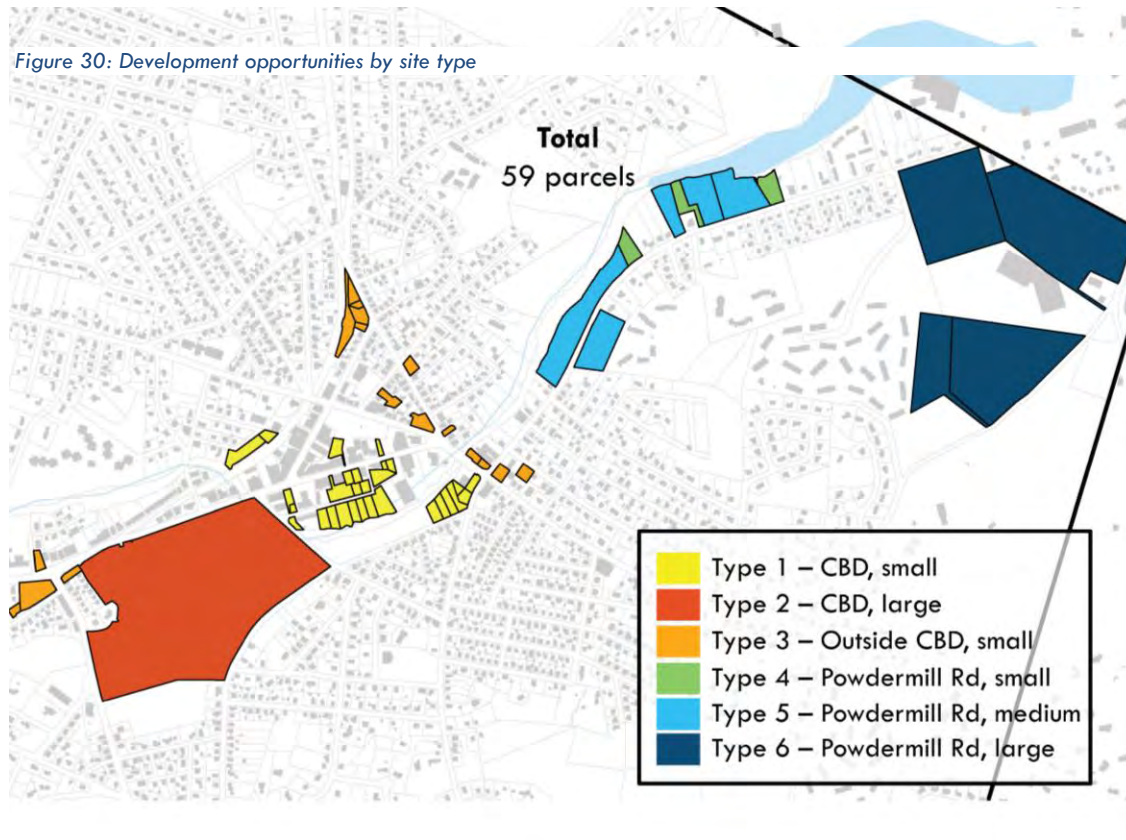
Type 5 includes medium parcels of about one to four acres size located in the Powdermill Road Study Area. There are at least five sites of this type in this area of the town, representing a combined total of 8.0 acres of redevelopment opportunity.

Type 6: Large size (5 to 14 acres) in the Powdermill Road Study Area.

Type 6 includes large parcels about five to 14 acres in size located in the Powdermill Road Study Area. There are at least four sites of this type in this area of the town, representing a combined total of 37.4 acres of redevelopment opportunity.

The map on the next page shows the location of the properties that represent the six defined site types.

Figure 30: Development opportunities by site type



This catalog of housing opportunity sites and types describes the scale of housing opportunity in the Town of Maynard. The 59 opportunity sites represent a total combined area of 93.9 acres of potential development opportunity in the most active and densely developed areas of the town. These opportunities vary in scale, but most are between one and four acres. The opportunity site types are varied in scale and context, and therefore not all kinds of housing development are universally suitable to each. The following section identifies housing types that may be appropriate for the identified site types.

Future Residential Development Types

This plan not only identifies sites for future development but also the types of housing development that may be generally appropriate for different types of sites. A range of housing types exist, and can range from a single-family home to a large multifamily building, with other forms in between. To better understand this, a catalog of 16 different housing types has been defined. Not all of these housing types are appropriate for Maynard, but they have all been included to show the range of housing types that exist in general. The housing types are grouped into three categories by density: lower density, middle density, and higher density. The full inventory of housing types is arranged in order of increasing scale and density below.

Lower Density Housing Types (4 to 8 units per acre):



- **Single-family** is a single detached home on a lot. This type of housing typically ranges in density from 4 to 5 housing units per

acre. Because of their lower densities, single-family housing tends to be high-cost in markets where land is expensive.



- **Accessory dwelling unit (ADU)** refers to adding a housing unit to a single-family home in a separate small building, over a garage, in a basement, etc. This can increase the density of single-family housing to 8 to 10 housing units per acre. ADUs can be naturally affordable due to their smaller size.



- **Two-family** refers to two housing units attached on the same lot. This type of housing typically ranges in density from 8 to 19 housing units per acre.

Middle Density Housing Types (9 to 30 units per acre)



- **Three-family** refers to three housing units in a single building. The units could be arranged horizontally in a triplex or sometimes stacked one per level in a triple-decker. This type of housing typically ranges in density from 8 to 25 housing units per acre.



- **Multi-unit housing** is typically four or more housing units in a larger existing home that has been converted from single-family, or a new multi-unit building that is designed to look as though it were a larger single home. This type of housing typically ranges in density from 15 to 29 housing units per acre.



- **Cluster/cottage housing** typically refers to a collection of smaller single-family homes that are clustered around a common green on smaller lots or designed on a single lot under common ownership. This type of housing typically ranges in density from 10 to 25 housing units per acre.



- **Townhouse** is a housing type that typically vertically stacks or horizontally connects multiple housing units that share common areas and a common exterior building envelope. This type of housing typically ranges in density from 10 to 20 housing units per acre.



- **Small multifamily** refers to a building with common interior circulation between housing units with a total of 5 to 9 housing units. This type of housing is typically a density between 15 to 35 housing units per acre.

Upper Density Housing Types (30 or more units per acre)



- **Multifamily** refers to a building with common interior circulation between housing units amounting to 10 or more. This type of housing is typically a density between 15 to 35 housing units per acre.



- **Courtyard** is a type of multifamily building with common interior circulation between housing units and an enclosed or semi-enclosed open space in the middle of the building that provides a shared outdoor amenity. This type of housing is typically a density between 20 to 50 housing units per acre.



- **Conversion of a non-residential building** is a general housing type that represents any adaptive reuse of an existing building for housing. This can include a wide range of existing structures. Density can be a wide range depending on the existing structure and results in a range of anywhere between 15 and 50 housing units per acre.



- **Mixed-use development** is a building typically composed of residential uses over other non-residential uses on the ground floor, or residential uses on the same property as commercial uses. Density can range anywhere from 15 to 45 housing units per acre.



- **Multifamily housing over structured parking** is an approach to achieve more density with efficient parking that is placed under the building footprint. The parking under the building may include all of the required spaces or only some. This approach to parking increases the construction cost. It can be used with a number of housing types, including mixed-use development, mid-rise multifamily development, and high-rise multifamily development. Density can range anywhere from 20 to 50 housing units per acre.



- **Multifamily housing with an adjacent parking structure** is another approach to achieve more density with an efficient parking structure placed adjacent to the building. This approach also increases the construction cost and must consider the tradeoffs

that come with a parking structure. It can be used with a number of housing types including mixed-use development, mid-rise multifamily development, or high-rise multifamily development. Density can range from 20 to 50 housing units per acre.



