

Dover Housing Production Plan



Needs Analysis

June 21, 2021

Agenda

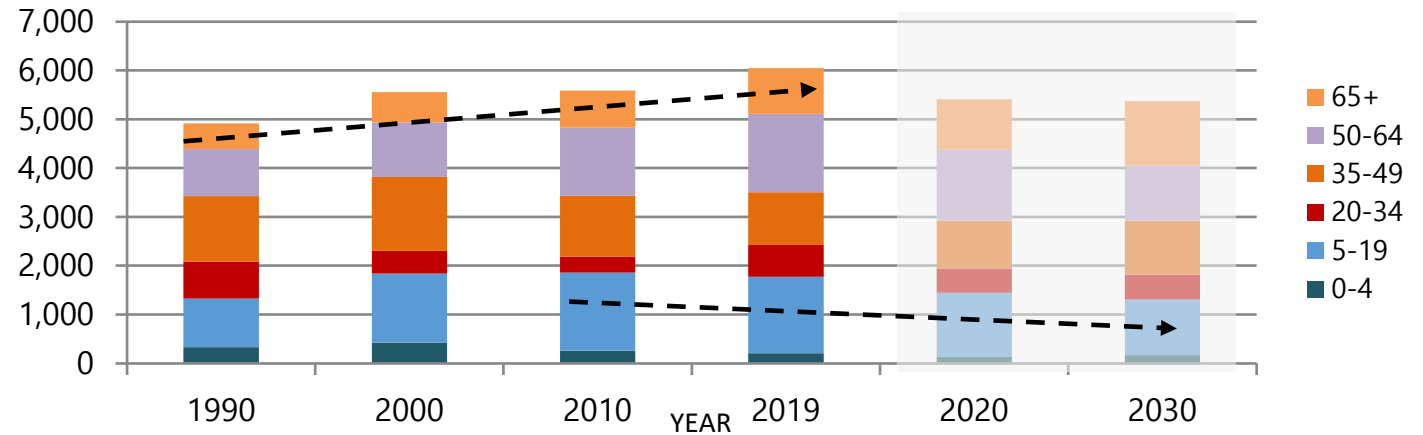
1. Needs Analysis Summary
2. Housing Production Goals
3. Example Strategies
4. Discussion

Needs Analysis Highlights

DEMOGRAPHIC TRENDS

- 8% Growth; Decline was projected
- Equal Distribution of households with children (-) & seniors (+)
- Low density; decrease in HH size

Population by Age: Historic & Projected



	Population	Pop Density (Pop/Mi ²)	Household Size	% Households with Seniors	% Households with Children	Median Income
Needham	30,970	2,458	2.79	46%	42%	\$165,547
Westwood	16,136	1,467	2.91	48%	38%	\$160,132
Medfield	12,841	886	3.01	38%	45%	\$160,963
Sherborn	4,316	270	2.83	39%	42%	\$198,681
Natick	36,128	2,393	2.46	37%	34%	\$115,545
Dover	6,044	395	2.98	42%	45%	\$250,000+
Norfolk County	265,300	670	2.57	42%	31%	\$103,291

Needs Analysis Highlights

ECONOMIC TRENDS

- Dover lacks households headed by younger adults (under 44 years of age)
- Incomes in Dover are two to three times the median in the county
- Of the nearly 1,000 local jobs, only 2% pay a wage high enough to afford to live in Dover

Table 6: Household Income by Age of Householder

	Dover			Norfolk County	
	Households	%	Median Income	Households	Median Income
15 to 24 years	0	0%	NA	2%	\$60,758
25 to 44 years	301	15%	\$250,000+	30%	\$116,137
45 to 64 years	1,204	59%	\$250,000+	41%	\$126,936
> 65 years	526	26%	\$159,000	27%	\$59,435