- **Mid-rise multifamily development up to 6-stories in height** is a multifamily structure that is maximizing wood frame construction to reach six or seven stories. Density can range anywhere from 20 to 50 housing units per acre.



- **High-rise multifamily development up to 10-stories in height** is a multifamily structure that is optimizing steel construction to reach 10 or more stories. Density can range anywhere from 50 to 100 housing units per acre.

These different housing types provide different levels of housing density, different kinds of building character, and different opportunities for the inclusion of affordable housing. Generally speaking, new single-family housing tends to be high cost due to its low density compared to high land values. As the density of and the number of units in a housing development increases, so too does the financial viability of including Affordable Housing units, the viability of including improvements to the surrounding public realm, and the ability to address other community needs through the development. Meanwhile, smaller size homes, be they in small-scale or large-scale buildings, tend to be more naturally affordable than large single-family homes or large units in multifamily buildings. For these reasons, as well as the nature of the development opportunities available in Maynard, the lower density housing types are not the focus of the housing types recommended as appropriate.

Matching Site and Housing Types

While each specific project proposed in Maynard should be designed for its specific site, context, and circumstances, general guidance for site and housing type suitability will help align future housing development with the goals of this housing plan. Appropriate matches between housing types and the site types established above are based on the size of the parcel relative to the general scale of a given housing type, financial feasibility of development based on the value of the land and potential housing density, the scale of surrounding buildings, walkability of the surrounding area, and the general market context. There are potentially multiple appropriate housing types for each site type, illustrating the variety of housing solutions that may occur on opportunity sites throughout these areas of the town. Matches are not intended to offer specific housing proposals for a specific property, but to propose the general scale and density appropriate on different kinds of sites and in different areas of the town. A summary of appropriate matches and public input provided at the second HPP public forum in June 2021 is below for each of the six site types. Overall, community feedback indicates support for many of the matches this analysis identifies as appropriate.

Type 1: Small size (<1 acre) in the Central Business District.

Appropriate housing types were selected based on the small scale of the properties, central downtown location, surrounding higher-density context, and access to amenities provided by the downtown location.

Middle density and upper density housing types are suggested as appropriate for Site Type 1, including small multifamily, multifamily, conversion of an existing structure to residential, mixed-use with residential, and multifamily housing over structured parking.

Regardless of the housing type, new development on this site type should define the street edges of the block and contribute to a streetscape that is pedestrian-oriented. Parking should be minimized in order to maximize building density and it should be located behind the building and concealed from view. Each of these housing types provides enough potential for density to efficiently use sites of this scale and afford the opportunity to include Affordable Housing units and/or create mixed-income buildings.

When asked to react to these housing types for Site Type 1, community members supported all suggested types, with the most support expressed for multifamily, conversion of an existing structure to residential, and mixed-use with residential.

Figure 31: Appropriate housing types suggested for Site Type 1.



Figure 32: Location of properties classified as Site Type 1.



Type 2: Large (36 acres) size in the Central Business District.

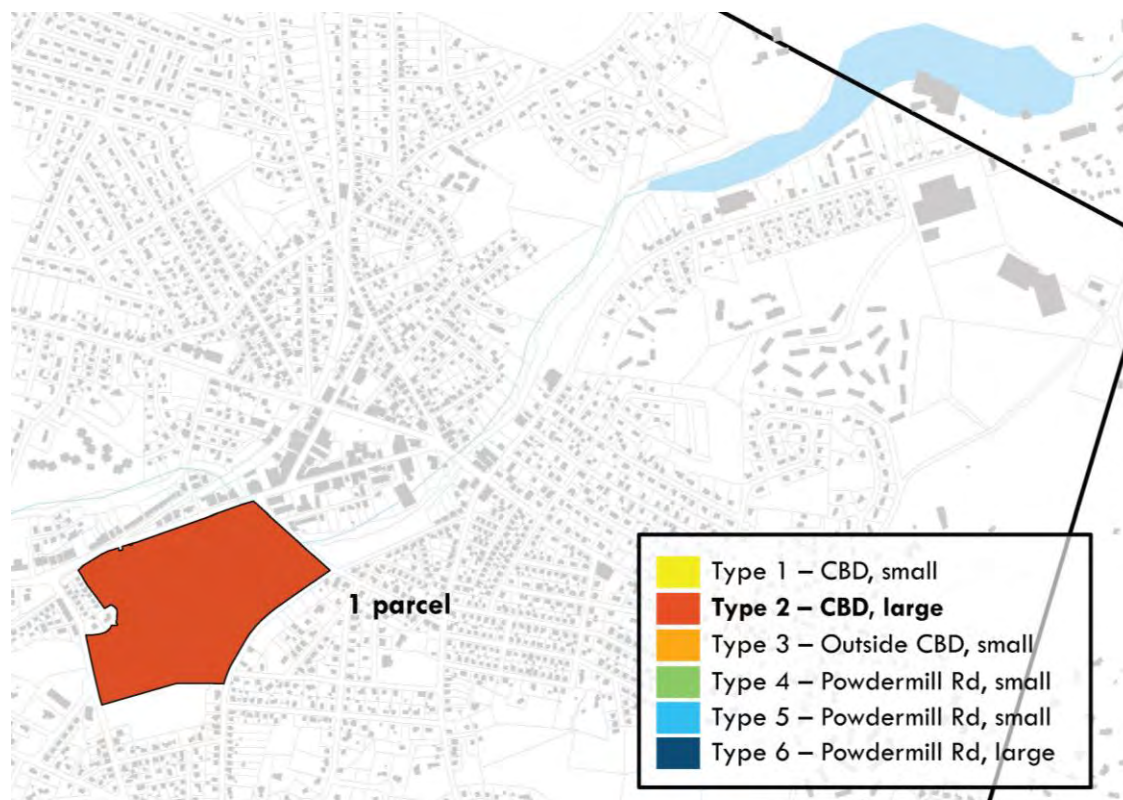
As mentioned previously, this site type is unique. This single property is large in size and includes the mill structures at the center of the town. Given the nature of the property, only one housing type is really applicable and appropriate: the conversion of an existing building to residential use.

When asked to react to this housing type for Site Type 2, community members agreed with its suitability. The past use and configuration of mill buildings can present difficulties for conversion to residential uses. These limitations were not investigated as part of this study. Given the scale of the existing building, there may be too much building area for conversion. In that circumstance, a strategic editing of the existing structure could reduce the amount of building area that is to be reused. If some of the existing building area could be converted to residential uses, it would be beneficial to both redevelopment of the property and the densification and activation of downtown Maynard.

Figure 33: Appropriate housing types suggested for Site Type 2.



Figure 34: Location of properties classified as Site Type 2.



Type 3: Small size (<1 acre) outside of the Central Business District.

The small scale of the properties, central downtown adjacent location, higher-density surroundings, and access to downtown amenities informed the choice of appropriate housing types. These properties should contribute to a higher residential density associated with downtown, but do not need to contribute directly to the mixed-use activity.

Lower density and middle density housing types are suggested as appropriate for Site Type 3, including two family, townhouse, and small multifamily.

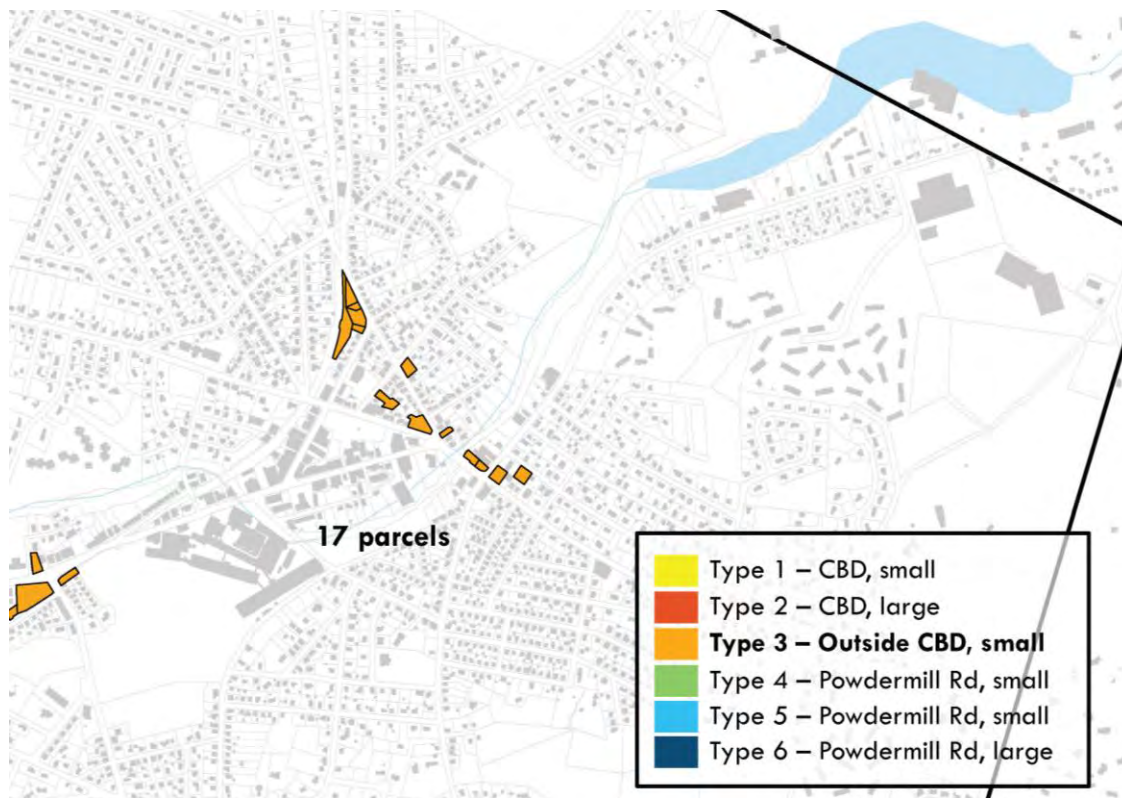
Regardless of the housing type, new development on Site Type 3 should define the street edges of the block and contribute to a streetscape that is pedestrian-oriented. Parking should be minimized to maximize building density, and it should be located behind the building and concealed from view. Each of these housing types provides enough potential for density to include Affordable Housing units and/or create mixed-income buildings.

When asked to react to these housing types for Site Type 3, community members were equally supportive of two family, townhouse, and small multifamily.

Figure 35: Appropriate housing types suggested for Site Type 3.



Figure 36: Location of properties classified as Site Type 3.



Type 4: Small size (1 acre) in the Powdermill Road Study Area.

Appropriate housing types were selected based on the small scale of the properties, location on the Powdermill Road corridor, and surrounding context. These properties should be contributing to a higher residential density along the important Powdermill Road corridor and may contribute directly to the diversity of uses and activity in the corridor.

Middle density and upper density housing types are suggested as appropriate for Site Type 4, including small multifamily, multifamily, and mixed-use with residential.

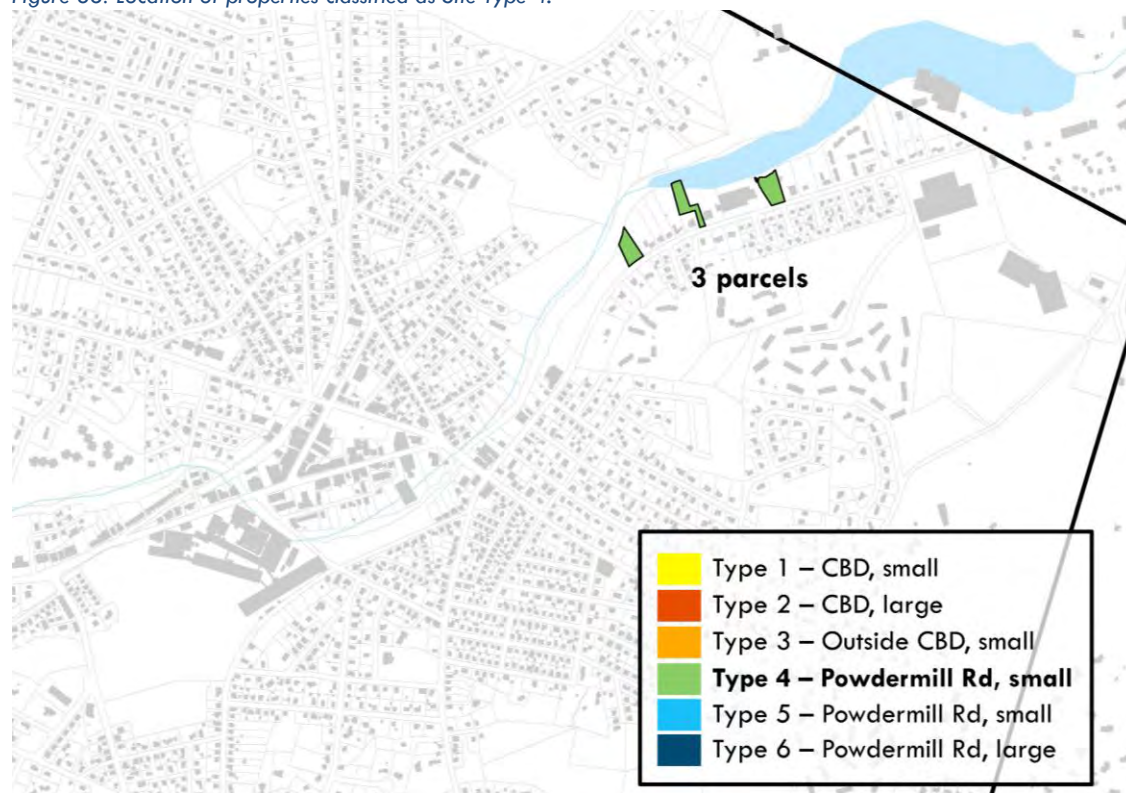
Regardless of the housing type, new development on this site type should define street frontage on Powdermill Road and contribute to a streetscape that is pedestrian-oriented. Parking should be minimized in order to maximize building density, and it should be located behind the building and concealed from view. Each of these housing types provides enough potential for density to include Affordable Housing units and/or create mixed-income buildings.

When asked to react to these housing types for Site Type 4, community members were equally supportive of small multifamily and multifamily, with a small preference expressed for mixed-use with residential.

Figure 37: Appropriate housing types suggested for Site Type 4.



Figure 38: Location of properties classified as Site Type 4.



Type 5: Medium size (1 to 4 acres) in the Powdermill Road Study Area.

Appropriate housing types were selected based on the moderate scale of the properties, location on the Powdermill Road corridor, and surrounding context. These properties should be contributing to a higher residential density along the important Powdermill Road corridor and may contribute directly to the diversity of uses and activity in the corridor.

Middle density and upper density housing types are suggested as appropriate for Site Type 5, including small multifamily, multifamily, mixed-use with residential, and multifamily over parking.