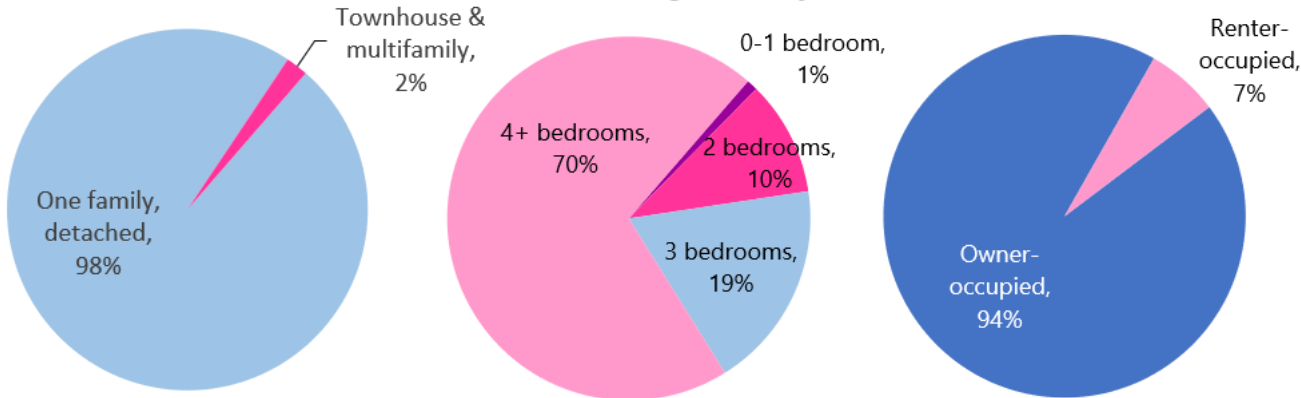
Source: ACS 2015-2019

Needs Analysis Highlights

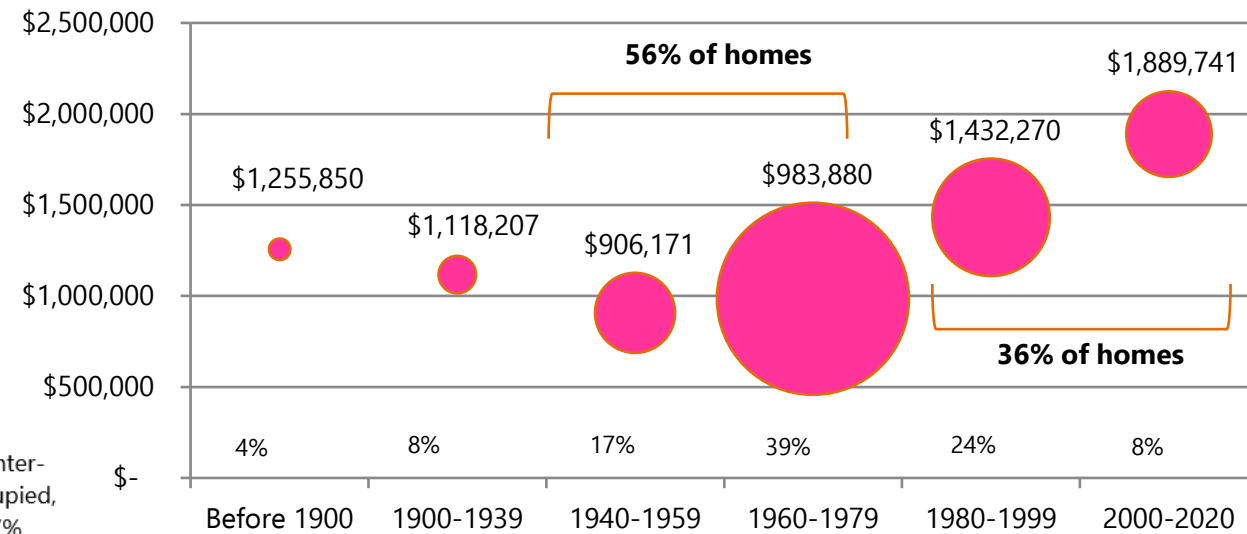
HOUSING SUPPLY

- Predominantly large, owner-occupied single-family homes
- Newer development consists of increasingly larger houses on increasingly smaller lots

Characteristics of Dover Housing Inventory (ACS 2015-2019)