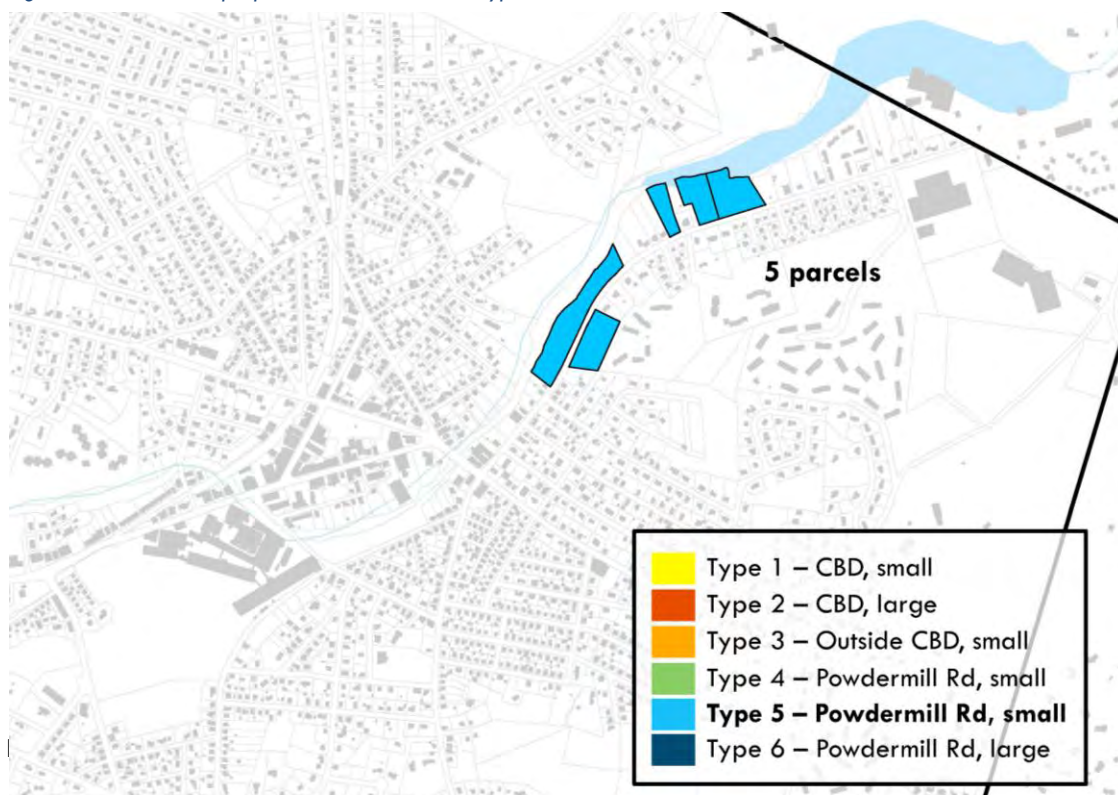
Regardless of the housing type, new development on this site type should define street frontage on Powdermill Road and contribute to a streetscape that is pedestrian-oriented. Parking should be minimized in order to maximize building density, and it should be located behind the building and concealed from view. Each of these housing types provide enough potential for density to include Affordable Housing units and/or create mixed-income buildings.

When asked to react to these housing types for Site Type 5, community members supported all suggested types, with the most support expressed for multifamily and multifamily over parking.

Figure 39: Appropriate housing types suggested for Site Type 5.



Figure 40: Location of properties classified as Site Type 5.



Type 6: Large size (5 to 14 acres) in the Powdermill Road Study Area.

Appropriate housing types were selected based on the large scale of the properties, location on or near the Powdermill Road corridor, and surrounding context. These properties should be contributing to a higher residential density along the important Powdermill Road corridor.

Suggested appropriate housing types for Site Type 6 are cluster/cottage residential, townhouse, small multifamily, multifamily, courtyard, multifamily over parking, and multifamily with a parking structure.

The properties are large enough that they may be able to support more than one housing type in a redevelopment plan. Regardless of the housing type, new development on this site type should define street frontage on Powdermill Road and contribute to a streetscape that is pedestrian-oriented. Parking should be minimized in order to maximize building density, and it should be located behind the building and concealed from view. Each of these housing types provides enough potential for density to include Affordable Housing units and/or create mixed-income buildings.

When asked to react to these housing types for Site Type 6, community members supported all suggested types, with the most support expressed for cluster/cottage residential, multifamily, courtyard, and multifamily over parking.

Figure 41: Appropriate housing types suggested for Site Type 6.

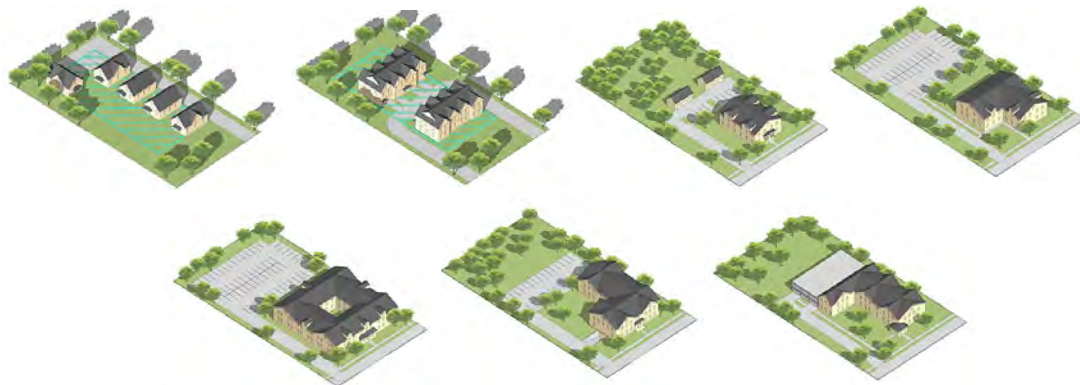
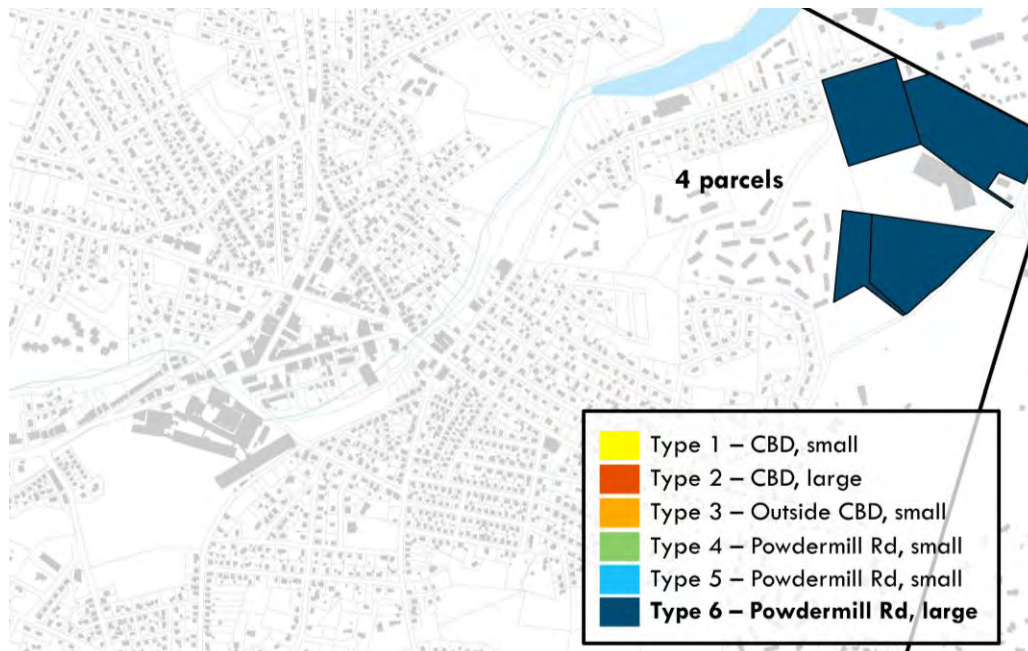


Figure 42: Location of properties classified as Site Type 6.



These matches establish three primary development objectives: First, future housing development should seek to expand the housing supply and the diversity of the housing available in an area. Second, future housing development should take advantage of appropriate opportunities for higher density, such as larger parcels or areas of concentrated density and activity, to achieve economies of scale and provide Affordable Housing. Third, future housing development should respect and respond to the surrounding context without having to match the surrounding buildings and miss opportunities for relatively higher-density development. Education is needed to build support for developments that advance these objectives, especially on the benefits of density and the challenges of creating lower-cost housing through low-density development. Even with public support, even a modest increase of denser housing development will not be possible without upgrades to the town's water and sewer infrastructure.

Housing Production Projections

Matching opportunity site types with appropriate housing types provides a framework to estimate the potential housing production yields for these central districts in the Maynard. The following calculations are broad and general in nature but grounded in the development opportunity analysis. Each appropriate housing type is associated with a general density range, a number of units per acre that typically results from that type of residential development. The development opportunity analysis identified the number of acres to which each of the appropriate housing types may apply, so each of the opportunity and housing types can be added up for a total housing yield.

This total housing yield would need to be supported by the appropriate water and wastewater infrastructure. The current water and sewer infrastructure is likely inadequate to support this scale of development, so these calculations should be used to inform plans for future infrastructure investments and to help the town seek funding to make these improvements.

Type 1: Small size (<1 acre) in the Central Business District.

As described above, community members were most supportive of multifamily, conversion of an existing structure to residential, and mixed-use with residential.

- The typical density for multifamily housing in this context is estimated at about 16 units per acre.
- The typical density of conversion of an existing structure is more difficult to estimate.
- The typical density for mixed-use with residential in this context is estimated at about 14 units per acre.

The combined total area of the 29 parcels classified as Site Type 1 is 5.9 acres. If you apply the residential density range of 14 to 16 units per acre to this total area, it could yield between 82 and 94 housing units. This range is a rough estimate and would depend on individual site and building characteristics, financial feasibility, permitting approvals, and other considerations.

Type 2: Large (36 acres) size in the Central Business District.

As described above, community members agreed with the suitability of the conversion of an existing building housing type. This is a unique property occupied by the Mill and Main building. The Maynard Assessor's data lists the gross building area as 1,069,232 square feet and the finished floor area as 826,774.

No additional study of this building or of its ability to support the conversion of some space to residential use has been performed as part of this study. In order to illustrate the potential unit yield that could occur, a basic calculation of residential units follows, based on the conversion of one-quarter of the finished floor area to residential use. One quarter of the finished floor area is 206,693 square feet. This area would not all be used for residential units: about 15% of the area would be devoted to building circulation, utilities, or other common features and areas. This would retain about 175,000 square feet to divide into residential units. If an average unit size of 1,200 square feet were used, it would yield about 145 housing units.

Type 3: Small size (<1 acre) outside of the Central Business District.

As described above, community members were equally supportive of two family, townhouse, and small multifamily.

- The typical density for two family housing in this context is estimated at about 8 units per acre.
- The typical density for townhouses in this context is estimated at about 9 units per acre.
- The typical density for small multifamily housing in this context is estimated at about 9 units per acre.

The combined total area of the 17 parcels classified as Site Type 3 is 4.5 acres. If you apply the residential density range of 8 to 9 units per acre to this total area, it could yield between 36 and 41 housing units. This range is a rough estimate and would depend on individual site and building characteristics, financial feasibility, permitting approvals, and other considerations.

Type 4: Small size (1 acre) in the Powdermill Road Study Area.

As described above, community members were equally supportive of small multifamily, multifamily, with a small preference expressed for mixed-use with residential.

- The typical density for small multifamily housing in this context is estimated at about 9 units per acre.
- The typical density for multifamily housing in this context is estimated at about 16 units per acre.
- The typical density for mixed-use with residential in this context is estimated at about 14 units per acre.

The combined total area of the three parcels classified as Site Type 4 is 2.1 acres. If you apply the residential density range of 9 to 16 units per acre to this total area, it could yield

between 19 and 34 housing units. This range is a rough estimate and would depend on individual site and building characteristics, financial feasibility, permitting approvals, and other considerations.

Type 5: Medium size (1 to 4 acres) in the Powdermill Road Study Area.

As described above, community members supported all suggested types, with the most support expressed for multifamily and multifamily over parking.

- The typical density for multifamily housing in this context is estimated at about 16 units per acre.
- The typical density for multifamily housing over parking in this context is estimated at about 20 units per acre.

The combined total area of the five parcels classified as Site Type 5 is 8.0 acres. If you apply the residential density range of 16 to 20 units per acre to this total area, it could yield between 128 and 160 housing units. This range is a rough estimate and would depend on individual site and building characteristics, financial feasibility, permitting approvals, and other considerations.

Type 6: Large size (5 to 14 acres) in the Powdermill Road Study Area.

As described above, community members supported all suggested types with the most support expressed for cluster/cottage residential, multifamily, courtyard, and multifamily over parking.

- The typical density cluster/cottage housing in this context is estimated at about 14 units per acre.
- The typical density for multifamily housing in this context is estimated at about 16 units per acre.
- The typical density for multifamily courtyard housing in this context is estimated at about 18 units per acre.
- The typical density for multifamily housing over parking in this context is estimated at about 20 units per acre.

The combined total area of the four parcels classified as Site Type 6 is 37.4 acres. If you apply the residential density range of 14 to 20 units per acre to this total area, it could yield between 523 and 748 housing units. This range is a rough estimate and would depend on individual site and building characteristics, financial feasibility, permitting approvals, and other considerations.

If you combine all of these total housing projections, the low end of the range is 933 housing units and the high end is 1,222 housing units. While these totals provide an overall order of magnitude of the opportunity on all of these properties, it is highly unlikely that all properties identified would be redeveloped to maximize residential development. This range describes that outcome. A more realistic assumption may be to assume that only half of the properties identified would be redeveloped in this manner. If that were the case, the potential yield range would be from 466 to 611 housing units.

PLAN RECOMMENDATIONS



Goals

Priority Strategies

Best Practices

Plan Recommendations:

Goals, Strategies, and Best Practices

Five years ago, the community of Maynard adopted a series of HPP goals through an extensive public planning process. This update to those goals was informed by the latest available data and public input.

At the first public forum for the HPP update on December 9, 2020, participants heard key findings from the updated housing needs assessment before ranking the relevance of the 2015 HPP goals, which all received public support. Most input centered on a desire to work toward greater diversity and racial equity through the HPP update. Based on this input and supporting data, the working group decided to add a goal on advancing racial equity by ensuring equal access to housing opportunities for people of color. Input gathered throughout the planning process also showed the public would like new housing to support the Town's culture and vibrancy, and the working group decided to add this as an updated goal.

Additionally, key findings from the housing needs assessment and the housing need focus group demonstrate the importance of creating housing that can accommodate needs across incomes and ages, so Goal 1 was revised to emphasize this need. The working group determined that the 2015 HPP's Goal 3, which focuses on housing programs, should be an implementation type that applies across all plan goals, rather than a standalone goal. A description and basis for each goal is detailed below.

Updated HPP Goals 2021

Goal 1: Preserve and advance housing affordability for all incomes and ages to reduce the number of local cost burdened households.