Average Value by Year Built / Quantity of Units



Source: Dover Assessor's Database 2021

Needs Analysis Highlights

Use/Year Built	Properties	Average Lot Size (Acres)	Average Value	Average Living Area (Square Feet)
Single Family	1,837	1.99	\$1,234,774	4,363
1670-1899	66	3.66	\$1,255,850	3,738
1900-1939	130	2.11	\$1,118,207	3,425
1940-1959	283	1.8	\$906,171	3,124
1960-1969	460	1.46	\$939,288	3,436
1970-1979	200	1.78	\$1,086,441	3,924
1980-1989	223	2.25	\$1,300,686	4,773
1990-1999	181	2.58	\$1,594,387	5,789
2000-2009	134	2.68	\$2,097,228	7,356
2010-2020	160	1.75	\$1,715,970	6,100
Condominiums	62	NA	\$485,531	2,236
1990-1999	56		\$431,355	2,042
2000-2009	6		\$991,167	4,048
2010-2020	19		\$740,795	3,463
Other Residential	Properties		Average Year Built	
2 Family	21		1925	
Mixed Use	23		1946	
Multiple Houses on Single Lot	50		1924	
Other Residential	2		1946	

Needs Analysis Highlights

AFFORDABLE HOUSING

18 units on Dover’s Housing Inventory (All Ownership, No Rental)

- 17 units – Tisdale
- 1 unit – Dover Village
- 5 units – Dover Farms (not currently listed)
- ? – Dover Meadows (not currently listed, unclear if eligible for inclusion)

Income Eligibility Guidelines, HUD 2021

BOSTON, CAMBRIDGE, QUINCY REGION MFI: \$120,800	Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
	Extremely Low (30%)	\$28,200	32,200	\$36,250	\$40,250	\$43,500	\$46,700	\$49,950
	Very Low (50%)	\$47,000	53,700	\$60,400	\$67,100	\$72,500	\$77,850	\$83,250
	Low Income (80%)	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,250	\$125,350

Needs Analysis Highlights

AFFORDABILITY GAP

- 1/3 of Dover’s senior households are cost-burdened
- As neighboring communities are meeting 10% affordability, Dover becomes more attractive for 40B development

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

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

Needs Analysis Conclusions

DOVER HOUSING NEEDS

- Dover needs more housing suitable to accommodate seniors, young adults, smaller households, and local workers.
- More diverse housing options:
 - ✓ Rental housing for all income levels, including accessory apartments
 - ✓ Smaller housing units, lower maintenance options
 - ✓ Homes affordable to a wider income range, including moderate, low, and very low income households.

40B Production Targets:

Based on 2010 Census

195 units	Current SHI Goal (10%)
177 units	Needed to reach Goal
10 units	Annual Target

Estimated after 2020 Census:

213 units	SHI Goal (10%)
195 units	Needed to reach Goal
11 units	One-Year Safe Harbor
21 Units	Two-Year Safe Harbor

Housing Production Goals

- Create viable options for older adults to remain in Dover as their housing needs change.
- Create entry level housing opportunities.
- Minimize impacts of new development on priority areas for open space, conservation, and natural resource protection.
- Support design of housing development that is compatible with neighborhood context and enhances the community's development patterns.
- Prioritize the production of permanently affordable units.

Example Strategies

MODIFY ZONING

- Adopt NRPZ with flexible provisions (frontage, shared driveways, min lot size, etc.) to facilitate responsible development while balancing conservation needs.
- Adopt revised Accessory Apartments Bylaw.
- Consider village zoning for Dover Center to encourage the production of senior housing near the Community Center

FACILITATE HOUSING INITIATIVES

- Create new affordable housing opportunities on town-owned property.
- Explore opportunities to create and support group homes.
- Explore water and wastewater infrastructure improvements in Dover Center to facilitate housing and promote economic development.
- Facilitate advocacy and education re: affordable housing issues.

Discussion

- What do you perceive are Dover's most critical housing needs?
- What are your top priorities for issues or strategies to address in the next 5 years?
- Public engagement next steps