The Town should work to ensure its stock of deed-restricted Affordable Housing remains accessible and to protect its stock of housing that's currently affordable in the marketplace—also known as naturally occurring affordable housing (NOAH). Additionally, the Town needs to add to its supply of Affordable Housing and NOAH by using regulatory tools, leveraging town assets, forming new partnerships with developers, and implementing programs that work towards this goal. Doing so will give Maynard residents access to a range of housing options in town and enable them to make choices based on their changing housing needs. Increased housing choice and housing affordability will also reduce the number and severity of local cost burdened households. Additionally, the Town should continue to work to meet the state goal of 10% Subsidized Housing Inventory (SHI).

Basis for Goal

- For every four households in Maynard that are eligible to live in a deed-restricted Affordable Housing unit, there is one unit on the Town's subsidized housing inventory

(SHI). There are 1,555 income-eligible households in Maynard, and 419 units on the SHI.

- While Maynard has a decent supply of small multifamily homes, most of the housing stock is single-family (69%). Given demographic shifts showing both an increase in householders aged over 55 and householders aged 20-34, additional housing units of varying sizes are needed to improve the likelihood that residents of all incomes and ages can afford housing in the marketplace that meets their needs.
- Since the last HPP was adopted, Maynard has lost a considerable share of rental housing units and these housing units make up a small percentage of housing in town. From 2012 to 2018, the share of renter-occupied housing units declined from 35% to 23% (ACS 2008-2012 and 2014-2018).³ Many households lack the resources for a down payment needed to purchase a home and consequently rely on rental opportunities to remain or settle in town.
- Public input gathered at the housing need focus group and public forums supports the need for a greater variety of housing options to facilitate home ownership, renting opportunities, and downsizing.

Goal 2: Create diverse housing opportunities to support the Town's culture and vibrancy.

Housing opportunities can help build the Town's cultural assets. As Maynard expands its supply of housing and creates a greater diversity of housing options, the Town should focus on encouraging new development in areas where it can support community development. Downtown Maynard, the center of Maynard's cultural district, has an eclectic set of restaurants, stores, and other businesses. The architectural style of buildings in this area are also unique and attractive to both locals and visitors. The Town can encourage housing types in this area that build on historical and cultural assets, such as vertical mixed-use, townhouses, adaptive reuse, and other housing types that promote walkability and help to further activate downtown. Intentional programming and flexible zoning regulations can also support the growth of the downtown art community while addressing housing demand—by creating artist lofts, for example.

Strategic housing development and programming can also help transform other areas of importance, such as the Powder Mill Road corridor. The Town should work to ensure that development and redevelopment of the corridor produces community benefits, such as expanding access to the Assabet River and creating a bike and pedestrian connection into downtown Maynard. Downtown and Powder Mill Road are discussed further in the Development Opportunities Chapter on Page 32.

Basis for Goal

- As mentioned earlier, only 988 housing units in town are renter-occupied (23%), down from 1,486 (35%) in 2012. Additional rentals will allow more single-person households or those without the large savings needed to purchase a home to stay or

³ Note: these figures do not include new rental housing permitted and constructed since 2018.

settle in Maynard. Residents of all ages rent in Maynard, and they are a vital part of the community that contribute to the town's culture. They include artists, young professionals, long-time residents, and seniors. Creating additional opportunities for renters will help support the town's culture and vibrancy.

- In Maynard, the median income of family households is \$116,458 while the median income of non-family households is just \$43,633. Similarly, homeowners earn almost three times as much as renters, with a median income of \$115,516 compared to \$38,947 (ACS 2014-2018). Improving the ability of renters and non-family households to afford housing will better position them to make community contributions and foster greater social capital.
- Conversations with the HPP working group and public input gathered throughout the planning process showed strong interest in housing that supports the town's culture and vibrancy.

Goal 3: Advance racial equity by ensuring equal access to housing opportunities for people of color.

Maynard is working toward greater diversity and inclusivity and should make this a focus of its housing initiatives. The racial composition in town is connected to a broad history of housing discrimination that has defined settlement patterns throughout suburban communities in Greater Boston. Creating more housing options in Maynard of various tenures, sizes, and price points, and facilitating Affordable Housing development, will put the town on a path toward greater racial diversity. Additionally, Maynard should establish programs and policies to ensure housing discrimination does not occur today. Preventing discrimination is only one part of the solution, however: the Town should also ensure new development includes community benefits and advances housing opportunity for all.

Basis for Goal

- Since 2000, Maynard's population has become more diverse, with a 4% increase in African American residents, a 49% increase in Asian residents, and a 6% increase in Latinx residents. However, the share of non-white residents in Maynard (9%) is the second-lowest of all context communities and substantially lower than the MAGIC subregion (22%), Middlesex County (27%), and the Commonwealth (28%).
- Advancing racial equity in town was a resounding theme of public input during public forums, focus groups, and other engagement activities.

Goal 4: Adopt local zoning changes to allow for housing choices & flexible approaches to achieve housing affordability.

The Town should adjust its land use regulations to facilitate diverse and affordable housing development and adopt or expand zoning that results in these housing opportunities. The Town adopted an inclusionary zoning policy in May 2018 requiring a certain percentage of housing units in new developments to be affordable and is considering updating this policy

so that it results in more deeply affordable housing. Additionally, the Town should work to make other zoning changes that promote equitable development. These zoning changes should align with the Town's inclusionary zoning policy and the zoning recommendations of the Powder Mill Road Corridor Study (conducted with assistance from MAPC at the time of the HPP update).

Basis for Goal

- 69% of the homes in town are single-family. As with many suburban communities heavily impacted by single-family zoning, Maynard could increase its supply of small to mid-sized multifamily housing. This type of housing is sometimes referred to as “missing middle” housing. Facilitating the development of this housing can result in homes that are more affordable in the marketplace, often due to smaller size. This is referred to as naturally-occurring affordable housing (NOAH).
- Maynard's current stock of rental housing is generally more affordable in the marketplace compared with other communities. According to online rental listings gathered by MAPC in 2018, a two-bedroom apartment in Maynard was \$1,450, the lowest cost of all the context communities. However, few of these opportunities exist. Between 2017 and 2018, there were only 17 two-bedroom apartments listed for rent, demonstrating the difficulty one would have in finding an apartment in town.
- Since 2015, the median price of a single-family home in Maynard increased by 20% to a median price of \$399,000 in 2019. Maynard condominiums similarly increased in value by 22% in four years, now at a median price of \$305,000.

Goal 5: Build town awareness of housing demand, issues, & activities.

The Town and the HPP working group have each noted the importance of the 2015 HPP in creating greater awareness and understanding of the town's housing needs. The Town should continue this good work and dispel any misconceptions about Affordable Housing and NOAH to avoid public opposition to housing developments in the future. Engagement activities should be strategically planned for times when public support is needed before a zoning change or town meeting vote.

Basis for Goal

- Members of the public commented that a better understanding of housing terms was helpful to understanding the town's housing needs and the actions that need to be taken to address them. It was also suggested that new terms which speak to specific housing issues are needed to overcome negative perceptions of Affordable Housing.
- The Town will need public support to accomplish several of the recommendations of this plan, including an update to the Town's inclusionary zoning bylaws and other zoning changes. The Town will need both internal and external funding to address local housing need and prioritize public assets such as land owned by the Town to produce additional housing options that more residents can access.

- Additional public outreach will be necessary to promote new programs as the Town implements recommendations such as establishing a first-time home buying program and connecting seniors to housing resources.

2021 HPP Goals

Goal 1: Preserve and advance housing affordability for all incomes and ages to reduce the number of local cost-burdened households.

Goal 2: Create diverse housing opportunities to support the Town's culture and vibrancy.

Goal 3: Advance racial equity by ensuring equal access to housing opportunities for people of color.

Goal 4: Adopt local zoning changes to allow for housing choices & flexible approaches to achieve housing affordability.

Goal 5: Build town awareness of housing demand, issues, & activities

PRIORITY POLICY STRATEGIES

To build on the foundation of the 2015 HPP and to establish strategies that can advance the Town's good work and increased capacity, this update recommends nine priority strategies that will have the greatest impact. The priority strategies have been organized so that they correspond to one or more goals, an update from the 2015 HPP.

The project team presented the draft priority strategies at the second public forum on June 23, 2021 and gathered input on the proposed recommendations via Zoom breakout rooms. Generally, public input showed support for the recommended priority strategies and none were opposed. The HPP update priority strategies are described below with corresponding action steps the Town can take to implement them. Further guidance for implementation is described in the chart on Page 68. This chart also shows how the priority strategies relate to each of the HPP goals.

1. Explore Updates to the Inclusionary Zoning Bylaw

Use the updated housing needs assessment and additional technical analysis to explore potential updates to the inclusionary zoning bylaw so it results in the creation of more deeply Affordable Housing units. The Town should consider hiring a consultant to explore possible updates based on local market data and development financing to ensure potential updates do not inadvertently deter new development.

Action Steps

- a. Evaluate the impact of the existing inclusionary zoning policy on new development in Maynard by interviewing developers that have met inclusionary requirements. Engage these developers and others in the process of updating the policy to gather input and create buy-in.
- b. Utilize the housing needs assessment data from the HPP to identify areas where the policy can better meet housing needs.
- c. Consider additional inclusionary zoning incentives in exchange for more Affordable Housing units or more deeply affordable units. Incentives should balance development costs with inclusionary requirements and may include an increased density bonus, reduction of parking requirements, an expedited permitting process, and waiving permitting fees.
- d. Consider hiring a consultant to study the impacts of policy updates on financial feasibility and draft changes to the bylaw.
- e. Offer public educational opportunities and address any community concerns ahead of town meeting.

2. Explore Updates to the Accessory Dwelling Unit (ADU) Bylaw

Explore public interest in developing ADUs and ways to improve the flexibility of the Town's ADU bylaw to facilitate intergenerational living and reduce local cost burdens.

Action Steps

- a. Host public workshops to promote the benefits of ADUs.
- b. Distribute a public survey with informational material to better understand local interest in ADU development and how households would use ADUs.
- c. Establish clear goals for the updated ADU bylaw based on public input and data from the updated HPP housing needs assessment.
- d. Use MAPC's forthcoming living little toolkit to review successful ADU bylaws from other communities.
- e. Consider hiring a consultant to draft the updated ADU bylaw based on all information gathered to date.

3. Revitalize the Powder Mill Road Corridor

Utilize the development opportunity analysis and zoning analysis to inform the adoption of zoning changes in the Powder Mill Road Corridor that facilitate mixed-use housing and a variety of other housing options that help provide greater public access to the Assabet River, promote walkability, and support economic development.

Action Steps

- a. Use the Powder Mill Road Study to evaluate zoning changes along the corridor that create a better sense of place and prioritize vertical mixed-use housing development, and implement the other recommendations of this study.
- b. Engage with property owners and hold open office hours to learn more about the goals of property owners in this area and how they align with study recommendations
- c. Apply for state grants and use federal funding to improve bike and pedestrian infrastructure and expand recreational access to the Assabet River.

4. Establish a First-time Homebuyer Program

Establish a first-time homebuyer program that uses local and federal funding to augment and leverage existing state first-time homebuyer programs.

Action Steps

- a. Set aside funding from the American Rescue Plan Act (ARPA) into the Maynard Affordable Housing Trust (AHT) and obligate these funds for a first-time homebuying program within the next three years.
- b. Establish a long-term funding source for the program and consider dedicating a portion of town revolving funds.
- c. Produce and distribute printed and digital materials to promote existing state programs that help reduce private mortgage assistance costs and offer down payment assistance.

5. Support Housing Choice for Seniors

Maximize existing community resources to enable seniors to continue living in the housing of their choice and provide education about a range of housing options.

Action Steps

- a. Incorporate the Town's partnership with AARP into Town leadership and government. Work with AARP to host informational events to help seniors make a plan for aging in place and staying in Maynard.
- b. Work with habitat for humanity to assist senior homeowners with making modifications to their home to help them age in place.
- c. Produce and distribute informational materials about accessory dwelling units, home modification loans, and other ways seniors can downsize and receive support from family members.
- d. Use the HPP to expand the range of housing options that seniors can downsize into such as condominiums, duplexes, townhouses, accessory dwelling units, and rental housing units.

6. Expand Sewer and Water Capacity

Identify incoming private development that would be supported by increased sewer and water capacity and use the HPP update to apply for a MassWorks grant to provide funds for sewer and other capital infrastructure upgrades.

Action Steps

- a. Use the development opportunities analysis to identify a specific private development that will help meet the town's housing needs, that requires the support of expanded water and sewer infrastructure. Include this development as a part of a MassWorks application.
- b. Use the development opportunity analysis and HPP takeaways to communicate to the state the importance of upgrading the Town's Water and Sewer Infrastructure overall.
- c. When financially feasible, evaluate possibilities to gather developer contributions that can assist with water and sewer upgrades. Contributions should be directly related and proportional to new development.

7. Deepen Housing Affordability

Continue to use the Maynard Affordable Housing Trust (AHT) and Community Preservation Committee funds to deepen the affordability of incoming Affordable Housing units to meet community needs. Federal dollars from the American Rescue Plan Act (ARPA) can also be used to supplement incoming Affordable Housing so that it reaches deeper levels of affordability. When financially feasible, consider using federal, state, and local funds to acquire housing that is naturally affordable in the marketplace and put deed-restrictions on these housing units to ensure they remain affordable.

Action Steps

- a. Evaluate successes and challenges of the Maynard AHT's previous efforts to buy-down Affordable Housing units.
- b. Identify other funding sources such as American Rescue Plan Act (ARPA) to supplement incoming Affordable Housing.
- c. Consider the extent that supplemental funds can be used to deepen the affordability of Affordable Housing created through inclusionary zoning when updating this bylaw (see priority strategy 1).

8. Long-term Rental Assistance

Assess the existing local emergency rental assistance program with the goal of establishing a permanent program offering broader assistance based on changing demand. Funding should be flexible and easy for the Town and Affordable Housing Trust (AHT) to access as needs arise.

Action Steps

- a. Review documentation of households that have utilized the Town's emergency rental assistance program. Reach out to these households to see if they need continued assistance. Households may not of used this program because of the state or federal eviction moratorium but may be in need after these moratoriums expire.
- b. Obligate American Rescue Plan Act (ARPA) funds to finance this program in the next three years.
- c. Identify a long-term funding source for the program and consider dedicating a portion of town revolving funds.

9. Research Ways to Set Limitations on Condominium Conversions

Explore ways to set reasonable limitations on the number of rental housing units that can be converted to condominiums.

Action Steps

- a. Consider asking Town counsel to review M.G.L. Ch. 527. An Act Enabling Cities and Towns to Regulate the Conversion of Residential Property to the Condominium Forms of Ownership and relevant amended state legislation.
- b. Review recent condominium conversion policies by other municipalities such as the [City of Somerville's condominium conversion ordinance](#), enacted in 2019, to identify emerging trends and best practices. Somerville's policy established a board of community members to oversee and permit conversions based on specific circumstances.

10. Create Artist Lofts

Create artist lofts, sometimes referred to as live-work spaces, that provide low-cost housing and venues to musicians, craftspeople, performers, and other artists to facilitate cultural activities and events in the downtown and nearby areas.

Action Steps

- a. Establish an overlay district to allow artist lofts in the downtown and throughout areas of Maynard where live-work spaces and artist venues can further enhance the town's culture. The overlay district should provide flexible regulations that encourage the development of artist lofts in these areas.
- b. Consider ways to incentivize the creation of artist lofts when updating the Town's inclusionary zoning bylaw. For example, a density bonus allowing for additional housing units at smaller scales could be provided in exchange for the provision of shared open spaces that can be used as studios or venues for artists.

Promote the idea of artist lofts to current and future owners of Mill and Main.

Table 3: 2021 HPP Goals and Strategies Implementation Chart

2021 HPP Goals and Priority Policy Strategies Implementation Chart		1. Provide Housing for All Incomes and Ages	2. Support the Town Culture and Vibrancy	3. Advance Racial Equity	4. Adopt Flexible Zoning regulations	5. Build Awareness
1	Explore Updates to the Inclusionary Zoning Bylaw					
	Timeframe: Near-term Implementation Lead: Town Staff Implementation Support: Regional Housing Service Office (RHSO), Select Board, and Planning Board	X	X	X	X	
2	Explore Updates to the Accessory Dwelling Unit (ADU) Bylaw					
	Timeframe: Mid-term Implementation Lead: Town Staff Implementation Support: RHSO, Planning Board	X	X		X	
3	Revitalize the Powder Mill Road Corridor					
	Timeframe: Long-term Implementation Lead: Town Staff Implementation Support: RHSO, Planning Board	X			X	
4	Establish a First-time Homebuyer Program					
	Timeframe: Near-term Implementation Lead: Affordable Housing Trust (AHT) Implementation Support: Town Staff, RHSO	X	X	X		X
5	Support Housing Choice for Seniors					
	Timeframe: Near to mid-term Implementation Lead: Council on Aging Implementation Support: Town Staff	X				X
6	Expand Sewer and Water Capacity					
	Timeframe: Near-term Implementation Lead: Town Staff Implementation Support: Maynard DPW	X				
7	Deepen Housing Affordability					
	Timeframe: Near-term	X	X	X		

2021 HPP Goals and Priority Policy Strategies Implementation Chart		1. Provide Housing for All Incomes and Ages	2. Support the Town Culture and Vibrancy	3. Advance Racial Equity	4. Adopt Flexible Zoning regulations	5. Build Awareness
	Implementation Lead: AHT Implementation Support: RHSO					
8	Long-term Rental Assistance					
	Timeframe: Near-term Implementation Lead: AHT Implementation Support: RHSO	X	X	X		
9	Research Ways to Set Limitations on Condominium Conversions					
	Timeframe: Near-term Implementation Lead: Town Staff Implementation Support: RHSO	X		X		
10	Create Artist Lofts					
	Timeframe: Near-term Implementation Lead: AHT Implementation Support: Town Staff	X	X		X	

HPP BEST PRACTICES

The following is a list of regulatory, programming, and funding best practices for housing that were included based on the 2015 HPP recommendations and analysis and input gathered during the HPP update. These housing best practices are not recommendations the Town should focus on implementing in the immediate future, but rather a list of options the Town might consider as situations and opportunities arise. The list was presented at the second public forum and received supportive input.

Table 4: 2021 Housing Best Practices

2021 Housing Best Practices		1. Provide Housing for All incomes and Ages	2. Support the Town Culture and Vibrancy	3. Advance Racial Equity	4. Adopt Flexible Zoning regulations	5. Build Awareness
REGULATORY BEST PRACTICES						
1	Streamline local permitting process for Affordable Housing and accompanying Affordable Housing requirements.	X			X	
2	Amend residential zones to incentivize redevelopment of vacant structures and encourage development of small, affordable single-family homes on substandard vacant or underutilized properties. Consider changes in these zones that will allow for the creation of more housing options that have minimal impact on the built environment, such as accessory dwelling units, duplexes, triplexes, and single-family to multifamily home conversions.	X	X	X	X	
3	Consider adopting a 40R Mixed Use Overlay District and/or a 40R Starter Home Overlay District in areas identified in this plan's development opportunity parcel analysis.	X			X	
4	Allow artist lofts that provide low-cost housing and venues to musicians, craftspeople, performers, and other artists to facilitate cultural activities and events in the downtown and nearby areas.	X	X		X	

2021 Housing Best Practices		1. Provide Housing for All incomes and Ages	2. Support the Town Culture and Vibrancy	3. Advance Racial Equity	4. Adopt Flexible Zoning regulations	5. Build Awareness
5	Help reduce housing cost burdens incurred by utility expenses by promoting state energy efficiency programs such as Mass Save, and encourage homeowners and multifamily owners to add energy upgrades such as solar panels and efficient HVAC systems.	X			X	X
6	Comply with new TOD MBTA legislation that requires by-right multifamily zoning near transit stations.	X			X	
7	Remove regulatory barriers to creating community land trusts and limited equity co-ops. Provide technical assistance and possibly publicly-owned land to support these initiatives.	X			X	
PROGRAMMING BEST PRACTICES						
8	Continue the Town's membership in the Regional Housing Service Office (RHSO) to support the implementation of this HPP and other housing needs and initiatives.	X			X	X
9	Work toward meeting or exceeding the Commonwealth's 10% goal on the Subsidized Housing Inventory.	X				
10	Advance projects under the Local Initiative Program to create housing affordable to low- and moderate-income households.	X	X			
11	Engage the local real estate community and property owners to increase understanding of and foster development/redevelopment opportunities.	X				X
12	Work collaboratively with non-profit housing developers and other entities to advance housing production.	X				X
13	Monitor and preserve affordability restrictions on existing units for as long as possible.	X				
14	Provide incentives to include accessible and adaptable housing units in new developments.		X		X	

2021 Housing Best Practices		1. Provide Housing for All incomes and Ages	2. Support the Town Culture and Vibrancy	3. Advance Racial Equity	4. Adopt Flexible Zoning regulations	5. Build Awareness
15	Connect homeowners and renters to energy efficiency/renewable energy programs and incentives.	X			X	X
FUNDING BEST PRACTICES						
16	Provide technical assistance and local resources for tenants that would like pool their resources and purchase their building.	X	X			X
17	Adopt the updated HPP to ensure the Town is eligible for existing and new grant opportunities.	X	X	X	X	X

APPENDIX



APPENDIX A

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Maynard

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1882	Dawn Grove	Dawn Road	Rental	32	Perp	No	HUD
1883	Concord St. Circle Apartments	15 Concord St. Circle	Rental	56	Perp	No	DHCD
1884	Powder Hill Circle Apts	15 Powder Hill Circle	Rental	56	Perp	No	DHCD
1885	Community Housing Options-Acton St	81 Acton St	Rental	8	2036	No	HUD
1886	Community Housing Options-Roosevelt St	17 Roosevelt St	Rental	4	2036	No	HUD
1887	Great Road Apartments	208 Great Road	Rental	6	2038	No	HUD
							EOHHS
1888	Old Mill Glen	317 Dawn Rd./ Powder Mill Rd	Rental	50	2033*	No	MassHousing
1889	Summer Hill Glen	Summer Hill Rd.	Rental	120	2042	No	DHCD
4359	DDS Group Homes	Confidential	Rental	35	N/A	No	DDS
7597	DMH Group Homes	Confidential	Rental	0	n/a	No	DMH
9735	Marble Farm	Marble Farm Road	Ownership	6	Perp	YES	MassHousing
10385	Vue at Maynard Crossing	129 Parker Street	Rental	22	Perp	NO	DHCD
10542	Maynard Point	42 Summer St	Rental	24	Perp	NO	DHCD
Maynard Totals				419	Census 2010 Year Round Housing Units		4,430
					Percent Subsidized		9.46%

11/18/2020

Maynard
Page 1 of 1

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

APPENDIX B

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.

